



The pin number colored in pink and yellow did not belong to Maxmoney, but it still was charged to them but since we received the money.

Statement of Account

01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202123	PMT DTD 18.04.08	PMT DTD 18.04.08	NPR	269,782.94	-	1,501,504.09
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202125	PMT DTD 20.04.08	PMT DTD 20.04.08	NPR	372,678.17	-	1,128,825.92
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202131	PMT DTD 30.04.08	PMT DTD 30.04.08	NPR	107,117.70	-	1,021,708.22
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202136	PMT DTD 02.05.08	PMT DTD 02.05.08	NPR	28,085.69	-	993,622.53
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202140	PMT DTD 05.05.08	PMT DTD 05.05.08	NPR	70,669.98	-	922,952.55
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202144	PMT DTD 11.05.08	PMT DTD 11.05.08	NPR	41,819.95	-	881,132.60
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202149	PMT DTD 14.05.08	PMT DTD 14.05.08	NPR	101,841.09	-	779,291.51
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202156	PMT DTD 16.05.08	PMT DTD 16.05.08	NPR	80,952.26	-	698,339.25
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202159	PMT DTD 18.05.08	PMT DTD 18.05.08	NPR	95,451.24	-	602,888.01
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202161	PMT DTD 19.05.08	PMT DTD 19.05.08	NPR	81,566.71	-	521,321.30
01802620013	MAX MONEY SDN.BHD.	20080521	FT0814202693	TRF FROM USD	TRF FROM USD	NPR	-	3,402,480.30	3,923,801.60
01802620013	MAX MONEY SDN.BHD.	20080522	FT0814300776	75565544284	75565544284	NPR	60,829.00	-	3,862,972.60
01802620013	MAX MONEY SDN.BHD.	20080522	FT0814301459	87773371754	87773371754	NPR	25,569.00	-	3,837,403.60
01802620013	MAX MONEY SDN.BHD.	20080523	FT0814400006	78741101108	78741101108	NPR	92,790.00	-	3,744,613.60
01802620013	MAX MONEY SDN.BHD.	20080523	FT0814400733	67084543003	67084543003	NPR	101,657.00	-	3,642,956.60
01802620013	MAX MONEY SDN.BHD.	20080525	FT0814600153	2519998547	2519998547	NPR	10,104.00	-	3,632,852.60
01802620013	MAX MONEY SDN.BHD.	20080527	FT0814801068	9511056084	9511056084	NPR	42,188.00	-	3,590,664.60
01802620013	MAX MONEY SDN.BHD.	20080601	FT0815300624	62584848431	62584848431	NPR	10,090.00	-	3,580,574.60
01802620013	MAX MONEY SDN.BHD.	20080601	FT0815300766	88813498368	88813498368	NPR	15,392.00	-	3,565,182.60
01802620013	MAX MONEY SDN.BHD.	20080601	FT0815301416	88820780726	88820780726	NPR	52,000.00	-	3,513,182.60
01802620013	MAX MONEY SDN.BHD.	20080601	FT0815302445	58993387062	58993387062	NPR	20,800.00	-	3,492,382.60
01802620013	MAX MONEY SDN.BHD.	20080601	FT0815300717A20	88813408168	88813408168	NPR	59,072.00	-	3,433,310.60
01802620013	MAX MONEY SDN.BHD.	20080602	FT0815400630	98006799873	98006799873	NPR	6,000.00	-	3,427,310.60
01802620013	MAX MONEY SDN.BHD.	20080602	FT0815400634	34790645734	34790645734	NPR	45,540.00	-	3,381,770.60
01802620013	MAX MONEY SDN.BHD.	20080602	TT0815450267A08		88815061705	NPR	9,006.00	-	3,372,764.60
01802620013	MAX MONEY SDN.BHD.	20080602	FT0815401754	38021238054	38021238054	NPR	26,063.00	-	3,346,701.60
01802620013	MAX MONEY SDN.BHD.	20080603	FT0815500327	88813448073	88813448073	NPR	53,168.00	-	3,293,533.60
01802620013	MAX MONEY SDN.BHD.	20080603	FT0815500331	88815093128	88815093128	NPR	10,425.00	-	3,283,108.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600841	88815093828	88815093828	NPR	15,392.00	-	3,267,716.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600849	88813474766	88813474766	NPR	62,192.00	-	3,205,524.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600854	88815082807	88815082807	NPR	52,000.00	-	3,153,524.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600856	88815040824	88815040824	NPR	39,312.00	-	3,114,212.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600857	88813407279	88813407279	NPR	50,207.00	-	3,064,005.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600859	88813446774	88813446774	NPR	70,720.00	-	2,993,285.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815600862	88813477676	88813477676	NPR	10,192.00	-	2,983,093.60
01802620013	MAX MONEY SDN.BHD.	20080604	FT0815601379	88810148664	88810148664	NPR	53,170.00	-	2,929,923.60
01802620013	MAX MONEY SDN.BHD.	20080606	FT0815800324	88815081337	88815081337	NPR	18,720.00	-	2,911,203.60
01802620013	MAX MONEY SDN.BHD.	20080608	FT0816000903	29126234819	29126234819	NPR	62,400.00	-	2,848,803.60
01802620013	MAX MONEY SDN.BHD.	20080608	FT0816051138A03	88813420781	88813420781	NPR	43,472.00	-	2,805,331.60
01802620013	MAX MONEY SDN.BHD.	20080608	FT0816007036A04	88813425082	88813425082	NPR	59,280.00	-	2,746,051.60
01802620013	MAX MONEY SDN.BHD.	20080608	FT0816001397	88815095528	88815095528	NPR	52,125.00	-	2,693,926.60

