

BANC PLUS RESOURCE GUIDE

Guide is Under Development. It will be soon available for online references.



INTRODUCTION

BANC PLUS – Contemporary SME Core Banking Solutions Are Designed To Simplify And Automate Complex, Manual Financial Management Processes And Improve The Accessibility, Accuracy, And Timeliness Of Mission - Critical Financial Data. In Doing So BANC PLUS Manages Processes And Procedures For Accurately Entering, Tracking, And Maintaining Information Related To An Organization's Financial Operations. At The Very Least A CFO At One Point, Would Expect Core Banking To Increase The Productivity Of Staff Members And Simplifies Banking Experience To Their Customers At Other End, While Improving Financial Performance Management And Strategic Company Planning As Well.

BANC PLUS Appear To Be Delivering On This And This Guide Gives In-Depth Knowledge About Application Features To Make Its Optimum Use And Puts Light On Various Issues That A Buyer Needs To Be Concerned About.

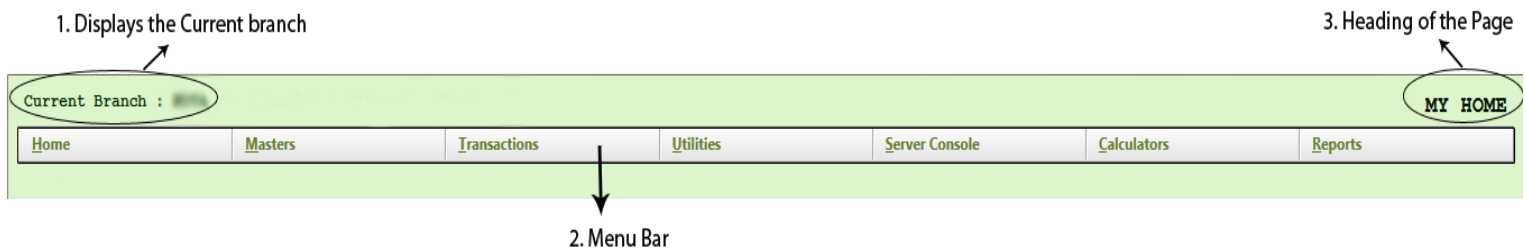
BASICS OF BANC PLUS

✓ Saving Procedure in Banc Plus

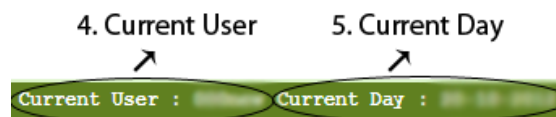


The saving in banc Plus is done by pressing "alt + s" through the keyboard

✓ Status Information

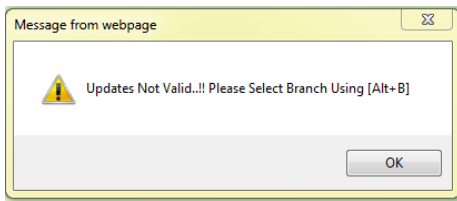


1. **Displays the Current Branch:** It Displays the Current Branch selected by the administrator / Users
2. **Menu Bar**
3. **Heading of the page**

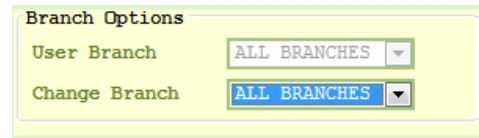


4. **Current User:** Display the current User Using the Software.
5. **Current Day:** Displays the Opening Date of the Software.

✓ Selecting Branch



1



2.

6. When Administrator is login the message is generated to update branch.
7. After the administrator press okay the Option is given to change the branch. The branch is selected and pressed enter to change the branch.

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MASTERS

CUSTOMER INFO - CUSTOMER

The screenshot shows a software interface with a navigation bar at the top containing 'Home', 'Masters', 'Transactions', 'Utilities', 'Server Console', 'Calculators', and 'Reports'. Below the navigation bar, there are two main sections: 'Screen Option..' and 'Customer Details..'. The 'Screen Option..' section has a 'Permissions' dropdown menu set to 'Add'. The 'Customer Details..' section contains various input fields: 'Customer ID' (text box), 'Membership No' (dropdown menu set to 'Nominal' and a text box), 'First Name' (text box with a green 'P' icon), 'Last Name' (text box), 'Relationship' (dropdown menu set to 'S/O'), 'Father Name' (text box), 'Creation Date' (text box set to '13-09-2012'), 'Gender' (dropdown menu set to 'Male'), 'ID Proof' (dropdown menu set to 'Select...'), and 'Address Proof' (dropdown menu set to 'Select...').

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode: 2.41.21 anil rathore

- Add (For Creating a new customer)
- Edit (For Editing Existing customer)
- *Delete: Software doesn't have any permission for deleting customer.*
- Query (For Searching From Existing customers)



NOTE

Alternatively, user can mark a Customer ID Inactive if it is of no use or mistakenly created (See Membership Maintenance). User can merge two Customer IDs (See Customer Merging).

CUSTOMER DETAILS

The Customer details allow you to create customer for opening an account ledger in a particular scheme.

- **Membership Type:** Membership Number generation will depend on Membership type you choose from – Associate/Nominal. Both these types will have separate series starting from one. The details of the types are shown below:
 - *Associate: Share Account Holders.*
 - *Nominal: Normal Members.*

- **First Name:** Enter first name of the customer in this Box (Mandatory).
- **Last Name:** Enter Last name (surname) of the customer (Mandatory).
- **Relationship:** Specify relation with the Customer .For E.g. If selected "S/O" - the next input field will display as Father Name (Mandatory).
- **Father Name/Husband Name:** Enter the father or husband name of the customer (Mandatory).
- **Create Date:** Enter Customer creation date. By default it gives Day Open date.



NOTE

Prior to Customer Create date no account can be opened related to this customer.

- **Gender:** choose gender of Customer.
- **ID Proof:** Select the appropriate option for identity proof
- **ID Proof Value:** Enter value for selected ID Proof
- **Address Proof:** Select appropriate Proof
- **Address Proof Value:** Enter value for selected Address Proof

There are four sections in the customer info viz. **Contact Details, Personal Details, Nominee Details and Financial Details** to capture more about Customer.

Contact Details	Personal Details	Nominee Details	Finance Details
Contact Details.. Address (Postal) <input type="text"/> Land Mark <input type="text"/> State <input type="text" value="Select..."/> District <input type="text" value="Select..."/> Taluka <input type="text" value="Select..."/> Village <input type="text" value="Select..."/> Pin Code <input type="text"/> Residential Status <input type="text" value="Select..."/> Phone No <input type="text"/>		Address (Permanent) <input type="text"/> Land Mark <input type="text"/> State <input type="text" value="Select..."/> District <input type="text" value="Select..."/> Taluka <input type="text" value="Select..."/> Village <input type="text" value="Select..."/> Pin Code <input type="text"/> E-Mail <input type="text"/> Mobile No <input type="text"/>	

CONTACT DETAILS

- **Address (Postal):** Specify Customer Postal Address
- **Landmark:** Specify Landmark (if any)
- **State:** Specify State from which customer hails



NOTE

If **Multi-State Membership No** is enabled in System Parameters then State specified once could not be edited here

- **District:** Select district of above selected State
- **Village:** Select Village
- **Pin Code:** Specify PINCODE



NOTE

Tick on **Same as** Box if Permanent Address is same as Postal Address.

- **Residential Status:** Specify Residential Status Customer.
 - Resident
 - RNOR (Resident But Not Ordinarily Resident)
 - NRI (Non-Resident Indian)
 - PIO (Person of Indian Origin)
- **Email:** Specify Email ID.
- **Phone:** Specify Land Phone Number.
- **Mobile:** Specify Mobile Number. Use (,) Commas to indicate separation if Customer have more than one. Ensure valid number as this input is linked with SMS Alerts.

Contact Details	Personal Details	Nominee Details	Finance Details
Personal Details..			
PAN No	<input type="text"/> <input type="checkbox"/> Form 60/61	Age	<input type="text"/> <input type="checkbox"/>
Date of Birth	<input type="text"/>	Mother Name	<input type="text"/>
Blood Group	Select... ▾	Class	Select... ▾
Marital Status	Select... ▾	Date Of Marriage	<input type="text"/>
Religion	Select... ▾	Community	Select... ▾
Occupation	Select... ▾	Qualification	Select... ▾
Property Type	Select... ▾	Electric Connection	Select... ▾
Vehicle Owned	Select... ▾	Shop Type	Select... ▾
Sector	Select... ▾		

PERSONAL DETAILS

- **Pan Card Number:** Enter the PAN Number. In the Case of absence of pan the form 60/61 Checkbox should be selected.
- **Age:** Enter the Age of the customer as given.
- **Date of Birth:** Enter the Date of birth of customer.

