CIB ONLINE USER GUIDE

Version 1.0 October 2015



Credit Information Bureau

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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 <u>https://cib.bb.org.bd</u> 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 bellow:

| Header Information |
|--|
| |
| CIB Check Inquiry New Inquiry Existing Inquiry Change Password Logout |
| Credit Information Bureau - Bangladesh Bank |
| |
| De des La Constant d'ant |
| Body Information |
| |
| Q Check Inquiry Form |
| Select Type: O Enter code: ' CIB subject code subject code Check inquiry |
| |
| Note: * To access the System, select Subject type |
| Enter CIB subject code or FL subject code |
| |
| |
| Footer Information |
| |
| © 2015 CIB # About CIB # Policy and Guide lines # Batch manual # Online manual |
| |

• 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.

| Elle Edit View History Bookmarks Icols Help | | | | | | | | K | and an | * |
|--|-------------------------------------|---------------|---|------|-----|---------|---|---|--------|----|
| A https://cit.bb.org.bd A | | | T C Q Search | E | r e | L A | 9 | N | e - 19 | = |
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| СІВ | | | | | | | | | | Î |
| Credi | t Inforn | nati | ion Bureau - Bangladesh | Bank | | | | | | |
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| | Password: | | Password | | | | | | | |
| | & Security chec Sum of (6 + 2) | ik: is = 7 | Result | | | | | | | |
| | | | +D Login | | | | | | | |
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| C 2015 CIB About CB Folicy and | Guilt Inex 🖉 Br | dah menu | ual 🖉 Onike 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.

| CIB | |
|-----|---|
| | Credit Information Bureau - Bangladesh Bank |
| | |

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 bellow:

| CIB Q Check houry | Q Private Inquiry Q New Inquiry Q Ext | aling inquiry | Change Password | (# Logost | |
|-------------------|---------------------------------------|---------------|---------------------------|--|--------|
| | Credit Informa | ation | Bureau | - Bangladesh Bank | |
| | Change Password | Picaso ina | ert old and new pasewords | 8 Rules for password choice: | |
| | Old Password: | | Old Password | Length minimum & characters & maximum. 32 characters At least one cloper case english [A-2] | lettor |
| | New Password: | | New Password | 3. At least one Lowier case english [a-2] 4. At least one digit [0-9] 5. At least one special character (- | -#710 |
| | Confirm new Password: | | Confirm New Passwor | rd \$5,44.4 | |
| | | | | | |

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.

| CIB Q Creck inquiry | Q Private inquiry Q New Inquiry | Q Existing inquiry | Change Password | ● Logost |
|--|---|--------------------|-----------------|-------------------|
| | Credit Info | rmation I | Bureau - | - Bangladesh Bank |
| | Q Check | inquiry Form | | |
| | Select CIB subje | Type: cicode 🔹 | Differ code | QCheck inquiry |
| Note: • To access the System • Enter CIB subject o | m select Subject type ode ar F.L. 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.



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

| Select Type: | | 2 Enter code:* | | |
|------------------|---|----------------|---|---------------|
| CIB subject code | + | A000000-0110 | 1 | QCheck Inquir |

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 bellow. On this sample report person cib subject code, names, address etc information are blurred for confidentiality of the person.

CONFIDENTIAL

9/30/15-1:01 PM

WARNING:

 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 Co | ode | FIName | | | | |
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| Title, Mother's na | ame: | ABOUT CONTUR | | Sector code: | | 903009 (Bu | sinessmen/Industri | alists) | | |
| Title, Spouse Na | me: | ACCORDENT FORMER SEA, 7 | - | ID type: | | | | | | |
| Date of birth: | | 1101100 | | ID number: | | | | | | |
| Gender: | | 881.0 | 1 | ID issue date: | | | | | | |
| District(Country) | ¢. | DALL ROOM | | ID issue countr | y: | | | | | |
| NID: | | 1040071674 | 1 | Telephone | | | | | | |
| TIN: | | | | Remarks: | | | | | | |
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| Sector type: | PRIVATE | Sector code: | 915059 (Other L Individuals not above.) | ocal mentioned | Telephone number: | | | | | |
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| Installments | 1 | 337,298 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 247,223 | 0 | 0 | 0 | 0 | |
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| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 247,223 | 1 | 0 | 0 | 0 | |
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| No of reporti No of Living Total Outsta Cal SUMMA Total Outsta Contract Category Installments Non- Installments Credit Cards Total (B) SUMMA Total Outsta | Total | ACILITY(S ACILITY(S titutes: acts: Amount: | No. 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | No. 0 0 0 0 0 0 | GUARANT SS Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0R 0 0 0 0 0 0 0 0 0 | DF Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Tota No Tota Orrest No. 0 0 0 0 0 | BL Amount 0 0 0 0 0 0 0 0 0 0 | Amou ling and ts : No. 0 0 0 | 0 0 unt: Intracts: mount for S BLW Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Ter No. 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Re No. 0 0 | Arrount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Str No. 0 0 0 0 0 | ay Order Amount 0 0 0 0 0 | |

