

# User Management

The **User Management** module allows Administrators to add, view, delete, and assign privileges to users based on their roles and branch associations.

---

## 1. Accessing the User Management Section

1. From the left menu, open **Administrator** → **User List**.
  2. The **Filter User List** screen appears showing all registered users.
- 

## 2. Filtering and Viewing Users

- Use **Select Status** to view *Active* or *Inactive* users.
  - Use **Select Role** to filter users by *Administrator*, *Branch Administrator*, *Branch User*, *Adviser*, or *Branch Viewer*.
  - The list displays user details such as name, role, branch, mobile number, and available actions.
- 

## 3. Adding a New User


1. Click the **Add (+)** button at the bottom-right corner.
2. Fill in the following fields:
  - **Email, Mobile No., First Name, Last Name** (all required).
  - **Select Role** – Choose the user's role.
  - **Select Branch** – Required for all roles except *Administrator*.
    - *Branch Editor* can have multiple branches.
    - *Branch Administrator* can enable the **One Man One Bank** option.
  - **Status** – Choose *Active* or *Inactive*.

3. Click **Save** to add the user or **Cancel** to discard.

**Note:** Roles other than Administrator must be linked to a branch.

---


## 4. Setting User Privileges

1. In the **User List**, click the **Gear** () icon beside a user.
2. Select or update the permissions (View, Add, Edit, Delete) for that user.
3. Click **Save** to apply changes.


**Tip:** Review privileges whenever a user's role or branch changes.

---

## 5. Viewing User Details

- Click the **Eye** () icon to view complete user details such as name, role, branch, and access status.
- 

## 6. Deleting a User

1. Click the **Delete** () icon next to the user.
2. Confirm deletion when prompted.

**Warning:** Deletion is permanent and cannot be undone.

---

## 7. Role-Based Notes

- **Administrator:** Access to all branches and modules.
- **Branch Administrator:** Single-branch control; can enable *One Man One Bank*.
- **Branch User:** Operates within the assigned branch.
- **Branch Editor:** Access to multiple branches.

- **Adviser / Branch Viewer:** Limited or view-only access.
- 

## Branches (Service Points)

The **Branches/Service Points** section allows Administrators to manage all service points of the organization. From here, you can **add new branches**, **update branch details**, **delete branches**, or **transfer accounts** between branches.




---

### 1. Accessing the Branches Section

1. From the left menu, open **Administrator** → **Branches**.
  2. The **Branches List** page appears, displaying all existing branches with their codes and action icons.
- 

### 2. Viewing the Branch List

Each row in the list shows the **Branch Name** and **Branch Code** along with three action icons:


-  **Edit:** Modify branch details.
  -  **Delete:** Remove a branch from the system.
  -  **Transfer Accounts:** Move all accounts from one branch to another before deletion.
- 

### 3. Adding a New Branch

1. Click the **Add (+)** button at the bottom-right corner.
2. In the **Add Branch** window, enter the following details:
  - **Branch Name** (required)



- **Address**
  - **City and Pincode**
3. Click **Save** to create the branch or **Cancel** to exit without saving.
- 

#### 4. Editing a Branch

1. On the branch list, click the **Edit** () icon next to the branch you want to modify.
  2. Update the branch details as required.
  3. Click **Save** to apply the changes.
- 

#### 5. Deleting a Branch

If you need to remove a branch:

1. First, click the **Transfer** () icon to move all accounts from this branch to another.
2. Once all accounts are successfully transferred, click the **Delete** () icon.
3. Confirm the deletion when prompted.

#### Important:

A branch cannot be deleted while it still has accounts or members associated with it.

---

#### 6. Key Notes

- Each branch has a unique **Branch Code** assigned automatically.
  - Always ensure **account transfer** is completed before deleting any branch.
  - After deleting a branch, all its data and associations will be permanently removed.
- 

## Deposit Schemes

The **Deposit Scheme** section allows Administrators to define and manage various savings and fixed deposit schemes offered by the society.

Each scheme can have different tenures, interest rates, and statuses (Running or Closed).

---

## 1. Accessing the Deposit Scheme Section



1. From the left navigation panel, open **Administrator** → **Deposit Scheme**.
  2. The **Deposit Scheme List** page appears, showing all available deposit schemes.
- 

## 2. Viewing Deposit Schemes

The list displays all existing deposit schemes with their:

- **Scheme Name**
- **Account Type** (e.g., SB, FD, RD, MIS)
- **Interest Rate (%)**
- **Status** – Running or Closed

Each row includes two action icons:

-  **Edit:** Modify existing scheme details.
  -  **Delete:** Remove a scheme from the list.
- 

## 3. Adding a New Deposit Scheme

1. Click the **Add (+)** button at the bottom-right corner.
2. The **Add Deposit Scheme** window appears.
3. Enter the following details:
  - **Select Type:** Choose the type of deposit (e.g., SB, FD, RD, MIS).
  - **Deposit Scheme Name:** Enter the name of the scheme.

- **Tenure (in Years):** Specify the duration of the deposit.
- **Unit:** Select the unit for tenure (Year/Month).
- **Min & Max Deposit Value:** Enter the minimum and maximum allowed deposit amounts.
- **Rate of Interest (%):** Specify the annual interest rate.
- **Status:** Select **Running** or **Closed**.


4. Click **Save** to create the new scheme or **Cancel** to exit without saving.

**Note:**

Only **Running** schemes are available for new member account creation.

---

## 4. Editing a Deposit Scheme


1. Click the **Edit** () icon next to the scheme you want to modify.
2. Update the desired fields (e.g., interest rate or status).
3. Click **Save** to confirm changes.

**Tip:**

You can set a scheme to **Closed** once it's discontinued or no longer available for new deposits.

---

## 5. Deleting a Deposit Scheme

1. Click the **Delete** () icon beside the scheme name.
2. Confirm the deletion when prompted.

**Important:**

Schemes linked to existing accounts cannot be deleted. In such cases, mark the scheme as **Closed** instead.

---

## 6. Key Notes

- Always verify **interest rate** and **tenure** details before saving.
  - Use **Closed** status to retain historical data of inactive schemes.
  - Maintain at least one **Running** savings scheme (SB) for new member account creation.
- 

## Loan Schemes

The **Loan Scheme** section enables Administrators to create and manage various loan products, define their interest rates, tenure, and categories (Secured or Unsecured).

---

### 1. Accessing the Loan Scheme Section

1. From the left navigation panel, open **Administrator** → **Loan Scheme**.
  2. The **Loan Scheme List** page appears, displaying all available loan schemes.
- 

### 2. Viewing Loan Schemes

The list displays each loan scheme with details such as:


- **Loan Scheme Name**
- **Tenure (in Months)**
- **Interest Rate (%)**
- **Status** – Running or Closed

Use the **Category Filter** (top-right) to view:

- **All**, **Secured**, or **Unsecured** loan types.

Each row includes two action icons:

-  **Edit:** Modify scheme details.

-  **Delete:** Remove a loan scheme.
- 

### 3. Adding a New Loan Scheme


1. Click the **Add (+)** button at the bottom-right corner.
2. The **Add Loan Scheme** window will open.
3. Fill in the following details:
  - **Loan Scheme Name** – Enter the name of the scheme.
  - **Tenure (in Years)** – Specify the loan duration.
  - **Minimum and Maximum Loan Value** – Define the loan amount limits.
  - **Rate of Interest (%)** – Enter the annual interest rate.
  - **Category** – Select *Secured* or *Unsecured*.
  - **Status** – Choose *Running* or *Closed*.
4. Click **Save** to create the loan scheme or **Cancel** to exit.

**Note:**

Only **Running** loan schemes are available for creating new member loan accounts.

---

### 4. Editing a Loan Scheme

1. Click the **Edit** () icon beside the loan scheme you want to modify.
2. Update the required fields such as interest rate, tenure, or category.
3. Click **Save** to apply the changes.


**Tip:**

Set the status to **Closed** when the scheme is no longer offered for new loans.

---

### 5. Deleting a Loan Scheme



1. Click the **Delete** () icon beside the loan scheme name.
2. Confirm the deletion when prompted.

**Important:**

Loan schemes associated with active accounts cannot be deleted. Mark them as **Closed** instead to preserve past records.

---

## 6. Key Notes

- **Secured Loans** require collateral, while **Unsecured Loans** do not.
  - Always double-check **interest rates** and **loan tenure** before saving.
  - Maintain at least one **Running** secured and unsecured loan type for easy allocation to members.
- 

## Bank Accounts

The **Bank Account** section allows Administrators to manage the society's bank accounts maintained across different banks.

These accounts are used for deposits, withdrawals, and online transactions involving the money collected from members.

---

### 1. Accessing the Bank Account Section

1. From the left navigation panel, open **Administrator** → **Bank Account**.
  2. The **Bank Account List** page appears, displaying all bank accounts maintained by the co-operative.
- 



### 2. Viewing Bank Accounts

The list displays essential details for each account, including:

- **Bank Name**
- **Account Number (A/C No.)**
- **Branch Name**
- **IFSC Number**
- **Opening Balance and Date**

Tabs at the top allow viewing of **Active** or **Inactive** bank accounts separately.

Each account row provides two action icons:


-  **Edit:** Modify account details.
-  **Delete:** Remove a bank account (only if not in use).

---

### 3. Adding a New Bank Account

1. Click the **Add (+)** button at the bottom-right corner.
  2. The **Add Bank Account** form will open.
  3. Enter the following details:
    - **Bank Name** – Name of the bank where the account is held.
    - **Account Number** – Enter the full bank account number.
    - **Branch Name** – Specify the branch location.
    - **IFSC Code** – Enter the branch's IFSC code.
    - **Opening Balance** – Enter the opening amount in the account.
    - **Opening Balance Date** – Select the date when the account was created or balance was recorded.
  4. Click **Save** to create the new bank account or **Cancel** to discard.
-

## 4. Editing a Bank Account


1. Click the **Edit** () icon next to the desired bank account.
2. Update the necessary fields (e.g., balance, IFSC, or date).
3. Click **Save** to apply the changes.

### Note:

Editing should be done carefully, as these details are used in financial transactions and reports.

---

## 5. Deleting a Bank Account

1. Click the **Delete** () icon beside the account.
2. Confirm deletion when prompted.

### Important:

A bank account cannot be deleted if it is linked with ongoing financial transactions. In such cases, mark it as **Inactive** instead.

---

## 6. Key Notes

- Maintain accurate **bank names**, **IFSC codes**, and **account numbers** for error-free fund transfers.
  - Use **Active/Inactive** tabs to manage old or unused accounts effectively.
  - Keep all bank account information updated to ensure smooth reconciliation and financial reporting.
- 

## Apply for Membership

The **Apply Membership** section allows any authorized user to create a new membership application for individuals or joint members.

There are two types of memberships in *myAastha*:

- **Single Membership** – For an individual member.
  - **Joint Membership** – For two applicants sharing a joint account (details for both applicants are required).
- 

## 1. Accessing the Membership Application

1. From the left navigation menu, open **Membership** → **Apply Membership**.
  2. The **Membership & Personal Information** screen will appear to start the application process.
- 

## 2. Step 1 – Membership & Personal Information

1. Select **Membership Type**: *Single* or *Joint*.
2. Select **Membership Category**: *Nominal* or *Share*.
3. Choose the **Application Date**.
4. Enter the following details:
  - Applicant's Full Name
  - Father/Husband's Name
  - Gender and Date of Birth
  - Email and Mobile Number
  - Caste (from dropdown list)
5. Click **Next** to proceed.

### **Note:**

For *Joint Memberships*, details of the second applicant will also need to be entered in this step.

---

## 3. Step 2 – Address Information

1. Enter the **Present Address** including City, District, and Pincode.
  2. Enter the **Permanent Address**, or check the box *Same as present address* if applicable.
  3. Click **Next** to continue.
- 

#### 4. Step 3 – Nominee Information

1. Enter **Nominee Name**, **Relation**, and **Address**.
  2. Click **Next** to proceed.
- 

#### 5. Step 4 – Identity Information


1. Enter the identification details of the applicant:
    - Aadhaar Number
    - Voter ID
    - Driving License Number
    - PAN Number
    - Any other valid identity proof
  2. Click **Next** to continue.
- 

#### 6. Step 5 – Upload Documents

Upload the necessary supporting documents for KYC verification:

- Applicant's Photo
- Signature
- PAN Card

- Identity Proof
- Address Proof

Use the **Upload** () buttons to browse and attach each document.  
Click **Save** to complete the document upload.

---

## 7. Step 6 – Application Submission

After successful submission, the system displays a confirmation message with the **Application Number**.

You can either:

- Click **View Application** to review/edit/approve the submitted application details, or
  - Click **Apply Another** to start a new membership application.
- 

## 8. Key Notes

- Both *Nominal* and *Share* members must provide complete KYC information.
  - For *Joint Membership*, ensure both applicants' documents and identity details are uploaded correctly.
  - Incomplete applications remain pending until all steps are completed and verified.
- 

## View Membership Application(Application Approval)

The **View Application** feature allows users to review membership applications and take appropriate actions such as editing, approving, or rejecting them.

All users can view submitted applications, but available actions depend on their **role**.

---

### 1. Accessing the Application

1. From the left navigation menu, open **Membership** → **Applications**.

2. Select an application from the list to view its details.
  3. The **Application Details** page will display the applicant's profile along with the **Application Number** and status.
- 

## 2. Role-Based Access


- **Advisor:**  
Can **view and edit** only the applications they have created.
  - **Administrator:**  
Can **view, edit, approve, or reject** any application in the system.
  - **Other Roles:**  
Have **view-only** access.
- 

## 3. Viewing Application Details

The application is divided into multiple tabs containing different types of information:

- **Personal Information** – Applicant's name, gender, date of birth, and contact details.
  - **Official Information** – Membership category and application type.
  - **Address** – Present and permanent addresses.
  - **Nominee** – Nominee name, relation, and address.
  - **Identity** – Aadhaar, PAN, Voter ID, and other proofs.
  - **Uploaded Documents** – Applicant's photo, signature, and supporting documents.
- 

## 4. Editing an Application

1. Advisors or Administrators can click the **Edit** () icon to update details.
2. Make necessary changes and save the updates.

3. Updated information will be reflected in the application record.
- 

## 5. Application Approval Process (Administrator Only)

When reviewing an application, the Administrator can either approve or reject it using the **Thumbs Up** (👍) or **Thumbs Down** (👎) buttons.

### Steps to Approve an Application:

1. Click **Approve** (👍) to start the approval process.
2. Select the **Confirmation Date**.
3. Choose the applicable **Savings Scheme** (e.g., Savings @ 2% Interest).
4. Verify and check applicable collection options:
  - Collect Membership Fee
  - Open SB Account
  - Collect Share Value (for Share Members)
  - Deposit initial amount (if specified)
5. Select **Branch** and **Adviser** (if required).
6. Click **Confirm Application** to finalize.

Upon approval:

- A **unique Membership Number** is generated.
- The **Membership Fee** is collected.
- A **Savings Account** is automatically created with the deposited amount (if any).
- For **Share Members**, **1 unit of share** is automatically purchased.

### Note:

If the Administrator rejects the application, it moves to a *Rejected* state and is not processed further.

---



## 6. Key Notes

- Ensure that all KYC documents are uploaded before approval.
  - Once approved, application data becomes part of the permanent membership record.
  - Only the Administrator has authority to approve or reject applications.
- 

## Membership Application Search

The **Applications** section allows users to search, filter, and view membership applications based on their current status — *Applied*, *Confirmed*, or *Rejected*.

This feature is useful for tracking application progress and reviewing member details.

---

### 1. Accessing the Application Search

1. From the left navigation menu, open **Membership** → **Applications**.
  2. The **Filter Member Application** screen will appear.
- 

### 2. Using Filters

You can narrow down results using the following filters:

- **Status:** Select *Applied*, *Confirmed*, or *Rejected*.
- **Membership Type:** Choose *Nominal* or *Share*.
- **Added By:** Filter based on the user who submitted the application.
- **Date Range:** Select a start and end date for the application period.

