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Mr. Adams

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THE MADRAS CO-OPERATOR

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[No. 9.

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Editorial Notes.

OUR
CONFERENCE. The 10th session of the Co-operative Central Banks' Conference took place on the 18th June 1931., at the premises of the Madras Provincial Co-operative Bank Ltd., under the Presidentship of Rao Bahadur S. Hanumantha Rao B.A., B.L. The most important of the resolutions were: (1) To request the Madras Provincial Co-operative Bank Ltd., to reduce its lending rate from 7 per cent to 6½ per cent and (2) to request the Imperial Bank of India to grant cash credit accommodation to Central Banks on the backing of Promissory notes of rural societies. The Conference further resolved that the Income tax Officers have no right to ask the Central Banks to furnish a list of its depositors.

The consideration of the Co-operative Bill was left to the decision of the joint session of the Boards of Management of the Madras Provincial Co-operative Union and the Madras Provincial Co-operative Bank Ltd., where all shades of opinion were represented. It was also resolved to circulate the scheme for audit etc., (as suggested by the All India Co-operative Institutes Conference held at Hyderabad last April) to District Banks and Federations, for their opinion and submission of their views before the next session of the Conference. After some more resolutions relating to the working of Central Banks, the Conference terminated with a vote of thanks to the Chair.

JL
Y.M.C.U., N. 21/24
1931. 19.

The 19th session of the Madras Provincial Co-operative Conference was held on 20th and 21st June 1931 at the premises of the P. S. High School, Mylapore., under the presidency of Rao Bahadur T. A. Ramalingam Chettiar, B.A., B.L., M.L.C., Extracts from the Welcome and Presidential addresses delivered at the Conference are published elsewhere in this issue. The most important resolutions that were passed at the Conference were those relating to the amendment of the Co-operative Bill (2) the formation of a wholesale society, (3) the removal of the disabilities of Building Societies, (4) the encouragement of Cottage Industries, and (5) the adoption of a constitution for the Conference. We draw the attention of our readers to the resolutions published elsewhere in this Journal.

At the time of the Conference three Provincial bodies held their General Body meetings. The Madras Provincial Co-operative Bank Ltd., in the year of its Silver Jubilee at its General Body meeting held on 18th June 1931 decided to change its name from the Madras Central Urban Bank Ltd., to the Madras Provincial Co-operative Bank Ltd., The Madras Provincial Co-operative Union as usual held its General Body meeting at the time of the Conference on Sunday the 21st June 1931 with Mr. V. Ramadas Pantulu in the chair. The report of the Provincial Co-operative Union denotes its various activities in the year past. It undertook the publication of the Village Panchayat and educative propaganda throughout the Province by means of its Journals, "The Madras Journal of Co-operation" and the "Village Panchayat" and by Propaganda Tours. It also conducted City Panchayatdars Classes at Madras and revised the syllabus prescribed for the Training of students on Co-operation at the various Institutes in the Province. The preparation of slides on 'Co-operation' formed another chief feature of the Provincial Co-operative Union. The first set found a very encouraging sale, and all the District Propaganda Committees are provided with this set wherein the 'Evils of Drink' and the benefits of Co-operation are brought out very vividly, and it is now exhibited throughout the Province in every District. It was pointed out in the Report of the Union that Co-operative education was still completely in official hands and that the recommendations of the Townsend Committee were not given effect to. The Union also interested itself in the organisation of some non-credit activities. It was also stated that the Madras Provincial Co-operative Union was able to discharge these functions only on account

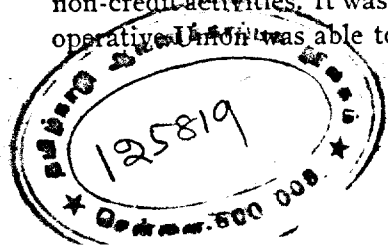
of the liberal grant of Rs. 14,000 made by the Madras Provincial Co-operative Bank Ltd.,

The Central Co-operative Printing Works Ltd., held its General Body meeting on Monday the 22nd June 1931 with Mr. P. Ramanatha Mudaliar in the Chair. After passing the budget, the following persons were elected as Directors.

Mr. V. Manicka Mudaliyar	... President.
Mr. A. Sivarama Menon	... Secretary.
Messrs. G. Sriram Babu Naidu.	} Directors.
" K. Rangaswamy Ayyangar.	
" Royappa Naidu.	
" T. V. Thirunavukarasu Mudaliar.	
" S. O. Abdul Gaffoor Saheb.	

IN MEMORIAM

We regret to announce the death of Mr. M. K. Dandekar, the Principal of the College of Commerce, Madras. He was very helpful in introducing co-operation in his college and in prescribing the syllabus thereon for the Government test in that subject. He was intimately connected with several co-operative institutions in the city as an auditor.



XIX Madras Provincial Co-operative Conference.

Madras, 20th June 1931.

WELCOME ADDRESS

BY

V. RAMADAS PANTULU.

(President, Madras Provincial Co-operative Union).

After formally welcoming the Delegates he said :—

"I propose to confine myself to the broad aspects of two matters of topical interest—the lessons of the economic depression to Co-operators and the revision of the Co-operative Law.

* * * *

With the causes of the economic depression, we, as Co-operators, are not expected to deal, for we can do little to control these causes, though we may perhaps do something to "cushioning the effects" of the depression on the victims of its impact,

* * * *

Mr. V. Ramadas Pantulu after stating that the Economic Depression Enquiry Committee grouped the causes under three heads as follows :—

(1) "Scarcity and sterilisation causing an appreciation in the value of gold as the standard fixing value of the currencies.

(2) "Over production of certain commodities resulting in large stocks and a fall in prices of those commodities and of other commodities which may be used alternatively and indirectly, other commodities generally.

(3) "Various influences which have resulted in the general shyness and reluctance to trade freely, owing to lack of confidence engendered. Those influences include the political unrest in India and China and the rampant speculation chiefly in America.

said that "nevertheless we are most seriously concerned with its effects. In order to face the present crisis and to be prepared for similar crises in future, we must acquaint ourselves as fully as we can with the reactions of the economic depression on the co-operative credit agencies and to formulate a programme for immediate adoption, at least during the continuance of the depression. I shall therefore content myself with merely stating my views in the matter in the form of few propositions. The outstanding features of the situation may, in my opinion, be stated as follows —

XIX MADRAS PROVINCIAL CO-OPERATIVE CONFERENCE

(1) The anticipations of the founders of the movement to obtain local deposits from rural population have not been realised.

