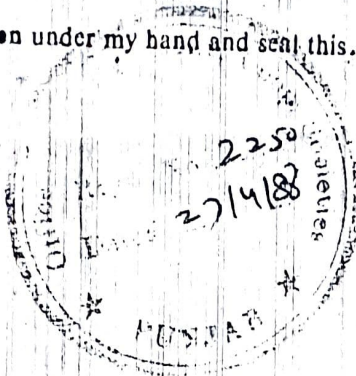


IN THE OFFICE OF THE REGISTRAR CO-OPERATIVE SOCIETIES PUNJAB

I hereby certify that pursuant to the provision of the Punjab Co-operative Societies Act 25 of 1961 The Bhatinda Housing Complex Co-operative House Building Society at Dabwali, R/o 2 Bhatinda Post Office Bhatinda Tehsil Bhatinda District Bhatinda has this day been registered at No 2250

Given under my hand and seal this 27th day of April, 1988

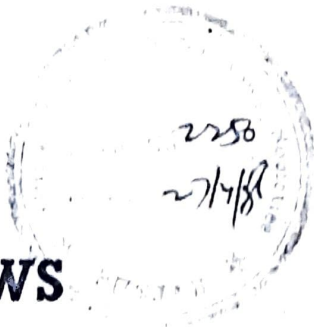


Shinder Man
 (Shinder Man)
 Assistant Registrar, Co-operative Societies, Bhatinda exercising the powers of Registrar, Co-operative Societies, Punjab, Chandigarh.

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4-3-2002
 5-3-2002
 13-3-2002
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Shinder Man
 Assistant Registrar, Co-operative Societies, Bhatinda



BYE-LAWS

OF

The ^{Bathinda} Housing ~~Complex~~ Cooperative House Building Society Ltd. ^{Dalwadi} ~~Dalwadi~~ ^{Road Bathinda} ~~Dalwadi~~

NAME, ADDRESS AND AREA OF OPERATION

1. The Society shall be called the ^{Bathinda Housing Complex} ~~Dalwadi~~ Co-operative House Building Society Ltd. It shall be referred to here in-after in these bye-laws as the society.

2. The registered address of the Society shall be the ^{Bathinda Housing Complex} ~~Dalwadi~~ Cooperative House Building Society Limited ^{Dalwadi} ~~Dalwadi~~ Post Office ^{Bathinda} ~~Dalwadi~~ Tehsil ^{Bathinda} ~~Dalwadi~~ District ^{Bathinda} ~~Dalwadi~~ ^{Road Bathinda} ~~Dalwadi~~

3. The area of the society shall be ^{Dalwadi Road upto Municipal Limit.} ~~Dalwadi~~

3-A. Definitions.

- (i) "Act" means the Panjab Cooperative Societies Act, 1961.
- (ii) "Rules" means the Panjab Cooperative Societies Rules, 1963.
- (iii) "Registrar" means the Registrar Cooperative Societies Panjab.
- (iv) "Housefed" means the Panjab state federation of Cooperative House Building Societies Ltd.
- (v) "Committee" means the Committee of the society.

OBJECTS

4. The objects of the society shall be :-
- (i) To purchase, take on long lease or acquire by exchange or otherwise land for construction of houses or housing colonies.
 - (ii) To construct, hire or acquire buildings for the individual and collective benefit of the members.
 - (iii) To sell or to exchange house sites with members, rent out or lease buildings for common use, surrender or accept surrender of houses or house sites.
 - (iv) To purchase and sell to members requisite material for construction and repair of houses.
 - (v) To establish and carry sanitary, social, educational and recreational activities for the benefit of the members.
 - (vi) To raise funds, and to give loans to members for the construction of houses by themselves or on their behalf.
 - (vii) To prescribe house plans.
 - (viii) To undertake measures to spread knowledge cooperative principles and practices.

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ਕੁਲਾਇਲ

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 ਕਲ ਰਿਜਾਰ ਕਰਨ ਦੀ ਮਿਤੀ 5-3-2002
 ਕਲ ਨਵੀਨ ਕ-੪੪
 ਕਲ ਦੇਨ ਦੀ ਮਿਤੀ 1-3-2002
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ਮੁਖਿਯਕ
 ਸੰਸਦੀ ਸਕੱਤਰ
 ਪੰਜਾਬੀ ਸਕੱਤਰ ਕਮਿਟੀ

(ix) To undertake such other activities as are conducive to the attainment of the above objects.

5. Subject to the provisions be eligible for admission as a member of the Society, if he is:

- (i) over 18 years of age and of sound mind ;
- (ii) ordinary resident in the Punjab ;
- (iii) of good character ;
- (iv) intends to build a house for his own use in the area of operation of the Society.

6. No individual shall be eligible for admission as a member of the Society, if :—

- (i) he has applied for bankruptcy ; or
- (ii) he has been declared as an insolvent ; or
- (iii) he has been sentenced for any offence involving, dishonesty or moral turpitude within 5 years preceding the date of his admission as a member.

7. After registration of the society the President of the Committee shall be competent to admit new member of the society subject to the approval of an authority a may be prescribed by the Registrar cooperative Societies Punjab. Final approval of such member shall be obtained from the committee in its meeting. If the Committee refuses to admit a person, it shall record its reasons for such refusal and communicate them to the person concerned. Any person who has been refused admission, shall have the right of an appeal to the Registrar within 60 days of the date of communication of refusal.

8. No member shall be admitted during 15 days preceding the date fixed for general body meeting of the Society at which office bearers are to be elected.

9. Every member on admission shall sign his name or make his thumb mark in the register of members and shall pay an admission fee of Re. 10/-.

10. (i) Every member of the Society shall nominate a person to whom his share or interest or such sums out of share or interest as may be specified by the members shall, on the death of the member, be transferred or paid as laid down in these byelaws.

(ii) Such nomination may, from time to time, be revoked or modified by the member.

(iii) The number of persons who may be nominated by a member shall not exceed the number of shares hold by the member.

