



Certificate of Shari'ah Vetting

MIB/SB/SV-073/17
DATE: 29-May-17

FROM:	SHARI'AH BOARD
TO:	DIVISION HEAD – FCG
SUBJECT:	CERTIFICATE OF SHARI'AH VETTING – SCHEDULE OF BANK CHARGES COVERING PERIOD JULY TO DECEMBER 2017.
REFERENCE:	INTER OFFICE MEMO – FCG/SHR/2017/06 – DATED: MAY 29, 2017
ENCLOSED:	ABOVE MENTIONED IOM – FCG/SHR/2017/06 – DATED: MAY 29, 2017

We have reviewed the subject document of **SCHEDULE OF BANK CHARGES COVERING PERIOD JULY TO DECEMBER 2017** and we are of the opinion that there is nothing contrary to Shari'ah rulings in this document.

Reviewed & approved by:

Mufti Syed Sabir Hussain
Resident Shari'ah Board Member

Mufti Mahmood Ahmad
Shari'ah Board Member

Prof. Mufti Munib-ur-Rehman
Chairman Shari'ah Board





Inter Office Memo

MIB/SB/IOM-01/17
DATE: 29-May-17

FROM:	SHARI'AH BOARD
TO:	GROUP HEAD - RISK MANAGEMENT GROUP
SUBJECT:	MICRO FINANCE POLICY

To Whom It May Concern

This is to certify that Micro Finance Policy of MCB Islamic Bank Limited (the "Bank"), stood reviewed by Shari'ah Board members of the Bank before 20.04.2017 and the same was found permissible from Shari'ah perspective. However, the Shari'ah Vetting Certificate was issued on 25.04.2017 after taking its due course.

Accordingly, the Shari'ah Vetting Certificate issued by Shari'ah Board on 25.04.2017 for approval of said policy, please be treated as valid and the said Policy be also treated as stands approved by Shari'ah Board at the time of its submission to the Bank's Board of Directors during their meeting held on 21.04.2017.

Mufti Syed Sabir Hussain
Resident Shari'ah Board Member

Mufti Mahmood Ahmad
Shari'ah Board Member

Prof. Mufti Munib-ur-Rehman
Chairman Shari'ah Board

