



### "Blacklist Inclusion" Letter

Fiscal Year : 2081/82  
Request ID : 37928  
Request Date : 2081-09-15 12.24.35 PM  
Requested By : 0300001018054  
Bank : Narayani Development Bank  
Branch : Head Office

Blacklist Number : 150107  
Blacklisted Date : 2081-09-18 01.18.04 PM

Approved By : joshisu  
Approved Date : 2081-09-18 01.18.04 PM

With reference to your request (Request ID: 37928) dated 2081-09-15, the requested borrower and its related entities have been blacklisted with effective from 2081-09-18.

#### Entity Information

##### Borrower

Name	Legal Status	Father's Name	Grand Father's Name	Gender	ID Details	Date of Birth/Registration
DIKSHYA LADIES COLLECTION	Sole Proprietorship				Company Registration Number: 175/065/066; Office of Cottage and Small Industry, Pan Number: 303070218; Chitawan; 2065-05-31	15-SEP-2008 BS(2065-05-30)

##### Relation

Name	Associated CF#	Legal Status	Nature of Relationship	Father's Name	Grand Father's Name	Gender	% of Control	ID Details	Date of Birth/Registration
DIPENDRA RAJ SHRESTHA	00331200012844000002	Not Applicable	Guarantor	NARENDRA RAJ SHRESTHA	RAM PRASAD SHRESTHA	Male		Citizenship Number: 1991, Chitawan, 26-May-1989 BS(2046-02-13)	20-Aug-1969 BS(2026-05-04)
PARBATI SHRESTHA	00331200012844000002	Not Applicable	Proprietor	BIR BAHADUR SHRESTHA	NARENDRA RAJ SHRESTHA	Female	100	Citizenship Number: 1602/034, Chitawan, 30-Oct-2000 BS(2057-07-14)	27-Nov-1977 BS(2034-08-12)

#### Account Information

Report as of dated: 23-Dec-2024(AD)

Institution Type		Credit Reporting Date			Date of Preparation of Input File				Date of Information Update									
Commercial Bank		23-Dec-2024			23-Dec-2024				23-Dec-2024									
Main Details	Credit Facility Number	Credit Facility Type	Purpose of Credit Facility	Ownership Type	Total Outstanding Balance (NPR)	Currency			Security Coverage Flag	Asset Classification	Credit Facility Status	Legal Action						
	00331200012844000002	Term Loan	Others	Individual/Primary Card Holder	537,255	Nepalese Rupee			No	Loss	Active	No						
Repayment Details	Credit Facility Opened Date	Customer Credit Limit (NPR)	Loan Sanction Amount (NPR)	Loan Disbursement Date	Loan Disbursement Amount (NPR)	Credit Facility Maturity Date	Repayment Frequency	Number of Installments	Amount of Installment	Immediate Preceding Installment Date	Highest Credit Usage (NPR)							
	09-Aug-2022	500,000	500,000	09-Aug-2022	500,000	08-Aug-2027	Monthly (due every month)	60	11,895		0							
Repayment Details	Date of Last Repaid Amount	Last Repaid Amount (NPR)	Installment Due Date	Payment Due Settlement Date	No. of Installments Overdue	Amount Overdue (NPR)	Amount Overdue					Number of Days Overdue (DPD)	Number of Days overdue(DPD) in times					
		0			19	223,005	12566	12502	12401	12333	12257	148687	564	30	60	90	120	150
Payment History	Months	Dec 24	Nov 24	Oct 24	Sep 24	Aug 24	Jul 24	Jun 24	May 24	Apr 24	Mar 24	Feb 24	Jan 24					
	DPD Status	564	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					
	Payment Delay Days	0																
	Overdue	223,005																

#### Subscriber Remarks:

S.No	Subscriber Remarks
1	Request for blacklist to M/s Dikshya Ladies Collection, Pro. Parbati Shrestha and Guarantor: Dipendra Raj Shrestha.

#### Bureau Remarks:



कर्जा सूचना केन्द्र लि.  
Credit Information Bureau of Nepal

Karja Suchana Kendra Limited,  
Heritage Plaza, 4th Floor  
Kamaladi, Kathmandu, Nepal  
Phone: 977-01-4169015/ 16/ 17  
Fax: 977-01-4169020  
E-mail: info@cibnepal.org.np

S.No	Bureau Remarks
1	Request Approved

**Blacklisted Under Clause:**

S.No	Clause No	Blacklist Reason
1	9.1.1	(क) कर्जाको साँवा वा साँवाको कुनै किस्ता वा ब्याजको भुक्तानी मिति एक वर्ष नाघेमा (कुनै ऋणीले उपयोग गरिरहेको विभिन्न कर्जा/सुविधामध्ये कुनै एउटा मात्र कर्जाको भुक्तानी मिति नाघेमा पनि), तर, सम्बन्धित इजाजतपत्रप्राप्त संस्थाको सञ्चालक समितिले अवस्था र औचित्य हेरी बढीमा तिन महिनासम्म थप समय प्रदान गर्न सक्नेछ ।