

CIB ONLINE USER GUIDE

Version 1.0
October 2015



Credit Information Bureau

Table of Contents

- Glossary..... 3
- 1. Introduction 4
- 2. CIB Online System requirements..... 4
 - 2.1. CIB Online System website address: 5
- 3. Information architecture CIB Online System..... 5
- 4. Modules of the CIB Online System 6
- 5. User Authentication: Login page 6
 - 5.1. Successful to Login 7
 - 5.2. Failed to Login 7
- 6. Change Password 7
 - 6.1. Password Periodicity: 8
 - 6.2. Rules for password choice:..... 8
- 7. Check Inquiry 9
 - 7.1. Check Inquiry: Sample CIB report on an Individual..... 10
- 8. Private Inquiry: Individual 14
- 9. Private Inquiry: Company 17
- 10. New Inquiry: Person..... 18
- 11. New Inquiry: Proprietorship..... 26
- 12. New Inquiry: Company 27
- 13. Existing Inquiry: Person..... 28
- 14. Existing Inquiry: Proprietorship..... 29
- 15. Existing Inquiry: Company 30
- 16. About CIB 30
- 17. CIB system manual download links..... 31
- 18. Understanding the new CIB Report 31

Glossary

Some important terms used in this reference book is given bellow:

- **Borrower:** The person/proprietor/company requesting or having been granted credit. Each contract must have associated with it one and only one Borrower.
- **Client:** A client of the FI that has requested a new credit with such FI or who already has a credit relationship with them.
- **Co-Borrower:** In a case with multiple borrowers that share the level of risk of a Contract, one is identified as the Borrower, all others as Co-Borrowers.
- **Company:** A business entity with one or more owners, whose risk falls only partially on any one owner
- **Contract:** Contract is the 'financial and other information' relating to a credit relationship
- **Guarantor:** A Subject that places a guarantee in whole or in part.
- **Individual:** an individual or person who has requested or obtained credit
- **Mandatory Field:** This field must be completed.
- **Owner:** A subject with a special role in a company or proprietorship.
- **Proprietorship:** It is a business entity whose entire risk falls on one and only one individual/ person.
- **Requested Credit:** A request for credit issued by a Client
- **Subject:** Person, proprietorship, company.

1. Introduction

This user guide will be used as a reference book for users of the new CIB online system which has been developed by Credit Information Bureau of Bangladesh Bank. The online system is accessed through the website located at <https://cib.bb.org.bd> by the users of the system to get the CIB report of any persons, proprietorship or company and to notify CIB of a new credit request of a client from Bank/ FI's.

All Banks and NBFIs (Non-Bank Financial Institutes) regulated by Bangladesh Bank are mandated to make an online inquiry to the CIB online system for any credit request.

The New CIB Online system has the following goals:

- To facilitate quicker access to credit.
- To simplify the credit granting process.
- To protect credit.
- To prevent insolvency risk.

2. CIB Online System requirements

To access the CIB online system, Bank/FI's have to request for User ID & Password to the Credit Information Bureau of Bangladesh Bank. To register a user, the Institute needs to send an email/official letter to CIB with the following information:

- Institute code
- Institute name
- Branch code
- Branch name
- Person name
- Person designation
- Person email
- Address and reference person to whom the login and password must be communicated.

It is recommended to use a good configuration computer with internet connection & latest browser software to get access to the CIB online System.

- Mozilla Firefox Version 41.0 or later version (Guaranteed) or
- Google Chrome Version 45.0 or later version (Guaranteed)

- Internet Explorer Version 10.0 or later is also supported but not guaranteed.

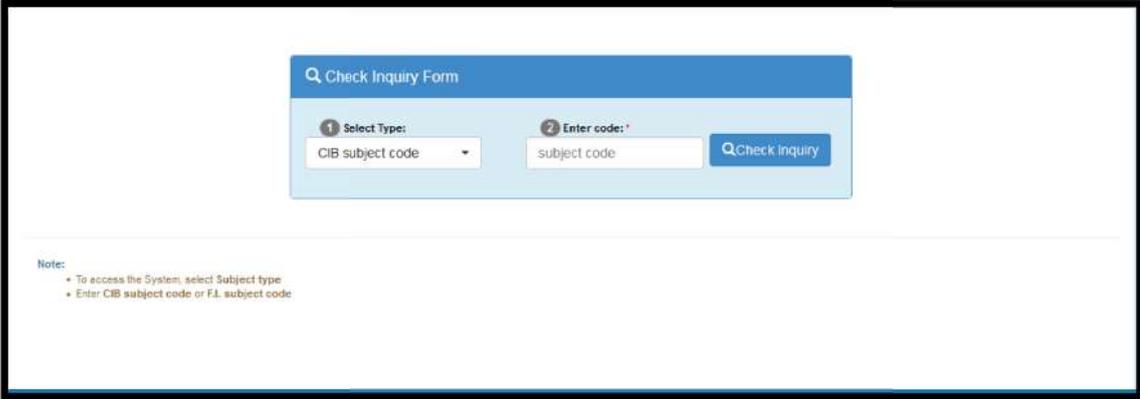
2.1. CIB Online System website address:

The new CIB online system website address is <https://cib.bb.org.bd>

3. Information architecture CIB Online System

The information architecture of the CIB Online system is given below:

Header Information

Body Information

Footer Information


- The header section contains links to necessary modules such as check inquiry, new inquiry, existing inquiry, change password, logout etc..

- The body section contains the inquiry form and results of inquiry, etc.
- The footer section contains useful links & guideline of the CIB online system.

