

A User Manual
On
Transaction based SHG Digital Accounting
System



**Deendayal Antyodaya Yojana- National Rural
Livelihoods Mission (DAY- NRLM)**

Overview

Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) is a centrally sponsored programme launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. DAY-NRLM seeks to reach out to all rural poor households and impact their livelihoods significantly by 2024-25.

NRLM is process intensive and therefore the Mission constantly reviews, assesses and learns from the qualitative and quantitative progress achieved. The M&E-MIS framework of NRLM comprises a comprehensive system of evidence-based decision making process. NRLM has put in various mechanisms to enhance accountability and transparency of community operations through monitoring and MIS tools. One of the key tools that DAY-NRLM has designed and developed is Transaction Based SHG Digital Accounting System (TBSDAS) in order to provide real time information for planning, implementation, monitoring, strategic & operational decision making at all levels of project management and community based organisations and federations.

The Transaction Based SHG Digital Accounting System (TBSDAS) captures real-time information of the SHG transactions. It has been envisaged that this system will help in strengthening the community based organizations by capturing real time transaction data and assisting in maintenance of fair books of records. Further, it will also assist in grading the SHGs to be eligible for accessing financial support from the financial institutions. This system is also likely to perform e-Audit and support the reconciliation of books of records.

The processes and steps involved in the use of this application have been detailed out in the form of a **User Manual**. This document also provides an explanation on the fields that are required to be entered by the user.

Transaction MIS User Manual

This user manual has been developed to explain the web based application of transaction based SHG digital accounting system (TBSDAS). To access the web based application, open cbotrans.nrlm.gov.in in the latest browser version of Mozilla, Chrome or Internet Explorer. Once accessed, the following processes are required to be adopted-

1. Login



Login provision to access this application is provided for the users at two levels. These two users are-

1. **Block Admin User**
2. **Data Entry User**

To begin with, user needs to access the site as per the following steps-

- i. The first login user is the *Block level user* or the 'Block Admin User', who will create user id and password for Data Entry User (data entry operator (DEO)). The block admin will also assign SHGs to the user for data entry.
- ii. The second user is the Data Entry User who will use the login credentials provided by the Block Admin User. Using these credentials, s/he will be able to login. The SHGs assigned to the Data Entry User will appear on the screen when logged in.

Users to register for web application must login by entering the following:

- **User Name**
- **Password**
- **Captcha Code**

Then click on **Login** to enter into TBSDAS application and then it will redirect to the first screen named as the '**Dashboard**'.

PART I –Steps for the Block Admin User

State MIS nodal person will share the User Name and Password with all the respective Block Admin Users. Block admin user will login into the application by using the login credentials to perform the activities assigned to her/him.

Activities for Block Admin User are following:

- I. Creation of data entry user
- II. Modification of user details
- III. SHG mapping to each data entry user
- IV. Resetting password for data entry user

Immediately after login, dashboard screen with the following details will appear -

The screenshot shows the dashboard of the Transaction Based MIS Application - NRLM. At the top, there is a navigation bar with the application logo, a search bar, and a language dropdown. Below the navigation bar, there are links for 'Home', 'Change Password', and 'Welcome (BPM), Log out'. The main content area is titled 'Dashboard' and contains two summary statistics:

- Total number of entry users : 69
- Total number of SHGs mapped to entry users : 820

Below the summary statistics is a table with the following columns: S. No, Name, Mobile, Created On, Mapped SHG, Status, and Action. The table contains 10 rows of user data.

S. No	Name	Mobile	Created On	Mapped SHG	Status	Action
1	AJAY KUMAR MIRJHA	8817753939	23/02/2017	0	Inactive	Edit
2	AJENDRA TANDAN	9691888860	23/02/2017	18	Active	Edit
3	ANAND RAM MAHLANGE	8959167455	23/02/2017	0	Active	Edit
4	ANDIP MADHUKAR	9575115479	18/04/2017	79	Active	Edit
5	ANJALI	8103897273	23/02/2017	0	Active	Edit
6	ANJANA BHARGAV	8959096970	06/03/2017	0	Active	Edit
7	BHARTI NISHAD	9174796432	18/04/2017	57	Active	Edit
8	BHAWNA VERMA	9753802528	21/02/2017	0	Active	Edit
9	BILADI	9826137094	13/02/2017	6	Active	Edit
10	CHETAN PRASAD VERMA	9675209691	27/02/2017	0	Active	Edit

Dashboard screen provides an overall picture of the total number of entry users created and SHGs mapped thus far. It also displays the status of each user and SHGs mapped against her/him. Also, it offers edit option for the user details; to do so click on edit button. Subsequently, the following screen for updating/editing the user information will appear –

The screenshot shows the 'Update User' form with the following details:

- User Name:** ajay kumar mirjha
- Mobile:** 8817753939
- Email:** ajaymirjha01@gmail.com
- Login Id:** 8817753939
- Status:** Inactive
- Device ID:** (Empty field)

A red arrow points to the Mobile field, with a callout box indicating: "10 digit mobile number exclude".

User name – User shall enter the her/ his name

Email Id- Email Id of the data entry user needs to be entered here. If the data entry user doesn't have his/her email id, then block admin user must create an email id for Data entry user and enter the email id. The same needs to be informed to the Data Entry Users.

Device Id – An ID is generated/ captured when the user performs entry from android device (smart phone and tablet) being used and one device ID is added to that particular entry user. Thus, entry user is not allowed to login from another device. In case, entry user wants to use another device then s/he needs to request Block admin user to remove the existing device ID. And after login into the new device, the new device ID will be captured against the particular entry user.

I. Create User

'Create User' option facilitates the addition of new entry user. Click on the drawer/menu and then select user Create User then the following screen will appear.

	Mobile	Created On	Mapped SHG	Status	Action
1	8817753939	23/02/2017	0	Inactive	Edit
2	9691888860	23/02/2017	18	Active	Edit
3	8959167455	23/02/2017	0	Active	Edit
4	9575115479	18/04/2017	79	Active	Edit
5	8103897273	23/02/2017	0	Active	Edit
6	8959696970	06/03/2017	0	Active	Edit
7	9174796432	18/04/2017	57	Active	Edit
8	9753802928	21/02/2017	0	Active	Edit
9	9826137094	13/02/2017	6	Active	Edit
10	9575209691	27/02/2017	0	Active	Edit

Enter details of the new entry user and click on the submit button.

User name – User shall enter her/ his name.