| Letter of credit (LC) | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | | (|) | | |
|---|--|---|---|--|--|--------------------|--|--|------------------------|---------------|--------------------------|---------------------------|--|--|
| Other indirect facility (OF) | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | | |) | | |
| Total | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | | |) | | |
| | | | | | | | | | | | | | | |
| EQUESTED CONTRACT DET | AILS | | | | | | | | | | | | | |
| SL Type of Facility Contract | Phase | Role | FI code | Branch code | Request date | Total Re Amount | equested | CIB subject code | CIB con code | tract | FI co code | ntract | | |
| 1 NonInstallment Overdra | t Requested | Borrower | 046 | 0001 | 30/09/2015 | 5,000,0 | 00 | - | 8-0079 | - | | 01007087 | | |
| ETAILS OF INSTALLMENT F | ACILITY(S) | | | | | | | | | | | | | |
| | | - | | | - | | | - | | _ | | | | |
| Ref | FI code | Branch code | | | CIB contr | act code | FI contract code | | | | | | | |
| 1 (CIB Subject Code:A0000571621) | *** | ### | | | | - | ### | | | | | | | |
| Role: | Borrower | Date of Las | t Update | 2 : | - | | Contract His | tory | _ | | | | | |
| Phase: | Living | Date of Law | suit: | | | | Date | Outstanding | Overdus | NPI | Statue | Default | | |
| Facility: | Term | Date of last | paymer | nt: | | | 31/08/2015 | 337 298 | 0 | 0 | UC | No | | |
| | Loan | | | | | | 31/07/2015 | 332.074 | 0 | 0 | uc | No | | |
| Starting date: | 31/03/2013 | Date of clas | sificatio | n: | | | 30/06/2015 | 353 384 | 0 | 0 | uc | No | | |
| End date of contract: | 31/03/2018 | Date of last | rescher | duling: | | | 30/00/2015 | JU2,204 | | | | | | |
| Sanction Limit: | 500,000 | Method of p | ayment | | Cheque | | | | | | | | | |
| Total Disbursement Amount: | 500,000 | Payments p | eriodicit | y : | Monthly | nts | | | | | | | | |
| Total number of installments: | 60 | Number of t | ime(s) r | escheduled: | | | | | | | | | | |
| Installment Amount: | 13,809 | Remaining i | nstallme | ints Amount: | 337,298 | | | | | | | | | |
| Remaining installments Number: | 31 | Reorganize | d credit | | NO | | | | | | | | | |
| Security Amount: | 0 | Basis for cla judgment: | assificat | ion:qualitative | | | | | | | | | | |
| Third Party guarantee Amount: | 0 | Remarks: | | | | | | | | | | | | |
| Security Type: | | | | | | | | | | | | | | |
| Other subjects linked to the | same contra | ct | | | | | | | | | | | | |
| CIB subject code | Role | | Nar | пе | | | | | | | | | | |
| | Gamer | - | - | - | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | _ | | | | | |
| Bal | FI code | Branch coo | de | | CIB contr | act code | FI contract co | ode | | | | | | |
| | | ### | | | | | *** | | | | | | | |
| 1 (CIB Subject Code:A0000571621) | | | | | | | | | | | _ | | | |
| 1 (CIB Subject Code:A0000571621) Role: | Borrower | Date of Las | st Updat | e: | | | Contract His | tory | | | | | | |
| 1 (CIB Subject Code:A0000571621) Role: Phase: | Borrower Terminated | Date of Las | st Updat w suit: | e: | | | Contract His | tory Outstanding | Overdue | NPI | Status | Default | | |
| 1 (CIB Subject Code:A0000571621) Role: Phase: Facility: | Borrower Terminated Term Loan | Date of Las Date of Las Date of las | st Updat w suit: t payme | e: nt: | | | Contract His Date 31/08/2015 | Outstanding | Overdue 0 | NPI 0 | Status | Default No | | |
| 1 (CIB Subject Code:A0000571621) Role: Phase: Facility: Starling date: | Borrower Terminated Term Loan 26/07/2012 | Date of Las Date of Las Date of las Date of cla | st Updat w suit: t payme ssificatio | nt: | | | Contract His Date 31/08/2015 31/07/2015 | Outstanding 247,223 261,401 | Overdue 0 | NPI 0 0 | Status UC UC | Default No No | | |
| 1 (CIB Subject Code:A0000571621) Role: Phase: Facility: Starling date: End date of contract: | Borrower Terminated Term Loan 26/07/2012 20/07/2017 | Date of Las Date of Las Date of las Date of las Date of las | st Updat w suit: t payme ssification t resche | e: nt: on: cluling: | • | | Contract His Date 31/08/2015 31/07/2015 30/06/2015 | Outstanding 247,223 261,401 269,671 | Overdue 0 0 | NPI 0 0 | Status UC UC | Default No No | | |
| 1 (ClB Subject Code:A0000571621) Role: Phase: Facility: Starling date: End date of contract: Sanction Limit: | ### Borrower Terminated Term Loan 26/07/2012 20/07/2017 478,998 | Date of Las Date of Las Date of las Date of las Date of las Method of J | st Updat w suit: t payme ssificatii t resche paymen | nt: nt: sn: sduling: t: | - Other | | Contract His Date 31/08/2015 31/07/2015 30/06/2015 | Outstanding 247,223 261,401 269,671 | Overdue 0 0 0 | NPI 0 0 | Status UC UC UC | Default No No | | |
| 1 (CIB Subject Code:A0000571621) Role: Phase: Facility: Starling date: End date of contract: Sanction Limit: Total Disbursement Amount: | ### Borrower Terminated Term Loan 26/07/2012 20/07/2017 478,998 478,998 | Date of Las Date of Las Date of las Date of las Date of las Method of p Payments | st Updat w suit: t payme ssificatii t resche paymen periodic | e: nt: on: iduling: t: t; | - Other Monthly Installme | ints | Contract His Date 31/08/2015 31/07/2015 30/06/2015 | Outstanding 247,223 261,401 269,671 | Overdue 0 0 | NPI 0 0 | Status UC UC UC | Default No No No | | |
| 1 (ClB Subject Code:A0000571621) Role: Phase: Facility: Starting date: End date of contract: Sanction Limit: Total Disbursement Amount: Total number of installments: | ### Borrower Terminated Term Loan 26/07/2012 20/07/2017 478,998 478,998 60 | Date of Las Date of Las Method of J Payments Number of Las | st Updat w suit: t payme ssification t resche paymen periodic time(s) | e: nt: on: duling: t: ity: rescheduled: | Other Monthly Installing | ints | Contract His Date 31/08/2015 31/07/2015 30/06/2015 | Outstanding 247,223 261,401 269,671 | Overdue 0 0 | NPI 0 0 | Status UC UC UC | Default No No | | |
| 1 (CIB Subject Code:A0000571621) Role: Phase: Facility: Starting date: End date of contract: Sanction Limit: Total Disbursement Amount: Total number of installments: Installment Amount: | ### Borrower Terminated Term Loan 26/07/2012 20/07/2017 478,998 478,998 60 13,229 | Date of Las Date of Las Date of las Date of las Date of las Method of j Payments Number of Remaining | st Updat w suit: t payme ssificatie t resche paymen periodic time(s) installm | e: nt: con: duling: t: t: ity: rescheduled: ents Amount: | - Other Monthly Installme 000000 | mts | Contract His Date 31/08/2015 31/07/2015 30/06/2015 | Outstanding 247,223 261,401 269,671 | Overdue 0 0 0 | NPI 0 0 | Status UC UC UC | Default No No No | | |

