

Rules Relating to the terms of Employment and Working Conditions of the Employees of Primary Agricultural Credit Co-operative Societies.(2001)

1. SHORT TITLE, SCOPE & COMMENCEMENT

- (1) These Rules framed under Rule 56 of the H.P. Co-operative Societies Rules,1971 shall be called the H.P. Primary Agricultural Co-operative Credit Societies Employees (terms of employment & working conditions) Rules,2001.
- (2) These Rules shall apply to Primary Agriculture Co-operative Credit Societies registered under the H.P. Co-operative Societies Act for the time being in force.
- (3) These Rules shall come into force with effect from the date as the Registrar Co-operative Societies, Himachal Pradesh may specify in this behalf.
- (4) The application of these Rules shall not attract any financial or other liability to the State Govt. in any shape.

2. DEFINITIONS

In these rules unless the context otherwise requires;-

- (a) “Registrar” means Registrar Co-operative Societies, Himachal Pradesh or any other officer to whom powers of Registrar have been delegated.
- (b) “Society” or “Societies” means Primary Agricultural Co-operative Credit Society which term shall also include multipurpose and agriculture service societies functioning in rural areas.
- (c) “Year” means Co-operative year commencing from 1st April and ending on 31st March, every year.
- (d) “President” means the president of the society and includes the vice-president/acting president.
- (e) “Committee” means the Managing Committee of the society.
- (f) “Act” means the H.P. Co-operative Societies Act for the time being in force.
- (g) “Rules” means the H.P. Co-operative Societies Rules for the time being in force.
- (h) “Bye-Laws” means the registered bye-laws of a society.
- (i) “Service” means the service of a society.
- (j) “Member of the society” means an employee in the service of a society.
- (k) “employee” means all salaried persons appointed either temporarily or permanently in the service of the society.
- (l) “Pay scales” in relation to an employee of the society means the corresponding scale in respect of a post held by him in the society under rule 4(1).
- (m) “Basic Pay or Pay” means the basic pay i.e. amount drawn monthly by an employee of the society in the pay scale of the post held by him.
- (n) “Salary” means the aggregate of basic pay and dearness allowance appropriate to the basic pay.
- (o) “Dearness allowance” means dearness allowance admissible at the All India Consumer Price Index as determined by the Central or State Govt. from time to time.
- (p) “Classification or Class” means classification of a society made by the Assistant Registrar Co-operative Societies in a year on the basis of audit report of preceding year.

- (q) “Calendar Year” means year commencing from 1st January and ending on 31st December.

3. EXTENT OF APPLICATION

These rules shall govern the service conditions of all the employees of the Primary Agricultural Co-operative Credit Societies in service on the date on which these Rule come into operation and those who may be taken or appointed by the societies after the said date excepting such employees those are appointed by transfer or are on deputation from Govt. Department or Co-operative Institutions.

4. PAY SCALES

(1) The pay scales for different class of societies shall be as under:-

Post	Scale
‘AA’ Class Society	
2. Manager /Secretary	4550-7220
3. Asstt. Secretary/Clerk	3120-5160
4. Salesman	2520-4140
5. Peon/Chowkidar	Fixed Rs. 1800/- (minimum wages)
‘A’ Class Society	
2. Manager /Secretary	4400-7000
3. Salesman	2520-4140
4. Peon/Chowkidar	Fixed Rs. 1800/- (minimum wages)
‘B’ Class Society	
2. Manager /Secretary	4020-6200
3. Salesman	2520-4140
4. Peon/Chowkidar	Fixed Rs. 1800/- (minimum wages)
‘C’ Class Society	
2. Manager /Secretary	3120-5160
3. Salesman	2520-4140
4. Peon/Chowkidar	Fixed Rs.1800/- (minimum wages)
‘D’ Class Society	
1. Secretary/Salesman	2520-4140
2. Helper/Chowkidar	Fixed Rs.1800/- (minimum wages)

Master Scale: 2520-100-3120-110-3660-120-4260-140-4400-150-5000-160-5800-200-7000-220-7220

(2) These pay scales and staff structure will be subject to the following conditions and the management of the society shall be eligible to release the pay scales as under:-

- (i) The pay scales of the employees shall be linked with the annual business turnover and profitability of the society and also efficiency of an employee

- (ii) The annual increments at the rate as appears in concerned pay scale shall be sanctioned by the Managing Committee on the basis of efficiency of the employees and the turnover and profitability of the society in preceding year.
 - (iii) The employees shall be entitled for dearness allowance appropriate to their basic pay at a rate fixed by the State Govt. from time to time.
 - (iv) In respect of societies falling in category "A" where the working capital is more than one crore, the Management with the concurrence of concerned Assistant Registrar, Co-operative Societies and general house of the society may determine the staffing pattern over and above the laid down pay scales under these rules depending upon the turnover and profitability of the society.
 - (v) In respect of the employees of a society who are already drawing more than the specified salary under these rules, they shall continue to draw their existing emoluments till their individual cases are reviewed by a committee consisting of President of the society, Assistant Registrar Co-operative Societies and a member of the Managing Committee and their decision thereon shall be final. In such cases, the pay shall be fixed at appropriate stage in the master pay scale.
 - (vi) In case, the society fails to sustain its classification on the basis of parameters laid and falls below its classification during the two consecutive financial years, the pay scales of the employees and staff structure entitlement of the society shall accordingly be lowered to the corresponding category. Similarly, if the society improves its performance to the higher classification for two consecutive financial years, it may adopt the pay scales and staff structure of the corresponding higher category.
 - (vii) These pay scales will be applicable to all the employees of the societies with prior approval of Assistant Registrar, Co-operative Societies in case the Govt. participation in share capital contribution is more than 50% of the total paid up share capital of the society.
- (3) On the date of operation of these rules, a society shall, for the first time, get the monthly salary of its employees determined & certified by the concerned Assistant Registrar who shall determine the same as per the classification of the society in the following manner :-

monthly salary = Basic pay at the start of pay scale of a post plus amount of dearness allowance admissible on the date of operation of these rules.

5. CLASSIFICATION

- (1) (i) A society for being classified in a particular class will have to satisfy the parameters fixed for that class. The concerned Assistant Registrar Co-operative Societies shall classify a society on the date of operation of these rules on the basis of audit report for the year 1999-2000. The future Classification will be determined by concerned Assistant Registrar Co-operative societies every year in the month of April on the basis of audit reports of each successive year.
- (ii) If the implementation of pay scales adversely affects any employee of a society, exemption can be sought from the Registrar Co-operative Societies who will consider the working results of the society while considering such exemption.
- (iii) The following categories of societies shall not be eligible to grant pay scales to its employees:-
- (a) Societies which are dormant and not undertaking any business.

- (b) Societies undertaking solely the work of sugar distribution and incurring losses on the date of operation of these Rules continuously for the last two years unless in future the society earns profit and sustain the profit for consecutive two years.
- (c) The society having working capital below Rs.5.00 lakhs.
- (d) A society having accumulated losses in the balance sheet.
- (iv) The classification of societies shall be made on 31st March of each year based on the working capital as defined under the H.P. Co-operative Societies Rules, 1971.
- (2) The basis of Classification in terms of working capital shall be as under:-

Class	Working capital (in lakhs)
AA	Above Rs.200.00
A	50.00 to 200.00
B	25.00 to 50.00
C	10.00 to 25.00
D	Below 10.00

6. SECURITY

- (1) Every employees of a society shall be required to furnish security as under:-

Classification of society	Category of employees	Cash security	Indemnity bond or pledge land of the same value
AA	Manager	75,000	Indemnity bond of 1.00 lac or to pledge land of the same value infavour of the society.
	Asstt. Secretary/ Clerk/ Salesman	25,000	-do-
A	Manager/Secretary	50,000	-do-
	Salesman	25,000	-do-
B	Manager/Secretary	25,000	-do-
	Salesman	15,000	-do-
C	Manager/Secretary	25,000	-do-
	Salesman	15,000	-do-
D	Secretary/Salesman	15,000	-do-

- (2) In case any employee is unable to furnish security as detailed above, he may furnish bank guarantee/ guarantee of some Government servant (who may be capable of standing such guarantee) of the same amount in lieu of the security specified under sub-rule(1).
- (3) The cash security shall be taken in the shape of a fixed deposit of an employee with a bank or post office and shall be pledged in the name of the society. Such cash security shall be released by the society and paid to the employee with interest accrued thereon in the event of retirement or resignation of an employee. Provided that cash security shall not be released in favour of the employee during the pendency of any disciplinary, civil or criminal proceeding against him.

Provided further that the society shall, in order to satisfy its claim, be entitled to forfeit the security with interest accrued thereon in case any misappropriation or embezzlement is proved against the employee.

7. QUALIFICATION

The qualification for different categories of post shall be as under:-

Category of employees	Educational qualification for General categories	For reserve categories i.e. ST/SC/OBC/HC/ Ex-servicemen
Manager/Secretary	(a) At least 2 nd division in 10+2 or equivalent from a recognized university/ Board. Preference will be given to the candidate having graduate/PG degree in any division (b) A training in Cooperation for at least 4 months at a Co-operative training center.	(a) At least 10+2 or equivalent from a recognized university/ Board. (b) A training in cooperation for at least 4 months at a Co-operative training center.
Assistant Secretary/ Clerk/ Salesman/ Cashier.	(b) Atleast matriculation with minimum 40% marks or equivalent from a recognized university/ Board. (b) Preference shall be given to the candidates who have undergone Co-operative training for 4 or 6 months at a Co-operative training center.	(a) At least Matriculation or equivalent from a recognized university/ Board. (b) Preference shall be given to the candidates who have undergone Co-operative training for 4 or 6 months at a Co-operative training center.
Peon/Chowkidar	At least middle pass	At least middle pass.

8. RECRUITMENT

- (1) The appointments to the service shall be made by the managing committee on the recommendations of a Selection Committee.
- (2) No person shall be appointed to the service if he:
 - (a) is not a citizen of India and is less than 18 years of age;
 - (b) has been dismissed or removed from service of Government, Corporation, Board, Co-operative Society or any other body corporate on the grounds of misconduct or has been convicted by a Court of law for an offence involving moral turpitude;
 - (c) is related to any committee member within the meaning or rule 20(xxvi) of the Rules; and
 - (d) is an elected member of the committee of a society or a local body including a Panchayat.

- (3) No person shall be appointed in the service unless he produces a certificate from a Govt. Medical Officer about his physical and mental fitness.
- (4) No person shall be appointed in the service unless his antecedents have been certified to the satisfaction of the society.
- (5) An employee on his appointment shall have to furnish a statement of his wealth and that of his dependents and a statement of debt owned by him.
- (6) The appointment shall initially be on probation for a period of two years. During the probation period an employee shall be eligible for the basic pay only and will become eligible for increments only after satisfactory completion of his probation subject to the provision of sub-rule (5). His regular appointment shall be considered on successful completion of the probation period.
- (7) The vacancies in the categories of Manager/Secretary and Assistant Secretary/ Accountant/ Clerk/Salesman/Cashier shall be filled up by promotion of employees from the immediately next lower categories. In case a suitable candidate as per required standard of educational qualification is not available for promotion, the management may decide to fill up the vacancies of these posts from open market.
- (8) The maximum age of recruitment in a society shall be the same as may be specified by the State Govt. for its employees from time to time.

9. SELECTION COMMITTEE

- (1) The following shall constitute the selection committee for the selection of employees:-
 - (a) Chairman of the society.
 - (b) Assistant Registrar Co-operative Societies concerned or his nominee.
 - (c) One committee member duly authorized by the Managing Committee of the society.
- (2) The marks allotted for qualification, experience, training and interview in respect of different categories of posts shall be as under:-

	Manager/ Secretary	Asstt. Secretary/ Clerk/ Salesman/ Cashier	Peon/ Chowkidar
Qualification			
(a) Matric/Middle (in case of peon or chowkidar) -	-	3	3
(b) +2 examination -	5	2	2
(a) Graduate -	2	2	2
(b) Post graduate -	3	3	3
Experience			
One mark for one year of regular service in Govt./Corporation/ Boards/ or any other body corporate	10	10	10
Training in Cooperation	10	10	-
Interview	10	10	20
Total	40	40	40

10. INCREMENTS

Annual increments under the pay scales shall be deemed to be due w.e.f. first of the month after an employee has completed one year of continuous service subject to the satisfaction of rule 4(2)(ii) of these rules.

11. LEAVE

- (1) The authority competent to grant leave to the employees of the society shall be the President of the society.
- (2) The leave shall not be claimed as a matter of right. Leave granted may be cancelled and the employees may be called to duty if the exigency of service so required.
- (3) The employees shall be eligible for the following kinds of leave:
 - (a) Casual leave upto 12 days during the calendar year.
 - (b) Earned leave upto 30 days during the calendar year. Earned leave may be accumulated upto maximum period of 90 days. Any accumulation in excess of 90 days shall lapse. Earned leave can be availed of at a time upto a period of 15 days.
- (4) The employees shall be entitled to encash the period of earned leave upto 15 days only once in a calendar year beyond 90 days balance at credit on discretion in writing within two months after the close of each calendar year which shall be payable @ half month pay only drawn in the last month of the calendar year.

12. RETIREMENT

An employee shall stand retired on attaining the age of 60 years. The date of retirement shall be the last date of the month in which the employee completes 60 years of age. The society with prior approval of general house and the Assistant Registrar Co-operative Societies may grant extension upto one year in exceptional cases specifying reasons thereto.

13. MAINTENANCE OF SERVICE REGISTER

Every society shall maintain a service register in the form specified by the Registrar for the employees to indicate his date of birth, qualifications, experience and date of appointment etc. The secretary shall make entries in the register and such entries of the employees shall be authenticated by the President and be kept in the safe custody of custodian of books of the society.

Note: The date of birth of the employee shall be that as entered in the school leaving or middle or matriculation certificate. No other certification or horoscope etc., will be acceptable.

14. EMPLOYEES WELFARE FUND

An employee shall be eligible for retirement assistance after he has rendered continuous service for not less than ten years.

- (a) On his superannuation or retirement ; or
- (b) Resignation; or
- (c) On his death or disablement due to accident or retrenchment.

Provided that the completion of continuous service of 10 years shall not be necessary where the termination of employment is due to death or disablement.

Provided further that in case of death of the employee, retirement assistance payable shall be paid to his nominee or if no nomination has been made to his legal heirs.

Explanation

For the purpose of this rule disablement means such disability as incapacitates an employee for the work which he was capable of performing before the accident or disease resulting in such disablement.

The society shall maintain an employees welfare fund and each year it shall allocate 10% of its net profit towards this fund. The retirement assistance shall be paid out of this fund subject to the approval of the managing committee.

For every completed year of service or part thereof excess of six months he shall be eligible for the retirement assistance at the rate of 15 days pay for every completed year of service based on average of pay drawn in the last 10 months provided the society has made provision for by creating a specific fund out of its annual profits, subject further to the ceilings prescribed hereinafter.

In case the contribution made by the society to welfare fund falls short of the maximum amount due, the contribution shall be restricted to the actual amount in the fund. Subject to the above conditions, the retirement assistance to an employee of a society shall be paid in the following manner:-

- | | |
|--------------------------------------|---|
| <i>(d) Maximum of Rs. 50,000/-</i> | <i>For rendering Less than 10 years continuous service in case of death & permanent incapacitation only</i> |
| <i>(e) Maximum of Rs. 50,000/-</i> | <i>For rendering 10 to 20 years continuous service</i> |
| <i>(f) Maximum of Rs. 75,000/-</i> | <i>For rendering 20-30 years continuous service</i> |
| <i>(g) Maximum of Rs. 1,00,000/-</i> | <i>For rendering more than 30 years continuous service</i> |

This fund shall be deposited in the nearest Co-operative/scheduled bank to which the society is affiliated and would be utilized for the purpose for which it has been created.

15. PROVIDENT FUND

- (1) Subject to the provision of any law for the time being in force on the subject, a society may establish provident fund for its employees and after there has been carried to the reserve and Co-operative education fund and other funds, if any, specified in the bye-laws of the society, the necessary preposition of profits in any year may make such contribution not exceeding ten percent of the remaining net profits.
- (2) Such provident fund shall not be used in the business of the society but shall be invested or deposited in the Co-operative bank to which the society is affiliated.
- (3) The amount of contribution that can be made by an employee in any month should not exceed such sum as may be fixed by the general meeting subject to a maximum of 10% of his basic pay.
- (4) The society may make such contribution every year to the provident fund of the employees as may be approved by the general meeting and the Registrar but such contribution shall not exceed the annual contribution made by the employee concerned.
- (5) The interest accrued on the investment of the provident fund of the employee shall be credited to the account of an individual employee concerned in proportion to the balance standing to the credit of each account at the close of the preceding year.

16. PAYMENT OF BONUS

Subject to the provisions of any law for the time being in force on the subject, a society may set apart not more than 10% of its net profits for the payment of ex gratia or bonus to its

salaried employees, if such payment is recommended by the Managing Committee and approved by the General meeting and the Assistant Registrar Co-operative Societies.

