



Micro Finance  
**apna bank**  
Limited

AMB/PSX/CS/13  
June 5, 2023

**Mr. Hafiz Maqsood Munshi**  
Head of Listed Companies Compliance  
Pakistan Stock Exchange Limited  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject: Non-Transmission of Annual Financial Statements for the year ended December 31, 2022.**

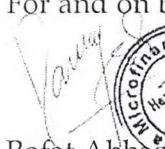

Respected Sir,

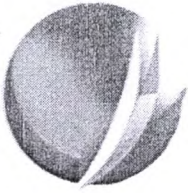
We are enclosing herewith copy of Application under section 147 of the Companies Act, 2017 which was submitted to the Securities and Exchange Commission of Pakistan regarding approval for conduct of Annual General meeting for your kind perusal and record. The approval will be shared as and when granted.

You are therefore humbly requested to kindly condone the delay and hold your further action in this regard and oblige.

Yours truly,

For and on behalf of Apna Microfinance Bank Limited

  
  
Rafat Abbas  
Company Secretary



Micro Finance  
**apna bank**  
Limited

AMBL/SECP/CS/14

June 5, 2023

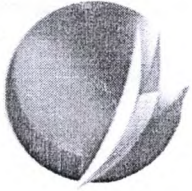
Mr. Irfan Ali Shaikh  
Joint Director,  
Securities Market Division,  
Policy, Regulation and Development Department,  
Securities and Exchange Commission of Pakistan  
NIC Building, Jinnah Avenue, Blue Area,  
Islamabad.

Subject: APPLICATION FOR DIRECTION U/S. 147 OF THE COMPNIES ACT, 2017 FOR HOLDING OF ANNUAL GENERAL MEETING U/S.132 OF COMPANIES ACT, 2017 AND SUBMISSION OF FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2022.

Respected Sir,

We take this opportunity to thank you for your letter reference number SMD/PRDD/Comp/(74)/2022/33 dated May 3, 2023 whereby extension of thirty days till May 30, 2023 for holding of AGM was granted but Apna Microfinance Bank Limited remained unable to convene the AGM and to present and approve the Financial Statements for the year ended December 31, 2022. In this context, we would like to state that the external audit was commence delayed (Copy of the Auditors certificate is attached). We farther inform you that the Board of Directors meeting is scheduled for June 10, 2023 to consider and approve the annual financial statements for year ended 31 December 2022 along with other agenda items.

Moreover, the board will also indent to fix and announce the date, place, and timing of holding Annual General Meeting. The tentative date of holding AGM is 5<sup>th</sup> July 2023.



Micro Finance  
**apna bank**  
Limited

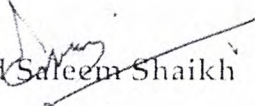
We are enclosing herewith Affidavit and original paid challan for application fee of Rs.15,000 (Rupees fifteen thousand only).

We therefore request your good office to please allow Apna Microfinance Bank Limited to seek direction under section 147 of the Companies Act, 2017 for conduct of Annual General meeting according to law and we condone for delay/non-compliance.

