

# g̀y vi vev m`Aq`x wnmve tLvj vi Avte` b dig

(Mudaraba Savings Account Opening Application Form)

## (e`w`3K wnmve)

(Individual Account)



- g̀y vi vev m`Aq`x wnmve (General)  
Mudaraba Savings Account(General)
- g̀y vi vev m`Aq`x wnmve (Staff)  
Mudaraba Savings Account(Staff)
- g̀y vi vev m`Aq`x wnmve (RDS)  
Mudaraba Savings Account(RDS)
- ÷`W`J g̀y vi vev m`Aq`x wnmve (SMSA)  
Student Mudaraba Savings Account(SMSA)
- g̀y vi vev we`k`l t`b`w`J`k wnmve (MSNA)  
Mudaraba Special Notice Account (MSNA)
- g̀y vi vev dvg`f`n m`Aq`x wnmve (MFSA)  
Mudaraba Farmers Savings Account (MFSA)
- g̀y vi vev %`f` w`k`K g̀y` i` Rgv wnmve (MFCDA)  
Mudaraba Foreign Currency Deposit Account (MFCDA)

wnmve w`k`f`v`bg` : Title of the Account:	
wnmve bs: Account No:	
BDw`k` Kv`÷` gvi AvBw`w` t`K`w` : (Unique Customer ID Code):	

**উবেদনকারী রবীন্দ্রকবিগণের জন্য প্রয়োজনীয় কাগজপত্র:** (Documents Required for Resident Customer)

1. উবেদনকারী ব্যক্তি বা প্রতিটি প্রার্থীর জন্য পূরণ করা হবে এবং স্বাক্ষর করা হবে। (AOF to be filled in and signed by each applicant)
2. দুই (2) কপি পাসপোর্ট সাইজের সর্বশেষ চিত্রিত কাগজপত্র। (Two copies of passport size recent photograph for each applicant and to be attested by the introducer.)
3. রাষ্ট্রীয় পরিচয়পত্র/ভ্রমণপত্র/ড্রাইভিং লাইসেন্স/অন্য কোনো ফটো পেস্ট ID কার্ড।  
Copy of National ID Card/Valid Passport/Driving License/ or any other photo paste ID card .
4. সঞ্চয় বা বর্তমান অ্যাকাউন্ট হোল্ডারের আইডিবিএল (IBBL)। (Who has been maintaining regular account for at least 6 months.)  
Introduction by any Savings or Current Account holder of IBBL [who has been maintaining regular account for at least 6 months].
5. প্রার্থীর বিবরণী ও একটি (1) কপি পাসপোর্ট সাইজের সর্বশেষ চিত্রিত কাগজপত্র। (Nominee(s) details & 1(one) copy of passport size photograph for each nominee to be attested by the applicant.)
6. মাইনর অ্যাকাউন্টের ক্ষেত্রে, জন্ম সনদের প্রমাণিত কপি এবং সর্বশেষ চিত্রিত কাগজপত্র। (In case of Minor Account, photocopy of the birth certificate and recent passport size photograph duly attested by the guardian.)
7. উবেদনকারীর সর্বশেষ মাসের (মাস, বছর, পূর্ণ, তালিকা) বিবরণী। (Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as a proof of mailing address(if any).)
8. পাসপোর্ট, বৈধ ভিসা ও কর্মপত্রের প্রমাণিত কপি। (Photocopy of Passport, valid VISA & Work Permit for foreign citizen.)
9. আপ-টু-ডেট টিন সনদের প্রমাণিত কপি। (Photocopy of up-to-date TIN certificate (if any))
10. উবেদনকারী পুরুষের ক্ষেত্রে, শিক্ষিত হলে, শিক্ষকের পরিচয়পত্র এবং অসাক্ষরিত হলে, পরিচয়পত্রের সাথে মুখের চিত্রিত কাগজপত্র। (A Pordanshin woman, if educated, has to be introduced by the client known to the Bank and if illiterate, has to submit face exposed photograph and keep her face open at the time of each transaction.)
11. মাইনর অ্যাকাউন্টের ক্ষেত্রে, প্রার্থীর পরিচয়পত্রের স্বাক্ষর। (In case of Minor Account, the application to be signed by its operator(guardian))

