



**St. Albert's College (Autonomous) Ernakulam**

**An Initiative of Archdiocese of Verapoly**

**Affiliated to Mahatma Gandhi University, Kottayam**

**St. Alberts's College  
Cooperative Society  
Register Number 3737**

**Bye Law**

**St. Alberts's College Cooperative Society**  
**Register Number 3737**

**Name And address of the Society**

This society was established on 25th of June 1955 according to the Travancore Kochi Cooperative Society Act 1952 (10) under the register number 3737. The office is located in the premises of St. Alberts College situated in Ernakulam city. The address of the society is St. Alberts's College Cooperative Society, Register Number 3737, Kochi, Kerala 18. This society is only authorized to operate within St. Alberts College. The objectives of the society are listed below:

1. To inculcate qualities like financial prudence, financial self reliance and a mentality of cooperation among the members of the college.
2. To ensure that the different facets of cooperation are incorporated in the day to day life of members
3. To provide loans at low interest rates accompanied with easy installments to its members
4. To receive deposits from the members
5. To take loans from its members in the event of low reserves for financially prudent activities
6. To undertake chitties for its members
7. To provide scholarship for the students
8. To undertake the trade of notebooks and other stationary items
9. To create clubs to foster the cultural and sports based needs of the members
10. The society can undertake any other activity to implement the above mentioned duties

**Seed Capital and Membership**

1. The members are liable for any liabilities of the society in accordance with the proportion of membership in the society
2. The current capital of the society according to Rs. 10 per share amounts to 99000 A class shares of Rs. 990000, 5000 B class shares of Rs. 1 Each amounting to Rs. 5000 and 1000 C class shares of Rs. 5 amounting to Rs. 5000 totaling to Rs. 10, 000,00 (The full amount of each share has to be paid on the time of purchase)
3. Any loan application should be approved by the Principal and the Society secretary. Any application without the above stated approvals would be subject to rejection.
4. (a) Any person who is above the age of 18 and employed as a full time staff in St. Alberts College is eligible for A class membership which is valid only upto the tenure of the staff.  
(b) Any student of St. Alberts College is eligible for a B class membership. These members do not have the right to attend general body meetings or to receive a dividend.  
(c) To invite fixed deposits the society may issue C class membership. These members do not have the right to attend general body meetings or to receive a dividend.

5. The membership cannot be treated as a right for any person who is eligible according to the above mentioned conditions as any membership application will be subject to close scrutiny by the secretary and the society committee and their decision will be paramount. The society committee will have the sole discretion to accept or reject any application. Upon rejection an appeal can be filed with the registrar of the society.
6. Each member should obtain a minimum of 1 share and a maximum of 1200 shares. A joining fee of 50 paise per share subject to a maximum of Rs. 5 should be paid in the event of joining the society. The above mentioned clause is not applicable to B & C members. This clause is not applicable to the members who have joined prior to the amendment. The amount paid for shares cannot be withdrawn or transferred before completion of 3 years of membership and after the completion of the stipulated period it can be withdrawn based on the following conditions:
  - (a) Notice period of 1 month prior to intended withdrawal
  - (b) There should be not have any outstanding dues on the intended date of withdrawal
  - (c) The member should not stand in as a guarantor for any outstanding dues
  - (d) The total amount to be withdrawn should not exceed 10 percent of the paid up capital in the beginning of the year. The person however would be eligible for his investment in the shares of the society and any dividends herewith.

8. If under any circumstances a member resigns from the college or membership of the society is withdrawn his/her name should be removed from the society register. Any amount due to the society should be remitted before 3 months of the closure of membership. The secretary is empowered to settle the dues of the relieving member after considering the above mentioned clauses. If the amount due to the society is higher than the amount due to the member then the society can initiate recovery proceedings. The member can obtain dues from the college.

9. In the event of the death of the member the membership stands terminated. Each member should appoint a nominee upon joining the society in the presence of two witnesses out of which one should be a member of the society. This nomination should be included in the society records. In the event of the death of the member the nominee would be considered as the legal heir of the member. If a nominee is not appointed then the proceeds of the deceased member can be given to the legal heir as certified by a competent government authority.

10. The liabilities of the deceased member according to section 9 towards the society would continue for a period of 2 years post death under which the assets of the deceased members would be subject to the liquidation for the payment of society's common liabilities. This liability would cease to exist after 2 years of the termination of membership.

11. The shares of the society cannot be pledged or transferred without the permission of the society committee.

12. In accordance with Section 6 any member can increase their shares in the society with the permission of the society committee.

13. The membership of any member of the society who is found to have committed a fraud or indulges in any subversive act towards the society can be subject to termination if  $\frac{2}{3}$  members who are present in the general body agree to it. Any member can be removed from the society

without notice if he pursues a legal recourse for any amount due to him by the society. Such a member cannot become a member of the society again for a period of 2 years.

(a) Upon closure of membership due to resignation or a leave of more than 2 years any dues pending towards the society should be closed.

### **Borrowings:**

14. The society can solicit deposits from the members when the committee deems it necessary. The committee can solicit deposits or any contribution from other registered members of the society, other registered society and members of the society. The interest rates for the above loans should not exceed the rates provided by District cooperative credit society. The maximum amount such solicited should not exceed the 10 times of the paid up capital and reserves of the society. But if the society can raise a further amount of Rs. 4000 for the purchase of books of the society.

### **Deposits:**

15. The society can receive 2 types of deposits both from members and nonmembers:

- a. Fixed Deposits
- b. MCD (Monthly Savings Deposits)

### **Fixed Deposits**

16. The fixed deposits should have a minimum tenure of 3 months and a deposit less than Rs. 100 will also not be acceptable. To ease calculations the deposits should be in multiples of 10. The interest rates should not exceed 8.5 %. According to the time frame and the quantum of deposits the committee may set an interest rate which is between 4% and 9 %.

- a. The above-mentioned interest rates may be subject to changes dependent upon the current banking rates keeping the rates of the District Cooperative bank as a benchmark. To avoid non payment of interest the fixed deposits should be immediately renewed upon maturity of the deposit. The amount of the fixed deposit can be withdrawn from the fixed deposit before the completion of the maturity period but the interest payments will be withheld. Under certain special circumstances the above mentioned pre maturity period withdrawal may be subject to an interest rate of 2.5 %.

- b. Relief Fund:

Sub Conditions:

1. All "A" class members should join this scheme

2. The members should deposit the following amount in the relief funds with respect to their loans:

Sl. No.	Amount Availed	Relief Fund Contribution
1	Upto 100000	25
2	100001-200000	50
3	200001- 300001	100
4	300001-400000	125
5	400001-500000	150
6	500001-600000	200
7	600001-700000	250
8	700001-800000	300
9	800001-900000	350
10	900001-100000	400

3. The interest rates for relief funds have been set at 12%

4. In case of a death of the member the outstanding liabilities of the deceased shall be paid out of the relief fund.

5. In case of relieving of duty the amount in the relief fund will not be returned.

### Monthly Saving Deposit

17. The deposits that do not exceed Rs. 50 and does not fall below Rs. 1 for a period of 12 or 24 or 48 months are termed as monthly deposits

18. The payouts of the deposits are as follows:

Sl. No.	Amount Deposited	Maturity Period	Payout
1	Rupee 1	12 months	12.5 Rupees
2	Rupee 1	24 months	26 Rupees
3	Rupee 1	48 months	53.75 Rupees

19. The above mentioned amounts should be deposited within the 5th of every month failure of which may be subject to a penalty of Rs. 1 Paise per month. If the default exceeds a period of 4 months the membership would be terminated and the balance amount would be settled.

**20.** The staff and management of St. Alberts College can deposit their investments with a definite maturity period. These deposits can be withdrawn upon a notice of 7 days with an interest rate of 4.5%.

**Loans:**

**21.** Only "A" class members are entitled to loans subject to the decision of the committee. The committee has the right to reject and amend the loan amount without citing reasons for the same. This decision will be final and binding.

**22. a.** The committee has the responsibility to discourage Loans availed for unnecessary reasons. No member can avail an amount of more than 10 lakhs. The loans can be disbursed after meeting the following conditions:

**b.** The loan is disbursed on the collective and individual responsibility of the applicant and 3 guarantors wherein each member cannot stand as a guarantor for an amount which is more than 50 times of each share held by him

**23.** The maximum amount that can be availed by a member is subject to a limit of;

- a.** 40 times of the Salary of the member
- b.** 50 times the shareholding of the member
- c.** 10 lakhs

**24.** The maximum tenure of the loan should not exceed 5 years. The installment amount and number should be decided by the committee members.

**25.** The interest rates on the loans should not exceed 12% p.a. In case of delay in payment of installments. For the first 15 days the interest rates are calculated for 15 days but for any period exceeding 15 days but below 31 days the time period for interest calculation will be considered as 1 month. The rates of interest may be changed according to the prevailing bank interest rates.

- a.** The installments have to be paid on the 10th of every month. Delay in payment may result in an excess interest charge of 2% over and above the existing rate. If the 10th of the month is a holiday the installment can be paid on the next working day without any excess interest charge. Any amount less than 50 paise does not warrant any interest payment. An amount between 50 paise and Rupee 1 would be considered as One Rupee.
- b.** If the member has pending dues he may not be entitled to take further loans or stand as a guarantor for others till the payment of loans.
- c.** The document listing down the rights of the management to remit the pending dues (loan payments, society fees or any such amount) of the member towards the society from the

salary of the employee should be submitted to the society. The Loan application should be countersigned by the Manager or Principal or Bursar or Managing Board Secretary.

- d. Only after the completion period of 3 months can a member avail any loans from the society
- e. Only after payment of at least 6 installments can a member avail further loans from the society.
- f. A member can avail an extra upto 75% of the fixed deposit amount over and above the existing loan. The normal loan restrictions will not be applicable to the above extra loan. The special loan is subject to the same conditions as the normal loans.
- g. Hire Purchase Scheme:

**Sub conditions:**

**G1.** The scheme would be known as St. Alberts College Cooperative Society Hire Purchase Scheme.

**G2.** Any "A" class member can avail the benefits of this scheme

**G3.** An amount up to 50000 rupees can be availed by a "A" class member for any asset that holds a long term value. If the amount exceeds 50000 then the member should remit 15% of 50000 to the society.

**G4.** The maximum number of installments should not exceed 36. If any member is due for retirement the installments should be set to ensure that they finish off before 3 months of the retirement date.

**G5.** The interest rates of Hire Purchase loans would be subject to the prevailing interest rates.

**G6.** The assets should be insured and bought under the scheme should be hypothecated to the society. A loan guarantee should also be provided.

**G7.** The agreement stating that St. Albert's College Management may remit the installment in case of default of payment by the member should be submitted to the society.

**G8.** In case of default of more than 3 times the assets may be confiscated and sold to the highest bidder.

**G9.** The regulations of this scheme can be altered by the Director Board using the powers of the joint registrar.

**G10.** The amount will be disbursed via a crossed cheque upon the receipt of an invoice from a recognised seller.

**G11.** According Section 23 of the Byelaw the amount disbursed through Main loan, HP Loan and Emergency loan should exceed 40 times of the salary of the employee.

**26.** The payments to the society should be according to the following order of precedence:

1. Fees, Hostel fees, Register fees and other expenses
2. Interest payments that are due
3. Payments towards the principal
4. Share Purchase Payments

**27.** Conditions for Education loan:

A loan amount not exceeding 50000 rupees for a period not exceeding 12 months at an interest rate less than 0.5% of the normal loan can be given to the members.

“A class” members may avail an emergency loan of Rs. 5000. This loan may be paid in 10 installments with an interest rate of the normal loan.

28. In case of the death of the guarantor or termination of membership according to the sections 8,9 or 13 the committee may request the member to bring in a new guarantor. Failure to bring a new guarantor or in case of default of payment the recovery procedures can be initiated by the committee. An interest rate of 1 Paise for a Rupee will be levied on the period of default.

## **Governance**

**29.** The powers of governance will be invested in a committee of 9 members. These members should be selected every 5 years from “A” class members via secret ballot. The composition of the board should be in the categories of : General 5, Women : 5 SCST: 1. At Least 1 member should have an investment of more than 10000 in the society. The term of office would be 5 years. If a vacancy arises in the committee during the 5 year term a requisite appointment according to the regulations should be done. The term of Members appointed as mentioned before will end at the completion of the term of the vacant post. After completion of the term the member can again apply to become a committee member. Any member can be removed according to the rules decided in the general body meeting. After the election of committee members the general body should select a president and secretary.

**30.** The committee should get together at least once in a month. The quorum should have 5 members. Any decision taken in the absence of the aforementioned quorum would stand as null and void. All decisions should be decided by the majority of votes. In case of a hung vote the president of the committee can cast a “casting vote”. If a decision has to be taken about a specific member of the committee then he should not be present in the meeting. In case of emergencies where the board meeting cannot be conducted the permission for the same can be availed from the other members by the secretary using a circulation vote. During the process of circulation vote if any member has an objection this thing should be notified in front of an authorized committee meeting. The minutes book should be signed by the president, secretary and all other members who are present in the meeting.

**31.** If a committee member fails to attend four consecutive meetings and also fails to pay his dues to the committee his membership would be subject to termination but after accepting an apology letter from the member post which his membership can be reinstated by the committee

**32.** For the day to day working of the committee the committee members are vested with the following responsibilities by the society:

- a. The president would have control over the committee and also act as a treasurer, which would make him the custodian of all the assets for the society. The president would be the chairman of every meeting conducted by the society if he is present on the day.
- b. The day to day governance of the society would be conducted by the secretary under the supervision of the president. In such cases all deeds of the society would be under the guardianship of the secretary.
- c. All the assets of the society should be registered under the name of the president. The secretary should provide a receipt for every payment received for the society. The bank account of the society would be maintained as a joint account under the president and the secretary. If loans are taken from non members of the society the requisite documents would be signed by the president, secretary and one more member of society.

**33.** All documents according to Section 8 and all accounts to be kept by the registrar should be presented in front of the committee within a span of 1 month.

**34.** The committee can appoint employees to conduct the activities of the society. The committee is also empowered to fix the salaries of the aforementioned employees within the budget of the society. The president with the consent of the governing committee can suspend or terminate an employee.

**35.** The committee members can decide the nature and amount of the asset to be pledged. If this asset is in the form of a deposit a normal interest rate should be provided for it.

**36.** The committee members are empowered to create sub conditions in accordance with the sections and other conditions of the society bye law. These new conditions should be added to the minutes and should be sent to the registrar for approval.

**37.** In conditions other than specified in section 52 the employees of the society are supposed to work without compensation. The secretary subject to the approval of the committee can provide a honorarium to the above mentioned employees.

### **Common General Meetings**

**38.** In matters regarding the governance of the committee, final decision would be the prerogative of members in the common general meeting. Whenever there is a need in the committee, this meeting should be gathered. There shall be such a gathering at least once in a year. Attaching the main decisions to be taken by the common general meeting.

1. Elect and change the governing body.

2. Discuss the annual report which has to be sent to the registrar of the committee.
3. Read, acknowledge and act according to the audit report and annual audit order of the registrar.
4. Devise new terms and conditions and eliminate or amend the conditions which are awaiting for actions.
5. Remove members if required.
6. Consider the complaints raised by the members against the committee.
7. Approve the income and expenditure budget presented by the committee.
8. The common general meeting would have the authority to buy shares and select representatives for institutions like district co operative banks, district co operative stores and district co operative press.

39. Special common general meeting can be convened by the president, committee or as per the special need of the registrar. If one fifth of the existing members of the committee requests, a special common general meeting can be gathered.

40. The number (quorum) of members attending a common general meeting should be either 25 or 10 percent of the total number of members, whichever is less. If the gathering fails to meet the quorum within 30 mnts of commencing the event, the common general meeting shall be postponed to a date after 7 days from the decided date. But if the meeting was gathered as per the request of members of the committee, then the meeting shall be canceled if it fails to meet the quorum.

Committee can take decisions even if the postponed meeting fails to meet the quorum.

41. If the president is present then he will be the chair of the meeting, in his absence the members can select a person to chair the meeting. All decisions would be based on the majority of votes cast by the members. Members will get only one vote for each person and their number of shares won't be taken into consideration. Proxy votes will not be counted. If votes are equal in number then the chairman can cast his second vote.

42. Members should be given a notice of 7 days with an agenda for a common general meeting.

43. Questions and ideas which are supposed to be presented in the meeting shall be given to the secretary 3 days prior to the meeting.

44. The profits which are granted and published by the registrar shall be distributed as per the following guidelines.

- a) At Least 15% should be deposited in the reserve fund.
- b) A minimum of 5% should be deposited in cooperative educational fund as per its co-operative rule.
- c) 25% of the shares shall be given as dividend
- d) The rest of the amount can be taken for below mentioned categories as per the acts and rules of respective time periods.

