

Fecto Cement Limited

Shariah Disclosures under Clause VII of Part I of Schedule IV of the Companies Act, 2017

	Un-Audited December 2025	Audited June 2025
	Rupees in '000'	
Disclosures in relation to the statement of financial position - Liability		
1. Long term financing as per Islamic mode	63,351	43,533
2. Mark up accrued on conventional loans	3,116	6,917
Disclosures in relation to the statement of financial position - Assets		
1. Long term and short term shariah compliant investments	-	-
2. Bank balances that are Shariah compliant	7,798	101,095
	Un-Audited December 2025	Un-Audited December 2024
	Rupees in '000'	
Disclosures in relation to the statement of profit or loss and other comprehensive income		
1. Revenue earned from Shariah-compliant business segment	6,544,572	5,602,202
2. Late payments or diquidated damages	-	-
3. Gain / (loss) or dividend earned from shariah compliant investments or share of profit from shariah compliant associates	-	-
4. Profit earned on saving accounts from Shariah-compliant Banks	29,890	-
5. Exchange gain earned from actual currency	-	-
6. Exchange gains earned suing conventional derivative financial instruments	-	-
7. Profit paid on islamic mode of financing	(3,791)	(3,291)
8. Total Interest earned on conventional loan to associate undertaking	1,307	2,009
9. Breakup of Other income		
<i>Sharia Compliant</i>		
Scrap sales	645	560
Profit earned on saving accounts from shariah-compliant banks	29,890	-
Gain on sale of operating fixed assets	270,900	4,688
<i>Non Sharia Compliant</i>		
Amortization of deferred government grant	17,121	20,107
Markup earned on saving accounts from conventional banks	1,201	6,696
Markup earned on loan to associate undertaking	1,307	2,009
Markup earned on Term Finance Certificate Conventional	-	11,654
Insurance Claim	-	6,752
Miscellaneous	575	25
Relationship with Shariah Compliant Institutions		
Name	Relationship	
UBL Ameen Bank	Bank Balances	
Meezan Bank	Bank Balances	
Dubai Islamic Bank	Bank Balances	
First Habib Modaraba	Diminishing Musharaka	
EFU Takaful Window	Motor Vehicle Takaful	
Jubilee Takaful	Group and Health Takaful	