



## Bank AL Habib Limited

February 27, 2023

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

Dear Sir,

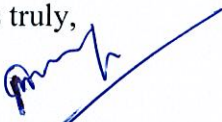
**NOTICE OF ANNUAL GENERAL MEETING OF BANK AL HABIB LIMITED**  
**UNDER REGULATION NO. 5.6.9 (b) OF PAKISTAN STOCK EXCHANGE RULE**  
**BOOK**

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 Bank to be published in Newspapers (Business Recorder and Nawa-i-Waqt) on Tuesday, February 28, 2023.

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

Regards,

Yours truly,

  
**Mohammad Taqi Lakhani**  
Company Secretary

Encl.: as above



## Notice of Annual General Meeting

Notice is hereby given that the Thirty-second Annual General Meeting of Bank AL Habib Limited will be held at the Registered Office of the Bank located at 126-C, Old Bahawalpur Road, Multan, on Tuesday, March 21, 2023 at 10:30 a.m. to transact the following business. The shareholders may also attend the meeting through electronic means as advised by Securities and Exchange Commission of Pakistan (SECP).

1. To receive and adopt the Audited Annual Accounts and Consolidated Accounts of the Bank for the year ended December 31, 2022 together with the Reports of Chairman, Directors and Auditors.
2. To consider and approve payment of cash dividend @ 70%, i.e., Rs. 7.0 per share of Rs. 10/- each for the year ended December 31, 2022 as recommended by the Board of Directors.
3. To appoint auditors for the year 2023 and to fix their remuneration. EY Ford Rhodes, Chartered Accountants, being eligible, offer themselves for re-appointment.
4. To consider any other business of the Bank with the permission of the Chair.

### Special Business

5. To consider and approve the conversion terms of Tier 2 Term Finance Certificates of the Bank, issued in 2022 in the amount of Rs. 7,000,000,000 (Rupees Seven Billion) into Ordinary Shares of the Bank upon occurrence of a conversion event if so required by the State Bank of Pakistan.
6. To consider and approve remuneration payable to Executive Director of the Bank.

For Item Nos. 5 & 6 a statement under Section 134(3) of the Companies Act, 2017 is annexed.

By order of the Board

Karachi: February 28, 2023

MOHAMMAD TAQI LAKHANI  
*Company Secretary*

### Notes:

#### 1. Participation in the Annual General Meeting (AGM) through Electronic Means:

The entitled shareholders who are interested to attend AGM through online platform and whose names appeared in the Books of the Bank by the close of business on March 13, 2023 are hereby requested to get themselves registered with the Company Secretary Office by providing the following details at the earliest but not later than 48 hours before the time of AGM (no account shall be taken of any part of the day that is not a working day) at [agm@bankalhabib.com](mailto:agm@bankalhabib.com).

| Name of Shareholder | CNIC No. | Folio Number /CDC Account No. | Cell Number | Email Address |
|---------------------|----------|-------------------------------|-------------|---------------|
|                     |          |                               |             |               |

Upon receipt of the above information from interested shareholders, the Bank will send the login details at their email addresses. On the AGM day, shareholders will be able to login and participate in the AGM proceedings through their smartphones or computer devices from any convenient location.

The login facility will be opened 30 minutes before the meeting time to enable the participants to join the meeting after identification and verification process.



The entitled shareholders (whose names appeared in the Books of the Bank by the close of business on March 13, 2023) along with the details mentioned above may send their comments/suggestions for the proposed Agenda items at the above email address at least 48 hours before the time of AGM (no account shall be taken of any part of the day that is not a working day).

2. The share transfer book of the Bank will remain closed from March 14, 2023 to March 21, 2023 (both days inclusive). Transfers received in order at the office of our Share Registrar, CDC Share Registrar Services Limited, located at CDC House, 99-B, Block B, S.M.C.H.S., Main Shahra-e-Faisal, Karachi – 74400, by the close of business on March 13, 2023 will be treated in time for payment of cash dividend (subject to approval of the members). Members are requested to promptly communicate any change in their addresses to our above-mentioned Share Registrar.
3. A member entitled to attend and vote at this meeting is entitled to appoint a proxy to attend, speak and vote on his/her behalf. A proxy (except for a corporation) must be a member of the Bank. Proxy form, in order to be effective, must be received at the Registered Office of the Bank located at 126-C, Old Bahawalpur Road, Multan, duly stamped and signed not less than 48 hours before the time of the meeting (no account shall be taken of any part of the day that is not a working day).
4. The entitled shareholders are requested to keep with them their original Computerized National Identity Cards (CNICs) / Passport along with their folio numbers / participant(s) ID numbers and CDC account numbers at the time of attending the Annual General Meeting in order to facilitate identification of the respective shareholders. The proxy shall also produce his/her original CNIC or Passport at the time of the meeting. In case of a corporate entity, the Board of Directors' Resolution/Power of Attorney with specimen signatures shall be submitted along with Proxy Form in the Bank.

