

BLUEFROG MOBILE TECHNOLOGIES PVT LTD

Mobile Book keeping of SHGs

USER MANUAL FOR VERSION 3.0.3

BFMT-VISAKHAPATNAM

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User Manual

M-Book Keeping of SHGs

Introduction:

Welcome to the contents of user manual on Mobile Book Keeping. This manual is intended for the bookkeepers of SHGs who maintain SHG accounts on Mobile. Blue Frog Mobile Technologies Pvt Ltd (BFMT)-Visakhapatnam developed the mobile software application and providing technical support services to Society for Elimination of Rural Poverty (SERP).

Mobile Book Keeping is intended to replace manual book keeping systems in SHGs with a view to ensure transparency in operations/transactions, accuracy, avoiding drudgery clerical work, and enabling detailed and analytical MIS for decision support systems both at CBOs and at the Project level.

Mobile Book keeping is done across the state covering more than 10 lakhs SHGs since November 2011.

Components of M-Book Keeping:

The operation of M- Book keeping is facilitated through the following components-

- a) A mobile which has a camera, internet facility and a minimum internal memory of 5MB
- b) Cloud based Server for data base management
- c) Web portal that displays detailed MIS for the promoters and decision makers
- d) Hardware such as printers for printing reports,
- e) Mobile Software Application, and
- f) A trained M-book keeper
- g) Mobile Master Trainers

Operational Arrangements:

VO as a unit for mobile: As per the recent policy of SERP, each VO has to have not more than 30 SHGs.

One Mobile Book Keeper for each VO: Each Village Organisation i.e the village level federation of SHGs appoints a Village M-Book Keeper (VMBK) on a remuneration basis. VMBK is female person and is the resident of the village. She has the basic capacity of operating a mobile and.

Mobile Master Trainers for support: The VMBK receives training from Mobile Master Trainers and hand holding support in trouble shooting.

Capturing of Transactions at SHG meetings:VMBK is expected to be present at the SHG meeting when it is conducted and enter transactions in the mobile then and there and upload data to server.

One dedicated Mobile and dedicated SIM for VO: Each VO is provided with one mobile by SERP for the use of M-Book keeper. SERP provides a SIM (either IDEA or BSNL where IDEA has no net work) for the mobile. The SIM is pre-activated and comes with a package of unlimited CUG calls, unlimited browsing and 500 MB down load per month.

Mobile Software Application: Blue Frog sends URL or link information on new/ revised applications from time to time to Mobile.

Application to be downloaded by VMBK.

Data additions, corrections and validation to be done on Mobile.

Key Players:

Village Mobile Book Keepers : Data entry, correction and validation

Blue Frog Technologies : Technical support, data processing,
Data updation and Management, and transmission to Control
Servers

DPMU/TPMU : Data approval when new members or new groups are added
Financial support for Mobile maintenance

Telecom Service Providers : IDEA, AIRTEL, BSNL for data transmission to servers

Ground Work for M-Book Keeping

Sourcing Data from existing data bases : SERP has collected detailed data of members, SHGs, VO's, Mandal Samakyas (MS), Banks, VMBKs, Clusters, Project Functionaries (Community Coordinator, Asst Project Manager (APM), District Project Manager(DPM), Area Coordinator(AC). With this information independent Masters are created. These are updated whenever required. The data base of M-Book Keeping sources initial/start up data from these Masters and stored on the servers. These are automatically shared to mobiles. There is no need to enter these start up general particulars through mobile.

Updation of data : Whenever there is a requirement of updation i.e addition/deletion/ modification of data is needed either they are done through mobile or through web portal, depending on the requirement and instructions of SERP.

The updation of data some times (ex: adding new member/SHG/VO etc) is done through protocols (through respective logins and approval process).

BlueFrog hosts the above data on the Server. The data bases are updated as and when they receive updations.

BlueFrog developed the mobile software application (MSW) to run book keeping functions. Blue Frog revises the MSW from time to time as per the requirements made by SERP and makes available the updated version. Currently Version 3.0.3 is on.

Understanding Usage of Keys on Mobile:

There is a centre button/key provided on mobile. To select some option you have to press it.

The top of the centre button/key to be pressed/clicked for upward movement

The bottom of the centre button/key to be pressed/clicked for downward movement

The left side of the centre button/key to be pressed/ clicked for backward movement

The right side of the centre button/key to be pressed/ clicked for forward movement

The bottom line of the screen displays icons/indications such as SELECT, DISMISS, BACK, NEXT VALIDATE, CLOSE Etc. The centre key or the right/left keys have to be clicked depending on the position of the icon.

The key pad of the mobile contains keys for entry of alphabets and numbers. The mobile application contains various fields either to enter alphabets (names) or values (numbers). You need not use shift keys or combination keys for entry. Simply click the respective key and it works by default in number/alphabet format as applicable.

Settings on Mobile before downloading:

Set the default theme in the mobile. Ensure appropriate background color for proper visibility of application.

Go to Menu > Select Settings > Select Date and Time > Select Date & Time Settings > Set the date and time correctly.

Goto Menu > Select Settings > Select Configuration > Select Default Config. Settings > Select IDEA/BSNL/AIRTEL (Depending on your service provider)

Goto Menu > Select Settings > Select Configuration > Select Preferred Access Point > Select IDEA INTERNET/BSNL INTERNET/AIRTEL INTERNET (Depended on your service provider)

Application Downloading:

(NOTE: Goto Menu > Select Games > Delete all the previous versions of application.)

