AUTOMATION OF BANKDRAFT REGISTER

(A CASE STUDY OF AFRIBANK NIGERIA PLC)

BY

SADIQ ABIODUN LUKMAN
PGD/ MCS/050/96

A PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF POST GRADUATE DIPLOMA IN COMPUTER SCIENCE TO THE DEPARTMENT OF MATHEMATICS AND COMPUTER SCIENCE, SCHOOL OF SCIENCE AND SCIENCE EDUCATION, FEDERAL UNIVERSITY OF TECHNOLOGY MINNA.

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CERTIFICATION

This is to certify that this research was carried out by Sadiq Abiodun Lukman.

....
Dr. Yomi Aiyemisi   Date
Project Supervisor

....
Dr. S. I. Reju   Date
Head of Department

....
External Examiner   Date

DEDICATION

This project is dedicated to Almighty God, for His Guidance, Love and Protection.

ACKNOWLEDGEMENT

I wish to record my profound gratitude to my Supervisor, Dr. Yomi Aiyemisi for his numerous advice and guidance throughout my project work and without whom this work would be incomplete.

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My appreciation also goes to my Mum – Mrs. A. O. Sadiq, my brothers and sisters for their understanding and prayers.

This appreciation will be incomplete if I fail to mention the name of my sweetheart – Miss Seun Olafare for her Love and Care.

I am also indebted to all other people I cannot remember for now, that have in one way or the other contributed meaningfully to my studies and this project.

Finally, I thank Almighty for his mercy, Guidance and protection over me.

L. A. Sadiq

CHAPTER ONE

GENERAL INTRODUCTION

1.1 **Preambles**

Computers have been used for processing data for a short period now. This short time has witnessed a rapid growth in the computer industry and hence the wide usage of computer.

The term "Data Processing" today is synonymous with "Computerised Data Processing". There is just no one living in a high technology society that can escape the influence of computers. So are Nations.

Computerisation takes the form of automation of activities. These include tax, records, employment records, census data, telephone, electricity bills, accounts university records, hospital records and banking operations.

Some Government Departments, Educational Institutions, Nationalised Industries, business organisations (large, small or medium size) also have some contacts with the Computer systems, either by having their own in-house computer or by the use of Computer Bureau Services.

It is advantageous for everyone of us to have some knowledge of the technological aspect of Computer and the related business procedures that so profoundly affect our lives today especially business organisations.

Every Business organisation regardless of its size or purpose is concerned with processing facts, data about its operations in order to provide accurate and timely information to their management.

The arrival of the computer and its uses in data processing has been one of the most important organisations' innovation in the past years. The advent of the computer based data processing and information system has led to organisations being

process and manage to survive.

This project work is on the management and Computerisation of bankdraft register. It delve into how bankdraft is being issued, registered and the management of data involved for the purpose of keeping record and reconciliation if the need arises. It also attempts to solve the problems posed by manual system through the design of an automated bankdraft registering system.

1.2 Aims/Objectives

Timeliness, Accuracy and efficiency are inevitable elements needed by financial organisation such as Afribank Nigeria Plc to remain competitive in a highly and competitive banking industry like ours. Therefore, the objectives of this study include the following:

i. To provide a better alternative way of processing bankdraft register so as to replace the existing one.

ii. To design a system that will minimise cost

iii. To develop the necessary software that will be useful for this exercise

iv. To make appropriate recommendations to those concerned with this research.

1.1 Project Justification

Drafts are issued in accordance with the manual of procedure set out by Afribank Management. The procedure is judiciously followed by the staff in such a way that its facilitates easy and efficient draft issuance to their teeming customers. Customers do not spend more that ten minutes before they collect their drafts. This timeliness and efficiency exhibited by Afribank can be improved upon if bankdraft registration is automated.

This project work coves not only the initial keying or inputting of data concerning draft issuance alone but delves into the comprehensive and collation of all the drafts issued at a particular period of time. Hence the need to develop a

CHAPTER TWO

ANALYSIS OF THE EXISTING SYSTEM

2.1 Introduction

Many things have been said about bankdraft in many textbooks but a little work has been done on real computerisation of Bankdraft in isolation. It has been grouped along "Crossed Cheques" as defined by section of Bill of Exchange Act 1958 and Cheque Act 1964. The basic use of Bankdraft which makes it important in Banking environment is that it is a "Cheque that must be paid" once issued because it is a BANK PAPER. It is used to settle big payments and used instead of cash for large transactions to reduce theft problems.

2.2 Bankdraft

Practice of banking volume 1 by Femi Adekanye describe Banker's Draft as a Cheque drawn by a Branch of a Bank on another branch/ Head office. The draft is a Banker's paper sure to be paid when presented, hence it is acceptable everywhere as equivalent to cash.

In Nigeria, drafts are very popular and are issued on request to customers who are compelled to make payment to payees who have rejected personal cheques because of high incidence of bouncing cheques in the country. Bankdrafts are requested for when large payments are involved and when the payee has to part with valuable articles. In recent times, customers are seeking bankdraft even a relatively small payments.

Strictly speaking, a draft is not a bill of exchange because, it is not drawn by one person to another. However, the sections of Bill of exchange Act 1958 and the cheque Act 1964 dealing with crossed cheques give protection to the paying and receiving bankers handling bankdrafts and treat bankdraft as if they have crossed

Another point to note according to Femi Adekanye (1984) about Bankdrafts is the fact that after they have been issued they cannot be stopped and the issuing bank is bound to honour its obligations where there is evidence that a draft has been lost or stolen, the issuing banker has the right to question the genuineness of the endorsement. Any other dispute must be settled between the purchaser and the payee, and cannot affect the payment of the draft since payment of a draft cannot be effectively stopped.

Refund of lost drafts may be made by the bank which originally issued the draft against a proper indemnity by the purchaser of the draft.

According to the Author of the book called "Mastering Banking" D.P. whiting defined Bankdraft as a very safe method of payment in that it is a cheque drawn by a bank upon itself (and as such, is unlikely to be dishonoured). Such drafts are used for making payments between solicitors in respect of house purchases, the legal conveyance being handed over in exchange for the drafts. They are also used for other relatively large transactions up to the limit of the cheque guarantee and can be settled by cheque of course with the bank's guarantee and do not warrant the use of bankdrafts.

Between the banks themselves, a special form of a draft is used, called a BANKERS PAYMENT used for clearing settlement of cheques. This is a simple firm of debit slip which is passed through the Clearing House like a cheque when it is received by a bank on payment for some transactions such as providing notes or coins to the other bank concerned.

Macmillan Family Encyclopaedia describes bankdraft as a cheque drawn by one bank against funds deposited to its account in another bank. If the draft is payable on demand. It is called a sight draft or open draft. If it is to be paid at some future date or into an account domicile in the paying branch, it is called a time draft.

2.2 **Bankdraft Issuance Processes**

Afribank procedure of issuing drafts to its customers goes thus:

- Receive application/Authority to debit or a letter of instruction from the customer.

- Scrutinise the application or letter to ensured the following details are clearly shown

as stated below:

(I)   Name of payee, Address of payee;

(ii)   Branch on which the cheque is to be drawn;

(iii)   Method of settlement;

(iv)   Amount of the cheque;

(v)   Purchaser's Name and Address;

(vi)   Purchaser's Account Number if the Account is to be debited.

(vii)   Purchaser's Signature

(viii)   Indicate the amount of commission and postage.

-      Advice the customer of the amount to be paid, including the commission and

postage.

