



Government of the People's Republic of Bangladesh
National Board of Revenue
Income Tax Department

Income Tax Certificate
Assessment Year: 2026-2027

U/S- 180 [Self]

Taxpayer's Name	:	MD. KAMAL HOSSAIN
Taxpayer's Identification Number (TIN)	:	526270302504
Father's Name	:	TOTA MIA FAKIR
Mother's Name	:	FATEMA BEGUM
Current Address	:	MODHUR CHAR, Dohar, Dhaka
Permanent Address	:	MODHUR CHAR, Dohar, Dhaka
Status	:	Individual -> Bangladeshi -> Having NID

This is to certify that MD. KAMAL HOSSAIN is a registered taxpayer of Taxes Circle-075 (Dohar), Taxes Zone-04, Dhaka. The taxpayer has filed the return of income for the Assessment Year 2026-2027. Shown Total Income 11,80,800 BDT, Net Wealth 67,33,700 BDT and Paid Tax 1,04,506 BDT.



This is a system generated certificate, and requires no signature.



NEW EKRA TRANSLATION

নিউ ইকরা অনুবাদ সেন্টার

Government Approval License No. 007106

Plot-30, Zahed Plaza, Room No. 221(1st Floor) Gulshan-2, Dhaka
Phone: 01705360766, 01902122684, Email: n.ekra2023@gmail.com



(Translated copy)

Dohar Municipality Office
Trade/Profession License

Photo

License No. : 03268
License ID : 04-004-03268
Ward No. : 04 No Ward
Circle/Road/Area : Joypara East Bazar
Issuing date of license : 21-08-2025
Financial year of renewal : 2026-2027
Date of renewal : 27-07-2026 A.D.

Business/Professional Approval Letter has been issued in favor of the below mentioned person/institution as per items 8, 10, 19 and 22 of the 3rd Schedule of Sections 102-108 of the Municipality Act-2009 (Trade, Profession, Kalong and Advertisement). The validity of which will be valid till 30th June 2027

- Name of the Business Organization : **M/S KAMAL TRADERS**
- Type of Business : 6(3) Bank, insurance, financial institution, private office, institution or organization (4) Money exchange
- Name of the owner : **MD KAMAL HOSSAIN**
- Father/Husband's Name : **TOTA MIA FAKIR**
- Mother's Name : **FATEMA BEGUM**
- Address of the Business Organization : **Ashraf Ali Chowdhury Plaza, Joypara College Market, Joypara East Bazar, Joypara, Doha**
- Address of the Owner (Present) : **Modhur Char, Meghula, Dohar, Dhaka.**
- Address of the Owner (Permanent) : **Modhur Char, Meghula, Dohar, Dhaka.**
- National ID No. : **5100915387**
- Phone/Mobile No. : **01799052404**
- Financial Statement : E-mail:

Recovery details	Taka
Trade License/Renewal Fee	1,500
Signboard Tax	2,500
Miscellaneous	1,100
Due	0
Surcharge	0
Total	5,100

The total amount 5,100/- was paid from license for all the payments

Sd/- Illegible
28/07/2026
License Inspector
Dohar Municipality Office

Sd/- Illegible
28/07/2026
Municipal Executive Officer
Dohar Municipality Office

Sd/- Illegible
28/07/2026
Administrator
Dohar Municipality Office

TRANSLATED BY
Md Mahbubul Islam
New Ekra Translation
Room # 221(1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka, Mob: 01902122684



ATTESTED
16.08.2026
Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 109 (1st Floor), 30, Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone: +88 01711600234



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

দোহার পৌরসভা কার্যালয় ট্রেড/প্রফেশন লাইসেন্স



লাইসেন্স নং : ০৩২৬৮
লাইসেন্স আইডি : ০৪-০০৪-০৩২৬৮
ওয়ার্ড নং : ৪নং ওয়ার্ড
সার্কেল/রাস্তা/মহল্লা : জয়পাড়া পূর্ব বাজার
লাইসেন্স ইস্যুর তারিখ : ২১-০৮-২০২৫
নবায়নের অর্থ বছর : ২০২৬-২০২৭
নবায়নের তারিখ : ২৭-০৭-২০২৬

পৌরসভা আইন -২০০৯ এর ১০২-১০৮ ধারায় ওয় তফসিল এর ৮, ১০, ১৯ ও ২২ আইটেম অনুসারে (ট্রেড, প্রফেশন, কলিং ও বিজ্ঞাপন) ব্যবসা/পেশার অনুমোদন পত্র নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। যাহার মেয়াদ ২০২৭ ইং সনের ৩০ জুন পর্যন্ত বলবৎ থাকিবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : মেসার্স কামাল ট্রেডার্স
- ২। ব্যবসার ধরণ : ৬(৩) ব্যাংক, বীমা, আর্থিক প্রতিষ্ঠান, বেসরকারী অফিস, প্রতিষ্ঠান বা সংস্থা বা উহাদের কোন শাখা (৪) মানি এক্সচেঞ্জ
- ৩। মালিকের নাম : মোঃ কামাল হোসেন
- ৪। পিতা/স্বামীর নাম : তোতা মিয়া ফকির
- ৫। মাতার নাম : ফাতেমা বেগম
- ৬। ব্যবসা প্রতিষ্ঠানের ঠিকানা : আশরাফ আলী চৌধুরী প্লাজা, জয়পাড়া কলেজ মার্কেট, জয়পাড়া পূর্ব বাজার, জয়পাড়া, দোহার, ঢাকা।
- ৭। মালিকের ঠিকানা (বর্তমান) : মধুরচর, মেঘুলা, দোহার, ঢাকা।
- ৮। মালিকের ঠিকানা (স্থায়ী) : মধুরচর, মেঘুলা, দোহার, ঢাকা।
- ৯। ন্যাশনাল আইডি নং : ৫১০০৯১৫৩৮৭
- ১০। ফোন/মোবাইল নং : ই-মেইলঃ
- ১১। আর্থিক বিবরণ

০১৭৯৯০৬৮৮৮৮৮৮৮৮	টাকা
ট্রেড লাইসেন্স/নবায়ন ফি	১,৫০০
সাইনবোর্ড কর	২,৫০০
বিবিধ	১,১০০
বকেয়া	০
সারচার্জ	০
মোট	৫,১০০

লাইসেন্সধারীর নিকট হইতে সকল পাওনা বাবদ মোট

৫,১০০

টাকা আদায় করা হইল।

লাইসেন্স পরিদর্শক
মোহাম্মদ মোশাররফ হোসেন
লাইসেন্স পরিদর্শক

পৌর নির্বাহী কর্মকর্তা

প্রশাসক
দোহার পৌরসভা



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License Inspector
Dohar Municipality Office

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21/08/2025
Municipal Executive Officer
Dohar Municipality Office

Sd/- Illegible
26/08/2025
Administrator
Dohar Municipality Office

TRANSLATED BY

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New Ekra Translation
Room # 221(1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka, Mob: 01902122684



ATTESTED

3.1.26
Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
and Phone : +88 01711600234



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
দোহার পৌরসভা কার্যালয়
ট্রেড/প্রফেশন লাইসেন্স



লাইসেন্স নং : ০৩২৬৮
লাইসেন্স আইডি : ০৪-০০৪-০৩২৬৮
ওয়ার্ড নং : ৪নং ওয়ার্ড
সার্কেল/রাস্তা/মহল্লা : জয়পাড়া পূর্ব বাজার
লাইসেন্স ইস্যুর তারিখ : ২১-০৮-২০২৫
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- ৯। ন্যাশনাল আইডি নং :
- ১০। ফোন/মোবাইল নং : ৫১০০৯১৫৩৮৭ ই-মেইল :
- ১১। আর্থিক বিবরণ

আদায়ের বিবরণ	টাকা
ট্রেড লাইসেন্স/নবায়ন ফি	১,৫০০
সাইনবোর্ড কর	২,৫০০
বিবিধ	১,১০০
বকেয়া	০
সারচার্জ	০
মোট	৫,১০০

লাইসেন্সধারীর নিকট হইতে সকল পাওনা বাবদ মোট ৫,১০০ টাকা আদায় করা হইল।

লাইসেন্স পরিদর্শক
মোহাম্মদ মোশারফ হোসেন
লাইসেন্স পরিদর্শক

পৌর নির্বাহী কর্মকর্তা

প্রশাসক
দোহার পৌরসভা

ঢাকা উত্তর সিটি কর্পোরেশন

www.dncc.gov.bd



লাইসেন্স প্রিন্টের বিবরণ



ই-ট্রেড লাইসেন্স



প্রিন্টের তারিখ : 13/08/2026

প্রিন্টের সময় : 12:56:27

লাইসেন্স নং : TRAD/DNCC/001131/2023

স্থানীয় সরকার (সিটি কর্পোরেশন) আইন, ২০০৯ (২০০৯ সনের ৬০ নং আইন) এর ধারা ৮৪-তে প্রদত্ত ক্ষমতাবলে সরকার প্রণীত আদর্শ কর তফসিল, ২০১৬ এর ১০ অনুচ্ছেদ অনুযায়ী ব্যবসা, বৃত্তি, পেশা বা শিল্প প্রতিষ্ঠানের উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের আনুকূলে অত্র ট্রেড লাইসেন্সটি ইস্যু করা হলো।

