March 09, 2023

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



BankIslami Pakistan Limited 11th Floor, Executive Tower, Dolmen City, Marine Drive, Clifton Block-4, Karachi. Tel: (92-21) 111-247(BIP)-111 Fax: 35378373 www.bankislami.com.pk

Our Ref. 100.2.664

# Subject: Notice of 19th Annual General Meeting of the BankIslami Pakistan Limited

Dear Sir,

Enclosed please find a copy of the Notice of the 19<sup>th</sup> Annual General Meeting of the Bank to be held on March 30, 2023 for circulation amongst the TRE Certificate Holders of the Exchange.

The Notice is published in "Dawn" (English) and "Daily Express" (Urdu) dated March 09, 2023.

Yours Sincerely,

Muhammad Shoaib

Company Secretary

Encl: As above

Serving you, the Right way

# DAWN

# **DATED MARCH 09. 2023**

# NOTICE OF ANNUAL GENERAL MEETING



Notice is hereby given that the 19th Annual General Meeting of the Members of BankIslami Pakistan Limited (the "Bank") will be held inshallah on Thursday, March 30, 2023 at 10:15 A:M to transact the following business. The meeting will be held at Zaver Hall, Pearl Continental, Club Road, Karachi, ORDINARY BUSINESS

- To confirm minutes of Extra Ordinary General Meeting of the Bank held on October 10, 2022.
- 2. To receive, consider and adopt the Annual Audited Accounts of the Bank and Consolidated Audited Accounts of the Bank for the year ended December 31, 2022 together with the Auditors' and Directors' Report and Chairman's Review thereon.
- 3. To appoint Auditors of the Bank for the year ending December 31, 2023 and to fix their remuneration. KPMG Taseer Hadi & Co., Chartered Accountants, offer themselves for appointment as auditors for the year ending December 31, 2023.
- 4. To approve, as recommended by the Board of Directors, the payment of Cash Dividend of Rupee 1 per share i.e. 10% for the year ended December 31, 2022. SPECIAL BUSINESS
- 5. To approve the revised Remuneration of Board of Directors' & Members of the Board Committees Policy as required by SBP in BPRD Circular No. 03 of 2019 dated August 17, 2019.

### ANY OTHER BUSINESS

To transact any other business with the permission of Chair

4

By order of the Board

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Muhammad Shoaib Company Secretary

Dated: March 09, 2023

# STATEMENT OF MATERIAL FACTS PURSUANT TO SECTION 134 (3) OF THE COMPANIES ACT, 2017

This statement sets out the material facts concerning Special Business Item No. 5 of the notice to be transacted at the Annual General Meeting dated March 30, 2023; The Board of Directors in their meeting held on March 01, 2023 has approved the increase in the remuneration of board members / members of committees of the Board. [The decision to increase the remuneration has been made to compensate for the time and efforts required to discharge director's obligations and to value their skills and expertise in managing the affairs of the Board and Board's Committees.]

The Board has approved the increase in the remuneration of Non-Executive Directors and Independent Directors from Rs 200,000 to Rs 400,000 for attending BoD meetings in their meeting held on March 1, 2023. The Board has also approved increase in the remuneration of Non-Executive Directors and Independent Directors from Rs 100,000 to Rs 200,000 for attending BoD committee meetings.

The Remuneration Policy for the Board of Directors & Members of the Board Committee ("Remuneration Policy") (as was earlier approved by the shareholders in the Bank's Extra Ordinary General Meeting held on February 11, 2021) shall therefore stand revised and superseded accordingly and the revised Remuneration Policy is attached hereto as "Annexure A". Except as expressly provided herein, no other provision of the Remuneration Policy stands amended.

The Chairman, Independent Directors and Non-Executive Directors are interested in the Special Business to the extent of the proposed increase in remuneration of the Chairman, Independent Directors and Non-Executive Directors as stipulated in the attached Annexure "A". Other than that the Directors have no interest in the Special Business.

