

TITLE PAGE

COMPUTER APPLICATION IN AN APEX BANK  
WITH THE PARTICULAR REFERENCE TO THE CONTROL  
OF FINANCIAL INSTITUTIONS WITH RESPECT TO THE  
BANK'S TRANSACTION  
(BANKER TO OTHER BANKS-COMMERCIAL)

BY

LAMEED BAYO YUSUF  
PGD/MCS/007

A RESEARCH PROJECT SUBMITTED IN  
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD  
OF POST-GRADUATE DIPLOMA IN COMPUTER SCIENCE

AT THE

DEPARTMENT OF MATHEMATICS AND COMPUTER SCIENCE  
OF THE POST-GRADUATE SCHOOL,  
FEDERAL UNIVERSITY OF TECHNOLOGY (FUT), MINNA.

MARCH, 1994

APPROVAL PAGE

This project has been read and approved as meeting the requirements of the Department of Mathematics and Computer Science of the Post-Graduate school, Federal University of Technology (FUT), MINNA.

.....  
(MR. Y.M. AIYESIMI)  
PROJECT SUPERVISOR

.....  
DATE

.....  
(DR. K.R. ADEBOYE)  
H.O.D

.....  
DATE

*Chib*  
.....  
EXTERNAL EXAMINER

DATE: *21/4/94*

D E D I C A T I O N :

THIS PROJECT IS SPECIALLY DEDICATED  
TO MR ADETUNJI IDOWU DAWODU (Late)  
AND ALL MY CHILDREN.

## ACKNOWLEDGEMENT

That this project has been successfully completed is due to the invaluable co-operation that I received from my project supervisor Mr. Y.M. Aiyesimi. It is in the light of this that I sincerely express my profound gratitude to him for his wise counselling and guidance from the beginning to the end, and for being so accommodating and understanding.

I also express thanks to the Currency Officer (CBN-MINNA), Mr. M. Kantihok and the staff of the banks used in this study, whose information and opinions have guided me to a successful completion of this work.

My deepest and heartfelt appreciation go to my mother for her perseverance, loving and understanding. May Allah (S.W) grant her the grace to live long and reap the fruits of her labour, amin.

I am particularly grateful to A.I. Dawodu, B.I.Oshun, Suleiman Ibrahim, Kasali Shittu, Ayoola I.A. and Mr & Mrs L. Oguntu'ase for their inspirations, moral and financial support.

Moreso, I must express my profound gratitude to my wife and children for being so preserving, loving, understanding, moral and financial support.

Finally, I am grateful to Almighty Allah (S.W.) for making this study and ALL other things possible.



(LAMEED BAYO YUSUF)

## ABSTRACT

This study was deesigned to highlight the major functions of CENTRAL BANK of NIGERIA; with the particular reference on the CBN's Controls over the financial institutions.

However, attention was paid on the commercial banks; Although the study was intend for the control over commercial banks in the country; Minna the Niger state capital was used as the focal point.

The data used for the study were obtained through observation, questionnaire and intervview(individual) admnistered on the staffers of the CBN and the selected commercial banks.

The choice of programing language was the DBASE III PLUS, Owing to its versatile and users friendliness; However, there are still more areas of research within the topic of discussion that are beyoond the scope of this study. Therefore, further research is recommended on these area not cover by this project.

APPROVED BY:-

# C O N T E N T S

TITLE	PAGE
Title page	i
Approval page	ii
Dedication	iii
Acknowledgement	iv
Abstract	v
Contents	vi
CHAPTER ONE	
1.0 Introduction	1
1.1 Brief History of Computer	1
1.2 History of Central Bank	2
CHAPTER TWO	
2.0 <u>Computer Application</u>	5
2.1 Statement of the Problem	5
2.2 Purpose of the Study	6
2.3 Limitation of the Study	6
2.4 Significance of the study	7
CHAPTER THREE	
3.0 Research design, methodology and Findings	8
3.1 Sample	8
3.2 Description of the questionnaire	9
3.3 Findings	10
CHAPTER FOUR	
4.1 System Design	13
4.2 Input specification	14
4.3 Output specification	15
4.4 System Facility	15
4.5 System Requirement	15

CHAPTER FIVE	
5.0 System deevvelopment	16
5.1 The choice of programing language	16
5.2 Algorithm for the study	16
5.3 Program coding	18
5.4 Program Output	
CHAPTER SIX	
6.1 Operation Manual	42
6.2 Conclusion	43
Bibliography	45
Appendix A	46
Appendix B	47

## CHAPTER ONE

### 1.0 INTRODUCTION

Recent years have seen the appearance of inexpensive micro-computers. The reduction in price since the mid-1970 has meant that even small organizations and businesses can consider the purchase of a computer of some kind. The result has been a widespread use of computing power in a way which was unforeseen a few years. Indeed computer usage has spread so widely that it is unlikely anyone starting-out a career today will find a job in which computers are not being used in some ways or another.

### 1.1 BRIEF HISTORY OF COMPUTER

Man had through the ages relied on various means of keeping records and doing calculations; such early means ranged from making special marks on trees and stones for counting which is mainly done by the use of fingers and toes. The use of pebbles and grains later took over from fingers and toes.

The fore-runners of computer include the ORIENTAL-COUNTING FRAME called 'ABACUS' which was the most widely used devices for Arithmetic in Ancient times, this is still being used in the training of the Handicapped.

The first mechanical calculator was produced by Blaise Pascal in 1642; Others tried to improve on it but not until 19th century was any real progress made. In 1801 Jacquard invented a punched card system for controlling a weaving machine. In 1833, Charles Babbage invented an Analytical Engine which perform calculations automatically, using punched cards; this was regarded as the



'FIRST-COMPUTER'. Furthermore, Hermanth Hollerith in 1889 used punched-cards on Electro-mechanical machines, these was generally used in a highly developed form and lead to the widespread of the electronic-computers in the 1950s.

However, the first Electronic Computer known as the Attanasoff Berry Machine was built in the late 1930's. Many computers were built during, and immediately after the world-war, this is because the war provided a most needed urge for research into computing machine e.g. the problem of the Artillery firing chart was solved by the use of Electric Numerical Integrator and Calculator (ENIAC). And so, the BIRTH of modern computer evolved.

## 1.2 HISTORY OF CENTRAL BANK

Today, every country has a Central Bank as one of the essential economic organs of a state, the establishment of a central bank in an economy is seen by many as a symbol of economic sovereignty, especially in the management of the monetary and economic affairs of a nation.

The establishment of central banks in most countries of the world did not emerge until early in 20th century. In many cases, what existed were privately-owned joint-stock commercial banks that gradually assumed the right of issuance of legal tender money in the countries where they operated; as time went on, these institutions acquired other functions of central banking and statutorily became known as the 'CENTRAL BANK' of that country with partial or absolute monopoly e.g. the Bank of England which is often referred to as the "mother of central banks" was founded by a group of City of London Merchants as a joint-stock bank with

limited liability in 1694; Although it gradually assumed all the functions of a central bank between 1694 and 1877; it was not until 1946, when it was nationalised that it could be described as proto-type central bank. Similarly, Banque de France (Bank of France) was founded by Napoleon in 1800, it became solely responsible for the issuance of currency in 1848 and since then assumed all other central banking functions, though, it was only in 1945 it became nationalised.

However, this is not a general rule or pattern of origin of central banks; Two notable exceptions are the Bank of Canada established in 1934 and the Federal Reserve System of United State of America (USA) which was established in 1913. Each of them was established as central banks and were endowed with all the functions and powers of central banks.

