

Date : 

D	D	M	M	Y	Y	Y	Y
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Branch

**Bank Use Only**

CIF Number

Account Number

**1. Account Name :**

**2. Type of Account (Put  $\sqrt{\phantom{x}}$ )** : ☐ Savings ☐ Current ☐ SND ☐ FC ☐ Others

**3. Type of Organization (Put ✓) :** ☐ Government ☐ Semi-Govt ☐ Autonomous Body

**4. Source(s) of Fund (in details) :**

**5. Following documents collected for ensuring source of fund (details with documents).**

i.

ii.

iii.

Whether collected documents have been verified?

☐ Yes    ☐ No

**6. How address(es) of the Organization have been verified ( in details ) ?**

## 7. Documents related to the Organization :

**Copy Obtained**    **Verified**  
(Put ✓)                (Put ✓)

**a) E-TIN No.**

[illegible]☐

9

**b) VAT Registration No.**[illegible]

9

7

**c) Decision regarding operations of the account**

[illegible]

9

1

#### d) Other Documents

•

[illegible]

1

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**8. Risk Grading ( please put  $\checkmark$  ) :**

High Risk/Low Risk

(\*Risk is to be ascertained on subjective consideration)

**Preparer (Account Opening Officer / Relationship Manager)**

Signature with Name Seal and Date

**Reviewer (Branch Manager / BAMLCO)**

Signature with Name Seal and Date

**9. When was the information related to Account last reviewed & updated?**

Name of the Officer

Signature with Name Seal and Date

## Annexure-4(5) [ Depositor's Risk Calculation Form ]

A. Product / Service and Channel Risk		Score
<b>A(1). Product / Service Types :</b>		
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
<b>A(2). Type of Onboarding :</b>		
1.	Branch Manager / Relationship Manager	2
2.	Sales Agent	3
3.	Internet / Non-Face to face	5
4.	Walk-In	3
<b>B. Geographical Risk (Based on Residential Status) :</b>		<b>Score</b>
1.	Resident Bangladeshi	1
2.	Non-Resident Bangladeshi	2
3.	Foreigner	3
<b>For Foreigner:</b> 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
<b>C. Business or Service Related Risk :</b>		<b>Score</b>
1.	Business Score [ as per Risk Grading (a) ]	—
2.	Activities / Related Profession / Score [ as per Risk Grading (b) ]	—
<b>D. Relationship Related Risk :</b>		<b>Score</b>
Is the client a PEPs / IPs / Chief of any International Organization or High Official:	No	0
	Yes	5
Is the client a family member of PEPs / IPs / Chief of any International Organization or High Official / Close Associate:	No	0
	Yes	5
<b>E. Transactional Risk : (annual average transaction of the Client)</b>		<b>Score</b>
1.	Upto Taka 10 lac	1
2.	Taka 10 lac to Taka 50 lac	2
3.	Taka 50 lac to Taka 5 crore	3
4.	Above Taka 5 crore	5
<b>F. Transparency Related Risk :</b>		<b>Score</b>
Have the Account Holder provided trustworthy information on source(s) of fund:	Yes	1
	No	5
<b>Total Score</b>		<b>Score</b>
[ A(1) + A(2) + B + C + D + E + F ]		

(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	Off-shore/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	Self-employed	2
16	Student	2
17	Retired Person	1
18	Farmer/Fisherman/Labourer	1
19	Others (Specify)	1-5

Preparer ( Account Opening Officer / Relationship Manager)

Signature with Name Seal & Date