

Account Number																			
Unique Customer ID Card																			
Date																			

The Manager
State Bank of India
_____ Branch

Dear Sir,
I/We am/are applying to open an account in your Branch. I/We furnish below the information of our Institution/company and Account:

FIRST PART: ACCOUNT RELATED INFORMATION

1	Account Title (In Bangla)					
	(In English Block Letter					
2.	Nature of A/C(Please Tick)					
		Savings	Current	SND	FC	Others
3.	Currency(Please Tick)					
		BDT	Dollar(USD)	Euro	Pound	Others (Please specify)
4.	Mode of Account Operation(Please Tick)					
		Singly/Any One	Jointly	Others (please specify)		
5.	Initial Deposit Amount	In Fig:	In Word:			

SECOND PART: INSTITUTION/ORGANIZATIONRELATED INFORMATION

1	Name of Institution/ Organization(In Bangla)				
	(In English Block Letter)				
2	Types of Institution/Organization (Put Tick)				
		Govt.	Semi Govt.	Autonomous	Corporation
		Govt. Projects	Public University	Public University	Others (mention details)
3	Address of Organization				
4.	Communication Address				

5.	Facilities & Alternate delivery Channels(Please Tick)					
		Cheque Book	SMS Banking	Internet Banking	e-statement	
6.	Mobile & E mail ID for SMS/Internet Banking facilities					
		Mobile Number		Email ID :		

Account Number																			
For Bank Use Only																			

THIRD PART: PERSONAL INFORMATION
(This form to be filed in by each operator of Account)

1	Account Operator's /Director Name (In Bangla)											Photo of A/C holder
	(In English Block Letter)											
2. (a)	Date of Birth											
		Day/Date			Month		Year					
(b)	Place of Birth	Place/District:						Country:				

3.	Father's Name										
4.	Mother's Name										
5.	Nationality										
6.	Gender(Please Tick)										
		Male		Female							
7.	Resident Status(Please Tick)										
		Resident		Non Resident							
8.	Profession (in details with Designation)										
	Relation with Organization										
	(1 st /2 nd /3 rd Applicant/Authorized Signatories, Director, Others)										
9	Identification Document (any one)										
a.	National ID/NID No.										
b.	Passport No.										
c.	Birth Registration/Certificate No.										
d.	Others (mention details)										

10	a. Present Address	Road/Village/ House:	Post Office:
		P.S/Upazilla:	District:
		Phone:	Mobile:
		E mail :	Post Code/PIN:
	b. Permanent Address	Road/Village/ House:	Post Office:
		P.S/Upazilla:	District:
		Post Code/PIN:	Country:
		Phone/Mobile:	Email:

(Signature)
Seal (if applicable)
Date:

Account Number																			
For Bank Use Only																			

THIRD PART: PERSONAL INFORMATION
(This form to be filed in by each operator of Account)

1	Account Operator's /Director Name (In Bangla)											Photo of A/C holder
	(In English Block Letter)											
2. (a)	Date of Birth											
		Day/Date			Month		Year					
(b)	Place of Birth	Place/District:					Country:					

3.	Father's Name										
4.	Mother's Name										
5.	Nationality										
6.	Gender(Please Tick)										
		Male		Female							
7.	Resident Status(Please Tick)										
		Resident		Non Resident							
8.	Profession (in details with Designation)										
	Relation with Organization										
	(1 st /2 nd /3 rd Applicant/Authorized Signatories, Director, Others)										
9	Identification Document (any one)										
a.	National ID/NID No.										
b.	Passport No.										
c.	Birth Registration/Certificate No.										
d.	Others (mention details)										

10	a. Present Address	Road/Village/ House:	Post Office:
		P.S/Upazilla:	District:
		Phone:	Mobile:
		E mail :	Post Code/PIN:
	b. Permanent Address	Road/Village/ House:	Post Office:
		P.S/Upazilla:	District:
		Post Code/PIN:	Country:
		Phone/Mobile:	Email:

(Signature)
Seal (if applicable)
Date:

Declaration and Signature

I/We consciously declare that the information provided above is/are true/correct. I/We will provide you any other necessary information/documents in addition to the above as per requirement of the Bank.