১। ব্যবসা প্রতিষ্ঠানের নাম	: মেসার্স কামাল ট্রেডার্স		
২। ব্যবসা প্রতিষ্ঠানের মালিকের নাম	: মোঃ কামাল হোসেন		
৩। পিতা / স্বামীর নাম	: তোতা মিয়া ফকির		
৪। মাতার নাম	: ফাতেমা বেগম		
৫। ব্যবসার প্রকৃতি	: অন্যান্য - একক		
৬। ব্যবসার ধরণ	: আমদানী, রপ্তানী, সরবরাহকারী (দাহ্য পদার্থ ও ক্যামিকেল ব্যতিত)		
৭। ব্যবসা প্রতিষ্ঠানের ঠিকানা	: গ-৮৩/২, মহাখালী, ঢাকা-১২১২		
৮। অঞ্চল/ডিএনসিসি'র নিজস্ব মার্কেট	: ৩ মহাখালী	ওয়ার্ড:	২০
৯। এনআইডি/পাসপোর্ট/জন্ম নিবন্ধন নং	: ৫১০০৯১৫৩৮৭	টিআইএন/বিআইএন নং:	
মোবাইল নম্বর	: ০১৭৯৯০৫২৪০৪	ই-মেইল:	
১০। অর্থ বছর	: ২০২৬-২০২৭ (নবায়নকৃত)	ব্যবসা শুরুর তারিখ:	১১/০৭/২০২৩
১১। মালিকের বর্তমান ঠিকানা		মালিকের স্থায়ী ঠিকানা	
হোল্ডিং নং	: গ-৮৩/২	হোল্ডিং নং	:
রোড নং	:	রোড নং	:
গ্রাম / মহল্লা	: মহাখালী	গ্রাম / মহল্লা	: মধুরচর
পোস্ট কোড	: ১২১২	পোস্ট কোড	: মেঘনা
থানা	: বনানী	থানা	: দোহার
জেলা	: ঢাকা	জেলা	: ঢাকা
বিভাগ	:	বিভাগ	:
১২। আদর্শ কর তফসিল, ২০১৬ এর ক্রমিক নং	:		
১৩। ট্রেড লাইসেন্স ফি (নতুন/নবায়ন)			
লাইসেন্স/নবায়ন ফি	: ৫০০০.০০	সাইনবোর্ড কর (আলোকিত)	: ০.০০
সারচার্জ	: ০.০০	সাইনবোর্ড কর (অনালোকিত)	: ০.০০
আয়কর / উৎসেকর	: ৩০০০.০০	ভ্যাট	: ৮২২.০০
বকেয়া ()	: ০.০০	বই মূল্য	: ২৭০
সংশোধনী ফি	: ০.০০	অন্যান্য ফি	: ৫০০.০০
সাইনবোর্ড কর (পরিচিতিমূলক)	: ৪৮০.০০	সর্বমোট	: ১০০৭২.০০

অত্র ট্রেড লাইসেন্স এর মেয়াদ ৩০ শে জুন, ২০২৭ পর্যন্ত

লাইসেন্স ও বিজ্ঞাপন সুপারভাইজার



কর কর্মকর্তা



NEW EKRA TRANSLATION

নিউ ইকরা অনুবাদ সেন্টার

Government Approval License No. 007106

Plot-30, Zahed Plaza, Room No. 221(1st Floor) Gulshan-2, Dhaka

Phone: 01705360766, 01902122684, Email: n.ekra2023@gmail.com



(Translated True Copy)

DHAKA NORTH CITY CORPORATION

www.dncc.gov.bd

(Monogram)

E-TRADE LICENCE

License No. TRAD/DNCC/001131/2023

(Barcode)

Description of License Issue

Date of Issue : 13/08/2026

Time of Issue : 12:56:27

Photo of the
License Holder

This trade license has been issued in favor of the following person/organization for the purpose of realizing tax imposed on profession, trades livelihood as per paragraph 10 of Dhaka City Corporation Model Tax Schedule, 2016 complied by the Government by virtue of the power given of section 84 of Dhaka City Corporation Ordinance 2009 (2009 Ord. XL of 60) effectiveness of which shall remain in force till the time mentioned.

- | | |
|--------------------------------------|---|
| 01. Name of business organization | : M/S KAMAL TRADERS |
| 02. Name of organization Owner | : MD KAMAL HOSSAIN |
| 03. Father's Name | : TOTA MIA FAKIR |
| 04. Mother's name | : FATEMA BEGUM |
| 05. The nature of the business | : OTHERS-SINGLE |
| 06. Type of business | : Imports, exports, exports (including raw materials and chemicals) |
| 07. Address of business organization | : GA-83/2, Mohakhali, Dhaka-1212 |
| 08. Zone/Bazar Branch, Area | : 3 Mohakhali Ward/Market: 20 |

- | | | |
|-------------------------------------|--|----------|
| 09. NID/Passport/Birth Registration | : 5100915387 | BIN No.: |
| Phone | : 01799052404 | E-mail: |
| 10. Financial Year | : 2026-2027 (Renewed) Business Starting time: 11-07-2023 | |

- | 11. PRESENT ADDRESS OF OWNER | | PERMANENT ADDRESS OF OWNER | |
|------------------------------|-------------|----------------------------|--------------|
| Holding No | : GA-83/2 | Holding No | : |
| Road No | : | Road No | : |
| Vill/Moholla | : Mohakhali | Vill/Moholla | : ModhurChar |
| Post code | : 1212 | Postcode | : Meghula |
| Police Station | : Banani | Police Station | : Dohar |
| District | : Dhaka | District | : Dhaka |
| Division | : Dhaka | Division | : |

- | | | | |
|--|--------|----------------|------------|
| 12. TRADE LICENSE / RENEWAL FEE (YEARLY) | | | |
| Trade License / Renewal Fee | : 5000 | Sign Board Tax | : 480 |
| Surcharge | : 0 | Vat | : 822 |
| Income/Source Tax | : 3000 | Book Value | : 270 |
| Due () | : 0 | Form Fee | : 0.00 |
| Amendment Fee | : 0.00 | Other Fee | : 500.00 |
| | | Grand Total | : 10072.00 |

Sd/- Illegible
License & Advertisement Supervisor
Dhaka North City Corporation.

This Trade license valid up to 30 June 2027

Seal

Sd/- Illegible
Officer of Taxes,
Dhaka North City Corporation

TRANSLATED BY

Md Monbulul Islam
New Ekra Translation
Room # 221(1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka, Mob: 01902122684

ATTESTED

16.08.2026
Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 109 (1st Floor), 30, Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone +88 01711608234



NEW EKRA TRANSLATION

নিউ ইকরা অনুবাদ সেন্টার

Government Approval License No. 007106

Plot-30, Zahed Plaza, Room No. 221(1st Floor) Gulshan-2, Dhaka

Phone: 01705360766, 01902122684, Email: n.ekra2023@gmail.com



(Translated True Copy)

DHAKA NORTH CITY CORPORATION

www.dncc.gov.bd

(Monogram)

E-TRADE LICENCE

License No. **TRAD/DNCC/001131/2023**

(Barcode)

Description of License Issue

Date of Issue : 27/07/2025

Time of Issue : 17:34:24

Photo of the
License Holder

This trade license has been issued in favor of the following person/organization for the purpose of realizing tax imposed on profession, trades livelihood as per paragraph 10 of Dhaka City Corporation Model Tax Schedule, 2016 complied by the Government by virtue of the power given of section 84 of Dhaka City Corporation Ordinance 2009 (2009 Ord. XL of 60) effectiveness of which shall remain in force till the time mentioned.

- | | |
|--------------------------------------|---|
| 01. Name of business organization | : M/S KAMAL TRADERS |
| 02. Name of organization Owner | : MD KAMAL HOSSAIN |
| 03. Father's Name | : TOTA MIA FAKIR |
| 04. Mother's name | : FATEMA BEGUM |
| 05. The nature of the business | : OTHERS-SINGLE |
| 06. Type of business | : Imports, exports, exports (including raw materials and chemicals) |
| 07. Address of business organization | : GA-83/2, Mohakhali, Dhaka-1212 |
| 08. Zone/Bazar Branch, Area | : 3 Mohakhali Ward/Market: 20 |

- | | | |
|-------------------------------------|--|----------|
| 09. NID/Passport/Birth Registration | : 5100915387 | BIN No.: |
| Phone | : 01799052404 | E-mail: |
| 10. Financial Year | : 2025-2026 (Renewed) Business Starting time: 11-07-2023 | |

- | 11. PRESENT ADDRESS OF OWNER | | PERMANENT ADDRESS OF OWNER | |
|------------------------------|-------------|----------------------------|--------------|
| Holding No | : GA-83/2 | Holding No | : |
| Road No | : | Road No | : |
| Vill/Moholla | : Mohakhali | Vill/Moholla | : ModhurChar |
| Post code | : 1212 | Postcode | : Meghula |
| Police Station | : Banani | Police Station | : Dohar |
| District | : Dhaka | District | : Dhaka |
| Division | : Dhaka | Division | : |

- | | | | |
|--|--------|----------------|------------|
| 12. TRADE LICENSE / RENEWAL FEE (YEARLY) | | | |
| Trade License / Renewal Fee | : 5000 | Sign Board Tax | : 480 |
| Surcharge | : 0 | Vat | : 822 |
| Income/Source Tax | : 3000 | Book Value | : 270 |
| Due () | : 0 | Form Fee | : 0.00 |
| Amendment Fee | : 0.00 | Other Fee | : 500.00 |
| | | Grand Total | : 10072.00 |

Sd/- Illegible
License & Advertisement Supervisor
Dhaka North City Corporation.

This Trade license valid up to 30 June 2026.

Seal

Sd/- Illegible
Officer of Taxes,
Dhaka North City Corporation

TRANSLATED BY

Md Manbulul Islam
New Ekra Translation

Room # 221(1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka, Mob: 01902122684

ATTESTED

7.7.26

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 209 (1st Floor), 30, Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone +88 01711600234

ঢাকা উত্তর সিটি কর্পোরেশন

www.dncc.gov.bd



লাইসেন্স ইস্যুর বিবরণ

ই-ট্রেড লাইসেন্স

ইস্যুর তারিখ : 27/07/2025

ইস্যুর সময় : 17:34:24

লাইসেন্স নং : TRAD/DNCC/001131/2023

স্থানীয় সরকার (সিটি কর্পোরেশন) আইন ২০০৯ (২০০৯ সনের ৬০ নং আইন) এর ধারা ৮৪-তে প্রদত্ত ক্ষমতাবলে সরকার প্রণীত আদর্শ কর তফসিল, ২০১৬ এর ১০ অনুচ্ছেদ অনুযায়ী ব্যবসা, বৃত্তি, পেশা বা শিল্প প্রতিষ্ঠানের উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি প্রতিষ্ঠানের আনুকূলে অত্র ট্রেড লাইসেন্সটি ইস্যু করা হলো।

