







KANCHEEPURAM CENTRAL CO-OPERATIVE BANK LTD.,

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வைப்பின் கால அளவு (Term of Deposits) -	Rate of Interest (%pa) From 01.01.2025	
	Others	Senior Citizens
1 Year to 2 Year	7.75%	8.25%
2 Year to 3 Year	6.75%	7.00%

மாற்று திறணாளிகளுக்கு சிறப்பினமாக கூடுதலாக 0,25% வட்டி வழங்கப்படுகிறது

Facilities to the Customers

- ♦ CBS Enabled Branches
 - (அணைத்து கிளைகளிலும் வசதி)
- ◆ RTGS / NEFT Facilities
 (அணைத்து கிளைகளிலும் வசதி)
- ◆ ATM/Micro ATM Facilities
- Prime Minister Jeevan Jothi Beema
 Yojana Lift Insurance Scheme
- Prrime Minister Suraksha Beema Yojana
 Accident Policy
- ♦ SMS Facilities
- ♦ Bank on wheels (Micro ATM)
- → IMPS & UPI Cashless Transaction Service
- 🔶 QR Code Payment (மின்னனு பண பரிமாற்றம்)

Scheme Loans Issues

- → Jewel Loan(நகை கடன்) (தனி நபருக்கு ரு.20 இலட்சம் வரை)
- ♦ NHFDC (Differently Abled Persons) (**மாற்று திறனாளிகளுக்கான கடன்**)
- TABCEDCO/TAMCO (பிற்படுத்தப்பட்டோர் சீர்மரபினர்/சிறுபான்மையினர் பொருளாதார மேம்பாட்டு கடன்)
- ♦ Housing Loan (வீட்டு வசதி கடன்)
- → House Mortgage Loan (வீடு அடமானக் கடன்)
- ♦ Salary Loan (சம்பளக் கடன்)
- 🔶 Petty Traders Loan (சிறு வணிக கடன்)
- ♦ JLG Petty Traders (கூட்டு பொறுப்புக் குழு கடன்)
- ♦ Working Women Loan (உழைக்கும் மகளிர் கடன்)
- ◆ Women Entrepreneur (மகளிர் தொழில் முனைவோர் கடன்)
- ♦ SHG Loan (சுய உதவிக் குழு கடன்)
- ♦ NFS (பண்ணை சாராக் கடன்)
- ★ MSME (சிறு குறு மற்றும் நடுத்தர தொழிற்கடன்)
- ♦ Weavers Muthra Loan (நெசவாளர் முத்ரா கடன்)
- → MT -Agri (மத்திய கால விவசாய கடன்)
- ♦ Kalaignarin Kanavu illam
 - (கலைஞரின் கனவு இல்லம்)
- Roof top solar panels(சூரிய ஒளி ஆற்றல் மூலம் மின் உற்பத்தி சாதனம் நிறுவ கடன் திட்டம்)

A.K.Sivamalar, M.Sc., HDCM., JAIIB., PGDLL Additional Registrar/Managing Director.,



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(Leading Educational Monthly Journal of Coopertaion)

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"Collectively, diverse forms of cooperation not only drive economic resilience, but also contribute significantly to social justice, community empowerment, and environmental sustainability,"

-Simel Esim (Head of ILO COOP/SSE, Chair of UNTFSSE)

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Hon'ble Chief Minister of Tamil Nadu, Thiru. M.K. Stalin, inaugurated 1,000 'Muthalvar Marunthagam' (Chief Minister's Pharmacy) outlets on February 24, 2025 at an event organized by the Cooperative Department at the Anna Centenary Library Auditorium in Chennai, through a virtual inauguration, 1,000 pharmacies were opened across Tamil Nadu.

Thiru. KR. Periyakaruppan, Hon'ble Minister for Cooperation, Thiru. Ma. Subramanian, Hon'ble Minister for Health and Family Welfare, Thiru. P.K. Sekarbabu, Hon'ble Minister for Hindu Religious and Charitable Endowments, Tmt. R. Priya, Mayor Greater Chennai Corporation Tmt. Tamizhachi Thangapandian, Member of Parliament, Thiru. N. Muruganandam, I.A.S., Chief Secretary, Dr. P. Senthilkumar, I.A.S., Principal Secretary, Health and Family Welfare Department, Dr. Satyabrata Sahu, I.A.S., Principal Secretary, Cooperation, Food, and Consumer Protection Department, Thiru. K. Nandakumar, I.A.S., Registrar of Cooperative Societies, Thiru. S.P. Amrith, I.A.S., Additional Registrar of Cooperative Societies (Consumer Activities), representatives of local bodies, and senior government officials were participated.



Pride of Tamil Nadu Muthalvar Marunthagam"

Muthalvar Marunthagam Scheme A Government Initiative to Reduce the Burden on the Public

With rising medical expenses placing a heavy financial burden on the common people, the Tamil Nadu government has introduced the Chief Minister's Pharmacy Scheme to provide medicines at affordable prices. This initiative is particularly beneficial for patients suffering from chronic conditions such as diabetes and high blood pressure, who require long-term medication.

"1,000 CM's pharmacies to also stock branded medicines, sell at 25% discount"

Hon'ble Chief Minister of Tamil Nadu, Thiru. M.K. Stalin inaugurated 1,000 'Muthalvar Marunthagam' Pharmacies to Provide Affordable Medicines

Hon'ble Chief Minister of Tamil Nadu, Thiru. M.K. Stalin, inaugurated 1,000 'Muthalvar Marunthagam' (Chief Minister's Pharmacy) outlets on February 24, 2025 at an event organized by the Cooperative Department at the Anna Centenary Library Auditorium in Chennai. through a virtual inauguration, 1,000 pharmacies were opened across Tamil Nadu. During his speech, he emphasized that education and healthcare are the two pillars of the Dravidian Model governance.



Key Features of the 'Muthalvar Marunthagam'

- 1. 25% Discount on Medicines Public no longer need to buy medicines at high prices from private pharmacies.
- 1,000 Pharmacies Opened –
 Established across all districts of Tamil Nadu.
- 3. Employment for B.Pharm and D.Pharm Graduates 1,000 new job opportunities created.
- Subsidies for Pharmacy
 Establishment ₹3 lakh grant for private entrepreneurs and ₹2 lakh for cooperative societies.
- Medicine Warehousing Facility
 38 district-level medicine
 warehouses established.

6. Medicine Supply within 48
Hours – Efficient supply
chain management to ensure
continuous availability.

Medicine Warehousing and Distribution

To ensure a steady supply of medicines, the government has set up district-level medicine warehouses maintaining a stock of essential drugs for three months. The Tamil Nadu Medical Services Corporation has established a central medicine warehouse in Saligramam, Chennai.

