THE RELEVANCE OF DATABANK SYSTEM TO ORGANIZATION GROWTH AND DEVELOPMENT (A CASE STUDY OF UNITED BANK FOR AFRICA - ABUJA BRANCH).

BY

AFON OLUSEGUN OLADAYO
(PGD/MCS/639/97/98)

DEPARTMENT OF MATHS/COMPUTER SCIENCE
FEDERAL UNIVERSITY OF TECHNOLOGY MINNA
NIGER STATE - NIGERIA.

IN PARTIAL FULFILMENT OF THE AWARD OF POST-GRADUATE DIPLOMA IN COMPUTER SCIENCE.

SEPTEMBER 2000

DECLARATION

This Research Project has been read and approved as meeting the requirement for the award of Post-Graduate Diploma in Computer Science.

SIGNATURE_____
NAME: PROFESSOR K. R. ADEBOYE
SUPERVISOR.

SIGNATURE:_____
NAME: DR. S. A. REJU
HEAD OF DEPARTMENT

SIGNATURE_____
NAME: EXTERNAL EXAMINER

DEDICATION

I dedicated this Project to Almighty God through thy lord Jesus Christ (amen).

TABLE OF CONTENTS

Title Page	– – – – – – – –	i	
Declaration	– – – – – – – –	ii	
Dedication	– – – – – – – –	iii	
Acknowledgment	– – – – – – – –	iv	
Abstract	– – – – – – – –	v	
Table of Contents	– – – – – – – –	vi	
CHAPTER ONE			
1.0	Introduction to Databank System – – – --	9	
.1	Introduction – – – – – – --	--	9
.2	Historical Development of Databank System–	--	10
.3	Brief History of United Bank for Africa –	--	11
1.3.1	Organizational Structure – -- -- -- --	11	
1.3.2	U.B.A Top Level Organization Structure – – –	12	
.4	Brief History of Databank Development –	--	13
1.5	Objective of the Study – – – – --	14	
1.6	Scope of the Study – – – – – --	14	
1.7	Limitation to the Scope of the Study – – -- --	14	
CHAPTER TWO			
2.0	The DataBase System – – – – –	15	
2.1	Functional Description of Databank – – – --	15	
2.2	Database System Management System – – --	17	
2.3	Organizational Chart of large Computer Department – – – – – – –	19	
2.4	Problem associated with Databank System – – --	22	
2.5	Possible Solution to the Problem – – – –	23	
2.6	Limitation to the Databank System – – – --	23	
2.7	Advantage of DataBank System – – – –	24	
2.8	Some key Terms in Databank – - – – –		28
CHAPTER THREE			
3.0	System Analysis and Design – – – – --	30	
3.1	The Proposed System and its Objective – – --	30	
3.2	Choice of Programming Language – – – --	30	
3.3	Design of the Proposed System – – – –	30	
3.4	Database Structure – – – – – –	32	
3.5	Input Specification/Format – – – – –	34	
3.6	Output Specification/Format – – – – --	34	
3.7	Cost Benefit Analysis – – – – – --	35	
CHAPTER FOUR			

4.1 Implementation of the System – – – – 37
4.2 Choice of System Requirement – – – – 37
4.3 The Software Installation – – – – – 38
4.4 The System/Software Testing – – – – 38
4.5 The System Conversion – – – – – 39

CHAPTER FIVE
5.0 Achievement of the System - – – – -- 40
5.1 Summary – – – – – – – 40
5.2 Recommendation – – – – – – 40
5.3 Conclusion - – – – – – – 41
Reference – – – – – – – 42
Appendix 1 – – – – – – – 43
Appendix 2 – – – – – – – 60

CHAPTER ONE

1.0 INTRODUCTION TO DATABANK SYSTEM

1.1 INTRODUCTION

Individuals seem to be able to get along for years with their important records - birth certificates tax records and so on - simply thrown in a box in the back of a closet, although, of course, it is somewhat time-consuming to dig the records up when they are needed. Business cannot however, cannot operate this way. Imagine, after all, the number of irate customers, employers, employees, suppliers, and tax collectors, if such things as customer accounts, payroll records, supplier invoices, and past income tax statements were left in disarray. Therefore, the success of a business is quite often linked to its having orderly and accessible files.

Files folders might help in organizing materials in closets, but manual filling system is often inefficient for business files because they occupy too much space, are difficult to organize, and are not always easily accessible (a file may be located in the marketing department, for instance but the sales and engineering department may need it also). Instead, files are computerized. Programs designed to assist in this filling task are called DataBase Manager, Databank Manager or Database Management system; which are often expressed in management literature and software advertisement as the common abbreviation DBMS.

A data base has become a key concept in business and will become even more so in the years to come.

A Databank or Database - is defined as any collection of useful information organized in a systematic and consistent manner.

It can also be seen as a mechanized share and centrally controlled collection of data used in an organization. Furthermore, it is a place or Bank where data a store.

Finally the realization of the importance of data has meat that there is a need for proper management and efficient organization of data. It is also important that data are not locked away so that they can easily and efficiently be accessible by the software used.

1.3 BRIEF HISTORY OF UNITED BANK FOR AFRICA PLC

The united Bank for Africa PLC, is one of the Nigeria's top three commercial Banks. It was established in 1961 by consortium of five (5) international banks to take over the banking business carried on in Nigeria since 1949 by the British and French Bank Limited. With an assets base of over **N55 Billion** and over 205 Branches spread over Nigeria, UBA has recorded an impressive growth over the years. UBA is active in all aspects of commercial banking and provides international banking, trusteeship, share registration, corporate finance and computer services through specialized divisions and subsidiaries.

Four of the founding international Banks namely: - Bangnet Nationale de Paris, Bankers International Corporation of New York, Banca Nazionale del devoro and Monte dei Paschi di siena, who together own 40 percent of the share holding, are represented on the Board of Directors and continue to make their expertise available to assist the Bank and its customers. Nigeria constitute 60% of the share holdings of the Bank.

UBA PLC, has branches in New York, and Grand Cayman Island. It also maintains corresponding relationship with many banks in Africa and in major countries of the world.

ORGANIZATIONAL STRUCTURE OF UBA PLC

A new organization structure to drive the Bank new strategics direction was approved by the Board of Directors at it meeting of 4th March, 1996. The Directors in designing the top level organization structure look at the following critical factors:-

1. Emphases on market strategy of the Business unit.
2. Span of control that will promote efficiency.
3. The need to achieve synergy by grouping together organizational units that are similar or complementary.
4. The need for equity and balance in allocation of responsibilities to ensure that weight of responsibilities are evenly allocated.
5. Need to make clear distinction between Banking Operations and the Marketing units and to maintain their respective focus.

Drawn overleaf is the UBA PLC, top level organizational structure and their respective duties.

1.4 BRIEF HISTORY OF DATABANK/DATABASE DEVELOPMENT IN UBA PLC

The need to improve on service delivery to customers and meet up the competitive banking industry in a changing Nigeria economy precipitated the introduction of **BRAINS** an accronym for Branch Accounting and information system in UBA.

BRAINS came into full implementation in 1994 with a view to ease operational procedure, improve customer services, storage of information and transactions; all these, the system has simplified to ensuring that management decision are prompt and efficient. The system (BRAINS) so developed has the capacity to allow as many accounting entries to be entered and stored and retrieved at any time the user pleased. The system is user friendly and so secured that only users created into it with a password can use and operate it.

However when entries are captured into the system by a user it allows as a must for another user provided the entry before it is stored in the system menu.

BRAINS as a system has come to stay and giving through series of modification of which is the introduction of **VSAT** (Very Small Apature Terminal) which allows for online banking among UBA branches.