	1 st Applicant	2 nd Applicant	3 rd Applicant
Signature			
Name			
Designation			
Date:			

	4 th Applicant	Signature Verified
Signature		
Name		
Designation		Signature verifying Bank's Official sign(seal with name)
Date:		Date:

For Bank's Use only	
Remarks:	
Signature of A/C opening Officer(seal with Name)	Signature of Authorized Officer/ Branch Head (seal with Name)
Date:	Date:

- Documents Required:**
- 1. Permission issued by the concerned authority for opening and operating the Account.
 - 2. Personal Information to be filled in by each signatories/ operator
 - 3. Photograph 2 copies for each operator
 - 4. NID/Passport Copy of each operator.



**Terms and Conditions, Account Rules, Declaration
Personal & Non Personal Account**

Opening an Account

Eligibility, Interest, Fees & Charges, documentation requirements and other conditions are as per feature of the product. Bank's customer service officer will explain detail of the product to the customer(s) before opening of the Account. The customer(s) will ask the Bank Officer on the Product Features and Fees & Charges for different service related to operation of the account.

Minimum Deposit

A minimum deposit amount shall be applicable while opening the account according to the amount prescribed by the Bank time to time.

Closure of Account

When account is closed either by constituent(s) or by the Bank, the constituent is required to return all the unused Cheques and Cards if any, to the Bank. A charge as per our prevailing Schedule of charges will be recovered from an account holder who will close an account. The Bank reserves unequivocal right to close any unsatisfactorily conducted account as decided by the Bank at its absolute discretion.

Stop Payment of Cheque

I/We, the account holder(s), shall immediately notify the Bank if any of the cheques issued to me/us, is lost or stolen or misplaced. I understand that the Bank may in its absolute discretion, accept from me/us any instruction for stop payment of cheque (either orally or in writing) in cases where I have lost the relevant cheque or, in other circumstances in which it shall be allowed by law and agreed by the Bank. Should the Bank accept any such instruction from me/us or from some other person purporting to be me/us, I/we hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result of, or in connection therewith. A charge as per our prevailing Schedule of charge will be recovered for recording stop payment.

Positive Pay Instruction

As per instruction of Bangladesh Bank a positive pay for clearing cheque, the account holder must inform the Bank in writing or thorough contact centre after issuance of cheque for the amount of one lac and above. Otherwise, the Bank may return the cheque if presented through Automated Clearing House at the risk and responsibility of the Account Holder(s).

General Rules

1. A newly opened account will be activated on accomplishment of KYC as per the Bank's policy.
2. The Bank reserves the right to close any account, without assigning any reason.
3. While an existing customer opens a new account, the Bank shall replicate necessary information of the said customer from the previous account Opening Form.
4. Nomination/Succession to the amount lying to credit of the account and/or operation thereof on the death of the person authorized to operate upon the account shall be in accordance with the instruction of Bangladesh Bank or with the prevailing laws of Bangladesh.
5. Statements of account are issued based on product feature Monthly/Quarterly/Half Yearly and /or when a statement sheet is completed in cases of Current/Savings respectively. If statements are requested in frequencies higher than the above a charge will be levied as per our current Schedule of charges.
6. Duplicate statements of past transactions are issued against payment of charges as per our current Schedule of charges.
7. For joint account(s), all statements are addressed to the first named party.
8. Account upon which an attachment order or other legal notice prohibiting operation of the account has been received will be ruled off and no further operation will be allowed till such time as the prohibiting order is removed.
9. Customer transactions will be entertained during normal Banking hours that may be in force from time to time.
10. Account holder(s) should notify the Bank of any change of address in writing with proof of address. Otherwise, Bank will not liable for delivering account statement/Bank, communication to the recorded address of the account holder.
11. Each account will be allocated a distinct number which should be quoted by depositors when writing the Bank or when making deposit, etc.
12. The Bank may without notice combine or consolidate account without any liabilities to the Bank and set-off or transfer any sums standing to the credit of such accounts or any other suits owing to the customer from the bank in or towards satisfaction or the customer's liabilities to the Bank on any other respect where such liabilities by actual or contingent, primary or collateral and several or joint.
13. In addition to any general lien or other rights or remedies to which the Bank shall be entitled, the Bank may from time to time apply any credit balance to which the customer(s) is/are entitled on any accounts with the Bank (including the above accounts) in satisfaction of any its indebtedness to the Bank. Further, any of the accounts of the customer(s) with any branch of the Bank shall be treated as open combined account.
14. Operations of the Non-Resident accounts shall be governed as per the guidelines of Bangladesh Bank. Holders of Non-Resident accounts should advise the Bank immediately upon return to Bangladesh if they intend to take permanent residence in Bangladesh. It is also responsibility of the customer to inform the Bank in writing before leaving the country.
15. The Bank reserves the right to amend the terms and conditions, current schedule of charges without any notice.
16. The account holder(s) is/are solely responsible to promote examination of all entries in statement and must give the Bank written notice within 14 days of the date of the relevant statement of any discrepancy that s/he/they believe(s) exists between any such statement and his/their own records. In the absence of any such notice from the Account holder, he/she will be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.