টীকা:

1. মূল কাগজপত্রের প্রমাণিত কপি। (Original copy of above documents to be presented for verification)
2. অতিরিক্ত/কাট করা হলে, প্রার্থীর স্বাক্ষর প্রমাণিত হবে। (In case of overwriting/cutting, it will be authenticated by the applicant's full signature)

**উবেদনকারী রবীন্দ্রকবিগণের জন্য প্রয়োজনীয় কাগজপত্র:** (Documents required for Non-Resident Bangladeshi customers):

1. উবেদনকারী ব্যক্তি বা প্রতিটি প্রার্থীর জন্য পূরণ করা হবে এবং স্বাক্ষর করা হবে। (Account opening form to be filled in & signed by each applicant.)
2. পাসপোর্ট, বৈধ ভিসা/কর্মপত্রের প্রমাণিত কপি। (Copy of passport along with valid VISA/Work permit to be enclosed (in case of foreign passport, the page sealed with "no visa is required for Bangladesh" is necessary).)
3. কর্ম/স্বাক্ষর/স্বাক্ষরপত্র/স্বাক্ষরপত্র/স্বাক্ষরপত্র। (Proof of employment /income (employment certificate /pay slip /employment contract mentioning annual income/Bank statement mentioning monthly salary or latest tax return))
4. উবেদনকারীর সর্বশেষ মাসের (মাস, বছর, পূর্ণ, তালিকা) বিবরণী। (Copy of recent utility bill(Gas, electricity ,WASA, Telephone) as a proof for mailing address.)
5. দুই (2) কপি পাসপোর্ট সাইজের সর্বশেষ চিত্রিত কাগজপত্র। (2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.)
6. প্রার্থীর বিবরণী ও একটি (1) কপি পাসপোর্ট সাইজের সর্বশেষ চিত্রিত কাগজপত্র। (Nominee(s) details & 1(one) copy of passport size photograph for each nominee (to be attested by the applicant).)

টীকা:

উবেদনকারী প্রার্থীর কাগজপত্রের প্রমাণিত কপি। (All the above documents submitted must be in English or Bangla. If the documents are in other language, it has to be translated into English or Bangla.)

**Islami Bank Bangladesh Limited**  
Based on Islamic Shariah

w b(Day)      gym (Month)      eQi (Year)

Zwi L: Date					
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e`e`rcK,  
The Manager  
Bmj vgx e`vsK ersj v` k wj wgdJW  
Islami Bank Bangladesh Limited  
.....KvLv(Branch) |



Rbve,  
Sir  
Avm`nvj vgyAvj vBKg |  
Assalamu Alaikum.

Avwg/Avgi v Avcbvi kvLvq GKvU wmwve tLvj vi Rb` Avte` b KiwQ | Avgi/Avgi` i wmwve mspvS`-I e`w`MZ we`wi Z Z` c`qRbxq bw`c` mn c`vb Kij vgl |  
I/We, hereby, apply for opening an account at your branch. In this regard, I/We submit my /our account related as well as detailed personal information with necessary documents at your end.

**Avte` bKZ wmwve mspvS`-Z` : (Account's information, applied for) :**

1. wmwve wk`i vbg (ersj vq) : .....  
Title of Account (In Bangla)  
Bs`i RixZ (Block Letter): .....  
In English.