Email Id- Email Id of data entry user needs to be entered here. The password for this data entry user will be sent to this particular email id entered during the first time.

Mobile number: Only registered 10-digit mobile number should be entered. This number of the entry user will also be the **login Id** which will be auto filled.

***Star mark fields are mandatory to be filled-in.**

Once these details are submitted, new entry user is created. Immediately, new entry user will receive login ID and password on their registered mobile number and email ID entered during creating the entry user. In the same way, more than one entry user can be created.

II. SHG Mapping

The block admin user has to map the required number of SHGs for assigning to the data entry users for transaction data entry. One SHG shall be assigned to one user only. Also, an SHG which is already assigned to one user cannot be mapped and assigned to another user. Furthermore, SHG of one village or one Gram Panchayat can be assigned to one user at a time instantly.

Click on the drawer/menu, then select user SHG mapping. The following screen will then appear.

The screenshot displays the 'User SHG Mapping' form within the 'Transaction Based MIS Application - NRLM'. The form includes the following fields:

- Select State: CHHATTISGARH
- Select District: RAIPUR
- Select Block: TILDA
- Select Gram Panchayat: -- Select --
- Entry User: -- Select --
- Select Village: -- Select --

A 'Submit' button is located at the bottom of the form. The footer of the page features logos for 'GOI web directory', 'Digital India', 'PMNRF PRIME MINISTER'S NATIONAL RURAL FUND', 'MAKE IN INDIA', 'data.gov.in', and 'india.gov.in'. Below the footer, there are four columns of 'Information Related to' links for Agriculture and Art & Culture.

State, District and Block name will be auto filled in this screen.

A few details need to be entered, such as:

- Select Entry User from drop down: to whom you want to map the SHG
- Select Gram Panchayat
- Select Village

Subsequently, after filling-in the details, click on **Submit**. Next, a list of unmapped SHG of the selected village will appear, as shown in the image below-

User SHG Mapping

Select State : CHHATTISGARH Select District : RAIPUR

Select Block : -- Select -- Entry User : FATTELAL SAHU (9617375167)

Select Gram Panchayat: BAHESAR Select Village: BAHESAR

Submit

Mapped SHG		
Sr. No.	SHG Name (Code)	Action
1	JAI MA KARMA SHG (60097)	

Unmapped SHG		
Sr. No.	SHG Name(Code)	Select
1	JAGRITI SHG (107542-33)	<input type="checkbox"/>
2	PRAGATI SHG (107531-33)	<input type="checkbox"/>
3	SIDDHI VINAYAK SHG (107527-33)	<input type="checkbox"/>

Map SHG

Select unassigned SHG checkbox and then click on Map SHG

Instantly, SHGs will be mapped to the entry user. When entry user will login, mapped SHGs will appear and s/he will be able to view the SHGs assigned to that particular entry user. In the same manner, SHGs of another village or other Gram Panchayat can also be mapped.

In case, Block admin user wants to map all SHGs of a village in a Gram Panchayat, then select the name of GP and click on submit without selecting the name of the village from the dropdown. Later, the names of all the villages and the number of unmapped SHG against each village will appear. Then, select the village by clicking on the checkbox and then click on **Map SHG**. All the unmapped SHGs of the selected village will be mapped to that particular user.

III. Reports

Block admin user can see the progress of SHG transactions data uploaded.

Reports

Select State : CHHATTISGARH Select District : RAIPUR

Select Block : TILDA Reports : -- Select --

Select Gram Panchayat: -- Select -- Select Village: -- Select --

Submit

This screen generates report of village wise SHG transaction of each Gram Panchayat and hence helps in giving an overview of the MIS work undertaken at the block level.

Forgot Password

If a user forgets his or her password, s/he must select “Forgot Password?” User will retrieve new password by entering the following-

- **User Name**
- **Registered Mobile Number**

After entering the details the new password will be sent to the registered mobile number.

PART II – Steps for the Data Entry User

Login



To access this web based application, open cbotrans.nrlm.gov.in in the latest browser version of Mozilla, Chrome and Internet Explorer. Then, the data entry user must login by entering the following:

- **User Name as given by Block Admin User**
- **Password**
- **Captcha Code**

Click on **Login** to move to the next screen and start using the application.

a. SHG Verification

For the first tile login, SHG verification screen will appear showcasing all the SHGs mapped to that particular user.

SHG Verification				
S. No.	GP Name	Village Name	SHG Code	SHG Name
1	AGASOD (P)	AGASOD	143167	JAI MATA DI

For verification of SHG, click on the **SHG Name** which will instantly show the list of SHG members in that particular SHG.

SHG Member List				
AGASOD / JAI MATA DI(143167)				
S. No.	Member Code	Member Name	Father/Husband Code	Leader
1	1793276	SUBHADRA	BABLU	Never
2	1793264	MUNNI BAI AHIRWAR	NANDLAL	Never
3	1792990	REKHA DEVI	GOLU	Never
4	1532777	SANGEETA	MAHENDAR	Never
5	1532775	SAVITA AHIRWAR	PREMNARAYAN	Never
6	1532768	GULAB BAI AHIRWAR	RAM CHARAN	Never
7	1532763	BHAGWATI AHIRWAR	PHOOL SINGH AHIRWAR	Never
8	1532761	LACHCHH BAI AHIRWAR	RAMDAS AHIRWAR	Never
9	1532751	SIYA BAI AHIRWAR	RAMPRASAD	Never
10	1532742	CHANDABAI	SONU	Never
11	1532738	PRIYANKA AHIRWAR	LAKHAN AHIRWAR	Never
12	1532040	KRISHNA BAI	KASHIRAM AHIRWAR	Never
13	1531923	PRITI AHIRWAR	DINESH AHIRWAR	Never
14	1531854	BABLI AHIRWAR	JAGAR AHIRWAR	Never
15	1531827	PRITI	JITENDRA	Never
16	1531691	RAJNI AHIRWAR	BHIKAM	Present

SHG List

Verify

Application Settings

Click on Verify to confirm all the members of that SHG displayed in the list are as per the manual copy of the transaction sheet (cut off and transaction sheet) received.

The pre-requisites for data verification are:

- The system will not allow to verify in case the status of SHG profile is not completed on the following aspects:
 - o All the mandatory fields of SHG and members profile should be updated;
 - o At least 5 members should be there in a SHG;
 - o At least 1 and maximum 3 members need to be identified as present leaders; and
 - o SHG should have a Book-Keeper

In case any update is required in these aspects then data entry user needs to inform the same to Block Admin User. And, Block Admin User will update it on NRLM MIS. As soon as it is updated, the very next day updated profiles will be reflected here.

