

2. Correspondence of the Secretary of Co-operative Society

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2.1 Introduction

The secretary of a co-operative society is an important office bearer in the day-to-day working of the society. So, he has many responsibilities. As the executive officer he has to look after accounts and correspondence of the society very carefully. As a co-operative society is a commercial organization its success depends upon its accounts writing and correspondence.

In modern era so many advanced means of communications like mobile, fax, internet, e-mail, etc. are available but the importance of correspondence has not decreased. The co-operative society can create a decent image and add to its goodwill with the help of correspondence. The secretary of a society can create healthy relations with members, directors, office bearers, registrar, working staff and with the commercial world. He has to keep contact with above for running the organizations smoothly with the help of correspondence. The process of correspondence continues right from promotion of the society till its existence. Considering all these facts it is necessary to get information about the correspondence of the secretary of co-operative society.

2.2 Correspondence of Secretary :

There is a separate section for correspondence in a co-operative society. The secretary is the chief of this section. The subordinate staff of this section looks after the correspondence of the society. But the secretary himself has to write some important letters. The secretary of a co-operative society has to correspond constantly with members, directors, registrar, insurance companies, banks and other financial institution, etc. As the co-operative society is a commercial organization the secretary has to look in to various important matters very carefully while corresponding with them. Correspondence saves money, time and labour. The correspondence made by the secretary with the members of the society, Registrar and co-operative department etc. correspondence is the written evidence with the co-operative society. In future it can be produce as legal evidence in court if necessary. Sometimes it becomes difficult for the secretary to reject rendering some services and facilities to the members and others, but with the help of correspondence such bitter decisions can be easily conveyed to them. With the help of correspondence legal compliance of co-operative society can be fulfill and good relations can be maintained to increase business.

2.2.1 Meaning

There are various means of communications, correspondence is one of them. According to Davis, 'Transfer of information and thoughts from one person to another is called as communication'. Communication in written form is known as correspondence. Correspondence is of three types private correspondence, official correspondence and commercial correspondence. While conducting correspondence the business relations are to be considered. It must be complete and in short.

2.2.2 Layout of Letter

(1) Heading	
Name of the co-operative society	
Address	
E-mail Id.	
Telephone	(2) Date-
(3) Outward No.	
(4) Inside Address.	
Name/ Designation	
Address-	
	(5) Subject
	(6) Reference
(7) Salutation	
(8) Body of the letter	
(A) Paragraph one (Introduction of Letter)	
(B) Paragraph two (Contents of Letter)	
(C) Paragraph Three (Conclusion of Letter)	
	(9) Complimentary close
	(10) Signature
(11) Enclosures	
(12) Initials	
(13) Carbon copy notation	

- 1. Heading:** The heading of business letter contains the name address of the person or other organization or society that is sending out the letter. It is printed at the top center of the page and it is in bold letter. The heading of business letter contains following things: the name of the co-operative society, address of head office, logo, e-mail Id, phone number, etc.
- 2. Date:** It is necessary to write date on each letter. Generally, the date is written below the address on the right side. There are two methods of writing the date. According to British method it is as '25th May 2019'. It is written also May 25, 2019 according to American method. But out of these two methods, the British method is the most popular and mostly used in our country. As the letter can act as reference and legal evidence in future so the date on letter has legal importance.

3. **Outward number:** It is necessary to give outward number while writing business letter. While completing the letter and dispatching it should be registered in outward register. It is necessary to have record of page in the outward register. Each letter is recorded in the outward register and the number which is given to letter is called as outward number. It is written as L / 70 / 2019 (L- Loan, 70 - Serial no. of letter, 2019- Year)
4. **Inside Address:** It consists of the name and the address of the receiver of the letter. It is placed along to the left-hand side. Address should be written e.g.

