

Transaction Profile-TP

Account Number															
Unique Customer ID Code															

1	Title of the Account	
2	Monthly Expected Income	
3	Monthly Expected Turn Over (For institution)	

Description	Monthly expected number of deposit	Monthly expected total amount of deposit	Expected maximum amount of single Deposit
Deposit	1	2	3
Cash (including online & ATM)			
Deposit by Transfer/Instrument			
Foreign Inward Remittance			
Export Proceeds			
Deposit/transfer from BO (Capital Market)/ BO			
Others (Specify)			
Total			
Description	Monthly expected number of Withdrawals	Monthly expected total amount of Withdrawals	Expected maximum amount of single Withdrawals
Withdrawals	1	2	3
Cash (including online & ATM)			
Payment by Transfer/Instruments			
Foreign Outward Remittance			
Settlement of Import Expense			
Deposit/transfer to BO (Capital Market)/BO			
Others (Specify)			
Total			

The transaction profile is being reviewed as per instruction of BFIU. The reason for changing/not changing of transaction profile:

Signature and date of the Bank officer with Seal (Name & Designation)	Signature and date of verifying officer with Seal (Name & Designation)
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Title of the Account	Account No
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A) Follow the following list for determination of business related risk

Sl. No	Nature of Customer's Business	Score	Sl. No	Nature of Customer's Business	Score
1	Jewellery / Gold Business/ Gems Trade	5	27	Law Firm/ Engineering Firm/ Consultancy Firm	4
2	Money Changer/Courier Service/ Mobile Banking Agent	5	28	Fuel & Power production Company	4
3	Real Estate Developer/ Agent	5	29	Print/ Electronic Media	4
4	Construction Promoters of Projects/ Contractor	5	30	Travel Agent/ Tourism Company	4
5	Art/ Antique Dealer	5	31	Tk. 10 million or more invested merchant	4
6	Restaurant/ Bar/ Night Club/Residential Hotel/ Parlour Business	5	32	Chain Store/ Shopping Mall	4
7	Import/Export & Import/Export Agent	5	33	Freight /Shipping/Cargo Agent/ C&F Agent	4
8	Man Power Business	5	34	Auto Car Business (New / Reconditioned)	4
9	Arms Business	5	35	Business (Leather & leather based products)	4
10	Garments Business/ Garments accessories/ Packaging /Buying House	5	36	Construction Materials' Business	4
11	Share / Stock Dealer, Broker, Portfolio Manager, Merchant Banker	5	37	Business Agent	3
12	Software / Information & Technology Business	5	38	Yarn/ Waste Garments Business	3
13	Off-shore/ Non Resident Corporation	5	39	Transportation Operator	3
14	NGO/ NPO	5	40	Business (Medicine Manufacture & Marketing)	3
15	Film Production / Direction Organization	5	41	Freezing Business (Cold Storage)	3
16	Mobile Phone Operator/ Internet or Cable TV Operator	5	42	Business (Advertisement)	3
17	Land/ House Buy/ Sell Broker	5	43	Service Provider	3
18	Insurance/Brokerage Agency	5	44	Tobacco & Cigarette Business	3
19	Religious Organization & Educational Institutions	5	45	Amusement Park/ Entertainment Business	3
20	Trust	5	46	Motor Parts Trader /Workshop	3
21	Business (Patrol pump/ CNG Station)	5	47	Poultry/ Dairy/ Fishing Farm	2
22	Software Business	5	48	Agro Business/ Rice Mill/ Beverage	2
23	Ship Breaking Business	5	49	Small Business (Investment Less than 50 Lac)	2
24	Bank/ Leasing/ Finance Company	4	50	Computer/ Mobile Phone Dealer	2
25	Business (Indenting)	4	51	Manufacturer (Without Arms)	2
26	Business (Outsourcing)	4	52	Others (Specifically)	1-5

B) Follow the following list for determination of profession related risk

Sl. No	Nature of Customer's Profession	Score	Sl. No	Nature of Customer's Profession	Score
1	Pilot/ Flight Attendant	5	11	Landlord/ House Owner	3
2	Trustee	5	12	Private Service Managerial	3
3	Professional (Journalist/Lawyer/Doctor/Engineer/Chartered Accountant etc.)	4	13	Teacher (Govt/Private/Autonomous Educational Organization)	2
4	Director(Private/ Public Limited Company)	4	14	Private Service Holder	2
5	Senior Officer of Multinational Company (MNC)	4	15	Self Employed Professional	2
6	Housewife	4	16	Student	2
7	Service in Information Technology (IT)	4	17	Retired From Service	1
8	Player/Media Celebrity/Producer/Director	4	18	Farmer /Fisherman/ Labourer	1
9	Freelance Software Developer	4	19	Others (Specifically)	1-5
10	Government Service Holder	3			

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

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

Product/ Service & Channel Risk	Score
Nature of Product/ Service	
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	Score
Non-resident Risk	
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

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

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