After SHG verification is done, it will redirect to the Application settings screen.

b. Application Settings

This screen captures the SHG norms and the mode of data capturing. Also, it helps to fast-track the data entry process.

In data capturing mode two options are available:

- If SHG is conducting weekly or fortnightly meetings and the user plans to enter data once a month then **monthly** option needs to be selected. In this case, a consolidated report of transaction sheet of all SHG financial transactions that have happened in the weekly/fortnightly meetings, needs to be prepared and entered into the system.
- If SHG is conducting a weekly /fortnightly/monthly meeting and the user plans to enter data of each and every meeting data, then **meeting** option needs to be selected as data capturing mode. And, in this case, transaction sheets need to be prepared for each and every meeting.

Compulsory savings amount per member and frequency of savings fields are mandatory fields and they have to be entered in this screen.¹

Once the application setting fields are filled-in, click on **Submit** button and it will redirect to the Current Status screen. Only those SHGs which have been verified and whose SHG application setting is complete, will appear on the current status screen and will no longer be displayed on SHG verification screen. For any SHG, if SHG verification process is completed, but application setting is not completed then click drawer/ menu and select application setting to complete the SHG setting. In case any change is required in application setting **after transaction entry is initiated**, then it can be done by clicking on the drawer/menu and selection of application setting. But, in case, transaction entry is in process then changes in application settings are not allowed.

c. Current Status

This screen shows the current status of each SHG and also displays the status of transaction data entry.

Current Status							
SHG Code	Name	Village	Meeting Frequency	Data Capture Mode	Date/Month	Status	Action
118925	Mogha	AGASOD	Weekly	Meeting	5th week		N/A
71779	HARDOL	BIHARNA	Weekly	Monthly	February (Pending 5 Month)	In Process	Delete
143167	JAI MATA DI	AGASOD	Weekly	Monthly	January (Pending 6 Month)	Not Started	Delete
143934	MAA LAXMI	AGASOD	Weekly	Monthly	April (Pending 3 Month)	Not Started	Delete

In case the SHG data entered is required to be edited, it would be possible only for those SHGs for which transaction data entry is in process i.e. only cut-off data entered but the transaction has not started yet. Editing may be done by clicking on the particular SHG name. Also, the transaction data entry can be deleted by clicking on delete option provided in the column 'Action'. Moreover, in case, transaction entry is completed and any editing is essential, then the Block Admin User should be informed about it. SHG and member level Cut-Off entry can also be deleted applying the same procedure in case meeting transaction entry has not been initiated for any particular SHG.²

Click on the **SHG name** to initiate the SHG and member level Cut-Off entry before starting any meeting transaction.

¹ Refer to the Annexure-I for the entry field details
Annexure 1- Transaction Based MIS: Explanatory note

² Refer to the Annexure-I for the entry field details
Annexure 1- Transaction Based MIS: Explanatory note

d. SHG Cut-Off

SHG Cut-off data is required to be collected for up-to the last month before transaction data entry starts (e.g. If transaction entry is to happen from January 2017, then cut-off data up-to December 2016 should be collected and entered in the cut-off data entry screen).

SHG cut-off data needs to be fed in the screen as shown below:

The screenshot shows the 'SHG Cut-Off' screen with a green header bar containing the title and user ID 'AGASOD / MAA LAXMI(143934)'. Below the header, there are two main sections: 'Savings' and a table for running loans. The 'Savings' section contains multiple input fields for financial data such as Meeting Number, Cash in Hand, Cash at Bank, and various grants. A green button labeled 'Add Running Loan' is highlighted with a red arrow. Below this is a table with columns for Loan From, Loan Type, Loan No., Loan Date, Sanctioned Amount, Cash Credit Limit, Withdrawal/Disbursed Amount, Rate of Interest, No. of Installments, Installment Amount (EMI), Repayment Starting Month, Bank, Branch, Principal Paid, Interest Paid, and Outstanding. A 'Submit' button is located at the bottom center.

Click here to add running loan

Meeting details, saving details including closing balance of cash in hand and cash in bank needs to be entered here followed by all running loans of SHG from banks, VOs/CLFs, MFIs and others.

In case, SHG is 1-6 months old, the user may capture transaction data from the first month of SHG formation/ first meeting by inserting 0 as meeting number in SHG cut-off screen and submit to proceed further which will redirect it to **Current Status** screen.

The screenshot shows the 'Running Loan to SHG' screen with a green header bar containing the title and user ID 'AGASOD / MAA LAXMI(143934-17)'. The main area contains a form with input fields for Loan From (a dropdown menu), Loan Number, Sanction Amount, Withdrawal/Disbursed Amount, Rate of Interest, Repayment Starting Month (a dropdown menu), Branch (pre-filled with 'AAGASOD'), Interest Paid, and Principal Overdue. On the right side, there are input fields for Loan Type, Loan Date, CC Limit, Number of Installments, Installment Amount (EMI), Bank (pre-filled with 'MADHYANCHAL GRAMIN BANK'), Principal Paid, Outstanding, and Interest Overdue. At the bottom, there are two buttons: a green 'SHG Cutoff' button and an orange 'Submit' button, both with red arrows pointing to them.

SHG Cut-Off
AGASOD / MAA LAXMI(143934)

Savings

Meeting Number *	<input type="text" value="1"/>	Last Meeting Date *	<input type="text" value="30/04/2017"/>
Cash in Hand (₹) *	<input type="text" value="10000"/>	Cash at Bank (₹) *	<input type="text" value="10000"/>
Saving with VO/CLF (₹)	Share Capital with VO/CLF (₹)	Grant from other Govt Scheme (₹)	RF Received from SRLM (₹)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
CIF Received from SRLM (₹)	Other Receipts (₹)	VRF Grant from NRLM (₹)	Startup Grant from NRLM (₹)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of closed loan from Bank	Amount of closed loan from Bank (₹)	No. of closed loan from VO/CLF	Amount of closed loan from VO/CLF (₹)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Outstanding CIF From SRLM		Fixed Deposit/Investment	<input type="text"/>
<input type="text"/>			<input type="text"/>

Add Running Loan

Please click on loan number to edit the loan detail

Loan From	Loan Type	Loan No.	Loan Date	Sanctioned Amount	Cash Credit Limit	Withdrawal/ Disbursed Amount	Rate of Interest	No. of Installments	Installment Amount (EMI)	Repayment Starting Month	Bank	Branch	Princip Paid
Bank	TL	<u>10</u>	30/03/2017	50000	N/A	45000	12	12	3750	April 2017	MADHYANCHAL GRAMIN BANK	AAGASOD	20

Submit

Before submitting screen, data entry operators need to ensure all mandatory fields and all running loans are entered correctly. After submitting SHG Cut-Off details, the screen will redirect to SHG Member Cut-Off screen.