The system has really improved the banks productivity and eased.the stress involved in manually handling of banking transactions.

1.5 OBJECTIVE OF THE STUDY

The aim of this project is to reflect the present need of the modern data processing commodity. The overall objective for the development of database technology has been to treat data as an organizational resources and as an integrated whole. Database management system allows the data to be protected and organized separately from other resources e.g hardware, software and program.

This project will show how the introduction of databank has made the organization to access file easily, reduce redundancy, control data, ensure proper security of data and of course achieve data independence viz a viz contributed immensely to organization geometric growth.

1.6 SCOPE OF THE STUDY

The realization of the importance of data has meant that there is a need for proper management efficiently organization of data. It is also important that data are not locked away so that they can easily and efficiently be accessible by the software used.

Many activities in business firm, government agencies, educational and financial institutions and the like evolves around the processing of business and scientific. Throughout this project therefore, the subject matter is oriented towards business data processing and not scientific data processing.

1.7 LIMITATION TO THE SCOPE OF THE STUDY

The project is aimed at studying the relevance of databank to an organization using United Bank for Africa, Abuja branch as a case study and in carrying out this project the researcher is limited to the information given by this branch office and may not be able to go to all the branches in Nigeria and collect and verify the relevant information.

Furthermore, the researcher may not be able to use Networking system to further illustrate or show how databank can further help to achieve efficiency, quick dispensation of services in various locations/branches, in order to enhance further organization growth and development.

CHAPTER TWO

2.0 THE DATABASE SYSTEM

2.1 FUNCTIONAL DESCRIPTION OF DATABANK/DATABASE

It has been said that database management is to text which an electronic spreadsheet is to numbers. With some types of computerized filling system, you can put in whatever information you need to file and update - say all customers order with amounts and dates and later pull it out in different ways. Some filling software allows you just to feed in data however you set it. Then retrieve it and combine it for display on the screen and printing out according to how you want it.

For instance we can make a list of all the apartments in southern Nigeria based on a reading of the for - rent advertisement in several editions of Daily times in the school library. Then for each apartment we could include street code number, how long the advertisement ran and whether the Landlord requires upfront payment and security deposit and first and last months' rent. One can then rank the apartment according to how expensive the initial outlay would be, their closeness to job (based on street code) or how recently the advertisement ran.

Furthermore, a sale representative could find another use for such an electronic filling system, putting all customer orders in with the amount and dates and then right before the next trip from his base in Kano to Lagos; then getting a print out that listed all customers in that city who had made purchase within the lasts year, spent more than N1,500 in a single order, and ranked by total order. Then he/she could organized the next trip according to which customers were worth spending most time seeing.

LIST OF ALL POSSIBLE APARTMENT IN SOUTHERN NIGERIA.

CITY STREET CODE	ABAKALIKI 90501	DATE 2/1/2000
SECURITY DEPOSIT	1,950	FIRST/LAST MONTH
TOTAL MONEY UPFRONT	5,850	RENT: 1950 + 1950
CITY STREET CODE:	IBADAN 90403	DATE: 3/1/2000
SECURITY DEPOSIT	3,000	FIRST/LAST MONTH
TOTAL MONEY UPFRONT	9,500	RENT; 3250 + 3250

CITY STREET CODE:	OSHOGBO 900302	DATE; 8/1/2000
SECURITY DEPOSIT	2,000	FIRST/LAST MONTH
TOTAL MONEY UPFRONT	4,500	RENT; 3250 +325
CITY STREET CODE	OGUN 91108	DATE 7/1/2000
SECURITY DEPOSIT:	1,500	FIRST/LAST MONTH
TOTAL MONEY UPFRONT	6,500	RENT 2500+2500
CITY STREET	PORTHARCOURT 91326	DATE 10/1/2000
SECURITY DEPOSIT	3,000	FIRST AND LAST MONTH
TOTAL MONEY UPFRONT	7,000	RENT 3,000

Data input for filing system: This shows southern Nigeria apartments listed according to city and street code number, date apartment appeared in for the rent advertisement, security deposit required for first and last month rent, and total amount of money required unfront.

SOUTHERN NIGERIAN APARTMENT

CITY	STREET CODE	DATE	SEC DEP	FIRST/LAST	UPFRONT
ABAKALIKI	90501	2/1/2000	1,950	1950 + 1950	5,850
IBADAN	90403	3/1/2000	3,000	3250 + 3250	9,500
OSHOGBO	90302	8/1/2000	2,000	2,500	4,500
LAGOS	90024	4/1/2000	3,250	3,250 + 3250	9,750
OGUN	91108	7/1/2000	1,500	2,500 + 2,500	6,500
P/HARCOURT	91326	10/1/2000	3,000	3,000	7,000

The date from the figure above is organized as a table. This could be rearranged to show which apartment required the least amount of money upfront.

UPFRONT	CITY	STREET CODE	DATE	SEC DEP	FIRST/LAST
4,500	OSHOGBO	90032	4/1/	2,000	2,5000
5,850	ABAKALIKI	90501	2/1/	1,950	1,950 + 1,950
6,500	OGUN	91108	7/1/	1,500	2,500 + 2,500
7,000	P/HARCOURT	91326	10/1/	3,000	3,000
9,500	IBADAN	90403	3/1/	3,000	3,250 + 3,250
9,750	LAGOS	90024	4/1/	3,250	3,250 + 3250

This could also be resorted in other ways such as according to how recently the

advertisement appeared and how close (base on the street code) the apartment is to your job area in the city.

2.2 DATABASE MANAGEMENT SYSTEM

A database/databank is a file structured in the form of records which are accessible to authorised managers and other personnel for administrative purposes and for use in making decisions and controlling business operations.

Database may relates to specific functional requirements such as accounting or may provide for an inter-functional information needs. A query language facilities enquiry using English style words to define commands.

Database management system (DBMS): A database management system (DBMS) is a set of programs which deals with databse management activities including updating, deleting and amending records. The DBMS also allows the users to validate, search and print records from the databasse as well as providing for performing calculations and maintaining a dictionary.

