



# Habib Insurance Company Limited

Head Office : Habib Square, M.A. Jinnah Road, P.O. Box # 5217, Karachi.

Tel: 32424211, 32421882, 32420516, 32424030, 38 & 39

UAN : 111-030303 Fax : (92-21) 2421600

April 7, 2021

The General Manager  
Pakistan Stock Exchange Limited  
Stock Exchange Building  
Stock Exchange Road  
Karachi

Dear Sir,

**Subject: Notice of Annual General Meeting and Newspaper Advertisement**

As required under regulation 5.6.9(b) of Pakistan Stock Exchange Rule Book, enclosed is the copy of Notice of Annual General Meeting of the Company along with advertisement published in newspapers (Business Recorder and Nawa-i-Waqt) to be held on Thursday, April 29, 2021 at 12:00 Noon through electronic means.

Further, the statement under section 134(3) of the Companies Act, 2017 is also attached for your record.

You may please inform the TRE Certificate holders of the Exchange accordingly.

Thanking you

Yours faithfully



Muhammad Maaz Akbar  
Company Secretary



# Habib Insurance Company Limited

Head Office : Habib Square, M.A. Jinnah Road, P.O. Box # 5217, Karachi.  
Tel: 32424211, 32421882, 32420516, 32424030, 38 & 39  
UAN : 111-030303 Fax : (92-21) 2421600

## Notice of Annual General Meeting

NOTICE is hereby given that the 78th Annual General Meeting of the Shareholders of the Company will be held on Thursday, April 29, 2021 at 12:00 noon to transact the following business. Due to the current situation caused by COVID-19 pandemic, shareholders shall be entitled to attend the meeting through video conference facility managed by the Company as per instructions given in the notes section.

### Ordinary Business

1. To receive, consider and adopt the Annual Audited Financial Statements of the Company for the year ended December 31, 2020 together with the Directors' and Auditors' Report thereon.
2. To consider and approve payment of cash dividend @ 10% i.e., Rs. 0.50 per share of Rs. 5/- each for the year ended December 31, 2020 as recommended by the Board of Directors.
3. To appoint Auditors for the year ending December 31, 2021 and to fix their remuneration M/s. KPMG Taseer Hadi & Co., Chartered Accountants, being eligible offer themselves for reappointment.
4. To consider any other business of the Company with the permission of the Chair.

### Special Business

To consider and if thought fit, pass the following Special Resolution for authorising investment by way of purchase of shares of the under-mentioned associated companies:

**RESOLVED** that the Company be and is hereby authorised to invest the under-mentioned amounts by way of purchase of ordinary shares of the under-mentioned associated companies within a period of two years.

Sr. No.	Name of the Company	Rs. In million
1	Bank AL Habib Limited	75
2	Habib Metropolitan Bank Limited	75
3	Indus Motor Company Limited	75
4	Shabbir Tiles & Ceramics Limited	25
5	Thal Limited	100

**FURTHER RESOLVED** that the Chief Executive and the Chief Financial Officer be and are hereby authorised jointly to make the aforesaid investments as and when deemed appropriate and to delegate the aforesaid powers to any officers of the Company as he may deem fit."

For item # 5, a statement under Section 160 of the Companies Act, 2017 relating to the aforesaid Special Business to be transacted at the said Annual General Meeting is being sent to all shareholders.

Karachi: March 31, 2021



By order of the Board  
  
Muhammad Maaz Akbar  
Company Secretary



# Habib Insurance Company Limited

## 1. Participation in the Annual General Meeting through Video Link Facility:

Due to current COVID-19 situation, the Annual General Meeting proceedings shall be held via video conferencing facility only. Shareholders interested to participate in the meeting are requested to share below information at [agm@habibinsurance.net](mailto:agm@habibinsurance.net) for their appointment and proxy's verification by or before 12:00 noon on April 28, 2021.

Name of shareholder	CNIC No.	Folio No. / CDS No.	Cell Number	Email address

Video conference link details and login credentials will be shared with those shareholders whose registered emails containing all the particulars are received on or before April 28, 2021 by 12:00 noon. Shareholders can also provide their comments and questions for the agenda items of the AGM on [agm@habibinsurance.net](mailto:agm@habibinsurance.net) on or before April 28, 2021 by 12:00 noon.

- The share transfer books of the Company will remain closed from Saturday, April 17, 2021 to Thursday, April 29, 2021 (both days inclusive) for the purpose of Annual General Meeting and payment of final dividend.
- A member entitled to attend and vote at this meeting is entitled to appoint another member of the Company as his/ her proxy to attend and vote on his/ her behalf. Proxy form, in order to be effective, must be received at the Registered Office of the Company duly stamped and signed not less than 48 hours before the meeting.
- The CDC account/ sub account holders are requested to bring with them their Computerized National ID Cards along with the Participant(s) ID number and their account numbers at the time of attending the AGM in order to facilitate identification of the respective shareholders. In case of corporate entity, the Board of Directors Resolution/ Power of Attorney with specimen signatures be produced at the time of meeting.
- Members are requested to promptly communicate any change in their address to our Share Registrar, M/s. CDC Share Registrar Services Limited.
- Pursuant to the directive of the Securities and Exchange Commission of Pakistan (SECP), it is mandatory to mention CNIC number of members on members' register and other statutory returns. Those shareholders who have not submitted copy of their CNIC to the Company are once again requested to submit copy of their CNIC, otherwise the Company will be constrained under section 243(2)(a) of the Companies Act, 2017 to withhold dividend of such shareholders.
- The Government of Pakistan through Finance Act, 2020 has made certain amendments in Section 150 of the Income Tax Ordinance, 2001 whereby different rates are prescribed for deduction of withholding tax on the amount of dividend paid by the companies. These tax rates are as under:
  - For filers of income tax returns 15%
  - For non-filers of income tax returns 30%

To enable the Company to make tax deduction on the amount of cash dividend @ 15% instead of 30% all the shareholders whose names are not entered into the Active Tax-payers List (ATL) provided on the website of Federal Board of Revenue (FBR), despite the fact that they are filers, are advised to make sure that their names are entered into ATL before the date of payment of cash dividend i.e., May 03, 2021; otherwise, tax on their cash dividend will be deducted @ 30% instead of 15%.

According to FBR, withholding tax will be determined separately on 'Filer/Non-Filer' status of principal shareholder as well as joint-shareholder(s) based on their shareholding proportions, in case of joint accounts. Members that hold shares with joint-shareholder(s) are requested to provide shareholding proportions of principal shareholder and joint-shareholder(s) in respect of shares held by them to the Company's Share Registrar in writing in the following format.

Company Name	Folio/CDC Account No.	Total shares	Principal Shareholder		Joint Shareholder	
			Name and CNIC#	Shareholding Proportion (No. of Shares)	Name and CNIC #	Shareholding Proportion (No. of Shares)



# Habib Insurance Company Limited

In case the required information is not provided to our Share Registrar latest by April 14, 2021, it will be assumed that the shares are equally held by them.

In case of corporate entity, withholding tax exemption from dividend income shall only be allowed if copy of valid tax exemption certificate is made available to our Share Registrar latest by April 16, 2021, whereas physical shareholders should send a copy of their NTN certificate to the Company or Company's Share Registrar, M/s. CDC Share Registrar Services Limited. The shareholders while sending NTN or NTN certificates, as the case may be, must quote company name and their respective folio numbers.

