Appendix
Appendix - I

BY-LAWS OF AN URBAN COOPERATIVE BANK

By-laws of ..............................................................................................................................................

(Established in ............................................)

1. NAME

The Bank shall be called the ........................................... Limited.

2. REGISTERED OFFICE

The registered office of the Bank shall be situated at .........................

(Any change in address shall be notified to the Registering Authority within 30 days and also published in local newspapers).

3. AREA OF OPERATION

The area of operation of the Bank shall be confined to the area as may be permitted by the Registering Authority. For the time being, it will extend to .........................

4. DEFINITIONS

(i) The word ‘Act’ and the word ‘Rules’ used in these By-laws mean the .................... Cooperative Societies Act, .......... as amended from time to time and the Rules made there under, respectively.

(ii) ‘Government’ means the ‘Government of .........................’

(iii) 'Registrar' means the Registrar of Cooperative Societies, or the Registering Authority.
(iv) 'Member' means a person joining in an application for registration of the Bank, or a person duly admitted to the membership of the bank after registration and includes a nominal and associate member.

(v) 'Nominal' member means a person who has been admitted as a nominal member under By-law No.10.

(vi) 'Bank' means the ......................... Ltd.

(vii) 'By-laws' means the By-laws of the ......................... Ltd.

(viii) 'Chief Executive Officer' means the Managing Director appointed by the Board of Directors. If a Managing Director is not appointed, then the General Manager or Manager or Secretary appointed by the Board of Directors of the Bank will be the Chief Executive Officer.

(ix) A 'person' means an adult individual, proprietary concern, partnership firm duly registered under the Indian Partnership Act 1932, company, or any other body corporate constituted under the law for the time being in force, society registered under the Societies Registration Act of 1860, State Government and Public Trust registered under any law for the time being in force for registration of such trusts.

5. **OBJECTS**

(i) To encourage thrift, self-help and co-operation among members.

(ii) To accept deposits of money from the public, repayable on demand or otherwise, and withdrawable by cheque, draft, order or otherwise, for the purpose of lending or investment.

(iii) To borrow or raise money.
(iv) To lend or to advance money either upon or without security to members and others as permitted by the Registrar.

(v) To draw, make, accept, discount, buy; sell, collect and deal in bills of exchange, hundies, promissory notes, coupods, drafts, bills of lading, railway receipts, warrants, certificates, script and other instruments and other securities whether transferable or negotiable or not.

(vi) To grant and to issue letters of credit, travellers' cheques and circular notes.

(vii) To buy and to sell foreign exchange including foreign bank notes.

(viii) To acquire, to hold, to issue on commission, to underwrite and to deal in stocks, funds, shares, debentures, debenture stock, bonds, obligations, securities and investment of all kinds.

(ix) To purchase and to sell bonds; scrips or other forms of securities on behalf of constituents.

(x) To receive all kinds of bonds, scrips, valuables on deposit or for safe custody or otherwise.

(xi) To provide safe deposit vaults.

(xii) To collect and transmit money and securities.

(xiii) To negotiate loans and advances.

(xiv) To carry on and to transact every kind of guarantee and indemnity business on behalf of constituents.

(xv) To effect, to insure, to guarantee, to underwrite, to participate in managing and carrying out any issue, public or private, of State, Municipal or other loans or of shares, stocks, debentures, debenture stock of any company, cooperative society, corporation or association and to lend money for the purpose of any such issue.
(xvi) To acquire, to construct, to maintain and to alter any building or works necessary or convenient for the purposes of the bank.

(xvii) To manage, to sell and to realize any property which may come into the possession of the bank in satisfaction or part satisfaction of any of its claims.

(xviii) To open branches and pay offices, with the permission of the Registering Authority and the Reserve Bank of India within the area of operation of the Bank so as to provide banking services to the public.

(xix) To acquire, to manage and to undertake the whole or part of business of any other cooperative society.

(xx) To establish, to support, or to aid in establishment and support of associations, institutions, funds, trusts and conveniences calculated to benefit members, employee/ex-employees of the Bank or the dependents or connections of such persons and to grant pensions.

(xxi) To prepare and to finance schemes for amelioration of the financial condition of members.

(xxii) To provide financial and technical assistance to self-employed persons for setting up their own business.

(xxiii) To enter into participation arrangement/arrangements with any other bank or banks or financial institutions with the object of making loans and advances.

(xxiv) To do any other form of business as specified in clause (1) of Section 6 of the Banking Regulation Act, 1949 (As Applicable to Cooperative Societies).

(xxv) To do all such other things as are incidental and conducive to the promotion or advancement of these objects and of the business of the Bank.
To undertake any other form of business which the Central Government may specify as a form of business in which it is lawful for a cooperative banking institution to engage.

