

Grameen Communications
**gBANKER USER
MANUAL**

A Complete Tour Guide to The System

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Revision Sheet

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Rev. 2		3.2 System Dashboard

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1.0 General Information

1.0 General Information

This User Guide (aka User Manual) provides the information and instructions needed to set up and use the gBanker product. This includes written and visual information (such as diagrams or screen shots) to

assist the user in completing tasks associated with the product (or service), organized along functional or workflow lines.

1.1 System Overview

Operational Model

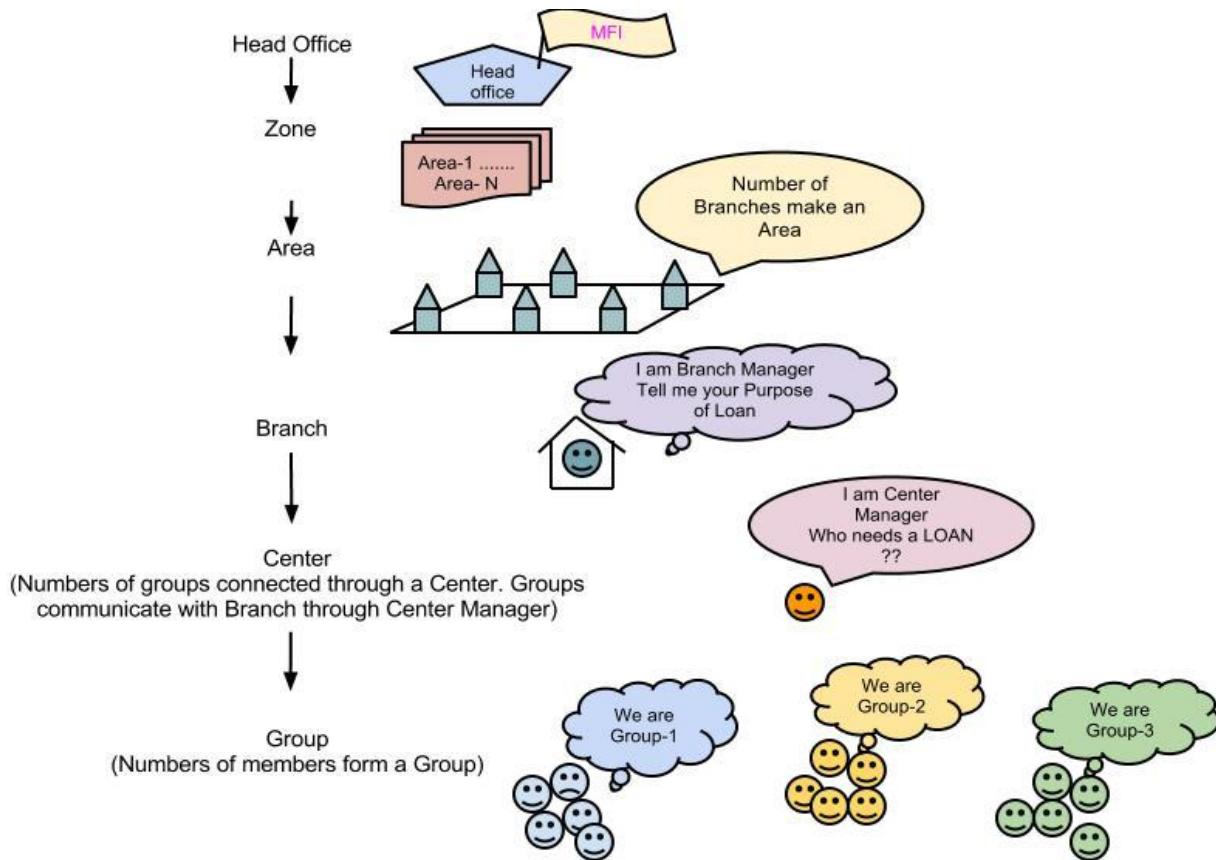


Fig 1.1A gBanker Business Operational Model

Group is formed by several MFI members in neighborhood. If any person from same neighborhood wants to be member of the MFI, he/she has to join the group first. Group is more like maintaining a friend circle, they are verbally communicated, no physical existence of group.

Center includes number of Groups. It too does not have any physical office structure. Groups belong to a center, generally meet in a common place to share activities. It resembles to the virtual community maintained in rural area (Village/Panchayet). Center has a Manager who collects repayment from the center members. If any member wants to apply for a loan, Center Manager refers him/her to the respective Branch Office.

Branch is an official unit of the MFI. Usually a member referred by a Center Manager, approaches to the local branch for a loan. Branch Manager is the one to approve the loan proposal of the member. Branch

Manager collects all the personal information of member. He analyses his/her socioeconomic standard, verifies his/her purpose of loan, and then based upon that decides approval. The Product (Amount of loan, Duration, Interest rate and repayment cycle) is selected for the subjected member before the contract. Loan disburse is always done in Branch Office. Branch Manager creates an account for the member with detail information. Information includes his/her personal as well as account specific information.

Personal/Basic Information-

1. Name
2. Father's Name
3. Mother's Name
4. Age
5. Sex
6. Voter ID No
7. Photograph
8. Address details

Loan Account Information (Product approved for member)

- i. Rate of Interests
- ii. Calculation of Interests---->1) Flat Rate
2) Declining Balance Rate
- iii. Payment Frequency----->weekly/monthly/yearly/once in the cycle
- iv. Interest Collection Method----> Actual or Fixed

Example: Mrs. Marjina Begum is a daily wage earner. She has a small house of her own. Now she wants to start with home poultry business in house premises and needs loan of 10000 tk from MFI. She approaches to the Branch through her local Group and Center Manager respectively. Branch Manager analyses her economic condition and decides to approve the full amount. Accordingly he decides- Duration of loan(Ex: 1 year), Rate of interest(Ex: 20%), Calculation of interests(Ex: Declining Balance rate) and Repayment frequency(Ex: Weekly).

Mrs. Marjina Begum pays her installment weekly to the respective Center Manager in Center meeting. Center manager collects the payment from every member and submits to the local Branch along with the hard documents. Branch Manager feeds the current account information to the system to update the new account balance, interest rate and time left to total repayment.

Interest Calculation Method

There are 2 methods of interest calculation associated with MFI. They are-

1. Flat Rate- It is a fixed percentage of the total amount borrowed. Formula is-

$$\text{Total Interest} = \text{Loan} \times \text{Interest Rate} \times \text{Duration}$$

$$\text{Monthly Repay Amount} = \frac{\text{Loan} + \text{Total Interest}}{\text{Loan Duration (in months)}}$$

$$\text{Weekly Repay Amount} = \frac{\text{Loan} + \text{Total Interest}}{\text{Loan Duration (in weeks)}}$$

2. Declining Balance Rate- It applies the depreciation rate of the principal asset.
Formula is as-

$$\text{Total Interest} = \frac{\text{Interest Rate} \times \text{Available Balance} \times \text{Day Difference}}{\text{No of days in a year} \times 100}$$

1.2 Organization of the Manual

This user's manual consists of five sections: General Information, System Summary, Getting Started and Reporting.

General Information section explains in general terms the system and the purpose for which it is intended.

System Summary section provides a general overview of the system. The summary outlines the uses of the system's hardware and software requirements, system's configuration, user access levels and system's behavior in case of any contingencies.

Getting Started section explains how to get gBanker, access it and log in. The section presents briefly system menu.

Using The System section provides a detailed description of system functions.

Reporting section describes in what way information collected by the application are presented and how to access the information.

2.0 System Summary

2.0 System Summary

System Summary section provides a general overview of the system. The summary outlines the uses of the system's hardware and software requirements, system's configuration, user access levels and system's behavior in case of any contingencies.

2.1 System Configuration

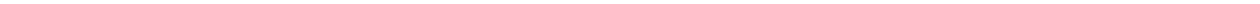
gBanker operates on any computer or mobile devices with any operating system. The application requires connection to Internet. This web application can be accessed using any major Internet browser(i.e. Google Chrome or Mozilla Firefox or Internet Explorer above 10.0). Once the internet and browser are installed on the device, gBanker can be used immediately without any further configuration.

2.2 User Access Level

Only registered users are able to access and save data to database. User credential will be provided by Super Admin from Head Office.

2.3 System Contingencies

In case of sudden power outage or interrupted internet connection data cannot be saved in internal memory of the operating device.



3.0 Getting Started

3.0 Getting Started

3.1 Installation and Log In

Since gBanker is a web based system, anyone can access it from anywhere in the world with a computer with internet connection. There is no need to install it in device. You should have Google Chrome or Mozilla Firefox or Internet Explorer above 10.0 installed as a web browser in your device.

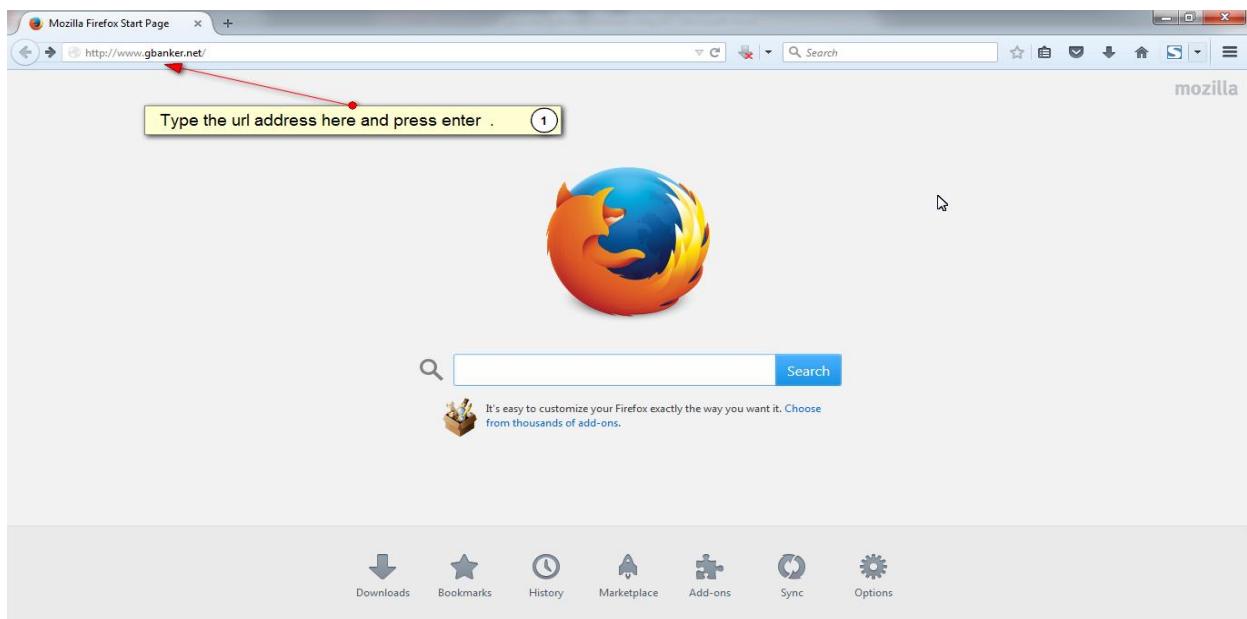


Fig 3.1A: gBanker in Web Browser

1. Browse <http://www.gbanker.net> from your web browser.

This will take you to following page.

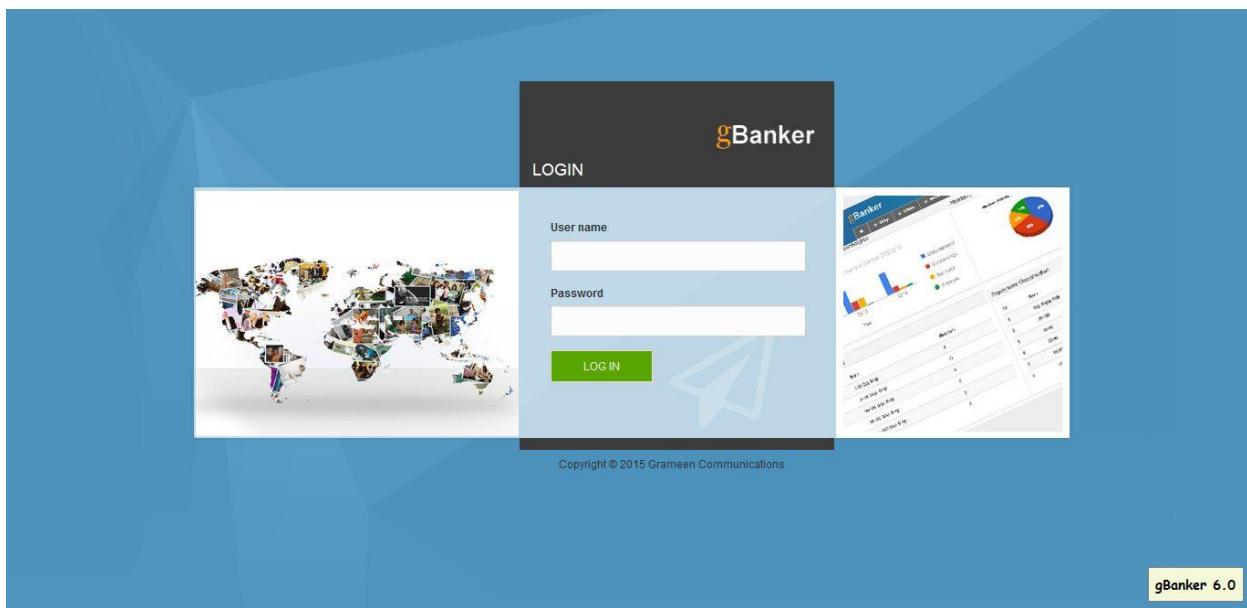


Fig 3.1B: gBanker Login

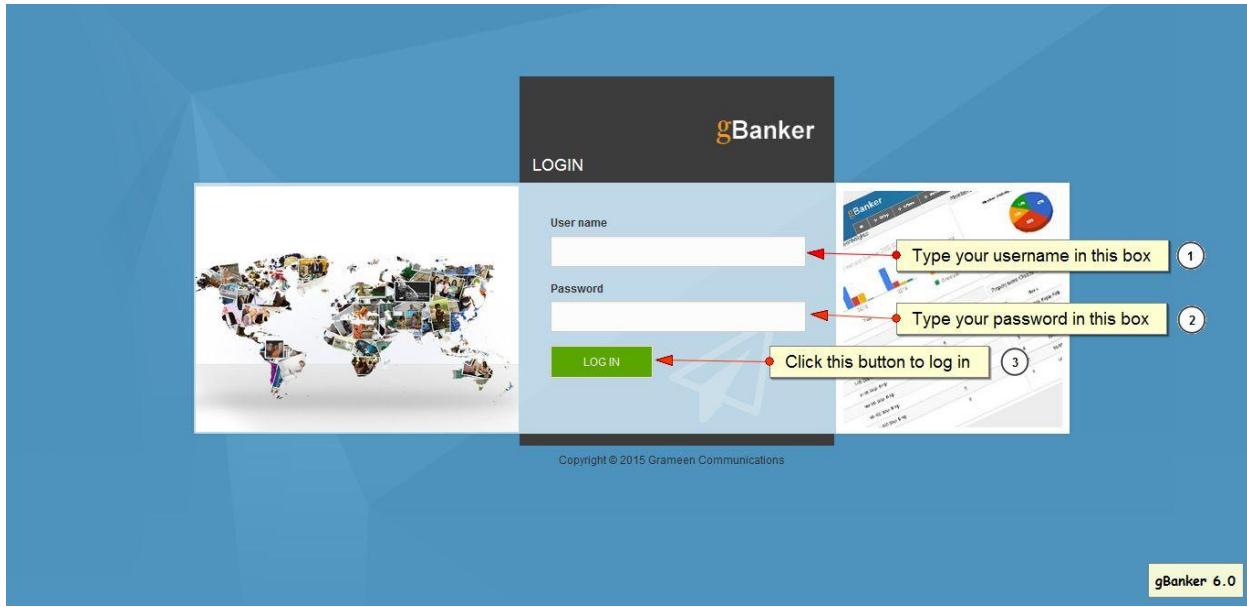


Fig 3.1C: gBanker Login

Considering you already have the ‘username’ and ‘password’, go through the following steps to log into gBanker web applications.

1. Type the ‘username’ you are provided with.
2. Type the ‘password’ you are provided with.
3. Click the ‘Log In’ button to proceed.

3.2 System Dashboard

NOT YET DECIDED

3.3 System Menu

3.3.1 Setup

'Setup' is the first menu to do initial entries (1)

'Products' is the sub menu of 'Setup'. Click 'Products' to see product list (2)

The screenshot shows the gBanker application interface. At the top, there is a navigation bar with various menu items: Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The 'Setup' item is highlighted with a red arrow and a callout. Below the navigation bar, there is a sub-menu bar with links: Products, Investors, Purposes, Holidays, and Application Settings. The 'Products' link is also highlighted with a red arrow and a callout. The main content area displays several summary tables and charts. One chart shows Business Performance for Disbursement, Outstanding, Bad loan, and Overdue from 2012 to 2014. Another chart shows Member Statistics with a pie chart divided into Members (40%), Borrowers (30%), Dormant Members (16%), and Overdues (14%). There are also tables for Arrear Aging and Repayment Classification.

Fig 3.3.1A : Setup

1. Click 'Setup' from Top Menu, then the submenu bar appears.
2. Click 'Products' from submenu to see the product list.

3.3.1.1 Products

The screenshot shows the 'Product List' section of the gBanker application. At the top, there's a message: 'By default all products are shown. You can choose filtering option from drop-down (i.e. Product Code) and type the desired code in textbox in right and click 'Search' button to shortlist the products.' Below this is a table with columns: Product Code, Name, Interest Rate, Duration, Main ProductCode, Loan Inst., Interest Inst., Savings Inst., Min. Limit, Max. Limit, Int.Calc Method, Payment Frequency, Edit, and Delete.

Annotations numbered 1 through 9 point to specific features:

- Annotation 1: Points to the 'Search' button in the top right of the table header.
- Annotation 2: Points to the 'Add New' button in the top right corner.
- Annotation 3: Points to the 'Edit' icon in the table header.
- Annotation 4: Points to the 'Delete' icon in the table header.
- Annotation 5: Points to the 'Row count' dropdown at the bottom of the table.
- Annotation 6: Points to the 'Go to page' dropdown at the bottom of the table.
- Annotation 7: Points to the 'Last Page' button at the bottom of the table.
- Annotation 8: Points to the 'Next Page' button at the bottom of the table.
- Annotation 9: Points to the 'Click to print list' button at the bottom left of the table.

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Fig 3.3.1.1A: Product List

In the Product List page by default all the products that had been entered before are shown.

1. Filter the list by selecting options from dropdown list, i.e. product code. Enter the desired product code in the textbox in right and click 'search' button.
2. Click 'Add new' to add new product to the list.
3. Click to edit product information.
4. Click to delete the product from list.
5. You can select how many products you want to see per page from drop down list.
6. You can go to a specific page selecting from the drop down list.
7. >> button takes you to the last page of the list.
8. > button takes you to the next page of the list.
9. Click 'Product Info' button to view the report in PDF.

The screenshot shows the 'Product Create' screen in the gBanker application. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. On the right, it shows the user 'Saiful Islam' and a 'Log off' button. The main area is titled 'Product Create' with a sub-instruction 'To add new product to list'. It has sections for Product Code (specific code for the product), Product Name (Name of product, Short Name of product, Short Name in Bangla, Full Name in Bangla), Product Type (Loan, Select Loan/Savings), Interest Rate, Duration, Main Product Code (Main code for Product), Main Item Name, Loan Installment (Rate of loan per installment), Interest Installment (Rate of interest per installment), Savings Installment (Savings per installment), Min Limit (Minimum loan limit), Max Limit (Maximum loan limit), Payment Frequency (Weekly, Select Weekly/Monthly), Insurance Item Code (Item code number), and Insurance Item Rate (Item rate). At the bottom, there's a 'Save' button and a link 'Click to save the page'.

Fig 3.3.1.1B: Product Create

1. This form is to create/add new product.
2. Click 'Back to List' to return to the previous 'Product List' page.
3. Enter a code for product.
4. Enter a name of product.
5. Enter a short name of product.
6. Enter short name in Bangla.
7. Enter full name in Bangla.
8. Select which type of product it is – Loan/Savings
9. Enter interest rate as per product description.
10. Enter loan duration in number of months.
11. Enter main code for product.
12. Enter main item name for product.
13. Enter rate of loan installment. Will be applicable if step 8 is selected as 'Loan'.
14. Enter rate of interest installment. Will be applicable if step 8 is selected as 'Loan'.
15. Enter amount saving installment. Will be applicable if step 8 is selected as 'Savings'.
16. Minimum limit for loan amount.
17. Maximum limit for loan amount.
18. Select method of interest calculation – Flat/Declined rate.
19. Select installment payment frequency – weekly/monthly.

20. Enter insurance item code number.
21. Enter insurance item rate.
22. Click 'Save' to save the data, else the data will not be saved and product info will not be added.

