

Know Your Customer (KYC) - Individual

Account Number																			
Unique Customer ID Code																			
1	Title of the Account																		
2	Nature of The Account																		
3	Purpose of Account Opening																		
4	Customer's Occupation (in details)																		
5	Customer's Monthly Expected Income																		
6	Source/sources of fund (in details)																		
7	How the source(s) of fund of the account holder have been verified (in details with documents):																		
8	How the address/addressess been verified (in details):																		
9	Whether the Beneficial Owner of the account is selected: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable If yes, each beneficial owner's KYC to be completed as per information given in form no. F-1/BOI Annexure																		
10	Introducing Paper (Any one)												Photocopy Obtained				Varified		
	A) National Identification Number								<input type="checkbox"/>				<input type="checkbox"/> (where applicable)						
	B) Passport								<input type="checkbox"/>				<input type="checkbox"/> (where applicable)						
	C) Birth Certificate Number								<input type="checkbox"/>				<input type="checkbox"/> (where applicable)						
	D) e- TIN								<input type="checkbox"/>				<input type="checkbox"/> (where applicable)						
	E) Others								<input type="checkbox"/>				<input type="checkbox"/> (where applicable)						
11	For Non-Resident & Foreigner																		
	A) Nature of VISA:												Expire Date:						
	B) In case of opening account of Work Permit holder(s); whether Work Permit & permission for account opening is taken from the concerned authority: <input type="checkbox"/> Yes <input type="checkbox"/> No (For Non-Resident Bangladeshi copy of Passport & for Forigner copy of passport with valid VISA to be collected compulsarily)																		
12	Whether the Customer is Politically Exposed Person(PEP)/IP/Chief of International Organization or Higher stage officer & their family member or Close Associates: <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes : A) Has the approval of Senior Management been taken: <input type="checkbox"/> Yes <input type="checkbox"/> No B) Has face to face interview been taken: <input type="checkbox"/> Yes <input type="checkbox"/> No																		
13	In light/context of concerned law, acts, regulations & circulars, whether the name of customer(s) got any similarity while Screening/ scrutinizing with the list of suspected person(s) or entity(ies) engaged in terrorist acts, financing in terrorist activities and funding at expansion of weapon of mass destruction came under different sanctions/regulations of United Nation Security Council and person(s) listed or entity declared banned by Bangladesh Government: <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, described the taking process in details:																		

14 Risk Grading Scoring Form of Customer :

Business & Profession Related Risk	Sl No.	Score
Business (insert score from the List-A provided by Head Office)		
Activity (insert score from the List-B provided by Head Office)		

Transparency Related Risk	Score
Whether the customer has provided reliable information of sources of fund	
Yes	1
No-	5

Product/ Service & Channel Risk	
Nature of Product/ Service	Score
Savings Account	1
Current Account	4
FDR	3
Deposit Scheme (upto 12 lac)	1
Deposit Scheme (Above 12 lac)	3
FC Account	5
SND	3
RFCD	5
Type of Onboarding	Score
Through Branch Manager /Relationship	2
Through Sales Agent	3
Internet/ Non Face to Face	5
Walk-in	3

Geographical Risk	
Non-resident Risk	Score
Customer:	
Bangladeshi Resident	1
Bangladeshi Non-Resident	2
Foreigner	3
For Foreigner	Score
Risk Classification based on Birth Place/ Accommodation	
Whether the country of the customer is included in FATF jurisdiction under increased monitoring and High -risk jurisdictions subject to a call for action or listed in UN or any other sanctioned list.	
Yes	5
No	1

Signature of the Bank Officer		Signature of the Bank Officer	
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Relationship Related Risk	Score
According to BFIU circular, whether the customer is PEPs/ IPs/ Chief of International Organization or High Officials:	
No	0
Yes	5
According to BFIU circular, whether the customer is PEPs/ IPs/ Family Members of Chief of International Organization or High Official/Close Associates:	
No	0
Yes	5

Sum of risk scores	Overall Risk Rating
>=15	High
<15	Low

Transaction Related Risk	Score	
How many average annual transaction of the customer?	Individual	Organization
Below Tk.10 lac	1	0
Tk. 10 lac to upto 50 lac	2	1
Tk. 50 lac to upto 5 crore	3	2
Above 5 crore	5	4

Comments :

*(If the overall risk rating is below 15, customer can be categorized to high risk, considering the risk level of the beneficial owner based on subjective judgement.)

Prepared by (Account Opening Officer)/ Relationship Manager	Signature(with seal) : Name: Date :	Reviewed & Confirmed by (BM/BAMLCO)	Signature (with seal) : Name: Date :
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(Incase of PEP/IP/Senior Officer of International Organization, approving officials Signature date with Seal)	
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15. When the information of the account & Customer has been reviewed and updated lastly? (Date):	
Review and Updated by: Name: Date:	Signature (with seal) :