(2) In times of economic depression, the money lending classes not merely withhold or curtail rural credit, but vigorously call up old loans. The falling prices tempt members of rural societies to hold up their produce. This leads to increase in borrowing and fall in average repayments.

(3) Just at the time, when demand for money from primary societies becomes both large and insistent, the resources of the Central and Provincial Banks are also found to be falling, for their business is inextricably mixed up with the volume, mobility and price of capital drawn from Urban and City investors.

(4) The mobilisation of capital and dispensing of co-operative credit will therefore cease to be a business proposition, unless the co-operative credit agencies adjust the terms of their operations, both on the borrowing and lending sides to the vicissitudes of the money market. No particular rate of interest for borrowing or lending which was fixed under conditions prevalent at a certain time should be considered sacrosanct. If necessary, the lending rate to the ultimate borrower has to be raised, in preference to the other alternative of cutting off his credit altogether. If the By-laws of the co-operative institutions are inelastic and stand in the way of such periodical readjustment of rates they must be so amended as to allow the utmost latitude and freedom to the Banks and societies to act in a manner which will promote their financial interests best.

(5) The fall in land values and prices of agricultural products automatically enhanced the burden of indebtedness and at the same time reduced the borrowing power as well as the repaying capacity of the agriculturist which were already very low.

(6) In times of depression, the loaning operations must be severely restricted to the specified purpose. Financing agriculture and not the agriculturist must take precedence in the sanctioning of loans during depression when money is scarce."

With regard to the Madras Bill to consolidate and amend the Co-operative Societies' Act Mr. V. Ramadas Pantulu stated as follows :—

EXCESSIVE PLENARY POWERS.

"The first of these is that in dealing with a movement which is fundamentally popular and democratic and whose essence is associated with voluntary effort based on self-help and self-reliance, freedom for the exercise of these co-operative virtues should be created and fostered. The framers of the Indian Acts of 1904 and 1912 were animated by a desire to embody the application of this principle in those Acts and care

should be taken to ensure that the Madras Act which is about to supersede them retains this feature. I hope the Provincial Bureaucracy will rise equal to the occasion and resist the temptation to press for excessive plenary powers, the exercise of which leads to frequent interference with the internal management of the societies, for such interference will destroy the co-operative spirit of the members and alienate self-respecting non official workers from the movement. No non-official worker, however great his attachment to the movement may be, can reconcile himself to be controlled in his activities by the Registrar and his men at every turn. A pathetic faith in the efficacy of spoon-feeding is the besetting sin of the bureaucratic tradition; but spoon-feeding is the very negation of voluntary initiative and genuine effort in co-operation.

FINANCIAL ADVICE.

The other principle on which I desire to lay equal emphasis is that there should be no divided responsibility in the matter of financial administration of the co-operative credit agencies. The Provincial Bank, the Central Banks and the primary societies, are but integral parts of a single co-operative credit organisation. Centralisation in collection of resources and decentralisation in their distribution call for the closest co-operation among them. In the matter of formulation as well as carrying out financial policies, the responsibility must be theirs, entirely. The co-operative Banks ought not to be subjected to outside control in financial matters and financial advice must come from the Central and Provincial Institutions. I have all along resisted the idea of attaching a financial adviser to the Registrar, for financial control was no part of the Registrar's legitimate functions. I hope I shall not be misunderstood, if I venture to state that the Registrar's staff scarcely possesses today the necessary equipment to exercise financial control or even to tender financial advice. So any attempt to assume such control or to force such advice will block further progress of the movement. The officialdom must make up its mind either to let the non-official agencies determine and execute their financial policies or to assume full control over the credit agencies and relieve the non-officials of all responsibilities in the matter of running them. There is no via media. I am quite clear in my mind on this matter.

The attempts of the department to control the financial arrangements of the credit institutions in some other provinces have resulted in the virtual collapse of the movement in those areas. This need not cause any surprise, for once the sense of responsibility is killed in those who are entrusted with the management of credit institutions by official interference and control, the deterioration of the institutions is a foregone conclusion. The Committee on Co-operation Burma have therefore done

a great service to the movement by vindicating the claims of the financing bodies to freedom from departmental control. The Committee were content to recommend that the banks may seek official advice in the matter of fixing maximum normal credit limits of societies and in sanctioning loans. The Government of Burma were however not disposed to leave even these advisory functions with the official staff.

The views of the Burma Government are in my opinion absolutely sound and are calculated to direct the future development of the co-operative credit movement along right lines. Any attempt therefore to invest the powers of fixing the maximum borrowing limits of societies and of increasing and reducing those limits, in the Registrar and his subordinates, while the responsibility for advancing loans, collections of dues, receiving deposits and carrying on the internal working of the credit machinery is placed on the banks, will be a blunder of the first magnitude. There is plenty to do for the departmental staff in the way of assisting and guiding the movement without interference with financial policies and internal working of the credit agencies.

In drawing your attention to those fundamental considerations, I am not to be understood to say that there are no useful amendments in the Bill. There are certain new provisions in it which constitute an improvement on the old Act. But the main effort of our legislators shall be to see that the movement is not more officialised after 25 years of professed policy at deofficialisation and democratisation."

Mr. V. Ramadas Pantulu then formally proposed Mr. Rao Bahadur T. A. Ramalingam Chettiar to the Presidentship of the Conference.

PRESIDENTIAL ADDRESS

BY

RAO BAHADUR T. A. RAMALINGA CHETTIAR, B.A., B.L., M.L.C.

The following are the extracts from the Presidential Address:—

Co-operation signifies an attitude of mind. It is based on a knowledge of the advantages of doing things jointly for the common benefit and is based on mutual trust and character.

* * *

Societies have been formed with the best of motives by well-intentioned organisers, both official and non-official, without the basis on which alone such societies can thrive. There has not been a realisation of the necessity for common action. There has not been mutual trust and confidence. There has not been a proper understanding of the possibilities of joint undertakings. Above all, there has been no fostering of village common life and the emergence of village leadership.

