COMPUTERISATION OF AGRICULTURAL LOANING SYSTEM IN THE BANKING INDUSTRY
A CASE STUDY OF UNION BANK OF NIGERIA PLC, MINNA BRANCH

BY

FADAIRO KABIRAT KEHINDE
(PDG / MCS/697/97/98)

A PROJECT SUBMITED TO THE DEPARTMENT OF MATHS/COMPUTER SCIENCE, FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA.

IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF POST GRADUATE DIPLOMA IN COMPUTER SCIENCE

MARCH, 2000

CERTIFICATION

This is to certify that this project was carried out by FADAIRO KABIRAT KEHINDE of the department of Mathematics and Computer Science, Federal University of Technology Minna, Niger State.

MR. R.O. BADMUS — DATE

Project Supervisor

DR. S.A REJU — DATE

Head of Department

External Examiner — DATE

DEDICATION

This project is dedicated to Almighty Allah for his infinity blessing and mercy over me and to the memory of my late father Mr. N.A Fadairo. May his soul rest in perfect peace. Amin.

ACKNOWLEDGEMENT

My sincerely gratitude goes to Almighty Allah for guidance and protection given to me throughout the course of my studies.

This special gratitude will extend to my supervisor, Mr. R.O. Badmus for his patience, academic guidance and support during the course of my project. May the Allah (S.W.T) continue to shower his blessing on him both on earth and in the hereafter. Amen.

My heartfelt gratitude goes to the H.O.D Maths and Computer Department and the entire members of staff for their unflinching support throughout the course of the program. More grace to their elbow.

I am equally grateful to my dear mother Mrs. Ajoke Fadairo for her care, moral and financial support that have brought me to this stage of my educational career.

My appreciation also goes to the other members of my family both here in Nigeria and abroad. They include Mr. & Mrs. Bola Fadairo, Mr. & Mrs. Wale Muhammed, Mr. & Mrs Yemi Fadairo, Mr. & Mrs. Aboyade- Cole, Niyi and my beloved twin brother, Taiwo.

I will also appreciate the efforts of Mr. Akpan George, Mr. & Mrs. Kazeem Adeshina, Mr. & Mrs. Bello, Mr. & Mrs. Adeleke and others may Almighty Allah continue to guide them alright. Amen.

I will equally give thanks to my friends Folake, Sheke, Abel, Fatima, Kazeem, Mallam Taofeeq, Morenke, Rasheed, Tunji, Gboyega, Yetunde, Sulaiman, Ismaila, Bola, Yinka and others.

I am indeed grateful to you all.

ABSTRACT

The system of disbursing loans to farmers without adequate and reliable data has resulted not only in less effective monitoring but also increase in bad debts for the banks. This leads to banks being discouraged to granting Agricultural loans to farmers and also resulted to an adverse effect on the development of Agricultural sector which provides the economy with some of her basic needs.

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

TABLE OF CONTENTS

CHAPTER ONE

INTRODUCTION

1.1 OVERVIEW

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 her basic needs, depends for their financial obligations.

Banking and other establishment can only operative 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 a 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 benefit to both the bank and its customers. It saves

transactions time for depositors and information processing time for the bank. Furthermore, its application offers useful assistance in areas like funds, mobilisation, credit facilities like overdraft and loans, monitoring of loans and advances, repayment etc.

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 a magnetic 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 etc.

1.2 FEASIBILITY STUDY

The purpose of the feasibility study is to investigate the project insufficient depth to be able to provide information which will either justifies the development of the new system or shown why the project should not continue.

The findings of the feasibility study are presented to the management in the form of a report which will make appropriate recommendation. If the findings proof to be favourable, the management may decide to proceed with the project.

1.3 STUDY METHODOLOGY

The following methods were used in carrying out the study

(1) Interviews: This involves meeting officers in the Agricultural credit department,

accountant, managers office from which it became possible to deduce on the problems and needs of the department.

(ii) Existing Records: Going through the existing records so as to see how the data is managed and processed with the department.

(iii) Mode of operation: Studying the mode of operation of the existing system so as to be able to automate it and to serve the same purpose more effectively.

1.4 PURPOSE OF THE STUDY

The purpose of this study among others include

(1) To develop a computer base system for the processing of information for the granting of agricultural loan to the farmers.

(2) To produce a system with faster operational features

(3) To produce accurate, reliable and timely information

(4) To demonstrate computer capability in solving problems and carrying out large volumes of work.

1.5 SCOPE AND LIMITATION

This project is centered on the use of computer in the processing of information for the granting of loan.

The aspect covers by the researcher is limited to agricultural loans to farmers which involves five stages.

- Preliminary Information :- This involves obtaining of information about the applicant for subsequent consideration.
- Letter of Offer- This involves storing information on the agreement reached between the farmer and the bank.
- Company Account - This involves storing information about the financial capability of the applicant.
- Loan Account - This shows how the loan is being disbursed and used purposefully.
- Monitoring Loan - This involves the monitoring of the loan by the officer attached.

CHAPTER TWO

LITERATURE REVIEW

2.1 DEVELOPMENT OF BANKING IN NIGERIA

There is no precise date when banking started in Nigeria. Historically, records show that rudimentary banking activities actually started in Nigeria in about 1861 when Messers Elder Dempster and company, a shipping firm based in liverpool, started banking services in Lagos with the sole objective of making easier transactions with the companys's customers in Nigeria. In 1892, it became the first banking institution in Nigeria and was called African Banking corporation. It opened its first branch in Lagos in the same year. At inception, the bank experienced some difficulties and eventually decided to transfer its interest to elder Dempster and company. This led to the formation of a new bank known as the British Bank of West African (BBWA) in 1983 And later changed its name to first Bank of Nigeria. It remained the sole bank in Nigeria until 1917 when the colonialists established another bank called Barclays Bank DCO, now union Bank of Nigeria Plc. Soon after nine other branches were opened.

In 1952, the banking ordinance was passed into law. This was the first step taken by the Nigeria government to regulate and control banking business in Nigeria. This, however, was later amended by the banking Amendment Act of 1958.

The banking Act of 1958 is found in chapter 19 of the laws of the federation. The law made it compulsory for the first time in Nigeria, for anybody wishing to establish a bank to obtain a valid banking license. The granting of such a license was the responsibility of the Federal Ministry of Finance after receiving the recommendations of the Central Bank in

Nigeria.

Based on the recommendations for the establishment of Central Bank of Nigeria in 1958 by the Central Bank ordinance of that year, the institution came into full operation in July, 1959 with Mr. Pentom (British) at its first Governor and Chief executive.

2.1.1 BRIEF HISTORY OF UNION BANK

The bank commercial business in Nigeria in 1917 as the colonial Bank and later metamorphosed from Barclays bank Dco to Barclays Bank of Nigeria limited and finally to Union Bank of Nigeria PLC. Union Bank has weathered the storms of the uncertain Nigerian financial terrain to emerge as a big, strong, reliable Bank with over 250 branches in Nigeria and a major branch in London.

The company is engaged in the business of commercial banking and the bank's shares are quoted on the Nigerian Stock Exchange.

In an era when the issue of distress in Banks is causing great concern to both the Authorities and depositors alike, Union Bank is a veritable example of a Bank that has successfully deployed its resources optimally with attendant success. In the area of Agricultural credit especially, it has taken advantage of the opportunities in their operating environment, thereby consolidating their strengths to the satisfaction of the many shareholders and numerous customers alike. As a result of their relenting efforts in feeding the nation, Central Bank of Nigeria adjudged the Union Bank as the best Bank Agricultural Credit Guarantee Scheme (ACGS 1993).

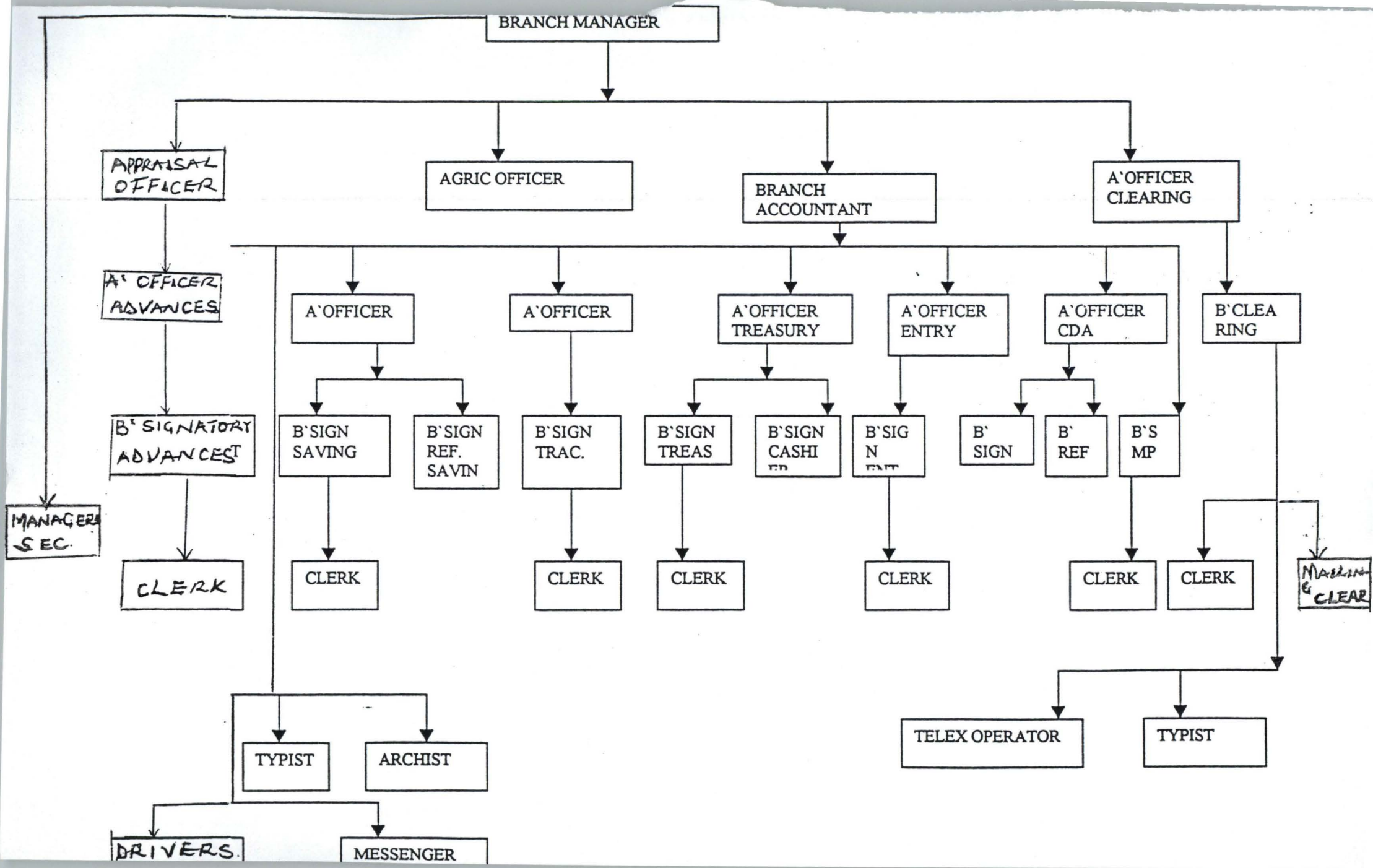
To crown their efforts in the Central Bank of Nigeria Agriculture Sponsorship Scheme, Union Bank can boast of winning farmers from 17 states of the Federation, Sponsored by Union Bank in 1993. Also Union bank won the National farmer of the year

award in the latest edition which makes it the fourth time she won the award since its inception in 1991.

This recognition of excellence is not only restricted to the Nigeria shores as the World's acclaimed bankers Almanac, in its latest edition, ranked union Bank as numero uno in the Nigerian banking industry.

The Bank's Agricultural Credit Department was for many years a unit of the Advances/ lending Department of Head Office until 1977 when it as carved out and has evolved into full fledged department ever since, to meet the growing challenges in Agricultural Lending. In 1983, the staff strength of the department was 14. This has since experienced a tremendous growth from 17 offices in 1986 to 42 in 1995. Union Bank Agricultural officers are based in all their six regional offices and major branches throughout the 30 states including Abuja.

Union Bank Minna Branch started operation in 1948 and was situated at Kasuwa Gwari after which it was moved to bank road behind the Central bank which is along Paiko road. The branch operate under such departments as Current Account Department, Savings Account Department, Foreign Exchange Department, Advances Department, and Agricultural Department.


BRANCH MANAGER
APPRAISAL OFFICER
AGRIC OFFICER
BRANCH ACCOUNTANT
A`OFFICER CLEARING
A` OFFICER ADVANCES
A`OFFICER
A`OFFICER
A`OFFICER TREASURY
A`OFFICER ENTRY
A`OFFICER CDA
B`CLEARING
B` SIGNATORY ADVANCES
B`SIGN SAVING
B`SIGN REF. SAVIN
B`SIGN TRAC.
B`SIGN TREAS
B`SIGN CASHI
B`SIG N
B` SIGN
B` REF
B`S MP
MANAGERS SEC.
CLERK
CLERK
CLERK
CLERK
CLERK
CLERK
CLERK
CLERK
MAILIN & CLEAR
TYPIST
ARCHIST
TELEX OPERATOR
TYPIST
DRIVERS
MESSENGER

award in the latest edition which makes it the fourth time she won the award since its inception in 1991.

This recognition of excellence is not only restricted to the Nigeria shores as the World's acclaimed bankers Almanac, in its latest edition, ranked union Bank as numero uno in the Nigerian banking industry.

The Bank's Agricultural Credit Department was for many years a unit of the Advances/ lending Department of Head Office until 1977 when it as carved out and has evolved into full fledged department ever since, to meet the growing challenges in Agricultural Lending. In 1983, the staff strength of the department was 14. This has since experienced a tremendous growth from 17 offices in 1986 to 42 in 1995. Union Bank Agricultural officers are based in all their six regional offices and major branches throughout the 30 states including Abuja.