After selecting your filters, click **Filter** to view the results.



---

### 3. Viewing Application Results

The filtered list displays:


- Application Number
- Applicant Name
- Membership Type
- Current Status

Each entry provides two options:

-  **View:** Opens the full application for review.
-  **Delete:** Removes the application (Administrator only).

---

## 4. Viewing Application Details

Click the **View** () icon to open the application.

You can see:

- Personal, Address, Nominee, and Identity details
- Uploaded documents
- Application status and confirmation details

Administrators can use this view to **approve or reject** pending applications.

---

### Best Practice:

Use the date filter regularly to review applications submitted within specific periods, ensuring timely approvals and better tracking.

---

## Member Search

The **Search Members** section allows users to view and manage confirmed members using various filter options.

It provides a quick way to locate member records, edit profiles, or download membership applications.

---

## 1. Accessing the Member Search

1. From the left menu, open **Membership** → **Search Members**.
2. The **Filter Members** screen appears with multiple search criteria.

---

## 2. Using Filters

You can search for members using one or more of the following:

- **Status:** *New, Member, Canceled* etc.
- **Membership Type:** *Nominal* or *Share*.
- **Added By:** Choose a specific user or adviser.
- **Membership Name or Number:** Enter details for direct lookup.
- **All Members:** Select this option to show all records.

Click **Filter** to display the matching members.



---


## 3. Viewing Member List

The filtered results display the following:

- Membership Number
- Member Name
- Membership Type
- Current Status

Each record provides three key options:

-  **Edit:** Modify member details (Administrator or Advisor only).
-  **View Application:** Open, download, or print the original membership application.

-  **View Profile:** Open the member's complete profile with personal, account, and transaction details.
- 

## 4. Exporting Member Data

Click **Export to CSV** to download the filtered list of members for reporting or record-keeping purposes.

---

## 5. Key Notes

- Member search is accessible to all users with valid permissions.
  - Only administrators and advisers can make profile edits.
  - Always verify filters before exporting or editing to avoid accidental changes to unrelated records.
- 

# Share Purchase

The **Share Purchase** module allows authorized users to record the purchase of additional share units by existing members.

Each share unit has a fixed value, and purchases can be made through cash or bank accounts.

---

## 1. Accessing the Share Purchase Screen

1. From the left navigation panel, go to **Membership** → **Share Purchase**.
  2. The **Share Purchase** form appears.
- 

## 2. Steps to Record a Share Purchase

1. **Choose Transaction Date** – Select the date of share purchase.

2. **Select Branch** – Choose the branch where the transaction is taking place.
  3. **Select Adviser** – Pick the adviser handling the transaction (*Purchase at Branch* for direct branch transactions).
  4. (Optional) **Share purchase at bank account** – Tick this if the purchase is being deposited through the society's bank account.
  5. **Select Bank Account** – Choose the society's active bank account used for deposit.
  6. **Enter Share Member Number** – Input the member's registered membership number (e.g., *SM-130*).
  7. **Enter Number of Units** – Specify the number of share units being purchased (e.g., 10).
  8. The system will automatically calculate:
    - **Amount per Unit (₹15)**
    - **Total Share Amount**
- 

### 3. Saving the Transaction

- Verify all details and click **Save**.
  - The system will confirm and record the share purchase in the member's account.
- 

### 4. Key Notes

- Only **Share Members** are eligible to purchase shares.
  - All share transactions are automatically reflected in the **Share Statement**.
  - If the purchase is done at a branch, ensure that the **bank account and adviser** are selected correctly.
- 

## Share Statement

The **Share Statement** module provides a detailed report of all share-related transactions — purchases, returns, and balances — for members within a selected period.

---

## 1. Accessing the Share Statement

1. Navigate to **Membership** → **Share Statement**.
  2. The **Share Statement Filter** screen appears.
- 

## 2. Filtering Share Transactions

You can filter transactions using:

- **Transaction Type:** Purchase / Return
- **Branch:** Select the relevant branch.
- **Adviser:** Choose a specific adviser or *All*.
- **Date Range:** Select start and end dates to view transactions for a specific period.

Click **Filter** to generate the statement.

---

## 3. Viewing Share Transaction Details

The result displays:

- Membership Number
- Transaction Date
- Transaction Type (*Purchase / Return*)
- Number of Units
- Price per Unit
- Total Amount
- Share Balance

At the bottom, the **Total Share Amount** is displayed clearly.

---

## 4. Exporting Statements

You can export the filtered share report for record-keeping or audits:

- Click **Export to CSV** for spreadsheet format.
  - Click **Export to PDF** for a printable report.
- 

## 5. Key Notes

- The **Share Statement** reflects all approved share purchases and returns.
  - Only administrators can modify historical entries, ensuring data integrity.
  - Members' share balances automatically update after every purchase or return.
- 

# Individual Share Statement

The **Individual Share Statement** module displays detailed share transactions for a specific member, including purchases, returns, and reverse entries.

It helps administrators and advisers manage and verify member-wise share balances and perform necessary corrections.

---

## 1. Accessing the Individual Share Statement

1. From the left navigation panel, go to **Membership** → **Individual Statement**.
  2. The **Individual Share Statement** page appears.
- 

## 2. Viewing Member Share Transactions

1. Enter the **Member Number** (e.g., *SM-130*).
2. Choose a **Transaction Type** from the dropdown:
  - *Any*
  - *Purchase*
  - *Return*
  - *Reverse Entry (Dr)*
  - *Reverse Entry (Cr)*
3. (Optional) Select a **Start Date** or tick **All Statements** to show all records.
4. Click **Search** to view the transaction details.

The list shows:



- Membership Number
- Transaction Date
- Transaction Type
- Units Purchased or Returned
- Price per Unit
- Total Amount
- Share Balance

At the bottom, the **Total Share Amount** is displayed for easy reference.

---

### 3. Managing Transactions


For **recent transactions**, additional options are available:

-  **Delete:** Permanently remove the latest transaction (available only for recent entries).
-  **Reverse:** Add a reverse entry to correct the last transaction.



---

## 4. Adding a Reverse Entry

1. Click the **Reverse** () icon beside the transaction.
2. Select **Reverse Entry Type** — *Dr (Debit)* or *Cr (Credit)*.
3. Enter a **Reason/Note** explaining the correction.
4. Confirm to add the reverse entry.

The reversal appears immediately in the member's share record with a clear note for audit trail.

---

## 5. Exporting the Statement

You can export individual statements for record-keeping:

- Click **Export to CSV** for spreadsheet use.
- Click **Export to PDF** for a printable version.

---

## 6. Key Notes

- Only the **latest transaction** can be reversed or deleted.
- Reverse entries maintain an audit-safe log for transparency.
- All changes reflect instantly in the member's overall share balance.

---

## Non-KYC Member List

The **Non-KYC Member List** module displays members who have not submitted their KYC (Know Your Customer) documents.

This feature helps administrators identify and update pending KYC details to ensure regulatory compliance.

---

## 1. Accessing the Non-KYC List

1. From the left navigation menu, select **Membership** → **Non KYC**.
  2. The **Non KYC List** screen appears.
- 

## 2. Filtering Non-KYC Members

You can filter the list using:



- **Member Type:** Select *Nominal* or *Share*.
  - **Member Number:** Enter a specific member number for quick search.  
Click **Search** to view the filtered results.
- 

## 3. Viewing the Non-KYC List


The table displays:

- Serial Number
- Member Number
- Member Name

Each row provides two action icons:

-  **View Profile:** Opens the member's profile, where you can edit and upload missing KYC documents (photo, ID proof, address proof, etc.).
  -  **View Reason:** Displays the reason or note for why the KYC submission is pending or rejected.
- 

## 4. Updating KYC

1. Click the **View Profile** () icon.
2. Update or upload the required KYC documents.

3. Save the profile to mark the member as KYC-compliant.  
Once updated, the member will be automatically removed from the **Non-KYC list**.
- 

## 5. Key Notes

- Only administrators and authorized staff can update KYC details.
  - KYC compliance is mandatory for all active members.
  - Regular monitoring ensures adherence to cooperative and financial regulations.
- 

## Account Opening (RD, FD & MIS) — Step-by-Step

Use **Accounts** → **Apply for Opening** to create a new recurring deposit (RD), fixed deposit (FD) or MIS account application. Authorized users or advisers can submit applications; Administrators review and approve.

---

### 1. Start application

1. Open **Accounts** → **Apply for Opening**.
  2. Choose **Applied On Date**, **Branch**, and **Adviser**.
  3. Enter the **Member Number** (system will display member name below when valid).
  4. Click **Next**.
- 

### 2. Select scheme & amount

1. Choose **Account Type**: RD, FD or MIS.
2. Select the specific **Scheme** from the dropdown. The screen shows scheme summary (tenure, interest, min/max deposit).

3. Enter the deposit value (for RD: recurring deposit amount per period; for FD/MIS: lump sum).
4. The system shows the amount in words and validates min/max automatically.
5. Click **Next**.

#### Key validations

- Deposit must be within scheme min and max.
  - Tenure and unit (months/years) are enforced by scheme.
  - Interest is taken from scheme definition.
- 

### 3. Nominee & identity (if required)

1. Fill **Nominee Information** (name, relation, address). You can check *Same as Membership* if applicable.
  2. Attach required documents if prompted.
  3. Click **Save** to submit the application.
- 

### 4. Confirmation & application number

- After saving you will see a confirmation box with the **Application Number** and options: **View Application** or **Apply Another**.
  - Note the application number for tracking.
- 

## View Account Opening Application

The **View Account Opening Application** module allows users to view, edit, and manage submitted account opening applications (RD, FD, and MIS).

While all users can view applications, only **Administrators** can approve or reject them.

---

## 1. Accessing the Application

1. From the left menu, go to **Accounts** → **Applications**.
2. Use the filters to find applications based on:
  - **Status:** Applied, Confirmed, or Rejected
  - **Account Type:** RD, FD, or MIS
  - **Branch** or **Adviser**
  - **Date Range**
3. Click **Filter** to generate the results.
4. Select the desired application to open its details view.

---

## 2. Application Details View

The application page shows all entered information, divided into sections:

- **Personal Information:** Member name, membership number, branch, and adviser.
- **Account Information:** Scheme type, deposit value, duration, and applied date.
- **Nominee Information:** Nominee name, relation, and address.

At the top, you'll find the **Application Number** and **Status (Applied / Confirmed / Rejected)**.

---

## 3. Actions by Role

### For Advisers / Users:

- Can **view** and **edit** applications they created (before approval).
- Cannot approve or reject applications.

### For Administrators:

- Can **review, approve, or reject** any application.
  - Can edit details or correct minor errors before final confirmation.
- 

#### 4. Approving an Application

1. Open the application to review all details and documents.
2. Click **Confirm (Thumbs Up)**.
3. In the **Confirm Application** window:
  - Select **Confirmation Date**.
  - Enter the **Deposit Amount** (if applicable).
  - Choose how to collect:
    - **Transfer From SB Account:** Directly transfer from member's savings account.
    - **Deposit at Bank Account:** Record as a deposit into a society bank account.
  - If "Deposit at Bank Account" is selected, choose the **Bank Account** from the dropdown.
4. Click **Confirm Application** to approve.

#### On approval:

- The system automatically generates a **unique Account Number**.
  - The account status updates to **Confirmed**.
  - The initial deposit is recorded in the member's ledger (based on the chosen payment mode).
- 

#### 5. Rejecting an Application

1. Click **Reject (Thumbs Down)**.
2. A pop-up appears prompting for a **Rejection Reason**.
3. Enter a valid reason (e.g., “Incomplete KYC” or “Incorrect deposit amount”).
4. Click **Yes, I want to reject** to confirm.

The application status changes to **Rejected**, and the record remains visible for reference.

---

## 6. Key Notes

- Only one of the two payment options (*Transfer from SB* or *Deposit at Bank*) can be selected.
  - Once confirmed, the application becomes an active account under **Search Accounts**.
  - Rejected applications are preserved with the rejection note for audit tracking.
  - The applied and confirmation dates are stored automatically for reporting.
- 

## Account Search and View Account

The **Account Search** module is used to find, review, and manage all types of accounts such as RD, FD, MIS, and SB.

This feature allows users to quickly locate running, matured, or closed accounts and view complete details about each.

---

### 1. Accessing the Account Search

Go to **Accounts** → **Search Accounts** from the left-hand navigation panel.

The **Filter Accounts** screen will appear, where you can enter various criteria to refine your search.

---

### 2. Filtering Accounts

You can filter accounts using multiple criteria to narrow down the results.

You may choose:

- **Account Status** – Select the account's current status such as *Running*, *Matured*, *Closed*, or *Pre-Matured*.
- **Branch** – Choose the branch to which the account belongs.
- **Account Type** – Select the type of account, e.g., *Recurring Deposit (RD)*, *Fixed Deposit (FD)*, *Monthly Income Scheme (MIS)*, or *Savings Account (SB)*.
- **Adviser** – Filter accounts handled by a specific adviser.
- **Member Number or Member Name** – Search for a particular member's account.
- **Account Number** – Enter a specific account number to directly locate it.
- **Date Range** – Choose the start and end dates to find accounts opened within a specific period.
- **All Accounts** – Check this box to display all accounts without applying any filter.

After entering the required details, click on the **Filter** button. The system will display all matching accounts in a list format below.

---

### 3. Role-Based Account Filtering

Filtering access depends on the logged-in user's role:

- **Administrator** can view and filter **all accounts** across all branches.
- **Branch Administrator** and **Branch Editor** can view and filter accounts **belonging to their assigned branch only**.
- **Adviser** can filter and view **only the accounts assigned to them** or created under their adviser code.

This ensures that users access only the data relevant to their roles and responsibilities.

---

### 4. Viewing the Account List

The filtered results display the list of accounts with key information such as:



- Account number and type
- Member name and adviser name
- Branch
- Deposit amount and rate of interest
- Maturity date and maturity value

At the bottom of the list, the total number of accounts retrieved from the search is displayed (for example, “Total Accounts: 2”).

Each account entry has quick action icons for further operations.

---

## 5. Account List Actions

For each account in the list, two options are available:

- **View Applicant Profile** – Opens the detailed profile of the member who owns the account.
- **Account Form** – Opens or downloads the detailed account form containing all the account data for verification, printing, or record-keeping.

Depending on privileges, administrators may also access additional actions such as editing or closing the account.

You can also **Export the filtered list to CSV** for reporting, record submission, or reconciliation purposes.

---

## 6. Viewing Full Account Details

Clicking on the **Account Form** or **Account Number** opens the detailed view of the account. This screen provides complete information about the account, arranged in multiple tabs for clarity.

The account view contains the following information:

- **Personal Information:** Shows the member’s name, membership number, branch name, adviser, and application number.

- **Account Information:** Displays details such as account type, scheme name, rate of interest, deposit amount, maturity value, and maturity date.
- **Nominee Details:** Displays nominee's name, relation, and address associated with this account.
- **Change History:** Lists all updates or changes of advisor and/or branch for this account..

At the top of this page, you will find the **Account Number**, **Member Name**, **Account Status (Running / Matured / Closed)**, and the **Applied Date**.

---

## 7. Permissions and Access

- **Administrators** can view and edit all accounts, confirm status updates, or mark accounts as closed or pre-mature.
  - **Branch Administrators** can view and manage accounts within their own branch.
  - **Advisers** can view only their assigned accounts and are restricted from editing core information.
- 

## 8. Key Notes and Best Practices

- Use the date range and status filters to monitor upcoming maturity accounts for timely renewals.
  - The system links every account with its corresponding **Member Profile** and **Application Record**, allowing easy traceability.
  - Once an account is matured or closed, it will not appear in the "Running" status filter.
  - Administrators are advised to regularly export account summaries for audit or reconciliation with branch records.
- 

## Deposit and Withdraw Operations

The **Deposit** and **Withdraw** modules are used for recording money-in and money-out transactions against member accounts.

These operations are branch-controlled and role-restricted to ensure transaction security and proper authorization.

---

## 1. Deposit Operation

The **Deposit** screen allows you to add deposits for any active member account.