* * *

One of the chief defects of the movement is that it has given the idea to the people that it is intended only as a money lending concern. It has not been realised that the society is intended as an agency for joint action and money borrowing is only one of the objects. The societies do not realise that even for giving credit it is necessary to increase the income of the members and the available margin for the payment of the debts. The progress of the movement depends very largely hereafter on increasing the income of the members. This increase can arise either by improving the quality and the quantity of their produce or by helping the ryot to get better prices for the produce. Societies doing work with such objects in my view are very few and it cannot be said that the activities of such societies have been so far generally successful.

It is well known that agriculture as carried on under old methods has not been a paying proposition. A large number of those engaged in agriculture are not able to get even a full meal every day. A very much larger proportion cannot afford to have two meals a day. The labourers do not find work all through the year. They are emigrating in large numbers to work in plantations where the conditions of the work are not very satisfactory and where the wages they get are anything but adequate to meet their bare necessities. If this was the condition in the past, now with growing expenditure and falling prices the condition is most deplorable. It is only by improving the methods of agriculture, by the introduction of better seeds and larger variety of crops, by having recourse to intensive cultivation, by devising co-operative marketing and above all by finding work for the idle time the agriculturist has in his hands, that his condition can be bettered. Even though attempts have been made spasmodically and half-heartedly to help in these directions, nothing like a well-planned and organised effort has been made. It is a tragedy of the present state of things that proper use is not made of institutions and persons available for securing the advance of the country.

Mr. Chettiar urged the co-ordination of the activities of the Department of agriculture and co-operation. He further stated that the present arrangement for the collection of Government kist was probably based on the fact that the produce from the land was considered as security for the payment of kist due to Government. The Government now does not consider the produce as security but have stated that the land is security for the payment of the kist. Such being the case it should not be difficult to change the time of payment so as to suit the convenience of the ryot and enable him to get the best price for his produce. Referring to the phenomenal fall in the price of all agricultural and Industrial produce Mr. Chettiar said:

"The position of the movement in the world of finance is a matter that requires the deep consideration of the Government and the people,

While the movement is intended to serve the leading industry of the country in which about 85 per cent of the people are engaged, there is no organised arrangement for financing. The joint stock banks in existence including the Imperial Bank of India concern themselves solely with trade and to a limited extent with manufacturing industries. Naturally, they are dealing only in short term fluid paper. The Old Madras Bank under the influence of the Local Government extended certain facilities to the District Banks and the Madras Central Urban Bank Ltd. Even these are being withdrawn now. Even the Government which advances money to agriculturists under the Agricultural Loans Act and the Land Improvement Loans Act do not utilise the movement. So the movement is at present without adequate support for finance. This is felt keenly at times of emergency like the present one. It is necessary that in the constitution of the Reserve Bank and in other ways adequate provision should be made for the negotiation of agricultural societies' bills and for financing them. The co-operative societies should also be linked with other financing agencies and the Government should in rendering financial help to agriculturists always utilise the co-operative agency.

The village societies have not really imbibed the co-operative spirit. In most cases they have been formed for the purpose of getting money for a few of their members from the District Banks. There is no share capital paid and there are no deposits from the villagers themselves. There is really no publicity in the village itself about the transactions. The statement of assets and liabilities of the members is made not at an open public meeting of all the members as it should be, but in the house of the Karnam or some influential member in the village. Publicity is the basis of the movement. Security lies in the list of assets and liabilities being prepared at a meeting of all the members who ordinarily may be expected to know each other's affairs. It is also intended that the applications for loans are prepared at a general meeting, so that people may have knowledge of the same, to object to unnecessary loans, and where, loans are sanctioned, to see to the application of the money borrowed. Even though in theory this procedure is supposed to be followed, in reality it is very rarely done. At the present time of stringency the Central Banks feel the need for money. Several of them, including the Madras Central Urban Bank, had to suspend the sanctioning of loans for sometime. The system under which a very low rate of interest was fixed to be paid to the Local Bodies for their deposits—and it was not raised even when the Government was borrowing locally at 6 per cent.—has to a certain extent been responsible for this. In all matters of business a certain amount of elasticity to suit prevailing conditions is necessary.

The Government wanted to foster the movement among the people and there has been a lot of justifiable enthusiasm to expand and to bring

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in as many people as possible. This involved on the part of the Government a lot of supervision and control which as the movement expanded they wanted to give up on account of the financial implications involved. Under the Co-operative Societies' Act the duty of audit is specifically imposed on them and the Government have given up all but its statutory duty in most cases.

* * * *

Supervising Unions and Federations were formed to take the place of the Government. The Federations which would have strengthened and sustained the weak unions, have not always been successful in doing that; for one thing, the federations depend on the District Banks for their finance. The federations have not also any sanction by which they can force the unions and the societies to carry out their decisions. There was also room for jealousy and misunderstanding between the officers responsible for the working of the Bank and of the federation. In view of these difficulties, the Madras Central Urban Bank as well as many of the Central Banks in the districts have started administrative sections and appointed Inspectors. This was only duplicating machinery creating complications in the delicate machinery of the movement. It is with a view to meet these difficulties that the federation was made a part of the machinery of the Central Bank itself in some districts. The Government was certainly wrong in withdrawing from supervision hastily, before making adequate provision for it. It will be a greater mistake still if they abdicate even the statutory duty of audit.

NON-CREDIT.

Having regard to the genesis of the movement in this Presidency, it is but natural that consideration was paid mainly by the Department to encourage the formation of credit societies, and very little attention was paid to encourage non-credit activities. As I mentioned already, the progress of the movement will not be possible unless the income and the resources of the Agriculturists are increased by improvements in agriculture and by the encouragement of the cottage industries, to occupy the spare time of the agriculturists and by strengthening the position and resources of the non-agricultural classes in the villages. For this, a survey of the existing position in the villages and possible improvements in agriculture in particular localities, and help that may be rendered by cottage industries will have to be made and a comprehensive policy adopted. It will also be necessary to arrange to advance money on the agricultural and industrial produce to enable the villager to find suitable market and sell the produce at the best time.

