



Group Health Insurance
Unique id : IRDAI/HLT/SHAI/P-H/V.I/32/2015-16
Policy Schedule

Policy No. :	P/121513/01/2018/003601	Previous Policy No. :	P/121513/01/2017/002744
Proposer's Code :	7276859	Issuing Office Code :	121513
Proposer's Name :	Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	Issue Office Name :	Branch Office - Tiruppur
Address :	M.K.PATTI POST, POLLACHI 642003. - Makkinampatti, Coimbatore, Tamil Nadu-642003	Address :	Door No.189, Ravi Complex, Universal Theatre Road Near Valarmathi Bridge, Tirupur - 641601
Phone No :	04259-236030/9842304212/	Phone No :	0421- 4242885 /4979886
Email id :	--	Email id :	tirupur@starhealth.in
Receipt No :	1164004174	Fulfiller Code :	SO121513
Receipt Date :	24/06/2017	Intermediary Code :	BA0000127308
Premium :	Rs. 10,37,838	Name :	Mr.D SRIDHAR
Service Tax :	Rs. 1,55,676	Phone :	9444407611/9444407611
Stamp Duty :	Re. 1	Email id :	seasonstorechennai@yahoo.com
Total Premium :	Rs. 11,93,514		
Total Premium in words :		Indian Rupees Eleven Lakhs Ninety Three Thousand Five Hundred Fourteen Only	
Period Of Insurance From :		29/06/2017 00:00:00 Hrs To Midnight Of : 28/06/2018 23:59:59	
Co-insurance			

Risk Coverage Details

No. of Employees / Members Covered	475
No. of Dependents Covered	0
Total No. of Persons covered	475
Sum Insured Slab	Rs. 1,50,000/- only
Total Sum Insured	Rs. 7,12,50,000/- only
Total Sum Insured (in words)	Indian Rupees Seven Crores Twelve Lakhs Fifty Thousand Only

Extensions Offered

30 days waiting Period	Exclusion no.1 appearing in the policy clause stands deleted
First Year Exclusion	Exclusion no.2 appearing in the policy clause stands deleted

Entered by : SH10632
Approved by : SH39365
Place : Tirupur
Date : 28/06/2017

For and on behalf of
Star Health and Allied Insurance Company Ltd.



IRDAI Regn. No 129
Corporate Identity Number U66010TN2005PLC056649
Email ID : info@starhealth.in

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TAILOR MADE GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

Policy No. :	P/121513/02/2018/001074	Previous Policy No. :	
Proposer's Code :	7268294	Issuing Office Code :	121513
Proposer's Name :	Dr.MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGIES	Issuing Office Name :	Branch Office - Tiruppur
Address :	M.K.PATTI POST, POLLACHI 642003. Makkinampatti, Coimbatore, Tamil Nadu-642003	Address :	Door No.189, Ravi Complex, Universal Theatre Road Near Valarmathi Bridge, Tirupur - 641601
Phone No :	04259-236060/9443010218/	Phone No :	0421- 4242885 /4979886
E-mail Id :	--	E-mail Id :	tirupur@starhealth.in
Receipt No :	1164004174	Fulfiller Code :	SO121513
Receipt Date. :	24/06/2017	Intermediary Code :	BA0000127308
Premium :Rs.70630 /- Service Tax :Rs.10595/-		Name :	Mr.D SRIDHAR
Stamp Duty :Rs.5/- Total Premium :Rs.81225 /-		Phone No :	9444407611/9444407611
		E-mail Id :	seasonstorechennai@yahoo.co m

Total Premium In Words : Rupees Eighty One Thousand Two Hundred Twenty Five Only

PERIOD OF INSURANCE **From** : 24/06/2017 **To** : Midnight Of 23/06/2018

RISK COVERAGE DETAILS

No Of Persons Covered	475
Accident Care Group - Un Named	
Total Sum Insured	:RS.95000000 /-
Total Sum Insured In Words	: Rupees Nine Crores Fifty Lakhs Only

This Insurance is subjected to exclusion of all pre-existing illness/disabilities as per the printed Policy conditions.

SPECIAL EXCLUSION: Any claims relating to nuclear , chemical and biological terrorism is excluded from the scope of the Policy.

Condition Precedent : In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 / 1800 102 4477, 044 2826 3300 (chargeable), or email: support @ starhealth.in or fax - 1800 425 5522.

Special Conditions:

- 1 Unnamed Policy. Sum Insured per person Rs.2,00,000/- against the coverage of Accidental Death and Permanent Total Disablement only.

Coverage not exceeding Rs.1,50,000/- per person for Hospitalization Medical Expenses incurred as inpatient for grievous injuries arising out of accidents including OPD Rs.2,000/- only.

1. It is hereby warranted that
2. 1.The College has covered all the staffs of the college with out any exception.
3. 2.The college shall allow for Inspection of records by the insurer or their authorized representatives in the event of any claim.
4. 3.The college undertakes the responsibilities to keep all the staffs informed about the coverage as well as the premium applicable per staff as per the policy.

- 2 It is hereby declared and agreed that in the event of any claim for the 'Death' of an employee covered under

Entered by : SH10632

Approved by : SH11499

Place : Tirupur

Receipt Date: 28/06/2017

Date.

For Star Health And Allied Insurance Company Ltd.



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IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Email ID : info@starhealth.in

Regd. & Corporate Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034.

Phone : 044-28263300 / 28288800 **Telefax :** 044-28260056 **Toll Free :** 18004252255 **Website :** www.starhealth.in

Star Health And Allied Insurance Company Limited

Group Health Insurance
Unique id : IRDAI/HLT/SHAI/P-H/V.II/32/2015-16
Policy Schedule

Policy No. : P/121513/01/2019/002904

Proposer's Code : 7276859

Proposer's Name : Dr. MAHALINGAM COLLEGE OF
ENGINEERING AND
TECHNOLOGY

Address : UDUMALAI ROAD,
POLLACHI 642003.

Makkinampatti, Coimbatore, Tamil
Nadu-642003

Phone No : 04259-236030 / 40 /
50/9841737147/

Email id : --

Proposer GSTIN : -

Receipt No : 1164003292

Receipt Date : 23/06/2018

Premium : Rs. 11,02,703

CGST @9% : 99,243 /- SGST/UTGST@9% : 99,243 /-

Stamp Duty : Re. 1

Total Premium : Rs. 13,01,189

Previous Policy No. : P/121513/01/2018/003601

GSTIN : 33AAJCS4517L1Z5

SAC Code : 997133/Accident and Health Insurance
Services

Issuing Office Code : 121513

Issue Office Name : Branch Office - Tiruppur

Address : No. 696 , Manipal Akashyam, 2nd floor,
Bank of Baroda Upstair, Palladam
Road, Tirupur - 641604

Phone No : 0421- 4242885 /4979886

Email id : tirupur@starhealth.in

Place of Supply : -

Fulfiller Code : SO121513

Intermediary Code : BA0000127308

Name : Mr.D SRIDHAR

Phone : 9444407611/9444407611

Email id : seasonstorechennai@yahoo.c
om

Total Premium in words

: Indian Rupees Thirteen Lakhs One Thousand One Hundred
Eighty Nine Only

Period Of Insurance From : 29/06/2018 00:00:00 Hrs To Midnight Of : 28/06/2019 23:59:59

Co-insurance

Risk Coverage Details

No. of Employees / Members Covered

462

No. of Dependents Covered

0

Total No. of Persons covered

462

Sum Insured Slab

Rs. 1,50,000/- only

Total Sum Insured

Rs. 6,93,00,000/- only

Total Sum Insured (in words)

Indian Rupees Six Crores Ninety-Three Lakhs Only

Extensions Offered

30 days waiting Period

Exclusion no.1 appearing in the policy clause stands deleted

Entered by : SH10632

Approved by : SH17613

Place : Tirupur

Date : 19/07/2018

For and on behalf of
Star Health and Allied Insurance Company Ltd.

Authorised Signatory
Please see overleaf

IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Email ID : info@starhealth.in

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Regd. & Corporate Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034.
Phone : 044-28288800 Telefax : 044-28260062 Toll Free : 1800 425 2255 1800 102 4477 Toll Free Fax : 1800 425 5522
CIN : U66010TN2005PLC056649 Email : support@starhealth.in Website : www.starhealth.in IRDAI Regn. No: 129

TAILOR MADE GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

Policy No.	: P/121513/02/2019/001072	Previous Policy No.	: P/121513/02/2018/001074
Proposer's Code	: 7268294	GSTIN	: 33AAJCS4517L1Z5
Proposer's Name	: Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code	: 997133/Accident and Health Insurance Services
Address	: UDUMALI ROAD, POLLACHI 642003, Makkinampatti, Coimbatore, Tamil Nadu-642003	Issuing Office Code	: 121513
Phone No	: 04259-236060/9841737147/	Issuing Office Name	: Branch Office - Tiruppur
E-mail Id	: --	Address	: No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair, Palladam Road, Tirupur - 641604
Proposer GSTIN	: -	Phone No	: 0421- 4242885 /4979886
Receipt No	: 1164003292	E-mail Id	: tirupur@starhealth.in
Receipt Date.	: 23/06/2018	Place of Supply	: -
Premium :Rs.106103 /-		Fulfiller Code	: SO121513
CGST @9% : 9,549/-		Intermediary Code	: BA0000127308
SGST / UTGST @9% : 9,549/-		Name	: Mr.D SRIDHAR
Stamp Duty :Rs.20/-		Phone No	: 9444407611/9444407611
Total Premium :Rs.125201 /-		E-mail Id	: seasonstorechennai@yahoo.com

Total Premium In Words : Rupees One Lakh Twenty Five Thousand Two Hundred One Only

PERIOD OF INSURANCE From : 24/06/2018 To : Midnight Of 23/06/2019

RISK COVERAGE DETAILS

No Of Persons Covered 462

Accident Care Group - Un Named

Total Sum Insured :RS.92400000 /-

Total Sum Insured In Words : Rupees Nine Crores Twenty-Four Lakhs Only

This Insurance is subjected to exclusion of all pre-existing illness/disabilities as per the printed Policy conditions.

SPECIAL EXCLUSION: Any claims relating to nuclear , chemical and biological terrorism is excluded from the scope of the Policy.

Condition Precedent : In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 / 1800 102 4477, 044 2826 3300 (chargeable), or email: support @ starhealth.in or fax - 1800 425 5522.

Special Conditions:

- Coverage not exceeding Rs.150000/- per Staffs for Hospitalization Medical Expenses incurred as inpatient for grievous injuries arising out of accidents including OPD Rs.2,000/- only.
- Unnamed Policy. Sum Insured per person Rs. 200000/- against the coverage of Accidental Death and Permanent Total Disablement only .

It is hereby warranted that

- The College has covered all the staffs of the college without any exception.
- The college shall allow for Inspection of records by the insurer or their authorized representatives in the event of any claim.
- The college undertakes the responsibilities to keep all the staffs informed about the coverage as well as the premium applicable per staff as per the policy.
- It is hereby declared and agreed that in the event of any claim for the 'Death' of an employee covered

Entered by : SH10632
Approved by : SH36516
Place : Tirupur
Receipt Date: 25/07/2018

For Star Health and Allied Insurance Company Ltd.



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IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Registered Office: No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034.

Phone : 044-28288800 Telefax : 044-28260062 Toll Free : 1800 425 2255 1800 102 4477 Toll-Free Fax : 1800 425 5522

CIN : U66010TN2005PLC056649 Email : support@starhealth.in Website : www.starhealth.in IRDAI Regn. No: 129



Health
Insurance

The Health Insurance Specialist

Star Health And Allied Insurance Company Limited

Star Group Health Insurance
Unique id : SHAHLGP19028V011819
Policy Schedule

Policy No. : P/121513/01/2020/003487	Previous Policy No. : P/121513/01/2019/002904
Proposer's Code : 7276859	GSTIN : 33AAJCS4517L1Z5
Proposer's Name : Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code : 997133/Accident and Health Insurance Services
Address : UDUMALAI ROAD, POLLACHI 642003.	Issuing Office Code : 121513
Makkinampatti, Coimbatore, Tamil Nadu-642003	Issue Office Name : Branch Office - Tiruppur
Phone No : 04259-236030 / 40 / 50/9841737147/	Address : No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair, Palladam Road, Tirupur - 641604
Email id : --	Phone No : 0421- 4242885 /4979886
Proposer GSTIN : -	Email id : tirupur@starhealth.in
Collection Number : 1164004058	Place of Supply : -
Receipt Date : 26/06/2019	Fulfiller Code : SH48949
Premium : Rs. 11,87,500	Intermediary Code : BA0000127308
CGST @9% : 106,875 /- SGST/UTGST@9%: 106,875 /-	Name : Mr.D SRIDHAR
Stamp Duty : Re. 1	Phone : 9444407611/9444407611
Total Premium : Rs. 14,01,250	Email id : seasonstorechennai@yahoo.com

Total Premium in words	: Indian Rupees Fourteen Lakhs One Thousand Two Hundred Fifty Only
Period Of Insurance From	: 29/06/2019 00:00:00 Hrs To Midnight Of : 28/06/2020 23:59:59
Co-insurance	

Risk Coverage Details

No. of Employees / Members Covered	463
No. of Dependents Covered	0
Total No. of Persons covered	463
Sum Insured Slab	Rs. 1,50,000/- only
Total Sum Insured	Rs. 6,94,50,000/- only
Total Sum Insured (in words)	Indian Rupees Six Crores Ninety-Four Lakhs Fifty Thousand Only

Extensions Offered

Entered by : SH10632
Approved by : SH24988
Place : Tirupur
Date : 05/07/2019

For and on behalf of
Star Health and Allied Insurance Company Ltd.



