

**COMPUTER APPROACH TO EFFECTIVE LOAN MANAGEMENT IN
A FINANCIAL INSTITUTION.
(A CASE STUDY OF WEMA BANK PLC, ABUJA)**

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SEPTEMBER, 2001

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**A PROJECT SUBMITTED TO THE DEPARTMENT OF MATHEMATICS
/COMPUTER SCIENCE, FEDERAL UNIVERSITY TECHNOLOGY, MINNA IN
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE
POSTGRADUATE DIPLOMA IN COMPUTER SCIENCE.**

SEPTEMBER, 2001

CERTIFICATION

This project work has been read and certified by the undersigned as meeting the requirements of the Department of Mathematics/Computer Science, Federal University of Technology, Minna.

.....
PRINCE R.O BADAMUS
PROJECT- SUPERVISOR

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DATE

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DR S. A. REJU
HEAD OF DEPARTMENT

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DATE

.....
EXTERNAL EXAMINER

.....
DATE

DEDICATION

This work is solely dedicated to the Glory of Almighty Allah and to my Special Family, that is, my wife and the children.

ACKNOWLEDGEMENT

To God be the Glory. Only Allah shall be praised,. My special gratitude to Allah for his guidance and protection. I wish to extend this special gratitude to my project Supervisor Prince R.O Badamasi for his unflinching support, concern and Care. May Allah continues to Shower his blessings upon you all the time. What else can one say Prince but to continue praying hard for a big success for you in life.

My special thanks to the Head of Department and the entire staff members (Lecturers) for their special support, love Knowledge and care. More grease to your elbows.

My appreciation also goes to my employer-Wema Bank your support is highly commendable. To my family thanks always for been supportive.

To classmate, friends, brothers, sisters and well-wishers one cannot do but to thank you all for been there always. To others no mentioned in this piece, remember that your effort s are appreciated.

I am indeed grateful to you all.

ABSTRACT

The process of disbursing loans and advances to customers without adequate and reliable data has resulted not only in less effective monitoring but also increase in bad debts for the banks.

The present study however tries to design a computerized loaning system for banks for an effective disbursement of various loans.

A dbase Iv programming language will be used due to its vast facilities and features.

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CHAPTRE ONE

1.1 DEVELOPMENT OF BANKING IN NIGERIA

Banking business in Nigeria could be said to have started in the year 1892 by the British Bank of West African known as standard Bank of Nigeria which subsequently changed its name to First Bank of Nigeria Ltd. Another Bank by the name Baclays Bank came into being in 1825, now union Bank of Nigeria Plc.

With the urge by some regional governments of the then Western region, Eastern region and Northern region, the Western region established the National Bank of Nigeria in 1933, followed by the establishment of the African continental Bank by the Eastern region in 1947. The Bank of the North owned by the Northern states was established in 1961. The United Bank for Africa was initially established as British and French Bank in 1947 but later changed its name in 1961.

Prior to 1958, there was no Banking legislation nor the Central bank of Nigeria to regulate and control the operations of the commercial and merchant Banks. Moreso, most of the Banks operating in Nigeria were incorporated abroad until the enactment of the companies Act of 1968, which made it mandatory for all foreign companies to register their businesses in Nigeria.

On the other hand, the business of merchant Banking did not start fully until 1961 when Hill Samuel & Co opened one under the name of Philip Hill Ltd. John Holt opened one under the name of Nigerian Acceptances in 1968.

1.3 AIMS AND OBJECTIVES OF STUDY

- i. Enhance proper record keeping and retrieval as and when necessary
- ii. Provide an easy to use process of updating customers record using Computer based system.
- iii. Capture customers data and store them in an electronic form thereby reducing clerical work and physical storage area;
- iv. Increase accuracy of stored data and ensuring proper accountability;
- v. Maximum effectiveness at the lowest possible cost:
- vi. Provide information timely for effective management, planning and control:

The achieving of the above aims and objectives will surely highlight the importance of this study. It will be a break through in the management of loans.

1.4 METHODOLOGY

The old system of processing applications for credit facilities in the bank was crude and liable to inaccuracy of data provided by the borrowers. Infact, the old system does not go down to study and analyze in-depth the borrower documents and does not give sufficient room for fact finding and research about the customer's worth and personality profile.

But the current system of processing loans for customers in the bank is very good and leaves no room for lapses to arise which will in turn misguide the manager in processing the said application.

Specifically, the practice is that, the borrower will have to complete a specially designed application for credit facility form stating the amount and the purpose of the request.

He will then be asked to submit the following underlisted documents for security to the bank which will form the basis of his assessment.

Such documents will include:

- a. Current three years balance sheet, Trading, profit and loss account, and six months statement of account
- b. Three years tax clearance certificate
- c. Memorandum and Articles of association if the borrower is a limited liability company.
- d. Financial Statement
- e. Power of Attorney
- f. A letter of consent from the state government allowing the borrower to pledge his land/or building as security.
- g. A handwritten or type application for the credit facility duly signed by the borrower.

1.5 SCOPE & LIMITATION

The scope of this project is specifically limited to the lending policies and procedures in WEMA Bank Plc, Abuja bearing in mind the significance of lending in the practice of banking as a whole.

It is worth mentioning at this juncture that, one is limited in scope to the only aspect of lending in WEMA Bank Plc Abuja in consideration of the fact that, the topic is very wide and inexhaustible and so time has been the major constraint and limitation.

CHAPTER TWO

2. LITERATURE REVIEW

Banking industry in Nigeria is an important sector of the economy on which the majority of the populace, including the agricultural sector which provides the economy with some of their basic needs, depends for their financial obligations.

Banking and other establishment can only operate effectively in today's complex environment by implementing an appropriate computer application system especially for the processing of timely, reliable and accurate information.

The qualities of a computer system which includes speed, accuracy, reliability, efficiency, flexibility, adaptability, storage capacity, security and versatility makes it a useful tool in the processing of data.

The banking industry, which is usually regarded as the most conservative segment of business, has been a pioneer in the application of computer. Improving and increasing customer services is the prime motivation for the use of computer in banking industry to attract customers, a bank must lend itself to its customers needs. When choosing bank, most depositors consider major factors like accessibility, interest rate, efficient and quick services. These ensures that their investments earn considerable interest and easy or fast withdrawals when the need arises. A computer system

therefore assists banks in rendering their services to their customers in an efficient and quick manner.

The importance of the application of computers in a banking operation cannot be over emphasized. It offers a mutual benefits to both the bank and its customers. It saves transaction time for depositors and information processing time for bank. Furthermore, its application offers useful assistance in areas like funds, mobilization credit facilities like overdraft and loans, monitoring of loans and advance, repayment e c t.

The computer is usually located at the central office of the bank. It controls the central file that contains a record of all banking transactions and important information. The computer device gives even all branches access to this file. The information is stored in a direct access storage device attached to the computer for immediate recall. The access device is always either a magnetic disc or drum. With this the computer is able to use a minimum amount of time to find the exact location on the disk where a specified account is stored.

Other areas where computer usage is necessary for accuracy and time saving are opening of account, deposits, withdrawal (credit), computation of interest, change of name and address, choosing of an account ect.

2.1 THE CONCEPT OF GOOD LENDING

Generally, the lending policy of any bank tend to define in clear terms the attitudes of the bank towards lending of loans and advances to its customers.

WEMA Bank Plc Lending policy is that, loans should be granted to customers on its own merit for either specific or other purposes which will be beneficial to both the bank and the borrower. The bank also charges interest at the rate of 21% as stipulated by 1995 monetary and credit guidelines of the Central Bank of Nigeria.

The bank also grants facilities to customers for commercial purposes or Domestic purposes on which case a security is required bearing in mind the followings :-

- (i) The credit facility should be self-liquidating
- (ii) The prevention of difficulty in repayment of the advance carries more weigh than the realization of the security offered.

It is necessary at this point to highlight the traditional canons of good lending and stress that, they should not be oversighted irrespective of any laid down lending policy of the bank.

The concept of good lending are as follows :-

- (1) Liquidity of the advance
- (2) Safety of the advance
- (3) Profitability of the advance.

(4) The amount sought by the borrower :-

The amount should be reasonable in relation to his means of repayment

(5) Purpose of the Advance :- It should be utilized for the purpose it is secured.

(6) Security offered :- The security offered should be reasonable with a good margin to accommodate the payment of the principal and accrued interest (if any)

(7) Sources and Repayment period:-

The Sources of payment must be sure and steady.

(8) The capability and character and the customer:- The customer should be capable and trustworthy

(9) Credit Risk:- Is the project taken credit risk free?

(10) Deposit level/loan portfolio:- Is the branch lending out of its own deposit and within the credit guidelines?

(11) Sectional and Industrial distribution of loans

(12) Legal and administrative restrictions on lending

(13) Interest rates on lending

(14) Equity of the Bank:- The Bank may not lend more than one-third of its capital

2.2 CONDITIONS FOR BORROWING

The WEMA BANK PLC has designed operational scheme to deliver its services to customers. In order to achieve this laudable program. The bank had to set conditions guiding the successful implementation of this scheme .Some of these conditions include:-

- (a) **Viability of Project:** The project for which the loan is sought should:
- (i) Not be in conflict with any stated Federal or State Government policies or act.
 - (ii) Be commercially viable and capable of showing satisfactory results on investment made.
 - (iii) Be economically desirable, that is it should show a clear development value to the Nation.
 - (iv) Generate adequate funds to repay the loan in full and in accordance with stipulated and agreed terms and conditions.
- (b) **Status of Applicants:** The attributes required of the applicant should include:
- (i) Applicant or management of the proposed project must satisfied the Bank of his or its ability to manage the project in a sound and competent manner over a minimum period which must equal to the period of the loan.
 - (ii) Agricultural production, processing and marketing should be the main objective of applicant. The applicant must satisfy the Bank that he or it (if corporate) is of good character and reputation.