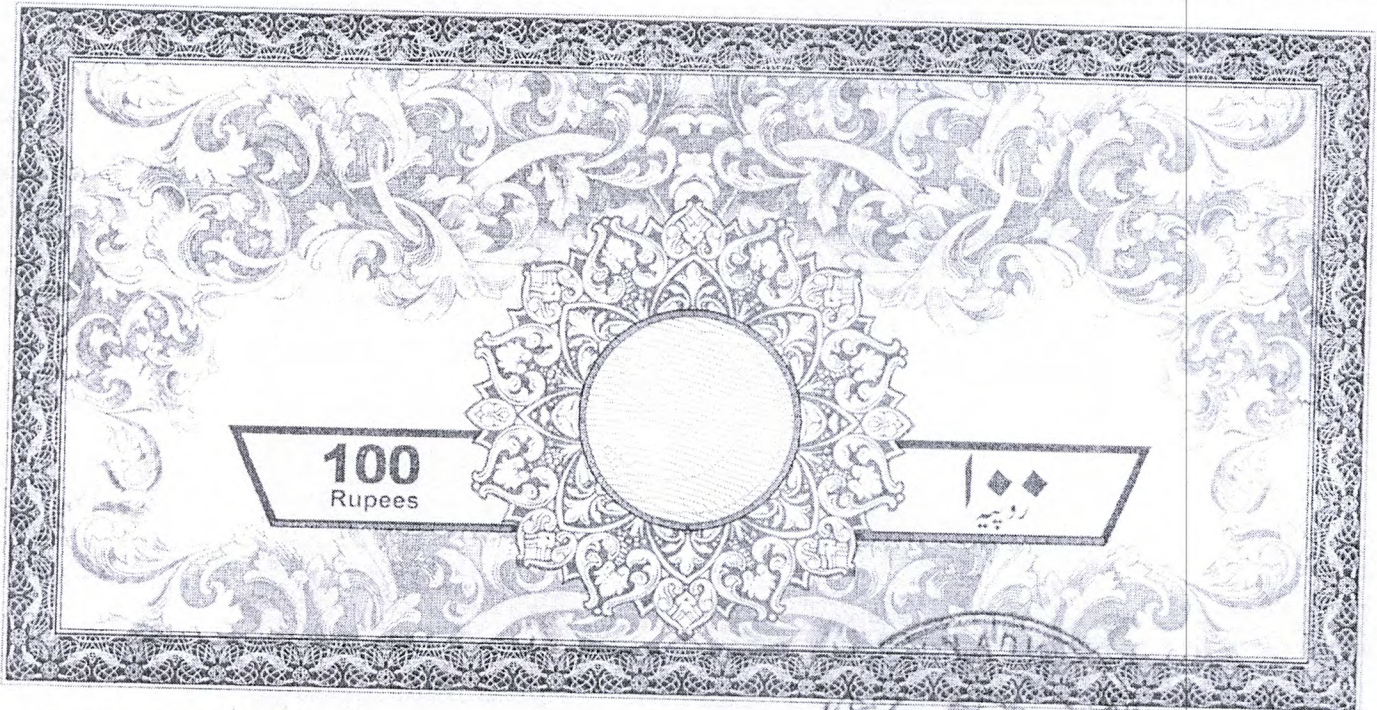
Please accord your kind approval before BOD meeting (i.e. 10 June, 2023) so that date of AGM could be fixed as above in the board meeting under your directive.

Yours truly,

For and on behalf of  
Apna Microfinance Bank Limited

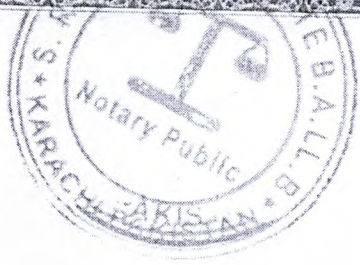
Muhammad  Shaikh  
Director





Muhammad Zakir Stamp Vendor  
No. 31, Suite No. 105-A, 7th Floor  
Orama Center-1, Near Atrium Mall  
Saddar Karachi-Pakistan

19 MAY 2023



74868  
DATE .....  
ADDRESS .....  
ADDRESS .....  
POST .....  
CITY .....  
COUNTRY .....  
TELEPHONE NUMBER .....

Muhammad Zakir  
Advocate

AFFIDAVIT

I, Muhammad Saleem Shaikh son of Muhammad Ishaq adult, resident of TP 7, 5th Floor Mall Square Zamzama Boulevard, Phase-V, DHA, Karachi and holding CNIC No. 42301-4200450-5 do hereby state on solemn affirmation as under:

- (i) That I am the Director of Apna Microfinance Bank Limited and as such I am well conversant with the facts stated below.
- (ii) That the Statement made, and the information and documents provided to Securities and Exchange Commission of Pakistan (SECP) on June 5, 2023 for seeking Directing under Regulation 147 of the Company Act, 2017 is true and correct to the best of my knowledge, in consonance with the record as maintained by the Company and nothing has been concealed and
- (iii) That all documents provided to the SECP are true copies of the originals.

That I do hereby verify that the statements made above are correct to the best of my knowledge and belief and nothing has been concealed therein.