NOTE



Automatically Age Calculation – the age column is disabled by default as when the customer date of birth of the customer is enter the age will calculated automatically and similarly in the case the date of birth is absent, click the checkbox and enter the age of the person and the date of birth will be calculated automatically according to the system.

- **Mother Name:** Enter the Mother or guardian name of the customer.
- **Blood Group:** Enter the Blood Group of the customer.
- **Class:** Provide Social class of the customer i.e. SC, OBC, ST, General etc...
- **Marital Status:** Indicates whether the person is married or not.
- **Date of Marriage:** Enter the Marriage date of the customer if present.
- **Religion:** Enter the Religion of the customer.
- **Community:** Enter the sub-caste of the religion.
- **Occupation:** Enter the occupation of the customer.
- **Qualification:** Enter the Education or Professional Qualification.
- **Property type:** Enter the type of the property customer holds.
- **Electric connection:** Does the customer have the electric connection or not?
- **Vehicle owned:** Does the customer Owns the vehicle or not?
- **Shop type:** The option provides which types of customers are been attached to the society i.e. Kiosk, owned etc...

Contact Details	Personal Details	Nominee Details	Finance Details
Nominee Details..			
Name	<input type="text"/>	Address	<input type="text"/>
Relationship	<input type="text" value="Select..."/>		
Age	<input type="text"/>		

NOMINEE DETAILS

Specify default nomination details for the customer. Here, specifying default nomination means these detail shall be carried forward to the entire Account Ledgers of the customer.

- **Nominee Name:** Enter the name of the nominee person of the customer.
- **Nominee Relationship:** Select the relationship of the nominee with the customer
- **Nominee Address:** Enter the address of the nominee person.
- **Nominee Age:** Age of the nominee person.

Contact Details	Personal Details	Nominee Details	Finance Details
Financial Details..			
Saving A/c(Amount)	<input type="text"/>	Share A/c(Amount)	<input type="text"/>
Membership Fees	<input type="text" value="10"/>	Admission Fees	<input type="text"/>
Account Details..			
Account (Type)	<input type="text" value="Select..."/>	Account No	<input type="text"/>
Bank	<input type="text" value="Select..."/>	Branch	<input type="text" value="Select..."/>
Other Details..			
Income (Self)	<input type="text"/>	Income (Family)	<input type="text"/>
Insurance Type	<input type="text" value="Select..."/>	Insurer	<input type="text" value="Select..."/>
Insurance Amount	<input type="text"/>	Vehicle Insurance	<input type="text" value="Select..."/>

FINANCE DETAILS

This section allows user to make auto entries of relevant fees or mandatory a/c ledger opening

- **Saving a/c Amount:** here the Saving Account amount is entered.
- **Membership Fees:** Membership Amount is being entered.
- **Share a/c Amount:** Enter the Share amount for nominal Account of customer.
- **Admission Fees:** Enter the admission fees for the nominal account of customer.

NOTE



Auto saving Account Opening option will remain with both types of membership. The saving account details in financial detail tab will remain enabled in both of membership type i.e. it will remain enabled in associate type and nominal type both. And when the amount is been fed in the share account and saving account in associate type, the account no. will be generated of both the account upon saving the customer.

Personal Bank Account Details

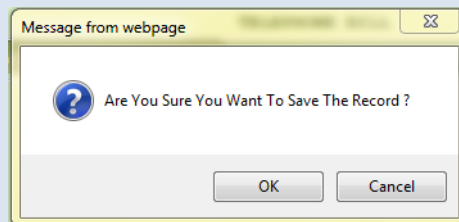
- **Name of the Bank:** Select Customer Bank Account Name.
- **Branch:** Branch of the bank.
- **Account Type:** which type of Account the customer is holding i.e. Fixed Account or Saving Account.
- **Account Number:** Enter the Account Number of the Customer Existing in the bank.

Other Details

- **Self-Income:** The personal income of the customer.
- **Family-Income:** The income Related to the family.
- **Type of Insurance:** The type of insurance customer is holding. If the customer has taken the insurance.
- **Insurer company:** the name of company who is providing the insurance to the customer
- **Insurance Amount:** The Amount of Insurance the customer have invested in company
- **Vehicle Insurance:** Whether the customer has vehicle insurance or not?



After the optional input box and mandatory box are finished press “ALT + S” and Click Ok at the dialog box.



NOTE

After the ID proof is entered clicking the “tab” on keyboard and filling mandatory entries according to “tab” the software will end at saving the customer at personal tab.

ACCOUNT INFO

Screen Option..	
Permissions	<input type="text" value="Add"/>
Account Details..	
Scheme Code	<input type="text"/>
Account No	<input type="text"/>
Customer ID 1	<input type="text"/>
Customer ID 2	<input type="text"/>
Customer ID 3	<input type="text"/>
Agent Level	<input type="text" value="Select..."/>
Holder Type	<input type="text" value="INDIVIDUAL"/>
Operations	<input type="text" value="SELF"/>
Relation Manager	<input type="text" value="Select..."/>
File No	<input type="text"/>
Collection Group	<input type="text" value="Select..."/>
Opening Date	<input type="text" value="20-10-2012"/>
Nominee Information..	
Nominee Name	<input type="text"/>
Nominee Relation	<input type="text" value="Select..."/>
Nominee Age	<input type="text"/>
Status Information..	
Account Status	<input type="text" value="R"/>
Status Date	<input type="text"/>
StatusReason	<input type="text"/>
Other Information..	
Link Account No	<input type="text"/>
Agent Account No	<input type="text"/>

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new customer)
- Edit (For Editing Existing customer)
- *Delete: Software doesn't have any permission for deleting customer.*
- Query (For Searching From Existing customers) 75683-00444

ACCOUNT DETAILS

- **Scheme Code:** specify the scheme code for opening account.
- **Account Number:**
- **Customer ID:** Specify the Customer ID to open the account.
- **Agent Level:** Select The Agent Level of the agent



NOTE

Agent Level is disabled by default. It works while creating Agent Ac Ledger or Agent Code

- **Holder Type:** Select the particular Account Holder Category. Holder type mainly is used categorized Account Holders of same Product/Scheme on parameters like Interest rates/Charges etc. For e.g. An Account Holder with *INDIVIDUAL* Type is getting 8% Interest Rate on his Recurring Deposit whereas a *SENIOR CITIZEN* is enjoying 9% on same product. See Interest Slabs.
- **Operating Instructions:** Account is operated by Self/Jointly/Either or Survivor etc...
- **Relation Manager:** Specify which of banks employee is maintaining an account.
- **File Number:** Specify File No/Shelf No or any memorable remarks where the physical documents of this account are kept.
- **Collection Group:** Specify the Collection group (See Banc - Plus Micro Modules)
- **Opening Date:** Open date of Account Ledger

NOMINEE INFORMATION

- **Nominee Name:** Specify the Nominee for this account.
- **Nominee Relation:** Specify the nominee relationship with the customer.
- **Nominee Age:** Enter the Nominee Age.

STATUS INFORMATION

- **Account Status:** States the status of an Account Ledger.



NOTE

These Sections will work only when the account Info is in edit mode. Otherwise the account status will show only the **R: Running**

Options that are activated on editing are:

- **R – Running:** shows the account is displaying.
- **C – Closed:** must have zero balance / no voucher should remain un-passed / no transaction entries allowed in status / no deletion of transaction entries is allowed in this status.
- **F – Freeze:** no more debit entries are allowed / no deletion of transaction entries is allowed.
- **I – Inoperative:** no more transaction is allowed / no transaction entries are allowed.
- **Account Status Date:** Specify the date (date after last voucher date is allowed).
- **Status Reason:** Specify the reason of changing the Status of an account Ledger.

OTHER INFORMATION

- **Link Account Number:** Normally specify the Saving Account to make the linked Transaction entries.
- **Agent Account Number:** Enter the Agent Account Number.



NOTE

A valid input in this box will affect all agent reports and agent commission as well.