১। ব্যবসা প্রতিষ্ঠানের নাম	: মেসার্স কামাল ট্রেডার্স		
২। ব্যবসা প্রতিষ্ঠানের মালিকের নাম	: মোঃ কামাল হোসেন		
৩। পিতা/স্বামীর নাম	: তোতা মিয়া ফকির		
৪। মাতার নাম	: ফাতেমা বেগম		
৫। ব্যবসার প্রকৃতি	: অন্যান্য - একক		
৬। ব্যবসার ধরণ	: আমদানী, রপ্তানী, সরবরাহকারী (দাহ্য পদার্থ ও ক্যামিকেল ব্যতিত)		
৭। ব্যবসা প্রতিষ্ঠানের ঠিকানা	: গ-৮৩/২, মহাখালী, ঢাকা-১২১২		
৮। অঞ্চল/ডিএনসিসি'র নিজস্ব মার্কেট	: ৩ মহাখালী	ওয়ার্ড:	২০
৯। এনআইডি/পাসপোর্ট/জন্ম নিবন্ধন নং	: ৫১০০৯১৫৩৮৭	টিআইএন/বিআইএন নং:	
মোবাইল নম্বর	: ০১৭৯৯০৫২৪০৪	ই-মেইল:	
১০। অর্থ বছর	: ২০২৫-২০২৬ (নবায়নকৃত)	ব্যবসা শুরুর তারিখ:	১১/০৭/২০২৩
১১। মালিকের বর্তমান ঠিকানা		মালিকের স্থায়ী ঠিকানা	
হোল্ডিং নং	: গ-৮৩/২	হোল্ডিং নং	:
রোড নং	:	রোড নং	:
গ্রাম/মহল্লা	: মহাখালী	গ্রাম/মহল্লা	: মধুরচর
পোস্ট কোড	: ১২১২	পোস্ট কোড	: মেঘনা
থানা	: বনানী	থানা	: দোহার
জেলা	: ঢাকা	জেলা	: ঢাকা
বিভাগ	:	বিভাগ	:
১২। আদর্শ কর তফসিল, ২০১৬ এর ক্রমিক নং	:		
১৩। ট্রেড লাইসেন্স ফি (নতুন/নবায়ন)			
লাইসেন্স/নবায়ন ফি	: ৫০০০	সাইনবোর্ড কর (পরিচিতিমূলক)	: ৪৮০
সারচার্জ	: ০	ভ্যাট	: ৮২২
আয়কর / উৎসেকর	: ৩০০০	বই মূল্য	: ২৭০
বকেয়া ()	: ০	ফর্ম ফি	: ০.০০
সংশোধনী ফি	: ০.০০	অন্যান্য ফি	: ৫০০.০০
		সর্বমোট	: ১০০৭২.০০

অত্র ট্রেড লাইসেন্স এর মেয়াদ ৩০ শে জুন, ২০২৬ পর্যন্ত

(Signature)



(Signature)

লাইসেন্স ও বিজ্ঞাপন সুপারভাইজার

কর কর্মকর্তা



**Office of the Notary Public
For Whole of Bangladesh**

Md. Monzur Kadir

Advocate

Judge Court, Dhaka

Ex. Associate Govt. Pleader

Member, Dhaka Bar Association

Notary Public

For Whole of Bangladesh

Chamber:

Room No. 209 (1st Floor)

Zahed Plaza

30 Gulshan North Avenue

Gulshan Circle-2

Dhaka-1212, Bangladesh.

Mobile: +88-01711600234

E-mail: adv.mm.kadir@gmail.com

Translated by the Notary U/S 8 (1) (h) of The Notaries Ordinance, 1961

(Translated Copy)

DHAKA NORTH CITY CORPORATION, DHAKA

www.dncc.gov.bd

(Monogram)

(E - TRADE LICENSE)

No. TRAD/DNCC/001131/2023

Description of License Issue	
Date of Issue	Time of Issue
09/09/2024	14:53:43

Photo of the Holder

(Round Seal)



This trade license has been issued in favor of the following person/organization for the purpose of realizing tax imposed on profession, trades livelihood as per paragraph 10 of Dhaka City Corporation Model Tax Schedule, 2016 complied by the Government by virtue of the power given of section 84 of Dhaka City Corporation Ordinance 2009 (2009 Ord. XL of 60) effectiveness of which shall remain in force till the time mentioned.

01. Name of business organization : **M/S KAMAL TREDERS**
 02. Name of organization Owner : **MD KAMAL HOSSAIN**
 03. Father's/Husband's Name : **TOTA MIA FAKIR**
 04. Mother's name : **FATEMA BEGUM**
 05. The nature of the business : **OTHERS-INDIVIDUAL**
 06. Type of business : **Importers, Exporters, Suppliers (Without Combustibles & Chemicals)**
 07. Address of business organization : **Gha - 83/2, Mohakhali, Dhaka - 1212**
 08. Zone/Bazar Branch Area : **3 - Mohakhali**
 09. NID/Passport/Birth Registration : **5100915387** Ward/Market: 20
 Phone : **01799052404** BIN No.
 10. Financial Year : **2024-2025(Renewed),** E-mail:
 Business Starting time: 11/07/2023

11

PRESENT ADDRESS OF OWNER

Holding No : **Gha-83/2**
 Road No :
 Vill/Moholla : **Mohakhali**
 Postcode : **1212**
 Police Station : **Banani**
 District : **Dhaka**
 Division :

PERMANENT ADDRESS

Holding No :
 Road No :
 Vill/Moholla : **Modhur Char**
 Postcode : **Meghula**
 Police Station : **Dohar**
 District : **Dhaka**
 Division :

12 **Trade License /Renewal fee (Yearly)**

Trade License / Renewal Fee	: 5000	Sign Board Tax	: 480
Surcharge	: 0	Vat	: 822
		Book Fee	: 270
Income Tax	: 3000	From Fee	: 0.00
Due ()	: 0	Others Fee	: 500.00
Correction Fee	: 0.00	Total	: 10072.00

This Trade license valid is up to 30 June 2025.

Sd/- Illegible
License & Advertisement Supervisor
Dhaka North City Corporation.

Sd/- Illegible
Officer of Taxes,
Dhaka North City Corporation.

ATTESTED

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
 Room # 221 (1st Floor), 30 Zahed Plaza
 Gulshan-2, Dhaka-1212, Bangladesh
 Hand Phone : +8801711600234

NOTA

DRAFTING • CONVEYANCING • LEGAL CONSULTANCY

ঢাকা উত্তর সিটি কর্পোরেশন

www.dncc.gov.bd



লাইসেন্স ইস্যুর বিবরণ

ই-ট্রেড লাইসেন্স

ইস্যুর তারিখ : 09/09/2024
ইস্যুর সময় : 14:53:43

লাইসেন্স নং : TRAD/DNCC/001131/2023

স্থানীয় সরকার (সিটি কর্পোরেশন) আইন, ২০০৯ (২০০৯ সনের ৬০ নং আইন) এর ধারা ৮৪-তে প্রদত্ত ক্ষমতাবলে সরকার প্রণীত আদর্শ কর তফসিল, ২০১৬ এর ১০ অনুচ্ছেদ অনুযায়ী ব্যবসা, বৃত্তি, পেশা বা শিল্প প্রতিষ্ঠানের উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের আনুকূলে অত্র ট্রেড লাইসেন্সটি ইস্যু করা হলো।

১। ব্যবসা প্রতিষ্ঠানের নাম	: মেসার্স কামাল ট্রেডার্স		
২। ব্যবসা প্রতিষ্ঠানের মালিকের নাম	: মোঃ কামাল হোসেন		
৩। পিতা / স্বামীর নাম	: তোতা মিয়া ফকির		
৪। মাতার নাম	: ফাতেমা বেগম		
৫। ব্যবসার প্রকৃতি	: অন্যান্য - একক		
৬। ব্যবসার ধরণ	: আমদানী, রপ্তানী, সরবরাহকারী দোহা পদার্থ ও ক্যামিকেল ব্যতিত		
৭। ব্যবসা প্রতিষ্ঠানের ঠিকানা	: গ-৮৩/২, মহাখালী, ঢাকা-১২১২		
৮। অঞ্চল/ডিএনসিসি'র নিজস্ব মার্কেট	: ৩ মহাখালী	ওয়ার্ড:	২০
৯। এনআইডি/পাসপোর্ট/জন্ম নিবন্ধন নং	: ৫১০০৯১৫৩৮৭	টিআইএন/বিআইএন নং:	
মোবাইল নম্বর	: ০১৭৯৯০৫২৪০৪	ই-মেইল:	
১০। অর্থ বছর	: ২০২৪-২০২৫ [নবায়নকৃত]	ব্যবসা শুরুর তারিখ:	১১/০৭/২০২৩
১১। মালিকের বর্তমান ঠিকানা		মালিকের স্থায়ী ঠিকানা	
হোল্ডিং নং	: গ-৮৩/২	হোল্ডিং নং	:
রোড নং	:	রোড নং	:
গ্রাম / মহল্লা	: মহাখালী	গ্রাম / মহল্লা	: মধুরচর
পোস্ট কোড	: ১২১২	পোস্ট কোড	: মেঘনা
থানা	: বনানী	থানা	: দোহার
জেলা	: ঢাকা	জেলা	: ঢাকা
বিভাগ	:	বিভাগ	:
১২। আদর্শ কর তফসিল, ২০১৬ এর ক্রমিক নং	:		
১৩। ট্রেড লাইসেন্স ফি (নতুন/নবায়ন)			
লাইসেন্স/নবায়ন ফি	: ৫০০০	সাইনবোর্ড কর (পরিচিতিমূলক)	: ৪৮০
সারচার্জ	: ০	ভ্যাট	: ৮২২
আয়কর / উৎসেকর	: ৩০০০	বই মূল্য	: ২৭০
বকেয়া ()	: ০	ফর্ম ফি	: ০.০০
সংশোধনী ফি	: ০.০০	অন্যান্য ফি	: ৫০০.০০
		সর্বমোট	: ১০০৭২.০০

অত্র ট্রেড লাইসেন্স এর মেয়াদ ৩০ শে জুন, ২০২৫ পর্যন্ত



লাইসেন্স ও বিজ্ঞাপন সুপারভাইজার

কর কর্মকর্তা



Office of the Notary Public
For Whole of Bangladesh

Md. Monzur Kadir

Advocate

Judge Court, Dhaka

Ex. Associate Govt. Pleader

Member, Dhaka Bar Association

Notary Public

For Whole of Bangladesh

Chamber:

Room No. 209 (1st Floor)

Zahed Plaza

30 Gulshan North Avenue

Gulshan Circle-2

Dhaka-1212, Bangladesh.

Mobile: +88-01711600234

E-mail: adv.mm.kadir@gmail.com

Translated by the Notary U/S 8 (1) (h) of The Notaries Ordinance, 1961

QR Code

(Translated Copy)

DHAKA NORTH CITY CORPORATION

www.dncc.gov.bd

Monogram

E-TRADE LICENCE

Picture



Details of the licence issue

Date of issue: 18/07/2023

Time of issue: 13:46:13

Licence No: TRAD/DNCC/001131/2023

According to the Article 10 of the Model Tax Schedule 2016 made by the government in Article 84 of the Local Government (City Corporation) Act, 2009 (Act No. 60 of 2009), the person mentioned below for the tax imposed on business, occupation, Profession or industrial establishment /Trade licence issued here on behalf of the company.

