

Ref: NRBCB/Rampura/CR/2023/6729

Date: 26.12.2023

The Head of Division
NRBC Bank PLC
Credit Administration Division
Head Office, Dhaka.

Proposal ID: 398989
Commitment ID:

CERTIFICATE OF DOCUMENTATION (CHECK LIST):

Name of the Customer: : SHUVO ENTERPRISE					
Key Person: : MD. DELOWAR HOSSAIN					
(Designation such as MD, Chairman, Director, Managing Partner, Partner, Proprietor etc. should be mentioned after the name of key person)					
Particulars of credit facility sanctioned:					Tk. in Lac
SL	Nature	Sanctioned limit	Allowable Limit	Validity	Security (brief description)
1.	Time Loan (EM)	31.00 Lac	10.00 Lac	21.04.2023	a. Usual charge documents. b. Personal guarantee of spouse of the proprietor. c. Cheque covering the full limit. d. 5% (OTM) & (LTM) Margin: as per sanction advice.(333-1700)
Total		31.00 Lac	10.00 Lac		

(First obtain general documents, then identify the collateral, facility and obtain specific documents listed hereunder)

Account: SHUVO ENTERPRISE					
Sanctioning authority		Head Office	Sanction letter No. & Date	NRBCB/HO/CRMD/Rampura Sub /47230/2023 Date: 21.12.2023	
SL	Name	Required (Yes/No)	Status (Obtained/ Not Obtained)	Remarks and Initial	
A	GENERAL DOCUMENTS				
1.	Letter of Borrower requesting for new facilities/ renewal of facility using their business PAD	Yes	Obtained		
2.	Copy of National ID	Yes	Obtained		
3.	Photograph of the Borrower	Yes	Obtained		
4.	Authority of Borrower to Borrow (Letter of authority from partners in case of partnership concern and Resolution of Board Meeting in case of limited company) – with list of Partners/Directors for availing the facility.	N/A			
5.	Form-XII certified by RJSC regarding list of Directors for Limited Company.	N/A			
6.	Facilities Advice Letter: accepted unconditionally by Borrower	Yes	Obtained		
7.	Memorandum and Articles of Association (for limited company Borrower / third party) with Certificate of Incorporation	N/A			
8.	Deed of Partnership (for Partnerships; Borrower / third party), By-Laws etc.	N/A			
9.	Partnership Firm registered with the office of the RJSC.	N/A			
10.	Up-to-date Trade License	Yes	Obtained		
11.	DP Note covering full amount and date.	Yes	Obtained		
12.	Letter of Agreement/Arrangement	Yes	Obtained		
13.	Letter of Disbursement	Yes	Obtained		
14.	Letter of Authority	Yes	Obtained		
15.	Memorandum of Deposit of Securities	Yes	Obtained		
16.	KYC of the customer	Yes	Obtained		
17.	'Balance Confirmation Certificate'	Yes	Obtained		
18.	Signature on all charge Documents verified	Yes	Obtained		
19.	Signature of witnesses on the Charge Documents (where necessary)	Yes	Obtained		
20.	Proper adhesive Stamp affixed on the Charge and other Documents	Yes	Obtained		
21.	Satisfactory CIB Report of the Borrower (s)	Yes	Obtained		
B.	LETTER OF GUARANTEE				
1.	Personal guarantee of the proprietor of firm	Yes	Obtained		
2.	Personal guarantee of Directors	N/A			
3.	Personal guarantee of all the Directors of the company	N/A			
4.	Personal guarantee of all the Partners of the Partnership Firm	N/A			
5.	Personal guarantee of spouse of the proprietor	Yes	Obtained		
6.	Personal guarantee of the mortgagors(s)	N/A			
7.	Personal guarantee of third party for the credit facility as per Head Office sanction	N/A			

Account: SHUVO ENTERPRISE		Sanction letter No. & Date		NRBCB/HO/CRMD/Rampura Sub /47230/2023 Date: 21.12.2023	
Sanctioning authority		Head Office			
SL	Name	Required (Yes/No)	Status (Obtained/ Not Obtained)	Remarks and Initial	
8.	Corporate guarantee as per Head Office sanction which is backed by Board Resolution, if object clause of MA & AA permits.	N/A			
9.	List of Directors/ Partners with specimen signatures, certified by company secretary or chairman, or managing partner (for limited company and partnerships)	N/A			
10.	Resolution to guarantee (for limited company and partnerships)	N/A			
D. OTHER DOCUMENTS:					
1.	Undated Cheque	Yes	Obtained		
2.	Equity Margin 5% (OTM) & (LTM) in Cash. (5015-333-1700)	Yes	Obtained		
3.	Schedule Charges	Yes	Obtained		

We have verified the above document securities and we confirm the accuracy of the information contained here above. The required documents Securities are in place and enforceable subject to the exceptions mentioned below:

Exception(s) of sanction Terms, in respect of documents, security, and covenants/conditions if any:			Expected Date of Completion/Regularization
SL.	Particulars of Exception	Reason	

Yours faithfully,


Mamunur Rashid
Junior Officer


Muhammad Abdur Rahim
EO & Credit In-Charge


Forkan Uddin
AVP & Head of Sub Branch

Ref: NRBCB/Rampura/CR/2023/6730

Mr. MD. DELOWAR HOSSAIN
Proprietor
SHUVO ENTERPRISE
248/8 EAST RAMPURA, Dhaka-1219.