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XIX MADRAS PROVINCIAL CO-OPERATIVE CONFERENCE

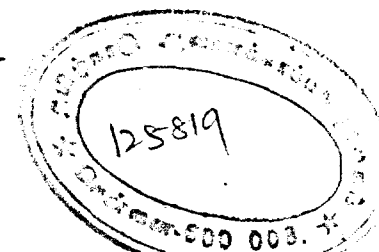
It is necessary that the Government should take steps to establish a Central Depot at Madras to which the Industrial produce of all the societies in the province can get their supplies. It is the duty of the Government to have a sufficient number of intelligent and sympathetic men trained for starting for societies for industries of a popular character, to make them available to the societies gratis in the initial stages and until they get their own men trained. Without such help it cannot be expected that non-credit societies will come largely into existence or thrive.

In a movement so wide-spread and of such importance as Co-operation, systematic education of the people in the movement and propaganda are necessary. There ought to be new types of societies formed to meet special needs and the results obtained should be given wide publicity for the help and guidance of those similarly situated. The experience of societies, especially those which met with difficulties and surmounted them, should be made available to others. Where information is wanted, the same should be supplied by some agency which will make it its duty to gather whatever information is available both in India and elsewhere for the benefit of the societies. It ought to be admitted at once that the arrangements so far made have not been sufficient for the purpose.

* * * *

It is only by steady unostentatious work that the defects can be removed and the difficulties met. It is want of men that has stood in the way of the progress of the movement. The movement does not attract much limelight. The work in it is not of a brilliant momentary character to which men can take in a spirit of temporary enthusiasm and go their way. What is required in each locality is at least a few men of the self-sacrificing type capable of undertaking steady work and doing the same unostentatiously many a time not even being noticed by outsiders. On the part of the Government it is necessary that they should appoint as officers men who are imbued with a belief in the movement who are actuated by immense enthusiasm and almost missionary zeal. As they have the power to end or mend they should be men with sympathy and patience who will not choose the easy way of ending. The Government has too often been thinking of this department as one among many to be simply run by any official that is available or has to be provided for. This is a great danger. I have been always saying that any official that has to work in the villages and who has to understand the feelings and prejudices of the people should be an Indian. I do not now propose to go into the Bill as we will have to discuss it at length in the Conference. I will only assure you that I will make myself your mouth-piece in the Select Committee and in the Legislative Council and try to secure the adoption of the conclusions arrived at in this Conference.

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XMR 24, 1914



The Proceedings of the Joint Conference of the Boards of Management of the M.C.U.B. and the P.C.U.

(Held on Friday the 19th June 1931 at 2 p. m.)

The members assembled in the M. C. U. B. hall at 2 O'clock and Mr. V. Ramadas Pantulu was voted to the chair.

Preamble to be altered as in the Bombay Act.

Clause :—Nothing in this clause shall prevent the registration of societies whose head-quarters is in the presidency and whose operations extend beyond the presidency.

Clause 2 :—Shall include the definition of the following terms namely, 1. Provincial Bank.

2. Central Bank.

3. Supervising Unions and

4. Provincial Co-operative Union.

Clause 4 :—If a member becomes insolvent and has left no property but subsequently acquires properties, will the unlimited liability operate against him? This question has to be made clear in the section.

Clause 6 :—(b) A limit of Rs. 1,000 prescribed in this section be enhanced in certain cases by rules.

Clause 10 :—Under this clause, provision has got to be made for appeals.

Clause 12 :—2. Instead of "he may, if he thinks fit, register the amendment" substitute "Shall register unless for specific reasons recorded by the Registrar"

Clause 13 :—(1) Omit the words "With the approval of the Registrar occurring in line 3.

Clause 16 :—Provision has got to be made for plurality of votes, Ballot and vote by proxy.

Clause 21 :—Delete the words "or money recoverable as land revenue."

Section 5 must be redrafted since the meaning is not clear.

Clause 28 :—Be deleted.

Clause 32 :—Sections 3 and 4 be deleted.

Clause 38 :—Be redrafted. The words "at all times" and "at any place" be considered.

Section 4 be deleted.

Clause 39 :—(1) Delete the word "Collector" and substitute "Financing Bank" in line 2.

JOINT SESSION OF M. C. U. B. AND P. C. U.

Sec. 2 Sub-sec. (c) After reasonable notice of not less than 24 hours. The report of the enquiry under Clause 39. Should be furnished to the Financing Banks.

Clause 48 :—(1) This Section should apply to cases of misappropriation or fraud. Further this section must provide for appeals to the principal Civil Court whose decision shall be final.

Clause 48 :— The heading under this clause should have only "Surcharge".

Clause 50 :—The word "Servant" Occurring in this section must be deleted. "Touching the business of the society" shall not include any disciplinary action taken on the servants or the conditions of employment.

Clause 51 :—(a) to be deleted.

(c) to be redrafted.

Clause 52 :—The word "fraudulently" be inserted before "disposing of any property" occurring in the 2nd line.

Clause 53 :—The words "Without the sanction of the local government" must be deleted.

Clause 56 :—With regard to awards, the Registrar shall only have power to rectify errors apparent on the face of the records or any patent illegality or irregularity in the conduct of the proceedings.

Clause :—(1) Not inconsistent with the provisions of the Act. Rules will have to be approved by the Council.

Section 2, Sub-sec. H and I must be deleted.

" " P. 3 Delete "Relating" and substitute "incidental".

" " (W) Must be deleted.

Section 3:—Under clause 60. section 3 must be deleted.

It was resolved that a committee be constituted to go in detail into the clauses of this bill and suggest amendments on the lines provided in this report as well as redraft the other sections which are not clear in the draft bill.

The following members were proposed to the committee :—

1. Mr. V. Ramadas Pantulu.
2. " V. Venkatasubbiah.
3. " V. C. Rangaswami.
4. " S. Hanumantha Rao.
5. " R. G. Nallakuthalam Pillai

[With power to add].

It was also resolved that Messrs. T. A. Ramalingam Chettiar and A. Ranganatha mudaliar be requested to place the views of this conference before the Select Committee as well as the Legislative Council.

Mr. V. Ramadas Pantulu while thanking the members present for having graced the conference with their persence said a few words of praise about Rao Bahadur K. Deivasikhamani Mudaliar-

"We are thankful to Rao Bahadur K. Deivasikhamani Mudaliar for having come here to-day and guided our deliberations. On your behalf I congratulate him on his appointment as the Registrar of Co-operative Societies and I hope that in future Indians will be selected for this post. He has been among us as a Joint Registrar and he has endeared himself to the Co-operators of this province. I hope, in his regime, the movement will receive considerable encouragement."