(iv) When a member of the Society nominate more than one persons he shall, as far as Practicable, specify the amount Paid or transferred to each nominee in the terms of whole shares and the interest accruing thereon.

(v) The record of nomination shall be kept by the society in such manner as may be laid down by the Registrar from time to time.

(vi) The value of the share or interest transferred or paid to a nominee or nominees shall be determined on the basis of the actually paid by the member to acquire such share or sum interest.

11. (a) A member may be expelled for one or more of the following reasons :—

- (i) ceasing to posses qualification laid down in bye law No. 5.
- (ii) failure to pay the share money or amounts due from him to the Society.
- (iii) conviction of a criminal offence involving dishonesty or moral turpitude.
- (iv) applicant for bankruptcy.
- (v) an action which may be held by the general body to be dishonest or contrary to the interest reputation and stand objects of the Society, including misapplying a loan.

(b) No member shall be expelled except by a resolution passed by two-thirds majority in the general meeting at which not less than half the members are present and voting. The members so expelled shall have the right to appeal to the Registrar against the decision of the general body within one month of the date of such decision.

12. A person shall cease to be a member of the society in one or more of the following circumstances :—

- (i) Death.
- (ii) Ceasing to hold at least one share.

(ix) To undertake such other activities as are conducive to the attainment of the above objects.

5. Subject to the provisions be eligible for admission as a member of the Society, if he is,

- (i) over 18 years of age and of sound mind ;
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- (iv) intends to build a house for his own use in the area of operation of the Society.

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- (ii) he has been declared as an insolvent ; or
- (iii) he has been sentenced for any offence involving, dishonesty or moral turpitude within 5 years preceding the date of his admission as a member.

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9. Every member on admission shall sign his name or make his thumb mark in the register of members and shall pay an admission fee of Re. 10/-.

10. (i) Every member of the Society shall nominate a person to whom his share or interest or such sums out of share or interest as may be split up by the members shall, on the death of the member, be transferred or paid as laid down in these byelaws.

(ii) Such nomination may, from time to time, be revoked or modified by the member.

(iii) The number of persons who may be nominated by a member shall not exceed the number of shares hold by the member.

(iv) When a member of the Society nominate more than one persons he shall, as far as Practicable, specify the amount Paid or transferred to each nominee in the terms of whole shares and the interest accruing thereon.

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- (iii) conviction of a criminal offence involving dishonesty or moral turpitude.
- (iv) applicant for bankruptcy.
- (v) an action which may be held by the general body to be dishonest or contrary to the interest reputation and stand objects of the Society, including misapplying a loan.

(b) No member shall be expelled except by a resolution passed by two-thirds majority in the general meeting at which not less than half the members are present and voting. The members so expelled shall have the right to appeal to the Registrar against the decision of the general body within one month of the date of such decision.

12. A person shall cease to be a member of the society in one or more of the following circumstances :—

- (i) Death.
- (ii) Ceasing to hold at least one share.

- (iii) Withdrawal in accordance with the procedure laid down in bye-law 18 of these bye-laws.
- (iv) Permanent insanity.
- (v) Declaration of bankruptcy.
- (vi) Declaration of ceasure shall be made by the Assistant Registrar Co-operative Societies concerned after making inquiry.

LIABILITY

13. The liability of a member for deficit in the assets of Society in the event of its being wound up, shall be limited to five times the value of the share capital subscribed by him.

FUNDS

14. The society may raise funds by :-

- (i) issuing of shares of the value of Rs. 100/- each ;
- (ii) acceptance of deposits from members ;
- (iii) raising of loans ;
- (iv) accumulation of profits ;
- (v) Reserve and other funds ;
- (vi) Grants and subsidies.

15. Each member shall take at least one share of the value of Rs. 100/- at the time of admission, payable in lumpsum, cooperative.

16. No member shall hold share of which the nominal value exceeds Rs. 10,000/- or 1/5th of the total share capital actually subscribed whichever is less. If any member by inheritance or otherwise becomes possessed of more than the maximum holding permitted by this rule, the Managing Committee shall sell the excess number or to buy them on behalf of the Society and to hold the proceeds at his disposal.

17. If the payment due on account of shares remains unpaid for more than 3 months, the Managing Committee may declare such share forfeited together with all payment made thereon and the rights of membership attaching to those shares shall thereupon be extinguished. The Committee may allow such shares to be restored provided :-

- (i) that all arrears together with such interest as the Committee may demand are paid up ; and

- (ii) that such payment is made within three months of the date of forfeiture.

18. No member of the Society shall ordinarily be permitted to seek withdrawal or refund of his share. But the managing Committee of the Society may, after creating share transfer fund out of the net profits of the Society, allow withdrawal of shares provided that such withdrawal shall not at any time, exceed 5% of the aggregate paid up shares capital of the Society, excluding Government contribution if any as it stood on the 30th June of the preceding year.

19. The value of shares transferred shall in no case be more than the sum received by the Society in payment thereof.

Maximum Credit Limit

20. The maximum credit limit of the Society shall be fixed by the general body in accordance with the instructions laid down by the Registrar from time to time. The limit thus fixed shall be subject to the approval of the Distt. Assistant Registrar, who may, at any time reduce it.

General Body

21. All the members of the Society on a given date shall meet constitute the general body of the Society.

22. The general body of the members of the Society shall meet from time to time and at least once a year. A meeting of the general body shall be convened by the Secretary of the Society under the direction of the Managing Committee. A general meeting shall also be convened, if the requisition for such a meeting signed by not less than one fifth of the total members, is received by the Managing Committee. If on the receipt of the requisition the Managing Committee fails within 30 day's time to convene the general meeting the signatories to the requisition may refer the matter to the Registrar who may, if he thinks fit, summon the general meeting. The Registrar, may on his own motion, at any time, summon a general meeting of the society.

23. At least a fifteen days clear notice specifying to date, place, time and agenda of the General meeting shall be given :-

(a) by affixing a copy of the notice at the office of the co-operative Society.

(b) (i) by circulation of the notice book and getting the signature of the members on it ; or

(ii) by sending the notice to the members by post under postal certificate ; or

(iii) by beat or drum in the area of operation of the Co-op. Society provided that the area of operation consists of one village only.