-   Received payment from customer as follows:

(a)   If the payment is made by cheque.

i.   Have the signature verified and signed for good for payment.

ii.   Scrutinise the cheque as follows:

- Date, not post dated or stale

- Amount, in words agree with amount in figures

- are there any authenticated alterations

- If everything is in order then the cheque should be blocked.

(b)   If payment is to be made by debiting the Account.

i.   Have the signature on the application or letter verified and signed by the

customer or a draft of a sister branch that is closer to the place the customer is requesting for.

Meanwhile, the officer would raise the draft for customers but only have in his record the details of the draft vide the "draft register" plus the register copy of interbranch centre journalist.

As the customer receives the draft, he goes on to present it at the presenting bank/branch. At the paying branch, if it is on opendraft, it can be cashed across the counter but if it is closed or a sight draft, it is expected to be paid into a current account. But if the draft is lodged in a presenting branch/bank. It is expected to go through clearing.

Therefore a draft once it is issued, a proper management of its information supposed to be guided seriously to forestall any problem in case if there would be any in future.

However, with computerisation and sound management of the information of an issued draft, draft issuance would meet the timely need of the customers, proper updating of customers records and effective accountability of draft information: Thereby putting the bank ahead of other competitors in term of service delivery.

CHAPTER THREE

SYSTEM DESIGN

3.1 **Introduction**

One purpose of system studies is to identify system problems and attempt to improve upon it to meet up with demand of the time. It is necessary that a system, whether complex, stable or dynamic, permanent or temporary, possess the characteristics of simplicity, flexibility, reliability, economical and acceptability. Above all, it must be timely since the information need of any organisation is time dependent. Therefore, if a system must be designed to improve the operations of an organisation, it must meet the essential qualities stipulated above.

Infact, system design cannot work in isolation. The existing system must be carefully analysed which will give rise to a number of possible alternative designs. Thus, the question of whether fully or partially automate a system or not. Once it becomes necessary to automate the system the best alternative is selected. The design here provides the system specifications ranging from the objective of the system, system description, input files up to change over to the new system.

3.2 **Problems Identification**

Most problems association with record keeping are those of space for storage and retrieval of information. Under the present system (manual), Data is stored in Register which is often bulky and overtime, it tends to occupy a large office space. Consequently, the retrieval has to be sequentially access as one file must be reached before the other and thus takes time. The purpose of timeliness of information is therefore defeated. Again, the sorting or arranging of records, according to some specified order especially arranging Bankdrafts according to branches would require at least 131 Booklets or files. A single storage device by the computer will perform this effectively. It will also enhance the quality of work especially the

*	Utilities	₦12,000.00
*	Stationeries	₦20,000.00
*	Miscellaneous	<u>₦20,000.00</u>
Total		**N170000**

Total Cost = Development cost + System operating cost/Amount.

Therefore, Total Cost is N435000.00

(iii)   <u>System Benefits</u>

-   Savings of Buying Register   ₦20,000.00

-   Reduction in Amount Spent on Stationeries ₦20,000.00

    Others   <u>₦10,000.00</u>

Final Cost = Total Cost - System Benefit

CHAPTER FOUR

SOFTWARE DEVELOPMENT AND EXPERIMENTATION

4.1   Introduction

The system to be implemented has been carefully analysed, designed and tested to process and provide records of Bankdraft Register for Afribank Nig. PLC. The program has also been coded, tested and is found operational.

4.2   Choice of Software

The software used for the new system is database management system and dBase iii+ is used for the program development.

It provides a relational database structure that allows data to be entered and stored into the database file in Rows and columns called Records and Field respectively. It is very efficient in record processing.

4.3   Database Management System

This is a software system which contract, expands and maintain data in the base. It provides an interface between users and data in the base. It also allocates, store data and maintain indices so that any required data can be retrieved, separate data items in the base can be changed when the need arises.

Files can be processed either sequentially or serially. It also provides security by means of protection against unauthorised users and against corruption. Database Management is therefore aimed at:

(a)   **Data Integration** - Where information from many files can be accessed, co-ordinated and operated upon as though were from a single file. It is also possible for two or more applications to store the data in the base.

(b)   **Eliminating Redundancy** , When data in the base are not properly arranged to suit all applications programs accessing them, then redundancy may occur. Here,

date may appear in more than one file thereby causing wastage of storage and duplication. Database management system eliminates this.

(c)   **Data Independence** - This allows modifications in the contents of the data without necessarily reprogramming and vice-versa

(d)   **Central Control** - Data and operations on data are centrally controlled. This leads to a better management of data.

(e)   **Data Integrity** - This gives rise to consistency as duplication is removed.

4.4   **Software Development/Operation**

In order to access the program, the user is expected to type in the command CD/SADIQ and when this enter key is pressed, SADIQ directory appears. The user then type dBase to get the dBase iii+ working environment.

At the DOT prompt, the user types AFRIBANK and this prompts the welcome message and then the Main Menu whereby the user is expected to select from amongst the following:

A   -   Add Record into the base

G   -   Generate Reports

V   -   View

E   -   Exit Database.

(i)   **Option A**:- Add Record

When this option is selected, the system provides user with a data Entry Routine as shown in Appendix A:. All Bankdraft transactions are entered here for storage in the database irrespective of the order and the branch from which purchase is being made.

(ii)   **Option V:** - View data

This enable users to view data in the Base. This is very useful when an enquiry is required.

(iii)   **Option G**:- Generate Report

This option terminates the running of the program and returns to the dot prompt or the control panel as the case may be. This part is very technical, it performs to take in order to generate reports. Consequently two submenu can be seen here.

P ----------   Process data

R -----------   Report

(iv)   **Option P**: -   This option transfers transactions to their respective branches according to some specified codes or Keyfield. It is therefore possible to maintain records of Bankdraft transaction involving several Branches. Suppose Bida is the main branch where Bankdrafts are purchased and suppose that these drafts can only be paid in Minna, A register for Minna is opened here. The total amount involved is also displayed.

(v)   **Option R**:-   This option allows user to display report on the screen or print on papers. This report takes two forms, namely:

*   The report of the entire transactions maintained in the master database.

*   The report from each Branch.

4.5   **Program Algorithm**

The program algorithm here is the flow chart. It provides a means of designing a computer program independent of any make of computer or computer

languages by use of "Symbols that represent specific activity". The symbols are connected with arrows indicating the direction of the flow.

4.6 **Program Testing**

The program menu has four options and submenu. It is highly interactive so that at each point in time, the software communicates with user. The data used to test this program is a hypothetical data. The output can be seen in appendix (1)

4.7 **Staff Training**

The operational staff that are concerned with the use of the software are requested to be given at least one week intensive training on the use of the package.

4.8 **Changeover**

The change from the old system to the new one is expected to be direct changeover where all the elements of the old system are replaced with the new one. The changeover data is however, to be determined by the management of Afribank Nigeria PLC.

CHAPTER FIVE

SUMMARY FINDINGS, CONCLUSION AND RECOMMENDATION

5.1   Summary

Afribank Nigeria PLC which is the case study of this research presently use the conventional or manual method in processing or recording Bankdraft transactions.

This gives rise to several problems especially in accessing balancing and keeping records. In trying to accomplish the aim of this work, that is to provide an alternative method that will replace the old one, a method most suitable for recording Bankdraft transactions, the newly designed system is found to be favoured because of its features and advantages.

This is further explained by the project feasibility which indicates that the new system is technically, economically qualitatively feasible and hence the research recommend the computerised system.

