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GOVERNMENT OF KERALA

**KERALA STATE CO-OPERATIVE EMPLOYEES' WELFARE BOARD
AND ITS CONSTITUTION AND ADMINISTRATION**

Embodying amendments upto - March 2019



GOVERNMENT OF KERALA

Co-operation (C) Department

G.O (Rt) 383/86/Co-op: Dated, Thiruvananthapuram 30th September 1986

KERALA STATE CO-OPERATIVE EMPLOYEES' WELFARE BOARD AND ITS CONSTITUTION AND ADMINISTRATION.

RULES

- 1. Title-** These rules shall be called * “the Rules for the Constitution and Administration of the Kerala State Co-operative Employees’ Welfare Board.”
- * (G.O. (M.S) No: 88/92 Co-op: dated 22.10.1992.)
- 2. Objects -** The objects of the Board are –
- (a) to raise and administer funds for the welfare of the *regular employees and persons working on commission basis of the institutions registered or deemed to be registered/ constituted/ established under the Kerala Co-operative Societies Act, 1969 (Act 21 of 1969) under the control of the Registrar of Co-operative Societies**and other departments of the State Government *** and employees of all other Boards coming under the control of Co-operative Department, generally and to alleviate the distress of the said employees and their dependents in indigent circumstances; and
- * (G.O. (Ms) No. 127/2013 Co-op: dated 15.10.2013).
 ** (G.O. (Ms) No. 108/96 Co-op: dated 11.11.1996).
 *** (G.O. (Ms) No. 38/2017 Co-op: dated 24.11.2017).
- (b) to do what is incidental to the above object such as providing relief by grant of money or other aid or to help otherwise as the Managing Committee may deem fit.

3. Definitions- In these rules unless the context otherwise requires:-

(a) 'Nominee' means a member of the family of an employee or any other person nominated by the employee for the purpose of these rules and 'family' shall mean wife/husband, children, dependent-parents and children of a deceased son of the subscriber.

(b) 'Employee' means *a regular employee or a person working on commission basis of a Co-operative Society registered or deemed to be registered or an institution constituted or established under the Kerala Co-operative Societies Act, 1969 (Act 21 of 1969) and coming under the administrative control of the Registrar of Co-operative Societies **and other Departments of the State Government.

* (G.O. (Ms) No. 127/2013 (Co-op.) dated 15.10.2013).

** (G.O. (Ms) No. 108/96 (Co-op.) dated 11.11.1996).

(c) * 'Board' means the Kerala State Co-operative Employees' Welfare Board.

* (G.O. (Ms) No. 88/92 Co-op: dated 22.10.1992).

(d) 'Managing Committee' means the Managing Committee constituted under rule-4.

(e) 'Secretary-Treasurer' means the Secretary- Treasurer appointed under clause (h) of rule-4.

(f) 'Year' means the period commencing on the 1st day of *April of any year and ending with * 31st March of the succeeding year.

* (G.O. (Ms) No. 101/96 Co-op: dated 05.10.1996).

4. Management -* The management and administration of the Board shall vest with a managing committee consisting of the following persons:-

(a) Minister in charge of Co-operation (Chairman-Ex-Officio).

(b) Secretary (Co-operation) to Government of Kerala.

(c) Registrar of Co-operative Societies, Trivandrum.

(d) Chairman, Kerala State Co-operative Union, Trivandrum.

- (e) Joint or Deputy Secretary to Government, Finance Department (to be nominated by the Government of Kerala).
- (f) Two representatives of Associations of Co-operative Employees (to be nominated by the Government of Kerala)
- (g) Five persons who are associated with the Co-operative movement to be nominated by the Government of Kerala.
- (h) The Secretary- Treasurer of the Board, to be appointed by the Government.

Secretary- Treasurer of the Board shall be an officer in the cadre of an Additional Registrar of Co-operative Societies appointed by Government.

There shall be a Vice-Chairman for the Board. The Vice-Chairman shall be nominated by the Government from among the members of the Managing Committee of the Kerala State Co-operative Employees' Welfare Board.

* (G.O. (Ms) No. 88/92 (Co-op.) dated 22.10.1992).

5. Not less than * seven members of the committee shall form the quorum. Each member present shall have one vote and every issue shall be decided by majority of votes and in the event of equality of votes, the Chairman shall exercise a second or casting vote.

