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## **Overviews:**

### **Chapter 1 : Introduction to “Rajshahi Krishi Unnayan Bank”**

Rajshahi Krishi Unnayan Bank (RAKUB) is a specialized agricultural bank in Bangladesh. It was established in 1987 with the aim of providing financial support to the agricultural sector and rural development in the Rajshahi division of Bangladesh. The mission of RAKUB is to provide financial support to the agricultural sector and rural development in Bangladesh. It aims to promote sustainable agriculture, increase agricultural productivity, and improve the livelihoods of farmers.

### **Chapter 2: Feasibility Study**

The feasibility study of Rajshahi Krishi Unnayan Bank (RAKUB) analyzed the impact of government policies and regulations on the operations of the bank. The study found that the policies and regulations have a significant impact on the bank's operations, particularly in terms of lending and investment activities. The study found that government policies and regulations have a direct impact on RAKUB's lending activities. For example, the central bank's policies on interest rates and reserve requirements can affect the bank's ability to lend money to farmers and other borrowers. Additionally, government regulations on loan disbursement and collateral requirements can also impact the bank's lending activities.

### **Chapter 3: Information Gathering and System Analysis**

Rajshahi Krishi Unnayan Bank currently uses a combination of manual and computerized systems to manage its operations. The bank's core banking system is outdated and lacks the necessary features to support modern banking practices. The bank also relies heavily on paper-based processes, which are time-consuming and prone to errors. Areas for Improvement like upgrading the core banking system to a modern, cloud-based solution that can support the bank's current and future needs. Implementing digital processes to reduce reliance on paper-based processes and improve efficiency. Introducing new technology, such as mobile banking and online account management, to improve customer experience and attract new customers.

### **Chapter 4 : Data Flow Diagram**

The data flow diagram of the Core banking system of Rajshahi Krishi Unnayan Bank illustrates the flow of information and data between various components of the system. This diagram provides a visual representation of the system's architecture and the relationships between its components. It helps improve understanding of the system's architecture and components, identification of potential areas for improvement and optimization and enhanced communication and collaboration between teams and stakeholders.

## **Chapter 5 : Cost Benefit Analysis**

Rajshahi Krishi Unnayan Bank is a government-owned specialized bank in Bangladesh that primarily serves the agricultural sector. A cost benefit analysis was conducted to evaluate the bank's performance and identify potential areas for improvement. As part of its operations, RAKUB conducts cost-benefit analysis (CBA) to evaluate the economic viability of its projects. While CBA is a useful tool for decision-making, there are areas where RAKUB's methodology could be improved to increase accuracy and effectiveness. CBAs have helped RAKUB identify profitable projects and investments, leading to increased revenue and profitability. CBAs have helped RAKUB allocate resources more efficiently, reducing waste and increasing productivity. CBAs have sometimes failed to account for external factors, such as market fluctuations or changes in government policies, leading to unexpected outcomes.

## **Chapter 6 : Form Design**

Rajshahi Krishi Unnayan Bank is a government-owned specialized bank in Bangladesh that provides financial services to farmers and agricultural businesses. The bank has a range of forms designed to facilitate different types of transactions, including loans, deposits, and account opening. The forms are designed to be user-friendly and easy to understand, with clear instructions and guidance for filling them out. They are available in both English and Bengali languages to cater to the diverse needs of the bank's customers.

## **Chapter 7: System Development and Quality Assurance**

Rajshahi Krishi Unnayan Bank (RAKUB) is a government-owned specialized bank in Bangladesh that provides financial services to farmers and rural communities. As with any financial institution, the development and maintenance of its systems are critical to its success. Additionally, quality assurance is essential to ensure that the systems are reliable, secure, and meet the needs of the bank's customers. This document aims to identify key areas of concern for future development and improvement of system development and quality assurance practices at RAKUB.

## **Chapter 1**

### **Introduction to “Rajshahi Krishi Unnayan Bank”- The Selected Organization and It’s Organizational Structure.**

#### **1.1 Introduction:**

In the field of Information System Analysis and Design, it is crucial to study and analyze organizations to understand their structures and processes. Organizations are complex systems that consist of interrelated and interlocking subsystems which rely on information systems to support their operations, decision-making, and strategic initiatives.

The analysis of an organization's information system architecture and structure provides insights into how technology is utilized, data is managed and information flows within the organization.

We have chosen Rajshahi Krishi Unnayan Bank, Bangladesh as the focus of our analysis in the course of Information System Analysis and Design. In this first report, we try our best to present an in-depth analysis of the introduction and organizational structure of the selected organization as informative as possible.

#### **1.2 Analysis**

##### **1.2.1 Introduction to “Rajshahi Krishi Unnayan Bank”:**

Rajshahi Krishi Unnayan Bank is a state-owned specialized bank in Bangladesh, a specialized financial institution for financing the farmers of the 16 districts of Rajshahi and Rangpur. It (RAKUB) was established by the President's Ordinance No. 58 of 1986 (later replaced by 'Rajshahi Krishi Unnayan Bank Act, 2014'). It took over the operations of 253 branches of Bangladesh Krishi Bank of the Rajshahi administrative division (presently Rajshahi and Rangpur divisions) and then started functioning on March 15, 1987.

There are 383 branches of the bank including LPO and Dhaka branch among which 194 are in Rajshahi and 187 in Rangpur division. Number of rural branches are 333 while urban 50. RAKUB is the only specialized nationalized bank having its head office outside Dhaka, i.e. at Rajshahi.

##### **1.2.2 Board of Directors:**

To steer the bank in accordance with the government policies there is a Board of Directors comprised of the chairman and ten other directors as appointed by the government. Besides, there is a three-member executive committee for deciding on emergency policy matters.

Reference: <http://www.rakub.org.bd/board.php>

Name	Designation	Contact
Mr. Md. Raisul Alam Mondal	Chairman and Former Senior Secretary Government of the People's Republic of Bangladesh	Rajshahi Krishi Unnayan Bank Head Office 272, Banolata C/A Airport Road, Rajshahi. Email: chairman@rakub.org.bd
Mr. Niranjan Chandra Debnath	Managing Director	Rajshahi Krishi Unnayan Bank Head Office 272, Banolata C/A Airport Road, Rajshahi. Fax: +88-0247-860473 Email: md@rakub.org.bd
Mr. GSM Jafarullah ndc	Director	Divisional Commissioner Rajshahi Division Rajshahi.
Mr. Md. Habibur Rahman	Director	Divisional Commissioner Rangpur Division Rangpur.
Mr. Md. Abdur Rauf	Director	Deputy Director Department of Fisheries Rajshahi Division Rajshahi.

Mr. Md. Abdul Hye Sarker	Director	Director Divisional Livestock Office Rangpur Division Rangpur.
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**Table 1.2.1 :** Informations of the Board of Directors of RAKUB

### 1.2.3 Rajshahi Krishi Unnayan Bank Logo:



**Figure 1.2.1 :** Rajshahi Krishi Unnayan Bank Logo

### 1.2.4 Vision

Developing efficient, inclusive, powerful financial and service system.

**1.2.5 Mission** Strengthen the financial investment system and developing the quality of services through strengthening institutional structure.

### 1.2.6 Objective

To ensure proper utilization of agricultural possibilities of the north-western region of the country i.e. Rajshahi and Rangpur division, ensure necessary agricultural loan from the institutional sources.

## 1.3 Organization Chart

The head office is stationed at divisional headquarters city of Rajshahi. The branches network of the bank comprises 383 branches including one in Dhaka. Eighteen zonal offices stationed in district headquarters control branches under them. The General Manager's office at Rangpur oversees activities of 9 zones of greater Rangpur, Dinajpur districts. There are 18 independent regional audit offices for conducting regular audit in branches and zonal offices. The training institute of the bank is situated at Rajshahi. There are 4,102 employees (as on 30.01.2020) of the bank of which 2,579 are officers and 1,523 other staffs.

Reference: <https://rakub.org.bd/organizationChart.php>

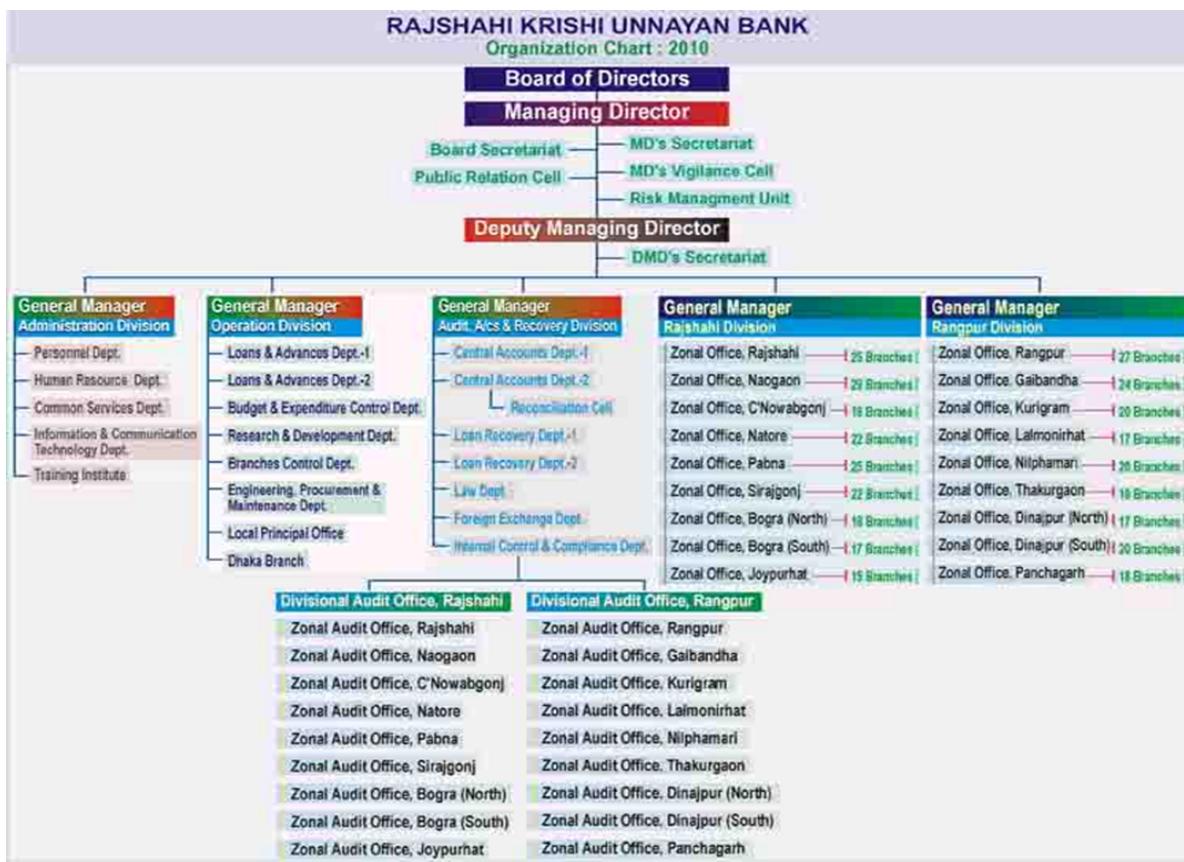


Figure 1.3.1 : Organization Chart of RAKUB

#### 1.4 Rajshahi Branches:

Zone: Rajshahi | RURAL Branch: 19| URBAN Branch: 7| Total Branch: 26

\*\* ( ) Color indicate urban branch and ( ) color indicate rural branch.

Reference: <http://www.rakub.org.bd/branch.php>

Branch Name	Address	Telephone	Email Address
Aloknagor	P.O.Goalkandi,Upazilla Bagmara, Rajshahi		aloknagor@rakub.org.bd
Bagha	P.O. Bagha, Rajshahi	+88-07233-56008	bagha@rakub.org.bd
Bargachi	P.O.Bargachi, P.S.Paba, Rajshahi	+88-0721-800179	bargachi @rakub.org.bd
Bhabaniganj	P.O.Bhabaniganj, Rajshahi	+88-07222-56010	bhabaniganj@rakub.org.bd
Binodpur	P.O. Binodpur Bazar, Rajshahi.	+88-0721-750627	binodpur@rakub.org.bd
Daokandi	daokandi, Durgapur,Rajshahi		daokandi@rakub.org.bd
Durgapur	P.O.Durgapur,Upazilla	+88-07224-56006	durgapur-raj@rakub.org.bd
Godagari	P.O.Godagari,Upazilla	+88-07225-56004	godagari@rakub.org.bd
Greater Road Kazihata	SadaronBimaBhaban,Kazihata, Rajshahi-6000		kazihata@rakub.org.bd
Hujuripara	P.O.Darusha, Upazilla Paba, Rajshahi		hujuripara@rakub.org.bd
Kakonhat	P.O.Kakanhat,Upazilla	+8807234-51015	kakonhat@rakub.org.bd
Kaliganj	P.O.Saranjai, Upazilla Tanor, Rajshahi	+88-07229-56087	kaliganj-raj@rakub.org.bd

Kamargaon	P.O. Kamargoan, P.S Tanore, Rajshahi		kamargaon@rakub.org.bd
Kharkhari	P.O.Kharkhari,Upazilla Paba, Rajshahi		kharkhari@rakub.org.bd
Maugachi	P.O.Maugachi,Upazilla Moh onpur, Rajshahi	+88-0721-800176	maugachi@rakub.org.bd
Mochmoil Bazar	P.O. Mochmoil Bazar, Upazilla Baghmara, Rajshahi		mochmoilbazar@rakub.org.bd
Mohonpur	P.O.Mohonpur,Upazilla	+88-07226-56005	mohonpur@rakub.org.bd
Mollaparahat	P.O.Mollaparahat, Upazilla Puthia, Rajshahi		mollaparahat@rakub.org.bd
Paba	P.O. Sapura, Upazilla Paba, Rajshahi	+88-0721-750627	paba@rakub.org.bd
Panchandar	Krishnapur,P.S.Tanore, Rajshahi		panchandar@rakub.org.bd
Puthia	P.O. Puthia, Upazilla Puthia, Rajshahi	+88-07228-56101	puthia@rakub.org.bd
Rajabari	P.O. Gogram, P.S Godagari, Rajshahi		rajabari@rakub.org.bd
Rajshahi	P.O.Ghoramara,Rajshahi	+88-0721-77881	rajshahi@rakub.org.bd
Sardah	P.O. Sardah, Upazilla Charghat,	+88-07223-56008	sardah@rakub.org.bd
Shikdari Bazar	Upazilla Baghmara, Rajshahi		shikdaribazar@rakub.org.bd

Tanore	P.O. & P.S. Tanore, Rajshahi	+88-07229-56012	tanore@rakub.org.bd
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**Table 1.4.1 : All 26(Urban and Rural) branches of RAKUB at Rajshahi Division.**

## 1.5 Capital

Authorized capital of the bank as determined by the government amounts to Tk. 10000 million and paid up capital Tk. 8250 million.