Union Bank Minna Branch started operation in 1948 and was situated at Kasuwa Gwari after which it was moved to bank road behind the Central bank which is along Paiko road. The branch operate under such departments as Current Account Department, Savings Account Department, Foreign Exchange Department, Advances Department, and Agricultural Department.

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 authorize 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 yearly and annual report accounts are also prepared. He is to 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 correct 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 Officer

He works hand in hand with the appraisal officer. He monitor loan for repayment and purse debt recovery. He organise a team for the recovery of the loan. He render 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 costumers 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 customer account for sequent 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.

2.2 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 being 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, especially agricultural 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. Banks 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.

ii. 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, belting and other speculation is not encouraged.

iii. Profitability

It is a well established fact that banks operate primarily to make profit and not as charitable organisations. Hence facilities granted are expected to yield profits and these profits are determined by the rate of interest charged. In Union 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 agricultural loan.

$I = ½ \times PRT/100$

where P is the principal

R is the rate of interest e.g. 12%

T is the number of years of loan.

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 agriculture 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 farmer have sufficient income

to cover repayments and interest on loan?.

Administration - Will the administrative 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 move to the next stage and if not, the loan would not be granted.

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

2.3 TYPES OF AGRICULTURAL LOAN GRANTED BY UNION BANK, MINNA BRANCH

Loans are classified according to their duration. This duration depends on the repayment period which in turn is dependent on the gestation period of the particular agricultural project. The followings are the types of credit that a farmer may benefit from

1. Short Term: These are loans repayable within one to two years. Such loans are used to finance annual or seasonal crops, maintenance of tree, crop plantations, livestock (goat, sheep, cattle etc.) Fattening.

2. Medium Term:- These are loans repayable within two to four years. They are usd to

finance projects which mature early e.g. poultry, piggery, rabbitry etc and arable crop farming involving capital investment.

3. Long Term:- These are loans for the establishment of tree crops like cocoa, rubber, oil palm etc. fish farming and fish captures; livestock projects like piggery, sheep, goat or cattle rearing; integrated agro-allied projects and machinery.

There are also

a. Fixed Capital Loan: This type of loan is specifically given to the farmer to enable him/.her acquire and establish or install fixed assets on the farm e.g. Machinery and buildings.

B. Working Capital Loan:- This type of loan is for the day to day operation of the farm or project. It is also known as overdraft.

CHAPTER THREE

SYSTEM ANALYSIS 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 organisation. The individual who carry out the process of analysing 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 organisation. 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 or more system specification which provides detailed documentation of the entire system. All in all, the new system must be within the available limited resources of the organisation.

3.2 ANALYSIS OF THE EXISTING SYSTEM

For union bank Minna branch to grant customers agricultural loans, the applicant submits a written application along with three copies of completed Agricultural Credit Guarantee Scheme Fund (ACGSF), to the Branch Manager. This is also accompanied by two copies of detailed feasibility study of the project. The information obtained by the documents submitted by the farmers are therefore appraised so as to know the viability of the proposed project and whether it is worthwhile financing such project. If the result of the appraisal

shows that the proposed project is worthwhile, then the applicant and the bank comes to an agreement concerning the amount to be granted and the interest to be charged.

LENDING PROCEDURE

The principal lending aim of the Union Bank is to provide growth, profitability and liquidity, hence the lending procedure is based on this policy. Before an agricultural loanis granted, customer has to provide certain information which would assists the bank when appraising for the viability of the proposed project. Once these conditions are satisfied the facilities are granted. These are:-

a. Name and address of the applicant

b. Purpose of the loan

c. Name and address of the business

d. Type of agriculture

e. Shareholders

f. Management

g. Amount of the loan

h. Raw materials of farm products

i. Marketing of farm products

j. Financial information (projected or historical)

k. Proposed security

l. Value of customers commitment /stake in the project

m. Years of experience

n. Comments / recommendations.

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

Going through these rigours, there is need for a very reliable and efficient system for the granting and monitoring of agricultural 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 organisation 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 agricultural loans which are subjects to mistakes. Hence, there is need for an automated system which will take care of all these anomalies.

3.4 ANALYSIS OF THE PROPOSED SYSTEM

3.4.1 AN OVERVIEW

The efficient and functional system developed for this study is in the form of a program which uses one of the most powerful database management system software called DBASE iv. DBASE iv is a versatile programming language for developing systems for various applications in different organisations. The system has been developed such that it interacts with a database file which accepts and stores the data relating to the applicant for an agricultural loan.

The database files needed for the proposed system are five in number which contain the applicant's data required for determining whether the application for the loan should be granted or not. The files are explained under the subheadings below i.e. file analysis and file description.

3.4.2 FILE ANALYSIS

The five files to be used for this new system are as follows:

1. Preliminary information sheet file
2. Letter of offer file

3. Company account file

4. Loan account file

5. Monitoring loan file

These files are analysed below

1. Preliminary information sheet

Structure of Database : APPLOAN. DBF

File Number : 1

Organisation : Random Access Key : Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1	Name of an applicant	[APPNAME]
2.	Address of an applicant	[ADDR]
3.	Nature of Agriculture	[AGRIC]
4.	Project cost / financial plan	[PRJCOST]
5.	Brief financial information	[FININFO]
6.	Proposed Security	[SECURE]
7.	Comments / Recommendation	[COMMENTS]

Purpose: This is a file that stores the information about the applicant for subsequent consideration.

2. LETTER OF OFFER

Structure of Database: OFFER. DBF

File Number : 2

Organisation : Random Access Key: Account Number

Contents

FIELD	DESCRIPTION	FIELD NAME
1.	Applicant's Name	[APPNAME]
2.	Lender's name	[LENNAME]
3.	Amount to be granted	[AMMOUNT]
4.	Tenure	[TENURE]
5.	Security	[SECURE]
6.	Terms of the payment	[TERMS]

Purpose: To store information on the agreement reached between the borrower and the lender.

3. COMPANY ACCOUNT

Structure of Database: COMPACCT.DBF

File Number : 3

Organisation : Random Access key : Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1.	Type of an account	[ACCTTYPE]
2.	Name of account	[ACCTNAME]
3.	Business name	[ADDRI]
4.	Type of company	[COMPTYPE]
5.	Applicant's commitment	[APPCOMT]
6.	Referees / Directors	[DIRECTOR]
7.	Address	[ADDR2]

8.	Bankers	[BANKER]
9.	Branch	[BRANCH]
10.	Account Number	[ACCTNO]

Purpose: This file stores the information about the financial capability of the applicant.

4. LOAN ACCOUNT : LOAN.DBF

Structure of Database :

File Number : 4

Organisation : Random Access Key: Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1.	Applicants Name	[APPNAME]
2.	Date	[FDATE]
3.	Nature of credit facilities	[NATURE]
4.	Amount Recommended	[AMOUNT1]
5.	Amount Withdrawal	[AMOUNT2]
6.	Amount left	[AMOUNT3]

Purpose: This file stores and gives an update of how the loan is being disbursed and used purposefully.

5. MONITORING LOAN

Structure of Database : MONLOAN. DBF

File Number : 5

Organisation : Random Access Key : Account Number

Contents

Contents

FIELD	DESCRIPTION	FIELD NAME
1.	Applicant's Name	[APPNAME]
2.	Lender's name	[LENNAME]
3.	Amount to be granted	[AMMOUNT]
4.	Tenure	[TENURE]
5.	Security	[SECURE]
6.	Terms of the payment	[TERMS]

Purpose: To store information on the agreement reached between the borrower and the lender.

3. COMPANY ACCOUNT

Structure of Database: COMPACCT.DBF

File Number : 3

Organisation : Random Access key : Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1.	Type of an account	[ACCTTYPE]
2.	Name of account	[ACCTNAME]
3.	Business name	[ADDRI]
4.	Type of company	[COMPTYPE]
5.	Applicant's commitment	[APPCOMT]
6.	Referees / Directors	[DIRECTOR]
7.	Address	[ADDR2]

FIELD	DESCRIPTION	FIELD NAME
1.	Branch	[BANK CODE]
2.	Condition code	[CONCODE]
3.	Customer Index Number	[FINDEX]
4.	Account Number	[ACCTNO]
5.	Credit Number	[FCREDIT]
6.	Authorised Amount	[FAUTHOR]
7.	Repayment	[FREPAY]
8.	Commencement Date	[FDATE]
9.	Address	[ADDRESS]
10.	Category	[FCATEGORY]
11.	Maturity	[FMATURE]
12.	Instalment	[FINSTALL]
13.	Interest rate	[INTRATE]
14.	Maturity Date	[FMATDATE]
15.	Security	[FSECURE]
16.	Amount Paid Total	[FAM PAID]
17.	Amount Remaining	[FAMTREM]
18.	Extension Number	[FXTNO]
19.	Name	[FNAME]

Purpose: This file contains the information, the loan officer attached will be monitoring day in day out.

3.4.3 FILE DESCRIPTION

Under the file description, it contains information on the fields as per loan record.

BANK CODE: This field contain the branch code of the bank. This code is used by the head office of the bank to identify branch where the loan originates.

ACCTNO : This field contains the identification number for each loan account record.

FINDEX : This field contains the identification index number for each loan beneficiary.

FDATE: The commencement date of each credit facility is contained in this field.

FAUTHOR : This field contains the authorized total amount of loan being granted to a beneficiary of a specific amount of loan.

FAMTPAID: This field stores the total amount of repayments made on each loan record by the beneficiary.

FCREDIT: This field contains the number that is used to identify the credit facility type of each record.

FINSTALL: This field contains the amount of instalment that the beneficiary is repaying to the bank on an agreed schedule.

FAMTREM: This field contains the outstanding balance of each customer.

FREPAY : This field contains the most recent repayment that have being made.

FSECURE: This field stores data on the type of security offered as collateral for the credit facility.

FXTNO: This field contains the number of extensions that have been granted to the customer. This extension may be caused by failure of customers to keep up with their repayment schedule leading to the board approving an extension on the maturity date of the loan.

FMATURE: This field contents are data specifying whether the loan repayment is for a short

term or loans payable over a long period.

ADDRESS: It contains the address of the loan beneficiary.

CONCODE: This field is used for storing information about whether the loan is expired or still open for processing.

FNAME: It is used for storing the name of each applicant as per the loan account record.

FCATEGORY: The contents of this field, specifies the type of agriculture into which the loan is being invested by the beneficiary.

3.5 INPUT DESIGN

The database files discussed above are regarded as the input files which contained data required for the processing of an agricultural loan by the computer to produce the output required to meet the set objectives of the organisation.

Under the input design, the format of the input files earlier described shall be completed with their structures i.e. the contents of each file. These includes the field, filed name, type, width (number of characters, decimal) the number of digits after the decimal point, if any.

The design for the input files are therefore given below.

INPUT FORM DESIGN

PRELIMINARY INFORMATION SHEET FILE

FILE NUMBER : 1

FILE NAME :APPLOAN . DBF KEY LENGTH : 10

FIELD	FIELD NAME	TYPE	NUMBER OF CHARACTERS/WIDTH	DECIMAL PLACES

1	APPNAME	C	45
2	ADDR	C	45
3	AGRIC.	C	45
4	PRJCOST	C	45
5	FININFO	C	45
6	SECURE	C	45
7	COMMENTS	C	45

LENGTH OF FILE : 316 CHARACTERS

B) LETTER OF OFFER FILE

FILE NUMBER : 2

FILE NAME: OFFER .DBF KEY LENGTH : 10

FIELD	FIELD NAME	TYPE	NUMBER OF CHARACTERS / WIDTH	DECIMAL PLACES
1	APPNAME	C	45	
2	LENNAME	C	45	
3	AMMOUNT	N	10	2
4	TENURE	C	45	
5	SECURE	C	45	
6	TERMS	C	45	

LENGTH OF FILE : 191

(C) COMPANY ACCOUNT FILE

FILE NUMBER : 3

FILE NAME : COMPACCT.DBF KEY LENGTH: 10

FIELD	FIELD NAME	TYPE	NUMBER OF CHARACTERS/WIDTH	DECIMAL PLACES
1	ACCTTYPE	N	1	
2	ACCTNAME	C	25	
3	ADDR1	C	45	
4	COMPTYPE	N	1	
5	APPCOMT	N	10	
6	DIRECTOR	C	45	
7	ADDR2	C	45	
8	BANKER	C	45	
9	BRANCH	C	25	
10	ACCTNO	C	25	

LENGTH OF FILE : 313

(D) LOAN ACCOUNT FILE

FILE NUMBER : 4

FILE NAME : LOAN.DBF KEY LENGTH : 10

FIELD	FIELD NAME	TYPE	NUMBER OF CHARACTERS/WIDTH	DECIMAL PLACES
1	APPNAME	C	30	
2	FDATE	D	8	

3	NATURE	C	30	
4	AMOUNT 1	N	10	2
5	AMOUNT 2	N	10	2
6	AMOUNT 3	N	10	2

LENGTH OF FILE : 99

LOAN MONITORING FILE

FILE NUMBER : 5

FILE NAME : MONLOAN. DBF KEY LENGTH : 10

FIELD	FIELD NAME	TYPE	NUMBER OF CHARACTERS / WIDTH	DECIMAL PLACES
1	BANKCODE	C	10	
2	CONCODE	C	10	
3	FINDEX	C	30	
4	ACCTNO	C	20	
5	FCREDIT	N	10	2
6	FAUTHOR	C	30	
7	FREPAY	N	10	2
8	FDATE	D	8	
9	ADDRESS	C	45	
10	FCATEGORY	C	30	
11	FMATURE	C	30	
12	FINSTALL	N	10	2
13	INTRATE	N	10	

14	FMATDATE	D	8	
15	FSECURE	C	30	
16	FAMTPAID	N	10	2
17	FAMTREM	N	10	2
18	FXTNO	C	20	
19	FNAME	C	30	

LENGTH OF FILE : 362

3.6 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 or 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 Loan account report

5 Monitoring loan report.

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

3.7 REQUIREMENT SPECIFICATION FOR THE PROPOSED SYSTEM

HARDWARE REQUIREMENT

(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

(b) Keyboard :- Standard key board (IBM)

(c) Power saver :- of up to 1000uv

SOFTWARE REQUIREMENT

1 DBASE iv package

2 Microsoft disk operating system

3.8 COST AND BENEFIT ANALYSIS

A Cost analysis

Developmental cost

6 Pc (486 Dx	120,000
102 uv keyboard	80,000
6 LaserJet	200,000
3 UPS (1000UV)	75,000
Miscellaneous expenses	50,000
	525,000

Software cost

Word processing (6.1version)	20, 000.00	
DBASE programs	20,000	
Spreadsheet	10,000	
Window 98	10,000	
		60,000

Operating Cost

System Analysis & Design for		
4wks at 10,000 per wk	40,000	
Installation cost	30,000	
Training	70,000	
Utilities	50,000	
Maintenance	50,000	
3 Air conditioner (21/2 HP)	70,000	
Miscellaneous		50,000
		360,000

Total cost Analysis

Development cost, software cost + operational cost

Total Cost Analysis = N 9,475,000

B **Benefit Analysis**

a The large volume of data from the various units can be handled easily

b Data security and protection will be ensured

c Comparative analysis can now easily be made from available data since data would now be centrally controlled.

d Easy accessibility to past data make forecasting and planning simpler.

e Data can be processed faster than was formally done.