* (G.O. (Ms) No. 88/92 Co-op: dated 22.10.1992).

6. The Managing Committee may function notwithstanding any vacancy in its constitution.

7. Subject to the provisions herein contained, the Managing Committee shall have power to frame subsidiary rules for the conduct of its business.

8. The funds of the Welfare Board shall vest in the Managing Committee.

9. The Managing Committee may make subsidiary rules for the regulation and management of the fund and for any other purpose connected with the management of the fund.

10. The Managing Committee may delegate to the Secretary- Treasurer such of its powers as in the opinion of the committee are necessary for the management of the fund.

11. All contracts and agreements shall be in the name of the Managing Committee and signed on its behalf by the Secretary- Treasurer and any other person of the Managing Committee duly authorised in this behalf by the Managing Committee.

12. The Secretary-Treasurer shall be the person to sue and be sued on behalf of the Board.

13. The Managing Committee shall be the authority for sanctioning the assistance to the employees or their dependents and the Secretary- Treasurer shall communicate the order sanctioning the assistance.

*Provided that in urgent cases, the Chairman may sanction the claim, which shall be placed in the next meeting of the Managing Committee.

Provided further that the Secretary- Treasurer may sanction the claim for refund of contribution amount to the retired/resigned employees, which shall be placed in the next meeting of the Managing Committee.

* (G.O. (Ms) No. 48/90 Co-op: dated 17.8.1990).

14. The term of Nominated Members in the Managing Committee:-

(a) A nominated member of the Managing Committee may hold office during the pleasure of the nominating authority.

(b) A member of Managing Committee shall cease to be a member if he dies, resigns his membership or becomes of unsound mind or insolvent or is convicted of a criminal offence involving moral turpitude.

(c) Resignations of membership shall be tendered to the Chairman of the Managing Committee and shall become effective from the date of its acceptance or on the expiry of 30 days after the date of resignation whichever is earlier.

15. Filling up of vacancies in the Managing Committee:-

Vacancies in the Managing Committee shall be filled up in the manner in which the Committee was originally constituted.

16. Meeting of the Managing Committee:-

The Managing Committee shall meet as and when it is found necessary for the transactions of the Board, but in any case at least four times a year.

16(A) * The Chairman and Vice-Chairman shall have and exercise the following powers.

(i) The Chairman shall be the Presiding Officer of the Managing Committee and shall exercise general control and supervision over the affairs of the Board and the functions of its officers.

- (ii) The Chairman shall exercise the powers delegated to him by the Managing Committee and may in an emergency exercise the powers of the Managing Committee subject to ratification of the Managing Committee.
- (iii) The Chairman may delegate all or any of his powers to the Vice-Chairman and may withdraw any powers so delegated.
- (iv) In the absence of the Chairman, the Vice-Chairman shall preside over the meeting of the Managing Committee and exercise all the powers of the Chairman and perform his duties.
- (v) The Vice-Chairman shall in consultation with the Chairman, issue directions to the Secretary-Treasurer to convene the meeting of the Managing Committee as and when required.
- (vi) The Vice-Chairman will exercise administrative control over the Secretary- Treasurer.

16(B) *Honorarium* – The Vice-Chairman shall be eligible for honorarium at such rate as may be decided by the Managing Committee in due appreciation of his services to the Board.

* (G.O. (Ms) No. 89/93 Co-op: dated 15.8.1993).

17. Powers and functions of Secretary- Treasurer of the Managing Committee:-

It shall be the duty of the Secretary- Treasurer:-

- (a) to keep in safe custody all records of the Managing Committee.
- (b) to conduct the official correspondence on behalf of the Managing Committee.
- (c) to issue all notices for convening the meetings of the Managing Committee.
- (d) to keep minutes of all meetings of the Managing Committee.
- (e) to manage the properties and funds of the Board
- (f) to maintain or cause to be maintained the accounts of the Board; and
- (g) to exercise all other powers and execute such other functions as may be assigned to him by the Managing Committee.

18. Assets of the Board –

- (a) Assets of the Board shall consist of the following:-
1. Monthly contribution from the employees.
 2. Contribution from Co-operative Institutions.
 3. Contributions, recurring or non-recurring from Public, Local bodies or any other statutory or non-statutory bodies set up by the State and Central Governments.
 4. Donations from any other source.
 5. The income arising out of the investment of the funds.
- (b) All assets of the Board shall vest in the Managing Committee of the Board.

