



**MEMORANDUM**

TO	:	Chief Executive Officer
FROM	:	Corporate & Commercial Banking Unit
DATE	:	June 20, 2012
SUBJECT	:	M/S Everest Solvent P. Ltd - Waiver regarding ABBS Charge on account of M/s Everest Solvent Pvt. Ltd.

M/S Everest Solvent Industries Pvt.Ltd was incorporated in the year 2040/12/12 as per company Act 2021. The company has been registered with the Department of Industry having registration no 1800/040. It has also been registered with Inland Revenue Department having PAN 300016573. The company is located at Khanar VDC-4, Sunsari, Nepal. M/S Everest Solvent Pvt.Ltd is one of the company under Bohra Group.

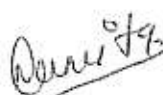
**Request of the Borrower**

The borrower has requested us to waive the ABBS charge on account of M/s Everest Solvent Pvt.Ltd.

**Recommendation**

M/S Everest Solvent Pvt. Ltd falls under Bohra Group. Bohra Group is one of the major established business houses of the country. The group has history of around 5 decades in manufacturing and trading businesses. They have been carrying out different business activities through various manufacturing and trading business units at Biratnagar. Bohra group is one of the biggest players in the food grain business of Nepal. M/s Himalayan Industries, M/s Everest Oil Mill, M/s Bohra Industries, M/s Bohra Trade Concern, M/s Annapurna Laghu Udhog are the companies under Bohra Group that has been availing funded credit facilities of NPR 120 million and non funded of NPR 25 million from our bank past several years. The account performance of the entire group till date is found satisfactory. Since, M/s Everest Solvent Pvt. Ltd is involved in manufacturing and trading business, it has to conduct cash transaction on daily basis from different branches of our bank. Therefore, the borrower has requested us to waive the ABBS charge being taken. Hence, based on the request of the borrower, considering the satisfactory transactional record of the group, future business potentiality, we recommend to waive the ABBS charge being taken on account of M/S Everest Solvent Pvt.Ltd from 20/06/2012.

Recommended By

  
Namita Pokharel  
RO

Recommended By

  
Sumit Babu Khatri  
RM

Recommended By

  
Bodh Raj Devkota  
CCO

Approved By

  
Rajan S. Bhandari  
CEO

A/c # 1877(A)

(CD)  
Please

update in Account.  
FREE ABBS

20/06/12





श्री १ को सरकार

उद्योग मन्त्रालय

# कम्पनी रजिष्ट्रारको कार्यालय

(शाखा - कर्णाली प्रदेश - - - - -)

त्रिपुरेश्वर,

काठमाडौं, नेपाल

पत्र संख्या :-  
कलानी नम्बर :-

०१३-१० प्र. वि. (

मिति २०५०/१२/१०

लिखत :- अधिकृत र जारी पुँजी बुझ्नको लागि



श्री एभरेष्ट सोल्वेन्ट प्रा. लि.

पो. ब. नं. ११३०, काठमाडौं ।

उक्त कम्पनीको मिति २०५०/१२/१० को उपरोक्त विवरणको पत्र प्राप्त भयो ।

कम्पनीको मिति ०१३/१२/१६ को विवरण सम्बन्धी समारोह पुस्तक नं. अनुसार माफ  
अधिकृत र जारी पुँजी ठाउँ देखाय बर्षोको बुझ्न गर्ने र तत्पश्चात् प्रमाणपत्र र निष्काशनीया  
संशोधन गर्ने निर्णयानुसार स्वीकृति प्रदान गरिएको छ ।

पुँजीको विवरण

साविक

हालको स्वीकृति

१. अधिकृत पुँजी

१,००,००,०००/-

१,००,००,०००/-

२. जारी पुँजी

८०,००,०००/-

२,५०,००,०००/-

तत्पश्चात् प्रमाणपत्रको दफा ३ क र ख मा र निष्काशनीको दफा ६ (क) मा माफ  
संशोधनमा स्वीकृति बर्षोको दफा १/१ प्रति को साथ समान राखी योपुस्तको कम्पनीमा बुझना  
परिणत ।

वी.वा.स. :-

सम्पूर्ण

श्री उषीय विभाग,

त्रिपुरेश्वर ।







नेपाल सरकार  
उद्योग मन्त्रालय

## कम्पनी रजिष्टारको कार्यालय

(कम्पनी प्रशासन "ख" शाखा)

फोन: { ४२६३०९० (रजिष्टार)  
४२५९९४८  
४२६७२५६

फ्याक्स: ४२५९९६९

E-mail: cro@fol.com.np

URL/Website: www.cro.gov.np

त्रिपुरेश्वर  
काठमाडौं, नेपाल।

पत्र संख्या:-

०६६/६६

जलानी नम्बर:-

५४८

२०६६/१२९

मिति:

गरिएको। विषय:-

शेयर लगत, उद्देश्य थप प्रवन्धपत्रमा भएको संशोधनको अभिलेख

श्री एमरेष्ट सोल्वेन्ट प्रा. लि.