## 1. Relief fund

2. Common goods fund
3. Dividend equalization fund
4. Interest rebate fund

## **RESERVE FUND**

45. Reserve funds should be maintained and kept to meet unexpected crises. No members can claim on its shares. It can't be used without the permission of the registrar.

## **MISCELLANEOUS**

46. Terms and conditions which are amended, removed and devised during the common general meeting shall come to effect only after the approval of the registrar

47. In case of any doubts while interpreting sections or rules in acts, the committee should submit it before the registrar and his decision would be final..

48.

49. The committee will have an icon, Name board and office.

50. If there is more than 500 rupees in committee, it should be deposited in any of the authorized banks on time. If the amount is not deposited, the person who holds the money shall give an interest of 13% annum. The person shall be subjected to civil and criminal cases.

51. Honorary secretary would be in charge of the committee administrative works till a paid secretary is appointed.

52. Secretary can spend an amount which does not exceed 10 rupees for his personal expenses.

53. According to section 51, the honorary secretary can get rupees 2000 as honorarium

54. President of the committee can get rupees 1000 as an honorarium.

## **ATTACHMENT**

Conditions regarding the service terms of members in the committee.

1. Director board has the authority to decide the number of employees and their salary based on the budget allotted by the common general meeting. Director board will be appointing the employees as per the rules of the committee.

2. Following the eligibility criteria for different posts in committee. Members who are not eligible as per the criteria mentioned below won't be appointed.

**(i) Secretary, Accountant, Clerk , Salesman**

**a)** Completed SSLC

**b)** Students who have passed the exams conducted by government technical examination , regional training center, subordinate personal training center , regional co operative training center, Subordinate personal training center, higher diploma or bookkeeping, corporation auditing.

**(ii) Attender, sipoy**

People who have studied till 8th standard

**Note.**

The above-mentioned examination eligibility is not applicable for people who are appointed by a co-operative department or financing bank. Registrar would have the authority to remove the candidates from the respective positions.

**3.** Appointments will be strictly based on advertisements given in daily newspapers or through the employment office. This condition is applicable for members who have been appointed from financing banks or government service.

**4.** Age limit should be less than 35 years at the date of appointment. But this condition is not applicable for members who worked in other committees where they joined the committee before the age of 35. Members who have completed 55 years of age won't be allowed to work in the committee. But registrar has the authority to change the age limit for those who deserve it.

**5. (1)** Members who have been appointed at any of the positions in committee will be subjected to a probationary period of one year and after this period if the performance and services are deemed to be satisfactory they will be appointed permanently.

**2 (a)** If the service or behavior of the person seems unsatisfactory then the Director board has the authority to terminate the employee before completing the probationary period. No person shall appeal against an order terminating a person during this period.

**(b)** The board shall have the power to dismiss an employee from service or dismissal based on sufficient cause as a result of any inquiry in order to carry out official action, with at least one month's notice or pay in lieu thereof within a period of six months following his period of service.

**3.** The person so dismissed can appeal to the post concerned within 30 days from the date of the order of dismissal on the ground that there is no sufficient evidence for removal from service or that he has not committed any offense.

**4.** The decision on such appeal would be final and is applicable to committee and members.

**5.** The close relatives and dependents of the committee members shall not be appointed to the committee. If there are any doubts as to whether a person is a relative of a member or not, it shall be left to the decision of the registrar and his decision will be final.

**6.(1)** Every member of the committee will have 12 casual leaves in a year.

**(2)** After 12 months of service, every employee will get an entitled leave of 30 days or ordinary leave. But this should not exceed a maximum of 2 months.

**(3)** Women members of the committee will get 3 months maternity leave .

**(4)** The President will have the authority to grant the casual leave of subordinates, casual leave of the secretary, and privilege leave of all members. No employees can claim leave as a matter of necessity. But leave can be claimed before exceeding its limit.

**(5)** If a person eligible for leave is dismissed before the application for leave is granted or when the application for leave is rejected, the competent authority shall grant him leave or pay for the leave to which he is entitled as prescribed in section 7.

**(6)** No document containing information prepared or collected by other staff, officially or unofficially , shall be made available to others, private institutions or publishing houses, except to those authorized or permitted , generally with the consent of the committee.

