



Account Opening Form (Non-Personal)

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	ERQ	Others
3.	Currency(Please Tick)	BDT	Dollar(USD)	Euro	Pound	Others (Please specify)	
4.	Mode of Account Operation(Please Tick)	Singly/Any One	Jointly	Mandate	Others (please specify)		
5.	Initial Deposit Amount	In Fig:	In Word:				

SECOND PART: INSTITUTION/COMPANY/FIRM RELATED INFORMATION

1.	Name of Institution/Company/Firm (In Bangla)						
	(In English Block Letter)						
2.	Trade License No.	Issuing Authority		Issue Date			
3.	Registration No.	Date					
	Registration authority	Country					
	Registered Address						
4.	VAT Registration No./BIN.						
5.	Tax ID No./TIN (if any)						
6.	Business Place/Office Address						
7.	Types of Institution/Company (Put Tick)	Sole proprietor	Partnership	Joint Venture	Private Ltd. Co		
		Public Ltd. Co	Trust	NGO/NPO	Club/Society		
		Educational Institute	Religious Organization	Others (mention details)			
8.	Type of Business(Please Tick)	Trading	Services	Manufacturing	Others (Please specify)		
9.	Nature of Business (details)						
10.	Annual Turn-over						

11.	Whether the customer has account in other Bank (Put Tick)			
If answer is yes, describe below			Yes	No
Serial No.	Bank & Branch Name	Type of A/C		
i.				
ii.				
iii.				
iv.				

12.	Facilities & Alternate delivery Channels(Please Tick)					
		Cheque Book	Debit Card*	SMS Banking	Internet Banking	e-statement

(* Debit Card may be issued only in favour of Sole Proprietor)

13.	Mobile & E mail ID for SMS/Internet Banking facilities		
		Mobile Number	Email ID

14.	Information of Introducer (for applicable cases except Govt./Semi Govt/Autonomous/Listed Company in Stock market/ Joint stock listed Company/Registered Educational Institute etc) :	
i.	Name:	
ii.	A/C No.	Branch:
iii.	Mobile No.	Email:
iv.	Relation of customer with Introducer	
iv.	Signature with date:	v. Signature verified by SBI official with seal & date

Account Number																				
For Bank Use Only																				

THIRD PART: PERSONAL INFORMATION

(This form to be filed in by Account's operator/Proprietor of firm/Director of Ltd Company/each partners of partnership & JV firm/Trustee of trust/Director of NGO, NPO, Club, Society, School etc)

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

3.	Father's Name										
4.	Mother's Name										
5.	Husband/Spouse's Name										
6.	Nationality										

(For Foreign National, copy of valid Passport including Visa has to be mandatorily collected)

7.	Gender(Please Tick)				
		Male	Female	Trans Gender/Third Gender	
8.	Resident Status(Please Tick)				
		Resident	Non-Resident		

(If needed, Guidelines for Foreign Exchange Transactions issued by Bangladesh Bank must be followed)

9.	Profession (in details with Designation)										
	Relation with Organization										
	1 st /2 nd /3 rd Applicant, Director, Partner, Proprietor, Attorney holder, Trustee, Others)										
10.	Tax Identification Number (if any)										
11.	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:				
12.	Identification Document										
a.	National ID/NID No.										
b.	Birth Registration/Certificate No.										
c.	Passport No.						Expiry Date:				

At least one of above documents must be submitted as per extant guidelines of Bangladesh Bank & or Policy of SBI)

(Signature)
Seal (if applicable)
Date:

Account Number																				
For Bank Use Only																				

THIRD PART: PERSONAL INFORMATION

(This form to be filed in by Account's operator/Proprietor of firm/Director of Ltd Company/each partners of partnership & JV firm/Trustee of trust/Director of NGO, NPO, Club, Society, School etc)

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.	Husband/Spouse's Name											
6.	Nationality											

(For Foreign National, copy of valid Passport including Visa has to be mandatorily collected)

