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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 04:42:08 PM | YSG033972 | 033 | 0001 | Rajshahi Krishi Unnayan Bank |

INQUIRED

| |
|-------------------------------|
| Subject code:033PC00000004665 |
|-------------------------------|

Matched found

SUBJECT INFORMATION

| | | | |
|-----------------------|-----------------------|--------------------------|--|
| CIB subject code: | A0000023015 | Type of subject: | INDIVIDUAL |
| Title, Name: | MD., ABU ZAFAR | Reference number (Ref.): | 1 (CIB Subject Code:A0000023015) |
| Title, Father's name: | LATE, MOTAHAR HOSSAIN | Sector type: | PRIVATE |
| Title, Mother's name: | MOST., KAHINUR | Sector code: | 903090 (Other Business Institutions/Organisations) |
| Title, Spouse Name: | | ID type: | |
| Date of birth: | 24/04/1985 | ID number: | |
| Gender: | MALE | ID issue date: | |
| District(Country): | RAJSHAHI(BD) | ID issue country: | |
| NID: | 8117270484407 | Telephone | |
| SMART NID: | | TIN: | |
| Remarks: | | | |

ADDRESS

| | | | | |
|--------------|--|--------------|----------|---------|
| Address Type | Address | Postal code: | District | Country |
| Permanent | VILL- RADHANAGAR, P.S- PABA, RAJSHAHI. | 6210 | RAJSHAHI | BD |

LINKED PROPRIETORSHIP(S) LIST

PROPRIETORSHIP CONCERN

| | | | | | |
|-------------------|-------------|--------------------------|--|-------------------|-------------|
| CIB subject code: | K0000983037 | Reference number (Ref.): | 2 (CIB Subject Code:K0000983037) | Trade Name: | SOBUJ STORE |
| Sector type: | PRIVATE | Sector code: | 903090 (Other Business Institutions/Organisations) | Telephone number: | 01717797529 |

ADDRESS

| | | | | |
|--------------|-------------------------|--------------|----------|---------|
| Address Type | Address | Postal code: | District | Country |
| Business | RADHANAGAR,DARUSHA,PABA | 6210 | RAJSHAHI | BD |

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

| | | | |
|-----------------------------|---|-----------------------------|---|
| No of reporting Institutes: | 1 | 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 |
|---------------------------|---|--|---|

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

| | |
|---------------------------|---|
| Total Outstanding Amount: | 0 |
|---------------------------|---|

| 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 | 1 | 0 | 2 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 1,500,000 | 0 | 0 |

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

| | |
|---------------------------|---|
| Total Outstanding Amount: | 0 |
|---------------------------|---|

| 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 |
|---------------------------|---|

| 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 |
|---------------------------|---|

| 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 Amount | CIB subject code | CIB contract code | FI contract code |
|----|------------------|-----------------------------------|-----------|----------|---------|-------------|--------------|------------------------|------------------|-------------------|------------------|
| 1 | NonInstallment | Cash Credit against Hypothecation | Requested | Borrower | 033 | 0001 | 24/09/2019 | 500,000 | K0000983037 | B0000701794 | _B0000701794 |
| 2 | NonInstallment | Cash Credit against Hypothecation | Requested | Borrower | 033 | 0001 | 20/09/2021 | 1,000,000 | A0000023015 | U0000196529 | _U0000196529 |

DETAILS OF NONINSTALLMENT FACILITY(S)

| Ref | FI code | Branch code | CIB contract code | FI contract code | | | | | |
|--|--|--|-------------------|------------------|---------|----------|---------|--------|---------|
| 1 (CIB Subject Code:A0000023015) | 033 | 1251 | A0000182477 | 0331000000003302 | | | | | |
| Role: | Co-Borrower | Date of Last Update: | | Contract History | | | | | |
| Phase: | Terminated | Date of Law suit: | - | Date | SancLmt | Outstand | Overdue | Status | Default |
| Facility: | Cash Credit against Hypothecation | Date of last payment: | | 31/08/2020 | 500,000 | 0 | 0 | STD | No |
| Starting date: | 12/09/2013 | Date of classification: | | 31/07/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| End date of contract: | 11/09/2014 | Date of last rescheduling: | | 30/06/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| Subsidized credit Y/N: | | Number of time(s) rescheduled | 000000 | 31/05/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| Security Amount: | 600,000 | Reorganized credit: | NO | 30/04/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| Third Party guarantee Amount: | 0 | Basis for classification:qualitative judgment: | | 31/03/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| Security Type: | 50 (Real estate (Land,Building,Flat,etc.)) | Remarks: | | 29/02/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| | | | | 31/01/2020 | 500,000 | 500,000 | 500,000 | STD | No |
| | | | | 31/12/2019 | 500,000 | 500,000 | 500,000 | STD | No |
| | | | | 30/11/2019 | 500,000 | 500,000 | 500,000 | STD | No |
| | | | | 31/10/2019 | 500,000 | 500,000 | 500,000 | STD | No |
| | | | | 30/09/2019 | 500,000 | 500,000 | 500,000 | STD | No |
| Other subjects linked to the same contract | | | | | | | | | |
| | | | | | | | | | |
| CIB subject code | | Role | Name | | | | | | |
| A0000023014 | | Borrower | UMME ROWMA | | | | | | |

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.