IRDAI Regn. No 129
Corporate Identity Number U66010TN2005PLC056649
Email ID : info@starhealth.in

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Regd. & Corporate Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai – 600034.

Phone : 044-28263300 / 28288800 Telefax : 044-28260056 Toll Free : 18004252255 Website : www.starhealth.in



Health
Insurance

The Health Insurance Specialist

Star Health And Allied Insurance Company Limited

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TAILOR MADE GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

Policy No. :	P/121513/02/2020/001057	Previous Policy No. :	P/121513/02/2019/001072
Proposer's Code :	7268294	GSTIN :	33AAJCS4517L1Z5
Proposer's Name :	Dr.MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code :	997133/Accident and Health Insurance Services
Address :	UDUMALI ROAD, POLLACHI 642003.	Issuing Office Code :	121513
	Makkinampatti, Coimbatore, Tamil Nadu-642003	Issuing Office Name :	Branch Office - Tiruppur
Phone No :	04259-236060/9841737147/	Address :	No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair, Palladam Road, Tirupur - 641604
E-mail Id :	--	Phone No :	0421- 4242885 /4979886
Proposer GSTIN :	-	E-mail Id :	tirupur@starhealth.in
Receipt No :		Place of Supply :	-
Receipt Date. :		Fulfiller Code :	SH48949
Premium :Rs.114140 /- CGST @9% : 10,273/- SGST / UTGST @9% : 10,273/- Stamp Duty :Rs.1/- Total Premium :Rs.134686 /-	Intermediary Code : BA0000127308 Name : Mr.D SRIDHAR Phone No : 9444407611/9444407611 E-mail Id : seasonstorechennai@yahoo.co m		
Total Premium In Words : Rupees One Lakh Thirty Four Thousand Six Hundred Eighty Six Only			
PERIOD OF INSURANCE From : 24/06/2019 To : Midnight Of 23/06/2020			

RISK COVERAGE DETAILS

No Of Persons Covered	439
Accident Care Group - Un Named	
Total Sum Insured	:RS.76825000 /-
Total Sum Insured In Words : Rupees Seven Crores Sixty-Eight Lakhs Twenty-Five Thousand Only	

This Insurance is subjected to exclusion of all pre-existing illness/disabilities as per the printed Policy conditions.

SPECIAL EXCLUSION: Any claims relating to nuclear , chemical and biological terrorism is excluded from the scope of the Policy.

Condition Precedent : In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 / 1800 102 4477, 044 2826 3300 (chargeable), or email: support @ starhealth.in or fax - 1800 425 5522.

Special Conditions:

- Coverage not exceeding Rs.1,50,000/- per Staffs for Hospitalization Medical Expenses incurred as inpatient for grievous injuries arising out of accidents only.
- Unnamed Policy. Sum Insured per staffs Rs. 2,00,000/- against the coverage of Accidental Death only, Permanent Total Disablement only.

It is hereby warranted that

The College has covered all the students of the college with out any exception.

The college shall allow for Inspection of records by the insurer or their authorized representatives in the event of any claim.

The college undertakes the responsibilities to keep all the students informed about the coverage as well as the premium applicable per student as per the policy.

In the event of a claim relating to the student , the claim amount will be payable to the Father or Mother of the student (as the case may be) as certified by the Head of the School / College based on the records of the Institution .

Entered by : SH10632
Approved by : SH18630
Place : Tirupur
Receipt Date. : 02/07/2019

For Star Health and Allied Insurance Company Ltd.



IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Email ID : info@starhealth.in

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Regd. & Corporate Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai – 600034.

Phone : 044-28263300 / 28288800 Telefax : 044-28260056 Toll Free : 18004252255 Website : www.starhealth.in

Star Group Health Insurance
Unique id : SHAHLGP19028V011819
Policy Schedule

Policy No. :	P/121513/01/2021/003740	Previous Policy No. :	P/121513/01/2020/003487
Proposer's Code :	7276859	GSTIN :	33AAJCS4517L1Z5
Proposer's Name :	Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code :	997133/Accident and Health Insurance Services
Address :	UDUMALAI ROAD, POLLACHI 642003, Makkinampatti, Coimbatore, Tamil Nadu-642003	Issuing Office Code :	121513
Phone No :	04259-236030 / 40 / 50/9841737147/	Issue Office Name :	Branch Office - Tiruppur
Email id :		Address :	No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair, Palladam Road, Tirupur - 641604
Proposer GSTIN :	-	Phone No :	0421- 4242885 / 4979886/4979885
Receipt No :	1164004433	Email id :	tirupur@starhealth.in
Receipt Date :	23/06/2020	Place of Supply :	-
Premium :	Rs. 11,69,791	Fulfiller Code :	SH48949
CGST @9% : 105,281 /- SGST/UTGST@9%: 105,281 /- Stamp Duty : Re. 1		Intermediary Code :	BA0000127308
Total Premium :	Rs. 13,80,353	Name :	Mr.D SRIDHAR
		Phone :	9444407611/9444407611
		Email id :	seasonstorechennai@yahoo.com

Total Premium in words : Indian Rupees Thirteen Lakhs Eighty Thousand Three Hundred Fifty Three Only

Period Of Insurance From : 29/06/2020 00:00:00 Hrs To Midnight Of : 28/06/2021 23:59:59

Co-insurance

Risk Coverage Details

No. of Employees / Members Covered	416
No. of Dependents Covered	0
Total No. of Persons covered	416
Sum Insured Slab	Rs. 1,50,000/- only
Total Sum Insured	Rs. 6,24,00,000/- only
Total Sum Insured (in words)	Indian Rupees Six Crores Twenty-Four Lakhs Only

Extensions Offered

Entered by : SH3380
Approved by : SH17613
Place : Tirupur
Date : 27/06/2020

and on behalf of
Star Health and Allied Insurance Company Ltd.



IRDAI Regn. No 129

Corporate Identity Number: U66010TN2005PLC056649

Read & Corporate Office: No. 44-28260062 Toll Free : 1800 425 2255 1800 102 4477 Toll Free Fax : 1800 425 5522
Kottam High Road, Nungambakkam, Chennai - 600034.
Email: info@starhealth.in
CIN : U66010TN2005PLC056649 Email : support@starhealth.in Website : www.starhealth.in IRDAI Regn. No: 129

TAILOR MADE GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

Policy No. : P/121513/02/2021/000961	Previous Policy No. : P/121513/02/2020/001057
Proposer's Code : 7268294	GSTIN : 33AAJCS4517L1Z5
Proposer's Name : Dr.MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code : 997133/Accident and Health Insurance Services
Address : UDUMALI ROAD, POLLACHI 642003. Makkinampatti, Coimbatore, Tamil Nadu-642003	Issuing Office Code : 121513 Issuing Office Name : Branch Office - Tiruppur Address : No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair, Palladam Road, Tirupur - 641604
Phone No : 04259-236060/9841737147/ E-mail Id :	Phone No : 0421- 4242885 /4979886/4979885 E-mail Id : tirupur@starhealth.in
Proposer GSTIN : -	Place of Supply : -
Receipt No : 1164004431 Receipt Date. : 23/06/2020	Fulfiller Code : SH48949
Premium :Rs.116339 /- CGST @9% : 10,471 /- SGST / UTGST @9% : 10,471 /- Stamp Duty :Rs.1/- Total Premium :Rs.137281 /-	Intermediary Code : BA0000127308 Name : Mr.D SRIDHAR Phone No : 9444407611/9444407611 E-mail Id : seasonstorechennai@yahoo.co m
Total Premium In Words : Rupees One Lakh Thirty Seven Thousand Two Hundred Eighty One Only	
PERIOD OF INSURANCE From : 24/06/2020 To : Midnight Of 23/06/2021	

RISK COVERAGE DETAILS

No Of Persons Covered	416
Accident Care Group - Un Named	
Total Sum Insured	:RS.208000000 /-
Total Sum Insured In Words : Rupees Twenty Crores Eighty Lakhs Only	

This Insurance is subjected to exclusion of all pre-existing illness/disabilities as per the printed Policy conditions.

SPECIAL EXCLUSION: Any claims relating to nuclear , chemical and biological terrorism is excluded from the scope of the Policy.

Condition Precedent : In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 / 1800 102 4477, 044 2826 3300 (chargeable), or email: support @ starhealth.in or fax - 1800 425 5522.

Special Conditions:

- Coverage not exceeding Rs.1,50,000/- per Staff for Hospitalization Medical Expenses incurred as inpatient for grievous injuries arising out of accidents including OPD Rs.2,000/- only.

OPD can be granted duly recommended by the principal and certified by attending doctor.

- Unnamed Policy. Sum Insured per person Rs. 5,00,000/- against the coverage of Accidental Death and Permanent Total Disablement.

- It is hereby warranted that

The School has covered all the staff with out any exception.

The School shall allow for Inspection of records by the insurer or their authorized representatives in the event of any claim.

The School undertakes the responsibilities to keep all the staff informed about the coverage as well as the premium applicable per staff as per the policy.

Entored by : SH3380
Approved by : SH17613
Place : Tirupur
Receipt Date. : 27/06/2020

For Star Health and Allied Insurance Company Ltd.



Star Group Health Insurance
Unique id : SHAHLGP21214V022021
Policy Schedule

Policy No. :	P/121513/01/2022/006146	Previous Policy No. :	P/121513/01/2021/003740
Proposer's Code :	7276859	GSTIN :	33AAJCS4517L1Z5
Proposer's Name :	Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code :	997133/Accident and Health Insurance Services
Address :	UDUMALAI ROAD, POLLACHI 642003. - Makkinampatti,Coimbatore,Tamil Nadu-642003	Issuing Office Code :	121513
Phone No :	04259-236030 / 40 / 50/9841737147/	Issue Office Name :	Branch Office - Tiruppur
Email id :	-	Address :	No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair,Palladam Road,Tiruppur - 641604
Proposer GSTIN :	-	Phone No :	0421- 4242885 /4979886/4979885
Collection No :	1164006491,1164006911	Email id :	tirupur@starhealth.in
Collection Date :	23/06/2021,26/06/2021	Place of Supply :	-
Premium :	Rs. 8,21,918	Fulfiller Code :	SH48949
CGST @9% : 73,973 /- SGST/UTGST@9% : 73,973 /- Stamp Duty :	Re. 1	Intermediary Code :	BA0000127308
Total Premium :	Rs. 9,69,864	Name :	Mr.D SRIDHAR
		Phone :	9444407611/9444407611
		Email id :	seasonstorechennai@yahoo.com

Total Premium in words : Indian Rupees Nine Lakhs Sixty Nine Thousand Eight Hundred Sixty Four Only

Period Of Insurance From : 29/06/2021 00:00 Hrs To Midnight Of : 28/06/2022 23:59:59

Co-insurance

Risk Coverage Details

No. of Employees / Members Covered	329
No. of Dependents Covered	0
Total No. of Persons covered	329
Sum Insured Slab	Rs. 1,50,000/- only
Total Sum Insured	Rs. 4,93,50,000/- only
Total Sum Insured (in words)	Indian Rupees Four Crores Ninety-Three Lakhs Fifty Thousand Only

Extensions Offered

30 days waiting Period

Exclusion no.1 appearing in the policy clause stands deleted

Entered by : SH33703

Approved by : SH35670

Place : Tirupur

Date : 30/06/2021

For and on behalf of
Star Health and Allied Insurance Company Ltd

Authorized Signatory
Please see overleaf

IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Email ID : info@starhealth.in

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TAILOR MADE GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

Policy No.	: P/121513/02/2022/001199	Previous Policy No.	: P/121513/02/2021/000961
Proposer's Code	: 7268294	GSTIN	: 33AAJCS4517L1Z5
Proposer's Name	: Dr.MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY	SAC Code	: 997133/Accident and Health Insurance Services
Address	: UDUMALI ROAD, POLLACHI 642003. Makkinampatti, Coimbatore, Tamil Nadu-642003	Issuing Office Code	: 121513
Phone No	: 04259-236060/9841737147/	Issuing Office Name	: Branch Office - Tiruppur
E-mail Id	:	Address	: No. 696 , Manipal Akashyam, 2nd floor, Bank of Baroda Upstair, Palladam Road, Tirupur - 641604
Proposer GSTIN	: -	Phone No	: 0421- 4242885 /4979886/4979885
Receipt No	: 1164006911,1164011734,1164014979	E-mail Id	: tirupur@starhealth.in
Receipt Date.	: 11/10/2019,26/06/2021,26/09/2020	Place of Supply	: -
Premium :Rs.69703 /- CGST @9% : 6,273/- SGST / UTGST @9% : 6,273/- Stamp Duty :Rs.10/- Total Premium :Rs.82249 /-		Fulfiller Code	: SH48949
		Intermediary Code	: BA0000127308
		Name	: Mr.D SRIDHAR
		Phone No	: 9444407611/9444407611
		E-mail Id	: seasonstorechennai@yahoo.co m

Total Premium In Words : Rupees Eighty Two Thousand Two Hundred Forty Nine Only

PERIOD OF INSURANCE From : 24/06/2021 To : Midnight Of 23/06/2022

RISK COVERAGE DETAILS

No Of Persons Covered	329
Accident Care Group - Un Named	
Total Sum Insured	:RS.65800000 /-
Total Sum Insured In Words	: Rupees Six Crores Fifty-Eight Lakhs Only

This Insurance is subjected to exclusion of all pre-existing illness/disabilities as per the printed Policy conditions.

SPECIAL EXCLUSION: Any claims relating to nuclear , chemical and biological terrorism is excluded from the scope of the Policy.

Condition Precedent : In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 / 1800 102 4477, 044 2826 3300 (chargeable), or email: support @ starhealth.in or fax - 1800 425 5522.

Special Conditions:

- Coverage not exceeding Rs.150000 /- per Staff for Hospitalization Medical Expenses incurred as inpatient for grievous injuries arising out of accidents including OPD Rs.2,000/- only.

OPD can be granted duly recommended by the principal and certified by attending doctor.

- Unnamed Policy: Sum Insured per person Rs. 2,00,000/- against the coverage of Accidental Death and Permanent Total Disablement

It is hereby warranted that

The College has covered all the staffs of the college with out any exception.

The college shall allow for Inspection of records by the insurer or their authorized representatives in the event of any claim.

The college undertakes the responsibilities to keep all the staffs informed about the coverage as well as the

Entered by : SH33703

Approved by : SH59331

Place : Tirupur

Receipt Date: 30/06/2021

For Star Health and Allied Insurance Company Ltd.

IRDAI Regn. No 129

Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY
POLLACHI - 642 003

Date: 20.07.2018

Note Submitted to the Secretary

Sub: Group Insurance – Details of staff members availed benefits from the Group Insurance 2017-2018 –details –Submitted –reg.

We submit that the following staff members are availed benefits from the Group Insurance for the year 2017-2018. The details are given below

1. Mediguard Insurance Policy from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.R.Sasikumar	Lab Asst /S& H	S&H	95878
2	Mr.M.Jothivijayakumar	Library Asst. /Library	Library	27100
3	Mr.A.Thaha Mohideen	Lab Asst /ITES	ITeS	6610
4	Mr.G.Janakiraman	Asst.Professor / AUTO	Auto	30432
5	Dr.V.Saravanan	Asst.Professor / S&H	S&H	14111
6	Mr. A.Alagusundaram	Jr.Engineer /Civil Maintenance	Civil maintenance	10793
7	Mr. A.Alagusundaram	Jr.Engineer /Civil Maintenance	Civil maintenance	7945
8	Ms. J.Bhavithra	Asst.Professor / CSE	CSE	16942
9	Dr.RamaThirumurugan	Asst.professor/Mech	Mech	7000
10	Mr.N.M.Mohan Kumar	Placement officer/ Placement dept.	Placement Office	21585
11	Mr.P.Duraisamy	Driver /Transport	Transport	88897
12	Mr.V.Hari Rama Krishnan	Jr.Asst / HR Office	HR Office	37000
13	Mr.T.Sakthivel	Driver /Transport	Transport	74324
		TOTAL		4,38,617

2. Road Safety Insurance from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Nil			

Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY
POLLACHI - 642 003

Date: 18.07.2019

Note Submitted to the Secretary

Sub: Group Insurance – Details of staff members availed benefits from the Group Insurance 2018-2019 –details –Submitted –reg.

We submit that the following staff members are availed benefits from the Group Insurance for the year 2018-2019. The details are given below

1. Mediguard Insurance Policy from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.K.Dineshkumar	Lab Asst.	IT Dept.	4296
2	Mr.V.Ramasamy	Driver	Transport	13103
3	Mr.S.Sakthivel	Server admin.	ITES	3451
5	Mr.R.Vishnu Ramesh Kumar	Asst. Professor	AUTO	18767
6	Mr.S.Sakthivel	Server admin.	ITES	31364
7	Mr.V.Selvarasan	Gardener	Civil Maintenance	31985
4	Mr.R.Magesh	Asst. Professor	S&H	31126
8	D.Vijayakumar	Lab Asst.	AUTO	16986
9	Mr.V.Ramasamy	Driver	Transport	28421
10	Ms.V.Priya	Asst. Professor	CSE	44612
11	Mr.R.Ramasamy	Driver	Transport	81950
Total				3,06,061

2. Road Safety Insurance from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.V.Lakshminarayanan	Asst.Professor	EIE	2000
2	Mr.A.Venkatachalam	Conductor	Transport	200000
3	Mr.P.Sowrimuthu	Programmer	ATES	1760
Total				2,03,760

3. Employee Deposit Linked Insurance (EDLI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.A.Venkatachalam(Late)	Conductor	Transport	249420
2	Mr.A.Gurusamy (Late)	Cleaner	Civil Maintenance	472550
3	Mr.A.Senthilkumar(Late)	Engineer	Transport	602000
4	Mr.K.Logeshwar(Late)	Lab.Asst.	EIE	216200
Total				15,40,170

4. Employee Group Insurance (EGI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.A.Venkatachalam(Late)	Conductor	Transport	38000
2	Mr.A.Gurusamy (Late)	Cleaner	Civil Maintenance	38000
3	Mr.A.Senthilkumar(Late)	Engineer	Transport	38000
4	Mr.K.Logeshwar(Late)	Lab.Asst.	EIE	38000
	Total			1,52,000

Submitted for kind information of the Secretary

V. S. Chakravarthy
Deputy Manager – HR


PRINCIPAL


SECRETARY

Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY
POLLACHI - 642 003

Date: 19.10.2020

Note Submitted to the Secretary

Sub: Group Insurance – Details of staff members availed benefits from the Group Insurance 2019-2020 –details –Submitted –reg.

We submit that the following staff members are availed benefits from the Group Insurance for the year 2019-2020. The details are given below

1. Mediguard Insurance Policy from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.T.Kumaravelu	Jr. Engineer	Transport	11,318.00
2	Ms.V.Vimaladevi	Sales Asst.	NIA Book Depot	46,036.00
3	Mr.Hari	Asst. Professor	CSE	24,545.00
4	Mr.Pandi	Asst. Professor	CSE	8,902.00
5	Mr. R.Ramasamy	Driver	Transport	70,000.00
6	Mr. R.Ramasamy	Driver	Transport	5,759.00
7	Mr. K.Rangasamy	Driver	Transport	29,469.00
8	Mr.G.Santhoshkumar	Conductor	Transport	70,691.00
9	T. Satheshkumar	Asst. Professor	EEE	91,956.00
10	Dr.K.Thirunavukkarasu	Asst. Professor (SS)	Auto	51,681.00
11	T. Satheshkumar	Asst. Professor	EEE	14,398.00
12	Dr.S.Madhusudhanan	Asst. Professor (SS)	Mech	11,310.00
13	S.Saikarhikeya	Library Assistant	Library	6,385.00
14	Mr.S.Varatharaj	Office Assistant	Central Office	13,310.00
	TOTAL			4,55,760.00

2. Road Safety Insurance from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.T.Radhakrishnan	Jr.Tech.Asst.	ITES	1,419.00
2	Mr.K.Thirukumar (Late)	Asso.Professor	CSE	2,00,000.00
	Total			2,01,419.00

3. Employee Deposit Linked Insurance (EDLI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.V.Selvarasan (Late)	Gardener	Civil Maintenance	6,02,000.00
2	Mr.K.Thirukumar (Late)	Asso.Professor	CSE	6,02,000.00
	Total			12,04,000.00

4. Employee Group Insurance (EGI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.V.Selvarasan (Late)	Gardener	Civil Maintenance	38,000.00
2	Mr.K.Thirukumar (Late)	Asso.Professor	CSE	38,000.00
	Total			76,000.00

Submitted for kind information of the Secretary


Deputy Manager – HR


PRINCIPAL


SECRETARY

Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY
POLLACHI - 642 003

Date: 04.03.2022

Note Submitted to the Secretary

Sub: Group Insurance – Details of staff members availed benefits from the Group Insurance 2020-2021 –details –Submitted –reg.

We submit that the following staff members are availed benefits from the Group Insurance for the year 2020-2021. The details are given below

1. Mediguard Insurance Policy from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	M.Giridharadhayalan	Assistant Professor	Mechatronics	27,248.00
2	K.Palanisamy	Security Guard	Security Division	55,556.00
3	M.Padmanaban	Assistant Professor	Mech	6,646.00
4	S.Gokulakrishnan	Lift Operator	Electrical Maintenance	32,773.00
5	P.Kathirvel	Assistant Professor	EIE	56,337.00
6	R.Gnanaguru	Associate Professor	Mech	48,320.00
7	M.Thirunavukkarasu	Asst. Professor (SS)	Auto	24,055.00
8	R.Ramasamy	Driver	Transport Section	39,179.00
9	M.Padmanaban	Assistant Professor	Mech	41,581.00
10	K.Ganesan	Games Marker	Civil Maintenance	37,464.00
11	S.Vijayakumar	Instructor	PED	25,743.00
12	Mr.Sreejith S.Nair	Assistant Professor	Mech	79,819.00
13	T.Kasirajan	Asst. Professor (SS)	Production	69,300.00
14	K.Palanisamy	Security Guard	Security Division	94,444.00
15	Dr.A.Senthilkumar	Senior Professor & HOD/EEE	EEE	22,297.00
16	M.Gideon Ganesh	Assistant Professor	Mech	15,926.00
17	T.Rajasekar	Senior Security Guard	Security Division	52,276.00
18	D.Kalaivani	Assistant Manager	Central Office	11,300.00
19	Dr.K.Balamurugan	Associate Professor	EEE	150,000.00

20	S.Chandrasekaran	Technician	Electrical Maintenance	4,891.00
21	Mr.A.Alagusundaram	Assistant Engineer	Civil Maintenance	13,305.00
22	Dr.A.P.Janani	Associate Professor	IT	26,633.00
		TOTAL		9,35,093.00

2. Road Safety Insurance from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Nil			

3. Employee Deposit Linked Insurance (EDLI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.R.Balakrishnan (Late)	Library Assistant	Library	2,79,000.00
	Total			2,79,000.00

4. Employee Group Insurance (EGI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Mr.R.Balakrishnan (Late)	Library Assistant	Library	38,000.00
	Total			38,000.00

Submitted for kind information of the Secretary

V. S. Chakravarthy
Deputy Manager – HR

M. S. Srinivasan
PRINCIPAL

S. S. Srinivasan
SECRETARY

Dr. MAHALINGAM COLLEGE OF ENGINEERING AND TECHNOLOGY
POLLACHI - 642 003

Date: 14.12.2022

Note Submitted to the Secretary

Sub: Group Insurance – Details of staff members availed benefits from the Group Insurance 2021-2022 –details –Submitted –reg.

We submit that the following staff members are availed benefits from the Group Insurance for the year 2021-2022. The details are given below

1. Mediguard Insurance Policy from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Dr.A.P.Janani	Associate Professor	IT	1,50,000.00
2	R.Gnanasekar	Driver	Transport Section	74,714.00
3	Dr.R.Venkatasubramani	Professor	Civil	1,50,000.00
4	Dr.M.Kaliamoorthy	Associate Professor	EEE	14,765.00
5	L.Jayaraman	Assistant Professor	EIE	32,967.00
6	Dr.Rama Thirumurugan	Professor	Mech	47,454.00
7	Mr.S.Arulkumar	Assistant Professor	Auto	44,256.00
8	Mr.K.Srinivasan	Assistant Professor	CSE	10,675.00
	TOTAL			5,24,831.00

2. Road Safety Insurance from M/s. Star Health and Allied Insurance Company Limited

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Nil			

3. Employee Deposit Linked Insurance (EDLI) – from LIC




S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Dr.K.Balamurugan	Associate Professor	EEE	6,91,500.00
	Total			6,91,500.00

4. Employee Group Insurance (EGI) – from LIC

S.No	STAFF NAME	DESIGNATION	DEPARTMENT	Amount
1	Dr.K.Balamurugan	Associate Professor	EEE	38,000.00
	Total			38,000.00

Submitted for kind information of the Secretary


PRINCIPAL



V. S. Chalakudi
Deputy Manager – HR

16/11/2022
SECRETARY


[See sub-rule (2) of rule 5 of the Tamil Nadu Co-operative Societies Rules, 1963.]

Certificate of registration issued under sub-section (1) of section 9 of the Tamil Nadu Co-operative Societies Act, 1961 (Tamil Nadu Act 53 of 1961).

I hereby certify that the

Nadimathi Polytechnic Employees Co-operative Society
in the district of Pollachi

in taluk

district is registered by me as a Co-operative Society under sub-section (1) of section 9 of the Tamil Nadu Co-operative Societies Act, 1961 (Tamil Nadu Act 53 of 1961) on the basis of

liability and that the by-laws of the aforesaid society are registered under the said sub-section (1) of section 9.

A copy of the by-laws of the society as registered by me is appended to this certificate.

Date of registration.

Seal of the office:

Date: 24.2.1984

Co.op. 7-26.956-6-8-80.

M. S. S. S. S.
Registering authority of 29.2.84
DEPUTY REGISTRAR OF

CO-OPERATIVE SOCIETIES, POLLACHI

24/2/84

NACHIMUTHU POLYTECHNIC EMPLOYEES CO-OPERATIVE
THRIFT AND CREDIT SOCIETY LIMITED
POLLACHI-642 003

No:

BY LAWS

1. Name, Constitution and address:

The Nachimuthu Polytechnic Employees Co-operative Thrift and Credit Society Limited No. CP 116 is registered as Co-operative Society under Tamil Nadu Co-operative Societies Act 53 of 1961 (Madras). Its address shall be Nachimuthu Polytechnic Employees Co-operative Thrift and Credit Society Limited, Udumalpet Road, Pollachi-642 003, in the taluk of Pollachi in the Coimbatore District. Its operation shall be confined to the permanent employees of the Nachimuthu Polytechnic, Pollachi.

2. Objects:

The objects of the Society shall be:

- (i) to borrow funds from members and from the approved co-operative financial institutions to be utilised for loan to members for useful purpose.
- (ii) to act as Agent for the joint purchase of domestic and other requirements of its members.
- (iii) generally to encourage thrift, self-help and co-operation among the members.

3. Membership:

The liability of members of the Society, shall be limited to the share capital subscribed by them.

4. The capital of the society shall, for the present be Rs. 5,00,000/- (Rupees Five lakhs only) made upto 50,000 shares of Rs. 10/- each, the value of the each share shall be paid up in one lumpsum on allotment.

4(a) Every member shall subscribe to a Thrift deposit, so long as he continues to be a member of the society. The minimum rate of subscription shall be Rs. 10/- per month.

4(b) Not-with-standing anything contained in by law 4(a), the thrift deposit (including thrift subscriptions pending conversion of thrift deposit) of a member may be refunded to him by crediting to his share capital with the society for the purpose of obtaining special loans for the purchase of durable consumer articles, purchase of site etc.

A member may increase the rate of monthly subscription subject to the condition that it shall not exceed 25 per cent of his substantive pay. The rate of subscription shall not be so increased more than twice in a year without the consent of the Committee.

These subscription shall be collected along with the instalments of share capital, loans etc. due by the members every month. At the end of every Co-operative Year, the accumulated amount shall be converted into a Thrift deposit and held for the credit of the member, until he ceases to be a member. Interest shall be allowed on the subscriptions and on the thrift deposits at the rate ~~not exceeding~~ 9 per cent per annum. The interest accrued on the monthly subscription and on the thrift deposit shall be paid at the end of the accounting year. Loans shall not be granted on the security of the thrift deposit.

5.1 (a)

Any person permanently employed by the Nachimuthu Polytechnic Pollachi including employees of Technical Higher Secondary School (Vocational), Nachimuthu Polytechnic Hostel and Nachimuthu Polytechnic Co-operative Stores may become a member.

(b) No person who is already a member of another Co-operative Credit Society, whether limited or unlimited, except Land Development Bank shall be admitted as or be a member of this society. No application for admission shall be considered by the Committee unless, it is accompanied by agreement in the form prescribed for the purpose in Appendix-II to these by laws. The society should furnish a certified copy of it to the employer pay disbursing officer. The agreement shall be operative as long as the applicant continues to be a member of the society. It shall not be open to the applicant after his admission as a member at anytime to revoke or modify this agreement or to ask for a suspension of the recoveries, except with the express consent of the Committee.

2) No person shall be eligible for admission as a member of the Society, if he,

(a) Is an applicant to be adjudicated as insolvent, or is an in-discharged insolvent or

(b) has been sentenced for any offence involving moral turpitude, such sentence not having been reversed and a period of five years has not elapsed from the date of expiry of the sentence, or,

(c) Is a paid employee of the society or of its financing Bank or of any registered society for which it is a financing Bank, or

(d) has been expelled from membership under the Act 53 of 1961 and a period of one year has not elapsed from the date of such expulsion.

3) A member of the registered society shall cease to be a member of the society if he;

(a) applied to be adjudicated or is adjudicated as insolvent or

(b) is sentenced for any such offence as is described in Clause (b) in By-Law No.5 (2) above.

Provided that where a person ceases to be a member under this clause, he shall be restored to membership if and when the sentence is annulled on appeal or revision.

(c) If he ceases to be the employee of the Nachimuthu Polytechnic.

(d) Become a paid employee of the society or of its financing bank of any registered society for which it is the financing bank or;

(e) is expelled from membership under the Act 53 of 1961.

6) Applications for admission as a member and for allotment of shares shall be made to the Secretary in the form prescribed by the society, for the purpose. Every person qualified for membership of the society shall on application, made in the form prescribed for the purpose, thereof. The Committee may with the previous approval of the Registrar, remove any member admitted under this By-Law, from the membership of the Society if any application for obtaining such approval shall be made to the Registrar within two months from the date of admission of such member.

Every member shall take atleast one share, but no member shall take more than 100 shares. Every member shall pay an entrance fee of Rs.0.50 paise for each share taken by him at time of taking the share provided that the shares held by him shall be exceed Rs.10/- but entrance fees shall not be payable to nominees or heirs of deceased members for shares held by them either by nomination or succession.

8) No member shall be permitted to withdraw any of the shares held by him in the society or to resign his membership of the society within 3 years from the date on which he was admitted as a member. After such period, he may withdraw any of his shares with the consent of the Committee or resign his membership provided, first by that there are no debts due to the Society in regard to which he has stood surety.

9.(a) When a member resigns his membership he shall be registered post, send a letter of resignation to the Secretary of the Society and such resignation shall take effect from the date on which the letter reaches him. The value of the share allowed to be drawn on the share capital of a member who has resigned his membership shall be paid back to him with the dividend declared, if any. The total share capital withdrawn or returned in any one year shall not however, exceed 10% of the aggregate paid up share capital of the society as it was on the 30th June preceding. This limit shall cover all refunds of share capital except those made under By-Law 9(b) 10 and 35.

* be admitted by the committee of the society as a member
* total payment of entrance fee by any one member.

(b) Should a member cease to be eligible for membership either on account of the removal of his residence from the limits prescribed in By-Law No.1 or retirement or for any other cause, the Committee may remove his name from the list of member and pay back within a reasonable period to such members the share capital actually paid by him (with dividend declared) after deducting therefrom the debts if any, due by him to the society either as Principal debtor or as surety.

10(a)(1) If a member dies, his membership shall "ipsofacto" cease.

(2) Subject to the provision of section 34 that on the death of a member of the society, the society shall transfer the share or interest of the deceased member in the capital to the person nominated as here under or if no person has been nominated to such person as may appear to the Committee to be the heir or legal representative of the deceased member.

Provided that such nominee, heir, or legal representative as the case may be, being eligible for admission is admitted as a member of the Society.

The nomination of any person shall be;

(a) in writing signed by the member and attested by atleast two witnesses each of whom has been the member signing it and;

(b) registered in the books of the Society kept for the purpose.

Such nomination may be revoked at any time by the member making it and a fresh nomination made by him as above.

11 (1) A past member shall be liable as provided in By-Law 3 for the debts due by the society as they existed on the date when he ceased to be a member, for a period of two years from such date.

(2) The estate of the deceased member shall be liable as provided in By-Law 3 for the debts due by the Society as they existed on the date of his death, for a period of two years after his death.

12. No member shall be permitted to transfer his share or shares or create a charge in respect of the same in favour of another member or person except with the previous sanction of the Committee.

13. With the sanction of the Committee, a member may, at any time, increase the number of shares held by him so as not to exceed the limit of 100 shares laid down in By-Law 7.

DEPOSITS:

14. Deposits may, at the discretion of the Committee be received at any time from members.

15. There shall be two classes of deposits.

(a) Fixed, (b) Recurring.

a) Fixed deposits:

1) A fixed deposit is the deposit of a fixed amount of money for a fixed period of time. No fixed deposit should be received for not less than Rs. 50/- or in exact multiple thereof or for a period less than six months.

2) Interest shall originally be calculated on fixed deposit at a rate fixed by the Reserve Bank of India from time to time.

3) The interest on fixed deposit shall cease on the expiry of the period for which the deposit was made, unless notice in writing of the intention to renew the deposit for a further period of not less than six months has been received, in the Office of the society before the expiry of the original period. The Society is not, however, bound to renew a fixed deposit after the expiry of the period for which it was made, but in case of such refusal, interest shall be payable at the former rate until that date of such refusal.

b) Recurring Deposits:

A recurring deposit is a deposit made by a person who undertakes to pay to the Society every month a fixed amount of one rupee or multiple thereof for a period of 12, 24, 48, 84 or 132 months. A depositor paying one rupee per mensem for a period of 12, 24, 48, 84 or 132 months, shall before the close of the 14th, 26th, 50th, 86th and 134th month, receive a sum of Rs. 12.39, Rs. 25.50, Rs. 50.50, Rs. 102.50 and Rs. 180.50 respectively as the case may be, out of which a sum of Rs. 12, Rs. 24, Rs. 48, Rs. 84, Rs. 132 shall be debited in the accounts as repayment of principal and the balance as interest thereon.

Every recurring depositor shall pay his monthly deposit before the end of the calendar month, failing which he shall be charged a fine of five paise per rupee per month or fraction thereof on every rupee overdue. Should a recurring depositor be in arrears to the extent of a sum equivalent to or more than four monthly instalments, his deposit amount shall at once be ceased. It shall however be competent to the committee if they think it to re-open the account provided the prescribed fine due upto date is paid or to pay back the amount actually made calculated at a rate not exceeding 2/3 of the original rate, provided the deposit amount was held by the society for a period of atleast one year, it shall be open to the society to credit the whole or part of the amount due to him towards any money due from the depositor to the society. It shall be competent to a recurring depositor with the consent of the committee, to alter the nature of his recurring deposit to any of the categories of such deposits prescribed in his By-Law.

16. Other borrowings:

It shall be competent for the committee to borrow funds otherwise than by way of deposits either from members or from institutions registered under the Co-operative Societies Act and fix the interest rate on borrowings.

Maximum borrowing limits:

17. The total borrowing of the society both by way of deposits or otherwise and whether from members or others shall not at any time exceed 10 (Ten) times the paid up share capital plus the reserve fund.

18. Management:

Subject to such resolutions as the general body may from time to time pass, the Executive management of the affairs of the Society shall vest in a Committee consisting of not more than 9 members. All the eight shall be elected from among members themselves. The President will be Ex-Officio President and the Principal of Nachimuthu Polytechnic, Pollachi will be the Ex-Officio President.

19. The members of the Committee shall be elected by the General body for a period of 3 years from among the members. The election shall be by ballot in the manner prescribed in Rule 29 of the Tamil Nadu Co-operative Societies Rules 1963.

Any vacancy in the office of an elected member of the Committee shall be filled in the same manner as specified in the Rules 29 of the Tamil Nadu Co-operative Societies Rules 1963. A member of the committee who fill in a casual vacancy shall hold office so long as the member of the Committee, whose place he takes would have been entitled to hold office of the vacancy had not occurred. For the period of office of the members of the committee the year shall begin from 1st July, and end with June irrespective of the date of election or assumption of office. One third of the members elected to the committee shall retire annually from office by rotation and the retiring members shall vacate their office on the last day of the year in which their term of office expires, unless the period is extended by the Registrar under Section 27(3)(c) of the Tamil Nadu Co-operative Societies Act 53 of 1961. The vacancies caused by the retirement of the members shall be filled up by election at the general meeting held for the purpose, retiring members shall be eligible for re-election.

NOTE: For the purpose of this clause, as hereby as may be one third of the members elected to the committee at the first election after the commencement of the Act shall retire at the end of the first year after such election and as early as may be, another one third of the members elected aforesaid shall retire at the end of the second year after such election the members so, to retire at the end of the first two years aforesaid being determined by lot by the Committee.

After the members of the Committee are elected by the General Body, they shall elect from among themselves a Vice President and a Secretary. The Proceedings of the Committee shall not be invalidated on account of any vacancy or vacancies of the committee which remain unfilled. The election shall be by ballot in the manner prescribed in Rule 30 of the Tamil Nadu Co-operative Societies Rules 1963. Any vacancy in the office of the Vice President or Secretary arising on account of retirement or any other reasons shall be filled by the committee by election among themselves.

Any member of the Committee may at any time resign from his office by sending a letter of resignation to the Secretary of the Society but such resignation shall take effect only from the date on which it is accepted by the Committee.

20. The Committee shall meet once in a month or often if necessary, to conduct the affairs of the society. The quorum for meeting of the committee shall be 5 (five) and every question before a meeting shall be decided by the majority of votes. Should there be an equality of votes, the question shall be deemed not to have been decided, provided that in the case of equality of votes in an election, the choice shall be by casting lots. No member of the Committee shall be present at a meeting of the committee when any matter in which he is personally interested is being discussed. In case of urgency, where there may not be sufficient time to convene a meeting of the committee and in all case in which such a procedure may, from time to time, be prescribed by the Committee, the Secretary may obtain the orders of the Committee by circulation of papers among the members present at the headquarters of the society. Such decisions arrived at by circulation shall be placed before the next meeting of the committee for the ratification. Should a difference of opinion arise in the course of such circulation, the matter shall not be decided by circulation, but shall be placed before the next meeting of the Committee.

21. Should a member of the committee absent himself for four consecutive meetings of the committee, he shall cease to be a member of the committee but may be reinstated by the committee.

(a) The Society shall appoint a paid manager who shall exercise such powers and duties as may be entrusted to him by the committee in addition to the powers and duties mentioned under By-Laws 22.

22.(1) Subject to such resolution as the committee may from time to time pass, the several officer of the Society shall have powers mentioned below:

1.(a) The President shall have a general control over all the affairs of the Society and the Secretary shall have the custody of all the properties of the Society.

(b) The Secretary shall be responsible for the executive administration of the society subject to the control of the President.

(c) The Secretary shall be the Officer to sue or to be sued on behalf of the society and all bonds in favour of the Society shall be in the name of the Secretary.

d) The Secretary shall help the President, should the Secretary require relief from work, it shall be competent to the President to grant such relief, making suitable arrangements for the conduct of work by one more of the members of the Committee.

2. The method of recruitment, the conditions of service and the authority competent to fix, revise or regulate the scale of pay and allowances of paid officers and servants of the society and the procedure to be followed in the disposal of disciplinary cases against them shall be governed by the Special By-Law in Appendix-I to these By-Laws.

3. (a) No person shall be appointed as a paid Officer or employee in any category of the service in the society without obtaining from him security in such form and according to such standard as the Registrar may fix for such category of service in the society or for the class of societies to which it belongs.

(b) No paid Officer or Employee shall be retained in any category of the service in the society if he does not furnish within such time as the Registrar may direct security in such form and according to such standard as the Registrar may fix for such category of service in the Society or for the class of Societies to which it belongs.

(c) Interest on the Security deposit shall be calculated at a rate not exceeding the rate calculated by the Central Co-operative Bank where the deposit is invested.

23. (1) No person shall be eligible for being elected or appointed as a member of the Committee of the Society, if he:

a) is a near relation of paid employee of the society specified in Rule 38 of the Tamil Nadu Co-operative Societies Rules 1963 or

b) is in default to the society or to any other society in respect of any loan or loans taken by him for such period as is prescribed in the By Law of the Society or in any case for a period exceeding 3 months.

Provided that a member of the committee who has ceased to hold office as such under this sub clause shall not be eligible for a period of one year from the date on which he ceased to hold office for re-election as a member of the committee of the Society of which he was a member or for election to the committee of any other society or

23.1(c) is a person against whom any decree, decision, award or order referred to in Section 91 of the Tamil Nadu Co-operative Societies Act 1961 has been obtained, or

(d) is interested directly or indirectly in any contract made with the society or in any sale or purchase made by the society privately or in any sanction or in any contract or transaction of the society (other than investment and borrowing) involving financial interests, if the contract, sale, purchase or transaction be not completed.

Provided that this clause shall not apply to a contract sales, purchase, or transaction entered into with the society by a member in pursuance of, or in relation to a service rendered or to be rendered by the society to its members in accordance with these by-laws and in furtherance of the principal object of the society.

(e) if employed as legal practitioner on behalf of the Society or against the society or

(f) has been sentenced for any offence under the Tamil Nadu Co-operative Societies Act 1961, such sentence not having been reversed and a period of three years has not elapsed from the date of the expiration of the sentence.

(g) has been removed from the office of the members of the committee of the Registered Society or if any other Registered Society or disqualified under Section 28-A of the Tamil Nadu Co-operative Societies Act 53 of 1961.

2. A member of the committee shall cease to hold his office as such, if he,

a) becomes subject to any of the disqualifications mentioned in Clause (1)

Provided that where a member of the committee ceases to hold his office as such by reason of having been sentenced for any offence under the Tamil Nadu Co-operative Societies Act 1961 he shall be restored to office for such portion of the period for which he was elected or appointed as may remain unexpired at the date of such restoration if and when the sentence is annulled on appeal or revision and any person elected or appointed to fill the vacancy in the interim, shall, on such restoration, vacate office, or

b) cease to be a member of the Society, or

c) Purchases directly or indirectly any property of another member brought to sale for recovery of any money due from such other member to the Society.

3. No member shall be appointed to represent the society in any other society and vote if, on the date, 30 days prior to the date fixed for a meeting for the conduct of any election relating to the Society he is in default to the society in respect of any loan or loans taken by him or is a person against whom any decree, decision, award or order referred to in Section 91 of the Tamil Nadu Co-operative Societies Act, 1961 has been obtained by the Society and any member of the Society who has been nominated to represent the society in another society and vote shall cease to hold his appointment as such if he has committed default to the society of which is a member and if the default continues for a period of 3 months or if any decree, decision, award or order has been obtained against such member by the Society.

24. The receipts shall be issued for all moneys paid to the society, for moneys paid by a member, the receipt shall be signed by the President or the Secretary. In the case of borrowings from members or from other societies, the receipt or bond shall be executed by atleast 3 members of the committee of whom the President shall be one.

25. It shall be the duty of the committee to maintain, such accounts and registers as are prescribed by Rules ~~XIII~~(13) of the Co-operative Rules and by the Registrar from time to time to place before a General Body Meeting of the members the Registrar's notes of Audit or inspection within one month from the date of the receipt to correspond with Registrar and to do all other business relating to the Society.

26. (1) The committee shall have power to incur such expenditure as may be necessary for the management of the Society with reference to the seals and within budget allotment sanctioned by the General Body for each year, it shall be competent to the Secretary to incur petty contingent expenditure subject to a maximum of Rs.10/- (Rupees Ten only) for any item.

(2) No money shall be contributed towards the expenses of any Co-operative conferences unless such conference is held under the auspices of the society which is authorised by its by-law to undertake the holding of such conference.

27. (1) No person shall be appointed as a paid officer or servant in any category of service in the society without obtaining from him security in such form and according to such standard as the Registrar may fix for such category of service in the society or for the class of societies to which it belongs.

(2) No paid officer or servant shall be retained in any category of service in the society if he does not furnish within such time as the Registrar may direct, security in such form and according to such standards as the Registrar may fix for the category of service in which he serves in the society or for the class of societies to which it belongs.

28. It shall be competent to the committee to frame subsidiary regulations for the conduct of the business of the society consistent with the Act, the rules under the Act and these by-law. Such subsidiary regulations shall be entered in the minute book of the society and shall take effect only after the approval of the Registrar of Co-operative Societies.

29. The service of the members of the committee shall be gratuitous except as provided under Rule 4 of the Tamil Nadu Co-operative Societies Rule 1963. They may however be given travelling allowances for the journeys performed by them in connection with the business of the society and sitting fees for attending the meeting of the committee in accordance within the maximum laid down by the Registrar.

Travelling allowance may also be paid to the members of the society for journeys performed in connection with the business of the society; such payments shall be regulated with reference to the provisions of Rule 4.1.

Regulation framed under By-Law No. 29:

1. President and Vice President shall be eligible to travel by I Class and be paid actual expense for the purpose of.

2. A member of the committee shall be paid travelling allowance for the journey performed by him in connection with the business of the Society as per the scale detailed.

	Within Coimbatore district	To Madras and place outside the district.
A. Railway fare-Road mileage where there is not bus.	II Class 0.18 Paise per K.M.	I Class 0.18 Paise per K.M.
Bus fare-Daily allowance.	Actual Rs. 3/-	Actual Rs. 6/-
B. Sitting fees for Committee members including President & Vice President attending business of society.	Rs. 5/- for Committee Meeting	

GENERAL BODY:

30. The ultimate authority in all matters relating to the administration of the society shall be the General Body of the members who shall meet from time to time and atleast once a year to conduct the work of the society. The General Body shall not, however, interfere with the action on them by the By-laws, the following among other matters shall be dealt with by the General Body.

- Approval of the budget for the ensuing year with reference to the programme of the activities of the society prepared by the Committee.
- Election of the members of the committee.
- Consideration of the audit report and the annual report.
- Disposal of the net profits and
- Consideration of any other matter which may be brought forward in accordance with the By-laws.

31. The committee may, at any time, call a special General body meeting of the society for the conduct of business and shall call such a meeting within one month after receipt of a requisition in writing from 15 or more members or from the Registrar of Co-operative Societies or from a financing bank to which the society is affiliated.

32. It shall be the duty of every member to attend the meeting of the General Body. The quorum for a General Body meeting shall be twenty five or one fourth of the total member of the list at the time, whichever is less.

33. The President when present, shall preside the meeting of the General Body. In case of his absence, the General Body may choose a Chairman from their members to preside the meeting. Every member present shall have one and only one vote. All questions shall be decided by the majority of votes of the members present and voting. In every case of equality of votes, the question shall be deemed not to have been decided. Provided that in the case of an equality of votes at an election, the choice shall be by casting lots.

34. Seven days notice shall ordinarily be given to members before a meeting for the General Body is convened.

Notice for General Body meeting may be given to members in one or more of the following model:

- 1) By affixing a copy of the notice for the meeting in some conspicuous place in the area of operation of the society and in the office of the society and,
- 2) By circulation of the notice book and getting signature of the members in it or by sending the notice by post under certificate of posting or publication through Press.

In the case of amendments to by-laws, notice shall be sent to each of the members in due time either by circulation or otherwise and such notice shall give the members a reasonably clear idea of the nature of amendments proposed.

If there is any irregularity in the service of notice, it shall not invalidate the proceedings.

The General Body shall be convened by a resolution of the committee.

35.(1) If a member has not adversely to the interests of the society, the General Body may by a resolution passed by the votes of not less than two thirds of the total member of the members present and voting at a special meeting convened for the purpose of expelling such member.

(2) No member shall be expelled under this By-law without being given an opportunity of making his representation and untill the resolution referred to in Clause (1) is approved by the Registrar.

A copy of the resolution expelling the members as approved by the Registrar shall be communicated to the members.

3) The member so expelled and the society will have the right of appeal within two months from the date of approval or refusal to approve his expulsion as the case may be to the Appellate authority specified in Section 96 of the Tamil Nadu Co-operative Societies Act 1961. The decision of the appellate authority on such appeal shall be binding on the society as well as the person aggrieved.

4) An expelled member shall be paid all moneys due to him from the society after deducting therefrom any money due from him to the society and he shall be liable as provided in By-law No.3 for the debts of the society as they stood as on the date of cessation of membership for a period of two years from such date.

36. The General Body shall have authority to affiliate the society to the District Central Co-operative Bank.

LOANS:

37. Loans shall be given only to members. Application for loans shall be disposed off by the committee.

38. All applications for loans shall be made to the Secretary in the form if any, prescribed for the purpose, who shall place them before the committee.

39.(a) Loans shall be given only for useful or necessary purposes.

(b) No loan shall be granted for:

- 1) Purpose of trade.
- 2) Religious purpose except as provided for below,
- 3) Purpose of display or amusements.
- 4) Any purpose which in the opinion of the committee is not to the distinct advantage of the borrower, and
- 5) Liquidation of the prior debts or for the redemption of jeweller unless he has given a full statement of his liabilities on his admission to the society and has applied for a loan to pay them off within the first year of his admission.

(c) The purpose for which loans are permissible from the society are:-

- 1) Education of members' children, dependants or relatives.
- 2) Liquidation of debts incurred before admission to the society provided that no member rejoining after having once resigned shall be eligible for a loan for this purpose.
- 3) Illness of the borrowing member or any member of his family or dependents.
- 4) Unavoidable litigation.
- 5) Funerals or other ceremonies on a scale suitable to the borrowing member's income and position in life and
- 6) Obligatory religious rites.

39 (d) A member shall not be eligible for a fresh loan so long as any part of a previous loan is outstanding.

40. Should the committee be of opinion that loan granted by the society has been misapplied, it shall at once take steps to recover the loans with interest without waiting for the expiry of the period for which it has been granted.

(a) The sanction of the committee with regard to the maximum amount of loan that may be granted to the member who has put in 5 years of membership or more under the By-law (for the purpose of marriage of self, son, daughter or solely dependent members of the family) shall not exceed Rs. 2,000/- in case of male member and Rs. 3,000/- in the case of female member.

41. No member shall at any time be indebted to the society by way of principal to the extent of more than Rs. 5,000/- (Five thousand only) on account of any loan or loans taken by him, subject to this limit. The member may at the discretion of the committee be given a loan not exceeding 10-3 times basic pay and other allowance of the member or 10 times the paid up share capital whichever is less.

No member shall ordinarily be eligible for a second loan on personal surety before he has repaid the loan, previously taken by him or before the expiry of twenty months from the date of disbursement of such previous loan. A member shall not in any case, have more than one loan outstanding against him at any time.

42. Interest on loans granted by the society shall for the present be charged at the rate not less than 2 percent and not exceeding 3 percent more than the average borrowing rate which shall be fixed by the committee from time to time but the bending rate so fixed shall not exceed 16 (sixteen). (The first month being reckoned from the date on which the loan is paid to the corresponding date after the next). It shall, however, be open to the society to charge interest at half a percent above the ordinary rate on the loan given to members in excess of the amount to their credit in thrift fund on the date of issue of the loan. Interest shall be calculated on daily balance of principal interest on all loans shall be paid monthly. The monthly interest shall be paid on or before the 15th of the month succeeding that to which it relates.

(a) Interest rebate not exceeding 25% of the interest actually paid by each member during any Co-operative year may be paid by a resolution of the Board before the final accounts of the year are closed. While deciding on the actual percentage of interest rebate to be allowed, the Board should ensure that society/Bank will have sufficient surplus to facilitate declaration of the maximum rate of dividend permitted in the by-laws out of the net profit for that Co-operative year.

43. No loan that he granted to a member unless he produces adequate reliable security or the cases where he has not entered into agreement with the society and the Officer disbursing his salary as provided in by-law 5, he enters into agreements with the society and the Officer disbursing his salary in the forms respectively provided in Appendix II to these by-laws, subject to this condition, Loans shall be secured in one or other of the following methods.

1) On the security of the deposit if any, to the credit of the borrower, not exceeding 85% of the amount of such deposits;

2) On the joint and several responsibilities of the borrower and one or two other members standing securities for him who should be of a status equal to or higher than that of the borrower, provided that, the total amount for which a member can stand surety shall not exceed Rs. 400/- for each share held by him or ten times his basic pay and allowances per mensem which-ever is less.

44. In granting loans preference shall be given to loans on the security of the deposits, if any, of the borrower with the society. All other loans shall be paid in the order of their sanction.

45. (1) The amount borrowed may be repaid at the convenience of the borrower, in easy instalments, within the period fixed for the loan, interest after each payment being calculated on the balance of the principal due provided that no part of the payments shall be accepted other than in whole rupees.