It is based on the fact that the program was designed, coded and tested and found workable.

The package developed here uses the Database Management System (dBase iv) which is very efficient in Record processing of this nature.

The program consists of several modules and they perform the functions of Data Entry, viewing and report generation. The output of the program can be seen in Appendices C and D.

5.2 **Findings**

The findings of this research are partly enumerated in the system analysis.

Others include:

(i)   The old system is unsuitable owing to several disadvantages,

consequently the new method is preferred.

(ii)   It will cost only N435000.00 to implement this project. This variable

cost is minimum overtime.

(iii)   The new system will provide for backup to provide security for the

records.

(iv)   The processing and access time is reduced as it will take micro

seconds to access the records of interest, generating reports for each

branch.

(v)   The quality of output is standard and neater.

(vi) It occupies a little office space.

5.3 **Conclusion and Recommendation**

Computerising banking operations is fast becoming an old fashion since

almost all banks are becoming computerised. It will therefore, be adequate and

necessary if all aspect of banking including bankdraft registering are computerised

for adequate and timely returns and reconciliation if need be.

It is noted with interest that Afribank Nig. PLC is doing her best on

information technology especially the newly introduced branch connectivity in Lagos

but more can still be done on automation of bankdraft registering because of draft

importance to her teeming customers as her timely draft issuance endears her to

various customers especially on service delivery.

The changeover from manual system to computerised system is best done using direct changeover as parallel changeover is found to be costly.

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4. Aston Tate dBase IV Manual.

APPENDIX I

```
***************afriadd/prg
set talk off
set score off
set status off
set echo off
clea
set colo to rw/b+
@ 12,12 say "you are about to make data entry....ok!"
set colo to g
@ 19,12 say "press any key to continue"
wait " "
clea
use afrimain
mdate = space(9)
mpurcha = space(15)
mbene = space(15)
store space(10) to mchqno, macctno, mrem
mbranch = space(10)
mamt = 0
clea
set colo to rw+,rg,g
do while .t.
mpurcha = purcha
mbene = bene
mchqno = chqno
macctno = acctno
mrem = remark
mbranch = branch
mamt = amount
@ 0,2 say date()
@ 0,62 say time()
```

```
set colo to gr+

@ 4,25 say "afribank nigeria limited plc"

@ 5,25 say "data entry routine"

@ 6,25 to 6,42

@ 3,6 to 7,14

set colo to r

@ 4,7 say "add"

@ 5,7 say "record"

@ 9,15 say  "name of branch: " get mbranch

@ 11,15 say "name of purchaser: " get mpurcha

@ 13,15 say "name of beneficiary: " get mbene

@ 15,15 say "cheque number: " get mchqno

@ 17,15 say "amount: " get mamt

@ 19,15 say "remark (ifany): " get mrem

read

set colo to r+

resp = " "

@ 23,10 say "are your entries correct (y/n) " get resp

read

if upper(resp) = "n"

   clea

   ans = " "

   set colo to rw/g+

   @ 10,10 say "to continue (y/n) " get ans

   read

   if upper(ans) = "y"

      clea

      loop

   endif

   if upper(ans) = "n"

      clea

      exit

   endif

 endif
```

```
if upper(resp) = "y"
    append blank
    replace purcha with mpurcha, bene with mbene, chqno with mchqno
    replace acctno with macctno, branch with mbranch
    replace amount with mamt, remark with mrem, date with date()
    @ 22,1 clea to 24,79
    cho = " "
    @ 23,10 say "more record (y/n)" get cho
    read
    if upper(cho) = "y"
        clea
        loop
    endif
    if upper(cho) = "n"
        clea
        exit
    endif
endif
enddo
clea
return


************afrimenu/prog
set score off
set talk off
set status off
set echo off
set escape off
clear
do while .t.
set colo to r+,g,rb+
@ 2,10 say date()
@ 2,60 say time()
```

```
@ 3,9 to 19,70 double
@ 5,25 say "afribank plc nigeria limited"
@ 6,25 say "computerised bankdraft register"
@ 7,25 say "programme mainmenu"
@ 8,25 to 8,43
@ 10,15 say "task code              task description"
@ 11,15 to 11,65
@ 12,15 say "a................................add record"
@ 13,15 say "v................................view record"
@ 15,15 say "g................................generate report"
@ 16,15 say "e................................exit"


tcode = " "
@ 20,10 say "enter your choice: " get tcode
read
   do case
      case upper(tcode) = "a"
         clear
         do afriadd
      case upper(tcode) = "v"
         clear
         do afriview
      case upper(tcode) = "g"
         clear
         do afrigen
      otherwise
         clear
         exit
   endcase
   clear
enddo
clear
set talk on
set status on
```

```
set echo on

set score on

return

*********************afripass/prog

set consol off

set talk off

set status off

set score off

set echo off

set status off

clea

uname = space(10)

ipaswd = "sadiq"

kount = 0

do while .t.

    set colo to rg+,g,r+

    @ 7,25 say "access validation gate"

    @ 8,5 to 12,75 double

    @ 11,8 say "users' name: "

    @ 10,20 to 12,60

    @ 15,15 say "users' password: "

    @ 14,30 to  16,60

    @ 11,24 say "enter your name: " get uname

    read

    @ 15,33 say "enter password: "

    set colo to n/n

    accept to paswd

    set colo to w+

    if  upper(paswd) = ipaswd

        clea

        set colo to g+

        @ 10,10 to 14,70 doub

        set colo to r+*

        @ 12,20 say "welcome to afribank bankdraft register "
```

```
        @ 13,35 say "program"
        set colo to g+
        @ 18,20 say "press any key to continue ok!"
        wait
        do afrimenu
        exit
   else
        clea
        set colo to rg+*
        @ 10,10 say "wrong password ok!"
        set colo to g
        @ 18,20 say "press any key to continue"
        res = " "
        clea
        set colo to g
        @ 10,10 say "to continue (y/n)" get res
        read
        kount = kount + 1
        if upper(res) = "y" .and. kount <= 3
           clea
           loop
        else
           clea
           exit