Select Goto > Select OVI or Nokia Browser > Select web address bar > Enter the URL sent you (http://182.18.180.168/mbk/down/app_bookkeeping.aspx)> wait until the page is loaded >

Select District, Mandal, Vo > Select Download

(If the desired VO is not available for selection on the mobile, you may assume that either it is a new VO not yet approved/registered/pending in APM/PD log in, or it may have been deleted for some reason. Check with APM)

A question is asked as “Application is not from trusted supplier continue anyway?”

Select YES

Wait until the downloading is complete.

After Download completes, A question is asked as “File downloaded to games. Do you want to open file now?”

Select NO

Exit from the OVI/Nokia Browser

(NOTE: The downloaded application is automatically saved in GAMES of main menu)

Opening of Application:

Goto Menu >

Select Games >

Scroll down onto mBookKeeping >

Select mBookKeeping

Application opens

Precautions/ Arrangements:

- Use the Mobile only at SHG meetings
- Use the Mobile only for SHG purposes
- Charge / Maintain Battery full every day before commencing work
- Ensure SIM is activated.
- If SIM is not activated report full details of Mandal, VO, Mobile Number etc to DPMU/TPMU .
- Your Mobile is provided with pre-loaded GPRS balance (500 MB for IDEA and 250 MB for BSNL) per month only and do not use up the same for other works.
- Keep details written on paper before you input data into mobile
- Wait and Retry in case of delay in data uploading to server by mobile (occasionally)
- Ensure the data is saved and sent successfully.
- Check the reports on mobile for correct up-dating of balances

Description of Screens

	<p>Screen -1 Welcome</p> <p>On opening up District, Mandal, Panchayat and VO names are shown.</p> <p>Click Centre key to proceed/ continue</p>
	<p>Screen -2 Login Form</p> <p>It prompts you to enter Password</p> <p><i>(The Password is Numeric and contains 4 digits (compulsory). You may enter / register any number of your choice for the first time and remember it. From next time onwards you have to key in the same number to enter into application. Password is individual specific authorization and has to be kept confidential.)</i></p> <p><i>(There is a separate protocol for change of password. If wrong password is entered, it alerts you to enter correct password.)</i></p> <p><i>If password is forgotten – you have to re-download the mobile software application. While downloading it asks you to register password. At that point you can enter fresh password</i></p> <p>Select Language- Select either English / Telugu</p> <p>To go back again, you have to click RIGHT KEY (DISMISS) Similarly you can close the application by clicking Right Key (CLOSE)</p> <p>When you choose to close the application, it seeks confirmation “ Do you really want to close application ?” –</p> <p>For YES confirmation Press Centre key which closes application instantly; or Left key for NO, which enables you to stay in Screen No 2</p> <p>If you press SUBMIT KEY Screen 3 is opened</p>
	<p>Screen- 3.2 SHG Data Verification</p> <p>On selecting second option – SHG data verification from Screen 3.0, Mobile displays only the names of SHGs existing in the VO.</p>

(If the desired SHG name is not available in the list, you may presume that either the SHG might not have been added at all , or deleted , or under approval process with AC, or no members are added under the SHG, or the SHG might have been linked/tagged to other VO. Check with APM/AC)

If you select an SHG on the list, it displays a message “SHG information downloaded successfully” if every thing is fine. Then click option DISMISS on right side of the selection bar.

In case of any addition/deletion of SHG members was done and pending in the approval process in AC login it displays a message” Approval Process pending-Please try later”. Then click option DISMISS on right side of the selection bar. In such case you have to follow up matter with APM/AC for early clearance. Data will be available on mobile after 48 hours from approval. Normally approval process has to be completed within 48 hours from data modifications submitted to server. Download application afresh after due time.

At the end of the list, there is an icon/provision to ADD NEW SHG.

Screen – 3.2 Adding New SHG

The screen provides 14 fields, among which **SHG ID and SHG Registration date are auto generated.**

Follow the order and sequence. All fields are mandatory.

SHG Name : Maximum 50 digits (alpha-numeric). Avoid spelling mistakes and avoid duplication of names of existing SHGs.

Contact Number: Enter cell phone numbers only. Standard 10 numeric digits. You may give cell number of SHG leaders or active members. Do not give VMBK number.

Total Members: maximum 2 numeric digits. Count the number of members by names and enter. Later it will be matched with names.

SHG Registration date is its formation date. You may use the Bank account opening date for this purpose. Use Date-Month-Year sequence/format.

Bank Name: Select from the list. If the name of the Bank you want is not available in the list, make request for adding the Bank name, Branch Name, IFSC code to APM.

Branch Name: Select Branch Name from list. If the name of the Branch you want is not available in the list, make request for adding the Bank name, Branch Name, IFSC code to APM.

	<p>Bank account number: Ensure that all digits are entered properly. The number of digits for a/c number ranges from 2-16 (alpha-numeric), varying from Bank to Bank. If there is a mismatch either in number of digits or duplication of number the server will not accept. Enter carefully viewing the bank passbook.</p> <p>Village Name: Select from the list. If the name of the village you want is not available in the list, make request for adding the village name, panchayat name, mandal Name, district name to APM.</p> <p>Habitation Name: Select from the list. If the name of the habitation you want is not available in the list, make request for adding the habitation name, village name, panchayat name, mandal Name, and district name to APM.</p> <p>SHG Social Category: Select from 5 options (SC/ST/BC/OC/MIN) in the list.</p> <p>SHG Economic Category: Select from 3 options (POP/POOR/NOT POOR) in the list.</p> <p>SHG Type: Select from 5 options (General/PWD/Chenchu/ Yanadi/ PTG) in the list.</p> <p>PWD Group: Select YES/NO</p> <p>Fill in all the above details correctly using the available options and SAVE finally.</p> <p>When an SHG is added, it will be added in the SHG list. A message will be displayed “SHG Details saved successfully”.</p> <p>Generally You should ADD new SHGs in mobile in the same months of their registration.</p> <p>All additions of new SHGs and deletion of SHGs is subjected to approval protocol process, and will be updated on mobile after sending to server and approval. This may take 48 hours after approval. Till then it is not available on mobile for transactions.</p>
	<p>Screen 3.2.1 Modules of Edit/Validation</p> <p>The Screen will pop up when you have selected from Screen 3.3 Two options “Member information” and “Send to Server” are provided.</p> <p>First select option one to proceed further</p>
	<p>Screen 3.2.1.a Edit/Validate Member information</p>