Field explanation of this screen may be referred from Annexure 1- Transaction Based MIS: Explanatory note.

e. SHG Member Cut-Off

Enter the member wise cut off information related to saving and closed loans as shown below:

☰ SHG Member Cut-Off
AGASOD / MAA LAXMI(143934)

Please Select Member Name * - Select SHG Member -

Savings

Compulsory (₹)
 Food Security (₹)
 Health (₹)
 Other (₹)
 Optional (₹)

Number of Closed Loan
 Amount of Closed Loan (₹)

Add Savings

Member wise savings

Member	Compulsory/ Regular (₹)	Food Security (₹)	Health (₹)	Other (₹)	Optional/ Voluneer (₹)	No of Closed Loans	Amt of Closed Loans (₹)	Action

Member wise running Loans

Please click on loan number to edit the loan detail

Member	Loan Date	Loan Number	Loan Amount (₹)	Rate of Interest	Number of Installments	EMI Amount (₹)	Repayment Starting Month	Purpose	Principal Paid (₹)	Interest Paid (₹)	Principal Overdue (₹)	Interest Overdue (₹)	Outstanding (₹)

Submit

SHG Member Cut-Off
AGASOD / MAA LAXMI(143934)

Please Select Member Name * -- Select SHG Member --

Savings

Compulsory (₹) * Food Security (₹) Health (₹) Other (₹) Optional (₹)

Number of Closed Loan Amount of Closed Loan (₹)

Add Savings

Member wise savings

Member	Compulsory/ Regular (₹)	Food Security (₹)	Health (₹)	Other (₹)	Optional/ Voluneeer (₹)	No of Closed Loans	Amt of Closed Loans (₹)	Action
AHILYA (1539678)	100							Edit Add Loan

Member wise running Loans

Please click on loan number to edit the loan detail

Member	Loan Date	Loan Number	Loan Amount (₹)	Rate of Interest	Number of Installments	EMI Amount (₹)	Repayment Starting Month	Purpose	Principal Paid (₹)	Interest Paid (₹)	Principal Overdue (₹)	Interest Overdue (₹)	Outs (₹)
AHILYA (1539678)	30/12/2016	5	10000	12	10	1000	January 2017	AG- Horticulture plantation	0	0	0	0	

Submit

Saving details entered for individual members can be edited by clicking on **“Edit”** option indicated against each member. And to enter individual member running loans click on **“Add loan”** option indicated against each member.

Ensure saving details and running loan details for all members are entered before clicking on submit button. Immediately after submission the screen will redirect to the current status screen.

The four screens explained above are one-time entry screens. The four screens are the following:

- a. SHG Verification
- b. Application Settings
- c. SHG Cut- off
- d. SHG Member Cut-off

Next, click on SHG name for which transaction entry needs to be done. After clicking on SHG name it will redirect to the Attendance Screen.

TRANSACTION SHEET

1. Attendance (Monthly)

The first screen of transaction sheet is attendance sheet. This screen will appear differently in different cases, based on the selection of data capturing mode in the setting screen. In case of selection of monthly mode, the screen will appear as shown below-

☰ 1. Monthly Attendance
AGASOD / MAA LAXMI (143934)

Opening Balance Cash: 10000 Bank: 10000 Prev Meeting Date : 30/04/2017

Enter Last Meeting Date Number of Meetings Total Present :56 Meeting Number : 5

(dd/mm/yyyy)

Sr. No.	Member Code	Member Name	Father/Husband Name	No of Meefings
1	1538885	PARVATI	LETE RAM KISHAN	<input type="text" value="4"/>
2	1538932	MEERA BAI KUSHWAHA	BHAJJI	<input type="text" value="4"/>
3	1539484	DROPTIBAI	PYARELAL	<input type="text" value="4"/>
4	1539494	DURGABAI ADIWASI	SHIVRAJ ADIWASI	<input type="text" value="4"/>
5	1539507	ANITA RAIKWAR	NARENDRA RAIKWAR	<input type="text" value="4"/>
6	1539523	BHAGVATI KUSHWAHA	MULCHAND	<input type="text" value="4"/>
7	1539533	VIMLA	TULSIRAM	<input type="text" value="4"/>
8	1539553	PARVATI PAL	RAGHUVEER PAL	<input type="text" value="4"/>
9	1539580	MULABAI DHANAK	JANAK DHANAK	<input type="text" value="4"/>
10	1539616	SURESH RANI GHOSI	MADAN SINGH GHOSI	<input type="text" value="4"/>
11	1539632	BHAGWATI DHANAK	RAKESH DHANAK	<input type="text" value="4"/>
12	1539652	GENDA BAI AHIRWAR	PRAMANAND	<input type="text" value="4"/>
13	1539665	DROPATI BAI BASOR	ASHOK BASOR	<input type="text" value="4"/>
14	1539678	AHILYA	BHAGWAN SINGH	<input type="text" value="4"/>

Previous Page
Submit

The user needs to cross-check the opening cash balance, bank balance and the previous meeting date as per the transaction sheet received for entry.

The user needs to enter the last meeting number of the month. Number of Meetings and individual attendance are auto populated based on the meeting frequency entered in the Application setting. And, the user may edit the number of meeting as per the actual number of meeting conducted by the SHG. Also, the user will cross check the meeting number and the

total number of presence with the transaction sheet received. Once the screen is submitted, the transaction entry for that particular SHG is considered as initiated. The transaction entry and then <next page> option appears at the right bottom corner of the screen. Click on <next page> option to move to next screen.

Any edit in the screen is permitted except for the last meeting date. If the last meeting date entered is incorrect then transaction entry needs to be deleted from the current status screen.

2. Saving

Click on next page button to redirect to the **Saving screen**. The user will enter the amount of savings subscribed by the members and ensure the total amount received.