CHAPTER FOUR

SYSTEM DOCUMENTATION AND IMPLEMENTATION

4.1 PROGRAMMING LANGUAGE USED

The choice of programming language is an important factor to be considered when developing a new system. Dbase iv was chosen as the language to be used, due to its vast features ideal for a database system. Dbase iv is a database package developed by Dbase software. It is a database software which offers powerful features and tools for developing user -defined softwares. The features of Dbase iv includes the following

- Dbase iv has a completely simplified menu and commands presentation unlike in other database softwares.

- Dbase iv forms code to be written as much as possible in a modular form, with each screen, menu, report forms having a separate module for coding. This would enable the logic programme to be easily understand, maintained and updated for future purposes.

-Dbase iv provides editors and form-design tools that enable the programmer to interactively create and modify programs, queries, menus, data entry screens, reports and labels.

- It is possible to easily develop complete pull-down menu driven programmers with mouse compatibility to further ensure a user friendly atmosphere.

- It has a great interface with windows application and provide network capabilities.

- Dbase iv includes tracing and debugging facilities which enables easy debugging of codes and easy maintenance.

4.2 USER'S DOCUMENTATION

This section is basically meant for the users of this software. For a successful run of the program of this, the user should use the procedure described below.

(a) Turn on the computer by using the button or switch provided.

(b) If the Dbase iv is installed on the hard disk the user should change directory to that of Dbase iv by typing CD\Dbase at the "C" prompt (C:\>). This followed by pressing the return (Enter) key. However, if Dbase is not installed in the hard disk, the user should first insert the diskette containing it into the appropriate drive (A or B) and switch the prompt from drive "C" to any of the floppy drives containing the diskette. Switching (changing) to any of the drives is achieved by typing the appropriate drive letter (A or B) followed by a colon. For example A : or B: and pressing the return key before changing directory to that of Dbase as described above.

(c) Thereafter the user should type Dbase and press the return key. Dbase starts up immediately

(d) Press the escape key to display the dot prompt

(e) At the dot prompt, use the modify command to invoke the program editor and type the entire program modules presented in the appendix and press " Ctrl + End" to save the program and exit it.

(f) Type the "DO" ACCOUNT to run the program and respond to the prompt messages by typing the required input elements for the program execution to be completed.

4.3 SYSTEM

This is the process of putting the system developed into use. This requires a careful and wise decision making. There are various ways of implementing a particular system and the type conversion to be adopted depends on the type of system developed and the organisation concerned. The conversion methods are as follows:-

(a) Direct changeover

(b) Parallel changeover

(c) Pilot changeover

(d) Staged changeover

Direct changeover is a drastic and immediate conversion of the old system to the new system.

Parallel changeover involves running both the old and the new system side by side.

Pilot changeover involves conversion of only some parts of an organisation into the new system. It is a selective approach.

The staged method of conversion requires a gradual retirement of the old system and replacing it with the new one.

For this study parallel changeover is recommended. This would involve running both old (manual) and new computerised systems concurrently for at least one system cycle using full live data in the operational environment of place, people, equipment and time. This allows for the result of the new system to be compared with the old system before the full acceptance by the commission.

This way mistakes and oversight made during the designing could be corrected before full acceptability.

4.4 SYSTEM MAINTENANCE

A system requires constant maintenance for it to be functional at all times. Failure to keep it operational and effective can lead to inefficiency and many other problems. The following measures should be observed:-

(i) The program should be kept virus free

(ii) Backup copies of the program should be made and kept secured

(iii) The system should be properly handled as well as the disk in use

(iv) Modifications should be made when necessary.

4.5 TRAINING OF STAFF

The systems analyst would be required to ensure that all persons involved with the new system are capable of making it an operational success. The amount of training require for various categories of personnel will depend upon the complexity of the system and the skills presently available.

4.6 SYSTEM TESTING

There is need to ensure that the individual programs have been written correctly and that the system as a whole will work. To this end the systems analyst must provide the necessary test data for program testing as well as procedure testing. This is to ensure that all possible contingencies as specified in the systems specification have infact been catered for by the programmer. Expected results of the test must be worked out before hand for comparison purposes. The aim of procedure testing is to ensure that the whole system fits together as planned.

4.7 PROGRAM MODULE

Under this section, a written description of the program is done, after the program has already been tested, implemented and documented. This make any system being designed to be a complete system. However, there are a total six program modules which make up the new system these are:-

(i) MAINMENU.MNX

(ii) APPLOAN.DBF

(iii) OFFER .DBF

(iv) COMPACCT.DBF

(v) LOAN ACCT. DBF

(vi) MONLOAN .DBF

4.7.1 MAIN MENU . MNX

This is the main program which contain all the other sub programs that are used in the software.

The following programs exist within the menu design program.

Add Record: This is activated when you intend to add new record into the file. The program is run and data are supplied which is automatically stored in the file.

Modify Record: This program is activated in order to modify and entry which already exist in the file.

Delete Record: In case there is any need to delete certain record you can run this program by entering the key name of the record which will be displayed on the screen for deletion

Report Program: This program prepares necessary report.

Quit: This is to exist from the software environment. When the option quit is selected it will take you out of that environment and allow you to go to any of the five modules mention above by entering the number that match them such as 0, 1,.2, 3, 4, 5. Then you follow the instruction as you will be prompted by the program.

4.7.2 APPLOAN . DBF

This program module handles the preliminary information about the applicant. The financial capacity, nature of agricultural project, proposed security, financial plan, name and address of the applicant are specified in this module.

4.7.3 OFFER. DBF

This program module handles the agreement reached between the customer and the bank. It shows the amount to be granted, how many years i.e duration or tenure. Through this program also we will be able to know the terms of payment and the security.

4.7.4 COMPACCT.DBF

This programs shows us the type of account opened by the applicant with the bank whether it is a deposit, savings, or current account. It also tells us the name of the account, the type of the company. At the same time the programs shows, the referees or the directors with their particulars including their names; address account number and the bankers with the branch he/she is operating.

4.7.5 LOAN ACCT.DBF

This module is all about the nature of the facilities granted to the applicant. It also include the amount recommended. It is through this account the applicant will be withdrawing capital and it also shows the amount left in the account so that through proper monitoring, the applicant will not direct the ban to another use.

4.7.6 MONLOAN.DBF

This module monitors the overall execution of the loan. A loan officer is attached to be doing the monitoring which is monthly in union bank. It consists of the interest rate, maturity date, commencement date, authorized amount, amount paid, amount remaining ie outstanding balance of each customer and also the gestation period given on some particular agricultural projects likewise the extension given by bank to customers in case of failure.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The computerisation of Agricultural loan system was designed to assist the banks in their operations in terms of data processing and database management and also in the monitoring of the loans for reliable and better results. The system was designed to handle all types of agricultural 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 agricultural 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 the loans disbursed to farmers. 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 head and reducing costs.

In conclusion, the importance of the use of the computerised system in the banking industry for the processing of agricultural loans cannot be overemphasized. It will obviously enable banks to contribute more significantly in the development of agricultural sector which provides the economy with some of her basic needs.

5.3 RECOMMENDATION

In view of the above this project is recommended to all the banks especially union bank Minna branch for an effective agricultural loaning system.

However, information held within a computer can be subjected to loss through errors made by the user using it or the system. I therefore recommend that concerted efforts be made by banks towards data security, maintenance of machinery especially the hardware, making backups for softwares, as well as giving regular training to personnel and their welfare. Likewise preparation should be made towards unforseen expenses especially because of the trends in hardware configurations and also changes that are likely to be made on softwares and the use of inputs and output materials to meet up the desired objectives.

REFERENCES

Akin F. (1994) Understanding and Using Micro-Computer. AFLON Nig. LTD. Abuja.

Badmus R. (1998) System Analysis and Design (Unpublished lecture note)

Donald G. Simonson (1980) Bank Financial Management Strategies & Techniques for a changing Industry. John Wiley & Sons.

Edward J. (1979) Computer automation and Society Richard D. Irwin.

G.O Nwankwo (1980) Nigeria Financial Systems. Macmillan Publishers Ltd.

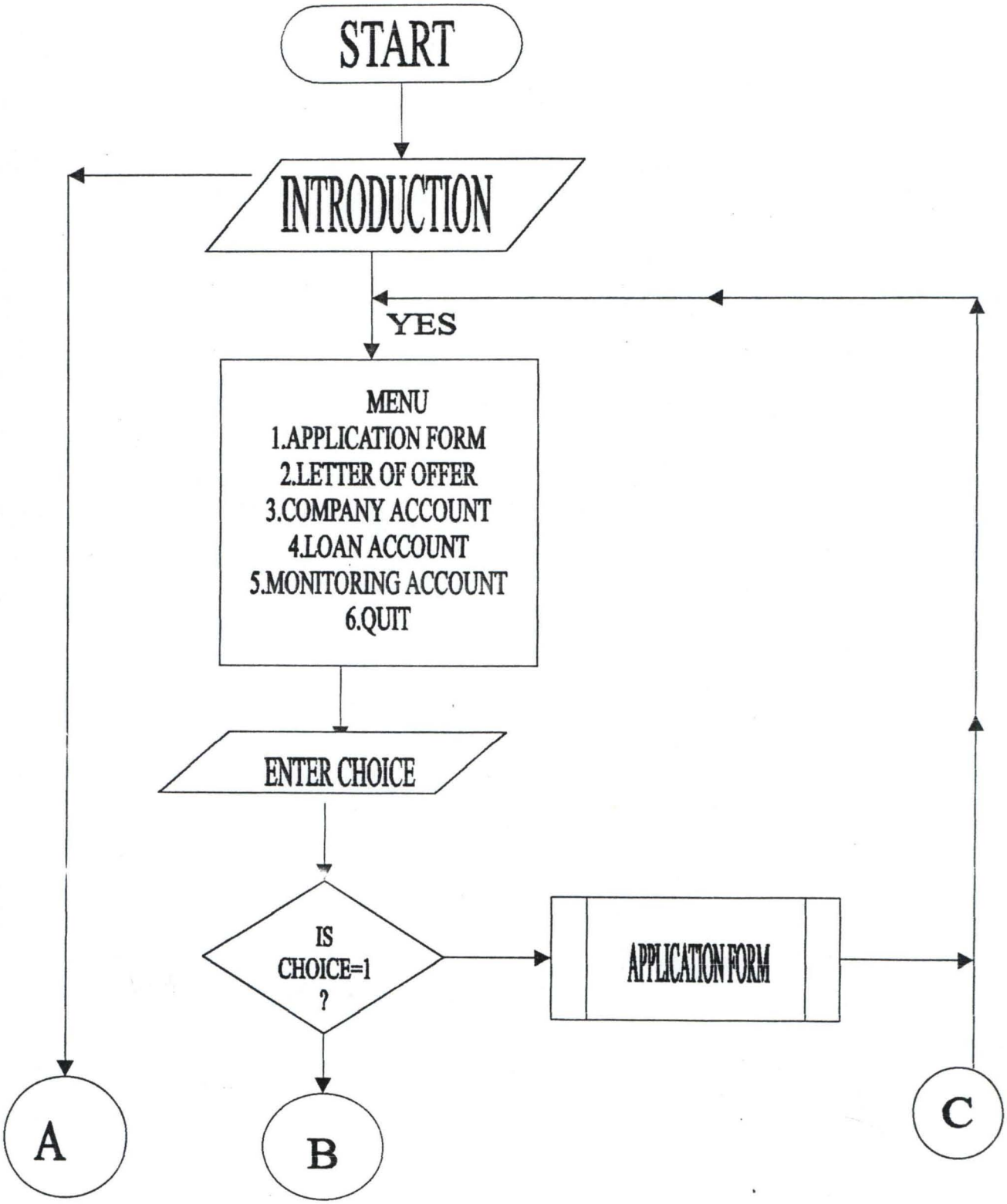
Mc Donald P. Benjamin (1981) Investment projects in Agriculture. Longman Group Ltd.