17. The Bank may refuse to process any transaction on any customer’s accounts if the Bank suspects fraud or illegality therein. The Bank’s decision on whether the transaction is or likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.

18. In the event of the death of one or more customer(s) in joint account, the right of the survivor(s) to operate the account will be ceased unless appropriate order is received from the Court of competent jurisdiction(if applicable) for operation of accounts.

19. The Bank will not execute any customer transaction over phone, fax, email (unless standard indemnity arrangements are already in place).

Minimum Balance and Interest Payment

The minimum monthly average balance shall be maintained as prescribed by the Bank time to time. The bank reserves the right to change the minimum balance requirement. If the balance falls below the required minimum for the period, the Bank may not credit any interest for the period.

Zero Balance

Zero (0) Balances account will be/may be closed automatically without serving any notice.

Reversal of Wrongly Credited Amount

The Bank reserves the right to debit any account that may have been inadvertently credited with an item/transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer(s).

International Payments

- a) Any payment in Foreign Currency in the account shall be converted into BDT before it is paid into account.
- b) Bank standard Exchange Rate for buying the relevant currency applies on the day the Bank receives the payment.
- c) The payment shall be made in accordance with the Foreign Exchange Regulation Act 1947.

Suspicious Transactions

Bank may refuse to do any transaction on the account if the Bank suspects fraud or forgery. The decision of the Bank or regards on the suspicious transaction shall be final and conclusive and binding on the customer.

Dormancy and Unclaimed Account

- a) Current Account remains inoperative for one year will be transferred to dormant status.
- b) Savings Account remains inoperative for two years will be transferred to dormant status.
- c) As per clause 35 of Banking Company Act 1991, Account will be transferred to Unclaimed account status after 10(ten) years if there has been no transaction in the said account by the customer.
- d) No customer(s) initiated transaction is allowed in the dormant account unless the account holder(s) apply to SBI in writing to regularize the status of account.

Indemnity

I/We also agree to fully indemnify the Bank against all costs and expenses(including legal fees arising in any way in connection with the above accounts, enforcing these terms and conditions and in recovering of any amount due to the bank if incurred by the Bank in any legal proceedings of whatever nature.

Waiver

No forbearance, negligence or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank’s right thereafter to strictly enforce the same. No waiver by the Bank shall be effective unless it is in writing.

Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and I /we hereby irrevocably submit to the non-exclusive jurisdiction of the courts of law of Bangladesh. Such submission shall, however, not prejudice the rights of the Bank to bring proceedings against me in any other jurisdiction or courts of law elsewhere. However, all accounts shall be subject to the provisions of the guidelines/circulars together with any alteration/modification thereto affected by Bangladesh bank from time to time.

Acceptance of Accounts rules, Terms & Conditions and declaration of Customer(s)

1. I/We have read, understood and agreed to comply with the Bank’s Schedule of charges, account rules and terms & conditions governing customer account(s) and all other products as indicated above with State Bank of India. I/We have signed as a token of acceptance of the aforesaid Account Rules and Terms & conditions and also agree to be bound by such account rules and terms & conditions as may be amended or supplemented from time to time.
2. I/We declare that I/We am/are fully aware of the Money Laundering Prevention Rules and Anti-Terrorism Rules and I/We shall not do any act/transaction in contravention of the provisions of prevailing Money laundering prevention Rules and Anti-Terrorism Rules of the country. I/We also commit to provide necessary information/documents which may be required by the Bank from time to time.