(c) **No Proxy:** By this, the Bank means it does not deal with its intending clients through an intermediary in Direct Investment Loan. The Bank can only entertain applications which comes from the intending client himself.

(d) **Borrowing Powers and Ability to Repay Loans:** It is required that clients should keep within the frame work of their financial capacities when applying for a loan. e.g. a limited liability company can only borrow within the provisions of its Memorandum and Articles of Association, while an individual borrowers ability to repay the loan will be determined by his income.

(e) **Availability of Land:** Land should be available before a client applies for loan as the Bank does not give loan for the acquisition of land, the applicant is equally required to make a minimum contribution of 15% of the total project in cash and kind.

(f) **Security:** Applicants should, provide security for any loan being sought, the main purpose is for the creation of repayment capacity of the borrower and equally bring about a technically and economically sound use of investment funds provided.

Examples of documents required are:

- (i) First legal mortgages of the project land
- (ii) Real property-(buildings)
- (iii) Endowment insurance policy
- (iv) Government guarantees

- (v) Stocks and bonds of reputable companies
- (vi) Personal Guarantee

2.3 INTEREST RATES

WEMA Bank loans are given at different interest rates depending on the type of operational scheme. The current interest rate structure is as follows:

- (A) On Lending Loans -prime rate currently 16%
- (b) Direct Small Holder Loans-prime rate of 16%
- (c) Agric-Service Loans prime rate of 16% + 4% =20%
- (d) Agro-Allied Industries Loan-Prime rate of 16% + 14% =20%
- (e) Marketing Loans
- (i) Domestic-Prime rate of 16%+ 5% = 21%
- (ii) Export-prime rate of 16% +4% =20%
- (f) Direct Production -prime rate of 16% + 4 % =20%

DISBURSEMENT

Disbursement are, usually made twice (60% and 40%) or in accordance with the implementation procedure for any loan approved and at times partly in kind in order to discourage loan diversion.

2.4 ORGANISATIONAL STRUCTURE & FUNCTIONS

1. Branch Manager

He oversees the work of the branch accountant, appraisal officer, advance officer and agricultural officer. He represents the branch at the annual general meeting. He authorizes any loan that has to be granted by his branch as long as it is within the authority delegated to him.

2. **Branch Accountant**

He is the administrative head of the branch. He controls all the staff and the routine work in the branch. He prepares the branch's monthly profit and loss account and balance sheet. Quarterly, half of yearly and annual report accounts are also prepared. He is referred to as the deputy or assistant branch manager in some branches.

3. **Appraisal Officer**

He is responsible for monitoring of the loan. He establishes that the major assumptions or the information obtained from the farmers are infact current and realistic. He is also responsible for checking the viability of a project to be financial by the branch. He grants moratorium (period of grace) when necessary for customers.

4. **Advance Office**

He works hand in hand with the appraisal officer. He monitors loan for repayment and purse debt recovery. He organizes a team for the recovery of

the loan. He renders returns to the controlling office at the end of every month. Extension of credit facilities to worthy customers.

5. **Saving Account Department**

It is responsible for the opening & closing of accounts of customers. It issues passbooks/pay in slip for customers operating savings account. It accepts deposits and withdrawals on account of customers.

6. **Foreign Exchange Department**

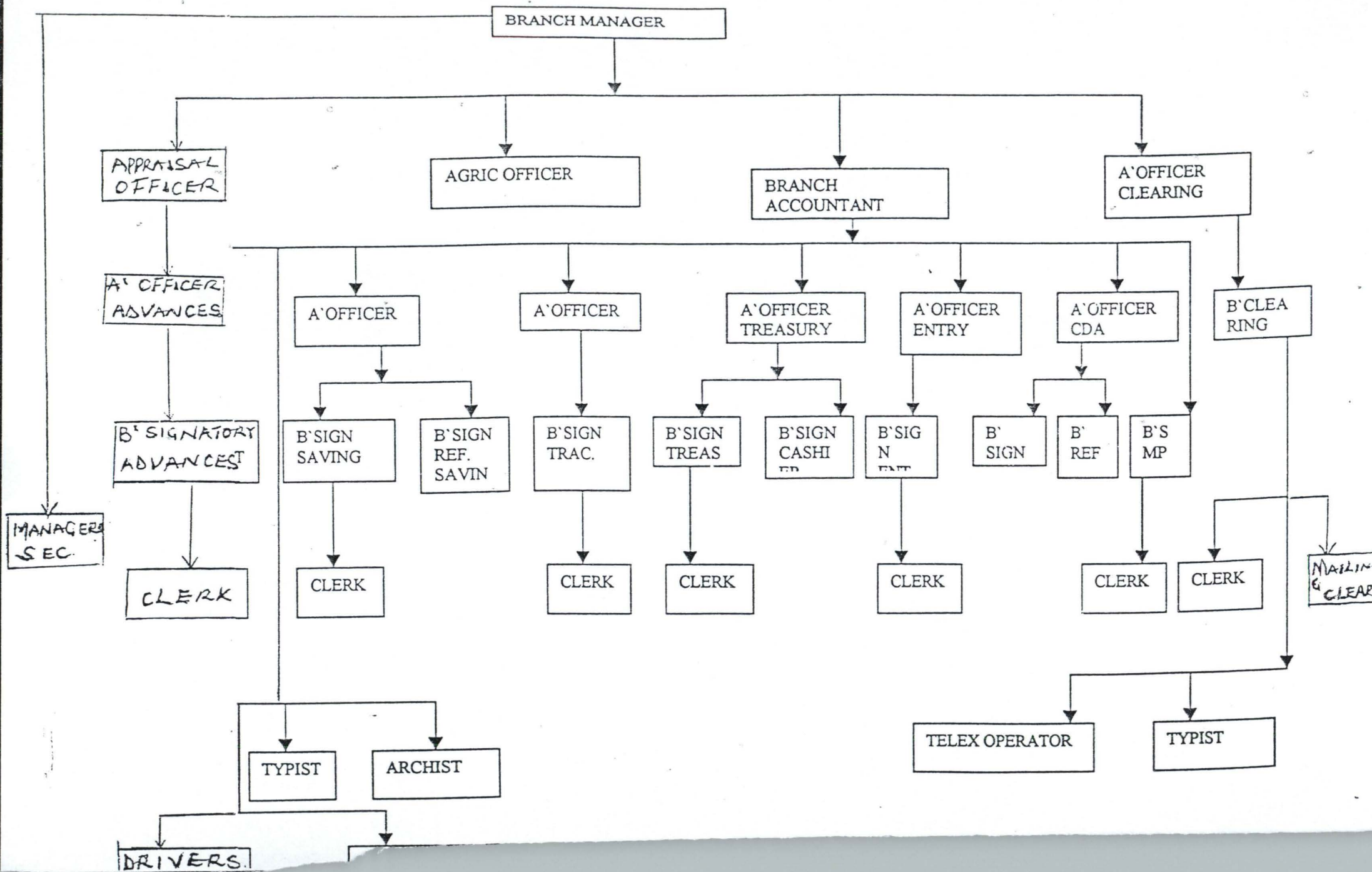
It makes provision for foreign exchange facilities for travellers e.g travellers cheques, foreign currency etc.

7. **Current/Deposit Department**

This department opens current account, fixed accounts and other accounts that requires the use of cheque by the customer. It accepts issues cheques, drafts to customers. It verifies customers account for subsequent considerations.

8. **Agricultural Department**

Facilitating the timely appraisal of projects requesting finance by the branch and also monitor the existing ones. Provision of necessary applications forms needed by the farmers. Educate the farmers on the type of loan facilities they granted and the facilities they can benefit from.



2.5 LENDING PRINCIPLES AND PROCEDURE

There are basic principles and rules that has to be followed with a clear mind and before any loan could be granted. These were lay down by a renown banking author. L.C. Mather who compares the principle of lending to economic laws saying " in that certain facts and other things equal a prescribed course should follow. They are neither independent nor unbreakable". The basic principles recommended by Mather as guides are :

(i) SAFETY

The safety of any loan, is of paramount importance to the bank. Therefore, when scrutinizing the information given by the applicants, banks must lay great emphasis on the character, integrity and reliability of borrowers. Bank must be reasonably certain that the loan granted can be repaid from the profit and cash flow generated from the operations of the company/ business or if the advance is granted to a personal borrower the source of repayment requirement, the security provided by the borrower to fall back on if the expected source of repayment should fall.

(2) SUITABILITY:-

The banker must satisfy himself about the suitability of an advance even where the requirements of a borrower satisfy all safety and risk considerations. In other words the banker must ensure that the purpose of the loan is not in conflict with the economic and monetary policies of the environment. For

instance, financing of agricultural project is encouraged by the government while financing ventures like gambling, betting and other speculation is not encouraged.

(3) **PROFITABILITY:-**

It is a well established fact that banks operate primarily to make profit and not as charitable organizations. Hence facilities granted are expected to yield profits and these profits are determined by the rate of interest charged. In Wema Bank the interest charged depends on the ruling market rate. Interest is an compounded type and it is charged monthly. The technique used in calculating the interest is called Easy Technique”.

