

Annex: Transaction based MIS Explanatory note

Login MIS

To start with, an application log-in provision for the users at 2 levels has been provided in the transaction MIS-

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

When first time entry is being made, the data entry operator/ MBK will be able to see the list of SHGs assigned to him/ her. He/ She has to verify the SHG details and ensure that all details pertaining to members are correctly entered. Once assured about the correctness of the SHG details, the user can verify the SHG by clicking on the 'Verify' option.

After verification go to → SHG setting screen

Screen wise Fields and explanation

Screen Name:	SHG Setting ¹	To Fix the norm of SHG and frequency of data capturing in the system
Gram Panchayat		While entering data for the first time, the selection has to be made. Once SHG settings have been done, this field will be auto filled and also provision to select the name of the Gram Panchayat to which the SHG belongs.
Village		Auto filled and also provision to select the village name.
SHG Name		Auto filled and also provision to select the name of SHG for which the entry is made.
Select Language		Select the language from the drop-down list (Currently, only English language is available for selection in the MIS, later local/ regional languages would also be made available for selection)
Meeting Frequency ²		Select the SHG meeting frequency (weekly, fortnightly or monthly) as per the norm fixed by the concerned SHG.
Data Capturing Mode		It could be either meeting mode i.e. after each weekly/fortnightly/monthly SHG meeting or monthly mode (at the end of month when all weekly/fortnightly

¹ SHG settings: This is a one-time exercise, the settings need to be done for once.

² If any SHG is changing the meeting norms over a period of time, the same can be modified using SHG setting screen. The DEO can make the changes. Settings can be changed only at the beginning of any monthly data entry process, the system won't allow any changes in the middle of any transaction.

Note on NREM Transaction M...

		meetings have been conducted and meetings data compiled)
Saving Frequency:		
Compulsory		Select the frequency/ interval of compulsory savings subscribed by the members in SHG. It could be either weekly, fortnightly or monthly, as per the SHG norm. Enter the savings amount subscribed by each member which is mandatory. In case of monthly savings, also indicate the week of the month in which the savings are made.
Food Security ³		If any savings are made towards food security on regular interval, indicate the frequency and the amount of such savings subscribed by the members. In case of monthly savings, indicate the week of the month in which the savings are made.
Health ⁴		If the members have subscribed to any health related regular savings, the frequency and the amount of such savings should be indicated here. In case of monthly savings, indicate the week of the month in which the savings are made.
Other		Indicate the frequency and the amount of any other savings which is regular in nature, subscribed by the members. In case of monthly savings, indicate the week of the month in which the savings are made.
Screen Name:	Current Status	
This screen will show the list of all SHGs which have been verified and completed the settings by the DEO. Following details will also be shown on the screen.		
SHG Name and SHG Code		By clicking on the SHG name, the user will be directed to the cut-off screen which requires cut-off data to be entered for the first time and if cut-off entry has already been done, it will move to transaction entry screen. SHG code will be displayed upon selection of SHG name.
Village		Displays the village name to which the SHG belongs and helps to identify the SHG.
Meeting Frequency		The meeting frequency of SHGs, as entered in SHG settings, will be displayed here.

³ If no such savings are made by the members, they may leave the entry fields blank.

⁴ If no such savings are made by the members, they may leave the entry fields blank.

Data Capturing mode		Mode of data capturing (Meeting or Monthly) will be displayed as per selection in the SHG setting screen.
Date/Month		Displays the latest meeting date/month entered or data entry is in process including, no of pending month(s).
Status		This column indicates whether the transaction started or the entry is in process or completed. If transaction entry has not started, for any meeting/month after cut-off data entry, it will display "Not Started". Similarly, if the transaction entry is in process but not completed, it will display "In Process" but if completed with closing of meeting, it will display as "Completed".
Action		This column will get activated once the SHG cut-off data entry has been completed. If cut-off data has been entered but transaction not started, using "Delete" option, user can delete the entire SHG and Member level cut-off entry. But if transaction entry has already started, the on-going transaction can be deleted using this option- 'Action'.
Screen Name:	SHG Cut off	Cut-off data is required to be collected for up-to the last month before transaction data entry starts (eg. If T-MIS 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)
Fields		
Last Meeting Number* ⁵		Enter the resolution number of the last meeting held in the month for which cut-off data is prepared. The number should be as per registered in the minutes book.
Last Meeting date*		Enter the date of the last meeting held in the month for which cut-off data is prepared.
Cash in Hand*		Enter the amount of cash in hand at the closing of the last meeting held in the month for which cut-off data is prepared, as per indicated in the cash book.
Cash at Bank*		Enter the amount which is in the bank account at the closing of the last meeting held in the month for which cut-off data is