1 Name of business organization	: M/S KAMAL TRADERS
2 Name of organization owner	: MD KAMAL HOSSAIN
3 Father's name	: TOTA MIA FAKIR
4 Mother's Name	: FATEMA BEGUM
5 The nature of the business	: The Others one
6 Type of business	: Importer, Exporter, Suppliers (Without flammable materials and chemicals)
7 Address of organization	: GA- 83/2, Mohakhali, Dhaka- 1212
8 Region/Bazar Branch Area	: 3, Monakhali
9 NID/Passport/Birth Reg. No. Phone	: 5100915387
10 Financial Year	: 01799052404
11 Present Address of owner	: 2023-2024 [New]
Holding No	: GA- 83/2
Road No.	:
Village/Area	: Mohakhali
Post Code	: 1212
Thana	: Banani
District	: Dhaka
Division	:
12 Trade Licence /Renewal fee(Annual)	
Llicence /renewal fee	: 2000
Surcharge	: 0
Income tax/Source	: 0
Due ()	: 0
Permanent Address of owner	
Holding No	:
Road No.	:
Village/Area	: Modhur Char
Post Code	: Meghna
Thana	: Dohar
District	: Dhaka
Division	:
Signboard Tax	: 480
Vat	: 372
Book Price	: 270
Others Fee	: 500
In Total	: 3622

The trade licence expires here until June 30th, 2024 AD

Sd/Illegible
Licence & Advertisement Supervisor

Round Seal

Sd/Illegible
Officer of Taxes

ATTESTED

5.8.2023

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone : +8801711600234

ঢাকা উত্তর সিটি কর্পোরেশন

www.dncc.gov.bd



লাইসেন্স ইস্যুর বিবরণ

ই-ট্রেড লাইসেন্স

ইস্যুর তারিখ : 25/02/2024
ইস্যুর সময় : 14:59:39

লাইসেন্স নং : TRAD/DNCC/001131/2023

স্থানীয় সরকার (সিটি কর্পোরেশন) আইন, ২০০৯ (২০০৯ সনের ৬০ নং আইন) এর ধারা ৮৪-তে প্রদত্ত ক্ষমতাবলে সরকার প্রণীত আদর্শ কর তফসিল, ২০১৬ এর ১০ অনুচ্ছেদ অনুযায়ী ব্যবসা, বৃত্তি, পেশা বা শিল্প প্রতিষ্ঠানের উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের আনুকূলে অত্র ট্রেড লাইসেন্সটি ইস্যু করা হলো।

১। ব্যবসা প্রতিষ্ঠানের নাম	: মেসার্স কামাল ট্রেডার্স		
২। ব্যবসা প্রতিষ্ঠানের মালিকের নাম	: মোঃ কামাল হোসেন		
৩। পিতা / স্বামীর নাম	: তোতা মিয়া ফকির		
৪। মাতার নাম	: ফাতেমা বেগম		
৫। ব্যবসার প্রকৃতি	: অন্যান্য - একক		
৬। ব্যবসার ধরণ	: আমদানী, রপ্তানী, সরবরাহকারী (দোহা পদার্থ ও ক্যামিকেল ব্যতীত)		
৭। ব্যবসা প্রতিষ্ঠানের ঠিকানা	: গ-৮৩/২, মহাখালী, ঢাকা-১২১২		
৮। অঞ্চল/ডিএনসিসি'র নিজস্ব মার্কেট	: ৩ মহাখালী	ওয়ার্ড:	২০
৯। এনআইডি/পাসপোর্ট/জন্ম নিবন্ধন নং	: ৫১০০৯১৫০৮৭	টিআইএন/বিআইএন নং:	
মোবাইল নম্বর	: ০১৭৯৯০৫২৪০৪	ই-মেইল:	
১০। অর্থ বছর	: ২০২৩-২০২৪ (নতুন)	ব্যবসা শুরু তারিখ:	১১/০৭/২০২৩
১১। মালিকের বর্তমান ঠিকানা		মালিকের স্থায়ী ঠিকানা	
হোল্ডিং নং	: গ-৮৩/২	হোল্ডিং নং	:
রোড নং	:	রোড নং	:
গ্রাম / মহল্লা	: মহাখালী	গ্রাম / মহল্লা	: মধুরচর
পোস্ট কোড	: ১২১২	পোস্ট কোড	: মেঘনা
থানা	: বনানী	থানা	: দোহার
জেলা	: ঢাকা	জেলা	: ঢাকা
বিভাগ	:	বিভাগ	:
১২। আদর্শ কর তফসিল, ২০১৬ এর ক্রমিক নং	:		
১৩। ট্রেড লাইসেন্স ফি (নতুন/নবায়ন)			
লাইসেন্স/নবায়ন ফি	: ২০০০	সাইনবোর্ড কর (পরিচিতিমূলক)	: ৪৮০
সারচার্জ	: ০	ভ্যাট	: ৩৭২
আয়কর / উৎসেকর	: ০	বই মূল্য	: ২৭০
বকেয়া ()	: ০	ফর্ম ফি	: ০.০০
সংশোধনী ফি	: ০.০০	অন্যান্য ফি	: ৫০০.০০
		সর্বমোট	: ৩৬২২.০০

অত্র ট্রেড লাইসেন্স এর মেয়াদ ৩০ শে জুন, ২০২৪ পর্যন্ত



লাইসেন্স ও বিজ্ঞাপন সুপারভাইজার

কর কর্মকর্তা



Government of the People's Republic of Bangladesh

National Board of Revenue

Taxpayer's Identification Number (TIN) Certificate

TIN : 526270302504



This is to Certify that **MD. KAMAL HOSSAIN** is a Registered Taxpayer of National Board of Revenue under the jurisdiction of **Taxes Circle-083**, Taxes Zone **04**, Dhaka.

Taxpayer's Particulars :

- 1) Name : **MD. KAMAL HOSSAIN**
- 2) Father's Name : **TOTA MIA FAKIR**
- 3) Mother's Name : **FATEMA BEGUM**
- 4.a) Current Address : **MODHUR CHAR, Dohar, Dhaka, PO : 1330**
- 4.b) Permanent Address : **MODHUR CHAR, Dohar, Dhaka, PO : 1330, Bangladesh**
- 5) Previous TIN : **Not Applicable**
- 6) Status : **Individual**

Date : February 21, 2022

Please Note:

1. A Taxpayer is liable to file the Return of Income under section 75 of the Income Tax Ordinance, 1984.
2. Failure to file Return of Income under section 75 is liable to-
 - (a) Penalty under section 124; and
 - (b) Prosecution under section 164 of the Income Tax Ordinance, 1984.



Deputy Commissioner of Taxes

Taxes Circle-083

Taxes Zone 04, Dhaka

Address : Haridia Complex, 2nd Buriganga Bridge Road,
Kodomtoli Chaurasta, South Keranigonj, Dhaka Phone :
7762863

ATTESTED

5.8.2023
Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone : +8801711600234

N. B: This is a system generated certificate and requires no manual signature.





Reference Number: 6656656346



Government of the People's Republic of Bangladesh
National Board of Revenue
Income Tax Department

Income Tax Certificate
Assessment Year: 2025-2026

Taxpayer's Name	:	MD. KAMAL HOSSAIN
Taxpayer's Identification Number (TIN)	:	526270302504
Father's Name	:	TOTA MIA FAKIR
Mother's Name	:	FATEMA BEGUM
Current Address	:	MODHUR CHAR, Dohar, Dhaka
Permanent Address	:	MODHUR CHAR, Dohar, Dhaka
Status	:	Individual -> Bangladeshi -> Having NID

This is to certify that MD. KAMAL HOSSAIN is a registered taxpayer of Taxes Circle-075 (Dohar), Taxes Zone-04, Dhaka. The taxpayer has filed the return of income for the Assessment Year 2025-2026.



This is a system generated certificate, and requires no signature.



Government of the People's Republic of Bangladesh
National Board of Revenue
Income Tax Department

Certificate of submission U/S 180
Assessment Year: 2024-2025

Taxpayer's Name	:	MD. KAMAL HOSSAIN
Taxpayer's Identification Number (TIN)	:	526270302504
Father's Name	:	TOTA MIA FAKIR
Mother's Name	:	FATEMA BEGUM
Current Address	:	MODHUR CHAR, Dohar, Dhaka
Permanent Address	:	MODHUR CHAR, Dohar, Dhaka
Status	:	Individual -> Bangladeshi -> Having NID

This is to certify that MD. KAMAL HOSSAIN is a registered taxpayer of Taxes Circle-075 (Dohar), Taxes Zone-04, Dhaka. The taxpayer has filed the return of income for the Assessment Year 2024-2025.



This is a system generated certificate, and requires no signature.



GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
National Board of Revenue
Income Tax Wing

INCOME TAX CERTIFICATE



Description:

1. Name : **Md. Kamal Hossain**
2. Father's Name/Husband's Name : Tota Mia Fakir
3. Present Address : Modhur Char, Dohar, Dhaka-1330.
4. Permanent Address : Modhur Char, Dohar, Dhaka-1330.
5. Person/Status : Individual.
6. E-TIN- : 526270302504/Taxes Circle:-83. Dhaka.
7. Business Identification Number : xxxxxxxx

This is to Certify that **Md. Kamal Hossain** is a registered assessee of Taxes Circle-83, Taxes Zone-4, Dhaka. The assessee has submitted universal self I.T Return for the assessment year 2024-2025 The assessment of the assessee has been completed.

ATTESTED

10.9.24
Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone +8801711600234

[Signature]
10/9/24

(Md. Riasad Azim)

Deputy Commissioner of Taxes
Taxes Circle-83, Taxes Zone-4, Dhaka.
Ph: 7762863.



[Signature]
08.09.24





GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
National Board of Revenue
Income Tax Wing

INCOME TAX CERTIFICATE

Description:

1. Name : **Md. Kamal Hossain**
2. Father's Name/Husband's Name : Tota Mia Fakir
3. Present Address : Modhur Char, Dohar, Dhaka-1330.
4. Permanent Address : Modhur Char, Dohar, Dhaka-1330.
5. Person/Status : Individual.
6. E-TIN- : 526270302504/Taxes Circle:-83. Dhaka.
7. Business Identification Number : xxxxxxxx



This is to Certify that **Md. Kamal Hossain** is a registered assessee of Taxes Circle-83, Taxes Zone-4, Dhaka. The assessee has submitted universal self I.T Return for the assessment year 2023-2024 The assessment of the assessee has been completed.