The popular demand for establishment of central banks became strong immediately after the first world war; Prior to the year 1950, there were only two central banks in Africa: namely, the South Africa Reserve Bank which was set up in 1920 and the State Bank of Ethiopia established in 1943. However, before the establishment of the Central Bank of Nigeria (CBN), the West Africa Currency Board (WACB) which was set up in 1912, had the responsibility for issuing legal tender currency to promote the financing of the export trade; specifically, it was charged with the issuance of a West African Currency (British), the exchange of existing currencies, the repatriation of existing currencies and the investment of reserves. There was a fixed parity of the local currency with the British pound, while the currency had 100-percent sterling coverage. The reserves were invested in Britain

and this in a way facilitated Nigeria's international payments.

Therefore, since WACB was linked automatically to the British system, it could not engage in monetary management, neither were Nigerians trained in the art; In order to eliminate this deficiency and thereby promote the growth of the domestic money and capital markets, the Central Bank of Nigeria (CBN) was established in 1958 and it commenced business on the 1st July 1959.

## CHAPTER TWO

### COMPUTER APPLICATION

Many people envision an electronic marvel with mystical powers when they think of the world computer. The computer in its most basic form a piece of hardware, is quite limited in what it can do, however, its success can be directly attributed to the imagination of people. A computer cannot perform any tasks that a person has not pre-determined. The computer, therefore, has no intelligence of its own but must rely on human intelligence to perform tasks even as simple as addition.

#### 2.1 STATEMENT OF THE PROBLEM

Perhaps the greatest impact of computers has been on business; Today, nearly all businesses make use of, or come in contact with electronic data processing. The power to process data rapidly and disseminate the results of processing to users is critical to technological progress which are concerned with using scarce resources in an optimal manner to achieve the objectives profit and growth; Often in attempts to achieve these goals, managers have had to make decisions in the face of uncertainty and with inadequate information; Thus, the computer, by providing information that is timely, concise and relevant has improved the decision-making process; Hence, the need to investigate the Computer Application in an Apex Bank.

The fact that computer is much like any other tool used by human that has improved their efficiencies; allowing them to perform new and different jobs that demand greater attention, makes it essential for reseachers to study Computer Application in the Banking industry.

Therefore, the objective of this study is: to develop a software program for the control of other financial institutions by the Central Bank of Nigeria (CBN).

The use of computer in all sections of the central banking system is a task that need to be accomplished; this is because, the large volume of repetitive work can be considered as a potential task for a computer.

However, this study is concerned primarily with the computer application with the particular reference to the control of financial institution in namely:-

- i The Commercial Banks;
- ii The Merchant Bank;
- iii The Developmental Bank; and
- iv Non-bank financial institutions.

The study is carried out in Minna, Niger State. Although, there are sixteen (16) banks in the area under study, only six (6) including the CBN were used because of the financial and time

constraints. Therefore, the investigator does not claim that the software program so developed from this study will serve as a panacea to all the central bank's controls of financial institutions; this is because the sample banks represent the fractional part of the total banks in the area; which is the fractional part of the total banks in the country.

#### 2.4 SIGNIFICANCE OF THE STUDY

This study is very significant because, a study that focuses on the Computer Application in an Apex Bank (CBN) has not been carried out in Minna. Presently the CBN-Minna is a Currency Centre and uses manual operations for most tasks; however, it is evident that by the recent development of its main building the computer application will be highly relevant.

It is therefore hoped that the software program so developed would attract the attention of the management for the system automation.

## CHAPTER THREE

### RESEARCH DESIGN, METHODOLOGY AND FINDINGS

This chapter is concerned with the descriptions of the study sample; the questionnaire used; the data gathering method and the findings from the study.

#### 3.1 SAMPLE

The subjects for the study were CENTRAL BANK of NIGERIA (CBN); Commercial Bank; Merchant Bank; and Developmental Bank. Also only staffers of supervisory and, or Assistant Manager Cadre were given the questionnaire(s) or interviewed on the simple assumption that they were directly involved in the practical banking operations and provide adequate informations for the decision makers.

There are sixteen (16) banks (including CBN) in Minna at the time of study but the sample banks used were the CBN (Currency Centre) Minna and five (5) Commercial Banks out of twelve (12). Altogether, thirty (30) questionnaires were distributed. Twenty-five (25) questionnaires were completed and returned.

### DISTRIBUTION OF RETURNED QUESTIONNAIRE

SEX	C.B.N	COMMERCIAL BANK	TOTAL
MALE	6	13	19
FEMALE	1	5	6
TOTAL	7	18	25

Other sources of information in addition to the questionnaire used were:-

- i Interview - This is personal interaction between the researcher and the staffers to extol the needed information for the study.
- ii Observation - This is on-the spot experience and assessment of the required data for the study.

### 3.2 DESCRIPTION OF THE QUESTIONNAIRE

The questionnaire had thirteen (13) items which, aimed among other things at getting general information on individual bank peculiar data, relevant central bank (CBN) control and mode of transaction between the CBN and the banks.



### 3.3 SAMPLING TECHNIQUE

To ensure that each bank had equal chance of being selected, a simple random sample (srs) technique was adopted. A number was assigned to each of the twelve (12) commercial banks which was written on a piece of paper and wrapped up. These were then put in a container, shuffled and then picked randomly until five (5) out of such pieces of paper were selected. Any number obtained corresponds to the bank used during the study.

### 3.4 FINDINGS

From the study the major findings as far as the CBN'S control on the financial institutions are as follows:-

i **Currency issues and Distribution:-** Economic transactions in the country is largely cash-oriented. The bank's currency issue function which involve distribution, safe custody of stocks and management of orders constitute a vital part of the day-to-day management of economy, given the enormous reliance by Nigerians on cash transactions.]

ii **Banker to other Banks:-** The CBN promote confidence in the system through its activities as banker to other banks. In its supervisory activities, the bank monitors monthly and quarterly performance of the commercial and merchant banks and undertakes ad-hoc and on-the-spot examination of the

statement of accounts of the banks this facilitates effective monitoring to assess quality of loans, loan adequacy ratios, the existence or extent of fraud in the banks, compliance with monetary policy guidelines and the pursuit of prudent banking practices.

It monitors the cheque clearing system to ensure operational efficiency within the banking system. It also accommodates commercial and merchant banks in temporary need of liquidity.

**iii Promotion of Monetary Stability:-** The CBN perform this function through the regulation of money supply and the control of other monetary aggregates.

**iv Direct Control of Credit:-** Imposition of credit ceiling as a tool to promote economic stability, this ensures that the growth in money supply is restricted to the amount perceived to be needed to support a reasonable growth rate without over extending the economy.

**v Selective Credit Control:-** This is used by the CBN to focus banks attention to the priority sector of the economy e.g. agricultural, manufacturing enterprises, rural borrowers etc.

**vi Moral-Suasion:-** This is an influence by the CBN to broaden their branch network, grant credit for developmental purpose, narrow the spread between the prime and maxima lending rates etc in general attune to them to the overall economic goals.

**vii Interest Rate Policy:-** The stance of the CBN as regard this is to ensure positive returns on saving, promote

industrial expansion and encourage healthy competition among banks; Though this is not an easy task, but the monitoring of banks cost of funds, rates charged by banks, and charges in saving-investment profile is expected to guide policy decisions regarding interest rates; All these are to encourage saving mobilisation and induce interest rates to reflect the true opportunity cost of capital.

