ARIF HABIB LIMITED

10th November 2026

Mr. Ahmed Abbas
Head of Business Development & Listing
Pakistan Stock Exchange Limited
Stock Exchange Road
Karachi

Subject: **Initial Public Offering ("IPO") of ABHI Microfinance Bank Limited ("AMFBL")**

Dear Mr. Abbas,

This is with reference to your approval of prospectus of ABHI Microfinance Bank Limited. In this regard, we would like to inform you that strike price of PKR 15.50 per share has been determined through Book Building conducted on 5th and 6th November 2026. The key statistics of the same are given below.

We received total participation of c. PKR 2,427 million against the issue size of PKR 1,485 million, an over subscription of 1.6x. A total of 83 investors participated in the Book Building of AMFBL, out of which 73 Investors were successful.

A category-wise breakup of successful investors is provided in the table below:

Category wise Investors	Shares Allocated
Commercial Banks	-
Mutual Funds	3,765,823
Insurance Companies	165,000
Employees Provident / Pension Funds	251,250
TREC Holders	30,953,801
Other Institution/ Corporate	26,136,054
High Net Worth Individuals	37,728,072
Total	**99,000,000**

Yours Sincerely,

For and on behalf of **Arif Habib Limited**



Hamza Rehan
AVP, Investment Banking



Farhan Rizvi
Managing Director, Investment Banking

Annexure A

Supplement to the Prospectus as published in Daily Ausaf (Karachi), Saturday, 7 November 2026

Daily AUSAF Karachi
کراچی کی پہچان
روزنامہ اوصاف

دنیا کو تصادم نہیں مکالمے اور سمجھوتے کی ضرورت ہے، آصفہ بھٹو

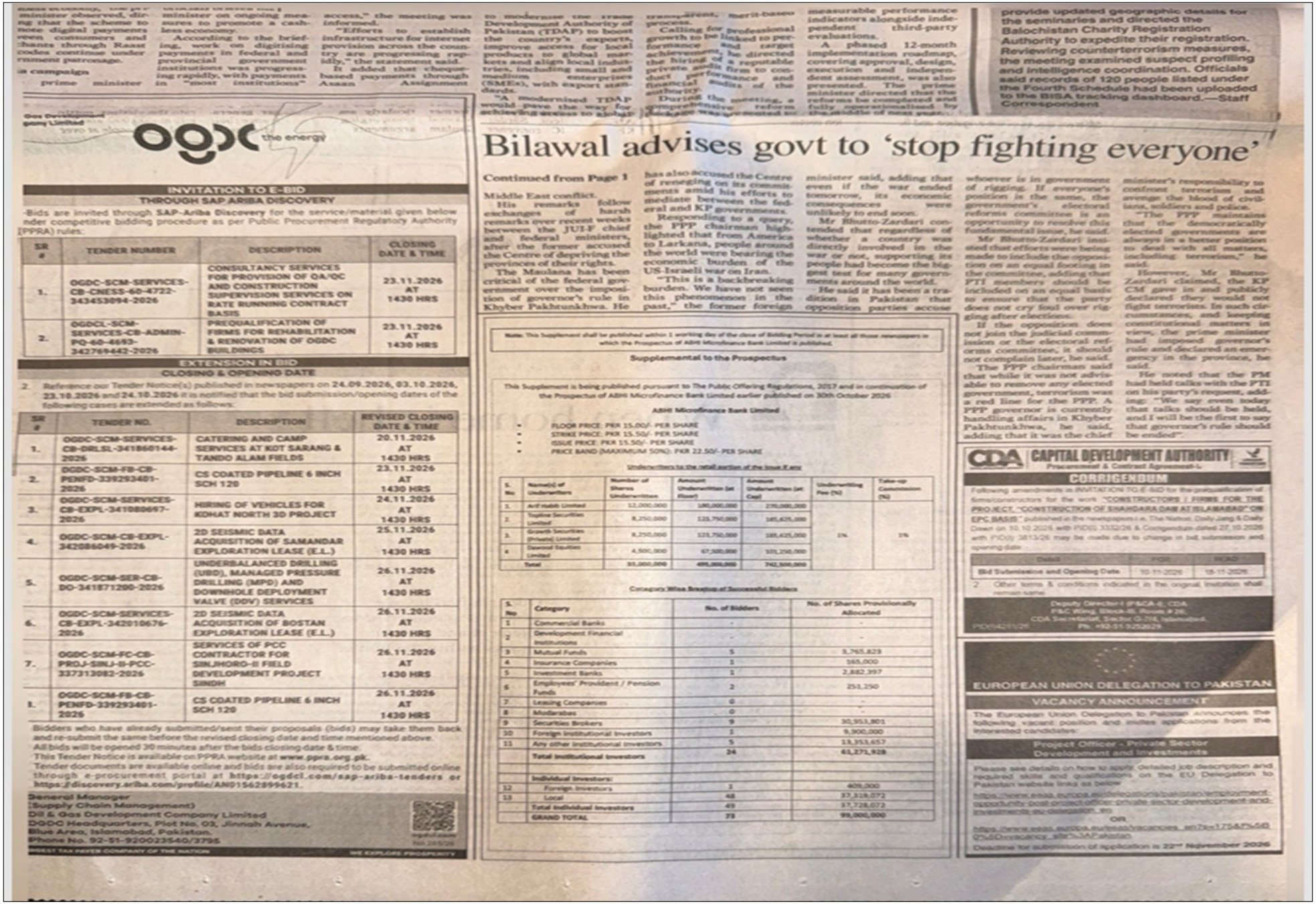
انصاف کے بغیر پائیدار امن ممکن نہیں، ٹیکنالوجی کے ساتھ انسانیت کو بھی فروغ دیا جائے، کراچی مختلف زبانوں، ثقافتوں اور برادریوں کا شہر ہے

