

Explanation for Difference in date of receipt and date of Declaration

The Manager
The Bank of Khyber,
Islamic Banking Branch

Dear Sir,

It is advised that payment was made by the Bank for purchase of goods on date_____.

Supplier has issued Receipt dated_____. Now I am submitting the Declaration dated_____. The reason of this gap between date of Receipt and Declaration is as under:

- Goods were in transit and I received now.
- Goods were defective and were returned and I received goods now.
- Goods are manufactured after the advance payments which caused this delay.
- Other, _____

Please note that goods are in my possession on behalf of the bank and have neither been used nor sold. Bank can check the physical existence and physical possession if desired.

Yours sincerely,

Agent
Dated