

**AUTOMATED ASSETS AND LIABILITIES  
MANAGEMENT IN COMMERCIAL BANKS**

**(A CASE STUDY OF BANK OF THE NORTH LTD SULEJA BRANCH)**

**BY**

**ASMA'U BIMPE YUSUF  
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## ABSTRACT

The recent Development in Electronic Device throughout the Nation, it has made it a great opportunity for Banks to step forward in their operation system by automating their existing ways of operations.

Automated assets and liabilities management in commercial Banks is very important study, because, it gives the management of foresight and transparency in the operational system. It also gives the customers and shareholders the opportunity to know the financial stand of the Bank.

Furthermore, the aims automation of assets and liabilities management is "online" which enables the customer to transact business with the Bank (where they maintain account) at any branch of the Bank.

With automated assets and liabilities management in every Bank, it will enhance and help in maximizing their value and attain the aim of quick service to their customers and above all, it help to generate more profit which is their major objective.

## CHAPTER ONE

### 1.1 GENERAL INTRODUCTION

Assets and liabilities in Banking Circle refer to the entire resource or possession on the one hand of a bank and obligations or debts. Owned by a bank on the other hand.

The management of these elements proportionately by a trade-off or its balancing structure determines the strength and weaknesses of the bank. It also tells whether the bank will survive or not.

The Oxford Advanced learner Dictionary defined assets as a property. Owned by a person, Company and so on, that has value and can be used or sold to pay debts. While liabilities is defined as debts or financial obligations i.e. a state of being liable by a person or a company.

In the context of the above definition the assets and liabilities of any commercial bank of which Bank of the North Ltd is therefore, the core of this project work, emphasis will be placed on BON LTD.

The structure or composition of BON LTD assets is not quite different from those of other commercial banks except that its classification varies. Today; Banking is an off-shoot of the sixteen century banking which originated from the Italian Goldsmith who were working in London traditionally, as a Goldsmith.

These Goldsmith in addition to their traditional duties engaged in lending. This they do by accepting the risks of keeping peoples Valuables and Money in consideration for a fees. They also trade with the money at their custody by lending to borrowers for a fees or income (interest). They also trade with part of the money in their possession.

This practice gave rise to the present day banking that is now highly computerized. The assets of these goldsmiths than were the monies; they borrowed out while valuable liabilities. Hence, assets and liability. This initiative have today under-some several surgical development from the ledger days to the automated age such that, it is now surgical of the fittest where the banks are trying to out do one another. And it has led to lot of competitive ideals and technological improvement for the benefit of the banks and their customers in particular and the global economy and financial services in general.

## 1.1 **BRIEF HISTORY OF BANK OF THE NORTH**

Bank of the North Ltd was incorporated on the 17<sup>th</sup> September 1959 as a private limited liability company. It started business with initial up capital of 12,500 pounds.

BON LTD started business on 7<sup>th</sup> January 1960 with only one branch at Kano while the second branch was opened on 15 January same 1960 at Kaduna in the course of the last four decade and against the background of the expansion in business and commercial transaction Across the country. Bank of the north Ltd has pursued vigorously and cautiously. The opening of its branches. The general increase and the Changing in nature of the sophisticated geographical spread of the

branches to enable the bank provide effective and efficient service nationwide.

Also as a deliberate policy. In developing the branch network, conscious emphasis was placed on acquiring suitable premises which provide a conducive and pleasant atmosphere for business transactions. In view of these, the bank owns majority of the building that is been used as operating branches and area offices. The bank has a total number of 100 branches nationwide.

These branches are equipped with modern information technology to facilitate the efficiency and effectiveness of their operations nationwide. The present share holders of the bank are (19) nineteen northern state governments.



## 1.2 IMPORTANCE OF STUDY

Automation in today's banking is very paramount and essential. Vogue now with in and with out the industry is INTERNET.

To compete favourable and remain reliant in the scheme of events automation is the main thing now, particularly as we march into the 21<sup>st</sup> century.

Basically. One of the aims of automation or this voque is online which enable customer to transact business at any branch of the bank. Such business may be deposits, withdrawals, or confirmation of the balance.

### **The system has the following advantage.**

- It is a tool for effective and accurate processing of transaction, data storage and its retrieval with minimal effort.
- Better techniques and method of controlling and obtaining large volume of business transactions necessary to supplement information storage and retrieval at optional load
- Reduction in excessive paper work reducadancy and date repetition usually associated with manual operation.
- Summaries and courtesies information produces as a daily report.
- It allows confidentially of information through the use of password and other security devices
- It improves on the over all performance of the bank activities

## **OBJECTIVES OF THE STUDY**

The main objectives of this project work is to improve on the level of automation the bank particular, progenics application package, which is Constantly breaking down.

The study is also to improve on the inadequacies tuherent in the existing system operation such as

- Reducing to the barest minimum the frequent and incessant break down of the old system
- Providing a board bases system that with require less interference with the program as it is presently done
- Highlight areas requiring immediate management action
- Simplification of the new system such that it can easily be understood by the users as well as reducing paperwork.

## **SCOPE OF THE STUDY**

The scope of this study includes the functional control measure put in place by management and used to properly or effectively manage the assets and liabilities of BON LTD. Both at the branch level and the entire cooperate entity. Such reports include the general main ledger, litigious quay, nominal, posting journal, accounts balance and proof journals.

Usually, studies of this nature require time and a lot of resource. The greatest constraint of the researcher is that of time and financial, hence the scope is limited to what is obtainable at the SULEJA branch

## 1.5 SIGNIFICANCE OF THE STUDY

The significance associated with this study is the improvement to be recorded on the automation of assets and liabilities management. This is to be achieved via trading off of the assets and liabilities in order to maximum the value of the bank.

This will also enable the branch to effectively monitor the use and control of the branch's assets as well as its liabilities in order to achieves the over all objectives of the customer satisfaction and profit maximization. The liability to successfully trade off these components in a structured proportion is engaged by automation.

It will also reduce the inadequacies of skilled manpower and human limitation slow processing of records associated with the existing system.

## 1.6 METHODOLOGY

This research work is to analyse the development changes in the system currently in use progenies system of processing. This has some shortcoming that can be corrected or improve upon by the proposed system.

The new system intends to review the account opening procedures, lodgment and withdrawal. Procedures recording, storing and retrieval procedure are equipments used in the old system are absolute and constant in breaking down probably because of the volume of transaction involved and non flexibility of the system to frequent changes or amendments intended to be corrected

## 1.7 ASSETS AND LIABILITIES

### 1.7.1 ASSETS

The resource or possession (regarded as assets) of BON LTD, SULEJA branch is synonymous to those of other commercial banks. These assets are constantly or daily monitored to know the trend of branch's performance.

Assets in question includes, the follow cash in the vault; stamps and duties: CBN balance (in debit) Assets for collection, loan to individual (Customer \$staff) saving, cheques and current A/ C in debit; bankers payments (in debit) cheques to be paid (Debit) sundry debtors, suspense accounts, fixed assets and other assets.

Generally. The above assets are classified into five major components, which are

- Loan
- Cash and short term funds
- Receivable
- Investment
- Other Assets.