Shri Ravindra Mahadev Suryawanshi,
At Post – Datta wadi, Tal. – Karveer,
Dist. – Kolhapur – 416 507
5. **Subject:** The purpose of the letter is briefly mentioned under this title. It is written in brief Reference is indicated if necessary. e.g. Subject – Sanctioning of loan.
6. **Reference:** Reference means someone or something which is a source of information about a subject. E.g. Reference – Your loan application number L / 210 / 2012 dated on 2nd January, 2012.
7. **Salutation:** Salutation means formal greeting from the writer to the reader. For e.g. ‘Dear Sir’, ‘Respected Sir’, ‘Sir’, etc.
8. **Body of Letter:** Business letter should be as brief as possible. The writer should complete the letter using two paragraphs only and third paragraph if necessary. In first paragraph aim of the letter is mentioned. Second paragraph contains the main subject matter in clearly and simple words and third paragraph is a concluding paragraph of the letter.
9. **Complementary Close:** It is a formal concluding part of the letter. It is placed below the body of the letter and above the signature on the right - hand side e.g. ‘Yours Faithfully’, ‘Yours Sincerely’. It depends upon the salutation.
10. **Signature:** The authorized person signs below the complimentary close on the right - hand side. Due to signature letter gets legal importance.
11. **Enclosures:** Enclosure indicates the documents attached along with the letter. It is written as ‘Encl’, which is written below the signature on the left-hand side. For e.g. dividend warrant No. 412 is send along with the dividend letter.
12. **Initials:** If the letter is in computerised form the initials of computer operator are written below the signature on the left side margin. So, if there are some typing mistakes then he is held responsible for that.
13. **The Copy for notation:** Sometimes the copies of the business letter are sent to persons for further action and then only ‘Copy for notation’ is written on the left – hand side, right below the initials e.g. C.C – Registrar of co-operatives societies, Pune.

Letter writing is a skill. Above points should be taken into consideration while writing business letter. The success of business depends on correspondence.

2.3 Correspondence of Secretary

According to Maharashtra State Co-operative Act, 1960, membership is given to the person or organizations. Correspondence is done with members due to commercial needs. We are going to study few important letters.

2.3.1 Correspondence with members.

1. Letter of approval of Membership.
2. Letter of rejection of Membership.
3. Letter for transfer of shares.
4. Letter for sanction of loan.
5. Reminder letter for loan defaulter.
6. Notice and agenda of First general body meeting.
7. Notice and agenda of Annual general body meeting.
8. Dividend distribution letter.
9. Notice and agenda of Special general body meeting.

2.3.2 Correspondence with Managing Committee / Directors.

1. Notice and agenda of meeting of managing committee / directors.
2. Reply letter to the request of a Director about changing the date of the meeting of Managing committee.
3. Letter to a Director reporting about the business transacted at the meeting in his absence.
4. Notice to Directors for sub – committee meeting.

2.3.3 Correspondence with Registrar.

1. Letter for reserving the name of Proposed Co-operative society.
2. Request letter to the Registrar for registering the Co-operative society.
3. Letter to the Registrar for approval of alteration in bye – laws.

2.3.1 Correspondence with members.

1. Letter of Approval of membership.

Yashwant Sugar Co-operative Society Limited

Ganesh Nagar,

Taluka Panhala, Dist. Kolhapur - 416 507

E-mail Id – yashwant@gmail.com.

Telephone – 02320 - 222260

Outward No. – C / 05 / 2019

Date – 16th June, 2019

To,

Shri Tejas Vishnu Devare,

At Post Khadakewadi, Tal – Panhala,

Dist. Kolhapur – 416 507

Subject – Approval of membership

Reference – Your application no. 270 / 6th April, 2019.

Dear Sir,

With reference to your letter for the membership of our sugar factory, you are here by informed that your application for membership has been approved in the meeting of the Managing Committee held on 28th May, 2019. Hence, membership is granted to you from 28th May, 2019.

After receiving the letter you have to purchase share amounting Rs. 5,000/- (Five thousand only) within fifteen days and deposit it in the Central bank. Thereafter you will be able to receive your share certificate.

Thanking You,

Yours faithfully,

sd/-

Shri. R. S. Patil

Secretary

On behalf of Board of Directors.

Encl. Cheque No. 15550

2. Letter for rejection of Membership:

Shri Ganesh Credit Co-operative Society Limited

220, Sevasadan, Khed,

Pune 410 505

E-mail Id – ganesh@gmail.com.

Telephone – 020-25672525

Outward No. – N/25/2019

Date – 10th May, 2019

To,

Shri Sachin Govind Jadhav,

Shivaji Road, Ambegaon,

Pune - 410 509.

Subject – Letter of Rejection of membership

Reference – Your application of membership no. 101/20th April, 2019.

Dear Sir,

With reference to your application of the membership of our credit co-operative society you are hereby informed that the meeting of the Managing committee was held on 2nd May, 2019. After Consideration of your application for membership has been rejected by the Managing Committee.

As per the bye-laws of our co-operative society membership is granted only to the person residing in the working area of Shri Ganesh Credit co-operative society. As you're not resident of the working area of our co-operative society hence we regret to inform your application for membership is rejected.