## 1.6 Deposit Programs

Though a specialized bank, RAKUB performs most deposit banking activities like commercial banks. Special products of the bank include deposit schemes like

- School Banking Account
- RAKUB Daily Profit Account (RDP)
- Savings Account
- RAKUB Bangabandhu Special Monthly Savings Scheme (RBSMS)
- RAKUB Deposit Scheme (RDS)
- RAKUB Double Money Scheme (RDMS)
- RAKUB Monthly Profit Scheme (RMPS)

## 1.7 Credit Programs

RAKUB caters to financing of all the agricultural activities including

- SMALL & MEDIUM ENTERPRISES (SME)
- BB Refinance Scheme 10TK Account Holder (Short Term)
- Revolving Crops Credit (RCC)
- Farmer's Credit Limit (FCL)
- Special Motivational Refinancing Scheme for Agricultural sector
- Agricultural Loan at 4% Concession Rate
- Special Credit Program for CMSME Sector
- Agricultural Loans Medium Term General
- Agriculture Loan Medium Term Green Banking
- BB Refinance Scheme 10TK Account Holder (Medium Term)
- Agricultural Loans Medium Term for Freedom Fighter

The bank pays importance to financing poverty alleviation and employment generation activities, SME and other off-farm activities. The bank disburses 60 percent of its annual target for crop production. The bank's outstanding loan amounts to Tk. 5,490.68 core and number of borrowers are 7,97,193 (as on 03.01.2020).

## **1.8 Foreign Aided Credit Projects**

1. **North-west Crop Diversification Project (NCDP):** The ADB financed project finances for high-value crop production. Four NGOs namely BRAC, Proshika, RDRS and GKF draws loan from RAKUB and relends among farmers.
2. **Small Enterprise Credit Program (SECP):** The project is jointly funded by the Royal Norwegian government and RAKUB. It aims at promotion of entrepreneurship in agro-based small enterprises and non-farm activities. The main objective of the project is to create employment through development of small enterprises. It gives priority to financing the women entrepreneurs. Maximum credit limit for a single enterprise is Taka 0.50 million. The project provides training to the entrepreneurs. A process is undergoing for converting the project into a subsidiary company of RAKUB.

## **1.9 Conclusion:**

This lab report focuses on the introduction of Rajshahi Krishi Bank, Bangladesh. The report begins with a brief introduction to Rajshahi Krishi Bank , highlighting its establishment, mission, and vision. Furthermore, the report delves into the organizational structure of Rajshahi Krishi Bank, briefly describing the Corporate structure, corporate organogram. Though some other information, (such as - the description of each department, division, and their roles within the bank) is missing, a detailed analysis and description of the organizational structure will be provided in the subsequent lab.

## Chapter 2

### Feasibility Study

**2.1 Introduction** Feasibility studies evaluate system proposals to determine their workability, impact on the organization, ability to meet user needs, and efficient resource utilization. They focus on three key questions:

1. What are the user's demonstrable needs and how does a candidate system meet them?
2. What resources are available for given candidate systems? Is the problem worth solving?
3. What is the likely impact of the candidate system on the organization? How well does it fit within the organization's master MIS (Management Information System) plan?

## 2.2 User Needs and System Alignment

In this step the work is assessing how well a proposed system meets user requirements.

### 2.2.1 User Needs

The users of the CBS system of RAKUB include bank employees, customers, and regulators. The needs of these users vary, but some common needs include:

- The ability to access information quickly and easily.
- The ability to complete transactions securely and efficiently.
- The ability to track their account activity.
- The ability to get help when they need it.

### 2.2.2 Alignment of System with Needs

The CBS system of RAKUB is aligned with the needs of users in some ways, but there are also some areas where the system could be improved. For example, the system is not always user-friendly, and it can be difficult to track account activity.

**2.2.3 Suggestions for Improvement:** Some suggestions for improving the alignment of the CBS system of RAKUB with user needs include:

- Making the system more user-friendly.
- Improving the system's reporting capabilities.
- Providing more training to bank employees on how to use the system.
- Conducting regular user surveys to gather feedback on the system.

## 2.3 Resource Availability and Problem Significance

In this step it has to evaluate the available resources and determine if the problem is worth solving.

### 2.3.1 Resource Availability

The resources available to RAKUB to improve its CBS system include financial resources, human resources, and technological resources. The bank has a limited budget for IT projects, but it has a team of experienced IT professionals who can work on the project. The bank also has access to a variety of technological resources, such as cloud computing and big data analytics.

### 2.3.2 Problem Significance

The problems with the CBS system of RAKUB are significant because they can impact the bank's efficiency, transparency, and security. For example, the lack of integration in the system can lead to errors and delays in processing transactions. The lack of user-friendliness can make it difficult for bank employees to use the system, which can also lead to errors. And the lack of security can put customer data at risk.

Here are some specific examples of how resource availability and problem significance could impact the CBS system of RAKUB:

- If the bank does not have enough financial resources, it may not be able to hire the necessary IT professionals or invest in the necessary technological resources. This could delay or prevent the bank from making improvements to its CBS system.
- If the problems with the CBS system are not significant, the bank may not see the need to invest in resources to improve the system. This could lead to the problems with the system becoming worse over time.

**2.4 Organizational Impact and Alignment** Here the task is analyzing the potential impact of the system on the organization and its alignment with the master Management Information System (MIS) plan.

**2.4.1 Organizational Impact:** The CBS system of RAKUB has a significant impact on the organization. The system is used by all departments of the bank, and it is essential for the bank's operations. For example, the system is used to process transactions, manage accounts, and track customer data.

## **2.4.2 Alignment**

The CBS system of RAKUB is aligned with the organization's goals. The system helps the bank to achieve its goals of efficiency, transparency, and security. For example, the system helps to reduce errors, improve customer service, and protect customer data.

Here are some specific examples of how the CBS system of RAKUB has had an organizational impact:

- The system has helped to improve the efficiency of the bank's operations. For example, the system has helped to reduce the time it takes to process transactions.
- The system has helped to improve the transparency of the bank's operations. For example, the system provides real-time information on customer accounts.
- The system has helped to improve the security of the bank's operations. For example, the system uses encryption to protect customer data.

## **2.5 Problem Identification And Probable Solution**

- **Integration Incompleteness**

Manual processes still exist, leading to potential errors. Customers may need to submit paper forms for money transfers, causing delays and increasing the risk of mistakes.

**Solution:** RAKUB should fully integrate the CBS system, automating all processes and eliminating the need for manual intervention. This would minimize errors and streamline operations.

- **Lack of User-Friendliness**

Difficulty in system usage by bank employees results in delays and errors. Unclear menus and slow system responsiveness have a bad effect on user experience. **Solution:** Enhance the user-friendliness of the CBS system by simplifying menus, improving response times, and ensuring clear and logical navigation. This can be achieved through concise language, well-organized menus, and system optimization.

- **Insufficient Security**

Risks of unauthorized access to customer data exist. A previous data breach in 2017 exposed personal information of over 1 million customers, emphasizing the need for enhanced security.

**Solution:** Implement additional security measures within the CBS system, such as encryption, two-factor authentication, and regular security audits, to safeguard customer data effectively.

- **Limited Scalability**

There is difficulty in accommodating new features or users. The current system lacks flexibility in incorporating new account types or payment methods.

**Solution:** Enhance system scalability by adopting a cloud-based platform, enabling seamless integration of new features or users without disrupting the underlying system.

- **Inflexibility**

There are challenges in adapting to changing business needs. Modifications to lending policies or marketing strategies are cumbersome with the existing system.

**Solution:** Increase system flexibility through a modular architecture, allowing RAKUB to modify specific components without affecting the entire system, facilitating efficient adaptation to changing business requirements.

- **Unreliability**

There is a susceptibility to outages and errors. Scheduled maintenance or unforeseen issues may cause system downtime.

**Solution:** Enhance system reliability by implementing a redundant architecture, ensuring uninterrupted operation even if one component fails. This redundancy would minimize disruptions and improve overall system reliability.

## 2.6 Enhancement Recommendations for RAKUB's CBS System

### 1. Complete Integration of the CBS System

- Streamline processes by eliminating manual interventions, reducing the risk of errors.
- Enable customers to perform transactions seamlessly within the system without paperwork or physical interaction.
- Develop a unified platform to integrate RAKUB's systems and databases, ensuring long-term benefits.

### 2. Enhance User-Friendliness of the CBS System

- Simplify menus, improve response time, and use clear, concise language.
- Incorporate a comprehensive help function offering instructions for various features.
- Conduct usability testing and gather user feedback to make informed system improvements.

### 3. Implement Additional Security Measures for Customer Data Protection

- Utilize encryption, two-factor authentication, and regular security audits.

- Employ encryption techniques to safeguard customer data from unauthorized access.
- Engage a reputable security firm to assess system security and implement recommended enhancements.

#### **4. Improve Scalability and Flexibility of the System**

- Ensure the system can accommodate new features, users, and adapt to evolving business requirements.
- Design a cloud-based infrastructure for increased scalability and ease of expansion.
- Embrace a cloud-based platform for the CBS system to facilitate future enhancements without substantial modifications.

#### **5. Enhance System Reliability**

- Minimize the risk of outages and errors by implementing a robust and redundant architecture.
- Incorporate redundancy measures, ensuring multiple copies of data and applications for uninterrupted system availability.

#### **6. Implement Real-Time Reporting System**

- Enable RAKUB to monitor CBS system performance in real time.
- Provide insights such as daily transaction volume, average response time, and error tracking.
- Develop a dedicated real-time reporting system with a user-friendly dashboard accessible to bank employees.

#### **7. Leverage Big Data Analytics for System Improvement**

- Utilize data from the CBS system to identify valuable trends and patterns.
- Apply big data analytics to identify customers at risk of loan default.
- Collaborate with a specialized big data analytics firm to collect and analyze CBS system data effectively.

#### **8. Foster Continuous System Improvement**

- Establish a system improvement committee to drive regular discussions and enhancements.
- Encourage a culture of continuous improvement, where all employees can contribute ideas.
- Maintain the CBS system's relevance by ensuring updates align with the bank's and customers' evolving needs.

By implementing these enhancements, RAKUB can significantly improve the efficiency, transparency, and security of its CBS system. These improvements will benefit both the bank and its customers, creating a more seamless and reliable banking experience.

#### **2.7 Types of Feasibility Study**

### **2.7.1 Economic Feasibility**

Here is an economic feasibility analysis of the CBS system of Rajshahi Krishi Unnayan Bank:

- **Cost of implementation:** The cost of implementing the CBS system is estimated to be \$10 million. This includes the cost of hardware, software, and training.

Benefits of implementation: The benefits of implementing the CBS system include:

- **Increased efficiency:** The CBS system will help to streamline operations and reduce costs.
- **Improved customer service:** The CBS system will make it easier for customers to access their accounts and conduct transactions.
- **Increased security:** The CBS system will improve the security of customer data.
- **Payback period:** The payback period for the CBS system is estimated to be 5 years. This means that the bank will start to see a return on its investment after 5 years.

Overall, the economic feasibility analysis of the CBS system for Rajshahi Krishi Unnayan Bank is positive. The benefits of the system outweigh the costs, and the payback period is reasonable.

### **2.7.2 Technical Feasibility**

Here is a technical feasibility analysis of the CBS system of Rajshahi Krishi Unnayan Bank:

- **Hardware requirements:** The CBS system will require a server, storage, and networking equipment. The specific hardware requirements will depend on the number of users and the features and functionality of the system.
- **Software requirements:** The CBS system will require a commercial off-the-shelf (COTS) software solution. There are a number of COTS CBS solutions available, and the specific solution will depend on the needs of the bank.
- **Technical expertise:** The implementation of the CBS system will require technical expertise in the areas of system administration, networking, and software development. The bank will need to either hire or train staff with the necessary expertise.
- **Integration with existing systems:** The CBS system will need to be integrated with the bank's existing systems, such as its core banking system and its treasury management system. The integration process will require careful planning and execution.

Overall, the technical feasibility of the CBS system for Rajshahi Krishi Unnayan Bank is good. There are a number of COTS CBS solutions available, and the bank has the technical expertise to implement the system.

### **2.7.3 Behavioral Feasibility**

Here is a behavioral feasibility analysis of the CBS system of Rajshahi Krishi Unnayan Bank:

- **User acceptance:** The success of the CBS system will depend on the willingness of users to accept and use the system. The bank will need to conduct user acceptance testing to ensure that the system is easy to use and meets the needs of users.
- **Change management:** The implementation of the CBS system will require a change management plan. The plan should address the concerns of users and help them to transition to the new system.
- **Training:** The bank will need to provide training for staff on how to use the CBS system. The training should be tailored to the specific needs of staff.

Overall, the behavioral feasibility of the CBS system for Rajshahi Krishi Unnayan Bank is good. The bank has a history of successful change management, and the staff are generally open to new technologies. However, the bank will need to ensure that the system is easy to use and that staff are adequately trained.

## **2.8 Conclusion**

The feasibility analyses indicate that implementing the CBS system in Rajshahi Krishi Unnayan Bank is viable and has the potential to improve efficiency, customer service, and security. Careful planning, considering factors like cost, benefits, technical requirements, user acceptance, and future needs, will be crucial for successful implementation. By evaluating these aspects, the bank can make an informed decision and work towards achieving their goals.

## **Chapter 3**

### **Information Gathering and System Analysis**

#### **3.1 Introduction**

System analysis totally depends on the analysis of information about the existing system so that we can find out the problems and the procedure to manage the solution. As an analyst, the information we need is about the organizations, user staff, and workflow. It will help us to identify its goals, and purposes and create systems and procedures that will achieve them in an efficient way. To start the process of information analysis, we need to gather information from different aspects.

#### **3.2 Information gathering**

Information can be gathered in several phases. For example, information can be gathered through available documentation, such as procedures manual, documents, and their flow, interviews of the user staff, and on-site observation.

##### **3.2.1 Information Gathering Tools:**

We believe information-gathering tools help analysts to assess the effectiveness and disadvantages of the current system and provide the groundwork for recommending a candidate system. Also, the proper use of tools for gathering information is the key to successful analysis. There are several tools for gathering information like Review literature, procedures and forms, Onsite observation, Interviews, and questionnaires.

##### **Review of literature, procedures, and forms -**

Procedure manuals and forms are useful sources for the analyst. They can describe the format and functions of the present system. The manual always describes how well the system is designed. Up-to-date manuals save hours of information gathering. For getting information on Rajshahi Krishi Unnayan Bank, we checked the website, searched the services they provide, and check the reviews of their services.

