

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that 33rd Annual General Meeting of the shareholders of First Credit & Investment Bank Limited will be held on Friday, October 28, 2022 at 5:00 p.m. at Registered Office, 2nd Floor, SIDCO Avenue Centre, Strathzen Road, Karachi to transact the following business:

ORDINARY BUSINESS:

1. To confirm the minutes of the 32nd Annual General Meeting held on October 26, 2021.
2. To receive, consider and adopt the audited financial statements of the Company together with the Auditors' Report, Chairman Review and Directors' Reports thereon for the year ended June 30, 2022.
3. To appoint the statutory auditors for the year ending June 30, 2023 and fix their remuneration. The present auditors M/s. Crowe Hussain Chaudhury & Co, Chartered Accountants, retire and being eligible, have offered themselves for re-appointment.

SPECIAL BUSINESS

4. To approve revision in the directors meeting fee.

ANY OTHER BUSINESS

5. To transact any other business with the permission of the Chair.

By Order of the Board
Muhammad Amin Khatri
Company Secretary

Karachi: 5 October, 2022

NOTES:**1. Closure of Share Transfer Book**

The share transfer books of the Company will remain closed from October 20, 2022 to October 28, 2022 (both days inclusive). Transfers received in order at the office of our Share Registrar M/s. THK Associates (Pvt.) Ltd, Plot No. 32-C, Jami Commercial Street 2, DHA Phase VII, Karachi-75500 upto the close of business on October 19, 2022, will be considered in time for purpose of entitlement of shareholders to attend and vote at the meeting.

2. Participation in Annual General Meeting

A member entitled to attend and vote at this meeting may appoint any other member as his/her proxy to attend the meeting and vote instead of him/her. The proxies in order to be effective must be received by the company not less than 48 hours before the meeting. CDC Account holders will further have to follow the under mentioned guidelines as laid down in circular No. 1 dated January 26, 2000 issued by the Securities & Exchange Commission of Pakistan.

A. For Attending the Meeting

- a. In case of individual, the account holder or sub-account holder and/or the person whose securities are in group account and their registration details are uploaded as per the Regulations, shall, authenticate his identity by showing his original Computerized National Identity Card (CNIC) or original Passport at the time of attending the Meeting.
- b. In case of corporate entity, the Board of Directors' resolution/power of attorney with specimen signature of the nominee shall be produced (unless it has been provided earlier) at the time of the Meeting.

B. For Appointing Proxies

- a. In case of individuals, the account holder or sub-account holder and/or the person whose securities are in group account and their registration details are uploaded as per the Regulations, shall submit the proxy form as per the above requirements.
- b. The proxy form shall be witnessed by two persons whose name, addresses and CNIC numbers shall be mentioned on the form.
- c. Attested copies of CNIC or the passport of the beneficial owners and the proxy shall be furnished with the proxy form.
- d. The proxy shall produce his/her original CNIC or original Passport at the time of the meeting.
- e. In case of corporate entity, the Board of Directors' resolution/power of attorney with specimen signature shall be submitted (unless it has been provided earlier) along with proxy form to the company.

3. Provision of Copy of Computerized National Identity Card (CNIC)

In order to comply with the requirements of Securities & Exchange Commission of Pakistan (SECP) SRO19(1)/2014 dated January 10, 2014 those shareholders who have not yet submitted attested copy of their valid CNICs are requested to provide the same with their folio numbers to the Company's Registrar, M/s. THK Associates (Pvt.) Ltd. Members holding shares in CDC/Participant accounts are also requested to provide the attested copy of their CNICs to their CDC Participant/Investor Account Services.

4. Change in Address

The Shareholders are requested to immediately inform any change in their addresses to Company Share Registrar or CDC Participant/ Investor Account Services, as the case may be.

5. Deposit of physical shares in CDC Account

As per section 72 of the Companies Act, 2017 every listed company is required to replace its physical shares with book-entry form. Therefore, the shareholders having physical shares requested to convert the shares into book entry.

6. Availability of Financial Statements and Reports on the Website:

The Annual Report of the Company for the year ended June 30, 2022 has been placed on the Company's website www.fcibank.com.pk. The Annual Reports and quarterly financial statements of prior periods are also available.

7. Payment of Cash Dividend through Electronic Mode

Section 242 of the Companies Act 2017 requires that the listed companies shall pay cash dividend only through electronic mode directly into the bank account designated by the shareholders. SECP vide its notification S.R.O 1145 (I) /2017 has also issued the Companies (Distribution of Dividends) Regulations 2017 whereby every shareholder shall be responsible to provide valid information pertaining to its designated bank account to disburse any dividend payable in cash only through electronic mode directly into the bank account designated by the entitled shareholder.

In this respect, shareholders are requested to fill the dividend mandate form available in company's website www.fcibank.com.pk and send the same to the share registrar of the Company. In case of shares held as book-entry securities, the said information would be required to be provided to Central Depository System (CDS) through CDS Participants.

8. Attendance of Meeting by Video-Link

If Members holding ten (10) percent of the total paid up capital, reside in a city, such Members, may demand the Company to provide them the facility of video-link for attending the Meeting.

If you wish to take benefit of this facility, please fill the form appearing below and submit it to the Company at its registered address at least seven (7) days prior to the date of the Meeting:

"We, _____ of _____ being a member of First Credit and Investment Bank Limited, holder of _____ ordinary share(s) as per Registered Folio/CDC Account No. _____ hereby opt for video link facility at _____
Signature of Member"

The Company will intimate to the Members the venue of the video-link facility at least five (5) days before the date of the Meeting along with all the information necessary to enable them to access the facility.

* Statement of material fact under section 134(3) of the companies act, 2017 is being sent to shareholders along with notice of the meeting.

**PUBLISHED IN
BUSINESS RECORDER
ON OCTOBER 5, 2022
AT ISLAMABAD
KARACHI & LAHORE**