



A Wholly Owned Subsidiary of
The Bank of Punjab

FIRST PUNJAB MODARABA

(An Islamic Financial Institution)

“Shari’ah Compliance Certificate”

PODUCTS 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. FPM may book the vehicles at its own and finance to customers upon delivery against prompt delivery charges.

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 DE’COR 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**.

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