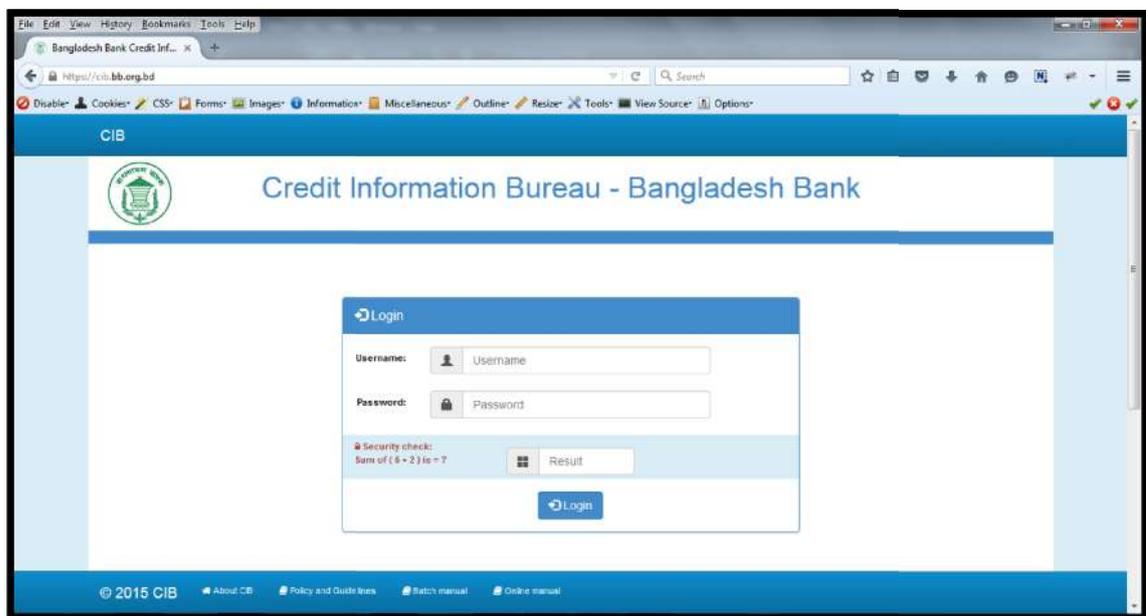
4. Modules of the CIB Online System

The CIB Online system has many modules & each module has many sub modules with different functionalities. Modules of the online system are given bellow:

- User authentication
- Change Password
- Check Inquiry
- Private Inquiry
- New Inquiry
- Existing Inquiry
- Logout

5. User Authentication: Login page

To login to the CIB online system the users have to input the username, password & the mathematical expression result. After the first login, the website will require the User to change the password.



The screenshot shows the login page of the Credit Information Bureau (CIB) of Bangladesh Bank. The page features a blue header with the CIB logo and the text "Credit Information Bureau - Bangladesh Bank". Below the header, there is a central login form with the following fields and elements:

- Username:** A text input field with a user icon on the left.
- Password:** A text input field with a lock icon on the left.
- Security check:** A section containing the text "Sum of (4 + 2) is = 7" and a "Result" input field.
- Login Button:** A blue button with a right-pointing arrow and the text "Login".

The footer of the page includes the copyright notice "© 2015 CIB" and several navigation links: "About CIB", "Policy and Guidelines", "Branch manual", and "Online manual".

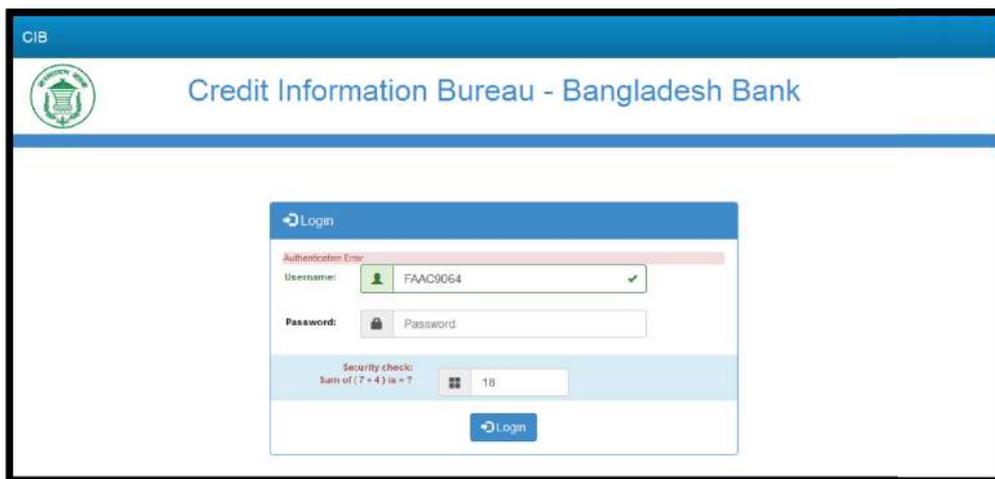
5.1. Successful to Login

If you are logged into the system for the first time & the login is successful then you have to change your old default password to a new password. After the password is changed, then the system will automatically open the "check inquiry" form on the screen.



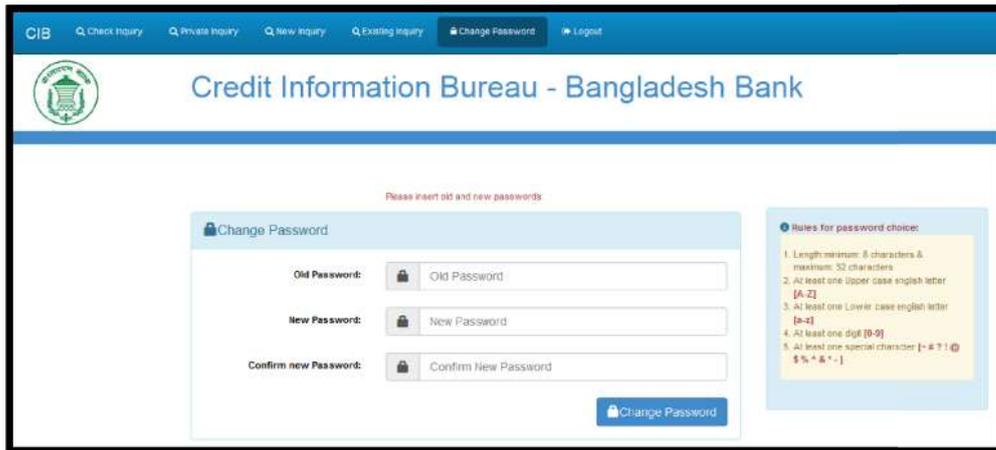
5.2. Failed to Login

If the login is unsuccessful, you will receive an authentication error message. If you have forgotten your login user ID or password or if you have issues with logging, please contact with CIB to resolve the login problem.



6. Change Password

The user has to input old password with the new password and confirm new password to successfully change the password. Rules for Password change is displayed on the right side of the "Change Password" page which is given below:



6.1. Password Periodicity:

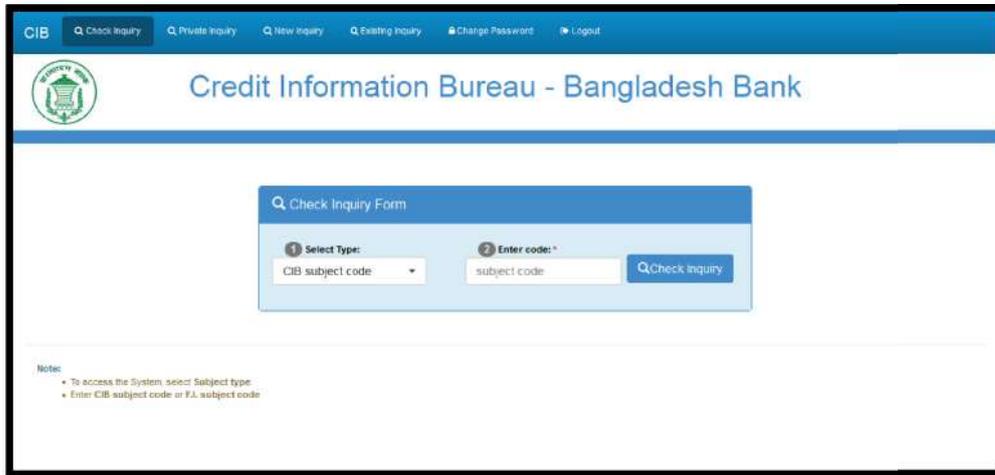
- After first time login to the online system you have to change your old password.
- New Password will expire after 30 days and you have to change it again after 30 days.
- After 5 incorrect login attempts, the username will be locked; in order to reset the password you need to contact CIB.