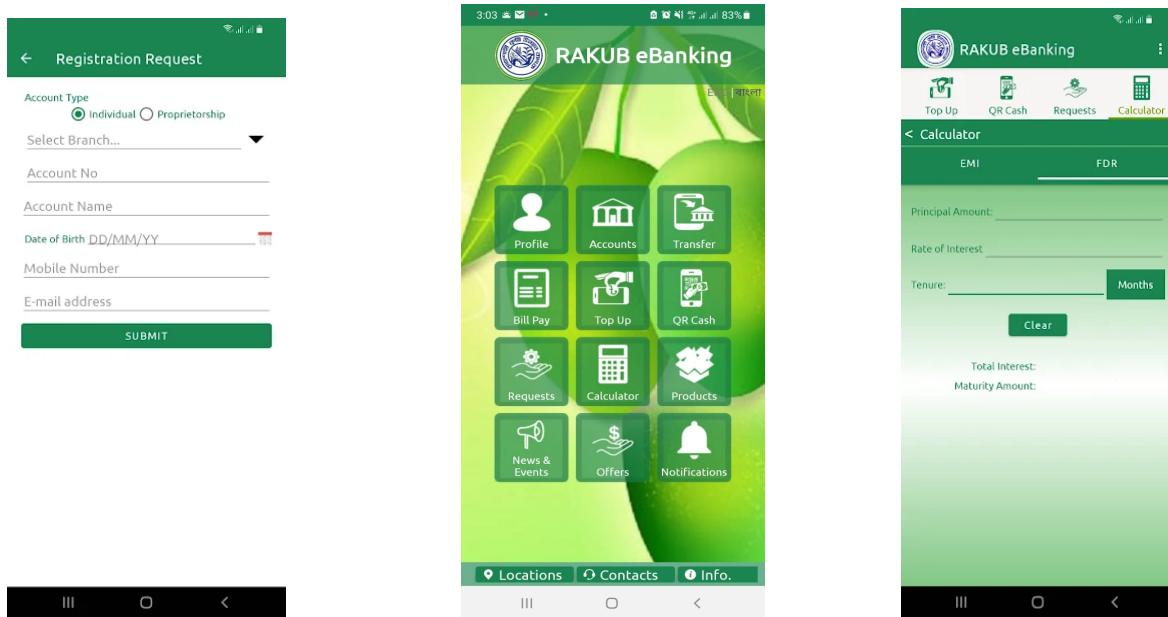
Besides this, customers can have Mobile facilities throughout internet banking using an app named **RAKUB eBanking**. RAKUB eBanking App is a dynamic and secured app that facilitates your daily financial transaction needs like Accounts Transaction History, Fund Transfer, Bill Pay, Mobile Recharge and QR Cash (Cheque less Transaction), Request for Stop Cheque, Order Cheque, Statements, Positive Pay, Solvency Certificate, Pay Order, Complain etc.

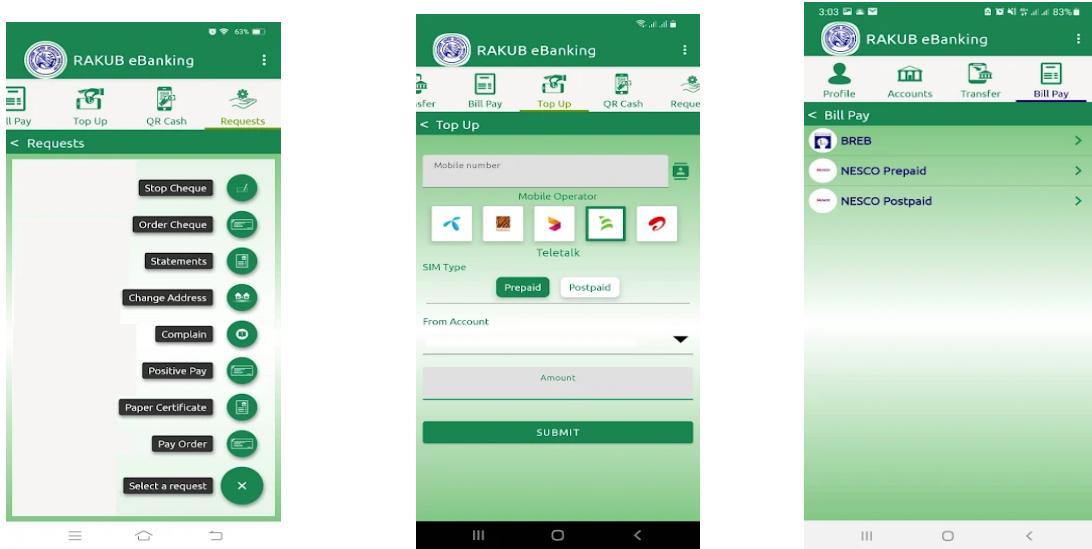
Besides making sure that customers' cash stays are safe, and they get convenient payment and mobile recharge options, the primary advantage of RAKUB eBanking is that the platform is multi-network and inter-bank. This gives customers the flexibility to use any mobile operator to use the services of any bank that has signed up on the RAKUB network. Customers will get notifications on their latest RAKUB eBanking activity; see their transaction history, transaction summary etc. you can also explore services, features, EMI & FDR Calculator, News & Events, contacts, info, locations and offers through the app.

There are almost 50k users of RAKUB eBanking and most of them have a good experiences with this app. It supports Both English and Bengali Language. Customers need to verify for Bank Account Open Service required OTP verification by SMS/ messenger. It is Secured, Reliable, and Flexible. Customers can Enjoy banking services without any extra hassle. Real-time notification after taking any service.

We collect some of these customer reviews from the google play store. Three screenshots of app reviews and ratings are given below.

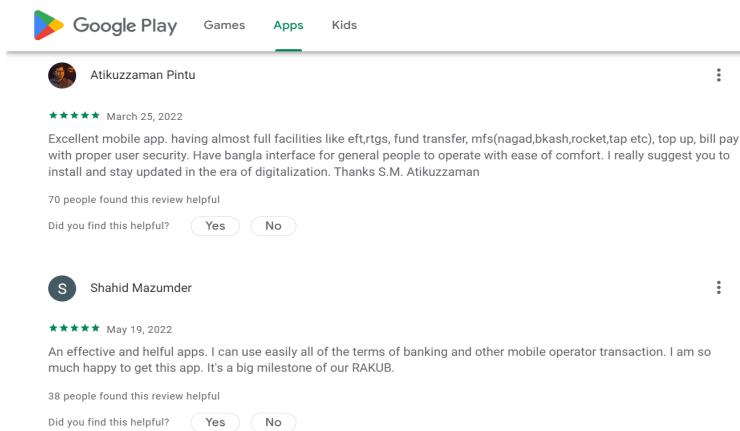
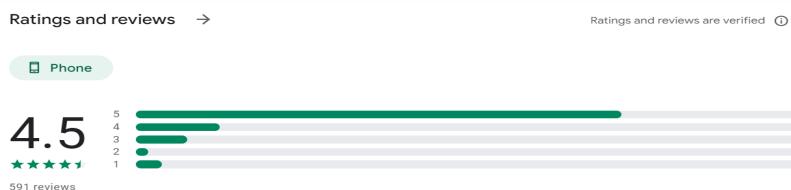
Reference: <https://play.google.com/store/apps/details?id=com.rakub.mobile>





**Figure 3.2.1:** Screenshots of RAKUB eBanking app

Reference: <https://play.google.com/store/apps/details?id=com.rakub.mobile>



**Figure 3.2.2 :** Screenshots of reviews given to RAKUB eBanking app.

This on-site eBanking system is open for 24 hours as there is no time scheduling for it. For better providence Rakub eBanking app is updated to ensure fulfill customers demand. The last update accordingly was made 16 MAy,2023. Besides if needed to communicate for any updation of the app there provides the contact of the developers

Email : [rakubapps@gmail.com](mailto:rakubapps@gmail.com)

Privacy policy:

<http://www.rakub.org.bd/overview.php>

### **3.2.2 Interviews and Questionnaires**

We collected our information through a face-to-face meeting. We went to the Rajshahi Krishi Unnayan Bank and met the Assistant Programmer,Saikat Sanyal of that branch. Our official interview conversation with the Assistant Programmer,Saikat Sanyal is given below:

**Question:** How many branches does Rajshahi Krishi Unnayan Bank have?

**Answer:** "Rajshahi Krishi Unnayan Bank boasts a total of 383 branches, with each branch located in both Rajshahi and Rangpur. However, the main branch is situated in Rajshahi."

**Question:** How is network connectivity maintained across all branches?

**Answer:** "All network connectivity is efficiently maintained through the Core Banking System (CBS) implemented by Rajshahi Krishi Unnayan Bank."

**Question:** Does Rajshahi Krishi Unnayan Bank offer an online banking system and mobile app?

**Answer:** "Indeed, Rajshahi Krishi Unnayan Bank provides an online banking system through its dedicated app, 'RAKUB eBanking.' Additionally, online/web banking systems are available for every branch. The mobile bank service, introduced on 23rd March 2022, has further enhanced their digital banking offerings."

**Question:** Could you share the number of users currently utilizing the online services? How widespread is the usage, and is feedback taken into account?

**Answer:** "Approximately 7-8 lakhs users are actively utilizing the online services provided by Rajshahi Krishi Unnayan Bank. The bank prioritizes user feedback and ensures constant engagement with customers."

**Question:** How is the promotion of the online banking system carried out?

**Answer:** "At present, there have been no specific marketing initiatives undertaken to promote the online systems or the mobile banking app. Information about these services is primarily disseminated through the bank's website."

**Question:** How is the Wi-Fi system maintained across all branches?

**Answer:** "The Wi-Fi connectivity is facilitated through a centralized data center that houses all the servers. Redundant connectivity is established from the data center, and LEADS Corporation provides the necessary software for smooth operations."

**Question:** What are the facilities provided by RAKUB for transferring funds to other banks?

**Answer:** "Rajshahi Krishi Unnayan Bank enables users to transfer funds to any other bank in Bangladesh, thereby offering extensive coverage for inter-bank transactions."

**Question:** Can you provide information about fund transfers through the mobile banking app?

**Answer:** "Fund transfers through the RAKUB mobile banking app can be conducted using popular platforms such as Bkash, Nagad, Upay, and Tap, among others."

**Question:** How many departments does Rajshahi Krishi Unnayan Bank have?

**Answer:** "Rajshahi Krishi Unnayan Bank operates with a total of 32 departments, including the budget department, loan department, and a central ICT department responsible for all ICT-related activities."

**Question:** Could you provide a brief overview of the officer positions and their tasks within the bank?

**Answer:** "The bank is led by a Departmental General Manager (DGM). There are also two Database Administrators responsible for managing database backup and restoration. Two assistant programmers oversee in-house development, dispute settlement, and Ministry file management. The assistant network and system engineers handle network connectivity tasks across all branches. Similarly, the assistant maintenance engineers focus on hardware-related responsibilities, such as PC maintenance and ensuring the cooling systems in the data center function optimally. Additionally, dedicated business teams address CBS-related issues, and the bank employs programmers and maintenance engineers. However, currently, there is no network engineer position, but efforts are being made to recruit one soon."

**Question:** How many data centers does Rajshahi Krishi Unnayan Bank have?

**Answer:** "Rajshahi Krishi Unnayan Bank operates two data centers, one located at the Rajshahi Head Office branch and the other in Kaliakair, Gazipur."

**Question:** How many divisional offices and zonal offices does Rajshahi Krishi Unnayan Bank have?

**Answer:** "Rajshahi Krishi Unnayan Bank has two divisional offices and a network of 18 zonal offices to ensure efficient operations and reach across its operational areas."

**Question:** Are there any other offices within Rajshahi Krishi Unnayan Bank?

**Answer:** "Yes, apart from the divisional and zonal offices, there are zonal audit offices and divisional audit offices within the bank's organizational structure."

**Question:** How are instructions disseminated within the bank?

**Answer:** "All instructions originate from the head office and subsequently flow down to the zonal offices and ultimately reach all the branches, ensuring effective communication throughout the organization."

**Question:** Could you elaborate on the loan facilities offered by Rajshahi Krishi Unnayan Bank?

**Answer:** "Rajshahi Krishi Unnayan Bank provides a wide range of loan facilities, catering to diverse needs, from small to large amounts. Given the bank's mission to support impoverished rural farmers, loans are offered for agricultural purposes, as well as for the purchase of livestock and other farming essentials."

**Question:** Can you provide information about the interest rates for loans?

**Answer:** "Interest rates for loans vary and are not fixed. The Bangladesh Bank determines the interest rates for agricultural loans."

**Question:** What banking system facilities are available at Rajshahi Krishi Unnayan Bank?

**Answer:** "Rajshahi Krishi Unnayan Bank offers various banking system facilities, including BACH, BEFTN, RTGS, A-CHALAN, mobile apps, internet banking, and EKYC."

**Question:** What are the working hours for the bank's operations?

**Answer:** "As per government regulations, Rajshahi Krishi Unnayan Bank operates from 10:00 am to 6:00 pm. However, the ICT department does not follow a specific time schedule."

**Question:** Is there an audit department specifically for the IT department?

**Answer:** "Currently, there is no dedicated audit department for the IT department. However, plans are underway to establish one in the future."

**Question:** How does Rajshahi Krishi Unnayan Bank maintain security?

**Answer:** "Rajshahi Krishi Unnayan Bank adheres to the security guidelines outlined by the Bangladesh Bank and has implemented the RAKUB ICT Security Policy. The bank ensures security measures, ranging from password management to device maintenance, are consistently followed."

**Question:** Does the bank utilize any antivirus software for its PCs?

**Answer:** "Yes, all PCs in the bank are equipped with paid antivirus software, along with paid operating systems. However, it is strictly prohibited to use external devices to maintain the security of the system."

### 3.2.3 Information Summary

Collecting information about Rajshahi Krishi Unnayan Bank proved challenging due to privacy restrictions. However, we managed to gather valuable insights into the bank's operations and loan facilities. While certain details regarding savings accounts, investment percentages, and investment destinations remain undisclosed, we present a summary of the information we have acquired.

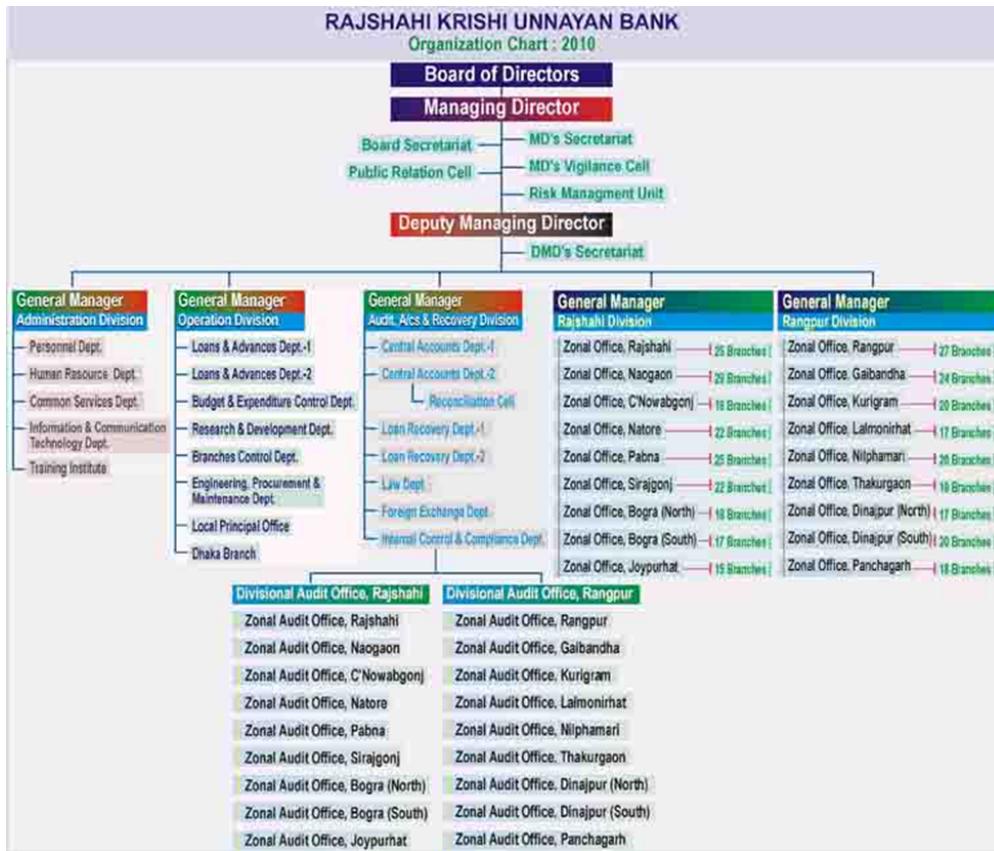
**1. Hierarchical Structure:** The banking system of Rajshahi Krishi Unnayan Bank follows a hierarchical structure as follows:

**Divisional Offices:** Rajshahi and Rangpur

**Zonal Offices:** 18 in total

**Branches:** A network of 383 branches across the region

An organization chart is shown in figure 3.2.1. The chart is collected form <http://www.rakub.org.bd/img/organogram.jpg>.



