

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 06:11:13 PM	YSG033972	033	0001	Rajshahi Krishi Unnayan Bank

INQUIRED

Name	EMAN ALI	Address	TARAPUR MOROLPARA
Father's name	HUZUTULLAH	Postcode	6342
Mother's name	RAB BANU	District	CHAPAINAWABGANJ
DOB	10/02/1986	TIN	
NID/Smart NID	3736586672		

Matched found	CIB Contract code : B0160048876
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SUBJECT INFORMATION

CIB subject code:	D3950920940	Type of subject:	INDIVIDUAL
Title, Name:	MD., EMAN ALI	Reference number (Ref.):	1 (CIB Subject Code:D3950920940)
Title, Father's name:	MD., HUJUTULLA	Sector type:	PRIVATE
Title, Mother's name:	MOST., ROBBANU	Sector code:	903090 (Other Business Institutions/Organisations)
Title, Spouse Name:	MST,	ID type:	
Date of birth:	10/02/1986	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	CHAPAINAWABGANJ(BD)	ID issue country:	
NID:	7018853001784	Telephone	
SMART NID:	3736586672	TIN:	
Remarks:			

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	TARAPUR MORUL PARA, SHAHAPARA, SHIBGANJ, CHAPAINAWABGANJ.		CHAPAINAWABGANJ	BD

LINKED PROPRIETORSHIP(S) LIST

PROPRIETORSHIP CONCERN

CIB subject code:	H1028717336	Reference number (Ref.):	2 (CIB Subject Code:H1028717336)	Trade Name:	RIFAT MATCHANIRIES
Sector type:	PRIVATE	Sector code:	903050 (Retail Traders)	Telephone number:	

ADDRESS

Address Type	Address	Postal code:	District	Country

Business	SHAPAHAR BAZAR, SHAPAHAR, SHIBGANJ,	0000	CHAPAINAWABGANJ	BD
Factory	SHAPAHAR BAZAR, SHAPAHAR, SHIBGANJ,	0000	CHAPAINAWABGANJ	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:	800,000	Total Outstanding amount for Stay Order Contracts:	0

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

Total Outstanding Amount:	800,000
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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	2	0	0	0	0	0
Non-Installments	1	800,000	0	0	0	0	0	0	0	0	0	0	0	0	3	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	800,000	0	0	0	0	0	0	0	0	0	0	2	0	3	2,000,000	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:	1	Total Overdue Amount:	0
No of Living Contracts:	1	No of Stay order contracts:	0
Total Outstanding Amount:	193,663	Total Outstanding amount for Stay Order Contracts:	0

2.(A) SUMMARY OF THE FUNDED FACILITIES AS GUARANTOR

Total Outstanding Amount:	193,663
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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	193,663	0	0	0	0	0	0	0	0	0	0	4	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	1	193,663	0	0	0	0	0	0	0	0	0	0	4	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	09/05/2019	500,000	D3950920940	V0000239902	_V0000239902
2	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	25/08/2020	500,000	D3950920940	P3127492535	_P3127492535
3	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	12/09/2023	1,000,000	D3950920940	B0160048876	_B0160048876

