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THE JEEVAN SANCHAY CO-OPERATIVE URBAN T/C SOCIETY LTD.

REGD. NO. 08/SW

B-66, Battu Keshwar Dutt Colony, Lodhi Road, New Delhi-110 003

Ref. No. 2242 / - /JSCUT & CS/2005.....

Dated 14th Nov 2015

To

The Registrar,
Office of the Registrar Cooperative Societies,
Parliament Street
New Delhi -110001



Sub: Request for the amendments in the Bye-Laws of the Society.

Sir,

I am to forward here with complete papers for the amendments in the Bye-Laws of the Society: -

- Four Copies of the relevant bye-laws in force with amendments proposed to be made in pursuance of the resolution, together with reasons justifying such amendments; ----- Attached Page No 1 to 4
- Four Copies of the amended bye-laws as signed by two office bearers duly authorized in this behalf by the committee of the co-operative society; ----- Attached Page No 5 to 8
- A copy of the notice given to the members regarding the proposal to amend the bye-laws :- Original Agenda is Attached.
- Along with proof of postal record; ----- As Postal record list is long we certify that postal records in original will be produced if required by the RCS office. Attached Page No 9
- Authenticated copy of resolution passed in the general body meeting; ----- Attached Page No 10 to 15
- A receipt regarding payment of up-to-date contribution towards Co-operative Education Fund ----- Attached Page No 16
- A certificate in respect of compliance of audit objections. ----- No Objection in Part C of Audit Report 2014-15.
- Photocopy of the previous amendment. ----- Attached Page No 17 to 18
- Audit Report for the year 2014-15. ----- Attached Page No 19 to 33
- Certificate under Rule 12 & 51 DCS Rules, 2007. ----- Attached Page No 34

Thanking you,

Yours faithfully,

(ANITA SUYAL)
SECRETARY

The Jeevan Sanchay Co-op (U) T/C Society Ltd.
B-66, B. K. Dutt Colony,
Lodhi Road, New Delhi-110003



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EXISTING BYE-LAWS	PROPOSED BYE-LAWS	REMARKS
<p>Bye Law 35(1)</p> <p>All loans shall be granted within the credit limit of members at the discretion of the Committee on surety of Two members in case loan is upto Rs.50,000/- and Three members in case loan exceeds Rs.50,000/- and is upto Rs. 1,50,000/- and Four members in case loan exceeds Rs. 1,50,000 and is upto Rs. 3,00,000/- and shall not exceed 20 times the value of the member's paid up share money or Rs.3,00,000/- whichever is less will bear int. @ 13.20 % P.A on reducing balance on such terms and conditions may be framed by the Committee from time to time with the approval of Registrar Cooperative Societies. Such loans shall be repaid within 100 monthly installments.</p>	<p>Bye Law 35(1)</p> <p>All loans shall be granted within the credit limit of members at the discretion of the Committee on surety of Two members in case loan is upto Rs.1,00,000/- and Three members in case loan exceeds Rs.1,00,000/- and is upto Rs. 2,00,000/- and Four members in case loan exceeds Rs. 2,00,000 and is upto Rs. 4,00,000/- and shall not exceed 20 times the value of the member's paid up share money or Rs.4,00,000/- whichever is less will bear int. @ 13.20 % P.A on reducing balance on such terms and conditions may be framed by the Committee from time to time with the approval of Registrar Cooperative Societies. Such loans shall be repaid within 100 monthly installments.</p>	<p>Sufficient funds are available with the society. There is request from the members of the society to increase the loan limit.</p>
<p>Bye Law 35(3)</p> <p>In Emergent cases the Secretary or President may grant to any member a loan, within his maximum credit limit, upto Rs. 20,000/- with One surety and upto Rs. 10,000 without Surety. Such loan shall be repaid within 25 monthly installments. The rate of interest is 13.20% P.A. on reducing balance.</p>	<p>Bye Law 35(3)</p> <p>In Emergent cases the Secretary or President may grant to any member a loan, within his maximum credit limit, upto Rs. 50,000/- with One surety and upto Rs. 20,000 without Surety. Such loan shall be repaid within 25 monthly installments. The rate of interest will be 13.20% P.A. on reducing balance.</p>	<p>Request by members to increase emergency loan limit as price of necessary commodities are increasing day by day.</p>

(ANIL KUMAR MATHUR)
PRESIDENT

(ANITA SUYAL)
SECRETARY