

## WITH THE NAME OF ALLAH, THE MOST COMPASSIONATE, THE MOST MERCIFUL

## CERTIFICATE OF SHARIAH COMPLIANCE

All praise is due to Allah, the Creator and Lord of the Universe, mankind and of everything that exist. May the peace and blessings of Allah be upon the final Prophet and Messenger Muhammad (PBUH), His family, His companions and all those who follow the Sunnah, until the Day of Judgment.

This is to certify, that I have reviewed the framework and all products of the NRPS Bank Islamic Microfinance Division and after examining all pertinent papers and documents including the specimen policy documents and formats and having duly considered the rulings issued by the Figh academies and other renowned Islamic institutions in this regard, I hereby approved the said program

Accordingly, I certify that this program is in conformity with the rules of the shariah.

I wish NRSP Bank Islamic Microfinance Division all success and prosperity.

Qazi Abul Samad

Shariah Advisabdul Samad RSP Microfinance Bank Limited Shariah Advisor Head Office Bahawal: ur