7.	Gender(Please Tick)			
		Male	Female	Trans Gender/Third Gender
8.	Resident Status(Please Tick)			
		Resident	Non-Resident	

(If needed, Guidelines for Foreign Exchange Transactions issued by Bangladesh Bank must be followed)

9.	Profession (in details with Designation)												
	Relation with Organization												
	1 st /2 nd /3 rd Applicant, Director, Partner, Proprietor, Attorney holder, Trustee, Others)												
10.	Tax Identification Number (if any)												
11.	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:						
12.	Identification Document												
a.	National ID/NID No.												
b.	Birth Registration/Certificate No.												
c.	Passport No.									Expiry Date:			

At least one of above documents must be submitted as per extant guidelines of Bangladesh Bank & or Policy of SBI)

(Signature)
Seal (if applicable)
Date:

Account Number																				
For Bank Use Only																				

THIRD PART: PERSONAL INFORMATION

(This form to be filed in by Account's operator/Proprietor of firm/Director of Ltd Company/each partners of partnership & JV firm/Trustee of trust/Director of NGO, NPO, Club, Society, School etc)

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.	Husband/Spouse's Name											
6.	Nationality											

(For Foreign National, copy of valid Passport including Visa has to be mandatorily collected)

7.	Gender(Please Tick)			
		Male	Female	Trans Gender/Third Gender
8.	Resident Status(Please Tick)			
		Resident	Non-Resident	

(If needed, Guidelines for Foreign Exchange Transactions issued by Bangladesh Bank must be followed)

9.	Profession (in details with Designation)												
	Relation with Organization												
	1 st /2 nd /3 rd Applicant, Director, Partner, Proprietor, Attorney holder, Trustee, Others)												
10.	Tax Identification Number (if any)												
11.	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:						
12.	Identification Document												
a.	National ID/NID No.												
b.	Birth Registration/Certificate No.												
c.	Passport No.									Expiry Date:			

At least one of above documents must be submitted as per extant guidelines of Bangladesh Bank & or Policy of SBI)

(Signature)
Seal (if applicable)
Date:

FOURTH PART: NOMINEE RELATED INFORMATION

(This form to be filled in by the owner of sole proprietorship/Partnership Firm)

1. Nominee Related Information :

I/We hereby nominate the following person(s) to receive the fund of this Account after my/our death. I/We reserve the right to cancel/amend /replace this nomination at any time. I/We further declare that the Bank will make the payment according to my/our instruction and if the Bank pay the fund, it will be treated that the Bank has paid the deposit related all liabilities accordingly.

Nominee's photo (to be attested by A/C holder)
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a.	Name of Nominee							
	Date of Birth							
		Day/Date		Month		Year		
	Father's Name							
	Mother's Name							
	Husband/Spouse's Name							
	Nationality							
b.	Present Address	Road/Village/ House:				Post Office:		
		P.S/Upazilla:				District:		
		Phone:				Mobile:		
		E mail :				Post Code/PIN:		
	Permanent Address	Road/Village/ House:				Post Office:		
		P.S/Upazilla:				District:		
		Post Code/PIN:						
c.	Percentage							
d.	Relation with Account Holder							
e.	Identification document of Nominee							
i.	National ID/NID No.							
ii.	Birth Registration/Certificate No.							
iii.	Passport No.						Expiry Date:	

(Nominee Related information should be kept with this part separately for each nominee in case of multiple nominee)

Signature of Nominee	Signature of Proprietor/Partner
Name :	Name:
Date:	Date :

Nomination Recording Bank's Official signature
Name & Seal:
Date :

