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மகளிருக்கான சிறப்பு தொடர் வைப்புத் திட்டம்
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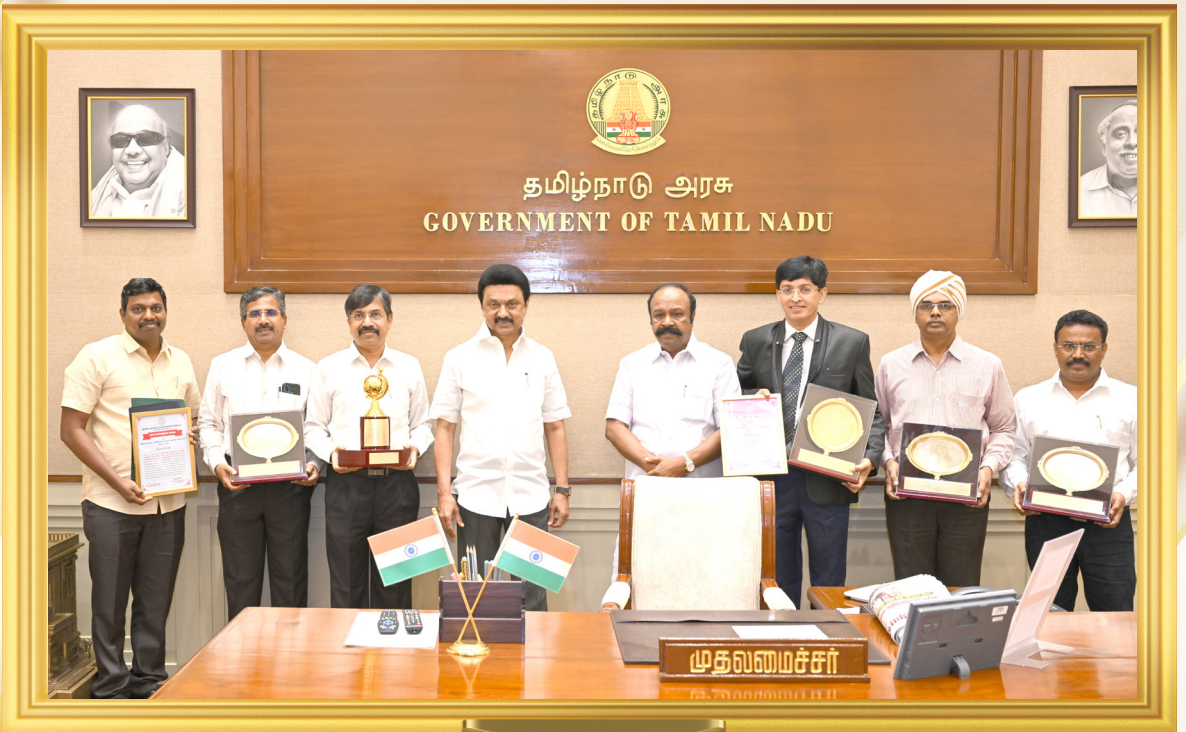


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Tamilnadu Journal of COOPERATION

December - 2024



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- ❖ Housing Loan (வீட்டு வசதிக்கடன்)
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About Cover



The Hon'ble Minister for Cooperation proudly displayed five distinguished awards at the Secretariat on December 13, 2024, and was blessed by the Hon'ble Chief Minister of Tamil Nadu. At the NFSCOB (National Federation of State Cooperative Banks) award ceremony in New Delhi, these honors were given to the Tamil Nadu State Cooperative Banks in recognition of their exceptional contributions to the cooperative banking industry

On the occasion, Dr.J.Radhakrishnan. I.A.S., Additional Chief Secretary, Cooperation, Food and Consumer Protection Department, Dr. N. Subbaiyan. I.A.S., Registrar of Cooperative Societies and senior officers of the Cooperative Department were present.

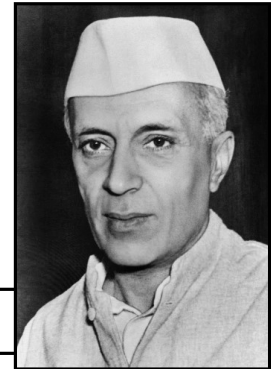




VISION OF COOPERATION

The idea of Cooperation is something larger than merely an efficient and economic way for doing things. It is economic, it is fair, equalises and presents disparities from growing. But it is something even deeper than that, it is really a way of life.

-Pandit Jawaharlal Nehru





**Tamilnadu State Cooperative Institutions
have received 5 awards,
at the award ceremony of National Federation
of State Cooperative Banks Ltd., The awards
showcased to Hon'ble Chief Minister of
Tamil Nadu, Thiru. M.K. Stalin
and received congratulations**

The Hon'ble Minister for Cooperation proudly displayed five distinguished awards at the Secretariat on December 13, 2024, and was blessed by the Hon'ble Chief Minister of Tamil Nadu. At the NFSCOB (National Federation of State Cooperative Banks) award ceremony in New Delhi, these honors were given to the Tamil Nadu State Cooperative Banks in recognition of their exceptional contributions to the cooperative banking industry

The National Federation of State Cooperative Banks (NAFSCOB) was founded on May 19, 1964, to facilitate the operation of state and central cooperative banks, particularly to encourage cooperative lending. This federation includes all state cooperative banks in India.

Every year, this national federation of state cooperative banks presents awards to cooperative banks operating under the cooperative system, specifically the three-tier cooperative banks functioning under the head.

On November 26, 2024, the organization, which was founded in 1964 and is commemorating its 60th anniversary, held an awards event in New Delhi.

The banks that did well in 2022–2023 and 2023–2024 received the honors.

The Hon'ble Union Minister for Home Affairs and Cooperatives, Thiru. Amit Shah, presented the awards at the Diamond Jubilee celebration's awards ceremony. Thiru. K.R. Periyakaruppan, the Honorable Minister for Cooperatives, received the five awards given to the Tamil Nadu Cooperative Banks.



The five awards that were given to the Tamil Nadu Cooperative Banks during this ceremony are as follows:

The Tamil Nadu State Apex Cooperative Bank provides financial support for the Agricultural Cooperative Staff Training Institute, which was

On the occasion,
 Dr. J. Radhakrishnan. I.A.S.,
 Additional Chief Secretary,
 Cooperation, Food and Consumer
 Protection Department,
 Dr. N. Subbaiyan. I.A.S.,
 Registrar of Cooperative
 Societies and senior officers of
 the Cooperative Department were
 present..

chosen as India's top training institution for 2023–2024 and took first place.

The Tamil Nadu State Apex Cooperative Bank was given third place for overall best performance in the three-tier cooperative loan structure for 2022–2023.

For more than a century of delivering first-rate banking services in the short-term cooperative credit system, the Tamil Nadu State Apex Cooperative Bank received a unique medal.

A special award was given to the Salem District Central Cooperative Bank for their outstanding performance.

Third place for greatest performance in 2022–2023 given to the Poondi Primary Agricultural Cooperative Credit Society in the Madurai district.*

Cooperative PONGAL



Hon'ble Minister for Co-operation Thiru. KR.Periyakaruppan, launches sale of "Cooperative Pongal" grocery product packages

Thiru. KR. Periyakaruppan, Minister for Co-operation inaugurated sale of 'Cooperative Pongal' ahead of the Pongal festival,

offering consumers grocery items at a price 20% lower than market rate at the TUCS Kamadhenu Cooperative Stores, Teynampet in Chennai on 18.12.2024.

The Hon'ble Minister for Cooperation stated:

The Pongal festival which begins with the Bhogi festival has been celebrated by tamil people for four days, including 'Thai Pongal', 'Uzhavar Thirunal' and Kaanum Pongal . It serves as an occasion to express gratitude and joy to the animals which play a vital role in agriculture and daily life. Hon'ble Chief Minister of Tamil Nadu, Thiru.M.K.Stalin, has taken various initiatives to celebrate the Pongal festival joyfully by every section of people including the poor, the simple, and the middle class.

Accordingly, following the instructions of Hon'ble Chief Minister Thiru.M.K.Stalin, a "Cooperative Pongal" sale of gift packs containing grocery items will be conducted across Tamil Nadu through the Cooperative Department's retail outlets, including wholesale Cooperative Societies, primary Cooperative stores, self-service sections, and retail outlets.

The different grocery product packages containing essential provisions would be sold across the State through Co-operatives and priced in the range of ₹199-₹499.

The grocery product packages are categorised into three types.

