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:

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 –
**User name** – User shall enter 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.
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.

<table>
<thead>
<tr>
<th>State, District and Block name</th>
<th>Entry User</th>
<th>Gram Panchayat</th>
<th>Village</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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-
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.
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 “Forget 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](http://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.
For verification of SHG, click on the **SHG Name** which will instantly show the list of SHG members in that particular SHG.

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:
  
  - All the mandatory fields of SHG and members profile should be updated;
  
  - At least 5 members should be there in a SHG;
  
  - At least 1 and maximum 3 members need to be identified as present leaders; and
  
  - 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.

<table>
<thead>
<tr>
<th>SHG Code</th>
<th>Name</th>
<th>Village</th>
<th>Meeting Frequency</th>
<th>Data Capture Mode</th>
<th>Date/ Month</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>116025</td>
<td>Mogha</td>
<td>AGASOD</td>
<td>Weekly</td>
<td>Meeting</td>
<td>30th week</td>
<td>In Process</td>
<td>Delete</td>
</tr>
<tr>
<td>71779</td>
<td>HARDOL</td>
<td>BHARNA</td>
<td>Weekly</td>
<td>Monthly</td>
<td>February</td>
<td>In Process</td>
<td>Delete</td>
</tr>
<tr>
<td>143167</td>
<td>JAMMATAI</td>
<td>AGASOD</td>
<td>Monthly</td>
<td>January (Meeting 2 Month)</td>
<td>Not selected</td>
<td>Delete</td>
<td></td>
</tr>
<tr>
<td>149222</td>
<td>MLA LAAME</td>
<td>AGASOD</td>
<td>Monthly</td>
<td>April (Meeting 3 Month)</td>
<td>Not selected</td>
<td>Delete</td>
<td></td>
</tr>
</tbody>
</table>

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.

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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:

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.
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:
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-

![Attendance Sheet Example](image_url)

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.
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 savings screen;
- If saving frequency is fortnightly and saving amount is Rs 25 per fortnight then Rs 50 will be auto populated in the savings screen;
- If saving frequency is monthly and saving amount is Rs 100 per month then Rs 100 will be auto populated in the savings 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.

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.
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'.

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.

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.
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.
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.

7. Loan to Member

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

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.

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.

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.

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.

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.
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’.

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.
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.
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.

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

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

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.
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.

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