

KYC Profile Form

(To be filled by Bank only)

Branch

CIF

Date

1. Account No.

2. Title of Account

3. Type of Account

4. KYC Reference No.

5. Business/Employment in details

6. Customer's Monthly Probable Income

7. Sources of Fund in details

8. Describe how the sources of Funds have been verified and comments on the levels/types of amounts of transactions are commensurate with the nature of business.

9. Do the Customer(s) reside or have a physical presence in countries or in sectors and/or entities referred to in the UN, EU or OFAC sanctions lists if, No, Does the Branch implement EDD and meet KYC requirements to ascertain that they do not? ☐ Yes ☐ No

10. Information about Beneficial Owner of Account (in case of Company, KYC in details should be completed for Shareholder holding 20% or above share singly. Besides that KYC in details of controlling Shareholder shall be completed). Beneficial Owner for Personal/Individual account shall also be identified and KYC should be completed). Beneficial Owner/Shareholder, identified and KYC completed – ☐ Yes ☐ No

11. Passport Number

 Photocopy obtained? ☐ Yes ☐ No

12. National ID Number

 Photocopy obtained? ☐ Yes ☐ No

13. Birth Registration Number

 Photocopy obtained? ☐ Yes ☐ No

14. E-Tax ID Number

 Photocopy obtained? ☐ Yes ☐ No

15. VAT Registration Number

 Photocopy obtained? ☐ Yes ☐ No

16. Driving License Number

 Photocopy obtained? ☐ Yes ☐ No

17. In case of non-resident & Foreigner a) Reasons for opening the Account

b) Type of Visa ☐ Resident ☐ Work Permit, Valid upto

 c) Permitted to open account by competent authority ☐

18. Other documents (except above), if any?

19. What does the customer do?

SL.	Category/Nature of business	Risk Level	Score
01.	Jewellery/Gems Trade/Valuable Metal Trade	High	5
02.	Money Exchange/Courier Service Agent/Mobile Banking Agent	High	5
03.	Real Estate Developer/Agent	High	5
04.	Construction Project Undertaker/Contractor	High	5
05.	Art/Antique Dealers	High	5
06.	Restaurant/Bar/Night Club/Hotel & Motel Owner/Parlor Business	High	5
07.	Import/Export	High	5
08.	Manpower Export Business	High	5
09.	Arms Dealer	High	5
10.	Garments Business/Garments Accessories/Buying House	High	5
11.	Pilot/Flight Attendant	High	5
12.	Dutak/Police/Custom/Tax Officer/Staff	High	5
13.	Share/Stock business Investor	High	5
14.	Service (Managerial) – (Govt. owned company/organization)	High	4
15.	Service (Non-Managerial) – (Govt. owned company/organization)	High	4
16.	Travel Agent	High	4
17.	Business investing Tk.100 crore & above yearly	High	4
18.	Freight/Shipping/Cargo Agent	High	4
19.	Auto Primary (New Vehicle)	High	4
20.	Auto Dealer (Reconditioned Vehicle)	High	4

SL.	Category/Nature of business	Risk Level	Score
21.	Business (Leather and Leather products)	Medium	3
22.	Construction Materials Business	Medium	3
23.	Professional (Journalist/ Lawyer /Doctor/ Engineer/Chartered Account)	Medium	3
24.	Director (Private Limited Company)	Medium	3
25.	Director (Public Limited Company)	Medium	3
26.	Service in the Military (Commissioned)	Medium	3
27.	Service in the Military (Non-Commissioned)	Medium	3
28.	Service (Information Technology Sector)	Medium	3
29.	Building / Land Owner	Medium	3
30.	Expatriate (Foreign Citizen working in Bangladesh)	Medium	3
31.	Player/Media Celebrity/Producer/Film-Maker	Medium	3
32.	Free-ance Software Developer	Medium	3
33.	justice	Medium	3
34.	Yarn Dealer/ Jhoot (Laftobar) Brokers	Medium	3
35.	Transport Operator	Medium	3
36.	Tobacco and Cigarette Business	Medium	3
37.	Organization for Entertainment/Park	Medium	3
38.	Motor Parts/Works Business	Medium	3
39.	Private Service Managerial	Medium	3
40.	Lecturer/Assistant Professor or above Position (Govt.)	Medium	3
41.	Lecturer/Assistant Professor or above Position (Non-Govt.)	Medium	3
42.	Service in Pharmaceutical Sector	Medium	3
43.	Govt. Services	Medium	3
44.	Housewife	Medium	3
45.	Trustee	Medium	3
46.	Business Agent	Medium	3
47.	School Teacher (Govt.)	Medium	3
48.	School Teacher (Non-Govt.)	Low	2
49.	Service (Private Sector)	Low	2
50.	Shop Owner (Retail Business)	Low	2
51.	Small Enterprise (Turnover Less than Tk. 50.00 lac per annum)	Low	2
52.	Self-employment Profession	Low	2
53.	Computer/Mobile Phone Dealer	Low	2
54.	Software Business/Information Technology Business	Low	2
55.	Production (except Arms)	Low	2
56.	Student	Low	1
57.	Retired from Service	Low	1
58.	Farmer/Worker/Fishing Business	Low	1
59.	Others		