Total interest repayable on loan

$$I = \frac{1}{2} \times PRT / 100$$

where P is the principal

R is the rate of interest e.g 12%

T is the number of years of Loan.

2.6 **OPERATIONAL SCHEMES**

In order to solve or break this cycle of poverty, the Bank adopted some operational scheme so as to achieve its set objectives. These operational schemes include:-

- (a) **On Lending:-** Under this scheme lending is made to established institutions for on-lending to small scale farmers. The on-lending institutions include state Governments, Cooperative organizations. State Agricultural Credit corporations. Agricultural Development Projects and River Basins
- (b) **Direct Lending:-** Under this scheme, the Bank deals directly with individuals farmers/organizations without going through an on-lending intermediary.
- (c) **Small Holder Direct Loan Scheme:-** This scheme is designed to directly reach small scale farmers. The security requirement such as certificate of occupancy of project land and other security requirements applicable to direct lending are waived for borrowers under the small holder scheme. It is only required that the applicant or farmer is a full time farmer., has a farmland belonging to him or his family or has permission to use it that he is resident in the village where the farm land is located and can produce two guarantors to guarantee the loan.
- (d) **Special Small Holder Loan Scheme:-** This is designed to reach the small scale farmers through the supervisor of state ministries of agriculture and directly controlled by the office of the state Governors. The tenure of this loan scheme is one year, a further loan will not be made to a state Government until the previous one is fully repaid.
- (e) **Workers Scheme:-** This scheme was motivated by the plight of retrenched workers whereby the Bank Created an avenue for them to earn

extra income as well contribute their own quota towards the growth of agricultural output of the nation. The only guarantee required is guarantor of adequate standing.

(f) **Agro-Industrial Service Scheme:-** As a way of contributing to the agricultural inputs availability and show the way in product standard (e.g Feeds), the Bank has ventured into the areas of input production in order to alleviate the problems in this vital sub-sector: For example, Wema Bank supports through Joint Venture Projects the production of:

(i) Agricultural Chemicals

• (ii) Day old chicks with parent stock outfits

(iii) Livestock feeds

(g) **Livestock Credit Scheme:-** In order to improve the diet and health condition of the population. Loan is then advanced to livestock farmers to promote its production in the Nation.

(i) **Marketing Loans:** In order to reduce the problems posed to peasant farmers by poor transportation and in adequate marketing facilities. This scheme is envisaged to eliminate wastage and serves as incentive to farmers to produce more. The loan period is one year with an interest rate 21%

CHAPTER THREE

3.0 SYSTEM ANALYSS AND DESIGN

3.1 INTRODUCTION

System analysis is defined as the methods of determining how best to use computers with other resources to perform tasks which meet the information needs of an organization. The individual who carry out the process of analyzing and designing a system is called the system analyst. The system analyst must work with the users of the system, programmers, and/ or suppliers of the software/hardware of the organization. The analyst must also carefully examine the existing system to be able to identify its strengths and weaknesses. This helps the analyst in developing a functional and effective system capable of solving the problems undermining the performance of the existing system.

Before the systems analyst finally creates the new system, the specification of the user requirement must be approved by the management and interpreted by the analyst to create one of more system specification which provides detailed documentation f the entire system. All in all, the new system must be within the available limited resources of the organization.

3.2 LENDING PROCEDURE

When a bank is approached for a loan, the following steps are followed by the manager before the load could be granted:-

1. Each applicant will submit a prepared loan application which must be explicit enough on the following:-

- a. How much is needed?
- b. What it will be used for?
- c. How it will be used ?
- d. How it affect the business?
- e. How and when it will be repaid (with interest)

2. A project appraisal is carried out by the loan officer attached to the loan to ensure that all factors necessary for its success are taken into account from the beginning. For example, in case of irrigation project it should cover not only dams and canals, but also channels to and on to farms, land leveling and drainage, training in irrigation agricultural and if necessary, access roads, credit and marketing arrangements. The followings are taken into considerations:-

Technical feasibility: Have all alternatives been considered are the methods, design and equipment proposed the best for the purpose? Are the cost estimates realistic and can the successive phases of the project be carried out in the time allowed?

Economic viability: Does the technical solution chosen offer the highest economic and social returns of all the alternatives that are technically and financially feasible?

Financial- Are the necessary funds available? Will the project be able to meet its financial obligations when it is in operation? For example, will borrowers have sufficient income to cover repayments and interest on loan?

Administration:- Will the administration structure proposed for the project and its staff be adequate to keep the project on schedule and manage it efficiently.

Commercial:- What are the arrangements for buying materials for the project? Where will they come from? How will they be paid for? How will the output of the project be sold?.

3. A report is prepared on the appraisal and submitted to the management for approval by the loan Officer. If it is approved, the officer moves to the next stage and if not, the loan would not be granted

4. Where the loan is approved, the applicants signed an agreement form with the bank which this contains the loan terms.

5. The loan is then disbursed in accordance with the agreement between the parties.

6. Finally, a quarterly report is prepared by the officer in charge which is based on the supervision and monitoring made on the loan already granted. This is done with utmost concern up to the time of total repayment, thereby preventing the occurrence of bad debts.

When the applicant is favourably considered and just before the loan is disbursed a written agreement that is "Letter of Offer", is signed by the

◦ borrower which is kept in a file at the bank. This letter of offer contains the following information:-

- a. The amount to be granted
- b. Tenure
- c. Borrower/lender's name
- d. Security
- e. Maturity or Expired date
- f. Interest rate.

After this, the loan officer will write a quarterly report base on the monitoring done on the loan. This monitoring involves visitation to the farm land to ensure that the disbursed are not mismanaged. Also the loan and personal account are monitored to evaluate the financial position and performance of the individual

Going through these rigorous, there is need for a very reliable and efficient system for the granting and monitoring of loan by the use of the micro computer based.

3.3. WEAKNESS OF THE EXISTING SYSTEM

◦ Looking inwardly at the existing system , a lot of things are observed which undermine the performance of the existing system in terms of efficiency and data processing. These among others are :-

- a. Record organization and collation are labour intensive and processing is time consuming,
- b. Retrieval of inter-related information could be an almost impossible task, due to large database.
- c. Data analysis is difficult, because related information cannot be merged and calculations are done manually which is subjected to error.
- d. Data Security is weak. The records could be accessed and modified easily by unauthorized person.
- e. No backup facility is available. A loss of files and records means a total loss.

There is a reason for a new system. After examining all these impediments caused by the manual way of granting loans which are subject to mistakes. Hence, there is need for an automated system which will take care of all these anomalies.

3.4 SECURITY FOR LOANS/ ADVANCES

Securities are generally from of insurances taken from a beneficiary for a facility upon which the Bank will always fall back in case of need to make good the amount already advanced to the customer. It is indeed the acceptable practice that all loans should be secured with a truly valued and easily realized assets as security.

1. **Guarantee:-** Guarantees are usually considered to be a secondary guarantor to be only liable to repay the loan if and only if the debtor fails to pay. The guarantee form is done in such a way that the borrower's signature, and the guarantor's signature and address is duly completed and signed plus a 20k stamp affixed. It is expected that the manager should furnish the Head Office with the report of the guarantor as regards his means, his sense of maturity and commitment and the ability of the guarantor to back up his guarantorship with tangible securities.

2. **Indemnity:-** This type of security is considered to make the indemnifier primarily liable to the debt collected by the debtor in the sense that, he undertakes to see that the Bank is paid, notwithstanding any objections by the debtor.

3. Mortgage

a. Legal Mortgage

b. Equitable Mortgage

The legal mortgage is usual. And the execution of the legal mortgage takes the following steps:-

(i) The title documents to the security offered, three years tax clearance certificate, plus a consent letter from the state government are sent to the Bank's solicitor who in turn prepares a Deed of mortgage and send it back to the branch.

- (ii) The borrower's signature and seal must be done in the presence of a bank official to act as witness.
- (iii) The Deed of mortgage is sent back to the Head office for their execution by signing on and affixing the Bank's seal on the Deed of mortgage before returning it to the Branch
- (iv) The executed Deed of mortgage is then sent to the bank's solicitor for registration in the land registry.
- (v) After the registration the solicitor will then return the registered Deed of mortgage to the Branch for preservation.
- (vi) It is then necessary for the Branch to make photocopy of the registered document and keep it in the customer's security file, and send the original to Head office legal department. It is necessary that they acknowledge the receipt of the original document.
- (vii) The Branch is then required to be rendering monthly return to the legal department, Head Office.

B. Equitable mortgage:- This is a simple deposit of original title document to security with the Bank. The customer should be made to sign memorandum of deposit, and then get it registered through the Banks Solicitor and make and photocopy and send the original to the legal department Head Office.

◦ 4. Legal Charges:- They are usually taken on plants, equipment's, stock and shares.

5. Stock and Shares:- They are usually two types of share which are:-

(i) Quoted and unquoted shares.

The execution of the quoted shares is done by signing the blank share transfer forms by the customer depositing the shares certificate lodged as securities with the branch. The customer will also sign the memorandum of deposit to be witnessed by an independent party. The perfection is done by the bank's solicitor after fixing a 20k stamp. The original is sent to the Head office and the Copy kept in the customer's file for record purposes and reference if need be. At this juncture it imperative for the bank to write the Registrars of shares security to get the necessary clearance and satisfactory response with regards to the authenticity of the shares offered as security to the bank. if the reply is favourable, then the branch manager should go ahead to disburse the loan to the customer.