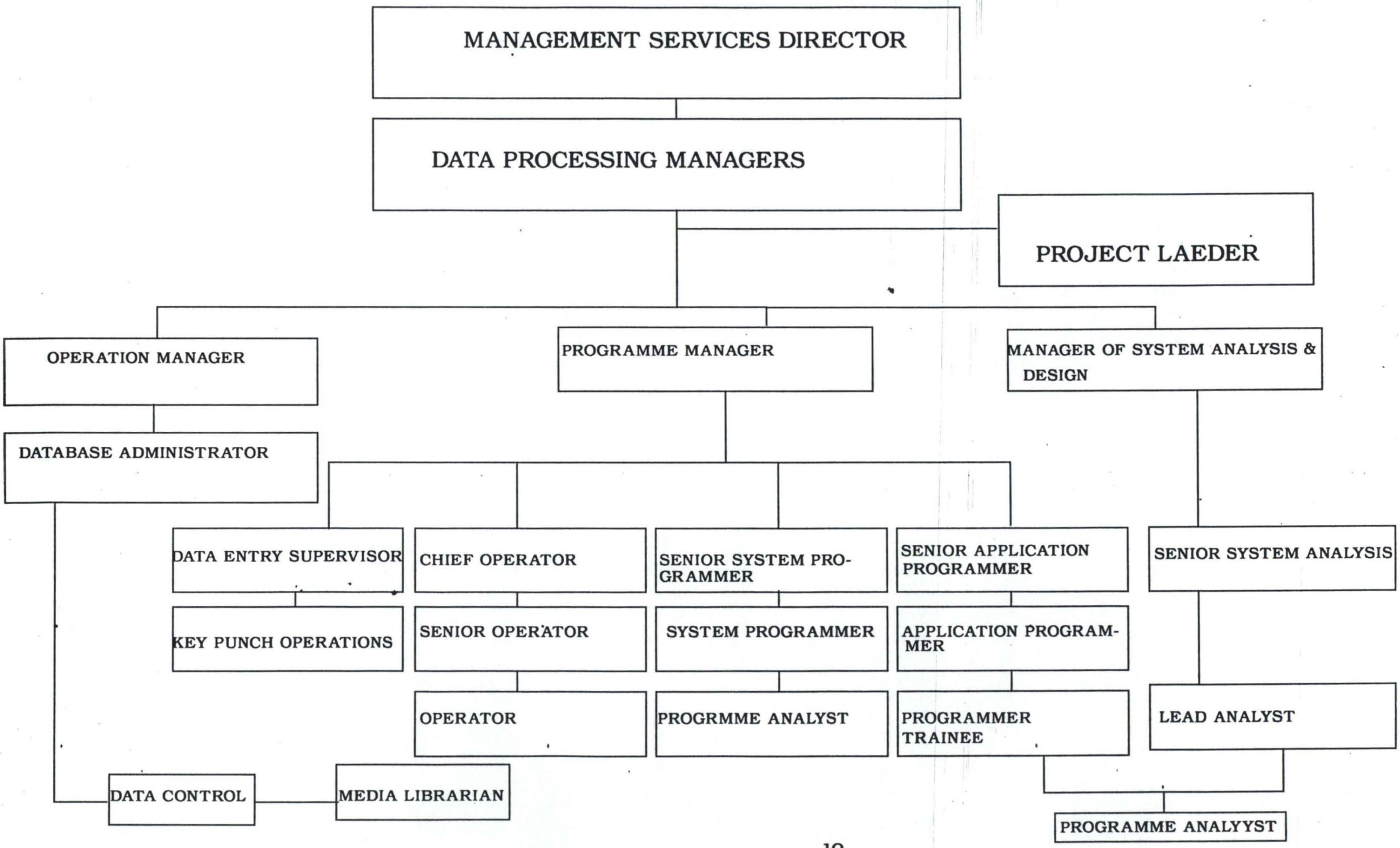
Robert J. THIERAUF (1973): defined Database management system as a business data processing system that is designed in handling, manipulating and recording required to convert business data into timely and meaningful information in order to help the firm accomplish its objectives. In the past these task were referred to as " record keeping". The advert of punch card equipment, computers and more sophisticated data processing equipment have withnessed the replacement of the term "record keeping" with business data processing system.

A Database management system can also be defined as a software that constructs, expands and maintains data contained in a database. It also provide the interface between the user and the data in such a way that enables the user to record, organize, select, summerize and extract, report and otherwise manage the data contained in a database.

Example of Database package include Dbase 3+, Dbasde 4, Oracle, Structures Query Language(SQL) and clipper DBMS programs keep information in files and within each file is a collection of related information. The data in a file are organized into row and

columns with each row making up a record. A column of data is a field and the column heading is a field name. The content of a field determine the field type. The usual type are numeric character, memo, date logic and so on.

2.3 ORGANISATIONAL CHART OF A LARGE COMPUTER DEPARTMENT



.A **THE DATA PROCESSING MANAGER**

The data processing manager head the data processing unit of an organization. His responsibility among other things include:-

i. Giving technical advice on staff

ii. Formulating computer policy guidelines along side top management staff.

iii. Over seeing the other division within the department and ensure that the set objective are attained

iv. Mediating with the user department to meet their requirements

v. Enforcing standard for system development and implementation

The main functions of section reporting to the operation manger includes:

i Database Administrator

ii. Data control

iii. Media Librarian

iv. Computer Operation (Sen. Or Operators, Chief Operators and so on).

B **THE OPERATION MANAGER**

The function of operation manager are as follows:

i. The primary responsibility of the operation manager is the actual computerization and processing of any job.

ii. Handling of information that enters or leaves the computer; controlling focks of data processing, supplies tapes stationery and disc

iii. Feeding of data to the computer, operate necessary hardware and distribute to management information on a timely basis

iv. Maintaining records on equipment utilization

I. **DATABASE ADMINISTRATOR**

1. Maintains and monitors database operation
2. Interaction with users and all level of management
3. Supervision of all level of management
4. Design and co-ordination of data security measures to restrict unauthorized

access.

5. Design of database file and supervision of their implementation
6. Preparation and maintenance of database dictionary and/or user's manual which offers standardize procedure for access to the database.
7. Responsibility and control overall database documentation and ensure its security.

II **DATA CONTROL**

It acedunts for co-ordinates all materials used by the data processing department. The data clerk records the entry of data processing department. The data clerk records the entry of data to be processed. They may also be responsible for operating any of all the post-printer ancillary, machine still in use e.g. folder, franking machine, collation and so on.

III. **MEDIA LIBRARIAN**

He is responsible for cataloging and storing tapes used in processsing, He handles supplies and storage media produced by other computer devices such as magnetic disks produced as the output of the devices.

IV. **COMPUTER OPERATORS**

1. Preparation and maintenance of all hardware used in the daily computerized processing of data.
2. .Maintenance of all computer logs, journals and paper works.
3. Efficient handling of all computer supplies and materials
4. The computer operators monitor the console/mounts and remove tapes or disc during processing and run cards through the card reader.
5. Handle the paper used with the printer.

C. **THE ANALYST DIVISION**

This division is concern with devising an economical way of accomplishing a task in an establishment/company where problem area of the system, which part of the system is malfunctioning and find how the laid down objectives could be better achieved. The responsibilities of the analyst include:-

i. The analyst is a communication link between the user and the system

ii. Spearheads data collection and analysis technique

iii. Co-ordinates system design and implementation review.

D. **THE PROGRAM DIVISION**

This division does purely the job of programming. They are conversant and vast with so many programming languages such as Basic, Fotran, Pascal, Dabase etc. based on the system designed by the analyst, the programming division develops the programs and prepares a detailed documentation of the programs.

The function of the programmer among others are:

i. Working hand-in-hand with the analyst to evolve the design and the programming philosophy

ii. Giving report of his division to the Data processing manager.

iii. Performing program documentation

iv. Test running the system with test data.

2.4 PROBLEMS ASSOCIATED WITH DATABANK/DATABASE SYSTEM

(a) The available Databse package may not be tailor made towards users requirement and may therefore cause problem of adjustment or prove unsuccessful in its implementation.

(b) The organization have less control over the quality of work:- The organization buying database package have less control over the quality of work and service than it would had, over the quality of work produced by its own employee. This can be compared with buying an already sown dress and having a tailor to make one for onself.

(c) Requires updates: some data base packages requires regular update e.g payroll packages need to be changed with changes in government legislation. The user may be heavily reliant on the packages suppliers to provide the necessary update.

2.5 POSSIBLE SOLUTION TO THE PROBLEMS

In selecting a basic DBMS one should consider the following features:-

i. Maximum number of field each record can have.

ii. Maximum number of records that the program hold.

iii. The type of field provided by the program. The should also be able to prevent the wrong type of data from being entered into any field (e.g character data into numeric field). The better programs use field type to optimize operations and to trap errors.

iv. Ability to sort and search records

v. Ability to enter, update and delete records

vi. Ability to format and print information from files

vii. Ability to back up and recover files.