### 1.7.2 LIABILITIES

The financial obligation or indebtedness of BON LTD SULEJA branch other wise know as liabilities which are been controlled through daily report generated by computer include the following

CBN balance (in credit), savings, cheques current A/C (in credit), bankers payment (CR) suspense account, Term deposits provisions and Reserves.

Broadly, the components above can also be grouped into five components and are: -

- Deposit and current A/C
- Share capital and reserves
- Profit and loss
- Provision and
- Other liabilities.

### **1.8.1 PROGENICS APPLICATION PACKAGES**

Progenics application packages are stored in the BON LTD SULEJA branch system, for proper and effective operations. General, progenics application package consist of three basic levels. That is, they are divided on the basis of their level of operation into three categories namely: daily batch processing, mid-month batching processing and monthly batch processing.

### **1.8.2 DAILY BATCH PROCESSING (DBP)**

The DBP (daily batch processing), consist of three stages that is batch 1,2,and 3, in between batches2 and 3 exist a silent batch called batch R detailed description on the DBP is given after the discussion of other batch processing below.

### **1.8.3 MID-MONTH BATCH PROCESSING (MMBP)**

The major use of mid-month batch processing is for general operation of the branch. The batches accept capturing or posting of all transaction called direct debiting (DD). It accepts fund transfers. Loan to customers and staff.

Draft issue fixed deposit and short term loans. All the transaction that took place from the being of he month up till 15<sup>th</sup> of the month are

batched under mid-month batch processing hard copy of 1<sup>st</sup> -15<sup>th</sup> transaction are normally provide at mid-month i.e. (15<sup>th</sup> of every month) for mid-month returns which is normally send to H/Q and regional office for account recalculation.

#### **1.8.4 MONTHLY BATCH PROCESSING (MBP)**

The MBP is further divided into batch's m1, m2 and m3 respectively. Batch m1 produces the month historical file; which consist of all the transaction that have taken place within the month and balances on the respective accounts. It also produces monthly credit engagement returns.

This return shows all the facilities granted by the branch, authorization of each of the accounts. Expiry data, overstepping, last movement data and the outstanding balances.

The batch also prints the budget position review, cancellation of withdrawals from savings account by each customer for the purpose of determining the monitor of withdrawal in the succeeding month.

Batch m2 does no other function apart from producing customer's monthly bank statement in duplication. One for the customer and the copy for the bank's retention as a referral copy, the statement show all the transaction that has taken place for the month. Current balance. Charges on the account, last movement date, and names and address of the customers and their respective account number, the total account withdrawal and lodgment and of entries.

Batch m3 is specifically for house cleaning exercise; it does by preparing some important file for the coming months. It clears all the garbage i.e. remove all unwanted transaction such as closed account and dormant account for the important transaction files. It is also for volume backing and signature verification back up. And signature verification back- up.

## **BATCH 1**

Progenics I of this application package perform the following routine functions: -

- Testing invalidated batches
- Correct or adjust the expiring dates to facility account on progenics
- Preparatory for subsequent batches
- Check all enclosed till the end of the day operations

In addition to the progenics 1 function, it perform the following:-

### **BATCH 3**

In batch three, the following are achieved: -

- Listing of all the rejected entwines for the day
- Producing the daily list of transaction entries
- Produces daily listing of Assets and liabilities.
- General ledger, Nominal and accounts balances
- All the account erected and modified
- Cash Management Service (CMS) daily accounts balances
- Updates of all necessary files.

### **PROGENICS 1**

This is the primary or first process where operations of the bank or transactions posted into the system by individual department. The entire transaction take places at each department are posted and the vouchers are sent to the main ledger department where all those voucher will be recorded manually in the manual main ledger for reconciliation.

### **PROGENICS**

This is the continuation of the first process at the central computer unit, the balance at credit and deposit side are compare and must agree with each other then hard copy of the day operation will be produced for call over of the voucher against the hard copy.

Departmental transactions hard copy are produce and distributed to each department for call – over or reconciliation and when satisfied, head department apend his /her signature.



Another hard copy is also produce to cover all the branch operation, which is also used in call – over, or reconcile the daily transaction. Manual main ledger is compared with the computer hard copy. This is done to ensure proper balancing and prevent fraud.

## 1.9 **DEFINITION OF TERMS**

This portion of the study attempt to shed more light on some of the key word used so far in the project, some of these word may reoccur from time to time in this project work hence, the need to give their proper meaning as it relates to the study

### 1.91 **ASSETS**

This has been defined as resources or possession belonging to a person group of person or co operate bodies in order words, it is property owned by a bank in the context of study which have value and can be sold to pay off debt or used

### 1.9.2 **LIABILITIES**

The word liabilities is regarded as financial obligation or indebtedness of the bank or that which the bank owned its customers or creditors

### 1.9.3 **MANAGEMENT**

The ability of the senior or top-level official of the bank (saddle with the responsibility of overseeing the day to day runing of the branch) to effective

Supervise control. And monitor these resource and obligation to achieve the over all objections of the bank through trade off or structure balance at minimum cost is regarded as management.

#### 1.9.4 **AUTOMATION**

This is defined as the use of automatic machines and equipments to do work previously done by people. By the oxford advance learners dictionary.

Automated assets and liabilities management therefore, in the context of the above definition can be said to mean an art of control and organising the business property and debts. Of the bank through the use of computer system in a good proportion structure balance or trade – off: that best serve the interest of the bank. Towards the attainment of the overall objective of the bank which is profit maximization.

#### 1.9.5 **BANKING**

Bank can be defined as financial institution where the activities of financial transaction, receipts and payment of cash, safe keeping of valuable items for fee, advisory service, investments and other financial functions take place.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 COMPONENTS OF ASSETS AND LIABILITIES

##### (a) ASSETS

Emphasis will therefore be on those assets that constitute the properties or belongings of Bank of the north ltd., Suleja branch and as relates to the entire organisation Basically, the assets of commercial bank are virtually the same irrespective of the size, level of operation and their strength. The only area of difference is a classification of the assets into groups.

TYPICALLY, Bank of the north ltd., has its asset classified under the following with their respective accounting code series

2.2

## **CODING SYSTEM**

For case reference, various accounting codes have been designed by the branch to describe and identify each of the assets and liability items. This simplifies the working process of the system. It also enables easy communication and referencing between the system and operator or USER (s), posting of transaction, storing data or retrieving information. Figures ranging from 0 to 9 are used in this coding system. Each class or group of assets and liabilities are accorded a particular code series and all related items of asset or liability falling in that group are further divided into sub-group. For instance cash account is accorded accounting code series 10 subsequent item in the group may now take 10 – 100 – 000 and so on.

Each coded item usually, has eight digits or figures as illustrated in cash account above. This language of coding is well understood by the system and the same principle for coding assets applies to liabilities.

2.3

## **ACCOUNTS CREATION**

Having classified and coded all assets and liabilities of the branch into group and sub-group as explained above, account will then be created in the computer by the operator.

