

BankIslami Pakistan Limited

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www.bankislami.com.pk

MS

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

Our Ref: 100.2.363

Subject: Notice of Extra Ordinary General Meeting

Dear Sir,

Please find attached Notice of Extra Ordinary General Meeting published in following newspapers:

Business Recorder (English) dated October 03, 2019

2-Daily Express (Urdu) dated October 03, 2019

Yours Sincerely

Muhammad Shoaib Company Secretary

NOTICE OF EXTRA ORDINARY GENERAL MEETING



Notice is hereby given that the Extra Ordinary General Meeting of the Members of Bankislami Pakistan Limited will be held inshallah on Thursday, October 24, 2019 at 10:00 am at Regent Plaza Hotel, Karachi to

SPECIAL BUSINESS

To consider and, if thought fit, approve the conversion of Sukuk Into Ordinary Shares of the Bank upon the occurrence of a conversion event as determined by the State Bank of Pakistan and In that connection to pass the following resolution:

"RESOLVED that in respect of the proposed Sukuk Issue of PKR 2,000,000,000/c(Pak Rupees Two Billion), to be issued by the Bank ("Sukuk") in accordance with the instructions of the State Bank of Pakistan ("SBP" under the instructions for Bease III implementation in Pakistan' ("Base III Rules") Issued under BPRD Circular No. 06 dated August 15, 2013, as amended from time to time, regarding loss absorbency, in the event (I) all or part of the Sukuk are subject to a mandatory conversion into common shares at the discretion of SBP in case of the Bank's inability to exercise the lock-in clause, or (ii) all or part of the Sukuk are subject to a mandatory conversion into common shares at the discretion of SBP in case of the Bank's inability to exercise the lock-in clause, or (ii) all or part of the Sukuk are converted into common shares by the BBP of the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon the occurrence of a Point of Non-Vability event (PONV); or (iii) all or part of the Sukuk are converted into common shares by the Bank upon t Shares').

FURTHER RESOLVED that the Issuance of such Add lonal Shares shall be based on the market value of the shares of the Bank on the date of trigger of the Conversion Event as declared by SBP and shall be subject to a cap of 184,000,000 (one hundred eighty four million) additional ordinary shares being issued, or such other number as may be agreed to in consultation with SBP and shall further be subject to approval of the Securities and Exchange Commission of Pakistan in accordance with the applicable provisions of the Companies Act, 2017.

FURTHER RESOLVED that the President & Chief Executive, Chief Financial Officer and Company Secretary or their delegates (the "Authorized Representatives") of the Bank, be and are hereby singly authorized to take all steps, necessary, anolliary and incidental to the above, and are further authorized to sign, execute and deliver all nec appropriate and as may be required for the purposes abovementioned."

ANY OTHER BUSINESS

To transact any other business with the permission of Chair

By Order of the Board

Muhammad Shoalb Company Secretary

Statements under section 134 (3) of the Companies Act 2017 pertaining to special business are enclosed.

STATEMENTS UNDER SECTION 134(3) OF THE COMPANIES ACT 2017

statements set out the material facts concerning the resolution contained in item 2 of the Notice pertaining to the special business to be transacted at the Extraordinary General Meeting of the Bank to be held on October 24, 2019.

1. To consider and, if thought fit, approve conversion of Sukuk into Ordinary Shares of the Bank upon the occurrence of a conversion event as determined by the State Bank of Pakistan On April 24, 2019 the Board of Directors of Banklslami Pakistan Limited ("BIPL" or the "Bank") resolved to raise Sharlah compliant Additional Tier 1 Capital through issuance of redeemable capital under s. 66 of the Companies Act, 2017 in the amount of PKR 2,000,000,000/- (Pak Rupees Two Billion) (the "Sukuk Issue" or the "Sukuk") to eligible investors in terms of BPRD Circular Number 08 dated June 27, 2006 and as updated vide BPRD Circular Number 06 of August 15, 2013 (as amended from time to time), read with all relevant rules, regulations, circulars and approvals of State Bank of Pakistan ("SBP").