6.2. Rules for password choice:

- Length: minimum: 8 characters & maximum: 32 characters
- At least one Upper case & one Lower case English letter
- At least one digit
- At least one special character

7. Check Inquiry

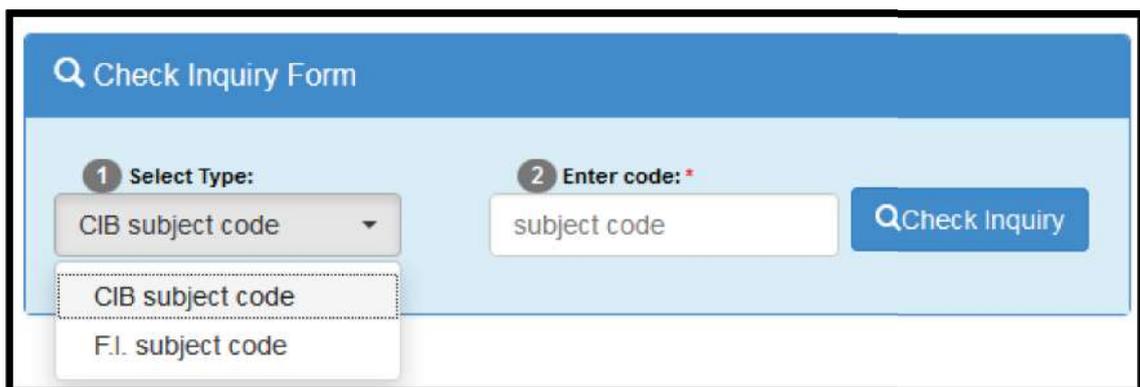
After successfully login the system will automatically open the check inquiry page. The check inquiry module has the easiest way to get the CIB report of any clients.



The screenshot shows the 'Check Inquiry Form' interface. At the top, there is a navigation bar with links for 'Check Inquiry', 'Private Inquiry', 'New Inquiry', 'Existing Inquiry', 'Change Password', and 'Logout'. Below the navigation bar is the logo of the Bangladesh Bank and the text 'Credit Information Bureau - Bangladesh Bank'. The main form area contains two sections: '1 Select Type:' with a dropdown menu currently showing 'CIB subject code', and '2 Enter code: *' with a text input field labeled 'subject code'. A blue button labeled 'Check Inquiry' is positioned to the right of the input field. Below the form, there is a 'Note' section with two bullet points: 'To access the System, select Subject type' and 'Enter CIB subject code or F.I. subject code'.

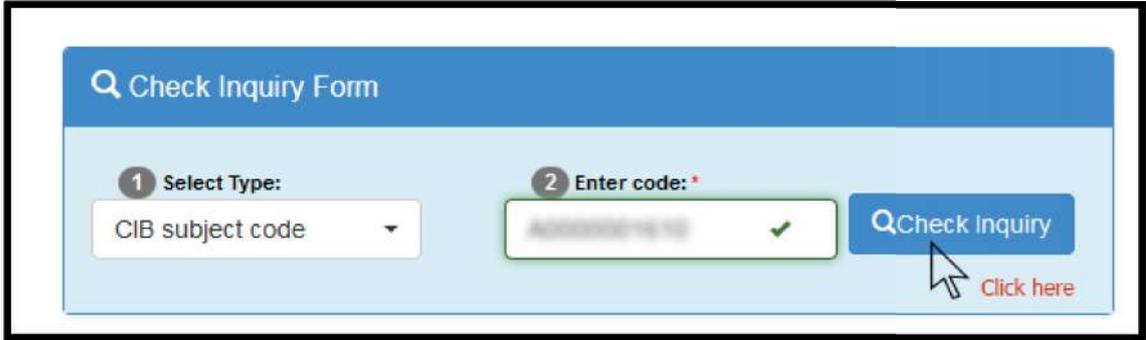
There are two required fields available for this module:

1. **Select Type:** Select either one of the following:
 - a) CIB Subject code or
 - b) F. I subject from the list menu.
2. **Enter Code:** Enter the CIB Subject code or F. I subject code of your organization. If you select, subject type "CIB Subject code" from the list menu, then you must have to input a valid CIB code & similarly if you select subject type " F. I subject " then you have to input the F.I subject code of your organization to get the CIB report. You are not authorized to get the CIB report using the F. I subject code of another organization.

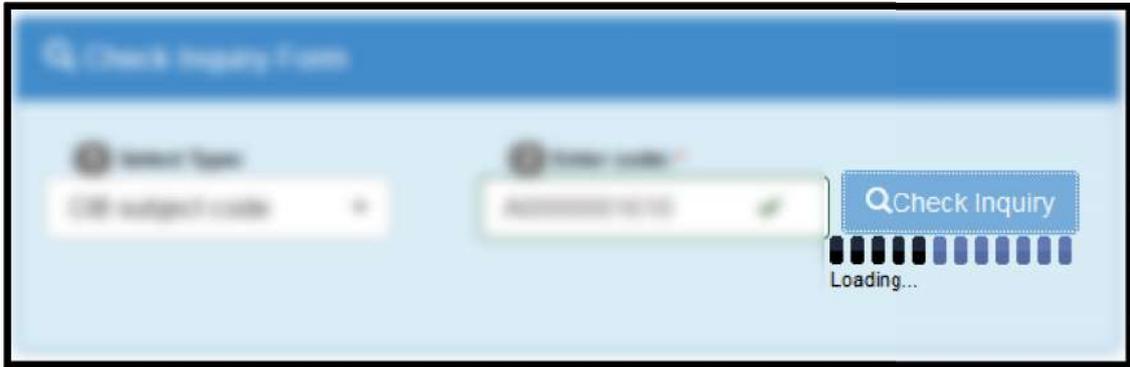


This is a close-up screenshot of the 'Check Inquiry Form' dropdown menu. The dropdown is open, showing two options: 'CIB subject code' and 'F.I. subject code'. The 'CIB subject code' option is currently selected. The form also shows the '2 Enter code: *' field with 'subject code' entered and the 'Check Inquiry' button.

After completing the check inquiry form, click on the check inquiry button to get the CIB report.



