

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 02:14:55 PM	STA033770	033	0001	Rajshahi Krishi Unnayan Bank

INQUIRED

Name	TORAFUL ISLAM	Address	15-ROSHIA
Father's name	SORIFUR RAHMAN	Postcode	6340
Mother's name	ROKIYA KHATUN	District	CHAPAI NAWABGANJ
DOB	25/11/1977	TIN	
NID/Smart NID	7331937321		

Matched found	CIB Contract code : C0090044439
---------------	---------------------------------

SUBJECT INFORMATION

CIB subject code:	O0000063880	Type of subject:	INDIVIDUAL
Title, Name:	MD, TORAFUL ISLAM	Reference number (Ref.):	1 (CIB Subject Code:O0000063880)
Title, Father's name:	MD SHORIFUR RAHMAN	Sector type:	PRIVATE
Title, Mother's name:	MOST ROKEYA KHATUN	Sector code:	903009 (Businessmen/Industrialists)
Title, Spouse Name:	MOST EVA KHATUN	ID type:	
Date of birth:	25/11/1977	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	CHAPAINAWABGANJ(BD)	ID issue country:	
NID:	7018829799787	Telephone	
SMART NID:	7331937321	TIN:	
Remarks:			

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	15 ROSHIA	6340	CHAPAINAWABGANJ	BD
Present	15 ROSHIA	6340	CHAPAINAWABGANJ	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:	100,000	Total Outstanding amount for Stay Order Contracts:	0

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

Total Outstanding Amount:	100,000
---------------------------	---------

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	100,000	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	1	500,000	0	0
Credit Cards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	100,000	0	0	0	0	0	0	0	0	0	0	0	0	1	500,000	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	Facility	Phase	Role	FI	Branch	Request	Total	CIB subject	CIB contract	FI contract
----	---------	----------	-------	------	----	--------	---------	-------	-------------	--------------	-------------

	Contract				code	code	date	Requested Amount	code	code	code
1	NonInstallment	Cash Credit against Hypothecation	Requested	Borrower	033	0001	12/09/2023	500,000	O0000063880	C0090044439	_C0090044439

DETAILS OF INSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code						
1 (CIB Subject Code:O0000063880)	033	1194	C0000164273	5603058100001550						
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	100,000	0	0	STD	No	
Starting date:	21/10/2021	Date of classification:		30/06/2023	100,000	0	0	STD	No	
End date of contract:	21/08/2025	Date of last rescheduling:		31/05/2023	100,000	0	0	STD	No	
Sanction Limit:	100,000	Method of payment:	Other	30/04/2023	100,000	0	0	STD	No	
Total Disbursement Amount:	100,000	Payments periodicity:	Monthly Installments	31/03/2023	100,000	0	0	STD	No	
Total number of installments:	36	Number of time(s) rescheduled:	000000	28/02/2023	100,000	0	0	STD	No	
Installment Amount:	3,343	Remaining installments Amount:	100,000	31/01/2023	100,000	0	0	STD	No	
Remaining installments Number:	36	Reorganized credit:	NO	31/12/2022	100,000	0	0	STD	No	
Security Amount:	0	Basis for classification:qualitative judgment:		30/11/2022	100,000	0	0	STD	No	
Third Party guarantee Amount:	0	Remarks:		31/10/2022	100,000	0	0	STD	No	
Security Type:	50 (Real estate (Land,Building,Flat,etc.))			30/09/2022	100,000	0	0	STD	No	
				31/08/2022	100,000	0	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.