

WARNING:

- 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 04:26:48 PM | YSG033972 | 033 | 0001 | Rajshahi Krishi Unnayan Bank |

INQUIRED

| | | | |
|---------------|---------------|----------|-----------|
| Name | MIRAJ UDDIN | Address | BANSBARIA |
| Father's name | KUTUB UDDIN | Postcode | 6510 |
| Mother's name | MIRJAN BIBI | District | NAOGAON |
| DOB | 31/03/1977 | TIN | |
| NID/Smart NID | 1956798798476 | | |

| | |
|---------------|---------------------------------|
| Matched found | CIB Contract code : D0120048286 |
|---------------|---------------------------------|

SUBJECT INFORMATION

| | | | |
|-----------------------|------------------|--------------------------|--|
| CIB subject code: | H0000318191 | Type of subject: | INDIVIDUAL |
| Title, Name: | MD, MIRAJ UDDIN | Reference number (Ref.): | 1 (CIB Subject Code:H0000318191) |
| Title, Father's name: | MD, KUTUB UDDIN | Sector type: | PRIVATE |
| Title, Mother's name: | MST, MIRZAN BIBI | Sector code: | 903090 (Other Business Institutions/Organisations) |
| Title, Spouse Name: | | ID type: | |
| Date of birth: | 31/03/1977 | ID number: | |
| Gender: | MALE | ID issue date: | |
| District(Country): | NAOGAON(BD) | ID issue country: | |
| NID: | 1956798798476 | Telephone | |
| SMART NID: | 9114598627 | TIN: | |
| Remarks: | | | |

ADDRESS

| | | | | |
|--------------|-----------------|--------------|----------|---------|
| Address Type | Address | Postal code: | District | Country |
| Permanent | BASBARIA, MANDA | 6510 | NAOGAON | BD |

LINKED PROPRIETORSHIP(S) LIST

PROPRIETORSHIP CONCERN

| | | | | | |
|-------------------|-------------|--------------------------|--|-------------------|--------------------------|
| CIB subject code: | Z0891009664 | Reference number (Ref.): | 2 (CIB Subject Code:Z0891009664) | Trade Name: | BISMILLAH MOTSHOW KHAMAR |
| Sector type: | PRIVATE | Sector code: | 903090 (Other Business Institutions/Organisations) | Telephone number: | |

ADDRESS

| | | | | |
|--------------|---------|--------------|----------|---------|
| Address Type | Address | Postal code: | District | Country |
| | | | | |

| | | | | |
|----------|-----------------------------|--|---------|----|
| Business | BASHBARIA, NAPITPARA, MANDA | | NAOGAON | BD |
|----------|-----------------------------|--|---------|----|

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

| | | | |
|-----------------------------|---------|--|---|
| No of reporting Institutes: | 4 | Total Overdue Amount: | 0 |
| No of Living Contracts: | 4 | No of Stay order contracts: | 0 |
| Total Outstanding Amount: | 768,044 | Total Outstanding amount for Stay Order Contracts: | 0 |

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

| | |
|---------------------------|---------|
| Total Outstanding Amount: | 768,044 |
|---------------------------|---------|

| 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 | 306,008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 900,000 | 0 | 0 |
| Non-Installments | 3 | 462,036 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 1,400,000 | 0 | 0 |
| Credit Cards | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 4 | 768,044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 2,300,000 | 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 | 04/07/2019 | 1,000,000 | H0000318191 | N0000227925 | _N0000227925 |
| 2 | Installment | Term Loan | Requested | Borrower | ### | ### | 07/10/2021 | 400,000 | H0000318191 | Q0010016274 | _Q0010016274 |
| 3 | Installment | Term Loan | Requested | Borrower | ### | ### | 14/03/2022 | 500,000 | Z0891009664 | L0080010706 | _L0080010706 |
| 4 | NonInstallment | Other non instalment contract | Requested | Borrower | ### | ### | 28/04/2022 | 100,000 | H0000318191 | S0100026046 | _S0100026046 |
| 5 | NonInstallment | Cash Credit against Hypothecation | Requested | Borrower | 033 | 0001 | 12/09/2023 | 300,000 | H0000318191 | D0120048286 | _D0120048286 |