#### 5. **Payment of Cash Dividend through Electronic Mode**

Under the provision of Section 242 of Companies Act, 2017 and Companies (Distribution of Dividends) Regulations, 2017, it is mandatory for a listed company to pay cash dividend to their shareholders only through electronic mode directly into the bank account designated by the entitled shareholders instead of issuing physical dividend warrants.

In order to receive cash dividend directly into the designated bank account, members who have not yet provided the bank account details are requested to fill and sign the "E-Dividend Bank Mandate Form" available on the Bank's website link, <https://www.bankalhabib.com/download-forms> and send to the relevant Participants / Investor Account Services of the CDC/Share Registrar of the Bank (as the case may be) latest by March 13, 2023 along with a copy of their valid CNICs. The aforesaid form is also available in the Annual Report of the Bank.

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

6. The Government of Pakistan through Finance Act, 2022 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 cash dividend paid by the companies/banks. These tax rates are as follows:

|     |                                      |     |
|-----|--------------------------------------|-----|
| (a) | For filers of income tax returns     | 15% |
| (b) | For non-filers of income tax returns | 30% |

To enable the Bank 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., March 21, 2023; 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 Bank's Share Registrar in writing in the following format.

| Bank Name | Folio/CDC Account No. | Total Shares | Principal Shareholder |   | Joint-Shareholder(s) |   |
|-----------|-----------------------|--------------|-----------------------|---|----------------------|---|
|           |                       |              | 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 March 13, 2023, 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 March 13, 2023.

As per instructions of Securities & Exchange Commission of Pakistan (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.

## 7. Audited Financial Statements through e-mail

In pursuant to Section 223 of the Companies Act 2017, Annual Report 2022 which includes Auditors' Report along with Audited Financial Statements, Directors' Report, Chairman's Review Report and Notice of Annual General Meeting are being e-mailed to the members who have provided their e-mail addresses for the said purpose. Members are also requested to intimate change (if any) in their registered e-mail addresses to our Share Registrar for the aforesaid purpose. Members of the Bank who wish to receive soft copy of Annual Report are requested to send their e-mail addresses to our Share Registrar through consent form, available on the Bank's website.

The Annual Report 2022 of the Bank is also available on the Bank's website and can be downloaded through the link given below:  
<https://www.bankalhabib.com/reports>

## 8. Postal Ballot / E-Voting

In accordance with the Companies (Postal Ballot) Regulations, 2018 and in compliance of Sections 143 and 144 of the Companies Act, 2017, the shareholders will be allowed to exercise right of vote through postal ballot i.e., by post or through electronic mode in accordance with requirements and procedures mentioned in the aforesaid regulations.

### Additional Information for Shareholders:

#### a. Unclaimed / Unpaid Cash dividend and Share Certificates:

In compliance of Section 244 of the Act, the Bank has already requested through individual letters to shareholders and also through newspaper to collect their unclaimed shares / unpaid cash dividend, if any. Shareholders are once again requested to lodge a claim for unclaimed shares / unpaid cash dividends with the Bank's Share Registrar i.e. CDC Share Registrar Services Limited.

#### b. Deposit / Conversion of Physical shares into Book-Entry form:

The shareholders having physical share certificates of the Bank are advised to place / convert their physical shares into Book-Entry form in CDC as required under the provisions of Section 72 of the Companies Act, 2017.





### Statement under Section 134(3) of the Companies Act, 2017

The statement is annexed to the Notice of the Thirty-second (32<sup>nd</sup>) Annual General Meeting of Bank AL Habib Limited at which a special business is to be transacted. The purpose of this statement is to set forth the material fact concerning such special business.

#### Item No.5 of the Agenda

In order to contribute towards its Tier 2 Capital, Bank AL Habib Limited (the “Bank”) has issued redeemable capital in the form of rated, unsecured and subordinated Term Finance Certificates (“TFCs”) amounting to Rs. 7,000,000,000/- (Rupees Seven Billion) by way of private placement to eligible investors, pursuant to the terms of the TFC Issuance Agreement dated December 14, 2022 in accordance with the Basel III Capital Instructions issued by SBP vide BPRD Circular No. 6 dated August 15, 2013.