ڈیپ سی پیک بازار میں 25 سے زائد ممالک کے ثقافتی اسٹالز کا دورہ، غزہ اور کشمیر میں بچوں کی تکالیف نظرانداز نہیں کر سکتے، خاتون اول کا اظہارِ خیال

کراچی (اوصاف رپورٹ) خاتون اول بیگم آصفہ بھٹو زرداری نے کہا ہے کہ دنیا کو تصادم کے بجائے مکالمے اور سمجھوتے کی ضرورت ہے، سیاسی و معاشی ترقی کے ساتھ انسانیت میں محبت، رواداری اور ہمدردی کا پھیلاؤ بھی ضروری ہے، ٹیکنالوجی کا بہتر استعمال انسانیت کی خدمت کا ذریعہ بن سکتا ہے، انصاف کے بغیر پائیدار امن ممکن نہیں، وہ ڈیپ سی پیک بازار کراچی میں ثقافتی اسٹالز کا دورہ کرنے کے بعد میڈیا سے گفتگو کر رہی تھیں، تقریب کا عنوان "ثقافتوں کا تنوع، انسانی ترقی کا سنگم" تھا، وفاقی وزیر عبدالعلیم خان، سندھ کے وزیر ثقافت سید ذوالفقار علی شاہ، ڈپٹی کمشنر کراچی حسن نقوی، ایڈمنسٹریٹر کراچی بورڈ آف ریونیو ڈاکٹر سید اسد علی شاہ، ڈائریکٹر جنرل ثقافت سندھ ڈاکٹر نصیر میمن، ڈائریکٹر ثقافت کراچی ڈویژن ڈاکٹر فرح ناز اور دیگر حکام بھی موجود تھے، بلاول ہاؤس کراچی کے ترجمان کے مطابق خاتون اول نے ڈیپ سی پیک بازار میں 25 سے زائد ممالک کے ثقافتی اسٹالز کا دورہ کیا، انہوں نے ثقافتی ورثے کے تحفظ، مقامی دستکاری کے فروغ اور نوجوانوں کو ثقافتی سرگرمیوں سے جوڑنے کی اہمیت پر زور دیا، انہوں نے کہا کہ ثقافت صرف ماضی کی یاد نہیں بلکہ مستقبل کی تعمیر کا ذریعہ بھی ہے، ثقافتی تنوع کو ترقی کی راہ میں رکاوٹ نہیں بلکہ طاقت بننا چاہیے، خاتون اول نے کہا کہ ہمیں ایسی دنیا کی ضرورت ہے جہاں ٹیکنالوجی، تجارت اور ترقی کے ساتھ ساتھ انسانیت، ہمدردی اور ایک دوسرے کے احترام کی قدر بھی کی جائے، انہوں نے کہا کہ ہم غزہ اور کشمیر میں بچوں کی تکالیف کو نظرانداز نہیں کر سکتے، ہمیں ان کے لیے آواز اٹھانی ہوگی، انہوں نے کہا کہ ہم ایک ایسی دنیا کی تعمیر چاہتے ہیں جہاں ہر بچہ محفوظ ہو، تعلیم حاصل کر سکے اور اپنی صلاحیتوں کو پورا کر سکے