| Number: | | | |
|--|---|--|----------------------|
| Security Amount: | 0 | Basis for classification:qualitative judgment: | |
| Third Party guarantee Amount: | 0 | Remarks: | |
| Security Type: | | | |
| IOTES: | cy, Banks sh | ould communicate to CIB immediately. | |
| IOTES: 1. For any inconsisten 2. Fil code indicates co 3. Borrowers having ci 4. Information indicates 5. All amounts are exp | cy, Banks sh ide of Banks/ lassified acco d with "" hav ressed in Tai | Iould communicate to CIB immediately. Financial Institution. xunt i.e. DF, BL, BLW are treated as defaulters. e not been incorporated in CIB report due to stay order of the H sa. | onorable High Court. |

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

| | Credit Information B | ureau - Bangladesh | Bank | Download Report Page rendered in 1.1073 seconds |
|-----------------|----------------------|--------------------|----------------------------|--|
| | | | To download the CIB report | click on the Download Report button |
| Date of inquiry | User 10 | FI Code | To download the CIB report | click on the Download Report button |

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.

| - | | | | |
|-----------------------------|--|--------------------------|--|--------------|
| SEARCH BY SU | UDJECT DATA (DORROWER/CO-DORROWER/GUARANTOR | OWNER) | | (Production) |
| Individual | Company | | | |
| Title | This | Kame * | Name | |
| F-H-H | nue | | | |
| Title | Fathers title | Father's Name * | 1 Fathers name | |
| Mother's Title | Mothers title | Mother's Name * | Mothers name | |
| Spouse's Title | Spouse title | Spouse's Name | 1 Spouse name | |
| NID | National ID Vaid ND or Other D(RASSPORT, DRIVING | TIN | fin | |
| Date of | dd/mm/yyyy | Gender* | • # Maie • # Female | |
| Birth * | Dist of bith | Country of Birth * | BANGLADESH | |
| Birth * | Disc of bits? Discription of bits with Datest of bith if born in Dangledesh, or alternatively city of bith if born outside of Bangledesh | | BUISCHEESI | |
| | | | | |
| Personal Antonio | a dada | | | |
| District * | Permanent address district District of parts a filled with District of pirth if bern in Bergladesh, or alternatively city of pirth if bern outside of Bangadesh | Street name and number * | Permanent address street | |
| Postal code | Permanent address postal coc | Country of Birth * | BANGLADESH | • |
| | | | | |
| District | Bescart address district | Street name and number | Descart without street | |
| | District of birth is filled with District of birth if born in Bangladeah, ur alternatively city of birth if born cutside of Bangladeah | | LIESCH HUNGSS SHOEL | |
| Postal code | Present address postal code | Country of Birth | Select Country | 8 |
| The other states and states | and dds | | | |
| 10 type | Select ID | ID number | ID number | |
| 1D issue date | dd/mm/yyyy | ID issue country | Select Country | • |
| | | | | |
| Same Parts | | | | |
| Sector type | 🕐 Public 👩 Private | Sector Code | 111000 - Food Ministry (Including food divisions/direct | orates) - |
| Steamers 244 | | | | |
| | figure - | | | |

The individual inquiry form is displayed under the Individual tab.