Pursuant to the Basel III Capital Instructions, if SBP determines that a Point of Non-Viability (“PONV”) has occurred, it may direct a bank to convert its Tier 2 Capital instruments (or any part thereof), including TFCs, into ordinary shares of the Bank at such time or times and for such consideration and on such terms and conditions as may be determined by SBP, under and pursuant to and in accordance with the Basel III Capital Instructions and any other instructions issued by SBP.

Additional information required as per applicable laws and regulations is as follows:

|  |  |
|--|--|
| <b>Name of the persons to whom shares will be issued</b>   | The shares will be issued to the TFC Holders (at that time).   |
| <b>Price at which the proposed shares will be issued</b>   | At a price equivalent to market value of the shares of the Bank on the date of trigger of PONV as declared by SBP.                                     |
| <b>Purpose of the issue, utilization of the proceeds of the issue and benefits to the Bank and its shareholders with necessary details</b>                                   | To convert the outstanding TFC amount (in whole or part) into shares of the Bank.  |
| <b>Existing shareholding of the persons to whom the proposed shares will be issued</b>   | Not Applicable   |
| <b>Total shareholding of the persons after the proposed issue of shares</b>  | Not Applicable   |
| <b>Whether the persons have provided written consent for purchase of such shares</b>   | The terms of the TFC Issuance Agreement for the TFC issue contain the details regarding such conversion.   |
| <b>Justification as to why proposed shares are to be issued otherwise than rights and not as rights shares</b>   | This is in accordance with the requirements of SBP vide its Circular No. 6 of Banking Policy and Regulation Department (“BPRD”) dated August 15, 2013. |
| <b>Justification, with details of the latest available market price and break-up value per share, if such price differs from par value</b>                                   | Not Applicable   |
| <b>Details of the average market price during the last 3 (three) months and 6 (six) months preceding the Board announcement as well as the latest available market price</b> | Not Applicable   |



Therefore, for the purpose of the above, the Board of Directors has recommended that members may pass the following resolution as a Special Resolutions:

**“RESOLVED THAT** the Term Finance Certificates (“TFCs”) of Bank AL Habib Limited in the amount of Rs. 7,000,000,000/- (Rupees Seven Billion) issued pursuant to the terms of the TFC Issuance Agreement dated December 14, 2022 for the purpose of Tier 2 Capital under Basel III Capital Instructions of the State Bank of Pakistan (“SBP”), may be converted into ordinary shares of the Bank subject to a maximum of 145,000,000/- (One Hundred Forty Five Million) additional ordinary shares being issued upon such conversion, if so directed by SBP on the occurrence of a point of non-viability as determined by SBP, at a price equivalent to the market value of the shares of the Bank on the date of trigger of the point of non-viability as declared by SBP, in accordance with the applicable rules and regulations of SBP, and all such ordinary shares shall be issued other than by way of rights in accordance with Section 83(1)(b) of the Companies Act, 2017 and shall further be subject to the approval of Securities and Exchange Commission of Pakistan in accordance with Section 83(1)(b) of the Companies Act, 2017.

**“FURTHER RESOLVED THAT** the Board of Directors of the Bank (“the Board”) or such officers or officers of the Bank as may be authorized by the Board, be and are hereby authorized to take all steps necessary, ancillary, and incidental to the above-mentioned conversion, as and when required, and are further authorized to sign, execute, and deliver all necessary documents, agreements, and letters on behalf of the Bank, as may be deemed appropriate and as may be required for the purposes above-mentioned.”

The ordinary shares issued will rank pari passu in all respects with the existing shares of the Bank.

The Directors of the Bank have no direct or indirect interest in the above-mentioned resolutions except in their capacity as shareholders of the Bank to the extent of their respective shareholding.

#### **Item No.6 of the Agenda**

As recommended by the Board of Directors in their meeting held on February 15, 2023, it is intended to propose the following resolution to be passed as an Ordinary Resolution:

**“RESOLVED THAT** the remuneration of Mr. Qumail R. Habib, Executive Director shall not exceed Rs. 4,312,500/- per month exclusive of perquisites, benefits and other allowances to which he is entitled under the terms of his employment.”

will be published in  
English Newspaper  
"Business Recorder "  
on February 28, 2023



## Bank AL Habib Limited

### Notice of Annual General Meeting

Notice is hereby given that the Thirty-second Annual General Meeting of Bank AL Habib Limited will be held at the Registered Office of the Bank located at 126-C, Old Bahawalpur Road, Multan, on Tuesday, March 21, 2023 at 10:30 a.m. to transact the following business. The shareholders may also attend the meeting through electronic means as advised by Securities and Exchange Commission of Pakistan (SECP).

