

Timeline Based Report Generation for Banking Loan Monitoring System

Md. Abu Nishan
Student Id: 012172043

A Project
in
The Department
of
Computer Science and Engineering



Presented in Partial Fulfillment of the Requirements
For the Degree of Master of Science in Computer Science and Engineering
United International University
Dhaka, Bangladesh
April, 2019
© Md. Abu Nishan, 2019

Approval Certificate

This project titled "**Timeline Based Report Generation for Banking Loan Monitoring System**" submitted by [**Md. Abu Nishan**], Student ID: [**012172043**], has been accepted as satisfactory in fulfillment of the requirement for the degree of Master of Science in Computer Science and Engineering on [April 20, 2019].

Board of Examiners

1.

Supervisor

Dr. Mohammad Nurul Huda
Professor and Director-MSCSE Program
Department of Computer Science and Engineering
United International University
Dhaka-1212, Bangladesh.

2.

Examiner

Mr. Mohammad Moniruzzaman
Assistant Professor
Department of Computer Science and Engineering
United International University
Dhaka-1212, Bangladesh.

3.

Ex-Officio

Dr. Mohammad Nurul Huda
Professor and Director-MSCSE Program
Department of Computer Science and Engineering
United International University
Dhaka-1212, Bangladesh.

Declaration

This is to certify that the work entitled “**Timeline Based Report Generation for Banking Loan Monitoring System**” is the outcome of the research carried out by me under the supervision of Dr. Mohammad Nurul Huda the Director of MSCSE Program of United International University, Dhaka, Bangladesh.

Md. Abu Nishan
Student ID: 012172043
MSCSE Program
Department of Computer Science and Engineering
United International University
Dhaka-1212, Bangladesh.

In my capacity as supervisor of the candidate’s project, I certify that the above statements are true to the best of my knowledge.

Dr. Mohammad Nurul Huda
Professor and Director-MSCSE Program
Department of Computer Science and Engineering
United International University
Dhaka-1212, Bangladesh.

Abstract

Banks today face various challenges in monitoring the credit risk of borrowers and in taking prompt corrective actions when required. The management of banks did not get essential loans information easily. The concern division and branches use in MS Excel to maintain their loan records.

Banking Loan Monitoring System is a database management system and has been designed to automate the back office activities of any type of loans. This is a user friendly loan monitoring system. It will help the financial monitoring of the banking organizations, loans activities, enable easy file access, retrieval where simplifies the task and reduce the paper work.

Acknowledgement

The almighty ALLAH has given me special kindnesses with lot of people have helped me to success of my project of Banking Loan Monitoring System and I relish this opportunity to thank them. Firstly, my heartiest respect and thanks to my supervisor, Professor Dr. Mohammad Nurul Huda Sir, Director-MSCSE Program, Department of CSE, United International University (UIU) for engagement of this project and his kind assistance with guidance made me to complete the project work timely.

I received generous encouragement and assistance from Md. Al Tamas, SVP & Head of Capital Market Operation Division, Jamuna Bank Limited, Mr. Rakibul Abedin, JAVP, ICT Division, NCC Bank Limited early in that project on reporting features selection. And also grateful to Mr. Mokhlesur Rahman Maruf for helping me to get the project off the ground in the beginning, when success was less certain and things were more difficult.

Special thanks go to Mr. Shah Jalal Jamil for implementations of project works with designing multi-web instances, Mr. Asaduzzaman Sikder, Managing Director of SysDev Limited who helping me to develop my thinking and given me significant direction into many different aspects of project database designing, error free reporting of loan monitoring system.

I sincere thanks go to all these staff of SysDev Limited for their dedicated advices specially thanks to Mr. Nasir Uddin who had given me enough support to running web logic server with integration of report builders.

Last of all, I am grateful to my families, faculty members of CSE dept., UIU for their support and encouragement throughout at my study.

Table of Contents

Contents	Page
 Chapter 1	
Introduction.....	1
1.1 Objective.....	1
1.2 Outcomes.....	1
1.3 Present State of the Problem.....	1
1.4 Book Organization.....	2
 Chapter 2	
Background and Literature Review.....	3
2.1 Background.....	3
2.2 Literature Review.....	3
2.2.1 Organizational Challenges.....	4
 Chapter 3	
Data Capture and Analyzing.....	5
3.1 Data Capture System.....	5
3.2 Analyzing Risk Data.....	7
 Chapter 4	
Methodology.....	8
4.1 Uses Tools	8
4.2 System Layout.....	8
4.3 System Features.....	8
4.4 Functional Specifications.....	9
4.5 Module Specifications.....	9
4.6 Financial Benefits.....	10
4.7 System Flow Chart.....	11
4.8 Use Case Diagram for Admin	13
4.9 Use Case Diagram for User	14
4.10 Class Diagram.....	15
4.11 Time Sequence Diagram for Admin.....	16
4.12 Time Sequence Diagram for User.....	17
 Chapter 5	
Result and Analysis.....	18
5.1 User Interface.....	18
 Chapter 6	
Conclusion.....	36
6.1 Future Works.....	36
References.....	37

LIST OF FIGURES

Figure 1.1: Data Processing System.....	5
Figure 1.2: Data Capture System.....	6
Figure 1.3: System Flow Chart-1.....	11
Figure 1.4: System Flow Chart-2.....	12
Figure 1.5: Use Case Diagram for Admin.....	13
Figure 1.6: Use Case Diagram for User.....	14
Figure 1.7: Class Diagram.....	15
Figure 1.8: Time Sequence Diagram for Admin.....	16
Figure 1.9: Time Sequence Diagram for User.....	17
Figure 1.10: Visitor Page.....	18
Figure 1.11: Registration Form	19
Figure 1.12: Login User	19
Figure 1.13: Home Page	20
Figure 1.14: Menus and Sub Menus.....	20
Figure 1.15: Company Information.....	21
Figure 1.16: List of Branches.....	21
Figure 1.17: Funded Loans.....	22
Figure 1.18: Non Funded Loans.....	22
Figure 1.19: Loans Sector.....	23
Figure 1.20: Group Concern Loans.....	23
Figure 1.21: Reporting-Funded Statement.....	24
Figure 1.22: Reporting-Loans Above One Crore.....	25
Figure 1.23: Reporting-Interest Rate Wise Loans.....	25
Figure 1.24: Reporting-Loans Classified Status.....	26

Figure 1.25: Quarterly Reports- Interest Rate Wise Loans.....	26
Figure 1.26: Quarterly Reports- Tenure Wise Loans.....	27
Figure 1.27: Quarterly Reports- Loans Classified Statement.....	27
Figure 1.28: Quarterly Reports- Loans Classified Statement.....	28
Figure 1.29: Quarterly Reports- Branch Wise Non Funded.....	28
Figure 1.30: Quarterly Reports-Single Item Non Funded.....	29
Figure 1.31: Reporting-Sector Wise Loans.....	29
Figure 1.32: Reporting-Single Sector Loans.....	30
Figure 1.33: Reporting-Breakdown Sector.....	30
Figure 1.34: Reporting-Group Wise Funded Loans.....	31
Figure 1.35: Reporting-Single Group Funded Loans	31
Figure 1.36: Reporting-Breakdown Groups Funded	32
Figure 1.37: Quarterly Reports- Groups Non Funded.....	32
Figure 1.38: Quarterly Reports- Single Group Non Funded.....	33
Figure 1.39: Quarterly Reports- Breakdown Groups Non Funded.....	33
Figure 1.40: Reports- Top 10 Group Borrowers List.....	34
Figure 1.41: Reports- Top 20 Group Borrowers List.....	34
Figure 1.42: Reports- Top 50 Group Borrowers List.....	34
Figure 1.43: Regulatory Reports- Top N Groups Borrowers.....	35
Figure 1.44: Regulatory Reports- Top N Individual Borrowers.....	35

Chapter 1

Introduction

Banking Loan Monitoring System is a database management system and has been designed to automate the back office activities of any type of loans. This system provides loans information of the individual customer, group concern, sector wise loans portfolios efficiently and providing the fast response. It serves the file retrieval, record entry and easily reporting.

1.1 Objective

This loan monitoring system is used to overcome the entire problem which is currently facing at banking organizations and this mapping will be complete automation of manual system to computerized system [1].

This system eliminates most of the limitations of the existing software/ system. It records tenure wise loans outstanding position, sector wise loans portfolios, interest rate wise loans, customer details with group concern and generating various reports about non funded loans. The system is very user friendly and functions of the system will be easily accessed by admin and users without any hassles.

1.2 Outcomes

The system will help the financial monitoring of the banking organizations, loans activities, to enable easy file access, retrieval where simplifies the task and reduce the paper work.

1.3 Present State of the Problem

The concern divisions and branches use in MS Excel to maintain their loan records [2]. There are chances of huge mistake and make lot of duplicate records. When the records are modified or changed, they are need to be update every excel files. After records update, there is no option to find or print previous records.

The existing system provides only text based interface which is not user friendly. There is no data security where anybody can easily access the report/sensitive data. The management of banks did not get essential loans information easily [3]. And it is also difficult to integrate the MIS operational teams. Since the system is implemented in manual, getting loans information is very tiring with complicated process [4]. It may take weeks even months to get loans information. So the response is very slow.

1.4 Book Organization

- Chapter 2 discusses about the background and literature review
- Chapter 3 defines the data capture system and analyzing
- Chapter 4 explains the methodology
- Chapter 5 elaborates the result and analysis
- Chapter 6 shows conclusion

Chapter 2

Background and Literature Review

2.1 Background

Banking Loan Monitoring System is a database management system and has been designed to automate the back office activities of any type of loans. This system provides the details loan information of the individual customer, group concern, sector wise loan portfolios at the daily activities efficiently and providing the fast response. It serves the file retrieval, record entry and reporting easily.

The management of banks did not get essential loans information easily and also difficult to integrate its MIS operational teams. The concern division and branches use in MS Excel to maintain their loan records. There are chances of huge mistake and make lot of duplicate records. When the records are modified or changed, they are need to be update every excel files. There is no option to find or print previous records. There is no data security where anybody can easily access the report and get sensitive data [5].

The existing system provides only text based interface which is not user friendly. Since the system is implemented in manual, getting loan information is very tiring and complicated process. It may take weeks even months to get loans information. So the response is very slow.

2.2 Literature Review

The primary functions of financial institutions around the world are lending [6]. They are adopting automated systems to manage credit operations at vast network of their branches. It is only possible when banks used easy tools that will help them in their smooth operations and decision-making.

To prevent unexpected stress, the financial institutions and banks are made strengthen with great efforts at social economy which resilient in their business. Most of the financial institutions and banks use manual system to monitoring their loans which are not scalable to have maintenance issues and not confirming to the standards of BASEL II [7].

Basel is an international organization which established at 1975 by the governors of central banks to cover incurred risks by operations and maintained their cash reserves. The Basel committee issued series of recommendations like BASEL I, BASEL II and BASEL III for banking supervisions with its regulations [7]. In BASEL III, the financial institutions and banks are made strengthen by the continuous monitoring and effectively operation to use ongoing basis the latest information technology. BASEL III has been reformed at sound banking operation and measures the following aiming [5]:

- Improve the ability of banking sectors to absorb the arising shocks from economic and financial stress.
- Improvement of governance and financial risk management.
- Strengthen the transparency and disclosures of the banks’.

2.2.1 Organizational Challenges

Implementing the standard of BASEL III and its mandatory regulations, banks are facing the following challenges on their running business [5]:

- Set up real-time business environments and continuously evolving at global market place.
- The regulatory requirements are going more stringent by the day to day.
- Follow up the credit risk management of borrower levels and the risk rating portfolio.

Chapter 3

Data Capture and Analyzing

3.1 Data Capture System

Data are any recorded facts, numbers, or text that can be processed by a computer [8]. Most of the data are come from database, data warehouses and transactional data. It is important to capturing data for any financial institution. In real world, there are huge noisy, incomplete and inconsistent data [8]. Correcting inconsistent data set, we need to use preprocessing & cleaning. Figure 1.1: shows the overall Data Processing System from data source (warehouse data) to storing data (Oracle Database).

