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The INDIAN CO-OPERATIVE REVIEW

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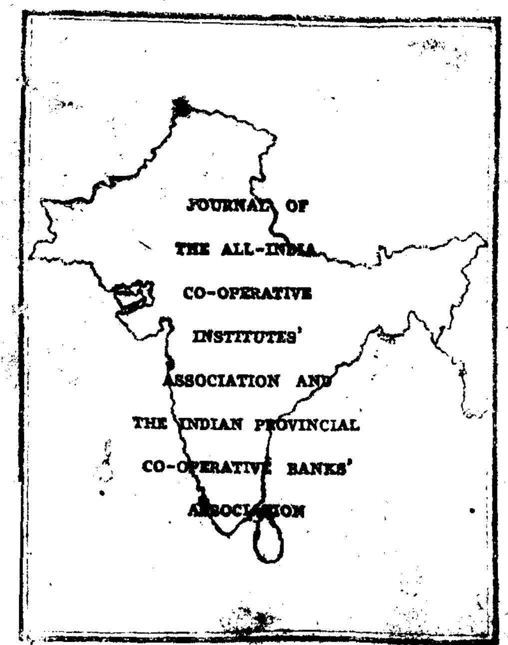

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THE INDIAN CO-OPERATIVE REVIEW

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EDITORIAL NOTES

POST-WAR INDIA AND CO-OPERATION

We send our hearty greetings to our readers for the New Year 1942. We earnestly hope that the new year will witness the triumph of Freedom and Democracy and the consequent end of all Imperial Dominations. We wish speedy and decisive victory to the Allies—Britain, America, Russia and China—against the dark forces of aggression, so that the world may be rid of a similar menace from them in future. In common with the International Co-operative Alliance and such of her member national co-operative movements, that still retain their freedom in the deadly struggle, the Indian National Co-operative Movement looks forward to the early establishment of stable peace founded on genuine co-operative ideals. We hope and trust that the new world order envisaged by the Allies will be based on real political liberty, genuine economic freedom and true social justice to all nations. Sir Thomas Allen, the ex-Vice-President of the International Co-operative Alliance, writing in the Review of International Co-operation (October 1941), discusses how far the Eight-Point Declaration known as the 'Atlantic Charter' ratifies the principles proclaimed by the Inter-national Co-operative Alliance in its 'Articles' and maintained in all its activity and says "here is a programme addressed to all nations; none is excluded. It is a new order based upon freedom, equity, and Co-operation—a declaration that the mobilisation of the resources of all liberty-loving peoples can and shall be used in permanent collaboration on the principle of 'each is for all and all is for each'........ The 'Charter' puts the issues of peace, order, freedom, social welfare and collective security in a new setting; leading away from world war to universal purpose and a prosperous humanity."

India has an indisputable claim for her rightful place among the free nations on earth in such new world order. India is determined to become free and play her proper role in the future world economy and nothing can stand in the way of her achieving it. But, India like all other countries in the world, must realise that the impact of the war economy on her national life cannot and will not leave her worn-out economic dogmas, methods and standards unaffected. Post-war years will by no means be easy or comfortable and many readjustments will have to be made in our socio-economic structure. The balance between the town and the country will have to be redressed. Better and more equal opportunities in life to all sections of the community, a more equitable and rational distribution of wealth and commodities and goods produced will have to be ensured. Use and not profit shall be the motive for production; in other words, the consumer and not the producer shall be the starting point of our economic policy. The most terrible indictment of the present economic system of India is perhaps that levelled by Mahatma Gandhi in the *Harijan* of the 25th January in these words: "The well-to-do live on the poor." This state of things must go.

In this process Rural India may rediscover her soul. Villages may become more self-sufficient and rural economy may be better co-ordinated with urban economy so that the town and village may together produce all that India wants and the dependence on foreign countries for the supply of her wants eliminated. It is now universally recognised that all armed conflicts have their root cause in economic conflicts. A statesman whose country is now involved in the war is reported to have said that if goods are not allowed to move across the borders of a neighbouring country, armies will. The prospects of elimination of economic conflict among the nations of the world lie in the international solution of their problems on a co-operative basis. Co-operation is bound to prove immensely helpful in those efforts if the States and the peoples realise its potentialities and know how to harness it to the task. The *Indian Co-operative Review* will endeavour to make its own humble contribution to the problem of post-war reconstruction of Indian rural and urban economy on genuine co-operative principles. The pages of the *Review* are open to contributions by informed writers on the subject.

OURSELVES

With this issue, the Review enters on the eighth year of its career. Our readers will notice that this issue materially differs from its predecessors, both in regard to the subject matter and the mode of its presentation. It contains, besides original articles on current topics of

general interest contributed by writers who are already familiar to our readers, some information of standing interest, if it is periodically brought up-to-date, and will serve as a book of reference on those matters. It is really the All-India part of the Year-Book and Directory of Indian Co-operation, 1942, which is just published; this number is and supplied as the January—March Quarter's issue of the *Review*, to our members and subscribers, without additional cost, though its preparation has involved considerable expenditure. We trust it will be found interesting and useful to our readers in all the provinces and States. The future issues for the current year will follow our usual model, the main feature of which is specialised study of a selected topic as, we believe, it is generally liked by our clientele. We desire to acknowledge with grateful thanks that in the year that has just expired we received an encouraging measure of support and patronage both from the reading public and the contributors to our pages. We hope and trust that similar support and patronage will be forthcoming in a much larger measure in the current year.

The *Review*, we are glad to say, has served in the last seven years to create fresh interest in India's co-operative problems among international co-operators and to sustain among those who after long and distinguished service to the movement in this country are now enjoying their well earned rest in retirement in their homelands, their old interest in our movement. We publish below a few communications received by us from some of those sources.*

**Copy of the letter received from Mr. Harold H. Mann, Woburn Experimental station, Husborne Crawley, Bletchley, England, dated September 29, 1941.*†

"I am very thankful to you for sending me a copy of the last issue of the Indian Co-operative Review, namely, that for January-March 1941. I have been through it with care, and I think you are doing a splendid job of work in issuing this Review.

I think that all of us who were directly or indirectly connected with the foundation of the co-operative movement in India are a good deal worried by the present state of the movement in so many parts of India. The most characteristic word in this last number of your Review is 'rehabilitation,' and it seems worrying that in so many parts of the country a movement which should be popular has to be re-

†An earlier communication received from Mr. Harold H. Mann has been published in page 501 of the Indian Co-operative Review, Vol. VII.

habilitated. I wish I were back in India and could take an active part again in all that is going on in connection with the movement."

Copy of the letter received from Mr. C. F. Strickland, Worcester Cottage, Oxford, dated October 8, 1941:

"You have kindly been sending me the Indian Co-operative Review, and my interest in it remains as great as ever;........I wish all prosperity to India and to the co-operative movement which will always be the foundation of her prosperity."

Copy of the letter received from the Director, Economic, Financial and Transit Department, Institute for Advanced Study (League of Nations), Princeton, N.J., (U.S.A.) October 28, 1941:

"I have to-day received the January-March 1941 issue of the Indian Co-operative Review which I acknowledge with thanks. This periodical is very useful for our work and I should be obliged to you if you would be kind enough to have future issues mailed to me when published."

ATTRIBUTES OF CO-OPERATION

"Co-operation touches no man's fortune; seeks no plunder; enters into no secret associations; it contemplates no violence; needs no trades union to protect its interests; it subverts no order; envies no dignity; it accepts no gift; nor asks any favour; it keeps no terms with the idle and it will break no faith with the industrious. It is neither mendicant, servile nor offensive; it has its hands in no man's pocket and does not mean that any other hands shall remain long or comfortable in its own; it means self-help, self-dependence and such share of the common competence as labour shall earn or thought can win."

—HOLYOAKE.

CO-OPERATIVE MOVEMENT IN INDIA*

A GENERAL SURVEY

BY

THE HON'BLE V. RAMADAS PANTULU

The purpose of this survey is not to trace the history and origin of the Co-operative Movement in India; nor do I propose to deal therein with the Indian co-operative problems, except incidentally as the context may require. All that is attempted here is to present in broad outline, the picture of the co-operative movement as a whole in India. In order to do so, I have drawn freely on the materials collated in the Year-Book and Directory of Indian Co-operation, 1942, the bulletins and statistical publications issued by the Agricultural Credit Department of the Reserve Bank of India, and the administration reports of the Registrars. I acknowledge my indebtedness to these sources of information.

A Retrospect.—The period that elapsed between the inauguration of the movement under Act X of 1904 and to-day can be divided for the purposes of showing the general course of development of the movement into three well defined stages. The period between 1904 and the publication of the Maclagan Committee Report in 1915 may be taken as the period of **initial effort and planning**. The recommendations made by that Committee had a far reaching effect on the future lines of the development of the movement. With co-operation becoming a transferred subject under the Government of India Act of 1919, further impetus was given for the development of the movement by the ministers in charge, and the period between 1915 and 1929 was marked by large expansion of the movement in almost all the provinces. This may be called the period of **unplanned expansion.** Then followed, from 1929-30, acute economic depression in India by catastrophic fall in the prices of agricultural products and of agricultural land. The movement received a set-back in almost all provinces and programmes for the rectification and consolidation as they are called in some provinces, or rehabilitation and reconstruction in other provinces have taken the place of expansion and development.† This may be called the period of **set-back and reorganisation**. The signs of recovery only began to make their

*Views expressed in the course of this survey are my personal views and do not commit the two All-India Associations.

†The following reports have been submitted or published:—

TRAVANCORE:—*Report of the Co-operative Enquiry Committee*, Travancore, 1935 (Chairman, Mr. G. K. Devadhar).

appearance from 1935-36. But the set back received by the movement in certain provinces was so great that recovery of prices of agricultural products and agricultural land has not had any beneficial effect on the movement, as for instance in Bengal, Bihar, Orissa and Berar particularly. Nevertheless, I feel that the movement even in these provinces has still sufficient potentiality left in it to be capable of rehabilitation if we set about our task on right lines and sufficient encouragement is forthcoming from the provincial governments. Speaking for myself, I feel that even in areas where there has been the severest set-back the movement is merely put in the dry dock for repair and not thrown on the scrapheap as utterly unseaworthy. The progress of the movement from 1904 up-to-date as evidenced by the number of societies, number of members and the working capital can be seen from the following statement:—

	Number of Societies. (in thousands)	Number of members (in .. lakhs)	Working capital (in Rs. crores)
Average for 5 years			
From 1910-11 to 1914-15	12	5·5	5·48
From 1915-16 to 1919-20	28	11·3	15·18
From 1920-21 to 1924-25	58	21·5	36·36
From 1925-26 to 1929-30	94	36·9	74·89
From 1930-31 to 1934-35	1,06	43·2	94·61
During 1937-38	1,11	48·5	103·02
During 1938-39	1,22	53·7	106·47
During 1939-40	1,37	60·8	107·10

MYSORE:—*Report of the Committee on Co-operation in Mysore*, 1935 (Chairman, Dewan Bahadur K. S. Chandrasekhara Iyer).

GWALIOR:—*Report on Co-operative Societies and Banks in Gwalior*, 1937, by Prof. V. G. Kale.

HYDERABAD:—*Report on Agricultural Indebtedness in H.E.H. the Nizam's Dominions*, 1937, by Mr. S. M. Bharucha.

BOMBAY:—*Report on the Reorganisation of Co-operative Movement in Bombay*, 1937, by Messrs. V. L. Mehta and M. D. Bhansali.

ORISSA:—*Report on the enquiry into conditions of the Co-operative Movement in Orissa*, 1938, by Diwan Bahadur K. Deivasikhamani Mudaliar.

SIND:—*Report of an enquiry into the Organisation and Working of the Sind Provincial Co-operative Bank, Karachi*, 1935, by Mr. V. L. Mehta.

BERAR:—*Report of the Berar Co-operative Enquiry Committee*, 1939, (Chairman, Mr. P. K. Gole).

BIHAR:—*Report of the Board of Experts for Co-operative Rehabilitation*, 1939, (Chairman, Hon'ble Mr. V. Ramadas Pantulu).

PUNJAB:—*Report on the Co-operative Movement in the Punjab*, 1939, by Mr. F. W. Wace.

MADRAS:—*Report of the Committee on Co-operation in Madras*, 1940, (Chairman, Sir T. Vijayaraghavacharya).

THE CO-OPERATIVE CREDIT MOVEMENT

Any survey of co-operation in India must begin and largely concern itself with the co-operative credit movement. This is evident from the fact that programmes of rehabilitation and reconstruction are naturally and rightly confined to the resuscitation of the co-operative credit machinery—the rural credit society and its secondary organisations, central and provincial banks. Nevertheless, I often hear the criticism that credit dominates co-operative movement in India. It is somewhat difficult to understand the implications of this criticism. No one overlooks the importance of non-credit activities organised on a co-operative basis. To my mind, the credit and non-credit activities are really inseparable. Apart from the fact that provision of capital and credit to the agriculturist, the artisan and the small trader is still the main desideratum of our rural and urban economy, it is impossible to believe that any non-credit activity can thrive without a co-operative credit organisation to back it. To quote one illustration of this fact, when Madras is going ahead with the organisation of handloom weavers' societies, milk supply societies and consumers' stores, they are sought to be affiliated to the central banks in order that they may derive the necessary finances from the latter. It is so with every other form of non-credit activity if one cares to analyse the position. Indeed, the Royal Commission on Agriculture constantly emphasised the fact that the problem of rural credit is really a part of the wider problem of rural economy. Co-operative credit to individuals severally, as well as to individuals organised on a co-operative basis into societies, is ultimately the main factor on which the success of the co-operative movement in all its aspects depends. The Royal Commission on Agriculture have pointed out that "the co-operative credit movement had done more to bring down the usurious rates of interest prevailing in the country more than legislative effort in that direction." The League of Nations, in their interesting brochure on 'Co-operative Action in Rural Life,' have also drawn attention to the fact that even in Europe "co-operative credit societies have done more than anti-usuary laws—which are too easily evaded, with the connivance of the borrowers themselves—to suppress the usurer, who, were it not for co-operation, would in many countries be the sole and therefore the indispensable supplier of the credit required." I, therefore, feel no hesitation in advocating that in any scheme for the reform of the co-operative movement, the importance of the co-operative credit society, with or without accessory functions, should occupy a predominant place.

Commercial vs. Co-operative Banks.—It is sometimes asked what is the difference between the co-operative banks and the joint stock banks and do not both of them serve the same purpose, namely, providing facilities for saving and investment of surplus wealth on the one hand and supply of credit on the other? True; but one difference between the two is that they are at present organised to serve the needs of different sections and interests of the community, and to that extent they are complementary organisations. The co-operative banks now mainly serve the needs of the cultivating and the labouring classes while the joint stock banks serve the needs of industry and trade, though co-operative banks can also be so developed and organised as to serve the needs of trade and industry in due course. Viewed from this standpoint the real difference between the two kinds of banks seems to lie in the type of borrowers and the consequential variations in their methods of dealing with them. In a co-operative bank the borrowers have a predominant voice, if not the sole voice, in determining the terms and conditions on which they obtain credit. In other words, they borrow from institutions managed by themselves and do not feel the humiliation of those who approach an outside creditor for a loan. Apart from this ideological difference the fact remains that co-operative banks spread the services of the modern financial machinery to sections of the population which otherwise remain outside the scope of banking. It may not be out of place to point out here that our past experience shows that joint stock banks are not likely to change their present outlook in regard to financing of agriculture. These banks not only look upon the security offered by an agriculturist for a loan as unsound having regard to the fact that Indian agriculture is often a gamble in seasons, but are also reluctant to cut up their resources into numerous tiny loans to be recovered in instalments spread over fairly long periods. As matters stand at present in our banking system the joint stock banks are more concerned with supplementing the resources commanded by them in the large cities by draining the surplus wealth of smaller towns and even rural areas into the cash chests of their head offices to finance large business—trade, commerce and industry. The aim of the co-operative credit banking is just the opposite. It tries to collect the surplus wealth of urban India in order to distribute it through its financial distributary system in rural India "sending it in rills over a broad surface, so that the irrigation may be perfect and reaching every root to be watered."

Our Financial Structure.—The financial structure of the co-operative movement is, broadly speaking, federal in its conception. The rural credit society is the foundation stone of the credit structure. As Mr. Wolff graphically observes "it is the local society—the single brick at the bottom layer upon which the intended fabric has to rest—which makes for the safety of the organisation." In order to strengthen the primary credit societies operating in a specified area they are usually federated into central financing institutions known as central banks and banking unions. Higher up still the central banks in their turn are federated, in most British provinces and some Indian States, into their own apex organisations called provincial banks. There are, however, certain types of co-operative credit agencies which, in my opinion, do not at present exactly fit into this federal structure. The urban banks, though they have no separate central and provincial organisations of their own and occasionally derive a portion of their working capital from the central or provincial banks, have not yet come intimately into the co-operative credit structure as a whole. The

stronger of them are self-sufficient and command their own resources and the smaller ones actually compete for their working capital with the local central banks by offering higher rates of interest on deposits. They borrow and invest elsewhere if they *can* do so on more favourable terms than those offered by central banks and go to the central co-operative credit institutions only if they *must*. Similarly in the case of land mortgage banks though in some provinces they derive their working funds from the provincial co-operative banks they are credit institutions of a type by themselves. Where a provincial bank provides land mortgage credit, it does so through a separate and distinct long term credit section and does not mix up this sort of credit with the normal co-operative credit. Moreover, the tendency now is to set up separate provincial organisations for them. After all, land mortgage banks are only quasi co-operative and not fully co-operative. Co-operation is not a marked and decisive factor in them and the human element is much less pronounced, for the main security that is looked to is the agricultural land of the borrower and its income. But they have certain well-defined elements of co-operation in them.

There are critics who point to several flaws in our financial structure. But they forget the fact that we did not start with a plan to give a structural or functional perfection to the co-operative credit organisation, as we find it to-day, and that its growth in all the provinces did not follow the same course. In some cases it was built from cone downwards, and in others from base upwards, if there was any 'building' at all. The juridical and functional relations that now subsist between the primary societies, the central banks and the provincial banks in any province may not be such as to make them real integral parts of a closely knit organisation. The central banks have no control over the operations of the primary societies affiliated to them. The position of the provincial banks in relation to their member institutions is much the same. In spite of all these defects and weaknesses, I claim that our structure is on the whole federal, and we are approximating to that ideal more and more with the advance of time. The fact that the Reserve Bank of India has lately recognized co-operative central banks as branches of the provincial banks for purposes of remittance facilities shows that our credit units are being recognized as component parts of an integral financial machinery. The strengthening of our two All-India Co-operative Associations will help us to consolidate this position further.

CO-OPERATIVE FINANCE

A. Rural Credit Societies.—The proper role of the rural credit society in the scheme of co-operative finance has now been practically settled, after a prolonged controversy, in favour of the idea that it can safely and usefully provide only short and medium term credit. Loans for long term purposes such as discharge of prior debts are no longer advanced by these societies. In some provinces the caution is carried to the extent of advancing only crop loans, that is to say, loans for cultivation expenses through these societies cutting out all other varieties of credit.

(Figures in lakhs of rupees)

Provincial Bank	Owned Capital	Borrowed Capital		Total Working Capital	Percentage of owned capital to working capital
		Deposits from Co-op. Societies	Other deposits, loans, etc.		
Bengal ..	54·77	61·72	169·88	286·37	19·12
Madras ..	33·90	83·01	135·54	252·45	13·42
Bombay ..	33·42	94·46	109·49	237·37	14·09
The Punjab ..	28·44	71·00	50·06	149·50	19·00
C.P. & Berar ..	19·75	10·02	106·99	136·76	13·45
Bihar & Orissa ..	14·21	9·34	66·11	89·66	15·84
Sind ..	19·34	20·14	45·74	85·22*	22·69
Assam ..	1·59	—	1·82	3·41	46·62
Hyderabad ..	14·64	1·21	26·04	41·89	34·95
Mysore ..	4·96	5·19	20·27	30·42	16·29

*This has increased to over a Crore of rupees by 30-6-1941.

The position in regard to the reserve funds in provincial banks necessarily depends upon the solvency of their affiliated central banks whose solvency in its turn depends upon that of their affiliated primary societies. So in provinces where the co-operative credit movement is in a state of collapse, the financial position of the provincial banks has also been affected. The total loans outstanding against their members was round about Rs. 7 crores at the end of 1939-40. In some provinces, particularly in Bengal and Bihar, the percentage locked up in their loans was much higher—over 80 per cent in Bengal and 96 per cent in Bihar. I dealt with the origin, progress and the present financial position of the provincial banks in British India in an article contributed by me to the second quarter's issue of the *Indian Co-operative Review*, 1941, which gives detailed information regarding their operations in the several provinces. There are, what may be also technically called, provincial co-operative banks for supply of long term land mortgage credit in certain provinces and States, as for instance, in Madras, Bombay, Orissa and Mysore.

D. Land Mortgage Banks.—There are no consolidated figures to show the operations of these banks in India as a whole. There are central or provincial land mortgage banks in Madras and Bombay in British India, and they finance primary land mortgage banks which are affiliated to them. Among the Indian States, Mysore, Baroda and Cochin have made some progress in regard to land mortgage banking. In the province of Orissa there is a provincial land mortgage bank registered, but it finances individuals directly through its branches as there are no primary land mortgage banks. Land mortgage banks in the Punjab, which was the first province to start them, have practically ceased to work and they are in a process of gradual liquidation. In the provinces of Bengal, the United Provinces and Assam and Ajmer Merwara also there are some

land mortgage banks. Those in Bengal derive their funds from the Bengal Provincial Co-operative Bank and the others from deposits from public and by loans from central banks and societies. In the Central Provinces land mortgage banks have made some progress and the Provincial Co-operative Bank of Central Provinces and Berar finances the land mortgage banks. It issues debentures and operates through a separate long term credit section. It has been said that the operations of the debt conciliation boards had an adverse effect on the working of these banks in the province.

Some important problems connected with land mortgage banks are still outstanding. The most important of them is the question of Government guarantee for debentures. In Madras, two possible limits are suggested; one is a limit of Rs. 5 crores which will be reached soon, in about 2 years; the other is the period required for the Central Land Mortgage Bank to build up paid-up share capital and reserves at least to the extent of 1|10th of its working capital. This is expected to be reached in about 8 years time from now. With a view to hasten the period, the rate of interest charged to ultimate borrowers is now raised to 6½ per cent and the dividend on shares is limited to 1 per cent above the interest paid on debentures. Another important question is the grant of 2nd loans for land improvement and other necessary purposes, for it would be inadvisable to let those who have already borrowed from the Land Mortgage Bank go to an outside creditor for such purposes. A third question is how to correlate the activity of the rural credit societies and the primary Land Mortgage Bank. The 13th Registrars' Conference held in 1939, recommended that the rural credit society should have a priority in respect of the first charge on the crop for its loan and to that extent the first charge of the land mortgage bank on the crop should be postponed.

The following tables show the operations of provincial and primary land mortgage banks in the provinces and States where they have made some progress:—

Operations of Provincial or Central Land Mortgage Banks in India, 1939–40

Name of Province or State	No. of members	Paid-up Share Capital	Reserve and other Funds	Debentures in Circulation	Other borrowings	Loans outstanding	Net profit
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras*	574	9,35,100	5,50,426	2,43,26,300	14,92,533	2,41,48,955	2,41,409
Bombay	704	4,46,300	12,848	25,86,000	17,758	23,88,608	18,001
Orissa	221	55,564	nil	nil	nil	53,568	2,158
Mysore	207	1,09,900	31,780	10,91,700	nil	11,32,879	19,327
Cochin*	2,425	81,650	37,758	15,00,000	71,505	17,54,557	12,259

*These figures relate to the year 1940-41.

Operations of Primary Land Mortgage Banks in India, 1939-40

Province or State	No. of Banks	No. of members	Paid-up share capital	Reserve and other Funds	Loans and Deposits held at the end of the year.	Loans issued during the year	Loans out-standing	Profits
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	119	55,575	15,36,737	2,32,182	2,21,23,954	42,56,750	2,22,08,678	1,02,820
Bombay	17	9,089	2,99,576	12,848	25,88,533	5,90,442	27,01,500	3,877
C.P. & Berar	21	5,874	1,16,999	*	12,57,796	2,62,122	13,03,394	4,934
U.P.	5	701	28,996	6,406	1,54,257	49,842	1,86,374	*
Bengal	5	2,482	47,499	5,002	5,12,713	1,23,270	6,02,064	5,941
Assam	5	1,818	88,359	84,591	2,64,577	2,250	2,60,752	*
Baroda	2	2,126	1,51,175	23,800	5,38,000	1,29,050	5,89,491	20,230
Mysore	42	5,861	1,25,270	12,573	10,74,867	2,17,303	10,75,471	6,656

*Figures are not available.

E. Urban Credit Societies.—These fall broadly speaking under two heads—urban banks and salary or wage earners' societies. While consolidated figures are given for non-agricultural credit societies operating in British India and Indian States, separate consolidated figures for urban societies and banks, which are comprised in non-agricultural credit societies, are not available. There were 16,747 non-agricultural societies at the end of the year 1939-40 with a working capital of Rs. 27·7 crores. From the figures already given in respect of agricultural societies whose number is 1,18,744 with a working capital of Rs. 30·51 crores at the end of 1939-40, it will be seen that the non-agricultural societies, though they cater to a much smaller proportion of the population and their number is only about 1/7th of the agricultural societies, the magnitude of their financial operations is almost equal to that of agricultural societies. Apart from this quantitative test the urban societies can be said to be also financially sounder because the percentage of their outstanding loans locked up in overdue amounts is much smaller than that of the agricultural societies. Urban banks have shown greater development in Bombay and Madras where almost all important towns are served by such banks. Another feature of these banks which is noteworthy is that the urban banks work mostly on their owned capital and deposits attracted by themselves from members and non-members. Their borrowings from the financing banks, that is to say, central banks, banking unions or provincial banks constitute a minor proportion of their working funds while such borrowings constitute a major proportion of the funds of the agricultural societies. From the statistics published by the Reserve Bank of India for the year 1939-40 in regard to co-operative banks, it will be seen that the number of big urban banks is

very small; the number of those with a capital of between Rs. 1 lakh and Rs. 5 lakhs is 19 and of those with a capital of Rs. 5 lakhs and over is 5.

NON-CREDIT CO-OPERATION

Important types of non-credit co-operative institutions may be classified under three main heads: 1. Consumers' Stores, 2. Sale Societies, and 3. Special Types of Societies.

CONSUMERS' STORES

There are consumers' stores in most of the provinces and States. But nowhere have they made any marked progress on anything like the scale of development attained in western countries. Even in Madras where the store movement is believed to have made comparatively greater progress, the Madras Committee on Co-operation, 1939-40 recorded their finding in the following words: "the history of consumers' or distributive co-operation in this province, with the single exception of the Triplicane Stores has not been a record of success." In a general survey of the consumers' movement in India as a whole, the provinces of Madras and Bombay in British India and Mysore and Cochin in Indian States may be specially mentioned. In Madras there has been a rapid expansion of the store movement recently. Their number increased from 85 to 237 during the year 1939-40. There was an addition of over 100 to them in the co-operative year ended with 30th June 1941 bringing up the number to about 400. Their transactions increased by 50 per cent in the year 1939-40: that is to say from Rs. 23·7 lakhs to Rs. 35·6 lakhs, and there was an increase of nearly Rs. 25 lakhs in the sales in the co-operative year 1939-40. This means, in the two years there was a quadrupling of societies and trebling of sales since 1938-39. Some attempts have also been made to start special societies for the benefit of the working classes, who are affected most by increased cost of living due to rise in prices. Fifteen special stores were organised for textile and other mill workers in the three industrial districts of Coimbatore, Madura and Tinnevelly. Inquiries made in Madura show that the workers in the Madura mills have gained 18 per cent by the purchase of food stuffs from their stores. In some areas, particularly in Madura district, stores have been federated into a wholesale society for the purchase of their requirements in bulk. The Madura Ramnad Co-operative Wholesale Society is said to have had transactions to the tune of Rs. 4 lakhs in the first year. Similar wholesale societies seem to have been organised in Tinnevelley and Coimbatore districts also.

Sufficient time has not elapsed to assess correctly the future prospects of these stores. An experienced and well-informed retired officer of the department recently wrote to the press doubting the chances of success of these wholesale societies and even questioning the need for them in centres where trade in commodities intended to be stocked by the wholesale societies has already been well developed, particularly in view of the fact that wholesale and retail merchants worked on very slender margins, making it difficult for a co-operative store to compete with them. I feel that the expansion has been too hasty to be sound and well planned, and that the artificial stimulus given to it by the conditions brought about by the war resulting in pushing up of prices and by the departmental drive may not survive the transient conditions which now exist. In any case, the uneconomic and the undercapitalised new stores, of which I understand there are several, will have to be weeded out soon and I am reliably informed that the process of liquidating some of them has already commenced. The Triplicane Stores is of course still the outstanding example of the successful stores in Madras. At present, that is to say in December 1941, there are 31 branches and two part time depots attached to hostels of two medical colleges. It has a membership of 6,724 and the monthly sales are round about a lakh of rupees. It has built up a reserve fund of Rs. 1,08,250 and a common good fund of Rs. 37,587. It is proposed to open 25 more branches in new areas with government financial aid to meet exigencies created by the War.

Bombay had 30 consumers' stores at the end of 1939-40 with sales amounting to Rs. 6 lakhs during the year. The most recent and in interesting experiment in consumers' co-operation made in Bombay was the organisation of the Medical Practitioners Co-operative Consumers' Society of Bombay with a membership of 250 medical practitioners. The society arranges for the purchase of medicines and drugs at reasonable rates to registered medical practitioners.

In Mysore at the end of the year 1939–40 there were 22 stores with a membership of 17,000 and a working capital of Rs. 22 lakhs. They purchased goods to the extent of Rs. 15·2 lakhs and sold goods worth Rs. 16·3 lakhs in the year. Most of the stores in the State are situated in the cities of Mysore and Bangalore.

In Cochin there were 17 consumers' societies with a membership of 1,294 and their transactions (purchases and sales) amounted to Rs. 9·3 lakhs in the year 1939-40.

Generally speaking in Madras and Bombay the stores work on cash sale basis. The stores in Mysore allow credit. Some fundamental questions like sales at less than market rates, sales to non-members and sales on credit, which are supposed to be in conflict with the orthodox principles of the Rochdale pioneers, are not yet finally settled. The store movement in India is largely confined to middle classes unlike that in western countries which is essentially a working class movement.

A number of students' stores have been organised in most of the Indian provinces and States. Some of these stores, besides securing economy in the purchase of students' requisites, train students in business methods and also manage their affairs co-operatively. In Madras a provincial co-operative stationery stores has been registered and is working.

