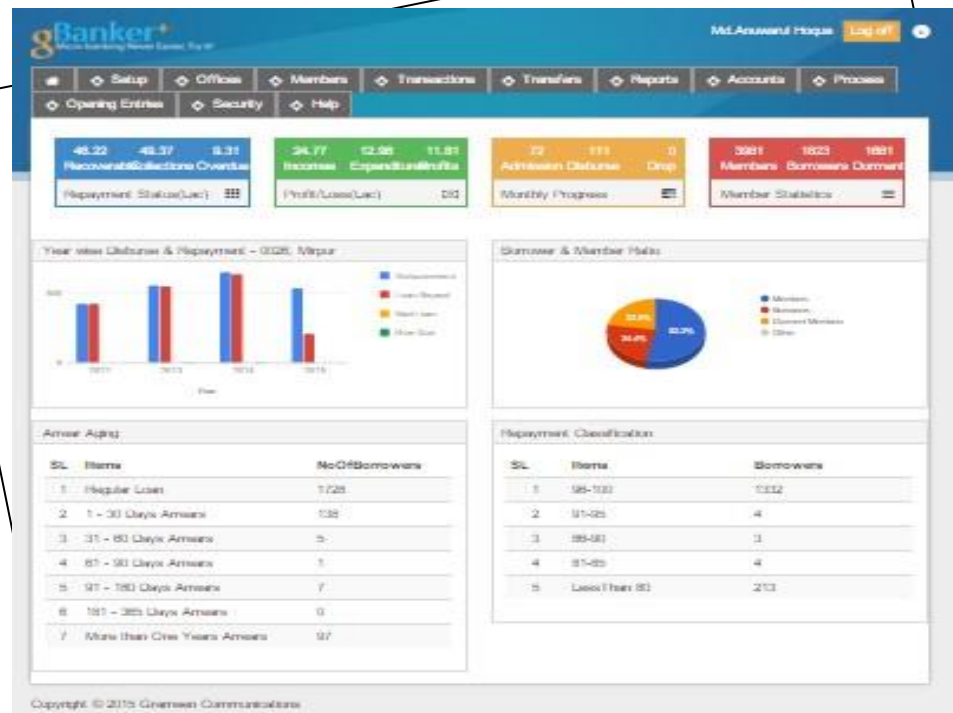


# User & Operation Manual of Web Based Microfinance Management System



## Revision Sheet

Release No.	Date	Revision Description
Rev. 0	25/05/2015	User's Manual Template and Checklist
Rev. 1	30/05/2015	Conversion to PDF format
Rev. 2		3.2 System Dashboard

## Contents

<b>1.0</b>	<b>General Information</b>	<b>8</b>
1.1	System Overview	8
1.2	Organization of the Manual	10
<b>20</b>	<b>System Summary</b>	<b>11</b>
21	System Configuration	11
22	User Access Level	11
23	System Contingencies	11
<b>3.0</b>	<b>Getting Started</b>	<b>12</b>
3.1	Installation and Log In	12
3.2	System Dashboard	15
3.3	System Menu	16
		3.3.1 Setup_16
3.3.1.1	Products	17
3.3.1.2	Investors	19
3.3.1.3	Purposes	21
3.3.1.4	Holidays	23
3.3.1.5	Application Settings	25
3.3.2	Offices	28
3.3.2.1	Offices	29
3.3.2.2	Centers	31
3.3.2.3	Employees	34
3.3.3	Members	36
3.3.3.1	Member Groups	36
3.3.3.2	Members	41
3.3.3.3	Member Approvals	43
3.3.4	Transactions	45
3.3.4.1	Loan Approvals	48
3.3.4.2	Loan Disbursements	50
3.3.4.3	Loan Collections	52
3.3.4.4	Special Loan Collections	55
3.3.4.5	Loan Corrections	57
3.3.5	Transfers	59
3.3.5.1	Member Transfer	59
3.3.5.2	Disburse Transfer	62
3.3.6	Reports	63
3.3.7	Accounts	64
3.3.7.1	Chart of Accounts	64
3.3.7.2	Voucher Entries	66
3.3.7.3	Vouchers	68
3.3.7.4	General Ledger	69

3.3.7.5	Cashbook	70
3.3.6.6	Cash at Bank	72
3.3.7.7	Clean Cashbook	74
3.3.7.8	Trial Balance	76
3.3.8	Process	77
3.3.8.1	Start Work Process	77
3.3.8.2	Voucher Collections	78
3.3.8.3	Complete Work process	80
3.3.9	Security	81
3.3.9.1	Security Permission	81
3.3.9.2	User List	81
3.3.9.3	Employee Office Mapping	83
3.3.9.4	Change Password	83
3.3.9.5	Application Log	85
<b>3.4</b>	<b>Changing User Password</b>	<b>86</b>
<b>3.5</b>	<b>Information Icon</b>	<b>87</b>
<b>3.6</b>	<b>Exiting the System</b>	<b>88</b>
<b>4.0</b>	<b>Reporting</b>	<b>89</b>
<b>4.1</b>	<b>Transaction Summary</b>	<b>89</b>
<b>4.2</b>	<b>Paid off List</b>	<b>90</b>
<b>4.3</b>	<b>Borrower Ledger</b>	<b>91</b>
<b>4.4</b>	<b>Loan Ledger</b>	<b>92</b>
<b>4.5</b>	<b>Loan Balance</b>	<b>93</b>
<b>4.6</b>	<b>Member's Profile</b>	<b>93</b>
<b>4.7</b>	<b>Overdue List</b>	<b>94</b>
<b>4.8</b>	<b>Weekly Collection Sheet</b>	<b>95</b>
<b>4.9</b>	<b>Staff wise Performance</b>	<b>96</b>
<b>4.10</b>	<b>Center wise Staff Performance</b>	<b>97</b>
<b>4.11</b>	<b>Monthly Collection Sheet</b>	<b>98</b>
<b>4.12</b>	<b>Monthly Loan Collection Sheet</b>	<b>99</b>
<b>4.13</b>	<b>Weekly Monitoring Report</b>	<b>99</b>
<b>4.14</b>	<b>Monthly Statistical Report</b>	<b>100</b>
<b>4.15</b>	<b>Monthly Project Statement</b>	<b>100</b>



## List Of Figures

Fig 1.1A gBanker+ Business Operational Model.....	8
Fig 3.1A: gBanker+ in Web Browser .....	12
Fig 3.1B: gBanker+ Login .....	14
Fig 3.1C: gBanker+ Login .....	14
Fig 3.3.1A : Setup .....	16
Fig 3.3.1.1A: Product List .....	17
Fig 3.3.1.1B: Product Create .....	18
Fig 3.3.1.2A: Investors .....	19
Fig 3.3.1.2B: Investor List.....	20
Fig 3.3.1.2C: Investor Create.....	20
Fig 3.3.1.3A: Purposes.....	21
Fig 3.3.1.3B: Purpose List .....	22
Fig 3.3.1.3C: Add Purpose.....	22
Fig 3.3.1.4A: Holidays .....	23
Fig 3.3.1.4B: Holiday List.....	24
Fig 3.3.1.4C: Specific Holiday Create .....	24
Fig 3.3.1.4D: Yearly Holiday Create .....	25
Fig 3.3.1.5A: Application Settings .....	26
Fig 3.3.1.5B: Application SettingList.....	26
Fig 3.3.1.5C: Add Application Setting .....	27
Fig 3.3.2.1A: Offices .....	30
Fig 3.3.2.1B: Offices .....	30
Fig 3.3.2.1C: Office Create.....	31
Fig 3.3.2.2A: Centers.....	32
Fig 3.3.2.2C: Center Create .....	33
Fig 3.3.2.3A: Employees .....	34
Fig 3.3.2.3B: Employee List.....	34
Fig 3.3.2.3C: Add Employee .....	35
Fig 3.3.3.1A: Member Groups .....	36
Fig 3.3.3.1B: Member Group List.....	37
Fig 3.3.3.1C: Add Member Group .....	37
Fig 3.3.3.2A: Members .....	41
Fig 3.3.3.2B: Member List.....	41
Fig 3.3.3.2C: Add Member .....	42
Fig 3.3.3.3A: Member Approvals .....	43
Fig 3.3.3.3B: Member Approval List .....	44
Fig 3.3.4.1A: Loan Approvals.....	48
Fig 3.3.4.1B: Loan Approval List .....	48
Fig 3.3.4.1C: Add Loan Approval.....	49
Fig 3.3.4.2A: Loan Disbursements .....	50
Fig 3.3.4.2B: Loan Disbursement List.....	51
Fig 3.3.4.2B: Edit Loan Disbursement .....	52
Fig 3.3.4.3A: Loan Collections .....	53
Fig 3.3.4.3B: Loan Collection List .....	53
Fig 3.3.4.3C: Add Transfer Collections .....	54

Fig 3.3.4.4A: Special Loan Collections .....	55
Fig 3.3.4.4B: Special Loan Collection List .....	55
Fig 3.3.4.4C: Add Special Loan Collection .....	56
Fig 3.3.4.5A: Loan Correction .....	57
Fig 3.3.4.5B: Loan Correction List .....	58
Fig 3.3.4.5C: Add Loan Correction .....	58
Fig 3.3.5.1A: Member Transfer .....	60
Fig 3.3.5.1B: Member Transfer form .....	60
Fig 3.3.5.1C: Member Transfer Save .....	61
Fig 3.3.5.2A: Disburse Transfer .....	62
Fig 3.3.5.2B: Transfer Disbursement .....	62
Fig 3.3.6: Reports .....	63
Fig 3.3.7.1A: Chart of Accounts .....	64
Fig 3.3.7.1B: Account Code List .....	64
Fig 3.3.7.1C: Account Code Create .....	65
Fig 3.3.7.2A: Voucher Entries .....	66
Fig 3.3.7.2B: Voucher List .....	66
Fig 3.3.7.2C: Voucher Create .....	67
Fig 3.3.7.3A: Vouchers .....	68
Fig 3.3.7.3B: Voucher View .....	69
Fig 3.3.7.4A: General Ledger .....	69
Fig 3.3.7.4B: General Ledger View .....	70
Fig 3.3.7.5A: Cashbook .....	71
Fig 3.3.7.5B: Cashbook View .....	71
Fig 3.3.7.6A: Cash at Bank .....	72
Fig 3.3.7.6B: Cash at Bank view .....	73
Fig 3.3.7.7A: Clean Cashbook .....	74
Fig 3.3.7.7B: Clean Cashbook View .....	74
Fig 3.3.7.8A: Trial Balance .....	76
Fig 3.3.7.8B: Trial Balance View .....	76
Fig 3.3.8.1A: Start Work Process .....	77
Fig 3.3.8.1B: Process Start Work .....	78
Fig 3.3.8.2A: Voucher Collections .....	79
Fig 3.3.8.2B: Add Voucher Collection Process .....	79
Fig 3.3.8.3A: Complete Work Process .....	80
Fig 3.3.8.3B: Process Complete Work .....	81
Fig 3.3.9.1A: Role Permission Setup .....	81
Fig 3.3.9.2A: User List .....	82
Fig 3.3.9.2B: Add New Login User .....	82
Fig 3.3.9.3A: Employee Office Mapping .....	83
Fig 3.3.9.4A: Change Passwords .....	84
Fig 3.3.9.5A: Application Log .....	85
Fig 3.4A: Changing User Password .....	86
Fig 3.5A: Information Icon .....	87
Fig 3.6A: Exiting System .....	88
Fig 4.1: Transaction Summary .....	89
Fig 4.2: Paid Off List .....	90
Fig 4.3: Borrower Ledger .....	91
Fig 4.4: Loan Ledger .....	92
Fig 4.5: Loan Balance .....	93

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<b>Fig 4.6: Member's Profile.....</b>	<b>94</b>
<b>Fig 4.7: Overdue List.....</b>	<b>94</b>
<b>Fig 4.7: Weekly Collection Sheet.....</b>	<b>95</b>
<b>Fig 4.9: Staff wise Performance.....</b>	<b>96</b>
<b>Fig 4.10: Center wise Staff Performance .....</b>	<b>97</b>
<b>Fig 4.11: Monthly Collection Sheet.....</b>	<b>98</b>
<b>Fig 4.12: Monthly Loan Collection Sheet.....</b>	<b>99</b>
<b>Fig 4.13: Weekly Monitoring Report .....</b>	<b>100</b>
<b>Fig 4.14: Monthly Statistical Report .....</b>	<b>100</b>
<b>Fig 4.15: Monthly Project Statement .....</b>	<b>101</b>

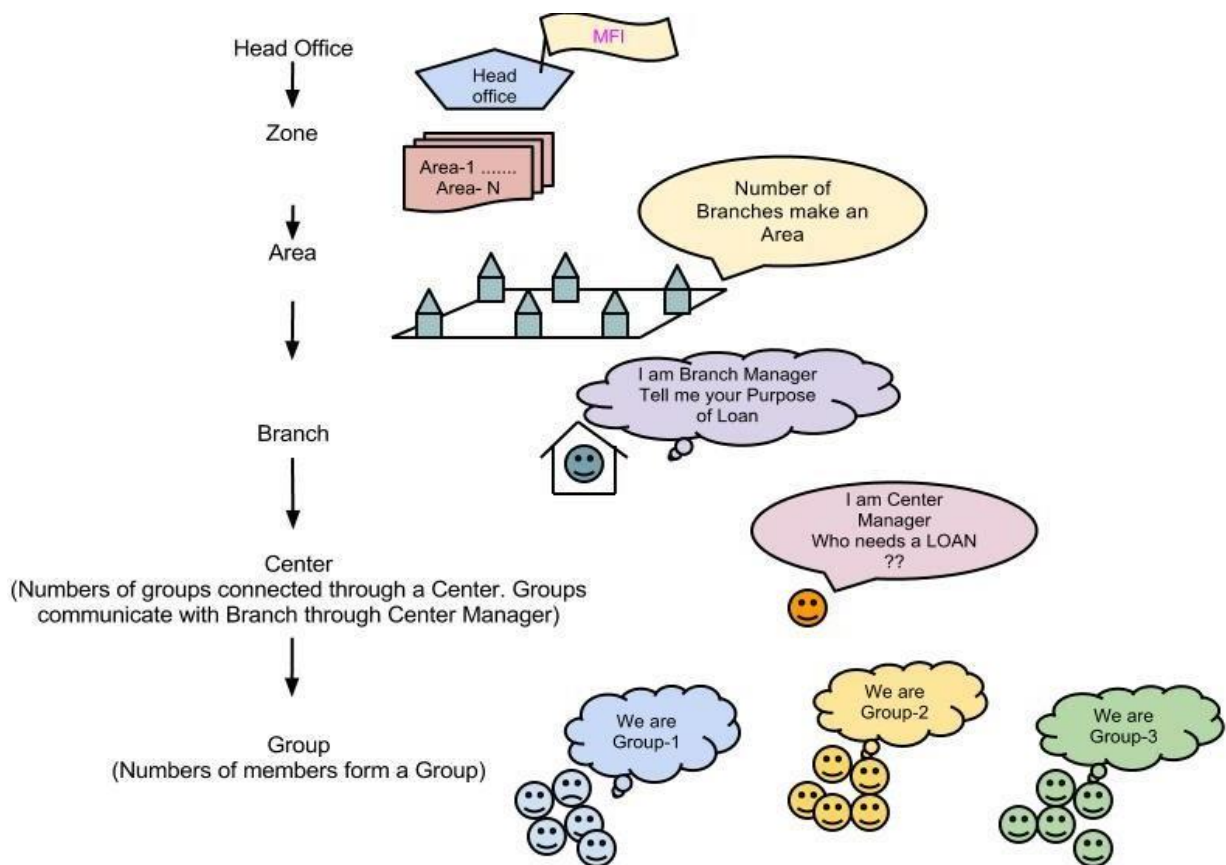
# 1.0 General Information

## 1.0 General Information

This User Guide (aka User Manual) provides the information and instructions needed to set up and use the gBanker+ product. This includes written and visual information (such as diagrams or screen shots) to assist the user in completing tasks associated with the product (or service), organized along functional or workflow lines.

### 1.1 System Overview

#### Operational Model



*Fig 1.1A gBanker+ Business Operational Model*

Group is formed by several MFI members in neighborhood. If any person from same neighborhood wants to be member of the MFI, he/she has to join the group first. Group is more like maintaining a

friend circle, they are verbally communicated, no physical existence of group.

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

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

#### Personal/Basic Information-

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

#### Loan Account Information (Product approved for member)

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

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

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

## Interest Calculation Method

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

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

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

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

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

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

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

## 1.2 Organization of the Manual

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

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

System Summary section provides a general overview of the system. The summary outlines the uses

of the system's hardware and software requirements, system's configuration, user access levels and system's behavior in case of any contingencies.

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

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

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

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## 2.0 System Summary

---

### 2.0 System Summary

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

#### 2.1 System Configuration

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

#### 2.2 User Access Level

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

#### 2.3 System Contingencies

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

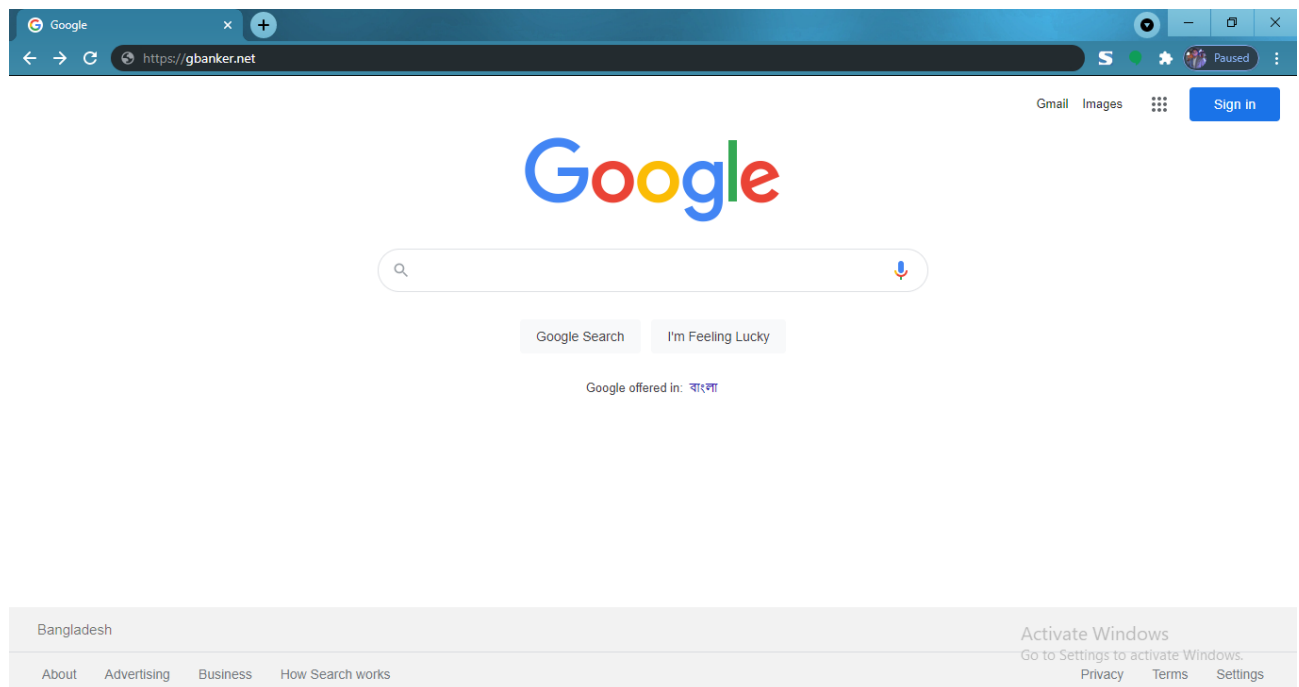


## 3.0 Getting Started

### 3.0 Getting Started

#### 3.1 Installation and Log In

Since gBanker<sup>+</sup> is a web based system, anyone can access it from anywhere in the world with a computer with internet connection. There is no need to install it in device. You should have Google Chrome / Firefox/ Microsoft Edge (Preferable browser-Google Chrome) installed as a web browser in your device.

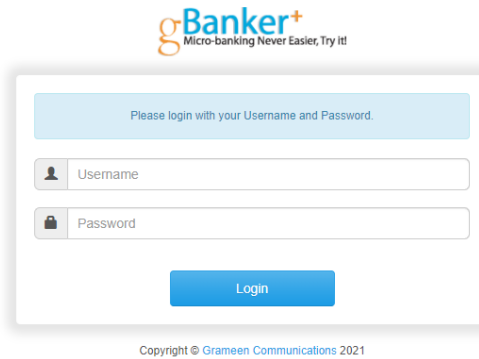


*Fig 3.1A: gBanker<sup>+</sup> in Web Browser*

1. Browse <https://gbanker.net:8123/> from your web browser.

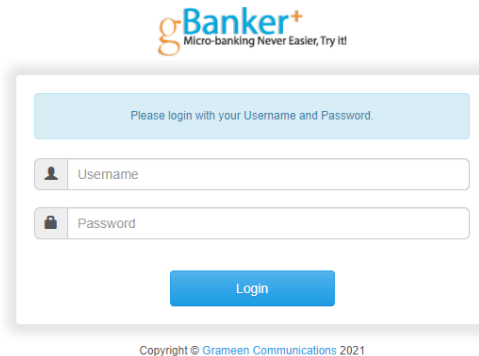
This will take you to following page.

## gBanker+ Login Page



The screenshot shows the gBanker+ login page. At the top is the gBanker+ logo with the tagline "Micro-banking Never Easier, Try It!". Below the logo is a light blue box containing the text "Please login with your Username and Password.". Underneath this box are two input fields: "Username" with a person icon and "Password" with a lock icon. A blue "Login" button is positioned below the input fields. At the bottom of the page, there is a copyright notice: "Copyright © Grameen Communications 2021".

*Fig 3.1B: gBanker+ Login Page*



This is an identical screenshot of the gBanker+ login page as shown in Fig 3.1B. It features the gBanker+ logo, a login instruction box, username and password input fields, a login button, and a copyright notice.

*Fig 3.1C: gBanker+ Login*

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

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

### 3.2 System Dashboard

The dashboard displays the following components:

- 1. Status of Repayment (Monthly Basis):** Shows Recoverable (22), Collections (22), and Overdue (4.37).
- 2. Status of Profit/Loss (Monthly Basis):** Shows Incomes (23.94), Expenditures (12.02), and Profits (11.92).
- 3. Monthly progress of Members:** Shows Admission (41), Disburse (42), and Drop (35).
- 4. Member Statistics:** Shows Members (1421), Borrowers (1288), and Dormant (53).
- 5. Disbursement rate:** A bar chart showing disbursement rates from 2012 to 2015.
- 6. Loan repaid rate:** A bar chart showing loan repaid rates from 2012 to 2015.
- 7. Borrower and Members Ratio:** A pie chart showing 46.8% for Members and 51.4% for Borrowers.
- 8. Arrear Aging:** A table showing the number of borrowers in different arrear categories.
- 9. Recovery Rate:** A table showing the number of borrowers in different repayment classifications.

**Arrear Aging Table:**

SL	Items	NoOfBorrowers
1	Regular Loan	1340
2	1 - 30 Days Arrears	16
3	31 - 60 Days Arrears	6
4	61 - 90 Days Arrears	0
5	91 - 180 Days Arrears	11
6	181 - 365 Days Arrears	3
7	More than One Years Arrears	39

**Repayment Classification Table:**

SL	Items	Borrowers
1	96-100	1092
2	91-95	0
3	86-90	1
4	81-85	0
5	LessThan 80	36

### 3.3 System Menu

#### 3.3.1 Setup

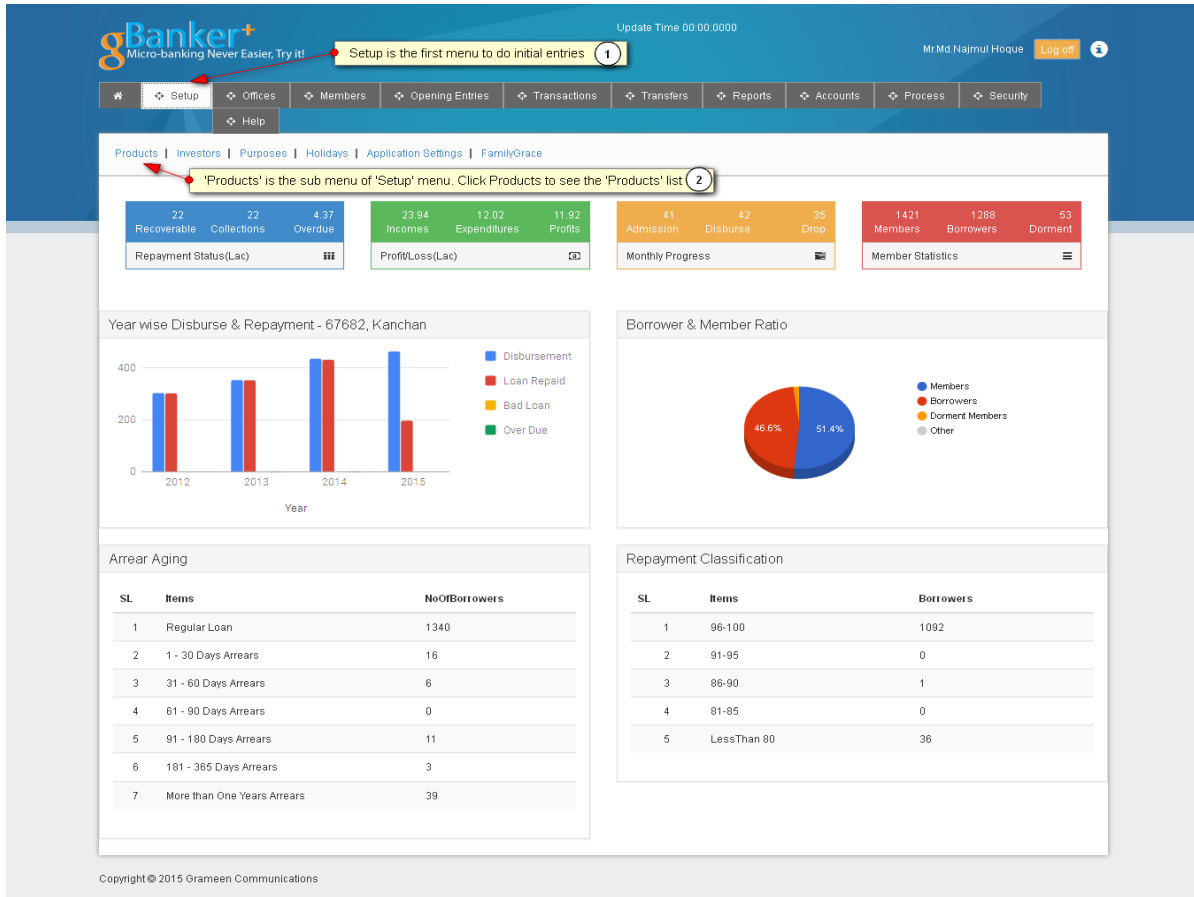


Fig 3.3.1A : Setup

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

3.3.1.1 Products

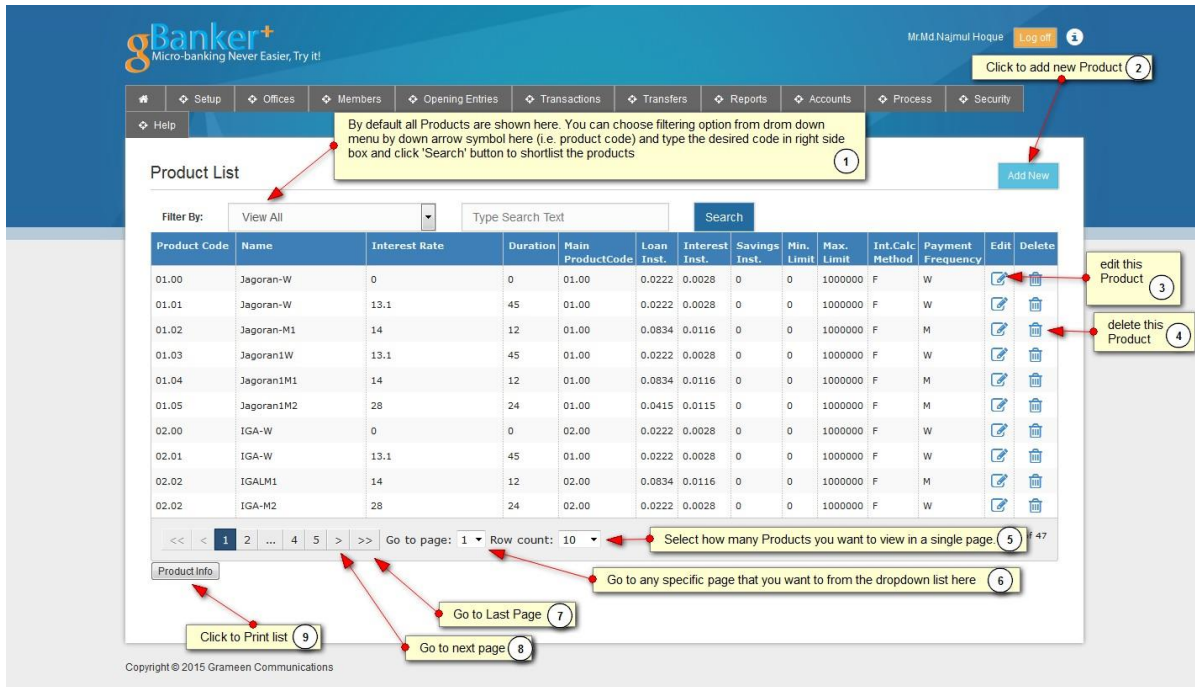


Fig 3.3.1.1A: Product List

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

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

The screenshot shows the 'Product Create' form in the gBanker+ application. The form is titled 'Product Create' and has a 'Return to Product List' button at the top right. The form fields are organized into sections: Product Code, Product Name (English and Bangla), Product Type, Interest Rate, Duration, Main Product Code, Loan/Savings Installment, Min/Max Limits, Payment Frequency, and Insurance. A 'Save' button is at the bottom. Red arrows and numbered callouts (1-21) point to specific fields and buttons, corresponding to the numbered list below.

*Fig 3.3.1.1B: Product Create*

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

- Click 'Save' to save the data, else the data will not be saved and product info will not be added.

### 3.3.1.2 Investors



The screenshot shows the gBanker+ dashboard with the 'Investors' menu highlighted in the top navigation bar. A callout box points to the 'Investors' menu with the text: "Investor is the sub menu of 'Setup' menu. Click to see the list of Investor". Below the navigation bar, there are several summary cards for 'Recovery Status(Lac)', 'ProfitLoss(Lac)', 'Monthly Progress', and 'Member Statistics'. The dashboard also features two charts: 'Year wise Disburse & Repayment - 67682, Kanchan' (a bar chart showing disbursement, loan repaid, bad loan, and over due from 2012 to 2015) and 'Borrower & Member Ratio' (a pie chart showing 48.6% for Members and 51.4% for Borrowers). At the bottom, there are two tables: 'Arrear Aging' and 'Repayment Classification'.

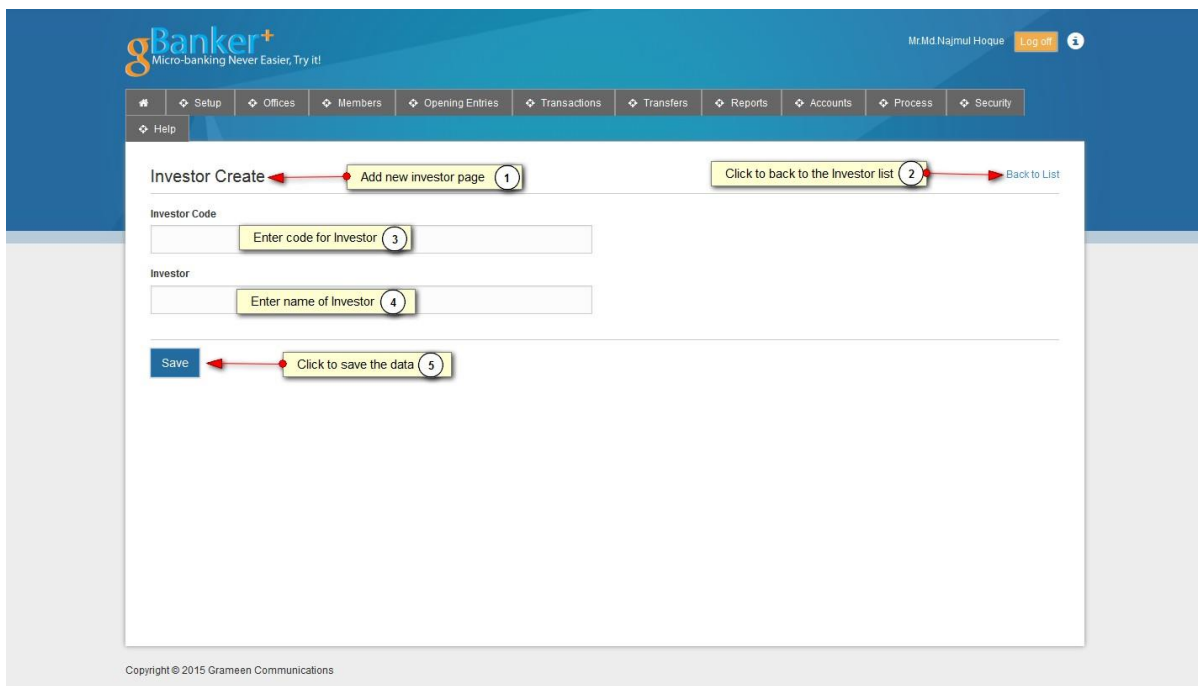
Fig 3.3.1.2A: Investors

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

The screenshot shows the 'Investor List' page in gBanker+. It features a table with columns for 'Investor Code', 'Investor Name', 'Edit', and 'Delete'. The table contains three rows of data. Below the table is a pagination control with 'Go to page: 1', 'Row count: 10', and 'Showing 1-3 of 3'. Numbered callouts (1-7) point to various UI elements: (1) 'Add New' button, (2) 'Click to Edit' button, (3) 'Click to Delete' button, (4) 'Row count' dropdown, (5) 'Go to any specific page' input field, (6) 'Next Page' button, and (7) 'Last Page' button.

*Fig 3.3.1.2B: Investor List*

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



Investor Create

Mr.Md Najmul Hoque [Log off](#)

Setup Offices Members Opening Entries Transactions Transfers Reports Accounts Process Security

Help

Investor Create [Add new investor page](#) (1) [Click to back to the Investor list](#) (2) [Back to List](#)

Investor Code  Enter code for Investor (3)

Investor  Enter name of Investor (4)

[Save](#) [Click to save the data](#) (5)

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*Fig 3.3.1.2C: Investor Create*

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

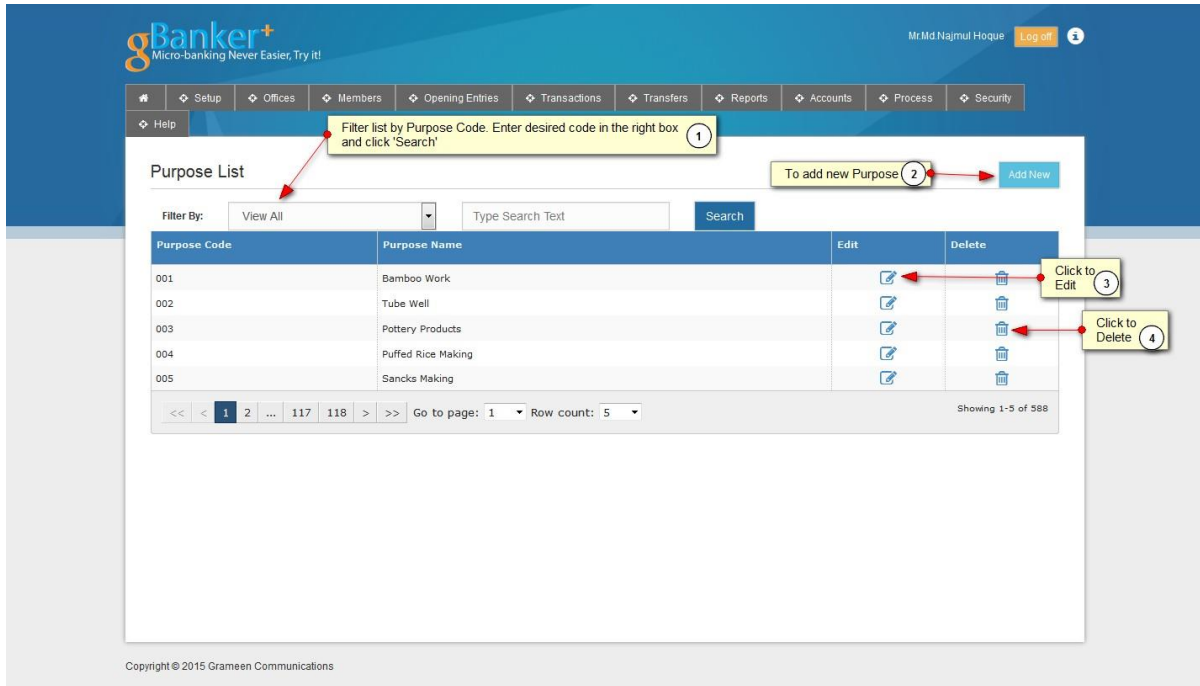


### 3.3.1.3 Purposes

The screenshot shows the gBanker+ web application interface. The navigation bar at the top includes 'Setup', 'Offices', 'Members', 'Opening Entries', 'Transactions', 'Transfers', 'Reports', 'Accounts', 'Process', and 'Security'. The 'Purposes' menu item is highlighted in the navigation bar, and a red arrow points to it with a callout box containing the text: 'Purposes' is the sub menu of Setup. Click to see the list of Purposes. The interface also displays various data dashboards including Repayment Status, Profit/Loss, Monthly Progress, Member Statistics, Year wise Disburse & Repayment, Borrower & Member Ratio, Arrear Aging, and Repayment Classification.