After clicking on the check inquiry button the system will check the CIB report of the Subject code & during the CIB generation process the system will show a **Loading...** message.



7.1. Check Inquiry: Sample CIB report on an Individual

If any CIB subject information is matched with the inquired subject code, then the system will show the CIB report on the screen. A sample CIB report of an Individual is given below. On this sample report person cib subject code, names, address etc information are blurred for confidentiality of the person.

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	Brach Code	FI Name
09-Sep-2015 01:01:01 PM	XXXXXXXXXX	999	999	XXXXX Commercial Bank Ltd.

INQUIRED

Subject code: XXXXXXXXXX

Matched found

SUBJECT INFORMATION

(BORROWER HAVING OUTSTANDING AMOUNT OF TK. 1 AND ABOVE ARE INCLUDED IN THE CIB DATABASE)

CIB subject code:	XXXXXXXXXX	Type of subject:	INDIVIDUAL
Title, Name:	XXXXXXXXXX XXXXX	Reference number (Ref.):	1 (CIB Subject Code:A0000571621)
Title, Father's name:	XXXXXXXXXX XXXXX XXXXX	Sector type:	PRIVATE
Title, Mother's name:	XXXXXXXXXX XXXXX	Sector code:	903009 (Businessmen/Industrialists)
Title, Spouse Name:	XXXXXXXXXX XXXXX XXXXX XXXXX	ID type:	
Date of birth:	XXXX-XX-XX	ID number:	
Gender:	MALE	ID issue date:	
District(Country):	XXXXXXXXXX	ID issue country:	
NID:	XXXXXXXXXX	Telephone	
TIN:		Remarks:	

ADDRESS

Address Type	Address	Postal code:	District	Country
Permanent	XXXXXXXXXX XXXXX XXXXX XXXXX	XXXX	XXXXXXXXXX	BD
Present	XXXXXXXXXX XXXXX XXXXX XXXXX XXXXX	XXXX	XXXXXXXXXX	BD

LINKED PROPRIETORSHIP(S) LIST

PROPRIETORSHIP CONCERN

CIB subject code:	XXXXXXXXXX	Reference number (Ref.):	1 (CIB Subject Code:XXXXXXXXXX)	Trade Name:	XXXXXXXXXX XXXXX XXXXX
Sector type:	PRIVATE	Sector code:	915059 (Other Local Individuals not mentioned above.)	Telephone number:	

ADDRESS

Address Type	Address	Postal code:	District	Country
Business	XXXXXXXXXX XXXXX XXXXX XXXXX XXXXX	XXXX	XXXXXXXXXX	BD

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

No of reporting Institutes:	3	Total Overdue Amount:	0
-----------------------------	---	-----------------------	---

CONFIDENTIAL

9/30/15-1:01 PM

No of Living Contracts:	1	No of Stay order contracts:	0
Total Outstanding Amount:	584,521	Total Outstanding amount for Stay Order Contracts:	0

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

Total Outstanding Amount:	584,521
---------------------------	---------

Contract Category	UC		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	337,298	0	0	0	0	0	0	0	0	0	0	1	247,223	0	0	0	0
Non-Installments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	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	337,298	0	1	247,223	1	0	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	UC		SMA		SS		DF		BL		BLW		Terminated		Requested		Stay Order	
	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												

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

CONFIDENTIAL

9/30/15-1:01 PM

2/4

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							

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	Overdraft	Requested	Borrower	046	0001	30/09/2015	5,000,000			

DETAILS OF INSTALLMENT FACILITY(S)

Ref	FI code	Branch code	CIB contract code	FI contract code
1 (CIB Subject Code:A0000571621)	###	###		###
Role:	Borrower	Date of Last Update:		
Phase:	Living	Date of Law suit:		-
Facility:	Term Loan	Date of last payment:		
Starting date:	31/03/2013	Date of classification:		
End date of contract:	31/03/2018	Date of last rescheduling:		
Sanction Limit:	500,000	Method of payment:	Cheque	
Total Disbursement Amount:	500,000	Payments periodicity:	Monthly Installments	
Total number of installments:	60	Number of time(s) rescheduled:		
Installment Amount:	13,809	Remaining installments Amount:		337,298
Remaining installments Number:	31	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		

Contract History					
Date	Outstanding	Overdue	NPI	Status	Default
31/08/2015	337,298	0	0	UC	No
31/07/2015	332,074	0	0	UC	No
30/06/2015	352,284	0	0	UC	No

Ref	FI code	Branch code	CIB contract code	FI contract code
1 (CIB Subject Code:A0000571621)	###	###		###
Role:	Borrower	Date of Last Update:		
Phase:	Terminated	Date of Law suit:		-
Facility:	Term Loan	Date of last payment:		
Starting date:	26/07/2012	Date of classification:		
End date of contract:	20/07/2017	Date of last rescheduling:		
Sanction Limit:	478,998	Method of payment:	Other	
Total Disbursement Amount:	478,998	Payments periodicity:	Monthly Installments	
Total number of installments:	60	Number of time(s) rescheduled:		000000
Installment Amount:	13,229	Remaining installments Amount:		0
Remaining installments	0	Reorganized credit:		NO

Contract History					
Date	Outstanding	Overdue	NPI	Status	Default
31/08/2015	247,223	0	0	UC	No
31/07/2015	261,401	0	0	UC	No
30/06/2015	269,671	0	0	UC	No

CONFIDENTIAL		9/30/15-1:01 PM	
Number:			
Security Amount:	0	Basis for classification: qualitative judgment:	
Third Party guarantee Amount:	0	Remarks:	
Security Type:			

NOTES:

1. For any inconsistency, Banks should communicate to CIB immediately.
2. FI code indicates code of Banks/Financial institution.
3. Borrowers having classified account i.e. DF, BL, BLW are treated as defaulters.
4. Information indicated with "*" have not been incorporated in CIB report due to stay order of the Honorable High Court.
5. All amounts are expressed in Taka.

CONFIDENTIAL 9/30/15-1:01 PM 4/4

To download the CIB report, you have to click on the "Download Report" button & the report will download as **pdf** format.

Download Report
Page rendered in 1.10/3 seconds

Credit Information Bureau - Bangladesh Bank

To download the CIB report click on the Download Report button

Date of Inquiry	User ID	FI Code	Branch Code	FI Name

Sample CIB report file name: [280920157100640999_A100001010_AABB.pdf](#)

8. Private Inquiry: Individual

The Private Inquiry module is available only for CIB & other internal users only. This functionality is used when the user wants to get the CIB report of an individual & proprietorship.