The vote of thanks was proposed to the chair by Mr. Ramanathan.

* * * * *

The Madras Co-operative Footwear Supply Society, Ltd.,
20, Second Line Beach, Madras.

PEOPLE WHO LIKE PERFECT FOOTWEAR
Go To THE MADRAS CO-OPERATIVE
FOOTWEAR SUPPLY SOCIETY.

Because :

They want a comfortable fit. They must have smartness.
And they don't like fancy prices.

This Society manufactures splendid Footwear and all kinds of
Leather goods at more reasonable prices.

The membership is open to all persons of Madras Province and
to all Institutions registered under Act II of 1912. The value of
each Share is Rs. 5 only. Join it and make profits as you spend

TRIAL ORDERS SOLICITED.

For Particulars apply to :

The SECRETARY.

The Madras District Co-operative Central Bank, Ltd.

RECEIPTS AND DISBURSEMENTS DURING THE
MONTH OF MAY 1931.

Receipts.

Head of Account.	Rs.	A.	P.
Share capital (societies) ...	1,236	4	0
Do. (Individuals) ...	245	0	0
Current deposits—societies ...	1,91,128	15	10
Do. Individuals ...	33,213	11	9
Fixed Deposits societies ...	4,500	0	0
Do. Individuals ...	2,500	0	0
Savings deposits—Individuals ...	1,425	3	0
Do. societies ...	12	11	7
Recurring deposits ...	172	0	0
Reserve Fund deposits ...	152	7	0
Entrance fees ...	13	0	0
Suspense ...	1,133	4	9
Loans—Long-term ...	18,739	0	0
„ Short-term ...	5,693	0	0
Interest received on loans ...	20	4	10
Overdraft loans repaid by societies. ...	1,58,499	6	6
Provident Fund Establishment No. I ...	671	12	0
Do. No. II ...	11	4	0
Electric charges ...	41	2	0
Commission on cheques ...	6	2	0
Loan application forms ...	0	4	0
Fines ...	0	4	0
Liquidators' Loan Principal ...	600	0	0
Liquidators' Suspense ...	156	11	0
Withdrawals from current account in :—			
1. M. C. U. B. Town Br. Acct. No. 1 ...	87,452	14	6
2. Do. Acct. No. 2 ...	758	0	0
3. Do. Acct. No. 3 ...	28,000	0	0
4. C. C. C. Bank Ltd., ...	3,000	0	0
5. Imperial Bank of India H. O. ...	1,31,115	1	8
6. Indian Bank Ltd., ...	2,39,067	9	6
7. Salem District Urban Bank, Ltd., ...	198	0	0
Opening Balance ...	18	0	10
Total ...	9,09,781	15	0

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Disbursements.

		Rs.	A.	P.
Share capital—societies	...	19	0	0
Current deposits (societies)	...	2,16,503	12	7
Do. individuals	...	33,354	3	2
Savings deposits—individuals	...	310	0	0
Suspense	...	813	15	3
Mis. contingencies No. II	...	7	0	0
Establishment No. I	...	513	8	0
Do. No. II	...	251	14	0
Stationery No. I	...	7	2	6
Loans Disbursed to societies—Long-term	...	33,400	0	0
Do. Short-term	...	1,200	0	0
Loan disbursed to individuals	...	33	0	0
Overdraft Loans to societies	...	1,53,430	4	3
Petty Cash	...	40	0	0
Rent	...	100	0	0
Telephone charges	...	18	4	0
Electric charges	...	55	6	0
Furnitures	...	4	0	0
Books and Forms	...	69	5	3
Development Scheme	...	11	0	0
Treasury Bills	...	25,000	0	0
Liquidator's suspense	...	616	8	0
Salem Dt. Urban Bank Ltd.,	...	200	0	0
Krishna Co-operative Bank Ltd.,	...	30	0	0
Remittances to current account in :—				
1. M. C. U. B. Town Branch Acct. No. I	...	82,814	7	5
2. Do. Acct. No. 3	...	8,512	10	6
3. C. C. C. Bank Ltd,	...	367	7	8
4. Imperial Bank Mount Road Br.	...	159	0	0
5. Do. of India H. O.	...	1,17,524	9	11
6. Indian Bank Ltd.,	...	2,33,904	8	0
Closing Balance	...	441	0	6
Total	...	9,09,781	15	0

G. SRIRAM BABU NAIDU,
Secretary.

e Madras City Co-operative Panchayatdars' Classes.
PROGRESS FOR MAY 1931.

The Madras Provincial Co-operative Union arranged Panchayat-
s' Classes at the following places.

Date.	Place.	No. of attendance.
9—5—31	Flower Lane Co-operative Society	16
13—5—31	Egmore Co-operative Society	15
Do.	Savarimuthu Lane	7
14—5—31	Vepery Co-operative Society	15
15—5—31	Nadukuppam Aryakula	5
24—5—31	Nariyangadu Co-operative Society	30
31—5—31	City Co-operative Building Society Ltd.,	12
Do.	Halls Garden C. S.	20
Do.	Egmore Co-operative Society	15

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சென்னைக் கூட்டுறவினன்

மலர் I.]

ஜூன் 1931

[இதழ் 9]

கூட்டுறவுச் சங்க வேண்டி,

மக்களிடையே சேர்க்கை மிகுமாவொற்றுமை நல்குஞ்
சிக்கனவாழ்வைச் செய்விக்கும்—ஐக்கியமாய்
நாட்டுவளம் பெருக்கிநல்கு ரவைத்தேய்க்குங்
கூட்டுறவுச் சங்கமெனக்கூறு.

பத்திராதிபரின் குறிப்புகள்

பத்தாவது கூட்டுறவு சென்ட்ரல் பாங்கிகள் கான்பிரன்ஸ், சென்னை
பாங்கிகளின் ராஜதானி பாங்கியில் ஜூன் 18உ ராவ் பகதூர்
மகாநாடு. ஹனுமந்த் ராவ், (மகுலிப்பட்டணம்) அக்கிரா
சனத்தின் கீழ் நடந்தது. முக்கியமாக கீழ்க் கண்ட
தீர்மானங்கள் பால் செய்யப்பட்டன:—(1) வட்டியை 7%-வருந்த
6½%-க்கு குறைக்கவேண்டுமென்று சென்னை ராஜதானி கூட்டுறவு பாங்கி
யைக் கேட்டுக்கொள்ளுதல். (2) சங்கங்களின் பிரமிசரி நோட்டுகள்
பேரில் சென்ட்ரல் பாங்கிகளுக்கு காஷ் கிரெடிட் கொடுக்கவேண்டு
மென்று இம்பிரியல் பாங்கியைக் கேட்டுக்கொள்ளுதல். (3) இன்கம்
டாக்ஸ் ஆபீஸர்கள் சென்ட்ரல் பாங்கிகளை பாங்கிகளில் டிபாசிட்டு செய்த
வர்கள் லிஸ்ட் அனுப்பும்படி கேட்பதற்கு அதிகாரம் கிடையாது.

