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**Glossary**

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

- **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)
2.1. CIB Online System website address:
The new CIB online system website address is [https://cib.bb.org.bd](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.
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 bellow:
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.

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.

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.


**W****ARN**

1) In providing any credit information to any Bank or Financial Institution, Bangladesh Bank expressly declares any liability in respect of any claims, loss and damages, charges, expenses, costs and fees, occasioned 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 a penalty of Tk. 1 (one) lakh as per Bangladesh Bank order 1972, chapter IV, article 48.

---

**Credit Information Bureau - Bangladesh Bank**

<table>
<thead>
<tr>
<th>Date of inquiry</th>
<th>User ID</th>
<th>FI Code</th>
<th>Branch Code</th>
<th>FI Name</th>
</tr>
</thead>
</table>

**INQUIRY**

Subject code: [redacted]

**SUBJECT INFORMATION**

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

<table>
<thead>
<tr>
<th>CIB subject code</th>
<th>Type of subject</th>
<th>Reference number (Ref.)</th>
<th>Sector type</th>
<th>Sector code</th>
<th>ID type</th>
<th>ID number</th>
<th>ID issue date</th>
<th>ID issue country</th>
<th>Telephone</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>[redacted]</td>
<td>INDIVIDUAL</td>
<td>[redacted]</td>
<td>PRIVATE</td>
<td>903005 (Businessmen/Industrialists)</td>
<td></td>
<td></td>
<td></td>
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</table>

**ADDRESS**

<table>
<thead>
<tr>
<th>Address Type</th>
<th>Address</th>
<th>Postal code</th>
<th>District</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent</td>
<td>[redacted]</td>
<td>[redacted]</td>
<td>BD</td>
<td>BD</td>
</tr>
<tr>
<td>Present</td>
<td>[redacted]</td>
<td>[redacted]</td>
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</table>

**LINKED PROPRIETORSHIP(S) LIST**

**PROPRIETORSHIP CONCERN**

<table>
<thead>
<tr>
<th>CIB subject code</th>
<th>Reference number (Ref.)</th>
<th>Sector type</th>
<th>Sector code</th>
<th>Trade Name</th>
<th>Telephone number</th>
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<tbody>
<tr>
<td>[redacted]</td>
<td>[redacted]</td>
<td>PRIVATE</td>
<td>[redacted]</td>
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<td>[redacted]</td>
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</table>

**ADDRESS**

<table>
<thead>
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<th>Address</th>
<th>Postal code</th>
<th>District</th>
<th>Country</th>
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</thead>
<tbody>
<tr>
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<td>BD</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No of reporting Institutes</th>
<th>Total Overdue Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

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

Total Outstanding Amount: $2A521

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
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</thead>
<tbody>
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<td>337,298</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>247,223</td>
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<tr>
<td>Non-Installments</td>
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</tr>
<tr>
<td>Credit Cards</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>1</td>
<td>337,298</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>247,223</td>
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</table>

### 1(B) SUMMARY OF THE NON-FUNDED FACILITIES AS BORROWER & CO-BORROWER

Total Outstanding Amount: 0

<table>
<thead>
<tr>
<th>Type of Financing</th>
<th>Living No.</th>
<th>Terminated No.</th>
<th>Requested No.</th>
<th>Stay Order No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guarantee (GU)</td>
<td>0</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Letter of credit (LC)</td>
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<tr>
<td>Other indirect facility (OF)</td>
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<tr>
<td>Total</td>
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</table>

### 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

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Installments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-Installments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### 2(B) SUMMARY OF THE NON-FUNDED FACILITIES AS GUARANTOR

Total Outstanding Amount: 0

<table>
<thead>
<tr>
<th>Type of Financing</th>
<th>Living No.</th>
<th>Terminated No.</th>
<th>Requested No.</th>
<th>Stay Order No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guarantee (GU)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
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</tr>
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</table>
## REQUESTED CONTRACT DETAILS

<table>
<thead>
<tr>
<th>SL</th>
<th>Type of Contract</th>
<th>Facility</th>
<th>Phase</th>
<th>Role</th>
<th>FI code</th>
<th>Branch code</th>
<th>Request date</th>
<th>Total Requested Amount</th>
<th>CIB subject code</th>
<th>CIB contract code</th>
<th>FI contract code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non-installment</td>
<td>Overdraft</td>
<td>Requested</td>
<td>Borrower</td>
<td>046</td>
<td>0001</td>
<td>30/09/2015</td>
<td>5,000,000</td>
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<td></td>
</tr>
</tbody>
</table>

### DETAILS OF INSTALLMENT FACILITY(S)

<table>
<thead>
<tr>
<th>Ref</th>
<th>FI code</th>
<th>Branch code</th>
<th>CIB contract code</th>
<th>FI contract code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (CIB Subject Code: A90000771621)</td>
<td># # # #</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Role:** Borrower  
**Phase:** Living  
**Facility:** Term Loan  
**Starting date:** 31/03/2013  
**End date of contract:** 31/03/2018  
**Sanction Limit:** 500,000  
**Total Disbursement Amount:** 500,000  
**Total number of installments:** 60  
**Installment Amount:** 13,333  
**Remaining installments:** 31  
**Security Amount:** 0  
**Security Type:**  
**Other subjects linked to the same contract:**