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01802620013 MAX MONEY SDN.BHD.	20080421 FT0811222108	85452876456	85452876456 NPR	60,150.00	-	259,255.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811238045(A09	20613517282	20613517282 NPR	31,000.00	-	228,255.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811222890	77695307931	77695307931 NPR	40,000.00	-	188,255.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811222897	25342437365	25342437365 NPR	5,000.00	-	183,255.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811222900	58562036496	58562036496 NPR	20,200.00	-	163,055.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811222906	36231404371	36231404371 NPR	47,118.00	-	115,937.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811222910	85488309243	85488309243 NPR	26,000.00	-	89,937.95
01802620013 MAX MONEY SDN.BHD.	20080421 FT0811223943	93148297868	93148297868 NPR	23,860.00	-	66,077.95
01802620013 MAX MONEY SDN.BHD.	20080422 FT0811325555	29489497943	29489497943 NPR	69,000.00	-	(2,922.05)
01802620013 MAX MONEY SDN.BHD.	20080422 FT0811325559	23600534415	23600534415 NPR	13,033.00	-	(15,955.05)
01802620013 MAX MONEY SDN.BHD.	20080422 FT0811390095		NPR	-	15,955.05	(0.00)
01802620013 MAX MONEY SDN.BHD.	20080422 FT0811390095(A01		NPR	15,955.05	-	(15,955.05)
01802620013 MAX MONEY SDN.BHD.	20080424 FT0811500170	51640613580	NPR	30,075.00	-	(46,030.05)
01802620013 MAX MONEY SDN.BHD.	20080424 FT0811500252	4154315144	4154315144 NPR	52,130.00	-	(98,160.05)
01802620013 MAX MONEY SDN.BHD.	20080424 FT0811500256	30701521658	30701521658 NPR	10,000.00	-	(108,160.05)
01802620013 MAX MONEY SDN.BHD.	20080424 FT0811500260	82955986108	82955986108 NPR	10,000.00	-	(118,160.05)
01802620013 MAX MONEY SDN.BHD.	20080424 FT0811500570	19903767059	19903767059 NPR	10,025.00	-	(128,185.05)
01802620013 MAX MONEY SDN.BHD.	20080424 FT0811500575	50588222942	50588222942 NPR	9,533.00	-	(137,718.05)
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811600606	45586867332	45586867332 NPR	30,075.00	-	(167,793.05)
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811600611	62612702609	62612702609 NPR	30,075.00	-	(197,868.05)
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811600614	14325548262	14325548262 NPR	4,010.00	-	(201,878.05)
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601203	PMT DT 23-03-08	PMT DT 23-03-08 NPR	-	326,994.86	125,116.81
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601204	PMT DT 30-03-08	PMT DT 30-03-08 NPR	-	127,844.10	252,960.91
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601205	PMT DT 02-04-08	PMT DT 02-04-08 NPR	-	51,109.80	304,070.71
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601206	PMT DT 03-04-08	PMT DT 03-04-08 NPR	-	21,571.18	325,641.89
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601207	PMT DT 06-04-08	PMT DT 06-04-08 NPR	-	53,123.97	378,765.86
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601208	PMT DT 11-04-08	PMT DT 11-04-08 NPR	-	9,990.53	388,756.39
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601209	PMT DT 12-04-08	PMT DT 12-04-08 NPR	-	67,588.39	456,344.78
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601210	PMT DT 13-04-08	PMT DT 13-04-08 NPR	-	833,661.94	1,290,006.72
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601211	PMT DT 15-04-08	PMT DT 15-04-08 NPR	-	128,799.86	1,418,806.58
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601212	PMT DT 16-04-08	PMT DT 16-04-08 NPR	-	20,000.29	1,438,806.87
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601213	PMT DT 21-04-08	PMT DT 21-04-08 NPR	-	19,502.22	1,458,309.09
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601214	PMT DT 22-04-08	PMT DT 22-04-08 NPR	-	34,079.96	1,492,389.05
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601215	PMT DT 23-04-08	PMT DT 23-04-08 NPR	-	41,097.15	1,533,486.20
01802620013 MAX MONEY SDN.BHD.	20080425 FT0811601216	PMT DT 24-04-08	PMT DT 24-04-08 NPR	-	54,127.44	1,587,613.64
01802620013 MAX MONEY SDN.BHD.	20080427 FT0811800126	28252901919	28252901919 NPR	11,028.00	-	1,576,585.64
01802620013 MAX MONEY SDN.BHD.	20080427 FT0811801135	PMT DTD 260408	PMT DTD 260408 NPR	-	30,070.59	1,606,656.23
01802620013 MAX MONEY SDN.BHD.	20080427 FT0811801260	55500720341	55500720341 NPR	24,060.00	-	1,582,596.23
01802620013 MAX MONEY SDN.BHD.	20080427 FT0811801264	71028323083	71028323083 NPR	8,020.00	-	1,574,576.23
01802620013 MAX MONEY SDN.BHD.	20080427 FT0811847561(A12	81249711911	81249711911 NPR	80,000.00	-	1,494,576.23
01802620013 MAX MONEY SDN.BHD.	20080428 FT0811900567	33970218171	33970218171 NPR	20,000.00	-	1,474,576.23

