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2) The CIB report is strictly confidential and not to be disclosed to the Borrower or any other party. The report is to be used only by the concerned Bank/Financial Institution requesting for CIB report. Any violation of this will involve penalty of Tk. 1 (one) lakh as per Bangladesh Bank order 1972, chapter –IV, article – 48.

Credit Information Bureau - Bangladesh Bank

Date of Inquiry	User ID	FI Code	Branch Code	FI Name
12-Sep-2023 06:03:40 PM	YSG033972	033	0001	Rajshahi Krishi Unnayan Bank

INQUIRED

Name	SAIFUL ISLAM	Address	ARUKHA
Father's name	MOHIRUDDIN	Postcode	6320
Mother's name	KAFIRON NESA	District	CHAPAINAWABGANJ
DOB	11/11/1976	TIN	
NID/Smart NID	1479564005		

Matched found	CIB Contract code : D0140047939
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SUBJECT INFORMATION

CIB subject code:	I0000267904	Type of subject:	INDIVIDUAL
Title, Name:	MD., SAIFUL ISLAM	Reference number (Ref.):	1 (CIB Subject Code:I0000267904)
Title, Father's name:	LATE, MOHIRUDDIN	Sector type:	PRIVATE
Title, Mother's name:	LATE, KAFIRON NESA	Sector code:	903090 (Other Business Institutions/Organisations)
Title, Spouse Name:		ID type:	
Date of birth:	11/11/1976	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	CHAPAI NAWABGONJ(BD)	ID issue country:	
NID:	7013763560985	Telephone	
SMART NID:	1479564005	TIN:	
Remarks:			

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	ARUKHA, GOMOSTAPUR	6320	CHAPAI NAWABGONJ	BD

1. SUMMARY OF FACILITY(S) AS BORROWER & CO-BORROWER

No of reporting Institutes:	1	Total Overdue Amount:	0
No of Living Contracts:	1	No of Stay order contracts:	0
Total Outstanding Amount:	350,000	Total Outstanding amount for Stay Order Contracts:	0

1.(A) SUMMARY OF THE FUNDED FACILITIES AS BORROWER & CO-BORROWER

Total Outstanding Amount:	350,000
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Contract Category	STD		SMA		SS		DF		BL		BLW		Terminated		Requested		Stay Order	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Installments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-Installments	1	350,000	0	0	0	0	0	0	0	0	0	0	0	0	1	500,000	0	0
Credit Cards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	350,000	0	0	0	0	0	0	0	0	0	0	0	0	1	500,000	0	0

1.(B) SUMMARY OF THE NON-FUNDED FACILITIES AS BORROWER & CO-BORROWER

Total Outstanding Amount:	0
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Type of Financing	Living		Terminated		Requested		Stay order	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Guarantee (GU)	0	0	0	0	0	0	0	0
Letter of credit (LC)	0	0	0	0	0	0	0	0
Other indirect facility (OF)	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

2. SUMMARY OF FACILITY(S) AS GUARANTOR

No of reporting Institutes:	0	Total Overdue Amount:	0
No of Living Contracts:	0	No of Stay order contracts:	0
Total Outstanding Amount:	0	Total Outstanding amount for Stay Order Contracts:	0

2.(A) SUMMARY OF THE FUNDED FACILITIES AS GUARANTOR

Total Outstanding Amount:	0
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Contract Category	STD		SMA		SS		DF		BL		BLW		Terminated		Requested		Stay Order	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Installments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-Installments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Cards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2.(B) SUMMARY OF THE NON-FUNDED FACILITIES AS GUARANTOR

Total Outstanding Amount:	0
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Type of Financing	Living		Terminated		Requested		Stay order	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Guarantee (GU)	0	0	0	0	0	0	0	0
Letter of credit (LC)	0	0	0	0	0	0	0	0
Other indirect facility (OF)	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

REQUESTED CONTRACT DETAILS

SL	Type of Contract	Facility	Phase	Role	FI code	Branch code	Request date	Total Requested	CIB subject code	CIB contract code	FI contract code
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								Amount			
1	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	12/09/2023	500,000	10000267904	D0140047939	_D0140047939

DETAILS OF NONINSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code					
1 (CIB Subject Code:I0000267904)	033	1193	T0000276295	033N000000026010					
Role:	Borrower	Date of Last Update:		Contract History					
Phase:	Living	Date of Law suit:	-	Date	SancLmt	Outstand	Overdue	Status	Default
Facility:	Cash Credit against Hypothecation	Date of last payment:		31/07/2023	350,000	350,000	0	STD	No
Starting date:	17/10/2017	Date of classification:		30/06/2023	350,000	350,000	0	STD	No
End date of contract:	15/09/2018	Date of last rescheduling:		31/05/2023	350,000	350,000	0	STD	No
Subsidized credit Y/N:		Number of time(s) rescheduled	000000	30/04/2023	350,000	350,000	0	STD	No
				31/03/2023	350,000	350,000	0	STD	No
Security Amount:	0	Reorganized credit:	NO	28/02/2023	350,000	350,000	0	STD	No
Third Party guarantee Amount:	0	Basis for classification:qualitative judgment:		31/01/2023	350,000	350,000	0	STD	No
				31/12/2022	350,000	350,000	0	STD	No
Security Type:	50 (Real estate (Land,Building,Flat,etc.))	Remarks:		30/11/2022	350,000	350,000	0	STD	No
				31/10/2022	350,000	350,000	0	STD	No
				30/09/2022	350,000	350,000	0	STD	No
				31/08/2022	350,000	350,000	0	STD	No

NOTES:

1. For any inconsistency, Banks/NBFIs should communicate to CIB immediately.
2. FI code indicates code of Banks/NBFIs
3. Information indicated with "**", if any, have not been incorporated in CIB report due to stay order of the Honorable High Court.
4. In case of stay order on a borrower/owner/director/guarantor, Banks/NBFIs are advised to verify whether the stay order has been vacated or extended further.
5. All amounts are expressed in Taka.