



এনআরবি কমার্শিয়াল ব্যাংক লিমিটেড  
**NRB Commercial Bank Limited**  
Bangladesh in Global Banking

# Account Opening Form (Non-Personal Account)

Branch :

Customer's Name :

Customer's ID :

Account Number :



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**NRB Commercial Bank Limited**  
 Bangladesh in Global Banking

.....Branch

## ACCOUNT OPENING APPLICATION FORM

## NON-PERSONAL / CORPORATE ACCOUNT

Date

A/C No.

The Head of Branch  
**NRB Commercial Bank Limited**

Customer ID Number

.....Branch

Group Code

Sector Code (SBS)

**Dear Sir,**

I/We hereby request you to open an account in the books of your bank in the name mentioned as under and agree to comply with and abide by the bank's rules in force for the conduct of the account and any amendment there to:

- Title of Account
- Type of Organization (please Tick-√) ☐ Private Ltd. ☐ Public Ltd. ☐ Partnership ☐ Joint Venture ☐ Proprietorship  
☐ Public ☐ NGO ☐ Club ☐ Society ☐ Others (specify).....
- Type of Account (please Tick-√) ☐ Savings ☐ Current ☐ SND ☐ Fixed ☐ FC ☐ Others:.....
- Currency (please Tick-√) ☐ Taka ☐ USD ☐ Euro ☐ GBP ☐ Others:.....
- Address of Organization  
 i) Registered Address   
 ii) Business/Office Address   
 iii) Factory/Industry Address
- Trade License No.  Date  /  /   
 Issuing Authority
- Registration Authority & Country (for both Local & Foreign)
- Registration No.  Date  /  /
- Tax ID Number (TIN)
- VAT Registration No. (if any)
- Nature of Business (in detail)
- Other Accounts of the Customer (If any)

Name of the Bank(s)	Branch(es)	Type of Account - please Tick (-√)		
a)	a)	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others
b)	b)	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others
c)	c)	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others

13. Introducer's details

Name

Account Number

Branch Name

14. Initial Deposit (Amount)

In words:

Signature  
with date

## 15. Information of FDR (if any)

Amount :	
Period :	Rate of Interest:

Date of Issuance :
Date of Maturity :        /        /

Photograph of  
Nominee(s)  
Attested by  
Account Holder  
(In Applicable Cases)

Renewal instruction    ☐ Renew Principal with Interest    ☐ Renew only Principal Amount and pay interest in cash  
☐ Renew only Principal and deposit Interest in A/C No. \_\_\_\_\_  
☐ Not Applicable

## 16. Information of Scheme Deposit

Name of Scheme

Tenure	Single Deposit/Installment	No. of Installment (yearly)	Payable on maturity	Monthly/Quarterly Payable

\* The form containing the terms and conditions of the special scheme with customer's signature and date will have to be attached to the main form

**17. Nominee Information :** (In Applicable Cases)

I/We do hereby nominate the following person(s) to receive the balance amount of this account after my/our death. I/We reserve the right to cancel or change the said nominee at any time. I/We also agree that the bank will not be liable in any manner for the activities as instructed by me/us.

Name of Nominee : ..... Date of birth/Age : .....

Father's Name : .....

Mother's Name : .....

Spouse's Name : .....

Permanent address of Nominee : .....

..... Occupation : ..... Relation : .....

National ID No. : .....

## 18. Sources of Fund

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## 19. Declaration and Signature:

I/We hereby acknowledge that, I/We have read the aforesaid terms & conditions and agreed to abide by the mentioned terms & conditions. I/We solemnly declare that the information mentioned above is/are correct. I/We shall also submit any type of additional information/documents, if required.