2) If the due date of repayment of loan or instalment of a loan falls on a holiday, the next working day shall be deemed to be the due date for the repayment of such loan or instalment of loan.

46. The period of repayment of each loan shall be fixed at the time of granting it according to the circumstances of the borrower and purpose of the loan. Loans shall be ordinarily repayable in not more than 36 (thirty six) equal monthly instalments commencing it on the month succeeding that in which the loan is disbursed. But the committee shall have authority to spread payment over a longer period and to give such extension as it may deem desirable from time to time, provided that the total period including extension shall not exceed 5 years in all and provided that in the case of suretyship loans, no loan extension shall be granted without obtaining the written consent there to of the sureties. Instalment of repayments of any loan shall be fixed without prejudice to the monthly subscriptions prescribed under By-Laws 4. When a borrower is absent from duty for a whole month, no recovery will be made for that month but where the absence lasts for only a fraction of the month, the amount to be recoverable should be roughly bear the same proportion to the ordinary repayments instalments as the actual pay received by a borrower for the month bears to the full month's pay. The monthly instalments shall be paid on or before the 15th of the month succeeding to which it relates. Should a borrower be unable to pay a prescribed instalment of principal, the committee may, for satisfactory reasons suspend the payment of that instalment by granting an extension for that amount.

If a borrower is in arrears for any instalments of principal and interest and the committee does not deem it necessary to grant an extension, the whole outstanding loan becomes recoverable and the committee may and if the default continues for a period of more than three months, shall at once close the account. On overdue instalment of principal, interest shall be levied at a rate not exceeding 2% per annum over the normal rate of interest fixed under By-law No.42. All cases of extensions shall be reported to the General Body atleast once a year.

47. The society shall have a charge upon the paid up share capital deposit and any other money to the credit of member or a past or deceased member in respect of any debit due to the society, from such member or past member or the estate of such deceased member and the society may set off any sum credited or payable to a member or past or deceased member or the estate of deceased member in or towards payments of any such debts.

48. When a member from whom money is due pays any sum it shall be appropriated in the following orders.

Firstly to fees, fines, postal registration and other miscellaneous charges due by him.

Secondly to interest and

Thirdly to principal.

49. When a loan is cancelled by the committee under By-law 40 on account of misapplication, the loan amount shall at once be closed when an account is so closed or closed under by-law No.46, the sub committee shall inform the borrower of the fact and of the amount outstanding against him including interest upto the date of closing the loan account. On the total amount so found due, the borrower shall be charged interest not exceeding 2% per annum over the normal rate fixed under By-law No.42 from the date of closing the loan account to the date of recovery and steps shall be taken without delay to recover the amount.

50. When a surety dies or cease to be a member under by-law 4 or 9(b) or 35, the principal borrower shall at once inform the society of the fact and either repay immediately the loan due from him with interest upto the date of payment or execute a fresh bond with one or more fresh sureties acceptable to the Committee, if arrangements are not made to repay the loan within a time to be fixed by the committee or if a fresh surety or sureties are not produced his loan account shall at once be closed without reference to the period for which the loan was given and action taken as laid down in By-law 49. In respect of such accounts also interest shall be charged not exceeding 2% per annum over the normal rate fixed under by law No.42 from the date of closing the loan account to the date of recovery.

51. If a member becomes ineligible for membership at any time, and his name has on that account to be removed from the list of members under By-law 4 or 9(b) or should a member to be expelled under By-law 35, the loan account, if any, of the member concerned shall at once be closed without reference to the term for which the loan has been granted and action

shall be taken to recover from the borrower, the amount outstanding against him including interest upto the date of closing the loan account. Interest shall be charged at not exceeding 2% per annum, over the normal rate fixed under By-law No.42, on the amount so found outstanding from the date of closing the loan account to the date of recovery.

PROFITS:

52. The net profit of the society as declared by the Registrar every year shall be disposed off as shown below as per rule 46.

(1) Three percent of the net profit shall be carried to Co-operative development fund, subject to a maximum of Rs.15,000/-.

(2) Two per cent of its net profit should to a maximum of Rs.10,000/- shall be set apart for contribution to the Co-operative Union within 2 months from the date of allocation of the net profits by the General Body.

(3) ^{not less} Net loss than twenty per cent and not more than 30% shall be carried to the credit of the Reserve Fund.

(4) 10% of the net profits shall be carried out to an Audit Fund.

(5) A dividend subject to a maximum of 12% per annum on the paid up value of each share may be paid to members, proportionately to the amount of paid up share capital held by each and also the period during which the paid up share capital was so held during the year. 14%

(6) The society may pay bonus to the employees provided that the amount so paid shall not exceed 3 months basic pay or Rs.900/- whichever is less.

(7) Out of the remainder, 10% of the net profits may be carried to building fund.

(8) Out of remainder, not more than 10% of the net profits, may be carried to the common good fund to be utilised for any of the purposes mentioned in Section 2 of the Charitable Endowment Act VI, 1890 (India), namely Education, if the General Body so wishes.

(9) The balance of if any, shall be added to the Reserve Fund. All undisbursable and indivisible profits shall be added to the Reserve Fund.

53(1) The Reserve Fund shall belong to the society as a whole and is intended to meet unforeseen losses. It shall be indivisible and no member shall have any claim to a share in it. It may be drawn up on with the special sanction of the Registrar to meet unforeseen losses.

(2) On dissolution of the Society, the Reserve Fund together with the other funds constituted by the Society in accordance with its by-law including the common good fund, and dividend equalisation fund shall be applied by the liquidator to the discharge of such liabilities of the Society as many remain undischarged out of the assets of the society in the following orders namely:

- a) the debts of the society
- b) the paid up share capital and
- c) the dividend upon paid up share capital at a rate not exceeding 9% per annum, for any period or periods for which no dividend has been paid; or such dividend upon paid up share capital as will bring the total dividend paid to 9% per annum for any period or periods for which the dividend at a rate lower than 9% per annum has been paid.

Any balance of assets remaining after meeting the debts of the society shall be credited to the Government in proportion to the amount granted by them.

- (3) Any surplus funds remaining after the payments mentioned in Clause (2) of this By-law shall be utilised in the following manner and subject to the following conditions namely:-

i) The surplus funds shall be applied to such objects to public utility as may be selected by the General Body of the society ordered to be winding up at a meeting and approved by the Registrar. It shall be competent for the liquidator to constitute a trust to carry out such object and to require the General Body to select a Trustee from among the Ex-Members or others. If the General Body does not select Trustee or if the selection of Trustee or Trustees by the General Body is not acceptable to the liquidator, the liquidator may himself appoint a Trustee or Trustees as the case may be. The Trustee or Trustees, as the case may be, shall execute a deed in such form as the Registrar may from time to time prescribe. A Trustee created under this sub-clause shall be governed by the provisions of the Indian Trust Act 1882.

(ii) If within this day/days after the issue of notice by the liquidator appointed to avoid up the affairs of the society, General Body fails to make selection that is approved by the Registrar, the Registrar may place the surplus funds on deposit or otherwise with a financing bank working in the area in which the society ordered to be wound up carried on its operation until a new Co-operative Society with similar objects is registered in such area, in which case the funds shall be credited to the reserve fund of such society. If in the opinion of the Registrar, there is no prospect of new society being formed in such area within a reasonable time, the Registrar shall assign the amount to the bad debts. Reserve or the Reserve fund of the financing Bank working in such area.

53(a) If however, at any time the General Body resolves to split the society into more than one society by excluding a portion of the existing area of the operation from the operation of the Society and a new society or societies be registered to cover the area so excluded a portion of the Reserve fund shall be transferred to the society or societies as decided up on by the Genral Body which resolves upon the splitting of the original society.

MISCELLANEOUS:

54. No amendment to, alterations in, or cancellation of, by-law nor the enactment of a new by-law shall be made except at a general meeting of the members or shall be deemed to have been passed unless a majority of the members present vote for it or shall take effect until it shall have been approved by the Registrar.

(a) The society shall keep a copy of the Tamil Nadu Co-operative Act, and of the rules governing the society and of its by-law open to inspection free of charge at all reasonable times at the Registered address of the Society.

(b) The society shall not use or allow to be used, any premises used for its business or portion thereof, for any purpose other than such business or other Co-operative activities.

55. Should any doubt arises as to the constitution of the Act or any by-law, the committee shall refer the same to the Registrar of Co-operative Societies for advice and Act according to his advice.

56. The society shall prepare annually in such form as may be prescribed by the Registrar.

- (a) A statement showing the receipts and disbursements for the year.
- (b) Profits and loss account prescribed
- (c) A balance sheet and

(d) Such other statements as may be prescribed by the Registrar. These statements shall be made upto 30th June, and a copy of each shall be sent to the Registrar within 15 days after the close of the Co-operative Year ending with 30th June. After the Registrar has verified the statements and granted his audit certificate, the society shall publish such of the prescribed statement as he may direct in the form prescribed by him.

If the society shall prepare a list of its members, with their address as on the last day of each Co-operative year and furnish a copy of it to the Registrar within one month from the close of such year. The list shall be kept open at the office of the Society during the office hours for the inspection by any member of the Society and it shall be the duty of the Secretary to supply copies of the list to such members so desires to have them on payment of such fees as may be prescribed by the Committee in this behalf.

57. If any dispute touching the constitutions of the Committee or the Management of business of the Society (other than a dispute regarding the disciplinary action taken by the society or its committee against the paid servant of the society) arises.

(a) among members, past members and persons claiming through members, past members and deceased members or.

(b) between a member, past member, or person claiming through a member, past member or deceased member and the society, its committee or any officer agent or servant of the society or

(c) between the society or its committee and any past committee, any officer, agent or servant or any past Officer, past agent or past servant or the nominee, heirs or legal heirs representatives of any deceased officer or deceased agent or deceased servant of the society, or

(d) between the society and any other registered society, such dispute shall be referred to the Registrar for decision who shall dispose it of in the manner laid down in Section 73 of the Act and Rule of Tamil Nadu Co-operative Society Rule 1963.

58. If any sum belonging to the society is either stolen or otherwise lost and found irrecoverable or if any loan due to the society is found otherwise irrecoverable either whole or in part, it shall be open to the General Body to write off such amount after obtaining the prior sanction of the Financing Bank to which the society is indebted and the Registrar.

59. Any amount due by the society and not claimed within the period of limitation allowed by the Indian limitation Act shall be added to the Reserve Fund of the Society.

60. Should there be a conflict between the By-laws of the Central Institutions to which the society is affiliated and the by-laws of the society, the by-laws of the former shall prevail.

61. Any member of the society, at any time during office hours of the society, inspect the accounts of the society in so far as they relate to the transactions with it either by himself or by any agent who shall be a member specifically authorised by him in writing on payment of a fee of Rupee one if the accounts pertained to any Co-operative year and fee of paise for every additional Co-operative year provided that the fee payable by any one member shall not exceed Rs. 5/- at any one such inspection.

OFFICE OF THE DEPUTY REGISTRAR OF
CO-OPERATIVE SOCIETIES
POLLACHI.

Date: 29-2-84

As approved and registered by me under
section 9 (c) of the Madras Co-operative
Societies Act 50 of 1961 on.....29.2.84.

Handwritten signature
DEPUTY REGISTRAR OF
CO-OPERATIVE SOCIETIES, POLLACHI

Handwritten: Coll. Re 17289/83W

Handwritten: 2/2/84

A P P E N D I X - I
SPECIAL BY-LAWS RELATING TO SERVICE CONDITIONS OF EMPLOYEES
...

1. Subject to the budget allotment sanctioned by the General-body, it shall be competent for the committee to prescribe from time to time the strength of the establishment of the Society and the scale of pay admissible to each member thereof. Except Secretary, who, is a whole time paid Officer shall be appointed by the Committee, all the other members of the establishment shall be appointed by the President or the Committee as the case may be in accordance with the regulations framed for the purpose.
2. No person shall be eligible for the posts mentioned below unless he possess the qualifications noted against them.
 - (1) SECRETARY OR MANAGER:
 - a) The degree of B.A., or B.Com., or B.Sc., or B.Com(Hons) of any of the recognised Universities or the National Diploma in Commerce awarded by the All India Council for Technical Education in the case of Societies having working capital of Rs.1,00,000/-or more and S.S.L.C. (eligible for College course and appointment under State Service) in others, and
 - b) A course of training successfully undergone in the Central Co-operative Institute, Madras, or a course of training undergone in any of the mofussil institutes or in any co-operative training College, administered by the Committee on Co-operative Training, National Co-operative Union, New Delhi.
 - c) A pass in the Government Technical Examinations in Book keeping, Banking Co-operation and Auditing or the Examinations in these subjects held by the Central Co-operative Institute, Madras or the State Co-operative Union, or Tamil Nadu Public Service Commission or by any Co-operative Training College.

NOTE:

- (i) A person who has taken the B.Com., (Hons) degree of the Madras, Madurai or Annamalai Universities with Co-operati as his special subject should pass the examinations mentioned in the Sub-clause, (c) above in the subjects which he has not studied for his Honours course or for the National Diploma in Commerce as the case may be.
- (ii) A B.Com., degree holder should be exempted from passing the examinations referred to in Sub-Clause (c) above in subjects in which he has studied for degree course or for diploma course as the case may be.

(II) ACCOUNTANTS AND CLERKS AND SHROFFS:

- a) S.S.I.C. examination (eligible for College course or eligible for appointment under State service)
- b) A course of training undergone in the Central Co-operative Institute, Madras, or in any of the Moffussil Co-operative institute or in any Co-operative training College run by National Co-operative Union and a pass in the examinations in Book-keeping, Co-operation and Auditing held by the Tamil Nadu Public Service Commission, or Co-operative Training College.

