**BHBFC**

**ICT, OPERATION**

**Year End LOAN A/CS CLOSING PROCEDURE**

1. **Description of bhbfc loan**
2. **Deffered loan a/c**
3. **EMI loan a/c**
4. **Type of loan Transaction**

**(Data)**

1. New Account
2. Loan disbursement
3. Memo/Check
4. Voucher
5. B.f
6. Account drop
7. Loan R/s
8. Court Case
9. **Loan a/cs Report/Statement (Main Part)**
10. Loan ledger Summary ( From Process Menu)
11. Loan Ledger Statement ( From Process Menu)
12. Summary of Bank Statement (13.2)
13. Rate of Interest Overdue ( From Run Report)
14. Interest wise Recoverable amount statement(16.1)
15. Interest wise Disbursement & Income statement(17)
16. List of Office wise Summary Statement(25)
17. List of Zero Balance(44.1)
18. Recovery Statement(48)
19. Loan Classification (59.b)

**Year End Final closing process**

**(Schema Name: bhbfc1819**

**Ip Address: 192.168.153.11**

**User id/Password: ict\_operation/Bhbfc\_123**

**(DEFFERED LOAN)**

[**http://192.168.153.20:7778/forms/frmservlet?config=BHBFC1819**](http://192.168.153.20:7778/forms/frmservlet?config=BHBFC1819)

(Preparation-1)

You must check current fiscal year individually principal and Interest Balance is zero .

We can check Zero Balance of current year using by following SQL command.

**(SQL-1)>** select \* from acc\_drop where fin\_year='2018-2019' and loc\_code=:p\_loc\_code and (cum\_prin\_bal<>0 or cum\_int\_bal<>0)

(You should not run Account Drop Process, until respective branch office confirm about all zero balance data entry.)

**Step-1 >** Run “Account Drop Process “ Office and Type Wise

(When you confirm Account Wise principal and Interest Balance is zero(individually principal and Interest Balance) then run “Account Drop process” office and type wise )



(Preparation-2)

**(SQL-2)>**

Select Loc\_code,loan\_type,loan\_cat,loan\_acc,memo\_no,pay\_date,pay\_amt,purpose,

ln\_type\_bk,bank,period,actual\_loc\_code,actual\_error,branch\_code from BHBFC1819.TMP\_RECEIPT where actual\_error in ('Invalid Account Number','Duplicat Account Number and valid account but more than one Branch',

'No Error and it is duplicate entry','No Error and valid account but more than one Branch') and

PAY\_DATE BETWEEN to\_date('01/07/2018','dd/mm/rrrr') AND to\_date('30/06/2019','dd/mm/rrrr') and actual\_loc\_code is null

and PURPOSE='M' *--branch\_code is null AND*

*AND LOC\_CODE=:P\_LOC\_CODE*

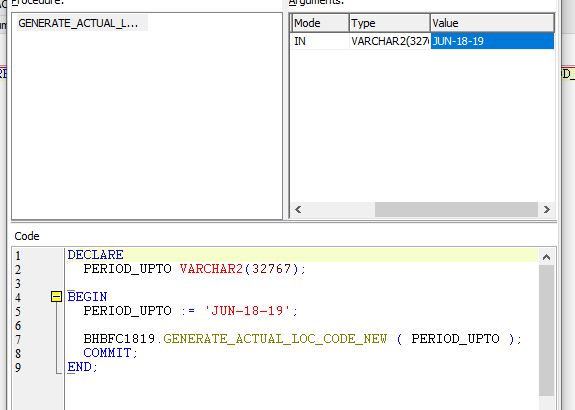
order by loc\_code,loan\_type,actual\_error

IF ERROR SHOWS THEN Output(May be excel file) of the above sql send to concern branch office and request them to solve as early as possible.

When branch office solve the memo suspense and inform to you, then run the following sql and execute commit command.