SBP through BSD Circular No. 7 dated April 15, 2009 had directed all banks to achieve and maintain the minimum CAR of 10% by December 2013. SBP vide its Circular No. 6 of Banking Policy and Regulation Department ("BPRD") dated August 15, 2013 ("Basel III Circular"), covering Basel III reforms, gave a roadmap to increase the minimum CAR up to 12.5% in a phased manner by December 31, 2019. In addition, SBP has also directed the Bank to apply regulatory deductions on balance sheet amount of 'Goodwill' and 'Deferred Tax Assets' in a phased manner till December 31, 2021. The Sukuk Issue is intended to comply with the State Bank of Pakistan's ("SBP") regulation to maintain the minimum Capital Adequacy Ratio ("CAR"), sustain the regulatory deductions as directed by SBP and to support on-going business operations of the Bank.

As per the requirements of Basel III under the aforementioned Basel III Circular, the terms and conditions of the ADT 1 must have a provision of "loss absorbency" for it to be qualified as Additional Tier 1 Capital

The relevant portion of the Basel III Circular relating to "loss absorbency" is reproduced below

"A-5-2 Loss Absorption of Additional Tier-1 Instruments at a Pre-specified Trigger:

- The additional Tier-1 capital instruments (classified as other than equity at issuance) must have loss absorption clause whereby these instruments will be permanently converted to common shares when the bank's CET1 ratio falls to or below 6.625% of PWA (i.e. minimum CET1 of 6.0% plus 25% of capital conservation buffer of 2.5% (0.625%)). Moreover, the bank should immediately notify
- ii. A bank will have full discretion to determine the amount of Additional Tier-1 instruments to be converted into common shares subject to following conditions:
 - Where a bank's CET1 reaches the loss absorption trigger point, the aggregate amount of Additional Tier-1 capital to be converted must at least be the amount sufficient to immediately return the CET1 ratio to above 6.625% of total RWA (if possible). The converted amount should not exceed the amount needed to bring the CET1 ratio to 8.5% of RWA (i.e. minimum CET1 of 6.0% plus capital conservation buffer of 2.5%).
- III. The contractual terms and conditions of Additional Tier-1 instruments must also include a clause requiring full and permanent conversion of the instrument into common shares at the point of non-viability (mentioned below in Section A-5-3).
- iv. The conversion method will describe and follow the order (hierarchy of claims) in which they will absorb losses in liquidation/ gone concern basis. These terms must be clearly stated in the offer documents

"A-5-3 Loss Absorbency of Non-Equity Capital Instruments at the Point of Non-Viability

- The terms and conditions of all non-CET1 and Tier 2 instruments issued by banks must have a provision in their contractual terms and conditions that the instruments, at the option of the SBP, will either be fully and permanently converted into common share upon the occurrence of a non-viability trigger event called the Point of Non-Viability (PONV) as described below;
 The PONV trigger event is the earlier of;
- A decision made by SBP that a conversion is necessary without which the bank would become non-viable.

 The decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by SBP.
- The issuance of any new shares as a result of the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.
- iv. The amount of non-equity capital to be converted will be determined by the SBP.

 y. Where an Additional Tier-1 capital instrument or Tier-2 capital instrument provides for conversion into ordinary shares, the terms of the instruments should include provision that upon a trigger
- event the investors holding 5% or more of paid-up shares (ordinary or preferred) will have to fulfill fit and proper criteria (FPT) of SBP.

 vi. The conversion terms of the instruments must contain pricing formula linked to the market value of common equity on or before the date of trigger event. However, to quantify the maximum dilution and to ensure that prior shareholder/ regulatory approvals for any future issue of the required number of shares is held, the conversion method must also include a cap on the maximum number of shares to be issued upon a trigger event.
- vil. The conversion method should describe and take into account the order (hierarchy of claims) in which the instruments will absorb losses in liquidation/ gone concern basis. These terms must be clearly stated in the offer documents. However, such hierarchy should not impede the ability of the capital instrument to be immediately converted.

 viii, There should be no impediments (legal or other) to the conversion i.e. the bank should have all prior authorizations (sufficient room in authorized capital etc.) including regulatory approvals to issue
- the common shares upon conversion. lx. The contractual terms of all Additional Tier 1 and Tier 2 capital instruments must state that SBP will have full discretion in deciding/ declaring a bank as a non-viable bank. SBP will, however, form Its opinion based on financial and other difficulties by which the bank may no longer remain a going concern on its own unless appropriate measures are taken to revive its operations and thus, enable it to continue as a going concern. The difficulties faced by a bank should be such that these are likely to result in financial losses and raising the CET1/ MCR of the bank should be considered as the most appropriate way to prevent the bank from turning non-viable. Such measures will include conversion of non-equity regulatory capital into common shares in combination with or without other measures as considered appropriate by the SBP."