This account creating or opening must be preceded by the a duly completed form for that purpose, duly signed by the officer in charge and approved by either the manager or the Deputy manager, in the absence of the manager the form is in three steers under the appendices

The account so created are done in such a way that it display detailed information of the account such as account name, account number, amount column. Date of creation, list date of operation and account balances. This is done in readiness for which may be to update, retrieve, validate close or block.

These creations are done in file form and date store on cumulative bases. To access any of the files requires punching only account number. Once the account is created, a computer index number is allocated to the file.

2.4

### **OBJECTIVE OF ASSETS AND LIABILITIES**

BON LTD has a global vision and mission, one of the outlets through which these vision and mission can be attained. And to achieve these the objectives of the branch must be clearly defined in line with mission statement. Thus, to provide world class quality financial service that meets the business need of their local and international clients using highly skilled professional and modern technology. Their vision, from which the mission was derived, is to be Nigeria's foremost financial services organisation.

The aim of the vision and mission are to attain the under listed objectives through proper management of their resources (Human and material) and their obligation by a trade – off; the use of modern technology and skilled professional, the objective include: -

- To achieve superior performance thus providing outstanding returns to their shareholders.

- To reduce the overall operation cost of the bank (cost of doing business) in order to maximise their returns and completed favorably.
- Improve its overall performance, winning valuable customer for the branch, generate greater income for enhanced profitability
- For the fully maximisation of all its assets to achieve growth of the branch and bank as a whole.
- In order to reduce the difficulties associated with the present system, make the new system more flexible and adaptive and to remain relevant in the industry by keeping the communication pace of time for the improvement of the branch's operation and performance through improved technological know how, thereby keeping abreast of turbulent times, retain customer patronage and market share.

## 2.5

### **MANAGEMENT OF ASSETS AND LIABILITIES**

The management of assets and liabilities are in three folds. The first fold involves generating and inputting data into the system. This condition involves processing of the raw data inputted and output it. The output been the result the last fold is the ability to read, understand and interpret the output and interpret result. This is the only meaningful stage to the decision makers.

BANK OF THE NORTH LTD, Suleja has been successfully doing this over the years even though there are no permanent staffs and managers. The bank has been able to trade – off its assets with its liabilities in such a proportion that is comfortable and profitable to the branch in particular and to the bank in general.

In managing the assets and liabilities of the branch effectively, the inputted data are processed and on output generated in various form depending on the nature of report been sought. These generated guides output gives the knowledge and understanding of the management of the branch. These reports highlight weakness and strengths, areas to the demanding urgent and immediate attention of the branch's management.

In doing this and with regard to the list of branch's assets and liabilities, the following reports are devised for proper management. Some of the reports daily, weekly and others monthly.

- Assets and liability Report
- General ledger Report
- Litigious Quarry Report
- Posting journal Report
- List of entries Report
- Accounts Balance Report
- Nominal Report
- Weekly Data report
- Historical files Report
- Engagement Report
- Continuous statistical Report

The Above reports are the basic instruments employed to manage the assets and abilities of the branch. Assets and liability litigious, posting journals, list of entries, General ledger, Account balances and nominal reports respectively, are produced daily, mid-month data reports prepared on mid-month basis while historical file, statement of account and Engagement report are monthly monitoring and control report for management.



2.5.1 Assets and liability report is a daily report which shows all the accounts codes, names and summarized balances of the account as the close of business on the day it is printed.

It highlights those accounts that should not be in debit or credit that are in debit and credit respectively. Comparison of two days report will also reveal areas of improvement of the investigation. With this report, the management of the branch is fully armed for control and monitoring. The report summarises the total balance of all the branch's assets and liabilities as at when printed, such as those detailed out in chapter one.

2.5.2 General ledger is another form of daily report that is computer generated. It shows the account codes, names, day's operational balance for all the accounts that were updated, total for the month, total for the year (cumulative for all the month & the year) and the net balance between the cumulative total debits for the year.

Items of assets and liabilities that were not updated or have on transaction will not be printed. This allows management to detect any sensitive entry (ies) that may be raised and captured without his consent. It is a check on all the departmental operation of the branch.

2.5.3 The litigious query report is also a daily printed report, which shows all the accounts that were overdrawn at the close of business of the previous days. It shows the facility accounts that have overstepped their limit and how much, expired facilities and all maintained bookings.

Litigious query is basically used to monitor the most important assets of the branch that is loans and advances. This is the core of banking and proper attention must be paid to this report indicate customer's name,

accounts computer index number, date of operation, transaction entries and the carried forward debit balances.

It also indicates the limit of the facility of the accounts and those that have expired.

2.5.4 Posting journal report is used to reconcile the actual vouchers journalised and captured during any entry that is not properly raised or journalised and those that are fictitious, this is aimed at detecting fraud easily.

The report indicates the batch number, voucher number date, amount, and operator's name. It also gives the total of each batch of vouchers captured. Another daily report used by management for control purpose is list of entries it is used jointly with the posting journal and it shows the Batch, voucher and account code number, operational date, Reference number, value date, Amount and customer's name. This enables the management to check all entries of the previous day's transaction that have been captured correctly, wrongly or omitted.

Account balances reports are produced daily by the computer to give the exact position of all the accounts opened to date within the branch. It is used to honour or dishour instruments issued by the respective account holders depending on their daily balances on the report.

2.5.5 Litigious is another way of controlling and monitoring the accounts against granting of unauthorized credit such that liability does not revert to a worthless asset that will eventually be lost and provision used. Details of the report are Account number, name last entry date, current balance for all the normal accounts. But, for facility accounts it displays their authorization (limit), available balance and over stepping.

Nominals are produced daily in form of account statements for all the bank's expenses, suspense account (Debit and credit) for the account department and other departments, and for some valued customers account. It is more or less like a statement of account where closing balance of each account for the previous day's transaction are brought forward. The days transaction are posted and the balance update.

Mid-month date prepared every 15<sup>th</sup> day to know the position of the branch as at the day the data used to prepare the report are generated by the computer and as reflected on the asset and liabilities report. A copy is also faxed to regional officers for their own control and supervision of the branch.

Historical file is usually a monthly report, which shows all the transactions on all the accounts in the branch (from account 2 to account 99) for the whole month the closing balances as at the end of the month (last working day of the month).

Statements of accounts report are printed like the Historical file and usually in duplicate. Originals are issued to customers and the bank retains the duplicate. It gives the exacts bank position of the accounts of each customer at the end of the month.

Statement can also be generated daily depending on the strength of the account holder some corporate entity collects their daily and some weekly. This they used in planning their cash flow projections.

Engagement report is generated monthly and all overdrawn, unauthorised, and unformatted credit accounts are shown. The limits of approved facilities, their expiry date, last movement date, current balance security for the facility and level of approval copies of these are sent to regional office, Head office, inspectorate department and a copy retained in the branch.

Continuous statistical report is a monthly return report on all approved facility account. This is used to monitor the performances of the account that are doing well or not. It is a very good device it signal the branch on when to recall on asset that is deteriorating, assets that should be enhanced or the ones that needs restructuring. The report shows the month of operation, year, customer's name and account number, branch, highest debit (lower credit), lowest debit or highest credit average highest (lowest), total monthly debit total monthly, average monthly overdraft turnover in days and the current monthly balance.