Distribution Process:

Medicines are supplied to Chief Minister's Pharmacies within 48 hours of receiving orders.





- District medicine warehouses are equipped with air conditioning, refrigeration units, racks, and computer facilities.
- Pharmacists and entrepreneurs have undergone a three-stage training program to ensure smooth operations.

Benefits to the Public

- Affordable Medicines Helps reduce the financial burden of medical expenses.
- Government-Guaranteed
 Quality Ensures the supply of safe and effective medicines.

- 3. Opportunities for EntrepreneursSupport provided for new pharmacy entrepreneurs.
- 4. Strengthening Healthcare Services Ensures access to quality healthcare for all.

Recognition for the Initiative

The Chief Minister appreciated the efforts of Hon'ble Minister for Cooperation Thiru. KR.Periyakaruppan and officials for successfully implementing the scheme. This initiative, which aims to reduce healthcare expenses for the public, has been hailed as a landmark project under the Dravidian Model governance in Tamil Nadu.



"Chief Minister inaugurates outlets across Tamilnadu; Ayurveda, Siddha, and Unani drugs will also be available"

Public Welfare Initiative

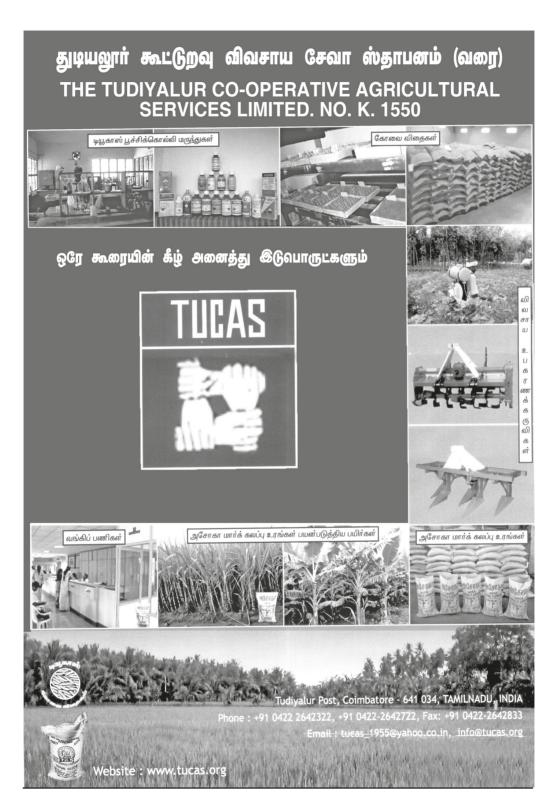
launch 1.000 Minister's Pharmacies' is a significant step towards strengthening healthcare in Tamil Nadu. By providing essential medicines at substantially lower prices and incorporating traditional medicines, this initiative ensures that quality healthcare is accessible to all sections of society. Furthermore, by creating new job opportunities for pharmacy graduates, the scheme not only benefits patients but also strengthens pharmaceutical the sector.

Bv addressing key concerns such as medicine affordability, accessibility, and quality, this initiative reinforces the Tamil Nadu government's commitment to public health and social welfare. It ensures that healthcare remains inclusive and financially sustainable for its citizens.

By regulating medicine prices and making quality healthcare accessible to all, this pioneering initiative by the Tamil Nadu government has received widespread public appreciation.

On the occassion, Thiru, KR. Periyakaruppan, Hon'ble Minister Cooperation, Thiru. Subramanian, Hon'ble Minister for Health and Family Welfare, Thiru. P.K. Sekarbabu, Hon'ble Minister for Hindu Religious and Charitable Endowments, Tmt. R. Priya, Mayor Greater Chennai Corporation Tmt. Tamizhachi Thangapandian, Member of Parliament, Thiru. Thayagam Kavi, Thiru. A. Vetriazhagan, Thiru. Paranthaman, Thiru. A.M.V. Prabhakar Raia, Thiru. Joseph Samuel, Thiru. Aravind Ramesh, Members of the Legislative Assembly, Thiru. M. Mahesh Kumar, Deputy Mayor, Thiru. N. Muruganandam, I.A.S., Chief Secretary, Dr. Senthilkumar, I.A.S., Principal Secretary, Health and Family Welfare Department, Dr. Satyabrata Sahu, I.A.S., Principal Secretary, Cooperation, Food, and Consumer Protection Department, Thiru. K. Nandakumar, I.A.S., Registrar of Cooperative Societies, Thiru. S.P. Amrith, I.A.S., Additional Registrar of Cooperative Societies (Consumer Activities), representatives of local bodies. and senior government officials were participated.





























Dr. K.C. Ravichandran, Additional Registrar/ Managing Director, Tamil Nadu Co-operative Union, conducted a review meeting with all District Co-operative Unions on 03.03.2025.

On this occasion, the Managing Directors of all District Co-operative Unions handed over a cheque for Rs.141,438,618/- towards the Co-operative Research and Development Fund, the Co-operative Education Fund, and Interest Free Loans. During the event, Appreciation Shields were presented to the best performed District Co-operative Unions.









COOPERATIVES ON THE AGENDA AT THE 69TH UN COMMISSION ON THE STATUS OF WOMEN

During a side event at the 69th Commission on the Status of Women (CSW69), cooperatives were highlighted as an innovative pathway to empower communities and transform care systems. Held at the United Nations Headquarters in New York from 10 to 21 March, CSW69 focused on the review and appraisal of the implementation of the Beijing Declaration and Platform for Action and the outcomes of the 23rd special session of the General Assembly.

The side event was jointly organised by the Committee on the Promotion and Advancement of Cooperatives (COPAC), the Government Offices of Sweden and We Effect, in collaboration

with Cooperatives Europe and the International Cooperative Alliance (ICA) on 11 March.

Guided by the event's theme of "Collectively Transforming Care Systems with A Multi-Sectoral Approach," participants discussed how to recognise, reduce, redistribute, and reward care work. The conversation was informed by a 2025 UN policy paper on Transforming Care Systems in the Context of the Sustainable Development Goals.

Xiomara Nuñez de Cespedes, the President of the International Cooperative Alliance's Gender Equality Committee highlighted the role of cooperatives in driving change, drawing on her experience "We work with allies and governments to transform care systems, but we can't wait for external changes; we must make changes from within, from within our cooperatives,"

and equal opportunities for collective bargaining for caregivers.

They also pointed out that governments need to invest in cooperative care solutions as a means to ensure that care work is assumed as a collective responsibility, contributing to the fulfilment of the Sustainable Development Goals related to poverty reduction and women's rights.

We effect shared its experience in Latin American countries, which is highlighted in a new report themed "Not an invisible hand." The report explains that the cooperative model can serve these populations, and should be recognised for that possible contribution. In doing so, it is vital to include experiences of local governance by indigenous, peasant and urban communities, as this can improve the accountability of public institutions.

as a member of the Multi-Service Cooperative of Nursing Professionals (COOPROENF), a cooperative of nurses in the Dominican Republic. She explained how cooperatives make a difference by investing considerable resources in the care sector, and referred to examples of women-run cooperatives providing care services in India and Spain.

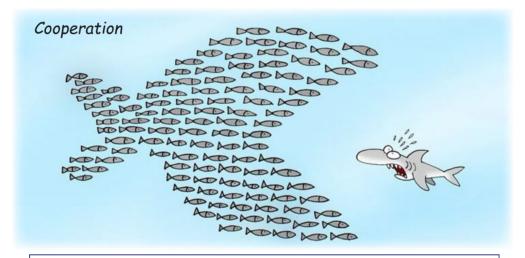
"We work with allies and governments to transform care systems, but we can't wait for external changes; we must make changes from within, from within our cooperatives," she said, asked what she thought about different actors working together.

Participants talked about the need to reduce the unequal distribution of unpaid work on women, implement regulations for decent working conditions and equal pay for all care workers and guarantee the full and effective participation "Cooperatives are the ideal model for transforming the care systems, and this IYC is the ideal year to make this visible," said Damaris R. Ruiz from We Effect, one of the world's largest cooperative development organisations.

Another message that came out of the session was that collaborations are important and cooperatives should seek to foster collaborations between cooperatives and other actors in the care sector. "Inequality is not inevitable. Growth does not require inequality," said Wenyan Yang, Chief, Social Perspective on Development Branch, UN. Other speakers included Amber Parkes (UN Women), Gisela Strand (Swedish Development Cooperation Agency) and Jeanette Kindipan-Dulawan, Oxfam Filipinas.

This international event marks one of many key advocacy opportunities taking place during the UN International Year of Cooperatives in 2025□

(Source : ICA Website)



Articles Invited

We expect original, research, analytical articles and suggestins for the improvement of cooperation and allied subjects for publication in Tamilnadu Journal of Cooperation. Successful stories emphasising life-like situations and experiences, preferably with photos related to cooperatives are welcome.



சமன்செய்து சீர்தூக்குங் கோல்போ லமைந்தொருபாற் கோடாமை சான்றோர்க் கணி

குறள் : 118

Like a weighing scale that is balanced and sways correctly, the grace of noble scholars lies in dispassionate assessment. Kural: 118





International Women's Day 2025: Accelerate Action

Women's Rights

On this International Women's Day (IWD) 2025, themed 'Accelerate Action,' we take a moment to reflect on a pivotal milestone in the fight for women's rights—the abolition of Sati. This inhumane practice, which forced widows to self-immolate on their husband's funeral pyre, was a dark chapter in history, denying women the right to live and make choices for themselves.

The relentless efforts of social reformers like Raja Ram Mohan Roy, along with the legal intervention of the British government in 1829, led to the official ban on Sati, marking a turning point in the struggle for gender equality in India. The abolition of this practice was not just a legal victory but a symbol of

the broader movement for women's empowerment, education, and dignity.

As we celebrate Women's Day, let us remember the sacrifices and struggles of the past while continuing to advocate for a world where every woman has the right to live with freedom, dignity, and respect.

Women's Property Rights in India

In India, women's legal rights regarding property have evolved over time to ensure gender equality. These rights are governed by different personal laws based on religion, as well as statutory laws like the Hindu Succession Act, 1956, and other legal provisions.



Hindu Women's **Property Rights**

(For Hindus, Sikhs, Jains, and Buddhists under the Hindu Succession Act, 1956) ☐ Before the 2005 amendment, daughters had no coparcenary rights in ancestral property, which was reserved for sons.	(Under the Indian Succession Act, 1925) Daughters have equal rights as sons in their father's property. A widow inherits one-third of her husband's property if there are children and half if there are none.
After 2005, daughters gained equal rights as sons, including the ability to inherit, demand	Rights of Women in Matrimonial Property
partition, and dispose of their share. A widow has equal rights as	☐ Women retain full ownership of their Stridhan (gifts received before, during, or after marriage).
her children in her deceased husband's property and retains ownership even if she remarries.	☐ In case of divorce, women can claim maintenance and residence rights.
Muslim Women's Property Rights	☐ Under personal laws, women may have rights to their husband's property if the marriage dissolves.
(Under Muslim Personal Law) Women have the right to own, inherit, and dispose of property.	Legal Safeguards for Women's Rights
A daughter inherits half the share of a son in her father's property.	Several laws ensure the protection of women's rights, including:
☐ A widow is entitled to onefourth	Hindu Succession Act, 1956 (Amended in 2005)
of her husband's estate if they have no children and one-eighth	☐ Indian Succession Act, 1925
if they do. ☐ A mother receives one-sixth if	Muslim Personal Law (Shariat) Application Act, 1937
her son leaves children and one- third if he does not.	
	Protection of Women from Domestic Violence Act, 2005

Christian and Parsi

Women's Property Rights (Under the Indian Succession Act,



	The Sexual Harassment of Women at Workplace Act, 2013 The Maternity Benefit Act, 1961 (Amended in 2017)	 □ Article 39(a): Equal Pay for Equal Work. □ Article 42: Maternity Benefits. □ Article 44: Uniform Civil Code 	
	Constitutional Rights for Women in India	(UCC) – Aims for a common set of personal laws for all citizens.	
gua to	The Constitution of India arantees several rights to women promote equality, dignity, and stection against discrimination:	Education: The Key to Women's Empowerment	
	Fundamental Rights (Equality and Protection)	Education is the most powerful tool for women's transformation, empowerment, and equality. It helps women break barriers, gain financial	
	Article 14: Right to Equality – Men and women are equal before the law.	independence, and contribute meaningfully to society.	
	Article 15: Prohibition	Benefits of Education for Women	
	of Discrimination – No discrimination on the basis of sex; special provisions for women's welfare are allowed.	Enhances knowledge and awareness about rights and opportunities.	
	Article 16: Equal Opportunities in Public Employment.	☐ Improves decision-making in health, career, and family matters.	
	in Public Employment. Article 21: Right to Life and Dignity, including protection		
	in Public Employment. Article 21: Right to Life and Dignity, including protection against harassment and domestic violence.	health, career, and family matters. Boosts self-confidence and encourages leadership. Leads to better job opportunities, financial stability, and	
	in Public Employment. Article 21: Right to Life and Dignity, including protection against harassment and domestic violence. Article 23: Protection against Human Trafficking and Forced	health, career, and family matters. Boosts self-confidence and encourages leadership. Leads to better job opportunities, financial stability, and entrepreneurship.	
	in Public Employment. Article 21: Right to Life and Dignity, including protection against harassment and domestic violence. Article 23: Protection against Human Trafficking and Forced Labour. dissolves.	health, career, and family matters. Boosts self-confidence and encourages leadership. Leads to better job opportunities, financial stability, and	
	in Public Employment. Article 21: Right to Life and Dignity, including protection against harassment and domestic violence. Article 23: Protection against Human Trafficking and Forced	health, career, and family matters. Boosts self-confidence and encourages leadership. Leads to better job opportunities, financial stability, and entrepreneurship. Education: The Key to	



	Safety Concerns and Lack of Infrastructure.	independence for working women and students.
	Early Marriages and Dropout Rates. Education is the most Steps to	☐ Self-help groups (SHGs) for Women – Encouraging financial stability through microfinance and small businesses.
	Improve Women's Education	Conclusion
	Free and Compulsory Education. Scholarships and Financial Aid. Safe School Environments. Encouraging STEM Education.	All the above provisions and efforts have significantly contributed to eradicating female infanticide, and today, the girl child is valued as a gift to the family.
	Women's Empowerment in Tamil Nadu	Women's empowerment is not just aboutbenefiting women; itstrengthens families, boosts economies, and
Lea Red fou and gov wel	Tamil Nadu has a rich history of men's empowerment movements. Iders like Periyar, Muthulakshmi ddy, and Moovalur Ramamirtham ght for women's rights, education, dequality. The Tamil Nadu vernment has introduced several dfare schemes for women, luding: Moovalur Ramamirtham Ammaiyar Memorial Marriage Assistance Scheme – Financial aid for economically weaker women. Pudhumai Penn Scheme – Scholarships for girls pursuing	drives national progress. As we celebrate International Women's Day 2025 with the theme 'Accelerate Action,' let us work collectively to eliminate gender disparities, ensure equal opportunities, and empower women through education, legal rights, and economic independence. A better future for women is a better future for all. In our office, we celebrated Women's Day and reaffirmed our commitment to treating women with dignity, ensuring equality, and recognizing their invaluable contributions.
	higher education.	contributions.
		-Tmt. R. Sathya Senior Asst. TNCU

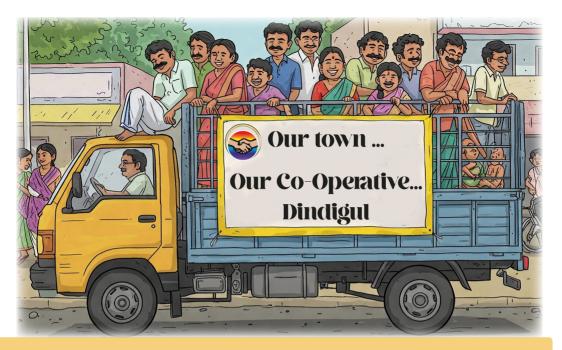
International Womens Day Celebration 2025







International Womens Day Celebration 2025 was celebrated in the office of the Registrar of Cooperative Societies for the Women employees of Registrar of Cooperative Societies and Tamil Nadu Cooperative Union. On this celebration, quiz programme, compettion, debates and culturals were conducted. On the occassion, AR's, JR's, DR's, CSR's and Cooperative officials were participated.



Athoor Co-operative Arts & Science College: A Hub for Higher Education in Dindigul District

Athoor Co-operative Arts & Science College, situated in the Dindigul District of Tamil Nadu, is a promising institution dedicated to providing quality higher education. Affiliated with the prestigious Madurai Kamaraj University, the college was established with the vision of fostering academic excellence and promoting cooperative education.

Government Approval and Infrastructure Development

The Tamil Nadu government issued a Government Order (G.O) permitting the temporary operation of Athoor Cooperative Arts & Science College within the premises of Jainee Health and Educational Charitable

Trust. This directive, documented as G.O. (MS) No. 258, Higher Education (E1) Department, was released on December 21, 2021.

In a significant move to enhance the college's infrastructure, the Public Works Department has sanctioned the construction of a dedicated campus for the institution. The Registrar of Cooperative Societies has been granted approval to oversee the construction of the college building, which is estimated to cost Rs. 75.75 lakhs. This initiative underscores the government's commitment to strengthening the cooperative education sector and expanding access to quality higher education in the region.





The Department of Library at Athoor Cooperative Arts and Science College (ACASC) organized a one-day programme on "Developing Reading Habits and Maximizing Library Resources" on February 24, 2025. The event aimed to promote reading culture among students and enhance awareness of library resources. On the occassion, Thiru B. Udhayakumar, Cooperative Development Officer/Administrative Officer, Thiru R. Ganesan, Cooperative Development Officer/Manager, Dr. K.F. Vennila, Librarian & Programme Coordinator, Dr. S. Aravind, Librarian at GTN Arts College, Dindigul.



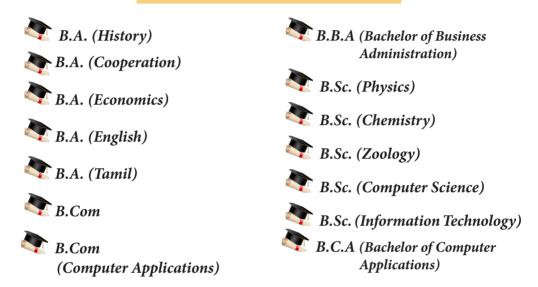
"National Science Day " was celebrated Athoor Cooperative Arts and Science College, a special seminar on the topic "Importance of Science" was organized for the students on 27.02.2025 by the Chemistry Department.



Diverse Course Offerings

Athoor Co-operative Arts & Science College offers undergraduate programs in Arts, Commerce, Science, and Information Technology. These courses cater to the academic aspirations of students and align with the evolving demands of various professional sectors

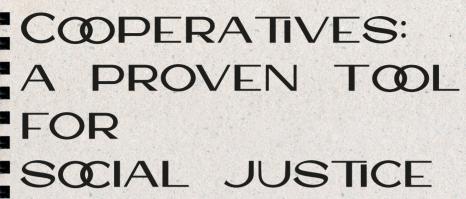
Undergraduate Programs



A Bright Future for Students

With a strong foundation in cooperative education and a diverse curriculum, Athoor Cooperative Arts & Science College is set to play a pivotal role in shaping the academic and professional futures of students. The institution's affiliation with Madurai Kamaraj University ensures adherence to high academic standards, while the planned infrastructural developments will provide a conducive learning environment.

As the college continues to expand its offerings and infrastructure, it is poised to become a center of excellence in higher education, contributing significantly to the academic landscape of Dindigul District and beyond. Students aspiring for quality education in the Arts, Commerce, and Science streams will find Athoor Co-operative Arts & Science College a promising destination for their academic journey.





International Year of Cooperatives

Cooperatives Build a Better World



Social justice is the view that everyone deserves equal economic, political, and social rights and opportunities, and it has long stood alongside cooperation.

Almost 700 million people (8.5% of the global population) live in extreme poverty (World Bank data), and January's World Economic Forum cited escalating armed conflict and climate emergency as the causes for greatest

concern over the next decade. Poverty, conflict and unequal access to resources underpin social injustice but are also areas in which cooperation and mutual support tackle the underlying issues.

The World Day of Social Justice takes place every year on 20 February, established by the UN General Assembly in 2007 to remind us of the need to build a fairer and more equitable world and to urge all efforts to combat unemployment, social exclusion, and poverty.

We published a Policy brief elaborated by the ICA in collaboration with COPAC containing more than 10 examples of how cooperatives are the best tool for advancing social justice.



Echoing these findings, Ariel Guarco, President of the International Cooperative Alliance, underlines how Cooperatives are "powerful forces for social justice, proving that economic success and collective well-being can go hand in hand. As we mark Social Justice Day, let us recognize and strengthen cooperatives as key drivers of economic growth for all, paving the way for a fairer, more just, and more resilient world."

In a statement for last year's International Day of Cooperatives, International Labour Organization (ILO) Director-General, Gilbert F. Houngbo, highlighted how "cooperatives are a vital tool addressing discrimination and inequalities and promoting gender



equality. [Their] impact is significant and wide-reaching."

In November 2023, the ILO established a Global Coalition for Social Justice, to foster multilateral cooperation and accelerate progress toward the Sustainable Development Goals (SDGs). It wanted to champion social justice on a global scale, and in July 2024, the ICA joined the coalition as a partner.

Addressing injustice and economic inequality was a key driver behind the early development of cooperative movements across the world, and this activity is embedded in the values and principles that are the foundations of our movement from Democratic Member Control and Concern for Community to the values of equity, equality and There countless solidarity. are examples of cooperatives working in this area, from healthcare and food security, to land retention and addressing racism.

This year, the ILO will mark the occasion with five events held in different cities around the globe, bringing together high-level speakers from across the world of work to discuss how to put social justice at the centre of international, national and regional policy agendas. Cooperatives are invited to be part of this agenda to elevate knowledge and share experiences - particularly in this International Year of Cooperatives. Cooperatives are working towards building a better world, and ensuring social justice for all is a key part of making this happen.□

(Source : ICA Website)







Innovative Job Oriented Training, Refreshment Training and Leadership Skill Development for Cooperative Society Employees

Institutes of Cooperative Management and District Cooperative Unions, which are part of the Tamil Nadu Cooperative Union, jointly conducted innovative job-oriented training, refreshment training and leadership skill development for the employees of the respective district cooperative societies.



















March 21 2025 Theme

Forests and Food

The United Nations General Assembly proclaimed 21 March the International Day of Forests (IDF) in 2012. The Day celebrates and raises awareness of the importance of all types of forests. On each International Day of Forests, countries are



encouraged to undertake local, national and international efforts to organize activities involving forests and trees, such as tree planting campaigns. The theme for each International Day of Forests is chosen by the Collaborative Partnership on Forests.



A awareness program was conducted for students in observance of International Forest Day on 21 March 2025 at Athoor Cooperative Arts and Science College, in Dindigul district. This event was jointly organized by the Department of Chemistry and the Nehru Yuva Kendra, Dindigul. On the occasion, Tmt. Subashini, Principal, Thiru. R. Ganesan, Manager, Tmt. Gomathi, Nehru Yuva Kendra Coordinator, along with forest officers Thiru. Arumugam and Thiru. Devendran, were participated and distributed tree saplings to the students.



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

R. Muralidharan

(Contined from Previous month...)

(46) The case of the petitioner is that the Tamil Nadu State Transport Corporation Employees Co-operative Society Ltd., paid the EPF contribution with enormous delay and thereby the Employees Provident Fund Authority initiated proceedings under Ss. 7Q and 14-B of the Employees' Provident Funds and Miscellaneous Provisions Act. 1952 and imposed damages with interest. Challenging the said order, the 2nd respondent filed an appeal before the Appellate Tribunal. The Appellate Tribunal set aside the order passed by the EPF authority and remanded back the matter to the EPF Authority to assess the liability @ 17% (inclusive of interest). Challenging the same, writ petition is filed in the Regional Provident Fund Commissioner, Madurai vs. The Presiding Officer, Employees' Provident Fund Appellate Tribunal, New Delhi and another, W.P (MD) No.15022 of 2011dated 29.3.2021.

Due to financial crunch, the 2nd respondent society was not able to make contribution to the EPF Authority in time. The said delay was neither wilful nor wanton and that there was no mens rea on the part of the 2nd respondent in making the delayed payment. The Appellate Tribunal, after considering all the materials placed before it, had come to the conclusion to remand the matter back to the petitioner with the direction aforesaid.

The order passed by the Appellate Tribunal further reveals that the Tribunal after properly considering the issue, while coming to the conclusion that the petitioner is bound to pay interest under S. 7-Q of the Act, which is mandatory, but that the damages under S. 14-B of the Act is not mandatory, but only discretionary and in view of the discretionary nature of the levy of damages under S. 14-B of the Act, the 1st respondent, in exercise of its appellate powers, had fixed the maximum liability for payment @ 17% inclusive of interest, which cannot be stated to be an improper order. The Court is of the considered view that that order passed by the 1st respondent/Appellate Authority is just and reasonable and does

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



not warrant any interference at the hands of the Court. For the reasons above stated, the writ petition is devoid of merits and accordingly, the same is dismissed.

(47) The petitioner made an application seeking compassionate appointment. However, the request of the petitioner was rejected on the ground that the service of the petitioner's father was not regularised. Challenging the same, writ petition has been filed in M. Mathan vs. The Joint Registrar of Co-operative Societies, Madurai and others, W.P (MD) No.384 of 2019 dated 10.8.2021.

The learned Standing Counsel for Government would submit that considering the fact that the service of the petitioner's father was not regularised and also the decision of the Supreme Court in the case of State of Madhya Pradesh and others vs. Amit Shrivas, C.A. No. 8564 of 2015 dated 29.9.2020 wherein the Supreme Court distinguished the difference between a permanent employee and a regular employee, the 2nd respondent has rightly passed the impugned order. Hence, the impugned order does not warrant interference.