As per instructions of SECP and Central Depository Company of Pakistan (CDC) circular No. 6 of 2018, the shareholders are hereby informed that the CDC has developed Centralized Cash Dividend Register (CCDR) on eServices Web Portal which contains details of cash dividend such as either paid or unpaid, withheld by the Bank, total amount of cash dividend, tax and zakat deductions and net amount credited into designated bank account of shareholders. The shareholders are requested to register themselves to CDC's eServices Portal link, <https://eservices.cdcaccess.com.pk> to obtain the aforesaid information.

The Corporate shareholders having CDC account are required to have their National Tax number (NTN) updated with their respective participants, whereas physical shareholders should send a copy of their NTN certificate to the Company or Company's Share Registrar, M/s. CDC Share Registrar Services Limited. The shareholders while sending NTN or NTN certificates, as the case may be, must quote company name and their respective folio numbers.

## 8. Payment of Cash Dividend through Electronic Mode

Pursuant to the provision of Section 242 of the Companies Act, 2017, a listed company is required to pay cash dividend to shareholders only through electronic mode directly into the bank account designated by the entitled shareholders. In order to receive your dividends directly into your Bank account, please complete the particulars of the "E-Dividend Mandate Form" which is available on the Company's website [www.habibinsurance.net](http://www.habibinsurance.net) and send duly signed to the Share Registrar, M/s. CDC Share Registrar Services Limited. CDC shareholders are requested to submit their Dividend Mandate directly to their broker (participant)/ CDC.

In case of non-receipt or incorrect International Bank Account Number (IBAN) with other related details or non-availability of valid CNICs, the Company will withhold cash dividend of such members.

## 9. Deposit of Physical Shares into CDC Accounts

As per section 72 of the Companies Act, 2017 every existing shareholder shall be required to replace its physical shares with book-entry form in a manner as may be specified and from the date notified by the Commission, within a period not exceeding four years from the commencement of Companies Act, 2017.

The shareholder having physical shareholding may open CDC sub-account with any of the brokers or investor account directly with CDC to place their physical shares into scrip less form, this will facilitate them in many ways including safe custody and sale of shares, anytime they want as the trading of physical shares is not permitted as per existing regulations of Pakistan Stock Exchange.

## 10. Unclaimed/Unpaid Dividend and Share Certificates

Shareholders who could not collect their dividend /physical shares are advised to contact Share Registrar or our Registered Office to enquire and collect their unclaimed dividend/shares, if any. In compliance with Section 244 of the Companies Act, 2017, after having completed the stipulated procedure, all such unclaimed dividend and shares for a period of 3 years or more from the date it is due and payable shall be deposited to the credit of Federal Government in case of unclaimed dividend and in case of shares, shall be delivered to Securities and Exchange Commission of Pakistan (SECP).

## 11. Transmission of Financial Statements & Notices through email

The Securities and Exchange Commission of Pakistan (SECP) through its Notification S.R.O. 787(I)/2014 dated September 8, 2014 has permitted companies to circulate Audited Financial Statements along with Notice of Annual General Meeting to its members through e-mail. Accordingly, members are requested to send their consent and e-mail addresses for receiving Audited Financial Statements and Notices through e-mail. In order to avail this facility, a standard request form is available at the Company's website.

For any query / clarification / information, the shareholder may contact the Share Registrar at the following address:

### **M/s. CDC Share Registrar Services Limited**

CDC House, 99-B, Block-B  
SMCHS, Main Shahrah-e-Faisal  
Karachi-74400



# Habib Insurance Company Limited

## STATEMENT UNDER SECTION 134(3) OF THE COMPANIES ACT, 2017

The statement is annexed to the Notice of the 78<sup>th</sup> Annual General Meeting to be held on April 29, 2021 at which certain business are to be transacted. The purpose of this statement is to set forth material facts concerning such special business.

### ITEM NUMBER 5 OF THE AGENDA

As recommended by the Board of Directors in their meeting held on March 31, 2021, it is proposed to make investment by way of purchase of shares of our associated companies. In this regard the Company seeks the approval of the shareholders under section 208 of the Companies Act, 2017.

In compliance with Regulations No. 8 of Companies (Investment in Associated Companies or Associated Undertakings) Regulations, 2012 the following information is annexed with the notice for approval of investment in associated companies.

#### Bank AL Habib Limited

#### Regulation No. 3(1)a

Sr. No.	Description	Information Required
1	Name of the associated company or associated undertaking along with criteria based on which the associated relationship is established	Bank AL Habib Limited being associated on the basis of common directorship. Mr. Abbas D.Habib and Mr. Qumail R. Habib, Directors of the Company are also Chairman and Director of Bank AL Habib Limited.
2	Purpose, benefits and period of investment	Long term investment to earn dividend income as well as prospective capital gains
3	Maximum amount of investment	Rs. 75 million
4	Maximum price at which securities will be acquired	Not more than the price quoted on the stock exchange
5	Maximum number of securities to be acquired	Equivalent to the amount of investment
6	Number of securities and percentage thereof held before and after the proposed investment	2,000,000 shares (0.180%) held before proposed investment. Number of shares and percentage after proposed investment will depend on the prevailing prices at the time of actual acquisition of shares which could vary with the market price at which shares are purchased in future
7	In case of investment in listed securities, average of the preceding twelve weekly average price of the security intended to be acquired	Rs. 65.07 per share
8	In case of investment in unlisted securities, fair market value of such securities determined in terms of regulation 6(1)	Not Applicable
9	Break-up value of securities intended to be acquired on the basis of the latest audited financial statements	December 31, 2020: Rs. 71.85
10	Earning per share of the associated company or associated undertaking for the last three years	2020: Rs. 16.03 per share 2019: Rs. 10.05 per share 2018: Rs. 7.57 per share
11	Sources of fund from which securities will be acquired	Own source

## Habib Insurance Company Limited

Sr. No.	Description	Information Required
12	Where the securities are intended to be acquired using borrowed funds:  i) Justification for investment through borrowings; and ii) Detail of guarantees and assets pledged for obtaining such funds	Not Applicable
13	Salient features of the agreement(s), if any, entered into with its associated company or associated undertaking with regards to the proposed investment	Not Applicable
14	Direct or indirect interest of directors, sponsors, majority shareholders and their relatives, if any, in the associated company or associated undertaking or the transaction under consideration	No Director or Chief Executive has any interest in the proposed investment, except in their individual capacities as Directors/ Chief Executive and/ or as shareholders of the Company
15	Any other important details necessary for the members to understand the transaction	None
16	In case of investment in securities of a project of an associated company or associated undertaking that has not commenced operations, in addition to the information referred to above, the following further information, is required, namely:  i) Description of the project and its history since conceptualisation; ii) Starting and expected dates of completion of work; iii) Time by which such project shall become commercially operational; and iv) Expected time by which the project shall start paying return on investment	Not Applicable

### Regulation No. 3(3)

Sr. No.	Description	Information Required
	The directors of the investing company while presenting the special resolution for making investment in its associated company or associated undertaking shall submit an undertaking to the members of the investing company that they have carried out necessary due diligence for the proposed investment	The Directors of the Company submit that they have carried out necessary due diligence for the proposed investment in shares of Bank AL Habib Ltd.



