

# **Shariah Review Report to the Board of Directors for the year ended 31 December 2023**

الحمد لله رب العلمين والصلوة والسلام على سيد الانبياء والمرسلين محمد النبي الامي  
وعلى آله وصحبه اجمعين، وبعد

We have reviewed the accompanying financial statements of **Pak-Qatar General Takaful Limited** (hereafter referred to as "the Company") for the year ended 31 December 2023.

During this year Shariah Advisory Board conducted online meetings on various matters. Also, we have reviewed all types of products, documents, MOUs and business concerns of the Company and in our opinion, and to the best of our understanding based on the provided information and explanations, below are our findings:

- (i) Financial transactions and relevant documentations & procedures, undertaken by the Company for the year ended 31 December 2023 were in accordance with guidelines issued by Shariah Advisory Board as well as the requirements of Takaful Rules 2012.
- (ii) The given Shariah Screening Criteria has been fulfilled properly in all kind of investment & financial transactions.
- (iii) We have realized the amount 00.00 as non Shariah Compliant income.
- (iv) Shariah Compliance Department is actively engaged in promoting awareness of Takaful and its process among the distribution staff, educational institution and corporate sectors. In the year 2023, we have conducted multiple sessions with the collaboration of Training Department and individually.
- (v) The company performed its duties to its level best by following Shariah guidelines. Consequently, we have found that the Company is in accordance with the Shariah principles with respect to all transactions.

**"And Allah Knows Best"**



**Mufti Muhammad Hassan Kaleem**  
Chairman - Shariah Advisory Board



**Dr. Mufti Ismatullah**  
Member - Shariah Advisory Board



**Mufti Muhammad Shakir Siddiqui**  
Shariah Advisor & Member - Shariah Advisory Board