2.5

## **STAGES OF AUTOMATION**

Different organisations have different types of system automation depending on the size or level of its operation, the need of the organisation, what it intends to achieve (objective), material and manpower resources available and their financial strength.

BANK OF THE NORTH LTD., Suleja branch in its bid to remain relevant has automated from inception. The automation of the branch is however in a stage of the progenics system. The system hardware is either the BUIL or UNISYS computer.

Using the progenics application package enable the branch to operate in stage depending on the level of operation of the branch, the criteria for determining which stage to be installed are size operational level, performance in terms of profitability, location, and deposit base among others. The various stages of this automation (progenics application) have been described in chapter one of the study.

## **2.7 DATABASE MANAGEMENT SYSTEM (VERSION IV)**

This is a high speed filing system that manages the data basic. Database is said to be collection of important data about a firm less duplication. Serving as a proof of importation for several users. The software useful to manage the database is called database.

Database management system is on computer application package (program) that is used to maintain and create base (set of files in a cabinet) to extract information from it. It is therefore ideal software for management of bank's assets and liabilities

## 2.8 COLLECTION OF ASSET AND LIABILITIES DATA

Data is a raw fact that is gathered and processed into what is regarded as information. With this, we can understand the background on which assets and liabilities of banks have their analysis for management decisions.

Since we have understand data as the foundation of any information, it become an important aspect of management preliminary information such as account name, number, reference number, amount column data, originating department amount and balance column are first collected at the account creation section in current / saving Department, transferred to computer room for capturing.

Transactions carried out on daily basis are then capture into the system using the account number code and account name earlier created summarised information are generated in report form, and report form are used to analysed which management attention is required.

## 2.9 FILING SYSTEM

There are three types of filling system and it includes

- (i) Savings Account Filling
- (ii) Current Account Filling
- (iii) Other Account Filling

### i. SAVINGS ACCOUNT FILLING

It records in exact chronological order according to the accounts number allocated to each accounts holder in order in which they open their accounts. They are usually of eight digits with computer digit or A/cplan i.e. SS 47000501, SC 01046501.

Advantages associated with this filling system are that: -

- It permits the use of passbook with passport photograph
- Withdrawals can only be made by the account holder
- It minimizes fraudulent practices on the system.

The demerit includes: -

- Customer has to personally visit the bank for any withdrawal
- No use of cheque book, therefore, cannot be used to transact business

## ii. **CURRENT ACCOUNT FILLING**

Usually, this also has eight with provision to computer digit (this is alphabet) current accounts filling are of two type that is, cheques account and current account. The cheque accounts are personal current while the current accounts are basically business accounts.

The filling system is differentiated from one another by the first two digits for example, cheques accounts could be: CC 504516, CS 480069 while business current accounts are LC 40013601, OD 40002901.

The Advantage of this system are that:-

- No use of passbook
- Cheques books are accounts are used operate the accounts.
- Statement of accounts are generate monthly and as at when required for reconciliation
- Overdraft and other short-term facilities can be granted.

The demerits of the system are that: -

- Fraud can easily be perpetrated
- Cheques leaves can be stolen for fraudulent withdrawals.

### iii. OTHER ACCOUNT FILLING

In this system, filling is done according to the manual main ledger, which is form Asset down to liabilities. The account filling system starts impersonal account i.e. entries on expenses, loans entrench vouchers, Head office transaction goes down to customer A/C. e.g. Saving A/C (Drardcr), and commissions.

Transaction descriptions are code base on the transaction

Name of transaction	Code number
Cash deposit	105
Withdrawals	702
Clearing Cheque	705
Commissions	111
Interest on loans	102
Interest on overdraft	103
Salary	135
Banker payment	701
Inter branch transaction	602

The general internal working accounts classification use for filling is already discussed in the earlier part of this chapter. This includes all the customer accounts, Nominals, Assets, liabilities, profits and loss accounts Expenses accounts and suspense's accounts. It includes all the accounts discussed above and several others like:



A/C Numbers'	A/C Name
GL 2300200	Saving A/C (Customer)
GL 23002100	Saving A/C (Staff)
GL 23001200	Current A/C (customer)
GL 23002500	“ A/C (Staff)
GL 19015200	Stationary in stock
GL 41051800	Commission
GL 40101200	Interest direct credit
GL 51057100	Depreciation
GL 51031100	Insurance
GL 21001100	Head office balance
GL 19021200	Sundry Debtor
GL 101001100	Cash at hand
GL 40112500	Inter branch interest
GL 51004100	Communication & electricity
GL 50111100	Transportation expenses.

## 2.9 ADMINISTRATION OF ASSETS AND LIABILITIES

The assets and liabilities of the bank is being administrated by the branch manager through the departmental heads. The Branch manager is responsible for the general administration of these departments. Each departmental head is assigned duties on the basis for which the departments were created. For instance clearing, cash accounts, loans & Advances, savings and current Department.

Each of these department heads has subordinâtes working with them and at the end each days transaction filling are done using the account names and numbers.

The departmental heads supervises all activities in their department as well as monitoring the assets or liability at their disposal.

The operation of cash departments start from the accounts opening creation of the account after allocating account number withdrawal and payments are made and balance updated. Every deposit made by a customer is a liability on the bank and withdrawal are assets.

The administrations of these activities are being supervised by the operators or deputy manager and a cash officer who works directly with him. They jointly manage and administer the assets and abilities. This is what the project tends, to simplify for easy analysis, understanding and decision-making.

## CHAPTER THREE

### 3.0 SYSTEM ANALYSIS AND DESIGN

#### 3.1 INTRODUCTION

The effectiveness and efficiency of any automation project is usually measured in terms of its response time, accuracy of information, integrity or security of the system, flexibility or adaptability to change, e.t.c.

An organisation that supports efficient information system is geared towards spontaneous. Response to significant events within its environment and is secured against environmental hazards and can easily adapt positively to changing environment. System analysis and design therefore, can be said to be the analysis (study and interpreting the findings of the study) of an existing system in order to identify the problems of the system and proffering solution to the problems as well as fashioning out an improved new system.

Efforts were geared towards the design of a new improved system that promotes better understanding, enhances results oriented, and with minimal problems, in comparison to the existing system.

#### **PROBLEM IDENTIFICATION**

THERE is hardly any system, whether closed or open that does not have one form of problem or the other. Ordinarily, BANK OF THE NORTH LTD, like any other financial institution has the duty of safe keeping monies on behalf of their customers, honouring their financial institutions when presented as well as managing its assets and liabilities generally. It was observed that on the course of discharging duties, the under listed were identified as bottleneck in the system.