# Habib Insurance Company Limited

## Habib Metropolitan Bank Limited

### Regulation No. 3(1)a

Sr. No.	Description	Information Required
1	Name of the associated company or associated undertaking along with criteria based on which the associated relationship is established	Habib Metropolitan Bank Limited being associated on the basis of common directorship. Mr. Muhammad Hyder Habib, Director of the Company is also Director of Habib Metropolitan Bank Ltd.
2	Purpose, benefits and period of investment	Long term investment to earn dividend income as well as prospective capital gains
3	Maximum amount of investment	Rs. 75 million
4	Maximum price at which securities will be acquired	Not more than the price quoted on the stock exchange
5	Maximum number of securities to be acquired	Equivalent to the amount of investment
6	Number of securities and percentage thereof held before and after the proposed investment	3,986,924 shares (0.38%) held before proposed investment. Number of shares and percentage after proposed investment will depend on the prevailing prices at the time of actual acquisition of shares which could vary with the market price at which shares are purchased in future
7	In case of investment in listed securities, average of the preceding twelve weekly average price of the security intended to be acquired	Rs. 34.33 per share
8	In case of investment in unlisted securities, fair market value of such securities determined in terms of regulation 6(1)	Not Applicable
9	Break-up value of securities intended to be acquired on the basis of the latest audited financial statements	December 31, 2020: Rs. 55.02
10	Earning per share of the associated company or associated undertaking for the last three years	2020: Rs. 11.46 per share 2019: Rs. 6.28 per share 2018: Rs. 5.88 per share
11	Sources of fund from which securities will be acquired	Own source

## Habib Insurance Company Limited

Sr. No.	Description	Information Required
12	Where the securities are intended to be acquired using borrowed funds:  i) Justification for investment through borrowings; and ii) Detail of guarantees and assets pledged for obtaining such funds	Not Applicable
13	Salient features of the agreement(s), if any, entered into with its associated company or associated undertaking with regards to the proposed investment	Not Applicable
14	Direct or indirect interest of directors, sponsors, majority shareholders and their relatives, if any, in the associated company or associated undertaking or the transaction under consideration	No Director or Chief Executive has any interest in the proposed investment, except in their individual capacities as Directors/ Chief Executive and/ or as shareholders of the Company
15	Any other important details necessary for the members to understand the transaction	None
16	In case of investment in securities of a project of an associated company or associated undertaking that has not commenced operations, in addition to the information referred to above, the following further information, is required, namely:  i) Description of the project and its history since conceptualisation; ii) Starting and expected dates of completion of work; iii) Time by which such project shall become commercially operational; and iv) Expected time by which the project shall start paying return on investment	Not Applicable

### Regulation No. 3(3)

Sr. No.	Description	Information Required
	The directors of the investing company while presenting the special resolution for making investment in its associated company or associated undertaking shall submit an undertaking to the members of the investing company that they have carried out necessary due diligence for the proposed investment	The Directors of the Company submit that they have carried out necessary due diligence for the proposed investment in shares of Habib Metropolitan Bank Ltd.



# Habib Insurance Company Limited

## Indus Motor Company Limited

### Regulation No. 3(1)a

Sr. No.	Description	Information Required
1	Name of the associated company or associated undertaking along with criteria based on which the associated relationship is established	Indus Motor Company Limited being associated on the basis of common directorship. Mr. Muhammad Hyder Habib, Director of the Company is also Director of Indus Motor Company Ltd.
2	Purpose, benefits and period of investment	Long term investment to earn dividend income as well as prospective capital gains
3	Maximum amount of investment	Rs. 75 million
4	Maximum price at which securities will be acquired	Not more than the price quoted on the stock exchange
5	Maximum number of securities to be acquired	Equivalent to the amount of investment
6	Number of securities and percentage thereof held before and after the proposed investment	24,015 shares (0.05%) held before proposed investment. Number of shares and percentage after proposed investment will depend on the prevailing prices at the time of actual acquisition of shares which could vary with the market price at which shares are purchased in future
7	In case of investment in listed securities, average of the preceding twelve weekly average price of the security intended to be acquired	Rs. 1,104.6 per share
8	In case of investment in unlisted securities, fair market value of such securities determined in terms of regulation 6(1)	Not Applicable
9	Break-up value of securities intended to be acquired on the basis of the latest audited financial statements	June 30, 2020 : Rs. 523.78
10	Earning per share of the associated company or associated undertaking for the last three years	2020: Rs. 64.66 per share 2019: Rs. 174.49 per share 2018: Rs. 200.66 per share
11	Sources of fund from which securities will be acquired	Own source

## Habib Insurance Company Limited

Sr. No.	Description	Information Required
12	Where the securities are intended to be acquired using borrowed funds:  i) Justification for investment through borrowings; and ii) Detail of guarantees and assets pledged for obtaining such funds	Not Applicable
13	Salient features of the agreement(s), if any, entered into with its associated company or associated undertaking with regards to the proposed investment	Not Applicable
14	Direct or indirect interest of directors, sponsors, majority shareholders and their relatives, if any, in the associated company or associated undertaking or the transaction under consideration	No Director or Chief Executive has any interest in the proposed investment, except in their individual capacities as Directors/ Chief Executive and/ or as shareholders of the Company
15	Any other important details necessary for the members to understand the transaction	None
16	In case of investment in securities of a project of an associated company or associated undertaking that has not commenced operations, in addition to the information referred to above, the following further information, is required, namely:  i) Description of the project and its history since conceptualisation; ii) Starting and expected dates of completion of work; iii) Time by which such project shall become commercially operational; and iv) Expected time by which the project shall start paying return on investment	Not Applicable

### Regulation No. 3(3)

Sr. No.	Description	Information Required
	The directors of the investing company while presenting the special resolution for making investment in its associated company or associated undertaking shall submit an undertaking to the members of the investing company that they have carried out necessary due diligence for the proposed investment	The Directors of the Company submit that they have carried out necessary due diligence for the proposed investment in shares of Indus Motor Company Ltd.



# Habib Insurance Company Limited

## Shabbir Tiles & Ceramics Limited

### Regulation No. 3(1)a

Sr. No.	Description	Information Required
1	Name of the associated company or associated undertaking along with criteria based on which the associated relationship is established	Shabbir Tiles & Ceramics Limited being associated on the basis of common directorship. Mr. Rafiq M. Habib, Chairman of the Company is also Chairman of Shabbir Tiles & Ceramics Ltd.
2	Purpose, benefits and period of investment	Long term investment to earn dividend income as well as prospective capital gains
3	Maximum amount of investment	Rs. 25 million
4	Maximum price at which securities will be acquired	Not more than the price quoted on the stock exchange
5	Maximum number of securities to be acquired	Equivalent to the amount of investment
6	Number of securities and percentage thereof held before and after the proposed investment	Nil
7	In case of investment in listed securities, average of the preceding twelve weekly average price of the security intended to be acquired	Rs. 11.23 per share
8	In case of investment in unlisted securities, fair market value of such securities determined in terms of regulation 6(1)	Not Applicable
9	Break-up value of securities intended to be acquired on the basis of the latest audited financial statements	June 30, 2020 : Rs. 7.18
10	Earning per share of the associated company or associated undertaking for the last three years	2020: Rs. (1.36) per share 2019: Rs. 0.98 per share 2018: Rs. 0.81 per share
11	Sources of fund from which securities will be acquired	Own source