SALE SOCIETIES

The problem of organisation of the sale of the agriculturists' products is really a part of the large-drawn problem of co-operative marketing. By advice, demonstration and improvement in the quality of the seed and education in the proper use of suitable manures, the Agricultural Departments have tried to help the ryot to produce more and better quality of products. The co-operative organisations tried to help him with the sinews of war against lack of capital and credit, by providing him with regulated productive credit. But neither of these two agencies sufficiently interested itself in helping the agriculturist to realise a better price for his products. The development of co-operative marketing was comparatively a more recent phase of the co-operative movement. The ultimate aim of production and sale, purchase and sale and loan and sale societies is to bring about a change in the present methods of unorganised individual marketing of crops by the agriculturists. The grant made by the Government of India for rural uplift was partly used by provincial governments for making subventions to sale societies and rural credit societies to construct godowns for the storage of produce. Loans advanced from the Government of India subsidy are made repayable in 20 to 30 years and 25 per cent of the estimated cost of building of the godowns is given as a free grant in Madras. Recently the subsidy was raised in some cases to 50 per cent. The question of continuance of this form of financial assistance, after the Government of India grant is exhausted, is a serious one and the Madras Committee on Co-operation, 1939-40 recommended that loans for the construction of godowns and free grants up to 25 per cent of their cost should be continued by the provincial government. Similar grants are now made by other provincial and State governments also. The loan and sale society is the most common type in Madras. It advances loans against produce in order to help the agriculturist to hold up his produce for a favourable market. He utilises the loan for the payment of Government revenue and meeting domestic necessities and other urgent purposes pending the sale of his produce. These societies are being encouraged to develop marketing of the produce pledged with them and transform themselves into real sale societies.

The most important type of sale societies in Bombay is the cotton sale society. Societies for the marketing of sugarcane are the most noteworthy type of such societies in the United Provinces to help the growers both in production of better varieties of cane and in obtaining better price for their cane. There are also societies for production and marketing of such products as potatoes, cereals and fruits in the United Provinces. Cane-growers' societies are also organised and developed in Bihar which like the United Provinces is a sugar producing province.* Societies for the sale of paddy, sugar-cane and fish are the type that are being developed in Bengal. Efforts are being made to organise co-operative marketing in the Punjab, Central Provinces and Berar. Among the Indian States similar efforts are being made in Hyderabad, Mysore, Travancore, Cochin and Baroda.

SPECIAL TYPES OF SOCIETIES

There are several types of societies in British India and Indian States which come under this head, and it is obviously beyond the scope of a

*Detailed accounts of the working of cane-growers' societies in the United Provinces and Bihar are published in the October-December issue of the *Indian Co-operative Review*, 1941.

brief general survey like this to attempt to deal with them all. Special mention may, however, be made of the following types of societies: (1) consolidation of holding societies, (2) handloom weavers' societies, (3) milk supply societies and unions, (4) insurance societies, (5) house building societies and (6) better living and better farming societies. The Punjab leads in the matter of consolidation societies and Madras in handloom weavers' societies.

Consolidation of Holding Societies.—In the Punjab the movement for the co-operative consolidation of holdings began in the year 1920-21 and by the end of the year 1940 there were 1,506 societies. The total extent of land holdings consolidated up to the end of that year was round about 13 lakhs of acres. During that year 1·44 lakhs of acres were consolidated. The Government have provided special trained staff of inspectors to carry on propaganda in order to persuade holders of fragmented pieces to consolidate. In the Central Provinces and Berar also there has been a fair amount of consolidation work, but it is not through co-operative societies. The work is carried on there by a special staff of the Government under a special Act which provides for a measure of compulsion. The only other province which requires mention is the United Provinces. There too certain amount of consolidation work is done through co-operative agency. In Madras, recently efforts have been set on foot to start a few consolidation societies but the progress made so far is negligible.

Handloom Weavers' Societies.—A real impetus to the development of handloom weaving industry has been given since 1935 when the Government of India made grants to the provinces, to be spread over 5 years, for subsidising the industry in order to arrest its deterioration. Considerable progress in organising weavers' societies has been made in Madras. Handloom weaving industry furnishes wholetime occupation for a large number of artisans as well as part time subsidiary occupation for the families of agriculturists. It is estimated that there are at least a quarter of a million handlooms in the province of Madras providing occupation for about a million people. The Madras Handloom Weavers' Provincial Co-operative Society was started in the year 1935, and 181 weavers' societies were members of the provincial society at the end of the year 1940-41. There were 6,000 looms at work in the societies and the number of weaver-members was 12,840. The provincial society, besides subsidising the affiliated societies to meet the cost of management in the initial stages, arranges for supplies of yarn and makes advances against finished goods. It provides technical advice to societies in improving the patterns and in marketing of goods. It maintains a calendering and finishing plant. The value of the finished products sold by the weavers' societies in Madras exceeded Rs. 12 lakhs in the year 1940-41.

In Bombay at the end of the year 1939-40 there were 39 weavers' societies. Eight industrial unions were organised for improving and marketing of handloom products with the aid of the Government of India subsidy. In some provinces the weavers' societies are classified as industrial societies for which alone figures are available.

The position of handloom weavers' societies all over India has now become precarious in spite of the attempts to help them by reason of the enormous rise in the prices of yarn. Unless the Government of India finds a solution to this problem, the industry may be threatened with extinction very soon.

Milk Supply Societies.—The provinces of Bengal, United Provinces and Madras deserve special mention in regard to co-operative milk supply unions and societies. Societies which are organised in centres where milk is produced are generally affiliated to a milk supply union situated in the urban area in which the distribution and sale of milk takes place. The Calcutta Milk Supply Union is not only a pioneer in this line in India but one of the largest. In the year 1939-40 it had 126 societies affiliated to it and sold during the year milk and milk products worth Rs. 3·10 lakhs.

In Madras in 1939-40 there were 88 milk societies and 15 unions. The Madras Co-operative Milk Supply Union had 14 societies affiliated to it. In the city of Madras it had 44 depots for the sale of milk and in the year 1939-40 it sold milk and milk products worth Rs. 2·83 lakhs. The value of the milk sold by milk societies directly was Rs. 3·89 lakhs and that by milk supply unions was Rs. 4·73 lakhs. In the United Provinces, the Lucknow Milk Supply Union is the most important. Thirteen milk supply societies are affiliated to it. The Union in the year 1939-40 is said to have handled milk which amounted to 11,450 maunds of which 1,835 maunds were turned into butter and ghee. The sales, it is said, fetched Rs. 55,202 during the year. In the year 1940-41 it handled 11,468 maunds of milk besides manufacturing and selling 87 maunds of butter. There were also 7 societies in Allahabad and one each at Benares and Unao.

Insurance Societies.—Co-operative Life Insurance Societies have made tangible progress in the provinces of Bombay and Madras in British India and Hyderabad among the Indian States. The Bombay society was started in 1930. The society secured in the calendar year 1940 new business of Rs. 37,58,600 and its business in force at the end of that year was Rs. 1,03,99,138. The Society built up Life Fund amounting to Rs. 8,89,552 by 31st December, 1940. The South India Co-operative Insurance Society of Madras was registered in 1932, and in the calendar year 1940 it secured new business of Rs. 17·5 lakhs. The total business of the Society in force on 31-12-1940 was Rs. 72 lakhs and the Life Fund on that date amounted to Rs. 7,46,421. The Bengal Co-operative Insurance Society which was started originally as a provident society, and subsequently converted into a regular life insurance society, has not made similar progress. It wrote on its books new business to the tune of about Rs. 4·75 lakhs in the year 1938-39; but the new business in 1939-40 dropped to Rs. 11,000. The Co-operative Insurance Society of Hyderabad (Deccan), during the year 1939-40, issued policies amounting to Rs. 15·8 lakhs and the total business in force at the end of that year was Rs. 38·2 lakhs. The Baroda Insurance Society accepted during the year proposals for new policies to the extent of Rs. 1 lakh. In Indore State also there is a co-operative life insurance society. The total amount of insurance effected was Rs. 2,72,000. It is said that the working of the society is stagnant and that it is now linked up with the Bombay Co-operative Insurance Society for resuscitation.

In Madras recently a Co-operative Fire and General Insurance Society embracing branches of insurance other than life, such as fire, motor, accident, fidelity guarantee, etc., has been registered and has just commenced operations. The Madras Provincial Co-operative Bank, some of the central banks and loan and sale societies which are interested in advancing loans against produce are expected to utilise the services of the society to cover their risks.

House Building Societies.—These societies have made some progress worth mentioning in Bombay and Madras. In Bombay there were 99 societies at the end of the year 1939-40, with a membership of 6,787 and a working capital of Rs. 120 lakhs. The bulk of these societies, i.e., 55 were in Ahmedabad. While in Madras the Government is the principal financing agency of the housing societies, in Bombay substantial portions of the working capital are derived from co-operative banks and commercial insurance companies. In Madras at the end of the year 1939-40 there were 122 housing societies with a membership of 4,647. The loans from Government outstanding at the end of that year amounted to Rs. 21·61 lakhs.

Better Living and Better Farming Societies.—These types have been developed in the Punjab and in the United Provinces. They are really efforts in the direction of rural reconstruction. In the Punjab which was the first province to develop better living societies, attention was mainly concentrated on reduction of expenditure on marriages and other ceremonies. The better living societies in the United Provinces are under the supervision of the Rural Development Department which received considerable encouragement and impetus during the regime of the Congress Ministry. Bengal also seems to be developing these societies. The cane growers' societies in the United Provinces and Bihar are illustrations of better farming societies. The agricultural improvement or agricultural demonstration societies in Madras interest themselves in the distribution of improved varieties of seed and manures among their members. They derive benefit by the advice of the Agricultural Department.

SUPERVISION, EDUCATION AND AUDIT

Supervision, education and audit are subjects which, in my opinion, do not lend themselves to an All-India treatment in the course of this article. Each province has its own arrangements and

a general account of it without provincial details will be both inaccurate and misleading.

Supervision, generally speaking, is in the hands of the non-official agencies except in a few areas and in the case of very special types of societies. Every where there is a demand for improving the system of supervision, for the proper working of the societies largely depends upon the efficiency of supervision.

Co-operative education and training of the departmental staff, employees of co-operative organisations and panchayatdars and members of primary societies is, generally speaking, in the hands of Departments of Co-operation, though the services of non-official organisations are utilised in some cases and for certain purposes. The Punjab leads in the matter of co-operative education and training. The scheme for the establishment of a full-fledged college of co-operation which was recommended by the All-India Co-operative Institutes' Association has not yet been realised in any province and its advantages and disadvantages are still matters of discussion.

Audit is the statutory duty of the Registrar and whatever may be the agency employed in auditing societies, the audit certificates are issued by the Departments of Co-operation. The only noteworthy exception is the Punjab where the Registrar has authorised the staff of the Punjab Co-operative Union to do the work of audit. The Provincial Union is authorised to levy contribution from societies to cover the cost of the audit. Practically in all other provinces audit is conducted by the auditors who are employees of the Co-operative Department though in the cases of larger societies, that is, the Provincial Banks and big central and urban banks, audit is permitted to be done by certified auditors or registered accountants who are not employees of the Department. Audit fees are levied from the societies which are audited. In Madras, however, all rural credit societies and limited liability credit societies with a working capital of less than Rs. 20,000 are exempt from audit fees.

There is a growing co-operative opinion on the need to completely dissociate the function of audit from the Co-operative Department which is responsible for administrative control over the co-operative societies. The Madras Committee on Co-operation, 1939–40 recommended that "the entire audit staff of the department should be constituted into a distinct branch: that there should be a differentiation right through between the administrative branch and the audit branch of the Department except in the person of the Registrar who will be the head of both the branches." But it has fallen short of the requirements in the view of many who think that the Registrar should not be the head of the audit department. There is much to be said in favour of this reform.

LEGISLATION

It is well known that after a great deal of preliminary investigation the co-operative movement was introduced into India by Act X of

1904 which was modelled largely on the English Friendly Societies' Act and restricted to primary credit societies. Statutory provision for organisation of other types of co-operative institutions was made by the later Act II of 1912 which replaced Act X of 1904. After the introduction of the diarchical form of Government in the provinces under the Government of India Act, 1919, the provinces were given the option either to be governed by the Act II of 1912 or to pass their own Acts. A few provinces have availed themselves of this option to enact provincial legislations. Bombay was the earliest with its Act VII of 1925: next came Madras with its Act VI of 1932; then followed Bihar and Orissa with the Act VI of 1935; then came Coorg with its Act II of 1936 and the last was Bengal with its Act XXI of 1940. The Co-operative Societies Act II of 1912 is still in force in the rest of the provinces. The tendency of this provincial legislation has been on the whole to strengthen official control over the movement. Moreover, extensive use is made of rule-making power under these Acts to further strengthen the official control by what may be called executive legislation without the control of the legislature. There is need for not only strictly limiting this power but also for providing for rules made under these Acts being placed on the table of the Provincial Legislature with opportunities to the Legislature to *veto* or modify the same. The Indian States have got their own Acts which are largely modelled on the Co-operative Societies' Act, II of 1912 and later on amended on the model of the Acts in force in the neighbouring British provinces; for instance, the Acts of Mysore, Travancore and Cochin are modelled on the lines of the Madras Act.

I always felt that the Co-operative Societies' Acts in force in British India and Indian States were framed with the Registrar as centre of the picture and not the society. They should be redrafted, if the movement is to make any real advance as a popular movement, on an entirely different basis. The society has to be made the centre of the picture. The Registrar's powers should be closely defined so as to preserve the essentially democratic and popular character of the movement. As matters stand at present, the *responsibility* for the management of the co-operative institutions and the conduct of the movement is on non-official shoulders. The power of control and direction is, however, in official hands. As has been observed in regard to several spheres of administration, it is our common experience that in any department of administration, power without responsibility has a way of growing till the line of demarcation between use and abuse becomes almost obliterated. This state of things must be ended in respect of the co-operative movement and the sooner it is done the better. If the provincial governments are really anxious to allow the co-operative movement to play its proper role in the economic organisation of the rural and urban classes, they have a special responsibility in regard to the reform of the legislative and administrative machinery which now imposes heavy shackles on the movement.

The advocacy for more and more spoon feeding and larger and larger doses of official control is based on the plea that the members of our societies are lacking in character and capacity to manage their own affairs. I repudiate this charge as utterly baseless without at the same time, attempting to minimise the failings or hesitating to own up the faults of non-official co-operators. No Registrar can play the role of a philosopher, friend and guide of the movement without having faith in human nature and a belief in the character of the average co-operator and his capacity to manage the affairs of his society. So, much depends upon the proper choice of the Registrars also to administer the Acts.

FUTURE OF THE CO-OPERATIVE MOVEMENT

A correct evaluation of the achievements of the co-operative movement in India is not an easy task. As Sir Frederick Nicholson remarked, " to replace the money-lender by the bank is not to replace indebtedness by solvency. The specific gravity of the debt may be reduced but the mass more than proportionately increased." It is gratifying to note that it is generally recognized now that the co-operative movement cannot make much headway unless our agriculture which is now a deficit economy is transformed into a surplus economy by lightening the crushing burden of land revenue on the peasant and by the pursuit of an enlightened agrarian policy in general by the State. The Reserve Bank of India, in its latest bulletin, rightly observed that the question of agricultural finance is bound up with that of improvement of agriculture so as to render it a more profitable, a less precarious calling and that the co-operative credit movement can flourish only when agriculture prospers. But like some other critics the Agricultural Credit Department of the Reserve Bank of India has characterised the Indian agriculturist as " thriftless, improvident and unprogressive " and argued that the co-operative movement cannot thrive in the midst of such a community. It may be conceded that as in every other community there are some thriftless and improvident in the agricultural community also. Moreover, it is difficult to deny that the troubles of the co-operative movement are not at least partially due to the perversity of man—violation of the moral precepts of co-operation and non-observance of the essential rules of the business code. Nevertheless, I feel that in the main this characterisation of the Indian agricultural community as " thriftless, improvident and unprogressive " is not just and true. I have often tried in the past to establish by reference to relevant facts and figures that the average Indian agriculturist is on the whole an honest and diligent tiller of the soil, whose diet is sparse, whose wants are few and whose standard of living is perhaps the lowest in the civilized world. He lives on the very margin of subsistence. Very often he borrows not because he *can* but because he *must*. His chronic indebtedness is the *result* of his poverty. Without removing the factors which contribute to his chronic poverty, indebtedness cannot be liquidated. The increasing dependence of the population on agriculture, the decline of rural industries which once furnished subsidiary occupations, the oppressive burden of land taxation, the uneconomic system of land tenure, dependence on overseas markets for sale of raw materials and other indisputable economic factors have contributed largely to the ever growing economic debility of the agriculturist and his proverbial poverty. The aim, therefore, of the co-operative movement must be to improve the economic condition of the masses and to increase their income and purchasing power. Unless there is a genuine sense of identity of political and economic interests between the people and the State, the socio-economic organisation of the masses involving promotion of swadeshi, development of village industries and creation of a sense of corporate life and rural leadership, without which no programme of real recovery will be fruitful, cannot be accomplished. When the conditions for such joint effort of the people and the Government at national reconstruction are forthcoming, the question of finance, the creation of rural bias in our workers and allied problems will find an easy solution.

By the union of forces material advancement is secured and by united action self-reliance is fostered; and it is from the interaction of those influences that it is hoped to attain the effective realisation of the higher and the more prosperous standard of life, which has been characterised as better business, better farming and better living.

—Maclagan Committee.

THE RESERVE BANK OF INDIA AND CO-OPERATIVE BANKING

BY

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The Indian Central Banking Inquiry Committee examined the provisions of the Reserve Bank of India Bill, 1928, and made various recommendations, some of which took into cognizance the proposals that had been made on behalf of the co-operative movement for closer association with the central banking authority of the country. Some of these recommendations are contained in Chapter XXII of the Majority Report, while others are dealt with in Chapter IX on 'Rural Finance' (Co-operative Organization) (Paragraph 191). Some of these recommendations were given effect to by Government and the Central Legislature and find place in the Reserve Bank of India Act, 1933.

The main provisions of the Reserve Bank of India Act which concern co-operative societies and banks are as under:—

(1) Under section 2 (c), provincial co-operative banks are defined as under:

> "Provincial Co-operative Bank" means the principal society in a province which is registered or deemed to be registered under the Co-operative Societies Act, 1912, or any other law for the time being in force in British India relating to co-operative societies and the primary object of which is the financing of the other societies in the province which are or are deemed to be so registered; provided that in addition to such principal society in a province or where there is no such principal society in a province the Local Government may declare any central co-operative society in that province to be a provincial co-operative bank within the meaning of the definition";

(2) In the proviso to section 9 (1) (b), in dealing with the constitution of Local Boards of the Bank, it is prescribed that out of the 3 members to be nominated by the Central Board from among the shareholders registered in the register for an area, "the Central Board shall in exercising this power of nomination aim at securing the representation of territorial or economic interests not already represented, and in particular the representation of agricultural interests and the interests of co-operative banks";

(3) Under section 10, which prescribes the disqualifications of directors and members of Local Boards, it is laid down that while other officers and employees of all banks, excluding co-operative banks, are

disqualified, an exception is made in the case of directors of co-operative banks only;

(4) In defining the class of business which the Bank may transact, provision is made for the grant of financial accommodation to co-operative banks under the following sub-sections of section 17:—

2. (b) The purchase, sale and rediscount of bills of exchange and promissory notes, drawn and payable in India and bearing two or more good signatures, one of which shall be that of a scheduled bank, or a provincial co-operative bank, and drawn or issued for the purpose of financing seasonal agricultural operations or the marketing of crops, and maturing within nine months from the date of such purchase or rediscount exclusive of days of grace;

4. The making to States in India, local authorities, scheduled banks and provincial co-operative banks of loans and advances, repayable on demand or on the expiry of fixed periods not exceeding 90 days, against the security of:

(a) Stocks, funds and securities (other than immovable property) in which a trustee is authorized to invest trust money by any Act of Parliament or by any law for the time being in force in British India;

(b) Gold or silver or documents of title to the same;

(c) Such bills of exchange and promissory notes as are eligible for purchase or rediscount by the bank;

(d) Promissory notes of any scheduled bank, or a provincial co-operative bank, supported by documents of title to goods which have been transferred, assigned, or pledged to any such bank as security for a cash credit or overdraft granted for *bona fide* commercial or trade transactions, or for the purpose of financing seasonal agricultural operations or the marketing of crops;

(5) Under Section 44, provision is made as under for requiring returns from co-operative banks which obtain accommodation from the Reserve Bank of India in accordance with section 17 and subjecting them to the penal provisions of sections 42 (4) and (5):

"The bank may require any provincial co-operative bank with which it has any transactions under section 17 to furnish the return referred to in sub-section (2) of section 42, and if it does so, the provisions of sub-sections (4) and (5) of section 42 shall apply so far as may be to such co-operative banks as it were a scheduled bank;

(6) In view of the dissatisfaction that was expressed with regard to the provisions made in the Act for dealing with various aspects of agricultural credit, a special section (54) was added, providing for the creation of an Agricultural Credit Department, and another (55) (1) for the submission to the Governor-General-in-Council of a report, within three years from the date of coming into force of that chapter of the Act, on the extension and improvement of the machinery for agricultural credit;

(7) There is no provision for the representation of co-operative interests on the Central Board of the Reserve Bank. The following recommendation, however, was made in that behalf by the Joint Select Committee of the Central Legislature:—

"We considered whether any addition should be made to this sub-clause in the form of a direction to the Governor-General-in-Council as to the manner in which he should exercise his power of nomination; we have been assured that it is intended that this power shall be used to ensure that territorial or economic interests which have not secured adequate representation in the elections shall have such inadequacy corrected by this means. We do not consider it appropriate to embody in the statute any specific provision for the fulfilment of this intention, but we consider that in the instrument of instructions to the Governor-General a passage should be inserted making it clear that this power should be exercised in the general manner indicated above and in particular to secure adequate representation of the interests of agriculture and co-operative banking if these interests had not secured such representation among the elected directors."

The Agricultural Credit Department of the Bank was created in April 1935, simultaneously with its Issue and Banking Departments. Its statutory functions are:

(i) To maintain an expert staff to study all questions of agricultural credit and be available for consultation by the Central Government, Provincial Governments, the Government of Burma, provincial co-operative banks, Burma co-operative banks, and other banking organizations;

(ii) To co-ordinate the operations of the Bank in connection with agricultural credit and its relations with provincial co-operative banks and any other banks or organizations engaged in the business of agricultural credit.

As mentioned above, the Bank was required to submit a report to Central Government before 31st December 1937 on the improvement of the machinery for dealing with agricultural finance and on the methods to be adopted for effecting a closer co-operation between agricultural enterprises and the operations of the Bank. A Preliminary Report on Agricultural Credit was published in December 1936, and the Statutory Report was submitted to the Government of India a year later, that is, in December 1937. The following are the main recommendations and suggestions put forward in the Preliminary Report regarding the reorganization of the co-operative movement:—

(i) Where indebtedness has grown beyond any reasonable capacity of the debtor to pay, the debt must be reduced either in respect of the capital amount or the rate of interest or both

(ii) Total future liability (after the liquidation of previous debts) of agriculturists might be limited either by fixing it in terms of a suitable multiple of land revenue or on the basis of the average value of the land held in proprietory or occupancy right so as to enable the debt to be liquidated, after providing for the bare necessities of life of the owner (or tenant) and his family, within a period of say 30 years;

(iii) A further safeguard against the excessive credit and evasion of restrictive measures would be to prohibit borrowing from more than one source and we proffer this suggestion for consideration;

(iv) Co-operative godown and sale societies, if prudently managed,—and they could profitably utilise local business talent to this end—could provide a useful link between the individual agriculturist or the small dealers and the commercial banks. Such societies, by providing a general collective guarantee on the top of the security actually afforded by the produce itself, would make it a commercial proposition for banks to advance both with narrower margins and in larger amounts;

(v) Apex banks, if their directorate is competent to exercise effective control, can provide a useful check over the amount of credit which may be devoted to a particular crop over a particular area, and if properly organized should form a useful channel through which the Reserve Bank could let capital flow to the cultivator and the small dealers;

(vi) The first step necessary for putting the co-operative movement on its feet is, to disentangle those assets which represent long-term debts;

(vii) The co-operative central banks must first bring down the debts to a level in which there is a reasonable prospect of repayment out of the profits of agriculture within a reasonable period, say, twenty years. The irrecoverable portion will have to be written off from their reserve and other funds. In certain cases the sale of a portion of the members' property may be necessary.

(viii) Prudently run co-operative societies should make provision for seasons, when members are prevented from repaying their loans by causes beyond their control, by working on a sufficient margin of profit in building up substantial reserve funds;

(ix) We consider that there should be more practical bankers among those in control of banks in each province;

(x) Overborrowing and undue leniency in the matter of recovery might be checked if adequate representation could be secured to the depositors, either by nomination or other means on the boards of provincial and central banks;

(xi) Loans must be strictly limited to cultivation finance. This should ordinarily mean the expenses in connection with cultivating operations like ploughing, maintenance of the farmer's family till harvest or other urgent purposes like the replacement of cattle or implements, provided such loans can be repaid out of the proceeds of the harvest in a normal year;

(xii) In order that there may be no over-financing, the normal income from the crop and the normal cost of cultivation should be estimated by the co-operative department and the Central Banks. It should be possible to do so with approximate accuracy with the help of the Settlement Reports and the Agricultural and Revenue Departments. The estimate will remain fairly stable from year to year but should be checked and revised if necessary with every year's experience;

(xiii) If loans have to be issued which cannot be repaid in one year, e.g., for the replacement of cattle, such loans should not extend beyond two years and provision should be made for their repayment in equal instalments. Such loans should also be clearly distinguished from annual loans, and should not exceed a comparatively small proportion of the societies' business.

(xiv) All loans must be issued in instalments as money is required for each of the purposes and not in one lump sum;

(xv) If loans are not repaid within the stipulated period, immediate steps must be taken to recover the amount or wind up the society unless there is a crop failure;

(xvi) Extensions should be allowed only in cases of crop failure certified by the Department and then only if there are reasonable prospects of recovery in the near future;

(xvii) The total amount of loans extended owing to crop failure and any other overdues must be shown separately in all accounts, balance sheets and statistics whether of the society, the Central Bank or the Apex Bank;

(xviii) The Co-operative Societies Act might be amended to give them a fixed charge or agricultural charge upon a produce obtained with the aid of loans advanced by them, and to render liable to three months' imprisonment any cultivator-borrower who disposes of his produce without repaying this loan.

Another series of suggestions are contained in the Statutory Report. These may be summarized as under:—

(a) The overdues and long term loans should be separated and put on a proper footing. Overdues should be brought down to a level at which there is a reasonable prospect of repayment out of the profits of agriculture within a reasonable period, say, twenty years, partly by writing them off from reserve and other funds and partly by recovery from sale of part of the member's assets and spreading out the remainder into instalments and transferring them to some special agency equipped to deal with long term credit facilities such as a land mortgage bank. When the funds of the society are not sufficient to cover the losses, it is better to face the facts and to decide what agency can best bear the losses. It is better to follow the bolder policy of deciding at the outset what losses are inevitable and to make provision for recovering the rest in easy instalments.

(b) In order that the societies should be able to grant extensions or remissions in case of crop failures they should build up a strong reserve by keeping an adequate margin between their borrowing and lending rates. We wish to point out the danger of working on inadequate margins and the necessity of accumulating proper reserves as a provision for losses so that the society may be able to be of greater service to the members in times of distress and may not be forced into liquidation or a state of suspended animation as at present on the occurrence of crop failures.

(c) Future loans should be restricted to such sums only as could be reasonably expected to be repaid out of the harvest. Crop loans do not mean loans for cultivation purposes only but include other loans required by the cultivator, so long as they are restricted to an amount which can be repaid out of the harvest and that for such purposes as the purchase of cattle, loans for two or three years might be allowed so long as they are limited to a comparatively small proportion of the societies' business. Our object is to point out the necessity of co-operative societies confining the major portion of their business to strictly short term finance to lessen the chance of the loans falling into arrears and of the society's ability to finance its members in the future being impaired by the freezing of its assets.

(d) The primary society which is the pivot of the whole movement must be re-established and reconstructed on sound co-operative lines, so as to bring the whole life of the cultivator within its ambit;

(e) In order to achieve this purpose, the primary societies should be federated into small banking unions.

(f) The present co-operative commission shop consisting of members belonging to different villages, many of whom never make use of the shop while the rest sell only part of their produce through it, does not serve much useful purpose. A better plan would be to induce societies to take up joint marketing.

(g) We consider that central societies could become one of the best means of ensuring a fair price to the cultivator and establishing contact between him and the money market but we must emphasise the need for preparing the way by small, properly organised local beginnings.

(h) Even if the central bank is to be retained it seems necessary that societies should be grouped into banking unions.

(i) A provincial bank as the apex institution can play a much wider part in the direction and guidance of the movement. It should also serve as the development department for the co-operative movement. By interesting themselves in all activities calculated to tone up, consolidate and expand the movement, the provincial banks will make themselves far more useful than if they restrict their role to finance only.

(j) We consider it essential that those responsible for the co-operative movement in the various provinces should take account of these developments and should remodel their banks accordingly. Co-operative banks must maintain sufficient fluid resources to provide for the withdrawal of deposits. They must also, as in the case of primary societies, maintain a sufficient margin between their borrowing and lending rates not only to meet their expenses but to build up their reserves. All the amount taken towards income must be actually realised and must not include any unrealised or unrealisable interest which has been added to the capital of the loans. Much stricter provision must be made for setting out overdues both of principal and interest in the balance sheet which should specify the maturity of the loans by categories, e.g., under six months, six to twelve months, one to two years and over two years.

(k) The balance sheet must be prepared in such a way as to present a true picture of the condition of the bank and must be published with the punctuality and promptitude now insisted on in the case of commercial banks.

(l) We consider that it would contribute greatly to the health of the co-operative movement if closer contact should be established with first class commercial banks throughout and that those in charge of the movement in various provinces should get into touch with these commercial banks and take their advice in reorganising their business. Closer contact can also be established by co-operative banks making more use of commercial banks of standing for investment of their surplus funds as well as for obtaining credit from them on Government paper or otherwise. Commercial banks might also on their part utilise co-operative banks for the collection of bills in small places where they have no offices of their own.

(m) Co-operative banks must make provision for the training of their existing staff in banking theory and practice. We further think that the provincial and more important central banks would benefit greatly if they could have some professional bankers on their boards.

(n) We consider it highly desirable that arrangements should be made for the person whose debt is to be paid by the land mortgage bank to serve a period of probation with a good primary credit society and that even after the land mortgage bank has advanced him a loan he should continue to be a member of a multiple purpose society so that the regular repayment of his instalments may be ensured by proper supervision of his activities.