We are refunding the amount of Rs. 500 (five hundred only) which you have paid for membership through cheque No. 15550 drawn on Pune District Central Co-operative Bank branch Tilak road, Khed.

Thanking you,

Yours faithfully,

sd/-

S. B. More

Secretary

On behalf of Board of Directors.

Encl. Cheque No. 15550

3. Letter for transfer of shares:

Suhasini Mahila Co-operative Bank Limited

Sunrise Nagar, Nandurbar - 425 409

E-mail Id – suhasini@gmail.com.

Telephone – 02565 - 223880

Outward No. ST/50/19

Date – 20th July, 2019

To,

Mrs. Poonam Shashank Joshi,

Ramnagar,

Nandurbar – 425 409

Subject – Approval for Transfer of shares

Reference – Your application of transfer of shares R1/215/18th May,2019.

Dear Madam,

Your letter dated 18th May, 2019 for transfer of shares was kept before the meeting of the Board of Directors held on 10th July, 2019 for consideration. Accordingly, your application for transfer of shares no. 4040 to 4046, total seven shares in the name of Smt. Poorva Prashant Marathe has been approved. Hence, hereafter your membership of the society from 10th July, 2019 comes to an end and your share certificate no.510 has been cancelled. Please note that your name has been cancelled from the register of members.

Thanking you,

Yours faithfully,

sd/-

Mrs. Sandhya Pravin Raut

Secretary

On behalf of Board of Directors.

4. A letter of loan Sanction

Sharda Teachers Credit Co-operative Society Limited

Sharda Nagar, Amravati - 444 601

E-mail Id – sharda@gmail.com.

Telephone – 021-2673283

Outward No. – L. S./922/2019

Date – 7th July, 2019.

To,

Shri Ravindra Mahadev Choudhary,

15, Karve Road,

Amravati – 444 601.

Subject – Sanction of loan

Reference – Your loan application dated on 15th June, 2019.

Dear Sir,

You are hereby informed that your application for loan has been sanctioned in the Board of Directors meeting held on 25th June, 2019. A loan of Rs.1,00,000/- (One Lakh only) has been sanctioned to you.

So, you are requested to contact the office of the society immediately for the further needful action.

Thanking you,

Yours faithfully,

sd/-

Shri. H. S. Bhosale

Secretary.

5. Reminder letter for a Loan defaulter

Ajay Credit Co-operative Society Limited

Sunset Nagar, Beed - 431 122

E-mail Id – ajay@gmail.com.

Telephone – 02442 - 2578450

Outward No. – R/80/2019

Date – 5th July, 2019.

To,

Shri. Keshav Santosh Mane,
212, 'Sai Niwas', Main Road,
Beed - 431 122.

Subject – Reminder for repayment of loan

Dear Sir,

You have taken a housing loan of Rs.3,00,000/- (Three Lakh only) from our society dated on 7th March 2015. It is observed that you have not paid the installment of loan for 3 months. You have to pay dues of the installments of the loan Rs.40,000/- (including interest). You were supposed to pay this amount before 1st July 2019. Since you have not repaid the installments you are hereby declared as a defaulter.

So, you have to pay the amount in the office of the society within fifteen days, from the date of receiving this letter. Please note that if you will not pay the amount in due time, we will have to take legal action against you and you will be held responsible for the same.

Thanking you,

Yours faithfully,

sd/-

Shri. S. D. Sawant

Secretary

6. Notice and Agenda of First general body meeting:

Janata Co-operative Paper Mill Limited

Jat, Dist. Sangli - 416 404

E-mail Id – janata@gmail.com.

Telephone – 02344 – 222262

Date – 21st November, 2019.

Notice of First general meeting

This is to inform you that the first general meeting of Janata co-operative paper Mill Limited will be held according to the Maharashtra State Co-operative Act, 1960 on Monday 5th December, 2019 at 2p.m. in the Sharda Auditorium, Jat. All the members are requested to be present for the meeting.

Agenda of the meeting

1. To elect a president for the meeting.
2. To give information to the members regarding registration of co-operative society.
3. To approve the membership of new members.
4. To accept accounts and give approval for expenses of registration.
5. To approve the financial transaction of promoter upto 14 days before the meeting.
6. To consider the bye – laws approved by the Registrar of co-operative society.
7. To elect adhoc Managing committee for the year 2019-2020.
8. To decide maximum limit for raising the borrowed funds.
9. To discuss and decide any other business with the permission of the chair.