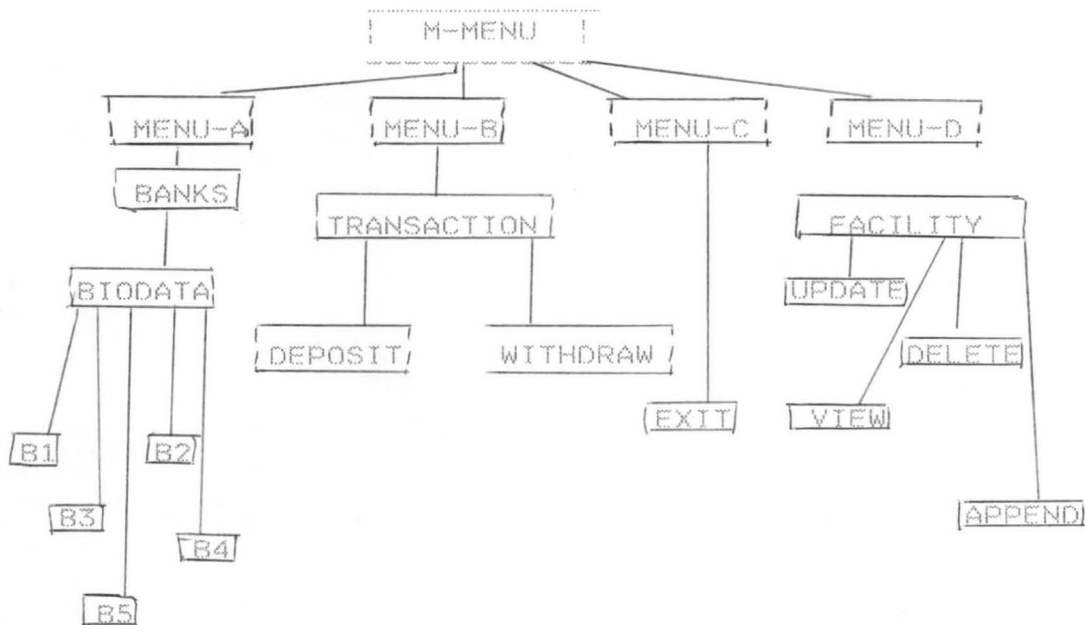
Furthermore, the CBN has been very influential in other areas of economic development, these include promotion of agricultural finances, industrial development, promotion of financial market, rural banking, export finance and other developmental functions.

In conclusion, as an apex monetary authority, therefore; it is not possible within this framework to exhaustively develop a software progra that can be so convenient for these controls, hence the limitation to the Transactional aspect with respect to its role as **Banker to other Banks**.

## CHAPTER FOUR

### 4.0 SYSTEM DESIGN

The designed focus on the Transactional processing system, this assist in the day-to-day activities which is an operational oriented. It thus proces input and maintains files and data abolut the organisation, and produce informations, reports and other output.



### 4.1 INPUT SPECIFICATION

The Dbase structures below are used for the study.

#### THE DATABASE STRUCTURE(S)

ABIODATA.DBF

FIELD NO.	FD DESCRIPTION	FIELD NAME	FIELD TYPE	FIELD WIDTH
1.	NAME OF THE BANK	BNAME	C	30
2.	BANK CODE	BCODE	C	8
3.	BANK CATEGORY	BCAT	C	4
4.	YEAR OF ESTABLISHMENT	YESTAB	D	8
5.	MANDATORY CASH DEPOSIT	MCDR	N	10.2
6.	MANDATORY LIQUID	MLRAT	N	10.2

B-TRANS.DBF & CBN-TRANS.DBF

FIELD NO	FD DESCRIPTION	FIELD NAME	FIELD TYPE	FIELD WIDTH
1.	NAME OF THE BANK	BNAME	C	30
2.	DATE OF TRANSACTION	DTRAN	D	8
3.	BANK CODE	BCODE	C	8
4.	DEPOSIT	DAMOUNT	N	8.2
5.	WITHDRAW	WAMOUNT	N	8.2
6.	CUM.DEPOSIT	CDAMOUNT	N	10.2
7.	BALANCE	BAL.	N	12.2

CBNBRN.DBF

FIELD NO.	FD DESCRIPTION	FIELD NAME	FIELD TYPE	FIELD WIDTH
1.	DATE OF TRANSACTION	DTRAN	D	8
2.	NAME OF THE BANK	BNAME	C	30
3.	BANK CODE	BCODE	C	8
4.	DEPOSIT	DAMOUNT	N	10.2
5.	WITHDRAW	WAMOUNT	N	10.2
6.	BALANCE	BAL.	N	12.2

4.2 OUTPUT SPECIFICATION

BIODATA:

NAME OF THE BANK: \_\_\_\_\_ BANK CATEGORY: \_\_\_\_\_  
 BANK CODE: \_\_\_\_\_  
 YEAR ESTABLISHED: \_\_\_\_\_  
 MANDATORY CASH DEPOSIT RESERVE: \_\_\_\_\_  
 MANDATORY LIQUID RATIO: \_\_\_\_\_

TRANSACTION(S) OUTPUT

NAME OF THE BANK: \_\_\_\_\_ BANK CODE: \_\_\_\_\_  
 DATE            AMOUNT DEPOSIT            DATE            AMOUNT WITHDRAW

## SUMMARY TRANSACTION

NAME OF THE BANK:

BANK CODE:

DATE	DEBIT	CREDIT	BALANCE
------	-------	--------	---------

## SYSTEM FACILITY

The design has the following facilities: creating; deleting; adding and amending records- This is accomplished by selecting the required option from the menu displayed or by keying-in the relevant command from the keyboard. It also allows the user to validate, sort, search and print records as well as performing calculations and maintaining a dictionary.

## REQUIREMENT

HARDWARE (PC) REQUIREMENT

IBM COMPACTIBLE

MEMORY: 640KB

DISK-DRIVE: TWO FLOPPY DISK DRIVE

HARD-DISK: 10MB.

DISPLAY: MONOCHROME/COLOR

PRINTER: DOT-MATRIX(120-150)

## STABILIZER/UPS

STABILIZER: 250VA

UPS: 500VA

## SOFTWARE

DISK OPERATING SYSTEM (DOS):MS-DOS 3.1 AND ABOVE  
DBMS PARKAGE: DBASE III PLUS.

## CHAPTER FIVE

### 5.0 SYSTEM DEVELOPMENT

This chapter focuses on the choice of the programming language, algorithm for the study and the program coding.

#### 5.1 THE CHOICE OF PROGRAMING LANGUAGE

For the study a DBASE III PLUS will be used. a Dbase III plkus is an organised integrated package, it help the users to achieve the following:-

- Reduce data duplication, inconsistency and increas its sharebility.
- Increase the data integrity.
- Increase the speed in implemtentation.
- Consolidate various independent files into one integrated whole.
- Other features include: creating, retrieving, restoring, adding or deleting records; earching for and or updating records, sorting the data file, printing and making some mathematical calculations.

Considering all the above features and or facilities the Dbase III Plus is chosen to be suitable for the study.

restoring, adding or deleting records,

#### 5.2 ALGORITHM FOR THE STUDY

This is a description of step by step method of solving the problem(study).

```

**THIS IS THE MAIN MENU'S PROGRAM**
CLEAR
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET STATUS OFF
DO WHILE .T.
BNAME=SPAC(20)
BCAT=SPAC(10)
YRESTAB=CTOD(" / / ")
MCDR=SPAC(10)
MLRAT=SPAC(10)
CHOICE=SPAC(1)
CLEAR
DO WHILE .T.
@5,15 TO 7,37
@6,16 SAY "MENU OF COMMAND FILES"
@10,10 SAY "A=VIEWING OF BIODATA"
@12,10 SAY "B=TRANSACTION OF BANK"
@14,10 SAY "C=EXIT/ABADON THE MENU"
@8,8 TO 16,35 DOUBLE
@18,10 SAY "TO VIEW THE BANKK'S BIODATA ENTER A"
@19,10 SAY "TO SEE THE BANK'S TRANSACTION ENTER B"
@20,10 SAY "TO QUIT ENTER C"
A=0
DO WHILE A<=50
A=A+1
ENDDO
CLEA
CHOICE=SPAC(1)
@21,9 TO 23,30
@22,10 SAY "ENTER YOUR CHOICE:"
CHOICE=SPAC(1)
@23,15 GET CHOICE
READ
WAIT
DO CASE
CASE CHOICE = "A"
DO SUBMENUA
CASE CHOICE = "B"
DO SUBMENUB
CASE CHOICE = "C"
DO SUBMENUC
EXIT
OTHERWISE
CLEAR
ENDCASE
ENDDO
ENDDO
*SET TALK ON
*SET STATUS ON
*SET SCOREBOARD ON
RETURN

