

Circular to Shareholders

THIRTY SEVENTH ANNUAL GENERAL MEETING OF COMMERCIAL CREDIT AND FINANCE PLC

Dear Shareholder/s,

Taking into consideration the current regulations prevailing in the country due to the COVID-19 pandemic, the Board of Directors of Commercial Credit and Finance PLC (the Company) has decided to hold the Thirty Seventh (37th) Annual General Meeting (AGM) as a Hybrid Meeting on 28 September 2020 at 10 a.m., in line with the Guidelines issued by Colombo Stock Exchange (CSE) for hosting of virtual/hybrid AGMs and on the assumption that no curfew will be in force on that date and that there would be no restrictions imposed by the authorities on conduct of meetings. Up to a total of Twenty Five (25) shareholders will be accommodated at the physical location of the AGM at Commercial Credit and Finance PLC, City Office, Third (3rd) Floor, Training Room, No. 165, Kinsey Road, Colombo 08. The shareholders who wish to be physically present should notify the Company of such intention by forwarding an email to ccl@ccl.lk and the selection of the said number of shareholders eligible to participate will be made on a "first come first served" basis. The shareholders who become eligible to participate on the said basis, will be notified thereof by email. All other shareholders will be allowed the opportunity of participating via an online meeting platform. The number of shareholders at the physical location has been limited as aforesaid to maintain "social distancing" requirements in order to mitigate the risk factor associated with the spread of the COVID 19 virus. The Board of Directors, Key Management Personnel, Auditors, Legal Advisers, Company Secretaries and Registrars to the Company will assemble at the said physical location. The shareholders and proxy-holders who will be participating via audio or audio together with visual means, should forward the following details to ccl@ccl.lk not less than forty eight (48) hours prior to the date of the AGM in order to enable the Company to share with you the relevant meeting login information.

Full name of the Share holder :		
NIC No. / Passport No. / Company Registration No. :		
CDS Account Number :		
Residential Address :		
Telephone No/s :		
EmailAddress :		

In the event Proxy-holder is appointed by the shareholder following details of his/her will also be required:

Full name of the Proxy-holder :		
NIC No. / Passport No. :		
Telephone No/s :		
EmailAddress :		

Shareholders can send in their queries, if any, to ccl@ccl.lk before twenty four hours (24) of the commencement of the meeting and the responses to the same will be included in the Minutes of the meeting. Health screening measures will be carried out and maximum safety precautions will be taken at the aforesaid venue where the physical AGM will be held and the Company will not be responsible for any negligence on the part of the shareholders. The Company will be compelled to prohibit, those shareholders who do not satisfy the requisite health requirements or who will not adhere to the instructions given by the Company's representative at the entrance of the venue of the AGM, from entering the meeting. The Shareholders are requested to login to the meeting by 9.00 a.m. This year the Annual Report and Financial Statements of the Company are available on the

1. Corporate Website of the Company - <https://www.ccl.lk/>
2. Colombo Stock Exchange - <https://www.cse.lk/home/market>

Should Members wish to obtain a hard copy of the Annual Report, they may send a written request to the registered office of the Company by filling the request form attached herein. A photocopy of the Annual Report will be forwarded by the Company within 8 market days from the date of receipt of the request.

Below mentioned documents are attached herewith:

1. Request note for the hard copy of the Annual Report
2. Notice of Meeting
3. Form of Proxy
4. Guideline to join the AGM virtually.

For any queries please contact Mr. Dinusha Rajapaksha on 077 972 1776 for any assistance required, during office hours.

By Order of The Board
Secretary
Jacey and Company Secretaries

Form of Request

Date:

Jacey and Company
Secretaries to Commercial Credit and Finance PLC
No. 9/5, Thambiah Avenue,
Off Independence Avenue,
Colombo 07.

Dear Sir,

ANNUAL REPORT 2019/2020

I
(Full Name) Being the share holder of Commercial Credit and Finance PLC hereby request you to forward me a printed copy of the Annual Report 2019/20.

Thank you,

.....
Signature

Address of the Shareholder:

NIC No.

Notice of Meeting

NOTICE is hereby given that the Thirty Seventh (37th) Annual General Meeting of Commercial Credit and Finance PLC will be held as a Hybrid Meeting at Commercial Credit and Finance PLC, City Office, Third (3rd) Floor, Training Room, No. 165, Kynsey Road, Colombo 08 on 28 September 2020 at 10.00 a.m. and the business to be brought before the meeting will be as follows:

1. To receive and consider the Audited Financial Statements for the Year Ended 31st March 2020 and the Reports of the Auditors' and of the Directors' thereon
2. Directors
 - (i) To elect Mrs. Tamara Mu-Lin Lam Paktsun, Director, who retires in terms of Article 24 (2) of the Articles of Association of the Company
 - (ii) To re-elect Mr. Roshan Sanjaya Egodage, Director, who retires by rotation in terms of Article 24 (6) of the Articles of Association of the Company
 - (iii) To re-elect Mrs. Geya Rasi Egodage, Director, who retires by rotation in terms of Article 24 (6) of the Articles of Association of the Company
 - (iv) To re-elect Mr. Patrick Thomas Fisher, Director, who retires by rotation in terms of Article 24 (6) of the Articles of Association of the Company
3. To re-appoint the Auditors Messrs. Ernst & Young, Chartered Accountants, to hold office until the conclusion of the next Annual General Meeting and to authorise the Directors to determine their remuneration.
4. To authorise the Directors to determine contributions to charities.

