

CASBA User Manual

CHITTY

1 – Chitty Announcement

User:- Assistant manager/Manager

Path:- Product/Services → Temp. Chitty → Announcement.

S.No	Chitty No.	Reg No.	In Division Chitty	No. of Divisions	Period	Sub. Amt	Sala	Ann. Date	Comm. Date	Frequency	Select	
1	0163/024/15/2021	-	No	1	50	10000.0	500000.0	03/11/2021	03/11/2021	edit	MONTHLY	Export

This screen helps to create new Announcement for a chitty. On selecting the menu, Branch Name and temporary Chitty number would be automatically populated. User can select the frequency for the chitty (available options are Monthly, daily, weekly, fortnightly, bi-monthly, quarterly and pooval). Details like no. of instalments, date of announcement and proposed date of commencement can be entered. In “class/division details” section, ***Tick “Division” check box and enter no. of Divisions (in the case of MDC chitty only)*** and Subscription amount. Using Add button user can add the details to Grid. ***Total Sala would be automatically calculated and displayed based on no. of instalments, Subscription Amount and number of divisions.*** Save the details.

From announcement details list you can edit the proposed date of commencement of a chitty.

2 - Temp. Chitty Register

User:-Assistant/ Assistant Manager/Manager.

Path:- Product/Services →Temp. Chitty →Temp. Chitty Register.

This screen is used to display the details regarding Temp. Chitty. This screen also directs to pages like Subscriber Enrolment, Temporary Chittal Withdrawal etc.

The screenshot displays the 'Temp. Chitty Register' interface. At the top, there is a search bar and a 'Temporary Chitty List' table. Below this, there are four summary tables:

- Unenrolled Chittal Insa of Chitty No: 81821024/912011**: A table with columns for 'Chitty No.', 'Chittal No.', 'Class', and 'Status'. It shows 5 rows of data.
- Check Collection Pending Subscriptions of Chitty No: 81821024/912011**: A table with columns for 'Chitty No.', 'Chittal No.', 'Chittal Name', 'Amount', 'Status', and 'Add to Payment'. It shows 1 row of data.
- Collection Pending Subscriptions of Chitty No: 81821024/912011**: A table with columns for 'Chitty No.', 'Chittal No.', 'Chittal Name', 'Amount', and 'Status'. It shows 3 rows of data.
- Registered Subscriptions of Chitty No: 81821024/912011**: A table with columns for 'Chitty No.', 'Chittal No.', 'Chittal Name', 'Amount', 'Subscribed Through', and 'Withdrawal'. It shows 2 rows of data.

This screen helps to serve many purposes. Temp. Chitty list is populated by selecting frequency and instalment no. All details regarding temp chitty like chitty no, class, division, subscription amount, sala, enrolled chittal count, status of chitty etc. are listed. If a chitty is announced and subscribers are not enrolled the status will be “Approved”. After enrollment of a chittal the status become “Enrollment started”, and the status remains same till the chitty is fully enrolled and collection is completed. ***If a temporary chitty is subscribed fully (Collection completed, Including cheque) then the status will be “Completed” that means the said chitty is ready for Registration. The chitties with status completed can be grouped by using “group” button and register it in one shot.***

On clicking temp. chitty no, we will get a maximum of four list with caption

1 - **Unsubscribed Chittal No.s of Chitty.** This list gives the Chittal numbers available for enrollment. The “Add” button corresponding to the chittal number will help to navigate to “Subscriber Enrollment” screen.

2 - **Cheque Collection Pending Subscriptions of Chitty.** This screen gives the details of chittals who have remitted the first installment by cheque and the cheque is in pending status. After realization of the cheque the chittal number will move to remitted subscribers list. At the time of chitty registration, if cheque collected is not realized, such chittals can be added to **Remitted Subscriptions of Chitty** by using the “add” button against such chittals.

3 - **Collection Pending Subscriptions of Chitty.** This list gives the enrolled chittals with their first installment collection pending. The “cancel” button against a particular chittal can be used to remove the chittal from chitty. On cancellation the chittal number will move to **Unsubscribed Chittal No.s of Chitty list.**

4 - **Remitted Subscriptions of Chitty.** This will give the list of chittals who have remitted their first installment. From this list you can navigate to Chittal withdrawal screen by using the button “Withdrawal” against a chittal.

User is able to group more than one temp chitty with status “completed” to a group with the help of Group button. This helps to register multi class chitty in a single shot.

3 - Chitty Registration

This screen helps to register a temp. Chitty. This screen can be invoked from the menu path Product/Services → Temp.Chitty → Chitty Registration.

This screen is used to make a temporary chitty or group of Temp. chitties to permanent chitty including multi class or multi division chitty. All details of Group, temp chitty-included in group or individual are listed. User can see all details for the temp chitty by clicking Generate link. On clicking Register link Registration details section is shown with Total Sala and No of instalments for the temp chitty. Details like registration date, reg.no. Etc. are entered. ***In this screen there is a field with name “Allow DRI”. DRI means “Delayed Registration Interest”. If we activate the field, while chitty registration in CASBA, the chittals eligible for DRI as per settings will be get credited with DRI amount in respective Personal ledger.***

4 - Subscriber Enrolment

The short cut key used to navigate to this screen is "33". This screen helps for Subscriber enrolment. This screen can be invoked from the menu path.

Product/Services → Temp.Chitty → Subscriber Enrolment

Home > Products/Services > Chitty > Subscriber Enrollment

Subscriber Enrollment

[Enrolment Details]

[Chitty Details]

Conducting Branch: EDAPPALLY (430) Chitty No: 4

Chitty No: 0450/002/4/2014

Sale: 2000.00 Subscription Amount: 2000.00 No. Of Installments: 10

[Customer Details]

Customer Unique ID: 045000293

Customer Name: JUSU SU SU

Subscriber Address: KALAMELHOUSE, UNACHIRA, ERNAKULAM, KERALA

LandPhone Number: Mobile: Photo: Signature: Email: Fax: Date Of Signing: 18/08/2014 Reserve:

[Mode of Canvass]

Mode Of Canvass: DIRECT BRANCH Parent Branch(Agent): Please Select Agent: Please Select

[Other Details]

Address for Communication: From Subscriber Register From Customer Register

Communication Address: KALAMELHOUSE, UNACHIRA, ERNAKULAM, KERALA, KALAMELHOUSE, UNACHIRA, ERNAKULAM, KERALA

Remittance Type: Direct Door Collection Salary Deduction Salary Recovery Standing Instruction Bank Remittance

[Nominee Details]

Customer ID: Name: Relation: Address: Age: Share %: 100.0

ID No	Name	Relation	Address	Age	%	Remance
		- SELECT -				

This screen helps to save enrolment details for a subscriber. Details like branch, chitty no, chittal no, customer details, nominee details, **Mode of canvassing** are entered and clicking on SAVE button, subscriber enrolment details are saved. If any chittal number is booked, this number (slot) is not available for enrolment. After un-booking the chittal no, enrolment can be done for this slot.

5 - Enrolment Verification

This screen helps to do Enrollment verification. This screen can be invoked from the menu path: Product/Services → Temp.Chitty → Enrollment Verification

Home > Chitty > Enrollment Verification

Enrollment Verification

Chitty: Select Status:

Finalize Mode

Sl No	Branch	Chitty No	Class/Division	Chittal No	Mode of Canvassing	Verified	View
1	MANGALAPURAM	0287/002/MGM18	A / 1	2	AGENT	No	Select
2	MANGALAPURAM	0287/002/MGM18	A / 1	3	AGENT	No	Select
3	MANGALAPURAM	0287/002/MGM18	A / 1	4	AGENT	No	Select
4	MANGALAPURAM	0287/002/MGM18	A / 1	6	AGENT	No	Select
5	MANGALAPURAM	0287/002/MGM18	A / 1	7	DIRECT_BRANCH	No	Select
6	MANGALAPURAM	0287/002/MGM18	A / 1	8	AGENT	No	Select
7	MANGALAPURAM	0287/002/MGM18	A / 1	9	AGENT	No	Select
8	MANGALAPURAM	0287/002/MGM18	A / 1	10	AGENT	No	Select
9	MANGALAPURAM	0287/002/MGM18	A / 1	11	DIRECT_BRANCH	No	Select
10	MANGALAPURAM	0287/002/MGM18	A / 1	12	DIRECT_BRANCH	No	Select
11	MANGALAPURAM	0287/002/MGM18	A / 1	13	DIRECT_BRANCH	No	Select
12	MANGALAPURAM	0287/002/MGM18	A / 1	14	DIRECT_BRANCH	No	Select
13	MANGALAPURAM	0287/002/MGM18	A / 1	15	AGENT	No	Select
14	MANGALAPURAM	0287/002/MGM18	A / 1	16	DIRECT_BRANCH	No	Select
15	MANGALAPURAM	0287/002/MGM18	A / 1	17	AGENT	No	Select
16	MANGALAPURAM	0287/002/MGM18	A / 1	18	DIRECT_BRANCH	No	Select
17	MANGALAPURAM	0287/002/MGM18	A / 1	19	DIRECT_BRANCH	No	Select

This screen is used for finalizing the “mode of canvassing”. Enrollment verification can be done “n” number of times till the registration of chitty in CASBA. After registration it is not possible to alter the mode of canvassing for a particular chittal. All temp. Chitties where subscribers have been enrolled are listed in the chitty drop down box. Based on select status (All or Pending) chitty details are listed. On clicking select link, details of subscriber are listed in Subscriber Details list. By clicking on update button updated details are saved, modifying 'Verified' status to yes.

6 - Chittal Withdrawal

This screen helps for chittal withdrawal. This screen can be invoked from the menu

Path: Product/Services → Temp.Chitty → Chittal withdrawal

OR through the “temporary chitty register”.

Chittal Withdrawal

[Chitty Details]

Branch: Chitty No:

Sl No.	Chittal No	Name	Address	Withdraw
1	2	KRISHNAHMA		Select
2	3	KRISHNAHMA		Select
3	12	REKHA		Select
4	13	ARITHA		Select
5	15	BINDU		Select
6	16	MANJU		Select
7	18	JAYALAKSHI		Select
8	19	BINDHU		Select
9	20	SAR		Select
10	23	SAJLA		Select
11	25	KAVITHA		Select
12	26	SHARADHA		Select
13	29	GOPA		Select
14	30	PREETHY		Select
15	35	SREELEKHA		Select

Chittal Details

Chittal No: Name:

Amount: Interest:

Allow Interest:

Address:

Total:

Reason:

Make Payment

This screen helps for chittal withdrawal. On selecting the Temp chitty no, all subscribers who remitted their first installments for the chitty are listed. Those who have remitted through Cheque OR DD mode are listed only after realization of the instrument. On selecting ‘select’ link, all details are listed in Chittal details section. Allow interest check box helps to automatically populate interest amount and total amount accordingly. Clicking on ‘Save’ button, user will automatically be re-directed to Multimode payment screen and payment details can be entered. While withdrawing last chittal for a temporary chitty a dialogue box is shown – ‘for Cancellation for the particular temp. Chitty’. If user selects ‘Yes’ temp chitty cancellation is automatically done.

7 -Temp. Chitty Cancellation

This screen helps for temporary chitty cancellation. This screen can be invoked from the path Product/Services → Temp.Chitty → Temp.Chitty Cancellation.

Home > Chitty > Temp. Chitty Cancellation

Temp. Chitty Cancellation

0-This Chitty can be cancelled, as no valid chittals found!

Branch: Chitty No: Remarks:

Chitty Details

SI No	Chittal No	Subscriber Name	Address	Subscription Status	Go To
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0204927 ✓ This Chitty can be cancelled, as no valid chittals found!

This screen is used to cancel a temporary chitty in which no one is enrolled. If you want to cancel a Temp. Chitty having enrolled chittals, you have to remove all the enrolled chittals from the chitty through Chittal withdrawal or subscriber transfer (In the case of remitted Chittals) or by Chittal cancel (in the case of collection pending chittals).

8 -Temp. Chitty Reschedule

This screen helps for a temporary chitty reschedule. This screen can be invoked from the menu path:-Product/Services → Temp. Chitty → Temp. Chitty Reschedule.

The screen is available for users with right of Manager/Assistant Manager only.

Temp. Chitty Reschedule

Branch: Chitty:

Existing Chitty Details

Subscription Amount: Existing Term: Existing Date:

Fixed Discount:

Reschedule

New Duration:

New Date:

Remarks:

Subscriber List

SI No	Chittal No	Name	Reschedule
1	2	SHARVA	<input type="button" value="Reschedule"/>

This screen helps to reschedule the temp chitty. Based on temp chitty number, selected details like subscription amount, duration and sala are populated in existing chitty details section. **Rescheduling means the change in tenure of the chitty. While rescheduling, the new tenure should be less than the existing tenure. In the selected temp chitty the number of enrolled chittals (including KSFE ticket) should not be greater than the new tenure.** All other parameters of the chitty remains the same including the chitty number.

9 - Subscriber Transfer

This screen helps for subscriber transfer. This screen can be invoked from the menu path: Product/Services → Temp. Chitty → Subscriber Transfer

Subscriber Transfer

Subscriber Transfer Details

Branch: MANGALAPURAM

From Chitty: 0287/002/MGPM

To Chitty: 0287/002/MGM22

[From Chitty Details]

Subscription Amount : 2500.00 Sala : 100000.00

[To Chitty Details]

Subscription Amount : 1000.00 Sala : 50000.00

[From Chitty Subscriber List]

Subscriber Name: SJU

From Chittal No: 6

[To Chitty Subscriber List]

SL NO	Previous Chittal No	New Chittal No	Name	Remove
1	6	2	SJU	

Save

This screen is used to transfer a subscriber from one temp. chitty to another temp. chitty. This can be done from a higher subscription amount to a lower subscription amount chitty. Select the ' From chitty ' and ' To chitty '. Then 'From Chitty Subscriber List' and 'To Chitty Subscriber List' are populated. Select the chittal from the list .On clicking > button another confirmation screen is displayed showing details for the selected chittal no. ticket and the selected chittal from ' From list' is added to 'To list'. On clicking Save button Subscriber transfer is completed.

10-Enrollment Booking

This screen helps for enrollment booking. This screen can be invoked from the menu path:

Product/Services → Temp. Chitty → Enrollment Booking

The screenshot shows the 'Enrollment Booking' web application interface. At the top, there is a breadcrumb trail: 'Home > Chitty > Enrollment Booking'. Below this, the page title is 'Enrollment Booking'. The main content area is divided into two sections: '[Chitty Details]' and '[Chittal Details]'. In the '[Chitty Details]' section, there are dropdown menus for 'Branch' (set to 'MANGALAPURAM') and 'Chitty' (set to '0287/002/MGPW'). There are radio buttons for 'Booked', 'Not Booked', and 'All', with 'Not Booked' selected. A note indicates '[Max tickets per customer: 2]'. A 'Show' button is located to the right. The '[Chittal Details]' section contains a table with columns 'SlNo', 'ChittalNo', and 'Select'. The table lists 5 rows of chittal numbers (3, 4, 5, 6, 7). The 'Select' column has checkboxes, with the checkbox for ChittalNo 5 checked. Below the table is a pagination control showing '5 per page' and 'Page 1 of 5'. A 'Select All' button is at the bottom right of the table. Below the table, there are form fields for 'Type' (radio buttons for 'DIRECT' and 'AGENT', with 'DIRECT' selected), 'Booked For:', 'Contact Details:', and 'Reason/Remarks:'. A 'Book' button is located at the bottom right of the form.

This screen helps to book/unbook enrolment for a temporary chitty. If a particular chittal no is booked, enrollment of the subscriber should not be done for this particular chittal no. Based on Branch, temp chitty no and status (Booked/Not Booked/All) list of chittals would be populated (other than Forman) with a provision to check/uncheck the chittal for booking. After entering details like purpose of Booking, contact details and Reason/Remark, clicking Book button would save details for the enrolment booking.

11 – Enrollment Collection (78)

This screen can be accessed through short cut key “78”. When the chitty number is selected, enrollment collection pending chittal details will be displayed. Select the chittal and mode of collection (Cash/GT) and save. Part collection is not allowed in temp. chitty.

For cheque collection, use cheque collection screen using short cut key “114”.

Enrollment Collection (78)

Search: THRISSUR IV (Wilyanur) (901)

Chitty No: 3163/014/19/2021

[Enrollment Collection Pending Chittal Details]

S/N	Chitty	Collect. Date	Chitty No	Name	Amount	Select
1	0163/014/19/2021/01	10/11/2021	5	SUSSKUTNAM P H	5000.00	<input type="checkbox"/>
2	0163/014/19/2021/01	10/11/2021	7	SADANANDAN C	5000.00	<input checked="" type="checkbox"/>

Total Subscription Amount: 10000.00

[Collection Mode]

Mode of collection: SELECT

Total amount: 10000.00

Save

12- Subscriber Register

This screen helps for viewing subscriber Registration details and personal ledger details.

Subscriber Register

Search: THRISSUR IV (Wilyanur) Register No: 132/2021

Subscriber Register | Address Report

CHITTAI NO	CUSTOMER NAME	ADDRESS	POLICY STATUS	PL REPORT	SECURITY
11. 11	LAUTHA RAJANIDHAN	THEKAMPAMBI HOUSE SUDHARINICAR ROAD KAMMANJALAM THRISSUR Pincode: 686007 Thriassur Kerala-686007	NCAL,PROZED	Show	
12. 12	JAYARAJAN K	SREEDHAR POORJILLIERRY CHERPU Thriassur Kerala-686011	NCAL,PROZED	Show	
13. 13	RAGHU P K	PATTATH HOUSE CHERPU THEKAMPAMBI PILAM STOP THRISSUR Thriassur Kerala-686011	PREZED, UNPAID	Show	View
14. 14	RAJESH K	ETTKANAKKAL HEI INDUPOTH PO HEPVALUR Kathirode Kerala-685524	PREZED, UNPAID	Show	View
15. 15	RAGU C B	CHALLUPANBEL HOUSE SHAGATHI SANCHALANI KAMMANJALAM PO TR	NCAL,PROZED	Show	
16. 16	SMITHA SATHIAN	SOOPARINKUNNICHODOR HI DOW ROAD OLLUR P O	NCAL,PROZED	Show	

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This screen helps to view and update register details for a subscriber. ***This screen is used to modify the nominee details of a chitty subscriber.*** There is a provision to view Address Report & PL Report. It allows to make a print out of contact address. Add/View security link helps user to add/view security details for the subscriber.

13 - Chitty Register

This screen is used for view/update a selected registered chitty. This screen can be invoked from the menu path: Product/Services → Chitty → Chitty Register

This register contains all relevant information about a chitty which has been registered/terminated/closed including treasury fixed deposits, filed balance sheets and minutes.

This screen helps user to view all the details including some parameter settings like default interest, canvassing commission for direct enrollment for the chitty. Facility to update details like Stamp duty, Gazette notification fee, Registration fee, Document details, and Balance sheet details - Balance sheet details like due date, audited date etc. can be entered on Balance sheet details. Clicking control parameters helps to list control parameter setting for the chitty. ***The details of auction minutes filed can be entered in this screen.***

Imp: - For a newly registered Multi Division Chitty, before first auction entry, you have to enable auction by activating the tab “Enable Auction” available in chitty register. Then only we can create participant list .The process will activate the **Personal ledger posting**.

14 - Auction Participant List (44)

This screen is used for selecting eligible subscribers for Auction. This screen can be invoked from the menu path: Product/Services → Chitty → Auction Participant List OR by using short cut key “44”

The screenshot displays the 'Auction Participant List (44)' interface. At the top, there is a search bar and navigation icons. Below the search bar, there are filters for 'From' and 'To' dates, and a 'Filter' button. The main area contains two tables: 'Defaulters List' and 'Eligible Subscriber List'. The 'Defaulters List' table has columns for 'Sl. No.', 'Subscriber No.', 'Name', 'Chitty Price', 'Total Amount', and 'Status'. The 'Eligible Subscriber List' table has columns for 'Sl. No.', 'Subscriber No.', 'Name', 'Chitty Price', 'Total Amount', and 'Status'. There is also a 'Participants List' table at the bottom left. A 'Filter' button is located at the bottom right of the 'Eligible Subscriber List' table.

This screen is used to help user to add subscribers for auction by selecting each subscriber/ Clicking of 'All' option from the eligible list. Then click on 'Add To Participants List' to add the subscribers to the participants list. In order to add Defaulted subscribers, Click on 'add' link in defaulters list and enter the reason. Subscription amount should be collected before Auction Participant List creation. Auction Finalization is possible only after creating Auction Participant List.

15- Auction Finalization (45)

This screen helps user for doing Auction for a chitty. This screen can be invoked from the menu path: Product/Services → Chitty → Auction Finalization

Home > Chitty > Auction Finalization

Auction Finalization

Auction Participants

Date : 27/12/2014 11:59:56 PM **Re-Auction**

Branch: MANGALAPURAM Chitty No: 25/2015/A/1 View Upper Limit **Show Participants**

Auction Number : 2 Time of Auction : 3:00 PM Chitty Type : AUCTION

Subscription Amount : 5000.00 Sale : 25000.00 No Of Installments : 5

Previous Auction Date : Previous Bid Amount : Previous Winner :

Sl No	Chittal No	Chittal Name	Is Proxy Attending
1	2	ANEESH	N A
2	3	JERALD	N A
3	4	THANKARAJAN	N A
4	5	FAREEDHA	N A

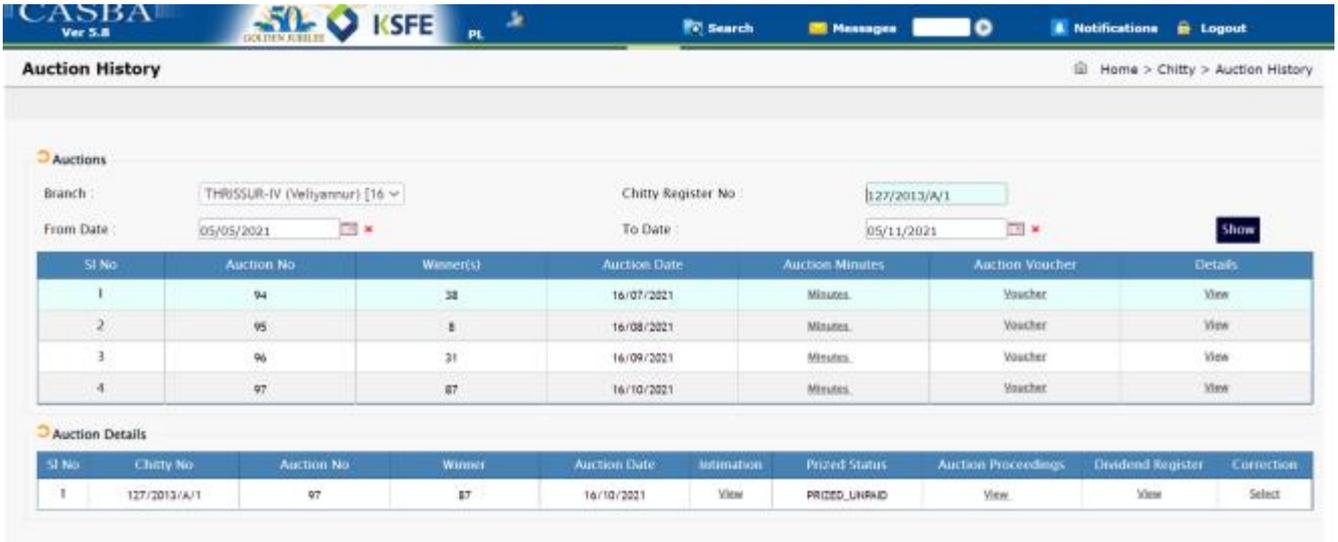
Bidding Details

Min Bid Amount 1250 Chittal No - SELECT - Bid Amount **Add** **Remove Last Entry**

After selecting chitty number, user can click on 'show participants' button for listing all participants entitled for the chitty. View Upper limit check box helps user to decide whether upper limit for bidding needs to be listed in the list or not. After selecting Chittal no and entering bid amount, subscribers can be added to Bidding list with Add button. Remove Last Entry button helps user to remove the last entered record. After entering Chittal for bidding details, clicking **Finalise** button helps to finalise the details for the Auction. Then the dividend for the said auction will be displayed. Clicking Save button helps user to Save Auction finalization details.

16- Auction History

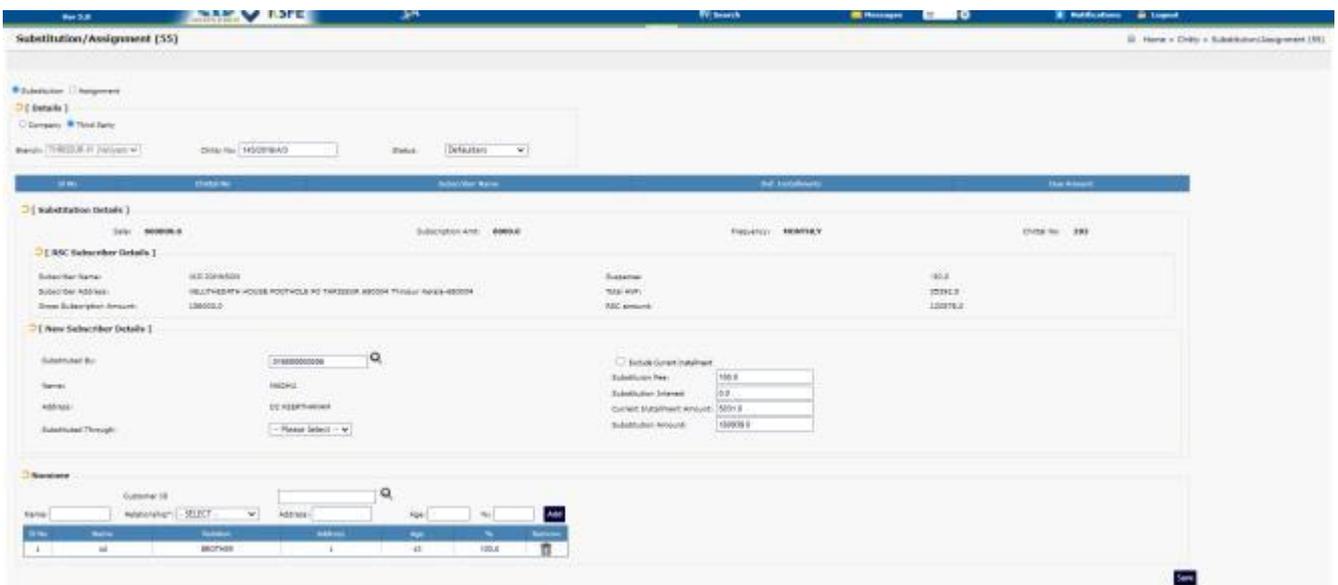
This screen helps user in viewing Auction details for a chitty. There is also provision for navigation to Auction proceedings, Dividend Register, Auction minutes and prize intimation letter. Correction of an auction can be done through this screen. This screen can be invoked from the menu path: Product/Services → Chitty → Auction History



This screen helps user to view/correct auction/generate reports for a particular auction of a selected chitty. After selecting chitty no, change the period (from date and to date) and clicking Show button would list the auction details for the selected chitty. On clicking view link, Auction Proceeding/Dividend Register/Correction is shown. When clicked on “Correction” link, correction screen will be popped up. After completing required correction in auction, save the correction. Auction correction can be done by only correction right assigned users.

17 - Substitution/Assignment (55)

This screen helps to do substitution/assignment of a chittal.



The screen can be accessed by using Short cut key “55” OR

Path: Product/Services → Chitty → Substitution/Assignment.

This screen helps user for Substitution and Assignment. A subscriber can be substituted/assigned with third party by selecting chitty and status. The list of chittal with details is displayed and clicking on the subscriber record, assignment or substitution details section is displayed (Statutory and company substituted tickets are not shown in the list) and user can select the subscriber as substitutee. For assignment, user needs to provide reason for the assignment of the chittal. Total amount including substitution fee is displayed and after filling nominee details, user can click ‘Save’ for saving the details.

Collection of Substitution/Assignment amount can be done through sub./Assignment collection screen with shortcut key “178”. **There are five modes of collections - Cash, Cheque, GS, Sugama & OD.**

Company substitution can be done only on chitty auction date. Company substitution will be allowed only if there are no prompt non-prized chittals available. On completion of company substitution the auction will be fixed in the name of KSFE.

As a general rule, you can substitute any chittal (third party) on the day of auction but that chittal cannot participate in the auction of the said chitty on that day.

18 - Proxy Registration

This screen helps user for registering Proxy for a chitty. This screen can be invoked from the menu path: Product/Services → Chitty → Proxy Registration

The proxy can be added for a temp. chitty and permanent chitty. There are two types of proxy. 1. KSFE proxy 2. Third Party proxy. If a proxy is submitted to KSFE (KSFE proxy), it can be used for 12 auctions (Eg:-From auction 38 to 49). A third party has to submit the third party proxy for every auction he/she is participating. Proxy for a future auction can be added, in that case proxy will be activated only after that auction becomes due. Through this screen, list of Active, Future and Invalidated proxy details can be searched.

Proxy Registration

Branch Name : THRISSUR-IV (Veliyanur)(160)

[Proxy Details]

Chitty: Temporary Registered

Chitty No: 143/2018/A/1

Chittal No: 20

Proxy Type: KSF

Name: KSF

Address: KSF VELIYANUR ROAD BR ROHINI BUILDINGS Thriissur Kerala-680021

Chittal Name: JUSTIN KA

From Auction: 38

To Auction: 60

Age of Proxy:

Remarks:

Proxy Amount: 100000.00

Proxy Limit 30001.00 - 240000.00

[View Proxy List]

19 - Chitty Payment (99)

This screen is used for doing payments for a chitty. This screen can be invoked from the menu path: Product/Services → Chitty → Chitty Payment OR using short cut key “99”.

Home > Chitty > Chitty Payment

Chitty Payment

PrizeMoney | RSC/APSTC | NPDSC | Excess

[Chitty Payment Details]

Brand: MANGALAPURAM Chitty: 3/2014/A/1 Chittal No: ?

Auction Details

Total Prize Money: 700000.00	
Subscription Amount:	25000.00
Sale:	100000.00
Foreman commission:	10000.00
Prized instalments:	9
Auction Date:	18/11/2014
Date Of Termination:	18/07/2017
Period in Sale:	40
Prizemoney payable:	700000.00
Auction wastepalica:	290000.00
Payment Due Date:	08/12/2014
Date Of Commencement:	08/04/2014

Subscriber Details

Customer Id: 02870003409 Customer Name: ABOUBAKER AZAD Account Number: 02870240102657 [View Utility](#)

Payment

Prize Money Payable (Bal.) 700000.00

Charges deductible

Documentation Charge (Input): 200.00

Postage (Input): 0.00

Appraiser Fee: 0.00

[Service Tax Split up Details]

Sl No	Subscriber Name	Service Tax
1	ABOUBAKER AZAD	4340.00

This screen helps for Payment of prize money or RSC/ APSTC amount or NPDSC or Excess Payment. After selecting chitty no and chittal no. details of auction / other payment details are displayed. User is able to enter charge fields like documentation charge, postal charge etc.

After putting all data net amount is automatically calculated. Clicking Add/View Security link, it is re-directed to Securities Register page with details populated for security (user can add security for the payment, before payment, directly through the Security Register). Clicking Pay button helps to save payment details.

For RSC/APSTC or NPDSC payment, user needs to select chitty no and chittal no. All details are listed in RSC list and clicking the record will list the details for payment. Clicking Pay button would save all payment details.

For Excess payment, after selecting Chitty No and Chittal no, details would be listed on the list and after entering amount, clicking Pay button helps to save data.

Any amount of future liability given in the "To suspense" field will be transferred to the chitty concerned with lien marked over it. ***While carrying out a prize money payment, examine whether there is a passbook loan or new chitty loan attached to the chitty concerned. You will need to close the former mandatorily from the prize money but closing of the latter is optional.*** Also note that there is **no complete cancellation of a chitty payment in CASBA**, except for the fact that if a cheque was involved in the prize money payment, its amount can be modified by invoking a cancel payment feature in the window "Chitty payment Register".

20 - Chitty Cash Collection (77)

Cash collections to chitty can be done through this page.

Chitty instalment collection is done with the help of this screen. User needs to select branch, chitty no and chittal no and based on that subscriber details like name, address, Prized Status, Chitty Status, duration of chitty and due details are listed. After entering amount, Click Add button, then the details are saved to the 'Summary' grid. Clicking Finalize button helps to finalize and save payment details.

21 – Chitty Payment Register

This screen is used to show different type of chitty payment details .This screen can be invoked from the menu Path: Products/Services → Chitty → Chitty Payment Register.

Sl No	Payment Date	Chittal No	Subscriber Name	Cancel Payment	Type	Payment Mode	Transaction Detail	Amount	Voucher
1	16/10/2021	31	JOSE PE	Select	PRIZE_MONEY	show	show	94675.0	Print
2	16/09/2021	8	MAJHU C	Select	PRIZE_MONEY	show	show	89090.0	Print
3	16/06/2021	38	PURUSHOTHAMAN A	Select	PRIZE_MONEY	show	show	817675.0	Print
4	17/05/2021	41	ARLA PURUSHOTHAMAN	Select	PRIZE_MONEY	show	show	938273.0	Print

All Chitty payment details can be displayed with the help of this screen .Through this screen we can take a print out of the Chitty/RSC/NPDSC/APSTC payment voucher. Also note that there is no complete cancellation of a chitty payment in CASBA, except for the fact that if a cheque was involved in the prize money payment, its amount can be cancelled and modified the same through Chitty payment screen (99).

LOANS

1 – Loan Application

This screen/function is used for creating a loan application. The loan application is the first process of a Loan.

This screen can be invoked from the menu path: Products/Services → Loan → Loan Application.

The screenshot displays the 'Loan Application' form in the CASBA system. The form is divided into several sections:

- Application Details:** Contains fields for Customer Unique ID (015000000008), Customer Name (MADHU), Application No (180RCL/9560), Request Amount (50000), Purpose (OTHER), Loan Category (PERSONAL), Loan Scheme (RCL-GEN(secured)), and Tenure (Months) (48).
- Salary Details:** Includes fields for Net Pay and Deductions (if any).
- Loan Details Pop-up:** Shows a summary of the loan:
 - Loan Amount: 50000.0
 - Tenure: 48
 - Interest Rate: 11.0
 - Loan Scheme: RCL-GEN(secured)-02-08-2021
 - Is Floating: false
 - Installment Frequency: MONTHLY
 - Computation Base: YEARLYREST
 - Calculation Method: DIMINISHING
 - Is EMI: true
- Payment Schedule Table:**

Month	Date	Balance Due	Principal Repaid	Interest Amount	Installment
1	03/12/2021	48958.0	1042.0	301.0	1343.0
2	03/01/2022	47916.0	1042.0	301.0	1343.0
3	03/02/2022	46874.0	1042.0	301.0	1343.0

In the loan application page, click the search button and enter the customer name in the pop up search window and click the **Search** button. Select the customer. The matching records of the customer are displayed in the text fields of the loan application.

Loan Application of different loan status can also be selected using the general search icon. The selected loan applications can be updated or rejected from the loan application screen.

Procedure: Select the menu item Products/Services → Loan → Loan Application to invoke Loan Application screen/function. After selecting the Customer, enter Application No, Request Amount and Tenure. Select Loan Category & Loan Scheme. Based on Loan Category selected, corresponding fields are displayed in “Loan scheme”. Select the required scheme. You can check the Loan schedule before saving the application. Schedule is calculated based on Loan scheme, request amount and tenure of loan. Click on **Save** Button to save the details of loan application.

2 - Process Loan Application

This screen/function is used for processing a loan application. This screen can be invoked from the menu path Products/Services → Loan → Process Loan Application.

The screenshot shows a web application window titled "Process Loan Application". Inside the window, there is a section titled "Loan Details" with a search icon. The form contains the following fields:

- Application No:
- Category:
- Request Amount:
- Customer:
- Loan Scheme:
- Loan Status:

A "Process" button is located in the bottom right corner of the form area.

Procedure:

Select the menu item Products/Services → Loan → Process Loan Application to invoke Process Loan Application screen/function. Search the loan application to be processed by selecting Customer/Loan application. While searching with customer name, all loans in submitted status pertaining to that customer will be displayed. Select the required one. For Search with Loan Application, we required to give loan category, Loan status as “submitted” and “Application number (Application number not mandatory).Select the loan application to be processed .The selected loan application details are displayed in Loan Details_field set. On clicking the **Process** Button, various rules are executed and loan process status is shown as ‘PASS’ or ‘FAIL’ along with

criteria messages. If a Criteria Status is '**FAIL**', we can override the status by checking the 'Override' check box and enter the remarks in Remarks field .Click **Accept** Button. The rule messages are updated. Click **Close** Button. The processed loan will be removed from the submitted applications and status become "Accepted".

3 - Loan Sanction

This screen is used for Rejection/cancel/Security attachment/sanctioning of a loan application in "accepted" status. This screen can be invoked from the menu path: Products/Services → Loan → Loan Sanction.

Application Details

Application No	103RCL0550	Registration No	100H544483
Application Date	03/11/2021	Status	APPLICATION_ACCEPTED
Customer ID	019000000006	Customer Name	MACHU
Loan Request Amount	50000.0	Tenure	48
Scheme Name	RCL-OEN(secured)-02-00-21	Interest Rate	11.0
Max. Eligible Amount		Sanction Amount	

[Charge Details]

Type	Amount	Collected

[Security Details]

Category	Branch	Document No	Allowable Amount	Status	Appraser Fin. Value

Approval Details

Process	User	Action Taken	Date Of Action	Remarks
Loan Application		CREATED	03/11/2021	Application Created

In the popped up screen, select Search By "Loan Application" and mandatory field "Loan category" Click on the **Search button**. All loan application coming under the selected category will be listed. Select the required loan application from the list.

Through "Attach security" tab you can navigate to "Security register". After entering the security register details, Click the **Add Security** button. Then click on the **Save** button. Security Register screen gets loaded with the attached security details displayed at the bottom of the screen. Click the **Save** button. Click on the **Send for Approval** button, Approval Process Completed Successfully message is displayed. Then process the loan using "Loan Process" tab. On completion of loan processing a new tab "Sanction" will be appeared. Click on tab "Calculate

Eligible Amount” and enter sanction amount (***Sanction amount should be less than or equal to the request amount***). Sanction the loan using tab “Sanction”. Sanction request will be sent to Assistant manager. The assistant manager can reject or approve the sanction request. On rejection loan status will be changed to “rejected”. On approval status of loan will be “Sanctioned”.

4 - Loan Disbursement

This screen/function is used to disburse a loan. The sanctioned loans are listed in this screen. From this list user can select a loan for disbursement purpose. Then, the details of selected loan will be displayed.

The screenshot displays the 'Loan Disbursement' interface. At the top, there's a navigation bar with 'Home > Loan > Loan Disbursement'. The main form contains several input fields:

- Application Number: 16GRCL2501
- Customer ID: 01900000000000000000
- Customer Name: MADHUJ
- Scheme Name: RCL-GEN(jsecured)-02-03-20
- Sanctioned Date: 03/11/2021
- Sanctioned Amount: 50000.0
- Total Amount Disbursed: (empty)
- Installment No: 1
- Loan Tenure: 60
- Loan Due Day: 14
- Loan Status: SANCTIONED
- Interest Rate: 11.0

Below the form, there are sections for 'New Security', 'Charge Details', and 'Payment Details'. The 'Payment Details' section is active, showing:

- Disbursement Amount: 50000.0
- Account No: 018000990000550
- Payment Mode: CHEQUE
- Bank: FEDERAL BANK LTD[13]
- Cheque Serial No: 227211-227290
- Cheque Date: 03/11/2021
- Total Amount To Pay: 50000.0
- Amount: 50000.0

At the bottom, there's an 'Approval Details' table:

Process	User	Action Taken	Date of Action	Remarks
Loan Application	HO190	CREATED	03/11/2021	Application Created
Loan Sanction	HO190	APPROVED	03/11/2021	Sanction Request
Loan Sanction	5296	APPROVED	03/11/2021	Sanctioned

Procedure

Select the menu item Products/Services → Loan → Loan Disbursement to invoke Loan Disbursement screen. Click on the **Search Icon** button. select Search By as Loan Application and Loan Status should be selected as SANCTIONED. Then click on the **Search** button, select the Loan Application to be disbursed. The values are displayed in the text fields .By using “Create account No.” tab to generate the account number of loan and enter the disbursement amount, mode of payment details. After adding the payment details, click on the **Add Payment Details**

button. If there is abnormality observed, user can “send back” the application to “Accepted” Status. Otherwise Click on the **Request** tab. The disbursement request will displayed in messages for Assistant manager. Then take the Loan Disbursement screen and select the **Disburse** button to disburse the loan. If the **View Schedule** button is clicked, then the schedule screen is popped up. If the **Reject** button is clicked, then the loan application gets rejected.

5 - Loan Closure

This screen/function used to close a loan account. After the completion of repayment, loan is ready for closing. Using Loan Application number or loan account number, user can fetch the loan details. And this screen is also used to release the security documents back to the customer. This screen can be invoked from the menu path Loan Products/Services → Loan → Loan Closure

Category	Branch	Document No	Allowed Amount	Status	Select
Personal Surety	THRSUR-IV	160-5120917-LOANS-1	105790.00	REJECTED	#

If the loanee comes to the branch with the intention of closing their loan account, it is always advisable to manually check accuracy of the number of installments remitted as well as of the credit/debit balance in the loan. Always make sure to collect the amount for closing shown in the transaction window because any amount collected in excess of the closing amount will get transferred to the GS account giving rise to unnecessary work in the branch.

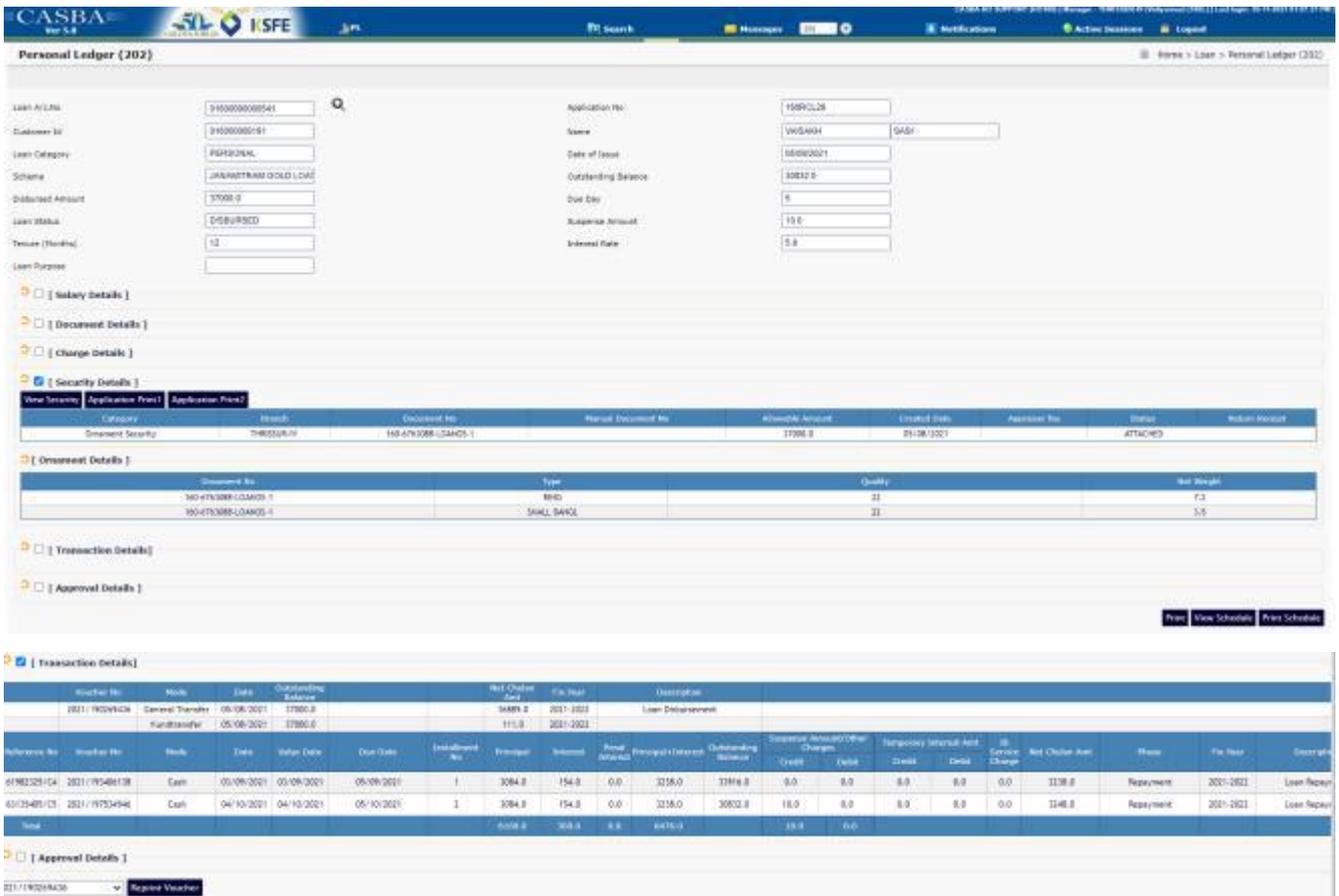
Once the closing amount has been remitted into the loan, the loan status will be changed from disbursed to closure-initiated. You have to close it in the system using the loan closure window so as to correct accounts (This window is not available for assistants). Sometimes even if you

have remitted the entire advance portion into the loan, the loan will be in disbursed status. It is most often caused by an uncleared cheque

If you are closing an NCL or a PBL from the prize money, after the payment has been approved at all levels, please make sure the loan concerned is in closure-initiated status. It has to be verified manually by checking out the respective personal ledger using shortcut “202”.

6 - View Personal Ledger

This screen/function is used for viewing the transaction details of a particular loan. This screen can be invoked from Products/Services → Loan → Personal Ledger. Or By using short cut key “202”.



This screen is used to view records like transaction details, Schedule, Security details, Approved Details etc. related to a particular loan account. In the case of ornament security, application can be viewed from this account.

Procedure:

Select the menu item Home → Products/Services → Loan → Personal Ledger to invoke Personal ledger screen/function. Enter the loan details listed in table above. Click the **Search Icon** button of Loan A/C No or Customer name. The matching records are displayed in the text fields. Security, Document and Transaction details of the fetched Loan A/C No or Customer id are displayed in the grid. Click on the **View Schedule** button to view the loan schedule details in a pop up window. The loan schedule can be invoked from various screens:

7 - Lump sum Payment

This screen is used to Re-fix KHL / KPL accounts.

This screen can be invoked from the Products/Services → Loan → Lump sum Payment.

In the Lump sum payment screen, select the Search Icon. Loan application Selection screen is popped up. In the popped up screen, select Search By as Customer/Loan Account no/Application and Loan category should be selected. Click on the **Search button**. Select the Loan account to be re-fixed. The matching records are displayed in the text fields of the Lump sum screen. “View new schedule” and decide whether re-fix or not. To re-fix the account select “Re-fixation with EMI” and “finalize”. If Loanee want to keep the amount in Credit suspense, select “Transfer to Credit suspense” and finalize.

The screenshot shows the 'Lumpsum Payment' interface. At the top, there's a navigation bar with 'Home > Loan > Lumpsum Payment'. Below that, the 'Lumpsum Option' section contains search fields: 'Loan Account Number' (1808198098033), 'Customer Name' (SUTHER SALE), 'Loan Application Number' (180901142740), and 'Suspense Amount' (48008.0). A search icon is present next to the first two fields. The 'Schedule Refix Mode' section has two radio buttons: 'Refixation with new EMI' (which is selected) and 'Transfer to Credit Suspense'. At the bottom of this section, there are two buttons: 'View New Schedule' and 'Finalize'.

Sometimes the loanee may want to refix the EMI of their loan by remitting 10% of the original loan advance into the loan. With regard to refixation, there are some important points worth considering. It is always advisable to clear beforehand the defaulted installment(s) and debit suspense, if any, if the loanee is already in default on the loan. In re-fixing the loan in Yearly diminishing method, the next installment will also be collected. ***If the amount shown in the field “interest for EMI refixation” in the window 111 (loan cash collection) is greater than 10% of***

the loan advance, the former has to be collected for refixation. If more than one remittance is made into the loan in the same or multiple mode(s) on a single day or on a number of days in relation to refixation, refixation should be done on the last remittance after having transferred the previous remittances to credit suspense using the option found in the lump sum payment window. If the loanee is closing the loan and has made a bulk remittance into it which happens to be short of the loan closing amount, no refixation should be done on the loan; the amount should be transferred to credit suspense. If an interbranch bulk remittance has been made into a loan, it should never be refixed without first consulting the loanee about their intention. It is always safe to transfer the amount to credit suspense. Please remember that after refixation, no reversion is possible.

If the loanee is making the bulk remittance by cheque, realization of the cheque has to be followed up and refixation has to be carried out before the next due date.

NHFS - Capturing Of Utilization/Completion Certificate

Path: Products and Services → Loan → NHFS - capturing of utilization/completion certificate

While disbursement of second installment onwards of a partially disbursed NHFS(KHL), each disbursement of installment should be performed only after adding the details of Utilization/Completion Certificate.

Loan Details		Account No.	Outstanding Balance	Loan Status
Application No.	27294F3132719	0272013008133	26000.0	PARTIALLY_DISBURSED
Disbursement Amount	80000.0			
Loan Scheme	194F0-0818194-02-08-20			
Disbursement date	20180221			
Reference No.	2821131	Certificate Date	0911/0921	
Remark	For disbursement of 80000 installment			

The **current date** should be given in **the certificate date field** and not the date mentioned on the certificate.

GOLD LOAN

The Gold loan screen is used to create gold loan application and do the sanction of the gold loan. Select Products/Services → Gold Loan → Gold Loans (201) to invoke the Screen. Through this screen user with right of “Assistant” can move till the “Disbursement request” of gold loan at a stretch.

Select the menu item Products/Services → Gold Loan to invoke the gold loan creation screen. Click the **new customer button** to add a new customer or select an already existing customer by using the search icon. Enter the gold loan application details. Click on the **Save and continue** button to navigate to add Security details.

The screenshot shows the 'Gold Loan (201)' application form. It has several input fields: 'Customer Unique ID' with a search icon and a 'New Customer' button; 'Customer Name' with a dropdown menu; 'Application No.' with a dropdown menu; 'Request Amount' with a text input; 'Loan Category' with a dropdown menu; 'Loan Scheme' with a dropdown menu; 'Tenure (Months)' with a dropdown menu; and 'Purpose' with a dropdown menu. A 'Save & Continue' button is located at the bottom right of the form.

Click on “Add Ornaments” to add Ornament details in the pop up screen.

The screenshot shows the 'Security Details' screen with the 'Add Ornaments' tab selected. It features a table with the following columns: 'Category', 'Branch', 'Decrement No', 'Allowable Amount', 'Status', and 'Appraiser Fee Waive'. Below the table, there are input fields for 'Max. Allowable Amount' and 'Sanction Amount'. At the bottom right, there are 'Loan Process' and 'Reject' buttons.

In the pop up screen, add the ornament details. On the basis of “purity” selected, “Rate per unit gram” will be displayed. Accordingly the “value” will be displayed for the ornament based on net weight and rate per gram. Click on Add details, details will be stored in a grid. Add nominee details.

In Appraiser Details select appraiser from combo box. By selecting “appraiser fee waive” field we can waive the appraiser fee (Give remarks for waiver). Then by using add security tab, Add, Save and Approve security. Automatically screen will go back to previous screen and will show maximum allowable amount. Process the application by using “Process” tab. After processing, sanction the loan by using “Sanction” tab. After sanction navigate to disbursement screen, add disbursement details and send request. Now the loan is ready for disbursement in “Asst. Manager” screen. Collect appraiser fee through “Collection” screen (11) and Disburse.

Document Number: 360-7082921-LOANYS
Ornament Document Number: 160-7082921-0311203

Ornament Details

Ornament Type: Purity: Quality: No. of Items:
 Gross Weight (in gm): Net Weight (in gm): Rate per unit gram:
 Value: [Add Detail](#)

Sl no.	Type	Gross Weight	Net Weight	Quality	No. of Items	Value Based On Daily Rate	Value By KSFE	Max Extra Allowable	Select	Delete
1	Chain	8.1	8.0	22	1	3800.0	3600.0	0.0	<input type="checkbox"/>	<input type="checkbox"/>
Total		8.1	8.0		1					

Total Value Based On Daily Gold Rate: Total Value Based On Security General Setting:
 Total Value Based On KSFE Gold Rate Setting: Extra Grant Amount For Security Loan: (For Adding)
 Allowable Amount: Adding Manager Allowable %

Loanee

First Name: Age: Gender: MALE FEMALE OTHERS Relation: Address: [Add](#)

Sl no.	First Name	Relationship	Gender	Select
1	Raman	UNCLE	MALE	<input type="checkbox"/>

Appraiser Details

Appraiser: RAJSHAM E U Appraiser Fee Waive: Remarks: [Add Security](#) [Clean Security](#)
[Back](#)

Gold Loan (201)

Application Details

Application Number: 10001888 Customer ID: 0100002399 Customer Name: MADHURJOGAYAN Scheme Name: GOLD Chain 29-01-2021
 Sanctioned Date: 03/11/2021 Sanctioned Amount: 75000.0 Total Amount Disbursed: Installment No: 1
 Loan Tenure: 12 Loan Due Day: 10 Loan Status: SANCTIONED Interest Rate: 8.75
[View Security](#) [Check Image](#)

Charge Details

Payment Details

Disbursement Amount: 75000.0 Called Appraiser Fee Separately
 Account No: 0180010801272 Total Amount To Pay: 75000.0 [Calculate](#)
 Payment Mode: Amount: [ADD PAYMENT DETAILS](#)

Sl No.	Mode	Amount	Tax Amount	Details	DISBURSE/PAY No.	Customer	YOM	History
1	FUNDTRANSFER	75000.0			0180010801272	AA002		<input type="checkbox"/>
TOTAL		75000.0						

[Payment](#) [Send Back](#) [Reject](#)

Approval Details

[Application Print](#) [Application Print](#) [Gold Loan Approval](#)

Application and Ornament receipt can be printed from this screen. Moreover the images of Loanee and Ornaments can be uploaded through this screen.

Disbursement

The loan disbursement request sent by Assistant will appear in Assistant managers' message box. After collecting the appraiser fee, if any, through "Collection" screen (11), Assistant Manager can disburse the Gold loan.

Determination of the interest rate of the gold loan (now 6.75%, 8.5% and 8.9% on the basis of the range of advance) depends on the total gold loan advance outstanding. When you want to avail yourself of the concession, you will have to make required remittances to the existing loans to keep the gold loan advance outstanding within limits. The above-mentioned rules apply to staff members and the public alike.

Renewal of Gold Loan:

This screen is available only for users having the rights of Assistant Manager. **Eligibility criteria for renewal is that at the time of renewal there will not be any due in interest and renewal should be done before the passage of one year (Loan Period).** Maximum number of renewal allowed for a loan is restricted to “Two”. The account number of loan remains same after renewal.

Procedure: Log in as Assistant Manager and by using path: Product/Services → Gold Loan → Gold Loan Renewal, access the screen, select the account to be renewed. Before renewal, confirm the interest is paid till date and as on date loan is not crossed the loan period (One year). Click on interest rate tab new interest rate will populate .Then using “Renew” tab renew the account.

Appraiser Payment

This Screen is used for giving the payment of the Temporary Appraiser. This Screen can be invoked from the path Products/Services → Loan → Appraiser Payment

The screenshot displays the 'Appraiser Payment' interface. At the top, there are input fields for 'Name' (Manoj) and 'Date' (02/08/2014), along with a 'LoadDetails' button. Below this is a section titled '[Appraiser Details]' containing 'Name' (Manoj) and 'Type' (TEMPORARY) fields. A table with three columns: 'SI No', 'Appraiser Fee', and 'Status' is shown. The table has one data row: SI No: 1, Appraiser Fee: 1.0, Status: UNPAID. Below the table, there are input fields for 'Total Amount' (1.0) and 'Pay Amount' (1.0), and a 'Payment' button at the bottom right.

SI No	Appraiser Fee	Status
1	1.0	UNPAID

Procedure

This screen is used for doing the payment of Temporary Appraiser. This can be accessed from the path Products/Services → Loan → Appraiser Payment. Take this screen and select the Temporary Appraiser from the Combo and select the date to which the Appraiser fee to be paid. Click on Load Details button, now the payment details are listing inside the screen. Select the Payment Mode from the Combo List. Different Modes available in payment modes are Cheque, Cash, and Fund Transfer. Do the payment to the appraiser by clicking the Payment button.

KSFE-NORKA ROOTS PRAVASI BHADRATHA MICRO SCHEME (PBMS)

(Only for Pravasi returnees) - Nutshell

(Circular 84/2021 Dated 26/10/2021)

General

1. Scheme Code in CASBA : 027 (EMI Based like Special Car Loan)
2. Age Limit : 21 years to 65 years.
3. Loan Amount : 1 lakh to 5 lakh
4. Repayment Tenure : 48 months
5. Repayment due day : Loan issue day
6. Interest Rate : 9% (Monthly Diminishing), Penal Interest: 12% on EMI for actual number of days after due date.
7. Interest concession by NORKA ROOTS: 3%.
8. Effective interest rate : 6%
9. Processing charge : 100, Pre closure allowable only after 36 months
10. Ration Card No (10 digits) and Passport No.8 digits (First number Alphabet and balance 7 digits numerical) - both are **Mandatory**, to be entered in customer details screen of customer register.
11. Subsidy : 25% of loan amount subject to maximum 1 lakh

Operation in CASBA

- a) **Loan Application** - Loan category: VEHICLE
Scheme: KSFE-NORKA ROOTS PRAVASI BHADRATHA MICRO SCHEME
Purpose: Other. Verify EMI Schedule and SAVE.
- b) **Loan Process** - Accept and close
- c) **Sanction** - SELECT Attach Security, Select Security Category & click Add Security
(Add security/save/Back/save - sent for approval) - No workflow for security attachment
- d) **Sanction** - Save by Assistant and Approval by Assistant Manager
- e) **Loan Disbursement** - Add payment details/Request by Assistant----Approval by AM and Manager.

MORATORIUM (Cir.18/2020, 23/2020, 33/2020)

Applied Period: 01-03-2020 to 31-08-2020

Applicable to: EMI based term loans (Car loan/NHFS/RCL)

In Moratorium accounts, existing loan account number has been changed to new one with new loan amount and tenure. (Relation between old and new accounts can be noticed by Application Number. New loan Application No. is suffixed with "A")

Moratorium Procedure**a) Car Loan**

New loan amount = Loan outstanding as on last remitted EMI before opting Moratorium + Interest portion of EMI of Moratorium opted months (Disbursed as new loan for balance period)

b) NHFS/RCL

New loan amount = Premature closure amount as on due date of last remitted EMI before opting Moratorium + Simple interest on Premature closure amount for moratorium opted period (Disbursed as new loan for balance period)

Moratorium Accounting (Vouchers passed automatically)**Voucher 1: Closing of Moratorium opted account**

Loan Moratorium closing Adjustment-3051	(Debit)
Interest on RCL/NHFS	(Credit)
RCL/NHFS Advance	(Credit)

Voucher 2: New Loan Opening

RCL/NHFS	(Debit)
Loan Moratorium closing Adjustment-3051	(Credit)

Voucher 3: Moratorium period interest adjustment

Loan Moratorium closing Adjustment-3051	(Debit)
Interest on Moratorium Loan-0335	(Credit)

LOANS – General Points to be noted

NHFS

When it comes to the House Loan Scheme, one factor is of paramount importance: that is, purpose of the loan. It is the purpose of the loan that you select determines in how many installments the loan is to be disbursed and also when to fix the EMI. In addition to the purpose of the loan, two other areas you need to concentrate on are correct selection of the loan scheme and correct input of the tenure of the loan. Coming to the disbursement screen, there is a check box feature with the option "Is this the last installment". You are supposed to put a check mark in the box only when you are disbursing the last installment.

NHFS - simple interest calculation before EMI fixation

(Rate changed from 13.25% to 10.00 % w.e.f 10.10.2022 as per Cir.74/2022(BD) dt. 07.10.2022)

For actual number of days - @10.00%, In case of default 18% default interest on 30 days interest amount like RCL default interest calculation.

Eg: Partial Loan Amount = 666000, Disbursement date = 11/10/2022, Rate -10.00%, Payment date = 23/11/2022, No of days = 43, Monthly interest = 5474 (666000*10.00/100*30/365).

Simple interest = 666000*10.00/100*43/365 = 7846

Default interest = 41 (Default rate for 15 days, ie 11/11/22 to 23/11/22) 13 days = 1/2 month)

5474*18/100* 0.5/12 = 41

Total interest = 7846+41 = 7887

In CVLs and Car Loans, the margin money should be collected through cash collection window (11) after sanctioning the loan.

If you are issuing an FDL **for 90%** of the FD amount or above, the sanction procedure will have to be done by an employee in the role of **Manager**. Please note that ***this feature is not available for temporary-role-assigned managers.***

Every working day it should be made certain that the head "Loan Temporary Reversal" is nil.

CASBA Customer Unique Id.

12 DIGITS - FIRST FOUR DIGITS BRANCH CODE. Eg:-**0010**00009559. 0010 Stands for Ernakulum Main branch

CASBA - ACCOUNT NUMBER

BRANCH CODE (4 DIGITS) /_SCHEME CODES (3 DIGITS)/ ACCOUNT NO. (7 DIGITS)

Eg:- **00050020000365** - First 4 digits(0005) Stands for Branch (Kollam Main),next three digits for scheme code (OD), remaining 7 digits(0000365) for account number.

CASBA Scheme Codes for Loans

OD	: 002,
RCL/KPL	: 009
NCL/CL	: 010
CVL	: 011
GOLD	: 012
NHFS/KHL	: 013
PBL	: 014
FDL	: 023
ESCL	: 025
PBMS	: 027

CASBA Scheme Codes for Deposits

SUGAMA	: 001
FD	: 005
STD	: 006
CSDT	: 007
CHITTY	: 024

NEW parameters for calculating NPA from 2018-2019

NCL **AS-07** > 90 days

Gold Loan **AS-05** > 15 months

CVL **AS-65** > 90 days

RCL **AS-12** > 3 months

NHFS **AS-09** > 3 months

(The statement showing Interest/FC due but outstanding up to 90 days / 3 months to be calculated and shown instead of 180days /6 months which we were calculating in the past years)

Chitty Liability Waiver - Accounting (Cir.55/2004)

a) Total sanctioned write off amount

Chitty liability waiver write off suspense a/c Dr.

Chitty Account Cr.

(Use GT)

b) Yearly appropriation

Chitty liability waiver write off a/c Dr.

Chitty liability waiver write off suspense a/c Cr.

(Through Journal)

SUGAMA

Sugama Register

This screen helps to create a sugama account under a particular sugama product and the user can search an existing sugama account and view details. The particular screen can be invoked from the menu

Path: Products/Services → Sugama → Sugama Register.

To create a sugama account, select product from product name combo box. Then click FIND CUSTOMER button and click on “Search” button to fetch the customer details and click on “Add account holder” button. Then enter nominee details and click on “Add Nominee” button. On return, grid will be listed with the account holder details and nominee details. Click the SAVE button and a sugama account will be created.

The account will be in Inactive status initially. After the first collection of minimum required amount to make it active, status will be changed to Active. For searching an existing account, enter the last four digits of account in account number field. Then field will be auto filled and on selection of account number, Sugama register will be populated. SSA (Sugama Security Account) also can be accessed through this screen. In SSA register a “SSA” tick box will be shown. From Sugama register through different tabs available, we can navigate to other functional screen related to sugama account.

The tabs and their use.

Collection:- Used to remit an amount in cash mode to a particular sugama account. For Inter branch remittance also this screen can be used. There is no provision to delete a remittance already made to sugama. Only nullification withdrawal entry is possible in such cases.

Money Transfer:- This tab is used to transfer amount from a sugama account to other accounts (Chitty, Loans, FD, OD, Sugama) of the same branch. Inter branch transfer can also be done through this screen.

Sugama Payment:-This tab will re-direct you to Sugama payment screen (212). Through this screen we can perform Sugama payment in two modes only viz . Cash and Cheque.

Standing instruction:- This tab will direct you to screen “standing instruction”. Find destination account details and after entering relevant values save the record.

Transaction Report:- This tab will help to see the last ten transactions detail for a particular Sugama account. ***If you want to take print out of transaction for a given period use the path Reports → Sugama → Personal ledger. The maximum period for which the transaction details can be searched is restricted to 3 Months.***

Transaction failure Log:-This tab will give you the list of failed transactions like Interest accrual, Interest transfer, Standing instruction etc... for a given account.

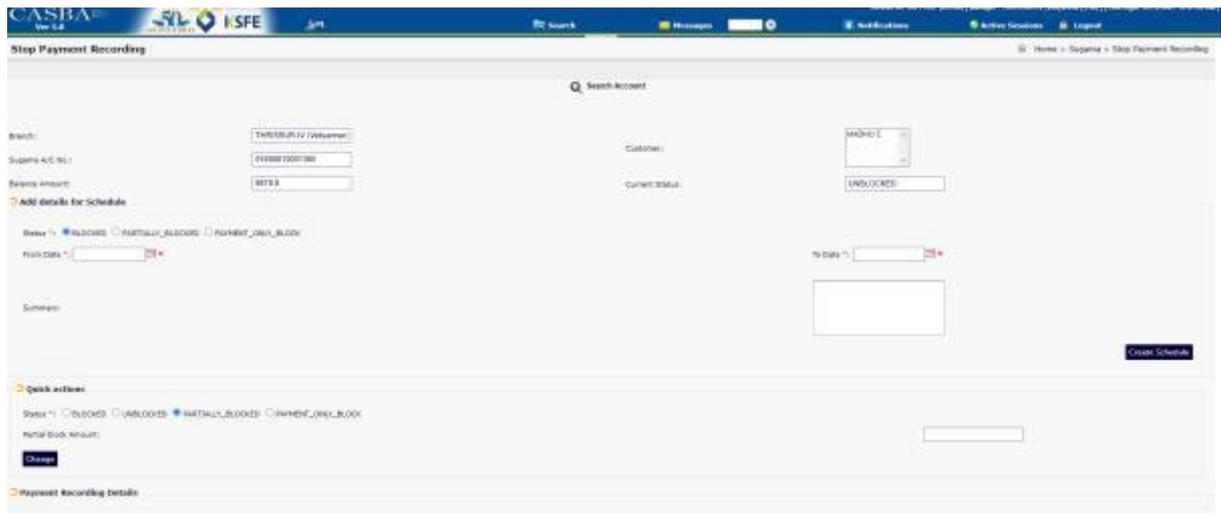
Accrual History:- This tab gives the details of interest accrual done in a particular Sugama account.

Closure:-This helps to close a Sugama account.

Stop payment Recording

This screen is used for blocking / unblocking a Sugama Account. This screen can be invoked from the menu

path : Products/Services → Sugama → Stop payment Recording in Manager Login.



Procedure:- Select the account and mark status in Quick action field and click Change.

Blocked Status:- After converting a sugama from unblocked status to “Blocked” status, No collection or Payment is allowed From/to that account.

Un Blocked Status:- In this status account will operate like normal account.

Partially Blocked Status:- To an account in this status, we can collect amount as in normal account. But payment is restricted by keeping a balance equal to “Partial block Amount” entered while changing the account to “partially blocked”.

Payment only Blocked:- Here no payment is allowed from` an account with this status.

Standing Instruction

This screen is used for creating standing instructions for a given Sugama Account. The particular screen can be invoked from the menu

path :- **Products / Services → Sugama → Standing Instruction**

ID No	Account	Type	Status	Chitty No	Chitty No	Subsidi	Amount	Frequency	Start Date	End Date	Chitty Approval	Action
1	240000000418	CHITTY	COMPLETED	45/2017A/1	18	Working	MONTHLY	1	16/12/2017	16/12/2017		
2	240000000432	CHITTY	COMPLETED	18/12/17A/1	28	Working	MONTHLY	2	16/12/2017	16/12/2017		

The source SUGAMA account can be selected by clicking Search Account icon. A pop up will be displayed and user can select the account. On selecting the account, the Branch and Customer Account Number fields will be filled.

Using the “Find Destination Account” the Customer and the account number to which transaction is to be made can be obtained. The user should specify the Instruction Start Date (***the date after current date***) and End Date, the Amount to be transferred, whether it’s a varying amount (In case of chitty). The Frequency of Execution should also be specified.

Multiple number of standing instructions can also added for an account. Standing instruction can be configured to Chitty, OD, Loan and sugama accounts.

A standing instruction will fail if there is insufficient balance in the account .Failed Transactions and its reason can be monitored from the Transaction failure report. On clicking the Add Instruction Button all the details will be shown in a grid. On Clicking the Save/Update button all the details will be saved.

Account Closure

This screen is used for closing of a Sugama Account. The particular screen can be invoked from the menu path **Products/Services → Sugama → Account Closure**
Before closure confirm no pending transactions related to the account are there to approve.

The screenshot shows the 'Account Closure' interface. It features a header with the CASBA logo and navigation links. The main content area contains several input fields for account information, such as 'Sugama Account No.', 'Amount Balance', 'Balance Amount', and 'Service Charges'. A 'Close Account' button is prominently displayed. A red note at the bottom reads: 'Note: Please Make sure that no any other transactions pending for this account'.

The screenshot shows the 'Multimode Payment' interface. It includes a header with the CASBA logo and navigation links. The main content area contains several input fields for payment details, such as 'Product', 'Amount To Pay', 'Payment Mode', and 'Amount'. A 'Save' button is visible at the bottom right.

All the basic details will be filled automatically after fetching the customer account. Close Account Button will initiate account Closure process and will redirect to the “Multimode Payment Screen” where the Payment can be performed. Allowable amount is to be entered from the Multimode Payment screen, User can choose the mode of payment cash, cheque, DD, and Fund Transfer etc. After selecting the payment mode click “ADD” and “save” Button. The Sugama account will be closed immediately after Payment.

Re-Execute Standing Instruction

This screen can be used to re-execute failed standing instructions in sugama. The particular screen can be invoked in Assistant manager/Manager login from the menu path: **Products/Services → Sugama → Re-Execute Sugama Standing Instruction.**

The Failed standing instructions will be listed by selecting the tab “Show failed sugama standing instruction”. From the list select the required standing instruction and click “Run”.

in “Customer register” as “Others”, Senior citizen”, KSFE Employee”, or “Retired KSFE staff”. Accordingly the rate of interest will be displayed. For prize money FD tick the relevant field while creating FD register to get interest benefit.

Auto renewal option can be added while creating a new FD register with option “Current” (Renewal for Current period), “Low” (renewal for 1Year), “High” (Renewal for 3 years).

The tab “**History**” is used for viewing the Predecessor/Successor account of a FD after renewal.

The tab “**Lien**” gives the details of the accounts to which the said FD is pledged.

The tab “**Transaction**” can be used to view/Print all the transactions including the TDS deductions related to that FD for a given period. This can also be used to take the print out of FD closure voucher.

The tab “**interest payment**” is used for the payment of Interest accrued through “Cheque” mode.

The tab “**Interest transfer**” is used to transfer the accrued interest to other schemes (OD/Sugama/Chitty/Loans/FD) only.

Tab “**Transaction failure Log**” is used to list out the failure of auto renewal, FD Standing instructions during a given period if any.

The tab “**Accrual History**” is used to list out the interest accrual related to a particular FD.

Products and Services → Fixed Deposit → FD/CSDT/STD Receipt

All receipts should be printed out and handed over to the holder/kept in the file after observing all usual formalities. Under no circumstances should you make out an FD receipt (write it manually) and hand over it to the holder.

Overdraft

Products and Services-Overdraft-Application

In creating an OD application, the applied OD limit and sanctioned amount should be given correctly. OD applications in submitted status in the pending transactions list may be removed in the branch itself if they are unwanted. Always make sure that personal surety details entered in the customer register are up to date.

Products and Services-Overdraft-Personal Ledger

Transactions made into and from the OD account can be examined by consulting the personal ledger. It also shows the OD limit.

OD-Limit Enhancement

Incidentally, it is worth adding a brief note on limit enhancement although this option is only available at Assistant Manager and Manager levels. First search out the account in the limit enhancement window and click on New Limit. The new limit number will be shown as 2 or 3 as the case may be. Enter the start date and end date followed by the OD Limit. Let us suppose that the old OD limit is 1,50,000 and you are enhancing it to 2,00,000. In this case you have to enter **50,000** in the OD Limit field and not 2,00,000. After entering the OD limit, click on Add to Grid and then Save. Its correctness can be checked by examining the relevant field in the personal ledger.

OVER DRAFT CLOSURE

Path:- Products and Services-Overdraft-Closure

Before proceeding to close the OD, click on the "initiate closure" button so that the interest will be adjusted.(You will find this piece of information in the window itself). The closing amount thus obtained should be remitted/ transferred/adjusted, as the case may be, so as to make the current balance nil. The closure window should once again be searched for the account and it should be closed in the system. A transfer report can be generated at Manager login: Reports → Overdrafts → Transfer Report.

KSFE – VIDYA SHREE LOAN SCHEME

1. Historical Data Generation

Vidyasree Project is a promising scheme of KSFE to empower the weaker spheres of the society, and is designed to cope up the needs of the educational sector in connection with the Kudumbashree Neighbourhood Groups (NHG), commonly known by the name 'Ayalkoottam'. In order to facilitate the requirement, a new web application has been designed, which will help the KSFE branches, RO and HO to view/modify and consolidate the activities concerned. The basic historical data for this application is derived from the Kerala State IT Mission web portal, which is intended to co-ordinate the different operations reserved for the functional units such as Community Development Society (CDS), branches, RO, Original Equipment Manufacturer (OEM) and HO. The users who belong to these functional units have distinct roles in the IT Mission web portal, and the data is available to each of the group through separate login account. The role of the CDS is to keep the consumer profile and envisage the laptop brand selection. The KSFE branch has to preserve the Sugama Number and the date of opening of such accounts. The RO is responsible for the consolidation of the consumer list, generating the delivery note, tax invoice and receipt voucher. The role of the OEM is to upload the invoice and delivery chalan, and finally details get consolidated by the HO. The historical data of the Vidyasree Application will consist of the data pertaining to different levels of operations correspond to the IT Mission web portal.

2. Vidyasree Application

2.1. General Points

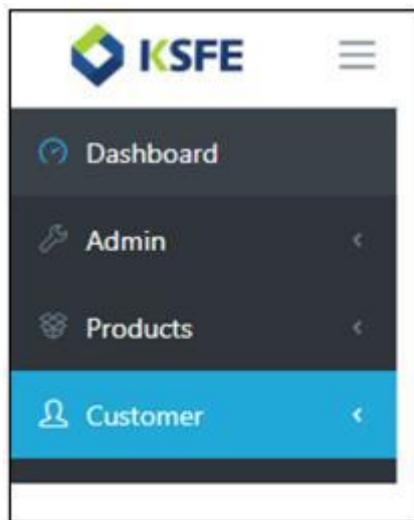
The actions and data flow in the application is limited to three different class of users, who belong to the various categories such as the KSFE branch, RO and HO. The users can access the required menu by logging in the application through the respective user accounts. As in the case of the Kerala State IT Mission web portal, HO will function as

the administrator and will retain all the actions in the capacity of a super user. The other two categories will access the application in accordance with the roles allotted to them. Normally, the user name will be the employee ID, if not specified separately. The system will understand the level of operations specified to each class of the users by the predefined role ID. The various roles of these users are categorised into assistant, assistant manager/manager and administrator. Presently the menu handling is done on test basis and the associated details may not be comprehended with a desired level of standard and accuracy. The subsequent versions will definitely include the menu handling and the associated data flow in a hierarchical manner.

2.2. Menu Listing

2.2.1 Dashbaord

This is available at the left side of the application just below the KSFE logo. The basic functional units of the application can be accessed from the dashboard. Each list in the menu can be expanded by clicking at the left arrow provided at the right side.



2.2.2 Customer Register

This is the main data register of the application, and all members of the NHG must be added as customers before accessing the subsequent menu lists. This operation can be accessed from the menu list named 'Customer'.

Customer Edit

Situation: Mr.

First name: KRISHNAKAMA

Last name: KRISHNAN

Father Mother Spouse

Spouse name: KRISHNAN

DOB: 19-Jun-1977 Age: 45

Mobile: 9961899743

Nationality: INIAN

Email:

Gender: Female Male Other

Permanent Address:

House No: Near Ayappa Temple

Manshly:

Parichayath: Manshly

Post office: Manshly

Country: India

State: Kerala

District: Thrissur

Pin code: 680023

Phone: 8487236495

Location:

2.2.3 Customer Editing

The details of a customer can be edited from the menu 'List/Search' from the dashboard.

Customer Search

Name: C.R.KRISHNAKAMA Mob: 6282217752

ID	Name	Address	Mobile	Gender	Action
10000042133	Name: C.R.KRISHNAKAMA Mob: 6282217752	VENATTUPADETTATHIL	6282217752		Edit

This can be further enhanced by clicking at the red coloured 'Edit' button provided at the right bottom corner.

The popped-up details can be closed by clicking the × button; then the user will be back to the previous menu.

2.2.4 NHG Registration

The menu can be accessed from the ‘Register NHG’ list from the dashboard. This is for registering the details of the new NHG. The details can be saved by clicking the ‘Save’ button. Similarly the resetting of the menu will be effected by clicking the ‘Reset’ button. There is no need to enter the data if the user wants to work with the information provided from the Kerala IT Mission portal.

2.2.5 Managing the members

This is available in the 'Manage members' menu in the dashboard. Search for the NHG name already added, if any members are displayed in the grid underneath, those many members are available in that NHG. If any new member is to be added click on the '+Add' button displayed on the right top corner of the screen.

ID	Name	Mobile	Gender	DOB	Action
1000002900	LATHHELMARIV	0			Remove Add member
1000007507	SUBHADRA	0		1954-06-22	Remove Add member
1000008884	OMANA K	0			Remove Add member
1000006075	SHEE BAQYANATH	0			Remove Add member
1000008803	VINYLAKSHMI P	0			Remove Add member
1000007518	SUMADEVI	0		1972-05-17	Remove Add member

On clicking the 'Add' button the display will be as shown below:

Add new customer

Customer register

Salutation

--SELECT--

First name

Enter first name

Last name

Enter last name

Father Mother Spouse

Father name

Enter Father name

DOB

07-Jun-2021

Age

Age

Mobile

Mobile

Nationality

Email

Email

Gender

Female Male Other

Aadhar

Aadhaar

PAN

PAN

Education qualification

Qualification

Monthly income

Monthly income

Permanent Address

Address Line 1

Address Line 2

Address Line 3

Panchayath

Panchayath

Post office

Post office

Country

Country

State

State

District

Phone

Phone number

Location

Location

Nominee name

Nominee name

Nominee address

Nominee relation

Nominee relation

Nominee DOB

07-Jun-2021

Address Line 2

Address Line 3

Panchayath

Panchayath

Post office

Post office

Country

Country

State

State

District

Pin code

Pin code

Phone

Phone number

Location

Location

Reset

Save

The customer information can be saved by clicking on the 'Save' button. As before, the popped-up details can be closed by clicking the × button; then the user will be back to the previous menu.

2.2.6 Managing NHG and members

This can be accessed from the menu 'NHG & Members', the appearance of the screen will be as follows:

ID	Name	Address	Members#	Sugama No.	Action
25	GRAMALAKSHMI		6	4832	edit
	Member ID	Name	KVS	Appin No.	Laptop
	10000009900	SATHIKUMARI V P	91010000011	KTM/526/9095	Acer TravelMate-B311-31
	10000007307	SUBHADRA	91010000002	KTM/526/8303	Acer TravelMate-B311-31
	10000006884	OMANA K R	91010000009	KTM/526/9879	Acer TravelMate-B311-31
	10000008875	SHRI BAGYANATH	91010000008	KTM/526/9070	Acer TravelMate-B311-31
	10000008893	VIMALAKUMARI P K	91010000010	KTM/526/9088	Acer TravelMate-B311-31
	10000007316	SUMADEVI	91010000003	KTM/526/8312	Acer TravelMate-B311-31

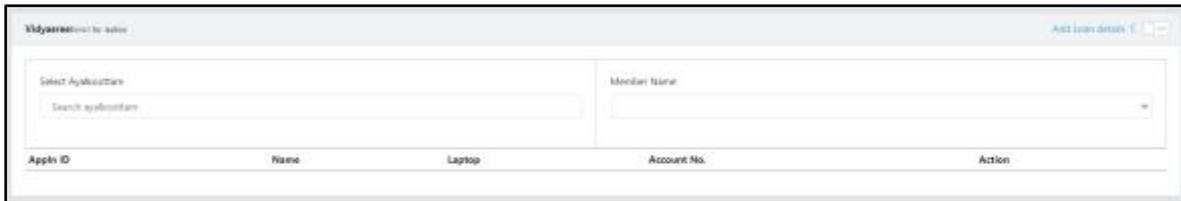
If the user wants to make any editing for the fields such as total members, NHG name, NHG address, Sugama No etc., the operation can be performed by clicking on the 'Edit' button provided at the right end of the screen. This will bring out the following facility to edit the data.

ID	Name	Address	Members#	Sugama No.	Action
25	GRAMALAKSHMI		6	4832	edit
25	GRAMALAKSHMI		6	4832	update

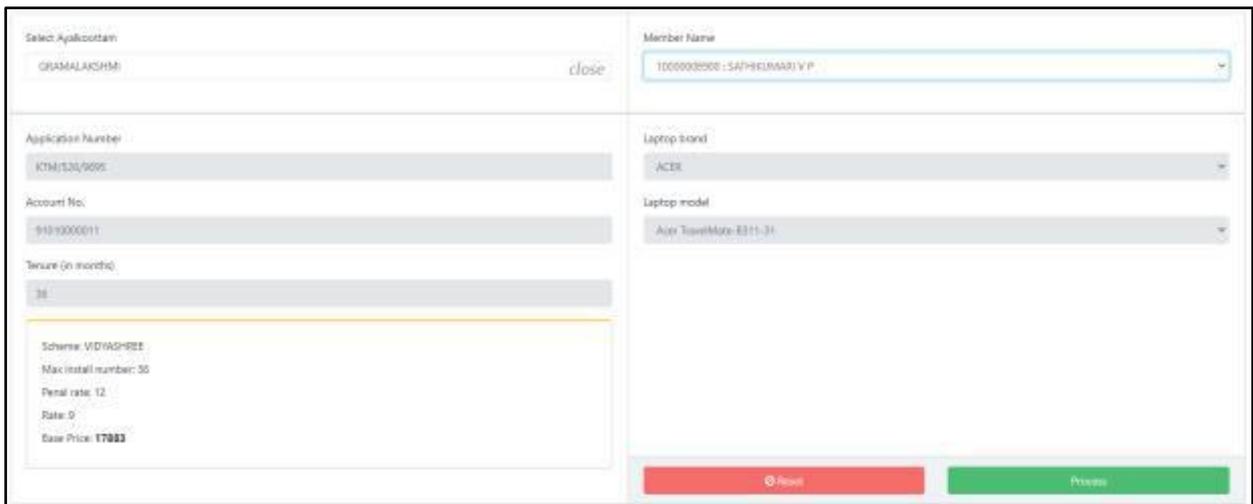
The modified details can be saved by clicking on the 'Update' button.

2.2.7 Applying the laptop

Application for obtaining the laptop can be accessed from the menu 'Apply for laptop' in the dashboard. There is a toggle switch provided at the top right corner just after the left pointed arrow. The initial appearance of the switch will be in the 'OFF' status, the user can change into 'ON' status by just clicking over the switch and vice versa.



Select the Ayalkoottam from the list and then the member, who wants to apply the laptop. The data already available with the Kerala IT Mission web portal will be loaded and the 'Reset' button can be used to fetch the information for the next member of the group.



The next phase of the application process can be retrieved by clicking on the 'Process' button. On clicking this button, a new message will be popped up by stating 'Loan schedule created successfully'. The user can close the message, as this will simply serve as an alert.

2.2.8 Verifying the loan schedule

The loan schedule generated by the above process can be verified from the menu 'Loan Collection' in the dashboard. Search for the Ayalkoottam, for which the loan schedule

has been created. Immediately the list in the lower grid will be populated by the data from the previous operation. The schedule can be checked by clicking over the name of the Ayalkoottam member. The schedule can be closed by simply clicking over the name of the Ayalkoottam member, as it serves as a toggle switch.

<input type="checkbox"/>	Inst #	Amount	Remit Amt	Cut off date	Remit date	Penal Interest (days)	credit	debit	Balance Q/S
<input type="checkbox"/>	1	500	0			0 (0)			17383
<input type="checkbox"/>	2	500	0			0 (0)			16883
<input type="checkbox"/>	3	500	0			0 (0)			16383
<input type="checkbox"/>	4	500	0			0 (0)			15883
<input type="checkbox"/>	5	500	0			0 (0)			15383
<input type="checkbox"/>	6	500	0			0 (0)			14883
<input type="checkbox"/>	7	500	0			0 (0)			14383
<input type="checkbox"/>	8	500	0			0 (0)			13883
<input type="checkbox"/>	9	500	0			0 (0)			13383
<input type="checkbox"/>	10	500	0			0 (0)			12883
<input type="checkbox"/>	11	500	0			0 (0)			12383
<input type="checkbox"/>	12	500	0			0 (0)			11883
<input type="checkbox"/>	13	500	0			0 (0)			11383
<input type="checkbox"/>	14	500	0			0 (0)			10883
<input type="checkbox"/>	15	500	0			0 (0)			10383

Followed by this, the collections remitted in the Sugama account of the respective Ayalkoottam can be entered through this menu. Each collection can be adjusted by clicking the checkboxes against each of the instalments. There will be a validation for the amounts entered in the bottom grid, amount against the member name and the amount shown on the right top corner against the receipt number. Receipt number is a mandatory field, without which the operation cannot be completed. Collection can be accounted to the respective account heads by clicking the 'Update' button provided at the lower bottom right corner. After updating the list a file is generated in the PDF format consisting of the details of remittance, which can be saved for the purpose of verification.

GRAMALAKSHMI

KSFE/092/12456 Subsidy Yes No 1500

List of members

SATHIKUMARI V P 1500 I 0 1500

inst #	Amount	Remit Amt	Cut off date	Remit date	Penal Interest (days)
<input checked="" type="checkbox"/> 1	500	0			0 (0)
<input checked="" type="checkbox"/> 2	500	0			0 (0)
<input checked="" type="checkbox"/> 3	500	0			0 (0)
<input type="checkbox"/> 4	500	0			0 (0)
<input type="checkbox"/> 5	500	0			0 (0)

Once again load the details to this menu as mentioned above. Now, the collections which have been adjusted by the previous operation are hidden and the instalments to be remitted in the future will be shown in the grid. The previous remittance can be observed by clicking the toggle button shown just above the topmost instalment entry in the grid.

inst #	Amount	Remit Amt	Cut off date	Remit date	Penal Interest (days)	credit	debit	Balance O/S
<input checked="" type="checkbox"/> 1	500	500		07/06/2021	0 (0)	0	0	17383
<input checked="" type="checkbox"/> 2	500	500		07/06/2021	0 (0)	0	0	16883
<input checked="" type="checkbox"/> 3	500	500		07/06/2021	0 (0)	0	0	16383
<input type="checkbox"/> 4	500	0			0 (0)			15883
<input type="checkbox"/> 5	500	0			0 (0)			15383
<input type="checkbox"/> 6	500	0			0 (0)			14883
<input type="checkbox"/> 7	500	0			0 (0)			14383
<input type="checkbox"/> 8	500	0			0 (0)			13883
<input type="checkbox"/> 9	500	0			0 (0)			13383
<input type="checkbox"/> 10	500	0			0 (0)			12883
<input type="checkbox"/> 11	500	0			0 (0)			12383
<input type="checkbox"/> 12	500	0			0 (0)			11883
<input type="checkbox"/> 13	500	0			0 (0)			11383
<input type="checkbox"/> 14	500	0			0 (0)			10883
<input type="checkbox"/> 15	500	0			0 (0)			10383

2.2.9 Disbursing the laptop loan

This operation is allowed in the menu 'Manage application' in the dashboard. Search the Ayalkoottam for which the collection was adjusted and the member, for whom the first three remittance was completed- the eligibility criteria for disbursement. On selecting the Ayalkoottam, the list of members in the group will be populated in the grid. As stated before, change the status of the toggle switch (shown at the top right

corner) into 'ON' mode, and select the member, who fulfils the eligibility criteria. Verify the details projected in the grid and provide date of disbursement. After providing the correct data the information can be updated by pressing the button 'Add disbursement date'. The operation will be terminated with a message stating 'Loan disbursement date successfully updated'. Verification of the loan schedule is mandatory to check whether the due dates are properly fixed for the future instalments, and this can be done with the help of the 'Loan Collection' menu. The due date for the loan is now fixed as every 26th day of the calendar month.

<input type="checkbox"/>	4	500	0	07/07/2021	0 (0)
<input type="checkbox"/>	5	500	0	07/08/2021	0 (0)
<input type="checkbox"/>	6	500	0	07/09/2021	0 (0)
<input type="checkbox"/>	7	500	0	07/10/2021	0 (0)
<input type="checkbox"/>	8	500	0	08/11/2021	0 (0)
<input type="checkbox"/>	9	500	0	07/12/2021	0 (0)
<input checked="" type="checkbox"/>	10	500	0	07/01/2022	0 (0)
<input type="checkbox"/>	11	500	0	07/02/2022	0 (0)
<input type="checkbox"/>	12	500	0	07/03/2022	0 (0)
<input type="checkbox"/>	13	500	0	07/04/2022	0 (0)
<input type="checkbox"/>	14	500	0	07/05/2022	0 (0)
<input type="checkbox"/>	15	500	0	07/06/2022	0 (0)
<input type="checkbox"/>	16	500	0	07/07/2022	0 (0)
<input type="checkbox"/>	17	500	0	08/08/2022	0 (0)
<input type="checkbox"/>	18	500	0	07/09/2022	0 (0)
<input type="checkbox"/>	19	500	0	07/10/2022	0 (0)
<input checked="" type="checkbox"/>	20	500	0	07/11/2022	0 (0)
<input type="checkbox"/>	21	500	0	07/12/2022	0 (0)
<input type="checkbox"/>	22	500	0	07/01/2023	0 (0)
<input type="checkbox"/>	23	500	0	07/02/2023	0 (0)
<input type="checkbox"/>	24	500	0	07/03/2023	0 (0)
<input type="checkbox"/>	25	500	0	07/04/2023	0 (0)
<input type="checkbox"/>	26	500	0	08/05/2023	0 (0)
<input type="checkbox"/>	27	500	0	07/06/2023	0 (0)

2.3.0 Loan approval

This is the final operation of the loan disbursement and the corresponding data is available in the menu 'Approve request'. Selecting the Ayalkoottam name will navigate the user to fetch the details under the dropdown list 'To be approved' by clicking the

button 'Search. The data will be loaded to the grid and all members can be selected by clicking the checkbox provided. This also facilitates the user to make the approval for selected members. The operation is terminated when the user drives the application to the final stage by clicking the 'Approve' button, which will eventually pop up the message 'RO approval successfully completed'.

3. Reports

KSFE Vidyasree reports can be accessed from the dashboard by selecting the menu 'Repors'.

3.1. Branch NHG

This is for verifying the details of NHGs registered to a particular branch. After giving the branch code, hit the enter key to get the details.

3.2. NHG Collection

This report is designed to get the NHG collection as on date, and will have two sections such as the consolidated part and the detailed information about the collections on the respective dates. The consolidated portion gives the total amount collected against each NHG, and the detailed portion gives respective amounts collected from each member of an NHG and the total collection of the NHG. This report needs to be filed and must be handed over to the NHG whenever necessary. Generally, this report can be used as to know the total collections of all the NHGs registered to branch.

3.3. Annual Report

This is for filing the KVS Annual statements of a branch. This consists of two separate statements, AS107 and AS108 for accounting the 'KSFE Vidyasree (KVS) Account' and the 'NPA KVS Account'.

Utilities-TDS by Bank/Treasury-BMT(Branch Monthly TDS) Authorization

The following are the main points to be borne in mind when you are working with this window:

It is performed on the last working day of the month.

Please check the general ledger concerned for any errors, discrepancies or duplications before hitting the save button.

No modification of the amount is possible.

The process should be done after all pending transactions have been dealt with.

After completing the procedure, check accuracy of the GL heads concerned.

Utilities – General - General Transfer(13)

User: Assistant/Assistant Manager.

Path:-Utilities → General → General Transfer.

This screen can be invoked by using short cut key “13” Three types of transaction can be done with this screen based on the source and destination details.

Type of Transactions

1- Account to Account

Source accounts allowed are Sugama, OD, Loan

Destination accounts allowed are Sugama, OD, Loan, Chitty,FD

2- Account to account head

Source accounts allowed are Sugama, OD, Loan, Chitty (**From chitty and Loan**

maximum amount that can be debited in a single transaction is restricted to 500.)

As per system setting, selected account heads are available in “Destination Account Head”.

3- Account head to Account

Source account heads are as per system settings

Destination accounts are Sugama, OD, Loan, Chitty, FD

In general, General transfer screen can be used to transfer an amount if one of the side (Dr. or Cr.) is an Account or both are Accounts.

From a chitty account you cannot transfer amount to another account(ugama/OD/Chitty/Loans/FD).

GT to Multiple Destinations

User:- Assistant/Assistant Manager

Path:- Utilities → General → GT to Multiple Destination.

This screen is generally used to account the salary of an employee.

Select the account head from which the amount is debited by using “Account Head” button and enter the total amount to be disbursed. Select product type and search for the account, Details of account will be populated, enter the amount required and add with remarks. Repeat the process till the total amount tallied. Save the added details. The message for approval of GT will appear in Assistant Manager’s Message box and approve it. ***The maximum number of accounts that can be added in a single transaction is restricted to 5 numbers.***

GT to Multiple destination Home > General > GT to Multiple destination

GT Details

Account Name:

Amount:

Account Details

Product Type: Bank:

Customer:

Account:

Amount:

Remarks:

SL. NO.	CUSTOMER	ACCOUNT WC	PRODUCT TYPE	AMOUNT	DELETE
1	0001	0040100000	SUGAMA	50000.00	<input type="button" value="Delete"/>
Total				50000.00	

Note :
 "Do not combine OD/Sugama with other schemes",
 For any clarification, contact HO IT before doing this.

Cashier Allocation

User:-Asst.Manager/Manager

Path:- Transaction → Collection → Cashier Allocation.

This screen is used to allocate **any user** with cashier right. Only those users will have the right for cash transaction for the particular day.

Procedure:-Invoke the screen using the given path. If the you want to allocate the same user of previous day, Tick the check box against "**Check this if Cashier list is same as yesterday's**", the details of user will be Populated. Select the type of cashier and Save.If you want to add a new cashier select the cashier and add, then select cashier type and save. **You can add "n" number of cashiers in a day.**

This process should be done every working day.

Cashier Allocations Home > Collection > Cashier Allocations

Date:

Check this if Cashier list is same as yesterday's

Select Cashier:

Sl. No.	Name	Cashier Type	Delete
1	SNAPHA D[18K16016]	Cashier	<input type="button" value="Delete"/>

Cash Box Transaction

User:- Cashier

Path:- Utilities → General → Cash Box Transaction.

The short cut key used to invoke the screen is “200”

This screen is used to record the transaction details between 1 - cash box (Branch) and allocated cashier for a particular day 2 - Transaction between cash box(Branch) and Bank.

Every transaction mentioned above should be recorded in this screen.

Cash Box Transaction Home > Cash Box Transaction

Search Cash Box transaction

Date: 09/12/2021 * This field is required

Name:

Transaction Type: Payment Receipt

Opening Balance: 952623.08

Current Balance: 392205.08

Denominations

No.	Denomination	Count	Amount
1	2000	0	0
2	1000	0	0
3	500	0	0
4	200	0	0
5	100	0	0
6	50	0	0
7	20	0	0
8	10	0	0
9	5	0	0
10	2	0	0
11	1	0	0
Total Amount			0

At the start of the day the whole amount in cash box should be transferred to allocated cashier. This should be done by selecting the date, name of cashier, and transaction type as “payment”. Enter the denomination details and save.

At the end of the day, the total cash available in cashier’s account should be transferred to Cash Box by selecting the date, name of cashier, and transaction type as “Receipt”. Enter the denomination details and save.

Procedure for remittance to Bank.

Step1 - The amount required to remit in bank should be transferred from cashier to Cash Box by selecting the date, name of cashier, and transaction type as "Receipt". Enter the denomination details and save.

Step2 - Select the date, name as KSFE Transaction, and transaction type as "Payment". Enter the denomination details and save. Pass the required Payment Voucher.

Cash Collection From Bank

Select the date, name as KSFE Transaction, and transaction type as "Receipt". Enter the denomination details and save. Pass the required receipt Voucher.

Note:- If the transaction made for the day are correct, The "User transaction Report" will have a "NIL" balance.

Procedure for pledging domain chitty pass book to NRI chitty.

Step-I

Path: - Utilities → NRI Chitty Lien → Pravasi Customer

Enter the name and Unique ID of the Pravasi Customer and "SAVE".

Step-II

Path: - Utilities → NRI Chitty Lien → Pravasi Chitty account.

Search for the Pravasi customer added in Step-I

Add NRI Chitty details in field "New NRI Chitty account".

"SAVE"

Step-III

Path: - Utilities → NRI Chitty Lien → Pravasi Chitty Security

a) To Attach Security

Search NRI Customer

The NRI chits added in Step-II will be displayed in "**Account details**" field.

Click "**view**".

NRI Chitty details will be displayed.

Click **“Search NPC Subscriber”**.

Search For domain chitty to be pledged with Chitty number and chital number.

Give date of attachment and

Click **“Add Subscriber”**.

b) To release Pass book Security.

Path: - Utilities → NRI Chitty Lien → Pravasi Chitty Security

Search NRI Customer

The NRI chits added in **Step-II** will be displayed in **“Account details”** field.

Click **“view”**.

NRI Chitty details will be displayed

Click **“View”** available in NPC Subscriber details field

Enter date of release and Remarks

a) Click **“Release”**.

Voucher

Path:-Transaction → Voucher

This screen can be accessed by using short cut key “250” also.

Using this screen we can add three types of vouchers. 1-Payment voucher, 2-Receipt Voucher, 3-Journal voucher. Here both ends of transaction should be “Account heads”.

A wrong voucher entry can be cancelled at branch level before “EOD” process in “Manager” login.

Inward Cheque Register

Path:-Utilities → General → Inward Cheque Register

This screen is used to realize/bounce a cheque collected. All collected cheque for a day will be listed in this screen and the same can be view as a report in “Cheque sent for collection” report.

Please make it a habit of changing the status of the cheques to Realized or Bounced after thoroughly checking the bank statement. Although changing back to pending from

realized is fairly easy at H.O. level, a bounced check cannot be restored to pending status. So branches are advised to attempt bouncing in the system only after the physical instrument has been handed over to them by the bank along with the possible reason for bouncing. Demand Drafts cannot be bounced in the system, so it is not a good practice to enter ordinary cheques in DD mode so as to get around a problem and risk them getting bounced.

Outward Cheque Register

Utilities → General → Outward Cheque Register

Path:- Utilities → General → Outward Cheque register

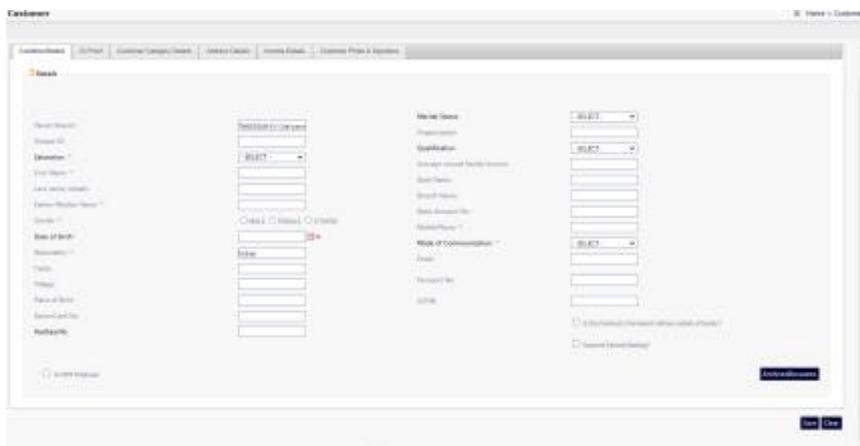
This screen is used to reconceil the out ward cheques.

Some times it happens that you have rejected a voucher or payment involving a cheque and the cheque still remains in issued status in the system. You can change it to cancelled status in the branch itself. In general, outward cheque reconciliation involving changing status can be done in the branch itself without referring to anyone for help.

Customer Register

Path:- Masters → General → Customer. (Short cut key-10)

This screen used for creating a new customer or to update the details of an existing customer. Enter the correct details in all the 6 tabs and save.12 DIGITS customer ID will be generated.- FIRST FOUR DIGITS - BRANCH CODE. Eg:- 0010,00009559:- 0010 Stands for Ernakulum Main branch



Some points to be noted while entering the details in Customer register.

- 1- The fields with * mark is mandatory.
- 2- Aadhar card no., Ration card no., Passport no., GSTIN, Mobile no. are mandatory for the transactions related to some schemes and SMS communication. So take utmost care while entering the details in such fields.
- 3- The tab 'Customer Category Details' allows to select the Customer Category. However, **Customer Category like KSFE EMPLOYEE, KSFE RETIRED STAFF, SENIOR CITIZEN & OTHERS should be properly selected as it affects the rate of interest of FD & CSDT.**
- 4- If KSFE employee is the customer, In “Customer details” screen Tick the “Is KSFE Employee” check box and proceed. **Then only the employee will get the right for Concession in interest rate of loans.**
- 5- The details entered in “Income details” screen is the **base for calculation of the income of Surety/Subscriber in Security pledging.**

MOBILE NUMBER UPDATE/APPROVE MENU IN CASBA – WORKFLOW

1) Login as Assistant

Navigate to Masters → General → Customer Mobile Number Update

Search the customer, enter the “New Contact Number” and click “SAVE”.

2) Login as Asst.Manager/Manager

Navigate to Masters ☒ General ☒ Customer Mobile No Approval View

Click “View Customer Mobile No update List” to view the approval pending records

Click Approve/Reject button against each record to approve /reject the same

3) Login as Manager

Navigate to Masters ☒ General ☒ Customer Mobile update log

Modified/rejected details of a particular new/old Mobile number available for verification

Note: After approval, change will be reflected in the Customer (10) screen tab

“Customer Details” – Mobile Phone.

Pending records for approval will be shown in the “Pending Transaction List” screen

Appraiser.

Path: Masters → General → Appraiser.

The screen is used to create an Appraiser register (Permanent as well as Temporary).

For permanent appraiser select “Appraiser type” as Permanent, select the customer, Details will be populated. Create Sugama accounts through the Tab “Create Sugama account”. Select TDS category and Save.

For Temporary appraiser select “Appraiser type” as Temporary and enter name and Address details and save.

The screenshot shows the 'Appraiser' form with the following fields and options:

- Appraiser Details:**
 - Appraiser Name: BUJ TJ
 - Appraiser Type: Permanent
- [If Permanent Appraiser]:**
 - Customer (Inch ID): 01800000000
 - Customer Name: BUJ TJ
- [Deposit Details]:**
 - Sugama Account No: [] with a 'Create Sugama Account' button
 - Security Account No: [] with a 'Create Security Account' button
 - TDS Category: SELECT

Buttons for 'Save' and 'Clear' are located at the bottom right of the form.

DOOR COLLECTION

Agent Register.

User :- Assistant Manager

Path :- Transaction → Agent → Agent Register

Scope :- To create a New Agent.

This screen is used to create a new Canvassing / Canvassing cum Door collection Agent.

Also used to view the register of an existing agent.

Before creating a new register, create a sugama account for the customer. Select the customer and enter the details as shown in screen shot attached.

Agent Register Home > Agent > Agent Register

Agent Search

Customer ID:

Customer Details

Name:	<input type="text" value="RAJENDU CR"/>	Mobile No:	<input type="text" value="9047062811"/>
Address line1:	<input type="text" value="M S BRILLIANCE COLLEGE"/>	Land Line No:	<input type="text" value="9047062811"/>
Address line2:	<input type="text" value="33 COVIL ROAD"/>	Email:	<input type="text"/>
Pin Code:	<input type="text" value="3"/>	Pin No:	<input type="text"/>
		Sugama A/C No:	<input type="text" value="01A0001000271"/>

Agent Details

Agent Code:	<input type="text" value="180_A0020"/>	Date of Join:	<input type="text"/>
Type:	<input type="text" value="Canvassing"/>	Category:	<input type="text" value="KSE Agent"/>
Status:	<input type="text" value="Live"/>	Parent Branch:	<input type="text" value="THIRUUPUR (HQS)"/>
Grade:	<input type="text" value="Grade C"/>	Reporting Officer:	<input type="text" value="Assistant Manager"/>
		Registration Charge:	<input type="text"/>

TDS Customer Category Details

TDS Section:	<input type="text" value="Agency commission"/>
TDS Category:	<input type="text" value="Person/other than"/>

Save the details. Search for the new register and approve the record by using “Send for notification” button.

Security pledging

Search for the agent, from the selected Agent register, through “security” button navigate to Security register add the details of security and save. After saving the security details, collect the security amount (If the security is Cash deposit) through “Agent security collection” screen (See screen shot attached).



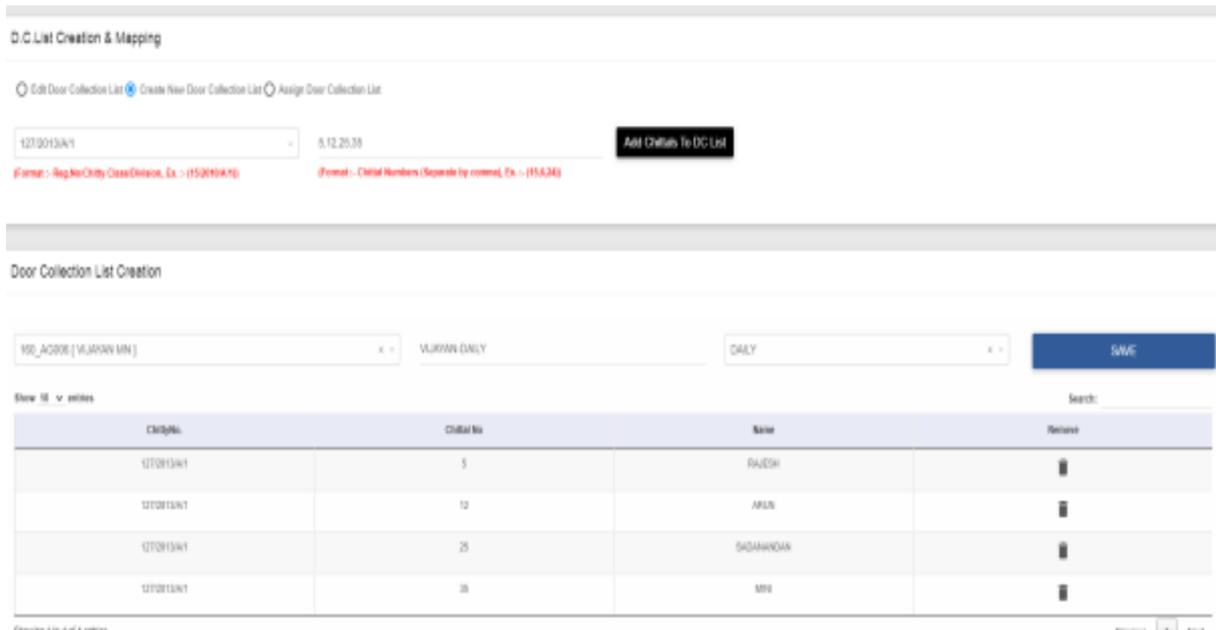
The screenshot shows a web form titled "Agent Security Collection". At the top right, there is a breadcrumb trail: "Home > Agent > Agent Security Collection". The form has two radio buttons: "Agent Security Amount" (which is selected) and "Agent Registration Amount". Below these are several input fields: "Branch" with a dropdown menu showing "THIRUVARUR PV. NAGAR", "Date" with a date picker showing "01/01/2022", "Agent" with a dropdown menu showing "100_H0001 (SAJE)", and "Amount to be Collected" with a text input field containing "3000.00". There is also a "TDS Deduction" checkbox which is checked. A blue button labeled "Collect The Amount" is located at the bottom right of the form.

After collecting the security amount, Search for the Agent, go to security register screen by using the button “security” and approve the security. By using the back button in security register navigate to “Agent register” screen. Update and approve the “Agent register”.

DC List Creation & Mapping

Click on the Link “Door Collection” given on Title bar. From the populated screen Select “DC List Creation & Mapping”, this will lead to a new screen. Through this screen you can Edit an already created list, Create a new door collection list, Assign a Door collection list.

New DC List Creation



Path:- Door collection → DC List Creation Mapping → Create New Door collection List.

Procedure:- Select “Create New Dorr Collection List, Enter the chitty number and chittal numbers as the example given. Click “Add Chittals to DC List”, Chittals will be added to a grid. If you want to remove one Chittal from list use “Remove” icon against the chittal. Select the Agent, Give a name for the list to identify the list for future activities related to Spreadsheet generation and Assignment of List, Select the frequency of collection and “Save”.

Edit Door Collection List.

Path:- Door collection → DC List Creation Mapping → Edit Door collection List.

This screen is used to Edit an existing list. Through this screen we can add more chittals to the list and can remove chittals from the list.

Select the tab “Edit Door Collection List”, Agent and chitty, Click “Show” Button. Now the chittals already added from the selected chitty will be listed below. If you want to add more chittals, select the chitty in the field given under “Update list” and enter the chittal numbers to be added to list and Click on “update list”. A new screen will popped

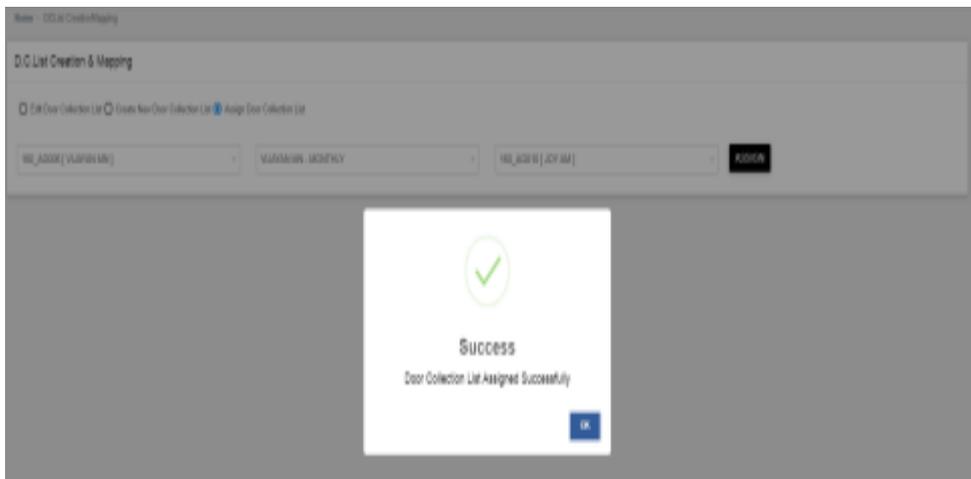
up and confirm the details and Click on “ADD” button. A message “Successfully added” will be displayed.

Assign Door Collection List

Path:- Door collection → DC List Creation Mapping → Assign Door collection List.

This screen is used to assign the door collection list of one agent to another agent.

Select “Assign Door collection List”, Select the Agent whose list to be assigned, Select the DC list to be Assigned, Select the Agent to whom the list to be assigned. Click the button “Assign”.



DC Spread sheet Generation

The screen is used to generate DC spread sheet for an agent for a particular day. ***This screen will be available only if no DC Collection is pending for the previous spread sheet generated for that agent.***

Click on the Link “Door Collection” given on the Title bar. From the populated screen. Select “DC Spread sheet Generation”, this will lead to a new screen.

Home > DC Spreadsheet Generation

D.C. Spreadsheet Generation

Door Collection List

190_AG006 [VJAYAN MN] - 01/01/2020

*For newly added/ Update Chitty/Agent, Please update the data using "Default Updater" Screen.

Door Collection Lists

Show 10 entries Search:

Door Collection List	Select
190_AG006 [VJAYAN MN]	<input checked="" type="checkbox"/>
VJAYAN MN-WEEKLY	<input type="checkbox"/>

Showing 1 to 2 of 2 entries Previous 1 Next

[List Chitties](#)

208/2017/A/1 X

[Show Chittals](#)

Chittals of Door Collection

Select All/Unselect All

Show 10 entries Search:

Sl No	Name	Chitty No	Chittal No	Due Amount	No of default	Select
1	SREERENJ KS	208/2017/A/1	41	39453	1	<input checked="" type="checkbox"/>
2	NADIYA SHAFEEQ	208/2017/A/1	42	19467	0	<input checked="" type="checkbox"/>
3	SAFIYA V A	208/2017/A/1	43	39526	1	<input type="checkbox"/>

Showing 1 to 3 of 3 entries Previous 1 Next

[ADD](#) [CLOSE](#)

Select Agent and Click on "SHOW" button. The door collection lists available for the said agent will be displayed. Select the required DC lists and click on "List Chitties". The chitties included in the selected DC lists will be displayed. Select chitties required and Click on "Show Chittals" will lead to a populated screen with chittal details. Select the chittals by clicking select button against each chittal and click "ADD" button. This will leads to a new screen "Spread sheet details". If you want to remove an added chittal,

select the chittal and delete. After confirming the chittal details Click on “Generate Spread sheet”.

The screenshot shows a web interface titled "Spread Sheet Details". At the top left, it says "Show 10 entries" with a dropdown arrow. At the top right, there is a "Search:" field. Below this is a table with the following columns: "Sl No", "Name", "Chitty No", "Chittal No", "Due Amount", and "Remove". The table contains three rows of data. Below the table, it says "Showing 1 to 3 of 3 entries". To the right of this text are "Previous" and "Next" buttons, with the number "1" in a box between them. At the bottom right of the interface, there are two blue buttons: "Delete" and "Generate Spreadsheet".

Sl No	Name	Chitty No	Chittal No	Due Amount	Remove
1	RAJESWARY MANOJ	95/2018/A/1	29	9957	<input type="checkbox"/>
2	RAJESWARY MANOJ	95/2018/A/1	30	9957	<input type="checkbox"/>
3	INDIRA CS	95/2018/A/1	31	38273	<input type="checkbox"/>

Collection to a Spread sheet

Click on the Link “Door Collection” given on the Title bar. From the populated screen Select “Door Collection”, this will lead to a new screen “Door Collection”. Enter the date of spread sheet as dd/mm/yyyy format, the list of spread sheet generated for the date will be displayed. Select required spread sheet, the details will be displayed below. Enter the data for cheque collection and cash collection as shown in the screen shot. Confirm the total of cheque amount and cash amount and save. Now Spread sheet will be available for approval in AMs message box on approval by AM, it will be available for user with cashier right. On approval by cashier collection will be completed.

Door Collection

Spread sheet Date Agent: 01/01/2022 (60_AJG06_VLAWN MN) (2/26/ 36)

Form: 20201117 Agent Name

Subscriber Details

Cash Total: ₹ 8000.00 Cheque Total: ₹ 1000.00

Sl No	Name	CHBY	CDTAL No	CHTAL No	CASH	CHK	Cheque Amount	Cheque No	Date	Bank	Branch
1	RAJESHWY MAOJ	DOMMAY	00	DC1008	<input type="text" value="1000"/>	<input type="checkbox"/>					
2	RAJESHWY MAOJ	DOMMAY	00	DC1010	<input type="text"/>	<input checked="" type="checkbox"/>	1000	8888	01/01/2022	Yatra	Dennor
3	ROHAY	DOMMAY	00	DC1011	<input type="text"/>	<input type="checkbox"/>					

Save Cancel Spreadsheet

List of Short cut Keys

Sl.No.	Screen Name	Key	Sl.No	Screen Name	Key
1	Customer Register	10	15	Cash Receipt voucher	113
2	Collection	11	16	Cheque collection	114
3	Payment	12	17	OD cash collection	115
4	General transfer	13	18	Substitution/Assignment collection	178
5	Sugama cash collection	22	19	Cash box transactions	200
6	Subscriber enrollment	33	20	loan personal ledger	202
7	Auction participant list	44	21	Gold loan application	201
8	Auction finalisation	45	22	Sugama Register	210
9	Substitution/Assignment screen	55	23	FD register	211
10	Chitty cash collection	77	24	Security register	215
11	Chitty enrolment collection	78	25	Vouchers	250
12	Chitty personal ledger	88	26	Misc.chitty transactions	278
13	Chitty payment screen	99	27	MDC Auction finalization	456
14	Loan cash collection	111			



CASBA - DASH BOARD

(Circular-62/2022 (IT) Dt.01.08.2022)

Branch Level Activities

Main Menus:

1. CHITTY
2. LOANS
3. DEPOSITS
4. DEFAULT
5. E COLLECTION
6. GENERAL
7. TREASURY

1. CHITTY

While clicking CHITTY Menu the following details are available.

- a. Chitty target/achievements
- b. Opening sala/ Termination/Business Done/ Outstanding sala (till Date)
- c. No. of Live Chitties
- d. No of Live subscribers
- e. Termination during the year.
- f. Yearly target
- g. Targeted Sala.

Sub Menus - Month wise, Enrollment status, Registered chitty enrollment details (Agent / Direct), First instalment cheque (Pending or bounced/vacant) / substitution details(No. of substitutions or updations), Payment due, Prized but not paid details and Monthly chitty collection analysis.

2. LOANS

Sub Menus - Loan Outstanding and Gold Loan Terminating in 30 days.

3. DEPOSITS

Sub Menus - Deposit Outstanding, FD Maturing in 30 days, FDL Maturing in 30 days and Deposits Targets/Achievements

4. DEFAULT

Sub Menus - Default position, Door collection and gold loan risk monitor.

5. E COLLECTION

Sub Menus - Chitty online collection and loan online collection.

6. GENERAL

Sub Menus - Cheque pending, CD Ratio (available in home page also) and Fund transfer details.

7. TREASURY

Sub Menus - Treasury FD Terminated chitties and Treasury FD matured.

NOTE:

In main menu bar, a notification icon available for following alerts.

1. Chitties Not yet started.

2. FDs Maturing in 3 days.

3. Personal surety monitor (Based on retirement Date)

4. Gold loan terminating in 10 days.