- To receive and adopt the Audited Annual Accounts and Consolidated Accounts of the Bank for the year ended December 31, 2022 together with the Reports of Chairman, Directors and Auditors.
- To consider and approve payment of cash dividend @ 70%, i.e., Rs.7.0 per share of Rs.10/- each for the year ended December 31, 2022 as recommended by the Board of Directors.
- To appoint auditors for the year 2023 and to fix their remuneration. EY Ford Rhodes, Chartered Accountants, being eligible, offer themselves for re-appointment.
- To consider any other business of the Bank with the permission of the Chair.

**Special Business**

- To consider and approve the conversion terms of Tier 2 Term Finance Certificates of the Bank, issued in 2022 in the amount of Rs.7,000,000,000 (Rupees Seven Billion) into Ordinary Shares of the Bank upon occurrence of a conversion event if so required by the State Bank of Pakistan.
- To consider and approve remuneration payable to Executive Director of the Bank.

For Item Nos. 5 & 6 a statement under Section 134(3) 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  
**Mohammad Taqi Lakhani**  
Company Secretary

Karachi: February 28, 2023

**Notes:**

**1. Participation in the Annual General Meeting (AGM) through Electronic Means**

The entitled shareholders who are interested to attend AGM through online platform and whose names appeared in the Books of the Bank by the close of business on March 13, 2023 are hereby requested to get themselves registered with the Company Secretary Office by providing the following details at the earliest but not later than 48 hours before the time of AGM (no account shall be taken of any part of the day that is not a working day) at **agm@bankalhabib.com**

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| Bank Name | Folio / CDC Account No. | Total Shares | Principal Shareholder |   | Joint-Shareholder(s) |   |
|-----------|-------------------------|--------------|-----------------------|---|----------------------|---|
|           |                         |              | 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 March 13, 2023, it will be assumed that the shares are equally held by them.

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**8. Postal Ballot/E-Voting**

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**Additional Information for Shareholders:**

**a. Unclaimed / Unpaid Cash Dividend and Share Certificates**

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**b. Deposit / Conversion of Physical Shares into Book-Entry Form**

The shareholders having physical share certificates of the Bank are advised to place/convert their physical shares into Book-Entry Form in CDC as required under the provisions of Section 72 of the Companies Act, 2017.





## بینک الحبیب لمیٹڈ اطلاع برائے سالانہ اجلاس عام

بذریعہ بذمہ مطلع کیا جاتا ہے کہ بینک الحبیب لمیٹڈ کا تیسواں سالانہ اجلاس عام بینک کے رجسٹرڈ آفس واقع ۱۲۶-سی، اولڈ بہاؤ پور روڈ، ملتان میں بروز منگل ۲۱ مارچ ۲۰۲۳ء صبح ۱۰:۳۰ بجے مندرجہ ذیل امور کی انجام دہی کے لئے منعقد کیا جائے گا۔ شیئر ہولڈرز بذریعہ الیکٹرونک طریقہ کار اجلاس میں شرکت کر سکتے ہیں جیسا کہ سکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (ایس ای سی پی) نے ہدایت جاری کی ہے:

- ۱۔ ۳۱ دسمبر ۲۰۲۲ء کو ختم ہونے والے سال کے لئے آڈٹ شدہ سالانہ حسابات اور بینک کے بیکائے گئے حسابات مع چیئر مین، ڈائریکٹرز اور آڈیٹرز کی رپورٹس کی وصولی اور منظوری۔
- ۲۔ بورڈ آف ڈائریکٹرز کی سفارش کے مطابق ۳۱ دسمبر ۲۰۲۲ء کو ختم ہونے والے سال کے لئے بشرح ۷۰ فیصد یعنی ۱۰/۱۰ روپے مالیت کے شیئر پر ۷۰ روپے فی شیئر نقد منافع منقسمہ کی ادائیگی پر غور و خوض اور منظوری۔
- ۳۔ سال ۲۰۲۳ء کیلئے آڈیٹرز کا تقرر اور ان کے معاوضے کا تعین۔ ای وائی فورڈ رہوڈز، چارٹرڈ اکاؤنٹنٹس نے اہل ہونے کی بناء پر خود کو دوبارہ تقرری کیلئے پیش کیا ہے۔
- ۴۔ صدر اجلاس کی اجازت سے بینک کی کسی دیگر کارروائی پر غور و خوض۔

