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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 06:29:08 PM	YSG033972	033	0001	Rajshahi Krishi Unnayan Bank

INQUIRED

Name	JHONI SHORMA	Address	SIRAJUDDAULLAH ROAD, HALLPARA
Father's name	SHIB SHANKAR SHIL	Postcode	5100
Mother's name	SHIBANI SHIL	District	THAKURGAON
DOB	01/05/1989	TIN	
NID/Smart NID	8247206975		

Matched found	CIB Contract code : M0110048454
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SUBJECT INFORMATION

CIB subject code:	X0000599241	Type of subject:	INDIVIDUAL
Title, Name:	JHONI SHORMA	Reference number (Ref.):	1 (CIB Subject Code:X0000599241)
Title, Father's name:	SHIB SONKOR SHIL	Sector type:	PRIVATE
Title, Mother's name:	SHIBANI SHIL	Sector code:	903009 (Businessmen/Industrialists)
Title, Spouse Name:		ID type:	
Date of birth:	01/05/1989	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	THAKURGAON(BD)	ID issue country:	
NID:	9429404114015	Telephone	
SMART NID:	8247206975	TIN:	
Remarks:			

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	HOLPARA	5100	THAKURGAON	BD

LINKED PROPRIETORSHIP(S) LIST

PROPRIETORSHIP CONCERN

CIB subject code:	S0891022984	Reference number (Ref.):	2 (CIB Subject Code:S0891022984)	Trade Name:	JONY VARAITIES STORE
Sector type:	PRIVATE	Sector code:	903050 (Retail Traders)	Telephone number:	01722413028

ADDRESS

Address Type	Address	Postal code:	District	Country

Business	HALLPARA,THAKURGAON	5100	THAKURGAON	BD
Factory	HALLPARA,THAKURGAON	5100	THAKURGAON	BD

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

No of reporting Institutes:	2	Total Overdue Amount:	213,510
No of Living Contracts:	1	No of Stay order contracts:	0
Total Outstanding Amount:	209,554	Total Outstanding amount for Stay Order Contracts:	0

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

Total Outstanding Amount:	209,554
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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	209,554	0	0	0	0	0	0	0	0	0	0	0	0	3	720,000	0	0
Credit Cards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	209,554	0	0	0	0	0	0	0	0	0	0	0	0	3	720,000	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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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	29/12/2019	250,000	X0000599241	U0000178985	_U0000178985
2	NonInstallment	Working capital financing	Requested	Borrower	###	###	20/06/2022	200,000	S0891022984	E0070024148	_E0070024148
3	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	12/09/2023	270,000	X0000599241	M0110048454	_M0110048454

DETAILS OF NONINSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code					
1 (CIB Subject Code:X0000599241)	###	###	W0070040408	###					
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	200,000	209,554	213,510	STD	No
Starting date:	06/09/2022	Date of classification:		30/06/2023	200,000	211,532	2,573	STD	No
End date of contract:	06/08/2023	Date of last rescheduling:		31/05/2023	200,000	209,400	0	STD	No
Subsidized credit Y/N:	0	Number of time(s) rescheduled		30/04/2023	200,000	209,400	0	STD	No
Security Amount:	0	Reorganized credit:	NO	31/03/2023	200,000	209,400	0	STD	No
Third Party guarantee Amount:	0	Basis for classification:qualitative judgment:		28/02/2023	200,000	204,768	2,600	STD	No
Security Type:	50 (Real estate (Land,Building,Flat,etc.))	Remarks:		31/01/2023	200,000	207,368	0	STD	No
				31/12/2022	200,000	207,368	0	STD	No
				30/11/2022	200,000	202,538	2,562	STD	No
				31/10/2022	200,000	205,100	0	STD	No
				30/09/2022	200,000	205,100	0	STD	No
				31/08/2022	200,000	200,489	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.