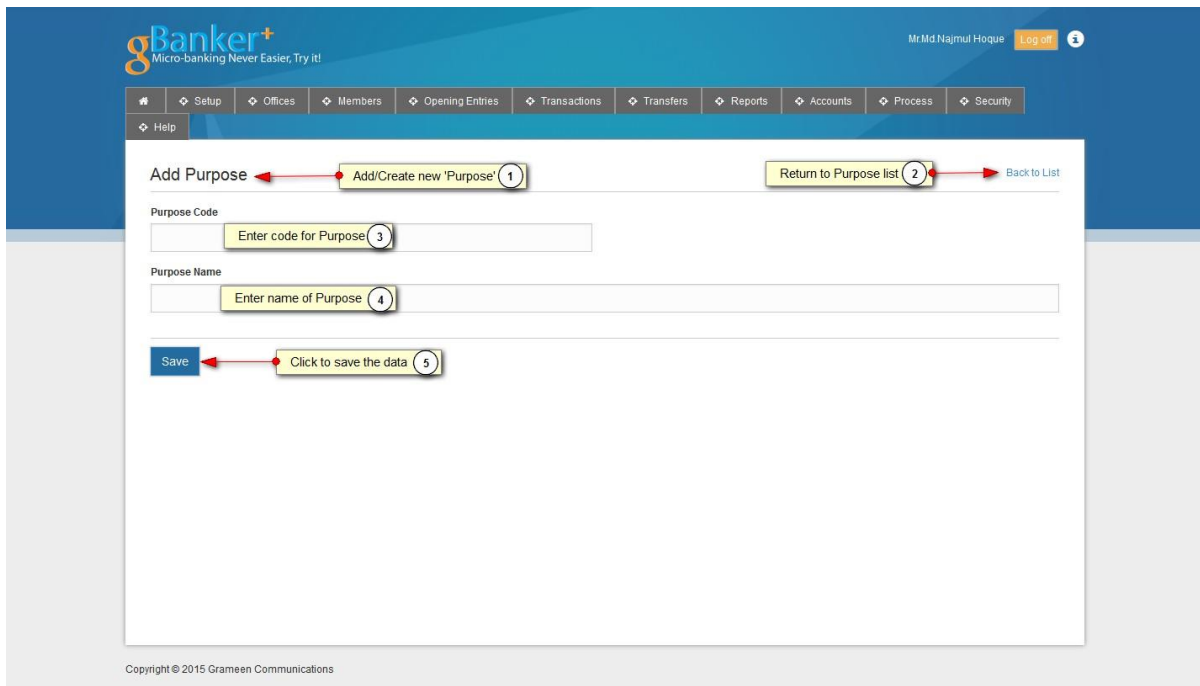
Fig 3.3.1.3A: Purposes

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



*Fig 3.3.1.3B: Purpose List*

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



*Fig 3.3.1.3C: Add Purpose*

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

### 3.3.1.4 Holidays

The screenshot shows the gBanker+ web application interface. The navigation bar includes 'Setup', 'Offices', 'Members', 'Opening Entries', 'Transactions', 'Transfers', 'Reports', 'Accounts', 'Process', and 'Security'. The 'Holidays' link is highlighted in the navigation bar, and a tooltip points to it with the text: "Holidays is the sub menu of 'Setup'. Click to see the list of Holidays".

The main content area displays various financial and operational metrics:

- Repayment Status(Lac):** 22 Recoverable, 22 Collections, 4.37 Overdue
- Profit/Loss(Lac):** 23.84 Incomes, 12.09 Expenditures, 11.92 Profits
- Monthly Progress:** 41 Admission, 42 Disburse, 35 Drop
- Member Statistics:** 1421 Members, 1288 Borrowers, 53 Dormant

There are also several charts and tables:

- Year wise Disburse & Repayment - 67682, Kanchan:** A bar chart showing Disbursement (blue), Loan Repaid (red), Bad Loan (yellow), and Over Due (green) from 2012 to 2015.
- Borrower & Member Ratio:** A pie chart showing 46.0% for Members and 51.4% for Borrowers.
- Arrear Aging:** A table showing the number of borrowers in different arrear categories.
- Repayment Classification:** A table showing the number of borrowers in different repayment categories.

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Fig 3.3.1.4A: Holidays

1. Click to see the full list of holidays.

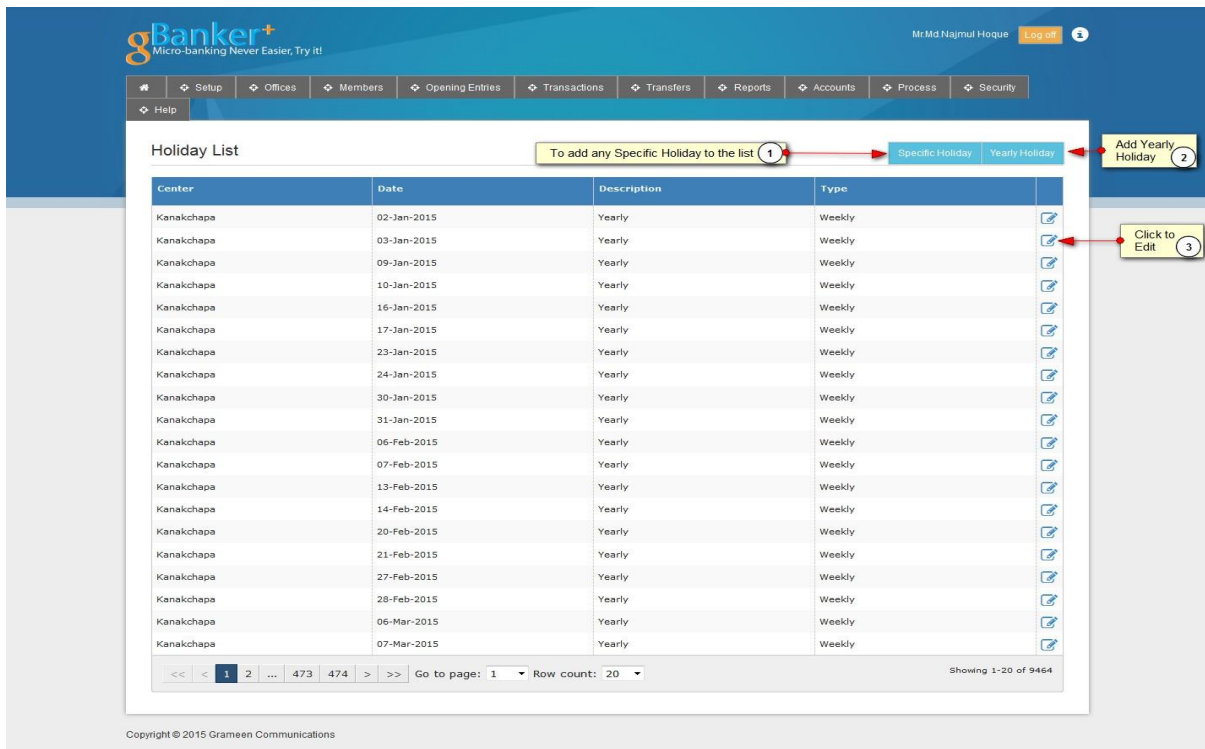



Fig 3.3.1.4B: Holiday List

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

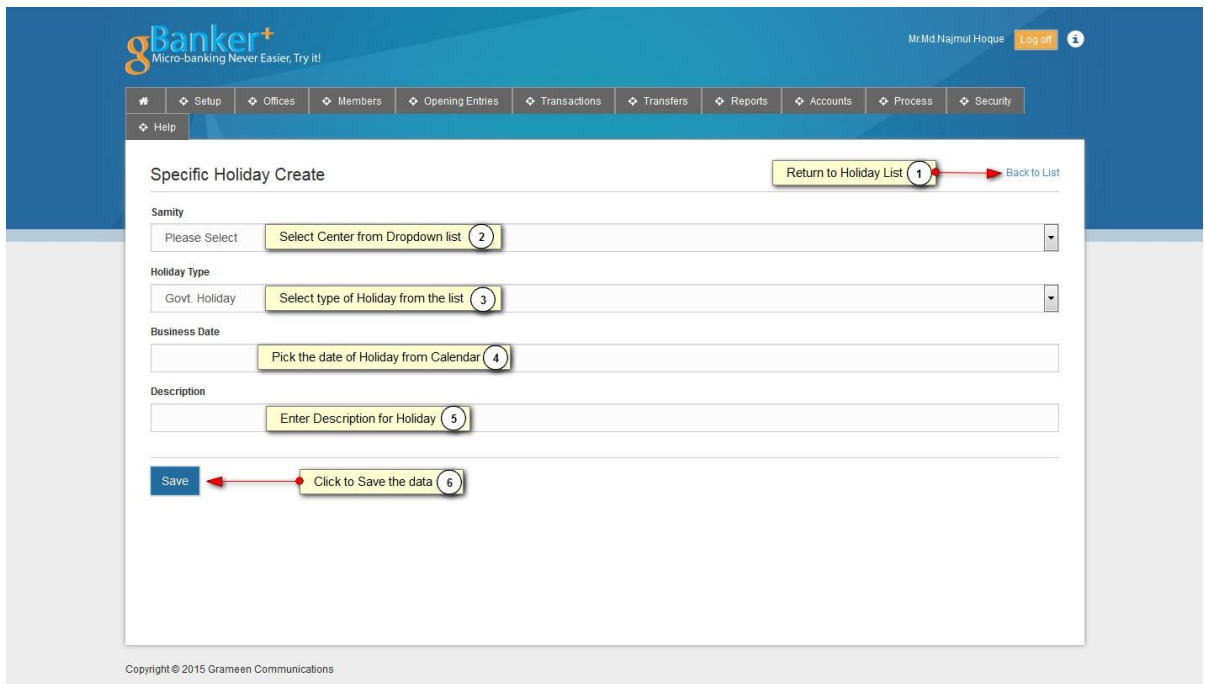
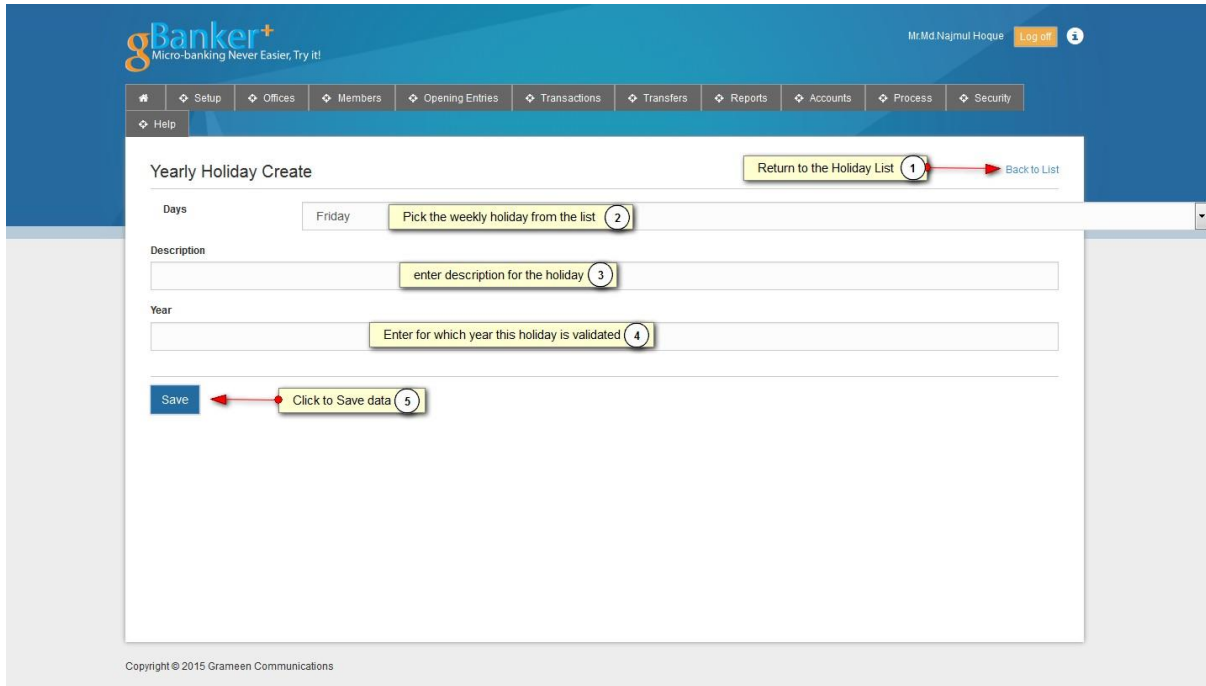


Fig 3.3.1.4C: Specific Holiday Create

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



*Fig 3.3.1.4D: Yearly Holiday Create*

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

3.3.1.5 Application Settings

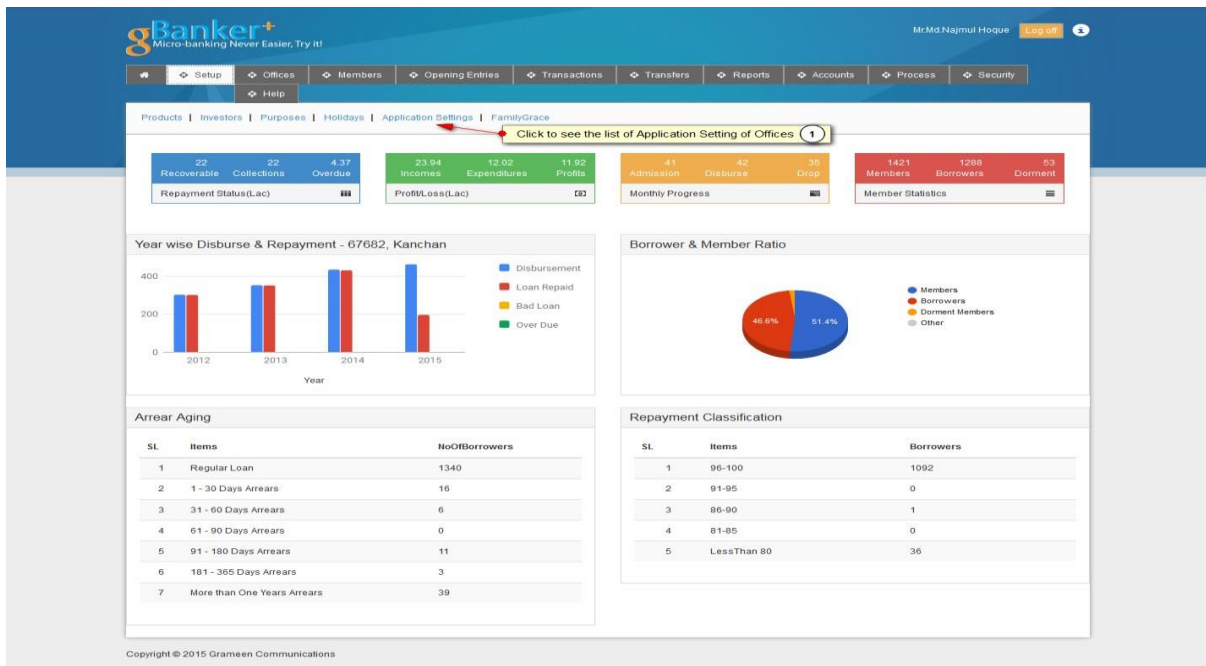


Fig 3.3.1.5A: Application Settings

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

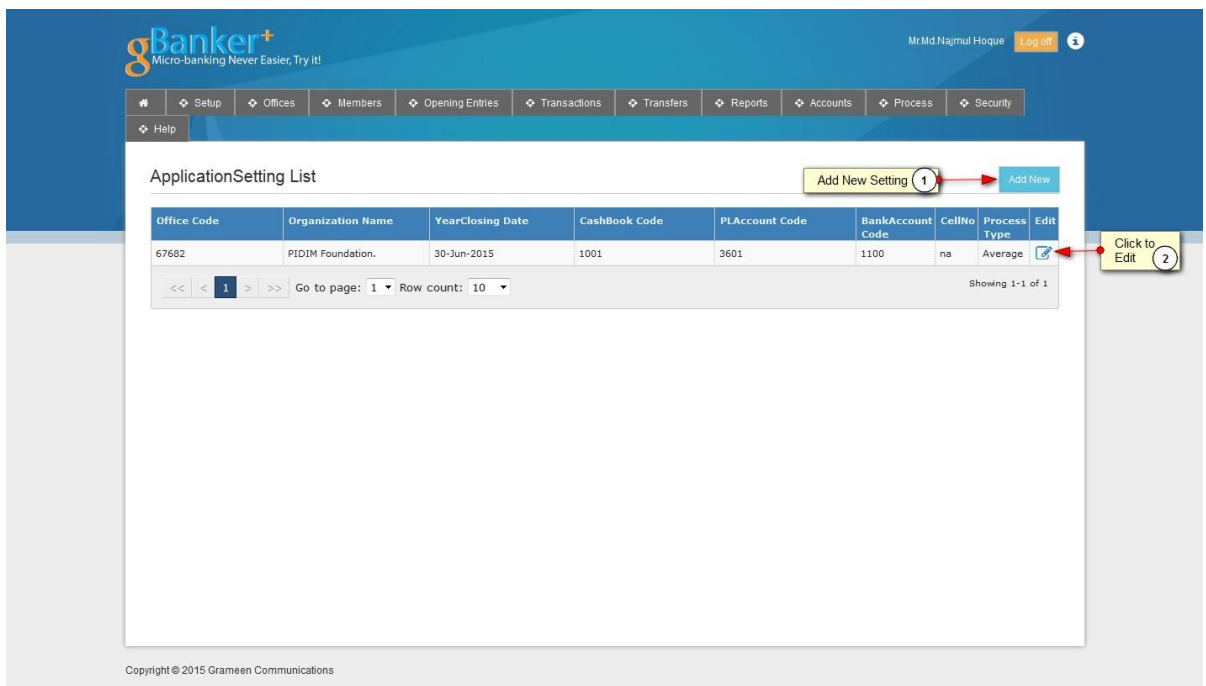


Fig 3.3.1.5B: Application Setting List

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

*Fig 3.3.1.5C: Add Application Setting*

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



3.3.1.6 Family Grace

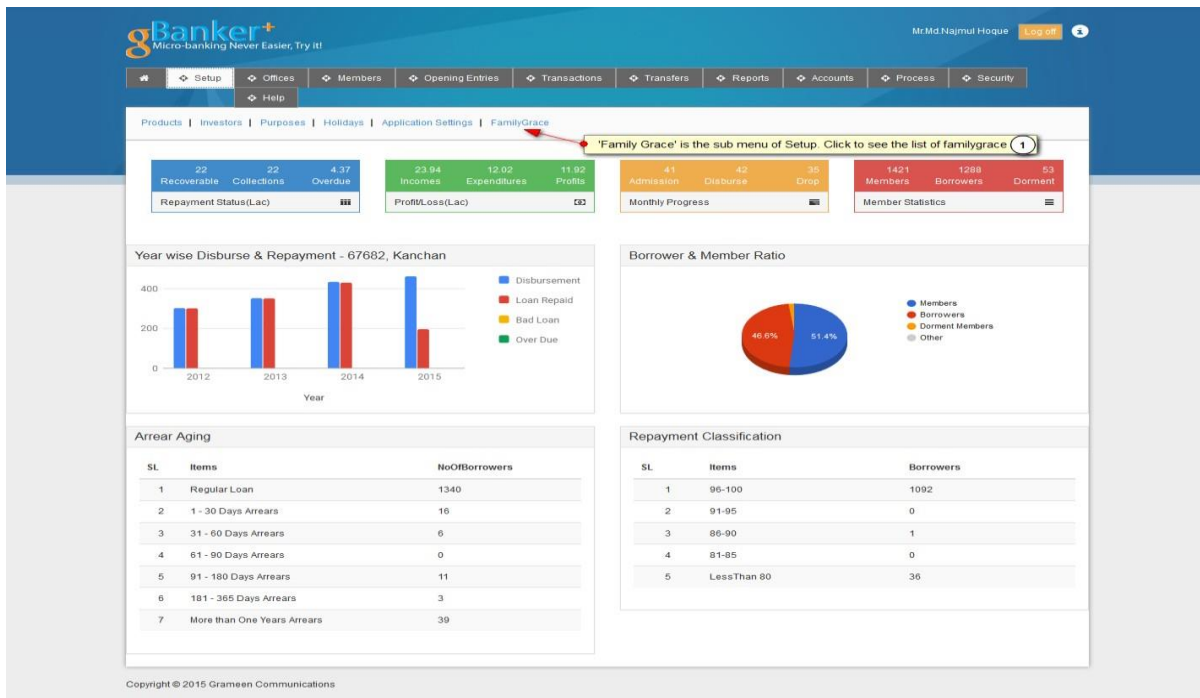


Fig 3.3.1.6A: Family Grace

1. Click to see the list of Family Grace Members.

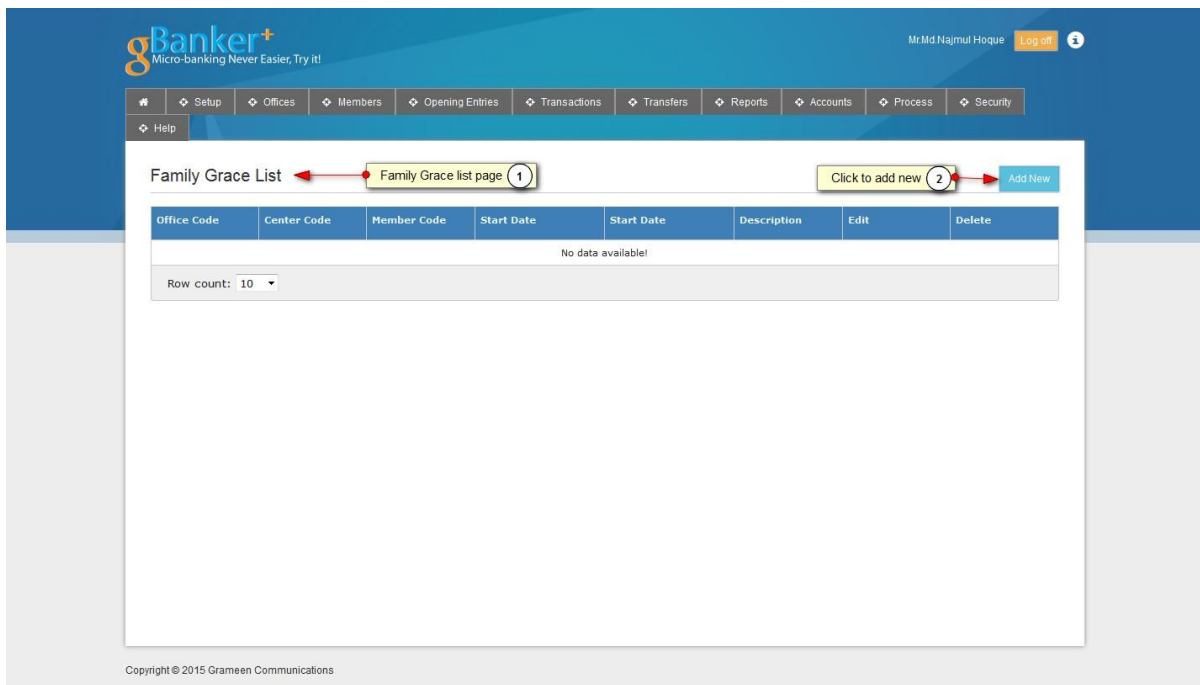


Fig 3.3.1.6B: Family Grace List



1. Family Grace list Page.
2. Click to add new member for family grace.

The screenshot shows the 'Add FamilyGrace' form with the following fields and callouts:

- OfficeID:** 67682 - Kanchan. Callout 2: Enter Office ID.
- CenterID:** 001 - Kanakchapa. Callout 3: Enter Center ID.
- Member:** Callout 4: Enter Name of Member.
- GraceStartDate:** 11/24/2015 12:00:00 AM. Callout 5: Enter Start Date.
- GraceEndDate:** 11/24/2015 12:00:00 AM. Callout 6: Enter End Date.
- Description:** Callout 7: Enter Description.
- Save:** Callout 8: Click to Save the data.
- Return to back to the family grace list:** Callout 1.

*Fig 3.3.1.6B: Add new Family Grace to the List*

1. Return to family grace list
2. Enter office ID
3. Enter Center ID
4. Enter name of the selected Member
5. Enter the start date for grace period
6. Enter the end date for grace period
7. Enter description about the grace
8. Click to save the data.

### 3.3.2 Offices

#### 3.3.2.1 Offices

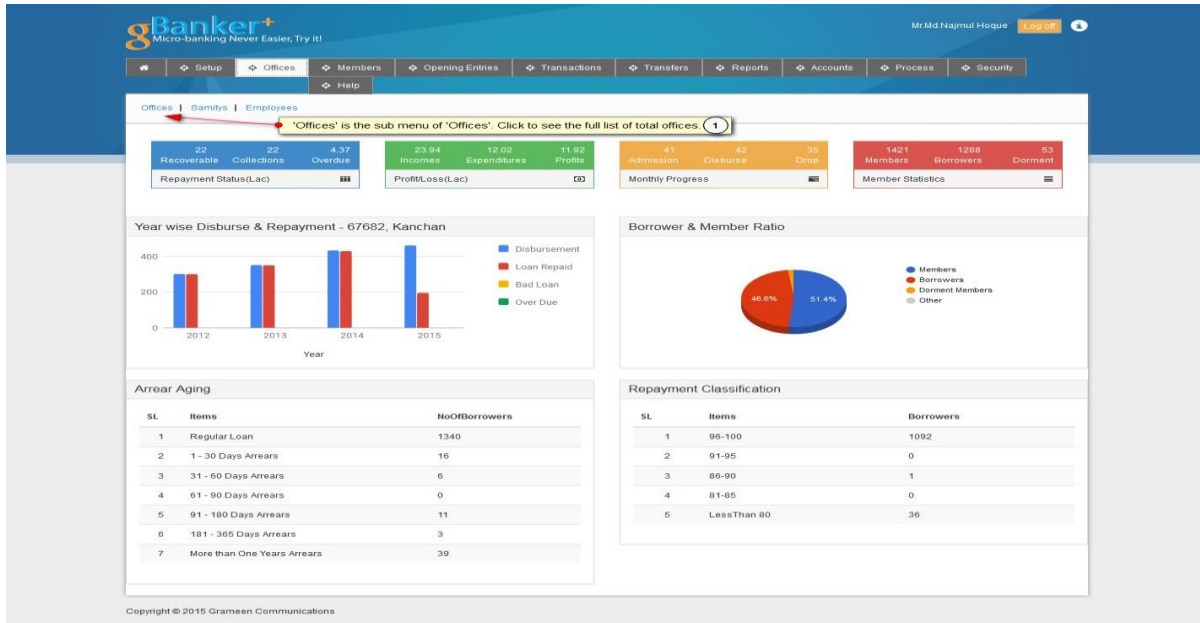


Fig 3.3.2.1A: Offices

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

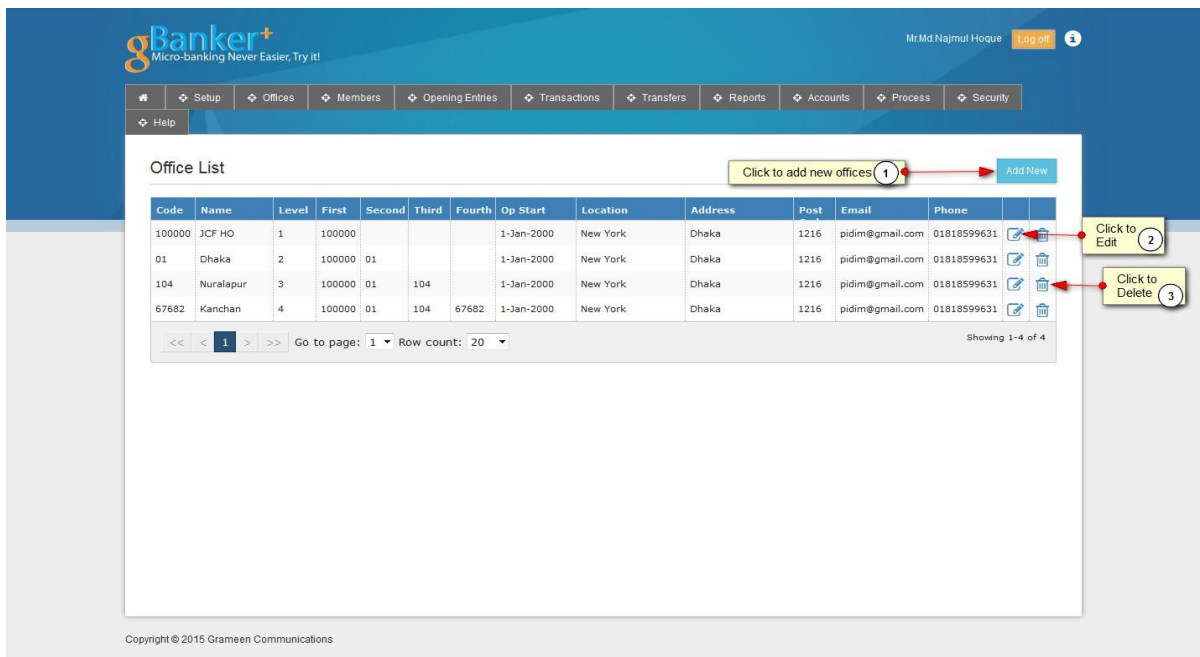




Fig 3.3.2.1B: Offices

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

The screenshot shows the 'Office Create' form with the following fields and callouts:

- 1:** 'Office Create' title
- 2:** 'Back to Office list' button
- 3:** Parent Code field
- 4:** Code field
- 5:** Name field
- 6:** Operation Start Date field
- 7:** Address field
- 8:** Post Code field
- 9:** Location dropdown menu
- 10:** Email field
- 11:** Phone field
- 12:** Save button

*Fig 3.3.2.1C: Office Create*

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

3.3.2.2 *Samity*

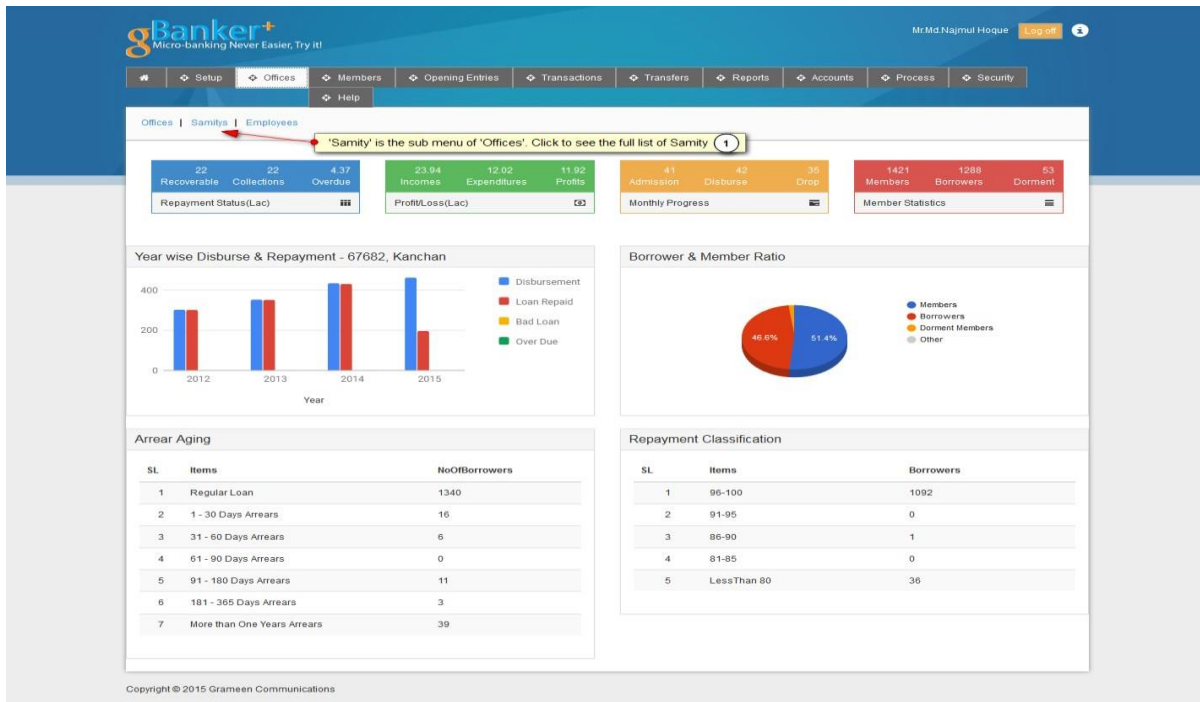


Fig 3.3.2.2A: *Samity*

1. Click 'Samity' to see the full list of Samity.

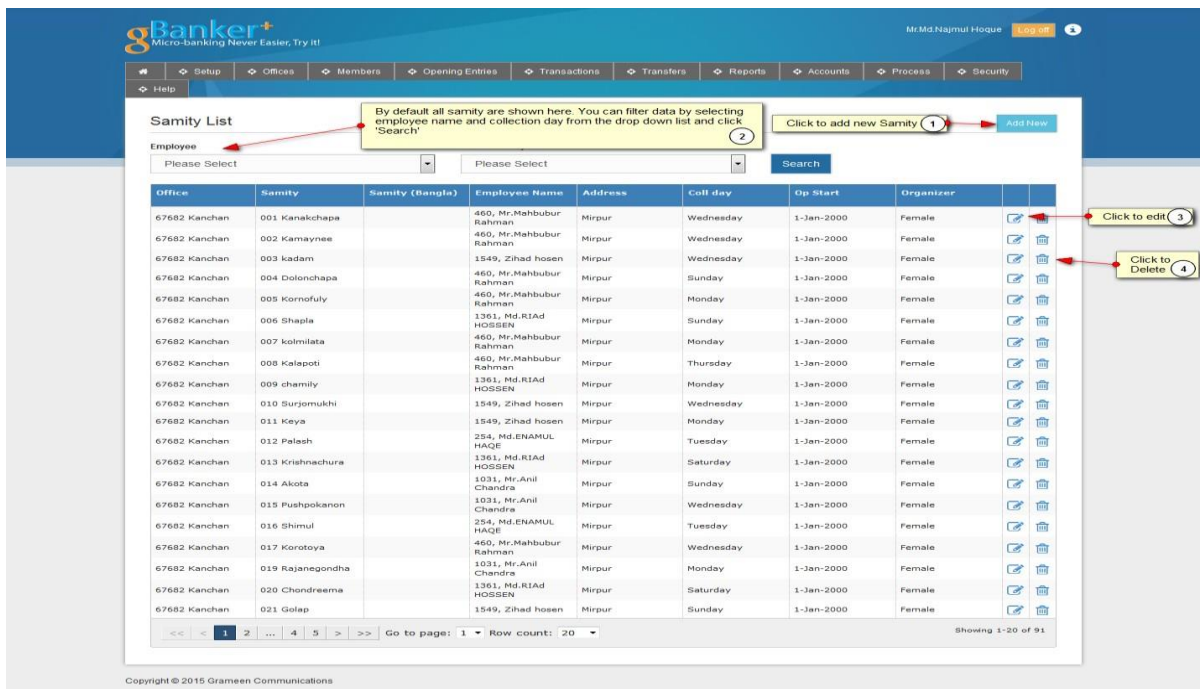




Fig 3.3.2.2B: *Samity List*

1. Click 'Add New' to add/create new samity.
2. Select the Employee ID & Collection day from drop down list and click search to filter data.
3. Click to  edit the samity of same row.
4. Click to  delete samity of same row.