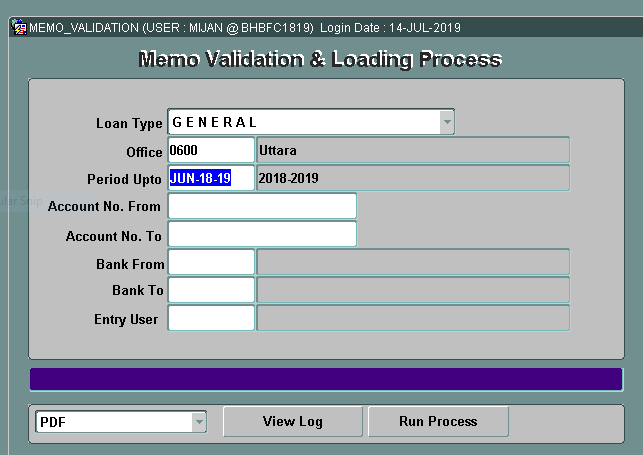
**(SQL-3)>**  update BHBFC1819.tmp\_receipt set actual\_error=null where actual\_error in('Invalid Account Number','Duplicat Account Number and valid account but more than one Branch','No Error and it is duplicate entry','No Error and valid account but more than one Branch') and actual\_loc\_code is null and PURPOSE='M' *AND LOC\_CODE=:P\_LOC\_CODE*

**STEP-2>** Now run “GENERATE\_ACTUAL\_LOC\_CODE\_NEW” Procedure as shown bellow



Now Run (SQL-2)>. If no error shows then go to step-3> otherwise run (SQL-2)> and (SQL-3)> AND CONTINUE …….

**Step -3> Run “Memo Validation Process “ Office and Type Wise.**

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(Preparation-3)

**(SQL-4)>** select loan\_code,count(\*) from bhbfc1819.bf\_correction where fin\_year='2018-2019’ group by loan\_code having count(\*)>1

If duplicate Account found then direct communicate with concern branch request them to delete the duplicate bf account.

We have to check the B.F correction data with yr\_end\_bal table by following SQL command.

**(SQL-5)>**  select \* from bhbfc1819.yr\_end\_bal y,bhbfc1819.bf\_correction b

where y.loc\_code=b.loc\_code

and y.loan\_code=b.LOAN\_CODE

and y.fin\_year='2017-2018'

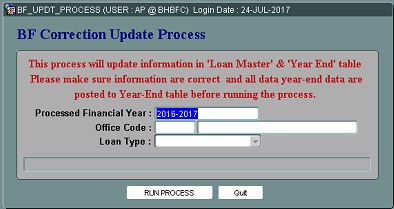
and b.fin\_year='2018-2019'

and y.loc\_code=:p\_loc\_code

and( y.cum\_prin\_bal<>b.cum\_prin\_bal or y.cum\_int\_bal<>b.cum\_int\_bal)

**If no record found then run “ B.F Process” Otherwise you must not run this Process**

**Step-4>**  Run B.F Process of Current FY.



(Preparation-4)

**(SQL-6)>** select \* from bhbfc1819.tmp\_resch where period like '%-18-19' and manual\_ent='N' and PROCESSED='N' and loc\_code=:p\_loc\_code

When we found no record then need not to run “Reschedule process” otherwise go to **Step-5>**.

**Step-5>** Run “Reschedule process” Office ,loan\_type and month wise.



**(Step-6)> YOU SHOULD CHECK FOLLOWING THINGS.**

* **Check Total Disbursement Amount (Product/Type Wise) against entry figure of branches.**
* **Check Total Voucher Amount (Product/Type Wise) against entry figure of branches.**
* **Check Total Memo Amount (Product/Type Wise) against entry figure of branches.**

**(Preparation-5) :** delete data from beg\_of\_month, tmp\_rpt\_bal and rpt\_to\_date tables by applying loc\_code and loan\_type parameters.