**Figure 3.2.3** Organization Chart of Rajshahi Krishi Unnayan Bank

**2. Key Roles within the Bank:** The bank is composed of various departments and positions responsible for smooth operations:

- **Departmental General Manager (DGM):** Serves as the head of the department
- **Database Administrators:** Tasked with database backup and restoration
- **Assistant Programmers:** Handle in-house development projects
- **Assistant Network and System Engineers:** Responsible for network connectivity tasks
- **Assistant Maintenance Engineer:** Addresses hardware-related issues
- **Programmers:** Develop websites and related applications
- **Maintenance Engineers:** Oversee overall maintenance operations

**3. Online Banking System:** Rajshahi Krishi Unnayan Bank offers an online banking system accessible through their dedicated app, Rakub eBanking. The bank serves approximately 7-8 lakh online users.

Instruction Flow:

Instructions within the bank flow through the following hierarchy:



**4. Banking Facilities:** Rajshahi Krishi Unnayan Bank provides several banking facilities, including: Bach, BEFTN, RTGS, A-CHALAN, Mobile Apps, Internet Banking and EKYC

**5. Audit Office:** The bank includes a zonal audit office and a departmental audit office, ensuring transparency and accountability.

**6. ICT Audit Department:** The establishment of an audit department specifically for Information and Communication Technology (ICT) is currently in progress.

**7. Loan Facilities:** Rajshahi Krishi Unnayan Bank offers a comprehensive range of loan facilities, catering to various needs and purposes. These facilities aim to support impoverished rural farmers in Bangladesh.

**8. Interest Rates:** Interest rates for loans are not fixed and vary depending on the type of loan. The Bangladesh Bank determines the interest rates for agricultural purposes.

**9. Business Team:** A dedicated business team is available to address any issues related to the Core Banking System (CBS).

**10. Security Measures:** The bank prioritizes security and follows the guidelines outlined by the Bangladesh Bank Security Guideline and Rakub ICT Security Policy. The bank undergoes security audits conducted by BCC and is ISO certified. Usage of external devices is strictly prohibited, and each PC within the bank is equipped with paid antivirus software and operating systems.

**11. Grade System:** The bank employs individuals in various grades:

- Senior System Analysts: Grade 4
- System Analysts: Grade 5

- Assistant Programmers: Grade 9

- Programmers: Grade 6

**12. Redundant Connectivity:** Data centers ensure redundant connectivity among all branches, and the bank utilizes software from LEADS Corporation.

Despite the challenges encountered during information collection, we aim to provide readers with a comprehensive overview of Rajshahi Krishi Unnayan Bank's operations and services.

### 3.3 Structured Analysis

#### 3.3.1 Credit Programs

##### Loan Product List

- SMALL & MEDIUM ENTERPRISES (SME)
- Farmer's Credit Limit (FCL)
- Agricultural Loans Medium Term General
- Agriculture Loan Medium Term Green Banking
- BB Refinance Scheme 10TK Account Holder (Medium Term)
- Agricultural Loans Medium Term for Freedom Fighter
- Agricultural Loans Medium Term Special for Flood/Cyclone
- RAKUB-NGO Linkage Wholesale Micro-Credit Program
- Cottage Industries Loans
- Rakub SECP Short Term Loan
- Loan Against Deposit-SOD
- Loan Against Deposit- General

Now, the loan of interest of all the credit programs are given below:

Reference: <http://www.rakub.org.bd/loanDetail.php?prodId=1>

SI. NO.	Credit programs	Loan of interest
1	SMALL & MEDIUM ENTERPRISES (SME)	9%
2	Farmer's Credit Limit (FCL)	9%

3	Agricultural Loans Medium Term General	8%
4	Agriculture Loan Medium Term Green Banking	6%
5	BB Refinance Scheme 10TK Account Holder (Medium Term)	9%
6	Agricultural Loans Medium Term for Freedom Fighter	8%
7	Agricultural Loans Medium Term Special for Flood/Cyclon	8%
8	RAKUB-NGO Linkage Wholesale Micro-Credit Program	8%
9	Cottage Industries Loans	9%
10	Rakub SECP Short Term Loan	9%
11	Loan Against Deposit-SOD	3% more than defined rate of deposit
12	Loan Against Deposit- General	3% more than defined rate of deposit
13	Vumihin and Borgachashi Loan Under BB Finance Scheme	8%

14	Khudro o Prantik Krishok o Borgachashider Meyadutirno Loan	9%
15	Agricultural Loans Short Term General	9%
16	BB Refinance Scheme 10TK Account Holder (Short Term)	8%
17	Agriculture Loan Short Term Green Banking	9%
18	Revolving Crops Credit (RCC)	8%
19	Cash Credit (Pledge)	9%
20	Cash Credit in Green Banking	9%
21	Special Motivational Refinancing Scheme for Agricultural sector	4%
22	Agricultural Loan at 4% Concession Rate	4%
23	Special Credit Program for CMSME Sector	9%

**Table 3.3.1:** Loan of interest of credit programs in RAKUB

### 3.3.2 Deposit Programs

#### Deposits Product List

- RAKUB Double Money Scheme (RDMS)

- RAKUB Monthly Profit Scheme (RMPS)
- School Banking Account
- RAKUB Daily Profit Account (RDP)
- RAKUB Bangabandhu Special Monthly Savings Scheme (RBSMS)
- RAKUB Deposit Scheme (RDS)
- Savings Account

**Now, the rate of interest of all the deposit programs are given below:**

Reference: <http://www.rakub.org.bd/prodDetail.php?prodId=6>

SI.No.	Name of Deposit	Duration	Rate of Interest
1	RAKUB Double Money Scheme (RDMS)	12 Years	5.95% at a compound rate
2	RAKUB Monthly Profit Scheme (RMPS)	03 Years	5.90% simple rate
3	School Banking Account	—	5.00% simple rate
4	RAKUB Daily Profit Account (RDP)	Least daily balance have to be 20,000/- to get profit	4.00% interest on daily balance above 20,000/-
5	Special Notice Deposit (SND)		3.00%
6	Fixed Deposit Receipt	1. 03-below 06 Months 2. 06-below 12 Months 3. 12-36 Months	6.00%, 6.25% and 6.50% respectively

7	Current Deposit Account	-	-
8	RAKUB Hajj Savings Scheme (RHSS)	-	-
9	Atidoridro Jonogosthir Jonno Bank Account	-	-
10	Osochchhol Protibondhi Bhata Account	-	-
11	Savings Account	-	3.00%
12	RAKUB Bangabandhu Special Monthly Savings Scheme (RBSMS)	05 Years, 07 Years & 10 Years	6.25% compound rate
13	RAKUB Deposit Scheme (RDS)	03 Years, 05 Years, 07 Years & 10 Years	6% at a compound rate

**Table 3.3.2:** Rate of interest of deposit programs in RAKUB

### 3.4 Conclusion

In the first section of this chapter, we discuss various information-gathering tools we got information from these tools and forms. Here we have discussed all the service systems of the bank where debit card service and online service RAKUB eBanking have been mentioned. We have also mentioned the customer reviews about the online service that we collect from Google Play Store. We then mentioned our official conversation with Saikat Sanyal, Assistant Programmer of the Head Office branch, Rajshahi and tried to gather all information that we need. After that, we showed a summary of the data that we received from the Internet and interviews. Finally, we develop a Credit and Deposit programs of the existing dealing system where we have mentioned the various steps as well as its various problems.

## Chapter 4

### Data Flow Diagram

#### 4.1 Introduction

A data flow diagram (DFD) is a visual representation that illustrates the flow of information within a process or system. It uses standardized symbols and labels to depict data inputs, outputs, storage points, and the routes connecting them. DFDs are valuable tools for analyzing existing systems or modeling new ones. They can be understood by both technical and non-technical audiences, making them popular for conveying complex concepts effectively.

#### 4.2 Components of Data Flow Diagrams

Data flow diagrams employ various symbols to represent the different components involved. These components include:

- **External Entity:** An external entity is an outside system or source that communicates with the system being diagrammed. It serves as the origin or destination of data entering or leaving the system. External entities can be organizations, individuals, computer systems, or business systems. They are also referred to as terminators, sources and sinks, or actors. Typically, they are depicted on the edges of the diagram.
- **Process:** A process represents an action or operation that modifies data and produces an output. It can perform computations, apply logic to sort data, or enforce business rules. Processes are labeled with short descriptions, such as "Submit payment" or "Validate user credentials."
- **Data Store:** A data store refers to a repository or file that stores information for future use. It can be a database table, a file system, or any other storage mechanism. Data stores are labeled with descriptive names, such as "Orders" or "Customer database."
- **Data Flow:** A data flow represents the path that data follows between external entities, processes, and data stores. It illustrates the interface between different components and is depicted using arrows. Data flows are typically labeled with short, meaningful names like "Billing details" or "Product information."

Using these components and their connections, a data flow diagram provides a clear and concise representation of how data moves through a system or process.

#### 4.3 Data Flow Stages of the Core Banking System of RAKUB:

The data flow of the core banking system of Rajshahi Krishi Unnayan Bank (RAKUB) can be divided into three main stages:

### 1. Data Entry

The data entry stage involves the input of data into the core banking system. Bank employees can enter data through various channels, including the bank's online portal, ATMs, and point-of-sale (POS) terminals.

### 2. Data Processing

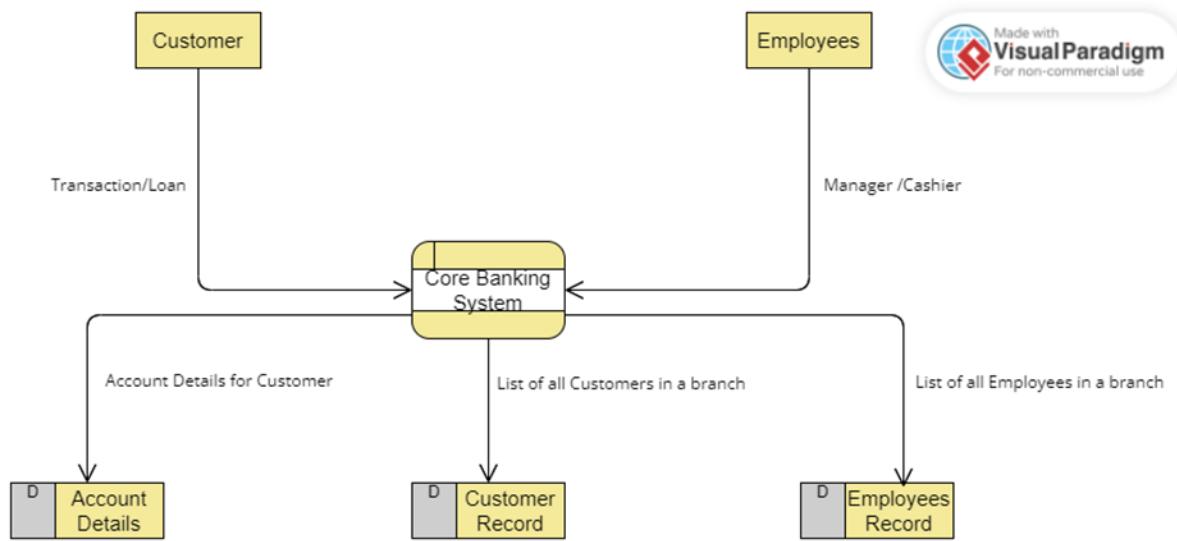
The data processing stage involves the processing of data that has been entered into the core banking system. This includes tasks such as data validation, updating account balances, and generating reports.

### 3. Data Output

The data output stage involves the delivery of data from the core banking system to various channels. Data can be outputted to customer statements, management reports, regulatory reports, and other authorized channels.

## 4.4 Illustration of the Data Flow

The data flow of the core banking system of RAKUB can be represented as follows:



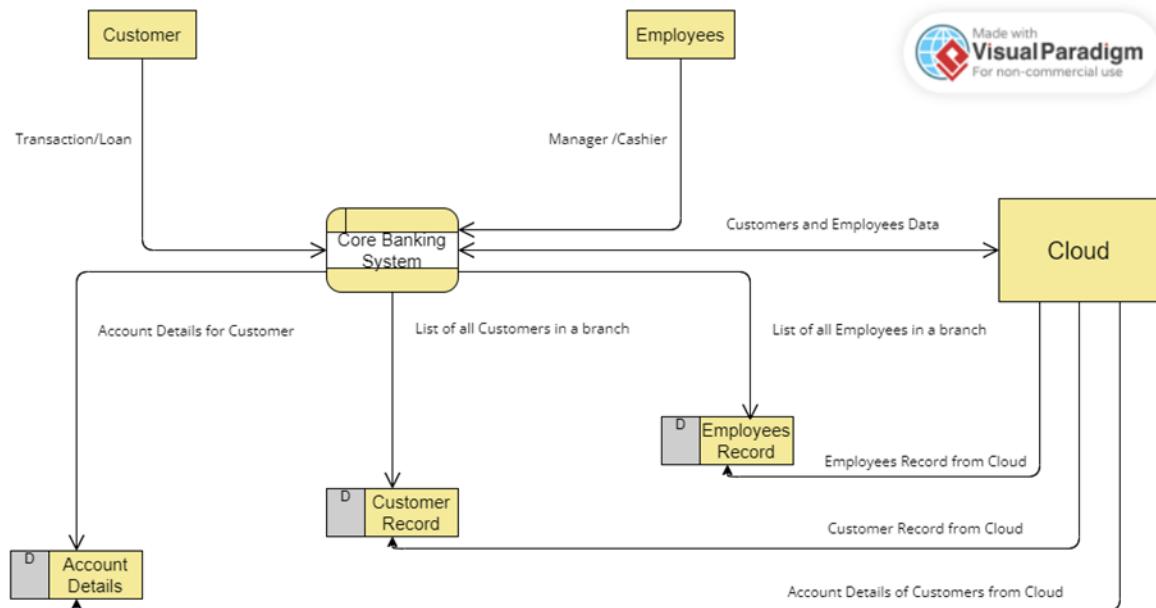
**Figure 4.4.1** Data Flow Diagram of CBS of RAKUB

## 4.5 Analysis of the Data Flow in the Core Banking System of RAKUB

The data flow in the core banking system of RAKUB offers several benefits:

- **Accuracy:** The data flow is designed to ensure accurate data entry, which helps prevent errors and inaccuracies in the system. This promotes data integrity and reliability.
- **Efficiency:** The data flow is optimized to process data efficiently, reducing the time required for transaction processing and report generation. This enhances the overall operational efficiency of RAKUB.
- **Security:** The data flow incorporates security measures to protect data from unauthorized access. This safeguards the confidentiality and integrity of sensitive information within the core banking system.
- **Compliance:** The data flow is designed to comply with regulatory requirements. By adhering to industry standards and regulations, RAKUB avoids penalties and maintains a positive reputation. The robust data flow in the core banking system of RAKUB ensures accurate and efficient processing of data, while also prioritizing security and compliance with regulatory standards.