To access it, go to **Accounts** → **Deposit** from the sidebar menu.

### Steps to Record a Deposit:

1. Select the **Transaction Date**.
2. Choose the deposit type:
  - **Deposit at Branch** – Cash received at the branch counter.
  - **Deposit at Bank Account** – Deposit made through a linked society bank account.
3. If depositing at bank, select the **Bank Account** from the dropdown.
4. Enter the **Account Number** or search by **Member Name**.
5. Enter the **Deposit Amount (Rs.)**.
6. Verify the member details and closing balance displayed below.
7. Click **Add Transaction** to complete the deposit.

The system automatically updates the member's balance and records the transaction date, branch, and adviser details.

Advisers can deposit only into accounts assigned to them.

---

## 2. Withdraw Operations

Withdrawals can be performed in **three different ways**, depending on the user's role and authorization level.

To access, go to **Accounts** → **Withdraw** or select one of the sub-options under the Withdraw menu.

---

## A. Withdraw (Direct Entry)

This option is available **only to Administrators**.

It allows immediate withdrawal entry without OTP or approval flow.

### Steps:

1. Enter the **Transaction Date**.
2. Choose the withdrawal mode — *Withdraw from Branch* or *Withdraw from Bank Account*.
3. Select the **Bank Account** if applicable.
4. Enter the **Account Number** and **Withdrawal Amount (Rs.)**.
5. Verify the account and closing balance shown below.
6. Click **Add Transaction** to finalize.

Once saved, the amount is deducted instantly from the member's account balance.

---

## B. Withdraw by OTP

This option is used by field agents or advisers when performing withdrawals with customer consent.

An OTP is sent to the **member's registered mobile number** for verification.

### Steps:

1. Open **Withdraw by OTP** from the sidebar.
2. Enter **Transaction Date**, **Account Number**, and **Withdraw Amount (Rs.)**.
3. Choose whether the withdrawal is from the branch or bank account.
4. Click **Send OTP**.
5. The member receives an OTP on their registered phone.
6. Enter the OTP in the verification field to confirm the transaction.

Once verified, the withdrawal is recorded, and the updated balance is displayed.

---

### C. Withdraw by Approval

This method is used when an adviser or branch operator requests a withdrawal, which must be **approved by an Administrator**.

#### Steps:

1. Go to **Withdraw by Approval**.
2. Enter the **Transaction Date**, **Account Number**, and **Withdrawal Amount (Rs.)**.
3. Choose whether it's from a branch or bank account.
4. Click **Request for Approval**.

The request is sent to the **Administrator**. Once approved, the withdrawal amount is debited from the account, and both adviser and member are notified.

---

### 3. Role-Based Access Rules

- **Administrator:**  
Can perform direct withdrawals and deposits for any account.  
Also approves withdrawal requests raised by others.
  - **Branch Administrator / Branch Editor:**  
Can record deposits and initiate withdrawal requests for their own branch accounts.
  - **Adviser:**  
Can deposit and initiate withdrawals only for the **accounts belonging to them**.  
They must use OTP or Approval mode for withdrawal transactions.
- 

### 4. Key Notes and Best Practices

- Always verify account details and available balance before confirming a transaction.
- Withdrawals using OTP or Approval ensure security and accountability.
- Deposits made through bank accounts are automatically recorded under the linked branch ledger.
- Administrators should regularly review withdrawal requests to maintain smooth daily operations.

- All deposits and withdrawals are reflected in the member's statement and branch-level reports.
- 

## Withdraw Requisition Processing

The **Withdraw Requisition Processing** feature allows authorized users to review, approve, or reject withdrawal requests submitted by branch users or advisers.

This ensures that every withdrawal is properly verified and approved before funds are released to the member.

---

### 1. Accessing Withdraw Requisition

From the left-hand navigation menu, go to **Accounts** → **Withdraw Requisitions**.

The screen will display the **Withdraw Requisitions Filter** section at the top, followed by a list of pending or processed requisitions.

---

### 2. Who Can Access This Option

This feature is available only to:

- **Administrator users**, and
- Users who have the **Withdraw Requisition Approval privilege** assigned to their role.

Other users, such as advisers and branch operators, can only submit withdrawal requests but cannot approve or reject them.

---

### 3. Filtering Withdraw Requisitions

You can filter requisitions using the available options at the top of the page.

To locate a specific request or a set of requests:

1. Select the **Branch** (if applicable).
2. Choose the **Adviser** who submitted or owns the account.

3. Select the **Status** — choose between *Unapproved*, *Approved*, or *Rejected*.
4. Define a **date range** using the start and end dates.
5. You can also check **All Accounts** to display every request regardless of filter.

Click **Filter Account** to display all matching withdrawal requisitions in the list below.

---

## 4. Viewing the Requisition List

The filtered list displays details of each withdrawal request, including:

- Request date
- Account number
- Member name
- Branch and adviser name
- The user who requested the withdrawal
- Requested withdrawal amount

Each row represents a pending or processed request and includes action options on the right-hand side.

---

## 5. Available Actions

For each withdrawal requisition, three actions are available through the action menu:

1. **View Withdraw Requisition** – Opens the detailed requisition record.  
Here, you can see the member details, account type, current balance, and requested amount.
2. **Approve Withdraw Requisition** – Confirms the withdrawal request.  
Once approved:
  - The withdrawal amount is deducted from the account balance.
  - The transaction is marked as “Approved.”

- The account ledger and reports are updated accordingly.
  - 3. **Reject Withdraw Requisition** – Declines the request.  
A pop-up will appear asking for the **Rejection Reason**, which must be entered before confirming.  
Once rejected:
    - The status changes to “Rejected.”
    - The adviser or requester is notified of the rejection.
- 

## 6. Approval Workflow

The withdrawal approval process follows a controlled flow to ensure financial accuracy and authorization:

- Advisers or branch users initiate withdrawal requests using **Withdraw by Approval**.
  - These requests are automatically listed under **Withdraw Requisitions** for review.
  - Administrators or authorized approvers log in and use this section to approve or reject requests.
  - Upon approval, the transaction is posted automatically to the account statement and reflected in branch reports.
- 

## 7. Role-Based Controls

- **Administrator:** Can view, approve, or reject all withdrawal requisitions across all branches.
- **Branch Administrator / Branch Editor:** Can view and approve requests related to their branch if they hold approval privileges.
- **Adviser:** Can only create and track the status of requests for accounts assigned to them. They cannot approve.

This role-based control ensures accountability and restricts financial approvals to authorized personnel only.

---



## 8. Key Notes and Best Practices

- Always verify the **closing balance** before approving a request to prevent overdrafts.
  - Use the **rejection reason** field to clearly mention the cause, e.g., insufficient balance or incomplete KYC.
  - Periodically export requisition data for internal audit and reconciliation.
  - Unapproved requests remain pending until processed by an authorized approver.
  - Once approved or rejected, the action cannot be reversed without administrative override privileges.
- 

## MIS Withdraw

The **MIS Withdraw** module is designed to handle monthly interest payouts for all active **Monthly Income Scheme (MIS)** accounts.

The system automatically processes these withdrawals on their scheduled dates and credits the respective **Savings Bank (SB)** accounts of members.

However, if the automated process fails for any reason, authorized users can perform **manual MIS withdrawals** using this section.

---

### 1. Accessing the MIS Withdraw Screen

From the sidebar menu, go to **Accounts** → **MIS Withdraw**.

The screen displays two tabs:

- **All** – for processing MIS withdrawals in bulk for all eligible accounts within a date range.
  - **Individual Withdraw** – for manually processing a single member's MIS withdrawal.
- 

### 2. Automatic MIS Withdrawal Process

- The system automatically executes MIS withdrawals on the due date each month.

- The interest amount for each member's MIS account is credited directly to their **linked SB account**.
  - This process requires no manual action unless a failure occurs (for example, due to network or synchronization issues).
  - Once successfully processed, the transaction is recorded in both the member's **MIS ledger** and **SB account statement**.
- 

### 3. Manual MIS Withdraw (All Accounts)

In case of failure of the automatic process, the Administrator or authorized user can manually execute MIS withdrawals for all accounts.

#### Steps:

1. Go to the **All** tab.
2. Select the **Start Date** and **End Date** to define the period for which MIS withdrawals need to be processed.
3. Choose the **MIS Withdraw Date** — the date on which the withdrawal should be recorded.
4. Optionally, filter by **Branch** or **Adviser**.
5. Click **Filter** to view eligible accounts for that date range.
6. Once listed, the system allows batch processing of withdrawals for all displayed accounts.

If no accounts are due or all have already been processed, the message “**No Transactions**” will appear.

---

### 4. Manual MIS Withdraw (Individual Account)

When you need to process MIS withdrawal for a specific account only:

#### Steps:

1. Go to the **Individual Withdraw** tab.

2. Enter the **MIS Account Number** of the member.
3. Select the **Withdrawal Date** (defaults to the current date).
4. The member's profile, membership number, branch, and adviser details will appear automatically.
5. The system will display the **Withdraw Amount** (the monthly MIS interest).
6. If required, check **Transfer to SB Account** to credit the amount directly to the member's savings account.
7. Click **Save** to complete the withdrawal.

Once saved:

- The MIS withdrawal amount is deducted from the MIS account.
- The corresponding amount is credited to the linked SB account.
- The transaction is logged under the MIS and SB ledgers.

---

## 5. Role-Based Permissions

- **Administrator:** Can perform both bulk and individual MIS withdrawals for any branch.
- **Branch Administrator / Editor:** Can perform manual MIS withdrawals for accounts under their branch.
- **Adviser:** Can view MIS-related information but **cannot process withdrawals**.

This ensures that only authorized financial users execute fund transactions.

---

## 6. Key Notes

- Always ensure the **withdrawal date** matches the due date for MIS payout.
- Use **bulk mode** when the automated system fails for a large number of accounts.

- The **Transfer to SB Account** checkbox ensures seamless credit to the member's account — always verify that the SB account is active before proceeding.
  - Avoid duplicate processing — if a record already shows as paid, do not process again manually.
  - The manual MIS process should only be used after verifying that the automatic MIS job has failed or missed accounts.
- 

## Yearly Interest Deposit

The **Yearly Interest Deposit** module is used to calculate and deposit annual interest into members' **Savings Bank (SB)** accounts at the end of each financial year.

The system can perform **bulk interest calculation for all members** or **individual interest calculation** for a specific account, depending on the requirement.

---

### 1. Automatic Year-End Interest Posting

At the close of each financial year (generally on **31st March**), the system automatically:

- Calculates the **yearly interest** based on account balance and applicable interest rate.
- Deposits the calculated interest into the respective member's SB account.
- Updates the account ledger and year-end summary for audit and reporting.

This automated posting ensures that all eligible members receive their interest without manual intervention.

However, if the automatic process fails or is skipped for specific accounts, authorized users can use the **Yearly Interest Deposit** screen to process it manually.

---

### 2. Accessing the Yearly Interest Deposit Screen

Navigate to **Accounts** → **Yearly Interest** from the sidebar.

The screen displays two tabs:

- **All** – for calculating and depositing interest for all SB accounts within a selected branch and financial year.
  - **Individual** – for calculating and depositing interest for a single account.
- 

### 3. Bulk Yearly Interest Calculation (All Accounts)

This feature is used by Administrators or Branch-level officers to calculate and deposit interest for all SB accounts in one operation.

#### Steps:

1. Go to the **All** tab.
2. Select the **Branch** from the dropdown (or select *All* to include every branch).
3. Select **Account Type** (usually SB).
4. Choose the **Financial Year** (e.g., 2025–2026).
5. Click **Calculate Interest**.

The system will display:

- A list of all eligible SB accounts,
- Membership numbers, member names, branches, adviser names, and
- The calculated **interest amount** for each account.

The total calculated interest across all accounts is shown at the bottom of the page.

6. Click **Save** to confirm and post the interest to all listed accounts.
7. Optionally, click **Export to CSV** to download the calculation report for audit or accounting records.

Once saved, the interest entries are reflected in:

- The member's **SB account ledger**, and
- The **branch-level yearly interest report**.

---

## 4. Individual Yearly Interest Deposit

When an interest deposit needs to be applied to a single member account manually (for example, if it was missed during bulk processing):

### Steps:

1. Select the **Individual** tab.
2. Enter the **Account Number** (e.g., SB-446).
3. Choose the **Financial Year** (e.g., 2025–2026).
4. The system displays:
  - Member details (name, membership number, branch, and adviser).
  - Current account balance.
  - Automatically calculated **Interest Amount (₹)**.
5. Click **Save** to deposit the interest into that member's SB account.

The transaction is instantly posted and visible in both the **SB ledger** and the **Yearly Interest Statement**.

---

## 5. Role-Based Access Control

- **Administrator:** Can perform both bulk and individual interest deposits for any branch.
  - **Branch Administrator / Editor:** Can perform calculations and postings for their assigned branch only.
  - **Adviser:** Can view interest-related details for their members but **cannot perform deposits**.
- 

## 6. Key Notes

- The **interest calculation rate** is predefined in the system configuration for the selected financial year.
  - Always verify the **financial year** before running bulk calculations.
  - Once interest is deposited, it cannot be edited — use reversal entries only under administrative supervision if corrections are needed.
  - Use the **Export to CSV** option to maintain backup or audit records of yearly interest postings.
  - Individual deposit processing is helpful for missed accounts after the bulk run.
- 

## Individual Statement

The **Individual Account Statement** module allows users to view detailed debit and credit transactions for a specific member's account.

This feature helps administrators, branch operators, and advisers track transactions, monitor balances, and export or print statements for reference or audit purposes.

---

### 1. Accessing the Individual Account Statement

From the sidebar menu, navigate to **Accounts** → **Individual Statement**.

This screen displays all account transactions for a specific member within a selected period.

---

### 2. Searching for an Account Statement

To view the statement of a specific account:

1. Enter the **Account Number** (e.g., SB-677).
2. Optionally, type the **Member Name** for quick filtering.
3. Choose a **Period** for which you want to view transactions.  
The available options include:
  - Last Month
  - Last 3 Months

- Last 6 Months
  - Last Year
  - Custom Date Range
  - All Transactions
4. Click **Filter** to fetch the transaction details.

The member's details — such as **name, membership number, and account type** — will appear above the transaction list.

---

### 3. Viewing Transaction Details

The statement table shows all the financial activities of the selected account, including:

- **Transaction Date and Time**
- **Particulars** – Description of the transaction (e.g., Deposit, Withdrawal, Interest Credit, or Service Deduction)
- **Debit (Dr)** – Amount withdrawn or deducted
- **Credit (Cr)** – Amount deposited or credited
- **Closing Balance** – Updated balance after each transaction


At the bottom of the statement, the **current balance** is displayed prominently for easy reference.

---

### 4. Editing Transaction Details

Only authorized users can **edit transaction entries** when corrections are required (for example, to fix remarks, transaction notes, or tagging).

#### Steps:

1. Locate the transaction in the list.
2. Click the **Edit** () icon next to the transaction entry.



3. Modify the necessary details such as date, note, or remarks.
4. Click **Save** to update the entry.

Once saved, the system instantly updates the record while maintaining the revised balance in the statement view.

---

## 5. Exporting Account Statements

Users can download or print statements using the export options available at the bottom of the screen:

- **Export to CSV** – Download transactions in a spreadsheet format for record-keeping or reporting.
- **Export to PDF** – Generate a professionally formatted statement for printing or client records.

These exports include all visible transaction details and the final balance.

---

## 6. Role-Based Access Control

- **Administrator:** Can view and edit statements of all members across all branches.
  - **Branch Administrator / Editor:** Can view and edit statements of accounts under their respective branch.
  - **Adviser:** Can view statements of the accounts belonging to their members but cannot edit any entries.
- 

## 7. Key Notes and Best Practices

- Use the **Custom Date Range** option to review transactions for a specific audit or reporting period.
- Ensure all edits are verified and supported by proper documentation before making changes.