2. Guardian of Minor Nominee(If any):

If nominee(s) is /are minor, information of Recipient of deposits after death of the Account Holder(s) keeping the nominee minor as per Bank Company Act 1991, Section 103(2)

a.	Guardian's Name of Minor Nominee						
	Date of Birth						
		Day/Date		Month		Year	
	Father's Name						
	Mother's Name						
	Husband/Spouse's Name						
	Nationality						
b.	Present Address	Road/Village/ House:				Post Office:	
		P.S/Upazilla:				District:	
		Phone:				Mobile:	
	Permanent Address	E mail :				Post Code/PIN:	
		Road/Village/ House:				Post Office:	
		P.S/Upazilla:				District:	
		Post Code/PIN:					
c.	Relation with Minor Nominee						
d.	Identification document of Nominee's Guardian						
i.	National ID/NID No.						
ii.	Birth Registration/Certificate No.						
iii.	Passport No.					Expiry Date:	

Signature of Guardian/Legal Guardian		Signature of Proprietor/partner	
Name :		Name:	
Date:		Date :	

Nomination/guardianship Recording Bank's Official signature	
Name & Seal:	
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. I/We also do hereby solemnly affirm that I/We have read all the rules/terms and conditions of the account with your Bank and will be bound to comply the same.

	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:

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:

Annexure: FATCA Compliance Checklist (To be kept with Account Opening Form (AOF))

	Particulars (Put Tick)	Yes	No
A.	Individual Customer		
i.	Are you a US Citizen (By Birth or Naturalization) ?		
ii.	Are you a US Resident?		
iii.	Do you hold a US Permanent Resident Card (Green Card)?		
iv.	Have you taken dual Citizenship (including one of the USA) ?		
v.	Do you have US resident Address or US correspondence Address or a US Telephone number or a US Tax ID?		
vi.	Is your Country of Birth in USA?		
vii.	Have you received or given Power of Attorney (POA) from or to the US person?		
viii.	Have you been in USA for 31 days during current calendar year?		
ix.	Have you been in USA for 183 days in last 3 years period including current year?		
	If you have answered YES to any of the above questions from Sl. No.(i. to vi), please provide your US Tax ID Number or Social Security Number		
a.	US TIN :		
b.	Social Security No.		
B.	Non Individual/ Corporate Customer (Put Tick)		
i.	Is the Registration/Incorporation Address in USA?		
ii.	Is the permanent address in USA?		
iii.	Is the Company having any US Telephone Number?		
iv.	Is the Company having any US Tax ID Number?		
v.	Have the Company received or given POA from or to the US person?		
vi.	Do you have any stakes in US partnership firm/companies/LLC/Trust or Estate/US Govt./State/District of Columbia (or any agent or instruments thereof)		
	If the answer is YES to any of the above questions from Sl. No.(i. to iv), please provide US Tax ID Number & Incorporation No. of the Company		
a.	US TIN of Company :		
	Company Incorporation No. Date		

Declaration: I/we solemnly declare that the above mentioned information is true, accurate and complete. I/We shall be bound to produce any information, document related to my/our Bank Account when required by any competent authority of USA in future. I/We undertake to notify the Bank within 30 calendar days if there is a change if any information which I/We have to provide to the Bank.

“Subject to applicable laws, I/We hereby consent for State Bank of India (SBI) to share my information with domestic or overseas regulators, or to the US Internal Revenue Service (IRS) or Tax Authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, I/We consent and agree that the Bank may withhold from my/our account(s) such amounts as may be required according to applicable laws, regulations and directive”.

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

(Seal may be used, if applicable)

For Bank's use only			
	Description (Put Tick)	Yes	No
i.	Documents are submitted as proof of the information provided by the Customer		
ii.	The Customer(s) is/are not US citizen & not related to FATCA compliance		
iii.	The Customer(s) is/are US citizen & related to FATCA compliance		
iv.	In case of Customer(s) is/are under US FATCA, whether approval has been taken & granted from Country Office to open the account		

Signature of Account Opening
Officer with seal & date

Signature of Branch Head/Senior
Official with seal & date

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) :

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)									
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২। পেশা (Profession) :

Type of Deposit Code: (See page 101 of Guidelines for SBS-1.2 & 3 Returns)									
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৩। হিসাবের ধরন (Type of Account) :

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

১। প্রতিষ্ঠানের নাম (Name of The Institution) :