	<p>The Screen shows the list of members existing. At the end there is an icon /provision to ADD NEW MEMBER.</p> <p>If you want to edit/validate the existing members data, select the member and click on it.</p>
	<p>Screen 3.2.1.a(1) Edit/Validate Member Status</p> <p>The screen asks about whether the member with that name is existing at present in the SHG or not. Select YES OR NO from the options and SAVE.</p> <p>If you have opted for NO i.e. means you are asking for deletion of member. Then you are asked to mark the reason and provided with 4 options. Select the relevant option and SAVE.</p> <p>On completion of each member, a message will pop saying that the data is saved successfully.</p> <p>Similarly do the same for every member.</p> <p>Then go back to Screen 3.3.1. And select second option to send information to server for effecting the correction of the member's status.</p>
	<p>Screen 3.2.1.b Options for new SHG</p> <p>If you select a newly added SHG in Screen 3.3, it takes you to 3.3.1. Then select first option- member information.</p>
	<p>Screen 3.2.1.c Add NEW members in new SHG</p> <p>It allows you to add members. Click on the option</p>
	<p>Screen 3.2.1.d New Member Entry Form</p> <p>Member ID: auto generated by application Member Name: 50 digits (alpha-numeric). Avoid special characters, duplicate names, spelling mistakes etc. Use the name as appears in Aadhar Card/Ration Card/Job card.</p> <p>Alias Name: Type other alternative name of the member.</p> <p>Member Surname: Type father's surname if unmarried. Or husband's surname if married. Use the name as appears in Aadhar Card/Ration Card/Job card.</p> <p>Age as on date: Calculate and type years (two numeric digits). Generally 18 years and above is only accepted, unless SHG type is PWD.</p> <p>Father/Husband name: Type father's name if unmarried. Or husband's name if</p>

married. Use the name as appears in Aadhar Card/Ration Card/Job card.

Father/Husband Surname: Type father's surname if unmarried. Or husband's surname if married. Use the name as appears in Aadhar Card/Ration Card/Job card.

Member Joining date in SHG: You must enter the date of SHG member joined in SHG. Use Date-Month-Year sequence/format.

Marital status: Select from 4 options (Married, Widow/Widower, Divorced/Separated/Deserted, Unmarried) in the list.

Member Social Category: Select from 5 options (SC/ST/BC/OC/MIN) in the list.

Education: Select from 8 options (Illiterate/ literate/ primary/ Middle/ Secondary/ Intermediate/Degree & Above, Others) in the list.

Social Category: Select from 5 options (SC/ST/BC/OC/MIN) in the list.

Economic Category: Select from 3 options (POP/POOR/NOT POOR) in the list.

PWD Member: Select YES/NO

Status in SHG: Select from 3 options (President/member/Secretary) in the list.

Contact Number: Enter cell phone numbers only. Standard 10 numeric digits. You must give cell number of SHG member or her/his family members number. This will enable you to receive messages regarding saving/loan balances or any other special messages to be sent to you directly. Do not give VMBK number.

Ration Card: Enter ration card number (Standard 15 digits Alpha numeric) where in the members name is included.

Aadhar Card: Enter Aadhar card number (Standard 12 Numeric digits only) where in the members name is included.

Job Card: Enter Job card number (Standard 20 numeric digits only) where in the members name is included.

Fill in all the above details correctly using the available options and SAVE finally.

Click on it and proceed to enter all members under it. If there is a mismatch in number of members you mentioned in the SHG form and the number of members actually entered/added here, the server will not accept.

Then submit to server using second option in 3.3.1.

	<p style="text-align: center;">Screen 3.1 SHG List</p> <p>If you select first option-Bookkeeping in screen 3.0, the list of SHGs available for M-Bookkeeping transactions is displayed</p> <p><i>(If the desired SHG name is not available in the list, you may presume that either the SHG might not have been added at all, or deleted, or no members are added under the SHG, or the SHG might have been linked /tagged to other VO. Check with APM/AC).</i></p> <p><i>Select the desired SHG for transactions. Then the mobile starts downloading data from server. If the process gets completed successfully it shows a message "SHG information downloaded successfully" take you to screen 3.1.1.If there is any problem due to network connectivity it displays a message "No GPRS for your mobile". In such case you have to retry again. In areas where network connectivity is a constant problem, mobile has to be taken to a place having good signals, download all the SHGs one by one and you may proceed with transactions on offline basis later.</i></p> <p><i>The SHG information may not be downloaded successfully in the following cases :</i></p> <ol style="list-style-type: none"> <i>1. When Your previous meeting transactions were not submitted successfully, or</i> <i>2. When pervious meeting transactions are still in process/Pending.</i> <i>3. When SHG is in Approval process with AC. Please check with AC/APM</i>
	<p style="text-align: center;">Screen -3.1.1 Book Keeping Menu</p> <p>The menu contains the following items</p> <ul style="list-style-type: none"> • Members List • Opening Balances entry • Meeting Settings • Meeting Transactions • Send to server • Reports • Update SHG information <p>You have to select menu items in the above order.</p>
	<p style="text-align: center;">Screen -3.1.1.a Members List</p> <p>The Screen displays the list of members existing in SHG. If you do not find any</p>