Credit Information Bureau - Bangladesh Bank

CIB Subject Code Inquiry

SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)

STANDARD

Individual Company

Individual Subject Data

Title	<input type="text" value="Title"/>	Name *	<input type="text" value="Name"/>
Father's Title	<input type="text" value="Fathers title"/>	Father's Name *	<input type="text" value="Fathers name"/>
Mother's Title	<input type="text" value="Mothers title"/>	Mother's Name *	<input type="text" value="Mothers name"/>
Spouse's Title	<input type="text" value="Spouse title"/>	Spouse's Name	<input type="text" value="Spouse name"/>
NID	<input type="text" value="National ID"/> <small>Valid NID or Other ID(PASSPORT/DRIVING LICENSE/BIRTH REGISTRATION) is required</small>	TIN	<input type="text" value="tin"/>
Date of Birth *	<input type="text" value="dd/mm/yyyy"/>	Gender *	<input checked="" type="radio"/> Male <input type="radio"/> Female
District of Birth *	<input type="text" value="Dist of birth"/> <small>District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh</small>	Country of Birth *	<input type="text" value="BANGLADESH"/>

Permanent address data

District *	<input type="text" value="Permanent address district"/> <small>District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh</small>	Street name and number *	<input type="text" value="Permanent address street"/>
Postal code	<input type="text" value="Permanent address postal coc"/>	Country of Birth *	<input type="text" value="BANGLADESH"/>

Present address data

District	<input type="text" value="Present address district"/> <small>District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh</small>	Street name and number	<input type="text" value="Present address street"/>
Postal code	<input type="text" value="Present address postal code"/>	Country of Birth	<input type="text" value="Select Country"/>

Identification document data

ID type	<input type="text" value="Select ID"/>	ID number	<input type="text" value="ID number"/>
ID issue date	<input type="text" value="dd/mm/yyyy"/>	ID issue country	<input type="text" value="Select Country"/>

Sector Data

Sector type	<input checked="" type="radio"/> Public <input type="radio"/> Private	Sector Code	<input type="text" value="111000 - Food Ministry (Including food divisions/directorates)"/>
-------------	---	-------------	--

Telephone Data

Telephone number	<input type="text" value="Phone number"/>
------------------	---

[Private Inquiry](#)

Note:
 • Please fill up the form with all fields specially the Mandatory field must be provided
 • Mandatory fields are marked with red star * beside the field name

The individual inquiry form is displayed under the Individual tab.



SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)

Individual Company

Individual Subject Data

Mandatory fields are marked with red asterisks * which have to be filled up with proper format, otherwise the system will return a validation error message.



Name *

Father's Name *

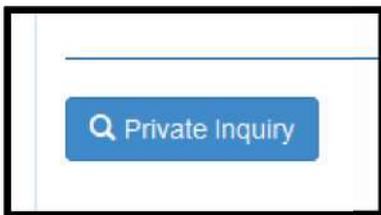
Mother's Name *

Name

Fathers name

Mothers name

After completing the inquiry form, click on the Private Inquiry button to get the CIB report of an individual.



Private Inquiry

9. Private Inquiry: Company

CIB [Check Inquiry](#) [Private Inquiry](#) [New Inquiry](#) [Existing Inquiry](#) [Change Password](#) [Logout](#)

 **Credit Information Bureau - Bangladesh Bank**

CIB Subject Code inquiry

SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER) [Private Inquiry](#)

Individual Company

Contact Data

Title Trade name

Legal form TIN

Business address data

District Street name and number
District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh

Postal code Country

Factory address data

District Street name and number
District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh

Postal code Country of Birth

Telephone Data

Telephone number

Sector Data

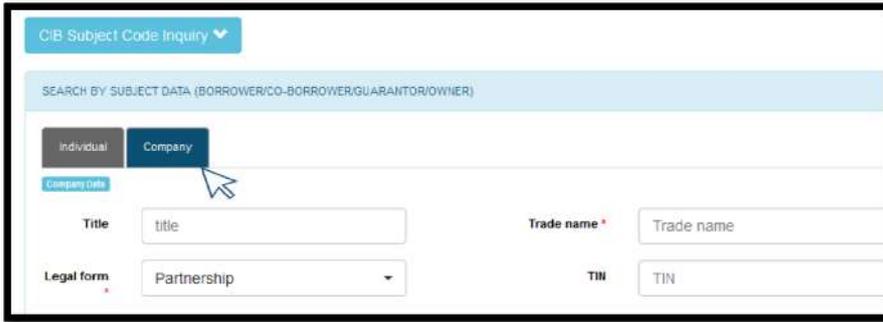
Sector type Public Private Sector Code

[Private Inquiry](#)

Note:

- Please fill up the form with all fields especially the Mandatory field must be provided.
- Mandatory field are marked with red star "*" beside the field name

A Company inquiry form is available under the Company tab.



The screenshot shows the 'CIB Subject Code Inquiry' interface. At the top, there is a dropdown menu for 'CIB Subject Code Inquiry'. Below it, a search bar is labeled 'SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)'. There are two tabs: 'Individual' and 'Company', with 'Company' being the active tab. Under the 'Company' tab, there is a 'Company Data' section. It contains four input fields: 'Title' (with placeholder 'title'), 'Trade name' (with placeholder 'Trade name' and a red asterisk indicating it is mandatory), 'Legal form' (a dropdown menu currently showing 'Partnership'), and 'TIN' (with placeholder 'TIN').

After input the required fields , click on the Private Inquiry button to get the CIB report of a company.



10. New Inquiry: Person

The New Inquiry function allows the Bank/FI user to input data related to a new credit request of a subject with contract details, and to verify in real time the subject's current situation in relation to the banking-financial system. The new inquiry is possible on borrower role of contract. To insert the guarantors/Co borrowers of a contract user should use the *Existing Inquiry* functionality. New inquiry depends on some fields to perform its functionality on a person, proprietorship, or company, where mandatory fields are marked with red asterisks *.



The screenshot shows the 'New Inquiry: Person' form. It contains four input fields, each with a person icon on the left and a red asterisk indicating it is mandatory: 'Name', 'Father's Name', 'Mother's Name', and 'Spouse's Name'. Each field has a placeholder text: 'Name', 'Fathers name', 'Mothers name', and 'Spouse name'.

CIB

[Check Inquiry](#)
[Private Inquiry](#)
[New Inquiry](#)
[Existing Inquiry](#)
[Change Password](#)
[Logout](#)

Credit Information Bureau - Bangladesh Bank

CIB Subject Code Inquiry

SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER) New Person

Individual
Proprietorship
Company

Subject Role & Finance Type

Subject Role

Type of financing

Instalment Data

Number Of Instalment

Instalment Amount

Total requested amount

Periodicity of payment

Personal Subject Data

Title

Father's Title

Mother's Title

Spouse's Title

NID
Valid NID or Other ID(PASSPORT/DRIVING LICENSE/BIRTH REGISTRATION) is required

Date of Birth

District of Birth
District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Name

Father's Name

Mother's Name

Spouse's Name

TIN

Gender Male Female

Country of Birth

Permanent address Data

District
District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code

Street name and number

Country of Birth

Present address Data

District
District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code

Street name and number

Country of Birth

Identified Account Data

ID type

ID issue date

ID number

ID issue country

Sector Data

Sector type Public Private

Sector Code

Telephone Data

Telephone number

New Person Inquiry

Notes:
 • Please fill up the form with all fields specially the Mandatory field must be provided.
 • Mandatory field are marked with red star (*) Inactive field come

New inquiry functionality depends on the following fields:

10.1. **Contract Details:**

- **Subject Role**

When multiple subjects come to request the same loan, the New Contract Inquiry is performed only for one Subject as a borrower, while the other Subjects (Co-borrower, Guarantor) are inquired using the Existing Contract Inquiry functionality(See the related Section).