2. wmwve`i c`KwZ (wUK w` b):  gy`vi ver m`Aqx wmwve (General)  gy`vi ver m`Aqx wmwve (Staff)  gy`vi ver m`Aqx wmwve (RDS)  ÷`w`l`m gy`vi ver m`Aqx wmwve (SMSA)  gy`vi ver we`k`l` t`bwUk m`Aqx wmwve (MSNA)  gy`vi ver dvg`f`i`n m`Aqx wmwve (MFSA)  gy`vi ver %e`f` w`K gy`i` Rgv wmwve (MFCD) A  
Nature of Account (please tick):  Mudaraba Savings Account (General)  Mudaraba Savings Account (Staff)  Mudaraba Savings Account (RDS)  Student Mudaraba Savings Account (SMSA)  Mudaraba Special Notice Savings Account (MSNA)  Mudaraba Farmer Savings Account (MFSA)  Mudaraba Foreign Currency Deposit Account (MFCD) A

3. gy`i (wUK w` b):  UvKv  Wj vi  BD`i v  cvDU  Ab`vb` .....  
Currency (please tick): Taka Dollar Euro Pound Others.....

4. wmwve cwi Pij bv mspvS`-Nvi Yv (wUK w` b):  GKkfvte  th`S`fvte  th`tkvb GKrb  Rwe`Z Rb  Ab`vb`  
Declaration regarding Account operation : (please tick): Singly Jointly Any one Either or Survivor Others

5. Ab` tkvb e`vs`K cwi Pij Z wmwve AvtQ wK (wUK w` b)?:  nuv  bv DE`i nuv n`j : .  
Account maintained in other Bank (if any) (please tick): Yes No If yes

e`vs`Ki bvg Bank's Name	kvLv bvg Branch's Name	wmwve bs Account No	cwi Pij bvKZ wmwve`i c`KwZ (wUK w` b) Nature of operating account(please tick)		
K) .....	K) .....	K) .....	<input type="checkbox"/> Rgv wmwve Deposit A/C	<input type="checkbox"/> weib`tqm/FY wmwve Investment/Loan A/C	<input type="checkbox"/> Ab`vb` Others
L) .....	L) .....	L) .....	<input type="checkbox"/> Rgv wmwve Deposit A/C	<input type="checkbox"/> weib`tqm/FY wmwve Investment/Loan A/C	<input type="checkbox"/> Ab`vb` Others
M) .....	M) .....	M) .....	<input type="checkbox"/> Rgv wmwve Deposit A/C	<input type="checkbox"/> weib`tqm/FY wmwve Investment/Loan A/C	<input type="checkbox"/> Ab`vb` Others

**Avte` bKvi x bvej K n`j (If the applicant is minor):**

6. Avwg w`æw`Z wmwveavix/wmwveavixMY Gi %ea AwffveK w`n`te GB g`tg`Nvi Yv KiwQ th, wmwveavix/wmwveavixMY bvej K | Zvi/Zv`f` i c`qRbxq Z` mshy`  
di`g (wmwve msuk`o e`w` mspvS`-Z`vej x) c`vb Kiv n`j v | wmwveavix mvej K bv n`l` qv ch`S`-w`Ksev Avgi KZ` cieZ` Nvi Yv bv f` qv ch`S`-wmwveU` ea  
AwffveK w`n`te Avgi `w`i`i` cwi Pij Z n`te | I, being the legal guardian of the account holder, mentioned below, declare that the account holder(s) is/are Minor(s). His  
/Her/their required information are provided in the attached form. Until the account holder reach(s) the age of majority (adult) or any further declaration is given by me, the account will  
be operated by me being the legal guardian.

1) K. wmwveavix (bvej K) Gi bvg Name of the account holder (minor): ..... Rb`f` Zwi L/eqm Date of Birth/Age: .....  
L. wmwveavix (bvej K) Gi bvg Name of the account holder (minor): ..... Rb`f` Zwi L/eqm Date of Birth/Age: .....  
M. wmwveavix (bvej K) Gi bvg Name of the account holder (minor): ..... Rb`f` Zwi L/eqm Date of Birth/Age: .....

