

40. SHARIAH COMPLIANCE DISCLOSURE

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

				Note	2026	2025
					Rupees	
Statement of Financial Position - Liability Side						
(i) Financing obtained as per Islamic mode;						
Current liabilities						
Certificates of investment (Musharaka)	Shariah Compliant	20			22,261,256,971	20,773,092,578
Running musharaka	Shariah Compliant	22			10,932,008,831	6,295,389,223
Unearned diminishing musharaka installments	Shariah Compliant				34,229,470	12,265,316
Advance diminishing musharaka installments	Shariah Compliant				14,989,358	14,329,272
Profit payable on certificates of investment (musharaka)	Shariah Compliant				464,837,630	274,874,695
Profit payable on running musharaka	Shariah Compliant				249,421,337	124,467,679
(ii) Interest or markup accrued on any conventional loan or advance;						-
Statement of Financial Position - Asset Side						
(iii) Long term shariah compliant investments;	Shariah Compliant	9			179,475,000	446,575,160
(iv) Short term shariah compliant investments;	Shariah Compliant	11			273,780,160	312,272,373
(v) Shariah compliant bank deposits, bank balances and Redemption Reserve Funds (RRF);						
Cash and bank balances	Shariah Compliant	15			577,857,800	815,309,565
Statement of profit and loss and other comprehensive income						
(vi) Revenue earned from shariah compliant business segment;						
Income from diminishing musharaka financing	Shariah Compliant	24			4,850,542,097	4,971,815,210
(vii) Breakup of late payments or liquidated damages;						-
(viii) Gain or loss or dividend earned on shariah compliant investments or share of profit from shariah compliant associates;						
Dividend income	Shariah Compliant	26			32,123,256	39,696,407
(ix) Profit earned from shariah compliant bank deposits, bank balances or Redemption Reserve Funds (RRF);						
Profit on bank deposits and RRF	Shariah Compliant	26			83,144,407	95,773,522
(x) Exchange gain earned from actual currency;						-
(xi) Exchange gain earned using conventional derivative financial instruments;						-
(xii) Profit paid on Islamic modes of financing;						
Financial and other charges	Shariah Compliant	27			3,346,374,969	3,318,357,664
(xiii) Total interest earned on any conventional loan or advance;						-
(xiv) Source and detailed breakup of other income, including breakup of other or miscellaneous portions of other income into shariah compliant and non compliant income; and						
Gain on sale of tangible assets in own use	Shariah Compliant	26			436,020	839,239
Miscellaneous income	Shariah Compliant	26			76,463,650	39,688,370