DETAILS OF INSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code																																																																																			
1 (CIB Subject Code:D3950920940)	###	###	A0066134573	###																																																																																			
Role:	Guarantor	Date of Last Update:		<div>Contract History</div> <table><tr><th>Date</th><th>Outstanding</th><th>Overdue</th><th>NPI</th><th>Status</th><th>Default</th></tr><tr><td>31/12/2021</td><td>0</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/11/2021</td><td>104,677</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/10/2021</td><td>121,637</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/09/2021</td><td>138,460</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/08/2021</td><td>155,155</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/07/2021</td><td>171,743</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/06/2021</td><td>188,190</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/05/2021</td><td>204,510</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>30/04/2021</td><td>220,717</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/03/2021</td><td>236,800</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>28/02/2021</td><td>252,779</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr><tr><td>31/01/2021</td><td>268,636</td><td>0</td><td>0</td><td>STD</td><td>No</td></tr></table>						Date	Outstanding	Overdue	NPI	Status	Default	31/12/2021	0	0	0	STD	No	30/11/2021	104,677	0	0	STD	No	31/10/2021	121,637	0	0	STD	No	30/09/2021	138,460	0	0	STD	No	31/08/2021	155,155	0	0	STD	No	31/07/2021	171,743	0	0	STD	No	30/06/2021	188,190	0	0	STD	No	31/05/2021	204,510	0	0	STD	No	30/04/2021	220,717	0	0	STD	No	31/03/2021	236,800	0	0	STD	No	28/02/2021	252,779	0	0	STD	No	31/01/2021	268,636	0	0	STD	No
Date	Outstanding	Overdue	NPI							Status	Default																																																																												
31/12/2021	0	0	0							STD	No																																																																												
30/11/2021	104,677	0	0							STD	No																																																																												
31/10/2021	121,637	0	0							STD	No																																																																												
30/09/2021	138,460	0	0							STD	No																																																																												
31/08/2021	155,155	0	0							STD	No																																																																												
31/07/2021	171,743	0	0							STD	No																																																																												
30/06/2021	188,190	0	0							STD	No																																																																												
31/05/2021	204,510	0	0							STD	No																																																																												
30/04/2021	220,717	0	0							STD	No																																																																												
31/03/2021	236,800	0	0							STD	No																																																																												
28/02/2021	252,779	0	0	STD	No																																																																																		
31/01/2021	268,636	0	0	STD	No																																																																																		
Phase:	Terminated in advance	Date of Law suit:	-																																																																																				
Facility:	Term Loan	Date of last payment:																																																																																					
Starting date:	17/11/2020	Date of classification:																																																																																					
End date of contract:	17/05/2022	Date of last rescheduling:																																																																																					
Sanction Limit:	300,000	Method of payment:	Authorization to Direct Current Account Debit																																																																																				
Total Disbursement Amount:	300,000	Payments periodicity:	Monthly Installments																																																																																				
Total number of installments:	18	Number of time(s) rescheduled:	000000																																																																																				
Installment Amount:	17,880	Remaining installments Amount:	0																																																																																				
Remaining installments Number:	0	Reorganized credit:	NO																																																																																				
Security Amount:	0	Basis for classification:qualitative judgment:																																																																																					
Third Party guarantee Amount:	0	Remarks:																																																																																					
Security Type:																																																																																							
Other subjects linked to the same contract																																																																																							
CIB subject code		Role	Name																																																																																				
W0000091928		Borrower	SAMIM STORE																																																																																				
T0000704712		Guarantor	HASNARA																																																																																				

Ref	FI code	Branch code	CIB contract code	FI contract code
1 (CIB Subject Code:D3950920940)	###	###	J0587149173	###

Role:	Guarantor	Date of Last Update:		Contract History					
Phase:	Terminated in advance	Date of Law suit:	-	Date	Outstanding	Overdue	NPI	Status	Default
Facility:	Term Loan	Date of last payment:		31/03/2022	0	0	0	STD	No
Starting date:	27/02/2020	Date of classification:		28/02/2022	71,035	0	0	STD	No
End date of contract:	25/08/2021	Date of last rescheduling:		31/01/2022	88,596	0	0	STD	No
Sanction Limit:	300,000	Method of payment:	Authorization to Direct Current Account Debit	31/12/2021	106,036	0	0	STD	No
Total Disbursement Amount:	300,000	Payments periodicity:	Monthly Installments	30/11/2021	123,337	0	0	STD	No
Total number of installments:	18	Number of time(s) rescheduled:	000000	31/10/2021	140,509	0	0	STD	No
Installment Amount:	18,227	Remaining installments Amount:	0	30/09/2021	157,562	0	0	STD	No
Remaining installments Number:	0	Reorganized credit:	NO	31/08/2021	174,480	0	0	STD	No
Security Amount:	0	Basis for classification:qualitative judgment:		31/07/2021	191,271	0	0	STD	No
Third Party guarantee Amount:	0	Remarks:		30/06/2021	207,943	0	0	STD	No
Security Type:				31/05/2021	224,486	0	0	STD	No
Other subjects linked to the same contract				30/04/2021	240,906	0	0	STD	No
CIB subject code	Role	Name							
A0002159031	Borrower	MIZAN POULTRY FEED							
Z0430683716	Guarantor	MABIA BEGUM							