2) Awffve`Ki bvg Name of the guardian: ..... bvej`Ki m`t` m`u`K (Relation with the minor): .....  
\* (bvej K Ges AwffveK-Df`t`i Rb`B`U`e`w` mspvS`-Z`vej x` di`g c`i`Y Ki`z` n`te Ges Df`t`i di`g B Awffve`Ki `w`i`i` Ki`z` n`te) |

\* CIF form must be filled in for both the minor(s) and the guardian. Both the forms must be signed by the guardian.





# নামের মসিকো এর মসুশ-জ-বেজিগ

## Customer Information Form (CIF)

(নামের তলিবি আবে বকবি GKmak এর নজি চিহ্নক দিগি GB Ask (দলিKac Kfi) Avj vrfvfe ciYceR di ggi Astki mt\_ mshj<sup>3</sup> Ki tZ nte |)

(If the applicant are more than one, photocopy of this part of AOF to be filled in separately by each applicant and to be attached with the original AOF)

1. **MnK/ cwi Pvj #Ki bvg (evsj vq) t**.....  
Name of Customer/Operator(In Bangla)  
**Bs# RxtZ (Block Letter) t**.....  
In English
2. **nmvtei mt\_ m<sup>3</sup>UK w b) t**  **clg Avte` bKvi x**  **wZxq Avte` bKvi x**  **ZZxq Avte` bKvi x**  **bvej K**  **AwfveK**  **GvUb<sup>3</sup> tni vi**  **vmM<sup>3</sup>Uvi R**  
Relation with A/C (Please Tick)      1<sup>st</sup> applicant      2<sup>nd</sup> applicant      3<sup>rd</sup> applicant      Minor      Guardian      Attorney holder      Signatories  
 **cKZ mjeavfvMx**  **gv<sup>3</sup>U tni vi**  **Abvb**  
Beneficial owner      Mandate holder      Others
3. **wZvi bvg (evsj vq) t**.....  
Father's Name(In Bangla)  
**Bs# RxtZ (Block Letter) t**.....  
In English
4. **gvZvi bvg (evsj vq) t**.....  
Mother's Name(In Bangla)  
**Bs# RxtZ (Block Letter) t**.....  
In English
5. **v<sup>3</sup>gi bvg (evsj vq) t**.....  
Name of the Spouse (In Bangla)  
**Bs# RxtZ (Block Letter) t**.....  
In English
6. **RvZxqZv t**.....  
Nationality
7. **RbZvwi L t**.....  **wK w b**  **cj 1**  **gmv j**  **ZZxq wj 1/2**  
Date of birth      Please Tick      Male      Female      3<sup>rd</sup> Gender
8. **RbZ vb t**..... **RvZxq cwi Pqct bs t**.....  
Place of birth      National ID No.
9. **tcKv (we<sup>3</sup>vi Z Djj LceR `wj j w` c<sup>3</sup>vb Ki tZ nte) t**.....  
Occupation (Please mention in detailed and produce the related documents)
10. **cvm<sup>3</sup>U<sup>3</sup> (hw<sup>3</sup> y<sup>3</sup>K) Passport No.(if any) t**..... **Bmj Zvwi L (Issuing date) t**.....
11. **Uv AvBw b<sup>3</sup> (TIN No.) t**..... **W<sup>3</sup>Bwfs j vB<sup>3</sup>Y b<sup>3</sup> (Driving License No.)**.....
12. **eZ<sup>3</sup>vb wKvbr (Avev<sup>3</sup> j) t**.....  
Present address (Residence)  
**Uvj t<sup>3</sup>vb t evmv t**..... **Awcm t**..... **tgvevBj t**.....  
Telephone : (Residence)      Office      Mobile  
**B-<sup>3</sup>gBj (E-mail) t**..... **d<sup>3</sup>v (Fax)t**.....
13. **v<sup>3</sup>qx wKvbr (Permanent address) t**.....
14. **tcKvMZ wKvbr (Business address) t**.....
15. **t<sup>3</sup>mwU Kw<sup>3</sup>ms<sup>3</sup>v<sup>3</sup>-Z<sup>3</sup> t BmjKvi x c<sup>3</sup>Z<sup>3</sup>vb I Kw<sup>3</sup>b<sup>3</sup> t (1) v<sup>3</sup>bx**..... (2) **AvSR<sup>3</sup>ZK**.....  
Information regarding Credit Card: Issuing Organization & Card No: (1) Local (2) International
16. **ti m<sup>3</sup>Y v<sup>3</sup>Uvm (wK w b) t**  **ti m<sup>3</sup>Y**  **bb-<sup>3</sup>ti m<sup>3</sup>Y**  
Residence status (please tick)      Resident      Non-resident