6. Debenture (a Trust deed)

They are usually all assets Debentures or fixed Debenture and Floating Debenture. The fixed Debenture are specific charge over a moveable or immovable assets. Whereas the floating debenture is a charge over current assets. The Bank's solicitor usually prepares the document to be signed by the customer in the presence of the credit officer. The document will be executed by the bank and registered in the land registry and return to the branch for safe custody.

7. Legal Assignment

An assignment could be over:-

- (a) Life and the policies:- The bank's interest should be noted on the policy and premium paid regularly.
- (b) Assignment over properties, Machineries and inventory. This type of security is not usually accepted and preferred because the bank stands the chance of losing its security in case of any arson or disaster. A legal mortgage is preferred to assignment over properties.
- (c) Assignment over contract proceeds:- This type of security is also not encouraged because the bank stands the chance of losing because contract proceed, might be diverted by dishonest customers or there may be no funds as a result of cancellation of the contract due to poor performance.

8. Lien

Lien could be created over:-

- a. Goods
- b. Cash Deposit:- this situation requires that, a customer should leave enough funds in his account in case of need

9. Performance Bond

10. Letter of comfort.

It is important for us to note that, where the customer have settled the loan ranted, the bank should return the security documents of the customer, and the customer will in turn issue the Bank with a receipt. Deed of Release for the

bank to execute after which it will be registered at the appropriate land registry to remove any incumbrances and the bank's interest from the security document offered.

If on the other hand, the customer wants the renewal of the facility after full settlement, he should be asked to write another renewal proposal application together with his/.her up to date balance sheet to be processed to make the same pattern with the initial application for credit facility.

And If the customer defaults, the bank will have to fall back on the customer's security to enable it realize its money.

3.5 CONSTRAINTS/LIMITATIONS OF SECURITIES HELD BY THE BANK

a. Guarantee:- It is easier to realize guarantees supported by tangible assets where as individual guarantees not supported by cash or nay tangible asset might not easily be realized. Moreso, guarantees given by a bank or an incorporated body an easily be call-up and realized.

b. Stocks and Shares:- It is easier to realize quoted shares if and only if the legal procedures of share transfer have been strictly adhered to whereas it is difficult to realize unquoted shares for reasons of transferability and lack of marketability.

c. Mortgage:- Realization of mortgages are usually cumbersome, therefore, most banks prefer a legal mortgage created over a property than an

equitable mortgage where the bank might have to seek the assistance of the court before realization of security.

d. **Lien/Cash Deposit:-** It is always easy to realize security based on cash deposit but if, the cash is in foreign Banks, problems, related to exchange rate might make it difficult, whereas lien over goods which are perishable can equally make realization difficult if not totally impossible.

e. **Life and other policies:-** The realization of such policies is made much more easier if the bank's interest is noted on the policies and if the premium on these policies are paid regularly and correctly.

f. Debenture (or Trust Deed) This security can also be realized easily if and only if the proper steps of searching and investigations are made at the appropriate registries at the initial time of execution.

3.6 COST AND BENEFITS ANALYSIS

1. Developmental Cost

8pc (486 x Dc)	160,000=00
102 uv keyboard	80,000=00
5 Laser jet (6L Model)printer	250,000=00
3 UPS (100 KVA)	100,000=00
Miscellaneous Expenses	<u>100,000=00</u>
	<u>N690,000=00</u>

SOFTWARE COST

Word Processing (6.1ersion)	20,000=00
DBASE programs	20,000=00
Spreadsheet	10,000=00
Window 98	<u>10,000=00</u>
	<u>N60,000=00</u>

2. OPERATING COST

System Analysis & Design for 4 Weeks at N10,000 per week	80,000=00
Installation cost	40,000=00
Training	100,000=00
Utilities	100,000=00
Maintenance	120,000=00
3 Air Conditioner (21/2HP)	150,000=00
Miscellaneous	<u>100,000=00</u>
	<u>N690,000=00</u>

TOTAL COST ABALYSIS N1,440,000=00

B. Benefits Analysis

1. The Large volume of data from the various units can be handled easily
2. Data security and protection will be ensured

3. Comparative analysis can now easily be made from available data since data would now be centrally controlled.
4. Easy accessibility to past data make forecasting and planning simpler.
5. Data can be processed faster than was formally done.

3.7 DISBURSEMENT /CONTROL MEASURES

Before allowing the customer draw any amount from his loan account, it is imperative for the manager and the credit officer to note the following points:-

- (i) Do not disburse funds before documentation is complete
2. Do not disburse funds before the agreed date
3. Do not disburse funds without giving consideration to the security offered.
4. Never suppress any useful information on customer's loan
5. Do not exceed the approved credit limit
6. Do not accept false collaterals, or overvalued, stolen, counterfeit collaterals from customers.
7. Do not deal with customers whose intention is to use the loan to execute an illegal business which may not materialize at all.
8. There should be a complete and up to date credit file
9. Loans should not be disburse to beneficiaries who might use it for a completely different reason

10. The manager should not disburse funds to deceptive customers who may not have any intention to repay the loan.

The manager is expected to collect a duly signed document stating customers unconditional acceptance of the terms and the condition of the approved facility in writing. But where the customer is Limited liability company, a sealed and signed resolution by the Director and company secretary is required.

To avoid loan fraud, all managers should strictly comply with the following underlisted control measures on loans disbursement:-

1. Manager, should check the credit analysis of the business
2. Lend to those customers who might not default
3. The branch credit officer should be a honest person.
4. Proper record should be kept for all approved and rejected applications.
5. A customer should not be allowed to draw any amount until he has submitted his recoditional letter of acceptance.
6. No disbursement should be made against anticipatory approval of the application, from the Head office by the branch.
7. All drawings should be made through the customers current account
8. Review the financial statements of the customers on regular intervals.
9. Visit the customers to asses and see how the bank's money is being utilized.

It is expected that, if managers should use the aforementioned control measures, loan frauds might be minimized.

OUTPUT DESIGN

The execution of the input of a program results to the output which is the information or response expected. The output can either be "Soft" or "Hard". The soft copy of the output refers to the result on the computer's screen while the hard copy of the output is the printed report of information on paper. The reports expected to be produced from the program execution are listed below.

1. Loan application report
2. Letter of offer report
3. Company account report
4. Monitoring loan report
5. Loan Account Report.

All the reports stated above are meant to assist the bank management to take appropriate decisions regarding the application for the loan.

CHAPTER FOUR

4.0 SYSTEM IMPLEMENTATION/DEVELOPMENT

4.1 INTRODUCTION

Implementation involves the coordination of all activities that take place in the various sections of the organization. System may be entirely new, replacing an existing one, automated or a modification of the existing system.

Proper implementation is very important in order to have a reliable system that will meet the organization's needs.

DATABASE MANAGEMENT SYSTEM (DBMS)

A database management system is a Software that constructs, expands, and maintains the data contained in database. It also provide the interface between the user and the data in summary, extract, report on and manage data contained in a database.

A database management system is a software packages that help organizations to:-

- (a) Create and populate a database
 - (b) Retrieve data from the database
 - (c) Generate report form the database
 - (d) Update information the database
 - (e) Maintain integrity and consistency of data
- (8) Provide share ability of data to users.

There are various packages that are categorized under DBMS. They include dBase, FoxBASE, Informix paradox, oracle etc.

Specifically, the new system is developed in dBase. Because of accessibility, the proposed system is developed using the programming aspect of Dbase IV.

4.2 FEATURES OF DATABASE MANAGEMENT SYSTEM (DBMS)

The prominent features of database package are as follows:-

- (a) Data integration:- In a database processing environment, information from several files is Co-ordinated, accessed and operated upon as though it is in a single file. Logically, the information is centralized, while physically, the data may be located in different files. In addition, it is possible for two or more applications to share compatible data.
- (b) Data independency:- This feature seeks to allow for changes in the content and organization of physical data without reprogramming the application program using it, and also to allow for modification of application program without re-organising the physical data.
- (c) Elimination of Data Redundancy:- Data redundancy Occurs when the same data appears in one or more files. This leads to wastage of storage space and application of efforts during data entry. One basic feature of DBMS is that it eliminates data redundancy since data are not duplicated in different files.

4.3 REQUIREMENT SPECIFICATION FOR THE PROPOSED SYSTEM

(A) HARDWARE REQUIREMENTS

- (1) PROCESSOR - A minimum of 386 processor
- (2) MEMORY – At 2 megabyte of Random Access Memory (RAM)
- (3) STORAGE CAPACITY – A minimum of 4.5 MB
- (4) PRINTER – LaserJet
- (5) INPUT DEVICE
 - (a) Disk drive:- 3.5" floppy disk drive
 - (c) Keyboard:- Standard Key board (IBM)
 - (d) Power saver of up to 1000uv

(B) SOFTWARE REQUIREMENT

- (1) DBASE iv package
- (2) Microsoft disk operating system

4.4 FILE CONVERSION / CHANGEVER PROCEDURE

There are basically 4 methods of changeover procedures:-

- (1) Parallel method:- Here the old new systems are run concurrently, using the same inputs. The Outputs are compared and reasons for differences resolved. The Outputs from the old system continue to be distributed until the new system has proved satisfactory, after which the old system gives way to the new system.

(2) Direct Conversion :- Here an entire new system is installed. The old system is completely dismantled and the new system becomes operational immediately.

(3) Phased Conversion :- Here components of the new system are implemented one at a time into the old system, and the old system is phased out piece by piece.

(4) Pilot Conversion :- It involves the changing over of part of the system either parallel or directly.