Now save with alt + s to create the account for the customer

And then press **Page Down**

TERM DEPOSIT

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
Customer Details..						
Customer ID	48	Account Code	001003000001			
Customer Name	RAGHUVVEER SINGH					
Scheme Code	AFD	Scheme Name	AADITIYA FIXED DEPOSIT			
Term Deposit Calculation..						
Receipt No	<input type="text"/>			App Interest Rate	<input type="text" value="7"/>	
Principal Amount	<input type="text" value="100.00"/>			Maturity Date	<input type="text" value="08-11-2012"/>	
Effect Date	<input type="text" value="08-08-2012"/>			Maturity Amount	<input type="text" value="102"/>	
Duration	Year <input type="text" value="0"/>	Month <input type="text" value="3"/>	Week <input type="text"/>	Day <input type="text" value="0"/>	Maturity Option	<input type="text" value="0"/>
Last Demand Date	<input type="text" value="08-08-2012"/> Wednesday					

CUSTOMER DETAILS

- **Customer ID:** shows the customer ID.
- **Account Code:** shows the Account Number.
- **Customer name:** shows the name of the customer.
- **Scheme code:** shows the scheme code.
- **Scheme name:** shows the full name of the scheme.

TERM DEPOSIT CALCULATION

- **Receipt Number:** Enter the receipt number if any.
- **Applied Interest Rate:** Shows the Interest rate calculated.
- **Principal Amount:** Enter the Principal Amount Deposit in the customer account.
- **Maturity Date:** Shows the maturity date calculated.
- **Effect Date:** The date from which the interest should be calculated on the principle amount.
- **Maturity Amount:** Shows the maturity amount calculated.
- **Duration:** Enter the duration for which the Term deposit is been entered.
- **Maturity option:** Shows the Maturity option which is calculated.
- **Last Demand Date:** Last demand date is automatically calculated.



NOTE

This is the demand date for recurring products which demands installments Daily/Monthly/Weekly. Changing this date is changing the day of demand of that customer account.



Now save with alt + s

LOAN AND ADVANCES

Loan Details..			
Account Details..			
Customer ID	73	Account Code	004105000001 [1/7]
Customer Name	MOHD SARIF RANGREJ/ LAL MOHD		
Scheme Code	APL	Scheme Name	AADITIYA PERSONNEL LOAN
CASE DETAILS			
Loan Purpose	BUILDING MATERI	Sanction Amount	600000
Sanction Date	18-09-2012	Flat Interest Rate	18
IRR	0	Repayment Mode	Monthly
Loan Tenure (Months)	75	Grace Period	0
No Of Installments	75	EMI	17000 17000
EMI Method	Flat	First EMI Due Date	18-10-2012
Advance EMI (Qty)	0	Over Limit Interest	4
Overdue Interest	2		

This is loan details of the customer Loan details of a customer are divided into following sections:

- Loan Case Detail
- Security Detail
- Guarantor Detail
- Insurance Detail
- Disbursement Detail

CASE DETAILS

- **Loan Purpose:** select the Loan purpose from the given options.



NOTE

To Add or remove purpose See Category Info

- **Sanction Date:** enter the date when the loan is been sanctioned.
- **Sanction Amount:** enter how much amount is being passed.
- **Drawing Power:** enter the drawing power for this account (in case of cash credit/Limit accounts)
- **IRR Interest rate:** enter the reducing Interest rate.
- **Flat Interest rate:** enter the flat interest rate.



NOTE

Specifying Reducing Rate shall calculate Flat Rate automatically and vice versa. IRR/Flat Interest Rate Input boxes shall be enabled according to their Interest types given in Scheme Info (See Scheme Info)

- **Loan Tenure (Months):** enter the period of installment.
- **Repayment Mode:** select the repayment mode.
- **Number Of Installments:** the number to repay the loan in units of repayment mode. For E.g. if Repay mode is Daily and Number of Installments is 100 then it is stipulated that loan will be repaid in 100 days



NOTE

If loan tenure is not specified system will use number of installment to get the tenure of the loan

- **Grace Period:** enter grace period in units of repayment Mode. For E.g. if grace period is 2 and repayment mode is Monthly then loan first EMI date will starts after 2 months.

- **EMI Method:** select the How the EMI is been collected from the customers
- **EMI:** EMI will be calculated automatically.



NOTE

EMI Calculation is purely based on scheme design in scheme Info

- **Advance EMI (QTY):** the Quantity where the EMI is given in advance.
- **First EMI Due Date:** the due Date is calculated automatically.
- **Overdue Interest:** enter how much The Overdue Interest is been taken.
- **Over Limit Interest:** enter how much The over Limit Interest is been taken.

SECURITY TYPE

SECURITY DETAILS			
Security Type..			
Security Type	Property ▼		
Property Details..			
Property Owner	<input type="text"/>		
Property Address 1	<input type="text"/>	Property Address 2	<input type="text"/>
District	Select... ▼	State	Select... ▼
Property Area(Acers)	<input type="text"/>	Property Area(Hectares)	<input type="text"/>
Approx Value (Lacs)	<input type="text"/>	Property Type	Agriculture ▼

Security type describes the security of the customer given against the loan. Security type detail describes securities been taken from customer against the loan. Following type of Securities could be taken. User can Add/Remove multiple entries in each Type of Security.

PROPERTY DETAILS

The property detail gives the information about security type Selected above:

- **Property owner:** Enter the name of the Party/Individual to whom property belongs.
- **Property address:** Enter the address of the Property.
- **District:** Select the district where the property is located
- **State:** Enter the state of the property located.
- **Property Area [Acers, Hectares]:** Enter the area of the property.
- **Approx. Value (Lakhs):** Enter the Approximate value of the property.
- **Property Type:** Select the property type.

VEHICLE DETAILS

The vehicle detail gives the information about security type Selected above:

SECURITY DETAILS			
Security Type..	Vehicle		
Security Type	Vehicle		
Vehicle Details..	Select...		
Dealer/Supplier	Select...	Article	Select...
Registration No			
Bill Amount		Bill Date	
Vehicle Category	Select...	Make/Company	Select...
Vehicle Model	Select...	Vehicle Type	Select...
Engine No		Chasis No	

- **Dealer/supplier:** Enter the name of the Party/Individual to whom property belongs.
- **Article:**
- **Registration Number:** Enter the address of the Property.
- **Bill Amount:** Select the district where the property is located
- **Bill Date:**
- **Vehicle Category:** Enter the state of the property located.
- **Make/Company:** Enter the area of the property.
- **Vehicle Model:** Enter the Approximate value of the property.
- **Vehicle Type:**
- **Engine number:**
- **Chassis number:**

FIXED DEPOSITS

SECURITY DETAILS			
Security Type..	FD		
Security Type	FD		
FD Details..	Select...		
FD A/c No		FD Name	
FD Amount			



NOTE

Fixed Deposit accounts added shall be marked as Lien and no closure shall be allowed until the loan is closed.

INSURANCE DETAILS

The Insurance detail gives the information about insurance policy:

- **Insurer Company:** Select the name the Company where the customer has taken the insurance.
- **Cover Note:** Enter the Insurance cover note detail.
- **Policy Number:** Enter the Policy Number.
- **Insured Amount:** Enter how much the amount invested by the customer in insurance.
- **Premium Amount:** Enter how much premium the customer is paying.
- **Renewed Date:** Enter the renewed date of the insurance policy being taken.
- **Accident Date:** Edit and enter the Accident Date.
- **Claim Date:** Enter the claim Date when the claim has been done after the accident has happened.
- **Insurance By:** Select the insurance Medium.

EMPLOYEE INFO

Screen Option..	
Permissions	Add
Personal Details..	
Employee ID	<input type="text"/>
First Name	<input type="text"/>
Relation	Select..
Mother Name	<input type="text"/>
Date of Birth	<input type="text"/>
Address 1	<input type="text"/>
Address 2	<input type="text"/>
State	Select...
District	Select...
Village	Select...
Joining Date	<input type="text"/>
Last Name	<input type="text"/>
Father Name	<input type="text"/>
Age	<input type="text"/>
Sex	Select..
Phone No	<input type="text"/>
Mobile No	<input type="text"/>
E-Mail	<input type="text"/>
Posting Branch	Select...
PAN	<input type="text"/>
Leaving Date	<input type="text"/>

Employee info option allows you to open the employee account of employee in the organization.

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new customer)
- Edit (For Editing Existing customer)
- *Delete: Software doesn't have any permission for deleting customer.*
- Query (For Searching From Existing Account)

PERSONAL DETAILS

Personal details allow you to fill the employee personal details. In such a discrete information employee details must have the following details:

- **Employee ID:** Employee ID will be generated automatically when the Employee will be Created and saved.
- **First Name:** enter the first name of the employee.
- **Last name:** enter the last name of the employee.
- **Relationship:** This is the selection box from which user will select from it the relationship with the given person displayed next. If the Selected option is S/O or D/O the next option will display the Father Name label and if the selected option is W/O the Husband name label will be displayed. It is also the Mandatory to select.
- **Father Name/Husband Name:** Enter the father or husband name of the customer in this Box. The name will depend upon the Relationship selection i.e. father or husband. This is also marked as mandatory field.
- **Mother Name:** Enter the mother name of the employee.
- **Age:** Enter the Age of the customer as given.
- **Date of Birth:** Enter the Date of birth of customer.



