

شيك  
CHEQUE

Dubai Islamic Bank



بنك دبي الإسلامي

Chq. No. 10993320

Date : 27/04/2021

التاريخ :

4236968 8  
Pay against this cheque

to the order of Dubai Islamic Bank

AED

eleven thousand seven hundred sixty-eight

امضاء مطابقت  
نبيل يوسف  
11866

Adeed Nawaz

ادفعوا بموجب هذا الشيك  
لأمر بنك دبي الإسلامي

درهم

درهم 11,768.00  
AED

010520084394501

This cheque paper contains a watermark.

To verify hold in the light.

Tamper evident UV

## Dubai Islamic Bank

RETURN MEMO



بنك دبي الإسلامي

## CHEQUE RETURN MEMO

مذكرة اعادة الشيك

Dated	26-07-2021	26-07-2021	التاريخ :
Ref. no:			رقم الحركة
Branch Name	sam-admin litigation	sam-admin litigation	اسم الفرع :
Beneficiary Name	DIB INTERNAL ACCOUNTS	DIB INTERNAL ACCOUNTS	اسم المستفيد
Beneficiary Address			عنوان المستفيد
Beneficiary A/C no	997108031350632	997108031350632	حساب المستفيد
The cheque details as indicated below was returned unpaid for the reason stated by the drawn on bank		تم إرجاع الشيك ، التفاصيل كما هو موضح أدناه ، دون دفع للسبب المذكور في السحب على البنك	
Drawn on Bank	DUBAI ISLAMIC BANK	DUBAI ISLAMIC BANK	البنك المسحوب عليه الشيك
Drawn on ACC.	0084394501	0084394501	حساب المسحوب عليه الشيك
Date of Return	26-07-2021	26-07-2021	تاريخ ارجاع الشيك
Dr. Account No	010520084394501	010520084394501	الدكتور رقم الحساب
Dr. Account Name	ADEEL NAWAZ	ADEEL NAWAZ	الدكتور اسم الحساب
Cheque no.	993320	993320	رقم الشيك
Cheque Amount	11,768.00	11,768.00	مبلغ الشيك
Return Reason code.	A	A	رمز اعادة الشيك
Return Reason description	insufficient funds	عدم كفاية الرصيد	اسباب اعادة الشيك
Remarks			ملاحظات

هذا الإشعار يصدر آلياً ولا يحتاج الى أي توقيع

This is computer generated letter and does not require any signature

02 AUG 2021

## DEFERRED SALE AGREEMENT

Reference No : 4236968

THIS DEFERRED SALE AGREEMENT is made on 23-Sep-2017 (the "Agreement") by and between:

- (1) **Dubai Islamic Bank PJSC**, P.O Box 1080, Dubai, United Arab Emirates, (hereinafter referred to as the "Seller", which expression shall include his successors, heirs, legal representatives and assigns);

And

- (2) **ADEEL NAWAZ**, PAKISTAN national and residing at P.O.Box 8922, Abu Dhabi (hereinafter referred to as the "Purchaser", which expression shall include his successors, heirs, legal representatives and assigns),  
(each a "Party" and together the "Parties").

### RECITALS

#### WHEREAS:

- (A) Pursuant to a Promise to Purchase dated 23/09/2017 issued by the Buyer in favour of the Seller (the "Promise"), the Seller had issued the Exercise Notice dated 23/09/2017 exercising its rights thereunder (the "Exercise Notice").  
(B) the Seller hereby sells and the Purchaser hereby purchases the Relevant NBC Sukuk on the terms and conditions set out herein.  
(C) The Buyer and Seller (each a "Party" and together the "Parties") are entering into this Agreement for evidencing the sale and purchase of the Relevant NBC Sukuk (as defined below).

NOW THEREFORE, the Parties agree as follows:

#### 1. DEFINITIONS AND INTERPRETATIONS

##### 1.1. Definitions

In this Agreement:

"AED" means the lawful currency of the UAE, from time to time.

"Cost Price" shall have the same meaning as ascribed to such term in Schedule 1.

"Deferred Payment Dates" means the dates as set out in the Payment Schedule, in accordance with which the Sale Price shall be payable by the Purchaser to the Seller on Instalment basis.