(48) The issue as to whether the respondents hold the authority to withhold the retirement benefits on the ground that the criminal proceedings based on the surcharge

proceedings are pending, is justifiable or not, has come up for consideration in A. Venkatachalam vs. *The Registrar of Cooperative Societies, Chennai and others, W.P.* No. 38109 of 2016 dated 26.7.2021.

categorically consistently held that such benefits are not a charity given by the employer, but is a right of the employee to receive them at the time of retirement. In one such decision rendered in the case of A. Sengodan Registrar of Cooperative vs. Societies reported in (2015) 6 MLJ 684, such a proposition was laid down. The aforesaid decision came to be affirmed by the Division Bench through an order dated 8.2.2019, passed in W.A.No.1466 of 2015.

As such, the reasoning adduced by the respondents in denying the petitioner of the gratuity and the provident fund amounts cannot be sustained. In the result, the impugned order passed by the 2nd respondent is quashed.

(49) Writ petition in P. Seetha vs. The Joint Registrar of Cooperative Societies, Virudhunagar and another, W.P. (MD) No.5882 of 2013 dated 10.8.2021 is filed seeking to quash the impugned order of the 1st respondent confirming the order of the 2nd respondent and to direct the respondents to reinstate the petitioner with back wages and all monetary and attendant benefits.



The enquiry against the petitioner is in relation to grave charges against the petitioner. More than a crore of rupees has been physically siphoned off from the 2nd respondent society during the petitioner's tenure. Misappropriation of such amount with reference to the period is also specified in the charges. The role of the petitioner, as Assistant Secretary, and the irregularities committed by her were also specifically mentioned in the charge memo. It is to be noted that the petitioner is the chief of staff of the society. It is not in dispute that the petitioner received the charge memo, but did not submit her explanation, even after issuance of few notices. In all the representations, the prime contention of the petitioner was that she should be paid subsistence allowance during the enquiry. Even though the petitioner wanted the enquiry report to be served on her before proceeding with the enquiry, the Court is unable to appreciate the contention of the petitioner. Even though an inquiry under

S. 81 of the Act was conducted and the report is available, failure to furnish the inquiry report in this case is not a serious irregularity.

When it was found that a huge amount was misappropriated by the petitioner, the 2nd respondent society is expected to proceed further by framing charges. The inquiry report, as such, was not relied upon by the respondents while framing charges against the When the petitioner petitioner. is charged for her omission and commission while holding the responsibility in the 2nd respondent society, the petitioner cannot sustain her contention purely on the ground that the inquiry report was not furnished to her. The enquiry officer is stated to have issued notices on several occasions to the petitioner. enquiry officer, in circumstances, has no other option but to proceed with the enquiry on the basis of materials available on record. The failure to participate in the enquiry by the petitioner leads to presume that the petitioner had no defence or explanation for the charges against her.

The Court, after going through the records, is fully satisfied that the petitioner was given a fair opportunity at every stage of departmental proceedings. the petitioner, who voluntarily abstained from participating in the enquiry for unknown reasons and having opted not to appear before the enquiry officer, it is not open to the petitioner to allege that she was not given proper opportunity. Even assuming that the documents were not furnished to the petitioner, unless the petitioner denying the charges participates in the enquiry to establish her case, she cannot expect the enquiry officer on his own to



supply all the documents, which are supplied by the management.

The Court is of the view that the enquiry proceedings were commenced and completed without giving any room for any irregularity or illegality. In view of the fact that findings of the enquiry officer are well grounded, the Court has no reason to differ from the enquiry officer, especially, when the petitioner did not participate in the enquiry. The 2nd respondent has applied his mind apart from considering all the materials and documents. The order of the 2nd respondent is supported by reasons and no perversity is pointed out in the order. Hence, the writ petition is dismissed.

(50) According to the petitioner in NN630 Kombukkaranendal Primary Co-operative Bank Agricultural vs. The Asst. P.F. Commissioner/ **Employees** Provident Fund Organization, Madurai and others, W.P.(MD) No.14242 of 2021 dated 17.8.2021, the 1st respondent has initiated action under Ss. 14B and 7O of the EPF Act for the belated payment of contribution and proposed damages amounting to Rs.4.47.193 and interest amount of Rs.2,33,277. At the time of personal hearing, the petitioner has submitted his explanation and asked for waiver of damages amount and interest. According to the petitioner, the delay is neither willful nor

The 1st respondent, wanton. without considering the same, confirmed the notice amount and damages the aforesaid ordered amount and the same was not communicated to the petitioner's society. The petitioner society seeks protection from the Court to restrain the respondents from proceeding to recover the amount from the 3rd respondent bank.

The petitioner wants to prefer an appeal before the Appellate Authority and no prejudice would be caused to the respondent in granting interim relief for the limited period and further to seek appropriate the Appellate remedy before Authority. In view of the above, the Court is inclined to grant interim protection to the petitioner society. Accordingly, the impugned order passed by the 2nd respondent under S. 8F of the Employees' Provident Funds and Miscellaneous Provisions Act shall be kept abeyance. In the meantime, It is for the petitioner to work out his remedy before the Appellate Authority.

filed (51) Writ Petition is 7.-322 Management, Thirubuvanam Silk Handloom Cooperative Production Weavers and Sales Society Limited vs. The Deputy Commissioner of Labour, Thiruchirappalli and others, W.P. (MD) No.10185 of 2013 dated 23.8.2021 to quash the impugned order passed by the 1st respondent



confirming the order passed by the 2nd respondent.

The 2nd respondent allowed the application and directed the management to pay a sum of Rs.3,77,689 towards payment of subsistence allowance for the period during which the 3rd respondent was placed under suspension. Thereafter, the petitioner preferred a statutory appeal before the 1st respondent, who is the Appellate Authority under the Tamil Nadu Payment Subsistence Allowance Act. 1981. After remitting the amount, which was directed to be paid to the 3rd respondent, the appeal was entertained but dismissed by the 1st respondent. Aggrieved by the order of 2nd respondent, as confirmed by the 1st respondent, the petitioner management has preferred the writ petition.

According to the petitioner the 3rd respondent submitted his explanation after two years from the date of charge memo. It is contended by the petitioner that the 3rd respondent is entitled to only 50% of subsistence allowance during the period of suspension. alleged by the petitioner that the 3rd respondent did not cooperate for the domestic enquiry. Completion of departmental proceedings was delayed only by the conduct of the 3rd respondent. Since the 3rd respondent was responsible for the delay in completing the

departmental proceedings, it is contended by petitioner that the impugned order of 1st respondent confirming the order of the 2nd respondent is unsustainable, they have not considered the provisions of S. 3 of Tamil Nadu Payment of Subsistence Allowance Act. The petitioner also pointed out that the respondents 1 and 2 did not consider the issue based on the admitted facts and materials. The petitioner also advanced an argument that the 3rd respondent, claiming subsistence allowance, has to plead and prove that he was not gainfully employed during the period of suspension and that he is not entitled to subsistence allowance in the present case in view of the specific stand taken by the petitioner management that the 3rd respondent was gainfully employed during the period of suspension.

The Court is fully convinced that the 3rd respondent is guilty of grave charge of misappropriation. The allegations against the 3rd respondent is that he had misappropriated nearly a sum of Rs. 9, 54, 419. The actual misappropriation was proved in the connected proceedings and punishment was also imposed. It is also admitted that the punishment of dismissal has become final, as no further revision or appeal is preferred by the 3rd respondent.



Since the word employee has been broadly defined, the contention of the petitioner that the 3rd respondent was working in a managerial cadre and that he is not entitled to subsistence allowance cannot be countenanced. Even according to the petitioner, the 3rd respondent was employed only a clerk. It is not demonstrated before the Court that the 3rd respondent was employed as an officer in a managerial cadre.

The only issue remaining is whether the 3rd respondent is entitled to the full subsistence allowance, as contemplated or only a fraction namely, 50%, as it was argued by the petitioner. Considering the scope of S. 3 of the Act, the Court is of the view that the employee is not entitled to subsistence allowance, as required under S. 3 of the Act, in case, the enquiry or criminal proceedings is prolonged beyond the period of 90 days for reasons directly attributed to the employer. In this case, the 3rd respondent is found to have committed serious irregularity by misappropriating a huge amount from the petitioner society. The petitioner at the earliest point of time did not initiate the departmental proceedings a hope that the amount could be reimbursed to the society. volume of money misappropriated by the 3rd respondent is also relevant and the Court, in a case of this nature, should also consider the interest of the cooperative society and its members.

In view of the conduct exhibited by 3rd respondent that he had caused loss to the tune of several lakhs and the money misappropriated by the 3rd respondent was three times more than the 3rd respondent's claim from the management, the 3rd respondent cannot be shown any indulgence. In the absence of any statutory provisions to protect the interest of the society, the Court can at least reduce the quantum by limiting the liability to 50% of the wages. Accordingly, the writ petition is partly allowed. The direction of the 1st respondent is modified by directing the petitioner to pay 50% of the wages for the entire period of suspension.

(52) Writ appeal in the Registrar of Cooperative Societies, Chennai and others vs. P. Ramamoorthy, W.A. No.1679 of 2021 dated 2.9.2021 is focused on the order of the learned single Judge dated 5.12.2019 passed in W.P.No.5728 of 2016.

The learned single Judge allowed the writ petition and directed the 2nd respondent therein to consider the writ petitioner's name for inclusion in the panel for the year 1994-1995, if he is otherwise eligible. During the course of hearing, the learned Government Advocate brought to the notice of the learned single Judge that as on the crucial date



i.e. 1.5.1995, only the criminal case was pending and no punishment on the departmental side was imposed on him and no action was initiated against him. That apart, he was acquitted from the criminal case by the Judicial Magistrate-I, Cuddalore. It is seen that, no appeal has been preferred by the Department challenging the order and hence, the order of the Judicial Magistrate-I, Cuddalore, has become final. In view of the foregoing, the Division Bench does not find any error in the order passed by the learned single Judge. Accordingly, the writ appeal stands dismissed.

(53) The 2nd respondent was conferred permanent status under S. 3 of the Tamil Nadu Industrial Establishments (Conferment Permanent Status to Workmen) Act, 1981 by the Inspector of Factories. Circle-2, Madurai. The was unsuccessfully challenged by the petitioner management and hence reached finality. Thereafter, the Government of Tamil Nadu by G.O. (D) No. 169, Animal Husbandry, Dairying and Fisheries (MP.2) Department dated 22.6.2010 in the exercise of powers conferred by S. 170(a) of the Act, exempted the petitioner from the provisions of Rule 149 of the Rules to the extent of relaxation for age in respect of the 2nd respondent to regularize his service as casual labour in the entry level post as on 12.3.2001 and monetary benefits from 28.9.2007. The primordial contention of the petitioner in the Management, Madurai District Cooperative Milk Producers' Union Ltd., vs. The Presiding Officer, Labour Court, Madurai and another, W.P. (MD) No. 2924 of 2012 dated 29.7.2021 challenging the impugned orders is that the Government had expressly regularized the services of the 2nd respondent in the entry level post as on 12.3.2001 and granted monetary benefits from 28. 9.2007.

It would assume significance that the Division Bench in R. Lakshmi vs. Chief Engineer (Personnel), Tamil Nadu Electricity Board, (2012) 6 MLJ 480 has highlighted the legal position that a workman, who had completed 480 days of continuous service in a period of 24 calendar months, would become automatically a permanent employee under the employer, even if the employer had not conferred him with the permanent status, or even if no direction was issued by the competent authority in that regard under the Permanent Status Act or the rules framed thereunder. However, the restriction mentioned in that order that such regularization was as on 12.3.2001 and monetary benefits had been extended from 28.9.2007, is inconsequential as it militates against the spirit of the provisions of the Permanent Status Act as explicated in the aforesaid



authoritative pronouncement of the Division Bench which holds the field. The result of the foregoing discussion is that there does not appear to be any infirmity in the impugned orders passed by the Labour Court, Madurai warranting interference by the Court.

(54) The Special Officer of the Management of Palani Agricultural Products

Cooperative Marketing Society Limited, has filed writ appeal in the Management of Palani Agricultural Products Co-operative Marketing Society Limited vs. The Deputy Commissioner of Labour, (Appellate Authority under the Tamil Nadu Shops and Establishment Act), Dindigul and another, W.A.No.179 of 2013 dated 13.8.2021 challenging the order passed by the learned single Judge in W.P.No.3144 of 2002, dated 5.6.2012, confirming the order passed by the 1st respondent/ Deputy Commissioner the Labour setting aside the order of the from service passed termination respondentagainst the 2nd workman.

The 2nd respondent was appointed as salesman in February 1999, and he worked in the appellant society till December 1999. Though work was extracted from him, after giving artificial break in service, he was again allowed to work from January 2000 till he

was orally terminated on 2.1.2001. Thereafter, he approached appellate authority/1st respondent herein by filing an appeal under S. 41(2) of the Tamil Nadu Shops and Establishments Act. The 1st respondent, after finding that the 2nd respondent-workman was orally terminated by getting his mere signature in the register sans written order of termination and also finding that there was no misconduct warranting termination of his service, has rightly come to the conclusion that the 2nd respondent was terminated from services without complying with the provisions of the labour Moreover, G.O. Ms. No.86, Cooperation, Food and Consumer Protection Department, dated 12.3.2001, prescribes that persons who are appointed after 8.7.1980 are eligible to be regularized in the service. Thus, the impugned order passed by the learned single Judge by rightly appreciating the above said factual aspects holds good.

If a workman is retrenched by an oral order or if he is asked not to come for duty, then the employer is required to adduce tangible and substantive evidence to prove compliance with clauses (a) and (b) of S. 25-F of the ID Act. The writ appeal stood dismissed.

(55) According to the petitioner society, the 2nd respondent has filed W.P. (MD) No.11147 of 2017 to



disburse an amount of Rs.1,19,292 towards the salary for 57 days by implementing the order of the 1st respondent dated 23.9.2016, wherein the 1st respondent directed the petitioner society to provide salary to the 2nd respondent, as the 2nd respondent served in the foreign employment of the petitioner society. The Court, by order dated 12.3.2021, disposed the said writ petition by directing the 3rd respondent therein to implement the order of the 1st respondent dated 23.9.2016. Now the petitioner has filed writ petition challenging the order of the 1st respondent dated 23.9.2016 in the Management vs. The Joint Registrar of

Co-operative Societies, Virudhunagar and another, W.P (MD) No.16995 of 2021dated 21.9.2021.

The petitioner would submit that the 1st respondent without testing the veracity of the attendance register, wherein the absence of the petitioner has clearly been, has passed the impugned order. The 1st respondent submitted that the writ petition is not maintainable as the petitioner society has challenged the impugned order, after a lapse of five years. The petitioner society has not explained the reasons for the inordinate delay in challenging the impugned order passed by the 1st respondent. Therefore, the writ petition is liable to be dismissed on the ground of delay and laches.

(56) The legality of the decision of the learned single Judge in W.P.No.17064 of 2019 dated 25.7.2019 was challenged before the Division Bench in the Management, V.T.742 Tiruvannamalai District Consumer Cooperative Wholesale Stores Ltd., vs. R. Dhayalan and another, W.A.No.1395 of 2021 dated 25.8.2021.

The writ Court had allowed the writ petition, placing reliance on the judgment of the Full Bench of the Court in S. Andiyannan vs. The Joint Registrar of Cooperative Societies, Madurai and another, 2015-3-L.W.513 : 2015 Writ L.R. 755, wherein, it was specifically held that once employee an of the society reaches the age of superannuation, no disciplinary action could be initiated or continued against him beyond the date of his retirement. According to the appellant the surcharge proceedings against the writ petitioner has reached finality, wherein, it was ordered to recover Rs.65,65,071.28 from the 1st respondent. But the Full Bench judgment dealt with only the disciplinary proceedings, not the recovery proceedings. If the recovery proceedings are barred after the retirement of the person, then the society would incur huge loss. Therefore, till such recovery is being made, the writ petitioner may not be entitled for retiral benefits.

Even prior to the Full Bench



decision, a Division Bench of in W.A. No.1856 of 2012, vide the judgment dated 23.3.2011 (R. Murugesan vs. The Joint Registrar of Co-operative Societies, Thiruvannamalai) held that the

cooperative employee be kept under suspension beyond the date of superannuation, in the absence of any provision under the Act or bye-laws of the society. In the instant case, the surcharge proceedings had concluded, as no appeal was filed by the employee and it has reached finality. It is the argument of the appellant that if the 1st respondent/employee is allowed to retire, it will be difficult for the society to recover the amount from him, as the retiral benefits have to be disbursed to him. As the employee is entitled for the retiral benefits after his retirement and even the gratuity of an employee cannot be treated as a charge and it is for the service rendered by him. Therefore, the statutes are conscious of the fact that the provident fund and the gratuity fund cannot be attached or be subject to any other process of any court or other authority, which is made clear under Ss. 78 and 79 of the Act.

It is pertinent to state that S. 87 of the Act which deals with the surcharge proceedings itself provides for recovery of the quantified amount from the employee by invoking the Tamil Nadu Revenue Recovery Act, 1864 treating the same as an

arrear of land revenue. Therefore, there is no merit in the argument of the appellant stating that if the retirement benefits are disbursed to the respondent, it would be difficult for them to recover the amount. With the above observations, confirming the impugned order of the learned single Judge, the writ appeal is disposed of.

(57) The 1st respondent has initiated action under S. 14B and 7O of the EPF Act to conduct hearing for the belated payment of EPF contribution. During the personal hearing, the petitioner has paid the interest amount totalling Rs.6,25,423 and requested waiver of damages to the tune Rs.10,28,267. However, the respondent confirmed the notice amount and ordered payment of Rs.10,28,267 as damages. Aggrieved by the said order, the petitioner filed an appeal before the Central Government Industrial Tribunal cum EPF Appellate Tribunal, New Delhi. The said appeal is said to be pending.

In the meanwhile, the 2nd respondent has issued the impugned order under S. 8(F) of the EPF Act to recover the amount by attaching the bank transactions of the 3rd respondent. According to the petitioner, this will lead to total confiscation of the amount lying in the bank and that the society will have no



money to grant agricultural loans. Aggrieved by the said order, writ petition has been filed in NN 555, Thanjakoor Primary Agricultural Co-operative Bank vs. The Asst. P.F Commissioner/ Employees Provident Fund Organization, Madurai and others, W.P. (MD) No. 14272 of 2021 dated 31.8.2021.

The appeal filed by the petitioner is pending before the said Appellate Tribunal. Therefore, the Court cannot entertain this writ petition in view of the pendency of the appeal before the Appellate Tribunal. The petitioner has approached the Court, when a remedy is available before the Appellate Tribunal, which is not maintainable. Consequently, the writ petition is dismissed.

(58) Writ petition in A.I. Arul vs. The Registrar of Cooperative Societies, Chennai and another, W.P. (MD). No.709 of 2014 dated 27.10.2014is filed for direction to the 2nd respondent to settle a sum of Rs.1.76.476 towards medical reimbursement and balance salary of Rs.11,575 with interest thereof. circular as per the Na.Ka.No.11759/97.98/E2 dated 27.6.1998. Though the petitioner has made a claim towards medical reimbursement and balance of salary, the 2nd respondent submitted that the withholding of salary was pursuant to an order passed for recovery, which was never challenged by the petitioner.

The 2nd respondent has framed regulations relating to medical reimbursement to its employees subject to bye-law No.44 of the bank. As per the regulations, it is stated that the respondents are liable to provide medical reimbursement to employees only from and out of the Employees Reserve Fund created from the net profit of the bank or general funds of the bank. Since the bank is continuously incurring loss, there is no scope for disbursing medical reimbursement to the petitioner. The 2nd respondent has specifically pleaded in this case that no one was given medical reimbursement as the respondent bank was unable to show any net profit.

The Court finds no material available to show that the respondent bank has disbursed or settled the medical reimbursement in the case of any other employee of the 2nd respondent. In view of the above discussion, the writ petition is dismissed.

(To be continued....)

The views expressed in the articles published in this magazine are not that of the Tamilnadu Cooperative Union

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