#### Notes-

- The Members' Register will remain closed from March 24, 2023 to March 30, 2023 (both days inclusive).
- A member eligible to attend and vote at this meeting may appoint proxy to attend and vote in the meeting.
- 3

Provises 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. 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:

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.

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.
- The proxy form shall be witnessed by the two persons whose names, addresses and CNIC numbers shall be mentioned on the form. Attested copy of CNIC or the passport of the beneficial owners and the proxy shall be furnished with the proxy form.
- W.

The proxy shall produce his/her original CNIC or passport at the time of the meeting. 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
- Availability of Annual Accounts on Bank's Website 6.

As required under Section 223(7) of the Companies Act 2017, audited Financial Statements of the Bank have been uploaded on website of the Bank which can be downloaded from the Bank's website: www.bankislami.com.pk.

- Transmission of Annual Audited Financial Stateme ents through CD
- The Bank, as allowed by SECP Notification No. SRO 470 (f) / 2016 dated May 31, 2016, has circulated the Annual Audited Financial Statements for the year ended December 31, 2022 along with Auditor's report, Directors' reports and Chairman's review etc., to the shareholders through electronic medium i.e. DVD/CD at their registered address instead of transmitting the said annual accounts in hard copies. However, a shareholder may request to the Company Secretary at the Registered Office of the Bank located at 11th Floor, Executive Tower, Dolmen City, Marine Drive, Block-4, Clifton, Karachi to provide hard copy of Annual Audited Accounts instead of DVD/CD and the same will be provided at his / her registered address, free of cost, within one week of the demand. In this regard, a 'Statement Request Form' has been placed on website of the Bank for shareholders to communicate the need of hard copies of the Annual Audited Accounts instead of sending the same through DVD/CD. A shareholder may also prefer to receive hard copies of all future Annual Audited Accounts

Conversion of physical share certificate in book entry form and to collect unclaimed physical shares

With reference to the provisions of Section 72 of the Companies Act, 2017, Securities and Exchange Commission of Pakistan, through its letter No. CSD/ED/MISC/2016-639-640 dated March 26, 2021, has required listed companies to replace the existing physical shares issued by them into Book Entry Form. In compliance to regulatory requirement, shareholders of Banktstami Pakistan Limited holding physical share certificates are requested to convert their physical shares certificates into Book Entry Form. Shareholders who have not yet collected their unclaimed physical share certificates are requested to collect from Bank's Share Registrar and also convert the certificate(s) in book entry form in compliance to regulatory requirement. Shareholders of Bank may contact their Broker (a PSX member), CDC Participant or CDC Investor Account Services Department of Central Depository Company of Pakistan Limited for assistance in opening CDC Account. The sald conversion will benefit to shareholders i.e. readily available share(s) for sale and purchase at better rates; instant credit of entitlements (bonus shares and rights shares); and eliminate the risk of loss of shares, etc.

### 9. International Bank Account Number (IBAN) of shareholders

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 ("CDS") through CDS Participants. Please ionore, if the said information has already been provided.

#### 10. Mandatory registration detail of shareholders

According to Section 119 of the Companies Act, 2017 and Regulation 19 of the Companies (General Provisions and Forms) Regulations, 2018, all physical shareholders are Account to become the origination of the companies Act, 2017 and regulator to origination companies (contract mobile / telephone number, international Bank Account Number (IBAN), advised to provide their mandatory information such as CNIC number, address, email address, contact mobile / telephone number, international Bank Account Number (IBAN), etc. to Bank's Share Registrar at their below address immediately to avoid any non-compliance of taw or any inconvenience in future.

CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahrah-e-Faisal, Karachi-74400. Tel. Toll Free 0800-23275,

#### Email: into@cdcsrsl.com, website: www.cdcsrsl.com

# 11. Tax implication on Dividend

The Government of Pakistan has made certain amendments in Section 150 of the Income Tax Ordinance, 2001 whereby different rates are prescribed for deduction of withholding tax on the amount of dividend paid by the companies / banks. These rates are as per law.