**17. bb-<sup>3</sup>ti m<sup>3</sup>Y evsj v<sup>3</sup> k n<sup>3</sup> b<sup>3</sup> Z<sup>3</sup> w` c<sup>3</sup>Y Ki t<sup>3</sup>eb** (The following information to be filled in, if the customer is a Non-Resident Bangladeshi) t

Passport No. ....	Date of Issue .....
Issued by .....	Issued at .....
Date of Visa (If available) .....	Validity date of Visa .....
Issuing authority of Visa .....	Occupation .....
Foreign address .....	

18. Introduced by Bangladesh Embassy/Bonafide Account Holder of any Branch/IBBL Representative working abroad (In case of those only who wish to open account from abroad) :

19. **MnK FATCA cwi cvj #i Rb` thw<sup>3</sup> wK b<sup>3</sup>?**  **niw**  **bv** | **D<sup>3</sup>i niw n<sup>3</sup> j , FATCA cwi cvj b w<sup>3</sup> Z Kiv n<sup>3</sup> t<sup>3</sup> wK b<sup>3</sup>?**  **niw**  **bv**  
Whether the customer is eligible for complying with FATCA ? Yes No. If yes, has the FATCA compliance been ensured? Yes No

**Seal & Signature (Bangladesh Embassy/Account Holder/IBBL Representative) Seal & Signature of A/C Opener Avte` bKvi xi v<sup>3</sup>ji , Zvwi Lmn** (Applicant's Signature with Date)

\* **i agv<sup>3</sup> Rb<sup>3</sup>be<sup>3</sup>vb mb` c<sup>3</sup> c<sup>3</sup>vbceR nmve t<sup>3</sup>lv vi v<sup>3</sup> Rb<sup>3</sup>be<sup>3</sup>vb mb` c<sup>3</sup> i AvZ<sup>3</sup> M<sup>3</sup>nK/nmve cwi Pvj b<sup>3</sup>Kvi xi Avj vK<sup>3</sup>P<sup>3</sup>mn th t<sup>3</sup>vb cwi v<sup>3</sup>Z<sup>3</sup> c<sup>3</sup>vb Ki t<sup>3</sup> nte |**  
In case of opening of account by only Birth Registration Certificate, the customer has to submit, in addition, any photo paste ID.

\* **MnK/nmve cwi Pvj b<sup>3</sup>Kvi xi Proof of Address Gi` t<sup>3</sup> v<sup>3</sup> WK<sup>3</sup>g<sup>3</sup>vm m<sup>3</sup> M<sup>3</sup>h Ki t<sup>3</sup> nte |** Documents to be collected in favor of proof of address of customer/account operator.



**MônK cwi Piz m=úKZ dig (KYC Profile Form)**

Zwi L (Date):.....