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 * | 1 Name | |
|-----------------|--------------|--|
| Father's Name * | Fathers name | |
| Mother's Name * | Mothers name | |

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



9. Private Inquiry: Company

| G Check I | nquiry Q Private Inquiry Q New Inquiry | Q Exailing Inquiry Change Pea | eword Te Logout | |
|---|---|-------------------------------|---|------------|
| | Credit Inform | mation Bure | au - Bangladesh Bank | |
| S. | | | | |
| CIB Subject (| Code Inquiry 🗙 | | | |
| SEARCH BY SU | BJECT DATA (BORROWER/CO-BORROWER/GUARANTOF | VOWNER) | | Prestation |
| Individual | Company | | | |
| Title | tite | Trade name * | Trade name | |
| Legal form | Partnership • | ты | TRI | |
| Selfores alteres de | 8 | | 5 | |
| District* | Business Address district Datrict of birth is filed with Datrict of birth if born in thangledesh, or alternatively city of birth if born outside of Bangledesh | Street name and number * | Business Address street | |
| Postal code | Business Address Postal code | Country * | BANGLADESH | • |
| Calify Allowed and | 3 | | | |
| 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 | BANGLADESH | • |
| Section 244 | | | | |
| Telephone number | Phone number | | | |
| luciz titi | | | | |
| Sector type | Public O Private | Sector Code | 111000 - Food Ministry (Including food divisions/directorates) | |
| Q Private | Inquiry | | | |
| ote: | | | | |
| Ploase fill up Mandatory 1 | p the form with all fields adecaily the Mandatory field me field are marked with red star " " beside the field name | st be provided. | | |

A Company inquiry form is available under the Company tab.

| CIB Subject C | ode Inquiry 💙 | | | | |
|---------------|---------------------------|-----------------------|--------------|------------|--|
| SEARCH BY SUB | ECT DATA (BORROWER/CO-BOR | RROWER/GUARANTOR/OWNE | R) | | |
| Individual | Company | | | | |
| Company Data | L3 | | | | |
| Title | title | | Trade name * | Trade name | |
| Legal form | Partnership | • | TIN | 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 *.

| Name * | 1 | Name |
|-----------------|---|--------------|
| Father's Name * | 1 | Fathers name |
| Mother's Name * | 1 | Mothers name |
| Spouse's Name | 1 | Spouse name |

| Bankerre | Gode Inquiry 🛩 | | | |
|--------------------------|--|--------------------------|---|-------------|
| EARCH BY SU | IBJECT DATA (BORROWER/CO-BORROWER/QUARANTO) | wowner) | | 4 mm (marr) |
| -Individual | Proprietorship Company. | | | |
| Subject | Borrission | Type of financing * | Rai Muarrai (instalment Davment) | |
| Role | | | Charles (Protein Charles Contracts) | |
| action of the last of | | | | |
| lumber Of Installment | no of installment | Instaliment Amount * | Installment Amount | |
| Total | fotal finance amount | Periodicity of payment * | Fortnight instalments-15 days | |
| amount:* | | | | |
| and the state of the | | | | |
| Title | Title | Name * | 1 Name | |
| Father's Title | Title | Father's Name * | 1 Fathers name | |
| Mother's Title | Title | Mother's Name * | Mothers name | |
| Spouse's Titla | Title | Spouse's Name | 1 Spouse name | |
| ND | National ID Veal IID == Other O(9A55PORT,0R/VHO UCDYSE DRTH REGISTRATION) is resulted | TIN | tin | |
| Date of Birth * | dd/mm/yyyy | Gender* | 😁 🛊 Male : 🕐 🐥 Female | |
| District of Birth * | Dist of pirth District of birth is filled with District of birth if born in Danglodesh, or atternatively city of birth if born outside of Banglodesh. | Country of Birth * | BANGLADESH | • |
| a meret 2 aantaa | 404 | | | |
| District * | Permanent address district Desiret or texts is they with Desirect of texts if born a Bangladest, or atternatively city of sight if tern cyticitie of Sengladeah | Street name and number * | Permanent address street | |
| Postal code | Permanent address postal coc | Country of Birth * | BANGLADESH | • |
| | | | | |
| District | Present address district | Street name and number | Present address street | |
| | Detrict of term is filed with Detrict of bittly it born in Bangladish, an alternatively city all bittly if bern cotside of Bangladesh | | | |
| Postal code | Present address postal code | Country of Birth | Select Country | • |
| | | | | |
| ID type | Select ID | ID number | - D | |
| ID issue date | dd/mm/yyyy | ID issue country | Select Country | • |
| panes. | | | | |
| Sector type * | O Public O Private | Sector Code * | 111000 - Food Ministry (including food divisions/directorates) | ÷ |
| Negeratur Çehe | | | | |
| | C Phone number | | | |