To enable the Bank to make tax deduction on the amount of Cash Dividend, all the members whose names are not entered into the Federal Board of Revenue's (FBR), Active Tax-Payers List (ATL), despite the fact that they are tax return filers, are advised to make sure that their names are entered into ATL, before the date of book closure for cash dividend; otherwise, tax on their cash dividend will be deducted as non-filer.

# Tax on joint shareholding

All shareholders who hold shares jointly are requested to provide shareholding proportions of principal shareholder and joint-holder(s) in respect of shares held by them to the Bank's Shares Registrar, in writing as follows:

		Principal	Shareholder	Joint Shareholder	
Follo No. / CDS Account number	Total Shares	Name and CNIC No.	Shareholding Proportion (number of	Name and CNIC No.	Shareholding Proportion (number of
			Shares).		Shares).

The required information must reach to Bank's Shares Registrar by the close of business (5:00 p.m.) on March 22, 2023 otherwise it will be assumed that the shares are equally held by principal shareholder and joint holder(s) and tax will be deducted according to the proportionate holding of each shareholder as clarified by the FBR vide its clarification letter No. I (54)Exp/2014-132872-R, dated September 25, 2014.

### 12. Tax Exemption Certificate

Shareholders claiming tax exemption under clause 47(B) of Part IV of the Second Schedule of Income Tax Ordinance, 2001 are requested to provide a valid exemption certificate under section 159(1) of the Income Tax Ordinance, 2001 latest by March 22, 2023, to Bank's Share Registrar before the date of Book closure as required vide FBR clarification letter No. I(43)D.G.(W.H.T.)/2008-Vol.II-66417-R dated May 12, 2015.

#### 13. Zakat Declaration (CZ-50)

Zakat will be deducted from the dividends at source at the rate of 2.5 % of the paid-up value of the share (Rs. 10/- each) and will be deposited within the prescribed period with the relevant authority. In case of claiming exemption, please submit your Zakat Declarations under Zakat and Ushr Ordinance, 1980 and Rule 4 of Zakat (Deduction and Refund) Rules, 1981, Shareholder who holds Bank's shares in physical, please deposit their Zakat Declaration on Form CZ-50 with Bank's Share Registrar with mentioning Folio No and Name. Shareholder who holds shares in book entry shall deposit their Zakat declaration on Form CZ-50 with CDC Investor Account Services / CDC Participant / Stock brokers with mentioning CDS Account No. and name of shareholder.

#### 14. Consent for Video Conference Facility

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

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.

\_\_\_ of \_\_\_\_, being a member of Banklslami Pakistan Limited, holder of \_\_\_\_ Ordinary Share(s) as per Registered Folio No. \_\_\_\_ hereby opt for video conference We.

facility at -----

### Signature of Member

### 15. Participation in The AGM Through Video Link Facility;

In line with the direction issued to listed companies by the Securities and Exchange Commission of Pakistan, vide its Circular No. 4 dated February 15, 2021 and Circular No. 6 dated March 03, 2021, the members / proxy holders who wish to attend the AGM via video link facility, are requested to register themselves To attend the AGM through video-conferencing facility, the Members are requested to register themselves by providing the following information through email ID: agm2023@bankislami.com.pk at least forty-eight (48) hours before the AGM.

Name of shareholder	CNIC/NTN No.	Follo No/CDC	Cell Number	Email Address

Members will be registered, after necessary verification as per the above requirement and will be provided a video-link by the Bank via email. The login facility will remain open from 10:00 A.M (PST) till the end of AGM.