In addition to the above conversion conditions, it is expected that SBP will also require conversion of the Sukuk ADT 1 where all or part of the Sukuk ADT 1 are subject to a mandatory conversion into nmon shares at the discretion of SBP in case of the Issuer's inability to exercise the lock-in clause as follows:

Lock-in Clause

In compliance with the lock-in requirement provided under the Basel III Circular, neither profit nor principal can be pald in respect of the Sukuk Issue, if such payment will result in a shortfall in the Bank's minimum capital requirement or capital adequacy ratio or results in an increase in any existing shortfall in minimum capital requirement or capital adequacy ratio. It being clarified that the profit rate for such period shall effectively be reduced to 0.005%. Any inability to exercise the lock-in clause will subject the ADT 1 Sukuk to mandatory conversion into common shares at the discretion of the SBP.

In light of the above contemplated conversion events, the Bank is required to obtain all approvals (in advance) for the issuance of such additional shares, which additional shares shall be issued based on the [market value] of the shares of the Bank (as at the relevant time) and shall be subject to a cap of 184,000,000 (one hundred eighty four million) additional ordinary shares being issued in aggregate, or such other number as may be agreed to in consultation with SBP, it may further be noted that issuance of such additional shares shall further be subject to approval of the Securities and Exchange Commission of Pakistan in accordance with s. 84(1)(b) of the Companies Act, 2017.

The information required to be annexed to the notice is set out below:

The shares will be issued to the Sukuk ADT1 holders (at that time)
The shares shall be at the [market value] of the shares of the Bank on the relevant date
To convert the outstanding Sukuk ADT1 amount (in whole or part) into shares of the Bank.
Not Applicable
Not Applicable
The terms of the Trust Deed for the Sukuk Issue shall contain the details regarding such conversion.
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
Not Applicable

The shares issued will rank pari passu in all respects with the existing shares of the Bank. The issue of shares other than by way of rights is subject to approval from the Securities and Exchange Commission of Pakistan. The Directors of the Bank have no vested interest, directly or indirectly in the above business, save to the extent of their shareholding of the Bank.

Notes:

- 1 The Members' Register will remain closed from October 18, 2019 to October 24, 2019 (both days inclusive).
- 2 A member eligible to attend and vote at this meeting may appoint proxy to attend and vote in the meeting.
- 3. Proxies in order to be effective must be received at the registered office of the Bank not less than 48 hours before the time of the meeting.
- 4. Central Depository Company of Pakistan ("CDC") Account holders will further have to follow the under mentioned guidelines as laid down by Circular No. 01, dated January 26, 2000, issued by the Securities and Exchange Commission of Pakistan:

For Attending the Meeting:

- I. 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 CDC regulations shall authenticate his /her identity by showing his/her original Computerized National Identity Card ("CNIC") or original passport at the time of attending the Meeting.
- II. 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.

For Appointing Proxies

- 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 CDC regulations, shall submit the proxy form as per the above requirement.
- ii. The proxy form shall be witnessed by the two persons whose names, addresses and CNIC numbers shall be mentioned on the form.
- iii, Attested copy of CNIC or the passport of the beneficial owners and the proxy shall be furnished with the proxy form.
- ly. The proxy shall produce his/ her original CNIC or passport at the time of the meeting.
- v. In case of corporate entity, the Board of Directors resolution/power of attorney with specimen signature shall be submitted along with proxy form of the Bank.
- 5. Members are requested to promptly notify CDC Share Registrar Services Limited, CDC House, 99 B, Block 'B', S.M.C.H.S., Main Shahra-e-Faisal, Karachi-74400 of any change in their address.
- 6. The Shareholders having physical shareholding may open CDC sub-account with any of the brokers or Investors Account directly with CDC to place their physical shares into script-less form, this will facilitate them in many ways including safe custody and sale of shares, any time they want, as the trading of physical shares is not permitted as per existing regulations of the Stock Exchange. Further, Section 72 of the Companies Act 2017 states that after the commencement of the Act from a date notified by SECP, a company having share capital, shall have shares in book-entry form only. Every existing company shall be required to replace its physical shares with book entry form in a manner as may be specified and from the date notified by SECP, within a period not exceeding four years from the commencement of the Act.
- 7. 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 SRO 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 shareholders.