(o) We deprecate too exclusive concentration in land mortgage banks on liquidation of old debts to the neglect of the far more important work of supplying finance for the improvement of land which would be productive of permanent benefit to the agriculturist. After all, the main purpose of a long term loan raised on the security of land should be the improvement of land itself.

(p) If people will not come to the banks of their own accord for such assistance it will be necessary for the banks to carry on propaganda for the purpose. They should make known the special facilities which they would be in a position to give for works of improvement, the amount which can be advanced and the instalments with which they can be repaid. Special efforts might be made in selected areas and help might in the beginning be confined to people approved and recommended by co-operative societies.

(q) The local officers of the Agricultural Department could then help the banks in (a) propaganda and education of cultivators in the facilities offered for the financing of land improvement, (b) assistance to cultivators in the preparation of suitable schemes for financing, and (c) examination of the technical aspects of schemes submitted and inspection of subsequent progress after they had been put into effect.

(r) Credit agencies must clearly understand that they must build up their own business on their own resources and on lines which do not involve reliance from day to day on an outside or even the central institution.

(s) Co-operative banks cannot expect the Reserve Bank to supply normal finance or to act as the apex bank of the movement. The Reserve Bank can come into the picture only when the ordinary pool of commercial credit appears inadequate to meet the reasonable business requirements of the country.

(t) The Reserve Bank must retain the discretion to judge for itself the advisability and expediency of granting accommodation according to the circumstances of the time, and cannot make large permanent promises in advance.

(u) Any Reserve Bank will have to insist on provincial banks which are approved for financial assistance maintaining financial statements in certain forms and submitting them periodically.

(v) The Reserve Bank must also have the right to inspect such banks.

(w) Any accommodation granted will be on the credit of the provincial co-operative bank and it will be necessary for such provincial banks to maintain with the Reserve Bank some minimum balance which will have to be prescribed by us from time to time to ensure that they are maintaining sufficient fluid resources.

The Reserve Bank followed up these two reports with the publication of a number of bulletins on different aspects of the co-operative movement. Hitherto, four bulletins have been published as under:—

(1) *Report on the Banking Union at Kodinar.*

(2) *Co-operative Village Banks.*

(3) *Recent Developments in the Co-operative Movement in Burma* with suggestions for their applicability to India.

(4) *Co-operation in Panjawar*, a village in the Una Tahsil of the Hoshiarpur District, Punjab.

In May, 1938, the Reserve Bank of India issued to all provincial co-operative banks and central land mortgage banks a circular defining the procedure to be followed by co-operative banks while obtaining financial accommodation from the Reserve Bank. In its letter forwarding the circular, the Bank mentioned that it reserved to itself the right of changing the conditions from time to time and calling for additional information or imposing such other conditions as it might deem necessary before granting advances or rediscounts. In the case of crop loans, for instance, it was observed that the Reserve Bank would have to watch carefully the risk of excessive financing in any one area or of any one crop. Along with the circular it also attached a standard form in which balance-sheets might be drawn up. This form, with a few modifications, has now been finally adopted by the Reserve Bank. The following are extracts from the relevant portions of the Reserve Bank circular on the subject:—

"In deciding the question of admission to the list, the Reserve Bank will not be guided merely by the classification of the Bank according to the audit but will consider whether its business is carried on generally on sound banking lines and will in particular pay attention to the following matters:—

(i) The maintenance of an adequate reserve and fluid resource invested in liquid securities;

(ii) A strict separation of short term loans repayable within a year and long term loans, the proportion of the latter to the former not being unduly high;

(iii) The proportion of overdues and bad debts to total loans and the provision for them;

(iv) A business-like distribution of the assets in cash, investments, short term loans and long term advances;

(v) The rate of interest paid on deposits;

(vi) The dividends distributed.

"Provincial co-operative banks admitted as approved banks will have to agree to the folowing:

(i) Maintenance of a cash balance with the Bank, the amount of which shall not, at the close of business on any day, be less than 2½% of the demand liabilities and 1% of the time liabilities of such bank in India as shown in the special returns to be filed for the pupose.

"Where the headquarters of a provincial co-operative bank or that of a land mortgage bank are not situated at the place where the Reserve Bank has its branches in the Banking Department free remittance transfer facilities will be provided for the maintenance of this account.

(ii) Preparation and submission of the balance sheet and annual report on the lines laid down by the Reserve Bank;

(iii) Submission to the Reserve Bank of the Audit Note;

(iv) Submission of periodical statements prescribed by the Reserve Bank;

(v) Agreement to allow inspection of the Bank by officers of the Reserve Bank from time to time.

"Financial accommodation will be available under the following heads:—

(i) Loans or advances against Government securities for periods not exceeding ninety days to provincial co-operative banks and through them to co-operative central banks—Sec. 17 (4) (a). This accommodation will be available at any time subject to the limits and margins which may be laid down by the Reserve Bank.

(ii) The Bank would be glad to discount Treasury Bills at rates which can be ascertained from the Managers of the offices of the Bank.

(iii) Similar loans and advances to provincial co-operative banks and through them to co-operative central banks against approved debentures of recognised land mortgage banks which are declared trustee securities, if the bank considers that the debentures are readily marketable.

(iv) Loans and advances for periods not exceeding ninety days to provincial co-operative banks against promissory notes of approved co-operative marketing or warehouse societies endorsed by provincial co-operative banks and drawn for the marketing of crops—Sec. 17 (4) (c); or rediscount of such promissory notes maturing within nine months—Sec. 17 (2) (b); or loans and advances for periods not exceeding 90 days on the promissory notes of provincial co-operative banks secured by warehouse warrants issued by corporations independent of the borrower or on the security of promissory notes supported by documents of title to goods which have been assigned or pledged as security for cash credits or overdrafts granted by the provincial co-operative bank to approved marketing or warehouse societies—Sec. 17 (4) (d).

(v) Besides making advances in the manner stated above the Bank will also on occasions be prepared to make advances to provincial co-operative banks for a maximum period not exceeding ninety days against promissory notes of central co-operative banks endorsed by provincial co-operative banks and drawn for financing seasonal agricultural operations or the marketing of crops—Sec. 17 (4) (c); or rediscount of such promissory notes maturing within nine months—Sec. 17 (2) (b). In this case the Bank would require more detailed information regarding the financial position of the central banks whose paper is intended to be rediscounted and the working of the primary societies financed by it. This inquiry will be made with a view to ascertaining how far the loans and advances made by the central banks to the primary societies are liquid or otherwise. For these loans the Bank would obviously have to confine itself to the paper of first class central banks run on sound banking methods."

The following is a further clarification of the conditions under which accommodation can be obtained under section 17 (2) (b) and 17 (4) (c) of the Act:—

(a) Section 17 (2) (b) requires that bills or promissory notes offered for purchase or rediscount must bear two good signatures, one

of which should be that of a provincial co-operative bank. It is therefore, obvious that the provincial co-operative bank offering bills for rediscount and the central co-operative bank (or marketing society or warehousing society as the case may be) whose second signature appears on the bill or promissory note must be financially sound. In order to judge the financial position of the provincial co-operative bank and the central co-operative bank, the Reserve Bank may need detailed information regarding their working.

(b) The bills or promissory notes which are offered for purchase or rediscount by the Reserve Bank must be maturing within nine months from the date of such purchase or rediscount by the Bank. The bills or promissory notes must be therefore time bills or promissory notes, and must have a fixed maturity. In those Provinces where advances to co-operative banks and societies are made against demand promissory notes, the present practice will have to be modified in future, in any case in the case of those promissory notes which are to be offered to the Reserve Bank for rediscount.

(c) The bills or promissory notes must have been drawn in proper legal form so as to make them fully negotiable instruments. The promissory notes against which advances are made to co-operative societies are at times hedged round with various conditions such as payment of penal interest in case of default, stipulation for repayment of the loan earlier under certain circumstances, acceptance of repayments in small sums before the due date, etc. The promissory notes which are likely to be offered for purchase by the Reserve Bank should be free from such conditions as militate against their free negotiability. In other words, all that is required for obtaining rediscount facilities from the Bank is that the agricultural paper intended to be rediscounted with the Bank should be drawn in the form of a simple usance bill or a usance promissory note drawn by the central bank and endorsed by the provincial co-operative bank and the latter should certify by a separate document that the paper is drawn for financing seasonal agricultural operations or the marketing of crops.

It is mentioned in the brochure on the *'Functions and Working of the Reserve Bank of India' that a certain number of banks have arranged for financial accommodation from the Reserve Bank. It is not mentioned whether accommodation has been arranged in any of these cases on the security of co-operative paper. It is further observed in the same publication that "even in the case of the provincial co-operative banks, the Reserve Bank is not intended to supply normal finance for which the provincial co-operative banks, like the commercial banks, must rely upon their own resources. In accordance with the usual practice of central banks, the Reserve Bank supplies finance only in times of emerg-

* The Reserve Bank has just issued its Bulletin No. 7—*The Review of the Co-operative Movement in India*, 1939-40. It contains a comprehensive survey of the movement in India as well as some useful suggestions.

ency or seasonal stringency. Even in that case the funds advanced by the Reserve Bank are to be repaid within the time limit allowed by the Act and hence provincial co-operative banks cannot make use of them for the purpose of continuing finance."

A detailed circular was issued by the Reserve Bank of India in June 1939 to all provincial and central banks, defining some of the criteria of sound banking which would apply in judging the credit-worthiness of co-operative banks. It also contained suggestions for the reorganization of the movement on banking lines. The following are the suggestions and recommendations set forth in the memorandum:—

(1) It appears desirable that provincial and central co-operative banks should advance loans upto about 50 to 55 per cent of their deposits and invest the remaining assets in cash and gilt-edged securities.

(2) Cash and balances with banks may form about 10 per cent of the deposits.

(3) At least 30 to 40 per cent of the deposits should be invested in Government securities.

(4) We suggest that the provincial co-operative bank in each province should buy and sell Government securities on behalf of mofussil central banks and keep them in their custody earmarked for the account of the central banks concerned. The central banks should be required to hold at least 25 per cent of their fixed deposits, 30 per cent of their savings account and 35 percent of their current accounts in the form of Government securities and for this purpose to transfer an equivalent amount to the provincial bank which will buy Government securities for them.

(5) The co-operative banks should attempt as a general principle to avoid long term business and where loans for periods longer than nine months are found necessary, care should be taken to ensure that the total amount of such loans does not exceed the paid-up capital and reserves.

(6) To avoid the possibility of fictitious repayments in future, it is necessary that the practice of making recoveries in a lump sum at one time and advancing the whole amount soon afterwards should be stopped.

(7) Generally speaking, the bad and doubtful debts under present conditions should be expected to form at least 75 per cent of the debts due from societies under liquidation, 50 per cent of debts due from D class societies and 25 per cent from C class. Each bank should create a full reserve against bad debts and a 50 per cent reserve against doubtful debts.

(8) Deposit liabilities of co-operative banks as suggested by the Maclagan Committee should not ordinarily exceed 8 times the paid-up share capital and reserve.

(9) We suggest that the interest recoverable from D class societies and on bad and doubtful debts, even if it is not overdue, should not be taken to the profit and loss account.

(10) All co-operative societies should carry at least 1|3rd of their net profits annually to the reserve fund until it equals the paid up capital and thereafter at least 1|4th of the net profits.

(11) The spread between the borrowing and the lending rates of co-operative banks should be sufficiently wide to speed the building up of reserves on the lines indicated above.

(12) Investments in first mortgages of immovable property are not usually desirable for co-operative banks.

(13) The Reserve Bank will have to take into account whether a part of the net profits has been transferred to the reserve fund before such dividends are declared and whether the dividends are declared out of profits actually realised.

(14) A co-operative bank should not as a rule accept deposits for periods longer than a year or two at the most.

(15) It is essential that the central co-operative banks should employ an efficient and well paid staff trained in the theory and practice of banking.

These suggestions and recommendations were examined by provincial banks, the provincial co-operative departments and the Indian Provincial Co-operative Banks' Association. While not denying the need for the acceptance of principles of sound banking, attention was drawn to the impracticable nature of some of the propasals of the Reserve Bank of India. Criticism was directed, in the main, to the following points:—

(1) The Reserve Bank of India should have consulted the Indian Provincial Co-operative Banks' Association or placed themselves in touch with the provincial co-operative banks in the various provinces and elicited their views on the proposals embodied in the circulars. If they had done so and discussed with them any points of difference that such consultation might have disclosed, the Reserve Bank would have made certain modifications, especially in regard to some of the comments made by them in the circulars about the position of co-operative banks and their methods of working.

(2) In regard to the necessity of co-operative banks adopting methods which ensure safety and liquidity in the employment of funds so as to secure the stability of these banks, the Reserve Bank overlooked some of the principal differences between the commercial banks and the co-operative banks.

(3) The Reserve Bank have given specific advice to the co-operative central and provincial banks in regard to utilisation of their resources for loans and advances to be made for short and intermediate purposes. The Reserve Bank, however, have not indicated anywhere in their circulars what margin they consider will be necessary between the borrowing and lending rates of these banks, in order to be able to work on the basis of limiting their advances and loans to 50 to 55 per cent of their deposits and of investing remaining funds in gilt-edged securities and cash.

(4) Very few banks will be able to meet their normal expenditure from the margin between the interest receivable and interest payable. Joint stock banks work with a much higher difference between their borrowing rate, that is to say the rate of interest paid by them on their deposits, and the rate of interest charged by them on their loans and advances. The co-operative banks, however, are now working on different methods. They are required to maintain fluid resources on standards prescribed by Provincial Governments. If the authorities of the Reserve Bank are not satisfied with the standards adopted in any province, it is of course open to them to suggest to the Provincial Government concerned to modify the scale prescribed in that province.

(5) It may be conceded that it is legally permissible for the Reserve Bank to ask for the deposit of balances as there is nothing in the Act to prevent the Reserve Bank from prescribing this as a condition of financing; but it must be said that it involves a distinct departure from the policy underlying the Act. The non-mention of the provincial co-operative banks in Section 42(1) may be taken to be an indication that the intention of the Act is to exempt them from the provisions of the section. A reference to the proceedings of the Select Committee, which shaped the Reserve Bank Bill, will bear out this contention.

(6) There is no provision in the Reserve Bank of India Act for inspection of co-operative banks by the Reserve Bank. The Registrar of Co-operative Societies exercises general supervision and is also the auditor under the Co-operative Societies Act, and through him certain periodical statements such as quarterly financial statement are being submitted to the Provincial Governments. In view of the above, it is unnecessary for the Reserve Bank to undertake inspection through their own staff. If, however, such inspection is desired by the Reserve Bank in order to be in touch with the work of the Provincial Banks and to give them helpful advice and guidance, the inspection must be done only by officers of the superior rank, preferably by the Officer-in-Charge of the Agricultural Credit Department.

(7) The complaint is made in the Circular that co-operative banks take no steps to prepare any accurate estimates of their bad and doubtful debts. This is not correct so far as banks in several provinces are concerned. It is also not clear that the provision against bad and doubtful debts on the basis suggested is to be made only by banks which do not prepare regular statements.

(8) There is a reference to the capitalizing of interest. Opinion may differ whether this practice is sound or unsound, but the Reserve Bank is scarcely justified in alleging that this leads to undue inflation of the owned funds of co-operative banks, making it difficult to gauge the real position about the proportion between the owned capital and the borrowings.

(9) When Sir M. L. Darling went round the country before the opening of the Agricultural Credit Department, he advised banks to strengthen their long-term resources by offering special terms for

long term deposits. In view of the fact that central banks have to cover their old outstanding loans which have become frozen, it is doubtful to what extent the recommendation of the Reserve Bank that long term deposits should be discouraged is a sound one.

In the Statutory Report published in 1937, the Reserve Bank mentioned that the question of remittance facilities was under consideration. In September 1940, the Reserve Bank announced the new arrangements which it proposed to introduce with regard to remittance facilities in India and Burma. In this scheme, the concession of free transfer of funds for *bona fide* co-operative purposes hitherto enjoyed by co-operative societies of all types was withdrawn. Under the new arrangements, no free remittance transfer receipts or drafts on Government account at par are available. In the scheme formulated by the Reserve Bank of India, co-operative societies were originally placed on the same basis as indigenous bankers in respect of telegraphic transfers, drafts and mail transfers, with the modification that, while for transfers upto Rs. 5,000 the minimum charge for indigenous bankers has been fixed at Re. 1, this has been fixed at annas 4 only for co-operative societies. The terms prescribed are as under:—

Up to Rs. 5,000	.. 1/16%	(minimum Re. 1-0-0)
Over Rs. 5,000	.. 1/32%	(minimum Rs. 3-2-0)

(Actual telegram charges to be charged in addition)

For co-operative bank and societies the minimum exchange on drafts and mail transfers for amounts up to Rs. 5,000 will be Annas 4 only.

Attention was drawn on behalf of co-operative societies to the following recommendations of the Indian Central Banking Inquiry Committee:—

"Free remittances of funds for co-operative purposes is of the utmost importance to the co-operative movement and no attempts should be made to curtail those privileges under the rules of the Government of India in this matter.

"As regards remittance facilities for other than co-operative purposes co-operative banks should be entitled to the same privileges as joint-stock banks."

The Reserve Bank of India, in reply, mentioned that the question of continuance of the facility for free transfer of funds was one which lay entirely within the competence of Provincial Governments and co-operative institutions were advised to address their representations to Provincial Governments. Such representations have been made in some provinces, but it is only in the Central Provinces and Berar that the facility of free transfer of funds has been restored by the Provincial Government. In response to the complaint made that co-operative societies did not enjoy the same facilities as scheduled banks, a fresh scheme was drawn up by the authorities of the Reserve Bank of India. Although this scheme does not meet the demand put forward on behalf of co-operative institutions, it provides for an extension of the facilities in respect of the transfer of funds between two provincial banks and of remittances from district banks to the provincial bank through branches of the Imperial Bank of India. The revised terms communicated by the Reserve Bank of India are as given in the following Circular:—

"It is proposed to extend the remittance facilities at present available to the co-operative movement and to that end it has been decided to extend to the provincial co-operative banks certain additional remittance facilities which will place them more or less on the same footing as the scheduled banks for the purpose of remittances. These facilities, however, will be extended only to such provincial co-operative banks as agree to the conditions laid down by the Reserve Bank in this behalf. The details of the facilities which it is proposed to extend and the conditions on which they will be extended have been set out later in this memorandum."

"In order to clarify the scope of the concessions which we propose to extend to the provincial co-operative banks, it seems desirable, in the first instance to set out the facilities which have been given to the scheduled banks under the new scheme. Appendix II of the scheme provides the following facilities to the scheduld banks:"

"A scheduled bank is entitled to remit money by mail or telegraphic transfers between the accounts kept by its offices, branches, sub-offices and pay offices at an office, branch or agency of the Reserve Bank in British India as follows:"

(a) An amount of Rs. 10,000 or a multiple thereof between its accounts at the offices and branches of the Reserve Bank, free of charge;

(b) Once a week an amount of Rs. 5,000 or a multiple thereof to the principal account which it maintains with the Reserve Bank, from any place at which it has an office, branch, sub-office, or pay office and at which there is an agency of the Reserve Bank, free of charge. The term "principal account" means the account maintained with the Reserve Bank by the principal office of a scheduled bank as defined under the Scheduled Banks Regulations;

(c) Other remittances to its principal account subject to a charge of 1/64% and also subject to a minimum charge of Re. 1;

(d) Other remittances between accounts maintained at the Reserve Bank or its agencies;

Upto Rs. 5,000	1/16%	(minimum Re. 1-0-0)
Over Rs. 5,000	1/32%	(minimum Rs. 3-2-0)

(Actual telegram charges are charged in addition)

(e) Telegraphic transfers and drafts:

In favour of third parties:

Upto Rs. 5,000	1/16%	(minimum Re. 1-0-0)
Over Rs. 5,000	1/32%	(minimum Rs. 3-2-0)

(Actual telegram charges to be charged in addition).

"It will be seen that facilities mentioned in sub-paras (d) and (e) above are already available to the provincial co-operative banks so that the special facilities enjoyed by the scheduled banks are only those stated in sub-paras (a), (b) and (c). These special facilities, however, are available to the scheduled banks only for remittances between accounts maintained by the scheduled banks with the branches of the Reserve Bank or the Imperial Bank. This is due to the fact that the treasuries, though they are the agencies of the Reserve Bank for purposes of remittances, do not open accounts for banks and the above facilities are not, therefore, available at the treasuries. It should further be noted that before the above facilities can be utilised, the scheduled bank concerned should not only have accounts with the Reserve Bank or the Imperial Bank at both the remitting and the receiving centres, but should also have its own offices or branches at such centres.

"The actual facilities which we propose to extend to the provincial co-operative banks are as follows:—

"In addition to the facilities already available, a provincial co-operative bank will, from the date from which this scheme comes into force, be entitled to remit money by mail or telegraphic transfers between the accounts maintained at an office or branch of the Reserve Bank or the Imperial Bank as follows:—

(i) An amount of Rs. 10,000 or a multiple thereof between the accounts maintained by the provincial co-operative banks at the offices and branches of the Reserve Bank, free of charge; this facility will be available only between banks joining the scheme.

(ii) Once a week an amount of Rs. 5,000 or a multiple thereof to the principal account which it maintains with the Reserve Bank from any place where it has an office or a branch and at which there is an office, branch or agency of the Reserve Bank, free of charge;

(iii) Other remittances to the principal account will be charged 1/64 per cent, subject to a minimum charge of Re. 1.

(Actual telegram charges to be charged in addition)

"For the purpose of the above concessions, the Reserve Bank will treat the co-operative central banks which are affiliated to the provincial co-operative bank as branches of the latter. The principal account of a provincial co-operative bank will be the account maintained by the head office of the bank at the local office or branch of the Reserve Bank.*

"A provincial co-operative bank desiring to avail itself of the above facilities will have to agree to the following conditions;

* The following further note has been added by the Reserve Bank:—

A branch of the provincial bank or an affiliated central bank at a place where there is no branch of the Imperial Bank will be granted the facility of making remittances under sub-paras (ii) and (iii) from an account which it maintains with a branch of the Imperial Bank at a very nearby place. This facility will be available only from one branch of the Imperial Bank and will be granted on the provincial or central bank declaring to the office of the Reserve Bank at which the principal account is maintained, the place at which it is to be enjoyed.

(i) It should undertake to maintain with the Reserve Bank a balance the amount of which shall not, at the close of business on any day, be less than 2½% of its demand liabilities and 1% of its time liabilities as shown by the return referred to in (ii) below:

(ii) It should send to the Reserve Bank at the close of business on each Friday, or if Friday is a public holiday under the Negotiable Instruments Act, at the close of business on the preceding working day, a return of its position in the form prescribed in section 42 (2) of the Reserve Bank Act and signed by two of its responsible officers; such return shall be sent not later than two working days after the date to which it relates;

(iii) If at the close of business on any day before the day fixed for the next return, the balance held at the Bank by any provincial co-operative bank falls below the minimum indicated in (i), the provincial bank should pay to the Reserve Bank in respect of each such day penal interest at a rate 3 per cent above the bank rate (with a minimum of Rs. 10) on the amount by which the balance with the Reserve Bank falls short of the required minimum, and if on the day fixed for the next return such balance is still below the prescribed minimum as disclosed by the return, the rate of penal interest shall be increased to a rate 5 per cent above the bank rate in respect of that day and each subsequent day for which the default continues. If any provincial bank, however, wilfully defaults in the maintenance of the minimum balances for periods exceeding two weeks or fails to send the returns referred to in (ii) above, the remittance facilities would be withdrawn from the bank concerned.

(iv) The provincial co-operative bank and the central banks affiliated to it should prepare their balance sheets in the form suggested by the Reserve Bank and append thereto the certificate of the auditors and also supply half yearly statements of their operations in the form prescribed.

(v) If any of the provincial co-operative banks or affiliated central banks enjoying the above facilities works on lines not approved by the Reserve Bank, the above facilities would be withdrawn from it in consultation with the Registrar.†

(vi) It is presumed that the above facilities will be used only for bona fide co-operative purposes. While no declaration will be required from the co-operative banks in the case of each remittance that it is intended strictly for co-operative purposes, the above facility is likely to be withdrawn from any bank utilising it for purposes other than co-operative.

"It has been decided to bring the above scheme into effect from 1st September 1941. This arrangement will be in force for a period of 3 years in the first instance after which it will be reviewed in the light of the experience gained. This scheme applies only to such provincial co-operative banks

† The Reserve Bank has recently notified that this clause has been omitted from the scheme.

as have their head offices in places where there are offices or branches of the Reserve Bank."

To these arrangements the main objection is in respect of the conditions which are attached to the facilities that are made available. It may be pointed out that under the Reserve Bank Act special status is accorded to provincial co-operative banks and in view of the conditions of their working, they have been exempted from the provisions regarding the maintenance of balances. The need for insisting on maintenance of balances in connection with the grant of remittance facilities is not understood. It may be pointed out that the Indian Central Banking Inquiry Committee, when it urged, in paragraph 186 of its Report, that co-operative banks should be allowed the same facilities of remittances as scheduled banks, did not contemplate the maintenance of balances by co-operative banks with the Reserve Bank of India. Nevertheless, it favoured their enjoying the same terms as were given to joint-stock banks.

It may be useful for co-operative banks to have a uniform form for balance-sheets and audit certificates. The Reserve Bank may prescribe this when granting credit. It does not seem appropriate, however, that this should be imposed as a condition while extending to them the remittance facilities enjoyed by all scheduled banks, irrespective of their status and management. It is not clear why the Reserve Bank should choose to impose the condition about the manner in which co-operative banks should conduct their operations while extending to them the same facilities in respect of remittances as are enjoyed by scheduled banks, irrespective of their working or management. If co-operative banks transgress the Act, Rules and their own bye-laws, there are ample powers vested in the Registrar of Co-operative Societies and Provincial Governments under the co-operative law for taking disciplinary action.

It is urged that co-operative banks should have the same freedom to function under the Co-operative Societies Act and rules thereunder and also according to their bye-laws as is enjoyed by co-operative banks. It is to be noted that there is no question involved here of co-operative banks competing unfairly with scheduled banks as the facilities that they will enjoy will not be any greater than those available to scheduled banks. It is a wrong conception to confine co-operative banking to a particular field of work; co-operative banks in other countries are permitted to conduct all types of banking business, subject, of course, to the statutory safeguards contained in the co-operative laws of those countries. The term "bona fide co-operative business" is not defined by the Reserve Bank and is liable to various interpretations. As the facilities are no more than those granted to scheduled banks, there is no reason for fettering the liberty of co-operative banks to do business permissible to them under the Act, Rules and bye-laws.

It may be noted that three Banks, namely those for Bombay, Sind and the Punjab, have agreed to participate in the arrangements for the revised remittance facilities.*

*We learn that the Madras Provincial Co-operative Bank will join from January 1942.

Under section 17, it is open to the Reserve Bank to invest in and grant loans against the debentures of provincial co-operative land mortgage banks which conform to the definition of provincial bank and which have had their principal and interest guaranteed by a Provincial Government. Such debentures play an important part in securing resources for the long term requirements of agriculturists. It is not open to the Reserve Bank to grant any long term accommodation to provincial co-operative land mortgage banks, but assistance can be made available in the form mentioned above. In the brochure on the 'Functions and Working of the Reserve Bank of India', it is mentioned that such assistance can be of a very restricted nature and financial accommodation to the banks themselves can only be against Government securities for a period not exceeding 90 days. The Reserve Bank, it is added, can help by buying debentures or making loans against them only if it is satisfied that they are readily marketable and that genuine investors have been attracted to this form of investment by a provincial land mortgage bank. It may be pointed out however that the objection taken that the debentures of land mortgage banks are not easily favoured by genuine investors is not applicable to the debentures of all the provincial land mortgage banks. In fact, in some banks, the bulk of the debentures are held not by co-operative institutions or public bodies, but by private investors and business institutions. It has been urged on behalf of the co-operative movement that if the Reserve Bank refuses or hesitates to lend on the security of the debentures of land mortgage banks, the principal and interest of which are guaranteed by a Provincial Government, it will affect the possibility of increasing the attractiveness of investment in this security and enhancing its marketability.

"A Central (Reserve) Bank is essentially the crown of the whole structure of banking in its widest sense, and if it is well designed to meet the practical requirements of the country it must be adapted to the banking organisation of the country on which it should rest."

—The Indian Central Banking Enquiry Committee.

"Devising an Indian Central Bank is quite another matter—an institution which will fit in with Indian life, is adapted to Indian practices, and adjusted to the diverse needs of the population. An imported European *or* American *Central Bank of* either standard type *would no doubt offer some advantage over the present system. But the Central Bank that India needs must be* Indian*—it must be as Indian as the Ganges."*

—An American Critic.

RURAL INDEBTEDNESS IN INDIA

BY

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Kipling's picture of the life of the average Indian peasant cannot be improved. At no time in his life the Indian peasant is able to dispense with the money-lender. To purchase seedlings, to maintain himself and his family during the pre-harvest season, during years of drought to meet the expenses necessitated by the tyranny of long-standing social customs, the peasant invariably seeks the aid of the money-lender. Just as he inherits his father's lands, so he often inherits his parents' debts. The encumbrances of the dead father frequently affect the life of the son adversely.

The agriculturist feels shy of mortgaging his lands for fear that his social position will be damaged. Hence, he is ready to borrow by the simple process of affixing his signature to a bond, however high the rate of interest may be. The money-lender is also tempted by the high rate of interest to make reckless advances; but the money-lender does not necessarily undertake great risks by giving unsecured loans, as he is often adequately compensated by the high rate of interest he receives. "Secondly, he has ample security in the triple chain of caste and character" which necessarily binds the peasant to the soil; and as long as the peasant holds the land the money-lender can enrich himself.

Thus from generation to generation the Indian peasant has been afflicted by the nightmare of debts. He may slave all his life, but he can never free himself from the grip of the money-lender. The result is "the Indian peasant is born in debt, lives in debt, dies in debt, and bequeaths debt." The existence of debts is the root cause of the degeneration of the peasantry in India. The future of the country cannot be rosy when the tiller of the soil, the custodian of the national wealth, is in this melancholy plight.

Why do peasants run into debt?—A variety of reasons has been given to account for the immersion of the Indian peasantry in debts. Some lay stress on the fact that the Indian peasant has a tendency to borrow for unproductive purposes; others complain of the burden of ancestral debts; yet others trace the peasant's financial difficulties to the fickleness of the Indian monsoons and to the uneconomic nature of his small holdings. Let us consider in some detail a few of the causes of agriculturists' indebtedness.

(1) Excessive subdivision and fragmentation of holdings leads to much wastage. Cultivation under the system of small holdings ceases to be economical and becomes merely a mode of living. Hence the cultivator is driven to the necessity of depending on the money-lender not only for any unforeseen expenses but even for his daily needs.

(2) The decline of the handicrafts of India has led to an excessive pressure on land. The ryots are without any kind of employment during a portion of the year. If some small scale industries are started, they can give employment for the agriculturists during the period they have to keep idle and thus help to augment their income. As conditions are, there is no subsidiary occupation for the peasants. This enforced idleness during a part of the year impoverishes the poor peasant still further. If the handicrafts were as powerful as they once were, they will act as safety-valves for the population depending on agriculture. For want of any other kind of village handicrafts, the bulk of the rural population has to depend on land and land alone. Needless to say that excessive pressure of the population on land has brought about many evils. The income from land cannot meet the needs of the large number of persons depending on it. Hence the peasants have to seek the money-lenders' expensive aid.

(3) Indian agriculture is said to be a gamble in the monsoons. A large part of the country depends on rain for cultivation, since the irrigation system has not yet been adequately developed. When rains fail, the poor peasant is in distress. This apart, there is the crop cycle. On an average for every five years there is usually one good crop, one bad crop, and three crops neither good nor bad. This constant variation in the yield of the land also forces the agriculturist to borrow in order to meet his expenses during lean years.

(4) The position of the agriculturists is completely undermined by the periodic loss of cattle through cattle diseases which every year levy a heavy toll upon the agriculturists' possessions. The peasants have to borrow money to replace dead cattle.

(5) Diseases like malaria permanently undermine the efficiency of the peasants. Malaria is a very common fever in the much water-logged agricultural tracts. This tells upon the vitality of the agriculturist and lowers his efficiency and thereby his earning capacity.

(6) The Indian agriculturist is said to be fond of litigation and he wastes a good deal on marriages and social functions. But though these provide some causes of his indebtedness they are not the main sources of his debts. Marriages and social and domestic functions are but occasional events. What makes him indebted is mainly annual budgets of his own household struggling to make both ends meet.

(7) Yet another reason for the ryot's indebtedness is the security of a stable government. The establishment of Pax Britannica and the era of peace and ordered government have enhanced the security of land. Therefore, ryots find it possible to mortgage their lands easily to make adjustments in their expenses.

(8) The bearing of ancestral debts is a pious obligation in Hindu India; and accordingly, most ryots desist from seeking legal protection even to save themselves from the clutches of the usurious money-lenders.

(9) Peasants are generally illiterate and money-lenders generally take undue advantage of their ignorance. Accounts are often fraudulent; the interest charged is invariably usurious and however much the peasant may try to clear off the debt, he finds himself under a perpetual liability to the money-lender.

The causes of indebtedness enumerated so far would prove conclusively that the agriculturists do not contract debts for productive purposes. The money expended on the improvement of land only forms a meagre proportion of the total debt, whereas the debt incurred for unproductive purposes nearly covers one-tenth of the total debt. Nor can it be maintained that land revenue has been oppressive and that it had forced agriculturists to borrow. That a large number of debts are contracted on the security of land is adequate proof that land is still a secure source of investment and that the assessment is not in any way oppressive when compared to the yield of the land. It must be conceded that the excessive pressure upon land and the primitive methods of cultivation make the ryots' position difficult and economically unsound.

Estimates of Rural Debts.—Dependable statistics are not available of the total rural indebtedness of the country. Various estimates have been offered. Sir Edward Maclagan estimated in 1911 that the total rural indebtedness might be about Rs. 300 crores. Frederick Nicholson estimated that the rural indebtedness of the Madras province alone was 45 crores. M. L. Darling prefers the Punjab estimate of rural indebtedness to that of Madras. In the Punjab, rural debts are said to amount to Rs. 90 crores, about 18 times the total land revenue collected. After making some allowances in crores (correction) the rural debt of the Punjab may be taken to be 17 times at least the land revenue collected. If the average debt of India is the same throughout the country and if the land revenue of India is multiplied by 17, the total rural debt will amount to about Rs. 603 crores. Thus M. L. Darling is of opinion that the rural debt of India will be not less than Rs. 600 crores.

Various Provincial Banking Enquiry Committees have estimated the rural indebtedness of different provinces. These estimates of indebtedness in different provinces are as follows:—

Province		*Total Rural Indebtedness*
		Rs.
Assam	..	22 crores
Bengal	..	100 ,,
Bihar and Orissa	..	155 ,,
Bombay	..	81 ,,
Burma	..	50-60 ,,
Central areas	..	18 ,,
Central Provinces	..	36 ,,
Coorg	..	35-55 lakhs
Madras	..	150 crores *
Punjab	..	135 ,,
United Provinces	..	124 ,,

From these estimates it is found that the total indebtedness of the country is nearly Rs. 900 crores. Rural debts continue to increase. The Royal Commission on Agriculture in India has drawn particular attention to this fact. "It is more than probable that the total rural indebtedness has increased in the provinces; whether the proportion it bears to growing assets of the people has remained at the same level or whether it is a heavier burden or lighter burden on the more prosperous cultivator than of old, are questions to which the evidence we have received does not provide an answer." As an example, the total agricultural debt in the Punjab has increased from Rs. 90 crores in 1921 to Rs. 135 crores in 1929.

Why should Agriculturists be protected by debt legislation ?—In a predominantly agricultural country like India, peasants form the backbone of the Indian economy. "The lesson of universal agrarian history from Rome to Scotland is that one essential of agriculture is credit. Neither the condition of the country nor the nature of the land tenures, nor the position of agriculture, affects one great fact that agriculturists must borrow." (Nicholson's report regarding the possibility of introducing Land and Agricultural Banks in the Madras Presidency, 1895). The Indian agriculturist, in his zeal to borrow money, inevitably falls into the trap of the usurer. Usury has thus become the bane of the peasant proprietor. Hence there is ample justification not only for enacting laws to extricate the peasants from the clutches of the money-

*According to the Report (1935) of W.R.S. Sathianathan, I.C.S., the present Registrar of Co-operative Societies, the rural indebtedness of Madras was about Rs. 200 crores.

lender, but for devising such machinery as will supply cheap credit facilities for the agriculturist.

From the purely military point of view, the peasants who supply the bulk of soldiers required for the army should be protected. If they are to be ruined by the rapacity of the usurer, the country's defence will be accordingly endangered. A hardy peasantry is an asset to a country like ours, whereas a good number are generally weak and decrepit.

Early Debt Legislation.—Laws to relieve the distressed debtors can be traced from the time of the *Dharmasastras* (5th century B.C.) to the present day. Legal rates of interest were fixed and concessions were offered for higher classes. Six per cent was the legal rate and any rate above this was declared to be null and void. It was also provided that the amount of interest paid should not exceed double the principal. During the Muhammadan period, state loans were advanced to officials and members of the Royal family. Loans were advanced free for the first year and after that period there was a progressive increase in the rate of interest. Loans were also advanced to the agriculturists in times of drought, pestilence, etc.

Debt Legislation during British rule.—From the year 1793 when proprietory rights were granted to the zamindars (the collectors of revenue) we find a steady growth in tenancy legislation. Owing to the periodical recurrence of famines, returns from the soil were poor and large scale borrowing became necessary. Many agriculturist money-lenders came forward to lend money solely with a view to appropriate the lands of the borrower. The debts of the peasants began to increase greatly. Even in cases in which the peasants possessed no right to transfer lands, they borrowed at as high rates of interest as those who had a right to the free transfer of land. One way or the other, the peasant was handicapped by debts.

Till a few decades ago, the civil law of debts was defective in the following respects:—

(a) *It made no provision for a consideration of the history of the debts under litigation.*

(b) The rate of interest fixed in the bond however usurious it might be, was taken for granted.

(c) It had no control over the transfer of land in the enforcement of decrees for debts.

The first set of laws passed tried to relieve the big land holders of their indebtedness and prevent their estates from being transferred to the money-lenders. Encumbered Estates Relief Act 1876, Sind Encumbered Estates Act 1896, Bundelkand Encumbered Estates Act of 1903 were passed to relieve the big land-holders of their debts. According to the provisions of the Acts managers were appointed to determine the liabilities of estate owners and do everything necessary by way of lease, mortgage or sale to pay off the creditors. In Madras and Bengal the Court of Wards Act took the place of the Encumbered Estates Act in other provinces. Under these Acts estates inherited by females, minors and people with mental or physical defects are taken over by the Court of Wards. Other proprietors of estates may also by application have their estates placed under the management of the Court of Wards. The Court of Wards may request Courts for injunction to stay proceedings in the court and settle the debts of the estates. Appeals against orders of the Court of Wards may be made.

In the year 1879, the Deccan Agriculturists' Relief Act was passed. The whole Act was based on the recommendations of the Deccan Ryots Commission, 1878. The Act provided for an investigation of the history of the debts and the transactions between the agriculturists and their creditors. The genuine principal as well as the rate of interest were to be determined according to the Act only in the light of the transactions. It provided for an insolvency procedure for the agriculturists. It also provided for the prevention of the sale of land not specifically pledged and for the restoration of the land to the debtor under certain circumstances even when there was a sale deed between the debtors and the creditors. Safeguards to prevent frauds in money-lending, a special machinery to render cheap and summary justice to ryots and the provision for conciliating the debts in the village courts were some of the features of the Act. The original Act was amended in the years 1882 and 1886. The Amendment Act of 1882 provided for the redemption of the debt before the due date mentioned in the bond. It also empowered mortgagors to sue for accounts without seeking the redemption of the mortgage lands. The Amendment Act of 1886 prescribed the mode of registration. It also stated that standing crops were moveable property and that they could be attached for debts. The period of limitation for loans to the agriculturists was extended to 12 years in the case of registered deeds and to 6 years in other cases. But the Act never fulfilled the great things expected of it. It increased litigation, and the sources for obtaining credit for the agriculturists were closed. The money-lenders were unwilling to enter into uncertain transactions; and they became more extortionate.

The Government was wedded to the policy of helping agriculturists whenever they wanted loans to improve their lands. Under the Land Improvements Loans Act of 1883 loans were to be granted only if the authorities were convinced about improvements which the agriculturists wanted to effect in their lands. Mostly, loans were to be granted either for sinking wells or for fertilizing the soil. The purchase of cattle and agricultural implements would not come under the scope of the Act and loans were not to be advanced for this purpose.

The Agriculturists' Loans Act of 1884 however remedied some of the defects of the former Act and loans were thereafter advanced for some of the legitimate requirements of the agriculturists.

These Acts were not of great use to the agriculturists. When compared to the general indebtedness of the agriculturists, only very low amounts were ever advanced. The agriculturists hated the delays involved in the sanctioning of loans. The money-lender was easy of access and the Acts were unable to protect the agriculturists from falling into the snare of the money-lender.

The Usurious Loans Act as amended in 1908 determined the legal and maximum amount of interest that can be taken from the borrower. It also fixed the maximum rate of interest. The Act applies to all alike without any distinction between agriculturists and non-agriculturists. As the Central Banking Enquiry Committee has pointed out, the Act can give relief in certain individual hard cases but cannot exercise control over the money market.

Control of Money-Lenders.—When the Government understood the futility of the Usurious Loans Act, they gave their attention to the licensing and control of money-lenders. The exploitation of the agriculturists by the money-lenders depended on the degree of the backwardness of the people among whom they carried on their trade. The Punjab Regulation of Accounts Bill of 1930 and the British Money-Lenders Act of 1927 are steps in the right direction. The former made it obligatory on the money-lender to keep regular accounts and to keep the debtor informed every six months of the correct amount owed by him. Failure to keep accounts resulted in the disallowance of the interest partly or wholly. The second Act provided for taking out license by the money-lenders, prohibited the levy of compound interest; and the supply of information and of the copies of relevant documents relating to the state of loan on demand by borrower was made obligatory. These Acts were in the nature of experiments in regulating usurious money-lending. The provisions of the Punjab Regulation of Accounts Act are somewhat exacting and the success of the Act is to be watched. Legislation similar to the Punjab Act can be introduced into the other provinces, if it proves a success.

Land Alienation Acts.—Assiduous money-lending solely with the object of appropriating borrowers' lands led to the creation of a class of non-agriculturist land-owners; and the peasants driven out of the soil were unable to eke out a living. With a view to prevent the transference of land from the agriculturist to non-agriculturist class various Land Alienation Acts had to be passed. The Punjab Alienation Act of 1900, the Bundelkhand Alienation Act of 1903 and the Central Provinces Alienation Act of 1916 were some of the measures passed in order to restrict the peasants' right to transfer lands. According to the provisions of the Act if lands are mortgaged with a member of a non-agricultural tribe they may remain in force only for a number of years; and after that period mortgaged lands will have to be re-delivered to the mortgagor free of all encumbrances. According to the Punjab Land Alienation Act of 1900 peasants could sell their lands only to members of certain agricultural classes recognised by the State. This provision was made mainly to prevent the growth of a class of non-agriculturist landowners.

The ultimate object of these Acts was to check the growth of indebtedness. But their main purpose was defeated by the emergence of a class called the 'agriculturist money-lender.' In certain cases, Non-agriculturist classes were also impelled by them to establish a right to call themselves agriculturists.

Another method of evasion pursued by non-agriculturist creditors is the use of benami transactions. "Sometimes a non-agriculturist creditor gets the land of his agricultural debtor mutated in favour of another agriculturist in his confidence and receives the rent or the produce of the land from his agricultural nominee. Yet another form of benami transaction is that a non-agriculturist gets the land of another agriculturist debtor mutated in favour of another agriculturist in his confidence and gets himself entered in the revenue papers as the latter's tenant-at-will, but does not actually pay such rent." The Special Officer appointed by the Punjab Government to throw some light on benami transactions discovered not less than 6697 cases of such transactions out of which 2437 were recommended for review.

The extent of land lost in recent years by agriculturists through transfer to non-agriculturists may be understood from the following tabulated statement:—

Year	Net area lost by the Agriculturists in acres.	Net area gained by purchase or redemption by the Agriculturists in acres.
1931	.. 31,295	5,941
1932	.. 61,415*	
	.. 25,621†	872
1933	.. 84,735*	
	.. 26,117†	3,233
1934	.. 85,144*	
	.. 37,702†	
1935	.. 97,376*	10,977
	94,825†	20,292
Total	.. 544,230	41,315

* By mortgage.
† Redeemed by non-agriculturists.

The area gained by agriculturists is 41,315 acres as against 544,230 acres lost by them; the net loss to agriculturists is seen to be 492,915 acres in five years.

The Co-operative Movement.—It was Frederick Nicholson entrusted by the Madras Government with the conduct of an inquiry into rural indebtedness in the Madras Presidency, who made out a strong case for the establishment of co-operative credit banks. The recommendations

of Nicholson were not however adopted and the report was shelved. Later, Lord Curzon sponsored a move for the establishment of co-operative societies in India. A Committee under Sir Edward Law was appointed for ascertaining the views of local governments on Nicholson's report.

The Act of 1904.—The first Co-operative Credit Societies Act was passed in 1904. The Act provided for the formation of credit societies only and postponed all forms of non-credit co-operation. The Act was mainly intended to constitute credit societies in order to supply the peasants with cheap credit facilities. Co-operative Societies in the villages were established on the basis of unlimited liability, whereas in the case of urban societies the matter was left to the option of the societies. The Government gave many privileges and concessions to encourage the movement in its initial stages. The co-operative societies were exempted from income tax, stamp duty, and registration fees. They were granted the benefit of a corporate body, given priority over the ordinary creditors of a member next to land revenue, free government audit, etc. To encourage the formation of new societies, the Government helped every new society with a loan of Rs. 2,000 free of interest for three years, if it raised an equal amount as capital.

From 1906-1912 the co-operative movement made steady progress as the following figures show:—

Year	Number of societies	Number of members of primary societies	Amount of Working capital
			Rs.
1906–7	843	90,844	23,71,683
1907–8	1,357	149,160	44,14,086
1908–9	1,963	180,338	82,32,225
1909–10	3,428	224,397	1,24,68,312
1910–11	5,321	305,058	2,03,05,800
1911–12	8,177	403,318	3,35,74,162

The Co-operative Societies Act of 1912 recognized the formation of co-operative societies for purposes other than credit such as facilitating purchase, sale, production, insurance and housing.

Lord Curzon's ambition in sponsoring co-operative societies in this country was merely to provide the agriculturist with facilities for obtaining cheap credit. The movement has to some extent instilled in the agriculturists a desire for thrift, self-help and mutual help. But the village money-lender frequently enters the co-operative organisation and tries to vitiate the good purpose of co-operative societies. Unpunctuality of payments, fictitious payments, excessive overdues, defective audit, inefficient control, benami loans, nepotism, red-tapism, inelasticity, dilatoriness and inadequacy of co-operative finance, etc., are accordingly not uncommon occurrences in the co-operative system of the country.

The co-operative movement in this country has had to grow under the protective wings of the government and its progress has thus been necessarily very slow. For this reason it has never succeeded in fully wiping off agricultural debt. In a country where agriculturists have no savings of their own capital is to be drawn from outside resources, such as the Provincial and Central Banks, against principles of co-operation. Hence agriculturists still continue to borrow from money-lenders at usurious rates of interest and the Co-operative Credit Societies have never been able to dislodge the money-lenders from their positions. All the same, the movement has great possibilities and if it succeeds, it will bring new life to the rural population.

Land Mortgage Banks.—The Co-operative Societies were generally unable to advance long-term credit to the agriculturists. Proposals were therefore made for starting land mortgage banks on the Egyptian model. The Punjab gave the lead by starting the first land mortgage bank at Jhang in 1920, and later, banks were also started in Bengal. On account of the permanent settlement in Bengal, accurate land records were not maintained and this proved a stumbling block to the success of the banks.

The capital of the banks is obtained by issuing debentures. The State assists the banks by guaranteeing interest and repayment of the principal and by the purchase of a portion of the debentures issued. It can declare the debentures to be trustee securities enabling insurance houses and other firms to invest in the debentures of the land mortgage banks.

Loans are advanced to members upto 50 percent of the market value of the lands mortgaged. Loans are granted for a period not exceeding 20 years and are collected by yearly instalments. Primary societies are utilized as agencies for land mortgage banks, where branches of the land mortgage bank do not exist. In some provinces primary banks take shares issued by the Central Land Mortgage Banks. The debentures are issued by the Central Bank and the numerous primary banks get accommodation according to the extent of their investments.

The Land Mortgage banks have not made great progress. The reason for this is that at the most, the banks can undertake to reduce the burden of the debt by reducing interest rate. It can help the agriculturists to liquidate the debts by paying in small instalments. But it cannot help the agriculturist in any way if he borrows for wasteful purposes and shows a want of prudence. Again, the maximum limit for loans to be advanced on the security of land is fixed. Hence all the debts of the agriculturists cannot be transferred to the bank. The Land Mortgage Bank is finally forced to take possession of the land of the mortgagor and when they are sold big landlords replace small holders. The good purpose of the bank is thus completely lost when by its policy it indirectly helps big land holders.

Recent Debt Legislation.*—The economic depression of 1939 gravely affected the repaying capacity of the agriculturists. Prices of agricultural produce fell and the real burden of the debts increased. The

* The bearing of recent Debt Legislation on the Co-operative Movement is thus summarised by the Agricultural Credit Department of the Reserve Bank of India in their 'Review of the Co-operative Movement in India, 1939-40.'

"It may perhaps be useful, at this stage, to make a somewhat fuller reference to the bearing of debt legislation on the co-operative movement. Co-operative debts have been given a privileged position under most of the measures passed by the provincial legislatures for the reduction of rural indebtedness. In the Punjab, co-operative debts cannot be touched by conciliation boards while in the Central Provinces and Berar, Madras, Assam and Bengal, no settlement can be valid without the previous written approval of the Registrar, whereas in Madras, the provisions of the Agriculturists' Relief Act, 1938, do not apply to co-operative debts. The reasons for special treatment of co-operative debts are readily apparent; co-operative societies generally maintain regular accounts which are audited, their operations are under the general supervision of provincial governments through their Co-operative Departments, they are not profit-making institutions or alien credit bodies, and as their advances often come out of the common funds of members, substantial concessions to some members might be to the detriment of the other members. On the other hand, the reduction of co-operative debts also appears necessary inasmuch as the writing off of many bad debts which give a bloated appearance to the assets of societies would only be a recognition of reality and would make their nominal statement of affairs a more accurate representation of facts; besides, a workable scheme of repayment of the conciliated debt based on repaying capacity could best be framed if the problem of a person's debt, including co-operative debt, were dealt with as a whole. However, the working of societies has been adversely affected, in general, in spite of their preferential treatment because in many provinces a member owing a debt to his society can file an application before the conciliation board and suspend payment of instalments until the award is made by the Board and approved by the Registrar, thereby directly freezing the funds of the society irrespective of the ultimate outcome of the application. Large amounts of co-operative funds have thus been locked up, and the difficult process of unfreezing them is hindered by wilful default and the disinclination towards debt repayment which has proved infectious and which is not enlightened by a due sense of discrimination between co-operative and other debts.

While these factors added to the difficulties of the co-operative movement, they contributed to the contraction of credit already referred to, which entailed a compulsory curtailment of the unproductive as well as productive expenditure of the agriculturist; the reduction of the latter had deleterious effects on the efficiency of agriculture in certain areas, but the cut in the former showed that the real needs of the cultivator for credit were smaller than they had been imagined by many people."

Reference may also be made to the Madras Agency Debt Bondage Abolition Regulation, 1940 (Madras Regulation No. III of 1940) which abolishes debt bondage and makes agreements for labour in discharge of debts wholly void.

—*General Editor.*

money-lenders sought the aid of law courts to force the sales of the lands of debtors. The dangerous prospect of the emergence of a landless peasantry became imminent. Provincial governments had to devise ways and means to lessen the debt burden of the agriculturists and an enormous amount of debt legislation during the decade of 1930-40 became accordingly inevitable.

The triple objectives of the Provincial Debt Relief Legislation can be summarised as follows:—

(a) Provision of relief to the cultivators by scaling down and lightening the crushing burden of the standing debt.

(b) Regulation of the money-lending business and creation of systematised rural financial agencies.

(c) Provision of safeguards for the protection of the person and property of the debtor against undue exploitation by the creditors.

Short-term Legislation.—To give immediate and speedy relief to the agriculturists three kinds of legislation were enacted:—

(a) Moratorium laws.

(b) Measures to reduce the burden of the interest liabilities.

(c) Measures to scale down the principal of the debt and to devise convenient methods of repayment.

(*a*) *Moratorium Laws*. The catastrophic fall in prices disabled the debtors from honouring their obligations. The money-lenders rushed to the courts of law and wanted to "take their pound of flesh in land." There was the immediate danger of the lands being sold up to the creditors. To check the immediate execution of the proceedings for the sale of lands and to give some relief to the agriculturist until the enactment of comprehensive debt legislation, Moratorium Laws were passed in different provinces.

The United Provinces Temporary Regulation of Execution Act, 1934 was enacted with a view to stay the execution of proceedings against judgment debtors. The Act also said that the debt could be paid off in instalments. In 1937, the Congress Ministry provided for the postponement of proceedings against agriculturists who paid as land revenue less than Rs. 1,000 and who were not assessed to income tax. Those whose land revenue payments exceeded Rs. 250 could get execution proceedings stayed only by depositing one-fifth of the amounts for which the decrees were executed. Another benefit conferred by the Act was that agricultural debtors who were sent to prison for non-payment of the debts were released.

The Madras Government contemplated the passing of a Moratorium Bill in 1937, but it was withdrawn due to the introduction of the Debt Relief Bill. In the Debt Relief Act there were provisions to revise the judgments arrived at in the cases of agriculturist debtors during the period between the withdrawal of the Moratorium Bill and the passing of the Debt Relief Bill. In Bombay the Small Holders Temporary Relief Act protected the agriculturists who owned only 6 acres of irrigated land or 19 acres of un-irrigated land. In Central Provinces also debt legislation on the lines of the Bombay Act was passed.

(b) *Measures to reduce the burden of interest liabilities.*—After protecting the agriculturist debtor from losing his lands by their sale for debt, measures were undertaken to scale down the accumulated burden of interest.

Almost all provinces amended the Usurious Loans Act of 1918. The following table gives the amendments to Usurious Loans Act passed in several provinces and the rate of interest deemed usurious:—

	Simple secured interest per cent	Loans compound interest per cent	Unsecured simple interest per cent	Loans compound interest per cent
Madras Debtors' Protection Act, 1934 (Sec. 6A)	9	..	15	
Punjab Relief of Indebtedness Act, 1934 (Sec. 5)	12	9 with annual rests	18¾	14% with annual rests
The Central Provinces Usurious Act, 1934	12	10	18	..
The United Provinces Usurious Loans Act, 1934 (3)	12	..	24	..
The Bengal Money-Lenders' Act, 1933 (Sec. 4)	15	10	25	10
The Bihar Money-Lenders' Act 1938 (Sec. 9)	9	..	12	..
The Orissa Money-Lenders' Bill, 1938 (Sec. 9)	9	..	12	..
The Bombay Money-Lenders' Bill, 1938 (Sec. 29)	9	..	12	..
The Bengal Money-Lenders' Bill, 1938 (Sec. 29)				
(cash loans)	9	..	15	..
(kind loans)	15	..	25	..
The Assam Money-Lenders' Act 1934 (Sec. 8)	12½	..	18¾	..
The Assam Money-Lenders' Amendment Bill, Dec. 1937	9½	..	12½	..

From "Provincial Debt Legislation in relation to Rural Credit" by N. G. Abhyankar, M.Sc. (Econ.), (London).

The United Provinces, Central Provinces, Bombay, and Madras prescribed special rates at which interest was to be calculated on depression and pre-depression loans. The Agricultural Relief Act of United Provinces (1934) provided that from 1st January 1930 to a date fixed by the Local Government, the rate of interest charged on debts can only exceed the rate at which the local government can borrow from the Central Government by a certain percentage prescribed by the Local Government. Later in the United Provinces the Agricultural Debt Redemption Bill of 1939 provided that courts of law should grant interest at the rate of 4½ percent for secured loans and 6 percent for unsecured loans.

The Bengal Money-Lenders' Bill of 1938 provides for the calculation of interest rate at 8 percent for secured and 10 percent for unsecured loans. In Central Provinces the Central Provinces Relief of Indebtedness Act of 1938 authorises the reconsideration of the transactions made 12 years before the last transaction or before 1st January 1932, whichever was earlier, at the following rates:—

Compound interest		5 percent
Simple interest	secured	7 percent
	unsecured	10 percent

Bombay Agricultural Debtors' Relief Act of 1939 provided for the reduction of the interest burden in three ways:—

(1) "The Debt Relief Boards were authorised to allow interest at 12 percent per annum, simple interest, on debts contracted before 1st January 1931.

(2) "The interest calculated in this way and found due on 1st January 1931 was to be reduced by 40 percent if the loan was contracted before 1st January 1931 and by 30 percent if it was contracted between 1st January 1930 and 1st January 1931.

(3) "Interest was allowed to be calculated at 9 percent per annum simple interest or agreed rate whichever is lower after 1st January 1932 till the date of the application for relief."

The Madras Agriculturists Relief Act made the following provisions for scaling down debt:—

(1) All arrears of debt incurred by the agriculturists in so far as they were outstanding on 1st October, 1937, were cancelled.

(2) Interest rate on past loans was fixed at 5 per cent between October, 1937 and the date of the enactment of the Act and any excess amount paid was credited to the repayment of the principal.

(3) The Courts of law were directed to grant interest rate not higher than 6¼ percent per annum, simple interest, on all transactions made after the commencement of the Act.

Another method by which the Provincial Governments tried to reduce the payments towards accumulated interest was by adopting the principle of Damdupat. Bengal (1933), United Provinces (1934), Madras and Bihar (1938) and Bombay and Sind (1938) adopted this

principle. In Madras, under the principle of Damdupat a debtor need not pay anything towards the debt if he has paid twice the principal of the loan, whereas in some other provinces payment of a sum greater than the principal towards the arrears of interest is prohibited.

(c) *Measures to scale down the principal of the loan*: (1) *Debt Conciliation Machinery*. Debt Conciliation Acts were passed in five provinces: Assam, Central Provinces, Madras, Bengal, and the Punjab. Under the Acts, Provincial Governments were authorised to set up Conciliation Boards. The Boards consisted of not less than 3 and not more than 12 members. The method followed by the Boards was to adjust the available assets of the debtors to the total dues owed to the creditors who were agreeable to an amicable settlement and the amount settled was to be paid up in about 20 or 25 instalments.

Certain disabilities were imposed on creditors who refused to abide by the decisions of the Boards. In such cases the debtor is granted a certificate and the court of law is authorised to disallow costs and award an interest rate not higher than 6 percent. The creditors who accept the settlement of the Boards are given a priority in the recovery of moneys. These disabilities were intended to force the creditors to accept the decision of the Debt Conciliation Board.

The Punjab Debt Conciliation Act of 1934, the Bengal Agricultural Debtors Act of 1935, the Assam Debt Conciliation Act of 1935, the Madras Debt Conciliation Act of 1936, the Sind Debt Conciliation Bill of 1939 adopted more or less the same principles and methods.

(2) *Compulsory scaling down of the principal of the loan.*—Though the scaling down of debts is done by the Conciliation Board the compulsory scaling down of the principal was found to be necessary and provided for by the legislation in Bombay, Central Provinces and United Provinces. The main object of the provisions was to cut down the principal in the light of the fall in price.

(3) *Miscellaneous measures*: (*a*) *The principle of terminable mortgage*.—This principle was enforced in the Punjab, United Provinces and Bengal. According to this, the land of a mortgagor should be returned to him without any obligation on his part after a period of 15 to 20 years, whether he paid the debt in full or not.

(b) Some of the provincial enactments have authorised the courts of law to fix a fair sale price for lands sold in the enforcement of decrees against agricultural debtors. This has been done by the United Provinces Regulation of Sales Act of 1934, the United Provinces Agricultural Debt Redemption Bill, 1939 and the Bihar Money-Lenders' Act, 1938.

(c) The Provincial Insolvency Act of 1920 has been amended in some provinces for the benefit of agriculturist debtors. Under the Bengal Agricultural Debtors' Act of 1935 the agriculturists are declared insolvent if the debtors are unable to pay off the reduced amounts in 20 instalments. Then the lands of insolvent debtors are sold out leaving but a portion of the property including a dwelling house for the insolvent debtor.

Long-term Legislation.—Apart from the immediate relief given to the agriculturists by the various short term enactments, there were other enactments to regulate money lending and protect the person and property of debtors.

Regulation of the money-lending business has been done by a three-fold measure :—

(i) *The Registration and Licensing of Money-Lenders.*—Usually the money-lender is defined as 'a person who advances loans as a matter of business.' In Madras and Bihar, pawn-brokers are brought within the definition of 'money-lender.' Licenses to money-lenders are granted on applying to the Registrar of Money-lenders and penalties are provided for carrying on transaction without obtaining the necessary licenses.

The Central Provinces Money-lenders Amendment Act of 1936 required every money-lender to register himself and obtain a registration certificate. The non-obtaining of the registration certificate is treated as an offence punishable by a fine of Rs. 50 for the first offence and Rs. 100 for subsequent offences. The Punjab Registration of Money-Lenders Act, 1938 denies the benefit of the legal machinery of the State to money-lenders who do not possess a license for the recovery of their dues from their debtors.

The Bihar Money-Lenders Act III of 1938 was drafted on the model of the Punjab Act. The Bengal Money-Lenders' Bill, 1938 provides for the registration and licensing of money-lenders. The money-lenders who do not take out licenses are penalised by a forfeiture of the right to sue in courts of law. The fine for failing to take out a license is Rs. 15 (thrice the license fee). The United Provinces Money-Lenders' Bill, 1939 is similar in effect to the Punjab Bill; but it empowers the individual to lodge a complaint against the evil practices of a money-lender on depositing a given sum in the court of law.

The Bombay Money-Lenders' Bill, 1938 provides for the registration and licensing of money-lenders. Money-lending without license has been made an offence.

(ii) *Regulation of Accounts.*—To check the evil practices of money-lenders, the maintenance of accounts has been made compulsory. The Punjab Regulation of Accounts Act, 1930 made stringent rules for the maintenance of clear and separate accounts, for the sending of annual statement of accounts to debtors and for giving receipts for re-payments. In case of non-compliance with these provisions, courts of law were empowered to disallow the costs and interest due on suits brought by the money-lenders.

(iii) *Regulation of Interest.*—Drastic measures were undertaken to reduce interest rates by amending the Usurious Loans Act. The

Bengal Money-Lenders' Bill, 1939, provides that entering an amount larger than the sum actually advanced would be treated as an offence punishable by six months imprisonment or a fine of Rs. 1,000. The United Provinces Bill of 1939 made similar provisions.

The measures adopted to safeguard the property and person of the debtor from exploitation by the creditors are: (1) the provision for the exemption of a given portion of the property of the debtor from attachment and sale, and (2) the protection of the debtor from intimidation and molestation.

The Central Provinces Debtors' Protection Act, 1937, the Bombay Money-Lenders' Bill, 1939 and the United Provinces Money-Lenders' Bill, 1939 punished money-lenders by 3 months' imprisonment or a fine of Rs. 500 if they molested their debtors. The Bengal Money-Lenders' Bill, 1939, lays down a penalty of one year's imprisonment or a fine of Rs. 1,000 for a similar offence. The Punjab Debtors' Protection Act, 1935, the Bengal Debtors' Protection Act, 1936 and the Bombay Money-Lenders' Bill, 1939 contain provisions for the protection of the debtors' properties.

Critique.—The numerous debt relief acts have led to the shrinkage of credit in the rural areas. The agriculturists are greatly handicapped by the decrease in credit facilities. The erstwhile favourable money-lenders have become disinclined to support the agriculturists because their transactions with agricultural creditors have been considerably restricted by the Acts pertaining to agricultural debtors. The only source of obtaining credit has been practically closed and the agriculturist may be said to be now without rudder or compass. It is said that lack of adequate credit facilities have not told upon the amount of land cultivated. "For genuine agricultural purposes financial accommodation, though difficult, is reported to be not totally non-existent. For this reason, there has been no fall in the area under cultivation." In any case, to minimise the hardships caused by the lack of adequate credit facilities, the Government should undertake certain remedial measures. The Government should encourage the establishment of co-operative societies to extend the activities of agriculturists and give them short-term credit. Agricultural Corporations with large capital partly paid by the provincial government and partly by the public must be started and these should advance short-term loans to agriculturists for cultivation or marketing on the security of the standing crop of annual produce. A net work of branches of the Agricultural Corporation should be opened to make it easily accessible to all. Caution is to be taken to serve areas not served by a co-operative society or a licensed money-lender.

The provincial governments must not directly or indirectly create in the agriculturists a feeling of disregard towards their obligations to their lawfully contracted debts. Frequent interference of the Government in the affairs of the cultivator may just induce him to disrespect his obligations. Serious breaches of morality in credit transactions should be checked by a strict enforcement of rules to recover debts that are settled.

Proper care of the agriculturists and the welfare of those engaged in agriculture must be a matter of national concern. Legislation to scale down the agriculturists' debts will go a long way to assure the landed property of agriculturists. A blot on the debt legislation in different provinces is that it has not provided for the repayment of scaled down debts. If the scaled down debts are to be repaid in a number of instalments the peasants will be immensely benefitted. The Conciliation Boards set up in different provinces should fix the number of instalments in which the whole scaled-down debt can be repaid.

"Some of the causes of poverty of the Indian agriculturist are the low yielding capacity of the land, the steep fall in prices and the heavy incidence of land tax." To arrest the steep fall in prices the currency must be revalued, even though it may affect the stability of the central finances. The burden of land tax also should be lessened by the introduction of reforms in taxation. A drastic reduction of land revenue and the introduction of agricultural income-tax will not only give the provincial governments elastic revenues but also relieve the small agriculturists of the heavy tax burden.

If the appalling poverty of the agriculturists is to be completely wiped out of the country, measures to increase the yield of the land should be popularised. Better methods of farming and the economy of better implements should be made known to the agriculturists by lectures and the use of lantern slides. Minor irrigation works should be undertaken throughout the presidency to give the agriculturists more irrigational facilities. Fragmentation and sub-division of holdings retard agricultural development and land consolidation societies should be formed to bring about consolidation of small holdings. Subsidiary industries will reduce the pressure upon land and increase family incomes. Cottage industries will be effective in combating the inevitable seasonal unemployment of agriculturists. The best results of such reforms can be realised only if proper marketing facilities are offered to the farmers.

The agriculturist in the country should be made aware of the immense value of 'Co-operative Farming.' Co-operative Societies can be started to purchase the rights of cultivation of farmers on long-term leases. This will offer much scope for scientific cultivation. The farmers can be employed as agricultural labourers and they can be paid partly in cash every month and partly in kind during the harvest. The problem of providing housing accommodation for the peasants can also be successfully tackled by such societies. If such a scheme succeeds, cultivators can dispense with the necessity of borrowing for agricultural purposes.

To save the agriculturists from the clutches of money-lenders, we must inculcate in them thrifty habits. False notions about standards

of superiority and status now current among cultivators should receive new orientation. In short, they should be rescued from the tyranny of custom. For this, societies of the type of "Better-living Co-operative Societies" found in the Punjab should be started all over the country. Better living societies have done yeoman service in bringing about a reduction of expenses on marriage and other social ceremonies.

It will thus be seen that the problem of rural indebtedness cannot altogether be solved by a single remedy, *viz.*, debt-legislation. The need for initiating a many-sided policy in which debt-relief measures will merely supplement measures to promote "better-living" habits of thrift and a better system of production and distribution, is great and emergent.

"His speech is mortgaged bedding,
On his kine he borrows yet,
At his heart is his daughter's wedding,
In his eyes fore-knowledge of debt.
He eats and hath indigestion,
He toils and he may not stop,
His life is a long drawn question,
Between a crop and a crop."

—KIPLING.

THE ALL-INDIA VILLAGE INDUSTRIES ASSOCIATION

ITS SPHERE AND WORK

By

J. C. Kumarappa

The plan of work of the All India Village Industries Association is not an isolated programme. It is a flank of Gandhiji's non-violent army, encompassing the citadel of hatred and untruth. If the campaign succeeds a society based on love and truth will be ushered in. Unless we keep this background in view we shall not be able to appreciate fully the line of attack. From this point of view the mere co-ordinating of the country's resources to obtain the largest material return is not the only objective. There are much greater issues at stake.

Distribution.—In a non-violent society the well-being of the country is measured by the well-being of the masses. Therefore, our emphasis will be on distribution of wealth and not on accumulation of wealth.

The wealth of a nation consists not in the possession of a few, but in the extent to which the great majority can satisfy their daily wants, especially needs. Looked at from this point of view, increase in the number of millionaires in a country need not indicate increase in the prosperity of the nation. Indeed, it may indicate the opposite if the accumulated wealth was occasioned by restricted distribution. When judging the well-being of a nation the consideration should be centred round the way in which purchasing power is distributed among the citizens. If we adopt this criterion, then industries which distribute wealth are better for the masses than industries that help a few to accumulate a great store of riches. This means that mills, which being centralised, assist in accumulating wealth, are detrimental to the interest of the masses; and cottage industries, which distribute wealth, are by far the better method to adopt, especially in our country, where we are faced, not with a shortage of labour but of capital. Therefore, the method of economic organisation we choose must be one taking this factor into consideration.

It is with these ideals that the A.I.S.A. and the A.I.V.I.A. have begun working. In large scale industries prices are fixed by outside considerations. After meeting overhead charges the management tries to squeeze the wages down to swell the profits. Usually, the labour cost is comparatively low compared with the cost of other items. But with us, labour being the one item the people can contribute liberally, we follow a method of production which uses this factor

most. Hence, our object is to include as large a share of labour cost as is possible, and so the price of village production is made up largely of labour cost. In other words, we distribute wealth as we produce it.

Industries Selected.—Having decided on the course to be pursued, we have chosen industries with a view to supply the needs of the masses rather than to obtain the largest returns. The necessities being food, clothing, and shelter, we have started to work on paddy husking, flour grinding, gur making, oil pressing, honey production, soap making, cloth production, leather tanning, etc.

We have been studying the diet of the people and advocating the needed reforms. Many of these cottage industries have been languishing for lack of knowledge. They have needed experiments and improved implements. This has been our special sphere.

Although agriculture is the base of all industries, we have not taken it up as it requires a considerable amount of special help in the form of State power to tackle it.

We feel a good deal of co-operation between the villagers is needed to help themselves. A non-violent society must have a better machinery for distributing the products.

All our buildings at our headquarters are constructed with a view to finding a suitable form which will be both economic and healthy. As our people have little or no capital, such assets have to be provided and maintained out of revenue. The houses should be capable of being built with their own labour and maintained by themselves. A house built by skilled labour needs capital to construct it and to maintain it. This will not be within the reach of our villagers. Hence we use split bamboo platted together and plastered over with mud. The roof can be of thatching or tiles. Our scale for such a house is 8 annas per square foot covered. Even this is beyond the present financial resources of our villagers.

We are trying to perform the function that should normally fall to a State—to carry on researches and teach artisans. Naturally, as our resources are limited, we cannot cover all industries. We have taken up only the basic ones at the Headquarters.

Dissemination of Information.—To bring the available knowledge to the people, exhibitions are organised. These emphasise the production rather than the consumption side. Books are published on the results of our experiments to carry the available information to the literate. The periodicals, the *Gram Udyog Patrika* and *Khadi Jagat*, deal with our findings from time to time.

Consumers.—A society based on non-violence will be regulated by the sense of duty of its citizens. Morally, business transactions do not begin and end with the transfer of goods and the paying of money. One who buys goods takes it with all the moral values attached to the article. If we buy a stolen watch, however cheaply we may have got it, we are heirs to that guilt. Similarly, if we buy goods for the production of which adequate wages, etc., have not been paid we become parties to such injustice. Therefore, where higher prices are the result of paying a subsistence wage, such higher prices are desirable. Till now markets were said to be controlled by prices, but our Associations have made a bold bid to fix prices not from the top but from the bottom, starting from a subsistence wage.

Minimum Wage.—With a view to guaranteeing the conditions of production and the return to the producers, our Associations have laid down a certain scale of wages for given output so as to yield a living wage to a worker.

Ahimsic Swadeshi.—A consumer who is conscious of his duties will obtain his needs only from sources for which he is prepared to shoulder the responsibility. Farther afield he goes for his goods the more difficult will it be for him to be sure of his grounds. These are his limitations. Accordingly, he has to buy from his near neighbours. This is moral swadeshi. Political swadeshi, where one boycotts an article simply because it comes from beyond one's political boundary, is based on hatred. But the moral swadeshi is circumscribed, not by political or geographical boundaries, but by one's own inability to satisfy oneself as to the conditions of production of the goods.

Employment.—Following close on this is the question of employment. When we buy Japanese celluloid combs we direct employment to such industries in Japan, but if we buy horn combs made by Harijans in Cuttack then we direct employment to these people. Therefore, a discriminating buyer creates employment for those around him.

Resourcefulness.—Capitalistic production studies every detail of the consumers' wants. This is essential in a system of production where the supply comes into existence in advance of the demand, and often creates the demand after bringing the supply into being. Good as this may be, it is destructive of the resourcefulness of the consumer. He satisfies himself with what is available. Village industries depend on bespoken custom, which entails the demand should be specific. A man's foot is measured and its shape taken before a shoe is made. Here the customer can be fastidious and such demand to meet exactly the needs of the consumer makes for good workmanship and resourcefulness. It affords opportunities for the creative faculties in the consumer also to express itself, and develops and leads to self-reliance and resourcefulness.

Production.—It has already been mentioned that we do not undertake to produce, but confine ourselves to research, experimentation and teaching. We are, however, attempting to set up a few workers, who have attained a certain amount of skill in the course of our experimental work. We provide the implements and raw materials and market their production. From the finished goods we deduct the cost

of materials and a small instalment towards the payment of the equipment. In the case of oil pressing, we get the villagers to stock their own seeds and get them crushed from time to time, paying the oil presser a fee for each charge of seeds. In this way a certain amount of co-operation is needed to solve their financial requirements. Even these arrangements are in the infant stages and we cannot pronounce definitely yet on their merits. We are to some extent trying to modify and adapt the system in vogue with the Mahajans.

Marketing.—We have not yet evolved any machinery for marketing the goods. At the moment, we have a few certified shops, which have undertaken to satisfy us as regards the purity of the goods and the conditions under which they are produced. They have also to see that our requirements in regard to the payment of minimum wages are adhered to in connection with all goods they sell.

Teaching.—As in financing, so in teaching also, we are trying to work out a modern system based on our old method of master workmen taking apprentices. At our Gram Sevak Vidyalaya we have a year's course in the elements of an industry, both theoretical and practical. This is a kind of matriculation, open to youths above the age of 21. Then they can attach themselves to a recognised producing centre for a year and then take the artisans certificate. After that, another year of work and a written thesis will obtain a kind of graduation. Anyone who has so graduated, if he carries on research in a field chosen by him for two years, qualifies for a degree to teach the subject—somewhat on a par with a doctorate.

General Remarks.—This account gives a bare sketch of the lines on which we are working. Though we have been in existence for nearly seven years we had to grope our way to some definite method of work and so we are yet in the beginnings of things. We publish an account of our doings each year in our annual report. Those readers who wish to follow our work in details may procure these and pursue the subject further.

So far we have thought too much about the machine as an aid to large-scale production, and too little about it as the ally of small-scale production, of craftsmanship, work with an individual flavour. This was inevitable with steam power; but now we have electricity, which is power that can be laid on like gas and water, it is time that we remembered that man is a craftsman as well as a manufacturer.

—J. B. PRIESTLEY.

THE ECONOMICS OF KHADDER

BY

DR. B. PATTABHI SITARAMAYYA

The best economics in the world must, to endure, be rooted in ethics. This may appear to be a somewhat cranky view. But when we recognize that Economics is the science and art of living of a community, that science would not be scientific nor that art artistic, if they involved the destruction of our neighbours. The latter would be a tragedy which must engulf ourselves one day, for 'we destroy our neighbour' means that our neighbour destroys us too, the fact being that we are neighbours to one another. The best test of the ethical principle lies, therefore, in the doctrine not merely of "live and let live" but in the still more human doctrine that we should 'live and help others to live,'—not merely let them live.

Let us view the same problem from a purely economic standpoint. No industry can make for the good of the community unless the sale proceeds of its products are brought back to the buyer. We shall give an example. The schoolmaster writes letters and maintains a post office. The postmaster buys cloth and maintains the weaver. The weaver drinks milk and maintains the shepherd. The shepherd buys pots and feeds the potter. The potter wears shoes and helps the cobbler. The cobbler buys tools and sustains the smith. The smith builds a house and engages the carpenter and the mason. All these buy provisions from the grocer and feed him. The grocer buys agricultural products and maintains the peasant. The peasant educates his boys and feeds the schoolmaster. Thus is established a circle which revolves again and again in ever widening peripheries.

If therefore the best economics is rooted in the best ethics, need it be said that each buyer must mind his nearest neighbour. It was thus that our villages were made self-contained by those that had planned them ages ago. What do we do now? We buy our needs from abroad and starve our neighbours. And if we starve others' sons, others are starving our sons. The two are the obverse and the reverse of the coin. What sort of Economics is it which starves the familiar old woman next to us and feeds and fattens the millionaire thousands of miles away? When a mill cloth is bought 33 per cent of the price goes to the wage-earner and 67 per cent to the mill-owner for himself and his raw material and machinery. When Khadder is bought 67 per cent goes to the wage-earner and the rest for overhead charges and raw material. Which serves the larger good of the nation? Which constitutes better Economics, pray?

Industrialisation is a subject and a system that are talked of much indeed. But the age for it is gone. That age is gone when one nation made another the hewer of wood and drawer of water, when India, China, Persia, Arabia, Syria, Palestine, Iraq, Egypt, and Afghanistan consented to feed and enrich Britain. They must now feed themselves and that means the starvation of Britain. It may be that Britain will found new Empires, but even those new victims will wake up one day and save themselves. Therefore the best Economics should be the most honourable, the most humane, and the most ethical economics.

Some friends are inclined to prove Khadder to the doubters by citing war experience and the dearth of mill yarn. That is a temporary phase. At the end of the war, Imperialism and Capitalism, machinery and mills, will be merciless. The stroke of compensation will fall upon the heads of spinners with a thud. To the weaver the war emergency may give passing relief, but if the weaver's economics is not based upon the sound principle of the buyers' money going out by the front door and coming back to him by the back gate, he will have to rue his fate and his Economics at the end of the war. The mill-owners who have helped in the war will clamour for concessions and rebates, tariffs and quotas, and having secured their interests, will raise the price of yarn. The supply of yarn of the handspinner, not the mill spinner, it is that he must depend upon so that there may be absolute permanence about it. India when clothed in khadder would find occupation for 12 crores of spinners and three to four crores of weavers' family members. The Economics of khadder would be to make the poor less poor—give at least a half meal to the starving, a *langoti* to the naked, and a thatched shed to the houseless, and, in one word, do the largest measure of good to the largest number of people.

I do not know much about Tariff, but I do know this much; when we buy goods abroad, we get the goods and the foreigners get the money; when we buy goods made at home, we get both the goods and the money.

—ABRAHAM LINCOLN.

INDIAN PROVINCIAL CO-OPERATIVE BANKS' ASSOCIATION

By

V. M. THAKORE,
Secretary.

Origin.—Most of the Provincial Co-operative Banks in British India were organised in the second decade of the present century and by the end of that decade had well established their credit and position in the areas they served. With the expansion of their resources and business the need of an organisation where the Apex Banks could discuss and decide common problems and policies and establish financial relations with each other to mutual advantage was increasingly felt. The B. & O. Provincial Co-operative Bank, Ltd., in the year 1925, stressed the need of a conference of the representatives of Apex Banks of British India and Indian States to explore ways of establishing closer contact between these Banks. This suggestion was readily accepted and on its being welcomed in responsible quarters a joint invitation from the Bombay Provincial Co-operative Bank and the Bihar and Orissa Provincial Co-operative Bank, for a gathering of the representatives of Apex Banks to be held at Bombay soon after the conference of the Registrars of Co-operative Societies, was issued in December 1925.

The First All-India Provincial Banks' Conference.—As a result of the joint invitation issued by the Bombay Provincial Co-operative Bank and the B. & O. Provincial Co-operative Bank the first conference of the Provincial Banks of British India and Indian States was held in the Sir Vithaldas D. Thakersey Memorial Hall at Bombay on the 15th and 16th January, 1926. It was attended by the representatives of all the Apex Banks of British India, except Burma, and many of the major Indian States. The Conference was assisted in its deliberations by the Registrars of Co-operative Societies of the Punjab, Bombay, C. P. and Berar, Madras, Bengal, U.P., Bihar and Orissa, Assam, Burma, and Coorg in British India, and the Registrars of Baroda, Mysore, Ajmer, Indore, Fyzabad, and Patiala; the Hon'ble Sir C. V. Menta, Revenue Member, as well as the Hon'ble Sir Ghulam Hussain Hidayatulla, Minister, and the Hon'ble Mr. A. M. K. Dehlvi, Minister in charge of Co-operation of Bombay Government and the Hon'ble Molvi Syed Mohammad Saadullah, Minister of Assam were also present. The Conference was presided over by the late Sir Lallubhai Samaldas, Kt., C.I.E., to whom the co-operative movement in India owes an unforgetable debt of gratitude for his long and extensively valuable services. Mr. B. F. Madan, Chairman of the Bombay Provincial Co-operative Bank, and Rai Bahadur Mihirnath Roy, Managing Director of the B. & O.

Provincial Co-operative Bank, welcomed the delegates on behalf of the Banks which invited the conference.

Mr. B. F. Madan and Rai Bahadur Mihirnath Roy, both in their welcome speeches, explained the reasons for the conference and the necessity of an organisation of Apex Co-operative Banks of British India and Indian States for discussion of common subjects affecting them all and with a view to bring them into closer touch with each other to mutual advantage. The President, Sir Lallubhai Samaldas, also stressed the need of such an association in his Address. After the conference it was decided to hold periodical conferences of the Apex Co-operative Banks at different places and to establish an Association of the Indian Provincial Banks with a Standing Committee including one representative of each of the member banks. Mr. V. C. Rangaswami, Secretary of the Madras Provincial Co-operative Bank was elected Secretary of the proposed Association and charged with the duty of framing a suitable constitution for the Association of the Indian Provincial Banks. The preliminary draft of the constitution was prepared by Mr. V. C. Rangaswami in consultation with member banks and after approval adopted by circulation. The constitution was subsequently modified at the fourth Conference of Provincial Banks at Bangalore.

CONSTITUTION

Membership.—According to its constitution only the Provincial Co-operative Banks of British India and Indian States are eligible for the membership of the Association. Where no Provincial Bank exists the Apex financing institution of the Province in British India or Indian State is admitted as a member. The following are the members of the Association :—

1. The Bengal Provincial Co-operative Bank, Calcutta.
2. The Madras Provincial Co-operative Bank, Madras.
3. The Madras Co-operative Central Land Mortgage Bank, Madras
4. The Bombay Provincial Co-operative Bank, Bombay.
5. The Bihar Provincial Co-operative Bank, Patna.
6. The Central Provinces & Berar Provincial Co-operative Bank, Nagpur.
7. The Punjab Provincial Co-operative Bank, Lahore.
8. The Sind Provincial Co-operative Bank, Karachi.
9. The Trivandrum Central Co-operative Bank, Trivandrum.
10. The Mysore Provincial Co-operative Apex Bank, Mysore.
11. The Hyderabad Co-operative Dominion Bank, Hyderabad.
12. The Indore Premier Co-operative Bank, Indore.

Subscription.—Member Banks with a paid up share capital of Rs. 2 lacs and under are required to pay an annual subscription of Rs. 50, while member Banks with a paid up share capital of over Rs. 2 lacs but below Rs. 5 lakhs are required to pay an annual subscription of Rs. 100. Member Banks with a paid up share capital of over Rs. 5 lacs pay an annual subscription of Rs. 150 per annum. Most of the Provincial Banks in British India have a paid-up share capital of over Rs. 5 lacs and pay annual subscription at the maximum rate. The subscription is payable in advance every year and has so far been received in time.

Objects.—The Objects of the Association are :—

(a) Protection, furtherance and representation of common interests specially in matters of finance, legislation and administration.

(b) Development, strengthening and improvement of the member Banks.

(c) Advising and assisting the members in all co-operative, financial and economic matters.

(d) Convening of periodical conferences of the members of the Association.

(e) Taking of such steps as would promote the above objects.

(f) Collection of funds that will be necessary for the above purposes.

(g) Generally to work for the common good of all members.

Rights and Obligations of members.—The members of the Association are entitled to:

(a) Take part in the general meeting and the periodical conferences.

(b) Make use of the institutions established by the Association

(c) To receive all reports and publications of the Association.

The authorities and office bearers of the Association.—The authorities of the Association are :—

(1) The General Body and

(2) The Standing Committee

(1) The General Body of the Association consists of the representatives of the member Banks and of the Secretary of the Association, when he is not otherwise a member of the General Body. Each member Bank is entitled to be represented by not more than 2 delegates at the meeting of the General Body and each member Bank is entitled to one vote to be recorded as a joint vote of the representatives. If the two delegates of a member bank are divided the vote of the Bank is not counted.

(2) The Standing Committee consists of the President and the Secretary who are ex-officio members and of one representative of each of the member Banks nominated by the member Bank concerned from its delegates sent to the General Body.

Organs of the Association.—The organs of the Association are the periodical conferences, the General Body and the Standing Committee.

Office-bearers.—The office-bearers consist of a President, a Vice-President who is to preside at meetings of the General Body and the Standing Committee in the absence of the President and one Honorary Secretary who may or may not be a member of the General Body. The office-bearers are elected at the conference.

Business of the General Body :—

(a) To elect the President and the Secretary of the Association.

(b) To consider the reports and accounts of the Association

(c) To decide upon, add and alter or amend these rules.

The President and the Secretary of the Association hold office ordinarily till their successors are elected and enter upon their office.

Duties of the Standing Committee.—The Standing Committee has the following among other powers:

(1) To convene General Meetings of the Association and prepare agenda for such meetings.

(2) To take action on the resolutions and decisions of General Meetings.

(3) To furnish an annual report of its work and audited statements of accounts.

(4) To take decisions by means of correspondence or circulation of papers where necessary.

(5) Generally to carry on the business and administration of the Association for the furtherance of the objects of the Association.

Conferences.— The periodical conferences convened by the Standing Committee are held at places, on dates and at times decided upon by the Standing Committee in advance. The conferences, however, are generally held jointly with the conferences of the All-India Co-operative Institutes' Association. The President of the conference of the Indian Provincial Co-operative Banks' Association is selected by the Secretary in consultation with the members of the Standing Committee of the Banks' Association. The President of the conference presides only at the conference and may be different from the President of the Indian Provincial Co-operative Banks' Association who presides at the meetings of the General Body of the Association and the meetings of the Standing Committee.

Nature and functions.—The Association is a deliberative, educative and advisory body. Its membership does not in any way interfere with the authority, organisation, and administration, of the member banks.

Registration of the Association.—The Association is not a registered body and the question of its registration has been engaging the attention of the authorities since its inception. As the headquarter of the Association shifts from place to place with the change in the Honorary Secretary and as the Indian Co-operative Societies Act II of 1912 does not provide for the registration of a co-operative society having an area of operation over the whole of British India and Indian States it has not so far been found possible to register the Association as a co-operative society.

CONFERENCES

The First All-India Provincial Co-operative Banks' Conference.—As reported before, the first conference of the Provincial Banks of British India and Indian States was held in Sir Vithaldas D. Thakersey Memorial Hall at Bombay on the 15th and 16th January, 1926 with Sir Lallubhai Samaldas in the chair. All the Provincial Co-operative Banks of British India excluding Burma and a large number of the Apex Banks of Indian States were represented at the Conference.

The Second All-India Provincial Co-operative Banks' Conference.—The second conference of Provincial Banks was held in the Committee Room at Gorton Castle, Simla on 26th and 27th September, 1928. This conference was presided over by the Hon'ble Mr. V. Ramadas Pantulu of Madras in welcoming whom the retiring President of the Indian Provincial Co-operative Banks' Association, Sir Lallubhai Samaldas, said that the services of Mr. Pantulu to the co-operative movement in India were so well-known both in connection with the Reserve Bank Bill and in sponsoring the propositions in regard to Mortgage Banks in the legislature that he needed no introduction from him. In accordance with the old constitution of the Indian Provincial Banks' Association the Hon'ble Mr. V. Ramadas Pantulu, as President of this Conference, became the President of the Association also. Although the notice of this conference was short and the delegates had to make their own arrangements for their stay in the hill station at the time the Government of India was holding its offices the attendance was satisfactory. Delegates from 9 Apex Banks of British India and Indian States attended the conference, all the major provinces of British India being represented including 2 Indian States. The Registrars of Bombay, Madras, B. & O. and C. P. and Berar as well as the Registrar of Cochin were also present.

At the meeting of the General Body of the Indian Provincial Banks' Association held after the conference Mr. V. M. Thakore was elected Secretary of the Association.

Joint Conferences.—In April, 1931 the second All-India Co-operative Institutes' Conference was held at Hyderabad (Deccan) with Sir Lallubhai Samaldas, Kt., C.I.E., in the chair. At this Conference Sir Lallubhai Samaldas advocated the holding of one joint conference of the Provincial Banks, Institutes and the Registrars in the following words:—

"In 1926 the Directors of the Bombay Provincial Co-operative Bank in consultation with the other Provincial Banks decided to hold a conference of such banks and the first conference of Apex Banks was held in Bombay, soon after the Registrars' Conference. At the invitation of the promoters many of the Registrars attend the Banks' Conference. It was at that time that the question of co-ordination between the Institutes and Federations also was considered and as a result of prolonged deliberations a preliminary Institutes' Conference was held at Simla. Later on an Association for the co-ordination of the activities of these institutes was established in September, 1929. We have thus three conferences held biennially or even triennially, two of these being held under the auspices of non-official workers, while one is held under the auspices of official workers with non-officials co-opted to work with them. As many of the co-operators in the country are connected with more than one side of the movement and as there is no sharp division between their activities, I am of opinion that we should have only one Association or one conference of all the three branches. The joint conference which we might call the Indian Co-operative Congress can have three departments, each holding its subjects committee meeting or sectional conference under its own chairman. The resolution of the Subjects Committees which affect the other activities should be submitted for consideration and adoption at the open session of the whole congress. If this suggestion of mine is accepted, there will be better co-ordination between the three branches of the movement and there will also be saving of time and energy of the workers and less strain on the resources of the movement. If this meets with your approval a resolution on the subject may be submitted to the conference."

The conference accordingly adopted the following resolution:—

"This conference is of opinion that separate All-India Conferences for the Provincial Co-operative Banks and the Provincial Co-operative Institutes are unnecessary and recommends that instead there should be only one conference, the All-India Co-operative Conference, to which the Provincial Governments and the Indian States should be invited to depute their Registrars of Co-operative Societies."

This practice has since been introduced and the Indian Provincial Co-operative Banks' and the All-India Co-operative Institutes' Conferences are held at the same place and time but under different chairmen, the chairman of the Provincial Banks' Conference being elected by the Standing Committee of the Indian Provincial Banks' Association for each conference separately and the President of the Indian Provincial Co-operative Banks' Association being elected at the meeting of the General Body of the Association held after the conference.

The Third Indian Provincial Co-operative Banks' Conference.—The third Indian Provincial Co-operative Banks' Conference was held jointly with the third conference of the All-India Co-operative Institutes' Association in the Town Hall at Amraoti on the 23rd, 24th and 25th June 1934. At this conference the name of the All-India Provincial Banks' Conference was changed to the Indian Provincial Banks' Conference. The Hon'ble Mr. V. Ramadas Pantulu, President of the Indian Provincial Co-operative Banks' Association welcomed the delegates and visitors and the conference was presided over by Rai Bahadur Mihirnath Roy of Bihar. All the Provincial Banks of British India were represented at the conference and the Indian States of Hyderabad, Mysore, Indore, Baroda, Gwalior and Bhopal were also represented. Over 75 delegates and visitors were present at the conference including prominent co-operators of the country.

At the meeting of the General Body of the Indian Provincial Banks' Association held after the conference the Hon'ble Mr. V. Ramadas

Pantulu was re-elected President and Mr. V. M. Thakore re-elected Honorary Secretary of the Association.

The Fourth Indian Provincial Co-operative Banks' Conference.—The fourth Indian Provincial Co-operative Banks' Conference was inaugurated by Sir Mirza M. Ismail, K.C.I.E., O.B.E., in the Sir Puttanna Chetty Town Hall at Bangalore. This conference was held jointly with the conference of the All-India Co-operative Institutes' Association on the 3rd and 4th July, 1937, at which messages from His Excellency the Viceroy of India and His Highness the Maharaja of Mysore were read. This conference was presided over by Mr. Jamshedji Nusserwanji Mehta of Sind and was attended by delegates from all the Provincial Co-operative Banks of British India and the Apex Co-operative Banks of the Indian States of Indore, Hyderabad, Cochin, Travancore and Mysore. The number of delegates and visitors at this conference exceeded 120. Mr. K. G. Ambegaonkar, I.C.S., Officer-in-charge, Agricultural Credit Department of the Reserve Bank of India also attended the conference. The Registrars of Madras, Punjab, Coorg, Mysore, Cochin and Gwalior were also present and a number of messages from prominent co-operators of the country were received.

At the meeting of the General Body of the Indian Provincial Banks' Association the Hon'ble Mr. V. Ramadas Pantulu was re-elected President of the Association and Mr. V. M. Thakore was re-elected Honorary Secretary.

Meetings of the Standing Committee of the All-India Provincial Co-operative Banks' Association.—During the past 15 years of its existence the Indian Provincial Co-operative Banks' Association has, due to various causes, been able to hold only 4 conferences, but during the interval between two conferences, meetings of the Standing Committee of the Association were held at least once a year. After the year 1931 all the meetings of the Standing Committee of the Indian Provincial Co-operative Banks' Association have been held jointly with the meetings of the Standing Committee of the All-India Co-operative Institutes' Association. All the four conferences as well as meetings of the Standing Committee of the Indian Provincial Co-operative Banks' Association are held as a rule at different places all over the country in order to convey the message of co-operation to different parts of the country and in order to enable the delegates to come in close touch with the problems and peculiarities of the movement in different parts.

"If the working of the two institutions (The Indian Provincial Co-operative Banks' Association and the All-India Co-operative Institutes' Association) is strengthened so as to make them serve as co-ordinating agencies in the matter of finance and research, we think that it will not be necessary to set up another All-India body, e.g., an All-India Co-operative Council with administrative or controlling functions as suggested by the foreign banking experts."

—The Indian Central Banking Enquiry Committee.

ALL-INDIA CO-OPERATIVE INSTITUTES' ASSOCIATION

ITS FUNCTIONS AND WORKING

BY

KHAN MOHAMMAD BASHIR AHMAD KHAN, M.A., LL.B., M.R.A.S. (LONDON),
Honorary Secretary

Origin.—The All-India Co-operative Institutes' Association was started in 1929.

Membership.—According to the constitution, Co-operative Institutes, Federations or Unions, registered under the All-India or the Provincial Co-operative Societies' Acts and having jurisdiction over the whole of a Province in British India or an Indian State, or a part of a Province in British India when no Provincial Co-operative Institute, Federation or Union exists shall be eligible for membership of the Association.

The following Co-operative Institutes are members of the Association:—

1. The Madras Provincial Co-operative Union, Luz, Mylapore, Madras.
2. The Andhra Provincial Co-operative Union, Rajahmundry, Madras Presidency.
3. The United Provinces Co-operative Union, Lucknow.
4. The Bengal Co-operative Alliance, Park Circus, Calcutta.
5. The Punjab Co-operative Union, Lahore.
6. The Bihar & Orissa Co-operative Federation, Patna.
7. The Surma Valley Co-operative Organisation Society, Sylhet, Assam.
8. The Bombay Provincial Co-operative Institute, 9, Bake-house Lane, Fort, Bombay.
9. The Central Provinces and Berar Co-operative Federation, Bilaspur, Central Provinces.
10. The Berar Co-operative Institute, Amraoti.
11. The Baroda State Co-operative Institute, Mandvi Road, Baroda.
12. The Hyderabad Central Co-operative Union, Hyderabad (Deccan).
13. The Indore Co-operative Central Association, Malgodown Road, Siyaganj, Indore.
14. The Travancore Co-operative Institute, Trivandrum, Travancore State.

15. The Cochin Central Co-operative Institute, Trichur, Cochin State.
16. The Mysore Co-operative Institute, Hardinge Road, Bangalore City.
17. The British Administered Areas Central Co-operative Union, Secunderabad, (Deccan)
18. The Coorg Central Co-operative Bank, Mercara, Coorg.
19. The Ajmer Central Co-operative Bank, Ajmer-Merwara, Ajmer.
20. The Kotah State Co-operative Bank, Kotah (Raj.).
21. The Jammu and Kashmir Provincial Co-operative Institute, Jammu, (Kashmir State).
22. The Shri Krishna Bank, Bharatpur.

Objects.—The objects of the Association are:—

(1) to promote and extend co-operation through the member-institutes;
(2) to safeguard and represent common interests particularly in matters of legislation and administration;
(3) to convene All-India Co-operative Conferences periodically;
(4) to give publicity to the decisions of the Conferences and to take necessary action thereon;
(5) to publish an Indian Co-operative Year-Book, Journals, Memoirs, Bulletins, etc.;
(6) to furnish advice and assistance to member-institutes on all co-operative, legal and economic questions on their requisition;
(7) to collect and administer funds for the above purposes.

Organs.—The Organs of the Association are:—

(a) The Conference, and
(b) The Standing Committee.

Conference.—

(a) The Conference consists of representatives of the member-institutes elected on the basis of the number of co-operative societies affiliated to them, at the rate of one representative for every one thousand societies or a fraction thereof, subject to a maximum of 10. Where the Provincial Institute affiliates to it central societies also the number of primary societies affiliated to such central societies shall be deemed to have been affiliated to the Provincial Institute, for the purpose of such representation.

(b) The Standing Committee consists of one representative from each of the member-institute having a membership of less than 4,000 societies and two from each of the member-institutes having membership of 4,000 societies or more.

Office-bearers.—The office-bearers consist of a President, two Vice-Presidents and two Honorary Secretaries, one of whom is also the Treasurer. The office-bearers are elected at the Conference, and are ex-officio members of the Standing Committee.

Subscription.—Each member-institute has to pay an annual subscription as under:—

Institutes having a membership of 500 or less than 500 societies to pay Rs. 25 per annum.

Institutes having a membership of more than 500 but less than 4,000 societies to pay Rs. 50 per annum.

Institutes having a membership of 4,000 societies or more to pay Rs. 100 per annum.

Nature of the Functions.—The Association is a deliberative and educative body and membership thereof does not in any way interfere with the autonomy, internal organisation and the administration of such member-institutes.

Administration.—The following are the present Office-bearers of the Association:—

President: The Hon'ble Mr. V. Ramadas Pantulu, B.A., B.L., (Madras).

Vice-Presidents: (1) Diwan Bahadur K. V. Brahma, B.A., LL.B., C.I.E., M.B.E., (Berar) and (2) Mr. S. K. Lahiri (Bengal).

Honorary Secretary and Treasurer: Khan Mohammad Bashir Ahmad Khan, M.A., LL.B., M.R.A.S., (London); (Punjab).

ALL-INDIA CO-OPERATIVE CONFERENCES

The First All-India Co-operative Conference.—The First All-India Co-operative Conference was organised at Simla in September, 1928. It was presided over by Sir Lallubhai Samaldas, C.I.E. It drafted a scheme for the constitution of the All-India Co-operative Association. This scheme was circulated to all Co-operative Institutions for opinion and suggestion. These opinions and suggestions were considered at the adjourned Session of the Conference held at Bombay in September, 1929. The final Constitution was approved by this Conference. Thus originated the All-India Co-operative Institutes' Association from 1st October, 1929.

The Second All-India Co-operative Conference.—The Second All-India Co-operative Conference was held at Hyderabad (Deccan) in April, 1931 with Sir Lallubhai Samaldas, C.I.E., in the Chair. All major Provinces and States were represented at the Conference.

The Third All-India Co-operative Conference.—The Third All-India Co-operative Conference was held at Amraoti in June, 1934.

Prominent Co-operators from all Provinces and States attended it. The Conference reviewed the position of the co-operative movement in the country and suggested remedies for its improvement.

The Fourth All-India Co-operative Conference.—The Fourth All-India Co-operative Conference was held at Bangalore in July, 1937. His Excellency Lord Linlithgow, Viceroy of India sent the following message to this Conference:—

"It gives me great pleasure to send my good wishes for the success of the Fourth All-India Co-operative Conference, which is being held at Bangalore. Keenly interested as I am in all that can make for improvement in the conditions of life of the cultivators of the Indian countryside, I appreciate fully the value and importance of the Co-operative Movement. I trust that the Conference will lead to further extension of the scope for the service of the Movement to the true and lasting benefit of the rural population of India."

The Fifth All-India Co-operative Conference.—The Fifth All-India Co-operative Conference is overdue and proposals to hold it in the near future are under consideration.

Meetings of the Standing Committee.—The first Standing Committee was held at Simla in September, 1928, the second at Bombay in September, 1929 and the third at Nagpur in December, 1929. The fourth meeting was convened at Bombay in April, 1930, the fifth at Hyderabad (Deccan) in April 1931 and the sixth at Bombay in December, 1931. The seventh meeting was organised at Amraoti in June, 1934, the eighth at Calcutta in December 1934, the ninth at Patna in September 1935 and the tenth at Fyzabad in April 1936. The eleventh meeting was held at Delhi in March, 1937, and was followed by the twelfth meeting at Bangalore in July, 1937 and the thirteenth at Vizianagaram in April, 1938. The fourteenth meeting was held at Madras in October, 1939 and the fifteenth at Bombay in January, 1941.

Co-operative Education.—The Association has always kept in the forefront the question of co-operative education and has formulated schemes from time to time for the advancement of this cause. The question was taken up at the Standing Committee meeting held at Patna in September, 1935, where it was resolved that "steps should be taken by co-operators to put co-operative education in India on a sound and satisfactory basis and in order to do so, a scheme of co-operative education was circulated to the several provincial institutes and provincial banks for their opinion. (For the details of the scheme see July 1935 issue of the *Indian Co-operative Review*).

The Standing Committee at its Delhi meeting in Easter 1937 once again reiterated its opinion and stated that "this meeting regrets that in some provinces the Co-operative Institutes were not consulted in regard to the schemes of co-operative education formulated by the Pro-

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vincial Governments in connection with the grant made by the Government of India for the promotion of co-operative education and that the work of such education has not been entrusted to the Provincial Co-operative Organisations and once more urges on the Provincial Governments the necessity to entrust co-operative education to the Provincial Co-operative Institutes."

Co-operative Courses.—The Conference held at Amraoti 1934, directed the Standing Committee of the Association to obtain information about the arrangements for courses in Co-operative Education in the various Provinces and States in India and to make that information available to the member-institutes in a suitable form.

A detailed description of the arrangements of Co-operative Education prevailing in the Provinces and States was given in the *Indian Co-operative Review*, July 1935. The information about the new schemes of Co-operative Training adopted in the Provinces as a result of the Government of India Grant for co-operative education and also information about the syllabus of the different courses is being collected and will be published in due course.

Co-operative Societies and Income-tax.—The question of the taxation of co-operative societies is very important and has, therefore, come under review in many meetings.

Under the old Income-tax Act, Section 60 empowered the Government of India to give exemption to various people and institutions where thought necessary. The Government of India has given exemption to co-operative societies under this Section, but the notification containing this exemption was so ambiguously worded that the Commissioners of Income-tax of various provinces differently interpreted the notification and it ceased to be useful in practice. When the new Income-tax Act was under consideration several attempts were made by the President of the Association to get a clear enunciation of the policy to be followed by the Government in the matter of Income-tax to be levied on co-operative societies. The President wanted clear exemption being given to societies from tax as in the case of pay and pension of officers who are drawing large amounts in England. Sir James Grigg, the Finance Member, was ready to consider the case of co-operative societies favourably and give them some exemption.

The following resolution was passed in this connection at the Jubbulpore meeting in April, 1939 :—

"This meeting considers that the position of the co-operative movement under the Income-tax Act is extremely unsatisfactory and places the co-operative banks in a worse position than the joint-stock banks.

"This meeting adopts the draft memorial prepared for submission to the Finance Department of the Government of India and authorises the President to present the same and take necessary action to get the law amended."

"This meeting also urges upon the Provincial Governments to support the memorial and to impress upon the Central Government to revise the Act in the manner therein suggested. A copy of the memorial shall be sent by the President to each Provincial Government in the country."

The memorial was considered favourably by the Government and co-operative societies were given some relief.

The question of the excess profit tax was taken up at the Bombay meeting in January, 1941, and the following resolution was passed:—

"This meeting, while recording its grateful thanks to the Central Government for the relief given to co-operative societies in respect of super-tax and income-tax, requests the Government to exempt co-operative societies from the operation of the excess profit tax, for the levy of such tax will considerably reduce the ability of the banks, which are working on low margins, to serve the interests of the agriculturists by keeping the rates of interest charged by rural societies to the members at the present level."

The efforts of the Association have partially been successful in obtaining relief for co-operative societies at least in regard to super-tax and this has resulted in recurring saving of many lakhs of rupees to co-operative societies all over the country. The Association may legitimately be proud of this achievement.

Reserve Bank of India: Remittance Transfer Facilities.—The relations of the Reserve Bank of India with the Co-operative Movement have constantly engaged the attention of the co-operators of this country and this is apparent from the numerous resolutions passed by the All-India Co-operative Institutes' Association and the Indian Provincial Co-operative Banks' Association. The subject was considered at great length at the Bangalore Conference in July, 1937, and also at subsequent meetings and exhaustive resolutions were adopted.—(*I.C.R.*, Vol. III, page 468).

Co-operative societies in this country have enjoyed the facilities of free Remittance Transfer Receipts for the past several years. These facilities were gradually curtailed by the Imperial Bank of India and practically withdrawn by the Reserve Bank of India last year. The withdrawal of these facilities was discussed in the Bombay meeting in January, 1941, and a suitable resolution was adopted.—(*I.C.R.*, Vol. VI, Supplement, pages 14 to 22).

Official Control.—The question of official control over the co-operative movement in India has continued to exercise the minds of the workers; this is evident from the discussions the subject has provoked at both the official and the non-official conferences. The Registrars at their official conference held in Delhi in the beginning of 1934, gave

their verdict that "in view of the present circumstances time has not yet come for slackening the official control." The non-officials in the All-India Co-operative Conference held at Amraoti in June 1934, were no less emphatic on the point when they passed resolutions disapproving the attempts to get the movement under official control.—(*I.C.R.*, Vol. I, page 129).

Again a resolution was passed by the joint meeting of the Standing Committees of the All-India Co-operative Institutes' Association and the Indian Provincial Co-operative Banks' Association held at Delhi in Easter, 1937, protesting against the policy of officialising the movement.—(*I.C.R.*, Vol. III, page 137).

Rehabilitation of the Co-operative Movement.—The question of the rehabilitation of the Co-operative Movement in the various provinces and States in India is very important and needs immediate attention. The Association has always been alive to its responsibilities in this important matter and has considered this vital problem at its various sittings, and keeping in view the local conditions, has formulated different schemes for this purpose. The Berar Scheme was drafted in the Madras Meeting in October, 1939 and the schemes of Bengal and Bihar were examined.—(*I.C.R.*, Vol. V, pages 571 to 581). Principles were enunciated by the Association at its Bombay meeting held in January, 1941, for the resuscitation of the co-operative movement.—(*I.C.R.*, Vol. VI, Supplement, pages 23 to 35).

Co-operation and Women.—The Association realised and has always laid special stress on the need to bring the women in its fold so as to achieve the aims of co-operation, that is to say, economic, social and moral emancipation of the people and the general well-being of the whole community. This is evident from the resolutions passed by the Association at its meetings held in Patna and Bangalore.—(*I.C.R.*, Vol. I, No. 4, Supplement, page 33, and *I.C.R.*, Vol. III, page 485).

Co-operative Service.—The question of the improvement of the conditions of service of the employees in Co-operative Institutions was considered and a resolution was adopted at the Bombay meeting in January, 1941.—(*I.C.R.*, Vol. VI, Supplement, page 30).

The Association has established contacts with co-operative organisations in other countries and thus keeps itself in touch with international activities. The Association is affiliated to the International Co-operative Alliance, London, and sends delegates to the International Co-operative Congress, when feasible. The idea of celebrating an International Co-operative Day throughout the world was originated by the International Co-operative Alliance. The Association lost no time and effort to organise the celebration of Co-operative Day every year under its auspices by co-operators and co-operative institutions in every part of this country. The first Saturday of November was fixed for the celebration of Co-operative Day in India, to suit the climatic and agricultural conditions in India, while the rest of the world celebrates the occasion on the first Saturday in July each year. The Day was inaugurated to afford an opportunity of manifesting the solidarity of the co-operators of the world and their unquenchable determination to make their economic principles prevail. The question of 'War and Co-operation' was also considered by the Standing Committee at its meeting held in Bombay in January, 1941, when resolutions were passed declaring its conviction that the co-operative system provides the best basis for a world settlement calculated to ensure Freedom, Security, Social Justice and Universal Peace.—(*I.C.R.*, Vol. VI, Supplement, page 14).

The Indian Co-operative Review.—The *Indian Co-operative Review,* which is the organ of the All-India Co-operative Institutes' Association, and the Indian Provincial Banks' Association was started in January, 1935, as a quarterly journal and is edited by the Hon'ble Mr. V. Ramadas Pantulu. The Review has circulation both in India and abroad. The seventh volume of the journal is completed with the fourth quarter's issue for 1941.

Indian Co-operative Series.—Besides publishing the *Review,* the Association has also given facilities for the publication of co-operative literature and so far ten different books and brochures have been published under the auspices of the Association. In addition to the above, the Association published two pamphlets giving the by-laws of the Provincial Co-operative Institutes in British India and Indian States in one and their constitution and working in the other. The by-laws of the Provincial Co-operative Banks in British India and Indian States have been collated in another publication.

Conclusion.—The Association is yet in its infancy, being only in the thirteenth year of its life. It is progressing slowly on sound and satisfactory lines and is rendering useful services to the cause of Co-operation in a modest way. It is gaining strength as the years go by. Its importance and utility has been recognised by the Government of India, the Reserve Bank and the Co-operative Departments of the various Provinces and States in India. It has been given the privilege of sending its representative to the Registrars' Conference by the Government of India and almost all the Provincial Governments have agreed to supply their reports and publications, particularly those relating to the co-operative movement, free of cost. The Association has provided useful literature by publishing interesting and instructive books on Co-operation. *The Indian Co-operative Review*, the organ of the Association, has been acclaimed to be the best Co-operative Journal in the country. The Association has succeeded in making the Co-operative Day a real festival in the country-side. The Association is often asked to give evidence before Committees and Commissions when occasion arises. As an instance, it gave evidence before the Central Banking Enquiry Committee which accepted a good many of its proposals relating to the improvement of the co-operative movement. The opinion of the Association is sometimes invited on legislation concerning the welfare of the agriculturists. The importance of the Association can further be gauged from the fact that its President has been elected as a member of the Central Committee of the International Co-operative Alliance, London.

The Association is a real federation of Co-operative Institutes in the country. Its area of operation extends over British India and also the Indian States. It is a deliberative and an advisory body. It does not interfere in the working of the Provincial Co-operative Institutes or the co-operative movement of the different Provinces and States in India. It, however, advises them on complex questions of policy and development of the co-operative movement and leaves it to the discretion of the Provinces and States to carry out the policy enunciated by it after making such modifications as local conditions may demand.

The scope of work before the Association is very vast and though it has done some little piece of valuable work, it has not yet touched the fringe of the problem. Its excuse for it is its limited financial resources. Its field of activities could be widened if we could get more funds. It is hoped that with the aid and assistance of the Provincial Co-operative Institutes and co-operators in general, and the members of the Standing Committee in particular, the Association will grow from strength to strength and thus give a new and vigorous life to the co-operative movement in this country.

"The objects of co-operative education are primarily the formation of co-operative character and opinions by teaching the history, theory and principles of the Movement with economics and industrial and constitutional history in so far as they have a bearing on co-operation, and secondarily, though not necessarily of less import, the training of men and women to take part in industrial and social reforms and civic life generally".

—*Educational Programme of Manchester Co-operative Union,* 1934-35.

THE INDIAN CO-OPERATIVE REVIEW

By

Khan Mohammad Bashir Ahmad Khan, M.A., LL.B., M.R.A.S., (London)

Honorary Secretary, All-India Co-operative Institutes' Association.

History.—The need for a journal reviewing periodically the co-operative movement in the whole of India has long been felt by workers in the field, official and non-official. The question was first mooted in the Ninth Conference of Registrars in 1926 and a resolution was passed that an Indian Co-operative Magazine should be published from Delhi and that it should contain articles of general and of provincial interest. But this did not bear fruit, partly because the scale of expenditure then suggested (Rs. 10,000 a year) was felt to be too high, while there was no guarantee of finance forthcoming from any important provincial institution. It was, in fact, strongly opposed by some official and non-official leaders, either because of the fear of its becoming a competitor with the existing provincial journals or of its becoming a predominantly official organ. But there was then no non-official organisation to undertake the publication.

The Hon'ble Mr. V. Ramadas Pantulu, immediately after his return, at the close of the year 1934, from the session of the International Co-operative Congress held in London, revived the idea of an All-India Co-operative Journal. He also said that there was a desire on the part of the co-operators of other countries to have an All-India Journal so as to give them a comprehensive idea of the working of the movement in the several provinces and of the Indian Co-operative Problems. As necessary support was forthcoming from the two All-India Co-operative Associations the starting of the journal became an accomplished fact, and the first issue was published in January 1935.

Writing as early as 1930, in "Co-operation in India" edited by him, five years before the *Indian Co-operative Review* was actually started, Prof. H. L. Kaji gave the following forecast of the nature and scope of the All-India Co-operative Journal to which he gave the name, *'Indian Co-operative Review'*: "With articles on co-operative topics of general importance in the country from writers of eminence, with reviews of the movement in the different provinces and states from time to time, with studies on particular aspects of co-operation by close students of the subjects, which might later on be produced as monographs, with reviews of co-operative books published at home and abroad, and with a section devoted to important co-operative news, *The Indian Co-operative Review* would, there is no doubt, meet a longfelt want of co-operative workers and students of co-operative economics." The Indian Co-operative Review has from its inception endeavoured to fulfil this role and has now proved that the apprehension of an All-India Journal becoming a competitor with the existing provincial journals or of its becoming a predominantly official organ was not well-founded.

Aims.—Describing the aims and objects of the journal, the Editor said in the first issue that "The Review aims at supplying a keenly felt want; it will provide a medium for the periodical publication of articles on co-operation that would be of importance to the whole of India by writers of some standing and authoritative position. Attention will be drawn to co-operative legislation, experiments and activities in other countries, whose conditions are similar in several respects to ours. For, as has been well said, 'Blunders will be avoided, not by excessive caution which spells stagnation, but by deductive reasoning based upon the comparative method.' We propose to have correspondents in several foreign countries to provide us from time to time notes of events and to indicate to us the sources of information likely to be of great interest to co-operators in our country."

Difficulties.—Visualising the difficulties of publishing the journal the Editor remarked that "We are not unaware of the difficulties of running an All-India Journal of the character we desire. Some of the provincial journals have in the past attracted articles of the type that we envisage for this journal; and to that extent they may fear we are competing with them. We may declare at once that while we are anxious in this Review to cater to the whole of India in a systematic way, we are equally anxious that the existing provincial journals should develop to the fullest possible extent, that the quarterlies should become monthlies, that the several Provinces and States which have no journals of their own should start theirs in English, and in Vernacular in particular, to deal primarily with the movement within their territories and to draw upon the experiences outside theirs in relevant cases. Theirs should be the most authoritative treatment of local topics, and we will ordinarily look forward to them for furnishing the fullest information on special problems of their own. We shall draw in this journal pointed attention to their difficulties, whenever necessary, and publish extracts from the more interesting articles. In special cases we shall invite contributions to this Review on types of societies that may be worthy of adoption over a wider area."

CONTENTS OF THE REVIEW

First Year.—The first issue of the *Indian Co-operative Review* was published in January, 1935. It contained articles among others on (1) agricultural credit; (2) debt conciliation; (3) consolidation of holdings on a co-operative basis; (4) arbitration societies and women's societies, novel forms of Co-operation in the Punjab; (5) co-operative education; and (6) co-operative marketing.

From the second issue the scheme adopted was to give full discussion of one or two special topics of major importance, although articles on other topics were also continued to be published. An attempt was made in the second issue to deal with Debt Conciliation and Consumers' Movement in India. The third issue specialised in describing the Co-operative Education and Training in force in the various Provinces and States in India. Co-operative Marketing was the main subject discussed in the fourth issue. This successfully completed the first year of the Review.

Second Year.—The January 1936 issue confined itself to the examination of the Urban Co-operative Movement in the various Provinces and States in India. Then followed a discussion of Cottage Industries and Co-operation in the April 1936 number. The next issue (July 1936) dealt with the problems of the Central Co-operative Banks in different parts of the country. The question of Land Mortgage Banks was taken up in the October 1936 issue.

This concluded the second year of the life of the Review.

Third Year.—An attempt was made in the first issue, January-March 1937, of the third year, to describe Co-operative Law and Administration including Supervision and Audit. But very few articles on the subject were received, and therefore the idea could not be given a practical shape. However, the issue contained useful articles on a variety of topics. The succeeding issues of this year dealt with the following subjects:—

(1) April–June:—Economic Planning with special reference to Co-operation and programmes of Rural Reconstruction in operation in various Provinces and States.

(2) July-September:—Indebtedness and Legislative and Executive measures taken in important Provinces and States for the relief of the agriculturists and to deal with indebtedness.

(3) October-December:—Proceedings of the International Co-operative Congress held in Paris in September, 1937 and some articles of general interest dealing with some special aspects of Co-operation in India.

Fourth Year.—Volume IV was published in 1938. To keep the readers in touch with latest developments in co-operative thought and action, various topics were discussed therein. The January-March issue contained articles on "Women and Co-operation." That for April–June was mainly devoted to a discussion of the problems of 'Audit' of co-operative societies in India. Besides a variety of topics, the 'Co-operative Supply of Agricultural Requirements' was discussed in the July-September issue.

Fifth Year.—In the January–March issue of Volume V 'Debt Relief Legislation' and its effects on rural credit in the various parts of India were discussed. Then followed a description of the 'Co-operative Milk Supply and Dairy Societies' in July-September, 1939 issue. 'The Consolidation of Land Holdings' in various Provinces and States in India formed the main topic of the October-December issue.

Sixth Year.—Volume VI was published in 1940. 'War and Co-operation' was the chief topic of this volume. The Report of the Committee on Co-operation in Madras was discussed in the July-September issue. In addition to these, a variety of articles and contributions on different aspects of Co-operation by eminent writers were also published in this issue.

Seventh Year.—The January–March issue of Vol. VII was mainly devoted to the study of the origin, working and progress of the Provincial Co-operative Banks in India. Then followed the problems of the Land Mortgage Banks in different parts of India in the April-June issue. Weavers' Co-operative Societies were detailed in the July-September, 1941 issue. The issue for October-December 1941 contained articles on different topics viz., Cane-growers' societies in Central Provinces and Bihar, Milk Supply Unions in the United Provinces, Rehabilitation of Co-operative Movement in the Punjab, Central Banks in Madras and Reserve Bank of India and the Co-operative Movement.

The Indian Co-operative Review is a medium for periodical publication of articles on Co-operation by writers of standing and authoritative position in India and foreign countries. It gives a comprehensive and detailed surveys of co-operative activities covering the whole of British India and Indian States. It contains notes on Co-operative Legislation, Experiments and Activities in Foreign lands. It reviews all literature on Co-operation and allied subjects. It is printed on 28 lbs. antique paper. Its subscription per annum is: Inland Rs. 6; Foreign Sh. 10. The price per single copy is: Inland Rs. 1–8–0; Foreign Sh. 2-6.

Warm Reception by the Press.—The Review has received a warm reception from all over the country and is appreciated by Co-operators, both officials and non-officials, for the high standard of its articles. It has been very favourably commented upon by the Press both in India and abroad and it has created a demand for itself in co-operative quarters of foreign lands.

In the words of the *Review of International Co-operation*, London, *the Indian Co-operative Review* is an excellent organ of the All-India Co-operative Institutes' Association.

The Associations owe a deep debt of gratitude to the Hon'ble Mr. V. Ramadas Pantulu for taking upon himself the heavy responsibility of editing the *Indian Co-operative Review* honorarily at a great sacrifice of his precious time, and making it successful.

"It would be better for men to be deprived of education than to receive their education from their masters; for education in that sense is no better than the training of the cattle that are taken to the yoke."

—THOMAS HODGSKIN, 1823.

