MICROCREDIT REGULATORY AUTHORITY, DHAKA

LICENSE TO IMPLEMENT MICROCREDIT PROGRAMS

By the empowerment provided under Sub-section (3) of Section 16 of the Microcredit Regulatory Authority Act 2006 (ACT No XXXII of 2006) with reference to the application submitted by the Coastal Association for Social Transformation (COAST) Trust, the Coastal Association for Social Transformation (COAST) Trust is hereby being provided with a License to implement their programs as a microcredit institution, subject to the terms and conditions stated overleaf.

Date: 15 Ogrohayon, 1414 Bangla 29 November, 2007 AD

ATTESTED

MD. MANZUR HOSSAIN BOKUL
M.A. (Double) L.L.B.
Advocate Bangladesh Supreme Court, Dhaka
Notary Public, For Whole of Bangladesh
Chamber: Lovely Hotel, Room No-19 30, Jonson Road, Dhaka-1100.

Ordered by the Authority
Sd/- illegible
EXECUTIVE VICE-CHAIRMAN

R. ISLAM TRANSLATION CENTER
75, Govt. Market, Town Hall (1st floor), Mohammadpur, Dhaka, Bangladesh. Phone : 8110947, 9122347 Mobile: 01711-541064, Email : r_associates73@yahoo.com
B. M. E. T. Reg. No. 1604

M.R.A.: 0000071
TERMS AND CONDITIONS OF THE LICENSE

1. The specified Annual Fees is required to be paid more than 15(fifteen) days earlier to the expiry of one year from the date of the issuance of this license.

2. The licensee institution is required to abide by the Microcredit Regulatory Authority Act 2006 (ACT No XXXII of 2006) and rules, bylaws, orders and other specifications legislated thereunder; as if all those conditions have been applied to the licensee institution.

3. Transfer, be it fully or partially, of the entitlements obtained under the License will construe as null and void.

4. Any of the conditions stated above may be changed by the Authority at any time and the licensee institution remains bound to comply with such changes.

5. The License will be construed as cancellable upon failure to comply with any of the licensing conditions.

ATTESTED

[Signature]

26-12-10

MD. MANZUR HOSSAIN BOKUL
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