	<p>members name in the list, it means either the member was not added, or deleted in data verification/ reconciliation process. The members whose names are under approval process within AC log in will also be displayed in the screen, but not available for transactions, till approval is given.</p>
	<p>Screen- 4.0 Date of Opening Balances</p> <p>This screen appears if you have selected the second item Opening Balances Entry in Screen 3.1.1</p> <p>It prompts you to enter the “ Date of Opening Balances” <i>(This means you are commencing m-book keeping from this date onwards. Please note that, the mobile will not accept any further transactions before this date. You can enter transactions on only on subsequent dates.</i></p> <p><i>You have to prepare a Balance Sheet of SHG in hard copy, check it thoroughly and finalize. The balance sheet date would be the date of opening balances.</i></p> <p>Enter date in date/month/year format</p>
	<p>Screen – 5.0 SHG Old balances</p> <p>The screen provides three options:</p> <ul style="list-style-type: none"> • Details of Liabilities (6.0) • Details of Assets (7.0) • Confirmation of Old Balances (8.0) <p>Select items in serial order</p>
	<p>Screen -6.0 Details of Liabilities</p> <p>The screen provides four items:</p> <ul style="list-style-type: none"> • Members Savings Balances (6.1) • SHG Borrowings Balances(6.2) • Grants and Other Funds (6.3) • Summary of Liabilities (6.4) <p>Select items in serial order</p>
	<p>Screen-6.1 Member Savings Balances</p> <p>The screen provides 4 menu items(types of savings)</p>

	Then SAVE
	<p>Screen -6.1.4 Other Savings</p> <p>The screen displays fields for entering total savings amount of all members in SHG, and savings of each member.</p> <p>All members names appear in the order of Membership number. You have to club all other types of savings (other than regular/education/health) if any and enter in as other savings.</p> <p>After entering savings balances of each member Then SAVE</p>
	<p>Screen -6.2 SHG Borrowings Balances</p> <p>Select this item to enter the opening balances of Borrowings(loans obtained by SHG from other institutions)</p>
	<p>Screen -6.2.1 SHG Borrowings Balances</p> <p>The screen provides list of borrowings/loans obtained by SHG from other sources:</p> <ul style="list-style-type: none"> • Bank Linkage loan (6.2.1.a) • TFI loan(6.2.1.b) • Bridge Loan(6.2.1.c) • POP Loan(6.2.1.d) • SGSY Loan(6.2.1.e) • CIF Loan(6.2.1.f) • Bulk Finance Loan(6.2.1.g) • HRF Fund Loan(6.2.1.h) • Education Fund Loan(6.2.1.i) • Sthree Nidhi Loan(6.2.1.j) • SC/ST Corporation Loan(6.2.1.k) • Mahila Bank Loan(6.2.1.l) <p>SHG may have multiple borrowings i.e. more than one of the above loans. All loans must be entered separately. Do not enter paisa.</p> <p>Select the needed item and Enter only outstanding balances. Check with the lenders statement also for reconciliation. Put 0 if no balance</p>

	<p>The total of all borrowings cumulative balance should tally with amount mentioned in your manual Balance Sheet</p>
	<p>Screen-6.2.1.a SHG Bank Linkage Loan Entry of data in all fields in the screen is mandatory. Linkage (Dose) Number : numeric value 2 digits Loan a/c No: numeric/alpha numeric value upto 20 digits, varying from Bank to Bank (activated automatically) Loan Sanction date: Date format Sanctioned loan amount: Gross Amount originally given (no paisa) Monthly installments number: numeric 3 digits Interest rate: annual % (2full and 2 decimal) First installment date: date after the loan sanction date Principal Installment: Auto generated Interest Installment: Auto generated Loan Principal Balance: Outstanding as on date of opening balances(no paisa) as per bankers statement Loan Interest Balance: Outstanding, if any, as on date of opening balances (no paisa) as per bankers statement Principal Overdue: Loan principal unpaid as per schedule as on date of opening balance (no paisa) Interest overdue: Loan Interest unpaid as per schedule as on date of opening balance(no paisa)</p> <p>Enter proper values in all above fields and SAVE Similarly do for all other Borrowing a/c under Screens 6.2.1.b to 6.2.1.l</p>
	<p>Screen -6.3 Grants and Other Funds</p> <p>The screen provides for entry of opening balances of following heads:</p> <ul style="list-style-type: none"> • Revolving Fund (Screen 6.3..1) • SGSY Subsidy Fund (Screen 6.3.2) • POP fund (Screen 6.3.3) • Capital Grants (Screen 6.3.4) • Other Grants/Funds (Screen6.3.5) • Other Liabilities (Screen 6.3.6) • Surplus (Screen 6.3.7) • Gender Fund (Screen 6.3.8) <p>Enter only outstanding balances as on date of opening balances (no paisa). Enter those funds which are not repayable and to be retained in SHG. Put 0 if no balance</p>