NOTE

The age and date of birth

- **Gender:** This is also the selection Box to choose the gender i.e. Male or female.
- **Address:** Enter the address of the Employee.
- **Mobile Number:** Enter the mobile number of the Employee.
- **State:** Enter the state in which the Employee is living.
- **Email-Address:** Enter the correct email-address.
- **District:** Enter the district where the Employee is living.
- **Posting branch:** Which branch the employee is working.
- **Village:** refers to village employee belongs to.
- **PAN Card Number:** Enter the Pan Card number of the customer.
- **Joining Date:** enter when the employee is joining the society.
- **Leaving Date:** It works only in edit mode. Enter the leaving date when the employees leave the society.


LOAN APPLICATION


Screen Option.. [Home](#) [Back](#) [Print](#) [Recording](#) [Print Stamp](#) [System](#) [1/3]

Permissions ▼

Loan Details..

Customer Details..

Customer ID 

Scheme Code 

Case Details..

Loan Purpose ▼


Application Date	<input type="text"/>	Loan Applied Amount	<input type="text"/>
IRR	<input type="text"/>	Flat Interest Rate	<input type="text"/>
No Of Installments	<input type="text"/>	Repayment Mode	<input type="text" value="Select.."/> ▼
Loan Tenure (Months)	<input type="text"/>	Grace Period	<input type="text"/>
EMI Method	<input type="text" value="Select.."/> ▼	EMI	<input type="text"/>
Advance EMI (Qty)	<input type="text"/>	First EMI Due Date	<input type="text"/>
Overdue Interest	<input type="text"/>	Over Limit Interest	<input type="text"/>


Screen Option.. [Home](#) [Back](#) [Print](#) [Recording](#) [Print Stamp](#) [System](#) [2/3]

Permissions ▼

Loan Details..

Customer Details..

Customer ID 

Scheme Code 

Security Type..

Security Type ▼

Property Details..


Property Owner	<input type="text"/>		
Property Address 1	<input type="text"/>	Property Address 2	<input type="text"/>
District	<input type="text" value="Select..."/> ▼	State	<input type="text" value="Select..."/> ▼
Property Area (Acers)	<input type="text"/>	Property Area (Hectares)	<input type="text"/>
Approx Value (Lacs)	<input type="text"/>	Property Type	<input type="text" value="Agriculture"/> ▼


Screen Option.. [Home](#) [Back](#) [Print](#) [Recording](#) [Print Stamp](#) [System](#) [3/3]

Permissions ▼

Loan Details..

Customer Details..

Customer ID 

Scheme Code 

Guarantor Details..

Member ID

Guarantor Name

Guarantor Worth

Guarantor Address 1

Guarantor Address 2

Loan application allows you to fill the loan application in the system. Customer data for taking loan filled in the system and Loan amount and Interest is calculated automatically without entering it manually.

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new customer)
- Edit (For Editing Existing customer)
- *Delete: Software doesn't have any permission for deleting customer.*
- Query (For Searching From Existing Account)

LOAN DETAILS

Loan details allow user to fill the customer ID to choose the customer who is taking loan. This section has the scheme code to be entered. These two are the mandatory field.

CASE DETAILS

Case details fills the customer purpose of the loan, application date, loan applied amount and other loan details. Based on this information the interest rate and flat interest rate, first EMI is calculated automatically. The mandatory fields are important to save the loan form.

TRANSACTIONS

RECEIPTS

Transaction Details..

Account No

HO Transaction Details..

Org Branch Advice Date

Res Branch Manifold No

Trans Type

Voucher Details..

Voucher Date

Amount Type Customer ID

Cheque No

Trans Mode Amount

Narration

BALANCE	0.00	DEBIT	0.00	CREDIT	0.00
---------	------	-------	------	--------	------

Account Details..

Ac Holder Details..

A/c Holder(s)

Phone No

Agent Name

Agent Phone

Ledger Details..

Scheme			
Principal Amount	0.00	Current Balance	0.00
Account Limit		Available Balance	0.00
TDS Amount	0.00	Effective Balance	0.00
Interest Amount	0.00	Penalty Amount	0.00
Spot Commission	0.00	Net Payble	0.00
Installment	0	Due Date	

Save

- **Transaction Mode:** It will always be in the credit Mode.
- **Amount:** Enter the amount of the receipt.
- **Narration:** Enter the narration stating why the receipt is been made.

ACCOUNT HOLDER DETAILS

- **Account Holder's:** shows the account holder(s) name(s).
- **Phone Number:** shows the account holder(s) Phone Number(s).
- **Agent Name:** shows the name of the agent under whom the account holder(s) is.
- **Agent Phone:** shows the account holder(s) agent contact number.

LEDGER DETAILS

- **Scheme:** shows the account holder(s) Scheme for this account.
- **Principal Amount:** shows the principal amount the account holder(s) have.
- **Account Limit:**
- **TDS Amount:** shows the TDS Amount
- **Interest Amount:** shows the Interest amount of the person.
- **Spot Commission:**
- **Installment:** shows how much installment is remaining.
- **Commission:** shows the commission.
- **Current Balance:** shows the current balance of the account holder(s).
- **Available Balance:** shows the current balance of the account holder(s).
- **Effective Balance:** shows the available balance of the account holder(s).
- **Penalty Amount:** shows the penalty amount of the account holder(s).
- **Net Payable:** shows the net payable amount of the account holder(s).
- **Due Date:** shows the next due date of the account holder(s).

PAYMENTS

Transaction Details..				Account Details..			
Account No <input type="text"/>				Ac Holder Details..			
HO Transaction Details..				A/c Holder(s)			
Org Branch	<input type="text" value="BEANAR"/>	Advice Date	<input type="text" value="25-10-2012"/>	Phone No			
Res Branch	<input type="text" value="Select..."/>	Manifold No	<input type="text"/>	Agent Name			
Trans Type	<input type="text" value="Select..."/>			Agent Phone			
Voucher Details..				Ledger Details..			
Voucher Date	<input type="text" value="25-10-2012"/>	Customer ID	<input type="text"/>	Scheme			
Amount Type	<input type="text" value="PRINCIPLE"/>			Principal Amount	0.00	Current Balance	0.00
Cheque No	<input type="text"/>			Account Limit		Available Balance	0.00
Trans Mode	<input type="text" value="Debit"/>	Amount	<input type="text"/>	TDS Amount	0.00	Effective Balance	0.00
Narration	<input type="text"/>			Interest Amount	0.00	Penalty Amount	0.00
BALANCE	0.00	DEBIT	0.00	Spot Commission	0.00	Net Payble	0.00
			CREDIT	0.00	Installment	0	Due Date
				<input type="button" value="Save"/>			



NOTE

The Payment and receipt has the same procedure, the difference is that the payment works in debit.

CONTRA

As per the Accounting Principles, a Contra entry is a transaction involving transfer of cash between one Cash A/c to another or one Cash A/c to another Bank A/c i.e., it is a transaction indicating transfer of funds from:

- Cash account to Cash account
- Cash account to Bank account
- Bank account to Cash account
- Bank account to Bank account

Transaction Details..				Account Details..			
Account No <input type="text"/>				Ac Holder Details..			
HO Transaction Details..				A/c Holder(s)			
Org Branch	KOTA	Advice Date	20-10-2012	Phone No			
Res Branch	Select...	Manifold No	<input type="text"/>	Agent Name			
Trans Type	Select...			Agent Phone			
Voucher Details..				Ledger Details..			
Voucher Date	20-10-2012	Customer ID	<input type="text"/>	Scheme			
Amount Type	PRINCIPLE			Principal Amount	0.00	Current Balance	0.00
Cheque No	<input type="text"/>			Account Limit		Available Balance	0.00
Trans Mode	Debit	Amount	<input type="text"/>	TDS Amount	0.00	Effective Balance	0.00
Narration	<input type="text"/>			Interest Amount	0.00	Penalty Amount	0.00
	Debit			Spot Commission	0.00	Net Payble	0.00
	Credit			Installment	0	Due Date	
BALANCE	0.00	DEBIT	0.00				
		CREDIT	0.00				
Save							



NOTE

Contra entry window is the same as the receipt and payment.

JOURNAL

A "journal" refers to a financial record kept in the accounting software that contains all the recorded financial transaction information about a business.

An accounting journal is created by entering information from receipts, sales tickets, cash register tapes, invoices, and other data sources that show financial transactions. Business transactions should be recorded so that they can be presented in the journal in chronological order.