The figures below are the additional ^{fixed} amount claimed by the Himalayan Bank.

Date	Amount excessively claimed		Total in MYR by Year					
	USD	MYR	2011	2012	2013	2014	2015	2016
15-Jul-11	15,357.08	61,428.32						
15-Oct-11	81,363.30	325,453.20	386,881.52					
15-Jan-12	72,431.74	289,726.96						
15-Apr-12	275,472.26	1,101,889.04						
15-Jul-12	366,810.93	1,467,243.72		3,928,757.32				
15-Oct-12	267,474.40	1,069,897.60						
15-Jan-13	289,673.19	1,158,692.76						
15-Apr-13	478,128.43	1,912,513.72						
15-Jul-13	993,394.92	3,973,579.68			14,348,959.96			
15-Oct-13	1,826,043.45	7,304,173.80						
15-Jan-14	231,313.15	925,252.60						
15-Apr-14	724,416.94	2,897,667.76						
15-Jul-14	1,828,840.32	7,315,361.28				12,228,773.84		
15-Oct-14	272,623.05	1,090,492.20						
15-Jan-15	1,784,026.91	7,136,107.64						
15-Apr-15	2,592,934.96	10,371,739.84						
15-Jul-15	3,612,378.79	14,449,515.16					42,836,478.92	
15-Oct-15	2,719,779.07	10,879,116.28						
15-Jan-16	2,940,601.87	11,762,407.48						
15-Apr-16	2,432,441.51	9,729,766.04						
15-Jul-16	2,175,553.98	8,702,215.92						30,194,389.44
Total	25,981,060.25	103,924,241.00						0.00

Assumption made:

The exchange rate for USD against MYR is fixed at 4:1

Summary...

Date	Description	Amount (NPR)
Jan 2013 - Nov 2016	Discrepancies on Deal Rates	(20,136,850.48)
2008 - 2013	Finding on suspicious entries in NPR AC	(4,238,679.98)
2008 - 2016	Finding on Bulk Amount Reversal	(157,257,130.34)
2012	Finding on Commission	(1,484,283.19)
		(183,116,943.99)



This email tells that the Bank would resolve the discrepancies, in January 2018, but so far the bank has not done so.