```



```

**THIS IS THE SUB-MENU A PROGRAM**
CLEAR
SET ECHO OFF
SET STATUS OFF
SET SCOREBOARD OFF
CLEAR
*USE ABIODATA
RESP=SPAC(1)
DO WHILE .T.
@9,14 TO 11,65
@10,15 SAY "THE LIST BELOW SHOWS THE BANKS USED FOR THE STUDY"
?
?
?
WAIT
CLEA
@6,10 SAY "THE MENU OF THE BANKS FILE"
@9,10 SAY "1-UNITED BANK FOR AFRICA (UBA) PLC"
@11,10 SAY "2-UNION BANK OF NIGERIA (UBN) PLC"
@13,10 SAY "3-FIRST BANK OF NIGERIA (FBN) PLC"
@15,10 SAY "4-NIGERIA ARAB BANK (NAB) PLC"
@17,10 SAY "5-INTERCITY BANK (INC) PLC"
@19,10 SAY "6-EXIT THE SUBMENU"
@4,8 TO 22,55
?
?
?
?
WAIT
CLEA
@10,8 SAY "DO YOU WANT VIEW THE BIODATA OF EACH BANK? (Y/N)" GET
RESP PICT "@X"
@9,7 TO 11,60
CHOICE=0
@20,20 GET CHOICE PICT "9"
READ
WAIT
DO CASE
CASE CHOICE = 1
DO UBADATA
CASE CHOICE = 2
DO UBNADATA
CASE CHOICE = 3
DO FBNADATA
CASE CHOICE = 4
DO NABADATA
CASE CHOICE = 5
DO INCADATA
CASE CHOICE = 6
EXIT
LOOP
OTHERWISE
@22,10 SAY "ENTER NUMBER OF YOUR CHOICE [1..6]"
ENDCASE
ENDDO
WAIT
*CLEA
SET TALK ON
SET STATUS ON
RETURN

```

```

**THIS IS THE SUB-MENU B PROGRAM**
CLEA
SET ECHO OFF
SET STATUS OFF
SET TALK OFF
USE BTRANS1
OPT=SPAC(1)
DO WHILE .T.
@9,14 TO 11,50
@10,15 SAY "THIS IS THE TRANSACTION MENU SCREEN"
?
?
?
?
WAIT "PRESS ANY KEY TO CONTINUE"
CLEAR
@4,10 SAY "THE MENU OF THE TRANSACTION FILE"
@8,10 SAY "P-WITHDRAW"
@10,10 SAY "Q-DEPOSIT"
@12,10 SAY "R-EXIT"
@3,3 TO 13,55 DOUBLE
@15,10 SAY "ENTER (P) FOR WITHDRAWAL PROCESS"
@16,10 SAY "ENTER (Q) FOR DEPOSIT PROCESS"
@17,10 SAY "ENTER (R) TO QUIT THE MENU"
CHOICE=SPAC(1)
@19,5 SAY "ENTER ALPHABET OF YOUR CHOICE (PQR)"
@19,40 GET CHOICE
READ
DO CASE
    CASE CHOICE="P"
        DO WDRAW
    CASE CHOICE="Q"
        DO DEPOSIT
    CASE CHOICE="R"
        EXIT
OTHERWISE
LOOP
ENDCASE
ENDDO
WAIT
*SET TALK ON
*SET STATUS ON
RETURN

```

```

**THIS IS THE SUBMENU PROGRAM**
CLEA
SET ECHO OFF
SET TALK OFF
SET STATUS OFF
SET SCOREBOARD OFF
DO WHILE .T.
CHOICE=SPAC(1)
@4,10 TO 6,60 DOUBLE
@5,11 SAY "THIS IS THE SCREEN OF THE AVAILABLE FACILITY"
@7,15 SAY "THE MENU OF THE FACILITY"
@9,10 SAY "1-ADD/APPEND"
@10,13 SAY "2-DELETE"
@11,16 SAY "3-EDIT/UPDATE"
@12,19 SAY "4-VIEW"
@13,22 SAY "5-QUIT"
@6,9 TO 14,45
@15,10 SAY "ENTER (1) FOR APPEND PROCESS"
@16,10 SAY "ENTER (2) FOR DELETE PROCESS"
@17,10 SAY "ENTER (3) FOR EDIT PROCESS"
@18,10 SAY "ENTER (4) FOR VIEW PROCESS"
@19,10 SAY "ENTER (5) FOR QUIT"
WAIT "PRESS RETRUN KEY TO CONTINUE"
CLEA
CHOICE=0
@15,10 SAY "ENTER YOUR CHOICE" GET CHOICE
@14,9 TO 16,40 DOUBLE
READ
?
?
DO CASE
CASE CHOICE=1
DO ADDPROG
CASE CHOICE=2
DO DELETE
CASE CHOICE=3
DO EDIT
CASE CHOICE=4
DO VIEW
CASE CHOICE=5
CLEA
EXIT
ENDCASE
ENDDO
CLOSE DATABASE
*SET ECHO ON
*SET TALK ON
*SET STATUS ON
*SET SCOREBOARD ON
RETURN

```

```
**THIS IS THE SUB-MENU C PROGRAM**  
CLEAR  
SET ECHO OFF  
SET STATUS OFF  
SET TALK OFF  
OPT=SPAC(1)  
DO WHILE .T.  
@9,14 TO 11,45  
@10,15 SAY "THIS IS THE EXIT MENU SCREEN"  
@16,10 SAY "DO YOU REALLY WANT TO EXIT? (Y/N)" GET OPT PICT "@!A"  
READ  
WAIT  
IF OPT="Y"  
EXIT  
ELSE  
LOOP  
ENDDO  
*WAIT  
SET TALK ON  
SET STATUS ON  
RETURN
```

\*\*THIS PROGRAM SHOWS THE DEPOSIT PROCESS BY BANKS\*\*

CLEAR

SET ECHO OFF

SET TALK OFF

SET STATUS OFF

CLEAR

DO WHILE .T.

STORE SPAC(8) TO MDATE

BNAME=SPAC(20)

AMOUNT=SPAC(10)

RESP=SPAC(1)

BCAT=(1)

STORE 0 TO NUMNOTE

STORE 0 TO TNUMNOTE

STORE 0 TO ENUMNOTE

STORE 0 TO FNUMNOTE

STORE 0 TO KONUMCON

STORE 0 TO KTNUMCON

STORE 0 TO KFNUMCON

STORE 0 TO CHEQUES

\*DO WHILE .T.

