**Chapter 5**

**Input/Output and Forms Design**

**5.1 Introduction**

Input output is the communication between an information processing system and the outside world, possibly a human or another information processing system. Inputs are the signals or data received by the system and outputs are the signals of data sent from it. This can be done with different types of methods. One approach is using a form. A form is a document that carries different types of information in written form. It helps to gain any information when needed for any data processing.

Now a days, many digital forms are used for this purpose.

**5.2 Form design for Rajshahi Krishi Unnayan Bank**

Rajshahi Krishi Unnayan Bank is a specialized financial institution for financing the farmers or others related to in this farm. It is an state owned bank which was established in 1986. In the banking process, several types of forms are used.  This forms help the bank to keep record of each client’s all information when safeguarding depositor’s assets and making loans if they need.

From our survey we did in the Rajshahi Krishi Unnayan Bank , description of several forms were known. Some are different terms of loan, school banking account and saving account. The main focus was

1.Account opening form in Krishi Bank

2.Term loan application form by pledging assets and

3.CC capital form.

**5.2.1. Account opening form in Krishi Bank**

Account opening form can be personal, institutional, governmental institutions, fixed deposit/ saving scheme. Here, the personal account is shown. The fields of the form are:

1. Account number and unique client ID Code: These are filled up by the bank after completing all the procedures.

2. Heading of account and nature: The person who wants to open the account and which types of account he wants to open like current account, saving account, Special Notice Deposit (SND) etc.

3. Currency: The medium which he wants to use like taka, dollar, euro etc.

4. Method of accounting: If applicant wants to open account only for him or jointly with others.

5. Initial deposit amount: The amount with which he is opening the account. In many cases, one must have to deposit a minimum amount to open an account.

6. Name of account holder: Name of the person in Bengali and English.

7. Birth date, Parents information, Gender and Nationality: Personal details of the account holder.

8. Resident status: He has to tell whether he is resident or non-resident.

9. Monthly income and source: Job and job-related information need to be given.

10.Tax identification number: If the person has TIN Certificate, he has to fill it up.

11.Present and permanent address: Details of the current staying place and the permanent identity of the applicant.

12.National ID Card, Password or Birth certificate number: Necessary information to uniquely identify the client.

13.Detail information of nominee: The person who will have the access of the account after his death. The related person’s name, address, relation, national ID card etc.

14.Announcement & Signature: The person has to confirm that what information he has given above is right.

Besides, he has to give some detailed information about-

1.Transaction profile: A profile of the applicant that presents what can be the expected activity in the bank , both in terms of value and volume of anticipated transactions. It helps the bank to monitor transactions against this profile.

2.KYC profile form: It is one kind of customer profile form. Here, KYC means “Know Your Customer”. Three components of KYC include the customer identification program (CIP), customer due diligence (CDD), and enhanced due diligence (EDD).

3.Form for reporting SBS-2 & SBS-3 Returns: This is done by the bank officials. In SVS-2 , depositor’s information and in SVS-3,borrower’s information are written .