



NOTICE FOR THE TWENTY THIRD ANNUAL GENERAL MEETING

Notice is hereby given that the 23rd Annual General Meeting of Apna Microfinance Bank Limited is scheduled to be held on March 27, 2026 the Friday, at 9:00 am, at Registered Office, K-4/3 &4/4, Ch. Khaliq-uz-Zaman Road, Gizri, Karachi as well as through video-link (Zoom facility) to transact the following business:

Ordinary business

1. To read and confirm the minutes of the Extra-ordinary General Meeting held on June 18, 2025.
2. To receive, consider and adopt the Annual Audited Financial Statements for the year ended December 31, 2025 together with Directors' and Auditors' Reports thereon.
In accordance with Section 223 of the Companies Act, 2017 and pursuant to S.R.O.389(I)/2023 dated 21 March 2023, the Financial statements have been uploaded on website of the Bank, which can be downloaded from the following weblink and QR enabled code:

https://apnabank.com.pk/Files/AR/Report_AMBL_2025.pdf



3. To appoint Statutory Auditors of the Bank for the year ending 31 December 2026 till the conclusion of next AGM and fix their remuneration. The Board of Directors recommends, based on the recommendation of the Board Audit Committee the appointment of M/s. Rahman Sarfaraz Rahim Iqbal Rafiq, Chartered Accountants as statutory auditors of the bank.
4. To transact any other business with the permission of the chair.

By Order of the Board

Noshad Ahmed
Company Secretary

March 06, 2026
Karachi

NOTES:

1. Closure of share transfer books

The register of members will remain closed from March 21, 2026 to March 27, 2026 (both days inclusive). Shareholders whose names appear in the Register of Members on March 20, 2026 will be entitled to attend the Annual General Meeting. Transfers received in order at the office of our Share Registrars, M/s. F.D. Registrar Services (Pvt.) Limited, Suit # 1705, 17th Floor, Saima Trade Center, I. I. Chundrigar Road, Karachi (Phone No. 021-32271905, 32271906- Fax 021-32621233- fdregistrar@yahoo.com - www.fcregistrar.com) by the close of business (5:00 pm) on March 20, 2026 will be treated in time for the purpose of attending the AGM.

2. For Appointing Proxies

A member eligible to attend and vote at this meeting is entitled to appoint another member as his/her proxy to attend and vote instead of his/her and shall produce his/her original Computerized National Identity Card (CNIC) or

passport at the time of meeting. Proxies in order to be effective must be received at the registered office of the company not later than forty-eight (48) hours before the time of holding the meeting.

3. More than One Proxy

If a member appoints more than one proxy and more than one instruments of proxy are deposited by a member with the company, all such instruments of proxy shall be rendered invalid.

4. Representation of Corporate Shareholders

The corporate shareholders shall nominate someone to represent them at the AGM. The nominations, in order to be effective must be received by the company not later than forty-eight (48) hours before time of holding the meeting. Representatives of the corporate members should bring the, Board Resolution / Power of Attorney with specimen signatures (unless it had been provided earlier) along with the proxy from the company.

5. CNIC and NTN Certificates (s)

All shareholders of the company who holds shares in scrip-less form from CDC are requested to submit/send valid copies of CNIC and NTN Certificate(s) directly to their CDC participants (brokers) / CDC Investor Account Services. Physical shareholders who had not yet submitted the valid copies of CNIC and NTN Certificate(s) are requested to send the copies of the same to the company's Shares Registrar.

6. For Attending Meeting / Participation through video link

Considering the safety and well-being of the Shareholders. It has been decided to hold the AGM electronically at the above given date and time. The members can send their comments/ suggestions related to the agenda items of the meeting through following means.

Whats-App	Email
0317-8222038	agm@apnabank.com.pk

The members who are willing to attend and participate in the AGM can do so through video-link via smart phones, computers, tablets etc. To attend the AGM through video- link, members are requested to get their following particulars registered by sending an email or Whats-App at the number/ address given above, at least two working days before the date/ time of the AGM i.e. latest by March 25, 2026 and download video-link from Zoom.

Name of Shareholders	Folio/CDC Account No.	CNIC No.	Cell No.	Email

Upon receipt of requests, the video-link login credentials will be shared with the interested shareholders on their email address or Whats-App message. Feedback/queries received from shareholders would be discussed in the meeting and be made a part of minutes.

The Company will follow the best practices and comply with the instructions of the Government and SECP to ensure protective measures are in place for well-being of its members.

7. Changes in Address

All CDC Shareholders are requested to immediately notify change in address, if any, directly to their CDC Participants (brokers)/CDC Investor Account Services. Physical Shareholders are requested to immediately notify change in address, if any, to the Company's Shareholders registrar, at the following address:

M/s. F.D. Registrar Services (Pvt.) Limited, Suit # 1705, 17th Floor, Saima Trade Center, I.I. Chundrigar Road, Karachi.



8. Submission of CNIC – (Mandatory)

With reference to the notification of Securities and Exchange Commission of Pakistan (SECP), SRO 779(I)/2011, dated August 18, 2011, the members/shareholders who have not yet submitted photocopy of their valid Computerized National Identity Card (CNIC) to the company are requested to send the same at the earliest directly to the Company's Share Registrar, M/s F.D. Registrar Services (Pvt.) Limited.

9. Prohibition of Distribution of Gift – Statement under SRO 452(I)/2025 dated March 17, 2025

As directed in the SRO and pursuant to prohibition under Section 185 of the Companies Act, 2017, it is to affirm that no gifts will be distributed at the meeting.

10. Conversion of Physical Shares into Book-Entry Form

In reference to Section 72(2) of the Act, all shareholders holding physical shares are requested to get converted their shares into book entry form at the earliest. This would facilitate shareholders in many ways including safe custody of shares, avoidance of formalities required for issuance of duplicate shares, etc. For the conversion of physical shares into book entry form, the shareholders may contact their Brokers, CDC Participants or CDC Investor Account Service.

11. Statutory Code of Conduct at General Meetings:

Section 215 of the Act and Regulation 28 of the Companies (General Provisions and Forms) Regulations, 2018, state the Code of Conduct of Shareholders, as follows: Shareholders are not permitted to exert influence or approach the management directly for decisions which may lead to creation of hurdles in the smooth functioning of management. The law states that Shareholders shall not bring material that may cause threat to participants or premises where the general meeting is being, held confine themselves to the agenda items covered in the notice of the general meeting and shall not conduct themselves in a manner to disclose any political affiliation. Additionally, the Company is not permitted to distribute gifts in any form to its shareholders in its meetings as per Section 185 of the Act. Shareholders are further advised to take note of meeting etiquettes as prescribed in the Guidelines for Professional Conduct in General Meetings (the "Guide") issued by SECP.

12. Placement of AGM Notice on the website

The notice of AGM has been placed on Company's website: www.apnabank.com.pk