



A Wholly Owned Subsidiary of
The Bank of Punjab

FIRST PUNJAB MODARABA

(An Islamic Financial Institution)

"Shari'ah Compliance Certificate"

PRODUCTS OF FIRST PUNJAB MODARABA

1- VEHICLE FINANCING

FPM is offering financing of **private and commercial vehicles** under Islamic leasing through Shari'ah Compliant products like Ijarah and Diminishing Musharikah. The vehicle financing is being offered for 3 to 5 years.

2- WORKING CAPITAL FOR BUSINESS (ASSET BACK)

FPM is also offering Morabaha to its customers to purchase raw material / goods / assets through which customers can successfully expand their business and earn profit under interest free facility.

3- CONSUMER FINANCING (HOME DEC'OR SCHEME)

Home Décor Scheme of FPM is successfully catering the needs of customers for purchase of Home Appliances on easy monthly installments under Ijara arrangement.

4- HOME FINANCING

"Mera Ghar", a Shari'ah Compliant product of FPM through which Individuals can avail Housing Finance for renovation and construction of their house by way of Islamic Financing from First Punjab Modaraba under Morabaha and Diminishing Musharikah.

5- CERTIFICATE OF MUSHARIKAH

FPM offers best possible return on your investment under Islamic mode (**Certificate of Musharika**) at competitive profit rates for different tenures. FPM's competent and experienced fund managers are fully aware of investors' concern for their investment i.e to pay them best returns as FPM provides unmatched protection with flexibility and profitability.

I have reviewed the structure of above products along with documentation and would like to confirm that all products are in accordance with Shari'ah principles.

MUFTI MUHAMMAD UMAR
SHARIAH ADVISOR
FIRST PUNJAB MODARABA

(Mufti Muhammad Umar Ashraf)

Shari'ah Advisor