        endif
   endif
enddo
clea
set echo on
set talk on
set score on
return


***************prog/afrigen
```

```
set talk off
set echo off
set status off
set escape off
do while .t.
   set colo to rw+,g,gr+
   clea
   @ 10,26 say "generating report menu"
   @ 11,10 to 16,70 doub
   @ 12,15 say "1.........................transfers"
   @ 13,15 say "2.........................branch report"
   @ 14,15 say "3.........................general report"
   @ 15,15 say "4.........................exit"
   opt = " "
   set colo to r+
   @ 17,15 say "enter your choice <1,2,3> " get opt
   read
   do case
      case opt = "1"
         clea
         do breport
      case opt = "2"
         clea
         do breport1
      case opt = "3"
         clea
         do breport2
      otherwise
         exit
   endcase
enddo
return

***************afriview/prg
```

```
set talk off
set score off
set status off
set echo off
clea
set colo to gr+
use afrimain
do while .t.
    set colo to r,rg+,b
    @ 10,12 say "note"
    @ 11,12 to 11,16
    @ 12,12 say "*....you are viewing record(s) in the base."
    @ 14,12 say "*....you can also add record(s) into the base."
    @ 16,12 say "*....you can edit data in the base here. note "
    @ 17,12 say "    it is dangerous to make illegal changes"
    set colo to g+
    @ 19,12 say "press <esc> to quit this mode after viewing your"
    @ 20,12 say "records in the base.....ok!"
    set colo to rg+
    @ 22,30 say "press any key to continue"
    wait " "
    browse
    an = " "
    @ 20,1 clea to 24,79
    set colo to r*
    @ 21,10 say "to view all over again (y/n)? " get an
    read
    set colo to
    if upper(an) = "y"
        clea
        loop
    else
        clea
        exit
```

```
    endif

enddo

clea

return

***************prog/afrigen

set talk off

set echo off

set status off

set escape off

store space(15) to mbene, mpurcha, mrem, mbranch

store space(10) to macctno, mchqno

store space(8) to mdate

mamt = 0

r = 12

c = 1

select 1

        use afrimain

select 2

        use b1

select 3

        use b2

select 4

        use b3

select 5

        use b4

clea

set colo to r+,g,rg+

@ 8,8 say "you are generating report for individual branch..ok!"

@ 15,10 say "press any key to continue"

wait " "

set colo to rg+

clea
```

```
@ 8,8 say "you are generating report for individual branch..ok!"
@ 15,10 say "press any key to continue"
wait " "
set colo to rg+
store space(15) to mbene, mpurcha, mrem, mmonth
store space(10) to macctno, mchqno, mbranch, mbranch, mremark
store space(8) to mdate
mamt = 0
clea
@ 8,25 say "afribank nigeria limited"
@ 9,2 to 19,78 doub
set colo to r+
@ 10,19 say "*1................................main file"
@ 11,20 say "2................................minna"
@ 12,20 say "3................................suleja"
@ 13,20 say "4................................abuja"
@ 14,20 say "5................................lagos"
@ 15,20 say "6................................kaduna"
@ 16,20 say "7................................ibadan"
@ 17,20 say "8................................enugu"
* 18,20 say "9................................makurdi"
choice = "          "
*month = "   "
@ 19,10 to 22,70 doub
@ 20,20 say "enter branch of your choice: " get choice
read
set colo to rw/g+
*@ 22,16 say "enter the month of transaction [jan/feb/mar] etc "  □
*get mmonth
set colo to
*read
clea
do case
    case choice = "minna"
```

```
    select 2
  case choice = "suleja"
    select 3
  case choice = "abuja"
    select 4
  case choice = "kaduna"
    select 5
  case choice = "ibadan"
    select 6
endcase


r = 7
do while .not. eof()
*if mmonth = "month"
mdate = date
mbene = bene
mpurcha = purcha
mbranch = branch
macctno = acctno
mamt = amount
mrem = remark
mchqno = chqno
*mmonth = month
set colo to g+
@ 1,20 say "afribank nigeria limited"
@ 2,20 say "bankdraft register for"
@ 2,44 say choice
@ 2,52 say "branch"
@ 3,1 to 3,79 doub
@ 4,1 say "s/no"
@ 4,7 say "date"
@ 4,16 say "beneficiary"
@ 4,31 say "purchaser"
@ 4,44 say "account no"
```

```
@ 4,56 say "cheque-no"
@ 4,66 say "amount"
@ 4,75 say "rmk"
@ 6,1 to 6,79 doub
kount = kount + 1
tot = tot + mamt
@ r,1 say str(kount,3)
@ r,5 say mdate
@ r,16 say mbene
@ r,31 say mpurcha
@ r,46 say macctno
@ r,56 say "cheque-no"
@ r,66 say str(mamt,8)
@ r,75 say mrem
r = r + 1
if r >= 15
     wait
     r = 7
 endif
*endif
skip
enddo
set colo to
set colo to gr
@ r+1, 59 say "total =  "
@ r+1, 67 say tot
wait "press any key to continue "
set colo to
set devi to screen
close all
close databases
return
```

```
************breport2/prog
set talk off
set score off
set status off
set echo off
set escape off
kount = 0
tot = 0
clea
@ 8,8 say "you are generating report for the transaction branch..ok!"
@ 15,10 say "press any key to continue"
wait " "
set colo to rg+
store space(15) to mbene, mpurcha, mrem, mmonth
store space(10) to macctno, mchqno, mbranch, mbranch, mremark
store space(8) to mdate
mamt = 0
clea
choice = "          "
*month = "    "
@ 19,10 to 22,76 doub
@ 20,20 say "enter name of <main branch> of your choice: " get choice
read
set colo to rw/g+
*@ 22,16 say "enter the month of transaction [jan/feb/mar] etc "
*get mmonth
set colo to
*read
clea
use afrimain
r = 7
do while .not. eof()
 *if mmonth = "month"
 mdate = date
```

```
mbene = bene
mpurcha = purcha
mbranch = branch
macctno = acctno
mamt = amount
mrem = remark
mchqno = chqno
*mmonth = month
set colo to g+
@ 1,20 say "afribank nigeria limited"
@ 2,20 say "bankdraft register for"
@ 2,44 say choice
@ 2,52 say "branch"
@ 3,1 to 3,79 doub
@ 4,1 say "s/no"
@ 4,7 say "date"
@ 4,16 say "beneficiary"
@ 4,31 say "purchaser"
@ 4,44 say "account no"
@ 4,56 say "cheque-no"
@ 4,66 say "amount"
@ 4,75 say "rmk"
@ 6,1 to 6,79 doub
kount = kount + 1
tot = tot + mamt
@ r,1 say str(kount,3)
@ r,5 say mdate
@ r,16 say mbene
@ r,31 say mpurcha
@ r,46 say macctno
@ r,56 say mchqno
@ r,66 say str(mamt,8)
@ r,75 say mrem
r = r + 1
```

```
if r >= 15
    wait
    @ 7,0 clea to 24,79
    r = 7
 endif
*endif
skip
enddo
set colo to
set colo to gr
@ r+1, 59 say "total =  "
@ r+1, 67 say tot
wait "press any key to continue "
set colo to
set devi to screen
close all
close databases
return
```