Ref	FI code	Branch code	CIB contract code	FI contract code					
1 (CIB Subject Code:D3950920940)	###	###	M0000582687	###					
Role:	Guarantor	Date of Last Update:		Contract History					
Phase:	Terminated in advance	Date of Law suit:	-	Date	Outstanding	Overdue	NPI	Status	Default
Facility:	Term Loan	Date of last payment:		31/08/2019	0	0	0	STD	No
Starting date:	30/06/2018	Date of classification:		31/07/2019	91,112	0	0	STD	No
End date of contract:	25/12/2019	Date of last rescheduling:		30/06/2019	108,669	0	0	STD	No
Sanction Limit:	300,000	Method of payment:	Authorization to Direct Current Account Debit	31/05/2019	125,931	0	0	STD	No
Total Disbursement Amount:	300,000	Payments periodicity:	Monthly Installments	30/04/2019	142,928	0	0	STD	No
Total number of installments:	18	Number of time(s) rescheduled:	000000	31/03/2019	159,669	0	0	STD	No
Installment Amount:	19,286	Remaining installments Amount:	0	28/02/2019	176,166	0	0	STD	No
Remaining installments Number:	0	Reorganized credit:	NO	31/01/2019	192,415	0	0	STD	No
Security Amount:	0	Basis for classification:qualitative judgment:		31/12/2018	208,411	0	0	STD	No
Third Party guarantee Amount:	0	Remarks:		30/11/2018	224,148	0	0	STD	No
Security Type:				31/10/2018	239,640	0	0	STD	No
				30/09/2018	254,890	0	0	STD	No

Other subjects linked to the same contract		
CIB subject code	Role	Name
B7681853967	Borrower	BISMILLAH MACHINERIES
U0000527763	Guarantor	REKHA

Ref	FI code	Branch code	CIB contract code	FI contract code					
1 (CIB Subject Code:D3950920940)	###	###	Y0000787180	###					
Role:	Guarantor	Date of Last Update:		Contract History					
Phase:	Terminated in advance	Date of Law suit:	-	Date	Outstanding	Overdue	NPI	Status	Default
Facility:	Term Loan	Date of last payment:		31/07/2020	0	0	0	STD	No
Starting date:	25/10/2018	Date of classification:		30/06/2020	18,899	0	0	STD	No
End date of contract:	25/04/2020	Date of last rescheduling:		31/05/2020	18,899	0	0	STD	No
Sanction Limit:	300,000	Method of payment:	Authorization to Direct Current Account Debit	30/04/2020	18,899	0	0	STD	No
Total Disbursement Amount:	300,000	Payments periodicity:	Monthly Installments	31/03/2020	18,899	0	0	STD	No
Total number of installments:	18	Number of time(s) rescheduled:	000000	29/02/2020	37,479	0	0	STD	No
Installment Amount:	19,142	Remaining installments Amount:	0	31/01/2020	55,775	0	0	STD	No
Remaining installments Number:	0	Reorganized credit:	NO	31/12/2019	73,820	0	0	STD	No
Security Amount:	0	Basis for classification:qualitative judgment:		30/11/2019	91,569	0	0	STD	No
Third Party guarantee Amount:	0	Remarks:		31/10/2019	109,057	0	0	STD	No
Security Type:				30/09/2019	126,295	0	0	STD	No
				31/08/2019	143,288	0	0	STD	No
Other subjects linked to the same contract									
CIB subject code		Role	Name						
W0000091928		Borrower	SAMIM STORE						
T0000704712		Guarantor	HASNARA						

Ref	FI code	Branch code	CIB contract code	FI contract code					
1 (CIB Subject Code:D3950920940)	###	###	K0060032309	###					
Role:	Guarantor	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	193,663	0	0	STD	No
Starting date:	30/03/2022	Date of classification:		30/06/2023	217,162	0	0	STD	No
End date of contract:	25/03/2024	Date of last rescheduling:		31/05/2023	240,485	0	0	STD	No
Sanction Limit:	550,000	Method of payment:	Authorization to Direct Current Account Debit	30/04/2023	263,635	0	0	STD	No
				31/03/2023	286,600	0	0	STD	No
				28/02/2023	309,400	0	0	STD	No
Total Disbursement Amount:	550,000	Payments periodicity:	Monthly Installments	31/01/2023	332,036	0	0	STD	No
Total number of installments:	24	Number of time(s) rescheduled:	000000	31/12/2022	354,499	0	0	STD	No

CONFIDENTIAL

Installment Amount:	25,127	Remaining installments Amount:	193,663	30/11/2022	376,806	0	0	STD	No
				31/10/2022	398,941	0	0	STD	No
Remaining installments Number:	8	Reorganized credit:	NO	30/09/2022	420,911	0	0	STD	No
				31/08/2022	442,718	0	0	STD	No
Security Amount:	55,000	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							
A0002159031	Borrower	MIZAN POULTRY FEED							
Z0430683716	Guarantor	MABIA BEGUM							

