A Project of NABARD on Digitisation of SHGs

User Manual for Banks

https://eshakti.nabard.org

October, 2018

Micro Credit Innovations Department
National Bank for Agriculture & Rural Development
Mumbai
MESSAGE

SHG Bank Linkage programme spreads across all states and union territories covering more than 10 crore members of 87.4 lakh Self Help Groups (SHGs). As on 31.03.2018, the SHGs have a loan outstanding of Rs 75,598 Cr and savings of Rs 19592 Cr to the banking system in the country.

A digitally empowered SHG will significantly change the prevailing scenario of governance, financial inclusion and social empowerment. Digitisation addresses issues like the quality of book keeping, multiple membership of SHG members, inadequate credit history of members and provides SHG’s grading report based on its financial and non-financial records at the doorstep of all stakeholders.

EShakti, launched by NABARD in the year 2015, is a strategic step towards leveraging SHGs for easy access to affordable credit by the poor through the medium of technology. It has proved to be an important digitisation initiative and mechanism in bridging the gap between the savings linked and credit linked SHGs.

This ‘User Manual for Bankers’ on EShakti will facilitate easier navigation in accessing various utility reports and will assist them in credit appraisal of SHGs. The portal provides valuable MIS to bankers and enables them to take informed credit decision for fresh/ repeat linkage of SHGs apart from assisting them in monitoring of loan accounts.

(K Venkateswara Rao)
Abstract

This user manual presents a step by step process user menu options for Bankers under EShakti. EShakti project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers’ comfort in credit appraisal and linkage. The data of SHGs digitised under EShakti is uploaded to a central database and made available at the portal [https://eshakti.nabard.org](https://eshakti.nabard.org).

The participating banks have been given login credentials so as to enable them utilise the services of EShakti for taking informed credit decisions in respect of SHG loan applications. EShakti facilitates generation of several reports under its portal. There are various menu options under Bank Login through which a banker can navigate and generate reports to facilitate monitoring of SHG loan portfolio.

Bankers can view the SHG loan applications pending at its branch level and can take decision in this regard making use of reports available under the portal. Some such reports are SHG grading, Monthly financial transactions of SHG, Credit history of SHG/ Members, SHG savings details and other SHG financial health related reports.

The portal also provides valuable MIS to bankers and enables the banker to take a quick count of SHG saving linked with them, which are Non Credit linked. This provides a view of the business potential for a bank branch and enables it to filter the eligible SHGs (with good financial health, better grading, good credit history) from the list of Non Credit linked SHGs.

Post sanction & Disbursement of the loan to SHGs, a Banker can view the recovery performance of SHGs under the portal. The Last Feed date under the menu options informs the status of regularity of SHG meetings to the banker. The status of inter loaning among members in the group and their repayment percentage can also be tracked through the reports as generated under the portal.

In a nutshell, EShakti arms Bankers with a lot of real time MIS reports at their desktop to check and monitor the performance of SHGs which have availed loan from the banks and at the same time, enables bankers to take an informed credit decision for fresh/ repeat linkage of SHGs.
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</tr>
</tbody>
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1.0 Introduction

1.1 About EShakti

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers’ comfort in credit appraisal and linkage.

1.2 Attributes

- e-book keeping for the SHGs
- Regular updates for transactional data
- Reports generated in the formats as required by bankers
- Inbuilt automatic grading of SHGs based on NABARD/ IBA norms
- Auto generation of Loan application for the bankers on input for resolution to borrow by SHG.

1.3 Project Coverage

The project was rolled out during the year 2015 in two districts Ramgarh (Jharkhand) and Dhule (Maharashtra). Encouraged by the positive response from stakeholders, the project was expanded to 23 more districts across the country during 2016 and further expanded to 75 more districts during 2017-18 thus extending the coverage to 100 districts.
1.4 Major Impacts

- Provided credit to SHGs based on real time performance and credit linkage has increased significantly reducing Saving-Credit linkage gap.
- Captured credit history of SHGs and its members.
- Promoted transparency through real time SMS alerts in 10 languages to members and boosted the confidence among the SHG members.

As on 30.09.2018, the project has covered 4.12 lakh SHGs. It also has demonstrated its potential to rejuvenate the Self Help Group movement.