Journal Entry gives you same experience that was in Receipts and payment section. Difference is that the entry of debit and credit is done in different window. It gives us three Button viz. "Add, Remove and Save" which perform their function on user request respectively.



NOTE

The Balance at last should become zero after two entries of debit credit otherwise it will not be saved.

INTER BRANCH CASH

Transaction Details..

Account No .. [dropdown] [input] [icon]

HO Transaction Details..

Org Branch [Select...]

Res Branch HEAD OFFICE [dropdown]

Trans Type [dropdown menu open: CASH TRANSFER, OTHER TRANSFER, INTER BRANCH TRANSFER]

Voucher Details..

Voucher Date [input]

Amount Type [dropdown]

Customer ID [input]

Inter Branch cash system allows you to **transfer fund from one branch to another**. The Transfer of funds here is within the same society, among the various branches having the head office A/C.

Cash transaction will be physically done from branch to branch and amount in balance sheet will transfer from source branch to destination branch. But cash passing will have to be verified by both branches.

HO TRANSACTION DETAILS

- **Organization Branch:** branch
- **Advice Date:** branch
- **Res Branch:** branch
- **Transaction Type:** branch
 - **Cash Transfer:**
 - **Other Transfer:**
 - **Inter Branch Transfer:**
- **Manifold Number:** branch

CASH SCROLL

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports											
Transaction Details..																	
Permissions	Edit	Voucher Date	From 26-09-2012	To 26-09-2012	Page 1 OF 1	Selected Voucher											
<input type="checkbox"/>	Vr	Branch	Vr-Date	Account Code	Holder Name	Sch	Chg	Debit	Credit	Balance	Status	Opt ID	O-Time	P-ID	P-Time	Type	Narration
<input type="checkbox"/>	1	KOTA	26-09-12	002009000002	MEMBERSHIP FEES .	I03		0	10	0	P	000SYSADMIN	3:00PM	000SYSADMIN	3:00PM	PRI	Csh:Mr Fees:
<input type="checkbox"/>	2	KOTA	26-09-12	002027000001	RAJKUMAR KUMAR	KFD	0	0	500000	0	P	002charbuja	3:20PM	002charbuja	3:21PM	PRI	CSH : CASH RECEIVED
<input type="checkbox"/>	3	KOTA	26-09-12	002009000002	MEMBERSHIP FEES .	I03		0	10	0	P	000SYSADMIN	1:41PM	000SYSADMIN	1:41PM	PRI	Csh:Mr Fees:

Cash scroll is the panel where administrator can check and verify the cash entries. The cash scroll has the status panel where it shows the "P" and "U" status for passed and un-passed entries. The dates from and to should be fill so that entries between them can be seen and then User can verify it by a particular entry by selecting it and pressing F8.

JOURNAL SCROLL

Journal scroll is the panel similar to the cash scroll where administrator can check and verify the journal entries. Like cash scroll, Journal scroll has the status panel where it shows the "P" and "U" status for passed and un-passed entries. The dates from and to should be fill so that journal entries between them can be seen and then User can verify it by a particular entry by selecting it and pressing F8.

INTER BRANCH SCROLL

User in IBT scroll is the panel to see the transaction details from Inter branch cash. The voucher date has to be entered for the details to be shown.

AGENT SCROLL LOAN

Agent scroll loan

ACCOUNT LEDGER

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
------	---------	--------------	-----------	----------------	-------------	---------

Account Ledger..

Account Code From To

Account Holder Details..

Account Holder(s)	Holder Type
	Address
	Phone/Mobile

Account Details..

Operated At	Scheme	
Operative Instructions	Status	
Current Balance	Status Date	
Available Balance	Status Reason	
Agent Name	Agent Phone	
Opening Date	Membership No	Mem-Type
Nominee Name	Nominee Relation	Nominee Age
File No		

Interest Product Summary View

ACCOUNT LEDGER

- **Account Code:** Enter the Account number of the customer.

ACCOUNT HOLDER DETAILS

- **Account Holder(s):** Shows the Names of account holder(s)
- **Holder Type:**
- **Address:** Shows the address of the holder(s)
- **Phone/Mobile:** Displays the mobile number

ACCOUNT DETAILS

- **Operated at:**
- **Scheme:**
- **Operative Instruction:**
- **Status:**
- **Current Balance:**
- **Status Date:**
- **Available Balance:**
- **Status Reason:**
- **Agent Name:**
- **Agent Phone Number:**
- **Opening Date:**
- **Membership Number:**
- **Non-Type:**
- **Nominee Name:**
- **Nominee relation:**
- **Nominee Age:**

- **File Number:**

The Account ledger shows the details of particular person the value items shown in the major financial statements. It is built up by posting transactions recorded in the sales daybook, purchases daybook, cash book and general journals daybook.

Account ledger has several options to be filled by user. The account code option is given for account no. to be fed in it. As soon as the customer account no is been entered the details of the customer account is showed instantly. The user can check the status of the account whether the account is closed or active.

Another given option for peeking at the details of transaction between particular periods for the account is given at the top right corner of the menu. The dates are to be entered from and to the period for which the transaction details has to be viewed. The user enters the date in the column and press “page down” for further window to appear.

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports						
Ledger Details..												
Total Op Balance 0.00 Dr		Page 1 OF 1			Page Op Balance 0.00 Dr							
Branch	Op ID	Op Time	AmtType	Date	Vr No	Particulars	Cheque	Inst No	Debit	Credit	Balance	Ind
UDAIPUR	000new	04-08-2012/11:46	PRINCIPLE	28-07-2012	142	By CASH	0	0	0.00	10000.00	10000.00	Cr

Another panel at the page down shows the transaction details of the particular account. It gives Total opening Balance, page Balance in one Page. Pressing the “Esc” button will take you to the account ledger main page and “Page-Up” and “Page-Down” will navigate between the pages.

UTILITIES

AGENT TREE

Account..

Account No

Tree View..

In agent tree the only agent list will be shown as soon as the agent account number is being entered.

ACCOUNT

- **Account Number:** Specify the Account number Of the Agent to view the list of the agent under it.

TREE VIEW

Date..			
Date Of FD (For Print)	<input type="text" value="20-10-2012"/>		
Print Margins..			
Top Margin (Range: 0.00 - 2.00)	<input type="text" value="1.00"/>	Left Margin (Range: 0.00 - 2.00)	<input type="text" value="1.45"/>
Printer Port	<input type="text" value="USB"/>	Printer Name (\\SystemName\PrinterName)	<input type="text" value="\\VINOD\WEP"/>
Details..			

FD PRINT

DATE

- **Date of FD (For Print):** Specify the Date of the Voucher.

PRINT MARGINS

- **Top Margin (Range 0.00 – 2.00):** Specify the top margin for the printing.
- **Left Margin (Range 0.00 – 2.00):** specify the left margin for the printing
- **Printer Port:** Printer Port Number will be selected automatically.
- **Printer Name:** Printer Name will be automatically taken from the system.

SHARE PRINT



NOTE

The Balance at last should become zero after two entries of debit credit otherwise it will not be saved.

PASSBOOK PRINT

Pass Book Options..	
Account Code	<input type="text"/>
Ac Holder	<input type="text"/>
Last Print Date	<input type="text"/>
Print Line (1 To 29)	<input type="text"/>
Page (Cover (C) /Master (M) /Detail (D))	<input type="text"/>
Printer Name (\\SystemName\PrinterName)	<input type="text" value="\\Vinod\PassBook"/>
Top Margin (Range: 0.00 - 2.00)	<input type="text" value="0.00"/>
Left Margin (Range: 0.00 - 2.00)	<input type="text" value="0.50"/>

PASS BOOK OPTION

- **Account Code:** Specify the Account Code.
- **A/C Holder:** Shows the account holder(S) name
- **Last Print Date:**
- **Print Line (1 To 29):** It will also come automatically through software which depends on which line was printed last.

प्रिंट लाइन इनपुट बॉक्स के अंदर अगली पंक्ति संख्या प्रदर्शित करेगा जो कि लाइन संख्या पहले छप थ

- **Page (Cover(c) /master (m) /detail (d)):** Specify which page you want to print.

पंक्ति संख्या निर्दिष्ट करें जो आप प्रिंट करना चाहते हैं.