DETAILS OF NONINSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code					
1 (CIB Subject Code:D3950920940)	033	1194	K6025144969	033N000000072251					
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	800,000	800,000	0	STD	No
Starting date:	21/08/2019	Date of classification:		30/06/2023	800,000	800,000	0	STD	No
End date of contract:	21/08/2020	Date of last rescheduling:		31/05/2023	800,000	800,000	0	STD	No
Subsidized credit Y/N:		Number of time(s) rescheduled	000000	30/04/2023	800,000	800,000	0	STD	No
Security Amount:	0	Reorganized credit:	NO	31/03/2023	800,000	800,000	0	STD	No
Third Party guarantee Amount:	0	Basis for classification:qualitative judgment:		28/02/2023	800,000	800,000	0	STD	No
Security Type:	50 (Real estate (Land,Building,Flat,etc.))	Remarks:		31/01/2023	800,000	800,000	0	STD	No
				31/12/2022	800,000	800,000	0	STD	No
				30/11/2022	800,000	800,000	0	STD	No
				31/10/2022	800,000	800,000	0	STD	No
				30/09/2022	800,000	800,000	0	STD	No
				31/08/2022	800,000	800,000	0	STD	No

DETAILS OF INSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code					
2 (CIB Subject Code:H1028717336)	###	###	N0000083152	###					
Role:	Borrower	Date of Last Update:		Contract History					
Phase:	Terminated in advance	Date of Law suit:	-	Date	Outstanding	Overdue	NPI	Status	Default
Facility:	Term Loan	Date of last payment:		31/01/2019	0	0	0	STD	No
Starting date:	22/11/2017	Date of classification:		31/12/2018	76,540	0	0	STD	No
End date of contract:	22/05/2019	Date of last rescheduling:		30/11/2018	91,147	0	0	STD	No
Sanction Limit:	250,000	Method of payment:	Authorization to Direct	31/10/2018	105,532	0	0	STD	No

Total Disbursement Amount:	250,000	Payments periodicity:	Current Account Debit Monthly Installments	30/09/2018	119,684	0	0	STD	No
Total number of installments:	18	Number of time(s) rescheduled:	000000	31/08/2018	133,607	0	0	STD	No
Installment Amount:	16,012	Remaining installments Amount:	0	31/07/2018	147,348	0	0	STD	No
Remaining installments Number:	0	Reorganized credit:	NO	30/06/2018	160,887	0	0	STD	No
Security Amount:	0	Basis for classification:qualitative judgment:		31/05/2018	174,214	0	0	STD	No
Third Party guarantee Amount:	0	Remarks:		30/04/2018	187,337	0	0	STD	No
Security Type:				31/03/2018	200,224	0	0	STD	No
Other subjects linked to the same contract				28/02/2018	212,953	0	0	STD	No
CIB subject code									
Role									
Name									
R1617362411				Guarantor					
A0002075424				Guarantor					
				MIZANUR RAHMAN					

Ref	FI code	Branch code	CIB contract code	FI contract code					
2 (CIB Subject Code:H1028717336)	###	###	H0000880169	###					
Role:	Borrower	Date of Last Update:		Contract History					
Phase:	Terminated in advance	Date of Law suit:	-	Date	Outstanding	Overdue	NPI	Status	Default
Facility:	Term Loan	Date of last payment:		31/08/2019	0	0	0	STD	No
Starting date:	28/01/2019	Date of classification:		31/07/2019	243,011	0	0	STD	No
End date of contract:	25/07/2020	Date of last rescheduling:		30/06/2019	261,422	0	0	STD	No
Sanction Limit:	350,000	Method of payment:	Authorization to Direct Current Account Debit	31/05/2019	279,584	0	0	STD	No
Total Disbursement Amount:	350,000	Payments periodicity:	Monthly Installments	30/04/2019	297,455	0	0	STD	No
Total number of installments:	18	Number of time(s) rescheduled:	000000	31/03/2019	315,063	0	0	STD	No
Installment Amount:	22,333	Remaining installments Amount:	0	28/02/2019	332,409	0	0	STD	No
Remaining installments Number:	0	Reorganized credit:	NO	31/01/2019	350,000	0	0	STD	No
Security Amount:	0	Basis for classification:qualitative judgment:							
Third Party guarantee Amount:	0	Remarks:							
Security Type:									
Other subjects linked to the same contract									
CIB subject code									
Role									
Name									
R1617362411				Guarantor					
A0002075424				Guarantor					
M0000926750				Guarantor					
				BANI ESRAEL					

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.