#### 4.6 Proposed Data Flow Diagram in the Core Banking System of RAKUB



**Figure 4.6.1** Proposed Data Flow Diagram of CBS of RAKUB

The current Core Banking System (CBS) of Rajshahi Krishi Unnayan Bank (RAKUB) is a centralized system that is hosted on-premises. This system has a number of limitations, including:

- It is not scalable, so it cannot easily accommodate future growth.
- It is not secure, as it is not protected from cyberattacks.
- It is not cost-effective, as it requires expensive hardware and maintenance costs.

The proposed new CBS system would be a cloud-based system that would address these limitations. The cloud-based system would be scalable, secure, and cost-effective. It would also be more efficient than the current system, as it would not require hardware and maintenance costs.

The proposed new CBS system would be a significant improvement over the current system. It would provide RAKUB with a more efficient, scalable, secure, and cost-effective way to manage its banking operations.

Here is a table that summarizes the key differences between the current CBS system and the proposed new CBS system:

<b>Feature</b>	<b>Current CBS System</b>	<b>Proposed New CBS System</b>
Location	On-premises	Cloud-based
Scalability	Not scalable	Scalable
Security	Not secure	Secure
Cost-effectiveness	Not cost-effective	Cost-effective
Efficiency	Not efficient	Efficient

**Table 4.6.1** differences between the current CBS system and the proposed new CBS system

## 4.7 Advantages of the Proposed CBS System

- **Efficiency and Cost-Effectiveness:** Highlight how the new CBS system improves efficiency and reduces costs compared to the current system.

- **Cloud-Based Solution:** Explain the benefits of a cloud-based solution in terms of accessibility, scalability, and maintenance.
- **Scalability and Future Growth:** Emphasize how the proposed system accommodates future growth and expansion of RAKUB's operations.
- **Enhanced Security Measures:** Describe the enhanced security features of the new system, such as encryption and access control, ensuring the protection of customer data.

## 4.8 Conclusion

Overall, the proposed new CBS system would be a significant improvement over the current system. It would provide RAKUB with a more efficient, scalable, secure, and cost-effective way to manage its banking operations.

## **Chapter:5**

### **Cost Benefit Analysis**

#### **5.1 Introduction**

Cost benefit analysis is a vital tool for decision making, and Rajshahi Krishi Unnayan Bank is no exception. By evaluating the costs and benefits of different options, organizations can make informed choices that will lead to greater success.

In this presentation, we will explore the concept of cost benefit analysis in depth and discuss its importance in decision making. We will also provide an overview of Rajshahi Krishi Unnayan Bank, its mission and objectives, and perform a cost benefit analysis of the bank. With real-life examples and data to support our points, we hope to demonstrate the value of this tool and encourage its adoption.

#### **5.2 What is Cost Benefit Analysis?**

Cost benefit analysis is a tool used to evaluate the potential benefits and costs of a project or decision. It involves identifying all the costs associated with a project or decision, as well as the potential benefits that could be gained. By comparing these costs and benefits, decision makers can determine whether the project or decision is worth pursuing.

For example, let's say a company is considering implementing a new software system. The cost of the software and implementation may be high, but the benefits of increased efficiency and productivity could outweigh those costs. Through cost benefit analysis, the company can determine whether the investment is worth making.

#### **5.3 Why is Cost Benefit Analysis Important?**

Cost benefit analysis is an essential tool for decision making in any organization. It helps to evaluate the potential costs and benefits of a project or investment, and weigh them against each other to determine whether it is worth pursuing. By using this tool, organizations can make informed decisions that are based on data and evidence, rather than intuition or guesswork.

One of the key benefits of cost benefit analysis is that it provides a structured approach to decision making. It forces organizations to consider all the relevant factors, such as the financial costs and benefits, as well as the social and environmental impacts. This ensures that decisions are made in a holistic manner, taking into account all the different aspects of the project or

investment. Additionally, cost benefit analysis can help to identify potential risks and uncertainties, which can be addressed before they become major issues.

#### **5.4 Cost Benefit Analysis of Rajshahi Krishi Unnayan Bank**

To perform a cost benefit analysis of Rajshahi Krishi Unnayan Bank, we must first identify the costs and benefits associated with its operations. The costs include expenses such as salaries, rent, utilities, and equipment, while the benefits include revenue from loans, interest income, and other sources. By comparing these costs and benefits, we can determine whether the bank is profitable and whether it is providing value to its customers and stakeholders.

One important factor to consider in our analysis is the social impact of the bank's operations. For example, by providing loans to farmers and small business owners, the bank may be helping to alleviate poverty and promote economic growth in the region. These social benefits may not be immediately apparent in financial statements, but they are an important consideration when evaluating the overall impact of the bank.

#### **5.5 Benefits Outweigh the Costs**

Rajshahi Krishi Unnayan Bank is a prime example of how the benefits of a financial institution can outweigh its costs. According to recent data, the bank has been able to significantly increase agricultural productivity in the region it serves. This has led to higher incomes for farmers and increased food security for the entire community.

Furthermore, the bank has also been able to provide affordable loans to small businesses and entrepreneurs, which has helped stimulate economic growth in the region. These benefits far outweigh any costs associated with operating the bank, making it a valuable asset for the community.

#### **5.6 Implementation**

To implement these recommendations, the bank should form a cost analysis committee comprising of representatives from different departments. The committee should be responsible for identifying areas where cost savings can be made and implementing the necessary changes. The bank should also invest in training its employees on new technology systems and processes to ensure successful implementation.

#### **5.7 Application in Resource Allocation Strategies**

For Rajshahi Krishi Unnayan Bank, CBA can be used to evaluate the potential benefits of different resource allocation strategies. By comparing the costs and benefits of different

investments, the bank can identify the most effective use of its resources. CBA can also help to prioritize investment decisions, ensuring that the bank is investing in projects that provide the greatest return on investment.

## 5.8 Cash Flow Statement of RAKUB:

The cash flow statement for the year ended on 30 JUNE ,2022 is given below according to RAKUB official website.

Reference: [http://www.rakub.org.bd/pdf/financial/Financial\\_statement.pdf](http://www.rakub.org.bd/pdf/financial/Financial_statement.pdf)



**রাজশাহী কৃষি উন্নয়ন ব্যাংক**  
**RAJSHAHI KRISHI UNNAYAN BANK**

The largest development partner in agriculture of the north-west Bangladesh  
 (An Organization of the People's Republic of Bangladesh)

**FINANCIAL STATEMENT 2021-2022**

<b>BALANCE SHEET AS ON 30 JUNE 2022</b>			<b>PROFIT &amp; LOSS ACCOUNT FOR THE YEAR ENDED ON 30 JUNE 2022</b>			<b>HIGHLIGHTS ON THE OVERALL ACTIVITIES OF THE BANK FOR THE YEAR ENDED ON 30 JUNE 2022</b>		
<b>PARTICULARS</b>	<b>30-06-2022 (TAKA)</b>	<b>30-06-2021 (TAKA)</b>	<b>PARTICULARS</b>	<b>30-06-2022 (TAKA)</b>	<b>30-06-2021 (TAKA)</b>	<b>PARTICULARS</b>	<b>30-06-2022 (TAKA)</b>	<b>30-06-2021 (TAKA)</b>
<b>PROPERTY AND ASSETS:</b>			<b>Interest Income</b>	480,33,52,124	452,47,13,777	01. Paid-up Capital	824,80,00,000	824,80,00,000
Cash	383,99,41,524	351,42,73,835	Interest paid on deposits and borrowings etc.	38,00,05,37,857	38,73,07,239	02. Total Capital	(151,70,71,747)	(129,80,41,601)
Cash in hand (including foreign currency)	34,77,06,653	24,65,90,860	<b>Net Interest Income</b>	92,28,14,267	65,15,06,338	03. Capital Shortage	(210,68,82,149)	(186,22,64,440)
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	349,22,34,871	326,76,82,975	<b>Investment income</b>	-	-	04. Total Assets	934,93,62,136	8214,42,86,346
Balance with other banks and financial institutions	1558,05,94,078	661,14,12,737	Commission, Exchange & Brokerage	131,54,653	164,71,244	05. Total Deposits	6773,84,25,170	5849,10,70,611
Investment	61,29,03,300	61,28,84,000	Other operating income	36,34,98,980	35,68,25,562	06. Total Loans & Advances	7074,60,53,088	6688,38,63,231
Receiveable from Government	-	-	<b>Total Operating Income</b>	129,94,67,901	102,48,03,344	07. Total Contingent Liabilities & commitments	-	-
Loans and Advances	7074,60,53,088	6688,38,63,231	Rent, taxes, insurance, electricity etc.	352,61,18,805	46,20,30,896	08. Credit Deposit Ratio	80.25%	92.92%
Fixed assets including land, building, furniture and fixtures	88,14,38,202	79,73,84,894	Legal expenses	9,84,665	8,83,910	09. Percentage of classified loans against total loans & advances	20.21%	19.21%
Other Assets	365,50,83,204	354,51,18,909	Postage, stamp, telecommunication etc.	4,02,41,692	24,48,87,00	10. Profit (Loss) after Tax & provision	(2458,34,05,80)	(484,43,31,169)
Non-banking assets	17,93,48,740	17,93,48,740	Stationery, printings, advertisements etc.	3,24,49,424	3,36,19,147	11. Amount of Classified Loans	1430,10,55,517	1285,03,26,374
<b>Total Assets</b>	<b>9349,53,62,136</b>	<b>8214,42,86,346</b>	Managing directors salary & Others	15,88,577	15,06,266	12. Provision kept against Classified Loan	468,19,73,872	531,98,27,685
<b>LIABILITIES AND CAPITAL:</b>			Directors' fees	10,38,176	11,06,522	13. Provision Surplus/Deficit	-	-
<b>Liabilities:</b>			Auditors' fee	8,50,000	94,1000	14. Cost of Fund	8.19%	9.06%
Borrowing from other banks, financial institution and Agents	2315,06,31,742	1867,96,34,589	Charges on loan losses	9,30,864	17,37,652	15. Interest Earning Assets	7914,31,66,619	6929,39,59,972
Deposits and other accounts	6773,84,25,170	5849,10,70,611	Depreciation and repair of bank's assets	20,04,95,597	15,27,90,130	16. Non-interest earning Assets	1430,10,55,517	1285,03,26,374
Other Liabilities	1862,97,30,533	1858,63,62,009	Other expenses	9,89,27,762	723,11,062	17. Return on Investment (ROI)	0.00%	0.00%
<b>Total Liabilities</b>	<b>10951,87,87,445</b>	<b>9575,70,67,209</b>	<b>Total Operating Expense</b>	<b>416,93,56,499</b>	<b>501,42,66,663</b>	18. Return on Assets (ROA)	-2.63%	-5.90%
<b>Capital / Shareholders' Equity</b>			Profit (Loss) before Provision	(286,98,88,598)	(398,94,63,319)	19. Income from Investment	-	-
Pad-up Capital	8,248,00,000	8,248,00,000	Total Provision	(44,00,96,484)	(82,89,45,032)	20. Earnings per Share	-	-
Other Reserves	20,78,84,475	20,78,84,475	Provision for diminution in value of investments	(25,32,000)	(41,14,500)	21. Income per Share	-	-
Surplus/(Deficit) in Profit and Loss account	(247,93,09,789)	(2206,96,53,538)	Total Profit/Loss before taxes	(242,72,60,114)	(481,42,93,851)	22. Net asset Value	-	-
<b>Total Liabilities &amp; Shareholders Equity</b>	<b>(1602,34,25,309)</b>	<b>(1361,27,80,863)</b>	Provision for taxation	3,10,80,467	3,03,03,73,18	23. Net asset value per share	-	-
<b>Total Liabilities &amp; Shareholders Equity</b>	<b>9349,53,62,136</b>	<b>8214,42,86,346</b>	<b>Net Profit after Taxation</b>	<b>(2458,34,05,80)</b>	<b>(484,43,31,169)</b>	24. Net Operating Cash Flow Per Share (NOCFPS)	-	-
Off Balance Sheet Items	-	-	Retained surplus	(2458,34,05,80)	(484,43,31,169)	25. Price earnings ratio (Times)	-	-
Contingent Liabilities	-	-						

Sd/- (Ahmed Zaker & Co.) Sd/- (Zohra Zaman Kabir Rashid & Co.) Sd/- (S.M. Ahsanullah) Sd/- (Md. Atab Hossain) Sd/- (Md. Shamsul Wadud) Sd/- (Dr. Md. Abdul Hye Sarker) Sd/- (Md. Abdu Rauf) Sd/- (Md. Habibur Rahman) Sd/- (GSM Jafarul Haq) Sd/- (Niranjan Chanda Debnath) Sd/- (Md. Raisul Alam Mondal) Chairman

Figure 5.8.1 : Screenshot of financial statement of RAKUB for the year ended on 2022