## Habib Insurance Company Limited

Sr. No.	Description	Information Required
12	Where the securities are intended to be acquired using borrowed funds:  i) Justification for investment through borrowings; and ii) Detail of guarantees and assets pledged for obtaining such funds	Not Applicable
13	Salient features of the agreement(s), if any, entered into with its associated company or associated undertaking with regards to the proposed investment	Not Applicable
14	Direct or indirect interest of directors, sponsors, majority shareholders and their relatives, if any, in the associated company or associated undertaking or the transaction under consideration	No Director or Chief Executive has any interest in the proposed investment, except in their individual capacities as Directors/ Chief Executive and/ or as shareholders of the Company
15	Any other important details necessary for the members to understand the transaction	None
16	In case of investment in securities of a project of an associated company or associated undertaking that has not commenced operations, in addition to the information referred to above, the following further information, is required, namely:  i) Description of the project and its history since conceptualisation; ii) Starting and expected dates of completion of work; iii) Time by which such project shall become commercially operational; and iv) Expected time by which the project shall start paying return on investment	Not Applicable

### Regulation No. 3(3)

Sr. No.	Description	Information Required
	The directors of the investing company while presenting the special resolution for making investment in its associated company or associated undertaking shall submit an undertaking to the members of the investing company that they have carried out necessary due diligence for the proposed investment	The Directors of the Company submit that they have carried out necessary due diligence for the proposed investment in shares of Shabbir Tiles & Ceramics Ltd.



# Habib Insurance Company Limited

## Thal Limited

### Regulation No. 3(1)a

Sr. No.	Description	Information Required
1	Name of the associated company or associated undertaking along with criteria based on which the associated relationship is established	Thal Limited being associated on the basis of common directorship. Mr. Rafiq M. Habib, Chairman of the Company is also Chairman of Thal Limited.
2	Purpose, benefits and period of investment	Long term investment to earn dividend income as well as prospective capital gains
3	Maximum amount of investment	Rs. 100 million
4	Maximum price at which securities will be acquired	Not more than the price quoted on the stock exchange
5	Maximum number of securities to be acquired	Equivalent to the amount of investment
6	Number of securities and percentage thereof held before and after the proposed investment	375,800 shares (0.46%) held before proposed investment. Number of shares and percentage after proposed investment will depend on the prevailing prices at the time of actual acquisition of shares which could vary with the market price at which shares are purchased in future
7	In case of investment in listed securities, average of the preceding twelve weekly average price of the security intended to be acquired	Rs. 382.07 per share
8	In case of investment in unlisted securities, fair market value of such securities determined in terms of regulation 6(1)	Not Applicable
9	Break-up value of securities intended to be acquired on the basis of the latest audited financial statements	June 30, 2020 : Rs. 257.94
10	Earning per share of the associated company or associated undertaking for the last three years	2020: Rs. 23.04 per share 2019: Rs. 38.93 per share 2018: Rs. (10.68) per share
11	Sources of fund from which securities will be acquired	Own source

## Habib Insurance Company Limited

Sr. No.	Description	Information Required
12	Where the securities are intended to be acquired using borrowed funds:  i) Justification for investment through borrowings; and ii) Detail of guarantees and assets pledged for obtaining such funds	Not Applicable
13	Salient features of the agreement(s), if any, entered into with its associated company or associated undertaking with regards to the proposed investment	Not Applicable
14	Direct or indirect interest of directors, sponsors, majority shareholders and their relatives, if any, in the associated company or associated undertaking or the transaction under consideration	No Director or Chief Executive has any interest in the proposed investment, except in their individual capacities as Directors/ Chief Executive and/ or as shareholders of the Company
15	Any other important details necessary for the members to understand the transaction	None
16	In case of investment in securities of a project of an associated company or associated undertaking that has not commenced operations, in addition to the information referred to above, the following further information, is required, namely:  i) Description of the project and its history since conceptualisation; ii) Starting and expected dates of completion of work; iii) Time by which such project shall become commercially operational; and iv) Expected time by which the project shall start paying return on investment	Not Applicable

### Regulation No. 3(3)

Sr. No.	Description	Information Required
	The directors of the investing company while presenting the special resolution for making investment in its associated company or associated undertaking shall submit an undertaking to the members of the investing company that they have carried out necessary due diligence for the proposed investment	The Directors of the Company submit that they have carried out necessary due diligence for the proposed investment in shares of Thal Ltd.

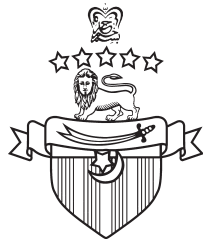


# Habib Insurance Company Limited

## Status of approvals for investments in associated companies

### Habib Asset Management Limited

Sr. No.	Description	Information Required
1	<p>Information to be disclosed to the members:-</p> <p>If the associate Company or associated undertaking in which the investment is being made or any of its sponsors or directors is also a member of the investing company, the information about interest of the associated company or associated undertaking and its sponsors and directors in the investing company shall be disclosed in the notice of general meeting called for seeking members' approval pursuant to section 208 of the Ordinance</p>	Habib Asset Management Limited being the associated Company on the basis of significant shareholding of Bank AL Habib, another associated Company.
2	<p>In case any decision to make investment under the authority of a resolution passed pursuant to provisions of section 208 of the Ordinance is not implemented either fully or partially till the holding of subsequent general meeting(s), the status of the decision must be explained to the members through a statement having the following details namely:</p>	Rs. 750 million approved by the shareholders at Annual General Meeting held on April 29, 2019
a)	total investment approved:	
b)	amount of investment made to date:	Rs. 76.671 million
c)	reasons for not having made complete investment so far where resolution required it to be implemented in specified time:	Remaining amount may be invested on availability of units at reasonable price within the period specified in the earlier resolution
d)	material change in financial statements of associated company or associated undertaking since date of the resolution passed for approval of investment in such company	Various



# Habib Insurance Company Limited

## Notice of Annual General Meeting

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### Ordinary Business

- To receive, consider and adopt the Annual Audited Financial Statements of the Company for the year ended December 31, 2020 together with the Directors' and Auditors' Report thereon.
- To consider and approve payment of cash dividend @ 10% i.e., Rs. 0.50 per share of Rs. 5/- each for the year ended December 31, 2020 as recommended by the Board of Directors.
- To appoint Auditors for the year ending December 31, 2021 and to fix their remuneration M/s. KPMG Taseer Hadi & Co., Chartered Accountants, being eligible offer themselves for reappointment.
- To consider any other business of the Company with the permission of the Chair.

### Special Business

To consider and if thought fit, pass the following Special Resolution for authorising investment by way of purchase of shares of the under-mentioned associated companies:

"RESOLVED that the Company be and is hereby authorised to invest the under-mentioned amounts by way of purchase of ordinary shares of the under-mentioned associated companies within a period of two years.

Sr. No.	Name of the Company	Rs. In million
1	Bank AL Habib Limited	75
2	Habib Metropolitan Bank Limited	75
3	Indus Motor Company Limited	75
4	Shabbir Tiles & Ceramics Limited	25
5	Thal Limited	100

FURTHER RESOLVED that the Chief Executive and the Chief Financial Officer be and are hereby authorised jointly to make the aforesaid investments as and when deemed appropriate and to delegate the aforesaid powers to any officers of the Company as he may deem fit."

For Item # 5, a statement under Section 160 of the Companies Act, 2017 relating to the aforesaid Special Business to be transacted at the said Annual General Meeting is being sent to all shareholders.

