

Branch

KYC PROFILE FORM FOR SME

Bank Use Only

Account Number :

CIF :

1. Account Title:	<input type="text"/>				
2. Type of Account:	<input type="text"/>				
3. Name of Account Opening Officer:	<input type="text"/>				
4. Nature of Entity (Details):	<input type="text"/>				
5. Net Worth of the Entity:	<input type="text"/>				
6. Source(s) of Fund (Details):	<input type="text"/>				
7. Documents that have been obtained to ascertain source(s) of fund:	<table border="1"> <tr> <td>A.</td> <td>B.</td> </tr> <tr> <td>C.</td> <td>D.</td> </tr> </table>	A.	B.	C.	D.
A.	B.				
C.	D.				
8. Have the obtained documents been verified?	<input type="checkbox"/> YES <input type="checkbox"/> NO				
9. How has/have the address(es) of the entity been verified? (details):	<input type="text"/>				
10. Whether the Beneficial Owner(s) of the Account has/have been identified?:	<input type="checkbox"/> YES <input type="checkbox"/> NO				

If yes, information about each of the beneficial owners of the account must be collected in individual information form:
(The information of controlling shareholders or shareholders holding 20% or more shares of the company are to be obtained and preserved in individual information form and KYC to be completed.)

	Copy Obtained	Verified	
11. Electronic-Tax ID (E-TIN) No.:	<input type="checkbox"/>	<input type="checkbox"/>	If Applicable
12. VAT Registration No.:	<input type="checkbox"/>	<input type="checkbox"/>	If Applicable
13. Entity Registration No.:	<input type="checkbox"/>	<input type="checkbox"/>	If Applicable
14. Other Documents:	<input type="checkbox"/>	<input type="checkbox"/>	If Applicable
15. Purpose of opening account by foreign company/entity, (If applicable):	<input type="text"/>		
(a) Name of the Concerned Regulatory Authority:	<input type="text"/>		
(b) Information Regarding Permission:	<input type="text"/>		

16. Is/are any Politically Exposed Person (PEP)/Influential Person (IP)/chief or senior officials of an international organization and their family members or close associates is/are involved with the client? (as per the definition in the circular issued by BFIU)?

(If applicable): ☐ YES ☐ NO

If yes, please provide the following details:

(a) Has approval been taken from the senior management?: ☐ YES ☐ NO

(b) Has a face to face interview of the client been taken?: ☐ YES ☐ NO

17. While screening, in light of relevant acts, rules, and circulars, whether the customer's name matched with the suspected individuals or entities as listed under various resolutions of the United Nations Security Council for terrorist activities, financing of terrorism and financing the proliferation of weapons of mass destruction and banned list of individuals or entities by the government of the People's Republic of Bangladesh?: ☐ YES ☐ NO

(a) If yes, steps taken in this regard :

18. Risk Rating :

(a) What kind of business/activities is the institutions engaged in?