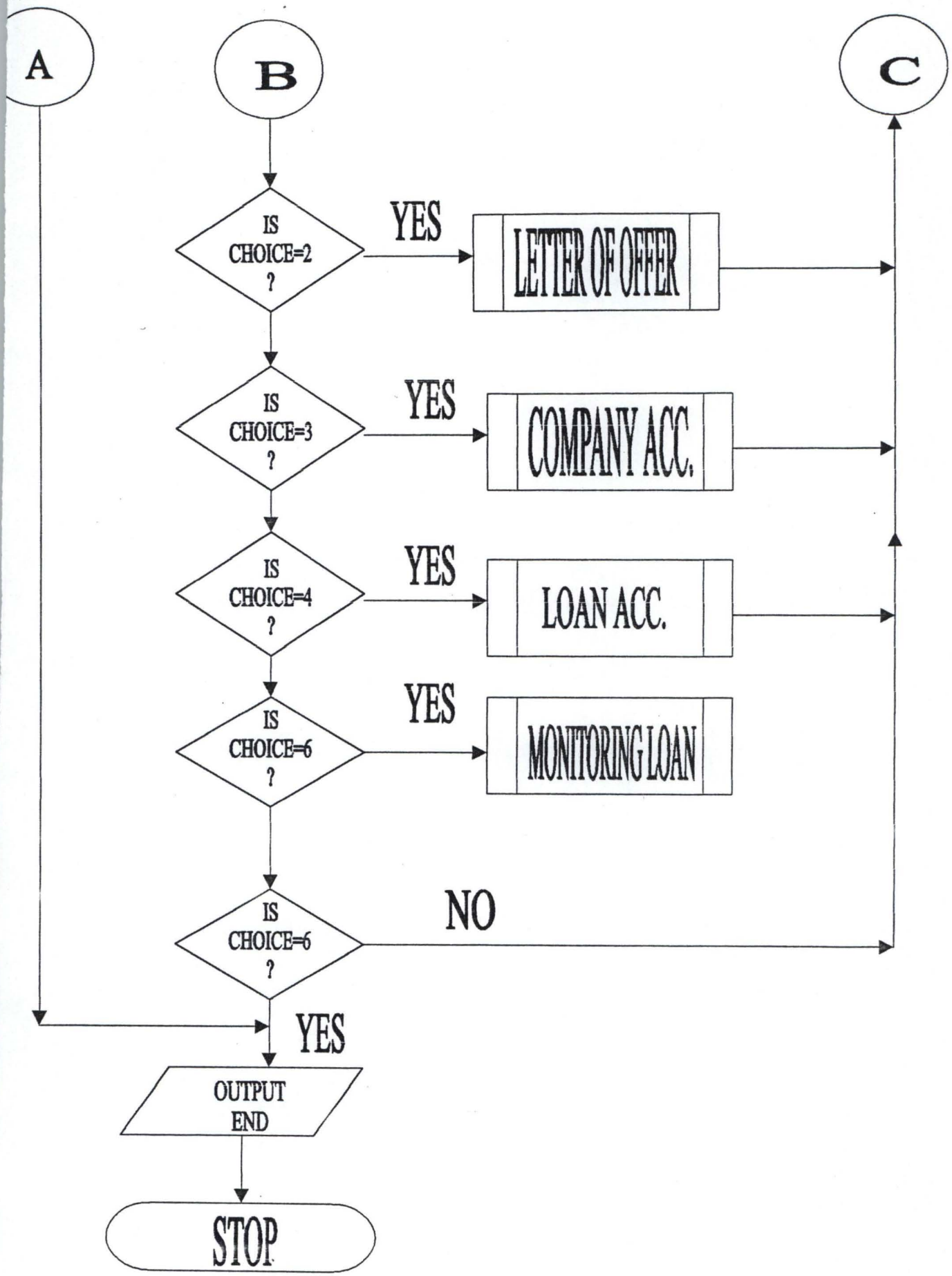
O' Leary / Williams (1950) Computers information processing with business application. The Benjamin/Cummings Publishing Company, Inc.

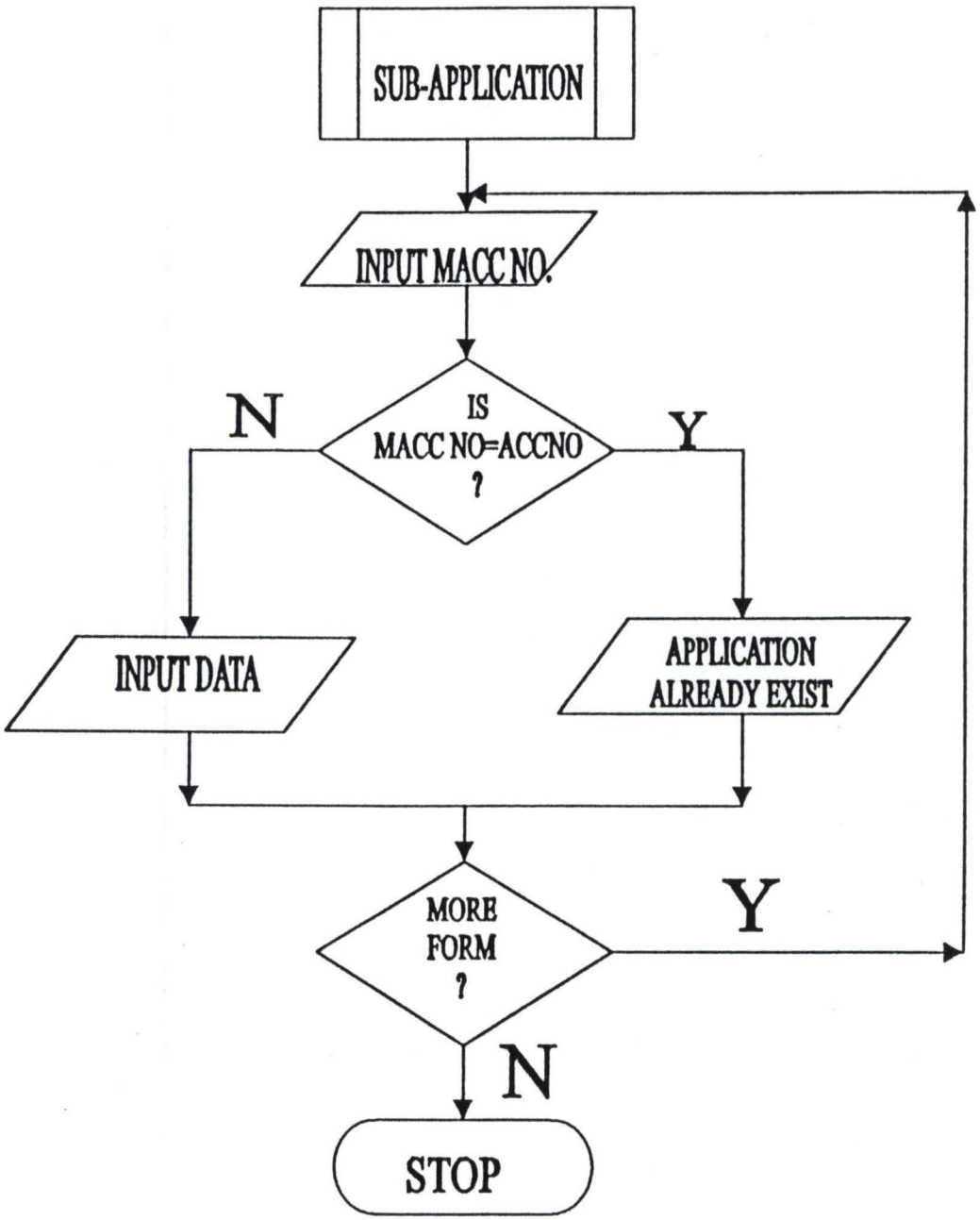
Reju (1996) Elementary theory of algorithms F.U.T. Minna (unpublished) lecture note.