1 st applicant’s Signature	2 nd applicant’s Signature	3 rd applicant’s signature
Name:	Name:	Name:
Date:	Date:	Date:

SBS-2 & SBS-3 Returns Related Formats

CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

A. আমানতকারীর তথ্য (Depositor's Information)
(For SBS-2 Reporting)

হিসাব নম্বর (Account No.) :

ব্যক্তির ক্ষেত্রে (For Individual):

১। আমানতকারীর নাম (Depositor's Name) :

(in Block Letter) :

২। পেশা (Profession) :

৩। হিসাবের ধরন (Type of Account) :

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)							
Type of Deposit Code: (See page 101 of Guidelines for SBS-1.2 & 3 Returns)							

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.) :

১। প্রতিষ্ঠানের নাম (Name of The Institution) :

(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) :

৩। হিসাবের ধরন (Type of Account) :

Sector Code: (See page 79-100 of Guidelines for SBS-1.2 & 3 Returns)							
Type of Deposit Code: (See page 101 of Guidelines for SBS-1.2 & 3 Returns)							

B. ঋণ গ্রহনকারীর তথ্য (Borrower's Information) :-
(For SBS-3 Reporting)

হিসাব নম্বর (Account No.) :

ব্যক্তির ক্ষেত্রে (For Individual):

১। ঋণ গ্রহনকারীর নাম (Borrower's Name) :

(in Block Letter) :

২। পেশা (Profession) :

৩। ঋণ গ্রহনের উদ্দেশ্য (Purpose of Loans/Advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Catagory of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)							
Economic Purpose Code: (See page 106-109 of Guidelines for SBS-1.2 & 3 Returns)							
Sector Code: (See page 110 of Guidelines for SBS-1.2 & 3 Returns)							
Product Code: (See page 116 of Guidelines for SBS-1.2 & 3 Returns)							
SME Code: (See page 113 of Guidelines for SBS-1.2 & 3 Returns)							

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.) :

১। ঋণ গ্রহনকারীর প্রতিষ্ঠানের নাম (Name of the Borrowing Institution) :

(in Block Letter) :

২। ঋণ গ্রহনের উদ্দেশ্য (Purpose of Loans/Advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Catagory of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)							
Economic Purpose Code: (See page 106-109 of Guidelines for SBS-1.2 & 3 Returns)							
Sector Code: (See page 110 of Guidelines for SBS-1.2 & 3 Returns)							
Product Code: (See page 116 of Guidelines for SBS-1.2 & 3 Returns)							
SME Code: (See page 113 of Guidelines for SBS-1.2 & 3 Returns)							

Prepared by

Verified by

Approved by



Customer Identity Form (KYC Profile Form)
(For Govt./Semi Govt./Autonomous Organization’s Account)

(Confidential & to be filled in by Bank)

Account Number																			
Unique Customer ID Card																			
Date																			

1.	Name of Account				
2.	Type of Account				
3.	Nature/Types of Organization/Institution (in details)				
4.	Source(s) of Fund(in details)				
5.	Document(s) has/have been collected to ascertain the source(s) of Fund(s):				
a.					
b.					
c.					
Whether the collected documents have checked? <input type="checkbox"/> Yes <input type="checkbox"/> No					
6.	How the Address of the Account Holder has been verified (in details) :				
7.	Organization Related Records		Copy Received	Verified/ Checked	Put Tick
a.	Electronic Tax ID(E TIN) No.				
b.	VAT Registration No/BIN.				
c.	Account maintenance Decision/Instruction				
d.	Others.				
8.	Risk Grading/ Calculation of overall risk (As per KYC annexure 2) :				
	Sum of Risk Score	Overall Risk rating			
	15 or above	High			
	Below 15	Low			
	Comments:				

(* Risk may be changed on the basis of subjective consideration)

Prepared by : Account Opening Officer/Relationship Manager		Reviewing & Compliance Officer (Branch Head/Branch Money Laundering Prevention Compliance Officer)	
Signature, Name with seal		Signature, Name with seal	
Date:		Date:	

