

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 06:22:12 PM	YSG033972	033	0001	Rajshahi Krishi Unnayan Bank

INQUIRED

Subject code:O0010071786
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Matched found

SUBJECT INFORMATION

CIB subject code:	O0010071786	Type of subject:	INDIVIDUAL
Title, Name:	MD, KAMRUD ZAMAN	Reference number (Ref.):	1 (CIB Subject Code:O0010071786)
Title, Father's name:	MD, SIRAJ UDDIN	Sector type:	PRIVATE
Title, Mother's name:	MST, TOHOMINA	Sector code:	901009 (Farmer/Fishermen)
Title, Spouse Name:		ID type:	
Date of birth:	01/07/1991	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	PANCHAGAR(BD)	ID issue country:	
NID:	19917710481000270	Telephone	01723-686163
SMART NID:	9135691724	TIN:	
Remarks:			

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	NITUPARA, ATOYARI	5040	PANCHAGAR	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:	1,015,000	Total Outstanding amount for Stay Order Contracts:	0

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

Total Outstanding Amount:	1,015,000
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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	1,015,000	0	0	0	0	0	0	0	0	0	0	1	0	2	2,000,000	0	0
Credit Cards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Total	1	1,015,000	0	0	0	0	0	0	0	0	0	0	0	1	0	2	2,000,000	0	0
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**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	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	21/12/2021	1,000,000	<a href="#">O0010071786</a>	P0010071786	_P0010071786
2	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	04/09/2022	1,000,000	<a href="#">O0010071786</a>	M0891039519	_M0891039519

**DETAILS OF NONINSTALLMENT FACILITY(S)**

Ref	FI code	Branch code	CIB contract code	FI contract code
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CONFIDENTIAL

12 Sep 2023 10:22:1

1 (CIB Subject Code:O0010071786)	033	1929	X0891010733	6718056600000006						
Role:	Co-Borrower	Date of Last Update:		Contract History						
Phase:	Terminated	Date of Law suit:	-	Date	SancLmt	Outstand	Overdue	Status	Default	
Facility:	Other non instalment contract	Date of last payment:		30/11/2022	450,000	0	0	STD	No	
Starting date:	28/12/2021	Date of classification:		31/10/2022	450,000	450,000	0	STD	No	
End date of contract:	27/06/2023	Date of last rescheduling:		30/09/2022	450,000	450,000	0	STD	No	
Subsidized credit Y/N:		Number of time(s) rescheduled	000000	31/08/2022	450,000	450,000	0	STD	No	
Security Amount:	0	Reorganized credit:	NO	31/07/2022	450,000	450,000	0	STD	No	
Third Party guarantee Amount:	0	Basis for classification:qualitative judgment:		30/06/2022	450,000	450,000	0	STD	No	
Security Type:	71 (Hypothecation of Crops)	Remarks:		31/05/2022	450,000	450,000	0	STD	No	
Other subjects linked to the same contract				30/04/2022	450,000	450,000	0	STD	No	
CIB subject code	Role	Name			31/03/2022	450,000	450,000	0	STD	No
H0000066496	Borrower	SHIRAJ UDDIN			28/02/2022	450,000	450,000	0	STD	No
					31/01/2022	450,000	450,000	0	STD	No

Ref	FI code	Branch code	CIB contract code	FI contract code																																																																													
1 (CIB Subject Code:O0010071786)	033	1929	M0050008123	6718050300000012																																																																													
Role:	Co-Borrower	Date of Last Update:		<div>Contract History</div> <table><tr><th>Date</th><th>SancLmt</th><th>Outstand</th><th>Overdue</th><th>Status</th><th>Default</th></tr><tr><td>31/07/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/06/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/05/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/04/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/03/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>28/02/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/01/2023</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/12/2022</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/11/2022</td><td>1,000,000</td><td>1,015,000</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/10/2022</td><td>1,000,000</td><td>999,445</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/09/2022</td><td>1,000,000</td><td>999,445</td><td>0</td><td>STD</td><td>No</td></tr></table>						Date	SancLmt	Outstand	Overdue	Status	Default	31/07/2023	1,000,000	1,015,000	0	STD	No	30/06/2023	1,000,000	1,015,000	0	STD	No	31/05/2023	1,000,000	1,015,000	0	STD	No	30/04/2023	1,000,000	1,015,000	0	STD	No	31/03/2023	1,000,000	1,015,000	0	STD	No	28/02/2023	1,000,000	1,015,000	0	STD	No	31/01/2023	1,000,000	1,015,000	0	STD	No	31/12/2022	1,000,000	1,015,000	0	STD	No	30/11/2022	1,000,000	1,015,000	0	STD	No	31/10/2022	1,000,000	999,445	0	STD	No	30/09/2022	1,000,000	999,445	0	STD	No
Date	SancLmt	Outstand	Overdue							Status	Default																																																																						
31/07/2023	1,000,000	1,015,000	0							STD	No																																																																						
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31/03/2023	1,000,000	1,015,000	0							STD	No																																																																						
28/02/2023	1,000,000	1,015,000	0							STD	No																																																																						
31/01/2023	1,000,000	1,015,000	0							STD	No																																																																						
31/12/2022	1,000,000	1,015,000	0	STD	No																																																																												
30/11/2022	1,000,000	1,015,000	0	STD	No																																																																												
31/10/2022	1,000,000	999,445	0	STD	No																																																																												
30/09/2022	1,000,000	999,445	0	STD	No																																																																												
Phase:	Living	Date of Law suit:	-																																																																														
Facility:	Cash Credit against Hypothecation	Date of last payment:																																																																															
Starting date:	01/09/2022	Date of classification:																																																																															
End date of contract:	05/09/2023	Date of last rescheduling:																																																																															
Subsidized credit Y/N:		Number of time(s) rescheduled	000000																																																																														
Security Amount:	0	Reorganized credit:	NO																																																																														
Third Party guarantee Amount:	0	Basis for classification:qualitative judgment:																																																																															
Security Type:	50 (Real estate (Land,Building,Flat,etc.))	Remarks:																																																																															
Other subjects linked to the same contract																																																																																	
CIB subject code	Role	Name																																																																															
H0000066496	Borrower	SHIRAJ UDDIN																																																																															

**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.