

Notifications/Orders under the provisions of Goa Co-operative Society Act, 2001
(Act 36 of 2001)

Sr. No	Notification No. and Date	Section/ Rules	Official Gazette reference
1	<u>No. 1-I-99-TS-VPK-RCS/Vol.III/2275 dated 6/9/2017</u>	Inquiry reports	-
2	<u>No. 15-228-2008-ADT/RCS/part file/2243 dated 28-08-2017</u>	Section 72, 73, 74 and 81	-
3	<u>No. 15-17-2010/ADT/RCS /SUPPL/2785 dated 11th November, 2015</u>		-
4	<u>No. 15-17-2010/ADT/RCS /Suppl./3592 date: 18th November, 2015</u>	Section 52(2)	-
5	<u>No. 41/1(4)/93/TS/RCS /Suppl. date: 31st July., 2017</u>	Section 59(6)	-
6	<u>No.15-228-2008-ADT/RCS/part file/2243 date: 28th August, 2017.</u>		-
7	<u>No.1-1-99-TS-VPK-RCS/Vol.III/2275 date: 6/9/2017</u>		-
8	<u>No. 4/1(4)93/TS/RCS/Suppl./2786 date: 11/11/2015</u>	Section 69	-
9	<u>No. 4/1(4)93/TS/RCS/Suppl./2784 date: 11/11/2015</u>		-
10	<u>No. 4/1(4)93/TS/RCS/Suppl./2783 date: 11/11/2015</u>		-
11	<u>No. 4/1(4)93/TS/RCS/Suppl./2778 date: 11/11/2015</u>		-
12	<u>No. 4/1(4)93/TS/RCS/2782 date: 11/11/2015</u>		-
13	<u>No. 41/1(4)/93/TS/RCS/Suppl./1841 date: 31-7-2017</u>	Section 59(6)	-
14	<u>52/3/2005/TS/RCS/Suppl. 4002 dated 25-2-2021</u>	About Pet Dogs	-
15	<u>No. 60/27/2004/TS/RCS/2627 dated 01-12-2021.</u>	Online Publications	Series II No. 39 dated 23-12-2021
16	<u>No. 60/169/MOC/TS-I/RCS-(SUPPL)/3132 Dated 24-11-2023</u>	Circular	Series II No.35 dated 30-11-2023

DEPARTMENT OF CO-OPERATION OFFICE OF THE REGISTRAR OF CO-
OPERATIVESOCIETIES
GOVERNMENT OF GOA
“SAHAKAR SANKUL” 4th& 5th FLOOR
EDC COMPLEX, PATTI PANAJI GOA-403001

No. 1-I-99-TS-VPK-RCS/Vol.III/2275

Date:6/9/2017

CIRCULAR

It is observed from the Inquiry reports that the management/Board of Directors of various UrbanCo-operative Credit Societies, PACs (Having Credit Counters) Multipurpose Cooperative CreditSocietiesfunctioning in the State of Goa are not following proper identification procedure for opening of accounts. Some of the Cooperative Societies have accepted deposits of hard cash in crores without following any KYC norms and other required documents which leads to difficulty in monitoring the transactions of suspicious nature.

Similarly, it has also been observedthat membership and nomination records as required under the provisions of Act/Rules& Byelaws of the societies are either remains incomplete or not updated since inception. The incomplete membership.

In the light of above problems and on examining various records may also create problems for display of provisional/final list of voters at the time of election complaints/allegations made by the members and public in general all the Co-operative Credit societies have been advised to follow certain customer member identification guidelines for opening of accounts and maintain the membership records in more scientific manner and therefore decided to issue following guidelines under **section 69** of the Goa Cooperative Societies Act, 2001 on know Your Customer (KYC):

1. For opening accounts of individuals/member, the Cooperative Societies, shall obtain one certifiedcopy of an officially valid documents i.e. copy of election Card Aadhar Card, Passport and Pan Account Number etc.
2. Similarly for any change in address mentioned as per the proof of address, under goes a change fresh documents on proof of address is to be obtained from individuals within a period of six months. However, Cooperative societies are not required to obtain fresh documents of members/Customers for transferring their account from one branch of the society to another branchof the same cooperative society.
3. The accounts of suspicious in nature which involves huge chunk of deposits from the resident member/residents outside India, State of Goa, etc the Cooperative Societies shall verify the identityof the person and seek information as per the Income Tax guidelines while accepting amount beyond the prescribed limits/ ceiling prescribed by the Authorities concerned.
4. Accounts of persons other than individuals/members where the customer is a Company/Firm, onecertified copy each of the following documents identification **(a)** Certificate of incorporation **(b)** Memorandum and Articles of Association **(c)** A resolution from Board of Directors and power of attorney granted to its managers/officers/employees to transact on its behalf. An officially valid document in respect of managers/officers or employees holding an attorney to transact on its behalfproprietary concern in addition to Pan Card. Election Card, Identity proof, the individuals has to submit only two documents i.e.Registration Certificate of practice issued in the name of theproprietary concern.
5. KYC exercise shall be reviewed periodically in order to confirm the identity and address and otherparticulars.
6. The Cooperative societies may not seek freshproofs of identity and address atthe time of periodic updating from the individuals in case there is no change in statuswith respect to identities and address. A self-certification or declaration by a customer to that effect should be obtained in suchcases.
7. The management of the Cooperative Institutions dealing with credit transactions shall take necessary steps to comply with aforesaid directions with immediate effect.

Gurudas P. Pilarnekar
Registrar of Cooperative Societies, Panaji Goa.

DEPARTMENT OF CO-OPERATION OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES
GOVERNMENT OF GOA
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EDC COMPLEX, PATTI PANAJI GOA-403001

No. 15-228-2008-ADT/RCS/part file/2243

Date: 28/08/2017

CIRCULAR

The Co-operative societies are democratic organizations named in accordance with the co-operative principle by the people/ instructions based on self-help and mutual and for the social and economic betterment of its members.