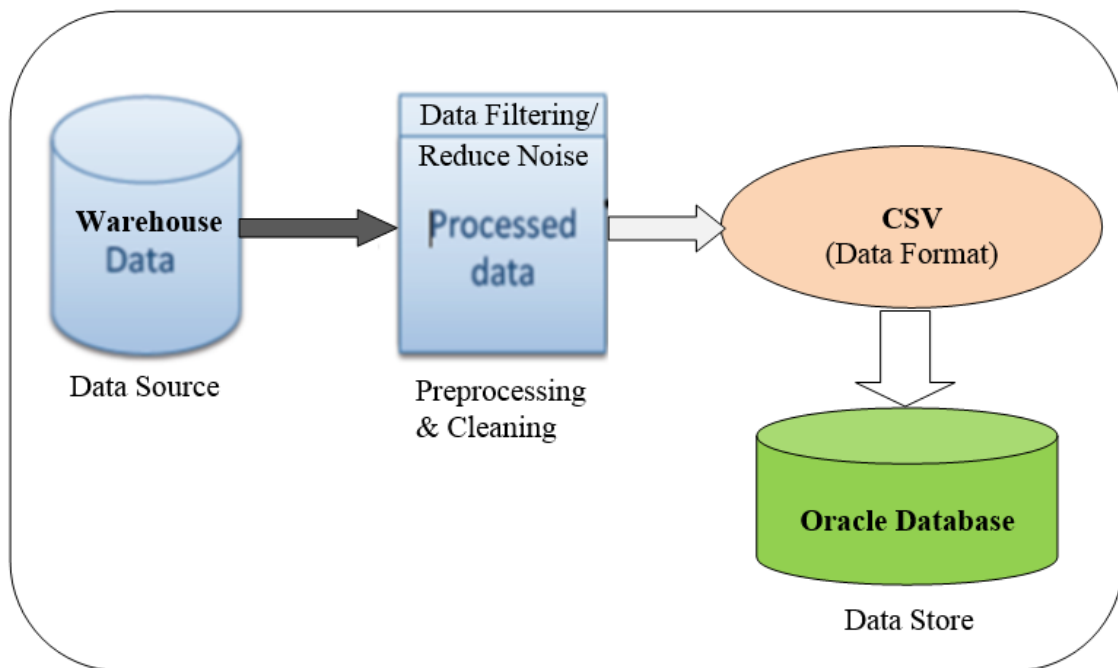


Figure 1.1: Data Processing System

In this project, we have collected 6,61,038 loans data from Jamuan Bank Limited and processed data through filtering/ cleaning, reduce noise to CSV data format and storing data into Oracle Database to desired output. Data filtering/cleaning are to be applied for removing noise data.

Monitoring and correctly analyze the credit risk, system captured data through Oracle Application Express where loans CSV file uploaded easily (Figure: Data Capture System).

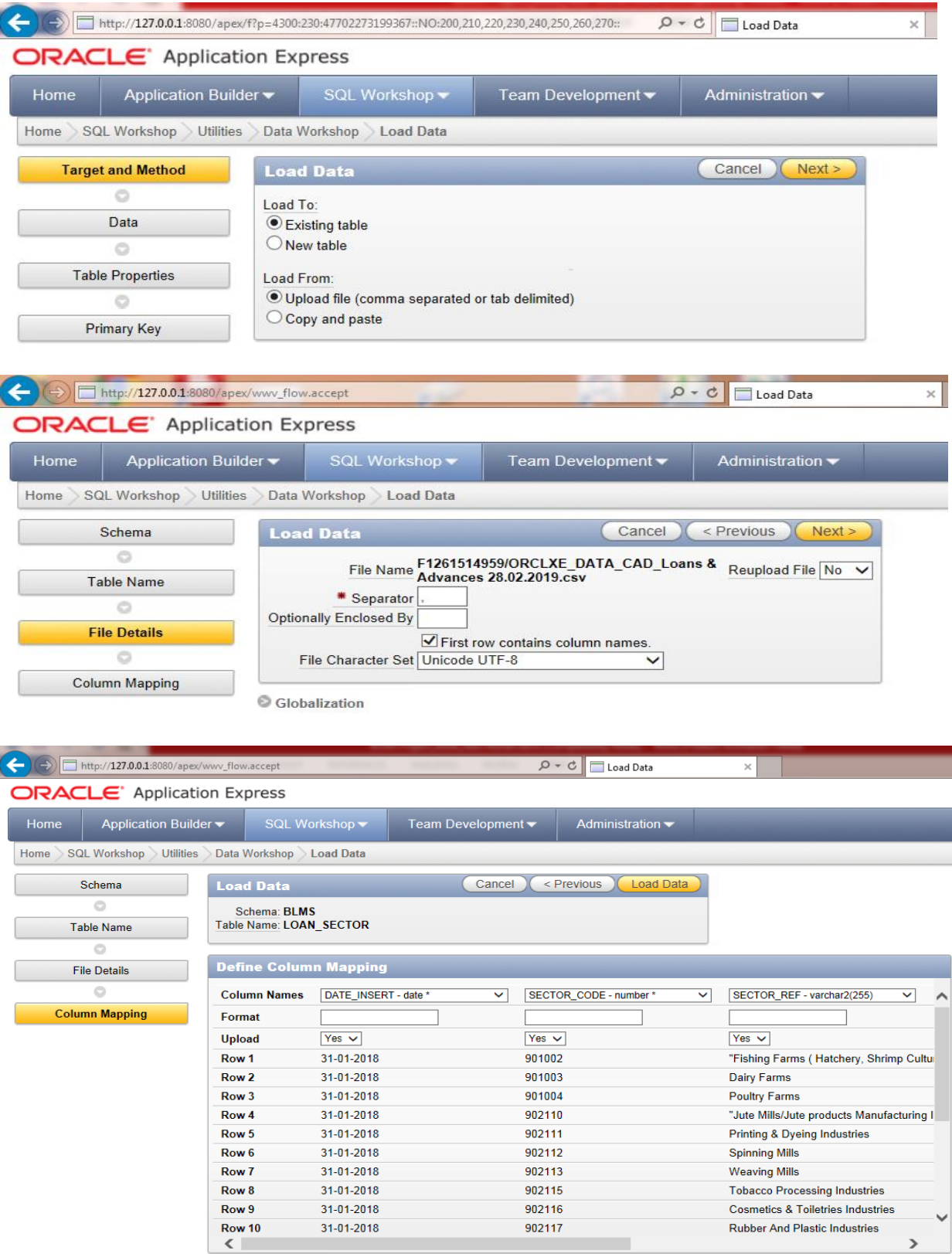


Figure 1.2: Data Capture System

It is important to implement the data capture system which can easily analyze the credit risk and here the data capture system works with:

- Organized raw data and efficiently handled
- Easily used
- Maintained the data integrity
- Data analysis and decision making
- Collected data regarding single borrower, group concern and loans sector

3.2 Analyzing Risk Data

Analyzing the credit risk data, it ensures that accurately prediction of the risk and estimation. To be accurately prediction in future credit losses, banks will be kept its adequate enough capital which meet the depositor's expectations. These are the following benefits of risk data analysis:

- Optimizing the allocation of economic capital
- Provides feeding data for the management reporting
- Greater levels of protection and compliance
- Creation the strategic value which improved clients selection
- Accurate decision-making and scenario
- Review the credit risk
- Investment opportunities
- Improve its return on capital
- The early warning reports

Chapter 4

Methodology

4.1 Tools Uses

Operating System	: Windows 7 professional SP1 64-bit
Software Tool	: HTML, CSS and Java Script
Database	: Oracle Database 11g Express Edition
Desktop Base Server	: Oracle Web Logic Server 11g
Hardware Tool	: Desktop Computer or Laptop
Development	: Oracle Forms Builders 11g
Reporting	: Oracle Reports Builders 11g
Data Used	: 6,61,038 data [Jamuna Bank Limited- Loans data from December 2017 to March 2019]

4.2 Layout

- This Banking Loan Monitoring System has been developed by two layouts for admin panel and users. In this system, user can find the details loan information of individual customer, group concern and sector wise loans portfolios at the daily activities.
- In admin panel, admin can handle user's privileges, branches, loans data entry, update loans information's with database backup and security.

4.3 Features

➤ **Loans and Advances:**

This system helps to admin to be updating loans information, data entry, delete and modifications.

➤ **Loans Reporting:**

This system will provide loans information, interest rate, loans sector, top group borrowers list with tenure wise loans reporting and decision making.

➤ **Regulatory Reports:**

This system provides the regulatory compliance of large loans 10% above of regulatory capital, quarterly growth comparison of interest rate wise loans [up to 8%, above 8% to 11%, above 11% to 15% and above 15%] and tenure wise loans [up to 3 months, above 3 months to less than 12 months, 12 months to less than 36 months, 36 months and above].

➤ **Branches Information:**

To be add new branches, updating existing information as and when required.

4.4 Functional Specification

User Panel:

- This application is basically developed for Banking Loan Monitoring System where users will get availability of loans information, loans classifications, top group borrowers list and others regulatory reporting of loans outstanding.
- There is a login option which user can registered for authorized of this system.
- User can search by branch wise loans outstanding, interest rate wise loans, group wise loans and also others parameters to be uses for timeline loans monitoring.

Admin panel:

- Using this application, admin can handle user's privileges, add branches, data entry for funded loans, sector wise loans, group concern wise loans, non-funded loans and update all of loans information's easily.
- And also admin can maintain all the registered users' information, drop users, change password, modify users with database health checkup and manage the total monitoring system easily.

4.5 Interphase Specifications

Registration:

This system provides some facility where user could be registered in this application. User can make a registration first for loans information and various loans reporting.

Login:

Login module shows some terms which is used for login in the system as a user. The user name and individual password are needed for a registered user login.

Reporting:

User can view loans information easily here by selecting reporting menu options.

Update loans information:

From admin panel, admin can add loans or update loans details. It contains the information about the loans type, classification status, GL heads, owner's type, interest rate, loans tenure etc.

Deleting information:

In this application, only admin can delete the information as and when required.

4.6 Financial Benefits

The loan monitoring system ensures the zero defects of loans life cycle with quality reporting which to be more accurately and timely to credit decisions plus

- Creation the strategic value which improved clients selection
- Returns the maximization through optimizing the allocation of economic capital
- The system provided greater levels of protection against loss of reputation
- Accurate decision-making and scenario analyses which help the credit risk
- Review credit risk: monitoring and administration
- Investment opportunities made by the faster where banks get better credit decisions
- Helps banks to improve its return on capital
- Provides the early warning reports
- Takes advantage to use the latest technology and service development by the minimize cost

4.7 System Flow Chart

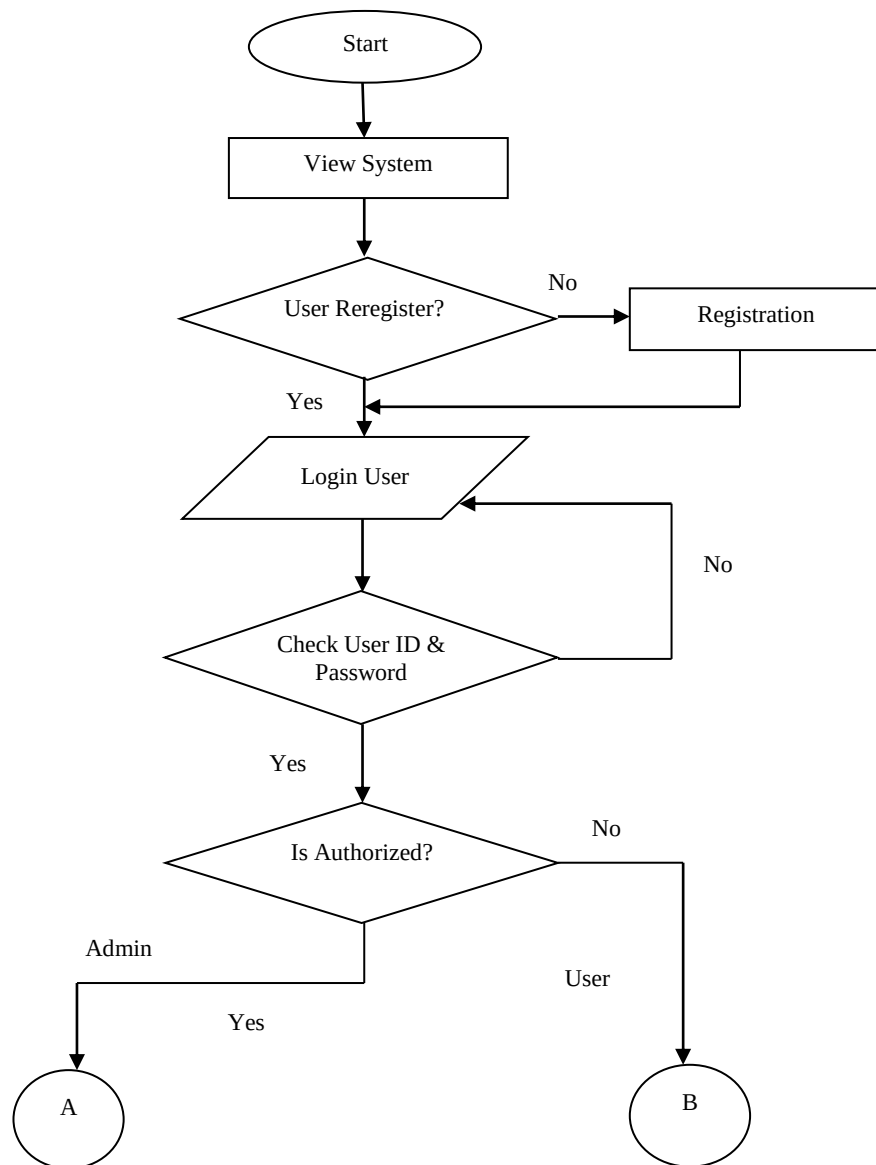


Figure 1.3: System Flow Chart-1

Figure 1.4 shows the overall system flow chart from starting to ending of Banking Loan Monitoring System.