3.3.1.2 Investors

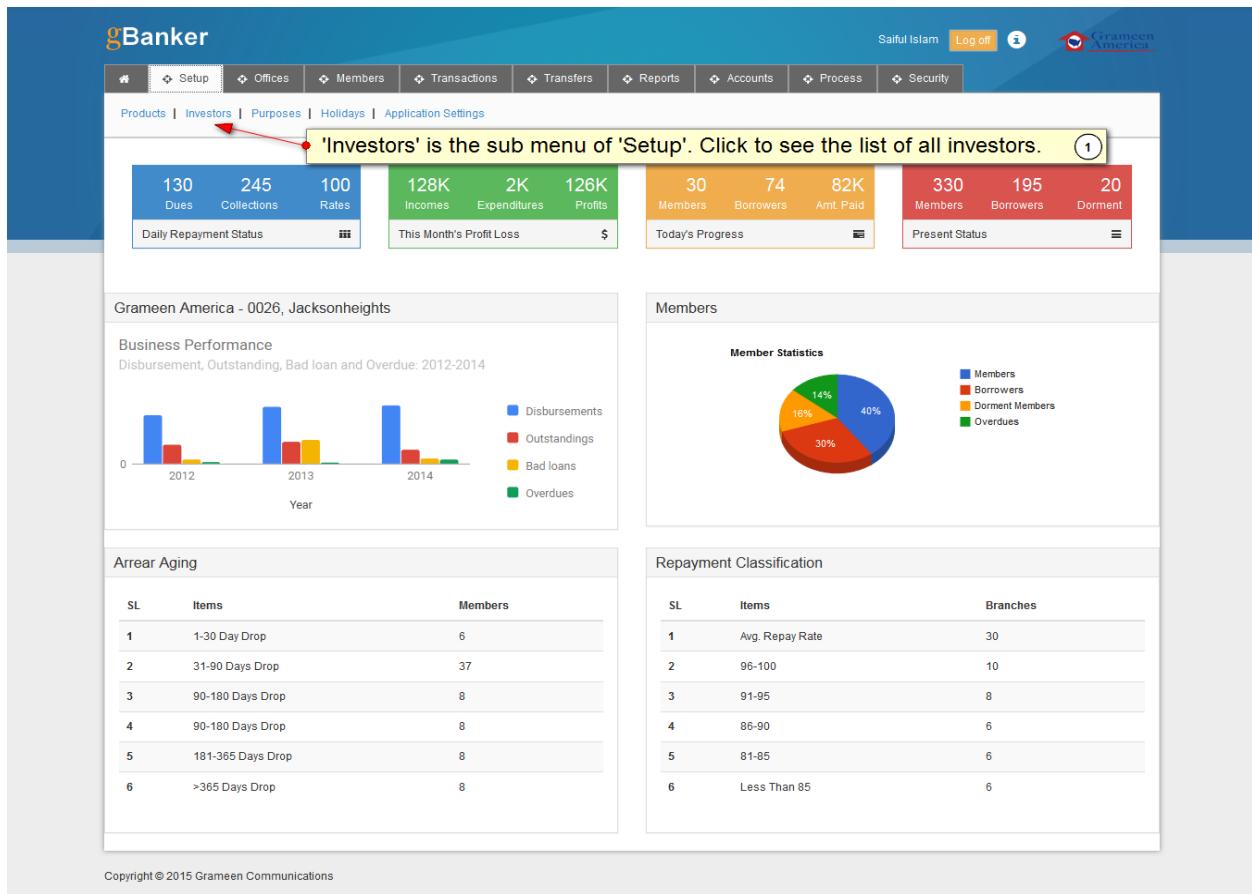


Fig 3.3.1.2A: Investors

1. Click 'Investors' to see the full list of investors.

Investor List

Investor Code	Investor Name	Edit	Delete
01	PKSF(Palli Karma Sahayuk Foundation)		
02	IDCOL(Infrastructure Development Co. Ltd)vcv		
04	DSK		
09	KTCCA		
10	None PKSF		
99	CodeFirst(Test)		

Click to add new investor (1) → Add New

Click to edit (2) →

Click to delete (3) →

Select how many investors you want to view per page (4) → Row count: 10

Go to specific page (5) → Go to page: 1

Next page (6) → >

Last Page (7) → >>

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Fig 3.3.1.2B: Investor List

1. Click 'Add New' to add new investor to the list.
2. Click to edit investor info of same row.
3. Click to delete investor of same row.
4. Select number of investor you want to view per page.
5. Select to go to any specific page.
6. Click > to go to next page of the list.
7. Click >> to go to last page of the list.

The screenshot shows the 'gBanker' application interface. At the top, there is a navigation bar with links: Home, Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. On the right side of the header, there are user details (Saiful Islam, Log off) and the Grameen America logo.

The main content area is titled 'Investor Create'. It contains two input fields: 'Enter code for investor' (labeled 3) and 'Enter name of investor' (labeled 4). Above these fields are two buttons: 'Add new investor page' (labeled 1) and 'Return to investor list page' (labeled 2). Below the input fields is a 'Save' button (labeled 5) and a 'Click to save data' button.

At the bottom of the page, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.1.2C: Investor Create

1. This page is to create/add new investor.
2. Click 'Back to List' to return to the 'Investor List' page.
3. Enter code for investor.
4. Enter name of investor.
5. Click 'Save' to store the data entered, else the data will be lost and investor will not be created/added to the list.

3.3.1.3 Purposes

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The 'Setup' link is currently selected, and its submenu, 'Purposes', is highlighted with a red arrow pointing to it. A tooltip message says, "'Purposes' is the submenu of 'Setup'. click to see the list of purposes." Below the navigation bar, there are several summary cards displaying various financial and member statistics. On the left side, there are sections for Business Performance (a bar chart showing Disbursements, Outstandings, Bad loans, and Overdues from 2012 to 2014) and Arrear Aging (a table showing the number of members for different age categories). On the right side, there are sections for Members (Member Statistics pie chart) and Repayment Classification (a table showing the number of branches for different repayment rates). The bottom of the screen displays a copyright notice: "Copyright © 2015 Grameen Communications".

Fig 3.3.1.3A: Purposes

1. Click 'Purposes' to see the list of purposes.

Purpose List

Filter list by purpose code. Enter desired code in right box and click 'Search'

To add new purpose

Add New

View All

Type Search Text

Search

Purpose Code	Purpose Name	Edit	Delete
01	Mortageee		
02	Seasonal Loan		
03	Ultimate House Building		
04	Code First		
05	Paddy Cultavitation		

<< < 1 | 2 | > >> Go to page: 1 Row count: 5 Showing 1-5 of 9

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Fig 3.3.1.3B: Purpose List

1. Click 'Add New' to create/add to new purpose.
2. Filter the list by selecting purpose code from the drop down. Enter desired purpose code in the box right to the filter list and click 'Search'.
3. Click to edit the purpose information of same row.
4. Click to delete the purpose of same row.

gBanker

Saiful Islam Log off Grameen America

Add Purpose

Add/create new purpose page (1)

Purpose Code

Code for purpose (3)

Purpose Name

Name of purpose (4)

Return to 'Purpose List' page (2)

Back to List

Save (5)

Click to store/save data

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Fig 3.3.1.3C: Add Purpose

1. This page is to create/add new purpose.
2. Click 'Back to List' to return to 'Purpose List' page.
3. Enter a code for purpose.
4. Enter a name of purpose.
5. Click 'Save' to store all data entered, else data will be lost and purpose will not be added to the list.

3.3.1.4 Holidays

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Products, Investors, Purposes, Holidays (which is highlighted in blue), and Application Settings. Below the navigation bar are four summary boxes: Daily Repayment Status, This Month's Profit Loss, Today's Progress, and Present Status. The main content area contains several sections: Business Performance (with a bar chart showing Disbursements, Outstanding, Bad loans, and Overdues from 2012 to 2014), Arrear Aging (a table showing member counts for different day drop categories), and Members (with Member Statistics and a pie chart). To the right of the Business Performance section, a callout box points to the 'Holidays' link in the navigation bar, stating: "'Holidays' is a submenu of 'Setup'. Click to see list of holidays. 1".

Fig 3.3.1.4A: Holidays

1. Click to see the full list of holidays.

The screenshot shows the 'Holiday List' page in the gBanker application. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is logged in as 'Saiful Islam'.

The main content area displays a table titled 'Holiday List' with columns: Center, Date, Description, and Type. The data shows multiple entries for 'Shapla MS' from January to March 2015, all categorized as 'Weekly' type. Each row has a edit icon (pencil) in the last column.

At the top right of the table, there are two buttons: 'Specific Holiday' and 'Yearly Holiday'. A yellow callout labeled '1' points to the 'Specific Holiday' button with the text 'To add any specific holiday'.

A second yellow callout labeled '2' points to the 'Yearly Holiday' button with the text 'Add yearly holiday'.

A third yellow callout labeled '3' points to one of the edit icons in the table with the text 'Click to edit'.

At the bottom of the table, there are pagination controls ('<<', '<', '1', '2', '...', '5', '6', '>', '>>'), a 'Go to page:' dropdown set to '1', and a 'Row count:' dropdown set to '20'. The message 'Showing 1-20 of 104' is also present.

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Fig 3.3.1.4B: Holiday List

1. Click 'Specific Holiday' to add any specific holiday information to list.
2. Click 'Yearly Holiday' to add yearly holidays to list.
3. Click to edit the holiday information of same row.

The screenshot shows the 'gBanker' application interface with a blue header bar containing the logo, user name 'Saiful Islam', 'Log off', and the 'Grameen America' logo. Below the header is a navigation menu with items like 'Setup', 'Offices', 'Members', etc. The main content area is titled 'Specific Holiday Create'. It contains several input fields with instructions: 'Center' (Please Select, Select center from dropdown list), 'Holiday Type' (Govt. Holiday, Select type of holiday from list), 'Business Date' (Pick the date of holiday from calendar), 'Description' (Enter description of holiday). At the bottom left is a 'Save' button, and at the bottom right is a 'Click to save data' button. Red arrows and numbers 1 through 6 indicate the steps: 1 points to the 'Back to List' link; 2 points to the 'Select center from dropdown list' field; 3 points to the 'Select type of holiday from list' field; 4 points to the 'Pick the date of holiday from calendar' field; 5 points to the 'Enter description of holiday' field; 6 points to the 'Click to save data' button.

Fig 3.3.1.4C: Specific Holiday Create

1. Click 'Back to List' to return to list of all holidays.
2. Select center from dropdown list.
Note: This list will be populated if only any center has been created/added from [Offices-> Centers](#) menu.
3. Select type of holiday from list, i.e. Govt. holiday/official/weekly.
4. Click the textbox, a calendar will appear. Select/pick the date of holiday from calendar.
5. Enter description of holiday, may include reason/purpose/details of holiday.
6. Click 'Save' to store the data. Else data will be lost.

gBanker

Saiful Islam Logout i Grameen America

Yearly Holiday Create

Days Friday Pick the weekly holiday from the list ②

Description Enter the description ③

Year Enter for which year this holiday is validated ④

Save Click to save data ⑤

Return to holiday list Back to List

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Fig 3.3.1.4D: Yearly Holiday Create

1. Click 'Back to List' to return to holiday list.
2. Pick the day applicable for your office from the list.
3. Enter the description if any.
4. Enter the Year i.e. 2015/2016 for which this holiday will be applicable.
5. Click 'Save' to store the data.

3.3.1.5 Application Settings

The screenshot shows the gBanker application dashboard. At the top, there is a navigation bar with links for Products, Investors, Purposes, Holidays, and Application Settings. A callout bubble points to the 'Application Settings' link with the instruction: 'Click to see list of application settings of offices'. Below the navigation bar, there are four summary boxes: Daily Repayment Status, This Month's Profit Loss, Today's Progress, and Present Status. The main content area contains several sections: Business Performance (with a bar chart showing Disbursements, Outstandings, Bad loans, and Overdues from 2012 to 2014), Members (with Member Statistics and a pie chart showing distribution of Members, Borrowers, Dormant Members, and Overdues), Arrear Aging (a table showing the number of members for different age categories), and Repayment Classification (a table showing the number of branches for different repayment rates). The bottom of the page includes a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.1.5A: Application Settings

1. Click 'Application Settings' to see list of settings for different offices.

gBanker

Saiful Islam Log off Grameen Amritat

Add new settings 1 Add New

Office Code Organization Name YearClosing Date CashBook Code PLAccount Code BankAccount Code CellNo Process Type Edit

0026	Grameen Communications Ltd.	30-Jun-2014	1001	3601	1100	2342434	Average	
------	-----------------------------	-------------	------	------	------	---------	---------	--

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Click to edit 2

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Fig 3.3.1.5B: Application SettingList

1. Click 'Add New' to add/create new settings for offices.
2. Click to edit the settings of same row.

gBanker

Saiful Islam Log off Grameen America

Add ApplicationSetting

Return to Application Settings List 1 Back to List

OfficeID
0026 - Jacksonheights Select your office ID 2

OrganizationName
Your organization Name 3

OrganizationAddress
Address of your organization 4

YearClosingDate
5/21/2015 9:40:13 PM 5

CashBook
6

PLAccount
7

BankAccount
8

PhoneNo
9

CellNo
10

Email
11

OperationStartDate
5/21/2015 9:40:13 PM 12

ProcessType
Average 13 Select Average/Declined

LicenseNo
14

LicenseStartDate
5/21/2015 9:40:13 PM 15

LicenseEndDate
5/21/2015 9:40:13 PM 16

Save 17 Click to save data

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Fig 3.3.1.5C: Add Application Setting

1. Click 'Back to List' to return to Application Settings list.
2. Select your office id from drop down list.
Note: Your office will be in the list if only it is added before from [Offices-> Offices-> Add New](#) menu.
3. Enter name of your organization.
4. Enter the address of your organization.
5. Enter the Year closing day applicable to your office. The date and month would be same of the previous year closing.
6. Enter code for cashbook that is found in [Accounts->Chart of Accounts](#) list.
7. Enter code for Profit and Loss Account that is found in [Accounts->Chart of Accounts](#) list.
8. Enter code for Bank Account that is found in [Accounts->Chart of Accounts](#) list.
9. Enter contact phone number of office.
10. Enter contact mobile/cell no of your office.
11. Enter official email address.
12. Enter operation start day of this office.
13. Enter process type applicable for this office- Average/declined.
14. Enter the license no associated with your office.
15. Enter license start date – same as date of issue.
16. Enter license end date – same as expiry date.
17. Click 'Save' to store all the data entered.

3.3.2 Offices

3.3.2.1 Offices

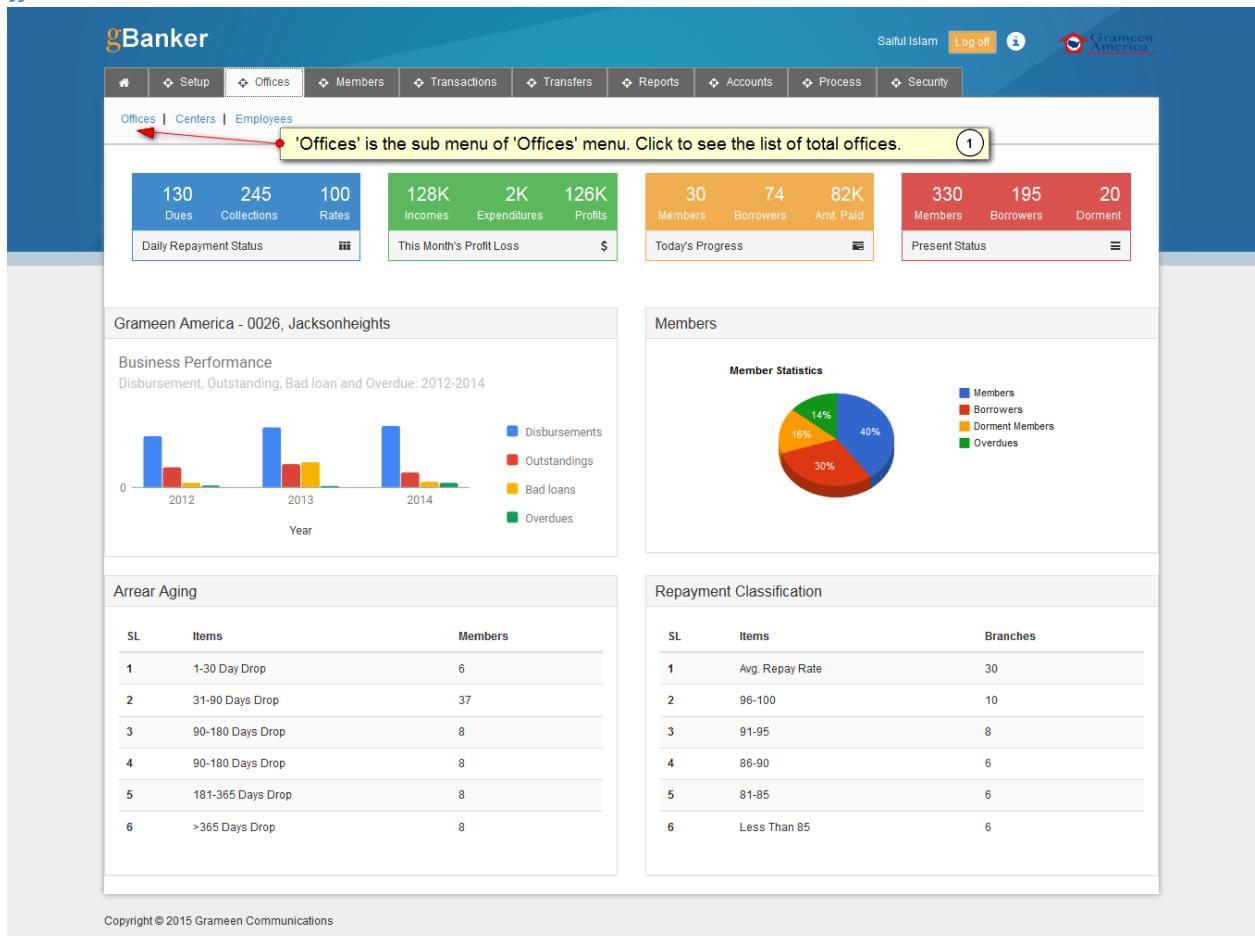


Fig 3.3.2.1A: Offices

1. Click 'Offices' to see the list of total offices.

gBanker

Saiful Islam [Log off](#) [Help](#) Grameen America

[Setup](#) [Offices](#) [Members](#) [Transactions](#) [Transfers](#) [Reports](#) [Accounts](#) [Process](#) [Security](#)

Office List

Click to add new office [1](#) [Add New](#)

Code	Name	Level	First	Second	Third	Fourth	Op Start	Location	Address	Post	Email	Phone			
100000	Main Head Office	1	100000				10-Nov-2014	New York	Mirpur 10	1217	irfan.hasan07@gmail.com	01723456			
110000	Zonal Office	2	100000	110000			2-Nov-2014	Bronx	Mirpur	1200	akash@mail.grameen.com	7313988			
111000	Area Office	3	100000	110000	111000		2-Nov-2014	Kings	Mirpur	1217	akdumbakdum@bekar.com	010101			
111100	Branch Office	4	100000	110000	111000	111100	3-Nov-2014	New York	Mirpur	1217					
01	Dhaka	1	01				1-Jan-2015	Bronx	Mirpur, Dhaka	1216	irfan_eng@yahoo.com	0712090259			
14	Khulna	2	01	14			1-Jan-2015	Bronx	Khulna	1422	irfan_eng@yahoo.com	0712090259			
1401	Rampal	3	01	14	1401		1-Jan-2015	Bronx	Rampal	1203	irfan_eng@yahoo.com	0712090259			
1200	Chulkhathi	4	01	14	1401	1200	1-Jan-2015	Bronx	Chulkhathi	1211	irfan_eng@yahoo.com	0712090259			
1402	Khulna	2	01	1402			1-Jan-2015	Bronx	Khulna	1405	irfan_eng@yahoo.com	0712090259			
25	Jessore	2	01	25			1-Jan-2015	Bronx	Jessore	2501	irfan_eng@yahoo.com	0712090259			
2501	Jessore	1	2501				1-Jan-2015	Bronx	Jessore	2501	irfan_eng@yahoo.com	0712090259			
2001	Narial	2	2501	2001			1-Jan-2015	Bronx	sadsf	2502	irfan_eng@yahoo.com	0712090259			
2502	Fultala	3	01	25	2502	3001	1-Jan-2015	Bronx	sxx	2601	irfan_eng@yahoo.com	0712090259			
3001	Fultala1	4	01	25	2502	3001	1-Jan-2015	Bronx	saxac	2601	irfan_eng@yahoo.com	0712090259			
39	Sirajgonj	2	01	39			1-Dec-2014	Bronx	Sirajgonj	2301	irfan_eng@yahoo.com	0712090259			
3901	Sirajgonj Area	3	01	39	3901		1-Dec-2014	Bronx	Sirajgonj	2301	irfan_eng@yahoo.com	0712090259			
0349	Gandhail Kazipur	4	01	39	3901	0349	1-Dec-2014	Bronx	Kazipur	2345	irfan_eng@yahoo.com	0712090259			
02	JCF Head Office	1	02				22-Jan-2012	Bronx	sdsad	1210	jcf@mail.org	345345			
02021	JCF Zonal Office	2	02	0201			31-Mar-2012	Bronx	Muzib Sarak, Jassore	1216	jcfit@yahoo.com	48983			
020101	JCF Area Office	3	02	0201	020101		31-Jan-2012	Bronx	Mujib Sarak, Jassore	1216	jcfit@yahoo.com	042983			

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Fig 3.3.2.1B: Offices

1. Click 'Add New' to create/add new office.
2. Click to edit office information of same row.
3. Click to delete office of same row from the list.

The screenshot shows the 'gBanker' software interface with a blue header bar containing the logo, user name 'Saiful Islam', 'Log off', and 'Grameen America'. Below the header is a navigation menu with items like 'Setup', 'Offices', 'Members', etc. The main content area is titled 'Office Create' with a sub-instruction 'To create/add new office' (1). It contains several input fields: 'Parent Code' (2) with placeholder 'Code of the parent office' (3), 'Code' (4) with placeholder 'Code for this office' (5), 'Name' (6) with placeholder 'Name decided for this office' (7), 'Operation Start Date' (8), 'Address' (9), 'Post Code' (10), 'Location' (11) with a dropdown menu 'Please Select' (12), 'Email' (13), and 'Phone' (14). At the bottom left is a blue 'Save' button, and at the bottom right is a yellow callout 'Click to store/save the data' (15).

Fig 3.3.2.1C: Office Create

1. This page is to create/add new office.
2. Click 'Back to List' to return to the list of office.
3. Enter the code of the parent office to this new office.
4. Enter code decided for this office.
5. Enter name for this office.
6. Enter the date of starting office operation.
7. Enter address of this office.
8. Enter post code of this office.
9. Select the location this office is situated from drop down list.
10. Enter contact email address.
11. Enter contact phone no.
12. Click 'Save' to store/save all data.