	<p>Check with your Balance Sheet</p> <p>Then SAVE</p>
	<p>Screen-6.4 Summary of Liabilities</p> <p>By clicking this item, a report will be displayed. All items on liabilities side of Opening Balance sheet with values entered will be shown. This will be useful for cross checking the values and total with the manual opening balance sheet, before confirmation. Use upward and downward keys for scrolling of items After confirmation of balances through screen 8.0, no editing is possible. Select BACK</p>
	<p>Screen -7.0 Details of Assets</p> <p>The screen provides three menu items:</p> <ul style="list-style-type: none"> • Member Old loans Balances (7.1) • SHG Old Investments Balances (7.2) • SHG Other (assets) Balances (7.3) • Summary of Assets (7.4) <p>Select items in serial order</p>
	<p>Screen -7.1 Member loans types</p> <p>The screen provides list of types of loans given to members from SHG :</p> <ul style="list-style-type: none"> • Bank Linkage loan (7.1.1) • TFI loan (7.1.2) • Bridge Loan (7.1.3) • POP Loan(7.1.4) • SGSY Loan(7.1.5) • CIF Loan(7.1.6) • Bulk Finance Loan(7.1.7) • HRF Fund Loan(7.1.8) • Education Fund Loan(7.1.9) • Sthree Nidhi Loan(7.1.10) • SC/ST Corporation Loan(7.1.11) • Mahila Bank Loan(7.1.12) • Internal Funds Loan(7.1.13) <p>SHG members may have multiple loans (more than one loan parallel)</p>

	<p>across above or within above items. Select each of the loan and type and enter All loans must be entered separately. The balance should tally with your Balance Sheet</p>
	<p>Screen -7.1.1 Member Bank Linkage loan Balances</p> <p>The Screen provides for entry of balances member-wise and loan type wise Then members list is displayed (7.1.1.a) Select member Enter balances member wise Following fields are displayed and mandatory Loan No: Numeric value 2 digits (in case member having loan balance in more than one loan under the same type, separate loan number to be give/ no duplicate allowed Loan sanction date: date on which loan was originally given Purpose of loan: Select purpose by using forward/backward keys of centre button Amount sanctioned: loan amount originally given/disbursed Interest rate: Annual rate of interest (two full and two decimals are allowed) No of monthly installments: Maximum 3 numerical digits First installment date: a date later than above loan sanction date Monthly Principal : Automatically displayed Monthly Interest: As per repayment schedule Loan principal balance: As on date of opening balances Loan interest balance; As on date of opening balances Loan principal overdue: loan principle unpaid so far as on date of opening balances Loan interest overdue: interest unpaid so far and outstanding if any as on date of opening balances SAVE (the data may not be saved if there is conflict in the values/dates entered or if one more fields are not filled properly.) Similarly enter info for all members and all loan accounts. Cross check with Manual balance sheet.</p>
	<p>Screen -7.2 SHG Old Investments Balances</p> <p>The screen provides for entry of outstanding balances of the following account heads, as on the date of opening balances:</p> <ul style="list-style-type: none"> • Fixed Assets (7.2.1) • Share Capital in VO (7.2.2) • Savings /Thrift in VO(7.2.3)

	<ul style="list-style-type: none"> • Share Capital in Sthree Nidhi (7.2.4) • Savings /Deposits/Thrift in Sthree Nidhi(7.2.5) • Share Capital in Mahila Bank(7.2.6) • Savings/Deposits/Thrift in Mahila bank(7.2.7) • Term Deposits in bank(7.2.8) • Investments in other organizations(7.2.9) <p>Enter values as per manual Balance Sheet, in each of the fields If you have multiple items under one head, club all and enter as a single item SAVE</p>
	<p>Screen-7.3 SHG Other (assets) Balances</p> <p>The screen provides for entry of balances of the following account heads:</p> <ul style="list-style-type: none"> • Closing Cash Balance (7.3.1) • Closing Bank Balance (7.3.2) • Deficit/Losses(7.3.3) • Other amounts receivable(7.3.4) <p>Enter values as per manual Balance Sheet, in each of the fields If you have multiple items under one head, club all and enter as a single item SAVE</p>
	<p>Screen-7.4 Summary of Assets</p> <p>By clicking this item, a report will be displayed. All items on assets side of Opening Balance sheet with values entered will be shown. This will be useful for cross checking the values and total with the manual opening balance sheet, before confirmation. Use upward and downward keys for scrolling of items After confirmation of balances no editing is possible. Select BACK</p>
	<p>Screen-8.0 Confirmation of Old Balances</p> <p>The screen displays totals of Assets and Liabilities under separate heads, as per the values you have entered. If they tally, i.e. means the opening balance sheet is tallied Then SAVE Other wise check values through Summary of Assets, Summary of</p>

	<p>Liabilities with manual balance sheet, identify the account heads where values are wrong, go to the relevant screens and correct. Then SAVE those screens again. Finally SAVE/ confirm balances using this screen 8.0.</p> <p>Please note that the opening balances entry and confirmation of old balances is a one-time task i.e. at the time of starting M-book keeping and values cannot be corrected again after confirmation. This may be allowed only through due protocol approvals once in a year, either during a reconciliation exercise or after the audit.</p>
	<p>Screen-9.0 Meeting Settings</p> <p>Select “Meetings Settings”. These are one time settings only. It is advisable not to change these during a financial year unless warranted. Changing these settings often may result in discrepancy of loan schedules, demand/overdue calculations and finally on the performance grade of SHG.</p> <p>Screen displays “Meeting Frequency” Select the frequency of meeting by selecting</p> <ul style="list-style-type: none"> • Weekly • Fortnightly • Monthly <p>You will be further asked to input the date/week according to the frequency.</p> <p>Scroll down using the downward key The 4 types of savings are displayed for entry Enter the per month per head savings amount to be collected in the meeting, Enter the amounts for different savings. Then SAVE the entered data by clicking the “Save ” button.</p>
	<p>Screen-10 SHG Meeting Date</p> <p>Go back to Screen -3.1.1 Select “ Transactions-Meetings” Screen displays the date on which last meeting data was sent to server Screen further displays the date of next scheduled meeting by default. In case SHG is having an additional meeting or SHG meeting is preponed/postponed, you have to edit the date Click NEXT</p>
	<p>Screen -11 SHG Meeting Agenda</p>