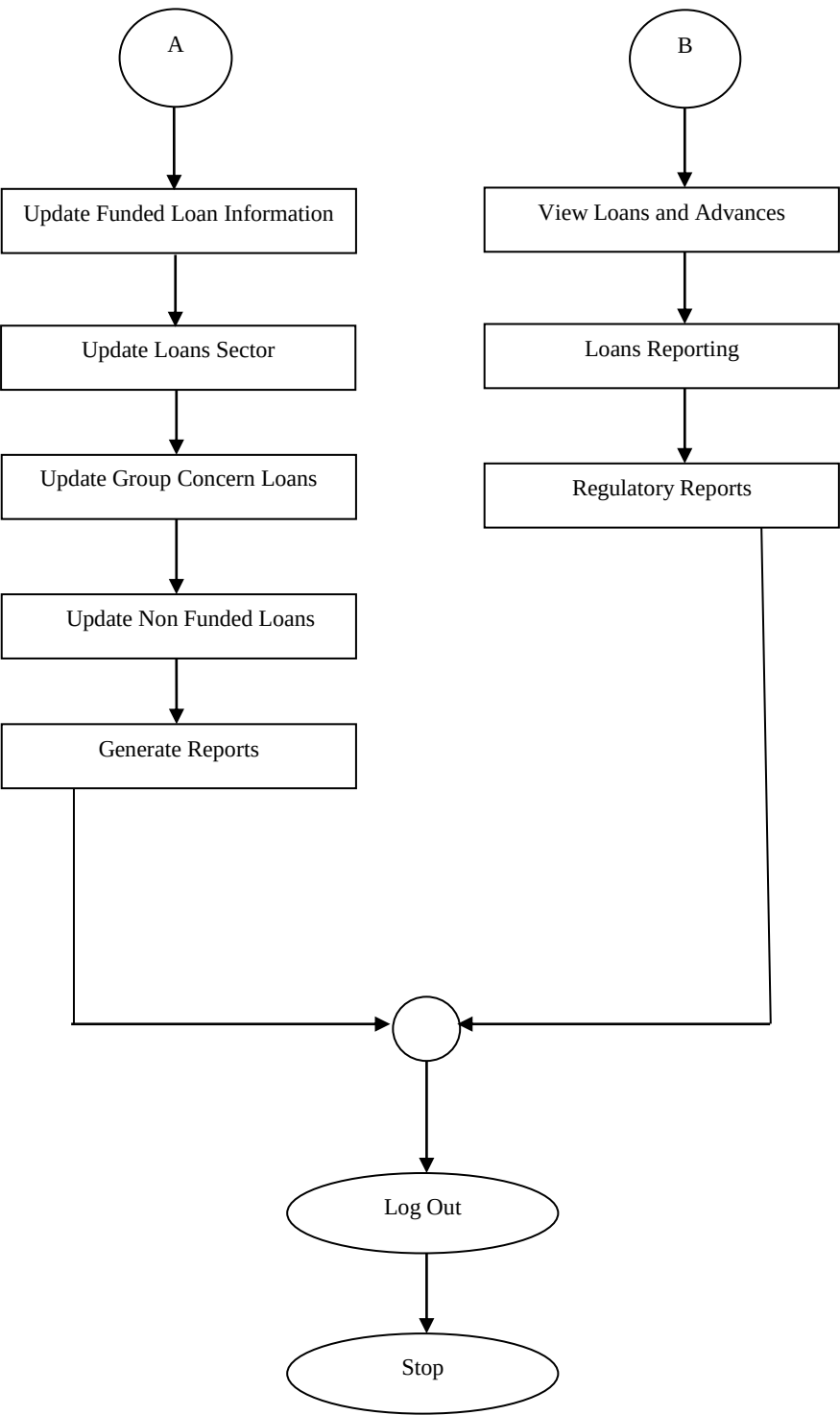


Figure 1.4: System Flow Chart-2

4.8 Use Case Diagram for Admin

Figure 1.5 shows how admin's manage the Banking Loan Monitoring System.

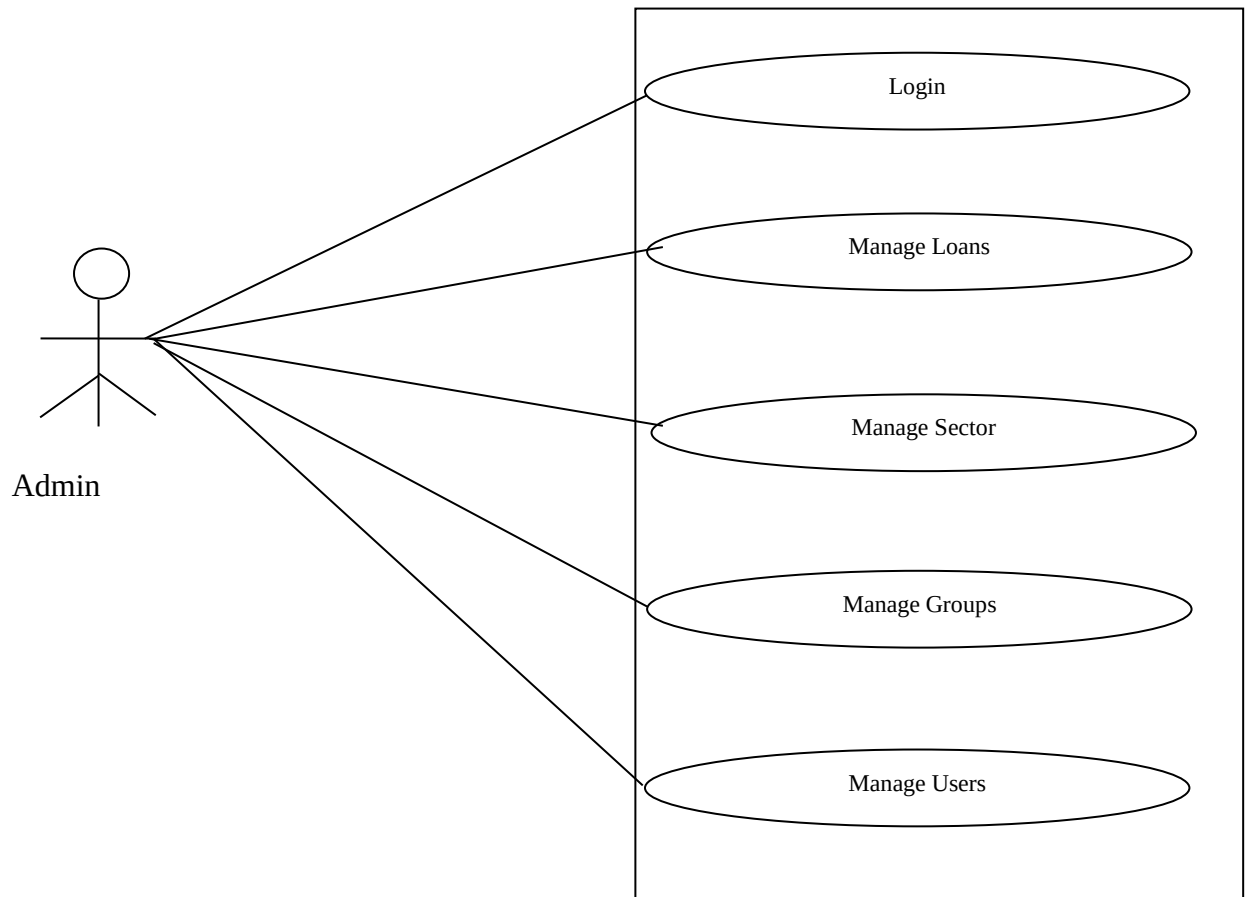


Figure 1.5: Use Case Diagram for Admin

4.9 Use Case Diagram for User

Figure 1.6 shows user's registration into the Banking Loan Monitoring System.

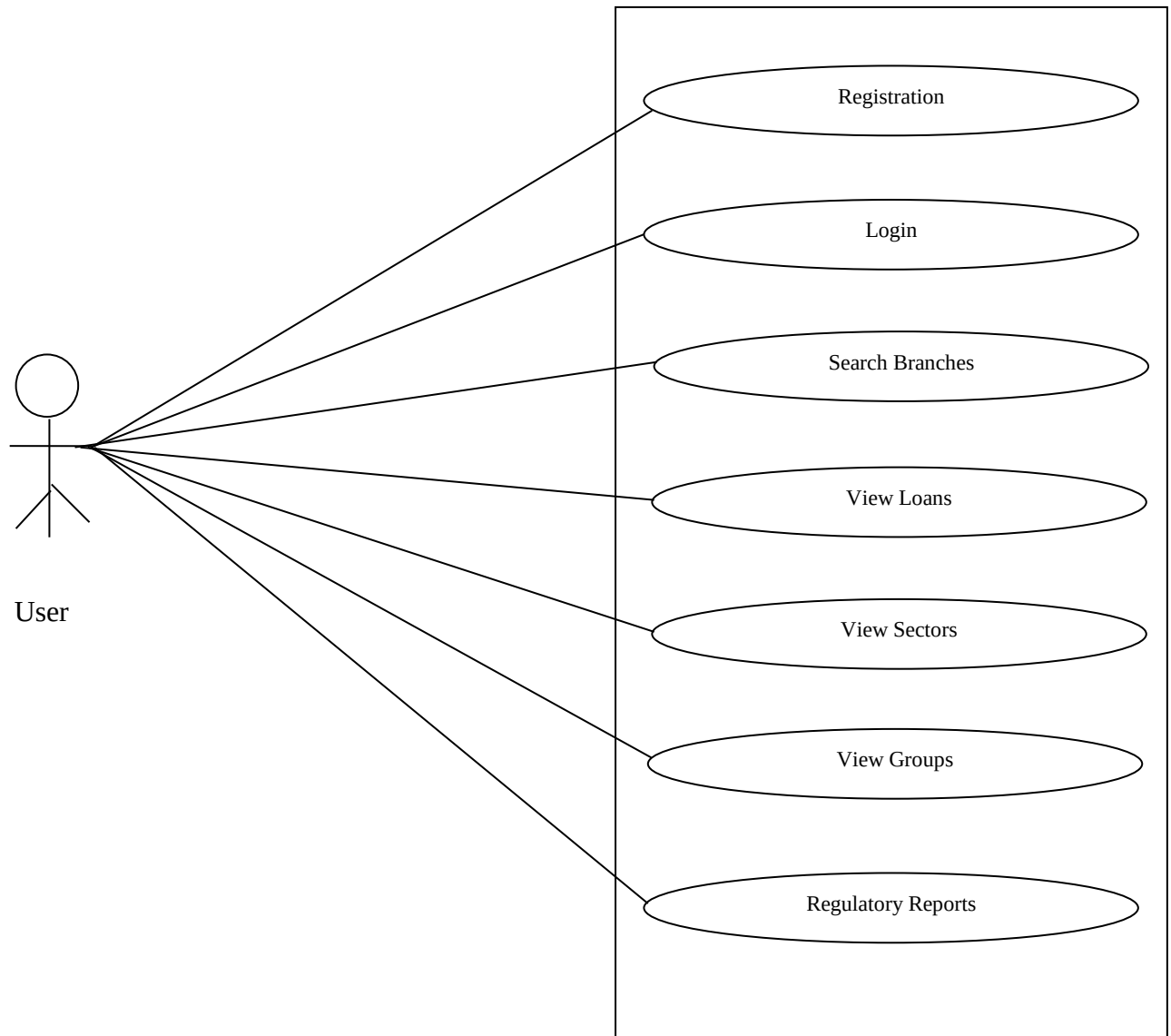


Figure 1.6: Use Case Diagram for User

4.10 Class Diagram

Figure 1.7 shows Class diagram for Banking Loan Monitoring System.