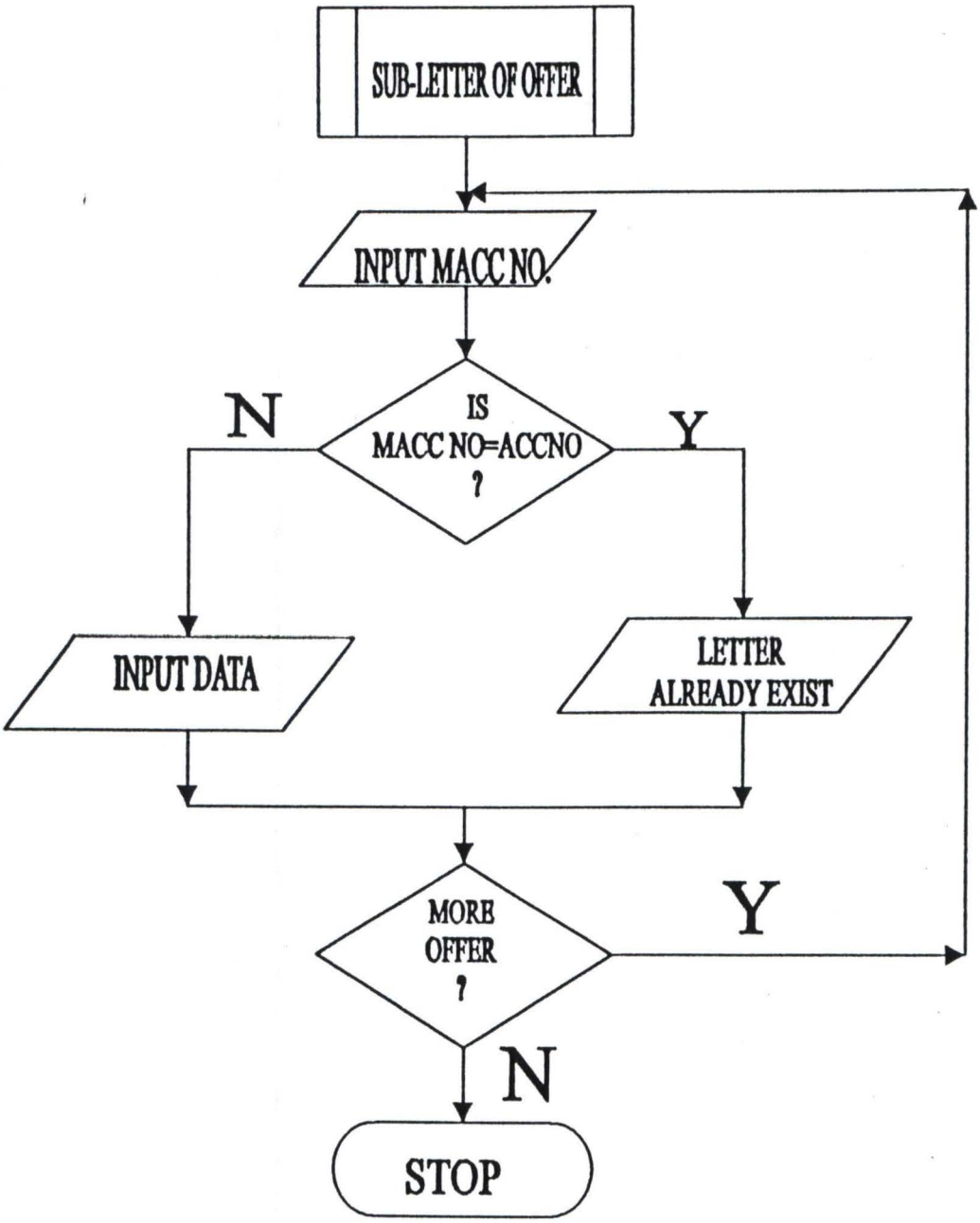
APPENDIX

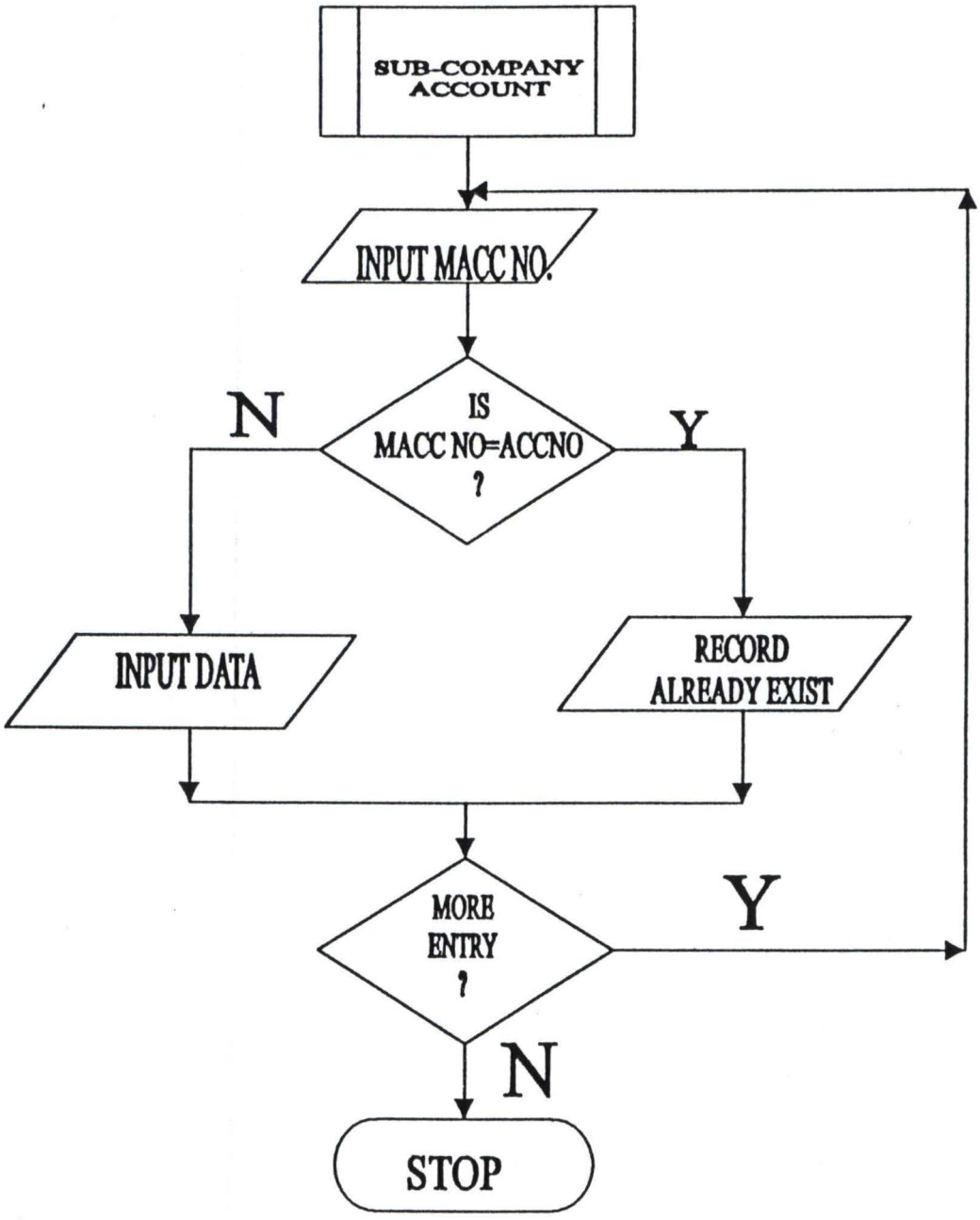
FLOW CHART

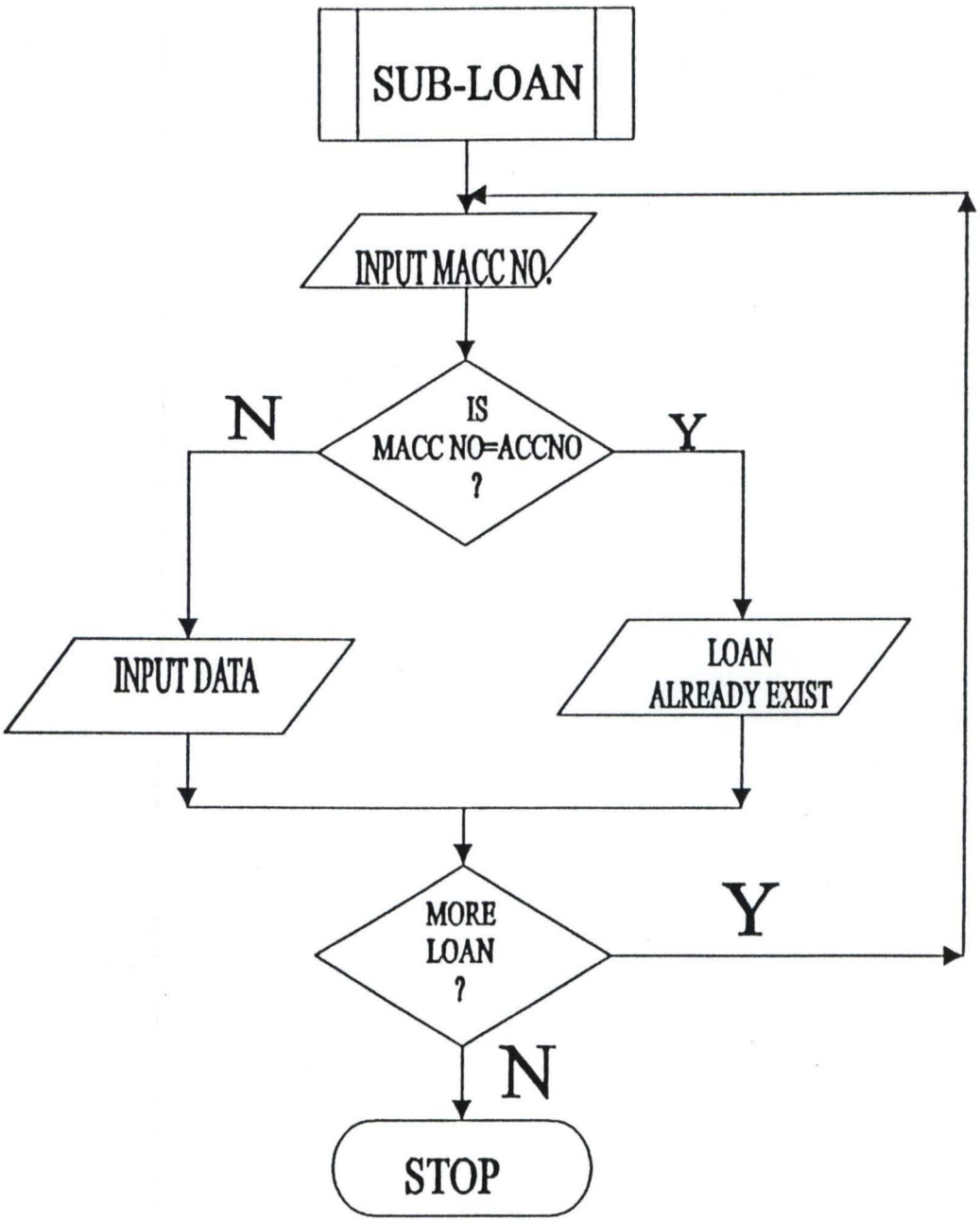

START
INTRODUCTION
YES
MENU
1.APPLICATION FORM
2.LETTER OF OFFER
3.COMPANY ACCOUNT
4.LOAN ACCOUNT
5.MONITORING ACCOUNT
6.QUIT
ENTER CHOICE
IS
CHOICE=1
?
APPLICATION FORM
A
B
C

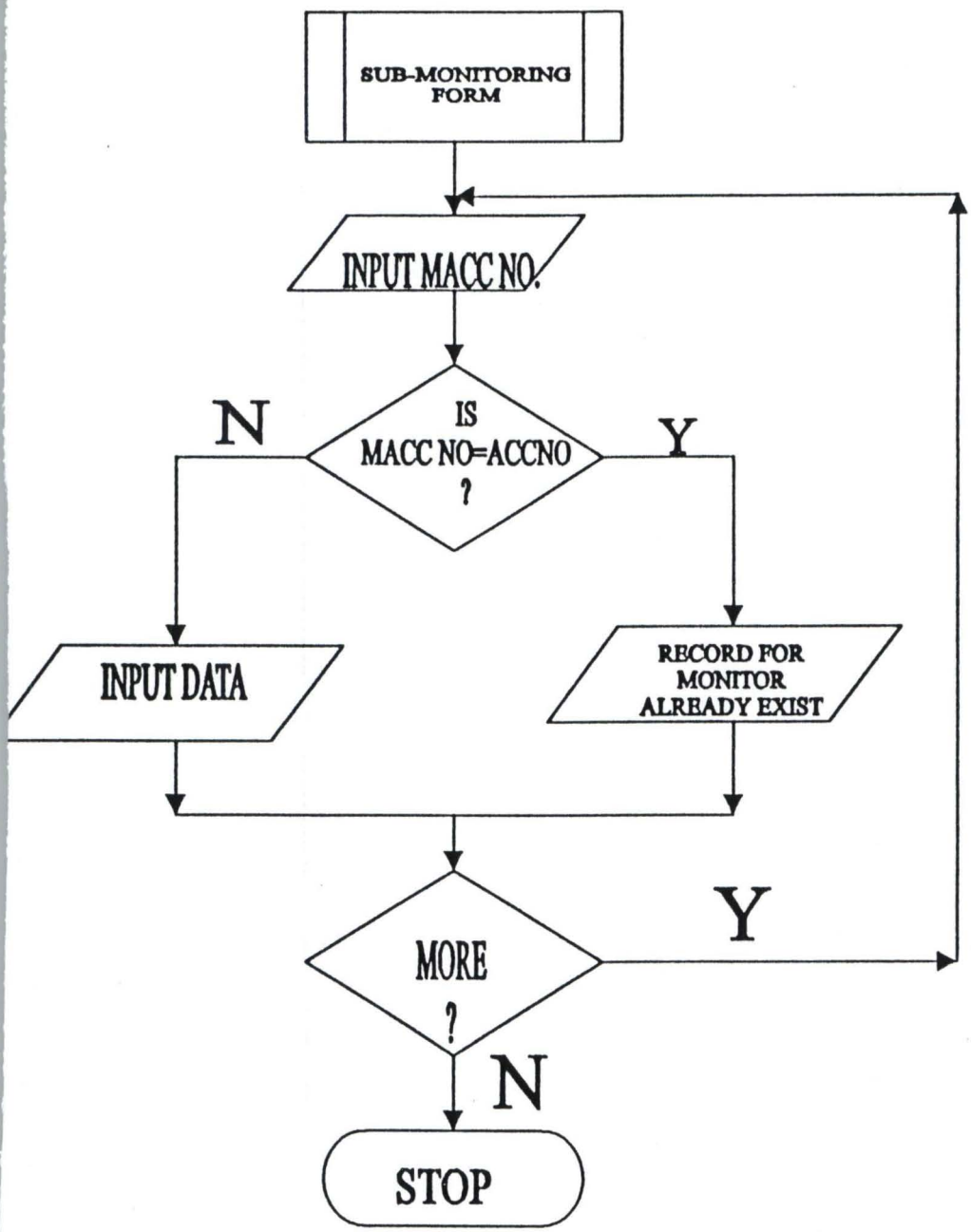

A
B
C
IS CHOICE=2 ?
YES
LETTER OF OFFER
IS CHOICE=3 ?
YES
COMPANY ACC.
IS CHOICE=4 ?
YES
LOAN ACC.
IS CHOICE=6 ?
YES
MONITORING LOAN
IS CHOICE=6 ?
NO
YES
OUTPUT END
STOP