@2,40 SAY "BANK DEPOSIT FORMAT"

@1,38 TO 3,60

@4,5 SAY "ENTER NAME:" GET BNAME

@4,35 SAY "ENTER CATEGORY:" GET BCAT

@4,53 SAY "DATE:" GET MDATE PICT "99/99/99"

@6,25 SAY "ENTER THE NUMBER OF #50 NOTES" GET NUMNOTE

@7,25 SAY "ENTER THE NUMBER OF #20 NOTES" GET TNUMNOTE

@8,25 SAY "ENTER THE NUMBER OF #10 NOTES" GET ENUMNOTE

@9,25 SAY "ENTER THE NUMBER OF # 5 NOTES" GET FNUMNOTE

@10,25 SAY "ENTER THE NUMBER OF # 1 COINS" GET KONUMCON

@11,25 SAY "ENTER THE NUMBER OF 50K COINS" GET KFNUMCON

@12,25 SAY "ENTER THE NUMBER OF 10K COINS" GET KTNUMCON

@5,24 TO 13,65 DOUBLE

\*@3,38 TO 5,60

READ

\*CLEA

\*@9,20 SAY "NOTES"

\*CLEA

@15,23 SAY "N50 ="

KUN = NUMNOTE \* 50

@15,27 SAY KUN

@16,23 SAY "N20="

TAN=TNUMNOTE\*20

@16,27 SAY TAN

@17,23 SAY "N10="

HEN=ENUMNOTE\*10

@17,27 SAY HEN

@18,23 SAY "N5="

FAN=FNUMNOTE\*5

@18,27 SAY FAN

@19,22 SAY "COINS="

BAT=(KONUMCON\*1)+(KFNUMCON\*0.50)+(KTNUMCON\*0.10)

@19,27 SAY BAT

@20,20 SAY "CHEQUES="

@22,18 SAY "TOTAL CREDIT"

AMOUNT=KUN+TAN+HEN+FAN+BAT+CHEQUES

@22,27 SAY AMOUNT

@21,8 TO 21,50

@23,8 TO 23,50

@14,26 TO 23,26

@14,8 TO 23,50 DOUBLE

READ

A=0

```
ENDDO
CLEAR
@15,5 SAY "DO YOU WANT ANOTHER DEPOSIT FORM (Y/N)?"
@14,4 TO 16,48
RESP=SPAC(1)
@17,35 GET RESP PICT "X"
@17,5 SAY "ENTER YOUR RESPOSE:"
READ
WAIT
CLEA
IF RESP="N"
EXIT
ELSE
LOOP
ENDIF
ENDDO
CLEA
SET TALK ON
SET STATUS ON
RETURN
```

\*\*THIS IS THE PROGRAM FOR APPENDING OF WITHDRAW\*\*

```
CLEA
SET ECHO OFF
SET STATUS OFF
SET TALK OFF
CLEA
DO WHILE .T.
USE BTRAN1
DATE=" / / "
DEBIT=WAMOUNT
BALANCE=DAMOUNT - WAMOUNT
DO WHILE .T.
SET FORMAT TO WTRAN.FMT
APPEND BLANK
*DO WHILE .T.
*APPEND BLANK
READ
RESP=SPAC(1)
@10,5 SAY "IS THE ENTRY CONFIRM (Y/N)?" GET RESP
READ
*WAIT
DO WHILE .NOT. RESP $ "YN"
IF RESP $ "YN"
EXIT
ELSE
? CHR(7)
CLEA
RESP=SPAC(1)
@10,5 SAY "YOU HAVE PRESSED WRONG KEY PRESS [Y] FOR YES OR [N] FOR
NO" GET RESP
@9,4 TO 11,70 DOUBLE
READ
CLEA
ENDIF
ENDDO
IF RESP = "Yy"
CLOSE ALL
EXIT
ELSE
LOOP
ENDIF
ENDDO
CHOICE=SPAC(1)
@17,10 SAY "DO YOU WANT TO ENTER MORE RECORD (Y/N)?" GET CHOICE
@16,9 TO 18,50
READ
DO WHILE .NOT. RESP $ "YN"
IF RESP $ "YN"
EXIT
ELSE
? CHR [7]
CLEA
RESP=SPAC(1)
@9,9 TO 11,70
@10,10 SAY "YOU HAVE PRESSED WRONG KEY PRESS [Y] FOR YES OR [N]
FOR NO" GET RESP
READ
CLEA
ENDIF
ENDDO
IF CHOICE="Y"
LOOP
ELSE
EXIT
```

```
**THIS PROGRAM SHOWS THE WITHDRAWAL PROCESS OF BANKS**
CLEAR
SET ECHO OFF
SET TALK OFF
SET STATUS OFF
CLEAR
BNAME=SPAC(20)
BCAT=SPAC(10)
DATE=CTOD(" / / ")
@4,20 SAY "WITHDRAWAL FORMAT"
*DO WHILE W_AMOUNT=.T.
W=0
WAMOUNT=W
@5,5 SAY "ENTER NAME OF THE BANK: " GET BNAME
@6,5 SAY "ENTER DATE OF WITHDRAWAL:" GET DATE
@6,40 SAY "ENTER THE BANK CATEGORY: " GET BCAT
@7,10 SAY "HOW MUCH DO YOU WANT TO WITHDRAW?"
@8,10 SAY "ENTER AMOUNT TO WITHDRAW" GET WAMOUNT PICT "999999.99"
READ
WAIT
*CLEAR
IF WAMOUNT<=800000
*@9,10 SAY "ENTER YOUR RESPONSE"
@10,10 SAY "YOUR REQUEST IS IN ORDER"
ELSE
@11,10 SAY "YOU CAN NOT WITHDRAW TRY NEXT TIME"
WAIT
ENDIF
*ENDDO
SET TALK ON
SET STATUS ON
RETURN
```



```

**THIS IS THE PROGRAM FOR APPEND AMOUNT DEPOSITED**
CLEA
SET ECHO OFF
SET TALK OFF
SET STATUS OFF
CLEA
DO WHILE .T.
USE BTRANS1
DATE="  /  /  "
DAMOUNT=0
CREDEIT=DAMOUNT
BALANCE=DAMOUNT + MDAMOUNT
*SPAC(10)=BALANCE
SET FORMAT TO DTRAN.FMT
APPEND BLANK
DO WHILE .T.
READ
RESP=SPAC(1)
@10,5 SAY "IS THE ENTRY CONFIRM (Y/N)?" GET RESP
READ
DO WHILE .NOT. RESP $ "YN"
IF RESP $ "YN"
EXIT
ELSE
?CHR(7)
CLEA
RESP=SPAC(1)
@10,5 SAY "YOU HAVE PRESSED WRONG KEY PRESS [Y] FOR YES OR [N]
FOR NO" GET RESP
@9,4 TO 11,70 DOUBLE
READ
CLEA
ENDIF
ENDDO
IF RESP = "Yy"
CLOSE ALL
EXIT
ELSE
LOOP
ENDIF
ENDDO
CHOICE=SPAC(1)
@17,10 SAY "DO YOU WANT TO ENTER MORE RECORD (Y/N)?" GET CHOICE
@16,9 TO 18,50
READ
DO WHILE .NOT. RESP $ "YN"
IF RESP $ "YN"
EXIT
ELSE
? CHR(7)
CLEA
RESP=SPAC(1)
@10,9 TO 11,70
@10,10 SAY "YOU HAVE PRESSED WRONG KEY PRESS [Y] FOR YES OR [N]
FOR NO"
GET RESP
READ
CLEA
ENDIF
ENDDO
IF CHOICE="Y"
LOOP
ELSE
EXIT

