

Date :

Branch
 IB Window

Bank Use Only															
CIF Number															
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Account Number															
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1. Account Name :

2. Type of Account (Put ✓) : ☐ MSD ☐ AWCD ☐ MSND ☐ FCD ☐ RFCD ☐ NITA ☐ 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
(Put ✓) Verified
(Put ✓)

a) E-TIN) No.	:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) VAT Registration No.	:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Decision regarding operations of the account.	:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Other Documents	:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Risk Grading (please put ✓) :

High Risk/Low Risk

(*Risk is to be ascertained on subjective consideration)

Preparer (Account Opening Officer / Relationship Manager)

Reviewer (Branch Manager / BAMLCO)

Signature with Name Seal and Date

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
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). Type 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 (Based on Residential Status) :		Score
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
1.	Business Score [as per Risk Grading (a)]	—
2.	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:	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
E. Transactional Risk : (annual average transaction of the Client)		Score
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
F. Transparency Related Risk :		Score
Have the Account Holder provided trustworthy information on source(s) of fund:	Yes	1
	No	5
Total Score		Score
[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