SUB-APPLICATION
INPUT MACC NO.
IS
MACC NO=ACCNO
?
N
Y
INPUT DATA
APPLICATION
ALREADY EXIST
MORE
FORM
?
Y
N
STOP


SUB-LETTER OF OFFER
INPUT MACC NO.
IS
MACC NO=ACCNO
?
N
Y
INPUT DATA
LETTER
ALREADY EXIST
MORE
OFFER
?
Y
N
STOP


SUB-COMPANY ACCOUNT
INPUT MACC NO.
IS MACC NO=ACCNO ?
N
Y
INPUT DATA
RECORD ALREADY EXIST
MORE ENTRY ?
Y
N
STOP


SUB-LOAN
INPUT MACC NO.
IS
MACC NO=ACCNO
?
N
Y
INPUT DATA
LOAN
ALREADY EXIST
MORE
LOAN
?
Y
N
STOP


SUB-MONITORING FORM
INPUT MACC NO.
IS MACC NO=ACCNO ?
N
Y
INPUT DATA
RECORD FOR MONITOR ALREADY EXIST
MORE ?
Y
N
STOP

PROGRAM CODE

```
SET STATUS OFF
SET CENTURY ON
SET TALK OFF
SET SCOREBOARD OFF
SET ECHO OFF
CLEAR
DO TITLE
SET COLOR TO W+/B+, ,R+
      DEFINE POPUP MAINMENU FROM 8,20 TO 17,45
      DEFINE BAR 1 OF MAINMENU PROMPT "        MAIN MENU
" SKIP
      DEFINE BAR 2 OF MAINMENU PROMPT "        *********
" SKIP
      DEFINE BAR 3 OF MAINMENU PROMPT "       APPLICATION
";
       MESSAGE "Add, Modify, Delete and Report of Application
letter(s)"
      DEFINE BAR 4 OF MAINMENU PROMPT "    LETTER OF OFFER
";
       MESSAGE "Add, Modify, Delete and Report of Letter(s) of
offer"
      DEFINE BAR 5 OF MAINMENU PROMPT "  FINANCIAL CAPABILITY
";
       MESSAGE "Add, Modify, Delete and Report of Finacial
Capability of the Leaner"
      DEFINE BAR 6 OF MAINMENU PROMPT "           LOAN      ";
       MESSAGE "Add, Modify, Delete and Report (Update) how
Loan is used"
      DEFINE BAR 7 OF MAINMENU PROMPT "   MONITORING LOAN
";
       MESSAGE "Add, Modify, Delete and Report of Monitoring
Loan"
      DEFINE BAR 8 OF MAINMENU PROMPT "         QUIT
";
        MESSAGE "Leaving this program"
      ON SELECTION POPUP MAINMENU DO MAINSUB
ACTIVATE POPUP MAINMENU

SET STATUS ON
SET CENTURY OFF
SET TALK ON
SET SCOREBOARD ON
SET ECHO ON
```

```
*****************TITLE***********
PROCEDURE TITLE
CLEAR
@3,0 TO 3,79 PANE
@2,5 SAY DATE()
SET CLOCK TO 2,60
@2,20 SAY "LOAN MONITORING SYSTEM"
RETURN


PROCEDURE MAINSUB
    DO CASE
        CASE BAR() = 3
        DO APPLY
     CASE BAR() = 4
        DO LETTER
     CASE BAR() = 5
        DO FINANCE
     CASE BAR() = 6
        DO LOAN
     CASE BAR() = 7
        DO MONITOR
     CASE BAR() = 8
        CLEAR
        QUIT
     ENDCASE
RETURN


PROCEDURE APPLY
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE
@6,14 TO 8,34 DOUB
@7,15 SAY "APPLICATION FORM"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE = 1
        DO ADDAPPLY
```

```
      CASE CHOICE = 2
         DO MODIAPPLY
      CASE CHOICE = 3
         DO DELAPPLY
      CASE CHOICE = 4
         DO REPADDPLY
      CASE CHOICE = 5
         DO TITLE
         RETURN
      ENDCASE
RETURN

*******PROCEDURE REPORT*****
PROCEDURE REPADDPLY
ANS = "Y"
DO WHILE ANS ="Y"
      DO SELECTOUT
      USE APPLOAN.DBF
      GO TOP
      SET COLOR TO W+/B+,,R+
      DO TITLE
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "APPLICATION FORM"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
        STORE ADDR TO MADDR
        STORE AGRIC TO MAGRIC
        STORE PRJCOST TO MPRJCOST
        STORE FININFO TO MFININFO
        STORE SECURE TO MSECURE
        STORE COMMENT TO MCOMMENT
         DO GETDATA1
            CLEAR GETS
```

```
     ENDIF
        @21,15 TO 23,60
        @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
        READ
CLOSE DATABASE
ENDDO
DO APPLY
RETURN

*********PROCEDURE FOR REPORT**
PROCEDURE SELECTOUT
SET ALTERNATE ON
STORE 0 TO CHOICE2
CLEAR
STORE 0 TO CHOICEP
@6,10 TO 8,25
@7,12 SAY "CHOICE MENU"
@10,10 TO 16,40
@12,12 SAY "[1] SEND REPORT TO SCREEN"
@14,12 SAY "[2] SEND REPORT TO PRINTER"
@18,15 SAY "ENTER CHOICE (1-2): " GET CHOICEP pict "9" RANGE
1,2
READ
IF CHOICEP = 1
     SET ALTERNATE TO "CON"
    ELSE
     IF CHOICEP = 2
     SET ALTERNATE TO "PRN"
     ENDIF
ENDIF
RETURN


*******ADDING RECORD FOR APPLICATION FORM
PROCEDURE ADDAPPLY
ANS = "Y"
USE APPLOAN.DBF
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "APPLICATION FORM"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "ADD RECORD"
     @6,5 TO 20,75 DOUB
```

```
     STORE SPACE(45) TO MAPPNAME
     STORE SPACE(45) TO MADDR
     STORE SPACE(45) TO MAGRIC
     STORE SPACE(45) TO MPRJCOST
     STORE SPACE(45) TO MFININFO
     STORE SPACE(45) TO MSECURE
     STORE SPACE(45) TO MCOMMENT
     @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME = APPNAME
     IF FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION ALREADY EXIST...."
         WAIT "O.K"
     ELSE
        DO GETDATA1
        READ
        APPEND BLANK
        REPLACE APPNAME WITH MAPPNAME, ADDR WITH MADDR, AGRIC
WITH MAGRIC
        REPLACE PRJCOST WITH MPRJCOST, FININFO WITH
MFININFO,SECURE WITH MSECURE
        REPLACE COMMENT WITH MCOMMENT
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE APPLICATIONS?(Y/N)" GET ANS
PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO APPLY
RETURN

***********FOR MODIFYING APPLICATION FORM
PROCEDURE MODIAPPLY
ANS = "Y"
USE APPLOAN.DBF
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "APPLICATION FORM"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "MODIFY RECORD"
     @6,5 TO 20,75 DOUB
```

```
     STORE SPACE(45) TO MAPPNAME
     @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME = APPNAME
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
       STORE ADDR TO MADDR
       STORE AGRIC TO MAGRIC
       STORE PRJCOST TO MPRJCOST
       STORE FININFO TO MFININFO
       STORE SECURE TO MSECURE
       STORE COMMENT TO MCOMMENT

        DO GETDATA1
        READ
        REPLACE APPNAME WITH MAPPNAME, ADDR WITH MADDR, AGRIC
WITH MAGRIC
        REPLACE PRJCOST WITH MPRJCOST, FININFO WITH
MFININFO,SECURE WITH MSECURE
        REPLACE COMMENT WITH MCOMMENT
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE FORM TO MODIFY? (Y/N)" GET
ANS PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO APPLY
RETURN

***********FOR DELETING APPLICATION FORM************
PROCEDURE DELAPPLY
ANS = "Y"
USE APPLOAN.DBF
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "APPLICATION FORM"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "DELETE RECORD"
     @6,5 TO 20,75 DOUB
```

```
     STORE SPACE(45) TO MAPPNAME
     @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME = APPNAME
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
       STORE ADDR TO MADDR
       STORE AGRIC TO MAGRIC
       STORE PRJCOST TO MPRJCOST
       STORE FININFO TO MFININFO
       STORE SECURE TO MSECURE
       STORE COMMENT TO MCOMMENT

        DO GETDATA1
        CLEAR GETS
        STORE "N" TO REQ
        @21,15 TO 23,65
        @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
        READ
        IF REQ = "Y"
          DELETE
          PACK
        ENDIF
     ENDIF
        @21,15 TO 23,65
        @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
        READ

ENDDO
CLOSE DATABASE
DO APPLY
RETURN


***********THIS IS FOR APPLICANT OUTPUT FORMAT***********
PROCEDURE GETDATA1
@9,7 SAY "ADDRESS:" GET MADDR PICT "@!"
@11,7 SAY "AGRICULTURE:" GET MAGRIC PICT "@!"
@13,7 SAY "PROJECT COST:" GET MPRJCOST PICT "@!"
@15,7 SAY "FINANCIAL INFORMATION:" GET MFININFO PICT "@!"
@17,7 SAY "SECURITY:" GET MSECURE PICT "@!"
@19,7 SAY "COMMENTS:" GET MCOMMENT PICT "@!"
```

```
RETURN

*********THIS IS FOR LETTER OF OFFER************
PROCEDURE LETTER
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
@6,14 TO 8,34 DOUB
@7,15 SAY "LETTER OF OFFER"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
     DO CASE
         CASE CHOICE4 = 1
         DO ADDLETTER
      CASE CHOICE4 = 2
         DO MODILETTER
      CASE CHOICE4 = 3
         DO DELLETTER
      CASE CHOICE4 = 4
         DO REPLETTER
      CASE CHOICE4 = 5
         DO TITLE
         RETURN
      ENDCASE
RETURN


****************THIS IS FOR ADDING RECORD LETTER OF
OFFER*******
PROCEDURE ADDLETTER
ANS="Y"
DO WHILE ANS = "Y"
      CLEAR
      USE OFFER.DBF
      @2,0 TO 2,79 DOUB
      @1,5 TO 5,60
      @4,32 SAY "LETTER OF OFFER"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      STORE SPACE(45) TO MLENNAME
```

```
     STORE SPACE(45) TO MAPPNAME
     @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME = APPNAME
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
       STORE ADDR TO MADDR
       STORE AGRIC TO MAGRIC
       STORE PRJCOST TO MPRJCOST
       STORE FININFO TO MFININFO
       STORE SECURE TO MSECURE
       STORE COMMENT TO MCOMMENT

        DO GETDATA1
        CLEAR GETS
        STORE "N" TO REQ
        @21,15 TO 23,65
        @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
        READ
        IF REQ = "Y"
          DELETE
          PACK
        ENDIF
     ENDIF
        @21,15 TO 23,65
        @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
        READ

ENDDO
CLOSE DATABASE
DO APPLY
RETURN


**********THIS IS FOR APPLICANT OUTPUT FORMAT**********
PROCEDURE GETDATA1
@9,7 SAY "ADDRESS:" GET MADDR PICT "@!"
@11,7 SAY "AGRICULTURE:" GET MAGRIC PICT "@!"
@13,7 SAY "PROJECT COST:" GET MPRJCOST PICT "@!"
@15,7 SAY "FINANCIAL INFORMATION:" GET MFININFO PICT "@!"
@17,7 SAY "SECURITY:" GET MSECURE PICT "@!"
@19,7 SAY "COMMENTS:" GET MCOMMENT PICT "@!"
```

```
      STORE SPACE(45) TO MLENNAME
      STORE SPACE(45) TO MTENURE
      STORE SPACE(45) TO MSECURE
      STORE SPACE(45) TO MTERMS
      STORE 0 TO MAMMOUNT
      @8,7 SAY "APPLLCANT'S NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF FOUND()
         @10,10 TO 12,70
         @11,27 SAY "OFFER LETTER ALREADY EXIST.."
         WAIT "O.K"
      ELSE
         DO GETDATA2
         READ
         APPEND BLANK
         REPLACE APPNAME WITH MAPPNAME, LENNAME WITH MLENNAME
         REPLACE TERMS WITH MTERMS, AMMOUNT WITH MAMMOUNT
         REPLACE TENURE WITH MTENURE, SECURE WITH MSECURE
      ENDIF
      @21,20 TO 23,60
      @22,35 SAY "MORE OFFER? (Y/N)" GET ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO LETTER
RETURN

*********THIS FOR MODIFYING RECORD LETTER OF
OFFER*************
PROCEDURE MODILETTER
ANS = "Y"
USE OFFER.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "LETTER OF OFFER"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
```

```
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
          STORE LENNAME TO MLENNAME
          STORE AMMOUNT TO MAMMOUNT
          STORE TENURE TO MTENURE
          STORE SECURE TO MSECURE
          STORE TERMS TO MTERMS

        DO GETDATA2
        READ
        REPLACE LENNAME WITH MLENNAME, AMMOUNT WITH MAMMOUNT
        REPLACE TENURE WITH MTENURE, SECURE WITH MSECURE,
TERMS WITH MTERMS
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE FORM TO MODIFY? (Y/N)" GET
ANS PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO LETTER
RETURN

*****************FOR DELETING RECORD OF LETTER OF OFFER****
PROCEDURE DELLETTER
ANS = "Y"
USE OFFER.DBF
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "LETTER OF OFFER FORM"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "DELETE RECORD"
     @6,5 TO 20,75 DOUB
     STORE SPACE(45) TO MAPPNAME
     @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME = APPNAME
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION DOES NOT EXIST...."
```

```
         WAIT "O.K"
      ELSE
           STORE LENNAME TO MLENNAME
           STORE AMMOUNT TO MAMMOUNT
           STORE TENURE TO MTENURE
           STORE SECURE TO MSECURE
           STORE TERMS TO MTERMS

         DO GETDATA2
         CLEAR GETS
         STORE "N" TO REQ
         @21,15 TO 23,65
         @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
         READ
         IF REQ = "Y"
           DELETE
           PACK
         ENDIF
      ENDIF
         @21,15 TO 23,65
         @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
         READ

ENDDO
CLOSE DATABASE
DO LETTER
RETURN

**********THIS IS FOR REPORT OF LETTER OF
OFFER***********
PROCEDURE REPLETTER
ANS = "Y"
DO WHILE ANS ="Y"
      DO SELECTOUT
      USE OFFER.DBF
      GO TOP
      SET COLOR TO W+/B+,,R+
      DO TITLE
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "LETTER OF OFFER"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
```

```
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE LENNAME TO MLENNAME
           STORE AMMOUNT TO MAMMOUNT
           STORE TENURE TO MTENURE
           STORE SECURE TO MSECURE
           STORE TERMS TO MTERMS
         DO GETDATA2
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO LETTER
RETURN

**********THIS IS FOR LETTER OF OFFERS OUTPUT
FORMAT*************
PROCEDURE GETDATA2
@10,7 SAY "LEARNERS' NAME:" GET MLENNAME PICT "@!"
@12,7 SAY "AMMOUNT:" GET MAMMOUNT PICT "99999999.99"
@14,7 SAY "TENURE:" GET MTENURE PICT "@!"
@16,7 SAY "SECURITY:" GET MSECURE PICT "@!"
@18,7 SAY "TERMS:" GET MTERMS PICT "@!"
RETURN

*********THIS IS FOR FINANCE************
PROCEDURE FINANCE
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
@6,14 TO 8,34 DOUB
@7,15 SAY "FINANCIAL CAPABILITY"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
```

```
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
       CASE CHOICE4 = 1
       DO ADDFIN
    CASE CHOICE4 = 2
       DO MODIFIN
    CASE CHOICE4 = 3
       DO DELFIN
    CASE CHOICE4 = 4
       DO REPFIN
    CASE CHOICE4 = 5
       DO TITLE
       RETURN
    ENDCASE
RETURN

***********THIS PROCEDURE IS FOR FINANCIAL
CAPABILITY***********
PROCEDURE ADDFIN
CLEAR
SET COLOR TO W+/B,,R
ANS ="Y"
USE COMPACCT.DBF
DO WHILE ANS = "Y"
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @3,20 TO 5,60
     @4,30 SAY "FINANCIAL CAPABILITY"
     @6,5 TO 20,75 DOUB
     STORE SPACE(25) TO MACCTNAME
     STORE SPACE(25) TO MBRANCH
     STORE SPACE(25) TO MACCTNO
     STORE SPACE(45) TO MADDR1
     STORE SPACE(45) TO MADDR2
     STORE SPACE(45) TO MBANKER
     STORE SPACE(45) TO MDIRECTOR
     STORE 0 TO MACCTTYPE, MCOMPTYPE, MAPPCOMT
     @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
     READ
     LOCATE ALL FOR MACCTNO = ACCTNO
     IF FOUND()
        @11,10 TO 13,70
```

```
         @12,22 SAY "COMPANY ACCOUNT FILE ALREADY EXIST.."
         WAIT "O.K"
      ELSE
         DO GETDATA3
         READ
         APPEND BLANK
         REPLACE ACCTNO WITH MACCTNO, ACCTNAME WITH MACCTNAME
         REPLACE ADDR1 WITH MADDR1, ADDR2 WITH MADDR2, BRANCH
WITH MBRANCH
         REPLACE BANKER WITH MBANKER, DIRECTOR WITH MDIRECTOR
         REPLACE ACCTTYPE WITH MACCTTYPE,COMPTYPE WITH
MCOMPTYPE
         REPLACE APPCOMT WITH MAPPCOMT
      ENDIF
      @21,20 TO 23,60
      @22,23 SAY "ARE THERE MORE ACCOUNT FILE?(Y/N)" GET ANS
PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO FINANCE
RETURN

*********THIS FOR MODIFYING RECORD FINANCE*************
PROCEDURE MODIFIN
ANS = "Y"
USE COMPACCT.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "FINANCIAL CAPABILITY"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MACCTNO
      @7,7 SAY "APPLICANT'S NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE ACCTNAME TO MACCTNAME
```

```
          STORE BRANCH TO MBRANCH
          STORE ACCTNO TO MACCTNO
          STORE ADDR1 TO MADDR1
          STORE ADDR2 TO MADDR2
          STORE BANKER TO MBANKER
          STORE DIRECTOR TO MDIRECTOR
          STORE ACCTTYPE TO MACCTTYPE
          STORE COMPTYPE TO MCOMPTYPE
          STORE APPCOMT TO MAPPCOMT

        DO GETDATA3
        READ
        REPLACE ACCTNO WITH MACCTNO, ACCTNAME WITH MACCTNAME
        REPLACE ADDR1 WITH MADDR1, ADDR2 WITH MADDR2, BRANCH
WITH MBRANCH
        REPLACE BANKER WITH MBANKER, DIRECTOR WITH MDIRECTOR
        REPLACE ACCTTYPE WITH MACCTTYPE,COMPTYPE WITH
MCOMPTYPE
        REPLACE APPCOMT WITH MAPPCOMT
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE FORM TO MODIFY? (Y/N)" GET
ANS PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO FINANCE
RETURN

***************THIS PROCEDURE IS FOR DELETE FINANCIAL
CAPABILITY*****
PROCEDURE DELFIN
ANS = "Y"
DO WHILE ANS ="Y"
     USE COMPACCT.DBF
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "FINANCIAL CAPABILITY"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "DELETE RECORD"
     @6,5 TO 20,75 DOUB
     STORE SPACE(45) TO MACCTNO
     @7,7 SAY "APPLICANT'S NUMBER:" GET MACCTNO PICT "@!"
     READ
```

```
     LOCATE ALL FOR MACCTNO = ACCTNO
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICATION DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
          STORE ACCTNAME TO MACCTNAME
          STORE BRANCH TO MBRANCH
          STORE ACCTNO TO MACCTNO
          STORE ADDR1 TO MADDR1
          STORE ADDR2 TO MADDR2
          STORE BANKER TO MBANKER
          STORE DIRECTOR TO MDIRECTOR
          STORE ACCTTYPE TO MACCTTYPE
          STORE COMPTYPE TO MCOMPTYPE
          STORE APPCOMT TO MAPPCOMT

        DO GETDATA3
        CLEAR GETS
        STORE "N" TO REQ
        @21,15 TO 23,65