The 97th amendments of the Constitution of India has endeavored to promote voluntary formation, autonomous functioning, democratic control and professional management of Co-operative Societies. Similarly the said Constitutional Amendment includes certain mandatory provisions which are ought to be adhered by every co-operative society i.e. conducting of audit holding of Annual General Body Meeting and filing of returns etc., All the said requirements are to be complied within six months from the close of the every financial year.

The Goa Co-operative Societies Act, 2001 was amended in lines with the above-mentioned amendment and the following provisions of the Act have to be followed by every co-operative society registered in the State.

Section 72(2) provides that every society shall hold the Annual General Body Meetings within six months from the close of the co-operative year and the board shall lie before the society an audited Balance sheet and Profit and Loss Account for the year.

Section 73(4) every society within forty five days of the close of the financial year, shall prepare the Receipt and Payment statement/Trial Balance Trading/Manufacturing A/C and Balance Sheet and within fifteen days from such preparation and submit a copy thereof to the Registrar and the auditor.

Section 74(2) States that the recounts of every society shall be audited within six months of the close of the financial year to which such accounts relates by appointing auditor from the panel of Auditor in the respective General Body of the concerned society. Further no society shall appoint same auditor consecutively for more than two years as per Section 74(3).

Section 81 every cooperative society shall file returns within six months of the close of every year. The above mentioned provisions of the Act have already been brought to their notice of all cooperative societies functioning in the state of Goa by issuing the Circulars press note etc. from time to time.

As stated above Section 72, 73, 74 and 81 of the Goa Cooperative Societies Act, 2001 are mandatory provisions of the Act, however most of the Cooperative Societies have failed to comply with the requirements of the Act thereby tending to invoke provisions of section 118, 119 and 120 of the Act.

In view of the above, all the Cooperative societies registered under the Goa Co-operative societies Act, 2001 are hereby directed to comply with the statutory provisions of their Act so as to avoid action as provided under section 118, 119 and 120 of the Act.

Gurudas P. Pilarnekar
Registrar of Cooperative Societies, Panaji Goa.

DEPARTMENT OF CO-OPERATION

GOVERNMENT OF GOA

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No. 15-17-2010/ADT/RCS /SUPPL/2785

Date: 11th November, 2015

CIRCULAR

The Coop. Societies Act, 2001 empowers the Board of directors to acquire or dispose of immovable properties. However it has been observed that under the shadow of the said provisions, some of the Coop. Societies/Banks in the State are purchasing immovable properties without giving prudent thought to the availability of funds thereby deteriorating the financial stability of the society. It has also been observed that the transactions of purchasing the immovable properties are finalized by negotiating within in the owner of the premises/ Builder/land owner without following the required codal formalities viz, advertisement for inviting the quotations, placing of quotations received before the Board/ Managing Committee, comparative study of the quotations and selections etc. This sort of expenditure has accused financial instability and has put the funds of the members at stake. There are also many instances whereby it has been observed that in absence of sufficient funds at the disposal of the society under the appropriate head of accounts and budgetary provisions to that effect, the funds mobilized from the members towards share capital, de4positrs and the working capital are diverted for purchase of premises which pave way to financial imbalance and ultimately detrimental to the interest of the society, their members and depositors.

In view of above and to protect the funds of the general members and to ensure that investment of societies funds are deployed in an orderly manner the following guidelines are issued under Section 69 of Goa Coop. Societies Act, 2001 for granting permission to acquire immovable properties by the Coop. Societies.

1. The society/Bank should invariably invite sealed quotations by issue of notice in the local/ newspapers and the same shall be considered in the meeting of the Directors/Managing Committee as the case may be.
2. The society/Bank shall approach this office seeking permission in acquiring office premises/building to the extent of availability of reserve fund/building fund alongwith the following documents:-
 - i. A copy of notice published in the local newspaper inviting the quotations.
 - ii. A copy of resolution passed on the BOD/Managing Committee Meeting giving reasons for the selection of a particular premises.
 - iii. A comparative statement indicating the information such as number of the quotations received, names of the Party area proposed to be purchased and the rate quoted per Sq. mt. etc.
 - iv. A copy of profit and loss account and latest Balance Sheet.
3. While calculating the availability of funds to be invested from acquiring immovable property, the amount of share capital which constitutes a part of its owned fund and deposits should not be included for such investment because, diverting the working capital for purchase of building may create inadequacy of funds thereby distributing the liquidity ratio which will be highly detrimental to the interest of the institution and their depositors.
4. The society/ Bank shall ensure that the details about the investment of own funds in acquiring immovable property shall be submitted positively.
5. Unless all the above points/instructions are complied with, this office will not be in a position to consider the request of any Coop. Societies/ Banks for granting permission for acquiring new premises/Property as required.
6. The Coop. Societies/ Banks shall submit the proposals to the zonal Asstt. Registrar of

Coop. Societies duly complying all the conditions of the circular and to forward the same to Registrar of Coop. Societies for administrative approval.

7. It is therefore enjoined upon the societies/ Banks to ensure that before formation of any such proposal for purchase of landed property/Premises, the above instructions are invariably complied with.

(Narayan Sawant)

Registrar of Co-operative Societies, Government of Goa, PanajiGoa.

DEPARTMENT OF CO-OPERATION

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No. 15-17-2010/ADT/RCS /Suppl./3592

Date: 18th November, 2015

CIRCULAR

Attention of all the Cooperative Societies functioning in the State of Goa is hereby drawn towards the recent amendment to the provision in sub- Section (2) for clause © of the Section 52 of the Goa Coop. Societies Act, 2001 approved in the August House. In view of the said amendment now the department of Cooperation will organize the training programmes to the members office bearers employees and general public in the principles and techniques of cooperation both economic and democratic manner.