19. Employees Contributions-

(a) Every employee shall exercise his/her option to come over to the scheme in the form prescribed in Annexure- I, within an year of the coming into force of these rules or the date of entry in service whichever is later. One copy of the option statement shall be pasted in the Service Book of the employee concerned duly accepted by the President of the institution after making necessary entries thereon. Another copy shall be forwarded to the Secretary-Treasurer who on receipt of the same will allot a code number and intimate the same to the institution concerned.

(b) * Every employee who has exercised his/her option to come over to the scheme to enjoy the privileges under the Rules shall pay a monthly contribution of ** Rs 130/- (Rupees one hundred and thirty only) to the Board from the date on which he/she joins the scheme.

* (G.O. (Ms) No. 88/92 Co-op: dated 22.10.1992).

** (G.O. (Ms) No 28/2017 (Co-op) dated 04-08-2017)

(c) * Every employee shall file his/her nomination as to the person or persons to whom the amount due should be paid in the event of his/her death while in service. If the employee has a family at the time of making nomination, the nomination shall be in favour of one or more persons belonging to his family

and any nomination made by him /her in favour of a person not belonging to his family shall be invalid. In the case of an employee who does not have a family as defined, he may nominate any other person. However such nomination will become invalid in the event of his/her acquiring a family. On acquiring a family, the employee should make a fresh nomination in favour of his family. The nominations should be filed in the form given as Annexure-II duly witnessed and countersigned by the President of the Co-operative Society.

* (G.O (Ms) No. 88/92 (Co-op.) dated 22-10-1992)

20. Contribution by Management:-

* Every society, all or any of the employees of which have exercised their/his option to come over to the scheme, shall contribute an amount equal to the amount contributed by the employee (s) towards the Board.

* (G.O. (Ms) No. 160/95 Co-op: dated 17.11.1995).

21. Recovery and Deposit of Contributions:-

(a) Every institution shall recover the monthly contributions at the rates prescribed in Rule 19, from the salary of the employee who exercised their option to come over to the scheme. Separate ledger shall be maintained by the institution for each employee in the form prescribed in Annexure-III.

(b) * The amount so recovered alongwith contribution by institution under Rule-20 shall be remitted by the institution in the nearest branch of the concerned District Co-operative Bank within five days from the date of recovery, along with schedule in quintuple (five copies) in the form prescribed in Annexure-IV.

* (G.O. (Ms) No. 104/2000 Co-op: dated 28.06.2000).

(c) * The concerned branch shall after making necessary entries thereon send one copy of the schedule to the Secretary- Treasurer of the Board, one copy to the Joint Registrar of the District concerned. Two copies of the schedule to be returned to the financing society concerned and one copy to be retained in the branch of the District Co-operative Bank concerned. The financing society

concerned shall forward one copy of schedule direct to the Secretary- Treasurer of the Kerala State Co-operative Employees' Welfare Board immediately.

* (G.O. (Ms) No. 104/2000 Co-op: dated 28.6.2000).

(d) On the basis of the schedules received, the Secretary shall maintain separate ledger accounts of each employee besides other accounts and registers.

(e) *The amount received by the branches of District Co-operative Banks shall be credited in a separate Savings Bank Account (Maximum interest-bearing savings bank account) in the name of the Additional Registrar/ Secretary-Treasurer, Kerala State Co-operative Employees' Welfare Board Thiruvananthapuram, opened in the Head Office branch of the concerned District Co-operative Bank.

* (G.O (Rt) No. 215/87 Co-op: dated 19.5.87)

22. Withdrawal of Funds:-

Withdrawal of any amount from the accounts of the Board shall be regulated in the manner to be determined by the Managing Committee. Such withdrawal shall be made by cheque or requisitions (as the case may be) signed by the Secretary-Treasurer.

23. Administrative Expenses:-

Administrative expenses shall be a legitimate charge on the assets of the Board.

24. Establishment:-

(a) * The Secretary-Treasurer of the Board shall be an Additional Registrar of Co-operative Societies.

(b) The Managing Committee may appoint such other staff or make such other arrangements, as they may deem necessary for the efficient control, management and administration of the Board.