In this regards, Bank has already communicated through its letters addressed to the shareholders individually along with newspapers publications requesting to provide the International Bank Accounts Number ("IBAN") designated by the shareholders to receive the cash dividends electronically. Hence, shareholders are requested to fill the required fields of Bank's letter available on website of the Bank: www.bankislami.com.pk and send the same to the Share Registrar and Transfer Agent of the Bank. In case of shares held as book-entry securities, the said information would be required to be provided to Central Depository System ("CIOS") through CIOS Participants. (Please Ignore, if the said information has already been provided).

Consent for Video Conference Facility

For this Extra Ordinary General Meeting, under following conditions, Members can also avail video conference facility at Lahore & Islamabad.

Pursuant to SECP Circular No. 10 of 2014 dated May 21, 2014, if the Bank receives consent from members holding in aggregate 10% or more shareholding residing at a geographical location, to participate in the meeting through video conference at least 10 days prior to date of meeting, the Bank will arrange video conference facility in that city subject to availability of such facility in that city.

The Company will intimate members regarding venue of video conference facility at least 5 days before the date of general meeting along with complete information necessary to enable them to access such facility. In this regard, members who wish to participate through video conference facility at Lahore & Islamabad should send a duly signed request as per following format to the registered address of the Bank at least 10 days before the date of general meeting.

I/We, _______of ______being a member of Bankislami Pakistan Limited, holder of _______ordinary share(s) as per Registered Folio No./ CDC Account No. _______hereby opt for video conference facility at ______

Signature of Member

BankIslami Pakistan

24/7 Phone Banking 1111-ISLAMI (1111-475264)



اطلاع برائے غیر معمولی اجلاسِ عام

وش باباند بركريك الماقاية المعالى فالإمراد المامين فالإنكارات المقدمون في الأوروا 20 أدارية المرابعة بالانه والرابري المرابعة الموادية المرابعة الم

أ - اللهذ ولك السياك العالى الديد مسيني وكوروك لل موقع بريك سيكرك موقع مس غراته في المرك المعطور في الموروة في المرك المواقع المرك المرك المرك المواقع المرك يان الماد ال poker from Change of the Control of Man Washing avain (PONV) Child change of the control of the

خدر و العلاق المسلم العلام حريف كا كارك المروك النابي من المروك المروك

اد كمينزا يك 2017 م كا تاريا طلاقى دقيات مح مطابق ميكود فيزاينة المجينة كيش آف إكتاب كالتكورك مع مرو في وال-د کا فیل کا کو با کرنگ نظر الحظ ناخ کے نظر الحک کے خوال ال استرائ کے خوال کا درائ کے خوال کا کو ایس ال کا کو ال ال کا کو ال کو ال کا کو ال کو ال کو ال کو ال کا کو ال کو ك عراد مالا منا مذك المسر أنسك والكل عند

كاتى: 13كرو1010ر

و فرين كالبازت كوزمر اسموكور يعدا بإبارة كا

= F_1/10 أوشعيب كمخانيكر يترثي

فسوى أردار بر حلل كنيرا كر 2017 وكما و لياش (3) 134 كرفت عالمات شاك إلى-

الیں لیا بی کی جاہدے کے مطابق اور دیک کے جاری کا دوباری اصور میں عدد کے لئے با قاعدہ کو تیا ل کو وقر اور کھا جاتے۔

كبيزا بكن2017 دكرة لي تل(3) 134 سي تحت وإذات ان بیاف عربه و اکتر دو 2019 دیک کے معلق بر نے والے فیر حمول اجاب مام بھی چین کے جانے والے ضموحی کا وہ اورے معلق افران کے ان کا ان اور کا آن وہات کے کے ایس

1-1 میٹ دیکسا آف اکتان لکا جانب سے مطیخترہ کوروان ایونٹ کے دور گا نے بریک کے ملک کوری تعمل میں تیر لی کرنے کی انظوری پر فور کر انگر فروری مجما جائے۔ الا إن المال المال المال المال المنظر المنطق المنظر المنطق المنظم المنطق المنظم المنطق المنظم المنطق المنظم المنظم المنطق المنظم المنطق المنظم المنطق المنظم المنطق المنظم المنطق المن

31 ومبر2019 ويك مرطارة والاعلام كالم كالم كالم 12.5 فيصد كسر بزهائ كاروذ مب وباكيا.