The qualifications here is prescribed shall not apply to any Officer whose service hereunder lent by the Government.

3. Candidates sponsored by the District Employment Office alone will be considered for the above mentioned post.
4. No person shall be appointed to the service of the society if he has on the date on which he has assumed that in the case of persons who is already employed in another Co-operative institutions and had joined its service before he attained his thirtieth year, the restrictions as regards the age of entry in the service shall not apply provided also that in the case of an Ex-army man trained in Co-operative institute and possessing the qualifications prescribed, the period of war service shall be deducted in computing the maximum age of entry, provided further that in special cases it shall be competent to the committee of the Society to relax the maximum age at entry prescribed above with the previous permission of the Registrar. No employee shall be continued in the service of the Society, if he has attained the age of 55 years but the Society shall however, have the power to continue an employee beyond the age of 55 years in special cases with the prior permission of the Registrar provided that no such extension shall be given for more than one year at a time and for more than three years in the aggregate.

NOTE:

For purpose of special by-laws war service means, service rendered in connection with the war of 1939-45 as defined in Rule 2 of the Tamil Nadu Civil Service (War service Personal Recruitment) Rule 1941. (Amendment suggested in Registrar's circular No. D.10446/50A, dt: 10.5.1951).

Notwithstanding anything contained in this special by-laws, the age of retirement of employees in the case of inferior service shall be sixty years.

5.

A person appointed to any post in the Society's service shall ordinarily be on probation for a total period of one year on the completion of which period he shall be confirmed in the post if his work and conduct have been found satisfactory.

- (a) It shall be competent for the appointing Authority to terminate the service of the employee before the expiry of six months of his service; if his work or conduct have been found satisfactory. No appeal shall be against an order terminating the probation of an employee during this period.

- (b) It shall be competent for the appointing authority to terminate the services of employee before the expiry of six months of his probation and also during his regular service provided that the authority shall not dispense with the service of a person, except for reasonable cause and without giving such person at least one month notice or wages shall not be necessary, when the service of such person dispensed with on a charge of misconduct and supported by satisfactory evidence recorded in an enquiry held for the purpose.

- (ii) The person so discharged shall have the right of appeal to the authority and within such time as may be prescribed either, on the ground that there was no reasonable cause for dispensing with his service or on ground that he had been equitably of misconduct as held by the appointing authority. The period in this case shall be 30 days from the date of receipt of the order of the employee (authority).

- (iii) The decision of the Appellate authority shall be final and binding on both the employer and the person employed.

6. (1) Every employee of the society shall be entitled to casual leave not exceeding 15 days in a year.

- (ii) (a) Every employee of the society shall be entitled to privilege leave or ordinary or earned leave of 12 days for every 12 months of service provided that such leave may be accumulated upto the maximum period of 180 days.

- (b) Notwithstanding anything contained in the special by-laws (6)(ii)(a) any employee will be permitted to encash his earned leave on the following conditions.

- (1) Only confirmed employees are eligible to encash earned leave provided the society worked at a profit during the preceeding Co-operative year.

- 1 (2) Employees who have earned leave to their credit, not less than 15 days, will be allowed to surrender the earned leave on the day of commencement of the leave or any portion thereof at their option subject to a maximum 15 days and an equivalent amount proportionate to the number of days surrendered on the basis of total emoluments (Basic + D.A) last drawn will be paid.
- 2 (3) Application for surrender of E.L. may be made either along with the application for grant of leave or before the expiry of 15 days of E.L. granted.
- 3 (4) There shall be an interval of not less than 12 months between the surrender of E.L.
- 4 (5) The benefit of surrender of leave will not be allowed in case of leave preparatory to retirement of the employee but the employee may be permitted to encash the earned leave at their credit on the date of superannuation subject to a maximum of 180 days.
- 5 (6) The leave salary payable for the surrender portion of the leave is not liable to deduction on account of provident fund subscription or repayment of any allowance due to the stores or any other institutions.
- 6 (7) The leave account of the employees should be debited with the surrendered portion of the leave like ordinary leave and attested by an Officer of the Society.
- (iii) Every employee of the society, who has completed one year continuous satisfactory service in the society shall also be entitled to such leave or leave on medical certificate upto 18 days for every 12 months of service, subject to a maximum of 1 year in all; such leave shall be given only on production of a certificate from such medical authority as the committee may by General or Special order prescribed and for a period not exceeding the period of leave recommended in the certificate.
- (iv) The Secretary shall be the authority competent to sanction casual leave to the other employees of the society and the President shall be the authority competent to sanction casual leave to the Secretary and privilege leave to all the employees including the Secretary. No employee shall claim leave as a matter of right, but shall be entitled to leave before the lapse of the leave accumulate upto the limit.
- (v) If a person entitled to leave is discharged from service before he has been allowed the leave, or if having applied for and been refused the leave, he quits his employment before he has been allowed the leave, the employer or appointing authority shall grant the leave, which is to his credit or pay him the amount of salary equal to the leave to his credit contemplated in Clause 7(ii)

- (7) No person who is a near relation of a member of the committee of the society shall be appointed to any post in the service of the society. If a doubt arises to whether a person is or is not a near relation of a member of the committee, the Board shall refer it to the Registrar, whose decision shall be final.
- (8) No employee shall, except when generally or specially empowered or permitted in this behalf by the committee, communicate directly or indirectly any document or, information which has come into his possession in the course of his official duties or has been prepared or collected by him in the course of such duties whether from official sources or otherwise, to any other person, institution or to the press.
- (9) No employee shall have pecuniary transactions with individual or institutions coming in contact with him in the course of his official or any other person, or permit any member of his family to accept any gift, gratuity, or reward from any person with whom he is concerned in the performance of his work.
- (10) No employee of the society shall, by convassinr or otherwise use his influence in any way in an election to a legislative Body constituted under the Government of India Act or to any institution constituted under the Act of the Government of Tamil Nadu provided that he may record a vote, if he is qualified to do so. In the latter case, he shall as far as possible avoid giving any indication before hand of the member in which he intends to vote.
- (11) Any employee who contravenes the provisions of rules 8,9 and 10 shall be liable for such punishment as the authority competent to award it may decide.
- (12-a) For purpose of taking disciplinary action against member of the establishment, the committee shall elect from among themselves, a sub-committee consisting of the President and two other members. The Sub-committee shall hold office for the same term as the Committee, interim vacancies in the Sub-Committee shall be filled up by the committee. The Sub-Committee exercises the power specified against in the succeeding sub-clauses.
- (b) Any member of the establishment may, for good and sufficient cause, be punished in one or other at the following ways in the discretion of the authority competent towards the punishment as shown in the table below:

Rank of the employee punished	AUTHORITY COMPETENT TO			
	Censure or fine	With-hold of increment	Suspend or reduce	Dismiss
Secretary or Manager	President	President	Sub-Committee	Sub-Committee
All other Employees	<i>Manager</i> Secretary	-do-	-do-	-do-

(c) Notwithstanding anything contained in these special by-laws the President shall be competent to place any member of the establishment under suspension from service pending enquiry into grave charges where such suspension is necessary in the interests of the Society. He may, at his discretion, sanction to the employee suspended a subsistence allowance at a rate not exceeding one fourth of his substantive pay during the period of his suspension. No employee shall in any case be kept under suspension for a period exceeding 2 months at a time.

(d) Suspension may be awarded as a substantive punishment to a person who has already been suspended under Clause (c) above, to the extent considered necessary, by the authority competent to reduce on an employee under Clause (b) above. The subsistence allowance payable to the employee during the period of suspension under this special By-Laws shall be in accordance with the Clause (c) of the Special By-law No.12.

V. PROVISION RELATING TO DISPENSATION WITH SERVICE:

(a) The service of the any member of the establishment society who is employed continuously for a period of not less than 6 months shall not be dispensed with except for a reasonable cause and without giving such member atleast one month's notice or wages in lieu of such notice.

Provided however, that such notice shall not be necessary where the services of such members are dispensed with on a charge of mis-conduct supported by satisfactory evidence recorded at an enquiry held for the purpose.

(b) Any member of the society who has completed a continuous service not less than 6 months in the establishment and whose service have been dispensed with may appeal to the Registrar either on the ground that he had not been guilty of misconduct as held by the Authority who imposed the penalty. Such appeal shall be preferred within 30 days from the date of service of notice dispensing with his service. Service for the notice shall be deemed to be effective if carried out personally or if that be not practicable, by registered post

to the last given address. In the case of service by post, the date of service shall be deemed to be the date on which the letter would arrive in the ordinary course of post.

Provided that an appeal may be admitted after the said period of 30 days if the appellant satisfies the Registrar that he had sufficient cause for not preferring the appeal within that period.

(c) The decision of the Registrar shall be final and binding on both the society and the person employed.

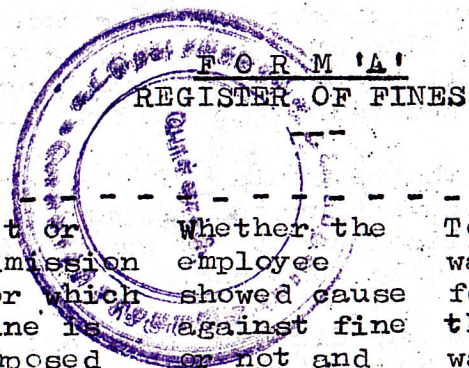
(d) The procedure to be followed by the Registrar when hearing appeals preferred to him under Clause 9(b) above shall be summary. He shall record briefly the evidence adduced before him and then pass orders giving his reasons therefor. The result of the appeal shall be communicated to the parties as soon as possible. Copies of the order shall also be on stamp papers to be furnished by the parties.

(e) For the purpose of Clause (f) one copy stamp paper of the value of nineteen paise shall be used for every 176 words or fraction thereof. When the reverse of the copy stamp paper is written on, adhesive court fee labels of the value of nineteen paise, when the number of written words does not exceed 176 shall be affixed at the top right hand corner of that side.

DEDUCTION RELATING TO FINES:

1. The wages of a person employed shall be paid to him without deductions of any kind except fines and such deductions shall be made only in accordance with the provisions in the following by-laws.
2. No fine shall be imposed on any person employed in respect of such acts and omissions on his part as the employer with the previous approval of the Registrar, may have specified by notice under clause.
3. The society shall display at or near the main entrance of the society a notice in English, together with the correct translation thereof in the language may be understood by the majority of the persons employed therein of the regulations containing the list of act and omissions approved under Clause 9(2).
4. No fine shall be imposed on any person employed until he has been given a reasonable opportunity of making any representation that he may desire to make and such representation if any shall be taken into consideration before the order imposing the penalty is passed.

5. The total amount of the fine which may be imposed on any one wage period of any person employed shall not exceed an amount equal to three paise in the rupee of the wages payable to him in respect of that wage period.
6. No fine shall be imposed on any person employed who has not completed fifteen years of age.
7. No fine imposed on any person employed shall be recovered from him after the expiry of 60 days from the date of which it is imposed.
8. Every fine shall be deemed to have been imposed on the day of act or omission in respect of which it was imposed.
9. All fines and all realisation thereof shall be recorded in a register to be kept by the Society in Form 'A' appended to this by-law. All such realisations shall be applied only to such purposes beneficial to a person employed in the establishment as a whole of the society as are approved by the Registrar.



Sl. No.	Name	Father's name	Act or admission for which fine is imposed	Whether the employee showed cause against fine or not and if so, date on which cause was shown.	Total wages for the wage period in which fine imposed	Amount and Dt. on which fine was imposed	R E M A R K S
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10. The Registrar shall be the authority competent to approve under Clause (2) acts and omissions in respect of which fines may be imposed and the purposes to which the fines realised shall be applied.
11. Every society requiring to impose fines in respect of any act and omissions on the party of the employed person shall send to the Registrar (a) A copy of the regulations framed under Clause (3) containing the Act and omissions referred to in Clause (2) in duplicate together with a list of persons empowered under Clause (3) to impose to which fines shall be applied.

12. The Registrar may on receipt of the regulations and the list referred to in Clause (11) after such enquiry as he considers necessary pass orders either disapproving or approving the regulations either in their original form or as amended by him in which case, such regulations shall be considered to be approved regulations.

Provided that no order disapproving or amending any regulations shall be passed unless the society shall have been given an opportunity of showing cause orally or in writing against such order.

13. No fines shall be imposed by any authority other than the authority or authorities approved by the Registrar.
14. Any authority desiring to impose a fine on a person employed, shall explain personally to the said person the act or omission in respect of which the fine is proposed to be imposed and the amount of fine for which it is proposed to be imposed and the amount of fine for which it is proposed to be imposed and shall hear his explanations. The charge in respect of which it is proposed to impose the fine and the explanation of the person concerned shall be reduced to writing, the signature of such person being obtained to the latter.
15. At the beginning of the Register of fines, the approved purpose or purposes on which the fines realised are to be expended shall be entered serially numbered.
16. When any disbursements are made the fines realised a deduct entry of the amount so expended shall be made in the register of fines. The vouchers or receipts in respect of the amounts so expended shall be serially numbered and kept separately the serial of each voucher or receipt and the amount to which it relates being noted in the remarks column of the Register. If more than one purpose has been approved the entry of disbursements shall also indicate the purpose for which it is made.

Except in the case of the ensure or fine, an appeal shall be against every order. The competent appellant authority awarding punishment are shown in the table below:

Rank of the applicant	Authority competent to dispose of appeal against		
	Stoppage of increment	Suspension or reduction	Dismissal
Secretary or Manager	Committee	Committee	Committee
All other Employees	Sub-Committee	Committee	Committee

No appeal shall be entertained if it is not preferred within a period of three months from the date of the order awarding the punishment.

13. Every employee of the society who has been confirmed in his post shall be required to contribute to the employees provident fund of the society in accordance with the rules framed by the committee for the purpose and certified or approved by the Registrar.
14. The society shall maintain a record of the services of every employee in its service as also an account of the leave earned, availed of by the employee concerned. All changes affecting in rank, emoluments, transfers and other allied matters shall be noted in this regard then and there and attested by the President in the case of Secretary and by the Secretary in the case of all other employees.
15. A copy of these by-laws shall be given to each employee and an undertaking shall be taken from him that he would abide by the special by-laws.
16. No paid employee shall be a member, representative or Officer of any association representing or purporting to represent non-official Co-operative employees unless such association satisfies the following conditions:-
 - (a) The Association shall be registered under the Trade Union Act.
 - (b) Membership of the Associations should be confined to the employees of Co-operative institutions.
 - (c) The activities of the associations should be confined to the betterment of the prospects of employment, service conditions, emoluments and the welfare of its members generally and;
 - (d) The association shall not be in any way connected with or affiliated to (1) any Association which does not or (2) any federation of associations which does not satisfy condition (a).
17. The Committee shall have power from time to time to make regulations not in consistent with these by-laws or Act 53 of 1961 and the rules framed there under the conduct of the business of the institutions. The Associations as framed shall be got approved by the Registrar.

Regulations framed under Special By-law No.17 relating to the service condition of Employees:

...

1. No employee of the Society shall be required or allowed to work for more than 8 hours work in excess of the above limits profits to the payment of over time wages if the period of work including over time work does not exceed 10 Hours in any day and in the aggregate 54 hours in any work.
2. No employee shall be required to work more than 4 hours in any day unless he had had an interval of rest of atleast an hour.
3. Every employee shall be allowed in each week a holiday of a whole day with pay.
4. It shall be the duty of the Secretary to see that the office premises where the employees work are properly ventilated and sufficiently lighted and are kept in a state of cleanliness and to ensure that adequate precautions are taken against fire.
5. Employees shall be paid wages or salaries on the last working day on the month. No wage period shall exceed one month. Where the service of an employee are terminated, wages earned by him shall be paid before the expiry of the second working day from the date of termination of his service.
6. Wages for over time shall be twice the ordinary rate of wages.
7. Deductions which may be made from wages shall be in accordance with the relevant provisions of Chapter VII of the Tamil Nadu Shop and Establishments Act of 1947 as amendment from time to time.

REGULATION-I

REGULATION TO SPECIAL BY-LAW No. 17

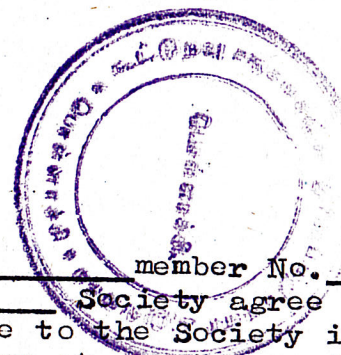
The employees of the Thrift and Credit Society shall be paid travelling allowance for the journey performed by them in connection with the business of the Society. The rates of allowance eligible by them are given under:

	<u>JOURNEYS</u>	
	<u>Within the district</u>	<u>Outside the district</u>
<u>1. Secretary and Manager:</u>		
i) Railway fare	II Class	I Class
ii) Road mileage where there is no Bus.	0.18 Paise per k.m.	0.18 Paise per k.m.
iii) Bus fare	Actual fare	Actual fare
iv) Daily allowance	Rs. 3.00	Rs. 6.00

JOURNEYS		
	Within the district	Outside the district
II. Other Employees:		
i) Railway fare	II Class	II Class
ii) Road mileage where there is no Bus	0.12 Paise per k.m.	0.12 Paise per k.m.
iii) Bus fare	Actual fare	Actual fare
iv) Daily allowance	Rs. 2.00	Rs. 4.00

APPENDIX-II
FORM OF AGREEMENT WITH THE SOCIETY

To



I, _____ member No. _____ of _____
Society agree to all or instalments of any amount due by me to the Society in respect of any debt or other demand that may at any time and from time to time become due and payable by me to the Society being recovered by the Society from my monthly salary/wages and other emoluments through the pay Disbursing Officer for the time being disbursing such salary/wages and other emoluments and any other pay Disbursing Officer under whom I may happen to serve in future.

I agree that my pay disbursing Officer (for the time being) and my future pay Disbursing Officer may make recoveries from my salary/wages in the manner mentioned above. I shall not at anytime ask for the suspension of the recovery except with the express consent of the Committee of the Society.

I agree that the above agreement is irrevocable and it will be in force until all my liabilities to the Society are fully discharged whether as member or past member.

Ed Re 17289/82N

SIGNATURE OF THE BORROWER
OFFICE OF THE DEPUTY REGISTRAR OF
CO-OPERATIVE SOCIETIES
POLLACHI.

Date: *29-2-84*

As approved and registered by me under
section 3 (1) of the Madras Co-operative
Societies Act 53 of 1931 on *29-2-84*

Dr.Mahalingam College of Engineering and Technology
Pollachi – 642 003
(AUTONOMOUS)

Ref: MCET/HR-FDC/2011

Date: 28.05.2016

OFFICE ORDER No. 181

Sub: Establishment – Seminar, Conferences, Paper Presentation, Workshop & Faculty
Development Programme – Registration Fees, TA & DA Claim – Revised – Reg.

Ref: 1. Office Order No.130 dated 10.01.2012.
2. Secretary Approval dated 23.05.2016.

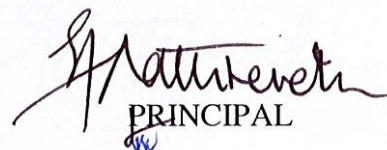
All Members of Staff are informed that the following norms are revised towards the Registration Fees, TA and DA for attending Seminar, Conferences, Workshop, Faculty Development Programme and Paper Presentation, at others Institutions:

Existing Norms	Revised Norms
Maximum of Rs. 5000/- per year will be allowed as registration fees or the actual registration whichever is less and TA & DA as per existing norms.	Maximum of Rs. 7500/- per year will be allowed as registration fees or the actual registration whichever is less and TA & DA as per existing norms.

The other norms will be followed as per the Office Order No: 130 dated 10.01.2012.

The Head of the departments are requested to ensure that the claims of their department staff are within the approved budget of their department for seminar, conferences, workshop, faculty development programme and Paper presentation. The departments secretarial assistants may be instructed to maintain a control register for this.

The revised norms will come into effect from the academic year 2016-17.


PRINCIPAL

To: All Head of Departments/Section Incharges

(with a request to inform their staff members accordingly)

Copy to: VP, Exam Cell

The Sr.Deputy Manager (Accounts), Sr.Assistant Manager (Admin) & HR, IQAC

Copy submitted to: The Director (Academic)

The Secretary.

Copy : Office Order file.

Dr. Mahalingam College of Engineering and Technology, Pollachi

Date: 02.02.2018

Ref. No: MCET/AICTE/ATAL-FDP-Policy Document

CIRCULAR

To impart quality in Teaching and Learning process, it was decided to encourage faculty members to attend Faculty Development Programme organized by AICTE/ATAL/IITs/NITs/ State Level universities/ Self financing institutions or any other institute of eminence shall follow the given norms as mentioned below,

- Identify the relevant programme in AICTE/ATAL/IITs/NITs
- Choose the programme with duration of 5 to 6 days.
- Register for the suitable programme
- Faculty members those who received approval for attending the registered programme will be provided with On Duty.
- Faculty members are advised to complete minimum one programme per semester in their domain of interest.
- Faculty members attending the programme are asked to completely follow the instructions provided by the corresponding organizing committee.
- Submit the completion certificate to the corresponding FDP coordinator of the department.


PRINCIPAL

To: HoDs/ HoS

Copy to: MCET Office, HR Office, CPG, IQAC, OBE



Copy submitted to the Secretary.

Dr. Mahalingam College of Engineering and Technology
Pollachi - 642 003

Ref. No.: MCET/NPTEL-Online Certification Course/2018-19

Date: 27.09.2018

CIRCULAR

Sub: NPTEL Online Certification Course-Reg.

NPTEL and AICTE have signed an MoU whereby advanced NPTEL online certification courses are approved for FDP by AICTE. Approximately 150 approved courses available in the website. The list of eligible courses is given at <http://nptel.ac.in/fdp.html>.

- Faculty has to register, pay the applicable exam fees and pass the exam according to criteria set by NPTEL.
- Faculty has to apply separately to NPTEL and get the joint NPTEL-AICTE FDP certificate.
- The above certificate can be used for promotions under CAS with the equivalency as below:
 - A 4-week NPTEL online course is equivalent to a half-week FDP.
 - An 8-week NPTEL online course is equivalent to a one-week FDP.
 - A 12-week NPTEL online course is equivalent to a one-and half week FDP.
- NPTEL-AICTE FDP is applicable from July- December 2018 semester onwards. This will NOT be applicable to previously completed NPTEL Certification Courses.

In this regard, Faculty can claim maximum of Rs.1000 per year after submitting the joint NPTEL-AICTE FDP certificate through the Swayam Coordinator.

To: HoDs / HoS

Copy To:

1. MCET office, HR office, CPG, IQAC, OBE
2. The Director (SA)
3. The Secretary


PRINCIPAL
8/8

Ref: MCET/R&I/Incentive/2022-23

Date:13.09.2022

Office Order No. 246

SUB: Incentive Norms for Various R&I Related Activities – Reg.

Ref: 1 Office Orders 207(A) & 207(B) Dt. 26.09.2017.

2. Secretary Office Approval Dt.12.09.2022

It is informed that, the following incentive norms for various research and innovation activities carried out by the faculty members such as journal paper publications, patents, external research funding, consultancy and training services rendered and online course participation are as follows.

A) INCENTIVE NORMS FOR PAPER PUBLICATION

Publication of papers in Scopus Indexed journals	: Rs.3000
Publication of papers in SCIE Indexed journals	: Rs.5000
Publication of papers in top 25 percentile journals (Q1)	: Rs.7500

- | |
|--|
| <ul style="list-style-type: none">• Only first three author positions are eligible for incentives• Faculty members who are currently working in MCET and who published article with MCET affiliation are only eligible for incentive• Incentive amount mentioned per article will be equally distributed among maximum of three MCET authors |
|--|

B) INCENTIVE NORMS FOR PATENT GRANT

Granted patent with inventors limited to 5 members and all are from our institution	Rs.7000
Granted patent with inventors limited to 5 members (including members from other institutions)	Rs.5000

C) NORMS FOR SHARING OF CONSULTANCY REVENUE

Net revenue received for consultancy	Institution resources are utilized	60:40 ratio 60% to institution 40% as incentive
	Institution resources are not utilized	40:60 ratio 40% to institution 60% as incentive
Norms for distribution of Incentive		
Faculty team members handling the consultancy		: 75%
Department supporting staff involved in the consultancy work		: 15%
MCET Office		: 5%
Central Office		: 5%



Contd.2.,

D) NORMS FOR SHARING OF INCENTIVE FOR EXTERNAL FUNDED PROJECTS

Sl.No.	Nature of external fund	Proposed incentive & Norms	
1	Research Funding (Proposals related to research only) (MODROBS & TNSCST projects etc., are not considered)	Range	Incentive Amount (in Rs.)
		Above 30 Lakh	1.0 Lakh
		>25-30 Lakh	90,000
		>20-25 Lakh	80,000
		>15-20 Lakh	70,000
		>10-15 Lakh	60,000
		>5-10 Lakh	40,000
		>3-5 Lakh	30,000
	2-3 Lakh	20,000	
2	The above incentive are to be shared as follows		
	Description		% of share of incentive
	Principal investigator & Faculty team members (PI-40%; Co-PI-30%; Other faculty team-10%)		80%
	Department supporting staff involved in the project		15%
	If the department supporting staff not involved in the project		10% to PI & 5% to Office
	Office		5%
	50% of the incentive are to be distributed upon receiving first installment and the remaining 50% are to be issued after successful submission of Utilization Certificate.		

E) NORMS FOR REIMBURSEMENT OF REGISTRATION FEES FOR ONLINE COURSES

<ul style="list-style-type: none"> Participation in online courses only through COURSEERA, NPTEL, SWAYAM platforms are mandatory for every faculty (Office Order 240, Dt. 26.10.2021) for which the yearly maximum claim per faculty is revised as Rs. 1500
<ul style="list-style-type: none"> Faculty members (Experience less than 5 years) are encouraged to complete modules under National Initiative for Technical Teachers Training through online mode. NITTT modules (8 nos) incurs totally Rs. 10,000 (Rs.2000 for one-time registration and Rs. 1000 for each module) for completion. Faculty members can claim 30% of total amount after first year of registration another 30% at the end of second year and remaining 40% at the end of third year. Faculty members passing the module in first attempt are eligible for claim.
<ul style="list-style-type: none"> OD will be provided to attend selective on line course exams. Maximum 3 days/faculty/year


 PRINCIPAL


To All Faculty members (through their HoDs)

Copy to All HoDs/HoS

Copy to: Central Office, HR Office, MCET Office

Copy to: Dean (A&A), Dean (R&I) & Vice Principal

Copy to: Office Order Book

Copy submitted to the Secretary