ATTESTED

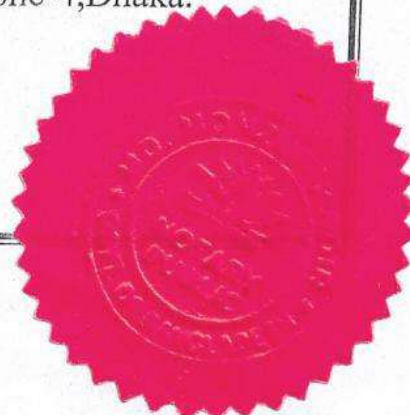
5.8.2023
Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone +9801711600234

20/09/23



20.7.23

(Md. Riasad Azim)
Deputy Commissioner of Taxes
Taxes Circle-83, Taxes Zone-4, Dhaka.
Ph: 7762863.





GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
National Board of Revenue
Income Tax Wing

INCOME TAX CERTIFICATE

Description:

1. Name : **Md. Kamal Hossain**
2. Father's Name/Husband's Name : Tota Mia Fakir
3. Present Address : Modhur Char, Dohar, Dhaka-1330.
4. Permanent Address : Modhur Char, Dohar, Dhaka-1330.
5. Person/Status : Individual.
6. E-TIN- : 526270302504/Taxes Circle:-83. Dhaka.
7. Business Identification Number : xxxxxxxx



This is to Certify that **Md. Kamal Hossain** is a registered assessee of Taxes Circle-83, Taxes Zone-4, Dhaka. He has submitted I.T Return normal procedure for the assessment year 2022-2023. His assessment has been Under process.

ATTESTED

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone +8801711600234

(Md. Riasad Azim)

Deputy Commissioner of Taxes
Taxes Circle-83, Taxes Zone-4, Dhaka.
Ph: 7762863.



20.7.23



M/S KAMAL TRADERS

GA-83/2, MOHAKHALI, DHAKA-1212

Mobile: +88 01799-052404, E-mail: kamal4643500@gmail.com

CASH MEMO / BILL

Inv. No. :

Date :

Name :

Address :

[illegible]

Receive with thanks (In words) :

Signature of Customer's _____

M/S KAMAL TRADERS



M/S KAMAL TRADERS

GA-83/2, MOHAKHALI, DHAKA-1212

Mobile: +88 01799-052404, E-mail: kama4643500@gmail.com

No.

Money Receipt

Date:.....

Received from.....

Road No.....House No.....Apt. No.....Place.....

a sum of Taka :.....

Cash / Cheque No:.....Dated.....Drawn

on.....for the Month of

.....Year 20

TK.

Authorised Signature



M/S KAMAL TRADERS

GA-83/2, MOHAKHALI, DHAKA-1212

Mobile: +88 01799-052404, E-mail: kamal4643500@gmail.com

Ref:

Date:.....





M/S KAMAL TRADERS

GA-83/2, MOHAKHALI, DHAKA-1212

Mobile: +8801876555998, E-mail: mskamaltrader@gmail.com

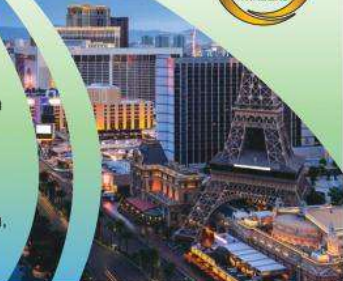
Ref:

Date:.....

M/S KAMAL TRADERS
Export & Importer

+880 1876 55 59 98
mskamaltrader@gmail.com
www.kamaltraders.online

H O: GA-83/2, Mohakhali,
Dhaka, Bangladesh.
B O: College Market, Joypara,
Dohar, Dhaka.



MD. KAMAL HOSSAIN
MBA Dhaka University

+880 1799-052404
kamal4643500@gmail.com
www.kamaltraders.online
facebook.com/mdkamalfb
Modhur Char, Dohar, Dhaka

SCAN ME





M/S KAMAL TRADERS

GA-83/2, MOHAKHALI, DHAKA-1212

Mobile: +8801876555998, E-mail: mskamaltrader@gmail.com

Ref:

Date:.....

M/S KAMAL TRADERS
Export & Importer

+880 1876 55 59 98
mskamaltrader@gmail.com
www.kamaltraders.online

H O: GA-83/2, Mohakhali,
Dhaka, Bangladesh.
B O: College Market, Joypara,
Dohar, Dhaka.



MD. KAMAL HOSSAIN
MBA Dhaka University

+880 1799-052404
kamal4643500@gmail.com
www.kamaltraders.online
facebook.com/mdkamalfb
Modhur Char, Dohar, Dhaka

SCAN ME



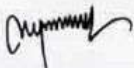
 **AB Bank**



Md. Kamal Hossain
Owner
M/S KAMAL TRADERS
Agent Banking
Blood Group: A+

If found please return this card to:

AB Bank PLC.
Agent:
M/S KAMAL TRADERS
Joypara College Market, Dohar, Dhaka
Mobile: 05100915387
E-mail: mskamaltrader@gmail.com
Web: www.abbl.com


Managing Director & CEO



 **AB Bank**

Md. Kamal Hossain
Agent Owner

AB Bank PLC
Joypara Agent Branch

Collage Market, Joypara, Dohar, Dhaka.
Mobile : 01876-555998
E-mail: mskamaltrader@gmail.com
Web : www.abbl.com
SWIFT: ABBLBDDH



NEW EKRA TRANSLATION

নিউ ইকরা অনুবাদ সেন্টার

Government Approval License No. 007106

Plot-30, Zahed Plaza, Room No. 221(1st Floor) Gulshan-2, Dhaka
Phone: 01705360766, 01902122684, Email: n.ekra2023@gmail.com



(Translated Copy)

(Logo) AB Bank
AB Bank PLC

Memo No.: ABB PLC/Agent/2025/242

Date: October 7, 2025

Letter of Authorization

In reference to the letter issued by the Banking Regulation and Policy Department of Bangladesh Bank vide No. BRPD (LS-2)/745(12)/2025-12288 dated 07/10/2025, **M/S Kamal Traders**, Proprietor: **Md Kamal Hossain**, is hereby appointed as an **Agent of AB Bank PLC**.

The agent outlet located at **Joypara College Market, Dohar, Dhaka** shall be operated under the supervision and control of **AB Bank PLC, Joypara Branch**.

Sd/-Illegible
Syed Mizanur Rahman
Managing Director & CEO

Corporate Office: BCIC Bhaban, 30-31, Dilkusha C/A, Dhaka-1000, Bangladesh Helpline: 16207, E-mail: info@abbl.com, Swift: ABBLBDDH, Web: www.abbl.com

TRANSLATED BY

Md. Mahbubul Islam
New Ekra Translation
Room # 221(1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka, Mob: 01902122684

ATTESTED

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone : +88 01711600234



AB Bank

AB Bank PLC.



স্মারকঃ এবিবি পিএলসি/এজেন্ট/২০২৫/২৪২

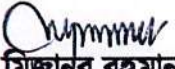
তারিখঃ অক্টোবর ৭, ২০২৫



অনুমতিপত্র

বাংলাদেশ ব্যাংক এর ব্যাংকিং প্রবিধি ও নীতি বিভাগের ০৭/১০/২০২৫ ইং তারিখের বিআরপিডি (এলএস-২)/৭৪৫(১২)/২০২৫-১২২৮৮ নং পত্রের প্রেক্ষিতে মেসার্স কামাল ট্রেডার্স, প্রোঃ- মোঃ কামাল হোসেন কে এবি ব্যাংক পিএলসি এর এজেন্ট হিসাবে নিয়োগ করা হলো।

জয়পাড়া কলেজ মার্কেট, দোহার, ঢাকা এ অবস্থিত এজেন্ট আউটলেটটি এবি ব্যাংক পিএলসি জয়পাড়া শাখার নিয়ন্ত্রণাধীনে পরিচালিত হবে।


সৈয়দ মিজানুর রহমান
ব্যবস্থাপনা পরিচালক ও সিইও



ATTESTED


Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 221 (1st Floor), 30 Zahed Plaza
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**DEED OF AGREEMENT FOR AGENT BANKING OPERATION IN BANGLADESH ON
BEHALF OF AB BANK PLC**

This Deed of Agreement for Agent Banking Operation in Bangladesh on behalf of AB Bank PLC
is made on the 7th day of October, 2025.

BETWEEN

AB Bank PLC, a banking company incorporated under the Companies Act, 1913 and
operating its banking business under the Bank Companies Act, 1991 having its Corporate
Office at Shanta Skymark, 18, Gulshan Avenue, Gulshan-1, Dhaka-1212 (hereinafter
referred to as "**the Bank**") (which expression shall unless excluded by or repugnant to the context
mean and include its heirs, successors-in-interest, legal representatives, administrators and
assignees) of the **FIRST PART**

AND

M/S. Kamal Traders..... a proprietorship concern/Partnership/
Limited Company represented by its proprietor/Managing Director/Chairman, Mr./Mrs.
Md. Kamal Hossain..... carrying out its Business at Ra- 83/2,
Mohakhali, Dhaka- 1212..... (hereinafter referred to
as **Agent/Master Agent** (which expression shall unless excluded by or repugnant to the context
mean and include its heirs, successors-in-interest, legal representatives, administrators and
assignees) of the **SECOND PART**.

WHEREAS Bangladesh Bank, constituted under Article 3 of the Bangladesh Bank Order 1972 for
the purpose of carrying on the business of the central banking of Bangladesh, on the strength of
section 45 of the Bank Companies Act, 1991 framed guidelines under the name and style
"Prudential Guidelines for Agent Banking Operation in Bangladesh" (September 2017) for the
purposes of providing banking services to the underserved population and to reach out unbanked
and underserved segments of the society as well as existing bank customers, which include (i)
establishing agents as a channel for delivering banking services in a cost effective manner; (ii)
outlining activities which can be carried out by an agent as well as provide a framework for

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ATTESTED

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
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offering branchless banking services; (iii) increasing outreach of the banking services and promote financial inclusion within a safe and sound financial system environment; and (iv) serving as a set of minimum standards of data and network security, customer protection and risk management to be adhered to the branchless banking services;

AND WHEREAS the bank in order to carry out its banking business and to bring the mass population within the banking system, the bank has obtained necessary permission from Bangladesh Bank to introduce Banking Services through Agents using mobile or any other electronic technologies in the country;

AND WHEREAS in order to diversify the network and facilitate the banking services through using mobile phone or other electronic technologies throughout the country, the Bank has agreed to grant accreditation to the Agent to carry out the Banking Services as detailed under the **clause 5** of this Agreement subject to approval from relevant governing bodies;

AND WHEREAS the Agent/Master Agent has agreed to carry out the Services under the terms and conditions as contained hereinafter;

AND WHEREAS the Agent/Master Agent possesses managerial, financial and technical expertise for managing agent banking Outlets and hereby agrees to provide the Services until termination of the agreement.