**(SQL-7)>** delete from bhbfc1819.beg\_of\_month where loc\_code=:p\_loc\_code and substr(loan\_code,1,1)=:P\_loan\_type;

**(SQL-8)>** delete from bhbfc1819.tmp\_rpt\_bal where loc\_code=:p\_loc\_code and substr(loan\_code,1,1)=:P\_loan\_type;

**(SQL-9)>** delete from bhbfc1819.rpt\_to\_date where loc\_code=:p\_loc\_code and substr(loan\_code,1,1)=:P\_loan\_type;

**(SQL-8)>** commit;

**Step-7>**.

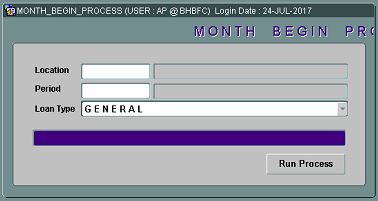
**>>>** HAVE TO CHECK OPENING BALANCE FROM PREVIOUS YEAR CLOSING BALANCE . WE CAN SEE FROM Loan ledger Summary Statement (Product/Type Wise) OF PREVIOUS FY.

**( Step-9)>** run ‘Beg of Month process’.

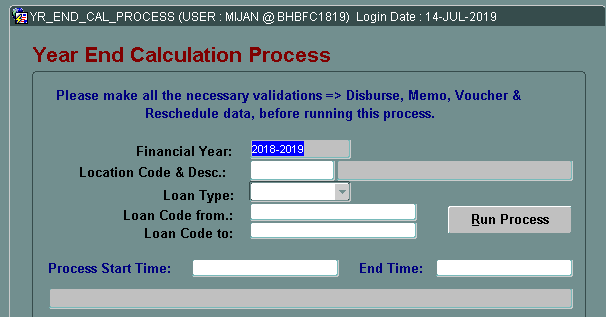
Location: OFFICE\_CODE

Period : JUN-18-19

Loan Type: General/Multi



**(Step 10)>** run “ Year end Closing Process” with parameter of Fiscal Year, Loc\_code,Loan type and Loan account No (First to Last)

****

**Step-11>** Provide Loan Ledger Summary Report of Respective Branch office (Product/Type Wise) and others necessary Reports .

(MENSION ABOVE OF Section no. C )

SOME IMPORTANT (SQL)

*-------memo collection FOR OWN branche office ------------*

select sum(pay\_amt) from BHBFC1819.TMP\_RECEIPT where loc\_code=:P\_LOC\_CODE and loan\_type=:P\_LOAN\_TYPE and

PAY\_DATE BETWEEN to\_date('01/07/2018','dd/mm/rrrr') AND to\_date('30/06/2019','dd/mm/rrrr')

*-------memo collection RESPECTIVE branche INCLUDING ALL OVER THE BANGLADESH office ------------*

select sum(pay\_amt) from BHBFC1819.TMP\_RECEIPT where ACTUAL\_loc\_code=:P\_LOC\_CODE and loan\_type=:P\_LOAN\_TYPE and

PAY\_DATE BETWEEN to\_date('01/07/2018','dd/mm/rrrr') AND to\_date('30/06/2019','dd/mm/rrrr')

*-------memo collection from others branches office ------------*

select sum(pay\_amt) from BHBFC1819.TMP\_RECEIPT where loan\_type='1' and

PAY\_DATE BETWEEN to\_date('01/07/2018','dd/mm/rrrr') AND to\_date('30/06/2019','dd/mm/rrrr')

and loc\_code<>:P\_LOC\_CODE and actual\_loc\_code=:P\_ACTUAL\_LOC\_CODE

*------Actual memo collection for Pallabi br. (consider all branaches of bhbfch) --loan ledger summary*

select sum(pay\_amt) from BHBFC1819.RECEIPT where loc\_code='0901' and substr(loan\_code,1,1)='1' and

PAY\_DATE BETWEEN to\_date('01/07/2018','dd/mm/rrrr') AND to\_date('30/06/2019','dd/mm/rrrr')

/////

**Final STEP OF CLOSING …**

AFTER RUN CLOSING PROCESS THERE SHOULD BE EXECUTED THE FOLLOWING SQL TO AVOID FALLDUE

AGAINST CREDIT BALANCE/CLOSED CASES/ZERO BALANCE/ADVANCED PAYMENT ....ETC

\*(1)\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

*-------------*

update tmp\_rpt\_bal set FUR\_PRIN\_FALL\_DUE = 0,

FUR\_INT\_FALL\_DUE = 0

where fin\_year='2018-2019'

and loc\_code = :p\_loc\_code

and (cum\_prin\_bal + cum\_int\_bal) <= 0

and (FUR\_PRIN\_FALL\_DUE + FUR\_INT\_FALL\_DUE) >0;

