CHAPTER III

Organisational Aspects of U.C.C. Societies in Wai Taluka

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3.1 Introduction

Urban Co-operative banking system has become an important part of our Indian Banking system. The efficiency and viability depends on the quality of 'Management'. With competent management and efficient organisational structure a bank can improve its operating efficiency and profitability. U.C.C. societies can create public confidence by efficiency in management. A competent management helps to attract more and more deposits and expand its business.

The U.C.C. societies are managed by the local middle class persons. The democratic management is an important feature of this bank. This chapter presents organisational aspects of the U.C.C. societies in Wai Taluka. These aspects include process of establishing a cooperative society, organisational set up and staff position in U.C.C. societies in Wai Taluka. This analysis is based on the information collected from all 40 U.C.C. societies in Wai Taluka.

3.2 Process of Establishing U.C.C. Society

3.2.1 Organisation of Co-operative Society

The Maharashtra State Co-operative Societies Act 1960, has not laid down any specific procedure for organisation of a co-operative society. It deals with the registration procedure only.

The basic idea of organizing a co-operative society should originate from the needy people only. This indicates that co-operative movement is of the people, by the people and for the people. The procedure for organizing a co-operative society depends on custom, conventions, and the procedure of the Department. Generally fresh organisation of a society takes place in an unsaturated area and manager is also allowed to make weaker societies into a stronger one society. [1]

3.2.2 Actual Organising Procedure

The organizer should have the best knowledge and information regarding the social, agricultural background of his area. Due precautions should be taken by the organizers from the foundation stage itself.

An honorary organizer has to follow the following important rules.

1. He should obtain application for Registration and the bye-laws.
2. He should explain the objects and the scheme of the society to the proposed members and give clear ideas relating principles of co-operation.
3. He should hold organizational meetings and discuss the bye-laws, scheme and appoint chief-promoter (first signatory to sign application).
4. He should fill up application form for registration, organization report, and other statements and returns, etc.

5. He should submit the initial accounts to the management committee newly formed.
6. Then he should hand over of the charge and the necessary papers to the proposed society.

3.2.3 Pre-registration Meeting

In this meeting a preliminary record is prepared indicating the list of the members and their deposit amounts for the shares. Following resolutions are passed in this meeting.

1. Resolution regarding organizing a co-operative society in the village.
2. Resolution to adopt the proposed bye-laws.
3. Resolution electing the first Board of Directors of the Society.
4. Resolution fixing maximum liability of the Society.
5. Resolution regarding election of delegates to various Co-operative institutions.
6. Resolution regarding fixing maximum credit limits and cash limits.
7. Resolution regarding authorizing of the signing of the documents.
8. Other Resolutions with permission of the chairman.

3.2.4 Papers for Registration

The organizer after passing above resolutions arranges to submit various following documents.

1. Application for Registration on the prescribed proforma supplied by the Co-operative Department. (Govt. of Maharashtra in this State).
2. Three copies of the proposed bye-laws (obtained from the Asstt. Registrar) alongwith the application for Registration.
3. Copy of the proceedings of the promoters meeting duly attested by the Secretary and the President of the Society.
4. 'Credit Limit Statement' in respect of each member of the Society if demanded by the Registrar.
5. In case of Co-operative farming societies the papers relating records of rights showing the area of the land, details of the land, copies of the map of the farm, other documents related to the work-nature of the Society.
6. Organizer's report which also is required to be submitted alongwith application.

3.2.5 Other Stages for Starting a New Co-op. Society

After Organizer's initial work is over the Co-operative Department's Inspectors visit the place to judge the situation impartially. No sooner the application goes for registration the inspectors visit the place; and checks -

1. Whether the village selected is a suitable place and whether the public money invested would be safe.
2. Whether society shall attain the prosperity in times to come.

3. Co-operative officers/inspectors shall try to know whether the promoters and the members had a genuine interest in running a society with full faith in co-operative principles, etc.
4. Inspector also judges the competancy of the promoters and the directors about their will and managing capacity.

After all these formalities are over the Assistant Registrar carefully examines and assesses the remarks given by the organizer and the inspector, and if necessary he plays a personal visit to the site and tests the genuineness of the proposed society and then after finalizing the application, and by using his authority invested in him he allots the Registration Number and the necessary approval to the new society and then the new co-operative society starts functioning as per the rules specified and approved by the Registrar's office. This is in general a brief outline of the formation of a new co-operative society in Maharashtra and in other Indian States.

Table 3.1 shows the limit of area, population, number of members and share capital as per the various residency section.

Table 3.1

Minimum Requirements of Co-op. C. Societies

Sr. No.	Type of the Residency Section	Area	Popu-tion	No.of Primary Members	Share capital Rs.	Capital to raise in 3 years Rs.
1.	Bombay, Pune, Nagpur	1 ward	5000	400	20,000	3.00 lakhs
2.	Cities having Corporations	1 ward	5000	300	15,000	2.50 lakhs
3.	Cities having Municipality	1 to 2 wards	4000	250	10,000	2.00 lakhs
4.	Other Urban, Semi-Urban and village area	1 town/ village	2500	200	10,000	1.50 lakhs
5.	Women and Backward class	Ward/ Town	4000/ 2500	200/ 100	10,000/ 8,000	1.00 lakh

(Source - Govt. of Maha. Statement GCR 1292/P.No.228/7-C)

The Registrar has to register the new co-operative society. Before this he must hear the opinions of the existing societies in the area of the proposed society and then he should register it as per merit.

3.3 Meaning and Importance of Organisation

As pointed out by Erzion, "We are born in organisation, educated by organisation and most of us spend much of our lives working for organisation". [2] Our society is composed of many types of organisations i.e. political,

industrial, social, educational, governmental, military, health, etc.

The term, 'Organisation' is a word that can be used in a number of ways. We can speak of organisation as the activity that is an important function of management. In the words of Mooney and Reilay, "Organisation is the form of every human association for the attainment of a common purpose." [3] It is characterised by 'being well defined, bound by delegation and relatively stable'.

Sound organisation provides an appropriate platform from where management can perform the functions of planning, directing, controlling and co-ordinating. It facilitates growth and diversification. Its structure permits optimum use of the technical and human resources. Right persons are placed in the right position on the basis of their knowledge and experience. Specialisation provides individuals with well defined duties, clear lines of authority and responsibility. Sound organisation structure enables managers to turn over routine and repetitive jobs to supporting positions and concentrate on important issues.

3.4 Organisational Structure of U.C.C. Societies

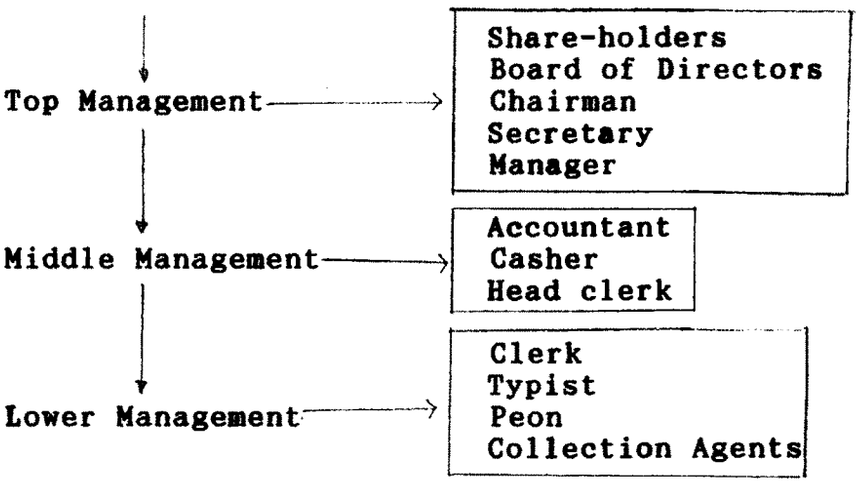
The organisational set up of any organisation depends upon the functions it is required to perform and the objectives it desires to achieve.

In the urban co-operative credit societies, there are three levels of management, each having a distance

existence, well defined responsibilities and functions. These levels of management are as shown in Chart 3.1.

Chart 3.1

Levels of Management in U.C.C. Societies



At the apex there is the top management which comprises shareholders, board of directors, chairman and the Manager. Shareholders are the real owners of the society. The Board of Directors are the representatives of the shareholders and the entire administration is vested in the Board of Directors. They are responsible to the share-holders for framing policies of the society.

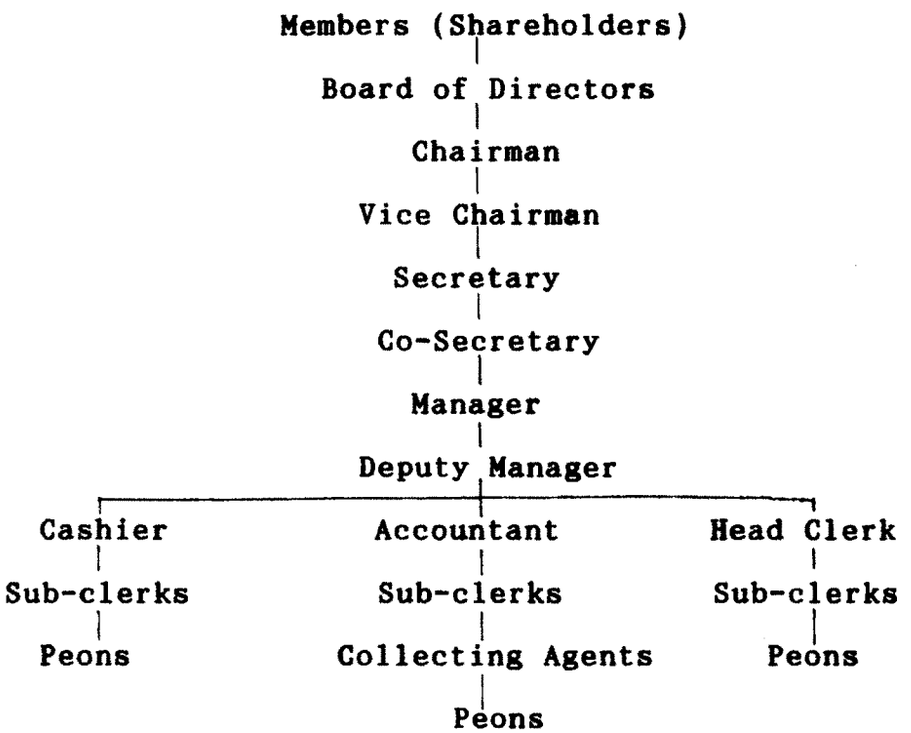
As regards administration, the Chairman is the top authority of the society. The Secretary, Manager and the departmental heads have to work under his guidance and supervision. The decisions are taken in the Board of Directors' meetings and the execusion of these decisions is made by the Chairman through manager.

Manager is the chief executive of the bank. He has to inform about the important developments in the societies to the Board of Directors. All other clerical and collecting agent staff is sub-ordinates to him. He executes the decisions through the staff. He maintains harmonious relationship between the staff, the Chairman and the Board of Directors.

The Chart 3.2 show the organisational set up of U.C.C. Societies.

Chart No. 3.2

Organisational Setup of U.C.C. Society



3.4.1 General Body of Shareholders

Subject to the provisions of the Co-operative Societies Act and the Banking Regulation Act, 1949, the general body of shareholders is the final and supreme authority in the Urban Co-op. Credit Societies. Share-holders are the real owners of the society. Any eligible person who purchases the share of the society becomes the share-holders. Following points show the eligibility of the share-holder of the society who wants to become a member.

1. He must have completed 18 years of age and he must be competent to contract.
2. He should be residing in the banking area of operation for business, trading or other purposes.
3. He has to pay necessary amount of admission fee.
4. His application for membership has to be passed by majority of members of the Board of Directors.
5. If his application for membership is considered favourably, he has to pay full amount of shares.

To increase the number of members, the urban co-op. credit societies a very easy and popular method. Those persons who want to take loan from the society, firstly he has to become the member i.e. shareholder. When his loan is sanctioned, he pays the amount of shares, Entrance fee, Building fund, etc. and automatically becomes the members. Thus, the number of share-holders is increased.

The table 3.2 shows the number of shareholders in various types of urban co-operative credit societies in Wai

Taluka in the year 1993-94.

Table 3.2

Categorywise Classification of Members in U.C.C. Societies in Wai Taluka

Sr. No.	Category	Types of Societies				Total	Percentage
		Employees	Rural	Urban	Women		
1.	General	1503	8570	7805	1290	19,168	89
2.	S.C.	119	562	1083	58	1,822	9
3.	S.T.	67	210	207	25	509	2
	Total	1689	9342	9095	1373	21,499	100

The total of S.C. and S.T. members in U.C.C. Societies in Wai Taluka is only 11% according to Table 3.2. Surprisingly in 3 U.C.C. Societies there are no S.C. or S.T. members, they have only general members. It is also remarkable that in 50% of total societies (i.e. in 21 societies) there are no S.T. members at all. The number of members from General category is very high. This shows the domination of General category members in the organisation and management of U.C.C. societies in Wai Taluka. It is surprising to note that the number of S.C. and S.T. members is comparatively very low in women societies.

The Table 3.3 shows the sexwise classification of members of U.C.C. Societies in Wai taluka.

Table 3.3

Sexwise Classification of Members in U.C.C. Societies in Wai Taluka

Sr. No.	Category	Types of Societies				Total	Percentage
		Employees	Rural	Urban	Women		
1.	Male	1563	7977	7213	-	16,753	78
2.	Female	126	1365	1882	1373	4,746	22
	Total	1689	9342	9095	1373	21,499	100

The Table 3.3 reveals that the percentage of women members in U.C.C. societies in Wai Taluka is only 22%. In women Societies there are only women members while in 4 Employees Societies there are only male members. Majority of the members (78 percent) of U.C.C. Societies in Wai Taluka are males. The number of female members in the urban societies is proportionately high.

3.4.2 Board of Directors

Urban Co-op. Credit Society has a legal entity, having no physical existence of its own. It can act through some human agency. The persons through whom a society acts are known as 'Directors'. The directors of a urban co-op. credit society are collectively designed as the 'Board of Directors' [4]

The overall administration and management of an urban co-op. credit society is vested in a board of directors. they are selected by the share-holders at the general body meeting on the basis of 'one member one vote' irrespective of the

shareholding.

The number of Directors in the Board of Directors may be 9,10 or more as per requirements. The Board of Directors must be balanced representing all the shareholders. therefore, there must be the members of various categories in the Board of Directors as follow -

1.	Representative of S.C. and S.T. members	2
2.	Representative of financially weak members	1
3.	Representative of women members	2
4.	Representative of staff	1

The members of the Board of Directors elect Chairman, Vice-Chairman and Scretary from among themselves so that the authority and responsibility is fixed and decision-making about the society becomes possible. If any director acts against the bye-laws of the society and if any director remains absent in continueous 4 meetings, his directorship is terminated.

Generally, the term of office of Board of Directors of the Urban Co-op. Credit Society is 5 years.

Powers and Duties of Board of Directors -

The Board of Directors of the Urban Co-op. Credit Society has to carry out the following duties -

1) To appoint, suspend, punish or dismiss salaried employees of the urban co-op. credit society.

2) To hear and decide upon the complaints.
3) To sanction loans.
4) To get the accounts audited through auditor.
5) To see that annual reports and annual accounts of the Society are prepared for the year ending every year.
6) To make responsible efforts to collect doubtful debts.
7) To accept deposits and carefully invest them.
8) To protect the interest of members and depositors.
9) To hold annual general meeting.
10) To file a suit in the court of law in case of any dispute.
11) To consider the audit memo.
12) to frame the future policies of the society.
13) To open new branches of the society.
14) To plan for mobilisation of deposits, deployment of funds, making advances to different sectors.
15) Not to create any charge upon unpaid capital of the urban co-op. credit society.

Table 3.4 shows the sexwise classification of Directors in U.C.C. Societies in Wai Taluka.

Table 3.4

Sexwise Classification of Directors

in U.C.C. Societies in Wai Taluka

Sr. No.	Category	Types of Societies				Total	Percentage
		Employees	Rural	Urban	Women		
1.	Male	72	171	146	-	389	84
2.	Female	5	22	23	22	72	16
	Total	77	193	169	22	461	100

Table 3.4 shows that more than four-fifth members in the Board of Dierctors in the U.C.C. Societies in Wai Taluka are males. In women societies there is no male directors at all. In Employees societies the percentage of female directors is only 6.5. The percentage of female directors is comparatively high in urban societies. It is natural that in women societies there are no male directors.

Table 3.5 shows the categorywise classification of Directors in U.C.C. Societies in Wai Taluka.

Table 3.5

Categorywise Classification of Directors in U.C.C. Societies in Wai Taluka

Sr. No.	Category	Types of Societies				Total	Percentage
		Employees	Rural	Urban	Women		
1.	General	67	164	142	18	391	85
2.	E.B.C.	5	12	10	2	29	6
3.	B.C.	5	17	17	2	41	9
	Total	77	193	169	22	461	100

It is compulsory for every U.C.C. Society that there must be some minimum representation of economical backward, backward class and women members in the Board of Directors of these societies.

Table 3.5 analyses the directors in U.C.C. societies in Wai Taluka as related to General, E.B.C. and B.C. categories. The number of directors belonging to B.C. categories is only 41 (9 perçent). In six societies there is no representation of Backward class.

Table 3.6 shows the occupationwise classification of U.C.C. societies in Wai Taluka.

Table 3.6

Occupationwise Classification of Directors in U.C.C. Societies in Wai Taluka

Sr. No.	Occupation	Types of Societies				Total	Percentage
		Employees	Rural	Urban	Women		
1.	Farmers	-	96	24	0	120	26
2.	Traders	-	29	31	-	60	13
3.	Businessmen	-	22	29	-	51	11
4.	Teachers	-	10	19	6	35	8
5.	Employees	77	26	29	6	138	30
6.	Others	-	10	37	10	57	12
	Total	77	193	169	22	461	100

The proportion of farmers and employees is comparatively more in these societies according to Table 3.6. The percentage of Traders and Businessmen is 24. The number of teachers in the Board of Directors is very low. Other includes the retired employees, Agents, House wives, etc. Fifty percent directors are farmers, traders and businessmen and remaining fifty percent directors are salary earners.

3.4.3 Chairman

The Board of Directors elect one of them as the Chairman of Urban Co-operative Credit Society for the overall supervision and control. Chairman is the person in which all the share-holders express their confidence. In the Annual

General Meeting he works as the President of the meeting.

Powers and Duties

1. To hold annual general meeting and extra ordinary meeting of the society and act as a chairman at the meeting.
2. To supervise the working of the society.
3. To hold the meetings of board of directors through the manager of the society.
4. To fill the vacant post of directors with the consent of all other directors.

3.4.4 Secretary

Secretary is basically the member of the Urban Co-operative Credit Society. He tries to decrease the expenditure of the society. Many times Secretary works without any consideration as like the Chairman. All the transactions of the society are performed by the Secretary. The progress of society mainly depends on the efficiency of the Secretary, thereore, he is called as the soul of society.

Powers and Duties :

1. To issue the notice for the General and Directors' meetings.
2. To record the proceedings.
3. To check the transactions about financial matters.
4. To purchase the things demanded by the members and other necessary material for the society.

5. To present the Audit Report before the Board of Directors.
6. To supervise the working of the staff.

Table 3.7 shows the sexwise classification of officials in U.C.C. Societies in Wai Taluka.

Table 3.7

Sexwise Classification of Officials in U.C.C. Societies in Wai Taluka

Sr. No.	Sex	Type of Officials				Total	Percentage
		Chairman	Vice-Chairman	Secretary	Asstt. Secre.		
1.	Male	38	35	38	20	131	94
2.	Female	2	5	2	-	9	6
	Total	40	40	40	20	140	100

From the table 3.7 it is clear that the No. of female officials is very less in U.C.C. Societies in Wai Taluka. The percentage of female officials is only 6%. The female officials are mainly in the women societies. The number of female officials must be increased.

In all 40 societies there are the posts of Chairman, Vice-Chairman and Secretary but in only half number of societies i.e. in 20 societies there is Assistant Secretary

to help the Secretary.

Table 3.8 shows the educationwise classification of officials in the U.C.C. Societies in Wai Taluka.

Table 3.8

Educational Qualification of Officials in U.C.C. Societies in Wai Taluka

Sr. No.	Sex	Type of Officials: Chairman	Vice-Chairman	Secre-tary	Asstt. Secre.	Total	Percentage
1.	Non-Matric	20	18	13	8	59	42
2.	S.S.C.	8	12	15	4	39	28
3.	H.S.C.	6	5	6	3	20	14
4.	Graduate	6	4	6	4	20	14
5.	Post-Graduate	-	1	-	1	2	2
6.	Trained/G.D.C.A.	-	-	-	-	-	0
	Total	40	40	40	20	140	100

It is seen from Table 3.8 that the educational qualification of the officials in U.C.C. Societies in Wai Taluka is not satisfactory. Nobody has taken a training of co-operation such as Lower or Higher Diploma in Co-operation or the Govt. Diploma in Co-operation and Accountancy.

No. of post-graduates are least of all and the non-matric officials are maximum.

It is also very remarkable that many of the officials are above the age of 50 years, and they all are non-matric or S.S.C.

The young officials below the age of 30 are very few and many of them are H.S.C. or Graduate.

3.5 Staff Position in the U.C.C. Societies in Wai Taluka

The growth of any business activity depends on the whole-hearted co-operation of the staff of all categories. In the urban co-operative credit societies the staff plays an important role to give the banking service to their customers i.e. depositors and loan-takers.

The personnel working in the U.C.C. Society are classified into -

1. Manager
2. Deputy Manager
3. Cashiers
4. Accountants
5. Clerks
6. Collection Agents
7. Peons

3.5.1 Manager

The Board of Directors and the Chairman can not pay attention to the day to day work of urban Co-op. Credit Societies. They only take decisions and chalk out plans. Therefore, they appoint a professionally competent person as a Manager for the execution of plans and supervision over the

day to day administration. Manager is the key person in the society. He has to keep watch on the daily business operations. He has to take steps to carry out the plans and policies laid down by the Board of Directors.

Powers and Duties

1. To maintain office records and handle the correspondence of the Urban Co-op. Credit Society.
2. To accept the application forms for loans, shares, deposits and other purposes.
3. To call and hold the meeting of board of directors, attend the meetings and keep proceedings of the meetings.
4. To prepare the final accounts viz. Profit and Loss Account, Balance sheet and Annual Reports of the Bank under the guidance of chairman and directors.
5. To supervise and control the staff and give necessary instructions about work.
6. To obtain sanction from the board of directors for giving loans on personal security.
7. To report regularly to the Board of Directors about the doubtful debts and recovery of overdues.
8. To act as an agent of the urban co-operative credit society.
9. To perform all such functions which are entrusted by the board of directors.

3.5.2 Other Staff

The Manager is assisted by Deputy Manager, Cashiers, Accountants, Clerks, Agents and peons.

Table 3.9 presents sexwise classification of staff in Urban Co-operative Consumers Societies in Wai Taluka.

Table 3.9

Sexwise Classification of Staff in

U.C.C. Societies in Wai Taluka

Sr. No.	Item	Category						Total	Percentage
		Manager	Asstt. Manager	Cashier	Clerk	Collection Agents	Peon		
1.	Male	23	6	3	22	42	3	99	70
2.	Female	2	2	2	6	30	-	42	30
	Total	25	8	5	28	72	3	141	100

It is clear that 70% of the staff are males. Only 2 females are on the post of Manager, another 2 are Asstt. Manager and 2 are cashiers. There are total 72 collection. Agents working in U.C.C. Societies in Wai Taluka to mobilise the deposits. Out of them 30 are female agents.

Table 3.10 shows the Education quealification of staff in U.C.C. Societies in Wai Taluka.

Table 3.10

Educational Qualification of Staff

in U.C.C. Societies in Wai Taluka

Sr. No.	Education	Category						Total	Percentage
		Manager	Asstt. Manager	Cashier	Clerk	Collection Agents	Peon		
1.	Non-Matric	-	-	-	-	27	3	30	21
2.	S.S.C.	4	3	-	8	22	-	37	26
3.	H.S.C.	6	3	1	12	18	-	39	28
4.	Graduate	12	2	4	8	5	-	31	22
5.	Post-Graduate	3	-	-	-	-	-	3	2.30
6.	Trained/ G.D.C.A.	1	-	-	-	-	-	1	0.70
	Total	25	8	5	28	72	3	141	100

Table 3.10 shows that only 1 employee has passed the G.D.C.A. Examination. The percentage is less than 1%. Only 3 employees are post-graduate. 75 percent staff is educated upto H.S.C.. This shows educational qualifications of the staff are not satisfactory mainly due to low payment of salary.

3.6 Meetings in the Urban Co-op. Credit Societies

The co-operative societies are run on the basis of democratic principles. Therefore, there is a great importance to the meetings in these societies. Because all important

decisions are taken by the members present in these meetings.

Types of the Meetings

1. First General Meeting
2. Annual General Meeting
3. Special General Meeting

3.6.1 First General Meeting

The chief promotor of the urban co-op. credit society has to call this meeting within the three months after registration. The following working is done in this meeting.

1. To check the statements sanctioned by the Registrar.
2. To sanction the expenditure before the General meeting.
3. To plan banking transactions of the society.
4. To sanction the applications of the new members.
5. To appoint the ad-hoc, the managing committee.
6. To appoint the necessary staff.
7. To decide the limit of the loan which is to take from outside.
8. To perform all other functions which are necessary till the next general meeting.

3.6.2 Annual General Meeting

The Maharashtra Co-operative Societies Act, 1960, Section 75 has the provision for the Annual General Meeting of the Society. The Annual General Meeting is called to discuss the performance of the society in the last year and

to plan the functions to be completed in the next year.

The Annual General Meeting is arranged within three months after the completion of financial year of the society. The Registrar has the right to extend this limit by 3 months. If the society does not call the meeting in this extended period also, the Registrar himself call the meeting and the expenses of this meeting is incurred from the society.

The notice of this meeting is to be given to the members before 14 days and one copy of the notice is sent to the Registrar also. In this notice the date, subjects of working, place of the meeting, etc. are mentioned. [5]

Following are the main activities in the Annual General Meeting -

1. To sanction the Report of the last year.
2. To sanction the annual reports and financial statements such as Profit & Loss Account, Balance Sheet etc.
3. To accept the audit-default Report.
4. To sanction the profit.
5. To approve the Budget.
6. To select the Managing Committee.
7. To approve the Bye-law rectification.

The annual general meeting starts after completing the quorum of the members. The Chairman of the Society becomes the President of this meeting. The Secretary of the Society has to perform the following duties in this meeting -

1) To take presenty of the members
2) To write the proceedings of the meeting.

3) To try to run the meeting as per the bye-laws of the Society.

3.6.3 Special General Meeting :

According to the Maha. Co-op. Societies Act 1960, Section 76 the Chairman or the Board of Directors by majority or 1/5 of the total members or as per the notice of the Registrar, the Special General Meeting is called.

The system of calling this meeting can be decided in the bye-laws of the society. All the proceedings of this meeting is as the Annual General Meeting. Any proposal can be sanctioned against the Director's proposal in this meeting. Also the proposal of admission of the new members can be sanctioned in this meeting.

The Special General Meeting is called for the following change -

1) Rectification of Bye-laws
2) Handover or transfer of society
3) Change in the responsibility
4) To accept partnership
5) Dismissal of member.

3.6.4 Attendance

The table 3.11 shows the attendance of the members in the Annual General Meetings of the urban co-op. credit societies in Wai Taluka in the year 1993-94.

Table 3.11

Average Attendance in the Meetings

of the U.C.C. Societies

Sr. No.	Type of U.C.C.Societies	Annual General Meetings	Directors Meetings
1.	Employees	66%	78%
2.	Rural	30%	65%
3.	Urban	31%	62%
4.	Women	19%	65%
	Average	37%	68%

From table 3.11 it is clear that the attendance in Annual General Meeting is very low because of large number of members and negligence of rights.

68% directors remain present in their monthly meeting but it is also not good. The attendance in the Directors' meetings must be good every time, so that the decisions about the working can be properly taken.

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