

**S.N.M. COLLEGE STAFF CO-OPERATIVE SOCIETY**  
**LIMITED. NO. E - 766**  
**MALIANKARA - ERNAKULAM Dt.**

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Date: 31.05.2023

**Activity Report 2022-2023**

SNM College Staff Cooperative Society Ltd, established in 1983, aims to foster a prudent and cooperative spirit among the staff (teachers and non-teachers) of SNM College Maliankara. The society is managed by a nine-member Governing Body elected democratically for a period of five years. It provides various financial services, including loans, investment schemes, and assistance to meritorious and economically backward students.

**Governing Body:**

The society's Governing Body consists of four members from the teaching staff, three members from the non-teaching staff, one woman member, and one member from the SC/ST category.

The present committee members are

- Dr. U R Krishnakumar, Assistant Professor, Department of Commerce (President)
- Dr. Neelima CA, Assistant Professor, Department of Mathematics (Secretary)
- Smt. Nitha A U, Assistant Professor, Department of Economics
- Smt. Sreeja P R, Assistant Professor, Department of Malayalam
- Dr. Rekha Parthasarathy, Assistant Professor, Department of Zoology
- Sri. Vinod K V, Librarian
- Smt. Bindhu T, Non Teaching Staff
- Sri. Sudheeshkumar K R, Non Teaching Staff

**Financial Services:**

The Society offers loans to its members at very low interest rates, providing them with access to financial assistance up to Rs.500,000 (5 lakhs). These loans serve as a valuable resource for members to fulfill their personal and professional needs. In the academic year 2022-23, a total of 47 members availed themselves of these loans, benefiting from the low interest rates and flexible repayment options

To encourage efficient money management and provide investment opportunities, the Society conducts Monthly Investment Schemes (MDS). 40 members actively participated in these schemes during the academic year 2022-23. MDS allows members to invest their savings and earn attractive returns over time. This initiative encourages members to develop a habit of regular saving and promotes financial stability and growth

During the academic year 2022-23, the Society had a total of 108 active members. The society annually provides financial assistance to 15 meritorious and economically backward

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students studying at SNM College. This initiative helps deserving students pursue their education by alleviating financial burdens and enabling them to focus on their studies. Members of the society receive dividends based on their shares. The society distributes dividends up to 25% of shares to each member. This dividend distribution not only provides a financial return on their investment but also reinforces a sense of ownership and belonging among the members.



*Abhinav*  
**President**

*A*  
**Secretary**

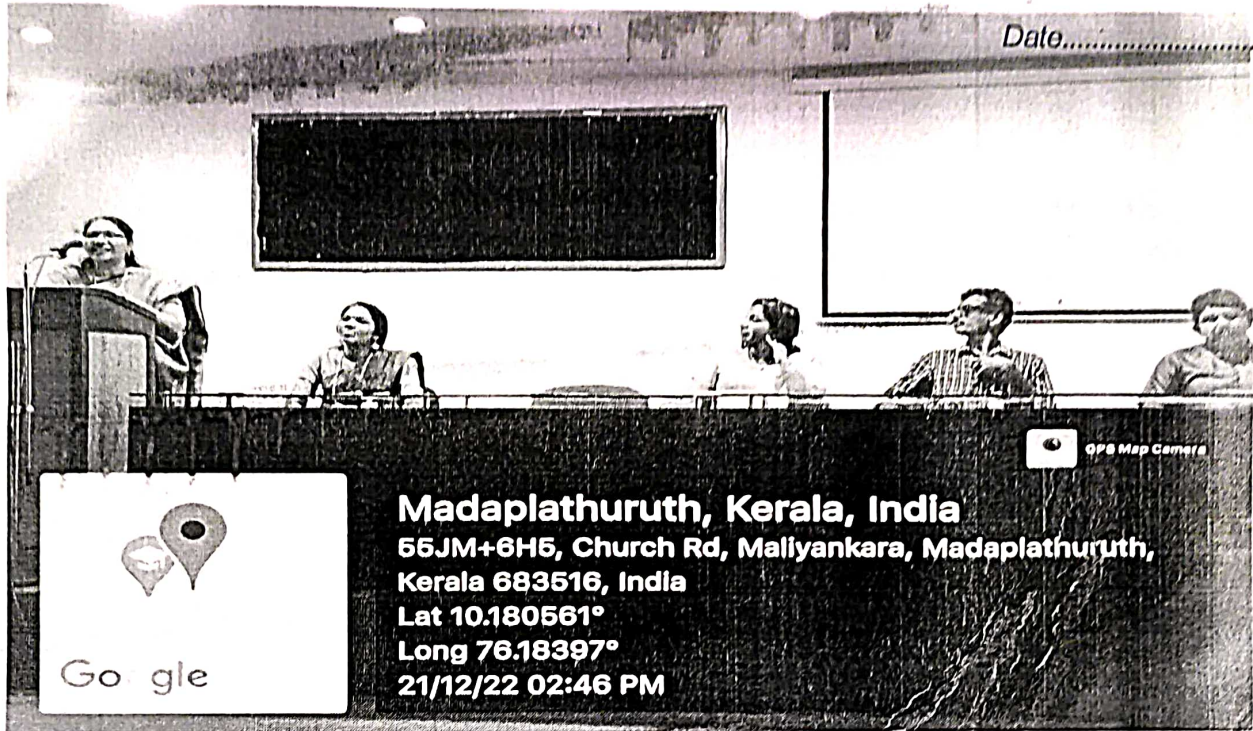


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**Madaplathuruth, Kerala, India**

55JM+6H5, Church Rd, Maliyankara, Madaplathuruth,  
Kerala 683516, India

Lat 10.180561°

Long 76.18397°

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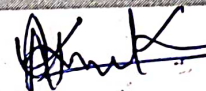
**Madaplathuruth, Kerala, India**

55JM+6H5, Church Rd, Maliyankara, Madaplathuruth,  
Kerala 683516, India


Lat 10.180565°

Long 76.183969°

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President



  
Secretary