	<p>Screen displays the following items:</p> <ul style="list-style-type: none"> • Attendance 11.1 • Report on Balances upto previous meeting 11.2 • Receipts particulars 11.3 • Payments particulars 11.4 • New Borrowings by SHG 11.5 • Cash withdrawal from SB a/c by SHG/ Other amounts 11.6 • New loans disbursement to members 11.7 • Cash deposited in SB a/c by SHG/ Other amounts 11.8 • Current meeting transactions 11.9 <p>Select each item in sequential order and proceed further. You may also skip if some agenda item is not transacted at the meeting.</p>
	<p>Screen-11.1 Attendance at SHG meeting</p> <p>Screen displays list of members in Member code order with attendance marked Tick (present) by default. Scroll through using upward and downward keys and press the SELECT KEY TO UNMARK (mark ABSENT) SAVE Finally It prompts you to take photograph of the meeting Press DISMISS Camera is automatically activated Press CAPTURE You will be asked whether the application can use the photograph Click YES OR NO If you click No the application closes If YES click YES and then SAVE Then the application asks reconfirmation to save the photo in gallery – press YES , Screen gives a message on successful saving of photo/image in memory Then press DISMISS</p> <p>You are taken back to meeting agenda</p>
	<p>Screen 11.2 Balances details upto previous meeting</p> <p>Screen provides two options:</p> <p>SHG balances details 11.2.1 Member balances details 11.2.2</p>

	<p>Select desired option</p> <p>Screens display SHG/SHG member wise loan and savings balances. This is for viewing only</p>
	<p>Screen-11.3 Details of Receipts</p> <p>Screen provides for entry of values under following heads</p> <ul style="list-style-type: none"> • Savings collections from members 11.3.1 • Insurance premium from members 11.3.2 • Other collections from members 11.3.2 • Loan repayments from members 11.3.3 • Insurance Claim Receipts 11.3.4 • Investment Refund receipts 11.3.5 • Other SHG Fund receipts 11.3.6 • Other income received 11.3.7 • Summary of Receipts 11.3.8 <p>Select each of the items in serial order and enter values</p>
	<p>Screen-11.3.1 Savings collections from members</p> <p>The screen displays 4 types of savings heads Select each of them in serial order Under each item the screen displays all members names with savings values by default (as mentioned in settings-meetings) Correct the value if needed, or Scroll down And finally SAVE Screen displays the total amount received under this screen and that data is saved successfully.</p> <p>Press DISMISS to go back to Screen 11.3. for selecting another item</p> <p>Do similarly for all savings heads</p>
	<p>Screen-11.3.2 Insurance Premia collections from members</p> <p>Screen displays various insurance heads such as</p> <ul style="list-style-type: none"> • Aam Aadmi Bima Yojana • YSR Abhya hastham • Loan Insurance (Runa Bima) • Cattle Insurance • Janasri Bima Yojana

	<ul style="list-style-type: none"> • Health Insurance <p>Select each of them in serial order Under each item the screen displays all members names with blank fields for entering values Enter the value if needed, or Scroll down And finally SAVE Do similarly for all schemes heads Screen displays the total amount received under this screen and that data is saved successfully. Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen-11.3.3 Other collections from members</p> <p>Screen displays various insurance heads such as</p> <ul style="list-style-type: none"> • Penalties • Entrance/Membership fee • Gender fund/contributions/donations <p>Select each of them in serial order Under each item the screen displays all members names with blank fields for entering values Enter the value if needed, or Scroll down And finally SAVE Do similarly for all other heads Screen displays the total amount received under this screen and that data is saved successfully. Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen-11.3.4 Loan Repayments from members</p> <p>On selection , Screen displays various types of loan heads such as Linkage loan, SGSY Fund, PoP fund etc</p> <p>Heads are displayed only if one or more members have loan outstandings under that head</p> <p>Select each of them in serial order Under each item the screen displays all members names Select each member</p> <p>Following fields are displayed</p>

	<p>Loan Number: By default value Installment Number: by default auto Demand Principal amount: By default auto includes previous overdues if any</p> <p>Loan Balance before this payment: by default auto Principal Paid now: enter value of actual receipt during this meeting Interest paid now: It shows interest due, by default, but you can change if the actual receipt amount vary. SAVE</p> <p>Do similarly for all loan accounts under all categories Screen displays the total amount received under this screen and that data is saved successfully.</p> <p>Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen-11.3.5 Insurance (Bima) Claim Receipts</p> <p>On selection, Screen displays all Insurance Schemes List with Blank fields for entering values</p> <p>This is meant for entering values of receipts of claim amount received from companies on account of death of member/ compensation, after the previous meeting date and on or before the current meeting date.</p> <p>Select each of them in serial order</p> <p>Enter value of receipt under that scheme</p> <p>SAVE</p> <p>Screen displays the total amount received under this screen and that data is saved successfully.</p> <p>Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen-11.3.6 Refund of Investments Receipts</p> <p>On selection , Screen displays following items with Blank fields for entering values</p> <ul style="list-style-type: none"> • Share capital refund from VO 11.3.6.a • Savings refund from VO 11.3.6.b

