

**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	<a href="#"><u>42/4/2002/TS/RCS/330dated2-5-2008</u></a>	Section 4(1)	Series II No. 7dated 15-5-2008
2	<a href="#"><u>No. 42/4/2002/TS/RCS/1132 dated 21st July, 2010.</u></a>	Section 4(1)	Series II No. 19 dated5-8-2010
3	<a href="#"><u>42/4/2002/TS/RCS/1132dated 21-7-2010</u></a>	Section 4(1)	Series I No. 19dated 5-8-2010
4	<a href="#"><u>No.42/1/2008/TS/RCS/3131/182 dated 14-2-2008</u></a>		-
5	<a href="#"><u>No. 41/1(4)/93/TS/RCS/Suppl./2786 date: 11-11-2015</u></a>		-
6	<a href="#"><u>No. 42/4/2008/TS/RCS/2351 dated 13-09-2012</u></a>	Section 4	Series II No.26 dated 27-9-2012
7	<a href="#"><u>No. 42/4/2008/TS/RCS/2616 dated 07-08-2013</u></a>	Section 4	Series II No.21 dated 22-8-2013
8	<a href="#"><u>No. 42/4/2002/TS/RCS/886 dated 2-06-2017</u></a>	Section 4(1)	Series-II No. 11 dated 15-06-2017
9	<a href="#"><u>No. 42/4/2002/TS/RCS/3399 dated 27-11-2017</u></a>	Section 4(1)	Series-II No. 37 dated 14-12-2017
10	<a href="#"><u>No. 42/4/2008/TS/RCS/2883 dated 19th October, 2018.</u></a>	Section 4	Series II No.30 dated 25-10-2018
11	<a href="#"><u>No. 42/4/2002/TS/RCS/4737 dated 27th February, 2019</u></a>	Section 4(1)	Series II No. 51 dated 22-03-2019
12	<a href="#"><u>No. 15/344/ADT/RCS/2020/137 dated 6-5-2020</u></a>	Section 68	Series II No. 7 dated 14-5-2020
13	<a href="#"><u>15/344/ADT/RCS/2020/245 dated 12th May, 2020</u></a>	Section 126A	Series I No. 8 dated 21-5-2020
14	<a href="#"><u>No. 42/4/2008/TS/RCS/258 dated 9th June, 2020</u></a>	Section 4	Series II No.12 dated 18-6-2020
15	<a href="#"><u>No. 15-99-88-ADT/RCS(Suppl)/1368 dated 29th July, 2020</u></a>	Section 73	Series II No. 19 dated 6th August, 2020
16	<a href="#"><u>No. 15-99-88-ADT/RCS(Suppl)/3045 dated 04th December, 2020</u></a>	Section 73	Series II No. 40 dated 31-12-2020
17	<a href="#"><u>No. 2121/Circulars/TSII/RCS/53 dated 6th April, 2021</u></a>	Section 68	Series-II No.7 dated 13-5-2021
18	<a href="#"><u>No. 2021/Circulars/TS II/RCS/52 dated 06th April, 2021</u></a>	Section 68	Series-II No.7 dated 20-5-2021
19	<a href="#"><u>No. 3-1-Urban-TS-II/SZ/2017/RCS/Vol.I/1584 dated 17-08-2022.</u></a>	Rule116 (1)	Series II No. 21 dated 25-08-2022
20	<a href="#"><u>No. 50/3(58)/Elec/Gen/61(1)/RCS/2008/2551 dated 21st October, 2022.</u></a>	Section 69	Series II No. 30 dated 27-10-2022
21	<a href="#"><u>No. 15/270/ADT/RCS/2015/2642 dated 31st October, 2022.</u></a>	Section 74	Series II No. 31 dated 03-11-2022
22	<a href="#"><u>No. 15/223/2008/ADT/RCS/Vol.IV/3245 dated 2nd December, 2022.</u></a>	Guidelines /Standard Operating Procedure	Series II No. 36 dated 08-12-2022

23	<a href="#"><u>No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I / 95/1279 dated 20-7-2022</u></a>	SLIMC	Series-II No.17 dated 28-7-2022
24	<a href="#"><u>No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I / 96/1280 dated 20-7-2022</u></a>	DLIMC North	Series-II No.17 dated 28-7-2022
25	<a href="#"><u>No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I / 95/1281 dated 20-7-2022</u></a>	DLIMC South	Series-II No.17 dated 28-7-2022
26	<a href="#"><u>No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I/3717 dated 05-01-2023.</u></a>	Project "Digitalization of PACS	Series II No. 41 dated 12-01-2023
27	<a href="#"><u>01/Order-Guidelines-69/RCS/2023/4925 dated 21-3-2023</u></a>	Section 69	Series II no.52 dated 30-03-2023
28	<a href="#"><u>15/223/2008/ADT/RCS/Vol. IV/302 dated 26-4-2023</u></a>	Section 69	Series-II No. 5 dated 4-5-2023
29	<a href="#"><u>No. 60/188/M.O.C/W-II/RCS/358 dated 2-5-2023</u></a>	District Co-operative Development Committee	Series II No.6 dated 11-05-2023
30	<a href="#"><u>No. 60/188/M.O.C/W-II/RCS/359 dated 2-5-2023</u></a>	State Co-operative Development Committee	Series II No.6 dated 11-05-2023
31	<a href="#"><u>No. 15/223/2008/ADT/RCS/Vol. IV/1108 dated 16-6-2023</u></a>	Section 69	Series II No.12 dated 22-06-2023
32	<a href="#"><u>No. 15/223/2008/ADT/RCS/Vol.IV/1116 dated 19-6-2023</u></a>	Section 69	Series II No.14 dated 6-7-2023
33	<a href="#"><u>15/270/AD/RCS/2015/1464 dated 13-7-2023</u></a>	Section 126-A	Series I No.16 dated 20-7-2023
34	<a href="#"><u>No. 15-99-88-ADT/RCS (Suppl)/2323 dated 15-09-2023</u></a>	Section 74(2)	Series II No.26 dated 28-09-2023
35	<a href="#"><u>No. 15-99-88-ADT/RCS(Suppl)/4662 dated 23-3-2021</u></a>	Addendum in 3045 dated 04-12-2020	Series-II No.2 dated 8-4-2021
36	<a href="#"><u>No. 15-99-88-ADT/RCS(Suppl)/2073 dated 14-10-2021</u></a>	Addendum in 3045 dated 04-12-2020	Series-II No.34 dated 18-11-2021
37	<a href="#"><u>No. 15-99-88-ADT/RCS(Suppl)/1599 dated 18-8-2022</u></a>	Addendum in 3045 dated 04-12-2020	Series-II No.21 dated 25-8-2022

**Order**

No. 42/4/2002/TS/RCS/330

In exercise of the powers conferred by sub-section (1) of Section 4 of the Goa Co-operative Societies Act, 2001 (Goa Act 36 of 2001) and in supersession of the Government Order No. 42/4/2002/TS/RCS dated 06-03-2007, published in the Official Gazette, Series II No. 51 dated 22-03-2007, the Government of Goa, hereby appoints Shri P. K. Patidar, to be the Registrar of Co-operative Societies, for the State of Goa, with immediate effect.

By order and in the name of the Governor of Goa.  
*K. S. Singh*, Secretary (Co-op.)

Panaji, 2nd May, 2008.

*(Published in the Official Gazette series II No. 7 dated 15-5-2008)*

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

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Order

No. 42/4/2002/TS/RCS/1132

In exercise of the powers conferred by sub- -section (1) of Section 4 of the Goa Co-operative Societies Act, 2001 (Goa Act 36 of 2001) the Government of Goa hereby appoints Shri P. K. Velip Kankar to be the Registrar of Co-operative Societies for the State of Goa for the purpose of said Act with effect from 02-07-2010.

By order and in the name of the Governor of Goa.

D. C. Sahoo, Secretary Co-operation.

Panaji, 21st July, 2010.

*(Published in the Official Gazette series II No. 19 dated 5-8-2010)*

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

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**Order**  
No. 42/4/2002/TS/RCS/1132

In exercise of the powers conferred by sub-section (1) of Section 4 of the Goa Co-operative Societies Act, 2001 (Goa Act 36 of 2001) the Government of Goa hereby appoints Shri P. K. Velip Kankar to be the Registrar of Co-operative Societies for the State of Goa for the purpose of said Act with effect from 02-07-2010.

By order and in the name of the Governor of Goa.

*D. C. Sahoo*, Secretary Co-operation.

Panaji, 21st July, 2010.

*(Published in the Official Gazette series II No. 19 dated 5-8-2010)*

No. 42/1/2008/TS/RCS/3131/182  
Office of the  
Registrar of Coop. Societies &  
Ex-officio Joint Secretary to  
the Government of Goa.  
Panaji Goa.

Dated :-14<sup>th</sup> February, 2008.

**ORDER**

In exercise of the powers vested in the under sub-section (1) of Section 7 of the Goa Coop. Societies Act, 2001, I P.K. Patidar, the Registrar of Coop. Societies, Panaji hereby determine registration fees for different type of Coop. Societies as follows which shall be effective from 28/01/2008.

Sr. No.	Type of Society	Area of Operation	Membership	Registration fees
1	Agricultural Marketing Society	a) Upto one taluka	_____	100/-
		b) More than one Taluka but upto one District.	_____	200/-
		c)More than one District	_____	300/-
2	Agricultural Service Co-operative Society	a) Upto one Taluka	_____	100/-
		b) More than one Taluka but up to one District	_____	200/-
		c) More than one District	_____	300/-
3	Apex Society	Entire State of Goa	_____	500/-
4	Consumer Cooperative Society	a) Upto one Taluka	_____	500/-
		b) More than one Taluka but up to one District	_____	600/-
		c) More than one District	_____	1000/-
5	Co-operative Bank a) District Central Bank b) Urban Cooperative Bank	_____	_____	1000/-
		i)Upto one District	_____	100/-
		ii)More than one District	_____	2000/-
6	Farming Societies a) Collective Farming Society b) Joint Farming Society c) Other Farming Society (Dairy Poultry, Fisheries salt, pans etc.)		Upto 20 members, More than 20 members	200/- 300/-
			Upto 20 members, More than 20 members	200/- 300/-
			Upto 100 members More than 100 members	200/- 300/-

7	Co-operative Housing Societies			
	a) Co-ownership Housing Society		Members up to 11 to 100 11 to 100 Over 100	200/- 300/- 400/-
	b) Co-partnership Housing Society		Members up to 10 11 to 100 Over 100	200/- 300/- 400/-
	c) House maintenance Society		Upto 10 11 to 100 Over 100	500/- 1000/- 2000/-
8	a) Agricultural Processing	_____	_____	1000/-
	b) Industrial Processing	_____	_____	500/-
9	a) Industrial Producers		Upto 20 Over 20	500/- 700/-
	b) Labourer's industrial Society		Upto 20 Over 20	500/- 1000/-
10	a) Credit Resource Society		Upto 500 501 to 1000 Over 1000	1000/- 2000/- 2500/-
	b) Non Credit Resource Society		Up to 500 501 to 1000 Over 1000	200/- 300/- 400/-
	c) Service Resource Society	I. Upto one Taluka II. Over one Taluka	_____	200/- 400/-
11	a) Lift Irrigation Society	_____	Up to 20 21 to 100 Over 100	200/- 300/- 500/-
	b) Flow Irrigation Society	_____	Up to 20 21 to 100 Over 100	200/- 300/- 500/-
12	General Society			
	a) Social Society	i)Up to one Taluka		300/-
		ii) Over one Taluka up to one District		500/-
		iii) One State		700/-
	b) Commercial Society	i)Up to one Taluka		500/-
		ii) Over one Taluka up to one District		700/-
		iii)One State		1000/-
	c) Others	i)Up to one Taluka		1000/-
		ii) Over one Taluka		2000/-

(P.K.PATIDAR)

Registrar of Coop. Societies Goa

DEPARTMENT OF CO-OPERATION GOVERNMENT OF GOA

“SAHAKAR SANKUL” 4<sup>th</sup> & 5<sup>th</sup> FLOOR

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No. 41/1(4)/93/TS/RCS/Suppli./2786

Date: 11-11-2015

**ORDER**

Sub:- \_\_\_\_\_

In exercise of the power 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 provision 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 the societies from being conducted in a xxxxxxxdetrimental to the interest of the members , depositors, creditors and public, it is felt necessary to issue following directives to all Coop.Societies Banks except housing societies:-

1. In case where the societies Bank having more than 5 employees and the new posts are to be created on regular basis in the society on account of necessary arisen due to increase in business xxxxxxx 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 of about creation of additional posts and after considering such report , the ,the Board of Directors may create required number of xxx and the necessary action shall taken by the management to fill the said xxxx by obtaining prior approval of the Registrar.

2. Recruitment Rules shall be framed by the society and got approval from the Registrar and vacant of new post shall be filled up as per recruitment Rules. When such recruitment Rule are not framed, 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 filing up the post by direct recruitment, the Regional Employment Exchange shall xxxx be followed. Also applicants should be invited from the candidates for direct recruitment by advertisement at least on two dailies.

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

4. The Board of Directors and officials of the societies shall invisibly obtain prior permission of the Registrar for travelling by office vehicles or by hired vehicles exceeding to and from joining three hundred (300) kilometers or any distance outside Goa by Bus/Train/ Airoutside the State of Goa or aboard 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 Cooperative Societies to obtain prior approval of the Registrar before xxxxxx making any new policy decision for incurring capital expenditure to the Rate of 65.00 lakhs and above for the purchase of movable properties, plan&xxxxxxxxxxxxxx and fixtures, xxxxxx renovations and construction of building office equipmentetc. Moreover, the capital expenditure for purchase of movable properties as stated above less than Rs. 05.00 lakh shall be sectioned as the above loans at zonal level and shall obtain the necessary approval.

6. The Management shall ensure that before making purchases, the codal procedure of inviting questions and other retained procedures 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 credited/returns filed/ AGM converted /Election had within a stipulated time as provided under the provision of the Act, go as to safeguard the interest of the shareholders in particular and the society at larger.

8. The management shall ensure that the investment of funds in purchase of immovable property is done only after approval of the Registrar in accordance with the guidelines issued to this effect.

9. The Management of the Cooperative institutions shall take necessary step to comply with aforesaid directions with immediate effect.\This order supersedes the earlier order issued by this office and this shall come in force with immediate effect

(NARAYAN SAWANT)

Registrar of Coop. Societies,

Government of Goa.Panaji

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

Order

No. 42/4/2008/TS/RCS/2351

Read: 1) Order No. 42/4/2008/TS/RCS dated 16-12-2011.  
2) Addendum No. 42/4/2008/TS/RCS/7518 dated 18-01-2012.

In supersession of the Order No. 1 at above and in exercise of the powers conferred by Section 4 of the Goa Co-operative Societies Act, 2001 (hereinafter referred to as the said Act), the Government is pleased to confer the powers of the Registrar under the said Act and Rules made thereunder as indicated in the column (2) of the Schedule on the Officers specified in column 1 of the Schedule.

SCHEDULE

Sr. No.	Officers	Powers
1	2	3
1.	The Deputy Registrar of Co-op. Societies (Tech.)	All the powers of the Registrar under the said Act and Rules made thereunder except powers under: (a) Sections: 10(3), 66, 67(2), 68, 69, 71, 74, 76, 76A, 77, 79, 82, 100, 119,120(3)and 123 . (b) Rules: 43, 52 to 111, 114, 125, 129(10) and 130
2.	The Asstt. Registrar of Co-op. Societies, (H. Q.), Panaji	All the powers of the Registrar under the said Act and Rules made thereunder except powers under:
3.	The Asstt. Registrar of Co-op. Societies (Audit), Panaji	(a) Sections: 10(3), 66, 67(2), 68, 69, 71, 74, 76, 76A, 77, 79, 82, 100, 119,120(3) and 123.
4.	The Asstt. Registrar of Co-op. Societies (Central Zone), Panaji	(b) Rules: 43, 52 to 111, 114, 125, 129(10) and 130
5.	The Asstt. Registrar of Co-op. Societies (North Zone), Mapusa	
6.	The Asstt. Registrar of Co-op. Societies (Ponda Zone), Ponda	
7.	The Asstt. Registrar of Co-op. Societies (South Zone), Margao	
8.	The Asstt. Registrar of Co-op. Societies (Quepem Zone), Quepem	
9.	The Asstt. Registrar of Co-op. Societies Execution/Arbitration, North Goa District, Panaji/South Goa District, Margao	The following powers of the Registrar are delegated under the said Act and Rules made there-under:
10.	The Asstt. Registrar of Co-op. Societies (H. Q.II), Camp Court, The Madgaum Urban Co-op. Bank Ltd., Margao-Goa	(a) Sections: 83, 85, 86, 87, 88, 89, 91, 91A, 91B, 91C and 91D.
11.	The Asstt. Registrar of Co-op. Societies (H.Q.III), Camp Court, The Goa Urban Co-op. Bank Ltd., Panaji-Goa	(b) Rule: 115, 117, 118, 119, 120, 121, 122, 123, 124, 126 and 126(A) (2).

By order and in the name of the Governor of Goa.

J. B. Bhingui,  
Registrar of Co-op. Societies & ex officio Joint Secretary.

Panaji, 13th September, 2012.

*(Published in the Official Gazette Series-II No. 26 dated 27-9-2012)*

(Superseded vide Order No. 42/4/2008/TS/RCS/2883 dated 19-10-2018)

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

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Order

No. 42/4/2008/TS/RCS/2616

Read: Order No. 42/4/2008/TS/RCS dated 13-09-2012.

In partial modification of the order referred to at above and in exercise of the powers conferred by Section 4 of the Goa Co-operative Societies Act, 2001 (hereinafter referred to as the said Act), the Government is pleased to confer the powers of the Registrar under the said Act and Rules made thereunder as indicated in the column (2) of the Schedule on the Officers specified in column 1 of the Schedule.

SCHEDULE

Officers	Powers
1	2
1.The Asstt. Registrar of Co-op. Societies (Central Zone), Panaji	Section 76 A and 77
2.The Asstt. Registrar of Co-op. Societies (North Zone), Mapusa	
3.The Asstt. Registrar of Co-op. Societies (Ponda Zone), Ponda	
4.The Asstt. Registrar of Co-op. Societies (South Zone), Margao	
5.The Asstt. Registrar of Co-op. Societies (Quepem Zone), Quepem	

By order and in the name of the Governor of Goa.  
J. B. Bhingui,  
Registrar & ex officio Jt. Secretary (Co-op. Society).

Panaji, 7th August, 2013.

*(Published in the Official Gazette Series-II No. 21 dated 22-08-2013)*

(Superseded vide Order No. 42/4/2008/TS/RCS/2883 dated 19-10-2018)

Order

No. 42/4/2002/TS/RCS/886

In exercise of the powers conferred by sub-section (1) of Section 4 of the Goa Co-operative Societies Act, 2001, and in supersession of the Government order No. 42/4/2002/TS/RCS/2195 dated 29th August, 2016, the Government of Goa hereby appoints ShriGurudas P. Pilarnekar to be the Registrar of Co-operative Societies, for the State of Goa for the purpose of the said Act with effect from 07-04-2017 i.e. with effect from the date on which he took over the charge of Registrar of Co-operative Societies, Panaji-Goa.

By order and in the name of the Governor of Goa.

Padma Jaiswal, I.A.S., Secretary (Co-operation).

*(Published in the Official Gazette Series-II No. 11 dated 15-06-2017)*

Panaji, 2nd June, 2017.

Department of Co-operation

Office of the Registrar of Co-operative Societies

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Order

No. 42/4/2002/TS/RCS/3399

In exercise of the powers conferred by sub-section (1) of Section 4 of the Goa Co-operative Societies Act, 2001, and in supersession of the Government [Order No. 42/4/2002/TS/RCS/886 dated 2nd June, 2017](#), the Government of Goa hereby appoints ShriSanjivGadkar to be the Registrar of Co-operative Societies, for the State of Goa for the purpose of the said Act with effect from 05-10-2017 i.e. with effect from the date on which he took over the charge of Registrar of Co-operative Societies, Panaji- Goa.

By order and in the name of the Governor of Goa.

W. V. R. Murthy, IAS, Secretary (Co-operation).

Panaji, 27th November, 2017.

*(Published in the Official Gazette Series-II No. 37 dated 14-12-2017)*

[\(Superseded vide Order No. 42/4/2008/TS/RCS/4737 dated 27-02-2019\)](#)

Department of Co-operation  
Office of the Registrar of Co-operative Society  
Order

No. 42/4/2008/TS/RCS/2883

Read: 1) This office order [No. 42/4/2008/TS/RCS/2351 dated 13-09-2012.](#)

2) This office order [No. 42/4/2008/TS/RCS/2616 dated 07-08-2013.](#)

In supersession of the order No. 1 and 2 at above, and in exercise of the powers conferred by Section 4 of the Goa Co-operative Societies Act, 2001 (hereinafter referred to as the said Act), the Government is pleased to confer the powers of the Registrar under the said Act and Rules made thereunder, as indicated in column (3), on the Officers specified in column (2) of the schedule.

SCHEDULE

Sr. No.	Officers	Powers
1	2	3
1.	The Deputy Registrar of Co-op. Societies (Tech.)	All the powers of the Registrar under the said Act and Rules made thereunder except powers under: (a) Sections: 10(3), 66, 67(2), 68, 69, 71, 74, 76, 76A (2), 77, 79, 82, 100, 120(3), 123 and 123B. (b) Rules: 43, 52 to 111, 114, 125, 129(10) and 130
2.	The Asstt. Registrar of Co-op. Societies, (H. Q.), Panaji	
3.	The Asstt. Registrar of Co-op. Societies (Audit), Panaji	
4.	The Asstt. Registrar of Co-op. Societies (Central Zone), Panaji	
5.	The Asstt. Registrar of Co-op. Societies (North Zone), Mapusa	
6.	The Asstt. Registrar of Co-op. Societies (Ponda Zone), Ponda	
7.	The Asstt. Registrar of Co-op. Societies (South Zone), Panaji	
8.	The Asstt. Registrar of Co-op. Societies (Quepem Zone), Quepem	
9.	The Asstt. Registrar of Co-op. Societies (Bicholim Zone), Sankhali	
10.	The Asstt. Registrar of Co-op. Societies Execution/Arbitration, North Goa District, Panaji/South Goa District, Margao	The following powers of the Registrar are delegated under the said Act and Rules made there-under: (a) Sections: 83, 85, 86, 87, 88, 89, 91, 91A, 91B, 91C and 91D. (b) Rule: 115, 117, 118, 119, 120, 121, 122, 123, 124, 126 and 126A (2).
11.	The Asstt. Registrar of Co-op. Societies (H. Q.II), Camp Court, The Madgaum Urban Co-op. Bank Ltd., Margao-Goa	
12.	The Asstt. Registrar of Co-op. Societies (H.Q.III), Camp Court, The Goa Urban Co-op. Bank Ltd., Panaji-Goa	

By order and in the name of the Governor of Goa.

Sanjiv M. Gadkar, Registrar & ex officio Joint Secretary (Co-op. Societies).

Panaji, 19th October, 2018.

*(Published in the Official Gazette Series II No.30 (Extraordinary) dated 25-10-2018)*

Department of Co-operation

Office of the Registrar of Co-operative Societies

—  
Order

No. 42/4/2002/TS/RCS/4737

In exercise of the powers conferred by sub-section (1) of Section 4 of the Goa Co-operative Societies Act, 2001 and in supersession of the [Government Order No. 42/4/2002/TS/RCS/3399 dated 27th November, 2017](#), the Government of Goa hereby appoints Shri Menino D'Souza to be the Registrar of Co-operative Societies, for the State of Goa for the purpose of the said Act with effect from 15-01-2019 i.e. with effect from the date on which he took over the charge of Registrar of Co-operative Societies, Panaji-Goa.

By order and in the name of the Governor of Goa.

W. V. R. Murthy, IAS, Secretary (Co-operation).

Panaji, 27th February, 2019.

*(Published in the Official Gazette Series II No. 51 dated 22-03-2019)*

GOVERNMENT OF GOA  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

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Order  
No. 15/344/ADT/RCS/2020/137

Whereas, due to Covid-19 pandemic and subsequent lock down, the co-operative societies are unable to carry out their regular day to day business and therefore unable to simultaneously maintain the required financial parameters vis-a-vis to provide the required services to its members thereby causing them inconvenience in paying loan instalments and other such dues of the society.

And whereas, to mitigate the burden of debt servicing brought about by disruptions on account of Covid-19 pandemic and to ensure the continuity of viable businesses, certain regulatory measures particularly to the Urban Co-operative Credit Societies, V.K.S.S./P.A.C.S. and Multi-purpose societies having credit counter are felt expedient.

Now therefore, the Government in exercise of the powers under Section 68 of the Goa Co-operative Societies Act, 2001 announces the following measures applicable to all the Urban Co-operative Credit Societies, V.K.S.S./P.A.C.S. and Multi-purpose societies having credit counter.

**1. Rescheduling of Payments – Term Loans and deferment of interest:**

(a) All borrowers of term loans from credit societies shall be given voluntary option to avail 3months moratorium for all the EMIs due between 01-03-2020 to 31-05-2020. The society shall accordingly rework the EMI and allow extra 3 months to pay the dues beyond the agreed terms of loan. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period.

(b) The working capital facilities sanctioned in the form of cash credit/overdraft (“CC/OD”), society shall at the request of borrower allow deferment of the recovery of interest payable in respect of all such facilities during the period from 1-03-2020 upto 31-05-2020 (“deferment”). The accumulated accrued interest shall be recovered after 31-05-2020.

**2. Classification of Non-Performing Asset (NPA):**

The moratorium/deferment is being provided specifically to enable the Micro, Small and Medium Enterprises (MSME)/Individuals to tide over economic fallout from COVID-19, the same will not be treated as concession or change in terms and conditions of loan agreements due to financial difficulty of the borrower. The asset classification of term loans which are granted relief shall be determined on the basis of revised due dates and the revised repayment schedule. The rescheduling of payments, including interest, will not qualify as a default for the purposes of classification of assets and supervisory reporting to the controlling Authority within the moratorium/deferment period upto 31-05-2020.

**3. Additional provisioning:**

The society out of its net surplus arising from its business and after making necessary provision in the manner prescribed under Clause (a) to (e) of Section 52(2) of the Goa Co-operative Societies Act, 2001 for the year 2019-2020 and 2020-2021 shall make additional

provision of 5% towards exigencies arising on account of Covid-19 pandemic. The 50% of the balance surplus if any shall then be appropriated for creating special reserve with a lock in period of two years. This special reserve can be adjusted towards the N.P.A. provisioning as and when required and after lock in period of two years this special reserve fund may be transferred to the General Reserve or any other fund with the approval of the Registrar of Co-operative Societies. The above provision shall not be reckoned for arriving at net N.P.As till they are adjusted against the actual provisioning requirements. Further, till such adjustments these provisions shall not be netted from gross advances but shown separately in the balance sheet as appropriate.