"Instalment" shall have the same meaning as ascribed to such term under Clause 3.1.

"Nominated Account" shall have the same meaning as ascribed to such term in Schedule 1.

"Payment Schedule" means the schedule on the basis of which the Sale Price shall be paid on Instalments as set out in Schedule 1.

"Profit" shall have the same meaning as ascribed to such term in Schedule 1.

"Relevant NBC Sukuk" means the Relevant NBC Sukuk that shall be subject matter of this Agreement, as described in Schedule 1 hereof.

"Sale" shall have the same meaning as ascribed to such term under Clause 2.1.

"Sale Date" means the date of this Agreement, being the date on which the sale under this Agreement shall occur.

"Sale Price" means the price set out in Schedule 1, which shall be the aggregate of the Cost Price and the Profit.

"Security" shall have the same meaning as ascribed to such term under Clause 3.2.

"UAE" means the United Arab Emirates.

##### 1.2. Interpretations

###### 1.2.1 In this Agreement:

- (i) any "Party" shall be construed so as to include its successors in title, permitted assigns and permitted transferees;
- (ii) an amendment includes a supplement, restatement or novation and amended is to be construed accordingly;
- (iii) a clause or schedule is a reference to a clause of, or a schedule to, this Agreement;
- (iv) a document is a reference to that document as amended from time to time; and

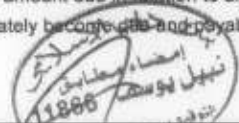
###### 1.2.2 The Recitals and Schedules to this Agreement shall be considered an integral part hereof.

###### 1.2.3 In this Agreement:

- (i) headings in this Agreement do not affect its interpretation.
- (ii) words denoting the singular shall include the plural and vice versa;
- (iii) words denoting one gender only shall include the other gender; and
- (iv) words denoting persons only shall include firms and corporations and vice versa.

#### 2. SALE

- 2.1 The Seller sells the Relevant NBC Sukuk and the Purchaser purchases the Relevant NBC Sukuk on the Sale Date for the consideration of the Sale Price, free from all liens, charges and encumbrances and other rights exercisable by third parties created by or through or as a result of any action or inaction of the Seller but otherwise on an 'as is, where is' basis (the "Sale").
- 2.2 The title, rights, interests, delivery and possession to the Relevant NBC Sukuk, together with its associated rights and obligations, shall pass to the Purchaser on the Sale Date.
- 2.3 The purchaser acknowledges that in case of failure to pay any amount due in relation to any instalment within the time as stated in annexure "1", then all the amounts of the remaining installments shall immediately become due and payable.

  
ADEEL NAWAZ  
1886

Adeel Nawaz

**3. CONSIDERATION AND SECURITY**

- 3.1 The Parties agree that the Purchaser is obligated to pay, and shall pay, the Sale Price to the Seller in AED, in immediately available funds in agreed instalments on the Deferred Payment Dates as per the Payment Schedule into the Nominated Account (the "Instalment(s)").
- 3.2 The Purchaser hereby provides the security cheques for an amount equal to the deferred Sale Price to secure the payment of the Instalments on the relevant Deferred Payment Dates (the "Security").
- 3.3 The Purchaser understands and agrees that its failure to pay any Instalment shall give the Seller the right to enforce all or part of the Security provided by the Purchaser to the Seller, without any notice to the Purchaser.
- 3.4 If the Sale Price (including each of the Instalments in relation thereto) or other due amounts are not paid by Purchaser on the relevant due dates in accordance with this Agreement, the Purchaser irrevocably undertakes to pay the Seller a late payment amount in respect of the period from, and including, the due date for payment to, but excluding, the date of full payment, calculated on a daily basis, for the delay in payment on the outstanding amount at the rate of 9.49% per annum on such unpaid or delayed amount from the due date of the payment to the actual date of the payment.
- 3.5 The Seller shall pay all late payment amounts received from the Purchaser to such charitable foundations or Islamic scientific or medical institutions as it may select in its sole discretion and, if applicable, in accordance with the guidance from its Sharia Supervisory Board.

**4. WARRANTIES**

The Seller warrants that on the Sale Date it has the right to sell and transfer the Relevant NBC Sukuk to the Purchaser on the terms set out in this Agreement.

