**CONSUMER BYE-LAWS**

**I.PRILIMARY**:-

1. The name of the Society is\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Consumers

Co-operative Society Limited, and its registered Address is\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Any changes in address shall be notified to the Registrar within 30 days thereto in terms of Section 36 of the Goa Cooperative Societies Act, 2001 and Rule 28 of the Goa Cooperative Societies Rules, 2003 after carrying out necessary amendments thereto.

2. The area of operation of the society shall be \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.The

society may open one or more Branches within its area of operation and the address of such Branches shall be informed to the Registering Authority from time to time.

**II. OBJECTS**:-

3. The objects of the Society shall be as under:-

1. To encourage a sense of self-help, thrift and Co-operation, amongst members.
2. To raise the necessary Capital by way of measures mentioned in the Bye-law 4 to meet the requirements of the Society.
3. To undertake activities pertaining to the fulfillment of the necessities and requirement of the Members and non-member customers of the Society, like procurement of goods, production of finished goods, distribution and sale of means and material and services thereto or to enter into contracts or partnership with such Bodies or Agencies undertaking such activities in the interest of the member of the society.
4. To construct, buy procure on lease premises like godowns, shops, land, offices, etc., for the purpose of stocking of material processing or for services to be rendered to its members and non-member customers.
5. To distribute and sell the goods entrusted for such purpose from the Government, Semi- Govt. Authority and any other Cooperative Institution.

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1. To adopt measures to make available goods and services to its members and non-member customers with better quality and fair price.

(vii) To undertake any activity conducive to fulfill the aforesaid objects.

**III. FUNDS:-**

1. The funds of the Society may be raised by way of the following means:-
2. By issue of shares to members.

(ii) By Entrance fees.

(iii) By way of loans from Apex Co-operative Bank, Apex-Cooperative

Federation , Govt. and/or any other financial Institution.

(iv) By way of deposits from its members.

(v) By way of Donations, subsides, grants and help from individual and/or

Government / Corporate bodies.

(vi) By any other means permitted under the Act, Rules & Byelaws of the

Society.

**IV. MEMBERSHIP**:-

1. Subject to the provisions of section 21 of the Act, an individual may be admitted as a member if he/she is an adult, i.e. who has completed 18 years of age, competent to contract and resides within the area of operation of the society or is engaged in any gainful occupation in the Area provided that:
2. An individual who is not convicted of any criminal offence involving moral turpitude.
3. An individual in a business competing with or conducting similar business like that of the society.
4. An individual who is an employee of the society.
5. An individual has applied for membership in prescribed form and has paid the entrance fees of Rs. 10/- and has subscribed for at least one share of Rs. 100/- each.
6. In accordance with the procedure laid down in its bye-laws and the rule for

admission of any member, a society may admit minors and persons of unsound mind inheriting shares or interest of deceased members as its members through their legal representatives or guardians respectively. The members so admitted will have such rights and liabilities through such legal representatives or guardians as are laid down in the bye-laws of the society that are consistent with the Act and Rules.

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1. The admission to the membership shall be approved by the Board of Directors by simple majority. Those who have signed the application for Registration shall be exempted from applying for membership.
2. The liability of a member is limited to the amount of Share Capital contributed by him/her.
3. Admission to membership shall not be refused to any person qualified under the Act and bye-laws without sufficient cause. When a person is refused membership, the decision with reasons for doing so shall be communicated within three months from the date of application or within 15 days from the date of decision whichever is earlier. Any person aggrieved by the decision of the Board of Directors shall appeal to the Registrar under Section 22 (3) of the Act, whose decision there about shall be final and binding on the society.

10. After a period of one year from the date of registration of the membership, any member may withdraw from the society at any time after giving clear three months written notice to the Board of Directors of his/her desire to do so, provided that his/her resignation is accepted by the society and provided that he/she is not indebted to the society. Provided, further, that in any one Co-operative year the refund of share capital shall not exceed 10 percent of the aggregate paid up share capital of the society as it stood on the 31st March of the preceding year.

11. A member of the society may be removed in accordance with the provisions

of Section 25 of the Act by passing a resolution in the General meetings of the Society held for the purpose on account of all any of the following reasons:-

1. If he/she is a persistent defaulter to the society in the repayment of his/her dues.
2. If in the opinion of the Board of Directors the member’s acts are contrary and harmful to the interest and credit of the   
   Society.
3. If the person has consciously and willfully deceived the society by false statement or have violated the provisions of the Act, Rules and bye-laws of the society.
4. If the person is bankrupt or legally incapable.

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1. If the person is convicted for a criminal offence, involving moral turpitude.
2. He has not made purchases of goods/ business minimum to the extent of Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for two consecutive years.

12. A member shall be expelled from the society as provided in Section 26 of the act. Expulsion shall involve forfeiture of all shares and interest held by member in the society. No resolution for expulsion shall be valid unless the procedure as laid down under Rule 26 has been followed.

13. A person shall cease to be a member of the Society.

1. On his resignation being accepted by the Board of Directors of the Society.
2. On transfer of all the shares held by him/her after holding them for one year to another member with the prior approval of the Board of Directors subject to the provisions of section 29 of the Act and Rule 22 of the Rules. The transfer will not be deemed to be complete unless the name of the transferee has been entered in the shares transfer Register and such fees as the Board of Directors may prescribe have been paid.
3. On expulsion under Bye-Laws No.12 and removal under Byelaws No.11.
4. On his death.

**V**. **SHARES**:-

14. The authorized Share Capital of the Society shall be Rs. \_\_\_\_\_ divided into \_\_\_\_\_\_ share of Rs. 100/-each.

15. A member shall not be permitted to hold shares exceeding 1/5th of the paid up share capital of the society.

16. Applications for shares shall be made in writing on the prescribed form. A share certificate bearing a distinctive number shall be issued for every paid up share subscribed to by the members. However, if the number of shares held by any member are more, the member may be issued one share certificate specifying the distinctive numbers of the shares held.

17. Shares of a member shall be transferred to his nominee in terms of the provision under Section 29 of the Act read with Rule 22 of the Rules.

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18. Subject to the condition laid in Bye- laws No. 17. The member may seek his share to be transferred in the name of any other person. Transfer fee of Rs.10/- (Rupees Ten) per share certificate shall be charged for such transfer.

19. In the event of ceasure of membership under bye-laws No. 13, the member shall be paid the amount at appropriate value per share held by him/her.

20. Any member may nominate any person to succeed in the event of his death to his/her shares or interest in the society. Such nominations shall in the event of his/her death be given effect to by the society provided that:

1. The nominations has been registered in the books of the society kept for the purpose.
2. The nominations was signed by the deceased at the time of subscription or thereafter in presence of two witnesses.
3. A fee of Rs. 10/- shall be charged for any revocation or variation after the first nomination.
4. The society shall not accept the claims of any person other than the Nominee.

21. In the event of there being no person nominated by a deceased member under bye-laws No.20, the person who may appear to the Board of Directors to be his/her heirs or legal representative shall be entitled to succeed to his shares or interest in the society subject to section 29(3) of the Act.

22. On the death of a member, the amount standing to his credit shall, subject to

deductions on account of his/her liabilities, be transferred according to the provisions of Section 30 of the Act and No. 23 of the Rules to his nominee or, in the absence of such nomination to such person as may appear to the committee to be entitled to receive the amount as heir or legal representative of the deceased member, on his/her executing a deed of indemnity to the society, as provided under Rule 21 of the Rules. The deposit of the deceased shall not be returned this way unless the period of the deposits is over.

**VI** . **GENERAL BODY MEETINGS**:-

23. The supreme authority shall vest in the General Meeting of the members of the society and shall be exercised in consonance with the provisions of the Act, Rules and Byelaws of the society.

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24. The first general meeting of the members after resignation, shall be called as per provisions of Rule No. 45 and it shall transact business as provided for therein.

25. The Annual General Meeting shall be held within 6 months from the close of preceding Cooperative year as per provisions of Section 58 and Rule 49 of the Rules. So, also, as per the provisions of Rules no. 48 and 50 the Profit and Loss Account, Balance Sheet for the year and Report of the Auditor must be laid before the Annual General Meeting by the Board of Directors in the Form “L-1 and L-2”.

26. The Chairman of the society shall preside over the Annual General Body

meeting of the Society and in absence of Chairman, the Vice- Chairman and in absence of both, any member present for the meeting and duly elected by the General Body.

27. The functions of the Annual General Body Meeting shall be as laid down under Section 58 of the Act. In addition to above, the General Body may also perform following functions:-

(i) To receive from the Board of Directors the Balance sheet, Profit & Loss Account and to sanction the distribution of net surplus as specified under Section 52 of the Act.

(ii)To appoint Internal Auditor as well as Statutory Auditor, if required,

within the provisions of the act for auditing the accounts of the ensuing year and fix their remuneration, if any. The internal auditor shall audit the accounts of the society quarterly.

(iii)To consider any Communication and adoption of Audit memorandum as received from the Registrar or Statutory Auditors.

(iv)To approve the Audit Rectification report presented by the Board of Directors.

(v)To consider amendments to Byelaws.

(vi)To present the budget prepared by the Board of Directors and approved the same. Also approve excess budgetary expenditure of the previous year if required.

(vii)To consider expulsion of any one or more members from the society in accordance with byelaws No.12 of the Society.

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(viii)To consider and decide on any other business brought before the General Body in prescribed manner with the permission of the chair.

28.Notice of the Annual General Body Meeting shall be issued with clear fourteen days and that of the Requisitioned General Body Meeting, clear seven days in advance, indicating the date, place, time and business to be transected there at, shall be given by communication delivered through local newspaper or posted to each member and also affixed on the Notice Board of the Head Office and branches of the Society (if any), along with the statements of Account for the year ended. Non-receipt of any such notice by any member shall not invalidate the proceedings of a General or Requisitioned General Body Meeting.

29. A Requisitioned General Body Meeting may be called at any time by the society and shall be called within one month.

(i) on a requisition in writing of one tenth of the members of the society.

(ii) at the instance of the Registrar.

1. Incase of a society which is a member of a Federal Society, at the instance of the Committee of such Federal Society.

30. General Meeting shall conduct business according to the provisions of Rule 46 and 49 of the Rules.

31. With the permissions of the two thirds of those present at a General Meeting

any member may being forward a proposal regarding any matter not specified in the notice of the meeting, provided that he may not propose expulsion of another member or alteration in the Byelaws.

32. Two-fifth of the total members of the society or 50 members, whichever is less, shall form a quorum at a General Body Meeting. If there is no quorum the meeting shall be adjourned to later ½ hour on the same day as may be specified in the notice calling the meeting or to a subsequent date not later than 30 days and at such adjourned meeting, the business shall be disposed off, whether there is a quorum or not. No individual notices shall be given for such adjourned meeting. However, such notice of the adjourned meeting shall be displayed on the Society’s Head Office Notice Board and its Branches.

33. Notwithstanding anything contained in Byelaws No.12 above, no member can be expelled unless notice of such a resolution is given as per Rule 46(7) of the

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Rules and procedure as prescribed in the Act, the Rules and Byelaws is

followed.

34. Every member shall have one vote only irrespective of the number of shares held by him/her. The president shall ordinarily have one vote. However, in case of tie, he shall have in addition a casting vote. In case of division of votes on any subject or resolution, the president if requested by any one of the members, shall put such subject or resolution to vote and it shall be polled by counting of raised hands and the subject shall be decided by simple majority.

35. No resolution previously approved, unless so ordered by the competent Authority can be brought at a General Body Meeting for cancellation within six months from its approval.

**VII**. **BOARD OF DIRECTORS**:-

36. The management of the society shall be carried on by a Board of Directors consisting of \_\_\_\_\_\_ members. The Board of Directors shall be elected for a

period of five years. All the \_\_\_\_\_ elected members shall be eligible for re-election. The elected members shall elect from amongst themselves a Chairman, Vice- Chairman for a period of five years. Each member of the Board of Directors shall have one vote. However, in case of tie, the selection will be done by lot. The Chairman and in his absence, the Vice- Chairman and in absence of both, any elected director with the content of other Directors present shall preside over meetings of the Board of Directors. The Board of Directors shall remain in power till new Board is elected.

37. Subject to the Bye-laws and the resolutions passed at a General Meeting, the

Board of Directors shall have full authority to carry on the business of the Society. It shall meet for the transactions of the business not less often once a

month. The notice of such meeting in writing, along with its agenda shall be

given to all the members, by the Secretary under the directives of the Chairman, at least five days in advance. Presence of \_\_\_\_\_ Directors for such meting shall form quorum. No members shall be present or vote on any matter in which he has a personal interest if the Chairman fails or neglects to call such meeting, then the Board of Directors by majority may in writing make such a request, which

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shall be binding on the Secretary and such meeting shall be called by following proper procedure thereto.

38. A member of Board of Directors shall be deemed to have vacated his Office

even before the expiry of his normal term, if:-

1. He/ She resigns by notice in writing.
2. He/ She is convicted of any criminal offence involving moral turpitude.
3. He/ She incurs any of the disqualifications for being director as provided in Section 60 of the Act and Rules 42 of the Rules.

39.The vacancies amongst elected members of Board of Directors due to death, removal, resignation or any other cause shall be filled up by the members of Board of Directors by Co-operation from eligible members against his/her willingness in writing. Such a member of Board of Directors shall hold office till election of a new Board.

40.The Secretary shall record the minutes of such meetings and the resolutions taken thereto, in the book maintained for such purpose. In extra-ordinary circumstances, if the Board of Directors deemed fit, any subject shall be decided thereto by circulation amongst the members; which shall be ratified in the meeting of the Board of Directors subsequently held, by majority vote.

41. The powers and functions of the Board of Directors of the society shall be, in addition to the provisions of Section 62 of the Act:-

1. To supervise, check and approve the accounts from time to time.
2. To ensure timely and prompt maintenance of purchase and sales Registers, stock Registers. Books of Accounts, Log Books etc; and to check the Cash Balance from time to time.
3. To get accounts of the society, audited by internal auditors appointed under bye-laws no.27 (ii) every quarter, if necessary.
4. To construct, buy or procure or lease; premises like office, godowns, shops, land etc., for stocking of material, processing or for services to be rendered.
5. To decide on precautionary measures to be taken to protect and safeguard movable and immovable property of the society and to insure the same with Insurance Company or other Corporation.
6. To take security by way of Bond or Deposit from the employees handling cash, securities etc.,

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1. To hear and deal with complaints, to institute defend or compromise legal proceedings.
2. To fix the limits of cash balance which could be kept on hand by Secretary not exceeding Rs.\_\_\_\_\_\_/- at any time, and fix the responsibility of the same on the person concerned.
3. To ensure cash received by the Society, is deposited in the Bank regularly.
4. To frame or amend service rules and any other rules for internal management of the society, subject to the approval of the Competent Authority.
5. To arrange to send the reports and other information asked for by the Registering authority, in time.
6. To prepare welfare schemes for staff and members and their families.
7. To conduct training programmes, Seminars, Workshops and Educational visits and attend the same.
8. To undertake work and to provide capital for fulfillment of objects as mentioned in these Bye-laws.
9. The Board of Directors may delegate power to the Chairman as deem fit as required from time to time, for smooth functioning of the Society.

42. If due to negligence on the part of the Board of Directors to carry out the

above duties, the society suffers any loss, the concerned members shall be held personally responsible for the same.

**VIII**. **SECRETARY/CHIEF EXECUTIVE**

43. The Board of Directors shall appoint a Secretary/Chief Executive to manage day to day business of the Society. The duties of the Secretary/Chief Executive shall be:-

(i) Receive and disburse money on behalf of the society under the orders of the Board of Directors and prepare receipts and vouchers and also prepare and maintain any other documents relating to the business of the society.

(ii) Place an audit note and reports before then Board of Directors, and to comply with the suggestions made therein and send rectification report to the competent authority within specified time.

(iii)Instruct, direct supervise and control the salaried staff or servants of the society.

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1. Generally attend all other business entrusted to him by the Board of Directors.
2. The Receipts issued by the society must be signed by the Chief Executive /Secretary. All important documents such as share certificates, agreements, loans, bonds etc. Must be signed by the Chairman and Chief Executive/ Secretary.
3. In the absence of the Chief Executive /Secretary the Board of Directors shall appoint, authorize or nominate any other person temporarily to attend to all the work a specified under these byelaws.

44. Due to the negligence of the Secretary. If the society suffers any loss unnecessarily, the secretary will be personally responsible for the same.

45. The society may create Provident Fund and Gratuity Fund for its staff and make Rules for its safe investment and utilization. The creation and management of this fund shall be done as provided for in Sec.56 and Rule No. 38 of the Rule.