The Department has also proposed to organize training programme in its own Training Institute at the new building “ SahakarBhavan” at CuriPonda. The said training institute will have all the infrastructural facilities for imparting training to all the co-operators to develop professionally in marketing management of funds and improvement of managerial efficiency etc. These training programmes will help the members/management/ employees to enhance their knowledge, skill and attitude for development of institute at large.

The amendment text section is reproduced here below for kind perusal. AMENDEMENT OF SECTION 52(2) (c).

“(c) Not less than 2% with maximum limit of Rupees fifty thousand towards contribution to the Co- operative Education Fund which shall be transferred to the Co-operative Education fund as maintained by the Registrar of Co-operative Societies.”

In the backdrop of the above, it is felt that the amount created out of profit appropriation towards education fund or the education fund stands payable as on date shall be invariably deposited in the accounts maintained by the Registrar of Coop. Societies and shall be withheld from crediting the Education Fund to Goa State Cooperative Union Ltd; Panaji.

Therefore, it is felt necessary to issue the following directives under section 69 of the Goa Coop. Societies Act, 2001, for early compliance.

1. The education fund shall be invariably deposited with the account maintained by the Registrar with immediate effect.
2. In view of the latest amendment to the Goa Coop. Societies Act, 2001, all the Co-op. Societies are directed not to deposit any amount towards Education Fund created out of appropriation of profit and stands payable as on date to the Goa State Cooperative Union Ltd., Panaji.

Any deviation made in abiding directives specified as above by any Society, the concerned person shall be held liable for the same.

The above directives shall come into force with immediate effect.

(Meena H. N. Goltekar)
Registrar of Coop. Societies
Panaji- Goa.

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No. 41/1(4)/93/TS/RCS /Suppl.

Date: 31stJuly., 2017

CIRCULAR

Read: Circular No. 41/1(4)/93/TS/RCS /Suppl. Dated 24/02/2016.

Attention of all the members/ Board oof Directors of the Cooperative Institutions in the State of Goa is invited to the above referred Circular dated 24/02/2016 in which the contents of the provisions of Section 59(6) of Goa Coop. Societies Act, 2001 which mandates that “Provided that no member shall hold the post of directors of more than one Apex Society or Federal Society or two other societies.”

In this context, it is observed that this office is receiving various complaints from the members of the Coo. Institution that there are some directors on the Primary Societies/Apex Societies/ Federation who are holding the post of Board of Directors of more than permissible limit in Cooperative Institutions. Which is in violation to the provisions of Section 59 (6) of the Goa Coo.Societies Act, 2001 .

Therefore it is enjoined upon all the members/Board of Directors of the Coo. Institution that are holding the post of Director in violation of Section 59(6) shall adhere to the above Circular or this office will be constrained to take further action in the matter for which the Director himself will be responsible.

(Gurudas P. Pilarnekar)

Registrar of Co-operative Societies,

Government of Goa, Panaji

DEPARTMENT OF CO-OPERATION

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No.15-228-2008-ADT/RCS/part file/2243

Date: 28th August, 2017.

CIRCULAR

The Co-operative societies are democratic organizations formed in accordance with the co-operative principles by the people/institutions based on self-help and mutual aid for the social and economic betterment of its members.

The 97th amendment to the Constitution of India has endeavored to promote voluntary formation, autonomous functioning, democratic control and professional management of Co-operative Societies. Similarly, the said Constitutional Amendment includes certain mandatory provisions which are ought to be adhered by every co-operative society i.e. conducting of audit, holding of Annual General Body Meeting and filling of returns etc. All the said requirements are to be complied within six months from the close of the every financial year.

The Goa Co-operative Societies Act, 2001 was amended in lines with the above mentioned amendment and the following provisions of the Act have to be followed by every co-operative society registered in the State:

Section 72(2) provides that every society shall hold the Annual General Body Meetings of its members within six months from the close of the co-operative year and the board shall lay before the society an audited Balance sheet and Profit and Loss Account for the year.

Section 73(4) every society within forty five days of the close of the financial year, shall prepare the receipt and Payment statement/ Trial Balance/ Trading/ Manufacturing A/c, Income & Expenditure A/c and Balance Sheet and within fifteen days from such preparation and submit a copy thereof to the Registrar and the auditor.

Section 74(2) states that the accounts of every society shall be audited within six months of the close of the financial year to which such accounts relates by appointing auditor from the panel of Auditor in the respective General Body of the concerned society. Further no society shall appoint same auditor consecutively for more than two years as per Section 74(3).

Section 81: every coo. Operative society shall file returns within six months of the close of every year. The above mentioned provisions of the Act have already been brought to the notice of the entire Coo. Societies functioning in the State of Goa by issuing the Circulars, press note etc. from time to time.

As stated above, section 72, 73, 74 and 81 of the Goa Coop. Societies Act, 2001 are mandatory provisions of the Act, however, most of the Coo. Societies have failed to comply with the requirements of the Act thereby tending to invoke provisions of Section 118, 119 and 120 of the Act.

In view of the above, all the Co-operative Societies registered under the Goa Co-operative Societies Act, 2001 are hereby directed to comply with the statutory provisions of the Act so as to avoid action as provided under Section 118, 119 and 120 of the Act.

(Gurudas P. Pilarnekar)
Registrar of Co-operative Societies,
Government of Goa, Panaji- Goa

DEPARTMENT OF CO-OPERATION
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No.1-1-99-TS-VPK-RCS/Vol.III/2275 Date: 6/9/2017

CIRCULAR

It is observed from the Inquiry reports that the management/Board of Directors of various Urban Cooperative Credit Societies PACs (Having Credit Counters) Multipurpose Cooperative Credit Societies functioning in the State of Goa are not following proper identification procedure for opening of accounts some of the Cooperative Societies have accepted deposits of hard cash in crores without following any KYC norms and other required documents which leads to difficulty in monitoring the transactions of suspicious nature.

Similarly, it has also been observed that membership and nomination records as required under the provisions of Act/Rules & Byelaws of the societies are either remains incomplete or not updated since inception. The incomplete membership records may also create problems for display of provisional/ final list of voters at the time of election.

In the light of above problems and on examining various complaints/allegations made by the members and public in general all the Co-operative Credit Societies have been advised to follow certain customer/member identification guidelines for opening of accounts and maintaining the membership records in more scientific manner and therefore decided to issue following guidelines under section 69 of the Goa Cooperative Societies Act, 2001 on know Your Customer (KYC):

1. For opening accounts of individuals/ member, the Cooperative Societies, shall obtain one certified copy of an officially valid documents i.e copy of Election Card, Aadhar Card, Passport and Pan Account Number etc.
2. Similarly, for any change in address mentioned as per the proof of address, undergoes a change, fresh documents on proof of address is to be obtained from the individuals within a period of six months. However, Cooperative Societies are not required to obtain fresh documents of members/customers for transferring their account from one branch of the society to another branch of the same cooperative society.
3. The accounts of suspicious in nature which involves huge chunk of deposits from the resident member/residents outside India, State of Goa, etc. the Cooperative Societies shall verify the identity of the person and seek information as per the Income tax guidelines while accepting amount beyond the prescribed limits/ceiling prescribed by the Authorities concerned.
4. Accounts of persons other than individuals/members where the customer is a Company/Firm, one certified copy each of the following documents identification (a) Certificate of incorporation
(b) Memorandum and Articles of Association (c) A resolution from Board of Directors and power of attorney granted to its Managers/ Officers /Employees to transact on its behalf. An officially valid document in respect of managers/Officers or employees holding an attorney to transact on its behalf proprietary concern in addition to Pan Card, Election Card, Identity proof, the individuals has to submit only two documents i.e. Registration Certificate of practice issued in the name of the proprietary concern.
5. KYC exercise shall be reviewed periodically in order to confirm the identity and address

and other particulars.

6. The Cooperative Societies may not seek fresh proofs of identity and address at the time of periodic updation from the individuals incase there is no change in status with respect to identities and address. A self-certification or declaration by a customer to that effect should be obtained in suchcases.
7. The management of the Cooperative Institutions dealing with credit transactions shall take necessary steps to comply with aforesaid directions with immediate effect.

(Gurudas P. Pilarnekar)

Registrar of Co-operative Societies,

Panaji- Goa.

DEPARTMENT OF CO-OPERATION

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No. 4/1(4)93/TS/RCS/Suppl./2786

Date: 11/11/2015

CIRCULAR

Sub: Creation of new post/Rise in price of Milk/Transport to & fro journey of 300kms etc.

In exercise of the powers conferred by section 69 of the Goa Cooperative Societies Act, 2001 and on being satisfied that in the interest of Cooperative Movement and for the purpose of proper implementation of Cooperative provisions and other development programme approved and undertaken by the Government or to secure the proper management of the business of all the Cooperative Societies functioning in the State of Goa and for preventing the affairs of their societies from being conducted in an manner detrimental to all the interest of the members depositors, creditors and public, it is felt necessary to issue following directives to all Coop. Societies/Banks except housingsocieties:-

1. Incase where the societies/Banks having more than 5 employees and the new posts are to be created on regular basis in the society on account of necessity arisen due to increase in business turnover and the work-load, the same should be assessed by the “Staff Assessment and Selection Committee constituted by the Board of the respective society consisting of three members namely, Chairman, Chief Executive/Manager of the respective society and the representative of the Registrar. The said committee shall submit a detailed report about the creation of additional posts and after considering such report the Board of Directors may create required number of posts and the necessary action shall be taken by the management to fill the said posts by obtaining prior approval of the Registrar.

2. Recruitment Rules shall be framed by the society and got approval from the Registrar and vacant or new post shall be filled up as per the criteria fixed by the Board of Directors for the time being based on the seniority list of the existing employees available with the society and also considering the recommendation of the aforesaid “ Staff Assessment and Selection Committee” by way of direct recruitment or promotions. However, the societies shall frame Recruitment Rules within a period of six months from the date of issue of the directives. For filling up the posts by direct recruitment, the instructions of the Government as regards notifying the vacancies to the Regional Employment Exchange shall invariably be followed. Also, applications should be invited from the candidates for direct recruitment by advertising at least on two dailies.

3. The management shall ensure that every society having more than five employees establish for its employees a provident fund into which shall be paid the contribution made by its employees and by the society. Such provident fund shall not be used in the business of the society but shall be invested separately under the provisions of Act.

4. The Board of Directors and Officials of the Societies shall invariably obtain prior permission of the Registrar for travelling by office vehicles or by hired vehicles exceeding a journey of three hundred (300) Kilometers or any distance outside Goa by Bus/Train/Air outside the State of Goa or abroad so as to keep proper check and control over the utilization of funds of the said societies.

5. It shall be mandatory on the part of all the Cooperative Societies to obtain prior approval of

the Registrar before initiating/ making any major policy decision for incurring capital expenditure to the tune of 05.00 lakhs and above for the purchase of movable properties plant & machinery, furniture and fixtures, alterations, renovations and construction of building, office equipment etc. Moreover, the capital expenditure for purchase of movable properties, as stated above, less than Rs. 05.00 lakhs shall be scrutinized on the above lines at zonal level and shall obtain the necessary approval.

6. The Management shall ensure that before making purchases, the codal procedure of inviting quotations and other related procedure are followed as per the existing Rules and as per the procedure followed by the Govt. of Goa.

7. The management shall ensure that the Account of the Societies are got audited/returns filed/AGM convened/Election held within the stipulated time as provided under the provision of the Act, so as to safeguard the interest of the share holders in particular and the society to that effect.

8. The Management shall ensure that the Investment of funds in purchase of immovable property is done only after approval of the Registrar and in a accordance with the guidelines issued to that effect.

The Management of the cooperative institutions shall take necessary steps to comply with aforesaid direction with immediate effect.

This order supersedes all the earlier orders issued by this office and this shall come in force with immediate effect.

(NARAYAN SAWANT)

Registrar of Coop. Societies,

Government of Goa.

DEPARTMENT OF CO-OPERATION GOVERNMENT OF GOA
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No. 4/1(4)93/TS/RCS/Suppl./2784

Date: 11/11/2015

CIRCULAR

Subject: Directives under Section 68 of the Goa Coop. Societies Act, 2001 for extension of area of operation and opening of new branches of Cooperative Credit Societies.

It is observed that the Management/Board of Directors of various Urban C-operative Credit Societies, PACs (having credit counter), Farmers Credit Counter, Multipurpose Co-op. Credit Societies, Consumers Coop. Societies, V.K.S.S. societies, Taluka Farmers Service Societies, are very much eager either to extend their area of operation or to open new branches to their societies, without undergoing an exercise of making proper identification of areas , assessment from the point of its survival, viability fact etc. This sort of tendency developed by the Management of, many societies has eventually put such societies in to overall managerial disorder and financial losses.

In the light of above disorder so far noticed by the Department, and on examining various complaints/allegations made by the members and Public in general specifically in respect of opening of branches by Co-op. Societies, without prior permission from the Registrar of Coop. Societies and without preparing Annual Action Plan or proper Survey of the places/locations and business viability report thereby making these newly opened branches difficult to maintain their institutions and malign the image of the Cooperative Movement in the State . Therefore it is felt necessary to issue following directives under Section 68 of the Goa Coop. Societies Act, 2001 for extension of area of operation and opening of new branches of Cooperative Societies Viz.

- a) The Societies should have posted net profit during each of the preceding 2 years.
- b) The Societies should have declared and paid divided to the members on the net profit during each of the preceding 2 years.
- c) The societies should have prompt in submitting the financial statement of accounts to the respective Zonal Asstt. Registrar in terms of Section 73(4) of the Goa Cooperative Societies Zonal Act, 2001, filling of returns as required under section 81, holding of Annual General Meeting and completion of audit of the society within the stipulated time limit as per the provision of the Goa Cooperative Societies Act 2001. So also the quarterly returns pertaining to the liquidity as prescribed under Circular No. 60/57/2001/TS/RCS dated 03/11/2008 should have been submitted on regular basis except consumer societies.
- d) They should have maintained ideal Credit to Deposit ratio as prescribed by the Department from time to time.
- e) The society should have made 100% provision towards NPAs as per the Circular on non-performing assets issued by the Department under No. 41/92/TS/RCS dated 28/01/2004.
- f) They should observe all the financial parameters prior to submission of the proposal. The financial position of the society should be sound and the society proposal. The financial position of the society should be sound and the society shall be placed under “A” or “B” Audit classification and shall have less than 10% of Gross NPA for last 2 preceding years.

g) The society, which desires to open new branch within area of operation, should ensure that atleast 200 members are enrolled in the said area prior to seeking the permission for opening the branches, and submit the list of enrolled member's alongwith the proposal to the Registering Authority.

The Zonal Asstt. Registrar of Coop. Societies shall strictly scrutinize the proposals on above lines and submit the same to the Registrar for perusal and for administrative approval before granting permission for opening of new branches in their jurisdiction.

This is issued with the approval of the Government.

By order and in the name of Governor of Goa

(NARAYAN SAWANT)

Registrar of Coop. Societies,

Ex-Officio Joint Secretary to

Government of Goa.

DEPARTMENT OF CO-OPERATION

GOVERNMENT OF GOA

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No. 4/1(4)93/TS/RCS/Suppl./2783

Date: 11/11/2015

CIRCULAR

Sub:- Sanction of Loan by the Urban Co.op. Credit Societies to the individual's members.

Ref:- Circular No. 19/12/94/TS/285 dated 16/03/1995.

It has been observed that in recent past number of Co. op. Credit Societies are approaching the Zonal Offices for enhancement of loan limit over and above Rs. 1.50 Lakhs. The said proposals are referred to Head Office for administrative approval by the concerned Asstt. Registrar of Coop. Societies for want of Jurisdiction in terms of the Circular referred to at above, thereby delaying the process.

The matter was examined at the level of the Head Office taking into consideration the above fact and other various aspects such as inflation, hike in Salaries, repaying capacity of the member, improvement in standard of living of member, increase in volume of business etc. and it has been decided to allow the Urban Coop. Credit Societies, if their working is found satisfactory, to enhance the maximum quantum of loan to be sanctioned by such Societies to an individual member on the basis of its share capital and other norms.

Therefore in terms of Section 69 of the Goa Coop. Societies Act, 2001, the following norms are prescribed:-

Sr. No.	Share capital	Maximum loan to be sanctioned to the individual members
1.	UptoRs. 3,50,000/-	Rs. 1,00,000/-
2.	UptoRs. 4,00,00/-	Rs. 1,50,000/-
3.	UptoRs. 5,00,000/-	Rs. 2,00,000/-
4.	UptoRs. 6,00,000/-	Rs. 2,50,000/-
5.	UptoRs. 7,00,000/-	Rs. 3,00,000/-
6.	UptoRs. 8,00,000/-	Rs. 3,50,000/-
7.	UptoRs. 10,00,000/-	Rs. 4,00,000/-
8.	Rs. 10,00,000/- & above	Rs. 5,00,000/- maximum

1. The Society should have earned the profit in last two preceding years.
2. The loan sanctioned over and above Rs. 1,00,000/- should be supported by Collateral Security.
3. The Society should maintain liquidity ratio as prescribed by the Registering authorities from time to time and submit report thereof at the end of every quarter.
4. It shall be ensured that while registering Urban Co-op. Credit Societies/ Multipurpose Co-op. Societies and other Co-op. Societies with the objective of credit business, the loan limit is fixed in proportion to the share Capital as specified herein above.
5. The Society shall maintain (Net) NPA below 10% and as prescribed Registering Authority from time to time.
6. The Society shall be awarded with Audit classification of A or B during last two preceding years and shall ensure timely audit and filing of returns.

All the proposals received from the Societies for enhancement of Loan limit shall be examined at the level of Zonal Asstt. Registrar of Coop. Societies in lines with the above guidelines and only those societies which fulfills the above guidelines shall be considered

for enhancement of loan limit. The proposal for enhancement of loan over and above Rs. 5,00,000/- which fulfills the above guidelines shall be invariably submitted for perusal and administrative approval of the Registrar.

(NARAYAN SAWANT)

Registrar of Coop. Societies,
Govt. of Goa, Panaji Goa.

DEPARTMENT OF CO-OPERATION

GOVERNMENT OF GOA

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No. 4/1(4)93/TS/RCS/Suppl./2778

Date: 11/11/2015

- Read: 1. This office circular of even no. dated 20th October, 1993.
2. This office circular of even no. dated 1st March, 1995.
3. This office circular of even no. dated 22nd December, 2000.
4. This office circular of even no. dated 17th November, 2003.

CIRCULAR

Sub: Sanction of loan by Salary Earners Coop. Societies/ Credit Coop. Societies to the individual members.

Attention of all Zonal Asstt. Registrar of COOP. Societies is hereby invited to this office circulars cited herein above prescribing the maximum loan limit of Rs. 3,00,000/- to an individual member of the Salary Earners Coop. Credit Societies depending upon the limit of working Capital of the society.

The matter has been further examined with reference to working capital, financial position and functioning of the Salary Earners Coop. Credit Societies in the State. It has been felt necessary to further modify the instructions prescribing the maximum loan limit depending upon the working capital of the society and also considering the rise in the standard of living, hike in salary Vis-à-vis borrowing capacity of individual member and decided to issue revised guidelines in terms of Section 69 of the Goa Cooperative Societies Act, 2001 as under:-

Sr. No.	Share capital	Maximum loan to be sanctioned to the individual members
1.	Upto Rs. 15,000 lakhs	Rs. 2,00,000/-
2.	Rs. 15.00 lakhs to Rs. 25.00 lakhs	Rs. 4,00,000/-
3.	Rs. 25.00 lakhs and above	Rs. 5,00,000/-

In addition to the above prescribed limit, the following conditions are to be made applicable while approving the proposal received from the Salary Earners Coop. Credit Societies for enhancing the loan limit.

1. The Management of the Society shall ensure that at no cost sanctioning of big loan be a burden on a family of a loanee member.
2. While sanctioning loan to a member the Management of the Society shall ensure that at no point of time home take salary contribution be less than 1/3 of the total emolument.
3. The management shall also take into consideration the length/quantum of service at the disposal of the member while sanctioning the loan.
4. The management should also ensure that all big loans beyond Rs. 1,00,000/- are sanctioned mainly for the purpose of acquiring either immovable properties or valuable assets purpose wise.
5. The management of the society shall also take into consideration the provision of civil conduct service Rules (CCS Rules) scrupulously.
6. Although the bye-laws of the society provides loan facility on the basis of gross salary, proper assessment of the loanee shall be made as regards to his/her credit, worthiness, repaying capacity by taking into account net salary and net worth etc.
7. All loans over and above the limits of Rs. 1,00,000/- shall be secured by means of

collateral securities.

8. Loans shall be sanctioned to a member purely on the strength of his/her repayment capacity only and marketable securities offered by him/her and not on the strength of salary certificate of securities alone.

9. The proposals for enhancement of loan over and above Rs. 5,00,000/- shall invariably submitted to the Registrar for administrative approval.

This circular shall supersede all the previous circulars issued by this office in this regards.

(NARAYAN SAWANT)

Registrar of Coop. Societies,

Govt. of Goa, Panaji Goa.

DEPARTMENT OF CO-OPERATION
GOVERNMENT OF GOA
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No. 4/1(4)93/TS/RCS/2782

Date: 11/11/2015

- Read: 1. Circular No. 41/86/TS dated 12-8-199.
2. Circular No. 41/86/TS dated 7/11/1991.
3. Circular No. 41/86/TS dated 1/10/1993.
4. Circular No. 41/86/TS/RCS dated 24/01/2001.

CIRCULAR

Sub: Registration of Urban/Multipurpose Coop. Societies.

In suppression of the Government Circular/Order referred to at Sr. No. 1, 2, 3 & 4 above and in exercise of the powers under section 68 of the Goa State Co-operative Societies Act, 2001, the Government is pleased to revise the existing norms for registration of Urban Co-operative Credit Societies and Multipurpose Coop. Societies undertaking Credit business in this State viz:

Sr. No.	Maximum area of operation	Minimum number of members	Minimum share Capital (Rs.)
i	5 Municipal Wards or 5 revenue villages	500	3.50 lakhs
ii	Municipal area of 10 revenue villages	1000	7.00 lakhs
iii	One Taluka	2000	14.00 lakhs
iv	One District	6000(having minimum 500 members enrolled from each Taluka)	36.00 lakhs
v	State of Goa	10000(having minimum 600 members enrolled from each Taluks)	60.00 lakhs

The proposals received for registration or for extending the area of operation of the Urban Cooperative Credit Societies shall be dealt with strictly keeping in view the above revised norms. This order shall come into force immediately from the date of issue.

By order and in the name of the Governor of Goa

(Narayan Sawant)

Registrar of Coop. Societies & Ex- Officio

Joint Secretary to Government of Goa.

DEPARTMENT OF CO-OPERATION GOVERNMENT OF GOA

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No. 41/1(4)/93/TS/RCS/Suppli./1841

Date: 31-7-2017

CIRCULAR

Read: Circular No. 41/1(4)/93/TS/RCS/Suppl. Dated 24-02-2016.

Attention of all members Board of Directors of the Cooperative Institutions in the State of Goa is invited in the above referred Circulars dated 24/02/2016, in which the contents of the provisions of Section 59(6) of Goa Coop. Societies Act, 2001 which mandates that “Provided that no member shall not hold the post of directors of more than one Apex Society or Federal Society or two other societies.”

In this context, it is observed that this office is receiving various complaints from the members of the Coop. Institution that there are some directors on the Primary Societies/ Apex Societies Federation who are holding the post of Board of Directors of more than permissible limit in Cooperative Institutions. Which is in violation to the provisions of Sections 59(6) of the Goa Coop. Societies Act, 2001.

Therefore it is enjoined upon all the members/Board of Directors of the Coop. Institution who are holding the post of Director in violation of Section 59(6) shall adhere to the above Circular or this Office will be constrained to take further action in the matter for which the Director himself will be responsible.

(Gurudas P. Pilarnekar)

Registrar of Coop. Societies,

Government of Goa.Panaji

OFFICE OF THE REGISTRAR OF COOPERATIVE SOCIETIES

GOVERNMENT OF GOA.

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No. 52/3/2005/TS/RCS/Suppl. 4002

Dated 25th February, 2021

CIRCULAR

Instances have been brought to the notice of this office that the stray dog menace in most of the co-operative societies is increasing day by day. In many co-operative housing societies, some residents are involved in activities to facilitate, patronize and are engaged in relocation of stray dogs, from their original habitats which further leads to cruelty to such relocated animals in terms of the Animal Birth Control Rules, 2001. It is also seen that some of the residents who pet a dog sometimes do not possess any registration towards such pet dogs. Besides all above, it has also been brought to notice that the periodic vaccination and sterilization of the pet dogs is not being carried out by many of the residents residing in the co-operative housing societies. It is further brought to notice that there are instances reported wherein the menace has caused injury to the residents and also instances of dog bite leading to serious consequences reported in some of the co-operative housing societies.

It is informed that, in the absence of specific powers in the Goa Co-operative Societies Act, 2001 and the bye-laws of the respective co-operative housing societies, to deal with such nuisance prevailing in the co-operative housing societies, the management and the staff of co-operative housing societies are unable to tackle the problem at their level. It is further informed by the residents of co-operative housing societies that a coordinated approach is utmost required to deal with such dog menace prevailing in the co-operative housing societies and therefore it was requested that the management of the co-operative housing societies be instructed to coordinate and cooperate to deal with dog menace in the interest of the safety of residents of the co-operative housing societies and in larger interest of public safety.

After considering all the aspects and having been satisfied that there is sufficient ground to issue instructions in the interest of the safety of residents of the co-operative housing societies and the public at large, the undersigned hereby call upon the Management of the co-operative housing societies to ensure that the prevailing laws in respect of stray and pet dogs are complied with by the members and residents of their respective housing societies.

The management of all co-operative housing societies may further ensure that the members and residents of their respective co-operative housing society follow the provisions contained in the following laws:

1. Prevention of cruelty to animal Act, 1960,
2. Animal Birth Control Rules, 2001,
3. Guidelines dated 26/02/2015 by “Animal Welfare Board” (Ministry of Environment of India) and all other relevant laws as may be applicable to the issue of pet dogs/stray dogs.

Besides above, keeping in the view the safety of the residents, the management of co-operative housing societies, pet dog owners shall ensure that:-

- 1) The pet dog owners and care givers shall take responsibility and ownership of their pets and stray animals they adopt and shall mandatorily register such dogs under existing laws. The copy of such registration shall be submitted to the management of the co-operative housing society for records.
- 2) The owner of the pet dog shall ensure that their pet dogs are not being teased by children and others and are not causing any nuisance in the neighborhood.
- 3) The owners of the pet dogs shall comply with all the laws relating to the animals.
- 4) While the dog is taken out for a walk, the pet dog owners/masters shall ensure that the dog is on a leash and is accompanied by the dog owner/master at all times.
- 5) The pet dog owners/masters shall ensure that the dog is vaccinated regularly. The dog owner/master shall submit details of vaccination of pet dog to the management of the society. The management shall also insist on vaccination records.
- 6) The management of co-operative housing society shall avoid stray dogs feeding within the premises of co-operative housing societies as far as possible or may earmark certain feeding spot preferably away from residences, common areas and children play areas.
- 7) The management of co-operative housing society may frame its own rules and regulations to manage the movement and activities of the pet animals within the premises of the co-operative housing societies.

(ARVIND B. KHUTKAR)
Registrar of Cooperative Societies &
Ex-Officio Joint Secretary to the
Government of Goa

To,

All the Zonal Asstt. Registrar of Co-operative Societies. They shall ensure that the content of the above circular are brought to the notice of all the co-operative housing functioning under their jurisdiction.

GOVERNMENT OF GOA
Office of the Registrar of Co-operative Societies
Circular
No. 60/27/2004/TS/RCS/2627

Attention is invited to the Notification No. 6 10 78/EST/RCS/Part II dated 14th January, 2019, thereby mandating that all applications pertaining to registration of Co-operative Societies shall be accepted and processed online without requiring the applicant to physically submit a copy of the application or associated supporting documentation. In order to facilitate the applicant to submit online application for registration of Co-operative Societies without any hassles and to troubleshoot the administrative and technical difficulties, if any, faced by the public in online registration, the subordinate offices are enjoined to set up Help Desk at their respective offices during office hours which shall be manned by the following Officers/officials on rotation basis in addition to their own official duties:

Sr. No.	Name and designation of the Officer/Official	Office Contact No.
Head Office		
1.	Shri Mangesh Phadte, Co-operative Officer (Nodal Officer)	+91 8322437165/
2.	Shri Vinod Kalangutkar, Sr. Auditor	2437174/2437175.
3.	Shri Nitin Naik, UDC	
4.	Shri Sanil Prabhudesai, LDC	
Central Zone		
1.	Shri Devdatt Naik, Co-operative Officer (Nodal Officer)	+91 8322426187.
2.	Shri Subhash Gaude, Sr. Auditor	
3.	Smt. Sheetal Shirodkar, Jr. Stenographer	
4.	Shri Albert Almeida, Jr. Auditor	
North Zone		
1.	Shri Rama Parab, Co-operative Officer (Nodal Officer)	+91 8322262662.
2.	Smt. Esmeralda Fernandes, Head Clerk	
3.	Shri Nilesh M. Gawde, Jr. Auditor	
4.	Shri Akhil S. Prabhudesai, Jr. Auditor	
Bicholim Zone		
1.	Shri Satish D. Sawant, Co-operative Officer (Nodal Officer)	+91 8322366270.
2.	Smt. Siddhi G. Naik, Sr. Auditor	
3.	Shri Sarvesh Kuttikar, Jr. Auditor	
4.	Smt. Pooja Dangui, L.D.C.	
Ponda Zone		
1.	Shri Hemant Khedekar, Co-operative Officer (Nodal Officer)	+91 8322313025.
2.	Smt. Audrey Fernandes, Jr. Auditor	
3.	Smt. Shradha Vargankar, Jr. Auditor	
4.	Smt. Reha Talaulikar, Jr. Stenographer	
South Zone		
1.	Shri Raju Magdum, Special Auditor (Nodal Officer)	+91 8322733578.
2.	Smt. Deepa Khandeparkar, Sr. Auditor	
3.	Smt. Sonali Velingkar, Jr. Auditor	
4.	Shri Sameer Naik, L.D.C.	
Quepem Zone		
1.	Shri Amay Dhakankar, Co-operative Officer (Nodal Officer)	+91 8322662227.
2.	Smt. Jostna Phaldesai, Sr. Auditor	
3.	Shri Ram Zangle, Jr. Auditor	
4.	Smt. Suvarna Gaonkar, L.D.C.	

The Nodal officer shall guide the applicants on the requirements of the documents for registration and if demanded, provide the check list of the documents. The Help Desk shall be

~~operation with immediate effect. For any guidance to troubleshoot the technical problem, if any, the team manning the Help Desk, may contact Mr. S. Senthil Nayagam, NIC Official on 9421246715.~~

~~Arvind B. Khutkar,~~

~~Registrar (Co-operative Societies).~~

~~Panaji, 01st December, 2021.~~

(Published in the Official Gazette Series II No. 39 dated 23-12-2021)

Government of Goa
Department of Co-operation
Office of the Registrar of Co-operative Societies

Circular

No. 60/169/MOC/TS-I/RCS-(SUPPL)/3132

The co-operative sector has a vast scope to expand its business activities in the various fields. Keeping this concept in mind the Central Government has come out with a number of schemes and initiatives to boost the co-operative sector. It is also the vision of the Central Government to make India a 5 trillion dollar economy through co-operatives and for this reason emphasis has been laid on formation of Primary Agricultural Co-operative Societies (PACS) multi-purpose, the main object of which will be to provide to the members and the general public at large all the requirements from finance to consumable items under one roof.

It has been observed that in Goa large number of Co-operative Credit Societies are registered and have now come to a point of saturation. These co-operatives also have tuff competition from the multi National Banks, other financial institutions and Multi State Co-operative Societies. Therefore, it is the need of the hour for the Co-operative Societies in Goa to diversify their business by undertaking other business activities.

Therefore, in order to facilitate such societies to convert themselves into multi-purpose, the Central Government has framed model bye-laws which are to be mandatorily adopted for registering PACS as multi-purpose or while changing the classification into multi-purpose. Under the fold of multi-purpose societies various business initiatives are made available such as:

- i) PACS as Common Service Centres;
- ii) formation of new Farmer Producers Organizations (FPOs);
- iii) Eligibility for LPG distribution;
- iv) Permission to convert bulk consumer petrol pump operated by PACS into retail outlet;
- v) PACS as Janaushadhi Kendras;
- vi) PACS as fertilizer distribution centers;
- vii) Membership of National-Multistate Co-operative Societies for exports;
- viii) Membership of National Multistate Co-operative Societies for certified seeds;
- ix) Membership of National Multistate Co-operative Societies for organic farming;
- x) Inclusion of Co-operative Societies as buyer on GeM portal;
- xi) Distribution of chana dal under the brand "Bharat Dal" through Co-operative Federations and so on.

These initiatives will surely help the PACS multipurpose to expand their business and attain financial sustainability.

The Co-operative Societies are basically registered with a view to bring about the socio-economical development of its members on the foundation of self help, thrift and mutual aid in accordance with the co-operative principles. The main objects of the resource societies are to extend financial help by providing loans at a reasonable terms and conditions and to inculcate the habit of self help and thrift. It is noticed that over a time the business of such Co-operative Societies has saturated without giving any scope for its expansion and as such it is the need of the hour for the resource societies having excess idle funds available from their business operation to diversify into some other profitable business activities. This can be done by changing the classification from credit resource societies to Service Resource Societies/Primary Agricultural Credit Societies.

Though Section 55 of the Goa Co-operative Societies Act, 2001, provides that the funds which are not needed for use by a society can be invested or deposited outside the business, these investments fetch limited returns as against the cost of funds and administrative expenses of the society. Therefore, it is advisable for the Credit Societies to take recourse of Section 10 of the said Act and alter its classification from resource society to Service Resource Society/Primary Agricultural Credit Societies (PACS)/multipurpose and avail all the benefits provided by the Central Ministry for diversification of business and create additional business avenues in the interest of the society in particular and its members at large.

Manuel Barreto, Registrar (Co-op. Societies).
Panaji,

(Published in the Official Gazette Series II No.35 dated 30-11-2023)

24th November, 2023.