Thanking you,

Yours faithfully,

sd/-

Shri. Sagar R. Patankar

Chief Promoter

7. Notice and Agenda of the Annual general body meeting:

Gajanan Urban Co-operative Bank Limited

216, Station Road, Wardha - 442 001

E-mail Id – gajanan@gmail.com.

Telephone – 07152 - 244550

Date – 22nd August, 2019.

Notice of Annual general body meeting

(For members)

This is to inform all the members, that 25th Annual general meeting of our bank will be held on Tuesday 17th September, 2019 at 3p.m. in the Hall of co-operative society's head office. All the members are requested to be present in the meeting.

Agenda of the meeting

1. Reading the proceeding of the last year's Annual general body meeting.
2. Approval to profit and loss account and balance – sheet for the year 2018 – 2019.
3. Approval to the budget for the financial year 2019 – 2020.
4. As per recommendations of the managing committee sanctioning and declaration of dividend for the financial year ended 31st March, 2019.
5. Appointment of auditor for the financial year 2019 – 20.
6. Appointment of new directors in place of retiring one.
7. To discuss for investment of surplus fund with co-operative society.
8. Any other business with the permission of the chair.

Thanking you,

Yours faithfully,

sd/-

Shri. Ajay Rajaram Chavan

Secretary

On behalf of Board of Directors.

Notice

1. If the members are willing to ask questions about the report, profit and loss account, balance sheet then they should send them in writing up to 11th September, 2019 to the head office.
2. In the absence of adequate quorum, the meeting will be adjourned and it will be held after one hour on the same day and at the same place.
3. Members Identity card is compulsory for attending the meeting.

8. Dividend distribution letter:

Janata Consumer Co-operative Society Limited

Samata Nagar, Aurangabad – 431 001

E-mail Id – janata@gmail.com.

Telephone – 0240 - 2606615

Outward No. – DD/80/2019

Date – 20th September, 2019.

To,

Shri. Prakash Mahadev Naik,

214, Gajanan Nagar,

Aurangabad – 431 001

Subject – Dividend Distribution

Respected Sir,

We are happy to inform you that decision of 11% dividend for financial year 2018-19 on share has been taken in the Annual general body meeting held on 17th September, 2019. As you hold Thirty shares of our society, the distribution of dividend is as follows:

Amount of dividend - Rs.330/-

Less Income Tax - Nil

Payable net amount of dividend - Rs. 330/-

Enclosed here with dividend warrant of Rs. 330/-

Thanking you,

Yours faithfully,

sd/-

Shri. M. V. Mahajan

Secretary

On behalf of Board of Directors.

Enclosure – Dividend warrant No.512.

9. Notice and agenda of Special general body meeting:

Nashik District Central Co-operative Bank Limited

Maruti chowk, District – Nashik 422 001

E-mail Id – nashikdist@yahoo.com.

Telephone – 0253 - 222272

Date – 4th July, 2019.

Notice of Special general body meeting

This is to inform all the members that Special general body meeting will be held on Friday 19th July, 2019 at 11 a.m. in the Hall of the bank at the head office. So, all the members are requested to attend the meeting.

Agenda of the meeting

1. Reading notice of the meeting.
2. To change the face value of shares from Rs.50 to Rs.100 as per the provisions of bye – laws of the society.
3. As per Rule no.25 of bye-laws to change the quorum of directors meeting from five directors to seven directors.
4. Any other matter with the permission of the chair.

Thanking you,

Yours faithfully,

sd/-

Shri. D. R. Jagtap

Secretary

Notice

1. In the absence of adequate quorum, the meeting will be adjourned, after one hour the meeting will be held on the same day at the same place.
2. Each member should bring their identity card for the meeting.

2.3.2 Correspondence with Managing Committee / Board of Directors

1. Notice and Agenda of the meeting of managing committee.

Jay Shankar Urban Co-operative Bank Limited

210, Bapat Marg, Nashik – 422 001

E-mail Id – jayshankar@gmail.com.

Telephone – 0253 – 250240

Date – 2nd July, 2019.

To,
Shri. Nitesh Shivaji Patil,
44, Mahalakshminagar,
Nashik – 422 001.

Respected Sir,

Notice is hereby given that the meeting of managing committee of our bank will be held on Monday 15th July, 2019 at 2p.m. at the Hall of society's head office to transact the following business. So, you are requested to be present at the meeting.