Program Output

AFRIBANK PLC NIGERIA LIMITED
COMPUTERISED BANKDRAFT REGISTER
PROGRAMME MAINMENU

TASK CODE   TASK DESCRIPTION

A...ADD RECORD
V...VIEW RECORD

G...GENERATE REPORT
E...EXIT

enter your choice:

ADD
RECORD

AFRIBANK NIGERIA LIMITED PLC
DATA ENTRY ROUTINE

Name of Branch: SULEJA

Name of Purchaser: JAFARU ISAH

Name of Beneficiary: LAWAL GWADABE

Cheque Number: D22980P

Amount: 889000.00

Remark (ifany): PAID

Are your entries correct (Y/N)

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR MINNA BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
09/07/98	DEBTOR	SOLD	QB98011	CHEQUE-NO	1223000	PA
02/10/99	NEEM LOSS	FALI MUSSA	10092U	CHEQUE-NO	99000	PA
02/10/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/04/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/02/99	AKOR AGBA	ATSUA IKUGHUR	FO00112	CHEQUE-NO	900000	
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	UBEEM LOSS	HTALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	IBEEM LOSS	KTALI MISSA	10092U	CHEQUE-NO	3300	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR MINNA BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
03/05/99	EMEKA JNR	GTALI MISSA	10092U	CHEQUE-NO	122000	PA
/99	AKOR AGBA	ATSUA IKUGHUR	FO00112	CHEQUE-NO	900000	
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHETOTAL =	33851799	
03/05/99	UBEEM LOSS	HTALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	IBEEM LOSS	KTALI MISSA	10092U	CHEQUE-NO	3300	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR SULEJA BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
3/05/99	MIBEEM LOSS	BABATALI MISSA	10092U	CHEQUE-NO	99000	PAI
3/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	CHEQUE-NO	889000	PAI
/99	LL	JJ	A2200IO	CHEQUE-NO	900000	PAI
2/10/99	ERII GROSS	RELOI INDA	10092U	CHETOTAL =	13569089.	
3/05/99	MIBEEM LOSS	BABATALI MISSA	10092U	CHEQUE-NO	99000	PAI
3/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	CHEQUE-NO	889000	PAI
2/09/99	LL	JJ	A2200IO	CHEQUE-NO	900000	PAI
/10/99	ERII GROSS	RELOI INDA	10092U	CHEQUE-NO	10099	PAI