- i. Inability to validate cheque other institutions for geniuses and availability of finds at any of its breaches within a few minutes.
- ii. Inability of the customer to withdraw within a few minutes for another branch of the bank different from where the customer's account is domiciled.
- iii. Untimeliness and too much documentation at the point of establishing a relationship.
- iv. To many paper works, which may be, prove to fire hazard and consequent destruction of vital documents.
- v. Constant breakdown of the present system and excessive maintance cost of the system.
- vi. Obsoleseness of the current system equipment, which are not in time with contemporary banking

### 3.3 FEASIBILITY STUDY

In order to design a new system, the developer of the system must first of all embark on reasonable feasibility system. It is therefore very paramount for the study. Feasibility study focuses at the existing system or the system currently in the use. It also highlights problems associated with the system and designs an alternative approach for the system. This is achieved by gathering and interpreting data in order to evolve proper understanding of the system, diagnose the problem associated with it and proffering solution. This outcome is used to deffermined what must be done to solve the problem of the existing old system. The existing system may be manual or partially automated. To this effect, other possibilities or alternatives may be out lined compiled with the cost- benefit analysis of the option and a recommendation of the solution to the management

## **PROJECT FEASIBILITY**

For the purpose of this study, the existing system of partial computerization and progenics application package was analysed on the basis of

- 1 Operational feasibility
- 2 Technical feasibility
- 3 Economic feasibility

### **1. OPERATIONAL FEASIBILITY**

This indicates that the existing system is slow and not reflection of the present day banking as it involves a lot of delay, paper work and almost manually in the operation. The proposed system in comparison to the old system, which will be on- line with a D-base application package, is faster and more reliable with less incidence of break down.

### **2. TECHNICAL FEASIBILITY**

THE proposed system can't be done using the current equipment in view of its almost obsolete nature. Using the existing software technology may also not be in tune with the present day challenges of the banking industry. The available personnel may have to be retrained if the system is to succeed. Alternatively the operation of the new system should be done by well-experienced personnel with both sound education background and on the job experienced in computer science as against the old practice of engaging just anybody as operations. This well arrests the present decline in efficiency and courteousness of the bank.

### 3. **ECONOMIC FEASIBILITY**

This basically analysis the cost benefit rate of the system proposed i.e. cost of implementing the system with the associated benefit. It is viewed from the perspectives

- (i) Development cost;
- (ii) Operational cost;
- (iii) Maintenance cost;

#### **DEVELOPMENT COST**

This involves the actual total cost of installing the computer such as the cost of the computer hardware and other associated cost of installing the software and it accessories. After a careful cost and benefit analysis the estimated unit of the computer required is ten, one streamer, one printer and one uninterrupted power supply (ups) and stabilizers and are all value at about N3.3m

#### ii **OPERATIONAL COST**

After the installation of the new system it will have to be put in use or make operational otherwise, its purpose will be defeated. The cost of doing this is regarded as operational cost, and this involves the cost of employing at least, one programmer and one analyst. There may be no need to employ supporting staff, as those presently in the system are capable of operating the system after training. The estimated salary per annum of the programmer and the analyst will be in the region of N260, 000.00 and 210, 000.00 respectively. The cost of training of either cashiers for two weeks two cash officers, one deputy manager for one week and the manager for three days estimated at N 876,500 as per below

Manager's Training	26,500.00
Deputy manager's	3,000.00
2 cash officer training	70,000.00
8 cashiers training	280,000.00
1 programmer	260,000.00
1 Analyst	<u>210,000.00</u>
	<u>876,500.00</u>

Whether a new system is introduced or not the salaries of existing staff would be paid so, it is a fixed cost not relevant for this estimate.

ii Maintenance cost

This cost is the routine maintenance cost of the newly installed system.

It may also be referred to as enhancement cost, the estimated cost of maintaining the new system will be relatively cheaper since the equipments are quite new. The estimated cost of doing this is the region of N250, 000.00 p/a and it includes, stationeries, electricity and servicing.

Other advantages associated with the new system will includes reduction in: -

- (i) Cost of stationeries
- (ii) Cost of servicing
- (iii) Cost of Repairs as a result of constant break-down
- (iv) Spending on overtime that is Recovered
- (v) Timeliness

## **OBJECTIVES GUIDING THE INVESTIGATION**

In system analysis, problem identification is the starting point of a system's life cycle. Ability to therefore, identify this problem permits further new system can be carried out. On the basis of the above, the following objectives were used as a guide in the investigation:-

- (a) Reliability or durability of the system
- (b) Timelines in information preparation and it occurly
- (c) Eliminates rigidity in the system.

The above objectives were use as a guide in the investigation and were reflected in the design of the new system from the implementation plan to the conversion stage.

## **3.4 THE CURRENT SYSTEM**

The system will be partial automation using the Database management system (dbase iv) as the language of communication.

Based on the principles of reasonable cost, flexibility and reliability, the new system of assets and liability management is a customized types that allows further integrating of other aspect of automation into the system when the need arises.

The new system has all the features of a user-friendly system with the feature simplified for the operation and user – staff involved in the operation of the system.

## **3.5 REQUIREMENT SPECIFICATION**

This is divided into two for easy identification: -

- (i) Software Requirement specification
- (ii) Hardware Requirement specification



## I SOFTWARE REQUIREMENT SPECIFICATION

This involves the types of software that is to be used. The software is in the internal structure of the computer and it includes: -

- (i) MS-DOS version 6.22
- (ii) D base iv
- (iii) DOS base. Networking operating system (N OS)

## II THE HARDWARE REQUIREMENT SPECIFICATION

This is the physical part of the computer system and they are: -

- (i) 1024kb Random Access memory (RAM)
- (ii) 40MB hard Disk
- (iii) Printer 132 column line printer
- (iv) SVGA monitor with colour capabilities or networking system
- (v) Servers work station, one in each of the four cubicles cash officers table, Deputy manager and the branch manager.

### 3.8 COST BENEFIT ANALYSIS

After details sampling of the different hardware component available the following heading.

#### 3.8.1 SYSTEM COST

Development cost: System analysis and design the job was done by the researcher and other volunteers who do not take any monetary reward and for their contributions

### 3.8.2 SYSTEM BENEFITS

- (i) Saving from employing additional personal since no more hand required for the workload.
- (ii) Saving from engaging the service of the old staff whose salaries are fixed and does not relate to the introduction of the new system.
- (iv) Operating true saving as records are made available timely.
- (v) Reduction on stationeries expenses.
- (vi) Reduction in overtime claims.

These saving will impact positively on the branch through.

- a Better planning of job routine and scheduled
- b Prevent carrying too many paper work and the misplacement of some vital records.
- c security of records and customers secrecy.
- d Cater for future expansion of the branch
- e Encourages and challenges the staff of put on their best.

Other benefits associated with the system may not be quantifiable in monetary term as they are qualitative however, the change will impact immensely on the overall performance of the branch.

### 3.9 INPUT SPECIFICATION

Input data are provided from the creation from coded C.R.F step 1 to 3.

This form contains details information of each customer that can be modified or updated from time to time.

The filling of this form is being done by the account-opening officer, which is derived or obtained from the customer at the point establishing the relationship.

## OUTPUT SPECIFICATION

The output is what is expected to be produced by the new system. This could be viewed by displaying on the screen printed out from the printer to obtain the hard copy.

The following are the type of output that can be operated from the system.