சென்னை மாகாணக் கூட்டுறவு யூனியன் நிர்வாகக் கமிட்டிக்கும்,
ராஜதானி பாங்கிக் கமிட்டியாருக்கும் கோவாபரேடிவ் மசோதாவைப்
பற்றி விசாரிக்க விடப்பட்டது ஹைதராபாத்தில் நடந்த அகில இந்தி
யாக் கூட்டுறவு இன்ஸ்டிடியூட் கான்பிரன்ஸில் தீர்மானித்த ஆடிட்
ஸ்கீமை ஜில்லா பாங்கிகளுக்கும் பெடரேஷன்களுக்கும் அவரவர்க
ளுடைய நோக்கங்களை அடுத்த கான்பிரன்ஸுக்குள் அறிய பரவச் செய்ய
வும் தீர்மானிக்கப்பட்டது. இன்னும் சில தீர்மானங்களுடன் அக்கிராச
னாதிபதிக்கு வந்தனமளித்து கூட்டம் கலைந்தது.

19-வது சென்னை மாகாணக் கூட்டுறவு கான்பிரன்ஸி. எஸ் ஹை
ஸ்கூலில் ஜூன் 20, 21உகளில் நடைபெற்றது.
19-வது சென்னை ராவ் பகதூர் டி. ஏ. ராமலிங்க செட்டியார் அவர்கள்
மாகாணக் கூட்ட அக்கிராசனம் வகித்தார். கான்பிரன்ஸில் பிரசாரம்
ஹை மகாநாடு. செய்த வரவேற்பு பத்திரத்தின் சாராம்சமும், அக்
கிராசனாதிபதி பிரசாரத்தின் முக்கிய விஷயங்களும், இப்பதிப்பில் காண

சென்னைக் கூட்டுறவினன்

லாம். இந்த கான்பிரன்ஸின் முக்கிய தீர்மானங்கள், கோவாபரேடிவ்
மசோதாவைப்பற்றியும் ஹோல்சேல் சொசைடி ஏற்படுத்துவதைப்பற்றி
யும், பிஸ்டிங் சொசைடிகளைப்பற்றியும், கைத்தொழில் விருத்தி செய்வ
தப்பற்றியும் கான்பிரன்ஸுக்கு கான்விடேஷன் அடாப்ட் செய்வதைப்
பற்றியும் குறிக்கின்றன. கோவாபரேடிவ் மசோதாவைப்பற்றிய முக்
யே தீர்மானங்கள் விவரமாய் மற்றொரு பக்கத்தில் காணலாம்.

சென்னை மாகாணக் கூட்டுறவு பாங்கி மகாசபை ஜூன் 18உ
சென்னை மாகா கூடி மதராஸ் சென்ட்ரல் அர்பன் பாங்கி என்ற பெய
ராக் கூட்டுறவு ரை மாற்றி சென்னை மாகாணக் கூட்டுறவு பாங்கி
பாங்கி மகாசபை. என்று மாற்றிக்கொள்ள தீர்மானிக்கப்பட்டது.

சென்னைக் கூட்டுறவு யூனியன் மகாசபை ஞாயிற்றுக்கிழமை 21உ
ம-11-11-1931 ராமதாஸ் பந்துலுயின் அக்கிராசனத்தின்
கீழ் கடந்தேற்பது. யூனியனின் ரிப்போர்ட் சென்ற
னக் கூட்டுறவு வருஷத்தில் யூனியன் செய்த அநேக நடவடிக்கை
யூனியன். களைக் குறிக்கின்றது. கிராமப் பஞ்சாயத்து என்னும்
மாதாந்திரப் பத்திரிகை யூனியனால் பிரசுரிக்கப்படுகிறது. மாகாண
முழுதும் யூனியனின் மாதப் பத்திரிகைகளினாலேயே கல்வி மேன்
மேலும் விருத்தியாகி வருகிறது. மேலும், ஊர் ஊராய்ப் போய்
அநேகப் பிரசாரங்கள் நடத்தி வருகின்றன. நகரத்திலும், நகரக்
கூட்டுறவு பஞ்சாயத்தார் வகுப்புகள் நடந்து வருகின்றன. கோவாப
ரேடிவ் ஸ்கூல்களின் பாடங்களும் மாற்றியிருக்கின்றன. ஐக்கிய தத்து
வங்களைப்பற்றி மாஜிக் லாண்ட்டர்ன் படங்கள் தயாரிப்பது யூனியனின்
ஒரு முக்கியமான ஏற்பாடு. முதலில் தயார் செய்த படங்கள் அநேகம்
விற்பனையாகி எல்லா ஜில்லா பிரசுரக் கமிட்டிகளிலும் பரவி யிருக்கி
றன. மதுபானம் செய்வதின் கெடுதல்களைப்பற்றியும், கூட்டுறவினால்
ஏற்படும் நன்மைகளைப்பற்றியும் இப்படங்கள் விளக்கிக் காட்டுகின்றன.
இராஜதானியில் ஒவ்வொரு ஜில்லாவிலும் இப்படங்கள் காட்டப்பட்டு
வருகின்றன. கூட்டுறவு கல்விப் பயிற்சி யெல்லாம் இன்னும் சர்க்கார்
தகையில் இருக்கிறதென்று யூனியன் ரிப்போர்ட்டு கூறுகிறது. யூனியன்
ஐக்கிய நாணய சங்கடில்லாத இதர ஐக்கிய சங்கம் ஏற்படுத்துவதற்கும்
தலையிட்டிருக்கிறது. இந்த ஏற்பாடுகளெல்லாம் சென்னை மாகாணக்
கூட்டுறவு பாங்கியின் ரூ. 14,000 கிராண்டில் தான் நடந்து வருகிறது.
இந்த உதவியில்லாமல் யூனியனுக்கு ஒன்றும் செய்ய இயலாது.