By order of the Board  
**MUHAMMAD MAAZ AKBAR**  
Company Secretary

Karachi: March 31, 2021

### Notes:

#### 1. Participation in the Annual General Meeting through Video Link Facility

Due to current COVID-19 situation, the Annual General Meeting proceedings shall be held via video conferencing facility only. Shareholders interested to participate in the meeting are requested to share below information at [agm@habibinsurance.net](mailto:agm@habibinsurance.net) for their appointment and proxy's verification by or before 12:00 noon on April 28, 2021.

Name of shareholder	CNIC No.	Folio No./CDS No.	Cell Number	Email Address

Video conference link details and login credentials will be shared with those shareholders whose registered emails containing all the particulars are received on or before April 28, 2021 by 12:00 noon. Shareholders can also provide their comments and questions for the agenda items of the AGM on [agm@habibinsurance.net](mailto:agm@habibinsurance.net) on or before April 28, 2021 by 12:00 noon.

- The share transfer books of the Company will remain closed from Saturday, April 17, 2021 to Thursday, April 29, 2021 (both days inclusive) for the purpose of Annual General Meeting and payment of final dividend.
- A member entitled to attend and vote at this meeting is entitled to appoint another member of the Company as his/her proxy to attend and vote on his/her behalf. Proxy form, in order to be effective, must be received at the Registered Office of the Company duly stamped and signed not less than 48 hours before the meeting.
- The CDC account/sub account holders are requested to bring with them their Computerized National ID Cards along with the Participant(s) ID number and their account numbers at the time of attending the AGM in order to facilitate identification of the respective shareholders. In case of corporate entity, the Board of Directors Resolution/Power of Attorney with specimen signatures be produced at the time of meeting.
- Members are requested to promptly communicate any change in their address to our Share Registrar, M/s. CDC Share Registrar Services Limited.
- Pursuant to the directive of the Securities and Exchange Commission of Pakistan (SECP), it is mandatory to mention CNIC number of members on members' register and other statutory returns. Those shareholders who have not submitted copy of their CNIC to the Company are once again requested to submit copy of their CNIC, otherwise the Company will be constrained under Section 243(2)(a) of the Companies Act, 2017 to withhold dividend of such shareholders.
- The Government of Pakistan through Finance Act, 2020 has made certain amendments in Section 150 of the Income Tax Ordinance, 2001 whereby different rates are prescribed for deduction of withholding tax on the amount of dividend paid by the companies. These tax rates are as under:
  - For filers of income tax returns 15%
  - For non-filers of income tax returns 30%

To enable the Company to make tax deduction on the amount of cash dividend @ 15% instead of 30% all the shareholders whose names are not entered into the Active Taxpayers List (ATL) provided on the website of Federal Board of Revenue (FBR), despite the fact that they are filers, are advised to make sure that their names are entered into ATL before the date of payment of cash dividend i.e., May 03, 2021; otherwise, tax on their cash dividend will be deducted @ 30% instead of 15%.

According to FBR, withholding tax will be determined separately on 'Filer/Non-Filer' status of principal shareholder as well as joint-shareholder(s) based on their shareholding proportions, in case of joint accounts. Members that hold shares with joint-shareholder(s) are requested to provide shareholding proportions of principal shareholder and joint-shareholder(s) in respect of shares held by them to the Company's Share Registrar in writing in the following format:

Company Name	Folio/CDC Account No.	Total shares	Principal Shareholder		Joint Shareholder	
			Name and CNIC #	Shareholding Proportion (No. of Shares)	Name and CNIC #	Shareholding Proportion (No. of Shares)

In case the required information is not provided to our Share Registrar latest by April 14, 2021, it will be assumed that the shares are equally held by them.

In case of corporate entity, withholding tax exemption from dividend income shall only be allowed if copy of valid tax exemption certificate is made available to our Share Registrar latest by April 16, 2021, whereas physical shareholders should send a copy of their NTN certificate to the Company or Company's Share Registrar, M/s. CDC Share Registrar Services Limited. The shareholders while sending NTN or NTN certificates, as the case may be, must quote company name and their respective folio numbers.

As per instructions of SECP and Central Depository Company of Pakistan (CDC) Circular No. 6 of 2018, the shareholders are hereby informed that the CDC has developed Centralized Cash Dividend Register (CCDR) on eServices Web Portal which contains details of cash dividend such as either paid or unpaid, withheld by the Bank, total amount of cash dividend, tax and Zakat deductions and net amount credited into designated bank account of shareholders. The shareholders are requested to register themselves to CDC's eServices Portal link, <https://eservices.cdcaccess.com.pk> to obtain the aforesaid information.

The Corporate shareholders having CDC account are required to have their National Tax number (NTN) updated with their respective participants, whereas physical shareholders should send a copy of their NTN certificate to the Company or Company's Share Registrar, M/s. CDC Share Registrar Services Limited. The shareholders while sending NTN or NTN certificates, as the case may be, must quote company name and their respective folio numbers.

#### 8. Payment of Cash Dividend through Electronic Mode

Pursuant to the provision of Section 242 of the Companies Act, 2017, a listed company is required to pay cash dividend to shareholders only through electronic mode directly into the bank account designated by the entitled shareholders. In order to receive your dividends directly into your Bank account, please complete the particulars of the "E-Dividend Mandate Form" which is available on the Company's website [www.habibinsurance.net](http://www.habibinsurance.net) and send duly signed to the Share Registrar, M/s. CDC Share Registrar Services Limited. CDC shareholders are requested to submit their Dividend Mandate directly to their broker (participant) / CDC.

In case of non-receipt or incorrect International Bank Account Number (IBAN) with other related details or non-availability of valid CNICs, the Company will withhold cash dividend of such members.

#### 9. Deposit of Physical Shares into CDC Accounts

As per Section 72 of the Companies Act, 2017 every existing shareholder shall be required to replace its physical shares with book-entry form in a manner as may be specified and from the date notified by the Commission, within a period not exceeding four years from the commencement of Companies Act, 2017.

The shareholder having physical shareholding may open CDC sub-account with any of the brokers or investor account directly with CDC to place their physical shares into scrip less form, this will facilitate them in many ways including safe custody and sale of shares, anytime they want as the trading of physical shares is not permitted as per existing Regulations of Pakistan Stock Exchange.

#### 10. Unclaimed/Unpaid Dividend and Share Certificates

Shareholders who could not collect their dividend/physical shares are advised to contact Share Registrar or our Registered Office to enquire and collect their unclaimed dividend/shares, if any. In compliance with Section 244 of the Companies Act, 2017, after having completed the stipulated procedure, all such unclaimed dividend and shares for a period of 3 years or more from the date it is due and payable shall be deposited to the credit of Federal Government in case of unclaimed dividend and in case of shares, shall be delivered to Securities and Exchange Commission of Pakistan (SECP).

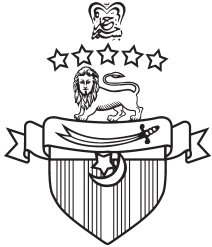
#### 11. Transmission of Financial Statements & Notices through Email

The Securities and Exchange Commission of Pakistan (SECP) through its Notification S.R.O. 787(I)/2014 dated September 8, 2014 has permitted companies to circulate Audited Financial Statements along with Notice of Annual General Meeting to its members through e-mail. Accordingly, members are requested to send their consent and e-mail addresses for receiving Audited Financial Statements and Notices through e-mail. In order to avail this facility, a standard request form is available at the Company's website.