6. **FUNDS**

Funds may be raised by the following means:

(i) Shares

(ii) Entrance Fee

(iii) Subscription

(iv) Deposits

(v) Loans, Cash Credits, Overdrafts and Advances

(vi) Donations, Grants and Subsidies

7. **MAXIMUM BORROWING POWER**

The maximum borrowing power of the Bank shall not exceed 25 times the paid-up share capital and reserves minus the bad debts reserve and accumulated losses.

8. **SHARES**

The authorized share capital of the Bank is Rs. ................. . The authorized share capital may be increased form time to time by General Body resolution subject to the approval of the Registering Authority.

9. **MEMBERS**

(a) An individual maybe admitted as a member if he is an adult, competent to contract and resides within the area of operation of
the Bank or is gainfully engaged in any occupation in the area, provided that he is not a member of any other primary cooperative bank or a cooperative credit society.

(b) Any other person as defined under by-law 4(ix) having its registered office within the area of operation of the Bank, and conducting business within such area may be admitted as member, provided that

(i) The individual or person is not a member of any other primary cooperative bank or a cooperative credit society.

(ii) The individual or any partner of a partnership firm is not convicted of any criminal offence involving moral turpitude.

(iii) The individual or the person is not engaged in a business competing with or conflicting with the business of the Bank.

(iv) The individual is not an employee of the Bank.

(v) The individual or the person has subscribed to and fully paid for at least one share of the Bank and his application has been duly approved by the Board of Directors.

(c) Government of ........................................

(d) The ........................................... State Cooperative Bank Ltd.

(e) The ........................................... Central Cooperative Bank Ltd.

No right of membership shall be exercisable until a person has made such payments to the Bank in respect of membership or acquired such interest in the Bank as may be prescribed by the Act or Rules or the By-laws.
10. NOMINAL MEMBER

(i) Any person who is co-parcener or who desires to stand surety for a borrowing member of the bank or who desires to borrow occasionally for a temporary period against certain tangible securities such as gold and silver ornaments, fixed deposit receipts, life insurance policies and government and other securities may be enrolled as a nominal member upon his application in a prescribed form on payment of Rs. ............... as non-refundable entrance fee provided he resides or is gainfully engaged in any occupation within the area of operation of the bank.

(ii) The nominal member shall not be entitled:

(a) to receive a share certificate;
(b) to receive audited accounts and annual report;
(c) to attend, to participate and to vote in the General Meeting and/or Special General Meeting of the Bank; and
(d) to receive dividend.

(iii) A cooperative society registered under any law shall not be eligible and as such shall not be admitted to nominal membership in terms of the provisions of this by-law.

11. JOINT SHAREHOLDERS

Shares may be purchased in the names of more than one person jointly.

(i) On death of a joint-holder, the surviving person/persons shall be recognized as joint shareholder/holders.

(ii) The joint-holder of any share shall be liable severely as well as jointly for all payments which are to be made in respect of such share or shares.
(iii) The person whose name stands first written on the share certificate shall enjoy all the rights of a member and be responsible for all the liabilities of a member. He shall be entitled to receive the annual dividend and notice of the General Meeting.

(iv) Where a share of the bank is held jointly by more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and, in the absence of both, the person whose name stands next, and likewise in the absence of preceding persons the person whose name is next on the share certificate, who is present and who is not a minor, shall have right to vote.

12. SHARE CERTIFICATE

Every person admitted as member shall be entitled to receive a share certificate gratis stating the number of share/s and their distinctive number/so. The share certificates shall be signed by the Chairman, or any Director duly authorized and the Chief Executive Officer. The share certificate shall bear the Bank's seal.

13. TRANSFER OF SHARES

(i) A member may transfer his share or shares after holding them for not less than one year to any person duly approved by the Board of Directors. The transfer is not complete until the name of the transferee has been duly entered in the register of members and the transfer fee of per share is paid.

(ii) If any certificate be worn out, defaced, destroyed or lost, a new share certificate/s may be issued in lieu thereof on payment of a fee of per share. It shall, however, be necessary to produce evidence to
the satisfaction of the Board of Directors that the share certificates were worn out, defaced, destroyed or lost, or in absence of such evidence, on such indemnity as the Board of Directors may deem sufficient.

14. **RESIGNATION, CESSATION AND EXPULSION OF MEMBER**

(i) A member may resign his membership and withdraw his capital with the approval of the Board of Directors. The approval shall not be given while such a member is indebted and within 5 years of his becoming a member of the bank. During any cooperative year, the aggregate withdrawals should not exceed 10 per cent of the total paid-up share capital as at 30 June of the preceding year provided the real or exchangeable value of paid-up share capital and reserves does not stand reduced to less than Rs. ............... as per section 11(1) of the Banking Regulation Act, 1949 (As Applicable to Cooperative Societies) as a result of such withdrawals.

(ii) Membership will cease-

(a) on death, or dissolution or liquidation in case of firm, or company or other corporate body;

(b) on being adjudged as insolvent or legally disabled from continuing as a member;

(c) on breach of any conditions prescribed under by-law 9;

(d) on transfer of all the shares;

(e) on resignation or withdrawal of membership having been accepted.