Cash flow statement for the year ended on June 30, 2022		Statement of Changes in equity for the year ended on 30 June 2022						
Particulars	2021-2022 Taka	2020-2021 (Taka)	Particulars	Paid up capital	Statutory reserve	Other reserve	Profit/Loss	Total Taka
<b>A. Cash flows from operating Activities:</b>			Balance as at July 01, 2020	824,80,00,000	-	20,78,84,475	(2206,86,65,338)	(1361,27,80,863)
Interest receipts in cash	438,50,94,712	389,10,15,128	Changes in accounting policy	-	-	-	-	-
Interest payments	(304,52,58,545)	(327,50,57,637)	Restated balance	-	-	-	-	-
Dividends/Interest Subsidy receipts	0	0	Surplus/Deficit on account of revaluation of properties	-	-	-	-	-
Fees & commission receipts in cash	12,34,18,262	13,79,38,460	surplus /Deficit on account of revaluation of investments	-	-	-	-	-
Recoveries on loans previously written-off	4,42,88,682	3,92,46,729	Prior year adjustment	-	-	-	4,76,96,133	4,76,96,133
Cash payments to employees	(352,87,45,558)	(482,56,32,474)	Net gains and losses not recognized in the income statement	-	-	-	-	-
Cash payments to suppliers	(26,02,56,718)	(16,17,95,345)	Net profit for the year	-	-	-	(245,63,40,580)	(245,63,40,580)
Income taxes paid	-	-	Dividend	-	-	-	-	-
Receipts from other operating activities	25,32,35,372	23,53,58,346	Issue of Share Capital	-	-	-	-	-
Payments for other operating activities	(9,89,27,762)	(7,23,11,062)	Balance at June 30, 2022	824,80,00,000	-	20,78,84,475	(2447,93,09,784)	(1802,34,25,309)
<b>Operating profit before Changes in operating assets and liabilities</b>	<b>(212,71,51,556)</b>	<b>(383,12,37,854)</b>	<b>Other Reserves</b>					
<b>Increase/decrease in operating assets &amp; Liabilities</b>			General Reserve					7,71,06,905
Statutory deposits	-	-	Special Reserve					5,98,62,867
Purchase/sale of trading securities	-	-	Reserve for Bank Building and staff quarter					7,00,49,500
Loans and advances to other banks	-	-	Reserve for unforeseen losses					8,65,203
Loans and advances to customers	-	-	Total other Reserve					20,78,84,475
(386,21,89,857)	(595,31,32,899)							
Other assets	(10,99,64,295)	34,46,98,508						
Deposits from other banks	-	-						
Deposits from customers	924,73,54,560	439,52,99,199						
Other liabilities account of customers	-	-						
Trading liabilities	-	-						
Other liability	4,33,68,524	278,07,97,732						
<b>Changes in operating assets and liabilities</b>	<b>531,85,68,932</b>	<b>156,76,62,540</b>						
<b>Net cash from Operating activities</b>	<b>319,14,17,378</b>	<b>(226,35,75,314)</b>						
<b>B. Cash flows from investing activities</b>								
Proceeds from sale of Securities	-	-						
Payments for purchase of Securities	-	-						
Purchase/sale of property, plant and equipment	-	-						
Purchase/sale of subsidiary	-	-						
<b>Net cash from investing activities</b>	<b>(8,40,53,309)</b>	<b>(12,66,56,698)</b>						
<b>C. Cash flows from financing activities</b>								
Receipts from issue of loan capital & debt security	-	-						
Payments for redemption of loan capital & debt security	-	-						
Receipts from issue of ordinary share	-	-						
Dividends paid	-	-						
<b>Net cash flow from financing activities</b>	<b>418,75,04,261</b>	<b>130,35,49,655</b>						
<b>D. Net increase/ (decrease) in cash(A+B+C)</b>	<b>729,48,68,330</b>	<b>(108,66,82,356)</b>						
E. Effects of exchange rates change on cash and cash equivalents	-	-						
<b>F. Cash and cash-equivalents at beginning period</b>	<b>1073,85,70,572</b>	<b>1182,52,928</b>						
<b>Cash and cash equivalents at end of period</b>	<b>1803,34,38,902</b>	<b>1073,85,70,572</b>						

Liquidity Statement as on 30 June, 2022 (Maturity Analysis of Assets and Liabilities) (Fig in Tk)								
Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total		
<b>Assets</b>								
Cash in hand (including Bangladesh Bank)	137,70,41,524	-	-	-	246,29,00,000	383,99,41,524		
Balance with other banks and financial institutions	628,20,94,078	729,85,00,000	-	-	-	1358,05,94,078		
Money at call and on short notice	-	-	-	-	-	-		
Investments	12,53,300	-	61,16,50,000	-	-	61,29,03,300		
Loans and Advances	4803,40,53,088	16,70,00,000	2229,79,00,000	22,88,00,000	1,83,00,000	707480,53,088		
Fixed assets holding, premises, fixtures and furniture	-	-	26,56,38,202	31,58,00,000	30,00,00,000	88,14,38,202		
Other assets	185,59,83,204	66,00,00,000	40,91,00,000	36,00,00,000	37,00,00,000	365,50,83,204		
Non-Banking assets	-	-	-	-	-	17,93,48,740		
<b>Total assets</b>	<b>5755,04,25,194</b>	<b>812,55,00,000</b>	<b>2358,42,88,202</b>	<b>90,46,00,000</b>	<b>333,05,48,740</b>	<b>9349,53,62,136</b>		
Borrowing from other banks, financial institutions and agents	-	1000,00,31,742	530,61,00,000	449,51,00,000	334,94,00,000	2315,06,31,742		
Deposits other accounts	1084,45,25,170	1145,00,00,000	1206,00,00,000	1757,00,00,000	1581,39,00,000	6773,84,25,170		
Other liabilities	109,97,30,533	305,00,00,000	969,00,00,000	99,00,00,000	380,00,00,000	1862,97,30,533		
<b>Total liabilities</b>	<b>1194,42,55,703</b>	<b>2450,00,31,742</b>	<b>2705,61,00,000</b>	<b>2305,51,00,000</b>	<b>2296,33,00,000</b>	<b>10951,87,445</b>		
<b>Net liquidity</b>	<b>4560,61,69,491</b>	<b>(1637,45,31,742)</b>	<b>(347,18,11,798)</b>	<b>(2215,05,00,000)</b>	<b>(1963,27,51,260)</b>	<b>(1602,34,25,309)</b>		

Sd- (Ahmed Zaker & Co.) Sd- (Zohra Zaman Kabir Rashid & Co.) Sd- (S.M. Ahsanullah) Sd- (Md. Attaur Hossain) Sd- (Md. Shamsul Wadud) Sd- (Dr. Md. Abdur Rye Sarker) Sd- (Md. Abdur Rauf) Sd- (Md. Habibur Rahaman) Sd- (GSM Jafarul Haq) Sd- (Niranjan Chandra Debnath) Sd- (Md. Raisul Alam Mondal) Chairman

Figure 5.8.2 : Screenshot of financial analysis of RAKUB for the year ended 2022

## 5.9 Case Study: Successful Implementation of Rajshahi Krishi Unnayan Bank

In 2015, Rajshahi Krishi Unnayan Bank (RAKUB) implemented a new mobile banking system that allowed farmers to access their accounts and transfer funds from their mobile phones. This was a significant improvement over the previous system, which required farmers to visit a branch in person to conduct any banking transactions. The new system not only saved time and money for farmers, but also increased efficiency for the bank.

As a result of the new mobile banking system, RAKUB saw a 20% increase in the number of customers using their services within the first year of implementation. This increase in customer base led to an increase in revenue for the bank, as well as improved financial inclusion for farmers in rural areas who were previously underserved by traditional banking systems.

## **5.10 Challenges and Limitations**

One of the main challenges of using cost benefit analysis for Rajshahi Krishi Unnayan Bank is the difficulty in accurately quantifying all costs and benefits. Some costs and benefits may be intangible or difficult to measure, making it challenging to determine an accurate net benefit.

Another limitation is the potential for bias in the analysis. The person conducting the analysis may have a vested interest in the outcome or may not consider all relevant factors, leading to inaccurate results. To overcome these challenges, it is important to involve multiple stakeholders in the analysis and use a standardized methodology to ensure consistency and objectivity.

## **5.11 Conclusion**

In conclusion, we have discussed the importance of cost benefit analysis in decision making and how it can help organizations make informed decisions. We provided an overview of Rajshahi Krishi Unnayan Bank and its mission and objectives. We also discussed the benefits and costs associated with using this bank and performed a cost benefit analysis to show that the benefits outweigh the costs. Using real-life examples and data, we showed how Rajshahi Krishi Unnayan Bank has been successfully implemented and the benefits it has brought to its customers and stakeholders. We also discussed the challenges and limitations of using cost benefit analysis for this bank and provided recommendations for overcoming them. Overall, cost benefit analysis is a powerful tool that should be adopted by all organizations to make informed decisions.

## **Chapter:6**

### **Form Design**

#### **6.1 Introduction:**

Form design is a critical aspect of creating a positive user experience. Poorly designed forms can lead to frustration, errors, and ultimately, lost business. In fact, studies show that users are more likely to abandon a form if it is difficult to use or confusing. This is particularly important for Rajshahi Krishi Unnayan Bank, as we strive to provide our customers with the best possible experience.

Good form design can also have a significant impact on efficiency. By designing forms that are easy to use and understand, we can reduce the amount of time it takes to complete them. This not only benefits our customers, but it also allows us to process applications and requests more quickly, improving overall productivity.

#### **6.2 Design Principles for Forms**

When designing forms for Rajshahi Krishi Unnayan Bank, there are several key design principles that should be kept in mind. First and foremost, forms should be easy to use and understand. This means using clear and concise language, providing helpful guidance and instructions, and organizing the form in a logical and intuitive manner.

Another important design principle is consistency. All forms used by Rajshahi Krishi Unnayan Bank should have a consistent look and feel, with a cohesive design that reflects the bank's brand identity. Consistency helps to build trust and familiarity with customers, making them more likely to complete the form and continue their relationship with the bank.

#### **6.3 Best Practices for Form Design**

One of the best practices for form design is to use clear and concise language. This means avoiding jargon and technical terms that may confuse users, and instead using simple and easy-to-understand language. Additionally, it's important to provide context and guidance where necessary, so that users understand what information is being requested and why.

#### **6.4 Form Design**

The forms of RAKUB for account opening and for taking loan are given below which were taken from RAKUB official websites.

Reference: <http://www.rakub.org.bd/forms/Form%20Sthaye%20Amanot.pdf>

● Account Opening Application Form:



## রাজশাহী কৃষি উন্নয়ন ব্যাংক

পরিশিষ্ট-১ (ক)

শাখা

হিসাব খোলার ফরম  
স্থায়ী আমানত/সঞ্চয়ী ক্রিম/বিশেষ ক্রিম হিসাব

তারিখ :  দিন  মাস  বছর

ব্যবস্থাপক

রাজশাহী কৃষি উন্নয়ন ব্যাংক

শাখা :

হিসাব নম্বর :

ইউনিক এাইডি কোড :

(বাংকের ব্যবহারের জন্য)

প্রিয় মহোদয়,  
আমি/আমরা আপনার শাখায় একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের হিসাব সংক্রান্ত ও ব্যক্তিগত বিস্তারিত তথ্য নিম্নে প্রদান করছি:

[প্রথম অংশ : হিসাব সংক্রান্ত তথ্যাদি]

১। হিসাবের শিরোনাম (বাংলায়) :   
In English (Block Letter) :

২। ক) স্থায়ী আমানত এর ক্ষেত্রে প্রযোজ্য :

পরিমাণ : (অংকে) ..... (কথায়) ..... সুদ/মুনাফার হার: .....

মেয়াদকাল : বছর ..... মাস ..... দিন .....। মেয়াদ পূর্তির তারিখ: .....

নবায়নের ক্ষেত্রে :  আসল এবং সুদ নবায়ন করুন।  
 শুধুমাত্র আসল নবায়ন করুন, সুদ ..... নম্বর হিসাবে জমা করুন।  
 প্রযোজ্য নহে।

খ) সংধয়ী ক্রিম/বিশেষ ক্রিম এর ক্ষেত্রে প্রযোজ্য :

ক্রিমের নাম : ..... ক্রিমের মেয়াদ: .....

গ্রাহক কর্তৃক প্রদেয় কিসিল ক্রিকোয়েসি: ..... কিসিল সংখ্যা: .....

কিসিল পরিমাণ : (অংকে) ..... (কথায়) .....

মেয়াদান্তে ব্যাংক কর্তৃক প্রদেয় : (অংকে) ..... (কথায়) .....

এককালীন জমা : (অংকে) ..... (কথায়) .....

পরিশোধের ক্রিকোয়েসি : ..... পরিশোধ কিসিল সংখ্যা : .....

ব্যাংক কর্তৃক প্রতি বিস্তিতে প্রদেয় : (অংকে) ..... (কথায়) .....

৩। হিসাব পরিচালনার পক্ষতি (টিক দিন) :  এককভাবে  যৌথভাবে  যেকোন একজন  
 যেকোন একজন অথবা জীবিতজন  অন্যান্য

[দ্বিতীয় অংশ: প্রতিষ্ঠান সংক্রান্ত তথ্যাদি]

১। প্রতিষ্ঠানের নাম (বাংলায়) :   
In English (Block Letter) :

২। ট্রেড লাইসেন্স নম্বর : ..... তারিখ: ..... ইস্যুকারী কর্তৃপক্ষ: .....

৩। নিবন্ধন নম্বর : ..... তারিখ: ..... নিবন্ধন কর্তৃপক্ষ ও দেশ : .....

নিবন্ধনকৃত ঠিকানা : .....

৪। ভ্যাট নেজিস্ট্রেশন নম্বর/BIN : .....

৫। ট্যাঙ্ক আইডি নম্বর (TIN) (যদি থাকে) : .....

৬। ব্যবসাহুল/অফিসের ঠিকানা : .....

০১

- ৭। প্রতিষ্ঠানের ধরণ (টিক দিন) :  একক মালিকানা  অংশীদারী  যৌথ উদ্যোগ  
 প্রাইভেট লিঃ কোম্পানী  পাবলিক লিঃ কোম্পানী  ট্রাস্ট  
 এনজিও/এনপিও  ক্লাব/সোসাইটি  শিক্ষা প্রতিষ্ঠান  
 ধর্মীয় প্রতিষ্ঠান  অন্যান্য (নির্দিষ্টভাবে উল্লেখ করুন).....
- ৮। ব্যবসার ধরণ :  ট্রেডিং  সেবা  উৎপাদন  অন্যান্য (নির্দিষ্টভাবে উল্লেখ করুন).....
- ৯। ব্যবসায়ের প্রকৃতি (বিস্তারিত) : .....
- ১০। বার্ষিক টোর্নওভার : .....