The quorum for the meeting shall be one-fifth of the total number of members or 500 whichever is less. If at the hour fixed for a general meeting the quorum is not forthcoming, the Chairman of the meeting shall if the meeting has been called on the requisition of the members, adjourn it and no further general meeting shall be convened on the strength of the requisition. If the general meeting is convened otherwise than on requisition, the chairman shall postpone the meeting to a further date. A fresh notice for the subsequent general meeting shall be given to all members. The business at the subsequent meeting may be transacted with the member of members present.

24. The president or in his absence the Vice President shall preside over the meeting of the general body. When both of them are absent, the members present shall elect a Chairman for the meeting.

25. Every member of the general body shall have one vote. Voting by proxies shall not be allowed at the General body. Unless otherwise provided in these by-laws, all questions, shall be decided by a majority of votes of the members present. When the votes are equal, the Chairman of the general body shall have a casting vote.

26. Unless otherwise provided in these by-laws the ultimate authority in all matters relating to the administration of the society shall vest in the general body.

27. Without prejudice the general provision of the preceding by-laws, the general body shall have the following power and duties :—

(i) The election of the elected members of the Managing Committee.

(ii) The consideration of the annual report of the Society, its audited balance sheet and profit and loss account and the inspection notes.

(iii) Disposal of profits.

(iv) The fixation of the maximum credit limit of the Society consistent with these by-laws subject to the approval of the Registrar.

(v) The fixing of maximum credit for each member provided that such limit shall not be more than that laid down in the Registrar's instructions, this limit may be exceeded with the special sanction of the Registrar in each case.

(vi) Amendment of by-laws as per law and rules.

(vii) Sanction of the plan of construction of house in common use of the society, and of general lay out of the housing plans and streets, roads and drains.

(viii) To sanction contribution and levies of members for common services rendered by the Society.

28. Each member present shall be entitled to exercise one vote only. In case of equal votes the President shall have a casting vote.

29. All business discussed or decided at a general meeting shall be recorded in a proceeding book which shall be signed by the Chairman of the meeting.

MANAGING COMMITTEE

30. The Managing Committee shall consist of not more than seven members of the Society.

30-A. The 1st Managing Committee should be nominated by the Registrar Co-operative Societies, Panjab.

31. No person shall be eligible for election as a member of the Managing Committee of the Society if he :—

(a) is below 21 years of age ; or

(b) is a paid employee of the Society or the financing Bank or

(c) is convicted of any offence involving dishonesty or moral turpitude and a period of 5 years has not elapsed since his conviction or

(d) has applied for insolvency or is declared insolvent ; or

(e) is of unsound mind ; or

(f) is in default in the payment of the sum due to this or any other Co-operative Society for a period exceeding three months from the date on which the payment fell due ; or

(g) holds any office of profit under the Society or recovered any honorarium ; or

(h) is interested directly in any contract with the Society in any sale or purchase made by the Society privately or in auction.

32. The committee shall be elected in the manner laid down in the Act, the Rules and the instruction issued by the Registrar in this regard from time to time. The Committee shall hold office for 3 years. A interim vacancy caused by resignation or otherwise shall be filled by re-election for the un-expired period of the term of the Committee.

33. A member of the committee shall cease to hold office if he :—

- (i) ceases to be a share holder of the Society ; or
- (ii) applies for insolvency or is declared insolvent ; or
- (iii) is convicted of any offence involving dishonesty or moral turpitude ; or
- (iv) holds any office of profit under the Society or received any honorarium from the Society ; or
- (v) resigns and this resignation is accepted by the Committee ; or
- (vi) absents himself from three consecutive meetings of the Managing Committee ; or
- (vii) defaults in the payments of his sums due to this or any other Co-operative society for a period exceeding 3 months from the date on which the payment fell due ; or
- (viii) becomes a paid employee of the Society or of the financing bank ; or
- (ix) acquires an interest directly or indirectly in any contract with the Society or in any sale or purchase made by the Society privately or in auction.

Note :—A member of Managing Committee shall be ceased through a declaration made by the Registrar in this behalf issued after satisfying himself that the member is liable to be ceased under the bye-law, the Act and the Rules and after giving the member concerned due opportunity to explain his position.

34. The members of the Managing Committee shall elect from amongst themselves the President and the Vice President, whose term shall be co-terminus with the term of the Committee.

35. Meeting of the Managing Committee shall be held when necessary. One third of the total members shall form a quorum. The President or the Vice President or in his absence, a member elected by those present in a meeting for the purpose shall preside. Unless otherwise provided in these bye-laws, all questions shall be decided by a simple majority of votes. Each member shall have one vote. In case of equality of votes the Chairman shall have a casting vote.

36. The Managing Committee shall exercise all the powers and discharge all the duties of the Society except those reserved for general body subject to any regulations or restrictions duly laid down by the Society in general meeting or in the bye-laws. In particular, the Managing Committee shall have the following powers and duties :—

- (i) To observe in all their transactions, the Act, the notified rules and the bye-laws.
- (ii) To maintain true and accurate accounts of all money received and expended and all stock bought and sold.
- (iii) To keep a true account of the assets and liabilities of the Society.
- (iv) To keep a register of members correct and upto-date.
- (v) To prepare and lay before the annual general meeting a profit and loss account and audited balance sheet.
- (vi) To examine the account, sanction contingent expenditure and supervise the maintenance of the prescribed registers.
- (vii) To consider inspection notes of the Registrar and his staff and the audit notes of Chief Auditor and his staff and to take necessary action.
- (viii) To elect new members, to issue new and transfer old shares.
- (ix) To arrange for the recovery of shares, instalments and interest on overdues.
- (x) To give directions to Secretary to summon general meetings in accordance with these bye-laws.
- (xi) To contract loans subject to any restrictions imposed by the

(g) holds any office of profit under the Society or recovered any honorarium ; or

(h) is interested directly in any contract with the Society in any sale or purchase made by the Society privately or in auction.