3.3.2.2 Centers

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with various menu items: Offices, Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. A red arrow points from the 'Centers' link in the 'Offices' menu to a tooltip that says "'Centers' is the submenu of 'Offices'. Click to see the list of all centers." Below the navigation bar, there are four summary boxes: Dues (130), Collections (245), Rates (100) under 'Daily Repayment Status'; Incomes (128K), Expenditures (2K), Profits (126K) under 'This Month's Profit Loss'; Members (30), Borrowers (74), Amt. Paid (82K) under 'Today's Progress'; and Members (330), Borrowers (195), Dorment (20) under 'Present Status'. The main content area is divided into several sections: 'Grameen America - 0026, Jacksonheights' with a 'Business Performance' chart showing Disbursements, Outstanding, Bad loans, and Overdue for 2012-2014; 'Members' with a 'Member Statistics' pie chart showing distribution by category; 'Arrear Aging' with a table of member counts by age group; and 'Repayment Classification' with a table of branch counts by repayment rate. At the bottom left, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.2.2A: Centers

1. Click 'Centers' to see the full list of centers.

gBanker

Saiful Islam Log off Girameen America

Center List

Add new center 1 → Add New

Office Center Center (Bangla) Employee Address Coll day Op Start Organizer

Office	Center	Center (Bangla)	Employee	Address	Coll day	Op Start	Organizer		
0026 Jacksonheights	001 Shapla MS	Shapla MS	3181 Shela Akter	Amin Bazar	Saturday	1-Jan-2015	Female		
0026 Jacksonheights	002 Golap MS	Golap	1695 Md. Aminul Islam	Amin Bazar	Saturday	1-Jan-2015	Female		
0026 Jacksonheights	003 Gandhoraj MS	Gandhoraj MS	1695 Md. Aminul Islam	Amin Bazar	Saturday	1-Jan-2015	Female		
0026 Jacksonheights	004 Hasna Hena MS	Hasna Hena MS	3181 Shela Akter	Amin Bazar	Thursday	1-Jan-2015	Female		
0026 Jacksonheights	005 Tahir Chala MS	Tahir Chala MS	3181 Shela Akter	Amin Bazar	Monday	1-Jan-2015	Female		
0026 Jacksonheights	006 Dalia MS	Dalia MS	3610 Khaleda Yasmin	Amin Bazar	Monday	1-Jan-2015	Female		
0026 Jacksonheights	007 Badhon MS	Badhon MS	3610 Khaleda Yasmin	Amin Bazar	Thursday	1-Jan-2015	Female		
0026 Jacksonheights	008 Shemul MS	Shemul MS	3181 Shela Akter	Amin Bazar	Monday	1-Jan-2015	Female		
0026 Jacksonheights	009 Falguni MS	Falguni MS	1695 Md. Aminul Islam	Amin Bazar	Monday	1-Jan-2015	Female		
0026 Jacksonheights	010 Basonty MS	Basonty MS	1695 Md. Aminul Islam	Amin Bazar	Monday	1-Jan-2015	Female		
0026 Jacksonheights	011 Jui MS	Jui MS	3610 Khaleda Yasmin	Amin Bazar	Saturday	1-Jan-2015	Female		
0026 Jacksonheights	012 Baly MS	Baly MS	3181 Shela Akter	Amin Bazar	Sunday	1-Jan-2015	Female		
0026 Jacksonheights	013 Rogonigandha MS	Rogonigandha MS	3181 Shela Akter	Amin Bazar	Sunday	1-Jan-2015	Female		
0026 Jacksonheights	014 Sheuly MS	Sheuly MS	1695 Md. Aminul Islam	Amin Bazar	Wednesday	1-Jan-2015	Female		
0026 Jacksonheights	015 Mitaly MS	Mitaly MS	1695 Md. Aminul Islam	Amin Bazar	Sunday	1-Jan-2015	Female		
0026 Jacksonheights	016 Lata MS	Lata MS	3610 Khaleda Yasmin	Amin Bazar	Saturday	1-Jan-2015	Female		
0026 Jacksonheights	017 Dolon Chapa MS	Dolon Chapa MS	1695 Md. Aminul Islam	Amin Bazar	Sunday	1-Jan-2015	Female		
0026 Jacksonheights	018 Kushum Kali MS	Kushum Kali MS	3181 Shela Akter	Amin Bazar	Wednesday	1-Jan-2015	Female		
0026 Jacksonheights	019 Gash Ful MS	Gash Ful MS	3181 Shela Akter	Amin Bazar	Wednesday	1-Jan-2015	Female		
0026 Jacksonheights	020 Shukhe MS	Shukhe MS	3181 Shela Akter	Amin Bazar	Wednesday	1-Jan-2015	Female		

<< < 1 2 3 > >> Go to page: 1 Row count: 20 Showing 1-20 of 59

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Fig 3.3.2.2B: Center List

1. Click 'Add New' to add/create new center.
2. Click to edit the center of same row.
3. Click to delete center of same row.

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Fig 3.3.2.2C: Center Create

1. Click 'Back to List' to return to list of centers.
2. Enter code for the new center.
3. Select what type of member included in the center- Male/female/both.
4. Enter name of center.
5. Enter name in Bangla.
6. Enter address of the center.
7. Select the location the center situated in.
8. Select employee id/name from the list. This is the employee who will directly/indirectly supervise the center operation.
Note: Employee should be added to the [Offices->Employees->Add New](#) menu before, so that it can be populated in the list.
9. Select the weekly collection day applicable for the center.
10. Pick date of collection from the calendar.
11. Pick center opening date.
12. Select center status- Golden/silver/copper. These are the status of efficiency and performance respectively.
13. Click 'Save' to store all the information.

3.3.2.3 Employees

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The 'Offices' link is highlighted. Below the navigation bar, there is a breadcrumb trail: Offices > Centers > Employees. A tooltip appears over the 'Employees' link, stating: "'Employees' is the sub menu of 'Offices'. Click to see the list of employees.' A red arrow points from this tooltip to the 'Employees' link in the breadcrumb.

Below the navigation bar, there are four summary boxes:

- Dues Collections Rates**: 130 Collections, 245 Dues, 100 Rates.
- Incomes Expenditures Profits**: 128K Incomes, 2K Expenditures, 126K Profits. Subtext: This Month's Profit Loss \$.
- Members Borrowers Amt. Paid**: 30 Members, 74 Borrowers, 82K Amt. Paid.
- Present Status**: 330 Members, 195 Borrowers, 20 Dormant.

Below these summary boxes, there are two main sections:

Business Performance (Grameen America - 0026, Jacksonheights):

- Disbursement, Outstanding, Bad loan and Overdue: 2012-2014.
- Bar chart showing Disbursements, Outstandings, Bad loans, and Overdues for each year.
- Legend: Disbursements (blue), Outstandings (red), Bad loans (yellow), Overdues (green).

Members

Member Statistics

Pie chart showing Member Statistics:

Category	Percentage
Members	40%
Borrowers	30%
Dorment Members	16%
Overdues	14%

Arrear Aging

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	181-365 Days Drop	8
5	>365 Days Drop	8

Repayment Classification

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

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Fig 3.3.2.3A: Employees

1. Click 'Employees' to see the list of the employees.

Employee Code	Employee Name	Guardian Name	Emp Address	Phone No	Email	Gender	Birth Date	Designation	Joining Date	Employee Status	Edit	Delete
0138	Saiful Islam	Abdus Satter	Kusumba Manda	01733347020	irfan_eng@yahoo.com	M	07-01-1978	BM	09-09-2001	1		
1695	Md. Aminul Islam	ss	ss	01711211922	irfan_eng@yahoo.com	M	26-01-1964	FS	09-03-1968	1		
3181	Shela Akter	Not Available	ss	01711212121	irfan_eng@yahoo.com	F	01-01-1968	FS	01-12-2014	1		
3610	Khaleda Yasmin	Md. Tazul Islam	Belabo	01711212121	irfan_eng@yahoo.com	F	01-01-1968	FS	01-12-2014	1		

<< < 1 > >> Go to page: 1 Row count: 10 Showing 1-4 of 4

Fig 3.3.2.3B: Employee List

1. Click 'Add New' to add/create new employee.
2. Edit the employee info of same row.
3. Delete the employee of same row.

gBanker

Saiful Islam Log off Grameen America

Add Employee

Office ID: 0001 - Rajshahi **Select office id** (2)

Employee Code (3)

Employee Name (4) কর্মচারী নাম(বাংলা) (5)

Designation (6) Guardian Name (7)

Employee Address (8)

Phone No (9) Email (10) Gender: Female (11)

Birth Date (12) Joining Date: 1/1/0001 12:00:00 AM (13) Employee Status: Active (14)

Release Date (15)

Save (16) Click to save data

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Fig 3.3.2.3C: Add Employee

1. Click 'Back to List' to return to employee list.
2. Select employee's office id from drop down.
3. Enter code for employee.
4. Enter name of the employee.
5. Enter name of the employee in Bangla.
6. Enter employee's designated position in the job.
7. Enter employee's guardian name.
8. Enter local address of employee.
9. Enter contact phone no of employee.
10. Enter employee's email address.
11. Select gender of employee from drop down.
12. Select employee's date of birth.
13. Select employee's date of joining.
14. Enter employee status – active/inactive.

Active for regular working employees and inactive for previous employees who are released from this office.

15. Enter release date of the employee, will be only applicable if employee status is inactive.
16. Click 'Save' to store the data.

3.3.3 Members

3.3.3.1 Member Groups

The screenshot shows the gBanker software interface with a blue header bar. The header includes the 'gBanker' logo, user name 'Saiful Islam', a 'Log off' button, and the 'Grameen America' logo. Below the header is a navigation menu with items: Setup, Offices, Members (which is currently selected), Transactions, Transfers, Reports, Accounts, Process, and Security. Under the 'Members' menu, there are three sub-items: Member Groups, Members, and Member Approvals. A red arrow points from the text 'Member Groups' in the sub-menu to the 'Member Groups' link in the main navigation bar. Below the navigation is a dashboard with several summary boxes:

- Daily Repayment Status: 130 Dues, 245 Collections, 100 Rates.
- This Month's Profit Loss: 128K Incomes, 2K Expenditures, 126K Profits.
- Today's Progress: 30 Members, 74 Borrowers, 82K Amt Paid.
- Present Status: 330 Members, 195 Borrowers, 20 Dorment.

Below the dashboard, there are four main sections:

- Business Performance:** Disbursement, Outstanding, Bad loan and Overdue: 2012-2014. It features a bar chart showing Disbursements, Outstandings, Bad loans, and Overdues for the years 2012, 2013, and 2014.
- Arrear Aging:** A table showing the number of members for different age categories of arrears:

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	181-365 Days Drop	8
5	>365 Days Drop	8
- Members:** Member Statistics. A pie chart showing the distribution of member types: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Repayment Classification:** A table showing the number of branches for different repayment rates:

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

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Fig 3.3.3.1A: Member Groups

1. Click 'Member Groups' to see the list of all groups of member.

Member Group List

Group Code	Office Code	Office Name	Formation Date	Edit	Delete
001	0026	Jacksonheights	12-Mar-2015		
002	0026	Jacksonheights	1-Jan-2015		
003	0026	Jacksonheights	1-Mar-2015		
004	0026	Jacksonheights	1-Mar-2015		
005	0026	Jacksonheights	1-Mar-2015		
006	0026	Jacksonheights	1-Mar-2015		
007	0026	Jacksonheights	1-Mar-2015		
008	0026	Jacksonheights	1-Mar-2015		
009	0026	Jacksonheights	1-Mar-2015		
010	0026	Jacksonheights	1-Mar-2015		

<< < 1 2 ... 5 6 > >> Go to page: 1 Row count: 10 Showing 1-10 of 52

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Fig 3.3.3.1B: Member Group List

1. Click ‘Add New’ to add new group of member to the list.
2. Edit the group information of same row.
3. Delete group of same row.

gBanker

Saiful Islam Log off Grameen America

Add Group

Return to list of Member Groups 1 Back to List

GroupCode 2

FormationDate 3

GroupStatus 4

Active

Save 5 Click to save all data

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Fig 3.3.3.1C: Add Member Group

1. Click ‘Back to List’ to return to list of member groups.
2. Enter a code for the new group.
3. Pick the date of group formation.
4. Enter group status active/inactive.
5. Click ‘Save’ to store all entered data. Otherwise data will be lost and group will not be created.

3.3.3.2 Members

The screenshot shows the gBanker software interface. At the top, there is a blue header bar with the 'gBanker' logo on the left and user information ('Saiful Islam', 'Log off', and 'Grameen America') on the right. Below the header is a navigation menu with various links like 'Setup', 'Offices', 'Members', 'Transactions', etc. A red arrow points from the 'Members' link in the navigation bar to a yellow callout box that says 'Click to see the full list of members'. The main content area is divided into several sections:

- Key Metrics:** Displays financial and member statistics. It includes four boxes: 'Daily Repayment Status' (130 Dues, 245 Collections, 100 Rates), 'This Month's Profit Loss' (120K Incomes, 20K Expenditures, 126K Profits), 'Today's Progress' (30 Members, 74 Borrowers, 82K Amt. Paid), and 'Present Status' (330 Members, 195 Borrowers, 20 Dormant).
- Business Performance:** Shows a bar chart titled 'Grameen America - 0026, Jacksonheights' comparing Disbursements, Outstanding, Bad loans, and Overdues across the years 2012, 2013, and 2014.
- Arrear Aging:** A table showing the number of members in different age categories of arrears: 1-30 Day Drop (6), 31-90 Days Drop (37), 90-180 Days Drop (8), 181-365 Days Drop (8), and >365 Days Drop (8).
- Members:** A section titled 'Member Statistics' featuring a pie chart showing the distribution of member types: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Repayment Classification:** A table showing the number of branches in different repayment rate categories: Avg. Repay Rate (30), 96-100 (10), 91-95 (8), 86-90 (6), 81-85 (6), and Less Than 85 (6).

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Fig 3.3.3.2A: Members

1. Click 'Members' to see full list of Members.

gBanker

Saiful Islam Log off i Grameen America

Select member code/group code/center code from list, enter desired code in the right box and click search button ①

Add New ②

Member List

Filter By: View All Type Search Text Search

Image Code Center Group Name Joining Date Gender NID Phone Edit Delete

0026001001	001, Shapla MS	001	Mrs Farida Begum	14-Dec-2013	Female	00011230121	01711212121		
0026001002	001, Shapla MS	001	Mrs Anowara Begum	14-Dec-2013	Female	1213213123123	01711212121		
0026001003	001, Shapla MS	001	Mrs Bilkis Begum	14-Dec-2014	Female	1213213123123	01711212121		
0026001004	001, Shapla MS	001	Mrs Alaya Begum	14-Dec-2013	Female	12324353456	01711212121		
0026001005	001, Shapla MS	001	Mrs Amany Begum	31-Dec-2014	Female	123445677888	01711212121		
0026001007	001, Shapla MS	001	Mrs Josna Begum	31-Dec-2013	Female	12132131231231	01711212121		
0026001008	001, Shapla MS	001	Mrs Lipi Begum	31-Dec-2013	Female	12132131231231	01711212121		
0026001010	001, Shapla MS	001	Mrs Shafaly Begum	31-Dec-2013	Female	12132131231231	01711212121		
0026001011	001, Shapla MS	001	Mrs Sopna Begum	31-Dec-2013	Female	12132131231231	01711212121		
0026001012	001, Shapla MS	001	Mrs Nasrin Begum	31-Dec-2013	Female	123445677888	01711212121		
0026001013	001, Shapla MS	001	Mrs Kshum Begum	31-Dec-2013	Female	12132131231231	01711212121		
0026001014	001, Shapla MS	001	Mrs Masuma Begum	31-Dec-2013	Female	123445677888	01711212121		
0026001015	001, Shapla MS	001	Mrs Hira Begum	31-Dec-2013	Female	1213213123123	01711212121		
0026001016	001, Shapla MS	001	Mrs Nurjahan Begum	31-Dec-2013	Female	123445677888	01711212121		
0026001017	001, Shapla MS	001	Mrs Biva Rani Tripura Begum	31-Dec-2013	Female	1213213123123	01711212121		
0026001018	001, Shapla MS	001	Mrs Rina Begum	31-Dec-2013	Female	1213213123123	01711212121		
0026001019	001, Shapla MS	001	Mrs Soryaia Begum	31-Dec-2013	Female	12324353456	01711212121		
0026001020	405, Konok MS	001	Mrs M talu	19-Mar-2014	Female	2456523	01756523		
0026001021	001, Shapla MS	001	Imrul Ashan Rubel	07-May-2015	Male	42364727	01711906905		
0026002001	002, Golap MS	002	Mrs Shaheda Begum	31-Dec-2013	Female	1213213123123	01711212121		

<< < 1 2 ... 39 40 > >> Go to page: 1 Row count: 20 Showing 1-20 of 786

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Fig 3.3.3.2B: Member List

1. You can filter or sort the list by center code/ group code/member code. Select any from the dropdown list.

If center code is selected, type desired center code in the right box.

If group code is selected, type desired group code in the right box.

If member code is selected, type desired member code in the right box.

Then click ‘Search’.

2. Click ‘Add New’ to add new member.
3. Click to edit member of same row.
4. Click to delete member of same row.

The screenshot shows the 'Member Create' page of the gBanker application. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Reports, Accounts, Process, and Security. The main title is 'Member Create'. On the right, there are buttons for 'Return to member list' (labeled 1) and 'Back to List'. The form contains several input fields and dropdown menus. Fields include: Center (Please Select, labeled 2), Group (Please Select, labeled 3), Member Category (Please Select, labeled 4), First Name (labeled 5), Middle Name (labeled 6), Last Name (labeled 7), Address 1 (labeled 8), Address 2 (labeled 9), Referee Name (labeled 10), Date of Birth (labeled 11), Joining Date (labeled 12), Gender (Male, labeled 13), National ID (labeled 14), Location (Please Select, labeled 15), Email (labeled 16), Phone (labeled 17), and Member Image (Browse... button, labeled 18). Below the image field, a note says 'Photo will appear here' (labeled 19). At the bottom, there are two buttons: 'Save' (labeled 20) and 'Click to save all information'.

Fig 3.3.3.2C: Add Member

1. Click ‘Back to List’ to return to the list of members.
2. Select which center the new member belongs to.
Note: Center list should be created before from [Offices->Centers](#) menu.
3. Select which group the new member belongs to.
Note: Group list should be created before from [Members->Member Groups](#) menu.
4. Select which member category the new member belongs to.
Note: Category list should be created before from [Members->Member Categories](#) menu.
5. Enter first name of the new member.
6. Enter middle name of member.
7. Enter last name of member.
8. Enter member’s permanent address of correspondence.
9. Enter another local address of correspondence.

10. Enter name of the referee, mostly the employee/member introduced the new member to the organization.
11. Select member's date of birth.
12. Select member's date of joining.
13. Select gender.
14. Enter member's national ID no.
15. Enter which location member belongs to.
16. Enter member's email address.
17. Enter member's phone no.
18. Click 'Browse' to go to the computer local drive and select the photo of member.
19. The already uploaded photo will appear here once you click 'Save'.
20. Click to save data.

3.3.3.3 Member Approvals

The screenshot shows the gBanker software interface with the following details:

- Header:** Saiful Islam, Log off, Grameen America logo.
- Menu Bar:** Members (highlighted), Setup, Offices, Transactions, Transfers, Reports, Accounts, Process, Security.
- Top Bar:** Member Groups | Members | Member Approvals. A yellow callout box points to this bar with the text "Click to see the list of members awaiting approvals".
- Dashboard Metrics:**
 - Dues: 130, Collections: 245, Rates: 100
 - Incomes: 128K, Expenditures: 2K, Profits: 126K
 - Members: 30, Borrowers: 74, Amt. Paid: 82K
 - Members: 330, Borrowers: 195, Dorment: 20
- Left Sidebar:** Grameen America - 0026, Jacksonheights. Contains a table for Arrear Aging and a table for Repayment Classification.
- Right Sidebar:** Members. Contains a pie chart titled "Member Statistics" showing the distribution of member types: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Bottom:** Copyright © 2015 Grameen Communications

Fig 3.3.3.3A: Member Approvals

1. Click ‘Member Approvals’ to see the list of all members awaiting approvals.

Image	Code	Center	Group	Name	Joining Date	Gender	NID	Phone	Approval
	0026010033	010, Basonto MS	010	Mrs Abdul	16-Feb-2014	Female	12132131231231	01711212121	<input checked="" type="checkbox"/>

Showing 1-1 of 1

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Fig 3.3.3.3B: Member Approval List

1. You can filter or sort the list by center code/ group code/member code. Select any from the dropdown list.
If center code is selected, type desired center code in the right box.
If group code is selected, type desired group code in the right box.
If member code is selected, type desired member code in the right box.
Then click ‘Search’.
2. Click the icon to approve the member of same row.

3.3.4 Transactions

3.3.4.1 Loan Approvals

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with various menu items: Setup, Offices, Members, Transactions (which is the active menu), Transfers, Reports, Accounts, Process, and Security. Below the navigation bar, there is a sub-navigation menu with links: Loan Approvals, Loan Disbursements, Loan Collections, Special Loan Collections, and Loan Corrections. A red arrow points from the text 'Loan Approvals' in the sub-navigation menu to the 'Transactions' menu item in the main navigation bar. A tooltip appears over the 'Transactions' menu item, stating "'Loan Approvals' is the sub menu of 'Transactions' menu. Click to see the list of loan approvals." with a circled number '1'. The main content area displays several summary statistics in colored boxes: Daily Repayment Status (130 Dues, 245 Collections, 100 Rates), This Month's Profit Loss (128K Incomes, 2K Expenditures, 126K Profits), Today's Progress (30 Members, 74 Borrowers, 82K Amt Paid), and Present Status (330 Members, 195 Borrowers, 20 Dormant). Below these, there are four sections: Business Performance (a bar chart showing Disbursements, Outstanding, Bad loans, and Overdues for 2012, 2013, and 2014), Arrear Aging (a table showing the number of members for different age categories of arrears), Member Statistics (a pie chart showing the distribution of Members, Borrowers, Dormant Members, and Overdues), and Repayment Classification (a table showing the average repayment rate for different branches). At the bottom left, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.4.1A: Loan Approvals

1. Click 'Loan Approvals' to see full list of approvals.

Fig 3.3.4.1B: Loan Approval List

1. You can filter or sort the list by center code/ product code/member code. Select any from the dropdown list.
If center code is selected, type desired center code in the right box.
If member code is selected, type desired member code in the right box.
If product code is selected, type desired product code in the right box.
Then click ‘Search’.
2. Click ‘Add New’ to add new loan approvals.
3. Click to edit approval information of same row.
4. Click to delete approval of same row.

The screenshot shows the 'Add Loan Approval' page in the gBanker application. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Reports, Accounts, Process, and Security. The user is logged in as 'Saiful Islam'. On the right, there's a 'Grameen America' logo.

The main form has the following fields:

- Office ID:** 0026 - Jacksonheights (Step 2)
- Center ID:** 001 - Shapia MS (Step 3)
- Member:** (Step 4)
- Product ID:** Please Select (Step 5)
- InvestorID:** 99 - CodeFirst(Test) (Step 6)
- Loan Term:** (Step 7)
- Purpose ID:** 01 - Mortageee (Step 8)
- Principal Loan:** 0.00 (Step 9)
- Duration:** 0 (Step 10)
- Loan Installment:** 0.00 (Step 11)
- Interest Installment:** 0.00 (Step 12)
- TransType:** Cash (Step 13)

At the bottom left is a 'Save' button, and at the bottom center is a button labeled 'Click to save all information' (Step 14). A yellow callout box points to this button.

Fig 3.3.4.1C: Add Loan Approval

1. Click 'Back to List' to return to the list of loan approvals.
2. Select office ID.
Note: Office should be created before from [Offices->Offices](#) menu.
3. Select center ID.
Note: Center should be created before from [Offices->Center](#) menu.
4. Select member ID.
Note: Member should be created before from [Members->Members](#) menu.
5. Select Product ID.
Note: Product should be created before from [Setup->Products](#) menu.
6. Select investor ID.
Note: Investor should be created before from [Setup ->Investors](#) menu.
7. Loan Term will be automatically populated after selecting product ID – step 5.
Note: Product should be created before from [Setup->Products](#) menu.
8. Select purpose ID.
Note: Purpose should be created before from [Setup ->Purposes](#) menu.
9. Enter principal loan amount.
10. Loan duration will be automatically inserted from product ID.
11. Loan installment will be automatically calculated from product ID.
12. Interest installment will be automatically calculated from product ID.
13. Select transaction type – Cash/Cheque. Loan will be given to member as a cash or bank cheque.
14. Click to save all data.