⁵ '*' denotes mandatory field entry, this field cannot be left blank

		prepared (as per calculated in the cash book).
Savings with VO/CLF		Enter the amount of total monthly savings (which are regular in nature), subscribed by the SHG at VO or CLF (and such amount which can be withdrawn when SHG dissociates itself from the VO/ CLF)
Share Capital with VO/CLF		Enter the amount of share capital deposited by the SHG at the VO level or at the CLF level. Such amount can be withdrawn when the SHG decides to dissociate itself from the VO/ CLF.
Grant from other Govt. schemes		Enter the amount of any grant received by the SHG (till the month of cut-off data collection) from any government schemes.
RF received from SRLM		Enter the amount of RF accessed by the SHG (if received in multiple tranches, then the sum of all tranches must be entered) as Grant from the NRLM funds *RF received during SGSY schemes or any other scheme should not be entered here
CIF received from SRLM		Enter the amount of CIF accessed by the SHG (if received in multiple tranches, then the sum of all tranches must be entered) from NRLM funds directly either from the state, district or block level. CIF received from the VO/ CLF should not be entered here.
Other Receipts		Any other receipts (other than the ones listed above) accessed by the SHG should be entered here *Other receipts could be grants received from the NGOS or other such entities.
VRF Grant from NRLM		Enter the amount of Vulnerability Reduction Fund accessed as Grant by the SHG either directly from the SRLM or from the VO/ CLF. If SHG received VRF for any particular member and the VRF has been disbursed to that member prior to the cut-off preparation month, it need not be entered in this field. If it is accessed as a loan to SHG, that amount need not be entered here.
Start-up Grant from NRLM		The start-up fund accessed by the SHG from the NRLM funds as a grant, is required to be entered in this field.
No of closed loan from Bank		Enter the number of all bank loans which have been closed before the cut-off preparation month i.e. closed loan should

		be considered if all repayment in lieu of such loans have been made.
Amount of closed loan from bank		The amount of all closed bank loans accessed by the SHG before the cut-off preparation month, should be totaled and then entered here. Only principal amount should be indicated here. Do not include the repaid interest amount.
No of closed loan from VO/CLF		Enter the number of loans received from the VO or CLF, which have been closed before the cut-off preparation month and all repayment in lieu of such loans accessed have been made.
Amount of closed loan from VO/ CLF		The amount of all closed loans accessed by the SHG from the VO or the CLF before the cut-off preparation month, should be totaled and entered here. Only principal amount should be indicated here. Do not include the interest amount.
Outstanding CIF from SRLM		This is applicable for the SHGs which have received the CIF directly from the SRLM and the repayment in lieu of this loan is being made to the VO. The outstanding amount of CIF to be paid by the SHG should be indicated here.
Fixed Deposit/ Investment		Enter the amount of any fixed deposit or investment made by the SHG at atbanks, post-office or any other institutions.etc.
Add running loan		Enter the details of active/running loans with the SHG, as applicable, in the respective fields. In case of SHG having multiple running loans, the details can be entered one after the other.
Running loan to SHG (from Bank/ CLF/ GPLF/ MFI/ Others)		
Loan From		Indicate the source of loan from the drop-down menu in this field. The loan source could be Bank, VO, CLF, MFI or others. If multiple loans have been availed from different sources, add each loan detail separately using the menu ' add running loan '. Details can be obtained from the loan ledger or other books of records of SHG.
Loan A/c Number		Indicate the loan account number in case of loan from bank. The same is applicable for loans received from VO, CLF, MFI and others. The loan number assigned by the VO/ CLF/ MFI should be entered.
Loan Date		Enter the date on which loan amount was received by the SHG from VO/ CLF/ MFI. In case of loan from bank, enter the date of