Annexure B

Supplement to the Prospectus as published in Dawn, Saturday, 7 November 2026



minister observed, dir- ng that the scheme to noce digital payments ween consumers and hants through Raast codes continue under rnment patronage.

a campaign prime minister

minister on ongoing mea- sures to promote a cash- less economy.

According to the brief- ing, work on digitising payments in federal and provincial government institutions was progress- ing rapidly, with payments in "most institutions"

access," the meeting was informed.

"Efforts to establish infrastructure for internet provision across the coun- try are progressing rap- idly," the statement said.

It added that cheque- based payments through Asaan Assignment

to modernise the trade Development Authority of Pakistan (TDAP) to boost the country's exports, improve access for local products to global mar- kets and align local indus- tries, including small and medium enterprises (SMEs), with export stan- dards.

"A modernised TDAP would pave the way for achieving success in global

transparent, merit-based process.

Calling for professional growth to be linked to per- formance and target achievement, he directed the hiring of a reputable private audit firm to con- duct performance and financial audits of the authority.

During the meeting, a comprehensive reform package was presented to

measurable performance indicators alongside inde- pendent third-party evaluations.

A phased 12-month implementation roadmap, covering approval, design, execution and indepen- dent assessment, was also presented. The prime minister directed that the reforms be completed and fully operationalised by the middle of next year.

provide updated geographic details for the seminaries and directed the Balochistan Charity Registration Authority to expedite their registration. Reviewing counterterrorism measures, the meeting examined suspect profiling and intelligence coordination. Officials said records of 120 people listed under the Fourth Schedule had been uploaded to the BISA tracking dashboard.—Staff Correspondent

Bilawal advises govt to 'stop fighting everyone'

Continued from Page 1

Middle East conflict.

His remarks follow exchanges of harsh remarks over recent weeks between the JUI-F chief and federal ministers, after the former accused the Centre of depriving the provinces of their rights.

The Maulana has been critical of the federal gov- ernment over the imposi- tion of governor's rule in Khyber Pakhtunkhwa. He has also accused the Centre of reneging on its commit- ments amid his efforts to mediate between the fed- eral and KP governments.

Responding to a query, the PPP chairman high- lighted that from America to Larkana, people around the world were bearing the economic burden of the US-Israeli war on Iran.

"This is a backbreaking burden. We have not seen this phenomenon in the past," the former foreign minister said, adding that even if the war ended tomorrow, its economic consequences were unlikely to end soon.

Mr Bhutto-Zardari con- tended that regardless of whether a country was directly involved in the war or not, supporting its people had become the big- gest test for many govern- ments around the world.

He said it has been a tra- dition in Pakistan that opposition parties accuse whoever is in government of rigging. If everyone's position is the same, the government's electoral reforms committee is an opportunity to resolve this fundamental issue, he said.

Mr Bhutto-Zardari insi- sted that efforts were being made to include the oppo- sition on an equal footing in the committee, adding that PTI members should be included on an equal basis to ensure that the party does not cry foul over rig- ging after elections.

If the opposition does not join the judicial com- mission or the electoral ref- orms committee, it should not complain later, he said.

The PPP chairman said that while it was not advis- able to remove any elected government, terrorism was a red line for the PPP. A PPP governor is currently handling affairs in Khyber Pakhtunkhwa, he said, adding that it was the chief minister's responsibility to confront terrorism and avenge the blood of civil-ians, soldiers and police.

"The PPP maintains that the democratically elected governments are always in a better position to deal with all matters, including terrorism," he said.