4.5 SECURITY

The security and integrity of a database management system are of great importance to the organization. The following securities are provided to the designed system:-

(a) General set up of computer room:-

The computer room must be provided with a full security. Burglary proofs on the doors and windows. Emphasis should be given to persistent power supply and a full airconditioned atmosphere is indeed very necessary. Outsider's should also be restricted to the computer room for security reasons. And all necessary fire prevention techniques should be adopted.

(b) Software Security:-

Owing to a number of factors including, fraud e.t.c., an in built security is provided in the programs and data base files; such securities are against

viruses, and time bombs (performing damaging functions) using computer clock, trayon horses, (adding malfunction instruction to the programs). Using “salami techniques” to divert some percentage on deduction for self use etc.

© **Data file security:**

The program has an in-built files. back-up to ensure proper security against loss of available data:

- ◆ Avoidance of piracy (Coping data from one machine to another)
- ◆ Restricted access privileges to data files.

4.6 **STARTING THE PROGRAM**

To run the program designed, there are some basic steps that need to be followed:-

- (1) A Dbase IV Software
- (2) Get into the Dbase environment. While in ASSITS mode press the ESC Key this will take you to DOT Command.
- (3) At the DOT COMMAND type “DO MENU” and press Enter key. A full Screen will be shown depicting the main menu from where the user could detect a job of his choice.

The MAIN MENU Consists of the followings:-

Code 1 – Personal Data Management

Code 2 – Loans Management

Code 3 – Advances Management

Code 4 – Report Generation

Code 5 – Exit.

Each of the above Main-Menu also consists of Sub-Menu when ever any code is picked. When code 2 is picked, the Sub-Menu consists of :-

Code 1 – Loan Application

Code 2 – Loan Approval

Code 3 – Loan Repayment

Code 4 – Submenu Exit

While if Code 3 is pressed the Sub=Menu consists of :-

Code 1 – Advances Application

Code 2 – Advances Approval

Code 3 – Advances Retirement

Code 4 – Submenu Exit.

To generate a general report for all aspects of the main-menu, code 4 of the main menu can be pressed while if code 5 of the main-menu is pressed, the user exit will from the main program.

Any code picked in the main-menu will perform the required functions.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The Computerisation of loan system was designed to assist the banks in their operations in terms of data processing and also in the monitoring of the loans for reliable and better results. The system was designed to handle all types of loans currently considered by the management and give provisions to handle future loans which may be similar to the present ones in order to ensure lasting use of the system.

5.2 CONCLUSION

The Computerisation of the loaning system in the banking industry will make the work of the bank management a lot easier in the processing of information and monitoring of loans disbursed to customers. The system will go a long way in ensuring proper monitoring of the loans disbursed, enhancing efficiency, information management and ability to handle large work load and reducing costs.

In Conclusion, the importance of the use of the Computerised system in the banking industry for the processing of loans cannot be overemphasized.

5.3 RECOMMENDATIONS

This Project is recommended to all the banks especially Wema Bank Plc, Abuja for an effective loaning system.

However, it is recommended that concerted efforts be made by banks towards data security, as well as giving regular training to personnel.

The program should be kept Virus free. Backup copies of the program should be made kept secured.

Also, modifications should be made when necessary. Besides, staff should be trained in a way that they can be moved around within the organization to serve in any department.

Finally, the management should endeavour to provide the necessary support such as generators as alternative source of power.

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PROGRAM LISTING

MANAGE.PRG

```
SET SCOR OFF
SET STAT OFF
SET TALK OFF
SET DATE BRIT
SET SAFE OFF
DO WHILE .T.
  CLEAR
  @ 1,15 TO 24,64 DOUB
  @ 1,30 SAY "WEMA BANK PLC, ABUJA"
  @ 0,29 TO 2,50 DOUB
  @ 4,23 SAY 'LOANS & ADVANCES MANAGEMENT SYSTEM'
  @ 5,23 TO 5,56 DOUB
  @ 7,35 SAY "MAIN MENU"
  @ 6,34 TO 8,44
  @ 20,16 TO 20,63
  @ 10,21 SAY "1 ..... PERSONNEL DATA MANAGEMENT"
  @ 12,21 SAY "2 ..... LOANS MANAGEMENT"
  @ 14,21 SAY "3 ..... ADVANCES MANAGEMENT"
  @ 16,21 SAY "4 ..... REPORT GENERATION"
  @ 18,21 SAY "5 ..... EXIT"
DO WHIL .T.
  C = SPAC(1)
  @ 22,21 SAY "PICK YOUR CHOICE (1, 2, 3, 4, OR 5):" GET C
PICT '9'
  READ
  IF C='1' .OR. C='2' .OR. C='3' .OR. C='4' .OR. C='5'
    EXIT
  ENDI
ENDD
* DO CASE
  CASE C = '1'
    DO STAFF
  CASE C = '2'
    DO LOAN
  CASE C = '3'
    DO ADVANCE
  CASE C = '4'
    DO REPORT
  CASE C = '5'
    EXIT
```

```
ENDCASE
ENDD
CLEA
RETU
```

STAFF.PRG

```
DO WHIL .T.
CLEA
```

```
@ 1,15 TO 24,64 DOUB
@ 1,30 SAY "WEMA BANK PLC, ABUJA"
@ 0,29 TO 2,50 DOUB
@ 4,23 SAY 'LOANS & ADVANCES MANAGEMENT SYSTEM'
@ 5,23 TO 5,56 DOUB
@ 7,25 SAY "PERSONNEL DATA MANAGEMENT MENU"
@ 6,24 TO 8,55
@ 20,16 TO 20,63
@ 10,21 SAY "1 ..... ENTER PERSONNEL DETAIL"
@ 12,21 SAY "2 ..... CHANGE PERSONNEL DETAIL"
@ 14,21 SAY "3 ..... DISPLAY PERSONNEL DETAIL"
@ 16,21 SAY "4 ..... CANCEL PERSONNEL DETAIL"
@ 18,21 SAY "5 ..... SUBMENU EXIT"
```

```
DO WHIL .T.
```

```
  C = SPAC(1)
```

```
  @ 22,21 SAY "PICK YOUR CHOICE (1, 2, 3, 4, OR 5):" GET C
PICT '9'
```

```
  READ
```

```
  IF C='1' .OR. C='2' .OR. C='3' .OR. C='4' .OR. C='5'
```

```
    EXIT
```

```
  ENDI
```

```
ENDD
```

```
DO CASE
```

```
  CASE C = '1'
```

```
    DO ENTER
```

```
  CASE C = '2'
```

```
    DO CHANGE
```

```
  CASE C = '3'
```

```
    DO DISPLAY
```

```
  CASE C = '4'
```

```
    DO CANCEL
```

```
  CASE C = '5'
```

```
    EXIT
```

```
ENDC
```

```
ENDD
```


CLEA
RETU

ENTER.PRG

USE STAFF

DO WHILE .T.

CLEAR

@ 1,10 TO 22,69 DOUBLE

@ 18,11 TO 18,68

@ 3,24 SAY 'STAFF DATA MANAGEMENT - ADD DATA'

@ 4,24 TO 4,55 DOUBLE

MPERSNO=SPACE(7)

@ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'

READ

IF MPERSNO=SPACE(7)

EXIT

ENDIF

GO TOP

LOCATE FOR PERSNO=MPERSNO

IF FOUND()

@ 20,16 SAY 'PERSONNEL FILE NO ALREADY ENTERED - PRESS
ANY KEY'

SET CONSOLE OFF

WAIT

SET CONSOLE ON

LOOP

° ENDIF

MSURNAME=SPACE(15)

MFNAME=SPACE(15)

MONAMES=SPACE(35)

MCADDR=SPACE(35)

MDESIGN=SPACE(35)

MDEPT=SPACE(35)

@ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'

@ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'

@ 10,12 SAY 'OTHER NAMES : ' GET MONAMES PICTURE
'@!'

@ 12,12 SAY 'CONTACT ADDRESS : ' GET MCADDR PICTURE '@!'

@ 14,12 SAY 'DESIGNATION : ' GET MDESIGN PICTURE

'@!'

@ 16,12 SAY 'DEPARTMENT : : ' GET MDEPT PICTURE '@!'

READ

```

@ 20,30 SAY 'SAVE DATA? (Y/N):'
DO WHILE .T.
  RESPONSE=' '
  @ 20,48 GET RESPONSE PICTURE '!'
  READ
  IF RESPONSE='Y' .OR. RESPONSE='N'
    EXIT
  ENDIF
ENDDO
IF RESPONSE='Y'
  APPEND BLANK
  REPLACE PERSNO WITH MPERSNO
  REPLACE SURNAME WITH MSURNAME
  REPLACE FNAME WITH MFNAME
  REPLACE ONAMES WITH MONAMES
  REPLACE CADDR WITH MCADDR
  REPLACE DESIGN WITH MDESIGN
  REPLACE DEPT WITH MDEPT
ENDIF
ENDDO
USE
CLEAR
RETURN

```

CHANGE.PRG

```

USE STAFF
DO WHILE .T.
  CLEAR
  @ 1,10 TO 22,69 DOUBLE
  @ 18,11 TO 18,68
  @ 3,22 SAY 'STAFF DATA MANAGEMENT - CHANGE DATA'
  @ 4,22 TO 4,56 DOUBLE
  MPERSNO=SPACE(7)
  @ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
  MPERSNO PICTURE 'PF/9999'
  READ
  IF MPERSNO=SPACE(7)
    EXIT
  ENDIF
  GO TOP
  LOCATE FOR PERSNO=MPERSNO
  IF .NOT. FOUND()
    @ 20,18 SAY 'PERSONNEL FILE DOES NOT EXIST - PRESS ANY