```

\*\*THIS IS THE PROGRAM FOR APPEND AMOUNT DEPOSITED\*\*

```
CLEA
SET ECHO OFF
SET TALK OFF
SET STATUS OFF
CLEA
DO WHILE .T.
USE BTRANS1
DATE=" / / "
DAMOUNT=0
CREDEIT=DAMOUNT
BALANCE=DAMOUNT + MDAMOUNT
*SPAC(10)=BALANCE
SET FORMAT TO DTRAN.FMT
APPEND BLANK
DO WHILE .T.
READ
RESP=SPAC(1)
@10,5 SAY "IS THE ENTRY CONFIRM (Y/N)?" GET RESP
READ
DO WHILE .NOT. RESP $ "YN"
IF RESP $ "YN"
EXIT
ELSE
?CHR(7)
CLEA
RESP=SPAC(1)
@10,5 SAY "YOU HAVE PRESSED WRONG KEY PRESS [Y] FOR YES OR [N]
FOR NO" GET RESP
@9,4 TO 11,70 DOUBLE
READ
CLEA
ENDIF
ENDDO
IF RESP = "Yy"
CLOSE ALL
EXIT
ELSE
LOOP
ENDIF
ENDDO
CHOICE=SPAC(1)
@17,10 SAY "DO YOU WANT TO ENTER MORE RECORD (Y/N)?" GET CHOICE
@16,9 TO 18,50
READ
DO WHILE .NOT. RESP $ "YN"
IF RESP $ "YN"
EXIT
ELSE
? CHR(7)
CLEA
RESP=SPAC(1)
@10,9 TO 11,70
@10,10 SAY "YOU HAVE PRESSED WRONG KEY PRESS [Y] FOR YES OR [N]
FOR NO"
GET RESP
READ
CLEA
ENDIF
ENDDO
IF CHOICE="Y"
LOOP
ELSE
EXIT
```

\*\*THIS PROGRAM SHOWS THE WITHDRAWAL PROCESS OF BANKS\*\*

```
CLEAR
SET ECHO OFF
SET TALK OFF
SET STATUS OFF
CLEAR
DO WHILE .T.
MBCODE=SPAC(8)
BNAME=SPAC(20)
BCAT=SPAC(10)
WAMOUNT=0
DATE=CTOD(" / / ")
@4,20 SAY "WITHDRAWAL FORM"
@5,5 SAY "ENTER NAME OF THE BANK: " GET BNAME
@6,5 SAY "ENTER DATE OF WITHDRAWAL:" GET DATE
@6,40 SAY "ENTER THE BANK CATEGORY: " GET BCAT PICT "@!X"
@7,10 SAY "HOW MUCH DO YOU WANT TO WITHDRAW?"
@8,10 SAY "ENTER AMOUNT TO WITHDRAW" GET WAMOUNT PICT "999999.99"
READ
*CLEAR
IF WAMOUNT<=800000
@10,10 SAY "YOUR REQUEST IS IN ORDER"
WAIT
ELSE
@11,10 SAY "YOU HAVE OVER DRAWN YOUR INSURANCE COVERAGE"
WAIT
EXIT
ENDIF
WAIT
ENDDO
USE CBNBRN1
LOCAL FOR MBCODE=BCODE
IF .NOT. FOUND()
CLEA
@10,20 SAY "NO SUCH RECORD"
WAIT
ELSE
CLEA
@5,15 SAY "NAME OF THE BANK" GET BNAME
@7,15 SAY "AMOUNT TO BE WITHDRAWN" GET WAMOUNT
@9,15 SAY "THE BANK BALANCE" GET TBALANCE
WAIT
SET TALK ON
SET STATUS ON
```

\*\*THIS IS A FORMAT PROGRAM FOR THE BANK BIODATA\*\*

```
CLEAR
MCDR=SPAC(10)
MLRAT=SPAC(10)
@2,30 SAY "BIODATA ENTRY SCREEN"
@4,0 SAY "DATE " + DTOC( DATE() )
*@4,20 SAY "CODE NUMBER " GET BCODE PICT "@X"
@6,5 SAY "ENTER BANK NAME: " GET BNAME PICT "@A"
@6,40 SAY "ENTER BANK CATEGORY: " GET BCAT PICT "@X"
@8,5 SAY "ENTER YEAR OF ESTABLISHMENT: " GET YRESTAB
@10,5 SAY "ENTER MANDATORY CASH DEPOSIT RESERVE: " GET MCDR
@12,5 SAY "ENTER MANDATORY LIQUID RATIO: " GET MLRAT
@14,0 SAY "**RECORD ENTERED**"
```

\*\*THIS IS A FORMAT PROGRAM FOR THE CBN TRANSACTION\*\*

```
@2,18 SAY "CBN TRANSACTION ENTRY SCREEN"
@4,0 SAY "DATE " + DTOC( DATE() )
*@4,25 SAY "RECORD NUMBER " + STR (RECTNO() 5)
@6,5 SAY "ENTER BANK NAME " GET BNAME PICT "@!"
@8,5 SAY "ENTER AMOUNT TO DEPOSIT" GET DAMOUNT PICT "@B"
@8,37 SAY "ENTER AMOUNT TO WITHDRAW" GET WAMOUNT PICT "@B"
```

\*\*THIS IS A FORMAT PROGRAM FOR THE CBN BRANCH\*\*

```
TDEPOSIT=SPAC(10)
TWITHDRAW=SPACE(10)
TBALANCE=SPAC(12)
@2,20 SAY "CBN BRANCH MASTER ENTRY SCREEN"
@4,0 SAY "DATE " + DTOC( DATE() )
@4,20 SAY "CODE NUMBER " GET BCODE PICT "@X"
@6,5 SAY "ENTER BANK NAME " GET BNAME PICT "@!"
@8,5 SAY "TOTAL DEPOSIT " GET TDEPOSIT PICT "@B"
TDEPOSIT=SUM AMOUNT DEPOSIT
@8,30 SAY "TOTAL WITHDRAW" GET TWITHDRAW PICT "@B"
TWITHDRAW=SUM AMOUNT WITHDRAW
@10,5 SAY "ENTER BALANCE" GET TBALANCE PICT "@B"
TBALANCE=TDEPOSIT-TWITHDRAW
```

\*\*THIS IS A FORMAT PROGRAM FOR THE BANK TRANSACTION\*\*

CLEAR

DAMOUNT=SPAC(10)

WAMOUNT=SPAC(10)

BCODE=SPAC(8)

@2,25 SAY "BANK TRANSACTION ENTRY SCREEN"

@4,0 SAY "DATE " + DTOC( DATE() )

\*@4,30 SAY "BANK CODE" GET BCODE

@6,5 SAY "ENTER BANK NAME " GET BNAME PICT "@!"

@8,5 SAY "ENTER AMOUNT TO DEPOSIT" GET DAMOUNT PICT "@B"

• @8,35 SAY "ENTER AMOUNT TO WITHDRAW" GET WAMOUNT PICT "@B"

@4,10 SAY "BANK TRANSACTION"

@3,9 TO 5,30 DOUBLE

@6,6 SAY "DATE"

@6,15 SAY "BCODE"

@6,24 SAY "CREDIT"

@6,40 SAY "BALANCE"

@7,4 GET DATE

@7,13 GET BCODE

@7,22 GET CREDIT

@7,38 GET BALANCE

@4,10 SAY "BANK TRANSACTION"

@3,9 TO 5,30 DOUBLE

@6,6 SAY "DATE"

@6,15 SAY "BCODE"

@6,24 SAY "DEBIT"

@6,40 SAY "BALANCE"

@7,4 GET DATE

@7,13 GET BCODE

@7,22 GET DEBIT

@7,38 GET BALANCE

```

**THIS IS A FORMAT PROGRAM FOR THE BANK BIODATA**
CLEAR
MCDR=SPAC(10)
MLRAT=SPAC(10)
@2.30 SAY "BIODATA ENTRY SCREEN"
@4.0 SAY "DATE " + DTDC( DATE() )
*@4.20 SAY "CODE NUMBER " GET BCODE PICT "@X"
@6.5 SAY "ENTER BANK NAME: " GET BNAME PICT "@A"
@6.40 SAY "ENTER BANK CATEGORY: " GET BCAT PICT "@X"
@8.5 SAY "ENTER YEAR OF ESTABLISHMENT: " GET YRESTAB
@10.5 SAY "ENTER MANDATORY CASH DEPOSIT RESERVE: " GET MCDR
@12.5 SAY "ENTER MANDATORY LIQUID RATIO: " GET MLRAT
@14.0 SAY "**RECORD ENTERED**"

