



LokOS- User Manual-
New Transaction Module (Mobile App Ver 2.2.5)

Document Version: 1.0

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1. Summary

This User Manual Document provides an overview of the new transaction processes for the **LokOS Mobile App**, to help users understand its functionalities and implementation. It explains the overall process for the transaction/meeting module (complete overhaul with respect to UI/UX).

This **Version 2.2.5** of the LokOS Mobile App has considered improvements to promote seamless user experience. The below are the points to be considered:

- Latest LokOS Mobile App with completely revamped functionality and UI/UX with respect to SHG Registration.
- Latest LokOS Mobile App with completely revamped functionality and UI/UX with respect to Member Registration.
- Latest LokOS Mobile App with completely revamped functionality and UI/UX with respect to **SHG and Member Transactions**.
- Latest UI/UX improvements for all the meeting forms and screens in the LokOS mobile App.
- Several UI/UX enhancements to improve the overall User Experience and Mobile App looks and feel.
 - VO/CLF Profile Synchronization Screen
 - Set GP/Village Screen.
- Several other issues and bug fixes.

The succeeding sections of this User Manual detail the overall process and functionality flow for the **Updated Transaction/Meeting Module** in the LokOS Mobile App.

2. General Meeting

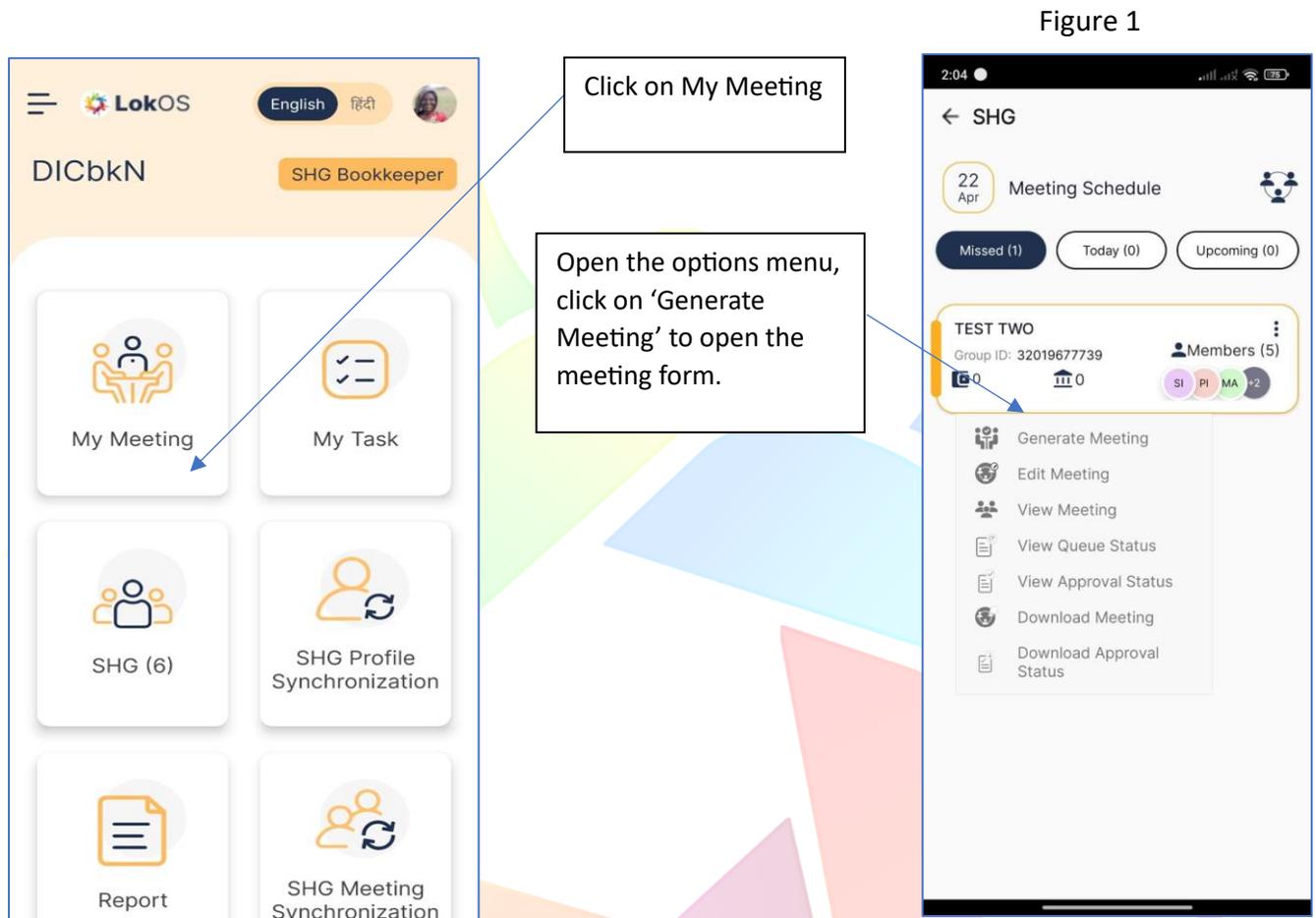
This section outlines the process of generating a general meeting and filling in the required details to close that meeting as per the new UI/UX and functionality.

2.1 Generating A Regular Meeting

To generate a general meeting follow the steps below:

1. Login into the LokOS Mobile Application (Version 2.2.5).
2. On the App Home page, click on the **My Meeting card**.
3. Find the SHG for which you wish to generate the meeting and click on the three dots to open the option menu.
4. Select Generate Meeting from the option menu. If you have already created a meeting you can click on Edit Meeting to fill out the details.

Figure 1 can be referred to for a better illustration.



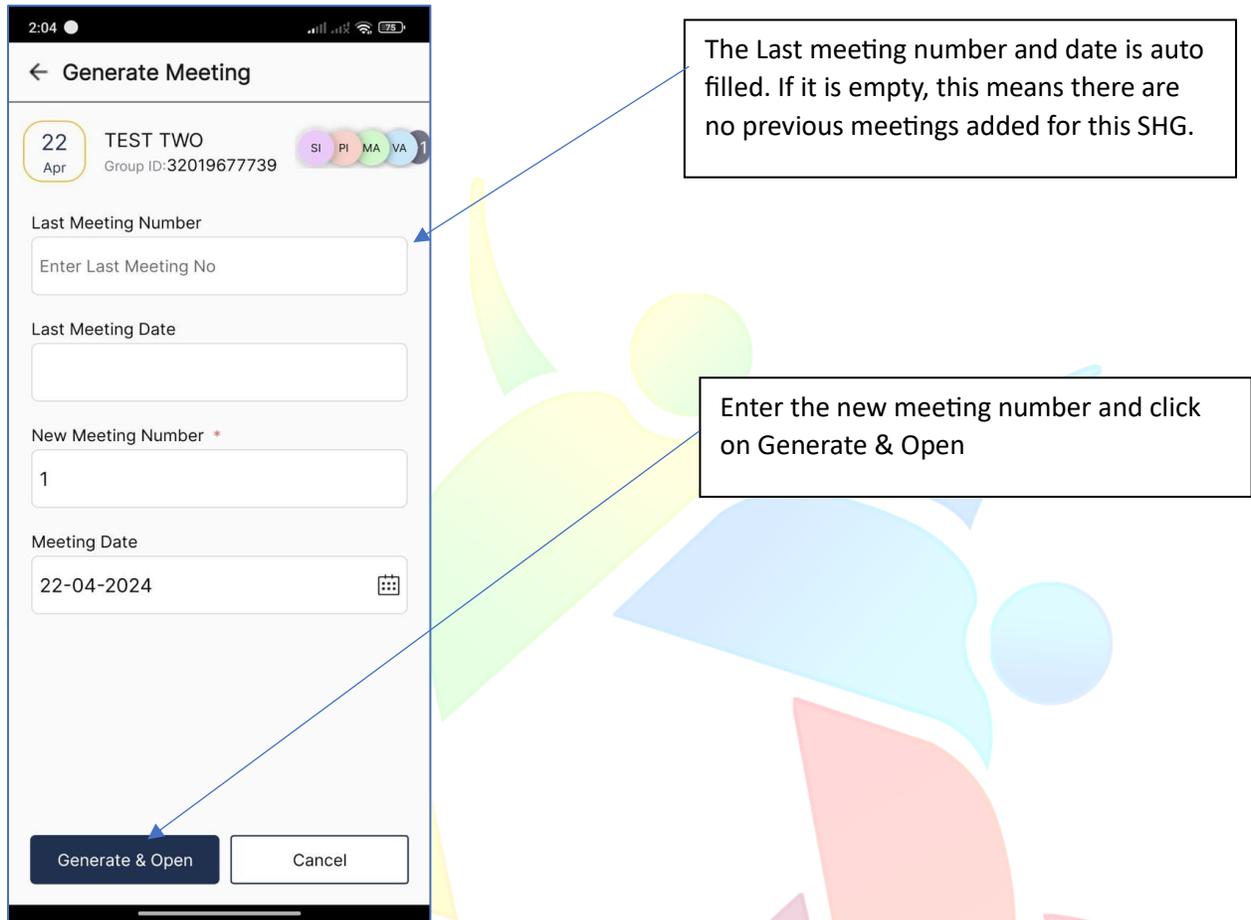
5. The Last meeting number and date is auto filled. If it is empty, this means there are no previous meetings added for this SHG.

6. Now, enter the New Meeting Number. And Meeting Date.

Note: If you are creating the meeting for an SHG for the first time, the Last Meeting Number field will be empty and New Meeting Number will become 1. If the gap between the last meeting and current meeting is more 12 or more than 12, a Cut-Off meeting will be generated.

7. After Entering the details, click on Generate & Open to create a General Meeting.

Figure 2

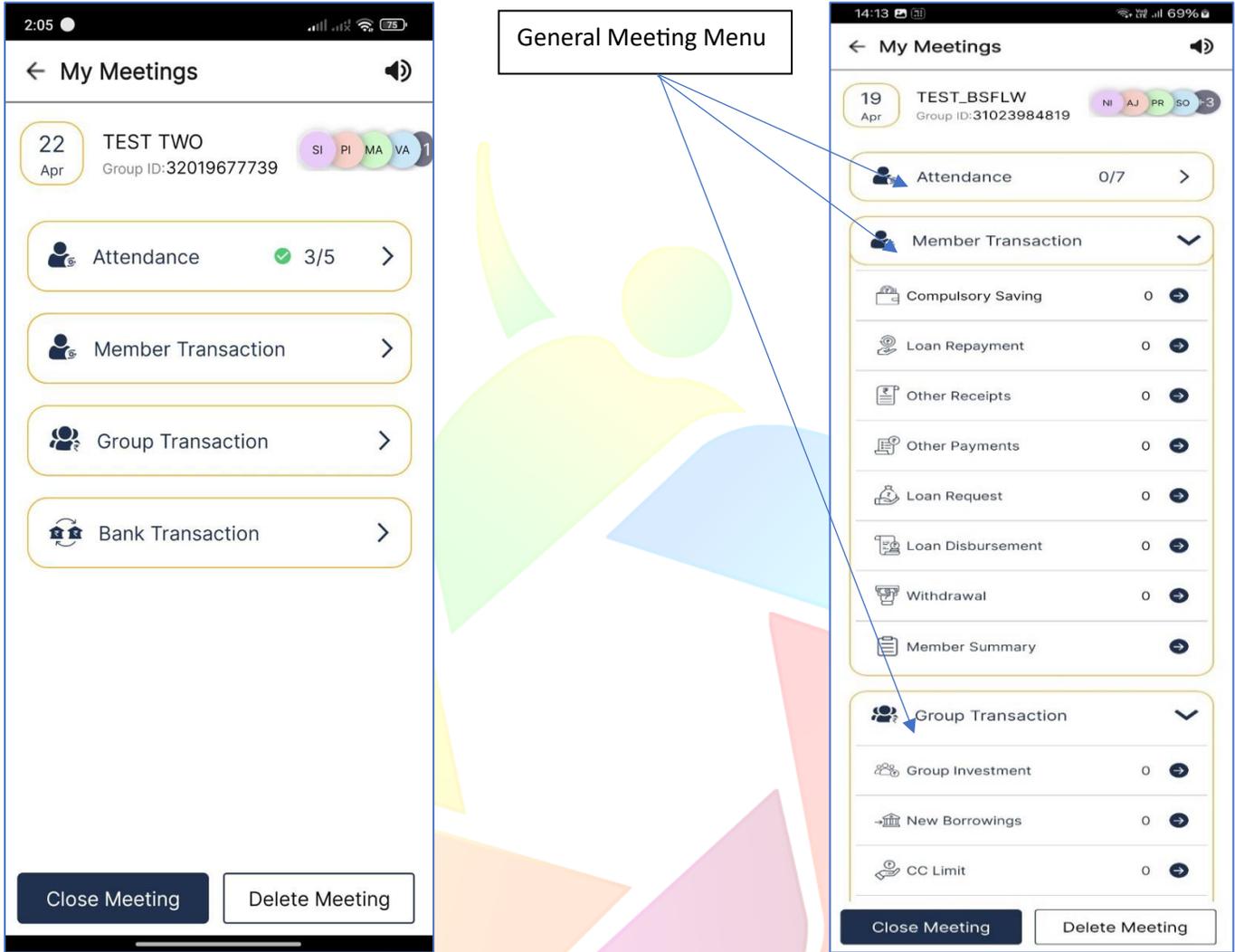


8. The user will land on the Meeting/Transaction Menu screen with the following major sections:

- Attendance
- Member Transaction
- Group Transaction
- Bank Transaction

Please refer to Figure 3 for more illustrative details.

Figure 3

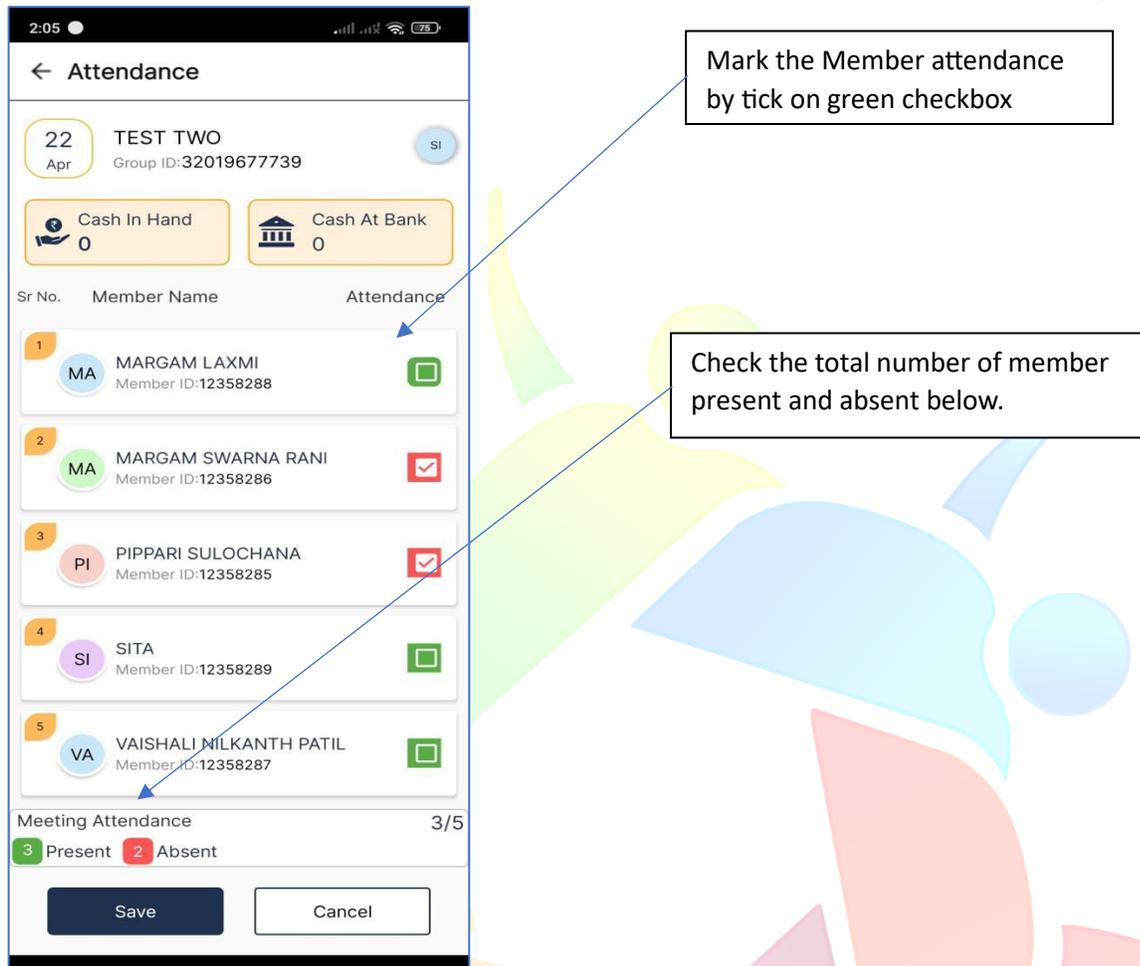


2.2 Marking Member Attendance & Adding Compulsory Savings

This section provides an overview of the process for marking SHG member attendance and documenting their compulsory savings date.

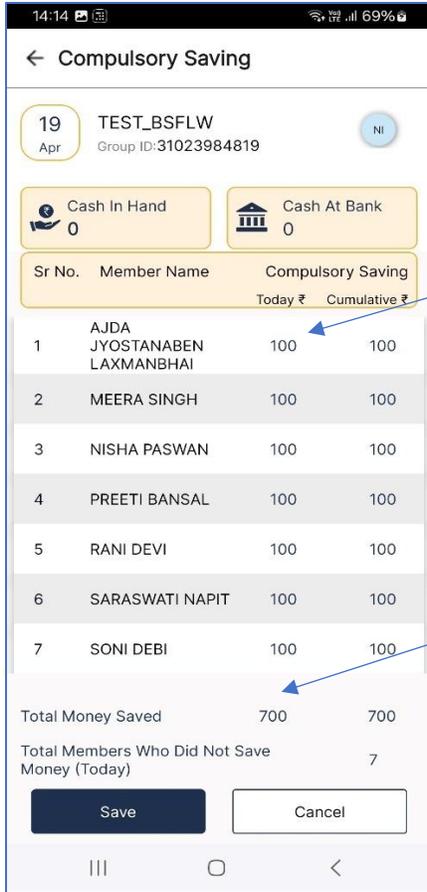
1. In the attendance menu, tick on the green checkbox to mark the attendance of each member present in the meeting. Once you click Save, the unmarked members will be marked as absent.
2. You can see the count of present and absent members at the bottom of the screen.

Figure 4



3. Clicking on Compulsory Savings enter the compulsory saving amount for each member and click Save. The total money saved in this meeting will be visible at the bottom.
4. The user can also see the number of members who did not give the contribution to compulsory savings in this meeting.
5. The cumulative savings for each member from all the previous meetings is also shown to the user.
6. **Cash in Hand Tab:** The cash in hand tab shows the total money that is available in SHG as cash. The Cash in Hand will change automatically as the bookkeeper will fill the different sections in the meeting menu.
7. **Cash In Bank Tab:** The cash in bank tab shows the SHG money available in the bank. This will also change as the bookkeeper fills in the forms on the meeting menu.

Figure 5



Enter the compulsory savings amount given by each member in this meeting.

Total money saved in this meeting is automatically calculated at the bottom.

2.3 Other Receipts- Member

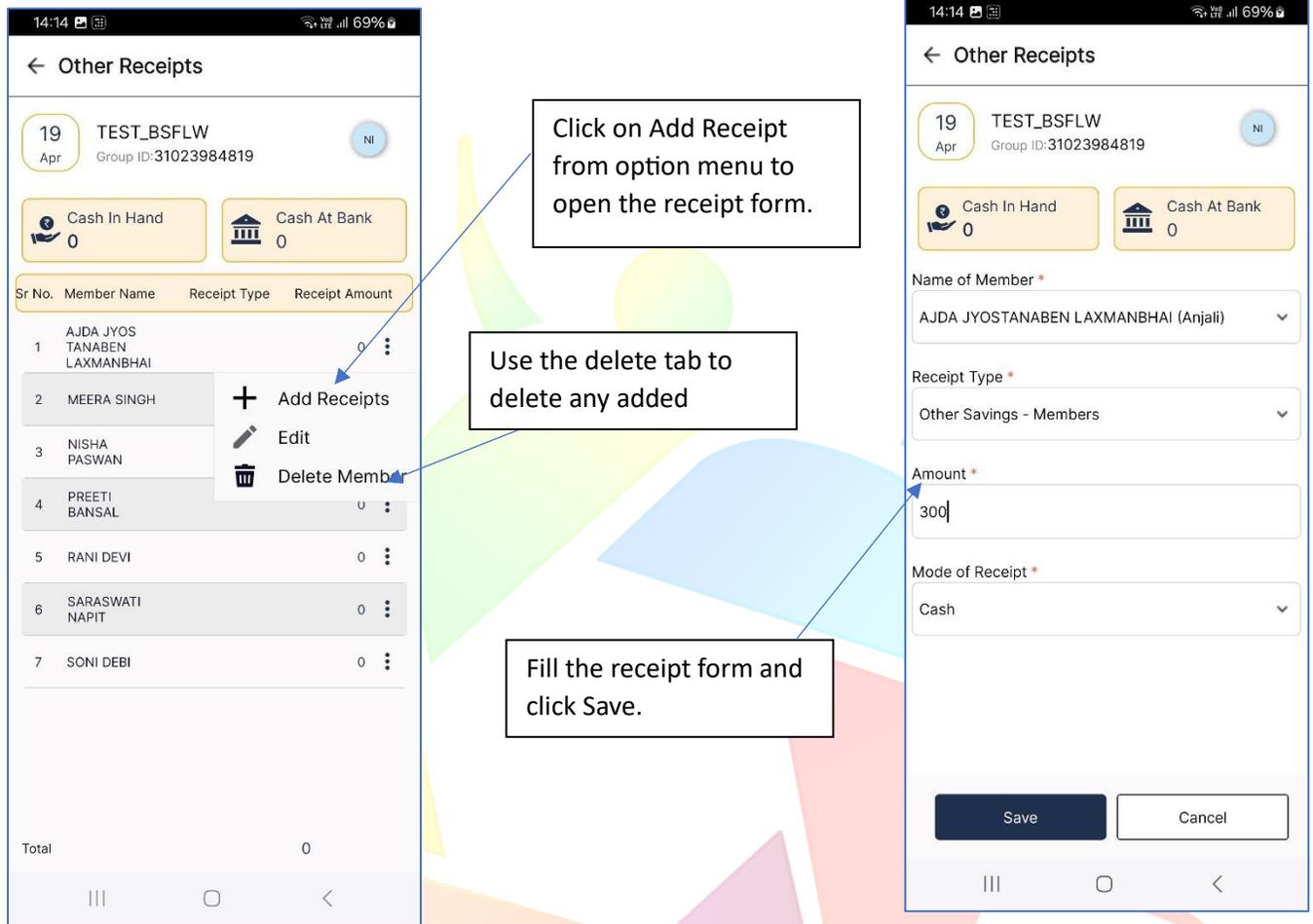
The Other Receipts section allows the Bookkeeper to enter the details of any money received from the member other than loan-related repayments. These include investment in VO, Penalty, Membership Feeds, etc.

Here are the steps to fill the details of receipts received from Members during the meeting:

1. Click on the Other Receipts. You will see the list all the member present in the meeting.
2. Go to the three dots menu and click the '+' tab to add a receipt for a member.
3. This will open the receipt form, select the receipt type, enter the amount, and mode of receipt (Cash, Bank, or Online).

Please refer to Figure 6 for more information.

Figure 6



4. The user can add multiple receipts for each member, and they will show in the Other Receipts menu.
5. On adding a receipt, the 'Cash in Hand' and 'Cash at Bank' amount in the top cards will change. It will increase with the same amount as added to a receipt.

2.4 Other Payments- Member

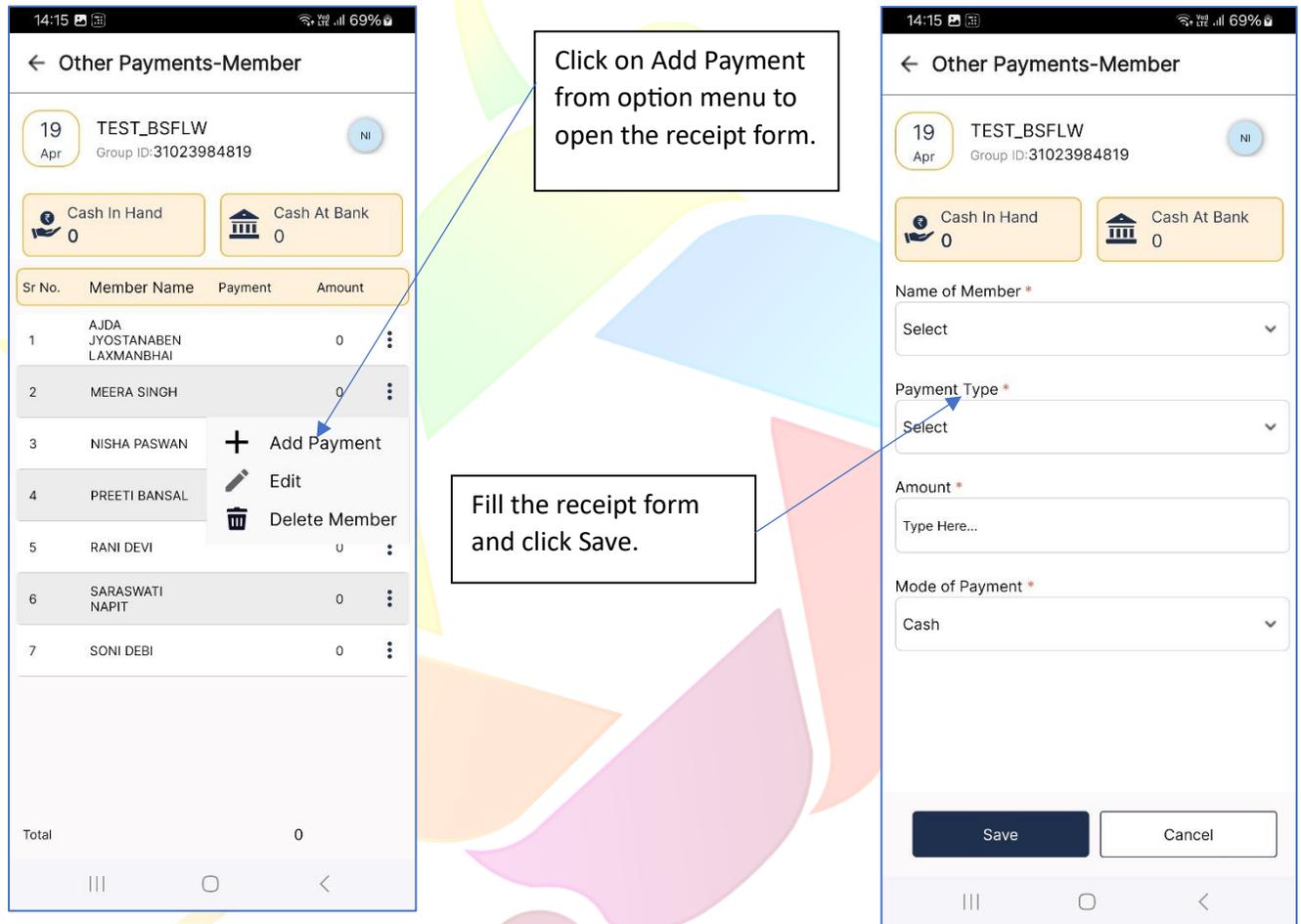
This section is used to document the details of any fund given to a member by the SHG other than loans. These include Grant/Donation and Dividend Payment. The amount that is given to the member is automatically deducted from the Balance in Hand or Bank depending on the mode of payment.

Follow the steps below to add payment for each member:

1. Click on the three dots menu and select '+' to add a new payment to the selected member.
2. On the payment form, choose the payment type, enter the amount, and select the mode of payment. Click Save. Figure 7 can be referred to for better clarity.

Note: The amount given cannot be greater than Cash available in hand or bank. Otherwise, it will show an error.

Figure 7



3. The user can add multiple payments for each member. They will show in the list on the Other Payment screen.

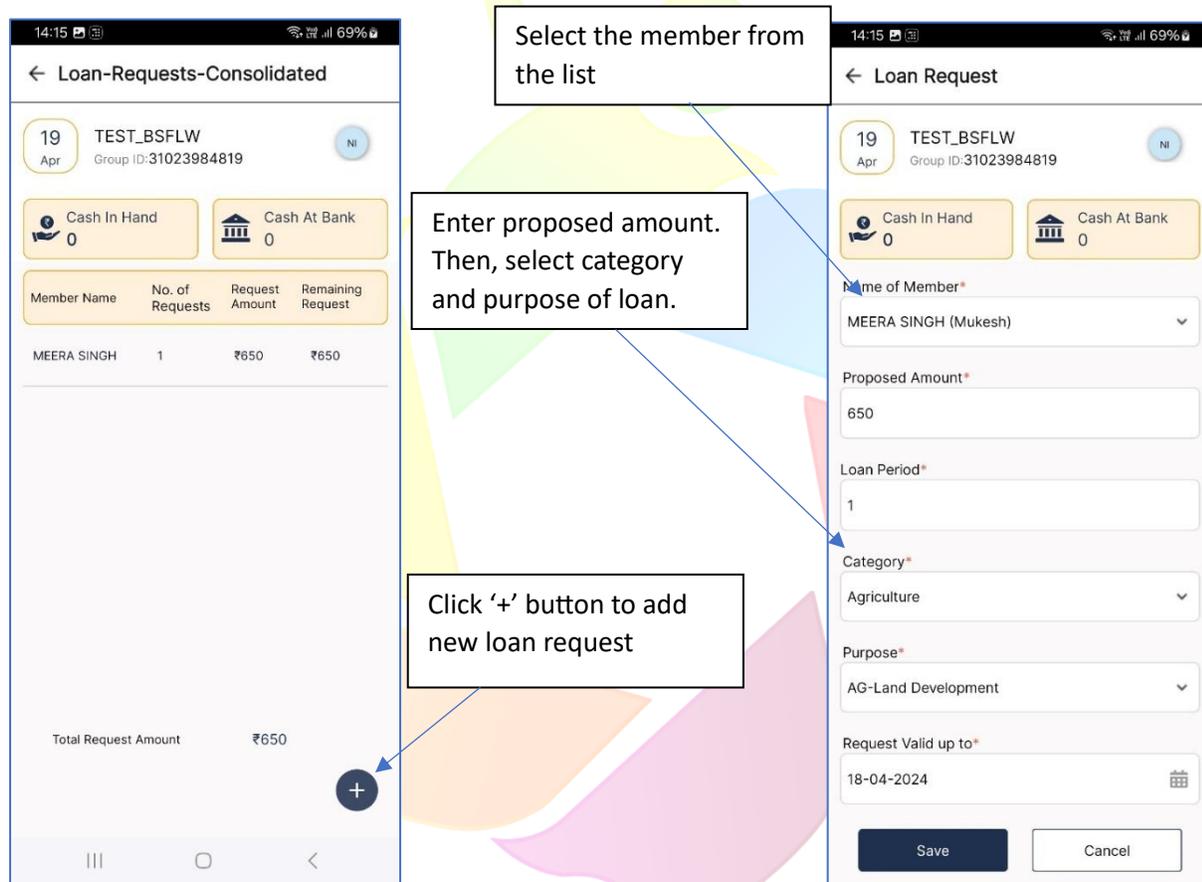
2.5 Loan Request – Member

If a member wants to avail themselves of a new loan in this meeting, the Bookkeeper can add loan request for that member using this section. Multiple loan requests can be added for a single member.

Follow the steps to add the loan requests for each member:

1. Click on '+' button to open the loan request form.
2. Select the name of the member and enter the loan amount proposed by the member.
3. Enter the loan period and choose the loan category and purpose.
4. Now, choose the validity Date and click Save to add the loan request for this member.
5. A list of all the loan requests is shown on the menu.

Figure 8



2.6 Loan Disbursement – Member

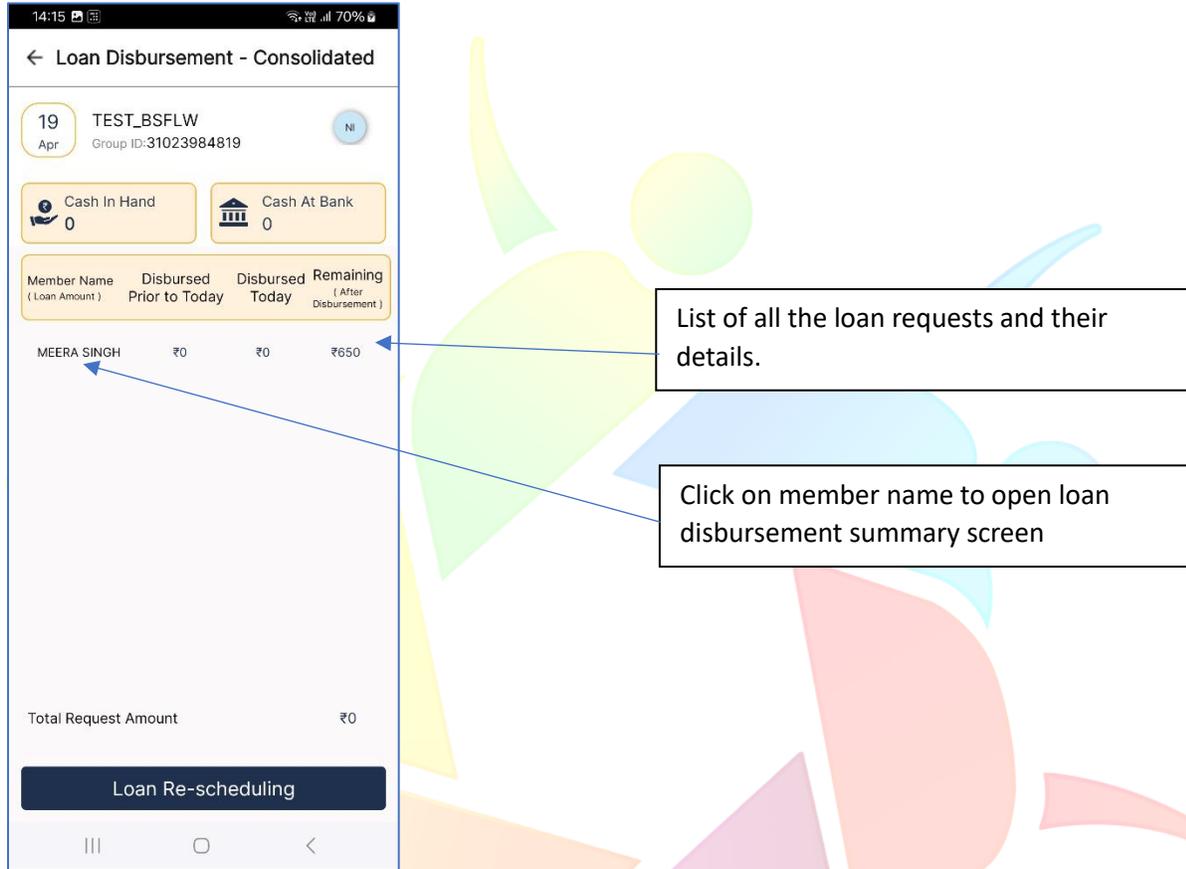
Using this section, the bookkeeper can enter the details of all the loan amount given to the members against their loan requests (see section 2.6). The bookkeeper can also readjust the loan period and add moratorium period, if required to the loan.

Here are steps for loan disbursement data entry in the meeting:

1. The Bookkeeper can see the list of all loan requests on the Loan disbursement – Consolidated screen.
2. Click on the member's name in the list to enter the details of the loan amount given to him.

Refer to Figure 9 for more illustrative details.

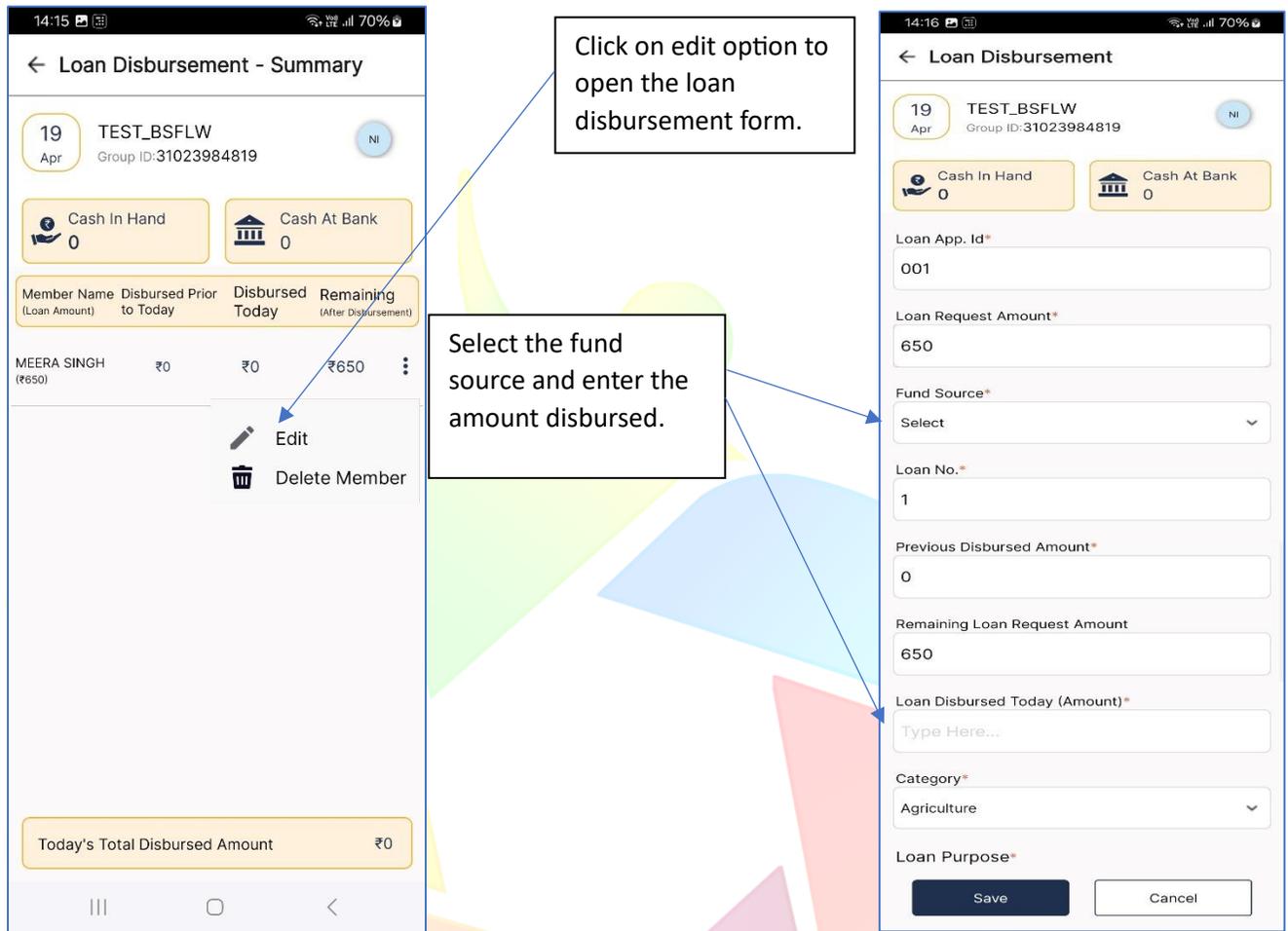
Figure 9



3. In the Loan Disbursement – Summary menu, open the options menu and select edit.
4. This will open the loan disbursement form.
5. Choose the fund source and enter the loan amount disbursed to the member.
6. The Bookkeeper can also change the loan period, and other details if necessary.

Figure 10 below can be referred to for more clarity.

Figure 10



7. To view and edit the EMI schedule of a member, click the 'Disbursed Amount Today'.
8. Once the loan amount is disbursed, the same is deducted from the total Cash in Hand or Bank depending on the mode of payment.

2.7 Withdrawal – Member

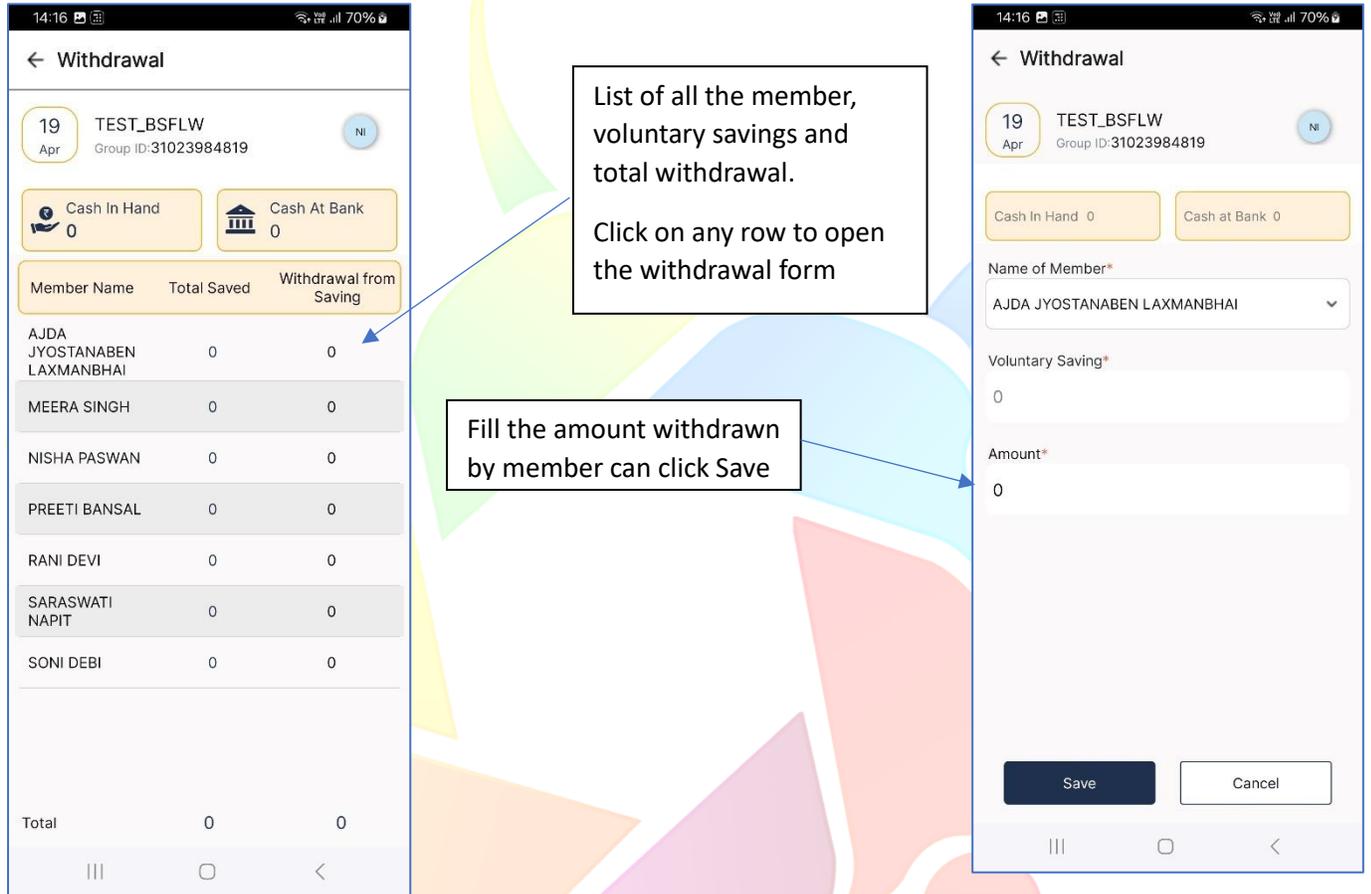
The withdrawal menu is used by the bookkeeper to document the transactions where the member has withdrawn money from her voluntary savings during the meeting. The bookkeeper will select the member and add how much money she has withdrawn from their voluntary savings at the SHG.

Follow the steps below to enter the withdrawal details:

1. You can see the list of all members, their total voluntary savings, and total withdrawal in the withdrawal menu.
2. Click on any member to open the withdrawal form.

3. Enter the amount and click Save.
4. The amount will be auto deducted from the Cash in Hand tab at the top of the screen.

Figure 11

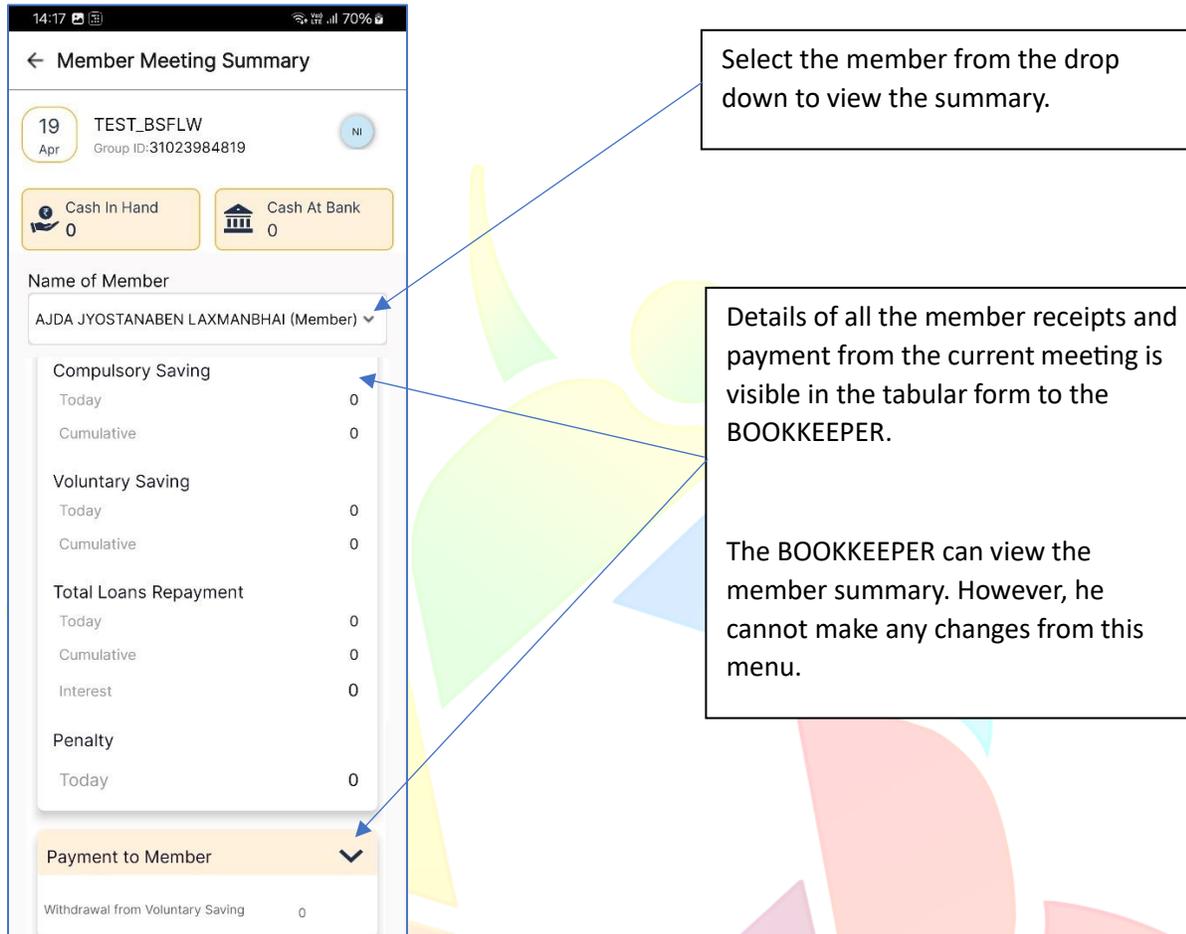


2.8 Member Summary

The Member Summary screen provides the details of transactions happening in the current meeting. It includes any savings by members in this meeting, loan requests, loan repayments, etc.

Figure 12 can be referred to for more detailed information.

Figure 12



Select the member from the drop down to view the summary.

Details of all the member receipts and payment from the current meeting is visible in the tabular form to the BOOKKEEPER.

The BOOKKEEPER can view the member summary. However, he cannot make any changes from this menu.

2.9 Group Investment

The Group Investment menu is used to enter the details of all the investments made by SHG between the last and current meeting. Investments can be made at VO, CLF, and Bank. There are different types of investments for each of the above institutions.

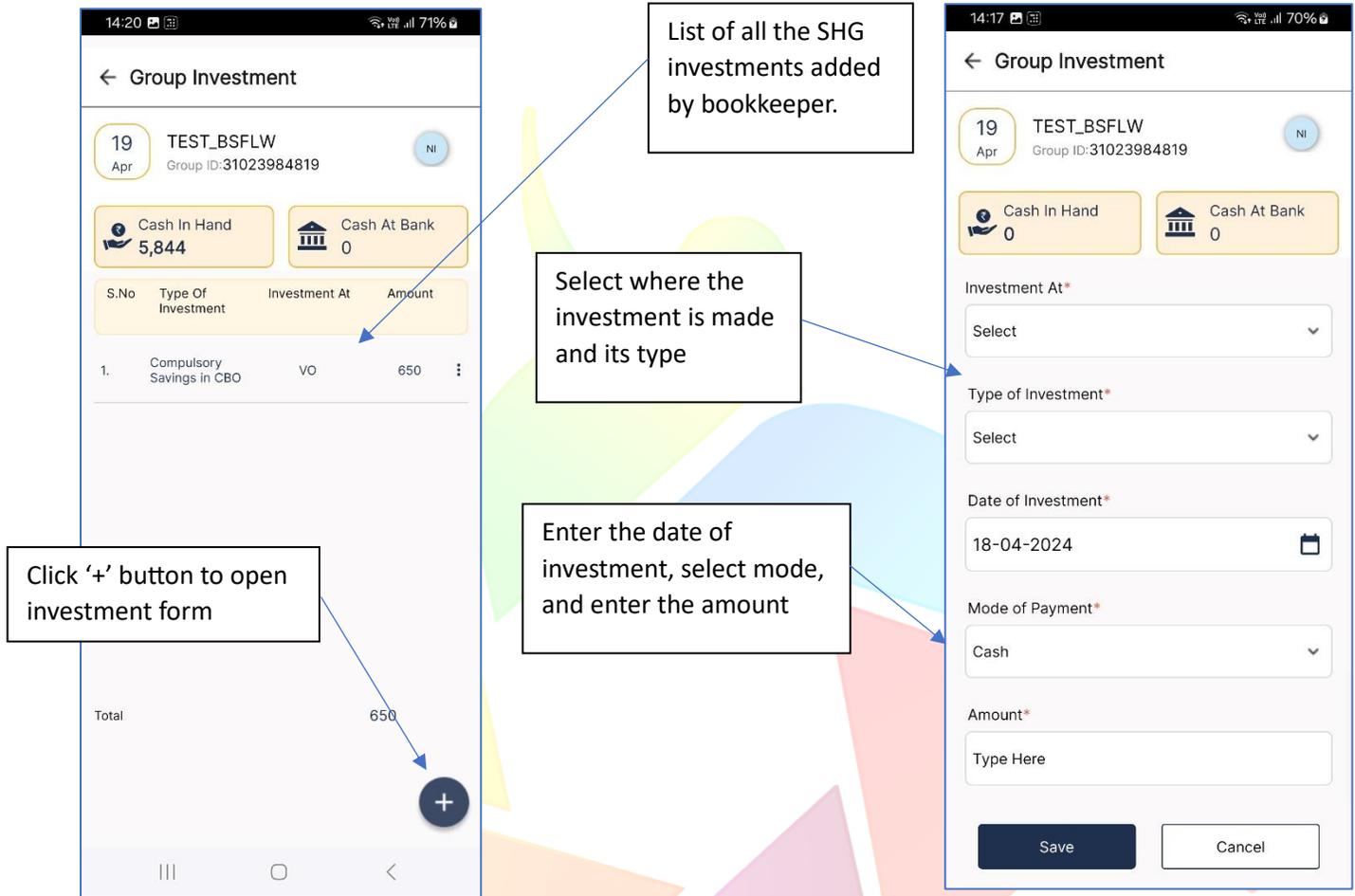
Follow the steps to document the SHG investments:

1. Click on the '+' button to open the investment form.
2. Select where the investment is made, i.e. VO, CLF, or Bank. Then, you can choose the type of investment.
3. Enter the investment date, select mode of payment, and enter the investment amount. Click Save.

Note: You can only add the amount that is equal or less than the amount in Cash in Hand or Bank tab depending on the mode of payment.

4. The list of all the investments added will be visible on the menu.

Figure 13



2.10 New Borrowings – Group

If SHG has taken any Group loan between the last and current meeting, the bookkeeper can use this menu to add the details. Multiple loans can be added for a SHG by the bookkeeper.

Here are the steps for adding Group loan details:

1. Click on the '+' button in the New Borrowings Screen to open the loan form.
2. In the loan form, choose the **Institution** from where the loan is to be borrowed. Then, enter SHG's **loan account No.** as shown in figure 14.
3. Next, choose the effective date. This is the loan request validity date.
4. Now, choose the Fund Source and Type of Loan.
5. Enter the Loan Disbursal Date and Loan Amount received.
6. Fill in other details like Interest Rate, Loan Period, Loan repayment Frequency, and Moratorium Period. Click Save to add the Borrowing to the list.

- When the bookkeeper saves the form, the loan amount will be added to the Cash in Hand or Cash in Bank Tab at the top screen depending on the Mode of Receipt.

Figure 14

The image shows two screenshots from the LokOS mobile app. The left screenshot displays the 'Group New Borrowings' screen for a group named 'TEST TWO' (Group ID: 32019677739). It shows financial tabs for 'Cash In Hand' (33,000) and 'Cash At Bank' (0), a 'Term Loan' section, and a table of existing loans. A '+' button at the bottom right is highlighted with a callout box. The right screenshot shows the 'Group New Borrowings' form for a group named 'TEST_BSFLW' (Group ID: 31023984819). It includes fields for 'Institution' (VO), 'Loan Account No' (649494994), 'Loan Effective Date' (18-04-2024), 'Fund Source' (PMFME- Seed Capital), 'Type of Loan' (TL), 'Loan Disbursal Date' (18-04-2024), 'Loan Amount*' (350), and 'Interest Rate (Annually)*' (9.0). A 'Save' button is at the bottom.

Callout Boxes:

- List of all the new SHG Borrowings (Loans)
- Click on + Button to open New Borrowings Form
- Choose the institution from where SHG is getting the loan
- Choose the fund source and type of loan.
- Enter the Loan Amount and Interest rate

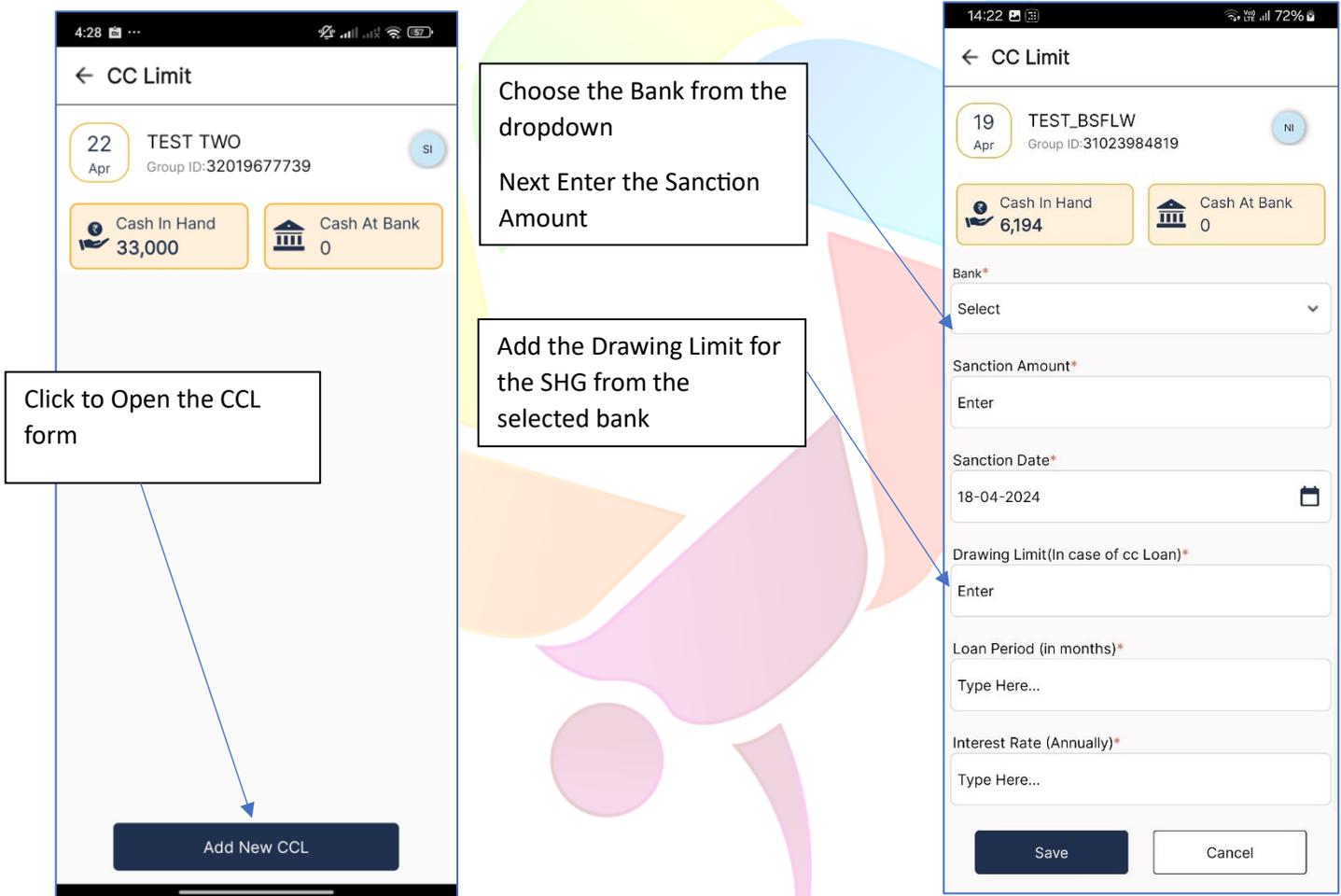
2.11 CC Limit

The CCL (Cash Credit Limit) Menu lets the bookkeeper add a New CC limit for the SHG. The CC limit allows banks to sanction loans to the SHGs based on their loan repayment performance from the past.

Here are the steps to add new CCL in the meeting:

1. Open the CC Limit Menu. Click on 'Add New CC Limit' to open the form.
2. Choose the Bank from the dropdown.
3. Next Enter the Sanction Amount and then select the Sanction Date.

Figure 15



4. Now, Enter the Drawing Limit and loan period in the form.
5. Type the interest Rate and click Save.
6. The Add CC limit will be visible in the list on the main screen.

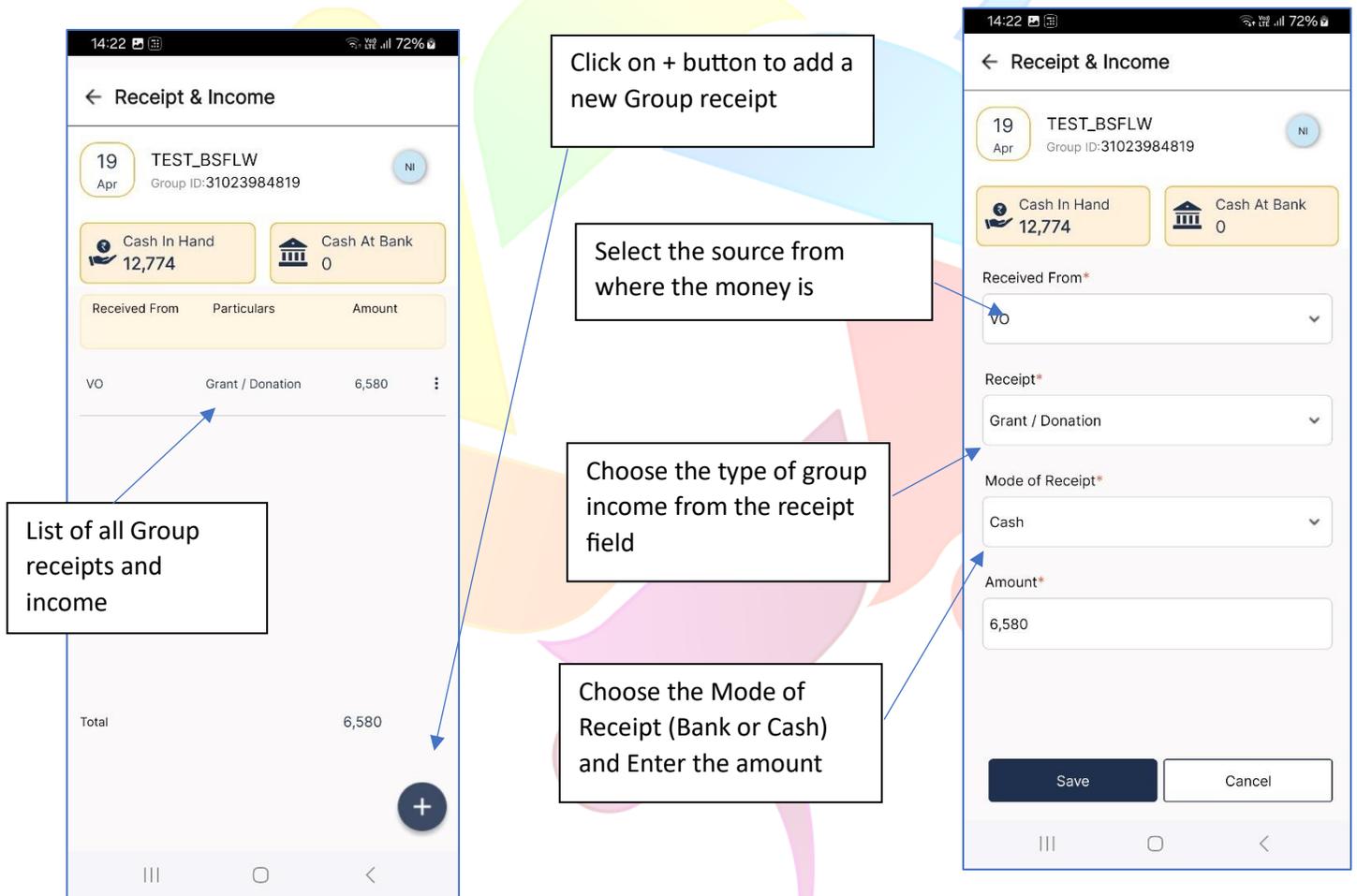
2.12 Receipt & Income

This menu is used to document the income received by the SHG between the last and current meeting date. The funds can be received from VO, CLF, SRLM, Bank, or other sources. This does not include the loans.

Follow the steps below to enter the details of the SHG receipts:

1. Click on the '+' button to add a new Group receipt.
2. Enter the source of the receipt – VO, CLF, SRLM, Bank, Others in the 'Received From' field.
3. Choose the Receipt Type and select the Mode of Receipt.
4. Next, Enter the amount. Click Save.

Figure 16



5. This amount is added to the Cash in Hand or Cash in Bank Tab at the top of the screen, depending on the Mode of receipt selected in the form.
6. The bookkeeper can add multiple receipts for the SHG.

2.13 Group Fund Received

If the SHG has received a fund from VO, CLF, or SRLM between previous meeting and latest meeting date, the BOOKKEEPER needs to enter the details in this menu.

Follow the steps to add details of Group Fund into the meeting:

1. On the Group Fund Received Screen, click on the '+' button to open a new form.
2. Select the institution from where the fund was received.
3. Now, in the fund source filed, choose the type of fund from the given list.
4. Next, select the date of fund reception and its mode (Cash or Bank)

Figure 17 can be referred to for illustrations.

Figure 17

Click on + button to open the fund received form.

Choose the institution from where the fund is received

Select the fund source
Then, enter the Date when Fund was received

Choose the mode of receipt and fill the amount received

List of all saved form for Group funds received

5. Enter the Amount of fund received. Click Save to save the form.
6. The entered amount is added to the Cash in Hand or Cash in Bank tab at the top of screen depending on the mode selected by the bookkeeper while filling the form.

2.14 Loan Repayment – Group

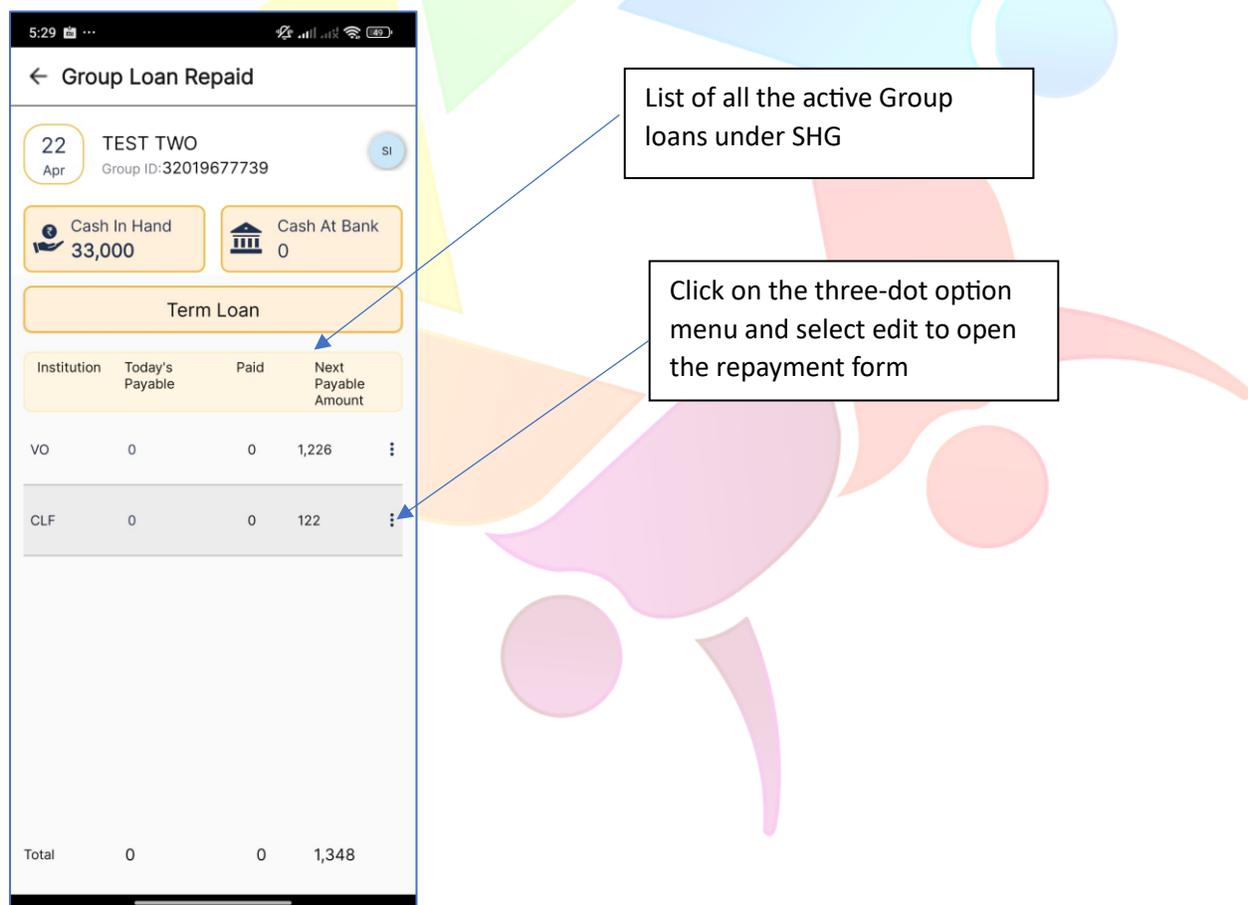
The Group loan repayment screen is necessary to make the entries for all the installments paid by the SHG against its open loan. When the bookkeeper adds the loan details in the New Group Borrowings screen (Section 2.11), the repayment details show up in this menu.

For example, if the SHG has taken a loan in the previous meeting, the installment due for the that loan will show up in the current meeting. The bookkeeper would need to mark this due payment as paid and save the form under this menu.

Follow the steps to fill the group loan repayment details:

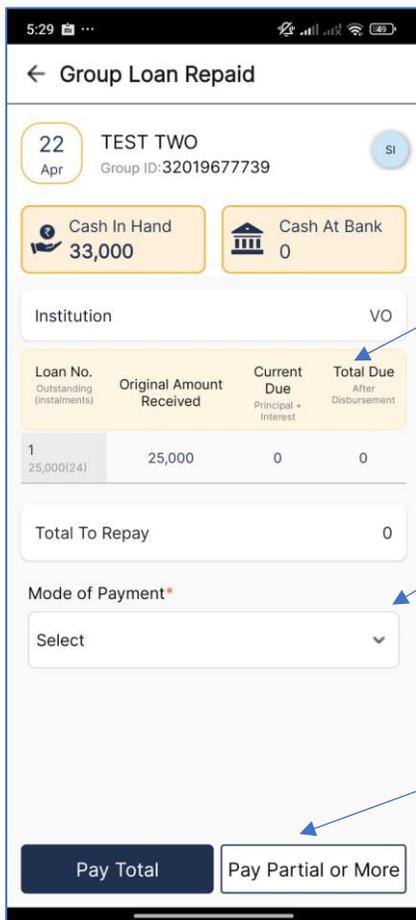
1. Go to the Group Loan Repayment screen. Here you can see a list of payments from all the active loans.
2. You can see today’s payable amount, Next payable amount, and amount paid.

Figure 18



3. Click on any loan to open its details. You can see the current due amount for this month, and total due amount.
4. Select the mode payment as Cash, Bank or Online.
 - a. **Cash:** Cash is deducted from Cash in Hand tab.
 - b. **Bank:** If you select Bank, choose the bank from the dropdown, and enter the cheque/transaction number.
 - c. **Online:** For online also, choose the bank from the dropdown and enter the cheque/transaction number.

Figure 19



The loan form shows the current due and total due amount for the SHG

Choose the mode of Payment – Cash, Bank, or Online

You can pay the due amount in full or pay partial amount

5. Choose whether you want to pay the Total amount due or make Partial repayment.
 - a. **Pay Total:** if you click on this option, the total due is marked as paid and you can see it in the list if active loans.
 - b. **Pay Partial:** If you click on this option, a new form will open where you can add how much amount is paid from the Total due as shown in figure 20 below.

Figure 20

5:34

← Loan Repayment

22 Apr TEST TWO
Group ID:32019677739

Cash In Hand 33,000
Cash At Bank 0

Total Repaid 0

Loan No. Outstanding (Instalments)	Principal Demand Current Arrear	Interest Demand Current Arrear	Total	Pay
1 25,000(24)	₹0 ₹0 + 0	₹0 ₹0 + 0	₹0	₹0 As Interest

Pay Cancel

Pay partial form for Group Loan repaid menu

Enter the amount paid for this meeting.

Click on Pay to save the form

- The amount paid is visible on the main Group Loan Repayment screen.
- The amount paid will be deducted from Cash in Hand or Cash in Bank tab at the top of the screen based on the Mode of payment selected by the BOOKKEEPER.

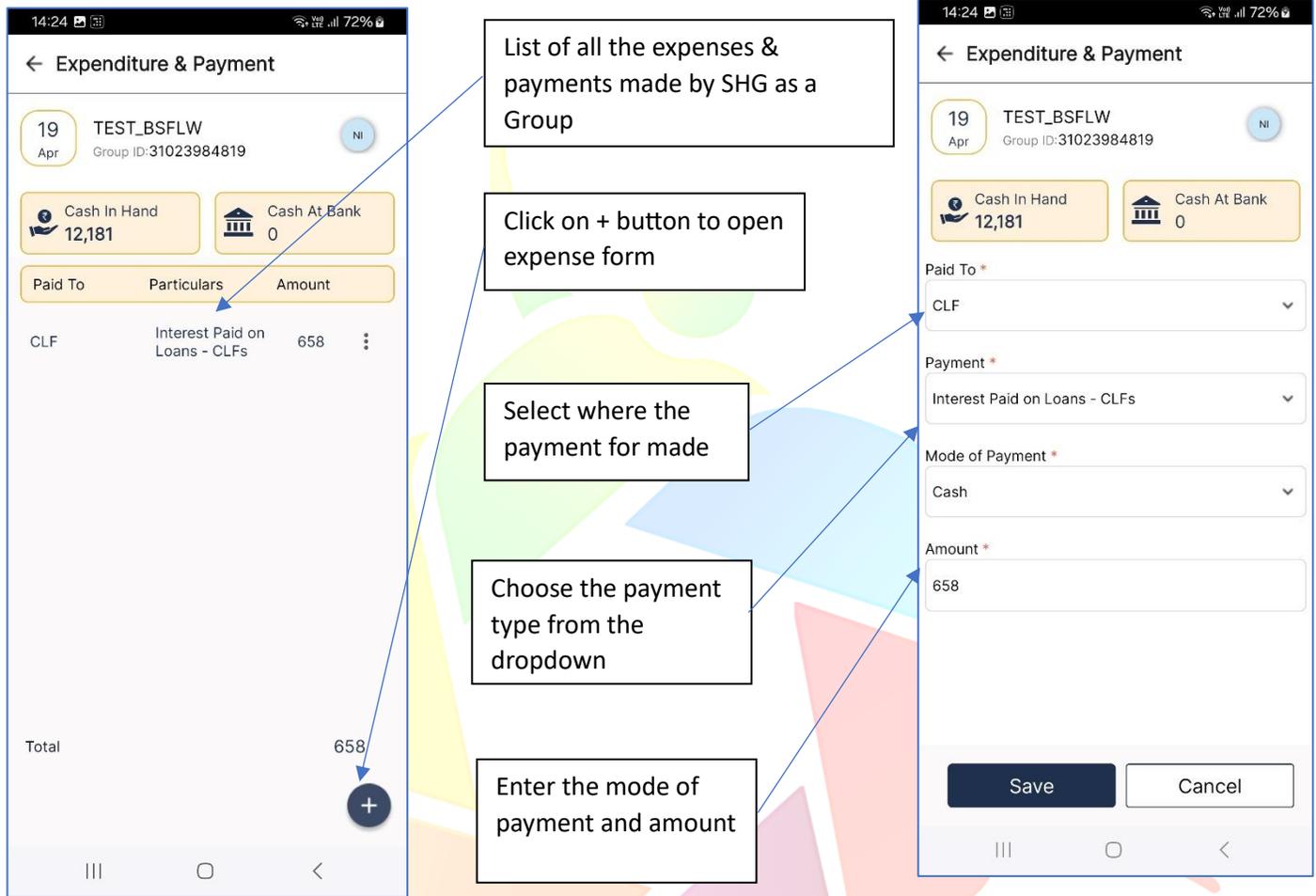
2.15 Expenditure & Payment – Group

This section is used to note down SHG's expenses and other payments. These include loan interest, membership fees, bank charges, etc. paid to VO, CLF, and Banks. It also encompasses miscellaneous expenditures like furniture, cadre payments, travel expenses, and more.

Follow the steps to add the group expenses and payments to the meeting:

- Click on the '+' button on the expenditure & payment screen to open the expense form.
- Select where the payment is made, i.e. VO, CLF, Bank, Others.
- Now, you can select the type of payment from the list in the 'Payment' field.
- Next, select the Mode of payment and enter the amount. Click Save to save the form.

Figure 21



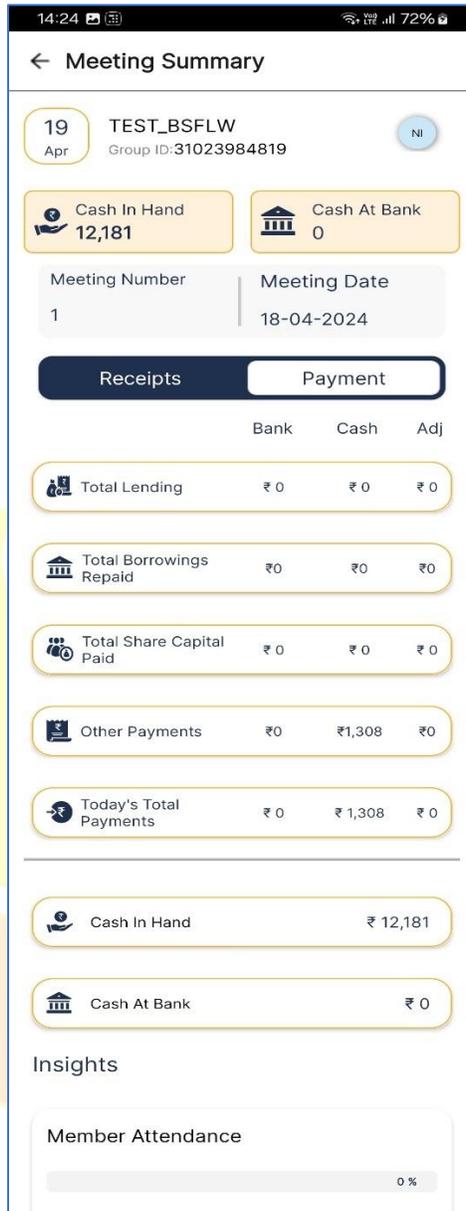
5. You can see the list of all the expenditures added on the main screen.
6. The Cash in Hand or Cash in Bank amount will decrease depending on the Mode of Payment selected while filling out the form.

2.16 Group Summary

This section shows the SHG transaction summary. It provides all the receipt and payment details added by the bookkeeper. The summary is in view-only format. The bookkeeper cannot edit any data from here.

Figure 22 can be referred to for more illustrative details.

Figure 22



2.17 Correction Screen

If the bookkeeper had made a mistake while filling in the transaction details in the previous meeting and the record is approved, he can make corrections in the current meeting.

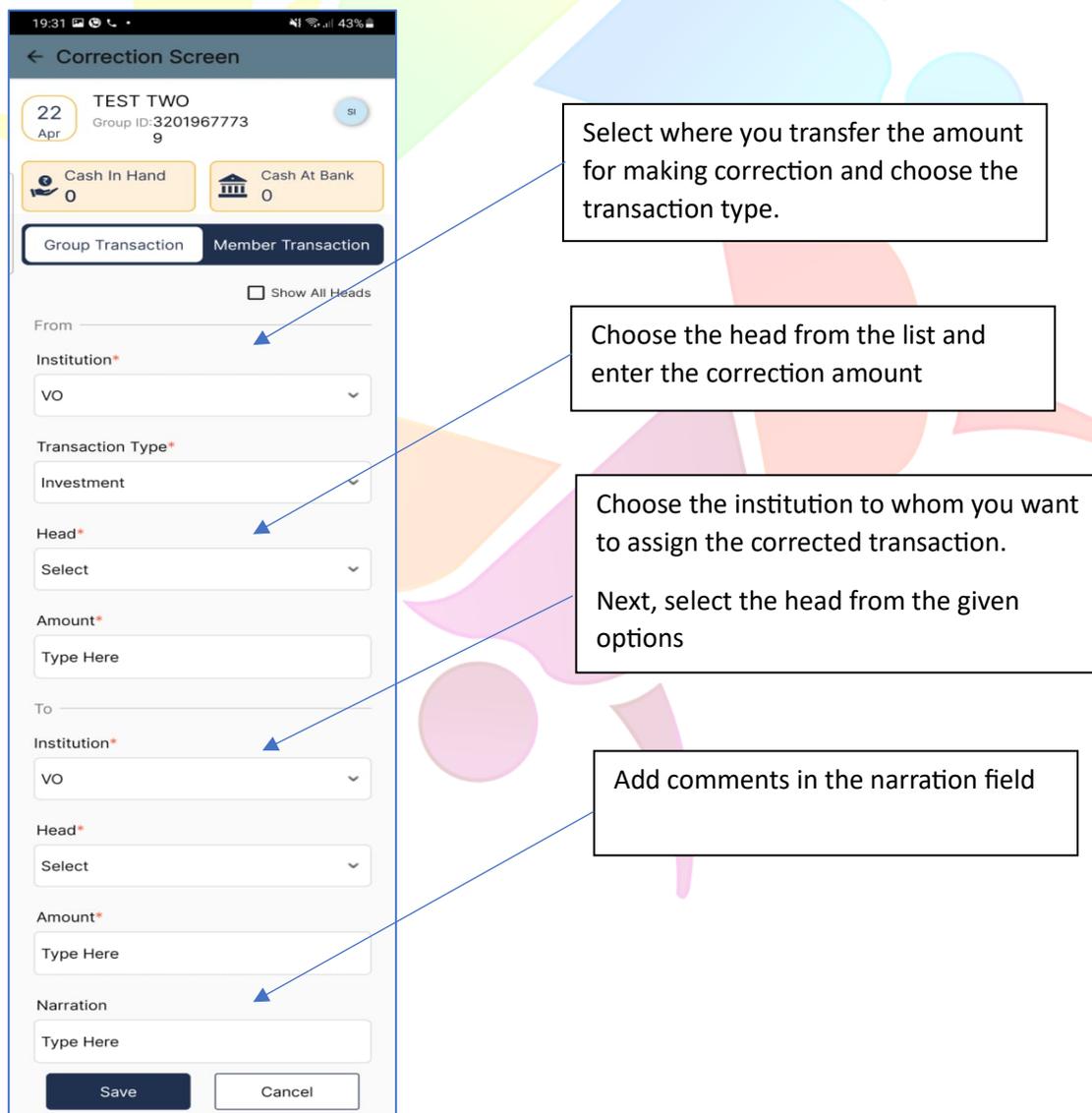
Here are steps to make corrections:

1. Go to the Correction screen. Here you will see two transaction options:
 - a. **Member Transaction:** To make any correction in any member transaction details.
 - b. **Group Transaction:** To make corrections for any mistake in the Group transactions.

2. **Group Transaction:**

- a. Under **From heading**, choose the institution from where you want to transfer the transaction details.
- b. Choose the transaction type – Investment, receipt, payment, etc.
- c. Select the head of the transaction from the given options.
- d. Enter the amount.
- e. Under **To Heading**, choose the institution where you want to transfer this amount.
- f. Choose the head from the list.
- g. The amount is auto filled from above (point d).
- h. Add the comments to show why you want to make the correction. Click Save.

Figure 23



Select where you transfer the amount for making correction and choose the transaction type.

Choose the head from the list and enter the correction amount

Choose the institution to whom you want to assign the corrected transaction. Next, select the head from the given options

Add comments in the narration field

3. Member Transaction:

- a. Under **From Heading**, choose the member from where you want to transfer the transaction details.
- b. Choose the transaction type –receipt or payment.
- c. Select the head of the transaction from the given options.
- d. Enter the amount.
- e. Under **To Heading**, choose the member to whom you want to transfer this amount.
- f. Choose the right head from the list.
- g. The amount is auto-filled from above (point d).
- h. Add the comments to show why you want to make the correction. Click Save

Figure 24

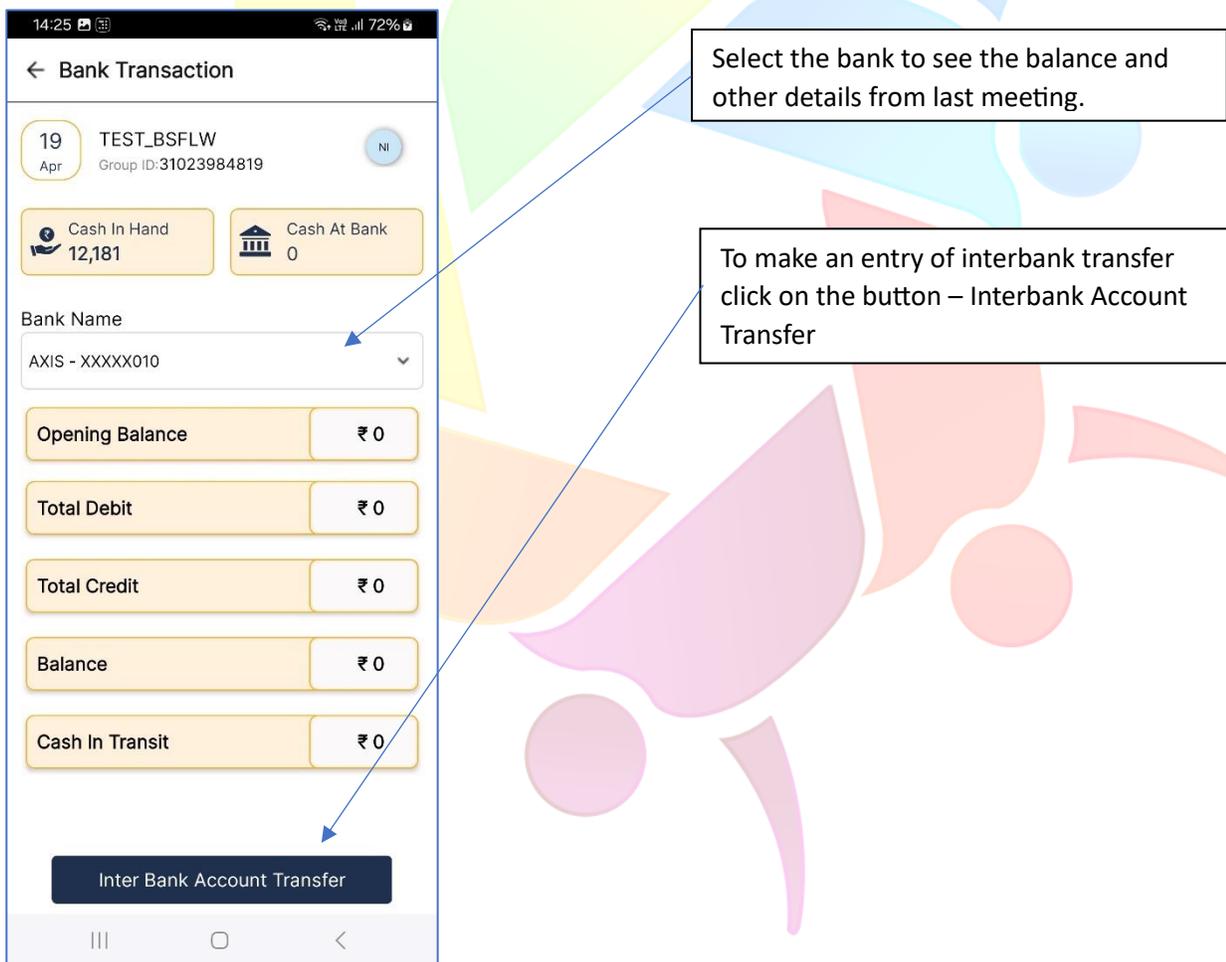
2.18 Bank

The Bank menu in the meeting allows the bookkeeper to view the balance in different registered banks under SHG. It also provides the options to make the entry for any transfers that happened between banks before the current meeting.

Here is how to use the bank options in meeting:

1. Go to the Bank menu. Here you can see the dropdown to select the bank. It also shows the opening balance, total debit, credit, and final balance details.
2. To transfer amount from one bank to another, click on 'Inter Bank Amount Transfer'.

Figure 25

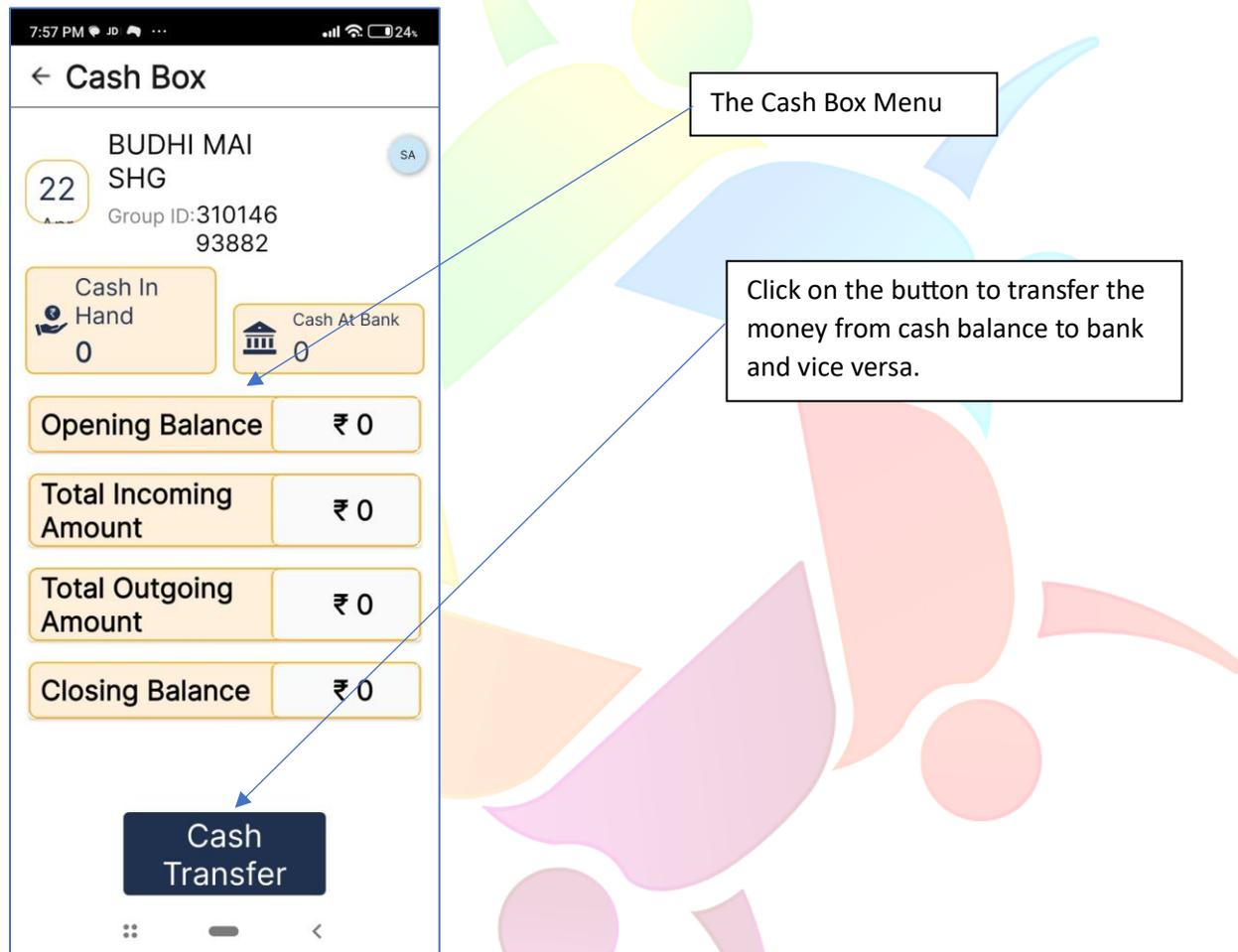


2.19 Cash Box

The Cash Box menu shows the details of the money available at SHG in the form of cash. The menu shows details like opening cash balance, total incoming and outgoing amount, and closing balance for this meeting.

Please refer to Figure 26 for illustrations.

Figure 26



If any cash amount was transferred to bank or any amount was withdrawn from SHG bank balance as cash, the Bookkeeper can enter the details using this menu.

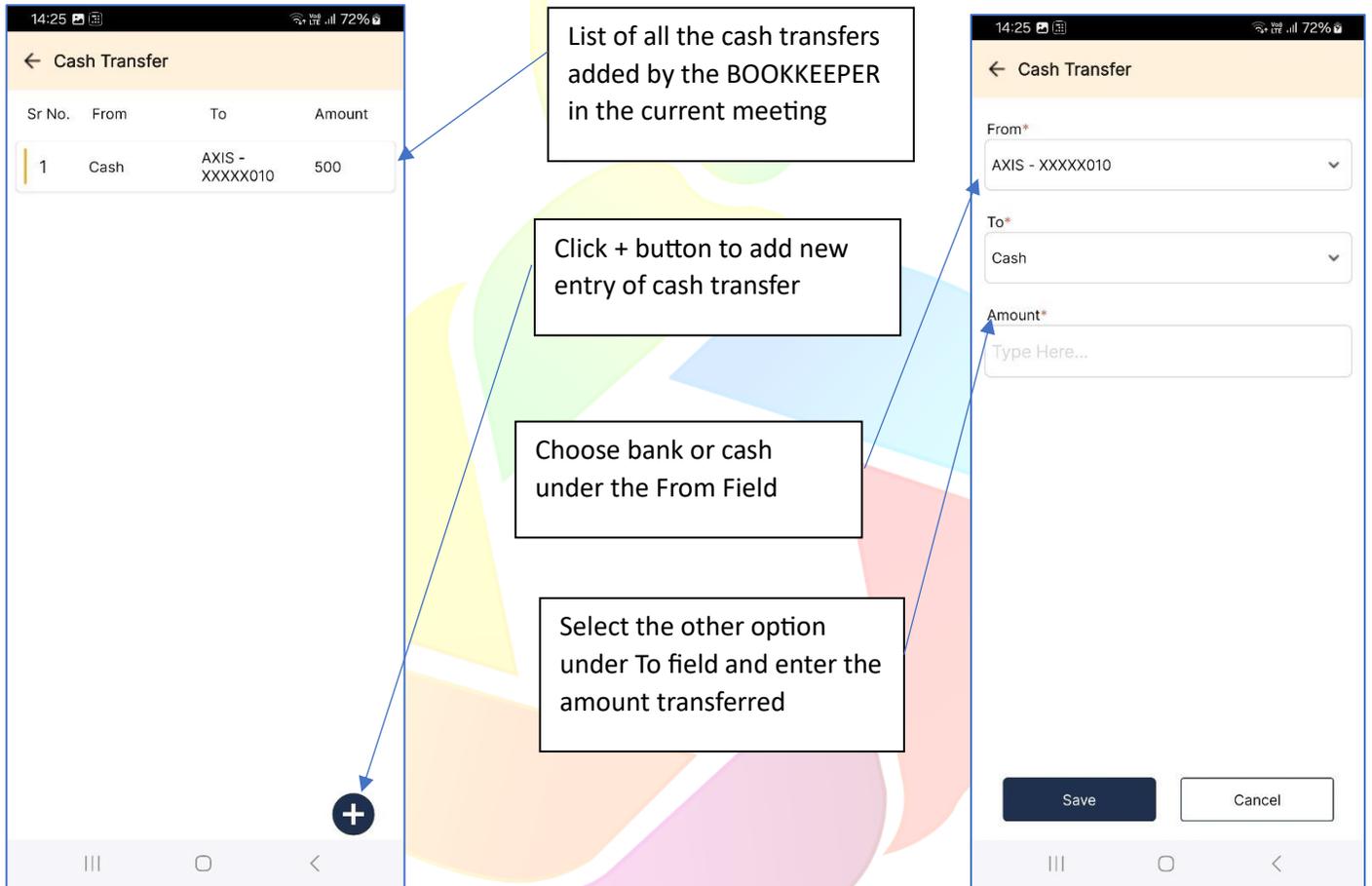
Here are the steps to transfer the cash:

1. Click on the Cash Transfer button to open the cash transfer screen.
2. Click on the '+' button to open the transfer form.
3. Under **From**, choose whether you want to transfer the money from cash or bank.

4. Under **To** select the other option. For example, if you selected Bank in 'From' field, you need to select cash in the 'To' field.
5. Click Save.

Please refer to figure 27 for illustrations.

Figure 27



2.20 Bank reconciliation Statement

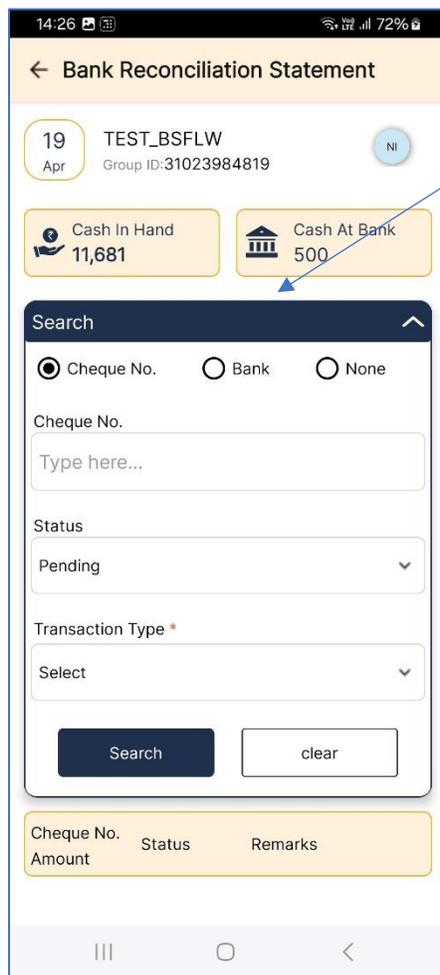
The Bank Reconciliation Statement menu allows the bookkeeper to reconcile discrepancies between the balances recorded in the Cash Book and Bank Passbook. The bookkeeper can add the record of the pending cheques, unrepresented bank charges, errors, or any other transactions to maintain accurate financial records for the SHG.

1. You can search the record by Cheque No, Bank, or Others (Transaction Date).
2. To **search by Cheque No.**, add the cheque number, choose the status of the cheque and select transaction type.
3. To **search by Bank**, go to the Bank option

- a. Then select the bank from the given options. Choose status and transaction type.
- b. Click on Search to find the record.
4. To **search by transaction date**, go to None option.
 - a. Then, select the transaction date, choose the status and transaction type.
 - b. Click on search to find the record.
5. Once you find the record, you can add it to the current meeting.

Figure 28 can be referred to for illustration.

Figure 28



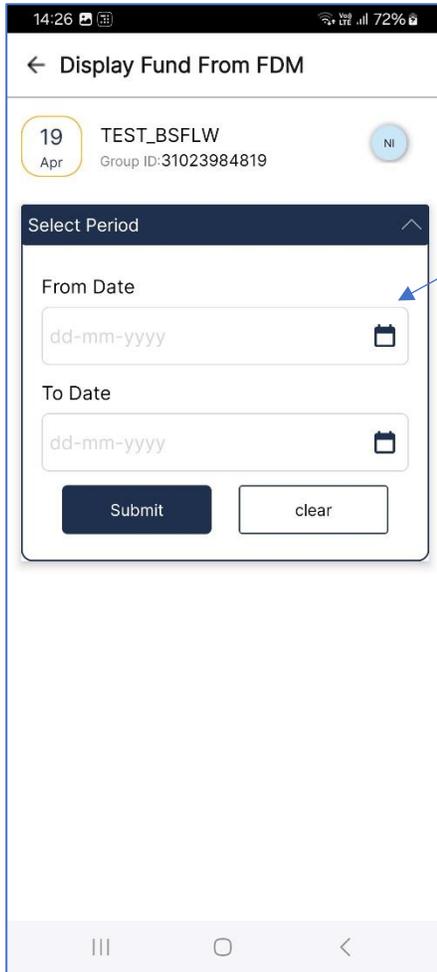
Search the record by cheque No, Bank or None.

2.21 Display Fund From FDM

This menu allows the bookkeeper to add the funds received by SHG from FDM and add them to the meeting. The bookkeeper can select the period for which he wants to add the funds and submit. The list will display the funds for the selected period.

Please refer to figure 29 for illustrations.

Figure 29



Select the From and To Date from the given fields.
Then, click on submit to show the FDM funds for that period.