2.6 LIMITATION TO THE DATABASE/BANK SYSTEM

Most business operations require the handling of large quantity of data. The problem then is on utilizing fast and efficient procedures to handle these data. This is particularly true in terms of reading, storing and printing out the require result. On the other hand, scientific data processing usually does not required the reading or printing of large quantities of data. It requires extremely fast handling and manipulation of data in the form of complex and drawn out calculations. Thus Database management is limited to moving large amount of data from input to output storage with little manipulation, while scientific data require exactly opposite - it employs small amount of input and output and make great use of calculative ability.

2.7 ADVANTAGES OF DATABANK/DATABASE MANAGEMENT SYSTEM

The major purpose for development of database technology has been to treat data as an organization resources and as an integrated whole. Database management system allow the data to be protected and organized separately from other resources e.g. hardware, software and programs. Specifically, therefore, the benefit derived from development of Database management system are enumerated below:

(a) **It enhances Data integration:** In a databank, information from several files are co-ordinated, accessed, and operated upon as though it is in a single file. Logically, the information is centralized physically the data may be located on different devices. In addition, it is possible for two or more application to be sharing compatible data. This allow the user to gain valuable information by linking data across the organization. The data are no longer owned by particular application but instead they are shared by all the users. Data integration is using the technique such as scanning, data inversion and indexing.

(b) **It enables Date to be independent**

Applications evolves as more and more information is required and its usage improve changing requirement will influence the need to use stored data differently. Before DBMS, if any changes occur to the data records during the life of the file, then all programs accessing these data must change. However, with the introduction of Database management system, data independence of programs is enhanced. Data independence is the insulation of application programs from changing aspect of physical data organization; this allow changes in the content and organization as well as allowing modification to application programs without re-organization of the physical data. Any changes to the data are accommodated by changes to the DBMS without any changes to the application program being necessary.

(c) **It Reduces Data Redundancy**

Data redundancy occurs in file processing systems when data cannot be arranged to suit all the application programs accessing these data. This results in the same data appearing in more than one file depending on the application program that request the use of the data. The duplication of data leads to wastage of stored space and duplication of efforts during data entry. This is advantageous to database environment because data are stored once and called upon when needed.

(d) **It Enables Data Integrity to be maintained**

Data redundancy as explained above can lead to lack of data integrity and a common system of this it inconsistent information. This means that information generated by the data processing system in a file processing environment can no longer be trusted. In an environment where there is duplication of data, problems concerning the updating and deletion of data then arise since a changing in any of the duplicated data will necessitate a change in every file that contains the same data, otherwise, inconsistency will result. This may seem simple change if the number of file containing duplicated data remain small. This problem has been solved in database system where data are only recorded once and all the necessary changes take place in all the file concerned.

(e) **It Enhances Centrally Controlled of Data**

In a database environments, data and operation on data are centrally controlled and this can lead to better management of data by enforcing standards for all the datebase users on how information would be released out. Specifically, it allows for proper security of data in the organization since there is only one source of data in the organization and such standard would easily be enforced than an environment where data are duplicated.

(f) **It Enhances Data Normalization**

Data normalization is a way of modeling data to suit the business need of the organization as well as defining the structure of the file.

Data normalization enables data which are independent of one another to be separated into groups for recording in different files. This is necessary to ensure that each file has a 'Key' which uniquely identified the object data describes. In data normalization relationship between field and the other fields must be established.

For example, details relating to an organization's personnel may be classed as employee data and may consist of the following elements:

i. Employee number;
ii. Bank sorting code;
iii. Department number;
iv. Monthly pay;
v. Tax code;
vi. Gross pay to date;
vii. Tax to date;
viii. Standard deduction;
ix. Bank sorting code;
x. Employee bank A/C No.
xi. Bank name & address
xii. Marital status
xiii. Age
xiv. Sex
xv. Number of children
xvi. Education
xvii. Qualification

It can be seen from the above data that the employee data is more general than that required for payroll processing and can be grouped separately i.e payroll and personnel data [defined as First Normal Form (FNF)].

(g) Payroll Date:

i. Employee number;
ii. Employee name;
iii. Department number;
iv. Monthly pay;
v. Tax code;
vi. Gross pay to date;
vii. Tax to date;
viii. Standard deduction;
ix. Bank soring code;
x. Employee bank account number;
xi. Bank name and address;

The personnel data fields depend on the employee number key: the second group data is:

(h) Personnel Data:

i. Employee number;
ii. Employee name;
iii. Department number
iv. Marital status
v. Age
vi. Sex
vii. Numbers of children
viii. Education
ix. Qualification.

Change to personnel data such as the marital status, number of children and qualification would not necessitate a change to process which used only payroll data. Neither would changes to payroll data necessitate a change to personal data.

2.8 SOME KEY ITEMS IN DATABASE SYSTEM

Back up - Reserve equipment that takes over control when computer is down

Base Address -A Specific address often held a base address register that combine with a relative address usually contain of a particular storage locations

Data - A general term used to denote any facts, numbers, letters and symbols or facts that refer to or describe an objective, idea, condition situation or other factors

Database - Data items that must stored in order to meet the on-line real-time information processing and retrieval need of an organization.

Data Collection - A system that records in machine readable form, the data pertinent to a transaction at the time and place the transaction occurs

Date file - a user file, either temporary or permanent in which data information is stored.

Data Processing - Any operation or combination of operation on data to achieve a desired result.

Debug - To detect, located and correct mistakes in computer program.

Feed Back - The process of returning portions of output of a machine, process or transfer to another system for use as input in a further operation.

Hardware - A term applied to the mechanical·electrical and elctronic feature of a data processing system.

Off line - Equipment or device not under the direct control of the computer central processing unit.

On line - Peripheral equipment or device indirect communication with the central processing unit and from which information reflecting current activity is introduced into data processing system as soon as it occurs.

On line Storage- A storage under the direct control of the central processing unit.

Raw Data - Data that have not been processed, they may or may not be inform acceptable to machine.

Record- A collection of related items

Security Control - Safeguard techniques utilized in protecting computer programs, data files and equipment.

Software - The programs and routines used to extend the capabilities of computers such as compilers, assembliers, routines and sub-routines.

Storage - Advice into which data can be entered, in which they can be stored, and from which they can be retrieved at a later time.

System - A set or arrangement of entities that forms or is considered as an organized whole.

Update - To change a matter file caused by current information or transaction.

CHAPTER THREE

3.0 SYSTEM ANALYSIS AND DESIGN

3.1 THE PROPOSED SYSTEM AND ITS OBJECTIVES

The proposed system is primarily focused on the relevant of databank to organizational development using current account holders as a test case; A case study of Unite Bank for Africa PLC, Abuja Branch.

Specifically its Objective is to:-

i. To fully computerized all Current Accounts

ii. To calculate interest and vat on all current Accounts

iii. To computerize all loans granted customers

iv. To determine the type of security pledge in respect of the loans granted to customers.

v. To calculate interest on loans and its monthly application.

3.2 CHOICE OF PROGRAMMING LANGUAGE

The choice of programming language is an important factor to be considered when developing new system. Dbase IV is chosen due to its vast feature for database Management system to personal computer users.

Dbase will allow customers' data to be held as a single large collection of information that can be accessed by adding new records, modify or delete records without changing all the application programs that refer to the data.

Dbase IV has the ability to categorized, sort, store, report information. Specifically, the choice of the programming languages is because of the following reasons:

i. It is suitable for transaction process

ii. It is easy to use and understand

iii. It is easy to develop, and is users friendly

3.3 THE DESIGN OF THE PROPOSED SYSTEM

The proposed system is designed to have main menu, titled "CURRENT ACCOUNT HOLDERS" which comprises of four options. Each of the options can be activated by the use of "1, 2, 3 and 4".