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

| CB Subject (| Code Ingury 🗸 | | | |
|---------------------------|--|----------------------|----------------------------------|---------|
| SEARCH BY SU | MECT DATA (BORROWER/CO-BORROWER/GUARA) | ITOROWNER) | | (inter- |
| Individual | Proprietonship Company | | | |
| Subject Role | Barrower • | Type of financing * | Bai-Muazzai (Instalment Payment) | • |
| Performment Datas | | | | |
| | no of installment | Installment Amount * | Installment Amount | |
| Number Of Installment: | | | | |

- *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.

| CIB | Q Check Inquiry | Q Private inquiry Q New In | quiry Q Existing (| nquiry 🔒 Change Pass | word 🗢 Legaut | |
|-------|-----------------|-------------------------------|--------------------|----------------------|-------------------------|--|
| C | Y | | | | | |
| (CIR | Subject Code | maulty 🗙 | | | | |
| | | | | | | |
| SLA | ROLEY SUBJECT | DATA (DORROWER/CO-BORROWER/G | UAHANTOR/OWNER) | | | |
| | ndividual Pro | pretorship Company | | | | |
| - | Subject E | Sorrower | ٠ | Type of financing * | Credit Card (Revolving) | |
| - | | | | | | |
| 5 | art Cara Lista | | | | | |
| Per | of | ortnight installments-15 days | • | Credit Limit: * | credit limit | |

b. Credit Card Type Financing

- *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

| CIB Q Check in | qury Q Private Inquiry Q New Inquir | y Q Existing Inquiry & Change Pas | saword OF Lopout | |
|-------------------|--------------------------------------|-----------------------------------|-------------------------------|-----|
| | | | | |
| CIB Subject C | ode Inquiry 🛩 | | | |
| SEARCH BY SUB | JECT DATA (BORROWER/CO-BORROWER/CUAI | IANTOR/OWNER) | | 6 |
| Individual | Proprietorship Company | | | |
| Subject Role | Borrower | Type of financing* | Demand Loan (Not installment) | *] |
| | | | | |
| Credit Limit:* | credit limit | | | |

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

12.2 Individual Subject Details:

| B Q Check | nquiny Q Private Inquiny Q New Inquiry C | Existing Inquiry 🔒 Change Password | () Logout |
|------------------------|---|------------------------------------|-----------------|
| instant tasject | ata . | | |
| 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 |
| NID | National ID Valid ND or Other D(PASSPORT,DRVING LICENSE,BIRTH REGISTRATION) is required | TIN tir | 1 |
| 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 Bangiadesh, or aternatively city of birth if born outside of Bangiadesh | Country of Birth * Bi | ANGLADESH - |

- *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

| with the first section of | coste | | | |
|---------------------------|---|--------------------------|--------------------------|---|
| District * | Permanent address district | Street name and number * | Permanent address street | |
| | 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 | Permanent address postal coc | Country of Birth * | BANGLADESH | ٠ |
| | | | | |
| valert address de | | | | |
| District | Present address district | Street name and number | Present address street | |
| District | Present address district Dialrict of birth is filled with Diarict of birth if born n Bangiadesh, or alternatively oby of birth if born outside of Bangladesh | Street name and number | Present address street | |

- *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 permanent address is in abroad, this field is filled with the City of country. *Country* is filled with the country where the person permanent address is.
- Present address is not mandatory, but its fields's description are same as above.
- Others Identification Document

| Postal code | Present address postal code | Country of Birth | Select Country | • |
|----------------|-----------------------------|------------------|----------------|---|
| | | | | |
| iD type | Select ID | 10 number | a | |

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 | Q Check Inquiry | Q Private Inquiry | Q New Inquiry | Q Existing Inquiry | Change Passwo | ord 🕒 Logout | |
|-----|-----------------------|-------------------|---------------|--------------------|---------------|--|---|
| 8 | Sector () P type * | ublic 🕜 Private | | \$ | ector Code * | 111000 - Food Ministry (Including food divisions/directorates) | • |

• Telephone Data

Telephone number of the person.

| CIE | Q Check is | iquiry | Q Private inquiry Q I | New Inquiry | Q Existing inquiry | A Change Password | 0+ Logaut | |
|-----|---------------------|----------|-----------------------|-------------|--------------------|-------------------|-----------|--|
| | Sevention Cate | | | | | | | |
| | Telephone number | ¢ | Phone number | | | | | |
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| | Q New Per | rson Inq | uiry | | | | | |