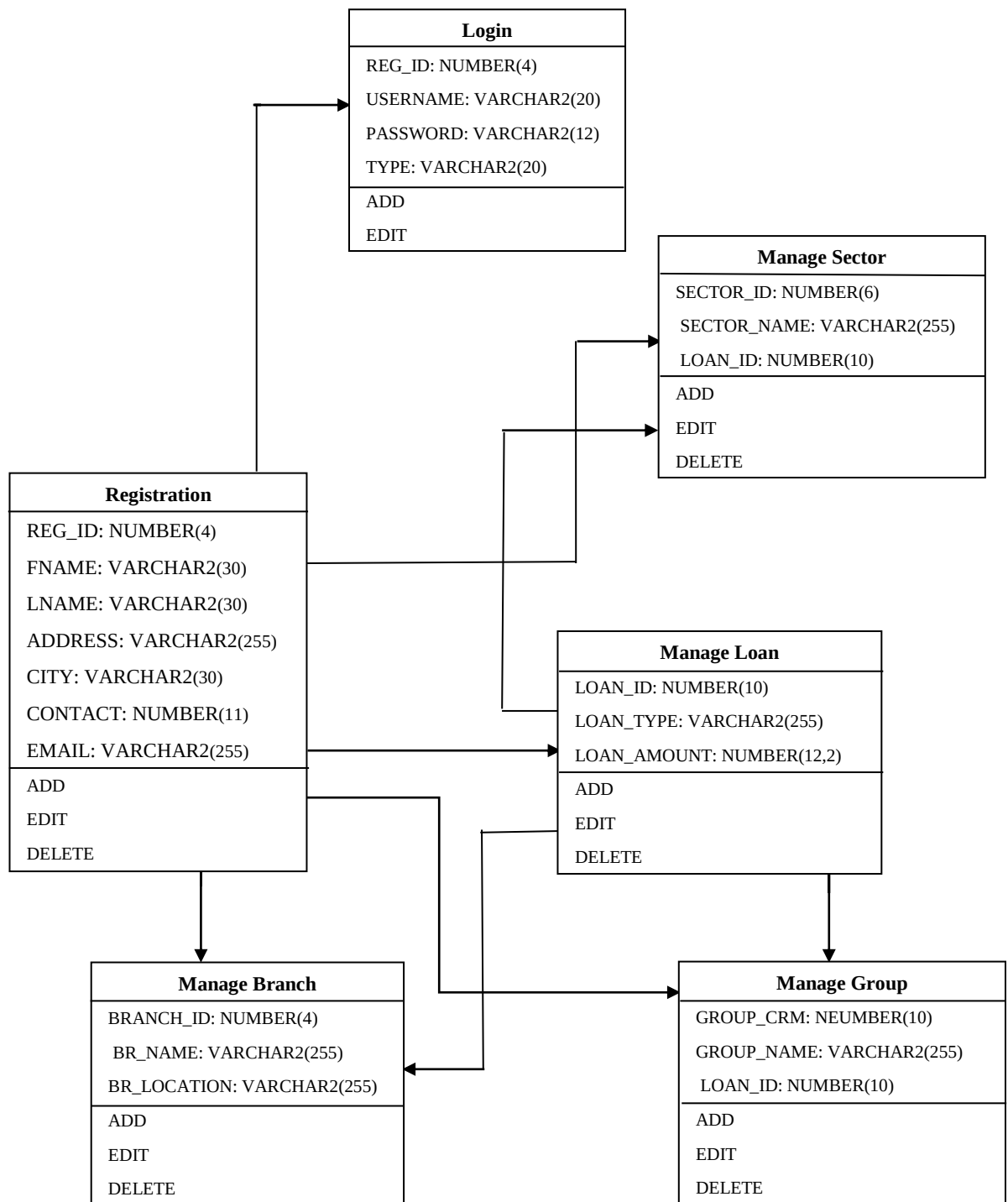


Figure 1.7: Class Diagram

4.11 Time Sequence Diagram for Admin

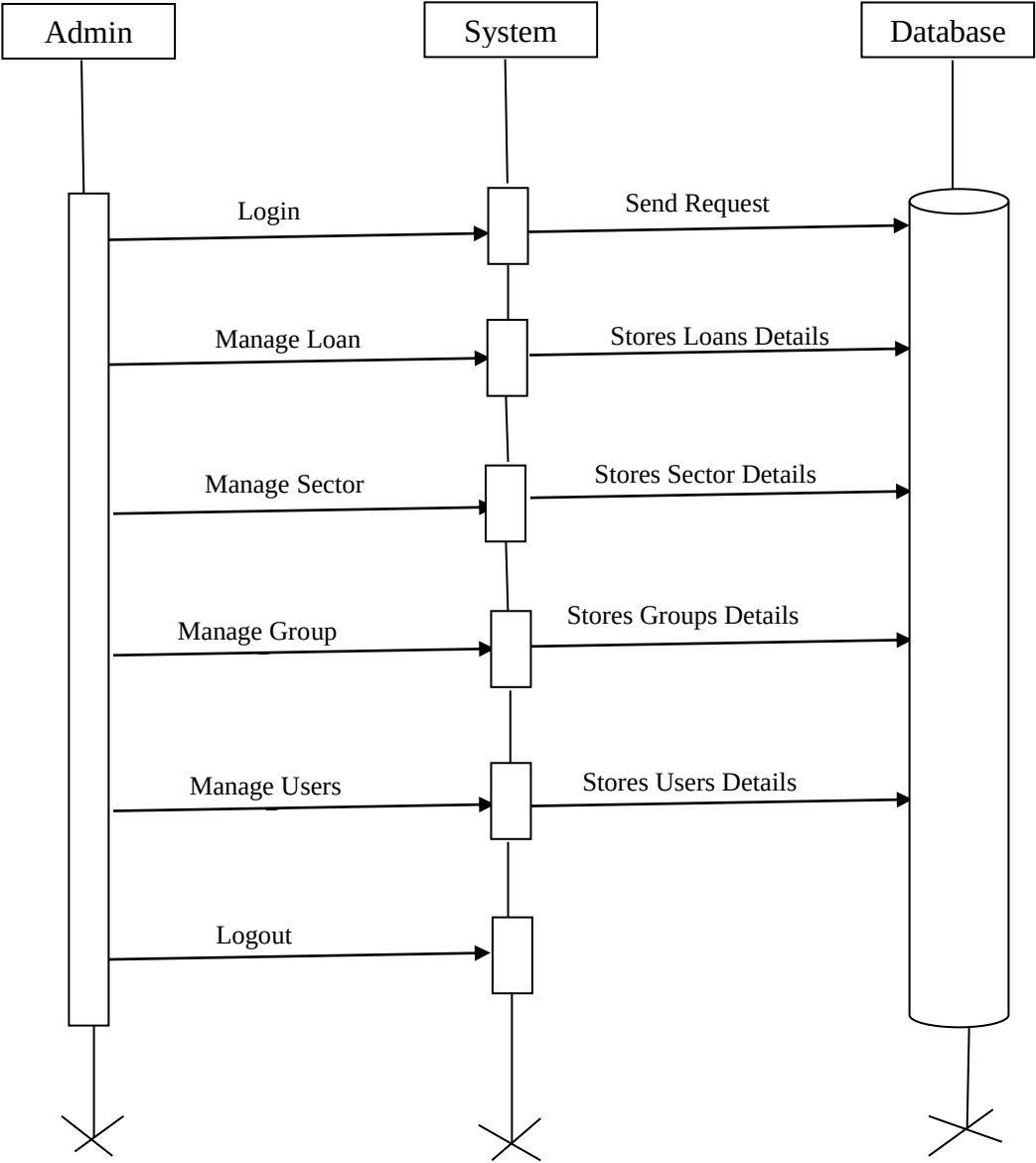


Figure 1.8: Time Sequence Diagram for Admin

4.12 Time Sequence Diagram for User

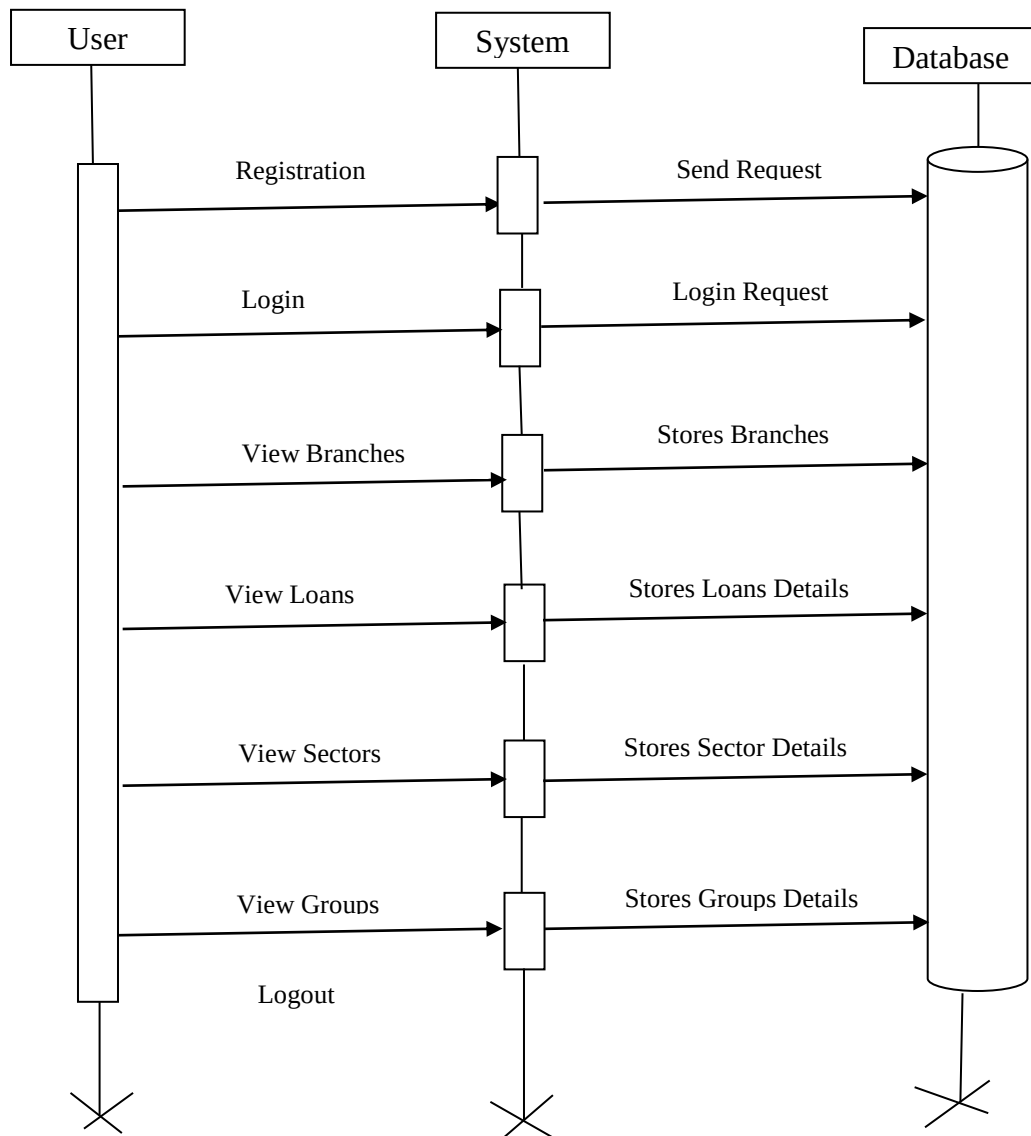


Figure 1.9: Time Sequence Diagram for User

Chapter 5

Result and Analysis

5.1 User interface

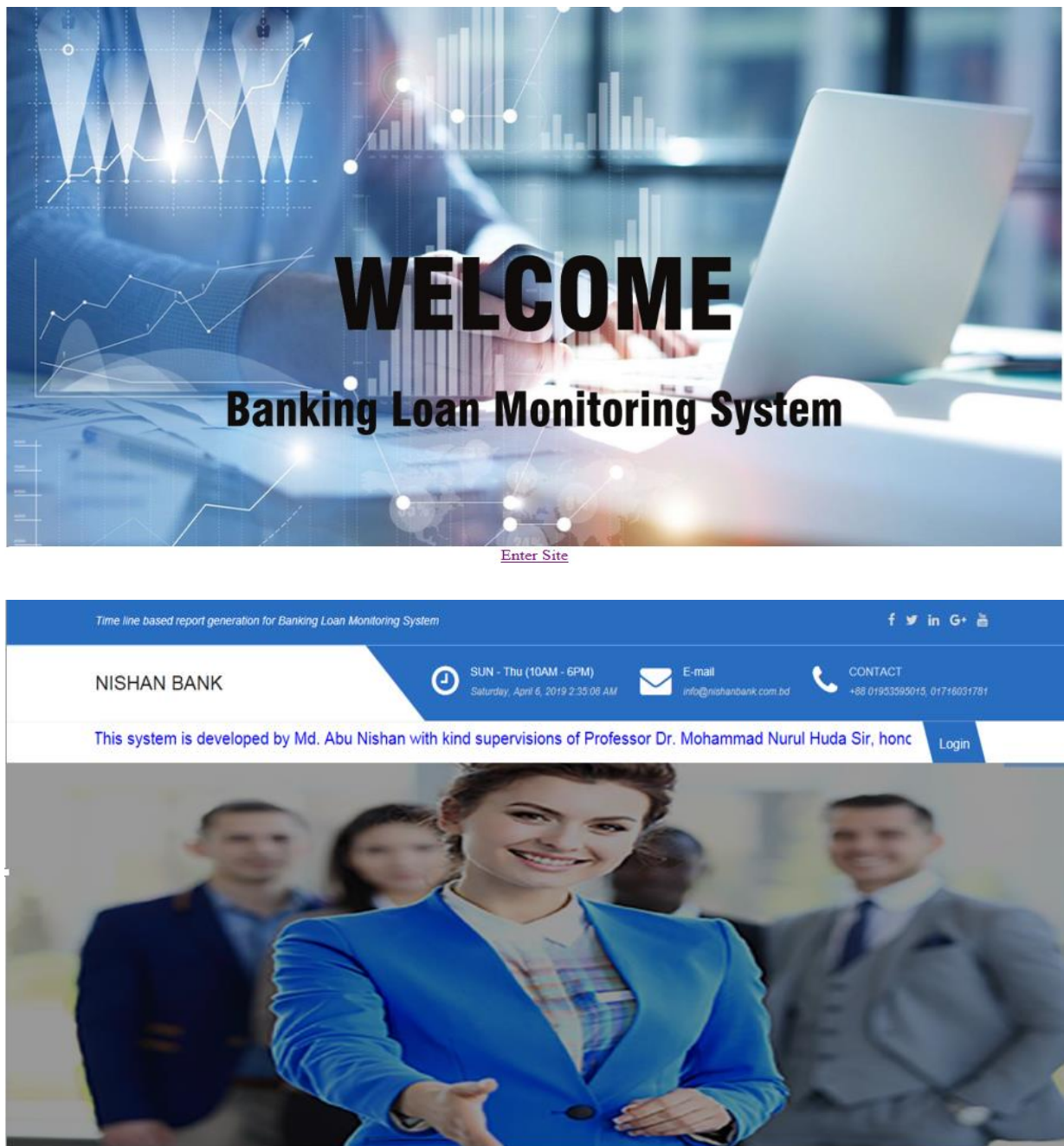
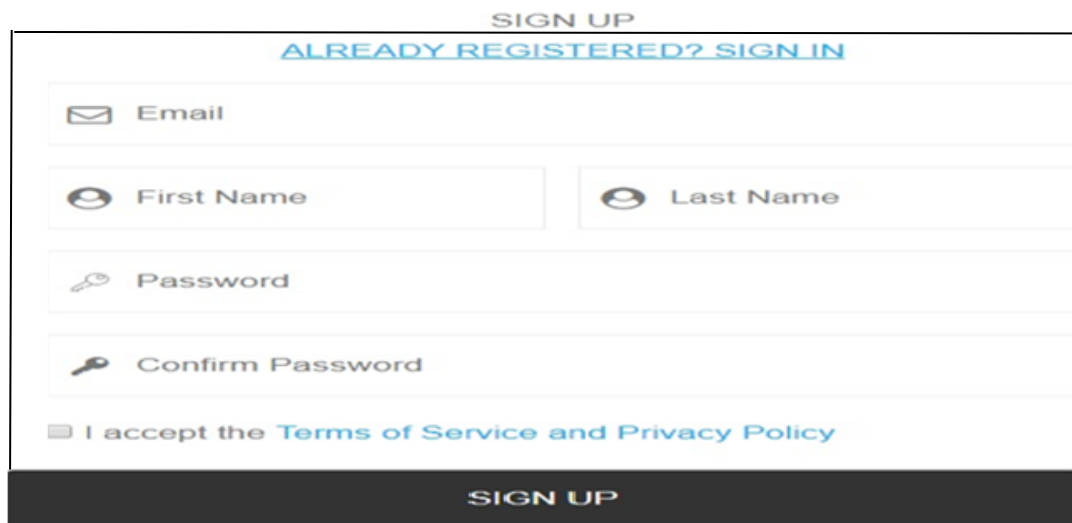


Figure 1.10: Visitor Page



SIGN UP

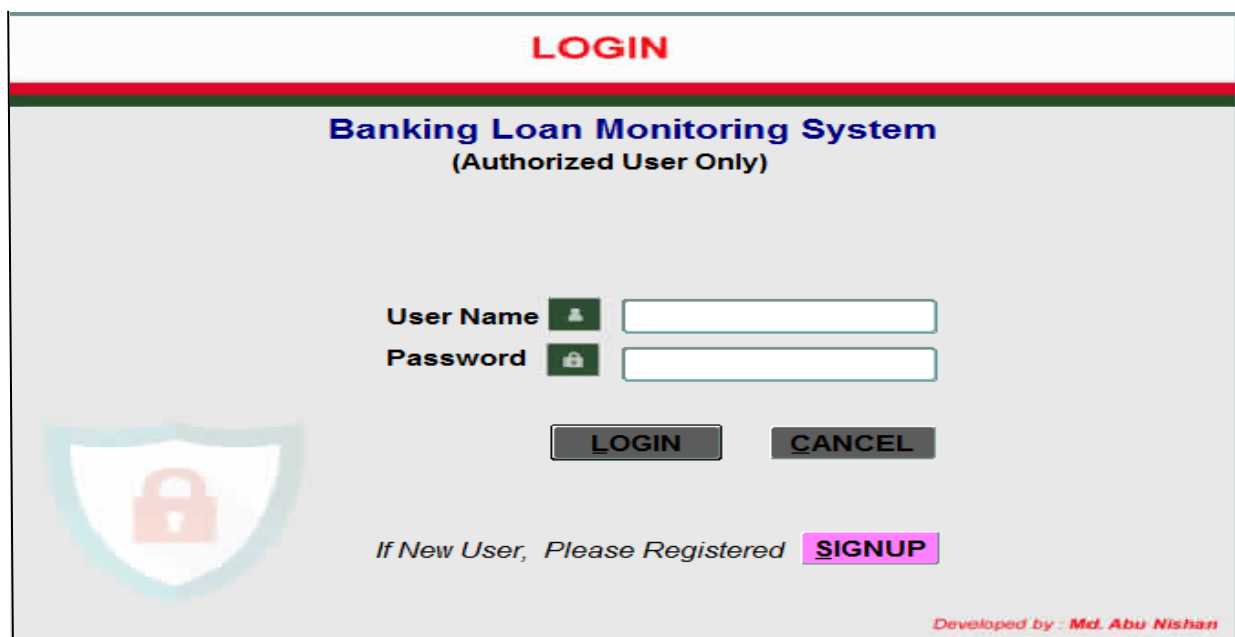
[ALREADY REGISTERED? SIGN IN](#)

☐ I accept the [Terms of Service and Privacy Policy](#)

SIGN UP

Figure 1.11: Registration Form

- User should fill this registration form where create an account but he/she must be a registered user of loan monitoring system.