## Signature of the Customer with Name, Designation &amp; Date

Particulars	Signatory 1	Signatory 2	Signatory 3
Signature			
Name			
Designation			
Date			

## For Bank's Use only

Comments (if any)

Introducer's signature verified by Signature : Date : Name : Designation : (With Seal)	Account opened by Signature : Date : Name : Designation : (With Seal)	Account Approved by Signature : Date : Name : Designation : (With Seal)
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## Personal Information

Photograph

[Personal information for more owners (if any) to be provided in separate sheet]

Date

[illegible][illegible]

Group Code							
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[illegible][illegible]

3. Involvement with A/C as (please Tick-√) ☐ Proprietor ☐ Partner ☐ Director ☐ Share Holder ☐ Attorney Holder  
☐ Others: .....

4. Father's Name	
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5. Mother's Name

6. Spouse's Name

## 7. Nationality

8. Date of Birth	
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9. Gender (please Tick -✓) ☐ Male ☐ Female

10. Occupation (Designation, if any)	
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11. National ID Card No.

12. Passport No. (if any)	Expiry Date :        /        /
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13. Tax ID No. (TIN, if any)	
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14. Driving License No. (if any)	Expiry Date :        /        /
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15. Present Address (Residence)	
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16. Permanent Address	
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17. Do you... All	
-------------------	--

177 Business Address	
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18. Contact details	Telephone: Res.:	Office :	Cell No.:

	E-mail:	Fax:

19. Credit Card Information	Issuing Organization and Credit Card Number

[illegible][illegible]

20. Residence Status	<input checked="" type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident
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**(NB:** if required more information of Non-Resident applicant(s) Bank may collect the same in accordance with 'Guidelines for Foreign Exchange Transactions')

### Applicant's Signature

Date :

## Personal Information

Photograph

[Personal information for more owners (if any) to be provided in separate sheet]

Date

[illegible][illegible]

Group Code							
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[illegible][illegible]

3. Involvement with A/C as (please Tick-√) ☐ Proprietor ☐ Partner ☐ Director ☐ Share Holder ☐ Attorney Holder  
☐ Others: .....

4. Father's Name

5. Mother's Name	
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6. Spouse's Name

7. Nationality	

8. Date of Birth

9. Gender (please Tick -✓)

10. Occupation (Designation, if any)	
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11. National ID Card No.	
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12. Passport No. (if any)		Expiry Date :	/	/
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13. Tax ID No. (TIN, if any)	
------------------------------	--

14. Driving License No. (if any)	Expiry Date :        /        /
----------------------------------	---------------------------------

15. Present Address (Residence)	
---------------------------------	--

[illegible]

16. Permanent Address	
-----------------------	--

17: Business Address	

18. Contact details	Telephone: Res.:	Office :	Cell No.:

	E-mail:	Fax :

[illegible][illegible][illegible]

20. Residence Status	<input checked="" type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident
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**(NB:** if required more information of Non-Resident applicant(s) Bank may collect the same in accordance with 'Guidelines for Foreign Exchange Transactions')

### Applicant's Signature

Date :

## Transaction Profile

(To be filled in by customer)

1. Title of Account

2. Type of Account

3. Account or Reference No.

Deposit	Particulars	No. of Transactions (Monthly)	Maximum Transaction amount (each Transaction)	Total amount (Monthly)
	Cash Deposit (inclusive of Online Transactions)			
	Transfer/deposit by Instruments			
	Foreign Remittance Receivable			
	Export Revenue Receivable			
	Others (specify) .....			
Total Deposit (approx.)				

Withdrawal	Particulars	No. of Transactions (Monthly)	Maximum Transaction amount (each Transaction)	Total amount (Monthly)
	Cash withdrawal (inclusive of Online Transactions and ATM)			
	Transfer/payment by Instruments			
	Foreign Remittance withdrawal			
	Settlement of Import expenses			
	Others (specify) .....			
Total withdrawal (approx.)				

4. Sources of Fund

I/we, the undersigned, hereby confirm that this Transaction Profile truly represents the transactions arising out of the normal course of business of my/our company/organization. I/we also confirm to revise the Transaction Profile, if necessary from time to time.

