



# BANGLADESH KRISHI BANK

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JUNE 11, 2015

## **BKB Online Branch activities for the year Closing-2015**

### **Ref : Annual Closing June/2015 Circular no.DMD-2/(Acc-1)** **circular no.02/2015 Dated 14-05-2015**

#### **A. LOAN RECHEDULE JOB DONE BY BRANCH LEVEL .**

You are requested to reschedule loan accounts according to Bangladesh Bank's circular as well as Krishi Bank's circular by changing CL status as UC. At present in our online banking software (CBS) UC status loans interest will be updated in income head(46 GL.Head) but these interests would be updated in deferred credit (52 GL. Head) instead of income head (46 GL.Head) as per BB's instruction. As such our vendor organization could not add required software with CBS within short time(i.e. 30,June/2015).

According to vendor's suggestion You are requested to do under noted works:

1. At first You should make a list of reschedule loan accounts according to present account no.
2. Change all reschedule BL loan accounts(as required) into SS status within 26.06.2015 for June closing only.
3. After year closing (30 th June/2015), Please Change all loan reschedule accounts as UC by dated 07.07.2015.

**Note :** Loan CL process will be executed by BKB ICT Department on 07.07.2015 after central Day End. So, when CL process will be run at the end of the date of 07.07.2015, the status of all the rescheduled loans accounts will be under CL statement as on 30th June'2015.

#### **B. JOB DONE BY BRANCH LEVEL BY DATED : 25-06-2015 AS UNDER**

1. Account Close Marking complete for All Deposit and Loan Accounts ( 0 balance, where applicable).
2. STAFF Marking in CRM for all staff's savings account (for ignore of account maintenance fee deduction)

Process: Login Flora Desktop => CRM => CRM Info => CRM Information => Individual Customer Information=>Find=>Select Account No. => Input account number {15 digit (4001-031000000X), with branch code and last digit} => Double Click on Name => Edit=> Select Account Class STAFF => Save.

\*\*\* After edit authorize the CRM by authorize user.

3. Service Charge & Online Charge Mark N for Staff account (22 Head)

Process: Login Flora Desktop => Deposit => Account Opening => Find => Input account number (with last digit). => Press Enter => Edit => Click on Page2 => Select Online Transaction Charge (Y/N): 'N' and Service Charge (Y/N): 'N' => Save

\*\*\* After edit authorize the account by authorize user.

4. Service Charge, Excise Duty & Online Charge Mark N for Govt. Account (21, 22, 213 Head)

Process: Login Flora Desktop => Deposit => Account Opening => Find => Input account number (with last digit). => Press Enter => Edit => Click on Page2 => Select Online Transaction Charge (Y/N): 'N' and Excise Duty (Y/N): 'N' and Service Charge (Y/N): 'N' => Save

\*\*\* After edit authorize the account by authorize user.

5. Notice Entry Input for SND account (213 Head)

Process: Login Flora Desktop => Deposit => Additional Service => Additional Service => Notice Entry => Click Add => Input Account No. => Input Notice Date => Input Drawing Date => Input Amount => Input Cheque No. => Save. (Notice Entry will be applicable for every Debit Transaction)

**6. You are requested to Check specially Product Sheet for all Deposit & Loan Module dated (31-05-2015). If any discrepancies found, take necessary action at your end. Please feel free to contact.**

Process: Login Flora Desktop => Admin => General Admin => Interest/Profit Calculation & Update => Interest/Profit Product Sheet Print => Select Module (from list) => Query => Preview and check

7. Rectification of CL Status for All Loan Accounts (UC, SMA, SS, DF, BL) if required

Process: Login Flora Desktop => Loans and Investment => Additional Service => Additional Service => Account Classification of Loan => Input Account No. (with last digit) => select New Classification type (UC / SMA / SS / DF / BL) => Update.

8. Ensure Interest Account (137/1,2,3,4,8 head account) for all types of staff loans (1013/1,2,3,4,6) and link with principal staff loan accounts.

Process: a) Create an Interest Account (137/1,2,3,4,8) against specific staff principal loan account (if required). Authorize the account by authorize user.  
b) Link process: Login Flora Desktop => Loans and Investment => Account Opening => Find => input Principal staff loan account {with last digit(012600000X)} => Edit => Input Related Interest/Profit Account {with last digit(137200000X)} => Save.

\*\*\* After edit authorize the account by authorize user.

9. IBTA interest rectification with debit interest rate 9% dated 01/07/2014 to 30/04/2015 if required. Follow the e-mail instruction given by Mohammad Ali, AGM, ICT Department.