32. The committee shall be elected in the manner laid down in the Act, the Rules and the instruction issued by the Registrar in this regard from time to time. The Committee shall hold office for 3 years. A interim vacancy caused by resignation or otherwise shall be filled by re-election for the un-expired period of the term of the Committee.

33. A member of the committee shall cease to hold office if he :—

- (i) ceases to be a share holder of the Society ; or
- (ii) applies for insolvency or is declared insolvent ; or
- (iii) is convicted of any offence involving dishonesty or moral turpitude ; or
- (iv) holds any office of profit under the Society or received any honorarium from the Society ; or
- (v) resigns and this resignation is accepted by the Committee ; or
- (vi) absents himself from three consecutive meetings of the Managing Committee ; or
- (vii) defaults in the payments of his sums due to this or any other Co-operative society for a period exceeding 3 months from the date on which the payment fell due ; or
- (viii) becomes a paid employee of the Society or of the financing bank ; or
- (ix) acquires an interest directly or indirectly in any contract with the Society or in any sale or purchase made by the Society privately or in auction.

Note :—A member of Managing Committee shall be ceased through a declaration made by the Registrar in this behalf issued after satisfying himself that the member is liable to be ceased under the bye-law, the Act and the Rules and after giving the member concerned due opportunity to explain his position.

34. The members of the Managing Committee shall elect from amongst themselves the President and the Vice President, whose term shall be co-terminus with the term of the Committee.

35. Meeting of the Managing Committee shall be held when necessary. One third of the total members shall form a quorum. The President or the Vice President or in his absence, a member elected by those present in a meeting for the purpose shall preside. Unless otherwise provided in these bye-laws, all questions shall be decided by a simple majority of votes. Each member shall have one vote. In case of equality of votes the Chairman shall have a casting vote.

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- (i) To observe in all their transactions, the Act, the notified rules and the bye-laws.
- (ii) To maintain true and accurate accounts of all money received and expended and all stock bought and sold.
- (iii) To keep a true account of the assets and liabilities of the Society.
- (iv) To keep a register of members correct and upto-date.
- (v) To prepare and lay before the annual general meeting a profit and loss account and audited balance sheet.
- (vi) To examine the account, sanction contingent expenditure and supervise the maintenance of the prescribed registers.
- (vii) To consider inspection notes of the Registrar and his staff and the audit notes of Chief Auditor and his staff and to take necessary action.
- (viii) To elect new members, to issue new and transfer old shares.
- (ix) To arrange for the recovery of shares, instalments and interest on overdues.
- (x) To give directions to Secretary to summon general meetings in accordance with these bye-laws.
- (xi) To contravene subject to any restrictions imposed by the

- general body or by the Registrar.
- (xii) To decide the terms on and periods for which the loans are to be given, approve or reject the security, to arrange for the recovery of loans and interest and to sanction renewals when necessary.
- (xiii) To decide the terms on, the period for the rates of interest at which deposits are to be received and to arrange for the payment or return of deposits.
- (xiv) To watch that loans are applied to the approved purpose for which they are made.
- (xv) To assist in the inspection of the books by person authorised to see them.
- (xvi) To appoint, suspend, dismiss or punish employees subject to any conditions laid down by the Registrar from time to time and to take proper securities from as determined by the Registrar.
- (xvii) Through any member, or officer, or employee of the Society or any other person, specially authorised to institute, conducts defend, compromise, refer to arbitration or abandon legal proceedings by or against the society or committee or officers or employee concerning the affairs of the society.
- (xviii) To acquire on behalf of the society shares in other registered Co-operative Societies.
- (xix) To arrange for the safe Custody of books and appoint one of its members or one of the officers of the Societies resident in the village to take charge of all the registers and papers prescribed in these bye-laws and to send the original charge report on this behalf to the office of Assistant Registrar.
- (xx) To appoint one of the members of the Committee to take charge of all money received and generally to carry on duties of a treasurer in the absence of the treasurer. The person thus appointed shall hand over money thus received to the treasurer immediately on his return.
- (xxi) To accept or reject the resignation from the Committee member.
- (xxii) To invest the surplus fund of the Society in accordance with the Co-operative Societies Act or Rules framed thereunder.
- (xxiii) To purchase or acquire land by exchange, lease or otherwise for the construction of the houses.
- (xxiv) To sell, let out or lease house sites to members of the construction of the house,

- (xxv) To lay out roads and drains and arrange other utility services as water supply and electricity etc, subject to sanction of the general body.
- (xxvi) To purchase and sell material for construction and repair of houses.
- (xxvii) To assess contributions and impose levies for common services rendered by the Society subject to the confirmation of general body.
- (xxviii) To sanction house plan.
- (xxix) Generally to carry on the business of the Society.
37. It shall be competent of the Managing Committee to frame subsidiary rules for the conduct of the business of the Society consistent with these bye-laws. Such subsidiary rules shall be entered in the minute book of the society and shall take effect only after approval by the Registrar.
38. The Managing Committee may constitute an executive committee consisting of not more than 5 Managing Committee members and delegate to it such of its powers and function as it considers fit.
39. In the conduct of the affairs of the Society the members of Managing or Executive Committee shall exercise the prudence and diligence of ordinary men of business and shall be responsible for any loss sustained through acts contrary to the Law, the bye-laws, and the stated objects of the Society.
40. All business discussed or decided at a meeting of the Managing or Executive Committee shall be recorded in a proceeding book which shall be signed by the Chairman of the meeting and all members of the Committee present.

SECRETARY

41. The secretary of the society shall be appointed by the Housed, but he will work under the supervision and control of the committee of the society. The powers and duties of the secretary shall be.

- (i) To maintain correctly and upto date the prescribed papers and registers.
- (ii) To procure from borrowings the due execution of bonds with security when required under these bye-laws.
- (iii) To prepare all receipts, vouchers and documents required by rules or bye-laws or called for by the committee

- (iv) To sign on behalf of the society and to conduct its correspondence.
- (v) To summon and to attend general meetings.
- (vi) To record the proceedings of such meetings and have them duly signed.
- (vii) To prepare the annual statements and submit them to the Registrar within the time prescribed by him.
- (viii) To control the staff under him.
- (ix) To certify copies or entires in the books under Co-operative Societies Act.
- (x) To incur contingent expenditure within limits fixed by the Managing Committee.
- (xi) Generally to conduct the current business of the Society and perform all duties entrusted to him by the Committee.

