



DAWOOD FAMILY TAKAFUL LIMITED

1701-A, Saima Trade Towers, I.I. Chundrigar Road, Karachi-74000.
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SHARI'AH REVIEW REPORT

We have conducted the Shari'ah Compliance Review of Dawood Family Takaful Limited ("the Company") for the year ended December 31, 2023.

The Shari'ah Compliance Review principally involves review of the Company's compliance for the year ended December 31, 2023 with the Shari'ah principles and guidelines issued by Shari'ah Supervisory Board as well as the requirements of Takaful Rules 2012 and Shari'ah Governance Regulations 2023, including examination of annual financial statements prepared by the management of the Company.

In our opinion and to the best of our knowledge and belief, the transactions undertaken and the policies followed by the Company during the year and the financial statements of the Company for the year ended December 31, 2023 were in compliance with Shari'ah principles.

- (a) The transactions, the relevant documentation and the procedures adopted have been in accordance with the Shari'ah principles and rules;
- (b) The affairs have been carried out in accordance with Shari'ah principles and rules and relevant Shari'ah opinions issued by the Shari'ah Supervisory Board from time to time; and
- (c) Company has realized amount 678,821/- as Shariah non-Compliant Income which has been transferred to the charity account.

Date: March 28, 2024
Karachi

For & Behalf of
Shari'ah Supervisory Board (SSB)
Dawood Family Takaful Limited

Mufti Syed Sabir Hussain
Member

Prof. Mufti Munib-ur-Rehman
Chairman

Mufti Syed Zahid Siraj
Member