### خصوصی امور

- ۵۔ بینک کے Tier-2 ٹرم فنڈس سرٹیفیکیشن، جاری کردہ ۲۰۲۲ء مالیتی ۷۰۰,۰۰۰,۰۰۰ روپے (سات بلین روپے) کو بینک کے عمومی شیئرز میں منتقلی کی شرائط پر غور و خوض اور منظوری جو منتقل ہونے کی صورت میں اسٹیٹ بینک آف پاکستان کی جانب سے درکار ہوں۔
  - ۶۔ بینک کے ایکریڈیٹڈ انویسٹمنٹس کو دینے والے معاوضے پر غور و خوض اور منظوری۔
- کمپنیز ایکٹ، ۲۰۱۷ء کی شق (۳) ۱۳۳ کے تحت مذکورہ سالانہ اجلاس عام میں انجام دیئے جانے والے خصوصی امور سے متعلق آئٹم نمبر ۵ اور ۶ کیلئے ایک اسٹیٹمنٹ تمام شیئر ہولڈرز کو ارسال کیا جا رہا ہے۔

حسب الحکم بورڈ

محمد تقی لاکھانی

کمپنی سیکریٹری

کراچی: ۲۸ فروری ۲۰۲۳ء

نوٹ:

### ۱۔ سالانہ اجلاس عام (ای سی ایم) میں بذریعہ الیکٹرونک طریقہ کار شرکت

استحقاق کے حامل ایسے شیئر ہولڈرز جن کے نام ۱۳ مارچ ۲۰۲۳ء کو کاروباری اوقات کے اختتام پر بینک کی بکس میں موجود ہوں گے اور جو سالانہ اجلاس عام میں بذریعہ آن لائن شرکت کرنے کے خواہشمند ہوں، ان سے بذریعہ بذمہ درخواست کی جاتی ہے کہ کمپنی سیکریٹری آفس کے پاس درج ذیل تفصیلات فوری طور پر لکھیں۔ ای سی ایم کے مقررہ وقت سے ۲۸ گھنٹے قبل (اس دن کا کوئی بھی حصہ اس میں شامل نہ ہوگا اگر وہ ایام کار نہ ہو) [agm@bankalhabib.com](mailto:agm@bankalhabib.com) پر ارسال کر کے خود کو رجسٹر کرائیں:

| شیئر ہولڈر کا نام | سی این آئی سی نمبر | فولیو نمبر/سی ڈی سی اکاؤنٹ نمبر | موبائل نمبر | ای میل ایڈریس |
|-------------------|--------------------|---------------------------------|-------------|---------------|
|-------------------|--------------------|---------------------------------|-------------|---------------|

شیئر ہولڈرز کی جانب سے مذکورہ بالا معلومات کی وصولی پر بینک انہیں لاگ ان کی تفصیل ان کے ای میل ایڈریس پر ارسال کر دے گا۔ سالانہ اجلاس عام کے دن شیئر ہولڈرز کسی بھی باہر ہوتے مقام سے اپنے اسمارٹ فونز یا کمپیوٹرز وائرس کے ذریعے لاگ ان کرنے اور شرکت کرنے کے اہل ہوں گے۔

لاگ ان کی سہولت اجلاس کے وقت سے ۳۰ گھنٹے قبل مہیا کی جائے گی تاکہ شرکت کنندگان کی شناخت اور توثیق کے عمل کے بعد اجلاس میں شامل ہو جائیں۔

شرکت کے اہل شیئر ہولڈرز (جن کے نام بینک کی بکس میں ۱۳ مارچ ۲۰۲۳ء کو کاروباری اوقات کے اختتام پر موجود ہوں گے) مذکورہ بالا تفصیلات کے ساتھ مجوزہ امور کے لئے اپنے تبصرے/تجاویز مذکورہ بالا ای میل ایڈریس پر ای سی ایم کے وقت سے ۲۸ گھنٹے قبل ارسال کر سکتے ہیں۔ (اس دن کا کوئی بھی حصہ اس میں شامل نہ ہوگا اگر وہ ایام کار نہ ہو)

- ۲۔ بینک کی شیئر ٹرانسفرنگ ۱۳ مارچ ۲۰۲۳ء تا ۲۱ مارچ ۲۰۲۳ء (بشمول ہر دو یوم) بند رہے گی۔ وہ ٹرانسفرز جو ہمارے شیئر رجسٹر کے دفتری ڈی سی شیئر رجسٹر ارسروسر لمیٹڈ، واقع سی ڈی سی ہاؤس B-99، بلاک B، ایس ایم سی ایچ ایس، مین شاہراہ فیصل، کراچی۔ 74400 میں ۱۳ مارچ ۲۰۲۳ء کو کاروباری اوقات کے اختتام تک موصول ہو جائیں گے وہ نقد منافع منقسمہ (ممبران کی منظوری سے مشروط) کی ادائیگی کے لئے بروقت تصور کیے جائیں گے۔ ممبران سے گزارش ہے کہ اپنے پتے میں کسی بھی تبدیلی سے ہمارے مذکورہ بالا شیئر رجسٹرار کو فی الفور آگاہ کریں۔