(In Block Letter)

Sector Code: (See page 79-100 of Guidelines for SBS-1.2 & 3 Returns)									
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২। প্রতিষ্ঠানের ধরন (Type of Institution) :

Type of Deposit Code: (See page 101 of Guidelines for SBS-1.2 & 3 Returns)									
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৩। হিসাবের ধরন (Type of Account) :

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) :

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)									
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Economic Purpose Code: (See page 106-109 of Guidelines for SBS-1.2 & 3 Returns)									
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Sector Code: (See page 110 of Guidelines for SBS-1.2 & 3 Returns)									
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২। পেশা (Profession) :

Product Code: (See page 116 of Guidelines for SBS-1.2 & 3 Returns)									
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৩। ঋণ গ্রহনের উদ্দেশ্য (Purpose of Loans/Advances) :

SME Code: (See page 113 of Guidelines for SBS-1.2 & 3 Returns)									
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৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

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

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

(in Block Letter) :

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)									
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২। ঋণ গ্রহনের উদ্দেশ্য (Purpose of Loans/Advances) :

Economic Purpose Code: (See page 106-109 of Guidelines for SBS-1.2 & 3 Returns)									
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৪। জামানত (Security) :

Sector Code: (See page 110 of Guidelines for SBS-1.2 & 3 Returns)									
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৫। ঋণের ধরন (Category of Loan) :

Product Code: (See page 116 of Guidelines for SBS-1.2 & 3 Returns)									
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৬। এসএমই কি না (SME) : হ্যাঁ/না।

SME Code: (See page 113 of Guidelines for SBS-1.2 & 3 Returns)									
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Prepared by

Verified by

Approved by

Documents Required to Open Non Personal Account

Sole Proprietorship

1. Recent Passport size photograph 2 copies for each person duly attested by introducer
2. Copy of NID/Valid Passport/Birth Registration Certificate of proprietor duly attested by self.
3. Nominee(s)' NID/Passport copy/Birth Certificate/photo ID & one copy photograph duly attested by Proprietor.
4. Recent utility Bill copy (Gas, Electricity, WASA, Telephone, Lease Agreement) as proof of present address.
5. Copy of E-TIN
6. Trade license
7. VAT Registration Certificate/BIN (if any)
8. Any other documents as per directives of Bangladesh Bank & or SBI

Partnership Firm

1. Partnership Deed Copy (Stamp value as per Govt. Rule)
2. Copy of Certificate of Registration of the Firm(if any)
3. List of Partner with their address & Individual Information Form to be filled in for each partner
4. Extract of Resolution of the partnership for opening the account and authorization for its operation duly certified by each partner of the firm.
5. Recent Passport size photograph 2 copies for each person duly attested by introducer
6. Copy of NID/Valid Passport/Birth Registration Certificate of partners duly attested by self.
7. Nominee(s)' NID/Passport copy/Birth Certificate/photo ID & one copy photograph duly attested by each partner (if not mention in the Deed)
8. Copy of recent utility bill (Gas, Electricity, WASA, Telephone, Lease Agreement) as proof of present address
9. Copy of E-TIN
10. Trade license
11. VAT Registration Certificate/BIN (if any)
12. Any other documents as per directives of Bangladesh Bank & or SBI

Limited Company (Private/Public Ltd)

1. Certified true copy of the Memorandum & Articles and Certificate of Incorporation
2. Certified copy of the Letter of commencement of business (in case of Public Ltd. Co)
3. Certified true copy of Form XII
4. Extract of Board Resolution/ General meeting of the company for opening the account and authorization for its operation duly certified the Chairman/Managing Director of the Company
5. Copy of NID/Valid Passport/Birth Registration Certificate with photo ID duly attested by self for each applicant/director/signatories.
6. List of Directors(Name, address, Nationality, NID/Passport No. to be mentioned)
7. Each Director must fill up their personal information (if Number of Director is below 5) and at least 5(five) Director who are holding highest share must Fill up Personal Information (if Number of Director is more than 5).
8. Recent Passport size photograph 2 copies for each applicant/director/signatories
9. Copy of recent utility bill (Gas, Electricity, WASA, Telephone)/ Lease Agreement as proof of present address
10. Copy of E-TIN & ETIN copy of each Director
11. Trade license
12. VAT Registration Certificate/BIN (if any)
13. Beneficial owner's NID copy , photograph & other documents (as & when required) with their personal information Form duly filled in (if applicable)
14. Any other documents as per directives of Bangladesh Bank & or SBI