- Regularly export account statements for monthly reconciliation and member reporting.
  - Avoid unauthorized edits to maintain financial data integrity.
- 

## Maturity & Premature Closing

The **Maturity** and **Premature Closing** modules are designed to help administrators and branch users manage the lifecycle of term-based deposit accounts such as **Recurring Deposits (RD)**, **Fixed Deposits (FD)**, and **Monthly Income Schemes (MIS)**.

These modules allow viewing of upcoming maturities, processing of matured accounts, and handling of early closures (before the maturity date).

---

### 1. Maturity Management

The **Maturity** section provides a comprehensive view of all accounts that are due to mature within a specified date range.

This allows administrators and branch operators to plan payouts, verify maturity values, and process account settlements efficiently.

#### Accessing Maturity Module

Navigate to **Accounts** → **Maturity**.

---

### 2. Viewing Maturing Accounts

To filter and view matured or upcoming accounts:

1. Select the **Branch** (e.g., DURGAPUR2).
2. Choose the **Adviser** (optional).
3. Select the **Account Type** – RD, FD, or MIS.
4. Set the **Start Date** and **End Date** for the maturity period you wish to view.
5. Click **Filter**.


The system will list all accounts that fall within the selected maturity range, displaying:

- **Account Number**
- **Member Number & Name**
- **Scheme Name**
- **Maturity Date**
- **Interest Amount**
- **Total Maturity Amount**

At the bottom of the screen, total **interest earned** and **total maturity amount** for the filtered period are automatically calculated and displayed for quick reference.

---

### 3. Processing Maturity Payment

Each account row has a **settlement** (  ) icon. Clicking this allows authorized users to process the maturity payment.

When the maturity is processed:

- The account balance is transferred to the member's **linked SB account** (if configured), or
- Paid out via **cash or bank deposit** as per organizational policy.
- The account status changes from **Running** to **Closed (Matured)**.

Once settled, the transaction is automatically reflected in:

- The member's **Individual Statement**, and
  - The **Maturity Register Report** for record-keeping.
- 

### 4. Premature Closing

If a member requests to close an RD, FD, or MIS account **before its maturity date**, the **Premature Closing** module is used.

#### Accessing Premature Closing Module

Navigate to **Accounts** → **Premature Closing**.

---

## 5. Steps for Premature Account Closure

1. Enter the **Account Number** (e.g., RD-363).
2. The system automatically retrieves member and account details such as:
  - Member Name
  - Scheme Type
  - Maturity Value
  - Account Opening Date and Interest Rate
3. Select the **Closing Date**.
4. Enter the **Closing Interest** (the reduced interest applicable for premature closure).
5. Review the **Final Amount** displayed below, which includes the principal and adjusted interest.
6. Click **Close Premature Account** to confirm.

Once confirmed:

- The account is marked as **Premature Closed**.
  - The calculated maturity proceeds are credited to the member's linked **SB account** or disbursed as per the selected mode.
  - The closure entry is recorded in both the **account ledger** and **premature closing report**.
- 

## 6. Interest Calculation Rules

- The **interest rate** for premature closure is usually lower than the contracted rate and may be set by the organization's configuration.
- The maturity calculation considers the **actual duration** the account remained active.

- On finalization, the **interest amount and total payable** are displayed automatically for confirmation before processing.
- 

## 7. Role-Based Access Control

- **Administrator:** Can view and process maturity or premature closures for all branches.
  - **Branch Administrator / Editor:** Can view and process maturity and premature closures within their assigned branch.
  - **Adviser:** Can only view the list of members' matured accounts; cannot close or process them.
- 

## 8. Exporting and Reporting

The Maturity List can be exported for reconciliation or approval:

- Click **Export to CSV** to download maturity details for offline records.
  - This report includes account numbers, member details, maturity dates, and final payable amounts.
- 

## 9. Key Notes and Best Practices

- Always verify the **member's KYC and active status** before processing maturity or premature closure.
- Cross-check **interest and total payable amounts** to ensure system calculations match financial policy.
- Maintain a **physical or digital record** of closure acknowledgments for audit compliance.
- For premature accounts, communicate the **adjusted interest rate and deduction policy** clearly to the member.

- Review all matured accounts at the **beginning of each month** to ensure timely payouts and avoid pending closures.
- 

## Apply for Loan

The **Apply for Loan** module is used to create and submit new loan applications for members.

It supports two major categories of loans:

1. **Personal Loans** – can be either *Secured* or *Unsecured*.
2. **Advance Against Deposit** – loans issued against existing deposit accounts (e.g., RD, FD, or MIS).

The module ensures that all required information, documents, and guarantor/security details are captured systematically before submission.

---

### 1. Accessing Loan Application Module

From the sidebar, navigate to **Loans** → **Apply for Loan**.

The loan application form opens with options to enter member details, scheme information, and required securities.

---

### 2. Starting a New Loan Application

1. Select the **Applied On Date** (the date of loan application).
  2. Choose the **Branch** where the loan is being applied.
  3. Select the **Adviser** (optional, based on branch or member assignment).
  4. Enter the **Member Number**.
    - The system automatically fetches and displays the member's details such as **Name**, **Membership Type (Share/Nominal)**, and **Share Value**.
  5. Click **Next** to proceed.
-

## 4. Scheme Information and Loan Details

In this section, select the **type of loan**, its category, and related details.

### A. Personal Loan

1. Select **Type** → **Personal**.
2. Choose the **Category** –
  - *Secured* (loan with collateral/security)
  - *Unsecured* (loan without security)
3. Select the **Loan Scheme** (e.g., *Aastha IT Pro*, *Personal Loan Regular*).
4. The system automatically displays:
  - **Interest Rate (%)**
  - **Tenure (in months)**
  - **Minimum and Maximum Loan Amount Limits**
5. Enter:
  - **Purpose of Loan**
  - **Loan Amount Requested**
6. The system displays the **loan amount in words** (e.g., *Amount: Fifty Thousand Only*).
7. Click **Next** to proceed.

Once submitted, the system validates eligibility based on scheme configuration and member profile.

---

### B. Advance Against Deposit

This type of loan is issued against a member's existing deposit accounts (e.g., RD, FD, MIS).

1. Select **Type** → **Advance Against Deposit**.

2. Choose whether the deposit belongs to **Own Accounts** or **Other Accounts** (for guarantor-based deposits).
3. The system lists all eligible deposit accounts of the member, showing:
  - **Deposit Amount**
  - **Scheme Type and Interest Rate**
  - **Maturity Date**
4. Select the deposit to be used as security.
5. Enter:
  - **Rate of Interest (%)**
  - **Tenure (in months)**
  - **Loan Amount Required**
  - **Purpose of Loan**
6. Review the total and click **Next**.

The system automatically ensures that the loan amount does not exceed the eligible percentage of the pledged deposit (as per policy).

---

#### 4. Adding Security / Guarantor Information

Every loan requires at least one form of security or guarantor information.

In this section:

- Enter **Name**, **Mobile Number**, and **Address** of the guarantor/security person.
- If the guarantor is also a member, enter their **Member Number** for cross-verification.
- Click **Next** to proceed.

Note: Multiple guarantors can be added if organizational policy requires it.

---



## 5. Adding Ownership Details

In the **Ownership Section**, specify the applicant's ownership type and upload supporting proof.

- Select whether the member **Owns a House** and/or **Owns a Shop**.
- Upload relevant ownership document(s) as proof.
- Click **Save** to continue.  
You can always click **Previous** to go back and review or edit earlier steps.

---

## 6. Submitting the Application

After reviewing all the entered details:

1. Click **Save** to submit the application.
2. A confirmation message appears:

*"New Application for [Scheme Name] has been submitted successfully with application number [XXXXXX]."*

3. You can choose to either:
  - **View Application** – opens the detailed loan application record, or
  - **Apply Another** – starts a new loan application process.

---

## 7. Role-Based Access

- **Administrator:** Can create loan applications for any member across all branches.
- **Branch Administrator / Editor:** Can apply for loans for members under their assigned branch only.
- **Adviser:** Can initiate loan applications for their assigned members, but cannot finalize approval.

---

## 8. Important Notes

- Each member must have a valid **Share Membership** before applying for a personal loan.
- For **Advance Against Deposit Loans**, ensure the deposit account is *Active and Unpledged*.
- **All uploaded documents** (e.g., ownership proof, ID proof) are stored under the member's document record for audit.
- Loan application data becomes available in the **Loan Applications** section for further approval or rejection.

---

## 9. Best Practices

- Double-check **member number and adviser mapping** before submission.
- Verify **ownership and guarantor details** for secured loans.
- Use the **loan type and scheme** that matches the member's eligibility and risk profile.
- Review all details before saving — once submitted, edits may require administrative approval.

---

# View Loan Application and Edit / Approval / Rejection

The **Loan Applications** section enables authorized users to review, modify, approve, or reject loan requests submitted by members.

This step ensures that all applications are properly verified before a loan account is created and funds are disbursed.

---

## 1. Accessing Loan Applications

To view submitted loan applications, navigate to **Loans** → **Applications** from the left sidebar.

This section lists all active loan applications along with important details such as:

- Application Number
- Member Name and Membership Number
- Scheme Type
- Applied Loan Amount
- Loan Tenure
- Application Date
- Current Status (Applied, Approved, or Rejected)

Each record provides action options to view full details, make edits, or approve/reject the loan.

---

## 2. Viewing a Loan Application

Click on the **View Application** icon to open the full details of any application.

The system displays a detailed view divided into the following sections:

- **Personal Information** – Displays the member's name, address, contact number, and membership details.
- **Loan Information** – Shows the loan scheme, purpose, amount, interest rate, and tenure.
- **Ownership Information** – Lists details of house or shop ownership along with uploaded proof documents.
- **Accounts Information** – Displays linked accounts of the member (such as SB or RD).
- **Advance Account Information** – Shows deposit accounts pledged as security in case of "Advance Against Deposit" loans.

At the top, you can see the **Application Number**, **Member Name**, **Application Date**, and the **Current Status** (Applied, Approved, or Rejected).

---

## 3. Editing Loan Information

Before approval, certain details of the loan application can be edited if corrections are required.

To edit a loan application:

1. Open the application from the list.
2. Go to the **Loan Information** section.
3. Click the **Edit** (✎) icon.
4. Update necessary fields such as loan purpose, tenure, or loan amount.
5. Click **Save** to confirm the changes.

The updated details are immediately reflected in the system and can be reviewed before taking any further action.

---

## 4. Approving a Loan Application

After verifying all the details, the approver can proceed to approve the loan application.

Steps to approve:

1. Click the **Thumbs Up** (👍) icon next to the member's name.
2. A confirmation window titled **Confirm Application** appears.
3. Enter or confirm the final approved loan amount.
4. Click **Yes, I want to confirm** to finalize the approval.

Once approved, the application status changes to **Approved**, and a confirmation message appears on the screen:

*“Application number [XXXXXX] for [Scheme Name] has been approved successfully with loan amount Rs. [Amount].”*

After approval, the **Make Payment** button becomes available, allowing the user to proceed with disbursement of the approved amount.

The approved loan also automatically moves to the **Loan Accounts** section for further processing and EMI scheduling.

---

## 5. Rejecting a Loan Application

If an application does not meet the eligibility criteria or fails verification, it can be rejected.

To reject an application:

1. Click the **Thumbs Down** (👎) icon beside the applicant's name.
2. A dialog box titled **Rejection Reason** appears.
3. Enter the specific reason for rejection (for example, *Incomplete KYC* or *Member not eligible for this scheme*).
4. Click **Yes, I want to reject** to confirm.

Once rejected, the system marks the application as **Rejected** and stores the entered reason for audit and reporting.

Rejected applications are locked from further processing, and a new application must be submitted if the member wishes to reapply.

---

## 6. Post-Approval Actions

After an application is approved, the next step is to process the **Loan Payment**.

By clicking the **Make Payment** button, the disbursement screen opens where the approved loan amount can be released.

Disbursement can be made through one of the following modes:

- Cash payment
- Credit to member's SB account
- Bank transfer (if configured)

Once the payment is made, the loan automatically appears under the **Loan Accounts** section for repayment management, EMI calculation, penalty, and interest tracking.

---

## 7. Access Permissions

Access to this module is based on user role permissions:

- **Administrator:** Can view, edit, approve, and reject any loan application across all branches.

- **Branch Administrator or Editor:** Can view, edit, approve, and reject loan applications belonging to their assigned branch only.
  - **Adviser:** Can view the applications submitted under their branch or member group but cannot approve or reject them.
- 

## 8. Important Guidelines

- Always verify member KYC and eligibility before approval.
  - Cross-check ownership, guarantor, and account details before confirming the loan amount.
  - Once a loan is approved, any changes to loan amount or tenure require administrative authorization.
  - Use clear and specific rejection reasons for better traceability.
  - Keep digital records of approved and rejected applications for audit and compliance.
- 

## 9. Summary

The **View Loan Application** section ensures that all loan requests undergo proper verification before approval.

It provides authorized users the ability to edit application details, confirm eligible loans, or reject unsuitable ones with clear documentation.

This workflow maintains transparency and enforces control over the entire loan approval process, ensuring that only validated loans proceed to the payment and account creation stage.

---

## Loan Disbursement & Payment Processing

Once a loan application has been reviewed and approved, the next step is to **disburse the approved loan amount** to the member.

This process is carried out through the **Loan Payment** module. It ensures that the approved loan amount is accurately credited to the member's account, recorded in the system, and linked to the loan account for future installment collection and tracking.

---

## 1. Accessing the Loan Payment Module

To begin disbursement, navigate to **Loans** → **Loan Payment** from the sidebar.

The **Loan Payment** screen will open, allowing the user to select the member and disburse the sanctioned loan amount.

---

## 2. Selecting the Loan Application for Payment

1. Enter the **Paid On Date** — this represents the date on which the loan is disbursed.
2. Enter the **Member Number** of the applicant.
3. The system automatically fetches and displays the member details, including:
  - Member Name and Type (Share Member / Nominal Member)
  - Branch Name
  - Adviser Name
  - Scheme Name
  - Loan Application Number
  - Tenure and Interest Rate
  - Approved Loan Amount

All essential information about the approved loan is highlighted on the screen for verification before payment.

---

## 3. Reviewing the Disbursement Details

Before proceeding, carefully verify the displayed information:

- The **Application Number** must match the approved loan record.
- The **Branch** and **Adviser** names should correspond to the original application.
- The **Loan Scheme**, **Tenure**, and **Interest Rate** must reflect the approved values.

- The **Approved Amount** (highlighted on screen) should be the same as the final sanctioned loan amount.

This verification step ensures that no incorrect or duplicate disbursement is made.

---

## 4. Processing the Loan Payment

Once all details are verified:

1. Click on the **Pay Now** button.
  2. The system confirms and processes the loan payment.
  3. Upon successful processing, the system displays a confirmation message indicating that the loan has been disbursed successfully.
  4. The disbursed amount is automatically recorded in the accounting ledger and linked to the member's loan account.
- 

## 5. Post-Disbursement Updates

After successful payment, the following updates occur automatically in the system:

- A new **Loan Account** is created for the member.
  - The **Loan Account Number** is generated and associated with the application record.
  - The **Loan Accounts** section now reflects this entry, showing all details such as principal amount, interest rate, tenure, and start date.
  - The installment (EMI) schedule is automatically prepared based on the scheme configuration (monthly, weekly, etc.).
  - The member's balance and loan statement are updated accordingly.
- 

## 6. Payment Methods

- **Transfer to SB Account** – the disbursed amount is directly credited to the member's active savings account within the system.



Each transaction is logged automatically for audit and reporting purposes.

---

## Loan Accounts & Loan Schedule

Once a loan has been successfully disbursed, it becomes active and is automatically listed under the **Loan Accounts** section.

This module provides complete visibility into all active and closed loans, including key financial details, EMI schedules, and account-specific statements.

It serves as the central monitoring point for tracking repayments, generating statements, and managing installment schedules.

---

### 1. Accessing the Loan Accounts Section

Navigate to **Loans** → **Loan Accounts** from the left sidebar.

The page displays a filtering panel at the top and a results table below showing all loan accounts based on the selected criteria.