- After registration, user can login the system with their valid username and password.



LOGIN

Banking Loan Monitoring System
(Authorized User Only)

User Name

Password

If New User, Please Registered

Developed by : Md. Abu Nishan

Figure 1.12: Login User

- After successfully user login, this system helps them to find various reporting of loans & advances with the reporting pdf format which they also can download for decision making.
- User also can print/copy of the reporting pdf format as and when required.

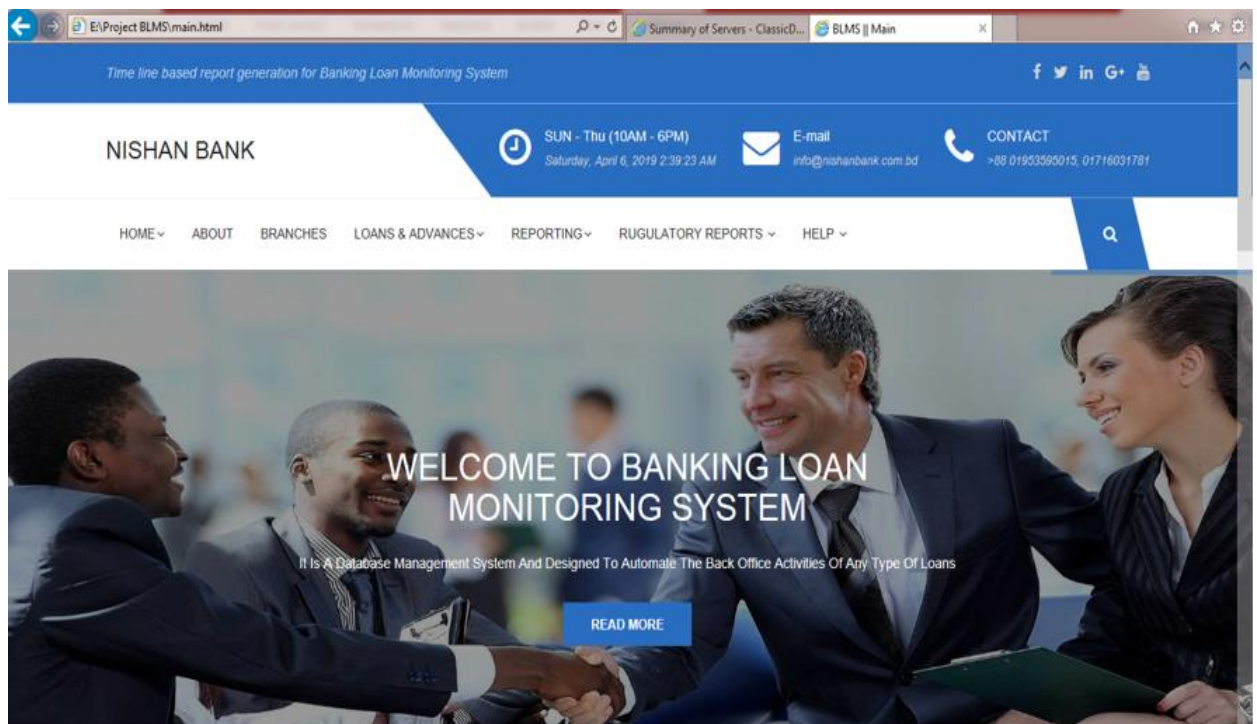


Figure 1.13: Home Page

- This is the home page of the Banking Loan Monitoring System.
- Loans and Advances menu will be provided for the loans data entry.
- There are 7 menus options in this monitoring system.
- Using the reporting menu, users can be monitoring loans and get their desire reports.