পরিশিষ্ট-২

[তৃতীয় অংশ: নমিনি সংক্রান্ত তথ্যান্বয়]

১। হিসাবধারী/পরিচালনাকারীর নাম (বাংলায়) :	<input type="text"/>	হিসাব নম্বর: (বাংলাদেশ ব্যবহারের জন্য)
In English (Block Letter) :	<input type="text"/>	
২। জন্ম তারিখ :	<input type="text"/>	
৩। পিতার নাম :	<input type="text"/>	
৪। মাতার নাম :	<input type="text"/>	
৫। স্বামী/স্ত্রীর নাম :	<input type="text"/>	
৬। জাতীয়তা :	<input type="text"/>	
৭। লিঙ্গ :	<input type="text"/>	হিসাবধারীর ছবি

(হিসাবধারী বিনেশী নাম্বারিক হলে তিসাসহ পাসপোর্টের কপি আবশ্যিকভাবে ধর্ম করতে হবে)

- ৮। রেসিডেন্ট স্ট্যোটাস (টিক দিন) :  রেসিডেন্ট  নন-রেসিডেন্ট  
(অযোজনীয় ক্ষেত্রে বাকে কর্তৃ গাইডলাইন ফর ফরেন একচেজ ট্রানজেকশনস্ এর নির্দেশনা অনুসরণ করতে হবে)
- ৯। পেশা (বিস্তারিত) :
- ১০। মাসিক আয় :
- ১১। অর্থের উৎস (বিস্তারিত) :
- ১২। ট্যাক্স আইডি নম্বর (TIN) (যদি ধাক্কে) :
- ১৩। (ক) বর্তমান ঠিকানা : সড়ক/গ্রাম : ..... পোস্ট : .....  
ঠানা/উপজেলা : ..... জেলা : .....  
ফোন/ মোবাইল : ..... ই-মেইল : .....
- (খ) স্থায়ী ঠিকানা : সড়ক/গ্রাম : ..... পোস্ট : .....  
ঠানা/উপজেলা : ..... জেলা : .....  
ফোন/ মোবাইল : ..... ই-মেইল : .....
- ১৪। পরিচিতি পত্র :
- ১৫। পরিচয়দানকারীর তথ্য (জাতীয় পরিচয়পত্র নম্বর/জন্ম নিবন্ধন নম্বর):  
(ক) নাম : .....  
(খ) হিসাব/জাতীয় পরিচয়পত্র নম্বর (জন্ম তারিখসহ) : .....  
স্বাক্ষর (তারিখসহ): .....
- ১৬। হিসাবধারী নাবালক হলে :
- আমি নিম্নবর্ণিত হিসাবধারীর বৈধ অভিভাবক হিসেবে এই মর্মে ঘোষণা করছি যে, হিসাবধারী নাবালক। তার প্রয়োজনীয় তথ্য সংযুক্ত ফরমে প্রদান করা হলো। হিসাবধারী সাবালক না হওয়া পর্যন্ত কিংবা আমার পরবর্তী ঘোষণা না দেয়া পর্যন্ত অভিভাবক হিসেবে হিসাবটি আমার স্বাক্ষরে পরিচালিত হবে। (অভিভাবক বলতে বাবা অথবা মা অথবা উভয়ের অবর্তমানে অন্য কোন আইনগত অভিভাবককে বুঝায়)  
ক) অভিভাবকের নাম : ..... খ) নাবালকের সাথে সম্পর্ক: .....
- \* হিসাবধারী একাধিক হলে প্রত্যেকের এবং হিসাবধারী নাবালক হলে হিসাবধারীর অভিভাবক (বাবা অথবা মা অথবা অন্য কোনো আইনগত অভিভাবক) এর বাস্তি সংজ্ঞায়িত তথ্যানি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংলগ্ন হিসেবে মুক্ত করতে হবে।

০২

[চতুর্থ অংশ: নমিনি সংক্রান্ত তথ্যাদি২]

১। নমিনি সংক্রান্ত তথ্যাবলী :  হিসাব নম্বর..... (ব্যাংকের ব্যবহারের জন্য)

আমি/আমরা এ হিসাবের অর্থ আমার/আমাদের মৃত্যুর পর নিম্নে বর্ণিত ব্যক্তি/ব্যক্তিগণকে প্রদানের জন্য মনোনীত করলাম। আমি/আমরা উল্লিখিত মনোনয়ন যে কেন সময় বাতিল বা পরিবর্তনের অধিকার সংরক্ষণ করি। আমি/আমরা এই মর্মে আরো সম্ভিতি জ্ঞাপন করছি যে, আমার/আমাদের এ নির্দেশনা মোতাবেক ব্যাংক অর্থ প্রদান করবে এবং অর্থ পরিশোধ করা হলে সংশ্লিষ্ট আমানত সম্পর্কিত যাবতীয় দায় পরিশোধ হয়েছে বলে গণ্য হবে।

ক) নমিনির নাম ও জন্ম তারিখ :   
খ) নমিনির ঠিকানা :   
গ) শাককরা হার :   
ঘ) হিসাবধারীর সাথে সম্পর্ক :

হিসাবধারী কর্তৃক  
সভাপ্রিত  
নমিনির ছবি

ঙ) নমিনির জাতীয় পরিচয়পত্র নম্বর/পাসপোর্ট নম্বর/জন্ম নিবন্ধন নম্বর/অন্যান্য (নির্দিষ্টভাবে উল্লেখ করতে হবে):.....

২। নমিনি নাবালক হলে তার/তাদের নাবালক থাকা অবস্থায় হিসাবধারী/হিসাবধারীগণের মৃত্যুর ক্ষেত্রে ব্যাংক-কোম্পানি  
আইন, ১৯৯১ এর ১০৩ (২) ধারা অনুযায়ী নমিনির পক্ষে আমানতের অর্থ গ্রহণকারীর তথ্য:

ক) নাম :   
খ) স্থায়ী ঠিকানা :   
গ) জাতীয় পরিচয়পত্র নম্বর/পাসপোর্ট নম্বর/জন্ম নিবন্ধন নম্বর/অন্যান্য (নির্দিষ্টভাবে উল্লেখ করতে হবে) :.....  
ঘ) নমিনির সাথে সম্পর্ক : .....

[যোগাযোগ ও স্বাক্ষর]

আমি/আমরা সজ্ঞানে ঘোষণা করছি যে, উল্লিখিত তথ্যাদি সত্য। আমি/আমরা ব্যাংকের চাহিদা মোতাবেক প্রয়োজনীয় তথ্য/দলিলাদি সরবরাহ করব।

আবেদনকারী(গণ)<sup>০</sup> এর নাম, স্বাক্ষর ও তারিখ

১। ..... ২। ..... ৩। ..... \* .....

[ব্যাংকের ব্যবহারের জন্য]

মন্তব্য: .....

হিসাব খোলার সাথে সংশ্লিষ্ট কর্মকর্তার  
নাম্যুক্ত সীলসহ স্বাক্ষর ও তারিখ

অনুমোদনকারী কর্মকর্তার  
নাম্যুক্ত সীলসহ স্বাক্ষর ও তারিখ

২. নমিনি একাধিক হলে প্রত্যেকের নমিনি সংক্রান্ত তথ্যাদি পৃথকভাবে চতুর্থ অংশে বা চতুর্থ অংশের সংলগ্ন হিসেবে মুক্ত করতে হবে।  
৩. হিসাবধারী নাবালক হলে আবেদনকারীর স্বাক্ষরের ছবিতে হিসাবধারীর অভিভাবক স্বাক্ষর করবেন।

০৩



## রাজশাহী কৃষি উন্নয়ন ব্যাংক

পরিশিষ্ট-৩

শাখা

গ্রাহক/ প্রতিষ্ঠান পরিচিতি সম্পর্কিত ফরম (KYC Profile Form)  
(স্থায়ী আমানত/সঞ্চয়ী ক্রিম/বিশেষ ক্রিম হিসাবের জন্য প্রযোজ্য)

হিসাব নম্বর

ইউনিক গ্রাহক আইডি কোড

(ব্যাংকের ব্যবহারের জন্য)

১. হিসাবের নাম : \_\_\_\_\_
২. হিসাবের প্রকৃতি : \_\_\_\_\_
৩. গ্রাহকের পেশা (বিস্তারিত) : \_\_\_\_\_
৪. গ্রাহকের মাসিক সম্ভাব্য আয় : \_\_\_\_\_
৫. অর্থের উৎস/উৎসসমূহ (বিস্তারিত) : \_\_\_\_\_

৬. অর্থের উৎস নিচিতের ক্ষেত্রে যেসব দলিলাদি সংগ্রহ করা হয়েছে :

১। ..... ২। ..... ৩। .....

সংগৃহীত দলিলাদি যাচাই করা হয়েছে কিনা (টিক দিন) :  হ্যাঁ  না

৭. হিসাবধারীর ঠিকানা কিভাবে যাচাই করা হয়েছে (বিস্তারিত) ? .....

৮. হিসাবের প্রকৃত সুবিধাভোগী (Beneficial Owner) নির্ধারণ করা হয়েছে কি-না :  হ্যাঁ  না

উভয় হ্যাঁ হলে প্রত্যেক প্রকৃত সুবিধাভোগী সম্পর্কিত তথ্যাদি পরিশিষ্ট-১ (ক) মোতাবেক সংগ্রহ করতে হবে :

কোম্পানির ক্ষেত্রে নিয়ন্ত্রণকারী শেয়ার হোল্ডার অথবা ২০% বা তান্মূল্য একক শেয়ার হোল্ডারকে হিসাবের প্রকৃত সুবিধাভোগী বিবেচনায় তার/ তাদের পরিচিতি তথ্য পরিশিষ্ট-১ (ক) মোতাবেক সংগ্রহ ও সংরক্ষণ করতে হবে। ব্যক্তিক হিসাবের ক্ষেত্রেও প্রকৃত সুবিধাভোগী চিহ্নিতকরণও কেওয়াইসি সম্পাদন করতে হবে।

৯. পরিচিতপত্র :

- |  | কপি গৃহীত                | যাচাইকৃত                 | [টিক (/) দিন]       |
|--|--------------------------|--------------------------|---------------------|
| ক) পাসপোর্ট নম্বর : .....                        | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| খ) জাতীয় পরিচয়পত্র নম্বর : .....               | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| গ) জন্ম নিবন্ধন সনদপত্র নম্বর : .....            | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| ঘ) ইলেকট্রনিক-ট্যাক্স আইডি (E-TIN) নম্বর : ..... | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| ঙ) ভ্যাট রেজিস্ট্রেশন নম্বর : .....              | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| চ) প্রতিষ্ঠানের নিবন্ধন নম্বর : .....            | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| ছ) ড্রাইভিং লাইসেন্স নম্বর : .....               | <input type="checkbox"/> | <input type="checkbox"/> | (প্রযোজ্য ক্ষেত্রে) |
| জ) অন্যান্য : .....                              |                          |                          |                     |

১০. অনিবাসী (Non-resident) এবং বিদেশীদের ক্ষেত্রে হিসাব খোলার উদ্দেশ্য : .....

(ক) ভিসার প্রকৃতি..... মেয়াদ উত্তীর্ণের তারিখ :.....

(খ) কর্মানুমতি (Work Permit) প্রাপ্তদের হিসাব খোলার ক্ষেত্রে কর্মানুমতি (Work Permit) পত্র ও ব্যাংক হিসাব খোলার জন্য যথাযথ কর্তৃপক্ষের অনুমোদন রয়েছে কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)

(অনিবাসি বাংলাদেশীদের ক্ষেত্রে আবশ্যিকভাবে পাসপোর্টের কপি এবং বিদেশীদের ক্ষেত্রে আবশ্যিকভাবে ভিসাসহ পাসপোর্টের কপি সংগ্রহ করতে হবে)

০৮

১১. গ্রাহক Politically Exposed Person (PEP)/প্রত্বাবশালী ব্যক্তি (IP) / আন্তর্জাতিক সংস্থার প্রধান বা উচ্চ পর্যায়ের কর্মকর্তা এবং তাদের পরিবারের সদস্য বা close associates কি না (বিএফআইইউ কর্তৃক জারীকৃত সার্কুলারে বর্ণিত সংজ্ঞা অনুসারে) :  
 হ্যাঁ     না

উত্তর হ্যাঁ হলো :

- ক. সিনিয়র ম্যানেজমেন্ট হতে অনুমোদন নেয়া হয়েছে কি না?     হ্যাঁ     না
- খ. গ্রাহকের মুখ্যমূলি সাফল্যকার নেয়া হয়েছে কি না?     হ্যাঁ     না

১২. সংশ্লিষ্ট আইন, বিধিমালা ও সার্কুলারের আলোকে গ্রাহকের নাম জাতিসংঘের নিরাপত্তা পরিষদের বিভিন্ন রেজিল্যুশনের আওতায় সন্তুষ্টি কার্যে, সন্তুষ্টি কার্যে অর্থায়নে ও ব্যাপক ধ্রংসাতাক অস্ত্র বিস্তারের অর্থায়নে জড়িত সন্দেহে তালিকাভুক্ত কোন ব্যক্তি বা সত্তা এবং বাংলাদেশ সরকার কর্তৃক তালিকাভুক্ত কোন ব্যক্তি বা নিষিদ্ধ ঘোষিত সত্তার নামের তালিকার সাথে যাচাইবাছাইপূর্বক কোনরূপ মিল পাওয়া গিয়েছে কিনা ?     হ্যাঁ     না

ক) উত্তর হ্যাঁ হলো এ বিষয়ক গৃহীত ব্যবস্থার বিবরণ :

১৩. রিস্ক প্রেতিক্রিয়া :

- উচ্চ     নিম্ন

(মুক্ত বা অন্তর্ভুক্ত Subjective বিবেচনায় গ্রাহকের ঝুঁকি সম্পর্কে আবশ্যিকভাবে মন্তব্য করতে হবে। গ্রাহকের ঝুঁকি নিরপেক্ষের ক্ষেত্রে গ্রাহকের পেশার বিস্তারিত ধারণা বিশ্লেষণকরত ব্যবসায়ের ক্ষেত্রে ব্যবসায়ের প্রকৃতি, অর্থের মাত্রা, ব্যবসায়ের এলাকা, ব্যবসায়ের আকার, বিস্তারের প্রকৃত সুবিধাতোগো ইত্যাদিসহ অন্যান্য বিশেষ দিক বিবেচনায় নিয়ে গ্রাহককে উচ্চ বা নিম্ন ঝুঁকি সম্পর্ক হিসেবে প্রেরণ করতে হবে। চাকুরির ক্ষেত্রেও অনুরূপভাবে বিস্তারিত ধারণা লাভ করতঃ বিশেষ করে চাকুরির প্রকৃতি ও দায়া দায়িত্বে নিরিখে ঝুঁকি নিরপেক্ষ করতে হবে। গ্রাহক উচ্চ ঝুঁকিগুরূ হলে নিয়মিত তদারকি করতে হবে)

প্রস্তুতকারী :

(হিসাব খোলার কর্মকর্তা/ রিলেশনশিপ ম্যানেজার)

নামযুক্ত সিলসহ স্বাক্ষর ও তারিখ

পর্যালোচনা ও নিশ্চিতকারী কর্মকর্তা :

(শাখা মানিলাভারিং প্রতিরোধ পরিপালন কর্মকর্তা)

নামযুক্ত সিলসহ স্বাক্ষর ও তারিখ

নামযুক্ত সিলসহ স্বাক্ষর ও তারিখ

(PEP/IP/আন্তর্জাতিক সংস্থার উর্ধ্বর্তন কর্মকর্তা এর ক্ষেত্রে অনুমোদনকারী উর্ধ্বর্তন কর্মকর্তা)

১৪. হিসাব ও গ্রাহক সংজ্ঞান তথ্যাদি সর্বিশেষ পর্যালোচনা এবং হালনাগাদন (Review & Update) করার তারিখ :

নামযুক্ত সিলসহ স্বাক্ষর ও তারিখ

(পর্যালোচনা এবং হালনাগাদকারী কর্মকর্তা)

০৫



## রাজশাহী কৃষি উন্নয়ন ব্যাংক

শাখা

### Form for Reporting SBS-2 & SBS-3 Returns (To be filled in English by the bank officials)

#### A. আমানতকারীর তথ্য (Depositor's Information : For SBS-2 Reporting)

হিসাব নম্বর (Account Number) :	
ব্যক্তির ক্ষেত্রে (For individual) :	
১। হিসাব ধারীর নাম (Name in Block Letter) :	
২। পেশা (Profession) :	Sector code: <small>(see page 100-126 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৩। হিসাবের ধরণ (Type of Account) :	Type of deposit code: <small>(see page 127 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/office/company/Firm etc) :

১। প্রতিষ্ঠানের নাম (Name of the institution in Block Letter) :	
২। প্রতিষ্ঠানের ধরণ (Type of Institution) :	Sector code: <small>(see page 100-126 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৩। হিসাবের ধরণ (Type of Account) :	Type of deposit code: <small>(see page 127 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>