However, Mr Bhutto- Zardari claimed, the KP CM gave in and publicly declared they would not fight terrorists. In such cir- cumstances, and keeping constitutional matters in view, the prime minister had imposed governor's rule and declared an emer- gency in the province, he said.

He noted that the PM had held talks with the PTI on his party's request, add- ing: "We say even today that talks should be held, and I will be the first to say that governor's rule should be ended".

Gas Development Company Limited

ogdc the energy

INVITATION TO E-BID
THROUGH SAP ARIBA DISCOVERY

Bids are invited through SAP-Ariba Discovery for the service/material given below nder competitive bidding procedure as per Public Procurement Regulatory Authority (PPRA) rules:

SR #	TENDER NUMBER	DESCRIPTION	CLOSING DATE & TIME
1.	OGDC-SCM-SERVICES-CB-CNESS-60-4722-343453094-2026	CONSULTANCY SERVICES FOR PROVISION OF QA/QC AND CONSTRUCTION SUPERVISION SERVICES ON RATE RUNNING CONTRACT BASIS	23.11.2026 AT 1430 HRS
2.	OGDCL-SCM-SERVICES-CB-ADMIN-PQ-60-46/93-342769442-2026	PREQUALIFICATION OF FIRMS FOR REHABILITATION & RENOVATION OF OGDC BUILDINGS	23.11.2026 AT 1430 HRS

EXTENSION IN BID
CLOSING & OPENING DATE

2. Reference our Tender Notice(s) published in newspapers on 24.09.2026, 03.10.2026, 23.10.2026 and 24.10.2026 it is notified that the bid submission/opening dates of the following cases are extended as follows:

SR #	TENDER NO.	DESCRIPTION	REVISED CLOSING DATE & TIME
1.	OGDC-SCM-SERVICES-CB-DRLSL-341860144-2026	CATERING AND CAMP SERVICES AT KOT SARANG & TANDO ALAM FIELDS	20.11.2026 AT 1430 HRS
2.	OGDC-SCM-FB-CB-PENFD-339293401-2026	CS COATED PIPELINE 6 INCH SCH 120	23.11.2026 AT 1430 HRS
3.	OGDC-SCM-SERVICES-CB-EXPL-341080697-2026	HIRING OF VEHICLES FOR KDHAT NORTH 3D PROJECT	24.11.2026 AT 1430 HRS
4.	OGDC-SCM-CB-EXPL-342086049-2026	2D SEISMIC DATA ACQUISITION OF SAMANDAR EXPLORATION LEASE (E.L.)	25.11.2026 AT 1430 HRS
5.	OGDC-SCM-SER-CB-DO-341871200-2026	UNDERBALANCED DRILLING (UBD), MANAGED PRESSURE DRILLING (MPD) AND DOWNHOLE DEPLOYMENT VALVE (DDV) SERVICES	26.11.2026 AT 1430 HRS
6.	OGDC-SCM-SERVICES-CB-EXPL-342010676-2026	2D SEISMIC DATA ACQUISITION OF BOSTAN EXPLORATION LEASE (E.L.)	26.11.2026 AT 1430 HRS
7.	OGDC-SCM-FC-CB-PROJ-SINJ-II-PCC-337313082-2026	SERVICES OF PCC CONTRACTOR FOR SINJHORO-II FIELD DEVELOPMENT PROJECT SINDH	26.11.2026 AT 1430 HRS
8.	OGDC-SCM-FB-CB-PENFD-339293401-2026	CS COATED PIPELINE 6 INCH SCH 120	26.11.2026 AT 1430 HRS

Bidders who have already submitted/sent their proposals (bids) may take them back and re-submit the same before the revised closing date and time mentioned above.
All bids will be opened 30 minutes after the bids closing date & time.
This Tender Notice is available on PPRA website at www.ppra.org.pk.
Tender documents are available online and bids are also required to be submitted online through e-procurement portal at https://ogdcl.com/sap-ariba-tenders or https://discovery.ariba.com/profile/AN01562899621.