Sivabalan

From: Ashoke SJB Rana <Ashoke.Rana@himalayanbank.com>
Sent: Wednesday, 17 January, 2018 7:25 PM
To: Sivabalan
Cc: 'Abd Hamid'; 'Youma Shrestha'
Subject: RE: Reconciliation and Pending issues

Dear Sivabalan,

Greetings

Thank you for your email. Please refer my email dated 27 December 2017 to Mr. Hamid which clearly stated that quote "considering our outstanding relationship over the years and your initiation to resolve the issues, I hereby confirm settlement of your "Discrepancies on Deal Rate" claim amounting NPR 20,136,850.48 in good faith basis. For this claim settlement, you may net off this amount while settling amount payable to Himalayan Bank Limited. This would be a way out to resolve the pending issues and move forward." Unquote

And, my email dated 08 January 2018 reconfirmed that to exclude the amount as mentioned (i.e. Issue Point A "Discrepancies on Deal Rate" amounting NPR 20,136,850.48 only) and provide regular settlement. You can exclude this amount (NPR 20,136,850.48 only) from the dispute amount of NPR 183,116,943.99.

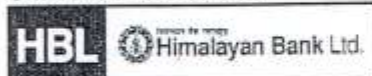
Further, as discussed and agreed thereof during our meeting in Kuala Lumpur, Malaysia to resolve old pending issues (other than Discrepancies on Deal Rate) on top priority basis as Mr. Hamid informed us that his team was busy in new product development in these days thus unable to go through old pending issues but Mr. Hamid assured us during meeting that to resolve this pending issues once for all within 3-4 months time. And, we are waiting for your settlement plan and threshold limit for upcoming 3-4 month as Mr. Hamid requested (till the time of old pending issues will be resolved). I would like to kindly request you to look into the documents and correspondence that we have given to you to resolve old pending issues at the earliest.

I would suggest for upcoming 3-4 months till the old pending issues will resolve, your good office can put on hold remaining dispute amount of NPR 162,980,093.51 (NPR 183,116,943.99 Less NPR 20,136,850.48) and ensure to provide regular settlement twice a week in full payment cover settlement basis.

I'm looking forward to hear from you.

Thank you.

Ashoke SJB Rana
Chief Executive Officer



www.himalayanbank.com

Tel: +97714250360

Mobile: +977 9851020082

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प्रेश विज्ञप्ति

मिति: २०७५/०४/२९

म्याक्स मनि एस.डी.एन. वि.एच.डी.द्वारा तीन अर्ब रुपिया बराबरको हिमालयन बैंक लिमिटेड विरुद्ध बिगो दाबी ।

बिगत विस बर्ष अघि स्थापना भइ रेमिटेन्स कारोबार गर्दै आएको मलेशियन कम्पनि म्याक्स मनि एस.डी.एन. वि.एच.डी. एक स्थापित ठुलो रेमिटेन्स कम्पनि हो जसले विश्वभरी रेमिटेन्स कारोबार गर्दै आएको छ । सो क्रममा म्याक्स मनि द्वारा नेपालमा रेमिटेन्स सेवा प्रदान गर्नको लागि सन् २००८ मा हिमालयन बैंक लिमिटेड संग रेमिटेन्स भुक्तानीको लागि साझेदार गरेको थियो । नेपालमा रकम भुक्तानीको क्रममा, म्याक्स मनि द्वारा पठाइएको रकम हिमालयन बैंकको विभिन्न एकेण्टहरूबाट भुक्तानी पश्चात हिमालयन बैंकले उक्त भुक्तानी रकम म्याक्स मनिसंग दाबि गर्छ ।

बिगत देखि नै म्याक्स मनिले आफ्ना सम्पूर्ण ग्राहक वर्गका मलेशिया बाट पठाईएको सम्पूर्ण रकम सुरक्षित रुपमा भुक्तानी गर्दै आएको र भविष्यमा पनि गरिरहने प्रतिबद्धता जाहेर गर्दछ । तर हालसालै म्याक्स मनिको प्रतिष्ठामा आँच आउने गरि विभिन्न नेपाली मिडियामा प्रकाशित समाचारले हाम्रो ध्यान आकर्षण भएको छ । तसर्थ म्याक्स मनिले आफ्नो प्रतिष्ठा कायम गर्नको लागि यो प्रेश विज्ञप्ति जारी गर्न लागेको हो ।