Signature		Signature		Signature	
Name		Name		Name	
Designation		Designation		Designation	
Date		Date		Date	

## KYC Profile Form

(Applicable for scheme Deposits/FDRs)

1. Title of Account :

2. Nature of Account :

3. Account or Reference No :

4. Name of Account Opening Officer :

5. What is the Source of Fund ? How is it confirmed ? (if applicable)

6. Information of Beneficial Owner of the Account (In case of Company, detail information of Controlling Share Holder and Individual Share Holder having 20% or more share) : .....

7. Passport Number

Photocopy obtained?

☐

Yes

☐

No

8. Voter ID Card Number

Photocopy obtained?

☐

Yes

☐

No

9. National ID Number

Photocopy obtained?

☐

Yes

☐

No

10. TIN

Photocopy obtained?

☐

Yes

☐

No

11. VAT Registration Number

Photocopy obtained?

☐

Yes

☐

No

12. Driving License Number

Photocopy obtained?

☐

Yes

☐

No

13. Occupation :

Mention the customer's occupation in details

**Comments** (If any) :

(\* Under subjective consideration, comment may be made here regarding Customer's Risk)

.....  
Name & Signature of Account Opening Officer/  
Relationship Manager with seal and Date.

.....  
Name & Signature of Approving  
Officer with seal and Date

## KYC Profile Form

(Applicable for Non-Personal Account/Corporate)

1. Title of Account :	<div style="border: 1px solid black; height: 20px;"></div>																													
2. Type of Account :	<div style="border: 1px solid black; height: 20px;"></div>																													
3. Account or Reference No :	<div style="border: 1px solid black; height: 20px;"></div>																													
4. Name of A/C Opening Officer :	<div style="border: 1px solid black; height: 20px;"></div>										<div style="border: 1px solid black; height: 20px;"></div>					<div style="border: 1px solid black; height: 20px;"></div>														
5. Type of Business and sources of Income	<div style="border: 1px solid black; height: 20px;"></div>																													
6. Describe how the sources of Funds have been verified and comments on the levels/types of amounts of transactions are commensurate with the nature of business.	<div style="border: 1px solid black; height: 40px;"></div>																													
7. Information about Beneficiary Owner of Account On case of Company, details information of regulatory Shareholder and 20% or above single shareholder)	<div style="border: 1px solid black; height: 40px;"></div>																													
8. Passport Number	<div style="border: 1px solid black; height: 20px;"></div>										Photocopy obtained?					<input type="checkbox"/>	Yes	<input type="checkbox"/>	No											
9. Voter ID Card Number	<div style="border: 1px solid black; height: 20px;"></div>										Photocopy obtained?					<input type="checkbox"/>	Yes	<input type="checkbox"/>	No											
10. National ID Number	<div style="border: 1px solid black; height: 20px;"></div>										Photocopy obtained?					<input type="checkbox"/>	Yes	<input type="checkbox"/>	No											
11. TIN	<div style="border: 1px solid black; height: 20px;"></div>										Photocopy obtained?					<input type="checkbox"/>	Yes	<input type="checkbox"/>	No											
12. VAT Registration Number	<div style="border: 1px solid black; height: 20px;"></div>										Photocopy obtained?					<input type="checkbox"/>	Yes	<input type="checkbox"/>	No											
13. Driving License Number	<div style="border: 1px solid black; height: 20px;"></div>										Photocopy obtained?					<input type="checkbox"/>	Yes	<input type="checkbox"/>	No											
14. In case of non-resident & Foreigner	a) Reasons for opening the Account										<div style="border: 1px solid black; height: 20px;"></div>																			
	b) Type of Visa										<input type="checkbox"/> Resident					<input type="checkbox"/> Work					Valid upto					<div style="border: 1px solid black; height: 20px;"></div>				
15. What does the customer do?																														