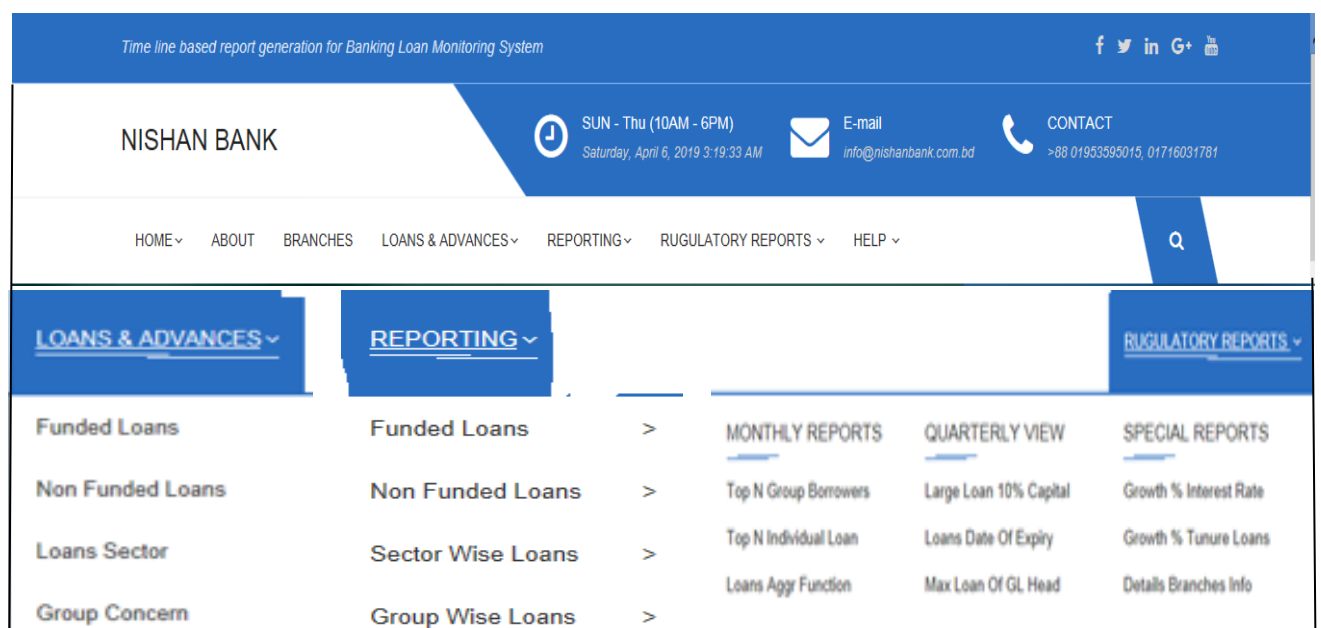


Figure 1.14: Menus and Sub Menus

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK SUN - Thu (10AM - 6PM)
Saturday, April 6, 2019 3:07:42 AM E-mail
info@nishanbank.com.bd CONTACT
>88 01953595015, 01716031781

HOME ▾ ABOUT ▾ BRANCHES ▾ LOANS & ADVANCES ▾ REPORTING ▾ REGULATORY REPORTS ▾ HELP ▾

Update Company Information

Company Name

Company Title Opening Date

Address

Phone No Emergency Ph No

E Mail Web Address

ADD SAVE EDIT CLEAR EXIT

Company Name	Com. Title	Opening Date	Address	Phone No	Emergency Ph.	E Mail	Web Address
Jamuna Bank Limited	Banking	03-JUN-2001	Head office: Hadi Mansion, 2 Dilkusha C/A, Dhaka-1000, Bangladesh	+88 02 9570912	+88 02 9555141	info@jamunabank.com.bd	www.jamunabankbd.com

Figure 1.15: Company Information

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK SUN - Thu (10AM - 6PM)
Saturday, April 6, 2019 3:10:27 AM E-mail
info@nishanbank.com.bd CONTACT
>88 01953595015, 01716031781

HOME ▾ ABOUT ▾ **BRANCHES** ▾ LOANS & ADVANCES ▾ REPORTING ▾ REGULATORY REPORTS ▾ HELP ▾

Update Branch Information

Date Opening

Branch Code Branch Name

Address

Br Location Phone No Emergency Ph No

E Mail

ADD SAVE EDIT CLEAR EXIT

Date Opening	Branch Name	Address	Location	Phone No	Emergency Ph.	E Mail
03-JUN-2001	Mohakhali	"Ismail Mansion, 32, Mohakhali C/A, Dhaka"	Urban	88-02-9887269	1730048070	manager.mohakhali@jamunabank.com.bd
07-JUN-2001	Sonargaon	"National Plaza, 109, Bir Uttam CR Datta Road, Dhak	Urban	88-02-9670655	1713069020	manager.sonargaon@jamunabank.com.bd
10-OCT-2001	Moulvibazar	"Mostakim Mansion, 77/3, Moulvi Bazar, Dhaka"	Urban	88-02-7315026	1713041662	manager.moulvibazar@jamunabank.com.bd
15-JAN-2002	Goala Bazar	"New Plaza, Goala Bazar, Osmaninagar, Balagonj, Sy	Rural	08242-56118	1711401454	manager.goalabazar@jamunabank.com.bd
26-JAN-2002	Agrabad	"76/77, Agrabad C/A, Chittagong"	Urban	88-031-727727	1714167451	manager.agrabad@jamunabank.com.bd
26-FEB-2002	Dilkusha	"33, Dilkusha C/A, Dhaka."	Urban	9565608	1713329211	manager.dilkusha@jamunabank.com.bd
29-JUL-2002	Beani Bazar	"City Centre, South Beani Bazar, Sylhet."	Rural	08223-56132	1719350538	manager.beanibazar@jamunabank.com.bd
31-JUL-2002	Sylhet	"Modhuban Super Market (1st Floor), Plot No# 7774, I	Urban	88-0821-725409	1711401561	manager.sylhet@jamunabank.com.bd
01-JUN-2003	Shantinagar	"Green City Edge, R9 Kakrail(Ground Floor) Dhaka	Urban	88-02-8300546	1552338752	manager.shantinagar@jamunabank.com.bd

Figure 1.16: List of Branches

- This menu will help for data entry of branches where add new branch, update branches information and search branches list by branch opening date/start operation.

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK SUN - Thu (10AM - 6PM)
Sunday, April 7, 2019 6:58:52 PM E-mail
info@nishanbank.com.bd CONTACT
>88 01953595015, 01716031781

HOME ▾ ABOUT BRANCHES **LOANS & ADVANCES ▾** REPORTING ▾ REGULATORY REPORTS ▾ HELP ▾

Funded Loans

Funded Loans and Advances

Date Insert
 Branch Name Branch Code
 Customer CRM Account Number
 Account Name
 Sector Code Economic Code
 Interest Rate (%) Security Value (Lac)
 Classified Status Outstanding Balance Tk
 Open Date Renew Date Expiry Date
 GL Head Limit Dp
 Owner Type Duration(Month)

ADD SAVE EDIT CLEAR EXIT

Date Insert	Branch Name	Account No.	Account Name	Balance Tk.	Int. Rate(%)	Open Date	Expiry Date	GL Head	Duration
31-DEC-2017	Mohakhali Branch	0001-1501006831	DESIGNTEX SWEATERS LTD.	5345200	1	31-OCT-2017	29-APR-2018	EDF Loan A/C	5
31-DEC-2017	Mohakhali Branch	0001-1501006840	DESIGNTEX SWEATERS LTD.	4657157.38	1	31-OCT-2017	29-APR-2018	EDF Loan A/C	5
31-DEC-2017	Mohakhali Branch	0001-1501006968	DESIGNTEX SWEATERS LTD.	1268067.05	1	14-NOV-2017	13-MAY-2018	EDF Loan A/C	5

Figure 1.17: Funded Loans

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK SUN - Thu (10AM - 6PM)
Sunday, April 7, 2019 6:49:15 PM E-mail
info@nishanbank.com.bd CONTACT
>88 01953595015, 01716031781

HOME ▾ ABOUT BRANCHES **LOANS & ADVANCES ▾** REPORTING ▾ REGULATORY REPORTS ▾ HELP ▾

Non Funded Loans

Non Funded Loans

Date Insert
 Branch Name Branch Code
 Customer Crm Group Name
 Customer Name
 LC Tk ABP Tk
 BG Local Tk BG Foreign Tk
 LDBC Tk FDBL Tk
 Total Non Funded Tk

ADD SAVE EDIT CLEAR EXIT

Date Insert	Branch Name	Customer Name	Group Name	LC Tk	ABP Tk	BG Local Tk	BG Foreign Tk	LDBC Tk	FDBL Tk	Total Tk
31-DEC-2017	Khatunganj	BSRM STEELS LIMITED	BSRM GROUP	0	0	0	0	0	0	0
31-DEC-2017	Khatunganj	BSRM IRON and STEEL CO. LTD.	BSRM GROUP	0	0	0	0	0	0	0
31-DEC-2017	Khatunganj	BSRM STEEL MILLS LIMITED	BSRM GROUP	52467591.97	289488332.27	0	0	0	0	41955924.24
31-DEC-2017	Khatunganj	JAHANGIR and OTHERS LIMITED	GPH GROUP	0	0	0	0	0	0	0

Figure 1.18: Non Funded Loans

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK SUN - Thu (10AM - 6PM) Sunday, April 7, 2019 6:57:08 PM E-mail info@nishanbank.com.bd CONTACT +88 019533595015, 01716031781

HOME ABOUT BRANCHES **LOANS & ADVANCES** REPORTING REGULATORY REPORTS HELP

Funded Loans
Non Funded Loans
Loans Sector

Loans Sector

Date Insert
Sector Code
Sector Ref
Loan Portfolio

ADD SAVE EDIT CLEAR EXIT

Date Insert	Sector Code	Sector Ref	Loan Portfolio
31-JAN-2018	911000	Wage & Salary Earners (working in the country)	Other than Industry
31-JAN-2018	910000	Professionals and Self-employed Persons (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants)	Other than Industry
31-JAN-2018	912050	Foreign Individuals	Other than Industry
31-JAN-2018	915001	Housewife	Other than Industry
31-JAN-2018	915002	Student	Other than Industry
31-JAN-2018	915003	Minor/Autistics/Disabled and other dependent persons	Other than Industry
31-JAN-2018	915004	Retired Persons	Other than Industry

Figure 1.19: Loans Sector

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK SUN - Thu (10AM - 6PM) Sunday, April 7, 2019 6:53:53 PM E-mail info@nishanbank.com.bd CONTACT +88 019533595015, 01716031781

HOME ABOUT BRANCHES **LOANS & ADVANCES** REPORTING REGULATORY REPORTS HELP

Funded Loans
Non Funded Loans
Loans Sector
Group Concern

Loans Group Concern

Date Insert
Customer Crm
Concern Ref
Group Crm

ADD SAVE EDIT CLEAR EXIT

Date Insert	Customer Crm	Concern Ref	Group Crm
31-JAN-2018	0030003042	ARUNIMA APPARELS LIMITED	ACTIVE GROUP
31-JAN-2018	0030000879	PARADISE CABLES LIMITED	PARADISE GROUP
31-JAN-2018	0030001076	PARADISE METALLURGICAL COMPLEX LIMITED	PARADISE GROUP
31-JAN-2018	0030001074	SBS CABLES LIMITED	PARADISE GROUP
31-JAN-2018	0030001360	GOLDSTAR FASHIONS LTD.	GOLDSTAR GROUP
31-JAN-2018	0030001426	DISARI INDUSTRIES (PVT.) LTD.	GOLDSTAR GROUP
31-JAN-2018	0030002817	SUMI APPARELS (PVT) LTD.	GOLDSTAR GROUP

Figure 1.20: Group Concern Loans

Time line based report generation for Banking Loan Monitoring System

NISHAN BANK

SUN - Thu (10AM - 6PM)
Sunday, April 7, 2019 7:07:04 PM

E-mail
info@nishanbank.com.bd

CONTACT
>88 01953595015, 01716031781

HOME ▾ ABOUT BRANCHES LOANS & ADVANCES ▾ **REPORTING ▾** REGULATORY REPORTS ▾ HELP ▾

Funded Loans > Monthly Reports > **Funded Statements**

Banking Loan Monitoring System

Funded Loans Outstanding Position

Begin Date: 01-JAN-2019 End Date: 31-JAN-2019

Query Exit

Developed by : Md. Abu Nishan

NISHAN BANK						
Head Office						
Customer wise Funded Loans Outstanding Position						
Reporting Date: 08-APR-19 15:10:51						Page 1 of 1141
Statement from 01-JAN-19 To 31-JAN-19						Figures in Crore Tk
Date Insert	Account No	Account Name	Intt. Rate (%)	Balance Tk	GL Head	Duration (Month)
31-JAN-19	0001-0133014851	BRAC	10	148.88	S O D (GENERAL)	12
31-JAN-19	0010-0133006298	BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)	10	128.1	S O D (GENERAL)	2
31-JAN-19	0001-0133011265	SHANTA HOLDINGS LTD.	11	127.5	S O D (GENERAL)	12
31-JAN-19	0001-4200000850	BADSHA TEXTILES LTD	13	126.24	Term Loan (Quarterly)	84
31-JAN-19	0011-4200001777	BRB HOSPITALS LIMITED	11	123.01	Term Loan (Quarterly)	144
31-JAN-19	0011-4200000992	BRB CABLE INDUSTRIES LTD	11	119.51	Term Loan (Quarterly)	138
31-JAN-19	0001-4200001180	SAAD SAAN APPAREL LTD	10	101.25	Term Loan (Quarterly)	120

Figure 1.21: Reporting- Funded Statements

Figure 1.21 shows customer wise funded loans outstanding position from January 01, 2019 to January 31, 2019.