AFRIBANK NIGERIA LIMITED
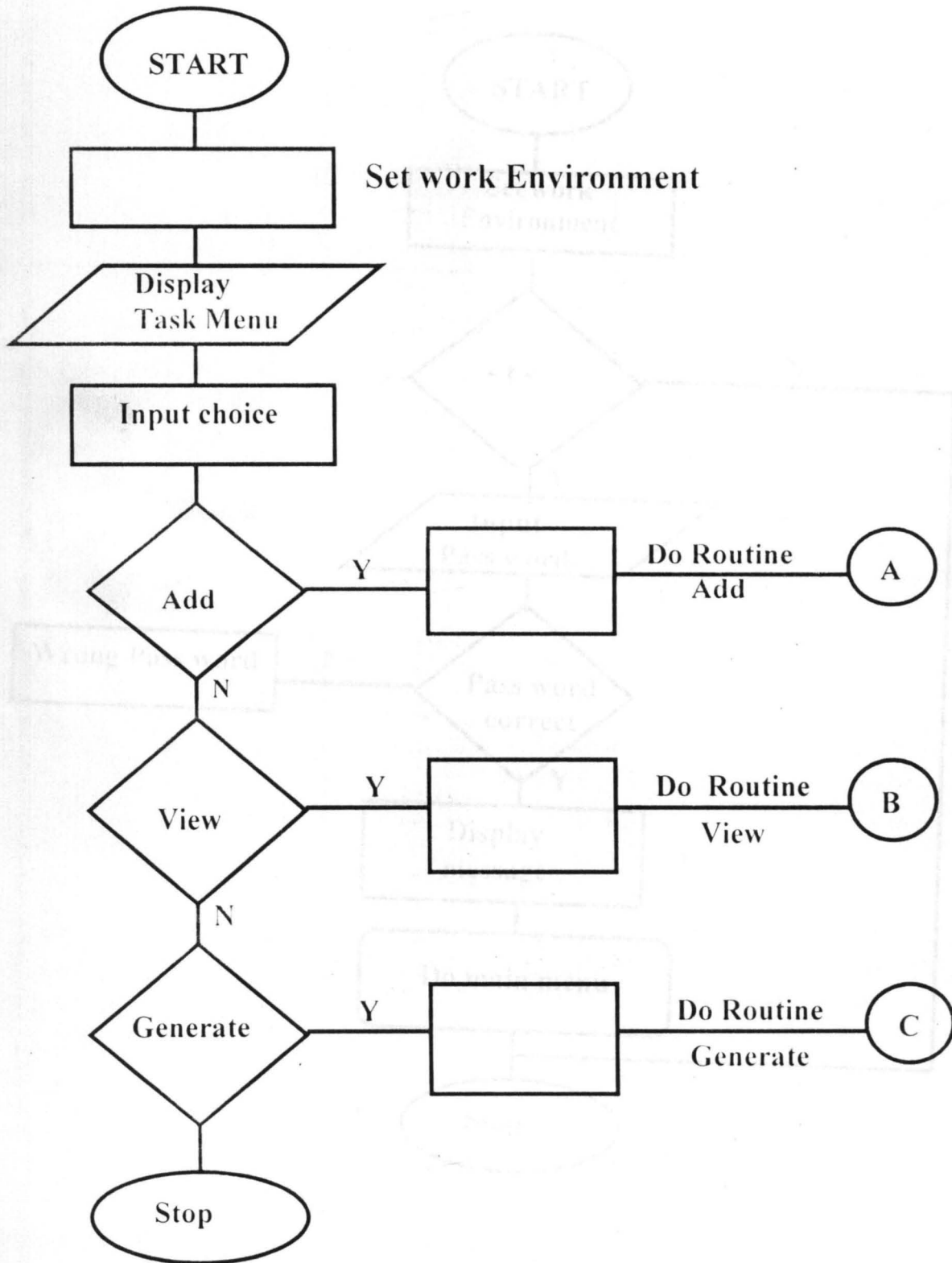## BANKDRAFT REGISTER FOR BIDA BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
02/01/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
02/09/99	LL	JJ	A2200IO	S220097Y	900000	PA
11/11/98	PERT	OII	CD12234	V220000	345000	PA
09/09/97	GARRI	BUY	CY118890	Q23300I	2908000	PA
09/07/98	DEBTOR	SOLD	QB98011	CP00987Y	1223000	PA
/ /					0	
02/10/99	NEEM LOSS	FALI MUSSA	10092U	A22980P	99000	PA
02/10/99	NEEM LOSS	GALI RUSSA	10092U	A22980P	900001	PA

AFRIBANK NIGERIA LIMITED
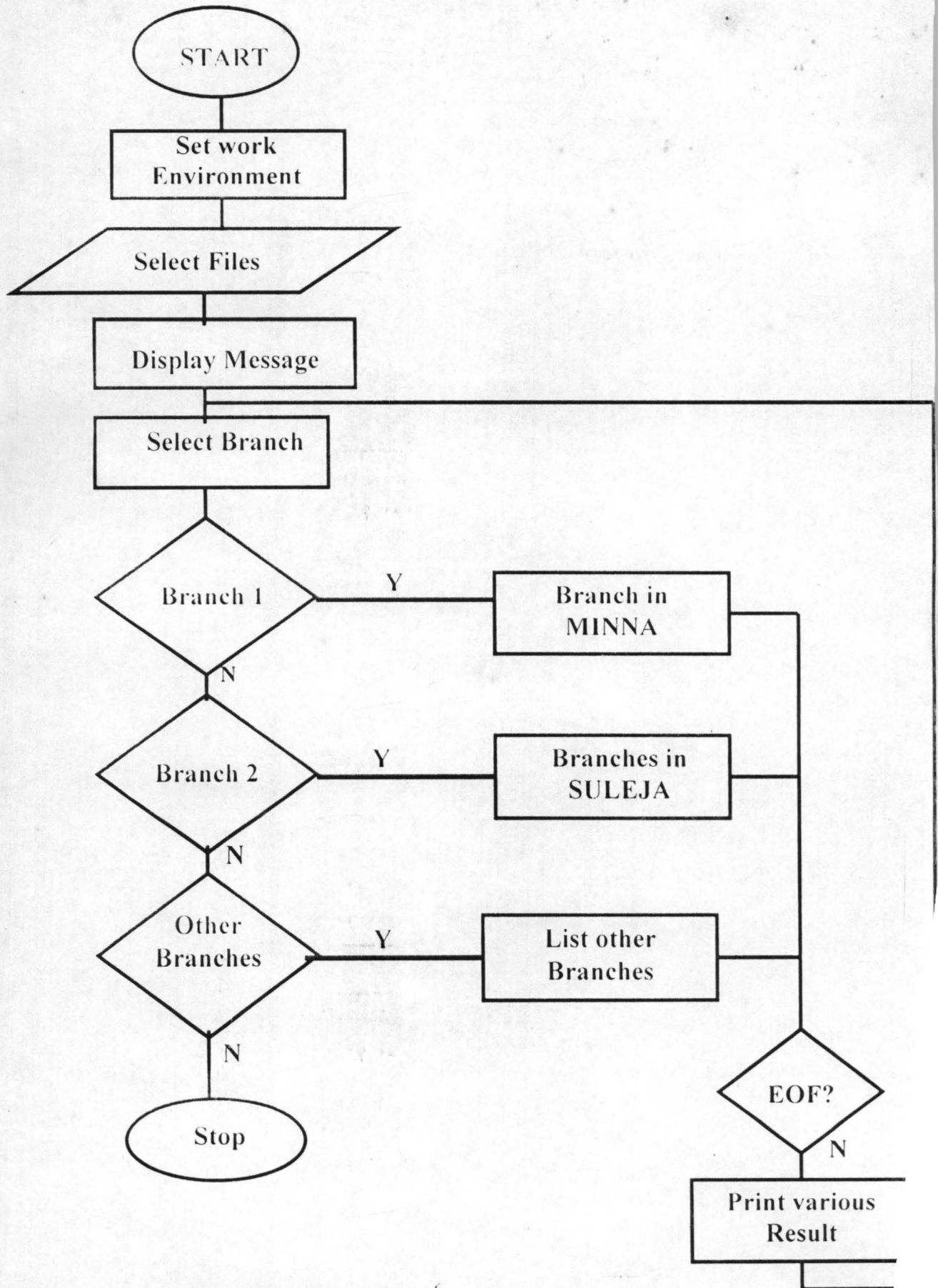## BANKDRAFT REGISTER FOR BIDA BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
03/05/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
03/05/99	EMEKA JNR	GTALI MISSA	10092U	N22980P	122000	PA
03/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	D22980P	889000	PA