3.3.4.2 Loan Disbursements

The screenshot shows the gBanker software interface for Grameen America. The top navigation bar includes links for Setup, Offices, Members, Transactions (highlighted), Transfers, Reports, Accounts, Process, and Security. The user is logged in as Saiful Islam.

A tooltip message is displayed: "'Loan Disbursement' is the sub menu of 'Transactions'. Click to see the full list." A red arrow points from the 'Transactions' link in the navigation bar to this tooltip.

Key statistics displayed include:

- Daily Repayment Status:** 130 Dues, 245 Collections, 100 Rates.
- This Month's Profit Loss:** 128K Incomes, 2K Expenditures, 126K Profits.
- Today's Progress:** 30 Members, 74 Borrowers, 82K Amt. Paid.
- Present Status:** 330 Members, 195 Borrowers, 20 Dormant.

Business Performance: Disbursement, Outstanding, Bad loan and Overdue: 2012-2014. A bar chart shows the following data:

Year	Disbursements	Outstandings	Bad loans	Overdues
2012	~100	~20	~5	~5
2013	~120	~30	~15	~5
2014	~140	~10	~10	~5

Members: Member Statistics pie chart showing distribution of members across categories: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).

Arrear Aging: A table showing the number of members in different age categories of arrears:

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	181-365 Days Drop	8
5	>365 Days Drop	8

Repayment Classification: A table showing the number of branches in different repayment rate categories:

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

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Fig 3.3.4.2A: Loan Disbursements

1. Click 'Loan Disbursements' too see the list of all disbursements.

Office Code	Center Code	Member Info	Product Code	Purpose Name	Principal Loan	Interest Rate	Interest Charge	Loan Inst.	Interest Inst.	Inst. StartDate	Disburse Date	Status	Action
0026	001	0026001001 - Mrs	01	Mortageee	5000	13.07	653.5	111	14	2015-02-15	8-Feb-2015		<input type="button" value="Edit"/>
0026	001	0026001021 - Imrul	01	Mortageee	5000	13.07	653.5	111	14	2015-02-15	8-Feb-2015		<input type="button" value="Edit"/> <input type="button" value="Delete"/>
0026	001	0026001004 - Mrs	01	Mortageee	5000	13.07	0	111	14	2015-02-15			<input type="button" value="Edit"/> <input type="button" value="Delete"/>

<< < 1 > >> Go to page: 1 Row count: 10 Showing 1-3 of 3

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Fig 3.3.4.2B: Loan Disbursement List

1. You can filter or sort the list by center code/ member code/product code. Select any from the dropdown list.
 If center code is selected, type desired center code in the right box.
 If member code is selected, type desired member code in the right box.
 If product code is selected, type desired product code in the right box.
 Then click 'Search'.
2. Click to edit disburse information of same row. Then the edit window will pop up as shown in next figure.
3. Click to delete the disburse info of same row.

gBanker

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Loan Disbursement List

Filter By: View All Type Search Text Search

Office Code	Center Code	Member Info	Product Code	Purpose Name	Principal Loan	Inst. StartDate	Disburse Date	Status	SMS
0026	001	0026001001 - Mrs Farida Begum	01	Mortageeee	5000	2015-02-15		3	<input type="button"/> <input type="button"/>
0026	001	0026001021 - Imrul Ashan Rubel	01	Mortageeee	5000	2015-02-15		<input type="button"/> <input type="button"/>	
0026	001	0026001004 - Mrs Alaya Begum	01	Mortageeee	5000	2015-02-15		<input type="button"/> <input type="button"/>	
0026	001	0026001002 - Mrs Anowara Begum	04	Mortageeee	9000	2015-02-15		<input type="button"/> <input type="button"/>	
0026	001	0026001002 - Mrs Anowara Begum	05	Mortageeee	5000	2015-02-15		<input type="button"/> <input type="button"/>	
0026	001	0026001011 - Mrs Sopna Begum	01	Mortageeee	5000	2015-02-15		<input type="button"/> <input type="button"/>	

<< < 1 > >> Go to page: 1 Row count: 10 Showing 1-6 of 6

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Fig 3.3.4.2B: Edit Loan Disbursement

1. Enter an installment start date in the edit window.
2. Then click 'Save' to store the change.
3. Then the status of that specific item will be set as 'Disbursed'.

3.3.4.3 Loan Collections

The screenshot shows the gBanker software interface for Grameen America. The top navigation bar includes links for Setup, Offices, Members, Transactions (highlighted), Transfers, Reports, Accounts, Process, and Security. The user is logged in as Saiful Islam.

The main menu bar shows the following counts:

- Dues: 130
- Collections: 245
- Rates: 100
- Incomes: 128K
- Expenditures: 2K
- Profits: 126K
- Members: 30
- Borrowers: 74
- Amt. Paid: 82K
- Present Status: 330
- Borrowers: 195
- Dorment: 20

The 'Transactions' menu has a sub-menu for 'Loan Collections' highlighted with a red arrow. A callout box points to this sub-menu with the text: "'Loan Collections', sub menu of 'Transactions'. Click to see list of collections'.

The interface includes several sections:

- Business Performance:** Bar chart showing Disbursements, Outstanding, Bad loans, and Overdues from 2012 to 2014.
- Member Statistics:** Pie chart showing the distribution of Members, Borrowers, Dorment Members, and Overdues.
- Arrear Aging:** Table showing the number of members for different age categories of arrears.
- Repayment Classification:** Table showing the number of branches for different repayment rates.

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Fig 3.3.4.3A: Loan Collections

- Click 'Loan Collections' too see the list of all collections.

gBanker

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Loan Collection

Sort by member code/name (2)

Add new collection (4)

Select Center (1)

Filter By: View All Type Search Text Sort By: Member Code Ascending Search

Product Code - 01 Name - Jagoron Due Loans: 7770 Loan Collections: 7770 Due Interest: 980 Interest Collection: 980 Total Due: 8750 Total Collection: 8750

8750

Member Code	Member Name	Loan Term	TrxType	Loan Due	Interest Due	Total Installment	Loan Paid	Interest Paid	Principal Loan	Loan Repaid
0026012001	MrsParvinAkter	1	10	444	56	500	444	56	20000	18208
0026012002	MrsRomisaAkter	1	10	444	56	500	444	56	20000	17764
0026012004	MrsShahenurBegum	1	10	444	56	500	444	56	20000	18208
0026012007	MrsSalmaBegum	1	10	444	56	500	444	56	20000	17764
0026012008	MrsMajedaBegum	1	10	444	56	500	444	56	20000	5328
0026012009	MrsRinaBegum	1	10	444	56	500	444	56	20000	16430
0026012011	MrsRUPBANUBegumAmin Bazar, Savar, Dhaka.	1	10	333	42	375	333	42	15000	5661
0026012013	MrsBitheBegum	1	10	444	56	500	444	56	20000	12432
0026012014	MrsHusnawaraBegum	1	10	444	56	500	444	56	20000	11988
0026012015	MrsRupalyBegum	1	10	444	56	500	444	56	20000	7104
0026012016	MrsAsiaBegum	1	10	444	56	500	444	56	20000	10656
0026012017	MrsShalehaBegum	1	10	444	56	500	444	56	20000	10656
0026012018	MrsTaraBanu	1	10	444	56	500	444	56	20000	4884
0026012019	MrsJosnaAkter	1	10	444	56	500	444	56	20000	1776
0026012021	Kulsum	1	10	444	56	500	444	56	20000	17785
0026012022	Zorina	1	10	444	56	500	444	56	20000	13764
0026012023	Jesmeen	1	10	333	42	375	333	42	15000	12989
0026012024	Minara	1	10	444	56	500	444	56	20000	17319

<< < 1 > >> Go to page: 1 Row count: 10 Showing 1-1 of 1

Save Collection Info Click to see in report view (5)

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Fig 3.3.4.3B: Loan Collection List

1. Select Center to see the collection list of specific center.
2. Sort the list by member code/name.
3. The marked part is an overview report of the selected center. If any modification is done in any of the field below will result change into this at a glance report.
4. Click 'Add New' to add new loan collection.
5. Click 'Collection Info' to see the list in report view.

The screenshot shows the 'Add Transfer Collection' page in gBanker. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is logged in as Saiful Islam. On the right, there's a Grameen America logo.

The main form has the following fields:

- OfficeID:** 0026 - Jacksonheights (with a dropdown arrow)
- CenterID:** 012 - Baly MS (with a dropdown arrow)
- Member:** (empty input field)
- ProductID:** Please Select (with a dropdown arrow)
- LoanTerm:** 0 (with a dropdown arrow)
- TrxDate:** 2/8/2015 12:00:00 AM
- TotalPaid:** 0.00
- LoanPaid:** 0.00
- IntPaid:** 0.00

At the bottom left is a blue 'Save' button. To its right is a yellow box containing the text 'Click to save data' with a circled number 11. Above the 'Save' button is a yellow bar with the text 'Return to collection list' and a circled number 1, with a red arrow pointing from it to the 'Save' button.

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Fig 3.3.4.3C: Add Transfer Collections

1. Click to return to list of collections.
2. Select office ID.
3. Select center ID.
4. Enter member name/code.
5. Select product ID.
6. Loan term is automatically selected.
7. Transaction date is automatically selected.
8. Total amount will be automatically calculated if step 9 & 10 are done.
9. Enter amount of loan paid.
10. Enter amount of interest paid.
11. Click to save data.

3.3.4.4 Special Loan Collections

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with various menu items: Setup, Offices, Members, Transactions (which is the active tab), Transfers, Reports, Accounts, Process, and Security. Below the navigation bar, there is a sub-navigation menu with links: Loan Approvals, Loan Disbursements, Loan Collections, Special Loan Collections (which is highlighted with a red arrow), and Loan Corrections.

In the center of the screen, there is a yellow banner with the text: "'Special Loan Collections' is the sub menu of 'Transactions'. Click to see list". Below this banner, there are four cards displaying summary data:

- Daily Repayment Status:** 130 Dues, 245 Collections, 100 Rates.
- This Month's Profit Loss:** 128K Incomes, 2K Expenditures, 126K Profits.
- Today's Progress:** 30 Members, 74 Borrowers, 82K Amt. Paid.
- Present Status:** 330 Members, 195 Borrowers, 20 Dorment.

Below these cards, there are two main sections:

- Business Performance:** A chart showing Disbursement, Outstanding, Bad loan and Overdue for the years 2012, 2013, and 2014. The legend indicates:
 - Disbursements (Blue)
 - Outstandings (Red)
 - Bad loans (Yellow)
 - Overdues (Green)
- Members:** A pie chart titled "Member Statistics" showing the distribution of member types:
 - Members: 40%
 - Borrowers: 30%
 - Dorment Members: 16%
 - Overdues: 14%

At the bottom left, there is a copyright notice: "Copyright © 2015 Grameen Communications".

Fig 3.3.4.4A: Special Loan Collections

1. Click 'Special Loan Collections' too see the list of all special collections.

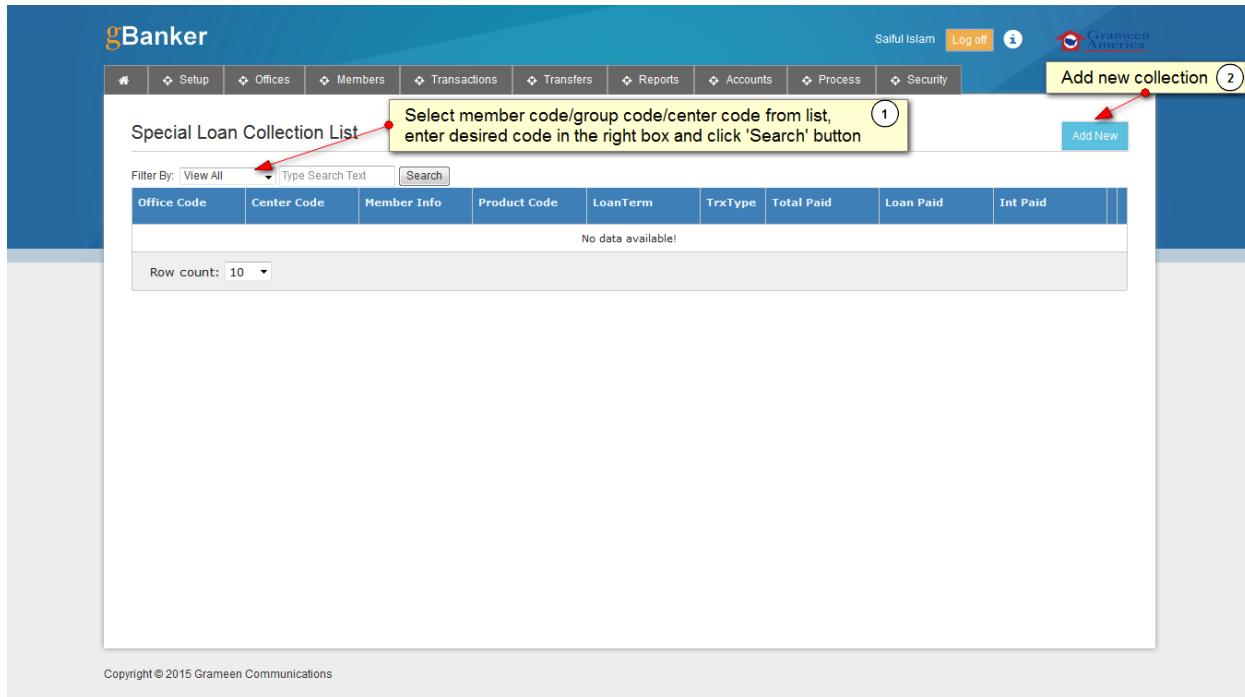


Fig 3.3.4.4B: Special Loan Collection List

1. Special loan collection applies for the scenario where a member is not supposed to pay his/her loan at that specific day or date. Meaning that if any member wants to pay loan any date other than the systematic collection date then this option applies.
You can filter or sort the list by center code/ product code/member code. Select any from the dropdown list.
If center code is selected, type desired center code in the right box.
If product code is selected, type desired group code in the right box.
If member code is selected, type desired member code in the right box.
Then click 'Search'.
2. Click 'Add New' to add special loan.

Add SpecialLoanCollection

Return to list of special collections 1 Back to List

OfficeID
0026 - Jacksonheights 2

CenterID
001 - Shapla MS 3

Member
4

ProductID
Please Select 5

TrxType
Cash 6

LoanTerm
0 7

TotalPaid
0.00 8

LoanPaid
0.00 9

IntPaid
0.00 10

Create 11 Click to save data

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Fig 3.3.4.4C: Add Special Loan Collection

1. Click to return to list of special collections.
2. Office ID is automatically selected from system login.
3. Center ID is automatically selected from system login.
4. Enter member name/code.
5. Select product ID.
6. Transaction type is automatically selected.
7. Loan term is automatically selected.
8. Total amount is automatically calculated when step 9 and 10 is done.
9. Enter amount of loan paid.
10. Enter amount of interest paid.
11. Click to save data.

3.3.4.5 Loan Corrections

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The Transactions link is currently selected. Below the navigation bar, there is a breadcrumb trail: Loan Approvals > Loan Disbursements > Loan Collections > Special Loan Collections > Loan Corrections. A yellow callout box with a red arrow points to the 'Loan Corrections' link in the breadcrumb trail, stating: "'Loan Corrections' is the sub menu of Transactions. Click to see list of corrections".

Below the breadcrumb trail, there are four summary boxes:

- Daily Repayment Status:** 130 Dues, 245 Collections, 100 Rates.
- This Month's Profit Loss:** 128K Incomes, 2K Expenditures, 126K Profits.
- Today's Progress:** 30 Members, 74 Borrowers, 82K Amt. Paid.
- Present Status:** 330 Members, 195 Borrowers, 20 Dormant.

On the left side, there are two main sections:

- Business Performance:** A chart showing Disbursement, Outstanding, Bad loan, and Overdue for the years 2012, 2013, and 2014. The legend indicates:
 - Disbursements (Blue)
 - Outstandings (Red)
 - Bad loans (Yellow)
 - Overdues (Green)
- Arrear Aging:** A table showing the number of members for different age categories of arrears:

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	181-365 Days Drop	8
5	>365 Days Drop	8

On the right side, there are two sections:

- Members:** A pie chart titled 'Member Statistics' showing the distribution of member types:

Category	Percentage
Members	40%
Borrowers	30%
Dorment Members	16%
Overdues	14%
- Repayment Classification:** A table showing the number of branches for different repayment rates:

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

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Fig 3.3.4.5A: Loan Correction

1. Click 'Loan Corrections' too see the list of all loan corrections.

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is logged in as Saiful Islam, with a Log off button and a help icon. The Grameen America logo is also present. The main content area is titled "Loan Correction List". A yellow button labeled "Add new loan correction" with a circled "1" is highlighted with a red arrow pointing to it. Below this is a blue button labeled "Add New". A table header row is visible with columns: Office Code, Center Code, Member Info, Product Code, LoanTerm, TrxType, Total Paid, Loan Paid, and Int Paid. A message "No data available!" is displayed below the table. At the bottom left, there is a "Row count: 10" dropdown menu. Copyright information "Copyright © 2015 Grameen Communications" is at the bottom.

Fig 3.3.4.5B: Loan Correction List

1. Click 'Add New' to add new loan correction.

The screenshot shows the 'Add LoanCorrection' page of the gBanker application. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. On the right, it shows the user 'Saiful Islam' is logged in, with options to Log off and access Help and Security.

The main form has the following fields:

- OfficeID:** 0026 - Jacksonheights (Step 2)
- CenterID:** 001 - Shaplia MS (Step 3)
- Member:** (Step 4)
- ProductID:** Please Select (Step 5)
- TrxType:** Cash (Step 6)
- LoanTerm:** 0 (Step 7)
- TotalPaid:** 0.00 (Step 8)
- LoanPaid:** 0.00 (Step 9)
- IntPaid:** 0.00 (Step 10)

At the bottom left is a blue 'Save' button, and at the bottom center is a yellow box containing the text 'Click to save data' (Step 11). There are also 'Return to correction list' and 'Back to List' buttons at the top right.

Fig 3.3.4.5C: Add Loan Correction

For each wrong loan collection entry (i.e.- One member's collection is added to another one's account), two loan corrections are to be performed. Deduct or debit the loan and interest amount from one's account and credit that to another one's who truly paid. Steps are following-

1. Click to return to list of loan corrections.
2. Office ID will be automatically selected from system login.
3. Center ID will be automatically selected from system login.
4. Enter any number or character of member name/code and select from suggestion.
5. Select product ID.
6. Select transaction type .
7. Loan term is automatically selected.
8. Total paid amount will be calculated by system if step 9 and 10 are performed.
9. Enter amount of loan that should be debited or credited. Example: Amena's USD 50 loan collection has been mistakenly added in Fatema's account. Now two loan correction forms have to be filled up to correct the error, one for Fatema where the loan amount will be entered as negative(i.e. -500) and the other for Amena where that same specific amount will be entered positive(i.e. 500).
10. Enter amount of interest paid. Follow the same instruction as for step 9.
11. Click to save data.

3.3.5 Transfers

3.3.5.1 Member Transfer

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with various menu items: Setup, Offices, Members, Transactions, Transfers (which is currently selected), Reports, Accounts, Process, and Security. The user is logged in as Saiful Islam. The main content area has a header "Member Transfer | Disburse Transfer". A tooltip message "Member Transfer is the sub menu of Transfer menu. Click to transfer a member" appears above the "Transfers" menu item. Below this, there are four summary boxes: "Daily Repayment Status" (130 Dues, 245 Collections, 100 Rates), "This Month's Profit Loss" (128K Incomes, 2K Expenditures, 126K Profits), "Today's Progress" (30 Members, 74 Borrowers, 82K Amt. Paid), and "Present Status" (330 Members, 195 Borrowers, 20 Dorment). The main dashboard is divided into several sections: "Business Performance" (Bar chart showing Disbursements, Outstanding, Bad loans, Overdues from 2012 to 2014), "Members" (Pie chart showing Member Statistics: Members 40%, Borrowers 30%, Dorment Members 16%, Overdues 14%), "Arrear Aging" (Table showing the number of members for different age categories of arrears), and "Repayment Classification" (Table showing the number of branches for different repayment rate ranges). The bottom of the screen displays the copyright notice "Copyright © 2015 Grameen Communications".

Fig 3.3.5.1A: Member Transfer

1. Click to transfer a member.

gBanker

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Member Transfer ① This page is to transfer a member from one center to another

Center Name Group Name Member Name

Please Select Select Center ② Please Select Select group ③ Select member name ④

Office	Center	Code	Member	New Office	New Center	New Group
Member details will appear here ⑤						

Go to page: 1 Row count: 10

Save

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Fig 3.3.5.1B: Member Transfer form

1. This page is to transfer a member from one center to another.
2. Select center.
3. Select group.
4. Select Member name.
5. Then member details will appear in the list as shown in the figure below.

gBanker

Saiful Islam Log off Grameen America

Member Transfer

Office	Center	Code	Member	New Office	New Center	New Group
Jacksonheights	Shapla MS	0026001004	Mrs Alaya Begum	3001, Fultala1	03, Jamuna	03

<< < 1 > >> Go to page: 1 Row count: 10 Shoring 1-1 of 1

Member info viewed (4)

Save (8) Click to save the changes (8)

Select new office for member (5)

Select new center (6)

Select new group (7)

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Fig 3.3.5.1C: Member Transfer Save

1. After selecting a center
2. Then selecting a group in that specific center
3. Then selecting the desired member
4. That specific member's information is visible in the list. (Highlighted in green color)
5. Select new office id for that member.
6. Select new center id.
7. Select new group id.
8. Save the data to complete the transfer of the member from one center to another.

3.3.5.2 Disburse Transfer

The screenshot shows the gBanker software interface with a blue header bar. The header includes the gBanker logo, user name 'Saiful Islam', a 'Log off' button, and the Grameen America logo. Below the header is a navigation menu with items: Setup, Offices, Members, Transactions, Transfers (which is currently selected), Reports, Accounts, Process, and Security. A red arrow points from the text 'Click to transfer disbursement for a member' to the 'Transfers' menu item.

Below the menu is a yellow banner with the text 'Click to transfer disbursement for a member' and a circled number '1'. To the left of the banner is the text 'Member Transfer | Disburse Transfer'.

The main content area contains several data cards:

- Daily Repayment Status:** Shows 130 Dues, 245 Collections, and 100 Rates.
- This Month's Profit Loss:** Shows 128K Incomes, 2K Expenditures, and 126K Profits.
- Today's Progress:** Shows 30 Members, 74 Borrowers, and 82K Amt. Paid.
- Present Status:** Shows 330 Members, 195 Borrowers, and 20 Dorment.