* (G.O (Ms) No. 8/87 Co-op: dated 12.2.87)

25. Remuneration to Members and Officers:-

(a) No remuneration shall be paid to any of the members of the Managing Committee except T.A. and D.A. at such rates as may be determined by the Managing Committee with the approval of Government.

(b) The days of attendance of meeting of the Managing Committee, in case of Ex-officio members, shall be treated as days on duty. They will be eligible for T.A. and D.A. at the rates admissible to them as in the case of official tours.

26. Amount of Financial Assistance to the Family:-

(a) * If an employee coming under clause (b) of Rule 19, dies while in service an amount Rs 250000/- (Rupees two lakh fifty thousand only) shall be paid to his/her family.

* (G.O (Ms) No. 28/2017 (Co-op.) dated 04-08-2017)

(b) * On retirement/relief on other grounds, of an employee coming under the scheme the actual amount contributed by him/her alongwith the contribution by the Management shall be paid to him/her with**10% incentive.

* (G.O (Ms) No. 88/92 (Co-op.) dated 22-10-1992)

** (G.O. (Ms) No. 28/2017 Co-op: dated 04.08.2017).

(c) * In the event of death of an employee covered by the scheme the President of the institution shall obtain an application, in the form prescribed in Annexure-V, addressed to the Secretary-Treasurer of the Board from the nominees claiming the amount and forward the same with relevant details, duly recommended by the **Head of the department/ District/Taluk level officer of the concerned Administrative Department of Government, to the Secretary-Treasurer of the Board within 60 days from the date of death of the employee.

* (G.O (Ms) No. 88/92 (Co-op.) dated 22-10-1992)

** (G.O. (Ms) No. 69/2001 Co-op: dated 31.03.2001).

(d) * On the retirement/relief on other grounds of an employee coming under the scheme the President of the institution shall obtain and forward an application in the form prescribed in Annexure-VI, from the employee with all details duly recommended by the ** Head of the department/ District/Taluk level officer of the concerned Administrative Department of the Government, to the Secretary-Treasurer of the Board within 60 days from the date of retirement.

* (G.O. (Ms) No. 88/92 Co-op: dated 22.10.1992)

** (G.O. (Ms) No. 69/2001 Co-op: dated 31.03.2001)

(e) * An employee covered by the scheme, who is undergoing treatments for:

- (1) Cancer
- (2) Heart Operation
- (3) Kidney Transplantation
- (3) (i) ** Kidney Removal
- (3)(ii) ** Liver Transplantation
- (3)(iii)*** Liver Surgery (including for the donor of the liver)
- (3)(iv)*** Bone Marrow Transplantation
- (3)(v) *** Eye Transplantation

Shall be given **** Rs. 125000/- (Rupees one lakh twenty five thousand only) as medical assistance and;

(4) *****Visual handicap due to disease or other causes

the degree and disability being:

- (a) moderate- 40% and above
- (b) severe-75% and above
- (c) profound/total -100%

(5) Inability to attend duty due to paralysis

(6) Disability due to accident

(Item (5) and (6) 40% permanent partial disability as a result of accident, disease or other causes)

(7) Deadly diseases caused to brain like brain tumour, epilepsy, head injury, meningitis, encephalitis and degenerative diseases of the brain and spinal cord **** and joint replacement surgery shall be given **** Rs.75, 000/- (Rupees seventy five thousand only)

*****This benefit is extended to the family of the employee covered by the scheme for which the amount is limited to **** Rs.40,000/- (Rupees forty thousand only). For the purpose of this benefit the family include wife/ husband ***** and unemployed bachelor children only and in the case of bachelors this benefit is given to the mother / father. **In the case of married employee this benefit will also be given to the mother/father, provided the employee must be the sole

dependent of father/mother. This benefit shall be given only in once in his/her entire service period.

- (8) *****Apart from the diseases listed in clause(1) to(7) of Rule 26(e), the employee who is covered by the scheme and has undergone treatment for ****Chikungunya,Tuberculosis, Asthma, H₁N₁, Dengue fever, Rat fever, Varicose Veins operation shall be eligible for Rs. 15,000/- (Rupees fifteen thousand only) and Kidney treatment (except Kidney transplantation), Heart diseases (except Heart operation), Thyroid operation, Liver Cirrhosis, Hernia operation and Uterus removal shall be eligible for Rs. 25,000/- (Rupees twenty five thousand only) as assistance. This benefit shall be given to the employee in addition to other Medical Assistance eligible to him under these rules.