☰ 2. Savings
AGASOD / MAA LAXMI (143934)

📅 Meeting Date : 31/05/2017
☰ Meeting Number : 5

Saving Amount:

S. No.	Code	Name	Father/Husband Name	Compulsory (₹)	Optional (₹)
1	1539878	AHILYA	BHAGWAN SINGH	400	0
2	1539507	ANITA RAIKWAR	NARENDRA RAIKWAR	400	0
3	1539523	BHAGVATI KUSHWAHA	MULCHAND	400	0
4	1539832	BHAGWATI DHANAK	RAKESH DHANAK	400	0
5	1539865	DROPATI BAI BASOR	ASHOK BASOR	400	0
6	1539484	DROPTIBAI	PYARELAL	400	0
7	1539494	DURGABAI ADIWASI	SHIVRAJ ADIWASI	400	0
8	1539852	GENDA BAI AHIRWAR	PRAMANAND	400	0
9	1538832	MEERA BAI KUSHWAHA	BHAJJI	400	0
10	1539580	MULABAI DHANAK	JANAK DHANAK	400	0
11	1538885	PARVATI	LETE RAM KISHAN	400	0
12	1539553	PARVATI PAL	RAGHUVVEER PAL	400	0
13	1539816	SURESH RANI GHOSI	MADAN SINGH GHOSI	400	0
14	1539533	VIMLA	TULSIRAM	400	0
Total (₹)				5600	0

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Submit

In case of SHGs having weekly/fortnightly/monthly meetings and the data being entered on a monthly basis, the members' savings of all meetings is required to be calculated and the total savings made in that month needs to be entered.

In case of selection of meeting mode of data entry option, actual savings of the members during the meeting can be entered.

The compulsory amount of savings for each member will be calculated based on the saving frequency and the amount of savings entered in the application setting screen for **Monthly** mode of data capture. Four ways to fill the compulsory savings column are:

- If saving frequency is weekly and savings amount is Rs 10 per week then Rs 40 will be auto populated in the saving screen;
- If saving frequency is fortnightly and saving amount is Rs 25 per fortnight then Rs 50 will be auto populated in the saving screen;
- If saving frequency is monthly and saving amount is Rs 100 per month then Rs 100 will be auto populated in the saving screen;
- If any particular member has not the paid the compulsory savings amount, then the user may edit the savings amount of that particular member manually;
- In case extra savings are collected in the additional meeting owing to the occurrence of more than four weeks in few months, then savings amount per member can be entered manually for a member. Then, the entered amount will be auto reflected against each member and further any member who has not contributed the desired saving amount then for that particular member amount may be edited.
- If any member has contributed less than the desired saving amount in the current month/meeting, then the differential amount will be automatically added to the next month/meeting of saving screen.
- If meeting mode of data capture is being adopted, then the actual amount of savings will be auto populated based on the saving frequency and amount captured at the time of application setting.

After going through the individual savings amount in the saving screen, ensure the total amount of savings tallies with the transaction sheet used for data entry. Then click on submit button and move to next screen by clicking on the next page button.

3. Repayment by Member

This screen will capture individual loan wise repayment by each member of the SHG. The members having running loans will appear in the drop down list. For entering the repayment

details, the user need to select the member name.

Loan No.	Loan Amt. (₹)	Principal Amt. (₹)	Interest Amt. (₹)	Total Paid Amt. (₹)	Outstanding Amt. (₹)	Payment Mode	Status
6	5000	500	51	551	4500	<input checked="" type="radio"/> Cash <input type="radio"/> Bank	Show Repayment

After selection of SHG member, all the running loan details of that member will appear on the screen for repayment. The principal and interest demand amount will auto populate as per the installment amount and the rate of interest (including overdue) fixed at the time of loan disbursement. The user needs to enter/edit the actual amount of repayment towards principal and interest. And, ensure the total repayment amount is entered as repaid by the member.

Selection of payment mode: If a member has deposited the loan repayment amount directly into the SHG savings bank account then Bank option needs to be selected in the payment mode.

If the loan repayment amount is paid in cash to the SHG, then the Cash option needs to be selected in the payment mode. Immediately, after filling the required details click on submit button.

Individual members’ repayment amount will be added up and displayed as the total amount of repayment received by the SHG as ‘Total’ at the top of the table. And, this total value should tally with the transaction sheet used for entering the data.

3. Repayment by Member AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017 Meeting Number : 5

Select SHG Member : Total (₹): 551

Loan No.	Loan Amt. (₹)	Principal Amt. (₹)	Interest Amt. (₹)	Total Paid Amt. (₹)	Outstanding Amt. (₹)	Payment Mode	Status
6	5000	500	51	551	4500	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment

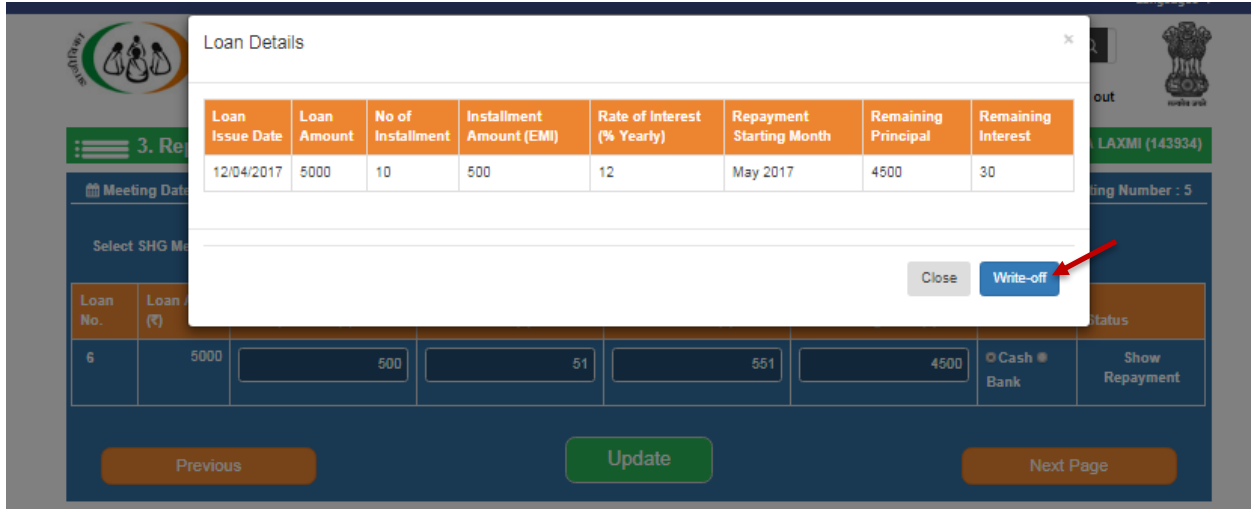
To edit any loan repayment of a particular member, the user shall select the member from the drop down list and make the needful changes/ edit the repayment amount and then click on 'update'.