NOW, THEREFORE, the Parties hereby agree as follows:

1. DEFINITIONS

- a) **"The Bank"** shall mean AB Bank Ltd (ABBL).
- b) **"Agent"** means Master Agent and/or Unit Agent
- c) **"Master Agent"** means an entity having branch offices or outlets, either owned or otherwise engaged legally by it that has been contracted by the bank to provide the services mentioned in this agreement.
- d) **"Unit Agent"** means an entity that has been contracted by a bank to provide the banking services in a single agent banking outlet in a manner specified in this agreement.
- e) **"Agreement"** means this agreement executed between Bank and the Agent for the participation by the Agent in providing the Agent Banking Operations and all other ancillary services relating thereto.

“দেশপ্রেমের শপথ নিব, দুর্নীতিকে বিদায় দিন” Page 2 of 15

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- f) **"Agreed Float Value"** means the aggregate value of all the services floats to be maintained by the agent as specified in annexure.
- g) **"Agreement Period"** means the period for which the contract continues till either of the parties agree to terminate it.
- h) **"Cash Float"** means the cash provided by the Agent at each Agent Outlet for the provision of Agent Banking Operations.
- i) **"Commissions"** means the detailed transaction charges for the Agent Banking Operation and the approved commissions to be earned by the Agent in the course of providing the Agent Banking Operations and as more particularly set out in Annexure.
- j) **"Confidential Information"** means all secret information all data, whether or not material form, whatsoever or howsoever derived or acquired relating to the Agent Banking Operations and the provisions of Agent Banking Operations and all other confidential or secret information disclosed by or on behalf of either party to the other including the terms of this agreement.
- k) **"Effective Date"** means the date of execution of this agreement.
- l) **"Agent Banking Outlet"** shall mean an entity which will work independently as Unit Agent or under the supervision of a Master Agent and run the agent banking activities in a specific location at the customer end point.
- m) **"Customer"** means the person to whom the scope of the services to be offered.
- n) **"Person"** shall include any individual, proprietorship concern, firm, company, statutory body, corporate or other association or persons as context may justify.
- o) **"Equipment"** means all the equipment provided to the Agent by the Bank for the purpose of providing the Agent Banking Operations and shall include without limitation the customized SIM, Biometric POS and related accessories, which may include Outlet of Sale branding material, Agent Manuals and instructions for the provision of Agent Banking Operations.
- p) **"Mobile Financial Service"** means Mobile financial Services defined under clause 03 of Bangladesh Mobile Financial Services (MFS) Regulations, 2018.
- q) **"Agent Banking"** means the business of providing banking services through agent's network.
- r) **"Bank Account"** means an agreement between a person and Bank to make financial transactions lawfully.

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Pratibha
Signature

- s) **"Wallet Account"** means the registered bank account by which an individual or organization have access to the Mobile Financial Services of the Bank.
- t) **"Valid Account Transfer"** means a certain amount of balance transfer from a Customer Wallet Account to another Customer Wallet Account to be authorized by the Bank.
- u) **"Transactions"** means receiving Agent Banking Operations payments from Customers and paying out Cash sums to the customers in accordance with SMS instructions and registering new customers.
- v) **"Transaction Limits"** means the limit placed on the transactions that may be effected by Agents from specific Outlets as specified by the Bank.
- w) **"Transaction Terminal"** means Point of Sale (POS), Computer, Laptop, SIM card and Mobile Phone or any future electronic channel which is registered and authorized by the bank to be used by the agent at the Agent Outlet to facilitate electronic payment.

Terms not defined in this Agreement shall have the same meaning as defined in the Prudential Guidelines for Agent Banking Operations in Bangladesh as amended/modified replaced and/or other relevant rules and regulation published by the Bangladesh Bank from time to time.

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2. APPOINTMENT & AUTHORISATION

- 2.1. At the request of the Agent/Master Agent, The Bank hereby engages and acknowledges the appointment of the Agent/Master Agent to act on behalf of the Bank in relation to the services authorized by the Bank in relation to Agent banking Operation in the territory of Bangladesh.
- 2.2. The Bank hereby reserves the right to limit the scope of activities of the Agent/Master Agent in terms of roles and territory of work to be assigned to them.
- 2.3. The Agent/Master Agent will ensure that it will comply with all the laws, rules, regulations and statutory requirements existing in Bangladesh from time to time.
- 2.4. The Agent/Master Agent undertakes that the Agent/Master Agent is capable of taking customer protection measures from time to time, whenever it is required.
- 2.5. For the purpose of avoidance any doubt it is expressly stipulated that this agreement is entered into between the parties named hereto without involving any third parties including any Assignee and the Agent/Master Agent is not authorized to assign any work to any third party without prior permission of the bank.
- 2.6. The Agent/Master Agent hereby agrees that it shall not enter into Agent/Master Agent banking contract with any other bank or financial institutions without prior permission of the bank.

3. AGENT'S OUTLET MONITORING ACTIVITIES

- 3.1. The Bank shall issue a 'Business Rules for Agent Outlet' document as attached here in under which shall include the transaction process to be complied by the Agent/Master Agent Outlet. The Agent/Master Agent shall give confirmation to the Bank as to whether the Agent/Master Agent Outlet has met the criteria as detailed in the 'Business Rules for Agent Outlet'.

- 3.2. The Agent/Master Agent shall comply with the Technical Requirements for operating the agent banking services.
- 3.3. The Agent/Master Agent along with each of its Outlets shall have authorized "Transaction Terminal" to process transactions to facilitate Agent Banking Services on behalf of the Bank.
- 3.4. Maximum Authorized Transaction Limits
- Maximum Authorized Transaction Limits shall be determined by the Bank and may be changed from time to time based on approved policy of the Bank and /or applicable regulatory guidelines.
 - Transaction authorization and transaction limits shall be set and controlled centrally by authorized system of the Bank.
 - The Agent/Master Agent shall not exceed Transaction limits under any circumstances. The maximum authorized transaction limit will be as follows:

Amount in Lac

Nature of Accounts	Daily Number of Transactions and Amount Limit					
	Cash Deposit		Cash Withdrawal		Transfer/BEFTN/Inter-bank/Intra-bank	
	No. of transactions	Total Volume	No. of transactions	Total Volume	No. of transactions	Total Volume
Current Account	4	6	2	5	4	15
Savings Account	2	4	2	3	2	5
SND	4	6	2	3	4	10

Maximum authorized transaction limits may be changed from time to time based on the approved policy of the bank and/or applicable regulatory guidelines.

3.5. Transaction Processing Requirements: Uniform Services

The Agent/Master Agent must:

- Accepts all transaction requests properly presented for Deposit, withdrawal or transfer.
- Offer and render services uniformly to all customers.

3.6. Retention of documents at Agent Outlet

The Agent/Master Agent and its Outlet must retain a complete, well-documented file containing a copy of Customer Registration Form, Deposit / withdrawal receipt, Customer Id and Agent Outlet records either in manual or in electronic format including any information connected to an investigation for the period required by ABBL or any other relevant regulators.

3.7. Transaction Receipt Requirements

Upon successful completion of each transaction (deposit, withdrawal or transfer), a Transaction receipt shall be generated electronically against a deposit, withdrawal or any other transaction request one copy of which shall be provided to the customer and another to be retained by the Agent/Master Agent or its Agent Outlet for record purpose.

3.8. Display of marks

An Agent Banking Outlet must display the appropriate service branding as determined by the Bank.

3.9. Prohibition

- The Agent/Master Agent shall not add any surcharge other than scheduled by the Bank.

- The Agent/Master Agent shall not use trademarks owned by the Bank for any Purpose other than those approved in written permission from the Bank.

3.10. Agent / Agent Banking Outlet Website (where applicable)

Agent / Agent Outlet website should contain all or most of the following information:

- Service Marks / Symbol accredited by the Bank in full color to indicate acceptance of the service
- Complete description of the goods or service offered
- Return / refund policy
- Customer service contact, including electronic mail address or telephone number, address of the Agent Outlet's Permanent Establishment
- Transaction Currency (e.g., Taka only)
- Delivery policy
- Consumer data privacy policy
- Security capabilities and policy for transmission of payment

4. RIGHTS & OBLIGATIONS OF THE PARTIES

4.1. Rights & Obligations of the Bank:

- 4.1.1. The Bank shall keep up to date information on any relevant regulatory guidelines which may affect this Agreement and may be issued from time to time from relevant regulators such as, but not limited to, Bangladesh Bank. The Bank shall inform the Agent/Master Agent of such changes in writing within a reasonable time.
- 4.1.2. The Bank may assign any other third party to monitor Agent/Master Agent activities including Agent/Master Agent network on behalf of the Bank.
- 4.1.3. The Bank shall arrange necessary training sessions for the Agents appointed by the Bank on Agent Banking Services.
- 4.1.4. All the Agent Banking Outlets shall be accredited by the Bank under the terms and conditions of this Agreement.
- 4.1.5. The bank shall select and fix locations of the Outlets of the Agent/Master Agent and to change, extend or limit the locations at any time through formal intimation to the Agent/Master Agent.
- 4.1.6. The rights granted under this Agreements to the Agent is non-exclusive as to the territory and the Bank reserves the right to shift Outlet such other entity as it may deem fit for the same purpose and segregate the territory accordingly.
- 4.1.7. The bank has the right to bring any changes in features and schedule of charge on the services upon serving notice to the Agent/Master Agent.
- 4.1.8. The Bank shall have the right to free, full and timely access to the internal systems, documents, reports, records, staff of the Agent/Master Agent and inspect office(s) of the Agent/Master Agent as well as its Outlets at any time to monitor their activities and shall exercise such powers as the Bank deems fit and proper.
- 4.1.9. The Bank has the right to withdraw participation of Agent Banking Services with the Agent/Master Agent and /or its Outlet at any time with prior notice.
- 4.1.10. The Agent/Master Agent will ensure to keep and maintain the equipment's in good condition for ensuring better services to the customers.
- 4.1.11. The Agent/Master Agent shall ensure that any damage or theft of the Equipment is immediately reported to the bank but in any event no later than 2 hours after the occurrence of such event of theft or damage as provided for the Agent/Master Agent Manual.