1. **inmvte i kti vbg (ersj vq):** .....  
 Title of Account (In Bangla)  
**Bstj RxtZ (Block Letter):** .....  
 In English
2. **inmvte i cKwZ:** .....  
 Nature of Account
3. **inmvte b=ft:** .....  
 Account No.
4. **BDwbK MônK AvBwW tkW:** .....  
 Unique customer ID Code
5. **MônKti tckv (we`wii Z):** .....  
 Occupation of Customer (Detailed)
6. **MônKti gwmK m=te` Avq:** .....  
 Probable monthly income of customer
7. **A`P Drm/Drmmga (we`wii Z):** .....  
 Source/Sources of Fund (Detailed)
8. **A`P Drm wvDZ Kivi t`fti msMpxZ `wj j w`:** .....  
 Documents collected to ascertain source of fund
9. **inmvte i wKvbi (mga) wKfvte hvPvB Kiv n`q`q (we`wii Z):**.....  
 How the addresses of the customers have been verified (Detailed)?
10. **inmvte i cKZ mjevftvMx (Beneficial Owner) AvtQ wK?  niw  bv | DEi niw n`j : cKZ mjevftvMx (Beneficial Owner) Gi Avj v`v KYC mshj` Kti tQb wK?  niw  bv |**  
 Is there any beneficial owner of the account ? Yes No . If yes : Is separate KYC of beneficial owner attached ?  Yes  No
11. **`wj j w` i Abjw:**  cwm`cvl  RvZxq cwi Pq cT  RbVwbeUb mb`cT  AvqKi mb`cT  WvBwfs j vB`tmY  Ab`vb` (D`j L Ki b): ..  
 Photocopy of documents: Passport National ID Birth Registraton Certificate TIN Certificate Driving License Others (Please mention)
12. **Awbevmx (Non-resident) inmvte tLj vi t`fti:**  
 Applicable for opening of Non-resident Account:  
 K) **D`fti k` (Purpose):** .....  
 L) **wfmi cKwZ (Nature of Visa):** .....  
 M) **inmvte tLj vi Rb` h`vh\_ KZ` t`fti Abjgv` b i t`q`q wK bv (wK w` b) t  niw  bv**  
 Whether permission has been taken from the competent authority ? (please tick) Yes No
13. **cuj wKwvj G` tcmwW cvimb`n (PEPs) /c`fvekvj x e`w`/AvSRwZK ms`vi c`vb Ges Zv` i **Close Associates** Gi t`fti (weGdAvBBD mvKj`vi bs 10 Zwi L 28 wv`m=ft 2014 G embZ ms`Avbjm`fti):** In respect of PEPs/Influential Person/Head of International Organization & their Close Associate (As per definition of BFIU Circular No.10 dated 28 December 2014)  
 K) **inmvte g`v`bR`tg`j n`Z Abjgv` b t`bqv n`q`q wK bv? (wK w` b) t  niw  bv**  
 Whether permission has been taken from the senior management ? (please tick) Yes No  
 L) **MônKti g`v`lvg`l mv`vrvKivi t`bqv n`q`q wK bv? (wK w` b) t  niw  bv**  
 Whether face to face interview has been taken from the customer (please tick) Yes No
14. **K) ms`kó AvBb, wv`agj v l mvKj`v`ti i Avtj v`K MônKti bvg RvZms`N`i wbi vc`Ev cwi l `fti wv`f`b`ti R`jt k`bi Avl Zvq m`šgm, m`šgm Kiv`e`l e`vcK a`šm`Z`K A`we`vi A`q`b RvOZ m`b` t`n Zwj Kvf`š t`Kvb e`w`š Ges ersj v`ft k mi Kvi KZ`K Zwj Kvf`š t`Kvb e`w`š i b`v`gi Zwj Kvi mv`t` hvQvB evQvB ce`K t`Kvb w`j cvl qv w`v`q`q wK bv? (wK w` b) t  niw  bv**  
 At the time of verification, has the name of the customer been found similar with the sanction list as suspected by UN Security council in each different resolutions with regard to terrorism, terrorist activities and proliferation of any weapons of mass destruction and also black listed by Bangladesh Govt. as per concerned acts, rules and circular ? (please tick) :  Yes  No.  
 L) **MônKti b`v`tg t`Kvb Sanction ev Adverse Media Report AvtQ wK?  niw  bv**  
 Is there any Sanction or Adverse Media Report against the customer? (please tick) Yes No.
15. **DEi niw n`j MpxZ e`e`vi weeiY:** .....  
 If yes, please mention in detailed the steps taken:



16. MlnK K K#i b/wK ai #bi e`emv`q ub`qumRZ i`q`q? ( What customer does/In what type of business he/she is involved)

μgK (SL)	ckz (Nature)	SjkI giv (Degree of Risk)	F`vi (Score)
1	Ryqj vi /`-`fP e`emv/gj`evb avZi e`emv (Business of Jewelry/Gold/ Precious Metal)	D`P (High)	5(5)
2	gwb P`Avi /Kui qvi mwfM/tgvevBj e`vsnKs G`RjU/ G`RjU e`vsnKs (Money Changer/Courier Service/Mobile Banking Agent/Agent Banking)	D`P (High)	5(5)
3	wi`qj G`-U W`fj Cvi /G`RjU (Real Estate Developer/Agent)	D`P (High)	5(5)
4	wbgP`y cK`i wKv`vi (Contactor of Construction Firm)	D`P (High)	5(5)
5	Ad`mvi K`c`f`i kb (Offshore Corporation)	D`P (High)	5(5)
6	wP`I K`j vG`m`K`i w`j`vi (Painting/Antic dealer)	D`P (High)	5(5)
7	ti`-`vi /evi /bvBU Kve/AvevwmK` tnv`Uj /cvj`f e`vemv (Restaurant/Bar/Night Club/Residential Hotel/Parlour Business)	D`P (High)	5(5)
8	Av`g`vbx/i Bvbx I Av`g`vbx/i Bvbx G`RjU (Import/Export & Import /Export Agent)	D`P (High)	5(5)
9	Mv`tg`Um e`emv (Garments business)	D`P (High)	5(5)
10	tk`qvi /-K w`j`vi , tet`Kvi , tcvU`c`dwj I g`v`b`Rvi , gv`P`U e`vskvi (Share/Stock Dealer,Broker, Portfolio Manager, Marchant Banker)	D`P (High)	5(5)
11	tk`qvi /-K e`emvq w`b`q`m`K`vi x (Investor of Share/Stock Business)	D`P (High)	5(5)
12	Gb`w`Ri /Gb`w`c`I (NGO/NPO)	D`P (High)	5(5)
13	Rb`kw` <sup>3</sup> i Bvbx e`emv (Manpower Export Business)	D`P (High)	5(5)
14	P`j w`P`I c`thv`Rbv/Cwi` tek`bv ms`-`f (Film Producing /Presenting Agency)	D`P (High)	5(5)
15	A`f`j e`emv (Business of Weapons)	D`P (High)	5(5)
16	tgvevBj` t`dvb Acv`f`i Ui (Mobile Phone Operator)	D`P (High)	5(5)
17	i`v`R`%`m`Z`K``j (Political Party)	D`P (High)	5(5)
18	K`e (Club)	D`P (High)	5(5)
19	t`m`m`v`B`i`U (Society)	D`P (High)	5(5)
20	U`-` (Trust)	D`P (High)	5(5)
21	P`v`i`w`U (Charity)	D`P (High)	5(5)
22	U`f`f`j G`RjU (Travel Agent)	D`P (High)	5(5)
23	cwi`enb e`vemvq (Transport Businessman)	D`P (High)	5(5)
24	A`U`v w`j`vi (wi`K`u`K`b Mv`ox) Auto Dealer (Reconditioned Vehicle)	D`P (High)	5(5)
25	K`w`-`u`D`U`v /tgvevBj` t`dv`b`i w`j`vi (Computer/Mobile Phone Dealer)	D`P (High)	5(5)
26	t`c`B`U`/w`k`w`c`/K`v`M`P`G`RjU (Freight/Shipping/Cargo Agent)	D`P (High)	5(5)
27	w`j`w`Rs` dv`B`v`Y` t`K`v`-`u`v`bx (Leasing Finance Company)	g`a`g (Medium)	3(3)
28	B`Y`y`f`i`Y`/tet`K`v`f`i`R` G`R`Y`x (Insurance/Brokerage Agency)	g`a`g (Medium)	3(3)