**5. COST AND EXPENSES**

The Purchaser undertakes and agrees that it will, at its own cost and expense, execute and do (or procure to be executed and done by any other necessary party) all such deeds, documents, acts and things as the Seller or its assignee may from time to time require in order to vest the Relevant NBC Sukuk in the Purchaser (including registration before the relevant authorities) or its assignee or as otherwise may be necessary to give full effect to this Agreement.

**6. GENERAL**

The Parties agree that:

**6.1 Severability**

If any part, term or provision of this Agreement should be held illegal or unenforceable, such part, term or provision shall be read down or severed only to the extent necessary to remedy the illegality or unenforceability, and the validity or enforceability of the remainder of this Agreement shall not be affected.

**6.2 Changes**

no alteration, addition or variation of this Agreement shall be of any force or effect, unless in writing and signed by the Parties' duly authorized officers or representatives.

**6.3 Amendment**

this Agreement, as and when amended by the Parties, constitutes the entire Agreement between the Parties hereto and correctly reflects the intention of the Parties and constitutes all arrangements entered into between them.

**6.4 Assignment**

neither Party shall be entitled to assign or transfer any of its rights or obligations under this Agreement without the written consent of the other Party provided always that such assignment or transfer is in accordance with the principles of Sharia.

**6.5 Waiver**

the failure by any Party hereto to exercise or enforce any rights conferred upon it by this Agreement shall not be deemed to be a waiver of any such rights or operate so as to prevent the exercise or enforcement thereof at any time or times thereafter. The remedies provided in this Agreement are cumulative and are not exclusive of any remedies provided by law.

**6.6 Payments due on non-Business Days**

any payment under the Agreement falling due and payable on a non-Business Day shall fall due on immediately preceding Business Day.

**6.7 Sharia Compliance**

they have each reviewed this Agreement from a Sharia perspective and have assessed the Sharia compliance of this Agreement. The Parties undertake not to object or contest the Sharia compliance of this Agreement at any point of time.

**6.8 Waiver of interest**

The Parties acknowledge and agree that the principle of the payment of interest is repugnant to Sharia and accordingly, to the extent that any legal system would (but for the provisions of this Clause) impose (whether by contract, statute or court order) any obligation to pay interest, the Parties hereby irrevocably and unconditionally, expressly waive and reject any entitlement to recover interest from each other.

If any proceedings are brought by or on behalf of a party under this Agreement, each party agrees that it will

(a) not claim any judgment interest under, or in connection with, such proceedings; and

(b) to the fullest extent permitted by law, waive all and any entitlement it may have to judgment interest awarded in its favour by any court as a result of such Proceedings

**6.9 Originals**

This Agreement may be executed in any number of originals, each of which shall be considered as an original.

**7. GOVERNING LAW AND JURISDICTION**

- 7.1 This Agreement is governed by and shall be construed in accordance with the laws of the Emirate of Dubai and the applicable federal laws of the United Arab Emirates to the extent these laws are not inconsistent with the principles of Sharia (as set out in the Sharia Standards published by the Accounting and Auditing Organization of Islamic Financial Institutions and as interpreted by the Fatwa & Sharia Supervisory Board of the Seller), in which case principles of Sharia will prevail.
- 7.2 The courts of the Emirate of Dubai shall have exclusive jurisdiction on any dispute arising out of or in connection with this Agreement.

This Agreement has been entered into on the date stated at the beginning of this Agreement.

*Akeel nowaz*



**SCHEDULE 1**  
**RELEVANT DETAILS**

The Parties with respect to the Agreement mutually agree as follows

1. **Relevant NBC Sukuk:** means 7800 certificates of the Sukuk Al Mudaraba issued by National Bonds Corporation PJSC, bearing number from SUKHZY297701 to SUKHZY305500, where each certificate:
  - (a) represents undivided ownership interest in the underlying Mudaraba Asset managed by National Bonds Corporation PJSC; and
  - (b) as of the date of issuance shall represent face amount of AED10.00.
2. **Cost Price:** AED 78,000.00
3. **Nominated Account:** AE190240010520084394501
4. **Profit:** AED 16,046.00
5. **Sale Price:** AED 94,046.00
6. **Payment Schedule:**