---

### 2. Filtering Loan Accounts

The system provides multiple filter options to help users locate specific loan records quickly.

You can filter loans using any of the following parameters:

- **Loan Status** – Choose from *Running*, *Closed*, or *All* to view accounts based on their current state.
- **Branch** – Select a specific branch or choose *All* to view across branches.
- **Adviser** – Filter loans handled by a particular adviser.
- **Scheme** – View loans under a specific loan scheme.
- **Category** – Filter based on loan type such as *Secured*, *Unsecured*, or *Advance Against Deposit*.
- **Member Name or Member Number** – Search for a specific member.
- **Account Number** – Directly view the details of a particular loan account.

- **Date Range** – Define the start and end date to filter loans created within a specific time period.
- **All Accounts Option** – Tick this checkbox to view all existing loan accounts without applying any filters.

After entering or selecting the required filters, click the **Filter** button to retrieve results.

---

### 3. Viewing Filtered Loan Accounts

Once the filter is applied, a list of matching loan accounts is displayed below the search panel.

For each loan account, key details such as the following are shown:

- Loan Account Number
- Date of Creation
- Member Name and Membership Number
- Branch Name
- Adviser Name
- Interest Rate
- Scheme Name
- Sanctioned Amount

At the bottom of the list, the **Total Accounts** count is displayed for reference.

You can also click **Export to CSV** to download the filtered list of loan accounts for record keeping or analysis.

---

### 4. Loan Account Options

Each loan record provides several options for detailed actions.

By clicking on the **action icon** (three dots or menu icon) beside a loan entry, the following options appear:

- **View Loan Account Details** – Opens the complete information of the selected loan, including disbursement data, borrower information, and current balance.

- **Loan Schedule** – Displays the EMI (Equated Monthly Installment) schedule with payment dates, installment numbers, and remaining balance.
  - **Individual Statement** – Shows all debit and credit transactions for that specific loan account.
  - **Delete** – Allows administrators to remove a loan account (only available under specific permissions and before any transactions are recorded).
- 

## 5. Viewing the Loan Schedule

The **Loan Schedule** provides a detailed breakdown of all installments associated with a particular loan.

It is automatically generated based on the approved loan amount, interest rate, and tenure defined during loan creation.

When you click on **Loan Schedule**, the system displays a structured list showing:

- **Installment Number** – Sequential number for each payment.
- **Installment Date** – Due date for each EMI payment.
- **Principal Amount** – Portion of EMI contributing to principal repayment.
- **Interest Amount** – Portion of EMI counted as interest.
- **Total EMI Amount** – Combined total of principal and interest.
- **Remaining Balance** – Outstanding balance after each payment.
- **Payment Status** – Indicates whether the EMI is *Paid* or *Pending*.

This schedule acts as the repayment blueprint for both members and administrators, ensuring transparent monitoring of loan progress.

---

## 6. Role-Based Access

Access to loan accounts and schedules varies according to user roles:

- **Administrators** can view, edit, and manage all loan accounts across all branches.

- **Branch Administrators or Editors** can view and manage accounts only for their assigned branch.
  - **Advisers** can view the accounts of their assigned members but cannot edit or delete any record.
- 

## Loan Installment Collection

The **Loan Installment Collection** feature allows users to record the repayment of EMIs (Equated Monthly Installments) made by members against their active loan accounts.

This function ensures that all received installments are accurately logged, loan balances are updated in real time, and the repayment schedule remains consistent across all records.

---

### 1. Accessing the Module

To open the installment collection screen, go to **Loans** → **Installment Collection** from the sidebar.

This section is available only to users with the appropriate privileges such as Administrator, Branch Administrator, or Adviser (if allowed).

---

### 2. Recording an Installment

To add a loan installment transaction:

1. Select the **Transaction Date** – the date when the payment is received.
2. Choose the **Collection Type**:
  - *Collection at Branch* – when the member pays directly at the branch.
  - *Loan Installment at Bank Account* – when payment is received through the linked bank account.
3. Enter the **Loan Account Number** or **Member Name**.

The system automatically retrieves all relevant details, including:

  - Member information (Name, Member No., Member Type)
  - Scheme Name and Interest Rate

- Branch Name and Adviser
  - EMI (Installment Amount) and Remaining Loan Balance
4. Verify the details shown in the yellow summary box.
  5. Click **Add Transaction** to confirm and record the payment.

Once saved, the loan balance and EMI status are automatically updated in the member's account and loan schedule.

---

### 3. Key Fields Explained

- **Transaction Date** – The date when the EMI payment is collected.
  - **Collection Mode** – Indicates whether the payment is done at the branch or through the bank.
  - **Loan Account Number** – Identifies the active loan for which payment is made.
  - **Installment Amount (₹)** – EMI value calculated as per the loan schedule.
  - **Loan Balance** – Remaining principal amount after the current installment.
  - **Add Transaction** – Final action to save the transaction entry.
- 

### 4. Collection Methods

Installments can be collected through different modes, based on branch configuration:

- **Cash Payment** – The borrower pays in cash at the branch.
- **Transfer from Savings Account** – The EMI amount is auto-deducted from the member's savings account.
- **Bank Deposit** – The member deposits the installment directly into the organization's bank account.

Every transaction is automatically timestamped and recorded for audit tracking.

---

## 5. Role-Based Access

- **Administrators** can record and view installments for all branches.
  - **Branch Administrators or Editors** can record installments for their respective branch members only.
  - **Advisers** may record installments only for their assigned members if permission is granted.
- 

## 6. Best Practices

- Always double-check the **loan account number** and **installment amount** before adding a transaction.
  - Verify that the displayed **loan balance** and **scheme details** are correct.
  - Avoid duplicate entries — the system automatically prevents repeat payments for the same EMI date.
  - For corrections or reversals, contact an Administrator for authorized adjustments.
  - Keep branch-wise collection reports updated by exporting transaction logs regularly.
- 

# Individual Loan Account Statement

The **Individual Loan Account Statement** provides a complete financial history of a specific loan account, showing all debits, credits, and balance updates from loan disbursement to current status.

It serves as the official ledger for each member's loan, supporting audits, reconciliation, and member inquiries.

---

## 1. Accessing the Statement

Navigate to **Loans** → **Individual Statement** from the sidebar.

This section allows you to generate detailed transaction statements for any active or closed loan account.

---

## 2. Viewing a Loan Statement

To view a loan's transaction details:

1. Enter the **Loan Account Number** or **Member Name** in the search fields.
2. Choose the **Period** for which you want to view transactions:
  - *All Transactions*
  - *Last Month*
  - *Last 3 Months*
  - *Last Year*
3. Click **Filter** to generate the statement.

The system displays all transactions associated with that loan, including debits (like principal and interest payments) and credits (like disbursement or adjustments).

---

## 3. Transaction Details Displayed

Each entry in the statement shows:


- **Transaction Date** – The exact date when the transaction occurred.
- **Particulars** – Description of the transaction (e.g., Interest Debit, Principal Payment).
- **Debit (Dr)** – Amount deducted from the loan account.
- **Credit (Cr)** – Amount added (such as loan disbursement).
- **Closing Balance** – The updated balance after the transaction.


At the bottom of the list, the **current outstanding balance** is displayed in bold for clarity.

---

## 4. Editing or Deleting Entries

Depending on user privileges, limited editing or deletion options may be available:

- The **Edit** () icon allows modifying the narration or description of a transaction.

- The **Delete** () icon allows removing an entry only if no dependent financial impact exists (restricted to administrators).

Such actions are logged for transparency and audit control.

---

## 5. Exporting Statements

The statement can be exported for reporting or record maintenance:

- **Export to CSV** – Downloads a spreadsheet version of the transactions.
- **Export to PDF** – Generates a printable, official statement version with member and loan details.

These exports can be shared with auditors, members, or used for branch-level reports.

---

## 6. Guidelines for Use

- Always verify the **loan account number** before generating a statement.
  - Reconcile transactions monthly to ensure data consistency between installments and loan balances.
  - Keep exported copies as part of digital audit records.
  - Only authorized users should modify or delete transaction entries.
  - Use the statement to verify accuracy before processing **Loan Settlement or Closure**.
- 

## Penalty Impose

The **Penalty Impose** module enables the system to levy penalties automatically or manually for members who fail to pay their loan installments on time.

A standard **5% penalty** is calculated on the due installment amount and added to the member's loan account as an additional debit transaction.



This feature ensures financial discipline, transparency, and timely recovery of dues across all branches.

---

## 1. Accessing the Module

To open this feature, go to **Loans** → **Penalty Impose** from the sidebar menu.

The screen provides two modes of operation:

- **All Accounts** – to apply penalties collectively across all overdue loan accounts.
  - **Individual Account** – to impose a penalty for a specific borrower manually.
- 

## 2. Imposing Penalty for All Accounts

This option is used by administrators or branch managers to calculate and apply penalties for all overdue loans within a selected branch and date.

### Steps to Apply Penalty for All Accounts

1. **Select Branch** – Choose the branch for which penalties will be applied (e.g., *DURGAPUR2*).
2. **Select Adviser** – You may filter by a specific adviser or leave as *All* to include every member under the branch.
3. **Select Date** – Enter the date on which penalties are being calculated.
4. Click **Filter** – The system lists all members with overdue loan installments up to the selected date.  
The list includes:
  - Loan Account Number
  - Member Name and Membership Number
  - Due Date and Amount Due
5. Click **Calculate** – The system automatically computes a **5% penalty** on the due amount for each overdue account.  
Once calculated, the penalties are highlighted, and the total penalty amount is displayed at the bottom in yellow (e.g., *Total Penalty: Rs. 82,808/-*).

6. Click **Save** – This action finalizes the penalty imposition. Each penalty entry is added as a debit transaction in the respective loan accounts.

---

### 3. Imposing Penalty for an Individual Account

In cases where a penalty must be applied manually for a specific member, you can switch to the **Individual** tab.

#### Steps to Apply Penalty for an Individual Account

1. Select the **Individual** tab on the top of the screen.
2. Choose the **Date** on which the penalty is to be applied.
3. Enter the **Loan Account Number** for the borrower.  
The system fetches all relevant details, including:
  - Member Name and Membership Number
  - Scheme Name and Interest Rate
  - Loan Creation Date
  - EMI Amount and Due Date
  - Outstanding Due Amount
4. Enter the **Penalty Amount (₹)** — by default, 5% of the due amount is considered.  
For example, if the due amount is ₹99,504, the penalty would be ₹4,975.
5. Verify the summary section highlighted in yellow showing loan details and due information.
6. Click **Add Transaction** to confirm and post the penalty entry into the member's loan account.

After saving, the imposed penalty immediately reflects in the member's **Individual Loan Statement** and updates the closing balance accordingly.

---

### 4. Role-Based Access

- **Administrators:** Can impose penalties for all branches or individual accounts.

- **Branch Administrators:** Can apply penalties only for accounts under their branch.
- **Advisers:** Can view penalties imposed for their members but cannot create or modify them.

This ensures penalties are managed securely with audit accountability.

---

## Penalty Relief

The **Penalty Relief** module allows authorized users to provide a full or partial waiver of penalties imposed on a member's loan account.

This feature is used when the management decides to grant financial relief to borrowers who have cleared their dues or demonstrated genuine hardship, thereby maintaining fairness and goodwill.

---

### 1. Accessing the Module

To open this screen, go to **Loans** → **Penalty Relief**.

The interface displays the penalty summary for any selected loan account, including imposed, collected, pending, and previously relieved amounts.

---

### 2. Applying Penalty Relief

To grant penalty relief to a borrower:

1. **Select Transaction Date** – The date when the relief is applied.
2. **Enter Account Number** – Type the member's loan account number.  
The system fetches member details, loan information, and penalty summary automatically.
3. Review the **Penalty Details** section, which includes:
  - Penalty Imposed
  - Penalty Collected
  - Penalty Pending

- Penalty Relieved (if any earlier relief provided)
- 4. **Enter Penalty Relief Amount (₹)** – Input the amount to be waived.  
You may enter either the full penalty or a partial amount, depending on the case.
- 5. Verify the loan and member details displayed, then click **Save Penalty Relief** (or *Add Transaction*).

Once confirmed, the penalty relief entry is recorded and immediately reflected in the member's **Individual Loan Statement** and **Loan Balance**.

---

### 3. Role-Based Access

- **Administrators:** Can apply penalty relief to any branch or member.
  - **Branch Administrators:** Can apply relief only to members under their assigned branch.
- 

### 4. Key Guidelines

- Ensure the loan account number and member name are verified before applying relief.
  - Relief should be granted only after management approval or as per organizational policy.
  - Once applied, penalty relief cannot be reversed without administrative authorization.
  - The relief amount reduces the penalty pending balance immediately.
- 

## Interest Relief

The **Interest Relief** module allows authorized users to reduce or waive part of the loan interest charged to a member.

This feature is particularly useful in situations such as delayed repayment due to unavoidable reasons, management-approved concessions, or special relief programs.

---

### 1. Accessing the Module

Navigate to **Loans** → **Interest Relief** from the sidebar.

This screen displays the current loan details along with the pending and relieved interest amounts for the selected account.

---

## 2. Granting Interest Relief

Follow these steps to process an interest relief transaction:

1. **Select Transaction Date** – Choose the date on which the relief will be recorded.
2. **Enter Account Number** – Provide the loan account number to fetch the member's loan details.
3. Review the loan summary, which includes:
  - Loan Scheme and Interest Rate
  - Total Loan Amount
  - Interest Pending
  - Interest Already Relieved (if any)
4. **Enter Interest Relief Amount (₹)** – Input the concession amount to be reduced from the total interest payable.
5. After verifying all details, click **Save Interest Relief** to confirm the adjustment.

Once saved, the relieved interest is deducted from the pending balance and reflected in the member's **Loan Statement** and account records.

---

## 3. Role-Based Access

- **Administrators:** Can grant interest relief to all branches and members.
  - **Branch Administrators:** Can grant interest relief only to members under their branch.
- 

## Loan Settlement

The **Loan Settlement** module allows the closure of an active loan account once the borrower has fully repaid all outstanding dues, including principal, interest, and penalties.

This process officially marks the end of the loan lifecycle and updates the member's loan status to *Settled* in the system.

It ensures that all repayments are recorded accurately and the outstanding balance becomes zero before the account is closed.

---

## 1. Accessing the Module

Navigate to **Loans** → **Loan Settlement** from the sidebar menu.

The screen displays options to select the settlement date, loan account, and mode of settlement.

Member details such as **Name, Membership Type, Branch, Adviser, and Balance** are shown once the account number is entered.

---

## 2. Steps to Perform Loan Settlement

To complete a loan settlement:

1. **Select Date** – Choose the date on which the loan settlement is processed.
2. **Enter Account Number** – Provide the loan account number of the member.  
The system automatically fetches the loan details, including member name, branch, adviser, and current outstanding balance.
3. **Select Type of Loan Settlement** – Choose one of the three available methods to settle the loan:
  - **Pay Balance**
  - **From SB Account of a Member**
  - **From Other**
4. Enter the **Settlement Amount (₹)** to be paid.
5. Click **Save** to confirm and finalize the loan settlement transaction.

After saving, the system updates the account balance, marks the loan as settled, and records the entry in the **Individual Loan Statement** for audit and tracking.

---

### 3. Types of Loan Settlement

The system supports **three modes** of settlement depending on the source of payment. Each mode ensures accurate reflection of the transaction in the loan and related accounts.

---

#### A. Pay Balance

This is the most common method used when the borrower clears the loan balance through direct payment (cash or bank transfer).

**Steps:**

1. Select the **Pay Balance** option.
2. The loan balance amount appears automatically.
3. Enter the amount received and confirm.
4. Click **Save** to complete the settlement.

This updates the loan record immediately, reducing the outstanding balance to zero. It is typically used for settlements made over the counter or via NEFT/UPI transfers.

---

#### B. From SB Account of a Member

This method allows direct deduction of the settlement amount from the borrower's or another member's **Savings Bank (SB)** account.