सन् २०११ देखि २०१६ सम्म हिमालयन बैंकले झुठो विवरण पेश गर्दै आएको कुरा म्याक्स मनिले सन् २०१६ अक्टोबरमा पत्ता लगायो । यसका साथै हिमालयन बैंकले हिसाब विवरणमा जालसाजी गरि आफुले पाउने रकम भन्दा तिन अर्ब बढी दाबि गरेको भन्ने कुरा पनि म्याक्स मनिले पत्ता लगायो ।

- हिमालयन बैंकले म्याक्स मनीसंग स्वसिर्जित (आफैले बनाएको) पिन नम्बर पेश गरि बढी रकम र कमिसन दाबी गरेको,
- म्याक्स मनिलाई छलकपट/जालसाज गरि म्याक्स मनि द्वारा पठाईएको पैसा बैंक हिसाब विवरणबाट हटाइएको,
- यस्तो छलकपट थाहा पाईसकेपछि म्याक्स मनि द्वारा हिमालयन बैंकसंग यस्तो जालसाजीका कारण सोधेको र हिमालयन बैंकले म्याक्स मनिलाई आधारहीन कारण दिएको,
- हिमालयन बैंकद्वारा दाबी गरिएको रकम तिर्न नसकेको खण्डमा म्याक्स मनिलाई हडप्न खोज्ने पडयन्त्र हुन लागेको भान परेको,
- तर म्याक्स मनि आफैमा मजबुत कम्पनि भएकोले सबै दाबि गरिएको रकम भुक्तानी गरेको र यो पडयन्त्र विफल पारेको,
- हिमालयन बैंकद्वारा गरिएको यो जालसाजी दाबिको कारणले म्याक्स मनिलाइ तिन अर्ब साठी करोड बराबरको पैसा अड्केको जसको कारणले म्याक्स मनिलाई आर्थिक क्षति भएको (तिन अर्ब साठी करोड अन्य व्यवसाय मा लगानी गर्न सकिन्थ्यो)
- बिगत २ बर्ष भित्र विभिन्न समयमा म्याक्स मनिको तर्फबाट आपसी समाजदारीमै हिमालयन बैंक द्वारा उक्त जालसाजी दाबि बैंक हिसाब विवरणबाट हटाउन माग गरिएको,
- हिमालयन बैंकका प्रमुख कार्यकारी अधिकृत श्री अशोक शम्सेर ज.व. रा. बाट लिखित पाउदा पनि उक्त प्रतिबद्धता पुरा नगरेको,
- ~~हिमालयन बैंकको तर्फबाट म्याक्स मनिलाई हिसाब विवरणबाट हटाउन माग गरिएको र म्याक्स मनिबाट बैंकलाई हिसाब विवरणबाट हटाउन माग गरिएको~~
- यस जालसाजीमा निम्न व्यक्ति हरुको संलग्नता रहेको पाईएको छ :-
 - श्री अशोक शम्सेर जबरा
 - श्री उज्वल राज राजभण्डारी
 - श्री अनन्त राजभण्डारी (हाल अन्य रेमिटेन्स कम्पनीमा कार्यरत)
 - श्री युमा श्रेष्ठ
 - श्री सन्तोष पराजुली (मलेशियाका लागि हिमालयन बैंकका प्रतिनिधि)
- यसै गरि म्याक्स मनिले के प्रस्थाउन चाहन्छ भने, हिमालयन बैंकद्वारा एक समयमा मलेशियाको एभरेस्ट रेमिटलाइ (हाल खाडीमुलुकको एक रेमिटेन्स कम्पनीद्वारा किनिएको) यस्तै पडयन्त्र गरि हडप्न प्रयास गरिएको थियो जुन प्रयास विफल भएको थियो ।

अन्तमा, म्याक्स मनि यस घटनाको सम्पूर्णरुपमा स्वतन्त्र तथा बिस्तृत छानबिनको लागि नेपाल राष्ट्र बैंकको समन्वयकोलागि पनि आग्रह