- ۳۔ ہر ممبر جسے اجلاس بلوا میں شرکت کرنے اور ووٹ دینے کا حق حاصل ہے وہ اپنی جگہ شرکت کرنے، بولنے اور ووٹ دینے کیلئے ایک پراسی مقرر کر سکتا/سکتی ہے۔ پراسی کے لئے (ماسوائے کارپوریشن کے) بینک کا ممبر ہونا لازمی ہے۔ موثر العمل ہونے کیلئے پراسی فارم یا قاعدہ اسٹیپ شدہ اور دستخط شدہ اجلاس کے مقررہ وقت سے کم از کم ۲۸ گھنٹے قبل لازماً بینک کے رجسٹرڈ آفس واقع ۱۲۶-سی، اولڈ بہاؤ پور روڈ، ملتان میں موصول ہو جائے (اس دن کا کوئی بھی حصہ اس میں شامل نہ ہوگا اگر وہ ایام کار نہ ہو)۔

- ۴۔ استحقاق کے حامل شیئر ہولڈرز سے درخواست ہے کہ سالانہ اجلاس عام میں شرکت کے وقت متعلقہ شیئر ہولڈرز کی شناخت میں سہولت کی غرض سے اپنے اصل کمپیوٹرائزڈ قومی شناختی کارڈ (سی این آئی بیز) / پاسپورٹ بشمول ان کے فولیو نمبرز / پاسپورٹ آئی ڈی نمبرز اور سی ڈی سی اکاؤنٹ نمبرز ہمراہ رکھیں۔ پراسی کو بھی اپنا اصل کمپیوٹرائزڈ قومی شناختی کارڈ یا پاسپورٹ اجلاس کے وقت دکھانا ہوگا۔ کارپوریٹ ادارہ ہونے کی صورت میں بحیثیت ممبر (رکن)، بورڈ آف ڈائریکٹرز کی منظور شدہ قرارداد / پاور آف اٹارنی بمع نمونہ دستخط ہمراہ پراسی فارم بینک میں جمع کرانے ہوں گے۔

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

کمپنیز ایکٹ ۲۰۱۷ء کی دفعہ ۲۲۲ اور کمپنیز (ڈسٹرپوشن آف ڈیویڈنڈ) ریگولیشنز ۲۰۱۷ء کے تحت لکھنؤ کمپنی کے لئے ضروری ہے کہ وہ اپنے شیئر ہولڈرز کو نقد منافع منقسمہ صرف بذریعہ الیکٹرونک طریقہ کار کے تحت شیئر ہولڈرز کی جانب سے نامزد کردہ بینک اکاؤنٹ میں ادا کریں بجائے اس کے فزیکل ڈیویڈنڈ وائرس جاری کئے جائیں۔

نقد منافع منقسمہ کو براہ راست نامزد کردہ بینک اکاؤنٹ میں وصول کرنے کی غرض سے ایسے ممبران جنہوں نے ابھی تک اپنے بینک اکاؤنٹ کی تفصیلات فراہم نہیں کی ہیں ان سے درخواست کی جاتی ہے کہ وہ بینک کی ویب سائٹ کے لنک <https://www.bankalhabib.com/download-forms> پر دستاویز "ای۔ ڈیویڈنڈ بینک مینڈیٹ فارم" پُر کریں اور اس پر دستخط کرنے کے بعد متعلقہ پاسپورٹ آئی ڈی سی کے انویسٹر اکاؤنٹ سروسز یا بینک کے شیئر رجسٹرار (فزیکل شیئر ہولڈنگ ہونے کی صورت میں) کو ۱۳ مارچ ۲۰۲۳ء تک اپنے کارآمد سی این آئی سی کی کاپی کے ساتھ ارسال کر دیں۔ مذکورہ بالا فارم بینک کی سالانہ رپورٹ میں بھی دستیاب ہے۔

انٹرنیشنل بینک اکاؤنٹ نمبر (آئی بی اے این) کی عدم وصولی یا غلط نمبر موصول ہونے اور دیگر متعلقہ تفصیلات یا کارآمد سی این آئی بیز کی عدم دستیابی کی صورت میں بینک ایسے ممبران کا نقد منافع منقسمہ روک لے گا۔