GOVERNMENT ACCOUNT

(Different Ministries, Department, State owned Companies/Corporations, Semi Govt./Autonomous bodies, Projects operated under the different Ministries)

1. Permission issued by the concerned authority for opening & operating the account
2. Personal Information must be filled in by each signatories
3. Recent 2 copy photograph for each signatories
4. Copy of NID/Passport/Birth Registration Certificate of each signatories etc.

Club/Society/Association/Charity etc

1. By –Laws/Constitution/ Memorandum and Articles of Association
2. Certificate of Registration of the Association/ Club/Society/Charity copy (if any)
3. List of members of the Governing Body/Executive Committee
4. Board Resolution for opening & operating the Account duly certified by Chairman/Secretary
5. Personal Information of Chairman/President, Secretary, treasurer including signatories to be filled in
6. Copy of NID/Passport/ of Chairman/President, Secretary, Treasurer including each signatories
7. Recent photograph (PP size) of persons above serial No. 5 or 6
8. ETIN Certificate,
9. Utility bill copy, Lease Agreement as proof of address

Co-operative society/Limited Society

1. By –Laws/Constitution/ Memorandum and Articles of Association duly attested by Co Operative Officer
2. Certificate of Registration duly attested
3. List of members of the Governing Body/Executive Committee/Office bearer
4. Board Resolution for opening & operating the Account duly certified by Chairman/Secretary
5. Personal Information of Chairman/President, Secretary, treasurer including signatories to be filled in
6. Copy of NID/Passport/ of Chairman/President, Secretary, Treasurer including each signatories
7. Recent photograph (PP size) of persons above serial No. 5 or 6
8. ETIN Certificate,
9. Utility bill copy, Lease Agreement as proof of address

Trust

1. Certified copy : Deed of Trust duly attested by President/Secretary
2. List of Board of Trust members along with their full introduction (Name, Parents Name, Address, Nationality, NID/Passport No. etc)
3. Board Resolution for opening & operating the Account duly certified by President/Secretary
4. Personal Information of President, Secretary, including each signatories to be filled in
5. Copy of NID/Passport/ of Chairman/President, Secretary, Treasurer including each signatories
6. Recent photograph (PP size) of persons above serial No. 5 or 6
7. ETIN Certificate (if any),
8. NBR Recognition letter (if any)

Non Govt. School/College/Madrasha

1. Resolution for opening Bank Account & its operation
2. Member List of Governing Body/Managing Committee along with their full introduction (Name, Parents Name, Address, Nationality, NID/Passport No. etc)
3. Personal Information to be filled in for each Account Operator/Signatories
4. Recent photograph(pp size) 2 copy/per signatories
5. Govt. Authority approval(if any)

**Indicative List to open Bank Account for Foreign Owned Company
(Including Branch Office/ Liaison Office/Representative Office)**