TOTAL = 11610262

AFRI-MENU

START

Set work Environment

Display
Task Menu

Input choice

Add — Y — | | — Do Routine Add — (A)

N

View — Y — | | — Do Routine View — (B)

N

Generate — Y — | | — Do Routine Generate — (C)

Stop

B REPORT

```
        ( START )
            |
    +---------------+
    |   Set work    |
    |  Environment  |
    +---------------+
            |
     /Select Files/
            |
    +---------------+
    | Display Message |
    +---------------+
            |
    +---------------+
    | Select Branch |
    +---------------+
            |
        < Branch 1 > --Y--> [ Branch in MINNA ]
            | N
        < Branch 2 > --Y--> [ Branches in SULEJA ]
            | N
        < Other Branches > --Y--> [ List other Branches ]
            | N
        ( Stop )

                                    < EOF? >
                                        | N
                              [ Print various Result ]
```

Program Output

AFRIBANK PLC NIGERIA LIMITED
COMPUTERISED BANKDRAFT REGISTER
PROGRAMME MAINMENU

TASK CODE   TASK DESCRIPTION

A.....................................ADD RECORD
V.....................................VIEW RECORD

G.....................................GENERATE REPORT
E.....................................EXIT

enter your choice:

ADD
RECORD

AFRIBANK NIGERIA LIMITED PLC
DATA ENTRY ROUTINE

Name of Branch: SULEJA

Name of Purchaser: JAFARU ISAH

Name of Beneficiary: LAWAL GWADABE

Cheque Number: D22980P

Amount: 889000.00

Remark (ifany): PAID

Are your entries correct (Y/N)

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR   MINNA   BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
09/07/98	DEBTOR	SOLD	QB98011	CHEQUE-NO	1223000	PA
02/10/99	NEEM LOSS	FALI MUSSA	10092U	CHEQUE-NO	99000	PA
02/10/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/04/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/02/99	AKOR AGBA	ATSUA IKUGHUR	FO00112	CHEQUE-NO	900000	
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	UBEEM LOSS	HTALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	IBEEM LOSS	KTALI MISSA	10092U	CHEQUE-NO	3300	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR   MINNA   BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
03/05/99	EMEKA JNR	GTALI MISSA	10092U	CHEQUE-NO	122000	PA
/99	AKOR AGBA	ATSUA IKUGHUR	FO00112	CHEQUE-NO	900000	
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHETOTAL =	33851799	
03/05/99	UBEEM LOSS	HTALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	IBEEM LOSS	KTALI MISSA	10092U	CHEQUE-NO	3300	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR   SULEJA   BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
3/05/99	MIBEEM LOSS	BABATALI MISSA	10092U	CHEQUE-NO	99000	PAI
3/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	CHEQUE-NO	889000	PAI
/99	LL	JJ	A2200IO	CHEQUE-NO	900000	PAI
2/10/99	ERII GROSS	RELOI INDA	10092U	CHETOTAL =	13569089.	
3/05/99	MIBEEM LOSS	BABATALI MISSA	10092U	CHEQUE-NO	99000	PAI
3/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	CHEQUE-NO	889000	PAI
2/09/99	LL	JJ	A2200IO	CHEQUE-NO	900000	PAI
2/10/99	ERII GROSS	RELOI INDA	10092U	CHEQUE-NO	10099	PAI

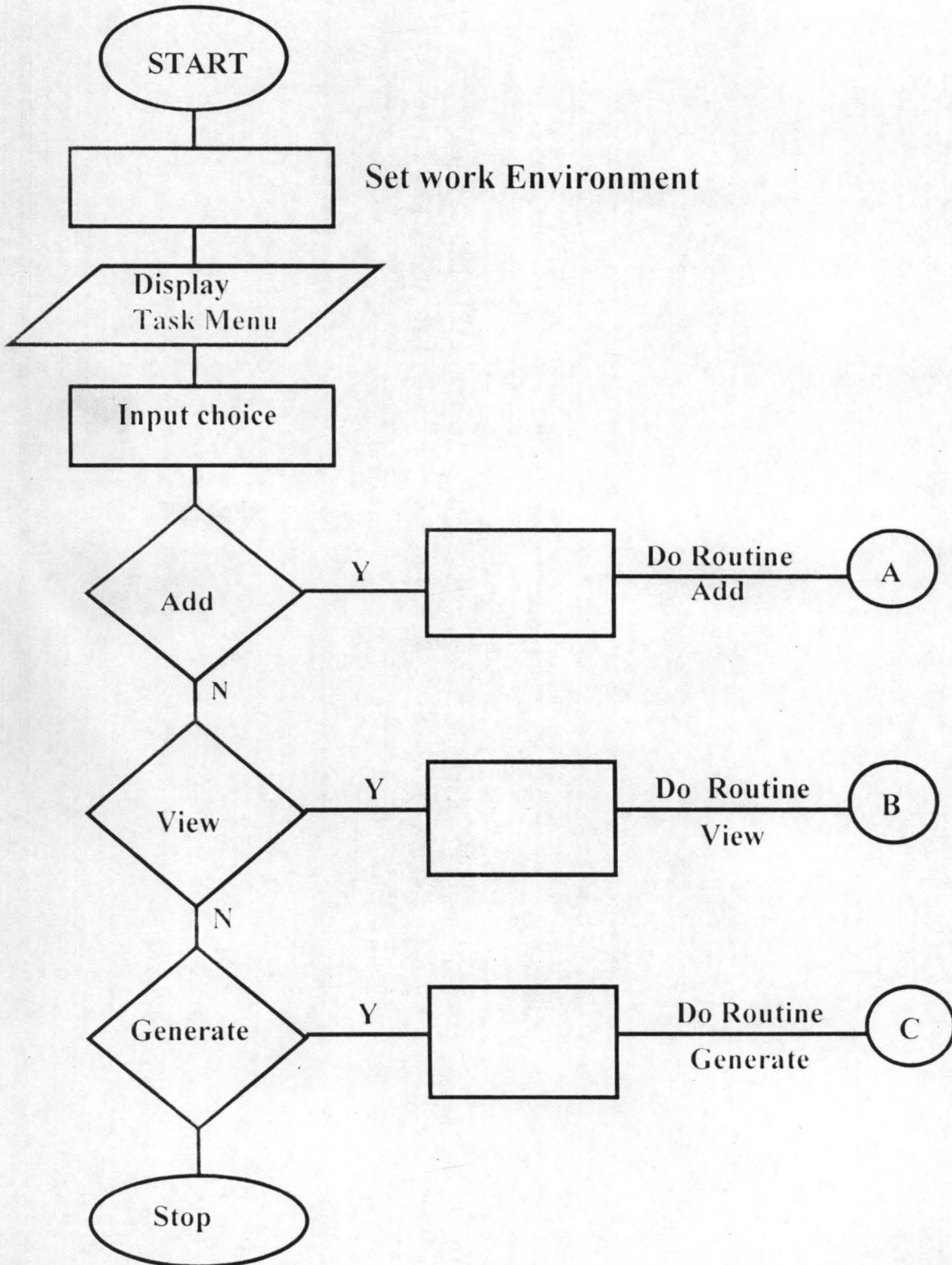## AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR BIDA BRANCH

DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
02/01/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
02/09/99	LL	JJ	A22001O	S220097Y	900000	PA
11/11/98	PERT	OII	CD12234	V220000	345000	PA
09/09/97	GARRI	BUY	CY118890	Q23300I	2908000	PA
09/07/98	DEBTOR	SOLD	QB98011	CP00987Y	1223000	PA
/ /					0	
02/10/99	NEEM LOSS	FALI MUSSA	10092U	A22980P	99000	PA
02/10/99	NEEM LOSS	GALI RUSSA	10092U	A22980P	900001	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR BIDA BRANCH
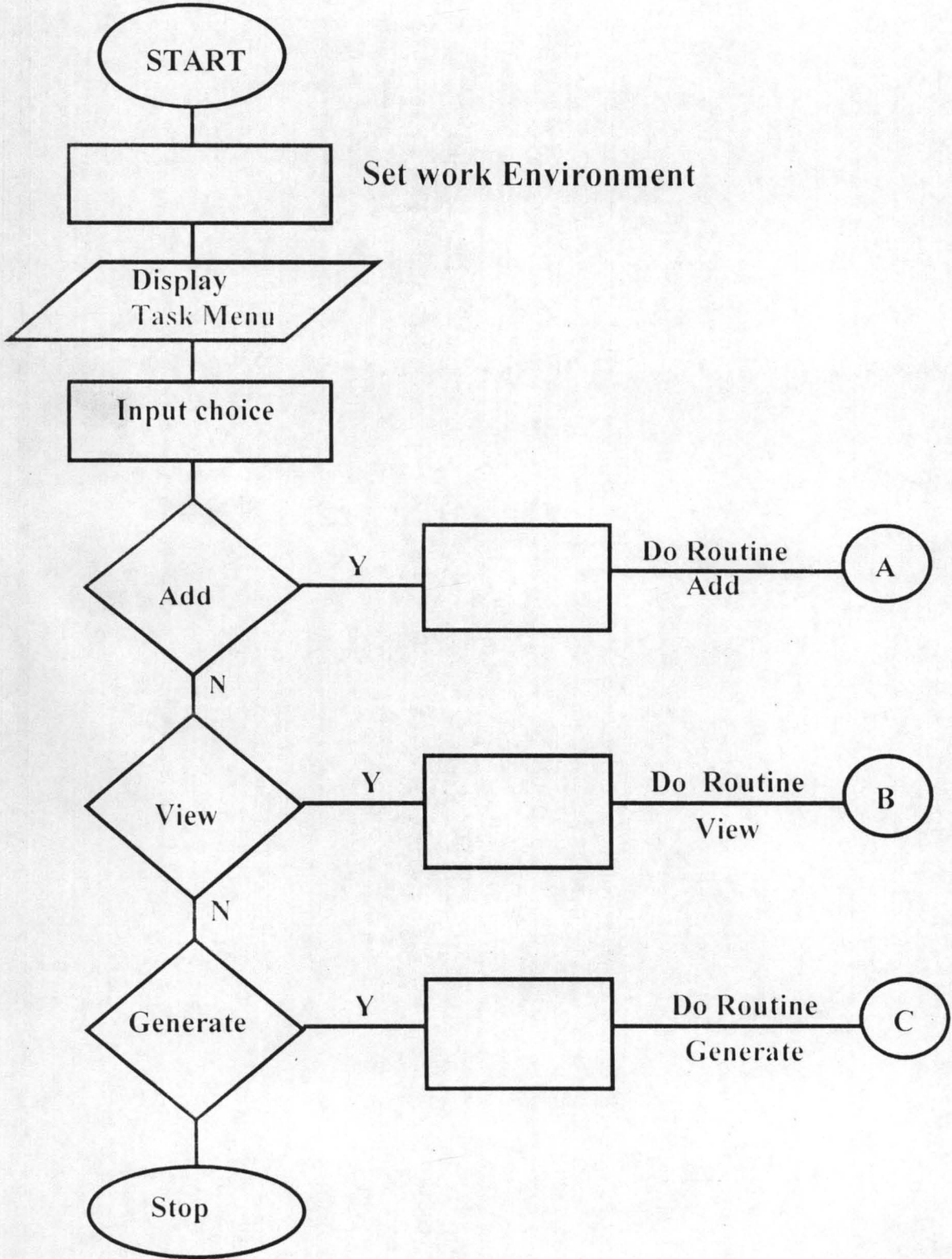
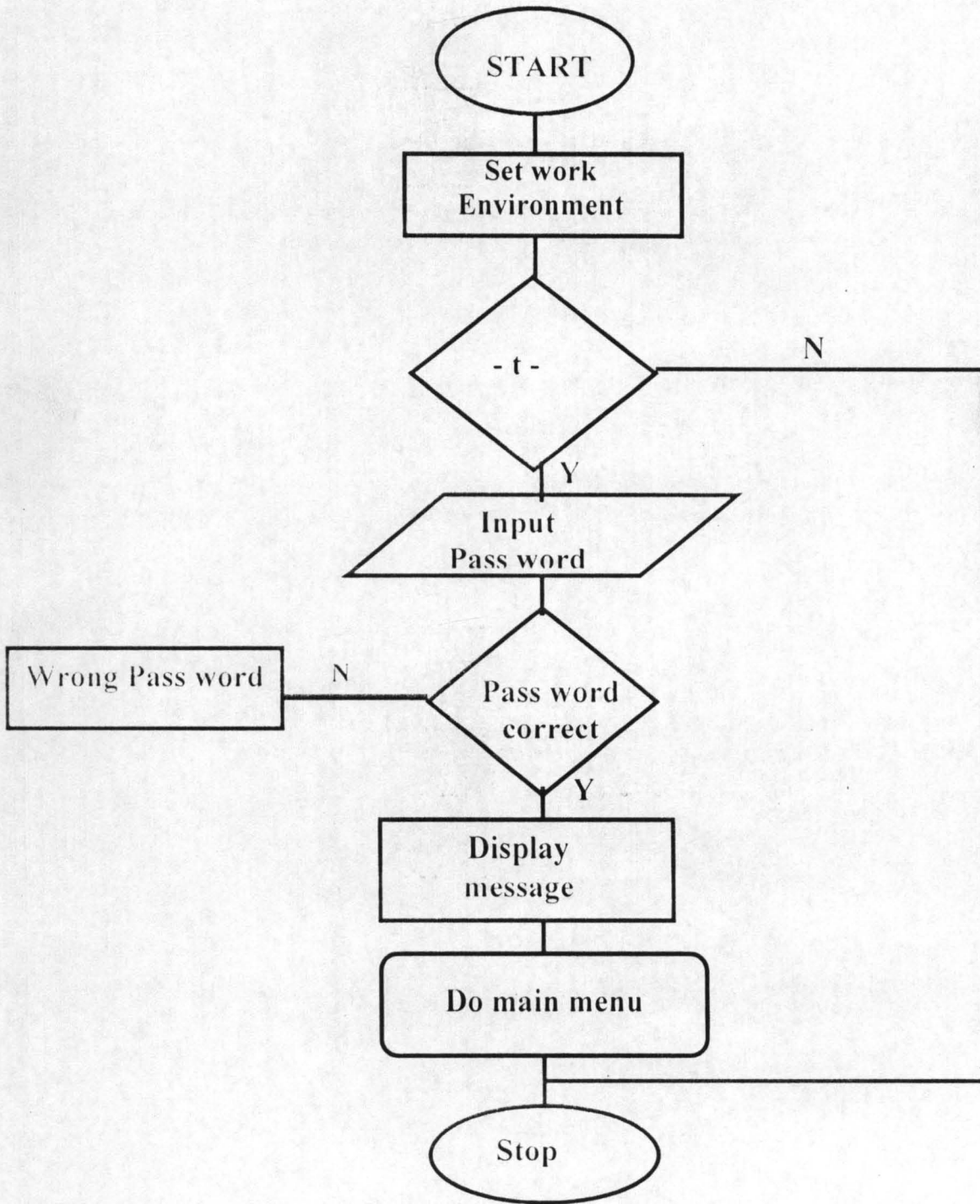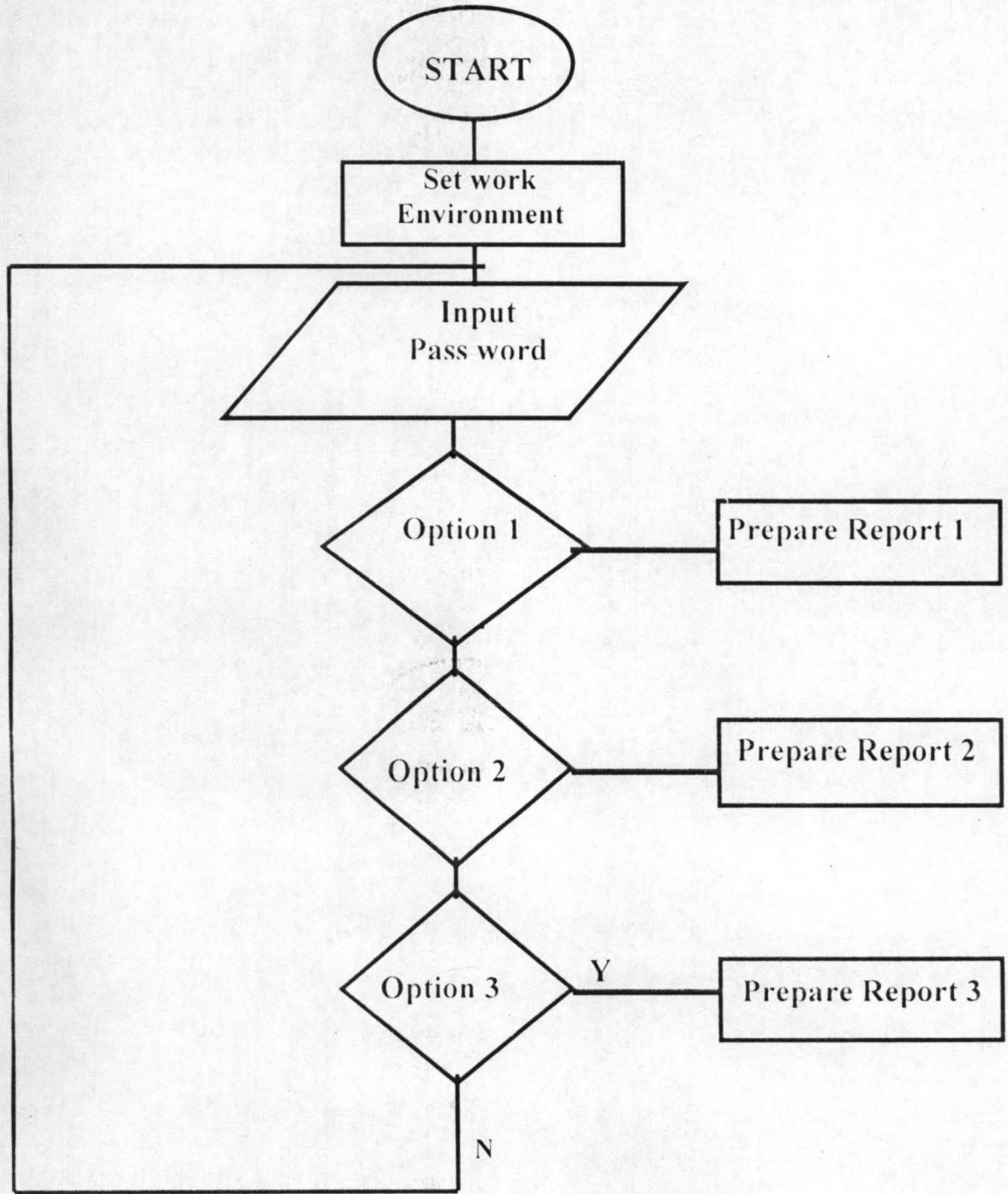| DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
03/05/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
03/05/99	BEEM LOSS	TALI MISSA	10092U	A22980P	122000	PA
03/05/99	EMEKA JNR	GTALI MISSA	10092U	N22980P	122000	PA
03/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	D22980P	889000	PA

TOTAL = 11610262

AFRI-MENU

START

Set work Environment

Display
Task Menu

Input choice

Add — Y — [ ] — Do Routine
Add — A

Add — N

View — Y — [ ] — Do Routine
View — B

View — N

Generate — Y — [ ] — Do Routine
Generate — C

Stop

AFRI-MENU

START

Set work Environment

Display
Task Menu

Input choice

Add — Y — [ ] — Do Routine Add — A

N

View — Y — [ ] — Do Routine View — B

N

Generate — Y — [ ] — Do Routine Generate — C

Stop

PASS WORD

START

Set work
Environment

- t -   N

Y

Input
Pass word

Wrong Pass word   N   Pass word
correct

Y

Display
message

Do main menu

Stop

2

AFRIGEN

MEW

B REPORT 2

START

Initialize
vanable

Display
Message

Input Branch name

input Month of
Transact

EOF?

Y

N

Display result

COVAT
> = 15

N

Stop