29	ag`f`q` c`i`Z`o`vb`/ms`-`f (Religious Institution/Organization)	g`a`g (Medium)	3(3)
30	w`e`b`v` b`K`vi`x` c`i`Z`o`vb`/cv`K` <sup>9</sup> Entertainment Organization/Park)	g`a`g (Medium)	3(3)
31	tg`v`U`i` cv`U`f`i` G`i` e`emv (Motor parts Business)	g`a`g (Medium)	3(3)
32	Z`v`g`K` I` w`m`v`f`i` f`i` e`emv (Tobacco & Cigarette business)	g`a`g (Medium)	3(3)
33	D`rc`v` b`K`vi`x` c`i`Z`o`vb` (Manufacturing Organization)	g`a`g (Medium)	3(3)
34	P`v`K`i`x` (te`Z`b` w`m`ve` e`Z`i`Z` Ab` w`m`ve) Service (Account, other than Salary)	g`a`g (Medium)	3(3)
35	Q`v`I (Student)	g`a`g (Medium)	3(3)
36	M`p`n`bx (Housewife)	g`a`g (Medium)	3(3)
37	A`U`v` c`i`B`g`v`i`x` (b`Z`b` Mv`ox) Auto Primary (New Car)	w`b`-`l`ow	2(2)
38	f`v`K`v`b`i` g`w`j`K` (L`P`i`v) Shop owner (retail)	w`b`-`l`ow	2(2)
39	e`emv-G`RjU (Business-Agent)	w`b`-`l`ow	2(2)
40	q`i` <sup>3</sup> e`emvq (emv`K` U`v`b`P`f`vi` 50`j`q` U`v`K`vi` b`x`P) Small businessman (Yearly turn over less than 50 lac Taka)	w`b`-`l`ow	2(2)
41	ev`ox` w`b`g`P`y` m`v`g`M`i` e`emv (Business of House Building Materials)	w`b`-`l`ow	2(2)
42	m`c`l`U`I` q`v`i` e`emv (Software Business)	w`b`-`l`ow	2(2)
43	P`v`K`i`x` (i`ag`v`I` te`Z`b` w`m`ve) Service (only Salary Account )	w`b`-`l`ow	1(1)
44	P`v`K`i`x` n`f`Z` A`em`i` M`h`Y`K`vi`x` (Retired person)	w`b`-`l`ow	1(1)
45	K`ul` R`tx` (Farmer)	w`b`-`l`ow	1(1)
46	Ab`v`b`....(ai`Y` Ab`m`v`f`i` e`v`sk`wi``-`c`f`-`vi` c`o`v`b`K`i`te) Others ( Scoring as per nature)		

~be: KYC m`u`v` b`K`vi`x` K`g`K`Z`P`M`h`K`i` e`emv`q`i` ev` t`c`k`vi` c`K`z` , e`emv`q`i` G`j`v`k` , e`emv`q`i` Av`K`i` , w`m`v`e`i` c`K`Z` m`p`e`a`r`f`M`x` c`f`w`Z` w`el`q`m`g`n` w`e`te`P`b`v`q` ub`q` M`h`K`f`f` 27-46 μgK`K` D`j`m`L`Z` t`c`k`vi` q`f`f` e`w`Z` f`-`vi` A`c`q`i`v` D`P`Z`i` f`-`vi` c`o`v`b`K`i` f`z` c`v`i`te`| Av`te` b`K`vi`x` Q`v`I` n`j` , D`c`f`v`j`m`L`Z` Q`K` Ab`h`v`q`x` Z`v`i` A`w`f`f`v`e`f`K`i` S`j`K` w`b`i`f`b`K`i` f`z` n`te`|

NB : In case of scoring as mentioned in the serial Nos. 27-46, the KYC executing official may mark the score high, considering customer's nature of business or profession, area of business, size of business and beneficial owner of the account. If the applicant is a student, the guardian's risk scoring to be made following the table.