Repayment Schedule x

Loan Number : 6 Loan Amount : 5000

Installment No.	Principal Amount	Interest Amount	Principal Paid	Interest Paid	Principal Overdue	Interest Overdue	Outstanding Amount
1	500	51	500	51	0	0	4500
2	500	44	0	0	0	0	4000
3	500	41	0	0	0	0	3500
4	500	36	0	0	0	0	3000
5	500	30	0	0	0	0	2500
6	500	25	0	0	0	0	2000
7	500	20	0	0	0	0	1500
8	500	15	0	0	0	0	1000
9	500	10	0	0	0	0	500
10	500	5	0	0	0	0	0

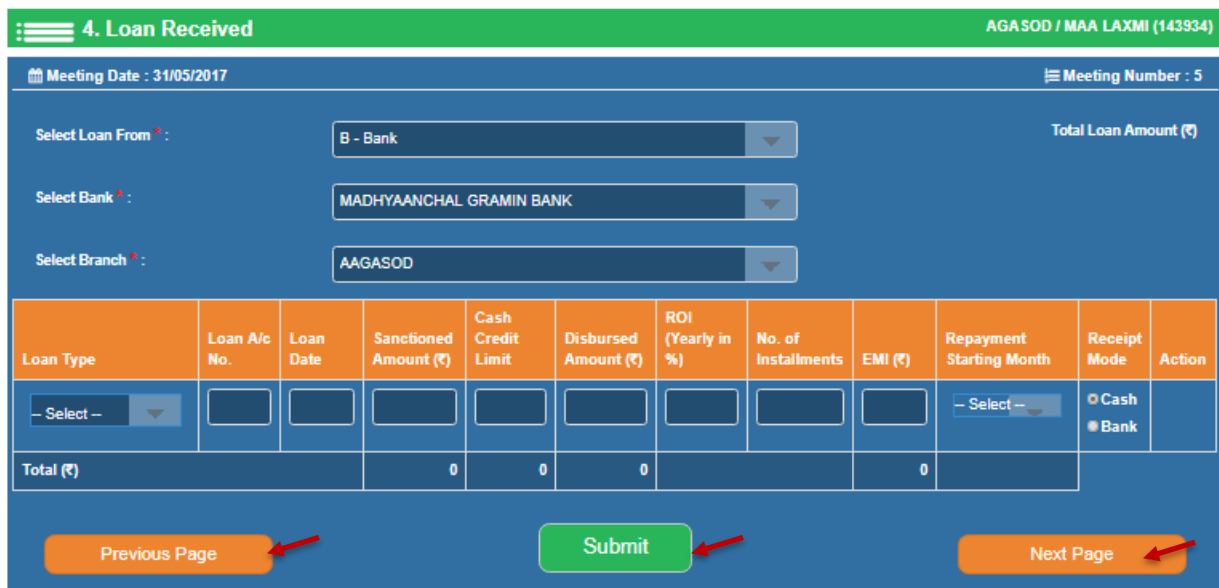
If any member wants to know his/her repayment schedule and actual repayment status, then the user need to click on **show repayment** in the 'Status' column.



If member wants to have a look at the details of the particular loan, then click on that particular loan number. If any differential amount at the closing of loan is shown then the user needs to verify and rectify the data. All the closed loans will not show for repayment from the next transaction entry onwards.

4. Loan Received

This screen will capture the loan details received by the SHG from Bank, Village Organization (VO), Cluster Level Federation (CLF), Micro Finance Institution (MFI) and Others during that particular month or prior to that particular meeting date.



Based on the loan received, select the name of loan source and enter details of loans. *Explanation on field wise details may be referred from Annexure 1- Transaction Based MIS: Explanatory note.*

Ensure that the details of the loan and the mode of loan receipt are entered correctly and the total loan amount received tallies with the transaction data being used for data entry. Multiple loans received from the single source in a month may be added following the same procedure.

5. Other Receipts

This screen captures all other types of SHG receipts for the particular month. The list of receipt categories is provided in the drop-down menu and the receipt mode is available for selection of the mode of receipt.

Receipt Category	Amount (₹)	Payment Mode	Action
ADMIN EXPENSES	500	Cash	Delete
Total (₹)	500		

In case of wrong selection of the receipt category or the receipt mode and amount, the user should delete that particular entry and re-enter by selection of correct category and the receipt mode. Entry of amount towards cash withdrawn from the bank will not be allowed beyond the cash available at the bank.

6. Repayment by SHG

Repayment against the loan received by the SHG from different sources will be captured on this screen. The actual repayment amount towards principal and interest can be entered/updated in this screen. Then, the submit button may be clicked upon to enter the next screen.

6. Repayment by SHG
AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017
Meeting Number : 5

Total Balance Cash (₹) 20751 Bank 10000

Loan No.	Loan Amount (₹)	Loan From	Principal Amount (₹)	Interest Amount (₹)	Total Amount (₹)	Outstanding Amount (₹)	Payment Mode	Status
10	45000	Bank	3750	459	4209	39250	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment
10	8000	Bank	800	18	818	7200	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment

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Ensure the total repaid amount and the payment mode are entered correctly. The total available cash in hand and cash at the bank are shown as **total balance** at the top right and the user is not allowed to enter a repayment amount beyond the available cash in hand and cash at bank respectively.

The scheduled and the actual repayment may be viewed by clicking on **Show Repayment**. Similarly, by clicking on loan number, the details of the loan may be viewed.

If any differential amount at the closing of loan is shown, then the user may write-off the differential amount citing the reason and close the loan. All closed loan thus far, will not be shown for repayment from next transaction entry.