*Fig 3.3.2.2C: Center Create*

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

### 3.3.2.3 Employees

The screenshot shows the gBanker+ dashboard with the 'Employees' menu item highlighted in the 'Offices' sub-menu. A callout box points to the 'Employees' link with the text: 'Employees' is the sub menu of 'Offices'. Click to see the list of Employees. 1

Fig 3.3.2.3A: Employees

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

The screenshot shows the 'Employee List' page in gBanker+. The page displays a table of employee details with columns for Employee Code, Employee Name, Guardian Name, Emp Address, Phone No, Email, Gender, Birth Date, Designation, Joining Date, Employee Status, Edit, and Delete. Callouts indicate: 1. 'To add new employee' button, 2. 'click to edit' button, and 3. 'click to delete' button.

Employee Code	Employee Name	Guardian Name	Emp Address	Phone No	Email	Gender	Birth Date	Designation	Joining Date	Employee Status	Edit	Delete
1014	Mr.Md.Najmul Hoque	Md.Habibur Rahman	Kishor Gonj	01719082378	staff@gmail.com	Male	01-09-1978	Acct	11-10-2009	1	✎	🗑️
1031	Mr.Anil Chandra	Gourgang Chandra	Vill. Raypur,Post Kandua P/S Natokona	01833101719	staff@gmail.com	Male	23-05-1980	C O	24-01-2015	1	✎	🗑️
1333	Md.Shafiqul Islam	Md.Abdul Gapur	Vill-Kadla, Po-Kadla, Po-kachua, Chandpur.	01711272810	staff@gmail.com	Male	01-05-1977	Em.	08-12-2012	1	✎	🗑️
1361	Md.RIAd HOSSEN	Md.Abdus Samad	vill-Tararvita,po-Chhantia bazar,JAMALPUR.	01742608573	staff@gmail.com	Male	24-07-1986	Co	12-05-2013	1	✎	🗑️
1527	Md.Isak Miah	Omar Faruque	Vill-Bhongartak,PO-Chaitanypur,PS-Shibpur,Narsingdi.	01980225949	staff@gmail.com	Male	01-02-1996	CO	07-04-2015	1	✎	🗑️
1549	Zihad hosen	**	Bogura	01762844438	staff@gmail.com		15-11-1995	Co	16-08-2015	0	✎	🗑️
254	Md.ENAMUL HAQE	Md.Yasin Mondol	Vill.Gonganadadia P.S.Pangsha, RAJBARI.		staff@gmail.com	Male	24-02-1994	Co	13-05-2013	1	✎	🗑️
460	Mr.Mahbubur Rahman	C/OAbdur Gaffer Mullah	Vill: Boyra College Boundry Roard Khulna	01728527382	staff@gmail.com	Male	03-03-1982	C O	12-05-2007	1	✎	🗑️

Fig 3.3.2.3B: Employee List



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

*Fig 3.3.2.3C: Add Employee*

1. Click 'Back to List' to return to employee list.
2. Select employee's office id from drop down.  
**Note:** Before this the office should be created from [Offices->Offices->Add New](#) menu.
3. Enter code for employee.
4. Enter name of the employee.
5. Enter name of the employee in Bangla.
6. Enter employee's designated position in the job.
7. Enter employee's guardian name.
8. Enter local address of employee.
9. Enter contact phone no of employee.
10. Enter employee's email address.
11. Select gender of employee from drop down.
12. Select employee's date of birth.
13. Select employee's date of joining.

14. Enter employee status – active/inactive.

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

15. Enter release date of the employee, will be only applicable if employee status is inactive.

16. Click ‘Save’ to store the data.

### 3.3.3 Members

#### 3.3.3.1 Member Groups

The screenshot shows the gBanker+ web application interface. At the top, there is a navigation menu with options like Setup, Offices, Members, Opening Entries, Transactions, Transfers, Reports, Accounts, Process, and Security. The 'Members' menu is expanded, and a red arrow points to the 'Member Groups' option. A tooltip above it says: "Member Groups is the sub menu of 'Members'. Click to see the list of all Member group".

The dashboard displays several key metrics:

- Repayment Status(Lac): Recoverable (22), Collections (32), Overdue (4.37)
- ProfitLoss(Lac): Incomes (23.94), Expenditures (12.02), Profits (11.92)
- Monthly Progress: Admission (41), Disburse (42), Drop (35)
- Member Statistics: Members (1421), Borrowers (1288), Dormant (53)

There are three main charts:

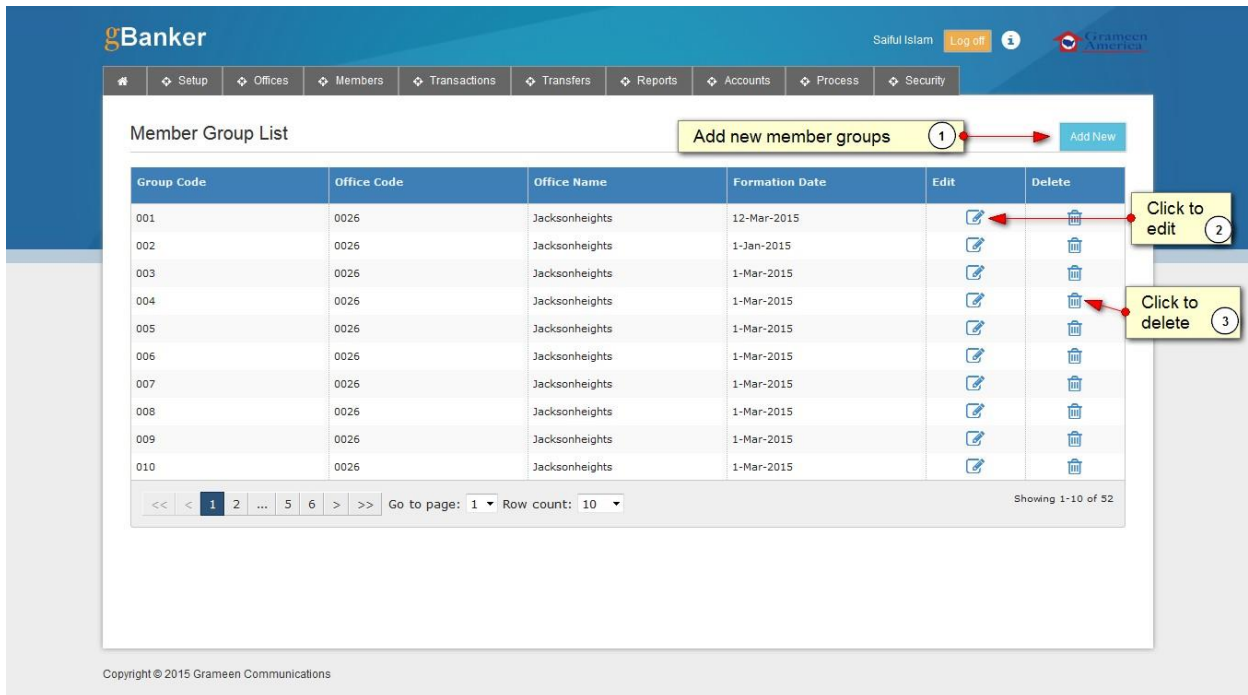
- Year wise Disburse & Repayment - 67682, Kanchan:** A bar chart showing Disbursement (blue), Loan Repaid (red), Bad Loan (yellow), and Over Due (green) from 2012 to 2015.
- Borrower & Member Ratio:** A pie chart showing Members (51.4%) and Borrowers (48.6%).
- Arrear Aging:** A table showing the number of borrowers in different arrear categories.
- Repayment Classification:** A table showing the number of borrowers in different repayment categories.

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*Fig 3.3.3.1A: Member Groups*

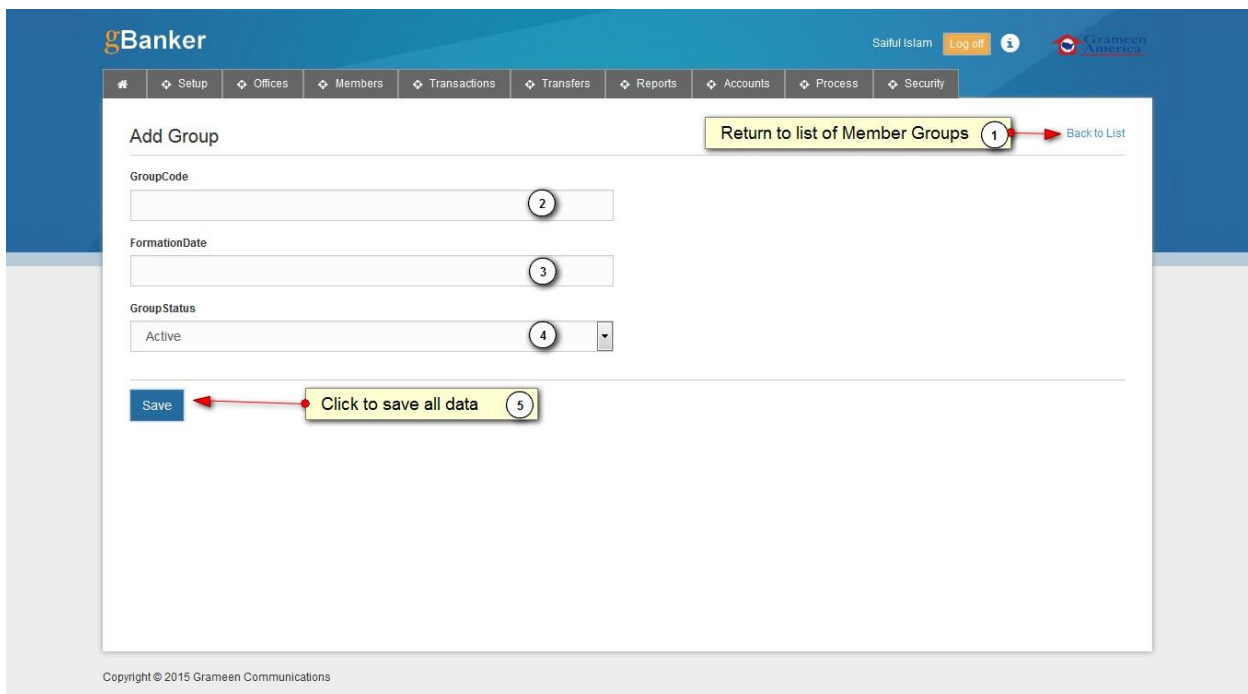
1. Click ‘Member Groups’ to see the list of all groups of member.





*Fig 3.3.3.1B: Member Group List*

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



*Fig 3.3.3.1C: Add Member Group*

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

### 3.3.3.2 Member Categories

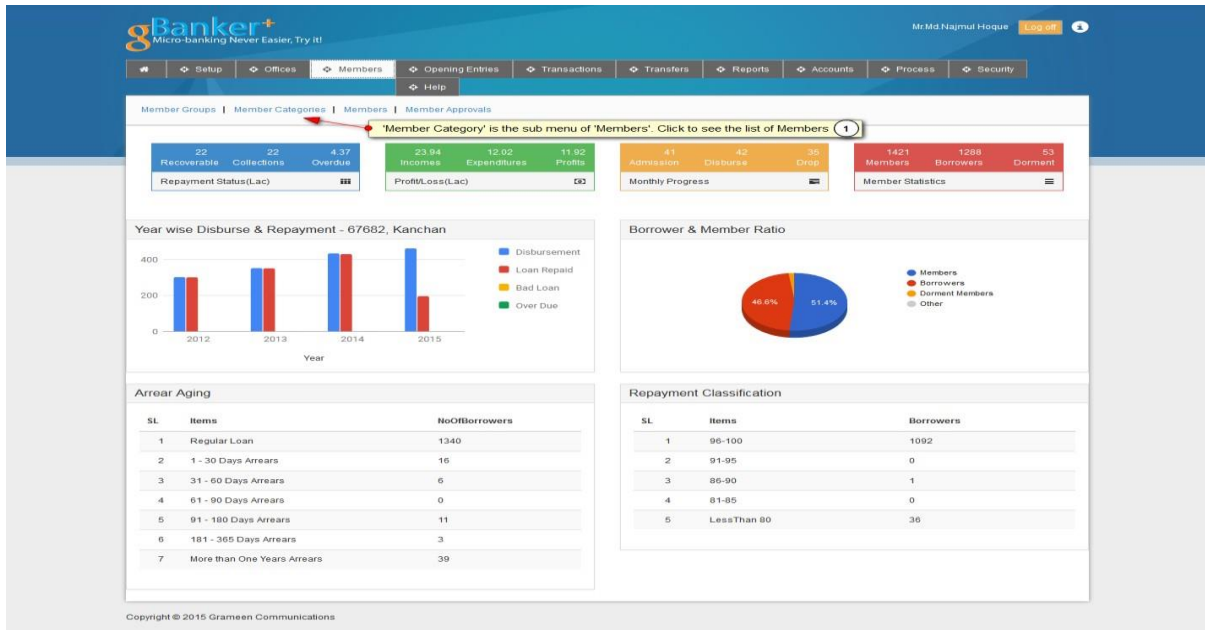


Fig 3.3.3.2A: Member Categories

1. Click 'Member Categories' to see the list of all member categories.

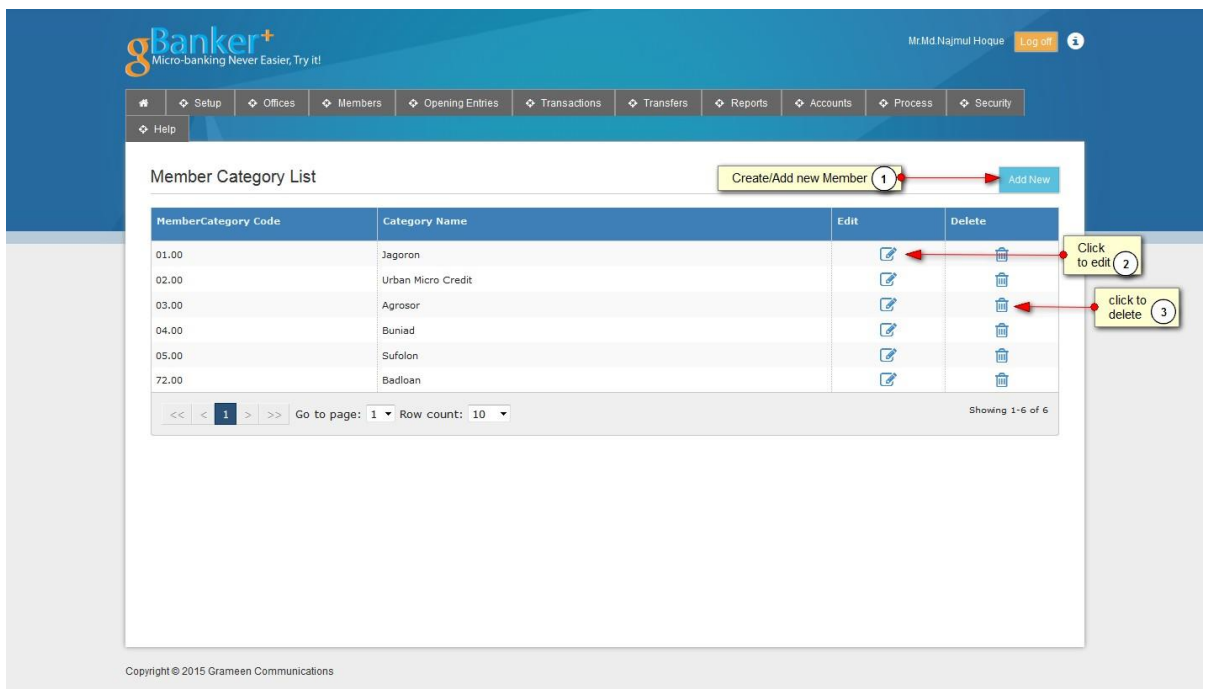
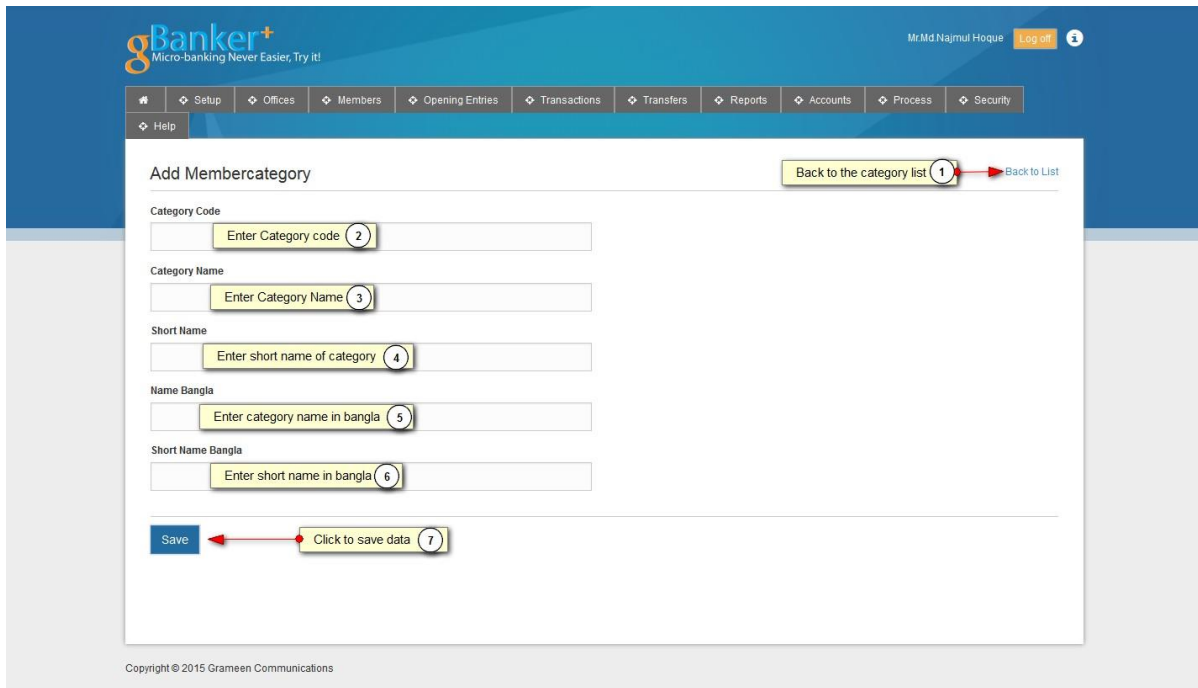


Fig 3.3.3.2B: Member Category List

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



*Fig 3.3.3.2C: Add Member Category*

1. Back to the category list
2. Enter new category code
3. Enter new name of category
4. Enter short name of category
5. Enter name of category in bangla
6. Enter short name of category in bangle
7. Click to save data.

### 3.3.3.3 Members

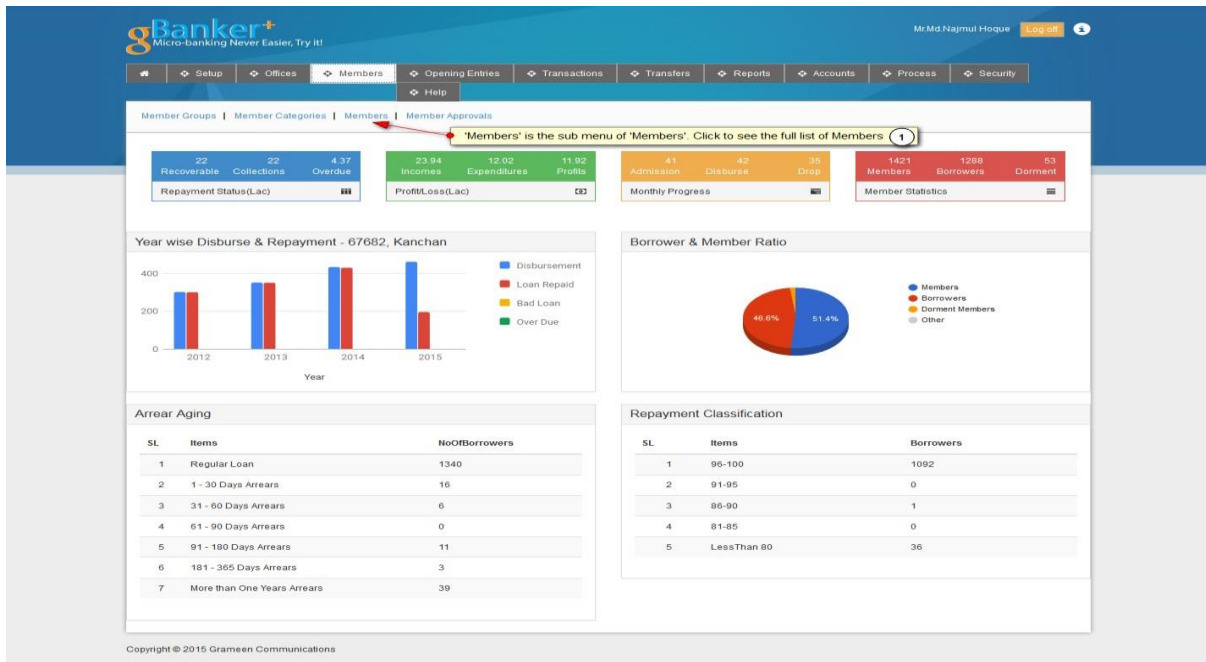


Fig 3.3.3.3A: Members

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

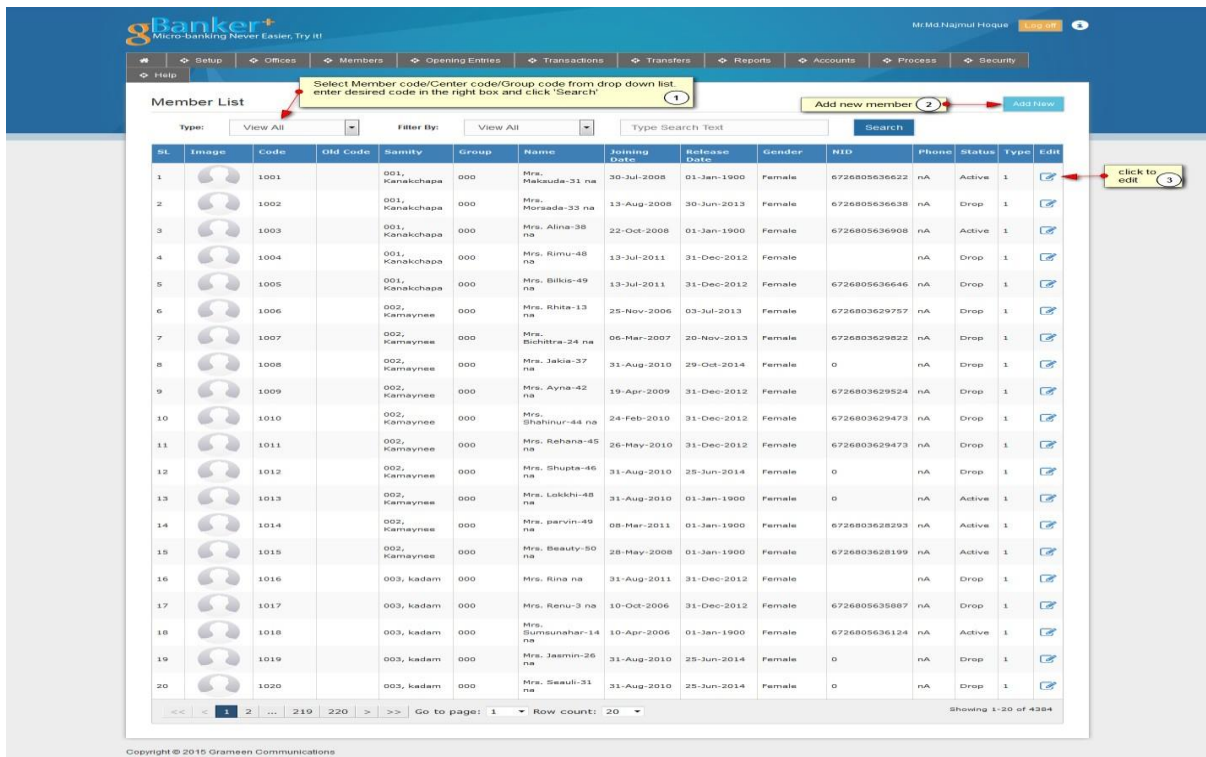


Fig 3.3.3.3B: Member List

1. You can filter or sort the list by center code/ group code/member code. Select any from the dropdown list.  
If center code is selected, type desired center code in the right box.  
If group code is selected, type desired group code in the right box.  
If member code is selected, type desired member code in the right box.  
Then click 'Search'.
2. Click 'Add New' to add new member.
3. Click to edit member of same row.

*Fig 3.3.3.3C: Add Member*

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

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

### 3.3.3.4 Member Approvals

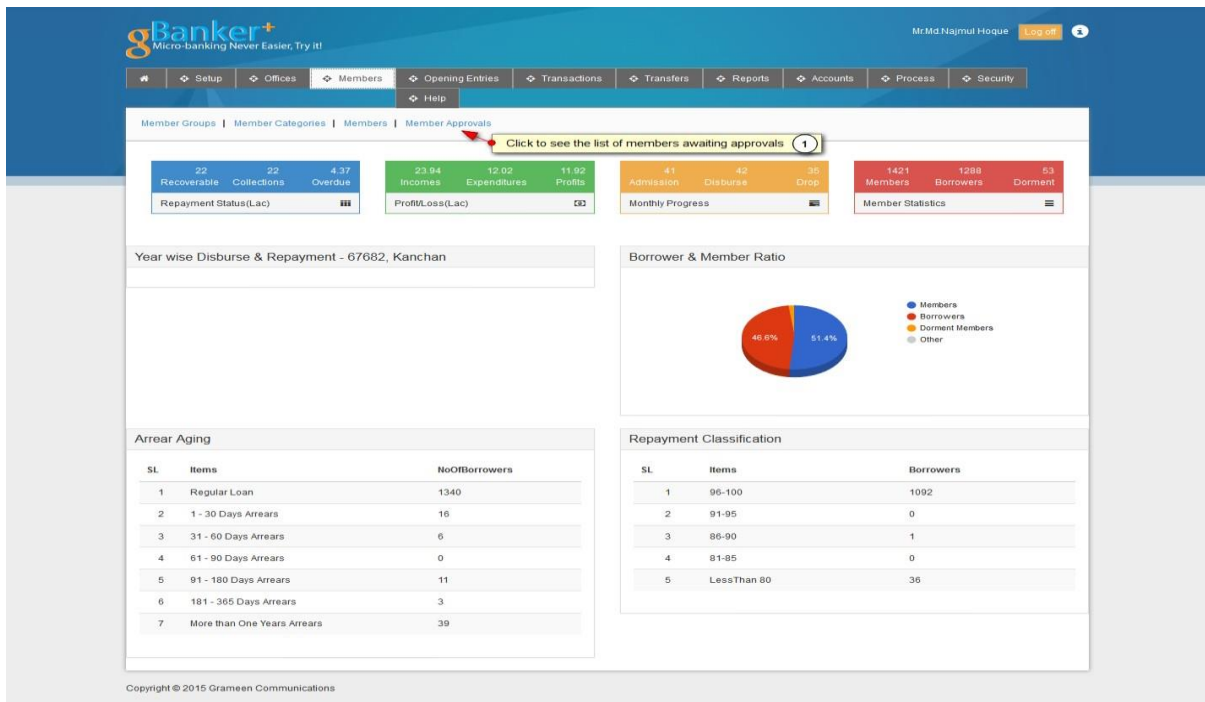
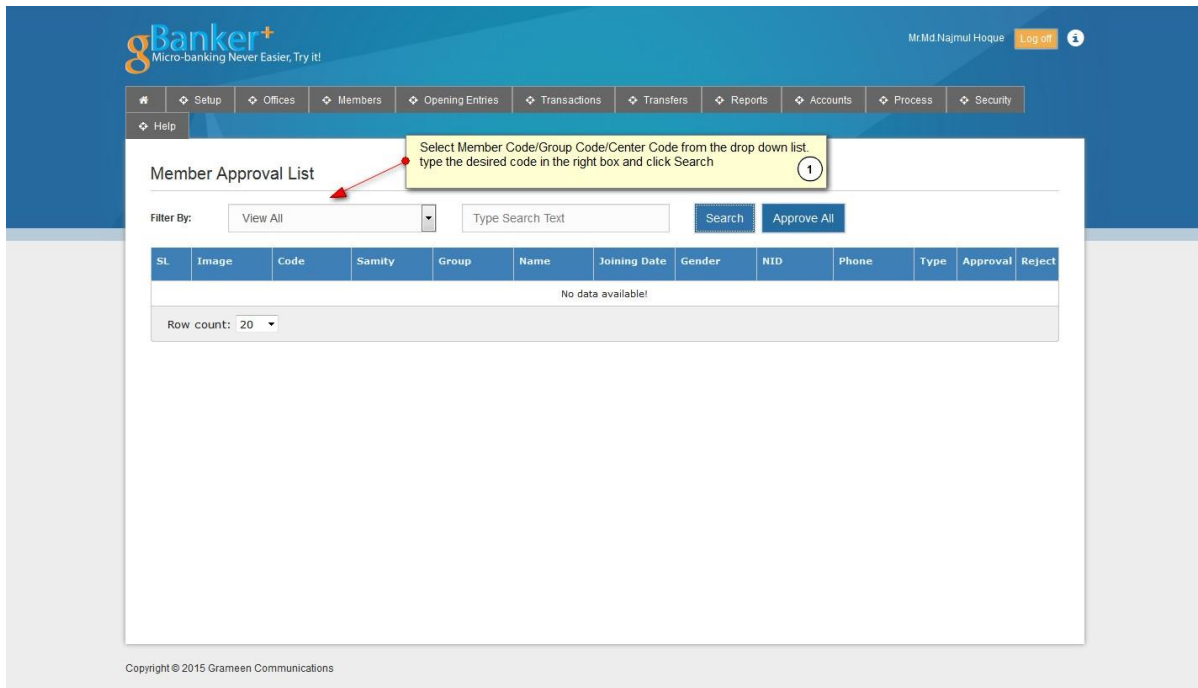


Fig 3.3.3.4A: Member Approvals

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



*Fig 3.3.3.4B: Member Approval List*

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



### 3.3.4 Opening Entries

#### 3.3.4.1 Present Loan Details

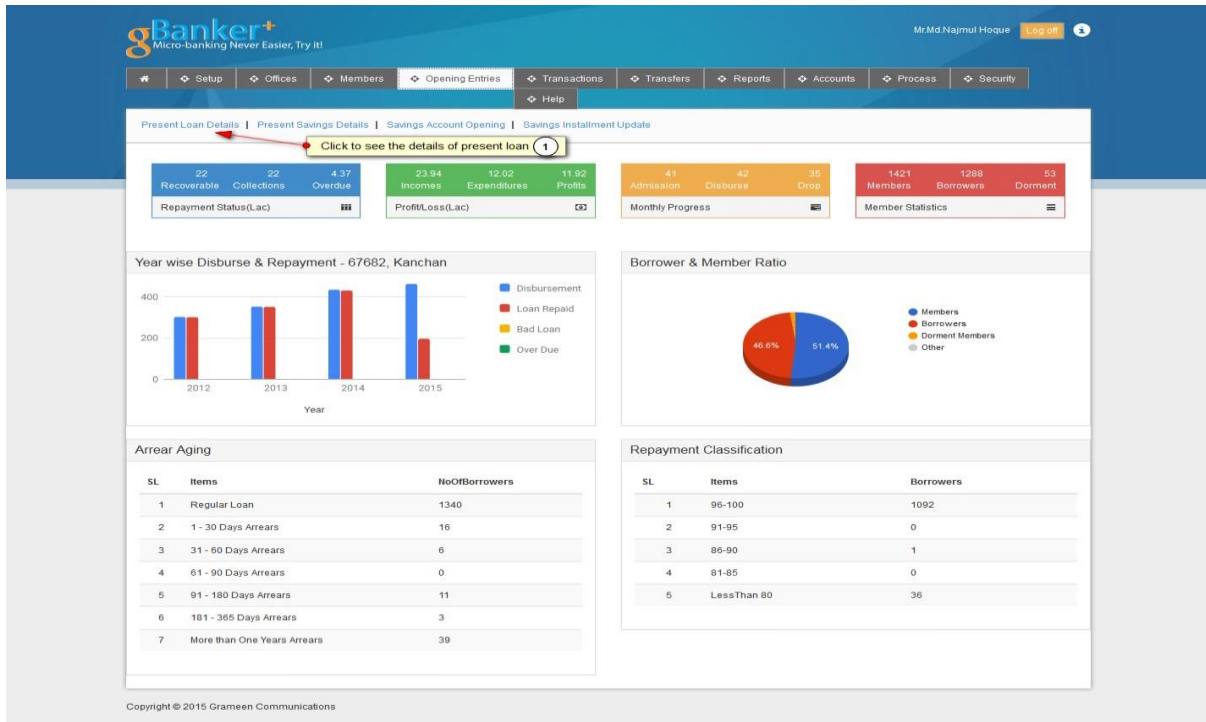


Fig 3.3.4.1A: Present Loan Details

1. Click to see the list of present loan details.

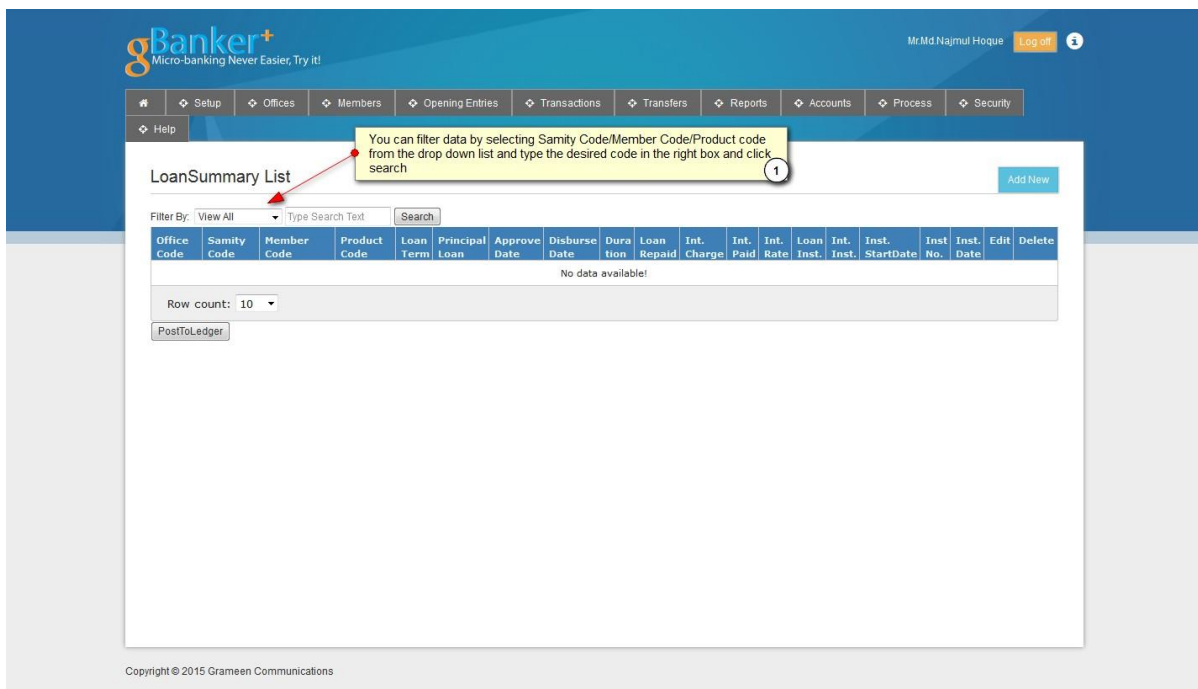


Fig 3.3.4.1B: Loan Summary List

**Add LoanSummary** Back to the Loan Summary List (1) [Back to List](#)

Office: 67682 - Kanchan Select office (2)

Samity: 001 - Kanakchapa Select Samity (3)

Member:  Enter name of the member (4)

Product: 01.00 - Jagoran-W Select Product (5)

Investor: 02 - Bad Loan Select Investor (6) Loan Term: 0 Enter Loan Term (7)

Purpose: 001 - Bamboo Work Select Purpose (8) Principal Loan: 0.00 Enter Principal Loan Amount (9) Approve Date:  Date of call from client Enter approve date (10)

Disburse Date:  Loan Disburse Date (11) Duration: 0 Duration for Loan Repayment (12) Loan Repaid: 0.00 Loan Repaid Amount (13)

Interest Charge: 0.00 Interest Charge amount (14) Interest Paid: 0.00 Interest Paid Amount (15) Loan Installment: 0 Number of Installment (16)

Interest Installment: 0 (17) Interest Rate: 0.00 (18) Installment StartDate:  (19)

Installment No: 0 (20) Drop Installment: 0 (21) Holl Days: 0 (22)

Installment Date:  (23) Transaction Type: Cash (24) Continuous Drop: 0 (25)

Balance: 0.00 (26) Overdue Date:  (27) Additional Pay: 0.00 (28)

Click to Save all the information (29)

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Fig 3.3.4.1B: Add Loan Summary

3.3.4.2 Present Savings Details

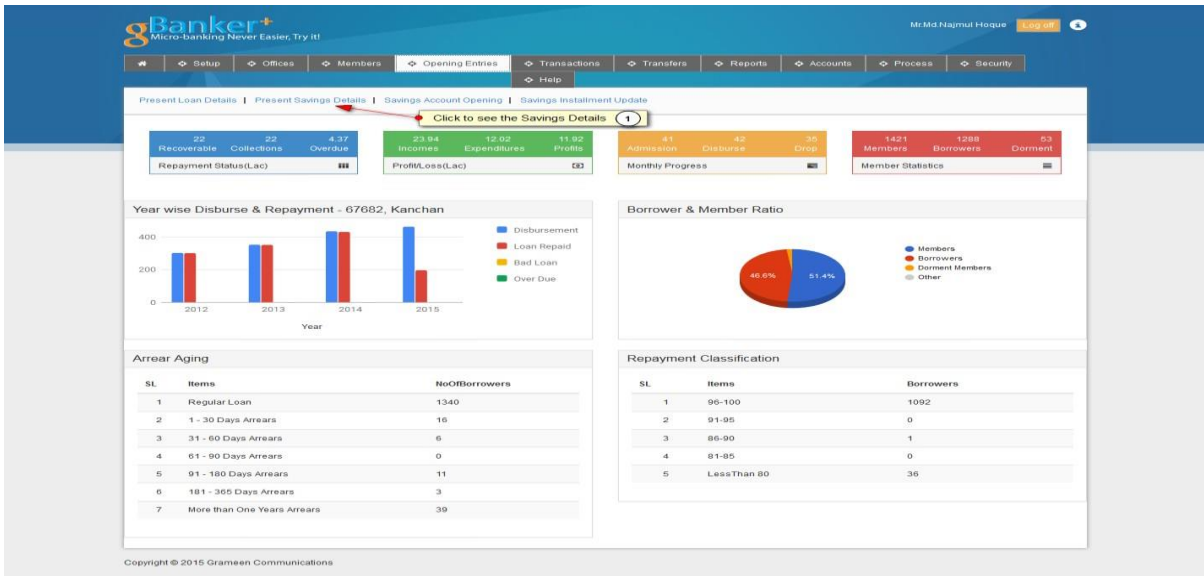


Fig 3.3.4.2A: Present Saving Details

1. Click to see the details of Savings Collection.

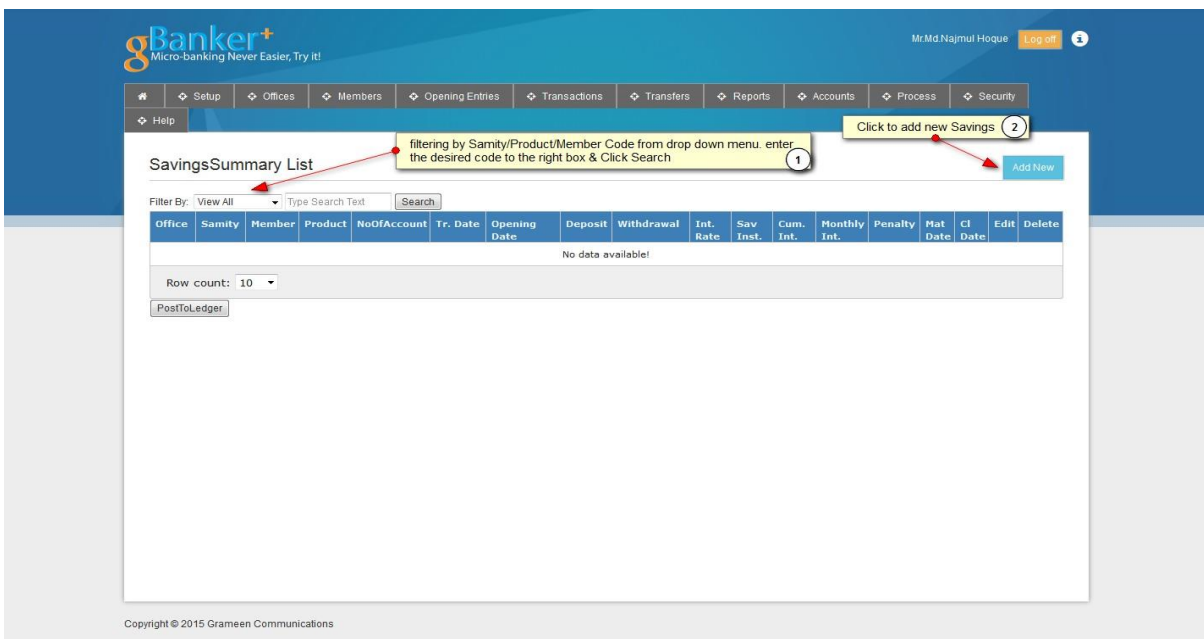


Fig 3.3.4.2A: Present Saving Details

### 3.3.4 Transactions

#### 3.3.4.1 Loan Approvals

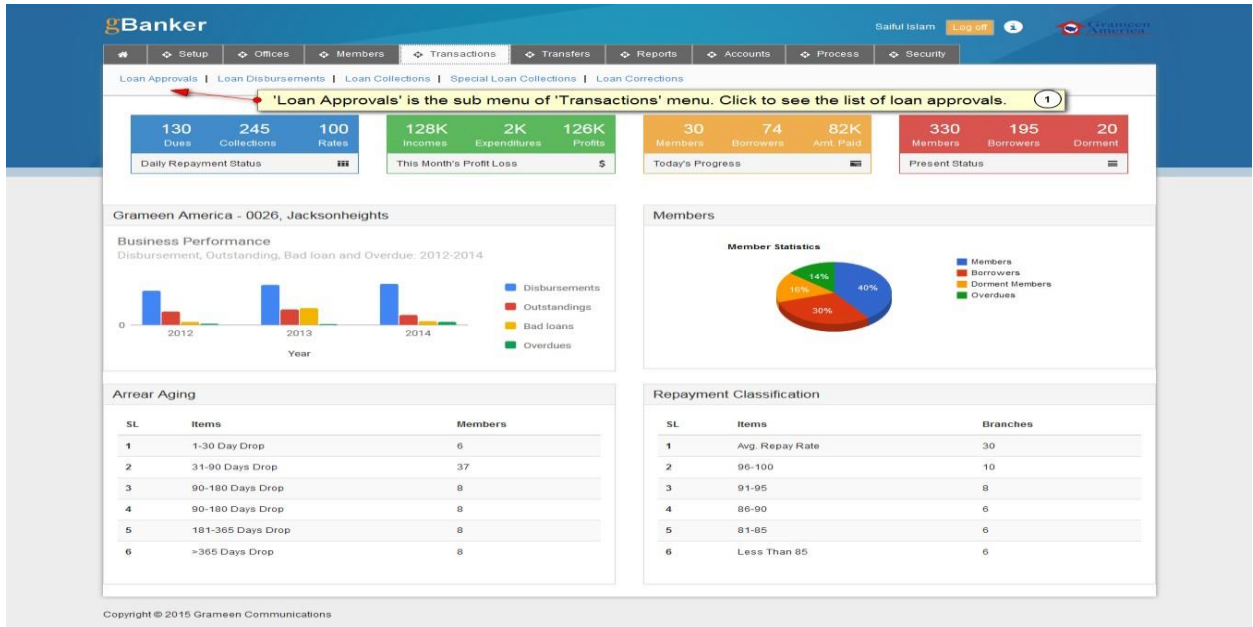


Fig 3.3.4.1A: Loan Approvals

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

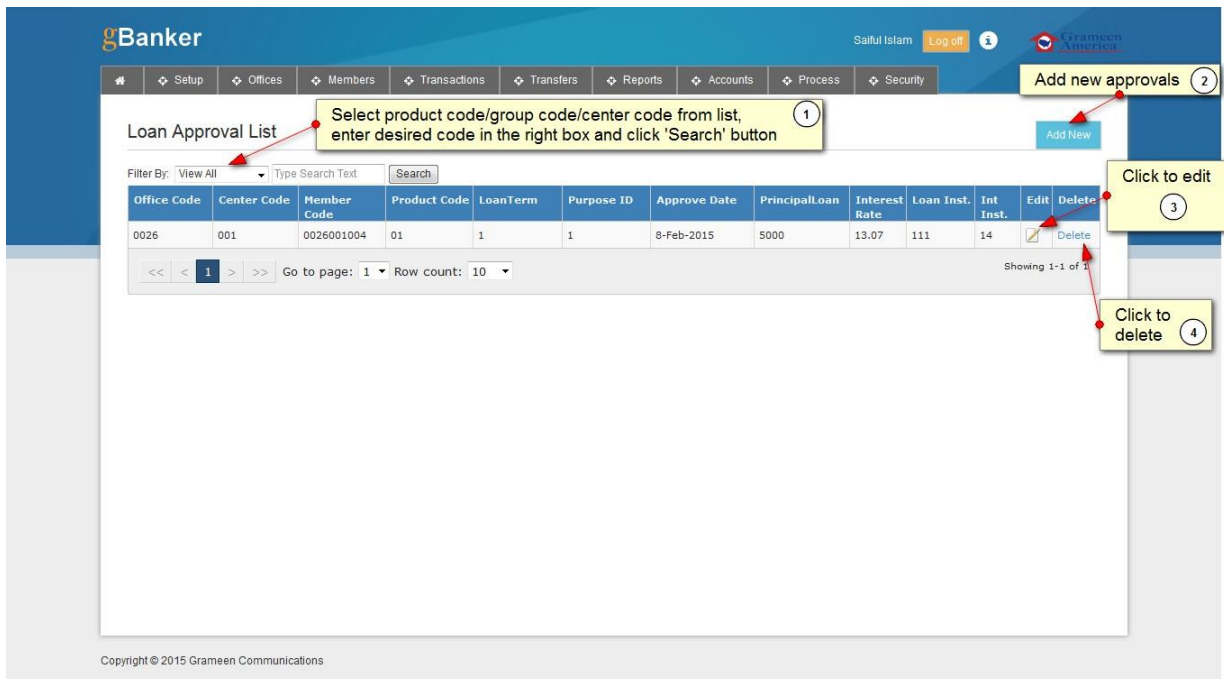


Fig 3.3.4.1B: Loan Approval List

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

If center code is selected, type desired center code in the right box.  
 If member code is selected, type desired member code in the right box.  
 If product code is selected, type desired product code in the right box.  
 Then click 'Search'.

2. Click 'Add New' to add new loan approvals.
3. Click to edit approval information of same row.
4. Click to delete approval of same row.

*Fig 3.3.4.1C: Add Loan Approval*

1. Click 'Back to List' to return to the list of loan approvals.
2. Select office ID  
 Note: Office should be created before from [Offices->Offices](#) menu.
3. Select center ID.  
 Note: Center should be created before from [Offices->Center](#) menu.
4. Select member ID.  
 Note: Member should be created before from [Members->Members](#) menu.
5. Select Product ID.  
 Note: Product should be created before from [Setup->Products](#) menu.
6. Select investor ID.  
 Note: Investor should be created before from [Setup ->Investors](#) menu.
7. Loan Term will be automatically populated after selecting product ID – step 5.  
 Note: Product should be created before from [Setup->Products](#) menu.
8. Select purpose ID.  
 Note: Purpose should be created before from [Setup ->Purposes](#) menu.
9. Enter principal loan amount.
10. Loan duration will be automatically inserted from product ID.

11. Loan installment will be automatically calculated from product ID.
12. Interest installment will be automatically calculated from product ID.
13. Select transaction type – Cash/Cheque. Loan will be given to member as a cash or bank cheque.
14. Click to save all data.

### 3.3.4.2 Loan Disbursements

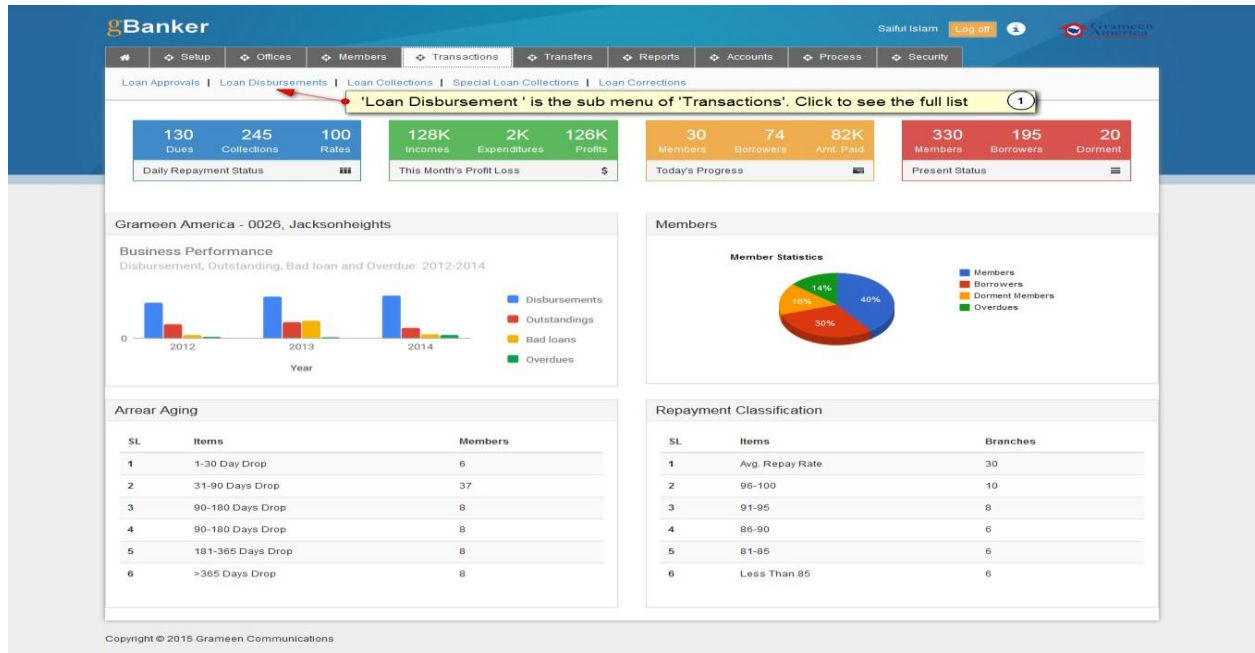
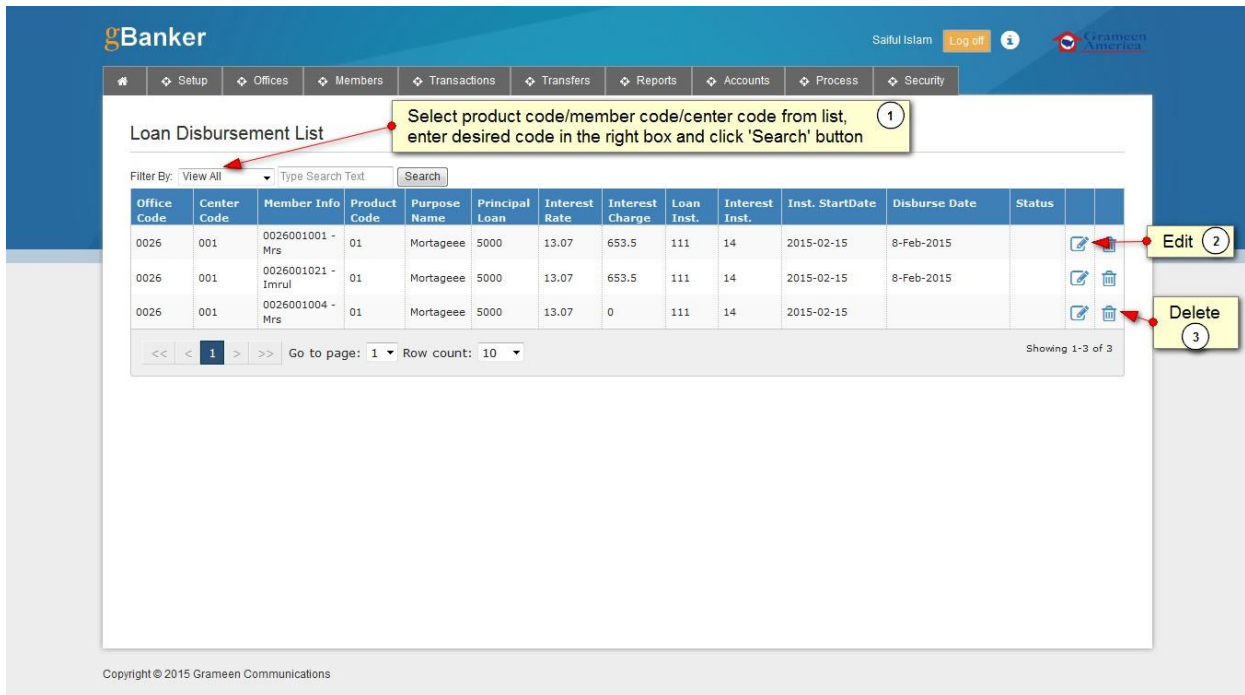


Fig 3.3.4.2A: Loan Disbursements

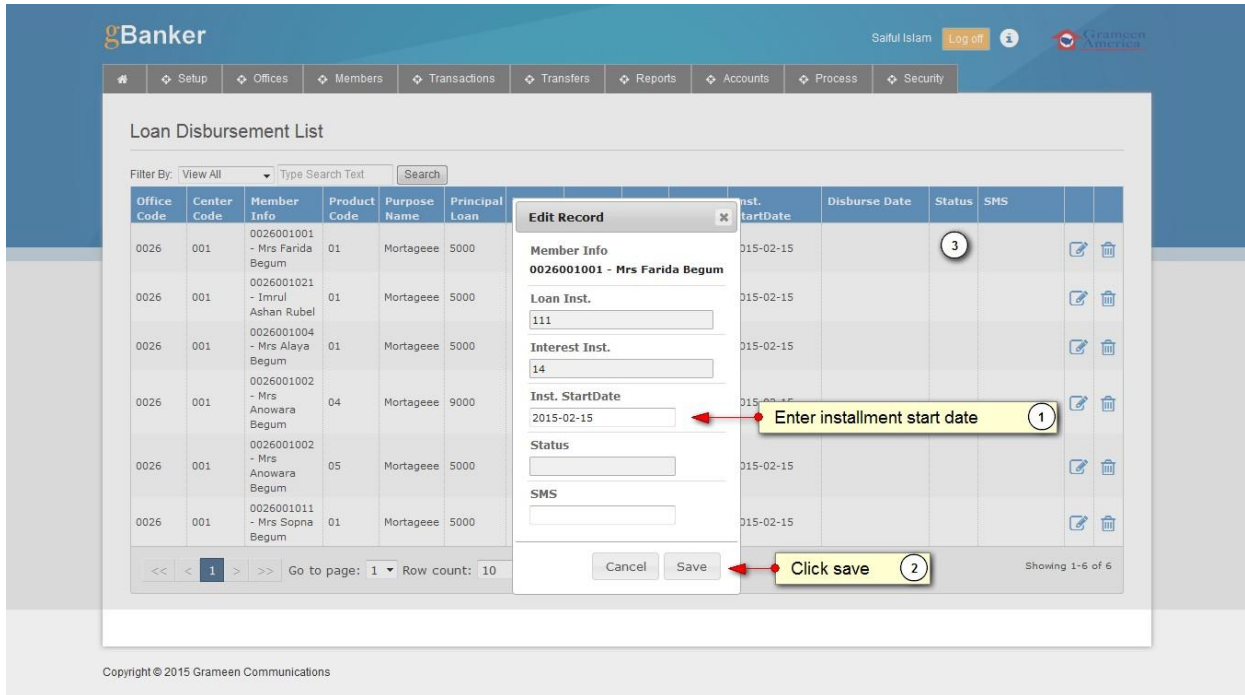
1. Click 'Loan Disbursements' too see the list of all disbursements.



*Fig 3.3.4.2B: Loan Disbursement List*

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





*Fig 3.3.4.2B: Edit Loan Disbursement*

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



### 3.3.4.3 Loan Collections

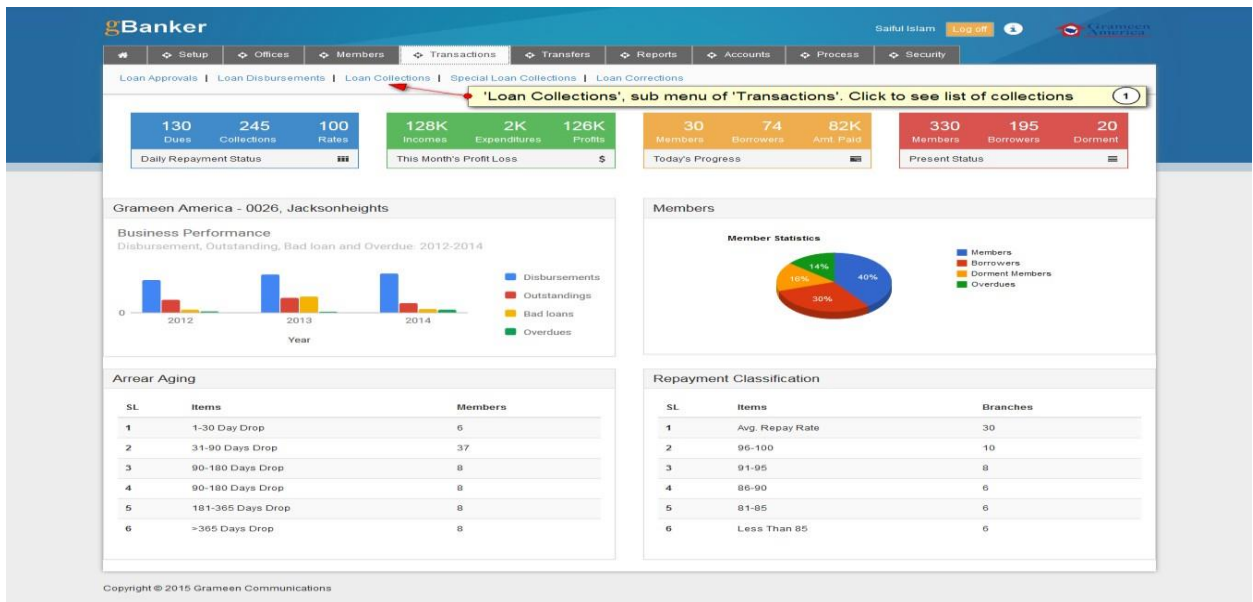


Fig 3.3.4.3A: Loan Collections

1. Click 'Loan Collections' to see the list of all collections.

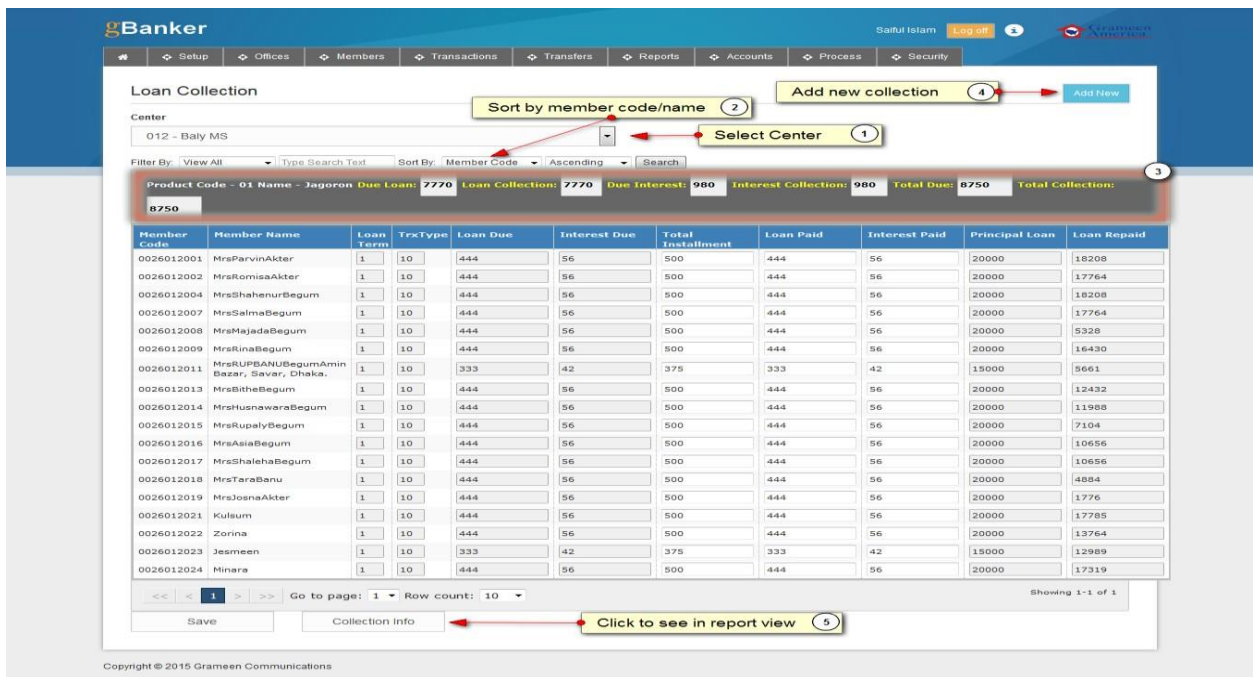


Fig 3.3.4.3B: Loan Collection List

1. Select Center to see the collection list of specific center.
2. Sort the list by member code/name.

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

*Fig 3.3.4.3C: Add Transfer Collections*

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

### 3.3.4.4 Special Loan Collections

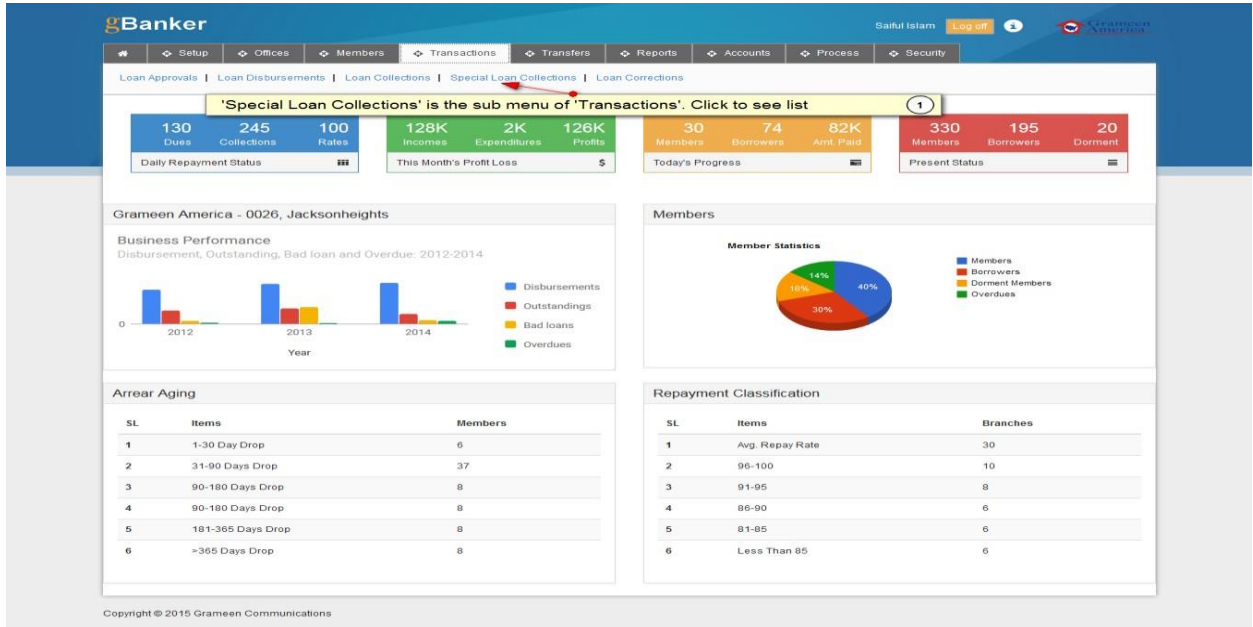


Fig 3.3.4.4A: Special Loan Collections

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

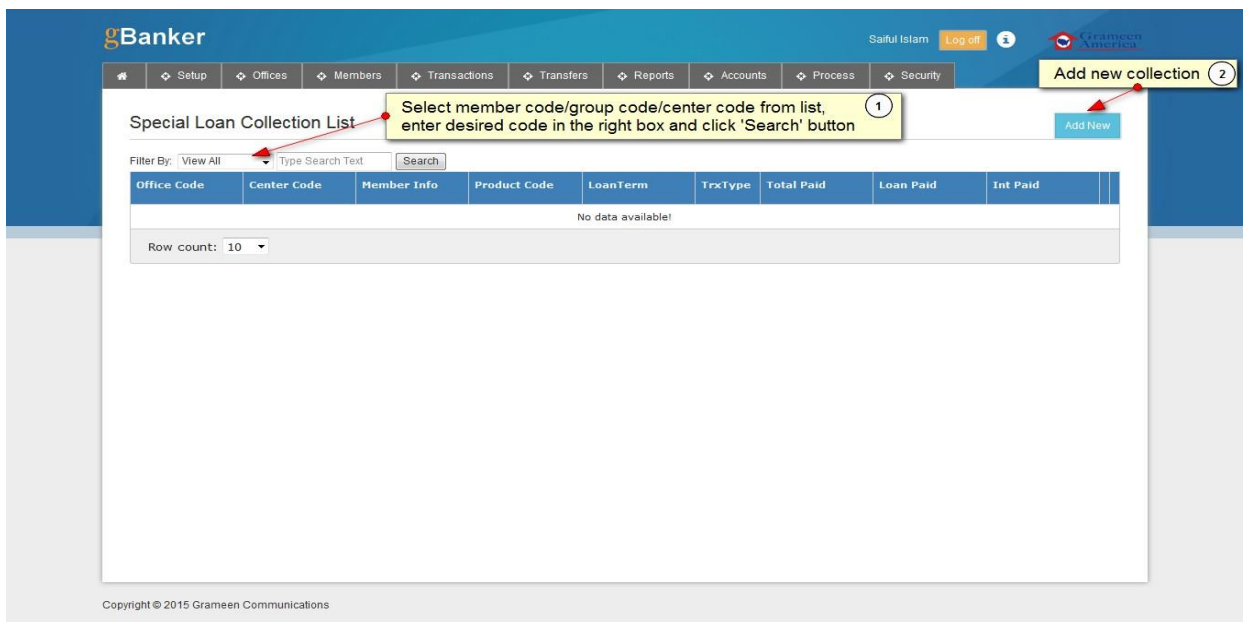


Fig 3.3.4.4B: Special Loan Collection List

1. Special loan collection applies for the scenario where a member is not supposed to pay his/her loan at that specific day or date. Meaning that if any member wants to pay loan any date other than the systematic collection date then this option applies. You can filter or sort the list by center code/ product code/member code. Select any from the dropdown list.

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

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

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

Then click 'Search'.

2. Click 'Add New' to add special loan.

The screenshot shows the 'Add SpecialLoanCollection' form in the gBanker system. The form includes the following fields and callouts:

- OfficeID: 0026 - Jacksonheights (Callout 2)
- CenterID: 001 - Shapla MS (Callout 3)
- Member: (Callout 4)
- ProductID: Please Select (Callout 5)
- TrxType: Cash (Callout 6)
- LoanTerm: 0 (Callout 7)
- TotalPaid: 0.00 (Callout 8)
- LoanPaid: 0.00 (Callout 9)
- IntPaid: 0.00 (Callout 10)
- Return to list of special collections (Callout 1)
- Create button (Callout 11)

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*Fig 3.3.4.4C: Add Special Loan Collection*

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

### 3.3.4.5 Loan Corrections

The screenshot shows the gBanker+ dashboard for 'Grameen America - 0026, Jacksonheights'. The navigation menu includes Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. The 'Loan Corrections' link under the 'Transactions' menu is highlighted with a yellow callout box containing the text: "Loan Corrections' is the sub menu of Transactions. Click to see list of corrections".

Key dashboard metrics include:

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

Business Performance charts show Disbursements, Outstandings, Bad loans, and Overdues for 2012, 2013, and 2014. A pie chart displays Member Statistics: 40% Members, 30% Borrowers, 14% Dormant Members, and 16% Overdues.

Arrear Aging table:

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

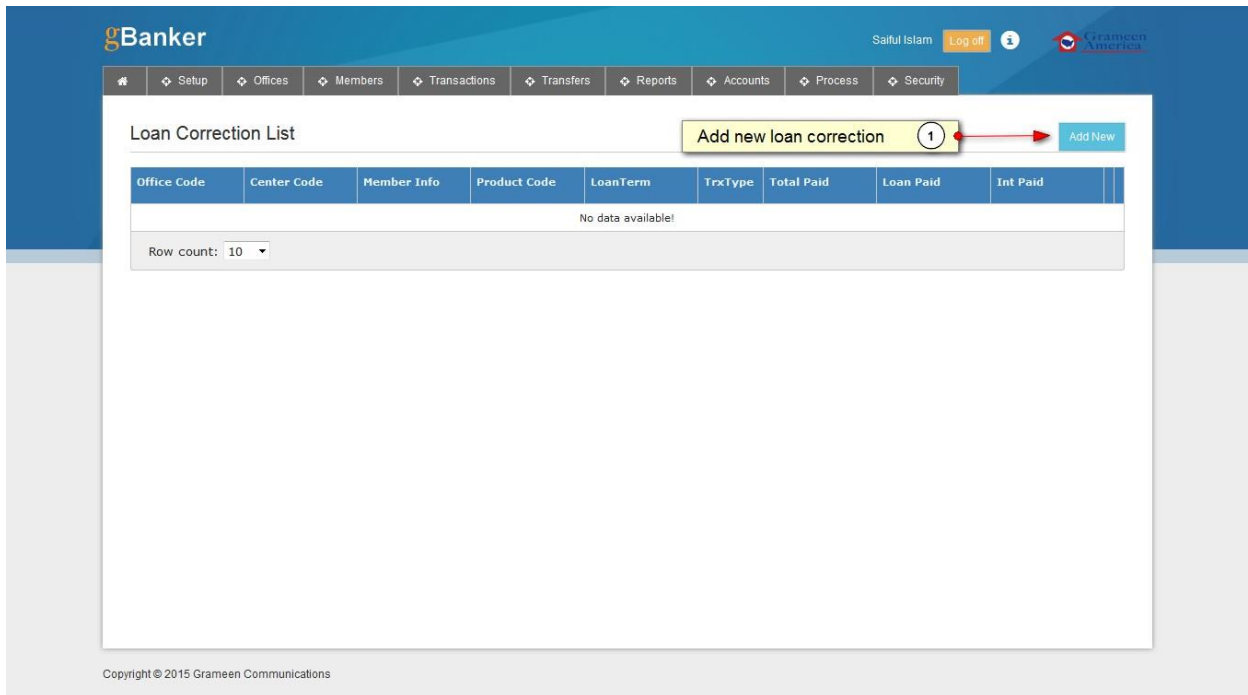
Repayment Classification table:

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

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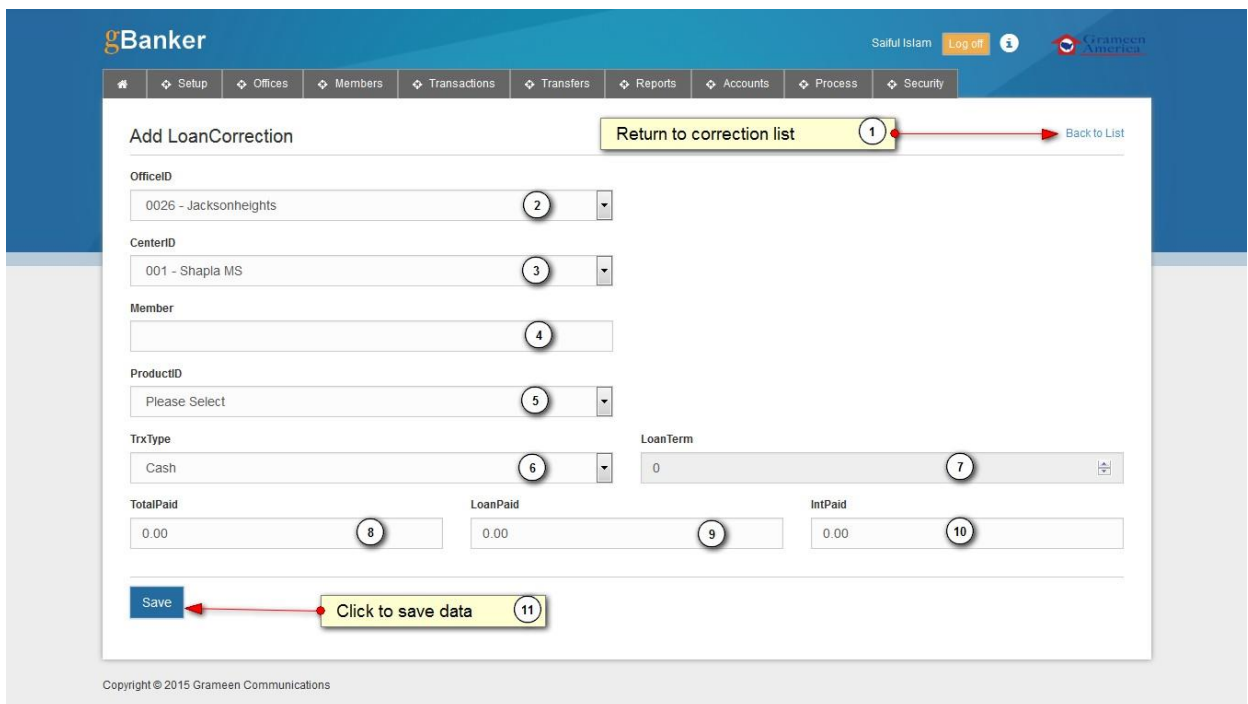
Fig 3.3.4.5A: Loan Correction

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



*Fig 3.3.4.5B: Loan Correction List*

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



*Fig 3.3.4.5C: Add Loan Correction*

For each wrong loan collection entry (i.e.- One member’s collection is added to another one’s account), two loan corrections are to be performed. Deduct or debit the loan and interest

amount from one's account and credit that to another one's who truly paid. Steps are following-

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



### 3.3.5 Transfers

#### 3.3.5.1 Member Transfer

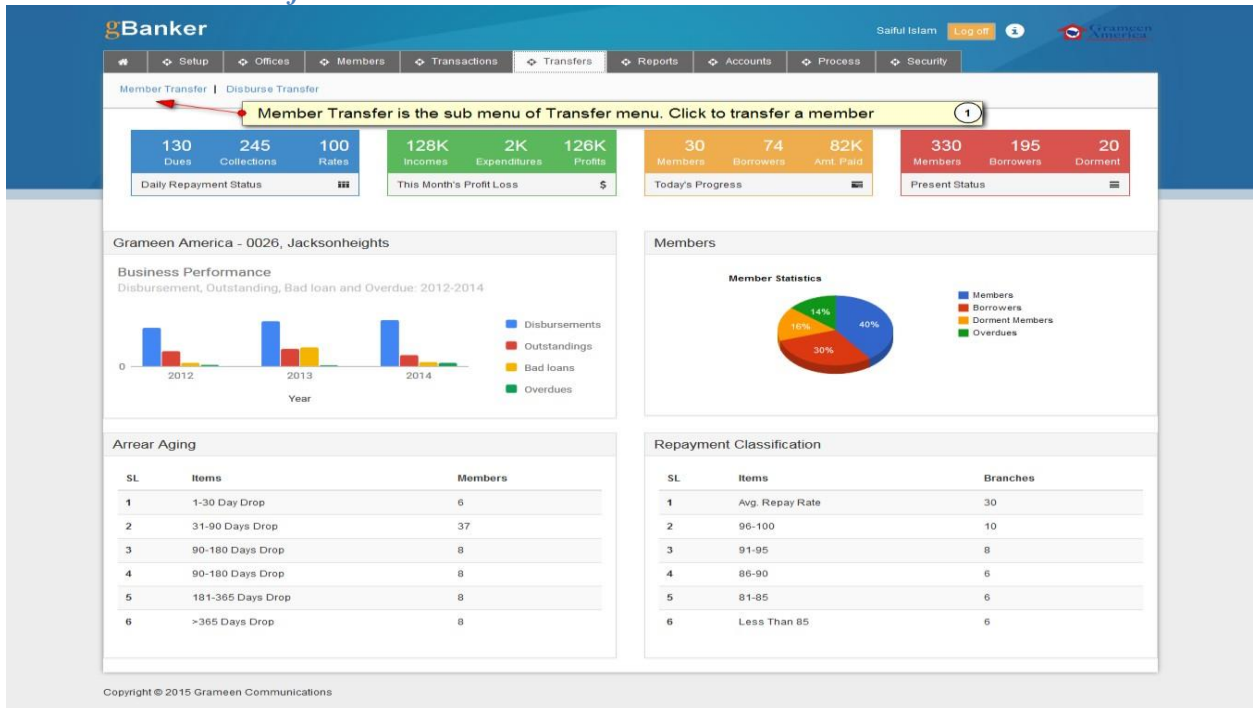


Fig 3.3.5.1A: Member Transfer

1. Click to transfer a member.

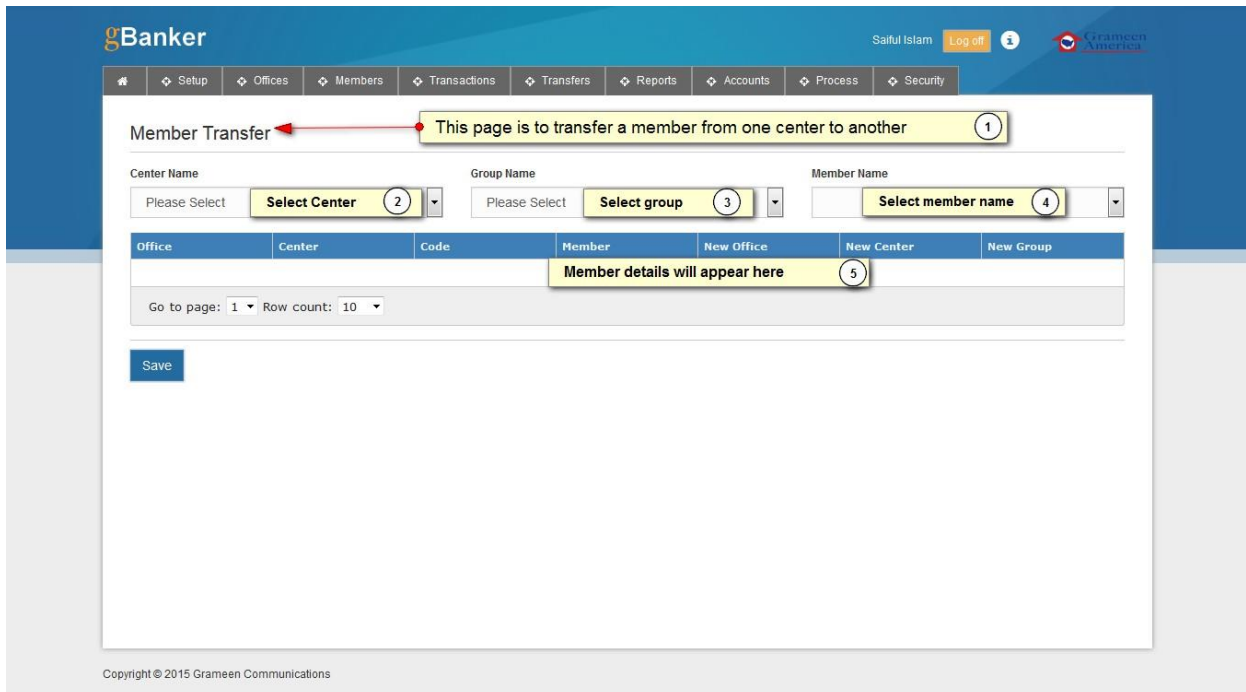
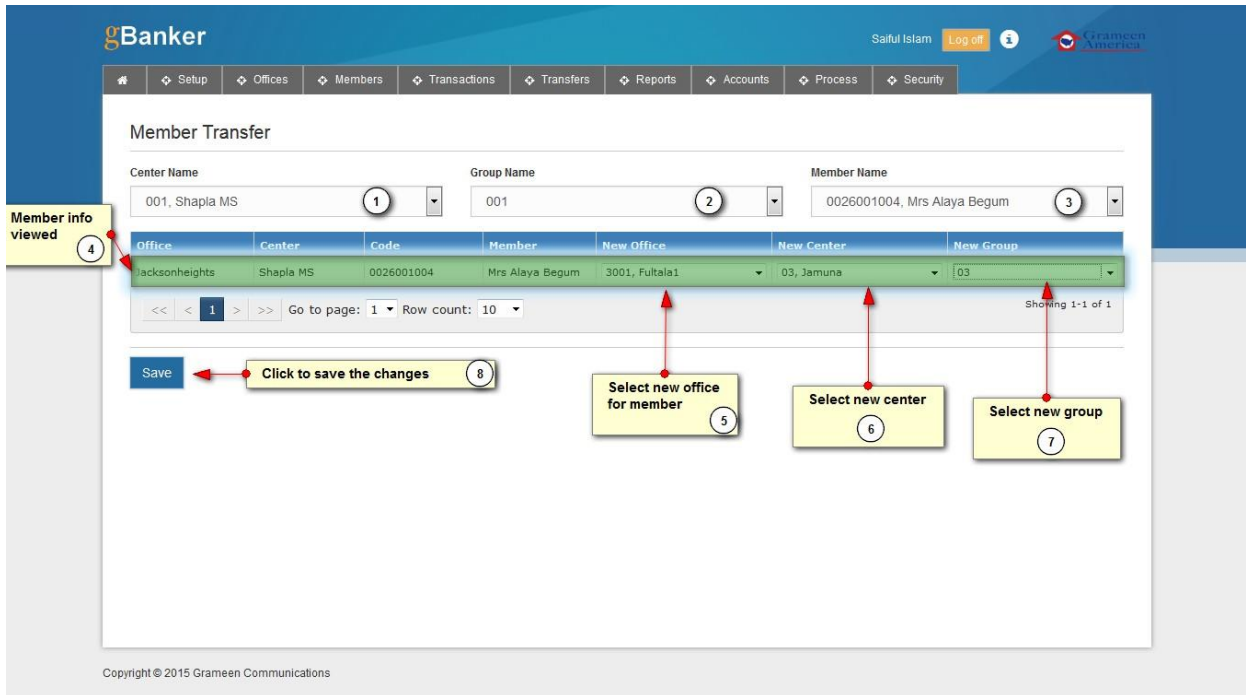


Fig 3.3.5.1B: Member Transfer form

1. This page is to transfer a member from one center to another.
2. Select center.



3. Select group.
4. Select Member name.
5. Then member details will appear in the list as shown in the figure below.



*Fig 3.3.5.1C: Member Transfer Save*

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

### 3.3.5.2 Disburse Transfer

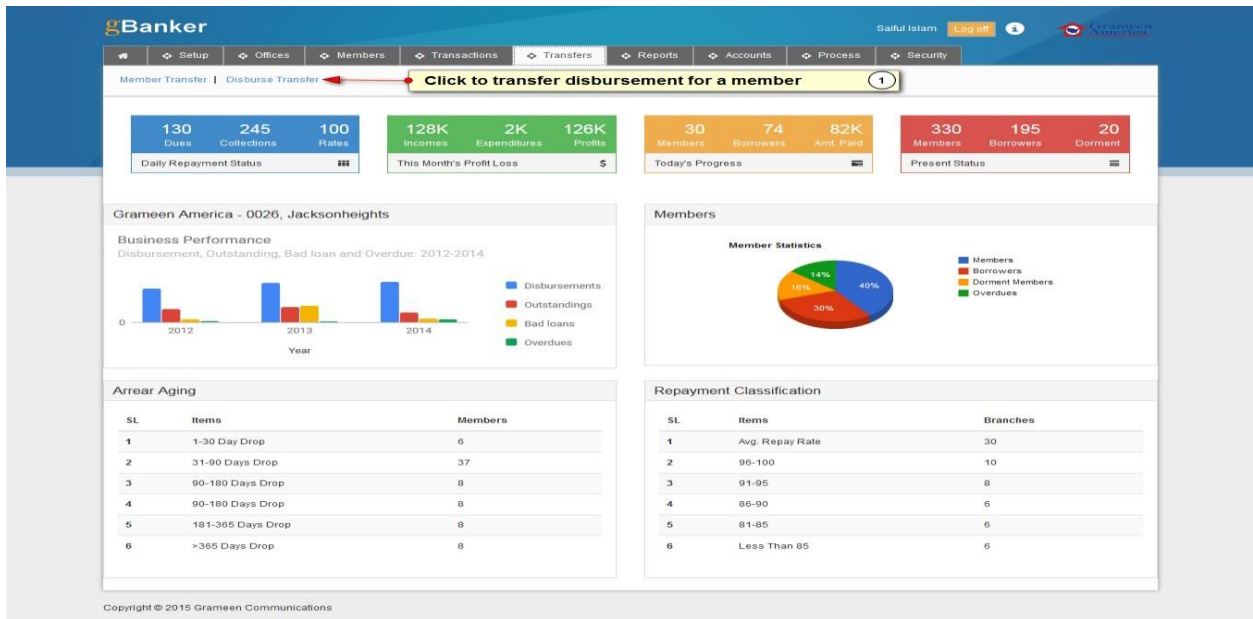


Fig 3.3.5.2A: Disburse Transfer

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

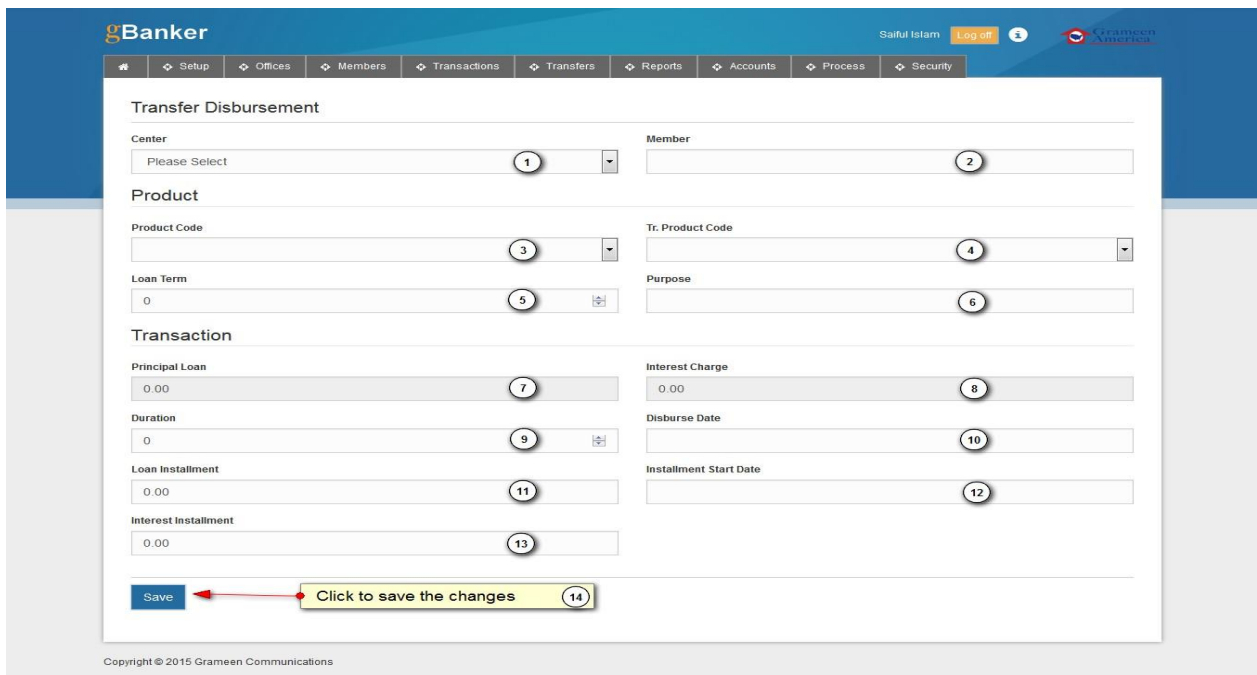


Fig 3.3.5.2B: Transfer Disbursement

1. Select center ID.
2. Enter any number or character from member name or code, then select from the suggestion.

3. Select Product.
4. Select transfer product code to which the disbursement is being transferred.
5. Loan term is automatically selected.
6. Purpose is automatically selected.
7. Amount of principal loan is automatically selected.
8. Interest charge is automatically selected.
9. Enter loan duration in months.
10. Date of disbursement is the original disbursement date and is automatically selected.
11. Enter amount of loan installment.
12. Select date loan installment start.
13. Enter interest amount per installment.
14. Click to save the changes.

### 3.3.6 Reports

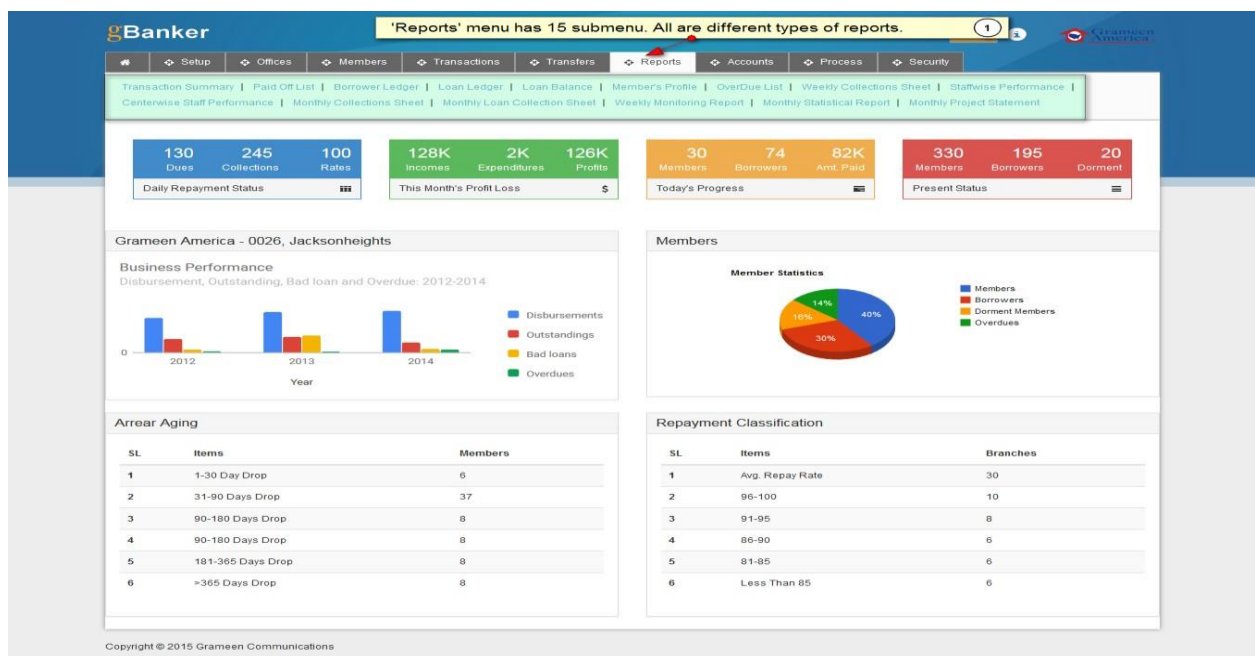


Fig 3.3.6: Reports

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

### 3.3.7 Accounts

#### 3.3.7.1 Chart of Accounts

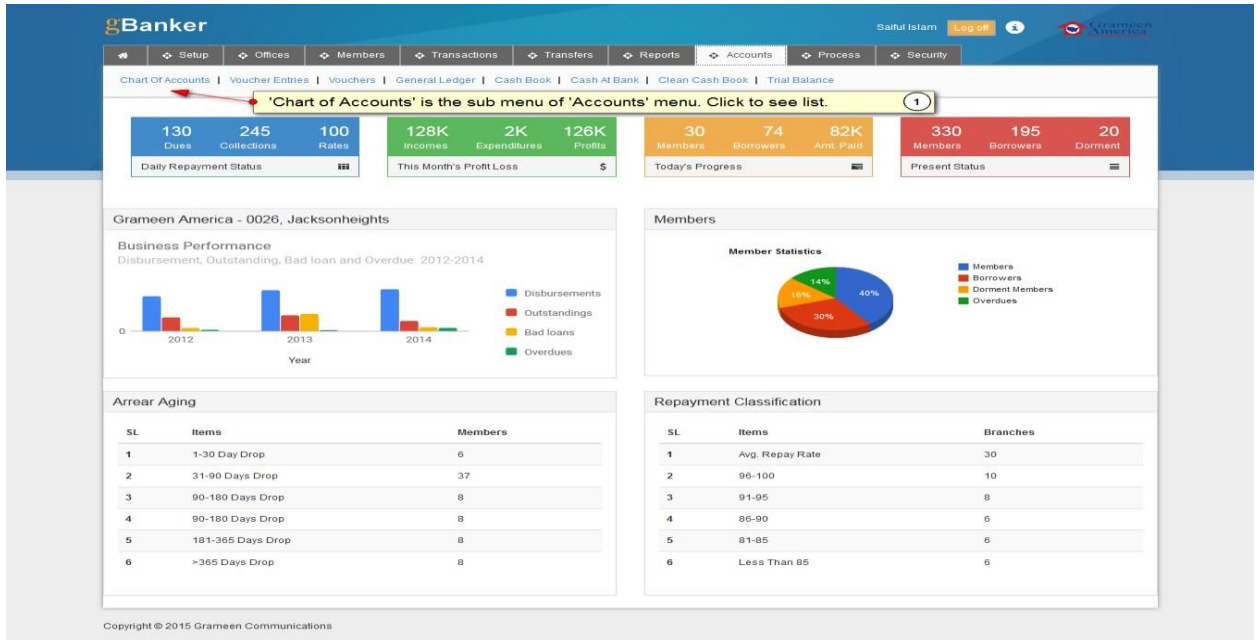


Fig 3.3.7.1A: Chart of Accounts

1. Click 'Chart of Account' to see the account list.

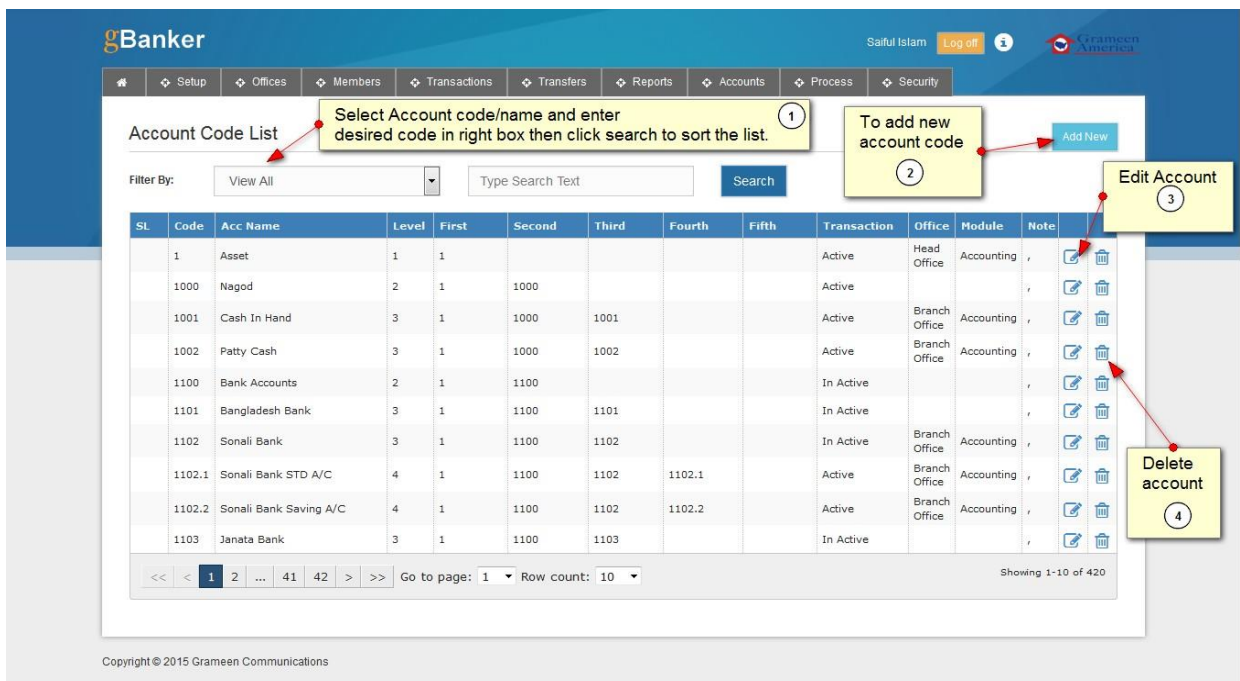


Fig 3.3.7.1B: Account Code List

1. Sort the list by Account code/account name.

If account code is selected, type desired account code in the right box.  
If account name is selected, type desired account name in the right box.  
Then click 'Search'.

2. Click 'Add New' to add account code.
3. Click to edit account information of the same row.
4. Click to delete account of same row.

The screenshot shows the 'Account Code Create' form with the following fields and their corresponding numbers:

- Parent Code: 1
- New Code: 2
- Account Head: 3
- Level: 4
- Is Transaction: 5
- Nature: 6
- Module: 7
- Office Level: 8
- Category: 9
- Note: 10
- Save button: 11

A callout box points to the 'Save' button with the text 'Click to save all data'.

*Fig 3.3.7.1C: Account Code Create*

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

### 3.3.7.2 Voucher Entries

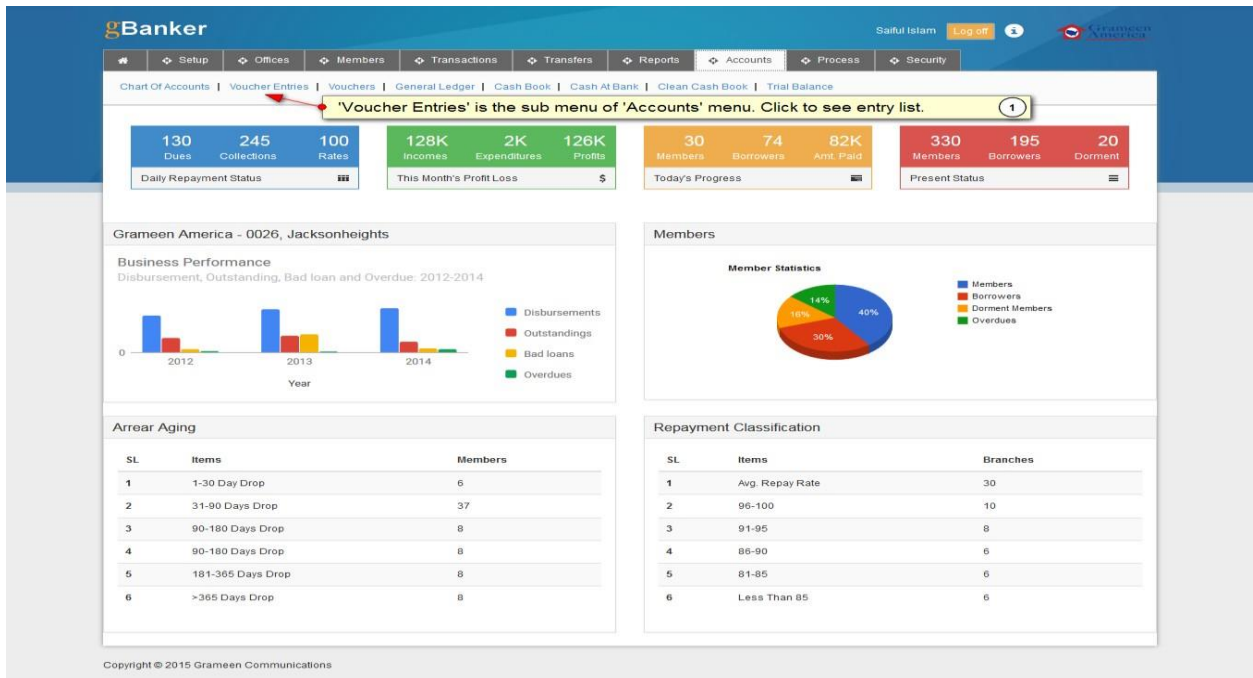


Fig 3.3.7.2A: Voucher Entries

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

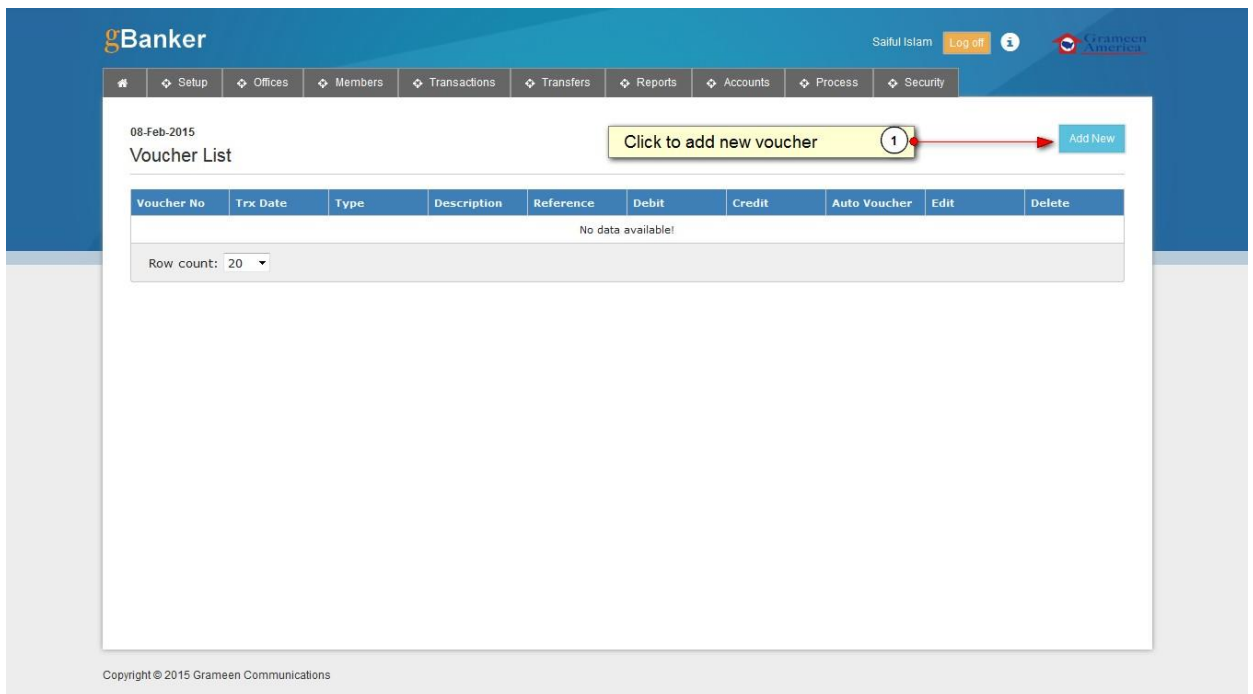
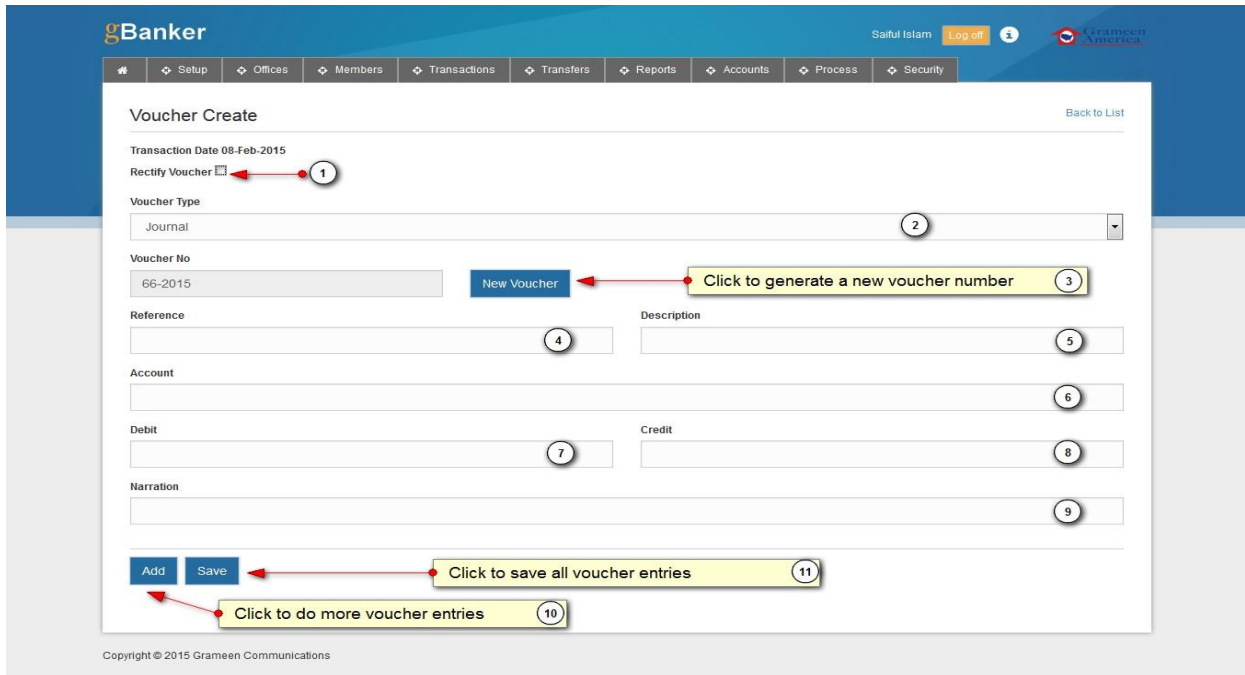


Fig 3.3.7.2B: Voucher List

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



*Fig 3.3.7.2C: Voucher Create*

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



3.3.7.3 Vouchers

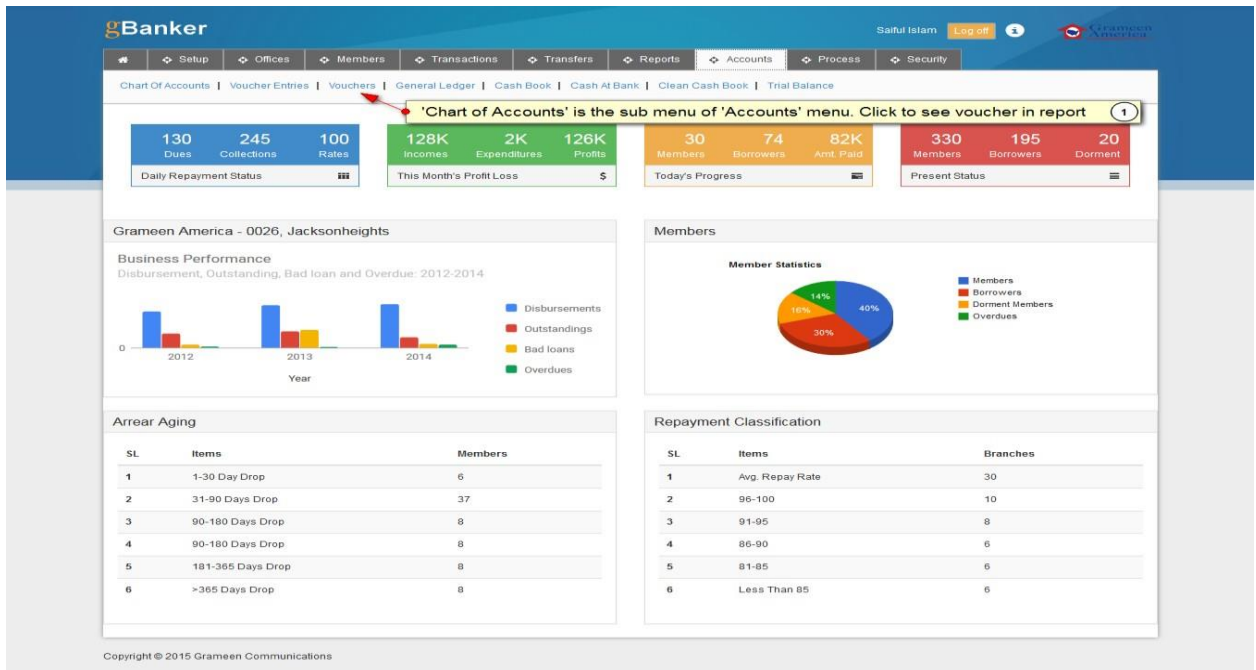


Fig 3.3.7.3A: Vouchers

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

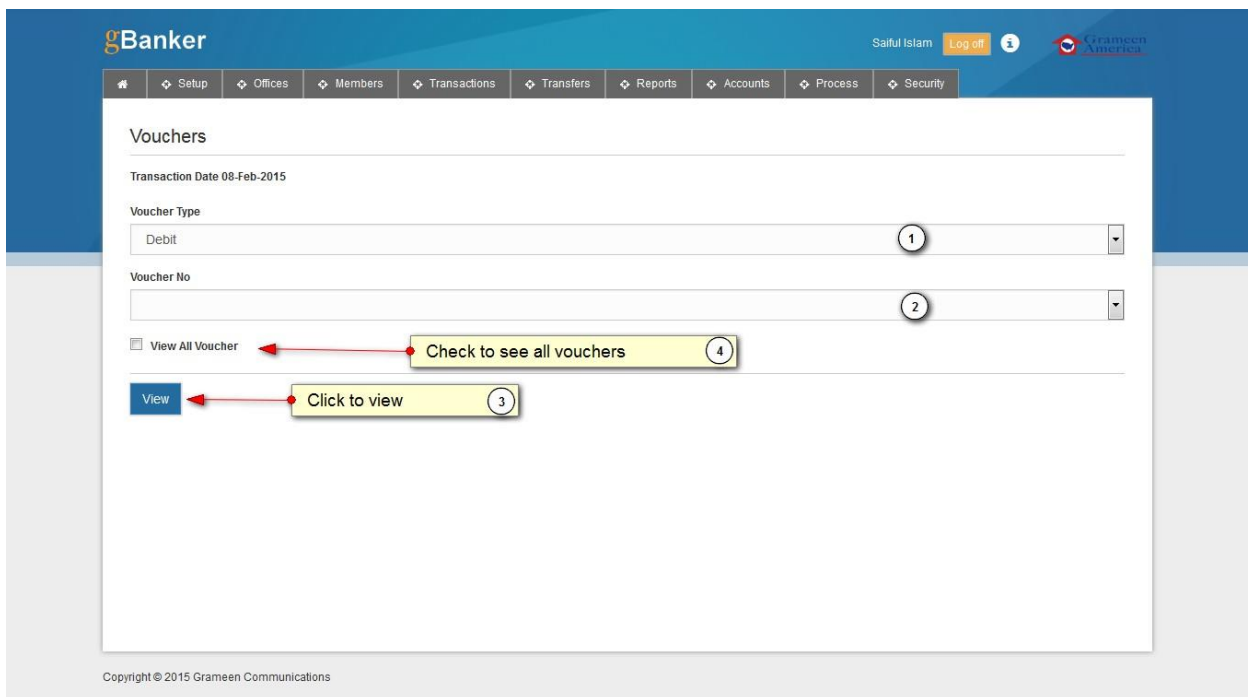


Fig 3.3.7.3B: Voucher View

1. Select Voucher type- debit/credit/journal.
2. Enter voucher no to view that particular voucher.
3. Then click to view.



4. Check the box to view all the vouchers.

### 3.3.7.4 General Ledger

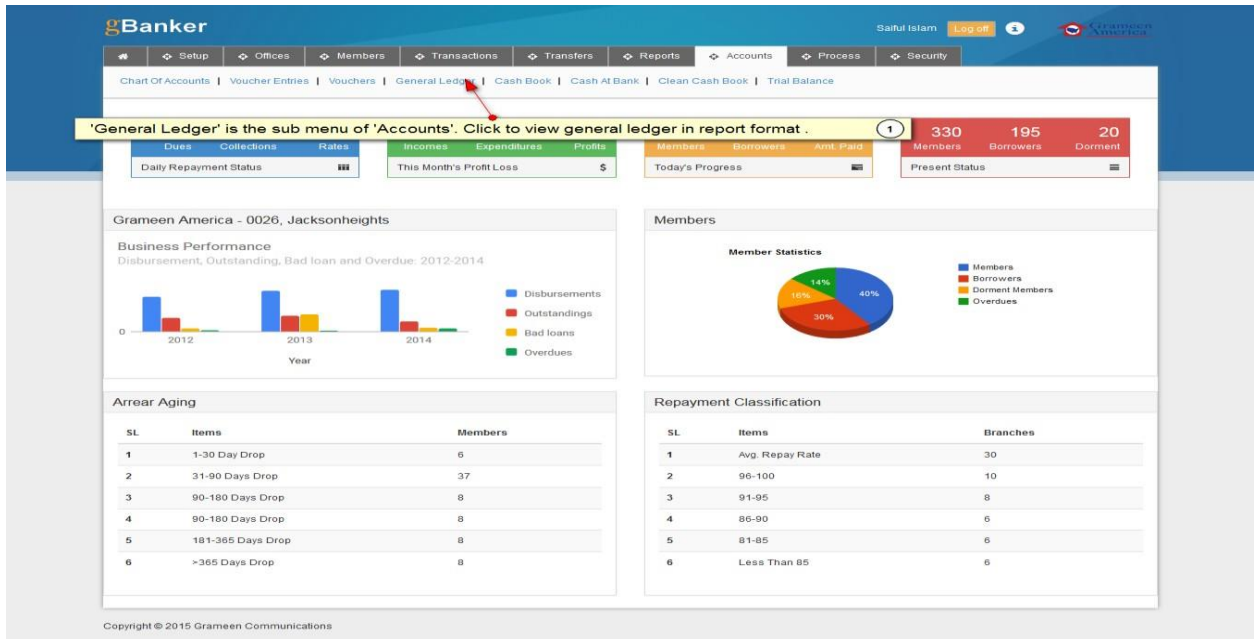


Fig 3.3.7.4A: General Ledger

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

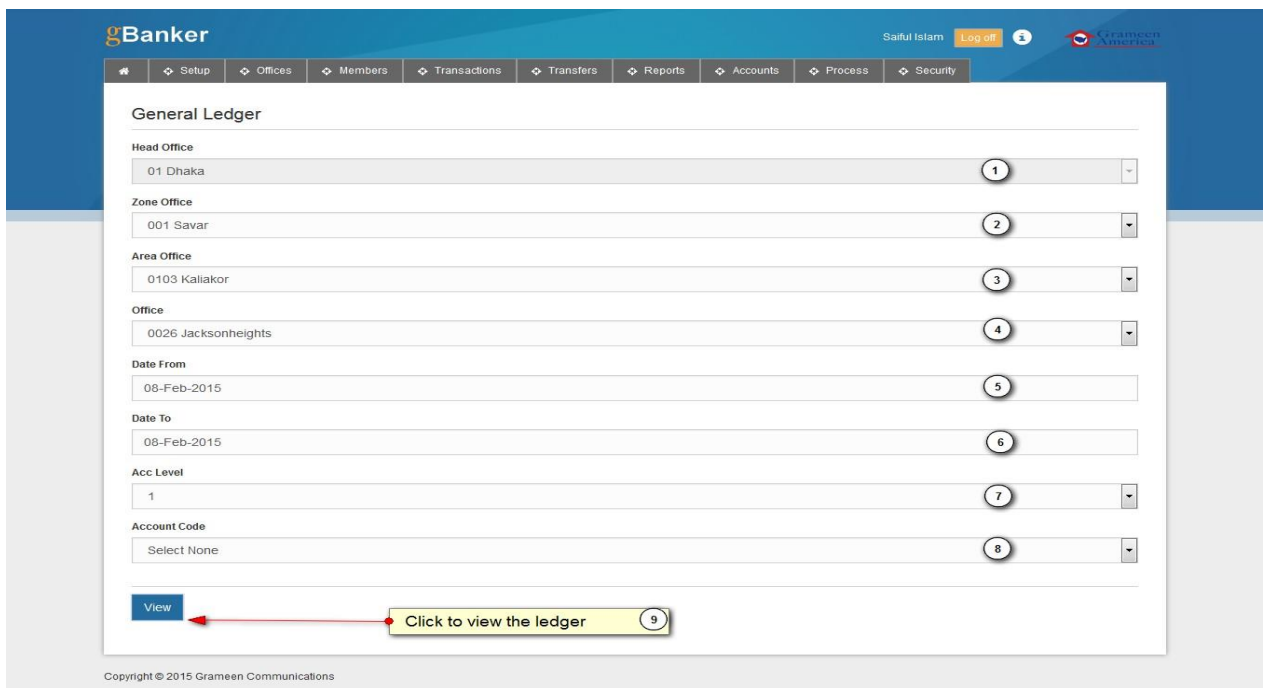


Fig 3.3.7.4B: General Ledger View

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.

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

### 3.3.7.5 Cashbook

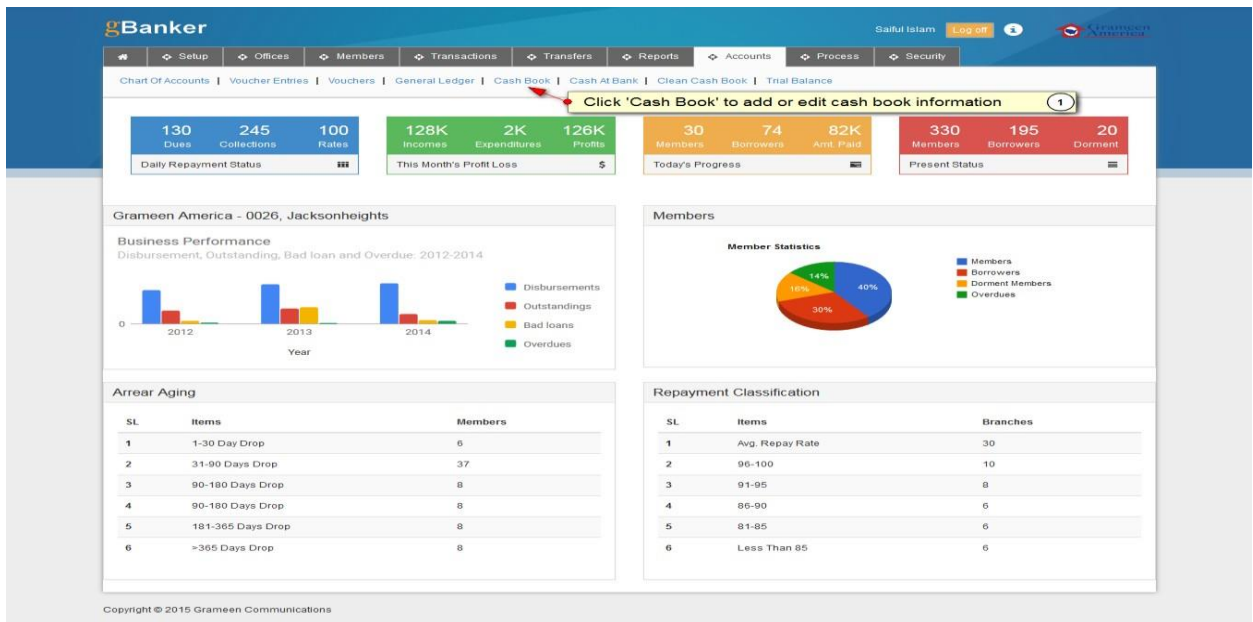
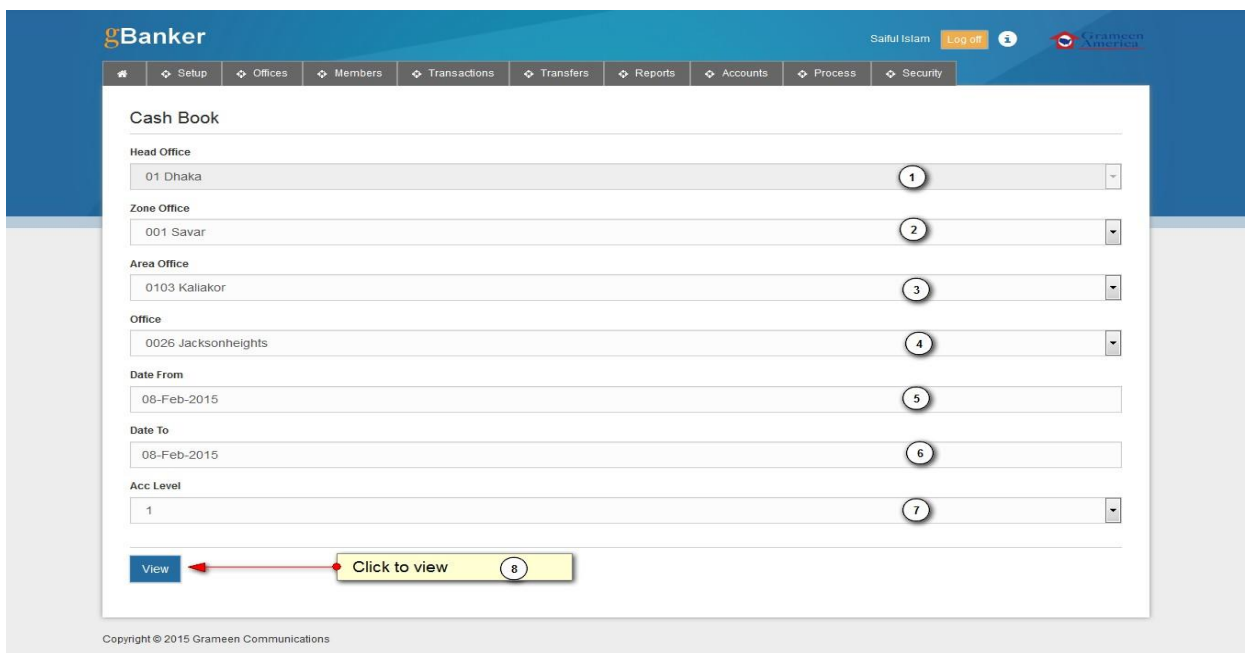


Fig 3.3.7.5A: Cashbook

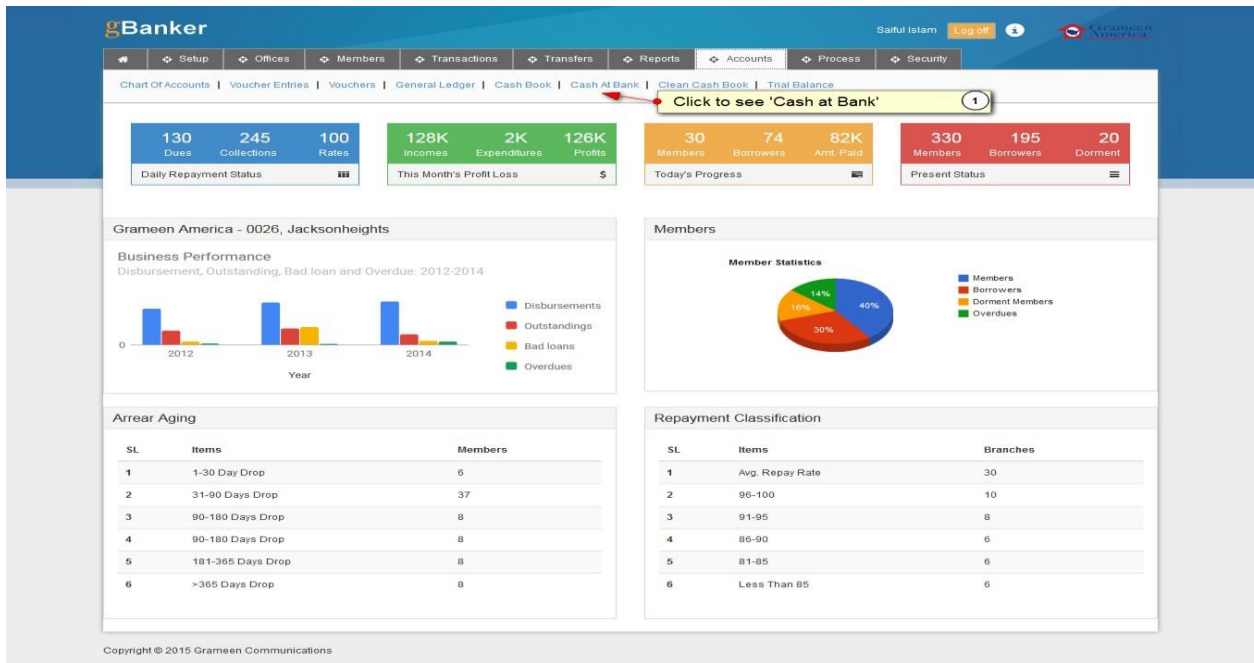
1. Click 'Cashbook' to view cashbook information.



*Fig 3.3.7.5B: Cashbook View*

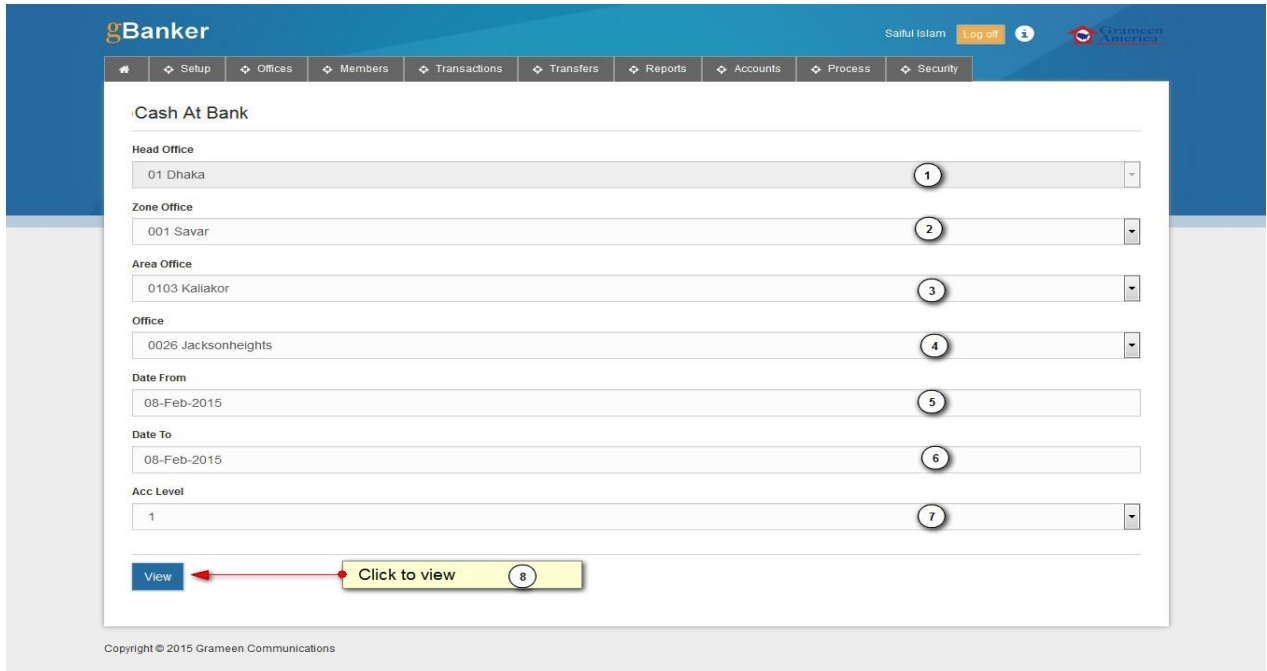
1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.
4. Branch office will be automatically selected from system login.
5. Select FROM date.
6. Select TO date.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

**3.3.6.6 Cash at Bank**



*Fig 3.3.7.6A: Cash at Bank*

1. Click to see Cash at Bank.



*Fig 3.3.7.6B: Cash at Bank view*

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

### 3.3.7.7 Clean Cashbook

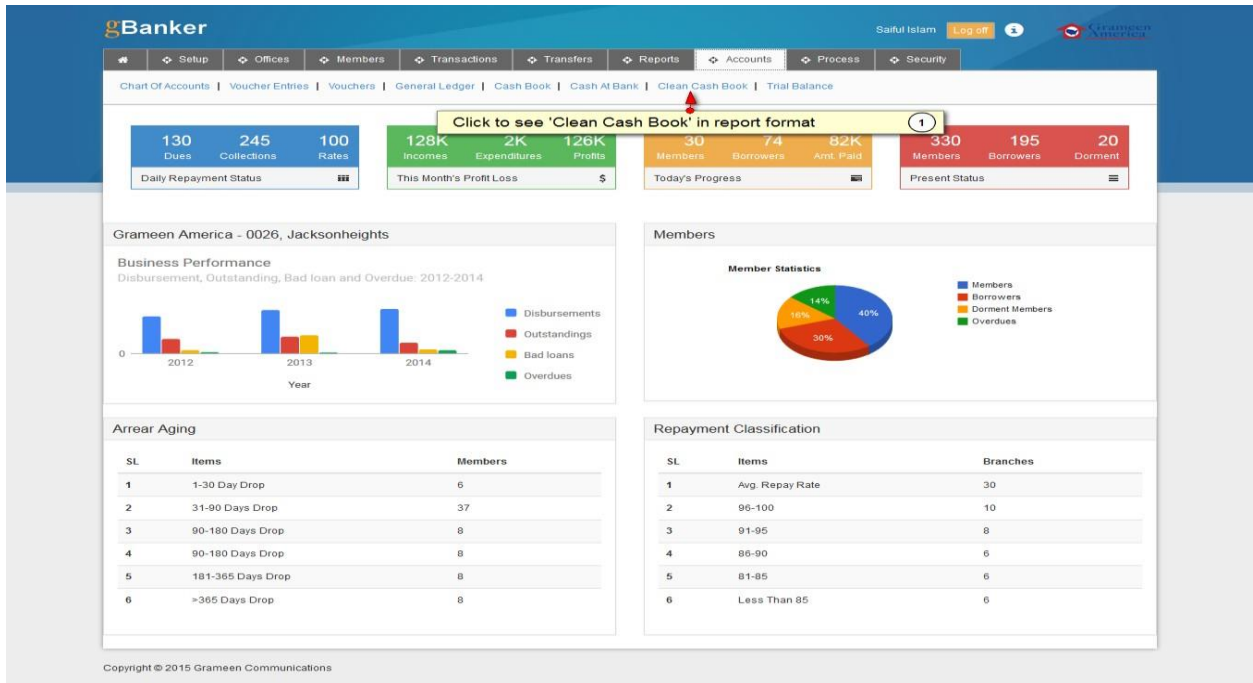


Fig 3.3.7.7A: Clean Cashbook

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

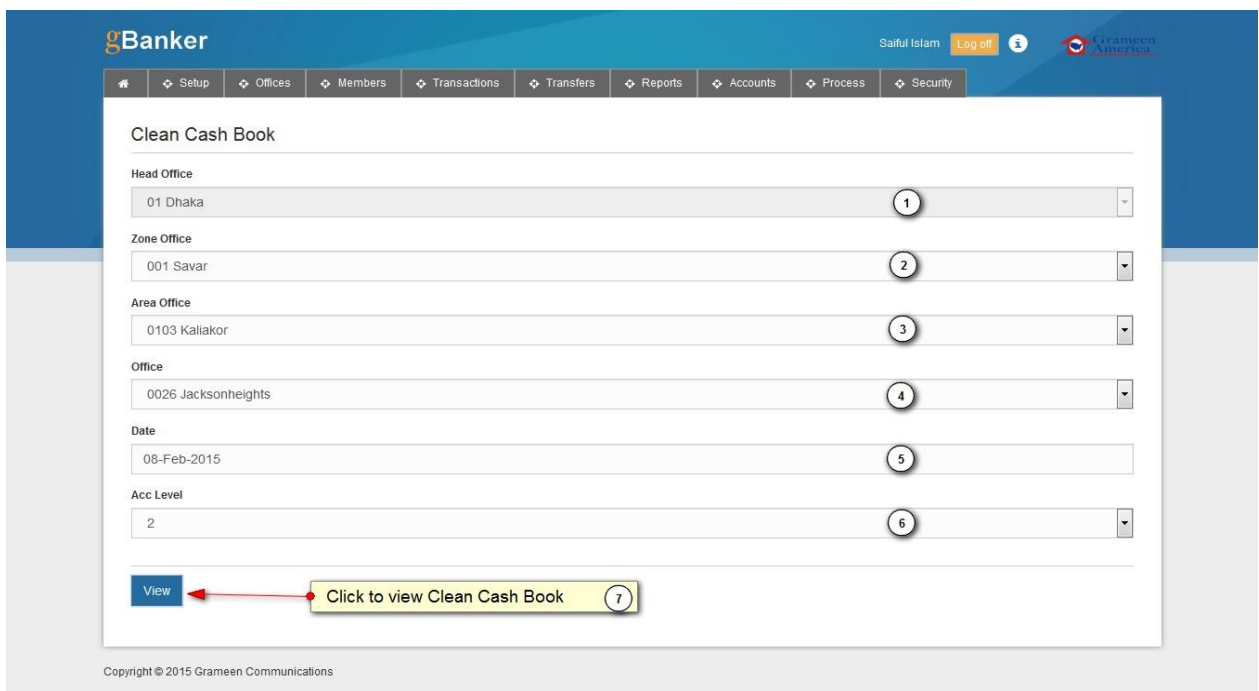


Fig 3.3.7.7B: Clean Cashbook View

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

3.3.7.8 Trial Balance

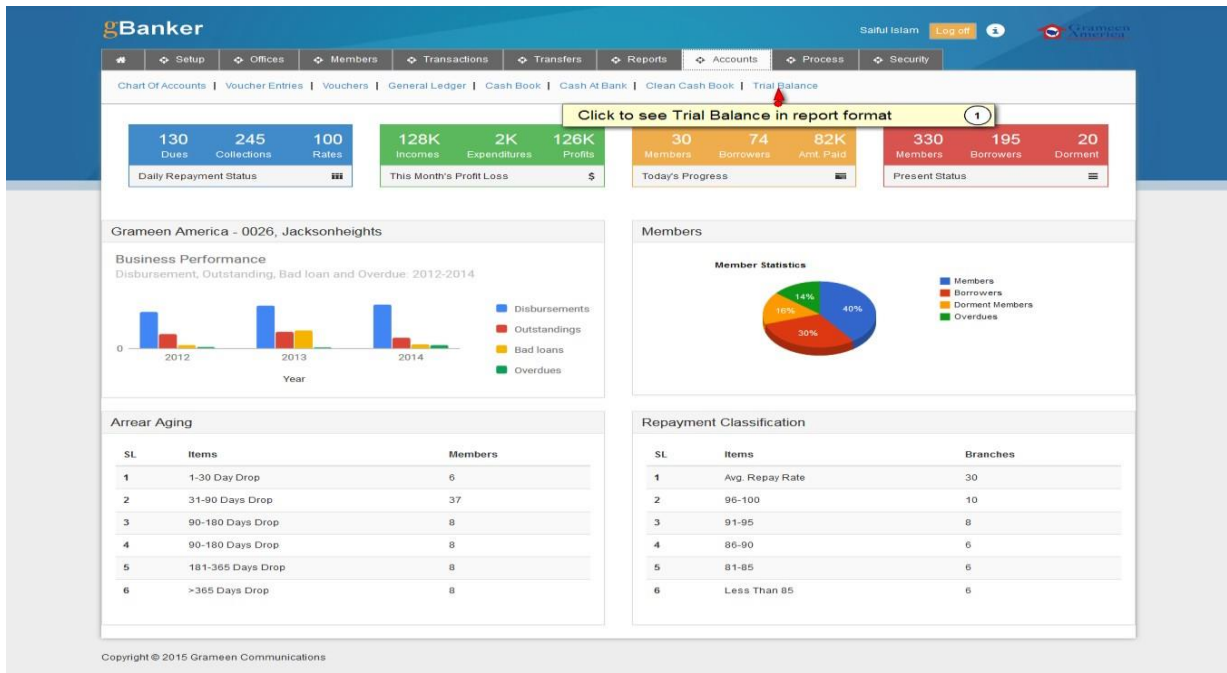


Fig 3.3.7.8A: Trial Balance

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

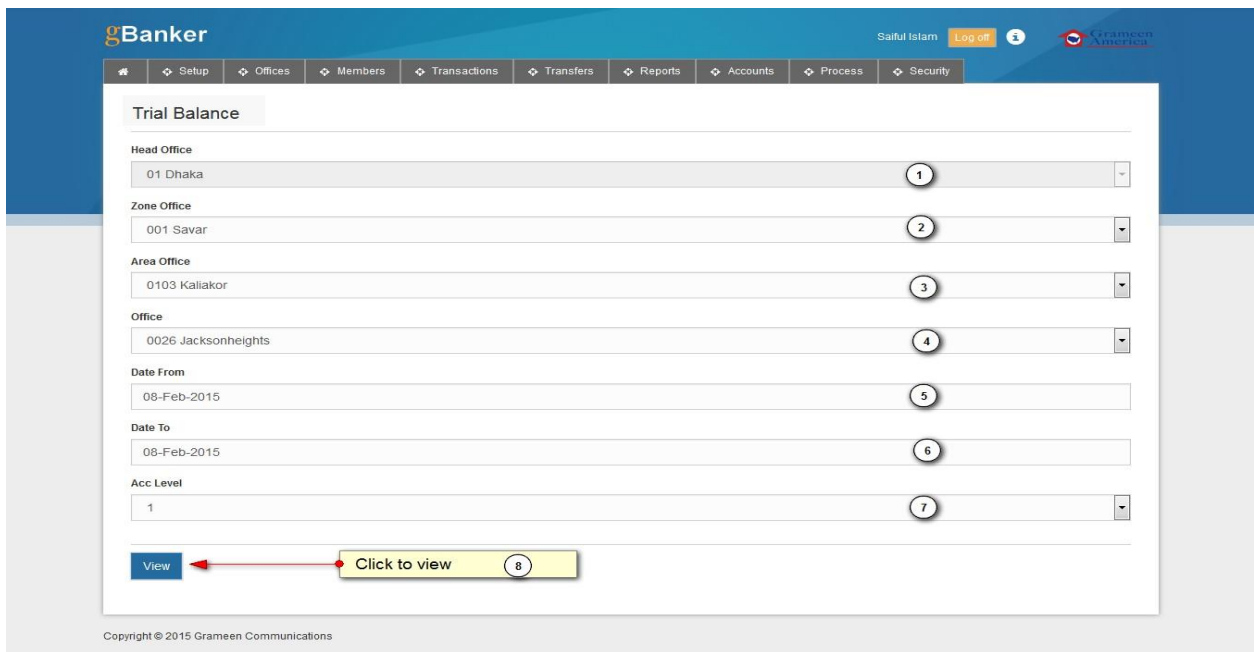


Fig 3.3.7.8B: Trial Balance View

1. Head office will be automatically selected from system login.
2. Zonal office will be automatically selected from system login.
3. Area office will be automatically selected from system login.

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

### 3.3.8 Process

#### 3.3.8.1 Start Work Process

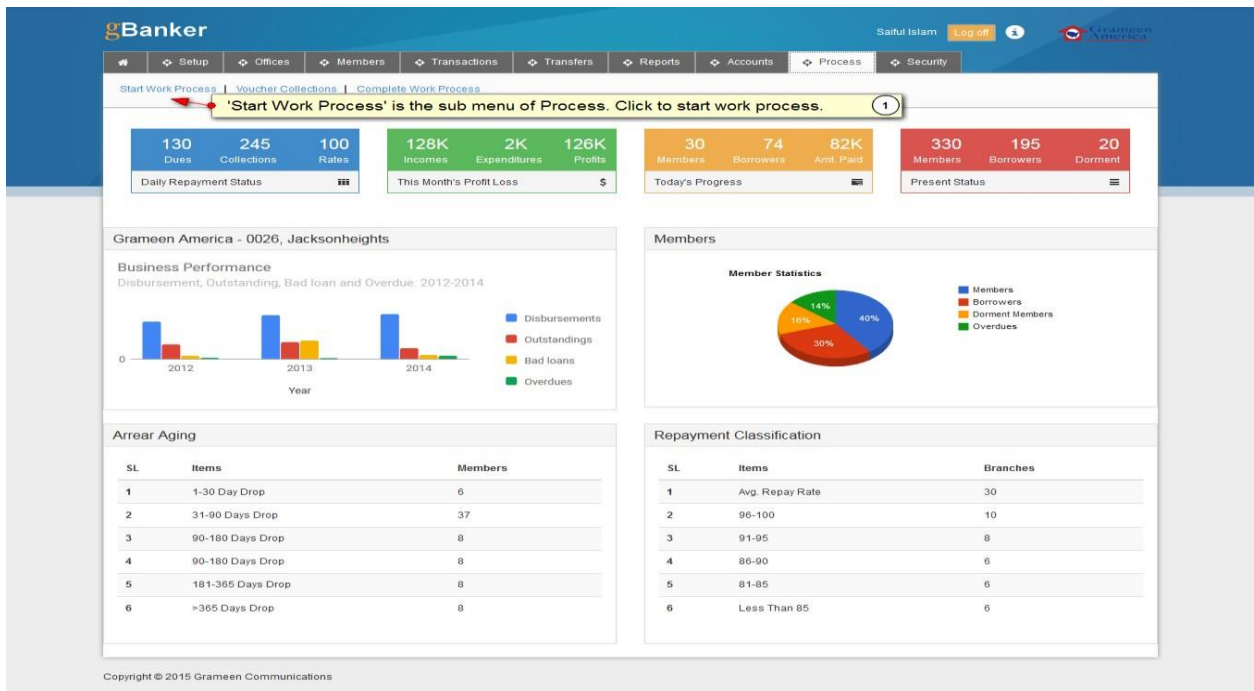
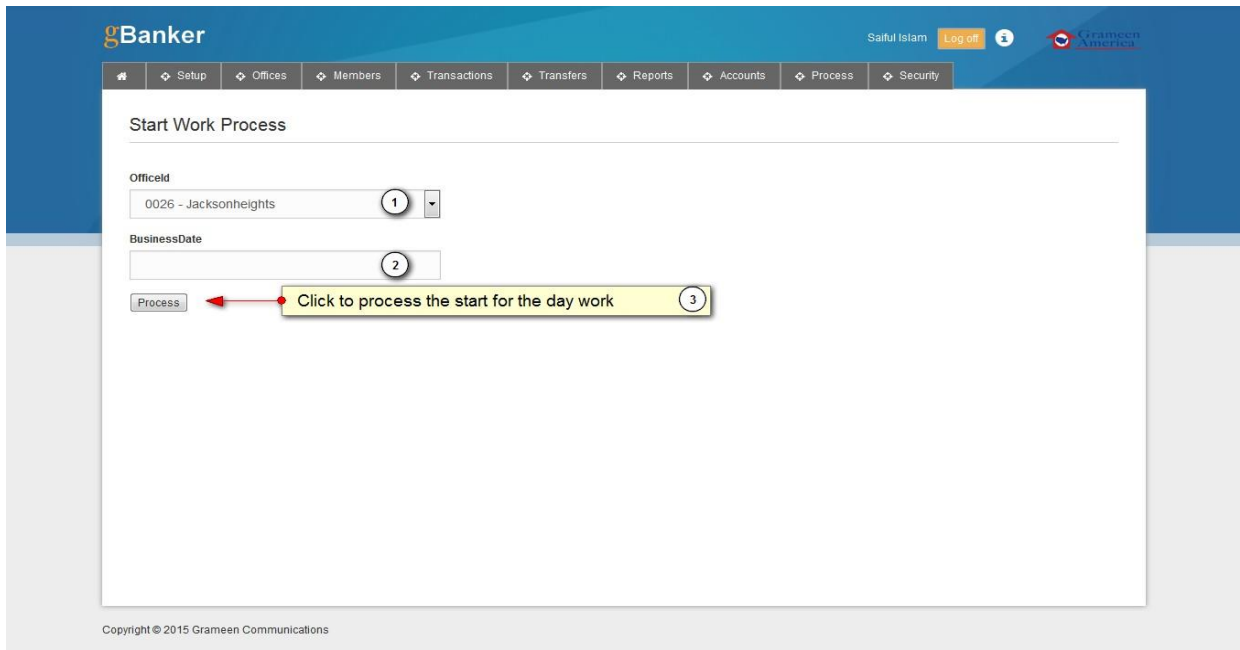


Fig 3.3.8.1A: Start Work Process



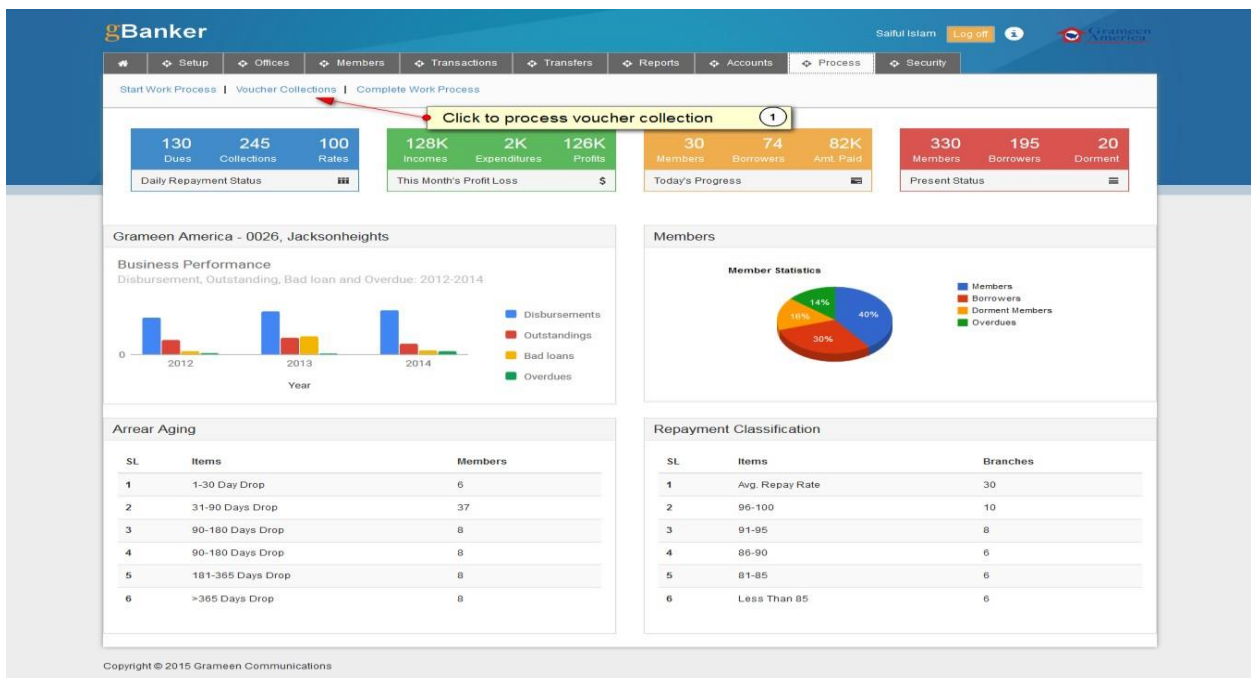
1. Click to start work process.



*Fig 3.3.8.1B: Process Start Work*

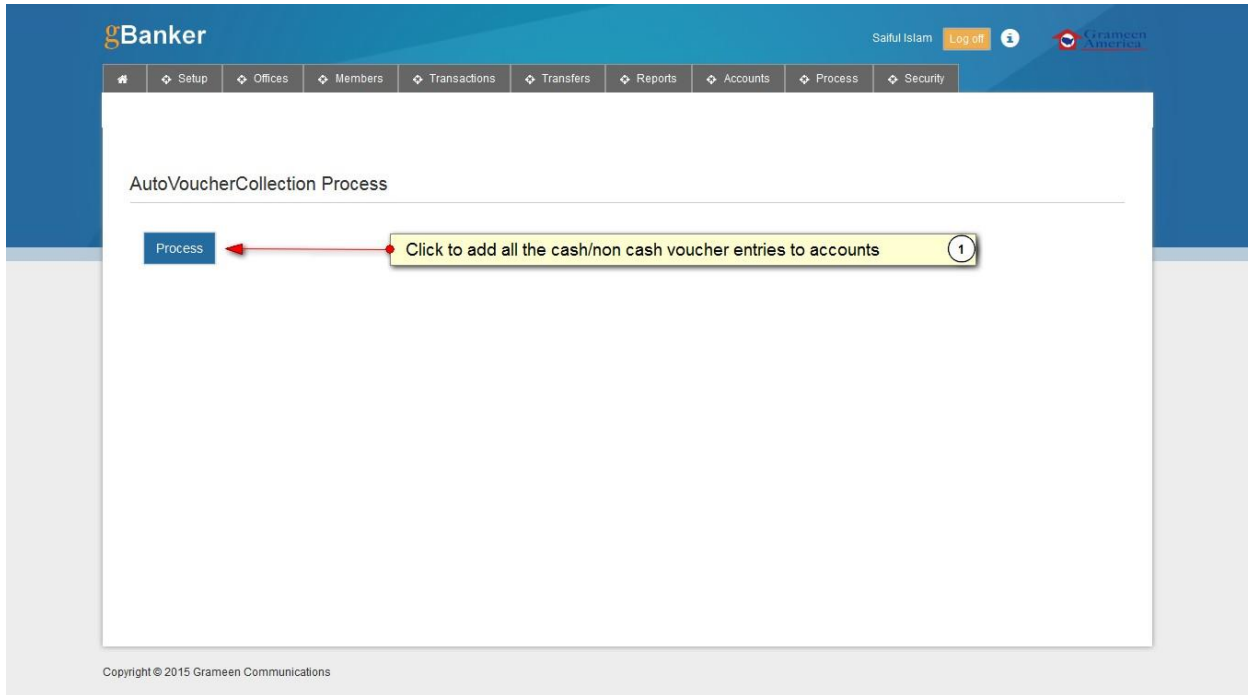
1. Branch office will be automatically selected from the system login.
2. Select next business day.
3. Click 'Process' to process start for all the work for that day.

### 3.3.8.2 Voucher Collections



*Fig 3.3.8.2A: Voucher Collections*

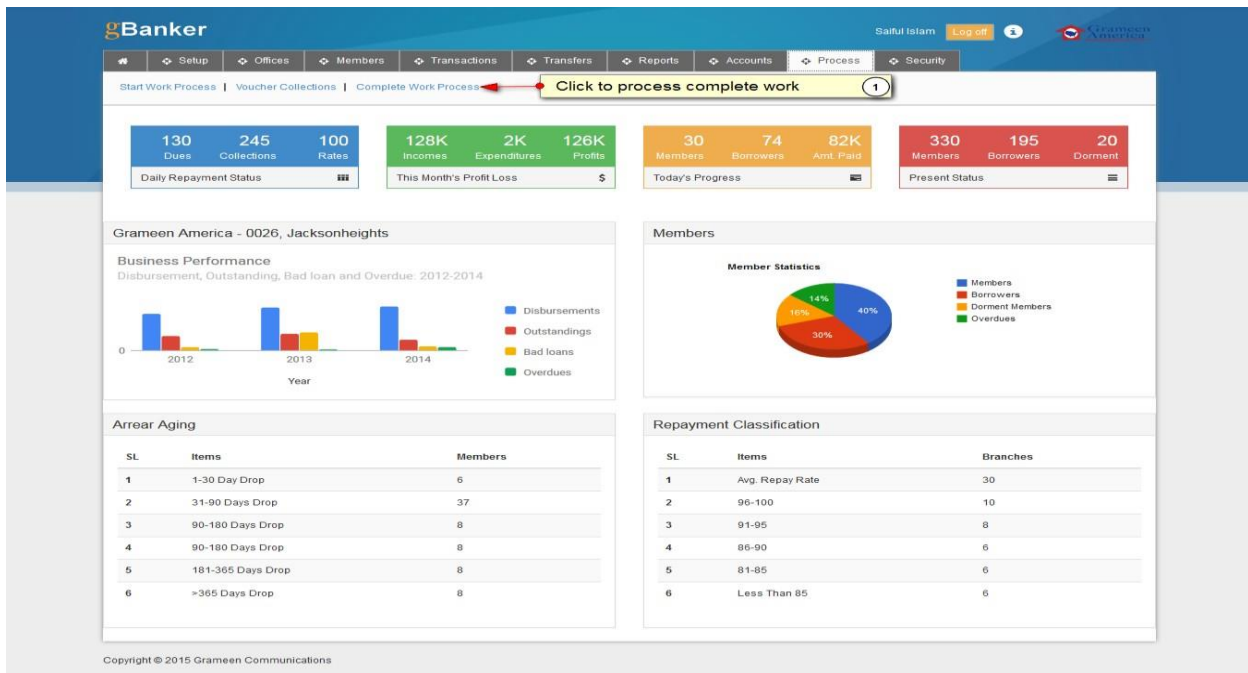
1. Click to process all voucher collections.



*Fig 3.3.8.2B: Add Voucher Collection Process*

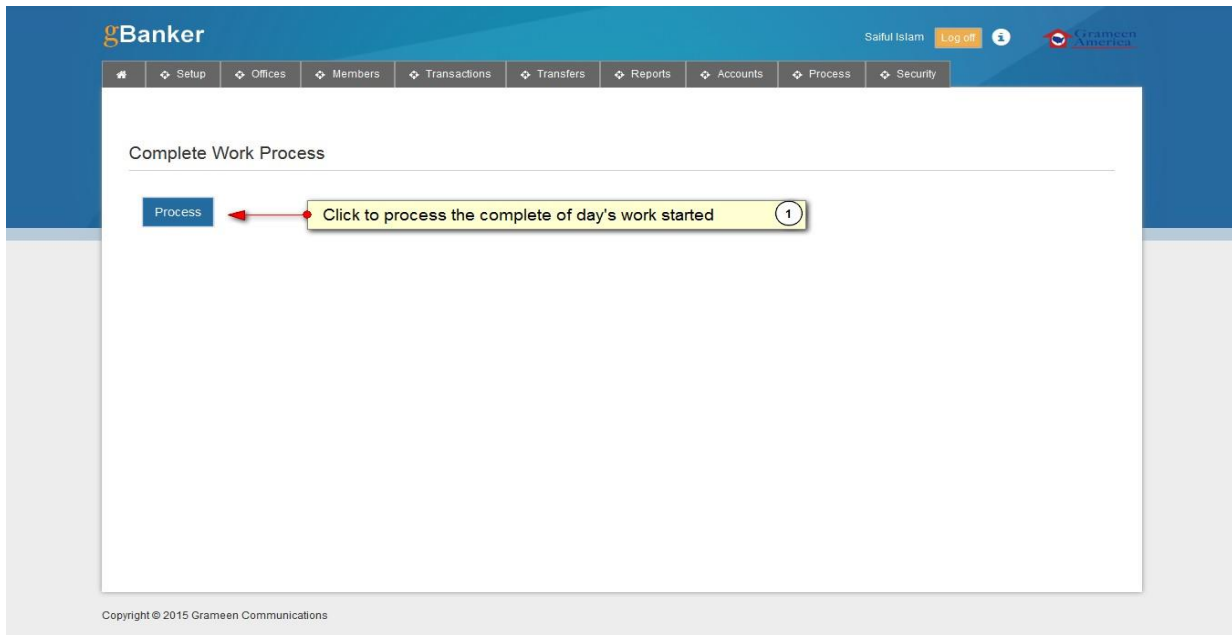
1. Click to process the adding of cash/non cash voucher entries from portfolio to account automatically. After whole day's portfolio is done, "Add Voucher Collection" process is done to collect all the voucher.

### 3.3.8.3 Complete Workprocess



*Fig 3.3.8.3A: Complete Work Process*

1. Click to complete work process.

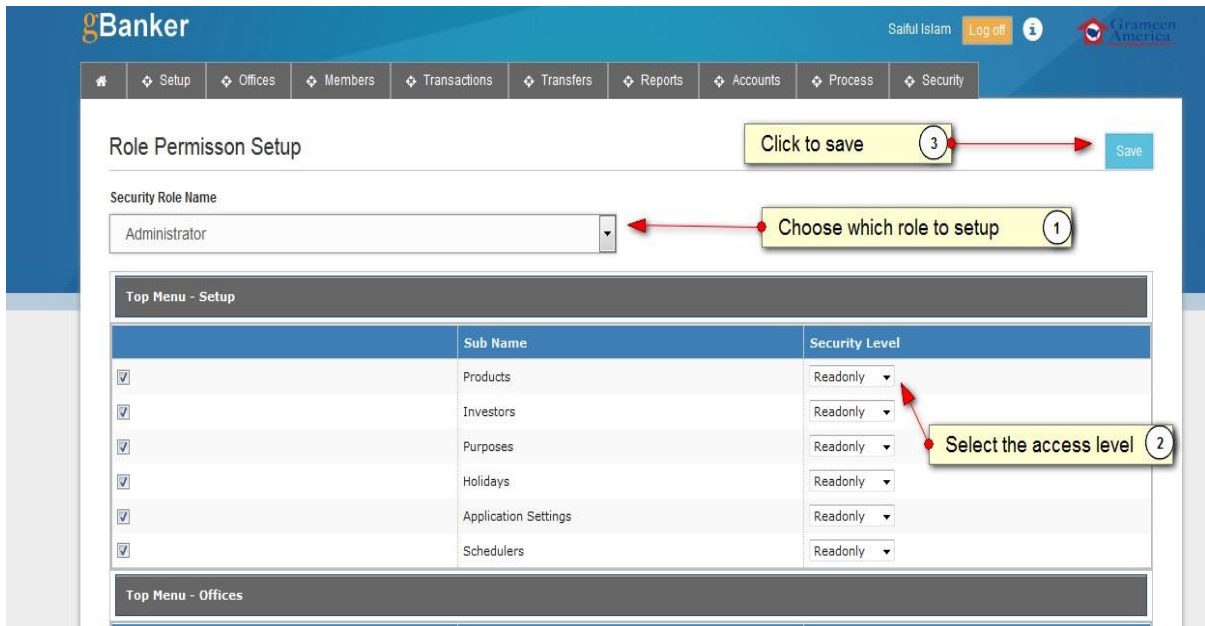


*Fig 3.3.8.3B: Process Complete Work*

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

### 3.3.9 Security

#### 3.3.9.1 Security Permission



*Fig 3.3.9.1A: Role Permission Setup*

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

3.3.9.2 User List

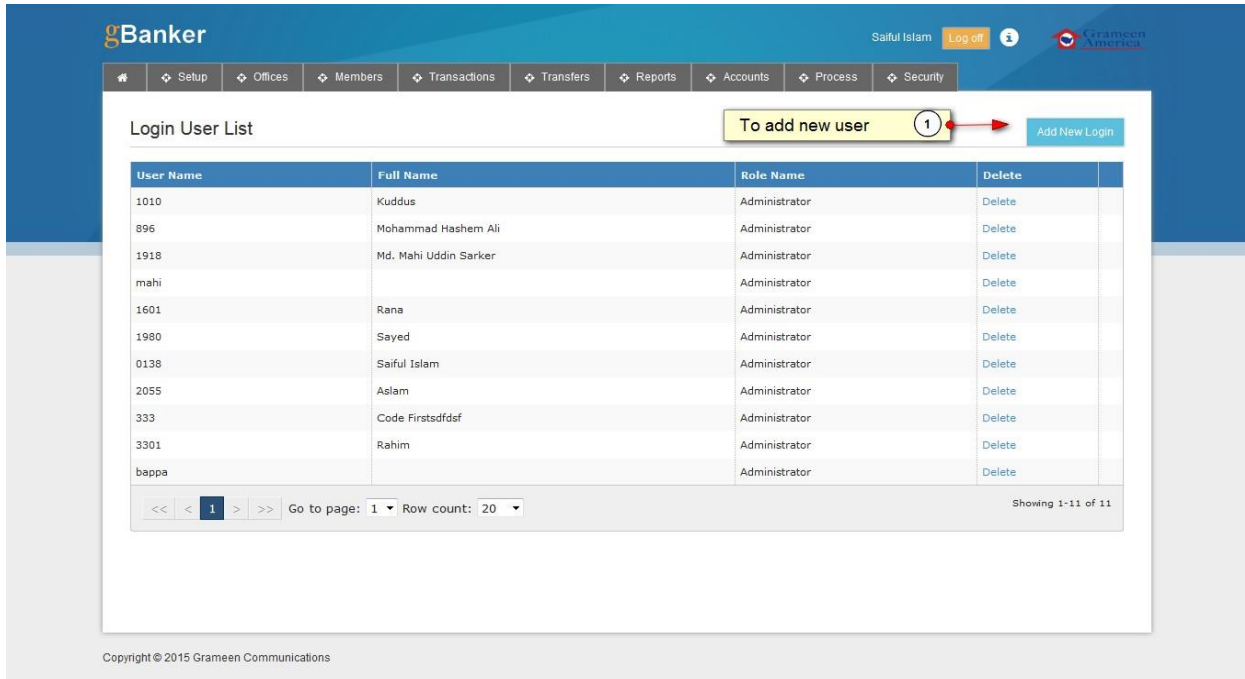


Fig 3.3.9.2A: User List

1. Click to add new user to the list.

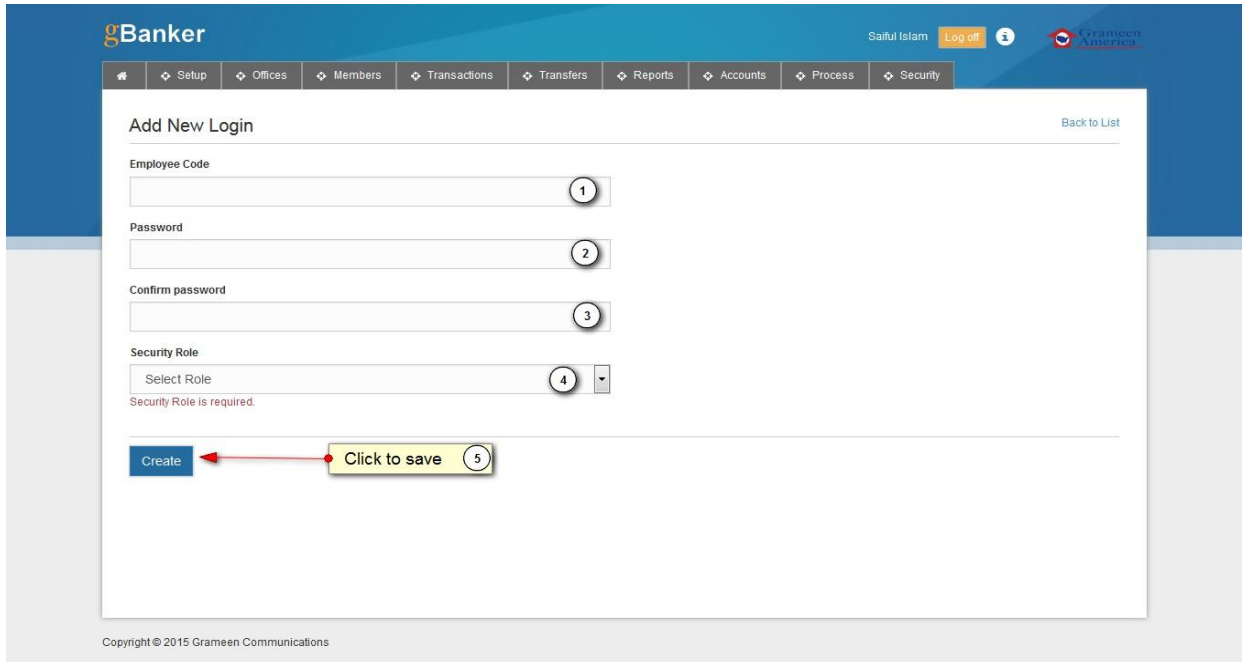


Fig 3.3.9.2B: Add New Login User

1. Enter the employee code
2. Enter password.
3. Enter password again to confirm.

4. Select which security role this new user will belong to. It is a mandatory field to create a login user.
5. Click to save the changes.

### 3.3.9.3 Employee Office Mapping

The screenshot displays the 'Employee Office Mapping' form in the gBanker system. The form includes the following elements:

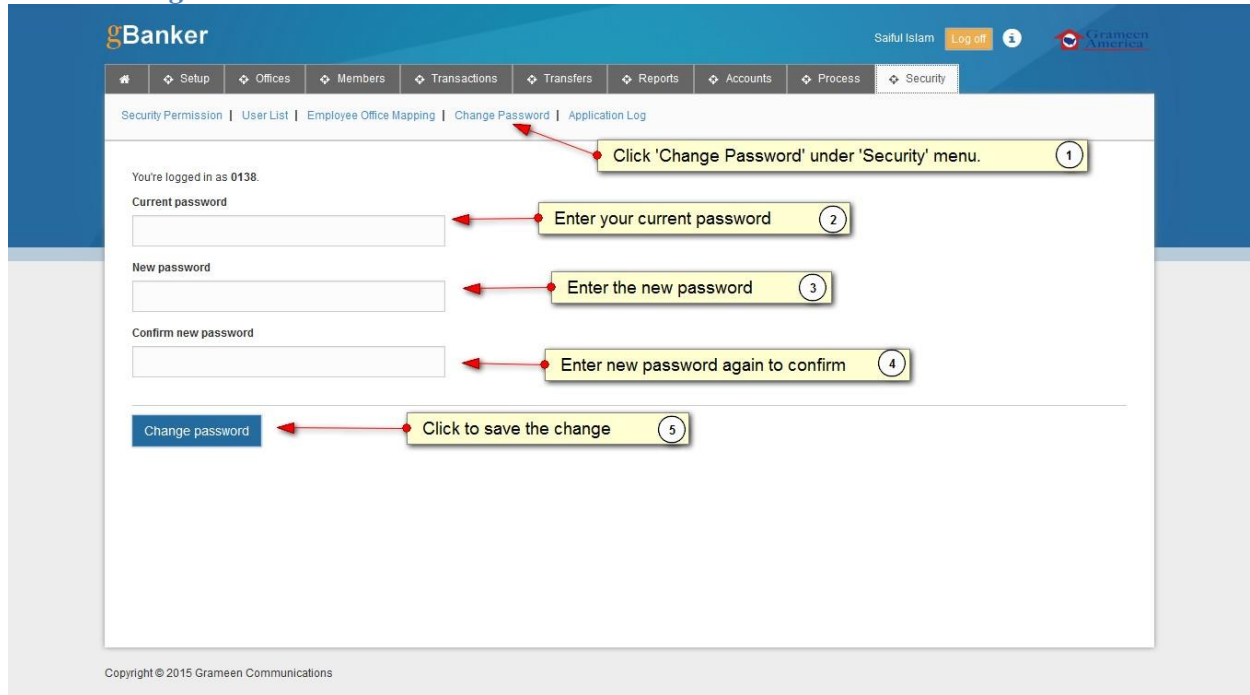
- Employee Code:** A text input field with a circled '1' next to it.
- Zone Office:** A dropdown menu showing '25 - Jessore' with a circled '2' next to it.
- Area Office:** A dropdown menu showing '2502 - Fultala' with a circled '3' next to it.
- Assigned Office List:** A list of checkboxes for branch offices: '3001 - Fultala1' and '3002 - Narail'. A callout box with a circled '4' points to this list, containing the text: 'The branch offices listed under the selected area office. Check the boxes for the offices this employee can work for.'
- Create:** A blue button at the bottom left. A callout box with a circled '5' points to it, containing the text: 'Click to save'.

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Fig 3.3.9.3A: Employee Office Mapping

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

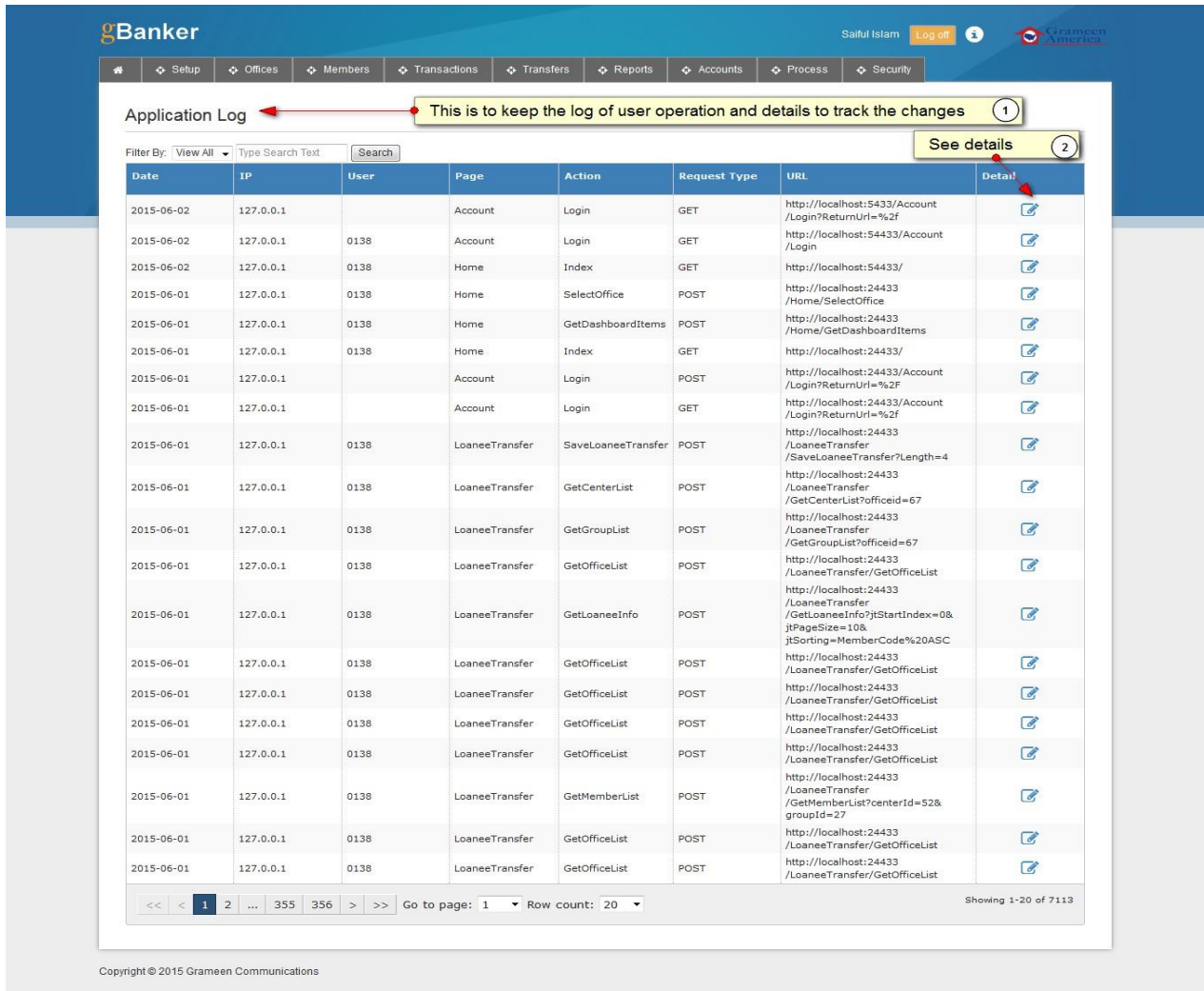
3.3.9.4 *Change Password*



*Fig 3.3.9.4A: Change Passwords*





















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

### 3.3.9.5 Application Log



**Application Log** ← This is to keep the log of user operation and details to track the changes ①

See details ②

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

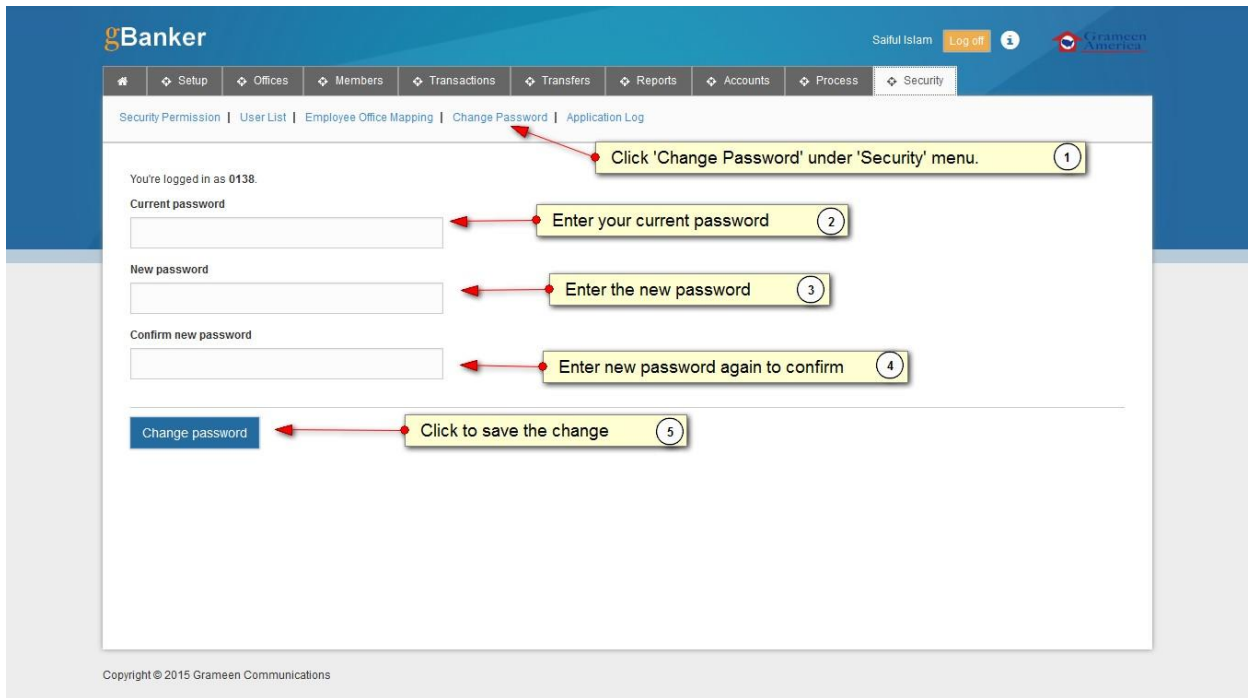
Showing 1-20 of 7113

Fig 3.3.9.5A: Application Log

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



### 3.4 Changing User Password



*Fig 3.4A: Changing User Password*

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

### 3.5 Information Icon

The screenshot displays the gBanker+ dashboard for 'Grameen America - 0026, Jacksonheights'. The top navigation bar includes menu items like Setup, Offices, Members, Transactions, Transfers, Reports, Accounts, Process, and Security. A top right header shows transaction details: 'Transaction Date: 08 Feb, 2015 | Day: Sunday | Last Day End: 05 Feb, 2015 | Office: 0026 - Jacksonheights'. A callout box with a circled '1' points to an information icon in the top right, with the text: 'Click on the "i" icon for last transaction date office id and name'. The dashboard contains several widgets: 'Daily Repayment Status' (130 Dues, 245 Collections, 100 Rates), 'This Month's Profit Loss' (128K Incomes, 2K Expenditures, 126K Profits), 'Today's Progress' (30 Members, 74 Borrowers, 82K Amt. Paid), and 'Present Status' (330 Members, 195 Borrowers, 20 Dorment). Below these are sections for 'Business Performance' (bar chart for 2012-2014), 'Arrear Aging' (table), 'Member Statistics' (pie chart), and 'Repayment Classification' (table).

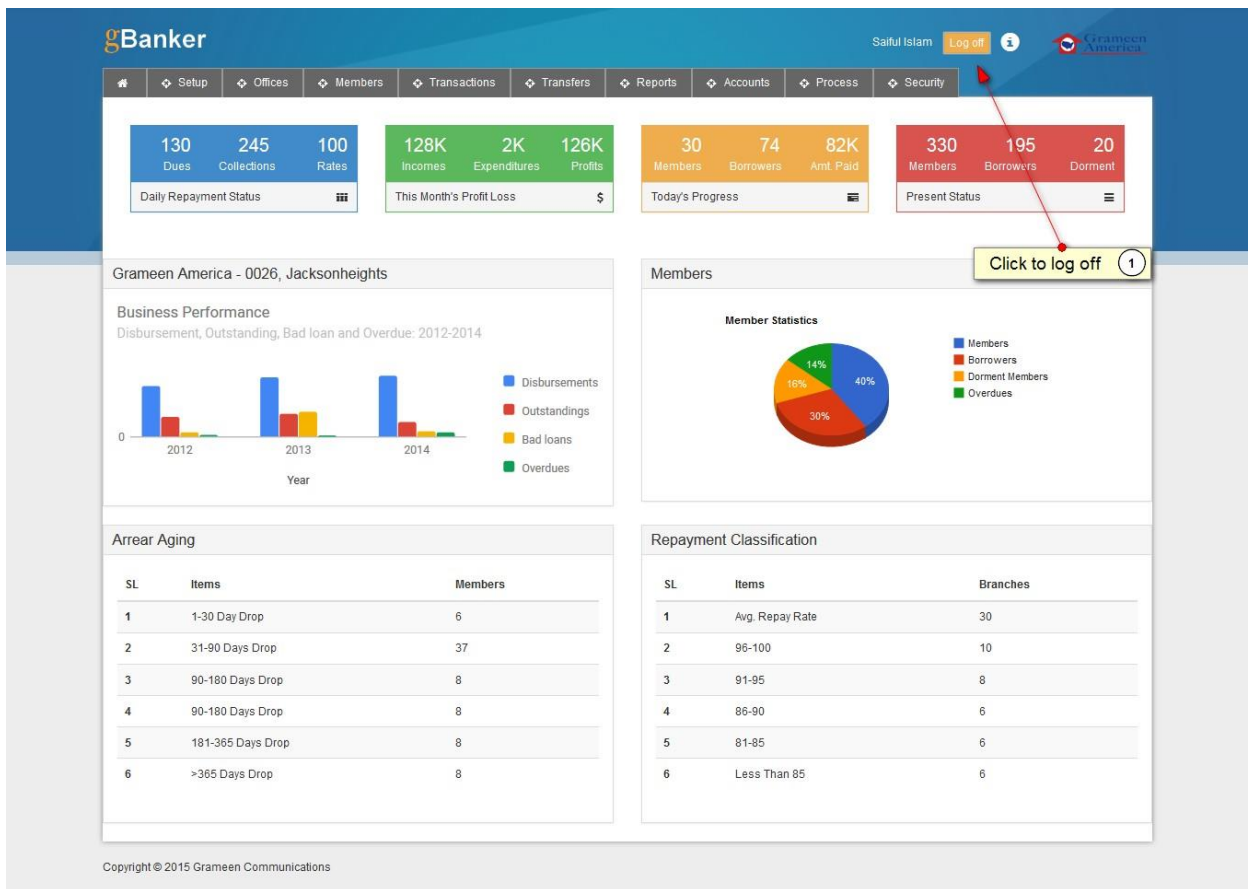
SL	Items	Members
1	1-30 Day Drop	6
2	31-90 Days Drop	37
3	90-180 Days Drop	8
4	90-180 Days Drop	8
5	181-365 Days Drop	8
6	>365 Days Drop	8

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

*Fig 3.5A: Information Icon*

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

### 3.6 Exiting the System

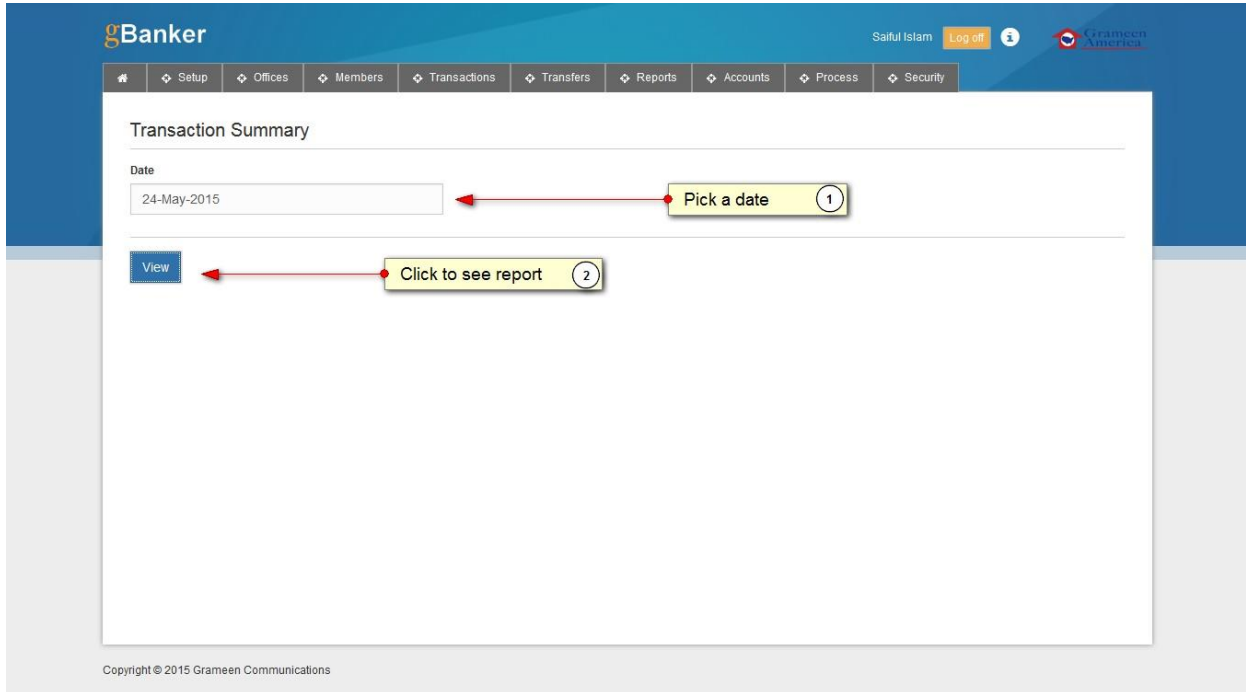


*Fig 3.6A: Exiting System*

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

## 4.0 Reporting

### 4.1 Transaction Summary



*Fig 4.1: Transaction Summary*

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

## 4.2 Paid off List

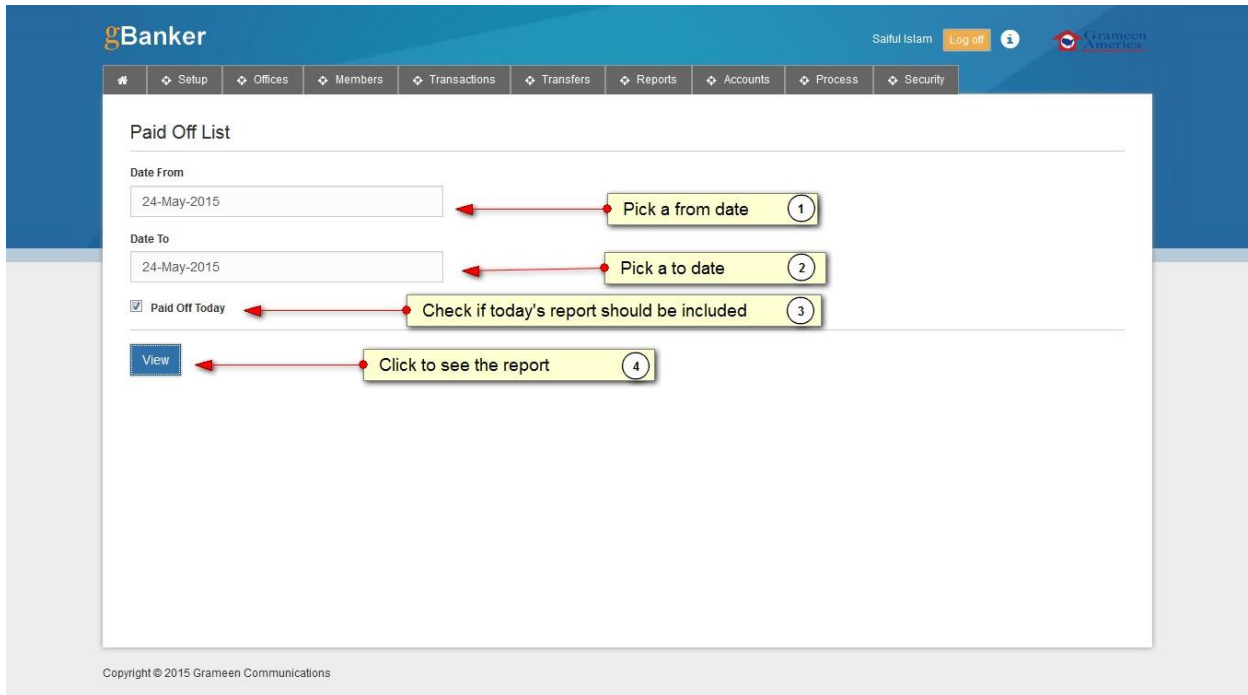
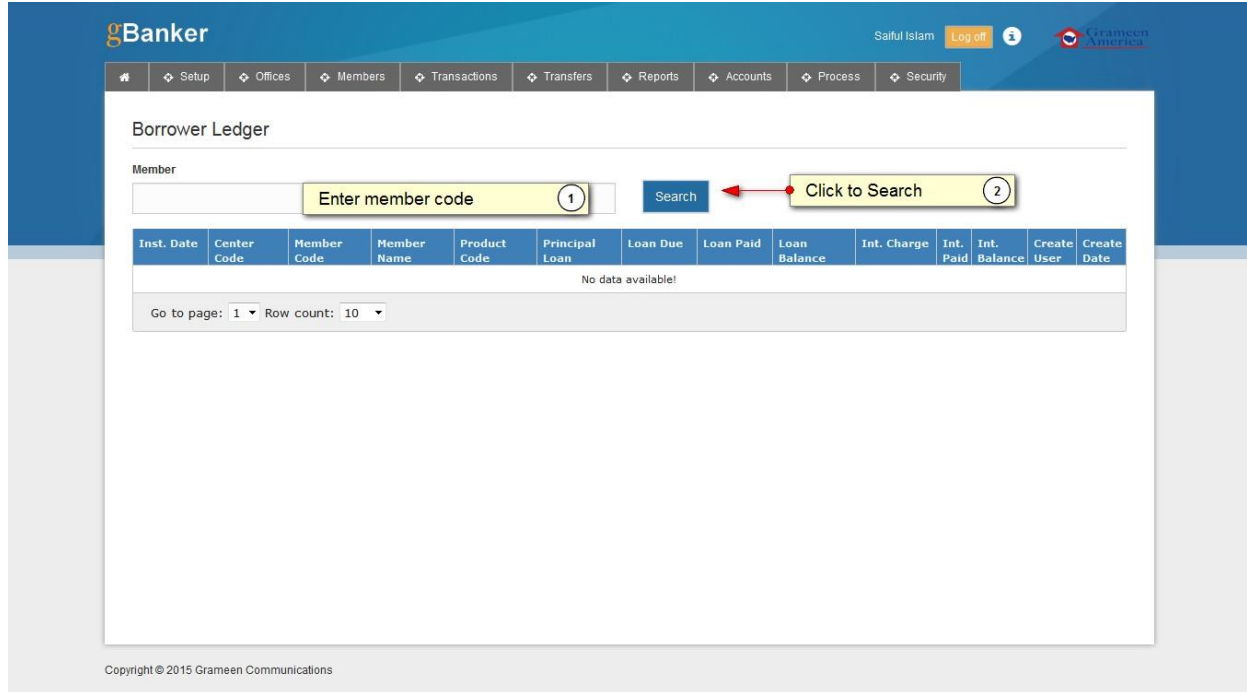


Fig 4.2: Paid Off List

1. Pick a FROM date
2. Pick a TO date

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

### 4.3 Borrower Ledger



*Fig 4.3: Borrower Ledger*

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

## 4.4 Loan Ledger

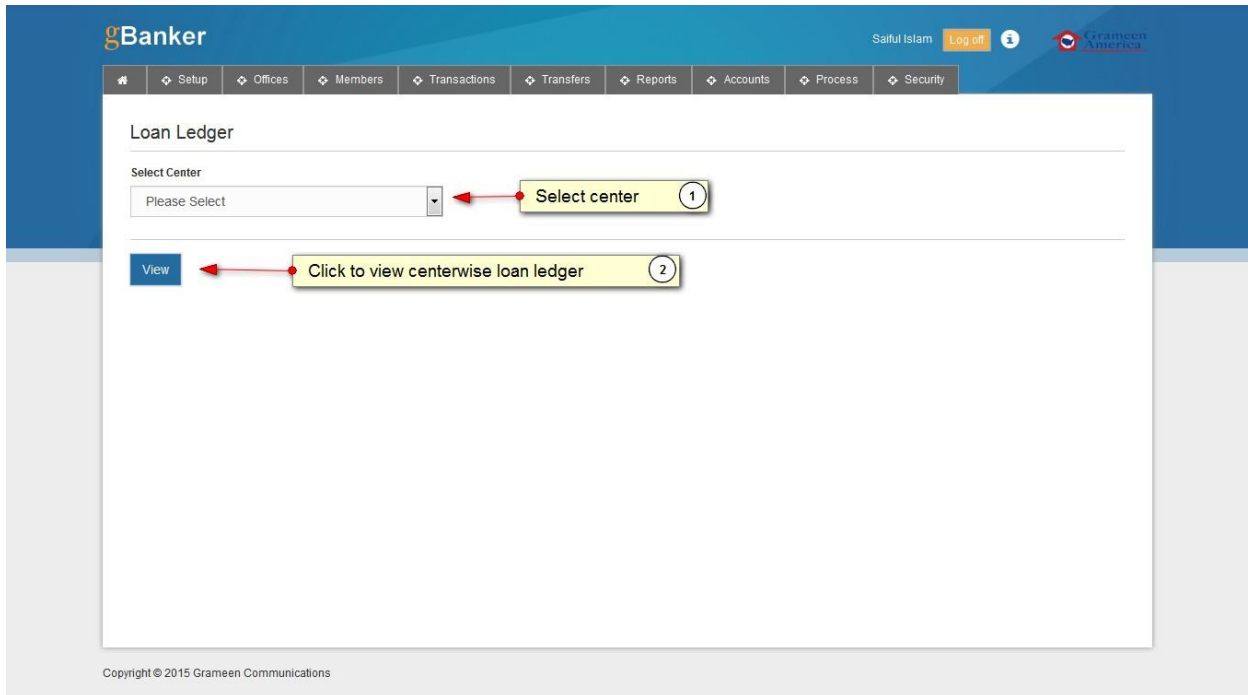
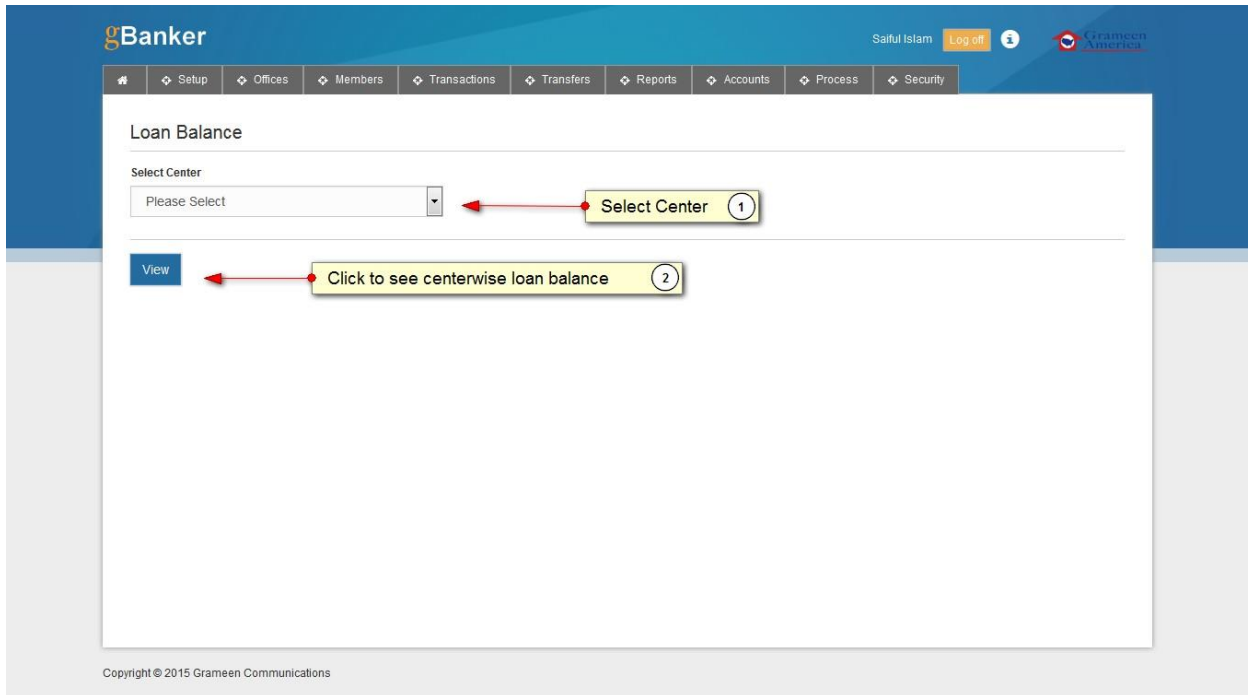


Fig 4.4: Loan Ledger

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

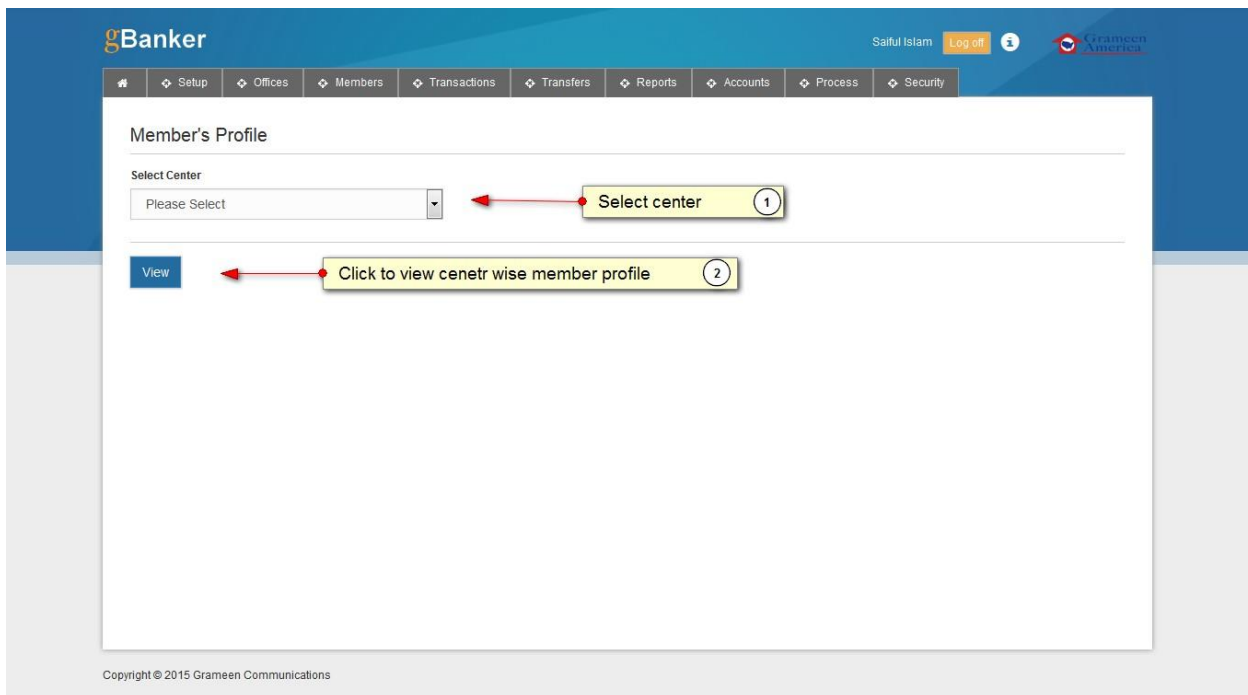
## 4.5 Loan Balance



*Fig 4.5: Loan Balance*

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

## 4.6 Member's Profile

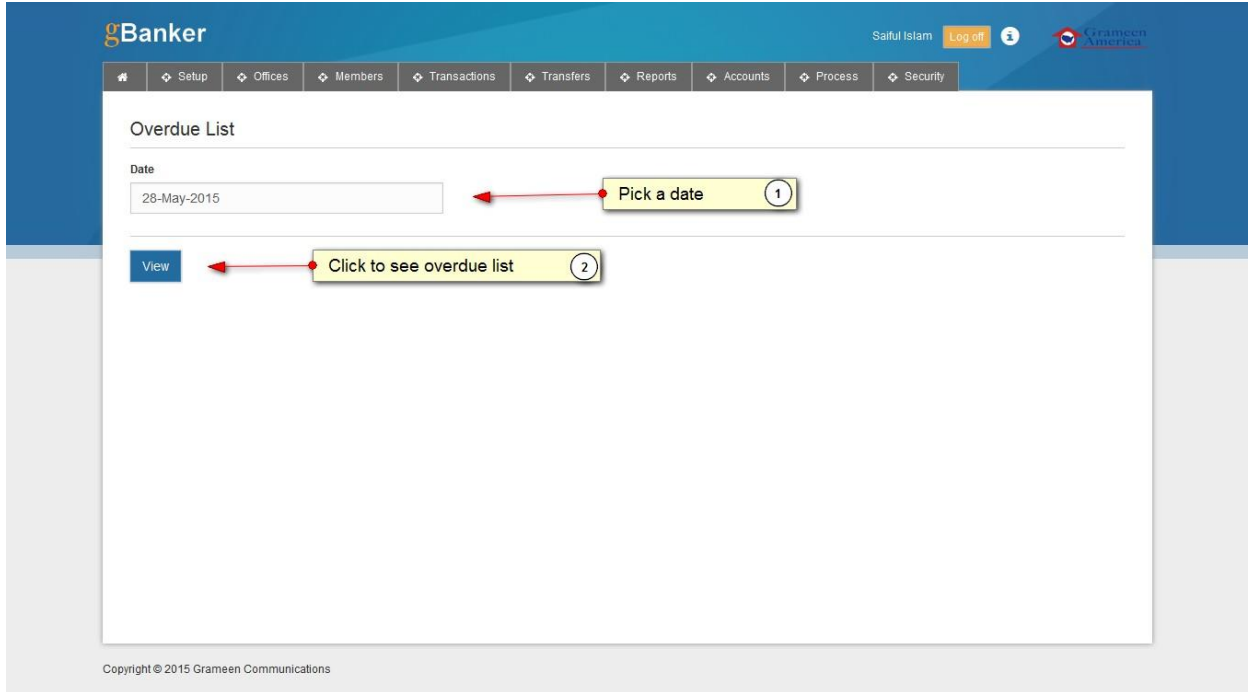


*Fig 4.6: Member's Profile*



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

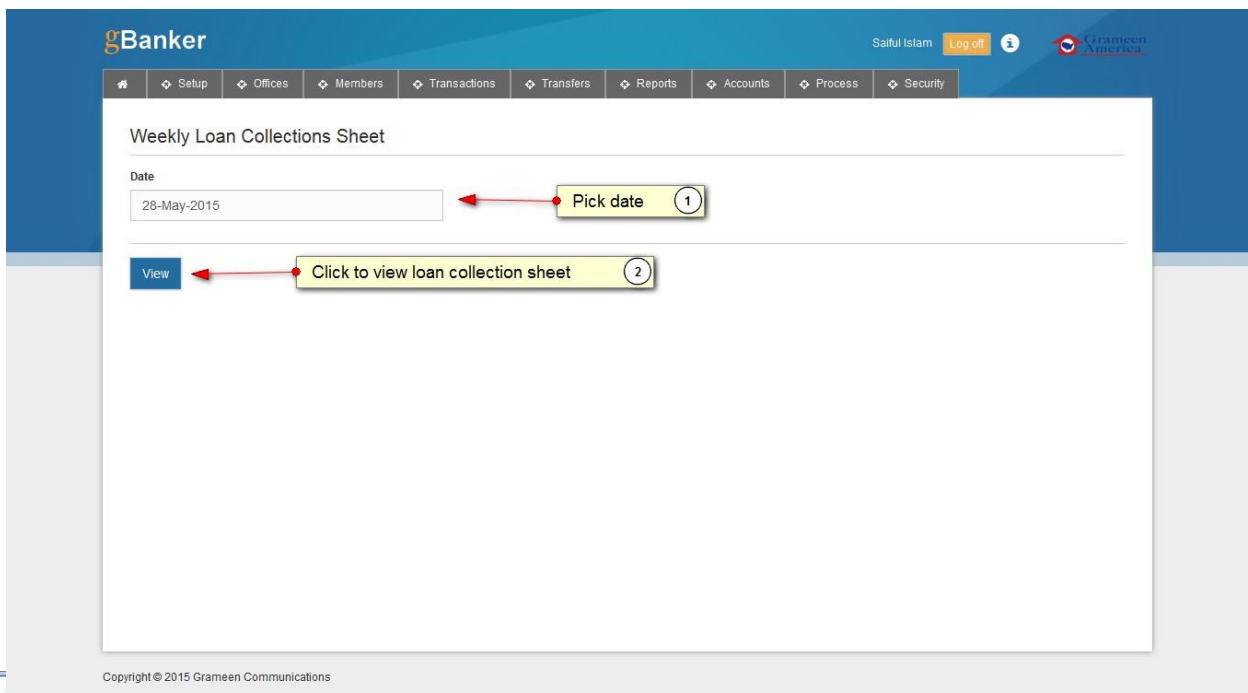
### 4.7 Overdue List



*Fig 4.7: Overdue List*

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

### 4.8 Weekly Collection Sheet



*Fig 4.7: Weekly Collection Sheet*

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

#### 4.9 Staff wise Performance

Staffwise Performance

Date From  
28-May-2015

Date To  
28-May-2015

Report  
Part 01

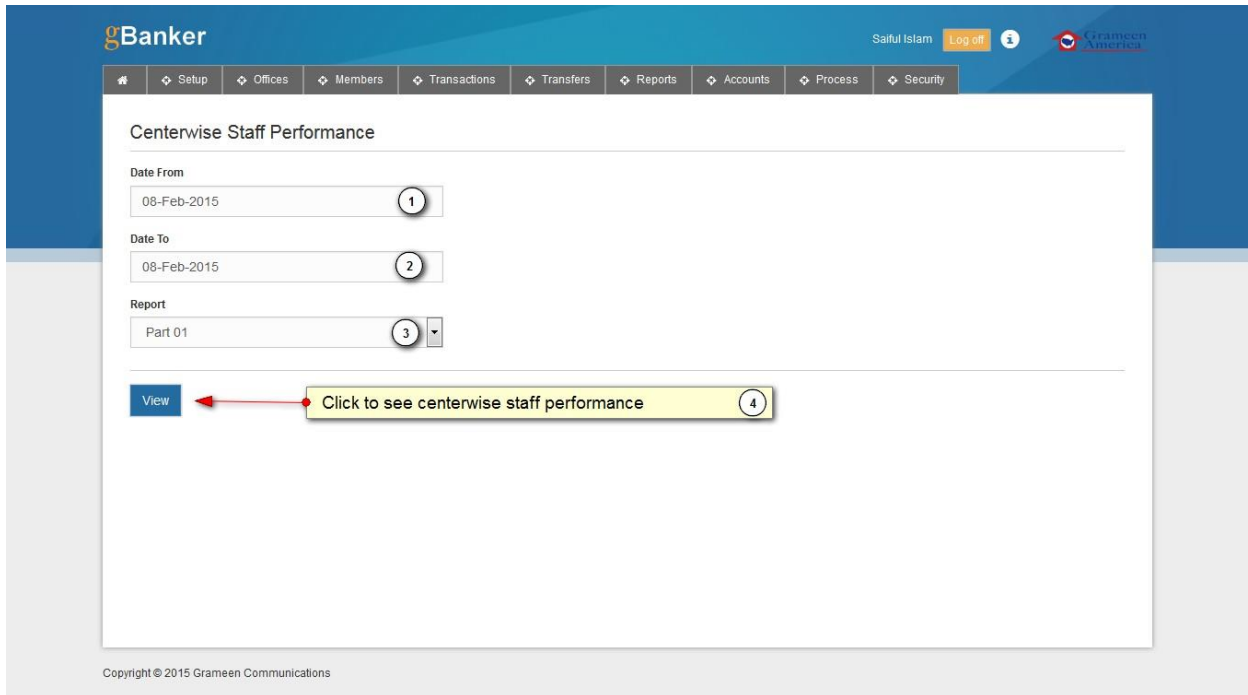
View

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*Fig 4.9: Staff wise Performance*

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

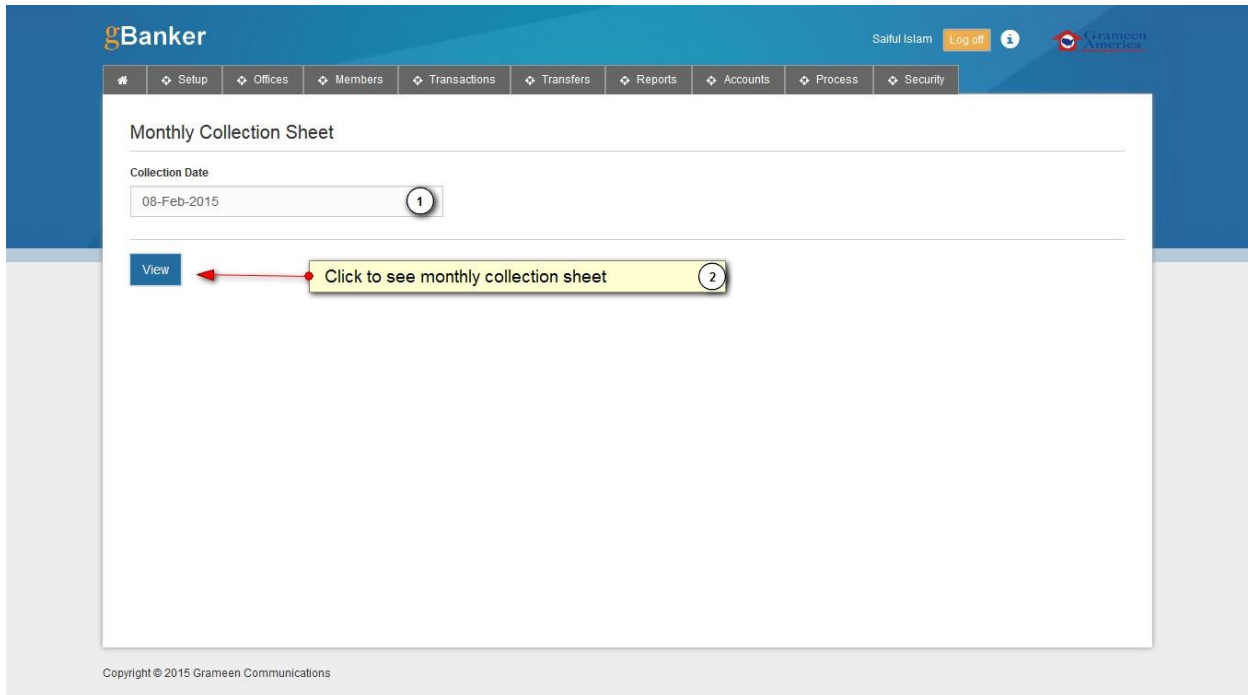
## 4.10 Center wise Staff Performance



*Fig 4.10: Center wise Staff Performance*

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

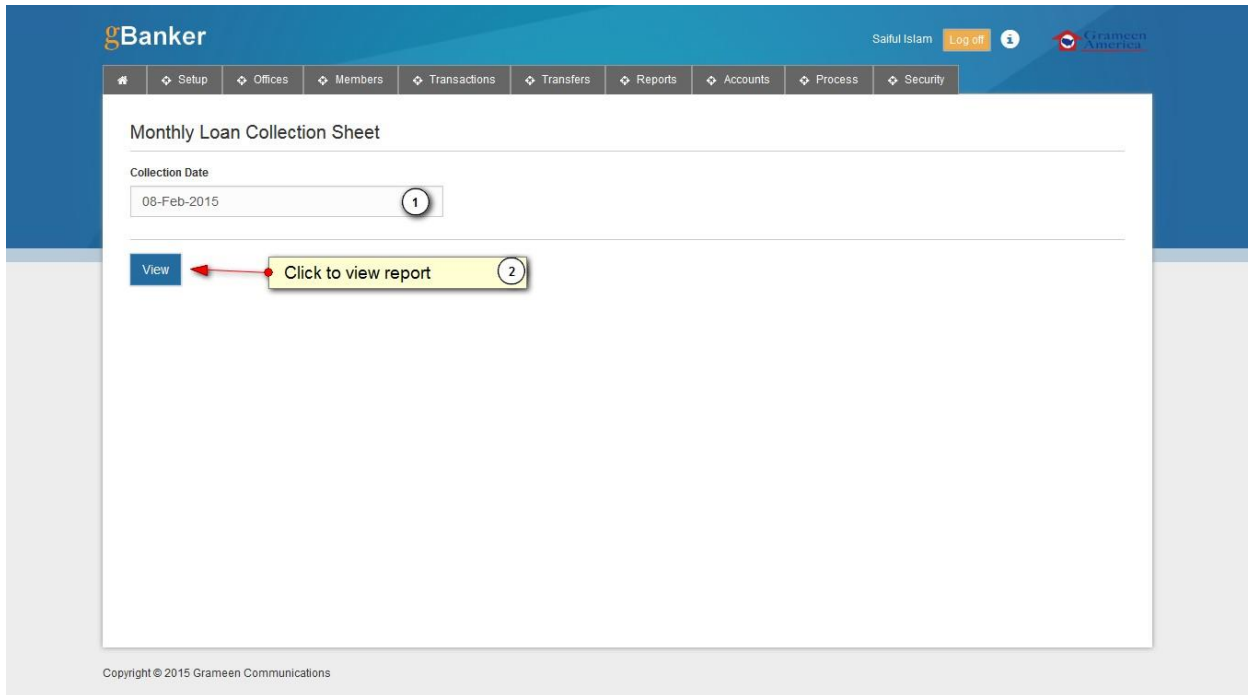
## 4.11 Monthly Collection Sheet



*Fig 4.11: Monthly Collection Sheet*

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

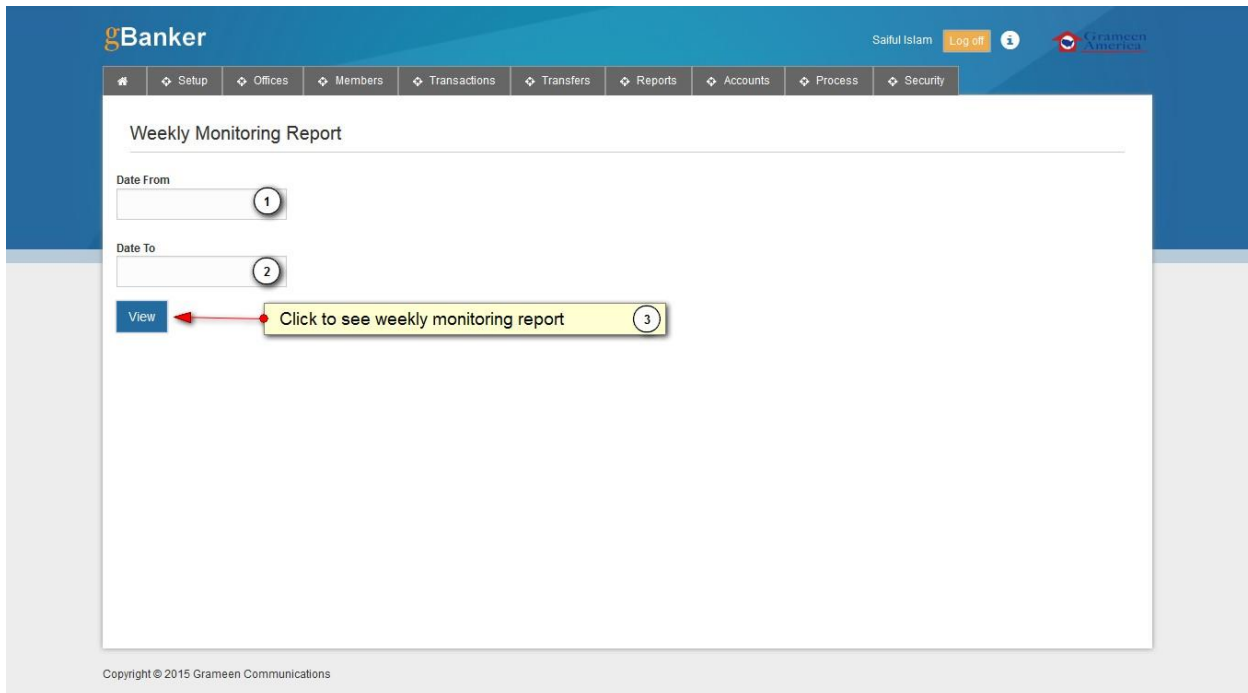
## 4.12 Monthly Loan Collection Sheet



*Fig 4.12: Monthly Loan Collection Sheet*

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

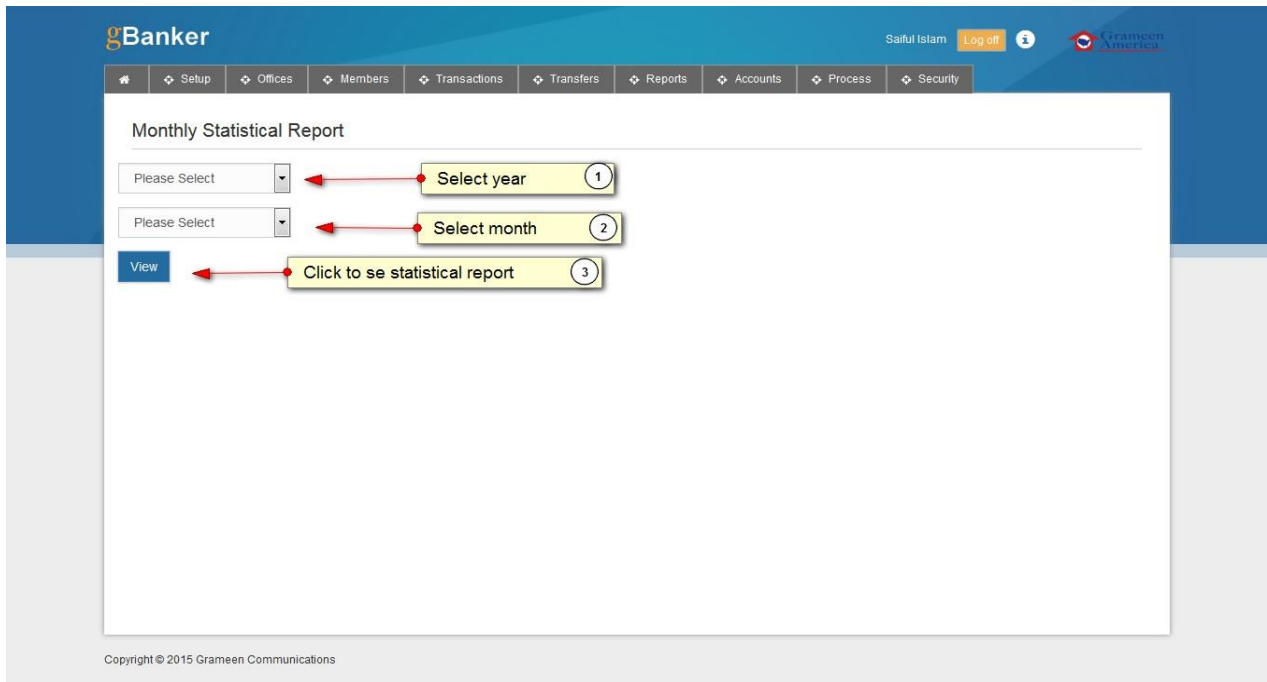
## 4.13 Weekly Monitoring Report



*Fig 4.13: Weekly Monitoring Report*

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

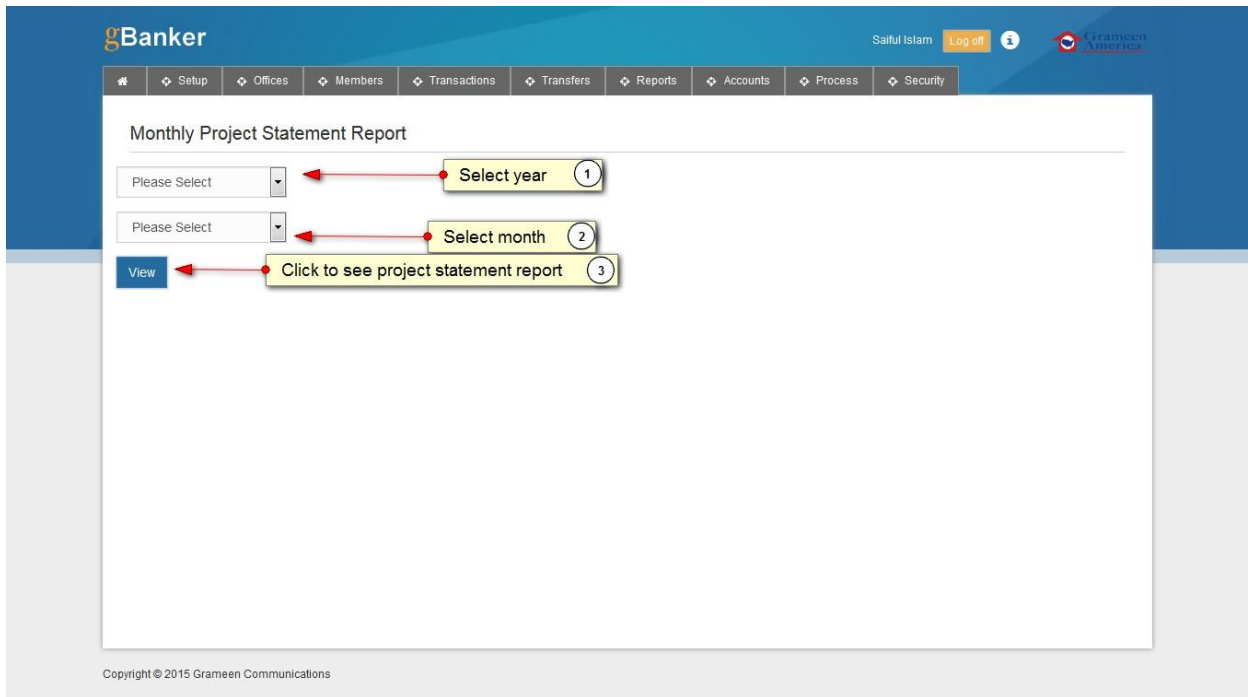
#### 4.14 Monthly Statistical Report



*Fig 4.14: Monthly Statistical Report*

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

## 4.15 Monthly Project Statement



*Fig 4.15: Monthly Project Statement*

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