

## Transaction Profile-TP

Account Number																
Unique Customer ID Code																

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

Description	Monthly expected number of deposit	Monthly expected total amount of deposit	Expected maximum amount of single Deposit
Deposit	1	2	3
Cash (including online & ATM)			
Deposit by Transfer/Instrument			
Foreign Inward Remittance			
Export Proceeds			
Deposit/transfer from BO (Capital Market)/ BO			
Others (Specify)			
<b>Total</b>			

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

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

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

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

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

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

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

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

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

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