NISHAN BANK Head Office						
Customer wise Funded Loans Outstanding Position (One Crore & Above)						
Reporting Date: 08-APR-19 15:08:19						Page 1 of 52
Statement from 01-FEB-19 To 28-FEB-19						Figures in Crore Tk
Date Insert	Account No	Account Name	Intt. Rate (%)	Balance Tk	GL Head	Duration (Month)
28-FEB-19	0001-0133014851	BRAC	11	148.77	S O D (GENERAL)	12
28-FEB-19	0010-0133006298	BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)	10	129.1	S O D (GENERAL)	2
28-FEB-19	0001-4200000850	BADSHA TEXTILES LTD	13	126.24	Term Loan (Quarterly)	84
28-FEB-19	0011-4200001777	BRB HOSPITALS LIMITED	11	123.01	Term Loan (Quarterly)	144
28-FEB-19	0011-4200000992	BRB CABLE INDUSTRIES LTD	11	114.37	Term Loan (Quarterly)	138
28-FEB-19	0010-0136000074	BURO (BASIC UNIT FOR RESOURCES AND OPPORTUNITIES) BANGLADESH	9	100.48	Agricultural and Rural Credit / Investment (Installment)	24
28-FEB-19	0005-4800009284	K S R M STEEL PLANT LTD	10	100	Time Loan (Quarterly)	6

Figure 1.22: Reporting- Loans Above One Crore

NISHAN BANK Head Office						
Interest Rate wise Funded Loans Outstanding Position						
Reporting Date: 08-APR-19 15:15:28						Page 1 of 114
Statement from 01-JAN-19 To 31-JAN-19						Figures in Crore Tk
Date Insert	Account No	Account Name	Intt. Rate (%)	Balance Tk	GL Head	Duration (Month)
31-JAN-19	0001-0134000328	STAR PARTICLE BOARD MILLS LIMITED	12	64.01	CASH CREDIT HYPO	12
31-JAN-19	0015-4200000158	BANGLADESH STEEL RE-ROLLING MILLS LTD.	12	63.15	Term Loan (Quarterly)	60
31-JAN-19	0001-0133013683	APEX FOOTWEAR LTD.	12	49.99	S O D (GENERAL)	12
31-JAN-19	0001-4800018705	RUPAYAN HOUSING ESTATE LTD	12	46.38	Time Loan (Quarterly)	6
31-JAN-19	0074-0133002072	SPECTRA ENGINEERS LIMITED	12	42.96	S O D (Work Order)	18
31-JAN-19	0015-4800002501	BSRM STEELS LIMITED	12	42.81	Time Loan (Quarterly)	6
31-JAN-19	0001-4200000921	ENERGY PAC ENGINEERING LTD	12	42.74	Term Loan (Quarterly)	60

Figure 1.23: Reporting- Interest Rate Wise Loans

NISHAN BANK Head Office						
Customer wise Loans Classified Position						
Reporting Date: 08-APR-19 15:19:10						Page 1 of 1129
Statement from 01-DEC-18 To 31-DEC-18						Figures in Crore Tk.
Date Insert	Account No	Account Name	Intt. Rate (%)	Balance Tk	GL Head	Classified Status
31-DEC-18	0001-0133014851	BRAC	10	148.02	S O D (GENERAL)	UC
31-DEC-18	0001-0133011265	SHANTA HOLDINGS LTD.	11	147.42	S O D (GENERAL)	UC
31-DEC-18	0001-4200000850	BADSHA TEXTILES LTD	12.5	130.10	Term Loan (Quarterly)	UC
31-DEC-18	0010-0133006298	BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)	10	128.06	S O D (GENERAL)	UC
31-DEC-18	0011-4200001777	BRB HOSPITALS LIMITED	11	123.01	Term Loan (Quarterly)	UC
31-DEC-18	0011-4200000992	BRB CABLE INDUSTRIES LTD	11	119.51	Term Loan (Quarterly)	UC
31-DEC-18	0001-4200001180	SAAD SAAN APPAREL LTD	9.5	103.07	Term Loan (Quarterly)	UC

Figure 1.24: Reporting- Loans Classified Status

NISHAN BANK Head Office					
Interest Rate wise Loans Outstanding Position (Quarterly)					
Reporting Date: 08-APR-19 15:24:00					Page 1 of 1
Loans Statement from: 31-DEC-18 To 31-DEC-18					Figure in Crore Tk.
Date Insert	Interest Rate Up To 8%	Interest Rate above 8% to 11%	Interest Rate above 11% to 15%	Interest Rate above 15%	Total Loans Outstanding
31-DEC-18	2,025.90	4,424.22	8,893.00	402.18	15,745.30

Figure 1.25: Quarterly Reports- Interest Rate Wise Loans

NISHAN BANK					
Head Office					
Tenure wise Loans Outstanding Position (Quarterly)					
Reporting Date: 08-APR-19 15:25:29					Page 1 of 1
Loans Statement from: 31-DEC-18 To 31-DEC-18					Figure in Crore Tk.
Date Insert	Duration UP to 3 Months	Duration Above 3 To 12 Months	Duration above 12 to 36 Months	Duration Above 36 Months	Total Loans Outstanding
31-DEC-18	2,081.41	3,191.20	6,393.26	4,079.42	15,745.30

Figure 1.26: Quarterly Reports- Tenure Wise Loans

NISHAN BANK						
Head Office						
Statement of Customer wise Loans Classified (BL) Position						
Reporting Date: 08-APR-19 15:32:03						Page 1 of 31
Statement from 01-DEC-17 To 31-DEC-17						Figures in Crore Tk.
Date Insert	Account No	Account Name	Intt. Rate (%)	Balance Tk	GL Head	Classified Status
31-DEC-17	0006-0134000378	TATKA BASKET LTD	0	20.01	CASH CREDIT HYPO	BL
31-DEC-17	0025-4200000110	SHADIA TRADERS	0	18.22	Term Loan (Quarterly)	BL
31-DEC-17	0019-4600001075	MADINA OXYGEN & STEEL LTD	0	12.62	Bai-Mauzzal (Others)	BL
31-DEC-17	0017-4200000076	"1.MD GIAS UDDIN KUSUM, 2.MD AZAD RAHMAN, 3. MD JANE ALAM"	0	11.36	Term Loan (Quarterly)	BL
31-DEC-17	0010-4200000091	INTRACO SWEATERS LTD.	0	10.73	Term Loan (Quarterly)	BL
31-DEC-17	0025-4200000030	KABIR HOSSAIN	0	8.91	Term Loan (Quarterly)	BL
31-DEC-17	0029-0134000933	SEVEN STAR FLOUR MILL	0	8.66	CASH CREDIT HYPO	BL

Figure 1.27: Quarterly Reports- Loans Classified Statement

NISHAN BANK Head Office						
Statement of Customer wise Loans Classified Position (Outstanding above 1 Crore)						
Reporting Date: 08-APR-19 15:34:49						Page 1 of 4
Statement from 01-JUN-18 To 30-JUN-18						Figures in Crore Tk.
Date Insert	Account No	Account Name	Intt. Rate (%)	Balance Tk	GL Head	Classified Status
30-JUN-18	0015-1640000051	SYEED FOODS LTD	0	61.30	Demand Loan ABP- (D/P L/C)	BL
30-JUN-18	0006-0134000378	TATKA BASKET LTD	0	31.06	CASH CREDIT HYPO	BL
30-JUN-18	0030-4200000319	SBS CABLES LIMITED	0	25.01	Term Loan (Quarterly)	BL
30-JUN-18	0030-4200000337	PARADISE CABLES LIMITED	0	22.58	Term Loan (Quarterly)	BL
30-JUN-18	0025-4200000110	SHADIA TRADERS	0	18.22	Term Loan (Quarterly)	BL
30-JUN-18	0033-0134000857	GAFUR AUTO RICE MILL	0	12.89	CASH CREDIT HYPO	BL
30-JUN-18	0019-4600001075	MADINA OXYGEN & STEEL LTD	0	12.62	Bai-Mauzzal (Others)	BL

Figure 1.28: Quarterly Reports- Classified Above Crore

NISHAN BANK Head Office									
Branch wise Non Funded Loans Outstanding Position (Quarterly)									
Reporting Date: 08-APR-19 15:40:12									Page 1 of 7
Statement from 01-SEP-18 To 30-SEP-18									Figures in Crore Tk
Date Insert	Branch Name	Customer Name	LC_TK	ABP_TK	BG_Tk (Local)	BG_Tk	LDBC_TK	FDBL_TK	Total Non Funded
30-SEP-18	Mohakhali Branch	APEX FOOTWEAR LTD.	0	.43	0	0	0	0	.43
30-SEP-18	Mohakhali Branch	APPAREL PLUS LIMITED	10.44	28.59	.41	0	0	5.78	45.21
30-SEP-18	Mohakhali Branch	BADSHA TEXTILES LTD	5.34	73.79	0	0	0	0	79.13
30-SEP-18	Mohakhali Branch	BRAC	4.4	0	126.45	0	0	0	130.85
30-SEP-18	Mohakhali Branch	CONCEPT KNITTING LTD.	26.46	16.67	0	0	0	14.96	58.09
30-SEP-18	Mohakhali Branch	CREATIVE WASH LIMITED	3.19	.05	0	0	0	0	3.24
30-SEP-18	Mohakhali Branch	DBL CERAMICS LIMITED	10.54	8.11	2.29	0	0	0	20.93

Figure 1.29: Quarterly Reports- Branch Wise Non Funded

NISHAN BANK Head Office				
Single Item Non Funded Loans Outstanding: LC				
Reporting Date: 08-APR-19 15:42:43			Page 1 of 8	
Statement from 01-JUN-18 To 30-JUN-18			Figures in Crore Tk	
Date Insert	Branch Name	Customer Name	Customer CRM	LC Balance
30-JUN-18	Mohakhali Branch	NITOL MOTORS LTD .	0001000240	77.72
30-JUN-18	Mohakhali Branch	NASIR FLOAT GLASS IND. LTD.	0001024598	64.96
30-JUN-18	Dhanmondi Branch	SHIRIN SPINNING MILLS LTD	0011016452	57.01
30-JUN-18	Mohakhali Branch	HA0.00MEEM SPINNING MILLS LTD.	0001025343	44.95
30-JUN-18	Dilkusha Branch	ZABER SPINNING MILLS LTD.	0006023837	39.77

Figure 1.30: Quarterly Reports- Single Item Non Funded

NISHAN BANK Head Office		
Sector wise Loans Outstanding Position		
Reporting Date: 08-APR-19 15:50:37		Page 1 of 1
Statement from 01-FEB-19 To 28-FEB-19		Figure in Crore Tk.
Date Insert	Loans Sector	Total Loans Outstanding
28-FEB-19	Other than Industry	5,321.84
28-FEB-19	Service Industries	2,742.44
28-FEB-19	Other Manufacturing	2,737.65
28-FEB-19	Textile	2,149.23
28-FEB-19	RMG	1,656.14
28-FEB-19	Food & Allied Industries	569.68
28-FEB-19	Ship Breaking Industries	112.59
28-FEB-19	Chemical	104.20

Figure 1.31: Reports- Sector Wise Loans

NISHAN BANK				
Head Office				
Sector wise Loans Outstanding Position (Single Sector)				
Reporting Date: 08-APR-19 16:03:49				Page 1 of 1
Statement from 01-FEB-19 To 28-FEB-19				Figure in Crore Tk.
Date Insert	Loans Sector	Sector Code	Sector Ref.	Loans Outstanding
28-FEB-19	RMG	902125	Readymade Garments Industries	1226.81
28-FEB-19	RMG	902155	"Garments Accessories manufacturing industries (Zipper, Button etc) "	428.41
28-FEB-19	RMG	902126	Hosiery Factories	.89
28-FEB-19	RMG	902157	Cottage Industries	.02

Figure 1.32: Reports- Single Sector Loan

NISHAN BANK				
Head Office				
Breakdown: Sector Ref. Loans Outstanding Position				
Reporting Date: 08-APR-19 16:13:15				Page 1 of 5
Statement from 01-JAN-19 To 31-JAN-19				Figure in Crore Tk.
Date Insert	Loans Sector	Sector Ref.		Loans Outstanding
31-JAN-19	Cement	Cement Factories		89.43
31-JAN-19	Cement			89.43
31-JAN-19	Chemical	Chemical and Chemical Products Industries		100.97
31-JAN-19	Chemical	Cosmetics & Toiletries Industries		.05
31-JAN-19	Chemical	Soaps & Detergents Factories		.21
31-JAN-19	Chemical			101.23
31-JAN-19	Food & Allied Industries	"Food Processing Industry (PRAN, AFTAB, BD-Food etc) "		54.13