Sr No.	Deferred Payment Date	Amount of Sale Price Payable (Instalment)
1	27-OCT-2017	1,959.00
2	27-NOV-2017	1,959.00
3	27-DEC-2017	1,959.00
4	27-JAN-2018	1,959.00
5	27-FEB-2018	1,959.00
6	27-MAR-2018	1,959.00
7	27-APR-2018	1,959.00
8	27-MAY-2018	1,959.00
9	27-JUN-2018	1,959.00
10	27-JUL-2018	1,959.00
11	27-AUG-2018	1,959.00
12	27-SEP-2018	1,959.00
13	27-OCT-2018	1,959.00
14	27-NOV-2018	1,959.00
15	27-DEC-2018	1,959.00
16	27-JAN-2019	1,959.00
17	27-FEB-2019	1,959.00
18	27-MAR-2019	1,959.00
19	27-APR-2019	1,959.00
20	27-MAY-2019	1,959.00
21	27-JUN-2019	1,959.00
22	27-JUL-2019	1,959.00
23	27-AUG-2019	1,959.00
24	27-SEP-2019	1,959.00



25	27-OCT-2019	1,959.00
26	27-NOV-2019	1,959.00
27	27-DEC-2019	1,959.00
28	27-JAN-2020	1,959.00
29	27-FEB-2020	1,959.00
30	27-MAR-2020	1,959.00
31	27-APR-2020	1,959.00
32	27-MAY-2020	1,959.00
33	27-JUN-2020	1,959.00
34	27-JUL-2020	1,959.00
35	27-AUG-2020	1,959.00
36	27-SEP-2020	1,959.00
37	27-OCT-2020	1,959.00
38	27-NOV-2020	1,959.00
39	27-DEC-2020	1,959.00
40	27-JAN-2021	1,959.00
41	27-FEB-2021	1,959.00
42	27-MAR-2021	1,959.00
43	27-APR-2021	1,959.00
44	27-MAY-2021	1,959.00
45	27-JUN-2021	1,959.00
46	27-JUL-2021	1,959.00
47	27-AUG-2021	1,959.00
48	27-SEP-2021	1,973.00



Adeel Nawaz

EXECUTION PAGE

Seller

DUBAI ISLAMIC BANK PJSC

    
RAO

Purchaser:

ADEEL NAWAZ

Abu Dhabi

By signing below, I acknowledge and agree that I have read, reviewed, understood and confirm my agreement to the contents of all the 5 pages of this Deferred Sales Agreement.

Signature ..... 







Please provide the following documents along with this application :

- ☐ A copy of your Identity Card (for nationals) or Valid Passport with Residence Visa (for expatriates)
- ☐ A letter from your employer confirming salary transfer and assignment of End -of-Service Benefits (for personal finance against salary transfer)
- ☐ Fresh salary certificate from your employer (against post-dated cheques)
- ☐ Copy of valid trade license (for self-employed businessmen)
- ☐ Statement of Bank account for the last 1 year (for self-employed)
- ☐ Personal Guarantee (acceptable to the Bank - for self-employed)
- ☐ Copy of Sponsor's valid Identity Card or Passport with valid Residence Visa (for self-employed)
- ☐ Valid Tenancy Agreement for commercial premises (for self-employed)

### Personal Details

Title : ☒ Mr. ☐ Mrs. ☐ Ms.

Full Name (First) ADEEL (Middle) \_\_\_\_\_

(Last) NAWAZ

Nationality PAKISTAN Date of Birth 10-Oct-1984

Gender ☒ Male ☐ Female Education OTHERS

Marital Status ☐ Married ☒ Single ☐ Others Family in UAE: ☐ Yes ☐ No

No of Dependents 0 Passport No AR9615083

Date of Expiry 14-Dec-2026 Residence Visa No 101/2014/7/0060538

Visa Expiry Date 15-Mar-2020 Visa Issue Date 16-Mar-2017

GrandFather's Name (Maternal) \_\_\_\_\_

### Residence in the UAE

House/Flat No N Building/Villa Name/No NAVAL FORCES

Home Ownership ☐ Rented ☐ Own ☐ Company Provided ☐ Parents

Residential Area ABU DHABI Nearest Landmark ADNOC ST

Street Name AL FALAH No of Years at Current Address \_\_\_\_\_

P.O.Box No. 8922 Emirate: Abu Dhabi Residence No 0558663120

Mobile No 0558663120 Email adeelnawaz@gmail.com

### Details of Friends or Relatives in the UAE

Name HASSAN NAWAZ Address(Home) \_\_\_\_\_

Address(office) \_\_\_\_\_ Office Tel.No \_\_\_\_\_

Residence No \_\_\_\_\_ Mobile No 0507911596

### Permanent Address in Home Country

House/Flat No N Building/Villa Name/No \_\_\_\_\_

Street \_\_\_\_\_ City: Others PAKISTAN Country: PAKISTAN Postal Code: \_\_\_\_\_