- (1) Accounts balances
  - (iii) Posting journals
  - (iv) Litigious query
  - (v) General ledger
  - (vi) Assets and liabilities
  - (vii) Daily transaction (cash) balance.

## CHAPTER FOUR

### 4.0 SOFTWARE DEVELOPMENT AND IMPLEMENTATION

#### 4.1 INTRODUCTION

Software is a term used to describe all written programs, which are used in a particular computer installation. It is a program procedure or rules and any associated documentation entails series of activities or processes that should be carried out on the cause of developing a new system. The software development beings with the laid down structure in general design and detailed design determine the appropriate language for implementing the system. Development, the software development the software development is a buyer product of the system development. When a system is on ground, the fool that automate the system is software. Hence, the stages for their development are interwoven.

#### 4.2 CHOICE OF LANGUAGE

Computer language is means of communicating between programmer(s) and the computer programmer that use the language to instruct computer on low certain task should be done.

The choice of language depends on the following:

- i Types of task or job
- ii The application of the task or job
- iii Volume of data element
- iv The structure of files and record
- v complexity of the task or job

In the automation of the system, database management system (DBASE) is the language of choice adopted for implementation. The choice of dBase iv is based on its high speed filing system and its ability to manage database effectively. It is also capable of maintaining and creating the database to extract information from its it is simple to understand by its users and an ideal software for management information system (mis). It is also very interaction (user-friendly) with a simple procedure orientation.

The Database management version iv used in the program is know as Dbase, provided along with Disk operating system (Dos) from Microsoft (MS-Dos) it is provided with the following feature:-

- (a) Bits
- (b) Character
- (c) Field
- (d) Record
- (e) File
- (f) Data base

#### 4.3 SOFTWARE DEVELOPMENT AND TESTING

In the course of developing the program or software (Assets and liabilities) the following essential stages were followed: -

##### i. UNDERSTANDING THE PROBLEM

The programmer needs to know that exactly the program is to do and work from a program specification of the banks assets and liabilities. The specifications in this system are: -

- (a) The need for data base
- (b) The systems recording

- (c) Updating daily transaction
- (d) Perfect control of program and high restriction
- (e) Types of files and record processing need

Generally, Program specification defines the imports, processing and output. A good specification will define input processing and output it will normally, specify what is needed by giving the exact relationship between output and inputs form which they are derived rather than prescribing how the program should be written.

(ii) **PLANNING THE METHOD OF SOLUTION**

The method of solution is prepared using a flowchart for the design of the source program. This flowchart was used to generate the source programs. These programs are separated into different parts called “procedures and modules” Each procedure is tested separately and linked together as which by a process called “integration”. The record system is broken down into simple and more manageable task in a step fashion. The module section deals with the report generation output.

(iii) **TYPING THE INSTRUCTION IN A PROGRAMMING LANGUAGE**

This is the last step of step-wise refinement. The instruction designs in a flowchart are converted to a programming language called Dbase.

(iv) **TESTING THE PROGRAM**

Once a program is written, it has to be subjected to various tests that have been written out and transcribes correctly. These tests reveal errors, which are immediately corrected. Areas tested include:

- (a) Unit testing
- (b) Integrating Testing
- (c) System Testing
- (d) User Acceptance Testing

This program has been tested for A to C above and D is left for the user to execute.

#### 4.4 **SYSTEM TESTING**

This testing ensures that the individual programs have been written correctly and that the system as a whole will work with the link between the programs in a suit. There must be coordination with clerical procedure involved. To this end the system must provide the necessary list data as follows:

##### (i) **PROGRAM TESTING**

Test data is supplied to ensure that all possible contingencies (as specified in the system specification) have been catered for by the programmer. Expected result of the test is worked out for comparison purpose.

##### (ii) **PROCEDURE TESTING**

This ensures that the whole system fits together as planned. This involves the clerical procedure, which proceeds input and output procedure. Over timing and ability of staff to handle the anticipated volumes will be under scouting.

#### 4.5 **CHANGE – OVER PROCEDURE**

Change over procedure is the process of exciting the new system vis-à-vis the old system:

- i. Parallel
- ii. Direct
- iii. Pilot

##### **i. PARALLEL**

It is the process of running old and new system concurrently using the same inputs the outputs are compared and reasons for differences resolved out for the old system continue to be distributed until the new system has proved satisfactory. At this stage the system as discontinued and the new one takes its place.

##### **ii. DIRECT**

The old system is discontinued altogether and the new system becomes operating immediately. The direct method is adopted for this research work because the new system is:

- Less expensive
- It is more reliable and effective
- The caliber of staff involved is high and do not require any further training.

##### **iii. PILOT**

This involves the changing over of the part of the system at a time either as parallel or direct. This is a variation of either of the two methods previously discussed.



#### 4.6 **STARTING THE SYSTEM**

The system can be started by carrying out the following steps:

- i. Boot the computer
- ii. At c-prompt, type CD/ALM and press ENTER key
- iii. Type DBASE and press ENTER key
- iv. At the dot prompt, type DO ALM and press ENTER key

At this point, an introductory screen represented by figure I (in Appendix I) appears after which the system prompts the user to enter the password, on entering the correct password, the main menu appears on the screen as shown in figure II.

#### 4.7 **DESCRIPTION OF THE MENU STRUCTURE**

The menu structure is designed in such a way that options are displayed with each representing a specific operation provided in the system. The system has five options they are as follows: -

- i. Accounts Creation
- ii. Accounts Modification
- iii. Accounts Closure
- iv. Daily Transaction
- v. Reports Generation
- vi. Exit main Program

##### i. **ACCOUNTS CREATION**

The account opening officer, each department head or delegates collects creation form and enter all the information into the system data base for the respective accounts to be created the format of the form is as shown in figure III.

## ii. **ACCOUNTS MODIFICATION**

The procedure is same as in above except that this does not affects the totality of information in database. It is used for the purpose of modification incase the need arises for changing the content of a database. The format of this is presented. The presentation of this screen is as displayed in figure V.

## iii. **ACCOUNTS CLOSURE**

This becomes necessary when any of the accounts earlier created is no longer required in the system database. The presentation of this screen is as displayed in figure V

## iv. **DAILY TRANSACTION**

The daily transaction is used to update all the respective files or accounts in the database. Every transaction that takes place daily is entered into the accounts number created for each transaction. Its format is as shown on figure VI.

## V **REPORTS GENERATION**

This option is required to be activated for the purpose of generating hard copy reports. As shown in figure VII

Appendix I, the has system is designed as produce 5 types of reports

## Vi **EXIT MAIN PROGRAM**

This is the last option in the main menu and it is used to quit the system. This is always required when the user is through with the operation of the system at any point in time.

## CHAPTER FIVE

### 5.0 SUMMARY AND CONCLUSION

#### 5.1 DISCUSSION

An outdated old system could be made new and useful by system analysis and design. It can therefore be interesting when you see such an old system bouncing back to life once again.

BANK OF THE NORTH, Suleja branch's method of managing their assets and liabilities prior to the commencement of this study can be described as "Archaic" because of the associated problem and difficulties encountered with the system, particularly, in this computer age.