```

```

KEY'
  SET CONSOLE OFF
  WAIT
  SET CONSOLE ON
  LOOP
ENDIF
MSURNAME=SURNAME
MFNAME=FNAME
MONAMES=ONAMES
MCADDR=CADDR
MDESIGN=DESIGN
MDEPT=DEPT
@ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
@ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
@ 10,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE
 '@!'
@ 12,12 SAY 'CONTACT ADDRESS : ' GET MCADDR PICTURE '@!'
@ 14,12 SAY 'DESIGNATION      : ' GET MDESIGN PICTURE
 '@!'
@ 16,12 SAY 'DEPARTMENT      : ' GET MDEPT PICTURE '@!'
READ
@ 20,29 SAY 'SAVE CHANGES? (Y/N):'
DO WHILE .T.
  RESPONSE=' '
  @ 20,50 GET RESPONSE PICTURE '! '
  READ
  IF RESPONSE='Y' .OR. RESPONSE='N'
    EXIT
  ENDIF
ENDDO
IF RESPONSE='Y'
  REPLACE PERSNO WITH MPERSNO
  REPLACE SURNAME WITH MSURNAME
  REPLACE FNAME WITH MFNAME
  REPLACE ONAMES WITH MONAMES
  REPLACE CADDR WITH MCADDR
  REPLACE DESIGN WITH MDESIGN
  REPLACE DEPT WITH MDEPT
ENDIF
ENDDO
USE
CLEAR
RETURN

```


DISPLAY.PRG

```
USE STAFF
DO WHILE .T.
  CLEAR
  @ 1,10 TO 22,69 DOUBLE
  @ 18,11 TO 18,68
  @ 3,22 SAY 'STAFF DATA MANAGEMENT - DISPLAY DATA'
  @ 4,22 TO 4,57 DOUBLE
  MPERSNO=SPACE(7)
  @ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'
  READ
  IF MPERSNO=SPACE(7)
    EXIT
  ENDIF
  GO TOP
  LOCATE FOR PERSNO=MPERSNO
  IF .NOT. FOUND()
    @ 20,18 SAY 'PERSONNEL FILE DOES NOT EXIST - PRESS ANY
KEY'
    SET CONSOLE OFF
    WAIT
    SET CONSOLE ON
    LOOP
  ENDIF
  MSURNAME=SURNAME
  MFNAME=FNAME
  MONAMES=ONAMES
  MCADDR=CADDR
  MDESIGN=DESIGN
  MDEPT=DEPT
  @ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
  @ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
  @ 10,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE
 '@!'
  @ 12,12 SAY 'CONTACT ADDRESS  : ' GET MCADDR PICTURE '@!'
  @ 14,12 SAY 'DESIGNATION     : ' GET MDESIGN PICTURE
 '@!'
  @ 16,12 SAY 'DEPARTMENT      : ' GET MDEPT PICTURE '@!'
  CLEAR GETS
  @ 20,27 SAY 'PRESS ANY KEY TO CONTINUE'
  SET CONS OFF
  WAIT
  SET CONS ON
```

```
ENDDO
USE
CLEAR
RETURN
```

CANCEL.PRG

```
USE STAFF
DO WHILE .T.
  CLEAR
  @ 1,10 TO 22,69 DOUBLE
  @ 18,11 TO 18,68
  @ 3,22 SAY 'STAFF DATA MANAGEMENT - CANCEL DATA'
  @ 4,22 TO 4,56 DOUBLE
  MPERSNO=SPACE(7)
  @ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'
  READ
  IF MPERSNO=SPACE(7)
    EXIT
  ENDIF
  GO TOP
  LOCATE FOR PERSNO=MPERSNO
  IF .NOT. FOUND()
    @ 20,18 SAY 'PERSONNEL FILE DOES NOT EXIST - PRESS ANY
KEY'
    SET CONSOLE OFF
    WAIT
    SET CONSOLE ON
    LOOP
  ENDIF
  MSURNAME=SURNAME
  MFNAME=FNAME
  ° MONAMES=ONAMES
  MCADDR=CADDR
  MDESIGN=DESIGN
  MDEPT=DEPT
  @ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
  @ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
  @ 10,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE
 '@!'
  @ 12,12 SAY 'CONTACT ADDRESS : ' GET MCADDR PICTURE '@!'
  @ 14,12 SAY 'DESIGNATION      : ' GET MDESIGN PICTURE
 '@!'
```

```

@ 16,12 SAY 'DEPARTMENT          : ' GET MDEPT PICTURE '@!'
CLEAR GETS
@ 20,29 SAY 'DELETE DATA? (Y/N) : '
DO WHILE .T.
    RESPONSE=' '
    @ 20,49 GET RESPONSE PICTURE '! '
    READ
    IF RESPONSE='Y' .OR. RESPONSE='N'
        EXIT
    ENDIF
ENDDO
IF RESPONSE='Y'
    DELE
    PACK
ENDIF
ENDDO
USE
CLEAR
RETURN

```

LOAN.PRG

```

DO WHIL .T.
    CLEA
    @ 2,15 TO 23,64 DOUB
    @ 2,30 say "WEMA BANK PLC, ABUJA"
    @ 1,29 TO 3,50 DOUB
    @ 5,23 SAY 'LOANS & ADVANCES MANAGEMENT SYSTEM'
    @ 6,23 TO 6,56 DOUB
    @ 8,30 SAY "LOAN MANAGEMENT MENU"
    @ 7,29 TO 9,50
    @ 19,16 TO 19,63
    @ 11,21 SAY "1 ..... LOAN APPLICATION"
    @ 13,21 SAY "2 ..... LOAN APPROVAL"
    @ 15,21 SAY "3 ..... LOAN REPAYMENT"
    @ 17,21 SAY "4 ..... SUBMENU EXIT"
    DO WHIL .T.
        C = SPAC(1)
        @ 21,22 SAY "PICK YOUR CHOICE (1, 2, 3, OR 4) : " GET C
        PICT '9'
        READ
        IF C='1' .OR. C='2' .OR. C='3' .OR. C='4'
            EXIT
        ENDI

```



```
ENDD
DO CASE
  CASE C = '1'
    DO LOAN1
  CASE C = '2'
    DO LOAN2
  CASE C = '3'
    DO LOAN3
  CASE C = '4'
    EXIT
ENDC
ENDD
CLEA
RETU
```

LOAN1.PRG

```
SELECT 1
  USE STAFF
SELECT 2
  USE LOAN
SELECT 1
DO WHILE .T.
  CLEAR
  @ 1,10 TO 23,69 DOUBLE
  @ 19,11 TO 19,68
  @ 2,23 SAY 'LOAN MANAGEMENT - LOAN APPLICATION'
  @ 3,23 TO 3,56 DOUBLE
  MPERSNO=SPACE(7)
  @ 5,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
  MPERSNO PICTURE 'PF/9999'
  READ
  IF MPERSNO=SPACE(7)
    EXIT
  ENDIF
  GO TOP
  LOCATE FOR PERSNO=MPERSNO
  IF .NOT. FOUND()
    @ 21,18 SAY 'PERSONNEL FILE DOES NOT EXIST - PRESS ANY
KEY'
  SET CONSOLE OFF
  WAIT
  SET CONSOLE ON
  LOOP
```

```

ENDIF
MSURNAME=SURNAME
MFNAME=FNAME
MONAMES=ONAMES
MDESIGN=DESIGN
MDEPT=DEPT
MAPPLY=0
MINS=0
MPURPOSE=SPACE(45)
@ 7,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
@ 7,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
@ 9,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE '@!'
@ 11,12 SAY 'DESIGNATION      : ' GET MDESIGN PICTURE
 '@!'
@ 13,12 SAY 'DEPARTMENT      : ' GET MDEPT PICTURE '@!'
CLEAR GETS
@ 15,12 SAY 'AMOUNT APPLIED FOR: #'
@ 15,33 GET MAPPLY PICTURE '999,999,999.99'
@ 15,50 SAY 'INSTALMENT NO:' GET MINS PICTURE '999'
@ 17,13 SAY 'PURPOSE:' GET MPURPOSE PICTURE '@!'
READ
@ 21,30 SAY 'SAVE DATA? (Y/N):'
DO WHILE .T.
    RESPONSE=' '
    @ 21,48 GET RESPONSE PICTURE '! '
    READ
    IF RESPONSE='Y' .OR. RESPONSE='N'
        EXIT
    ENDIF
ENDDO
IF RESPONSE='Y'
    SELECT 2
    APPEND BLANK
    REPLACE PERSNO WITH MPERSNO
    REPLACE SURNAME WITH MSURNAME
    REPLACE FNAME WITH MFNAME
    REPLACE ONAMES WITH MONAMES
    REPLACE DESIGN WITH MDESIGN
    REPLACE DEPT WITH MDEPT
    REPLACE APPLY WITH MAPPLY
    REPLACE INS WITH MINS
    REPLACE PURPOSE WITH MPURPOSE
    SELECT 1
ENDIF
ENDDO

```

CLOSE ALL
CLEAR
RETURN

LOAN2.PRG

USE LOAN

DO WHILE .T.