- **Type of financing**

It is mandatory field which indicates the type of credit that the Subject being inquired is requesting. This is because different types of credit require different information to be provided, as well as carry different risk. The different types of financing that can be selected are the following:

- Installment contracts
- Credit Cards
- Non Installment contracts

Some types of financing appear twice in the list with the repayment in brackets, such as Demand Loan or Packing Credit could be either Installment or NonInstallment, depending on the repayment plan. Please pay more attention when choosing these loan types to select the correct one between Packing Credit (Instalement repayment) and Packing Credit (NonInstalement repayment), etc.

Depending on whether the type of financing requested is from the Installment, non Installment, or Credit Card, different information will need to be inserted which are described below:

a. **Installment Type Financing**

The screenshot shows the 'CIB Subject Code Inquiry' form for 'Installment Type Financing'. The form is titled 'SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)' and includes a 'New Inquiry' button. It features three tabs: 'Individual', 'Proprietorship', and 'Company'. The 'Subject Role & Finance Type' section contains a 'Subject Role' dropdown set to 'Borrower' and a 'Type of financing' dropdown set to 'Bai-Muazzal (Installment Payment)'. The 'Installment Data' section includes a 'Number Of Installment' field with 'no of installment', an 'Installment Amount' field with 'Installment Amount', a 'Total requested' field with 'total finance amount', and a 'Periodicity of payment' dropdown set to 'Fortnight instalments-15 days'.

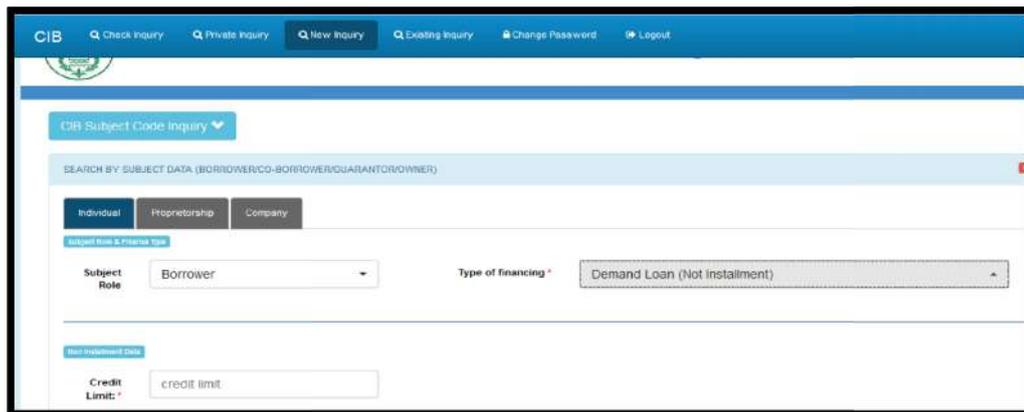
- *Number of Installment* means how many Installment need to reimburse the loan in a particular duration.
- *Installment Amount* means the monthly installment amount. It is calculated by the Total Financed Amount divided by the total number of months during which the contract will be reimbursed.
- *The total requested amount* is the total value (in amount) of the requested financing.
- *Periodicity of payment* indicates how often the installments are repaid. There are drops down list which show periodicity type.

b. **Credit Card Type Financing**

The screenshot shows the 'CIB Subject Code Inquiry' form for 'Credit Card Type Financing'. The form is titled 'SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)' and includes a 'New Inquiry' button. It features three tabs: 'Individual', 'Proprietorship', and 'Company'. The 'Subject Role & Finance Type' section contains a 'Subject Role' dropdown set to 'Borrower' and a 'Type of financing' dropdown set to 'Credit Card (Revolving)'. The 'Credit Card Data' section includes a 'Periodicity of payment' dropdown set to 'Fortnight instalments-15 days' and a 'Credit Limit' field with 'credit limit'.

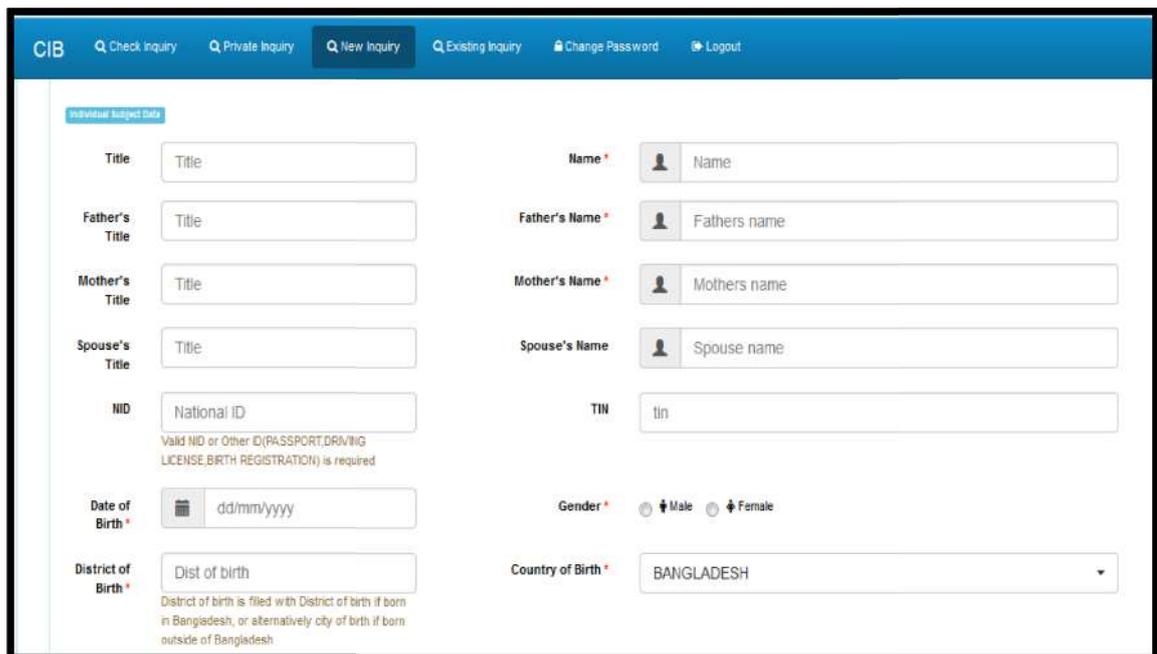
- *Periodicity of payment* indicates how often the installments are repaid. There are drops down list which show periodicity type
- *Credit Limit* total granted amount of the credit request

c. Non Installement Type Financing



- *Credit Limit* is only financial information which means the total granted amount of credit request.