> فروه الإخرارا المركز كرقت يزل الا كالغروديات كرما الآمات وكالياء كالغرائدة ومعها عمدالي لائز المحيول الشروست كالعمام والمراقبة والمحتوي المراقبة والمحتوي المراقبة والمراقبة والم " تقعان ناه أن " من معلق وزل الأسركار يه معلقة هدر كريج وه باره بيش كما كما بيا ب

بليرے مقارد، Trigger بر2 -5- 1 ایلینشل تاتر- 1 انستروشنس کے نشعان کی جاتا ہیت 25 فيد كيول كتزرايش بالمركاة. 2 فيدو (625.0 فيدر) إلى طاده از ب Trigger يوانت يرتيني برينك وأو كالحاد برانس إلي لي كوطل كرنا جاسينا-الديك ك إلى ورجة والمصورة والفي المائدة كالمشروش كى ألم كالموقف عن المريد في كريد في كمر المركة كم المواجد والمك

iii الإشراعات المنظر مثل كالراحال على كالكافل الألهاد ليها ي الراع المراحال يكافل كالراحال المراحال كالإراح المراحال كالإراحال المراحال كالإراح المراحال كالمراحال كالإراح المراحال كالإراح المراحال كالمراح المراحال كالمراح المراحال كالمراح المراحال كالمراحال كالمراحال كالمراح المراحال كالمراحال كالمراحال كالمراحال كالمراحال كالمراح المراحال كالمراحات كالمراح مة- تبديل كالمرية من وكاليس الديون كرسية بديل المرسي المرية في المراقع في المرية المرية المرية المرية كالمرية المراقع والمراقع المرية ا

3-5-A - عدم: حكام كمعقام والان الكوكاكوناك المشروشيم المحتصان كا جازيت آ- ينكن كي جانب سے ميري كي كرو و المام Trigger كى المستروشنس كي تواقد و مواديد كي مراحة و معاون كي مراحة و معامل كي مراحة و مواديد كي مراحة و مواديد كي مراحة و مواديد كي مراحة و مواديد كي مراحة مواديد كي مراحة معامل كي مواديد كي مراحة كي كي مراحة كي كي مراحة (Point of Non-Visbility (PONV) کیا یا ہے۔ PONV-ić (گرايزت جان عن پنج فرق يو يه جائد:

هدالص في إلى المرقب فيه أكرا جائدة كركورة ون خرار وكاست المرتب ع قافل موجات كالد

الدر كا عديد كامر بايد كان إسادى د دكافيداس كي بغير جيك اقالى و باست كا ويسك كالمرا في في السفة حوا كالسب

iii - الراون كينجه على كي بعي ين صعى كا جراء كي كوم كارى شعيد كرماييكات مي كل يعا خرودكا مينا كوم كار في شعيد كما و الدوايم كردوم بالديكون ا

ان - تيد إلى كي جائے والى الن الكو يُفَاكِموال كى قم كالين اليري في ليا كما جائب سنة كياجات كا-ور بيال الحياضية العامل المتعالم المتعالم

امة المعروة على كرافا ين فيون كالديون لي معروة المورد المو زیادہ ہے: یادہ شیئزز کی مدشال موٹی جا ہے تر Trigger اینٹ پر جاری کے جا کی گے۔

Treit و با المنظم المورث من مساور المنطق المورث من كساور المنطق عن المروث عن المنطق ا را سر طرید کھتا ہا ہے ۔ ایم بی بیا کہ جائب سے ستا سب بچھ جائے وہ سے داکھ الدارے کا بھواہے اقدامات عی مانانا کے نگار کی کھوٹوں سے موالی ہوگا۔