```

```

**THIS IS A FORMAT PROGRAM FOR THE CBN TRANSACTION**
@2.18 SAY "CBN TRANSACTION ENTRY SCREEN"
@4.0 SAY "DATE " + DTDC( DATE() )
*@4.25 SAY "RECORD NUMBER " + STR ( RECTNO() 5)
@6.5 SAY "ENTER BANK NAME " GET BNAME PICT "@!"
@8.5 SAY "ENTER AMOUNT TO DEPOSIT" GET DAMOUNT PICT "@B"
@8.37 SAY "ENTER AMOUNT TO WITHDRAW" GET WAMOUNT PICT "@B"
**THIS IS A FORMAT PROGRAM FOR THE CBN BRANCH**
TDEPOSIT=SPAC(10)
TWITHDRAW=SPACE(10)
TBALANCE=SPAC(12)
@2.20 SAY "CBN BRANCH MASTER ENTRY SCREEN"
@4.0 SAY "DATE " + DTDC( DATE() )
@4.20 SAY "CODE NUMBER " GET BCODE PICT "@X"
@6.5 SAY "ENTER BANK NAME " GET BNAME PICT "@!"
@8.5 SAY "TOTAL DEPOSIT " GET TDEPOSIT PICT "@B"
TDEPOSIT=SUM AMOUNT DEPOSIT
@8.30 SAY "TOTAL WITHDRAW" GET TWITHDRAW PICT "@B"
TWITHDRAW=SUM AMOUNT WITHDRAW
@10.5 SAY "ENTER BALANCE" GET TBALANCE PICT "@B"
TBALANCE=TDEPOSIT-TWITHDRAW

```

```

**THIS IS THE PROGRAM FOR THE BANK BIODATA**
CLEAR
@13,0
WAIT"PRESS ANY KEY TO BEGIN ENTERING NEW RECORDS"
USE ABIODATA
BEGIN=RECCOUNT()
BIODASTER=.T.
DO WHILE BIODASTER
CLEAR
APPEND BLANK
SET FORMAT TO BIODATA.FMT
READ
CLOSE FORMAT
@18,0 SAY "**RECORD ENTERED**"
@20,0 SAY "ENTER ANOTHER ? (Y/N)" GET BIODASTER
READ
IF .NOT. BIODASTER
EXIT
ELSE
LOOP
ENDIF
ENDDO
CLEAR
@13,0 SAY "YOU HAVE ADDED " + LTRIM(STR(RECCOUNT() BEGIN 10) +) RECOEDS
WAIT "PRESS ANY KEY TO EXIT ENTRY PROGRAM"
CLOSE DATABASE
SET TALK ON
RETURN

```

```
**THIS IS A BIODATA PROGRAM FOR THE UBA MINNA**
CLEAR
SET ECHO OFF
SET STATUS OFF
SET SCOREBOARD OFF
CLEAR
SET COLO TO WN/B
*DO WHILE.T.
@6,5 SAY " THIS IS BIODATA FOR THE UBA MINNA"
@10,5 SAY "NAME: UNITED BANK FOR AFRICA PLC MINNA BRANCH"
@12,5 SAY "BANK CODE: UBA8043C"
@12,22 SAY "BANK CATEGORY: COMMERCIAL"
@14,5 SAY "YEAR ESTABLISHED: 1980"
@16,5 SAY "MANDATORY CASH DEPOSIT RESERVE: N3500000"
@18,5 SAY "MANDATORY LIQUID RATIO : N1000000"
@4,3 TO 20,60 DOUBLE
WAIT
*ENDDO
*SET STATUS ON
SET COLO TO
CLOSE DATABASE
RETURN
```



\*\*THIS IS A BIODATA FOR THE UNION BANK MINNA\*\*

CLEAR

SET ECHO OFF

SET STATUS OFF

CLEAR

SET COLO TO B/W\*

\*DO WHILE.T.

@6,5 SAY "THIS IS BIODATA FOR THE UNION BANK MINNA"

@10,5 SAY "NAME: UNION BANK OF NIGERIA PLC MINNA BRANCH"

@12,5 SAY "BANK CODE: UBN0054A"

@12,22 SAY "BANK CATEGORY: COMMERCIAL"

@14,5 SAY "YEAR ESTABLISHED: 1967"

@16,5 SAY "MANDATORY CASH DEPOSIT RESERVE: N6000000"

@18,5 SAY "MANDATORY LIQUID RATIO: N2000000"

@4,3 TO 20,60 DOUBLE

WAIT

SET COLO TO

\*ENDDO

SET STATUS ON

SET COLO TO

RETURN

```
*THIS IS PROGRAM FOR THE FBN BIODATA**  
CLEAR  
SET ECHO OFF  
SET STATUS OFF  
CLEAR  
*DO WHILE.T.  
SET COLO TO GW/B+  
@6,5 SAY "THIS IS BIODATA FOR THE FBN MINNA"  
@10,5 SAY "NAME:FIRST BANK OF NIGERIA PLC MINNA BRANCH"  
@12,5 SAY "BANK CODE: FBN00345C"  
@12,22 SAY "BANK CATEGORY: COMMERCIAL "  
@14,5 SAY "YEAR ESTABLISHED: 1976"  
@16,5 SAY "MANDATORY CASH DEPOSIT RESERVE: N5000000"  
@18,5 SAY "MANDATORY LIQUID RATIO: N2000000"  
@4,3 TO 20, 60  
WAIT  
*ENDDO  
*SET STATUS ON  
SET COLO TO  
CLOSE DATABASE  
RETURN
```

\*\*THIS IS THE BIODATA PROGRAM FOR NAB MINNA\*\*

CLEA

SET ECHO OFF

SET STATUS OFF

CLEA

SET COLO TO B\*/W

\*DO WHILE.T.

@6,5 SAY "THIS IS BIODATA FOR THE NIGERIA ARAB BANK MINNA"

@10,5 SAY "NAME: NIGERIA ARAB BANK PLC MINNA BRANCH"

@12,5 SAY "BANK CODE: NAB9300B"

@12,22 SAY "BANK CATEGORY: COMMERCIAL"

@14,5 SAY "YEAR ESTABLISHED: 1987"

@16,5 SAY "MANDATORY CASH DEPOSIT RESERVE: N2000000"

@18,5 SAY "MANDATORY LIQUID RATIO: N1000000"

