

## SHARIAH CERTIFICATE

Pak-Qatar Islamic Income Fund, constituted under Sindh Trust Act, 2020, operates the following plans:

1. Pak-Qatar Khalis Bachat Plan
2. Pak-Qatar Income Plan
3. Pak-Qatar Monthly Income Plan

The Fund operates in accordance with the Shariah Principles.

- The Unit Holder(s) enter(s) into a Wakalat al Istithmar with Pak-Qatar Asset Management Company Limited (PQAMCL), where the Unit Holder(s) is/are the principal and PQAMCL is appointed as an Asset Manager to make investments in line with Shariah Rules & Regulations.
- PQAMCL in the capacity of Unit Holders' Agent, under the guidance and approval of Shariah Advisor makes investment in Shariah Compliant avenues.
- All documents and procedures related to these investments have been drafted under the supervision of the Shariah Advisors.



Dr. Muhammad Zubair Usmani  
Shariah Advisor