46. The duties of the Chairman of the Board of Directors shall be to preside over meetings of the Board of Directors and to exercise general supervision and control over the paid staff and to do such other things as are conducive to the best interest of society under the general directions of the Board of Directors. To have a watch and control over day to day affairs of the society. In the absence of the Chairman, Vice- Chairman shall perform the duties of the Chairman.

**IX**. **DITRIBUTION OF SURPLUS**:-

47. The Society shall distribute its net surplus in accordance with the provisions of Section 52 of the Act. The balance of surplus may be appropriated as under;-

1. A sum not less than 25% of the net profits shall be carried to the building Fund.
2. 10% of the profit shall be distributed for educational purpose of the members for which separate rules shall be prepared and passed by the Board of Directors.
3. 10% of the profit shall be spent for charity or donation as per the decision, recommendation of Board of Directors which shall

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1. subsequently be ratified by the General Body.
2. 10% to pay honorarium to the Directors.
3. 10% to pay ex-gracia to salaried staff not exceeding 2 months salary.
4. Remaining amount shall be at the disposal of the General Body Meeting to use in such a way as is most conducive to the welfare of the member and their families.

**X**. **BOOKS OF ACCOUNTS AND RECORDS**:-

48. The books of Accounts and other records shall be maintained as prescribed under Section 73 of the Act and in the forms prescribed under the Goa Co-

operative Societies Rules,2003 with such alterations/additions the Board of

Directors may deem expedient and shall be signed by the Secretary. The

Chairman and the Secretary shall sign the share certificate on behalf of the

Society.

49. The Society shall also maintain such books as it may feel necessary like Weight and Measures, Registers, Stock Registers, Waste Material Registers, Dead Stock Registers, Purchase Registers. Sales Registers, Trading Registers, Staff Registers, etc. and such books shall be in the custody of the Chief Executive /Secretary or any other Officer of the society given such responsibilities. Such books whenever found necessary shall be counter-signed by the Chairman and the Chief Executive/ Secretary. Any copies of documents

shall be certified with joint signature of the Chairman and Secretary. If need arises, the Board of Directors may authorize any other member or Officer to sign such documents.

50. Subject to the provisions of Sec.32 any member of the society may inspect any of the books of the Society during office hours so far as they relate to his own business transactions and he may obtain certified copies thereof, from the society as per provisions of Rule No. 27.

**XI**. **AMENDMENTS TO BYELAWS**:

51. Subject to the provisions of section 11 of the Act and Rule 10 of the Rules, the bye-laws of the society may be amended provided that notice of the amendment has been given to the members affixed on the notice Board of the Society at least 14 days in advance in case of Annual General Body Meeting

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and 7 days in case of Requisitioned General Meeting called for such purpose and passed by majority of at least 2/3 of the members present and voting at such meeting. The amendment shall not be effective, unless it is approved and registered by the Registering Authority.

52. In cases, when the printed material to be issued to the members, like Balance Sheet, Profit and Loss Statement, Income & Expenditure Statements, Annual Reports, documents specifying amendments to byelaws etc, are bulky and are in-practical not possible to serve to members in terms of cost and services, then such material may be made available in the Office of the Society and the members to be informed accordingly by way of Public notice on society’s notice Board at its Head Office and Branches, if any. Such material shall be deemed to have served or issued to all the members of the Society.

**XII**. **AFFILIATION TO FEDERAL BODIES:-**

53. The society shall take at least one share in the Central Financing Agency after Registration.

54. The society shall become member of the State Cooperative Union and that of the Apex Federal Institution of its kind.

55. The Society may become a member of any other Cooperative Institutions for availing of useful services.

**XIII. LIQUIDATION**:-

56. In the event of Liquidation of the society as per provisions of Sec.92 and

Rules 127 to 129 of the Rules, of the surplus assets shown as available in the final report of the Liquidator shall be divided amongst the members, as per the provision under section 100 of the Act and Rule 130 of the Rules and the balance surplus assets, shall be placed at the disposal of the Registrar for utilization in a suitable manner.

Sr.No. Name of Board of Directors Designation Signature

01. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

02. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

03. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

04. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

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05. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

06. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

07. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

08. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

09. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

10. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

11. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

12. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

13. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

14. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_

15. Shri/Smt.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_.\_\_\_\_\_\_\_\_\_\_\_

Approved in the meeting held on: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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