DETAILS OF INSTALLMENT FACILITY(S)

| Ref | FI code | Branch code | CIB contract code | FI contract code | | | | | |
|----------------------------------|--|--|----------------------|------------------|-------------|---------|-----|--------|---------|
| 1 (CIB Subject Code:H0000318191) | ### | ### | X0060013257 | ### | | | | | |
| 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: | | 31/07/2023 | 306,008 | 0 | 0 | STD | No |
| Starting date: | 11/10/2021 | Date of classification: | | 30/06/2023 | 306,008 | 0 | 0 | STD | No |
| End date of contract: | 10/10/2026 | Date of last rescheduling: | | 31/05/2023 | 383,392 | 0 | 0 | STD | No |
| Sanction Limit: | 400,000 | Method of payment: | Cash | 30/04/2023 | 383,392 | 0 | 0 | STD | No |
| Total Disbursement Amount: | 400,000 | Payments periodicity: | Monthly Installments | 31/03/2023 | 383,392 | 0 | 0 | STD | No |
| Total number of installments: | 60 | Number of time(s) rescheduled: | | 28/02/2023 | 383,392 | 0 | 0 | STD | No |
| Installment Amount: | 8,304 | Remaining installments Amount: | 0 | 31/01/2023 | 383,392 | 0 | 0 | STD | No |
| Remaining installments Number: | 0 | Reorganized credit: | NO | 31/12/2022 | 383,392 | 0 | 0 | STD | No |
| Security Amount: | 0 | Basis for classification:qualitative judgment: | | 30/11/2022 | 383,392 | 0 | 0 | STD | No |
| Third Party guarantee Amount: | 0 | Remarks: | | 31/10/2022 | 383,392 | 0 | 0 | STD | No |
| Security Type: | 76 (Guarantee of Individuals (Personal Guarantee)) | | | 30/09/2022 | 383,392 | 0 | 0 | STD | No |
| | | | | 31/08/2022 | 383,392 | 0 | 0 | STD | No |
| | | | | | | | | | |

DETAILS OF NONINSTALLMENT FACILITY(S)

| Ref | FI code | Branch code | CIB contract code | FI contract code |
|----------------------------------|----------|----------------------|-------------------|------------------|
| 1 (CIB Subject Code:H0000318191) | 033 | 0307 | N6221080434 | 033N000000057928 |
| 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 | 250,000 | 250,000 | 0 | STD | No |
| Starting date: | 01/08/2019 | Date of classification: | | 30/06/2023 | 250,000 | 250,000 | 0 | STD | No |
| End date of contract: | 31/07/2020 | Date of last rescheduling: | | 31/05/2023 | 250,000 | 250,000 | 0 | STD | No |
| Subsidized credit Y/N: | | Number of time(s) rescheduled | 000000 | 30/04/2023 | 250,000 | 250,000 | 0 | STD | No |
| Security Amount: | 400,000 | Reorganized credit: | NO | 31/03/2023 | 250,000 | 250,000 | 0 | STD | No |
| Third Party guarantee Amount: | 0 | Basis for classification:qualitative judgment: | | 28/02/2023 | 250,000 | 250,000 | 0 | STD | No |
| Security Type: | 50 (Real estate (Land,Building,Flat,etc.)) | Remarks: | | 31/01/2023 | 250,000 | 250,000 | 0 | STD | No |
| | | | | 31/12/2022 | 250,000 | 250,000 | 0 | STD | No |
| | | | | 30/11/2022 | 250,000 | 250,000 | 0 | STD | No |
| | | | | 31/10/2022 | 250,000 | 250,000 | 0 | STD | No |
| | | | | 30/09/2022 | 250,000 | 250,000 | 0 | STD | No |
| | | | | 31/08/2022 | 250,000 | 250,000 | 0 | STD | No |