For any query/clarification/information, the shareholder may contact the Share Registrar at the following address:

**M/s. CDC Share Registrar Services Limited**  
CDC House, 99-B, Block-B, SMCHS, Main Shahrah-e-Faisal, Karachi-74400





## حبیب انشورنس کمپنی لمیٹڈ

### اطلاع سالانہ اجلاس عام

بذریعہ بلا اطلاع دی جاتی ہے کہ کمپنی کے شیئرز ہولڈرز کا ۷۸ واں سالانہ اجلاس عام بروز جمعرات، ۲۹ اپریل ۲۰۲۱ء کو دوپہر ۱۲:۰۰ بجے درج ذیل امور کی انجام دہی کے لئے منعقد کیا جائے گا۔ COVID-19 (کورونا وائرس) کی موجودہ وبائی صورتحال کے پیش نظر شیئرز ہولڈرز کمپنی کی جانب سے انتظام کردہ وڈیو کانفرنس سہولت کے ذریعے اجلاس میں شرکت کا اختیاق رکھتے ہیں جیسا کہ نوٹس کے نیکشن میں ہدایات دے دی گئی ہیں۔

#### عمومی کارروائی

- ۳۱ دسمبر ۲۰۲۰ کو ختم ہونے والے سال کیلئے کمپنی کے سالانہ آڈٹ شدہ مالیاتی حسابات مع ان پڈ انٹرکسٹر ڈاورڈ ڈیٹریز کی رپورٹس کی وصولی، غور و خوض اور ان کی منظوری۔
- ۳۱ دسمبر ۲۰۲۰ کو ختم ہونے والے سال کیلئے نقد منافع منقسمہ شرح ۱۰ فیصد یعنی ہر ایک روپے کے فی شیئر پر ۰.۵۰ روپے کی ادائیگی پر غور اور اس کی منظوری جیسا کہ بورڈ آف ڈائریکٹرز نے سفارش کی ہے۔
- ۳۱ دسمبر ۲۰۲۱ کو ختم ہونے والے سال کیلئے آڈیٹرز کا تقرر اور ان کے معاوضہ کا تعین۔ میسرز کے پی ایم جی تا ٹیمر ہادی اینڈ کمپنی، چارٹرڈ اکاؤنٹینٹس نے اہل ہونے کی بنیاد پر خود کو دوبارہ تقرری کیلئے پیش کیا ہے۔
- صدر اجلاس کی اجازت سے کمپنی کی کسی دیگر کارروائی پر غور و خوض۔

#### خصوصی کارروائی

درج ذیل منسلک کمپنیوں کے شیئرز کی خریداری کے ذریعے سرمایہ کاری کا اختیار دہینے کے ضمن میں درج ذیل خصوصی قرارداد پر غور و خوض اور درست پانے کی صورت میں اس کی منظوری۔  
”قرارداد یا کہ کمپنی کا اختیار دیا جائے اور بذریعہ لہذا اختیار دیا جاتا ہے کہ وہ ۲ سال کی مدت کے اندر درج ذیل منسلک کمپنیوں کے عمومی شیئرز کی خریداری کے ذریعے درج ذیل رقمات کی سرمایہ کاری کرے:

نمبر شمار	کمپنی کا نام	روپے ملین میں
۱	بینک الحبيب لمیٹڈ	۷۵
۲	حبیب میٹرو پولیٹن بینک لمیٹڈ	۷۵
۳	ایڈس موٹر کمپنی لمیٹڈ	۷۵
۴	شیر ٹائلز اینڈ سرائس لمیٹڈ	۲۵
۵	فصل لمیٹڈ	۱۰۰

مزید قرار پایا کہ چیف ایگزیکٹو اور چیف فنانس افسر کو اختیار دیا جائے اور بذریعہ لہذا اختیار دیا جاتا ہے کہ مشترکہ طور پر مذکورہ بالا سرمایہ کاری کے ضمن میں جب اور جب ضروری ہو مناسب اقدامات کریں اور کمپنی کے سی اشران کو اس سلسلے میں مذکورہ اختیارات دیں۔“

آئٹم نمبر ۵ کے لئے کچنیز ا ایکٹ، ۲۰۱۷ء کے نیکشن ۱۶۰ کے تحت مذکورہ بالا سالانہ اجلاس عام میں انجام دیے جانے والے مذکورہ خصوصی امور کے حوالے سے ایک اسٹیٹمنٹ تمام شیئرز ہولڈرز کو ارسال کیا جا رہا ہے۔

حسب الحکم بورڈ

محمد رضا اکبر

کمپنی سیکریٹری

کراچی: ۳۱ مارچ ۲۰۲۱ء

نوٹ:

#### ۱۔ وڈیو لنک کی سہولت کے ذریعے سالانہ اجلاس عام میں شرکت

COVID-19 (کورونا وائرس) کی موجودہ وبائی صورتحال کے پیش نظر سالانہ اجلاس عام کی کارروائیاں صرف وڈیو کانفرنسنگ سہولت کے ذریعے انجام دی جائیں گی۔ اجلاس میں شرکت کے خواہشمند شیئرز ہولڈرز سے درخواست ہے کہ وہ درج ذیل معلومات اپنی تقرری اور پراسس کی تصدیق کے لئے ۲۸ اپریل ۲۰۲۱ء کو دوپہر ۱۲:۰۰ بجے تک یا اس سے قبل [agm@habibinsurance.net](mailto:agm@habibinsurance.net) پر ارسال کریں۔

شیئرز ہولڈرز کا نام	سی این آئی سی نمبر	فولیو نمبر ای ڈی ایس نمبر	موبائل فون نمبر	ای میل ایڈریس

وڈیو کانفرنس کے لنک کی تفصیلات اور الگ ان کی معلومات ان شیئرز ہولڈرز کو فراہم کردی جائیں گی جو تمام کو آئف کے ساتھ اپنے ای میل ایڈریسز ۲۸ اپریل ۲۰۲۱ء کو دوپہر ۱۲:۰۰ بجے تک یا اس سے قبل رجسٹر کرالیں گے۔ شیئرز ہولڈرز سالانہ اجلاس عام کے ایجنڈا کے آخر کے بارے میں اپنی آراء اور امتیازات بھی [agm@habibinsurance.net](mailto:agm@habibinsurance.net) پر ۲۸ اپریل ۲۰۲۱ء کو دوپہر ۱۲:۰۰ بجے تک فراہم کر سکتے ہیں۔

۲۔ کمپنی کی شیئرز اسٹریٹجیس ہفتہ ۱۷ اپریل ۲۰۲۱ء تا ۲۹ اپریل ۲۰۲۱ء (شمول دونوں یوم) سالانہ اجلاس عام اور حتمی منافع منقسمہ کی ادائیگی کے ضمن میں بند رہیں گی۔

۳۔ ہر وہ جسے اجلاس ہذا میں شرکت کرنے اور ووٹ دینے کا حق حاصل ہے اپنے بجائے شرکت کرنے اور ووٹ دینے کے لئے کمپنی کے دوسرے ممبر کو اپنا پراسس کرانے کا حق رکھتا / رکھتی ہے۔ موثر العمل ہونے کے لئے پراسس فارم یا قاعدہ اسٹیپ شدہ اور دستخط شدہ اجلاس سے کم از کم ۲۸ گھنٹے قبل کمپنی کے رجسٹرڈ آفس میں لازماً موصول ہوجائے۔

