

Explanation for Difference in amount of order Form/Disbursed Amount and amount on receipt

The Manager
The Bank of Khyber,
Islamic Banking Branch

Dear Sir,

It is advised that it goods of Rs. _____ are/ were required to be purchased for Murabaha Sale.

Amount of Invoice(s) submitted to you is / could be more than actual purchases by Rs. _____ due to following reasons.

- Due to cash discount given by the supplier.
- Delivery Expenses of the Goods.
- Purchases for others and be treated as joint purchase with bank's share of _____% in total purchases.

Bank's share = (Disbursed amount ÷ Total purchases amount) x 100

- Other, _____

Yours sincerely,

Agent
Dated

Note:

- 1. This Form should preferably be obtained before making payment to supplier for purchases.**
- 2. In case receipts are of lesser amount, the delivery expenses should be added to cover the shortfall.**
- 3. Un-utilized amount should be recovered from the Customer on spot.**