| 5 Subject | izodo niquiry 🥗 🗌 | | | |
|--|---|---|---|--------------------|
| ARCH BY SU | IDUCCT DATA (DOGROWER/CO-DORROWER/SHARANTOR | owere: | | Etratement |
| mmysteal | Proprietorishin Company | | | |
| Subject Role | Borrower * | Type of Inserving * | Bai-Muazzai (Instalment Payment) | |
| in the second | | | | |
| amber Of stallment: | no of instaliment | installment Amount* | Installment Amount | |
| Total Iquanted Imounti * | total finance amount | Periodicity of payment* | Fortnight installments-15 days | |
| | | | | |
| ade Title | Sitter | Trade name * | Trade name | |
| gal form | Proprietorship + | | | |
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| District * | Business address district District of bith is filed with District of bith if som in Bongedesh, or alternatively eity of bith if som manife a l'Anogenites | Street name and number * | Business address street | |
| Postal code | Business address Postal code | Country of birth * | BANGLADESH | • |
| | | | | |
| Destruct | Factory address district District of forth is filled with Dialect of birth if born in Dungladeen, or alternations, city of birth if born multislin of florightics | Street name and number | Factory address street | |
| Postal oode | Pactory address Postal code | Country of birth | Select Country | • |
| | | | | |
| riephone number | Phone number | | | |
| siephone number Sector Type * | Phone number | Sector Code * | 111000 - Food Ministry (including food division | vdirectorates) • |
| Sector Sype 1 | Phone number Phone number Phone number Phote Phote | Sector Cude * | 111000 - Food Ministry (including food divisions | vdirectorate5) • |
| siephone number Sector type * | Phone number | Sector Code * | 111000 - Food Ministry (including food divisions | vdirectorate5) • |
| Sector Type - Title Pather 's | Phone number Phone number Phone number Phone number Phone number Title Title Title | Sector Code * Rome * Fatter * Rome * | 111000 - Food Ministry (including food divisions | vdirectorate5) • |
| slephone number Sector type - Title Patiter's Title Mother's Title | Phone Aumber Phone Aumber Phone Aumber Phone Aumber Table Ta | Sector Code * Rame * Falter*a Rame * Mother*a Rame * | 111000 - Food Ministry (including food division Name Fathers name Mothers name | vdirectorate%) • |
| Sector Number Sector Nybe Title Pather's Title Sponses Title | Phone number Phone number Note: Note: Not | Sector Code * Raine * Father*a Raine * Mother*a Raine * Spouse*a Raine * | 111000 - Food Ministry (including food division Image: A state of the | valirectorate\$) • |
| Norman Sector Type - Pather's Tabler's Spoars's Table Spoars's Table Mother's Table Spoars's Table Mother's | | Sector Code * Barne * Fabrer*s Barne * Mother*s Barne * Spoose*s Harne Owner TBI | 111000 - Food Ministry (Including food division Image: Image Image: Image Image: Image Image: Image | valirectorate\$) • |
| siephone number Sector Type - Contraction Title Mother's Title Mother's Title Mother's Title Mother's Title Spours' | | Sector Code * Barne * Father*s Name * Mother*s Name * Spoost*s Name Cover TN | 111000 - Food Ministry (Including food division Image: Including food division | valirectorate\$) • |
| Sector Trite Trite Taller's Trite Souther's Trite Souther's Trite Boother's Trite Boother's Trite Souther's Trite Souther's Trite | | Sector Code * Banse * Fåther*s Norse * Mother*s Norse * Spoces*s Norse Owner TB Constry of Burth * | 111000 - Food Ministry (Including food divisions Image: State State | vdirectorate%) + |
| Sector Title Sector Title Fallers Title Sociars Title Booters Birth Sociars Birth | Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone Aurober Phone | Sector Code * Baine * Father*s Norme * Mother*s Norme * Spouse*s Norme Owner TB Country of Birth * | 111000 - Food Ministry (including food division Image: | vdirectorate%) + |
| Sector Se | | Sector Code * Bane * Father's Bane * Mother's Bane * Spouse's Bane Owner TB Country of Burth * | 111000 - Food Ministry (including food divisions Image: Second | vdirectorate%) |
| A constraints of the second se | | Sector Code * Bane * Father's Bane * Spocast's Bane * Owner 78 Country of Birth * | 111000 - Food Ministry (including food divisions Image: State of the | votirectorates) • |
| restored of the second | Pronce number Pronce number number number of second number Pronce number number of second num | Sector Code * Banse * Father's Banse * Spousa's Banse * Owner TBI Country of Birth * Street name and number * | 111000 - Food Ministry (including food division: Image: Second | votirectorate\$) |
| land and a second | Procent address district Perminent address poslation Perminent address Perminent address Perminent address Permin | Sector Code * Rene * Failure* Rene * Mother* Rene * Spoce** Rene * Country of Rifts* Country of Rifts* | 111300 - Food Ministry (including food division) Image: | votirectorates) |
| restored and a second a s | Prosent address postal code Present address postal code Present address postal code Present address postal code | Sector Code * Raine * Father's Raine * Father's Raine * Roiner * Spocer's Raine Country of Birth * Country of Birth * Street Raine and number * Ktreet Raine and number * | 111000 - Food Ministry (including food divisions Image: State in the | vdirectorate®) + |
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| In a second seco | Pronc Aurubor Provent Provent address datafet Present address postal code Present address postal code Present address postal code | Street name and number * Country of Birth Street name and number * Country of Birth | 111000 - Food Ministry (including food division Image: I | Vdirectorate%) * |