Below is the format of the main - menu system:

"RELEVANT OF DATABANK TO ORGANIZATION GROWTH AND DEVELOPMENT USING CURRENT ACCOUNT HOLDERS AS A TEST CASE"
"(A Case Study of United Bank for African Abuja Branch)"

CURRENT DATE: CURRENT TIME:

MAIN MENU

CURRENT ACCOUNT HOLDERS

1. OPEN NEW ACCOUNT OR MODIFY OLD ACCOUNT
2. VIEW OR DELETE AN ACCOUNT
3. REQUEST FOR LOAN AND BANK DRAFT
4. QUIT

Enter your choice (1, 2, 3 and 4)

Fig. 1.0 MAIN MENU SYSTEM.

1. (a) OPEN NEW ACCOUNT

The opening of new account is the first option of the man menu (for current A/C holders). It allows opening of new accounts for new customers that are just coming into the Bank.

(b) MODIFY OLD ACCOUNT

This allows an existing records in the database file to be modified. This is done by entering the customers Account No and then check whether the message record is in existence in the database file. Otherwise a message "RECORD DOES NOT EXIST" is displayed on the computer screen. But if it exists, modification can now be made.

In this system, for current A/C holders, Commission on Turn Over (COT) and value added Tax (VAT) are automatically calculated as at when due.

2. (a) VIEW RECORD

This option allows the operator to view or display any customer record for enquiries.

(b) DELETE RECORD

This allows Deletion of unwanted/obsolete record from the concerned database file. Here the customer's account number is entered into the system and the search for the corresponding account number in the database files is done. If found, the record is then deleted from the database file.

3. REQUEST FOR LOAN AND BANK DRAFT

Request for loan and Bank draft is the third option of the main menu. It allows CREATION, MODIFICATION, VIEWING AND DELETION of the loan and Bank draft request. This is achieved by pressing number '3'. If the loan is eventually granted, this option allows for calculation of interest repayment and their remaining balance to date.

Moreover, if the customer requests for Bank draft, it enables the commission and value added tax (VAT) to be deducted from the customer's account.

4. QUIT

This is the last option of the main menu system for current Account holders. It first clears the computer screen, close all the activated files and return to the DOS-PROMPT.

3.4 DATABASE STRUCTURE

The Database structure describes and shows all the physical structure of the database and the files used throughout the proposed system. Only one Dbase file is used and it is called UBA.

The open stores information/record regarding all customers that have operated current accounts with the bank. The physical structure is shown below:

S/N	FIELD NAME	TYPE	WIDTH
1	acno	Numeric	9
2	Custnam	Chr	30
3	Custad	Chr	30
4	Custjo	Chr	30
5	Dateope	Date	8
6	Idep	Numeric	9
7	Co	Numeric	9
8	Va	Numeric	9
9	Ba	Numeric	9
10	Bank	Numeric	9
11	Newba	Numeric	9
12	Loa	Numeric	9
13	Loan dat	Date	8
14	Datedu	Date	8
15	Appamoun	Numeric	9
16	Repa	Numeric	9
17	Repai	Numeric	9
18	Balanc	Numeric	9

3.5 INPUT SPECIFICATION

1. For opening new and modifying old account.

DATE: TIME:

A/C NO_____
NAME_____
AGE_____
SEX_____
STATURE_____
ADDRESS_____
JOB DESCRIPTION_____
DATE OPENING_____
INITIAL Deposit_____
BALANCE_____

2. For Loan and Bank draft

DATE: TIME:

A/C NO_____
NAME_____
AGE_____
SEX_____
STATURE_____
ADDRESS_____
JOB DESCRIPTION_____
DATE OPENING_____
INITIAL Deposit_____
AMOUNT OF LOAN/DRAFT REQUESTED_____
AMOUNT APPROVED_____
AMOUNT REPAID_____
BALANCE TO DATE_____

3.6 OUTPUT SPECIFICATION

The output specification shows the result of all data entries that were made via the use of input device available. Before the output data, that is the report that are generated through certain procedural process must have taken place in order to re-arrange the format of the structure of the data that are to be displayed on the computer screen or printed on the hard copies of the paper.

Below is the expected output specification/Report generated:

1. Report of Account Opening

This report show the list of all the registered customers that have account numbers with the bank to date or those that want to open new accounts with the bank.

It contains customer's account no., Name, Age, Sex, Marital Status, Address, Job description, Date of opening and Initial deposit.

Below is the prototype of the report:-

S/N	ACCT. NO.	NAME	AGE	SEX	MARITAL STATUS	ADDRESS	JOB DESCRIPTION	DATE OF OPENING	INITIAL DEPOSIT	BALANCE

2 REPORT ON CUSTOMERS REQUESTING FOR LOAN AND BANK DRAFT

This report gives the list of all customers that are requesting for loan and Bank draft. Below is the prototype of the report expected.

S/N	ACCT. NO.	AGE	SEX	STATURE	ADDRESS	JOB DESCRIPTION	DATE OF OPENING	INITIAL DEPOSIT	AMOUNT OF LOAN/DRAFT

3. Report on Amount of Loan Repaid To Date

S/N	ACCT. NO.	AMOUNT REQUESTED	AMOUNT APPROVED	AMOUNT REPAID	BALANCE TO DATE	LAST PAYMENT

3.7 SYSTEM AND COST BENEFIT ANALYSIS

A. COST

1. System Analysis & Design = N128,000.00

(For 4 weeks @ N32,000 per week)

2. Software Dev; (for 3 weeks) = 17,000.00

3. Equipment Purchases = NIL

(Cpt for the proposal System is already available)

CHAPTER FOUR

4.0 GENERAL IMPLEMENTATION

4.1 SYSTEM IMPLEMENTATION

In system implementation, the output needed is determined in the design phase and the most effective way of entering variable data into the system is only by entering necessary and detailed data from the application form. However, only authorised users can use the system and only the database administrator can add a new user or remove a user from the list of authorized users. Applicants requesting for loans are given a unique loan number which is the same as a Bank Account Number, and only Registered Account Numbers recognized by the system can be accessed for the authorized users. The top down approach is employed i.e a method of breaking down complex problems into manageable modules or procedures. Each is required to perform a specific task. This has the advantage of allowing for quick means of program debugging.

4.2 SYSTEM REQUIREMENT

This gives the minimum physical features of the Hardware components needed to run the proposed system and for other purpose.

This system requirement is based on two (2) assertion.

A. Hardware

- PENTIUM 166 Mht intel Base (PC
- 32MB RAM
- 2.1 GB HDD
- SUGA MONITOR 14"
- WINDOW 95 KEYBOARD
- STABILIZER
- UPS
- PRINTER - HP LASER JET T 62; EPSON LQ2010

B. Software

- OPERATING SYSTEM (DOC & WINDOW)
- DBASE IV & CLIPPER
- OFFICE '97 & Other Packages

4.3 SYSTEM INSTALLATION

After the proposal system must have been developed and implemented, the next stage is the system installation which is the process of transferring the proposed development system into the actual computer system, that is to be used for running and process current Account Holders package.

However, to install the system into the computer the following steps are to be taken:-

STEPS:

At the DOS Prompt i.e C:\> type install A: as shown below:

C:\>install A:↩

Change Directory to UBA and type UBA to run the CURRENT Account as shown below:

C:\>UBA ↩

C:\UBA>UBA ↩

WELCOME TO THE CURRENT ACCOUNT HOLDERS

You have successfully installed and loaded the program.

4.4 SYSTEM TESTING

This is the process of testing the system developed by making sure that the system is error free and to confirm that it does what it is required to do appropriately is known as SYSTEM TESTING.

Therefore in the process of testing and debugging errors, fixing one errors give rise to a host of others, which in turn have to be corrected and exhaustively tested.