CLEAR

@ 1,10 TO 22,69 DOUBLE

@ 18,11 TO 18,68

@ 3,24 SAY 'LOAN MANAGEMENT - LOAN APPROVAL'

@ 4,24 TO 4,54 DOUBLE

MPERSNO=SPACE(7)

@ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'

READ

IF MPERSNO=SPACE(7)

EXIT

ENDIF

GO TOP

LOCATE FOR PERSNO=MPERSNO

IF .NOT. FOUND()

@ 20,17 SAY 'PERSONNEL NO. DOES NOT EXIST - PRESS ANY
KEY'

SET CONSOLE OFF

WAIT

SET CONSOLE ON

LOOP

ENDIF

MSURNAME=SURNAME

MFNAME=FNAME

MONAMES=ONAMES

MAPPLY=APPLY

MINS=INS

MPURPOSE=PURPOSE

MAPPROVE=0

@ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'

@ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'

@ 10,12 SAY 'OTHER NAMES : ' GET MONAMES PICTURE
'@!'

@ 12,12 SAY 'AMOUNT APPLIED FOR: #'

@ 12,33 GET MAPPLY PICTURE '999,999,999.99'

@ 12,50 SAY 'INSTALMENT NO:' GET MINS PICTURE '999'


```

@ 14,13 SAY 'PURPOSE:' GET MPURPOSE PICTURE '@!'
CLEAR GETS
@ 16,14 SAY 'AMOUNT OF LOAN APPROVED & GRANTED: #'
@ 16,50 GET MAPPROVE PICTURE '999,999,999.99'
READ
@ 20,30 SAY 'SAVE DATA? (Y/N):'
DO WHILE .T.
    RESPONSE=' '
    @ 20,48 GET RESPONSE PICTURE '! '
    READ
    IF RESPONSE='Y' .OR. RESPONSE='N'
        EXIT
    ENDIF
ENDDO
IF RESPONSE='Y'
    REPLACE PERSNO WITH MPERSNO
    REPLACE SURNAME WITH MSURNAME
    REPLACE FNAME WITH MFNAME
    REPLACE ONAMES WITH MONAMES
    REPLACE APPROVE WITH MAPPROVE
    REPLACE APPROVE2 WITH MAPPROVE2
ENDIF
ENDDO
CLOSE ALL
CLEAR
RETURN

```

LOAN3.PRG

```

USE LOAN
DO WHILE .T.
    CLEAR
    @ 1,10 TO 22,69 DOUBLE
    @ 18,11 TO 18,68
    @ 3,24 SAY 'LOAN MANAGEMENT - LOAN REPAYMENT'
    @ 4,24 TO 4,55 DOUBLE
    MPERSNO=SPACE(7)
    @ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
    MPERSNO PICTURE 'PF/9999'
    READ
    IF MPERSNO=SPACE(7)
        EXIT
    ENDIF
GO TOP

```

```

LOCATE FOR PERSNO=MPERSNO
IF .NOT. FOUND()
  @ 20,17 SAY 'PERSONNEL NO. DOES NOT EXIST - PRESS ANY
KEY'
  SET CONSOLE OFF
  WAIT
  SET CONSOLE ON
  LOOP
ENDIF
MSURNAME=SURNAME
MFNAME=FNAME
MONAMES=ONAMES
MINS=INS
MINS=MINS-1
MPURPOSE=PURPOSE
MAPPROVE=APPROVE
MAPPROVE2=APPROVE2
MREPAY=0
MBAL=0
@ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
@ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
@ 10,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE
'@!'
@ 12,13 SAY 'PURPOSE:' GET MPURPOSE PICTURE '@!'
@ 14,12 SAY 'APPROVED AMT: #'
@ 14,27 GET MAPPROVE PICTURE '999,999,999.99'
@ 14,48 SAY 'INSTALMENT REM.: ' GET MINS PICTURE '999'
CLEAR GETS
@ 16,12 SAY 'AMOUNT REPAY: #'
@ 16,27 GET MREPAY PICTURE '999,999,999.99'
@ 16,44 SAY 'CURRENT BAL: #'
@ 16,56 GET MBAL PICTURE '9,999,999.99'
CLEAR GETS
@ 16,27 GET MREPAY PICTURE '999,999,999.99'
READ
MBAL=MAPPROVE2-MREPAY
@ 16,56 GET MBAL PICTURE '9,999,999.99'
CLEAR GETS
@ 20,30 SAY 'SAVE DATA? (Y/N): '
DO WHILE .T.
  RESPONSE=' '
  @ 20,48 GET RESPONSE PICTURE '! '
  READ
  IF RESPONSE='Y' .OR. RESPONSE='N'
    EXIT

```

```

ENDIF
ENDDO
IF RESPONSE='Y'
    REPLACE PERSNO WITH MPERSNO
    REPLACE SURNAME WITH MSURNAME
    REPLACE FNAME WITH MFNAME
    REPLACE ONAMES WITH MONAMES
    REPLACE APPROVE WITH MAPPROVE
    REPLACE APPROVE2 WITH MBAL
    REPLACE INS WITH MINS
    REPLACE REPAY WITH MREPAY
ENDIF
ENDDO
CLOSE ALL
CLEAR
RETURN

```

ADVANCE.PRG

```

DO WHIL .T.
    CLEA
    @ 2,15 TO 23,64 DOUB
    @ 2,30 SAY "WEMA BANK PLC, ABUJA"
    @ 1,29 TO 3,50 DOUB
    @ 5,23 SAY 'LOANS & ADVANCES MANAGEMENT SYSTEM'
    @ 6,23 TO 6,56 DOUB
    @ 8,28 SAY "ADVANCES MANAGEMENT MENU"
    @ 7,27 TO 9,52
    @ 19,16 TO 19,63
    @ 11,21 SAY "1 ..... ADVANCES APPLICATION"
    @ 13,21 SAY "2 ..... ADVANCES APPROVAL"
    @ 15,21 SAY "3 ..... ADVANCES RETIREMENT"
    @ 17,21 SAY "4 ..... SUBMENU EXIT"
    DO WHIL .T.
        C = SPAC(1)
        @ 21,22 SAY "PICK YOUR CHOICE (1, 2, 3, OR 4):" GET C
    PICT '9'
    READ
    IF C='1' .OR. C='2' .OR. C='3' .OR. C='4'
        EXIT
    ENDI
ENDD
DO CASE
    CASE C = '1'

```



```
    DO ADVANCE1
CASE C = '2'
    DO ADVANCE2
CASE C = '3'
    DO ADVANCE3
◦ CASE C = '4'
    EXIT
ENDC
ENDD
CLEA
RETU
```

ADVANCE1.PRG

```
SELECT 1
    USE STAFF
SELECT 2
    USE ADVANCE
SELECT 1
DO WHILE .T.
    CLEAR
    @ 1,10 TO 23,69 DOUBLE
    @ 19,11 TO 19,68
    @ 2,20 SAY 'ADVANCE MANAGEMENT - ADVANCE APPLICATION'
    @ 3,20 TO 3,59 DOUBLE
    MPERSNO=SPACE(7)
    @ 5,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'
    READ
    IF MPERSNO=SPACE(7)
        EXIT
    ENDIF
    GO TOP
    LOCATE FOR PERSNO=MPERSNO
    IF .NOT. FOUND()
        @ 21,18 SAY 'PERSONNEL FILE DOES NOT EXIST - PRESS ANY
KEY'
        SET CONSOLE OFF
        WAIT
        SET CONSOLE ON
        LOOP
    ENDIF
◦ MSURNAME=SURNAME
MFNAME=FNAME
```

```

MONAMES=ONAMES
MDESIGN=DESIGN
MDEPT=DEPT
MAPPLY=0
MINS=0
MPURPOSE=SPACE(45)
@ 7,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
@ 7,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
@ 9,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE '@!'
@ 11,12 SAY 'DESIGNATION      : ' GET MDESIGN PICTURE
 '@!'
@ 13,12 SAY 'DEPARTMENT      : ' GET MDEPT PICTURE '@!'
CLEAR GETS
@ 15,12 SAY 'AMOUNT APPLIED FOR: #'
@ 15,33 GET MAPPLY PICTURE '999,999,999.99'
@ 17,13 SAY 'PURPOSE:' GET MPURPOSE PICTURE '@!'
READ
@ 21,30 SAY 'SAVE DATA? (Y/N):'
DO WHILE .T.
    RESPONSE=' '
    @ 21,48 GET RESPONSE PICTURE '! '
    READ
    IF RESPONSE='Y' .OR. RESPONSE='N'
        EXIT
    ENDIF
ENDDO
IF RESPONSE='Y'
    SELECT 2
    APPEND BLANK
    REPLACE PERSNO WITH MPERSNO
    REPLACE SURNAME WITH MSURNAME
    REPLACE FNAME WITH MFNAME
    REPLACE ONAMES WITH MONAMES
    REPLACE DESIGN WITH MDESIGN
    REPLACE DEPT WITH MDEPT
    REPLACE APPLY WITH MAPPLY
    REPLACE INS WITH MINS
    REPLACE PURPOSE WITH MPURPOSE
    SELECT 1
ENDIF
ENDDO
CLOSE ALL
CLEAR
RETURN

```

ADVANCE2.PRG

USE ADVANCE

DO WHILE .T.

CLEAR

@ 1,10 TO 22,69 DOUBLE

@ 18,11 TO 18,68

@ 3,21 SAY 'ADVANCE MANAGEMENT - ADVANCE APPROVAL'

@ 4,21 TO 4,57 DOUBLE

MPERSNO=SPACE(7)

@ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'

READ

IF MPERSNO=SPACE(7)

EXIT

o. ENDIF

GO TOP

LOCATE FOR PERSNO=MPERSNO

IF .NOT. FOUND()

@ 20,17 SAY 'PERSONNEL NO. DOES NOT EXIST - PRESS ANY
KEY'

SET CONSOLE OFF

WAIT

SET CONSOLE ON

LOOP

ENDIF

MSURNAME=SURNAME

MFNAME=FNAME

MONAMES=ONAMES

MAPPLY=APPLY

MINS=INS

MPURPOSE=PURPOSE

MAPPROVE=0

@ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'

@ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'

@ 10,12 SAY 'OTHER NAMES : ' GET MONAMES PICTURE
'@!'