Agenda of the meeting

1. To confirm the minutes of last meeting.
2. To consider the application for transfer of shares.
3. To discuss about the financial position of the society.
4. To appointment of staff of co-operative society.
5. To consider the application of loan.
6. Any other matter with the permission of Chairman.

Yours faithfully,
sd/-
Shri. V. S. Sathe
Secretary.

2. Reply letter to the request of a Director about changing the date of the meeting of Managing Committee:

Balaji Co-operative Cotton Mill Limited

Balaji Nagar, Dhule – 422 001

E-mail Id – balaji@gmail.com.

Telephone – 02562 - 2250240

Outward No. – B.D./217/2019

Date – 30th June, 2019.

To,
Shri. Ashok Narayan Jadhav,
‘Saikunj’, Anandnagar,
Dhule – 422 001.

Subject – Change in the date of Managing Committee’s meeting.

Reference – Your request letter dated on 25th June, 2019.

Respected Sir,

With reference to your letter dated 25th June, 2019 you have requested to change date of the meeting of Managing Committee to 25th July, 2019 instead of 13th July, 2019.

I hereby inform you that after the discussion with Hon. Chairman it has been decided that the date can’t be postponed. As in the meeting of 13th July, 2019 we are going to discuss about expansion of cotton mill Hon. Chairman and two other directors have to go to Mumbai for an important work of the mill from 20th July, 2019.

So, I request you on behalf of the Hon. Chairman to change your program and attend the meeting.

Thanking you,

Yours faithfully,

sd/-

Shri. A. P. Gurav

Secretary.

3. Letter to a Director reporting about the business transacted at the meeting in his absence.

Adinath Co-operative Sugar Factory Limited

Ektanagar, Jalgaon – 424 001

E-mail Id – adinath@gmail.com.

Telephone – 0257 - 215248

Outward No. – M / 60 / 2019

Date – 12th August, 2019.

To,
Shri. Ritivik Rajendra Bhosale,
Shree Samarth Nagar,
Jalgaon – 424 001.

Subject – Reporting about the minute of the meeting.

Respected Sir,

The Board of Directors regular meeting of our society was held on Monday 30th July, 2019 at the head office of our society. You were absent for the meeting due to your personal reason.

In the meeting the general business matters were discussed and accordingly resolutions were passed. As per the approval of the majority of directors the loan limit was increased from Rs. 1,00,000/- to Rs. 1,50,000/-. The discussion also made regarding increase in the amount of share capital. Some routine business matters were also discussed. For your information and consideration, we are enclosing a copy of minutes of the meeting along with this letter.

Thanking you,

Yours faithfully,

sd/-

Shri. Bharat Pawar

Secretary.

Enclosure – A true copy of minutes of the meeting.

4. Notice to Directors for sub – committee meeting:

Thane District Central Co-operative Bank Limited

Ram Maruti Road, Thane – 400 601

Email Id – thanedistrict@gmail.com.

Telephone – 022 – 222268

Outward No – S. C. / 05 / 2019

Date – 5th September, 2019.

To,

Shri. Suresh Namdev Mane,
412, Ghodbunder Road,
Thane – 400 601.

Subject – Notice of sub – committee meeting.

Respected Sir,

This is to inform you that the Director's loan sub – committee's meeting is arranged on 17th September, 2019 at 11 a.m. at society's office. The agenda of the meeting is enclosed along with this letter. You are hereby requested to attend the meeting.

Thanking You,

Yours faithfully,
sd/-
Shri. R. S. More
Secretary.

Enclosure – Agenda of Meeting.

2.3.3 Correspondence with the Registrar

1. Letter for reserving the name for Proposed Co-operative Society:

Proposed Vidya Credit Co-operative Society Limited

40, Navipeth, Shastri Marg, Pune – 411 030.

Telephone – 020 - 25216622

Outward No. – R/9/2019

Date – 5th August, 2019

To,
District Deputy Registrar,
Co-operative Society,
Main Administrative Building,
Pune – 411 030.

Subject – Request to reserve the name of proposed co-operative society.

Respected Sir,

With reference to your letter dated 25th July 2019 letter No. P / J / 512 you have given permission to open bank account to our proposed credit co-operative society. We have collected the minimum required share capital within one month. We will fulfill the legal provision of the registration as early as possible.

The promoters unanimously agree that the name of the proposed society as ‘Vidya Credit co-operative society Ltd.’

We request you to reserve this name for our co-operative society.

Thanking you,

Yours faithfully,

sd/-

Smt. Shubdha Prasad Joshi

Chief Promoter.