Provided that the amount of bonus shall not exceed one month salary in a year.

17. PROHIBITION OF PECUNIARY TRANSACTION

- (1) No employee of a society shall have pecuniary transactions with individuals or institutions coming in contact with him in the course of his official duties or accept directly or indirectly, either on his own behalf or on behalf of any other person, any gift, gratuity or reward from any person with whom he may have to deal in his official capacity, provided that this clause shall not apply for the borrowings by an employee on the security of his deposits, savings, insurance policies or documents from other institutions and individuals.
- (2) No employee of a Co-operative society shall purchase directly or indirectly any property of a member of a society against his dues to the society which are sought to be recovered.

18. SUSPENSION

- (1) If during the course of an audit, inspection or enquiry it is brought to the notice of the managing committee that an employee had committed or has been otherwise found responsible for misappropriation, breach of trust or other offence in relation to the society or has willfully neglected or failed to discharge his duties and functions as assigned to him by the society or under the bye-laws or is otherwise responsible for any act or omission thereby adversely affecting the interest of the society, the managing committee, if in its opinion there is a prima facie evidence against such employee, and the suspension of such employee is necessary in the interest of the society, order suspension of the employee pending the investigation and disposal of the matter as the case may be.
- (2) The managing committee shall within a period of 30 days from the date of suspension of an employee, serve a charge sheet upon him containing articles of charges.
- (3) If the employee is convicted and sentenced for any of the offence his services shall be deemed to have been terminated from the date of conviction and in such case it will not be necessary to give him any charge sheet. In case he is honorably acquitted he may be reinstated in the service of the society.
- (4) An employee shall be entitled for subsistence allowance shall be paid equivalent to 25% of his basic pay during the period of his suspension upto a maximum of one year after the expiry of this period the disciplinary authority will review the case and take a decision regarding continuance or otherwise of the subsistence allowance and the rate at which it will be paid.

19. DISCIPLINARY ACTION

- (1) The employee shall be awarded, after holding detailed enquiry, any one of the following punishment if found guilty of mis-conduct, apart from recovery of actual dues or damages caused by him to the society:
 - (i) Warning
 - (ii) Stoppage of increment for a period not exceeding one year without affecting future increment.

- (iii) Withholding annual increment with/without cumulative effect.
- (iv) Reduction to a lower stage in the time scale of pay with or without cumulative effect.
- (v) Termination with the prior approval of the Assistant Registrar Coop. Societies.
- (vi) Dismissal with the prior approval of the Assistant Registrar Coop. Societies.
- (2) The committee of the society shall be the disciplinary authority to award punishment indicated above.
- (3) The term misconduct shall include any of the following action on the part of the employee:-
 - (i) willful damage or attempt to cause damage to the property of the society.
 - (ii) Conviction by any court of law for any criminal offence involving moral turpitude.
 - (iii) Unauthorized or any attempt of disclosure of information regarding affairs of the society or any of its members or any person connected with the society.
 - (iv) Willful disobedience of any lawful or reasonable order of the management or the Co-operative department.
 - (v) Failure to account for or concealment or misappropriation of cash or other property of the society.
 - (vi) Absence from duty without leave of absence.
 - (vii) Knowingly or wrongfully interfering or tempering with the record of the society.
 - (viii) Closing of office/shop of the society other than permitted holidays without the permission of management.
 - (ix) Claiming or preferring any false claim.
 - (x) Taking part or canvassing or otherwise interfering or using his influence in any election to the central or state legislature or municipal committees or panchayats or other local bodies or the society or any institution constituted under Himachal Pradesh State Laws.
 - (xi) Engaging in any other trade or occupation.
 - (xii) Negligence in the performance of his duty.

20. No punishment for misconduct shall be imposed on the employee unless he is found guilty of misconduct in an enquiry conducted in the following manner:

- (i) President shall serve to the employee a charge sheet clearly stating the misconduct and the circumstances appearing against him and call for his explanation within a period of at least 15 days.
- (ii) If the employee accepts the charges the committee shall award suitable punishment to him. In case of denial the Inspector Co-operative Societies shall conduct the enquiry into the charges leveled against the employee.
- (iii) The employee shall be allowed to defend by himself and an outsider shall not be allowed to conduct the defence on his behalf.
- (iv) The employee shall be permitted to produce witness in his defence and cross examining any witness on whose evidence the charge rests.
- (v) The substance of the evidence shall be recorded and read over to the employee.

- (vi) The Inspector shall complete the enquiry and submit his report within two months to the committee of the society. The enquiry report shall include the statement of witness for and against the employee and the findings of the enquiry officer based on such evidence on each charge.
- (vii) On receipt of the enquiry report the committee of the society shall examine the findings and pass necessary orders.
- (viii) The order of punishment shall be in writing and shall be issued under the signatures of the president of the society or any other member of the committee duly authorized and handed over to the employee.

21. APPEAL

Except in the case of awarding punishment or warning an appeal shall lie against every order awarding punishment to the employee to the Assistant Registrar Co-operative Societies incharge whose decision shall be final. Every appeal shall be presented to the appellate authority within thirty days of the date on which the order appealed against was communicated to him.

Provided that in case of termination or dismissal from service, the appeal shall be with the Registrar Co-operative Societies, Himachal Pradesh.

22. No employee shall contest or canvass for any election to Central or State Legislatures or Municipal Corporation, Municipal Board, Panchayat/Co-operative Society or other local bodies constituted under the Himachal Pradesh State Laws.

23. No employee of a cooperative society shall have any interest directly or indirectly, other than as an employee in:-

- (a) Any contract made with the society or
- (b) Any property sold or purchase or leased by or to the society or
- (c) Any other transaction of the society except as an investment made or as a loan taken from the society the provision of residential accommodation by the society to any paid employees the society.

24. Notwithstanding anything contained in these rules, in case an employee of the society dies in harness leaving his family in indigent circumstances or is permanently incapacitated, the society may consider to provide employment to one member of immediate family of the deceased employee or the permanently incapacitated employee as the case may be, on compassionate grounds in future recruitments subject to availability of vacancies and also subject to their eligibility under this rules. Such appointment shall be made only after obtaining prior approval of the Assistant Registrar Co-operative Societies concerned.

25. Should any doubt arise with regard to the meaning or interpretation of any of these rules, it shall be the duty of the managing committee of the society to refer such a doubt to the Assistant Registrar Co-operative Societies concerned for interpretation or clarification and his decision thereon shall be final and binding.

26. The Registrar may by an order in writing:-

- (a) Exempt any society or class of societies from the application of any of the provisions of these rules and
- (b) Direct that any such provisions shall apply to such society to such extent as may be specified in the order.

**DIRECTORATE OF COOPERATION
HIMACHAL PRADESH**

Endst.No. 5-508/98-Coop(C&M)-II

Dated Shimla-9, the 28th March,2006

CORRIGENDUM

In continuation to this office ORDER of even number ate 27th April, 2001 with reference to the Rules Relating to the Terms of Employment and Working Conditions of the Employees of Primary Agriculture Credit Co-operative Societies functioning in H.P. Rule 9(2) of these Rules regarding qualification may be read as under:-

Qualification	Manager/Secretary	Asst. Secretary/ Clerk/ Cashier	Peon/ Chowkidar
(a) Matric/Middle (in case of Peon or Chowkidar)	-	3	3
(b) Plus Two Examination	5	2	2
(c) Graduate	2	2	2
(d) Post Graduate	3	3	3

Other conditions of this Rule with regard to the experience, Training in Cooperation and interview shall be remained unchanged.

Registrar Co-operative Societies
Himachal Pradesh

Endst.No. 5-508/98-Coop(C&M)-II

Dated Shimla-9, the 28th March,2006

Copy to:-

1. The Principal Secretary (Coop.) to the Govt. of H.P. Shimla-2
2. The Private Secretary to Hon'ble Cooperation Minister, H.P..
3. The Addl. Registrar Co-operative Societies Dharamshala.
4. All Branch Officers of this Directorate.
5. All Deputy Registrar Co-operative Societies, in H.P.
6. All Assistant Registrar Co-operative Societies, in H.P for information and necessary action please.
7. The Chairman, H.P. State Cooperative Bank Ltd., Shimla/ Kangra Central Co-operative Bank Ltd., Dharamshala/ Jogindra Central Co-operative Bank Ltd., Solan for information.
8. The Secretary, H.P. State Co-operative Development Federation Ltd., Shimla for publication for the same in Sehkar Darpan.

Registrar Co-operative Societies
Himachal Pradesh