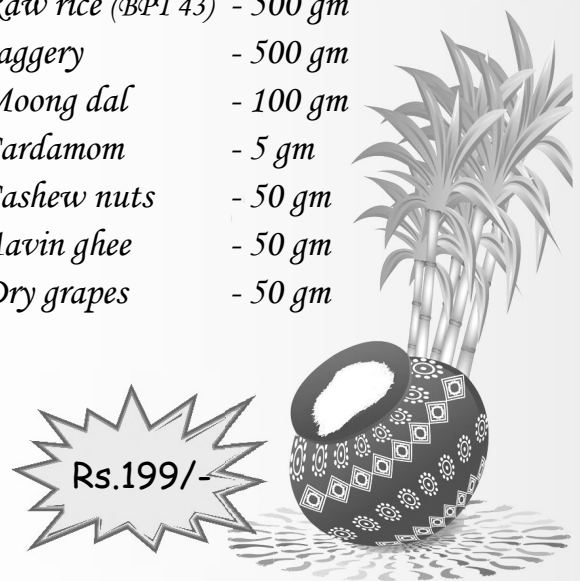
The 'Sweet Pongal Package', priced at Rs.199/-, includes 7 items: 500 gm of raw rice (BPT 43), 500 gm of jaggery, 5 gm cardamom, 50 gm cashew nuts, 50 gm Aavin ghee, 100 gm moong dal and 50 g dry grapes.

The 'Cooperative Special Pongal Package', priced at Rs. 499/- per pack, contains 19 items, including 50g turmeric powder, 500g sugar, 250g toor dal, 100g channa dal, 100g moong dal, 250g urad dal, 1kg cooperative salt, 250g red chilli, 250g coriander, 200g tamarind, 50g chilli powder, 200g roasted Bengal gram, 500ml groundnut oil, 100g mustard, 25g pepper, 50g cumin, 100g fenugreek, 50g fennel and 25g asafoetida.

Sweet Pongal pack

7 Items

<i>Raw rice (BPT 43)</i>	- 500 gm
<i>Jaggery</i>	- 500 gm
<i>Moong dal</i>	- 100 gm
<i>Cardamom</i>	- 5 gm
<i>Cashew nuts</i>	- 50 gm
<i>Aavin ghee</i>	- 50 gm
<i>Dry grapes</i>	- 50 gm



Cooperative Special Pongal Package

19 Items



<i>Turmeric powder</i>	- 50g
<i>Sugar</i>	- 500g
<i>Toor dal</i>	- 250g
<i>Channa dal</i>	- 100g
<i>Moong dal</i>	- 100g
<i>Urad dal</i>	- 250g
<i>Cooperative salt</i>	- 1kg
<i>Red chilli</i>	- 250g
<i>Coriander</i>	- 250g
<i>Tamarind</i>	- 200g
<i>Chilli powder</i>	- 50g
<i>Roasted Bengal gram</i>	- 200g
<i>Groundnut oil</i>	- 500ml
<i>Mustard</i>	- 100g
<i>Pepper</i>	- 25g
<i>Cumin</i>	- 50g
<i>Fenugreek</i>	- 100g
<i>Fennel</i>	- 50g
<i>Asafoetida</i>	- 25g

The 'Mega Pongal Package', priced at Rs. 999/- per pack, contains 34 items. 50g turmeric powder, 500g sugar, 1kg Cooperative salt, 250g toor dal, 250g urad dal, 200g chana dal, 100g green peas, 250g small moong dal, 200g white channa, 200g groundnuts, 200g roasted Bengal gram, 250g red chillies, 200g Tamarind, 250g coriander, 100g mustard, 50g pepper, 50g cumin, 100g fenugreek, 50g fennel, 5g cardamom, 500ml groundnut oil, 500g millet, 500g sorghum, 500g barnyard millet, 500g rava, 250g flattened rice, 500g rice flour, 200g semolina, 170g fried vermicelli, 50g

coriander powder, 50g sambhar powder, 50g chili powder, 25g asafoetida, along with 500g brown sugar provided free of cost, priced at Rs.999/-

Minister emphasised that, the Cooperation Department aims to provide quality products at affordable rates to the consumers in TamilNadu. The sales of pongal special packages would surpass the sales of deepavali special packages. Not only the Pongal special packages, but the TamilNadu Government would also distribute pongal gifts including sugarcane packs through fair price shops.

<i>Turmeric powder</i>	- 50g	<i>Cardamom</i>	- 5g
<i>Sugar</i>	- 500g	<i>Groundnut Oil</i>	- 500ml
<i>Cooperative salt</i>	- 1kg	<i>Millet</i>	- 500g
<i>Toor dal</i>	- 250g	<i>Sorghum</i>	- 500g
<i>Urad dal</i>	- 250g	<i>Barnyard millet</i>	- 500g
<i>Chana dal</i>	- 200g	<i>Rava</i>	- 500g
<i>Green peas</i>	- 100g	<i>Flattened rice</i>	- 250g
<i>Small moong dal</i>	- 250g	<i>Rice flour</i>	- 500g
<i>White channa</i>	- 200g	<i>Semolina</i>	- 200g
<i>Groundnuts</i>	- 200g	<i>Fried vermicelli</i>	- 170g
<i>Roasted Bengal gram</i>	- 200g	<i>Coriander powder</i>	- 50g
<i>Red chillies</i>	- 250g	<i>Sambhar powder</i>	- 50g
<i>Tamarind</i>	- 200g	<i>Chili powder</i>	- 50g
<i>Coriander</i>	- 250g	<i>Asafoetida</i>	- 25g
<i>Mustard</i>	- 100g	<i>Brown sugar</i>	- 500g
<i>Pepper</i>	- 50g		
<i>Cumin</i>	- 50g		
<i>Fenugreek</i>	- 100g		
<i>Fennel</i>	- 50g		

Mega Pongal Package

34 Items



“Hon’ble TamilNadu Chief Minister, Thiru M.K.Stalin, is expected to make a formal announcement regarding the distribution of these gift packs soon,” he said.

On the occasion, Dr. J. Radhakrishnan, I.A.S., Additional Chief secretary, Cooperation, Food and Consumer Protection Department, Dr.N.Subbaiyan, I.A.S., Registrar of Cooperative Societies, Tmt.P.Gayatri Krishnan, I.A.S., Additional Registrar (Consumer Activities) and Government higher officials participated.



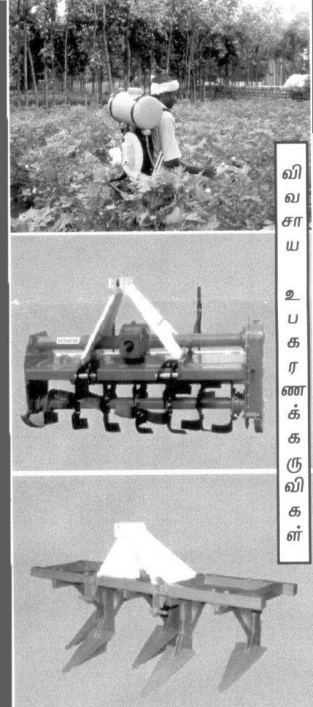
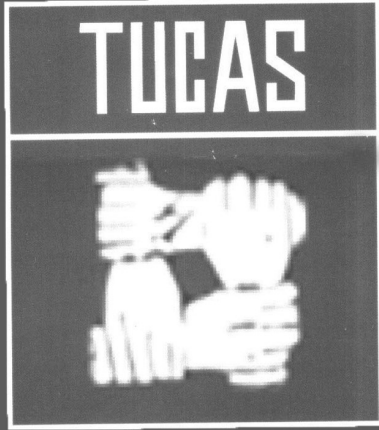
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2025 UN International Year of Cooperatives launched in New Delhi

The 2025 UN International Year of Cooperatives (IYC) was officially launched at the ICA Global Cooperative Conference and General Assembly, in New Delhi, India. The conference attracted delegates from over 100 countries who discussed how cooperatives build prosperity for all, focusing on four conference pillars: Reaffirming the cooperative identity; Enabling supportive policies; Developing strong leadership; and Building a sustainable future.

These discussions shaped the New Delhi Action Agenda, an action plan adopted at the conference, which asks individual cooperatives, communities, civil society organisations, the private sector, governments, opinion shapers and multilateral institutions to take concrete actions for a just society and safer planet.

Delegates heard from 100 speakers including UN representatives, Indian government officials and cooperators. The launch ceremony featured over 3,000 participants, including India's Prime Minister, H.E. Narendra Modi, who delivered a keynote address during the ceremony in which he highlighted the important role cooperatives play in his country. India is home to 800,000 cooperatives, including the Indian Farmers Fertilisers Cooperative (IFFCO), the world's the world's largest cooperative by turnover on GDP per capita.

“For the whole world, cooperatives are a business model, but at the same time, cooperation is the basis of our culture. It is a lifestyle.”

“For India, cooperatives are a way of life,” he said. “For the whole world, cooperatives are a business model, but at the same time, cooperation is the basis of our culture. It is a lifestyle.” The Prime Minister described how the partnership between the Government of India and cooperatives was key to sustainable growth, and how this growth “should be seen in a human-centric way”.

“The importance of cooperatives is not confined to laws, and regulations, we have to move beyond that,” he said, arguing that the “cooperative spirit will be the life of the country”.

Prime Minister Modi thanked the UN for declaring 2025 as the International Year of Cooperatives. “In this IYC we will empower this cooperative spirit. We will move forward with this cooperative spirit and we will be empowered, we will be prosperous,” he concluded.

United Nations Secretary-General António Guterres also addressed the conference via a video message.

“Cooperatives like the ones you represent demonstrate the importance of standing together to forge solutions to global challenges,” he said. He also spoke about the crucial role of cooperatives

in achieving the Sustainable Development Goals, especially in light of the upcoming Second World Summit on Social Development.

Speaking at the opening session, ICA president Dr Ariel Guarco thanked IFFCO along with the other ICA members in India for hosting the conference.

“We definitely have to go beyond our own borders,” he said. “Convinced of our doctrine, based on permanent principles and values, which allowed us to be the most important social innovation of the modern era, for two centuries and surely, for a long time to come.

The UN resident coordinator in India, Shombi Sharp, echoed these remarks, calling India “a nation synonymous with cooperation”. “When people come together the world is a better place,” he said, praising the Indian government for creating a Ministry of Cooperatives.

Also speaking at the open ceremony were H.E. Dasho Tshering Tobgay, prime minister of Bhutan, and Hon. Manoa Kamikamica, deputy prime minister of Fiji. Mr Kamikamica. “Fiji is here to listen, learn and execute,” said Mr Kamikamica.

Mr Tobgay said: “We want to build a hub in the south of the country which is based on mindfulness and

innovative thinking - this is very much in line with the human-centric cooperative values.”

The Minister of cooperatives in Kenya, Hon. Wycliffe Ambetsa Oparanya, also said: “Cooperatives have been a cornerstone of Kenya’s development since independence in 1963, underscored by the establishment of the first Ministry of Cooperatives in Africa in 1974. Today, we continue to advance this legacy through a proposed Cooperative Bill currently before the National Assembly. This landmark legislation aims to define the distinct roles of national, federal, and local governments in cooperative governance, ensuring streamlined registration, oversight, and policymaking. By addressing governance challenges, particularly in the agricultural sector, this bill will strengthen the cooperative movement, driving economic empowerment and sustainable growth across Kenya.”

Dr Udai Shanker Awasthi, the managing director of IFFCO, received the 2025 Rochdale Pioneers Award, the highest honour the ICA bestows, in recognition of his immense contribution to the cooperative movement.

“I am deeply humbled and honoured to receive this prestigious

award,” said Dr Awasthi. “This recognition belongs not just to me but to the entire IFFCO family, whose dedication and hard work have driven the cooperative’s success. This award motivates us to continue pushing boundaries and exploring opportunities that benefit the farming community and cooperative sector. I extend my heartfelt gratitude to the International Cooperative Alliance for this recognition, that inspires us to uphold and advance the cooperative spirit globally.”

COOPATHON

Young people attending the conference also took part in the Coopathon, a collaborative event to develop innovative cooperative solutions for global challenges such as climate change, migration, and technology integration.

Ana Aguirre, chair of the ICA Youth Committee, who led the conference Coopathon, explained how the event enabled young people to co-create co-op solutions through games and built long-lasting bridges that will ensure the future of cooperation. “Because our movement is truly transgenerational, and we have to nurture this!” she said.

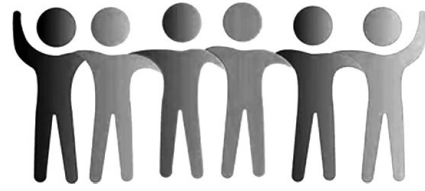


International Year of Cooperatives

Themed, Cooperatives build a better world, IYC is an opportunity for the global cooperative movement to engage in a year-long celebration of their impact and achievements, and plan for a future that builds prosperity for all.

Over the next 12 months, the ICA will work to increase the visibility of cooperatives and raise public awareness about their contributions to sustainable development; advocate for enabling environment and supportive legal and policy frameworks for strengthening their entrepreneurial ecosystem; and promote the growth and development of cooperatives through capacity-building initiatives, knowledge-sharing, and collaborative partnerships. The ICA is also planning a range of activities to inspire young people to join the movement in 2025.

The UN's first International Year of Cooperatives was celebrated in 2012, when cooperatives worldwide highlighted their contributions to socio-economic development, particularly their impact on poverty reduction, employment generation and social integration.



Get involved

The United Nations General Assembly resolution proclaiming the International Year of Cooperatives 2025, invites all Member States to consider taking action towards establishing national mechanisms, where appropriate, such as national committees, to prepare for, observe and follow up on the International Year of Cooperatives, in particular for the purpose of planning, stimulating and harmonising the activities of the governmental and non-governmental agencies and organisations concerned with the preparations for and observance of the International Year.*

(Source :ICA website)

"Efforts are better than words"



Thiru. S. Subramanian, Additional Registrar/Managing Director, Tamilnadu Cooperative Union received cheques towards Coopertive Research and Development Fund (CRDF) for Rs.1.61 crores and Cooperative Education Fund (CEF) for Rs. 1.04 crores from Thiru. A. Vimalraj, CSR / Managing Director, Coimbatore District Cooperative Union on 17.12.2024

அமோக விளைச்சலை அள்ளித்தருமே

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கோவாப்பரேட்டிவ்
ஸிமிட்டெட்.,**

அறை எண். 1, 2 & 3, ஆயத்த ஆடை வளாகம்,
திரு.வி.க. தொழிற்பேட்டை,
கிண்டி, சென்னை – 600 032.



The award ceremony of the National Federation of State Cooperative Banks (NAFSCOB) held in New Delhi

The National Federation of State Cooperative Banks (NAFSCOB) was established on 19 May 1964 to facilitate the functioning of state and central cooperative banks, especially for the promotion of cooperative credit. All state cooperative banks in India are members of this network.

It is an organization established at the national level on behalf of the cooperative banks operating under this network, in collaboration with the Reserve Bank of India, National Bank for Agriculture and Rural Development, Ministry of cooperation Government of India, Ministry of Finance Government of India, to provide a mechanism for appropriate resolution of the problems faced by cooperative banks and to promote and protect the interests of members in the functioning of the banks.

This National Federation has been presenting awards every year



to cooperative banks operating under the cooperative system, three-tier cooperative banks operating as Head Bank, District Central Bank, Cooperative Credit Societies and two-tier cooperative banks operating under the head bank.

The organization was established in 1964 and celebrated its Diamond Jubilee by organizing the award ceremony on the occasion of its 60th anniversary. The banks that performed well in the years 2022-23 and 2023-24 were awarded on 26.11.2024 in New Delhi.

As part of this Diamond Jubilee celebration, the award was presented by the Union Home and

Cooperatives Minister, Shri Amit Shah, at a function held in New Delhi.

The award Presented by Thiru. Amit Shah, Hon'ble Union Minister for Home and Cooperation on November 26 th, 2024, these awards were received by Thiru. KR. Periyakaruppan, Minister for Cooperation, Tamilnadu.

Tamil Nadu's which is one of the pioneering states to start and contribute to the cooperative movement continues its relentless efforts to empower communities through cooperation!

Tamil Nadu cooperative banks were presented 5 prestigious awards and two certificates, marking a shining milestone in the state's cooperative banking journey!

Awards received by Tamil Nadu's Cooperative Banks:

1 First Prize

- Awarded to Tamil Nadu State Apex Cooperative Bank Training Institute, Agricultural Cooperative Staff Training Institute for its vocational cooperative training program in 2023-24, recognized as the best in India.

2 Third Prize

- Awarded to Tamil Nadu State Apex Cooperative Bank for its outstanding performance in the

three-tier cooperative credit system during the year 2022-23.

3 Special Award - I

- For exemplary performance in short-term cooperative credit operations over 100 years, the Tamil Nadu State Apex Cooperative Bank received a special recognition award.

4 Special Award - II

- Recognizing over 100 years of excellence in short-term cooperative credit operations, the Salem District Central Cooperative Bank received this honour.

5 Third Prize

- The Poondi Primary Agricultural Cooperative Credit Society in the Madurai District was honoured with the third prize for its outstanding performance in the year 2022-23.

On the occasion,
Dr. J. Radhakrishnan. I.A.S.,
Additional Chief Secretary,
Cooperation, Food and Consumer
Protection Department,
Dr. N. Subbaiyan. I.A.S.,
Registrar of Cooperative Societies,
Thiru.P.Loganathan, Additional
Registrar/Managing Director,
Tamilnadu State Apex Cooperative
Bank and senior officers of the
Cooperative Department were
present.

“In the inter-college competition held at Dindigul Panschekker Women’s Arts and Science College, students from Athoor Cooperative Arts and Science College won the first prize in two events.”



“Retirement is the only time in your life when time no longer equals money.”



Tmt. G. Kamatche

spl.gr. sub editor

**Completed 32 years of service
in Tamilnadu Cooperative
Union. She has retired from
service on 30.11.2024.**



On the eve of 71st All India Cooperative Week the Trichy District Cooperative Union conducted "Special Member Education Programme" on 15.11.2024 at R.1168 Musoori Primary Agricultural Cooperative Credit Society. The Members were given awareness about the loans provided by the Cooperative Banks, interest rate on the loans and benefits of investing in the Cooperative Banks. On the occasion, Thiru.Harichandra Maharaja, Field Officer Musoori, Thiru. Venkatesan, Deputy Registrar, Tmt. Nalini, Superintendent, PACCS Secretaries, and Members were participated



On the eve of 71st All India Cooperative Week Celebration Thiru. Jayaraman, Joint Registrar of Cooperative Societies, Trichy region hoisted the Cooperative flag, took oath and saplings were planted at R1319 Nagamangalam Primary Agricultural Cooperative Credit Society on 14.11.2024. On the occasion, Tmt.Sai Nandhini, Circle Deputy Registrar, Thiru.Kumar, Musoori Circle Deputy Registrar, Tmt.Sandhana Lakshmi, Lalgudi Circle Deputy Registrar, Thiru.Marisamy, Deputy Registrar (Public Distribution System), Thiru. Habibulla, Deputy Registrar/Regional Manager, Tamil Nadu Cooperative Marketing Federation, Thiru.Brito, Deputy Registrar/Managing Director, Chinthamani Cooperative Whole Sale Stores, Tmt.Premalatha, Deputy Registrar, Thiru.Senthil kumar, Managing Director, Trichy District Cooperative Union and Trichy ICM Principal, ICM Students and Government Officials were participated.



Cooperatives for Women, Youth & Weaker Sections

Cooperatives are making a significant impact across various sectors of economic activity, playing a crucial role in promoting inclusive growth by creating opportunities for diverse groups. From an empowerment perspective, cooperatives serve as platforms for youth to acquire the necessary skills and capabilities to become agents of change, enabling them to positively influence not only their own lives but also contribute to the broader community, organizations, and society. By integrating youth into cooperative structures, these organizations help foster a sense of responsibility and leadership, driving both personal and collective growth.

Similarly, women's empowerment focuses on enhancing their social, economic, political, and legal strength, ensuring equal rights, and giving them the confidence to assert these rights. At the same time, cooperatives are also working to

uplift weaker sections of society those from socio-economically and politically disadvantaged backgrounds by creating inclusive opportunities for growth and participation. Together, these efforts by cooperatives are fostering an ecosystem where women, youth, and weaker sections can collaborate and contribute meaningfully to economic and social development.

Role of Cooperatives in Youth Empowerment

Currently, nearly 75 million young people are unemployed, with an increasing number not engaged in employment, education, or training, especially in developed countries. This lack of decent work opportunities poses risks to young individuals and threatens societal stability, potentially leading to increased social conflict and political unrest. The underutilization of youth in the labour market represents a significant loss of potential, perpetuating cycles of

intergenerational poverty and social exclusion. Young people often face unique challenges when entering the workforce, including an “experience gap,” where they struggle to secure jobs due to insufficient experience, which further hinders their ability to gain the necessary qualifications for future employment.

During economic downturns, they are typically the last hired and the first let go under the ‘last in, first out’ principle. Compounding these challenges is the inadequate quality and relevance of education and training, creating a mismatch between labour supply and demand. As a result, young people find it difficult to secure jobs that align with their qualifications, while employers struggle to find candidates with the appropriate skills.

In developing economies, where 87% of the world’s youth reside, many young individuals are underemployed and work in informal sectors under poor conditions. Thus, the challenge lies not only in generating new employment opportunities but also in improving the quality of available jobs. Girls and young women face particular disadvantages; despite narrowing gender gaps in education, these improvements have not yet translated into equal opportunities in the labour market.

Empowering youth is crucial

for a nation’s prosperous future, as they drive economic and cultural transformation. This empowerment entails fostering personal agency through skill development, critical awareness, and active participation in community change. At the societal level, it requires creating environments and systems that support personal growth, leadership, and decision-making. Cooperatives significantly contribute to youth empowerment by focusing on education, access to information technology, poverty alleviation, social and political empowerment, environmental protection, and youth entrepreneurship. They help overcome barriers to youth inclusion and provide decent work opportunities, encouraging youth-driven enterprises. Cooperatives prioritize people over profit, embracing values such as self-help, democracy, equality, and solidarity. Their democratic structure fosters participation, broadens ownership, and strengthens youth empowerment. Globally, cooperatives provide an estimated 100 million jobs, although the precise proportion of youth employment remains unclear. They serve as a crucial source of job creation, offering both salaried positions and opportunities for self-employment. The cooperative model is adaptable to rural and urban settings and caters to individuals across a wide range of skill levels, including

recent graduates. Cooperatives are particularly appealing in countries where young people seek work that meets their economic needs while aligning with their desire for democratic, socially responsible, and people-centered businesses. Additionally, cooperatives enable young people to pool financial resources and knowledge into enterprises that address various needs, making it an attractive option due to low capital requirements, limited liability, and flexibility for self-employment. Moreover, cooperatives help formalize informal employment by providing a collective voice, economies of scale, and access to social protection. Entrepreneurs' cooperatives, especially in Africa, are emerging as small and medium-sized informal businesses unite to share services and resources. However, cooperatives often lack systematic inclusion in business development services or education curricula, limiting young people's ability to consider them as viable business options. To bridge this gap, many cooperatives offer entrepreneurship training and education, frequently in partnership with academic institutions. They also facilitate school-to-work transitions by providing on-the-job training through internships and apprenticeships. School cooperatives, prevalent in regions like Asia and Europe, introduce young people to cooperative

models while offering pre-employment experience. In some cases, cooperatives have established training centres and colleges that develop skills for job mobility both within the cooperative sector and in other enterprises.

In addition to creating jobs and entrepreneurship opportunities, cooperatives provide essential services such as food and retail, financial services, healthcare, housing, utilities, and communication, benefiting young people and their communities. Access to finance is critical for young entrepreneurs, and financial cooperatives play a vital role in delivering credit and financial services. Resilient even during economic crises, financial cooperatives have introduced tailored services to meet the needs of young entrepreneurs, enabling them to start and grow their businesses. By addressing gaps in education, employment, and financial inclusion, cooperatives empower young people to overcome labour market challenges and contribute to sustainable economic development and social stability.

Role of Cooperatives in Women Empowerment

Despite comprising nearly half of the global population, women have historically faced exploitation

and significant inequalities, including violence, limited access to education, healthcare, legal aid, and denial of property rights. Their decision making roles have often been suppressed, skills undervalued, and they frequently earn less than men for the same work, perpetuating ongoing injustices.

The United Nations, established in 1945, initiated efforts to address these issues, culminating in the creation of UN Women in 2010. In 2015, gender equality was designated as one of the 17 Sustainable Development Goals, highlighting a global commitment to advancing women's rights. Despite these advancements, gender inequality persists in various aspects of society, with women remaining underrepresented in political, social, and economic decision-making and lacking access to financial services.

Cooperatives are tackling these challenges by developing tailored programs that enhance financial inclusion and provide women with opportunities to participate in operations and decision-making processes. By facilitating access to credit, welfare services, and empowerment training, cooperatives create platforms for women to collaborate, support one another, and work towards a more secure future. Empowering women is crucial for safeguarding their basic rights, including self-

respect, dignity, and the freedom to make their own choices. Women should have equal opportunities to engage in social, religious, and public life, attain financial independence, receive quality education, secure employment, and work in safe environments. In India, the Self-Employed Women's Association (SEWA) exemplifies this commitment, focusing on empowering women in the informal sector. SEWA's initiatives align with global efforts, demonstrating how local actions can contribute to broader gender equality and empowerment objectives.

Role of Cooperatives in Empowering Weaker Sections

Cooperatives are among the oldest and most significant socio-economic organizations worldwide. Over time, the cooperative movement has established itself as a stable, competitive, and widely embraced model due to its focus on addressing the needs of both its members and society.

Cooperatives embody democracy in its truest sense, aligning with Abraham Lincoln's definition of governance: 'for the people, by the people, and of the people.' The cooperative model serves as a powerful vehicle for socio-economic transformation, particularly in underdeveloped

sectors were collective action fosters self-reliance. It has been consistently recognized in planning documents as a tool for rural development, with many considering it one of the most socially purposeful instruments available. By pooling resources and efforts, members with limited means can achieve goals that would otherwise be unattainable. While corporate and economic organizations often adhere to the Darwinian principle of “survival of the fittest,” cooperatives operate on the principle of “survival of the weakest,” often with state assistance. As social organizations, cooperatives possess unique characteristics that must be preserved, with the state acting as a trustee supporting disadvantaged members who unite for a common economic objective. Globally, cooperatives represent a vast socio-economic movement, with approximately 600 million members.

According to the International Co-operative Alliance (ICA), there were 674,967 cooperative societies worldwide as of 1988, with over 500,000 in developing nations. These cooperatives function across diverse economies and sectors, adapting to the cultural and political landscapes of their respective societies. Every individual is born free and equal in dignity and rights, making it imperative to restore dignity among marginalized segments of

society, with education serving as the cornerstone of genuine empowerment. India has made remarkable progress in reducing its poverty rate from 45% in 1994 to 22% in 2012, a significant achievement that paves the way for further advancement. Comprehensive empowerment must address eight fundamental needs: food, energy, and housing, clean water, sanitation, healthcare, education, and social security, ensuring that all citizens have access to a decent standard of living. Key enablers of this empowerment include education, employability, entrepreneurship, and sustainable economic resources.

In this context, cooperative banks and microfinance institutions play a crucial role in supporting marginalized groups by providing the financial resources necessary to enhance their social and economic status. The formalization of the cooperative movement in the 18th century was a response to the harsh realities of industrialization and capitalism, offering an alternative to exploitative conditions. Notable figures like Robert Owen pioneered cooperative initiatives, reflecting the deep-rooted human inclination towards cooperation. While cooperation had long existed informally, the formal structure of cooperatives evolved to meet society's changing needs.

Strategies to Engage Youth, Women and Weaker Section in Cooperatives

To effectively empower marginalized groups, it is essential to implement targeted strategies that foster their engagement in cooperatives, including:

Awareness and Education

Conduct workshops and community outreach programs to educate marginalized groups about the benefits of cooperatives. Access to Financial Resources:

Establish financial cooperatives that offer tailored microfinance options and credit facilities for entrepreneurial initiatives. Collaborations: Partner with local NGOs, government bodies, and global cooperative networks to enhance resource sharing and skill development.

Tailored Cooperative Models

Develop cooperative models focused on the specific interests of youth and women, such as technology cooperatives or artisan groups.

Policy Advocacy

Advocate for supportive legislation and incentives to empower marginalized groups within the cooperative framework.

Digital Empowerment

Leverage digital platforms for marketing cooperative products and provide training in digital skills for youth and women in e-commerce.

Family-Friendly Policies

Implement childcare facilities and flexible working arrangements to encourage participation from working mothers.

Monitoring and Evaluation

Establish frameworks to assess the impact of cooperative initiatives, ensuring continuous improvement through feedback mechanisms.

Establishment and Promotion of Social Cooperatives in India

To promote social cooperatives in India, inspired by Poland's successful model, a comprehensive approach is required, including a supportive legislative framework, capacity-building training, dedicated funding mechanisms, and community awareness campaigns.

During the Cooperative Week celebrations, following programs may be organized' Seminars/workshops on various issues of cooperative development related to women, youth and weaker sections of the society

Quiz, debates and essay competitions on cooperatives for youth. Best innovative business ideas contest for youth. Awarding best youth/student cooperative consumer society.

(Source: 71 st AICW Guidelines)

*Hon'ble Ministers distributed Shields to
the Best Working Cooperative Societies &
welfare Assistance to the beneficiaries
at the 71st All-India Cooperative Week
State Level Celebration in Salem.*



Thiru.KR. Periyakaruppan, Hon'ble Minister for Cooperation presided over the function and in the presence of Thiru.R. Rajendran, Hon'ble Minister for Tourism, the State level 71 st All India Cooperative week celebration was held on 20.11.2024 at Nehru Auditorium in Salem.

On the occasion Dr.N.Subbaiyan, I.A.S., Registrar of Cooperative Societies presented the plan explanatory speech.

On the occasion, Hon'ble Minister for Cooperation, stated that "The Hon'ble Chief Minister of Tamilnadu has been working towards ensuring that all sectors to achieve exceptional and steady growth. Tamil Nadu is being recognized as the excellent state in India and this success is due to the excellent schemes implemented by the Hon'ble Chief Minister of TamilNadu, particularly, the development of the cooperative sector is being widely appreciated.

The first cooperative society in India, was established in Thiruvallur district at “Thirur PACCS” in 1904. Therefore, Tamil Nadu is the birthplace of cooperative societies. The investments for this society are made through share capital from its members.

Great leaders such as Thiru. Rajaji, Thanthai Periyar, Pararignar Anna, the Great Leader Kamarajar and Muthamizh Arighnar Kalaighar have been part of these cooperative societies and have contributed to the growth of the societies.

All India Cooperative week is celebrated this year, from 14.11.2024 to 20.11.2024, is being observed at the state level with various events being conducted every day. These events are designed to benefit the public and members, by raising awareness about the values and strengths of cooperatives.

Specifically, during the COVID-19 pandemic, the cooperative sector played a vital role by providing essential goods through fair-price shops and by serving as frontline workers. Cooperative sector employees provided relief to the public during the times of floods and storms. The Cooperative department is responsible for providing essential goods to the public. Similarly, the

Cooperative sector continues to supply quality goods at fair prices. Besides, the Cooperatives play a vital role by providing loans for various purposes such as crop loans, Animal Husbandry maintenance loans, jewel loans, self-help group loans, Petty Traders loans, Physically Challenged persons loan, Mid-term loans, women entrepreneurs loans, destitute widows and deserted women loans, working women loans, Housing loans, Building mortgage loans, Product pledge loans, Non- farming Sector loans, Education loans, TABCEDCO, TAMCO, TAHDCO and artisan loans.

When the Hon’ble Chief Minister of Tamil Nadu, Thiru. M. K. Stalin, came to power in 2021, his government implemented a significant measure to provide relief to farmers. A waiver of ₹12,110.74 crore was granted to 16, 43,347 members who had outstanding crop loans. Similarly, in the case of Jewel loans, a waiver of ₹4,889.78 crore was provided to borrowers who had pledged gold weighing up to 5 savaran. Additionally, for the first time in Tamil Nadu, all women’s self-help group loans were completely waived. A total of ₹2,674.64 crore in loan amounts was waived. In particular, a cooperative bank is equivalent to 10 national

banks in terms of service capacity. Through the cooperative sector, banking services are being provided to the public at this scale.

The district central cooperative banks, their branches, Primary Agricultural cooperative credit societies in rural areas and Urban Cooperative banks in urban areas together had a revenue and expenditure of ₹86,000 crore in the last year (2023-2024).

However, the Hon'ble Chief Minister of Tamil Nadu has directed that the target should be set towards ₹1 lakh crore. Cooperative banks are not just institutions for providing loans.

Therefore, I request everyone to open their bank accounts in cooperative banks, Hon'ble Minister said.

On the occasion, the Hon'ble Minister for Tourism stated that,

“Under the guidance of the Hon'ble Chief Minister of Tamil Nadu, several exceptional and well-organized schemes are being implemented through the cooperative sector, which other states are following. Due to the excellent governance of the Hon'ble Chief Minister of Tamil Nadu, the state is leading in all sectors.