        @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
        READ
        IF REQ = "Y"
          DELETE
          PACK
        ENDIF
        ENDIF
        @21,15 TO 23,65
        @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
        READ

ENDDO
CLOSE DATABASE
DO FINANCE
RETURN

**********THIS IS FOR REPORT OF FINANCIAL
CAPABILITY**********
PROCEDURE REPFIN
ANS = "Y"
DO WHILE ANS ="Y"
     DO SELECTOUT
     USE COMPACCT.DBF
     GO TOP
```

```
      SET COLOR TO W+/B+,,R+
      DO TITLE
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "FINANCIAL CAPABILITY"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MACCTNO
      @7,7 SAY "APPLICANT'S NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE ACCTNAME TO MACCTNAME
           STORE BRANCH TO MBRANCH
           STORE ACCTNO TO MACCTNO
           STORE ADDR1 TO MADDR1
           STORE ADDR2 TO MADDR2
           STORE BANKER TO MBANKER
           STORE DIRECTOR TO MDIRECTOR
           STORE ACCTTYPE TO MACCTTYPE
           STORE COMPTYPE TO MCOMPTYPE
           STORE APPCOMT TO MAPPCOMT

         DO GETDATA3
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO FINANCE
RETURN

*************THIS IS COMPANY ACCOUNT OUTPUT
FORMAT*****************
PROCEDURE GETDATA3
@8,7 SAY "ACCOUNT TYPE:" GET MACCTTYPE PICT "9"
@9,7 SAY "ACCOUNT NAME:" GET MACCTNAME PICT "@!"
```

```
@10,7 SAY "BUSINESS ADDRESS:" GET MADDR1 PICT "@!"
@11,7 SAY "COMPANY TYPE:" GET MCOMPTYPE PICT "9"
@12,7 SAY "APPLICANT'S COMMITTMENT:" GET MAPPCOMT PICT
"99999999.99"
@13,7 SAY "REFEREES/DIRECTORS:" GET MDIRECTOR PICT "@!"
@14,7 SAY "ADDRESS:" GET MADDR2 PICT "@!"
@15,7 SAY "BANKERS:" GET MBANKER PICT "@!"
@16,7 SAY "BRANCH:" GET MBRANCH PICT "@!"
RETURN


**********THIS PROCEDURE IS FOR LOAN ACCOUNT***************
PROCEDURE LOAN
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
@6,14 TO 8,34 DOUB
@7,15 SAY "   LOAN "
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE4 = 1
        DO ADDLOAN
     CASE CHOICE4 = 2
        DO MODILOAN
     CASE CHOICE4 = 3
        DO DELLOAN
     CASE CHOICE4 = 4
        DO REPLOAN
     CASE CHOICE4 = 5
        DO TITLE
        RETURN
     ENDCASE
RETURN

**********THIS PROCEDURE IS FOR ADD RECORD LOAN*********
PROCEDURE ADDLOAN
SET COLOR TO W/RB,,B
ANS="Y"
DO WHILE ANS="Y"
```

```
      USE LOAN.DBF
    CLEAR
    @2,0 TO 2,79 DOUB
    @1,5 SAY DATE()
    @3,20 TO 5,60
    @4,34 SAY "LOAN ACCOUNT"
    @6,5 TO 20,75 DOUB
    STORE SPACE(30) TO MAPPNAME2
    STORE SPACE(30) TO MNATURE
    STORE CTOD("  /  /    ") TO MFDATE
    STORE 0 TO MAMOUNT1,MAMOUNT2,MAMOUNT3
    @8,7 SAY "APPLICANT'S NAME:" GET MAPPNAME2 PICT "@!"
    READ
    LOCATE ALL FOR APPNAME2 = MAPPNAME2
    IF FOUND()
        @11,10 TO 13,70
        @12,27 SAY "LOAN ACCOUNT ALREADY EXIST.."
        WAIT "O.K"
    ELSE
       DO GETDATA4
       READ
       APPEND BLANK
       REPLACE APPNAME2 WITH MAPPNAME2, FDATE WITH MFDATE,
NATURE WITH MNATURE
       REPLACE AMOUNT1 WITH MAMOUNT1, AMOUNT2 WITH MAMOUNT2
       REPLACE AMOUNT3 WITH MAMOUNT3
    ENDIF
       @21,20 TO 23,60
       @22,23 SAY "ARE THERE MORE LOAN ACCOUNT?(Y/N)" GET ANS
PICT "!"
       READ
ENDDO
CLOSE DATABASE
DO LOAN
RETURN

*********THIS FOR MODIFYING RECORD LOAN*************
PROCEDURE MODILOAN
ANS = "Y"
DO WHILE ANS ="Y"
    SET COLOR TO W/B,,R+
    USE LOAN.DBF
    CLEA
    @2,0 TO 2,79 DOUB
    @1,5 SAY DATE()
    @1,30 SAY "   LOAN  "
    SET CLOCK TO 1,60
```

```
     @3,20 TO 5,60
     @4,32 SAY "MODIFY RECORD"
     @6,5 TO 20,75 DOUB
     STORE SPACE(30) TO MAPPNAME2
     @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME2 PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME2 = APPNAME2
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "APPLICANT'S NAME DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
          STORE NATURE TO MNATURE
          STORE FDATE TO MFDATE
          STORE AMOUNT1 TO MAMOUNT1
          STORE AMOUNT2 TO MAMOUNT2
          STORE AMOUNT3 TO MAMOUNT3
         DO GETDATA4
        READ
        REPLACE APPNAME2 WITH MAPPNAME2, FDATE WITH MFDATE,
NATURE WITH MNATURE
        REPLACE AMOUNT1 WITH MAMOUNT1, AMOUNT2 WITH MAMOUNT2
        REPLACE AMOUNT3 WITH MAMOUNT3
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE LAON TO MODIFY? (Y/N)" GET
ANS PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO LOAN
RETURN

***************THIS PROCEDURE IS FOR DELETE RECORD LOAN*****
PROCEDURE DELLOAN
ANS = "Y"
DO WHILE ANS ="Y"
     USE LOAN.DBF
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "LOAN"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "DELETE RECORD"
     @6,5 TO 20,75 DOUB
```

```
      STORE SPACE(30) TO MAPPNAME2
      @7,7 SAY "APPLICANT'S NAMBE:" GET MAPPNAME2 PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME2 = APPNAME2
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICANT'S NAME DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE NATURE TO MNATURE
           STORE FDATE TO MFDATE
           STORE AMOUNT1 TO MAMOUNT1
           STORE AMOUNT2 TO MAMOUNT2
           STORE AMOUNT3 TO MAMOUNT3
         DO GETDATA4
         CLEAR GETS
         STORE "N" TO REQ
         @21,15 TO 23,65
         @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
         READ
         IF REQ = "Y"
           DELETE
           PACK
         ENDIF
         ENDIF
         @21,15 TO 23,65
         @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET AN
PICT "!"
         READ
ENDDO
CLOSE DATABASE
DO LOAN
RETURN

**********THIS IS FOR REPORT OF LOAN**********
PROCEDURE REPLOAN
ANS = "Y"
DO WHILE ANS ="Y"
      DO SELECTOUT
      USE LOAN.DBF
      GO TOP
      SET COLOR TO W+/B+,,R+
      DO TITLE
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
```

```
      @1,5 SAY DATE()
      @1,30 SAY "LOAN"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MAPPNAME2
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME2 PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME2 = APPNAME2
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICANT'S NAME DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE NATURE TO MNATURE
           STORE FDATE TO MFDATE
           STORE AMOUNT1 TO MAMOUNT1
           STORE AMOUNT2 TO MAMOUNT2
           STORE AMOUNT3 TO MAMOUNT3
         DO GETDATA4
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO LOAN
RETURN

************THIS IS LOAN ACCOUNT OUTPUT FORMAT***************
PROCEDURE GETDATA4
@10,7 SAY "DATE:" GET MFDATE
@12,7 SAY "CREDIT FACILITY NATURE:" GET MNATURE PICT "@!"
@14,7 SAY "AMOUNT RECOMMENDED:" GET MAMOUNT1 PICT
"99999999.99"
@16,7 SAY "AMOUNT WITHDRAWN:" GET MAMOUNT2 PICT "99999999.99"
@18,7 SAY "AMOUNT LEFT:" GET MAMOUNT3 PICT "99999999.99"
RETURN


***********THIS PROCEDURE IS FOR MONITORING***************
PROCEDURE MONITOR
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
```

```
@6,14 TO 8,34 DOUB
@7,15 SAY " LOAN MONITORING"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE4 = 1
        DO ADDMON
     CASE CHOICE4 = 2
        DO MODIMON
     CASE CHOICE4 = 3
        DO DELMON
     CASE CHOICE4 = 4
        DO REPMON
     CASE CHOICE4 = 5
        DO TITLE
        RETURN
     ENDCASE
RETURN

**********THIS PROCEDURE IS FOR ADD RECORD LOAN
MONITORING*********
PROCEDURE ADDMON
SET COLOR TO W+/B,,RG
USE MONLOAN.DBF
ANS ="Y"
DO WHILE ANS ="Y"
        CLEAR
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @3,20 TO 5,60
     @4,34 SAY "LOAN MONITOR"
     @6,5 TO 20,75 DOUB
     STORE SPACE(30) TO MFINDEX
     STORE SPACE(30) TO MFAUTHOR
     STORE SPACE(30) TO MFCATGORY
     STORE SPACE(30) TO MFMATURE
     STORE SPACE(30) TO MFSECURE
     STORE SPACE(30) TO MFNAME
     STORE SPACE(45) TO MADDRESS
     STORE SPACE(20) TO MACCTNO
```

```
     STORE SPACE(20) TO MFXTNO
     STORE CTOD("  /  /    ") TO MFDATE
     STORE CTOD("  /  /    ") TO MFMATDATE
     STORE SPACE(10) TO MBANKCODE
     STORE SPACE(10) TO MCONCODE
     STORE 0 TO MFCREDIT, MFREPAY, MFINSTALL, MINTRATE
     STORE 0 TO MFAMTPAID, MFAMTREM
     @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
     READ
     LOCATE ALL FOR MACCTNO=ACCTNO
     IF FOUND()
         @11,10 TO 13,70
         @12,25 SAY "RECORD ALREADY EXIST ON LOAN.."
         WAIT "O.K"
     ELSE
         DO GETDATA5
         READ
         APPEND BLANK
         REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MCONCODE
         REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
         REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH MFAUTHOR
         REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
         REPLACE FCATGORY WITH MFCATGORY,FMATURE WITH MFMATURE
         REPLACE FINSTALL WITH MFINSTALL,INTRATE WITH MINTRATE
         REPLACE FMATDATE WITH MFMATDATE,FSECURE WITH MFSECURE
         REPLACE FAMTPAID WITH MFAMTPAID,FAMTREM WITH MFAMTREM
         REPLACE FNAME WITH MFNAME,FXTNO WITH MFXTNO
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " MORE LOAN TO MONITOR?(Y/N)" GET ANS PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

*********THIS FOR MODIFYING RECORD LOAN MONITOR*************
PROCEDURE MODIMON
ANS = "Y"
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     USE MONLOAN.DBF
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY " MONITOR LOAN  "
```

```
SET CLOCK TO 1,60
@3,20 TO 5,60
@4,32 SAY "MODIFY RECORD"
@6,5 TO 20,75 DOUB
STORE SPACE(30) TO MACCTNO
@7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
READ
LOCATE ALL FOR MACCTNO = ACCTNO
IF .NOT. FOUND()
   @10,10 TO 12,70
   @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
    WAIT "O.K"
ELSE
     STORE FINDEX TO MFINDEX
     STORE FAUTHOR TO MFAUTHOR
     STORE FCATGORY TO MFCATGORY
     STORE FMATURE TO MFMATURE
     STORE FSECURE TO MFSECURE
     STORE FNAME TO MFNAME
     S
```

```
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MACCTNO
      @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE FINDEX TO MFINDEX
           STORE FAUTHOR TO MFAUTHOR
           STORE FCATGORY TO MFCATGORY
           STORE FMATURE TO MFMATURE
           STORE FSECURE TO MFSECURE
           STORE FNAME TO MFNAME
           STORE ADDRESS TO MADDRESS
           STORE FXTNO TO MFXTNO
           STORE FDATE TO MFDATE
           STORE FMATDATE TO MFMATDATE
           STORE BANKCODE TO MBANKCODE
           STORE CONCODE TO MCONCODE
           STORE FCREDIT TO MFCREDIT
           STORE FREPAY TO MFREPAY
           STORE FINSTALL TO MFINSTALL
           STORE INTRATE TO MINTRATE
           STORE FAMTPAID TO MFAMTPAID
           STORE FAMTREM TO MFAMTREM
          DO GETDATA5
         READ
              REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MCONCODE
              REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
               REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH
MFAUTHOR
               REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
               REPLACE FCATGORY WITH MFCATGORY,FMATURE WITH
MFMATURE
               REPLACE FINSTALL WITH MFINSTALL,INTRATE WITH
MINTRATE
               REPLACE FMATDATE WITH MFMATDATE,FSECURE WITH
MFSECURE
               REPLACE FAMTPAID WITH MFAMTPAID,FAMTREM WITH
MFAMTREM
```

```
                REPLACE FNAME WITH MFNAME,FXTNO WITH MFXTNO

     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE TO MODIFY? (Y/N)" GET ANS
PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

***************THIS PROCEDURE IS FOR DELETE RECORD MONITOR
LOAN*****
PROCEDURE DELMON
ANS = "Y"
DO WHILE ANS ="Y"
     USE MONLOAN.DBF
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "MONITOR LOAN"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "DELETE RECORD"
     @6,5 TO 20,75 DOUB
     STORE SPACE(30) TO MACCTNO
     @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
     READ
     LOCATE ALL FOR MACCTNO = ACCTNO
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
          STORE FINDEX TO MFINDEX
          STORE FAUTHOR TO MFAUTHOR
          STORE FCATGORY TO MFCATGORY
          STORE FMATURE TO MFMATURE
          STORE FSECURE TO MFSECURE
          STORE FNAME TO MFNAME
          STORE ADDRESS TO MADDRESS
          STORE FXTNO TO MFXTNO
          STORE FDATE TO MFDATE
          STORE FMATDATE TO MFMATDATE
          STORE BANKCODE TO MBANKCODE
```

```
     STORE SPACE(20) TO MFXTNO
     STORE CTOD("  /  /    ") TO MFDATE
     STORE CTOD("  /  /    ") TO MFMATDATE
     STORE SPACE(10) TO MBANKCODE
     STORE SPACE(10) TO MCONCODE
     STORE 0 TO MFCREDIT, MFREPAY, MFINSTALL, MINTRATE
     STORE 0 TO MFAMTPAID, MFAMTREM
     @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
     READ
     LOCATE ALL FOR MACCTNO=ACCTNO
     IF FOUND()
          @11,10 TO 13,70
          @12,25 SAY "RECORD ALREADY EXIST ON LOAN.."
          WAIT "O.K"
     ELSE
          DO GETDATA5
          READ
          APPEND BLANK
          REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MCONCODE
          REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
          REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH MFAUTHOR
          REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
          REPLACE FCATGORY WITH MFCATGORY,FMATURE WITH MFMATURE
          REPLACE FINSTALL WITH MFINSTALL,INTRATE WITH MINTRATE
          REPLACE FMATDATE WITH MFMATDATE,FSECURE WITH MFSECURE
          REPLACE FAMTPAID WITH MFAMTPAID,FAMTREM WITH MFAMTREM
          REPLACE FNAME WITH MFNAME,FXTNO WITH MFXTNO
     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " MORE LOAN TO MONITOR?(Y/N)" GET ANS PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

*********THIS FOR MODIFYING RECORD LOAN MONITOR*************
PROCEDURE MODIMON
ANS = "Y"
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     USE MONLOAN.DBF
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY " MONITOR LOAN  "
```

```
          STORE CONCODE TO MCONCODE
          STORE FCREDIT TO MFCREDIT
          STORE FREPAY TO MFREPAY
          STORE FINSTALL TO MFINSTALL
          STORE INTRATE TO MINTRATE
          STORE FAMTPAID TO MFAMTPAID
          STORE FAMTREM TO MFAMTREM

        DO GETDATA5
        CLEAR GETS
        STORE "N" TO REQ
        @21,15 TO 23,65
        @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
        READ
        IF REQ = "Y"
          DELETE
          PACK
        ENDIF
        ENDIF
        @21,15 TO 23,65
        @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
        READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

**********************THIS IS FOR REPORT OF MONITOR
LOAN***********
PROCEDURE REPMON
ANS = "Y"
DO WHILE ANS ="Y"
     DO SELECTOUT
     USE MONLOAN.DBF
     GO TOP
     SET COLOR TO W+/B+,,R+
     DO TITLE
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "MONITOR LOAN"
     SET CLOCK TO 1,60
     @3,20 TO 5,30
     @4,22 SAY "REPORT"
```

```
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MACCTNO
      @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE FINDEX TO MFINDEX
           STORE FAUTHOR TO MFAUTHOR
           STORE FCATGORY TO MFCATGORY
           STORE FMATURE TO MFMATURE
           STORE FSECURE TO MFSECURE
           STORE FNAME TO MFNAME
           STORE ADDRESS TO MADDRESS
           STORE FXTNO TO MFXTNO
           STORE FDATE TO MFDATE
           STORE FMATDATE TO MFMATDATE
           STORE BANKCODE TO MBANKCODE
           STORE CONCODE TO MCONCODE
           STORE FCREDIT TO MFCREDIT
           STORE FREPAY TO MFREPAY
           STORE FINSTALL TO MFINSTALL
           STORE INTRATE TO MINTRATE
           STORE FAMTPAID TO MFAMTPAID
           STORE FAMTREM TO MFAMTREM

         DO GETDATA5
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO MONITOR
RETURN


**************THIS IS LOAN MONITOR OUTPUT
FORMAT*****************
PROCEDURE GETDATA5
@8,7 SAY "NAME:" GET MFNAME PICT "@!"
@8,45 SAY "BRANCH:" GET MBANKCODE PICT "@!"
@9,7 SAY "CUSTOMER INDEX NUMBER:" GET MFINDEX PICT "@!"
```

```
@10,7 SAY "AUTHORISED AMOUNT:" GET MFAUTHOR PICT "@!"
@11,7 SAY "CATEGORY:" GET MFCATGORY PICT "@!"
@12,7 SAY "ADDRESS:" GET MADDRESS PICT "@!"
@13,7 SAY "MATURITY:" GET MFMATURE PICT "@!"
@14,7 SAY "SECURITY:" GET MFSECURE PICT "@!"
@15,7 SAY "CONDITION CODE:" GET MCONCODE PICT "99999999.99"
@16,7 SAY "CREDIT NUMBER:" GET MFCREDIT PICT "99999999.99"
@17,7 SAY "REPAYMENT:" GET MFREPAY PICT "99999999.99"
@18,7 SAY "INSTALLMENT:" GET MFINSTALL PICT "99999999.99"
@19,7 SAY "INTEREST RATE:" GET MINTRATE PICT "99999999.99"
@15,35 SAY "EXTENTION NUMBER:" GET MFXTNO PICT "@!"
@16,45 SAY "COMMENCEMENT DATE:" GET MFDATE
@17,45 SAY "MATURITY DATE:" GET MFMATDATE
@18,45 SAY "TOTAL MAOUNT PAID:" GET MFAMTPAID PICT
"99999999.99"
@19,45 SAY "AMOUNT REMAINING:" GET MFAMTREM PICT "99999999.99"
RETURN
```