6. Repayment by SHG
AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017
Meeting Number : 5

Total Balance Cash (₹) 20751 Bank 10000

Loan No.	Loan Amount (₹)	Loan From	Principal Amount (₹)	Interest Amount (₹)	Total Amount (₹)	Outstanding Amount (₹)	Payment Mode	Status
10	45000	Bank	3750	459	4209	39250	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment
10	8000	Bank	800	18	818	7200	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment

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SHG Loan Detail
✕

Loan Issue Date	Loan Amount	No of Installment	Installment Amount (EMI)	Rate of Interest (% Yearly)	Repayment Starting Month	Remaining Principal	Remaining Interest
30/03/2017	45000	12	3750	12	April 2017	43000	0

Close
WriteOff

Repayment Plan

Loan Number: 10 Loan Amount: 45000

Installment No.	Principal Amount	Interest Amount	Principal Paid	Interest Paid	Principal Overdue	Interest Overdue	Outstanding Amount
1	3750	459	2000	1000	0	0	43000
2	3750	424	0	0	0	0	39250
3	3750	400	0	0	0	0	35500
4	3750	350	0	0	0	0	31750
5	3750	324	0	0	0	0	28000
6	3750	285	0	0	0	0	24250
7	3750	239	0	0	0	0	20500
8	3750	209	0	0	0	0	16750
9	3750	165	0	0	0	0	13000
10	3750	132	0	0	0	0	9250
11	3750	94	0	0	0	0	5500
12	3750	51	0	0	0	0	1750

In case any editing is required in repayment amount and payment mode then the user can edit and click on update to save the details.

6. Repayment by SHG

AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017 Meeting Number : 5

Total Balance Cash (₹) 15724 Bank 10000

Loan No.	Loan Amount (₹)	Loan From	Principal Amount (₹)	Interest Amount (₹)	Total Amount (₹)	Outstanding Amount (₹)	Payment Mode	Status
10	45000	Bank	3750	459	4209	39250	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment
10	8000	Bank	800	18	818	7200	<input type="radio"/> Cash <input checked="" type="radio"/> Bank	Show Repayment

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7. Loan to Member

It will capture the details of loan issued by the SHG to any member/s.

7. Loan to Member

AGASOD / JAI MATA DI (143167)

Meeting Date : 02/03/2017 Meeting Number : 3

Select Member Name : 1531691 - RAJNI AHIRWAR Total Balance Amount (₹) 1920 Bank 0

Loan No.	Loan Date	Amount (₹)	ROI (Yearly in %)	No. of Installment	EMI (₹)	Repayment Start	Purpose	Payment Mode
2017/2		0	0.0		0	-- Select Month --	--Select--	<input type="radio"/> Cash <input checked="" type="radio"/> Bank

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Loans already Taken

Loan Number.	Loan Date	Amount (₹)	ROI (Yearly in %)	No. of Installment	EMI (₹)	Repayment Start		Purpose	Payment Mode	Action
						Month	Year			
2017/1	01/03/2017	10000	12.00	10	1000	March	2017	AG-Horticulture plantation	Cash	Delete
Total (₹)		10000			1000					

Ensure that the loan details entered and the payment mode is entered correctly. The total available cash in hand and cash at the bank are shown as **Total Balance Amount** at the top

right and the user is not allowed to issue any loan amount beyond the available cash in hand and cash at bank respectively.

Each loan issued by the SHG will generate a unique loan number. The user needs to follow the sequence of loan number indicated in the transaction sheet and entry should be done in the ascending order of the loan number.

Loan Date	Amount (₹)	ROI (Yearly in %)	No. of Installment	EMI (₹)	Repayment Start	Purpose	Payment Mode
	0	0.0		0	- Select Month -	-Select-	<input type="radio"/> Cash <input checked="" type="radio"/> Bank

Loan No.	Loan Date	Amount (₹)	ROI (Yearly in %)	No. of Installment	EMI (₹)	Month	Year	Purpose	Payment Mode	Action
6	12/04/2017	5000	12.00	10	500	May	2017	AG-Horticulture plantation	Bank	
Total (₹)		5000			500					

Explanation on field wise details may be referred from Annexure 1- Transaction Based MIS: Explanatory note.

8. Other Payments

It will capture all other types of payments made by the SHG during the particular month. The list of payment categories is provided in the drop-down menu and an option to select payment mode is also available.

Select the Payment Category	Amount (₹)	Payment Mode
- Select Category -		<input type="radio"/> Cash <input checked="" type="radio"/> Bank

Receipt Category	Amount (₹)	Payment Mode	Action
CIF REPAID TO VO	1000	Cash	Delete
Total (₹)	1000		

In case of wrong selection of payment category or payment mode and amount, the user should delete that particular entry and re-enter by selecting the correct payment category

and the payment mode. Entry of any amount towards cash deposit at the bank will not be allowed beyond the available cash in hand.

The total available cash in hand and cash at the bank are shown as **Total Balance** at the top right and the user is not allowed to enter any amount of payment beyond the available cash in hand and cash at bank respectively.

9. Receipts & Payments

This screen displays all the receipts and payments entries made in the screen number starting from the second to the eighth screen.

The user will validate all receipt and payment details with the transaction sheet used for data entry including the closing balance of cash in hand and cash at bank. If the closing balances are correct and the total value at receipt and payment are equal, then the user needs to confirm by clicking on the verify button.

Receipts			Payments		
Particulars	Cash (₹)	Bank (₹)	Particulars	Cash (₹)	Bank (₹)
Opening Balance	10000	10000	Loan To Member	0	0
Savings by members	1200	0	Repayment to VO	0	0
Repayment from Member	551	0	Repayment to Bank	5027	0
Loan from VO/CLF	0	0	Savings with VO/CLF	0	0
Loan from Bank	8000	0	Cash Deposit/Withdrawn	0	0
Other Receipt	1000	0	Other Payment	1000	0
Cash Withdrawn/Deposit	0	0	Closing Balance	14724	10000
Sub Total	20751	10000	Sub Total	20751	10000
Total		30751	Total		30751

Once verified, it will allow to move to next screen to close the meeting.

10. Check List

Check list screen confirms the entries done before the closing of the meeting. Users can edit all the entries, if required, made in the screens (first to ninth) before the closing of meeting in this screen. The screens in which entries are done by user will appear with a tick against that screen name. The user needs to ensure that screen names are ticked off. However, in case it is not required to fill any screen during that particular transaction, then the user may

tick against that screen to close the meeting. For e.g. if no loan has been disbursed in the particular month then this screen (Loan to member), will appear without a tick-mark as shown in the screenshot below, but the user needs to tick the checkbox of the **Loan to a member** screen before closing the meeting.