- **Printer Name (\\SystemName\PrinterName):** Printer Name will be displayed Automatically
- **Top Margin (Range: 0.00 – 2.00):**
- **Left Margin (Range: 0.00 – 2.00):**

TD RENEWAL

Screen Option..		
Permissions	Add ▾	
FD Renewal..		
Account No	<input type="text"/>	Saving Account No
Ac Holder Details..		
Ac Holder	Address	
Holder Type	Scheme	
Term Deposit Details..		
Effect Date	<input type="text"/>	
Principal Amount	<input type="text"/>	
Period	<input type="text"/>	
Interest Rate	<input type="text"/>	
Maturity Amount	<input type="text"/>	
Maturity Date	<input type="text"/>	
Renewal Details..		
Scheme Code	<input type="text"/>	
Effect Date	<input type="text"/>	
Principal Amount	<input type="text"/>	
Period	<input type="text"/> Year <input type="text"/> Month <input type="text"/> Day	
Interest Rate	<input type="text"/>	
Maturity Date	<input type="text"/> Maturity Amount <input type="text"/>	
Voucher Details..		
Current Balance	Penalty	Remaining FD Interest
Gross Balance	Gap Period Interest	Transferred to SB A/C

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new customer)
- Edit (For Editing Existing customer)
- *Delete: Software doesn't have any permission for deleting customer.*
- Query (For Searching From Existing Account)

FD RENEWAL

- **Account Number:** Specify the Account Number for which the renewal is being made.

ACCOUNT HOLDER DETAILS

- **Account Holder:** Displays the account Holder name.
- **Address:** Displays the address of the account holder.
- **Holder Type:** Displays the account type.
- **Scheme:** Displays the scheme under which the account was opened.

TERM DEPOSIT DETAILS

- **Effect Date:** Displays the effect date.
- **Principal amount:** Displays the effect date.
- **Period:** Displays the
- **Interest Rate:** Displays the effect date.
- **Maturity Amount:** Displays the effect date.
- **Maturity Date:** Displays the effect date.

RENEWAL DETAILS

- **Scheme Code:** Enter the Scheme Code.
- **Effect Date:** Enter the effect date from which the Renewal will be in effect.
- **Principal Amount:** Specify the principal amount.
- **Period:** Enter the period range for which the Renewal will be there.
- **Interest Rate:** Specify the rate of interest.
- **Maturity Date:** specify the date when the amount will get mature.
- **Maturity Amount:** specify the date when the amount will get mature.

VOUCHER DETAILS

- **Current Balance:** specify the date when the amount will get mature.
- **Penalty**
- **Remaining FD Interest**
- **Gross Balance**
- **Gap Period Interest**
- **Transferred to S/B Account**

TD CLOSURE

Screen Option..
Permissions Add

Ac Closure..
Account No

Ac Holder Details..
Ac Holder Address
Holder Type Scheme Code

Account Details..
Effect Date
Principal Amount
Period
Interest Rate
Maturity Date
Maturity Amount

Closure Details..
Ledger Balance
Int to be Credited
Gross Balance
Penalty
Closure Amount
Closure Remarks:

Post Vouchers..
Voucher Type CASH Chq No Select Bank A/c

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new customer)
- Edit (For Editing Existing customer)
- *Delete: Software doesn't have any permission for deleting customer.*
- Query (For Searching From Existing Account)

ACCOUNT CLOSURE

- **Account Number:** Specify the account number for which the account is being close.

ACCOUNT HOLDER DETAILS

- **Account Holder:** Shows the account number for which the account is being close.
- **Address:** Shows the address of the account holder
- **Holder Type:** Show
- **Scheme Code:** Shows the

ACCOUNT DETAILS

- **Effect Date**
- **Principal amount**

- **Period**
- **Interest Rate**
- **Maturity Amount**
- **Maturity Date:**

CLOSURE DETAILS

- **Ledger Balance:**
- **Interest to be calculated:**
- **Gross Balance:**
- **Penalty:**
- **Closure amount:**
- **Closure Remarks:**

CUSTOMER MAPPINGS

Customer Mapping..			
Task Mode	<input type="text" value="Select.."/>		
Branch	<input type="text" value="Select..."/>	Membership Type	<input type="text" value="Nominal"/>
From Date	<input type="text"/>	To Date	<input type="text"/>
Merge Customer ID..			
From Customer ID	<input type="text"/>	To Customer ID	<input type="text"/>
Membership Mapping..			
Customer ID	<input type="text"/>	Record No	<input type="text"/>
Search Details..			
Search Grid	<input type="text"/>		
Membership Details..			

The customer mapping is used for merging customer ID's when transferring them to another branch within the same society.

CUSTOMER MAPPING

- **Task Mode:** Select the
- **Branch:** Shows the address of the account holder

- **Membership Type:** Select the type of the membership the customer
- **From Date:**
- **To Date:**

MERGE CUSTOMER ID

- **From Customer ID:**
- **To Customer ID:**

MEMBERSHIP MAPPING

- **Customer ID**
- **Record Number**

SEARCH DETAILS

Screen Option..

Permissions ▼

Options..

Customer ID Customer Name

File Upload

Details..

Customer ID	Name	Membership No
1869	MANISH . .	5
1943	SHABBIR ISMAILS/O NAFISA	1
1944	VIKAS JAINS/O BASANTI LAL JAIN	2
1946	KAILASH SURESHS/O NARESH	1
1947	ANIL MANWANIS/O SHEETAL DAS	3
1948	ANIL MANWANIS/O SHEETAL DAS	4
1949	RAJKUMAR KUMARS/O HARISHANKAR	5
1950	BABU LAL TELI TELIS/O OM PRAKASH TELI	6

- **Search Grid**

MEMBER SHIP DETAILS

UPLOAD SIGNATURE

SCREEN OPTION

- **Permission**

OPTIONS

- Customer ID
- Customer Name
- File Upload

DETAILS

CHANGE DEMAND DATE

Details..

Agent Account	<input type="text"/>	As On Date	<input type="text"/>
Collection Group	<input type="text" value="Select..."/>	Demand Date	<input type="text"/> <input type="text" value="Sunday"/>

Details View..

Search :

DETAILS

- Agent Account
- As On Date
- Collection Group
- Demand Date

CHANGE COLLECTION GROUP

SEARCH EXPORT

Filter Search..

Filter Options..

Fields

Option Values..

Option Values..

Between Conditions

Selected Conditions..

Column Selection..

- AC ID
- AC CODE
- Customer 1
- Customer 2
- Customer 3
- Address
- Phone
- CustomerID 1
- CustomerID 2
- CustomerID 3
- Scheme ID
- Branch ID
- Nominee Name

FILTER SEARCH

- Filter Options
 - Fields
- Option Values
- Option Values
- Selected Conditions
- Column Selection

CHANGE SCHEME

GET CSV DATA

Screen Option..

Permissions

Details..

Voucher No

Date

Agent Account No

Detail View..

EXCHANGE DENOMS

SI ENTRY

Transfer From..		Transfer To..	
AC Code	<input type="text"/>	AC No	<input type="text"/>
Customer ID		Name	
AC Name		Scheme Name	
Scheme Name		Mode	<input type="text" value="Select.."/>
		Frequency	<input type="text" value="Select.."/>
Details..			

MEMBERSHIP MAINTENANCE

Screen Option..	Permissions <input type="text" value="Add"/>		
Customer Details...			
Customer ID	<input type="text"/>	Membership No	<input type="text"/>
Name		Father Name	
Address		Date of Birth	
State		Contact No	
District		E-Mail	
Village		Create Date	<input type="text"/>
Branch	<input type="text" value="Select.."/>	Status Reason	<input type="text"/>
Customer Status	<input type="text" value="Active"/>		
Member Type Details...			
Membership	<input type="text" value="Nominal"/>	Membership Fees	<input type="text"/>
Share(s)	<input type="text"/>		
Membership Fees Details..			

SCREEN OPTION

- Permissions

CUSTOMER DETAILS

- Customer ID

- Membership Number:
- Name
- Father Name
- Address
- Date of Birth
- State
- Contact Number
- District
- E-Mail
- Village
- Create Date
- Branch
- Customer Status
- Status Reason

MEMBER TYPE DETAIL

- Membership
- Share(s)
- Membership Fees

MEMBERSHIP FEES DETAILS

POSTING FILES

Account Details..

Account No

Scheme

Date

Details..

Posting Detail Posting Summary

Posting Details..