ஜூன் 22உ திங்கட்கிழமை சென்ட்ரல் கோவாபரேடிவ் பிரின்
டிங் ஒர்க்ஸ் மகாசபை கூடிற்று. ம-11-11-1931 ராமனாத
சென்ட்ரல் கோ முதலியார் தலைமை வகித்தார். பட்டஜட் பாஸான
ராபரேடிவ் பிரிங் பின்பு ம-11-11-1931 வி. மாணிக்க முதலியார் பிரெசி
டிங் ஒர்க்ஸ் மகா டெண்டராகவும், சிவராம மீனன் செக்ரிடரியாகவும்,
சபை. ஸ்ரீராம் பாபு நாயுடு. சங்கசாமி அய்யங்கார். ராயப்ப
நாயுடு, திருநாவுக்கரசு முகலியார், அப்துல் கபூர் சாகிப் இவர்கள் இதர
டைரக்டர்களுக்கவும் தேர்ந்தெடுக்கப்பட்டனர்.

ம-ள-ள-ஸ்ரீ டி. எ. ராமலிங்க செட்டியாரவர்கள் உபநியாசத்தின் முக்கிய விஷயங்கள்.

சென்னை மாகாணக் கூட்டுறவு மகாநாடு.

1931ஆம் ஜூன் 20வது

ம-ள-ள-ஸ்ரீ வி. ராமதாஸ் பந்துலு அவர்களால் வாசிக்கப்பட்ட
வரவேற்புப் பத்திரம்

இரண்டு முக்கிய விஷயங்களைப் பற்றி நாம் இப்பொழுது யோசிக்கவேண்டி நுக்கிறது. முதலாவது. தற்போதைய பண முடக்கம் நமது கூட்டுறவாளர்களைப் படி பாதிக்கிறதென்றும், இரண்டாவது, சீர்திருத்தங்களுடன் ஏற்படப்போகும் சிய கோவாபரேடிவ் சட்டம் எவ்வாறு ஐக்கிய சங்கங்களின் நிலைமையையும் ப்டுறவாளர்களின் நிலைமையையும் மாற்றுகிறதென்றும் யோசிக்கவேண்டும்.

கிராம சங்கங்களில் ஐக்கிய தத்துவத்தின்படி மெம்பர்கள் சங்கங்களில் பணம் பாசிட்டு செய்யும் வழக்கம் மிகவும் கொஞ்சமென்றே சொல்லவேண்டும். ஆகைல், தங்களுக்குத் தேவையான பணத்திற்கு நகரத்து டிபாசிட்டர்களையே எதிர்ப் ர்க்கவேண்டி யிருக்கிறது. இதன் பயன் என்னவென்றால், பணம் கிடைப்பது ரத்தின் மாறுபாடுகளை ஒட்டியிருக்கிறது. இதற்குத் தகுந்தவாறு சென்ட்ரல் ங்கிகள் தங்களுடைய சட்டங்களை இனக்கமாக சீர்திருத்தம் செய்யாவிட்டால் ராம சங்கங்களுக்கு பணம் முடையாகவிருக்கும்பொழுது பணம் கிடைப்பது ஃவும் தூர்பம். ஆகையால் சென்ட்ரல் பாங்கிகள் தங்களுடைய சட்டங்களைத் ரத்தவாறு சீர்திருத்தம் செய்யவேண்டியது அவசியம். நில விலைக் குறையும், னிய விலைக் குறையும் ஏற்படும் சமயத்தில், சென்ட்ரல் பாங்கார் விவசாய ரத்திக்காக கொடுக்கப்படும் கடன்களையே முதன்மையாக பாவிக்கவேண்டும்.

இப்பொழுது ஏற்படப்போகும் புதிய சட்டத்தின் சீர்திருத்தங்கள் ஐக்கிய துவத்திற்கு முற்றிலும் விரோதமாயிருக்கிறது. ரிஜிஸ்தாருக்கு அதிக அதி ரம் கொடுப்பதாயிருந்தால் மெம்பர்களின் கூட்டுறவுத் தன்மை குறைந்து ராகும். கூட்டுறவு இயக்கத்திலிருந்து சர்க்காரல்லாத இதர கூட்டுறவாளர் ரம் பிரிந்து விடுவார்கள். பண சம்பந்தமாய் கிராம சங்கங்களுக்கும் சென்ட்ரல் ங்கிகளுக்கும் மாகாண பாங்கிக்கும் டிபார்ட்மெண்டார் புத்திமதி சொல்லுவது ியமில்லை. மற்ற ராஜதானிகளில் பண சம்பந்தமாய் சங்கங்களை டிபார்ட் ண்டார் தங்கள் ஆட்சிக்குள் கொண்டுவர முயற்சி செய்ததின் பயன் யாதெனில், டக்கமே ஒழிய நேரிட்டது. பர்மாவில் ரிஜிஸ்தாருக்கு இம்மாதிரியான அதிகாரம் ரடுப்பதற்கு சர்க்கார் ஒப்பவில்லை. ஆகையால் இந்த மசோதாவை சட்டசபை ரர்கள் எவ்வாறு பாஸ் செய்கிறார்களென்று கவனிப்பது கூட்டுறவாளர்களின் மையாகும்.