For financial assistance under this scheme an application in the form prescribed in Annexure-VIII shall be submitted through the President of the institution to the Secretary – Treasurer of the Kerala State Co-operative Employees’ Welfare Board, duly supported by Medical Certificate, in original, issued by a Medical Officer not below the rank of an Associate Professor of *****concerned department of Medical Colleges/Notified Medical Institutions. ***** If the treatment is done not in Medical Colleges/ Notified Medical Institutions, such claims shall be sanctioned by the Managing Committee based on the report of the ***** Head of Department /District/ Taluk level officer of the concerned Administrative Department. The application shall be countersigned by the *****Head of department/ District/ Taluk level officer of the concerned Administrative Department under whose jurisdiction the applicant’s institution is situated.

- * (G.O (Ms) No 88/1992 (Co-op.) dated 22-10-1992)
- ** (G.O (Ms) No 04/2014 (Co.op.) dated 08-01-2014)
- *** (G.O (Ms) No 157/2015 (Co.op.) dated 04-12-2015)
- **** (G.O (Ms) No 28/2017 (Co.op.) dated 04-08-2017)
- ***** (G.O (Ms) No 128/97 (Co-op.) dated 17- 10- 1997)
- ***** (G.O (Ms) No 104/2000 (Co-op.) dated 28-06-2000)
- ***** (G.O (Ms) No 280/2003 (Co-op.) dated 22-12-2003)
- ***** (G.O (Ms) No 13/2010 (Co.op.) dated 12- 01-2010)
- ***** (G.O (Ms) No 69/2001 (Co-op.) dated 31- 03-2001)

* (f) ** Children of the employees coming under rule 19(b) of the Rules who secure 'A+' grade in all subjects in the SSLC examination and '90%' marks in the Plus-2 examination shall be given Rs. 10000/- (Rupees ten thousand only) as cash award in every academic year. This cash award is also extended to the students who appear in the examinations of CBSE, ICSE and ISC.

At State level, children of the employees coming under rule 19 (b) of the Rules who secure the first three places in the VHSE, HDC & BM and JDC examinations in every academic year shall be given cash award Rs. 10000/- (Rupees ten thousand only), Rs. 7000/- (Rupees seven thousand only) and Rs. 5000/- (Rupees five thousand only) for the 1st, 2nd and 3rd places respectively.

At District level, one cash award of Rs. 15000/- (Rupees fifteen thousand only) shall be given in every academic year to the children of the employees coming under rule 19 (b) of the Rules who secure the highest mark in B. Tech, M. Tech and BSc Nursing examinations.

Similarly at District level, one cash award of Rs. 25000/- (Rupees twenty five thousand only) shall be given in every academic year to the children of the employees coming under rule 19 (b) of the Rules who secure the highest mark in MBBS, BDS, BAMS, BHMS examinations. Apart from this, at the District level one cash award of Rs. 25000/- (Rupees twenty five thousand only) shall be given in every academic year to the children of the employees coming under rule 19 (b) of the Rules who secure the highest mark in MS, MD, MDS, MD (Ayurveda), MD (Homeo) examinations in the above category of medicines.

Children of the employees coming under rule 19(b) of the Rules who secure 'A' grade at State level School Youth Festival organised by Department of General Education, Government of Kerala shall be given cash award of Rs 5000/- (Rupees five thousand only) in every academic year at Secondary School level and Higher Secondary school level. Those who got 'A' grade in many items for the same youth festival, one cash award shall be eligible for the academic year.

***Children of the employees coming under rule 19(b) of the Rules who got first and second places in the State school level Sports & Games competition and those

who participated in the National level competition shall be given cash award Rs. 5000/- (Rupees five thousand only) in every academic year.

Similarly at college level children of the employees who got 1st, 2nd, and 3rd places in the inter university level Sports & Games competition shall also be given cash award Rs. 5000/- (Rupees five thousand only) in every academic year. Those who got prizes in many items for the same competition, one cash award shall be eligible for the academic year.