		disbursement or date of withdrawal as applicable for TL or CCL.
Sanction amount		Enter the amount of loan sanctioned to the SHG in respect of the loan source selected.
CC Limit		This field is required to be filled-in only in case of CC loan. When loan type CCL is selected from the drop-down, the field CC limit (drawing power- DP) will be enabled. Enter the amount of CC limit/ DP given to the SHG.
Withdrawal/Disbursed amount		In case of term loan, enter the amount of disbursed loan. Enter the withdrawal amount in case of CC loan. Multiple doses of withdrawal should be totaled and then entered.
No of Installment		This field will be enabled only in case of Term loan. Enter the number of installments scheduled for repayment of loan. This value can neither be zero nor more than 96 for any loan.
Rate of Interest (Yearly in %)		The annual rate of interest for the loan must be entered in this field. If the SHG is calculating monthly rate of interest, it should be converted into annual rate and entered. Eg. If monthly rate of interest is 2%, the annual rate of interest will be 24%.
Installment Amount (EMI)		EMI will be calculated automatically by the system on the basis of amount disbursed/ withdrawal and the number of installments. In case of CCL, 3% of outstanding amount will be auto-populated as EMI.
Repayment starting Month		Select from the calendar the month and year of the first repayment of loan, as per the original repayment schedule.
Total Repaid <ul style="list-style-type: none"> Principal paid Interest 		<p>Enter the total repaid amount till the cut-off data preparation, towards principal against the particular loan accessed.</p> <p>Enter the total interest amount repaid in lieu of the loan accessed, till the date of cut-off preparation.</p> <p><i>In case of bank loan, the interest charged by the bank should be considered as interest paid out of the total repayment, and the remaining amount can be indicated in the principal amount.</i></p>
Principal Outstanding		This field will be auto populated. The value indicated will be the total disbursed amount minus the principal paid.
Over Due if any		

<ul style="list-style-type: none"> Principal Interest 		<p>Enter the principal overdue amount as per the repayment schedule, if any, against the particular loan.</p> <p>Enter the interest overdue amount as per the repayment schedule, if any, against the particular loan..</p>
Submit and move to the next screen		
Screen Name	Member Cut-off	Enter the member cut-off details. This is a one-time data entry process.
Member name		Select from the drop-down menu, the name of the SHG member whose details are to be entered.
Compulsory/Regular Saving (cumulative)		Enter the total savings subscribed by the member till the month of cut-off data preparation.
Food Security		If the SHG has any such norm for subscribing to savings towards food security and the member has subscribed to this savings, enter the total amount of savings in this head, (cumulative savings), upto the month of cut-off data preparation.
Health		If the SHG has any such norm for subscribing to savings towards health and the member has subscribed to this savings, enter the total amount of savings in this head, upto the month of cut-off data preparation.
Other		If the SHG has any such norm for subscribing to other savings and the member has subscribed to this savings, enter the total amount of savings in this head, till the month of cut-off data preparation. These savings should be such which are subscribed by all members.
Optional/Volunteer		Enter the optional personal savings other than the regular savings subscribed by the member, if any. If the member has withdrawn the optional savings from the SHG, prior to the month of cut-off data preparation, it should not be considered for entry. In case of partial withdrawal, the remaining amount with SHG needs to be entered.
No of closed loans		Enter the number of loans received from the SHG, which have been closed before the cut-off preparation month and total repayment in lieu of such loans have been made by the member.
Amount of closed loans		The amount of all closed loans accessed by the member from the SHG before the cut-off preparation month, should be totaled and

		entered here. Only principal amount should be indicated here.
Action		Any incorrect data entry on respect of member savings may be edited by clicking on the column 'Action'.
<p><i>Points to note:</i></p> <ol style="list-style-type: none"> 1. Ensure that the loan details for all members have been entered. 2. For adding details of member's multiple running loans, click on the option 'Add loan' for entering the details. 3. Keep on adding the running loans till all loan details of all members have been entered. 		
<p>Add Loan: On clicking this, the following pop-up screen will be shown. Enter the details as per the field requirement.</p>		
Member wise running loans:		
Loan date		Select the date of loan issue. <i>Loan date (for the running loans) cannot be any date beyond cut-off data preparation date.</i>
Loan A/c Number		SHG assigns unique loan number for the loans availed by the members. This unique loan number is required to be entered in this field. It can be obtained from the cash book or the loan ledger. <i>The unique loan number should be maintained at the SHG level, not at the member level.</i>
Loan amount		Enter the amount of loan provided to the member against the particular loan number.
Rate of interest		Enter the annual rate of interest as applicable (based on SHG norms) on the loan to the member. The monthly rates should be converted into annual rates at the time of entry.
No of installments		Enter the number of installments fixed for repayment at the time of loan disbursement.
Installment amount (EMI)		This field will be auto-populated based on the entry of loan amount and the rate of interest.
Repayment starting month		Select from the calendar, the month in which the first repayment shall start. It should be based on the repayment schedule fixed at the time of disbursement.
Purpose		Select from the drop-down menu, the purpose for which the loan has been availed by the member.
Total Repaid <ul style="list-style-type: none"> • Principal paid • Interest paid 		Enter the total repaid amount till the cut-off data preparation, towards principal against the particular loan. Enter the total interest amount repaid in lieu of the loan accessed. .