TREASURER.

42. Treasurer shall be elected by the Managing Committee out of its members and he shall take charge of all money received by the Society from any source and shall take disbursement in accordance with the directions of the Committee. He shall sign the cash book in token of its correctness and produce the cash balance whenever called upon to do so by the President. Committee or Auditor or any office of Cooperative Department. The treasurer shall be required to furnish a cash security and tangible security as may be prescribed by the Registrar.

REGISTERS

43. The following books and papers shall be maintained :—
- (i) A register of members.
 - (ii) Cash book.
 - (iii) Ledger accounts for each member, depositor, creditor, Miscellaneous and contingent income and expenditure and purchase and sale of any goods etc.
 - (iv) Qistbandi.
 - (v) Proceeding Book.
 - (vi) Share list or register of shares.
 - (vii) A register of surcties.

- (viii) A register showing maximum credit of each member.
- (ix) A stock register.
- (x) A pass book for each member and depositer.
- (xi) Register for confirmation of Accounts.
- (xii) Any other register prescribed by the Registrar or required by the Society for its business.

44. The books of the Society shall be open to inspection to any interested in the funds of the Society except that no one shall be allowed to see the deposit account of any person without that person's consent in writing. Copies of bye-laws and the balance sheet shall be supplied free on demand to any member.

45. Construction of Houses.

(1) The construction of houses shall be undertaken by the members themselves, but if the members so desire, the Managing Committee may undertake construction at the expense and risk of the members. When the Managing Committee undertake construction of houses it shall require the member concerned to pay to the Society in advance the whole of estimated cost whether in lumpsum or in such instalment as the Managing Committee may require. If a building is to be constructed out of a loan or loans taken from the Society, the borrowers concerned shall execute the necessary bond or bonds and authorise the Managing committee to draw the money from the Society from time to time as work progresses.

(2) The construction of a building, for which a loan is given to a member shall be commenced within two months and completed within 15 months from the date of disbursement of the first instalment of loan. If any member fails to complete or completes the construction in its own hands and complete it, debiting the expenditure to the loan account of member concerned provided the member is unable to establish to the satisfaction of the managing Committee that the delay was due to circumstances beyond his control.

(3) The houses built by the members out of loan received from the Society shall be liable to periodical checking by the Managing Committee as to its construction valuation as may be determined by it.

No member shall alienate any house site bought or house constructed with the help of loan taken from the Society except to a member of the Society. Such alienations will be under conditions as may be laid down by Managing Committee.

47. Repair of building.

Every building shall, until the amount due their on to the Society its paid in full, be kept up on good repair by the owner. The Managing Committee shall have power to cause any repair by the owner. The Managing Committee shall have power to cause any repair to be carried out if they are of the opinion that for want of such repair the Society is likely to suffer loss and shall debit the amount to the loan account of the member concerned.

LOANS

48. Applications for loans shall be made to the Secretary. Such applications shall be sanctioned by the President of the Committee, but loan will be disbursed after obtaining the final sanction of the Managing Committee.

49. No loan shall be given except for the construction of new dwelling houses.

DISBURSEMENT OF LOANS

50. Loans granted for the construction of new houses shall be disbursed only in instalments as the work of construction progress. The second and subsequent instalment shall be given only after the Managing committee has satisfied itself that the instalment or instalments already drawn have been properly utilised, that the work actually done together with the value of the land brought upto date represents expenditure exceeding by atleast 25 percent of the actual amount already drawn from the loan sanctioned for the work.

51. Loan and cash credit shall be given only to members. No person shall claim a loan or cash credit as a matter of right. No loans shall be advanced to a member who is in arrears of his share instalment or is a persistent defaulter.

52. SECURITY FOR LOANS.

- (i) Loans shall be given on the security of the site or sites belonging to the borrower together with any building or other appurtenances thereon whether they exist at the time of the loan or/are constructed during the currency of the loan, where necessary the Managing Committee shall take additional security either in the form of personal sureties or other immovable property.
- (ii) Only the first mortgage of the house sites or house buildings shall constitute the security.
- (iii) Houses given in security shall be insured against fire for their full value. The insurance premium shall be paid by the borrower failing which the Society may pay and debit the amount to the concerned member.

53. REPAYMENT OF LOANS.

- (i) Every member who has taken a loan from the Society shall repay the amount together with the interest due thereon by equated monthly instalments. The monthly payments shall be paid on or before the 15th of the month succeeding that to which it relates. The maximum period of payment shall in no case exceed 20 years.
- (ii) It shall be open to the borrower to repay a large payment of whole loan borrowed from the Society at any time.

54. If a loan is not applied to the purpose for which it is borrowed, the Managing Committee shall be competent to recollect immediately. All loans shall be issued subject to the right of the Society to recall them without notice when any loss is apprehended through a weakening of the borrower's financial position.

55. The rates of interest on loans to be charged by the Society shall be fixed by the general body. Such rate or rates shall come to force after they are approved by the Registrar. The Registrar may, on his own motion direct the Society to vary its rate of interest and such direction shall be binding on the society.

66. With the previous approval of the Registrar the Society may have more than one rate of interest in respect of loans for particular objects, but no discrimination shall be exercised in the rate of interest for the loans advanced for the same purposes at the same time.

57. The Society may, with the prior approval of the Registrar fix. Penal rate of interest to be charged in respect of loans in whose repayment there is a default.