2.0 Bank Login

All participating banks are given login credentials to access EShakti. Controlling Offices / Regional Offices / Bank branch manager can login EShakti portal using unique login Id and password and can view real time financials information of SHG savings linked with their bank branches. Login credentials for Banks are being given securely by NABARD Regional Offices / Head office. Login Id is by default the IFSC code of the particular bank branch. After obtaining the password, a Bank branch Manager can access using the secured login credentials.

After Logging in, the landing page is as under:
3.0 Bank Menu options:

3.1 SHG Loan Application Pending

A Bank Branch Manager can view the number of SHG Loan application pending at his/her branch level by just clicking on the top right indicator “SHG Loan Application pending”. The number in the red circle denotes the number of SHGs who have resolved to borrow loan from the concerned Bank branch and moved the loan application to the Bank branch through EShakti portal electronically.
After clicking on the SHG Loan Application pending, the banker can filter the SHG loan application based on the duration of pendency i.e Less than 1 month, Upto 3 months and More than 3 months as shown under:

With filter say More than 3 months, a consolidated list of all SHGs loan application pending for more than 3 months is generated as shown under:
The bank Manager can view the application by clicking the enabled ‘View’ button. As such, the SHG loan application gets generated in the portal. A snapshot of the same is as under:

---

**RESOLUTION FOR TAKING LOAN FROM BANK**

**Name of Self-Help Group:** ASHA

**Address:** BHALUCA, G.B.Road, ASHALI, BHALUCA DISTRICT

**Date of Formation:** 11/08/2008

**Total No. of Members:** 10

**Name of Facilitating Agency:** Nabco Rural Development Association

---

Today on 28/04/2017, at the meeting of ASHA at BHALUCA, in presence of all the members, it is resolved that the ASHA will take loan of Rs. 1,500000/- (One Lakh Fifty Thousand) from Central Bank of India. It is also resolved that the time period for the loan is 12 years from the date of sanctioning the loan from the bank. The terms and conditions of the loan shall be as per the rate of interest fixed by the bank and as per the terms and conditions of the loan sanction.

**Name of SHG members**

<table>
<thead>
<tr>
<th>Name of SHG members</th>
<th>Name of Father/Head</th>
<th>Gender/Male/Female</th>
<th>Occupation</th>
<th>Date of Birth</th>
<th>Address</th>
<th>Author Card No</th>
<th>Signature/Thumb Impression</th>
</tr>
</thead>
<tbody>
<tr>
<td>xxxxxxxxxxxxxxxx</td>
<td>xxxxxxxxxxxxxxxx</td>
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<td>xxxxxxxxxxx</td>
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<td>xxxxxxxxxxxxxxxxxxxxxxxx</td>
</tr>
</tbody>
</table>

**Signature/Thumb Impression**

(Designator: ______________)

---

**DETAILS OF MEMBER WISE LOAN REQUIREMENT (AS PER MICRO CREDIT PLAN)**

---

5
### DETAILS OF MEMBER WISE LOAN REQUIREMENT (AS PER MICRO CREDIT PLAN)

(CompulSory from 3rd credit linkage onwards)

<table>
<thead>
<tr>
<th>Name of Members</th>
<th>Amount of loan (申请) Regulated From SAV</th>
<th>Total Annual Income From various sources (KAD/BigDecimal)</th>
<th>Annual Deposit (年度存款)</th>
<th>Amount Income Before Consolidation of loan Installement (贷款前的年度收入)</th>
<th>Annual Payment for the proposed loan &amp; existing loan (年度还款)</th>
<th>Annual Savings (年度储蓄)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of members</td>
<td>Purpose of Investment (投资目的)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

(continued)

### FINANCIAL STATEMENT OF AASA AS ON 10/09/2018

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount (IN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Savings of members</td>
<td>132900.00</td>
</tr>
<tr>
<td>Total Interest and Other income</td>
<td>0.00</td>
</tr>
<tr>
<td>Reaching (hand) Grant Assistance received from project department/other agencies</td>
<td>0.00</td>
</tr>
<tr>
<td>Other Revenues (Specify)</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>132900.00</td>
</tr>
</tbody>
</table>

One Lakh Thirty Two Thousand Nine Hundred

We certify that the above statement is true and can be verified from the books of accounts maintained by our Self Help Group.