Below these cards are two main sections:

- Business Performance:** A chart titled 'Disbursement, Outstanding, Bad loan and Overdue: 2012-2014' showing the volume of Disbursements, Outstanding amounts, Bad loans, and Overdues across the years 2012, 2013, and 2014.
- Members:** A section titled 'Member Statistics' featuring a pie chart divided into four segments: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).

At the bottom left of the main content area is the copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.5.2A: Disburse Transfer

1. Click 'Disburse Transfer' to transfer disbursement of a member.

The screenshot shows the 'Transfer Disbursement' screen in the gBanker application. The interface is divided into several sections: 'Center' (with a dropdown menu), 'Member' (with a dropdown menu), 'Product' (with 'Product Code' and 'Tr. Product Code' dropdowns), 'Loan Term' (with a dropdown menu), 'Purpose' (with a dropdown menu), 'Transaction' (with 'Principal Loan' and 'Interest Charge' fields), 'Duration' (with a dropdown menu), 'Disburse Date' (with a dropdown menu), 'Installment Start Date' (with a dropdown menu), and 'Interest Installment' (with a dropdown menu). At the bottom left is a 'Save' button, and at the bottom center is a yellow box containing the text 'Click to save the changes'. The entire window has a light gray background.

Fig 3.3.5.2B: Transfer Disbursement

1. Select center ID.
2. Enter any number or character from member name or code, then select from the suggestion.
3. Select Product.
4. Select transfer product code to which the disbursement is being transferred.
5. Loan term is automatically selected.
6. Purpose is automatically selected.
7. Amount of principal loan is automatically selected.
8. Interest charge is automatically selected.
9. Enter loan duration in months.
10. Date of disbursement is the original disbursement date and is automatically selected.
11. Enter amount of loan installment.
12. Select date loan installment start.
13. Enter interest amount per installment.
14. Click to save the changes.

3.3.6 Reports

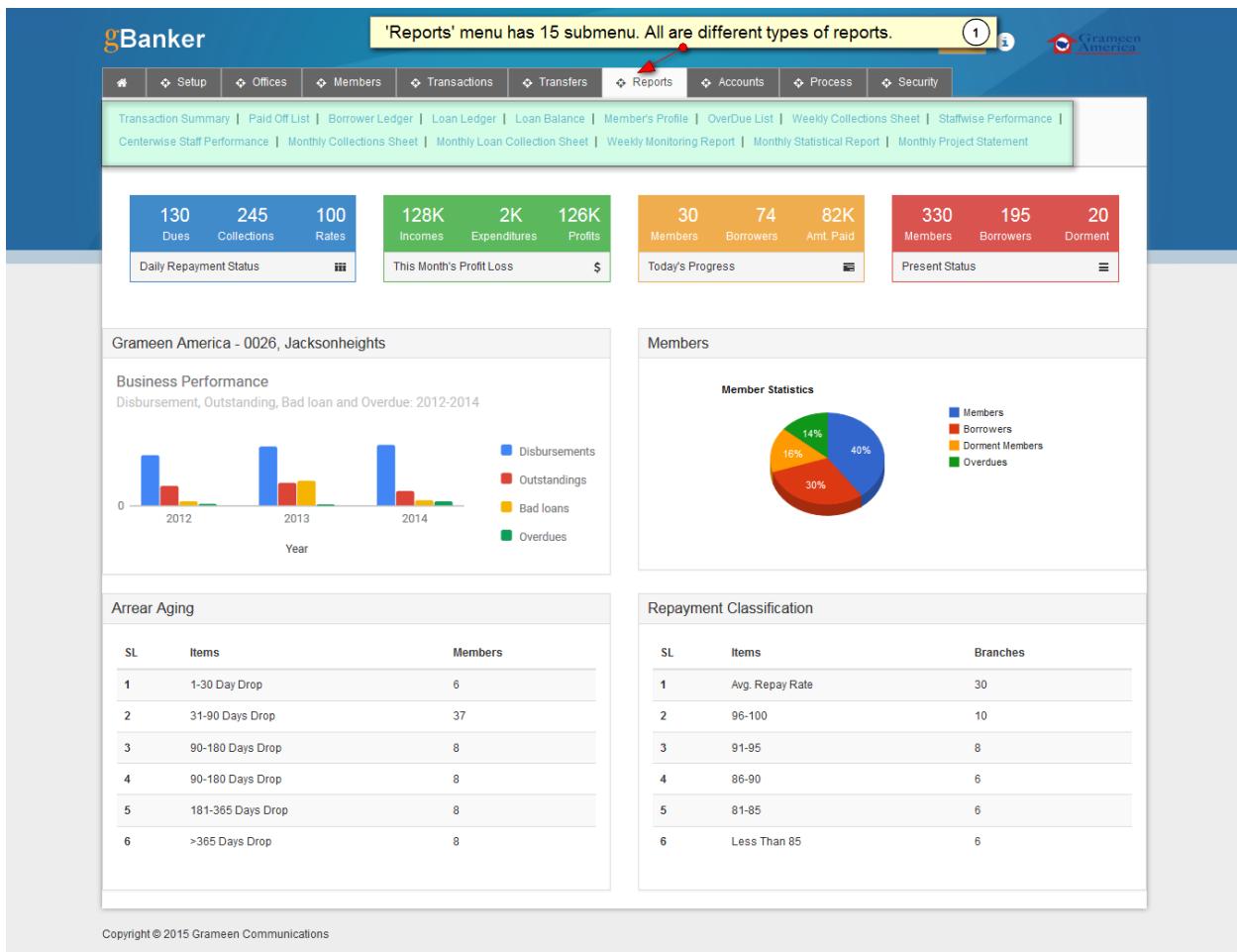


Fig 3.3.6: Reports

1. Reports menu has 15 submenu items which all are different types of reports. These reports will be illustrated in the [Reporting](#) section of the manual.

3.3.7 Accounts

3.3.7.1 Chart of Accounts

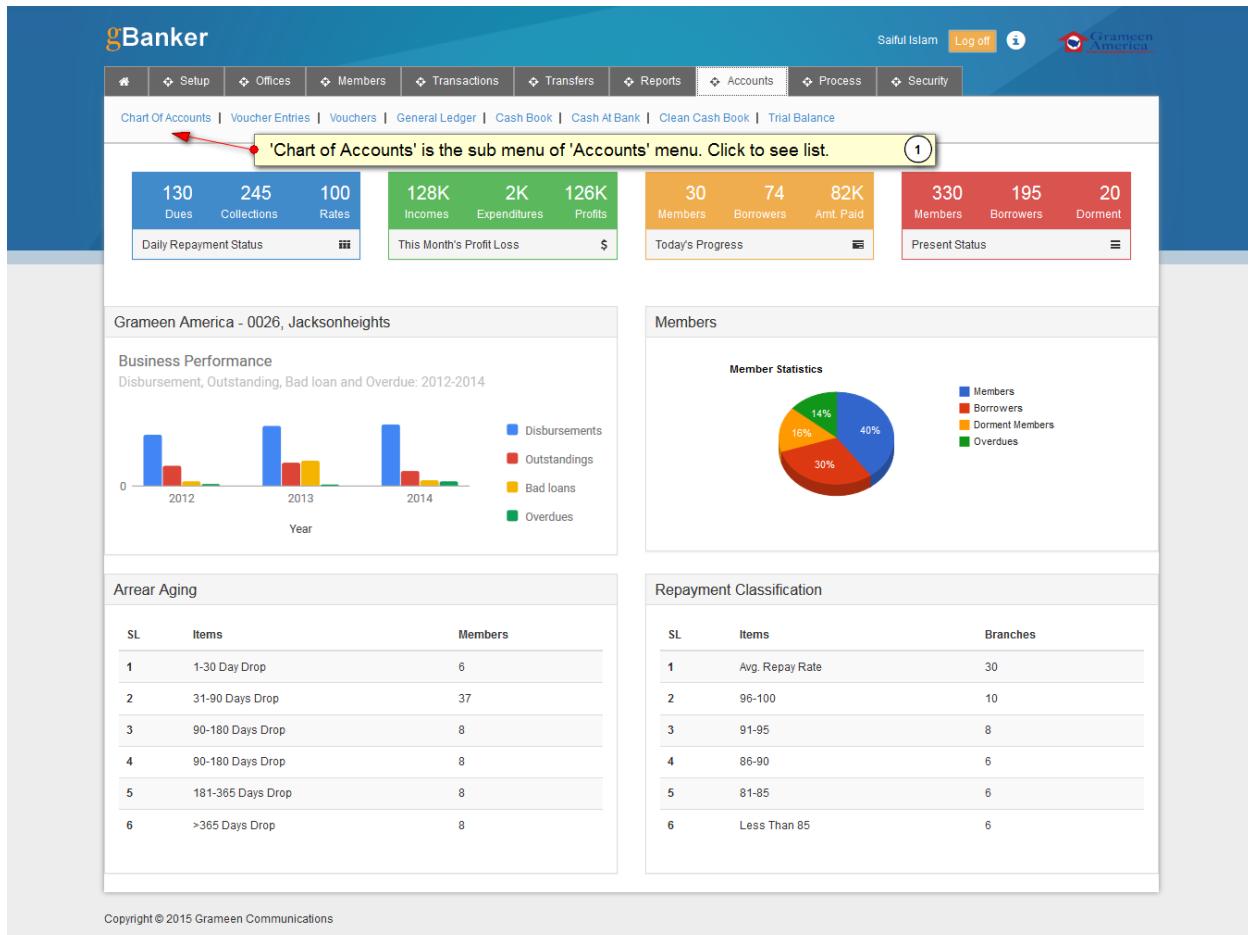


Fig 3.3.7.1A: Chart of Accounts

1. Click ‘Chart of Account’ to see the account list.

gBanker

Saiful Islam Log off Grameen America

Account Code List

Select Account code/name and enter desired code in right box then click search to sort the list.

To add new account code

Edit Account

Delete account

SL	Code	Acc Name	Level	First	Second	Third	Fourth	Fifth	Transaction	Office	Module	Note			
1		Asset	1	1					Active	Head Office	Accounting	,	<input checked="" type="checkbox"/>		
1000		Nagod	2	1	1000				Active			,			
1001		Cash In Hand	3	1	1000	1001			Active	Branch Office	Accounting	,			
1002		Patty Cash	3	1	1000	1002			Active	Branch Office	Accounting	,			
1100		Bank Accounts	2	1	1100				In Active			,			
1101		Bangladesh Bank	3	1	1100	1101			In Active			,			
1102		Sonali Bank	3	1	1100	1102			In Active	Branch Office	Accounting	,			
1102.1		Sonali Bank STD A/C	4	1	1100	1102	1102.1		Active	Branch Office	Accounting	,			
1102.2		Sonali Bank Saving A/C	4	1	1100	1102	1102.2		Active	Branch Office	Accounting	,			
1103		Janata Bank	3	1	1100	1103			In Active			,			

<< < 1 2 ... 41 42 > >> Go to page: 1 Row count: 10 Showing 1-10 of 420

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Fig 3.3.7.1B: Account Code List

1. Sort the list by Account code/account name.
If account code is selected, type desired account code in the right box.
If account name is selected, type desired account name in the right box.
Then click 'Search'.
2. Click 'Add New' to add account code.
3. Click to edit account information of the same row.
4. Click to delete account of same row.

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Setup Offices Members Transactions Transfers Reports Accounts Process Security

Account Code Create Back to List

Parent Code (1) New Code (2)

Account Head (3) Level (4)

Is Transaction (5)

Nature (6)

Module (7) Office Level (8)

Category (9) Note (10)

Save (11) Click to save all data

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Fig 3.3.7.1C: Account Code Create

1. Enter Parent code.
2. Enter new code for account.
3. Enter name of account head.
4. Enter level of account.
5. Check if the account code is the one where direct transaction takes place.
6. Enter nature of the account.
7. Enter module of the account.
8. Select which level of office- Branch/Area/Zone/Head office etc.
9. Select category of account from the list.
10. Select note from the list. An account may fall into the categories in list or may not.
11. Click to save all information of account.

3.3.7.2 Voucher Entries

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links: Chart Of Accounts, Voucher Entries (highlighted with a red arrow), Vouchers, General Ledger, Cash Book, Cash At Bank, Clean Cash Book, and Trial Balance. Below the navigation bar are four summary boxes: Dues (130), Collections (245), Rates (100); Incomes (128K), Expenditures (2K), Profits (126K); Members (30), Borrowers (74), Amt. Paid (82K); and Members (330), Borrowers (195), Dorment (20). A callout box points to the 'Voucher Entries' link with the text: "'Voucher Entries' is the sub menu of 'Accounts' menu. Click to see entry list." A small number '1' is in the top right corner of this callout box. The main content area contains several sections: 'Business Performance' with a bar chart showing Disbursements, Outstanding, Bad loan, and Overdue for 2012, 2013, and 2014; 'Member Statistics' with a pie chart showing distribution of Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%); 'Arrear Aging' with a table showing member counts for different age categories; and 'Repayment Classification' with a table showing branch counts for different repayment rates. At the bottom left, there is a copyright notice: Copyright © 2015 Grameen Communications.

Fig 3.3.7.2A: Voucher Entries

1. Click 'Voucher Entries' to see the voucher entry list.

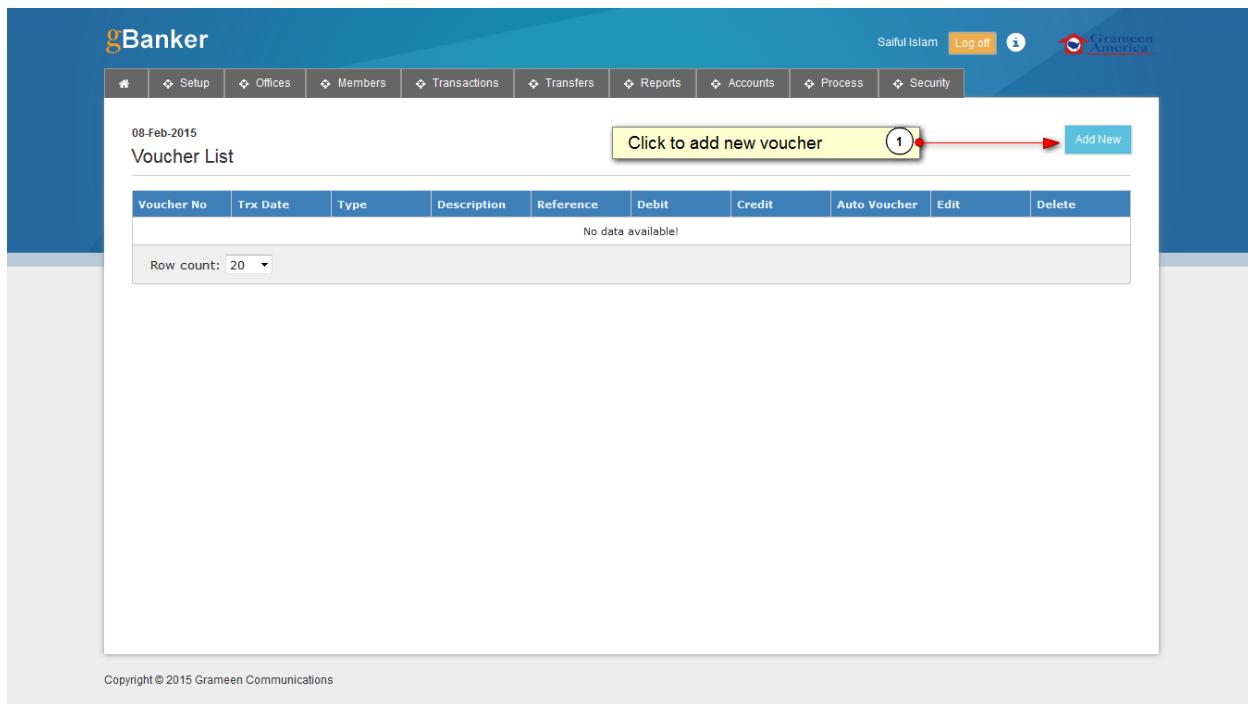


Fig 3.3.7.2B: Voucher List

1. Click 'Add New' to add new voucher to the list.

The screenshot shows the 'Voucher Create' page of the gBanker application. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is logged in as 'Saiful Islam'. The main title is 'Voucher Create' with a 'Back to List' link. A transaction date '08-Feb-2015' is displayed. A red arrow points from step 1 to a checkbox labeled 'Rectify Voucher'. Step 2 points to a dropdown menu set to 'Journal'. Step 3 points to a button labeled 'New Voucher'. Step 4 points to a reference input field. Step 5 points to a description input field. Step 6 points to an account input field. Step 7 points to a debit amount input field. Step 8 points to a credit amount input field. Step 9 points to a narration input field. Step 10 points to a button labeled 'Click to do more voucher entries'. Step 11 points to a 'Save' button. The bottom of the screen has a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.7.2C: Voucher Create

1. Check the box if you want to rectify the voucher.
2. Select voucher type – Credit/Debit/Journal.
3. Click ‘New Voucher’ to generate a voucher in the left box.
4. Enter reference information.
5. Enter description if any.
6. Enter the account code of this voucher.
7. Enter debit amount if ‘Debit’ is selected in step 2.
8. Enter credit amount if ‘Credit’ is selected in step 2.
9. Enter narration if any.
10. Click ‘Add’ if you have more voucher entries.
11. Click ‘Save’ to store/save all voucher entries.

3.3.7.3 Vouchers

'Chart of Accounts' is the sub menu of 'Accounts' menu. Click to see voucher in report ①

gBanker

Saiful Islam Log off Grameen America

Chart Of Accounts | Voucher Entries | Vouchers | General Ledger | Cash Book | Cash At Bank | Clean Cash Book | Trial Balance

Setup Offices Members Transactions Transfers Reports Accounts Process Security

130 Dues 245 Collections 100 Rates

128K Incomes 2K Expenditures 126K Profits

30 Members 74 Borrowers 82K Amt. Paid

330 Members 195 Borrowers 20 Dorment

Daily Repayment Status This Month's Profit Loss \$ Today's Progress Present Status

Grameen America - 0026, Jacksonheights

Business Performance
Disbursement, Outstanding, Bad loan and Overdue: 2012-2014

Year

Disbursements Outstandings Bad loans Overdues

Arrear Aging

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	90-180 Days Drop	8
5	181-365 Days Drop	8
6	>365 Days Drop	8

Members

Member Statistics

Members: 40%, Borrowers: 30%, Dorment Members: 16%, Overdues: 14%

Repayment Classification

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

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Fig 3.3.7.3A: Vouchers

1. Click 'Vouchers' to see the vouchers in report.

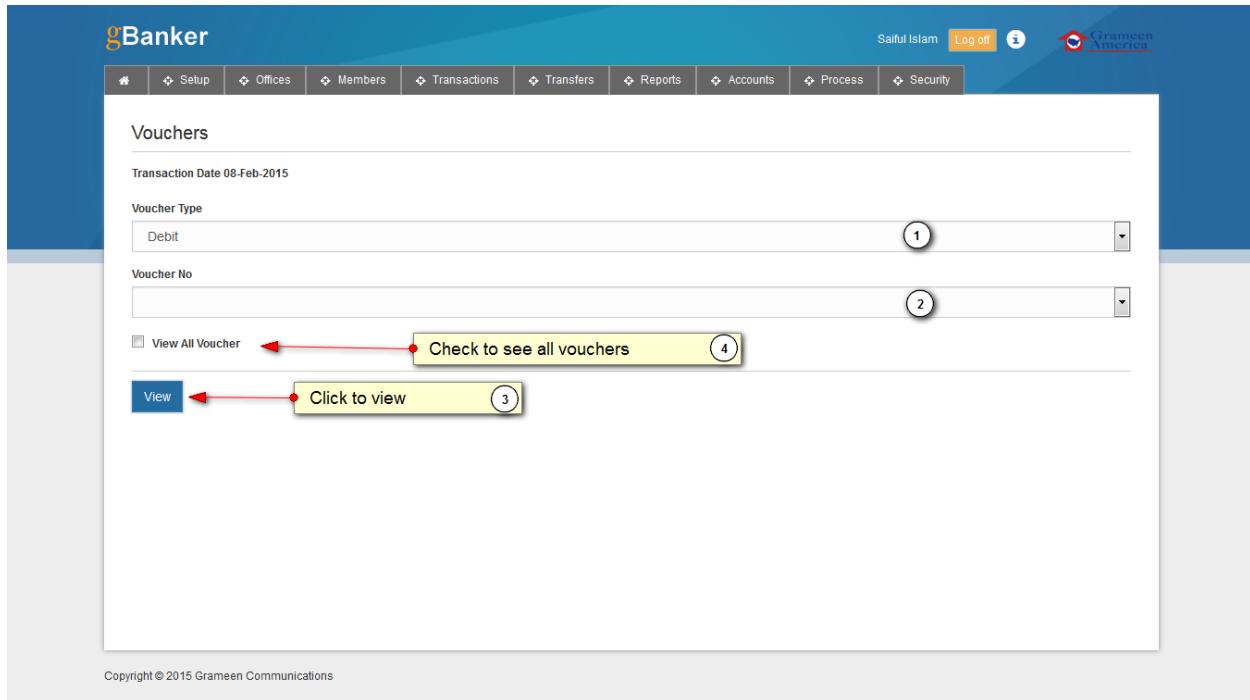


Fig 3.3.7.3B: Voucher View

1. Select Voucher type- debit/credit/journal.
2. Enter voucher no to view that particular voucher.
3. Then click to view.
4. Check the box to view all the vouchers.

3.3.7.4 General Ledger

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links: Chart Of Accounts, Voucher Entries, Vouchers, General Ledger (highlighted with a red arrow), Cash Book, Cash At Bank, Clean Cash Book, and Trial Balance. To the right of the navigation bar are user information (Saiful Islam, Log off) and the Grameen America logo.

Below the navigation bar, there is a summary dashboard with four main sections:

- Dues Collections Rates:** Daily Repayment Status
- Incomes Expenditures Profits:** This Month's Profit Loss \$
- Members Borrowers Amt. Paid:** Today's Progress
- Present Status:** Members 330, Borrowers 195, Dorment 20

A yellow callout box with the text "'General Ledger' is the sub menu of 'Accounts'. Click to view general ledger in report format." is positioned above the General Ledger link in the navigation bar.

The main content area contains several reports and charts:

- Business Performance:** Disbursement, Outstanding, Bad loan and Overdue: 2012-2014. It includes a bar chart showing Disbursements, Outstandings, Bad loans, and Overdues for the years 2012, 2013, and 2014.
- Member Statistics:** A pie chart showing the distribution of members: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Arrear Aging:** A table showing the number of members for different age categories of arrears.
- Repayment Classification:** A table showing the number of branches for different repayment rates.

