



कर्जा सूचना केन्द्र लि.
Credit Information Bureau of Nepal

Karja Suchana Kendra Limited,
Heritage Plaza, 4th Floor
Kamaladi, Kathmandu, Nepal
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"Blacklist Inclusion" Letter

Fiscal Year :	2081/82	Blacklist Number :	153585
Request ID :	44205	Blacklisted Date :	2081-10-13 04.28.21 PM
Request Date :	2081-10-10 10.39.04 AM	Approved By :	joshisu
Requested By :	0300001018054	Approved Date :	2081-10-13 04.28.21 PM
Bank :	Narayani Development Bank		
Branch :	Head Office		

With reference to your request (Request ID: 44205) dated 2081-10-10, the requested borrower and its related entities have been blacklisted with effective from 2081-10-13.

Entity Information

Borrower

Name	Legal Status	Father's Name	Grand Father's Name	Gender	ID Details	Date of Birth/Registration
BHAKTA COLLECTION	Sole Proprietorship				Company Registration Number: 495/2078/79; Office of Cottage and Small Industry,Pan Number: 616845817; Chitawan;2078-06-10	24-SEP-2021 BS(2078-06-08)

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
PRAMISH GURUNG	00131200012762000002	Not Applicable	Guarantor	BHAKTA GURUNG	KAILE GURUNG	Male		Citizenship Number: 35-01-71-01443, Chitawan,27-May-2014 BS(2071-02-13)	22-Jun-1996 BS(2053-03-08)
LAXMI LAMA	00131200012762000002	Not Applicable	Proprietor	SHER BAHADUR LAMA	SETE MOKTAN	Female	100	Citizenship Number: 47595, Chitawan,04-Jul-1985 BS(2042-03-20)	10-Nov-1967 BS(2024-07-24)

Account Information

Report as of dated: 23-Jan-2025(AD)

Institution Type				Credit Reporting Date			Date of Preparation of Input File						Date of Information Update						
Commercial Bank				23-Jan-2025			23-Jan-2025						23-Jan-2025						
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
	0013120 0012762 000002	Small & Medium Industrial Loan		Others		Individual/Primary Card Holder		429,896		Nepalese Rupee			Yes		Loss		Active		No
	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)
	12-Jul-2022	500,000		500,000	12-Jul-2022		500,000		11-Jul-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					
							30	60	90	120	150	180+			30	60	90	120	150
		0			13	132,306	12253	12168	12160	12055	11963	59840	379	1	1	1	1	1	1
Payment History	Months	Jan 25	Dec 24	Nov 24	Oct 24	Sep 24	Aug 24	Jul 24		Jun 24			May 24	Apr 24	Mar 24			Feb 24	
	DPD Status	379	OK	OK	OK	OK	OK	OK		OK			OK	OK	OK			OK	
	Payment Delay Days	0																	
	Overdue	132,306																	

Subscriber Remarks:

S.No	Subscriber Remarks
1	Request for blacklist to M/s Bhakta Collection, Pro. laxmi Lama and PG Guarantor Pramish Gurung.

Bureau Remarks:



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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 ।