#### **4. Provisioning and payment of dividend:**

Most credit societies may face financial stress on account of the prevailing economic situation posed by the Covid-19 pandemic and therefore as a preventive measure all credit societies (except Salary Earners Co-operative Societies) are refrained from appropriating its profit towards payment of dividend to its members for the financial year 2019-2020 and 2020-2021. However for justified reason and evaluating the financial condition of the society, the dividend may be appropriated with prior approval of the Registrar.

The Board of Directors and the key management personnel of the lending institutions shall ensure that the above instructions are properly communicated down the line in their respective organizations, and clear instructions are issued to their staff regarding its implementation. It shall also ensure that the explanation annexed herewith are duly followed while implementing above measures. In case of any ambiguity on interpretation, requiring any clarification, the same shall be issued by the Registrar of Co-operative Societies.

By order and in the name of the Governor of Goa.

Vikas S. N. Gaunekar, Registrar & ex officio Joint Secretary (Co-operative Societies).

Panaji, 06th May, 2020.

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#### **ANNEXURE**

##### **Explanation:**

(1) A moratorium implies that the customers may opt to delay the payment of their monthly loan installments (Pre EMI/EMI) for a limited period as defined in the order. The interest, at the applicable interest rate, shall continue to accrue on the outstanding portion of the loan during the moratorium period, e.g. if a moratorium of 3 months is granted by co-operative society, and a member wishes to avail of this benefit, then his EMI for March, April and May, 2020 gets suspended. From June, 2020, the EMI restarts as per the choice opted for by the member.

(2) When moratorium is availed, the amount payable alongwith interest during the said period shall be added to the principal outstanding amount as on 01-03-2020 and accordingly the amount alongwith the accrued interest shall be clubbed with the principal outstanding therein as on 01-03-2020. The amount of loan thus arrived at shall be restructured over a period agreed upon in the loan agreement/bond by rescheduling the total installment, recovery period and amount at the existing interest rate.

(3) The moratorium and deferment of interest will not have any adverse impact on asset classification and need any provisioning only during the period of moratorium.

(4) The moratorium and deferment of interest option shall be completely voluntary and shall not imposed or compulsory on the beneficiaries. All loans that were disbursed on or before 29<sup>th</sup> February, 2020 will only be eligible for the moratorium. Interest shall continue to accrue on the outstanding principal during the moratorium period.

(5) The moratorium will be applicable to both principal & interest components i.e. the moratorium is applicable on loans in which members are paying either EMIs or Pre EMIs. The interest, at the applicable interest rate, shall continue to accrue on the outstanding portion of the loan during the moratorium period.

(6) The EMI will be recalculated at the end of the moratorium period so that the principal together with the accrued interest get amortised over the balance term of the loan.

(7) No penal interest shall be charged, however moratorium should not be understood as a waiver and hence interest will continue to accrue on the outstanding principal during the moratorium period.

(8) The member has an option to continue paying EMIs/Pre EMIs as per the schedule during the moratorium period. However, moratorium is an option provided by concerned society to its members who are facing a financial difficulty or a liquidity crunch during this unprecedented situation and therefore members who wish to carry on with the payment of their EMIs/Pre EMIs as per their original schedule can do so.

(9) If the member has neither opted in or opted out for the moratorium, then his account will remain unchanged. The default choice is, thus, opt out.

(10) The rate of interest will be charged as per the applicable interest rate on the loan.

(11) If the member have already paid the March instalment, the applicable moratorium period will be for the remaining 2 months.

(12) In the case of multiple loans, the member will have to select the moratorium option for each account separately.

(13) Lending institutions shall frame Board approved polices for providing the above-mentioned reliefs to all eligible borrowers, *inter alia*, including the objective criteria for considering reliefs as disclosed in public domain.

(14) The installments shall include the following payments falling due from March 1, 2020 to May 31, 2020: (a) principal and/or interest components; (b) equated monthly installments.

*(Published in the Official Gazette Series II No. 7 dated 14-5-2020)*

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

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Order

15/344/ADT/RCS/2020/245

Whereas due to outbreak of Covid-19, the lockdown imposed from 22nd March, 2020, is still continuing and the societies are not in a position to comply with the statutory requirements within the time frame assigned under the Goa Co-operative Societies Act, 2001 (Goa Act 36 of 2001) (Hereinafter referred to as the "said Act"). Further, due to social distancing norm imposed by the Government, the societies are also unable to convene their General Body meetings.

And whereas, the Government decided to exempt the societies from the restriction of the time limit specified in certain sections of the said Act and allowed the societies further time to comply with the provision of these sections.

Now, therefore, in exercise of the powers conferred section 126A of the Goa Co-operative Societies Act, 2001 (Goa Act 36 of 2001), the Government of Goa hereby exempt the Co-operative Societies from the provisions to the extent specified below.

(i) Under section 72(2) of the said Act, meeting as stated therein shall be held on or before 31st day of December, 2020.

(ii) Under section 73(4) of the said Act, the accounts as stated therein shall be prepared on or before 30th day of June, 2020.

(iii) Under section 74(3) of the said Act the Board/Managing Committee of the society can appoint auditor instead of General Body and society shall seek post facto approval of the general body on the same at the earliest.

(iv) Under section 74(4) of the said Act, the accounts as stated therein shall be caused to be audited on or before 31st day of December, 2020.

(v) Under section 81 of the said Act, returns shall be filed on or before 31st day of December, 2020.

This order shall come into force with immediate effect and shall remain in force till 31<sup>st</sup> December, 2020.

By order and in the name of the Governor of Goa.

Vikas S. N. Gaunekar, Registrar of Co-operative Societies  
and ex officio Jt. Secretary.

Panaji, 12th May, 2020.

*(Published in the Official Gazette Series I No. 8 dated 21-5-2020)*

GOVERNMENT OF GOA  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

Order

No. 42/4/2008/TS/RCS/258

Read: 1. [This Office Order No. 42/4/2008/TS/RCS/2883 dated 19th October, 2018.](#)  
2. This Office Corrigendum No. 42/4/2008/TS/RCS/3321 dated 23rd November, 2018.

In supersession of the Order dated 19-10-2018 and subsequent Corrigendum dated 23-11-2018 referred to hereinabove at Sr. No. 1 and 2 respectively and in exercise of the powers conferred by Section 4 of the **Goa Co-operative Societies Act, 2001** (hereinafter referred to as “the said Act”), and **Goa Co-operative Societies Rules, 2003** (hereinafter referred to as “the said Rules”), the Government is pleased to confer the powers of the Registrar under the said Act and Rules made thereunder as indicated in column (3) of the schedule on the Officers specified in column (2).

SCHEDULE

Sr. No.	Officers	Powers
1	2	3
1.	The Deputy Registrar of Co-op. Societies (Tech.)	
2.	The Asstt. Registrar of Co-op. Societies (H.Q.), Panaji	
3.	The Asstt. Registrar of Co-op. Societies (Audit), Panaji	
4.	The Asstt. Registrar of Co-op. Societies (Central Zone), Panaji	
5.	The Asstt. Registrar of Co-op. Societies (North Zone), Mapusa	
6.	The Asstt. Registrar of Co-op. Societies (Ponda Zone), Ponda	
7.	The Asstt. Registrar of Co-op. Societies (South Zone), Margao	
8.	The Asstt. Registrar of Co-op. Societies (Quepem Zone), Quepem	
9.	The Asstt. Registrar of Co-op. Societies (Bicholim Zone), Sankhali	
10.	The Asstt. Registrar of Co-op. Societies, Execution/Arbitration, North Goa District, Panaji/South Goa District, Margao	The powers of the Registrar under the following sections of the said Act and Rules are delegated to the officers mentioned at Sl. No. 10, 11 and 12 in column 2: (a) Section: 83, 85, 86, 87, 88, 89, 91, 91A, 91B, 91C and 91D. (b) Rule: 115, 117, 118, 119, 120, 121, 122, 123, 124, 126 and 126A (2).
11.	The Asstt. Registrar of Co-op. Societies (H.Q. II), Camp Court, The Madgaum Urban Co-op. Bank Ltd., Margao-Goa	
12.	The Asstt. Registrar of Co-op. Societies (H.Q. III), Camp Court, The Goa Urban Co-op. Bank Ltd., Panaji-Goa	

By order and in the name of the Governor of Goa.

Vikas S. N. Gaunekar,

Registrar & ex officio Joint Secretary (Co-op Societies).

Panaji, 9th June, 2020.

*(Published in the Official Gazette Series II No.12 dated 18-6-2020)*

**Department of Co-operation**  
Office of the Registrar of Co-operative Societies

**Order**  
No. 15-99-88-ADT/RCS(Suppl)/1368

Whereas, every Society shall maintain accounts and records as provided under Section 73 of the Goa Co-op. Societies Act, 2001, hereinafter to be referred as 'said Act' and such accounts shall be audited atleast once in each financial year.

And whereas, as per provisions of Section 74 of the 'said Act', every Co-operative Society shall cause to be audited by an auditor referred in sub-section (2) above, appointed by the General Body of the society.

And whereas, as provided in the said Section of the Act, no society shall appoint same auditor consecutively for more than two years.

And whereas, the accounts of every society shall be audited within six months of the close of the financial year to which such accounts relate.

And whereas, various co-operative societies are oblige to do Tax Audit in addition to Co-operative Audit which not only leads to duplication of verification of statements of accounts but also leads to time consuming and therefore need to be managed properly by appointing a common and familiar auditor.

Now therefore, in exercise of the powers vested in me under Section 74(2) of Goa Co-operative Societies Act, 2001, I, Vikas S. N. Gaunekar, Registrar of Co-operative Societies, Goa with the approval of the Government, hereby constitute the Panel of Auditors comprising the Chartered Accountants, Certified Auditors and Departmental Auditors for conducting audit of Co-operative Societies registered in the State of Goa.

For the purpose of audit, Societies and auditors are classified in the following manner.

**Classification of Auditors and Societies**

<b>CLASS - A</b>		
<b>Class</b>	<b>Description of Auditors</b>	<b>Societies to be Audited</b>
A	Chartered Accountant/Auditing Firm of Chartered Accountant	All the Cooperative Societies/Banks registered under the Goa Cooperative Societies Act, 2001

<b>CLASS - B</b>		
<b>Class</b>	<b>Description of Auditors</b>	<b>Societies to be Audited</b>
B	Departmental Auditors	All the Cooperative Societies registered under the Goa Cooperative Societies Act, 2001 except those societies which requires Income Tax and GST Statutory Audit.

<b>CLASS - C</b>		
<b>Class</b>	<b>Description of Auditors</b>	<b>Societies to be Audited</b>
C	Certified Auditors	All Cooperative Housing societies and Self Help Group Coop. Societies registered under the Goa Cooperative Societies Act, 2001, except those societies which requires Income Tax Audit and GST Statutory Audit.

**CHARTERED ACCOUNTANTS - CLASS 'A'**

Sr. No.	Name of the C.A. & Address	Telephone/Mobile No.	Firms/ Registration/ Membership No.
1.	Shri Prakash V. Bhandare Chartered Accountants S.F.1 Sukerkar Mansion, Opp. Govt. Printing Press, M.G. Road Panaji-Goa, 403001	2426689 9545168972 bhandare13@rediffmail.com or pvhbandare 13@gmail.com	101155W 32764
2.	Bhandare & Co. Chartered Accountants S.F.1 Sukerkar Mansion, Opp. Govt. Printing Press, M.G. Road Panaji-Goa, 403001	2426689 9545168972 bhandare13@rediffmail.com	112790W
3.	M/s Subhash B. Joshi & Associates, Chartered Accountant,410, Ambrosia Corporate Park, EDC Complex Kamat Towers, Patto Plaza Panaji- Goa, 403001	2438200 9422443890 sbjoshico@gmail.com	110451W 041393
4.	Shri Narsinha N. Naik Gaunekar Chartered Accountant , M/s Naik Gaunekar & Co. 106, Govind Building, M. G. Road Panaji Goa, 403001	2225969 9822125669 naikgaunekar@YAHOO.CO.in	106808W 8097
5.	Shri Vivek P. Sinai Mopkar Chartered Accountants, M/s V. P. Mopkar & Associates 104, Rayu Chambers, Dr. Atmaram Borkar Road, Panaji-Goa.403001	2225629 9822151220 mopkarvivek@gmail.com	106566W 040492
6.	Shri Prasad G. Mhapne, Chartered Accountants, M/s P.G. Mhapne & Associates 304 Rayu Chambers Dr. A. B. Road, Panaji, Goa 403-001	2220310 9822185561 pgmhapn@yahoo.co.in	114341W 48092
7.	Shri Kiran V. Vernekar, Chartered Accountant, M/s K. V. Vernekar & Associates FF 08, Rani Pramila Arcade, 18th June Road, Panaji-Goa, 403001	6453414 9422440110 cakvvernekar@ gmail.com	043585 111384W
8.	Shri Prashanth Kumar Jain Chartered Accountant, UGF 101 above HDFC Bank Caranzalem Branch, Caranzalem, Pin : 403002	2465294 9421155294 capkjaingoa@gmail.com	130508W 133883
9.	Shri Kamlesh D. Amlani, Chartered Accountant, K. D. Amlani & Co.	2220057 9823173094 amlanica@gmail.com	10035W 42653

	23rd, 2nd Floor, Trionora Apartments, Panaji-Goa, 403001		
10.	Shri Shridhar alias Yatish Vernekar 311, Kamat Towers, Near Patto Plaza, Panaji-Goa, 403001	2438313 9421241845	125550
11.	Shri Russell Thomas Barreto Chartered Accountant, Barreto & Co. , A-T/11, Block-A, Campal Trade Centre, Opp. Kala Academy, Panaji-Goa, 403001	2428814 8888812777 russell@barreto.in	121472W 110106
12.	Shri Anil R. Upadhye Chartered Accountant, M/s Anil R. Upadhye & Associates- Off. No. 16, 4th Floor, Navelcar Trade Centre Opp. Azad Maidan, M. G. Road, Panaji-Goa 403001.	2430340 8805429009 anilupadhyeoffice@gmail.com	121269W 034748
13.	Shri Srinivas V. N. Gaunekar, Chartered Accountant, M/s S V N Gaunekar & Co. Room No. 3, 2nd Floor Patto Center, Panaji Goa , 403001	2438650 9822362241 scag12@yahoo.co.in	048685
14.	Shri Rajesh R. Navelkar, Chartered Accountant, M/s Rajesh Navelkar & Co. T 1 Third Floor,Jai Ram Complex A1, Nevgi Nagar, Panaji- Goa, 403001.	08322227856 9822127855 RAJESHNAVELKAR@GMAIL.COM	122616W 112166
15.	Mrs. Gayitri Rajesh Navelkar Chartered Accountant, T-1, Third Floor, Jai Ram Complex, Nevgi Nagar, Panaji- Goa, 403001	08322227856 9822177838 <a href="mailto:gayitrinavelkar@rediffmail.Com">gayitrinavelkar@rediffmail.Com</a>	122726
16.	M/s Suhas Mannur & Co. Chartered Accountant, 202, Zarina Towers Opp. Kamat Arcade, St. Inez, Panaji-Goa 403002	2231045 8928699795 suhasmannur@gmail.com	122428W
17.	Shri Jiten Kumar Patty, Chartered Accountant, M/s JSV & Co. 410, Gera Emporium, Patto Plaza, Panaji-Goa, 403001	2437288 9822178138 jitenpaty@gmail.com	123269W
18.	M/s Rohan R. Kamat Tarkar, Chartered Accountant, Rohan Tarkar & Co. , 205, 2 <sup>nd</sup> Floor, Citi Centre, Near Sesa Ghor, Patto, Panaji- Goa, 403401.	9822169924 rktarkar@gmail.com	130445W 133935
19.	Miss Janvi L. Shah Chartered Accountants M/s Janvi Shah & Co. 304/305, Vagle Vision 18 <sup>th</sup> June Road, Panaji-Goa 403001	2435958 9766277188 janvishah20@gmail.com	133215W 145006

20.	Shri Tukaram Sripada Borkar Chartered Accountant, M/s T. S. Borkar & Associates 301 Emerald Towers, Opp. SBI Zonal Office, M.G. Road St. Inez, Panaji-Goa, 403001	6643884 9881799508 <a href="mailto:tukaramborkar@yahoo.co.in">tukaramborkar@yahoo.co.in</a>	116534W
21.	Shri Vaman S. S. Shirodkar, Chartered Accountant, M/s Vaman S. S. Shirodkar & Co., 107, Shiv Towers, Patto-Plaza, Plot No.14, Behind KTC Bus- stand, Panaji-Goa 403001.	2438699 9822386288 <a href="mailto:vshirodkar-fca@rediffmail.com">vshirodkar-fca@rediffmail.com</a>	111254W
22.	Shri Edwina De souza Chartered Accountant, M/s Edwina De souza & Associates, Gr. Floor, Velho Bldg. Opp. Municipal Garden Panaji-Goa 403001	2262984 9822389908 <a href="mailto:edwinacord@gmail.com">edwinacord@gmail.com</a>	123470W
23.	Shri Shailesh G. Usgaonkar, Chartered Accountant, S. G. Usgaonkar & Co. 203, Emerald Tower, Near SBI ZO, M. G. Road, St. Inez, Panaji-Goa, 403001.	2424342 9822104949 <a href="mailto:usgaonkarshailesh@gmail.com">usgaonkarshailesh@gmail.com</a>	113999W 044552
24.	Shri Thomas Paul Andrade, Chartered Accountant, M/s Thomas Andrade & Associates, 501/A Kamat Towers EDC Complex, Patto-Plaza, Panaji-Goa 403001	2437148 9822112492 <a href="mailto:anddradefca@gmail.com">anddradefca@gmail.com</a>	122111W
25.	M/s R. K. Pikale & Co. Chartered Accountant, 216 Govinda Bldg., II nd Floor, M. G. Road, Panaji-Goa, 403001	2227677 9822155777 <a href="mailto:rkpikale1977@gmail.com">rkpikale1977@gmail.com</a>	107919W
26.	Shri Abhay N. Kharangate, Chartered Accountants M/s A. N. Kharangate & Associates, Opp. Church Square, Panaji-Goa, 403001	2222030 9822132060, 9922422061	105096W 033720
27.	Shri Venkatesh P. Deshpande, Chartered Accountant, M/s V. P. Deshpande 208, Nizmar Centre, Dr. Atmaram Borkar Road, Panaji-Goa 403001.	2221460 9422057747 <a href="mailto:vpdin@yahoo.co.in">vpdin@yahoo.co.in</a>	043516
28.	Shri Luis S. L. Vaz Chartered Accountant, 7, 2 <sup>nd</sup> Floor, Susheela Bldg. 18 <sup>th</sup> June Road, Panaji-Goa, 403001	2436103 9822981865 <a href="mailto:vaz.luis@rediffmail.com">vaz.luis@rediffmail.com</a>	117822W 103739
29.	Shri Laxman Uttam Halarnkar, Chartered Accountant,	2431128 9326103363	103487W 041652

	M/s L. U. Halarnkar & Co. A-02, 1 <sup>st</sup> Floor, Trionora Apts., Near Municipal Market, Panaji 403001		
30.	Shri Rohit Ashok Kukalekar , Chartered Accountant, Rohit Ashok Kukalekar & Co. 206, Nizmar Centre, Dr. A. B. Road, Panaji-Goa. 403001	2229455/2229533 M. No. 9766065284 <a href="mailto:rohitkca@gmail.com">rohitkca@gmail.com</a>	121416W 109936
31.	M/s. B. R. Sobti & Co., Chartered Accountant, Flat no. 3, 3 <sup>rd</sup> Floor, Vikas Co-op. Building, Near Pharmacy College, St. Inez Road Panaji-Goa- 403001.	M. No. 9779090666, 9796221986 e-mail <a href="mailto:sobti.ropan@lcai.org">sobti.ropan@lcai.org</a>	000449N 094273
32.	Smt. Vibha Vilas Palekar, Chartered Accountant, Vibha Palekar & Co., H. No. 500, Opposite Vitoba Temple, Durgawadi, Taleigao-Goa, 403002	9923382882 <a href="mailto:Vibhapalekar@gmail.com">Vibhapalekar@gmail.com</a>	146104
33.	Mr. Mohandas Jagannath Chopdekar, Mohandas J. Chopdekar & Co. Near Peoples High School, H. No. 178, Near Anita Tea House Mala, Fontainhas, Panaji -Goa 403001.	Telephone No. 08322221949 Mobile No. 9325618332 <a href="mailto:mjcmohandas@rediffmail.com">mjcmohandas@rediffmail.com</a>	125867W 047217
34.	Shivprasad Parnatti & Co., Chartered Accountant, #506, 5 <sup>th</sup> Floor, Gera Imperium-I, EDC Complex, Patto Plaza, Panaji-Goa 403001.	M. No. 9481105107/ Telephone No. 2437664 <a href="mailto:cashivprasad.panaji@gmail.com">cashivprasad.panaji@gmail.com</a>	0121305 216351
35.	Ms. Anjali Mukund Kuttikar, M/s Anjali Kuttikar and Associates, H. No. C-20/115, Nagali, Taleigao, Goa, 403 002	9850429906 <a href="mailto:anjalikuttikar@gmail.com">anjalikuttikar@gmail.com</a>	165076 145094W
36.	Shri Sanjay L. Singbal, Chartered Accountants, M/s S. L. Singbal & Associates Singbal Building, Near Old Bus Stand, Khadapabandh, Ponda-Goa. 403401	2317417 9822135430 <a href="mailto:singbalca@gmail.com">singbalca@gmail.com</a>	129409W 037476
37.	Shri Suhas B. Dessai Chartered Accountants, M/s Suhas B. Dessai and Associates, Plot No.14,Shantadurga Society, Shahapur, Ponda-Goa, 403401	2313386 9423321746 <a href="mailto:suhasdesaica@gmail.com">suhasdesaica@gmail.com</a>	110514W 040968
38.	Smt. Geetali R. S. Talaulikar, Chartered Accountant, Rajesh Sadan, Near Corporation Bank, Shantinagar, Ponda-Goa, 403401	2316181 9822986979 <a href="mailto:cageetali@gmail.com">cageetali@gmail.com</a>	129545W 107915

39.	Shri Shridhar P. Bhat Chartered Accountant, S. P. Bhat & Associates, T-4, Coelho Apartments, Ponda-Goa, 403401	2312387 9422057329 <a href="mailto:spbhatca@yahoo.co.in">spbhatca@yahoo.co.in</a>	101296W 039692
40.	Mrs. Manisha Gautam Fatarpekar, Chartered Accountant,M/s Manisha Mohol & Associates, F-18, First Floor, Sadashiv Plaza, Above Shiroda Urban Co-op. Society, Panditwada, Ponda. 403401	2312311 9850834765 <a href="mailto:manisha@manishamohol.co.in">manisha@manishamohol.co.in</a>	0126449W 119080
41.	Mrs. Shama Subodh Dhavaliker, Chartered Accountant, Off. No.A-130, 1 <sup>st</sup> Floor, Heritage Princess Bldg, Opp. Almeida School, Ponda-Goa 403401	9422443955 9423595440 <a href="mailto:shamasavkar@gmail.com">shamasavkar@gmail.com</a>	144207
42.	Shri Ramkrishna alias Rohit Deepak Marathe, Chartered Accountant, M/s Marathe , Rao & Swarup, Flat No. RF-3, 1 <sup>st</sup> Floor, Fonseca Arcade,Opp. Mamletdar Office Ponda-Goa, 403401,	9423888926 <a href="mailto:Carohit.marathe@gmail.com">Carohit.marathe@gmail.com</a>	131340W 130928
43.	Shri Gangadhar Raghuvir Shanbhag M/s G. R. Shanbag & Associates, 1 <sup>st</sup> Floor, Mulla Bldg. Opp. Cine Aisha, Ponda-Goa, 403-401	2318542 9890195324 <a href="mailto:gangadharshanbhag@gmail.com">gangadharshanbhag@gmail.com</a>	131041(W) 048869
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125.	Ms. Rajal Gopal Alvenkar, Ms. Rajal Gopal Alvenkar & Co., Flat No. B2, 1St Floor, Shree Ganesh Apts, Murida, Fatorda-Goa 403602.	M. No. 8308384092	146780W 146317
126.	Mrs. Ankita Vikas Kumar Agarwal, A. V. Agarwal & Associates, Manav Tyres, Mascarehnas Bldg. Opp Hotel Vasco, Near Vaddem Lake, Vasco- Da-Gama-Goa 403802	Mobile No. 9975955944 ankita.agrawal888@gmail.com	143419W 174111
127.	M/s Rege Kunkolienkar & Angle. Shri Harsh Rege , Shri Pankaj Kunkolienkar, Shri Atrinandan Angle, 29 Kadar Manzil 2nd Floor, opp. Idea Show Room, Malbhat, Margao-Goa 403601	Mobile No. 9422439830 Telephone No. 2730130 PANKUNKOLIENKAR@gmail.co m	126145W 044049 044909 106300
128.	Shri Kapil Venkatesh Chimalkar, MIS, V.F. Chimalkar & Co., Marchon Building, above Bank of Baroda, Margao, Salcete – Goa.	9822686635 0832 2731670 Chimalkar1@gmail.com	FRN-101833W 185425
129.	Ms. Supriya Deepak Naik, Supriya D. Naik and Co. AF9, Matrix residency, Aquem, Baixo, Navelim, Salcete, Goa	7387601155 Prabhu.supriya@gmail.com	F.R.No. 149371W 135902
130.	Shri Udhesh Uday Xete Verenkar, Udhesh V & Associates, D'Costa Chambers, room No.1, first floor, Opp. Cine Metropole, Margao Goa.	9637890098 CAUDHESH@GMAIL.COM	F.R.No. 147899W
131.	Shri Sameer Pawase 618, Sixth Floor, Build. More Business Park, New Canca, byepass road, Mapusa – Goa, 403507	8888848109 SPAWSE@REDDIFFMAIL.COM	125091 F.R. No. 151587W
132.	Shri Sudesh Pablo Naik B-201, 202, Asian Costa, Pinnacle, behind Bank of India, Fatorda, Margao – Goa, 403 602	9422446474 <a href="mailto:shreekamaxi@rediffmail.com">shreekamaxi@rediffmail.com</a>	151598W
133.	Neha Shrinivas Kamat, Chartered Accountant, 0832 Office No. 116, Supreme Bombi Plaza, Near LIC Office, Comba, Margao, Goa	2702056,7038116057 Kamatneha94@gmail.com	173055
134.	Chirag R. Narvekar, Chirag R. Narvekar & Associates, OF2 Correia Pride 4th Floor, Above KFC, Next to District Head Quarters, 403 601	9689494289 CHIRAGNARVEKAR10@gmail.co m	152963W
135.	Shri Gautam Pundlik Sardessai, Chartered Accountants, Shridhar Apartment, 126402 D-1, 1st floor,	2445731,8087662602 GAUTAMS3@GMAIL.COM	136336W

	Near Merces Market, Merces-Goa 403 005		
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**DEPARTMENTAL AUDITORS - CLASS 'B'**

**CERTIFIED AUDITOR/RETIRED GOVERNMENT SERVANTS -CLASS 'C'**

Sr. No.	Name of the Certified Auditor	Telephone/Mobile	Pan No.
1.	Shri Chidanand M. Terani, Flat No. C-205, Dhanalaxmi Nagar, Bhatalem-Panaji-Goa 403001	9822415535	Nil
2.	Shri Gajanan B. Shetye, H. No. 66, Chinchwada, Near Krishna Mandir, Chimbel -Goa, 403006	2444606 8007401699	BBIPS9292J
3.	Shri Damodar P. Parab, H. No. 1107, Tonca-wada, St. Estevam Ilhas- Goa, 403106	2287931 9822149791	AJWPP4639B
4.	Shri Vikas Mardolkar “Parijat”, Church Colony, Mangeshi, Mardol-Goa, 403404.	2343463 9158346226	ADHPM4329G
5.	Shri Ganpat R. Gawade, Shree Sai Apartment Coop. Hsg. Sty. Ltd., Khadpaband, Ponda-Goa, 403401	2317787 9765729355	ABRPR-0881Q
6.	Shri Pandurang F. Naik, Gurwas-Wada, Kundai, Ponda-Goa. 403115	8007307227	ABAPN9098E
7.	Shri Satyapal V. Chimulker, H.No.252/4, Tarvalem, Shiroda, Ponda-Goa, Pin: 403103	2307722 9923443582	AAYPV2410R
8.	Shri Rama Raghoba Naik Tamshirem, Borim, Ponda -Goa	9921461310	ACCPRO273L
9.	Shri Ashok Govind Naik, Mahalwada, Madkai, Ponda-Goa, 403404	9823639820	ADRPN6402H
10.	Smt. Sandhya Anand Naik Building No.2, M-8, New Housing Board Colony, Curti, Ponda-Goa. 403401	9049929937	ABXPA 7412J
11.	Smt. Teja Babal Naik, H.No.123/4, Near Mary Milk Ice-Cream Factory, Bethora Road, Ponda-Goa	M. No. 9767948238	
12.	Shri Chandrakant D. Gawade , Pursa-Bhat, Manaswada, Kundaim-Goa, 403115	M. No. 9822488349	
13.	Shri Balkrishna Y. Sawant, Shivolkarwada, H. No. 440, Mulgao, Bicholim- Goa, 403503.	2215501 7588443187	AAGPY5021P
14.	Shri Vasant J. Parab House No. 312/2, Mirzalwada, Palye, Pernem- Goa, 403524	9158186183	AOMPP5232K
15.	Shri Dattaram Y. Gawas, House No.333, Ghoteli No.1 Keri, Sattari-Goa, Pin 403505	9421946301	AIZPG6261G

16.	Shri Prakash R. Shetye M-11, Housing Board Colony, Tara Nagar, Harvale, Sankhali-Goa, Pin 403505	9420979515 6535615	AHQPS3038P
17.	Shri Shiva Krishna Gauns, Ambeshiwada, Amona-Goa, 403107	9823599736 SWETAGAWAS23@GMAIL. COM	ADZPK5255H
18.	Shri Shyam V. Kale H. No. 60, Sonal P.O. Valpoi, Sattari-Goa. 403512	9326138854 shyamvkale@gmail.com	ADYPK7929F
19.	Shri Sanjay K. Phatte, Plot No. 173, Sainagar, Sirsaim, Post-Assonora, Bardez-Goa. 403503	8698958101 2214066	AFKPK4487Q
20.	Shri Dattu Jaidev Pangam, H. No. 258, Keri Sankhali, Sattari-Goa. 403505	9423060727 7798024109	
21.	Shri Eknath Rama Kauthankar H. No. 1248, Housing Board Colony, Harvalem, Sanquelim-Goa. 403505	M. No. 9822360717	ABYPR 9198K
22.	Shri Vasudev Pablo Devidas “Guru Prasad”, H. No. 1386, Housing Board Colony, Harvalem, Sankhali-Goa	M. No. 9765393608	ACM PB2525P
23.	Shri Shripad Bhikaji Kapadi H. No. 29/3, Socorro Vadém, Porvorim, Bardez-Goa 403501	M. No. 9881065044	ADKPK 6617N
24.	Shri Ramdas D. Morajkar, H. No. 272, Siolkarwada, Mulgao, Post Assonora-Goa.	M. No. 7030884371	EFVPM8760R
25.	Shri Dadu Ravalina Kamble, H. No. 107/D/I St. Jerom Wada, Xelpa Duler, Mapusa, Bardez-Goa 403501.	Mobile No.9420978685	AOXPK0246H
26.	Shri Audhut K. Marathe, C-5, Basant Bahar, Coop. Hsg. Sty. Ltd., Aquém, Margao-Goa, 403601	9881280734	ADPPK9908H
27.	Shri Mahadeo P. Raiker, Flat No.S/3, Damodar Arcade, Near New SPC College Agali, Gogol, Fatorda-Goa, 403602	2759602 9923248689	ADCPP5419P
28.	Shri Marutirao V. Naik, 1st Floor, H. No. AI- 2 Romulo Complex Arlem, Fatorda, Margao-Goa, 403602	2740539 9970638306	ABDPV0443J
29.	Shri Alvaro Silva , H. No. 71, Silvas Vaddo, Velim, Salcete-Goa, 403723	9881833900 3221076	AGVPS5542C
30.	Shri Chandrahas D. Phaldessai Shantidham Coop. Hsg. Sty. Ltd., Shantinagar, Aquém, Baixo, Rawan Fond, Navelim, Salcete-Goa 403707	2765826 9657249873	ACDPD0958M
31.	Shri Emiliano Bernardo Mascarenhas, Tambitim Maina, Curtorim, Salcete- Goa, 403709	9527463023	ACWPM0919N
32.	Smt. Mira Nilkant Naik,	2703874 9158912142	AAWPN6953F

	H. No. 160/3, Sequetim, Navelim Salcete- Goa, 403707		
33.	Shri Prabhakar M. Naik T-3, Bela Vista-1, Near Alfa Omega Ice Plant, Chicalim-Goa, Pin Code:403711	2541256 9423310208 pmnaikgoa@yahoo.com	ACOPM2581J
34	Shri Vinu Chodankar House no. 168/2F. Rodrigues Wado, Sodiem, Siolim, Bardez- Goa. 403517	9284160939	

The remuneration of auditors on the Panel of auditors and audit fees for those societies audited by the Departmental auditors shall be fixed by the Registrar.

It shall be ensured that the appointed Auditor be served with the notice of Annual General Body Meeting and shall be entitled to attend the said meeting. It is mandatory on the part of the auditors to abide with all the terms and conditions prescribed in the Annexure annexed to the application form and any deviation in the said conditions shall be viewed seriously which may even amounts to expelling from the Panel of Auditors.

The Societies who are required to comply with tax audit and who have already appointed their Auditor through Annual General Body Meeting of society for the year 2019-2020 shall make fresh appointment through General Body to fulfil the requirement as per new panel.

In case a society's AGM decided to get their audit done by departmental Auditors then they shall send their request to concerned Assistant Registrar who will depute any one of the Auditor as per his choice.

It shall also be ensured that the Auditor empanelled on Panel of Auditors, is not a defaulter member of a particular society, whenever he/she is appointed as Statutory Auditor of the society.

The Auditors empanelled shall scrupulously follow the additional guidelines if any issued by RBI for appointment of Statutory Auditor.

It is the principal duty of the Statutory Auditor to submit detailed report in the matter of financial irregularities, mismanagement, misappropriation & frauds etc., if any, involving funds of the Coop. Bank/Coop. Societies observed during the course of Audit after fixing the responsibility against the concern and file FIR with the Police Authorities and submit Special Report to that effect before the Registrar to take recourse of action as provided under Section 82 of Goa Coop. Societies Act, 2001.

The Auditor concerned shall prepare Audit Report in triplicate and submit one copy to the concerned Cooperative Society/Bank and two copies of the same to the concerned office of the Asstt. Registrar of Coop. Societies of the respective jurisdiction.

The Auditors enlisted on the Panel are required to follow all the Circulars/Guidelines, Notification, Orders issued by the Registrar and other Regulatory Authorities namely, Reserve Bank of India, NABARD etc. from time to time. They shall also offer the comments on the Schemes/grants availed by the Coop. Societies /Banks with their notable remarks and deviations/violations noted, if any.

The provision of Sub-section (8) of Section 75 of the Goa Cooperative Societies Act 2001 shall be applicable to all the Auditors if they are found responsible for wilful omission or failure to report to the Registrar of mismanagement, misappropriation of society's funds or violation of

any provision of the Act.

\*An Auditor/Auditing firms can be removed from the Panel of Auditors for violation of duties of Auditor specified in Act/Rules and any direction issued by Registrar pertaining to the audit of society in addition to terms & conditions agreed at the time of filing application for empanelment by the Auditor.

This Order shall come into force with immediate effect and shall supersede all the previous Orders/Addendums issued in this regard.

By order and in the name of Governor of Goa.  
Vikas S. N. Gaunekar,  
Registrar & ex officio Joint Secretary (Co-operative Societies).

Panaji, 29th July, 2020.

*(Published in the Official Gazette Series II No. 19 dated 6th August, 2020)*

**GOVERNMENT OF GOA**

**Department of Co-operation**

Office of the Registrar of Co-operative Societies

**Order**

No. 15-99-88-ADT/RCS(Suppl)/3045

Whereas, every Society shall maintain accounts and records as provided under Section 73 of the Goa Co-op. Societies Act, 2001, hereinafter to be referred as 'said Act' and such accounts shall be audited at least once in each financial year.

And whereas, as per provisions of Section 74 of the 'said Act', every Co-operative Society shall cause to be audited by an auditor referred in sub-section (2) of Section 74 of the Act, appointed by the General Body of the society.

And whereas, as provided in the said Section of the Act, no society shall appoint same auditor consecutively for more than two years.

And whereas, the accounts of every society shall be audited within six months of the close of the financial year to which such accounts relate.

And whereas, various co-operative societies are oblige to do Tax Audit in addition to Co-operative Audit which not only leads to duplication of verification of statements of accounts but also leads to time consuming and therefore need to be managed properly by appointing a common and familiar auditor.

Now therefore, in exercise of the powers vested in me under Section 74(2) of Goa Co-operative Societies Act, 2001, I, Arvind B. Khutkar, Registrar of Co-operative Societies, Goa with the approval of the Government, hereby constitute the Panel of Auditors comprising the Chartered Accountants, Certified Auditors and Departmental Auditors for conducting Audit of Co-operative Societies Registered in the State of Goa.

For the purpose of Audit, Societies and Auditors are classified in the following manner.

**Classification of Auditors and Societies**

		<b>CLASS – A</b>
<b>Class</b>	<b>Description of Auditors</b>	<b>Societies to be Audited</b>
<b>A</b>	Chartered Accountant/Auditing	All the Co-operative Societies/Banks registered under the
	Firm of Chartered Accountant	Goa Co-operative Societies Act, 2001.
		<b>CLASS – B</b>
<b>Class</b>	<b>Description of Auditors</b>	<b>Societies to be Audited</b>
<b>B</b>	Departmental Auditors	All the Co-operative Societies registered under the Goa Co-operative Societies Act, 2001 including V.K.S.S Societies, Self Help Groups Co-operative Societies, Dairy Societies and Salary Earners Societies except those societies which requires Income Tax and GST Statutory Audit.

CLASS – C

Class	Description of Auditors	Societies to be Audited
C	Certified Auditors	All Co-operative Housing Societies and Self Help Group Co-op. Societies registered under the Goa Co-operative Societies Act, 2001, except those societies which requires Income Tax Audit and GST Statutory Audit.

CHARTERED ACCOUNTANTS - CLASS ‘A’

Sr. No.	Name of the C.A. & Address	Telephone/Mobile No.	Firms/ /Registration/ /Membership No.
1	2	3	4
1.	Shri Prakash V. Bhandare, Chartered Accountants, S.F.1 Sukerkar Mansion, Opp. Govt. Printing Press, M. G. Road, Panaji-Goa, 403001	2426689, 9545168972 bhandare13@rediffmail.com or pvbhandare 13@gmail.com	101155W 32764
2.	Bhandare & Co. Chartered Accountants, S.F.1 Sukerkar Mansion, Opp. Govt. Printing Press, M.G. Road, Panaji-Goa, 403001	2426689, 9545168972 bhandare13@rediffmail.com	112790W
3.	M/s Subhash B. Joshi & Associates, Chartered Accountant, 410, Ambrosia Corporate Park, EDC Complex, Kamat Towers, Patto Plaza, Panaji-Goa, 403001	2438200, 9422443890 sbjoshico@gmail.com	110451W 041393
4.	Shri Narsinha N. Naik Gaunekar, Chartered Accountant, M/s Naik Gaunekar & Co., 106, Govinda Building, M. G. Road, Panaji-Goa, 403001	2225969, 9822125669 naikgaunekar@YAHOO.CO.in	106808W 8097
5.	Shri Vivek P. Sinai Mopkar, Chartered Accountants, M/s V. P. Mopkar & Associates, 104, Rayu Chambers, Dr. Atmaram Borkar Road, Panaji-Goa, 403001	2225629, 9822151220 mopkar vivek@gmail.com	106566W 040492
6.	Shri Prasad G. Mhapne, Chartered Accountants, M/s P.G. Mhapne & Associates, 304, Rayu Chambers, Dr. A. B. Road, Panaji, Goa 403001	2220310, 9822185561 pgmhapn@yahoo.co.in	114341W 48092
7.	Shri Kiran V. Vernekar, Chartered Accountant, M/s K. V. Vernekar & Associates, FF 08, Rani Pramila Arcade, 18th June Road, Panaji-Goa, 403001	6453414, 9422440110 cakvvernekar@gmail.com	043585 111384W
8.	Shri Prashanth Kumar Jain, Chartered Accountant, 207, Kamat Grand, Behind Caculo Mall, Near Ford Motors, St. Inez, Panaji-Goa	2465294, 9421155294 capkjaingoa@gmail.com	130508W 133883

1	2	3	4
9.	Shri Kamlesh D. Amlani, Chartered Accountant, K. D. Amlani & Co., 2nd Floor, 23rd Trionora Apartments, Panaji- Goa, 403001	2220057, 9823173094 amlanica@gmail.com	10035W 42653
10.	Shri Shridhar alias Yatish Vernekar, 311, Kamat Towers, Near Patto Plaza, Panaji- Goa, 403001	2438313, 9421241845	125550
11.	Shri Russell Thomas Barreto, Chartered Accountant, Barreto & Co., A- T/11, Block-A, Campal Trade Centre, Opp. Kala Academy, Panaji-Goa, 403001	2428814, 8888812777 russell@barreto.in	121472W 110106
12.	Shri Anil R. Upadhye, Chartered Accountant, M/s Anil R. Upadhye & Associates, Off. No. 16, 4th Floor, Navelcar Trade Centre, Opp. Azad Maidan, M. G. Road, Panaji-Goa 403001	2430340, 8805429009 anilupadhyeoffice@gmail.com	121269W 034748
13.	Shri Srinivas V. N. Gaunekar, Chartered Accountant, M/s S. V. N. Gaunekar & Co., Room No. 3, 2nd Floor, Patto Center, Panaji, Goa, 403001	2438650, 9822362241 scag12@yahoo.co.in	048685
14.	Shri Rajesh R. Navelkar, Chartered Accountant, M/s Rajesh Navelkar & Co., T 1 Third Floor, Jai Ram Complex A1, Nevgi Nagar, Panaji-Goa, 403001	08322227856, 9822127855 RAJESHNAVELKAR@GMAIL.COM	122616W 112166
15.	Mrs. Gayitri Rajesh Navelkar, Chartered Accountant, T-1, Third Floor, Jai Ram Complex, Nevgi Nagar, Panaji-Goa, 403001	08322227856, 9822177838 gayitrinavelkar@rediffmail.com	122726
16.	M/s Suhas Mannur & Co., Chartered Accountant, 202, Zarina Towers, Opp. Kamat Arcade, St. Inez, Panaji-Goa 403002	2231045, 8928699795 suhasmannur@gmail.com	122428W
17.	Shri Jiten Kumar Patty, Chartered Accountant, M/s JSV & Co. 410, Gera Emporium, Patto Plaza, Panaji-Goa, 403001	2437288, 9822178138 jitenpaty@gmail.com	123269W
18.	M/s Rohan R. Kamat Tarkar, Chartered Accountant, Rohan Tarkar & Co., 205, 2nd Floor, Citi Centre, Near Sesa Ghor, Patto, Panaji-Goa, 403001	9822169924 rktarkar@gmail.com	130445W 133935
19.	Miss Janvi L. Shah, Chartered Accountants M/s Janvi Shah & Co., 304/305, Vagle Vision, 18th June Road, Panaji-Goa 403001	2435958, 9766277188 janvishah20@gmail.com	133215W 145006

1	2	3	4
20.	Shri Tukaram Sripada Borkar, Chartered Accountant, M/s T. S. Borkar & Associates 301 Emerald Towers, Opp. SBI Zonal Office, M.G. Road, St. Inez, Panaji-Goa, 403001	6643884, 9881799508 tukaramborkar@yahoo.co.in	116534W
21.	Shri Vaman S. S. Shirodkar, Chartered Accountant, M/s Vaman S. S. Shirodkar & Co., 107, Shiv Towers, Patto Plaza, Plot No. 14, Behind KTC bus stand, Panaji-Goa 403001	2438699, 9822386288 vshirodkar-fca@rediffmail.com	111254W
22.	Shri Edwina De souza, Chartered Accountant, M/s Edwina De souza & Associates, Gr. Floor, Velho Bldg., Opp. Municipal Garden, Panaji-Goa 403001	2262984, 9822389908 edwinacord@gmail.com	123470W
23.	Shri Shailesh G. Usgaonkar, Chartered Accountant, S. G. Usgaonkar & Co., 203, Emerald Tower, Near SBI ZO, M. G. Road, St. Inez, Panaji-Goa, 403001	2424342, 9822104949 usgaonkarshailesh@gmail.com	113999W 044552
24.	Shri Thomas Paul Andrade, Chartered Accountant, M/s Thomas Andrade & Associates, 501/A, Kamat Towers, EDC Complex, Patto Plaza, Panaji-Goa 403001	2437148, 9822112492 anddradefca@gmail.com	122111W
25.	M/s R. K. Pikale & Co., Chartered Accountant, 216, Govinda Bldg., II nd Floor, M. G. Road, Panaji-Goa, 403001	2227677, 9822155777 rkpikale1977@gmail.com	107919W
26.	Shri Abhay N. Kharangate, Chartered Accountants, M/s A. N. Kharangate & Associates, Opp. Church Square, Panaji-Goa, 403001	2222030, 9822132060, 9922422061	105096W 033720
27.	Shri Venkatesh P. Deshpande, Chartered Accountant, M/s V. P. Deshpande, 208, Nizmar Centre, Dr. Atmaram Borkar Road, Panaji-Goa 403001.	2221460, 9422057747 vpdin@yahoo.co.in	043516
28.	Shri Luis S. L. Vaz, Chartered Accountant, 7, 2nd Floor, Susheela Bldg., 18th June Road, Panaji-Goa, 403001	2436103, 9822981865 vaz.luis@rediffmail.com	117822W 103739
29.	Shri Laxman Uttam Halarnkar, Chartered Accountant, M/s L. U. Halarnkar & Co., A-02, 1st Floor, Trionora Apts., Near Municipal Market, Panaji 403001	2431128, 9326103363	103487W 041652
30.	Shri Rohit Ashok Kukalekar, Chartered Accountant, Rohit Ashok Kukalekar & Co. 206, Nizmar Centre, Dr. A. B. Road, Panaji-Goa 403001	2229455/2229533 M. No. 9766065284 rohitkca@gmail.com	121416W 109936

1	2	3	4
31.	M/s. B. R. Sobti & Co., Chartered Accountant, Flat No. 3, 3rd Floor, Vikas Co-op. Building, Near Pharmacy College, St. Inez Road, Panaji-Goa-403001	M. No. 9779090666, 9796221986 e-mail sobti.ropan@lcai.org	000449N 094273
32.	Smt. Vibha Vilas Palekar, Chartered Accountant, Vibha Palekar & Co., H. No. 500, Opposite Vitoba Temple, Durgawadi, Taleigao-Goa, 403002	9923382882 Vibhapalekar@gmail.com	146104
33.	Mr. Mohandas Jagannath Chopdekar, Mohandas J. Chopdekar & Co., Near Peoples High School, H. No. 178, Near Anita Tea House, Mala, Fontainhas, Panaji-Goa 403001	Telephone No. 08322221949 Mobile No. 9325618332 mjcjomohandas@rediffmail.com	125867W 047217
34.	Shivprasad Parnatti & Co., Chartered Accountant, #506, 5th Floor, Gera Imperium-I, EDC Complex, Patto Plaza, Panaji-Goa 403001	M. No. 9481105107/ Telephone No. 2437664 cashi.vprasad.panaji@gmail.com	0121305 216351
35.	Ms. Anjali Mukund Kuttikar, M/s Anjali Kuttikar and Associates, H. No. C-20/115, Nagali, Taleigao, Goa, 403 002	9850429906 anjalikuttikar@gmail.com	165076 145094W
36.	Shri Sanjay L. Singbal, Chartered Accountants, M/s S. L. Singbal & Associates, Singbal Building, Near Old Bus Stand, Khadapabandh, Ponda-Goa 403401	2317417 9822135430 singbalca@gmail.com	129409W 037476
37.	Shri Suhas B. Dessai, Chartered Accountants, M/s Suhas B. Dessai and Associates, Plot No. 14, Shantadurga Society, Shahapur, Ponda-Goa, 403401	2313386, 9423321746 suhasdesaica@gmail.com	110514W 040968
38.	Smt. Geetali R. S. Talaulikar, Chartered Accountant, Rajesh Sadan, Near Corporation Bank, Shantinagar, Ponda-Goa, 403401	2316181, 9822986979 cageetali@gmail.com	129545W 107915
39.	Shri Shridhar P. Bhat, Chartered Accountant, S. P. Bhat & Associates, T-4, Coelho Apartments, Ponda-Goa, 403401	2312387, 9422057329 spbhatca@yahoo.co.in	101296W 039692
40.	Mrs. Manisha Gautam Fatarpekar, Chartered Accountant, M/s Manisha Mohol & Associates, F-18, First Floor, Sadashiv Plaza, Above Shiroda Urban Co-op. Society, Panditwada, Ponda 403401	2312311 9850834765 manisha@manishamohol.co.in	0126449W 119080
41.	Mrs. Shama Subodh Dhavalikar, Chartered Accountant, Off. No. A-130, 1st Floor, Heritage Princess Bldg., Opp. Almeida School, Ponda-Goa 403401	9422443955, 9423595440 shamasavkar@gmail.com	144207
42.	Shri Ramkrishna alias Rohit Deepak Marathe, Chartered Accountant, M/s Marathe, Rao & Swarup, Flat No. RF-3, 1st Floor, Fonseca Arcade, Opp. Mamletdar Office, Ponda-Goa, 403401	9423888926 Carohit.marathe@gmail.com	131340W 130928

1	2	3	4
43.	Shri Gangadhar Raghuvir Shanbhag, M/s G. R. Shanbag & Associates, 1st Floor, Mulla Bldg., Opp. Cine Aisha, Ponda-Goa, 403401	2318542, 9890195324 gangadharshanbhag@gmail.com	131041(W) 048869
44.	Shri Bhalchandra M. Dhavalikar, Chartered Accountants, Bhalchandra Dhavalikar & Associates, H. No. 213, Opp. Bhagwati Temple, Dhavali, Ponda- Goa 403401	2312375, 9420687395 ca.rohandhavalikar@gmail.com	136396W 154659
45.	Shri Praveen Kumar Shetty, Chartered Accountant, M/s Shetty & Thomas, Flat No. 3, Shantadurga Hsg. Co-op. Sty. Super Market, Sadar, Ponda-Goa, 403401	9448272066 SHETTYTHOMAS@GMAIL.COM	0038175
46.	Shri Laxmikant D. Naik, Chartered Accountant, M/s L. D. Naik & Associates, S-59/60, Ponda Commerce Centre, Ponda-Goa	2313199, 9049047018 ldnaik-02@yahoo.co.in	112799W 045927
47.	Shri Rohit R. Kalbhairav, Chartered Accountant, M/s RRK & Co., B6, Shantakamal Housing Co-op. Sty., Khadapabandh, Ponda-Goa 403401	9860167172 rrkandco@gmail.com	129634W 131010
48.	Smt. Shradha Laxmikant Bhagat Chartered Accountant, S. L. Bhagat & Co., SF-3, Second floor, Indira Apartment, Dhavli, Ponda-Goa 403401	9545673898, 7875454629 caslbhagat-2311@yahoo.in	136004W 152542
49.	Shri Shekhar B. Marathe, Chartered Accountant, Shekhar Marathe & Associates, No. 30 Sairaj Park, Shanti Nagar, Ponda-Goa 403401	Mobile No. 9823728760 mshekharan@yahoo.com	128807 AOHPM0897A
50.	Ms. Harjeet Parkar, HAP AND Co., Chartered Accountant, S-Office-9, Hum Twins Tower, Near Bank of India, Kaziwada, Ponda-Goa, 403401	M. No. 9823809394 deepsaluyao8@yahoo.com.in	128721
51.	M/s Daisy Marie Sacrament Dsouza, DMSD & Associates, Office No. B1, First Floor, Menino Trade Center, Next to Bank of India, Kaziwada, Ponda-Goa 403401	Mobile No. 9922007447 Daisy-dsouza41@yahoo.com	147945W 150285
52.	Shri Vikas Shivaji Singh, Vikas S. Singh & Associates, Chartered Accountant, Flat No. S-3, 2nd Floor, A wing, Indushree Enclave Patantali, Bandora, Ponda-Goa 403401	M. No. 9823961104/7028311114	145946W 180074
53.	Shri Nishad Pandharinath Upadhye, Nishad Upadhye and Associates, T-6, Coelho Apartment, near BSNL office, Ponda-Goa 403 401	9763471515	160609 143620W

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54.	Shri Rahul D.Prabhu Mhambre, Chartered Accountants, M/s Rahul Mhambre & Associates, Near Cine Alankar, Mapusa-Goa, 403507	2255768, 9422474768 rmhambre@gmail.com	119778W 103863
55.	Smt. Seema S. Mandrekar, Chartered Accountants, M/s Seema S. Mandrekar & Associates, 210, Cosmos Towers, Govt. Officers Complex, Morod, Mapusa-Goa, 403507	2262732/2262308 9422446840 seema-disa@yahoo.co.in	120984W 109517
56.	Shri Anthony A. D'souza, Chartered Accountant, M/s Aloysius D'souza & Co., Flat No. F/6, Ground Floor, Bairru Sao Jose, Altinho- Mapusa, Bardez-Goa, 403507	2253508, 9326102279 loyca@rediffmail.com	100291W 41800
57.	Shri Pradip D. Lad, Chartered Accountant, Pradip Lad & Associates, F-8, Marian Apartments, Near Hotel Poornima, Ansabhat, Mapusa-Goa, 403507	2262171, 9326103517 pradipladassc@yahoo.com	114761W M/s 048191
58.	Mr. Malhar A. Shenoy, Chartered Accountant, Malhar A. Shenoy & Co., H. No. 918/3, Gouri Shankar, V. P. Road, Nr. Holy Family High School, Porvorim-Goa Pin 403501	2417878, 9860378353 shenoymalhar@rediffmail.com	136434W M/s 154356
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60.	Shri Kunal Rajendra Shirodkar, Chartered Accountant, K. Shirodkar & Associates, H. No. 105/C, Xell, Bastora, Bardez, Goa, 403507	9822480280 KUNALS135@GMAIL.com	134466W 137253
61.	Shri Jovial Monteiro, Chartered Accountants, Jovial Monteiro and Associates, 47C, Bastora, Xell Vaddo, Mapusa, Bardez- Goa, 403507	2437313, 9822142486 CAJOVIALMONTEIRO@GMAIL.COM	133244W M/s 139047
62.	Shri Dattaram N. Vengurlekar, Chartered Accountants, M/s D. N. Vengurlekar & Associates, House No. 352, P.O. Siolim, Gubla Wado, Oxel, Bardez-Goa 403517	9823229975 dnvengurlekar05@gmail.com	135976W 153307
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64.	Shri Prashant Karekar, Chartered Accountant, M/s Prashant Karekar & Co., H. No. 475, Bhawtawado, Assagao, Bardez- Goa, 403507	9822130013 pkarekar@gmail.com	123520W 114169
65.	Shri Pramod K. Patel, Chartered Accountant, Adukia & Associates, Flat A1, Bella Vista Apartments, Chogm Road, Near Casino Motels, Alto Porvorim-Goa 403521	9422076695, 7276520578 pramod@caaa.in	100048W M/s 139291

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66.	Shri Venkatesh Jagdish Shenai, Chartered Accountants, M/s Venkatesh Shenai & Associates, F-15, First Floor, Jessma Business Centre, Above Sarswat Bank, Morad, Mapusa-Goa, 403507	9823113989 shenaivenkatesh@gmail.com	135678W 152865
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68.	Shri Diwakar Joshi, Shri Pandharinath Thakur, Chartered Accountants, Vaze Joshi & Associates, Off No. 109-111, Dwarkanath, Near Bodgeshwar Temple, Centre, Mapusa-Goa 403507	Tele:- 2256394, M. No. 9822165939, 9881260904 vazejoshi@gmail.com	115318W 204095 153976
69.	Shri Gautam Narayan Narvekar & Co., Chartered Accountant, Office No. 3, Second Floor, Buildmore Business Park, Khorlim, Mapusa-Goa, 403507	M. No. 9860420073 Gautam.narvekar@gmail.com	142172W 123111
70.	Shri Vishnu Prasad Ganpati Shenoy, Chartered Accountant, Vishnu Prasad Ganpati Shenoy & Co., Office No. 201, Dilkhush Bldg., Near Mapusa Municipal Garden, Mapusa-Goa 403507	M. No. 9673091105 ca.vishnushenoy@gmail.com	142764W 150287
71.	Shri Prakash D. Naik, M/s P.D. Naik & Associates, Chartered Accountants, Flat No. 201, 2nd Floor, Cosmos Darshan, Beside Poshak Showroom, Morod, Mapusa-Goa 403507	Telephone No. 0832-6525706 Mobile No. 9822984496 apdnaik@gmail.com	125255W 116981
72.	Shri Yatin Esso Naik, Rao & Emmar, 179/91, Alto Bella Vista, Sangolda, Bardez-Goa, 403511	M. No. 9765470906 Cayatinnaik@gmail.com	141821W 169121
73.	Shri Prashant S. Kamat, Prashant Kamat & Co., Chartered Accountants, 503, Buildmore Business Park, New Canca By-Pass Road, Ximer, Khorlim, Mapusa-Goa, 403507	M. No. 9881257688, 9284898459 Prashantkamat73@gmail.com	129220W 128594
74.	Shri Rohan Laxman Sawant, Rohan Sawant & Co., Chartered Accountant, Office 4F, Fourth Floor, R. R. Tower, Rajwado, Mapusa-Goa 403507	M. No. 7972757947/9823965727 carohansawant@gmail.com	145642W 125083
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77.	Shri D. S. Pawooskar, Chartered Accountants, D. S. Pawooskar & Co., 210 Khalap Mansion, Opp. Punjab National Bank, pawoskar@yahoo.com Vasco-da-Gama, Goa, 403802	2511961, 9326101510 9850148919	107870W 44078
78.	Shri Patil Manickrao S., Chartered Accountants , M/s Patil Manickrao S., F/15, Silver Gate Estates,Patilms.goa@gmail.com NearForest Department, Aquem, Margao-Goa, 403601	2751038, 9422058614	026244
79.	Shri Anup R. S. Borkar, Chartered Accountant, 127724WM/s Anup R. S. Borkar & Co., Shar-N-Sorai Co-op. Hsg. Sty. Ltd., Off. No. 2, 2nd Floor, V. V. Road, Margao-Goa 403601	9823952381, 2703113 anupborkar@yahoo.com	124698
80.	Smt. Suvarna D. Pai, Chartered Accountant, M/s Suvarna D. Pai, Costa Chambers, 2ndFloor, Near Hotel Nanutel, Margao-Goa, 403601	2731202, 9822129231 <a href="mailto:SUVARNADPAI@yahoo.in">SUVARNADPAI@yahoo.in</a>	040765
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82.	Smt. Madhavi Sanjay Pandit, Chartered Accountant, Shanbhag & Nayak, DS/6,Pancharatna, Martires Dias Road, Margao-Goa, 403601	2731456, 9921452505 <a href="mailto:camadhavipandit@gmail.com">camadhavipandit@gmail.com</a>	108646
83.	Shri Nagesh D. Hegde, Chartered Accountant, M/s N. D. Hegde & Associates, Off. No. 9, 2nd Floor, Durga Apts., Luis Miranda Road, Margao-Goa, 403601	2736417, 9822104794 <a href="mailto:hegde.nagesh.@gmail.com">hegde.nagesh.@gmail.com</a>	103616W 41345
84.	Shri Santosh J. Pai, Chartered Accountant, S-5Hira Niketan Co-op. Hsg. Sty. Ltd., Menezes Road, Comba, Margao-Goa, 403601	2736180, 9822070036 <a href="mailto:paisantoshj@yahoo.co.in">paisantoshj@yahoo.co.in</a>	139518W 044369
85.	Shri Saripalle Venkataraman, Chartered Accountant, Kotkar & Saripalle, H. No. 1463, New Vaddo, Behind Salgaokar House, Gogal,Margao-Goa (403602)	2756655, 9860747735 <a href="mailto:ksauditgoa@yahoo.com">ksauditgoa@yahoo.com</a>	105004W 035175
86.	Shri Audhut Gunba Dalvi, Chartered Accountant, M/s A. G. Dalvi & Co., C-1, Kosambi Bldg., Swatantra Path, Vasco-da-Gama, Goa403802	2518276, 9822136576 <a href="mailto:agdalviandco@gmail.com">agdalviandco@gmail.com</a>	115804W 44241
87.	Mrs. Sudha S. Pai, Chartered Accountant, M/s Sudha S. Pai & Associates, S-15, Regency Plaza, Comba, Margao-Goa 403601	2702559 (O) 9890435035 <a href="mailto:paisuresh@rediffmail.com">paisuresh@rediffmail.com</a>	118006W 110222
88.	Shri Suresh M. V. Pai, Chartered Accountant, S-10, Regency Plaza, Comba, Margao-Goa-403601	2741368, 9822104105 <a href="mailto:paisuresh@rediffmail.com">paisuresh@rediffmail.com</a>	046235
89.	Shri Pradip P.S. Kakodkar, Chartered Accountant, M/s Pradip Kakodkar & Associates 15-A, 2nd Floor, Santeri Chambers, Near Sarvodaya School,Curchorem-Goa, 403706	2652224 9049480808	127724W 124698

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90.	Shri Ulhas D. Dhumaskar, Chartered Accountant, M/s U.D. Dhumaskar & Co., 2nd Floor, Shar-N-Sorai Apt., Varde Valaulikar Road, Margao-Goa 403601	2705349, 9422386716 ulhasd123@rediffmail.com	139406W 37197
91.	Shri Yeshwant V. Shirodkar, Chartered Accountant, M/s Y.V. Shirodkar & Co., 402, 4th Floor, Damodar Phase II, Near Gomant Vidya Niketan, Margao, Goa, 403601	2700195, 9423886730 yvshirodkar@icai.org	118288W 104792
92.	Shri Harsh B. Rege, Chartered Accountant Rege Kunkolienkar & Angle 29 Kadar Manzil, 2nd Floor, Opp. Hari Mandir, Margao, 403601	2739170, 9420685206/07 hbregre@rediffmail.com	126145W 044049
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94.	M/s Bhagawathi & Bhat, Chartered Accountant, Reliance House, Office No. A-6, Third Floor, Opp. Hotel Jyoti Plaza, Pajifonda, Salcete, Margao-Goa, 403601	9326102286, 2733757 2700757 bhatvish@yahoo.com	122604W 100687
95.	Shri Datta P. Audi, Chartered Accountant, M/s Audi & Co., F/3 Meera, Pajifond, Margao-Goa, 403601	2733751, 9850471151 dattaaudi@gmail.com	100787W
96.	Shri Sudhan Tukaram Patil, Chartered Accountant, M/s Sudhan & Co., Office No. 404, 4th Floor, Shree Plaza, Near Damodar High School, Comba, Margao-Goa, 403601	2736347, 8806900051 sudhanpatil4@gmail.com	137675W 152071
97.	Kum. Pooja Prakash Bandekar, Chartered Accountant, P.Bandekar & Associates, Flat No. A/4, Commerce Centre, Vasco-da-Gama, Goa, 403802	2517041, 9823362625 Pooja.pbandekar@gmail.com	133762W 132005
98.	Shri Jacinto Chavan Moniz, Chartered Accountant, 1-A, 1st floor, Piedade Apt., Near Borkar Super Store, Vidya Nagar, Margao, Salcete-Goa, 403601	2724423, 9822124564 JCMONIZ@MONIZ.IN	114023W 37088
99.	Miss Chetana Sridhar Shetty, Chartered Accountant, Chetana & Associates, H. No. 117, C/o Laxmi Shetty, Marod, Comba, Cuncolim, Salcete-Goa, 403703	9921016212 chetanashetty87@gmail.com	138129W 158416
100.	Shri Vijay Mukund Kamat, Chartered Accountant, M/s Vijay Kamat & Associates, 116, 1st Floor, Hemmady Regency, Nr. SBI, PBB Branch, Malbhat, Margao-Goa, 403601	2713228, 9823426874 kamatvijayca@yahoo.co.in	126394W 105255
101.	M/s Kiran K. Kharangate, Chartered Accountant, M/s YPK & Associates, 506, 5th Floor, 85, Mehta House, Near Hotel Annapurna, P.O. Bag-1181, Vasco-da-Gama, Goa 403802	2501844, 9422057595 KIRAN@YPKINDIA.COM	129532W

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102.	Miss Sailee Kapish Shenvi Kakodkar, Chartered Accountants, M/s Sailee Kapish & Associates, S-10, 2nd Floor, Vishwanath Mansion, Near KTC Bus-Stand, Curchorem-Goa, 403706	2651281, 9850465105 SAILEEK@YAHOO.CO.IN	139530W
103.	Shri Fotudas R. Kanekar, Chartered Accountant, B-4,2nd Floor, Dattaprasad Bldg., Opp. ING VYSYA Bank, Comba, Margao-Goa, 403601	2739529, 9226189464/ 8412936464 fotudaskanekar@gmail.com	128129W 126486
104.	Shri Shivanand Basavraj Tubachi, Chartered Accountant, S. B. Tubachi & Co., 205, Gurusai Plaza, A-Isidoria Baptista Road, Pajifond, Margao-Goa, 403601	2710194, 9822101251 SBTUBACHI@YAHOO.COM	129823W 039596
105.	M/s Bale & Bale, Chartered Accountant, S-2,Amkay Plaza, Malbhat, Margao-Goa, 403601	2734979, 2650255, 9822103258, 9890545631	100943W
106.	Shri Pritam K. Naik, Chartered Accountant, M/s Pritam K. Naik & Associates Bhaurao Dalal, capreetamnaik@yahoo.com CommercialComplex, F-16, Near Harimandir, Malbhat, Margao-Goa, 403601	9822381527	129443
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112.	Shri Alex K. Joshua, Chartered Accountant, H. No. 4464, Rajesh Nagar, Gogol, Fatorda, Margao-Goa, Pin, 403602	08326579870, 08237059870	027363
113.	Mr. Suresh S. Kittur Mr. Pavankiran S. Kittur, Chartered Accountant, M/s Suresh Kittur & Associates, Malbhat Heights, First Floor, 03/04, Jumma Masjid, Near S. B. I. Personal Banking, Malbhat, Margao-Goa, 403601	0832-2720068/2736060 9423055463/9422059033 sskcafirms@yahoo.in Opp.	125140W

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125.	Ms. Rajal Gopal Alvenkar, Ms. Rajal Gopal Alvenkar & Co., Flat No. B2, 1st Floor, Shree Ganesh Apts., Murida, Fatorda-Goa 403602	M. No. 8308384092	146780W 146317
126.	Mrs. Ankita Vikas Kumar Agarwal, A. V. Agarwal & Associates, Manav Tyres, Mascarehnas Bldg., Opp Hotel Vasco, Near VaddemLake, Vasco-da-Gama-Goa 403802	Mobile No. 9975955944 ankita.agrawal888@gmail.com	143419W 174111

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127.	M/s Rege Kunkolienkar & Angle, Harsh Rege, Shri Pankaj Kunkolienkar, Shri Atrinandan Angle, 29 Kadar Manzil, 2nd Floor, opp. Idea Show Room, Malbhat, Margao-Goa, 403601	Mobile No. 9422439830 Telephone No. 2730130 PANKUNKOLIENKAR@gmail.com	126145W Shri 044049 044909 106300
128.	Shri Kapil Venkatesh Chimalkar, M/S, V.F. Chimalkar & Co., Office No. OF-212, building A, Costa Towers, Third Floor, Varde Valaulikar Road, Pajifond, Margao, Salcete, South- Goa, 403601	9822686635, 0832 2731670 Chimalkar1@gmail.com	FRN-101833W 185425
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130.	Shri Udhesh Uday Xete Verenkar, V. & Associates, D'Costa Chambers, CAUDHESH@GMAIL.COM Room No.1, first floor, Opp. Cine Metropole, Margao-Goa	9637890098	F.R.No. Udhesh 147899W
131.	Shri Sameer Pawase, 618, Sixth Floor, Build. More Business Park, New Canca, byepass road, Mapusa-Goa, 403507	8888848109 SPAWS@REDDIFFMAIL.COM	125091 F.R. No. 151587W
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137.	Shri Laxman Mahesh Alway, Alway and Associates, Flat No. 201, Yogmaan Residency, BB Borkar Road, Porvorim, Goa, 403521	9822023530, 08322730130 LAXMAN@ALWAYASSOCI ATES.COM Alto	140926W 163337
138.	Shruti Shridhar Bhat, Shruti Bhat & Co.S- 2, Coelho Apartment, NTS, Dada Vaidya Chowk, Ponda- Goa, 403 401	0832-2312387, 8975705854 shrutibhats@gmail.com near	185506
139.	Elson Marcos Sequeira E. M. Sequeira & Co. Office No.12, Our Lady of Guia building, second floor, Vasco Da Gama, Goa, 403 802	8669710907, 9823132105 emsequeira-1@rediff.mail.com	112114W 43503

**DEPARTMENTAL AUDITORS - CLASS 'B'**  
**CERTIFIED AUDITOR/RETIRED GOVERNMENT SERVANTS -CLASS 'C'**

Sr. No.	Name of the Certified Auditor	Telephone/Mobile	Pan No.
1	2	3	4
1.	Shri Chidanand M. Terani, Flat No. C-205, Dhanalaxmi Nagar, Bhatalem, Panaji-Goa, 403001	9822415535	Nil
2.	Shri Gajanan B. Shetye, H. No. 66, Chinchwada, Near Krishna Mandir, Chimbel-Goa, 403006	2444606, 8007401699	BBIPS9292J
3.	Shri Damodar P. Parab, H. No. 1107, Tonca-wada, St. Estevam, Ilhas-Goa, 403106	2287931, 9822149791	AJWPP4639B
4.	Shri Vikas Mardolkar, "Parijat", Church Colony, Mangeshi, Mardol-Goa, 403404	2343463, 9158346226	ADHPM4329G
5.	Shri Ganpat R. Gawade, Shree Sai Apartment Co-op. Hsg. Sty. Ltd., Khadpaband, Ponda-Goa, 403401	2317787, 9765729355	ABRPR-0881Q
6.	Shri Pandurang F. Naik, Gurwas-Wada, Kundai, Ponda-Goa, 403115	8007307227	ABAPN9098E
7.	Shri Satyapal V. Chimulker, H. No. 252/4, Tarvalem, Shiroda, Ponda-Goa, Pin: 403103	2307722, 9923443582	AAYPV2410R
8.	Shri Rama Raghoba Naik, Tamshirem, Borim, Ponda-Goa	9921461310	ACCPRO273L
9.	Shri Ashok Govind Naik, Mahalwada, Madkai, Ponda-Goa, 403404	9823639820	ADRPN6402H
10.	Smt. Sandhya Anand Naik, Building No. 2, M-8, New Housing Board Colony, Curti, Ponda-Goa 403401	9049929937	ABXPA 7412J
11.	Smt. Teja Babal Naik, H. No. 123/4, Near Mary Milk Ice-Cream Factory, Bethora Road, Ponda-Goa	M. No. 9767948238	
12.	Shri Balkrishna Y. Sawant, Shivilkarwada, H. No. 440, Mulgao, Bicholim-Goa, 403503	2215501, 7588443187	AAGPY5021P
13.	Shri Vasant J. Parab, House No. 312/2, Mirzalwada, Palye, Pernem-Goa, 403524	9158186183	AOMPP5232K
14.	Shri Dattaram Y. Gawas, House No. 333, Ghoteli No. 1, Keri, Satari-Goa, Pin 403505	9421946301	AIZPG6261G
15.	Shri Prakash R. Shetye, M-11, Housing Board Colony, Tara Nagar, Harvale, Sankhali-Goa, Pin 403505	9420979515, 6535615	AHQPS3038P
16.	Shri Shiva Krishna Gauns, Ambeshiwada, Amona-Goa, 403107	9823599736 SWETAGAWAS23@ GMAIL.COM	ADZPK5255H
17.	Shri Shyam V. Kale, H. No. 60, Sonal P.O. Valpoi, Satari-Goa 403512	9326138854 shyamvkale@gmail.com	ADYPK7929F
18.	Shri Sanjay K. Phatte, Plot No. 173, Sainagar, Sirsaim, Post-Assonora, Bardez-Goa, 403503	8698958101 2214066	AFKPK4487Q
19.	Shri Dattu Jaidev Pangam, H. No. 258, Keri Sankhali, Satari-Goa, 403505	9423060727 7798024109	

1	2	3	4
20.	Shri Eknath Rama Kauthankar, H. No. 1248, Housing Board Colony, Harvalem, Sanquelim-Goa 403505	M. No. 9822360717	ABYPR 9198K
21.	Shri Vasudev Bablo Devidas, "Guru Prasad", H. No. 1386, Housing Board Colony, Harvalem, Sankhali-Goa	M. No. 9765393608	ACM PB2525P
22.	Shri Shripad Bhikaji Kapadi, H. No. 29/3, Socorro Vadém, Porvorim, Bardez-Goa, 403501	M. No. 9881065044	ADKPK 6617N
23.	Shri Ramdas D. Morajkar, H. No. 272, Siolkarwada, Mulgao, Post Assonora-Goa	M. No. 7030884371	EFVPM8760R
24.	Shri Audhut K. Marathe, C-5, Basant Bahar, Co-op. Hsg. Sty. Ltd., Aquem, Margao-Goa, 403601	9881280734	ADPPK9908H
25.	Shri Mahadeo P. Raiker, Flat No. S/3, Damodar Arcade, Near New SPC College, Agali, Gogol, Fatorda-Goa, 403602	2759602, 9923248689	ADCPP5419P
26.	Shri Marutirao V. Naik, 1st Floor, H. No. AI- 2, Romulo Complex, Arlem, Fatorda, Margao-Goa, 403602	2740539, 9970638306	ABDPV0443J
27.	Shri Alvaro Silva, H. No. 71, Silvas Vaddo, Velim, Salcete-Goa, 403723	9881833900, 3221076	AGVPS5542C
28.	Shri Chandrahas D. Phaldessai, Shantidham Co-op. Hsg. Sty. Ltd., Shantinagar, Aquem, Baixo, Rawan Fond, Navelim, Salcete-Goa 403707	2765826, 9657249873	ACDPD0958M
29.	Shri Emiliano Bernardo Mascarenhas, Tambitim Maina, Curtorim, Salcete-Goa, 403709	9527463023	ACWPM0919N
30.	Smt. Mira Nilkant Naik, H. No. 160/3, Sequetim, Navelim, Salcete-Goa, 403707	2703874, 9158912142	AAWPN6953F
31.	Shri Prabhakar M. Naik, T-3, Bela Vista-1, Near Alfa Omega Ice Plant, Chicalim-Goa, Pin Code: 403711	2541256, 9423310208 pmnaikgoa@yahoo.com	ACOPM2581J
32.	Shri Vinu Chodankar, House No. 168/2F, Rodrigues Wado, Sodiem, Siolim, Bardez-Goa 403517	9284160939	

The remuneration of auditors on the Panel of auditors and audit fees for those societies audited by the Departmental auditors shall be fixed by the Registrar by issuing notification to that effect from time to time.

It shall be ensured that the appointed Auditor be served with the notice of Annual General Body Meeting and shall be entitled to attend the said meeting. It is mandatory on the part of the auditors to abide with all the terms and conditions prescribed in the Annexure annexed to the application form and any deviation in the said conditions shall be viewed seriously which may even amounts to expelling from the Panel of Auditors.

The Societies, who have already appointed their Auditor for the year 2019-2020 as per the order of panel of auditors dated 29-07-2020, need not require re-allotting the auditor as per this order.

In case a society's AGM decided to get their audit done by Departmental Auditors then they shall send their request to concern Assistant Registrar who will depute any one of the Auditor as per his choice depending upon availability. The society cannot name any particular Government Auditor.

It shall also be ensured that the Auditor empanelled on Panel of Auditors, is not a defaulter member of a particular society, whenever he/she is appointed as Statutory Auditor of the society.

The Auditors empanelled shall scrupulously follow the additional guidelines if any issued by RBI for appointment of Statutory Auditor.

It is the principal duty of the Statutory Auditor to submit detailed report in the matter of financial irregularities, mismanagement, misappropriation & frauds etc., if any, involving funds of the Co-op. Bank/

/Co-op. Societies observed during the course of Audit after fixing the responsibility against the concern and file FIR with the Police Authorities and submit Special Report to that effect before the Registrar to take recourse of action as provided under Section 82 of Goa Co-op. Societies Act, 2001.

The Auditor concerned shall prepare Audit Report in triplicate and submit one copy to the concerned Co-operative Society/Bank and two copies of the same to the concerned office of the Asstt. Registrar of Co-op. Societies of the respective jurisdiction.

The Auditors enlisted on the Panel are required to follow all the Circulars/Guidelines, Notification, Orders issued by the Registrar and other Regulatory Authorities namely, Reserve Bank of India, NABARD etc. from time to time. They shall also offer the comments on the Schemes/grants availed by the Coop. Societies/Banks with their notable remarks and deviations/violations noted, if any.

The provision of sub-section (8) of Section 75 of the Goa Co-operative Societies Act, 2001 shall be applicable to all the Auditors if they are found responsible for wilful omission or failure to report to the Registrar of mismanagement, misappropriation of society's funds or violation of any provision of the Act.

If re-audit of the society is called due to failure of auditor to identify or report irregularities in the functioning of the society during the course of audit then audit fees paid for such audit shall be reimburse from such auditors.

\*An Auditor/Auditing firms can be removed from the Panel of Auditors for violation of duties of Auditor specified in Act/Rules and any direction issued by Registrar pertaining to the audit of society in addition to terms & conditions agreed at the time of filing application for empanelment by the Auditor.

This Order shall come into force with immediate effect and shall supersede all the previous Orders/ Addendums issued in this regard.

By order and in the name of the Governor of Goa.

*Arvind B. Khutkar,*  
Registrar & ex officio Joint Secretary  
(Co-operative Societies).

Panaji, 04th December, 2020.

*(Published in the Official Gazette Series II No. 40 dated 31-12-2020)*

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

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Order  
No. 2121/Circulars/TSII/RCS/53

Sub.: Constitution of Board of Management (BoM) in Urban Co-operative Credit Societies; Multi-Purpose Societies and V. K. S. S. Societies having Credit Counters.

The Government in exercise of powers vested in it under Section 68 of **Goa Co-operative Societies Act, 2001** and to secure the proper management of business and for preventing the affairs of the society being conducted in a manner detrimental to the interest of the members, or of the depositors or the Creditors thereof, issues directions to constitute Board of Management (BoM) in Urban Co-operative Credit Societies; Multi-Purpose Societies and V. K. S. S. Societies having Credit Counters (for brevity "Such Societies") having deposits more than 100.00 crores.

Such Societies shall constitute a BoM by making suitable amendments in their bye-laws. The BoM shall comprise of persons with special knowledge and practical experience in banking to facilitate professional management and focused attention to the business of the society and other related policies through appropriate amendments to their bye-laws, in accordance with the enclosed guidelines as annexed at Annex-I by following the due process. While constituting the BoM, the Board of Directors(BoD) of such societies shall carry out a process of due diligence to determine the suitability of the person for appointment as the member of the BoM, based upon qualification, expertise, track record, integrity and other 'fit and proper' criteria as set out in Appendix I. Similar process of due diligence shall be carried out for determining the suitability of a candidate for appointment as CEO. For this purpose, these societies shall obtain declaration-cum-undertaking from the proposed member of BoM/CEO in the format enclosed to the guidelines in Appendix II. The process of due diligence shall also be undertaken at the time of renewal of appointment.

Such societies with deposit size of Rs. 100.00 crore and above shall constitute BoM which will also be a mandatory requirement for allowing such societies to expand their area of operation and open new branches.

Further, as per the guidelines annexed herewith, such societies having deposit size of Rs. 100.00 crore with its area confined to entire State of Goa shall obtain prior approval of Registrar of Co-operative Societies for appointment of CEO. In this connection, it is advised that such societies shall approach the Registrar of Co-operative Societies for approval at least three months prior to the end of tenure of the incumbent CEO. The societies shall submit the proposal for appointment of CEO along with the declaration-cum-undertaking of the CEO designate as per Appendix II of these guidelines along with the list of supporting documents as given in Annex II.

Such societies having its area of operation confined to the jurisdiction of one zonal office shall approach the concerned Assistant Registrar of Co-operative Societies for the requisite approval in the similar manner mentioned above. Registrar/ Assistant Registrar of Co-operative Societies reserves the right to seek additional information/ documents, if deemed necessary.

Such societies shall make suitable amendments to their bye-laws, with the approval of the General Body and Registrar of Co-operative Societies to provide for constitution of BoM, in addition to the BoD. Such societies shall also be required to submit an annual return furnishing details of the members of the BoM as per the format given in Annex III as on December 31 each year, within 15 days of the end of the period to the respective Registering Authority.

It is enjoined upon all the concern societies to scrupulously follow the above directives while managing their financial/Administrative affairs.

This is issued with the approval of the Government.

By order and in the name of the Governor of Goa.

Arvind B. Khutkar,  
Registrar & ex officio Joint Secretary  
(Co-op. Societies).

Panaji, 6th April, 2021.

#### Annex-I

### **Guidelines on Board of Management for Urban Co-operative Credit Societies; Multi-Purpose Societies and V.K.S.S. Societies having Credit Counters having deposits more than 100.00 crores.**

**These guidelines are issued under section 68 of the Goa Co-operative Societies Act, 2001.**

#### **1. Introduction:**

The Reserve Bank of India have issued guidelines on the Board of Management for Primary (Urban) Co-operative Banks with deposit size of 100.00 crores and above. The main purpose of issuing these guidelines was to have dual control and to about improvement in the functioning of Urban Co-operative Credit Banks. After assessing the said guidelines the Government have arrived to the conclusion that such guidelines are required to be implemented in toto to all the Urban Co-operative Credit Societies; Multi-Purpose Societies and V. K. S. S. Societies having Credit Counters having deposits (for brevity "Such Societies") more than 100.00 crores.

#### **2. Objectives:**

Under the present legal framework, the Board of Directors of Urban Co-operative Credit Societies; Multi-Purpose Societies and V.K.S.S. Societies having Credit Counters perform both the executive and supervisory roles and has the responsibility to oversee the functioning of these societies as the Cooperative Societies as well as compliances of statutory requirements. Since such societies are accepting huge funds from its members and depositors, it is imperative that a separate mechanism be put in place to protect the interests of such members and depositors. Accordingly, it is proposed to implement a Board of Management consisting of members with special knowledge and practical experience in banking to facilitate professional management as emphasized by the 97th Constitutional Amendment.

#### **3. Constitution of Board of Management (BoM):**

There shall be a Board of Management (BoM) in every such societies with deposit size of Rs. 100crore and above in addition to the Board of Directors. BoM shall be constituted by the Board of Directors (BoD) of such societies within a period of one year from the date of this order. In addition to the functions as furnished in Para 4 below, the BoD, may delegate such powers as deemed necessary for the proper functioning of such societies.

For such societies constitution BoM shall be a mandatory condition for opening of new branches/expansion of area of operation.

**4. Functions of Board of Management:**

The BoM shall exercise oversight over the banking related functions of such societies assist the BoD on formulation of the policy and any other related matters specifically delegated to it by the Board for proper functioning of such societies. The functions of the BoM shall include the following:

- i. Rendering expert advice on all proposals being put up to the Board or any Committee of the Board for sanction of loans,
- ii. Recommending action for recovery of NPAs, One Time Settlement or Compromise Settlement and assisting the Board in monitoring the same,
- iii. Overseeing the management of funds and borrowings in such societies,
- iv. Recommending proposals for investment of such societies funds as per the board approved policy,
- v. Oversight on internal controls and systems and risk management in such societies,
- vi. Exercising oversight on implementation of computerisation, technology adoption and other incidental issues in such societies,
- vii. Overseeing internal audit and inspection functions including compliance,
- viii. Oversight on complaint redressal system,
- ix. Assisting the Board in formulation of policies as stipulated Section 62 of Goa Co-operative Societies Act, 2001,
- x. Any other responsibility as may be delegated to it by the BoD.

NB: In the event where the BoD differs with the recommendations of BoM, it shall do so by recording, in writing, the reasons thereof.

**5. Size of BoM:**

The BoM (excluding CEO) shall have a minimum of three members. The maximum number of members in BoM shall not exceed seven. The CEO would be a non-voting member.

**6. Qualifications of Members of BoM:**

- (i) All the members of BoM shall consist of persons having special knowledge or practical experience in respect of one or more of the following matters, namely:-
  - a. Accountancy
  - b. Agriculture and rural economy
  - c. Banking
  - d. Co-operation
  - e. Economics
  - f. Finance
  - g. Law
  - h. Small scale industry
  - i. Information Technology
  - j. Any other subject, which would, in opinion of the Registrar of Co-operative Societies, be useful to such societies.
- (ii) The members of BoM shall at all times satisfy the 'Fit and Proper' Criteria as furnished in Appendix I.
- (iii) Members of the BoM may be drawn from the members of the Board of Directors provided they meet the criteria specified. However, not more than 50 per cent of the BoM members shall be from BoD. Under all circumstances, BoM shall have at least two members

from outside the BoD.

(iv) A member of BoM can be appointed in more than one such societies, subject to a maximum of three, provided that there is no overlapping in area of operation.

(v) Any disqualification prescribed for member of a BoD under Goa Co-operative Societies Act, 2001 will also apply to a member of a BoM.

### **7. Meetings of BoM:**

BoM may hold meetings at such periodicity as deemed necessary. The Chairman of the BoM may be elected by the members of BoM from amongst themselves or appointed by the BoD. Under no circumstances the Chairman of the BoD shall be appointed as Chairman of the BoM and every such societies shall maintain proper record of the minutes of the meeting and the same shall be put up to BoD. The quorum for the meeting shall be two-third of the total members of BOM.

### **8. Sitting fees:**

Members of BoM may be paid allowance/sitting fees for their services as may be provided for in the bye-laws of such societies or with the approval of BoD.

### **9. Tenure of BoM:**

The tenure of BoM shall be co-terminus with the tenure of BoD.

### **10. Functions of Board of Directors:**

The BoD is responsible for the general direction and control of such societies. They will continue to look after all the administrative functions as spelt out in the Goa Co-operative Societies Act, 2001. BoD will continue to be the apex policy setting body and constitute various committees of the Board including the Board of Management to assist the Board in carrying out its responsibilities. It will delegate powers to the various committees as considered appropriate. BoD may ensure that there are no conflicts in powers delegated to the Committees of the Board and BoM. The CEO of such societies may be appointed by the Board and who shall be a person meeting the 'fit and proper' criteria as prescribed in Appendix I. Such societies having deposits of Rs. 100 and above crore shall obtain prior approval of Registrar of Co-operative Societies for appointment of CEO.

### **11. Functions of CEO:**

The CEO shall be under the general superintendence, direction and control of the BoD and exercise such powers and discharge such functions as may be delegated by the BoD. He/she shall be an ex-officio member of the BoD and also the BoM.

### **12. Registrar's powers over BoM and CEO:**

Registrar of Co-operative Societies shall have powers to remove any member of BoM and/or the CEO if the person is found to be not meeting the criteria prescribed in these guidelines or acting in a manner detrimental to the interests of such societies or its depositors or both. The BoD shall seek concurrence from Registrar of Co-operative Societies before removing any member of the BoM/accepting the resignation tendered by any member of the BoM. Registrar of Co-operative Societies shall also have powers to supersede the BoM if the functioning of BoM is found unsatisfactory. After removal of the member of BoM or CEO or supersession of BoM, BoD shall appoint a new member or CEO or constitute a new BoM as the case may be within a period of three months. As an interim arrangement, BoD may carry out the functions of BoM.

### **13. Amendments to bye-laws:**

Such societies shall make suitable amendments to their bye-laws, with the approval of the General Body and Registrar of Co-operative Societies to provide for constitution of BoM, in addition to the BoD.

### **List of Documents**

1. Covering Letter by Urban Co-operative Credit Societies; Multi-Purpose Societies and V.K.S.S. Societies having Credit Counters having deposits more than 100.00 crores submitting the application for approval of appointment of CEO duly signed by the authorised signatory withsociety's seal.
2. Declaration and Undertaking by CEO prescribed in Appendix II of guidelines on BoM.
3. Board Resolution approved in AGM/Special AGM recommending the appointment of CEOsubject to approval from Registering Authority.
4. Identity document (anyone)-PAN Card/Election Card/Driving License/Passport.
5. Educational Qualification-HSC Passing Certificate, Graduation and Post-Graduation Certificate, any other document evidencing the educational qualification/professional qualification of the CEO designate.
6. Experience Certificate/s from previous employer/s. \_\_\_\_\_

### **Annex-III**

#### **I. Details of the members of BoM/CEO**

Name of the Society: \_\_\_\_\_ Classification of Society: \_\_\_\_\_

For the year ended: December, \_\_\_\_\_.

Name	Date of appointment	Qualification	External/Internal/ Member

\* Strike out whichever is not applicable.

### **Appendix I 'Fit and Proper' criteria**

A. Chief Executive Officers or Managing Directors of Urban Co-operative Credit Societies; Multi-Purpose Societies and V.K.S.S. Societies

- i) The person shall be a graduate with
  - (a) CAIIB/DBF/Diploma in Co-operative Business Management or equivalent qualification; or
  - (b) Chartered/Cost Accountant; or
  - (c) Post graduate in any discipline.
- ii) The person may preferably not be less than 35 years of age and not more than 70 years of age at the time of appointment.
- iii) The person shall have at least 8 years' work experience at the middle/senior level in the banking/co-operative credit sector.

#### **B. Members of Board of Management**

- i) All members of BoM shall have special knowledge or practical experience in respect of one or more of the following matters:
  - a. Accountancy
  - b. Agriculture and Rural Economy
  - c. Banking
  - d. Co-operation
  - e. Economics
  - f. Finance
  - g. Law
  - h. Small Scale Industry

- i. Information Technology
- j. Any other subject, which would, in opinion of the Registrar/Registering Authority, be useful to such societies.

ii) Any person who has had a business relationship with such societies, in, question during the immediate preceding three years will not be eligible. A person having deposits with such societies will not be classified as having business relationship for the purpose.

C. The Board of Directors of the such societies shall obtain a declaration-cum-undertaking as in Appendix II from the CEO or member of BoM at the time of his/her appointment. The BoD shall undertake a process of due diligence in respect of such persons relying on the information given in the Declaration.

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## Appendix I

Name of the society:

Declaration-cum-Undertaking by CEO/Managing Director

### **I. Personal details**

- a. Full Name
- b. Date of Birth
- c. Educational Qualifications
- d. Work Experience
- e. Permanent Address
- f. Present Address
- g. E-mail Address & Telephone/Mobile Number
- h. Permanent Account Number under the Income Tax Act
- i. Any other information relevant to the appointment

### **II. Relevant Relationships of candidate**

- a. List of Relatives, if any, who are connected with the society
- b. List of entities, if any, in which he/she is considered as being interested
- c. Name of Bank/Society in which he/she is or has been a member of the board (Giving details of period during which such office was held)
- d. Fund and non fund-facilities, if any, presently availed of by him/her and/or by entities listed in II(b) above from the bank/society
- e. Cases, if any, where the candidate or entities listed in II (b) above are in default or have been in default in the past in respect of credit facilities obtained from the bank or any other society

### **III. Record of professional achievements**

- a. Relevant professional achievements

### **IV. Proceedings, if any, against the candidate**

- a. If the candidate is a member of a professional association/body, details of disciplinary action, if any, pending or commenced or resulting in conviction in the past against him/her or whether he/she has been banned from entry of at any profession/occupation at any time.
- b. Details of prosecution, if any, pending or commenced or resulting in conviction in the past against the candidate and/or against any of the entities listed in II (b) above for violation of economic laws and regulations.
- c. Details of criminal prosecution, if any, pending or commenced or resulting in conviction in the past against the candidate.

d. Has the candidate or any of the entities at II (b) above been subject to any investigation at the instance of any Government department or agency?

e. Has the candidate at any time been found guilty of violation of rules/regulations//legislative/requirements by customs/excise/income tax/foreign exchange/other revenue authorities, if so give particulars.

f. Whether the candidate or any of the entities listed at II (B) above have at any time come to the adverse notice of a regulator such as SEBI, IRDA, DCA, RCS, ICAI, etc.

(Though it shall not be necessary for a candidate to mention in the column about orders and findings made by regulators which have been later on reversed/set aside in toto, it would be necessary to make a mention of the same, in case the reversal/setting aside is on technical reasons like limitation or lack of jurisdiction, etc., and not on merit. If the order of the regulator is temporarily stayed and the appellate/court proceedings are pending, the same also should be mentioned.)

**V.** Any other explanation/information in regard to items I to III and other information considered relevant for 'fit and proper' judgment.

### **Undertaking**

I confirm that the above information is complete and true to the best of my knowledge and belief. I understand to keep the society fully informed, as soon as possible, of all events which take place subsequent to my appointment which are relevant to the information provided above.

Signature of Candidate

Place:

Date:

### **VI. Remarks of BOD**

Name & Signature of the authorized official of the Co-operative Society.

Place:

Date: —

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*(Published in the Official Gazette Series-II No.7 dated 13-5-2021)*

GOVERNMENT OF GOA  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

Order

No. 2021/Circulars/TS II/RCS/52

In recent times Urban Co-operative Credit Societies; Multi-Purpose Societies, V.K.S.S. Societies having Credit Counters and other major societies, for the sake of brevity “these Co-operative Societies”, have emerged as unique institutions to serve weaker section with their financial and consumer needs at reasonable terms and conditions.

The 97th Constitution Amendment, which has been relevantly incorporated in the Goa Co-operative Societies Act, 2001 & Rules, 2003, have provided the Co-operative Societies a liberty to function in a democratic, professional and autonomous manner and to be accountable to their members and other share holders. Nevertheless, co-operative societies by virtue of being registered under Goa Co-operative Societies Act, 2001 and Rules, 2003 attains a distant legal entity and as a consequence of the same, faith and trust is build up amongst the general public towards these co-operative societies thereby encouraging them to be associated with these societies either by willingly investing their deposits or by availing loan or by selling their produce or by purchasing their consumer requirements and as such the interest of these members needs to be secured by issuing necessary directives.

Therefore, to secure proper management of the business of these societies and to prevent the affairs of these societies being conducted in a manner detrimental to the interest of the members, depositors and the creditors thereof, the Government by exercising the powers under Reg. No. RNP/GOA/32/2021-23 RNI No. GOAENG/2002/6410 Section 68 of the Goa Co-operative Societies Act, 2001, is pleased to issue following directives, namely:

**1. Computerization**

All Urban Co-operative Credit Societies, V.K.S.S & Multipurpose Societies having Credit Counters:

- (a) Shall adopt within six months from the date of issue of this order a suitable reparatory software, linking all the branches, excel Computers with core banking solution.
- (b) May avail the guidance and services provided by Apex Institutions to core banking.
- (c) Shall adopt Adequate measures to safely store data in case of disaster recovery/backup.
- (d) Shall compulsorily have their respective websites disclosing all the financial information updated on daily basis.

**2. Interest for loans and deposits**

All Urban Co-operative Credit Societies, V.K.S.S & Multipurpose Societies with ‘C’ and ‘D’ audit classification shall invariably fix their rate of interest on the deposits in par with the rate of deposits fixed by the Nationalized Banks. However, considering aspect of fluctuating rate of interest of the nationalized banks, the above mentioned societies may revise their rate of

interest to be in conformity with the revised rate of interest of the nationalized bank but under no circumstances the variation of interest rate shall exceed the lower or upper limit of 2%.

### **3. Disclosure of financial results and statutory compliances**

All Urban Co-operative Credit Societies, V.K.S.S and Multipurpose Societies having credit counters.

a) Shall within 60 days of the end of the quarter, publish in at least 2 local daily newspapers their quarterly financial results duly certified by the internal auditor to be true.

b) Shall provide to all the members of the society with the above information through electronic means viz mobile, whatsapp, e-mail etc.

c) Shall disclose on its own website the details of managing committee/Board of Directors/ date of last election held/the date of last statutory audit and audit finding thereof

/maximum loan sanctioning limit as prescribed in the bye-law and approved by the Registering Authority/details of loan advanced during the month/liquidity percentage maintained by the society/ details of the staff/the criteria required to qualify to be on the Board of Directors/the strength of the Board and other such information beneficial to its members.

### **4. Verification of antecedents of employees**

All Urban Co-operative Credit Societies, V.K.S.S. and Multipurpose Societies having credit counters.

a) Shall compulsorily verify the antecedents of the employees they desire to employ, before they join or within 6 months of their joining the job.

b) Any employee, intending to take up employment with another co-operative society within six month of his leaving the job with the earlier co-operative society, the society he intend to join shall insist on an NOC from his earlier co-operative society.

c) Shall not employ any such employees without the requisite NOC.

### **5. Management Board**

All Urban Co-operative Credit Societies, V.K.S.S and Multipurpose Societies having credit counters and having deposits/business turnover from 10.00 crores to 100.00 crores.

a) Shall set in place a Management Board of atleast 3 members comprising of senior Auditors/officials of/officials of the society and one part time senior retired Government Officer not below the rank of Assistant Registrar of Co-operative Societies or Senior Grade officer of any Nationalized Bank, to advise the society in its day today functioning. However maximum strength of such board shall not exceed 5 members and the board shall deal with the following subjects:

i. Appraise and recommend all loan proposals to be placed before the Board of Directors.

ii. Recommend action for recovery of NPA, one time settlement or compromise settlement and assist the board in monitoring the same.

iii. Oversee the management of funds, borrowings and also have oversight on internal controls, systems and risk management mechanism periodically in the society.

iv. Assess the need for purchase of land, premises etc. and accordingly submit a detailed report to the board.

v. Assess the financial position of the society in accordance with the parameters laid down

under the Act, Rules, Bye-laws and guidelines issued by the Registrar.

vi. Exercise oversight on implementation of computerization, technology adoption and other incidental issues of the society.

vii. Oversee internal audit and inspection, statutory compliance.

viii. Oversight on complaint redressal system.

ix. Assist the Board in formulating policies related to society's function, viz: loan policy, investment policy, recovery policy, asset liability management & risk management policy etc. and to ensure that the policies are in conformity with the provisions of the Act, Rules, Bye-laws & guidelines issued by the Registering Authority.

x. Assess the workload and accordingly recommend to the Board the requirement of additional staff and/or retrenchment of staff as the case may be.

xi. Assess the need for opening of branches, extending area of operation, enhancement of loan limit etc. and submit its recommendation to the Board.

xii. Ensure that proper procedure is followed while purchasing item involving financial implication in excess of Rs. 1.00 lakh.

xiii. Conduct surprise verification of cash, pledged gold packets, cash book, cheque book etc. held by the branches.

xiv. Review loan policy, take steps to upgrade credit appraisal skills, strengthen followup of advances including loan review mechanism.

xv. Be proactive in identifying the shortcomings/deficiencies in the functioning of the society and taking timely action to address them so that the need to take stern regulatory action by the registering authority is minimized.

xvi. Deal with any other issues referred/ recommended by the Board of Directors.

xvii. Meet at least once in every 15 days to transact the business and place all the recommendation/suggestions/deliberations held in the said meeting before the BOD within 15 days from the date of holding of such meeting.

xviii. NB: In the event where the BoD differs with the recommendations of BoM, it shall do so by recording, in writing, the reasons thereof.

b) Shall accordingly amend their bye-laws to incorporate this structure of management.

c) BoM shall hold meetings at such periodicity as deem necessary. The BoM shall maintain proper records of the minute of the meeting and same shall be put up to Board of Directors. The quorum for the meeting of shall be two third of the total members of BoM.

d) Members of BoM may be paid allowance/ /sitting fees for their services as may be provided for in the bye-laws of such societies or with the approval of BoD.

e) The tenure of BoM shall be co-terminus with the tenure of BoD.

f) Registrar of Co-operative Societies shall have powers to remove any member of BoM and/or the CEO if the person is found to be not meeting the criteria prescribed in these guidelines or acting in a manner detrimental to the interests of such societies or its depositors or both. The BoD shall seek concurrence from Registrar of Co-operative Societies before removing any member of the BoM/accepting the resignation tendered by any member of the

BoM. Registrar of Co-operative Societies shall also have powers to supersede the BoM if the functioning of BoM is found unsatisfactory. After removal of the member of BoM or CEO or supersession of BoM, BoD shall appoint a new member or CEO or constitute a new BoM as the case may be within a period of three months. As an interim arrangement, BoD may carry out the functions of BoM.

g) Such societies shall make suitable amendments to their bye-laws, with the approval of the General Body and Registrar of Co-operative Societies to provide for constitution of BoM, in addition to the BoD.

h) The CEO shall be under the general superintendence, direction and control of the BoD and exercise such powers and discharge such functions as may be delegated by the BoD. He/she shall be an ex-officio member of the BoD and also the BoM.

## **7. Board of Directors resume and term**

All Co-operative Credit Societies:

(a) shall conduct election to the board in accordance with the provisions of Section 66 of the Goa Co-operative Societies Act, 2001.

(b) shall within six months prior to the expiry of the term of the existing board, intimate the concerned authority for holding the elections to the new board of the society.

(c) shall submit to the concerned authority, 120 days before the date of expiry of the term of the existing board of directors, four copies of the authenticated provisional list of voters.

(d) the member shall fulfill all the qualifications/criteria laid down under the Co-operative Act and the respective bye-laws of the society for being eligible to contest the election.

(e) for being eligible to be elected as office bearer, the member shall be below 70 years of age.

## **7. Registration of e-mail/mobile/whatsapp No.**

All Co-operative Societies registered in the State of Goa shall ensure to maintain the database of the mobile numbers/whatsapp numbers/email addresses of all its share holders and provided them with monthly, quarterly, half yearly and annual reports on their respective mobile numbers/whatsapp numbers/email addresses.

a) Shall discontinue printing and providing hard copies of annual report.

b) Shall provide their e-mail address to the registering authority within 3 months for facilitating easy communication.

## **8. “Fit and proper” criteria for CEO/Managing Director**

All Urban Co-operative Credit Societies, V.K.S.S. and Multipurpose Societies having credit counters and having deposits/business turnover below 100.00 crores:

(a) Shall adopt a fair and transparent recruitment and performance appraisal system.

(b) Shall appoint CEO/Managing Director with the prior approval of the Registrar of Co-operative Societies.

(c) The person to be appointed as Chief Executive Officer/Managing Director shall submit at the time of his/her joining a declaration-cum-undertaking in Appendix-I (Copy enclosed) and shall also fulfill the following educational and other criteria:

- i. Graduate with diploma in co-operative business management or;
- ii. Chartered/Cost Accountant; or
- iii. Post graduate in any discipline;
- iv. Should be between 35 years of age and not beyond the age of 60 years;
- v. Should have a minimum 5 years of experience in co-operative sector.

(d) The societies which have already appointed CEO/Managing Director prior to issue of this order, shall submit a proposal to the Registrar of Co-operative Societies within a period of six months mentioning therein the details of CEO/Managing Director such as the name, educational/professional qualifications, experience of service, salary drawn along with the declaration-cum-undertaking from the CEO/Managing Director in Appendix-I, for Ex-post facto approval of such appointment.

It is enjoined upon all the concern societies to scrupulously follow the above directives while managing their financial/Administrative affairs.

This is issued with the approval of the Government.

By order and in the name of the Governor of Goa.

Arvind B. Khutkar,  
Registrar & ex officio Joint Secretary (Co-op. Societies).

Panaji, 06th April, 2021.

*(Published in the Official Gazette Series-II No.7 dated 20-5-2021)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies  
**Order**  
No. 3-1-Urban-TS-II/SZ/2017/RCS/Vol.I/1584

Read: 1) Order No. 48-8-2001-TS-RCS/III/311 dated 21-04-2017.  
2) Circular No. 6-13-81/EST/RCS/Part V./5833 dated 06-03-2020.  
3) Order No. 3/1/Urban/Ts-II/SZ/2017/RCS/Vol.I/3127 dated 21-12-2020.  
4) Letter No. SUCCSL/22-23/ARCS/151 dated 14-06-2022.

Whereas, vide order at reference No. 1 above issued by the Registrar of Co-operative Societies u/s. 86 (1) of the Goa Co-operative Societies Act, 2001 read with Rule 116 (1) of the Goa Co-operative Societies Rules, 2003, Adv. Manguirish Kenkre, FO-3, 1st floor, Gurukrupa Building, Opp. Sai Color Lab, F. L. Gomes Road, Vasco-Da-Gama, Goa was appointed at Sr. No. 28 as the Registrar's Nominee for deciding the disputes arising in any of the Co-operative Societies referred to him by the Registrar of Co-operative Societies/Asst. Registrars of Co-operative Societies.

And whereas, vide order at ref. No. 3 above, the Registrar of Co-op. Societies, in exercise of powers conferred u/s. 123 (B) of the Goa Co-operative Societies Act, 2001 read with circular at ref. No. 2 above had appointed Adv. Manguirish Kenkre as the dedicated Registrar's Nominee authorizing him to entertain and decide all the disputes referred to him by The Sahakar Urban Co-operative Credit SocietyLtd., Vasco-Da-Gama (Reg. No. 8-Res-(a)-57/ /South Goa/1992 dtd. 3-4-1992) without referring to this office. The initial period of authorization was for 1 year from 21-12-2020 to 20-12-2021.

And whereas, the Sahakar Urban Co-operative Credit Society Ltd., Vasco-Da-Gama vide letter at Ref. No. 4 above has requested for extension of said authorization for a further period of one year from 21-12-2021 to 20-12-2022. Now therefore, in exercise of powers conferred under Section 123B of the Goa Co-operative Societies Act, 2001, I, the Registrar of Co-operative Societies hereby extend the authorization of Adv. Manguirish Kenkre as dedicated Registrar's Nominee for the The Sahakar Urban Co-operative Credit Society Ltd., Vasco-Da-Gama for a further period of 1 year with retrospective effect from 21-12-2021 to 20-12-2022.

The other terms and conditions mentioned in the Order referred to at Sr. No. 3 above shall continue to remain in force.

The Registrar reserves the right to withdraw this Order at any stage without assigning any reason thereof.

Given under the seal of this office. Vishant S.  
N. Gaunekar,  
Registrar of Co-operative Societies & ex-officio Joint Secretary (Co-operation).  
Panaji, 17th August, 2022.

*(Published in the Official Gazette Series II No. 21 dated 25-08-2022)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Order**

No. 50/3(58)/Elec/Gen/61(1)/RCS/2008/2551

Read: Circular No. 50/3(58)/Elec/Gen/61(1)/RCS/2008 dated 29-10-2014 reproduced as Annexure A to this Order.

*(Under Section 69 of the Goa Co-operative Societies Act, 2001)*

In exercise of the powers conferred upon the undersigned Registrar of Co-operative Societies under Section 69 of the Goa Co-operative Societies Act, 2001 (Act No. 36 of 2001) and to ensure proper implementation of Co-operative provisions, proper management of the business of all the Co-operative Societies functioning in the State of Goa this Order is hereby issued as under.

This office vide Circular referred above enclosed as Annexure A herewith, had fixed the duties and responsibilities of the Assistant Election Officer, Returning Officer to be discharged while conducting elections to the Board of Directors of the Co-operative Societies. Point Nos. 13 & 14 of said Circular had laid down the scales of honorarium that may be paid to the Officials/Officers engaged for conduct of the elections.

The Government has reconsidered this issue of payment of honorarium in the light of provisions of Rule 52 of the Goa Co-operative Societies Rules, 2003 the extracts of which are reproduced herein below.

The Rule 52(g)(ii) of the Goa Co-operative Societies Rules, 2003 states that,

*“The expenses of holding of any election to such society, including payment of travelling allowances, daily allowance and other remuneration if any, to the persons appointed to exercise the powers and perform the duties in respect of election shall be borne by such society concerned. For this purpose, the Registrar or the Chief Election Officer or the Assistant Election Officer may call upon such society to deposit in the Co-operative Societies Election Fund, such amount as he considers necessary for the conduct of elections within such period as may be directed by the Registrar”.*

The above provision does not provide for payment of any honorarium to the Department Officials/Officers engaged for conduct of the election. It is also noted that it is a regular duty and function of the Officials/Officers working in this department to conduct periodic elections/audits, etc. of the Co-operative Societies under their respective jurisdictions. Hence, this is a part and parcel of daily normal routine office work/field work and does not qualify for grant of any honorarium.

The above stated provisions of Rules clearly provide that the persons appointed for election duties are eligible to claim T.A./D.A. and the expenditure towards this T.A./D.A. is to be borne by the concerned Society whose elections are being held.

Hence the practice of payment of honorarium to the department officials/officers engaged for conduct of the elections of co-operative societies is reconsidered and the contents of point No. 13 & 14 of said office Circular No. 50/3(58)/Elec/Gen/61(1)/RCS/2008 dated 29th October, 2014 stand deleted with immediate effect and all other points of said Circular remain unchanged.

It is further directed that all department Officials/Officers engaged for conduct of the

elections of Co-operative Societies shall be eligible to draw Travelling Allowance/Daily Allowance as per T. A./D.A. Rules in force as applicable to Government Servants. The T.A./D.A. Bill shall be prepared in prescribed Forms as provided under T A/DA Rules and after passing of the Bill, instead of sending bill for payment to Directorate of Accounts, the amount shall be paid from Co-operative Election Fund like all other election expenditure.

This issues with the approval of the Government conveyed vide U.O. No. 536/F dated 20-10-2022.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) & ex officio  
Joint Secretary (Co-operation).

Panaji, 21st October, 2022.

**ANNEXURE “A”**  
**Circular**  
No. 50/3(58)/Elec/Gen./61(1)/RCS/2008

Sub.: Election to Board of Directors of Co-op. Societies.

Ref.: (i) 50/3 (58)/Elec/General/61 (1)/RCS/2008/567 dated 22-05-2012.

(ii) Letter No. 50/3(37)/Elec/General/61(1)/RCS/2008/2674 dated 14-1-2009.

In terms of Section 66 of the Goa Co-operative Societies Act, 2001, the election of Co-operative Societies having paid up share capital of Rs. 25.00 lakhs and above were being held or caused to be held by this office.

Whereas, now in terms of 97th amendment to the Constitution of India passed and published in the Official Gazette of Government of India, the election to the Board of Directors invariably of all the Co-operative Institutions in the Country needs to be conducted by the independent Authority/Registrar of Co-operative Societies.

And whereas, an independent Authority to conduct the election to the Board of Directors of the Co-operative Societies have not been set up as yet. However, this office holds such elections through the administrative machinery at the disposal of the undersigned naming Election Cell, North Goa District and South Goa District, and Dy. Registrar of Co-op. Societies (Tech.) is appointed as Chief Election Officer.

And whereas, the issues in relation to ceiling of Election expenses like publication of notice, and Election programme in the daily newspaper, stationery, remuneration to the election officers/staff was under discussion of this office in view of conducting the process of Election to Board of Directors invariably in respect of all societies irrespective of its membership or share capital.

After having been analyzed the position of various types of societies, their nature of operation, financial standings, members capacity to share the expenses, socio-economic functioning etc. the following guidelines are issued:-

1. The Returning Officer appointed by Chief Election Officer/Asstt. Election Officer shall perform all the functions of the Election Officer under the Goa Co-op. Societies Act and Rules in the case of the societies having limited resources and membership. However, he may engage the services of a Jr. Auditor/LDC under his control to assist him in conducting the election.

2. Depending upon the turnover and the membership of the housing societies, the AEO/RO shall take a decision of requirement of funds and staff and accordingly with the approval of the CEO/AEO requisition the staff and collect the funds.

3. The election notice and the election programme in respect of Housing Co-op. Societies, Pani Vatap Societies, Self Help Groups and Dairy Societies with minimum resources shall be affixed on the notice board of the society instead of publishing it in the local newspaper, if it is financially not feasible.

4. It shall be ensured that minimum expenditure is incurred on stationery and travelling while conducting the election, especially of Housing co-op. Societies, Pani Vatap Societies, Self Help Groups and Dairy Societies with minimum resources.

5. The Chief Election Officer by a standing order, appoint all the concerned Zonal Asstt. Registrars within their jurisdiction as Asstt. Election Officers and entrust them the responsibility of conducting the election of Co-op. Societies functioning under their respective jurisdiction. The ARCS, Election Cell, North and South Goa District shall be appointed within their jurisdiction as Asstt. Election Officer and entrust them the responsibility of conducting the election of co-op. societies having its area of operation confined to North Goa District, South Goa District and the entire State of Goa with its Head Quarters located within the jurisdiction of their respective control. However, the CEO may appoint any ARCS as Asstt. Election Officer and entrust the responsibility of conducting the election of any such society, if he is satisfied that circumstances exist for such appointment.

6. The AEO so appointed shall ensure that the elections of the Co-operative Societies under his jurisdiction are held in accordance with the procedure laid down in the Goa Co-operative Societies Act, 2001 and the Bye-laws of the respective Society.

7. The AEO/RO shall ensure that the election duties are equally distributed/allotted to all the eligible staff functioning under their jurisdiction.

8. Where the election of more than one society is declared, it shall be ensured that same staff is not appointed as RO on multiple societies at a time to avoid hampering of his/her day to-day office work.

9. The election of the societies, whenever it is practicable shall be conducted from the office of the AEO/RO, except in such cases, where, the AEO/RO/ARO feels that the election cannot be conducted from the office of AEO/RO due to the long distance between the office of society and the office of the AEO/RO etc.

10. The minimum funds to be deposited by the society for the conduct of election shall be in the following manner:

a)	Housing Societies	Rs. 6,000/-
b)	Dairy Societies	Rs. 6,000/-
c)	V.K.S. Societies	Rs. 15,000/-
d)	Salary Earners Societies	Rs. 30,000/-
e)	Urban Credit Societies	Rs. 50,000/-
f)	Urban Banks	Rs. 1,50,000/-

The AEO/RO shall assess the requirement of funds on the basis of membership share capital, area of operation, number of proposed polling stations and turnover of the society and if the requirement is more than the limit prescribed above, the same shall be collected from the society with the approval of CEO.

13. The honorarium to be paid to the officials/officers engaged for conduct of the election of the societies having paid-up share capital of more than Rs. 25.00 Lakhs shall be as under:-

1.	Chief Election Officer	Rs. 2,500/-
2.	Asstt. Election Officer	Rs. 2,000/-
3.	Returning Officer	Rs. 1,500/-
4.	Asstt. Returning Officer	Rs. 1,000/-
5.	LDC	Rs. 750/-
6.	Peon	Rs. 500/-
7.	Polling Staff:	
	a) Presiding Officer	Rs. 500/- P. day.
	b) Polling Officer	Rs. 400/- P. day.
	c) Other Staff	Rs. 300/- P. day.

In case the elections to Board of Directors of societies are not held/declared unopposed, the payment of 50% of the above scale shall be paid to the officials/officers engaged for election work.

14. The honorarium to be paid to the officials officers/engaged for conduct of election of the societies having paid-up share capital of less than Rs. 25.00 Lakhs shall be as under:-

1.	Chief Election Officer	Rs. 1,200/-
2.	Asstt. Election Officer	Rs. 1,000/-
3.	Returning Officer	Rs. 800/-
4.	Asstt. Returning Officer	Rs. 700/-
5.	LDC	Rs. 500/-
6.	Peon	Rs. 300/-
7.	Polling Staff:	
	a) Presiding Officer	Rs. 300/- P. day.
	b) Polling Officer	Rs. 250/- P. day.
	c) Other Staff	Rs. 200/- P. day.

In case of elections to Board of Directors of societies are not held/declared unopposed, the payment of 50% of above scale shall be paid to the officials/officers engaged for election work.

15. The fees towards the election form shall be uniformly fixed at Rs. 20/-.

These guidelines supersedes all the directions/instructions issued earlier in this context.

J.B. Bhingui,  
Registrar (Co-operative Societies) &  
ex officio Joint Secretary.

Panaji, 29th October, 2014.

*(Published in the Official Gazette Series II No. 30 dated 27-10-2022)*

**GOVERNMENT OF GOA**

**Order**

No. 15/270/ADT/RCS/2015/2642

[Under Section 126A of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001)]

Whereas, Section 74 of The Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001) (hereafter referred to as “Act”) mandates that books of accounts of every Society shall be audited atleast once in a financial year within 6 months from the close of the financial year. Further, Section 81 of the Act mandates that every Society shall file an Annual Return within 6 months of the close of every co- operative year.

And whereas, the Government has received several representations from the Lift Irrigation Societies/Flow Irrigation Societies/Water Distribution Societies (Panivatap Societies) and also the Co- operative Societies formed by Self Help Groups/Women Self Help Groups/Mahila Mandals stating that considering their small turnover and limited financial activities, they face difficulties in engaging the services of empanelled Auditors and comply with the provisions of completing yearly Audit of their books of accounts and filing of Annual Return. Such small and marginal Societies also feel that this compliance burden adversely affects their financial resources.

Now, therefore, the Government in exercise of the power conferred under Section 126A of the Goa Co-operative Societies Act, 2001, do hereby exempt the class of Societies namely Lift Irrigation Societies/Flow Irrigation Societies/Water Distribution Societies (Panivatap Societies) and the Co- operative Societies formed by Self Help Groups/Women Self Help Groups/Mahila Mandals from the applicability of provisions of Sections 74 and 81 of the Act with immediate effect and until further orders.

By order and in the name of the Governor of Goa.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) &  
ex officio Joint Secretary (Co-operation).

Panaji, 31st October, 2022.

*(Published in the Official Gazette Series II No. 31 dated 03-11-2022)*

**GOVERNMENT OF GOA**  
**Order**  
No. 15/223/2008/ADT/RCS/Vol.IV/3245

Sub.: Guidelines/Standard Operating Procedure for completing  
Audits under the Goa Co-operative Societies Act, 2001.

(Under Section 69 of the Goa Co-operative Societies Act, 2001)

In exercise of the powers conferred upon the undersigned Registrar of Co-operative Societies under Section 69 of the Goa Co-operative Societies Act, 2001 (Act No. 36 of 2001) (hereafter referred to as 'Act') and to ensure proper implementation of Co-operative provisions, proper management of the business of all the Co-operative Societies functioning in the State of Goa, the following Guidelines/Standard Operating Procedure is hereby issued for strict compliance by all the authorities asunder.

As per Section 73 of the Goa Co-operative Societies Act, 2001 it is mandatory for every Society to prepare the receipt & payment statements/trial balance, Trading/Manufacturing Accounts, Profit & Loss Account, Income & Expenditure Account, and Balance Sheet within 45 days from the close of the financial year and after such preparation to submit a copy to the Registrar and Statutory Auditor. Therefore, after close of every financial year on 31st March, every Society should complete this work on or before following 15th May and its copy should be submitted to Registrar and Statutory Auditor selected by General Body of Society on or before following 30th May. Therefore, in any case, the Audit is required to be started by following 1st June and has to be completed at the earliest possible.

As per the statutory requirement under Section 74 of the Goa Co-operative Societies Act, 2001 it is mandatory for every Co-operative Society to get their books of accounts audited within six months from the close of the financial year to which such accounts relate.

As per Section 72 of the Goa Co-operative Societies Act, 2001 it is mandatory for every Society to hold the annual general body meeting of its members within 6 months from the close of the co-operative year and lay before the general meeting the Audit Report submitted by the Statutory Auditor.

The provisions of the Act/Rules and the various guidelines issued on the subject are very specific and no Society should avoid auditing process or to delay the process of completing audit. However, the percentage of compliance of provisions of Section 74 of the Act, is not satisfactory and therefore these Guidelines/Standard Operating Procedure is hereby issued for ensuring compliance of statutory provisions in a time bound manner.

1. The Unit Incharge (Assistant Registrar or Co-operative Officer as the case may be) shall be primarily responsible to ensure compliance of provisions of Sections 72, 73 and 74 of the Act in respect of all Societies placed under his/her charge in a time bound manner by following this Standard Operating Procedure (SOP);

2. The Unit Incharge shall verify within first fortnight of June every year the Societies that have complied with provisions of Section 73 (4) of the Act by submitting copies of Statements to Zonal Office on or before 30th May and accordingly issue notices to all defaulting Societies calling upon them to comply with the provisions of Section 73(4) of the Act within 15 days from the date of receipt of such notice;

3. The Unit Incharge shall monitor whether notices convening annual general body

meeting of every Society under his/her charge are issued or not before 15th September so that general body meeting can be held on or before 30th September;

4. Within first week of October, the Unit Incharge shall prepare a list of all the Societies those have failed to hold the Annual General Body meeting of its members within specified time line and by 15th of October a Show Cause Notice shall be issued to each of such defaulter Society seeking explanation for violating statutory provisions of the Act;

5. By 5th October of every year, a detail list giving status of Audit of all Societies for the preceding financial year shall be prepared by the respective sub-unit incharge in respect of the Societies assigned to concerned dealing hand and same shall be submitted to the respective Unit incharge for taking necessary action u/s. 74(4) of the Act;

6. The respective Unit Incharge shall thereafter verify all facts based on the records available and on or before 15th October, issue an Order u/s. 74 (4) of the Act appointing Auditor for conducting Audit of all defaulting Societies;

7. The respective Unit Incharge shall, before appointing any Auditor from empanelled list, contact concerned Auditor through telephone/email or letter and check whether the Auditor is available during the period and confirm that the statutory Audit shall be started immediately upon issue of Order and completed in any case by end of the month of following December;

8. The Unit Incharge shall mention the detailed postal address of the Society and also the names of contact persons i.e. employees, CEO/G.M. and the Office bearers of the defaulting Society with their contact numbers/email IDs in the Order issued u/s. 74(4) of the Act. In the same Order, the date and time for start of the Audit shall be compulsorily written;

9. It shall be the duty of concerned Unit Incharge and Sub-Unit incharge to continuously follow up and monitor the process and ensure that in any case the Audit is completed on or before 31st December. A mere issuing of an Order u/s. 74(4) of Act without taking any efforts to contact Auditor and/or fixing up meeting between Auditor and office bearers of Society shall not be acceptable as compliance of Section 74(4) by the Unit Incharge, but such lethargy shall be treated as negligence in duty. The Unit Incharge should not issue Order u/s. 74(4) mechanically without finding out availability of Auditor or without providing any details of Officials of Society to Auditor. It is the duty of Unit Incharge and Sub-Unit Incharge to ensure that Office bearers of Society and Auditor appointed meet each other and plan to start the Audit immediately;

10. The Unit Incharge of the society shall undertake fortnightly review of the Societies allotted for Audit by taking joint meeting of the Auditors and the Office bearers/CEO/Employees of the Society to eliminate any working difficulties in timely completion of audit. A record of all such joint meetings shall be maintained at Zonal Offices by Unit Incharge and its copy may be submitted to the Registrar with monthly progress report;

11. The Unit Incharge shall after evaluating the progress in the monthly meeting take necessary steps and may re-allot or interchange the Auditors as per the need to expedite the auditing process;

12. The Unit Incharge shall after issuing Order u/s. 74(4) of the Act and taking steps to get Audit completed as stated above, shall also simultaneously initiate proceedings under Section 61 (a) and 61 (c) of the Act against the Board of Directors of defaulting Societies for disqualifying all Directors, being ineligible to continue as Director for failure to hold AGM and place the Audit Report before AGM within statutory time limits;

13. Show cause notices issued under Section 61 of Act to the BoD of the Societies for failure on their part to hold Annual General Body meeting and complete the audit shall be taken for regular hearing by maintaining a proper Case Register and allotting a distinct Case Number to each case. Everysuch case shall be heard and disposed finally as early as possible and within a maximum period of 6 months from the date of issue of SCN. The guidelines issued by Hon'ble High Court of Bombay, Panaji-Goa bench vide Order dated 24-08-2006 in Writ Petition No. 281/2006 shall be strictly followed. The Unit Incharge shall provide opportunity for filing of a reply and hear oral arguments and after providing necessary opportunity of being heard decide the matter by passing a speaking Order. All statutory provisions shall be strictly followed adhering to the Principles of natural justice. A certified copy of every Order passed u/s. 60 of the Act shall be submitted to undersigned RCS within 3 working days from the date of passing of Order;

14. The detail review and status of audit shall be taken in the last week of March every year and the list of the societies which are audited/unaudited as the case may be shall be prepared and submitted to the Registrar of Co-operative Societies with full facts and justified reasons for pendency of audit (if any) and financial status of the societies;

15. The Scrutiny of all Audit reports those are filed by the compliant Societies shall be completed in all respects within 60 days from the date of its receipt at Zonal Office and remedial action plan and required action as per statutory provisions shall be initiated without any delay. Incase there are large number of Audit reports received during the month and due to staff constraints or any other valid administrative reasons, the scrutiny of all received audit reports could not be completed during the particular period, than top priority shall be given for completing scrutiny of audit reports of all Urban Credit Societies which involve public deposits and thereafter the Audit reports of other Societies may be taken up depending on the classification of the society and nature of business of the Society. The scrutiny of Audit reports of housing societies may be taken at last since volume and amount of transactions are generally less in housing societies;

16. The list of disqualified Directors u/s. 61 of the Act on account of failure to complete Audit and/or hold AGM shall be accordingly prepared and submitted to the Registrar of Co-operative Societies for circulating for information of all Zonal Offices so that such disqualified persons are not allowed to continue on BoD of any Society registered in Goa;

17. Whenever any Society proposes/recommends in the general body meeting for appointing the Departmental Auditor for conducting the Audit, than it shall be ensured that the society shall not select any Officer/Official by name, but the appointment will be left to the Zonal Office taking into consideration the work load. Upon receiving such request, the Order for appointing Departmental Auditor shall be issued by the Unit Incharge u/s. 74(3) of the Act mentioning the resolution number and date of general body meeting of concerned Society. A copy of the Order shall be immediately served to the Society concerned;

18. The audit fees and Government fees as the case may be shall be recovered from the concerned Societies immediately in the succeeding month of completion of Audit and if the Society fails to pay the dues within 30 days from the date of completion of audit, a notice shall be issued to the Society to recover the fees as arrears of land revenue and by following further procedure as per provisions of law;

19. The Auditor shall submit his Audit report within a period of one month from its completion and in any case before issuance of notice of the annual general body meeting to the

Society and also to the Registrar/Asst. Registrar/Co-op. Officer in such form as may be specified by the Registrar;

20. The Standard Operating Procedure (SOP) as stated hereinabove shall be followed scrupulously and any deviation or inaction/lethargy shall be viewed seriously and shall attract disciplinary action.

Given under the seal of this office.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) &  
ex officio Joint Secretary (Co-operation).

Panaji, 2nd December, 2022.

*(Published in the Official Gazette Series II No. 36 dated 08-12-2022)*

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

No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I/95/1279

Read: Letter No. L-12013/2/2021-I & P dated 30-06-2022 from Joint Secretary, Ministry of Co-operation, Government of India, New Delhi.

Whereas, the Ministry of Co-operation, Government of India, New Delhi has approved the Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) for taking up computerization of PACS in phases envisaging use of one common software across the country to capture data on all functionalities of PACS, both credit and non-credit.

And whereas, a National Level Monitoring and Implementation Committee (NLMIC) have been constituted vide Order No. L-12013/2/2021-I & P dated 30-06-2022 issued by Deputy Secretary, Ministry of Co-operation, Government of India, New Delhi.

Now, therefore in order to ensure smooth implementation of said Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) in the State of Goa, the Government of Goa is pleased to constitute the State Level Implementation & Monitoring Committee (SLIMC) in accordance with Clause 3.7.1 of the Guidelines issued by the Government of India as under.

**State Level Implementation & Monitoring Committee (SLIMC)**

1. Secretary (Co-operation), Government of Goa	— Chairperson.
2. Additional Secretary(Finance), Government of Goa	— Member.
3. Registrar of Co-operative Societies (RCS), Goa	— Member.
4. General Manager, NABARD Goa Regional Office	— Member.
5. State Informatics Officer, NIC Goa	— Member.
6. Managing Director, Goa State Co-operative Secretary. Bank Ltd.	— Member

**The functions of the SLIMC shall be as under:**

- 1) To implement the approved guidelines at the State level and provide feedback to National Level Monitoring and Implementation Committee (NLMIC);
- 2) To guide and steer the implementation of the project in the State;
- 3) To examine and recommend the proposals to be taken up in this project;
- 4) Any other role assigned to it by the NLMIC.

This issues with the approval of the Government conveyed vide U.O. No. 2506/F dated 16-07-2022.

By order and in the name of the Governor of Goa.  
Vishant S. N. Gaunekar,  
Registrar of Co-operative Societies  
& ex officio Joint Secretary (Co-operation).

Panaji, 20th July, 2022.

*(Published in the Official Gazette Series-II No.17 dated 28-7-2022)*

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

**Order**

No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I/96/1280

Read: Letter No. L-12013/2/2021-I & P dated 30-06-2022 from Joint Secretary, Ministry of Co-operation, Government of India, New Delhi.

Whereas, the Ministry of Co-operation, Government of India, New Delhi has approved the Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) for taking up computerization of PACS in phases envisaging use of one common software across the country to capture data on all functionalities of PACS, both credit and non-credit.

And whereas, a National Level Monitoring and Implementation Committee (NLMIC) have been constituted vide Order No. L-12013/2/2021-I & P dated 30-06-2022 issued by Deputy Secretary, Ministry of Co-operation, Government of India, New Delhi. The Government of Goa vide Order No. 3-5-10/ /ADT/STL/PLG/RCS/VOL-IX/Part-I/95/1279 dated 20-07-2022 have constituted a State Level Implementation and Monitoring Committee (SLIMC) in accordance with Clause 3.7.1 of the Guidelines issued by the Government of India.

Now, therefore in order to ensure smooth implementation of said Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) in the North Goa District of the State of Goa, the Government of Goa is pleased to constitute the North Goa District Level Implementation & Monitoring Committee (DLIMC) in accordance with Clause 3.7.1 of the Guidelines issued by the Government of India as under.

**District Level Implementation & Monitoring Committee (DLIMC) for North Goa District**

1. District Collector/District Magistrate, North Goa	— Chairperson.
2. Representative of NABARD, Goa Regional Office	— Member.
3. Deputy Registrar of Co-operative Societies (Tech.)	— Member.
4. Representative of Goa State Co-operative Convener. Bank Ltd.	— Member.
5. Representative of NIC Goa Center	— Member.
6. Representatives of any 2 PACS to be nominated by RCS	— Member

**The functions of the DLIMC shall be as under:**

- 1) To be the first line of implementation and monitoring system within the overall framework;
- 2) It will be responsible for the smooth implementation of the project as per approved guidelines and provide necessary support like power, connectivity, etc.
- 3) Any other role assigned to it by the NLMIC/ /SLIMC.

This issues with the approval of the Government conveyed vide U.O. No. 2506/F dated 16-07-2022.

By order and in the name of the Governor of Goa.  
Vishant S. N. Gaunekar,  
Registrar of Co-operative Societies & ex  
officio Joint Secretary (Co-operation).

Panaji, 20th July, 2022.

*(Published in the Official Gazette Series-II No.17 dated 28-7-2022)*

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

No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I/97//1281

Read: Letter No. L-12013/2/2021-I & P dated 30-06-2022 from Joint Secretary, Ministry of Co-operation, Government of India, New Delhi.

Whereas, the Ministry of Co-operation, Government of India, New Delhi has approved the Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) for taking up computerization of PACS in phases envisaging use of one common software across the country to capture data on all functionalities of PACS, both credit and non-credit.

And whereas, a National Level Monitoring and Implementation Committee (NLMIC) have been constituted vide Order No. L-12013/2/2021-I & P dated 30-06-2022 issued by Deputy Secretary, Ministry of Co-operation, Government of India, New Delhi. The Government of Goa vide Order No. 3-5-10/ /ADT/STL/PLG/RCS/VOL-IX/Part-I/95/1279 dated 20-07-2022 have constituted a State Level Implementation and Monitoring Committee (SLIMC) in accordance with Clause 3.7.1 of the guidelines issued by the Government of India.

Now, therefore in order to ensure smooth implementation of said Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) in the South Goa District of the State of Goa, the Government of Goa is pleased to constitute the South Goa District Level Implementation & Monitoring Committee (DLIMC) in accordance with Clause 3.7.1 of the Guidelines issued by the Government of India as under.

**District Level Implementation & Monitoring Committee (DLIMC) for South Goa District**

1. District Collector/District Magistrate, South Goa	— Chairperson.
2. Representative of NABARD, Goa Regional Office	— Member.
3. Deputy Registrar of Co-operative Societies (Tech.)	— Member.
4. Representative of Goa State Co-operative Convener. Bank Ltd.	— Member.
5. Representative of NIC Goa Center	— Member.
6. Representatives of any 2 PACS to be nominated by RCS	— Member

**The functions of the DLIMC shall be as under:**

- 1) To be the first line of implementation and monitoring system within the overall framework;
- 2) It will be responsible for the smooth implementation of the project as per approved guidelines and provide necessary support like power, connectivity, etc.
- 3) Any other role assigned to it by the NLMIC/ /SLIMC.

This issue with the approval of the Government conveyed vide U.O. No. 2506/F dated 16-07-2022.

By order and in the name of the Governor of Goa.  
Vishant S. N. Gaunekar,  
Registrar of Co-operative Societies & ex  
officio Joint Secretary (Co-operation).

Panaji, 20th July, 2022.

*(Published in the Official Gazette Series-II No.17 dated 28-7-2022)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

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**Order**  
No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX/Part-I/3717

Read: [1\) Order No. 3-5-10/ADT/STL/PLG/RCS/VOL-IX-Part-1/96/1279 dated 20-07-2022, published in Official Gazette, Government of Goa, Series II No. 17 dated 28-07-2022.](#)

2) O.M. No. 1(13)PFMS/FCD/2020 dated 23-03-2021 issued by Ministry of Finance, Department of Expenditure, PFMS Division, Government of India, New Delhi.

Whereas, the Ministry of Co-operation, Government of India has decided to computerize all the Primary Agricultural Credit Societies (PACS) all over India under one platform by providing necessary assistance to the PACS. The Cabinet Committee on Economic Affairs (CCEA), Government of India in its meeting held on 29-06-2022 has approved the Centrally Sponsored Project for Digitalization of PACS.

And whereas, the Government of Goa is implementing the above Centrally Sponsored Project “Digitalization of PACS”, in the State of Goa and the Government of Goa has already approved the implementation of the scheme vide U. O. No. 2506/F dated 16-07-2022 and vide Order read at No. 1 above, the State Level Implementation & Monitoring Committee (SLIMC) in accordance with Clause

3.7.1 of the Guidelines issued by the Government of India has been constituted.

Now, therefore, in accordance with Clause 1 of the Office Memorandum read at No. 2 above, issued by Government of India, the Government of Goa is pleased to **designate the Office of the Registrar of Co-operative Societies, Panaji, Goa as the Single ‘Nodal Agency (SNA)** for implementing the Centrally Sponsored Scheme “Digitalization of PACS” bearing Central Code No. 4008.

This issues with the approval of the Government of Goa vide U. O. No. 761/F dated 02-01-2023.

By order and in the name of the Governor of Goa.  
Vishant S. N. Gaunekar,  
Registrar of Co-operative Societies & ex officio  
Joint Secretary (Co-operation).

Panaji, 05th January, 2023.

*(Published in the Official Gazette Series II No. 41 dated 12-01-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**ORDER**  
**No.01/Order-Guidelines-69/RCS/2023/4925**

**Sub: Guidelines on Macro Level Fund Management and/or Management Tools and Standard Operating Procedure for CEO/Board of Directors of Credit and Service Resource Societies in Goa.**

**(Under Section 69 of the Goa Co-operative Societies Act, 2001)**

In exercise of the powers conferred upon the undersigned Registrar of Co-operative Societies under Section 69 of the Goa Co-operative Societies Act, 2001 (Act No. 36 of 2001) (hereinafter referred to as 'Act') and for successful conduct of business of Credit Societies and to ensure proper implementation of Co-operative provisions, proper management of the business of Credit and Service Resource Societies functioning in the State of Goa, the following Directions/Guidelines/Standard Operating Procedure is hereby issued for strict compliance by all the Credit Resource Societies, Urban Credit Societies, Thrift and Salary Earners Societies, any other types of Societies doing business of extending loans and/or accepting deposits and all other Authorities as under.

1. It shall be mandatory on the part of the Chief Executive Officer/Secretary/Managing Director/

/General Manager/Executive Head of a Society by whatever designation called (hereinafter referred to as "Such Officer") of Credit Resource Societies, Urban Credit Societies, Thrift and Salary Earners Societies, any other types of Societies doing business of extending loans and/or accepting deposits registered under the Act to prepare the receipt & payment statements, Profit & Loss Account and Balance Sheet every month and place the same before the ensuing Board of Directors (BoD) meeting for detailed deliberations and/or to have effective internal checks and control on the financial transactions of Society and to take corrective steps as may be required. Such monthly statements shall be prepared on or before 5th day of the succeeding month.

2. Such Officer shall also place before the Board of Directors, such statements on Macro level norms as are given hereinbelow as 'effective management tools' for facilitating a healthy decision making process for the Board of Directors for proper management of business and/or to take prudent decisions in the best interest of the Society and members at large.

3. The deposit kept by the members in their Societies needs to be fully guaranteed and protected on one hand and on the other hand the members are to be rewarded with the reasonable returns to their savings. Therefore, effective tools for management are very much imperative to manage the business affairs of these Societies in more transparent manner.

4. Every Society doing business of credit shall plan and execute different portfolios of the Finances of the Society and maintain financial discipline in such a manner that it will create a balance and maintain a break even point under given conditions and circumstances. The society shall ensure at all times that income generated through all its resources/investments should be higher than its cost of funds.

5. For the benefit of management of these Societies, the following directives/norms are hereby issued as the 'Macro Level Fund Management Norms' to be complied with at every point of time.

(A) For all Credit and Service Resource Societies excluding Salary Earners Societies and Thrift Societies.

### **RESOURCES**

Sr. No.	Head of Account	Proportion
1.	Share Capital	Should be minimum 5% of total liabilities in the annual balance sheet.
2.	Reserve & other funds	Should be minimum 6% of total liabilities in the annual balance sheet.
3.	Deposits/Borrowings by Society	Maximum permitted upto 84% of total liabilities in the annual balance sheet, subject to limitations under Act.
4.	Other liabilities of Society	Maximum permitted upto 3% of total liabilities in the annual balance sheet, subject to limitations under Act.
5.	Net Surplus/profit by the Society	Should be minimum 1% to 2% of total liabilities in the annual balance sheet.

### **UTILIZATION**

Sr. No.	Head of Account	Proportion
1.	Cash Reserve Ratio (CRR)/Cash in hand/ Bank balance of Society	Should be minimum 5% of total deposits and 4.2% of total liabilities in the annual balance sheet.
2.	Statutory Liquidity Ratio (SLR) to be maintained by Society	Should be minimum 20% of total deposits and 16.80% of total liabilities in the annual balance sheet, subject to limitations under Act.
3.	Loans & Advances by the Society	Maximum permitted upto 70% of total liabilities in the annual balance sheet. Society shall ensure that this level of advancing loans is maintained so as to ensure profit for society.
4.	Fixed Assets of Society	Should be minimum 4% of total liabilities in the annual balance sheet.
5.	Other Assets of Society	Should be minimum 1% of total liabilities in the annual balance sheet.

### **OTHER FINANCIAL PARAMETERS**

Sr. No.	Particulars	Standard macro norms
1.	Interest payable on deposits to members	Should not exceed 60% of total income of the Society.
2.	Salaries & wages to Society employees	Should not exceed 15% of total income of the Society.
3.	Administrative & management cost by the Society	Should not exceed 10% of total income of the Society.
4.	Provision for depreciation, fees payments, etc.	Should not exceed 5% of total income of the Society
5.	Profit by the Society	Minimum profit desired is 10% of total income of the Society.

**(B) For Salary Earners Societies.**

**RESOURCES**

Sr. No.	Head of Account	Proportion
1.	Share Capital	Should be minimum 15% of total liabilities in the annual balance sheet.
2.	Reserve & other funds	Should be minimum 5% of total liabilities in the annual balance sheet.
3.	Deposits/Borrowings by Society	Maximum permitted upto 75% of total liabilities in the annual balance sheet, subject to limitations under Act.
4.	Other liabilities of Society	Maximum permitted upto 2% of total liabilities in the annual balance sheet, subject to limitations under Act.
5.	Net Surplus/profit by the Society	Should be minimum 2% to 3% of total liabilities in the annual balance sheet.

**UTILIZATION**

Sr. No.	Head of Account	Proportion
1.	Cash Reserve Ratio (CRR)/Cash in hand/Bank balance of Society	Should be minimum 2% of total deposits in the annual balance sheet.
2.	Statutory Liquidity Ratio (SLR) to be maintained by Society	Should be minimum 10% of total deposits in the annual balance sheet, subject to limitations under Act.
3.	Loans & Advances by the Society	Maximum permitted upto 85% of total liabilities in the annual balance sheet.
4.	Provision for depreciation, fees payments, etc.	Should not exceed 3% of total income of the Society.
5.	Profit by the Society	Minimum profit desired is 15% of total income of the Society.

**(C) For Thrift Societies.**

**RESOURCES**

Sr. No.	Head of Account	Proportion
1.	Share Capital	Should be minimum 15% of total liabilities in the annual balance sheet.
2.	Reserve & other funds	Should be minimum 5% of total liabilities in the annual balance sheet.
3.	Deposits/Borrowings by Society	Maximum permitted upto 75% of total liabilities in the annual balance sheet, subject to limitations under Act.
4.	Other liabilities of Society	Maximum permitted upto 2% of total liabilities in the annual balance sheet, subject to limitations under Act.
5.	Net Surplus/profit by the Society	Should be minimum 2% to 3% of total liabilities in the annual balance sheet.

**UTILIZATION**

Sr. No.	Head of Account	Proportion
1.	Cash Reserve Ratio (CRR)/Cash in hand/ /Bank balance of Society	Should be minimum 2% of total deposits in the annual balance sheet.

2.	Statutory Liquidity Ratio (SLR) to be maintained by Society	Should be minimum 15% of total deposits in the annual balance sheet, subject to limitations under Act.
3.	Loans & Advances by the Society	Maximum permitted upto 80% of total liabilities in the annual balance sheet.
4.	Fixed Assets of Society	Should be minimum 2% of total liabilities in the annual balance sheet.
5.	Other Assets of Society	Should be minimum 1% of total liabilities in the annual balance sheet.

#### **OTHER FINANCIAL PARAMETERS**

Sr. No.	Particulars	Standard macro norms
1.	Interest payable on deposits to members	Should not exceed 70% of total income of the Society.
2.	Salaries & wages to Society employees	Should not exceed 5% of total income of the Society.
3.	Administrative & management cost by the Society	Should not exceed 7% of total income of the Society.
4.	Provision for depreciation, fees payments, etc.	Should not exceed 3% of total income of the Society.
5.	Profit by the Society	Minimum profit desired is 15% of total income of the Society

6. The aforesaid norms are spelt out as the acceptable limits in the present financial conditions where it could be concluded at certain degree of assurance that the funds rolled in the business would fetch reasonable returns provided there shall not be net non-performing assets of the Societies beyond acceptable level of 10% and the austerity is maintained in the Revenue Expenditure by the society.

7. The management of the society shall instruct their Managers/Accountant to prepare the profit and loss account and balance sheet at each month end and assess the position vis-a-vis these directives/norms stated above. If the financial position stands to the test of above norms, it could be treat as satisfactory and within control. In case the financial position is not in conformity, the BoD shall locate the causes whether it is due to idling of funds or exposing it to higher risk and adopt corrective measures in time.

8. The management of the Societies shall carefully assess the aforesaid profit and loss account and balance sheet every month and its copy along with remarks/action taken by the Management should be submitted to the Unit Incharge (Assistant Registrar of Co-op. Societies or Co-operative Officer) at Zonal Office for their perusal.

9. This Order supersedes the earlier instructions issued vide Circular No. 15-120-2001/ADT/RCS/2971 dated 26-11-2015 and comes into force with immediate effect.

10. All Societies and such Officers of the Society shall strictly adhere to this Order and ensure financial discipline in the interest of the Society and members at large. In case of any violations, such Officers shall be personally held liable.

Given under the seal of this office.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) &  
ex officio Joint Secretary (Co-operation).

Panaji, 21st March, 2023.

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Order**

No. 15/223/2008/ADT/RCS/Vol. IV/302

Sub.: Directives for verifying statutory compliance by Societies under the Goa Co-operative Societies Act, 2001 before processing their proposals at Zonal Offices.

**[Under Section 69 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001)]**

In exercise of the powers conferred upon the undersigned Registrar of Co-operative Societies under Section 69 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001) (hereafter referred to as 'Act') and to ensure proper implementation of Co-operative provisions, proper management of the business of all the Co-operative Societies functioning in the State of Goa, the following Directives for verifying certain statutory compliances by Societies under the Goa Co-operative Societies Act, 2001 before processing any type of proposals in respect of such Societies at Zonal Offices are hereby issued for strict compliance by all the authorities as under.

Whereas, every registered Society is required to comply with the provisions of Sections 72, 73, 74 & 81 of the Goa Co-operative Societies Act, 2001 (Goa Act 36 of 2001) in a time bound manner within the time limits laid down under the Act and Rules.

And whereas, the aforesaid compliances are utmost necessary to ensure smooth functioning of the Society and to ensure transparency in management of the affairs of the Society. Hence, noncompliance of these particular statutory provisions is not at all tolerable and raises serious questions on the continuation of legal existence and well being of the Society.

In some cases it is observed that Societies have failed to comply with the aforesaid statutory provisions within the given time limit. In such cases it is necessary to ensure that defaulting societies are forced to prepare the receipt & payment statements/Trial balance, Trading/Manufacturing Accounts, Profit & Loss Account, Income & Expenditure Account, and Balance Sheet and thereafter to complete Audit of their Books of Accounts and place the Audit report before General Body Meeting of the Society and file the annual return.

Now therefore, in order to compel such defaulting Societies to comply with the statutory provisions of Sections 72, 73, 74 and 81 of the Act, it is hereby directed as under.

1. The Unit Incharge (Assistant Registrar or Co-operative Officer) of every Society shall, before processing any request for amendment of Bye Laws, change in classification, opening of new branches, appointment/extension of dedicated RCS Nominee, Authorisation/extension of authorization of sales and recovery officer or any other proposal relating to any subject, shall in the first place, verify whether the applicant society has complied with provisions of Sections 72, 73, 74 & 81 of the Act and the proposal shall be processed only if the aforesaid provisions are duly complied with by the applicant Society.

2. The Unit Incharge (Assistant Registrar or Co-operative Officer) shall, while forwarding every proposal of any society under his/her jurisdiction to the Head Office, shall compulsorily record a Certificate in the covering letter/proposal/checklist/note stating that "***This Society has duly complied with provisions of Sections 72, 73, 74 and 81 of the Act for the last co-operative/financial year closed on 31-03-20 for which the statutory time limit for compliance ended on 30-09-20.***"

3. The year and date in such certificate shall be incorporated by taking into consideration the latest statutory time limit under the Act that has expired. Like for processing proposals till 30-09-2023, the timeline of Co-operative/financial year 2021-22 ending on 31-03-2022 (timeline over on 30-09-2022) would be verified for compliance, because although subsequent year 2022-23 has closed on 31-03- 2023, the statutory timeline for filing of Audit report would be over on 30-09-2023. Hence any proposals taken up for processing on or after 01-10-2023, the compliance of latest year 2022-23 (timeline will be over on 30-09-2023) will have to be checked.

4. In cases where the Unit Incharge finds that the applicant society has not complied with the aforesaid statutory requirements, he/she shall immediately follow the guidelines issued vide Order No. 15/223/2008/ADT/RCS/Vol.IV/3245 dated 02-12-2022 read with Corrigendum No. 15/223/2008/ADT/RCS/Vol. IV/3332 dated 12-12-2022 and shall immediately take steps to complete Audit of concerned Society. In all such cases, the reply to the Society shall be sent within 7 days from the date of receipt of proposal, bringing to their attention the non compliance of statutory provisions and informing that their proposals shall not be processed till the aforesaid statutory provisions are complied with by the Society.

5. In all cases where the defaulting Society is a Urban Credit Society or is doing the business of accepting deposits and granting loans, the Unit Incharge shall immediately submit a proposal to Head Office for imposing restrictions u/s. 68 of the Act for prohibiting the Society from accepting any deposits and sanctioning any loans till they complete all their pending Audits and statutory compliances.

The above directions shall be strictly complied with by all Unit Incharge and any violation by forwarding incomplete proposals without such certificate or by allowing such defaulting Societies to carry on the business of credit despite their default shall be deemed as misconduct under the C.C.S. (Conduct) Rules, 1964 and shall be liable for disciplinary proceedings under the C. C. S. (C. C. A.) Rules, 1965.

Given under the seal of this office.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies)  
ex officio Joint Secretary (Co-operation).

Panaji, 26th April, 2023.

*(Published in the Official Gazette Series II No.5 dated 04-05-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Order**  
No. 60/188/M.O.C/W-II/RCS/358

Read: Letter No. R-11016/52/2022-CTP dated 17-03-2023 from Joint Secretary to the Government of India, Ministry of Co-operation, CTP Division, New Delhi.

Vide above read letter, it is informed that the Union Cabinet in its meeting held on 15-02-2023 has approved the plan for “Strengthening Co-operative Movement in the Country and Deepening its Reach up to the Grassroots” by setting up new multipurpose PACS or dairy/fishery primary Co-operative Societies in each uncovered Panchayat/village in the country as the case may be, and strengthening existing PACS and dairy/ /fishery co-operatives through convergence of various identified Schemes of Government of India.

In order to ensure smooth and effective implementation of the plan, an Inter-Ministerial Committee (IMC) has been constituted under the Chairmanship of Hon'ble Union Minister for Co-operation.

A National Level Co-ordination Committee (NLCC) under the Chairmanship of Secretary (Co-operation), Government of India has also been constituted to steer the overall implementation of the Scheme.

The implementation plan requires all the States/ /UTs to constitute State Co-operative Development Committee (SCDC) at the State level and District Co-operative Development Committee (DCDC) in each District in order to ensure implementation of the plan. The Government has constituted the State Co-operative Development Committee (SCDC) for the State of Goa.

Now, therefore in accordance with the implementation plan, the Government is pleased to constitute the District Co-operative Development Committees (DCDC) for the North Goa and South Goa Districts as under.

<b>A. District Co-operative Development Committee (DCDC) for North Goa District:</b>	
1.	District Collector (North)
2.	CEO, Zilla Panchayat (North)
3.	Additional Collector-I (North)
4.	Deputy Registrar of Co-operative Societies (Tech.)/ /District Level Incharge (North)
5.	Deputy Director of Animal Husbandry & Veterinary Services
6.	Deputy Director of Fisheries
7.	Deputy Director of Agriculture
8.	Representative not below the rank of General Manager of the Goa State Co-operative Bank Ltd.
9.	District Development Manager (DDM)/Representative for Goa Regional office of NABARD
10.	Representative of NDDB
11.	Representative of NFDB
12.	Managing Director of the Goa State Co-operative Milk Producer's Union Ltd., Curti, Ponda-Goa
<b>B. District Co-operative Development Committee (DCDC) for South Goa District:</b>	
1.	District Collector (South)

2.	CEO, Zilla Panchayat (South)	Member.
3.	Additional Collector-I (South)	Member.
4.	Deputy Registrar of Co-operative Societies (Admin.)/District Level Incharge (South)	Convener.
5.	Deputy Director of Animal Husbandry & Veterinary Services	Member.
6.	Deputy Director of Fisheries	Member.
7.	Deputy Director of Agriculture	Member.
8.	Representative not below the rank of General Manager of the Goa State Co-operative Bank Ltd.	Member.
9.	District Development Manager (DDM)/Representative for Goa Regional office of NABARD	Member.
10.	Representative of NDDB	Member.
11.	Representative of NFDB	Member.
12.	Managing Director of the Goa State Co-operative Milk Producers' Union Ltd., Curti, Ponda-Goa	Member.

The role and responsibilities of the District Co-operative Development Committee (DCDC) are as under:

1. To ensure regular and timely updation of National Co-operative Database.
2. To prepare the District Plan for setting up of new multipurpose PACS or primary dairy/fishery Co-operative Societies on the basis of the gap analysis from National Co-operative Database.
3. To ensure that all the Panchayats/Villages in the district are covered by multipurpose PACS or primary dairy/fishery Co-operative Societies as the case may be.
4. To establish linkages of existing and new primary Co-operative Societies with State Co-operative Bank and/or their respective District/Block level federations, if any, with the support of State Government and other stakeholders concerned. If District/Block level federations are not existent, then linkages may be established with the Federations present in nearby District/Block.
5. To facilitate setting up of District level federations, if not presently existent, as per requirement and viability assessment, in co-ordination with State Government and stakeholders concerned.
6. To facilitate registration of new primary Co-operative Societies with the support of Registrar of Co-operative Societies.
7. To ensure dovetailing of various schemes of Government of India at the level of PACS or primary dairy/fishery Co-operative Societies to improve their viability and make them vibrant economic entities.
8. To provide all necessary infrastructure and logistical support to primary Co-operative Societies at the Panchayat/Village level, including allotment of Government/Gram Sabha land to PACS.
9. To co-ordinate with all stakeholders concerned and provide all necessary support for ensuring implementation of the plan at the ground level.
10. Any other related matters.

The DCDC shall abide by the guidelines for the implementation of the plan. The Department of Co-operation shall be the convener of the DCDC.

By order and in the name of the Governor of Goa.  
Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) & ex officio Joint  
Secretary (Co-operation).

Panaji, 2nd May, 2023.

*(Published in the Official Gazette Series II No.6 dated 11-05-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation

Office of the Registrar of Co-operative Societies

**Order**

No. 60/188/M.O.C/W-II/RCS/359

Read: Letter No. R-11016/52/2022-CTP dated 17-03-2023 from Joint Secretary to the Government of India, Ministry of Co-operation, CTP Division, New Delhi.

Vide above read letter, it is informed that the Union Cabinet in its meeting held on 15-02-2023 has approved the plan for “Strengthening Co-operative Movement in the Country and Deepening its Reach up to the Grassroots” by setting up new multipurpose PACS or Dairy/Fishery Primary Co-operative Societies in each uncovered Panchayat/Village in the country as the case may be, and strengthening existing PACS and Dairy/ /Fishery Co-operatives through convergence of various identified Schemes of Government of India.

In order to ensure smooth and effective implementation of the plan, an Inter-Ministerial Committee (IMC) has been constituted under the Chairmanship of Hon’ble Union Minister for Co-operation.

A National Level Co-ordination Committee (NLCC) under the Chairmanship of Secretary (Co-operation), Government of India has also been constituted to steer the overall implementation of the Scheme.

The implementation plan requires all the States/ /UTs to constitute State Co-operative Development Committee (SCDC) at the State level and District Co-operative Development Committee (DCDC) in each District in order to ensure implementation of the plan.

Now, therefore in accordance with the implementation plan, the Government is pleased to constitute the State Co-operative Development Committee (SCDC) for the State of Goa as under.

<b>State Co-operative Development Committee (SCDC):</b>		
1.	Chief Secretary, Government of Goa	Chairperson.
2.	Secretary (Co-operation), Government of Goa	Convener.
3.	Secretary (Animal Husbandry & Veterinary Services), Government of Goa	Member.
4.	Secretary (Fisheries), Government of Goa	Member.
5.	Secretary (Rural Development), Government of Goa	Member.
6.	Additional Secretary (Finance), Government of Goa	Member.
7.	Director of Agriculture, Government of Goa	Member.
8.	Joint Secretary (Revenue), Government of Goa	Member.
9.	Registrar of Co-operative Societies, Government of Goa	Member.
10.	A Representative from National Bank for Agriculture and Rural Development (NABARD), Goa Regional Office	Member.
11.	A Representative from Regional Office of National Co-operative Development Corporation (NCDC)	Member.
12.	A Representative from Regional Office of National Dairy Development Board (NDDB)	Member.
13.	A Representative from Regional Office of National Fisheries Development Board (NFDB)	Member.
14.	Chairman of the Goa State Co-operative Bank Ltd., Panaji	Member.

15.	Chairman of the Goa State Co-operative Milk Producers' Union Ltd., Curti, Ponda, Goa	Member.
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The roles and responsibilities of the State Co-operative Development Committee (SCDC) are as under.

1. To ensure that all the Panchayats/Villages in the State are covered by Multipurpose PACS or primary dairy/fishery co-operative societies, as the case may be.
2. To review the district-wise action plan for setting up new multipurpose PACS or primary dairy/fishery co-operative societies with a total target of establishing two lakh such societies in the next five years across the country.
3. To extend all necessary support in preparation and updation of National Co-operative Database.
4. To prepare an action plan in co-ordination with NABARD, NDDB, NFDB, NAFSCOB, NCDFI & FISHCOPED to set up State/District level federations if not presently existent, as per requirement and viability assessment.
5. To assist in establishing linkages of existing and new primary co-operative societies with State Co-operative Bank and/or their respective District and State level Federations.
6. To ensure convergence of various Schemes of Government of India at the level of PACS or dairy/fishery primary co-operative societies to make them vibrant economic entities.
7. To provide all necessary policy support for creation of infrastructure at the level of Co-operative Societies, including allotment of Government/Gram Sabha land to PACS.
8. To extend all necessary support to District Co-operative Development Committees (DCDC) for implementation of the plan at the grass root level.
9. To monitor the progress of implementation of the action plan at the State Level.
10. Any other related matters.

The SCDC shall abide by the guidelines for the implementation of the plan. The Department of Co-operation shall be the convener of the SCDC.

By order and in the name of the Governor of Goa.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) &  
ex officio Joint Secretary (Co-operation).

Panaji, 2nd May, 2023.

*(Published in the Official Gazette Series II No.6 dated 11-05-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Order**  
No. 15/223/2008/ADT/RCS/Vol. IV/1108

Sub.: Guidelines for imposing fine in proceedings under Section 73 (5) of the Goa Co-operative Societies Act, 2001 for late submission of unaudited Balance Sheet.

[Under Section 69 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001)]

In exercise of the powers conferred upon the undersigned Registrar of Co-operative Societies under Section 69 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001) (hereafter referred to as 'Act') and to ensure proper implementation of Co-operative provisions, proper management of the business of all the Co-operative Societies functioning in the State of Goa, the following guidelines for imposing fine in proceedings under sub-section (5) of Section 73 of the Goa Co-operative Societies Act, 2001 for late submission of unaudited Balance Sheet are hereby issued for strict compliance by all the authorities as under.

Whereas, vide Notification No. 60/137/Amendment/2020/TS-I/RCS/4579 dated 28-02-2023, the amended provisions of the Goa Co-operative Societies (Amendment) Act, 2021 (Goa Act No. 34 of 2021) have been made effective from 01-04-2023 except part of Section 23 relating to insertion of new Sections 76C, 76D, 76E, 76F, 76G and Section 30 relating to insertion of new Sections 104A and 104B of the amendments.

And whereas, in view of above, all the Societies are required to ensure that they comply with the timelines as laid down under Sections 72, 73, 74 & 81 of the Act pertaining to preparation of Balance Sheet, Audit Report, holding of Annual General Body Meetings, etc. which are briefly summarized as under.

Sr. No.	Relevant legal provisions of the Act	Brief description of compliances	Statutory time lines	Penalty that may be applicable for violation/non compliances
1	2	3	4	5
1.	Section 72	Holding of Annual General Meeting of Society	30th September following the close of the Financial Year	Disqualification of all Directors on BoD for not exceeding six years u/s. 61 of the Act.
2.	Section 73(4) & 73(5)	Preparation and filing of unaudited balance sheet with Zonal Office/registering authority and for sending to the statutory Auditor	30th May following the close of the Financial Year	Rs. 500/- per day of delay till compliance is made u/s. 73(5) of Act.
3.	Section 74(3) & 74(4)	Appointment of statutory Auditor by general body and completion of Audit, placing of Audit report before Annual general meeting of Society and submission of Audit report to the Zonal Office/registering authority	30th September following the close of the Financial Year	Disqualification of all Directors on BoD for not exceeding six years u/s. 61 of the Act.

4.	Section 81	Filing of Annual Return along with filing fees	30th September following the close of the Financial Year	Rs. 500/- per day of delay u/s. 118(b) & Section 119 of the Act. In addition to disqualification of all Directors on BoD for not exceeding six years u/s. 61 of the Act.
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In some cases, it is observed that Societies have failed to comply with the aforesaid statutory provisions within the given time limit. In such cases it is necessary to ensure that defaulting societies are forced to prepare the receipt & payment statements/trial balance, Trading/Manufacturing Accounts, Profit & Loss Account, Income & Expenditure Account, and Balance Sheet and thereafter to complete the Audit of their Books of Accounts and place the Audit report before General Body Meeting of the Society and file the Annual return.