**Steps:**

1. Select **From SB Account of a Member**.
2. Enter the **Member Number** of the SB account holder.
3. The system fetches SB account details such as:
  - SB Account Number
  - Member Name
  - Account Status
  - Current Balance

4. Enter the settlement amount to be deducted.
5. Click **Save** to confirm.

Once saved, the amount is automatically transferred from the specified SB account to the loan account, and both ledgers are updated simultaneously.

This ensures seamless internal fund transfer without requiring manual cash handling.

---

### C. From Other

This option is used when the settlement amount is received from an alternative account or fund (e.g., Welfare Fund, Reserve Account, etc.).

#### Steps:

1. Select **From Other**.
2. Choose the source account (e.g., *WELFARE* or any configured internal account) from the dropdown list.
3. Enter the settlement amount.
4. Click **Save** to finalize the transaction.

This method is typically used when the organization decides to settle a member's loan from institutional funds or during internal adjustments approved by management.

---

## 4. Post-Settlement Actions

After successful settlement:

- The **Loan Status** changes from *Running* to *Settled*.
  - The transaction is recorded in the **Individual Loan Statement**.
  - The system updates reports under the **Loan Accounts** and **Closed Accounts** sections.
  - Once settled, no new transactions can be added to the loan account.
-



## 5. Role-Based Access

- **Administrators:** Can perform settlements for all branches and members.
  - **Branch Administrators:** Can settle only the loans under their respective branch.
- 

## 6. Guidelines

- Always verify that the **loan balance** and **member details** are accurate before confirming the settlement.
  - Ensure no pending installments, penalties, or interest amounts remain unpaid.
  - Once the settlement is completed, it cannot be modified or reversed without admin-level permission.
  - Keep digital or printed proof of settlement transactions for audit records.
- 

## 7. Summary

The **Loan Settlement** module ensures a smooth and transparent process for closing loan accounts.

By supporting multiple payment modes—**direct payment**, **transfer from SB account**, or **settlement from other accounts**—the system provides flexibility for both members and administrators.

It automatically updates the financial records, marks the loan as closed, and maintains a clear audit trail for compliance and reporting.

---

## Loan Account Closing

The **Loan Account Close** module is used to permanently close a loan account after the borrower has successfully repaid all EMIs, including any interest and penalties.

This marks the completion of the loan cycle — ensuring the account has zero outstanding balance and no pending transactions before closure.

Once closed, the account status changes to **Closed**, and no further financial operations (like installment collection or penalties) can be performed on it.

---

## 1. Accessing the Module

Navigate to **Loans** → **Close Account** from the sidebar.

The screen provides options to select the branch, adviser, and member details to identify the loan account eligible for closure.

---

## 2. Preconditions for Closing a Loan Account

Before closing a loan account, ensure that:

- All EMIs (principal and interest) have been fully repaid.
- There are **no pending penalties** or dues.
- The **loan status** shows as *Settled*.
- Final verification is completed by the branch administrator or authorized personnel.

Only accounts meeting the above conditions can be closed.

---

## 3. Steps to Close a Loan Account

Follow the steps below to close a member's loan account:

1. **Select Branch** – Choose the branch (e.g., *Gobindpur*) where the loan account exists.
2. **Select Adviser** – Optionally, filter accounts by adviser or select *All* to view every adviser under that branch.
3. The system lists the members whose loans are fully repaid and ready for closure.
4. Review the displayed details:
  - Member Name
  - Account Number
  - Membership Number
  - Loan Scheme (e.g., *Student Loan*)
5. Verify the details carefully to ensure there are no outstanding amounts.

6. Click **Close the Account** to finalize the process.

Upon confirmation, the account will be marked as *Closed* in the system, and it will no longer appear in the active loan lists.

---

## 4. Post-Closure Actions

After the account is closed:

- The loan record is moved from **Active Loan Accounts** to **Closed Accounts**.
- The closure date and details are stored for audit and reporting purposes.
- The member's overall financial status updates to reflect that there are no active loans.
- The account becomes **read-only** for historical reference.

Administrators or auditors can still access past statements or repayment history under the **Individual Statement** or **Reports** modules.

---

## 5. Role-Based Access

- **Administrators:** Can close accounts for all branches and members.
  - **Branch Administrators:** Can close accounts within their branch.
- 

## Income / Expenditure Account Heads

The **Income/Expenditure Account Head** module is used to define and manage different accounting categories under which all financial transactions are recorded in the system.

It acts as the foundation for the **Accounting** section, allowing administrators to classify entries properly as *Income* or *Expenditure*.

Each head created here is later used while recording transactions such as deposits, withdrawals, operational costs, or revenue sources.

---

## 1. Accessing the Module

Navigate to **Accounting** → **Income/Expenditure** → **Account Head** from the left-side menu. This screen displays a list of all predefined account heads, along with their category type (Income or Expenditure).



---

## 2. Viewing Account Heads

The main list shows all existing account heads in the system. Each record includes:

- **Name** – The title of the account (e.g., *Bank*, *EMI*, *SGGS*).
- **Type** – Indicates whether it belongs to *Income* or *Expenditure*.

Users can:

- Use the dropdown filter on the top-right to view **All**, **Income**, or **Expenditure** heads.
  - Edit or delete any existing account head using the respective **Edit** () or **Delete** () icons beside each record.
- 

## 3. Adding a New Account Head

To add a new account head:


1. Click the “+” button at the bottom right corner of the screen.
2. Select the **Type** — choose either *Income* or *Expenditure* from the dropdown.
3. Enter the **Account Name** in the text box (for example, *Membership Fees*, *Office Rent*, or *Commission Income*).
4. Click **Save** to create the new account head.

The new entry will instantly appear in the account list under its selected type.

---

## 4. Editing an Existing Account Head

To modify an existing head:


1. Click the **Edit** () icon next to the desired account head.
2. Update the **Name** or **Type** as needed.
3. Click **Save** to confirm changes.

Edits are reflected immediately across all related modules.

---

## 5. Deleting an Account Head

To remove an unnecessary or obsolete account head:

1. Click the **Delete** () icon beside it.
2. Confirm the deletion when prompted.

**Note:** Account heads already linked to transactions cannot be deleted directly. In such cases, administrative action may be required to unassign or archive the head instead.

---

## 6. Role-Based Access

- **Administrators:** Can create, edit, and delete any account head, ring transaction entry.
- 

## 7. Purpose and Use Cases

Proper configuration of **Income/Expenditure Account Heads** is crucial for maintaining accurate financial records.

Each accounting transaction (like *salary payment*, *interest earned*, or *stationery purchase*) must be categorized under the correct head to ensure:

- Accurate **Income & Expenditure reports**
  - Clear **branch-level financial analysis**
  - Smooth integration with the **Cash** and **Bank** modules
-

# Income Entry

The **Income Entry** module is used to record all income transactions of the organization.

These may include membership fees, interest income, commissions, donations, or any other receipts categorized under predefined **Income Account Heads**.

Every income recorded here contributes to the organization's financial records and reports, helping track revenue sources branch-wise and account-wise.

---

## 1. Accessing the Module

Navigate to **Accounting** → **Income/Expenditure** → **Income**.

The screen displays the **Incomes** list showing all recorded income entries with details such as:

- **Date**
- **Account Name**
- **Amount**

A **Filter** option is provided to narrow results by *Account Name*, *Branch*, and *Date Range*.

At the bottom of the list, the **Total Income Amount** for the selected period is displayed.

You can also export the data to CSV format using the **Export to CSV** button.

---

## 2. Adding a New Income Entry

To add a new income transaction:


1. Click the “+” button at the bottom-right corner of the screen.
2. The **Add Income** form opens.
3. Enter the following details:
  - **Select Date** – The date of the income transaction.
  - **Transaction at Bank Account (optional)** – Tick this checkbox if the amount is received through a bank account.
    - If checked, choose the relevant **Bank Account** from the dropdown list (e.g., *Aastha Bank*).

- **Select Branch** – Choose the branch where the transaction is recorded.
  - **Search Account Name** – Select the appropriate **Income Account Head** (e.g., *Membership Fees*, *Interest Income*, *Donation*, etc.).
  - **Enter Amount (₹)** – Specify the exact income amount.
  - **Write Note (optional)** – Add remarks or a brief description of the transaction for reference.
4. Click **Save** to record the entry.
  5. Once saved, the entry appears in the income list and automatically updates the branch-level financial summary.

---

### 3. Editing an Income Entry

To make corrections or updates:


1. Click the **Edit** () icon beside the record.
2. Modify the necessary fields — amount, account head, or note.
3. Click **Save** to confirm.

All changes are immediately reflected in income reports and summaries.

---

### 4. Deleting an Income Entry

To delete an entry:

1. Click the **Delete** () icon beside the entry.
2. Confirm deletion when prompted.

**Note:** Once deleted, the entry is permanently removed from the records and cannot be recovered.

---

### 5. Role-Based Access

- **Administrators:** Can view, add, edit, and delete all income entries across branches.
  - **Branch Administrators:** Can manage income entries for their respective branches.
  - **Advisers:** Can view income entries but cannot modify or delete them.
- 

## 6. Key Notes

- Every income must be categorized under the correct **Income Head** for accurate financial reporting.
  - Always verify the branch and transaction mode before saving.
  - Use notes to record details such as cheque number, UPI reference, or source name for future audit purposes.
  - The income data contributes directly to the **Income/Expenditure Report** under the *Reports* section.
- 

## 7. Summary

The **Income Entry** module streamlines the process of tracking all organizational income. By integrating account heads, branches, and banking options, it ensures complete transparency and accuracy in financial reporting.

This simplifies revenue tracking and helps management analyze income trends across branches.

---

## Expenditure Entry

The **Expenditure Entry** module is used to record all outgoing payments and expenses incurred by the organization.

These may include office maintenance, staff salaries, printing, utilities, or any operational costs.

Each expense is categorized under predefined **Expenditure Account Heads** to maintain clear financial control.

---

## 1. Accessing the Module



Navigate to **Accounting** → **Income/Expenditure** → **Expenditure**.

The interface and operations are similar to the Income Entry screen, displaying a list of all recorded expenditure transactions.

You can filter by *Account Head*, *Branch*, or *Date Range* and view the **Total Expenditure Amount** at the bottom.

The list can also be exported using the **Export to CSV** option.

---

## 2. Adding a New Expenditure Entry

To record a new expense:

1. Click the “+” button on the bottom-right corner of the screen.
2. Fill out the **Add Expenditure** form with the following details:
  - **Select Date** – Date of the expenditure transaction.
  - **Transaction at Bank Account (optional)** – Tick if payment was made through a bank account.
    - Select the **Bank Account** used for the payment.
  - **Select Branch** – Choose the relevant branch where the expense occurred.
  - **Search Account Name** – Select the appropriate **Expenditure Account Head** (e.g., *Office Rent*, *Salaries*, *Postage*, *Printing*).
  - **Enter Amount (₹)** – Specify the amount spent.
  - **Write Note (optional)** – Add a note describing the expense purpose or payment mode.
3. Click **Save** to finalize the entry.

The transaction will appear immediately in the list and reflect in the expenditure reports.

---

## 3. Editing an Expenditure Entry

If any information needs correction:


1. Click the **Edit** () icon beside the record.

2. Update the details (amount, account head, or note).
3. Click **Save** to confirm the changes.

---

## 4. Deleting an Expenditure Entry

To remove an expenditure record:

1. Click the **Delete** () icon next to the entry.
2. Confirm when prompted.

Deleted entries are permanently removed from records.

---

## 5. Role-Based Access

- **Administrators:** Can manage expenditure entries across all branches.
- **Branch Administrators:** Can record, edit, and delete expenditures for their specific branch.
- **Advisers:** Have view-only access for monitoring.

---

## 6. Key Notes

- Each expense must be assigned to a proper **Expenditure Account Head** for accurate reporting.
- Ensure that the payment mode and amount are verified before saving.
- Use descriptive notes for clarity during audits (e.g., "Printer maintenance for Durgapur branch").
- Data recorded here contributes to the **Income/Expenditure Statement** used for financial analysis and audit reporting.

---

## 7. Summary

The **Expenditure Entry** module provides a structured approach to tracking all organizational expenses.

By linking each expense with the relevant account head, branch, and payment mode, it ensures accuracy and accountability in expense management.

It plays a crucial role in maintaining financial discipline and preparing transparent expenditure reports.

---

## Bank Deposit

The **Bank Deposit** module is used when cash collected at a branch is deposited into the organization's registered bank account.

This ensures proper reconciliation between branch-level cash holdings and centralized bank balances.

---

### 1. Accessing the Module

Navigate to **Cash** → **Bank Deposit** from the sidebar.

The screen displays all previous deposits made from different branches into various bank accounts.

You can use filters to:

- Select a specific branch, and
- Set a date range to view historical deposits.

Each entry shows:

- Date of deposit
  - Bank account credited
  - Source branch
  - Deposited amount
- 

### 2. Adding a Bank Deposit



To record a new deposit:

1. Click the “+” button at the bottom-right of the screen.
2. Enter the following details:
  - **Select Date** – The date the deposit is made.
  - **Enter Amount (₹)** – The amount being deposited.
  - **Select From** – The branch depositing the cash.
  - **Select To** – The bank account receiving the deposit (e.g., *Aastha Bank*).
  - **Write Note (optional)** – Add remarks such as transaction reference or deposit slip number.
3. Click **Save** to record the transaction.

The deposit entry will now appear in the list and update the cash and bank balances accordingly.

---

### 3. Editing and Deleting

- Use the **Edit** () icon to correct or update a deposit entry.
- Use the **Delete** () icon to remove an incorrect entry.

**Note:** Once deleted, a record cannot be recovered.

---

### 4. Purpose

This transaction is used **only for deposits made by branches into organization bank accounts** — not for inter-branch or internal fund transfers.

---

## Cash Withdraw

The **Cash Withdraw** module records withdrawals made from the organization’s bank accounts to provide cash to branches for operational use.

It ensures the bank ledger and branch cash balances remain synchronized.

---

## 1. Accessing the Module

Navigate to **Bank** → **Cash Withdraw**.

The screen lists all withdrawal transactions made from various bank accounts to respective branches.

Each entry shows:

- Date
  - Bank account withdrawn from
  - Receiving branch
  - Amount withdrawn
- 

## 2. Adding a Cash Withdraw Entry

To record a new withdrawal:


1. Click the “+” button.
2. Enter the details:
  - **Select Date** – The date of withdrawal.
  - **Enter Amount (₹)** – The amount withdrawn.
  - **Select From** – The bank account (e.g., *Aastha Bank*).
  - **Select To** – The branch receiving the cash (e.g., *DURGAPUR2*).
  - **Write Note (optional)** – Include cheque number or withdrawal reference.
3. Click **Save** to confirm.

The amount withdrawn will be deducted from the selected bank account and added to the respective branch’s cash balance.

---

## 3. Editing and Deleting

- Click **Edit** (✎) to modify withdrawal details.

- Click **Delete** () to remove incorrect entries.
- 

## 4. Purpose

This function is used to **transfer funds from a bank account to a branch**, typically for daily operations, member payouts, or cash disbursements.

---

# Branch Transfer

The **Branch Transfer** module is used to move funds between two branches. It helps maintain liquidity balance across branches and ensures internal fund flow transparency.

---

## 1. Accessing the Module

Navigate to **Cash** → **Branch Transfer**.

The list shows all fund transfers with:

- Transfer date
  - Source branch
  - Destination branch
  - Transfer amount
- 

## 2. Adding a Branch Transfer

To create a new transfer:

1. Click the “+” button.
2. Fill in the details:
  - **Select Date** – The date of the transaction.
  - **Enter Amount (₹)** – The transferred amount.

- **Select From** – The branch transferring the funds.
- **Select To** – The receiving branch.
- **Write Note (optional)** – Add remarks such as reason for transfer or reference ID.

3. Click **Save** to complete.

The system automatically adjusts the cash balances for both branches.

---

### 3. Editing and Deleting

- **Edit** (✎): To modify transfer details.
  - **Delete** (🗑): To remove a transaction, if entered in error.
- 

### 4. Purpose

This is used for **inter-branch cash movement**, ensuring that each branch maintains optimal cash availability as per operational needs.