- ۶۔ حکومت پاکستان نے فنانس ایکٹ ۲۰۲۲ء کے ذریعے آئٹم ٹیکس آرڈیننس ۲۰۰۱ء کی شق ۱۵۰ میں چند تراکم کی ہیں جس کے ذریعے کمپنیز/بینکوں کی جانب سے ادا کئے جانے والے منافع منقسمہ کی رقم پر وہ ہولڈنگ ٹیکس کی کوئی بھی رقم کے لئے مختلف ریٹس مقرر کیے گئے ہیں ٹیکس ریٹس مندرجہ ذیل ہیں:

۱۔ آئٹم ٹیکس ریٹرز کے فائلرز کیلئے ۱۵ فیصد

بی۔ آئٹم ٹیکس ریٹرز کے نان۔ فائلرز کیلئے ۳۰ فیصد

بینک کو نقد منافع منقسمہ کی رقم پر ۳۰ فیصد کے بجائے ۱۵ فیصد ٹیکس کی کوئی بھی سلسلے میں وہ تمام شیئر ہولڈرز جن کے نام ایف بی آر کی ویب سائٹ پر فراہم کردہ ایکٹو ٹیکس ریٹرز لسٹ (ای سی ایل) میں موجود نہیں ہیں، باوجود اس کے کہ وہ فائلرز ہیں انہیں ہدایت دی جاتی ہے کہ وہ نقد منافع منقسمہ کی ادائیگی کی تاریخ یعنی ۲۱ مارچ ۲۰۲۳ء سے پہلے ای سی ایل میں اپنے ناموں کی موجودگی کو یقینی بنائیں بصورت دیگر ان کے نقد منافع منقسمہ پر ٹیکس کی کوئی بھی ۱۵ فیصد کے بجائے ۳۰ فیصد کی شرح سے کی جائے گی۔

ایف بی آر کے احکامات کے مطابق جوائنٹ اکاؤنٹس کے ضمن میں وہ ہولڈنگ ٹیکس کا تعین پرنسپل شیئر ہولڈر اور جوائنٹ شیئر ہولڈرز کی "فائلر/نان فائلر" حیثیت سے ان کی شیئر ہولڈنگ کی شرح کے مطابق جدا گانہ طور پر کیا جائے گا۔ وہ ممبران جن کے شیئرز جوائنٹ شیئر ہولڈرز کے ساتھ ہیں ان سے درخواست ہے کہ وہ پرنسپل شیئر ہولڈر اور جوائنٹ شیئر ہولڈرز کے شیئرز کا تناسب بینک کے شیئر رجسٹرار کو مندرجہ ذیل فارمیٹ میں ارسال کریں:

| بینک کا نام | فولیو/سی ڈی سی اکاؤنٹ نمبر | مجموعی شیئرز | پرنسپل شیئر ہولڈر          |                                       | جوائنٹ شیئر ہولڈر (ہولڈرز) |
|-------------|----------------------------|--------------|----------------------------|---------------------------------------|----------------------------|
|             |                            |              | نام اور سی این آئی سی نمبر | شیئر ہولڈنگ کا تناسب (شیئرز کی تعداد) | نام اور سی این آئی سی نمبر |

مذکورہ بالا معلومات ہمارے شیئر رجسٹرار کو ۱۳ مارچ ۲۰۲۳ء تک فراہم نہ کرنے کی صورت میں یہ تصور کیا جائے گا کہ شیئر مساوی شرح سے ہیں۔

کارپوریٹ ادارے کی صورت میں منافع منقسمہ کی آمدنی سے وہ ہولڈنگ ٹیکس سے استثنیٰ صرف اس صورت میں دیا جائے گا اگر ٹیکس سے استثنیٰ کے سرٹیفیکیٹ کی کارآمد کاپی ۱۳ مارچ ۲۰۲۳ء تک ہمارے شیئر رجسٹرار کو لازماً فراہم کر دی جائے۔

سکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (ایس ای سی پی) کی ہدایات اور سینٹرل ڈیپازٹری کمیٹی آف پاکستان (سی ڈی سی) کے سرگرم نمبر ۶ بابت ۲۰۱۸ء کے مطابق شیئر ہولڈرز کو بذریعہ بذمہ اطلاع دی جاتی ہے کہ کسی ڈی سی نے ای سروسز ویب پورٹل پر سینٹرلائزڈ ڈیویڈنڈ رجسٹر (سی ڈی آر) تیار کر لیا ہے جس میں نقد منافع منقسمہ کی تفصیلات جیسا کہ ادا شدہ یا غیر ادا شدہ، بینک کی جانب سے روکا گیا، نقد منافع منقسمہ کی مجموعی رقم ٹیکس اورز کو وائی کوئی اور شیئر ہولڈرز کے نامزد کردہ بینک اکاؤنٹ میں جمع کرائی گئی مجموعی رقم شامل ہیں۔ شیئر ہولڈرز سے درخواست ہے کہ کسی ڈی سی کے ای سروسز پورٹل لنک <https://eservices.cdcaccess.com.pk> سے مذکورہ بالا معلومات کے حصول کے لئے خود کو اس لنک پر رجسٹر کرائیں۔

