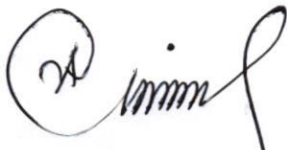


National Credit Ratings Ltd.
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Mohammad Jahangir Alam
Chief Executive Officer (CEO)
National Credit Ratings Ltd.