		<i>In case of bank loan, the interest charged by the bank should be considered as interest paid out of the total repayment, and the remaining can be indicated in the principal.</i>
Principal Outstanding		This field will be auto-populated on the basis of the calculation- loan amount minus the principal paid.
Overdue, if any <ul style="list-style-type: none"> Principal overdue⁶ Interest overdue⁷ 		Enter the overdue principal amount, if any, against the particular loan. Enter the overdue interest amount, if any, against the particular loan.
Points to note- 1. One-by-one, select the member name and enter the details thereof. 2. Ensure the cut-off data for all members has been entered. 3. Member wise savings details and running loan details should appear on the screen before final submission.		
Submit and move to the next screen		
On submission, user will be directed to the 'Current Status' screen. On clicking the SHG name in the current status screen, the system will allow to start the transaction data entry.		
Screen Name:	1. Monthly/ Meeting Attendance	Record the meeting details and the attendance of the SHG members. <i>In case of monthly mode of data capture, the screen named 'monthly attendance' will appear. In case of meeting mode of data capture, the screen will be 'meeting attendance'.</i>
Last Meeting Date		In case of SHG practicing weekly/ fortnightly meetings and adopting the 'monthly mode' of data capturing, enter the date of the last meeting of the month. In case of SHG adopting 'meeting mode' of data capture, the actual meeting date should be entered.
Number of Meeting		This field will be auto-populated on the basis of the selection of meeting frequency in the SHG setting screen. For eg, if the meeting frequency is weekly, the number of meetings will be auto-displayed as 4 and in case of fortnightly meeting, this number will be auto-displayed as 2. In case the number of actual meetings conducted in the month is different from

⁶ Principal overdue- Principal amount not repaid as per the repayment schedule till the cut-off preparation month; the differential amount (total scheduled amount for repayment till the month minus actual repayment) should be considered as Principal Overdue.

⁷ Interest overdue- Interest amount not repaid as per the repayment schedule till the cut-off preparation month; the differential amount (total scheduled amount for repayment till the month minus actual repayment) should be considered as Interest Overdue.

		<p>the auto-populated value, the actual number should be entered in this field.</p> <p><i>The same number will also be automatically shown against all members. In case any member has attended less number of meetings than actually held, it can be changed by entering the number of meetings against the member name.</i></p>
Meeting No.		<p>This field will be auto-populated based on the value entered in the field 'Number of meetings'. The value displayed will be the sum of number of meeting held previously and the number of meetings held in the particular month. Meeting number here is considered as the resolution number and this value should be equal to it.</p>
<p>➤ Ensure before submission that the 'Total present' value tallies with the transaction sheet or with the SHG books of records. After submission, the user may be allowed to edit only 'member's attendance' and the 'number of meetings' till closing of the meeting.</p> <p>➤ The user does not have the permission to change the 'meeting date'. In case of incorrect meeting date entry, the user will have to delete the entire transaction data from the 'Current status' screen and make fresh transaction data entry.</p>		
<p>After entering these details, click on the 'Submit' button. The page will be refreshed to the next page. 'Update' to save these information. Now click on 'Next page' to move to the next screen.</p>		
Screen name	2. Savings	Enter the member saving details.
Compulsory saving		<p>This field will be auto-populated based on the saving frequency and saving amount details entered in the SHG setting screen. For eg. if the saving frequency is weekly and the savings amount is Rs. 10, then Rs. 40 will be displayed against each member name. If any member has paid less in the previous meeting, the remaining value will be added for that particular month.</p>
Optional saving		<p>Enter the optional/ voluntary savings made by the member in that particular month.</p>
Saving amount		<p>This field is required for exceptional cases such as when the SHG conducts more than 4 meetings in a month and additional savings are made by all members.</p> <p>Enter the amount of savings subscribed by the members which will be auto-populated against each member. Use → tab for adding the amount of savings by all members.</p> <p><i>If any member level change is required, use edit option to change the entry against the saving.</i></p>

Ensure before submission that total savings amount by the members tally with the transaction sheet or with the SHG books of records.