۴۔ سی ڈی سی اکاؤنٹ/سب اکاؤنٹ ہولڈرز سے درخواست ہے کہ اپنے کمپیوٹرائزڈ وی آئی ڈی کارڈ ز مع پارٹنیشنڈ (پارٹنیشن) آئی ڈی نمبر اور اپنے اکاؤنٹ نمبرز سالانہ اجلاس عام میں شرکت کرتے وقت ہمراہ لائیں تاکہ متعلقہ شیئرز ہولڈرز کی شناخت میں سہولت رہے۔ کارپورٹ ادارے کی صورت میں بورڈ آف ڈائریکٹرز کی قرارداد یا پاور آف اٹارنی مع نمونہ دستخط ووقت اجلاس پیش کرنی ہوگی۔

۵۔ ممبران سے درخواست ہے کہ وہ اپنے بیچوں میں کسی بھی تبدیلی سے فوری طور پر ہمارے شیئرز رجسٹر اریٹریز ڈی سی شیئرز رجسٹر اریٹریز اور سرور لمیٹڈ کو مطلع فرمائیں۔

۶۔ سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (ایس ای سی پی) کی ہدایات کے مطابق یہ لازمی ہے کہ ممبر کا سی این آئی سی نمبر ممبران کے رجسٹر اور دیگر قانونی گوشواروں پر درج کیا جائے۔ وہ شیئرز ہولڈرز جنہوں نے ابھی تک اپنے سی این آئی سی کی کاپی کمپنی کو جمع نہیں کرائی ہے ان سے ایک بار پھر درخواست کی جاتی ہے کہ وہ اپنے سی این آئی سی کی کاپی جمع کرا دیں بصورت دیگر کمپنی ایسے شیئرز ہولڈرز کا منافع منقسمہ کچنیز ا ایکٹ، ۲۰۱۷ء کے نیکشن ۲۳۳ (۲) (a) کے تحت روک لےگی۔

۷۔ حکومت پاکستان نے فنانس ایکٹ، ۲۰۱۷ء کے ذریعے ایکٹس آرڈیننس ۲۰۰۱ء کی دفعہ ۱۵ ترامیم کی ہیں جس کے ذریعے کمپنیوں کی جانب سے ادائے جانے والے منافع منقسمہ کی رقم پر دودھولنگ ٹیکس کی کوئی کیلئے مختلف ریٹس مقرر کئے گئے ہیں۔ ٹیکس ریٹس درج ذیل ہیں:

(اے) برائے ایکٹکس ریٹرز کے فائلرز ۱۵ فیصد

(بی) برائے ایکٹکس ریٹرز کے نان۔ فائلرز ۳۰ فیصد

کمپنی کو نقد منافع منقسمہ کی رقم پر ۳۰ فیصد کے بجائے ۱۵ فیصد کی ٹیکس کوئی کا پابند بنانے کے ضمن میں ایسے شیئرز ہولڈرز جن کے نام اس امر کے باوجود کہ فائلرز ہیں، فیڈرل بورڈ آف ریوینو (ایف بی آر) کی ویب سائٹ پر فراہم کردہ ایکٹیوٹیکس ریٹس (اے ٹی آر) میں موجود نہیں ہیں، انہیں مابیت کی جاتی ہے کہ وہ نقد منافع منقسمہ کی ادائیگی کی تاریخ یعنی ۳۱ مئی ۲۰۲۱ء سے قبل اسے ٹی آر میں اپنہ ناموں کی موجودگی کو یقینی بنائیں بصورت دیگر ان کے نقد منافع منقسمہ پر ٹیکس کی کوئی ۱۵ فیصد کے بجائے ۳۰ فیصد کی شرح سے کی جائے گی۔

ایف بی آر کے مطابق دودھولنگ ٹیکس کا تعین الگ الگ پریسل شیئرز ہولڈرز کے ایکٹس ”فائلرز“، نان۔ فائلرز“، پر تیز مشترکہ اکاؤنٹس کی صورت میں ان کے شیئرز ہولڈنگ تناسب پر مبنی جوائنٹ ہولڈر (ہولڈرز) کے طور پر کیا جائے گا۔ ایسے میبرز جو جوائنٹ شیئرز ہولڈر (ہولڈرز) کے ساتھ شیئرز کے حامل ہوں، ان سے درخواست ہے کہ وہ اپنی شیئرز ہولڈنگ کے تناسب اپنے پاس موجود شیئرز کے سلسلے میں پریسل شیئرز ہولڈرز اور جوائنٹ شیئرز ہولڈر (ہولڈرز) کے لحاظ سے تمام تر تفصیل درج ذیل فارمیٹ پر کمپنی کے شیئرز رجسٹر اریٹریز پر طور پر فراہم کریں:

کمپنی کا نام	فولیو / سی ڈی سی اکاؤنٹ نمبر	مجموعی شیئرز	پریسل شیئرز ہولڈرز		جوائنٹ شیئرز ہولڈرز
			نام اور سی این آئی سی نمبر	شیئرز ہولڈنگ کا تناسب (شیئرز کی تعداد)	نام اور سی این آئی سی نمبر

ہمارے شیئرز رجسٹر اریٹریز ۱۷ اپریل ۲۰۲۱ء تک مطلوبہ معلومات فراہم نہ کرنے کی صورت میں یہ تصور کر لیا جائے گا کہ ان کے پاس شیئرز مساوی تعداد میں موجود ہیں۔

کارپوریٹ ادارے کی صورت میں منافع منقسمہ کی آمدنی سے دودھولنگ ٹیکس سے استثنی صرف اس صورت میں حاصل ہوگا اگر کارڈ مد ٹیکس اسٹیٹی سرٹیفکیٹ کی کاپی ہمارے شیئرز رجسٹر اریٹریز ۱۶ اپریل ۲۰۲۱ء تک لازماً فراہم کر دیا جائے جبکہ فزیکل شیئرز ہولڈرز اپنے این ٹی این سرٹیفکیٹ کی ایک کاپی کمپنی کے شیئرز رجسٹر اریٹریز ڈی سی شیئرز رجسٹر اریٹریز اور سرور لمیٹڈ کو ارسال کریں۔ شیئرز ہولڈرز این ٹی این یا این ٹی این سرٹیفکیٹس، جیسی بھی صورت ہو، کو ارسال کرتے وقت لازماً کمپنی کا نام اور اپنے متعلقہ فولیو نمبرز درج کریں۔

ایس ای سی پی کی ہدایات اور فیٹیلز ڈیٹریز کمپنی آف پاکستان (سی ڈی سی) کے سرکلر نمبر ۶ بات ۲۰۱۸ء کے مطابق شیئرز ہولڈرز کو بذریعہ بلا اطلاع دی جاتی ہے کہ سی ڈی سی نے ای سرورس ویب پورٹل پر سینٹرلائزڈ نیکش ڈیویڈنڈ ریٹس (سی ڈی آر) مارج کیا ہے جس میں نقد منافع منقسمہ جیسا کہ ادا شدہ یا غیر ادا شدہ، بینک کی جانب سے روکے گئے نقد منافع منقسمہ کی مجموعی رقم، ٹیکس اور وڈو سی کوئٹیوں اور شیئرز ہولڈرز کے نامزد کردہ بینک اکاؤنٹ میں جمع کرائی جانے والی مجموعی رقم کی تفصیلات شامل ہیں شیئرز ہولڈرز سے درخواست ہے کہ وہ مذکورہ بالا معلومات حاصل کرنے کے سلسلے میں خود کو سی ڈی سی کی ای سرورس پورٹل تک <https://eservices.cdcaccess.com.pk> پر رجسٹر کرائیں۔