DISTRIBUTION OF PROFITS

58. The net profits of the Society as per audited balance sheet shall be distributed as follow :—

- (i) at least 10 percent shall be carried to the Reserve Fund.
- (ii) Such proportions, not exceeding 5 percent of the net profits as may be specified by the Registrar, shall be carried to the Co-operative Education Fund to be administered in accordance with the instructions from the Registrar issued from time to time.
- (iii) The remainder may be utilised for one or more of the following purposes.
 - (a) Distribution of dividend amongst members at the rate not exceeding 10 per cent per annum on the value of the shares actually paid up.
 - (b) Distribution of bonus to the employees of the Society not exceeding one month's salary.
 - (c) A sum not exceeding 5 percent of the net profits may be spent on any charitable purpose as defined in section 2 of the Charitable endowment Act, 1890 or to be allotted to Common Good Fund devoted to any of these purposes.
 - (d) Creation of a Bad Debt Fund Building Fund or any other fund required by the Society.
 - (iv) Any surplus may be credited to Reserve Fund, or carried to the profits of the next year.

59. It shall be competent for the Society to incur expenditure on such measurers as are conducive to the imparting of a knowledge of Co-operative Principals and practices. For this purpose, the Society shall contribute to Punjab Co-operative Union every year such amount as may be directed by the Registrar.

60. The Reserve Fund shall be indivisible and no member shall be entitled to claim a specific share in it, provided that in exceptional

circumstances with the prior approval of the Registrar of the Reserve Fund may be utilised in meeting losses.

AMENDMENT OF BYE LAWS

61. Subject to the provisions of the Act no amendment to these bylaws shall be carried out save in accordance with a resolution passed by a general body meeting of which due notice of the intention to discuss the amendment has been given :—

Provided further that model bye laws or amendments previously approved by the Registrar may be adopted by a simple majority at a general meeting with an ordinary quorum.

MISCELLANEOUS

62. The Society shall pay such audit fee as may be assessed from time to time by the authority competent to do so.

63. If the Society is indebted to a Co-operative Central Financing Institution, it shall be competent for a representative of the later to inspect the books and record of the Society and the Managing Committee of the Society shall arrange the production of books and record before such representative.

64. The Service of the member of the Managing Committee shall be honorary, but he may be paid travelling and daily allowance on a scale fixed by the Committee and approved by the Registrar.

65. Should any doubt arise with regard to the interpretation of any of these bylaws, the matter shall be referred to the Registrar whose decision shall be final.

66 (a) No person shall be employed by the Society unless he satisfies the qualifications that may be laid down by the Registrar from time to time.

(b) No person shall be employed by the Society without obtaining from him security in such form and according to such standards as may be laid down by the Registrar from time to time.

Registered Office of the Society
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67. ~~Not any dispute other~~ than a dispute regarding disciplinary action taken by the Society or its Managing Committee against a paid servant of the Society, including the constitution or business of the Society in the relevant provisions of the Punjab Co-operative Societies Act and the rules framed there under shall be disposed of in the manner provided in such an Act and the Rules.

68. The Society shall maintain such accounts and other records connected with accounts in such form or manner as may be directed by the authority competent to do so under the Co-operative Societies Act.

69. The Society shall prepare and submit returns and statements as the Registrar may from time to time specify.

70. The Society may, in the circumstances specified by the relevant provisions of the Co-operative Societies Act, be wound up and cancelled by the Registrar in accordance with the procedure laid down by such Act and the Rules framed thereunder.

71. In these byelaws, unless there is any thing repugnant to the context, the Registrar shall include an officer subordinate to him and authorised by him on this behalf.

(Faint text and signatures in Gurmukhi script, likely a stamp or official record)

We, the undersigned persons, have read and heard these bye-laws and made known to all interested persons and promise to abide by these bye-laws. We request to register these bye-laws.

Abjeet Singh SR
Pradeep Singh SR
Abjeet Singh
Pradeep Singh

Each of us that :-

1. These are the model bye-laws which are previously approved by the R.C.S. Pb.
2. These model bye-laws contain all these amendments which are previously approved by the R.C.S. Pb.
3. These bye-laws tally with each other and nothing is contrary against the former Rules.

Attest
 Inspector of Societies,
 Punjab
 Abjeet Singh SR
 Pradeep Singh SR

Dated 16/11/98

To

The President/Chairman,
Bathinda Cooperative Housing Complex
Cooperative House Building Society Ltd.,
Dabwali Road, Bathinda.

Subject: Grievances of the members/plot holders of the
Bathinda Cooperative Housing Complex Cooperative
House Building Society Ltd., Dabwali Road,
Bathinda.

This has reference to letter No. Housing/AH/133/
Housing Complex/5325 dated 4.6.98 and subsequent letter
No. 11907-08 dated 10.11.98 and to letter No. PA/RCS/SPL-3
dated 5.11.98 vide which the President/Chairman of the
Bathinda Cooperative Housing Complex Cooperative House
Building Society Ltd., Bathinda and Managing Director,
Housefed Punjab were called for a meeting in order to
redress the grievances of the members/plot holders of the
above society. Accordingly a meeting was held in which
President/Chairman of the above society Sh. Z.S. Sidhu,
Sh. S.S. Brar, member of the Managing Committee and
Sh. Vijay Kant Singla, member Managing Committee of the
above society, Managing Director Housefed and Superintending
Engineer, Housefed participated. After detailed
deliberations it has been decided that:-

- i) the offer of possession which was given on
15.4.95 is extended to 15.4.96. Consequently the
interest is now to be charged w.e.f. 15.4.96 and
the interest charged from the allottees from
15.4.95 to 15.4.96 on the remaining principal
amount will be refunded or adjusted against
payment if any due from the allottee on the
request of the individual allottee who so ever
has paid the same.
- ii) the interest is to be compounded six monthly
w.e.f. 15.4.96 and interest if paid in excess
by any allottee will be refunded on his request.
- iii) every allottee can take the possession of his
plot without paying any watch and ward

charges upto 31.12.98. Thereafter every allottee who has not taken the possession before this date will be required to pay watch and ward charges @ ₹ 1000/- per month from 1.1.99 to 31.12.99. The watch and ward charges in case of such allottees who do not take possession even by 31.12.99 will be enhanced to ₹ 2000/- per month w.e.f. 1.1.2000 to 31.12.2000 which shall be payable to the society. Thereafter the plot of such member/allottee will be resumed by the Housefed and the amount deposited by the member till then will stand forfeited in favour of the Housefed.