Screen name	3. Repayment by member	Enter the member loan repayment details for all running loans.
SHG Member		From the drop down list provided, select the name of the SHG member. The member name and code will be shown in the drop-down menu.
Loan No.		It will be auto-displayed on selection of member name. In case of members having multiple running loans, the details will appear on screen in separate rows.
Loan amt.		It will be auto-displayed on selection of member name. The exact loan amount received by the member will appear.
Principal Amt. (Rs.)		Though this field will be auto-populated based on the installment amount (EMI) fixed at the time of loan disbursement and the overdue, if any. User may enter the actual amount of principal paid by the member, if there is any difference in the EMI and actual payment.
Interest		Though this field will be auto-populated based on the principal amount and the EMI fixed at the time of repayment, however in case actual amount of interest paid is different, the amount may be updated. The interest amount cannot be zero if the principal amount is being paid.
Total Paid Amt.		This field is not open for manual entry. System will auto-populate this field. This value will be the sum of principal and interest paid.
Outstanding Amt.		This field is not open for manual entry. System will auto-populate this field. This value will be the difference of loan amount and the total principal paid till that particular month.
Payment Mode	Cash Bank	If the repayment is made in the form of cash by the member, this option should be selected. If the repayment is done through cheque or directly deposited in SHG saving account, select 'bank' mode. <i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of payment.</i>
Status		The column 'status' will display the updated repayment schedule for the particular member.

Total		<p>This field is not open for manual entry. However, the total repayment received from the members to the SHG will be auto-reflected in this field.</p> <p><i>It should be ensured that the total amount is equal to the sum of all repayments received from the members.</i></p>
Submit and move to 'Next Page'		
4. Loan Received		
Select loan from		<p>Select the loan source from the Drop down menu. The drop down provides five options for selection of loan sources-</p> <ul style="list-style-type: none"> • VO loan • CLF loan • MFI • Bank loan • Others <p><i>Except for the bank loan, other sources have common fields for entry. Bank loan has a few additional fields for entry.</i></p>
VO loan/ CLF loan / MFI loan/ Other		
Loan No.		Enter the loan number as assigned by the VO/ CLF/ MFI/ Other sources.
Loan Date		Select the date of loan sanction from the calendar.
Loan Amount		Enter the loan amount that has been sanctioned.
ROI		Enter the annual rate of interest being charged on the loan sanctioned.
No. of Installments		Enter the number of installments agreed upon by the SHG as per the repayment schedule.
EMI		EMI amount will be auto-populated based on the loan amount and the number of installments fixed at the time of loan disbursement.
Repayment starting month		Select the repayment starting month from the calendar.
Receipt Mode <ul style="list-style-type: none"> • Cash • Bank 		<p>If the loan amount is received by the SHG in the form of cash, this option should be selected.</p> <p>If the loan amount is credited directly into SHG savings account or deposited through cheque, select 'bank' mode.</p> <p><i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of loan receipt.</i></p>

Action <u>Add</u>		Click on 'add' option to add details of other loans received from the same source..
Bank loan		There will be some additional fields for the category- bank loan.
Loan Type		Select the loan type from the available options- <ul style="list-style-type: none"> • CCL (Cash credit loan) • TL (Term loan)
Loan A/c no.		Enter the loan account number as assigned by the bank. It can be obtained from the SHG bank passbook.
Loan date		Select the date of loan sanctioned from the calendar.
Sanctioned Amount		Enter the amount of bank loan sanctioned.
Disbursed Amount		Enter the amount of loan disbursed to the SHG account
Cash credit Limit		Enter the cash credit limit sanctioned to the SHG.
ROI		Enter the annual rate of interest for the sanctioned loan.
No. of Installments		Indicate the number of installments for the repayment of loan only in case of Term loan. <i>This field is closed for entry in case of CC loan.</i>
EMI		Enter the amount of EMI as agreed upon in the loan repayment schedule.
Repayment starting month		Enter the amount of EMI as agreed upon in the loan repayment schedule.
Receipt Mode <ul style="list-style-type: none"> • Cash • Bank 		If the loan amount is received by the SHG in the form of cash, this option should be selected. If the loan amount is credited directly into SHG savings account or deposited through cheque, select 'bank' mode. <i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of loan receipt.</i>
Action <u>Add</u>		Click on 'add' option to add details of other loans received from the bank (same source).
Submit and move to 'Next Page'		
5. Other Receipts		
Select the Receipt Category		Drop down menu is available for other receipt categories. Appropriate category may be selected as per the suitability of the receipt head.
<ul style="list-style-type: none"> • Admin expenses 		Any expenditure made by the SHG towards administration related work, should be