@4,3 TO 20,60 DOUBLE

WAIT

\*ENDDO

WAIT

SET STATUS ON

SET COLO TO

RETURN

```
**THIS IS A BIODATA PROGRAM FOR THE INTERCITY BANK MINNA**  
CLEA  
SET ECHO OFF  
SET STATUS OFF  
SET COLO TO BN/G*  
*DO WHILE.T.  
@6,5 SAY "THIS IS BIODATA FOR THE INTERCITY BANK PLC MINNA"  
@10,5 SAY "NAME: INTERCITY BANK PLC MINNA BRANCH"  
@12,5 SAY "BANK CODE: INCO001A"  
@12,22 SAY "BANK CATEGORY: COMMERCIAL"  
@14,5 SAY "YEAR ESTABLISHED: 1989"  
@16,5 SAY "MANDATORY CASH DEPOSIT RESERVED: N1500000"  
@18,5 SAY "MANDATORY LIQUID RATION: N950000"  
@4,3 TO 20,60 DOUBLE  
WAIT  
*ENDDO  
WAIT  
SET STATUS ON  
SET COLO TO  
RETURN
```

```
**THIS IS THE PROGRAM OF TRANSACTIONS BETWEEN CBN AND OTHER BANKS**
SET ECHO OFF
SET TALK OFF
SET STATUS OFF
CLEAR
@11,0
WAIT "PRESS ANY KEY TO BEGIN ENTERING NEW RECORDS"
USE CBTRANS1
BEGIN=RECCOUNT
CBTRANSTER=.T.
DO WHILE CBTRANSTER
CLEAR
APPEND BLANK
SET FORMAT TO CBTRANS
READ
CLOSE FORMAT
@10,0 SAY "**RECORD ENTERED**"
@12,0 SAY "ENTER ANOTHER? (Y/N)" GET CBTRANSTER
READ
IF .NOT. CBTRANSTER
EXIT
ELSE
ENDIF
ENDDO
CLEAR
@11,0 SAY "YOU HAVE ADDED " + LTRIM(STR(RECCOUNT() BEGIN 10) + " RECORDS
WAIT "PRESS ANY KEY TO EXIT ENTRY PROGRAM"
CLOSE DATABASE
SET ECHO ON
SET TALK ON
SET STATUS ON
RETURN
```

```

**THIS IS THE PROGRAM OF THE CBN TRANSACTION'S SUMMARY**
CLEAR
SET TALK OFF
SET ECHO OFF
SET STATUS OFF
BNAME=SPAC(20)
BCODE=SPAC(8)
BCAT=SPAC(8)
@13,0
WAIT "PRESS ANY KEY TO BEGIN ENTERING NEW RECORDS"
USE CBNBRN1
*BEGIN=RECCOUNT
CBNBRNTER=.T.
DO WHILE CBNBRNTER
CLEAR
APPEND BLANK
SET FORMAT TO CBNBRN.FMT
READ
CLOSE FORMAT
@12,0 SAY "**RECORD ENTERED**"
@14,0 SAY "ENTER ANOTHER ? (Y/N)" GET CBNBRNTER
READ
IF .NOT. CBNBRNTER
EXIT
ELSE
ENDIF
ENDDO
CLEAR
@13,0 SAY "YOU HAVE ADDED " + LTRIM(STR(RECCOUNT()) BEGON 10) + " RECORDS
WAIT "PRESS ANY KEY TO EXIT ENTRY PROGRAM"
CLOSE DATABASE
SET TALK ON
*SET ECHO ON
SET STATUS ON
RETURN

```

## CHAPTER SIX

### 6.1 OPERATION MANUAL

The system does not need a complex computer knowledge. To operate the system, the following steps are necessary:-

#### STEP 1: BOOTSTRAPPING

A: COOL-BOOT: When the system is completely OFF; Insert the DOS-Diskette in the default drive (drive A) and switch ON the system.

B: WARM-BOOT: When the system is ON already; Insert DOS-Diskette in the default drive(driveA) hold DOWN CTRL, then Press ALT and DEL key.

#### STEP 2:-SET DATE AND TIME

Remove DOS from the default drive.

#### STEP 3:-INSERT DBASE.EXE - diskette in drive A.

Enter the command DBASE at DOT prompt i.e. A>DBASE and press enter key. The Dbase environment will subsequently appear on the screen. If working from Dot prompt, you type-set defa to B, and insert the PROJECT(working) diskette. Call for the file directory by typing DIR\*.\* and you can see all the available programs-file list, where you can then make a selection of the program of your choice. Or you type BSCREEN this will automatically lead you to programs in sequential order.

Attempt has been made to look into the roles of the Central Bank of Nigeria (CBN) over the commercial banks; It is evident therefor, that commercial banking predates central banking, hence the awareness for making institutionalised saving was primarily induced by the commercial banks; These banks form the nucleus of the banking system; and thus performs the following:-

- i Creation, distribution and transfer of deposits as well as the provision of commercial credit; and
- ii the mobilisation of saving from the surplus units of the economy and the channelling of such funds towards the funding of consumer items and capital project. To execute their retail banking activities the banks have continued to open branch network in different parts of the country

From the point of view of banks therefore, the CBN's controls is highly desirable as it could only be through this mean that banks can survive the crunch couple with the banking objective that aimed at ensuring safe and sound banking practices.

In conclusion, the project software is designed and developed to reduce inefficiency of staff in entry of data, duplication/redundancy of data and improve on the control on banks cash stability.

However, the facts presented in this study are derived largely from Bank's and CBN's sources; I should stress that the views and findings expressed are mine and do not necessarily coincide with those of the banks and the CBN. Also the code number and figure(amount) used are exclusively



for the study and not necessarily from banks or cbn's sources.  
the  
confined  
of  
the  
of  
with

## B I B L I O G R A P H Y

- Phillips, T.(1991) The Role of the Banking System in the management of the economy.BULLION-Publication of CBN. Vol. 15 No.2.
- Victor A.O.(1991) The Role of CBN in relation to the banking and insurance industries. BULLION-Publication of CBN. Vol.15.No.2.
- Ugwu G.U.(1991) Computer Evolution and its application. Paper presented at the STAN's 3rd National workshop on further mathematics. Minna. May(6th-11th)
- Bankefa T.(1991) Review of different Computer language. Paper presented at the STAN,s National workshop on further mathematics. Minna.(6-11)May
- Ahmed A.(1988) Management of the Nigeria economy.The role of CBN.Text of address delivered at the Institute for policy and strategic studies, Kuru JOS. Feb. 16th
- Willmot G.M.R.(1983) The fundamental of computing. Williams Heinemann Ltd; London.
- Nwankwo.G.O. (1980) The Nigerian Financial System: The Macmillan Press Ltd. Hongkong.
- Okigbo.P.N.C. (1981) Nigeria's Financial System.Longman

APPENDIX I

COMPUTER APPLICATION IN AN APEX BANK  
WITH REFERENCE TO THE CBN MINNA.

This questionnaire is strictly meant for the above study. It is my wish that you help make the study succeed by responding to the contents of this questionnaire.

1. Chose the appropriate category that the bank belongs:  
A-Commercial  
B-Merchant  
C-Developmental
2. Name of the Bank:-
3. When was the Bank established in the country?
4. When was the branch become operational?
5. Does the bank has branches in all the state capitals including Abuja?
6. How many branches has the banks?
7. Briefly explain the control of CBN over the bank:-----
8. Are these control of advantage(s) to the bank operations?
9. Are ther any any control by the CBN Minna branch different from 7 above?
10. What is the mandatory cash deposit reserve expected by the CBN?
  - b. Is this strictly followed by the bank?
  - c. Does the 10a&b applies to the branch?
11. What is mandatory cash expected to be with bank for daily transactions?
  - b. Does the bank strictly folowed this?
  - c. Does the 11a&b applies to the branch?
12. How does the CBN check the 10 & 11 above?
13. Briefly suggest other ways as to effect better financial control by the CBN.

APPENDIX II

QUESTIONNAIRE-CBN

COMPUTER APPLICATION IN AN APEX BANK  
WITH REFERENCE TO THE CBN MINNA.

This questionnaire is strictly meant for the above study. It is my wish that you help make the study succeed by responding to the contents of this questionnaire. ALL responses shall be treated confidentially.

1. Specify the status of the branch:
2. When was the branch became operational?
3. Does the branch has direct control over other financial institution(s) in the state, Yes/No?  
If Yes, state type of control:
4. List types of the financial institution in the state
5. State the general roles of CBN over financial institution.
6. Are these role observed strictly?
7. Do banks necessarily havve cash deposit reserve with the branch?
8. Does the branch checked on the other banks liquid ratio specification?
9. Does the branch has power to penalise?
10. State the penalties, type and offence:
11. Suggest other ways to monitor other financial institutions.

THANKS