9. Date of latest Review & Update related to Customer and Account: _____

(Name, Seal & signature of Reviewing & updating Officer with date)

Account Number																			
Unique Customer ID Card																			
Date																			

Transaction Profile (TP)
Personal & Non Personal Account

1.	Name of Account Holder	
2.	Monthly Probable Income	
3	Monthly Probable Turn-over (for Institution/Organization/Non Personal Account)	

Description	Number of monthly probable Deposit	Amount of monthly probable Total Deposit	Maximum amount of a Single Deposit
Deposit :			
Cash(Including Online & ATM)			
By Transfer/Instrument			
Foreign Inward Remittance			
Receive as Export Proceeds			
Deposit/Transfer from BO/ Capital Market			
Others(Specifically)			
Total			XXXXXXXXXXXX
Description	Number of monthly probable Withdrawal	Amount of monthly probable Total Withdrawal	Maximum amount of a Single Withdrawal
Withdrawal:			
Cash(Including Online & ATM)			
By Transfer/Instrument			
Foreign Outward Remittance			
Payment against Import			
Deposit/Transfer to BO/ Capital Market			
Others(Specifically)			
Total			XXXXXXXXXXXX

The above Transaction Profile (TP) has been prepared based on customer’s profession, sources of fund, relevant documents and feedback given by the customer(s).

Prepared by : Account opening Officer/Relationship Manager		Approving Officer/BAMLCO	
Signature, Name & Seal		Signature, Name & Seal	
Date:		Date:	

REVIEWING OF TRANSACTION PROFILE (TP)

Transaction Profile of Customer(s) has been reviewed as per instruction of Bangladesh Financial Intelligence Unit (BFIU).

Reason for Changing /Not Changing TP	
Reviewing /Updated by: Account opening Officer/Relationship Manager	Approving Officer/BAMLCO
Signature, Name & Seal	Signature, Name & Seal
Review Date:	Approving Date:

Customer’s Risk Score Identification
(Ref: BFIU Circular 26 dated 16.06.2020)

A.	Business type of Customer/Based on business	Score	A.	Business type of Customer/Based on business	Score
1.	Jewellery/Gold/Precious Metal Business	5	47.	Poultry /Dairy/ Fishing Firm	2
2.	Money Changer/Courier Service/Mobile Banking Agent	5	48.	Agro Business/Rice Mill/Beverage	2
3.	Real Estate Developer/Agent	5	49.	Micro/Small Business (Investment below 5 mio BDT)	2
4.	Promoter/Contractor of construction Firm	5	50.	Computer/Mobile Phone Dealer	2
5.	Painting/ Antique Dealer	5	51.	Producer(except Arms)	2
6.	Restaurant/Bar/Night Club/Beauty Parlor/Residential Hotel Business	5	52.	Others (mention specifically)	1-5
7.	Import/Export & Import-Export Agent	5			
8.	Manpower Export Business	5	B.	Based on Customer’s Profession/Activities/Service	Score
9.	Arms Business	5	53	Pilot/Flight Attendant	5
10.	Garment Business/Garment accessories/Packaging/Buying House	5	54	Trustee	5
11.	Share/Stock Dealer, Broker, Portfolio Manager, merchant Banker	5	55	Professional (Journalist, lawyer, Doctor, Engineer, CA, FCA etc)	4
12.	Software/Information Technology Business	5	56	Director(private/Public Ltd Co)	4
13.	Offshore/Non Resident Corporation	5	57	High official of multinational Co.	4
14.	NGO/NPO	5	58	House wife	4
15.	Film Producing/Distribution Corporation	5	59	Service holder in IT sector	4
16.	Mobile Phone Operator/Internet/Cable TV Operator	5	60	Sports Person/player/media Celebrity/Producer/Film Director	4
17.	Land/House/Flat selling-buying broker/Agent	5	61	Freelance Software Developer	4
18.	Insurance/Brokerage Agency	5	62	Government Service Holder	3
19.	Religious Institution & Educational Institution	5	63	Landlord/House owner	3
20.	Trust	5	64	Non Govt. Service holder Managerial position	3
21.	Petrol pump/CNG Station Business	5	65	Teacher(Govt/ Non Govt/Autonomous Institution)	2
22.	Software Business	5	66	Non Govt/Private Service holder	2
23.	Ship Breaking Business	5	67	Self Employed Professional	2
24.	Bank/Leasing/Finance Company	4	68	Student	2
25.	Indenting Business	4	69	Retired person	1
26.	Outsourcing Business	4	70	Farmer/Fisherman/Worker	1
27.	Law Firm/Engineering Firm/ Consulting Firm	4	71	Others (mention specifically)	1-5
28.	Fuel & Power (Electricity) Generation Co.	4			
29.	Print & Electronic Media	4			
30.	Travel Agent /Tourism Company	4			
31.	Merchant if invested BDT 10 mio & above	4			
32.	Chain Store/ Chain shop/Shopping Mall	4			
33.	Freight/Shipping/Cargo Agent/ C & F Agent	4			
34.	Motor Car Business (New/Reconditioned)	4			
35.	Leather/Leather goods Business	4			
36.	Construction materials Business	4			
37.	Business Agent	3			
38.	Thread/Jute/Garments Stock Lot Business	3			
39.	Transport Operator	3			
40.	Pharmaceuticals & Medicine Distribution Business	3			
41.	Cold Storage Business	3			
42.	Advertisement /Add Firm Business	3			
43.	Service Provider	3			
44.	Tobacco & Cigarette Business	3			
45.	Amusement Park/Entertainment Business	3			
46.	Motor Parts Trader/Workshop Business	3			