#### 16. Postal Ballot

Pursuant to Companies (Postal Bailot) Regulations 2018, for the agenda item No. 5 and subject to the requirements of Section 143 and 144 of the Companies Act 2017, members will also be allowed to exercise their right of vote through e-voting or by postal ballot that is voting by post, in accordance with the requirements and procedure contained in the aforesaid regulations

# (021) 111-ISLAMI (111-475264) 🚺 🖓 🖨 🕝 🖸

# DAILY EXPRESS DATED MARCH 09, 2023

اطلاع برائ سالانداجلاس عام BankIslami على كوانا ب محدمة في معرك المحاري كر لي يك مالاك أرتار الموار على مال المار مالار المار المراح مع المراد المراك المحدم 2023 في 2023 في 2023 من معرف المراك المحدم ا فوكالأحور 1- 10 كتويد 2022 كويتك كم منعقد فيرمعون اجلال عام كى كاردا تجال كى توكل-2- 31، 2022 كانتام في الماسال ك ليكل كرانا فتاؤن شدما يالى كولار عاد ويك كتوليد هاتا وعشدها كاوش معاين من جازد بور مادار كفور بورت ادار تعادد بورت برادا وعد برادار معود 1.4 دىر 2022 كافلام بديدال مال كيك بدة الدائر كدار كمان كدمان تقديد في تحرب 1 مدير فاحس من 10% فى مدكان على فراد مدون مجد ب يحدد فصوسى امور 5- لى لى الذك ك 2019 مسكم المرجر ومدى 17 أست 2019 مثما الى لى كومكار وذات خدائر كما والديد كميليس كالميران ك ليخطر الى شد معاد لمدي اليس ك معرك sole. 6. בהלטלואוביים לויינוליני ב we لأشير كتى يكريرى 20235-109-0-1 الميزا بك 2017 2 يك (3) 134 26 يقد ادل همة عاد برمانيد 2023، 2023 كوشقىم في وال فيك كران المنام المراجع المرول المحموم المور برجما يشتر المبرة على وفي الحالي المال المولم ترب بدا ازداد باز نداد بخود ما وموان معادل ماد کاران کامان کاران کامان محاول با معاد شراطان کاران ک بدارا بالمال المالي المالي المالي المالي المرك 2.2 المالية يكون المرك 2.2 المالية يكون المالي المرك ا المرك المو المرك المرك المرك المرك المرك المرك المرك ا يت يدمار 20 كدوب كرفك متورق ب-بدا از الا كان الديك كان كان ماد كام الحراب الحداث في كان محد المحر معاذ فيك كان معال عمان ما معاد الما المعاد المحال والمنا المعاد الحول أو المحال المعاد المحال المح -4.8600000000 3 - 1. الكرية 124 2023 2023 2023 2023 2023 2024 ( Staller ) 2- ואות מי ל 2 א בווונוי וב ל מבולע לט נצו אות אי טי מי א ווווי ב 2 ל בווו צי גו ל שוו גי ל י ל נו ל - 2 3. باكنالتر راما بلاس