- iv) Those allottees who do not construct their houses by 31.12.99 will be required to pay non-construction fee @ ₹ 500/- (Rupees fifty) per sq.yds from 1.1.2000 to 31.12.2000. This fee will be collected by the society from the concerned member. The levy of non-construction fee or increasing its quantum will be reviewed by the society, if necessary, after 31.12.2000.
- v) Every allottee shall have to pay transfer fee @ ₹ 40/- per sq.yard which will be equally shared by the society and Housefed. Every individual whosoever intends to transfer his plot shall have to apply through the society and have to pay 50% of the transfer fee to the society and the remaining 50% shall be remitted by him alongwith the application to be forwarded by the society to the Housefed.
- vi) In order to facilitate the working of the above society one of the shops (bigger) in the complex shall be given at a notional rent of ₹ 100/- per month to society for running its office.
- vii) The trees which were to be disposed of shall now be disposed of by the Managing Committee of the above society and the amount so earned will be utilised by the society for plantation of ornamental trees in the complex.
- viii) Some of the share money has already been transferred to the society and the remaining

shall be transferred within three months to the society.

- ix) Water/Sewerage connections will be given by the society to each allottee after collecting Rs 1000/- per connection. Any other decision in this regard may be taken by the managing Committee of the society as and when felt necessary.
- x) Every allottee before obtaining approval from competent authority in PUDA regarding building plans of the house will be required to route the same through the society which may decide to levy any service charges as per decision by the Managing Committee of the society.
- xi) No objection certificate (including possession) to be given by the Housefed will be issued only after due recommendation is obtained by the allottee from the society.
- xii) The present maintenance of the complex which is being undertaken by the Housefed will be undertaken by the managing committee of the society w.e.f. 1.1.1999 and the expenditure involved in this maintenance including electricity, water and sewerage charges etc. will be shared on 90:10 basis by the Housefed and the society from 1.1.1999 to 31.12.99 and on 80:20 basis from 1.1.2000 to 31.12.2000.
Thereafter the entire maintenance will be undertaken by the society at its own level and cost for which the managing committee of the society may decide to levy any service charges on the allottees. The claim of the society regarding maintenance will be sent to the Housefed every month after passing a resolution to this effect by the Managing Committee of the society and the Housefed shall make payment of the same within three working days from the receipt of the resolution in Head Office. The Managing Committee of the society will ensure to make suitable arrangements well before 31.12.1998 to undertake the maintenance

work of the complex w.e.f. 1.1.1999. As major portion of the expenditure to be incurred on maintenance is to be borne by the Housefed, therefore nominee of the Managing Director Housefed will be associated by the Managing Committee of the society while finalising the allotment of maintenance work. In any case this maintenance expenditure shall not exceed the current level of expenditure.

xiii) the work relating to construction of footpaths shall be undertaken by the Housefed at its own cost on request from Managing Committee of the society.


✓ xiv) the repair, if any, shall be carried out by the Housefed at its cost in consultation with the Chairman of the Managing Committee of the society for which the Superintending Engineer, Housefed shall visit the site.

xv) the Managing Committee of the society will pass a resolution to take possession of the complex and shall also intimate the date, time and name of the authorised representative within 10 days for taking over the possession of the complex well before 31.12.1998.

✓ xvi) the Managing Committee of the society will adopt and accept all the above decisions for its faithful implementation by passing a resolution to this effect and submit a copy of the same to the office of Registrar, Cooperative Societies Punjab, Managing Director Housefed and Deputy Registrar, Cooperative Societies, Bathinda within ten days from the date of issue of this letter. All these decisions shall become operative only after the passing and receipt of this resolution in the office of the Registrar, Cooperative Societies Punjab, Managing Director, Housefed Punjab and Deputy Registrar, Cooperative Societies, Bathinda. In case of any doubt relating to

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any of above decision, the decision given by the Registrar, Cooperative Societies Punjab will be binding on both the parties.



Registrar,
Cooperative Societies Punjab,
Chandigarh.

Endst.No. ^{House} ~~Regd~~ / Rcs/H.Compl (en)

Dated:

Copy is forwarded to the following for information and necessary action:-

1. Managing Director, Housefed Punjab.
2. Deputy Registrar, Cooperative Societies, Bathinda.
3. Assistant Registrar, Cooperative Societies, Bathinda.
4. Distt. Manager, Housefed, Bathinda.


Registrar,
Cooperative Societies Punjab,
Chandigarh.

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A General meeting of persons interested in organizing a Cooperative society under the provision of the Punjab Coop. Societies Act 1961 is held today the 2nd day of March 19 at Bhaninda Tehsil Bhaninda District Bhaninda Under the Chairmanship of Shri Bhagat Singh and it is resolved:-

1. That Shri Nachhatar Singh is appointed as secretary of recording minutes of today's meeting.
2. That the Registrar Cooperative Societies Punjab be approached to get a Cooperative society registered under the following name and style:

"The Bhaninda Housing Complex Cooperative House Building Society Ltd. Dalwali Road Bhaninda."
3. That the registered office of the proposed society shall be at Dalwali Road Bhaninda Post office Bhaninda Tehsil Bhaninda and district Bhaninda.
4. That the area of operation of the proposed society will be at Dalwali Road up to municipal limit.
5. That the enclosed by-laws of the society which we have carefully studied and know, are now by adopted and Shri Bhagat Singh, Shri Bahadur Singh and Shri Fateh Singh Shri Tislok Singh are authorized to sign on them (Bye-laws) on behalf of all of us.
6. That the first managing Committee of the Society shall consist of the following:
 1. President Shri Singh Shri Bahadur Singh
 2. Vice President Shri Singh Shri Bahadur Singh
 3. Cashier Fateh Singh Shri Tislok Singh
 4. Committee member Shri Singh Shri Bahadur Singh
 5. Committee member Bahadur Singh Shri Bahadur Singh

7. That the society should seek affiliation with the following Co-operative ~~Bank Ltd~~ ~~Bharinda~~ ~~Market~~
1. The Bharinda Central Coop Bank ~~Bank Ltd~~ Bharinda (Bharin Market)
2. -
3. -
8. That the maximum credit limit of the promony members being fixed as follows (where applicable)
9. That the maximum credit limit of the society is fixed at Rs. -
10. Interest shall be charged on loans to members at the rate of 15%.
11. That Shri Nachhatar Singh Seely is appointed as Cashier of the society and handover Rs 300 as cash sum of Rs 300 on account of share money and Rs 300 as Admission fee and Rs 200 on account of deposit he should furnish a duly stamped receipt in token of having received the sum and deposit the same in the Central Coop Bank Ltd Bharinda Bharin Market and attach the original receipt of the Bank along with the application for registration.
12. That Shri Nachhatar Singh Seely is appointed as Custodian of the books of the society. He should be required to furnish a receipt in the form or demand produce the cash and the record including accounts book ~~under the~~ of the society to persons duly authorized in this behalf under Coop societies Act or rules framed there under or as required under the bye laws of the society.
13. That the Principal Coop Union be required to send the file Band of the Registrar V.P.P. to Shri Nachhatar Singh Secretary of the following address: Nachhatar Singh Ch. Area Manager, District Kotwali 3510 Civil station Bharinda.
14. That Shri Nachhatar Singh Secretary of the society should apply to the Registrar Co-operative Societies Bharinda on our behalf for the registration of the society. He is also authorized to sign Cuttings and Commission if any on the application for registration or copies of the proposed bye-laws and also to bring any further information as may be required by the Registrar in this connection.

1. Harvinder Singh 2. Pardeep Singh 3. Harvinder Singh

4. ਮੁਖੀ ਮਨ ਸਿੰਘ ਗਰਦ 5. ਮਨ ਸਿੰਘ ਸਿੰਘ 6. ਮਨ ਸਿੰਘ ਸਿੰਘ
 Nishan Singh

(1) Shiv
 J.S.P.H.S.A

7. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 8. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 9. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ
 Anandhul

10. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 11. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 12. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ
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13. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 14. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ
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(17) ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ (18) ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ

(19) ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 20. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ
 Justice Kaur Rajinder Singh

21. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 22. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ
 Kaur Singh Jyoti

23. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ 24. ਮਨ ਸਿੰਘ ਸਿੰਘ ਗਰਦ
 Bhagat Singh Rajinder Kaur

25 ਚਰਾਤ ਸਿੰਘ ਸਿੰਘ
Charat Singh

26 ਦੇਵ ਕੁਮਾਰ ਸਿੰਘ
Dev Kumar

27 ਮਨਦੇਵ ਸਿੰਘ ਸਿੰਘ
Mandev Singh

28 ਬਲਦੇਵ ਸਿੰਘ
Baldev Singh

29 ਮਨਦੇਵ ਸਿੰਘ ਸਿੰਘ
Mandev Singh

30 ਚਰਾਤ ਸਿੰਘ ਸਿੰਘ
Charat Singh

31 ਮਨਦੇਵ ਸਿੰਘ ਸਿੰਘ
Mandev Singh

32 ਅਮਰਜੀਤ ਸਿੰਘ
Amarjit Singh

33 ਚਰਾਤ ਸਿੰਘ ਸਿੰਘ
Charat Singh

ਅਜਿਤ ਸਿੰਘ
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ਬਲਦੇਵ ਸਿੰਘ ਸਿੰਘ
Baldev Singh

ਮਨਦੇਵ ਸਿੰਘ
Mandev Singh

ਅਮਰਜੀਤ ਸਿੰਘ
Amarjit Singh

ਚਰਾਤ ਸਿੰਘ ਸਿੰਘ
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Charat Singh

ਮਨਦੇਵ ਸਿੰਘ ਸਿੰਘ
Mandev Singh

ਮਨਦੇਵ ਸਿੰਘ
Mandev Singh

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ
Prashad

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ
Gurmit Kaur

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

Balbir Singh

Balbir Singh

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

Sukhdev Singh

Sukhdev Singh

ਦੇਸ਼ੀ ਪੌਦੇ ਪਿਠੀ

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ਮਨੋਹਰ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

ਮਨਦੀਪ ਸਿੰਘ

ਬਖਸ਼ਿਸ਼ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

ਬਖਸ਼ਿਸ਼ ਸਿੰਘ

ਹਰਬੰਸ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

Harbans Singh & others

ਮੁਖ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

ਮਰਦੂ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

Sardul Singh

ਮਰਦੂ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ



ਮੁਖ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

Gurdeep Singh

ਮੋਹਨ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

Modan Singh

ਮੋਹਨ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

ਮੋਹਨ ਸਿੰਘ
Chucharan Singh
Chucharan S.
Gurdeep

ਮੁਖ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

ਮੁਖ ਸਿੰਘ

ਮੁਖ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

Anjole Singh

ਮੁਖ ਸਿੰਘ & ਹੋਰ ਸਿੰਘ

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Navin S.P.
Navin S.P.

ਮਨਦੀਪ ਸਿੰਘ

Jas Karan Singh

M. Anand Singh

Jas Karan S.P.
52 Bala S.

Madhul Singh
Madhul Singh
K. Chaurah

ਮਨਦੀਪ ਸਿੰਘ

Pooja Mittal Pooja
Pooja Mittal Pooja
Bala S.

Sukhvir Singh

Man Mohan Singh
Man Mohan Singh

Man Mohan Singh
Man Mohan Singh

SATWANT SINGH,
Satwant Singh

Man Mohan Singh
Man Mohan Singh

ਮਨਦੀਪ ਸਿੰਘ

Man Mohan Singh

Man Mohan Singh
Man Mohan Singh

FOR PUTTING IN...

Man Mohan Singh
Authorised...

Bhishm Dool

ਮਨਦੀਪ ਸਿੰਘ

32

NAME = The Bathinda Housing Complex
Cooperative House Building Society
141, Dalwadi Road Bathinda

1 Date of Registration - 27-4-1988

2 Regd No - 2250