

CHERAT CEMENT COMPANY LIMITED

SHARIAH DISCLOSURES UNDER CLAUSE VII OF PART I OF SCHEDULE IV OF THE COMPANIES ACT, 2017:

	31 December 2025 (Unaudited)	30 June 2025 (Audited)
	----- (Rupees in '000) -----	
Disclosures in relation to the Statement of Financial Position- Liability Side:		
Long-term financing as per Islamic mode	1,220,568	1,079,865
Short-term borrowings as per Islamic mode	1,120,169	1,282,933
Markup accrued on conventional loans	21,194	26,744

	503,918	547,876
Disclosures in relation to the Statement of Financial Position - Asset Side:		
Long-term investments - shariah compliant	503,918	547,876
Short-term investments - shariah compliant	6,713,035	3,369,723
Bank balances - shariah compliant	547,168	472,719

	31 December 2025 (Unaudited)	31 December 2024 (Unaudited)
	----- (Rupees in '000) -----	
Disclosures in relation to the Statement of Comprehensive Income:		
Revenue earned from shariah compliant business	19,705,665	20,301,996
Break-up of late payments or liquidated damages	N/A	N/A
Gain from short-term investments - shariah compliant	221,803	153,915
Unrealised (loss) / gain from long-term investments - shariah compliant	(39,656)	63,032
Dividend earned from long-term investments - shariah compliant	7,213	12,623
Share of loss from joint venture - shariah compliant	4,301	-
Profit earned from bank deposits / TDR - shariah compliant	927	9,744
Exchange loss	4	450
Exchange gains earned using conventional derivative financial instruments	N/A	N/A
Profit paid on Islamic mode of financing	-	22,179
Profit earned from conventional loan	3,085	3,678

	221,803	153,915
Source and detailed breakup of other income:		
Gain from short-term investments - shariah compliant	221,803	153,915
Dividend earned from long-term investments - shariah compliant	7,213	12,623
Profit earned from bank deposits / TDR - shariah compliant	927	9,744
Gain on disposal of operating property, plant and equipment - shariah compliant	4,337	1,429
Scrap sales - shariah compliant	39,636	187,540
Others - shariah compliant	1,474	1,459
Gain from short-term investments - conventional	526,862	486,033
Profit earned from bank deposits / TDR - conventional	7,416	14,622
Profit earned from conventional loan	3,085	3,678

Relationship with Shariah Compliant Financial Institutions:

Name:	Relationship:
Meezan Bank Limited	Diminishing Musharakah Running Musharakah Bank Balance
Faysal Bank Limited	Diminishing Musharakah Bank Balance
United Bank Limited	Diminishing Musharakah Bank Balance
MCB Islamic Bank Limited	Bank Balance
Dubai Islamic Bank Pakistan Limited	Bank Balance
The Bank of Khyber	Bank Balance
Bank Alfalah Limited	Bank Balance
ABL Asset Management Company Limited	Investment
AL Habib Asset Management Limited	Investment
AL Meezan Investment Management Limited	Investment
Alfalah Asset Management Limited	Investment
Atlas Asset Management Limited	Investment
Faysal Asset Management Limited	Investment
Lucky Investments Limited	Investment
MCB Investment Management Limited	Investment
NBP Funds Management Limited	Investment
EFU General Insurance Window Takaful Operations	Fire & Engineering Insurance