#### B. ঋণ গ্রহণকারীর তথ্য (Borrower's Information : For SBS-3 Reporting)

হিসাব নম্বর (Account Number) :	
ব্যক্তির ক্ষেত্রে (For individual) :	
১। ঋণ গ্রহণকারীর নাম (Borrower's Name in Block Letter) :	
২। পেশা (Profession) :	Sector code: <small>(see page 100-126 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৩। ঋণ গ্রহণের উদ্দেশ্য (Purpose of Loans/ Advances) :	Economic Purpose code: <small>(see page 132-136 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৪। জামানত (Security) :	Security code: <small>(see page 137 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৫। ঋণের ধরণ (Category of Loan) :	Product code: <small>(see page 143-144 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৬। এসএমই কি না (SME) : <input type="checkbox"/> হ্যা <input type="checkbox"/> না	SME code: <small>(see page 140 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/office/company/Firm etc) :

১। ঋণ গ্রহণকারীর প্রতিষ্ঠানের নাম (Name of Borrowing Institution in Block Letter) :	
২। প্রতিষ্ঠানের ধরণ (Type of Institution) :	Sector code: <small>(see page 100-126 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৩। ঋণ গ্রহণের উদ্দেশ্য (Purpose of Loans/ Advances) :	Economic Purpose code: <small>(see page 132-136 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৪। জামানত (Security) :	Security code: <small>(see page 137 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৫। ঋণের ধরণ (Category of Loan) :	Product code: <small>(see page 143-144 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>
৬। এসএমই কি না (SME) : <input type="checkbox"/> হ্যা <input type="checkbox"/> না	SME code: <small>(see page 140 of Guidelines for SBS-1,2 &amp; 3 Returns)</small>

Prepared by:

Signature
Name
Date Day Month Year

Verified by:

Signature
Name
Date Day Month Year

Approved by:

Signature
Name
Date Day Month Year

#### Note

- এই Form টি ব্যাংকের সর্তশিষ্ট শাখার SBS-2 ও SBS-3 এ অভিজ্ঞ কর্মকর্তা Account opening এর সময় পূরণ করবেন।
- Form টি Account opening form এর সঙ্গে সংরক্ষণীয়।
- Joint Account এর ক্ষেত্রে 1<sup>st</sup> Applicant কে লিপিচিন্মা করাতে হবে।
- ক্রিডিট Security বা/রা Loan গ্রহণ করলে Reporting এর সময় এন্দের মধ্যে Effective Security বিবেচনা করে তার Security Code বসাতে হবে।
- Guidelines to fill in the Banking Statistics Returns SBS-1, 2 & 3 (5<sup>th</sup> edition, July 2013) অনুসরণ করাতে হবে।
- SBS-2/SBS-3 Reporting এর সময় এই ফরমের Code গুলো অবশ্যই সম্পূর্ণ করতে হবে।

০৬

- **Loan Application Form**

**Reference:** <http://www.rakub.org.bd/forms/Form%20Sthaye%20Amanot.pdf>

 <b>রাজশাস্তী কৃষি উন্নয়ন বোর্ড</b> ----- <b>শাখা</b> ----- <b>জোন</b> ----- <b>ছবি</b> ----- <div style="border: 1px solid black; padding: 5px; width: 100px; height: 100px;"></div>	(bিনামূল্যে প্রদেয়)
<b>তারিখঃ</b> ----- <b>ব্যবস্থাপক</b> ----- ----- <div style="border: 1px solid black; padding: 5px; width: 100px; height: 100px;"></div>	----- <b>শাখা</b> ----- <b>জোন</b> ----- <div style="border: 1px solid black; padding: 5px; width: 100px; height: 100px;"></div>
<b>সিএমএসএমই উদ্যোগ হিসেবে খণ্ড/বিনিয়োগ এর আবেদন</b> ----- <b>প্রিয় মহোদয়া,</b>	

আমি/আমরা সিএমএসএমই উদ্যোগ হিসেবে আপনার প্রতিষ্ঠানের -----শাখা হতে আমার/আমাদের প্রতিষ্ঠানের অনুকূলে  
চলাতি মূলধন/ব্যবসা সম্পদাবল ও যন্ত্রপাতি ক্রয়/অন্যান্য ব্যাবসা ----- মাস মেয়াদী ----- টাকার খণ্ড/বিনিয়োগ এর জন্য  
আবেদন করছি। নিম্নে আমার/আমাদের ব্যক্তিগত, ব্যবসা সংক্রান্ত এবং প্রস্তাবিত সিএমএসএমই খণ্ড/বিনিয়োগ বিষয়ক তথ্য পেশ  
করা হল।

<b>১</b>	আবেদনকারী প্রতিষ্ঠানের বৃত্তান্ত	
১.১	প্রতিষ্ঠানের নাম	১
১.২	ট্রেড লাইসেন্স নম্বর ও মেয়াদ	১
১.৩	ব্যবসায় বিনিয়োগকৃত মূলধন	১
১.৪	টিন (ট্যাঙ্ক আইডেন্টিফিকেশন নম্বর)	১
১.৫	ব্যাংক হিসাবের নাম ও নম্বর	১
১.৬	প্রতিষ্ঠানের ব্যারিক বিত্তয় (প্রযোজ্য ক্ষেত্রে)	১
১.৭	প্রতিষ্ঠানের মোট ব্যারিক আয়	১
১.৮	প্রতিষ্ঠানের মোট ব্যারিক বয়	১
১.৯	প্রতিষ্ঠানের ছায়ী সম্পদ (ভূমি ও ইমারত বাস্তীত)	১
১.১০	প্রতিষ্ঠানে নিয়োজিত জনবলের সংখ্যা	১
১.১১	মজুদপদ্ধতির মূল্য	১
<b>২</b>	আবেদনকারী প্রতিষ্ঠানের দায়	
২.১	ব্যাংক/আর্থিক প্রতিষ্ঠান	১
২.২	অন্যান্য	১
<b>৩</b>	আবেদনকারীর বৃত্তান্ত (অংশীদার/যৌথ মূলধনী কারবারের ক্ষেত্রে পরিচালকদের অনুরূপ তথ্য পৃথক কাগজে সংযুক্ত করতে হবে)	
৩.১	নাম	১
৩.২	জাতীয় পরিচয়পত্র নম্বর	১
৩.৩	প্রশিক্ষণ (প্রযোজ্য ক্ষেত্রে)	১
৩.৪	টিন (ট্যাঙ্ক আইডেন্টিফিকেশন নম্বর)	১
<b>৪</b>	জামানতের বিবরণ (প্রযোজ্য ক্ষেত্রে)	
<b>৫</b>	জামিনদার সম্পর্কিত তথ্য	
৫.১	নাম	১
৫.২	জাতীয় পরিচয়পত্র নম্বর	১
৫.৩	পেশা	১
৫.৪	টিন (ট্যাঙ্ক আইডেন্টিফিকেশন নম্বর) (প্রযোজ্য ক্ষেত্রে)	১
৫.৫	আবেদনকারীর সাথে সম্পর্ক	১

[বিশেষ দ্রষ্টব্যঃ প্রযোজনে পৃথক কাগজ সংযুক্ত করতে হবে এবং খণ্ড/বিনিয়োগ মজুরির জন্য আবশ্যিকীয় অন্য যে কোন তথ্য,  
প্রমাণপত্র এবং দলিলাদি ব্যাংক/আর্থিক প্রতিষ্ঠানের চাহিদা অনুযায়ী গ্রাহক প্রদান করতে বাধ্য থাকবে]

জামিনদারের স্বাক্ষর ও তারিখ

এই মর্মে প্রত্যয়নকরাছি যে, আবেদনপত্রে প্রদত্ত সকল তথ্যাদি সঠিক।

আবেদনকারীর স্বাক্ষর ও তারিখ

## **6.5 Form Analysis:**

RAKUB uses a variety of forms, including loan applications, account opening forms, and customer feedback surveys. A good form design is crucial for Rajshahi Krishi Unnayan Bank. It not only improves the user experience but also increases efficiency and reduces errors..Overall, the forms are well-designed and easy to use, but there are a few areas where improvements can be made to enhance the user experience and streamline the process.

### **1. Loan Application Forms**

The loan application forms are generally well-designed, but there are a few areas where improvements can be made. For example, the forms could benefit from more clear instructions and guidance for applicants, particularly for those who are not familiar with banking terminology. Additionally, the forms could be streamlined to reduce the amount of redundant information that applicants are required to provide.

### **2. Account Opening Forms**

The account opening forms are generally well-designed and easy to use, but there are a few areas where improvements can be made. For example, the forms could benefit from more clear instructions and guidance for applicants, particularly for those who are not familiar with banking terminology. Additionally, the forms could be streamlined to reduce the amount of redundant information that applicants are required to provide.

## **6.6 Comparison with Other Banks**

Compared to other banks in the region, Rajshahi Krishi Unnayan Bank's form design is relatively simple and easy to use. However, it lacks the visual cues and consistency in typography that other banks employ to aid comprehension and readability.The form design of Rajshahi Krishi Unnayan Bank has a significant impact on customer satisfaction. By analyzing feedback metrics, opportunities for improvement can be identified and implemented to enhance the user experience.

## **6.7 Conclusion**

In conclusion, we have learned that good form design is crucial for Rajshahi Krishi Unnayan Bank. It not only improves the user experience but also increases efficiency and reduces errors.By following key design principles such as using clear language, appropriate font sizes and colors, and minimizing required fields, we can create forms that are easy to use and understand. Additionally, avoiding common mistakes such as using jargon or unclear language and providing enough context and guidance can further enhance the usability of our forms.

## **Chapter 7**

### **System Development and Quality Assurance**

#### **7.1 Introduction**

At Rajshahi Krishi Unnayan Bank, understanding the importance of system development and quality assurance in providing top-notch service to the customers. Their team of experts works tirelessly to ensure that systems are up-to-date and secure, and that their customers can trust with their financial needs.

#### **7.2 Overview of RAKUB's System Development Process**

RKUB's system development process involves several stages, each with its own set of activities. The first stage is planning, where the project team defines the scope of the project and identifies the resources needed to complete it. This includes creating a project plan, identifying risks, and setting project timelines.

The second stage is analysis, where the team gathers requirements from stakeholders and creates functional specifications for the system. This includes conducting interviews, surveys, and workshops to understand user needs and expectations. Once the requirements are documented, the team moves on to the design phase, where they create a detailed system design based on the functional specifications. This includes creating wireframes, mockups, and prototypes to visualize the system's interface and functionality.

#### **7.3 Quality Assurance in RAKUB**

At RAKUB, quality assurance is a top priority. Quality assurance process involves rigorous testing and analysis to ensure that their systems are secure, reliable, and efficient.

They have a dedicated team of experts who use the latest tools and techniques to identify and address any potential issues before they become major problems. This allows them to provide their customers with the best possible service and maintain our reputation as a trusted banking institution.

#### **7.4 Corporate Social Responsibility (CSR)**

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Corporate Social Responsibility (CSR) is comparatively a new concept in the banking domain of Bangladesh. It was in June 2008 Department of Off-site Supervision of Bangladesh Bank in DOS Circular No. 01 Date: 1 June 2008. Regarding Mainstreaming Corporate Social

Responsibility (CSR) in banks and financial institutions in Bangladesh stipulated the need of CSR.

Globally, the idea of Corporate Social Responsibility (CSR) is fast gaining acceptance as the contribution that businesses can and should make voluntarily towards environmentally sustainable and socially equitable development. Stated briefly, CSR is about

1. taking stock of the economic, social and environmental impacts of a business,
2. mitigating the negative impacts and bolstering the benign impacts,
3. taking up action programs and community investments to reduce social exclusion and inequality and to address the key sustainable development challenges.

CSR programs and actions go beyond such mandatory compliances as mandated by laws and regulations into voluntary engagements to promote equitable, sustainable development. Besides the self evident ethical case, a strong business case for CSR (as investment in a strategic asset or distinctive capability, rather than an expense) is also getting clearer with developing practice; seen as benefiting a business by:

- building reputation, brand value, customer loyalty, employee motivation and retention;
- mitigating risks in own operations and in assessing suppliers and clients;
- cutting down wastes (of energy, raw materials etc.), driving up efficiency;
- gaining new markets for products and services, in the communities/social groups benefited by the CSR actions.

RAKUB has made major CSR contribution by speeding up financial inclusion of the large socially disadvantaged rural population; drawing them in with appropriate financial service packages and with financing programs innovatively designed to generate new employment, output and income. RAKUB has adopted a couple of credit programs to this end which include:

- Self-employment and income generating credit programs run by the bank for poverty alleviation. The programs include BSCIC sponsored UNCDF Credit program and Women Entrepreneurs Development Program (WEDP) for cottage industries, group based micro-finance project RSCP, RAKUB Zero Poverty Credit Program for the manga afflicted Northern districts, Small and Medium Enterprise (SME) lending programs etc.
- Financing programs for installation of biogas plants, solar panels in rural households and for Effluent Treatment Plants (ETPs) in industrial units;
- Of total credit operation by RAKUB 60 percent is earmarked for crop production. Credit programs for diversified production of crops, oilseeds, spices, vegetables, fruits etc. financing the growers directly and through selected NGOs are the most significant part of RAKUB's contribution towards CSR.
- Another small but potential segment of CSR activities by the bank is promptly delivering remittances from migrant workers originating from 16 northern districts of Rajshahi and Rangpur divisions through Western Union.

#### **7.4.1 Initiating CSR programs in banks/financial institutions:**

CSR activities of RAKUB have begun with decision at the highest corporate level i.e. the board of directors. The following activities have been encompassed under the bank's CSR programs:

- Rewarding the bank's agricultural credit recipients' sons and daughters obtaining GPA 5.00 in SSC and HSC level.
- Distribution of warm clothes among freedom fighters and ethnic minority people having scanty means of livelihood.
- Distribution of wheel chairs among wounded freedom fighters.
- Monetary help to destitute and physically challenged persons for medical treatment, education, wedding ceremony etc.

#### **7.4.2 Services about Social Security activities:**

Reference: <http://www.rakub.org.bd/csr.php>

#	Particulars	No. of Accounts (as on 31.12.19)
1	10-Taka Farmers' Accounts	19,63,398
2	10-Taka Freedom Fighter Accounts	145
3	100-Taka Micro Life Insurance Policy holders' Accounts	342
4	School Banking Savings Accounts	1,15,327
5	Other Accounts	17,342
6	Old Age Allowance	2,81,065 persons

7	Widow and Husbands Deserted Women Allowances	1,44,380 persons
8	Poor challenged pesons' allowance	1,02,558 persons
9	Beneficiaries of employment programs for very poor	3,68,042

**Table 7.4.1 :** Services about social security activities of RAKUB

**N.B.**

- 1) The bank does not take any fees/charges for above accounts.
- 2) In case of stipend the bank takes 2.5% charges.

## 7.5 Conclusion

In conclusion, we have discussed the importance of system development and quality assurance in Rajshahi Krishi Unnayan Bank (RAKUB). By following a clear and concise system development process and emphasizing quality assurance, RAKUB is able to provide excellent service to its customers and stakeholders. Through this report, we have seen the steps involved in RAKUB's system development process and the importance of quality assurance in the banking industry. We have also highlighted the benefits of these processes, including increased efficiency, improved customer satisfaction, and reduced risk. While there may be challenges in implementing these processes, such as resistance to change and resource constraints, RAKUB is committed to finding solutions and continually improving its services. With a proactive and solution-oriented approach, we are confident in RAKUB's ability to provide exceptional service to its customers.