كمانتقار يكم الأم ارتالي (48) تحق بيل وتك كرد مرواف كومول موتام يد. 4. مركز ما دول محول السابق المال كما عندان المكونية الحراف على الدر المعال كم ف عداد كارد مركز المدوكا 1900 عداد كالمكون كالمركز المرك المركز المدور 1900 عداد كالمكون كالمركز المركز المركز المدور المحدود المركز المركز المركز المركز المدور المحدود المركز المركز المركز المدور المحدود المركز ال essent ا- الديد عداد ووف عن يوا الدوار كول الدوا على مدهد على المريد (الريط فرام على في العام ك وقت فرام ك با ت -ياكى كالتررى كيل ار الادن مورد شركان دارداد في كلوار راد المحرجي في كروب كمان شرك عكد فيرق من اداس كاروم في كالمعدان المراد المات بالمراد كمان مراد المراد المات محالي المواد المات محالي المواد المات محالي المراد المات محالي محالي المراد المات محالي محالي محالي المراد المات محالي المحالي محالي المحالي محالي م ۱۱. ناعدیک نام دول کے ارم دوافر او کوان اون بر جن میداد شاق کارا فرقار مراد مردان مدن مون موجود. ١٠. بن فشل افرزاد راكى كالقدين شدة ى شاقى كارا/مد منكارة الماست كالعدين شدانقل راكى فارم عرادي كرال ما يجرار عن المال -אבל אור איי שווי בייון אייל אין אייויבי איין אייי איין אייי איין אייי איין אייין איין אייין אייי ٧- كار ورعدادار يك مورت شريق ودة الف والركيلوزك والداد الكارة مدموند وعدويك كريك قادم تكمراه فت كرال جار فك -5. فېزىداد بەر بىلىچەدىداداك بىچىكى تولىك كى توكى كى تىكى دىدانى دەدى تى تەردىدادى تېزىدىدادى دەدى دەدى بات دول باك ياك مەدىك كىدى كى دىدا كى دەر بىلى كى دىدانى دەدى بات دەدىك كى دىدانى دەدىك كەردىكى دەدىك كەردىكى دەدىك كەردىكى دەدىك كەردىكى دەدىك كەردىكى دەدىك كەردىكى دەدىكى دىدىكى بىك دەدىك كەردىكى يەدىكى كەردىكى كەردىكىكى كەردىكى كەر 6- مالاد حلات كاويب اعد يد وال الميزارك 2017 كيلن (7) 223 كالاموں كرتى ويك كمالان اليل حليك ويك كاد ويك كان جواك كو ي جواك كو يك كان جواك المريك التي والتي ولا ك جاتلة إلى المريك التي المريك وي جواك المريك المريك وي جواك وي و 7. آلت شعالياتى حابات كابزريعكالى تركل SECP Notification SRO No.470(1)/2016 dated 31-05-2016 لي الاد الدي الديك 2022 كوم بد ارد ارداك المصر المعادية عادية مراساة عادية مديد جرعن كالما تعديد مد المحدول ما والمحدول محدول ى، يرى دارى مالكور كالمرود المراكب بشر مدارك المرود مادر بالدائل كالمراد الداد الدار الداري مالك المراد المراكب المرد الم