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Fig 3.3.7.4A: General Ledger

1. Click 'General Ledgers' to see the ledger in report.

gBanker

Saiful Islam Log off Grameen America

General Ledger

Head Office
01 Dhaka 1

Zone Office
001 Savar 2

Area Office
0103 Kaliakor 3

Office
0026 Jacksonheights 4

Date From
08-Feb-2015 5

Date To
08-Feb-2015 6

Acc Level
1 7

Account Code
Select None 8

View Click to view the ledger 9

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Fig 3.3.7.4B: General Ledger View

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.
4. Branch office will be automatically selected from system login.
5. Select FROM date.
6. Select TO date.
7. Select account level.
8. Select account code.
9. Click to view the ledger.

3.3.7.5 Cashbook

The screenshot shows the gBanker software interface for Grameen America. The top navigation bar includes links for Chart Of Accounts, Voucher Entries, Vouchers, General Ledger, Cash Book (highlighted with a red arrow), Cash At Bank, Clean Cash Book, and Trial Balance. Below the navigation is a summary dashboard with four boxes: Daily Repayment Status (130 Dues, 245 Collections, 100 Rates), This Month's Profit Loss (128K Incomes, 2K Expenditures, 126K Profits), Today's Progress (30 Members, 74 Borrowers, 82K Amt. Paid), and Present Status (330 Members, 195 Borrowers, 20 Dormant). The main content area contains several sections: Business Performance (bar chart for Disbursements, Outstanding, Bad loan, and Overdue from 2012 to 2014), Member Statistics (pie chart showing distribution of Members, Borrowers, Dorment Members, and Overdues), Arrear Aging (table of member counts by age group), and Repayment Classification (table of branch counts by average repayment rate). The bottom of the screen displays the copyright notice 'Copyright © 2015 Grameen Communications'.

Fig 3.3.7.5A: Cashbook

1. Click ‘Cashbook’ to view cashbook information.

Cash Book

Head Office
01 Dhaka 1

Zone Office
001 Savar 2

Area Office
0103 Kalikor 3

Office
0026 Jacksonheights 4

Date From
08-Feb-2015 5

Date To
08-Feb-2015 6

Acc Level
1 7

View 8 **Click to view**

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Fig 3.3.7.5B: Cashbook View

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.
4. Branch office will be automatically selected from system login.
5. Select FROM date.
6. Select TO date.
7. Select account level.
8. Click to view the cashbook details.

3.3.6.6 Cash at Bank

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links: Chart Of Accounts, Voucher Entries, Vouchers, General Ledger, Cash Book, Cash At Bank (which has a red arrow pointing to it), Clean Cash Book, and Trial Balance. Below the navigation bar are several summary boxes:

- Daily Repayment Status:** 130 Dues, 245 Collections, 100 Rates.
- This Month's Profit Loss:** 128K Incomes, 2K Expenditures, 126K Profits.
- Today's Progress:** 30 Members, 74 Borrowers, 82K Amt. Paid.
- Present Status:** 330 Members, 195 Borrowers, 20 Dorment.

Below these summary boxes are two main sections:

- Business Performance:** A chart titled "Grameen America - 0026, Jacksonheights" showing Disbursement, Outstanding, Bad loan and Overdue for the years 2012, 2013, and 2014. The chart includes a legend: Disbursements (blue), Outstandings (red), Bad loans (yellow), and Overdues (green).
- Members:** A "Member Statistics" pie chart showing the distribution of member types: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).

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Fig 3.3.7.6A: Cash at Bank

1. Click to see Cash at Bank.

Cash At Bank

Head Office
01 Dhaka 1

Zone Office
001 Savar 2

Area Office
0103 Kaliakor 3

Office
0026 Jacksonheights 4

Date From
08-Feb-2015 5

Date To
08-Feb-2015 6

Acc Level
1 7

View Click to view 8

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Fig 3.3.7.6B: Cash at Bank view

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.
4. Branch office will be automatically selected from system login.
5. Select FROM date.
6. Select TO date.
7. Select account level.
8. Click to view the cash at bank.

3.3.7.7 Clean Cashbook

The screenshot shows the gBanker software interface for Grameen America. At the top, there is a navigation bar with links for Saiful Islam, Log off, and Grameen America. Below the navigation bar is a header with various status indicators and a yellow callout box pointing to the 'Clean Cash Book' link in the menu.

Header Status Indicators:

- Dues: 130
- Collections: 245
- Rates: 100
- Incomes: 128K
- Expenditures: 2K
- Profits: 126K
- Members: 30
- Borrowers: 74
- Amt. Paid: 82K
- Present Status: 330 Members, 195 Borrowers, 20 Dorment
- Today's Progress: 1

Callout Box: Click to see 'Clean Cash Book' in report format

Business Performance: Disbursement, Outstanding, Bad loan and Overdue: 2012-2014

Arrear Aging:

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	181-365 Days Drop	8
5	>365 Days Drop	8

Member Statistics:

Category	Percentage
Members	40%
Borrowers	30%
Dorment Members	16%
Overdues	14%

Repayment Classification:

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

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Fig 3.3.7.7A: Clean Cashbook

1. Click 'Clean Cashbook' to see in report format.

gBanker

Saiful Islam Log off Grameen America

Clean Cash Book

Head Office
01 Dhaka (1)

Zone Office
001 Savar (2)

Area Office
0103 Kaliakor (3)

Office
0026 Jacksonheights (4)

Date
08-Feb-2015 (5)

Acc Level
2 (6)

View (7) Click to view Clean Cash Book

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Fig 3.3.7.7B: Clean Cashbook View

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.
4. Branch office will be automatically selected from system login.
5. Select specific date.
6. Select account level.
7. Click to view the clean cash book. Clean cash book is the list of all cash and non cash transactions.

3.3.7.8 Trial Balance

The screenshot shows the gBanker software interface with the following key elements:

- Header:** Shows the user "Saiful Islam", a "Log off" button, and the "Grameen America" logo.
- Main Navigation:** Includes links for Chart Of Accounts, Voucher Entries, Vouchers, General Ledger, Cash Book, Cash At Bank, Clean Cash Book, and Trial Balance.
- Dashboard Summary:** Displays various financial and member statistics in colored boxes:
 - Dues: 130, Collections: 245, Rates: 100 (under Daily Repayment Status)
 - Incomes: 128K, Expenditures: 2K, Profits: 126K (under This Month's Profit Loss)
 - Members: 30, Borrowers: 74, Amt. Paid: 82K (under Today's Progress)
 - Members: 330, Borrowers: 195, Dorment: 20 (under Present Status)
- Business Performance:** A bar chart titled "Disbursement, Outstanding, Bad loan and Overdue: 2012-2014" showing the volume of these categories for each year.
- Member Statistics:** A pie chart titled "Member Statistics" showing the distribution of members across four categories: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Arrear Aging:** A table showing the number of members in different age categories of arrears.
- Repayment Classification:** A table showing the number of branches in different repayment rate categories.
- Copyright:** Copyright © 2015 Grameen Communications

Fig 3.3.7.8A: Trial Balance

1. Click 'Trial Balance' to see in report format.

The screenshot shows the gBanker software interface for viewing trial balance. The top navigation bar includes links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is logged in as Saiful Islam. The main content area is titled "Trial Balance" and contains the following fields:

- Head Office:** 01 Dhaka (circled with a red arrow)
- Zone Office:** 001 Savar
- Area Office:** 0103 Kaliakor
- Office:** 0026 Jacksonheights
- Date From:** 08-Feb-2015
- Date To:** 08-Feb-2015
- Acc Level:** 1

At the bottom left is a blue "View" button, and at the bottom right is a yellow box containing the text "Click to view" with a red arrow pointing to it.

Fig 3.3.7.8B: Trial Balance View

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.
4. Branch office will be automatically selected from system login.
5. Select FROM date.
6. Select TO date.
7. Select account level.
8. Click to view the trial balance.

3.3.8 Process

3.3.8.1 Start Work Process

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The Process link is currently selected, and a sub-menu titled 'Start Work Process' is displayed. This sub-menu contains three items: 'Start Work Process', 'Voucher Collections', and 'Complete Work Process'. A red arrow points to the 'Start Work Process' item. The main dashboard area displays various financial and member statistics. On the left, there is a chart titled 'Business Performance' showing Disbursement, Outstanding, Bad loan, and Overdue data for the years 2012, 2013, and 2014. On the right, there is a pie chart titled 'Member Statistics' showing the distribution of Members, Borrowers, Dormant Members, and Overdues. Below these charts, there are two tables: 'Arrear Aging' and 'Repayment Classification'. The 'Arrear Aging' table lists categories like '1-30 Day Drop', '31-90 Days Drop', etc., with corresponding member counts. The 'Repayment Classification' table lists categories like 'Avg. Repay Rate', '96-100', etc., with corresponding branch counts.

Fig 3.3.8.1A: Start Work Process

1. Click to start work process.

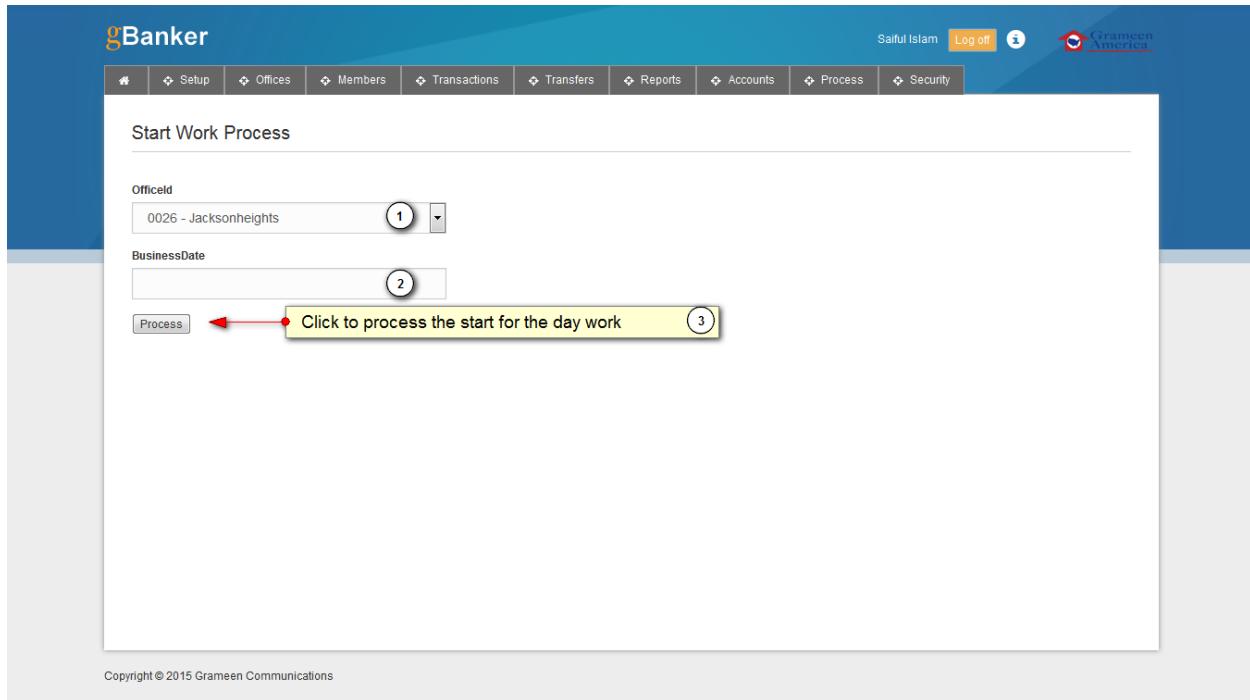


Fig 3.3.8.1B: Process Start Work

1. Branch office will be automatically selected from the system login.
2. Select next business day.
3. Click 'Process' to process start for all the work for that day.

3.3.8.2 Voucher Collections

The screenshot shows the gBanker software interface for Grameen America. The top navigation bar includes links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process (which is highlighted), and Security. The user is logged in as Saiful Islam.

The main dashboard displays various financial and member statistics:

- Top Left (Blue Box):** Dues (130), Collections (245), Rates (100). Below it: Daily Repayment Status.
- Top Middle (Green Box):** Incomes (128K), Expenditures (2K), Profits (126K). Below it: This Month's Profit Loss (\$).
- Top Right (Orange Box):** Members (30), Borrowers (74), Amt. Paid (82K). Below it: Today's Progress.
- Bottom Right (Red Box):** Members (330), Borrowers (195), Dorment (20). Below it: Present Status.

A prominent yellow button in the center of the dashboard is labeled "Click to process voucher collection" with a circled "1".

The interface is divided into several sections:

- Business Performance:** Shows Disbursement, Outstanding, Bad loan and Overdue for 2012-2014. A bar chart displays these metrics over time.
- Members:** Member Statistics pie chart showing distribution by category: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Arrear Aging:** A table showing the number of members in different age categories of arrears.
- Repayment Classification:** A table showing the number of branches in different repayment rate categories.

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Fig 3.3.8.2A: Voucher Collections

1. Click to process all voucher collections.

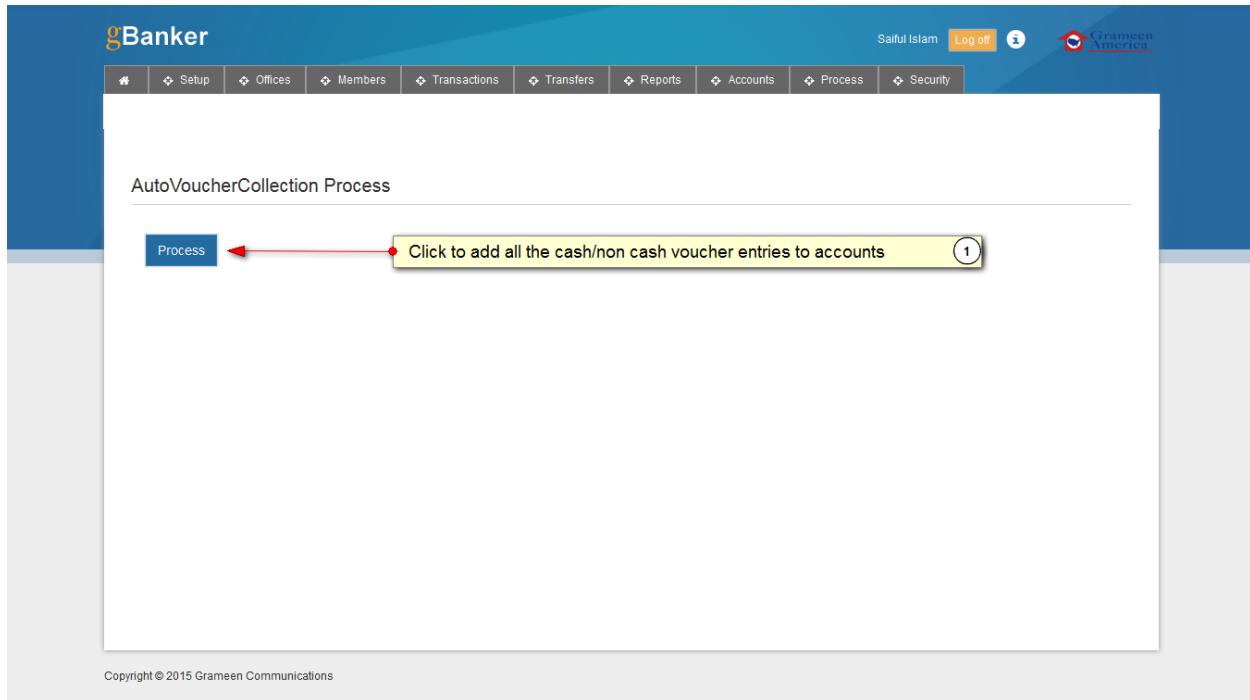


Fig 3.3.8.2B: Add Voucher Collection Process

1. Click to process the adding of cash/non cash voucher entries from portfolio to account automatically. After whole day's portfolio is done, "Add Voucher Collection" process is done to collect all the voucher.

3.3.8.3 Complete Work process

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links like 'Setup', 'Offices', 'Members', 'Transactions', 'Transfers', 'Reports', 'Accounts', 'Process', and 'Security'. A user 'Saiful Islam' is logged in. In the center, there is a yellow callout box with the text 'Click to process complete work' and a circled number '1'. Below the navigation bar, there are four summary boxes: 'Daily Repayment Status' (130 Dues, 245 Collections, 100 Rates), 'This Month's Profit Loss' (128K Incomes, 2K Expenditures, 126K Profits), 'Today's Progress' (30 Members, 74 Borrowers, 82K Amt. Paid), and 'Present Status' (330 Members, 195 Borrowers, 20 Dormant). The main content area contains several sections: 'Business Performance' with a bar chart for Disbursements, Outstanding, Bad loans, and Overdues from 2012 to 2014; 'Member Statistics' with a pie chart showing distribution of Members, Borrowers, Dorment Members, and Overdues; 'Arrear Aging' with a table of member counts by age group; and 'Repayment Classification' with a table of branches by average repayment rate. The bottom left corner has a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 3.3.8.3A: Complete Work Process

1. Click to complete work process.

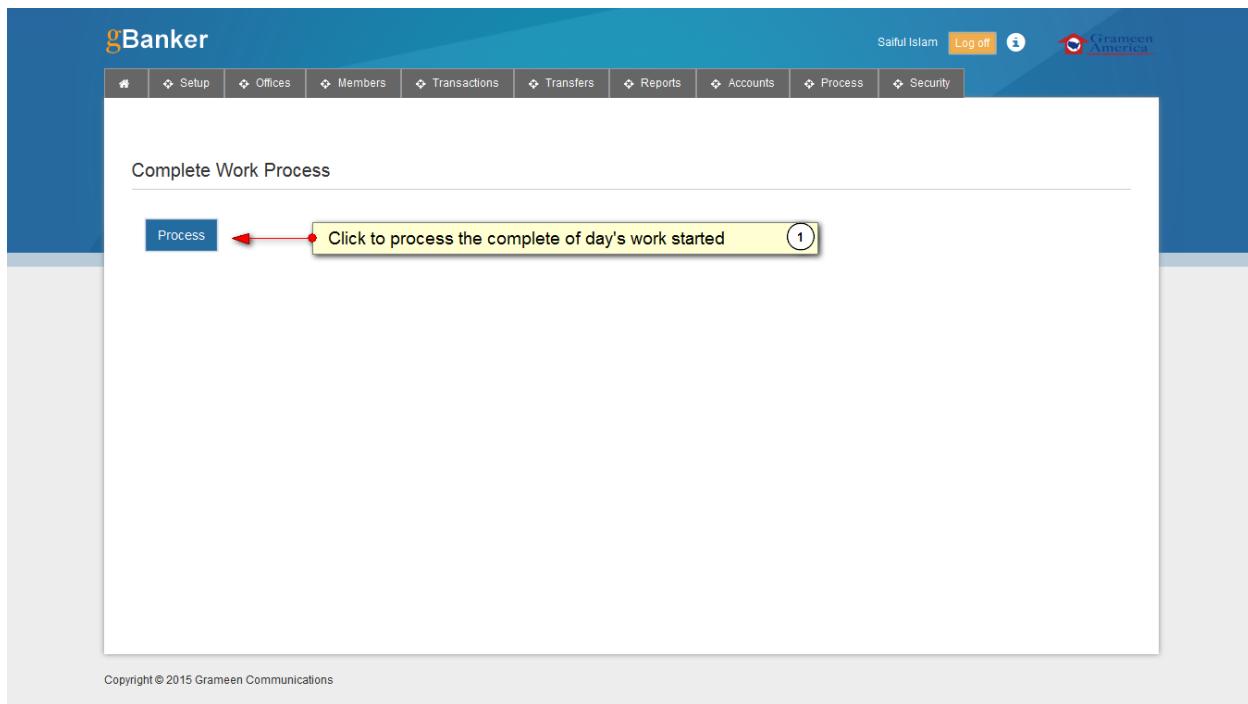


Fig 3.3.8.3B: Process Complete Work

1. Click 'Process' to complete work process started for the day. In order to start work process for next day, 'Process Complete Work' is necessary to be done. All the entries in accounting and portfolio whole day long get completed by this process.

