

DEPOSITOR'S RISK CALCULATION FORM

Account Number

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A. Product/Service and Channel Risk		Score
A(1). Product/Service Types:		
1.	Savings Account	1
2.	Current Account	4
3.	Fixed Deposit	3
4.	Deposit Scheme (up to Tk.12 lac)	1
5.	Deposit Scheme (above Tk.12 lac)	3
6.	FC Account	5
7.	SND Account	3
8.	RFCD Account	5
A(2). Types of Onboarding:		
1.	Branch Manager/Relationship Manager	2
2.	Sales Agent	3
3.	Internet/Non -Face to Face	5
4.	Walk-In	3

B. Geographical Risk		Score
Based on Residential Status:		
1.	Resident Bangladeshi	1
2.	Non-Resident Bangladeshi	2
3.	Foreigner	3
For Foreigner:		
If the foreigner is a citizen of a country in FATF jurisdiction under increased monitoring and under High-Risk Jurisdictions subject to a call for action or listed under UN or other sanctioned list:		
<input type="checkbox"/>	Yes	5
<input type="checkbox"/>	No	1

C. Business or Service Related Risk:	Score
Business Score [as per Risk Grading (a)]
Activities /Related Profession/ Score [as per Risk Grading (b)]

D. Relationship Related Risk	Score
Is the client a PEPs/ IPs/ Chief of any International Organization or high official:	
<input type="checkbox"/> No	0
<input type="checkbox"/> Yes	5
Is the client a family member of PEPs/ IPs/ Chief of any International Organization or high official/ Close associate:	
<input type="checkbox"/> No	0
<input type="checkbox"/> Yes	5

E. Transactional Risk:	Score	
Annual average transaction of the Client:		
	Individual	Company
Upto Taka 10 lac	1	0
Taka 10 lac to Taka 50 lac	2	1
Taka 50 lac to Taka 5 crore	3	2
Above Taka 5 crore	5	4

F. Transparency Related Risk:	Score
Have the Accountholder provided trustworthy information on source(s) of fund:	
<input type="checkbox"/> Yes	1
<input type="checkbox"/> No	5

Total Score: [A(1)+A(2)+B+C+D+E+F]
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(a) Types of Business		Score
1.	Jewelry/Gold business/business of precious metal	5
2.	Money Changer/Courier Service/Mobile Banking Agent	5
3.	Real Estate Developer/Agent	5
4.	Construction Project Promoter/Contractor	5
5.	Antique/ Art Dealer	5
6.	Restaurant/Bar/Night Club/Parlour /Residential Hotel Business	5
7.	Import/Export and Import/Export Agent	5
8.	Manpower Export Business	5
9.	Arms Business	5
10.	Garment Business/Garment Accessories/Packaging/Buying House	5
11.	Share/Stock Dealer, Broker, Portfolio Manager, Merchant Banker	5
12.	Software/ICT Business	5
13.	Offshore/Non -Resident Corporation	5
14.	NGO/NPO	5
15.	Film Producer/Distribution Organization	5
16.	Mobile Phone Operator/Internet or Cable TV Operator	5
17.	Land/House Broker	5
18.	Insurance/Brokerage Agencies	5
19.	Religious/Educational Institute	5
20.	Trust	5
21.	Petrol Pump/CNG Station Business	5
22.	Ship Breaking Business	5
23.	Bank/Leasing/Finance Company	4
24.	Indenting Business	4
25.	Outsourcing Business	4
26.	Law/Engineering/Consultancy Firm	4
27.	Fuel and Power Generation Company	4
28.	Print/Electronic Media	4
29.	Travel Agent/Tourism Company	4
30.	Merchant investing more than Tk. 1 crore	4
31.	Chain Store/Shopping Mall	4
32.	Freight/Shipping/Cargo Agent/CNF Agent	4
33.	Auto Car Business (New/Recondition)	4
34.	Business (Hide & Related Product)	4
35.	Business of House Construction Materials	4
36.	Business Agent	3
37.	Yarn/Jhut Business	3
38.	Transport Operator	3
39.	Production of Medicine and Marketing	3
40.	Frozen Business (Cold Storage)	3
41.	Advertisement Business	3
42.	Service Provider	3
43.	Tobacco/Cigarette Business	3
44.	Amusement Park/Entertainment Business	3
45.	Motor Parts Traders/Workshop Business	3
46.	Poultry/Dairy/Fishing Farm	2
47.	Agro Business/Rice Mill/Beverage	2
48.	Small Business (investment less than Tk. 50 lac)	2
49.	Computer/Mobile Phone Dealer	2
50.	Manufacturer (Except Arms)	2
51.	Others (Specify)	1-5

(b) Client Profession		Score
1.	Pilot/Flight Attendant	5
2.	Trustee	5
3.	Professional (Journalist, Lawyer, Doctor, Engineer, Chartered Accountant etc.)	4
4.	Director (Private/Public Ltd. Company)	4
5.	High Official of Multinational Company	4
6.	Housewife	4
7.	Service Holder– IT Sector	4
8.	Athlete/Media Celebrity/Producer/Director	4
9.	Freelance Software Developer	4
10.	Service Holder– Government	3
11.	Land Owner	3
12.	Private Service Holder: Management Level	3
13.	Teacher (Govt./Private/Autonomous Educational Institution)	2
14.	Private Service Holder	2
15.	SelfEmployed	2
16.	Student	2
17.	Retired Person	1
18.	Farmer/Fisherman/Labourer	1
19.	Others (Specify)	1-5

Prepares :

Account Opening Officers/

Relationship Manager

Signature :

Date :