11. New Inquiry: Proprietorship

12. New Inquiry: Company

| Service and the service of the servi | | | | - |
|--|---|--------------------------|---|----------------|
| SEARCH BY SU | LUECT DATA (BORROWER/CO-BORROWER/DUARANTOR | (OWNER) | | and succession |
| Individual Subject Roos & First | Proprietorship Company | | | |
| Subject Role | Borrower + | Type of financing * | Bai-Muazzal (Instalment Payment) | • |
| | | | | |
| Number Of | no of installment | Installment Amount* | Installment Amount | |
| Instailment: | | | | |
| Total requested amount:* | total finance amount | Periodicity of payment * | Fortnight installments-15 days | • |
| | | | | |
| Company Links | Table 1 | Trade name 1 | | |
| Lenal form | Badaombio - | TIN | Trate figure | |
| | rauncomp | | | |
| no * | Registration no | Megistration bate | ddmmvyyyy | |
| Windowski antifered de | | | | |
| District * | Business address district | Street name and number * | Business address street. | |
| | in Bangladesh, or afternatively city of birth if born outside of Bangladesh | | | |
| Postal code | Business address Postal code | Country * | BANGLADESH | • |
| Participations and | | | | |
| District | Factory address district | Street name and number | Factory address street | |
| | 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 | Factory address Postal code | Country of Birth | Select Country | |
| | | | | |
| Telephone | Phone number | | | |
| - medaelae | | | | |
| (Benter reta) | | | | |
| Sector | Public Private | Sector Code * | 111000 - Food Ministry (Including food divisions/directorates) | • |

13. Existing Inquiry: Person

| Contract | Proprietorship Company | | | |
|----------------------|--|------------------------|--------------------------|----|
| code type | CIB Contract Code 👩 Fi Centract Code | Subject Role * | 🕤 Role 👩 Role in Company | |
| | contract code | | Co-Borrower | |
| evital lateral | 200 | | | |
| Title | Title | Name * | 1 Name | |
| Father's Title | Tibe | Father's Name * | Fathers name | |
| Mother's Title | Title | Mother's Name * | Mothers name | |
| Spouse's Title | тіре | Spouse's Name | 1 Spouse name | |
| NO | National ID | TIN | IIn | |
| | Valid ND or Other ID(PASSPORT, ORIVING LICENSE BIRTH REGISTRATION) is required | | | |
| Date of Birth * | dd/mm/yyyy | Gender * | 🕤 🕈 Nale 🝵 🕈 Female | |
| District of Birth | Dist of birth Distinct of birth is filed with Distinct of birth if bern in Beneficies or alternatively of a of birth if bern | Country of Birth * | BANGLADESH | ٠ |
| Postal code | en Banglodeni, ne sternatively city of lieth if ban outside of Eangladesh Permanent address postal coc | Country of Birth* | BANGLADESH | • |
| | | | | |
| District | Present address district District of briti is filed with District of brith if born in Bangladesh, or alternatively city of birth if birm cutate of Eangladesh | Street name and number | Present address street | |
| Postal code | Present address postal code | Country of Birth | Select Country | 15 |
| antitudes inge | | | | |
| ID type | Select ID | 10 number | D | |
| | dd/mm/yyyy | ID issue country | Select Country | |
| ID issue date | | | | |
| ID issue date | | | | |