செட்டியாரவர்கள் சென்னை ராஜதானியில் கூட்டுறவு இயக்கம் விருத்தியான விவரத்தை சொன்னபின் சங்கங்கள் சர்க்காராலும், இதர கனவான்களாலும் நன் மைக்காகவே பிரயாசைப்பட்டு ஸ்தாபிக்கப்பட்டனவென்று கூறினர். ஆனால், இப்பொழுது, அவர்களுக்குள்ளேயே, நம்பிக்கை குறைத்துவிட்டது. ஒற்றுமையா யிருப்பதின் பயனை, ஜனங்கள் அறிவதில்லை. சங்கங்களில், கடன் வாங்குவதற்கு மாதிரம், அவர்கள் சேருகிறார்கள். விவசாயத் தொழிலில் அமைத்திருக்கிற அநேகம் பேர்கள், ஒருவேளை சாப்பாட்டுக்குக் கூட முழுவதும் இல்லாமல் அவஸ்தைப் படுகிறார்கள். இன்னும் அநேகம்பேர் இரண்டுவேளை சாப்பாட்டுக்குக் கூட இல் லாமலிருக்கிறார்கள். கூலி வேலைசெய்பவர்களுக்கும், வருஷமுழுதும் வேலை அகப் படுகிறதில்லை. இம்மாதிரியான, ஜனங்களின் நிலைமை மிகவும் விசனத்தை உண் டாக்குகிறது. ஆகையால் விவசாய முறைகளை விருத்திசெய்வதற்கும், விவசாய சரக்குகளை சரிவர, விற்பனையாக்குவதற்கும், வீண்பொழுது போக்குகிற ஜனங் களுக்கு வேலை கொடுக்கும் மார்க்கங்களையும் தேடவும் வேண்டும். கூட்டுறவு சங் கங்கள் கூட்டுறவுத் தன்மையை இன்னும் நன்றாக அறிந்துகொள்ளவில்லை. கிரா மாந்தரத்தில், சங்க வரவு சிலவுகள் சிலருக்கு நன்கு புலப்படவில்லை. சர்க்கார் சங்க மேன்பார்வையிலுதை நிறுத்திவிட்டார்கள். மேல்பார்வையிட்டபோதும் சரிவர நடத்தவில்லை ஜில்லா பெடரேஷன்களும், யூனியன்களைப் பலப்படுத்துவதிலும் எம்பொழுதும் ஜெயமடையவில்லை. மேலும் பாங்கி அதிகாரிகளும் பெடரேஷன் அதிகாரிகளும் வித்தியாசமாக இருப்பதற்கும் இடம் ஏற்பட்டது.

பின்பு செட்டியார் சொன்னதாவது, ஐக்கிய நாணய சங்கமில்லாத, இதர கூட்டுறவு சங்கங்கள், ஸ்தாபனம் செய்வதிலும், மேன்மேலும் விருத்தி செய்வதி லும், கவனம் ஒருவரும் செலுத்தினதில்லை. கைத்தொழிலுள் மேன்மேலும் விருத்தியாகவேண்டும். கிராமங்களின் நிலைமையை, பரிசோதித்து, தக்க ஏற்பாடு செய்யவேண்டும். விவசாயத் தொழிலாளிகள், சரியான காலத்தில், சரக்குகளை விற்பதற்கு ஏற்பாடு செய்யவேண்டும். இக்காரணத்திற்காகவே, மதராஸில், சர்க் கார், டிசன்ட்சல் டிபோ ஒன்று ஏற்படுத்தி, சங்கங்கள் அனுப்புகிற சரக்குகளை விற் கவும், சரக்குகளை சேர்ப்பிக்கவும் ஏற்பாடு செய்யவேண்டும். சங்கங்களிலும், வியா பாரமுறையில், அனுபவமுள்ளவர்களை, சர்க்கார் இலவசமாக நியமிக்கவேண்டும்.

கடைசியாக செட்டியாரவர்கள், கான்பிரன்சில், கோவாபரேடிவ் மசோதா சம்மந்தமாய் தீர்மானிக்கப்பட்டதை, நிறைவேற்றுவதாக வாக்களித்தார்.

பத்திராதிபர் குறிப்புகள்

19-வது சென்னை மாகாண கூட்டுறவு மகாநாட்டில், கோவாபரேடிவ் மசோதா சம்பந்தமாய் ஏற்பட்ட தீர்மானங்கள்.

1. ரிஜிஸ்திரார் ஆர்டர்களின்பேரில், அப்பீல்செய்தால், அந்த அப்பீலை, இரண்டு மாதத்திற்குள், சர்க்காரால் நியமிக்கப்பட்ட ஒரு கமிட்டி விசாரிக்கவேண்டும். அந்த கமிட்டி மெம்பர்களாவன :—

(a) சென்னை மாகாண கூட்டுறவு யூனியன் பிரசிடெண்டு.

(b) சென்னை மாகாண கூட்டுறவு பாங்கி'பிரசிடெண்டு.

(c) எந்த ஸ்தலத்தில், விவகாரம் ஏற்படுகிறதோ, அந்த ஸ்தலத்திற்கு ஏற்பட்ட பண உதவிபுரியும் பாங்கியின் பிரசிடெண்டு.

ஒருகால், மேற்கூறிய சங்கங்களின் பேரிலேயே, அப்பீல் வந்திருந்தால், அந்த சங்கப் பிரசிடெண்டுக்கு, கமிட்டியில் அதிகார மில்லையென்றும்,—

2. சங்கங்களின் பணசம்பந்தமாய், ரிஜிஸ்திரார், சாங்க்ஷ்டே, சம்மதமோ வேண்டியதில்லையென்றும்.

3. பண உதவி செய்யும் பாங்கிக்கு, கீழ் குறிப்பிட்ட அதிகாரங்களை கொடுக்கவேண்டும் :—

(a) சங்க கணக்கு புத்தகங்களை பரிசோதிக்கவும்,

(b) அந்த தேதியில் கையெழுத்தும் தொகையை கொணரச்செய்யவும்,

(c) பாங்கிகளால், உதவி அடைந்திருக்கும் சங்கங்களின் செக்யூரிடிகளை பரிசோதிக்கவும், ஒரு தனி கிளாசினால், அதிகாரங்கள் கொடுக்கவேண்டுமென்றும்,

4. தவணை கடந்த கடன்காரர்கள் சொத்துக்களை, (சங்கங்களால், அவர்கள் பேரில், தாவா செய்யாமலிருந்தாலும்) ஜப்தி செய்யலாமென்று குறிக்கிற செக்ஷன் 28வருக்கிற கிளாசை எடுத்துவிட வேண்டுமென்றும்,

5. பிரின்சிபல் சிவில் கோர்ட்டில், ரிஜிஸ்திரார் சர் சார்ஜ் ஆர்டர்களின் பேரில் தாவா செய்யலாமென்றும்,

6. பொய், ஏமாற்றுதல், முதலிய குற்றங்களுக்குத் தவிர வேறு விதமான சொற்ப செயல்களுக்கு, அபராத முதலிய தண்டனைகள் இருக்கக் கூடாதெனவும், தீர்மானிக்கப்பட்டன.