However, when a stage is reached and the program appears to run perfectly, this does not mean that there are no more errors in the program, it only amount that those errors have not been discovered.

However, this program has been tried and it is error free.

4.5 SYSTEM CONVERSION

This is the process of changing over from the manual/old system to the new proposed system that has been developed. Though the system conversion involves four (4) stages, the organization is to pick the stage that is more desirable to them.

The four (4) stages include:

i. Direct change over

ii. Parallel change over

iii. Pilot change over

iv. Stage change over

Given the above methods, the desirable change over is the parallel change over, meaning that after the proposed system must have been developed. This is going to be run parallel in conjunction with the manual/old system and the output results are compared to see if there are any lapses before the new system now fully takes control of the whole current Account of United Bank for Africa.

CHAPTER FIVE

5.0 ACHIEVEMENT OF THE SYSTEM

5.1 SUMMARY

The system that performs well is the one that accomplishes its objectives. To this end, this system has been made easy to understand; the problems associated with the manual system are greatly looked into and taken care of.

This new system is designed to carry out the major activities involved in the UBA Current Account Holders. For example loan disbursement, for Current Account holders only; and such customer can only collect three times (3x) the amount of money he has in his account. The system is also designed to calculate value Added Tax (VAT); commission on Turn Over for every Bank draft requested for by client.

Disbursement and repayment by storing information from the application form; performing calculations and releasing report on request.

Analysis of the system also shows that it is easy to use. It eliminates the allocation of funds to applicants that do not have Bank Account with UBA, and making sure that each Bank Account holder that requested for loan and was approved is documented and his disbursement and repayment information are recorded and monitored in the database. The transaction procedure also enables management to identify how much money is left unpaid by a particular client. The system also designed to provide management with timely information and to ensure proper security and accountability.

Therefore for proper utilization of the system, however, operators should understand the system, respond to message correctly and generate report when needed. Also, back up facilities are quite important, so as to avoid loss of data in case of damage or malfunctioning of the computer system.

5.2 RECOMMENDATIONS

Generally, computer usage is increasing in earnest and the use of databank is growing tremendously in our society. But the basic truth is that most of our business organizations with the exception of big time industries and financial institutions are still far from Databank initiative.

Therefore, I wish to recommend this system for adoption by our Retailers, Wholesalers and supermarket and mini market and various organizations dealing with customers and those information is not only kept secured but is properly arranged for easy accessibility when

needed.

Basically, on this system, on further observation I recommend that the system should be Networked to improve efficiency in the transfer of information on disk or reports, as much information can be transferred faster through Networking system.

Furthermore, to improve efficiency and faster transfer of service I recommended that various branches should be interconnected through Wide Area Network - (WAN).

5.3 CONCLUSION

The relevance of databank can not be over emphasized; it has ensured that data are treated as organizational resources and as an integrated whole.

Moreso, it has made the data accessibility easy, reduce data redundancy and allow data independency to be achieved.

Finally, it ensures that data to be centrally controlled for proper security in addition to the use of various integrated packages for better efficiency.

REFERENCE

Alansimpton (1989): **Understanding Dbase sybet (U.S.A.)**

Ashton Tale (1988): **Program with Dbase iii Plus Callison Wesley) - (U.K)**

Altunman, M.(1988): **Management information system (Megraw - hill) - (U.K)**

Graham, M. (1988): **Mastering computer (Macmillian) - (U.K)**

Hubes, M.N. (1987): **Distributed Artificial Intellegent (Morgan Kanta Mann) - (USA)**

Lucas, H.C (1988): **The Analysis, Design and Implementation of information system (Megrew - hill)- (UK)**

Robert T. J. THIERAUF (1973): **Data processing for Business and Management (John Wihey and Sons INC) - (United States of Ameirca)**

Russel O. (1989): **Principle of Computer Network (Cambridge - London)**

APPENDIX

SAVE THIS PROGRAM AS MAIN. PRG.

AUTHOR: AFON OLUSEGUN OLADAYO

LINCENSE:UNITED BANK FOR AFRICA, ABUJA BRANCH

PROJECT TITLE:RELEVANCE OF DATABANK TO ORGANIZATIO GROWTH AND DEVELOPMENT

TRADE MARK:AFON PACKAGE

COPY RIGHT:ALL RIGHT RESERVED, NO COPYING/TRANSFER IN TO ANY FORMS

VERSION:1.0 RELEASE 1.0 MAY/JUNE 2000

Set Talk off

Set Echo off

Set Bell off

Set Esce off

Set date to brit

Private SC - hpop ll this saves tghe horizontal popup menu

X = in Key (2)

Set colour to W + br"

HEAD 1 = " RELEVANT OF DATABANK TO ORGANIZATION GROWTH AND DEVELOPMENT - USING CURRENT ACCOUNT HOLDINGS AS A TEST CASE"

HEAD 2 = "(A CASE STUDY OF UNITED BANK FOR AFRICA PLC ABUJA BRANCH)'

@ 01, [80-λEN (HEAD1)] /2 Say HEAD 1

@ 02, [80-λEN (HEAD2)] /2 Say HEAD 2

Cur date = date ( )

Cur date = time ( )

@ 4, 3 Say "CURRENT DATE:" + d to c (date CI)

@ 4, 55 Say " CURRENT TIME:" + time ( )

Do while .t.

@ 8,25 Say "MAIN-MENU" Colour "w f/b"

@ 10,25 to 20, 49 Double

@ 11,27 Say "CURRENT ACCOUNT HOLDERS"

@ 12,27 Say "l, OPEN NEW ACCOUNT OR MODIFY OLD ACCOUNT"

@ 14,27 Say "2.VIEW OR DELETE AN ACCOUNT"

@ 16,27 Say "3 REQUEST FOR LOAN & BANK DRAFT"

@ 18,27 Say "4 QUIT"

Choice = ϙ

@ 21,1 Say "Enter your Choice (1, 2, 3 & 4) ⇒

Read get choice

Save screen to SC-hpop.

Do case

Case Choice = 1

Do open Modi

Case Choice = 2

Do view del

Case Choice = 3

Do loan draft

Case Choice = 4

Exit

End case

Restore screen from Sc - hpop

End do

End do

Do Case

Save This Program as Open Modi

* This program is for Opening of new account

* And also for the modification of an old account.

Do while .t.

@ 22,03 clear to 23,77

@ 23,o2 clear to 23,77

q1 = "Enter Customer's Account Number"

@ 23, (80, len (q1)/2 Say q1

XACNO = ϕ

@ 02,35 get XACNO put "99999999"

Read

If XACNO = ϕ

Clear

Close all

```
retrun
Endif
Use UBA
Index on ACNO to ACNO
go top
seek XACNO
If found ( )
@23,02, clear to 23,77
q2 = "Account number already exist"
@' 23, (80 - len(q1))/2 Say q1
Set cons off
Wait
loop
Set Cons on
endif
exit
Enddo
Do whilw .t.
@ 23,02 Clear to 23,77
q1 = "Enter Customer's Name"
@ 23,(80 - len(q1))/2 Say q1
Custname = Spce (30)
@ o2,34 get custname put "@"
Read
If custname = Space(30)
@ 23,02 Clear to 23,77
q1 = "Customer name cannot be empty
```

Pres Enter to continue"

@ 23, (80-len (q1))/2 Say q1

Set Cons off

Wait " "

loop

Set Cons on

Endif

exit

Enddo

Do while .t.

q1 = "Enter Customer's Address"

@ 23,(80-len(q1)/2 Say q1

Cust Add = Space(30)

@ 1, 35 get custadd pict "@"

Read

If cust add = Space(30)

q1 = "Customer address cannot be empty

press enter to continue".

