

Faysal Bank Limited

Faysal House,
ST-02, Shahrah-e-Faisal,
Karachi, Pakistan.

UAN 021 111 747 747
TEL 021 3279 5668
FAX 021 3279 3122

01 January 2011

faysalbank 

barkat islamic banking

Fouad Farrukh
Head Islamic Banking
Faysal bank Limited

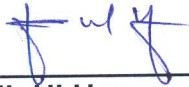
Subject: Shariah certification for Barkat Commercial Ijarah product

Dear Sir,

This is to confirm and certify that I have reviewed Agreements, process flows, checklists and manuals pertaining to proposed Barkat Commercial Ijarah and have found them to be in compliance with the Shariah principles.

And Allah knows best.

Regards



Mohib Ul Haq
Shariah Advisor, Islamic Banking
Faysal bank Limited