

- (xi) any other register prescribed by the Registrar;
- (xii) A pass book for each member and depositor;
- (xiii) A Surety Register.

30. Copies of the bye-laws and the balance sheet shall be supplied free on demand to any member. The last balance sheet shall be open to the public inspection during office hours.

31. The Committee shall appoint one of its members or one of the Officers of the Society to take hold and keep in safe custody all the registers prescribed in bye-law 29 and other papers in use of the Society.

X. COMPULSORY DEPOSIT

32. (1) Every member shall make monthly saving deposit with the Society P. M. and withdrawal from which can be made for any one of the following objects provided that amount equal to Rs. P. M. from the date of admission of membership to the Society shall not be withdrawable till he ceases to be a member of the Society:

- (a) illness of himself or a relative;
- (b) education of a relative or his children;
- (c) marriage of himself or performance of religious ceremonies;
- (d) purchase of land or building or repair of house;
- (e) repayment of old loans; and
- (f) payment of insurance

(2) The amount deposited each month must not be less than one rupee but may be varied once in each year at the member's discretion.

(3) Any member failing to make the required deposit within a month of the prescribed date (7th of each month) shall receive no interest on deposits already deposited for the period during which the payment is in arrear.

(4) With the sanction of the committee, a member may be exempted from the obligation to deposit for any period during which his circumstances does not permit of such payment.

(5) Compound interest shall be paid upon saving deposit at a rate not exceeding to be determined annually. The interest shall be lower at least 3% of the rate which is to be charged on loans to members.

(6) At least two weeks notice of withdrawal shall be required in case of monthly saving deposit provided the amount does not exceed Rs. 120/- in which case, 3 days notice shall be sufficient. The depositor will satisfy the Committee that the specified needs for which the amount is required has arisen, Any member who fails to apply the money to the purpose for which it was withdrawn by him shall repay all with interest on his deposit.

(7) Withdrawals from the compulsory deposits shall be sanctioned by the Committee