



FIRST CREDIT AND INVESTMENT BANK LTD.

September 28, 2012

The General Manager
Karachi Stock Exchange (Guarantee) Limited
Stock Exchange Building
Stock Exchange Road
Karachi.

SUBJECT: NOTICE FOR ANNUAL GENERAL MEETING

Dear Sir,

Enclosed please find a copy of the Notice of Annual General Meeting to be held on Monday, October 22, 2012, at 5:00 p.m. at The Pakistan Institute of International Affairs, Aiwan-e-Saddar Road, Karachi for circulation amongst your members.

Thanking you,

Yours faithfully,



Muhammad Mohsin Ali
Company Secretary