By Order of the Board

Sgd.
Secretary
Jacey & Company

Colombo
03 September 2020

Guideline to Join the AGM Virtually

REGISTRATION PROCESS TO PARTICIPATE AT THE 37TH ANNUAL GENERAL MEETING OF COMMERCIAL CREDIT AND FINANCE PLC (CCLK) VIA ZOOM MEETING PLATFORM.

1. As mentioned in the Circular to the Shareholders the 37th Annual General Meeting will be held as a Hybrid meeting on 28th September 2020. Shareholders who wish to participate virtually via Zoom Meeting application should follow the following procedure in order to have them registered for the AGM.
2. If any shareholder is proposing to participate via his/ her smartphone or tablet, it is necessary for him/her to download the Zoom Mobile App to his/her phone or tablet. If the participation is via desktop computer, the link should be opened through a web browser.
3. The request to pre-register names for online participation via Zoom should be sent to ccl@cclk.lk , along with the required registration information indicated in the Circular to the Shareholders.
4. CCLK will verify all the pre-registration requests and identification details received with the shareholders' register and accept the registrations for AGM if it is satisfied with the request and supporting documents. Once the registration is accepted, shareholders will receive an e -invitation email.
5. Once the e-Invitation is accepted, Shareholder will receive a separate email containing the meeting link on the day of the event. The shareholder can access to the meeting by clicking the link contained in the e mail.
6. Shareholders are required to join the meeting by clicking on the meeting link sent by CCLK, 30minutes prior to the commencement of the AGM (by 10.00 a.m.).
7. Once the link is clicked on, the shareholder will be directed to a virtual waiting room and will be prompted to request access to join the meeting.
8. The information received from a shareholder pertaining to his/her proxy-holder should tally with the information indicated in the duly completed form of proxy submitted by the shareholder in order for the meeting link to be shared by the Company with the proxy holder.
9. If any shareholder who is registered for participation via Zoom encounters any difficulty in downloading the App or connecting to the meeting, they could contact Mr. Dinusha Rajapaksha on 077 972 1776 for any assistance required.
10. Once the Chairman reads out the resolution and requests participants to get ready to vote, a pop up will appear on the online participants screen requesting them to submit their vote with two options - To vote 'For' or to vote 'Against'.
11. When this option is given participants will have 30 seconds to submit their votes.

Form of Proxy

I/We the undersigned
..... of
..... being a member/members of Commercial Credit and Finance PLC do
hereby appoint of
..... whom failing

MR. E D P SOOSAIPILLAI whom failing, MR. R S EGODAGE whom failing, MRS. G R EGODAGE whom failing, MR. K D VANDER WEELE, whom failing MR. P T FISHER, whom failing, MR. R CASIE CHITTY, whom failing, MR. BORIS ZSCHORSCH, whom failing, MR. LASANTHA WICKRAMASINGHE, whom failing, MS. TAMARA PAKTSUN as my/our Proxy to represent me/us and to vote on my/our behalf at the THIRTY SEVENTH ANNUAL GENERAL MEETING of the Company to be held on 28 September 2020 and at any adjournment thereof, and at every poll which may be taken in consequence thereof. I /We the undersigned hereby authorise my/our proxy to vote on my/our behalf in accordance with the preference indicated below :-

	For	Against
1. To receive and consider the Audited Financial Statements for the Year Ended 31st March 2020 and the Reports of the Auditors' and of the Directors' thereon		
2. Directors		
(i) To elect Mrs. Tamara Mu-Lin Lam Paktsun, Director, who retires in terms of Article 24 (2) of the Articles of Association of the Company		
(ii) To re-elect Mr. Roshan Sanjaya Egodage, Director, who retires by rotation in terms of Article 24 (6) of the Articles of Association of the Company		
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(iv) To re-elect Mr. Patrick Thomas Fisher, Director, who retires by rotation in terms of Article 24 (6) of the Articles of Association of the Company		
3. To re-appoint the Auditors Messrs. Ernst & Young, Chartered Accountants, to hold office until the conclusion of the next Annual General Meeting and to authorise the Directors to determine their remuneration.		
4. To authorise the Directors to determine contributions to charities.		

As witness my/our hand thisday ofTwo Thousand and

Signature of Shareholder

Notes:

- If you wish your Proxy to speak at the Meeting you should insert the words "to speak and" in the place indicated with an asterisk and initial such insertion.
- Please indicate with an "x" in the space provided how your Proxy is to vote. If there is in the view of the Proxyholder doubt (by reason of the way in which the instructions contained in the Proxy have been completed) as to the way in which the Proxyholder should vote, the Proxy holder shall vote as he thinks fit.
- A Proxy holder need not be a member of the Company
Instructions as to completion appear on the reverse hereof
- If you wish your Proxy to speak at the Meeting you should insert the words "to speak and" in the place indicated with an asterisk and initial such insertion.