### **C. JOB DONE BY BRANCH LEVEL BY DATED : 29-06-2015 AS UNDER**

10. Check Income (46) statement for debit balance and Expenditure (133) statement for credit balance. If having any alternate balance then rectify by voucher as on dated 29-06-2015 as follows:

How to check Income & Expenditure Statement:

Login Flora Desktop => General Ledger => Reports => Monthly Report => Monthly Income & Expenditure Statement => **Select without Provision** => Select Shortcut => Query => Select Income (Preview) or Select Expenditure (Preview)

- a) Check income (gl head 46) statement; if any debit balance remains then adjust with any other income sub head (46) by preparing voucher and posting manually.
- b) Check expenditure (gl head 133) statement; if any credit balance remains then adjust with any other expenditure sub head (133) by preparing voucher and posting manually.

### **D. JOB DONE BY BRANCH LEVEL BY DATED: 30-06-2015 AS UNDER**

11. Source Tax release: After deduction of source tax (41/16) by Head Office check Current Subsidiary Ledger to know source tax amount up to 30-06-2015. Prepare (41/16 DR & 1114 CR) advice/voucher and posting manually in FloraBankCBS to release source tax.

Process: Login Flora Desktop => Reports => Daily Activities Reports => Current Transaction => Current Subsidiary Ledger => F2 => Select desire head (41/16) by browse => Query

12. Vat release: After deduction of accounts maintenance fees, Check Current Subsidiary Ledger for Vat GL head (41/10A) to know vat amount up to 30-06-2015. Prepare (41/10A DR & 1114 CR) advice/voucher and posting manually in FloraBankCBS to release vat.

Process: Login Flora Desktop => Reports => Daily Activities Reports => Current Transaction => Current Subsidiary Ledger => F2 => Select desire head (41/10A) by browse => Query

13. IBTA Interest Advice release: Prepare a Debit or Credit advice for IBTA interest after auto posting by ICT department and send it to HO (prepare only, no need posting in branch level)
14. Profit & Loss Advice release: Prepare an advice for Profit & Loss (13) balance after auto posting by ICT department and send it to HO (prepare only, no need posting in branch level)
15. Print all auto voucher/transaction lists after posting by ICT department.

Process: Login FloraBankWebReport => Prime Report => View Processing Prime Report => Select date from calendar => Select necessary report => print

16. **Branch Level Day Close must be completed by branch level on 30-06-2015 by 6:00 PM**

17. **Print before closing statement:** After **Central Day End** complete by ICT Department as dated 30-06-2015 time 7:00 PM branch will take before closing statement as mentioned:

- |                                     |        |
|-------------------------------------|--------|
| a) General Ledger                   | 3 Copy |
| b) Statement of Affairs(Front Page) | 3 Copy |
| c) Statement of Affairs(Back Page)  | 3 Copy |

- |  |        |
|--|--------|
| d) GL Abstract   | 3 Copy |
| e) Income Statement (Without provision, Shortcut)      | 3 Copy |
| f) Expenditure Statement (Without Provision, Shortcut) | 3 Copy |

\*\*\*After completion of Year Closing process all reports will be changed. So, you are requested to print all reports mentioned above. \*\*\*\*\* (Very Very Important) \*\*\*\*\*

18. Year Closing Process will be executed by ICT Department on 01-07-2015 time 11:00 AM

**Note: All depreciation vouchers will be prepared and posting by branch level manually**

### **Job Done by Head Office ICT Department:**

- i) Interest Calculation for all Deposit modules and posted to respective customer accounts on 28-06-2015. If any dr. transaction done having amount higher than 20000/ after interest update in savings module then requested to reverse intt. from those accounts for the month of june/15.
- ii) Source Tax deduct from SB, SND, FDR...etc.
- iii) Account Maintenance fee deduct from SB, CD, SND module on dated 28-06-2015 .
- iv) Interest Calculation for all Loan modules and posted to respective customer accounts on 30-06-2015.
- v) IBTA interest calculation for the period of june-2015 on all related head (81, 82, 112, 113, 114, 115, 116, 117, 118, 119, 1110, 1111, 1112, 1113, 1114, 1116, 1118) and posting on 30.06.2015
- vi) Year Closing Process {after year closing all income and expenditure sub head will be 0 and balance shift to profit & loss account automatically (13), branch only print all vouchers}
- vii). **Central Day End Process will be executed by ICT Department on 30-06-2015 time 7:00 PM**

**Note:** After year closing all interest related provision sub head of 41 & 131 will be 0(Zero) except FDR (41/04), Monthly Profit Scheme (41/47), Monthly/Quarterly Benefit Scheme (41/47A), BKB Retired Scheme (41/48).

### **Head Office ICT Contact Number:**

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|-------------------------------|----------|-------------|
| 1) Mostafizur Rahman S.O.     | Cell no. | 01911190967 |
| 2) Azaharul Islam. S.O.       | Cell no: | 01754064999 |
| 3) Abu Bakar Saiduzzaman S.O. | Cell no: | 01773447869 |

**ATTN: Check your branch web mail daily two times.**

Best regards  
Mohammad Ali  
AGM, ICT deptt.  
BKB, Head office  
Dhaka