\*(2)\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

*--------------*

update tmp\_rpt\_bal set FUR\_PRIN\_FALL\_DUE = 0,

FUR\_INT\_FALL\_DUE = 0

where fin\_year='2018-2019'

and loc\_code = :p\_loc\_code

and (cum\_prin\_bal + cum\_int\_bal) = (cum\_prin\_inst\_ov + cum\_int\_inst\_ov)

and (FUR\_PRIN\_FALL\_DUE + FUR\_INT\_FALL\_DUE) >0;

\*\*(3)\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

*--------------------*

update tmp\_rpt\_bal set FUR\_PRIN\_FALL\_DUE = 0,

FUR\_INT\_FALL\_DUE = 0

where loc\_code = :p\_loc\_code

and (cum\_prin\_inst\_ov \* -1 + cum\_int\_inst\_ov \* -1) > (FUR\_INT\_FALL\_DUE + FUR\_PRIN\_FALL\_DUE)

and (cum\_prin\_inst\_ov + cum\_int\_inst\_ov) < 0

and fin\_year = '2018-2019';

\*\*(4)\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

update tmp\_rpt\_bal set FUR\_PRIN\_FALL\_DUE = 0,

FUR\_INT\_FALL\_DUE =cum\_prin\_inst\_ov+FUR\_PRIN\_FALL\_DUE +FUR\_INT\_FALL\_DUE

where loc\_code = :p\_loc\_code

and cum\_prin\_inst\_ov \* -1 > FUR\_PRIN\_FALL\_DUE

and FUR\_PRIN\_FALL\_DUE > 0

and cum\_prin\_inst\_ov < 0

and fin\_year ='2018-2019';

\*\*(5)\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

update tmp\_rpt\_bal set FUR\_PRIN\_FALL\_DUE = cum\_prin\_inst\_ov +FUR\_PRIN\_FALL\_DUE

where loc\_code = :p\_loc\_code

and cum\_prin\_inst\_ov \* -1 < FUR\_PRIN\_FALL\_DUE

and FUR\_PRIN\_FALL\_DUE > 0

and cum\_prin\_inst\_ov < 0

and fin\_year ='2018-2019';

\*\*(6)\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

update tmp\_rpt\_bal set FUR\_PRIN\_FALL\_DUE = 0,

FUR\_INT\_FALL\_DUE =0

WHERE (LOC\_CODE, LOAN\_CODE) IN

(SELECT LOC\_CODE, LOAN\_CODE FROM loan\_mas

where tmp\_rpt\_bal.loan\_code = LOAN\_MAS.loan\_code

and tmp\_rpt\_bal.loc\_code = LOAN\_MAS.loc\_Code

and tmp\_rpt\_bal.LOC\_CODE = :p\_loc\_code

and add\_months(LOAN\_MAS.repay\_date,LOAN\_MAS.loan\_period) < to\_date('01/07/2019','dd/mm/rrrr')

);

-7)*--\*\*(7)\*UPDATE OBSI AGAINST CREDIT OR ZERO BALANCE OF CURRENT FY YEAR\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\**

*---update OBSI=0.00 having balance of 1516 is 0.00 and less than 0.00---*

update tmp\_rpt\_bal

set cur\_intcrgdef\_b=0.00

where fin\_year='2018-2019'

and loc\_code=:office\_code

and (cum\_prin\_bal+cum\_int\_bal)<=0.00

and (cur\_intcrgdef\_b)>0.00;

8)*---update OBSI=0.00 having balance of 1314 and 1415 is 0.00 and less than 0.00---*

update tmp\_rpt\_bal

set cur\_intcrgdef\_b=0.00

where fin\_year='2018-2019'

and loc\_code=:p\_loc\_code

and prev\_cum\_prin\_bal<=0.00

and prev\_cum\_int\_bal<=0.00

and (cum\_prin\_bal+cum\_int\_bal)<=0.00

and (cur\_intcrgdef\_b)>0.00;

commit;