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- 1) In providing any credit information to any Bank or Financial Institution, Bangladesh Bank expressly disclaims any liability in respect of any claims, loss and damages, charges, expenses, costs howsoever, caused by wrong information by any Bank or Financial Institution or by disclosing CIB report to the Borrower after receiving credit information from the Bangladesh Bank.
- 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 04:42:52 PM	STA033770	033	0001	Rajshahi Krishi Unnayan Bank

INQUIRED

Name	ABU JAHER	Address	ABALUPARA
Father's name	IDRIS ALI	Postcode	5000
Mother's name	NURJAHAN	District	PANCHAGARH
DOB	15/05/1988	TIN	
NID/Smart NID	2365774021		

Matched found	CIB Contract code : H0050047949
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SUBJECT INFORMATION

CIB subject code:	K0110010885	Type of subject:	INDIVIDUAL
Title, Name:	MD, ABU JAHER	Reference number (Ref.):	1 (CIB Subject Code:K0110010885)
Title, Father's name:	MD, IDRISH ALI	Sector type:	PRIVATE
Title, Mother's name:	MST, NUR JAHAN	Sector code:	915059 (Other Local Individuals not mentioned above.)
Title, Spouse Name:		ID type:	
Date of birth:	15/05/1988	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	PANCHAGARH(BD)	ID issue country:	
NID:	19887717311134463	Telephone	
SMART NID:	2365774021	TIN:	
Remarks:			

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	ABALU PARA ,VITORGARH PANCHAGARH		PANCHAGARH	BD

LINKED PROPRIETORSHIP(S) LIST

PROPRIETORSHIP CONCERN

CIB subject code:	Q0140011652	Reference number (Ref.):	2 (CIB Subject Code:Q0140011652)	Trade Name:	VAI BON TEA GARDEN
Sector type:	PRIVATE	Sector code:	901001 (Agricultural Farms (Nursery, Horticulture, Apicult...)	Telephone number:	

ADDRESS

Address Type	Address	Postal code:	District	Country
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Business	ABALUPARA VITORGARH,PANCHAGARH SADAR,	5000	PANCHAGARH	BD
Factory	ABALUPARA VITORGARH,PANCHAGARH SADAR,	5000	PANCHAGARH	BD

PROPRIETORSHIP CONCERN

CIB subject code:	T0120011181	Reference number (Ref.):	3 (CIB Subject Code:T0120011181)	Trade Name:	VAI-BON TEA GARDEN
Sector type:	PRIVATE	Sector code:	915059 (Other Local Individuals not mentioned above.)	Telephone number:	

ADDRESS

Address Type	Address	Postal code:	District	Country
Business	ABALU PARA ,VITORGARH PANCHAGARH		PANCHAGARH	BD

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

No of reporting Institutes:	2	Total Overdue Amount:	0
No of Living Contracts:	1	No of Stay order contracts:	0
Total Outstanding Amount:	408,123	Total Outstanding amount for Stay Order Contracts:	0

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

Total Outstanding Amount:	408,123
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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	1	408,123	0	0	0	0	0	0	0	0	0	0	0	0	2	1,800,000	0	0
Non-Installments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	700,000	0	0
Credit Cards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	408,123	0	0	0	0	0	0	0	0	0	0	0	0	3	2,500,000	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 Amount	CIB subject code	CIB contract code	FI contract code
1	Installment	Term Loan	Requested	Borrower	###	###	19/01/2023	1,000,000	T0120011181	P0050010658	_P0050010658
2	Installment	Term Loan	Requested	Borrower	###	###	22/01/2023	800,000	T0120011181	Y0160019896	_Y0160019896
3	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	12/09/2023	700,000	K0110010885	H0050047949	_H0050047949

DETAILS OF INSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code						
2 (CIB Subject Code:Q0140011652)	###	###	A0110015073	###						
Role:	Borrower	Date of Last Update:		Contract History						
Phase:	Living	Date of Law suit:	-	Date	Outstanding	Overdue	NPI	Status	Default	
Facility :	Term Loan	Date of last payment:	25/07/2023	31/07/2023	408,123	0	0	STD	No	
Starting date:	30/01/2023	Date of classification:		30/06/2023	440,578	0	0	STD	No	
End date of contract:	25/07/2024	Date of last rescheduling:		31/05/2023	472,791	0	0	STD	No	
Sanction Limit:	600,000	Method of payment:	Authorization to Direct Current Account Debit	30/04/2023	504,764	0	0	STD	No	
Total Disbursement Amount:	600,000	Payments periodicity:	Monthly Installments	31/03/2023	536,499	0	0	STD	No	
Total number of installments:	18	Number of time(s) rescheduled:	000000	28/02/2023	568,016	0	0	STD	No	
Installment Amount:	35,759	Remaining installments Amount:	408,123	31/01/2023	600,000	0	0	STD	No	
Remaining installments Number:	12	Reorganized credit:	NO							
Security Amount:	60,000	Basis for classification:qualitative judgment:								
Third Party guarantee Amount:	0	Remarks:								

Security Type:	60 (Financial obligations only (e.g. Insurance Policie...)				
Other subjects linked to the same contract					
CIB subject code	Role	Name			
Q0120020355	Guarantor	SAHADOT HOSAN			
W0130012208	Guarantor	NOZIR AHAMAD			

- 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.