Do while .t.

@ 23,02 clear to 23,77

q1 - Enter Job Description

@ 23, (80-len(q1))/2 Say q1

Cust Job = Spcae(30)

@ 14,35 get cust job pict "@!"

Real

```
If Custjob = Space(30
@ 23,02 Clear to 23,77
q1="Job Description Cannot be empty, press Enter
Key to continue"
@ 23, (80-len(q1))/2 Say q1
Set Cons off
Wait
loop
Set Cons on
Endif
Exit

Do while .t.
@ 23,02 Clear to 23,77
q1 = "Enter Date of Opening Account
@ 23, (80-len (q1)/2 Say q1
Date open = c to d ( " ll " )
@ 16,35 get Date Open pict "99/99/99
Read
If (Ctod ( " ll  " ) = ( " ll " )
@ 23,02 Clear to 23,77
q1 = "Date cannot be empty, Press Enter Key to continue"
@ 23, (80-len(q1) )/2 Say q1
Set Cons off
Wait
loop
Set Cons on
Endif
Exit
```

Enddo

```
Do while .t.
@23,02 Clear to 23,77
q1 = " Enter Initial Deposit
@ 23 (80-len (q1)/2 Say q1
@ 18,35 get Indepo pic "9.999,,999,999"

Do while .t.
@ 23,02 Clear to 23,77
q1 = Sex?
@23, (80-len(q1))/2 q1
@ 08,35 get Sex pict " @! "
Enddo
Do while .t.
q1 = "Marital Status"
@ 23, (80-len(q1))/2 Say q1
@ 10,35 get Mstat pict "@!"
Enddo
Read
If Idepo < 2,000
@ 23,02 Clear to 23,77
```

```
q1 = "Initial Deposit is less than minimum
Deposit: Press the Enter Key to continue"
@ 23, (80-len(q1))/2 Say q1
Set Cons off
Wait "    "
loop
Set Cons on
Endif
Exit
Enddo
COT = 0.1 * Idepo
VAT = 0.05 * Idepo
MINUS = COT * VAT
BAL = IDEPO * MINUS
APPEND BLANK
Repl ACNO with XACNO
Repl Custnam with Custname
Repl Ag with Age
Repl Se with Sex
Repl Msta with Mstat
Repl Custad with Custadd
Repl Custjo with Custjob
Repl Dateope with Dateopen
Repl Idep with Idepo
Repl Co with Cot
Repl Va with Vat
Repl Minu with Minus
Repl Ba with Bal
```

Chi = space (1)

Clear

@ 1,1 Say CONTINUE ($^{Y}/_{N}$) "GET CH1"

If Ch - 1 = Upper (Chr(x) $ " Y "

Clear

Close all

Return

Endif.

Save as view del

* Program to view a delete

Do while .t.

@ 22,03 clear to 23,77

@ 23,02 clear to 23,77

q1 = "Enter Customer A/C Number

@ 23,(80 -len(q1))/2 Say q1

xacno = ϕ

Clear

Close all

Endif

Use UBA

Index on acno to acno

go top

seek Xacno

If.not.found

@ 23,02 clear to 23,77

q1 = "A/C no does not exit, press Enter to re-entry"

@ 23, (80 - len (q1))/2

Set Cons off

wait

loop

Set Cons on

Endif

Xacno = acno

Custname = Custnam.

Custadd = Custad

Custjod = Custjo

DateOpen = DateOpe

Indpo = Idep

Cot = Co

Vat = Va

Minus = Minu

Bal = Ba

Exit

Enddo

@ 02,35 get xacno pict “999999999"

@ 04,35 get custname pict “@!”

@06,35 get age pict “99"

@ 08,35 get Sex pict “@!”

@ 10,35 get Mstat pict “@!”

@ 12,35 get Custadd pict “@!”

@ 14,35 get Custjob pic “@!”

@ 16,35 get dateOpen pict “99/99/99"

@ 18,35 get Idepo pict “9,999,999,999.99"

@ 19,35 get Cot pict “99999999"

@ 20,35 get Vat pict “99999999"

@21,35 get Bal pict “9,999,999,999.99”

Ch1 = ϕ

@ 24,1 Say “Delete - ϕ or View more - 1" get Ch1

Read

Do case

Chi - ϕ

clear gets

Delets

Pack

Close all

Do Open Modi

Chi1 = 1

Clear

Close all

Return

EndCase

Save This Program as Loandraft

* This Program is for the Processing of loans and bankdraft

* For holders of Current Account only

Clear

@ 22,03 clear to 23,77

@ 22,02 clear to 23,77

F1 = "Enter Customer's Account Number"

@23 (80-len(F1))/2 Say F1

xacno = ϕ

@ 02,35 get Xacno pict "99999999"

Read

If Xacno = ϕ

Clear

Close all

```
Use UBD
Index on acno to acno
go top
seek Xacno
If.not.found ( )
@23,02 Clear to 23, 77
F1 = "A/C no does not exit, Press Enter to reentry"
@ 23, (80 - len(F1)/ say F1
Set Cons off
Wait " "
loop
set Cons on
Endif
xacno - acno
Custname = Custnam
Age = Ag
Sex = Se
Mstat = Msta
Custadd = Custad
Custjob = Custjo
Dateopen = Dateope
Idepo = Idep
Cot = Co
Vat = Va
Minus = Minu
Bal = Ba
Exit
Enddo
```

@02,35 get xacno pic “999999999”

@ 04,35 get Custname pict “@!”

@06,35 get Age pict “99”

@ 08,35 get Sex pict “@!”

@10,35 get Mstat pict “@!”

@ 12,35 get Custadd pict “@!”

@ 14,35 get Custjob pict “@!”

@ 16,35 get dateopen pict “99/99/99”

@ 21,35 get Bal pict “9,999,999,999.99”

Wait “ ”

Wait “ ”

Clear

@ 23,02 clear to 23,77

g1 - “THE CUSTOMER IS A CURRENT A/C HOLDER; HE IS

LOAN WORTHY”

@ 23,(80 - LEN(g1))/2 Say g1

Do while .t.

g1 = “Bankdraft - 1 or loan - 2

@23,(80-len(g1))/2 Say g1

Choice = ϕ

@ 2,35 get Choiec pict “9"

Read

If Choice - 1

Clear

g1 - “Enter amount of Bankdraft required”

@#23,(80-len(g1))/2 \say g1

Bank D = ϕ

@ 11, 35 get Bank D pict “999999999"