General Manager
(Supply Chain Management)
Oil & Gas Development Company Limited
OGDC Headquarters, Plot No. 03, Jinnah Avenue,
Blue Area, Islamabad, Pakistan.
Phone No. 92-51-9200235 40/3795

ogdcl.com
ID: 205126

BIGGEST TAX PAYER COMPANY OF THE NATION — WE EXPLORE PROSPERITY

Note: This Supplement shall be published within 1 working day of the close of Bidding Period in at least all those newspapers in which the Prospectus of ABHI Microfinance Bank Limited is published.

Supplemental to the Prospectus

This Supplement is being published pursuant to The Public Offering Regulations, 2017 and in continuation of the Prospectus of ABHI Microfinance Bank Limited earlier published on 30th October 2026

ABHI Microfinance Bank Limited

- FLOOR PRICE: PKR 15.00/- PER SHARE
- STRIKE PRICE: PKR 15.50/- PER SHARE
- ISSUE PRICE: PKR 15.50/- PER SHARE
- PRICE BAND (MAXIMUM 50%): PKR 22.50/- PER SHARE

Underwriters to the retail portion of the Issue if any

S. No.	Name(s) of Underwriters	Number of Shares Underwritten	Amount Underwritten (at Floor)	Amount Underwritten (at Cap)	Underwriting Fee (%)	Take-up Commission (%)
1.	Arif Habib Limited	12,000,000	180,000,000	270,000,000	1%	1%
2.	Topline Securities Limited	8,250,000	123,750,000	185,625,000		
3.	Growth Securities (Private) Limited	8,250,000	123,750,000	185,625,000		
4	Dawood Equities Limited	4,500,000	67,500,000	101,250,000		
	Total	33,000,000	495,000,000	742,500,000		

Category Wise Breakup of Successful Bidders

S. No	Category	No. of Bidders	No. of Shares Provisionally Allocated
1	Commercial Banks	-	-
2	Development Financial Institutions	-	-
3	Mutual Funds	5	3,765,823
4	Insurance Companies	1	165,000
5	Investment Banks	1	2,882,397
6	Employees' Provident / Pension Funds	2	251,250
7	Leasing Companies	0	-
8	Modarabas	0	-
9	Securities Brokers	9	30,953,801
10	Foreign Institutional Investors	1	9,900,000
11	Any other Institutional Investors	5	13,953,657
	Total Institutional Investors	24	61,271,928
	Individual Investors:		
12	Foreign Investors	1	409,000
13	Local	48	37,319,072
	Total Individual Investors	49	37,728,072
	GRAND TOTAL	73	99,000,000

CDA CAPITAL DEVELOPMENT AUTHORITY
Procurement & Contract Agreement-I

CORRIGENDUM

Following amendments in INVITATION TO E-BID for the prequalification of firms/contractors for the work "CONSTRUCTORS / FIRMS FOR THE PROJECT "CONSTRUCTION OF SHAHDARA DAM AT ISLAMABAD" ON EPC BASIS" published in the newspapers i.e. The Nation, Daily Jang & Daily Dawn on 10.10.2026 with PID(I) 3332/26 & Corrigendum dated 27.10.2026 with PID(I) 3813/26 may be made due to change in bid submission and opening date:

Detail	FROM	READ
Bid Submission and Opening Date	10-11-2026	18-11-2026

2. Other terms & conditions indicated in the original Invitation shall remain same.

Deputy Director-I (P&CA-II), CDA
P&C Wing, Block-III, 1st Floor, P-26,
CDA Secretariat, Sector G-7/4, Islamabad.
PID(I)4291/26 Ph: +92-51-9252823

EUROPEAN UNION DELEGATION TO PAKISTAN

VACANCY ANNOUNCEMENT

The European Union Delegation to Pakistan announces the following vacant position and invites applications from the interested candidates:

Project Officer - Private Sector Development and Investments

Please see details on how to apply, detailed job description and required skills and qualifications on the EU Delegation to Pakistan website links as below:

https://www.eeas.europa.eu/delegations/pakistan/employment-opportunity-post-project-officer-private-sector-development-and-investments-eu-delegation_en

OR

https://www.eeas.europa.eu/eeas/vacancies_en?qv1754&Pk540Q%5Dvacancy_site%5D=Pakistan

Deadline for submission of application is 22nd November 2026