(iii) A shareholder member may be expelled as provided in section ........... of the Cooperative Societies Act and Rules made there
under. Shares held by an expelled member are liable to be forfeited. Transfer of shares may be declined to a shareholder member

(a) if the member is indebted or is liable surety to another member who is indebted to the Bank;

(b) if the transferee does not fulfill the conditions prescribed under by-law (8);

(c) if the member does not want to transfer all the shares held by him.

15. NOMINATION

A member may nominate a person to receive the member's interest in the Bank after his death. Nomination shall be made in the prescribed form and entered in the special register kept at the Bank's registered office. Prior approval of the Board shall be necessary if the person to be nominated is an employee of the Bank.

Nomination can be revoked and fresh nomination made any number of times after due intimation in writing to the Bank and on payment of prescribed fee of rupee one for every subsequent nomination.

16. DEATH OF SHAREHOLDER

On death of a shareholder, the Bank may pay to the person or persons nominated a sum representing the value of the shareholder's interest in the Bank within six months from the death of the shareholder. In the absence of nomination, the Bank may pay to such person or persons as may appear to the Board of Directors to be entitled to receive the same as heir or legal representative of the deceased shareholder on his or their executing an appropriate deed of indemnity in favour of the Bank. Interest of the
deceased shall be the amount of the shares and dividend together with amounts due to him on account of deposits and interest thereon or on any other account less the amounts due by him to the Bank.

17. LIABILITY OF A MEMBER

The liability of a shareholder shall be limited to the capital represented by the share or shares of which such shareholder is the registered shareholder. The liability of a past shareholder, to the extent of shares as they existed at the time when he ceased to be a shareholder, shall continue for a period of two years from the date of cessation. The estate of the deceased shareholder shall remain liable to the extent of sums due for a period of two years.

18. LIEN ON SHARES, DIVIDENDS AND DEPOSITS

The Bank shall have the first and paramount lien or charge upon all the shares, dividends and deposits of any member or past member for all moneys due from him to the Bank from time to time. The Bank may at any time set off any sum credited by or payable to the member or past member towards payment of any liability of such member or past member.

19. GENERAL BODY

(i) Subject to the provisions of the Act and Rules, the final authority of the Bank shall vest in the General Body.

(ii) General Meetings shall be of two kinds, viz., Annual General Meeting and Special General Meeting.

(iii) The Annual General Meeting shall be called once on or before 30 September each year or within such period as extended by the Registrar.
(iv) The Special General Meeting may be called at any time by the Board of Directors. It shall also be called on a written requisition made to the Chairman of the Board of Directors by 100 shareholders or one-fifth of the shareholders whichever number is smaller or on a requisition from the Registrar of Cooperative Societies.

20. BUSINESS OF THE ANNUAL GENERAL MEETING

The business of the Annual General Meeting shall be as under:

(i) To consider the Board of Directors' Report on the working of the Bank for the preceding year, together with the audited statements of accounts including the balance sheet and profit and loss account for the year.

(ii) To sanction distribution of profits and to declare dividend at a rate not exceeding the rate recommended by the Board of Directors and prescribed in the Cooperative Societies Act and Rules.

(iii) To consider communications from Registrar and/or Auditor relating to the annual audit.

(iv) To appoint duly qualified Auditors, if necessary, for the ensuing year for conducting statutory audit and fix their remuneration.

(v) To elect the members of Board of Directors,

(vi) To fix the maximum limit up to which the Board of Directors may raise funds.

(vii) To consider any other subject of which proper notice has been given as prescribed. With the permission of two-third of the members present at the Annual General Meeting any member may bring forward any subject which is not included in the agenda.
provided that the subject put forward does not relate to expulsion of a member or amendment to Bank's by-laws or reconsideration of a subject within six months.

21. BUSINESS OF SPECIAL GENERAL MEETING

The business of Special General Meeting shall be the business as stated in the notice of requisition only. No other business shall be transacted.

22. NOTICE: ANNUAL GENERAL MEETING AND SPECIAL GENERAL MEETING

(i) Notice of the Annual General Meeting together with the Agenda of the Meeting, audited statements of accounts including the balance sheet and the profit and loss account, and the Report of the Board of Directors shall be sent to the registered address of each shareholder member at least 15 days prior to the date of the meeting.

(ii) A Special General Meeting must be convened within 30 days of receipt of requisition from members or from the Registrar of Cooperative Societies. Notice calling the meeting shall disclose the business contained in the notice of requisition and shall be the only agenda for the meeting. Notice shall be sent to the registered address of each shareholder member at least 15 days prior to the date of meeting.

(iii) Notice of the Annual General Meeting shall state the place, date and time of the meeting. It shall also state the place, date and time of holding of the adjourned meeting should it be necessary to adjourn in the absence of quorum.
(iv) Non-receipt of notice by shareholder members shall not be a valid ground for postponing or adjourning the Annual General Meeting.

(v) Notice of the meeting shall be signed by the Chief Executive Officer of the Bank.

23. QUORUM

Thirty members or one-fifth of the total number of shareholder members whichever is less, shall constitute a quorum for a General Meeting. No business shall be transacted at any meeting unless the quorum of members is present.

24. ADJOURNMENT OF AN ANNUAL GENERAL MEETING AND DISSOLUTION OF A SPECIAL GENERAL MEETING

(i) In the absence of quorum within half an hour after the time appointed for holding of a General Meeting, the meeting shall stand adjourned to the date stated in the notice of the meeting.

(ii) In the absence of a quorum, within the time fixed for holding an adjourned general meeting, the shareholder-members present and entitled to vote shall form the quorum.

(iii) No business other than that business for which a general meeting was called shall be transacted at an adjourned meeting.

(iv) If, within half an hour after the time appointed for holding a special general meeting, convened on requisition by shareholder-members, a quorum is not present, the meeting shall be dissolved.

25. CHAIRMAN OF GENERAL MEETING

The Chairman of the Board of Directors shall preside over the General Meeting. In his absence, the Vice-Chairman and in the absence of both,
the shareholder members present and entitled to vote shall elect one from amongst them to preside over the meeting.

26. VOTING RIGHTS

(i) Each shareholder member shall have one vote irrespective of the number of shares held.

(ii) Individual shareholder members shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a shareholder member may appoint one of its partners, directors or officers to participate in the meeting and to exercise the right of vote.

(iii) The Chairman presiding over the meeting shall have a casting vote, in case there is equality of votes for and against any resolution.

27. RESOLUTIONS

(i) Resolution shall be carried by a majority of votes. Votes shall be taken by show of hands unless a shareholder member demands a ballot in which case a ballot shall be taken forthwith.

(ii) Unless specifically directed in this behalf by the Registrar, no resolution concerning

(a) Election of an office-bearer and/or (b) Resolution passed in the previous General Body Meeting, can be placed before a General Meeting for re-consideration unless six clear months have elapsed from the date the original resolution was passed.
28. **MINUTES**

(i) Minutes of the General Meeting shall be made in the minutes book provided for that purpose.

(ii) Minutes of a meeting shall stand confirmed as soon as the same are signed by the Chairman who presided over that meeting.

29. **BOARD OF DIRECTORS**

(i) The Board of Directors shall consist of not more than 12 Directors to be elected from amongst the shareholder-members of the Bank. At least 2 Directors out of the 12 Directors shall be elected from among the shareholders residing in the area of the Bank's branches outside the headquarters where the Bank has two or more branches. Where the number of such branches is more than two, the branches may be grouped in such a way that the shareholders in each group constitute an electoral college for the election of the Directors.

(ii) In the event of the State Government contributing to the share capital of the Bank, it shall be entitled to nominate not more than one-third or three Directors on the Board of Directors of the Bank, whichever number is less.

(iii) In addition to elected and nominated Directors, the Board of Directors may, if it so desires, co-opt not more than two Directors from among persons connected with small-scale and cottage industries, economists, financial and banking experts, and experienced co-operators residing in the area of operation of the Bank. Such Directors, however, shall not be entitled to vote at the meetings of the Board of Directors.
(iv) At the end of each cooperative year, one-third of the elected directors shall retire from office by rotation. For the purpose of fixing the rotation, lots will be drawn for the first two years.

(v) A retiring Director shall be eligible for re-election.

(vi) The expert Directors as referred to in clause (iii) above may be co-opted every year.

30. CHAIRMAN AND VICE-CHAIRMAN OF THE BOARD OF DIRECTORS

(i) The Board of Directors at its first meeting after the Annual General Meeting shall elect a Chairman and Vice-Chairman for the year from among the elected directors. This meeting shall be held within thirty days from the date of the Annual General Meeting. The Chairman shall preside over all meetings of the Board and also over the Annual General Body Meeting and Special General Meeting when such meetings are called for. In the absence of the Chairman, the Vice-Chairman shall preside over the meetings and in the absence of both the Chairman and the Vice-Chairman, the Directors shall elect the Chairman for that meeting from among those present.

(ii) The Chairman of a meeting shall have a casting vote.

(iii) The Chairman and the Vice-Chairman shall hold office for one year. They shall be eligible for re-election.

31. ELIGIBILITY FOR ELECTION AS DIRECTOR

A shareholder member shall not be eligible to be elected as director unless he is a shareholder member of the bank for at least two continuous years prior to
the date of election and should have maintained a deposit account with the bank for a continuous period of 2 years with a credit balance of not less than Rs.500.

32. **VACATION OF OFFICE BY A DIRECTOR**

A director shall be deemed to have vacated his office before the expiry of his term if:

(i) he becomes a defaulter either as a borrower or as a surety.

(ii) he resigns and his resignation is accepted and/or ceases to be a member.

(iii) he remains absent for three consecutive meetings of the Board without obtaining leave of absence.

(iv) he is adjudged insolvent or incurs legal disability.

(v) he accepts a position of profit in the Bank.

33. **VACANCY IN THE BOARD OF DIRECTORS**

Vacancies in the Board of Directors occurring through death, removal, resignation or any other reason, shall be filled by the remaining Directors by co-option from amongst the shareholders who have been members for at least two continuous years as on the date of co-option. Such director shall hold office till the time of the next election.

34. **MEETINGS OF THE BOARD OF DIRECTORS AND NOTICE OF THE MEETING**

The Board shall meet as often as is necessary to transact business, but it shall meet at least once a month. Notice of a meeting of the Board of Directors together with the Agenda of the meeting and detailed notes thereon shall be sent to all the Directors at least eight days prior to the date of the meeting.
35. QUORUM

Five directors shall form the quorum.

36. POWERS OF THE BOARD OF DIRECTORS

(i) To consider applications for membership, allotment, transfer of shares and resignation.

(ii) To raise with or without security, loans, overdrafts and cash credits within the maximum limit of borrowing fixed by the General Body of the Bank, and to approve the terms and conditions of such borrowings.

(iii) To approve the annual balance sheet, statement of profit and loss account and other statements for being placed before the members at the Annual General Meeting.

(iv) To consider applications for loans and advances and discounting of bills and to determine the terms and conditions thereof.

(v) To enter into participation arrangements with any commercial or cooperative bank and financial corporation for the purposes of loans and advances and to determine the terms and conditions of participation. This power shall not be delegated to any Committee, Office-bearer or officer.

(vi) To consider cases of arrears and defaults of loans, overdrafts, advances and cash credits due from constituents and approve the action to be taken for recovery of the same.

(vii) To consider the proposal to modify, alter, delete and add to the terms and conditions governing the outstanding loans, overdrafts, cash credits and advances due from constituents.
(viii) To approve investment of monies belonging to the Bank in government and trustee securities, deposits and other approved securities.

(ix) To approved purchase, sale and/or pledge of government and trustee securities and other approved securities on behalf of the Bank and to delegate jointly to anyone of the directors and the Chief Executive Officer, powers for the purpose of purchase, sale and/or pledge as the case may be.

(x) To consider proposals for opening branches.

(xi) To fix the rate of interest on loans and deposits.

(xii) To refer any dispute by or against the Bank to the Registrar or to any other Officer duly appointed for this purpose.

(xiii) To institute, defend, conduct, compromise, abandon, or withdraw any legal proceedings by or against the Bank, or the Board or its officers or employees.

(xiv) To approve appointment of brokers, and agents and fix their remuneration.

(xv) To consider proposals for creating posts of officers and junior and other staff on the Bank's establishment and to frame rules prescribing the procedure for filling the vacancies either by direct recruitment or by promotion from the existing members of staff and fix their qualifications, scales of pay and other allowances.

(xvi) To appoint a Chief Executive Officer for efficient conduct of the Bank's business and to fix his remuneration and to frame rules governing the disciplinary action against erring employees, including the Chief Executive of the Bank.
(xvii) To appoint a staff committee every year consisting of the Chairman, the Chief Executive Officer and 3 other directors for disposal of all matters concerning the paid staff of the Bank such as selection, appointment, promotions, training, disciplinary action and punishment.

(xviii) To consider payment of compensation, advance rent or long-term advance with or without security for the purpose of securing premises for the Bank's Offices on lease or tenancy basis.

(xix) To prepare annual budget estimates within which the Chief Executive Officer may incur expenditure for proper and efficient working of the Bank.

(xx) To accept deposits of all kinds and types.

(xxii) The Board of Directors may appoint a Sub-Committee or Committees and a Branch Committee or Committees consisting of not more than five directors including the Chairman and delegate to any such Committee such powers as it may deem fit. The Chairman of the Board of Directors shall be the Chairman and Chief Executive Officer shall be the ex-officio member of such Committee or Committees appointed by the Board.

(xxii) To arrange for election of Directors of the Board.

(xxiiii) To open banking accounts, with any Bank or financial institution and to authorize officers of the Bank to deal with the same.

(xxiv) To fill in, by co-option, casual vacancies occurring in the Board of Directors and also to co-opt expert directors.

(xxv) To secure membership of or affiliation to appropriate institutions.

(xxvi) To establish and support the provident fund scheme for the benefit of the staff.
(xxvii) To nominate representatives of the Bank on the various committees, General Body Meetings whenever necessary, and for attending conferences, seminars etc.

(xxviii) To make, alter, rescind, or abrogate the rules from time to time regarding the following:

(a) Deposits of all kinds and types
(b) Travelling allowance of directors and salaried staff
(c) Provident fund, bonus and gratuity
(d) Service Rules
(e) Election Rules

The approval of the General Body shall be obtained in respect of election rules.

(xxix) To perform all acts connected with the administration of the Bank and to undertake all activities and business in furtherance of the aims and objects of the Bank.

37. All acts done in good faith by the Board of Directors or any person acting as a member of the Board shall notwithstanding that it is afterwards discovered that there was some defect in the appointment of such Board or person be as valid as if the Board or every such person has been duly appointed.

38. MINUTES

The Minutes of the meetings of the Board of Directors, the Committees or Sub-Committees shall be recorded in the Minutes Book, the pages of which shall be duly numbered. The Minutes shall be signed by the Chairman of the Meeting and the Chief Executive Officer of the Bank.
39. **CHAIRMAN**

The powers and duties of the Chairman shall be as under:

(i) To preside over the General Meeting, Meeting of the Board of Directors, Sub-Committee Meetings and Meetings of any other Committee.

(ii) To supervise the general working of the Bank.

40. **CHIEF EXECUTIVE OFFICER**

The powers and duties of Chief Executive Officer who will be responsible to the Board of Directors, will be as under:

(i) To take action on the resolutions and decisions taken by the General Body and Board of Directors.

(ii) To convene the meetings of the General Body, Board of Directors, Sub-Committees, Staff Committee or any other committee and to attend and to record the minutes of all meetings in the minutes book and to countersign the same along with the Chairman of the meeting.

(iii) To conduct correspondence on behalf of the Bank.

(iv) To maintain all books of account, registers, and ledgers as may have been prescribed under the Cooperative Societies Act, Rules and by-laws.

(v) To receive applications for membership of the Bank and for additional shares and place them before the Board of Directors with his report and recommendations.

(vi) To receive applications for enrollment of nominal members and pass orders thereon.
(vii) To receive applications for loans and to place them for consideration before the Board of Directors together with a detailed report containing his specific comments/recommendations.

(viii) To accept deposits of all kinds and types and to arrange for issue of receipts, statements and pass books.

(ix) To disburse moneys on behalf of the Bank.

(x) To be the custodian of cash on hand, property both movable and immovable, documents, securities and bonds.

(xi) To seek orders from staff committee for appointment of staff subordinate to him within the sanctioned strength, on such scales of pay and allowances as may have been sanctioned by the Board of Directors from time to time.

(xii) To allot work amongst the Bank's staff and supervise their work.

(xiii) To take disciplinary action against the Bank's staff in accordance with the Service Rules.

(xiv) To issue orders of transfer of staff whenever necessary.

(xv) To pass orders on leave applications, travelling allowance bills, medical bills and other permissible bills of the staff.

(xvi) To incur expenditure within the budget approved by the Board of Directors.

(xvii) To arrange for investments of moneys in accordance with the Board's policy and to report the same to the Board of Directors in their next meeting.

(xviii) To exercise such other powers and discharge such other duties as may be delegated or entrusted to him by the Board of Directors or by the Chairman.
(xix) To sanction loans up to Rs.5,000 against pledge of approved securities excluding immovable property. He shall, however, place a statement of such loans sanctioned before the next meeting of the Board of Directors.

41. **LOANS AND ADVANCES**

1. Loans, cash credits and/or overdrafts on current accounts may be granted to members on security or securities mentioned below or other security or securities approved by the Board of Directors or without security.

(i) Personal security and/or surety/sureties of other member/members.

(ii) Collateral security of movable and immovable property.

(iii) Industrial, mercantile, agricultural and other marketable commodities or machinery under pledge, hypothecation— or charge of the Bank.

(iv) Pledge of government, trustee securities, shares of approved companies, debentures, and fixed deposits with the Bank.

(v) Insurance policies assigned to the Bank within the surrender value.

(vi) Warehouse receipts.

(vii) Gold and silver ornaments.

(viii) Any other tangible security.

(ix) The Board may frame detailed loan regulations prescribing proportion of unsecured loans to total loans and advances, proper terms and conditions and the nature of securities acceptable for loans and advances for different purposes.
2. Short-term loans will be for periods up to 15 months, medium-term loans for 15 months to 5 years and long-term loans over 5 years.

42. **LINKING OF SHAREHOLDING WITH LOAN LIMITS**

(a) A borrower should hold at least 5 per cent of his borrowings if such borrowings are on an unsecured basis, i.e., in the form of clean overdrafts, loans against one or two personal sureties and purchase/discount of clean bills and cheques.

(b) A borrower against tangible securities should hold shares of the bank to the extent of at least 2½ per cent of his borrowings from the Bank.

(c) In the case of loans for small-scale industrial units, the linking of share capital might be fixed initially at one per cent of the borrowings, to be raised in the course of the next two years to 2½ per cent. The total amount of share capital held by a member will, however, have to be within the limits laid down under the Cooperative Societies Act.

43. **DEPOSITS**

(i) Deposits may be received at any time within the limits determined under the Cooperative Societies Act and Rules, on such rates of interest and subject to such rules and regulations as may be fixed by the Board of Directors and also subject to the directives issued by the Reserve Bank of India in this behalf from time to time.

(ii) Deposits may be received on current, savings, fixed, recurring, cumulative and under any other special scheme/s.
44. **APPROPRIATION OF PROFITS**

(i) The net profit of the Bank shall be calculated as per the provisions of the Cooperative Societies Act and Rules.

(ii) The General Body on the recommendation of the Board of Directors may appropriate the net profit as under:

(a) To carry not less than 25 per cent to the statutory Reserve Fund or such other higher proportion as is prescribed under the Cooperative Societies Act/Rules

(b) To carry not less than ............per cent to bad debts reserve

(c) To carry not more than ............per cent to the Charity Fund

(d) To pay to shareholder members dividend not exceeding per cent or subject to the maximum as permitted under the Cooperative Societies Act

(e) To carry to the building fund, dividend equalization fund and any other fund created by the Bank such amounts as per the directions of the General Body Meeting. The balance, if any, after appropriation as above shall be carried over to the next year.

45. **RESERVE FUND**

(i) In addition to the sum prescribed under the Cooperative Societies Act and By-laws, all admission fees, entrance fees, nominal membership fees, amount of forfeited shares and dividends and donations shall be carried to the Reserve Fund.

(ii) Any loss occurring as the net result of the year's working may with the previous sanction of the Registrar, be made good from the Reserve Fund or from the profits of the next ensuing year or years.
(iii) The Reserve Fund shall be separately invested, in government and
trustee securities or other approved securities or in fixed deposits
with the District Central Cooperative Bank or the State Cooperative
Bank.

46. DIVIDEND

(i) The dividend declared shall be paid to the person whose name
stands as the registered shareholder in the books of the Bank on the
last day of the cooperative year to which the dividend relates.

(ii) Dividend shall be proportionate to the amount paid on shares and
the period in whole months for which the amount stood to the
credit of the shareholder.

(iii) Dividend shall be payable at par at the Bank's Head Office as well
as the branches.

(iv) Any dividend remaining undrawn for three years after having been
declared shall be forfeited and shall be carried to the Reserve Fund
of the Bank.

(v) Unpaid dividend shall be payable on application provided the same
has not been forfeited.

47. ACCOUNTS AND RECORDS

Accounts and records shall be maintained in forms prescribed or approved
by the Registrar and the Reserve Bank of India with such additions as the
Board of Directors consider necessary. Any member of the Bank may
inspect any of the registers or records during office hours in so far as they
relate to his own business transaction.
48. **AUDIT**

The accounts of the Bank shall be audited by an auditor appointed by the Registrar or the Bank.

49. **SEAL**

The Bank shall have a common seal which will remain in the custody of the Chief Executive and shall be affixed in the presence of a Director and the Chief Executive as per a specific resolution of the Board of Directors.

50. **AMENDMENT TO BY-LAWS**

(a) None of these by-laws shall be added to, amended, altered or rescinded, except by a vote of the majority consisting of not less than two-thirds of the members present and voting at a General Meeting.

(b) Any addition, amendment, alteration or rescission resolved upon at such meeting shall take effect from the date of receipt of the Registrar's approval in writing.

51. **MISCELLANEOUS**

(Items relevant and unique to the Cooperative Societies Act of the State concerned).

(Sd/-)

Place: [Name of the Proposed Bank]

Date: [Address of the Proposed Bank]
### Appendix - II

**SCHEDULE FOR THE BANK**

**GENERAL INFORMATION**

Name of the Bank: URBAN CO-OPERATIVE BANK LIMITED, NAMAKKAL DISTRICT.

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Appendix - III

REPORT ON THE OPINIONS OF THE CUSTOMERS ON URBAN COOPERATIVE BANKS IN NAMAKKAL DISTRICT

Dear Customers,

The Urban Bank has been rendering a good and satisfactory service to its customers. I want to know about your fair opinion on the functioning of the Urban Cooperative bank in order to render a better service.

There is no right or wrong answer. Your opinion is the right answer. I request you to extend your support to my endeavor.

(1) Your transaction with the bank
   (a) Less than one year : [ ]
   (b) 1 year to 5 years : [ ]
   (c) 5 years to 10 years : [ ]
   (d) Above 10 years : [ ]

(2) You are a
   (a) Depositor : [ ]
   (b) Borrower : [ ]
   (c) Guarantor : [ ]

(3) Mode of Deposit
   (a) Savings Deposit : [ ]
   (b) Current Deposit : [ ]
   (c) Recurring Deposit : [ ]
   (d) Fixed Deposit : [ ]

(4) Loans received particulars
   (a) Jewel Loan : [ ]
   (b) Personal Loan : [ ]
   (c) Mortgage Loan : [ ]
   (d) SSI Loan : [ ]
   (e) Vehicle Loan : [ ]
   (f) Consumer Loan : [ ]
   (g) Self Help Group Loan : [ ]
   (h) Priority Loan : [ ]
   (i) Housing Loan : [ ]
## Awareness about banks

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<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>No Opinion</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<tr>
<td>1</td>
<td>Banks are very useful in providing Savings and Security</td>
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<td>Saving money in a bank is essential for our future needs</td>
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<td>Having transaction in a bank is easy and trustful</td>
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<td>4</td>
<td>Banks avoid dealings in cash by us</td>
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<td>5</td>
<td>We can easily handle the transactions of a bank</td>
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<td>6</td>
<td>Banks avoid the exploitations of finance companies and money lenders</td>
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<td>Our deposits help indirectly in giving loans to the poor and needy people</td>
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<td>8</td>
<td>Deposits made in the banks are safe</td>
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<td>Credibility and good name encourages people to deposit in banks</td>
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<td>Various kinds of deposits are followed by banks with rules that can be changed</td>
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<td>11</td>
<td>The interest given by banks for deposits are fair</td>
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<td>Enough income is received from deposits</td>
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<td>Income Tax Concession is available for Deposit Holders</td>
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<td>Nowadays Borrowing loans is made easy by bank</td>
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<td>We can get any kind of loan depending on our needs</td>
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<td>The procedures and conditions of getting loans from banks is very easy</td>
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<td>Generally the interest on bank loans are fair</td>
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<td>Banks follow very hard and strict rules on overdue loans</td>
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### (6) Evaluation of the building, appearance and infrastructure of the bank

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<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Very Good</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Very Poor</th>
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<td>Surroundings and Environment of banks and Name board of banks</td>
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<td>The interior and layout of the bank</td>
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<td>4</td>
<td>Seating arrangements for Customers and Provision of Stationary</td>
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### (7) Evaluation of the attitude of the bank towards the need of the customers.

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<th>S. No.</th>
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<th>Fair</th>
<th>Poor</th>
<th>Very Poor</th>
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<td>Sense of duty and good nature of bank officials</td>
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<td>3</td>
<td>Providing service promptly and punctuality</td>
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<td>4</td>
<td>Recording and announcing passbooks, notices and details in time</td>
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<td>5</td>
<td>Explaining services, facilities, legal rules and functioning of the bank clearly</td>
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<td>6</td>
<td>All the depositors are informed about nomination facilities</td>
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<td>7</td>
<td>Following the time schedule allotted to various services of the bank</td>
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<td>8</td>
<td>Disbursement and transferring of cash</td>
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<tr>
<td>9</td>
<td>Rectifying dissatisfaction and inconveniences of customers</td>
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<tr>
<td>10</td>
<td>Receiving and encashing of cheques immediately</td>
<td></td>
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<td>11</td>
<td>Way of issuing receipts for deposits</td>
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<tr>
<td>12</td>
<td>Servicing without interruption or obstacles during bank hours</td>
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<tr>
<td>S. No.</td>
<td>Particulars</td>
<td>Very Good</td>
<td>Good</td>
<td>Fair</td>
<td>Poor</td>
<td>Very Poor</td>
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<td>13</td>
<td>Locker facilities according to the needs of customers</td>
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<tr>
<td>14</td>
<td>Procedure of refunding of the deposits of the deceased customers</td>
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<td>15</td>
<td>Interchanging of currency notes and coins facility</td>
<td></td>
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<td>16</td>
<td>General opinion about providing services through computers</td>
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</table>

(8) **Lending Loans**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Very Good</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Very Poor</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Disbursement of Loan required as per guaranteed and right time</td>
<td></td>
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<td>2</td>
<td>Following transparency in informing about the interest rate and fees of the bank</td>
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<td>3</td>
<td>Disbursement of the loan in full without decreasing the amount</td>
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<td>4</td>
<td>About the jewel loans to the poor, loan to entrepreneurs and issuing priority loans</td>
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<td>5</td>
<td>Talent and honesty of officials in giving the required loans to the customers</td>
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</tbody>
</table>

(9) **People who informed about the Urban Cooperative Bank**

(a) Friends : 

(b) Relatives : 

(c) Advertisements : 

(d) Bank Officials : 
About Yourself:

(1) Sex : Male / Female

(2) Age :
   (a) Below 20 years
   (b) 21 – 30 years
   (c) 31 – 40 years
   (d) 41 – 50 years
   (e) Above 50 years

(3) Educational Qualification :
   (a) Illiterate
   (b) Primary Education only
   (c) Secondary & Higher Secondary Education only
   (d) Graduate & Post Graduate
   (e) Technicians

(4) Occupation :
   (a) Coolie
   (b) Government Institution
   (c) Private Institution
   (d) Self Employment

(5) Monthly Income :
   (a) Below Rs.2,500/-
   (b) Rs.2,501/- – Rs.5,000/-
   (c) Rs.5,001/- – Rs.7,500/-
   (d) Rs.7,501/- – Rs.10,000/-
   (e) Above Rs.10,000/-

(6) Family Members :
   (a) Only 2 Members
   (b) 2 – 5 Members
   (c) Above 5 Members

Thanks.