		indicated as admin expenses. Select this field if any expenditure under this head has been incurred.
• Award Money received		Any amount received as Award money by the SHG during the particular month, may be indicated by selecting this option.
• Cash withdrawn from Bank		Select this option in case the SHG has withdrawn money from the saving account in that particular month.
• CIF received from SRLM		Enter the amount of CIF received directly from the SRLM in the SHG account, by selecting this option. If the SHG has received CIF through VO/CLF, that need not be indicated here.
• Interest earned from Bank account		Select this option if any interest amount has been accrued in the savings bank account.
• Interest Subvention		Entry should be made by selecting this field only when interest subvention amount is credited in the SHG savings account. In case the amount is credited into loan account, do not enter the details in this head.
• Other Grants received		Indicate any other grants received by the SHG during the particular month, by selecting this option.
• Other receipts		Other receipts of SHG should be entered by selecting this option. Other receipts could be other than the options available in the drop down menu, such as individual or NGO donations etc. Training cost received by the SHG should be indicated here.
• Penalties collected from the members		Select this option to enter the amount received as penalty from the SHG members. The amount can be entered either for each member individually or as a consolidated sum of penalties received form all members.
• Resource Fee		SHG received funds towards the payment of honorarium to the cadre or any other resource fee, should be entered by selecting this option.
• RF received		Enter the amount of RF accessed by the SHG.
• Service cost received		Any payment accessed by SHG in lieu of the services being offered by the SHG members (such as mid-day meal preparation etc.), the details thereof should be entered here.
• Start-up Cost		Enter the amount received by SHG as a Start-up Cost under NRLM, by selecting this option.
• VRF received		Enter the amount of VRF, if any, received by the SHG in the form of grant from the VO or

		the CLF or from the Mission unit, by selecting this option.
Amount		Enter the amount after selecting the appropriate category of receipt.
Receipt Mode <ul style="list-style-type: none"> Cash Bank 		<p>If the receipt is in the form of cash, this option should be selected.</p> <p>If the receipt amount is accessed by SHG through cheque or through direct deposit in the SHG saving account, select 'bank' mode.</p> <p><i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of receipt.</i></p>
If any amount has been wrongly entered in any of the fields indicated above, it may be edited by deleting the data entered previously.		
Submit and move to 'Next Page'		
6. Repayment by SHG		
Loan number		The loan number will be auto-displayed, based on the entries made earlier.
Loan Amount		The loan amount will be auto-displayed, based on the entries made earlier.
Loan from		The loan source will be auto-displayed, based on the entries made earlier.
Principal Amount		Though this field will be auto-populated based on the installment amount (EMI) fixed at the time of loan disbursement, user may enter the actual amount of principal paid by the SHG, if there is any difference in the EMI and actual payment.
Interest Amount		<p>Though this field will be auto-populated based on the principal amount and the EMI fixed at the time of repayment, however in case actual amount of interest paid is different, the entry may be updated.</p> <p>The interest amount cannot be zero if the principal amount is being paid.</p>
Total Paid Amount		This field will be auto-populated and hence entry is disabled.
Outstanding Amount		This field will be auto-populated and hence entry is disabled.
Payment Mode		<p>If the repayment is made in the form of cash by the SHG, this option should be selected.</p> <p>If the repayment is done through cheque or directly deposited in SHG saving account, select 'bank' mode.</p>

