

KYC Profile Form:

(Applicable for both Personal and Company Account Opening)

1. Account Name:

2. Type of Account:

3. Account or Reference No. :

4. Name of Introducer:

5. Nature of Business and Sources of Fund:

6. How was the sources of fund verified? Describe whether transaction amount are compatible with the nature of business before establishing business relationship:

7. Information related to ultimate Beneficial Owner (Information on Principal/Major shareholders and on shareholders who holds 20% or more shares in the company):.....

8. National ID No:..... Whether Photocopy Received?: Yes / No (If applicable)

9. Passport No:..... Whether Photocopy Received?: Yes / No (If applicable)

10. Voter ID card No:..... Whether Photocopy Received?: Yes / No (If applicable)

11. TIN: Whether Photocopy Received?: Yes / No (If applicable)

12. VAT Registration No:..... Whether Photocopy Received?: Yes / No (If applicable)

13. Driving License No:..... Whether Photocopy Received?: Yes / No (If applicable)

14. Reason for opening account(s) by Non-residents and Foreigners with nature of Visa [Residential/(Work)]:

15. Type of customer's occupation/ type & nature of company's business:

Serial No.	Nature	Risk Level	Score
1	Jewelry/Gold Business	High	5
2	Money Changer/Courier Service Agent	High	5
3	Real Estate Agent	High	5
4	Construction Project Promoter	High	5
5	Offshore Corporation	High	5
6	Dealer of Art/Antics	High	5
7	Owner of Restaurant/Bar/Night Club/Residence Hotel	High	5
8	Import/Export Agent	High	5
9	Cash Investor Businessman (BDT 25 Lakh Monthly)	High	5
10	Share/Stock Dealer	High	5

Serial No.	Nature	Risk Level	Score
11	Manpower Export Business	High	5
12	Operation at Different Points	High	5
13	Film Production and Distribution Business	High	5
14	Arms Business/ Arms Dealer	High	5
15	Mobile Phone Operator	High	5
16	Cash Investor Businessman of BDT 1 Crore	High	4
17	Travel Agent	High	4
18	Transport Operator	Medium	3
19	Auto Dealer (Reconditioned Car)	Medium	3
20	Leasing/Finance Company	Medium	3
21	Freight/Shipping/Cargo Agent	Medium	3
22	Insurance/Brokerage Agency	Medium	3
23	Religious Institution/Firm	Medium	3
24	Amusement Park	Medium	3
25	Business of Motor Parts	Medium	3
26	Tobacco and Cigarette Business	Medium	3
27	Auto Primary (New Car)	Low	2
28	Owner of Retail Shop	Low	2
29	Business-Agent	Low	2
30	Small Businessman (Yearly turnover of below BDT 50 Lakh)	Low	2
31	Private Entrepreneur	Low	2
32	Corporate Customer	Low	2
33	Housing Construction Materials Business	Low	2
34	Computer/Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Producer(Excluding Weapons)	Low	1
37	Retired	Low	0
38	Service Holder	Low	0
39	Student	Low	0
40	Housewife	Low	0
41	Farmers	Low	0
42	Others..... (Bank will assign risk based on nature)		

(Highest range of table 16 to 21 will be considered in the same range. For example: BDT 50 Lakh Taka will be included into range 0-50)

16. Net Worth of Customer:

Amount (BDT)	Risk Level	Risk Rating
1-50 Lakhs	Low	0
50 Lakhs-2 Crore	Medium	1
>2 Crore	High	3

17. Type of Account Opening:

Type	Risk Level	Risk Rating
Relationship Manager/By Branch	Low	0
By Direct Sales Agent	Medium	1
Internet	High	3
Unexpected/by voluntary approach/walk-in	High	3

18. Probable Monthly Transaction Amount of Customer:

Transaction Amount in Current Account (BDT in Lakh)	Transaction Amount in Savings Account (BDT in Lakh)	Risk Level	Risk Rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
>50	>20	High	3

19. Probable Monthly Transaction Number of Customer:

Transaction Number in Current Account	Transaction Number in Savings Account	Risk Level	Risk Rating
0-100	0-20	Low	0
100-250	20-50	Medium	1
>250	>50	High	3

20. Probable Monthly Cash Transaction Amount of Customer:

Transaction Amount in Current Account (BDT in Lakh)	Transaction Amount in Savings Account (BDT in Lakh)	Risk Level	Risk Rating
0-10	0-2	Low	0
10-25	2-7	Medium	1
>25	>7	High	3

21. Probable Monthly Cash Transaction Number of Customer:

Transaction Number in Current Account	Transaction Number in Savings Account	Risk Level	Risk Rating
0-15	0-5	Low	0
15-30	5-10	Medium	1
>30	>10	High	3

22. Overall Risk Assessment:

Risk Rating	Risk Grading
≥ 14	High
< 14	Low

Remarks*:

*(*Customer can be classified as high risk category even the risk score is below 14, with subjective analysis and judgment of customer's risk factors)*

23. Whether the address(s) of account holder have been verified?.....

24. If yes, then how has it been done?

25. Politically Exposed Persons (PEPs): (According to AML circular -14)

A. Whether approval is taken from Senior Management? Yes No

B. Source of asset:

.....
.....

C. Whether face to face interview is taken of customer : Yes No

Producer: (Introducer/Relationship Manager)	Reviewer: (Branch Manager/Head of Branch operation)
Signature (with seal): Name : Date :	Signature (with seal): Name : Date :

26. When was the information related to account last reviewed & updated?

Name of Reviewer & Updating Staff:

Signature:

Name:

Date: