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Editorial Notes

Silver Jubilee Celebrations of the Madras Central Urban Bank, Ltd.,

We offer our hearty congratulations to the Madras Central Urban Bank Ltd., on its having completed 25 years of useful existence and having celebrated its Silver Jubilee. A brief account of the proceedings of the public meeting held in connection with the Jubilee Celebrations appears elsewhere.* During this period of 25 years the growth of the bank has been phenomenal. It was the first Provincial Bank to be organised in British India and it continues to be the first apex bank in importance and volume of business transacted. The authorities of the Madras Central Urban Bank have published a fine Souvenir Volume from which readers can gather details about the various stages of its growth.

It was felt that the name of the Bank—'M. C. U. B.', as it is commonly known, was not indicative of its position as the apex bank. It is no longer an 'Urban Bank,' as it was at the time of its registration, nor is it even a 'Central Bank'; it has now become a pucca

*See page 8 of this number.

Provincial Bank financing all the Central Banks and it was therefore in the fitness of things that at the meeting of the General Body held on the 19th June it was resolved to change the name as "The Madras Provincial Co-operative Bank Ltd."

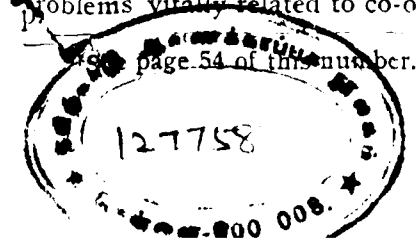
The Acting Registrar of Co-operative Societies.

*Elsewhere would be found a brief appreciative note on Rao Bahadur K. Deivasikhamani Mudaliar, our Acting Registrar of Co-operative Societies. We endorse all those observations and offer him our congratulations on his being appointed to the highest official place in the movement. His progress from his position a quarter of a century back as the secretary of a Village Society to his present position as the head of the Department of Co-operation is as romantic (though on a smaller scale) as the progress of President Garfield from log cabin to White House.

Though on principle we would advocate the appointment of an Indian to be in charge of this Department, yet it is our conviction that what matters most is not the *nationality* of the officer but his *mentality*. If the Registrar looks upon his exalted office as giving him opportunities for serving the dumb millions of this land, all would be well with the movement, whether the Registrar be brown or white. If, on the other hand, he looks upon it in any other light, it would go ill with the movement. We are sure that in the present incumbent of this exalted office we have the right mentality as well as the right nationality. We wish him a long period of useful activity.

Mr. Ramadas Pantulu's Sound Advice.

Mr. Ramadas Pantulu's welcome address dealt with only two points, the first about the present economic depression and what the co-operative movement can do and the second, about some salient features of the Bill to amend the existing Co-operative Societies' Act. In dealing with the first point he pleaded for a progressive and vigorous agricultural policy on the part of the State, with which he had dealt at greater length in his Nidamangalam address. He also indicated the limitations of co-operation in relieving the economic distress of the agriculturists. As is usual with him, he envisaged the problem not in its isolation but in its bearings with the broader problems vitally related to co-operation.



Secondly, in dealing with the Bill he drew pointed attention to two aspects; first, about the policy of spoon feeding by the Department and its injurious effect on the movement, and the other, on which he laid great stress and which all co-operators will heartily endorse, is the view that there should be no dual responsibility in the matter of financing the movement. While Central Banks are expected to find finance and help agricultural societies, the Registrar is given the power to interfere with their working even in the matter of fixing up the maximum borrowing power to individuals and to societies. Mr. Ramadas condemned this diarchical system in strong language and quoted the high authority of the Burma Enquiry Committee Report and the action of the Burmese Government regarding the mild and cautious recommendations of the Committee on the point. He further supported his position by quoting the great authority on Agricultural Co-operation, Sir Horace Plunkett.

We hope the Committee appointed by the Conference to be in charge of the Bill and to help the co-operative members of the Legislative Council in the matter of voicing forth the non-official opinion will bear in mind the points raised by Mr. Ramadas Pantulu in his able address.

The Presidential Address.

The organisers of the XIX Madras Provincial Co-operative Conference deserve to be congratulated on the happy choice of the President of the Conference. As the President of one of the most important District Banks, the Coimbatore District Bank, and as a member of the Townsend Committee, Mr. T. A. Ramalingam Chettiar's knowledge of co-operation in our province is both extensive and deep and his address is a clear indication of his grasp of the fundamentals of co-operation. We shall deal only with a few points touched upon by Mr. Chettiar in his able presidential address.

We agree with him in thinking that we should not postpone the working of effective methods of Rural Reconstruction like Co-operation and Education till the goal, so eagerly longed for by us, namely, political freedom is achieved. We also endorse his appeal to that selfless band of national workers who distinguished themselves so ably in the recent political struggle to come and join the co-operative movement in large numbers; for herein they would find a congenial field for their enthusiasm and spirit of sacrifice. He appealed to the Government with regard to three matters; the first, for co-ordination

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of the departments that have mostly to do with the village and as a preliminary step for the appointment of one head for the two departments of Agriculture and Co-operation. Secondly, he pointed out how audit would become less effective if it be left to be done by societies themselves or through agencies under their control and pleaded for the Government retaining it in their hands. Thirdly, he pleaded for a generous encouragement of non-credit co-operation in the earlier stages at least by liberal subsidies from Government. To the non-officials he appealed for co-ordination of their efforts and pleaded for more propaganda. He was not satisfied with the provisions now existing for the dissemination of co-operative knowledge among the masses.

With regard to the most burning problem of the day, the Bill on the anvil of the Legislative Council, he contented himself with a promise that he would be the mouthpiece of the Conference in the Legislative Council. One is glad to be assured by a veteran co-operator like Mr. Chettiar with his long and intimate experience of the movement in our Presidency that, on the whole, in spite of the difficulties, "the movement has worked satisfactorily in the province and that there is no cause for pessimism". One is apt to be pessimistic when attention is concentrated upon the growing overdues and the increasing number of prosecutions for misappropriations etc. The enthusiasm with which the movement was started some quarter of a century back is slowly vanishing, and we have not yet placed the movement on a sound business basis. We hope his appeal to the young band of volunteers would be responded to and the dearth of the right type of man power which experienced co-operators feel at the present time will vanish and we also hope that the movement will be placed on an efficient business footing. We commend the speech of Mr. Chettiar to all co-operators and we offer him our felicitations on his able address containing so many helpful constructive suggestions.

I

Conference Resolutions.

A few words of comment may not be out of place regarding the resolutions passed at the Conference. For one thing, the resolutions were comparatively few in number, the total being 19 and they were distributed evenly between the various aspects of co-operation, credit and non-credit. Naturally, the Co-operative Bill came up for a good deal of discussion. In fact it was one of the most important subjects

discussed at the Conference. It was discussed at a Joint Meeting of the Boards of Management of the Madras Central Urban Bank and of the Provincial Co-operative Union. The Madras Provincial Co-operative Union did a great service by circularising prominent co-operators on the Bill and publishing their opinions in the form of a handy compendium.

There were two sharply contrasted schools of thought regarding the Bill as a whole. Some people, mostly engaged with the management of the District Banks, were obsessed by overdues and were unsatisfied with the very tardy methods available for realising them, and therefore they were for strengthening the hands of the Department by means of which they hoped things would be speeded up considerably.

There were others who hold that de-officialisation is the goal of the movement and that it has been going on progressively and that therefore strengthening the hands of the Department would be very reactionary.

There were very many others who maintained positions between these two extremes and busied themselves with alterations of a clause here or a section there. The Conference has done well in entrusting the whole matter to a small committee which would advise legislators and keep them in touch with the non-official view on this important question.

II

Two resolutions were passed about the Stores Movement. The premier Store of the Province, the T.U.C.S. Ltd., was saddled with the responsibility of forming a Wholesale Stores for the Presidency and start it on its work before the next conference meets. We are afraid this is a very tall order. We are not at all certain whether the committee appointed in this resolution to be in charge of starting a wholesale will agree as a preliminary step about the need for a Wholesale because that will depend upon what the stores in mofussil have to say on this matter. We wish the Committee, however, all success in their enterprise. With regard to the second resolution we take this opportunity to inform the authorities of the T. U. C. S. and the co-operators connected with the store movement in any part of the province that the pages of this journal are always open to them for the dissemination of any useful information which would in any way help the Consumers' Movement in the country.

III

The three resolutions about Finance may sound somewhat utopian. Two of them ask for a crore of rupees each to be given to the co-operative movement by Government under certain conditions. They sound utopian to us because, we have been hitherto looking upon the Government as an outsider and often were content to receive crumbs from their table. In self-governing countries, however, where there is identity of interest between the government and the governed such things are being done and therefore our resolutions are, we take it, harbingers of better things to come.

IV

A resolution was passed for the encouragement of cottage industries like milch-cow breeding, poultry rearing etc. which would add to the income of the agriculturists and the conference also condemned in unmistakable language the obnoxious G. O. about khaddar. We would like, however, to draw the special attention of our readers to the second resolution under this heading where the conference asks for the erection of tariff walls against foreign competitors. This is a new subject and it shows that co-operators in our province are visualising the larger economic questions that form the background to our smaller problems and have begun to realise that unless certain radical changes are effected elsewhere the minor changes within the movement would be of no use. We hope this realisation of the proper bearings of our problem to the larger economic questions will become more and more common amongst the rank and file of the delegates that attend the conference.

V

Only one more matter we should like to refer to and that is the resolution passed by the Conference with regard to the future conduct of such conferences. This subject was well thrashed out by the delegates on one or two previous occasions. The Board of Management of the Provincial Co-operative Union* discussed the subject in full and the meeting was attended by a large number of delegates who took part in the deliberations, though they did not vote. It was there that the question was given a definite shape. The Board of Management and the General Body of the Provincial Co-operative Union decided that the responsibility of running the

*See page 49 of this number for proceedings.

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Conference should be vested with the Executive of the Provincial Co-operative Union and it was believed that this resolution of the General Body and the Board of Management will be accepted by the Conference. But the Conference had one or two surprises. An attempt to empower Central Banks and Federations to send not more than 30 delegates each was defeated. An amendment was introduced that all limited liability societies should be empowered to send one delegate each and not as was recommended by the Board of Management and the General Body of the Provincial Co-operative Union only those limited primary societies with a working capital of rupees Rs. 50,000 and more. This amendment was carried by a huge majority showing thereby that it was the general desire of the delegates assembled at the conference that it should be very broad-bottomed and that the attempt on the part of a few to shut out representation in the Conference to smaller bodies and confine it only to district organisations, did not meet with their approval. What the delegates wanted was that almost every co-operative organisation should be given the power to send a delegate direct to the conference.

On the whole the resolutions were business-like and we hope the authorities both official and non-official will try their level best to give effect to them as much as possible.

Is this Retrenchment?

The local newspapers published a few days back the news that the Madras Retrenchment Committee has accepted the suggestion that the co-operative societies should no longer be exempt from registration charges, but should be asked to pay half the usual charges. We hope the Government will not countenance this absurd suggestion. The Retrenchment Committee was, we take it, commissioned to find out in what ways the existing expenditure can be reduced. We are not at all certain whether the Committee was requested to find out ways and means of increasing the Provincial revenue. By making the recommendations mentioned above they are trespassing beyond their legitimate province and we hope co-operators all over the presidency will resist this left handed attack. We are not at all concerned at present with the larger question whether co-operative societies should not be asked to pay a portion of the registration charges from which they are now completely exempt. We merely point out that the Retrenchment Committee has gone absolutely beyond its province in making this uncalled for suggestion.

Silver Jubilee Celebrations of the Madras Central Urban Bank, Ltd.

The Silver Jubilee of the M.C.U.B was celebrated on Saturday the 20th June in the spacious pandal erected for the purpose in the compound of the bank. Mr. V. Ramadas Pantulu, the President of the Bank welcomed the visitors in a brief speech in which he traced the history of the bank from its humble beginning to its present condition. He paid a well deserved tribute of praise to the late Sir. V. C. Desikachariar, one of the founders and the first Secretary of the Bank. He pointed out how the bank has got a glorious future before it, if it undertakes to finance agriculture to the fullest extent.

Dewan Bahadur M. Ramachandra Rao, President of the Land Mortgage Bank presided on the occasion. Messages and greetings received from many prominent co-operators like Sir Lalubhai Samaldas, Dewan Bahadur T. Ranchachariar, Mr. G. K. Devadare were read by Mr. V. C. Rangaswamy, the Secretary of the Bank. Mr. Ramachandra Rao in his presidential address also paid tribute to the founders of the bank for the splendid work they did in spite of obstacles in the earlier stages. He laid emphasis upon the fact that the time has come to separate long term credit from short term credit in agricultural finance and said that if the bank were to confine itself to short term credit only needed for agriculture in the Province its transactions would be many times of what they are now. He also referred to the scheme adumbrated by the League of Nations for establishing an International Land Mortgage Bank to relieve the distress of the peasants, whether they be in Asia or in Europe.

The following prominent co-operators, officials and non-officials, offered their felicitations to the bank on this auspicious occasion and wished greater success and prosperity in future. They were M. R. Ry. Rao Bahadur, A. Vedachala Iyer (Retired Registrar of Co-operative Societies), Dewan Bahadur L. A. Govindaraghava Iyer (one of the six surviving founders of the bank) Rao Bahadur T. A. Ramalingam Chettiar, Mr. K. Deivasikhamani Mudaliar (Acting Registrar of Co-operative Societies), Rao Sahib S. Hanumanta Rao of Masulipatam, and Mr. G. Sundaresa Iyer of Pudukottah.

The Chairman performed the very pleasant function of presenting the officers of the bank with silver vessels as a memento of this auspicious occasion. With a vote of thanks to the chairman, the delegates and the distinguished guests proposed by Mr. V. Ramadas Pantulu, the President of the Bank, the function came to a close.

The guests assembled were treated to sumptuous tea by the Executive of the Bank.

THE NINETEENTH Madras Provincial Co-operative Conference, Madras, 20th June 1931.

WELCOME ADDRESS

BY

V. RAMADAS PANTULU,

(President, Madras Provincial Co-operative Union.)

BROTHER DELEGATES AND FRIENDS :

I deem it a great privilege to welcome you to this distinguished gathering of Co-operators on behalf of the Madras Provincial Co-operative Union. Some momentous issues await your serious consideration. The Provincial Co-operative Union will endeavour their best to provide such facilities, as they can, for you to carry on your deliberations in calm and congenial surroundings. I do not desire to address you at any length on the problems with which you soon have to grapple. 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.

THE ECONOMIC DEPRESSION AND ITS LESSONS.

We are meeting under the shadow of a serious economic depression whose devastating effects on the Co-operative Movement are too well known to you to require any elucidation from me. With the causes of that 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. The Economic Depression Enquiry Committee grouped the causes under three heads:—

- (1) “Scarcity and sterilisation causing an appreciation in the value of gold as the standard fixing value of the currencies. This would affect all countries which have adopted the gold standard and prices in these currencies of all articles purchased by them.”

Some of the members in their separate notes dealt with the peculiar difficulties created in India by the 1s. 6d. ratio, undue contraction of currency, short term borrowing by Government at high rates on Treasury Bills, the maintenance of an artificial high bank rate and the like, leading to abnormal conditions of money market.

- (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."

The Committee's findings on this head, generally speaking, are that there is no unbalanced production of any important commodities in this province which can be checked by programmes of control of production by co-operative or other action.

- (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 which turned finance from steady investment on a stable basis to gambling on the chance of immediate large profits."

No light was thrown on the question how these factors brought about the depression and the fall in prices in India, and to what extent, if any, they were responsible for our bank rate and monetary conditions. The reasons for the bank rate in India rising to 7 per cent, while it has gone down to $2\frac{1}{2}$ in England and to $1\frac{1}{2}$ in America, are not traced to these "influences".

I have referred to the diagnosis of the Committee merely to show how little we, as co-operators, assembled in this conference, are concerned with the determination and control of the causes of the depression. 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. The problem is a very large one and the limits I have set myself to in this address do not permit my dealing with it even in bare outline. I shall, therefore, content myself with merely stating my views in the matter in the form of a few propositions. The outstanding features of the situation may, in my opinion, be stated as follows :—

- (i) The anticipations of the founders of the movement in India, that primary credit societies will be able to derive their working capital from the savings of the rural population, in the form of local deposits, have not been realised. The dependence of rural co-operators on money lending classes and on co-operative capital mobilised from cities and urban areas has thus become an established and normal feature of the Co-operative Credit Organisation.

- (ii) In times of economic depression, when prices of commodities and of agricultural land have gone down considerably, the money lending classes not merely withhold or curtail rural credit, but vigorously call up old loans. The demands of rural co-operators for financial accommodation on the central banks and the Provincial Bank naturally increase very largely. The falling prices tempt members of rural societies to hold up their produce. This also leads to increase in borrowing and fall in average repayments.

- (iii) Just at the time, when demand for money from the 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. All the factors, which affect the general money market and regulate the flow of resources into commercial banks and the causes that control the rates of interest at which such resources can be tapped, equally affect the sources from which the co-operative banks derive their capital.

- (iv) 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. In order to effectuate such adjustments, there must be the fullest goodwill and the completest co-ordination between the Provincial Bank, the Central Banks and the Primary Societies which together constitute the pyramidal structure of the Credit Movement. During the present depression, the temporary fall in the resources of some of the Central Banks as well as of the Provincial Bank, was due to the rigidity and non-responsive-ness of the terms of their business to the fluctuating conditions of the money market. If the rates of interest on local funds and other deposits were put up in time, some of the stringency could have been avoided. 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 bye-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.

- (v) 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 repaying capacity of the agriculturist which were already very low. Even normally 75 per cent of the ryot population of the province are small holders with small pattahs and no more than 5 per cent of them have any subsidiary occupations. The co-operative credit agencies with their standards of securities for loans and the emphasis on repaying capacity of the borrower, are unable to help many of these small holders depending on agriculture. The economic depression has still further reduced the number of people who can obtain accommodation from the credit societies and land mortgage banks. There are thus very serious limitations on the capacity of co-operative banks to meet the credit needs of the bulk of the ryot population.
- (vi) In times of depression, the loaning operations must be severely restricted to specified purposes and an altogether new scale of borrowing power should be fixed and credit must be so dispensed as to have the maximum beneficial effect on the productive activities of the agriculturist. Financing agriculture and not the agriculturist must take precedence in the sanctioning of loans during depression when money is scarce.

The Economic Depression Enquiry Committee's statement of the position and their recommendations in regard to the financing of agricultural operations are, I believe, very helpful and I, therefore, beg leave to quote them :—

“There is all round a dearth of money. Lenders have withdrawn much money and owing at least in part to paucity of repayments, co-operative banks are also short. The money lending rates have gone up materially in villages and money is very shy. A vast amount of cultivation is carried on with the help of loans from merchants, money-lenders, Commission agents and other ryots and it is, we consider, desirable to take steps to see that adequate funds are available for the next cultivation season. It is not intended that those loans should be provided to make up for the deficiencies in the prices obtained for the last crop, though this is in itself to some extent unavailable, but to ensure that the next crop will be financed at as easy rates as practicable. It must be borne in mind that ryots do not entirely maintain themselves and their dependants and grow the next crop on the proceeds of the last. They are frequently living on credit based on what the next crop is going to bring. Consequently loans are necessary and profits are greatly influenced by the terms on which ryots borrow.

“It is the smaller ryots who suffer most severely at such times. It is they who have to pay the highest rates of interest and to borrow on the most disadvantageous terms. It is they who are chiefly compelled to sell produce at the buyer's price to meet obligations at the harvest.

“To assist in this finance of Agriculture we consider that loans should be granted to the smaller ryots for cultivation expenses for the ensuing season by Government through the Revenue Department.

“We further consider that considering the large number of villages served by the Co-operative Organisation and the facilities co-operative societies have for ascertaining when loans can most suitably be granted, the Government should increase the grant to co-operative societies for the purpose of advancing money to smaller ryots.”

The World Wheat Conference, which met at Rome in April this year, practically offered the same solution to wheat growing countries as the Madras Committee offered to their rice growing province. The following resolution of the Conference will, I hope, strengthen the hands of those co-operators who advocate short term agricultural credit as being particularly useful in times of economic depression like the present :—

“This Conference notes that in the present crisis, short term agricultural credit is of particular importance and that it should be encouraged as much as possible by the Governments of the different countries.”

“This form of credit, in fact, can enable farmers and particularly grain growers to avoid hasty sales immediately after the harvest, which lower and disturb the course of prices, to the detriment of the producer and without benefit to the consumer. By facilitating the substitution of other crops for wheat, and systematic and orderly marketing by the individual farmers as well as by co-operative societies, short term agricultural credit can contribute to a rationalisation of production, to a greater stabilisation of prices, and to a better organisation of exports and of markets.”

There are many ways in which the State can rescue the cultivator from his sad plight. A progressive and vigorous agricultural policy is the prime need of the country at present. The working of the Agriculturists Loans Act and Land Improvement Loans Act can be improved very largely, to relieve distress and to improve agriculture. In the matter of the administration of these Acts, Madras

is better than most other provinces, but there is a great deal of scope for the further extension of the benefits of these Acts. The system of land holding and the assessment and levy of land revenue are still very unsatisfactory, and under it the cultivator does not derive sufficient incentive to invest capital to improve his land and methods of cultivation. Again, as the Tribunal of Agricultural Investigation in England has reported, without a "sound fiscal organisation of the country and, in particular, assistance to agriculture by tariffs and subsidies," agriculture cannot become a remunerative industry under present world conditions. Transport charges by land and water must be so regulated as to encourage the movement of crops to the benefit of the producer. There are other factors which affect rural economy and which cannot be solved by Co-operation. It is well to remember that Co-operation by itself cannot improve the economic condition of the agriculturist without his handicaps in various directions being removed by the State, landlords and other agencies like Railway administrations, whose policies affect the agricultural industry.

THE MADRAS BILL TO CONSOLIDATE AND AMEND THE CO-OPERATIVE SOCIETIES' ACT.

The Bill to consolidate and amend the Co-operative Societies' Act will, I have no doubt, engage your attention during the session. Like its predecessor, the Act X of 1904, the current Act II of 1912 is an All-India Act, enacted by the Imperial Legislative Council. Since the amendment of the Government of India Act in 1919 and the introduction of the Montague Chelmsford Reforms, 'Co-operation' became a provincial and transferred subject in charge of Development Ministers. It was open to provincial legislatures during the last decade to enact their own Co-operative laws, and so far two provinces, Bombay and Burma, alone have availed themselves of the powers thus vested in their legislatures. Madras is the third province to take similar action. The Madras Bill, which was introduced recently in the local Council, is now published and the public are invited to express their views on it. The Madras Provincial Co-operative Union has given wide publicity to the Bill through the "Madras Journal of Co-operation", drawing the attention of the readers of the journal to the changes in the law, incorporated in the Bill. Co-operative organisations and prominent co-operators in the Province were also invited to communicate to the Union their views on the Bill and the opinions so far received are carefully analysed and collated under the several clauses of the Bill. The consolidated memorandum of the opinions is printed for the use of the delegates

of the conference, in the course of their deliberations. I do not propose to express my own views on the various provisions of the Bill at this stage. I shall merely place before you two broad considerations which, in my opinion, should be borne in mind in shaping an enactment dealing with the regulation of co-operative societies.

The first of these is that in dealing with a movement which is fundamentally popular and democratic and whose essence is associated 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.

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 of 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 to-day 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 forgone conclusion. The Committee on Co-operation in 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 however were not disposed to leave even these advisory functions with the official staff. The observations of the Burma Government which are well worth quoting run thus:--

"They desire to lay it down clearly therefore that the primary functions of the Co-operative Department are education, supervision, and control of audit to the extent stated in Recommendation 26.* They entirely agree with the principle stated by the Committee in paragraph 64 that the financing agencies must be entirely responsible for loans, deposits and internal working. A more controversial point is raised when the Committee proceed to recommend that the co-operative staff should attempt to advise the financing body whether the maximum normal credit limit of a society is reasonable or not in view of rural conditions and that applications for loans other than crop loans should be submitted through the Junior Assistant Registrar. The suggestion, of course, is that though the responsibility for granting a loan must rest entirely with the financing agency, the advice of the co-operative staff should be at the disposal of the financing agency. As at present advised, however, though they have not yet arrived at a final conclusion, the Government are disposed to feel that even the giving of official advice as to the granting of loans would

* "In order to secure full benefits, the auditors should work under the control of the Registrar and be trained under his supervision." (Recommendation No. 26).

weaken the Bank's sense of responsibility and might end in placing the Department in much the same relation to the financing agency as that in which it was involved in the case of the Provincial Bank, and provisionally they are of opinion that Recommendations 55 and 56 should not be accepted.*

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 vest 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, collection 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.

A serious responsibility therefore rests on the Ministry and the Legislature in making the new Co-operative Law subserve the true ends of the movement, on the spread of which the economic rehabilitation of the bulk of the agricultural population largely depends. Speaking for myself I wish that the measure were put off till the provincial executive became fully responsible to the legislature and the Ministry for Development had a real hand in shaping the law, free from bureaucratic dictation, of which the bill bears abundant impress. There is a studied omission to recognise the non-official organisations and no powers of even the most necessary character are sought to be vested in them. They have to look to the Registrar for sanction to carry on the most innocent banking functions and to safeguard their financial interests. I beg leave to commend to the legislators of Madras, in this connection, a striking passage from the memorandum presented by Sir Horace Plunkett to the Royal Commission on Agriculture.

"The distinction between co-operation imposed by the Government and necessarily supervised, regulated, restricted and controlled

* Recommendation 55:—The maximum normal credit limit of societies should be scrutinised by the staff who should attempt to advise the financing body as to whether it is reasonable or not in view of local conditions.

Recommendation 56:—All applications for loans for other purposes than crop loans and all loan applications from C and D societies should for the present be submitted through the Junior Assistant Registrar.

on the one hand, and co-operation promoted by voluntary initiative and sustained by the co-operative spirit, which insures the loyalty of the members, on the other hand, cannot be over emphasised. There can be none of that spontaneity and elasticity which are essential when co-operative movements are, so to speak, feeling their way. The greatest of all obstacles to self-reliance—the habit of looking to Government to do for us things which we can and ought to do better for ourselves—is cultivated. Lastly, in India as in Ireland a quarter of a century ago, a wholly new relationship between State aid and organised self-help must now be established and maintained. Statesmanship of a high quality will be required to co-ordinate these two agencies of progress in the best interest of the people.”

In drawing your attention to these 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.

I do not wish to take more of your time. I once more beg to extend to you a hearty welcome and invite you to instal your President in the Chair and proceed with your business. In your President-elect, Rao Bahadur T. A. Ramalingam Chettiyar, you have a distinguished co-operator-legislator, and he can be trusted to fully safeguard the true interests of the movement in shaping the Co-operative Societies' Act in all its legislative stages.

THE NINETEENTH Madras Provincial Co-operative Conference.

PRESIDENTIAL ADDRESS

OF

M.R.Ry. Rao Bahadur T.A. Ramalingam Chettiar Avl., B.A., B.L., M.L.C.

BROTHER CO-OPERATORS :

I thank you very much for having elected me to preside over this Conference in this time of stress and difficulty in the movement. I felt it would have been better if you had called on somebody with greater experience to preside over our deliberations this year. While I am deeply conscious of my short-comings, I have no doubt that, having chosen me as your President, you will extend all your support to make the Conference a success and help to direct the movement in right channels.

We are living in a time of great changes. While the universal trade depression and the phenomenal fall in the price of goods have completely upset all business and created new problems, the great national upheavals are bringing other questions of equal, if not, greater importance into the arena of practical politics. The very fact that in almost every field we are expecting changes makes all our attempts at solving our problems a bit unreal and our conclusions more or less transitory. So far as our country is concerned the great hope that it will be self-governing ere long gives strength and heartens the national movement. There are not a few who consider that we should all concentrate our attention on the attainment of Swaraj and not dissipate our energy in other channels. It is a firm faith of these that everything is going to change for the better the moment Swaraj is granted, and any attempt to better conditions in other matters is fruitless and will be a waste, since there will be a complete change in the outlook and methods of work under the new order of things. We appreciate the great and unprecedented sacrifice of all those who work in their several ways for the attainment of Swaraj. We also agree that under National Government it will be easier to get results which we with so much difficulty and at times even with obstruction try to attain ; but at the same time we cannot forget that the Co-operative Movement is a living and growing organisation which cannot be neglected without serious consequences.

I am one of those who believe that our country consisting of more or less scattered rural units can only be saved by the diffusion of carefully devised and practical elementary education and Co-operation. In these days of big Trusts and huge Corporations, utilising science and machinery, the only chance for the rural agriculturist and the village artisan lies in utilising the co-operative method with knowledge and character.

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. In other countries the movement started spontaneously on realisation on the part of the people that joint action is necessary and productive of lasting financial gain to the society. Here in India, on the other hand, the Movement did not have its origin in the realisation by the people of the necessity for the co-operative method. The genesis of the Movement in India is responsible for many of the defects we see in it to-day. At the same time, we cannot forget the work that has been done by the Government in initiating the Movement and helping it on healthy lines. The appalling poverty of the people drew the attention of everybody who knew anything of the rural population, and the Government, investigating the methods by which the people could be relieved of this appalling poverty, hit upon the co-operative method as a proper one. Great credit is due to the unselfish and sagacious work of men like Sir Frederick Nicholson that the Movement was safely started. From the nature of things, the Movement which had its origin from the philanthropic idea of people outside, to save the illiterate masses from their poverty and to encourage thrift among them, cannot but suffer from the weakness pertaining to such activity. Even though the principles on which societies are formed are unexceptionable, yet we are free to admit that the spirit that ought to guide and actuate the societies is lacking in many cases. 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. The work of all leaders of Co-operation and those who sympathise with them lies immediately and for some time to come in the supplying of these defects. It will be apparent that without the basis of a practical and well devised scheme of elementary

education it will not be possible to supply these defects, or to make the village units self-reliant or to make them integral parts of a self-governing India of the future. The village societies in several instances form only one of many lending agencies in the village. The villager goes to the society just as he goes to a Marwari or Nattukkottai Chetty banker with no idea that the society can be made to serve all his purposes and that it is his duty to make the society his sole bank, just as it is the duty of the society to serve all his needs. It ought to be admitted that the societies, as now constituted, are not in a position to meet all the needs of the villager especially to relieve him of his old debts. A net-work of Land Mortgage Banks will be needed to supply long term needs of the ryots and it is only then that we can expect the ryots to confine their borrowing to the Co-operative Societies. It is a pity that the Central Land Mortgage Bank of which so much was expected has not been able to help the primary societies so far. Some people think that it is being run as a Government Office and not a business concern. The danger of the present way of doing things is that it is not possible to know the real worth of individuals at any given period of time and the ascertainment of the margin of income—one has to discharge his debts in a given period of time—is totally untrustworthy. So, the societies have to take a certain amount of risk in financing the individual members and this risk is automatically transferred to the financing Central Banks in the districts. I am mentioning these defects not with a view to frighten people, but with a view to show what work we have got before us immediately to handle. On the whole, in spite of the defects, the Movement has worked satisfactorily in the Province and the number of cases in which loans to societies have been written off as irrecoverable has been very few indeed. That shows there is no cause for pessimism.

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 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 everyday. 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 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. For this, the joint effort of the Agricultural, Co-operative and Industrial departments is necessary. A survey was made recently of cottage industries. Various improvements have been tried in agriculture and recommended by the department. It is only by adopting the co-operative method that progress is possible. But there is not that good understanding and co-operation among these three departments that one should like to find. I have told elsewhere the story of my attempt to work intensively on the lines recommended by the Royal Commission on Agriculture in a part of the Avanashi taluk in the Coimbatore District and how the same was frustrated by the attitude taken by the agricultural department. The Royal Commission on Agriculture has endorsed the view that "lasting progress is unlikely to be achieved unless, in all provinces, the activities of the various departments concerned are co-ordinated by development boards, advisory committees, or officers charged with the specific duty of securing combined action towards a given end." The Provincial Committee on Co-operation has also said: "We desire to emphasise an opinion which is based on the basis of many witnesses that not enough is now being done to co-ordinate the work of the nation-building departments which do not, we consider, at present realise sufficiently what a powerful instrument for the furtherance of their work is available to them in the Co-operative Movement." 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. So much available energy and enthusiasm is wasted. The complaint of political parties

is justified that no real progress has been possible under the present system of Government in spite of the responsibility given to the Ministers in transferred departments, which are also the nation-building departments. It is high time that at least these development boards consisting of the heads of the departments of Agriculture, Co-operation, Industries and Veterinary with some prominent non-officials working in the co-operative field and some leading agriculturists are formed in the Province for the purpose of considering the complicated position of the agricultural tenant and labourer, and suggest means whereby his position can be improved and watch the progress of the work recommended. This board will be an essential part of the constitution even in the future just as the Committees on economic development are in the western countries. There should be district development committees organised on the same basis for the purpose of framing a programme of work for the several departments periodically and for helping and watching the work done. The Agricultural and the Co-operative departments should always work together in the rural parts, if the possible advantages of the two departments are to be obtained. It is only through Co-operative societies that the Agricultural department could give wide publicity to their recommendations and it is only through these societies that the agriculturist can find the funds necessary for adopting the recommendations of the agricultural officers.

I have said already that the Co-operative Movement has to depend for its safety and progress on its efforts to improve the resources of the agriculturists. Under these circumstances, it is for the Government to see whether it is not possible to have one officer in charge of both the departments of Agriculture and Co-operation who will be able to take a large view of things and carry out the object of improving the condition of the rural population through both these departments. Now that it is said that a member of the Civil Service is going to be appointed as Director of Agriculture, may I humbly suggest that he may be put in charge of both the departments of Agriculture and Co-operation and while the details of the administration of the Co-operative Department are left in the hands of the Joint Registrar of Co-operative Societies, an officer of a similar status chosen from among the officers of the Agricultural Department may be placed in-charge of the details of the administration of the Agricultural Department? This, while giving the benefit of the experience and knowledge of the departmental officer to the department, will secure a wider outlook, a better realisation of the

purpose for which the departments exist, a consideration of the larger issues involved and the co-operation of the various agencies for the common end. I do hope that the Minister in charge of the departments concerned will consider this matter seriously.

I should also draw attention to a serious defect in the arrangement of the *Kist Bandhi* in the districts. The Government *Kist* is made payable a little before the harvest is gathered or about that time. It has been repeatedly shown that the result has been to force the ryot to go to the money lender and borrow money for the paying of the *Kist* and to sell his crops for whatever it may fetch in the market as soon as it is harvested. It is common knowledge that the price of produce about the time of the harvest is on this account very much lower than the normal rate which is reached a few weeks after. In several cases the ryot has to enter into contracts with the money lender for the sale of the produce at very low rates. The present arrangement was probably based on the fact that the produce from the land was considered as security for the payment of *Kist* due to the 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. It is well known that the position and the needs of the ryots are such that once he resorts to the money lender he allows his debts to accumulate and he is irretrievably ruined. It is part of wisdom to avoid his going to the money lender. It is necessary that steps should be taken as far as possible to take away the necessity for his going to a money lender. Prevention is, in this more than in other cases, better than cure.

For the last few years the amount of overdues from societies have been going up. In the year 1927 the attention of the Government was drawn to what was considered even then as an unsatisfactory state of affairs in the Co-operative Movement and they appointed a Committee to consider the then condition of the Movement in the Presidency and to suggest improvements. The Committee went all over the Presidency, inspected a large number of societies of all types and took evidence. They have recorded the unanimous conclusion that the "moneys invested in the Movement are generally speaking safe and will prove ultimately recoverable". Since the report was made the overdues have not shown any signs of going down and unfortunately some of the District Central Banks have also shown a

tendency to allow some of their loans to become overdue. While the conclusion arrived at by the Committee stands good even now, it has become more urgently necessary to take effective measures to prevent the accumulation of overdues and to secure prompt payments of loan at the appointed time. While I believe this along with other defects in the Movement is due to want of proper education and co-operative spirit in the villages, which can only be removed by a system of well planned education and propaganda in course of time, the phenomenal fall in the price of all agricultural and industrial products has created a factor whose effects have to be investigated and taken note of. This has given a new direction and importance to overdues and it is absolutely necessary that we in the Movement should seriously consider this new factor and take effective measures to counteract any untoward results arising therefrom. This will have to be one of the main subjects for the consideration of this Conference.

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. 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. Since the credit of a society as well as that of the individuals is based on the list of assets and liabilities, it is necessary that some outside authority should be present when the general body meets to prepare the list of assets and liabilities. I may now draw the attention of all the financing bodies that we have to get all these lists revised in view of the phenomenal fall in the price of agricultural produce and consequently of all immoveable properties. It will also be necessary to encourage members and non-members in the villages to deposit money in the societies. This will serve a two-fold purpose. Deposits by local members is bound to lead to efficient management of societies. It will also gather to the Movement money which may not otherwise come to the Movement. 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 some time. 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 responsibility in this matter lies equally on the Bankers' Conference, the Madras Central Urban Bank and the Registrar. If the societies are able to find at least a portion of their requirements locally, the pressure on the Central Banks will be less. In some of the societies the Panchayatdars are the worst offenders. Most of the money borrowed is taken by them and they make defaults in returning. It will not be possible to make a rule that the Panchayatdars should not borrow, as the societies are organised for credit purposes and those who do not want to borrow may not care to shoulder the running of the societies. If the Panchayatdars make default they ought to be penalised.

As time passes the defects in the Movement are becoming more and more apparent. As I have stated already the Movement, in this province at any rate, started from the top downwards. The Government wanted to foster the Movement among the people and there has been a lot of justifiable enthusiasm to expand and to bring 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. No organisations of a stable and efficient character have come into existence to take over these duties. The Government shows a tendency to delegate even the statutory duty of audit to audit unions and to approved auditors appointed by the societies themselves with the result that the financing banks will be losers by any mishaps that may occur and feel nervous. On account of the financial stringency their position is becoming more and more difficult. Supervising unions and Federations were formed to take the place of the Government. While supervising unions have in many cases been efficient and fully equal to undertake the task set before them, there are others which are weak or otherwise incapable of shouldering the work, and the district banks have not found it easy to give the same treatment to all the unions alike and those unions which are weak or incapable are sometimes the most loud in their complaints of the way in which the unions are treated by the bank. 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 and the district banks naturally would not be over liberal in their grants when the actual spending is done by another agency. 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 all 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 and 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 like Coimbatore. Under this system, a Committee of Supervision composed of representatives of the unions

alone along with the President and the Secretary of the Bank is formed to do the work of supervision of the societies and unions. This is a new experiment apparently full of possibilities for good, but, it is too early to say whether in tacking together the agencies of finance and supervision, there will not be loss of some of the characteristics necessary for strength and progress. At any rate, at the present moment no other agency is possible to secure the supervision and guidance of the societies on the one hand and the confidence of the bank for its financial commitments on the other. 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. The confidence of the public in the Movement rests to a large extent on the Government audit. We are aware of the value of audit by auditors appointed by the societies themselves. In a place like Coimbatore where we have a large number of *nidhis*, we are everyday made aware of the danger that lurks in allowing auditors to be appointed by the societies themselves. It is absolutely necessary that the Government should keep at least this work of audit in their own hands and do it by their own officers. It will also be necessary that the position of weak or incompetent unions should be considered and the means by which efficiency in the work of the union and security for the money advanced by the central banks is obtained by some device or other. While it is difficult to discriminate among the unions, it is a work which ought to be undertaken by the bank or the Board of Supervision; and the movement to a large extent is dependent on the effective working of these unions, and so we cannot afford to neglect them.

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 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. Organisation for marketing the agricultural and industrial produce of the villagers is also necessary in many places. The advantage of joint marketing of goods like cotton is being demonstrated by the Loan and Sale societies at Tirupur, Koilpatti and Bellary. These societies help to distribute pure and better seeds to the cultivators with the result that the crops raised on those seeds command a better price in the market. The ryot is given money on the crops and is enabled to get the cotton ginned and have the produce sold at a favourable market. The difficulty is felt more keenly with reference to industrial produce like cloths. It has been the experience of most of the weaving societies that they could not find a ready market at their doors for their produce. 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 can be sent for sale and through which the several distributive societies in the province can get their supplies. The main difficulty in the organisation of non-credit societies is the want of technical knowledge and agency for organisation and the cost at the initial stages. It is the duty of Government to have a sufficient number of intelligent and sympathetic men trained for starting 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.

It is a great pity that the few societies formed for agricultural non-credit work have not proved successful. The society formed for the preparation of manure is, I understand, recommended for liquidation by the Department. It is left to Government to see whether a society of this sort with great possibilities should not be helped to continue and strengthen itself and increase its usefulness. The history of the milk societies in Madras shows the half-hearted way in which the Government helps such societies. A bolder and more sympathetic policy on the part of the Government is necessary if the economic condition of the people is to be improved. The Government and even many of our public men have not realised that Co-operation is only a method and so far it is the only method available to the poor villager, whether agriculturist or artisan, to improve his economic position. With a fuller realisation of this fact the Government and the public men will pay more attention to the movement wherein lies the hope of the future.

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. The Provincial Co-operative Union serves as a common meeting ground for the whole Movement in the Presidency. It supplies the venue for common consultation and representation of grievances to the Government. It is publishing a journal in English which gives some information. The Language Federations are publishing journals in the vernacular and have published a few books. The District Federations where they existed, held classes for a few days in some centres for the benefit of the Panchayatdars of the societies. These classes were not properly attended and the persons who took part in teaching these classes were not always well qualified for the work. This experiment was considered on all hands to have been a failure. In some places propagandists have been appointed whose work it is to go round the villages and instruct the members of societies as best they may in the principles of Co-operation. The Federations were also conducting classes for the training of supervisors employed in the unions. Now this work of regular teaching has been taken over by the Institutes formed specially for the purpose. Where the Federations have ceased to exist, the district banks are doing some of the work done by these federations. This is practically all the education and propaganda that is provided for in this Province. Any on-looker will see that this is far too little and even the little is not arranged satisfactorily. The persons regularly employed in the Movement are not trained in the way in which one should have them trained. The pay that is given to the supervisors of unions and inspectors appointed by some of the district banks is very inadequate for the responsible work that has to be done by these men. It is necessary that the whole system is considered in all its details and satisfactory arrangements are made for education and propaganda. So far as the schools for the instruction of the paid employees in the Movement, both official and non-official, are concerned, properly equipped Institutes are necessary. But the question is whether the present Institutes are properly

equipped for the purpose. I would ask them to be strengthened both in personnel and in equipment, so that these may serve as bureaus for the collection and distribution of statistics and other information. They may serve as an intellectual centre for helping with knowledge and information the Movement generally both in the initiation of new ventures and in the dissemination of all useful information. The question will arise whether it is necessary to continue all the existing Institutes. Three Institutes, one in Madras, one in the Andhra Desa and one for the Tamil Nadu will be enough. I also think that if the course is extended to a year as it should be, there will be a much smaller number of pupils joining these classes and that way also the need for the larger number of Institutes will cease. It should not be forgotten that so many Institutes will be sending out a large number of passed men, a large proportion of whom would find it more and more difficult to find employment. If the number of the Institutes is reduced and they are strengthened in the way I contemplate, the professors can also be utilised to do some research work by way of conducting economic surveys of particular localities or by studying the conditions of particular localities, or people or trades and occupations. I think the Institutes are not utilised to the best advantage at present. It should also be necessary to make the training in the several Institutes uniform and there should be a common examination for all the students. This means that the Institutes should be controlled by the central agency of the Provincial Co-operative Union. But sufficient latitude should be allowed to the several Institutes to make themselves useful to the Movement in different ways. The funds needed for the conduct of these Institutes should be met by the Government, as these Institutes will serve the whole Province and are not intended to benefit individual societies or banks.

The Language Federations will have, if my scheme of strengthening the Institutes is accepted, only the publication of journals and books and the holding of conferences left in their hands. The Provincial Co-operative Union will then have to undertake the responsibility of co-ordinating all the work of education and propaganda. It will be in charge of the Institutes. It will itself serve as a bureau of information and guidance and hold periodical conferences representing the Movement as a whole. So long as the Province is one and the officers in the department are working under one head, there are distinct advantages in the whole Province meeting together and considering things. While importance has to be given to the bond of language as represented in the Language Federations, we

cannot, at least under the present order of things, be satisfied with acting on language basis. The need for holding classes in which the medium of instruction will be the vernacular has been advocated. This may become necessary in course of time and it will be the duty of the Language Federations to provide for them. But at the present moment, I do not think there is a need for providing such schools in addition to that provided for in the Institutes. It is only a matter of supply and demand. If in any locality there is any demand for such schools they will have to be provided for.

In the districts, the union supervisors are appointed to help and guide the societies, and it may be necessary to have a few persons of better qualifications to prepare the ground before societies are newly formed, to rectify societies which have gone wrong, and otherwise to be utilised wherever wanted. Some of the banks and especially the Madras Central Urban Bank has been organising village re-construction in some selected places. This is a very commendable idea. If the villages are alive and if villagers learn to act together and if there is leadership developed, the salvation of the country is assured. As it is, a few people dominate and very often mislead the people. Once the people are educated, progress on all lines like the giving up of drink and imbibing a spirit of thrift and better living are assured. But those who work in the villages have to do so in a spirit of comradeship with true sympathy and not try to assume the roll of outside teacher. The attempts made in village reconstruction are being watched with great interest not only by those in the Movement. A mead of great praise is due to Diwan Bahadur R. Ramachandra Rao for the good work he has done in Rasipuram taluk of the Salem District. One great defect natural to such work ought to be borne in mind. It has been said that in the Punjab all the good work that has been done came to a stand-still as soon as the masterly hand of Mr. Brayne was withdrawn from the locality. So, even from the beginning the workers should see that a spirit of self-reliance is cultivated in the villages and that everything is done by villagers themselves.

The best way of instructing the villager will be by making the text books used in the village schools thoroughly practical. There ought to be lessons on sanitation, hygiene, agriculture, co-operation and village administration. The principles of Co-operation as well as the possibilities of the Movement should be well impressed on the young mind as well as the improvements necessary in the agricultural methods followed in the country. Nothing will be productive of greater good.

I have so far referred to the defects and the difficulties in the Movement to show where we stand now. Publicity and a knowledge of truth should be the bedrock of our Movement and they will do us no harm. Some of the defects are serious ones while others are of a trivial character but none of them are insurmountable to a band of workers imbued with faith and enthusiasm. The Movement shares its defects with all democratic institutions. 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 lime-light. 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. The present political conflict is training our young men in large numbers to fight as mere units in a big organisation. All that is best in human nature is brought out in that conflict. Except the few at the top, the others court no recognition and are prepared to stake their all for the national cause. Is it too much to expect that some at least of these young men will turn to the Co-operative Movement which is crying for men to do the job that is already available and undertake steady work for the betterment of the people? Patience is wanted in a very large measure in men working with people. It will be no good to get dejected if immediate results do not follow. It is only patient and steady work that will tell in the end. 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. However sympathetic a European may be he won't be able to enter into the feelings of the people or understand their prejudices and needs. These count more than anything else in the movement. So, I have great pleasure in congratulating the Government on the appointment of Rao Bahadur K. Deivasikhamani Mudaliar as Acting Registrar of Co-operative Societies. He has been connected with the

Movement in the Province ever since it started. He knows the strength and the weakness of the Movement and he has a sort of paternal consideration which he would like to give to the Movement. I have no doubt that with an officer of his stamp at the head of the department it can be developed in the right way.

I have left to the end reference to the consolidating and Amending Bill now before the Legislative Council. It introduces a few matters of a contentions nature which you will have to consider. There are some provisions, which may with advantage be incorporated in this Bill. I do not now propose to go into the Bill as we will have to discuss it at length in this 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.

Proceedings of the XIXth Madras Provincial Co-operative Conference.

The XIXth Madras Provincial Co-operative Conference was held on the 20th and 21st June 1931 in the P. S. High School, Mylapore, Madras and was attended by a very large number of delegates from all over the province. Mr. V. Ramadas Pantulu President of the Madras Provincial Co-operative Union welcomed the delegates in a speech, which is published elsewhere in this number and then requested the delegates to formally elect the Chairman. Rao Bahadur S. Hanumanta Rao Pantulu of Masulipatam proposed and Mr. P. Ramanathan, Advocate, seconded the proposition that Rao Bahadur T. A. Ramalingam Chettiar, B.A., B.L., of Coimbatore be requested to preside over the Conference. It was supported by Rao Saheb V. Krishna Menon of Calicut and further supported by Alamelumanga Thayar Ammal. The proposition was carried by acclamation and Mr. T. A. Ramalinga Chettiar was installed in the presidential chair.

Mr. Ramalingam Chettiar then delivered his presidential address which is printed elsewhere in this number.

In the absence of a definite constitution and rules about the formation of subject committee, the President nominated the following members to constitute them relives into a Subjects Committee and the delegates were given general permission to attend the meetings of the Committee. The Committee met 8 P. M., on the 20th June and was presided over by Mr. T. Adinarayana Chettiar, Bar-at-law of Salem. Discussion went on till past midnight and the draft resolutions approved by the Committee were placed for further scrutiny in the hands of the Chairman of the Reception Committee and the President.

The conference met again at 12 noon on the 21st and the various resolutions (printed elsewhere in this number) were discussed and adopted.

Mr. Ramalingam Chettiar in his concluding remarks reiterated once more his willingness to place the views of the co-operators assembled in the Conference before the Legislative Council and with a vote of thanks to the chair and to the various workers on account of whose co-operation alone, the Conference was successfully conducted, the session came to a close.

THE MADRAS JOURNAL OF CO-OPERATION

The following gentlemen attended the Conference as fraternal delegates from the different parts of the country.

Messrs. S. K. Lahiri	...	Bengal.
Prof. Sanyal	...	
„ E. Gopala Menon	...	Cochin.
„ P. Krishna Nambiar	...	
„ Sundaresa Iyer	...	Pudukottah.
„ E. V. Ganapathy Iyer...	Dy. Registrar of Co-operative Societies, Mysore, Bangalore.	

Mr. V. Ramadas pantulu thanked them on behalf of the Conference and they in turn expressed their joy at being present at the Conference.

Three co-operative organisations, that is, Co-operative Foot Wear Society Ltd., Madras, the Salem Co-operative Weavers' Society and the famous T. U. C. S., Madras put up their exhibits. The City Book Company and the Lemaye Bros., in charge of Myers pumps also exhibited their wares and the delegates assembled spent two very happy and useful days and returned home greatly satisfied.

RESOLUTIONS PASSED.

I. CONDOLENCE.

1. This Conference places on record its deep sense of loss at the demise of Mr. H. W. Wolff, who was the inspirer, friend, philosopher and guide of the Co-operative Movement in India.

2. This Conference places on record its deep sense of loss at the demise of Mr. K. T. Paul, O.B.E. and conveys its condolence to the members of the bereaved family.

II. CO-OPERATIVE BILL.

Appeals :—

Resolved that an appeal against an order or a decision or sanction of the Registrar under sections 10, 12, 13, 41, 43, and 46 shall lie within two months of the said order, decision or sanction to a standing committee constituted by Government of which the following shall also be members :—

1. The President of the Madras Provincial Co-operative Union.
2. Do Do Do Bank
3. Do Do Do Financing Bank operating in the area where the dispute has arisen.

In cases where any of this above said institutions is involved in this appeal its President shall not take part.

2. This Conference is of opinion that in regard to financial and banking functions of co-operative institutions, the approval or the sanction of the Registrar shall not be required.

PROCEEDINGS OF THE NIX MADRAS PROVINCIAL CO-OP. CONFERENCE

3. Resolved that a definition of the Financing Bank be added to the definitions, and provision be made by a separate clause to give powers to the Financing Bank for the following :—

- (a) to inspect the books
- (b) to call for the cash balance
- (c) to test securities of the societies financed by the banks.

4. Resolved that Clause 28 be deleted. Carried by a large majority.

5. Resolved that the words “agent” or “servant” in Section 38, (4) be deleted.

6. Resolved that the words “at all times” and “at any place” in Clauses 38 and 39 be so modified as to suggest “at all reasonable times” and “at the headquarters of the society” respectively.

Resolved that in Clause 39 (1) in the place of the word “collector”, “financing bank” be inserted.

In the place of one-third, substitute “half”

In (c) (i) add at the end “after giving at least 24 hours notice”

Resolved that a separate clause be inserted after clause 40 to the effect “that the Registrar or person authorised by him under clause 39 and 40 be required to send a copy of his report free to the Financing Bank concerned.

7. *Surcharge :—*

Resolved that clause 48 be so recast as to provide for surcharge only in cases of fraud and misappropriation.

“The order of the Registrar shall be final unless the decision is set aside by the principal civil court having jurisdiction on application by the party aggrieved made within two months of the date of the receipt of the order”.

8. *Clause 50 :—*

“Touching the business of the Society.”

Resolved that these words in section 50 sub-clause (i) and (i) (c) be so modified as to exclude all reference to disciplinary action taken by the Committee as against their employees and all conditions of their service.

9. *Preamble :—* Resolved that the preamble of the Bombay Act be adopted.

10. *Clause 51(a) :—* Resolved that sub-clause (a) be deleted and that sub-clause (c) be recast so as to make “wilfully or without any reasonable excuse” apply also to “furnish information”.

11. *Clause 53 :—* Resolved that the section be redrafted to make fraudulent conduct alone punishable.

12. *Clause 53 (1)*:—Resolved that the words “without the sanction of the Local Government” be deleted.

13. *Clause 56*:—Resolved that clause 56 be so recast as to restrict the powers of the Registrar to interfere with awards only in cases of patent irregularity or illegality.

14. *Clause 60*:—Resolved that all the rules framed by the Local Government should be approved by the Legislative Council and that sub-clauses (H) (1) and (W) be deleted ;

that sub-clause (3) also be deleted ;

and that in sub-clause (2) (p) (iii) the word “relating” be replaced by the word “incidental”.

15. (a) Resolved that a sub-committee consisting of the following members be appointed to suggest necessary amendments and alterations in the Bill on the lines indicated in the above resolutions, to examine the bill further and propose such other amendments as may be necessary.

MEMBERS OF THE SUB-COMMITTEE.

Mr. Nallakuttalam Pillai.

„ E. S. Sunda.

„ V. Ramadas Pantulu.

„ E. S. Ganapathy Iyer.

„ G. Harisarvottama Rau (Convener).

„ J. Krishnamurthy Rao.

„ V. Krishna Menon.

„ S. Hanumanta Rao.

(b) This Conference requests Messrs. T. A. Ramalingam Chettiar and A. Ranganatha Mudaliar and other Co-operator members to press on the Select Committee and the Legislative Council the resolutions passed by the Conference in regard to the Bill and also the suggestions which the Committee hereby appointed may place before them.

The Co-operative Societies are requested to consider the bill and send their suggestions.

III. STORES SOCIETIES.

1. In view of the present trade and economic depression in the country, this Conference is sincerely of opinion that the time is now very opportune for the formation of a separate wholesale society for the presidency and for this purpose appoints a committee consisting of :—

Messrs. 1. Rao Sahib T. K. Hanumantha Rao (Madras).

2. T. S. Anantarama Iyer (T.U.C.S., Madras).

3. C. Subba Rao (Vizianagaram).

Messrs. 4. N. Subramania Iyer (Coimbatore).

5. G. Venkatachalam (T.U.C.S., Madras).

6. S. Nagaswamy Iyer (Sivaganga).

7. V. Rama Rao (Masulipatam).

8. Dr. Naganna Goud (Hospet).

9. S. K. Yegnanarayana Iyer, (P.C.U. & T.U.C.S., Madras).

to organise a Wholesale Society and have it registered and started on work before the next Conference meets ; it is further resolved that the T.U.C.S. be requested to make a grant of Rs. 500 towards the preliminary expenses in this connection.

2. This Conference feels that non credit co-operation should be given sufficient encouragement and as a first step suggests that the T.U.C.S. should take up the question of publishing a Trade Directory showing the products and places where they can advantageously be purchased or sold.

IV. URBAN BANKS.

1. This Conference resolves that in order to improve the banking habits among the masses it is necessary that Urban Banks should be encouraged to introduce necessary facilities such as home safe deposits, current deposits and use of cheques in the vernacular.

2. This Conference resolves that the Government be requested not to levy fees for doing their statutory function of audit.

V. LAND MORTGAGE BANKS.

1. This Conference appeals to the trustees of public institutions like temples, and insurance companies in particular to purchase the debentures issued by the Madras Central Land Mortgage Bank and thereby help the ryot in securing the long term credit accommodation, the provision for which is at present hopelessly inadequate.

2. (a) This Conference urges on the Local Government to move the Government of India to amend the Indian Trusts Act so as to include the debentures of Land Mortgage Banks as Trustee Securities.

(b) To make the interest payable on debentures of co-operative banks free from income tax.

VI. FINANCE.

I. In view of the present depression this Conference urges upon the Government to raise a provincial loan of a crore of rupees to be made available to the movement at a reasonable rate of interest for a period of three years so as to give financial assistance to members and enable them to tide over the present economic crisis.

2. This Conference urges upon the Government to arrange for the distribution of takkavi loans to the extent of one crore of rupees through the agency of co-operative societies only.

3. This Conference urges upon the Department as a temporary measure to permit the Central Banks and Primary Societies to remit the penal interest charged for the overdues, if and when paid, in consideration of the great economic depression prevailing in the country.

VII. BUILDING SOCIETIES.

1. This Conference regrets the attitude of the Government in respect of the resolutions passed at the previous conferences and requests the Registrar to take immediate action on them.

2. This Conference is of opinion that the interest demanded from the Building Societies on loans advanced to them is exorbitant and calls upon the Government to reduce the same to 6 per cent.

3. This Conference is further of opinion that the Building Societies should be enabled to raise loans from other sources than the Government even though there are loans subsisting to the Government from the Society.

4. This Conference emphatically protests against the attitude of the Local Boards and Municipalities in insisting on the roads formed by the Building Societies to be metalled and lighted and calls upon the Government to lighten the burden of the societies in allowing the society merely to allot the necessary site required for the roads and the cost of metalling to be met by the Government.

5. This Conference urges upon the Registrar of Co-operative Societies to request the Government to grant counter interest on payments made towards principal or interest before the due dates.

VIII. AGRICULTURAL SOCIETIES.

1. This Conference is of opinion that Co-operators should turn their immediate attention to the furtherance of Agricultural production societies such as co-operative cattle breeding societies, co-operative milk supply Societies, co-operative eggs and poultry producing societies etc. in order to increase the repaying capacities of ryots.

2. This Conference is of opinion that the fall in prices of agricultural produce can be got over only by protecting the interests of the ryots by protecting the agricultural produce of this country from the competition of the outside agencies by restricting the import of food stuffs that are grown in this country and recommends the setting up of tariffs against Java Sugar, Japan rice and Australian wheat.

3. This Conference reiterates its resolution of the last year about encouragement of khaddar production as a cottage industry and the abolition of the drink habits among the ryots and protests against the non-withdrawal of the G.O., dated 20—6—1930.

IX. THE CONSTITUTION OF THE CONFERENCE.

The Constitution of the Conference, a draft of which was published in the February '31 issue of the Madras Journal of Co-operation, as modified by the Board of Management and the General Body of the Madras Provincial Co-operative Union was placed before the Conference for adoption. It was adopted with this modification; "that in section (6) dealing with representation at the Conference, the words "with working capital of not less than Rs. 50,000" be deleted."

The Salem Weavers' Co-operative Society Ltd.

No. S. 362.

FORT, SALEM.

(Registered under Act II of 1912 India.)

Awarded Gold Medal Certificate by the Chittoor Exhibition of Arts, Crafts, Industries and Agriculture.

This society was started in August 1930 with the object of giving a living to the Weavers of Salem who were thrown out of employment. Yarn is purchased wholesale from the **Indian Mills** dyed in **Fast colour** and Woven in hand-looms by members to a **Standard Texture**. Profit making not being the object of the society, the prices are naturally cheap. The society consists of expert work men who can weave to any pattern. The following patterns are always ready for sale:—

DHOTIS:—of 40, 60 and 80 counts.

Sannanju, Mysore Gundanju, Bavanju borders etc., in cotton or silk, with or without lace.

SAREES:—of 40, 60 and 80 counts.

Card, Pate, Poona Pate borders; Bangalore, Poona, Duputa Heading in mercerised yarn silk or lace.

Handkerchiefs Angavastrams etc., etc.

S. THAMMANNA CHETTIAR B.A., B.L.,

President.

List of Persons and Institutions that sent Messages * and Greetings to the Conference.

A. FROM OUTSIDE INDIA.

1. (a) H. J. May Esq., General Secretary, The International Co-operative Alliance. (T)
2. (b) R. A. Palmer Esq., General Secretary, The Co-operative Union Ltd., Manchester. (L)
3. (c) Miss A. Honora Enfield, Secretary, International Co-operative Women's Guild. (L)
4. (d) Secretary, The International Co-operative Banking Committee, Paris. (L)
5. (e) John Pearson Esq., Secretary, Scottish Co-operative Wholesale Society Ltd., Glasgow. (L)
6. (f) Director of Co-operation, Federated Malay States and Straits Settlements. (T)
7. (g) Registrar of Co-operative Societies, Ceylon. (L)

IN INDIA.

I. Registrars.

8. (a) Registrar of Co-operative Societies, Bombay Presidency. (L)
9. (b) M. L. Darling Esq., I.C.S., Registrar of Co-operative Societies, Punjab, N.W.F. Province and Delhi. (L)
10. (c) S. K. Ganguly Esq., Registrar of Co-operative Societies, Bengal. (L)
11. (d) E. C. Ansorge Esq., I.C.S., Registrar of Co-operative Societies, Bihar and Orissa. (L)
12. (e) I. Majid Esq., I.C.S., Registrar of Co-operative Societies, Assam. (L)
13. (f) A. N. Shah Esq., I.C.S., Registrar of Co-operative Societies, Central Provinces & Berar. (L)
14. (g) P. M. Kharegat Esq., I.C.S., Registrar of Co-operative Societies Central Provinces & Berar. (L)
15. (h) Sardar Kartan Singh, Sandhu, Esq., B.A., P.C.S., Registrar of Co-operative Societies, Ajmer-Merwara. (L)
16. (i) Registrar of Co-operative Societies, Mysore. (L)
17. (j) " " Baroda. (L)
18. (k) " " Cochin. (L)
19. (l) " " Pudukottah (T)

L—Letter.

T—Telegram.

II. Banks.

20. (a) All India Provincial Banks' Association, Patna. (L)
21. (b) The Bombay Provincial Co-operative Bank Ltd. (L)
22. (c) Bihar and Orissa Provincial Co-operative Bank Ltd. (L)
23. (d) The Provincial Co-operative Bank, Assam. (L)
24. (e) Hyderabad Co-operative Dominion Bank. (T)
25. (f) Mysore Apex Bank. (T)
26. (g) Central Bank, Trivandrum. (T)
27. (h) The Indore Premier Co-operative Bank Ltd. (L)

III. Institutes.

28. (a) United Provinces Provincial Co-operative Union. (L)
29. (b) Bihar and Orissa Co-operative Federation. Ltd., Patna. (L)
30. (c) Central Provinces and Berar Co-operative Federation. (T)
31. (d) The Surma Valley Co-operative Organisation Society, Ltd., Silchar (Assam). (L)
32. (e) The Andhra Sahakara Sammelanam. (L)
33. (f) The Hyderabad Central Co-operative Union Ltd. (L)
34. (g) Travancore Co-operative Institute. (T)
35. (h) Shri Sayaji Sahakara Sewak Sangh Ltd., Baroda. (L)
36. (i) The Indore Co-operative Central Association. (L)
37. (j) Indore Co-operative Central Association and Provincial Co-operative Bank. (T)
38. (k) Pudukottah Co-operative Institute. (T)

C. INDIVIDUALS.

39. (a) Hon'ble Mr. P. T. Rajan, Minister for P.W.D. (L)
40. (b) G. Ranganatha Mudaliar Esq., M.L.C. (L)
41. (c) Rao Bahadur R. Krishna Rao Bhonsle, M.R.A.S. (L)
42. (d) S. Satyamoorthy Esq. (L)
43. (e) Rao Sahib A. S. Alaganan Chetty, M.L.C. (L)

Extracts *

FROM THE MESSAGES AND GREETINGS TO THE XIXTH MADRAS PROVINCIAL CO-OPERATIVE CONFERENCE.

(1)

International Co-operative Alliance sends fraternal greetings and best wishes for success your Congress and progress of Co-operation in India.

(2)

Fellow Co-operators, it is with the greatest of pleasure on behalf of British Co-operators that I extend to you fraternal greetings and all good wishes for the success of your Conference. Although India is so far away from the Motherland of Co-operation, we nevertheless are fairly well informed of your activities and in the journals and magazines which come into our hands we read with interest the varying accounts of your co-operative life.

The Movement at home is maintaining its position splendidly against the industrial and economic depression which has been almost world wide in its effect. The strength of the movement is manifesting itself more than ever, now that the workers of the country are suffering set backs in the way of reduced wages and unemployment. The membership of our societies is increasing and it is estimated that the total this year will approach 7 millions. Taking everything into consideration the sales of societies will also show an increase as do the share and loan deposits which largely represent the savings of our industrial workers. It is, therefore, in hope and confidence that we greet you and trust that the practice of co-operation will be as successful if not more successful in India.

The hope of saving the mass of peasantry is in co-operation and even the government can find no other means of remedying the greatest evil of all, common to the toiling classes in all the provinces, that is—falling into the grip of money lenders. If your efforts are successful in removing this blight from the life of India then you will certainly be achieving a great and noble work. In this you have the good wishes of the co-operators in this country and we hope your present conference will be another milestone on the road to economic emancipation.

* The numbers given are the serial numbers as shown on pages 42 & 43.

(3)

We send the warmest good wishes of Co-operative Women throughout the world to the delegates assembled at your conference May you have fruitful and inspiring meetings, and may your work for the Co-operative Movement in Madras—the great movement that truly makes all the world one—be crowned with greater and greater success as the years advance.

With co-operative greetings.

(4)

Cher Monsieur,

J'ai bien re eu votre lettre datee du 12 Mai dans laquelle vous nous invitez a envoyer des delegues au Congres que l'Union Co-operative de la Province de Madras organise les 20 et 21 Juin.

Il nous est impossible, etant donne le peu de temps qui nous resterait, de prendre une decision a cet egard.

Nous sommes cependant heureux de pouvoir profiter de la presente pour vous assurer de la sympathie vec laquelle le Comite Bancaire International et en general les organes de l'Alliance Co-operative Internationale suivent les progres des organisations de credit.

En vous priant de nous excuser de ne pouvoir assister a votre Assemblée, permettez-moi de souhaiter le plus grand succes possible a votre Congres.

Dans l'espoir qu'il nous sera possible un jour d'entrer en relations personnelles.

Je vous prie d'agreer, Cher Monsieur, l'assurance de nos meilleurs sentiments.

(5)

We extend to the delegates and members of the Madras Provincial Co-operative Union our best wishes and fraternal greetings, with the hope that you may have a most satisfactory Conference, and that your efforts to spread the principles and practice of Co-operation and United Effort in your City and Province will meet with all success.

(6)

Regret cannot send delegate co-operative conference. Please convey best wishes of this Department for the success of Conference.

(7)

I should be grateful if you would convey to the Conference the best wishes of all co-operators in Ceylon for its success. In Ceylon we owe

a special debt of gratitude to the Madras Co-operative Department and Co-operative Societies and the Madras Provincial Co-operative Union as nearly all my staff have been trained in Madras.

I myself am very grateful for much kindness and helpful advice received from officials and non-officials alike in Madras during my course of training in 1929. As we are regular subscribers to your Journal we keep in close touch with co-operative developments in Madras, and have received from the articles in the Journal a good deal of valuable advice.

I think that all co-operative workers realise more fully every day that for the healthy development of the movement as a whole the closest possible communications between societies in all countries and the fullest exchange of views is desirable. We all have our successes and failures and if the benefit of the experience of all is made available to all, success can be achieved and failures averted.

The movement in Ceylon owes an enormous debt to Madras and India as a whole. If, in the future, we can repay any part of the debt it will be a great pleasure and pride to all of us.

I look forward to reading the proceedings of the Conference in the Journal and to hear that it was as great a success as its predecessors.

(9)

I need hardly say that the Conference has my heartiest good wishes, and would add that if it can devise means by which the cultivator can be materially assisted to weather the present economic crisis without any breach of co-operative principle or seriously adding to his financial obligations, it will render a signal service. Never has it been more necessary to take our stand firmly upon the two foundations of our creed—self-help and mutual help.

(10)

Heartiest good wishes to the co-operators of Madras assembled in their Nineteenth Provincial Conference. Hope co-operators all over India will be benefited by its deliberations.

(11)

I wish the conference every success and trust your deliberations will lead to further advancement of the Co-operative movement in your province.

(12)

I wish the conference all success.

(13)

The need for propaganda and instruction on right lines with which your Union has charged itself, was never greater than at present when

Co-operative principles are likely to be disregarded under the stress of the economic depression through which the country is passing, and I have no doubt that your Union will amply justify its existence by its work during the current year.

(16)

"India is on the eve of momentous constitutional changes which will make her for the first time completely responsible for her National development. No body of persons have a greater responsibility cast upon them for the building up of a prosperous Nation than we. Co-operative problems should more and more engage public attention in the years to come. I wish this Session of the Madras Co-operative Conference every success."

(21)

The Chairman and Directors of the Bank wish all success to the Conference and hope that the forthcoming session will be helpful in stimulating the progress of the co-operative movement in its various aspects in your Presidency.

(27)

The activities of your co-operators, big and small, in the direction of the rectification of primary co-operative credit societies which are and would continue to be the foundation of the whole superstructure; the proper interest and the increasing responsibility shown by the M.C.U.B. and the district financing agencies in this work of reconstruction under the strong leadership of such devoted and eminent co-operators like Mr. Ramadas Pantulu and Dewan Bahadur Ramachandra Rao and the host of other experienced and distinguished honorary workers; the working of the new Central Mortgage Bank a unique and pioneer institution in India which has launched upon a bold experiment in the field of long term finance; the achievements of the Triplicane Consumers' Stores; the propagandist activities regarding marketing of the co-operators' produce; the attempts of bringing the Union supervisors and other staff in the district cadre initially, eventually to be transferred to that of the whole Presidency in due course; the introduction of district associations of the employees of co-operative societies, the growth of the training institutes and last but not the least, the progress that your Madras Co-operative Journal (under the able editorship of Professor Yegnanarayana Iyer) which keeps the co-operative world in live touch with the various activities of your Presidency and forms a continuous link between our brothers in Madras and ourselves here; all these very useful and laudable efforts of yours in various directions have been engaging our keenest attention since long and have been also a source of inspiration for sustained work in similar spheres here; we wish you every

success in your deliberations and specially in the execution of the resolutions, that your collective wisdom and experience may lead you to adopt, on important matters before you.

We are keenly interested in the proceedings and will be glad to read the report.

(30)

Request Conference to lay down definite policy for meeting present agrarian situation. Common lines for co-operators urgently needed.

(31)

A quarter of a century of concentration on credit side of the Co-operative Movement has made it abundantly clear that mere credit co-operation has mainly the negative effect of reducing interest; credit co-operation leaves the question of the improvement of income and social betterment too much to chance action by individual members. Under present conditions this must prove futile. We in the Co-operative Movement must henceforth devote our best attention and employ our best energies, to organisations for improvement of income from agriculture, home industries and the sale of their products and also, to co-operative measures for social betterment like water supply and sanitary improvement. Non-credit co-operation bristles, no doubt, with difficulties; but what work is great without difficulties?

Till the movement is freed from the incubus of over-officialisation, till we can break the stone wall of public ignorance and apathy towards the possibilities of the Movement and till we have a virile propagandist body for the purpose, we can make no real headway. The minimum necessary for the purpose is a statutory basis for our various un-official non-party propagandist bodies—by whatever names called.

We look forward to your Conference to give us a lead in the matter.

(32)

The extrication and rehabilitation of the village man who has got stuck up in economic slough, must be our first concern. Immediate and practical steps must be devised and effectuated to relieve the distress and afford him at least breathing time to discharge his liabilities and help him to make both ends of his budget meet-through non-official as well as Government effort.

Proceedings of the Meeting of the Board of Management of the Madras Provincial Co-operative Union,

(Held at 8 a.m. in the P. S. High School, on 20--6--1931.)

The following members were present:—

<i>President.</i>		<i>Hon. Joint Secretaries.</i>	
1. Mr. V. Ramadas Pantulu.		3. Mr. V. Venkatasubbaiya.	
<i>Vice President.</i>		4. " G. Sriram Babu Naidu.	
2. " A. Ranganadha Mudaliar.		5. " N. Satyanarayana.	
<i>Other Members.</i>			
6. Mr. S. Nagaswamy Iyer.		17. " V. Krishna Menon.	
7. " A. S. Menon.		18. " T. A. Ramalingam Chettiar.	
8. " Ch. Seshagiri Rao.		19. " E. S. Sunda.	
9. " L. Gangadhara Sastri.		20. " A. Krishnaswamy Iyer.	
10. " P. V. Krishna Sastry.		21. " A. Narayana Bhatt.	
11. " K. M. Singaravelu		22. " K. L. Narasimha Rao.	
Mudaliar.		23. " R. G. Nallakuttalam Pillai.	
12. " K. Gundu Rao.		24. " S. K. Yegnanaryana Iyer.	
13. " J. Krishnamurthi Rao.		25. " B. Purnaiya.	
14. " R. Krishnaswamy Iyengar.		26. " C. Subba Rao.	
15. " G. S. Mahadeva Iyer.		27. " A. Rajabadar Mudaliar.	
16. " M. K. Pattabhiram.		28. " V. Rama Rao.	

Mr. V. Ramadas Pantulu, the President of the Union presided.

1. Revised budget for 1930-31 and the budget estimate for 1931-32 copies of which had been circulated before, were discussed at length and were passed. One important point that came up for detailed discussion was the continuation of the "Village Panchayat Journal" for which provision had been made in the budget. It was unanimously agreed to continue the journal and the budget with provision therefor was passed.

2. Audit review of the Provincial Co-operative Union was accepted and recorded.

3. The draft constitution for the Provincial Conference published in the February 1931 issue of the Madras Journal of Co-operation was taken up next for consideration. It was accepted with this modification that instead of clauses (1) and (2) the following be substituted "that the Provincial Co-operative Union be responsible for conducting conference and consequential modifications be effected in subsequent clauses."

4. The Annual Report from 16th April '30 to 31st May '31 together with the statement of accounts from July '30 till the end of May '31 was read by the Secretary and accepted by the Board to be placed before the General Body.

With a vote of thanks to the Chair the meeting came to a close at 10 a.m.

MADRAS, }
20--6--31. }

V. RAMADAS PANTULU,
President.

PROCEEDINGS OF THE MEETING OF THE CENTRAL COMMITTEE OF THE TRAINING INSTITUTES.

The Central Committee of the Training Institutes met at 2 P.M. on Saturday the 20th June 1931 at the P. S. High School, Madras. Mr. V. Ramadas Pantulu presided over the meeting and the following representatives of the Training Institutes were present.

Messrs :—

1. V. Ramadas Pantulu (Ex-officio).
2. Rao Bahadur K. Deivasikhamani Mudaliar, Ag. Registrar of Co-operative Societies, (Ex-officio).
3. Rao Bahadur T. A. Ramalingam Chettiar (Coimbatore Co-operative Training Institute).
4. Dr. P. Gurumurthy (Ramadas Co-operative Training Institute, Rajahmundry).
5. N. Narasimhacharya Co-operative Training Institute, Bez-wada.
6. O. A. Narayanaswamy Iyer (Hood Co-operative Training Institute, Tanjore).
7. K. M. Singaravelu Mudaliar (Gray Co-operative Training Institute, Vellore).
8. M. Narayana Rao (Rayalseema Co-operative Training Institute, Anantapur).
9. K. C. Ramakrishnan (Co-opted member).

The following resolutions were passed :—

(Read :—Letter No. 315/6 dated 4-6-1931 from the Superintendent of the Ramadas Co-operative Training Institute, Rajahmundry).

Resolution No. I :—

"The Central Committee resolves that Co-operative Audit be one of the subjects taught in the Institutes though a separate paper be not set on it. The Paper on Audit may include some questions on the subject and the syllabus in Audit may be amplified so as to contain some headings on Co-operative Audit as well."

PROCEEDINGS OF THE CENTRAL COMMITTEE OF TRAINING INSTITUTES

Resolution No. II :—

"Resolved that the Government be requested not to hold examination in co-operation and that a common examination be conducted by the Provincial Co-operative Union for students trained in the Training Institutes affiliated to P.C.U. Resolved also that the students be given some practical training.

(Read :—Letter No. 43/31 dated 16-5-1931 from the Training Institute, Bezwada and the Registrar of Co-operative Societies' reply thereto).

Resolution No. III :—

"The Central Committee agrees with the Registrar of Co-operative Societies that the Institutes should not provide for short courses for 4½ months simultaneously with the long course."

Resolution No. IV :—

"Resolved that the tuition fees be fixed as Rs. 40 for the whole course and Rs. 100 for those coming from outside the Province."

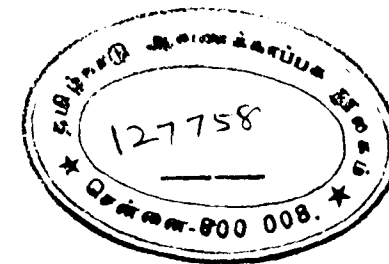
Resolution No. V :—

"Resolved that the examination fee be fixed at Rs. 3 for each candidate."

Item No. III of the Agenda i.e., "Arrangements about the staff of the Training Institutes" was adjourned.

MADRAS, }
20th June '31.

V. RAMADAS PANTULU,
President.



PROCEEDINGS OF THE MEETING OF THE RURAL RECONSTRUCTION CENTRAL COMMITTEE.

(Held on 21—6—1931 at 9 a.m. in the P. S. High School
Mylapore, Madras.)

PRESENT :—Messrs. 1. V. Ramadas Pantulu.
„ 2. K. M. Singaravelu Mudaliar.
„ 3. S. Subba Rao.
„ 4. Prof. N. G. Ranga.

1. Some discussion took place regarding the inability of some District Banks to contribute their quota for the upkeep of the centres in their districts.

“It was resolved that where the Central Bank is not in a position or is unwilling to contribute the entire sum of Rs. 1,000, the Local Committee should guarantee the sum from other sources; if not, the grant of the Madras Central Urban Bank will not be made available for that centre.”

Resolution 2.

“It was resolved that since Dewan Bahadur R. Ramachandra Rao is unable to look after the Elur Centre on account of his illness, it should come into line with other centres and have a Local Committee which will guarantee Rs. 1,000.”

3. The Statement of Accounts of the different Rural Reconstruction Centres was read and passed.

V. VENKATASUBBAIYA,
Secretary.

26—6—'31.

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Proceedings of the Meeting of the General Body of the Madras Provincial Co-operative Union.

(Held at 8 a.m. on Sunday the 21st June 1931.)

There was a large gathering of delegates deputed by their respective societies to attend this General Body meeting. Mr. V. Ramadas Pantulu presided.

The Report on the working of the Provincial Co-operative Union from 16th April 1930 to 31st May 1931 and the statement of accounts from July 1930 to May 1931 were adopted. The constitution for the Conference, a draft of which was published in the February 1931 issue of the Madras Journal of Co-operation came up for discussion and the General Body agreed with the Board of Management and it was unanimously resolved not to create a new *ad hoc* body to be put in charge of Conference, but to entrust the conduct of the Conference to the Madras Provincial Co-operative Union. The draft was approved with this modification.

Mr. S. K. Yegnanarayana Iyer, who was put in charge of organising a Co-operative Insurance Society gave a brief account of the work he did and the General Body resolved to authorise the Executive Committee to take prompt steps to organise the insurance society called “The Madras Provincial Co-operative Insurance Society Ltd.,” and to arrange for an application being made to the Registrar for the registration of the Society.

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Among those that have achieved greatness in this country, Rao Bahadur K. Deivasikhamani Mudaliar, Ag. Registrar of Co-operative Societies, occupies a high place. Co-operators throughout the province are rightly glad that the acting incumbency has fallen on the subject of our sketch. He yields to none in point of hard work, vast experience, high character and a clear grasp of the fundamental details. Mr. Mudaliar is a discovery made by that very shrewd judge of men, the late Sir P. Rajagopalachariar. As the first Registrar of Co-operative Societies, the late Sir Perungavur exhibited a genius which is yet to be surpassed in the Provincial Civil Service of this presidency. The fact that co-operation has made tremendous headway in this province speaks highly of the organising capacity and driving power of this gentleman. In the course of his peregrinations, he came across Mr. Mudaliar and at once took him into the fold. The Rao Bahadur then passed through every branch of work in the Registrar's office. New phases in the movement began to interest him and their details were soon mastered. Official preferment came as a natural consequence and whatever place he occupied, it is an admitted fact that he shed lustre there. From the Joint Registrarship to the actingship of the Registrar's place is only an easy step and it is eagerly looked forward to that he will be confirmed as Registrar when there is a permanent vacancy. It is well-known that his talents were sought after in other departments also but he was averse to leave co-operation—the child of his adoption. May God grant him full power and light to do good to the poor millions in this land!

VILLUPURAM, }
22—6—1931. }

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LIST OF DELEGATES TO THE XIX Madras Provincial Co-operative Conference.

ANANTAPUR DT.

Messrs.

- 1 Anantapur Dt. Co-operative Central Bank. { K. S. Raghavachariar
C. Ranga Rao
- 2 Dt. Co-operative Federation, Anantapur. { K. Seshacharlu
S. Sreenivasulu
- 3 Gooty Local Co-operative Union ... { Y. Ramaswami
K. Venkata Reddi.
- 4 Tadpatri Local Co-operative Union. { D. Venkoba Rao
P. Malli Reddy
- 5 Anantapur Local Co-operative Union. { N. Sanjeeva Rao
A. Perayya
- 6 Kadiri Local Co-operative Union ... K. Vasantacharlu
- 7 Madakasira Local Co-operative Union, A. Krishnamoorthy Rao
- 8 Tanakal Local Co-operative Union. P. Venkata Rao
- 9 Kalyandrug Local Co-operative Union. K. Hanumanta Rao
- 10 Tadpatri Co-operative Loan and Sale Society. B. Ramaswami
- 11 Tadpatri Co-operative Building Society. A. Sreenivasiah
- 12 Hindupur Co-operative Town Bank. D. Bhqemiah
- 13 Tadpatri Co-operative Town Bank Ltd. Rajole Venkataramiah
- 14 The Rayalaseema Co-operative Institute. M. Narayana Rao
- 15 Chalavemulu Co-operative Society. Pedda Narayana Reddy
- 16 Yadiki Co-operative Society ...
- 17 Pedda Ekkalur Co-operative Society.
- 18 Dharmavaram Local Co-operative Union. { A. Chéngappa
T. L. Ramappa
- 19 Hindupur Local Co-operative Union, L. Gangadhar Sastri

Messrs.

- 20 Municipal Employees' Co-operative Society, Tadpatri. K. Subba Rao
- 21 Chintagunta Co-operative Society. S. Konda Reddi
- 22 Nandalapadu Co-operative Society. A. Bhaskara Ramappa
- 23 Chinnapalamedu Co-operative Society. G. Obi Reddi
- 24 Timmapuram Co-operative Society. B. Chenna Reddy
- 25 Konduri Co-operative Society ... A. Subbiah
- 26 Lepakshi " Union ... Konda Mallappa
- 27 " " Society ... L. Ramachandra Rao
- 28 L. M. S. Students' Co-operative Stores. C. Ranganatha Iyengar
- 29 Palakole Co-operative Union ... D. Narasimham.

N. ARCOT DT.

- 30 Vellore Co-operative Central Bank. { K. M. Singaravelu Mudaliar
Rai Bahadur V. Murugesu
Mudaliar.
- 31 Arnj' Co-operative Supervising Union. S. Singara Mudaliar
- 32 Mailapatti Co-operative Union ... V. Audimoola Mudaliar
- 33 Vaniambadi Co-operative Union ... { K. Ponnuswamy Gounder.
T. Karia Gounder.
- 34 Settithangal Co-operative Union ... V. Kandaswami Mudaliar.
- 35 Devikapuram " " ... { K. M. Narayanaswami Mudaliar.
A. R. Munusami Reddi
- 36 Tiruvannamalai Co-operative Society. Rao Sahib M. S. Seshachala Iyer.
- 37 Polur Public Servants' Co-operative Society. G. Rangachariar
- 38 Sholinghur Co-operative Urban Bank. B. K. Parthasarathi
- 39 Tiruppathur Town Co-operative Bank. M. Sreenivasa Mudaliar
- 40 Timiri Co-operative Union ... K. Rajagopala Mudaliar
- 41 Polur " " ... K. Alla Baksh.
- 42 Maruthalam " " ... Muthu Perumal Naicker
- 43 Ambur North Co-operative Society. Sadagappa
- 44 Ambur Co-operative Union ... A. N. Krishnamoorthy Rao

Messrs.

- 45 North Arcot Dt. Federation ... K. M. Singaravelu Mudaliar
- 46 Wallajapet Audit Union ... W. V. Veeraraghava Mudaliar
- 47 N. Arcot Co-operative Society ... Munuswami Reddy.
- 48 Vellore Co-operative Federation ... M. B. Rangaswami Reddy
- 49 The Iluppa Co-operative Union ... M. Narayanaswami Mudaliar.
- 50 Muruganagalam Co-operative Society. D. Gopalaswami Mudaliar.

S. ARCOT DT.

- 51 Kamapuram Co-operative Supervising Union. V. Seshadri Iyengar.
- 52 Tiudivanam Co-operative Supervising Union. { T. J. Muhamad Ismail Sahib
T. Sarvagopal Pillai
- 53 Vridhachalam Co-operative Supervising Union. { M. V. Parthasarathi Mudaliar
Balasubramania Pillai
- 54 Parvatipuram Co-operative Supervising Union. T. Veerasami Reddiar.
- 55 Valavanur Co-operative Supervising Union. K. R. Chinnappa Pillai.
- 56 Dodapuram Co-operative Society ... Kuppuswami Chettiar.
- 57 Kallakurichi Co-operative Agricultural and Industrial Society. R. Ramachandra Iyer.
- 58 Pudupalayam Co-operative Stores ... R. Krishnaswami Iyengar.
- 59 Tindivanam Co-operative Urban Bank T. E. Krishnamoorthy Iyengar
- 60 Cuddalore Co-operative Supervising Union { P. A. Sivananda Mudaliar.
R. Subramania Pillai
- 61 Villupuram Urban Bank ... S. Kuppuswami Gounder
- 62 Salt Licensing Co-operative Society, Markannam. K. S. Venkatesa Iyer
- 63 Vantur Co-operative Supervising Union. R. Ramaswami Mudaliar.
- 64 Villupuram Co-operative Union ... Muthusundar Reddy.
- 65 Sathambadi Co-operative Union ... V. Ananthachariar.
- 66 Alangudi Co-operative Union ... R. Venkatarama Iyer.
- 67 Sankarapuram Co-operative Union. Venkatachalam Pillai.
- 68 Ariyur Co-operative Union ... Poonetha Udayar.
- 69 Elementary Teachers' Co-operative Society. Raja Manickam Naicker.

BELLARY DT.

- 70 The Hospet Co-operative Central Bank. { M. Natesa Mudaliar
P. Uddaina

Messrs.

- 71 Dt. Co-operative Federation, Hospet. { K. Rama Rao
Dr. R. Naganna Gowda
- 72 Harpanahalli Local Co-operative Union. { K. Sreenivasa Rao
A. Narayana Bhatt
- 73 Bellary Local Co-operative Union. { K. Gundachari
G. Veerabhadra Gowd
- 74 Siruguppa Local Co-operative Union. { S. V. Narasimhulu
J. Sreenivasacharlu
- 75 Huvinahadagalli Co-operative Supervising Union. H. K. Basavaraj
- 76 Adoni Co-operative Supervising Union. M. Venkata Sastri
- 77 Rayadrug Local Co-operative Supervising Union. B. Venkatappa
- 78 Hospet Co-operative Union ... { A. D. Singaram
G. Doddappa
- 79 Rayadrug Co-operative Union ... L. Venkata Reddi
- 80 Hospet Agricultural Co-operative Society. T. Adrasayya
- 81 Sogi Co-operative Society ... Pathri Basappa
- 82 Bellary Section Subordinates' Co-operative Society. T. Ramakrishnan.
- 83 Hospet Co-operative Loan and Sale Society. { A. T. Akilandam Mudaliar
N. Chinna Veeriah
- 84 Bellary Co-operative Loan and Sale Society. { G. Thimmappa
K. Rama Rao
- 85 Adoni Municipal Menial Employees' Co-operative Society. Mir Karamat Ali Sahib
- 86 Kalkutikinalah Co-operative Society. Reddi Naganna Gowd
- 87 Harpanahalli Government Servants' Co-operative Society. M. Sreenivasachari
- 88 Rayadrug Co-operative Town Bank. K. Balappa
- 89 Halakota " Society ... R. Rudra Gowda
- 90 Kanakal Co-operative Society ... L. Venkata Reddy
- 91 Municipal Superior Employees' Co-operative Society, Adoni. N. Rama Prasad
- 92 Muslim Co-operative Society, Adoni. R. Abdul Gaffor Sahib
- 93 Tindivanam Weavers' Co-operative Society. T. A. Sivasamba Chetty.

Messrs.

- 4 Tindivanam Public Servants' Co-operative Society. B. Ramakrishna Rao.
- 5 Kidangal Agricultural Co-operative Society. Md. Emoose Sahib.

CHINGLEPUT DISTRICT.

- 6 Chingleput Dt. Co-operative Federation. { K. Venugopala Mudaliar.
M. Balasundara Mudaliar
- 7 Poonamalle Co-operative Supervising Union. { M. Seshachariar,
S. C. Abdul Gaffoor Sahib.
- 8 Nelvoy Co-operative Union ... T. Perumal Chetty.
- 9 Sembium Co-operative Supervising Union. { A. P. Parthasarathi Pillai.
T. V. Thirunavukarasu Pillai
- 10 Tiruvellore Co-operative Supervising Union. { C. Arunachala Mudaliar.
Chinna Rajaratnam Naidu.
- 11 Tinnanore Co-operative Supervising Union. K. Raghavachariar.
- 12 Conjeeveram Co-operative Credit Society. C. Ambalavana Mudaliar.
- 13 Madurantakam Co-operative Supervising Union. { K. Vedagiri Mudaliar.
M. Krishnaswami Iyengar.
- 14 Chingleput Co-operative Supervising Union. { K. Vijayaraghavachariar.
C. Sambanda Mudaliar.
- 15 Ulathukottai Co-operative Supervising Union. { A. Rajagopala Reddi
P. Chinna Swami Chettiar.
- 16 Valapuram Co-operative Supervising Union. Mapiiah Naidu.
- 17 Manimangalam Co-operative Supervising Union. V. R. Nambi Iyengar.
- 18 Chingleput Co-operative Stores ... A. Narasimbachariar.
- 19 Singaperumal Koil Co-operative Society. V. K. Ethirajulu Naidu.
- 20 Big Conjeeveram Town Bank ... C. M. Subaraya Mudaliar.
- 21 Conjeeveram Co-operative Central Bank, Ltd. { K. R. Viswanatha Iyer.
K. Rangaswami Iyengar.
- 22 Little Conjeeveram Co-operative Urban Bank. N. Krishnamachariar.
- 23 Big Conjeeveram Audit Co-operative Union. C. Ambalavanan.
- 24 Pallavaram Co-operative Supervising Union. { S. K. Govindaraja Ayyar.
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 173 Tirupur Urban Bank. ... C. S. Narayanasami

CUDDAPAH DT.

- 174 Cuddapah Dt. Co-operative Federation. { K. Gundu Rao
 B. Narayanaswami
 175 Cuddapah Co-operative Town Bank. { Syed Abdul Rahim Sahib
 C. P. Ramachandra Rao
 176 Cuddapah Local Co-operative Union. { R. Venkataramiah Pantulu
 A. V. Subba Rao
 177 Cuddapah Dt Co-operative Central Bank. { J. Krishnamurti Rao
 V. Pichiya
 178 Nandalur Local Co-operative Union. { G. Sundara Rao
 K. Lakshminarasimham.
 179 Chintagunda Co-operative Society. Konda Reddi
 180 Chinnapalamedu Co-operative Society. Obi Reddi
 181 Nandalapad Co-operative Society.... A. Baskara Rao

GANJAM DT.

- 182 Ganjam Dt. Co-operative Banking Union. { M. V. Appa Rao Pantulu
 G. Dharma Rao Pantulu
 183 Chicacole Co-operative Urban Bank. S. Venkata Rao

E. GODAVARI DT.

- 184 Ramachandrapuram Co-operative Central Bank. { B. V. Krishna Rao
 B. Venkataratnam
 185 Sri Konaseema Co-operative Central Bank. { Vakkalanka Subba Rao
 Vadravu Ramamurti
 186 Rajahmundry Co-operative Central Bank. { Dr. P. Gurumoorthy
 R. Suryaprakasa Rao
 187 E. Godavari Dt. Co-operative Federation. N. Satyanarayana
 188 Cocanada Local Co-operative Union. Avasarala Ramachandra Rao
 189 Alamurti Local Co-operative Union. Mulukutla Satyanarayana Moorthy
 190 Bheemavaram Local Co-operative Union. P. Narayana Moorthy.
 191 Tapeswaratn Local Co-operative Union. Nanduri Somaraju

Messrs.

- 192 Narendrapuram Local Co-operative Union. Potapragada Ramabrahman.
 193 Peddapuram Local Co-operative Union. { K. Subba Rao
 Ch. Subbarayulu
 194 Mumidivaram Local Co-operative Union. { Kesapragada Venkatarama
 Rajeswara Rao
 Voleti Rama Rao
 195 Kodurupadu Local Co-operative Union. N. Sriramraju
 196 Kirlampudi Local Co-operative Union. N. Thimmajee Rao
 197 Ramachandrapuram Local Co-operative Union. Chelapati Rao
 198 Amalapuram Local Co-operative Union. { M. Ramiah
 K. Venkataratnam
 199 Rajahmundry Taluk Local Co-operative Union. K. Lingaraju.
 200 Adduru Local Co-operative Union. U. S. Ramachandran
 201 Kotipalli Local Co-operative Union. { Godavari Satyanarayana
 B. Appa Rao
 202 Peddapalle Co-operative Stores. ... N. Satyanarayana
 203 Alamuru Co-operative Land Mortgage Bank. N. Kameswara Rao
 204 Ramachandrapuram Co-operative Urban Bank. M. Narasimha Rao
 205 Tuni Co-operative Urban Bank. ... Pappayyaraju
 206 Cocanada District Co-operative Bank. Chetrolu Satyanarayana Moorthy
 207 Razole Co-operative Building Society. V. Ramamoorthy
 208 Addampalli Co-operative Credit Society. Bhavaraju Veerasankaram
 209 Cocanada Co-operative Building Society. A. T. Palmer
 210 Pithapur Co-operative Society. ... A. Manga Rao
 211 Harmsayram Co-operative society. Y. Suryanarayana Raju
 212 Palivela Local Co-operative Union, Y. Ramachandra Rao

W. GODAVARI DT.

- 213 Attili Local Co-operative Union. ... V. Subba Rao
 214 Nidadavole Local Co-operative Union. T. Kutumba Sastri

- Messrs.
- 215 Tirupatipuram S.T.D. Co-operative Union. A. Achutaramiah
- 216 Tadepallegudem Local Co-operative Union. Kode Narayana
- 217 Tadepallegudem Sree Rama Co-operative Society. Gandham Veera Sami
- 218 Tirupatipuram Co-operative Society. V. Rajagopalam
- 219 W. Godavari District Co-operative Federation. { S. Satyanarayana Moorthy.
Rao Sahib G. Ayyanaga
Chowdary.
- 220 W. Godavari Dt. Co-operative Central Bank. { G. Sivasami Naidu
A. Ch. Deviah Naidu
- 221 Ellore Local Co-operative Union. ... Venkataswami Naidu
- 222 Narasapur Local Co-operative Union. B. Krishnamoorthy
- 223 Bheemavaram Local Co-operative Union. Narayana Moorthy

GUNTUR DT.

- 224 Guntur Dt. Co-operative Bank. ... { G. Seshachalam Pantulu
P. Lakshmi Narayana Pantulu
- 225 Chirala Local Co-operative Union. { P. Lakshmi Narayana Pantulu
Ravula Lokanatham Pantulu
- 226 Repalle Local Co-operative Union. { Mamillapalli Gopalakrishniah
Ramavarapet Venkatappiah
- 227 Ponur Co-operative Union. ... { P. Chenchu Ranga Rao
V. Lakshminarayana Pantulu
- 228 Addepalle Co-operative Society. ... Muhammed Khasim
- 229 Vadarevu Co-operative Credit society. Kaza Dathia Pantulu
- 230 Repalli Sri Venugopalaswami Co-operative Credit Society. Nalluru Gopalacharyalu
- 231 Tenali Urban Bank Ltd. ... Chandrasekhara Sarma
- 232 Guntur Co-operative Urban Bank... K. V. Raghaviah
- 233 Gurzala Co-operative Union ... D. Purushottam
- 234 Bapatla Co-operative Bank ... K. Subramania Naidu
Gangaraju Seshagiri Rao
- 235 Inkole Co-operative Society ... A. Sreenivasa Rao
- 236 Pittalavanipalem Co-operative Society. M. Sivarama Raju
G. Ramaraju.
- 237 Guntur Taluk Co-operative Union. Pemmaraju Koteswara Rao
- 238 Chebrole Co-operative Credit Society. K. V. Raghaviah

- Messrs.
- 239 Munupalle Co-operative Society ... Ayappa Raju
- 240 Ongole Taluk Co-operative Union. D. Hanumantha Rao
- 241 Guntur Dt. Co-operative Union ... N. V. L. Narasimha Rao
J. V. Subba Rao
- 242 Tenali Co-operative Union ... M. Viswapathi
- 243 Ittikampudi Co-operative Society... K. Vasudeva Rao.

S. KANARA.

- 244 S. Kanara Central Co-operative Bank. G. Venugopal Rao
- 245 Mangalore Local Co-operative Union. M. Ramakrishnan
- 246 Mangalore Town Co-operative Union. K. R. Kini

KISTNA DT.

- 247 Vizivada Co-operative Bank ... { N. Narasimbachari
P. V. Krishna Sastri
- 248 Kistna Dt. Co-operative Federation. { K. Narasimha Moorthy Pantulu
Velivada Seetaramayya
- 249 Gudlavalleru Local Co-operative Union. Potaluri Suryanarayana Rao
- 250 Bezwada Local Co-operative Union. Pedarla Venkatasubbiah
Nalluru Suryanarayana Garu
- 251 Addala " " I. Sreesaiganatham
V. Basavayya Chowdary
- 252 Gudivada " " Appa Rao
- 253 Mudinapalli Local Co-operative Union. Hanumanta Pernidu
- 254 The Kistna Co-operative Bank ... Rao Bahadur S. Hanumantha Rao
- 255 The Andhra Co-operative Training Institute. Boddapati Poornayya Pantulu
- 256 Kaikalur Local Co-operative Union. Uppaluru Mutham Raju
- 257 Chennuru Co-operative Credit Society. C. Venkatasubba Rao
- 258 Devarakota Local Co-op. Union ... K. Narasimha Rao
- 259 Gudlavalleru Land Mortgage Bank. A. Sreenivasulu Pantulu
- 260 Gudur Co-operative Union ... K. Lakshmiah Naidu

KURNOOL DT.

- 261 The Kurnool Dt. Co-operative Central Bank. { Rao Bahadur S. V. Narasimha Rao
Rao Sahib R. Aiyakutti Iyengar

Messrs.

- 262 Nandikotkur Co-operative Union .. R. Ramanatha Iyer
 263 Pattikonda Co-operative Society ... P. Ramanujulu Chetti
 264 Muthialpad S.P.G. Co-operative Society. M. J. Samuel
 265 Nandyal Co-operative Town Bank. Janab Syed Ameeruddin Sahib
 266 Padakal Co-operative Society ... D. Sanjeeva Reddi
 267 Devakanda " " ... Subulal
 268 Kurnool Local Co-operative Union. S. Narasimhalu Pantulu
 269 Kurnool Urban Co-operative Credit Bank. " " "
 270 S.P.G. Teachers' Co-operative Society, Kurnool. C. E. Christian
 271 Peapully Co-operative Union ... S. Balaji Singh
 272 Peapully Co-operative Society ... Raja Subbarayudu
 273 Maddikera Co-operative Credit Society. Subbiah

MADURA DT.

- 274 Madura-Ramnad Co-operative Central Bank. L. Dharamaraja Iyer E. S. Sunda
 275 Madura-Ramnad Dt. Co-operative Federation. G. Sreenivasaraghavachariar
 276 Tiruppuramkundram Local Co-operative Union. S. Raja Rao
 277 Periyakulam Local Co-operative Union. E. S. Sankara Iyer.
 278 Palani Local Co-operative Union ... Krishnaswami Naicker
 279 Melur " " ... M. N. Venkatarama Iyer
 280 Uthamapalayam Co-operative Union. Pereman
 281 Dindigul Co-operative Building Society. { N. Subramania Iyer G. Sreenivasa Iyer
 282 Palani Co-operative Credit Society. C. Krishna Iyer
 283 Madura City Co-operative Stores ... V. Aravumudu Iyengar
 284 Upparapatti Co-operative Credit Society. Thillaiayagam Pillai
 285 Dindigul North Urban Co-operative Bank. V. P. Viswanatha Iyer
 286 Madura Urban Co-operative Bank. Dr. E. S. Ramasubbu
 287 Dindigul South Urban Bank ... Dr. S. Guruswami
 288 Kuthiarkundu Co-operative Society. K. N. Suryanarayana
 289 Melur Co-operative Urban Bank ... M. S. Tiruthuvathan

Messrs.

- 290 Dindigul Local Co-operative Union. B. Kamakshi Naidu
 291 Othakadi Co-operative Union ... V. Chinnakrishna Naidu
 292 Pudukottam Co-operative Society. N. Ramaswami Naidu
 293 Thennapet Co-operative Society ... T. P. Palani Kumar

MALABAR DT.

- 294 Ottapalam Local Co-operative Union. A. S. Menon
 295 Malabar Dt. Co-operative Bank ... V. K. Menon P. S. Nambiyar

NELLORE DT.

- 296 Nellore Dt. Co-operative Banking Union. { M. Ramakrishna Rao O. Viswanatha Rao
 297 Sullurpet Co-operative Union ... K. Sundaram Reddi
 298 Allur Co-operative Supervising Union. Vavilla Kamakshya
 299 Nellore Co-operative Urban Bank... C. V. Narasimha Rao V. Narasinga Rao
 300 Kavali Co-operative Bank ... Siddanti Venkatasubbiah
 301 Pedaparani Co-operative Supervising Union. V. Appa Rao
 302 South Pennar Co-operative Union.
 303 Sullurpet Co-operative Society ... Muniratnamayya
 304 Indurpet Co-operative Union. ... { V. Kodanda Rama Reddi J. Sriharinarayana Naidu
 305 Karur Co-operative Supervising Union. R. Narayana Rao
 306 3424 Mypaud Co-operative Society. K. Sankararama Reddi
 307 Nellore Local Co-operative Union. J. Sreehari Naidu
 308 Nellore Building Society. ... M. Sreenivasa Rao

THE NILGIRIS DT.

- 309 Nilgiris Public Servants' Co-operative Society. M. Padmanabha Naicker
 310 Todanad Co-operative Union. ... K. Cheerana Gowder
 311 Kondah Co-operative Union. ... I. Belli Gounder

RAMNAD DT.

- 312 Srivilliputtur Co-operative Banking Union. P. S. Chinna Venkataray
 313 Rajapalayam Co-operative Supervising Union. P. K. Subbaraya

Messrs.

- 314 Kallavanayakampatti Local Co-operative Society. { S. Venkatakrishna Naicker
Rangappa Naidu
- 315 Sivaganga Co-operative Urban Bank S. Nagaswami Iyer
- 316 Manamadurai Co-operative Urban Bank. K. Sreenivasa Iyer
- 317 Srivilliputtur Co-operative Urban Bank. V. Meenakshi Sundaram Pillai
- 318 Srivilliputtur Co-operative Union. R. G. Nallakuttalam Pillai
- 319 Rajapalayam Gokhale Labour Co-operative Society. M. K. Guruswami Raja
- 320 Srivilliputtur Co-operative Audit Union. P. S. Subba Raju
- 321 Ramand Co-operative Union. ... M. S. Tirumalai Iyengar
- 322 Peapullay Co-operative Society. ... Raja Subbarayulu
- 323 Tiruppattur Co-operative Union. ... M. A. Chidambaram
- 324 Sundarapandyam Co-op. Union. ... { G. Alagirisami Naidu
S. Venkatarama Iyer
- 325 Thiruttangal Co-operative Union. R. Ananda Rao

MADRAS.

- 326 The Madras Central Urban Bank. { Rao Sahib T. Sreenivasa Rao
T. Adinarayana Chettiar
- 327 The Christian Co-operative Central Bank. { S. Krishnasami Iyengar.
J. N. Jayakaran
- 328 Madras Vellala Co-operative Society V. Manicka Mudaliar
- 329 Madras Government Servants' Co-operative Society. T. A. Varadachariar
- 330 Madras University staff Co-operative Society. V. Varadachariar
- 331 Vepery Indian Christian Co-operative Society. Rao Sahib C. Gnanaprakasam
- 332 Mylapore Co-operative Credit Society { P. R. Sreenivasa Iyengar
M. Sundaram
- 333 Washermanpet Gajendravarada Adidravida Co-operative Society M. Manickam
- 334 Washermanpet Co-operative Credit Society P. S. Sundaramiah
- 335 Madras Corporation Officials' Co-operative Building Society { N. Subramania Iyer
C. J. Parthasarathy Naidu
- 336 Central Co-operative Printing Works A. Sivarama Menon
- 337 Kalyana Maistry Thottam Co-operative Society, Perambur Barracks V. M. Munuswami Pillai

Messrs.

- 338 Sembium Co-operative Supervising Union (Chingleput Dt.) { A. P. Parthasarathi Pillai
T. V. Tirunavukkarasu Pillai
- 339 Madras Central Land Mortgage Bank Dewan Bahadur M. Ramachandra Rao
- 340 Triplicane Urban Co-operative Society { T. S. Anantharama Iyer
C. Deenadayalu Mudaliar
- 341 Posts and Telegraphs Co-operative Society Tyagaraja Mudaliar
- 342 Madras Theosophical Building Co-operative Society V. Manavala Chowdhary
- 343 Aiparamsu Co-operative Society ... E. N. Samarapur.

SALEM DT.

- 344 Salem Dt. Co-operative Urban Bank { M. G. Vasudeviah
S. C. Venkatappa Chettiar
- 345 Tiruchengodu Co-operative Union ... { T. S. Palanivelu Pillai
Manickam Chettiar
- 346 Dharmapuri Co-operative Union ... P. Marimuthu Gounder
- 347 Namakkal Co-operative Union ... V. K. Peer Batcha Sahib
- 348 Salem Co-operative Union ... K. V. Doraisami Naidu
- 349 Rasipuram Co-operative Union ... { S. S. Krishna Chettiar
K. Kuppanna Gounder
- 350 Krishniagiri Urban Bank ... K. S. Chengalraya Iyer
- 351 Kaveripatnam Co-operative Town Bank K. Govindarajulu Naidu
- 352 Tholasampatti Co-operative Union... P. C. Krishnaswami Iyer
- 353 Dharmapuri Co-operative Town Bank S. R. Dharmalingam Pillai
- 354 Veppanapalli Co-operative Credit Society Annaya Chettiar
- 355 S. Verlam Co-operative Society ... D. P. Chandramoorthy
- 356 Salem Urban Co-operative Society . K. P. S. A. Venugopal Chetty
- 357 Rasipuram Co-operative Society ... R. V. Krishnamoorthy Iyengar
- 358 Atur Co-operative Bank ... Raman Pillai
- 359 Pottipuram Co-operative Society ... K. V. Vijayaraghavachariar.

TANJORE DT.

- 360 Kumbakonam Co-operative Central Bank. { C. R. Lakshmivarada Iyengar
N. Ratnasabhapathi Pillai
- 361 Pattukottai Co-operative Supervising Union. P. V. Kamakshi Naidu

Messrs.

- 362 Tiruvarur Co-operative Supervising Union. { R. Appakuti Pillai
E. S. Annamalai Pillai
- 363 Mayavaram Co-operative Supervising Union. { V. Krishnamoorthy Iyer
T. Muthia Pillai
- 364 Chiyali Co-operative Supervising Union. V. Sethumadhava Rao
- 365 Anantangi Co-operative Urban Bank. A. S. O. Chinna Pillai
- 366 Karthathankudi Co-operative Credit Society. Kumaraswami Pillai
- 367 Karthathankudi Fishermens' Co-operative Society. A. Mariappa Maniar
- 368 Anthakudi Sri Gopalakrishna Co-operative Credit Society. A. K. Ramasami Sastri
- 369 Tirutturaipundi Co-operative Stores... T. M. Krishnamoorthy Iyer
- 370 George Cornation Rural Credit Society V. Gopalachariar
- 371 Vijayapuram Sri Lakshminarayana Co-operative Urban Bank. K. Jayaram Iyer
- 372 Mayavaram Co-operative Urban Bank. { Dr. A Natesa Iyer
T. Sreenivasa Iyer
- 373 Tirutturaipundi Co-operative Urban Bank. John David Pillai
- 374 Pattukottai Co-operative Urban Bank. D. Govindarajulu Naidu
- 375 Tanjore Co-operative Supervising Union. O. A. Narayanaswami Iyer
- 376 Nicholson Town Bank, Tanjore ...
- 377 Co-operative Central Bank, Tanjore. { K. V. Tiruvenkada Mudaliar
V. M. Govinda Pillai
- 378 Tirutturaipundi Co-operative Supervising Union. V. Vaidyanatha Iyer
- 379 Konattur Co-operative Society ... G. Hanuman Reddi
- 380 Tanjore Salt Manufacturers' Co-operative Society. V. Krishna Rao
- 381 Tanjore North Dt. Bank ... N. Timma Ranga Rao
- 382 T. D. P. Co-operative Stores, Tanjore. T. K. Krishnamoorthy Iyer

TINNEVELLY DT.

- 383 Tinnevelly Dt. Co-operative Federation. { V. Muthia Pillai
T. V. Gopalapathy
- 384 Tinnevelly Dt. Co-operative Banking Union. S. M. Ramalingam Pillai
- 385 Sri Vaikuntam Co-operative Supervising Union. T. V. Krishnaswami Iyengar
- 386 Otapidaram Co-operative Union ... A. Virabhadra Pillai

Messrs.

- 387 Melecheral Co-operative Union ... S. D. Subramania Mudaliar.
- 388 Sankarankoil Weavers' Co-operative Society. T. M. A. Chithiraputhira Mudaliar.
- 389 Tinnevelly Dt. Public Servants' Co-operative Society. V. S. Padmanabha Iyer.
- 390 Tiruchendur Co-operative Urban Bank. T. S. N. Sabhapathy Iyer.
- 391 Tinnevelly Junction Co-operative Urban Bank. { N. P. Krishna Iyer
T. S. Narayana Iyer
- 392 Ambasamudram Co-operative Union. P. A. Shanmugasundaram Mudaliar
- 393 Vilatikulam Co-operative Society ... M. Ramaswami Pillai
- 394 Tiruchendur Co-operative Union ... M. Muthia Pillai
- 395 Kayathar Co-operative Union ... { S. Venkatesam Naidu
V. Ulagaluntha Pillai
- 396 Tinnevelly Co-operative Credit Society. V. Krishnaswami Mudaliar
- 397 Tentirupperai Co-operative Society ... R. K. Sreenivasa Iyengar

TRICHINOPOLY DT.

- 398 Trichi Dt. Co-operative Urban Bank. { V. Rangaswami Thatachiar
M. D. Gopala Reddy
- 399 Trichinopoly Dt. Co-operative Federation. { M. N. Krishnaswami Pillai
L. N. Paramasivam Pillai
- 400 Musiri Co-operative Union ... { L. S. Sreenivasa Iyer
N. Krishnaswami Reddiar
- 401 Karur North Co-operative Union ... { K. S. Manickratnam Pillai
K. Rangaswami Gounder
- 402 Mahadevi Co-operative Credit Society. Doraisami Udayar
- 403 Velur Co-operative Credit Society ... Govindasami Pillai
- 404 Musiri Co-operative Society ... { M. K. Neelamegam Pillai
M. M. Krishnaswami Pillai
- 405 Pilladurai Co-operative Society ... T. Venkatachala Reddiar
- 406 Kaveripatti " ... Muthu Karuppa Pillai
- 407 Annur " ... V. T. Karuppanna Pillai
- 408 Orakkarai " ... Veerabhadra Pillai
- 409 Lalgudi Urban Bank ... L. V. Gopalakrishna Sarma
- 410 Ayyampalayam Co-operative Credit Society. A. V. Gopala Iyer
- 411 Karur South Co-operative Union ... C. Kuppmuthu Pillai
- 412 Puvalur " ... T. S. Meenakshisundaram Mudaliar.
- 413 Audimadam Co-operative Society ... C. S. Kodandappan

VIZAGAPATAM DT.

Messrs.

414	Vizianagaram Co-operative Bank ...	{ V. Hanumanlu Garu Dr. M. A. Rahim Sahib.
415	Vizagapatam Local Co-operative Union.	B. Ramakrishna Sastri D. Rama Rao.
416	Vizianagaram "	N. Chinna Suryanarayana Rao
417	Yelamanchili "	Y. Narayana Rao
418	Vizagapatam Co-operative Urban Bank.	Vepa Vizia Ramamoorthy
419	Anakapalle "	{ T. C. Sanyasayya Garu S. V. Harchandra Rao
420	Co-operative Society, Gavarla Anakapalle.	Chinna Appa Naidu
421	Salur Co-operative Union ...	A. Appah Naidu
422	Anakapalle Loan and Sale Society ...	B. Achanna Naidu
423	Mulagappa Co-operative Society ...	B. Seetharamulu
424	Vizagapatam Dt. Co-operative Central Bank.	{ C. Subba Rao P. Satyanarayana
425	Polepalli Co-operative Union ...	M. Sriramamoorthy

STATEMENT OF ACCOUNTS OF THE XIX MADRAS PROVINCIAL CO-OPERATIVE CONFERENCE

Receipts.				Charges.			
	Rs.	A.	P.		Rs.	A.	P.
Delegation Fees ...	1,016	0	0	Conveyance and contingencies ...	94	11	9
Donations ...	335	0	0	Stationery ...	91	0	2
Boarding and lodging fees ...	431	12	0	Establishment ...	45	0	0
Miscellaneous ...	6	0	0	Postage & Telegrams ...	129	13	0
				Printing paper etc....	333	7	0
				Lights, tumblers etc.	52	15	0
				Flower garlands ...	22	0	0
				Miscellaneous ...	12	4	0
				Boarding charges ...	753	10	1
				In current account & on hand ...	253	15	0
	1,788	12	0		1,788	12	0

ANNUAL REPORT ON THE WORKING

OF

The Madras Provincial Co-operative Union,

For the Period 16th April 1930 to 31st May 1931.

The report on the working of the Union up to 15th April 1930 was presented to the General Body at its meeting held on the 19th April 1930. The present report covers the period from 16th April 1930 to 31st May 1931. During this period the General Body met once, i.e., on the 19th April 1930 and considered and passed certain amendments to the Bye-laws of the Union.

OFFICE-BEARERS.

At the above meeting, the General Body also elected the members to the Board of Management including the President, the Vice-President and the Secretaries. The Board of Management also met on the 19th April 1930 and elected members to the Executive Committee. The following gentlemen constituted the Executive Committee :—

Messrs :—

1. V. Ramadas Pantulu (President.)
2. A. Ranganatha Mudaliyar (Vice-President).
3. V. Venkatasubbaiya
4. N. Satyanarayana
5. G. Sriram Babu Naidu
6. A. Sankunni Menon
7. G. Venugopala Rau
8. C. Subba Rau
9. B. N. Sastry
10. K. L. Narasimha Rau
11. A. Rajabadar Mudaliyar
12. P. S. Kumaraswamy Raja
13. M. K. Pattabhiram
14. S. K. Yegnanarayana Iyer.

CONSTITUTION.

One of the amendments passed to the Bye-laws of the Union by the General Body related to the admission of the Co-operative Training Institutes and Land Mortgage Banks as members of the Union. All the Training Institutes have been accordingly enrolled as members of

the Union. The number of members representing societies on the General Body of the P.C.U. rose from 433 on 15-4-'30 to 439 on 31-5-'31. Together with the 20 Honorary Members, the total number of members on 31-5-1931 was 459. The number of different classes of members is shown below:—

	As on 15-4-'30.	As 31-5-31.
(a) Provincial Societies ...	5	5
(b) Language Federation ...	1	1
(c) Training Institutes ...	...	6
(d) Central Banks ...	29	30
(e) District Federations ...	22	12
(f) Local Unions ...	264	265
(g) Audit Unions ...	4	4
(h) Non-credit Societies ...	39	44
(i) Urban Banks ...	69	71
(j) Primary Land Mortgage Banks ...	...	1
(k) Honorary Members ...	20	20
Total ...	453	459

From the above it will be found that, while there has been an increase in the number of Central Banks, Unions, Non-credit Societies and Urban Banks, the number of Dt. Federations has decreased. This is due to the fact that six of the District Federations (Salem, W. Godavari Nellore, S. Kanara, S. Arcot and Coimbatore—Nilgiris) have been cancelled and four Federations (Ramnad, Vizagapatam, Malabar and Bellary) amalgamated into the Administrative Section of the Central Banks concerned. These federations are those of S. Kanara, S. Arcot, Salem, Kurnool, Coimbatore and Srivilliputhur.

THE BOARD OF MANAGEMENT.

The newly constituted Board of Management met on the 19th and 20th April 1930. At the former meeting, the Board elected the members of the Executive Committee, and at the latter, the budget of the P.C.U. for the Co-operative year 1930-31 was considered and passed. The Board also constituted sub-committees and elected members thereto. The full proceedings of the meetings of the Board and the names of the members of the various sub-committees have been published in the issue for May 1930 of the Madras Journal of Co-operation.

THE EXECUTIVE COMMITTEE.

The Executive Committee met twice during the period, on 29-6-1930 and 11-10-1930. The proceedings of the two meetings have been published in the issues for July and November 1930 of the Madras Journal of Co-operation.

ACTIVITIES.

The chief activities of the Union during the period under report were:—

(a) *Publication of the Madras Journal of Co-operation.*—The Editorial Committee was in charge of the publication of the Journal with Mr. S. K. Yegnanarayana Iyer as the Editor. The Journal continued to be issued, as far as possible, on the first of every month, and has been steadily gaining in popularity not only in India but outside also.

(b) *"The Village Panchayat"*.—At its meeting held on 23-3-1930, the Executive Committee considered the taking up of the publication of the "Village Panchayat Bulletin" if the Registrar General of Panchayats abandoned the same. The Registrar General was addressed on the matter and on his making over the publication to the P.C.U., the journal began to be published by this Union from October 1930. An Editorial Committee, consisting of Mr. V. Ramadas Pantulu and Mr. V. Venkatasubbaiah with Mr. G. Harisavottama Rau as the Editor, is in charge of its publication. The journal is issued every month in three languages—English, Tamil and Telugu. The journal has had an encouraging response from co-operators and village panchayats; but it is believed that some time should elapse before it becomes self-supporting. The P. C. U. requested the Government to make a half-grant towards the expenses of the journal. But the Government has not agreed to give any subsidy or even to subscribe for any copies.

(c) *Pamphlets and other publications.*—A second edition of the Report on the working of the Alamuru Rural Re-construction Centre by Mr. V. Venkatasubbaiah was brought out during the year. Reports on the working of the Rural Reconstruction Centres are also being published from time to time in the Journal of Co-operation.

(d) *The Library and the Reading Room.*—Many new books have been added to the Library with the generous help of the Government grant of Rs. 400 in addition to a similar sum of Rs. 400 sanctioned for the purpose by the Board of Management. A revised catalogue of the books in the Library is under preparation and will be issued shortly.

The free reading room continued to be maintained by the Union during the year and has been popular. The number of visitors has been on the increase, the daily average being 24 as against 20 during the last year. All the co-operative and other journals which the Union gets in exchange for its own as well as some important local dailies are made available for the visitors in the reading room. A permanent structure has been built for it at a cost of about Rs. 600.

(e) *The Annual Provincial Co-operative Conference.*—The XVIII session of the Madras Provincial Co-operative Conference was held at Madras on the 19th and 20th April 1930 under the Presidency of Prof. V. G. Kala of the Fergusson College, Poona. A full report of the

to pay special attention to the production of Khaddar and prohibition of drink."

The Registrar and the Government, however, viewed with disfavour Khaddar Propaganda and warned societies against action in that cause.

Mr. V. Venkatasubbaiya has been instrumental in the organisation and starting of a special type of non-credit society, namely, the Madras Co-operative Footwear Supply Society. This society was started on its work on the 6th May 1931, with Mr. A. Sivarama Menon as President and Mr. G. Sriram Babu Naidu as Secretary.

Mr. G. Sriram Babu Naidu has been interesting himself in the revival of certain moribund non-credit institutions in the city, like the Madras Tailors' C. S., the Madras Medical Co-operative Stores and the City Conveyance and Motor Owners' Co-operative Society. All these societies had been marked for liquidation by the Department. The newly started Madras District Co-operative Central Bank, the organisation of which was brought about by the P. C. U., to serve as the financing agency for the City societies, was also consulted on the matter. Mr. Sriram Babu Naidu, the Secretary of the Bank, has taken up the work in right earnest and is trying to revive all these societies, as also all other societies which require rectification and consolidation.

Another line of non-credit activity in which the P. C. U. has taken has taken the initiative is in formulating a scheme to establish a Provincial Co-operative Life Assurance Society. Mr. S. K. Yegnamarayana Iyer is in charge of the work. He consulted some experts like Mr. G. S. Marathe of Poona on the subject and has drafted the by-laws for the society. The draft by-laws.

(i) *Preparation of Slides*:—The preparation of slides on Co-operation, thrift etc., has been one of the chief activities of the P. C. U. during the year under review. So far two sets have been prepared, one relating to Temperance and Co-operation and the other relating to Credit Co-operation and Thrift. The first set became ready some months ago and has found a very encouraging sale, the Central Temperance Propaganda Board having taken 27 sets for district propaganda. It was also exhibited at the second session of the All-India Co-operative Institutes' Conference held at Hyderabad in April last and was much appreciated. The second set has become ready just now. The P. C. U. takes this opportunity of thanking all those who helped in the preparation of these slides, specially Mr. D. Swamidoss of the Y. M. C. A., Indukurpeta, (Nellore Dt.) Mrs. and Mr. S. Srinivasan Iyer and the staffs of the P. C. U. and the M. D. C. C. Bank, for their active co-operation in the production of these slides.

RURAL RECONSTRUCTION.

The political excitement through which the country passed from February 1930 to March 1931, i.e., during the best part of the year under report, made normal progress very difficult in most of the centres. The Gudlavalleru centre in Krishna District was deprived of the services of two out of its three Committee members and also of those of the supervisor. The Alamuru Centre was deprived for some months of the services of Mr. N. Satyanarayana and of one of the pracharakas. It was stated in the previous report that a fairly full consolidated report of each of the centres would be issued, but in the special circumstances of last year, it was considered advisable to postpone the idea. Now that normal conditions have been almost restored, the report will be issued in the near future. As far as circumstances permitted, the activities were kept up and expanded in the various centres. Owing to the political tension prevailing in the district the Centre that had been sanctioned for Guntur District was not started, but steps will now be taken to start it at an early date.

During the year one new centre was started at Maharajapuram in Ramnad District bringing the total number of the centres to 8. It was opened on 4-8-1930 by Mr. V. Venkatasubbaiya. The services of a trained physical instructor were engaged during the year to develop physical activities and scouting in the various centres. In November last he was deputed to the Alamuru Centre and is still working there. He has attained a high degree of popularity and it is hoped that with the experience gained there, he will be able to initiate useful activities in other centres. Mr. Venkatasubbaiya visited all the centres except Malapanagudy and kept himself in touch with the local committees and supervisors. The main features of the work of different centres during the year are given below:—

Malapanagudy (Bellary Dt.):—This centre continued to receive guidance from Mr. A. Ranganatha Mudaliar, M.L.C., Ex-Minister, and Dr. Naganna Goud. It started a new day school at Kondiramapuram and revived a day school and a night school at Kondinayakanhalli. It is maintaining a reading room and a library which are well used by the people of the village. A stud bull has been obtained from the Agricultural Department and is giving very satisfactory service. The use of chemical fertilisers with green manure crops has been popularised for paddy and sugar-cane crops. Single seedling transplantation and new varieties of paddy recommended by the Agricultural Department have been introduced. The people are taught the advantage of growing flower gardens and some three acres have been put under flower plants. Fruit cultivation has also been introduced and some mango grafts from Bangalore have been distributed. Quinine and other medicines are being distributed every day at Malapanagudy and once a week in the surrounding villages. People suffering from serious illness are persuaded and sent to the Government hospital at Hospet. Weekly Bhajana is conducted at

Malapanagudy and special Puja and Bhajana on festival days. The reading of Puranams is also arranged from time to time. An attempt is also being made to introduce bee-keeping and calico printing as cottage industries.

Maharajapuram (Ramnad Dt.):—The Supervisor under went training last year in the summer school annually organised by the Y. M. C. A. at Ramanathapuram in Coimbatore District. After the starting of the centre in August last, he obtained a few Leg-horn chickens, bred them and has been distributing fertilised eggs in the area. He is also experimenting with another variety of improved fowls. The centre is conducting demonstrations in agriculture on a plot under the guidance of the Agricultural Demonstrator. Green manure, new varieties of paddy (Nellore samba & Kichili Samba) and Karungauni cotton were introduced. The results of demonstration have on the whole been satisfactory. People have been taught the value of preserving cattle manure in a scientific manner. A breeding bull was applied for and sanctioned by the District Board but it has not yet arrived. From February last the Supervisor has been attending to the work of collection of dues from co-operative societies in the area. The fall in prices has made collection extremely difficult, but all possible steps are being taken. The supervisor was also acting as Manager of the Sundarapandyam Co-operative Union. He trained the students of Maharajapuram for three months in a co-operative drama. It was successfully staged before an audience of 2000 people and was highly appreciated by them. He constantly helped the three village Panchayats that are working in the area. One of them gravelled a street leading to the Adi-Dravida quarters and built a bathing-ghat in the adjoining river. Another constructed a school building, levelled a street and built side-drains to it from a well. Conservancy staffs are employed by all the three Panchayats and the streets also supplied with lights. In the execution of works and in correspondence the Supervisor is giving every assistance to the Panchayats. Papers and magazines are read out and explained to the people. Occasional gramophone entertainments are given and volley ball has been popularised among boys.

Tirupachanur (South Arcot District):—Much work was done in rectifying co-operative societies and collecting overdues from members. Statistics relating to the condition of the villages were collected and a programme for each village drawn up. Medicines for simple ailments were distributed and the demand for them was very satisfactory. Magic lantern lectures and entertainment by gramophone were frequently arranged. But the supervisor whose services had been lent to this centre by the District Federation was withdrawn in December last. For some time one of the Committee members, Mr. R. Srinivasa Iyer, looked after the work, but for the last three months there is no full time worker in the Centre. There is considerable uncertainty about its continuance as the District Bank was unable to contribute its quota during the last year. Mr. Venkatasubbaiya visited the centre recently and appealed to the leading

co-operators of Cuddalore to be united in continuing the centre. It is hoped that in the next co-operative year funds will be forthcoming and resumption of work made possible.

Gudlavalleru (Kistna Dt.):—As already mentioned, this centre was without a supervisor from May 1930 to March 1931 owing to his participation in the Civil Disobedience Movement. Nor was it possible to appoint another during that period, owing to the extraordinary political excitement then prevailing in the district. In March the old supervisor was re-entered after he gave an undertaking, required by the local committee. During the disturbed period the circulation of books was maintained and the stock of khaddar and cotton sold out. All activities have now been resumed and it is hoped that its progress hereafter will be uninterrupted.

Alamuru (E. Godavery Dt.):—Though for some time deprived of the guidance of Mr. N. Satyanarayana, the centre kept up its main activities. Every village in the area now possesses a Panchayat and to look after all the Panchayats the centre maintains a supervisor. During the period under report, the repairing of all the tanks in the area was completed. Estimates to the extent of Rs. 1,36,640/- were sent up for work to be done in all the villages of the area. The proposed works are chiefly the metalling of roads connecting the villages with one another. It is proposed to concentrate on the improvement of sanitation in the coming year. The centre has two pracharakas. One of them reads out newspapers in the morning at Alamuru and in the evening in other villages to illiterate people. He also gives puranic and moral discourses. The other pracharak does temperance propaganda, looks after rural libraries and explains to the people the present condition of the villages in the matter of education, indebtedness, vital statistics, irrigation facilities etc., with the help of specially prepared charts. Special lectures were also arranged on the "Baghavat Gita", the Hindu Dharma, eclipses and other astronomical phenomena. Adult education thus received very prominent attention at the hands of the centre. The physical instructor sent from Madras has been organising scout troops, games and physical instruction classes. Under his leadership the scouts rendered invaluable help to the Adi-Andhras of Alamuru when fire broke out in their hamlet in March last. Under the auspices of the centre four meetings of ryots were held and their various grievances represented to the authorities concerned. The breeding bull maintained by the centre is giving satisfactory service and some of the calves are exceedingly fine.

Elur (Salem Dt.):—This centre has from the beginning been under the sole supervision and guidance of M. R. Ry. Diwan Bahadur R. Ramchandra Rao Aml. During the last six months, however, it is not having the benefit of his guidance owing to his unfortunate illness. The work of the Supervisor has been confined hitherto to Elur village.

The Co-operative Society there has been thoroughly overhauled and rectified, and its membership and transactions have been very much increased. Owing, however, to the fall in prices of agricultural products a certain amount of loans has become overdue. Every effort is being made to collect it. The centre has constructed a latrine for women which is becoming increasingly popular and has engaged a sweeper. Aid is also given to the rural dispensary. Demonstrations in ploughing and in the cultivation of Karunganni cotton were made on a plot of land which is owned by the Centre. These demonstrations however were not particularly successful. A good deal of prickly pear has been removed and compost manure made which is to be used soon after the rains set in. A physical instructor was employed last year but after some months he left without achieving any permanent results. Another man has now been employed. Nearly a hundred charkas and five looms are producing khaddar. The industry has been a godsend to some poor old women in the village. The Industries Department is boring a tube-well in an agricultural field as a demonstration at the instance of Mr. Ramachandra Rao. The bore has gone down 225 feet and is said to have struck a good spring. Most excellent work was done in promoting abstinence from drink. It has been included in the experimental dry area of Salem District.