יש את גע אב עור ביי אין איין איין איין איין איין איין א	اليلزي مردرت کی شرک مردر به عن رهارول کا فورک انتخطا	ے ماہد ریمادر ماہد میلیا مانی سومالی	وكدوديك في محرر رجزار ب ي فردان اور فريدارك في	)ان سے در خواست کی جالی۔ ذروز کولا تدہ ہوگا ۔ میں بہتر قیقوا	ال تكن في إن (unclaimed) - شير بول	الك الي أو يكل صص كر ميليك دا نان ليط كم يحض مدابل كر تنطق إل	۵- نوبالم دل که این کارها شدگی از الم طروری شده (uncisimed) مسمل دادند. نیمزارید، 2003 سکتکن 27 سفاط سکاط الم سیزیک کارهای توانی محکومی ایران می از می خاطر ۱۵ روزاری کارهای می اور این کارهایی دک این این از می از می ایران می از کارید. شیز ایران سازه این می از این می این کارهایی این میدند ایران ایران و همی از ایران می ایران می ایران
و) قواحدة ماج 2017 جارى كے ميں اسمن شروع مولاروك و معارى جارو البين جارا كا يون كا توف كا	اير (ومرى يوش الدويوط	-	1145(1)/2017	المراق الم المي الم المي الم	وك الافت الم المحال الم	است متعلقة شيئر مولدر تريمتعين كرده	و- فیزماندز کے صفریک کے BAN کارامی۔ کیزا کے 2017 کے عش 242 کے طاق بیادی برکدندادام راحا کے موق کیسرف ایکٹرا کے طریقہ اسے ماہ
					ل كرف كيلي الية متعلقه ويك	المعت المقراع المراقع المقارسة	שודמיתו כי (ויז/ני) ועצמונות לי וושיל לופיצו אי שיא שיאר שיאר שיאר אישיאר ויז/מי מי פוצע מגיע שיאר מגיע שיאר מענג לא פוא (ווטיטיו שיאר שיאר אישיאר בי ליין איצו אישיאר אישיאר היק מענג פואר בייע בער או אישיע שיאר מש באר מש באו חוש באו אישיאר אישיאר אישיאר בייע אישיאר אישיאר באישיאר באיש
المرب المتضم ويك الأون العمالة في الجرو يتف كالفيز والمكورة المراد لحار الحراري فول الماري فراع	بس mobile فيرphone	بالجار المحالية المحالية الم	بالمانى كالدركم . سيق	مطورات جیرا که CNIC ( 7)	ب درخواست کی حالی ہے کہلا زی	וו אמוניהי ליאני אונו	10. فیز مالدار کادل مزیلی کاشیات. نیزر یک 2017 کی 119 کو ملاق اور کندار اور این اورو می اورو کادر کالی 2018 کے ریک کو
					·		كري" الراجى تحد فرا المركل كما بن" الدقاقان كالم محمل المتقتل عن كالح في تعليف الليف الحك -
							دى دى ئى درمورمورلىلارى دى بايى 40 بىل ئالى المى الم يى سائك الى، يى تائدا يى بى تائدا يى بى تائدا يىل كرلى، 11- ئەيلەد يى بىلاد يى
- しんしりん ひんのうちょう しんしん しんしょう しんしょう しんしょう しんしょう	بنامول كالموليد في ما ك	-UCATLUC	ىر- ئەركى تورىكى مۇ	3.4.2. 380, 2 1997, Jan Contractor	ر) مُوَقَى كَافَظْف شرر مشررك كَى يُد اكر چده تكس دياران فاطر ين اان	المكانية والمكانية و محاول المسلحة (ATL) عمد والمكانية والمكانية والمكانية والمكانية والمكانية والمكانية والمكانية والمكانية والمكانية	حرب بالمثان غراقهما، داخل، 2001 تك تصور الممكن تدريسة ويجدا كلواجة ويت تقذيه يلك فراج هم كانول بعدل عد ف شريعة الجنز ماندون تصاحية رايد التدريني بلكا يكو
and the second							ختوک خبر اللک بچی ۱ بیدن اینز اللاک چوک کمیت رکھتے ایک ان سے گزارل جاکما تی کھت میں بروی تی ڈکھ میں سے مرکز
	جاعما شيتر بولادذ		يتلية بتشريعا				
	-EK_£39,72				كالشرد	فيدا كادك الين	
	ير بولدى الاسب (شيتر (كى تعداد)	Maranda.	میتر بولای کا کاب (شیتر زکی تعداد)		1/=0	וארט לטאיט וארט לא	
ילי איז איז איז איז איז איז איז איז איז אי	-firti/ (/ CDC Pi	uticipant/ Stoc	x Broker /CDC المركزين	Investor Account Content of Contents Content of Contents	ان قاد 2-59 مالية ما يتك ذكود المرض وليه يتا لولس برحد حدوث او وفراست او سال كر	زر کیوالے لیے مطابق کا دکان کی دکانا کا تواری موسول کرتا ہے قوال مورد نے کا ایس کا ماد اور قال ہے کہ مواد کا ہے	אין
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ىكى بايد يورد مددو الدال على كذر يورالاندا بلاس = 48 كى لى دجر يون كرالى - در مايد يورد مددو الدال على كذر يورالاندا بلاس = 48 كى لى دجر يون كرالى -	Sht Me when a	ردایا کی ملارد جو <del>ک</del>	بدلائتز كاردش محاشيتر مدلة	Carl 20216	للرفيرة of 6 يارغ 3	ى 2021، ادر (الحراق في مر	مكونيز ايتزاكم بيح كيفن آلب إكتان (الحرائل في أكالمرف عد ويركولي 10 2021 تاريخ 15 (n)
	الكاريدي	1,	ير (ن	المدير الافكالان	ياقى كارانبر	rtKulnje	Email address: agm2023@bankislami.com.pk
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