سی ڈی سی اکاؤنٹ کے حامل کارپوریٹ شیئرز ہولڈرز کے لئے یہ لازم ہے کہ اپنے فیٹیل ٹیکس نمبر (این ٹی این) اپنے متعلقہ اکاؤنٹس کے پاس اپ ڈیٹ کرالیں جبکہ فزیکل شیئرز ہولڈرز اپنے این ٹی این سرٹیفکیٹ کی ایک کاپی کمپنی کے شیئرز رجسٹر اریٹریز ڈی سی شیئرز رجسٹر اریٹریز اور سرور لمیٹڈ کو ارسال کریں۔ شیئرز ہولڈرز اپنے این ٹی این یا این ٹی این سرٹیفکیٹس، جیسی بھی صورت ہو، ارسال کرتے وقت لازماً کمپنی کا نام اور اپنے متعلقہ فولیو نمبرز درج کریں۔

#### ۸۔ نقد منافع منقسمہ کی بذریعہ الیکٹرونک طریقہ کار ادائیگی

کچنیز ا ایکٹ، ۲۰۱۷ء کے نیکشن ۲۳۴ کی ششوں کے مطابق ایک لکھ کمپنی کے لئے یہ لازم ہے کہ وہ شیئرز ہولڈرز کو نقد منافع منقسمہ کی ادائیگی صرف بذریعہ الیکٹرونک طریقہ کار اختیاق کے حامل شیئرز ہولڈرز کی جانب سے نامزد کردہ بینک اکاؤنٹ میں براہ راست کرے۔ اپنے منافع منقسمہ براہ راست اپنے بینک اکاؤنٹ میں وصول کرنے کی غرض سے کمپنی کی ویب سائٹ [www.habibinsurance.net](http://www.habibinsurance.net) پر دستیاب ”ای۔ ڈیویڈنڈ مینڈیٹ فارم“ پر درج کوائف کو مکمل کریں اور اسے باقاعدہ دستخط و صورت میں شیئرز رجسٹر اریٹریز ڈی سی شیئرز رجسٹر اریٹریز اور سرور لمیٹڈ کو ارسال کریں۔ سی ڈی سی شیئرز ہولڈرز سے درخواست ہے کہ وہ ڈیویڈنڈ مینڈیٹ فارم براہ راست اپنے بروکر (پارٹنیشنڈ) / سی ڈی سی کو جمع کرائیں۔ اخذ شدہ بینک اکاؤنٹ نمبر (آئی بی اے این) کی عدم وصولی یا غلط نمبر مع دیگر تفصیلات نہ ملنے یا کارڈ مدی این آئی سی کی عدم دستیابی پر کمپنی ایسے ممبران کے نقد منافع منقسمہ روک لےگی۔

#### ۹۔ سی ڈی سی اکاؤنٹس میں فزیکل شیئرز کا جمع کرنا

کچنیز ا ایکٹ، ۲۰۱۷ء کے نیکشن ۷۲ کے مطابق ہر ایک موجودہ شیئرز ہولڈرز کیلئے یہ لازم ہے کہ وہ اپنے فزیکل شیئرز کو اس طریقے سے ایک اینٹری کی صورت میں تبدیل کر لے جیسا کہ کمپیشن کی جانب سے مقرر کیا گیا ہے اور اس کی تاریخ کا اعلان کیا گیا ہو جبکہ تبدیل کرنے کی مدت کچنیز ا ایکٹ، ۲۰۱۷ء کے آغاز سے ۲ سال سے زائد نہیں ہونی چاہئے۔

فزیکل شیئرز ہولڈنگ کے حامل شیئرز ہولڈرز کسی بھی بروکر کے پاس سی ڈی سی ضمنی اکاؤنٹ یا سی ڈی سی کے پاس براہ راست انویسٹر اکاؤنٹ اپنے فزیکل شیئرز کو اسکرپ لیس صورت میں رکھوانے کیلئے کھول سکتے ہیں اس کے باعث ان کو کوئی طریقہ شمول محفوظ قوانین اور شیئرز کی فروخت کسی بھی وقتی اپنی مرضی کے مطابق فروخت کرنے کی سہولت حاصل ہوگی کیونکہ پاکستان اسٹاک ایکسچینج کے موجودہ وادایہ کے مطابق فزیکل شیئرز کی فراہمگ کی اجازت نہیں ہے۔

#### ۱۰۔ غیر کلیم شدہ یا غیر ادا شدہ منافع منقسمہ اور شیئرز ٹیکس

وہ شیئرز ہولڈرز جو اپنے منافع منقسمہ / فزیکل شیئرز وصول نہیں کر سکتے انہیں ہدایت کی جاتی ہے کہ وہ شیئرز رجسٹر اریٹریز ہمارے دفتر سے اپنے غیر کلیم شدہ منافع منقسمہ / شیئرز، اگر کوئی ہوں، کے بارے میں معلومات یا ان کی وصولی کیلئے رابطہ کریں۔ کچنیز ا ایکٹ، ۲۰۱۷ء کے نیکشن ۲۳۴ پر عملدرآمد کرتے ہوئے تمام مقررہ طریقہ کار مکمل کرنے کے بعد ایسے تمام غیر کلیم شدہ منافع منقسمہ اور شیئرز جو ان کے واجب الادا اور قابل ادائی ہونے کی تاریخ سے ۳ سال یا زائد مدت کیلئے غیر کلیم شدہ ہوں، انہیں غیر کلیم شدہ منافع منقسمہ ہونے کی صورت میں وفاقی حکومت کے پاس منج کر دیا جائے گا اور شیئرز ہونے کی صورت میں سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (ایس ای سی پی) کو فراہم کر دیا جائے گا۔

#### ۱۱۔ مالیاتی حسابات اور شیئرز کی بذریعہ ای۔ میل منتقلی

سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (ایس ای سی پی) نے اپنے نوٹیفکیشن ایس آر او ۲۰۱۳/ (۱) ۷۷ مورخہ ۲۸ ستمبر ۲۰۱۴ء کے ذریعے کمپنیوں کو آڈٹ شدہ مالیاتی حسابات بشمول سالانہ اجلاس عام کے نوٹس بذریعہ ای۔ میل ارسال کرنے کی اجازت دی ہے۔ اس کے مطابق ممبران سے درخواست کی جاتی ہے کہ وہ آڈٹ شدہ حسابات اور نوٹس بذریعہ ای میل وصول کرنے کی غرض سے اپنے اجازت نامے اور ای میل ایڈریس ارسال کریں۔ اس سہولت کو حاصل کرنے کے سلسلے میں ایک اسٹینڈرڈ درخواست فارم کمپنی کی ویب سائٹ پر موجود ہے۔

کسی امتیازار وضاحت / معلومات کے لئے شیئرز ہولڈرز درج ذیل پتے پر شیئرز رجسٹر اریٹریز رابطہ کر سکتے ہیں۔

#### میسرزی ڈی سی شیئرز رجسٹر اریٹریز اور سرور لمیٹڈ

سی ڈی سی پکس ۹۹۰، پی، بلاک۔ پی، ایس ایچ ایچ ایچ، مین شاہراہ فیصل، کراچی۔ ۷۴۰۰۰