सुनसरी।

त्यस कम्पनीले हालसम्म कम्पनीमा कायम रहन आएका शेयर लगत उद्देश्य थप गरी प्रवन्ध-पत्रमा संशोधनको अभिलेख गरिपाऊँ भनी मिति २०६६/१२/३१ मा दिएको निवेदनको सन्दर्भमा लेखिदैछ।

त्यस कम्पनीले हालसम्म यस कार्यालयलाई उपलब्ध गराएको कम्पनी ऐन, २०६३ बमोजिमको शेयर लगत, उद्देश्य थप तथा प्रवन्धपत्रको दफा ३ को (य) पछि (र) थप भएको तथा शेयर दर्ता किताव अभिलेख गरी सो को प्रतिलिपि १/१ प्रति यसैसाथ संलग्न राखी पठाएको व्यहोरा मिति २०६६/१२/२९ को निर्णयानुसार जानकारी गराइन्छ।

राजन कुमार बि.सी.  
(सहायक रजिष्टार)

सहायक रजिष्टार

बोधार्थ

श्री आन्तरिक राजस्व कार्यालय, ललितपुर, सुनसरी।



**CUSTOMER DUE DILIGENCE REVIEW**

Account Number: <u>010100001277 CA</u>		Date: <u>07/06/2017</u>
Account Holder's Name: <u>Everest Solvent Pvt. Ltd.</u>		Account Opened Date: <u>01/06/2012</u>
Present Address: <u>Bisatonagar-7, Morang</u>		Permanent Address: <u>1.</u>
Contact No. <u>4266457 / 4266861</u>	Citizenship Nos. <u>1850/040</u>	Issuing Office & date: <u>DOS, 2040/12/12</u>
Address verifying supporting documents obtained? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Remarks, if any:-
Mandate to operate the account given to Third Party? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A		
Identification of Third Party Signatory obtained? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A		
Residential Address of Third Party Signatory verified? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A		
Relationship with the Third Party established? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A		
Politically exposed person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Why? <u></u>		
Monthly Turnover: <input checked="" type="checkbox"/> Less Than 5 Lakhs <input type="checkbox"/> Less Than 10 Lakhs <input type="checkbox"/> Above 10 Lakhs		
Monthly Transaction: <input checked="" type="checkbox"/> Less Than 15 <input type="checkbox"/> Less Than 25 Lakhs <input type="checkbox"/> Above 25		
Purpose of Account: <input type="checkbox"/> Remittance <input type="checkbox"/> savings <input type="checkbox"/> Business <input checked="" type="checkbox"/> Others		
Source Of Fund: <input type="checkbox"/> Salary <input type="checkbox"/> Remittance <input type="checkbox"/> Investment <input type="checkbox"/> Sale of Asset		
<input type="checkbox"/> Donation <input type="checkbox"/> Borrowings <input type="checkbox"/> Loan Repayment <input checked="" type="checkbox"/> Others		
Account Turnover in Last Six Months: <u>one yr</u> Nos. of TXN <u>Dr. 663 Cr. 451</u> Amount Rs <u>Dr. 1120740991.00 Cr. 1118045286.00</u> Lakhs		
Any other remark of accountholder noted? <u></u>		
As per the points mentioned above, recommended categorization of account: <input type="checkbox"/> High Risk <input checked="" type="checkbox"/> Medium Risk <input type="checkbox"/> Low Risk		
Name listed in OFAC (Office of Foreign Assets Control)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Reason for Recommendation:- <u></u>		Information Update in Core Banking System: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
		Date Updated on: <u>07/06/2017</u>
Branch Manager: <u>[Signature]</u> Date: <u>07/06/2017</u>		CSD Staff: <u>[Signature]</u> Date: <u>07/06/2017</u>



**Enhanced Customer Due Diligence (ECDD) of High Risk Accounts**  
**For the period of FY 20.25...../ 20.26.....**

**Branch Name:**

In Compliance with NRB Dir. Dir. No. 19.8.2 and AML-CFT Policy of Bank 5.1, ECDD has been conducted on the High Risk account as below:

**Customer Name:** Everest Solvent P. Ltd

**Account No:** 0010001899CA

Deposit Type	Total DR Trans. No	Total CR Trans. No	DR Transaction Amt	CR Transaction Amt	Remarks, If any on Trans
Business	678	225	1037927260.96	1067190939.72	-

**Update as Yes or No and Remarks on the following information:**

S. No.	Information	Yes	No	Remarks
1	Is income source disclosed by customer at the time of deposit trans.?	✓		
2	Are the transactions normal as per the customer status as presented while opening account?	✓		
3	Are KYC documents complete with latest KYC Form and Formalities?	✓		
4	Does business nature of customer justify the transactions number and volume?	✓		
5	Is branch convenient with client dealing and transactions nature?	✓		
6	Is client or its transactions notified or observed as suspicious?		✓	
7	Does Branch conduct ongoing transactions monitoring of Customer?	✓		
8	Are the frequencies of transactions justifiable?	✓		
9	Does customer make amount transfer from one account to another frequently with the aim of concealing/ layering the transaction?		✓	
10	Is the customer conducted transaction below threshold limit (7 to 9.99 Lac a day) regularly with the aim of escaping from TTR?		✓	
11	Have the customers submitted periodical relevance like: registration, audited financials, license etc are updated up to this year?	✓		
12	Is the customer itself the ultimate beneficial owner of the account and its transactions? Is there third person dealing of accounts regularly other than concerned account holder?	✓		
13	Are you comfortable to continue business with the customer in terms of AML and Suspicious transactions status?	✓		
14	Is the account duly approved by competent authority while Opening? If Yes, who has approved it?	✓		COO

**\*Remarks for being HR:-**

  
AML Staff  
Prepared By

Operation In-charge  
Reviewed & Supported by

Branch Manager  
Approved by

[Note: - Original copy has to be filed in Account Opening File maintained at the Branch and scanned copy of it has to be sent to Compliance Department].