M/S KAMAL TRADERS

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4.1.12. The Agent/Master Agent may aggregate all Outlets under its control for the provision of Agent Banking Operations.

4.1.13. The Agent/Master Agent agrees to hold in confidence this Agreement and all information, documentation, data and know how disclosed to it by Bank and shall not disclose to any third party or use confidential information other than in connection with performance of this agreement or any part thereof without Bank's written approval.

4.2. Duties and Responsibilities of the Agent

- 4.2.1. The Agent Master Agent will establish an Agent Banking Outlet as per Bank's approved design at.....Joyparza College Market.....
.....Dohart, Dhaka.....at Agent's own cost.
- 4.2.2. The Agent Master Agent will not provide Banking service any places other than the above mentioned Agent Banking Outlet without Bank's prior written approval.
- 4.2.3. The Bank may assign the Agent/Master Agent to acquire customers on target basis as per the Bank's approved policy.
- 4.2.4. The Agent/Master Agent and its authorized Agent/Master Agents shall be responsible to collect, verify and submit all hard copy of customer Application form, KYC related documents and all other required papers to the bank within the agreed time and manner.
- 4.2.5. The Agent/Master Agent shall ensure that the Agent Outlet will have sufficient cash flow to serve customer demand on daily basis. The Agent/Master Agent shall also ensure safety and security of cash handling by the Agent Outlet. However, the Agent/Master Agent shall monitor Outlets activities.
- 4.2.6. The Agent/Master Agent shall agree to follow the promotional plan & activities taken by the Bank. Accordingly, The Agent/Master Agent shall ensure that an Agent Outlet must display the appropriate service branding as determined by the Bank. The Agent/Master Agent and its Agent Outlet must not use trademarks owned by the Bank for any purpose other than those approved in written permission from the Bank.
- 4.2.7. The Agent/Master Agent shall be responsible to collect and verify of all hard copy of customer Application form, KYC related documents and all other required papers and send it to ABBL Agent Banking Division through responsible courier service or to the Bank assigned officers.
- 4.2.8. The Agent/Master Agent shall provide all relevant reports relating to the service to the Bank as and when required.
- 4.2.9. Without the prior written consent of the Bank, the Agent/Master Agent shall not at any Outlet of time collect any short of security deposit from the Agent Outlet in relation to Agent Banking Service of the Bank.
- 4.2.10. The Bank shall be entitled to cancel the Agency immediately or bring any lawful action if it proves that the Agent/Master Agent has taken any additional or illegal amount as security deposit or in any other forms.
- 4.2.11. The Agent/Master Agent shall maintain the confidentiality of any customer data. The Agent/Master Agent shall indemnify the Bank for any loss and / or claim due to disclosure of such customer data by them.
- 4.2.12. If any investigation reveals any involvement of the Agent Outlet in any fraudulent or illegal activity, the Agent/Master Agent shall fully be liable for any financial loss or goodwill in relation to this service.
- 4.2.13. The Agent/Master Agent shall ensure that the Agent Outlet must serve the Customer usually standard banking hour in a normal business day and may be extended hour if required upon availability of system support in the back end after normal banking hour.

M/S KAMAL TRADERS
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- 4.2.14. If Bangladesh Bank decides to close the Agent Outlet for any circumstances Bank will not be liable to compensate the Agent/Master Agent for any issue related to this service contract.
- 4.2.15. The Agent/Master Agent shall not open accounts, grant loans or carry out any appraisal function for purposes of opening an account or granting of a loan or any other facility to the customer/clients.
- 4.2.16. The Agent/Master Agent shall comply with the prevailing Anti Money Laundering/Combating Financing Terrorism related laws, regulations and guidelines issued by Bangladesh Financial Intelligence Unit (BFIU) from time to time.
- 4.2.17. The Agent/Master Agent shall at all times ensure safe-keeping of all relevant records, data, documents or files or alternately, such records, data, documents or files shall be shifted to the bank at regular pre-specified intervals for bank's safe-keeping.
- 4.2.18. The Agent/Master Agent shall not represent the Bank in any means to a third party without written consent from the Bank.
- 4.2.19. The Agent/Master Agent shall not perform management functions, make management decisions, or act or appear to act in a capacity equivalent to that of a member of management or an employee of the Bank.
- 4.2.20. The Agent/Master Agent will not close any Agent Outlet for any period of time without prior approval of the Bank. In case the Agent/Master Agent wants to discontinue the operation of Agent Outlet(s), it shall notify the Bank through formal notice before 3 (three) months or such shorter period as may be agreed upon. Bank should respond appropriately within 30 (thirty) working days of receipt of such a notice and take necessary actions to ensure uninterrupted banking services. The same shall be applicable in relation to relocation, transfer of any agent banking Outlet.
- 4.2.21. Failure to provide notice or unauthorized relocation or closure of agent banking Outlet would be treated as violation of this Agreement and subjected to penalty as would be agreed between the parties.
- 4.2.22. Bangladesh Bank shall have free, full and timely access to the internal systems, documents, reports, records, staff and premises of the Agent/Master Agent and shall exercise such powers as it may deem necessary.
- 4.2.23. The Agent/Master Agent shall abide by AB Bank's agent banking security policy and must bear the responsibilities of password sharing or violation of any password sharing or failed to safeguard the email credentials or agent banking access credential of the users working at his/her agent outlet/s.
- 4.2.24. The Agent/Master Agent will certify the authenticity of fingerprints of the Agent/Master Agent's employees and customers taken at its outlet to ensure the fair and secured banking operation. The Agent/Master Agent must bear the responsibilities of any fraudulent consequences resulting from such anomalies, if any on capturing fingerprint.
- 4.2.25. The Agent/Master Agent shall abide by AB Bank's agent banking security policy and must bear the consequences of password sharing or violation of any password sharing or failed to safeguard the email credentials or agent banking access credential of the users working at his/her agent outlet/s.
- 4.2.26. The Agent/Master Agent shall open a new account with the bank through which the Agent/Master Agent shall operate the agent banking services.
- 4.2.27. At the time of execution of this agreement, the Agent/Master Agent shall hand over number of cheques as security with the bank.
- 4.2.28. In case of termination/accident/demise etc. of the Agent/Master Agent, the Agent/Master Agent must provide his mandate/ nominated person in the agent banking application form.

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- Investigate the Agent Banking Outlet immediately with regard to the relevant information and data related to the particular transaction;
- Take appropriate legal action if the investigation reveals illegal or fraudulent activity;
- Cooperate with law enforcement agencies and relevant regulatory bodies;
- Hold funds;
- Initiate criminal and civil proceedings against the person(s) who committed the offence, if applicable
- Inform the bank as to the wrong/offence committed by the person(s) and the subsequent actions taken by the Agent/Master Agent against that offence.

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5.2. The commission tariffs are set out in commission tariffs are set out in Charges for Agent Banking, but may be varied by publication of revised rates on the Agent Banking Operation as may otherwise be notified to the Agent/Master Agent from time to time.

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6.1 The following list includes a non-exhaustive list of several types of Banking Services which may be offered by the Bank through Outlets/Outlet subject to approval from relevant regulatory bodies from time to time and Bank's own policy and practices.

- 6.2 The bank reserves its right to add any service or services in addition to the services referred to in clause 6.1 by general circular applicable for all Agent/Master Agent and/or by specific circular applicable for the Agent(s)/Master Agent(s) named therein, which shall be binding upon Agent(s)/Master Agent(s) as the case may be; and Agent/Master Agent agrees to bind itself by such circular as the case may be.

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Agent(s)/Master Agent(s) as the case may be; and Agent/Master Agent agrees to bind itself by such circular as the case may be.

7. REGISTRATION OF CUSTOMERS

- 7.1. The Agent/Master Agent must record, and shall procure that the following details on the registrations of each Customers:
- Customer Name
 - Customer National ID number or Passport number taken from the Original ID document.
 - Mobile number for operation of Customer Agent Banking Operation Account (If opened through mobile)
 - The customer will need to sign the customer Account Opening form (in the form provided by Bank) by way of acceptance of the conditions of Use.
- 7.2. The Agent/Master Agent may decline any application if the Agent/Master Agent, as the case may be, is not satisfied with proof of the customer's identity.

8. RECORD KEEPING

- 8.1. All Agents/Master Agents shall and shall procure that keep proper records in accordance with clause 7.2 with respect to the provision of the Agent Banking Operations, including the registration particulars of each customer in the form annexed.
- 8.2. All the Agent Banking Operations transaction shall be recorded in receipt books as described in the Agent Manual as follows:
- Date
 - Agent Banking Operation Operator
 - Agent Banking Operations transactions ID (from the electronic receipt)
 - Transaction type
 - Transaction Value
 - Customer Name and ID
 - Agent Banking Operations Float (from the electronic receipt)
 - Customer Signature (Optional)
- 8.3. Upon effecting a transaction the Agent/Master Agent as the case may be will get a SMS confirmation of the transaction to be effected and upon receipt of such SMS confirmation the Agent complete the transaction.

9. FINANCIAL SETTLEMENT & REVENUE SHARING MODEL

The revenue generated from the Services shall be distributed to the respective Agent Banking Account of the Stakeholder's of the Services after deducting all kind of Govt. levies and charges. The Financial Settlement & Revenue Sharing Model among the parties is attached in the 'Annexure -I' of this Agreement which may be revised by the Bank periodically.

10. INDEMNITY

- 10.1 The Agent/Master Agent hereby agrees to indemnify the bank in respect of all and/or any of losses or damages, claims, demands, actions, suits or proceedings, liabilities, costs, expenses, legal fees raised by any customer or third party against the bank due to act(s), omission(s), fault(s), default(s) or breach (es) of any term of this agreement or by the Agent/Master Agent. The indemnity provided herein shall survive even after termination of this agreement.
- 10.2 The Agent/Master Agent shall execute an indemnity bond in the form of Annexure-II; and shall execute an undated cheque as stated in the said indemnity bond.

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11. CONFIDENTIALITY

The parties acknowledge that, during the course of negotiation and/or the performance of this Agreement, the parties may have or may have had access to and may receive or may have received certain confidential or proprietary information of the other party, in present company or its affiliated and subsidiary companies, which that party reasonably considers confidential and/or proprietary ("Confidential Information").