12.2 Individual Subject Details:



- **Title** of the person should always be separated from the name, and not repeated in the name
- **Name** of the person (without title) should be reported exactly as written on the provided identification document (NID, Passport, Birth Registration etc.)
- **Father's title** is the title of the person's father, which should always be separated from the father's name, and not repeated in the name.
- **Father's name** is the name of the person's father (without title).
- **Mother's title** is the title of the person's mother, which should always be separated from the mother's name, and not repeated in the name.
- **Mother's name** is the name of the person's mother (without title).
- **Spouse's title** is the title of the person's spouse which should always be separated from the spouse's name, and not repeated in the name.
- **Spouse's name** is the name of the person's spouse (without title).
- **National ID Number** is mandatory unless Others ID is available.
- **TIN** Tax identification number
- **Date of Birth** of the person. Ideally provided from an official document. This can be entered either directly in the box in format dd/mm/yyyy. Alternatively, by clicking on the calendar icon next to the field date of birth, a Calendar will be visualized from which the correct date can be selected.
- **Gender** means the person is a male or female.
- **District of Birth** is filled with the District of Bangladesh if the person was born in Bangladesh. If the person was born abroad, this field is filled with the City of Birth.
- **Country of Birth** is filled with the country where the person was born.
- **Parmanent and Present Address**

The screenshot shows the CIB web application interface. At the top, there is a navigation bar with links for 'Check Inquiry', 'Private Inquiry', 'New Inquiry', 'Existing Inquiry', 'Change Password', and 'Logout'. Below this, there are two main sections: 'Permanent address data' and 'Present address data'. The 'Permanent address data' section has four fields: 'District *' (with a placeholder 'Permanent address district' and a tooltip), 'Street name and number *' (with a placeholder 'Permanent address street'), 'Postal code' (with a placeholder 'Permanent address postal coc'), and 'Country of Birth *' (a dropdown menu set to 'BANGLADESH'). The 'Present address data' section has four fields: 'District' (with a placeholder 'Present address district' and a tooltip), 'Street name and number' (with a placeholder 'Present address street'), 'Postal code' (with a placeholder 'Present address postal code'), and 'Country of Birth' (a dropdown menu set to 'Select Country').

- *Permanent address* is mandatory for persons. In the address area *District* is filled by the District of Bangladesh if the person's permanent address is in Bangladesh. If the person's permanent address is abroad, this field is filled with the City of country. *Country* is filled with the country where the person's permanent address is.
- *Present address* is not mandatory, but its fields' descriptions are the same as above.
- ***Others Identification Document***

The screenshot shows the CIB web application interface. At the top, there is a navigation bar with links for 'Check Inquiry', 'Private Inquiry', 'New Inquiry', 'Existing Inquiry', 'Change Password', and 'Logout'. Below this, there is a section for 'Identification document data'. It includes several fields: 'Postal code' (with a placeholder 'Present address postal code'), 'Country of Birth' (a dropdown menu set to 'Select Country'), 'ID type' (a dropdown menu set to 'Select ID'), 'ID number' (with a placeholder 'ID'), 'ID issue date' (with a placeholder 'dd/mm/yyyy' and a calendar icon), and 'ID issue country' (a dropdown menu set to 'Select Country').

At least one identification document must be provided on a loan application from the following list: National ID (already seen above – preferred), Passport, Driving License, Birth Certificate or Commissioner Certificate.

- ***Sector Data***

Sector type (Public or Private – for a person this should always be Private) and Sector Code (from the drop-down list).

CIB [Check Inquiry](#) [Private Inquiry](#) [New Inquiry](#) [Existing Inquiry](#) [Change Password](#) [Logout](#)

Sector Data

Sector type Public Private

Sector Code * 111000 - Food Ministry (Including food divisions/directorates) ▼

- ***Telephone Data***

Telephone number of the person.

CIB [Check Inquiry](#) [Private Inquiry](#) [New Inquiry](#) [Existing Inquiry](#) [Change Password](#) [Logout](#)

Telephone Data

Telephone number

[New Person Inquiry](#)

11. New Inquiry: Proprietorship

CIB

[Check Inquiry](#)
[Private Inquiry](#)
[New Inquiry](#)
[Existing Inquiry](#)
[Change Password](#)
[Logout](#)

Credit Information Bureau - Bangladesh Bank

CIB Subject Code Inquiry

SEARCH BY SUBJECT DATA (BORROWER/C-BORROWER/GUARANTOR/OWNER)

Individual
Proprietorship
Company

Search Role & Finance Type

Subject Role: Borrower

Type of financing: Bai-Muazzal (instalment Payment)

Collateral Data

Number of installment: no of installment

Instalment Amount: instalment Amount

Total requested amount: total finance amount

Periodicity of payment: Fortnight instalments-15 days

Commercial/General Data

Trade Title: title

Trade name: Trade name

Legal form: Proprietorship

Commercial/Factory address Data

District: Business address district
District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Street name and number: Business address street

Postal code: Business address Postal code

Country of birth: BANGLADESH

Commercial/Factory address Data

District: Factory address district
District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Street name and number: Factory address street

Postal code: Factory address Postal code

Country of birth: Select Country

Commercial/Personal Data

Telephone number: Phone number

Commercial/Personal Data

Sector Type: Public Private

Sector Code: 111000 - Food Ministry (including food divisions/directorates)

Commercial/Personal Data

Title: Title

Name: Name

Father's Title: Title

Father's Name: Fathers name

Mother's Title: Title

Mother's Name: Mothers name

Spouse's Title: Title

Spouse's Name: Spouse name

MID: National ID
USE NEN or NENR SUBSIDIARY IDENTIFICATION LICENSE/BIRTH REGISTRATION is required

Owner Title: In

Date of Birth: dd/mm/yyyy

Gender: Male Female

District of Birth: Dist of birth
District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Country of Birth: BANGLADESH

Commercial/Personal Data

District: Permanent address district
District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Street name and number: Permanent address street

Postal code: Permanent address postal coc

Country of Birth: BANGLADESH

Commercial/Personal Data

District: Present address district
District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Street name and number: Present address street

Postal code: Present address postal code

Country of Birth: Select Country

Commercial/Personal Data

ID type: Select ID

ID number: ID

ID issue date: dd/mm/yyyy

ID issue country: Select Country

New Proprietor Inquiry

12. New Inquiry: Company

CIB

[Check Inquiry](#)
[Private Inquiry](#)
[New Inquiry](#)
[Existing Inquiry](#)
[Change Password](#)
[Logout](#)