View

UNDER OVER TOTAL DAIRY POSTING UNPOSTING

ACCOUNT DETAILS

- Account Number:
- Scheme:
- Date:

DETAILS

POSTING DETAILS

Under

Over

Total Dairy

POSTING SUMMARY

RISK FACTOR

RECEIPT MARGIN SET

SERVER CONSOLE

PL TRANSFER TO HO

This is the only option which work on the single day of the year and that is the end day of the financial year. Opening it at any other day will throw you at My Home Page. In PL transfer to HO the total profit and Loss amount for the financial section is transfer to the head office account at the end

USER LOGIN STATUS

Role	User	Employee Name	Branch	Status
ADMIN	002vin		KOTA	Logged Out
ADMIN	002new		KOTA	Logged Out
ADMIN	002din	DINESH SUTHAR	KOTA	Logged Out
ADMIN	002man		KOTA	Logged Out
ADMIN	002sun		KOTA	Logged Out
ADMIN	002shabbir	DINESH SUTHAR	KOTA	Logged In
ADMIN	002bhumika	DINESH SUTHAR	KOTA	Logged Out
ADMIN	002manoj	DINESH SUTHAR	KOTA	Logged Out
ADMIN	002charbuja	DINESH SUTHAR	KOTA	Logged In

User Login Status allows you to view the Status of all the users who are logged in. It also gives you information like Role, User Name, Employee Name & their Branch. Apart from Viewing the Status the Admin can force log out the users who are logged in. This is done by pressing “F8” function key on the keyboard.

DAY OPEN/CLOSE

In Day open/close the Admin can open or close the branch day of working. When branch day is closed the user can't work further on that day until the admin has opened the day again for work. The procedure for day/open close is the simplest of all option. The form will open with date showing the user current system date. The user have to press “alt + s” for closing or opening date. The system will log off automatically after the procedure is complete. User have to login again and user will see the open day page if the day was close last time. Users have to open the day to the branch and start the work again.

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
Screen Option..						
Permissions <input type="button" value="Add"/> <input type="button" value="v"/>						
Fields..						
Branch Name	<input type="text" value="UDAIPUR"/>		Branch Address	<input type="text" value="BJW"/>		
Financial Year	FROM -	<input type="text" value="01-04-2012"/>				
	TO -	<input type="text" value="01-04-2013"/>				
TDS Collection A/C	<input type="text"/>	<input type="button" value="P"/>	Penalty Collection A/C	<input type="text"/>	<input type="button" value="P"/>	
Admission Fees Collection A/C	<input type="text"/>	<input type="button" value="P"/>	Cash A/C	<input type="text"/>	<input type="button" value="P"/>	
InterBranch A/C Transaction A/C	<input type="text"/>	<input type="button" value="P"/>	Saving Scheme	<input type="text"/>		
Nominal Member Fees Collection A/C	<input type="text"/>	<input type="button" value="P"/>	FD Name	<input type="text"/>		
Ignor Creating Saving A/C	<input type="checkbox"/>		LPT Printer Server	<input type="text"/>		
Ignor Account Verification	<input type="checkbox"/>		State Code	<input type="text"/>		

BRANCH PANEL

SCREEN OPTION

Permission

FIELDS

- **Branch Name:** Enter the Branch Name.
- **Branch Address:** Enter the Branch Address
- **Financial Year:** Enter the default financial Year
 - **From:** Enter the start date of the Financial Year
 - **To:** Enter the end date of the financial Year
- **TDS Collection Account:** Enter the TDS Collection Account Number.
- **Penalty Collection Account:** Enter the Penalty Collection Account Number.
- **Admission Fees Collection Account:** Enter the Admission Fees Collection Account Number.
- **Cash Account:**
- **Inter Branch Account Transaction Account:**
- **Saving Scheme:**
- **Nominal Fees Membership Account:**
- **FD Name:**
-

Branch panel is the form in which the admin can add a new branch to the society and edit the existing branch. To create the branch admin have to fill the options available on the page. The user have to fill the Branch name, branch address, financial year, and various a/c Numbers, FD Name, sharing server name, State code etc... The two important option included here is "Ignore Creating Saving A/C" and "Ignore Account Verification".

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
Screen Option..						
Permissions	Edit <input type="button" value="v"/>					
Branch Day Details..						
Current Day	15 Oct 2012					
Changed Day	<input type="text"/>					

CHANGE CURRENT DATE

The Change Current Date panel gives administrator of the system the power to open the back date if the entry or work has to be done in the previous date. *Note: the admin has to open the date again to the current date before logout otherwise entry will be continued in the back date. The date should be only before the current date.*

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
Permissions..						
Roles	ADMIN	Branch	JAIPUR			
Details..						
KEYS	TITLE	NEW	EDIT	DELETE	QUERY	
MASTERS						
CUI	Customer Info	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
ACI	Account Info	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
EMI	Employee Info	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
LOA	Loan Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
LPS	Loan App Sanction	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
ACV	Account Verification	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TRANSACTIONS						
CRV	Receipts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
CPV	Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
CMV	Contra	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
JOV	Journal	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
CSC	Cash Counter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
IBV	Inter Branch Cash	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
CPS	Cash Passing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
JPS	Jrnl Passing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

USER PERMISSION

The admin can set the Permission for using functions for Various Users.

The panel has two options to select First Roles and second is Branch.

When the All roles are selected and on all branch selection F3 is pressed, the list of the entire user on particular branch is been shown i.e. if the admin is selected as the role the entire admin list will be shown. Particular branch user can also be seen by selecting a particular branch and press f3. After the admin sees all the users, and if administrator wants to add the new user press "alt+a" to add the new user. In the same panel the administrator can give the user a particular permission. User has to click on f3 after selecting the role. The entire list of panel opens and users have to select which permission has to be given. After the users have finished with giving permission admin have to save the permission with alt +s.

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
Client System Manager..						
System Activation Key	<input type="text"/>					
System Details..						
System Name	<input type="text"/>	WorkGroup Name	<input type="text"/>			
From Date	<input type="text"/>	To Date	<input type="text"/>			
System Request Date	<input type="text"/>	System Status	Active <input type="button" value="v"/>			

CLIENT SYSTEM AUTHORIZATION

- **System Activation Key:** Enter the system activation key

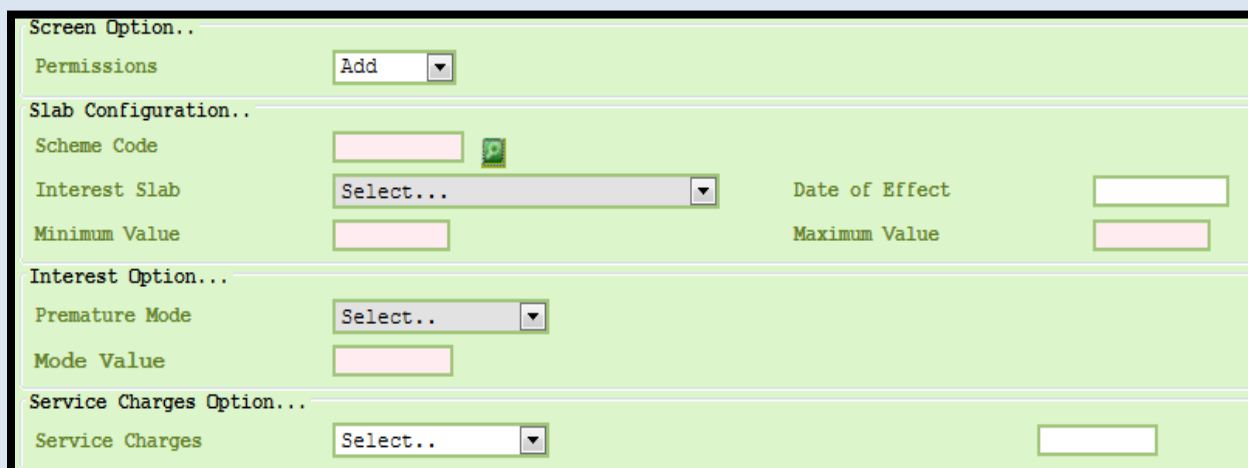
When the system opens first time the system has to be register by administrator for authorization. The system will generate the Unique Key which has to be register. Client system authorization panel use to register this

unique key. The Admin will enter this unique in system activation key text box which will in turn automatically fills the system details. To system has to be made active and saved by alt +s.

USER CONFIGURATION

When the administrator wants to add the new user for the branch, User configuration is used. It's a simple form to be filled up and

PRE-MATURITY INTEREST SLAB



The screenshot shows a software interface for configuring a Pre-Maturity Interest Slab. It is organized into four distinct sections, each with a title and several input fields:

- Screen Option..**: Contains a 'Permissions' dropdown menu currently set to 'Add'.
- Slab Configuration..**: Includes a 'Scheme Code' text field, an 'Interest Slab' dropdown menu (set to 'Select...'), a 'Date of Effect' text field, a 'Minimum Value' text field, and a 'Maximum Value' text field.
- Interest Option...**: Includes a 'Premature Mode' dropdown menu (set to 'Select..') and a 'Mode Value' text field.
- Service Charges Option...**: Includes a 'Service Charges' dropdown menu (set to 'Select..') and an empty text field.

Whenever the maturity of an account is broken before the maturity date, the interest may or may not be given according to the society rules and regulations. The Pre-Maturity slab is an option given to specify the same. Just add the interest slab and the calculations will be performed automatically whenever the maturity is broken before date.