Read

```
Comm = 0.1 * Bank D
Total = Bank D + Comm
Newbal = Bal - Total
Endif
If Choice = 2
Do While .t.
Clear
q1 = "Enter amount of loan required"
@23, (80-len (g1))/2 Say g1
loan = ϕ
@ 11,35 get loan pict "999,999,999"
Read
If loan > (3 * Bal
Clear
g1 = "Loan amount is greater than approved
level"
@ 23, (80 - len(g1))/2 say g1
Set Cons off
Wait "     "
Set Cons on
Endif
Exit
Enddo

Do while .t.
@ 23,02 clear to 23,77
g1 - Enter Date loan is requested
@ 23,(80-len(g1))/2 Say g1
loandate = C tod ( " ll ")
@ 13,35 get loandate pic "99/99/99"
Read
Enddo
```

```
Do While .t.
@23,02 clear to 23,77
g1 = "Enter Date Dne"
@ 23, (80-len(g1)) Say g1
Date due = c to d ( " ll " )
@ 15,35 get Date due pict "99/99/99
Read
Enddo

Do While .t.
223,02 clear to 23,77
g1 = "Enter Amount Approved by Bank
@23, (80 -LEN (G1))/2 Say g1
App Amount = ϕ
@17,35 get AppAmount pict "9999999999"
Read
If Appamount > loan
@23,02 clear to 23,77
g1 + "Approved amount is greater than amount
required"
@23(80-len(g1))/2 Say g1
Wait "     "
loop
Endif
Enddo
Int - 0.21 * Appamount
Repay =AppAmount + Int
```

```
Do While .t.
g1 = "Any amount repaid
@23, (80-len(g1))/2 Say g1
repaid = ϕ
@ 19,35 get repaid pict "9999999"
Read
Bal = AppAmount - repaid
Enddo
APEND BLANK
Use DBF
Repl acno with xacno
Repl Custnam with Custname
Repl Ag with Age
Repl Se with Sex
Repl Msta with Mstat
Repl Cutad with Cutadd
Repl Custjo with Custjob
Repl Dateope with Dateopen
Idep with Idepo
Repl Co with Cot
Repl Va with Vat
Repl Minu with Minus
Repl Ba with Bal
Repl Bank with Bank D
Repl Newba with Newbal
Repl loa with loan
Repl loandat with loandate
Repl Datedu with Datedue
Repl AppAmoun with AppAmount
```

```
Repl with Repa with Repay
Repl Repai with Repaid
Repl Balanc with Balance
Ch = Space(1)
Clear
@1,1 Say "CONTINUE (Y/N) " get CH 2
If CH2 - UPPER ( Chr (X)  ) $ "Y"
loop
Endif
If Ch2 = Upper (Chr (x) ) $ "N"
Clear
Close all
Return
Endif
End
```

RELEVANCE OF DATA TO ORGANISATION GROWTH AND DEVELOPMENT

*****USING CURRENT ACCOUNT HOLDERS AS A TEST CASE*****

A CASE STUDY OF UNITED BANK FOR AFRICA PLC, ABUJA BRANCH

****

MAIN MENU

ÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜ

Ü

Ü1]. OPEN NEW ÜCCOUNT

Ü2]. MODIFY OLD ACÜOUNT

Ü3]. REQUEST

Ü4]. VIEW

Ü5]. DELETE AN AÜCOUNT

Ü6]. STATEMENT OF ACÜOUNT

Ü7]. EXIT

ÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜÜ

ENTER YOUR CHOICE <1-7>

****

Program ¤ ¤ ¤ ¤ Ca

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

CURRENT ACCOUNT ENTRY SCREEN

ÜÜÜ

ENTER THE APPROVED AMOUNT BY THE BANK

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

CURRENT ACCOUNT MODIFICATION SCREEN

ÜÜÜÜCUSTOMER'S ACCOUNT NUMBER:Ü 3330017ÜÜÜÜ

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

CALCULATE BANKDRAFT CHARGES SCREEN

ÜÜÜ

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

DEPOSIT/ACCOUNT BALANCE SCREEN

ÜÜÜ

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

CALCULATE LOAN CHARGES SCREEN

```
ÜÜÜ
```

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

ACCOUNT WITHDRAW SCREEN

```
ÜÜÜ
```

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

CURRENT ACCOUNT DELETION SCREEN

ÜÜÜCUSTOMER'S ACCOUNT NUMBER:Ü 3330017ÜÜÜ

COMPUTERISATION OF CURRENT ACCOUNT SYSTEM

A CASE STUDY OF UNITED BANK FOR AFRICA,ABUJA BRANCH

CUSTOMERS STATEMENT OF ACCOUNT SCREEN

STATEMENT OF ACCOUNT FOR THE MONTH OF: January

ACCOUNT NUMBER 3330017 CUSTOMERS NAME AZIZ

DATE	DOPENACCT	DEPOSIT	NEW BALANCE	DRAFTCHARGES	LOANCHA
09/01/2001	/	0	7500	0	0
09/01/2001	/	1500	9000	0	0
09/01/2001	/	0	7800	1200	0
09/01/2001	/	0	0	0	
09/01/2001	/	1870	9670	0	-168(
					0

Press any key to continue...

DO YOU HAVE MORE STATEMENT TO PREPARE?

ogram ¤C:\ade\UBA ¤Rec EOF/14 ¤File ¤ ¤ Caps

Layout Organize Append Go To Exit 12:

Öáááááôáááááááááááááôáááááááááááôáááááááôáááááôáááááááá¢ Bytes remaining:

Num	Field Name	Field Type	Width	Dec	Index
1	ACCT_NO	Numeric	15	0	N
2	CUSTNAME	Character	15		N
3	AGE	Numeric	5	0	N
4	SEX	Character	8		N
5	MSTATUS	Character	10		N
6	CUSTADDR	Character	15		N
7	OCCUPATION	Character	15		N
8	DOPENACC	Date	8		N
9	INITDEPO	Numeric	15	0	N
10	COT	Numeric	15	0	N
11	VAT	Numeric	15	0	N
12	MINUS	Numeric	15	0	N
13	RBAL	Numeric	15	0	N
14	BANKCHAR	Numeric	15	0	N
15	NEWBAL	Numeric	10	0	N
16	LOANDRAFT	Numeric	15	0	N

âáááááêáááááááááááááêáááááááááááêáááááááêáááááêáááááááì

Database¤C:\aziz\UBA ¤Field 1/29 ¤ ¤ Nu

Enter the field name. Insert/Delete field:Ctrl-N/Ctrl-U

Field names begin with a letter and may contain letters, digits and undersc

Layout Organize Append Go To Exit 12:59:

Öáááááôáááááááááááôáááááááááááôáááááááôáááááôáááááá¢ Bytes remaining:

° Num ° Field Name ° Field Type ° Width ° Dec ° Index °

óëëëëëÄëëëëëëëëëëëëÄëëëëëëëëëëëëÄëëëëëëëÄëëëëëÄëëëëëëë¢

° 17 ° LOANDATE ° Date ° 8 ° ° N °

° 18 ° DATEDUE ° Date ° 8 ° ° N °

° 19 ° APPAMOUNT ° Numeric ° 15 ° 0 ° N °

° 20 ° REPAY ° Numeric ° 15 ° 0 ° N °

° 21 ° REPAID ° Numeric ° 15 ° 0 ° N °

° 22 ° BALANCE ° Numeric ° 15 ° 0 ° N °

° 23 ° ACCOUNTBAL ° Numeric ° 15 ° 0 ° N °

° 24 ° TOTAL1 ° Numeric ° 15 ° 0 ° N °

° 25 ° DRAFCHAR ° Numeric ° 10 ° 0 ° N °

° 26 ° DATE ° Date ° 8 ° ° N °

° 27 ° LOANCHAR ° Numeric ° 10 ° 0 ° N °

° 28 ° INTEREST ° Numeric ° 10 ° 0 ° N °

° 29 ° WITHDRAW ° Numeric ° 10 ° 0 ° N °

° ° ° ° ° ° °

° ° ° ° ° ° °

° ° ° ° ° ° °

âáááááêáááááááááááêáááááááááááêáááááááêáááááêáááááì

Database¤C:\aziz\UBA ¤Field 17/29 ¤ ¤ Num

Enter the field name. Insert/Delete field:Ctrl-N/Ctrl-U

Field names begin with a letter and may contain letters, digits and un

Records Organize Fields Go To Exit

ACCT_NO	CUSTNAME	AGE	SEX	MSTATUS	CUSTADDR
10	ADE	35	MALE	MARRIED	B8,F7,AREA3
0	ADE	35	MALE	MARRIED	B8,F7,AREA3
10	ADE				
10	ADE				
10	ADE				
10	ADE				