<table>
<thead>
<tr>
<th>Ref</th>
<th>FI code</th>
<th>Branch code</th>
<th>CIB contract code</th>
<th>FI contract code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (CIB Subject Code: A90000771621)</td>
<td># # # #</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Role:** Borrower  
**Phase:** Terminated  
**Facility:** Term Loan  
**Starting date:** 26/07/2012  
**End date of contract:** 20/07/2017  
**Sanction Limit:** 478,998  
**Total Disbursement Amount:** 478,998  
**Total number of installments:** 60  
**Installment Amount:** 13,333  

**Contract History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Outstanding</th>
<th>Overdue</th>
<th>NPI</th>
<th>Status</th>
<th>Default</th>
</tr>
</thead>
<tbody>
<tr>
<td>31/13/2017</td>
<td>322,074</td>
<td>0</td>
<td>0</td>
<td>UC</td>
<td>No</td>
</tr>
<tr>
<td>30/06/2015</td>
<td>352,284</td>
<td>0</td>
<td>0</td>
<td>UC</td>
<td>No</td>
</tr>
</tbody>
</table>

**Contract History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Outstanding</th>
<th>Overdue</th>
<th>NPI</th>
<th>Status</th>
<th>Default</th>
</tr>
</thead>
<tbody>
<tr>
<td>31/13/2017</td>
<td>322,074</td>
<td>0</td>
<td>0</td>
<td>UC</td>
<td>No</td>
</tr>
<tr>
<td>30/06/2015</td>
<td>352,284</td>
<td>0</td>
<td>0</td>
<td>UC</td>
<td>No</td>
</tr>
</tbody>
</table>

**Contract History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Outstanding</th>
<th>Overdue</th>
<th>NPI</th>
<th>Status</th>
<th>Default</th>
</tr>
</thead>
<tbody>
<tr>
<td>31/13/2017</td>
<td>322,074</td>
<td>0</td>
<td>0</td>
<td>UC</td>
<td>No</td>
</tr>
<tr>
<td>30/06/2015</td>
<td>352,284</td>
<td>0</td>
<td>0</td>
<td>UC</td>
<td>No</td>
</tr>
</tbody>
</table>
To download the CIB report, you have to click on the "Download Report" button & the report will download as pdf format.

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.
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.

After completing the inquiry form, click on the Private Inquiry button to get the CIB report of an individual.
9. Private Inquiry: Company
A Company inquiry form is available under the Company tab.

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 *. 
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 (Installment repayment) and Packing Credit (NonInstallment 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

- **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
- **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.

• **Permanent and Present Address**
- **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 in abroad, this field is filled with the City of the country. *Country* is filled with the country where the person's permanent address is.

- **Present address** is not mandatory, but its fields's description are same as above.

- **Others Identification Document**

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).
- **Telephone Data**
  
  Telephone number of the person.
**11. New Inquiry: Proprietorship**

![Credit Information Bureau - Bangladesh Bank](image-url)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>First name</td>
</tr>
<tr>
<td>Date of Birth</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male/Female</td>
</tr>
<tr>
<td>Address</td>
<td>Residential Address</td>
</tr>
<tr>
<td>Contact Person</td>
<td>First name</td>
</tr>
<tr>
<td>Contact Number</td>
<td></td>
</tr>
<tr>
<td>Business Type</td>
<td>Trade Name</td>
</tr>
<tr>
<td>Business Details</td>
<td>Trade Description</td>
</tr>
<tr>
<td>Business Duration</td>
<td></td>
</tr>
<tr>
<td>Business Location</td>
<td>District</td>
</tr>
<tr>
<td>Business Category</td>
<td>Trade Class</td>
</tr>
<tr>
<td>Business Purpose</td>
<td></td>
</tr>
<tr>
<td>Business Status</td>
<td></td>
</tr>
<tr>
<td>Business Registration</td>
<td>Registration Number</td>
</tr>
<tr>
<td>Business License</td>
<td>License Number</td>
</tr>
<tr>
<td>Business Category</td>
<td>Trade Class</td>
</tr>
<tr>
<td>Business Purpose</td>
<td></td>
</tr>
<tr>
<td>Business Status</td>
<td></td>
</tr>
</tbody>
</table>

---

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12. New Inquiry: Company

![Image of Credit Information Bureau - Bangladesh Bank form]

**Form Section: New Inquiry - Company**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Transaction</td>
<td>Dar-Musazil (Installment Payment)</td>
</tr>
<tr>
<td>No. of Installment</td>
<td>Instalment Amount</td>
</tr>
<tr>
<td>Total Installment Amount</td>
<td>Periodicity of Payment</td>
</tr>
<tr>
<td>Title</td>
<td>Trade Name</td>
</tr>
<tr>
<td>Legal Form</td>
<td></td>
</tr>
<tr>
<td>Registration No</td>
<td></td>
</tr>
<tr>
<td>Business Address District</td>
<td></td>
</tr>
<tr>
<td>Business Address Postal Code</td>
<td></td>
</tr>
<tr>
<td>Business Address</td>
<td></td>
</tr>
<tr>
<td>Postal Code</td>
<td></td>
</tr>
<tr>
<td>Mobile</td>
<td></td>
</tr>
<tr>
<td>Email</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Service Type</td>
<td></td>
</tr>
<tr>
<td>Service Code</td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Please fill up the form with all fields specified as mandatory. No field shall be left blank.
- If any field is not applicable, mark with not applicable.
13. Existing Inquiry: Person
14. Existing Inquiry: Proprietorship
15. Existing Inquiry: Company

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

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