Home Country Tel No 00923006013804 Name of a freind or relative in home country \_\_\_\_\_

Address(Home) \_\_\_\_\_ Address(Office) \_\_\_\_\_

Office Tel No.: \_\_\_\_\_ Residence Tel No. \_\_\_\_\_ Mobile No.: 00923006013804

*Adeel Nawaz*



## Occupation / Employment Details

Type of Employment ☒ Salaried ☐ Self Employed ☐ Both

Name of Organization Abu Dhabi Ship Building. Length of Service 3 Years 4Months

Nature of Business \_\_\_\_\_ Department \_\_\_\_\_ Designation \_\_\_\_\_

Building Name N Street MUSAFAH P.O.Box 8922

Nearest Landmark MUSAFAH INDUSTRIAL Office Telephone No. 025028000

Fax No: \_\_\_\_\_ Mobile No. 0558663120

City Abu Dhabi Occupation \_\_\_\_\_

Present Position \_\_\_\_\_ Employee No \_\_\_\_\_ Date of Joining/Establishment 01-May-2014

Name of Previous Organization \_\_\_\_\_ Length of service in the previous organization: 0 Years 0Months

Previous Employer's Address \_\_\_\_\_ Previous Employer's Tel No. \_\_\_\_\_

## Income Details

Monthly Basic Salary \_\_\_\_\_ Monthly Allowance(excluding overtime) \_\_\_\_\_

Total Monthly Gross Salary 5,204.00 Salary Date: \_\_\_\_\_

Additional Income \_\_\_\_\_ Frequency \_\_\_\_\_

Total Income from all sources(for self employed) \_\_\_\_\_ Accrued End of Service Benefits \_\_\_\_\_

## Dubai Islamic Bank Relationship Details

Account No 010520084394501 Credit Card No.(if any) \_\_\_\_\_

Outstanding Personal Finance 41,605.00 Outstanding Auto Finance \_\_\_\_\_

Previous Financing (if any) \_\_\_\_\_ Limit \_\_\_\_\_

Date of Settlement \_\_\_\_\_ Is your Salary Transferred To DIB Account ☒ Yes ☐ No

## Other Banking Relationships

Bank \_\_\_\_\_ Branch/Address \_\_\_\_\_

No of years held \_\_\_\_\_ Account Type & No \_\_\_\_\_

## Details of Facilities

	Source *	Limit	OutStanding	Monthly Installment
Personal Finance	DUBAI ISLAMIC BANK.	46,536.00	41,605.00	1,938.00
Credit Card				
Car Financing				
Others				

\* Bank Name

## Type of Finance

☒ PF NBC SUKUK DEFERRED SALES LIABILITY CONSOLIDATION

## Details of Sale

NBC Sukuk Purchase Price	<u>AED 78,000.00</u>	Number of NBC Sukuks requested for Purchased by Applicant:	<u>7800</u>
Expenses:		Preferred Payment Facility Period (Months)	<u>48</u>
Total NBC Sukuk Purchase Price:	<u>AED 78,000.00</u>	Total NBC Sukuk Sale Price:	<u>AED 94,046.00</u>
First Installment Date (dd/mm/yyyy)	<u>27/10/2017</u>	Promised Profits:	<u>AED 16,046.00</u>