		<i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of payment.</i>
Status		On clicking the status, the detailed repayment schedule with updated data could be seen.
No Repay ⁸		If no repayment has been made in that particular month, this option may be used to delete the details there-in.
Submit and move to 'Next Page'		
7. Loan to Member		
Select Member name		Drop down list is available to select the SHG member name. Select the member name.
Total Balance Amount		The sum of loans provided to all members could not be greater than the total balance amount.
Loan date		Select the date of loan issued to the member from the calendar.
Loan Amount		Enter the amount of loan sanctioned to the member.
ROI		Enter the annual rate of interest of the loan availed by the member.
No. of installment		Enter the number of installments agreed upon by the member as per her repayment schedule.
EMI		EMI amount will be auto-populated based on the loan amount and the number of installments fixed at the time of loan disbursement.
Repayment start date		Select the repayment starting month from the calendar.
Purpose		Select from the options available, the purpose for which the loan has been availed by the member.
Payment Mode	<ul style="list-style-type: none"> Cash Bank 	<p>If the loan is made available in the form of cash to the member, this option should be selected.</p> <p>If the loan amount is disbursed through cheque or directly deposited in member's saving account, select 'bank' mode. <i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of payment.</i></p>
Action <u>Add</u>		Click on ' add ' option to further add details of other loans received by the members.
Submit and move to 'Next Page'		

⁸ *This filed is applicable for the Tablet users

8. Other Payments		
Select Category		Drop down list shows the categories as indicated in the left column. Select appropriate category and enter the payment amount.
<ul style="list-style-type: none"> Administrative charges 		Select for entering any admin related expenditure such as purchase of stationeries, etc made by the SHG.
<ul style="list-style-type: none"> Bank charges 		Select if the bank has deducted any charges such as clearance charges or cheque book charges etc.
<ul style="list-style-type: none"> Cash deposited at bank 		Select for entering the details of cash deposited by the SHG at bank.
<ul style="list-style-type: none"> CIF repaid to VO/ CLF 		Select if SHG has made repayments against the CIF received directly from the Mission unit to the VO or CLF in the current month.
<ul style="list-style-type: none"> Expenditure incurred on rent 		Select if the SHG has incurred any expenditure toward the payment of rent.
<ul style="list-style-type: none"> Expenditure on SHG meeting 		Select if the SHG has incurred any expenditure on SHG meeting such as refreshment etc..
<ul style="list-style-type: none"> Insurance premium 		Select if the SHG has paid any insurance premium on behalf of its members in the reporting month.
<ul style="list-style-type: none"> Investment/ fixed deposits 		Select if the SHG has made any investment or fixed deposits at Post Office or at bank in the reporting month.
<ul style="list-style-type: none"> Other payments 		Select if the SHG has made any other payments in the reporting month.
<ul style="list-style-type: none"> Payment made to book-keepers 		Select if the SHG has made any payment to the SHG book-keepers in the reporting month.
<ul style="list-style-type: none"> Payments made towards TA/DA 		Select if any TA/DA payment has been made by the SHG in the reporting month.
<ul style="list-style-type: none"> Payment to community cadres 		Select if the SHG has made any payments to the community cadres in the reporting month.
<ul style="list-style-type: none"> Resource fee paid to SHG members 		Select if the SHG has made any payment towards the resource fee to the community cadres such as book-keepers, CRPs etc. in the reporting month.
<ul style="list-style-type: none"> Saving with VO/ CLF 		Select if the SHG has made any savings with the VO or CLF in the reporting month.
<ul style="list-style-type: none"> Withdrawal of saving by member 		Select if any/ all SHG member/s has/ have withdrawn from her/ their savings in the reporting month.
Amount		Enter the amount against the category selected.
Payment mode <ul style="list-style-type: none"> Cash 		If the payment by SHG is made in the form of cash, this option should be selected.