---

## Other Transfer

The **Other Transfer** module allows transferring cash from a branch to any other internal account of the organization (such as *Welfare Fund*, *Reserve Account*, or *Special Schemes*).

This helps in maintaining proper fund allocation within different organizational accounts.

---

### 1. Accessing the Module

Navigate to **Cash** → **Other Transfer**.

The list displays all “other” fund transfers, including:

- Date
- Source branch

- Target account
  - Transfer amount
- 

## 2. Adding an Other Transfer

To record a new transfer:

1. Click the “+” button.
2. Provide the following details:
  - **Select Date** – The date of the transfer.
  - **Enter Amount (₹)** – The transfer amount.
  - **Select From** – The branch initiating the transfer.
  - **Select To** – The receiving organizational account (e.g., *Welfare, Loan Settlement, Reserve*).
  - **Write Note (optional)** – Specify transfer purpose.
3. Click **Save** to record the transaction.

The amount will be deducted from the branch cash and added to the selected organizational account.

---

## 3. Editing and Deleting

- Use **Edit** (✎) to correct transfer information.
  - Use **Delete** (🗑) to remove a mistaken entry.
- 

## 4. Purpose

This module is used when a **branch transfers money to any non-branch account** (for example, central welfare or development funds).

---



# Other Return

The **Other Return** module records the return of funds previously transferred to other accounts.

It ensures that any temporary transfers (like welfare or reserve funds) can be returned back to the branch when not utilized.

---

## 1. Accessing the Module

Navigate to **Cash** → **Other Return**.

The list shows all returned transactions with:

- Date
  - Source account (returning funds)
  - Receiving branch
  - Amount returned
- 

## 2. Adding an Other Return

To record a fund return:

1. Click the “+” button.
2. Enter details:
  - **Select Date** – Date of the return.
  - **Enter Amount (₹)** – Returned amount.
  - **Select From** – The account returning the funds (e.g., *Welfare*).
  - **Select To** – The receiving branch.
  - **Write Note (optional)** – Mention reason or reference for return.
3. Click **Save** to complete.

The returned amount is added back to the branch’s cash balance.

---

### 3. Editing and Deleting

- Click **Edit** (✎) to update a return entry.
- Click **Delete** (🗑) to remove it if added incorrectly.

---

### 4. Purpose

The **Other Return** transaction is specifically used to:

- **Revert funds previously transferred to other accounts** back to the branch.
- Maintain accurate cash tracking between branch and internal accounts.

---

### Summary

The **Cash and Bank Transaction** modules together ensure transparent and accurate financial movement across branches and accounts.

They allow the organization to:

- Record cash inflow and outflow systematically,
- Track deposits, withdrawals, and transfers in real time, and
- Maintain branch-wise financial accountability.

All transactions are logged with date, branch, and account details, ensuring complete traceability for audit and reporting purposes.

---

## Bank Transfer

The **Bank Transfer** module is used to record fund transfers between two bank accounts of the organization.

This feature ensures accurate inter-bank fund movement tracking and maintains up-to-date balances for each account.

For example, if the organization maintains multiple accounts (such as one for *Aastha Bank* and another for *Yes Bank*), any fund transfer between these accounts is recorded here.

---

## 1. Accessing the Module

Navigate to **Bank** → **Bank Transfer** from the left-side menu.

The **Bank Transfer** screen displays a list of all previous transfers between the organization's bank accounts.

Each record shows:

- **Date** of transfer
- **From Bank Account**
- **To Bank Account**
- **Transfer Amount**

A **Filter** option is provided to:

- View transfers for a particular bank account
  - Select a date range for reviewing transactions
- 

## 2. Adding a New Bank Transfer

To record a new bank-to-bank transfer:

1. Click the “+” button located at the bottom-right of the page.
2. Fill out the **Add Bank Transfer** form with the following details:
  - **Choose Date** – The date the transfer occurred.
  - **Enter Amount (₹)** – The transfer amount.
  - **From Bank** – The source bank account from which funds are being transferred.
  - **To Bank** – The destination bank account receiving the funds.


- **Write Note (optional)** – Enter any remarks or reference details (e.g., *NEFT Ref No.*, *Cheque No.*, *Internal Fund Transfer*).

3. Click **Save** to confirm the transaction.

The transfer will now appear in the list and automatically update both bank account ledgers.

---

### 3. Editing and Deleting a Transfer

- **Edit** (

**Note:** Deleted transactions cannot be recovered and will affect the bank ledger balance.

---

### 4. Purpose and Usage

This module is specifically designed for **inter-bank fund transfers within the organization**. It helps maintain:

- Transparent tracking of movement between organizational bank accounts.
- Accurate reconciliation of balances across all accounts.
- Consistent updates to financial statements.

Typical use cases include:

- Shifting excess funds from one account to another.
  - Internal reallocation of money for operational or reserve purposes.
  - Transferring collections to a primary operating account.
- 

### 5. Role-Based Access

- **Administrators:** Can add, edit, and delete transfers across all bank accounts.

---

## Bank Statement

The **Bank Statement** module provides a comprehensive summary of all financial activities for each bank account maintained by the organization.

It helps in tracking the inflow and outflow of funds and calculating the opening and closing balances for a selected date range.

Users can view a consolidated summary of all organization-linked bank accounts and also drill down to see individual transaction details for any specific account.

---

### 1. Accessing the Module

Navigate to **Bank** → **Statement** from the left-side menu.

The **Bank Statement** page displays an overview of each registered bank account, showing all activities within the selected date range.

You can filter data by specifying:

- **Start Date** – The beginning of the report period.
- **End Date** – The ending date of the report period.

After setting the desired date range, click **Filter** to generate the statement.

---

### 2. Bank Statement Summary

Once generated, the summary view displays a consolidated report of all bank accounts with the following details for each account:

- **Bank Name** – The name of the bank with account number and branch.
- **Opening Balance** – The balance at the start of the selected period.
- **Inflow** – The total amount credited to the account (e.g., deposits, transfers received).
- **Outflow** – The total amount debited from the account (e.g., withdrawals, transfers made).

- **Closing Balance** – The final balance after accounting for all inflow and outflow transactions.

At the bottom of the page, an **Export to PDF** button allows users to download or print the entire bank statement summary for record-keeping or auditing purposes.

This summary provides a clear snapshot of each account's performance and helps in quick financial reconciliation.

---

### 3. Viewing Detailed Transactions of a Bank

To view the detailed transaction list of any specific bank:

1. Click on the **Bank Name** in the summary table (for example, *Aastha Bank*).
2. The system opens a detailed statement page for the selected account.
3. This detailed view displays individual transactions within the chosen date range, including:
  - **Member Name** – The name of the member associated with the transaction (if applicable).
  - **Member No.** – The unique membership ID.
  - **Account No.** – The account involved in the transaction.
  - **Type** – The nature of the transaction (*Deposit* or *Withdraw*).
  - **Date and Time** – The exact timestamp of the transaction.
  - **Amount** – The transaction value.

You can scroll through all entries, view paginated data, and use the **Export to PDF** option at the bottom to download the statement for this specific bank.

---

### 4. Understanding Balances

- **Opening Balance** represents the amount available in the bank account before the selected period begins.

- **Inflow** includes all credits (like deposits, inter-bank transfers received, or branch deposits).
- **Outflow** includes all debits (like withdrawals, payments, or transfers made).
- **Closing Balance** is automatically calculated as:  
**Closing Balance = Opening Balance + Inflow – Outflow**

This provides real-time clarity on the organization's financial standing in each bank.

---

## 5. Role-Based Access

- **Administrators:** Can view and generate statements for all bank accounts across the organization.
- 

## 6. Summary

The **Bank Statement** module serves as a vital financial reporting tool, enabling:

- Quick monitoring of all bank accounts in one place,
- Transparent visibility of every credit and debit activity, and
- Simplified reconciliation between system entries and bank passbooks.

By offering both a high-level summary and detailed transaction drill-downs, the feature ensures complete control and traceability of all bank-related financial activities.

---

## Total Cash Statement

The **Total Cash Statement** module provides a consolidated view of all cash transactions across every branch of the organization.

It summarizes the **cash inflow, outflow, and carried balances** for each branch within a selected date range, giving administrators a complete overview of cash movement and current status organization-wide.

This report is essential for financial monitoring, reconciliation, and ensuring transparency in branch-level cash handling.

---

## 1. Accessing the Module

Navigate to **Cash** → **Total Cash Statement** from the sidebar menu.

The **Total Cash Statement** screen displays a summarized table of all branches, showing their cash performance for the selected period.

Use the filters at the top to generate a report:

- **Choose Start Date:** Beginning date of the reporting period.
- **Choose End Date:** Ending date of the reporting period.  
Click **Filter** to display the report for the specified duration.

---

## 2. Understanding the Report

Once generated, the **Total Cash Statement** lists each branch along with detailed financial metrics as described below:

- **Branch Name:** Name of the branch whose cash transactions are being summarized.
- **Opening Balance:** Cash balance available at the start of the selected period.
- **Inflow:** Total amount of cash received by the branch during the period.  
(Includes deposits, transfers received, and other incoming transactions.)
- **Outflow:** Total amount of cash paid out or transferred from the branch during the period.
- **Closing Balance:** Computed balance after adjusting inflow and outflow from the opening balance.  
(*Closing Balance = Opening Balance + Inflow – Outflow*)
- **Total Carried:** Represents the amount of cash carried forward or physically transferred (through **Cash Carried Transactions**) to other branches or headquarters.
- **Actual Balance:** The current balance after adjusting carried transactions — this reflects the real cash position of the branch at the end of the reporting period.

Each row in the statement corresponds to a single branch, giving a clear branch-wise cash position snapshot.



---

### 3. Key Features

- **Organization-wide Visibility:** Instantly view all branches' cash summaries in one place.
- **Date-based Filtering:** Generate reports for custom time periods for daily, monthly, or yearly reviews.
- **Reconciliation Support:** Compare actual vs. closing balances to identify discrepancies or pending transfers.
- **Automated Totals:** All figures — inflow, outflow, and balances — are calculated automatically by the system.

---

### 4. Data Insights

The **Total Cash Statement** is a powerful management tool providing insights such as:

- Which branches hold the highest or lowest cash reserves.
- Cash movement patterns across time periods.
- Branches with negative or deficit balances (requiring fund adjustments).
- Total organizational cash in circulation.

These insights help management ensure efficient fund utilization and timely cash balancing among branches.

---

### 5. Exporting the Report

At the bottom of the page, click the **Export to PDF** button to download the report. This allows easy sharing, record maintenance, or submission during audits.

---

### 6. Role-Based Access

- **Administrators:** Can view, generate, and export total cash statements for all branches.

---

## 7. Purpose and Benefits

The **Total Cash Statement** plays a vital role in:

- Monitoring the cash flow health of the organization.
- Ensuring accountability for every branch's cash operations.
- Identifying irregularities or shortfalls promptly.
- Providing data for decision-making, reconciliation, and auditing.

By consolidating all branch transactions, this module serves as the **central cash tracking dashboard** of the organization.

---

## 8. Summary

In essence, the **Total Cash Statement** provides a real-time snapshot of cash performance across all branches — from inflows and outflows to final balances.

It ensures that every rupee is accounted for and that both administrators and auditors have complete visibility into organizational cash flow at any given time.

---

## Day Book

The **Day Book** module provides a detailed record of all financial transactions that occur on a specific date across different branches.

It serves as a **daily financial summary**, showing every debit and credit transaction — helping administrators monitor branch-wise activity, verify cash movement, and maintain accurate accounting records.

This report acts as a digital version of a traditional accounting day book, automatically generated from all system transactions.

---

## 1. Accessing the Module

Navigate to **Accounting** → **Day Book** from the left-side menu.

The **Day Book** page allows users to view transactions for a specific date by selecting:

- **Start Date:** The date for which you want to generate the day book.  
After selecting the date, click **Filter** to view all transactions recorded on that day.
- 

## 2. Understanding the Day Book Report

Once generated, the **Day Book For [Selected Date]** displays a detailed transaction list including all financial activities performed by each branch and adviser on that day.

Each entry in the report includes the following details:

- **Date:** The date on which the transaction occurred.
- **Branch Name:** The branch responsible for recording the transaction.
- **Adviser Name:** The adviser or staff member under whom the transaction was recorded.
- **Particulars:** Describes the transaction in detail, mentioning member name, membership number, account number, and type of account involved (e.g., SB, RD, Loan).
- **Voucher Type (Vch Type):** Indicates the type of transaction, such as *Deposit*, *Withdrawal*, *Loan Payment*, *Share Purchase*, etc.
- **Debit Amount (₹):** The amount debited from the organization or branch account.
- **Credit Amount (₹):** The amount credited to the organization or member account.

Each transaction entry contributes to the total daily inflow and outflow for the organization, ensuring transparency and accuracy in daily financial tracking.

---

## 3. Filter Options

You can refine the report using the **Select Type** dropdown to view specific transaction categories, such as:

- **All:** Displays every transaction type for the selected day.
- **Deposit:** Shows only deposit entries.
- **Withdrawal:** Displays cash withdrawal-related transactions.

- **Loan Payment:** Lists only loan-related payments.
- **Share Purchase:** Shows transactions related to share purchases by members.

This filtering allows quick identification of particular financial activities.

---

## 4. Exporting the Day Book

The **Day Book** provides options to export the generated report for record-keeping and audit purposes.

You can choose to:

- **Export to CSV** – Download the data in CSV format for further analysis in Excel or Google Sheets.
- **Export to PDF** – Generate a printable, professional report for documentation and accounting audit use.

These export options are available at the bottom of the page.

---

## 5. Key Benefits

- **Automated Accounting Record:** No manual entry required — every transaction is automatically reflected from operational modules (Deposits, Loans, Payments, etc.).
  - **Daily Monitoring:** Helps management verify all daily financial activities across branches.
  - **Audit Readiness:** The exported PDF/CSV reports can be used as audit records.
  - **Transparency:** Enables cross-verification of adviser-level and branch-level transactions.
- 

## 6. Role-Based Access

- **Administrators:** Can view, filter, and export the day book for all branches.
-

## 7. Summary

The **Day Book** acts as the **daily transaction ledger** of the organization.

It brings together all credit and debit entries in one place, ensuring complete visibility and accountability for all financial operations on a given day.

By maintaining this report digitally, the organization ensures real-time financial accuracy and simplifies branch-level reconciliation.

---

## Cash Book

The **Cash Book** module provides a consolidated view of all branch-level cash activities on a selected date.

It acts as the **daily ledger of cash transactions**, helping administrators and accountants review the inflow and outflow of cash at both the branch and organizational levels.

This report ensures that every rupee movement — whether received, paid, or carried forward — is properly accounted for in the system.

---

### 1. Accessing the Module

Navigate to **Accounting** → **Cash Book** from the left-side menu.

The **Cash Book** page displays a summary of all branches' cash activities for a specific date. To generate the report:

- **Choose Date:** Select the date for which you want to view the cash transactions.
  - **Select Type:** Choose the type of cash report to view (e.g., *Actual*). Then click **Filter** to display the summarized results.
- 

### 2. Understanding the Cash Book Summary

After filtering, the **Cash Book Details** section displays a summarized table containing cash data for all branches.

Each row represents a branch and includes the following information:

- **Branch Name:** The name of the branch.

- **Opening Balance (₹):** Cash balance available at the start of the day.
- **Inflow (₹):** Total cash received by the branch on that date (such as deposits, collections, or transfers received).
- **Outflow (₹):** Total cash paid or disbursed by the branch (such as withdrawals, payments, or transfers made).
- **Cash Carried (₹):** Cash amount physically transferred (if any) to another branch or head office.
- **Closing Balance (₹):** Remaining cash balance at the end of the day after accounting for inflows, outflows, and carried amounts.

This summary helps management monitor and compare cash performance across all branches in one view.