Credit Information Bureau - Bangladesh Bank

CIB Subject Code Inquiry New Inquiry

SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)

Individual
Proprietorship
Company

Subject Role & Finance Type

Subject Role	Borrower	Type of financing *	Bai-Muazzal (Instalment Payment)
---------------------	----------	----------------------------	----------------------------------

Installment Data

Number Of Installment *	no of installment	Installment Amount *	installment Amount
Total requested amount: *	total finance amount	Periodicity of payment *	Fortnight instalments-15 days

Company Data

Title	title	Trade name *	Trade name
Legal form *	Partnership	TIN	TIN
Registration no *	Registration no	Registration Date *	dd/mm/yyyy

Business address data

District *	Business address district <small>District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.</small>	Street name and number *	Business address street
Postal code	Business address Postal code	Country *	BANGLADESH

Factory address data

District	Factory address district <small>District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.</small>	Street name and number	Factory address street
Postal code	Factory address Postal code	Country of Birth	Select Country

Telephone Data

Telephone number	Phone number
-------------------------	--------------

Sector Data

Sector type *	<input checked="" type="radio"/> Public <input type="radio"/> Private	Sector Code *	111000 - Food Ministry (Including food divisions/directorates)
----------------------	---	----------------------	---

New Company Inquiry

Note:

- Please fill up the form with all fields specially the Mandatory field must be provided.
- Mandatory field are marked with red star '*' beside the field name.

13. Existing Inquiry: Person

CIB

[Check Inquiry](#)
[Private Inquiry](#)
[New Inquiry](#)
[Existing Inquiry](#)
[Change Password](#)
[Logout](#)



Credit Information Bureau - Bangladesh Bank

SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/BORROWER) New Inquiry

Individual
Proprietorship
Company

Contract type

Contract code type *

CIB Contract Code
 FI Contract Code

Subject Role *

Role
 Role in Company

Personal subject data

Title

Father's Title

Mother's Title

Spouse's Title

NID

Valid NID or Other ID(PASSPORT/DRIVING LICENSE/BIRTH REGISTRATION) is required.

Date of Birth *

District of Birth *

District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Name *

Father's Name *

Mother's Name *

Spouse's Name *

TIN

Gender *

 Male Female

Country of Birth *

Permanent address data

District *

District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code

Street name and number *

Country of Birth *

Present address data

District

District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code

Street name and number

Country of Birth

Identification document data

ID type

ID issue date

ID number

ID issue country

Sector data

Sector type *

 Public Private

Sector Code *

Telephone data

Telephone number

14. Existing Inquiry: Proprietorship

CIB

[Check Inquiry](#)
[Private Inquiry](#)
[New Inquiry](#)
[Existing Inquiry](#)
[Change Password](#)
[Logout](#)

Credit Information Bureau - Bangladesh Bank

SEARCH BY SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR/OWNER)

Individual
Proprietorship
Company

Contractual Data

OB Contract Code
 FI Contract Code
 Subject Role * Co-Borrower

Trade Name Data

Trade Title
Trade name *

Legal form Proprietorship

Proprietorship's Business address Data

District *
Street name and number *

District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code
Country of birth * BANGLADESH

Proprietorship's Factory address Data

District
Street name and number

District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code
Country of Birth Select Country

Proprietorship's Telephone Data

Telephone number

Proprietorship's Sector Data

Sector type * Public Private
 Sector Code * 111000 - Food Ministry (including food divisions/directorates)

Proprietorship's Personal Data

Title
Name *

Father's Title
Father's Name *

Mother's Title
Mother's Name *

Spouse's Title
Spouse's Name

NID
Owner TIN

Valid NID or (Valid FUNDSSORHET BISHORH LICENSE BIRTH REGISTRATION) is required.

Date of Birth *
Gender * Male Female

District of Birth *
Country of Birth * BANGLADESH

District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Permanent address Data

District *
Street name and number *

District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code
Country of Birth * BANGLADESH

Present address Data

District
Street name and number

District of birth is filed with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh.

Postal code
Country of Birth BANGLADESH

Identification Document Data

ID type Select ID
ID number

ID issue date
ID issue country Select Country

Add Subject

15. Existing Inquiry: Company

The screenshot displays the 'Existing Inquiry' form for a company on the Credit Information Bureau - Bangladesh Bank website. The form is organized into several sections:

- Subject Data:** Includes fields for 'Contract code type' (with radio buttons for 'CIB Contract Code' and 'FI Contract Code'), 'Subject Role' (with radio buttons for 'Role' and 'Role in Company'), and a dropdown menu for 'Role' (currently set to 'Co-Borrower').
- Company Data:** Includes fields for 'Title', 'Trade name', 'Legal form' (dropdown menu, currently 'Partnership'), 'TIN', 'Registration no.', and 'Registration Date' (calendar icon and 'dd/mm/yyyy' format).
- Business address data:** Includes fields for 'District' (with a note: 'District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh'), 'Street name and number', 'Postal code', and 'Country' (dropdown menu, currently 'BANGLADESH').
- Factory address data:** Includes fields for 'District' (with the same note as above), 'Street name and number', 'Postal code', and 'Country of Birth' (dropdown menu, currently 'Select Country').
- Telephone data:** Includes a field for 'Telephone number'.
- Sector data:** Includes radio buttons for 'Sector type' ('Public' and 'Private') and a dropdown menu for 'Sector Code' (currently '111000 - Food Ministry (including food divisions/directorates)').

At the bottom of the form, there is a button labeled 'Add Subject'.

16. About CIB

Under the existing laws, the banks and financial institutions are not permitted to extend new credit facilities or renew existing credit facilities to defaulters. Also defaulters are not allowed to participate in parliamentary/city corporation election, float shares in the capital market, qualify for directorship of banks/financial institutions, insurance companies and CIP (Commercially Important Person) status. In order to facilitate the banks and financial

institutions to ascertain the full credit exposure of the borrowers/owners Credit Information Bureau was established in 1992.

CIB collects credit information having outstanding balance of TK. 50,000/- and above on monthly basis from banks and financial institutions. It also collects defaulted credit card information having outstanding balance of TK. 10,000/- and above on monthly basis from banks and Financial institutions. CIB reports are generated on the basis of the information contained in the CIB database. After inauguration of CIB online services on 19 July, 2011 by the Governor of Bangladesh Bank, all banks and financial institutions can generate CIB reports for their clients using the online system. They can also upload credit information of their clients through the CIB online system without any physical interaction.

17. CIB system manual download links

18. Understanding the new CIB Report

The CIB online system introduces some new format on the CIB report which is given below:

18.1. Sample Individual report