1. Certified true copy of the Memorandum & Articles and Certificate of Incorporation
2. Certified true copy of Form XII (if any)
3. Board Resolution regarding Opening Bank Account & its operation
4. Board Resolution regarding Opening of Branch/Liaison/Representative in Bangladesh
5. Power of Attorney(POA) to authorized person to operate office & Bank Account in Bangladesh
6. List of Directors(Name, Parents Name, Address, Nationality, Passport No. to be mentioned)
Above items must be attested by MD/Chairman/ Company Secretary and Bangladesh Embassy's official will attested on the same documents
7. Each Director must fill up their Personal Information (if Number of Director is below 5) and at least 5(five) Director who are holding highest share must Fill up Personal Information (if Number of Director is more than 5).
8. Copy of Valid Passport's photocopy for each applicant/director/signatories duly self attested.
9. Recent Passport size photograph 2 copies for each applicant/director/signatories
10. Copy of recent utility bill (Gas, Electricity, WASA, Telephone)/ Lease Agreement as proof of present address
11. Copy of Tax ID/E-TIN in Bangladesh
12. Trade license (if any), compulsory for Branch Office
13. VAT Registration Certificate/BIN (if any)
14. Beneficial owner's NID copy , photograph & other documents (as & when required) with their personal information Form duly filled in (if applicable)
15. A letter of Introduction from Home/Parent Company's Bank regarding maintenance of Bank Account
16. Permission from Bangladesh Investment Development Authority(BIDA)/BEPZA/Any other appropriate Govt. Authority
17. Any other documents as per directives of Bangladesh Bank & or SBI

**Customer Identity Form (KYC Profile Form)
(For Non Personal/Individual Account)**

Account Number																				
Unique Customer ID Card																				
Date																				

1.	Name of Account				
2.	Type of Account				
3.	Nature/Types of Organization/Institution (in details)				
4.	Net Worth of Company/Organization				
5.	Source(s) of Fund(in details)				
6.	Document(s) has/have been collected to ascertain the source(s) of Fund(s):				
a.					
b.					
c.					
Whether the collected documents have checked?			Yes	No	
7.	How the Address of the Account Holder has been verified (in details) :				
8.	Whether Actual Beneficial Owner of the exists		Yes	No	Not applicable
If answer is yes, KYC of Beneficial Owner is/are to be completed as per annexure (KYC Annexure-1 (KYC of Director /share Holder to completed if he/she holder holds 20% or above share of a company as per KYC annexure 1. In addition, KYC to be completed for Share holder Director)					
9.	Identity		Copy Received	Verified/Checked	Put Tick
a.	Electronic Tax ID(E TIN) No.				
b.	VAT Registration No/BIN.				
c.	Registration No. of Company				
d.	Others.				
10.	Purpose of Account Opening for Foreign Company/Organization (if applicable)				
a.	Regulatory authority				
b.	Approval related information				
11.	Whether the any Politically Exposed Person (PEP)/Influential Person (IP)/Chief or High Level Officer of international organization and their family member(s) or close associates related with the Company/Organization ?(as per definition of the BFIU circular) If answer is yes :			Yes	No
a.	Whether the approval has been taken from Senior Management?			Yes	No
b.	Whether the interview of customer has been taken face to face?			Yes	No
12.	In the light of the related Act, Rules and Circular whether the name of the customer is/are found in OFAC list of United Nations Security Council and any person suspected to be listed for any Act of Terrorism, engaged in Terrorist Financing and proliferation of any weapons/Arms of mass destruction and any similarity observed on checking with any persons declared forbidden or black listed by Bangladesh Government? If answer is yes			Yes	No
a.	Provide the details of the measures taken:				
13.	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:				

NB: Customer(s) may be graded as High Risk on the basis of subjective criteria (of Customer & Beneficial owner, if any) even though the score of the customer is less than 15.

Prepared by : Account Opening Officer/ Relationship Manager Signature, Name with seal Date:		Reviewing & Compliance Officer Branch Head/Branch Money Laundering Prevention Compliance Officer) Signature, Name with seal Date:	
Approval of Senior Official/Branch Head in case of PEP/IP/Senior Official of International Organization Signature, Name with seal Date:			

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

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

[Influential Persons(IPs) meaning " individuals who are or have been entrusted domestically with prominent public functions, for example Head of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials"

Politically Exposed Persons (PEPs) meaning " individuals who are or have been entrusted with prominent public functions by a foreign country, for example Heads of State or of Government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials"]

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	
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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)	