Signature/Thumb Impression (Signature/Thumb Impression)

### NON NRIM FORMAT 2.MATURED SHG (AGE OF GROUP > 2 YEARS)

**A. Basic Information:**

Name of the SHG: AASA

Village: BELSOR (Gram Panchayat: 55 BELSOR (Block) PAICHRA NALIBADI DISTRICT: NALIBADI

Date of formation of the SHG: 11/06/2008 Date of opening of Bank: 18/06/2009

Period considered for Renewal as on 10/09/2018

**B. Details of Renewal/Revalidation Process:**

- Number of group Leaders: 2
- Maintenance of records of SHG: 2
By clicking the ‘next’ button located at the bottom of the SHG loan application, the web portal will take the Banker to next level of processing of Loan application under the portal. The Banker may select Cash Credit/ Term Loan while sanctioning the loan.

3.2 Load Dashboard

By clicking on the ‘Load Dashboard’ located at the bottom of the home page, the portal will display the physical & financial progress of SHGs within the area fall under the particular Bank Branch. The progress display the status of SHGs saving/ credit linked with this Bank only. There may be more number of SHGs within a particular
area but this portal with a particular login credential will display the details of only such SHGs which are saving / credit linked with the Bank branch.

3.3 SHG Wise Savings

SHG wise Savings can be seen with State, District & Branch filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the ‘Submit’ only. However, at Controlling Offices/ Corporate Offices, these three filters can be filtered with drop down menu options available in the portal.

After ‘Submit’, the portal generates the list of SHGs with Names, SB A/c Number, and their savings & cumulative savings till date as shown under:
This list/details can be printed or exported to Excel by clicking the two options – ‘Print’ & ‘Export to Excel’ located at the bottom right of the report.

3.4 Non Credit Linked SHGs

Non Credit Linked SHGs can be seen with State, District & Branch filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the ‘Submit’ only. However, at Controlling Offices/Corporate Offices, these three filters can be filtered with drop down menu options available in the portal.
After ‘Submit’, the portal generates the list of Non Credit Linked SHGs with Names, SHG Code, name of Bank, Name of Village, SB A/c Number, cumulative savings, Loan Application Request Amount, request date and its rating automated and generated by EShakti portal based on its performance for last 6 months. The profile of SHGs and their list of members of SHGs can be viewed by clicking on enabled buttons of ‘Members’ & ‘Profile’ located at the right most end. The total number of SHGs as non-credit linked along with their cumulative savings is also shown at top of the report generated. This gives a prospective business potential for a bank branch in its SHG portfolio.

3.5 Loan Application

The navigation under Loan Application is same as already indicated under ‘SHG Loan Application pending’ as above.

3.6 SHG/ Member Profile
SHG/ Member Profile can be searched using filters > State > District > Branch > SHG Name > SHG Code

With the word ‘Maa’ in SHG name, SHG can be searched with the word ‘Maa’ included in its name as shown under:

The generated list displays the SHG name, SHG code, Block, Animator Name and Animator Mobile number. By clicking on ‘View’ button (Located right most end), the portal will give the social information of that particular SHG. The Banker can press Esc button on keyboard to get out of this report and back to main menu options. The SHG name is in blue colour and by clicking on the SHG name, the portal will display the list of member wise information as under:
By Clicking on the ‘View’ button, the portal will display member level social information as under:
The Banker can press **Esc** button on keyboard to get out of this report and back to main menu options.

### 3.7 Performance

The banker can view the performance of any particular SHG with the filters – State > District > Branch > SHG name > From Date > To Date as shown under:

The SHG can be selected from the drop down menu options. Normally, we should give the period of last 6 months like 01.01.2018 (from date) to 30.06.2018 (to Date) under filters. After selection of filters, we may submit.
After Submission of the same, the performance of the selected SHG, the portal will display the ‘SHG Grading and Financial Information Report’ for the particular SHG. This report includes the grading / score chart of the SHG based on its last 6 months of performance along with details of member wise & office bearers’ information. Further, towards the end of the report, it displays the detailed financial information – Cash Flow statement, Income & Expenditure statement and balance sheet of the particular SHG. The report can be printed also by clicking the ‘Print’ button located at bottom right corner. The report as generated on the portal is indicated as under:

<table>
<thead>
<tr>
<th>STATE</th>
<th>DISTRICT</th>
<th>BRANCH</th>
</tr>
</thead>
<tbody>
<tr>
<td>JHARKHAND</td>
<td>DURG</td>
<td>BHAKTAPUR</td>
</tr>
</tbody>
</table>