AUTHORISED AMOUNT: 300000
CATEGORY:
ADDRESS:
MATURITY:
SECURITY: 5 HECTERS OF LAND
CONDITION CODE: 54545545.4 EXTENTION NUMBER: 54439
CREDIT NUMBER: 657678.00 COMMENCEMENT DATE: 23/05/2000
REPAYMENT: 32332344.55 MATURITY DATE: 21/01/2000
INSTALLMENT: 77777700.00 TOTAL MAOUNT PAID: 150000.00
INTEREST RATE: 1000.00 AMOUNT REMAINING: 150000.00

MORE LOAN TO MONITOR?(Y/N) Y

/03/2000 1:00:49 am

LOAN MONITOR

ACCOUNT NUMBER: AA4566778
NAME: OLAKOLA.OJO BRANCH: MINNA
CUSTOMER INDEX NUMBER: U6543
AUTHORISED AMOUNT: 300000
CATEGORY:
ADDRESS:
MATURITY:
SECURITY: 5 HECTERS OF LAND
CONDITION CODE: 54545545.4 EXTENTION NUMBER: 54439
CREDIT NUMBER: 657678.00 COMMENCEMENT DATE: 23/05/2000
REPAYMENT: 32332344.55 MATURITY DATE: 21/01/2000
INSTALLMENT: 77777700.00 TOTAL MAOUNT PAID: 150000.00
INTEREST RATE: 1000.00 AMOUNT REMAINING: 150000.00

MORE LOAN TO MONITOR?(Y/N) Y

/03/2000 1:00:49 am

LOAN MONITOR

ACCOUNT NUMBER: AA4566778
NAME: OLAKOLA.OJO BRANCH: MINNA
CUSTOMER INDEX NUMBER: U6543
AUTHORISED AMOUNT: 300000
CATEGORY:
ADDRESS:
MATURITY:
SECURITY: 5 HECTERS OF LAND
CONDITION CODE: 54545545.4 EXTENTION NUMBER: 54439
CREDIT NUMBER: 657678.00 COMMENCEMENT DATE: 23/05/2000
REPAYMENT: 32332344.55 MATURITY DATE: 21/01/2000
INSTALLMENT: 77777700.00 TOTAL MAOUNT PAID: 150000.00
INTEREST RATE: 1000.00 AMOUNT REMAINING: 150000.00

¤
¤
¤
ëëë¥

Öááááááááááááááááááááááááááááááááááááááá¢
° ARE THERE MORE ACCOUNT FILE?(Y/N) Y °
âááááááááááááááááááááááááááááááááááááááál

/03/2000
ëë12:49:46 amëëëëë

Öááááááááááááááááááááááááááááááááááááááá¢
° FINANCIAL CAPABILITY °
âááááááááááááááááááááááááááááááááááááááál

ëëë£
ACCOUNT NUMBER: AA276534 ¤
ACCOUNT TYPE: 2 ¤
ACCOUNT NAME: DEPOSIT ¤
BUSINESS ADDRESS: OJULARI STREET ¤
COMPANY TYPE: 1 ¤
APPLICANT'S COMMITTMENT: 2000000.00 ¤
REFEREES/DIRECTORS: OLAOLU ¤
ADDRESS: P.O.BOX 65. LAGOS ¤
BANKERS: UBA ¤
BRANCH: MINNA ¤
¤
¤
¤
ëëë¥

Öááááááááááááááááááááááááááááááááááááááá¢
° ARE THERE MORE ACCOUNT FILE?(Y/N) Y °
âááááááááááááááááááááááááááááááááááááááál

/03/2000
ëë12:52:16 amëëëëë

Öááááááááááááááááááááááááááááááááááááááá¢
° LOAN ACCOUNT °
âááááááááááááááááááááááááááááááááááááááál

ëë£
¤
APPLICANT'S NAME: OJO JOSEPH ¤
¤
DATE: 21/03/2000 ¤
¤
CREDIT FACILITY NATURE: POULTRY ¤
¤
AMOUNT RECOMMENDED: 50000.00 ¤
¤
AMOUNT WITHDRAWN: 200000.00 ¤
¤
AMOUNT LEFT: 3000000.00 ¤
¤
ëë¥

Öááááááááááááááááááááááááááááááááááááááá¢
° ARE THERE MORE LOAN ACCOUNT?(Y/N) Y °
âááááááááááááááááááááááááááááááááááááááál

```
.PPLLCANT'S NAME: MUHAMMAD BASHIR                                     ¤
                                                                      ¤
.EARNERS' NAME: AUDU OJO                                              ¤
                                                                      ¤
.MMOUNT:     200000.00                                                ¤
                                                                      ¤
'ENUREː 6YEAR                                                         ¤
                                                                      ¤
;ECURITY: 2 HECTERS OF LAND                                           ¤
                                                                      ¤
'ERMS: YEARLY PAYMENT                                                 ¤
                                                                      ¤
ëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëë¥
             Öáááááááááááááááááááááááááááááááááááááááá¢
             °             MORE OFFER? (Y/N) Y        °
             âááááááááááááááááááááááááááááááááááááááá1



/03/2000
ëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëë12:49:40 amëëëëëë
             Öáááááááááááááááááááááááááááááááááááááááá¢
             °         FINANCIAL CAPABILITY             °
             âááááááááááááááááááááááááááááááááááááááá1
ëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëë£
ACCOUNT NUMBER: AA276534                                             ¤
:CCOUNT TYPE: 2                                                      ¤
:CCOUNT NAME: DEPOSIT                                                ¤
JSINESS ADDRESS: OJULARI STREET                                      ¤
)MPANY TYPE: 1                                                       ¤
?PLICANT'S COMMITTMENT:  2000000.00                                  ¤
EFEREES/DIRECTORS: OLAOLU                                            ¤
DDRESS: P.O.BOX 65. LAGOS                                            ¤
ANKERS: UBA                                                          ¤
RANCH: MINNA                                                         ¤
                                                                     ¤
                                                                     ¤
                                                                     ¤
ëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëë¥
             Öáááááááááááááááááááááááááááááááááááááááá¢
             °  ARE THERE MORE ACCOUNT FILE?(Y/N) Y    °
             âááááááááááááááááááááááááááááááááááááááá1



/03/2000
ëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëë12:49:40 amëëëëëë
             Öáááááááááááááááááááááááááááááááááááááááá¢
             °         FINANCIAL CAPABILITY             °
             âááááááááááááááááááááááááááááááááááááááá1
ëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëëë£
ACCOUNT NUMBER: AA276534                                             ¤
ACCOUNT TYPE: 2                                                      ¤
ACCOUNT NAME: DEPOSIT                                                ¤
BUSINESS ADDRESS: OJULARI STREET                                     ¤
COMPANY TYPE: 1                                                      ¤
APPLICANT'S COMMITTMENT:  2000000.00                                 ¤
REFEREES/DIRECTORS: OLAOLU                                           ¤
ADDRESS: P.O.BOX 65. LAGOS                                           ¤
BANKERS: UBA                                                         ¤
BRANCH: MINNA                                                        ¤
```

12:46:34 am

LETTER OF OFFER

APPLLCANT'S NAME: MUHAMMAD BASHIR

LEARNERS' NAME: AUDU OJO

AMMOUNT: 200000.00

TENURE: 6YEAR

SECURITY: 2 HECTERS OF LAND

TERMS: YEARLY PAYMENT

MORE OFFER? (Y/N) Y

12:46:35 am

LETTER OF OFFER

APPLLCANT'S NAME: MUHAMMAD BASHIR

LEARNERS' NAME: AUDU OJO

AMMOUNT: 200000.00

TENURE: 6YEAR

SECURITY: 2 HECTERS OF LAND

TERMS: YEARLY PAYMENT

MORE OFFER? (Y/N) Y

12:46:36 am

LETTER OF OFFER

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

/03/2000 APPLICATION FORM 12:43:05 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

/03/2000 APPLICATION FORM 12:43:07 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

03/2000 APPLICATION FORM 12:42:40 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

/03/2000 APPLICATION FORM 12:43:05 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

/03/2000 APPLICATION FORM 12:43:07 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS