

# **CITIZENS' CHARTER**



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## **COOPERATION DEPARTMENT GOVERNMENT OF MIZORAM 2020**

**PREPARED BY  
OFFICE OF THE REGISTRAR, COOPERATIVE SOCIETIES  
GOVERNMENT OF MIZORAM**

## 1. INTRODUCTION :

Cooperative is a form of organisation which inter-alia, has its objects as the promotion of or serving the social, economic and overall interests of its members or of public through self-help and mutual aid in accordance with the internationally recognized principles of cooperation in force from time to time under Cooperative Acts & Rules.

The economic liberation gives a new thrust to the development process in the country. The main objectives in the changed scenario of National Policy in India is the Liberation of Trades and Industrial Policies, fiscal reforms and infusions of new technology in Agro-based and Horti-based Processing Industries and other allied activities, etc. The Cooperatives in the country may give a major thrust in the new technological industries mentioned above and to the other areas of developmental process such as Dairy and Poultry Farming, Fishery Farming, Sericulture Farming and Multipurpose etc. for incomes and employment generation so as to attain self-sufficiency in the country.

The main themes of today Cooperative movement are people movement for reduction of socio-economic disparity, imbalances, illiteracy, poverty, etc. to remove exploitation of the weak and vulnerable by the rich and powerful middlemen, to save the poor and give regular employment opportunities to them. As the Cooperative movement is picking up its momentum in the mind of the rural population, the National Leaders who cutting across political affiliations are in favour of utilizing the Cooperative Movement to transform the rural economy in India.

The mission of the Cooperative Department is to act as a catalyst in developing and strengthening voluntary Co-operative Movement in the State of Mizoram through integrated approach towards sustainable growth, with an egalitarian ethos, participatory democratic decision making, common ownership and commitment to goals beyond profit motive. To make the co-operative movement a truly participative peoples' way of life and to improve the social and economic conditions of the weaker sections to face the new challenges in the society.

Section 3 of the Mizoram Cooperative Societies (Amendment) Act, 2017 provides the State policy on Cooperatives which comprise of the following. The State shall :

- (a) Endeavour to promote the viability and growth of co-operatives which are instruments of equity, social and economic justice in furtherance to fulfillment of directive principles of state policy as enshrined in Part IV of the Constitution of India.
- (b) Protect economic rights and interest and political rights of co-operatives.
- (c) Provide financial, technical and policy aid and assistance to co-operatives and its members in order to reduce poverty, ensure equality, fairness and social progress for a specified period to be determined by state legislature which period in any case shall not exceed ten years;
- (d) Respect the right to self-control and regulation in the management, production and services activities of co-operatives;

- (e) Declare that it shall not intervene in the legitimate management and sound business principles based operations of any co-operative;
- (f) Recognise co-operative as democratic institutions owned, managed and controlled by members of co-operative to promote their economic and social betterment;
- (g) Ensure that co-operatives function in accordance with the co-operative principles incorporated under Section 6(a) to 6(g) of this Act based on mutual aid;
- (h) Assist and promote the co-operatives by providing appropriate tax, lending rate and other economic and social concessions.

This Citizens' Charter of Cooperation Department will be of considerable value and utility to distinguished Cooperators which gives useful information about the organisation of Cooperatives Societies, how to become a member, how to get Loans and Services from Cooperatives Societies.

## **2. OBJECTIVES :**

The strategy of the Cooperation Department is to strengthen and enhancing the progress of Cooperative Movement within the State which broadly aimed at Socio-Economic Development of the people of Mizoram with special emphasis to achieve the following objectives.

- (a) Cooperative Farming in agriculture, horticulture and allied activities like Piggery, Dairy, Poultry, Fishery, Sericulture etc.

- (b) Strengthening of Cooperative Credit Structure, obtaining credit facilities from financial institutions and boosting up of Cooperative Banks such Mizoram Co-operative Apex Bank Ltd., and Mizoram Urban Co-operative Development Bank Ltd.
- (c) Providing Cooperative Education and Training through Mizoram State Cooperative Union, District Cooperative Union and Publicity.
- (d) Strengthening the organizational set up and infrastructure of the Department as would boost up the cooperative movement.
- (e) To strengthen the Consumers Cooperatives as would enable them to run Cooperative Stores successfully to maintain reasonable prices of commodities for the common interest of the consumers particularly in the rural areas.
- (f) Strengthening the Handloom Cooperatives as would helps the handloom weavers to generate income through productions and marketing.

### **3. ACT, RULES AND BYE-LAWS :**

The Indian Constitution deals with the Fundamental Rights. The Cooperative Movement was introduced in India having a legal safeguard with the legislation of the Co-operative Credit Societies Act, 1904. The main object was operatives. The Reforms Act, 1919, for the first time, conferred law making powers on provinces which pave the way for several enactments by the Provinces. The Government of India Act, 1933 reconfirmed the Act, 1912 by including

the subject, “Cooperation” under entry 32 of list 2 or State list. So, all the State got the power to enact law on Cooperation.

Therefore, the cooperative Societies functioning in Mizoram are also governed by the following State Laws of Cooperation :-

1. The Mizoram Cooperative Societies Act, 1991 which came into force from dt. 14.11.1991.
2. The Mizoram Cooperative Societies Rules, 2012 which came into force from dt..20.9.2012 and which was substituted by a new MCS Rules, 2014 which came to force from 15.10.2014
3. Bye-Laws of the respective Cooperative Institutions which are framed within the framework of the Mizoram Cooperative Societies Act, 1991, 2006 and 2017 which were amended on 16.11.2009, 20.10.2010, 16.1.2013 and 2017, effective from 9.1.2018.
4. The Mizoram Cooperative Societies Act, 2006 effective from 1st April, 2007 which was amended from time to time and came into force from 16.11.2009, 20.10.2010, 16.1.2013 and 9.1.2018

#### **4. ADMINISTRATIVE SET UP**

Office of the Registrar of Cooperative Societies is functioning at Aizawl, the State Capital. The State Government appointed I.A.S. personnel to be a Registrar of Cooperative Societies, Mizoram. As per section 4 of the

Mizoram Cooperative Societies Act, 2006 from time to time which was amended on 16.11.2009, 20.10.2010, 16.1.2013 and 9.1.2018 to supervise and control all the registered Societies for the development of Cooperative movement in the State of Mizoram. The Registrar is assisted by the Additional Registrar, Cooperative Societies, (Addl. RCS) Joint Registrar, Cooperative Societies, (JRCS) Deputy Registrar, Cooperative Societies, (DRCS) and Assistant Registrar, Cooperative Societies (ARCS) working at the Headquarters.

The Cooperative District Offices are functioning at the respective District Headquarters, manned by Assistant Registrars of Cooperative Societies assisted by Cooperative Audit Officer (CAO) working at the District Headquarters as Field Officers conducting Cooperative Audit, Inspection and Inquiry of the registered Cooperative Societies under the concerned Districts.

For inspection of documents, obtaining certified copies thereof, filing of disputed cases of all the categories of Cooperative Societies, the respective District Offices shall be contacted.

The administrative jurisdiction of Aizawl Districts was bifurcated into Aizawl East and Aizawl West Districts in the year 1988. District Offices are opened at Champhai and Kolasib District vide Govt. Notification No. A. 36011/1/93-COOP dt. 12.7.1996. Moreover new District ARCS Office at Mamit District was opened Vide Notification No. A.11013/4/2001-COOP/348 dt. 29.6.2018.

The jurisdiction of the office of RCS and District Offices are given below :-

Sl. No.	Office & Address	Jurisdiction
1	The office of RCS, Babutlang, Aizawl-796001	The whole State of Mizoram
2	The office of ARCS Aizawl West functioning in the RCS Office, Babutlang, Aizawl-796001	It covers the following Assembly Constituencies : Aizawl South I, II & III, Aizawl West I, II & III.
3	The office of ARCS Aizawl East Office functioning in the RCS Office, Babutlang, Aizawl-796001.	The following Assembly Constituencies are covered: Aizawl North-I, II, III/Aizawl East-I, II, Tawi, Tuivawl and Chalfilh.
4	The office of ARCS, Lunglei District, Lunglei Bazar Veng, Lunglei-796701, Mizoram.	Lunglei District including Hnahthial District
5	The office of ARCS, Kolasib District near DC Office, Kolasib-796081, Mizoram	Kolasib District.
6	The office of ARCS, Champhai District near Champhai IB, Champhai-796321, Mizoram.	Champhai District including Khawzawl District
7	The Office of ARCS, Serchhip District, Near Serchhip Bazar. Serchhip-796181	Serchhip District
8	The Office of ARCS, Mamit District, Near Bazar Field. Mamit -796441	Mamit District

## 5. ACTIVITIES UNDER THE FOLD OF COOPERATIVES

With the progress of the Cooperative Movement in Mizoram, many types of trades viz. Service Cooperatives,



Agricultural Farming and Marketing, Fruits and Vegetables Growers and other allied Agricultural and Horticulture activities, Dairy and Livestock Farming, Piggery and Poultry Farming, Fishery Farming, Sericulture Farming, Meat Processing and other processing, Handloom and Weaving and all other allied Industrial activities, Consumer and Multi-purpose, Canteen, Butchers and Housing activities, etc. are brought under the fold of Cooperatives Department in Mizoram.

To improve the whole situation, the Primary Cooperative Societies are permitted to form other types of larger Societies/ Federations at the RD Block level, District level and State Level whereby they become share holder members. Accordingly, the following R. D. Block, District and State Level Societies/Federation are organised in the State.

### **R.D. BLOCK LEVEL**

1. Area Farming Cooperative Federations under Special Schemes at the following R.D. Block Headquarters viz. Thingsulthliah, Serchhip, Khawzawl, Aibawk, Reiek, Zawlnuam, Thingdawl, Lunglei and Tuipang.
2. Large sized Agricultural Multipurpose Cooperative Societies Ltd. (LAMPS) at the following Block Level Societies Headquarters : Ratu, West Phaileng, Champhai, Ngopa, Hnahthial, Kawnpui.

### **DISTRICT LEVEL**

1. District Marketing Cooperative Societies at Aizawl, Lunglei, Champhai.

2. District Cooperative Unions at Lunglei.
3. District Milk Producers Cooperative Union at Kolasib, Champhai, Lunglei.
4. District Pig Producers Cooperative Union Ltd. Kolasib

### **STATE LEVEL**

1. Mizoram State Cooperative Marketing and Consumer Federation Ltd. (MIZOFED Ltd.)
2. Mizoram Cooperative Apex Bank Ltd. (MCAB Ltd.)
3. Mizoram Apex Handloom & Handicraft Cooperative Union Ltd. (MAHCO Ltd.)
4. Mizoram Multi-Commodities Producers Cooperative Union Ltd. (MULCO Ltd.)
5. Mizoram Pig Producers Cooperative Union Ltd. (PIGFED Ltd.)
6. Mizoram State Cooperative Union Ltd. (MSCU Ltd.)
7. Mizoram State Agriculture/Horticulture & Marketing Cooperative Federation Ltd. (MAHFED Ltd.)
8. Mizoram Sericulture Cooperative Federation Ltd. (SERIFED Ltd.)
9. Mizoram Cooperative Fish Farming, Marketing & Processing Federation Ltd. (ZOFISFED Ltd.)
10. Mizoram Women Cooperative Federation Ltd. (WOMENFED Ltd.)
11. Mizoram Poultry Producers Cooperative Federation Ltd. (POULTRYFED Ltd.)

Almost all the primary level Cooperative Societies are linked with their respective Block level, District level and Apex Level Societies/Federation/Union. All Primary level Cooperative Societies are expected to affiliate themselves with the MSCU Ltd.

## **6. MINIMUM MEMBERS REQUIRED FOR FORMING A COOPERATIVE SOCIETY**

As provided under section 7 of the Mizoram Cooperative Societies (Amendment) Act, 2017 a cooperative society may be formed with a minimum members as under.

- i) A primary Cooperative may be registered with a minimum of twenty natural persons drawn from or belonging to different families either with limited or unlimited liability.
- ii) A cooperative, other than primary, may be registered with a minimum of ten members which are already registered cooperatives.
- iii) Technical and professional type of cooperative society may be registered with a minimum member of fifteen persons.

## **7. ORGANISATION AND REGISTRATION**

Any citizen may organise or form any type of Cooperative Societies with the objects of promoting of or serving the social, economic and overall interests of its members or of public through self-help and mutual aid in accordance with the internationally recognized principles of Cooperation which includes voluntary and open membership, Democratic member control, member economic participation, autonomy and independence, education, training and

information, cooperation among cooperatives and concern for communication. A propose cooperative society may apply for registration to the Registrar through the concern District Cooperative Officer in a prescribed Form 'A' appended to the Mizoram Cooperative Societies (Amendment) Rules, 2014. Copy of the Form 'A' is also available in each District Cooperative Offices and in the office of the Mizoram State Cooperative Union Ltd., Aizawl. Every application for registration of a cooperative society shall be submitted in triplicate annexing proposed Bye-Laws, promoters' list signed by each members belonging to different families who are residing within the proposed area of operation and not below eighteen years of age. The promoters list shall be countersigned by concern President of the Local Council or Village Council. Necessary assistances and guidances can be had from the Education Instructors of District Cooperative Union, Mizoram State Cooperative Union Ltd. and Cooperative officers of the district concerned.

Types of Cooperative Societies catering to various needs and services are given hereunder :-

<b>Sl. No.</b>	<b>Type of Cooperative Societies</b>	<b>Purpose to be served</b>
1	LAMPS (Large sized Agriculture Multipurpose Cooperative Societies) and PACS (Primary Agricultural Cooperative Societies) and Service Cooperative Societies	For Agriculturists of a Block Level and a Village Level. Their Primary objects is to create fund for granting loan of different term for development of firms, purchase, sale of Agriculture input and agriculture produces.

2	Fruits & Vegetables Growers Cooperative Societies	For Fruits & Vegetables growers in all levels
3	<u>Cooperative Credit Banking</u> 1. Mizoram Cooperative Apex Bank Ltd. 2. Primary Urban Development Bank	For sanctioning of loans to different Cooperative Societies, Artisans, businessmen.  For sanctioning of Loans to needy people in Urban Area and its members.
4	<u>Producers Societies</u> 1. Industries Producers Societies. 2. Handloom and Weaving 3. Knitting	For Weaving and Knitting and sale of finished product like Mizo Puan(cloth). For purchase of looms, yean small-scale industries of different kinds, handicrafts etc.
5	<u>Marketing Cooperative Societies</u> 1. MAHFED 2. District Marketing Societies 3. Fruits & Vegetables Grower Cooperative Societies	For Sales of Agriculture and Horticulture produces at a remunerative prices and purchase the same produces at a reasonable prices purchase and sale of Agriculture Inputs and Machineries
6	Processing Cooperative Societies	Processing activities of Agro-based, Horticulture based, Forest based, Industrial processing and other allied activities.
7	1. Consumers' Cooperative Societies 2. MIZOFED	For getting consumers' goods at a right prices and right weightment. Distribution and sale of essential commodities, POL product LPG etc.

8	Multipurpose Cooperative Societies	Any activities that are relevant can be taken up.
9	Dairy Farming, Cattle Breeding, Milk Producers and Multi-Commodities Cooperative Societies.	Rearing of Cows, Cattles, Buffaloes, Goats etc. for milk production.
10	<u>Livestock Rearing Societies</u> 1. Piggery Farming 2. Poultry Farming 3. Duck Farming	For rearing of animals that produces meat for human consumption.
11	Butchers or Slaughters Cooperatives Societies	For those who kill, cut up and sell animals' flesh for food.
12	Fishery Cooperative Society	For those who take up fish rearings and sale.
13	Employees, thrift and credit Societies	For employees in Govt. undertaking institutions, Public sectors and Private Sectors.
14	Housing Cooperative Societies	For skilled Labours who constructed Houses and Shelters for living beings.
15	Sericulture Farming Cooperative Societies	For Rearing of silk worm for production of Cocoon, Silk and its marketing.
16	Labour Cooperative Societies	For Agricultural, Horticultural, Forest and other allied margin Labourers.
17	Others Cooperative Societies	All other types of Coop. Societies may also be registered as per varieties of needs and services.

Registration of new Cooperative Societies are normally done as and when the Registrar of Cooperative Societies is satisfied with the objectives and its economic feasibilities. The proposed cooperative society seeking for registration should, desirably, have successful activity for at least one year prior to the submission of application for registration and should have sufficient fund to achieve the objectives laid down in their bye-laws. No society may be registered if it is likely to be economically unsound or may have an adverse effect on the development of Cooperative Movement. The objectives is economic interest and social upliftment of the members. The viability aspect of the proposed society should focus on how the society will involve itself in the economic improvement of individual members and how the society will make earnings for its survival and become financially viable.

The application along with feasibility report shall be submitted to the Registrar of Cooperative Societies by the concerned District Cooperative Officer. If the Registrar is satisfied with the feasibility report, he may authorise the District Cooperative Officer to organise the proposed Cooperative Society for registration and thereby issue a Certificate of Registration. Registration fee of Rupees Five Hundred only shall be paid by the proposed cooperative society at the time of registration.

## **8. AMENDMENT OF BYE-LAWS**

1. Any cooperative society may amend or delete any of its existing bye-laws or add new bye-law provisions by a resolution passed by a majority of two-thirds of the members present and voting at a general body meeting. Moreover, if

the Registrar forms the opinion that an amendment of bye-laws is necessary in the interest of cooperative or cooperative movement, he may advise or direct the cooperative to make the amendment proposed by him.

In every case of amendment of bye-laws, an application in Form 'C' schedule for registration of a new or altered bye-laws or for the abrogation of an existing bye-laws, shall be submitted to the Registrar within a period of thirty days from the date of the resolution passed or sixty days from the general meeting whichever is later, duly signed by the Chairman and two members of the Board of Director or the Management Committee, together with a copy of the resolution passed in the general body meeting along with copy of existing bye-laws with the proposed amendment to be made together with reasons justifying such amendments. The Registrar shall register the proposed amendment if he is satisfied that it is not contrary to the provisions of the Mizoram Cooperative Societies Act and Rules, does not conflict with the principles of Cooperation and is likely to promote the economic and social interest as well as serve the overall interest of the cooperatives. When amendment of bye-laws is registered, a copy of an old bye-laws duly corrected and attested by the Registrar or concern District Cooperative Officer together with a certificate of registration of the amendment in FORM 'E' shall be returned to the Cooperative Society.

## **9. GENERAL BODY MEETING**

It is the duty and responsibility of the existing Board of Directors or Management Committee of every coop-



erative to convene and conduct the Annual General Meeting within ninety days after the closure of the financial year and also to conduct timely election every five years. The annual general meeting shall deal with all or any of the subject matters specified in the Act, Rules or Bye-Laws. The minimum quorum is one-fourth of the total members of the General Body. Thirty days' notice specifying the date, place and hour, with agendas to be transacted shall be sent to every member of the cooperative society.

If the Board or Management Committee failed to convene the Annual General Body Meeting within 90 days without any cogent and convincing reasons, the Registrar or persons authorized by him is empowered to call such meeting within a period of sixty days to transact the business as specified in the Act, Rules or Bye-Laws.

#### **10. BOARD OF DIRECTORS OR MANAGEMENT COMMITTEE**

There shall be a Board of Directors or Management Committee for every Cooperative Society consisting of the number of persons as specified in the bye-laws which number, in any case, shall not exceed twenty one.

#### **11. ELECTION OF THE BOARD OF DIRECTORS/ MANAGEMENT COMMITTEE**

The Superintendence, direction, control of the preparation of electoral rolls for and the conduct of all elections to a cooperative society is vested in the Registrar of Cooperative Societies. The Registrar or any other

officer authorized by him shall appoint one or more Election Officer(s) for conducting the election which should be held in the General body Meeting. The Election Notice shall contain the date, place, hours of election due to be conducted; the officer to whom nomination papers shall be filed; date, time and place for scrutiny; last date for withdrawal of candidature. The draft list of members who are qualified in accordance with the provisions of the Act, Rules and Bye-Laws as it stood on the last 31st March shall be published latest by 15 days prior to the date fixed for election. Objections, if any, concerning anything published in the draft list may be brought to the notice of the Election officer in writing and decision shall be made within 5 days of such publication and the final list shall be prepared and published.

Nomination of the candidate shall be made in the prescribed Form 'G' and should be submitted with necessary enclosures to the Election Officer in person. No person/member is allowed to contest in the election for more than one State Level cooperative Society/Federation. Voting shall be by secret ballot and in case of Secondary or Federation Cooperatives, only existing members of the Management Committee/Board of an affiliated Cooperative Society can vote in the election. Also the existing elected members of the Management Committee/Board of State Level Cooperative Society/Federation shall have vote in the election of that Cooperative Society/Federation. Further, in case of an equality of votes, the chairman shall have a second or casting vote. The Election Officer shall count the votes and declare the result.

## **12. TERM OF OFFICE OF THE BOARD OF DIRECTORS OR MANAGEMENT COMMITTEE**

The term of the office of the Board of Directors or the Management Committee of the Primary Cooperative, Secondary Cooperative and the Federal Cooperative Societies shall be 5 (five) years from the date of election and the term of office bearers shall be co-terminus with the term of the board.

## **13. PROCEDURE FOR APPROVAL OF BOARD/ MANAGEMENT COMMITTEE RESOLUTION**

The names of the members present in the meeting shall be entered in the proceeding of the meeting. The proceedings shall be signed by the chairman of the meeting and the Secretary or authorized officer. The proceedings/minutes/resolutions of all meetings of the Annual General Assembly, Special Assembly, Managing Committee of the Primary and Secondary Cooperatives shall be submitted to the concerned District Cooperative officers for approval, and in case of Federal Cooperatives to the Registrar for approval. Until and unless such approval is obtained from such competent authority, proceedings/minutes/resolutions of such meetings shall not be valid and all decisions taken in such meetings shall not have legal force or validity or binding.

## **14. AUDIT AND INSPECTION**

Audit of Cooperative Institution is one of the Statutory functions of the RCS. from the beginning and continue to be in all States. The RCS is responsible for the growth of Cooperative movement in the State. External

Auditors other than Departmental Auditors are not found suitable to audit Cooperative Institutions due to little knowledge of Cooperative Laws, Audit and Practices. The Committee of Cooperative Law set up by the Govt. of India in 1955 also favoured the continuance of Cooperative Audit under the State Registrar and suggested separate wing for Cooperative Audit under a Chief Audit Officer within the Cooperation Department.

Under Section 85 of Mizoram Cooperative Societies Act, 2006, which was amended on 16.11.2009, 20.10.2010, 16.1.2013 and 9.1.2018 the RCS is empowered to take up audit works on all registered Cooperative Institutions or cause to be audited by some person authorized by him by General or special order in writing in this behalf, the accounts of every registered Cooperative Society at least once every year.

In Mizoram, a separate wing for Cooperative audit is now properly established. The Auditing staffs are deployed as an Inspecting staffs in addition to their normal audit works simultaneously as and when necessary. As such Field Officers under Cooperation Department are designated as Auditors/Inspections.

To carry out the Audit and Inspection works, all the District ARCS are assisted by a number of such Auditors/Inspectors. The District ARCS has to make audit allotment to such Officers and conduct Audit and Inspection works under his/her supervisions on behalf of the Registrar as per the foresaid provision of the Mizoram Cooperative

Societies (Amended) Act, 2017 under their respective District.