CO-OPERATIVE PRESS IN INDIA

Prof. H. L. Kaji, edited *Co-operation in India* the first of the Indian Co-operative Series published by the All India Co-operative Institutes' Association. He contributed to the Directory in that publication an article on Co-operative Journals in India. He then said that there were 40 co-operative journals in India dealing exclusively with co-operative subjects though in addition to these, ordinary journals, dailies, weeklies, monthlies and quarterlies find some space in their issues for co-operative news, reviews and for comments on the progress of co-operation in the several parts of India. Of the 40 journals then published only 6 were in English, namely those published by the Co-operative Institutes of Bombay, Madras, Bengal, Bihar and Orissa and the United Provinces, the sixth by the Madras Co-operative District Central Bank. Of the 34 vernacular journals 6 were published in Bombay, 6 in Madras, 1 in the Punjab, 2 in the United Provinces, 2 in Bihar and Orissa, 1 in Bengal, 3 in the Central Provinces and Berar, 1 in Assam, 1 in Coorg, 4 in Hyderabad (Deccan), 1 in Mysore, 1 in Baroda, 3 in Travancore, 1 in Cochin and 1 in Pudukottah. It will be seen that there was no All-India Journal then, for the *Indian Co-operative Review* was started only in 1935. It is now a decade since Prof. Kaji compiled his Directory. It will be seen from the summary of the position in 1942 that two of the English Journals, namely, those published by the Bihar and Orissa Co-operative Federation and the Madras District Co-operative Central Bank have since been discontinued. The Bihar and Orissa Co-operative Federation Journal was an ably conducted journal and its discontinuance has to be greatly regretted.

A Directory of the Co-operative Journals based on the information received from the Provincial Editors in response to the invitation of the General Editor is published below. It is not possible to vouch for the completeness of the list because it is not certain whether full information regarding the Co-operative Journals in all parts of British India and Indian States has been furnished. It will be seen therefrom that at present in addition to the *Indian Co-operative Review* (All-India Journal) there are 5 English journals, namely, those published by the propaganda institutes of Bombay, Madras, Bengal, United Provinces, and Jammu and Kashmir. Mysore publishes an Anglo-Kannada journal. The other 18 journals are published purely in Indian Languages.

ALL-INDIA

THE INDIAN CO-OPERATIVE REVIEW: *English*; Quarterly; Established in January 1935; Published by the All-India Co-operative Institutes' Association and the Indian Provincial Co-operative Banks'

Association; An annual grant of Rs. 1,000 is made by the Indian Provincial Co-operative Banks' Association. Editor: The Hon'ble V. Ramadas Pantulu, President, All-India Co-operative Institutes' Association and Indian Provincial Co-operative Banks' Association. A fuller account of the *Indian Co-operative Review* by Khan Mohammad Bashir Ahmad Khan is printed elsewhere. Address: *Farhatbagh,* Mylapore, Madras.

BRITISH INDIA

Assam

SAMABAYA: *Assamese*; Monthly; Established in March 1939; Published by the Assam Valley Co-operative Organisation Society, Ltd., An annual grant of about Rs. 250 is made by the Provincial Government. Editor: Mr. Bimala Kanta Bora, B.A., LL.B.

Bengal

1. THE BENGAL CO-OPERATIVE JOURNAL: *English*: Quartely; Established in 1914; Published by the Bengal Co-operative Alliance. The Provincial Government renders varied financial assistance every year. Editor: Mr. Haran Chandra Mukherjee who is intimately connected with the Co-operative Movement for the last 15 years.

2. THE BHANDAR: *Bengali*: Monthly; Established in 1918; Published by the Bengal Co-operative Alliance; Editor: Mr. Haran Chandra Mukherjee.

Bihar

GAOU: *Hindi*; Monthly; Established in 1916; Published by the Bihar Co-operative Federation, Patna; Permanent Editor: Mr. B. Dip Narayan Sinha, M.L.A., Deputy, Governor, Bihar Co-operative Federation. Acting Editor: Rai Saheb Mathura Prasad, Retired Principal, Bihar Co-operative Training Institute.

Bombay

1. THE BOMBAY CO-OPERATIVE QUARTERLY: *English*; Quarterly; Established in June 1917; Published by the Provincial Co-operative Institute, Bombay; Editorial Board consisting of 1. Prof. V. G. Kale, M.A.; 2. Rao Bahadur S. S. Talmaki, B.A., LL.B.; and 3. Mr. V. L. Mehta, B.A.

2. BROACH SAHAKAR SAMACHAR: *Gujarati*; Monthly; Established in April 1930; Published by Gujerat Divisional Branch of the Provincial Co-operative Institute, Bombay. Editor: Mr. Dabhai Ambaidas Patel.

Central Provinces & Berar

THE SAHAKARI VIDARBHA: *Marathi;* Monthly; Established in 1924; Published by the Berar Co-operative Institute, Ltd., Amraoti; Editor: Mr. Vithal Krishna Paithankar, B.A. (Vangamaya Visharad), Editor and Inspector, Berar Co-operative Institute, Ltd.

Madras

1. THE MADRAS JOURNAL OF CO-OPERATION: *English*: Monthly; Established in 1911; Published by the Madras Provincial Co-operative Union, Luz, Mylapore; Editor: Sri R. Suryanarayana Rao, B.A., Secretary, Servants of India Society, Madras Branch, Royapettah. There is an Editorial Committee.

2. SAHAKARAMU: *Telugu*: Monthly; Established in 1919; Published by the Andhra Provincial Co-operative Union, Rajahmundry. An annual grant of Rs. 1,000 is made by the Madras Provincial Co-operative Union; Editor: N. Satyanarayana, Secretary, Andhra Provincial Co-operative Union and Joint Secretary, Madras Provincial Co-operative Union.

3. KOOTTURAVU: *Tamil*: Established in 1929; Published by the Tamil Nadu Co-operative Federation, Coimbatore. An annual grant of Rs. 1,000 is made by the Madras Provincial Co-operative Union. Editor: Mr. N. Lakshmanan.

4. PARASPARA SAHAYI: *Malayalam*: Monthly; Established in 1924; Published by the Malabar District Co-operative Central Bank, Ltd., Calicut. An annual grant of Rs. 200 is made by the Madras Provincial Co-operative Union. Joint Editors: K. Raman Kutti Nair, B.A., Secretary, District Bank; and Sri V. R. Nayanar, B.A., Servants of India Society.

5. KANNADA SAHAKARI: *Canarese*: Monthly; Established in 1925; Published by the South Kanara District Advancement Society, Ltd., Mangalore. Gets some annual financial assistance from the Madras Provincial Co-operative Union. Editor: Mr. H. Ramaraya Mallya, Ex-Editor of *Satyagrahi* and *Swatantra Bharat,* and Correspondent of the *Hindu* at Mangalore.

Punjab

CO-OPERATION: *Urdu*: Monthly; Established in 1924; Published by the Punjab Co-operative Union, Lahore; Editor: Master Mohammad Bakhsh Muslim, B.A., H.P., H.U., Editor-in-Chief: Khan Mohammad Bashir Ahmad Khan, M.A., LL.B., M.R.A.S. (London).

United Provinces

THE UNITED PROVINCES CO-OPERATIVE JOURNAL: *English*: Quarterly; Established in 1925; Published by the United Provinces Co-operative Union. The Provincial Government makes an annual grant of Rs. 1,190. Editor: Rai Bahadur B. Mukherjee, M.A., B.L., F.E.S. (London), Reader in Economics and Sociology, University of Lucknow, Lucknow.

Coorg

KODAGU SAHAKARA BANDHU: *Canarese*: Monthly; Established on 1st January 1941. Published by the Coorg Central Co-operative Bank, Ltd. A grant of Rs. 200 was made by the Government this year. Editorial Board consists of Messrs. (1) I. P. Cariappa, M.L.C., (2) P. N. Ramachetty, (3) P. M. Chengappa, Dip. in Econ., C.H.D., F.R.E.S., Registrar of Co-operative Societies, and (4) M. B. Appayya, Managing Editor.

INDIAN INDIA

Baroda

GRAMJIVAN (Rural Life): *Gujarati*: Monthly; Established in 1930 as a quarterly but since 1934 issued monthly. Published by the Baroda State Co-operative Institute; Editor: Bhailalbhai J. Patel, B.A., LL.B., Dandiya Bazaar, Baroda.

Cochin

SAHAKARANA PARABODHINI: *Malayalam*: Monthly; Established in December 1927; Published by the Cochin Central Co-operative Institute, Trichur; Editor: Mr. P. Madhava Menon, B.A., B.T.

Hyderabad, (Deccan)

GAON SUDHAR: *Urdu, Marathi, Telugu* and *Kanarese;* Monthly; Established in October 1940; Published by the Central Co-operative Union, Hyderabad. Nearly 1,700 copies in the four different languages are given free mostly to agricultural credit societies. The Government made an annual subsidy of Rs. 9,000. Editor: Mr. S. M. Nawab, B.A., C.H.D., (Manchester) Educational Officer, Central Co-operative Union, Hyderabad, Dn.

Jammu & Kashmir

CO-OPERATORS' BULLETIN: *English;* Quarterly; Established in 1939; Published by the Jammu and Kashmir Co-operative Institute, Ltd. Editorial Board consist of 1. H. L. Gupta, M.A., B.T., President of the Institute, 2. A. R. Malhotra, B.A., and 3. D. N. Saraf, M.A., (Econ.), B.Com.

Mysore

MYSORE CO-OPERATIVE JOURNAL (MYSORE SAHAKARA PATRIKA) : *Anglo-Kannada*; Monthly; Established in January 1925; Published by the Mysore Co-operative Institute. The Institute is the receipient of a general subvention of Rs. 750 from the Government of Mysore. Editor: R. Krishna Swamy, B.A., B.T., Asst. Secretary, Mysore Co-operative Institute and Director, Bangalore Industrial & Commercial Co-operative Society (1939-40) and Bangalore City Co-operative Housing Society Ltd., since 1940.

Travancore

TRAVANCORE CO-OPERATIVE JOURNAL: *Malayalam;* Monthly; Established in 1926; Published by the Travancore Co-operative Institute, Ltd. Editors: Mr. K. G. Gopalakrishnan, Vice-President of the Institute and Mr. P. Paramu Pillay, B.A., B.L., Secretary of the Institute.

Education through Co-operative Press should help to produce co-operators whose daily activities are pervaded by that idealism and ideology associated with co-operation and behind whose work there is not merely the stimulus of the coin but of that exalted sense of duty which ought to animate and inspire a genuine co-operator.

—GENERAL EDITOR.

DEPARTMENTS OF CO-OPERATION

ASSAM (1939-40).

The head of the Department is the Registrar of Co-operative Societies, and there is one Assistant Registrar for each of the Divisions, Surma Valley and Assam Valley. There is a Provincial Auditor for Assam and the appointment of nine Assistant Auditors was sanctioned at the close of the year 1939-40. Supervision and Audit work was usually carried on by the 15 Inspectors who were placed in charge of the 16 Circles and the Provincial Auditor. The Inspectors are popularly known as Circle Inspectors. Two Education Inspectors, one in each valley, were appointed to impart training to the office-bearers and members of the co-operative societies throughout the year. From out of the grant drawn from the Government of India for development of the handloom industry, two Co-operative Weaving Inspectors, one in each valley, were being maintained. There is no information in the administration report of the expenditure incurred on this and the clerical staff of the department.

REGISTRAR :—*M. H. Hussain, Esq., I.C.S.*

BENGAL (1939-40)

The officers of the Department consisted of the Registrar, Personal Assistant to the Registrar, Deputy Registrar and 17 Assistant Registrars—16 in charge of divisions and 1 Industrial Assistant Registrar, Chief Auditor and the Officer-in-charge, Dum Dum Training Institute. There were 8 Divisional Auditors working in the year, 118 territorial inspectors and 273 auditors. The number of supervisors employed under central societies was 677. The cost of 10 supervisors maintained for irrigation societies was paid by Government.

There is no information in the administration report of the expenditure incurred during the year on the department.

REGISTRAR :—*A. Ahmed, Esq., I.C.S.*

BIHAR (1940)

The officers of the department consisted of the Registrar, Deputy Registrar, 8 Assistant Registrars, 4 Special Officers, Principal, Co-operative Training Institute and one Chief Auditor. There were several organisers of Canegrowers' Societies and 28 Inspectors working during the year. Since the audit of the societies has been taken up by the department, the services of an officer from the Indian Audit Department have been requisitioned and he was engaged in examining the scheme of reorganisation of the audit service in Bihar. The total expenditure of Government on the department was Rs. 3,83,601 during the year ended with 31st December '40.

REGISTRAR :—*M. M. Phillip, Esq., I.C.S.*

BOMBAY (1930-40).

The department in Bombay consisted of the following staff: Registrar; Deputy Registrar; Personal Assistant to the Registrar; Assistant Registrar, Co-operative Finance; Assistant Registrar, Land Mortgage Banks; Chief Marketing Officer; ten Assistant Registrars, four special auditors and one temporary additional special auditor. The net expenditure incurred by the Government towards the cost of establishment of the department during the year was Rs. 8,57,743.

REGISTRAR :—*S. M. Ikram, Esq., I.C.S.*

CENTRAL PROVINCES AND BERAR (1939-40)

For reasons of economy, the post of Registrar of Co-operative Societies in Central Provinces and Berar was combined with the posts of Registrar of Joint Stock Companies, Registrar of Firms and Secretary, Village Uplift Board. The other officials of the department consisted of one Senior Deputy Registrar and 7 Assistant Registrars. Besides, one Educational Inspector and three Assistant Educational Inspectors were maintained out of the Government of India grant. The Provincial Government maintained an audit staff also, the head of the section being called the Chief Auditor. The cost to Government on the department for the year was Rs. 2,47,547.

REGISTRAR :—*D. V. Rege, Esq., I.C.S.*

MADRAS (1939–40)

The strength of the establishment of the department in Madras during the year consisted of the Registrar, Joint Registrar, Additional Joint Registrar under training; 19 Deputy Registrars on general duty; 3 Deputy Registrars for Land Mortgage Banks; Personal Assistant to the Registrar; 4 Assistant Registrars; 61 Co-operative Sub-Registrars; Principal, Central Co-operative Institute, Madras and two lecturers; 69 Senior Inspectors; 710 Junior Inspectors and clerical and other staff numbering 440. The net cost to Government in respect of the department was Rs. 10·375 lakhs.

REGISTRAR :—*W. R. S. Sathianathan, Esq., I.C.S.*

NORTH WEST FRONTIER PROVINCE (1939–40)

The officers of the department consisted of the Registrar, Deputy Registrar and two Assistant Registrars—one in charge of the Southern Circle, and the other Northern Circle, and one Educational Assistant Registrar. The subordinate staff consisted of 19 Inspectors and 44 sub-Inspectors. Another Education Inspector was maintained from Government of India Special Grant. The total expenditure by the Government on the movement during the year (including the special grant for Education and Training of Members) amounted to Rs. 1·21 lakhs.

REGISTRAR :—*G. M. K. Niazi, Esq., I.C.S.*

ORISSA (1939-40).

The staff of the department in Orissa during the year consisted of the Registrar; Deputy Registrar, 7 Assistant Registrars, 6 Sub-Assistant Registrars, 8 Senior Inspectors 49 Junior Inspectors and clerical and other staff numbering 72. The net expenditure incurred on the department amounted to Rs. 132·8 thousands.

REGISTRAR :—*S. Solomon, Esq.*

PUNJAB (1938-39)

The administrative staff of the department at the end of the year consisted of as follows: Registrar, 4 Deputy Registrars, Personal Assistant to the Registrar, Financial Adviser to the department and 23 Assistant Registrars. A new post of Assistant Registrar, Consolidation of Holdings was created from the Special Development Fund and another temporary Assistant Registrar (Educational) was maintained from the Special Government of India Grant. The Executive staff consisted of 157 Inspectors and 152 sub-Inspectors. Besides, 12 Inspectors and 101 sub-Inspectors paid from Government of India Subvention; 18 Inspectors and 179 sub-Inspectors paid from Special Development Programme; 2 Educational Assistants paid from Abiana Grant for Gurgaon district; 623 sub-Inspectors (Auditors and Supervisors) and 4 Senior Auditors paid by the Punjab Co-operative Union; 5 Supervisors paid by the Co-operative Industrial Bank, Amritsar and 25 sub-Inspectors paid by Central Banks, Provincial Bank and Unions, were maintained. The total expenditure of Government on the department during the year (including the special subvention from the Government of India) amounted to Rs. 14·92 lakhs.

REGISTRAR :—*I. E. Jones, Esq., I.C.S.*

SIND (1939-40)

The Gazetted Officers of the department in Sind consisted of the Registrar, Assistant Registrar, Special Auditor and one Additional Special Auditor. The subordinate staff numbered 44 of which 8 were temporary appointments. The cost of working of the department during the year was Rs. 1,22,884 of which Rs. 18,535 was charged and the balance voted.

REGISTRAR :—*Y. A. Memon, Esq., I.C.S.*

UNITED PROVINCES (1939-40)

The staff of the department in the United Provinces consisted of the Registrar, Deputy Registrar, 7 Assistant Registrars and several Cane Development Officers and Deputy Cane Development Officers. There were 49 ordinary Inspectors. 15 Temporary Inspectors were appointed during the year. Eight special Inspectors were also maintained of which one was paid from the Government of India Grant. The number of auditors was 61 and 20 temporary auditors were appointed during the year. The Provincial Co-operative Union employed 417 ordinary supervisors including 81 on deputation. Over and above, 151 temporary supervisors were appointed under the marketing scheme. Of the total, 256 were put exclusively in charge of credit work. Miscellaneous activities such as consolidation of holdings, ghee, work among women, land mortgage societies and milk and dairy accounted for the rest. The number of lady supervisors was 6 during the year. The number of supervisors employed by non-provincialized banks was 28. The cost to Government on the administration of the department was Rs. 6·49 lakhs during the year.

REGISTRAR :—*S. S. Hasan, Esq., I.C.S.*

COORG (1939-40)

The staff of the department in Coorg consisted of the Registrar, Assistant Registrar, five inspectors—each in charge of a circle and clerks and others numbering 12. The cost of working of the department during the year was Rs. 13,217.

REGISTRAR :—*P. M. Chengappa, Esq., Dip.-Econ., C.H.D., F.R.E.S.*

BARODA (1939-40)

The staff of the department consisted of the Registrar, two Assistant Registrars and 22 Auditors including the special Auditor appointed during the year. Of these 22 auditors, four were temporary—one maintained from the Agricultural Department. The cost to the State on the department during the year amounted to Rs. 73,316.

REGISTRAR :—*M. V. Desai, Esq., B.A., LL.B.*

COCHIN (1939-40)

The staff of the department consisted of the Registrar and 11 inspectors including the temporary inspector in charge of liquidation work. The cost to the State on the administration of the department during the year was Rs. 28,512.

REGISTRAR :—*K. Narayana Menon, Esq., M.A., C.H.D.*

GWALIOR (1939-40)

The staff of the Department in Gwalior consisted of a Director (who is also Inspector-General of Banks), a Registrar (post newly created to push through the reforms recommended by Professor V. G. Kale), a Personal Assistant, 20 District Inspectors, 24 Sub-Inspectors, 2 Special Auditors and 17 Auditors. The total expenditure of Government amounted to Rs. 1,52,149.

REGISTRAR:—*P. S. Mehta, Esq.*

HYDERABAD (1939-40)

The Gazetted Staff of the department consisted of the Registrar, Deputy Registrar, 7 Assistant Registrars, 6 Deputy Assistant Registrars and one Chief Auditor. The non-Gazetted Staff consisted of 27 Inspectors, 3 relieving inspectors, 30 organisers, 16 side-grade auditors and 35 auditors. The expenditure incurred by Government on the department was Rs. 4,14,345 during the year.

REGISTRAR :—*S. Fazalulla, Esq., H.C.S.*

INDORE (1939-40)

The Gazetted staff of the department consisted of the Registrar, and 7 Inspectors who were assigned respective circles for the work of Audit, Inspection, Supervision, Inquiry, Organisation and Re-organisation. The Agricultural and Co-operative departments were combined for part of the financial year and hence exact figures of expenditure over co-operative department are not available. The combined budget for both the departments for the year was Rs. 69,376 while the budget figures of co-operative department for 1940-41 are Rs. 25,869.

REGISTRAR :—*Rai Ratan A. G. Sherlekar, Esq.*

MYSORE (1939-40)

The Gazetted staff of the department consisted of the Registrar, Personal Assistant to the Registrar, Deputy Registrar, 6 Assistant Registrars each in charge of one Division and another Assistant Registrar in charge of all Land Mortgage Societies. The executive staff consisted of 54 Inspectors of whom 11 were in charge of the work of the Land Mortgage Scheme, while the strength of the Ministerial staff was 30 of whom one was a temporary clerk. There were three official liquidators of Co-operative Societies at the beginning of the year, two for societies indebted to the Apex Bank and the third for societies indebted to the District Central Banks. The Apex Bank contributed Rs. 130 per month towards the charges of the two liquidators and their peons. A total cost of Rs. 1,59,884 was incurred by Government during the year for the administration of the department.

REGISTRAR :—*M. Abdul Hukh, Esq., B.A.*

TRAVANCORE (1938-39)

The Registrar of Co-operative Societies was also the Land Revenue and Income Tax Commissioner during the year. The other officers of the department were Personal Assistant to the Registrar, two Assistant Registars—one in charge of the Southern and the other Northern Divisions, and an Additional Assistant Registrar for Liquidation work. There were also 47 Inspectors of whom thirty-four were in charge of Circles, two were in charge of non-credit work, three were sale officers and eight in charge of liquidation work. Those who were in charge of liquidation work were temporarily appointed. In addition to the above, there was ministerial staff also. The cost to Government on the department during the year was Rs. 89,871.

REGISTRAR :—*K. R. Narayana Iyer, Esq., B.A., M.Sc., F.C.S.*

Their (departmental staff) duty will be to educate the members upto the point at which they will be competent themselves to undertake the duties of the official staff and so to dispense with their services.... The best judge of the fitness of any member of the staff must be the member of the primary society whose ear he has to secure and retain.

—ROYAL COMMISSION ON AGRICULTURE IN INDIA.

CO-OPERATIVE ORGANISATIONS IN INDIA

ALL-INDIA

1. The All-India Co-operative Institutes' Association,
2. The Indian Provincial Co-operative Banks' Association.

BRITISH INDIA

Assam

Provincial Organisations

1. Provincial Co-operative Bank of Assam, Shillong.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Provincial Co-operative Bank of Assam.

Bengal

Provincial Organisations

1. The Bengal Provincial Co-operative Bank,
2. Bengal Co-operative Alliance,
3. Bengal Provincial Co-operative Industrial Society,
4. The Bengal Co-operative Insurance Society,
5. The Central Paddy Sale Society,
6. The Central Co-operative Anti-Malarial Society,
7. The Bengal Co-operative Home Crofters' Association.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Bengal Provincial Co-operative Bank,
2. East Indian Railway Employees' Co-operative Credit Society,
3. Bengal Nagpur Railway Employees' Co-operative Urban Bank,
4. Eastern Bengal Railway Employees' Co-operative Credit Society,
5. Mymensingh Central Co-operative Bank,
6. Chittagong Urban Co-operative Bank,
7. Calcutta Corporation Credit Society.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Ghatal People's Urban Bank,
2. Faridpur Central Co-operative Bank,
3. Comilla Central Co-operative Bank,

4. Raipura Central Co-operative Bank,
5. Pabna Central Co-operative Bank,
6. Dacca Central Co-operative Bank,
7. Khepupara Central Co-operative Bank,
8. *Barisal Central Co-operative Bank,*
9. *Chandpur Central Co-operative Bank,*
10. Postal Co-operative Credit Society of Calcutta,
11. Jessore Central Co-operative Bank,
12. Jamalpur Central Co-operative Bank,
13. Co-operative Credit Society of the Port Commissioners of Calcutta,
14. Catra-Serampur Co-operative Credit Society,
15. Chittagong Central Co-operative Bank,
16. Feni Central Co-operative Bank,
17. Magura Central Co-operative Bank,
18. Bikrampur Central Co-operative Bank,
19. Gopalganj Central Co-operative Bank,
20. Brahmanbaria Central Co-operative Bank,
21. Bogra Central Co-operative Bank,
22. Ichhapur Rifle Factory Co-operative Credit Society,
23. Assam Bengal Railway Employees' Co-operative Credit Society,
24. Mymensingh Co-operative Town Bank,
25. Midnapur Central Co-operative Bank,
26. Burdwan Central Co-operative Bank,
27. Narayanganj Central Co-operative Bank,
28. Taki Central Co-operative Bank,
29. Serajganj Central Co-operative Bank,
30. Tangail Central Co-operative Bank,
31. Baidyabati Sheoraphuli Co-operative Credit Society,
32. Chittagong Islamabad Town Bank,
33. Kishoreganj Central Co-operative Bank,
34. Bengal Secretariat Co-operative Society,
35. Berhampur Central Co-operative Bank,
36. Khulna Central Co-operative Bank,
37. Kushtia Central Co-operative Bank,
38. Noakhali Central Co-operative Bank,
39. Tamluk Central Co-operative Bank,
40. Madaripur Central Co-operative Bank,
41. Post and Telegraphs Accounts Co-operative Credit Society,
42. Rajshahi Central Co-operative Bank,
43. Narail Central Co-operative Bank,
44. Customs General Co-operative Credit Society,
45. Gaibandha Central Co-operative Bank,
46. Sadarghat Urban Co-operative Bank,
47. Hooghly Central Co-operative Bank,
48. Manikganj Central Co-operative Bank,
49. Goalundo Central Co-operative Bank,
50. Calcutta Police Co-operative Credit Society,
51. Kilburn Writers' Co-operative Society,

52. Marine and Engineering Co-operative and Thrift Society,
53. Treasury Buildings Co-operative Credit Society,
54. Rampurhat Central Co-operative Bank,
55. Bankura Central Co-operative Bank,
56. *Bhola Central Co-operative Bank,*
57. *Ullapara Central Co-operative Bank,*
58. *Shazadpur Central Co-operative Bank,*
59. Naogaon Central Co-operative Bank,
60. Naogaon Co-operative Land Mortgage Bank,
61. Gun and Shell Factory Co-operative Society,
62. Birbhum Central Co-operative Bank,
63. Pingna Central Co-operative Bank.

Bihar

Provincial Organisations

1. The Bihar Provincial Co-operative Bank,
2. The Bihar Co-operative Federation.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Bihar Provincial Co-operative Bank, Patna.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Siwan Central Co-operative Bank,
2. Jahanabad Central Co-operative Bank,
3. Nawada Central Co-operative Bank,
4. Rohika Central Co-operative Union,
5. Daulatpur Central Co-operative Bank,
6. Muzarffarpur Central Co-operative Bank,
7. Gopalganj Central Co-operative Bank,
8. Laheriasarai Central Co-operative Bank,
9. Bhagalpur Central Co-operative Bank,
10. Sitamarhi Central Co-operative Bank.

Bombay

Provincial Organisations

1. Bombay Provincial Co-operative Bank,
2. Bombay Provincial Co-operative Institute,
3. Bombay Provincial Co-operative Insurance Society,
4. Bombay Co-operative Banks' Association,
5. Bombay Provincial Land Mortgage Bank.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Bombay Provincial Co-operative Bank,
2. G.I.P. Railway Employees' Co-operative Bank, Bombay,

3. Jackson Co-operative Bank of the B. B. & C. I. Railway, Bombay,
4. East Khandesh Central Co-operative Bank, Jalgaon,
5. Karnatak Central Co-operative Bank, Dharwar,
6. Surat District Co-operative Bank, Surat,
7. Poona Central Co-operative Bank, Poona.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Broach Co-operative Bank,
2. Ahmednagar District Urban Central Co-operative Bank, Ahmednagar,
3. Shamrao Vithal Co-operative Bank,
4. Southern Mahratta Urban Co-operative Credit Bank, Dharwar,
5. Hubli Urban Co-operative Bank, Hubli,
6. Bombay City Police Co-operative Urban Bank, Bombay,
7. Bombay Postal Co-operative Society, Bombay,
8. Belgaum Pioneer Urban Co-operative Credit Bank, Belgaum,
9. Belgaum District Central Co-operative Bank, Belgaum,
10. Betgeri Urban Co-operative Bank, Gadag-Betgeri,
11. Bijapur District Central Co-operative Bank,
12. Ismailia Co-operative Bank, Bombay,
13. Bombay Port Trust Employees' Co-operative Credit Society,
14. Surat People's Co-operative Bank,
15. Dharwar Urban Co-operative Bank,
16. Mazgaon Dock Employees' Co-operative Credit Society,
17. Dhulia Urban Co-operative Bank,
18. Kittur Co-operative Urban Bank,
19. Barsi Central Co-operative Bank, Barsi,
20. Sholapur District Central Co-operative Bank, Sholapur,
21. Educational Department Servants' Co-operative Credit Urban Bank, Nasik,
22. Hydro Employees' Co-operative Credit Bank, Bombay,
23. Cosmos Co-operative Urban Bank, Poona,
24. East Khandesh Government Servants' Co-operative Credit Society, Jalgaon,
25. Bhusawal People's Co-operative Bank, Bhusawal,
26. E. D. Sassoon Staff Co-operative Credit Bank,
27. Zoroastrian Co-operative Credit Bank,
28. Bombay Provincial Co-operative Land Mortgage Bank,
29. Satara District Local Board Primary Teachers' Co-operative Credit Society, Satara,
30. Bombay Schools Committee's Employees' Co-operative Credit Bank,
31. Amalner Co-operative Urban Bank,
32. Saraswat Co-operative Bank,
33. Salt Department Co-operative Credit Society,
34. Gokak Urban Co-operative Bank,
35. Manchester Mill Employees' Co-operative Credit Society, Bombay,

36. Ahmedabad People's Co-operative Bank,
37. Morarjee Goculdas Mill Hands' Co-operative Credit Society, Sirsi.

Central Provinces & Berar

Provincial Organisations

1. C. P. & Berar Provincial Co-operative Bank.
2. C. P. & Berar Co-operative Federation.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. C. P. & Berar Provincial Co-operative Bank,
2. Amraoti Central Bank,
3. Akola Central Bank.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Nagpur Central Bank,
2. Balaghat Central Bank,
3. Morsi Central Bank,
4. Sihora Central Bank,
5. Damoh Central Bank,
6. Hoshangabad Central Bank,
7. Betul Central Bank,
8. Nimar Central Bank,
9. Narsinghpur Central Bank,
10. Chhindwara Central Bank,
11. Raipur Central Bank,
12. Buldana Central Bank,
13. Khamgaon Central Bank,
14. Drug Central Bank,
15. Yeotmal Central Bank,
16. Bilaspur Central Bank,
17. Mehkar Central Bank,
18. Saugor Central Bank,
19. Sohagpur Central Bank,
20. Wardha Central Bank,
21. Malkapur Central Bank,
22. Harda Central Bank,
23. Jubbulpore Central Bank,
24. Daryapur Central Bank,
25. Ellichpur Central Bank.

