



24th April 2015

TO WHOM IT MAY CONCERN

On behalf of Hatton National Bank PLC (HNB), it is with pleasure that we issue this testimonial to Adl Capital Ltd (ADL) on the successful completion of the consultancy services offered by ADL for the setting up of HNB's Islamic Banking Unit, Al Najah. The Unit was launched on the 27th of February 2012. The project team was led by Mr. A.I. Marikkar, Chairman of ADL.

The consultancy assignment by ADL primarily covered areas such as:

1. Concept of Islamic Banking & Finance;
2. Staff training on primary Islamic Banking products,
3. Drafting of documentation related to the products,
4. Identification and introduction of Shariah scholars who formed the Shariah Supervisory Board of the Islamic Banking Unit;
5. Review of IT systems to conform to Shariah principles, and
6. Marketing aspects of Islamic Financial services.

Should any local or global corporate institution require the services of ADL on Islamic Financial services, we have no hesitation in recommending Adl Capital to provide the consultancy/advisory services in this specialised area of Finance.

This testimonial has been issued without any risks and/or responsibilities on the part of Hatton National Bank and/or its officers and/or representatives and/or employees.

L A M Hisham
Head of Islamic Banking