It is enjoined upon all the stake holders that it is essential for development of Co-operative movement that the societies should function in a democratic and transparent manner. The above compliances are such that they relate to the very existence and well-being of the institution and hence are of utmost importance. These compliances are non-negotiable, and if they are not performed in time, then there is a reason to suspect that Society may not be maintaining proper records and needs immediate corrective action. All Co-operative Societies are requested to adhere to the above time lines so that there is timely compliance and there is no occasion for invoking penal provisions.

Now therefore, in order to compel such defaulting Societies to comply with the statutory provisions of Sections 72, 73, 74 and 81 of the Act, it is hereby directed as under.

1) The respective Unit Incharges (ARCS or CO) of these defaulting Societies are hereby directed to issue Show Cause Notices to all defaulting Societies under Section 73 (5) of the Goa Co-operative Societies Act, 2001 directing them to Show Cause why Order should not be passed imposing fine upon them at the rate not exceeding of Rs. 500/- per day of the default starting from 31-05-2023 onwards and till the date they actually submit the copy of unaudited balance sheet to the Zonal office;

2) The respective Unit Incharge shall issue Show Cause Notices under Section 73(5) of the Act to all defaulting Societies and start the proceedings within the month of June itself. The societies should be compelled to submit their unaudited balance sheet during pendency of such proceedings and after the copy is submitted, the concerned Unit Incharge to decide the proceedings on merits of each case and pass a reasoned speaking order;

3) Section 73(5) of the Act provides for imposing a fine which shall not exceed rupees five hundred per day till such society complies with the provisions of sub-section (4). Therefore, it is the discretion of concerned Unit Incharge to decide on the quantum of fine that is to be imposed in the facts and circumstances of each case;

4) The purpose of amendment of Act and incorporation of provisions relating to fine is not to generate revenue by imposing fine, but is to compel the Societies to timely write and complete their books of accounts and subsequent statutory Audit (if applicable) so as to safeguard the interest of members of Societies and public at large. The desired situation is that there should be cent per cent compliance by Societies and no occasion for imposing any fine;

5) The following general guidelines are hereby issued to be taken into consideration while deciding the amount of fine that may be imposed on the defaulting societies during

proceedings initiated under sub-section (5) of Section 73 of the Act;

a) Compliance by society since its registration till previous year shall be verified & if most of the times society was compliant, it is a case for taking a lenient view for imposing fine, while if society was defaulter always then it will not be eligible for a lenient view;

b) Although any Society had failed to submit unaudited balance sheet to zonal office in time u/s. 73(4) of the Act, but had duly complied with Sections 72 and 74 of the Act by timely submitting Audit report and timely holding AGM, in such cases also it is a case for taking a lenient view for imposing fine;

c) The reasons for delayed submission of balance sheet shall be taken into consideration, like no availability of any paid employee with the Society and if Honorary duty is performed by the elected BoD/office bearers of Society, then it is a case for taking a lenient view for imposing fine;

d) The reason of sickness of any office bearer or employee of the Society who was entrusted the work of preparing balance sheet, or such other factors may be taken into consideration for taking a lenient view for imposing fine;

e) Due consideration needs to be given to the financial status of concerned official of the Society and whether he/she is a senior citizen to see whether he/she is capable of paying fine imposed or not. Accordingly, the amount of fine imposed should be such that the concerned society official should be in a position to pay the same without affecting his/her financial stability;

f) The yardsticks applied for deciding quantum of fine should be the same in all cases and inconsistent views shall not be taken in similar facts of similar cases;

g) The factors taken into consideration for deciding amount of fine by the authority and reasons should be clearly stated in the Order itself.

6) The concerned Unit Incharge shall provide proper opportunity of hearing to the concerned officials of Society who were liable to prepare the balance sheet and submit it to zonal office in time, the BOD of the concerned Society and after following the principles of natural justice, shall pass a reasoned order imposing fine in accordance with these guidelines;

7) It may be noted that the Hon'ble Supreme Court of India in the case of Hindustan Steel Ltd V/s. State of Orissa [(1969) 2 SCC 627] has observed that "An order imposing penalty for failure to carry out a statutory obligation is the result of a quasi-criminal proceeding, and penalty will not ordinarily be imposed unless the party obliged either acted deliberately in defiance of law or was guilty of conduct contumacious or dishonest, or acted in conscious disregard of its obligation. Penalty will not also be imposed merely because it is lawful to do so. Whether penalty should be imposed for failure to perform a statutory obligation is a matter of discretion of the authority to be exercised judicially and on a consideration of all the relevant circumstances. Even if a minimum penalty is prescribed, the authority competent to impose the penalty will be justified in refusing to impose penalty, when there is a technical or venial breach of the provisions of the Act or where the breach flows from a bona fide belief that the offender is not liable to act in the manner prescribed by the statute."

8) Therefore, each Authority has to decide the case having due regard to the facts of the case and it is not necessary that maximum amount provided under the law has to be imposed as fine. In a justified case, taking a lenient view would mean imposing as fine even a token minimum cumulative amount of Rs. 100/- may suffice. The thrust of the proceedings shall be to secure

compliance by Societies at the earliest possible so that there is no further delay resulting in violation of Section 72,74(3) & 74(4) and Section 81 of the Act.

9) The above general guidelines shall be taken into consideration, by all Unit Incharges while finalizing the proceedings under Section 73(5) of the Act.

Given under the seal of this Office.

Vishant S. N. Gaunekar,  
Registrar (Co-operative Societies) &  
ex officio Joint Secretary (Co-operation).

Panaji, 16th June, 2023.

*(Published in the Official Gazette series II No.12 dated 22-6-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Order**

No. 15/223/2008/ADT/RCS/Vol.IV/1116

Sub.: Clarification in respect of powers of BoD of a Society to get its accounts audited by engaging any empanelled Auditor despite of exemption from Statutory Audit under subsection (9) of Section 74 of the Goa Co-operative Societies Act, 2001.

[Under Section 69 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001)]

In exercise of the powers conferred upon the undersigned Registrar of Co-operative Societies under Section 69 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001) (hereafter referred to as 'Act') and to ensure proper implementation of Co-operative provisions, proper management of the business of all the Co-operative Societies classified under sub-section (9) of Section 74 of the Act, functioning in the State of Goa, the following clarification regarding the inherent powers of BoD of Society for appointment of Auditor who desires to cause the audit of statements of accounts through the Panel of Auditors appointed under Section 74(2) of the Act is hereby issued for information of the Societies at large.

Whereas, vide Notification No. 60/137/Amendment/ /2020/TS-I/RCS/4579 dated 28-02-2023, the amended provision of the Goa Co-operative Societies (Amendment) Act, 2021 (Goa Act No. 34 of 2021) have been made effective from 01-04-2023 except part of Section 23 relating to insertion of new Sections 76C, 76D, 76E, 76F, 76G and Section 30 relating to insertion of new Sections 104A and 104B of the amendments.

And whereas, by virtue of said amendments coming into force w.e.f. 01-04-2023, a sub-section (9) of Section 74 of the Act has been inserted which reads as under.

(9) Notwithstanding anything contained in this Section and Section 75 in case of housing co-operative society and self help group having membership not exceeding two hundred members and panivatap society, primary dairy co-operative society and service resource society having working capital less than Rupees fifty lakh, the Chief Executive of such society shall prepare the statement of accounts or audit report and submit to the Board. The Board shall discuss in its meeting the statement of accounts and the audit report so submitted by the Chief Executive and record its approval and within six months from the close of the Co-operative year place such statement of accounts and the audit report before the general body for its approval. The Chief Executive while preparing the statement of accounts and audit report shall exercise all due diligence and exercise the powers and duties of the auditors as specified under Section 75 of the Act:

Provided that in all such cases where the annual statement of accounts and audit report is prepared by the Chief Executive, after due approval by the General Body, a copy of such audit report or the statement of accounts shall be submitted to the Assistant Registrar for scrutiny:

Provided further that any discrepancies or shortcoming pointed out by the Assistant Registrar on such statement of accounts or audit report shall be made good by the Board of Directors of such society. Any audit compliance in such statement of accounts or audit report shall be placed before the General Body and a copy of the action taken on such audit compliances shall be submitted to the Assistant Registrar.

Thus, by virtue of sub-section (9) of Section 74 of the Act, now for the following categories

of Societies, getting their books of accounts audited from any empaneled Auditor is not mandatory.

- a) Housing Co-operative Society and self help group having membership not exceeding 200;
- b) Panivatap society;
- c) Primary Dairy Co-operative Society; and
- d) Service resource society having working capital less than Rupees fifty lakhs.

For these categories of Societies, now the Chief Executive of such Societies is required to prepare the statement of accounts or audit report and submit to the Board. The Board shall discuss the same in its meeting and record its approval and within six months from the close of the Co-operative year place such statement of accounts and the audit report before the general body for its approval. The Chief Executive while preparing the statement of accounts and audit report should exercise all due diligence and exercise the powers and duties of the auditor as specified under Section 75 of the Act.

Sub-section (9) of Section 74 of the Act gives exemption to these categories of Societies from mandatory getting audit done through an empanelled Auditor. This is an exemption granted in favour of such small societies for their benefit with the intention to reduce their compliance burden and to avoid financial burden of paying audit fees of the empanelled auditor.

However, if in any such Co-operative Society there is no any paid employee or some employee available is not capable of preparing such statement of accounts and audit report as required under sub-section (9) of Section 74 of the Act, then it may be difficult for such Co-operative Society to comply with Section 74(9) of the Act.

In such cases, it is hereby clarified that as per Section 35 of the Goa Co-operative Societies Act, 2001, every Co-operative Society is a distinct legal person and under Section 59 of the Act, the powers of management and functioning of a society are vested in the elected Office bearers and General Body of the respective Society in accordance with the Act, Rules and Bye-laws of the Society.

Therefore, it cannot be said that giving a relaxation from mandatory statutory Audit by Section 74(9) of the Act has taken away the inherent power of the Society to get its books of accounts audited from any empanelled Auditor if Society management deems fit to do so in the interest of transparency and democratic principles which are the core values of co-operative movement.

Therefore, it is hereby clarified that any Society having exemption u/s. 74(9) of the Act from mandatory audit, if such Society considers it fit to get voluntarily their accounts audited by engaging any empanelled auditor for ensuring transparency or due to lack of manpower to comply with provisions of Section 74(9) of self-auditing, may get themselves audited by any empanelled Auditor and instead of report prepared by CEO of society, they may place the Audit Report prepared by Auditor before the Board of Directors (BoD) and the general body meeting of Society and file the same with concerned Zonal Office where Society is registered as sufficient compliance of Section 74(9) of the Act.

A Co-operative Housing Society is periodically getting the structural audit done of its buildings by utilizing society funds, or several other Societies are engaging Consultants for their various business activities and paying their fees from out of Society Funds. On the same lines there is no reason to believe that exemption granted under Section 74(9) of the Act takes away the inherent right of BoD of management of affairs of the Society and thus to appoint any

empanelled auditor and get themselves audited in the interest of greater transparency.

Therefore, all the Co-operative Societies which are coming under the categories exempted from statutory audit by virtue of sub-section (9) of Section 74 of the Act may take appropriate decision in exercise of their powers of management u/s. 59 of the Act and having due regard to their financial position to bear expenditure towards getting audit done and subject to making necessary provision for incurring such expenditure from society funds.

Given under the seal of this office.

Vishant S. N. Gaunekar,

Registrar (Co-operative Societies)  
& ex officio Joint Secretary (Co-operation).

Panaji, 19th June, 2023.

*(Published in the Official gazette Series II No.14 dated 06-07-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Order**

15/270/AD/RCS/2015/1464

(Under Section 126A of the Goa Co-operative Societies Act, 2001)

In exercise of the powers conferred by section 126A of the Goa Co-operative Societies Act, 2001, the Government of Goa is pleased to exempt the Lift Irrigation/Flow Irrigation Societies (Panivatap) and Self Help Groups Societies from the application of section 73 (5) of Goa Co-operative Societies Act, 2001.

By order and in the name of the Governor of Goa.

Manuel Barreto,  
Registrar of Co-operative Societies & ex officio Joint Secretary (Co-operation).  
Panaji,

13th July, 2023.

*(Published in the Official Gazette Series I No.16 dated 20-7-2023)*

**GOVERNMENT OF GOA**  
Department of Co-operation  
Office of the Registrar of Co-operative Societies

**Addendum**  
No. 15-99-88-ADT/RCS (Suppl)/2323

Read: 1. [Order No. 15-99-88/ADT/RCS \(Suppl\)/3045 dated 04-12-2020 published in Official Gazette, Series II No. 40 dated 31-12-2020.](#)  
2. [2. Addendum No. 15-99-88/ADT/RCS \(Suppl\)/4662 dated 23-03-2021 published in Official Gazette, Series II No. 2 dated 8-04-2021.](#)  
3. [3. Addendum No. 15-99-88/ADT/RCS \(Suppl\)/2073 dated 14-10-2021 published in Official Gazette, Series II No. 34 dated 18-11-2021.](#)  
4. [4. Addendum No. 15-99-88/ADT/RCS \(Suppl\)/1599 dated 18-08-2022 published in Official Gazette, Series II No. 21 dated 25-08-2022.](#)

In the above referred order at Ref. No. 1 read with three Addendums at Ref. Nos. 2, 3 & 4 and in exercise of the powers vested under Section 74(2) of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001) read with Section 21 of the General Clauses Act, 1897, I, the Registrar of Co-operative Societies, Government of Goa with prior approval of the Government conveyed vide U.O. No. 504/F dated 21-08-2023, do hereby add/include the names of the following Auditors in the panel of Auditors under Class A, after Serial No. 162 as under:-

Chartered Accountants-Class "A"

Sr. No.	Name of the C.A. & address	Telephone/Mobile No.	Firms/Registration/ Membership No.
1	2	3	4
163.	Divya Sachin Prabhu, Prabhu Bam & Associates, A-402, Clover Apt., near Muth Hall, Gogol-Goa 403602	7875887818 <a href="mailto:cadivyaprabh@outlook.com">cadivyaprabh@outlook.com</a>	156908W/198565
164.	Pradnya Akshay Bhat, M/s. Pradnya A. Bhat & Co., Off. No. 11, 2nd Floor, Block-E, Agri Bazar Market, Yard Bethoda Road, Curti, Ponda-Goa 403401	9545233663 <a href="mailto:capradyabhat@gmail.com">capradyabhat@gmail.com</a>	WRO0339267 148487W
165.	Mr. Royce Savio Pereira, T8, "D" Block, Sonali Apartments, Tonca, Caranzalem, Panaji-Goa	9923826595 <a href="mailto:Caroyce.pereira@gmail.com">Caroyce.pereira@gmail.com</a>	15082W/172991
166.	Ms. Gayatri L. Behre & Co., F-3, 1st Floor, Swaroopa Co-op. Housing Society, Dhavli, Ponda-Goa 403401	9823567477 <a href="mailto:office.cagayatriBP@gmail.com">office.cagayatriBP@gmail.com</a>	158175W/604864
167.	Vinni Audumbar Gaonkar, House No. 120, Deulmol, Shirvoi, Quepem-Goa 403705	9823260994 <a href="mailto:vinnidessai@gmail.com">vinnidessai@gmail.com</a>	WRO0337754/171869
168.	SNRSN & Associates, Rajashree Sagar Nalawade,	8180992793 <a href="mailto:Rajashree.SNRSN@gmail.com">Rajashree.SNRSN@gmail.com</a>	156558W 167896

	Smruti Manohar Nagdev, C/o Sarika Purnanand Patil, S-4, 2nd Floor, Balaji Bhawan- II, Off. Hanuman Temple, Behind Udupi Cafe, Warkhandem, Ponda-Goa 403401	7276194441 <a href="mailto:MAYURI.MSN@GMAIL.COM">MAYURI.MSN@GMAIL.COM</a>	604683
169.	Kunkolienkar Talauliker & Associates, Pankaj Satchit Kunkolienkar Saily Shubham Talauliker 29, Kadar Manzil, Second Floor, opp. Old Hari Mandir, Margao-Goa	9422439830 <a href="mailto:pankunkolienkar@gmail.com">pankunkolienkar@gmail.com</a>	159167W/044909 & 604427
170.	Sambhashiva Shivarama Bhat, Shop No. 8, Rogtao Electricity Department, Power House circle, Margao-Goa 403601	8310779502/9764532804 <a href="mailto:ssbhatandco@gmail.com">ssbhatandco@gmail.com</a>	023322S 603296
171.	Mr. Sankpal Kulkarni & Associates ,C/o. Subhash Parulekar, H-5-15, Near Saraswati Temple, Verem, Bardez-Goa 403114	9403375115 <a href="mailto:Sagar.skaca@gmail.com">Sagar.skaca@gmail.com</a>	121256W/188781

All other terms and conditions as stated in Order at Ref. No. 1 read with Addendums at Ref. Nos. 2,3 & 4 remain unchanged.

Given under the seal of this office.

Manuel Barreto,  
Registrar (Co-op. Societies) &  
ex officio Joint Secretary (Co-operation).

Panaji, 15th September, 2023.

*(Published in the Official Gazette Series II No.26 dated 28-09-2023)*

Department of Co-operation  
Office of the Registrar of Co-operative Societies  
**Addendum**

No. 15-99-88-ADT/RCS(Suppl)/4662

Read: Order No. 15-99-88/ADT/RCS(Suppl)/3045 dated 04-12-2020.

In continuation to the above referred order and in exercise of the powers vested in me under Section 74(2) of the Goa Co-operative Societies Act 2001, I Arvind B. Khutkar, Registrar of Co-operative Societies, Government of Goa hereby include the names of the following Auditors in "ClassA".

Sr. No.	Name of the C.A. & address	Telephone/Mobile No.	Firms/Registration/Membership No.
140.	Niranjan Hiremath & Parvtagouda Siddanagoudar, M/s.S.M. Inchalmath, Chartered Accountants, #2E, 2 <sup>nd</sup> Floor, 1st Phase, Damodar Building, Comba, Margao, 403601	0832 2715218 9448110023 inchalmathvs@gmail.com	103746W
141.	Deepali Pai Kakode M/s Deepali Kakode & Co., S3A, Block-2, Phoneix Estate, Gogol, Margao-Goa 403 602	7038701294 cadeepalikakode@gmail.com	150941W

The following Chartered Accountant at Sr. No. 32, on the panel of order referred above has given application for change of address as given below:

32. Smt. Vibha Vilas Palekar, M/s Vibha Palekar & Co., Chartered Accountants, Office No. 409, 4th floor, Soares Sapphire, Opp. Mapusa Urban Co-op. Bank Ltd., Angod, Mapusa-Goa.

Arvind B. Khutkar,  
Registrar & Joint Secretary (Co-operative Societies).

Panaji, 23rd March, 2021.

*(Published in the Official Gazette Series-II No. 2 dated 8-4-2021)*

Department of Co-operation  
Office of the Registrar of Co-operative Societies  
Addendum

No. 15-99-88-ADT/RCS(Suppl)/2073

Read: [Order No. 15-99-88/ADT/RCS\(Suppl\)/3045 dated 04-12-2020.](#)

In continuation to the above referred order and in exercise of the powers vested in me under Section 74(2) of the Goa Co-operative Societies Act, 2001, I, Arvind B. Khutkar, Registrar of Co-operative Societies, Government of Goa hereby include the names of the following Auditors.

CLASS - A

Sr. No.	Name of the C.A. & address	Telephone/Mobile No.	Firms/Registration/Membership No.
1	2	3	4
142	Suresh Kumar Saini, Basude Makote and Saini, House No. C1, 143, 31 Jan Road, Panaji-Goa, 403001	8390814111 ssrsaini1994@gmail.com	124381W
143	Vaibhav alias Madhav Sambari Pai Fondevkar, M/s Vaibhav AMS & Co., D/5 JF Correia Complex, near Multipurpose High School Borda, Fatora, Goa, 403602	9545183181 vaibhav.sambari@gmail.com	153139W.
144	Karen Raquel Martins Furtado, M/s Karen Furtado and Associates, H. No. 21 373 09, T-004, Nagali Hills, Lane-2, ST2, Donapaula, Taleigao, 403004	9822801012 Karenfurtado@yahoo.com	0132647W.
145	Siddhi Satchitanand Bagkar, M/s. Siddhi Bagkar & Co., Office No. 214, Block - E, Saldanha Business Tower, Mapusa, Bardez-Goa, 403507	7875040775 bagkar.siddhi@gmail.com	151789W.
146	Shrinivas Shrikant Prabhu, M/s Shrinivas Prabhu & Associates, Office No. 52b, Pansulem, Canacona Goa, 403702	9545313026 cashrinivasprabhu@gmail.com	185869.
147	Atul Anavekar and Dhanashree Kamat, M/s Atul Anavekar & Co., Office 10, 2nd floor, Visa Plaza, Pajifond, Margao, 403601	8971733711 atulanavekar@gmail.com	131312W.
148	Trupti Tulshidas Sastikar, SF-7, Palmar Housing Society, Pundaliknagar, Bardez-Goa, 403521	8805787364 truptisastikar@gmail.com	151690W.
149	Nandan Motilal Sirsat, M/s Vinod Singhal and Co., LLP, R. No. 110, 1st Floor, Ramchandra building, opp. Taxi Stand, Mapusa-Goa, 403507	9175557405 canandan@sirsatandassociates.in	005826C/ C400276.
150	Jyothi M. Unnithan, M/s Jyothi Unnithan & Co., Office No. 104, first Floor, Anand Tower 1, Port Road, Chicalim, Vasco-Goa, 403711	9822714550 pillaijyothi@gmail.com	130299W.
151	Saiprabha Suresh Kamath, M/s S.S. Kamath & Associates, S-8, Ferreria Garden, Phase-1, above Mascot Pet Shop, Gogol, Margao-Goa, 403601	9764320770 casaiprabhu@gmail.com	139421W.
152	Mitali Durgesh Talwadker, M/s Mitali Talwadker & Associates, H. No. 449, Shantinagar, near Aquem, Baixo Panchayat, Navelim-Goa, 403707	9765795914 mitali.talwadker@gmail.com	137460W.

153	Siya Adhish Pai Kane, H. No. 77, Manik, Dr. G. P. Kane Road, Comba, Margao-Goa, 403601	9921159383 karmali.siya@gmail.com	198221.
<b>Class – C</b>			
33	Swarupa Ravindra Sawant, Certified Auditor, House No. 219/C, Borbhat, Taligao, North Goa, Tiswadi Taluka, 403002	9422579069/9158550199 swarupasawant778@gmail.com	
34	Nandkishor Kashinath Prabhu Tendulkar, Certified Auditor, House No. 10, Atkhoydem, Sattari-Goa, 403401	917498998298	
35	Shaik Jamil Ahamed, H. No. 62/1, Sankav, Veling, Mardol-Goa, 403404	9923182572	

The following Chartered Accountant at (Class-A), Sl. No. 58, has been removed from the panel of auditor as per his request vide letter dated 8-03-2021.

58. Mr. Malhar A. Shenoy, Chartered Accountant, M/s Malhar A. Shenoy & Co., H. No. 918/3, Gouri Shankar, V. P. Road, Nr. Holy Family High School, Porvorim-Goa, Pin. 403501.

Arvind B. Khutkar,

Registrar, ex officio Joint Secretary (Co-operative Societies).

Panaji,  
14th October, 2021

*(Published in the Official Gazette Series-II No. 34 dated 18-11-2021)*

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

Addendum  
No. 15-99-88-ADT/RCS(Suppl)/1599

Read:1. Order No. 15-99-88/ADT/RCS(Suppl)/3045 dated 04-12-2020 published in Official Gazette, Series II No. 40 dated 31-12-2020;  
2. Addendum No. 15-99-88/ADT/RCS(Suppl)/4662 dated 23-03-2021 published in Official Gazette, Series II No. 2 dated 08-04-2021;  
3. Addendum No. 15-99-88/ADT/RCS(Suppl)/2073 dated 14-10-2021 published in Official Gazette, Series II No. 34 dated 18-11-2021.

In above read Order at ref No. 1 read with two Addendums at ref. Nos. 2 and 3, and in exercise of the powers vested under Section 74(2) of the Goa Co-operative Societies Act, 2001 (Goa Act. No. 36 of 2001) read with Section 21 of the General Clauses Act, 1897, I, the Registrar of Co-operative Societies, Government of Goa with prior approval of the Government conveyed vide UO No. 377/F dated 17-08-2022, do hereby add/include the names of the following Auditors in the panel of Auditorsunder Class A, after serial No. 153 as under:

CLASS — A

Sr. No.	Name of the C.A. & address	Telephone/Mobile No.	Firms/Registration/Membership No.
1	2	3	4
154	Vijay G. Sardesai, M/s. Sardesai & Associates, BF-3, Raghunath Apts., 'B' building, Near Santo Minguel School, Taleigao-Goa, 403002	0832-2233878 9833464720 vsardesai@gmail.com	145689W 043935.
155	Premanand Tulsidas Halarnkar, M/s. Premanand Halarnkar & Co. 305, 3rd floor, Emerald Towers, Opp. SBI Zonal Office, St. Inez, Panaji, 403 001	0832-2220799 9822162779 capremh@gmail.com	122681W 112230.
156	Shivanand Mahadev Pal, M/s. JSV & Co. UG-01, Shetye Pride, above Bank of Baroda, Sonar Peth, Bicholim-Goa 403504	9552584775 spalca12@gmail.com	123269W 121762.
157	Priyanka Chandrakant Vernekar, M/s. Priyanka Vernekar & Associates, H. No.111, Flat No. 2, Madan Sai Sadan, Near Old Chandrakant Garage, Khorlim, Mapusa-Goa, 403 507	9975091560 9975091560 priyankaverenkar22@yahoo.com	600241 155032W.
158	Shradha Laxmikant Bhagat, M/s. Bhagat Bhat and Co. S-4, Second floor, Coelho Apartment, near Old Bus Stand, Ponda-Goa, 403401	7030143529 9545673898 Caslbhagat_2311@yahoo.com	156434W 152542.
159	Nandan Narahari Naik Desai, Nandan Desai & Associates, Office No. 213, Shiv Towers, Patto-Plaza, 199635. Panaji-Goa	9637449777 nandandesai@yahoo.com	153455W
160	Dhwani Lalitkumar Shah, M/s. DLS & Co., 304/305, Vagle Vision, 18th June Road, Panaji-Goa 403001	0832-2435958 9561166658 dshah.goa@gmail.com	156254W 179535.
161	Shambhavi Devidas Surlaker, "Shantabai", Near Hotel Royal, Punjab, Shivneri, Farmagudi, 9049557879 Ponda-Goa 403401	0832-2335923 cashambhavis@gmail.com	603580.
162	Prasheel G. Kamat, Prasheel G. Kamat & Co., T/3, Block-A, Glorious Plaza, Borda, Margao-Goa. 403601	8007652035 prasheel.kamat@gmail.com	602178.

All other terms and conditions as stated in Order at ref. No. 1 read with Addendums at ref.Nos. 2 and 3 remain unchanged.

Given under the seal of this office.  
Vishant S. N. Gaunekar,  
Registrar of Co-operative Societies  
& ex officio Joint Secretary (Co-operation).

Panaji,  
18th August, 2022.

*(Published in the Official Gazette Series-II No. 21 dated 25-8-2022)*