不過一天以下不及此一人人不可以 一門門 好子 一下的

بیزل الامرکار کے قدادام کی جائے دالے city امریز بارے بھی کہ کے ہوے بھی اراز عمق میں مارچ میں جائے میں مارچ کو الم المام کیا مارچ کے الدام تھی المام کی استان کے مارچ کا الدام تھی المام کی الدام کے الدام کی میں المام کی الدام کی الدام کے الدام کی الدام کے الدام کی کیا جاتا ہے کہاں دے کے ماخ کی شور کوریا ہے ہے کہ کرے 0.05 ایسید کردیا ہا ہے گا۔ lock-in کا ذکراستال کرنے میں کا اکا کا کی کسیرے نے بالی کی المواد ہے ہے اس ADT مستول بھوٹ کے معرف کسی میں ان کی المعربی ہے۔ ل ساورت مي اقال كياكيانون سروه بول كريد يكي والمع كيابات بركوات أن هم كالإداريكور فيزاج الميكي في ين الدائ كالتوري والميرا كيور 2017 وكان المراج المر

ولى ئەنىكك دركادمطومات لايلى مىلىدوكىكى يىل-

منگ ADT t منظر و خواری کے جا تین کے۔ (این وقت)	ان افراد کے نام جن کوهسمی جاری کئے ہائیں گے:
قسم استطقة تارياً و بيك كرفسس كي (الركيث و طيو) يردول ك-	جس قب م جوز قسس جار قائع عالمي سكية :
مركز ADT1 كالقيد أو الممل المحرص الكابط كي صعب عن كورة ك	اجرار کا متعمد باجراء کی آندان کا استعمال مادر کشون در این کشیئر موافر زوگر ایران کامینیات
تائي المال أن المال الما	جن الراد کو گزر میشور ز جاد می سے جا کھی کے ان کی موجود پیشیر مولا گے:
USUMICKE	حصم کے بحوز واجرا رکے بعد افراد کی بھروئی شیئر ہولڈ تک
سكوك اجراء كم لحارس ولح كم ترادك عراض لرن كركورون معقق تنسيات شاش بين كي -	آیا که افراد نے اپلیج تعمل کی ترید او کی کیلینتو بر آن مناصدی ناهر کی بود.
يالى ليالى كر مُرْضِر 5 دار يُحِيكُ إلى المَّان مَا رَبِيلِ مَا وَالْمَانِ مِنْ الْمِلْوَا، وَقَلَ المُستود 15 النبي 10 وكافر دريات كامطابق ب-	جواز بیش کیا جائے کرن انتھی کے ساتھ اور دائش شیئرز کے بغیر کیوں کوز مثیئرز جاری کے جا کیں:
تاغى الما فرنيس	تازوزی امثاب ادکیت بست گانسیلات از ایاحمعی کی بر یک اب دلیر سکهماتحد بزاز توکن کرین «آگرید نیستی یارو بلیج سے مختلف بیما"

