

# KNOW YOUR CUSTOMER (KYC) PROFILE FORM

Applicable for Individual and Non-Individual Account

(TO BE FILLED BY THE BANK)

Title of Account

Type of Account

Account or Reference No.

Account Number

Name of Account Opening Officer

Nature of the Business and Source of Funds

Please mention how the source of fund of the client is authenticated. Also describe whether transactions of the client are consistent with the concerned business detailing the nature thereof in establishing business relationship:

Information regarding the beneficial owner of the account (In case of Company detailed information of the shareholders who control the Company and the shareholder holding 20% or above shares of the Company):

Passport No.

Photocopy Received ? :  Yes  No (If Applicable)

Voter ID Card No.

Photocopy Received ? :  Yes  No (If Applicable)

National ID No.

Photocopy Received ? :  Yes  No (If Applicable)

TIN No.

Photocopy Received ? :  Yes  No (If Applicable)

VAT Registration No.

Photocopy Received ? :  Yes  No (If Applicable)

Trade License No.

Photocopy Received ? :  Yes  No (If Applicable)

Driving License No.

Photocopy Received ? :  Yes  No (If Applicable)

Please confirm the reason for opening account by Non-Resident and Foreigner. Type of VISA (Residence/Work):

CUSTOMER'S PROFESSION/NATURE OF THE BUSINESS:

SL. NO.	CATEGORY	RISK LEVEL	SCORE
01.	Jewelry / Gems Trade	High	5
02.	Money Changer/Courier Service Agent	High	5
03.	Real Estate Agents/ Developer	High	5
04.	Construction Promoters of Projects	High	5
05.	Offshore Corporation	High	5
06.	Art/Antique Dealers	High	5
07.	Restaurant/Bar/Casino/Night Club/Residential Hotel Owners	High	5
08.	Import/Export Agent	High	5
09.	Cash Intensive Business (Cash Deposit>25Lacs in a Month)	High	5
10.	Share & Stock Dealer	High	5

SL NO.	CATEGORY	RISK LEVEL	SCORE
11.	Manpower Export Business	High	5
12.	Operations in Multiple Locations / NGO	High	5
13.	Film Production /Distribution Agency	High	5
14.	Arms Dealer	High	5
15.	Mobile Phone Operator	High	5
16.	Traders with a Turnover of more than 1 Crore per annum	High	4
17.	Travel Agents	High	4
18.	Transport Operators	Medium	3
19.	Auto Dealers (Used / Re-Conditioned Vehicles)	Medium	3
20.	Leasing / Finance Company	Medium	3
21.	Freight / Shipping / Cargo Agent	Medium	3
22.	Insurance Brokerage Agency	Medium	3
23.	Religious Institute / Organization	Medium	3
24.	Amusement Organization / Park	Medium	3
25.	Motor Parts Business	Medium	3
26.	Tobacco and Cigarette Business	Medium	3
27.	Auto Primary (New Car)	Low	2
28.	Shop Owner (Retail)	Low	2
29.	Business -Agents Franchises	Low	2
30.	Small Trader (Turnover less than 50 Lacs per annum)	Low	2
31.	Self Employed Professionals	Low	2
32.	Corporate Customers	Low	2
33.	House Construction Material Business	Low	2
34.	Computer/ Mobile Phone Dealer	Low	2
35.	Software Business	Low	1
36.	Manufacturers (other than arms)	Low	1
37.	Retired from Service	Low	0
38.	Service	Low	0
39.	Student	Low	0
40.	Housewife	Low	0
41.	Cultivator /Farmer	Low	0
42.	Others ..... (Bank will determine the risk score according to business nature)	Low	0

(The upper limit in table 16-21 will be treated to belong to the same category. For Example :Tk.50.00 lacs shall be included in the limit of Tk.0-50)

#### Amount of the Customer's Net Worth :

Amount (in Taka)	Risk Level	Risk Rating
1 - 50 Lacs	Low	0
50 Lacs - 2 Crores	Medium	1
> 2 Crores	High	3

**The way of Opening the Account :**

Open Through	Risk Level	Risk Rating
Relationship Manager / Branch	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk-in / Unsolicited	High	3

**Probable Amount of Monthly Transaction :**

Amount of Current Account Transaction (Tk. in Lac)	Amount of Savings Account Transaction (Tk. in Lac)	Risk Level	Risk Rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
>50	>20	High	3

**Probable Number of Monthly Transaction :**

Amount of Current Account Transaction (Tk. in Lac)	Number of Savings Account Transaction	Risk Level	Risk Rating
0-100	0-20	Low	0
100-250	20-50	Medium	1
>250	>50	High	3

**Probable Amount of Monthly Cash Transaction :**

Current Account Transaction (Tk. in Lac)	Savings Account Transaction (Tk. in Lac)	Risk Level	Risk Rating
0-10	0-2	Low	0
10-25	2-7	Medium	1
>25	>7	High	3

**Probable Number of Monthly Cash Transaction :**

Number of Current Account Transaction (Tk. in Lac)	Number of Savings Account Transaction (Tk. in Lac)	Risk Level	Risk Rating
0-15	0-5	Low	0
15-30	5-10	Medium	1
>30	>10	High	3

**Overall Risk Assessment :**

RISK RATING	RISK ASSESSMENT
> = 14	High
<14	Low