**SHG Grading & Financial Information Report**

GROUP NAME: BISHAN Mellow SHG  
BANK ID: CENTRAL BANK OF INDIA  
DATE: 15/06/2018  
TIME: 4:47:02 PM

GROUP INFORMATION:
- NAME: BISHAN Mellow SHG  
- GROUP CREATION DATE: 15/06/2018  
- GROUP TYPE: Female Group  
- TOTAL NO. OF MEMBERS: 10

MEMBERS SCORE:

<table>
<thead>
<tr>
<th>SCORE NAME</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESHAKTI SCORE</td>
<td>15/20</td>
</tr>
</tbody>
</table>

SCORING CRITERIA:
1. PERFORMANCE BASED ON GROUP SCORE
2. PARAMETERS BASED ON NAMMO

ADDRESS:

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>CONTACT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>PÄREKÑU NAME: RÄSHIMA BIB</td>
<td>0985425760</td>
</tr>
</tbody>
</table>

GRADING CRITERIA:
- Rotation of group leader(s)  
- Maintenance of records of BMC  
- Behaviour training programme  
- Replacement rate of PMG group loan  
- Credit History (Repayment of dues to bank)  
- Percentage of Members undergoing Income Generating Activities (IGA)  
- Activity / business / livelihood / credit plan  
- Operation of bank loan  
- Audit  
- Financial services % of members who have availed at least one of the financial services like micro small accounts, insurance, etc.

BANK ACCOUNT INFORMATION:

ACCOUNTS
- CASH BALANCE: 0  
- CREDIT BALANCE: 0

GROUP MEMBER INFORMATION:

| MEMBER ID: 0123456 | MEMBER NAME: MARVINA GODAN  
| MEMBER TYPE: Secretary | VOTER ID: 123456789  
| FAMILY CARD: 23456789 |

The report includes the grading / score chart of the SHG based on its last 6 months of performance along with details of member wise & office bearers’ information. Further, towards the end of the report, it displays the detailed financial information – Cash Flow statement, Income & Expenditure statement and balance sheet of the particular SHG. The report can be printed also by clicking the ‘Print’ button located at bottom right corner. The report as generated on the portal is indicated as under:
3.8 Monthly Statement

SHG holds its meeting on weekly/monthly basis and animator uploads its financial transaction through EShakti app on periodic intervals (monthly basis). The transaction details are recorded in its monthly statement. Animators prints this statement and pastes it in SHG books of records. This statement gives holistic financial information like savings, member loan repayment and inter-loaning among SHG. The Monthly statement of a particular SHG can be viewed by selecting filters – State > District > Branch > Group Name > year > Month
With applying filters as indicated above, the portal displays the SHG monthly statement (printable) as under:

### 3.9 Credit History

One important feature of EShakti is that it builds credit history of groups and this helps the bankers in taking informed credit decision of SHG loan application pending at its branch level. Credit History of a particular SHG can be viewed with the filters – **State > District > Branch > Group Name > Loan Type (Term Loan/ Internal Loan)**
With applying filters as indicated above, the portal displays the Credit History of SHG members as under:

### 3.10 SB Transaction

**Saving Bank Transaction details of SHGs** can be seen with State > District > Branch filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the ‘Submit’ only. However, at Controlling Offices/Corporate Offices, these three filters can be filtered with drop down menu options available in the portal.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Member Name</th>
<th>Loan Disbursed</th>
<th>Repaid Amount</th>
<th>Interest Paid</th>
<th>Loan Col.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>BABITA DAS</td>
<td>5000.00</td>
<td>2000.00</td>
<td>622.00</td>
<td>3000.00</td>
</tr>
<tr>
<td>2</td>
<td>MIRA DAS</td>
<td>5000.00</td>
<td>1000.00</td>
<td>541.00</td>
<td>4000.00</td>
</tr>
<tr>
<td>3</td>
<td>DIPRA TALUKDAS</td>
<td>4000.00</td>
<td>40.00</td>
<td>1116.00</td>
<td>3960.00</td>
</tr>
<tr>
<td>4</td>
<td>BIMALA DAS</td>
<td>2000.00</td>
<td>20.00</td>
<td>528.00</td>
<td>1980.00</td>
</tr>
<tr>
<td>5</td>
<td>DALI DEVI</td>
<td>2500.00</td>
<td>520.00</td>
<td>368.00</td>
<td>1980.00</td>
</tr>
<tr>
<td>6</td>
<td>DIPALI DEVI</td>
<td>4000.00</td>
<td>2000.00</td>
<td>4999.00</td>
<td>2000.00</td>
</tr>
<tr>
<td>7</td>
<td>MAKAN DEVI</td>
<td>1500.00</td>
<td>510.00</td>
<td>359.00</td>
<td>990.00</td>
</tr>
<tr>
<td>8</td>
<td>ANITA DEVI</td>
<td>2000.00</td>
<td>20.00</td>
<td>218.00</td>
<td>1980.00</td>
</tr>
<tr>
<td>9</td>
<td>RITU PALAI DAS</td>
<td>2000.00</td>
<td>20.00</td>
<td>198.00</td>
<td>1980.00</td>
</tr>
<tr>
<td>10</td>
<td>BIBHA RANI DEVI</td>
<td>500.00</td>
<td>200.00</td>
<td>554.00</td>
<td>300.00</td>
</tr>
</tbody>
</table>
After submitting the relevant filters, the saving bank transaction details are displayed as under:

This report can be printed or exported to excel by clicking on the ‘Print’ or ‘Export to Excel’ located at bottom right most of this report.

3.11 Internal Loan

Internal Loan can be seen with State > District > Branch filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the
‘Submit’ only. However, at Controlling Offices/ Corporate Offices, these three filters can be filtered with drop down menu options available in the portal.

After submitting the relevant filters, the saving bank transaction details are displayed as under:

This report can be printed or exported to excel by clicking on the ‘Print’ or ‘Export to Excel’ located at bottom right most of this report.
3.12 Loan Summary

Loan Summary can be viewed with filters – State > District > Branch > Loan Type (Cash Credit / Term Loan).

After submission of these filters, the generated report contains all relevant information related to the SHG Loan like District name, Branch Name, Name of SHG, SHG Code, Loan Account Number, Loan Amount, Loan Disbursement Date, Outstanding, Excess Repaid, Last Repaid date.
This report can be printed or exported to excel by clicking on the ‘Print’ or ‘Export to Excel’ located at bottom right most of this report.

3.13 Recovery Performance

Bankers can view the recovery performance of SHGs for any particular month. Recovery performance can be seen with State > District > Branch filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the ‘Submit’ only. However, at Controlling Offices/ Corporate Offices, these three filters can be filtered with drop down menu options available in the portal. Further, we need to select any particular month & year from the drop down menu options, for which we want to see the recovery performance.

With the relevant filters (say August month and Year 2018), the generated report gives details of Name of SHG, Loan Amount, Tenure of the Loan, Due Date, Due Amount, Due Paid, Over due, Loan Outstanding for the particular month. A sample report as generated for August 2018 month is as under:
This report can be printed or exported to excel by clicking on the ‘Print’ or ‘Export to Excel’ located at bottom right most of this report.

3.14 Other MIS

We can get to view three other reports by clicking on Other MIS. The other 3 reports are as under:

1. SHG Age
2. Year Wise SHG Receipt
3. Last Feed Date
3.15 SHG Age

The formation date of SHG and age of SHG can be seen with **State > District > Branch** filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the ‘Submit’ only. However, at Controlling Offices/Corporate Offices, these three filters can be filtered with drop down menu options available in the portal.

This report can be printed or exported to excel by clicking on the ‘Print’ or ‘Export to Excel’ located at bottom right most of this report.

3.16 Year Wise receipt

SHG receives money from other sources apart from its routine saving from members. This report gives a consolidated information of all receipts like penalty received from its members, donation, other income, subscription charges received from its members in a particular month. With the help of filter – **State > District > Branch > SHG Name > Month > Year**, the report can be generated.
SHG name, Month & Year can be selected from the drop down menu in the portal.

This report can be printed or exported to excel by clicking on the ‘Print’ or ‘Export to Excel’ located at bottom right most of this report.

3.17 Last Feed Date

Last Feed Date gives the information of recent date on which financial transaction of SHG has been uploaded by animator through mobile handset. Last Feed date can be seen with **State > District > Branch** filter. At Branch Level login, these three filters are auto-filled and a Bank Branch manager needs to just click the ‘Submit’ only. However, at Controlling Offices/Corporate Offices, these three filters can be filtered with drop down menu options available in the portal.
After submitting, the report is generated displaying names of SHG, Last update and date of last meeting SHG has conducted. This report gives whether SHG is holding its meeting on regular basis or animator has updated the recent monthly financial transaction upload through handset.

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