No party shall release this Agreement to a third party without prior written approval of the other parties. Neither of the parties hereto shall disclose or permit to be disclosed either directly or indirectly to any third party any financial or other materials in terms of this Agreement or any confidential or proprietary information or intellectual property of any nature belonging to the other parties, any other information or material provided to each other or which the other obtains as a result of the relationship under this Agreement which is not available or disclose to the public unless such disclosure is required by law or authorized previously in writing by the other parties.

12. REPRESENTATIONS

Each Party hereby represents and warrants to the other Party that:

12.1. **Corporate Existence and Power:** It is duly organized, validly existing and in good standing and has all corporate powers and all governmental licenses, authorization, consents and approvals required to carry on its business in accordance with this Agreement. All such information is legitimate and accurate.

12.2. **Authorization, Binding Agreement:** It has all requisite corporate power and authority to enter into this Agreement and to perform its obligations hereunder. The execution and delivery of this Agreement and the performance of its obligations hereunder have been duly authorized by all necessary corporate action. This Agreement has been duly executed and delivered and constitutes a legal, valid and binding obligation, enforceable in accordance with its terms.

All information or data that the Agent/Master Agent collects in relation to agent banking services, whether from the customers, the Bank or from other sources, is the property of the Bank.

12.3. **Governmental Authorization; Non contravention:** (A) The execution and delivery of this Agreement and the performance of its obligations hereunder require no consent, approval, order or authorization of, or registration, declaration or filing with, or other action by, any governmental agency or authority, except for such consents, approvals, orders, authorizations, individually or in the aggregate, materially adversely affect its ability to perform its obligations hereunder. (B) Neither the execution and delivery of this Agreement, nor the performance of its obligations hereunder, breach or conflict with, or result in any violation of or default under or permit the acceleration of any obligation under any provision of (1) its articles of incorporation or by-laws or other constituent documents or (2) any contract, agreement or document to which it is a party or by which it is bound, other than where such conflict, violation, default or acceleration would not, individually or in the aggregate, materially adversely affect its ability to perform its obligations hereunder.

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13. DURATION OF THE CONTRACT

This agreement shall remain in effect for an initial period of 1 (one) year and shall automatically renew for subsequent periods unless either party terminate the agreement.

14. TERMINATION

14.1 This Agreement shall remain in effect until terminated by either party by a notice in writing. In the event of breach of terms and conditions of this Agreement, the Agent/Master Agent shall be entitled to terminate this Agreement by giving 90(ninety) day's prior notice in writing. The Bank shall be entitled to terminate this Agreement with immediate effect by giving notice in writing without assigning any reason whatsoever.

14.2 The Bank may terminate this agreement with immediate effect in the event the Agent/Master Agent breaches any term of this agreement and/or in the event the Agent /Master Agent or any employee/other person, for whom the Agent/Master Agent could be otherwise vicariously liable, commits any fraudulent act or offence under the law of the land.

15. Penalty

Both parties shall be liable to be penalized in case of violation of this Agreement. The penalty on the breaching party shall be determined by mutual settlement using best endeavors to mitigate the breach within 30 days of notice of such breach from the non-breaching party. Any dispute in this matter shall be settled as per Clause 20.

The Bank at its own discretion can impose any monetary penalty for any illegal/unethical activity (financial/non-financial/IT) conducted by the Agent/Master Agent and can deduct the same from the commission/ account / Security money of the Agent/Master Agent without any prior notification. In case where the entire monetary penalty cannot be adjusted from the commission/ account / Security money of the Agent/Master Agent due to insufficiency, the remaining amount must be paid to the Bank by the Agent/Master Agent within 30 (days) from the date of receiving notification about it

16. ALTERATION OF TERMS AND CONDITIONS

The Bank shall be entitled, at its sole discretion, to add, alter, delete or modify from time to time any of the terms and conditions contained in this Agreement by giving prior written intimation thereof to the Agent/Master Agent. Any such changes, additions, deletions or modifications shall be binding on the Agent/Master Agent from the date of intimation.

17. FORCE MAJEURE

Neither party shall be responsible for failure to fulfill any of the terms of this Agreement if the non-fulfillment is due to "force majeure". The expression "force majeure" shall mean any event(s) and circumstance(s) beyond the control of either party including, without prejudice to the generality of the foregoing, riots, civil commotion, war, national or international emergency, civil unrest and compliance with orders of any national or local authority. When a Force Majeure occurs, both parties shall immediately notify the other party in writing of the existence of the Force Majeure.

18. NOTICES

Any notice demand, request or report to be given or made hereunder shall be given or made in writing by letter, fax and shall be deemed to have been delivered or given; 7(seven) working days

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after posting; in the case of fax and email twenty-four (24) hours after dispatch, provided always that if the deemed delivery date is not a normal business day at the location of the address, then the delivery shall be deemed to take place on the following first normal business day. The notice, demand, request or report shall be given or made at the address of the addressee stated hereunder or at such address as either party shall designate by notice in writing to the other hereto. For the purpose of Section 14 the respective addresses of the parties hereto shall be as follows:

If to AB Bank Ltd:

Agent Banking Division: Shanta Skymark, 18, Gulshan Avenue, Gulshan-1, Dhaka-1212.

If to Agent/Master Agent:

Agent/Master Agent Address: Gia - 83.12, Mohakhali, Dhaka - 1212

19. MISCELLANEOUS

- 19.1. **Inquiries by the parties:** The parties may perform the inquiries that they deem necessary for their security in the management of the operations that derive from this Agreement and may, include without limitation, obtain references on the other party from any authority or credit information companies in order to evaluate the credit rating and liquidity of the letter and follow-up on credits entered into by the same third parties.
- 19.2. **Waiver:** No waiver of a party's rights, remedies, powers or privileges under this Agreement shall be affected unless expressed in writing. No failure to exercise, or delay in exercising, any right, remedy, power, or privilege hereunder shall operate as a waiver thereof, and no single or partial exercise thereof shall preclude any other or further exercise thereof or the exercise of any other right, remedy, power or privilege hereunder.
- 19.3. **Entire Agreement:** This Agreement constitutes the entire agreement and complete understanding of the parties with respect to the establishment and operation of funds transfer services and merges and supersedes all prior agreements, oral or written, of any other nature with respect to subject matter of this Agreement.
- 19.4. **Relationship between the Parties:** This Agreement is not intended to and does not involve the creation of or constitute any joint venture, company, partnership or arrangement involving the parties to a greater extent than that which is expressly described herein. Neither party shall be responsible for the obligations of the other.
- 19.5. **Severability:** If any provision of this Agreement is determined to be invalid, illegal or unenforceable, then, to the extent such condition does not deprive either party of any material benefit intended to be provided by this Agreement, all of the remaining provisions of this Agreement shall remain in full force and effect and shall be binding upon the parties.

M/S KAMAL TRADERS
Proprietor

Signature

20. TRANSACTION HOUR

Usual business hours will be for agent banking Outlets. Transactions should/would remain for the whole duration of business hours. However, the bank may allow to remain open the Agent Outlet case to case basis considering security and risk issue.

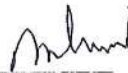
21. ARBITRATION

In case of any dispute in connection with this Agreement, parties must try to resolve the same amicably. All disputes arising out of or in connection with this Agreement which are not amicably resolved between the parties, such dispute shall be resolved through Arbitration, where each party shall appoint one arbitrator and the two appointed arbitrators shall appoint the third arbitrator who shall be the Chairman of the Arbitral Tribunal. The award given by the Arbitral Tribunal shall be final and binding upon the parties. The governing law of the Arbitration shall be the Arbitration Act, 2001 and the venue of arbitration shall be in Dhaka.

IN WITNESS WHEREOF THE PARTIES HERETO HAVE SET AND SUBSCRIBED THEIR RESPECTIVE HANDS ON THE DAY AND THE YEAR FIRST HEREIN BEFORE WRITTEN.

On behalf of:

AB Bank Ltd

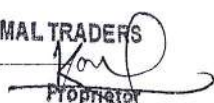
Signature: 

Name: Md. Samiul Kabir

Designation: Vice President & Head of Agent Banking

On behalf of:

Agent/Master Agent

Signature:  M/S KAMAL TRADERS

Name:

Designation:

Witness 1:

Signature: 

Name: Kazi Shahadab Mashrafi

Designation: Senior Assistant Vice President &
Deputy Head of Agent Banking

Witness 1: 

Signature: _____

Name:

Designation:

Witness 2:

Signature: 

Name: Syed Abdur Rakib

Designation: Assistant Vice President

Witness 2:

Signature: 

Name:

Designation: MD. YOUSUF ALI



M/S KAMAL TRADERS
Proprietor

Annexure -I:

Schedule of Charges & Commission for Agent:

Agent will get commission on the balance maintained by the customers initiated accounts from his/her point. The rate of commission and charges are as follows:

Transaction Type	Customer Charge	Agent	Bank
Deposit			
Same Agent	Free	Free	Free
Other Agent			
Any Branch			
Branch client at Agent point	0.075% (Tk. 10 – 300)	100%	-
Withdrawal			
Same Agent	Free	-	-
Other Agent	0.15% (Tk. 10 – 300)	100%	-
Agent customer at Branch	Free	-	-
Branch customer at Agent point	0.15% (Tk. 10 – 300)	50%	50%
ATM-AB	Free	-	-
ATM-others	As per SOC	-	100%
Using POS (same agent)	Free	-	-
Using POS at other Agent /Branch	0.15% (Tk. 10 - 100)	50%	50%
Fund Transfer			
Same Agent	Free	-	-
Other Agent	0.15% (Tk. 10 - 300)	100% (Acquirer)	-
Branch account	0.15% (Tk. 10 - 300)	100% (Acquirer)	-
RTGS	Tk. 100	50%	50%
*Account Relationship	Tk. 100/CASA (Bank cost)	100%	-
Debit Card (yearly)	Tk. 500	50%	50%
Account Maintenance Charge	As per SOC	50%	50%
CD Account Maintenance Charge	As per SOC	50%	50%
Loan processing fee (Retail)	.50% of Loan Amount (where applicable)	50%	50%
Foreign Remittance	Tk. 50 (Bank cost)	100%	-
Float Sharing	-	SB-2% per Annum CD-3% per Annum Term Deposit-1% p.a	-

*Agent will get Tk. 50 /CASA account opening subject to minimum balance and another Tk. 50/CASA subject to increase required balance.

* This Schedule of charges are inclusive of VAT & TAX.

ATTESTED

7.1.26

Advocate Md. Monzur Kadir
Notary Public
Whole of Bangladesh
Room # 209 (1st Floor), 30, Zahed Plaza
Gulshan-2, Dhaka-1212, Bangladesh
Hand Phone +88 01711600234