• Bank		<p>If the payment is made through cheque or directly transferred from SHG savings account, select 'bank' mode.</p> <p><i>By default, the cash mode will be auto-selected, which may be edited based on the actual mode of payment.</i></p>
Submit and move to 'Next Page'		
9. Receipts and Payments		<p>The total figures on both sides i.e. <i>Receipts and Payments</i> (head wise) should tally with each other.</p> <p>In case of entry in the system, one has to ensure that the values with respect to Closing Balance on screen 9 tallies with the manual transaction sheet in which field data has been collected .</p>
Verify to confirm that the values in each head including opening and closing balances tallies with the manual books of records/ transaction sheet. Move to the next page after clicking on the 'verify' option.		
10. Check list		
Attendance		Tick
Savings		Tick
Loan received		Tick
Other receipt		Tick
Repayment by member		Tick
Repayment by SHG		Tick
Loan to member		Tick
Other payment		Tick
<p>➤ All the above indicated screen names in the check list screen will be displayed with a tick mark if entries have been made in the respective screens.</p> <p>➤ In case, no transactions were recorded against the fields, the user may click on it and will be directed to the respective screen for data entry.</p> <p>➤ In case, the data entry is not required for any of the above screens in that particular month, the user may manually tick the fields to proceed.</p> <p><i>For eg. loan receipt data may not required to be entered if no loan has been accessed by the member in that particular month.</i></p>		
Micro credit plan		Optional screen, to be filled only when the process undertaken in that month.
Bank loan proposal		Optional screen, to be filled only when the process undertaken in that month.
Loan utilization		Optional screen, to be filled only when the process undertaken in that month.
Training received		Optional screen, to be filled only when the process undertaken in that month.
<p>➤ To close the meeting, put a tick mark against all 12 fields mentioned above.</p> <p>➤ In case activities have been undertaken in respect of the last 4 screens, the user should click on the respective screen name to make the data entry.</p>		
11. Loan Utilization		

		Loan utilization field is meant for entering the details of loan utilization status of the members.
Select SHG member		Select the name of the SHG member from the drop-down list.
Select Loan no.		Select the loan number for which the details are being entered. On selection of the loan number, the loan amount will be auto-displayed on screen.
Utilized Amount		Enter the amount of loan out of the total loan amount that has been utilized in the current month.
Purpose		The purpose of loan amount utilized during the month is required to be selected from the drop-down list.
12. Training Received		
Select Training Type		There are five options for selecting the training category. Select the category of training that was undertaken during the reporting month.
Number of Training Days		Enter the number of days for which the training was held.
Action		Click 'add' to further add the details of trainings received by the SHG in the reporting month.
<i>Submit and move to 'Next Page'</i>		
Click on Micro Credit Plan		
13. Micro Credit Plan		Enter the details of Micro credit plans that have been prepared in the reporting month.
Select MCP date		Select from the calendar the date of MCP preparation by the SHG.
MCP for		From the drop down available next to MCP date, the entity (VO, CLF, MFI, Bank or other) to which MCP is to be submitted is required to be selected.
Group Activity		Select if any group activity has been proposed by the SHG members in the MCP. On clicking this, a drop down menu will be made available with about 40 activities listed in it. Select the appropriate activity as proposed in the MCP.
Amount		Enter the amount for which MCP on group activity has been prepared.
Training		Select the tick-box if the SHG requires any training for the related group activity as proposed in the MCP.

Member Code		Member code will be auto-displayed on selection of SHG.
Member Name		Member name will be auto-displayed on selection of SHG.
Proposed Loan Amt.		Enter the loan amount as proposed in the MCP against each member name.
Purpose of Loan		A drop-down menu is available listing different broad purposes for which the SHG members usually take loan. Select the suitable purpose for which the member MCP has been prepared.
Priority		The members prioritize the loans in the order of need-based demand from the members. The neediest member gets the priority over access of loan and likewise the order is ascertained by the mutual consent of the members. From the drop down list, select against each member the priority order for loan access.
Training required		Select the tick-box if the member requires any training for the related activity as proposed in the MCP.
14. Bank Loan Proposal		If the SHG is submitting online bank loan proposals or has already submitted the bank loan proposals manually in the reporting month, enter the details of the same as per the field requirement.
Create new bank loan proposal		Click on this link to enter bank loan proposal details.
	<ul style="list-style-type: none"> • Fresh application • Renewal • Enhancement 	<p>Select in case of SHG submitting an application for a new loan.</p> <p>Select in case of SHG applying for renewal of existing CC loan.</p> <p>Select in case of SHG applying for renewal with enhancement of loan amount for existing CC loan.</p>
Select loan (account number)		In case of renewal or enhancement of loan, select the loan account number. It is not required for fresh loan application.
MCP number		Select the MCP number from the available drop-down menu.
Loan amount		Enter the loan amount proposed in the MCP.
Mode of submission		There are two modes available for submission- Online and By hand . Select Online mode if the proposals have been submitted online. In case the proposals have been submitted in hard copy format, select the mode- By hand
Date of submission		Select the date of submission from the available calendar.

Bank name		Select the bank name from the drop-down menu.
Branch name		Select the bank branch name from the drop-down menu being made available.