**(7)** Committee members shall not accept any gift, gratuity or remuneration from any person or institution directly or indirectly dealing with him or his family in making financial dealings in the course of official duty , except for borrowing from other institutions on his own deposit saving , insurance , policy etc

**(8)** A committee member shall have his voting rights but shall not use his influence in elections to the legislative assembly under the government of india act or to any institutions under the government of kerala act. As far as voting is concerned, giving indication of how you intend to vote should be avoided as much as possible.

**(9)** Members who violate the rules discussed in 8,9, and 10 and are subjected to punishment imposed by the concerned authorities.

**(10) a)** A sub committee consisting of the board of directors, the President and other members shall be elected from among themselves to make a disciplinary action in the committee. The tenure of the subcommittee will be the same as that of the board. The interim vacancies in the sub committee may be filled by the board itself. The sub committees shall be governed by the terms and conditions specified below.

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**b) Punishments given to members with ample reasons are as follows.**

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Authorized person

Rank of the employee	Censure or fine	To stop the	degrading	to dismiss
Who gets punished		increment		

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Secretary	president	president	subcommittee	subcommittee
All other employees	secretary			

**c)** Notwithstanding anything contained in these special Rules, the president shall be empowered to suspend , subject to investigation , a member of the V establishment on grounds of serious offense in the public interest of the committee. An amount not exceeding one fourth of the substantive pay of an employee suspended during the period of suspension may be granted as subsistence allowance at the discretion of the superintendent . No employee shall be placed under suspension more than three months at a time.

**d)** The person authorized to demote an employee under clause (b) above may inflict such punishment (substantive punishment) on a person suspended under clause ( c ) . The allowance during the period of suspension shall be at the rate stated in special clause 9 ( c)

**e)** No fine shall be imposed on a committee member without giving him an opportunity to make peace or to complete the procedure prescribed for the imposition of the fine. The person to be punished must be informed in writing of the reason for punishing him.

**f)** Penalty imposed on any employee in any month at the rate of 3 paise per rupee on the total of his monthly wages , it should not be more than the amount in.

**g)** Penalty shall not be levied after 50 days from the date of imposition of penalty.

**h)** All fines and their collection should be recorded in a register and kept in the group. This voice can be used for the benefit of the employees of the committee.

**i) Against other punishments except censure and fine, it can be applied as per below.**

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Rank of the person	increment blocking	suspension or	dismissal
Who appeals		cutting down	

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Secretary, manager or other members	director board subcommittee	director board	director board
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No appeal shall be entertained except within 3 months from the date of sentence.

**11)** After each member of the committee is settled in his\her job, he/she shall join the separate provident fund for the committee members as per the rules framed by the Board of directors and Registrars permission shall be obtained as well.

**12)** If an employee who has satisfactorily worked in the group for at least 5 years resigns or dies while in service, gratuity shall be paid based on his duration of service. Such number shall not exceed 15 months salary.

**13)** The committee shall record the service book of its employees and all matters regarding their leave of absence in the service book. Matters relating to the services of the Committee secretary while recording, the committee president has signed ( attest) and other committee employee service documents can also be attested by the committee secretary.

**14)** A copy of the committee terms and conditions shall be given to each employee and a written agreement shall be obtained from the employees to abide by the terms and conditions described in the special terms and conditions.

**15)** Notwithstanding anything contained in these special conditions, a person who has served in war time shall have passed in SSLC and in any case completed training in a co operative institution and passed the examination conducted at the regional training center or subordinate personnel training in subjects like co - operation , Auditing, Banking, Bookkeeping etc. If done he or she can be appointed as secretary or manager in the committee.

**16)** Committee members and employees of co-operative societies shall not be representatives or members of the governing body of the organizations except in accordance with the following conditions.

- a) T organization must be approved by the registrar
- b) T shall consist only of members of the organization
- c) The activities of T organization are for the purpose of improving the conditions of service, rates of pay, etc of its members for the improvement , special and useful for the common good of the members.
- d) The organization shall never associate with or merge with any other organization or federation of organizations not approved by the registrar.

**17)** The board of directors shall at all times have the right to frame rules of procedure for carrying out the conditions of service of the employees of the committee in accordance with the

terms and conditions of the co operative societies act and rules and shall submit a copy of the rules of procedure so framed to the registrar.

**Deputy Registrar**