Tamil Nadu is recognized as a state that has provided various

rights for women, as a state full of rational thinking, and as the number one state in India in terms of reservation. It stands out as a leader in various sectors. This has been made possible by following the path of Thanthai Periyar, with the contributions of great leaders such as Pararignar Anna, Muthamizh Arighnar Dr. Kalaigarnar and continues to be carried forward by the Hon'ble Chief Minister of Tamilnadu. Kalaigarnar was a pioneer in India, bringing the law granting women equal Property rights.

The Hon'ble Chief Minister of Tamil Nadu is implementing policies in Tamil Nadu that could be followed by administrators in foreign countries. In terms of Salem district, it stands out as a district where the cooperative sector is functioning exceptionally well in Tamil Nadu. Through the cooperative sector, Salem district has been a leading district, providing thousands of crores to women's self-help groups, farmers, weavers, entrepreneurs, and many others across all other districts.

Similarly, through the cooperative sector for the welfare of the tribal population, various loan assistance programs have been provided to benefit the tribal communities living in areas such as Balamalai, Vazhavanthi,

Thumbalpatti, and Kalvarayan Hills in Salem district. Under the excellent administration and guidance of the Hon'ble Chief Minister of Tamil Nadu, the Hon'ble Minister for Cooperation is effectively carrying out various initiatives.

On the occasion of 71st All India Cooperative Week, I extend my heartfelt wishes to all the beneficiaries receiving loan assistance for their continued progress in life" said the Hon'ble Minister for Tourism.

During this event, the Hon'ble Ministers inaugurated 5 buildings constructed at a cost of ₹3.34 crore under the multi-purpose service scheme of the Cooperative Department, along with 11 new fair price shop buildings completed at a cost of ₹1.24 crore. Additionally, welfare assistance worth of ₹55.71 crore under various schemes of the Cooperative Department was distributed to 6,181 beneficiaries.

Thiru.KR. Periyakaruppan, Hon'ble Minister for Cooperation and Thiru.R. Rajendran, Hon'ble Minister for Tourism distributed shields to the best cooperative societies at the state and district levels. Prizes were distributed to students who excelled in various competitions and cultural programs, and welfare assistance

was provided to beneficiaries.

On the occasion, Dr. J. Radhakrishnan, I.A.S, Additional Chief Secretary, Cooperation, Food, and Consumer Protection Department, Dr. N. Subbaiyan, I.A.S., Registrar of Cooperative Societies, Dr.R.Brindha Devi., I.A.S., District Collector, Salem District. Thiru. A.Ramachandran, Mayor, Salem city Municipal Corporation, Thiru. T.M. Selvaganapathi, Member of Parliament, Salem, Thiru. T. Malayarsan, Member of Parliament, Kallakurichi, Thiru. S. Sadasivam, Member of Legislative Assembly, Mettur, Thiru. Ranjith Singh, I.A.S., Corporation Commissioner, Thiru. M. Saratha Devi, Deputy Mayor of Salem Corporation, Thiru. S.R. Sivalingam, former MLA, Thiru. P. Ravikumar, Joint Registrar of Cooperative Societies, Salem Region, Dr. P. Menaka, District Revenue Officer, Thiru. Parappatti Suresh Kumar, Panamarathupatti, Panchayat Union Member, Government officials, local body representatives, cooperative administrators, and the general public were participated.*



Compilation of Judgments of the High Court of Madras on Law Relating to Cooperatives in 2021

R. Muralidharan

(Continued from previous month)

Writ petitions are disposed of with the following directions:

(a) All those employee who have at the time of their appointment, fulfilled their educational qualification, who have been appointed in a sanctioned post within the cadre strength, and are in regular scale of pay, are declared to have satisfied the substantial / mandatory qualification prescribed under *Rule 149(1)*;

(b) The appointments not being sponsored by the employment exchange, as prescribed under *Rule 149(2)* of the Rules, will only make the appointments irregular and not illegal;

(c) The benefit of regularization that is extended to the eligible employees shall also be extended to all those employees who are similarly placed even though they have not knocked the doors of the Court.

(12) Writ Petition is filed in J. Murugan vs. The Joint Registrar of

Co-operative Societies, Ramanathapuram and others, W.P (MD) No.7966 of 2021 dated 17.4.2021 pertaining to the impugned order of suspension passed by the 4th respondent and quash the same and with a consequential direction directing the respondents to reinstate the petitioner into service.

From the materials available on record, it is seen that the earlier order of suspension passed by the 4th respondent was stayed by the Court. The 2nd respondent by proceedings instructed the petitioner to take additional charge as Secretary in two societies, namely Peikkulam and Chithirangudi Primary Agricultural Cooperative Societies. According to the petitioner, no instruction was issued permitting the petitioner to join in the 4th respondent society in the said order. The petitioner challenged the order of suspension passed by the 4th respondent and the Court granted an order of interim stay. After obtaining the order in the writ petition, it is for

* Puducherry Civil Service Officer (Retd). Director, Catalyst [The Training People]

him to join in the 4th respondent society. The 4th respondent sent a communication to the petitioner as to why disciplinary proceedings should not be taken against him. Even after receiving notice from the 4th respondent, the petitioner has not joined. After considering the explanation submitted by the petitioner, the 4th respondent by impugned order suspended the petitioner pending disciplinary proceedings.

Further, from the perusal of the impugned order, it is seen that the petitioner was suspended for a period of three months pending disciplinary proceedings. The authorities have power to suspend an employee during the pending disciplinary proceedings and the power of the Court to interfere with the order of suspension is very limited and in the present case, there is no reason to interfere with the order of suspension passed by the 4th respondent. Accordingly, the writ petition is devoid of merits and the same is dismissed.

(13) In *V. Viswanathan vs. The Joint Registrar of Cooperative Societies / Common Cadre Authority, Namakkal and others, W.P. No. 34818 of 2019 dated 23.1.2020* challenge was made to the charge memo issued by the 3rd respondent and the subsequent

order extending the period of suspension beyond retirement and the consequent show cause notice. In *G.O.Ms.No.14*

Cooperation, Food and Consumer Protection Department, dated 12.2.2019 it was categorically held that it is only the Joint Registrar of Cooperative Societies, who is the Competent Authority to initiate the disciplinary proceedings as against the persons, who fall within the common cadre. In the result, the writ petition was allowed. A review petition is filed in the Joint Registrar of Cooperative Societies / Common Cadre Authority, Namakkal and others *vs. V.Viswanathan, Rev.Appln. No.42 of 2021 in W.P.No.34818 of 2019 dated 19.3.2021.*

The learned Special Government Pleader appearing on behalf of the petitioner in the review petition primarily raised two grounds:

(i) *G.O (Ms) No.14 was issued on 12.2.2019.* But, however, it came into effect only after the corrigendum was issued on 11.7.2019. The charge memo was issued to the petitioner on 6.3.2019 which is much before the G.O. came into force. (ii) The relevant bye-laws governing the respondent specifically states that an employee under suspension shall not be allowed to retire on attaining the age of superannuation and the suspension will be deemed

to continue till the disposal of the disciplinary proceedings.

The G.O. came into force on the day it was issued. The Court is not in agreement with the learned Special Government Pleader that the same came into effect only after the corrigendum was issued on 11.7.2019. The corrigendum is more in the nature of clarification and the same cannot be taken into consideration for determining the date on which the G.O. came into force. The relevant bye-laws will authorize the society to continue with the disciplinary proceedings is also not sustainable in view of the fact that the bye-law cannot overweigh the G.O. which has a statutory force. The Court does not find any error apparent on the face of the order and there is no ground to review the order passed in the writ petition.

(14) Writ petition is filed in M. Muthukumar vs. The Joint Registrar of

Cooperative Societies, Madurai and others, *W.P. (MD) No.7883 of 2021 dated 16.4.2021* to direct the respondents to appoint the petitioner as salesman in, T.Kallupatti Primary Agricultural Cooperative Credit Society Ltd., on the basis of the recommendation letter of the 4th respondent and the resolution passed by the 4th respondent,

based on the representation of the petitioner.

It is seen that the petitioner was terminated from service for certain allegations after conducting the domestic enquiry. The petitioner did not challenge the order of termination, but he has given representation in the year 2017 to the 1st respondent. The 1st respondent did not pass any orders. In the meanwhile, the 4th respondent passed a resolution recommending reinstatement of the petitioner into service and sent the resolution to the 1st respondent. According to the petitioner, the 1st respondent after considering the representation of the petitioner and resolution of the 4th respondent rejected the representation of the petitioner. The petitioner has not challenged the said order. The petitioner having failed to challenge the order of termination, order of the 1st respondent rejecting the representation of the petitioner and resolution passed by the 4th respondent, he is not entitled to relief sought for in the present writ petition.

(15) Writ petitions in the Special Officer (Presently Managing Director), Tirupattur Cooperative Sugar Mills Limited vs. The Joint Commissioner of Labour, (*Appellate Authority under the Payment of*

Gratuity Act 1972), Chennai and others, *W.P. Nos.280 to 282 of 2015 dated 11.3.2021* are directed against the order passed by the appellate authority under the *Payment of Gratuity Act, 1972*.

The petitioner is a sugar mill. As per the order of the Government of Tamil Nadu, it is declared that sugar industry is a seasonal establishment. The 3rd respondent in all these writ petitions were engaged as casual workers / NMR workers for the season and their gratuities are calculated as per proviso to

S. 4(2) of the *Payment of Gratuity Act, 1972*. An employee who is employed in a seasonal establishment and who is not so employed throughout the year, the employer shall pay the gratuity at the rate of seven days' wages for each season. However, it is seen that by *Circular No.22452/E3/90 dated 25.7.1990* of Commissioner of Sugar, Madras, a decision was taken to pay gratuity at the rate of 15 days of wages per year of service to the 'seasonal' employees also, provided they complete 20 years of service in the sugar mills. In the instant case, it is an admitted fact that all the employees are put in more than 20 years of service. Therefore, considering all these facts, the Controlling Authority, the 2nd respondent, has granted gratuity

at the rate of 15 days of wages per season and the same was confirmed by the 1st respondent.

In fact, similar cases were taken on appeal before the Court by way of *W.P. Nos.8928 of 2008, 28325 of 2008, 30116 to 30120 of 2013 etc.* In all those cases, the Court had an opportunity to deal with circular dated 25.7.1990 and 31.7.1991 and all those workmen who had put-in more than 20 years of service were directed to be paid gratuity at the rate of 15 days wages per year. The order passed in *W.P.No.30116 of 2013 dated 21.1.2016* was taken on appeal before the Division Bench and Division Bench in *W.A. Nos.950 to 954 of 2016 dated 5.8.2016* has confirmed the order of the learned single Judge. The workmen involved in all these writ petitions are also similarly placed and the judgment of Division Bench is squarely applicable to these cases also. In any event, any circular which is issued by the Government will not deprive the benefits given to the similarly placed persons. The order passed by the Appellate Authority has no valid ground to interfere with. Accordingly, all these writ petitions stands dismissed.

On similar set of facts, the writ petitions filed by the Special Officer (Presently Managing Director), Tirupattur Co-operative Sugar Mills

Limited and another vs. The Joint Commissioner of Labour, (*Appellate Authority under the Payment of Gratuity Act 1972*), Chennai and others, W.P. Nos.18079 of 2016 and 30926 of 2017 dated 11.3.2021 were dismissed.

(16) The petitioner's representations seeking for revocation of his suspension were not considered by the 2nd respondent and hence the writ petition in

S. Vincent vs. The Deputy Registrar of Co-operative Societies, Trichy and another, W.P.(MD) No.4439 of 2021 dated 4.3.2021.

The guidelines governing a Government employee to be kept under prolonged suspension, has been dealt with the *Supreme Court in Ajay Kumar Choudhary vs. Union of India*, (2015) 7 SCC 291. The petitioner is aggrieved against his prolonged suspension of twenty two months. Apparently, the suspension cannot unjustifiably prolong, except in accordance with the mandated guidelines as held in the Ajay Kumar Choudhary's case (*supra*). In this background, it would be appropriate for the 2nd respondent to consider the petitioner's representations, seeking for revocation of his suspension. The writ petition stands disposed of accordingly.

(17) The allegation made against the 2nd respondent is that he had

involved in serious misconduct resulting in a loss of about Rs.1.09 crores to the petitioner/society. He was dismissed from service. Aggrieved against the order of dismissal, the petitioner filed a revision petition before the 1st respondent under S. 153 of the Act. The 1st respondent modified the punishment of dismissal into one of stoppage of increment for a period of 3 years with cumulative effect. Challenging the said order, the present writ petition is filed in the Kunnathur Primary Agricultural Cooperative Credit Society Ltd., vs. The Joint Registrar of Cooperative Societies, Nagercoil and another, W.P. (MD) No.19078 of 2015 dated 3.3.2021.

The petitioner would submit that the allegations against the 2nd respondent are serious and that the 2nd respondent misused his official position and misused the trust entrusted on the 2nd respondent by the petitioner management and he forced the members of the society to pledge their jewels in the pawn shop run by his own brother and his wife and the said jewels were re-pledged as per the wish of the 2nd respondent in the society and thus secured huge amount and he reinvested the money in his private finance and the said misdeeds were clearly established

by the petitioner management by examining the witnesses as well as documents. Though the 1st respondent also concluded that the charge against the 2nd respondent was proved, however has gone on to modify the punishment, which is impermissible. Hence, the order of the 1st respondent is perverse and liable to be interfered with.

It is implicitly clear that the Courts, in exercise of its power of judicial review, cannot extend the examination to the correctness of the act of the disciplinary authority, but only limit itself to the manner in which the decision has been arrived at by the authorities and whether the same is in accordance with law. The Court is to test only the correctness of the decision arrived at by the authorities on the basis of the evidence before it and not proceed with the case as if it is an appeal against the impugned order.

In the case on hand, it is the accepted stand of the 2nd respondent that the enquiry was conducted in a proper manner. However, the whole grievance expressed by the 2nd respondent is only that he was not provided with an opportunity of personal hearing before passing the impugned order of dismissal and that the said dismissal order, which is the maximum punishment, has been imposed without obtaining the

resolution of the board. It is borne out by record that the said resolution of the Board was also communicated to the 2nd respondent. In the above backdrop, the contention advanced on behalf of the 2nd respondent that there is violation of procedure prescribed by the by-laws has not been made out and the said contention deserves to be rejected.

The petitioner / management, through oral and documentary evidence, has proved the guilt of the 2nd respondent beyond an iota of doubt and the disciplinary authority, on the basis of the resolution of the board, has inflicted the punishment of dismissal from service. However, the 1st respondent, without any rhyme or reason and without giving the basis for differing with the findings in the enquiry, has upturned the punishment of dismissal from service into one of cut in increment for a period of three years with cumulative effect, which is unsustainable, as the said modification is not associated with proper reasoning for coming to the said conclusion. When the charges have been properly proved and punishment has been inflicted, without proper reason, the 1st respondent ought not to have modified the punishment. In view of the above observations, the impugned proceedings of the 1st

respondent are set aside and the writ petition is allowed confirming the order of dismissal passed by the petitioner /management.

(18) *Writ petitions in T.V. Murugan and others vs. The Registrar of*

Co-operative Societies, Chennai and another, W.P (MD) Nos.7278 to 7281 of 2012 dated 3.2.2021 have been filed against the impugned proceedings issued by the 1st respondent Registrar, directing the 2nd respondent Deputy Registrar/ Special Officer to pass orders reverting the petitioner from the post of Assistant to that of Sub Staff.

The petitioners would submit that at the time of their promotion as Assistants, the qualification for the said post under the bye-laws of the 2nd respondent Central Co-operative Bank, was any degree under any discipline awarded by any recognized University along with Diploma in

Co-operative Management. Since the petitioners possessed the said qualifications as per the bye-law of the respondent bank, they were promoted as Assistants in the year 2008. Subsequently *G.O. Ms. No.107 (Personnel and Administrative Reforms-M)* Department, dated 18.8.2009 was issued, based on which internal communication of the 1st respondent dated 14.5.2012

directing the 2nd respondent to cancel the petitioners' promotion is invalid and he further contended that *G.O.Ms.No.107* came to be issued much later to the date of promotion of the petitioners, hence, the respondents cannot retrospectively apply the same to the petitioners' case. Hence, the internal communication in between the 1st and 2nd respondent, which is impugned in these writ petitions, is bad in law and accordingly he prays for dismissal.

The learned Additional Government Pleader would submit that the petitioners have not obtained the degree as per the pattern prescribed by the University Grants Commission regulations, *i.e., 10+2+3 pattern*. However, in the present case, except one petitioner, three petitioners did not complete 10th standard and 12th standard and all of them directly obtained Master Degree without obtaining any UG Degree, which is invalid one as per the above said UGC regulations. Hence, he contended that these writ petitions are not maintainable and prays for dismissal. The petitioners' qualification cannot be recognized as a valid degree as per the judgment of the Supreme Court and in the case of *Annamalai University represented by Registrar vs. Sibi Madan Gabriel and others*, reported in (2009) 4 SCC 590. The Court dealt with the validity of the

degree obtained in contravention to the pattern prescribed in the University Grants Commission Regulations, and held that such degrees are invalid. This being the authoritative pronouncement of the Supreme Court, in the matter of recognizing the degree for recruitment and promotion, the qualifications possessed by the writ petitioners are invalid. Thus, the internal communication, which is impugned in these writ petitions cannot be interfered with by the Court, in view of the fact that the writ petitioners are not qualified for promotion to the post of Assistant. Hence, these writ petitions stand dismissed.

Writ appeal has been filed against the aforesaid order of the learned single Judge in *M. Kanipaul vs. The Registrar of Cooperative Societies, Chennai and another, W.A. (MD) No.946 of 2021 dated 2.6.2021*. The Division Bench observed that the learned single Bench rightly rejected the relief sought for in the writ petition by taking note of the decision of the Supreme Court in the case of *Annamalai University represented by Registrar vs. Sibi Madan Gabriel and others, (2009) 4 SCC 590*. The appellant has not made out any case to interfere with the said order. Accordingly, the writ appeal stands dismissed.

(19) Since the petitioner had been working for more than a year, she approached the Deputy

Commissioner of Labour, Coimbatore, to confer the permanent status under the relevant Act in August 2000. The petitioner was denied employment orally by the society. The Labour Court rejected the I.D., by award dismissing the said I.D., on the ground that the petitioner was accommodated in the non-sanctioned post. Therefore, the very appointment of the petitioner in the society itself was unlawful, hence the relief sought for by the petitioner cannot be granted. In the meanwhile the 1st respondent i.e., Deputy Registrar of Cooperative Societies has passed an order, directed reinstatement of the petitioner of course with back-wages from 1.10.2001 to 30.1.2005.

Insofar as the back-wages is concerned, it was quantified as Rs.1,92,564, out of which, only a sum of Rs.96,000 was paid. However, subsequently the 1st respondent passed an order directing that the back-wages paid to the petitioner shall be recovered in one lump sum. The Court feels that insofar as the reinstatement of the petitioner is concerned, there is no serious dispute, as the very 1st respondent passed an order directed the petitioner to be reinstated with back-wages. The said order has been acted upon and the petitioner has been reinstated and she has been working till date for the past nearly about twenty years without any remark. In this context, though the impugned

orders of the respondents are under challenge, by thus, she is seeking the back-wages for the whole period, i.e., Rs.1,92,564, the Court feels that, the petitioner is not entitled to get the said amount, as the petitioner admittedly has been out of service since 2001 to 2005 and she has not worked for the respondent society. Insofar as the back-wages of the said period is concerned, the respondents are right, as their action is justifiable seeking recovery from the petitioner. However, since a sum of Rs.96,000 was already paid to the petitioner and at this length of time, the said amount cannot be recovered back from the petitioner as she has been continuously working in the respondent society till date. Therefore, to that extent or subject to that, the impugned orders can be sustained. The writ petition in *V. Rajamani vs. The Deputy Registrar of Cooperative Societies, Coimbatore and others, W.P. Nos. 33946 and 38762 of 2005 dated 1.2.2021* was disposed accordingly.

(20) The writ petitioner in *P.Muniyasamy vs. The Managing Director/Joint Registrar, Dindigul Central Co-operative Bank Ltd., Dindigul and others, W.P (MD) No.1326 of 2021 dated 11.2.2021*, was employed in Dindigul Central

Cooperative Bank as Assistant Manager. He was accused of having indulged in certain irregularities and acts of misappropriation. He had been subsequently dismissed from

service with effect from 18.5.2018. Surcharge proceedings under S. 87 of the Act were initiated and final order has also been passed. The petitioner along with several others have been fastened with liability to pay a sum of Rs.1,27,00,547. It is stated that while the petitioner had already challenged the order of dismissal, he is still taking steps to question surcharge order before the Cooperative Tribunal.

To enforce the order of surcharge, the Deputy Registrar of Cooperative Societies, Dindigul, effected attachment of the writ petitioner's savings bank account under S. 167 r/w. R. 125. The petitioner's employer in the meanwhile transferred the provident fund amount payable to the petitioner to the said savings bank account. The petitioner is unable to withdraw the provident fund amount from the savings bank account, since it has been attached by the 2nd respondent. The order of the attachment is questioned in the writ petition.

The provident fund account of the petitioner was maintained not by the Employees' Provident Funds Organization (EPFO) but by a trust established by the Dindigul Central Co-operative Bank, under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. Though the respondent/bank would strongly urge that S.78 of the Act will have no application, the Court is of the view that S. 78 of the

Act will very much come into play. Even if it is assumed that S. 78 of the Act will not have any application and that only S. 10 of the *Central Act No.19 of 1952*, will be applicable, still it does not make any difference to the factual situation. The query is whether this protection will hold only so long as the amount is lying in the provident fund account and whether the protection will stand withdrawn the moment the fund is transferred from the said account. The petitioner relied on the judgments in *Union of India vs. Jyoti Chit Fund and Finance and others*, AIR 1976 SC 1163 and *Sathiyabama and others vs. M.Palanisamy and others*, 2004 (2) CTC 129.

In the case on hand, the savings bank account is maintained not by any other bank but by the petitioner's erstwhile employer. The employer had initiated surcharge proceedings against the petitioner and at their instance, the petition mentioned savings bank account has also been attached by the 2nd respondent. Even though the petitioner was dismissed from service in the year 2018, the said account was not attached immediately. The attachment order was passed only on 3.8.2020 and the transfer of provident fund amount of the petitioner from the provident fund account to the savings bank account took place on the same date. What cannot be done directly cannot be done indirectly also. Though

the attachment effected by the 2nd respondent on the petitioner's savings bank account is sustainable otherwise, it will not hold as against the petitioner's provident fund. Therefore, the impugned prohibitory order is interfered with to this limited extent. The petitioner is permitted to withdraw the provident fund amount lying to his credit in the savings bank account. The writ petition is allowed accordingly.

(21) Writ appeal in the Registrar of Cooperative Societies (Housing), Chennai and another vs. S.Murugavadivelan and another, *W.A. (MD) No. 1062 of 2021 dated 3.6.2021* was directed against the order of the learned single Judge in *S. Murugavadivelan vs. the Registrar of Cooperative Societies (Housing), Chennai and others*, *W.P. (MD) No. 16390 of 2015 dated 5.3.2019*. A writ petition was filed praying for a direction upon the appellants as well as the 2nd respondent Manapparai Taluk Cooperative Housing Society Ltd., to settle the retirement benefits together with interest at 12% p.a. Learned single Bench, taking note of the undisputed facts that the 1st respondent / writ petitioner was allowed to retire from service, directed the benefits to be paid together with interest at the rate of 8% p.a. from the date of retirement till the date of claim.

The appellants contended that the 2nd respondent society has

been wound up and a liquidator has been appointed. In the liquidation proceedings, preference will be given to the depositors. It was submitted that balance loan amount to be recovered from the borrowers is Rs.3,24,000. Even if the same is recovered, it will not be sufficient to defray even the arrears of salary of the serving employees.

It may be true that the 2nd respondent society has been wound up. In fact, in the grounds of appeal filed by the appellants, they would blame the 1st respondent for the present situation to which the society has been pushed. However, the appellants do not dispute the fact that the 1st respondent has been allowed to retire on attaining the age of superannuation. Therefore, at this

juncture, by citing that the affairs of the society were not properly managed cannot be a reason to deny the retirement benefits payable to the 1st respondent. There is no good reason to interfere with the order and direction issued by the learned single Judge. However, considering the fact that the 2nd respondent society has already been wound up and liquidation proceedings are being undertaken, the Division Bench modified the percentage of interest granted to the 1st respondent and the retirement benefits by reducing it to 6% instead of 8%. Except for the above modification, the order and direction issued is confirmed. The writ appeal stands dismissed.

(To be continued...)

*Duty demands no recompense; to clouds of heaven,
By men on earth, what answering gift is given? - Kural 211*

கைம்மாறு வேண்டா கடப்பாடு மாறிமாட்டு
என்ஆற்றுங் கெகால்லோ உலகு - குறள் 211

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