Sl.	Category/Nature of business	Risk Level	Score
01.	Jewellery/Gems Trade	High	5
02.	Money Exchange/Courier Service Agent	High	5
03.	Real Estate Agent	High	5
04.	Construction Project Promoter	High	5
05.	Offshore Corporation	High	5
06.	Art/Antique Dealers	High	5
07.	Restaurant/Bar/Night Club/Hotel & Motel owner	High	5
08.	Import/Export Agent	High	5
09.	Cash Intensive business (monthly Tk. 25.00 lac)	High	5
10.	Share Stock Broker	High	5
11.	Manpower Export Business	High	5
12.	Operations in Multiple Locations	High	5
13.	Film Producer/Distributor	High	5
14.	Arms Dealer	High	5
15.	Mobile Phone Operator	High	5
16.	Investor (more than TK. 1.00 crore/annum)	High	4
17.	Travel Agent	High	4



Sl.	Category/Nature of business	Risk Level	Score
18.	Transport Operator	Medium	3
19.	Auto Dealer (Reconditioned Cars)	Medium	3
20.	Non-banking financial Institution (NBFI)	Medium	3
21.	Freight/Shipping/Cargo Agent	Medium	3
22.	Insurance/Brokerage Agent	Medium	3
23.	Religion Institute/Organization	Medium	3
24.	Entertainment Organization/Amusement Park	Medium	3
25.	Motor Parts Business	Medium	3
26.	Tobacco & Cigarette Business	Medium	3
27.	Auto Primary (New Car)	Low	2
28.	Shop Owner (Retail)	Low	2
29.	Business - Agent	Low	2
30.	Small Trader (Turnover less than Tk. 50.00 lac per annum)	Low	2
31.	Self Employed Professional	Low	2
32.	Corporate Customer	Low	2
33.	Construction Material Business	Low	2
34.	Computer/Mobile Phone Dealer	Low	2
35.	Software Business	Low	1
36.	Manufactures (other than Arms)	Low	1
37.	Retired from Service	Low	0
38.	Service	Low	0
39.	Student	Low	0
40.	Housewife	Low	0
41.	Farmer	Low	0
42.	Others .....(Bank will rate the risk according to nature)		

For table 16 to 21 inclusive class limit will be followed. Example: 50 lac will be within 0 - 50 class

#### 16. Net worth of the Customer

Amount (Taka)	✓	Risk Level	Risk Rating
1 - 50 lac		Low	0
50 lac to 2 crore		Medium	1
Above 2 Crore		High	3

#### 17. The account was opened in which way

Through	✓	Risk Level	Risk Rating
Relationship Manager/Branch		Low	0
Direct Sales Agent		Medium	1
Internet		High	3
Walk-in/Willingly		High	3

#### 18. Expected monthly Transactions

Transactions in Current Account (figure in Lac Taka)	Transactions in Savings Account (figure in Lac Taka)	✓	Risk Level	Risk Rating
0-10	0-5		Low	0
10 - 50	5 - 20		Medium	1
Above 50	Above 20		High	3

#### 19. Expected number of monthly Transactions

No. of transactions in Current Account	No. of transactions in Savings Account	✓	Risk Level	Risk Rating
0-100	0-20		Low	0
100 - 250	20 - 50		Medium	1
Above 250	Above 50		High	3

**20. Expected monthly Cash Transactions**

Transactions in Current Account (amount in Lac Taka)	Transactigns in Savings Account (amount in Lac Taka)	✓	Risk Level	Risk Rating
0-10	0-2		Low	0
10 - 25	2 - 7		Medium	1
Above 25	Above 7		High	3

**21. Expected number of monthly Cash Transactions**

No. of Transactions in Current Account	No. of Transactions in Savings Account	✓	Risk Level	Risk Rating
0-15	0 -5		Low	0
15 - 30	5 -10		Medium	1
Above 30	Above 10		High	3

**22. Overall Risk Assessment**

Total Risk Rating	✓	Risk Assessment
Above/Equal 14		High
Below 14		Low

<b>Comments (if any)</b>
(* Customer may be assessed as high risk according to subjective cause even the risk rating is below 14, in that case the reasons must be specified)

