

CHERAT PACKAGING LIMITED

SHARIAH DISCLOSURES UNDER CLAUSE VII OF PART I OF SCHEDULE IV OF THE COMPANIES ACT, 2017:

	31 December 2025 (Unaudited)	30 June 2025 (Audited)
	----- (Rupees in '000) -----	
Disclosures in relation to the Statement of Financial Position- Liability Side:		
Long-term financing as per Islamic mode	838,439	941,551
Short-term borrowings as per Islamic mode	1,115,867	527,967
Accrued markup on conventional loans	57,915	53,717
Accrued markup on Islamic financing	39,802	29,808
Disclosures in relation to the Statement of Financial Position - Asset Side:		
Long-term investments - shariah compliant	1,779,160	1,551,653
Short-term investments - shariah compliant	-	-
Shariah compliant bank balances	19,359	13,397

	Half-year ended	
	31 December 2025 (Unaudited)	31 December 2024 (Unaudited)
	----- (Rupees in '000) -----	
Disclosures in relation to the Statement of Comprehensive Income:		
Revenue earned from shariah compliant business	7,378,842	6,516,015
Break-up of late payments or liquidated damages	N/A	N/A
Unrealised gain on remeasurement of shariah compliant long term investments	230,262	589,029
Share of loss from shariah compliant joint venture	2,755	-
Exchange gain earned from actual currency	-	-
Exchange gains earned using conventional derivative financial instruments	N/A	N/A
Profit paid on Islamic mode of financing	85,053	141,804
Total interest earned from conventional loan	N/A	N/A

Source and detailed breakup of other income

Shariah Compliant

Scrap sales	5,341	7,721
Gain on disposals of operating property, plant and equipment	5,786	6,422
Gain on disposal of assets classified as held for sale	-	220,821
Dividend earned from shariah compliant long-term investment	21,311	21,311
Gain earned from shariah compliant short term investments	-	9,263
Profit earned from shariah compliant bank deposits / TDR	1,082	2,669
Amortization of government grant	820	820

Non Shariah Compliant

Amortization of government grant	13,782	13,782
Gain earned on short term conventional investments	-	64,384
	48,122	347,193

Relationship with Shariah Compliant Institutions

Name	Relationship
Askari Bank Ltd	Running Musharakah
Bank Alfalah Ltd	Bank Balance
Bank Al Habib Ltd	Bank Balance
Bankislami Pakistan Ltd	Bank Balance
Dubai Islamic Bank Pakistan Limited	Bank Balance
Faysal Bank Limited	Running Musharakah
MCB Islamic Bank Ltd	Bank Balance
Meezan Bank Limited	Diminishing Musharakah, Running Musharakah
The Bank of Khyber Limited	Running Musharakah
United Bank Limited	Running Musharakah, Bank Balance
EFU General Insurance Window Takaful Operations	Fire & Engineering Insurance

