

Shari'ah Compliance Certificate


Running Musharakah

DIBPL is offering Running Musharakah Facility. It is based on Shirkat-Ul-Aqd (Contractual Partnership). The product comprises the following basic features:

- After necessary Credit and Sharia approval, the Customer and Bank will enter in the Musharakah Agreement
- The parties will contribute their share of the capital in the Musharakah capital for the purpose of investing the same in Customer's Business with the aim of earning profit.
- The return from the underlying investments, if any, is distributed as per pre-agreed ratio either on maturity or periodically

We have reviewed the structure of the product along with its documentation and Product Program Manual and would like to confirm that it is in accordance with Sharia principles. Aforementioned is the general process flow and may be tailored to incorporate Shari'ah control features while making customer specific process flows for individual need/business cycle of customer(s).


Mian Muhammad Nazir
Member Shari'ah Board


Dr. Hussein Hamed Hassan
Chairman Shari'ah Board


Mufti Muhammad Hassan Kaleem
Resident Shari'ah Board Member