23. Address(es) of Account Holder(s) verified or not? Yes ☐ No ☐

24. If yes, How the address(es) is verified

25. Politically Exposed Person(s) (PEPs) : (According to A.M.L. Circular - 14)

a) Approval obtained from Senior Management ☐ Yes ☐ No

b) Sources of Wealth

c) Customer(s) interviewed personally ☐ Yes ☐ No

<b>Prepared by</b> (Account Opening Officer/Relationship Manager)	
Signature with date	<input style="width: 300px;" type="text"/>
Name	<input style="width: 300px;" type="text"/>
Name Seal	<input style="width: 300px;" type="text"/>

<b>Verified by</b> (Head of Branch/Operation Manager)	
Signature with date	<input style="width: 300px;" type="text"/>
Name	<input style="width: 300px;" type="text"/>
Name Seal	<input style="width: 300px;" type="text"/>

26. When the account related information is reviewed and updated finally  Date

<b>Compliance Officer</b>		
Name	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Designation	<input style="width: 90%;" type="text"/>	Signature and date



Account Number											

## TERMS & CONDITIONS

- 1) Interest on Current Account will be payable on daily product basis at the prescribed rate. No interest will be payable (for the relative month) if the balance falls below BDT 100,000.00 on any day in a month.
- 2) Interest on Savings Account will be payable on daily product basis at the prescribed rate. No interest will be payable (for the relative month) if the balance falls below BDT 10,000.00 on any day in a month or if a customer withdraws more than twice in a week from his/her account or if a customer withdraws more than 25% of his/her balance at a time (by single cheque).
- 3) Interest on SND Account will be payable on daily product basis at the prescribed rate. No interest will be payable (for the relative month) if the balance falls below BDT 50,000.00 on any day in a month.
- 4) Interest on Fixed Deposit will be payable at prescribed rate for specific period of time.
- 5) Govt. Tax, Excise Duty, service charge etc. will be deducted for the payable amount (as imposed by Govt. from time to time).
- 6) In case of death of owner of a Proprietorship concern or death of a partner of a Partnership firm, account will be terminated / closed and the balance amount will be paid to the selected nominee after completion of necessary formalities. If nominee is not available, deposited amount will be paid to proper successor(s) against succession certificate issued by the court.
- 7) In case of death of any director of a limited company, association, trust etc., the bank must be informed immediately and the account will remain frozen until any decision comes out from the Board of Directors regarding this. The Company Account will be operated according to the decision of Board of Directors.
- 8) The depositor will be bound to provide necessary information to comply with the clauses of the prevailing Money Laundering Prevention Act and Anti Terrorism Act as well as the instructions and circulars issued in this regard by the regulatory authority from time to time.
- 9) Terms & conditions of special deposit product will be applicable for the respective product.
- 10) In case of opening and maintaining Foreign Currency A/C, Foreign Exchange Regulation Act-1947, Guidelines for Foreign Exchange Transactions and the instructions issued by Bangladesh Bank from time to time will be followed.
- 11) In case of changing or revising any information provided by depositor regarding the Account, the depositor will notify the bank in writing immediately.
- 12) The instructions and guidelines issued by the Govt. of the people's Republic of Bangladesh, Bangladesh Bank and other competent authorities from time to time will be followed.
- 13) Bank will have the right to close /terminate the A/C without issuing any prior notice. In this regard, the balance amount will be paid through payment order after deducting necessary charges.
- 14) Account holder will have the right to close/terminate the A/C maintaining necessary formalities. Necessary charges will be applicable for Closing /terminating the Account.
- 15) The bank may refuse to process any transaction on any account of the customer if the bank, in its sole discretion suspects fraud or illegality therein. The decision of the bank with regard to whether a transaction is or is likely to be involving fraud or illegality or suspicious activity shall be final, conclusive and binding on the customer.
- 16) Bank reserves the right to change, revise or amend the terms and conditions if necessary.

I/We have read and understood above terms and conditions for maintaining an account and agree to be bound by such terms and conditions as amended and supplemented from time to time.

.....  
Signature of the Applicant

.....  
Signature of the Applicant

.....  
Signature of the Applicant