3.3.9 Security

3.3.9.1 Security Permission

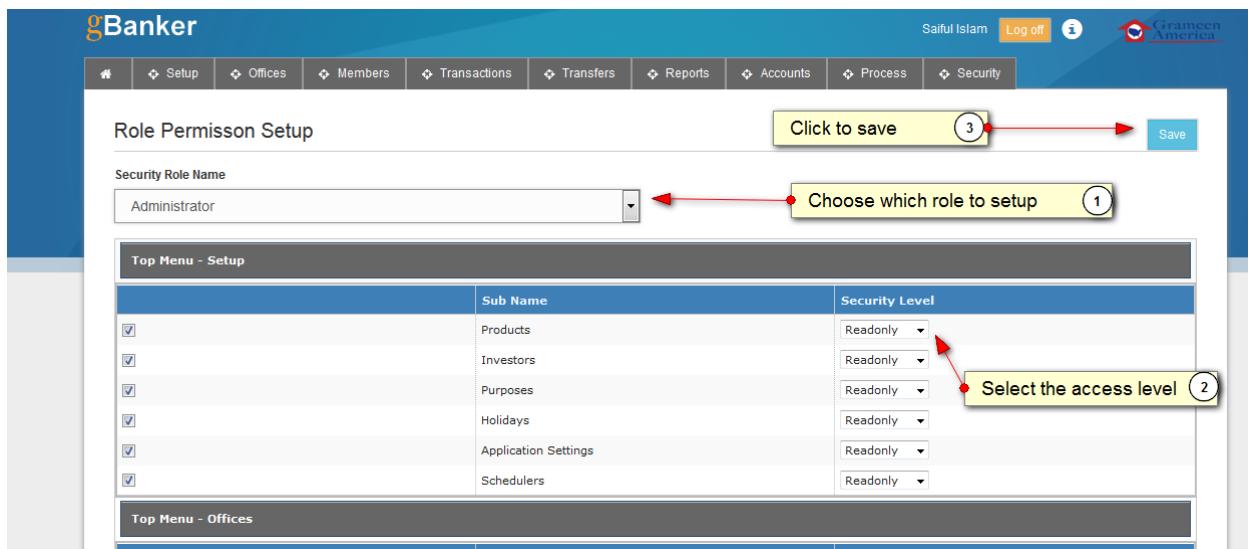
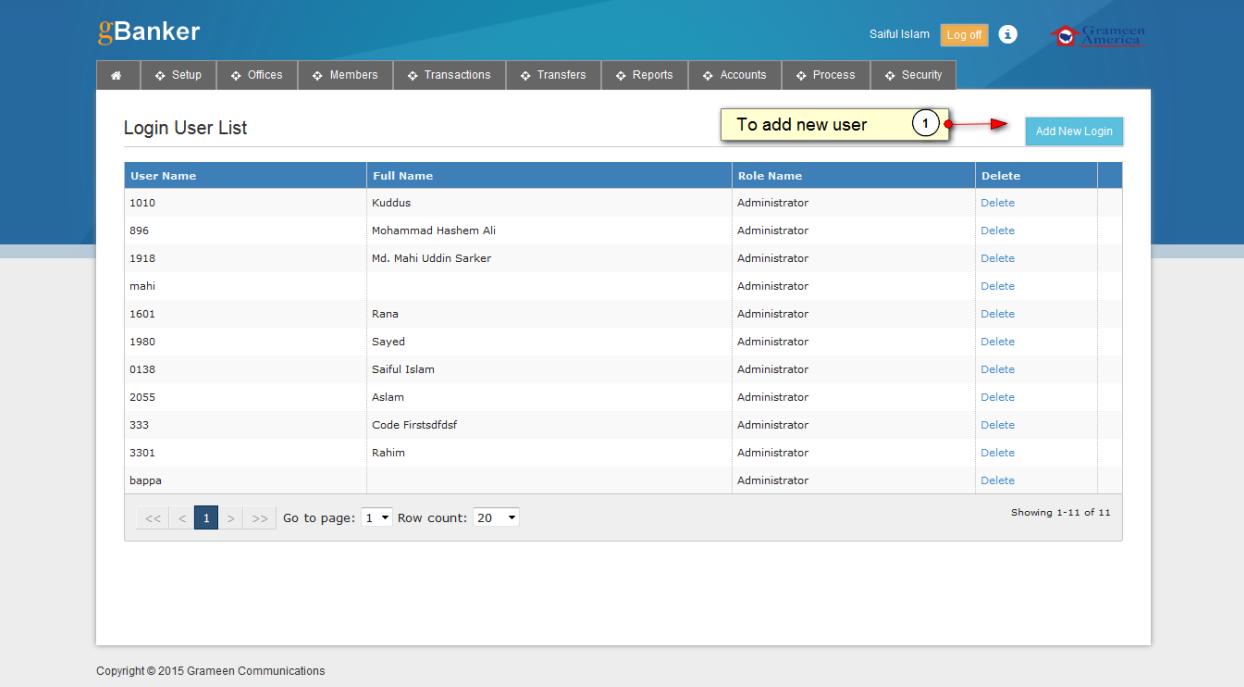


Fig 3.3.9.1A: Role Permission Setup

1. Choose which role to set up for permissions from the roll list.
2. Then one by one select the access level for every menu item, job and process listed.
By default the permission to all access is set to READONLY. But there are other accesses i.e.- Add, Edit, Delete, Update etc.
3. Then click to save the changes.

3.3.9.2 User List



The screenshot shows the gBanker application interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user 'Saiful Islam' is logged in, and there is a 'Log off' link. The main content area is titled 'Login User List'. It displays a table with columns: User Name, Full Name, Role Name, and Delete. The table contains 11 rows of user data. At the top right of the table, there is a yellow button labeled 'To add new user' with a circled '1' icon, and a blue button labeled 'Add New Login'. Below the table, there are pagination controls ('<< < > >>'), a 'Go to page:' dropdown set to '1', a 'Row count:' dropdown set to '20', and a note 'Showing 1-11 of 11'. At the bottom left, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

User Name	Full Name	Role Name	Delete
1010	Kuddus	Administrator	Delete
896	Mohammad Hashem Ali	Administrator	Delete
1918	Md. Mahi Uddin Sarker	Administrator	Delete
mahi		Administrator	Delete
1601	Rana	Administrator	Delete
1980	Sayed	Administrator	Delete
0138	Saiful Islam	Administrator	Delete
2055	Aslam	Administrator	Delete
333	Code Firstsd fdsf	Administrator	Delete
3301	Rahim	Administrator	Delete
bappa		Administrator	Delete

Fig 3.3.9.2A: User List

1. Click to add new user to the list.

The screenshot shows the gBanker application's 'Add New Login' page. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is currently logged in as Saiful Islam. The main content area is titled 'Add New Login'. It contains four input fields: 'Employee Code' (1), 'Password' (2), 'Confirm password' (3), and a dropdown menu for 'Security Role' (4). A note below the dropdown states 'Security Role is required.' Below these fields is a 'Create' button. To the right of the 'Create' button is a yellow box containing the text 'Click to save' (5), which is connected by a red arrow to the 'Create' button.

Fig 3.3.9.2B: Add New Login User

1. Enter the employee code
2. Enter password.
3. Enter password again to confirm.
4. Select which security role this new user will belong to. It is a mandatory field to create a login user.
5. Click to save the changes.

3.3.9.3 Employee Office Mapping

The screenshot shows the 'Employee Office Mapping' page in the gBanker system. At the top, there's a navigation bar with links like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is logged in as 'Saiful Islam'. The main form has fields for 'Employee Code' (1), 'Zone Office' (2), and 'Area Office' (3). Below these, a section titled 'Assigned Office List' (4) contains a list of branch offices: '3001 - Fultala1' and '3002 - Narail'. A callout box over this list provides instructions: 'The branch offices listed under the selected area office. Check the boxes for the offices this employee can work for.' At the bottom left is a 'Create' button, and at the bottom right is a 'Click to save' button (5).

Fig 3.3.9.3A: Employee Office Mapping

1. Enter the employee code
2. Enter zone office code employee works for.
3. Enter area office code employee works for.
4. Then the list of branch offices under selected area office will be generated. Click the offices the employee will work for. An employee can work for more than one office.
5. Click to save data.

3.3.9.4 Change Password

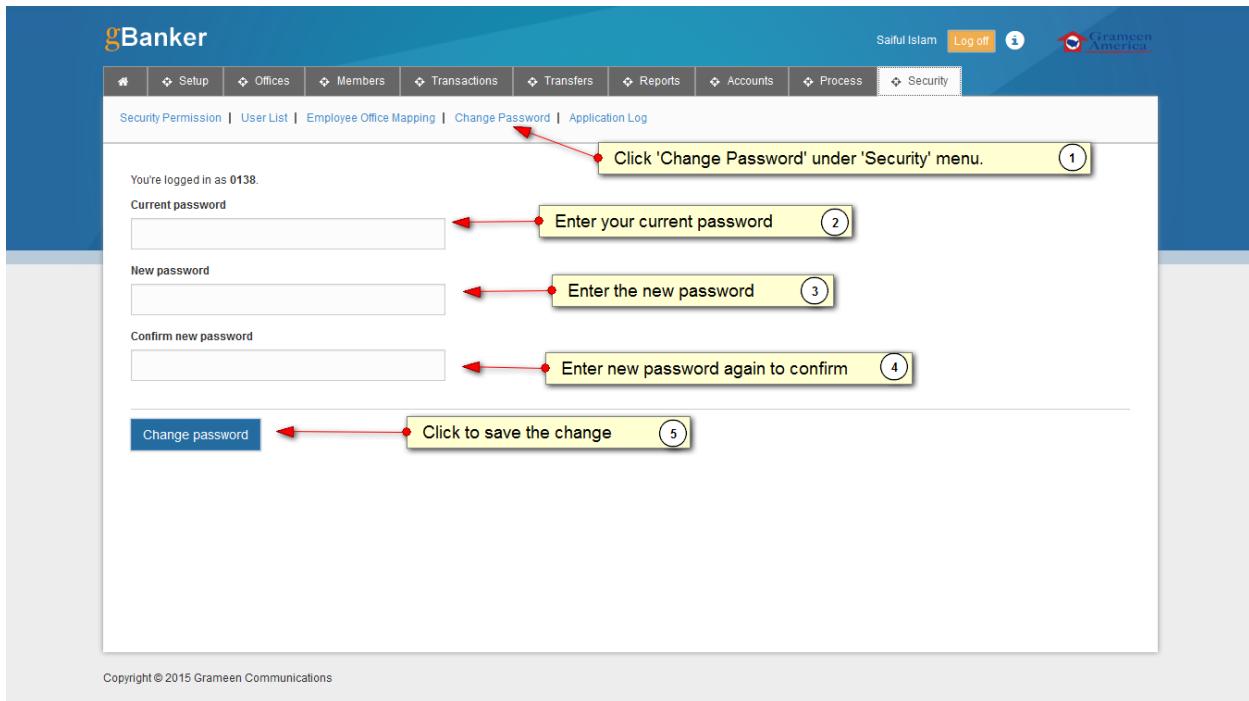


Fig 3.3.9.4A: Change Passwords

1. To change account password click Security->Change Password tab.
2. Enter current password.
3. Enter new password.
4. Enter again to confirm.
5. Click to save the changes to take effect.

3.3.9.5 Application Log

This is to keep the log of user operation and details to track the changes (1)

See details (2)

Date	IP	User	Page	Action	Request Type	URL	Detail
2015-06-02	127.0.0.1		Account	Login	GET	http://localhost:5433/Account/Login?ReturnUrl=%2f	
2015-06-02	127.0.0.1	0138	Account	Login	GET	http://localhost:54433/Account/Login	
2015-06-02	127.0.0.1	0138	Home	Index	GET	http://localhost:54433/	
2015-06-01	127.0.0.1	0138	Home	SelectOffice	POST	http://localhost:24433/Home/SelectOffice	
2015-06-01	127.0.0.1	0138	Home	GetDashboardItems	POST	http://localhost:24433/Home/GetDashboardItems	
2015-06-01	127.0.0.1	0138	Home	Index	GET	http://localhost:24433/	
2015-06-01	127.0.0.1		Account	Login	POST	http://localhost:24433/Account/Login?ReturnUrl=%2f	
2015-06-01	127.0.0.1		Account	Login	GET	http://localhost:24433/Account/Login?ReturnUrl=%2f	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	SaveLoaneeTransfer	POST	http://localhost:24433/LoaneeTransfer/SaveLoaneeTransfer?Length=4	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetCenterList	POST	http://localhost:24433/LoaneeTransfer/GetCenterList?OfficeId=67	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetGroupList	POST	http://localhost:24433/LoaneeTransfer/GetGroupList?OfficeId=67	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetOfficeList	POST	http://localhost:24433/LoaneeTransfer/GetOfficeList	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetLoaneeInfo	POST	http://localhost:24433/LoaneeTransfer/GetLoaneeInfo?jStartIndex=0&jPageSize=10&jSorting=MemberCode%20ASC	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetOfficeList	POST	http://localhost:24433/LoaneeTransfer/GetOfficeList	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetOfficeList	POST	http://localhost:24433/LoaneeTransfer/GetOfficeList	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetOfficeList	POST	http://localhost:24433/LoaneeTransfer/GetOfficeList	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetMemberList	POST	http://localhost:24433/LoaneeTransfer/GetMemberList?centerId=52&groupId=27	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetOfficeList	POST	http://localhost:24433/LoaneeTransfer/GetOfficeList	
2015-06-01	127.0.0.1	0138	LoaneeTransfer	GetOfficeList	POST	http://localhost:24433/LoaneeTransfer/GetOfficeList	

<< < 1 2 ... 355 356 > >> Go to page: 1 Row count: 20 Showing 1-20 of 7113

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Fig 3.3.9.5A: Application Log

1. This is a list or log of user operation with login details. This helps to track the changes and operations carried by individual user on specific time.

3.4 Changing User Password

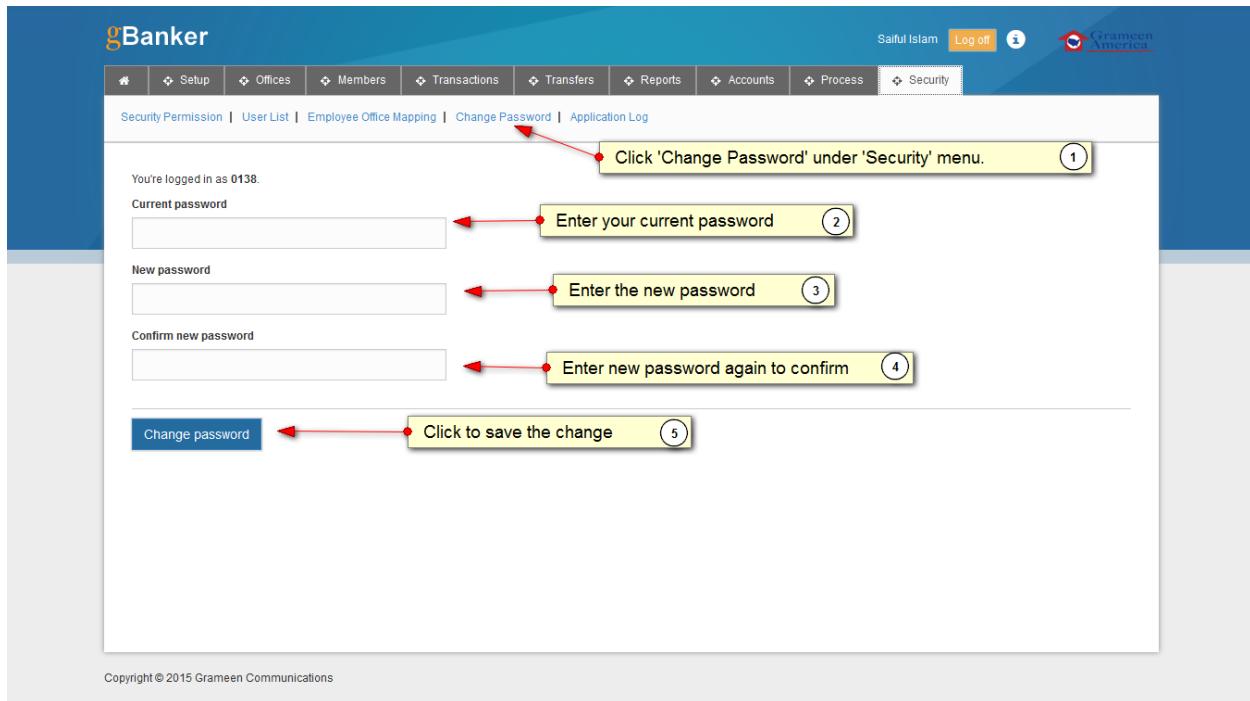


Fig 3.4A: Changing User Password

1. To change account password click Security->Change Password tab.
2. Enter current password.
3. Enter new password.
4. Enter again to confirm.
5. Click to save the changes to take effect.

3.5 Information Icon

The screenshot shows the gBanker software interface for Grameen America. At the top, there's a header bar with navigation links like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. Below the header are four summary boxes: Daily Repayment Status (130 Dues, 245 Collections, 100 Rates), This Month's Profit Loss (128K Incomes, 2K Expenditures, 126K Profits), Today's Progress (30 Members, 74 Borrowers, 82K Amt Paid), and Present Status (330 Members, 195 Borrowers, 20 Dormant). A red arrow points from a callout box to the 'i' icon in the top right corner of the header.

Callout Box Text: Click on the 'i' icon for last transaction date office id and name

Members Section:

- Member Statistics:** A pie chart showing distribution: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Repayment Classification:** A table showing branches based on average repayment rates:

SL	Items	Branches
1	Avg. Repay Rate	30
2	96-100	10
3	91-95	8
4	86-90	6
5	81-85	6
6	Less Than 85	6

Arrear Aging Section:

SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	181-365 Days Drop	8
5	>365 Days Drop	8

Business Performance: Disbursement, Outstanding, Bad loan and Overdue: 2012-2014. A bar chart shows the following data:

Year	Disbursements	Outstandings	Bad loans	Overdues
2012	~10	~5	~2	~1
2013	~15	~8	~5	~2
2014	~20	~5	~2	~1

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Fig 3.5A: Information Icon

1. There is a small icon on the right corner of the page header. Click that icon to know following information –
 - Current Transaction date and day
 - Last end date, for which ‘Complete Work Process’ has been done.
 - Logged in Office Id and name.

3.6 Exiting the System

The screenshot displays the gBanker software interface for Grameen America. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The top right corner shows the user's name, Saiful Islam, and a Log off button. A red arrow points from the text "Click to log off" to the Log off button.

Below the navigation bar, there are four summary boxes:

- Daily Repayment Status:** Shows 130 Dues, 245 Collections, and 100 Rates.
- This Month's Profit Loss:** Shows 128K Incomes, 2K Expenditures, and 126K Profits.
- Today's Progress:** Shows 30 Members, 74 Borrowers, and 82K Amt Paid.
- Present Status:** Shows 330 Members, 195 Borrowers, and 20 Dorment.

The main content area includes several sections:

- Business Performance:** A chart titled "Disbursement, Outstanding, Bad loan and Overdue: 2012-2014" showing the volume of Disbursements, Outstanding amounts, Bad loans, and Overdues across the years 2012, 2013, and 2014.
- Arrear Aging:** A table showing the number of members for different age categories of arrears: 1-30 Day Drop (6), 31-90 Days Drop (37), 90-180 Days Drop (8), 181-365 Days Drop (8), and >365 Days Drop (8).
- Members:** A section titled "Member Statistics" featuring a pie chart. The chart segments are: Members (40%), Borrowers (30%), Dorment Members (16%), and Overdues (14%).
- Repayment Classification:** A table showing the number of branches for different repayment rates: Avg. Repay Rate (30), 96-100 (10), 91-95 (8), 86-90 (6), 81-85 (6), and Less Than 85 (6).

At the bottom left, there is a copyright notice: "Copyright © 2015 Grameen Communications".

Fig 3.6A: Exiting System

1. Click 'Log Off' to exit the system.

4.0 Reporting

4.1 Transaction Summary

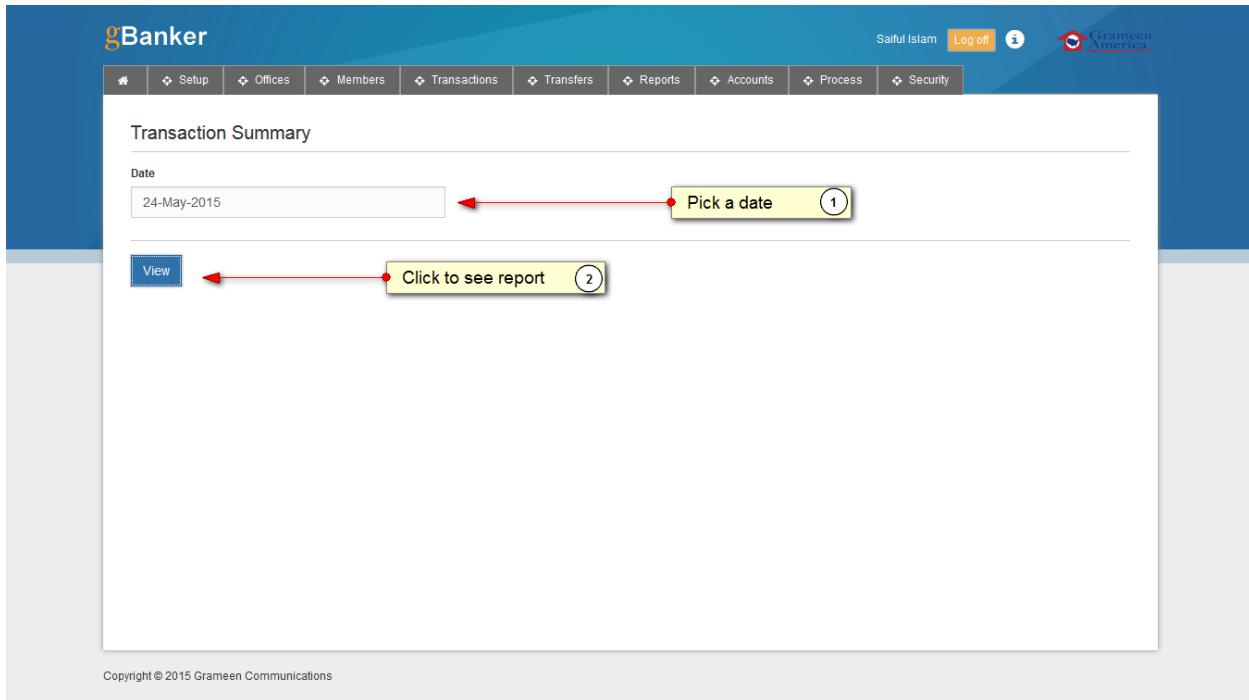


Fig 4.1: Transaction Summary

1. Pick a specific date from the calendar.
2. Click View to see transaction summary of that specific day.

4.2 Paid off List

Paid Off List

Date From
24-May-2015

Date To
24-May-2015

Paid Off Today

View

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Fig 4.2: Paid Off List

1. Pick a FROM date
2. Pick a TO date
3. Check the box if today's report is to be viewed only.
4. View the paid off list for the selected date range.

4.3 Borrower Ledger

The screenshot shows the 'Borrower Ledger' page of the gBanker system. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is identified as 'Saiful Islam' with a 'Log off' link. The Grameen America logo is also present. Below the navigation bar, the title 'Borrower Ledger' is displayed. A search form is centered, featuring a yellow input field labeled 'Enter member code' with a circled '1' above it, a blue 'Search' button, and a yellow button labeled 'Click to Search' with a circled '2' above it. A red arrow points from the 'Click to Search' button to the 'Search' button. Below the search form is a table header with columns: Inst. Date, Center Code, Member Code, Member Name, Product Code, Principal Loan, Loan Due, Loan Paid, Loan Balance, Int. Charge, Int. Paid, Int. Balance, Create User, and Create Date. A message 'No data available!' is displayed below the table. At the bottom left, there are dropdown menus for 'Go to page' and 'Row count'.