(Customer’s Risk Calculation Form)

A	Products/Services and Channel Risk	
1.	Types of Products/services	Score
	Savings Account	1
	Current Account	4
	Fixed/Term Deposit	3
	Deposit Scheme(up to BDT 12 Lac)	1
	Deposit Scheme(Above BDT 12 Lac)	3
	Foreign Currency (FC) Account	5
	Short Notice Deposit (SND)	3
	RFCD Account	5
2.	Type of On boarding/opening of Account	Score
	By Branch /Relationship Manager	2
	By Direct Sales Agent/person	3
	By Internet/ Non Face to Face	5
	Walk in Customer	3
B.	Geographical Risk/Residential status Risk	
	Non Resident Risk	
	Resident Bangladeshi Customer	1
	Non Resident Bangladeshi Customer	2
	Foreign National	3
	For Foreign National(s): Risk classification as per Birth place/Resident status	
	Customer whether citizen of FATF member countries, jurisdiction under increased monitoring and High risk jurisdiction subject to a call for action or whether the customer is listed in the UN/any other sanctioned lists.	
	If answer is Yes	5
	If answer is No	1
C.	Relation Risk	
1.	As per BFIU Circular, whether the customer is(are) belongs to PEPs/Influential Person(s)/Head of International Organization or Senior level Officer	
i.	If answer is No	0
ii.	If answer is Yes	5
2.	As per BFIU Circular, whether the customer is(are) family member(s) or Close associates of PEPs/Influential Person(s)/Head of International Organization or Senior level Officer	
i.	If answer is No	0
ii.	If answer is Yes	5
D.	Transaction Related Risk	
1.	Customer’s Yearly Average Transaction (For Personal Account)	Score
i.	Up to BDT 10.00 Lac	1
ii.	Above BDT 10.00 Lac to 50.00 Lac	2
iii.	Above BDT 50.00 Lac to 5.00 Crore	3
iv.	Above BDT 5.00 Crore	5
2.	Customer’s Yearly Average Transaction (For Non-Personal Account)	Score
i.	Up to BDT 10.00 Lac	0
ii.	Above BDT 10.00 Lac to 50.00 Lac	1
iii.	Above BDT 50.00 Lac to 5.00 Crore	2
iv.	Above BDT 5.00 Crore	4
E.	Transparency Risk	
	Whether customer(s) has/have supplied reliable information/documents	
i.	If answer is Yes	1
	If answer is No	5
F.	Business and Profession/Occupation Related Risk	Score
i.	If Profession is Business Related (Please mention Score as per List 2. A)	
ii.	If Profession is Service, other activities Business (please mention score as per List 2. B)	
G.	Total Risk Score (A+B+C+D1or D2+E+F i or F ii)	