DEPONENT

The Deponent is identified by me





SECP Challan

M-2023-525651  
07

Bank Branch	KARACHI, UBL - Clifton[949]	Date	05-06-2023
Account Title	Securities and Exchange Commission of Pakistan	Account No.	0239215228952
Name of Company	Apna Microfinance Bank	Registration No.	xxxxxxx

Receipt under Companies Act 2017

Code No.	Head of Accounts	Amount (Rs)
61051	Registration Fee for New Incorporation	
61053	Filing Fee	15000.00
61055	Mortgages / Charge Registration	
61054	Additional Filing Fee	
61056	Availability of Name Fee	
61057	Copying Fee	
61058	Inspection Fee	
61059	License Fee - U/S 42 / Renewal Fee	
61060	Application Fee	
61063	Application for extension in AGM	
61052	Enhancement of Capital Fee (Form - 7)	
61061	Appeal/Complaint Fee	
61064	Application for Capital issue U/S 86	
61063	Application for extension in AGM	
24071	CLD Penalty	
24075	Penalty imposed by Enforcement	
61060	Annual Fee payable by an Inactive Company u/s 424	
61060	Annual Renewal Fee under for Free Zone Companies u/s 454	
61060	Application for change of Name u/s 11 and 12	
61060	Application Fee for Petition u/s 32	
61060	Application for conversion of status of the Company u/s 46, 47, 48 and 49	
61060	Application for Issuance of Shares at discount u/s 82	
61069	Annual Fee for Inactive Companies U/S 424	
61070	Data Sharing (Banks) Fee	
52403	Bank Collection Charges (To Be Paid By Applicant)	35.00

<b>Total</b>		<b>15035.00</b>
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Cheque No.	
Drawn On	
Rupees (in words)	Fifteen Thousand Thirty Five Rupees Only
Name of Depositor	
Depositor Signature	Teller Signature & Bank Stamp

Original

UBL UNITED BANK UBL UNITED BANK UBL UNITED BANK UBL UNITED BANK UBL UNITED BANK

\*\*\*\*\*  
 UNITED BANK LIMITED  
 \*\*\*\*\*  
 \*\*\* DEPOSITOR COPY \*\*\*  
 CLIFTON, KARACHI  
 05-JUN-2023 14:25:37  
 \*\*\*\*\*  
 \*\*\*\*\* CASH MANAGEMENT \*\*\*\*\*  
 \*\*\*\*\* CASH DEPOSIT \*\*\*\*\*  
 \*\*\*\*\*  
 I/C Title: SECURITIES & EXCHANGE COM  
 OF OF  
 I/C No: 000215228952  
 Branch: JINNAH AVENUE, ISLAMABAD  
 525651  
 R CODE: 525651  
 R NAME: APNA MICRO FINANCE BANK  
 \*\*\*\*\*15,035/-  
 FIFTEEN THOUSAND THIRTY-FIVE ONLY  
 ID: 3454988073  
 BY: WAJID ALI

This is a computer generated receipt  
 as not need signature or stamp

RSM

RSM A/CA/Avais Hyder Liaquat Nauman  
Chartered Accountants

20th Floor, Chambers, MC-5  
Sikandar Mall, Roan, Canal Park  
Gulshan-e-Iqbal, Lahore, Pakistan

T: +92 (42) 3587 2731-3  
F: +92 (42) 3587 2754

lahore@rsm-pakistan.pk  
www.rsm-global/pakistan

Ref: AA/207/23  
April 26, 2023

Mr. Rafat Abbas,  
Company Secretary,  
Apna Microfinance Bank Limited,  
K-3/4 & 4/4, Chaudhary Khaliq-uz-Zaman Road,  
Gizri, Karachi.

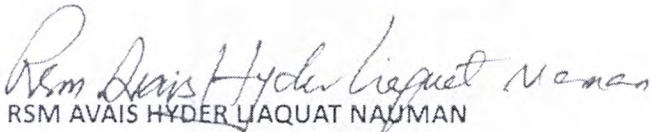
APNA MICROFINANCE BANK LIMITED  
AUDIT OF FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2022

Dear Sir,

As required, we confirm that the audit of financial statements of Apna Microfinance Bank Limited (the Bank) for the year ended December 31, 2022 is in process and it is expected that it will be completed within 30 days subject to timely provision of required documents and information. Audit was commenced late as there was delay in completion of books of accounts of the Bank, which are now complete as informed to us by the management of the Bank.

The letter is being issued on specific request of the Bank for onward submission to the Securities and Exchange Commission of Pakistan.

Sincerely,

  
RSM AVAIS HYDER LIAQUAT NAUMAN  
CHARTERED ACCOUNTANTS