The analysis and design of the automated assets and liabilities management system has undergone a computer system life cycle. This analysis was through with the aim of identifying associated problems, the feasibility studies carried out was to determine how feasible or viable the system would be. The cost and benefit analysis done aimed at the benefit of the new system to the organisation.

The emergence of this automation will help in eliminating or reducing minimally most of the problems or difficulties associated with the old system as well as improving its performance. Even though the new system has obvious advantages over the existing system, it is not without its own constraints, such as administrative bottlenecks in getting approval for the new system for both the regional office and the Head office.

It is capital intensive and finance of the automation may be slowed or delayed. It may even be difficult to carry out. The operating result of the branch and that of the bank as a whole will be reduced as a result of increased realization of the new system. Logistic constraints and power failure can frustrate the implementation plan of the new system.

## 5.2

### LIMITATION

There are unavoidable constraints that limit this project. The limitation may range from that of time to financials. The limitation of the projects can be summarised as follows

1. The project is designed to handle most of the financial activities of the branch. Some of the reports generated by the design for effective and accurate performance of the system includes:-
  - a. Accounts Balances
  - b. Accounts Journals (posting journals)
  - c. Litigious Query

These in themselves are not exhaustive and it becomes limitation as a result of time factor.

2. Most of the entries are done manually. This could result to errors due to human limitation.
3. End of month /year data processing is not included in the program.
4. The system can only be implemented on stand alone PCs
5. The system is designed using dBASE; hence it cannot work outside dBASE IV that is the system must be implemented where there is dBASE IV programming language.

5.3

### CONCLUSION

The replacement or substitution of computer based system for manual procedure in modern days, has become a common or worldwide affair. This is not unconnected to the relevance of computer in ventrally all aspects of human endeavour.

This interest is, however, intensified by the capacity of computers in performing such set of procedure with all the necessary accuracy. It is not subjected to committing errors, and its ability to accomplish any task with high speed.

It is therefore rational to introduce or improved application package like the Database system in storing and retrieving information as well as processing same in Bank of the north ltd in order to enhance the over all operations and performance of the bank.

5.4

### RECOMMENDATION

Based on the researcher is finding, it was discovered that "BON" operate on a large scale and therefore require information for effective performance in view of this need, the manual system of recording and processing data is not fast enough in obtaining information for prompt decision.

The new system has carefully looked for a more advantageous way by which information can be achieved more accurately, timely and efficiently. It is therefore recommended that bank (Bank of the north Ltd.) should introduce the designed system. AUTOMATED ASSETS AND LIABILITIES MANAGEMENT into their operation for accuracy good quality output and effective and efficient operation which will improve the standard of the bank as well as enhancing the attainment of their global vision and mission.

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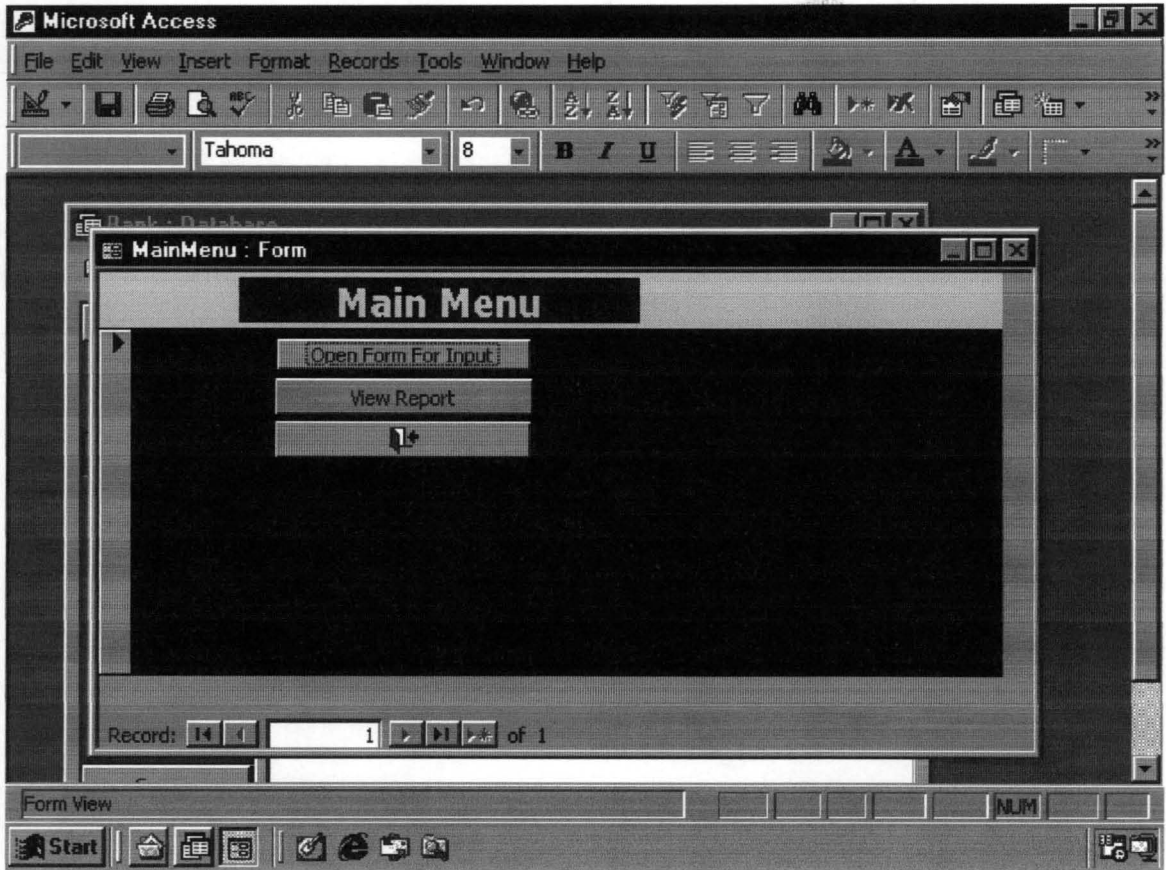
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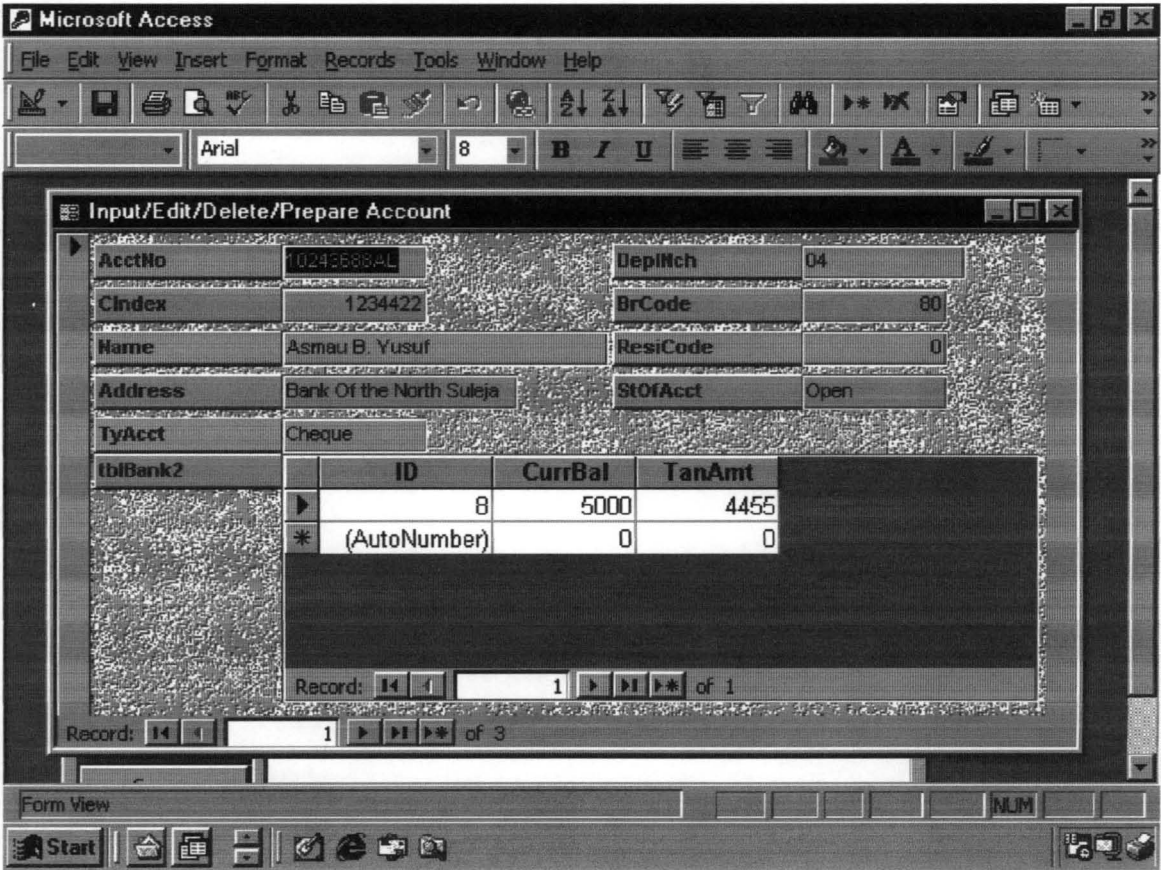
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## General Report