Page **28** of **31**

| EARCH BY SA | BJECT DATA (BORHOWER/CO-BORROWER/DOARANTON | OWNERS | | Constant of the |
|--|--|---|--|-----------------|
| nduduar | Proprietors/sp Cempony | | | |
| Contract code type | CIB Contract Code E Fi Contract Code | Subject Nole * | Co-Borrower | |
| | contract code | | | |
| | 01551120 | | | |
| rade Title | title | Trade name * | Trade name | |
| egal form | Proprietorship + | | | |
| | uuraas adoonaa uuba | | | |
| District * | Business address district | Street name and number * | Business address street | |
| | er Bangladesh, er slætnubledy cky of betr if born nutside ut Bangladash | | | |
| Postal code | Business address Postal code | Country of birth * | BANGLADESH | • |
| | Stranses Area | | | |
| District | Factory address district | Street name and number | Factory address street | |
| | at bangladesh, or attendively day of birth if born in bangladesh, or attendively day of birth if born truttels of bengladesh | | | |
| Postel code | Factory address Postal code | Country of birth | Select Country | • |
| | NUT 102 | | | |
| elephone | Phone number | | | |
| type . | | | | |
| Title | Title | Name * | 1 Name | |
| Father's | Title | Father's Name * | Fathers name | |
| | | | | |
| Mother's Title | Title | Mother's Name * | 2. Mothers name | |
| Mother's Title Spouse's Title | Title | Mother's Name * | Lottiers name Spouse name | |
| Mother's Title Spouse's Title NIB | Title Title National ID National ID Out H5 or one-releaseseer bioves | Mother's Name * Spouse's Name Owner Till | Mothers name Spouse name | |
| Mother's Title Spouse's Title MIB Date of Birth * | Title Title National ID Use Into onio- Editostedit Danyina Cottee Entri Rostranzioni a mound Cataminiyyyy | Mother's Name * Spouse's Name Owner Till Gender * | Mothers name Boouse name In * Naix © *Finite | |
| Mother's Title Spouse's Title NIB Date of Birth ' District of Birth ' | Table | Mother's Name * Rpouss's Name Owner Til Gandar * Country of Nrth * | Mothers name Spouse name In Multi-constraint SancLADESH | |
| Mother's Title Spouse's Title NIB Date of Birth ' District of Birth ' | Title Title Title Mattional ID Used for Onne of Used Stream (1990) Used for Onne of Used Stream (1990) Created Stream (1990) Created Stream (1990) Dist of Dente Dist of Dente Dist of Dente Stream (1990) Created Stream (1 | Mother's Name * Spouse's Name Overset 19 Gender * Country of Neth * | Mothers name Bouse name Ten Para AnnoLADESH | |
| Mother's Title Spouse's Title NB Date of Birth.* District of Birth.* | Title Title Title Title Conformation Conform | Mother's Name * Spouse's Name Owner 18 Gandar * Country of Birth * | Mothers name Spouse name Ten Ten Mair | |
| Mother's Title Spouse's Title Niti Niti Date of Birth * Dates of Birth * | Title Title Title Title Title Reformat ID Reformat ID Reformation Construct for structure (packadener Danoved) Construct for structure (packadener Danoved) Construct for structure (packadener) Reformation and construct (packadener) Reformation and construct (packadener) Reformation and construct (packadener) Reformation and construct of better if been and and Responder) | Mother's Name * Spouse's Name Overset TB Gender * Country of Rich * | Mothers name Bouse name m Make a frank BANGLADESH Permanent address street | |
| Mother's Title Spouse's Title NIB Date of Beth ' District of Bieth ' District ' | Title Title Title National ID Used Ho or man (E)USS/Britty (E)USV/Bit Catalog ID Used Ho or man (E)USS/Britty (E)UVY) Catalog ID Cat | Mother's Name * Spouse's Name Overner TH Gender * Country of Neth* Street name and number * Country of Brm * | | |
| Abothwr's Tritle Spouse's Tritle NEB Date of Birth ' District of District of District ' | Title Title Title Title Title Conformation C | Mother's Name * Spouse's Name Owner 18 Gander * Country of Brith * | Mothers name Bouse name Bouse name Bouse name Bouse name Bouse name Bouse name BancladesH BANCLADESH BANCLADESH | |
| Mother's Title Spouse's Title MB Date of Birth ' Destrict of Birth ' Destrict of Destrict of Destrict of Destrict of Destrict | Title | Mother's Name * Spousit's Name * Country of Name * Country of Name * Skreet name and number * | Mothers name Bpouse name m m Multicrs name m Permanent address street BANGLADESH Present address street | |
| Mother's Title Spouse's Title NIB Date of Birth * Datriet of District of District * | Title | Mother's Name * Spoosit's Name Overset TR Cander * Country of Neth * Street name and number * Country of Birm * | Mothers name Bpouse name Bpouse name Im Most Permane BANGLADESH Permanent address atreet Present address street | |
| Adotherse Tribe Spouse Rith Date of Birth of Bir | Title Title Title Title Title Title Futhonal 10 Use if a chain diplexipacity of the second of the se | Mother's Name * Spouse's Name Overset 18 Gander * Country of Nith * Country of Nith * | | |
| Automatic Spoure and Title Spoure and Title Spoure and Title Automatic Autom | Title | Mother's Name * Spoost's Name * Country of Name * Country of Name * Country of Name * Country of Name * | Mothers name Bpouse name Bouse name Im Mothers name Permanent address street BANGLADESH Present address street BANGLADESH | |
| Machani and Machan | Title | Mother's Name * Spocest's Name * Country of Name * Country of Name * Country of Name * Street name and number * Country of Name It name and number * Country of Name | | |

14. Existing Inquiry: Proprietorship

15. Existing Inquiry: Company

| SEARCH BY SU | BJECT DATA (BORROWER/CO-BORROWER/GUARANTO | R/CWNER) | | | The fights |
|-----------------------|--|--------------------------|-------|---|------------|
| Individual | Proprietaristiko Campiany | | | | |
| Contract | CIB Contract Code 💿 Fi Contract Code | Subject Role • | © Rok | 💿 Role in Company | |
| | contract code | | Co- | Borrower | • |
| Converty Data | | | | | |
| Title | tite | Trade name * | Trac | le name | |
| Legal form | Partnership 🔹 | TN | TIN | | |
| Registration no * | Registration no | Registration Date * | m | dd/mm/yyyy | |
| | | | | | |
| District * | Business address district | Street name and number * | Bus | ness address street | |
| | 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 | Business address Postal code | Country * | BAN | GLADESH | • |
| Restore addition date | | | | | |
| District | Factory address district Danted of both a titled with Dartiet of anth of bons in Bangaletah, or alternatively city of birth if born outside of Eanglodeah | Street name and number | Fac | ory address street | |
| Postal code | Factory address Postal code | Country of Birth | Sek | ct Country | • |
| _ | | | | | |
| Property Cold | | | | | |
| number | Prione number | | | | |
| (****** | | | | | |
| Sector | 🕤 Public 👩 Private | Sector Code * | 1110 | 00 - Food Ministry (Including food divisions/directorates) | |

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

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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 bellow:

18.1. Sample Individual report