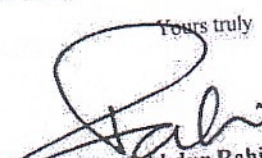
Sub: Sanction of Time Loan (Earnest Money) limit for Tk.31.00 Lac (Taka Thirty One Lac Only) fav. SHUVO ENTERPRISE

Dear Sir/Madam,
With reference to your letter-dated 17.12.2023, we are pleased to sanction of captioned credit facility in your favor under the following terms and conditions:

1.	Nature of credit	:	Time Loan (Earnest Money)
2.	Amount of credit	:	Sanction of Tk. 20.20 Lac (Taka Twenty Point Two Zero Lac Only)
3.	Purpose of credit	:	Participate 65 Nos. of tenders
4.	No. of pay orders	:	65 (Sixty Five) Nos. Payment Order
5.	Tender Type	:	OTM & LTM
6.	Margin	:	5% (OTM) & (LTM) in the form of Cash Margin.
7.	Rate of interest	:	11.47 % p. a.
8.	Validity	:	Up to 21.04.2023
9.	Adjustment	:	Full adjustment on or before expiry date
10.	Security	:	1. 5% (OTM) & (LTM) margin in the mode of Cash. 2. Usual charge documents, 3. Personal Guarantee of the Spouse of Proprietor of the firm. 4. 01 Cheque covering all debts.
11.	Mode of Repayment	:	1. If the Customer wins the bid, the liability the bank shall be paid by the customer from own source. 2. In case of unsuccessful bid the instrument shall be arranged to get return the same shall be encashed for adjustment of liability. If there is any shortfall, that will be adjusted from the customer own source.
12.	Special Convent	:	1. No cash drawing shall be allowed from the facility. 2. The Bank will not under obligation for further finance, if the customer wins the bid. The outstanding liabilities will be adjusted from customer own source/ encashment of PO on return.
13.	Other conditions	:	a) Usual bank charge documents to be executed by you. b) Bank reserves the right to change/ incorporate any other clause of the limit or cancel the limit at any time at its own discretion. c) All charges regarding conduct and monitoring of the account to be borne by you. d) Drawing/ disbursement will be allowed/ made after completion of all above formalities.

Please sign and return the one of the original copies of this sanction letter as token of your understanding and acceptance of above terms and conditions and complete the formalities stated in above before availing/towards continuing the facility.
Thanking you.

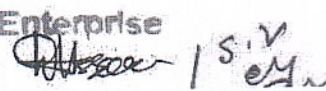

Mamunur Rashid
Junior Officer


Muhammad Abdur Rahim
EO & Credit In-Charge


Forkan Uddin
AVP & Head of Sub Branch

The undersigned confirms acceptance on above stipulated terms and conditions.

Shuvo Enterprise



Ref: NRBCB/HO/CRMD/RAMPURA SUB/47230/2023

Date: 21.12.2023

Branch	Rampura Sub Branch			
A/C	Shuvo Enterprise			
Key person	MD. Delower Hossain (Proprietor)			
Proposed Facility	Facility	Amount	Inst Rate & Com.	Purpose
	Time Loan (Earnest Money) (Prefix:580)	Tk.31.00Lac	11.47% p. a. and Com: As per schedule of charge	For issuing pay orders to participate in the tenders in favor of WASA & PWD
Relationship with us	CD account no. 5015-333-1700, ID: 1005803			
Earliest date	21.12.2023			
Tender Type	LTM & OTM			
Earliest date	01.10.2023			
Margin	05% Cash margin			
Validity	Up to 21.04.2024			
No. of PO	65 nos. (25 nos OTM & 40 nos LTM). Highest Value: 03.50 Lac			
CIB Report	Obtained 20.12.2023 and found no classified liability.			
Draw-Down	The Branch may be advised to complete required documentation formalities and to obtain draw-down permission from Credit Administration Division, Head Office.			
Mode of Repayment	- If the customer wins the bid, the Bank's due shall be paid by the customer from own source - In case of unsuccessful bid the instrument shall be arranged to get return the same shall be encashed for adjustment of liability. If there is any shortfall, that will be adjusted from the customer's own sources.			
Security	- Personal Guarantee of the spouse of the proprietor 05% Cash margin - Cheque(s) covering the entire Time Loan limit. - Other Usual Charge documents.			
Personal Net Worth	Tk. 101.00 lac (Real Estate: unencumbered Tk. 55.00 Lac)			
Special Covenant	- No cash drawing shall be allowed from the facility. - The Bank will not under obligation for further finance, if the customer wins the bid. The outstanding liability will be adjusted from customer's own sources/ encashment of P.O. on return.			
Delegation	The Vice President (CRMD) of the Bank.			

Relationship With US: (Fig. in lac)

Nature of A/C	Duration	Dr. Sum	Cr. Sum	Present Balance
CD	01.05.2022-17.05.2023	11.73	13.77	02.03

Liability position of the customer with us: (fig. in lac)

Facility	Limit	O/S	Expiry	Margin
TL 01 Nos.	20.00	13.52	26.12.2023	01.21lac

Liability position of the customer with others Bank: Null

Year	No. of works	Value	Authority
2019-21	02	550.00	EHD, PWD, HED, LGED, DNCC, BWDB

Placed for kind approval,

Anamul Hossain
21.12.2023
Prob. Officer

Md. Mahedi Hasan
VP (CRMD)

G.K.A.M. Maksud Bin Harun
VP (CRMD)