@ 12,12 SAY 'AMOUNT APPLIED FOR: #'

@ 12,33 GET MAPPLY PICTURE '999,999,999.99'

@ 12,50 SAY 'INSTALMENT NO:' GET MINS PICTURE '999'

@ 14,13 SAY 'PURPOSE:' GET MPURPOSE PICTURE '@!'

CLEAR GETS

@ 16,14 SAY 'AMOUNT OF ADVANCE APPROVED & GRANTED: #'

@ 16,53 GET MAPPROVE PICTURE '999,999,999.99'

READ


```

MAPPROVE2=APPROVE2
@ 20,30 SAY 'SAVE DATA? (Y/N):'
DO WHILE .T.
    RESPONSE=' '
    @ 20,48 GET RESPONSE PICTURE '!'
    READ
    IF RESPONSE='Y' .OR. RESPONSE='N'
        EXIT
    ENDIF
ENDDO
IF RESPONSE='Y'
    REPLACE PERSNO WITH MPERSNO
    REPLACE SURNAME WITH MSURNAME
    REPLACE FNAME WITH MFNAME
    REPLACE ONAMES WITH MONAMES
    REPLACE APPROVE WITH MAPPROVE
    REPLACE APPROVE2 WITH MAPPROVE2
ENDIF
ENDDO
CLOSE ALL
CLEAR
RETURN

```

ADVANCE3.PRG

```

USE ADVANCE
DO WHILE .T.
    CLEAR
    @ 1,10 TO 22,69 DOUBLE
    @ 18,11 TO 18,68
    @ 3,20 SAY 'ADVANCE MANAGEMENT - ADVANCE RETIREMENT'
    @ 4,20 TO 4,58 DOUBLE
    MPERSNO=SPACE(7)
    @ 6,12 SAY 'PERSONNEL NO (Press <ENTER> to Exit):' GET
MPERSNO PICTURE 'PF/9999'
    READ
    IF MPERSNO=SPACE(7)
        EXIT
    ENDIF
    GO TOP
    LOCATE FOR PERSNO=MPERSNO
    IF .NOT. FOUND()
        @ 20,17 SAY 'PERSONNEL NO. DOES NOT EXIST - PRESS ANY
KEY'

```

```

SET CONSOLE OFF
WAIT
SET CONSOLE ON
LOOP
ENDIF
MSURNAME=SURNAME
MFNAME=FNAME
MONAMES=ONAMES
MPURPOSE=PURPOSE
MAPPROVE=APPROVE
MAPPROVE2=APPROVE2
MREPAY=0
MBAL=0
@ 8,12 SAY 'SURNAME:' GET MSURNAME PICTURE '@!'
@ 8,41 SAY 'FIRST NAME:' GET MFNAME PICTURE '@!'
@ 10,12 SAY 'OTHER NAMES      : ' GET MONAMES PICTURE
 '@!'
@ 12,13 SAY 'PURPOSE:' GET MPURPOSE PICTURE '@!'
@ 14,20 SAY 'GRANTED & APPROVED AMOUNT: #'
@ 14,48 GET MAPPROVE PICTURE '999,999,999.99'
CLEAR GETS
@ 16,12 SAY 'AMT RETIRING: #'
@ 16,27 GET MREPAY PICTURE '999,999,999.99'
@ 16,46 SAY 'BALANCE: #'
@ 16,56 GET MBAL PICTURE '9,999,999.99'
CLEAR GETS
@ 16,27 GET MREPAY PICTURE '999,999,999.99'
READ
MBAL=MAPPROVE2-MREPAY
@ 16,56 GET MBAL PICTURE '9,999,999.99'
CLEAR GETS
@ 20,30 SAY 'SAVE DATA? (Y/N):'
DO WHILE .T.
  RESPONSE=' '
  @ 20,48 GET RESPONSE PICTURE '! '
  READ
  IF RESPONSE='Y' .OR. RESPONSE='N'
    EXIT
  ENDIF
ENDDO
IF RESPONSE='Y'
  REPLACE PERSNO WITH MPERSNO
  REPLACE SURNAME WITH MSURNAME
  REPLACE FNAME WITH MFNAME
  REPLACE ONAMES WITH MONAMES

```

REPLACE APPROVE WITH MAPPROVE
REPLACE APPROVE2 WITH MBAL
REPLACE REPAY WITH MREPAY

ENDIF

ENDDO

CLOSE ALL

CLEAR

RETURN

WEMA BANK PLC, ABUJA

LOANS & ADVANCES MANAGEMENT SYSTEM

ADVANCES MANAGEMENT MENU

- 1 ADVANCES APPLICATION
- 2 ADVANCES APPROVAL
- 3 ADVANCES RETIREMENT
- 4 SUBMENU EXIT

PICK YOUR CHOICE (1, 2, 3, OR 4):

LOAN MANAGEMENT - LOAN REPAYMENT

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

PURPOSE: HOUSING LOAN

APPROVED AMT: # 200,000.00 INSTALMENT REM.: 49

AMOUNT REPAY: # 4,000.00 CURRENT BAL: 196,000.00

SAVE DATA? (Y/N):

LOAN MANAGEMENT - LOAN APPROVAL

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

AMOUNT APPLIED FOR: # 200,000.00 INSTALMENT NO: 50

PURPOSE: HOUSING LOAN

AMOUNT OF LOAN APPROVED & GRANTED: # 200,000.00

SAVE DATA? (Y/N) :

LOAN MANAGEMENT - LOAN APPLICATION

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

DESIGNATION : MANAGER

DEPARTMENT : FINANCE & ADMIN

AMOUNT APPLIED FOR: # 200,000.00 INSTALMENT NO: 50

PURPOSE: HOUSING LOAN

SAVE DATA? (Y/N) :

WEMA BANK PLC, ABUJA

LOANS & ADVANCES MANAGEMENT SYSTEM

LOAN MANAGEMENT MENU

- 1 LOAN APPLICATION
- 2 LOAN APPROVAL
- 3 LOAN REPAYMENT
- 4 SUBMENU EXIT

PICK YOUR CHOICE (1, 2, 3, OR 4):

WEMA BANK PLC, ABUJA

LOANS & ADVANCES MANAGEMENT SYSTEM

PERSONNEL DATA MANAGEMENT MENU

- 1 ENTER PERSONNEL DETAIL
- 2 CHANGE PERSONNEL DETAIL
- 3 DISPLAY PERSONNEL DETAIL
- 4 CANCEL PERSONNEL DETAIL
- 5 SUBMENU EXIT

PICK YOUR CHOICE (1, 2, 3, 4, OR 5):

WEMA BANK PLC, ABUJA

LOANS & ADVANCES MANAGEMENT SYSTEM

MAIN MENU

- 1 PERSONNEL DATA MANAGEMENT
- 2 LOANS MANAGEMENT
- 3 ADVANCES MANAGEMENT
- 4 REPORT GENERATION
- 5 EXIT

PICK YOUR CHOICE (1, 2, 3, 4, OR 5):

STAFF DATA MANAGEMENT - ADD DATA

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

CONTACT ADDRESS : 31, WUSE ROAD, ZONE 2, ABUJA

DESIGNATION : MANAGER

DEPARTMENT : FINANCE & ADMIN

SAVE DATA? (Y/N) :

STAFF DATA MANAGEMENT - CHANGE DATA

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES

OLALEKAN

CONTACT ADDRESS

31, WUSE ROAD, ZONE 2, ABUJA

DESIGNATION

MANAGER

DEPARTMENT

FINANCE & ADMIN

SAVE CHANGES? (Y/N):

STAFF DATA MANAGEMENT - DISPLAY DATA

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

CONTACT ADDRESS : 31, WUSE ROAD, ZONE 2, ABUJA

DESIGNATION : MANAGER

DEPARTMENT : FINANCE & ADMIN

PRESS ANY KEY TO CONTINUE

STAFF DATA MANAGEMENT - CANCEL DATA

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

CONTACT ADDRESS : 31, WUSE ROAD, ZONE 2, ABUJA

DESIGNATION : MANAGER

DEPARTMENT : FINANCE & ADMIN

DELETE DATA? (Y/N):

ADVANCE MANAGEMENT - ADVANCE RETIREMENT

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

PURPOSE: TOURING ADVANCE

GRANTED & APPROVED AMOUNT: # 20,000.00

AMT RETIRING: # 20,000.00 BALANCE: # 0.00

SAVE DATA? (Y/N):

ADVANCE MANAGEMENT - ADVANCE APPROVAL

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

AMOUNT APPLIED FOR: # 20,000.00 INSTALMENT NO: 0

PURPOSE: TOURING ADVANCE

AMOUNT OF ADVANCE APPROVED & GRANTED: # 20,000.00

SAVE DATA? (Y/N):

ADVANCE MANAGEMENT - ADVANCE APPLICATION

PERSONNEL NO (Press <ENTER> to Exit): PF/0001

SURNAME: AHMED

FIRST NAME: ABDULRAUF

OTHER NAMES : OLALEKAN

DESIGNATION : MANAGER

DEPARTMENT : FINANCE & ADMIN

AMOUNT APPLIED FOR: # 20,000.00

PURPOSE: TOURING ADVANCE

SAVE DATA? (Y/N):