

	LOW (L)	MEDIUM (M)	HIGH (H)	RESULT
Category 1 – Client Type	Student/Housewife/Pensioner	Employee-Executive-Government	Foreign citizen/Non resident	
	Salaried individual of a well known company	Employee-Executive-Private	Politically exposed person (PEP)	
	Employee-Non executive-Government	Businessman-Proprietor/Partner	Business-Self employed individual	
	Employee-Non executive-Private		Individual connected to certain countries particularly where the US Office of Foreign Assets Control(OFAC) sanction applies and those in the list of Non Cooperative Countries and Territories(NCCTS). 1. Countries in OFAC sanction list will be provided. 2. Countries in NCCT list – Nil as at date.	
	Professional	Lawyer/Accountant	Dealer/trader in gem & jewellery.	

Category 2– Business/Trade /Usage	Personal/Family use	Exporter of local products	Money changers/remitters	
	Professional services/other service providers	Travel agent/Employee of a travel agency	Individual engaged in buying and selling of real estate, precious art work	
	Dealer in brand new vehicles	Importer and distributor of commercial goods	Importer/dealer in second hand motor vehicles	
	Individual retail trader	Hotelier/Owner of a restaurant/food outlet	Investors and administrators managing public funds and trusts	
	Printer & publisher	Individual engaged in construction	Individual engaged in bar/casino/gambling house/night club/safe of narcotics and dealing in arms and ammunition	
	Individual engaged in marketing and advertising	Individual engaged in telephone/communication providers		
	Small/medium workshop/repair shop	Commission agent		
	Individually owned registered nursing homes/health care centers/hospitals	Wholesale trader		
	Individual engaged in manufacturing/industry	Individual engaged in shipping, airline and freight forwarding		
	Individual engaged in transport operations	Individual employed in club/association or a society		
Category 3– Turnover per month	Less than Rs.1,000,000/- or equivalent in foreign currency	From Rs.1,000,000/- to 3,000,000/- or equivalent in foreign currency	Above Rs.3,000,000/- or equivalent in foreign currency (individuals with High net worth)	

Applicable scenario	1	2	3	4	5	6	7	8	9	10
Combination (Applicable to each scenario)	H	H	H	H	H	H	M	M	M	L
	H	H	H	M	M	L	M	M	L	L
	H	M	L	M	L	L	M	L	L	L
Final Risk Category	H	H	H	M	M	M	M	M	L	L
Account No				Overall risk grading	Authorized Officer's user id & signature				Manager's signature	
Cust ID										



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Combination (Applicable to each scenario)	H	H	H	H	H	H	M	M	M	L
	H	H	H	M	M	L	M	M	L	L
	H	M	L	M	L	L	M	L	L	L
Final Risk Category	H	H	H	M	M	M	M	M	L	L
Account No				Overall risk grading	Authorized Officer's user id & signature				Manager's signature	
Cust ID										

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