2. Request letter to the Registrar for registering the Co-operative Society:

Proposed Dhanashree Credit Co-operative Society Limited

Shahupuri, Jalana – 431 203.

Telephone – 02482 - 227012

Outward No. – R / 7 / 2019

Date – 2nd August, 2019

To,
District Deputy Registrar,
Co-operative societies,
Central Building,
Jalana – 431 203.

Subject – Request for registration of co-operative society.

Respected Sir,

With reference to above subject this is to inform you that our proposed co-operative society has collected the minimum required amount of share capital and also fulfilled all the requirements for registration of credit co-operative society. We have enclosed all the required documents.

So kindly register our society and issue the certificate of registration.

Thanking you,

Yours faithfully,
sd/-

Smt. Uma S. Shinde
Chief Promoter.

Enclosure

1. Four copies of registration forms.
2. Four copies of bye – laws.
3. Four copies of list of members.
4. Certificate of bank balance.
5. Proceedings of primary meeting.
6. A copy of co-operative society's plan.
7. No Objection Certificate.
8. Certificate of population.
9. Challan receipt.

3. Letter to the Registrar for approval of alteration in bye – laws:

Jay Kisan Co-operative Bank Limited

1310, Suyashnagar, Solapur – 413 001.

E-mail Id – jaikisan@gmail.com.

Telephone – 0217 - 222370

Outward No. – B / 15 / 19

Date – 17th August, 2019.

To,
District Deputy Registrar,
Co-operative societies, Sath Rasta,
Solapur – 413 001.

Subject – Alteration in bye – laws.

Respected Sir,

This is to inform you that the Special general body meeting of the society was held on 14th August, 2019. The members discussed about the alteration in bye – laws of the society in the meeting.

The meeting resolved by majority votes that the face value of the shares of our co-operative society should be changed from Rs.10/- per share into Rs.100/- per share.

Along with this letter the four copies of minutes and the copy of special resolution is enclosed, we have already paid the prescribed fees. We request you to approve the changes in bye – laws of the society.

Thanking you,

Yours faithfully,

sd/-

Shri. S. R. Chavan

Secretary.

Enclosures:

1. Four copies of altered bye – laws.
2. Copy of special resolution.
3. Challan receipt.

2.4 SUMMARY

- Co-operative society is a commercial organization. Secretary is the Chief executive of the society in day-to-day working of a co-operative society. Maintaining of accounts and correspondence are the important functions of the office of a co-operative society and success and failure of a society depends on him. Correspondence is a means of communication. Correspondence saves time money and labour, it acts as a legal evidence in the court of law. Healthy relations can be created with business world. Correspondence helps in growth of business and goodwill. Transfer of information or thoughts from one person to another is called as communication. Sending information or thoughts from one person to another in written form is called as correspondence. Types of correspondence private or personal Correspondence, official correspondence, Commercial correspondence. Commercial correspondence is different from other types. Brief writing, clarity using small sentences easy and meaningful words, polite language, completeness are essentials of ideal correspondence layout of business letter typical format. Heading is placed at the top center of the page with the address , on the left side Email-Id on left hand side telephone and address reference number inside address, subject and reference salutation paragraph one, paragraph two, paragraph three if required signature enclosures, initials copy for notation.

Correspondence of Secretary – Correspondence with members, Correspondence with Managing Committee and Correspondence with Registrar.

2.5 EXERCISE

Q.1 Prepare specimens of the following letters:

1. Draft a letter of approval of membership of the society.
2. Draft a letter of rejection of membership.
3. Draft a letter informing the member regarding approval of transfer of shares.
4. Draft a notice and agenda of the First general body meeting of Co-operative society.
5. Draft a notice and agenda of Annual general body meeting.
6. Draft a notice and agenda of Special general body meeting.
7. Draft a letter for sanction of loan to the member by a co-operative society.
8. Draft a reminder letter to a loan defaulter of co-operative society.
9. Draft a letter for distribution of dividend.
10. Draft a notice and agenda of the meeting of Managing committee.
11. Draft a reply letter to the request by a director about changing the date of the meeting of managing committee.
12. Draft a letter to a Director reporting about the business transacted at the meeting in his absence.
13. Draft a notice to Director for sub – committee meeting.
14. Draft a letter to the Registrar about registration of the co-operative society.
15. Draft a letter to the Registrar for reserving the name for Proposed co-operative Society.
16. Draft a letter to the Registrar of co-operative societies informing about the alteration in the bye-laws of the society.