## Details of Security

## Card Declaration

I/We hereby apply for the issue of a credit card(s) as (specified above) from Dubai Islamic Bank, Dubai. I/we declare that I/we have read and understood the contents of this application and that the information provided in this application is true and correct and I/we shall notify Dubai Islamic Bank (hereinafter referred to as "the Bank") of any changes thereto. I/We confirm and agree that the Bank (which, for the avoidance of doubt means Dubai Islamic Bank PJSC, its local or foreign branches, subsidiaries, affiliates, representative offices, it's or their agents and any third parties selected by any of them or us) has my/our permission and I/we authorize the Bank to obtain and verify any information in connection with this application from anyone the Bank may consider appropriate (such as any local or international authority, credit reference agency or any other person/entity which maintains such information) and/or give any such information to any local or international authority, service provider or other person or entity for the purposes of providing any product or service to me/us in connection with this application (including data processing). I/we accept that the Bank is entitled, at its absolute discretion, to accept or reject this application without assigning any reason whatsoever, and that the application and its supporting documents shall become part of the Bank's records and shall not be returned to me/us. I/we acknowledge and agree that the activation, signing on the back of the card(s) or use of the primary card and or supplementary/Internet card(s), if any, issued on my account, shall be deemed to be an acceptance of terms and condition of the Banks card agreement and Al Islami electronic banking services (as amended from time to time) accompanying the card. I/we hereby undertake to use Dubai Islamic Bank Debit/Credit/Charge Card only for Sharia compliant purposes (purchase of goods, products and services permissible under the principles of Islamic Sharia) and in accordance with any and all applicable laws (including principles of Islamic Sharia), regulations, usages and customs relating to public policy and morality. Upon approval of this application by the bank, I/we agree to pay the prevailing fees and charges for the card(s). If so requested by the Bank, I/we authorize the Bank to issue supplementary card(s) and/or Internet card(s) for use on my/our account to the people(s) named and I/we undertake is/are over 18 years of age to hereby undertake the use of such supplementary card(s) and/or Internet card(s) shall be made under my/our supervision and control. I/we hereby indemnify the Bank against any loss or damage, liability or cost incurred by the Bank on account of any breach by me or by the supplementary/Internet cardholder(s) of the aforesaid condition or any other terms and conditions in the Banks card agreement or by reason of any legal disability or incapacity of the supplementary/Internet cardholder(s). I/we also acknowledge that the supplementary/Internet card(s) fees shall be built in my/our statement and it shall be my responsibility to honor all charges incurred on the supplementary/Internet card(s). I/we agree that the continuation of membership of the supplementary/Internet cardholder(s) shall be depended on the continuation of my membership and I/we agree and accept that I/we shall not make any claim against Dubai Islamic Bank in this respect. I/we agree that I/we will be auto-enrolled in the Credit Shield Takaful program and I/we agree to pay the associated charges for the program.

## Processing Fee for Due Diligence and Documentation - 1,000.00 AED will be applicable

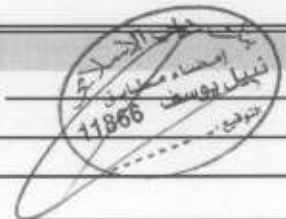
Signature of the Applicant (with Name &amp; Address)

Adeel Nawaz

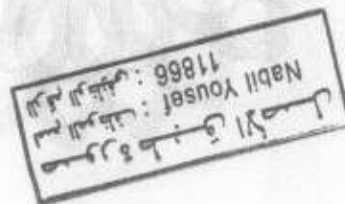
Abu Dhabi

## For Bank Use only

Documents received and checked	_____	Recommended for Approval	_____
Signature of Recommender	_____	Date	_____
Name of the Recommender	_____	Comments	_____
Credit Approval	_____	Signature of the Approver	_____
Date Time	_____	Name of the Approver	_____
Comments	_____		_____
Sale Person's Name	_____	Contact No	_____
Source Code	_____	Application No	_____
STL TML <input checked="" type="checkbox"/>	PDC TML <input type="checkbox"/>		







دولة الامارات العربية المتحدة  
UNITED ARAB EMIRATES



اقامة  
RESIDENCE

استوفيت الرسوم



أبو ظبي  
ABU DHABI  
محل الإصدار  
Place of Issue  
لا يوجد  
عدد البطاقات  
Copies Issued

19588946 الرقم الموحد  
U.I.D. No.

101/2014/7/0060538 التاريخ  
Date

AR9615083 رقم الهوية  
Passport No.