Lepakshi (Anantapur Dt.):—The supervisor of this centre is a law graduate who has given up the practice of law out of love for rural work. He is a true missionary in every sense of the word and is setting an inspiring example in service to the young men of the area. In every village in the area Bhajana parties are organised and meetings are frequently held with the help of magic lanterns and gramophone and many subjects explained to the people. The supervisor is paying special attention to the collection of overdues and the rectification of societies. Allowance being made for the trade depression, collections have been satisfactory in several of the villages. The members of the General Body have been made to realise their rights and duties by constant propaganda. Volunteers have been organised in two villages for keeping the village clean and to carry out rural welfare programme. Marriage and ceremonial expenses have been reduced in several cases by the supervisor's persuasion and quarrels settled by arbitration. The production of Khaddar has been organised in three villages in the area. The supervisor meets the teachers every month and interests them in rural welfare work generally. Boys are taught drill and other exercises and vegetables are grown in plots attached to some schools. The Supervisor organised and conducted last year a summer school for teachers and Panchayatdars of Co-operative Societies at Lepakshi and this year at Madakasira in which the Taluk Board and the Co-operative District Federation joined heartily. These schools are widening the outlook of the teachers and creating a lively interest in them in rural welfare.

Indukurpet (Nellore Dt.):—As in other centres the Supervisor helped the co-operative societies in the matter of collections and in doing educative pro-

paganda. He also assisted the Panchayats in every way. At the instance of the Triplicane Urban Co-operative Stores he collected information regarding the amount of paddy available for sale and supplied the information to the Store. A thrift society has been organised for fishermen and attended with moderate success. The centre is corresponding with the Fisheries Department for the establishment of a fish-curing yard at Mypaud. The production of khaddar is organised in three centres and the cloth is sold locally. The castration of animals by the latest improved methods was introduced in the area and it has become quite popular. When there was a serious outbreak of cholera in the area recently, the supervisor administered medicine to the patients and gave them relief in other ways. Preventive medicine, Billi Vaccine, recommended by the District Health Officer, was administered to a number of villagers towards the cost of which subscriptions were raised locally. Foot ball has been introduced among the boys of Mypaud, and the circulating library and gramophone are being well used.

General.—A statement showing the names of the centres now working in the Presidency with the names of the Conveners of the Local Committees thereof and the amounts remitted to each of the centres from the Central Committee during the period from 1-4-1930 to 31-5-1931, is appended to this report.

(i) *Miscellaneous.*—During the year, the P.C.U. was affiliated to the International Co-operative Alliance.

Mr. McDougall, the British Co-operative Expert, and Dr. Frederieh the German Co-operative Expert, two of the Bankers from foreign countries who were invited to assist the Indian Central Banking Enquiry Committee, paid a visit to this Union in January last, and had a long talk with the Secretaries of the Union on the working of the Movement in this Presidency. They evinced genuine interest in the progress and future development of the Movement in India.

ROYAPETTAH, }

18th June 1931.

V. VENKATASUBBAIYA,
G. SRIRAM BABU NAIDU,
N. SATYANARAYANA,
Honorary Joint Secretaries.

APPENDIX.

Name of the Centre.	Name of the Convener of the Local Committee.	Date of Starting.	Amount re-mitted to the Centre from 1-4-'30 to 31-5-'31.	Remarks.
1 Lepakshi (Anantapur Dt.)	L. Venkatanarayanappa	31-5-1929	1,884 10 0	
2 Melpanagudy (Bellary Dt.)	Dr. R. Nagauna Goud	1-10-1928	455 2 0	
3 Gudlavalluru (Kistna Dt.)	Rao Saheb G. Venkata Ratnam	8-1-1929	630 4 0	
4 Mypaud (Nellore Dt.)	Pantulu K. V. Raghavachariar	27-1-1929	1,708 5 0	
5 Alamuru (East Godavery Dt.)	N. Satyanarayana	8-1-1929	1,713 14 0	
6 Elur (Salem Dt.)	Dewan Bahadur R. Ramachandra Rao	2-8-1929	750 4 0	
7 Tirupachanur (S. Arcot Dt.)	A. Naga Raja Iyer	27-4-1929	1,166 8 0	
8 Maharajapuram (Ramnad Dt.)	A. Srinivasachariar	4-8-1930	846 15 3	

AUDIT REVEIW

BY

M. R. Ry. S. P. Perumal Pillai Avl., B.A.,
(Deputy Registrar of Co-operative Societies, Madras).

ON THE ACCOUNTS OF

The Madras Provincial Co-operative Union, No. 1130,
For the Year Ending 30th June 1930.

The report on the working of the Madras Provincial Co-operative Union No. 1130 for the co-operative year ending 30th June 1930, as prepared by M.R.Ry. Gajendra Mudaliar Avl., B.A., Inspector of co-operative societies, Madras city, is accepted for review. The two imperial statements of receipts and charges, assets and liabilities are appended to this review.

2. *Membership.*—At the beginning of the year under review the union had, on its rolls, 4 provincial societies, 28 central banks, 19 non-credit societies, (including trading unions and stores,) 233 Local supervising unions (including 4 audit unions) 19 District Federations and 64 Non-agricultural primary societies on the limited liability basis. With the new additions and disaffiliations, there were at the end of the year 5 provincial societies, 1 language federation, 4 co-operative training institutes, 29, central banks, 22 district federations, 264 supervising unions, 4 audit unions, 42 non-credit societies and 71 non-agricultural primary societies on the limited liability basis.

3. *Demand, Collection and Balance of Revenue.*—Out of a demand of Rs. 14,703-10-4 under current revenue, a sum of Rs. 13,208-13-4 was collected during the year, leaving a balance of Rs. 1,494-13-0 on the last day of the year. The arrear revenue on account of contribution from member societies and under the sale of publications and advertisement fees since 1924 and on account of subscriptions for the bulletin prior to 30-6-1923 stood at Rs. 5,111-2-0.

4. *The General Body.*—The General Body met twice during the year on 21-7-1929 and on 19-4-1930. At the latter meeting, the General Body elected members to the Board of Management including

the president, the vice-president and the secretaries. At this meeting, some amendments and additions to the bye-laws of the union were also considered and passed.

5. *The Board of Management*.—The Board met twice during the year on 20-7-1929 and on the 19th and 20th of April 1930. The transference of the Tamil Journal to the Tamil Nadu Federation and the affiliation of the Union to the International Co-operative Alliance were the chief subjects considered at the first meeting. The Board resolved to recommend these proposals to the General Body for their acceptance and the General Body also approved of them. The union has accordingly affiliated itself with the I. C. A. At the second meeting, the board elected members to the Executive committee as also members of the various sub-committees as mentioned in para 7 below.

6. *The Executive Committee*.—The Executive Committee met on five occasions during the year.

7. *Sub-Committees*.—There were four sub-committees working during the year, namely, the Editorial, the Educational, the Non-credit and the Rural Reconstruction committees. In April 1930, at the meeting of the Board of Management, an additional sub-committee, the Urban Banks committee, was constituted.

8. *Activities*.—

(a) *The Editorial committee*.—This committee was in charge of the Publication of the Journal.

(b) *The Educational committee*.—The Advanced co-operative Training classes which were conducted for the last three years were discontinued, and instead the conduct of the panchayatdars' classes in the city was taken up. The classes were started in September 1929.

(c) *The Non-credit committee*.—The members of this committee toured in different parts of the Presidency and carried on propaganda work, which was mainly confined to stores and loans and sales societies. The places visited were Coimbatore, Vellore, Anantapur, Berwada, Bellary, Hospet and Cuddappah.

(d) *The Rural Reconstruction committee*.—At the beginning of the year, there were six centres. During the year, the Alamuru centre in the East Godavery District was also brought under the scheme of the

Co-operative Union. Thus there were seven centres conducted by the union during the year.

9. *Financial aspect of the journal*.—Out of a total contribution of Rs. 75 from unlimited societies, a sum of Rs. 56-4-0 was set apart for the supply of the journals to them. The amount similarly appropriated from contributions of members amounted to Rs. 1,016-0-0. The amount realised under journal subscriptions from those other than members, advertisement fees, sale of old journals, postal fees, rebate, etc., amounted to Rs. 3,774 2-8. The expenditure involved in the issue of the Journal during the year aggregated to Rs. 5,600-1-6 inclusive of Rs. 286-8-0 pending payment on 30-6-1930.

10. *Propaganda tours*.—Several members of the Board of Management and the Executive committee toured in various districts carrying on co-operative propaganda from time to time. The Union at one of its executive committee meetings, has chalked out a definite programme for the tours and allotted districts for the several members. The members attended various District Conferences, meetings of the Board of Management of Central Banks and District Federations and Local unions and delivered lectures to students of training classes in mofussil centres. Some of the members also presided over District Conferences.

A sum of Rs. 7,666-12-0 was available from contributions from societies under bye-law VI and from grants. The amount spent under propaganda tours, expenses in connection with meetings held, reading room, city panchayatdars classes, purchase of typewriter and Gestetner's duplicator was Rs. 7,421-14-3 (including a sum of Rs. 409-6-0 to be paid for printing and Rs. 13-8-0 to be remitted to provident fund).

CONFERENCE.

11. The XVII Madras Provincial co-operative Conference which was to have been held during 1928-29 was held in July '29 under the presidency of M. R. Ry Diwan Bahadur T. Raghavaiyar, C. I. E. During the year under review, the XVIII Madras Provincial Co-operative Conference also was held in Madras under the presidency of Prof. V. J. Kale of the Fergusson College, Poona, on the 19th and 20th April 1930.

12. *Library and reading room*.—Books worth Rs. 261-5-0 were added to the Library from the funds of the Union. The free

RECEIPTS.		Rs.	A.	P.	Rs.	A.	P.
Brought forward ...					6,498	2	8
IV. Publications other than Journal—							
Sale of pamphlets ...		162	8	6			
Realisation of postage ...		22	14	6			
V. Interest on investment and deposits—					185	7	0
Interest on current account. ...		37	3	0			
„ P. D. account ...		76	15	0			
„ Savings bank account ...		0	3	8			
„ Reserve fund ...		13	3	0			
„ Fixed deposit ...		160	0	0			
Dividend on shares ...		89	0	0			
VI. Grants—					376	8	8
Grant from the M. C. U. B. ...		5,000	0	0			
„ Government ...		1,200	0	0			
VII. Arrears of Bulletin subscription (prior to 30-6-23)—					6,200	0	0
Telugu ...		20	0	0	20	0	0
VIII. Suspense and Advances—							
Suspenses ...		4,426	7	3			
Advances ...		11,237	15	3			
IX. Withdrawals from banks—					15,664	6	6
P. D. Account ...		290	0	0			
Current account ...		12,183	5	0			
Renewal of Fixed deposit ...		3,500	0	0			
X. Provident Fund—					15,973	5	0
Interest on provident fund ...		127	1	0			
		6	10	0			
Total ...					133	11	0
Opening balance by cash ...					45,051	8	10
„ stamps ...					13	5	3
					14	5	5
Grand Total ...					45,069	3	7

B. CHARGES.		Rs.	A.	P.	Rs.	A.	P.
CHARGES.							
I. Journal Account—							
Paper for printing ...		4,137	2	0			
Printing charges ...		4,229	15	6			
Stamps for V.P.s and despatch ...		723	1	0			
Honorarium ...		330	0	0			
Blocks and Drawing ...		15	12	0			
Miscellaneous ...		14	13	0			
II. Office charges—					9,450	11	6
Contingencies ...		275	4	9			
Stationery ...		305	15	3			
Establishment ...		1,833	1	0			
Binding ...		47	8	0			
Books ...		265	1	0			
Rent ...		830	0	0			
Stamps ...		306	11	6			
Reading room Periodicals ...		61	12	0			
Miscellaneous (cheque commission, dress to peons and Advertisement charges, etc).		207	4	6			
Purchase of duplicate typewriter ...					700	0	0
III. Publications other than the journal—							
Blocks and drawing ...		92	2	0			
Postage ...		22	5	0			
Printing ...		69	13	0			
IV. Propaganda tours and committee meetings—					185	4	0
Propaganda tours ...		2,192	1	6			
Executive committee meetings.		781	4	0			
Board of Management meetings.		157	2	0			
Carried over ...					3,130	7	6
					17,599	1	0

CHARGES.	Rs.	A.	P.	Rs.	A.	P.
Brought forward ...				17,599	1	0
V. Miscellaneous—						
Tiffin charges, Donations ...	138	0	0			
Miscellaneous Printing ...	253	8	0			
Periodicals for the reading room ...	5	0	0			
Telegrams ...	62	0	0			
				458	8	0
VI. Training classes—				1,791	15	0
VII. Arrear account—						
Stamps ...	0	2	6			
Repairs to furniture ...	28	12	0			
Purchase of Furniture 120-13-0 } Do. Cycle 54-4-0 }	175	1	0			
				203	15	6
VIII. Suspenses and Advances—						
Suspenses ...	1,837	6	0			
Advances ...	8,341	15	9			
				10,179	5	9
IX. Remittance into Bank—						
(a) Into current account ...	10,651	12	2			
Savings Bank ...	0	3	8			
P. D. account ...	1,606	15	0			
Fixed deposit ...	2,000	0	0			
				14,258	14	10
X. Investments—						
Into Reserve Fund ...	13	3	0			
				13	3	0
XI. Provident Fund Remittance ...	247	4	0			
Lighting ...	52	3	0			
Affiliation to I. C. A. ...	13	13	0			
				313	4	0
Total ...				44,818	3	1
Closing balance by cash ...				247	3	0
„ stamps ...				3	13	6
Grand Total ...				45,069	3	7

STATEMENT OF ASSETS AND LIABILITIES.

(For the year ending 30th June 1930)

ASSETS.	Rs.	A.	P.	Rs.	A.	P.
I. Cash on hand and in Bank—						
Cash on hand ...	247	3	0			
„ stamps ...	3	13	6			
Cash in Bank—						
(1) In the Indian Bank Savings Banks account ...	6	8	11			
(2) In the M.C.U.B. in current account. ...	28	11	2			
(3) In the M.C.U.B. (Head Office) P.D. account ...	1,558	5	0			
(4) In the M.C.U.B. (Branch Office) P.D. account ...	997	15	0			
				2,842	8	7
II. (a) Investments—						
Share in other Co-operative Institutions.						
(1) In the M.C.U.B. ...	100	0	0			
(2) In the C.C.P. Works.	1,000	0	0			
(3) In the Sadananda Printing Works ...	25	0	0			
(4) In the T.U.C.S. ...	16	5	0			
				1,141	5	0
(b) Deposits—						
Fixed deposits in the Chittoor District Co-operative Bank.	2,000	0	0			
				2,000	0	0
Reserve Fund in the Christian Central Co-operative Bank ...	234	3	11			
				234	3	11
III. Stock—						
Library books and furniture as on 30-6-29 ...	1,355	5	0			
Books purchased during the year ...	265	1	0			
Carried over ...	1,620	6	0	6,218	1	6

ASSETS.	Rs.	A.	P.	Rs.	A.	P.
Brought forward ...	1,620	6	0	6,218	1	6
Furniture purchased ...	120	13	0			
	1,741	3	0			
Less depreciation 15 per cent ...	261	3	0	1,480	0	0
Publication for sale.						
Stock as on 30-6-29 ...	969	3	0			
Published during the year ...	69	13	0			
	1,009	0	0			
Sold during the year ...	162	8	6			
	846	7	6			
Less depreciation 15 per cent ...	126	15	6			
	719	8	0	719	8	0
IV. Value of Bicycle ...	107	1	9			
Do. Typewriters ...	404	7	3			
Do. Gestetner's duplicator.	400	0	0			
	911	9	0			
Less depreciation 15 per cent ...	136	11	9	774	13	3
V. <i>Outstandings pending realisation—</i>						
(a) Under bye-law VI as annual contribution.						
(1) For the year 1923-24.	33	0	0			
(2) Do. 1924-25.	75	0	0			
(3) Do. 1925-26.	79	0	0			
(4) Do. 1926-27.	161	0	0			
(5) Do. 1927-28.	261	2	0			
(6) Do. 1928-29.	518	0	0			
(7) Do. 1929-30.	1,076	0	0			
(8) Tamil Bulletin contribution for 1925-26 ...	21	0	0			
(9) Tamil Bulletin contribution for 1926-27 ...	2	0	0			
	2,226	2	0			
Carried over ...	11,418	8	9			

ASSETS.	Rs.	A.	P.	Rs.	A.	P.
Brought forward ...				11,418	8	9
1. <i>Outstandings pending realisation—(continued)</i>						
(b) English Journal Subscription overdue for 1929-30.	418	13	0	418	13	0
(c) Arrears prior to 30-6-1923...						
(1) Tamil Bulletin Subscription ...	2,815	3	0			
(2) English ...	212	13	0			
(3) Telugu ...	801	5	0	3,829	5	0
(d) Publications—						
(1) For MacLagan Committee Report due for 1925-26 ...	18	8	0			
(2) Training class lectures	46	12	0			
(3) For leaflets ...	36	7	0	101	11	0
(e) Suspenses for 1925-26 ...	16	14	0			
(f) Advances of 1925-26 ...	22	12	0			
Do. 1927-28 ...	46	0	0			
Do. 1928-29 ...	283	0	6			
Do. 1929-30 ...				368	10	6
(g) Advertisement charges						
1924-25 ...	30	0	0	30	0	0
Grand Total ...				16,167	0	3
LIABILITIES.						
LIABILITIES.	Rs.	A.	P.	Rs.	A.	P.
I. Shares and Dividends to be re-funded ...	385	6	0			
II. Share Deposit of the Apex Bank ...	15	0	0	400	6	0
III. The Madras Central Agricultural Fund ...	1,453	11	0	1,453	11	0
Carried over ...				1,854	1	0

LIABILITIES.		Rs.	A.	P.	Rs.	A.	P.
Brought forward	...				1,854	1	0
IV. Out of collections in 1927-28							
dues to the T.U.C.S.	...	3	0	0			
					3	0	0
V. Due to C.C.P. Works for							
Printing the Journal	...	712	13	0			
					712	13	0
VI. Suspense to be refunded of							
Do. 1923-24	...	69	6	0			
Do. 1924-25	...	40	5	0			
Do. 1926-27	...	3	0	0			
Do. 1927-28	...	117	4	0			
Do. 1928-29	...	227	9	0			
Do. 1929-30	...	3,766	3	3			
					4,223	11	3
VII. Provident Fund to be remitted	...	13	8	0			
					13	8	0
Total	...				6,807	1	3
Excess of Assets over liabilities	...				9,359	15	0
Grand Total	...				16,167	0	3