10. Check List		AGASOD / MAA LAXMI (143934)	
Meeting Date : 31/05/2017		Meeting Number : 5	
Attendance	<input checked="" type="checkbox"/>	Repayment By Member	<input checked="" type="checkbox"/>
Saving	<input checked="" type="checkbox"/>	Repayment By SHG	<input checked="" type="checkbox"/>
Loan Received	<input checked="" type="checkbox"/>	Loan to Member	<input type="checkbox"/>
Other Receipt	<input checked="" type="checkbox"/>	Other Payment	<input checked="" type="checkbox"/>
Micro Credit Plan	<input type="checkbox"/>	Bank Loan Proposal	<input type="checkbox"/>
Loan Utilization	<input type="checkbox"/>	Training Received	<input type="checkbox"/>

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Four screens are optional but in order to close the meeting it is mandatory to put tick against these. These four screens are:

- Micro credit Plan
- Loan Utilization
- Bank Loan Proposal
- Training Received

Also, the user needs to check if any activity has been taken up during the particular month in respect of the four optional screens then the details thereof needs to be entered. To enter the activities in the four optional screens, the user needs to click on the concerned name of the screen in the checklist or may also click on drawer/menu and click on the concerned screen.

11. Loan Utilization

Loan utilization screen will capture the actual amount utilized for different loan purposes by the SHG member. Select member name and loan number to enter the actual amount of utilization and select the purpose. Then, click on **'Submit'** button and follow the same procedure to enter the loan utilization of other members.

11. Loan Utilization AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017 Meeting Number : 5

Select SHG Member: AHILYA Select Loan: 8

Member Code	Member Name	Loan No.	Loan Amount (₹)	Utilized Amount (₹)	Purpose
1539878	AHILYA	8	5000		-Select Purpose --

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Member Code	Member Name	Loan Number	Loan Amount	Utilized Amount	Purpose
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12. Training Received

All thematic training details, with their duration, received by the SHG during the particular month need to be captured in this screen. The user may select the list of thematic trainings from the drop down menu and enter the number of days for which training was imparted. Once entry made, click on the button 'Submit'.

12. Training Received AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017 Meeting Number : 5

Select Training Type	Number Of Training Days
SHG Concept	

Submit

Training Received by SHG

Training Type	Number of Training Days	Action
SHG Concept	12	Delete
Total Number of Training Days	12	

13. Micro Credit Plan

Using this screen, the user will be able to enter the details of micro credit plan (MCP) prepared by the SHG in order to receive loan from bank/VO/CLF during the reporting month. Click on **Create New MCP** to enter the MCP details.

☰ 13. Micro Credit Plan
AGASOD / MAA LAXMI (143934)

📅 Meeting Date : 31/05/2017
☰ Meeting Number : 5

➤ Create New Micro Credit Plan

S. No.	Micro Credit Plan Number	Total Amount (₹)	Group Activity	MCP Date
No Record Found				

The details like MCP preparation date, member wise details, proposed loan amount, purpose and priority need to be entered in this screen. Also, if any SHG member has proposed for training requirement, it should be marked in the checkbox. The user needs to select from the drop down menu of *MCP for* to receive the loan from VO/CLF/ bank.

☰ 13. Micro Credit Plan
AGASOD / MAA LAXMI (143934)

📅 Meeting Date : 31/05/2017
☰ Meeting Number : 5

Select MCP Date :
■ Group Activity
MCP For: -- Select MCP For --

S. No.	Member Code	Member Name	Proposed Loan Amount (₹)	Purpose of Loan	Priority	Training Required
1	1539533	VIMLA	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
2	1539616	SURESH RANI GHOSI	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
3	1539553	PARVATI PAL	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
4	1538885	PARVATI	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
5	1539580	MULABAI DHANAK	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
6	1538932	MEERA BAI KUSHWAHA	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
7	1539652	GENDA BAI AHIRWAR	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
8	1539494	DURGABAI ADIWASI	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
9	1539484	DROPTIBAI	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
10	1539685	DROPATI BAI BASOR	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
11	1539632	BHAGWATI DHANAK	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
12	1539523	BHAGVATI KUSHWAHA	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
13	1539507	ANITA RAIKWAR	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
14	1539678	AHILYA	<input type="text" value="0"/>	-- Select --	-- Select --	<input type="checkbox"/>
Total (₹)			<input type="text"/>			

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Submit

If group activities have been proposed in the MCP, the user should tick the checkbox- ‘Group Activity’ and enter the details of group activities and the amount required.

Meeting Date : 31/05/2017 Meeting Number : 5

Select MCP Date : Group Activity MCP For:

Activity	Proposed Loan Amount (₹)	Training Required	Action
- Select -	<input type="text"/>	No	Add More
Total (₹)			0

Previous Submit

After entering the details of group activities and member wise details click on submit button.

Meeting Date : 31/05/2017 Meeting Number : 5

Select MCP Date : Group Activity MCP For:

Activity	Proposed Loan Amount (₹)	Training Required	Action
CS-Social family functions	1000	No	Delete
- Select -	0	No	Add More
Total (₹)			1000

Previous Submit

After submission, the system will generate MCP number. All MCPs prepared by the SHG will be displayed on this screen.

Meeting Date : 30/03/2017 Meeting Number : 2

Create New Micro Credit Plan

S. No.	Micro Credit Plan Number	Total Amount (₹)	Group Activity	MCP Date
1	MCP/143934-17/2017/163	1000	Yes	10/03/2017

14. Bank Loan Proposal

The user will have to enter the details of Bank Loan Proposal prepared by the SHG in order to receive the loan from the bank in the reporting month.

Click on the link ‘**Create New Bank Loan Proposal**’ to enter the details.

14. Bank Loan Proposal AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017 Meeting Number : 5

[Create New Bank Loan Proposal](#)

S. No.	Created On	Application Number	Proposed Loan Amount (₹)	Submission Date	Mode of Submission	Bank Name	Branch Name	Application Type	Action
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Select the desired option for submission of bank loan proposal for any fresh loan application, loan renewal or enhancement. Select **loan number** in case of renewal and enhancement. Select the MCP number of the MCP prepared to access bank loan and fill in the other required fields and submit.

14. Bank Loan Proposal AGASOD / MAA LAXMI (143934)

Meeting Date : 31/05/2017 Meeting Number : 5

Fresh Application
 Renewal
 Enhancement
 Select Loan -- Select --

Micro Credit Plan Number	Loan Amount (₹)	Mode of Submission	Date of Submission	Bank Name	Branch Name
MCP/143934-17/2	1000	Online	09/08/2017	MADHYANCHAL GRAMIN BANK	AAGASOD

Bank Loan Proposal List
Submit

Each bank loan proposal will generate an application number on submission and provision for delete is given in case loan application is incorrect.