عديل نواز محمد نواز شيماء  
ADEEL NAWAZ MUHAMMAD NAWAZ CHEE الاسم  
Name

WAREHOUSE KEEPER المهنة  
Profession

شركة أبو ظبي لبناء السفن  
ABUDHABI SHIP BUILDING CO. التصنيف  
Occupation

2020/03/15 تاريخ انتهاء الإقامة  
Valid Until

2017/03/16 تاريخ إصدار الإقامة  
Issue Date



331012014070060538

تعتبر الإقامة لا تصح إذا تجاوزت حلتها الإقامة خارج دولة الامارات العربية المتحدة  
Residence Permit becomes invalid if holder resides out of the U. A. E. for more than six months.

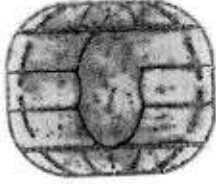
United Arab Emirates

Resident Identity Card



دولة الإمارات العربية المتحدة

بطاقة هوية مقيم



ID Number / رقم الهوية  
784-1984-8735749-7

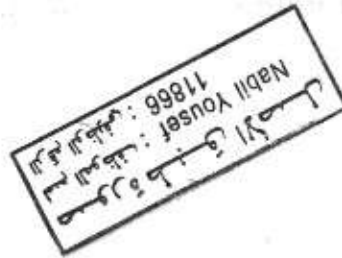


الإسم: عدیل نواز محمد نواز شیمما

Name: Adeel Nawaz Muhammad Nawaz  
Cheema

الجنسية: باكستان

Nationality: Pakistan



Sex: M الجنس: ذكر

Date of Birth 10/10/1984 تاريخ الولادة

Signature / التوقيع

Adeel Nawaz

Expiry Date / تاريخ الإنتهاء  
15/03/2020

Card Number / رقم البطاقة  
082587629

عند العثور على هذه البطاقة الرجاء إرجاعها إلى جهة إصدارها أو إلى أقرب مركز شرطة  
If you find this card, please return it to the issuing organization or to the nearest police station.

139305/01

080000EDE22E1374

ILARE0825876299784198487357497  
8410102M2003153PAK<<<<<<<<<<<1  
CHEEMA<<ADEEL<NAWAZ<MUHAMMAD<N



Date : 18/09/2017

التاريخ : 18/09/2017

To : Dubai Islamic Bank

إلى : بنك دبي الإسلامي المحترمين

**To Whom It May Concern**

لمن يهمه الأمر

We hereby confirm that the below-mentioned is an employee of Abu Dhabi Ship Building with the following details:

تفيد شركة أبوظبي لبناء السفن بأن الموظف المذكور أدناه يعمل لدى الشركة ولا يزال على رأس عمله :

Name : Adeel Nawaz Cheema

الاسم : عدیل نواز محمد نواز شیما

Nationality : Pakistan

الجنسية : باكستان

Job Title : Store Keeper -UAEN

المسمى الوظيفي : أمين مخزن

Date of Joining : 01/05/2014

تاريخ التعيين : 2014/05/01

Total Salary : 5,204.16 AED

اجمالي الراتب : 5,204.16 درهم إماراتي

Net Salary : 5,204.16 AED

الراتب الصافي : 5,204.16 درهم إماراتي

**Remarks:**

**ملاحظة:**

Net Salary is inclusive of all deductions made by ADSB to all types of loans "Furniture, housing" as per current month.

الراتب الصافي يشمل كل الخصومات المستقطعة من شركة أبوظبي لبناء السفن لجميع أنواع القروض (الأثاث والسكن) وذلك حسب راتب الشهر الحالي.

This certificate has been issued upon the employee's request and the company shall not bear any responsibility for the use of this certificate beyond the accuracy and truthfulness of its contents and any alteration or deletion shall cancel it. This letter is valid for one month from the issue date.

أصدرت هذه الشهادة بناء على طلب الموظف دون أن تتحمل الشركة أي مسؤولية، وأي كشط أو شطب أو تعديل على هذه الرسالة يلغي صلاحيتها، حيث أنها صالحة لمدة شهر من تاريخ الإصدار

Yours Sincerely,

وتفضلو بقبول فائق الاحترام،

**أبوظبي لبناء السفن**  
ABU DHABI SHIP BUILDING

Hamda Rashed Ali Al Ali  
Employee Relation Manager