Figure 1.33: Reports- Breakdown Sector

NISHAN BANK			
Head Office			
Group wise Funded Loans Outstanding Position			
Reporting Date: 08-APR-19 16:15:35		Page 1 of 3	
Statement from 01-JAN-19 To 31-JAN-19		Figures in Crore Tk	
Sl No.	Data Insert	Group Name	Outstanding Balance
1	31-01-2019	BRAC GROUP	341.98
2	31-01-2019	NITOL NILOY GROUP	311.26
3	31-01-2019	BRB GROUP	286.98
4	31-01-2019	PRAN-RFL GROUP	252.10
5	31-01-2019	MIR GROUP	242.64
6	31-01-2019	BADSHA GROUP	227.09
7	31-01-2019	ABUL KHAIR GROUP	219.34
8	31-01-2019	ABDUL MONEM GROUP	203.81
9	31-01-2019	DBL GROUP	192.04
10	31-01-2019	AMBER GROUP	185.49
11	31-01-2019	MEGHNA GROUP	184.11

Figure 1.34: Reports- Group Wise Funded Loans

NISHAN BANK					
Head Office					
Single Group Funded Loans Outstanding Position					
Reporting Date: 08-APR-19 16:17:58				Page 1 of 1	
Statement from 01-FEB-19 To 28-FEB-19				Figures in Crore Tk.	
Data Insert	Branch Name	Customer CRM	Customer Name	Group Name	Outstanding Banlance
28-02-2019	Sonargaon Road Branch	0002012413	ACI LOGISTICS LIMITED	ACI GROUP	48.97
28-02-2019	Sonargaon Road Branch	0002013217	ADVANCED CHEMICAL INDUSTRIES LIMITED	ACI GROUP	100.97
Total:					149.94

Figure 1.35: Reports- Single Group Funded Loans

NISHAN BANK		
Head Office		
Breakdown: Group wise Funded Loans Outstanding		
Reporting Date: 08-APR-19 16:19:34		Page 1 of 12
Statement from	01-DEC-18 To 31-DEC-18	Figures in Crore Tk.
Group Name	Group Concern Ref.	Outstanding Balance
ABDUL MONEM GROUP	ABDUL MONEM LIMITED	28.69
ABDUL MONEM GROUP	ABDUL MONEM SUGER REFINERY LIMITED	173.64
ABDUL MONEM GROUP		202.33
ABUL KHAIR GROUP	ABUL KHAIR LIMITED	3.73
ABUL KHAIR GROUP	ABUL KHAIR STEEL MELTING	12.2
ABUL KHAIR GROUP	ABUL KHAIR STRIP PROCESSING LIMITED	41.59
ABUL KHAIR GROUP	ABUL KHAIR TOBACO CO.LTD	132.49
ABUL KHAIR GROUP	M/S. A. K CORPORATION LTD	41.64
ABUL KHAIR GROUP		231.63

Figure 1.36: Reports- Breakdown Groups Funded

NISHAN BANK		
Head Office		
Group wise Non Funded Loans Outstanding Position(Quarterly)		
Reporting Date: 08-APR-19 16:22:29		Page 1 of 2
Statement from	01-SEP-18 To 30-SEP-18	Figures in Crore Tk
Data Insert	Group Name	Outstanding Balance
30-09-2018	BRAC GROUP	313.46
30-09-2018	MIR GROUP	257.88
30-09-2018	MASHAFI GROUP	238.02
30-09-2018	DESIGNTEX GROUP	213.09
30-09-2018	NDE GROUP	184.61
30-09-2018	AMBER GROUP	178.27
30-09-2018	HOSAF GROUP	176.04
30-09-2018	PRAN-RFL GROUP	171.88
30-09-2018	MEGHNA GROUP	163.12
30-09-2018	KABIR GROUP	144.31
30-09-2018	BSRM GROUP	139.5

Figure 1.37: Quarterly Reports- Groups Non Funded

NISHAN BANK Head Office									
Single Group Non Funded Loans Outstanding (Quarterly)									
Reporting Date: 08-APR-19 16:25:06								Page 1 of 1	
Statement from 01-JUN-18 To 30-JUN-18								Figures in Crore Tk.	
Data Insert	Branch Name	Customer Name	Group Name	LC	ABP	BG Local	BG Foreign	LDBC	FDBL
30-JUN-18	Dilkusha Branch	DURABLE PLASTIC LTD	PRANO.00RFL GROUP	6.52	28.47	0	0	0	.34
30-JUN-18	Dilkusha Branch	ALLPLAST BANGLADESH LTD	PRANO.00RFL GROUP	18.25	47	0	0	72.06	0
30-JUN-18	Dilkusha Branch	R.F.L. ENTERPRISE	PRANO.00RFL GROUP	5.66	0	0	0	0	0
30-JUN-18	Dilkusha Branch	RANGPUR METAL INDUSTRIES LTD	PRANO.00RFL GROUP	5.82	57.81	27.47	0	0	0
Total:				36.25	133.28	27.47	0	72.06	.34

Figure 1.38: Quarterly Reports- Single Group Non Funded

NISHAN BANK Head Office		
Breakdown: Group wise Non Funded Loans Outstanding(Quarterly)		
Reporting Date: 08-APR-19 16:26:40		Page 1 of 10
Statement from 01-MAR-18 To 31-MAR-18		Figures in Crore Tk.
Group Name	Group Concern Ref.	Outstanding Balance
ABDUL MONEM GROUP	ABDUL MONEM LIMITED	164.49
ABDUL MONEM GROUP	ABDUL MONEM SUGER REFINERY LIMITED	275.15
ABDUL MONEM GROUP		439.65
ABUL KHAIR GROUP	ABUL KHAIR STEEL MELTING	24.94
ABUL KHAIR GROUP	ABUL KHAIR STEEL PRODUCTS LTD.	1.54
ABUL KHAIR GROUP	ABUL KHAIR STRIP PROCESSING LIMITED	142.62
ABUL KHAIR GROUP	ABUL KHAIR TOBACO CO.LTD	.04
ABUL KHAIR GROUP	SHAH CEMENT INDUSTRIES LTD.	20.07
ABUL KHAIR GROUP		189.21

Figure 1.39: Quarterly Reports- Breakdown Groups Non Funded

NISHAN BANK Head Office			
Top 10 Group Borrowers List			
Reporting Date: 08-APR-19 16:28:23			
Page 1 of 1			
Statement from 01-FEB-19 To 28-FEB-19			
Figures in Crore Tk			
Sl No.	Data Insert	Group Name	Outstanding Balance
1	28-02-2019	BRAC GROUP	342.87
2	28-02-2019	NITOL NILOY GROUP	303.39
3	28-02-2019	MIR GROUP	275.29
4	28-02-2019	BRB GROUP	258.47
5	28-02-2019	PRAN-RFL GROUP	216.85
6	28-02-2019	BADSHA GROUP	202.08
7	28-02-2019	DBL GROUP	191.50
8	28-02-2019	ABDUL MONEM GROUP	189.81
9	28-02-2019	ABUL KHAIR GROUP	188.36
10	28-02-2019	AMBER GROUP	185.77

Figure 1.40: Reports- Top 10 Group Borrowers List

NISHAN BANK Head Office			
Top 20 Group Borrowers List			
Reporting Date: 08-APR-19 16:29:34			
Page 1 of 1			
Statement from 01-FEB-19 To 28-FEB-19			
Figures in Crore Tk			
Sl No.	Data Insert	Group Name	Outstanding Balance
1	28-02-2019	BRAC GROUP	342.87
2	28-02-2019	NITOL NILOY GROUP	303.39
3	28-02-2019	MIR GROUP	275.29
4	28-02-2019	BRB GROUP	258.47
5	28-02-2019	PRAN-RFL GROUP	216.85
6	28-02-2019	BADSHA GROUP	202.08
7	28-02-2019	DBL GROUP	191.50
8	28-02-2019	ABDUL MONEM GROUP	189.81
9	28-02-2019	ABUL KHAIR GROUP	188.36
10	28-02-2019	AMBER GROUP	185.77
11	28-02-2019	BSRM GROUP	170.37

Figure 1.41: Reports- Top 20 Group Borrowers List

NISHAN BANK Head Office			
Top 50 Group Borrowers List			
Reporting Date: 08-APR-19 16:30:27			
Page 1 of 2			
Statement from 01-DEC-18 To 31-DEC-18			
Figures in Crore Tk			
Sl No.	Data Insert	Group Name	Outstanding Balance
1	31-12-2018	NITOL NILOY GROUP	325.24
2	31-12-2018	BRAC GROUP	291.07
3	31-12-2018	BRB GROUP	279.22
4	31-12-2018	MIR GROUP	273.20
5	31-12-2018	PRAN-RFL GROUP	255.85
6	31-12-2018	ABUL KHAIR GROUP	231.63
7	31-12-2018	BADSHA GROUP	231.08
8	31-12-2018	BSRM GROUP	224.75
9	31-12-2018	ABDUL MONEM GROUP	202.33
10	31-12-2018	AMBER GROUP	196.69
11	31-12-2018	DBL GROUP	192.31

Figure 1.42: Reports- Top 50 Group Borrowers List

NISHAN BANK			
Head Office			
Top		5	Group Borrowers List
Reporting Date: 08-APR-19 16:37:48			Page 1 of 1
Statement from 01-DEC-18 To 31-DEC-18			Figures in Crore Tk
Sl No.	Data Insert	Group Name	Outstanding Balance
1	31-12-2018	NITOL NILOY GROUP	325.24
2	31-12-2018	BRAC GROUP	291.07
3	31-12-2018	BRB GROUP	279.22
4	31-12-2018	MIR GROUP	273.20
5	31-12-2018	PRAN-RFL GROUP	255.85

Figure 1.43: Regulatory Reports- Top N Groups Borrowers

NISHAN BANK						
Head Office						
Top		5	Individual Borrowers List			
Reporting Date: 08-APR-19 16:36:44						Page 1 of 1
Statement from 01-DEC-18 To 31-DEC-18						Figures in Crore Tk
Sl No.	Data Insert	Branch Name	Customer Name	Account No.	Owner Type	Balance
1	31-DEC-18	Bhatiyari Branch	"1.MD GIAS UDDIN KUSUM, 2.MD AZAD RAHMAN, 3. MD JANE ALAM"	0017-4200000076	INDIVIDUAL/JOINT AC	11.36
2	31-DEC-18	Ashulia	"TOFAZZOL HOSSAIN BHUIYAN, Rezaul Kabir Rashel, Md. Raihan Kabir"	0031-0201000114	INDIVIDUAL/JOINT AC	10.28
3	31-DEC-18	Motijheel Branch	A.K.M. FARUK AHMED	0024-0201000042	INDIVIDUAL	6.79
4	31-DEC-18	Ashulia	"1.AMIRUL HAQ MEER, 2. AYNAL HAQUE MIR, 3. MD. MILON MIR"	0031-0201000098	INDIVIDUAL/JOINT AC	4.88
5	31-DEC-18	Jurain SME Service Center	MD. MIRAJ HOSSAIN	0047-0201000072	INDIVIDUAL/JOINT AC	4.01

Figure 1.44: Regulatory Reports- Top N Individual Borrowers

Chapter 6

Conclusion

This Loan Monitoring System is used to overcome the entire problem which is currently facing at banking organizations and this mapping will be complete automation of manual system to computerized system.

This system eliminates most of the limitations of the existing software/system and recording the details activities of loans, tenure wise loan outstanding position, customer details with group concern, sector wise loan portfolios, rate of interest and generating various reports about non funded loans. The system is very user friendly and functions of the system will be easily accessed by admin and users without any hassles.

In short, the system will help the financial monitoring of the banking organizations. Its details activities of loans, enable easy file access and retrieval where simplifies the task and reduce the paper work.

6.1 Future Works

- More user friendly module and easier accessibility is the next process to be improved.
- Multi language option to be support and fonts are available in the next process.
- Comparison between different web solutions and technologies to choose the best offer is the future goal.
- For further development alert messaging for top group concern loans could be integrated to this project.

References

- [1] Bangladesh Bank, “Guidelines on Credit Risk Management for Banks”, Banking Regulation and Policy Department, www.bb.org.bd.
- [2] Bangladesh Bank, “Integrated Risk Management Guidelines for Financial Institutions”, Department of Financial Institutions and Markets, www.bb.org.bd.
- [3] Bangladesh Bank, “Risk Management Guidelines for Banks”, Department of Off-Site Supervision, www.bb.org.bd.
- [4] Sofika Troka Nazaj and Dr. Elvin Meka, “Loan Management and Its Role in the Lending Process”, Department of Finance, European University of Tirana, Blvd, Nd.70, H.1, 1023, Tirana, Albania, www.researchgate.net.
- [5] Credit Monitoring System, <https://kumaran.com/banking/credit-monitoring-system>.
- [6] O’Reilly Media, Inc., “Big Data Now”, 2014 Edition.
- [7] History of the Basel Committee - Bank for International Settlements, <https://www.bis.org/bcbs/history.htm>.
- [8] Jiawei Han, Micheline Kamber, and Jian Pei, “Data Mining Concepts and Technique” (3rd Edition).