---

### 3. Viewing Detailed Transactions of a Branch

To view detailed cash transactions for a specific branch:

1. Click on the **branch name** from the Cash Book summary.
2. The system will open the **Branch-wise Cash Book Details** view for the selected date.
3. This detailed section lists every individual transaction of that branch, showing:
  - **Date:** Transaction date.
  - **Particulars:** Details of the transaction, such as member name, account number, and transaction description.
  - **Voucher Type (Vch Type):** Type of cash entry — e.g., Deposit, Withdrawal, Loan Payment, Share Purchase, etc.
  - **Debit (Dr):** Amount debited from the branch's cash balance.
  - **Credit (Cr):** Amount credited to the branch's cash balance.

At the end of the list, the **Opening Balance** and **Closing Balance** for that branch are displayed for easy reconciliation.

---

## 4. Export Options

For record keeping or audit purposes, the detailed branch report can be exported in the following formats:

- **CSV Download:** Exports the data in spreadsheet format for further analysis or upload to external accounting systems.
- **PDF Download:** Generates a well-formatted report suitable for printing and official documentation.

These export options are available at the top of the branch-level detail page.

---

## 5. Key Features

- **Centralized Cash Monitoring:** View all branches' cash status in one place.
  - **Branch Drill-Down:** Instantly access detailed branch-level transaction history.
  - **Accurate Balances:** Automatically computes opening, inflow, outflow, carried, and closing balances.
  - **Flexible Reporting:** Generate reports by date and export them as PDF or CSV.
  - **Audit-Friendly:** Facilitates easy verification and reconciliation during audits.
- 

## 6. Role-Based Access

- **Administrators:** Can view and export cash book reports for all branches.
- 

## 7. Summary

The **Cash Book** module functions as the **core daily cash management tool** for the organization.

It provides both a summarized and detailed view of all cash transactions across branches, ensuring complete transparency and accountability in financial operations.

By combining branch summaries and individual transaction insights, it bridges the gap between day-to-day financial activity and centralized financial reporting.

---

# Members & Accounts Report

The **Members & Accounts** report provides an overview of all members and account types created within a selected date range.

This report helps management and administrators monitor member onboarding and account openings across all branches, ensuring clear visibility of organizational growth and activity.

It includes **drill-down features** to view detailed data at branch and adviser levels.

---

## 1. Accessing the Module

Navigate to **Reports** → **Member & Accounts** from the left-side navigation panel.

The report allows users to generate a summary of new members and accounts created between two dates.

To generate the report:

- **Choose Start Date:** Select the beginning date of the report range.
  - **Choose End Date:** Select the end date of the report range.  
Click **Filter** to display the results for the selected date range.
- 

## 2. Overview of the Report

Once filtered, the **Member & Accounts** summary shows a high-level count of members and accounts created within the given time frame.

The report is divided into two sections:

### A. Members

Displays the total count of new members registered during the selected period:

- **Nominal Members:** Count of nominal (temporary or non-shareholding) members added.
- **Shareholder Members:** Count of shareholders who became part of the society within the date range.

### B. Accounts

Displays the number of new accounts opened, categorized by account type:



- **SB Accounts (Savings Bank)**
- **RD Accounts (Recurring Deposit)**
- **FD Accounts (Fixed Deposit)**
- **MIS Accounts (Monthly Income Scheme)**

This summary provides a quick snapshot of overall member additions and account creations in the organization.

---

### 3. Drill-Down Operations

The **Members & Accounts** report supports multi-level drill-down functionality to explore detailed insights branch-wise and adviser-wise.

#### Step 1 – Branch Level View

Clicking on the overall summary expands the **Branch-level Report**, showing:

- **Branch Name:** The name of the branch.
- **Total Accounts:** Total number of new accounts created in that branch.
- **SB, RD, FD, MIS Accounts:** Type-wise count of new accounts in the branch.

From here, click on a **branch name** to view its adviser-level report.

---

#### Step 2 – Adviser Level View

Once a branch is selected, the report displays detailed information for each adviser under that branch:

- **Adviser Name:** The name of the adviser.
- **Total Accounts:** Total accounts opened by the adviser within the selected date range.
- **SB, RD, FD, MIS Accounts:** Detailed breakdown of account types handled by the adviser.

This helps identify adviser performance and contribution toward new account creation.

---

## 4. Export Options

The report provides options to export the generated data for documentation and analysis:

- **Export to CSV:** Exports data in spreadsheet format for further processing.
- **Export to PDF:** Generates a formatted, printable version of the report for record-keeping or presentation.

These export options are available at both **branch** and **adviser** detail levels.

---

## 5. Key Features

- **Date-based Filtering:** View member and account creation activity for any custom period.
  - **Multi-level Drill-down:** Explore data branch-wise and adviser-wise for deeper insights.
  - **Categorized Counts:** Get distinct numbers for different member types and account types.
  - **Export Options:** Download reports for official or analytical use.
  - **Performance Monitoring:** Helps management track new member and account growth trends across branches.
- 

## 6. Role-Based Access

- **Administrators:** Can view, filter, and export reports for all branches and advisers.
  - **Branch Administrators:** Can view and export data specific to their branch and related advisers.
  - **Advisers:** Can view summary data of their own accounts and new member additions.
-

## 7. Summary

The **Members & Accounts Report** acts as a vital analytical tool to measure growth in membership and account creation.

It allows the organization to track expansion, evaluate adviser performance, and plan outreach strategies more effectively.

Through its drill-down and export capabilities, it bridges the gap between **summary-level insight** and **detailed operational visibility**, making it an essential part of the reporting module.

---

## Advisory Collection Report

The **Advisory Collection Report** provides a comprehensive summary of all collections made by advisers across the organization within a selected date range.

It helps management monitor financial inflow performance across different branches, advisers, and members.

The report is structured in multiple levels — starting from an organization-wide summary and allowing drill-down views up to **member-level collections**.

---

### 1. Accessing the Module

Navigate to **Reports** → **Advisory Collections** from the left-side navigation menu.

The report can be generated by selecting:

- **Start Date:** Beginning of the period to analyze.
  - **End Date:** End of the reporting period.  
Click **Filter** to view the results.
- 

### 2. Report Structure Overview

The Advisory Collection Report operates through four hierarchical levels:

1. **Organization-level Summary**
2. **Branch-wise Summary**

### 3. Adviser-wise Summary

### 4. Member-wise Detailed View

Each level progressively narrows down the collection details, helping users trace and validate the exact source of funds collected by each adviser.

---

## 3. Level 1 – Organization-Level Summary

After applying the date filter, the system displays a **total summarized collection report** showing the consolidated financial data for all branches and advisers during the selected date range.

The **Total Collection Summary** includes:

- **Total Deposit:** Total amount collected through deposits (SB, RD, FD, MIS, etc.).
- **Total Transfer:** Amount transferred between accounts during the period.
- **Total Withdraw:** Total withdrawals processed by advisers (if applicable).
- **MIS Interest Withdraw:** Total MIS interest amounts withdrawn.
- **Total Loan Collection:** Total loan repayments collected.
- **Total Share Collection:** Amount received from share purchases.
- **Total Share Return:** Amount refunded for share redemptions.
- **Total Membership Collection:** Amount received from new member enrollments.

At the bottom, two important computed totals are shown:

- **Gross Collection:** Overall total of all income-related transactions.
- **Net Collection:** Gross Collection after adjusting for withdrawals and returns.

This gives management a **bird's-eye view** of daily or period-wise collection trends.

---

## 4. Level 2 – Branch-Wise Summary

Clicking on the summary view takes you to the **Branch-Wise Advisory Collection Report**. This page breaks down the total collection data per branch, showing how much each branch contributed to the overall collection during the chosen period.

Each branch entry typically includes:

- **Branch Name**
- **Total Deposit**
- **Total Loan Collection**
- **Total Share Collection**
- **Total Membership Fees**
- **Gross / Net Branch Collection**

This level helps management quickly identify **high-performing branches** and evaluate collection patterns geographically.

---

## **5. Level 3 – Adviser-Wise Summary**

Selecting a branch from the previous level opens the **Adviser-wise Collection Report**. This report displays the performance of individual advisers within that branch.

Each row represents a single adviser and shows:

- **Adviser Name**
- **Total Collection Amount**
- **Deposit Collections (SB, RD, FD, MIS)**
- **Loan Collections**
- **Share & Membership Collections**

This view helps supervisors track adviser-wise collection efficiency, ensuring accountability and accurate financial tracking at the field level.

---

## **6. Level 4 – Member-Wise Details**

At the final drill-down level, clicking an adviser's record displays **member-wise collection details**.

This section lists all members whose payments were recorded by that adviser during the selected period, including:

- **Member Name**
- **Member Number / Account Number**
- **Type of Account (SB, RD, FD, MIS, Loan, etc.)**
- **Collection Amount (₹)**
- **Transaction Date**

This granular view enables complete transparency and helps in resolving any collection discrepancies.

---

## 7. Export Options

At every level of the Advisory Collection Report, users can export the report in the following formats:

- **Export to CSV:** Download report data for use in Excel or Google Sheets.
- **Export to PDF:** Generate a formatted report for print or archival purposes.

These export options are typically available at the bottom of each report view.

---

## 8. Key Features

- **Multi-Level Drill-Down:** From organizational summary to individual member collections.
- **Comprehensive Tracking:** Captures deposits, transfers, withdrawals, shares, loans, and membership collections.
- **Real-Time Data:** Automatically updated with every recorded transaction in the system.

- **Performance Monitoring:** Enables branch and adviser-level performance evaluation.
  - **Data Export:** Allows report download for offline review or audits.
- 

## 9. Role-Based Access

- **Administrators:** Access to all levels of the report for all branches and advisers.
  - **Branch Administrators:** Can view reports for their respective branches and associated advisers.
  - **Advisers:** Can view their own collection data and member-wise details only.
- 

## 10. Summary

The **Advisory Collection Report** is an essential analytical and performance tracking tool. It provides a complete, transparent view of all collections made by advisers — from high-level summaries to detailed member transactions.

By combining real-time financial data with drill-down capability, this module ensures both **accountability and operational efficiency** across the organization's field network.

---

## Cash Flow Report

The **Cash Flow Report** provides a consolidated summary of all cash inflows and outflows within a selected date range across the entire organization.

It is one of the most crucial financial monitoring reports, enabling administrators to analyze the movement of funds at various levels — from organization-wide totals to individual member transactions.

This report supports **multi-level drill-down** functionality, allowing users to explore cash activities in progressively detailed views:

- **Level 1:** Overall Summary
- **Level 2:** Inflow / Outflow Breakdown

- **Level 3:** Category-Wise Details (e.g., Deposits, Loans, Shares)
  - **Level 4:** Branch, Adviser, and Member-Level Transactions
- 

## 1. Accessing the Cash Flow Report

Go to **Reports** → **Cash Flow** from the sidebar navigation menu.

To generate a report:

- Select the **Start Date** and **End Date** for the analysis period.
- Click the **Filter** button.

The system will display the **Cash Flow Summary** for the chosen duration.

---

## 2. Level 1 – Summary Cash Flow Overview

The first screen shows the **total summarized cash movement** for the entire organization.

### Displayed Parameters:

- **Total Inflow:** Total cash received through deposits, loan collections, share purchases, membership fees, and other receipts.
- **Total Outflow:** Total cash disbursed through withdrawals, share returns, expenditures, and other payments.
- **Net Cash Flow:** The net difference between inflows and outflows, indicating whether the organization experienced a cash surplus or deficit.
- **Branch Transfer:** Total amount transferred between branches during the selected period.

Example (from the screenshot):

- Total Inflow: ₹30.00
- Total Outflow: NIL
- Net Cash Flow: ₹30.00



- Branch Transfer: NIL

Users can **click on the “Total Inflow” or “Total Outflow”** rows to explore the respective detailed reports.

---

### 3. Level 2 – Inflow and Outflow Breakdown

#### Inflow View

When the user clicks on **Total Inflow**, the report expands to show all categories that contributed to the inflow of funds during the selected period.

#### Inflow Categories:

- **Total Deposit:** Amounts deposited into member accounts (SB, RD, FD, MIS).
- **Total Loan Collection:** Repayments collected from borrowers.
- **Total Share Collection:** Share purchase payments made by members.
- **Membership Collection:** New membership fees received.
- **Total Income:** Other miscellaneous incomes recorded (such as service fees).
- **Total Withdraw from Bank:** Funds transferred from bank accounts into cash.
- **Total Other Return:** Any other return receipts.

Each category is clickable, allowing users to view **branch-level or member-level details** for that specific type of inflow.

Example from your screenshot:

On Oct 16, 2025, Total Share Collection = ₹30.00

---

#### Outflow View

Similarly, clicking on **Total Outflow** shows the detailed components of all outflow transactions.

#### Outflow Categories:

- **Total Withdraw:** Amounts withdrawn by members.

- **MIS Interest Withdraw:** Withdrawals made as part of MIS interest payouts.
- **Total Share Return:** Refunds issued against returned shares.
- **Total Expenditure:** Expenses paid during the selected period.
- **Total Bank Deposit:** Deposits made into organizational bank accounts.
- **Total Other Transfer:** Inter-branch or miscellaneous transfers recorded as cash outflows.

If the organization has active transactions, clicking any of these items will further reveal the **branch**, **adviser**, and **member-wise** transaction lists.

---

#### 4. Level 3 – Category-Wise Drill Down

Each inflow or outflow category (such as “Share Collection,” “Loan Collection,” etc.) can be expanded to display **branch-level details**.

For example, clicking **Total Share Collection** shows:

- **Branch Name**
- **Total Amount Collected**

As seen in your screenshot:

- Branch Name: *Durgapur2*
- Total Amount: ₹30.00

This view helps administrators identify which branch contributed how much to a particular inflow or outflow category.

---

#### 5. Level 4 – Adviser and Member-Wise Transaction Details

From the branch-level view, clicking on a branch name opens the **adviser-level summary** of that transaction type.

Each adviser’s contribution is shown under that branch.

Example (as per your screenshot for Share Collection):

- **Branch:** Durgapur2
- **Adviser Name:** Collection at Branch
- **Total Amount:** ₹30.00

Selecting an adviser further reveals **member-wise transaction details**, displaying individual records for each contributing member.

#### Displayed Columns:

- **Transaction Date**
- **Member Name**
- **Account Details (Account No. / Member No.)**
- **Transaction Type** (Deposit, Withdrawal, Share Purchase, Loan Repayment, etc.)
- **Total Amount (₹)**

Example (from the image):

- **Transaction Date:** Oct 16, 2025
- **Member Name:** Tarun Sharma
- **Account:** SM-130
- **Type:** Share Collection
- **Amount:** ₹30.00

This **final drill-down level** provides complete transparency of all financial transactions, enabling validation and audit checks at the individual member level.

---

## 6. Export Options

Every level of the Cash Flow Report — from summary to detailed — includes export functionality:

- **Export to CSV:** Exports the current view to an Excel/CSV file for data analysis.

- **Export to PDF:** Generates a formatted, printable PDF report.

These buttons are located at the bottom-right of the screen.

---

## 7. Key Features

- **Date Range Filtering:** Analyze cash flow for any desired period.
  - **Inflow/Outflow Categorization:** Distinguishes all sources and destinations of cash.
  - **Drill-Down Navigation:** From organization summary → category → branch → adviser → member.
  - **Real-Time Computation:** Totals are calculated automatically based on recorded transactions.
  - **Cross-Branch Tracking:** Includes both direct cash movements and inter-branch transfers.
  - **Downloadable Reports:** CSV and PDF export options for audit and record purposes.
- 

## 8. Role-Based Access Control

- **Administrator:** Access all levels of the Cash Flow Report across all branches.
  - **Branch Manager:** View only the inflow/outflow data of their assigned branch.
  - **Adviser:** Can view their personal cash flow summary and associated member transactions.
- 

## 9. Summary

The **Cash Flow Report** is a core analytical feature of the *myAastha Web Application*. It delivers a complete, multi-dimensional picture of how cash moves through the organization — from deposits and collections to withdrawals and transfers.

By providing **multi-level drill-down visibility** (branch → adviser → member), the report ensures accurate financial oversight, accountability, and operational transparency across all levels of the cooperative banking system.