جادی کر در جسمی دیک کے موجود جسمس کے ساتھ ہم لخاط سے بادی پاسوکی زید بندل کریں ہے رحقوق کے تقلق محام کا جرا دیکورٹیزا بندائیکی کیمشن آف پاکستان کیا منظور کیا ہے۔ ينك كا الريكرة وكوكرد وادار من مينك كشير والذي كى مدعك يت شي بالواسط إلاه اسطار في تحرك الجيري في المين ب فران کارجر 10 اکور 2019ء ہے 20 اکور 2019ء کے بندے گا (دول ایام ٹال جی) 2- من اجال عن مركمة الدودة والفي كالل كوني ركن اجال عن مرات الدووت كم لي يماكي مقرد كرسكا ب-3. مرثر او لے لئے واکس الاس شروع اور نے اے 48 کیلے اللہ سکار جروا آ اس علی پنجا المرودي ہے۔ 4. سينول ما بإذار كا كا التاب اكتاب اكتاب اكتاب اكتاب الدوك يك كا يونيد التي يكتاب التاب عن مودة 2000 وكوي الكتاب التاب ة - افرار كامورية إلى الكافرية بها كافرن براد راماً باليال أرام وكا كام ويُرك من الكواح ويرك من المواد العالمية وين كال المعلى ويتربع في المناقب المواد المو H كار بوريدة أداريد كي موريد عن مرفض كي و تخلول كنور كرمانه بورد؟ في دائر كمرز كافراد الدارية والتركية والمراد المراد ال ا آوادی موردت کی ، اکا ذرے بولڈ دیاس باکا وَ شد بولڈ دادار ایا ایسے افراد می کی میکروٹیو کرے ہا اکا وُ ف میں جی امران کی، جنر شرانسیات کا کہ کی متعادی ایسے افواد جیں امران کی اور جن کی کا اور جن کرک آلام جن کرک اور کا 11 _ يوكى الديريدوافرادكى كواي يولى فياسية في ك تام بيد جات الدشائى كارد فبرة دم بردون او في التيل -يَدْفِيعَلُ الرِّر الدرير أي مح شافق كار أبل ميدرت كي تعديق لي يرامكا فادم كساته فسلك ولي فاست iv با كامباس كوفت إياا مل شاكل الأوليا بيورث وثن كرسكا ٧ كار بورال الاركام وري شرار محلا كتوية كالتي بورا أف الاركام زكاري الوقيط باورا ف الاركام كالمام كالمات في كراتاه كال ممران سے کذارٹی ہے کہ واپ میں کو آب کی مردی نما ہما اُ کان ٹیمز معزاد ہر مولیوں کا 10 کارٹیمز معزاد ہر مولیوں کا 190 ہاک ۔ 18 والا باک الحاسم کے دواجے کا دارٹیم میں انگر معزاد ہر مولیوں کا 10 کارٹری کا 190 ہے۔ سر چرد فرون کے معالی کی با بدار الیجن مار رس بر بر بر ان کیزوا کا می واقع کو کارتی و 2 مار کو کارتی و 2 مار کو کارتی کو کارتی کو کارتی کار کو کارتی کار کو کارتی کارتی کو کارتی کو کارتی کو کارتی کارتی کو کارتی کو کارتی کو کارتی کو کارتی کارتی کو کارتی کارتی کو کارتی کارتی کو کارتی کو کارتی کارتی کو کارت الرخ كاندرا يك كالفاذك بإرسال كمرمدك وردان الينافز يكل فيمرز كابك الزي قارم شرائد بل كرف كالمرودة موكى-کے والی شیخر ہولا در کیا جائے سے مقرد کتھ مجے بیک انکاؤٹٹ میں الیکٹرا کے طریقہ سے براہ راست نقر حافی کا اداشکی کنتیم سے کتے اپ مقردہ دیک کا دست سے تعلق صدقہ معلومات فراہم کرے۔ اس بلیلے بیں بیک نے اپنے فلول کے اربیع خبتر بول زاکا الزال ال ال الزار الزال الزار www.benkislami com.pk د تياب بيت ک مطلب فيك الدائمة كرك ميلادات بيك سيك في مودود في المراب ميك ميك المراب كرا في کی جا چکی ہیں ہوا۔ نظرا نداز کردیں۔ ا ويلرمج كالغزلس كأسهولت .. ورج ز فر بصورتون غرباس موی اجازی هام کے لئے مجران الا جوراہ راسان آباء غربونی پوکا توثی کی میات مام ل کر کئے جی ا الديان الي كسريو 2 2 كار 1 و 2 ك و 2 و كر المراق من المريك عزون في تعزير تقوار اليديوان حدود و تعزو كليدار يعربون كي دواحد و المراق المراق عن المراق و المراق المراق عن المراق و المراق المراق المراق و المراق الم کن اوران بدول با مار کار اور کے دائے والے والے دائے دائے والے کی افزائی کا اور کے مقام کے بارے میں امران کا میکن کردائی کا میار کا میکن کا اور کا میکن کا انتخاب کی اوران کے دائی اور کا کے دائے دائے دائے کا انتخاب کی اوران کے دائے دائے کا انتخاب کی اور انتخاب کی اور انتخاب کی دائی کے دائے دائے کی دائی کے دائے کا انتخاب کی دائی کر انتخاب کی دائی کردائی کردائی کے دائی کا انتخاب کی دائی کردائی کے دائی کردائی اس طبط بحد ارداد مراده ممام آ برست دغ بخاخر کی میراند کے زیاد کرنا ہاچیں، واجان مام کاناد کے کے آدام 10 ان پلے چک کے دجو (پند پر مندود فر کا فاریس کے مطابق و مختا شدہ وہ فراست مجیل۔

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