| Ref | FI code | Branch code | CIB contract code | FI contract code | | | | | |
|----------------------------------|--|--|-------------------|------------------|---------|----------|---------|--------|---------|
| 1 (CIB Subject Code:H0000318191) | ### | ### | V0100042341 | ### | | | | | |
| Role: | Borrower | Date of Last Update: | | Contract History | | | | | |
| Phase: | Living | Date of Law suit: | - | Date | SancLmt | Outstand | Overdue | Status | Default |
| Facility: | Working capital financing | Date of last payment: | | 31/07/2023 | 100,000 | 104,081 | 0 | STD | No |
| Starting date: | 24/12/2020 | Date of classification: | | 30/06/2023 | 100,000 | 104,081 | 0 | STD | No |
| End date of contract: | 24/06/2022 | Date of last rescheduling: | | 31/05/2023 | 100,000 | 104,081 | 0 | STD | No |
| Subsidized credit Y/N: | | Number of time(s) rescheduled | | 30/04/2023 | 100,000 | 104,081 | 0 | STD | No |
| Security Amount: | 100,000 | Reorganized credit: | NO | 31/03/2023 | 100,000 | 104,081 | 0 | STD | No |
| Third Party guarantee Amount: | 0 | Basis for classification:qualitative judgment: | | 28/02/2023 | 100,000 | 104,081 | 0 | STD | No |
| Security Type: | 76 (Guarantee of Individuals (Personal Guarantee)) | Remarks: | | 31/01/2023 | 100,000 | 104,081 | 0 | STD | No |
| | | | | 31/12/2022 | 100,000 | 104,081 | 0 | STD | No |
| | | | | 30/11/2022 | 100,000 | 104,081 | 0 | STD | No |
| | | | | 31/10/2022 | 100,000 | 104,081 | 0 | STD | No |
| | | | | 30/09/2022 | 100,000 | 104,081 | 0 | STD | No |
| | | | | 31/08/2022 | 100,000 | 104,081 | 0 | STD | No |

| Ref | FI code | Branch code | CIB contract code | FI contract code | | | | | |
|----------------------------------|-------------------------------|-------------------------------|-------------------|------------------|---------|----------|---------|--------|---------|
| 1 (CIB Subject Code:H0000318191) | ### | ### | P0080041796 | ### | | | | | |
| Role: | Borrower | Date of Last Update: | | Contract History | | | | | |
| Phase: | Living | Date of Law suit: | - | Date | SancLmt | Outstand | Overdue | Status | Default |
| Facility: | Other non instalment contract | Date of last payment: | | 31/07/2023 | 100,000 | 107,955 | 0 | STD | No |
| | | | | 30/06/2023 | 100,000 | 107,955 | 0 | STD | No |
| Starting date: | 04/11/2021 | Date of classification: | | 31/05/2023 | 100,000 | 101,675 | 0 | STD | No |
| End date of contract: | 03/05/2023 | Date of last rescheduling: | | 30/04/2023 | 100,000 | 101,675 | 0 | STD | No |
| Subsidized credit Y/N: | | Number of time(s) rescheduled | | 31/03/2023 | 100,000 | 101,675 | 0 | STD | No |
| | | | | 28/02/2023 | 100,000 | 101,675 | 0 | STD | No |
| Security Amount: | 100,000 | Reorganized credit: | NO | | | | | | |

| | | | | | | | | | |
|-------------------------------|-----------------------|--|--|------------|---------|---------|---|-----|----|
| Third Party guarantee Amount: | 0 | Basis for classification:qualitative judgment: | | 31/01/2023 | 100,000 | 101,675 | 0 | STD | No |
| | | | | 31/12/2022 | 100,000 | 101,675 | 0 | STD | No |
| | | | | 30/11/2022 | 100,000 | 101,675 | 0 | STD | No |
| Security Type: | 79 (Other Securities) | Remarks: | | 31/10/2022 | 100,000 | 101,675 | 0 | STD | No |
| | | | | 30/09/2022 | 100,000 | 101,675 | 0 | STD | No |
| | | | | 31/08/2022 | 100,000 | 101,675 | 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.