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new Slab)
- Edit (For Editing Existing Slab)
- Delete (For Deleting Existing Slab)
- Query (For Searching From Existing Slab)

SLAB CONFIGURATION

- **Scheme Code:** Specify the Scheme Code for which you want add the Interest Slab.
- **Interest Slab:** Select the interest slab.
- **Date of Effect:** Enter the date from which the interest of the scheme would be in effect.
- **Minimum Value:** Enter the Minimum Value of the Month(s) for which the Pre-Maturity is to be applied.
- **Maximum Value:** Enter the Maximum Value of the Month(s) for which the Pre-Maturity is to be applied.

INTEREST OPTION

- **Premature Mode:** Select the mode of interest to be applied on given Pre-Mature account. Generally there are 3 modes to be selected from viz. Flat Interest, Apply Scheme and Deduction Rate.
- **Mode Value:** Specify the rate of interest here for applying on the Flat Interest and Deduction Rate.

SERVICE CHARGE OPTION

- **Service Charges:** Specify the service charge, if any.
- **Service Charges:** Specify the value for service charges.

TERM DEPOSIT - SLAB

The Term-Deposit Interest Slab is the general interest slab for entering your Term-Deposits.



Screen Option..	
Permissions	Add
Interest Details..	
Scheme Code	<input type="text"/>
Date of Effect	12-01-2013
Minimum Limit	<input type="text"/>
Maximum Limit	<input type="text"/> Monthly
Rate of Interest	<input type="text"/>
Holder Type	Select...

SCREEN OPTION

Permission Defines the Operation Mode to be performed according to user role assignment to them which contains the 4 Mode:

- Add (For Creating a new Slab)
- Edit (For Editing Existing Slab)
- Delete (For Deleting Existing Slab)
- Query (For Searching From Existing Slab)

INTEREST DETAILS

- **Scheme Code:** Specify the scheme code for the interest slab is to be build.
- **Data of Effect:** Enter the date of effect from which the interest should be starting calculating.

- **Minimum limit:** Enter the minimum Limits in month(s).
- **Maximum limit:** Enter the maximum Limits in month(s).
- **Rate of Interest:** Specify the Interest rate.
- **Holder Type:** Specify the type of holder for which the interest will be generated for e.g. individual, female, Govt. Employees, Handicapped etc...

REPORTS

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
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- Alerts ▶
- Daily Reports ▶
- Agent Reports ▶
- Branch MIS ▶
- Other Reports ▶

Reports option is a business intelligence controls used to design and generate reports from a wide range of database. The reports have various Options in it namely ALERTS, DAILY REPORTS, AGENTS REPORTS, BRANCH MIS, OTHER REPORTS which further gives several other options in each of it.

Home	Masters	Transactions	Utilities	Server Console	Calculators	Reports
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- Deposit OverDue
- Loan OverDue
- Deposit Demand Sheet
- TD Maturity
- TD Maturity Summary
- PDC Due
- Day Open
- Day Close
- Inter Brach Transaction
- Total Demand Sheet

- Alerts
- Daily Reports
- Agent Reports
- Branch MIS
- Other Reports

Current User : 002shabbir Current Day : 01-08-2012

ALERT Option Have Further More Option for Reporting.

➤ DEPOSIT OVERDUE

Deposit OverDue - Windows Internet Explorer
 http://192.168.1.50/newline/(S{(kzrzbejmy5sw55mxubk2zu)})/Reports/FReport.aspx?pt=RDOD&ddltype=6&trptnm=Deposit OverDue

Parameters..
 As On Date: 01-08-2012
 Scheme Code: DDS - DAILY DEPOSIT SCHEME
 Agent Account No:

Report View Excel View DOS View

Print

Newline Demo Co-Operative Society Ltd. Page 1
 KOTA
 Defaulter OverDue
 RD Defaulter List As on 01-Aug-2012

Cust Id	Ac No	Customer Name	Inst. Amt	Due Amt	Prd	Phone
Scheme : NRD NEWLINE RECURRING DEPOSIT SCHEME						
Agent : 1-VIJESH SONAWA/ S K SONAWA						
16	002029000003	MEGHA KHANDELWAL/ GOPAL KHANDELWAL	500.00	1500.00	3	
				1500.00		
				1500.00		
				1500.00		

Deposit Overdue report Show the Details of all the customers who haven't deposited their daily Amount on a particular date selected in the column. These detail Comes according to the scheme. The detail can come in more filter way when agent account no. is entered. The report can be generated in the excel sheet.

➤ LOAN OVERDUE

Loan Over Due - Windows Internet Explorer
 http://192.168.1.50/newline/(S{(v4gkqk3s0jsgf55mznuibdj)})/Reports/FReport.aspx?pt=RL0D&ddltype=6&trptnm=Loan Over Due

Parameters..
 Branch: KOTA
 As On Date: 01-08-2012
 Scheme Code: PRL - PERSONAL LOAN
 Agent Account No:

Report View Excel View DOS View

Print

Newline Demo Co-Operative Society Ltd. Page 1
 KOTA
 Loan Over Due
 Loan Over Due As On Date 01-Aug-2012

Cust Id	Ac No	Customer Name	Sect. Amt	First EMI Dt.	EMI	Due Amt	Prd
Branch : KOTA							
Scheme : SEC SECURED LOAN							
Agent Name :							
41	002015000001	KANAK JAIN/ ASHOK JI	120000	25142.86	12/05/2010	678857.22	27
						678857.22	
						678857.22	
						678857.22	
						678857.22	

Loan Overdue report Show the Details of the all the customer who have not deposited their Loan Amount on a particular date selected in the column. These detail Comes according to the scheme under particular agent.

➤ DEPOSIT DEMAND SHEET

Parameters..

From Date: 01-04-2012 To Date: 31-03-2013

Scheme Code: NDD - NEWLINE DAILY DEPOSIT

Agent Account No: [Empty]

Buttons: Report View, Generate Excel, DOS View

Newline Demo Co-Operative Society Ltd.
ALL BRANCHES

Demand Sheet For The Period: 01-04-2012 To 31-03-2013

SNo	Cust Id	Ac Code	Loan Ac Code	Member	Bal.	Loan Bal	I.Amt	Prd	Dmd	Pnt	EMI	Ln Dmd	Tot Dmd	Coll
User : 000new Page 1 10-Oct-2012 05:53 PM														

The deposit Demand sheet report gives you the list of the customer from whom the amount has to be received. The details are been filtered through dates, scheme code, agent account no.

➤ TD MATURITY

Parameters..

Branch: Select...

From Date: 01-04-2012 To Date: 31-03-2013

Scheme Code: NDD - NEWLINE DAILY DEPOSIT

Buttons: Report View, Generate Excel, DOS View

Newline Demo Co-Operative Society Ltd.
ALL BRANCHES

Term Deposit Maturity List For the Period: 01-04-2012 To 31-03-2013

C ID	Ac No	Customer Name	Mat Dt	Mat Amt	Status	Status Dt
Grand Total						
User : 000new Page 1 10-Oct-2012 06:22 PM						

TD maturity report shows the list of the customer whose account is going to be mature.

WHAT IS A JOINT ACCOUNT?

Joint account is an account which is opened in the names of more than one person.

WHAT IS THE BENEFIT OF A JOINT ACCOUNT?

- More than one person can sign cheque, for example when one of the joint account holders is away from home on business. In this case you would need to instruct your bank to accept the signature of any one account holder alone.
- Will ensure that funds are only paid from the account provided both or all account holders have signed the instructions to the bank. In this case you would need to tell your bank that it could only accept instructions to pay money if all the account holders have signed.
- Some find it easier to budget by making regular transfers from their own personal account(s) to a separate joint account which can then be used to pay household bills.

FAQ

- In Agent Scroll Agent Customer is not showing under agent account.

Joint accounts

Joint accounts can be very useful where the finances of two (or more) people are closely linked, but it is essential that the account holders know exactly what their rights and responsibilities are. Here we deal with some of the most frequently asked questions.

 - Agent will be automatically Promoted.

 - SMS feature will included on demands.

 - Make Difference in Work of Society With Zone

Reports.</p>

crisp360.com | © Axzo Press, LLC 2012, All Rights Reserved 2 Ten Things You Should Know About Microsoft Certifications Ten Things You Should Know About Microsoft Certifications Microsoft certification is a keystone in the careers of many IT professionals worldwide. However, the Microsoft certification field is complex and often confusing; even Microsoft-certified professionals rarely understand all of its aspects. This whitepaper guides you through 10 things that you should know to make the right Microsoft certification choices for your IT career.