Bank shall consider the details of profession of the customer to assess risk: type of business and nature of business, transaction volume, area of business, size of business, actual, Beneficial Owner, etc., by scoring the customer as 'High Risk' or 'Low Risk'. For service holder, the same process shall follow by collecting paper & documents, specially: service sector, responsibilities etc.. Considering the above facts mentioned in 14-58, highest score shall allocate to assess risk grading of the customer.

20. The name of customer are listed, or related to person or entity under relevant laws, regulations and circulars in the light of different UN Security Council Resolutions on suspicion of involvement in the financing of terrorism, terrorism and the spread of weapons of mass destruction and listed under the government of Bangladesh to the list of persons or entities/organization banned, is found matched (personally or under entity) ?

☐

Yes

☐

No

21. If the Answer, Yes, disclose the details of action taken ----

22. How was the A/C opened

Amount (Taka)	?	Risk Level	Risk Rating
Relationship Manager/Branch		Lo	0
Wall-in/Unsolicited		Medium	2
Direct Sales Agent		High	3
Internet		High	3

23. Expected value of monthly Income/Revenue

Amount (in Taka)	Risk Level	Risk Rating
Up to Tk.100 Lac	Low	0
Up to Tk.3.00 Lac	Medium	1
Tk.3.00 Lac & above	High	3

24. Expected number of monthly Transactions

Transaction Amount in Current Account (Figure in Lac)	Transactions Amount in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 - 10	0 - 5		Low	0
> 10-20	> 5 - 10		Medium	1
> 20	> 10		High	3

25. Expected number of monthly Transactions

Transactions in Current Account (Figure in Lac)	Transactions in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 - 15	0 - 10		Low	0
> 15 - 25	10 - 20		Medium	1
> 25	> 20		High	3

26. Expected value of monthly Cash Transactions

Transaction Amount in Current Account (Figure in Lac)	Transactions Amount in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 – 5	0 – 2		Low	0
> 5 – 10	> 2 – 5		Medium	1
> 10	> 5		High	3

27. Expected number of monthly Cash Transactions

Transaction Amount in Current Account (Figure in Lac)	Transactions Amount in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 – 10	0 – 5		Low	0
> 10 – 20	> 5– 10		Medium	1
> 20	> 10		High	3

28. a) Overall Risk Assessment (Total sum of Risk Rating from 19 to 26 of above)

Total Risk Rating	Score	Risk Assessment
Above/Equal 14		High
Below 14		Low

Comments on Risk Assessment (if any)

* Risk Rating 14 or its below, but considering high risk of Beneficial Owner's status subjectively, the customer shall consider as High Risk account.

b) Risk Grading

Risk Grading (Comments, if any (Individual/Proprietorship/Entities/Organization))

Bank, considering business types, size and area of the Account Holder/Entities and Beneficial Owner of the account, shall comment (based on risk rating High or Low)

29. Address(es) of Account Holder(s) verified or not?

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Yes

☐

No

30. If yes, How the address (es) is verified ☐ Thanks Letter ☐ Physically (please mention by whom) _____

31. Political Exposed Person(s) PEPs/Influential Person : (According to BFIU Circular -10 and FATF recommendation)

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Not Applicable

a) Approval obtained from Senior Management

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Yes

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No

b) Sources of Wealth

c) Customer(s) interviewed personally

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Yes

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No

Prepared by
(Account Opening officer/Relationship Manager)

Signature
with date

Name

Name Seal

Verified by
(Head of Branch Operation Manager)

Signature
with date

Name

Name Seal

32. When the account related information is reviewed and updated

Date

Compliance Officer		
Name		
Designation		Signature and date