<b>AcctNo</b>	10243688AL	<b>TyAcct</b>	Cheque	<b>StOfAcct</b>	Open
<b>CIndex</b>	1234422	<b>DepINch</b>	04		
<b>Name</b>	Asmau B. Yusuf	<b>BrCode</b>		80	
<b>Address</b>	Bank Of the North Suleja	<b>ResiCode</b>		0	
	<b>ID</b>	<b>CurrBal</b>	<b>TanAmt</b>	<b>Balance</b>	

8                      5000                      4455                      9455

<b>AcctNo</b>	111111BM	<b>TyAcct</b>	Cheque	<b>StOfAcct</b>	Open
<b>CIndex</b>	123443	<b>DepINch</b>	04		
<b>Name</b>	Mal. Hakimi D.	<b>BrCode</b>		80	
<b>Address</b>	Kuta Rd. Minna Niger	<b>ResiCode</b>		0	
	<b>ID</b>	<b>CurrBal</b>	<b>TanAmt</b>	<b>Balance</b>	

11                      6577                      2324                      8901

<b>AcctNo</b>	233443687AL	<b>TyAcct</b>	Current	<b>StOfAcct</b>	Open
<b>CIndex</b>	344545777	<b>DepINch</b>	05		
<b>Name</b>	Mal. Audu Isah	<b>BrCode</b>		80	
<b>Address</b>	F.U.T Minna	<b>ResiCode</b>		45	
	<b>ID</b>	<b>CurrBal</b>	<b>TanAmt</b>	<b>Balance</b>	

9                      7800                      2345                      10145

<b>AcctNo</b>	2999122AL	<b>TyAcct</b>	Current	<b>StOfAcct</b>	Close
<b>CIndex</b>	455567	<b>DepINch</b>	05		
<b>Name</b>	John Gims Peter	<b>BrCode</b>		80	
<b>Address</b>	Lagos street Minna	<b>ResiCode</b>		0	
	<b>ID</b>	<b>CurrBal</b>	<b>TanAmt</b>	<b>Balance</b>	

12                      2300                      7000                      9300

Option Compare Database

Private Sub Command0\_Click()  
On Error GoTo Err\_Command0\_Click

Dim stDocName As String

stDocName = "AllDayRE"  
DoCmd.OpenReport stDocName, acPreview

Exit\_Command0\_Click:  
Exit Sub

Err\_Command0\_Click:  
MsgBox Err.Description  
Resume Exit\_Command0\_Click

End Sub

Private Sub Command1\_Click()  
On Error GoTo Err\_Command1\_Click

Dim stDocName As String

stDocName = "Month"  
DoCmd.OpenReport stDocName, acPreview

Exit\_Command1\_Click:  
Exit Sub

Err\_Command1\_Click:  
MsgBox Err.Description  
Resume Exit\_Command1\_Click

End Sub

Private Sub Command2\_Click()  
On Error GoTo Err\_Command2\_Click

Dim stDocName As String

stDocName = "Q2B1"  
DoCmd.OpenReport stDocName, acPreview

Exit\_Command2\_Click:  
Exit Sub

Err\_Command2\_Click:  
MsgBox Err.Description  
Resume Exit\_Command2\_Click

End Sub

Private Sub Command3\_Click()  
On Error GoTo Err\_Command3\_Click

Dim stDocName As String

stDocName = "TblFee"  
DoCmd.OpenReport stDocName, acPreview

Exit\_Command3\_Click:  
Exit Sub

```
Err_Command3_Click:
    MsgBox Err.Description
    Resume Exit_Command3_Click
```

```
End Sub
Private Sub Command4_Click()
    On Error GoTo Err_Command4_Click
```

```
    Dim stDocName As String

    stDocName = "TblFee1"
    DoCmd.SendObject acReport, stDocName
```

```
Exit_Command4_Click:
    Exit Sub
```

```
Err_Command4_Click:
    MsgBox Err.Description
    Resume Exit_Command4_Click
```

```
End Sub
Private Sub Command5_Click()
    On Error GoTo Err_Command5_Click
```

```
    Dim stDocName As String

    stDocName = "TblFee2"
    DoCmd.OpenReport stDocName, acPreview
```

```
Exit_Command5_Click:
    Exit Sub
```

```
Err_Command5_Click:
    MsgBox Err.Description
    Resume Exit_Command5_Click
```

```
End Sub
Private Sub Command6_Click()
    On Error GoTo Err_Command6_Click
```

```
    Dim stDocName As String

    stDocName = "TblFee1"
    DoCmd.OpenReport stDocName, acPreview
```

```
Exit_Command6_Click:
    Exit Sub
```

```
Err_Command6_Click:
    MsgBox Err.Description
    Resume Exit_Command6_Click
```

```
End Sub
```