

Annexure-II
Compliance Form - Finance

The Bank of Khyber

Islamic Banking Branch _____
Branch Code _____

It is confirmed as under:

1	Accruals of the Financing has been done properly basis on each month end	Yes	NO
2	Service Charges of LG / LC have been divided over the period as per Circular No. Dated	Yes	NO
3	Entries of all expenses related to each month has been passed before the month end as per Rules of the Bank.	Yes	NO
4	All provisions of expenses have been created as per policy of the Bank.	Yes	NO
Murabaha			
5	Undertaking understanding of Murabaha has been signed by the Customer	Yes	NO
6	Only approved documents have been used.	Yes	NO
7	Special Conditions of Shariah mentioned in the Sanction letter have been complied.	Yes	NO
8	All agreements are filled.	Yes	NO
9	All agreements and other documents are dated.	Yes	NO
10	If Agency Agreement signed, its reason has been recorded.	Yes	NO

11	Goods in Order Form are not on Negative List.	Yes	NO
12	Suppliers are not the related parties as per Negative list of Murabaha.	Yes	NO
13	asadaf	Yes	NO
14	Physical Verification of goods has been made in case of First sub Murabaha of each party.	Yes	NO
15	Physical Verification of goods has been made in 10% Murabaha amount wise during the month.	Yes	NO
18	Evidence has been kept on record for each Physical verification.	Yes	NO
19	All Receipts of Murabaha are in the name of Bank OR Reason has been recorded for Non Compliance.	Yes	NO
20	Total of all Receipts is equal to amount of Advance Against Murabaha.	Yes	NO
21	All receipts have dates.	Yes	NO
22	Dates of receipts are before the date of Declaration	Yes	NO
23	Declaration is not signed before the date of Receipts.	Yes	NO
24	Takaful Coverage contribution has been paid on monthly basis for all Murabaha OR permission obtained for non payment from Operations & Support Division.	Yes	NO
25	Transportation Charged of Murabaha has been paid by the Bank.	Yes	NO

26	Payment Schedule has been signed by the Customer.	Yes	NO
27	Payment Schedule has been generated from UBank Plus.	Yes	NO
28	Grace Period profit from date of Advance Against Murabaha till Declaration date has been calculated and included in the Declaration / Payment schedule.	Yes	NO
29	Customer Sheet and Management Sheet has been printed and kept on record.	Yes	NO
	Ijarah		
29	Only approved documents have been used.	Yes	NO
30	Special Conditions of Shariah mentioned in the Sanction letter have been complied.	Yes	NO
31	All agreements are filled.	Yes	NO
32	All agreements and other documents are dated.	Yes	NO
33	All agreements are signed by all parties	Yes	NO
33	Assets are not in the negative list	Yes	NO
34	All cost relating to Ownership of the assets have been paid by the Branch e.g. transportation, Registration, Takaful.	Yes	NO
35	Annexure D of the Ijarah Agreement has been properly filled stating the full description of the Assets.	Yes	NO

36	Purchase Receipts of the assets under Ijarah are dated before the delivery date OR explanation is kept on record.	Yes	NO
37	Purchase receipts are in the name of Bank.	Yes	NO
38	Vehicle has been registered in the name of Bank.	Yes	NO
39	Registration charges have been paid by eh Bank.	Yes	NO
40	Rental Payment Schedule has been prepared after the installation and a certificate to this effect has been kept on record.	Yes	NO
41	Grace Period Profit has been calculated from date of Advance Against Ijarah till date of Booking of Ijarah and included in the Rental Schedule.	Yes	NO
42	Customer Sheet and Management Sheet has been printed and kept on record.	Yes	NO
	Delay in Payment	Yes	NO
43	In case of Delay, Request from Customer on Form M-6 shall be obtained and sent to Shariah Advisor for decision.	Yes	NO

Credit Officer
Date:

Compliance Officer
Date:

Chief Manager / Manager