Sl. No.	Category	Risk Score	Sl. No.	Category	Risk Score
1	Jewelry/Gold Trade/Costly Metal Trade/Gems Trade	5	30	Chartered Accountant	4
2	Money Changer/Courier Service/Mobile Banking Agent	5	31	Corporate Customer	4
3	Real Estate Developer/Agent	5	32	Law Firm/Engineering Firm/Consultancy Firm	4
4	Promoter of Construction Projects/Contractor	5	33	Fuel and Electricity Generation Company	4
5	Offshore/Non-resident Corporation	5	34	Print/Electronic Media	4
6	Restaurant/Bar/Night Club/Residential Hotel/Parlor Business	5	35	Travel Agent/Tourism Company	4
7	Import/Export and Import/Export Agent	5	36	Auto Dealer (Reconditioned Cars)	4
8	Garments Business/Garments Accessories/Packaging/Buying House	5	37	Freight/Shipping/Cargo Agent/C&F Agent	4
9	Share/Stock Dealer, Broker, Portfolio Manager, Merchant Banker	5	38	Auto Primary (New Car) Business	4
10	NGO/NPO	5	39	Construction Material Business	4
11	Manpower Export Business	5	40	Business (Leather & Leather Products)	4
12	Movie/Cinema Producer/Distributor	5	41	Telecommunication Company	4
13	Arms Dealer	5	42	Chain Store/Shopping Mall	4
14	Mobile Phone Operator/Internet or Cable TV Operator	5	43	Textile/Spinning	3
15	Broker dealing with buying and selling of Land or house (Institutional)	5	44	Amusement Park/Entertainment Organization	3
16	Bank/Leasing/Finance Company	5	45	Motor Parts/ Workshop Business	3
17	Transport Operator	5	46	Business - Agent	3
18	Insurance/Brokerage Agency	5	47	Business (Manufacturing and Marketing of Pharmaceuticals)	3
19	Religious Institution/Organization and Educational Institution	5	48	Cold Storage	3
20	Trust	5	49	Business (Frozen Foods)	3
21	Business (Petrol Pump/CNG Station)	5	50	Business (Hardware)	3
22	Tobacco and Cigarette Business	5	51	Business (Advertisement)	3
23	Software Business	5	52	Service Provider	3
24	Ship Breaking Business	5	53	Computer/Mobile Phone Dealer	2
25	Business (Clearing and Forwarding Agent)	4	54	Poultry/Dairy/Fishing Farm	2
26	Business (Dealer/Distributor/Agent)	4	55	Agro Business/Rice Mill Business/Beverage	2
27	Business (Indenting)	4	56	Manufacturers (Other than Arms)	2
28	Business (Outsourcing)	4	57	Shop (Retail Business)	2
29	Event Management	4	58	Others (Please specify details)	1-5

(While assessing the risk associated with the customer, the nature of business, the level of money involved, location and size of the business, the account's beneficial owner(s) etc. along with other special aspects of the business have to be taken into consideration to categorize the customer either as a 'low risk' or a 'high risk' customer. Taking all these into consideration, higher score than the score mentioned may be given to respective customers in serial number 25-57)

(b) Net Worth of the Institution

Amount (BDT)	Risk Score
0 - 1 Crore	0
> 1 Crore - 3 Crores	1
>3 Crores	3

(c) Customer Acquisition Channel

Mode	Risk Score
By Relationship Manager/By Branch	0
By Direct Sales Agent	3
Internet/Non Face to Face	3
Walk-in/Unsolicited	3

(d) Estimated Value of the Transactions of the Customer on a Monthly Basis

Value of Transaction in Current Account (Tk.-Lacs)	Value Transaction in Savings Account (Tk.-Lacs)	Risk Score
0-10	0-5	0
>10-50	>5-20	1
>50	>20	3

(e) Estimated Number of Transactions of the Customer on a Monthly Basis

Number of Transactions in Current Account	Number of Transactions in Savings Account	Risk Score
0-100	0-20	0
101-250	21-50	1
>250	>50	3

(f) Estimated Value of the Cash Transactions of the Customer on a Monthly Basis

Value of Transaction in Current Account (Tk.-Lacs)	Value Transaction in Savings Account (Tk.-Lacs)	Risk Score
0-10	0-2	0
>10-25	>2-7	1
>25	>7	3

(g) Estimated Number of Cash Transactions of the Customer on a Monthly Basis

Number of Transactions in Current Account	Number of Transactions in Savings Account	Risk Score
0-15	0-5	0
16-30	6-10	1
>30	>10	3

19. Overall Risk Rating Assessment (Sum of risk scores of serial no. (a) to (g) above)

Sum of Risk Score	Overall Risk Rating
≥ 14	High
< 14	Low

Comment:

(*Even if the risk rating is less than 14, taking the high risk of the beneficial owner into consideration, and stating the reason, a customer may be categorized as a high risk customer based on subjective judgment)

Prepared (Account Opening Officer/ Relationship Manager) by:

Signature:
(with seal)
Name :
Date:

Reviewed & Confirmed (Branch Anti Money Laundering Compliance Officer) by:

Signature:
(with seal)
Name:
Date:

Signature, seal (with name) & date

(Approving Senior Official for PEP/IP/Senior Official of International Organizations)

Date of review and update:

D

D

M

M

Y

Y

Y

Y

Next KYC review date:

D

D

M

M

Y

Y

Y

Y

Reviewed & Updated by:

Signature:
(with seal)
Name:
Date: