
MAINTAIN YOUR CENTRE MEETING REGISTER

- **What is the Centre Meeting Register- CMR**

The CMR is a Register maintained for each disbursed centre for group loans. The size of the CMR has been reduced to make it more convenient to carry around.

- **Who maintains the CMR**

The Group Credit Officer maintains the CMR under the supervision of the UM or the AUM. It should be checked by the UM/TO at the time of collection amount deposition.

- **When should the CMR be prepared**

The CMR should be prepared post sanction of the centres and should be kept ready for customer signing at the time of Disbursement. Post Disbursement, CMR should be completed at the time of the below transactions:

- Meeting details at the time of Centre Meeting
- Foreclosure Request
- New Loan Request/Disbursal
- Attendance Calculation for repeat loan applications
- End Use Check at the time of Centre Visit

- **When should the CMR be updated for Centre Meeting**

- It should be updated at the time of each Centre Meeting once the same has been started

- **What if the CMR is over but the Centre still has a few meetings left?**

- New CMR should be used to record any further meetings.

Sample Register has been filled out below for reference, pls refer the numbers for relevant fields to be filled.

No.	Customer Name
1	SITA DEVI
2	NIKA BAI
3	RATI BAI
4	REENA BAI
5	REEMA BAI
6	DEEPTA BAI
7	KAMLESH SINGH
8	ISHA SHARMA
9	RITA BAI
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	

1

Corporate Office :
 Fubon India Credit Company Ltd.
 30/30/2009 Park, Phase 1 & 2, Gurgaon, District Haryana 122001, India
 Tel: +91 (0124) 2241111
 Fax: +91 (0124) 2241111

Registered Office :
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 30/30/2009 Park, Phase 1 & 2, Gurgaon, District Haryana 122001, India
 Tel: +91 (0124) 2241111
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Center Attendance cum Loan Approval Register

GEO Name/ GCO ID : JAI PRAKASH / 191919

Center Name/ Center ID : NAYA BASPURA - 001

Village Name : NAYA BASPURA

Center Meeting Day & Time : 2nd MONDAY, 08:00 AM

Frequency of Loan Recovery : Monthly Fortnightly

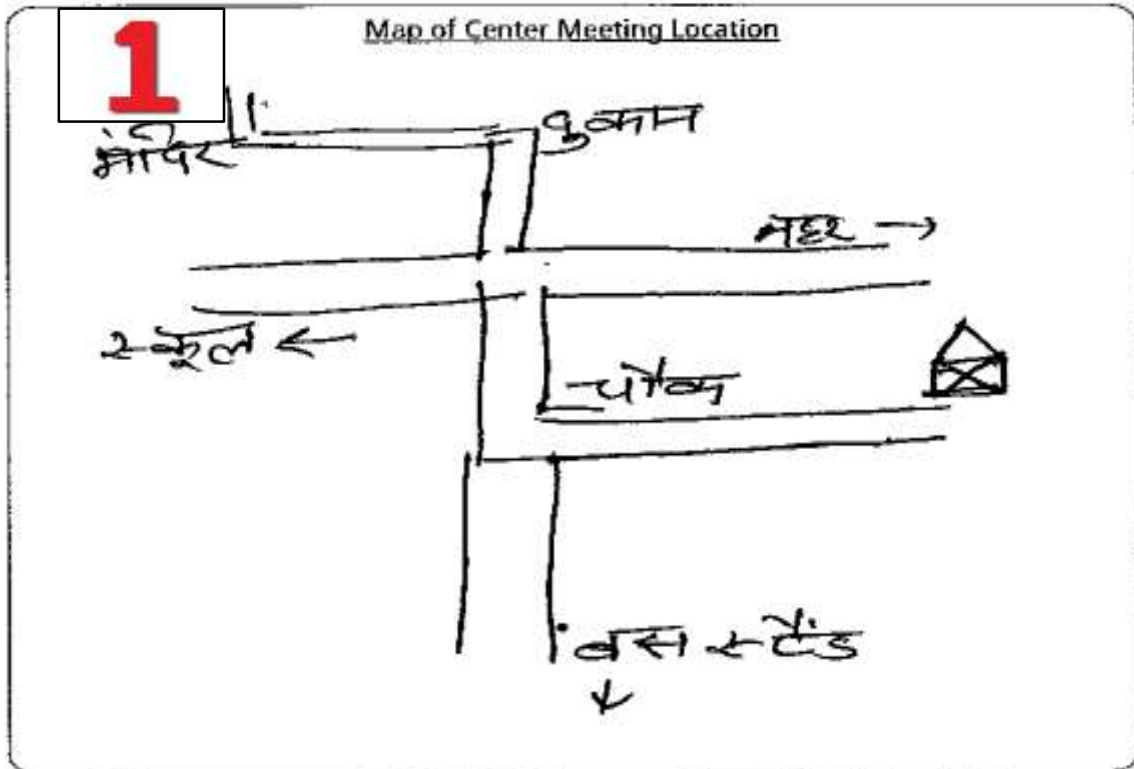
No.	Customer Name
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	

- Should have the name of the customers in their seating order
This should be written on both sides for easy reference during Centre Meetings

Center Attendance cum Loan Approval Register

GCO Name/ GCO ID	1	JAI PRAKASH / 191919	
Center Name/ Center ID		: NAYA BASPURA - 001	2
Village Name	3	: NAYA BASPURA	
Center Meeting Day & Time		2 nd MONDAY, 08:00	4
Frequency of Loan Recovery :	5	<input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly	

1. Fill the GCO Name & ID in field
2. Centre Name & ID to be filled here
3. Village/Area Name of the Centre
4. Centre Meeting Day & Time to be filled in
5. Frequency of the Centre Meetings to be selected- Monthly or Fortnightly



General Direction : NAYA BASPURA

2

Address : #104, SMT. KAMLESH,
CHOWK KEPABS, NAYA BASPURH
- 244305

3

1. Draw the map for the centre meeting location
2. Capture the Landmark near your centre here
Add the General Direction or the General Area where the Centre has been formed
3. Capture the detailed address for the centre here

OATH

1

1. Paste the Oath in Vernacular Language here
Every Centre Meeting should be started with the Oath & ended with the Oath

Center Details

Center Name : NAYA BASPURA Center ID : 001
 Area/Locality : BASPURA Address for Center Meeting : #104, SMT. KAMLESH
 Time of Center Meeting : 08:00 AM Day for Center Meeting : 2nd MONDAY
 Name of Center Leader : SITA DEVI Center Leader Contact No.: 7718817711
 Name of Vice Center Leader : KAMLESH Vice Center Leader Contact No.: 7718817712
 Group Name : NAYA BASPURA - 001 - 01 Date of Disbursal : 10th DEC, 2018

Customer ID/LAN	Member Name	SG Loan Amount	Loan Purpose	EL Amount	ML Amount	Phone #
4500000 12345	SITA DEVI	50,000	STOCK PURCHASE			7718817711
4500000 12346	MIRA DEVI	30,000	STOCK EXPANSION			7718817717
4500000 12347	RATI BAI	30,000	COW PURCHASE			7718817718
4500000 12348	REENA BAI	30,000	COW PURCHASE			7718817719

Group leader signature : SITA Group leader Contact No.: 7718817717

Group Name : NAYA BASPURA - 001 - 02 Date of Disbursal : 10th DEC, 2018

Customer ID/LAN	Member Name	SG Loan Amount	Loan Purpose	EL Amount	ML Amount	Phone #
4500000 12349	REENA BAI S	30,000	POULTRY			7718817716
4500000 12350	GEETA BAI	35,000	FISHERY			7718817713
4500000 12351	KAMLESH SINGH	35,000	STOCK PURCHASE			7718817712
4500000 12352	SHA SHARMA	35,000	POULTRY			7718817714
4500000 12353	RITA BAI	35,000	COW PURCHASE			7718817715

Group leader signature : SITA Group leader Contact No.: 7718817713

1. Following details should be captured here
 - a. Centre Name & ID
 - b. Area/Locality & Address of the Centre should be captured here
 - c. Centre Timing details including Day, Day Number & Time
 - d. Name of the Centre Leader along with Mobile Number
 - e. Name of the 2nd Centre Leader along with Mobile Number
 - f. Group Name along with Group Disbursal Date
2. Following details should be captured here
 - a. Customer ID/LAN
 - b. Member Name
 - c. SG Loan Amount
 - d. Loan Purpose
 - e. Emergency Loan Amount
 - f. Merchandise Loan Amount
 - g. Phone Number for the Member
 - h. Group Leader Sign & Mobile Number

These details should then be captured for all Groups formed in the Centre

Center Attendance cum Loan Approval Register

Meeting No. 01

Sr. No.	Sign/Thumb Impression	Sr. No.	Sign/Thumb Impression	
1.	मीता	21.		Resolution if any during the meeting: <u>Members will keep their Notebook</u>
2.	मीरा	22.		
3.	रती वाई	23.		Denomination 2000 x <u>7</u> <u>14,000</u> 1000 x 500 x <u>2</u> <u>1000</u> 100 x <u>7</u> <u>750</u> 50 x <u>1</u> <u>50</u> 20 x 10 x TOTAL
4.	रीता वाई	24.		
5.	रीता	25.		
6.	गीता	26.		
7.	काजलेरा	27.		
8.	इशा शर्मा	28.		Present Members <u>9</u> Total Members in Centre <u>9</u> Collection done <u>15,750/-</u> Collection due <u>15,750/-</u>
9.	रीता वाई	29.		
10.		30.		GCO Name <u>JEEVAN KUMAR</u> GCO Signature <u>Jeevan</u> /191919
11.	1	31.		Center Leader Signature <u>मीता</u>
12.		32.		Visiting Officer's Name <u>BHUVAN KR.</u>
13.		33.		Visiting Officer's Signature <u>(Bhuvan)</u>
14.		34.		Visitor Remarks <u>Date on time</u> <u>Meeting started & ended on time. Good die - ciphre</u>
15.		35.		Any Exception Collections
16.		36.		Signature / AM / TO <u>[Signature]</u>
17.		37.		Date : <u>27th JAN. 2019</u>
18.		38.		Start Time : <u>08:00 AM</u>
19.		39.		End Time : <u>08:25 AM</u>
20.		40.		

1. Capture the Centre Member's signature or thumb impressions here
Their names can be referred from the Main Cover Page
2. Resolution, if any, taken during the Centre Meeting
3. Denomination for the collections done in the centre should be captured here along with total
4. The following details should be captured here:
 - a. Total present members
 - b. Total members in centre
 - c. Collection Amount done & due
 - d. GCO Name & Signature
 - e. Centre Leader Signature/Thumb Impression
 - f. Visiting Officer's Name, Signature, Remarks
 - g. Any exception collections such as advance payments etc
 - h. Date of Centre meeting
 - i. Start & End time of Centre Meeting

Center Name		End Use Check - GCO/BRO						End Use Check - Verifier				
Sl. No	Customer Name	Purpose for which Loan taken	Date of EUC Verified	Purpose Observed	Any Discrepancy Observed	Employee Name	Sign	Date	Purpose Observed	Any Discrepancy Observed	Employee Name	Sign
1.	SITA DEVI	Stock Purchase	8th Jan	Stock	-	JAI PRAKASH		12/02/19	Stock Purchase	-	BHUVAN K.	
2.	MIRA BAI	SHOP EXP.	8/10/19	SHOP	-	"		"	SHOP EXP.	-	"	
3.	RATI BAI	COW	8/10/19	Buffalo	-	"		"	COW	-	"	
4.	REENA BAI	COW	8/10/19	Buffalo	-	"		"	COW	-	"	
5.	REEMA BAI S	POULTRY	8/10/19	POULTRY	-	"		"	POULTRY	-	"	
6.	GEETA BAI	FISHERY	8/10/19	COW	COW vs FISH	"		"	FISHERY	-	"	
7.	KAMLESH SINGH	STOCK	8/10/19	STOCK	-	"		"	STOCK	-	"	
8.	ISHA SHARMA	POULTRY	8/10/19	POULTRY	-	"		"	POULTRY	-	"	
9.	RITA BAI	COW	8/10/19	COW	-	"		"	COW	-	"	
10.												
11.												
12.												
13.												
14.												
15.												
16.												
17.												
18.												
19.												
20.												

This section of the Centre Meeting Register should capture the End Use Check Details for the Centre Members. The End Use Check needs to be completed for 100% members within 45 days of disbursals and should be verified by the UM/AUM within 3 months of disbursal.

1. The following details should be captured by the GCO:
 - a. Customer Name
 - b. Loan Purpose
 - c. Date of verification
 - d. Purpose/Activity for which loan amount has been used
 - e. Whether it has been used for a Different activity than the loan purpose
 - f. GCO Name with sign
2. The following details should be captured by the AUM/UM verifying the End Use:
 - a. Date of verification
 - b. Purpose/Activity for which loan amount has been used
 - c. Whether it has been used for a Different activity than the loan purpose
 - d. UM/AUM Name with sign

Center Attendance cum Loan Approval Register

Loan Demand/ Foreclosure
EMERGENCY LOAN
 Name: GEETA BAI
 Amount: 7,500
 Date: 12th MAR, 2019

Group Member	Sign
REENA BAI	रीना
GEETA BAI	गीता
KAMLESH S.	कमलेश
ISHA SHARMA	इशा
RITA BAI	रीता

गीता

Sign of Center leader approving the loan/foreclosure

Loan Demand/ Foreclosure
 Name: _____
 Amount: _____
 Date: _____

Group Member	Sign

Sign of Center Leader approving the loan/foreclosure

Name: _____
 Amount: _____
 Date: _____

1

Group Member	Sign

2

Sign of Center Leader approving the loan/foreclosure

Name: _____
 Amount: _____
 Date: _____

Group Member	Sign

Sign of Center Leader approving the loan/foreclosure

Name: _____
 Amount: _____
 Date: _____

Group Member	Sign

Sign of Center Leader approving the loan/foreclosure

Name: _____
 Amount: _____
 Date: _____

Group Member	Sign

Sign of Center Leader approving the loan/foreclosure

1. Capture the New Loan or Loan Foreclosure Request
 Capture the Name of the Member requesting
 Loan Amount being requested or foreclosed
 Date of request
2. Name & Signatures from the rest of the members
 Signature of the Centre Leader

Center Attendance cum Loan Approval Register

Attendance Calculation Table

Sr. No.	Client Name	Total Present	Total Absent	Attendance %
1.	SITA DEVI	19	5	79%
2.	MIRA DEVI	20	4	83%
3.	RATI BAI	21	3	88%
4.	REENA BAI	19	5	79%
5.	REENA BAI S	20	4	83%
6.	GEETA BAI	21	3	88%
7.	KAMLESH SINGH	23	01	95%
8.	ISHA SHARMA	18	6	75%
9.	RITA BAI	12	12	50%
10.				
11.				
12.	1	2	3	4
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				

1. Attendance calculation should be complete at the time of completion of loans of all centre members or at the time of repeat loan application
2. Following details should be captured:
 1. Name of the Member
 2. Total Present
 3. Total Absent
 4. Attendance % = $\frac{\text{Total Present}}{\text{Total Present} + \text{Total Absent}}$