### ۷۔ آڈٹ شدہ مالیاتی حسابات بذریعہ ای میل

کمپنیز ایکٹ، ۲۰۱۷ء کی شق ۲۲۳ کے مطابق سالانہ رپورٹ ۲۰۲۲ء بشمول آڈٹ شدہ مالیاتی حسابات بمعہ آڈیٹرز رپورٹ، چیئر مین کی جائزہ رپورٹ اور اطلاع برائے سالانہ اجلاس عام ان ممبران کو بذریعہ ای میل ارسال کیئے جارہے ہیں جنہوں نے اس مقصد کیلئے اپنے ای میل ایڈریسز فراہم کر دیئے تھے۔ ممبران سے یہ بھی درخواست کی جاتی ہے کہ اپنے رجسٹرڈ ای میل ایڈریس میں کسی بھی تبدیلی (کی صورت میں) ہمارے شیئر رجسٹرار کو مذکورہ بالا مقصد کے لئے آگاہ کر دیں۔ بینک کے ممبران جو سالانہ رپورٹ کی سافٹ کاپی وصول کرنے کے خواہشمند ہوں، ان سے درخواست کی جاتی ہے کہ اپنے ای میل ایڈریس بینک کی ویب سائٹ پر دستیاب رضامندی فارم کے ذریعے ہمارے شیئر رجسٹرار کو مطلع فرمائیں۔

بینک کی سالانہ رپورٹ ۲۰۲۲ء بینک کی ویب سائٹ پر بھی دستیاب ہے اور درج ذیل لنک کے ذریعے ڈاؤن لوڈ کی جاسکتی ہے:

<https://www.bankalhabib.com/reports>

### ۸۔ پوسٹل بیلٹ/ای۔ ووٹنگ

کمپنیز (پوسٹل بیلٹ) ریگولیشنز ۲۰۱۸ اور کمپنیز ایکٹ، ۲۰۱۷ء کی شق ۱۴۳ اور ۱۴۴ کے مطابق شیئر ہولڈرز کو پوسٹل بیلٹ کے ذریعے ووٹ کا حق استعمال کرنے کی اجازت دی جائیگی جو کہ بذریعہ ڈاک یا مذکورہ ضوابط میں درج شرائط اور طریقہ کار کے مطابق الیکٹرونک طریقہ کار ہو سکتا ہے۔

### شیئر ہولڈرز کے لئے اضافی معلومات

#### ا۔ غیر کلیم شدہ/غیر ادا کردہ نقد منافع منقسمہ اور شیئر سرٹیفیکیشن

ایکٹ کے سیکشن ۲۴۴ پر عملدرآمد کرتے ہوئے بینک نے پہلے ہی شیئر ہولڈرز کو انفرادی خطوط اور اخبارات کے ذریعے درخواست کی تھی کہ اپنے غیر کلیم شدہ شیئرز/غیر ادا کردہ نقد منافع منقسمہ، اگر کوئی ہوں، وصول کر لیں۔ شیئر ہولڈرز سے ایک بار پھر درخواست کی جاتی ہے کہ وہ غیر کلیم شدہ شیئرز/غیر ادا کردہ نقد منافع منقسمہ کے لئے اپنے غیر کلیم بینک کے شیئر رجسٹرار، سی ڈی سی شیئر رجسٹرار سروسز لمیٹڈ کے پاس جمع کرا دیں۔

#### بی۔ فزیکل شیئرز کو ایک ایٹری کی صورت میں جمع/بھرتل کرنا

ایسے شیئر ہولڈرز جو بینک کے فزیکل شیئر سرٹیفیکیشن رکھتے ہیں ان کو آگاہ کیا جاتا ہے کہ وہ اپنے فزیکل شیئرز سی ڈی سی میں بک ایٹری کی صورت میں منتقل/تبدیل کرائیں جیسا کہ کمپنیز ایکٹ، ۲۰۱۷ء کے سیکشن ۷۲ کی شقوں کے تحت لازم ہے۔