	<ul style="list-style-type: none"> • Share capital refund from Sthree nidhi 11.3.6.c • Savings refund from Sthree Nidhi 11.3.6.d • Share capital refund from Mahila Bank 11.3.6.d • Savings/deposits refund from Mahila Bank 11.3.6.e • Term deposit refund from bank 11.3.6.f • Refund of investments in other organizations 11.3.6.g <p>This is meant for entering values of receipts of refunds amount received from other institutions, after the previous meeting date and on or before the current meeting date</p> <p>Select each of them in serial order Enter value of receipt under that head SAVE Do similarly for all other heads Screen displays the total amount received under this screen and that data is saved successfully. Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen-11.3.7 SHG Other Funds Receipts</p> <p>On selection , Screen displays following items with Blank fields for entering values</p> <ul style="list-style-type: none"> • Advances Payable to others- Received • Revolving Fund • SGSY Subsidy Fund • Sale of Assets • Pavala Vaddi received by SHG • Interest on SB a/c • Interest on Investments • Other Grants <p>This is meant for entering values of receipts amount received from other institutions after the previous meeting date and on or before the current meeting date.</p> <p>Select each of them in serial order Enter value of receipt under that head SAVE Screen displays the total amount received under this screen and that data is saved successfully. Press DISMISS to go back to Screen 11.3. for selecting another item</p>

	<p>Screen 11.3.8 Other Income received by SHG</p> <p>Screen displays two items with blank fields.</p> <ul style="list-style-type: none"> • Interest received on SB a/c • Interest /Income on SHG Investments <p>Fill the values, if any and then SAVE</p> <p>Screen displays the total amount received under this screen and that data is saved successfully.</p> <p>Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen 11.3.9 Summary of Receipts</p> <p>Screen displays item wise receipts during current meeting as per the values entered. Check with actual and go back to respective screens if any corrections to be made</p> <p>Go BACK to Screen 11.0 for recording payments</p>
	<p>Screen-11.4 Details of Payments</p> <p>Select from menu of transactions</p> <p>Screen provides for entry of values under following heads</p> <ul style="list-style-type: none"> • SHG Borrowings payments 11.4.1 • Savings refund to members 11.4.2 • Insurance claims payments to members 11.4.3 • Insurance Premia payments from SHG 11.4.4 • Advances payable – Paid 11.4.5 • Investments by SHG (new) 11.4.6 <p>Select each of the items in serial order and enter values</p>
	<p>Screen-11.4.1 SHG Borrowings Repayments</p> <p>On selection , Screen displays various types of loan heads such as Linkage loan, SGSY Fund, PoP fund etc</p> <p>Heads are displayed only if SHG has loans outstanding under that selected head</p> <p>Select each of them in serial order</p> <p>Following fields are displayed</p> <p>Loan Number: By default value</p>

	<p>Installment Number: by default auto Demand Principal amount: By default auto Loan Balance before this payment: by default auto Principal Paid now: enter value of actual payment Interest paid now: It shows interest due, by default, but you can change if the actual payment amount vary. SAVE Do similarly for all loan accounts under all categories Screen displays the total amount paid and a message that data saved successfully Press DISMISS to go back to select another item</p>
	<p>Screen-11.4.2 Savings refund to members</p> <p>The screen displays 4 types of savings heads Select each of them in serial order Under each item the screen displays all members names with blank fields Enter the value, for the respective members if needed, or Scroll down And finally SAVE Do similarly for all savings heads Screen displays the total amount paid and a message that data saved successfully Press DISMISS to go back to select another item</p>
	<p>Screen-11.4.3 Insurance claims payment to members</p> <p>On selection, Screen displays all Insurance Schemes List with Blank fields for entering values</p> <p>This is meant for entering values of payments of claim amount paid to members on account of death of member/ compensation Under each scheme, all members names are displayed</p> <p>Select each of them in serial order Enter value of claim payment to member under that scheme SAVE Do similarly for all other schemes Screen displays the total amount paid and a message that data saved successfully Press DISMISS to go back to select another item</p>

Screen-11.4.4 Insurance Premia payments by SHG

Screen displays various insurance heads such as

- Aam Aadmi Bima Yojana
- YSR Abhya hastham
- Loan Insurance (Runa Bima)
- Cattle Insurance
- Janasri Bima Yojana
- Health Insurance

Select each of them in serial order

Under each item the screen displays blank fields for entering values of *premia payments to company after the previous meeting date or on or before the current meeting date*

Enter the value if needed, or

Scroll down

And finally SAVE

Screen displays the total amount paid and a message that data saved successfully

Press DISMISS to go back to select another item

Screen-11.4.5 Other funds payments by SHG

On selection, Screen displays following items with Blank fields for entering values

- Advances payable - paid
- Revolving Fund refund
- Gender fund payments
- Purchase of Assets
- Paavala vaddi payment to members
- Entrance fee paid to Vo
- Penalties paid to VO
- Honorariums/Remunerations
- Travel expenses
- Other expenses
- Stationery expenses
- Audit expenses
- Bank charges

This is meant for entering values of payments made by SHG after the previous meeting date or on or before the current meeting date.

