

DR. MUFTI HASSAN ASHRAF USMANI

Faculty Member Darul Iftah
Jamia Darul-Uloom Karachi, Korangi Industrial Area,
Karachi - Pakistan

ڈاکٹر مفتی محمد حسان اشرف عثمانی
استاد و رفیق دارالافتاء
جامعہ دارالعلوم کراچی کورنگی انڈسٹریل ایریا کراچی پاکستان

SHARI'AH CERTIFICATE

الحمد لله رب العالمين، والصلاة والسلام على سيدنا محمد وعلى آله وأصحابه وأجمعين.

It is to certify that below mentioned Funds managed by Atlas Asset Management Limited are based on the principles of Investment Agency Contract (Wakalat ul Istismaar) and are designed strictly in conformity with the rules of Shari'a and have the following features

- As per the constitutive document of the Funds, the Unit holder is the Principal (Muakkil) and the Asset Management Company (AMC) is the Investment Agent (Wakeel)
- The mechanism and procedures of Investments along with the constitutive documents of below mentioned Mutual Funds have been vetted and supervised by the Shari'a Advisors.
- Hence, On the basis of above, the following Mutual Funds are being offered by Atlas Asset Management Limited:
 1. Atlas Islamic Income Fund (AIIF)
 2. Atlas Islamic Stock Fund (AISF)
 3. Atlas Islamic Money Market Fund (AIMF)

It is to certify that the above-mentioned Mutual Funds are according to the principles of Shariah.



DR. MUFTI HASSAN USMANI
Shariah Advisor

Jamia Darul-Uloom Karachi

Korangi Industrial Area,
Karachi - Pakistan, Post Code : 75180
Phone: (92) (0346) 2150303
Email: hassanUsmani12@gmail.com