

# **Shariah Reveiw Report to the Board of Directors for the year ended 31 December 2024**

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

We have reviewed the financial statements of Pak-Qatar General Takaful Limited (hereafter referred to as “the Company”) for the year ended December 31, 2024.

During the year, the Shariah Advisory Board conducted online meetings to discuss various matters. Additionally, we reviewed all types of products, documents, MOUs, and business concerns of the Company. Based on the provided information and explanations, and to the best of our understanding, our findings are as follows:

- (i) The Company's financial transactions, along with the relevant documentation and procedures for the year ended December 31, 2024, were in compliance with the guidelines issued by the Shariah Advisory Board and the requirements of the Takaful Rules 2012.
- (ii) The prescribed Shariah Screening Criteria were duly met in all investment and financial transactions.
- (iii) The identified amount of non-Shariah-compliant income was **00.00**.
- (iv) The Shariah Compliance Department remains actively engaged in promoting awareness of Takaful and its processes among distribution staff, educational institutions, and corporate sectors. In 2024, multiple awareness sessions were conducted in collaboration with the Training Department as well as independently.
- (v) In light of these observations, we confirm that Pak-Qatar General Takaful Limited has successfully maintained Shariah compliance across all its activities. We commend the Company's efforts in ensuring strict adherence to Islamic financial principles and encourage continued diligence in upholding Shariah standards in the future.

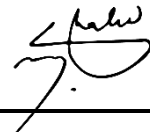
**“And Allah Knows Best”**



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



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



**Mufti Muhammad Shakir Siddiqui**  
Shariah Advisor