Select each of them in serial order

Enter value of payment under that head

	<p>SAVE Screen displays the total amount paid and a message that data saved successfully Press DISMISS to go back to select another item</p>
	<p>Screen-11.4.6 Investments (new) by SHGs</p> <p>On selection, Screen displays following items with Blank fields for entering values</p> <ul style="list-style-type: none"> • Share capital in VO • Saings in VO • Share capital in Sthree nidhi • Savings /deposits in Sthree Nidhi • Share capital in Mahila Bank • Savings/deposits in Mahila Bank • Term deposits in Bank • Investments in other organisations <p>This is meant for entering values of payments of refunds amount to other institutions</p> <p>Select each of them in serial order Enter value of payment under that head SAVE Screen displays the total amount paid and a message that data saved successfully Press DISMISS to go back to select another item</p>
	<p>Screen-11.4.7 SHG new Borrowings</p> <p>On selection , Screen displays various types of loan heads such as Linkage loan, SGSY Fund, PoP fund etc</p> <p>Select each of them in serial order Following fields are displayed Loan Number: enter number (check with previous loan number avoid duplication) Loan a/c number: enter number(check with previous loan number avoid duplication) Date of loan sanction: enter date (should be later than previous meeting date and should not be a later date of current meeting date) Loan Amt sanctioned: enter gross amount (actually taken) Installments Number: enter number Installment Principal amount: as per schedule</p>

	<p>Installment Interest amount: as per schedule Interest rate: Annual rate (two full and two decimals maximum) First installment date: enter date (should be later than loan sanction date) SAVE Do similarly for all loan accounts under all categories Screen displays total amount received under this head from all categories and a message that data saved successfully</p> <p>Select DISMISS to go back to 11.0 for selecting another item</p>
	<p>Screen -11.4.8 Cash withdrawal from SB a/c, Other amounts</p> <p>A single blank field is displayed. Add up all amounts deducted (withdrawn and debited) from bank balance in pass book and Enter that amount here SAVE</p>
	<p>Screen – 11.4.9 New Loans to Members</p> <p>On selection, Screen displays various types of loan heads such as Linkage loan, VO loan, Govt sources, Other sources, Internal loans.</p> <p>Select each of them in serial order. Each type may have sub- types. Select relevant sub-type also. Under each item the screen displays all members names Select each member Following fields are displayed Loan Number: enter. avoid duplicate number Loan sanction date: enter dd/mm/yy – date on or before current meeting date ,avoid future date Reason for loan: Select from the popup list Loan sanctioned: enter gross amount disbursed maximum 7digits no paise Interest rate: Annual rate (numeric- two full and two decimals maximum) Installment system: Select from pop list No of Installments: numeric maximum three digits First installment date: enter date. Should be later than the loan sanction date Installment- Principal amount: By default auto display Installment- Interest amount: By default auto display Total installment : By default auto display SAVE</p>

	<p>Do similarly for all loan accounts under all categories Screen displays the total amount paid under this screen and that data is saved successfully. Press DISMISS to go back to Screen 11.3. for selecting another item</p>
	<p>Screen -11.4.10 Cash deposited in Bank (SB) , Other amounts</p> <p>A single blank field is displayed. Add up all amounts added (deposited and credited) to bank balance in pass book and Enter that amount here</p> <p>SAVE</p> <p>Go back to select Reports in main menu</p>
	<p>Screen -11.5 Transactions Summary of Current meeting</p> <p>Screen displays list of current meeting reports</p> <ol style="list-style-type: none"> 1. Receipts Particulars 2. Payments Particulars 3. Income Particulars 4. Expenses Particulars 5. Liabilities Statement 6. Assets Statement 7. Save Meeting particulars
	<p>Screen -11.5.1 Reports</p> <p>Reports will be displayed on clicking the above Check for correctness with actuals and cash balance If not tallied, they are not allowed to be sent to server Correct respective items by going into respective screens Then click option 7in Screen 11.5</p> <p>Then SAVE</p> <p>Screen displays a message that data saved successfully. Then select DISMISS to arrive at option to SEND TO SERVER in Screen 3.1.1</p>
	<p>Screen-12 Sending The Data to server</p> <p>Select “ for Sending” from main menu Three options will be displayed as</p>

- Sending old balances
- Sending meeting transactions
- Sending images

For first time entry,

Select first item to submit the old balances to server. If all the old balances were already sent to server, a message will popup accordingly.

Select DISMISS and then select the Second item to submit meeting details to server.

It asks for allowing application to use network for sending- Select YES Follow the same procedure for sending images also. The screen automatically guides you to the JPG files and numbers are displayed select and press YES

If there is no problem with net connectivity for technical reasons such as signals/settings etc; or GPRS balance is available, the data will be uploaded to server and a message will be displayed. If there is any problem also a message notifying the reason for failure to send to server will be displayed.

You need not worry even if you cannot send the data to server due to some problem, as the data is saved in mobile's internal memory. Resolve the problem and try again to send to server.

Please remember that you cannot enter further meetings data, and the MIS reports on Web Portal of SHG M-book keeping will not be updated till you send the existing data in mobile. Contact call centre for technical problems relating to software application, and APM/DPM for all other mobile/SIM/financial/operational issues.

Reports:

As presented above, you can view the reports relating to Receipts and Payments, Income and Expenditure, and Assets and Liabilities on the mobile using the relevant menu items.

There is a web portal dedicated to M-Book Keeping in SERP website. This portal contains various reports- abstract, specific and analytical in nature on savings, loans, insurance, financial status, performance grading of SHGs, Social and economic category wise SHG status etc.. The

web portal through its MIS reports presents position of the state as a whole with drill downs and filtering options to look at district level, cluster level, project functionary AC/CC/APM/DPM levels, Mandal and the Village levels. In addition to the above SHG level reports are also available for viewing and for printing.

The following reports are useful for SHG management and record keeping purposes.

1. SHG Status Report – (including general and financial data, corrections and journal entries) after reconciliation
2. SHG Status Report – (Meeting date wise and each member wise Transaction based, including general data of SHG, SHG members, Balance Sheet and current meeting transactions)
3. SHG Grading Report – (SHG performance grading done on dynamic data of the last six months transactions)