Those students who intend to apply for the cash award shall submit their applications in the prescribed form shown in Annexure-IX along with the true copy of the marklist and certificate duly attested by the concerned Headmaster/ Headmistress/Principal of the institution in which he/she studied, and forward the same to the Secretary-Treasurer of the Kerala State Co-operative Employees' Welfare Board, Head office, Thiruvananthapuram duly recommended by the concerned ****Head of Department/ District/Taluk level officer of the concerned administrative department within thirty days from the date of publication of the results.

* (G.O(Ms) No 88/92 (Co.op) dated 22-10-1992)

** (G.O(Ms) No 30/2016(Co.op) dated 21-06-2016)

*** (G.O(Ms) No 28/2017(Co.op) dated 04-08-2017)

**** (G.O(Ms) No 69/2001(Co.op) dated 31-03-2001)

27. Sanctioning of the claims:-

*After thorough scrutiny of the applications received the Secretary-Treasurer of the Board shall place them before the Managing Committee of the Board for sanction. In urgent cases, the applications will be submitted to the Chairman of the Board for sanctioning the claim under Rule-26. Provided the Secretary- Treasurer of the Board shall sanction the claim under Rule-26(b).

On getting the sanction from the Managing Committee or the Chairman, as the case may be, the Secretary-Treasurer shall issue orders to disburse the amount admissible to the employees according to Rule-26

* (G.O (Ms) No 48/90 (Co-op.) dated 17-8-1990)

28. Disbursement of the Amount:-

(a) In a case where some person/persons other than a member of the family has/have been nominated, and it is found on an enquiry conducted or cause be conducted by the Managing Committee that the deceased employee had a family at the time of his/her death, then the amount due shall be paid to the family of the deceased. The order of preference for payment shall be that given in the definition of family contained in Rule 3(a). Provided that in case any of the nominee(s) or family member to whom the amount due happen to be a minor, the amount/share due to such minor(s) under the scheme should be paid to the surviving wife/husband ie. mother/father of the minor of the deceased subscriber for the benefit of the minor after obtaining stamped receipt for the payment. In the absence of wife/husband (ie. mother/father of the minor) of the deceased, the amount will be paid to legal guardian of the minor for the benefit of the minor.

(b) If the enquiry shows that the subscriber had not acquired a family, the amount can be disbursed to the nominee(s) specified in the nomination filed by him.

(c) In case of subscribers who do not have a family but die in harness without filing a nomination, the Managing Committee shall consider the claim for payment, if any, preferred and on being satisfied of the genuineness of the claim, after making or causing to make such enquiries as they deem fit, sanction the same. The payment shall be made only after getting an indemnity bond duly executed by the claimant in the form prescribed in Annexure-VII duly stamped for the gross amount due for the payment with two sureties of known financial stability. The claimant as well as the sureties executing the bond should be persons who have attained majority. Where two or more persons claim the amount, each should execute indemnity bond individually.

(d) In case there arise any doubt to the claimant's legal right to the amount due under the scheme, payment will be sanctioned only to the person who produces a succession certificate. In case where the claimants are minors the amount due under the scheme will be sanctioned only on production of a succession certificate from the Court.

(e) The amount sanctioned will be disbursed by a crossed cheque drawn in favour of the claimant employee or the nominee(s) as the case may be.

29. Accounts and Audit:-

Audit of accounts relating to the funds at each level shall be conducted by the Auditors of the Co-operative Department conducting the annual audit of institutions concerned and the accounts incorporated in the audit note of each institution.

The accounts kept by the Secretary-Treasurer of the Board shall be audited annually by an Auditor appointed by the Registrar of Co-operative Societies and a report consisting of income and expenditure statement and balance sheet duly certified, furnished to the Secretary-Treasurer of the Board. He will place the report before the Managing Committee within 30 days of its receipt.

Copies of the annual accounts of the Board duly audited and certified by the Auditor shall be submitted by the Secretary-Treasurer to the Government of Kerala every year.

30. Annual Report:-

An Annual report on the working of the Board shall be prepared by the Secretary-Treasurer and shall after approval by the Managing Committee, be presented to the Government of Kerala.

31. Repeal and Savings:-

The Managing Committee shall, within the frame work of the constitution of the Board, as laid down above, have full power to repeal, amend or revise any or all of these rules with the prior approval of Government whenever, in the opinion of the Managing Committee, it is expedient to do so.

Sd/-

K.UPPILIAPPAN
Secretary to Government

