

KYC PROFILE

1. Account Name:

2. Type of Account:

3. Account or Reference No.:

4. Name of Bank Official Opening the Account:

5. Nature of Business and Source of Fund:

6. Describe, how source of fund was verified; details and nature of business; how was it established that the transaction volume/amount is commensurate with the nature of business:

7. Detailed information of the Beneficial Owner (in case of a company; information of the controlling Share Holder and/or whoever owning 20% or more shares of the company):

8. Passport No.: Photocopy Obtained Yes No (if applicable)

9. Voter ID Card No.: Photocopy Obtained Yes No (if applicable)

10. National ID No.: Photocopy Obtained Yes No (if applicable)

11. TIN: Photocopy Obtained Yes No (if applicable)

12. VAT Reg. No.: Photocopy Obtained Yes No (if applicable)

13. Driving License No.: Photocopy Obtained Yes No (if applicable)

14. Non-resident & Foreigner Accounts:

Reason for opening Account:.....

Type of Visa (Resident/Work):

15. Account Holder's Profession/Type of business the company is involved in:

SI. No.	Nature of Business	Level of Risk	Score
1.	Jewelry/Gold related 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.	Art/Antique Dealer	High	5
7.	Restaurant/Bar/Night Club/Residential Hotel Owner	High	5
8.	Import/Export Agent	High	5
9.	Cash intensive business (Taka 25 Lacs per month)	High	5
10.	Share/Stock Dealer	High	5
11.	Manpower Export Business	High	5
12.	Operating from multiple locations	High	5
13.	Film Production/Distribution Business	High	5
14.	Arms Business	High	5
15.	Mobile Phone Operator	High	5
16.	Traders with turnover of more than 1 crore per annum	High	4
17.	Travel Agent	High	4
18.	Transport Operator	Medium	3
19.	Auto Dealer (Recondition vehicles)	Medium	3
20.	Leasing/Financing Company	Medium	3
21.	Freight/Shipping/Cargo Agent	Medium	3
22.	Insurance/Brokerage Agency	Medium	3
23.	Religious Organization	Medium	3
24.	Recreational Firm/Park	Medium	3
25.	Motor Parts Business	Medium	3
26.	Tobacco/Cigarette Business	Medium	3
27.	Auto Primary (New Vehicle)	Low	2
28.	Retail Shop Owner	Low	2
29.	Business Agent	Low	2
30.	Small Business (Turnover of below Tk. 50 Lacs per Annum)	Low	2
31.	Self Employed	Low	2
32.	Corporate Customer	Low	2
33.	Building Material Business	Low	2
34.	Computer/Mobile Phone Dealer	Low	2
35.	Software Business	Low	1
36.	Manufacturer(Excluding Weapons)	Low	1
37.	Retired from job	Low	0
38.	Service	Low	0
39.	Student	Low	0
40.	Housewife	Low	0
41.	Farmer	Low	0
42.	Others(Bank to assign Risk Score based on nature and type)	Low	-

(For serial numbers 16 to 21 in the tables below; the highest amount in the range should be considered. For Example: Tk. 50 Lacs should be considered in the 0-50 range)

16. Net Worth of Customer:

Amount in Taka	Risk Level	Risk Rating
1-50 Lacs	Low	0
50 Lacs – 2 Crore	Medium	1
Above 2 Crore	High	3

17. How was Account opened?

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

18. Expected value of Monthly Transactions as per Customer:

Value of Transactions in Current Account (Taka in Lacs)	Value of Transactions in Savings Account (Taka in Lacs)	Risk Level	Risk Rating
0 -10	0 -5	Low	0
10 -50	5 -20	Medium	1
Above 50	Above 20	High	3

19. Expected Number of Monthly Transactions as per Customer:

Number of Transactions in Current Account	Number of Transactions in Savings Account	Risk Level	Risk Rating
0 -100	0 -20	Low	0
100 -250	20 -50	Medium	1
Above 250	Above 50	High	3

20. Expected value of Monthly Cash Transactions as per Customer:

Value of Transactions in Current Account (Taka in Lacs)	Value of Transactions in Savings Account (Taka in Lacs)	Risk Level	Risk Rating
0 -10	0 -2	Low	0
10 -25	2 - 7	Medium	1
Above 25	Above 7	High	3

21. Expected Number of Monthly Cash Transactions as per Customer:

Number of Transactions in Current Account	Number of Transactions in Savings Account	Risk Level	Risk Rating
0 -15	0 -5	Low	0
15 -30	5 -10	Medium	1
Above 30	Above 10	High	3

22. Overall Risk Assessment is as follows:

Risk Rating	Risk Level
14 or Above	High
Below 14	Low

Comments:

(* Customer may be classified as of High Risk after subjective consideration, even if the overall rating is below 14)

23. Have Customer's Addresses been verified? Yes No

24. If yes, how was address verified?

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25. Politically Exposed Persons (PEPs): (as per AML Circular no. 14)

a) Has approval been obtained from Senior Management? Yes No

b) Source of Wealth:

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c) Was any face to face interview held with customer? Yes No

Preparer: Account Opening Officer/Relationship Manager	Reviewer: Branch Manager/Branch Operations Head
Seal & Signature: _____	Seal & Signature: _____
Name: _____	Name: _____
Date: _____	Date: _____

26. When was the information related to the Account last reviewed and updated?

Name of Officer performing review and update: _____

Signature: _____ Date: _____