## **15. CONDUCTION OF BUSINESS ACTIVITIES AND WINDING UP**

The registered Cooperative Societies are expected and required to undertake any one or more of the objects provided in their respective bye-laws for which it has been registered on a cooperative basis. The Registrar has the power to wind up a cooperative society if the cooperative (i) has not commenced its working within a period of two years from the date of registration, (ii) has ceased working, (iii) the shares or deposit of members have been reduced below the minimum level prescribed under the Act, Rules or bye-laws, (iv) the membership has been reduced below the prescribed minimum number of (a) Twenty in respect of a primary cooperative society, (b) fifteen persons in respect of Technical and Professional type of cooperative society and (c) ten members in case of District Level cooperative, other than primary cooperatives.

The Registrar may direct the cooperative to be wound up and process liquidation proceedings, after giving reasonable opportunity for making representation by concerned cooperative and if not satisfied with the reply or answers furnished by such cooperative.

## **16. DEREGISTRATION**

The Registrar has the power to deregister a Cooperative Society for the following reasons :-

(a) the registration is obtained by misrepresentation or

- fraud made by promoter applicants;
- (b) the cooperative failed to commence business within a period of two years after the receipts of Registration Certificate;
  - (c) after the commencement of business, the cooperative failed to continue the business for a further period of two years;
  - (d) the work or task of the cooperative is completed or exhausted;
  - (e) the purpose for which the cooperative has been registered is not served within a reasonable time;

The power of deregistration shall be exercised only after providing a reasonable opportunity of being heard and the answers or replies furnished are not found satisfactory.

## **17. OFFENCES AND PENALTIES**

Every committee member, officer, employee, board member, past or present of a committee or any other person, without prejudice to any action taken against him under any law for the time being in force, for the offences specified under section 107(2) of the Mizoram Cooperative Societies (Amended) Act, 2017 shall be subject to punishment as provided under section 108(2) of the Mizoram Cooperative Societies (Amended) Act, 2017.

## **18. DISPUTES AND ARBITRATION**

As per section 97 of the Mizoram Cooperative Societies (Amended) Act, 2017 any cooperative dispute

touching the constitution, management, business, conduct of elections and conduct of general meetings, shall be referred to the Registrar for final decision.

On receipt of a reference under section 97, the Registrar has to decide the disputed cases by himself or, refer the cases to the appointed Arbitrator for early adjudication of the disputed cases. In the Arbitrator Court, no legal practitioner may be nominated as an Arbitrator by any party or by the Registrar.

A reference to the Registrar of any dispute under section 69 shall be written in Form 'O' set forth in the schedule appended in the Mizoram Cooperative Societies (Amended) Rules, 2014 and shall be accompanied by (a) a statement of the subject matter of the dispute referred to in Form 'P', (b) a statement of the claims in Form 'P', (c) copy of the ledger account of the defendant in respect of money suit, (d) other statements or records as may be required by the Registrar.

Every application for a reference of dispute to the Registrar under section 97 of the Mizoram Cooperative Societies (Amended) Act, 2017 shall bear a Court Fee Stamp of one rupee.

## **19. DISSOLUTION/LIQUIDATION OF COOPERATIVES**

The Registrar, either in his own initiative or based on an application made by interested persons or body, may hold an inquiry under section 91 or inspection under section 92 by himself or order some other person, into the

constitution, working, financial condition and status of a cooperative.

Before directing or ordering the conduction of inquiry or inspection, the Registrar shall issue a Notice and provide an adequate opportunity of at least 30 days to such cooperative for making representation on the subject matter and if not satisfied with the reply given by the cooperative, he may order for conduction of the inquiry or inspection.

As provided under section 110 of the Mizoram Co-operative Societies (Amended) Act, 2017 the Registrar may serve/issue winding up order of a cooperative based on -

- a) the reports of audit under section 85, or an inquiry under section 91, or an inspection under section 92;
- b) receipt of an application made upon a resolution passed by three-fourth of the members of the cooperative present and voting at special general body meeting called for the purpose;
- c) his own motion, in case of a cooperative which or whose: i) has not commenced its working within a period of one year from the date of registration, ii) has ceased working, iii) the shares or deposit of members have been reduced below the minimum level prescribed under the Act, Rules or bye-laws, iv) membership has been reduced below the minimum number prescribed in the Act.

The Registrar shall give reasonable opportunity of at least 60 days for making representation by concerned



cooperative and if not satisfied with the reply or answer, he may order the cooperative to be wound up and appoint a Liquidation as provided under section III of the Mizoram Cooperative Societies (Amended) Act, 2017.

The liquidator has the power to serve summons, enforce the attendance of witnesses, to compel the production of any books, records, documents, cash and other properties of the society and other powers vested under section 113 of the Mizoram Cooperative Societies (Amended) Act, 2017. Further, the power to take possession of all assets, properties, books and records, effects and actionable claims of the cooperative society are also vested in the liquidator. When the affairs of the cooperative society have been wound up and the liquidation proceedings completed, the Liquidator shall make a final report to the Registrar, who when satisfied, shall order the Liquidation proceedings to be closed and direct the liquidator to deposit the records and the Registrar shall issue a Cancellation Order/ Notice in the Official Gazette.

## **20. COOPERATIVE EDUCATION AND PUBLICITY**

With a view to utilise the benefits and to understand the significance of a Cooperative Movement, Mizoram State Cooperative Union (MSCU) is providing Cooperative Education, Training, Publicity and Propaganda not only to the members but also to the common people in the State.

The MSCU propagates Cooperative ideology, themes and principles to the public in general through pub-

lication of one Magazine called Cooperative Tlangau, Visual Aid, Film show and Slides etc. It always conducts member Education Programmes. Construction of Junior Cooperative Training Centre at Luangmual is now already completed and utilized for imparting Training. In this Centre, Board of Directors, members of Managing Committees, Cooperative members, employees of Cooperative Institutions are to be trained.

## **21. KIND OF FINANCIAL ASSISTANCE AND APPLICATION**

### **1. WHERE TO GET VARIOUS KINDS OF LOANS? HOW TO APPLY AND WHOM SHOULD BE CONTACTED?**

There are many reliable Financing Institutions at National Level, Regional Level and State Level for a registered Cooperative Societies to avail Loans and Financial Assistance. The only registered Cooperative Credit Institutions in the State are :-

<b>Sl. No.</b>	<b>Name of Financing Institution</b>	<b>Purpose for which Loan can be obtained and whom to be contacted</b>
1	Mizoram Cooperative Apex Bank (MCAB) Ltd. Aizawl. Hqrs. Office at Aizawl and there are 11 Branches in Mizoram.	All kinds of Short Term and Medium term Loan for all purposes. Maximum borrowing limit is fixed at 20 times of the Share held in the Bank. The applicant has to approach the Branch Manager of the nearest Bank to get Loan Forms and all information required. All Loan application should be submitted to the Branch concerned.

2	Mizoram Urban Cooperative Development Bank Ltd. (MUCO) Bank Ltd. Regd. Office at Aizawl. No Branch Office in Mizoram.	<p>It is Primary Level Cooperative Banks to provide Loans to its Mem-bers. Public Sectors, Private Sectors and Individual Artisans.</p> <p>Application Forms may be had from the Headquarter Office, Aizawl and may be submitted directly for Board Approval.</p>
3	Primary Agriculture Cooperative Credit Societies (PACS)	<p>It is a primary level Cooperative Societies scattered at different places. Its primary objective is to create fund for meeting the credit needs of the members in the form of loan</p>

In addition to the above Cooperative Banks, there are different Financial Institutions at National Level for providing Loan and other assistance facilities as shown below :

1	National Bank for Agriculture and Rural Development (NABARD), Bawngkawn, Ramhlun North Road, Aizawl-796012, Mizoram	<p>The NABARD schemes are normally a refinance scheme through the Cooperative Banks. All the registered Cooperative Societies can avail this NABARD Scheme (Loan) under Farming and Non Farming Sectors at a considerably low rate of interest fixed by the NABARD authority and concerned Cooperative Banks.</p> <p>Loans applicable are for the purposes of Agriculture, Horticulture, Industrial and allied activities, Animal Rearing, Poultry, Piggery, Duckery and Cating, Handloom and Weaving etc. Sanction of credit facilities is fixed by the NABARD. Concerned Cooperative Banks may be contacted for availing NABARD loan.</p>
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2	National Cooperative Development Corporation (NCDC), Bora Service Station, G.S. Road, Guwahati-781007, Assam	For availing Loans, Share and Grant of different kinds by a registered Cooperative Societies, the prescribed Proforma may be had from the NCDC Office and the RCS Office, Babutlang.
3	National Scheduled Caste/ Sheduled Tribes Finance & Development Corporation (N.S.F.& D.C.), Plot No. 8, Balaji Estate, Guru Ravi Das Marg, KALLIAJI, New Delhi-110019.	For availing loans and Margin Money at the lowest rate of interest from NSF&DC, the MUCO Bank, the KVIB and ZIDCO Aizawl may be contacted as they are appointed Channeling Agencies.
4	Khadi & Village Industries Board (KVIB), Zarkawt, Aizawl-796001.	KVIB, Aizawl is a very reliable Financing Institution for sanctioning of Big Loans to the registered Cooperative Societies. Chief Executive Officer, KVIB may be contacted.
5	Khadi & Village Industries Centre (KVIC), Bombay, India. Branch Office, Kanan Road, Vaivakawn-79009, Mizoram	Margin Money in the form of Interest Subsidy against sanctioned Loan amount from Banks @ 30% of Total Loan amount may be availed by the registered cooperative Societies from KVIC. Authorities, KVIC may be contacted for this.

6	National Minority Development and Finance Corporation (N.M.D.&F.C), New Delhi.	Financial Assurances in form of 80% Loan and 15% Margin Money can be availed from them. For availing this MCAB Ltd. and ZIDCO Ltd. Aizawl may be contacted as they are the appointed Channelising Agencies.
7	National Safai Karamcharis and Development Corporation NSKF&DC (SAFAI KARAMCHARIS), New Delhi.	Term Loan from NSKF&DC and Margin Money from SCA/OCA can be availed by the registered Cooperative Societies at a considerably low rate of interest. The Channelising Agency for this is MUCO Bank, Zarkawt, Aizawl.
8	National Handloom, Handicrafts and Development Corporation (N.H.H.&D.C.), New Delhi.	Margin Money Grant @ 25% of Project Cost may be availed from the NHH &DC, New Delhi by the registered Cooperative Societies. ZOHANCO Ltd. Aizawl may be contacted.
9	North Eastern Council (N.E.C.) Secretariat, Shillong-783001, Meghalaya, India.	Big Term Loan and Incentive Grant @ 25% of Project Cost may be availed from the NEC, Shillong for all registered Cooperative Societies. The Secretariat of NEC Shillong may be contacted.
10	North Eastern Development Finance Corporation Ltd. (NEDFi), IDBI Building, G.S. Road, Guwahati-781005, Assam	The NEDFi, Guwahati may finance all viable Project/Schemes of a registered Cooperative Societies for its activities and trades. The NEDFi Branch Office, Zarkawt, Aizawl may be contacted.

11	National Horticulture Board (N.H.B), Ministry of Agriculture, Govt. of India, Basisthapur Lane, No. 3 Beltola, Guwahati-781028, Assam	This N.H.B. is having many Projects/Scheme for the Development of Horticulture and supply of improved vegetable seeds. The N.H.B. can provide 20% subsidy not exceeding Rs. 30.00 lakhs to the well functioning and reliable Cooperative Institutions of Mizoram. Authority of N.H.B., Guwahati, Assam may be contacted.
12	Ministry of Agriculture & Cooperation, Govt. of India, New Delhi. & Ministry of Tribal Affairs (MoTA), Govt. of India, New Delhi.	The Ministry of Agriculture & Cooperation Govt. of India (Cooperative Sector) has price support Scheme from time to time. When market price of Agriculture produces crushed and farmers are incurring losses in producing the items, this Scheme is normally channelized through NAFED and TRIBALFed.
13	Deen Dayal Hathargha Prolsahan Yojona, Development Commissioner, (Handloom) (DDHPY), Ministry of Textile, Govt. of India, New Delhi.	The DDHPY can finance reliable Handloom and Weaving Cooperative Societies at Primary Level, State Level and National Level in the form of 25% Margin Money grant and 75% loan in the on going project package scheme and Freelance Designer Service, Design inputs marketing incentives, publicity and strengthening of Handloom Sectors, etc. For Primary Cooperatives Societies having 25 lakhs turnover can avail grant not exceeding Rs. 3.00 lakhs. State Level Cooperative Society having turnover of Rs.25 lakhs may avail grant not exceeding Rs. 1.00 crore. Directorate of Social Welfare, Govt. of Mizoram and DC (Handloom) Ministry of Textile, Govt. of India, New Delhi may be contacted.

**22. DUTIES OF MEMBERS**

1. Every member should exercise his vote at the General Body Meeting.
2. Every member should repay their dues to a Cooperative Society in time regularly.
3. Every members should know that coming together is the beginning, keeping together is progress and working together is success.
4. Every members of Cooperative Society should know Union is our strength.
5. Every members should strictly observe all the provisions prescribed in a Cooperative Act, Rules and Bye-Laws.

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**DIRECTORY OF GROUP 'A' GAZETTED OFFICERS  
UNDER COOPERATION DEPARTMENT**

<b>Sl. No.</b>	<b>Name &amp; Address</b>	<b>Designation</b>	<b>Contact No.</b>
1	Pu Lalrinsanga, Zarkawt	RCS	9436149246 2316412 (O) 2322139 (Fax)
2	Pu Lalrinsanga, Zarkawt	Addl. RCS	2341184(O) 9436149246
3	Pi Maria G. Ralte, Thakthing	JRCS	9436142960
4	Pu Lalringzuala, Zarkawt	JRCS	9436153539
5	Pu Zaliankhuma, Hunthar	DRCS	9862369309
6	Pi Lahuntluangi Hrahse, Tuikual 'A'	DRCS	9436142850
7	Pu Robuanga, Saikhamakawn	ARCS	9862566516
8	Pi M. Liansangpuui, Aizawl Venglai	ARCS	9612950586
9	Pu C. Lalbethlehema, Luangmual	ARCS	9436155440



10	Pu AN Barbhuiya, Silchar	ARCS	9436195567
11	Pu Lalmalsawma, Zarkawt	ARCS	9436155440
12	Pu K. Lalduhawma, Luangmual	ARCS	9862559348
13	Pu H. Vanhlupuia, Dawrpui Vengthar	ARCS	9436351950
14	Pi Rotluangi Hmar, Bungkawn Nursery	Supdt.	8794921577/ 9856342387