Fig 4.3: Borrower Ledger

1. Enter member code for member specific search.
2. Click 'search' to sort out the list for that member code.

4.4 Loan Ledger

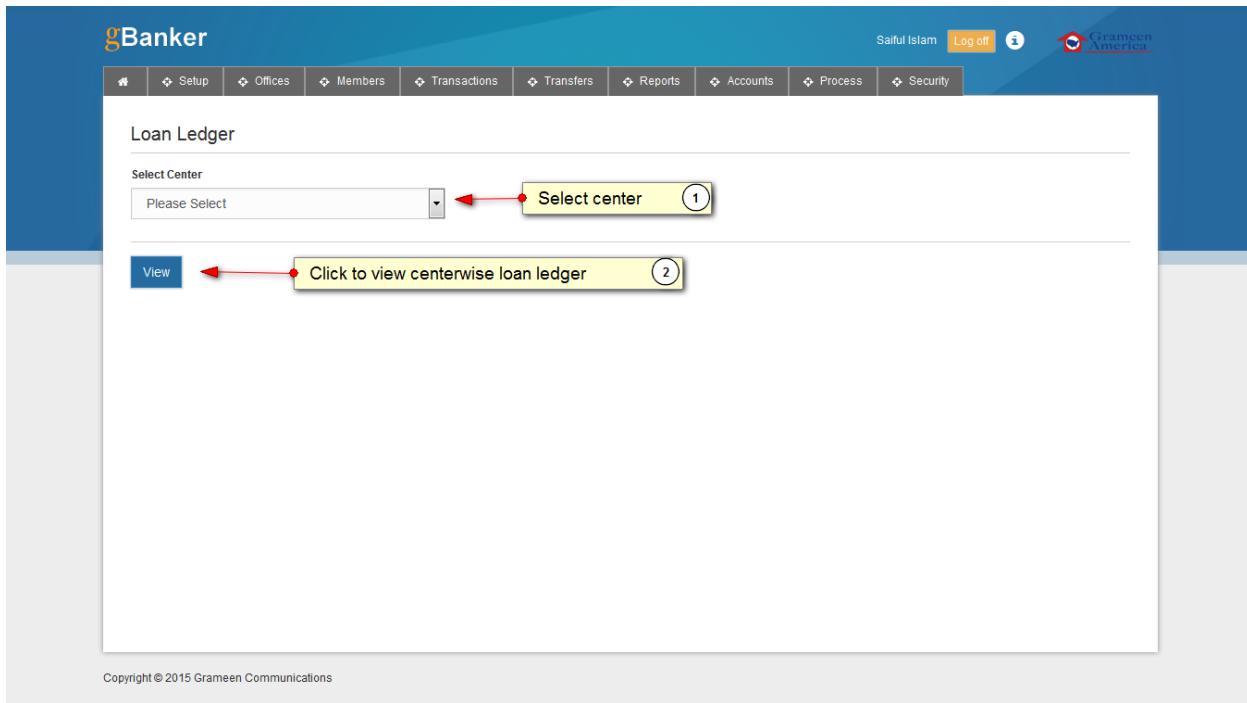


Fig 4.4: Loan Ledger

1. Select a center.
2. Click 'View' to see center wise loan ledger.

4.5 Loan Balance

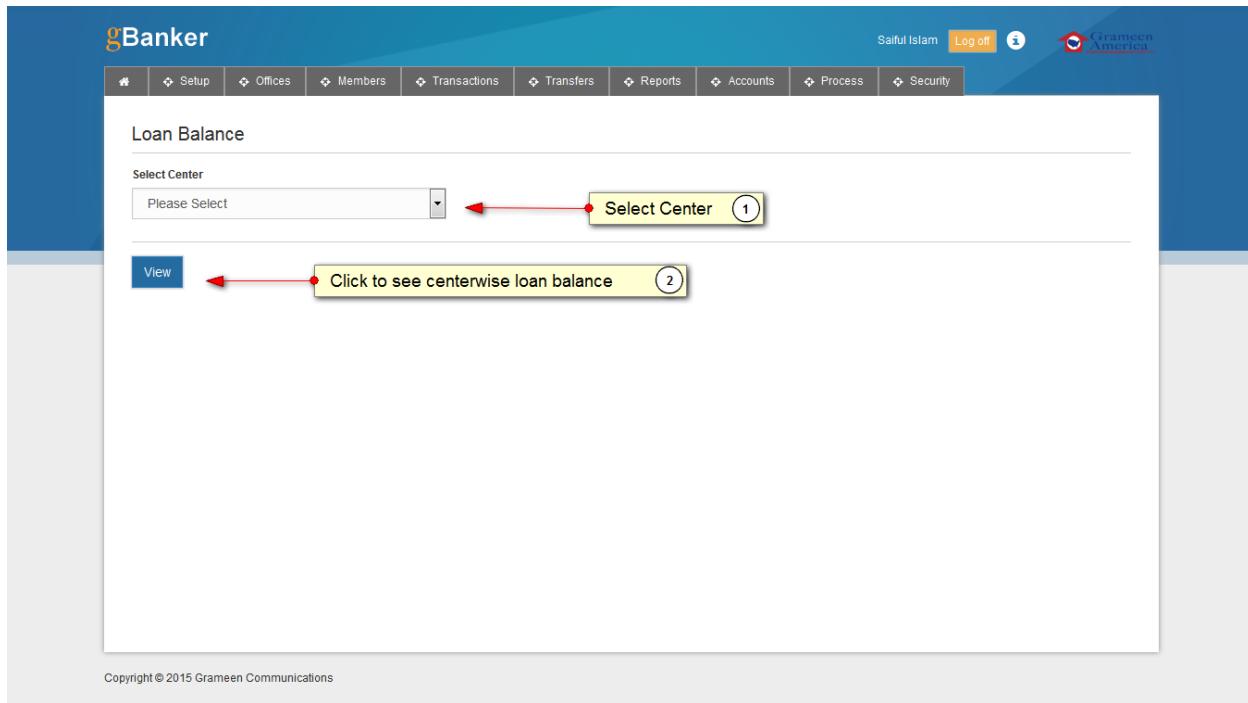


Fig 4.5: Loan Balance

1. Select a center.
2. Click 'View' to see center wise loan balance.

4.6 Member's Profile

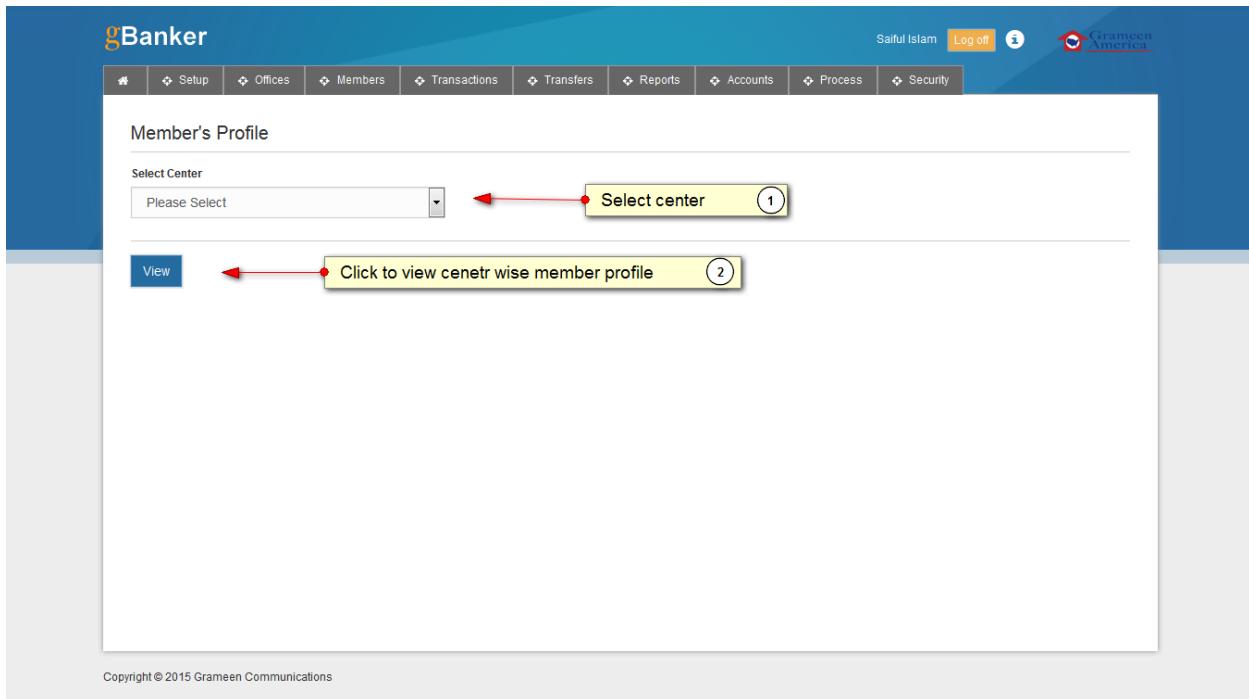


Fig 4.6: Member's Profile

1. Select a center.
2. Click 'View' to see center wise member profile or list.

4.7 Overdue List

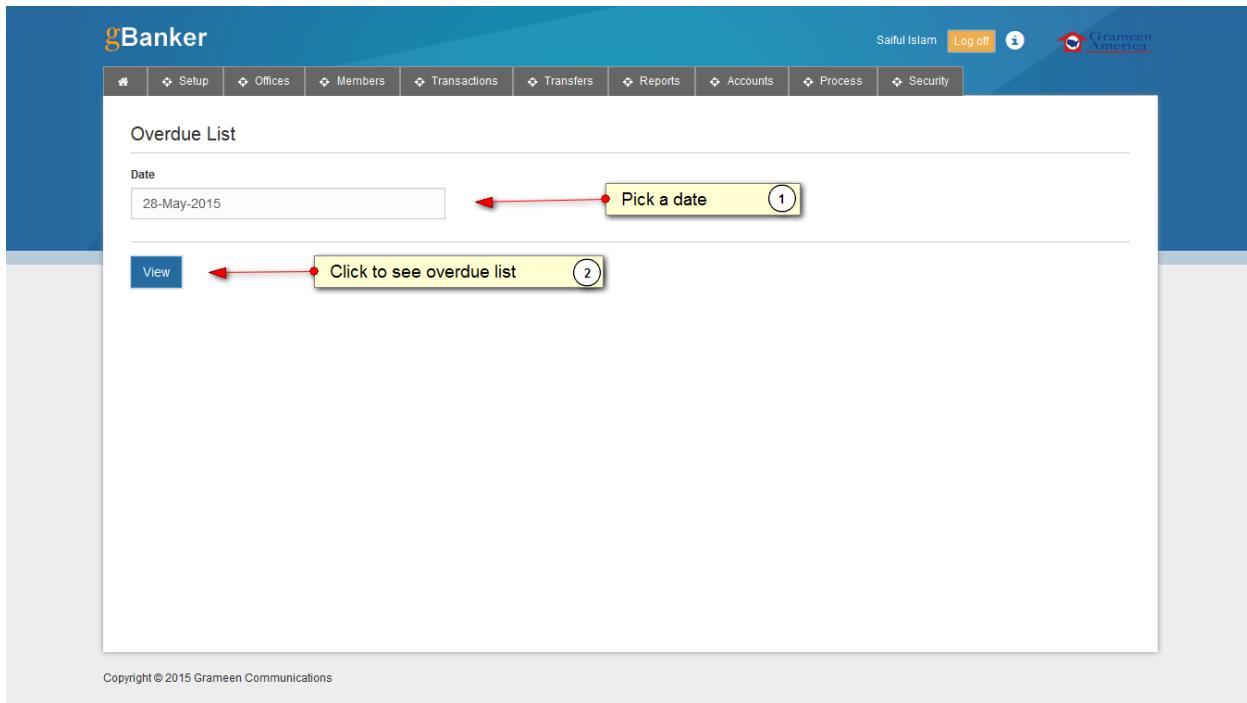


Fig 4.7: Overdue List

1. Pick a date from calendar.
2. Click 'View' to see selected day's overdue member list.

4.8 Weekly Collection Sheet

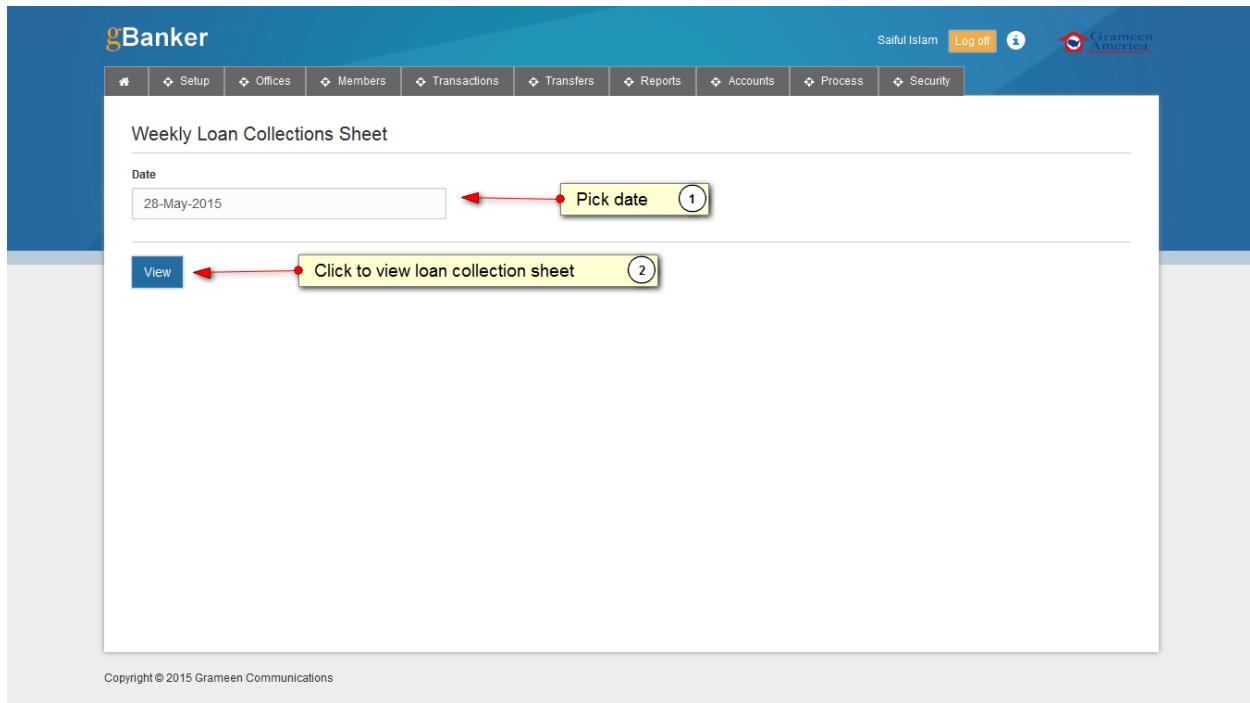


Fig 4.7: Weekly Collection Sheet

1. Pick a date from calendar.
2. Click 'View' to see specific week's loan collection sheet.

4.9 Staff wise Performance

The screenshot shows the 'Staffwise Performance' section of the gBanker application. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The user is currently logged in as Saiful Islam. The main area is titled 'Staffwise Performance'. It contains three input fields: 'Date From' (28-May-2015), 'Date To' (28-May-2015), and 'Report' (Part 01). Below these fields are four numbered steps: 1. 'Pick FROM date' (highlighted with a red arrow pointing to the 'Date From' field), 2. 'Pick TO date' (highlighted with a red arrow pointing to the 'Date To' field), 3. 'Select which report part to see.' (highlighted with a red arrow pointing to the 'Report' dropdown menu), and 4. 'View' (highlighted with a red arrow pointing to the 'View' button). At the bottom left, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 4.9: Staff wise Performance

1. Pick a FROM date
2. Pick a TO date
3. Select which report part to see.
4. View the staff wise performance for the selected date range.

4.10 Center wise Staff Performance

The screenshot shows the gBanker software interface with a blue header bar. The header includes the gBanker logo, user name 'Saiful Islam', a 'Log off' button, and the 'Grameen America' logo. Below the header is a navigation menu with links: Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The main content area has a title 'Centerwise Staff Performance'. It contains three input fields: 'Date From' (08-Feb-2015) with a circled '1' above it, 'Date To' (08-Feb-2015) with a circled '2' above it, and 'Report' (Part 01) with a circled '3' above it. Below these fields is a yellow button labeled 'Click to see centerwise staff performance' with a circled '4' above it. A red arrow points from the circled '4' to the 'View' button, which is highlighted in blue. At the bottom left of the content area, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 4.10: Center wise Staff Performance

1. Pick a FROM date
2. Pick a TO date
3. Select which report part to see.
4. View the center wise staff performance for the selected date range.

4.11 Monthly Collection Sheet

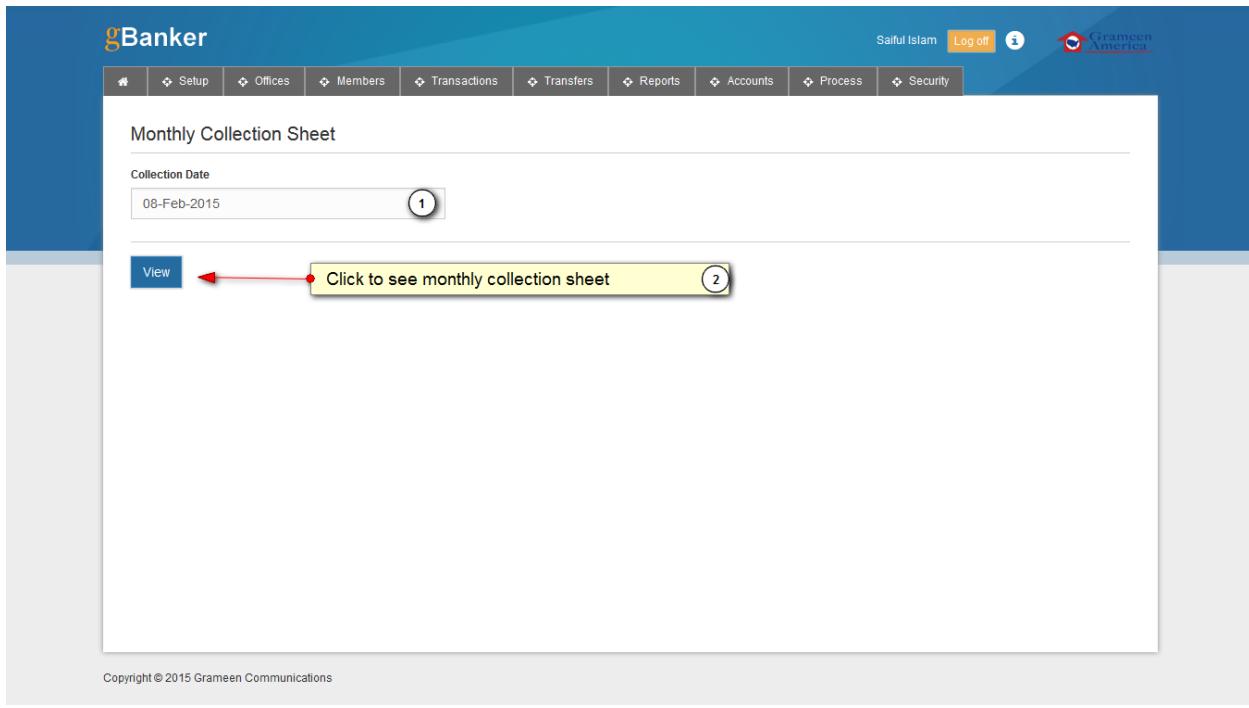


Fig 4.11: Monthly Collection Sheet

1. Pick a date from calendar.
2. Click 'View' to see specific monthly collection sheet.

4.12 Monthly Loan Collection Sheet

gBanker

Saiful Islam Log off i Grameen America

Setup Offices Members Transactions Transfers Reports Accounts Process Security

Monthly Loan Collection Sheet

Collection Date
08-Feb-2015 (1)

View (2) Click to view report

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Fig 4.12: Monthly Loan Collection Sheet

1. Pick a date from calendar.
2. Click 'View' to see specific monthly loan collection sheet.

4.13 Weekly Monitoring Report

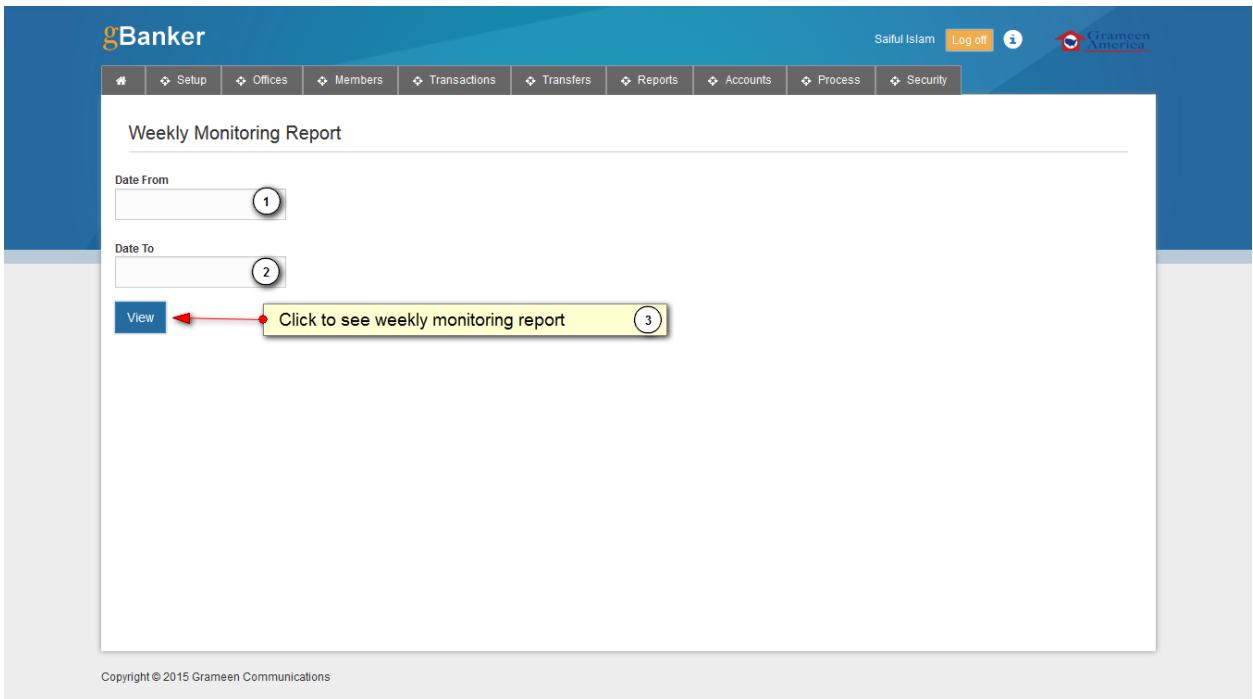


Fig 4.13: Weekly Monitoring Report

1. Pick a FROM date
2. Pick a TO date
3. Click to see the center weekly monitoring report for the selected date range.

4.14 Monthly Statistical Report

The screenshot shows the gBanker software interface. At the top, there is a navigation bar with links for Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. On the right side of the header, there is a user profile for 'Saiful Islam' with a 'Log off' button and a help icon. The main content area is titled 'Monthly Statistical Report'. It contains three dropdown menus labeled 'Please Select' for year and month, and a blue 'View' button. Red arrows numbered 1, 2, and 3 point to the 'Select year' dropdown, the 'Select month' dropdown, and the 'View' button respectively. Below the content area, there is a copyright notice: 'Copyright © 2015 Grameen Communications'.

Fig 4.14: Monthly Statistical Report

1. Select a year
2. Select a month
3. Click 'View' to see the statistical report for the selected month.

4.15 Monthly Project Statement

gBanker

Saiful Islam Log off i Grameen America

Monthly Project Statement Report

Please Select Select year 1

Please Select Select month 2

View Click to see project statement report 3

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Fig 4.15: Monthly Project Statement

1. Select a year
2. Select a month
3. Click 'View' to see the project statement for the selected month.