Madras

Provincial Organisations

1. Madras Provincial Co-operative Bank,
2. Madras Provincial Co-operative Union,
3. Madras Co-operative Central Land Mortgage Bank,

4. Central Co-operative Printing Works,
5. Triplicane Urban Co-operative Society,
6. Madras Provincial Co-operative Marketing Society,
7. South India Co-operative Insurance Society,
8. The Madras Handloom Weavers' Provincial Co-operative Society,
9. The Madras Co-operative Fire and General Insurance Society,
10. The Madras Provincial Co-operative Stationery Stores.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Madras Provincial Co-operative Bank, Madras,
2. Arcot (North) District Co-operative Central Bank, Vellore,
3. Chingleput District Co-operative Central Bank, Conjeeveram,
4. Madras and Southern Maharatta Railway Employees' Urban Bank, Madras,
5. Trichinopoly District Co-operative Central Bank, Trichinopoly,
6. South Indian Railway Employees' Co-operative Society, Trichinopoly,
7. Madras Posts and Telegraph Co-operative Society, Madras,
8. Coimbatore District Urban Bank, Coimbatore,
9. Madura Ramnad Central Co-operative Bank,
10. Salem District Urban Bank,
11. Guntur District Co-operative Central Bank, Tenali.
12. Madras Co-operative Central Land Mortgage Bank, Madras.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Anantapur District Co-operative Central Bank, Anantapur,
2. Bellary District Hospet Co-operative Central Bank, Hospet,
3. Canara (South) District Central Co-operative Bank, Mangalore,
4. Krishna Co-operative Bank, Masulipatam,
5. Chittoor District Co-operative Central Bank, Chittoor,
6. Tinnevelly District Co-operative Central Bank,
7. Co-operative Central Bank, Kumbakonam,
8. Malabar District Co-operative Central Bank, Calicut,
9. Nellore District Co-operative Banking Union,
10. Tanjore District Co-operative Central Bank, Tanjore,
11. Madras City Co-operative Bank,
12. West Godavari District Co-operative Central Bank, Ellore,
13. Ramachandrapuram Co-operative Central Bank, East Godavari,
14. Kurnool District Co-operative Central Bank,
15. Srivilliputtur Co-operative Banking Union,
16. Vizianagram Co-operative Central Bank,
17. Salem Urban Co-operative Society,
18. Mangalore Catholic Co-operative Bank,
19. Shri Konaseema Co-operative Central Bank, Amalapuram, East Godavari,

20. Co-operative Bank, Vizianagram,
21. Erode Urban Co-operative Bank,
22. Cocanada Co-operative Central Bank,
23. Chicacole Co-operative Central Bank,
24. South Arcot District Co-operative Central Bank,
25. Big Conjeeveram Town Co-operative Bank,
26. Co-operative Bank, Vizagapatam,
27. Viziavada Co-operative Central Bank, Bezwada,
28. Chittoor Co-operative Town Bank,
29. Madras Corporation Labourers' Co-operative Society,
30. Cuddapah District Co-operative Central Bank,
31. Madras Corporation Officials' Co-operative Society,
32. Tirupathi Co-operative Town Bank,
33. Madras District Co-operative Central Bank, Madras,
34. Mannargudi Urban Bank.

Orissa

Provincial Organisations

1. The Provincial Co-operative Land Mortgage Bank.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Aska Central Co-operative Bank,
2. Cuttack Central Co-operative Bank,
3. Khurda Central Co-operative Bank,
4. Banki Dompara Central Co-operative Bank,
5. Balasore Central Co-operative Bank,
6. Angul Central Co-operative Union,
7. Berhampur Central Co-operative Bank.

Punjab

Provincial Organisations

1. Punjab Provincial Co-operative Bank, Lahore,
2. The Punjab Co-operative Union, Lahore.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Punjab Provincial Co-operative Bank, Lahore,
2. Lahore Central Co-operative Bank, Lahore,
3. North Western Railway Employees' Credit Society, Lahore,
4. Jullundur Central Co-operative Bank, Jullundur,
5. Lyallpur Central Co-operative Bank, Lyallpur.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Ambala Central Bank,
2. Fazilka Central Bank (Ferozepur District),
3. Gurdaspur Central Bank,

4. Rohtak Central Bank,
5. Sargodha Central Bank,
6. Sialkot Central Bank,
7. Gujranwala Central Bank,
8. Gujrat Central Bank,
9. Ludhiana Central Bank,
10. Gurgaon Central Co-operative Bank,
11. Karnal Central Co-operative Bank,
12. Hoshiarpur Central Co-operative Bank,
13. Amritsar Central Co-operative Bank,
14. Rawalpindi Central Co-operative Bank,
15. Jaranwala Central Co-operative Bank (Lyallpur District),
16. Brayne Central Co-operative Bank, Rewari,
17. Pasrur Central Bank (Sialkot District),
18. Sheikhupura Central Bank,
19. Sirsa Central Bank (Hissar District),
20. Daska Central Bank (Sialkot District),
21. Mianwali Central Bank,
22. Narowal Central Bank (Sialkot District),
23. Ferozepur Central Bank,
24. Hissar Central Bank,
25. Moga Central Bank (Ferozepur District),
26. Bhalwal Central Bank (Shahpur District),
27. Attock Central Bank,
28. Montgomery Central Bank,
29. Nankana Sahib Central Bank,
30. Jhang Central Bank,
31. Multan Central Bank,
32. Kangra Central Bank,
33. Pakpattan Central Bank (Montgomery District),
34. Khanewal Central Bank (Multan District),
35. Jhelum Central Bank,
36. Chakwal Central Bank (Jhelum District).

Sind

Provincial Organisations

1. Sind Provincial Co-operative Bank,
2. Sind Provincial Co-operative Institute.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Mercantile Co-operative Bank, Karachi,
2. Sind Provincial Co-operative Bank, Karachi.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Khudabadi Amil Co-operative Credit Bank, Hyderabad,
2. Hyderabad Bhaibund Co-operative Bank, Hyderabad,
3. Karachi Urban Co-operative Bank, Karachi,
4. Hyderabadi Amil Co-operative Urban Bank, Karachi,

5. Khudabadi Bhaibund Co-operative Credit Bank, Hyderabad,
6. Larkana Zamindari Co-operative Bank, Larkana,
7. Mirpurkhas Zamindari Co-operative Bank, Mirpurkhas,
8. Shikarpur Zamindari Co-operative Bank, Shikarpur.

United Provinces

Provincial Organisations

1. The United Provinces Co-operative Union.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. U. P. Postal Co-operative Society, Lucknow.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Bijnor District Bank,
2. Muttra District Bank,
3. Moradabad District Bank,
4. Jalaun District Bank, Orai,
5. Gorakhpur District Bank,
6. Kasia Central Bank,
7. Oudh and Rohilkhand Railway Employees' Co-operative Credit Society, Lucknow,
8. Mainpuri District Bank,
9. Banda District Bank,
10. Unao District Bank,
11. Agra District Bank, Agra,
12. Dehra Dun District Bank,
13. United Provinces Telegraph Co-operative Credit Society, Agra,
14. Sultanpur District Bank,
15. B. & N. W. Railway Employees' Co-operative Credit Society, Gorakhpur.

Coorg

Provincial Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Coorg Central Co-operative Bank, Mercara.

British Administered Areas—Secunderabad

Provincial Organisations

1. The British Administered Areas Central Co-operative Union.

Delhi

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Delhi Province Central Co-operative Bank.

Ajmer-Merwara

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Ajmer Central Co-operative Bank, Ajmer.
2. Beawar Central Co-operative Bank, Beawar.

INDIAN INDIA

Baroda

Provincial Organisations

1. Shri Sayaji Sahakar Sewak Sangh,
2. Pustakalaya Sahayak Sahakari Mandal.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Baroda Central Co-operative Bank,
2. Mehsana District Co-operative Central Bank,
3. Baroda Co-operative Land Mortgage Bank,
4. Anyoanya Sahakari Mandal.

Cochin

Provincial Organisations

1. Cochin Central Co-operative Bank,
2. Cochin Central Co-operative Institute.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Cochin Central Co-operative Bank.

Gwalior

Provincial Organisations

1. Rural Service Institute, Shivpuri.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Gird District Bank, Lashkar,
2. Morena District Bank, Morena,
3. Bhilsa District Bank, Bhilsa,
4. Shajapur District Bank, Shajapur.

Hyderabad

Provincial Organisations

1. Hyderabad Co-operative Dominion Bank,
2. Hyderabad Central Co-operative Union,
3. Hyderabad Co-operative Insurance Society,

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Dominion Bank, Hyderabad.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Sangareddi Central Co-operative Bank,
2. Raichur Central Co-operative Bank,
3. Gulbarga Central Co-operative Bank,
4. Aurangabad Central Co-operative Bank,
5. Warangal Central Co-operative Bank,
6. Jalna Central Co-opertive Bank,
7. Medak Central Co-operative Bank,
8. Nalgonda Central Co-operative Bank,
9. Mahbubnagar Central Co-operative Bank,
10. Parbhani Central Co-opertive Bank.

Indore

Provincial Organisations

1. Indore Premier Co-operative Bank,
2. Indore Co-operative Central Association,
3. Indore Central Sale and Supply Society,
4. Indore Co-operative Insurance Society.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. The Indore Premier Co-operative Bank.

Jammu & Kashmer

Provincial Organisations

1. The Jammu & Kashmer Co-operative Institute.

Mysore

Provincial Organisations

1. The Mysore Provincial Co-operative Apex Bank,
2. The Mysore Co-operative Institute, Bangalore,
3. The Mysore Co-operative Land Mortgage Bank,
4. The Bangalore Central Co-operative Bank.

Other Organisations

Class A.—Banks having capital and reserve of Rs. 5 lakhs and over.

1. Mysore Provincial Co-operative Apex Bank, Bangalore,
2. Bangalore Central Co-operative Bank,
3. Bangalore City Co-operative Bank.

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs

1. Bangalore City Co-operative Society, Bangalore City,
2. Malleswaram Co-operative Bank, Bangalore,
3. Mysore Co-operative Society, Mysore,
4. Grain Merchants' Co-operative Bank, Bangalore,
5. Mysore Krishnarajendra Co-operative Society, Mysore,
6. Mysore Palace Central Co-operative Society, Mysore,
7. Chikballapur Co-operative Society,
8. Shimoga Co-operative Bank, Shimoga,
9. Mysore City Co-operative Bank.

Travancore

Provincial Organisations

1. Trivandrum Central Co-operative Bank,
2. Travancore Co-operative Institute,
3. Travancore Aloe Yarn Co-operative Society,
4. Travancore Central Produce Co-operative Society,
5. Travancore Industrial Co-operative Society.

Other Organisations

Class B.—Banks having capital and reserve of over Rs. 1 lakh and less than Rs. 5 lakhs.

1. Trivandrum Central Co-operative Bank,
2. Nagercoil Peoples Co-operative Bank,
3. Neyyattinkara Taluk Co-operative Bank.

"The essence of the co-operative movement is that the people should take the management of their own affairs into their own hands, and the whole object of those charged with the education of the members of co-operative organisations should be so to teach the people that they will be able to assume complete control of their own organisations."

—ROYAL COMMISSION ON AGRICULTURE IN INDIA.

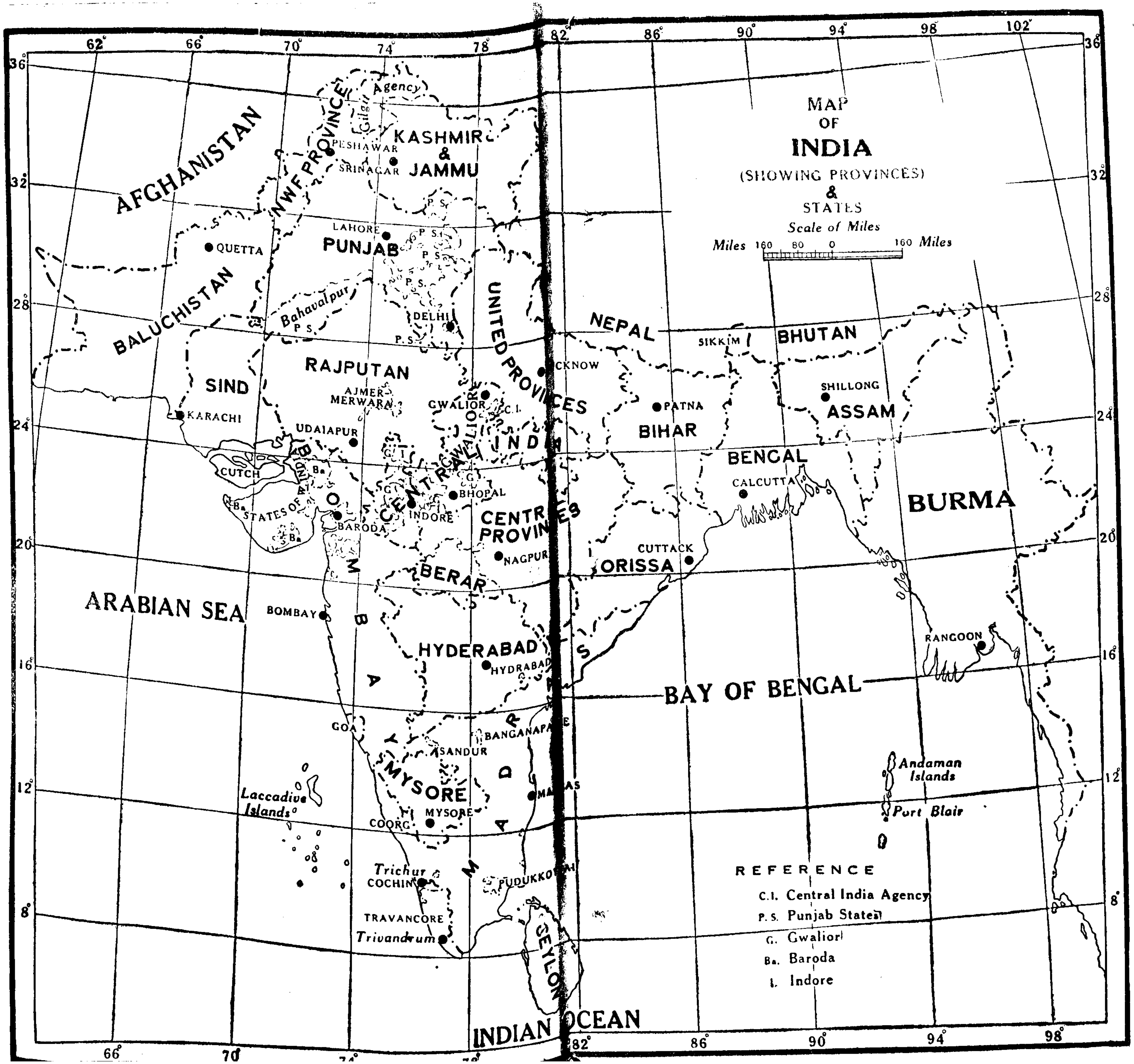
PROVINCES AND STATES IN INDIA

AREA, POPULATION, CO-OPERATIVE SOCIETIES, MEMBERS, WORKING CAPITAL, 1940

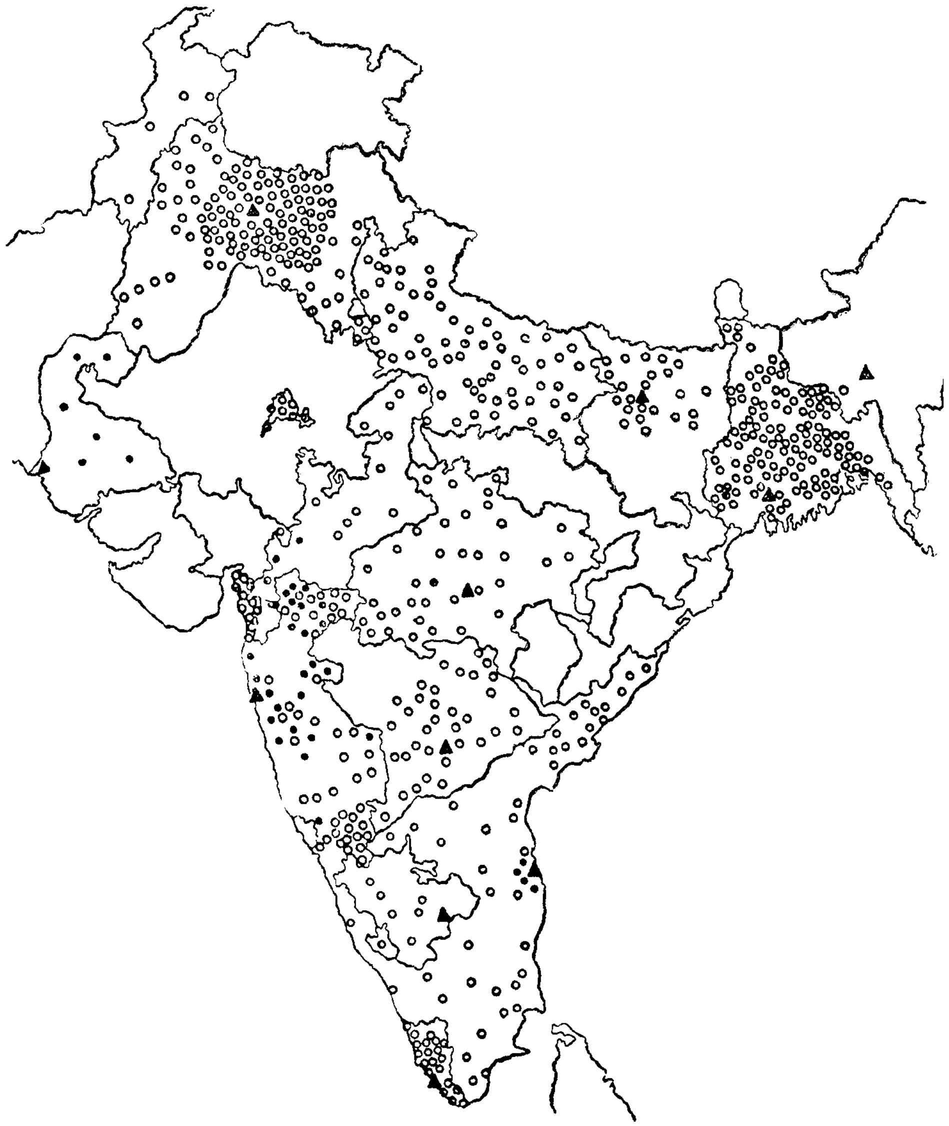
	Name	Area in sq. miles.	Population in thousands 1941	Total No. of Co-operative Societies.	Total No. of Members.	Amount of Total Working Capital. Rupees.
	PROVINCES:					
1.	Assam ..	67,334	10,205	1,579	60,644	83,44,914
2.	Bengal ..	77,521	60,314	37,439	11,62,560	21,24,67,996
3.	Bihar ..	69,348	36,340	8,288	2,30,889	3,68,96,067
4.	Bombay ..	77,221	20,858	5,289	6,31,346	16,13,15,255
5.	C. P. & Berar ..	80,637	16,822	4,884	1,36,271	5,23,52,974
6.	Madras ..	1,24,363	49,342	14,466	11,65,000	24,04,00,000
7.	N.W.F. P. ..	36,356†	3,038	944	34,463	24,77,038
8.	Orissa ..	32,400	8,729	2,726	1,08,925	1,29,00,071
9.	Punjab ..	99,200	28,419	24,322	9,65,516	17,14,00,000
10.	Sind ..	46,378	4,537	1,406	69,613	2,82,16,991
11.	United Provinces .	1,06,248	55,021	16,078	11,66,970	3,51,58,492
12.	Ajmer Merwara ..	2,367	584	*	*	*
13.	Coorg ..	1,593	169	295	20,724	14,59,230
14.	Delhi ..	573	917	*	*	*
	STATES:					
1.	Baroda ..	8,164	2,855	1,297	65,920	1,01,98,520
2.	Bhopal ..	6,924	823	*	*	*
3.	Cochin ..	1,483	1,423	328	36,390	50,64,345
4.	Gwalior ..	26,367	3,992	3,997	80,483	1,28,62,131
5.	Hyderabad ..	82,698	16,184	3,958	1,54,412	2,77,56,935
6.	Indore ..	9,902	1,510	847	29,974	89,82,257
7.	Jammu & Kashmir	84,471	3,945	*	*	*
8.	Mysore ..	29,458	7,329	1,956	1,45,000	2,64,19,210
9.	Travancore ..	7,624	6,070	1,460	1,81,377	79,34,873

* Figures are not available.

† The area of the Settled Districts is only 13,518 square miles.


MAP OF INDIA
(SHOWING PROVINCES) & STATES
Scale of Miles
Miles 160 80 0 160 Miles
AFGHANISTAN
BALUCHISTAN
QUETTA
NWF PROVINCE
PESHAWAR
Gilgit Agency
KASHMIR & JAMMU
SRINAGAR
LAHORE
PUNJAB
Bahavalpur P.S.
DELHI
UNITED PROVINCES
LUCKNOW
NEPAL
SIKKIM
BHUTAN
SHILLONG
ASSAM
PATNA
BIHAR
BENGAL
CALCUTTA
BURMA
SIND
KARACHI
RAJPUTANA
AJMER-MERWARA
GWALIOR
C.I.
CENTRAL INDIA
UDAIPUR
CUTCH
STATES OF KATHIAWAR
BARODA
INDORE
BHOPAL
CENTRAL PROVINCES
NAGPUR
BERAR
CUTTACK
ORISSA
ARABIAN SEA
BOMBAY
HYDERABAD
HYDRABAD
RANGOON
BAY OF BENGAL
GOA
BANGANAPALLE
SANDUR
MYSORE
MADRAS
Laccadive Islands
COORG
Andaman Islands
Port Blair
Trichur
COCHIN
PUDUKKOTTAI
TRAVANCORE
Trivandrum
CEYLON
INDIAN OCEAN
REFERENCE
C.I. Central India Agency
P.S. Punjab States
G. Gwalior
Ba. Baroda
I. Indore

DISTRIBUTION OF PROVINCIAL AND CENTRAL CO-OPERATIVE BANKS AND BANKING UNIONS



▲ Head Offices of Provincial Co-operative Banks.

● Branches of Provincial Co-operative Banks.

○ Central or District Co-operative Banks and Banking Unions.

By Courtesy—Reserve Bank of India

DISTRIBUTION OF PROVINCIAL AND PRIMARY LAND MORTGAGE BANKS AND URBAN CO-OPERATIVE BANKS

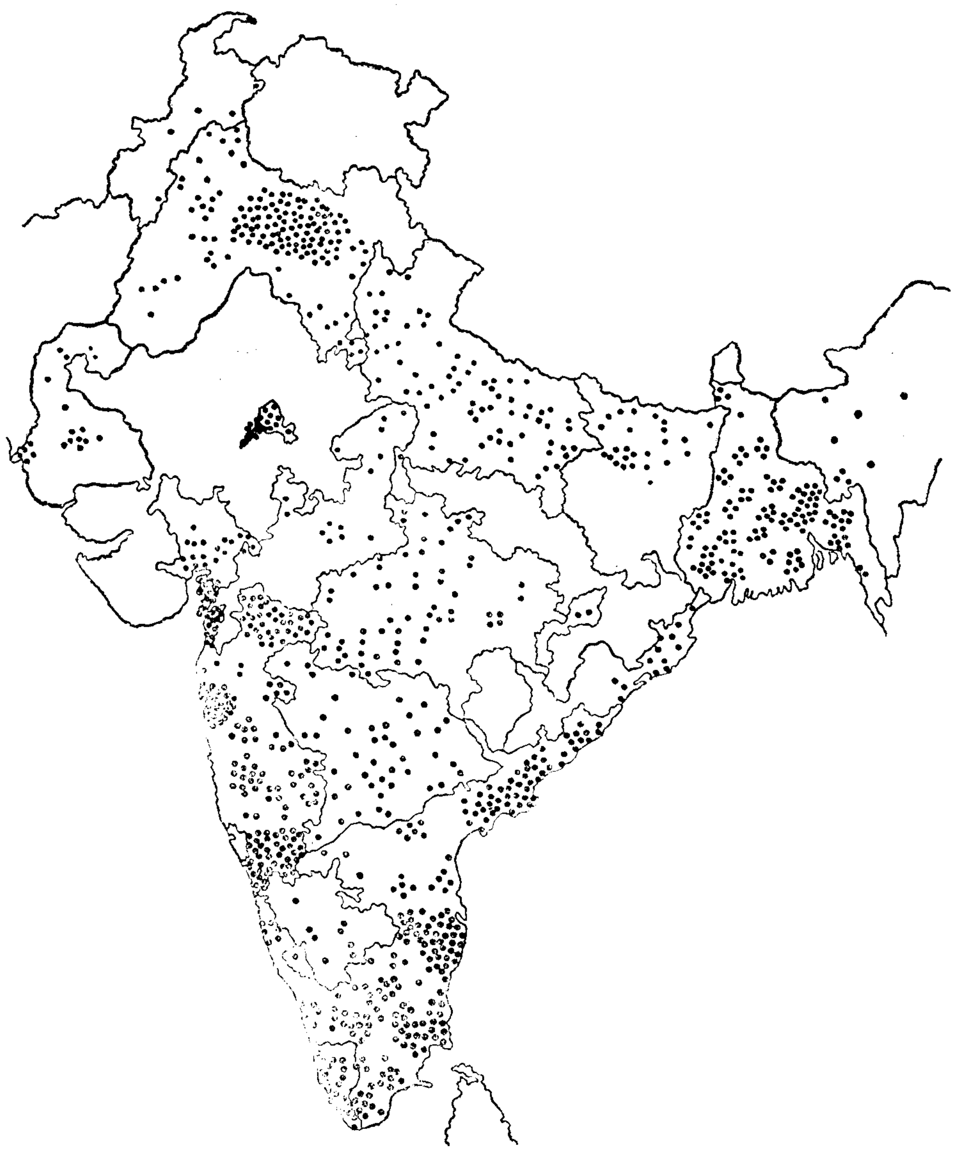
▲ Head Offices of Provincial Land Mortgage Banks.

● Primary Land Mortgage Banks.

○ Urban Co-operative Banks.

By Courtesy—Reserve Bank of India

DISTRIBUTION OF THE OFFICES OF CO-OPERATIVE BANKS



By Courtesy—Reserve Bank of India

AUDIT CLASSIFICATION OF CO-OPERATIVE SOCIETIES, 1939–40[1]

(PERCENTAGES)

Name.		A	B	C	D	E	Not Classified	Total
PROVINCES:								
Assam	..	·61	3·99	53·04	42·27	·09	....	100
Bengal	..	·09	1·02	36·94	11·33	10·89	39·73	100
Bihar	..	1·04	7·86	65·67	21·12	4·31	....	100
Bombay	..	6·75	23·06	24·45	43·72	....	2·02	100
C. P. & Berar	..	·51	5·90	67·29	19·17	7·13	....	100
Madras	..	3·90	16·72	68·14	11·24	....	....	100
N.W.F.P.	..	1·06	5·31	(i) 34·93 (ii) 41·97	5·84	....	10·89	100
Orissa	..	·33	2·48	52·12	29·89	12·93	2·25	100
Punjab*	..	2·2	14·2	(i) 30·1 (ii) 31·7	18·6	....	3·2	100
Sind	..	1·02	34·11	31·37	19·39	....	14·11	100
United Provinces*	..	·1	1·5	45·1	37·1	15·9	....	99·7
Ajmer-Merwara*	..	2·1	25·9	45·3	18·5	....	8·2	100
Coorg	..	17·36	46·53	30·56	4·86	·69	....	100
Delhi	..	....	18·40	(i) 20·28 (ii) 25·47	28·30	....	7·55	100
STATES:								
Baroda	..	8·1	22·1	26·1	26·0	....	17·7†	100
Cochin	..	9·74	21·19	24·58	34·32	10·17	....	100
Gwalior	..	·33	4·32	18·54	40·99	8·82	27·00	100
Hyderabad	..	2·63	13·37	57·27	14·13	6·08	6·52	100
Travancore*	..	2·30	6·65	48·26	39·63	....	3·16	100

* Figures relate to the year, 1938-39.

† Inclusive of societies wound up.

1. The classification of societies in India is generally guided by the standards laid down by the Registrars' Conference, 1926, though modifications therein have been made by some provinces in view of their experience. In general, a society is classified as 'A' if it is really good, works on co-operative lines, is sound financially and otherwise, requires no help from outside other than the annual audit and may serve as a model to other co-operative societies; a society is placed in class 'B' if it is generally, in a sound and healthy condition and manages its own affairs; it may, however, have a certain number of defaulters and may be short of perfection in co-operative spirit and education. A 'D' class society is a bad society which will be cancelled if it does not improve in classification within two years, and it is ineligible for receiving any kind of loan from the financing institution. All other societies are grouped under 'C' class. Some provinces have further classified 'C' societies into 'C(i)' and 'C(ii)'; the latter being a little better than societies in class 'D'; a few provinces have further introduced a new classification 'E' to apply to societies which are definitely condemned to liquidation, with no possibility of revival.

NUMBER OF SOCIETIES, THE AMOUNT OF WORKING CAPITAL OF WORKING SOCIETIES AND THE AMOUNT INVOLVED IN SOCIETIES UNDER LIQUIDATION AT THE END OF 1938-39

	Number of societies.	Number of societies in liquidation.	Percentage of (3) to (2)	Working capital of the societies (Rs. lakhs)	Amount involved in societies under liquidation (Rs. lakhs)	Percentage of (6) to (5)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PROVINCES:						
Assam ..	1,551	190	12·3	88	....	....
Bengal ..	30,707	1,559	5·1	2,021	....	....
Bihar ..	7,762	835	10·8	465	20·8	4·5
Bombay ..	5,126	782	15·3	1,627	64·9	4·0
Central Provinces and Berar ..	4,764	1,323	27·8	543	56·9	10·5
Madras ..	13,759	1,392	10·1	2,271	73·1	3·2
North-West Frontier Province ..	822	7	·9	27	·1	·2
Orissa ..	2,704	189	7·0	132	7·1	5·4
Punjab ..	24,322	1,594	6·6	1,714	49·6	2·9
Sind ..	1,397	186	13·3	328	8·8	2·7
United Provinces ..	10,858	1,043	9·6	321	17·6	5·5
Ajmer-Merwara .	723	79	10·9	62	....	....
Coorg ..	312	4	1·3	14	....	....
Delhi ..	353	21	6·0	34	·3	·9
Total ..	1,05,160	9,204	8·8	7,461	299·2	4·0
STATES:						
Baroda ..	1,244	140	11·3	95	....	....
Bhopal ..	671	141	21·0	8	5·4	64·3
Cochin ..	314	45	14·3	43	....	....
Hyderabad ..	3,638	129	3·6	275	4·4	1·6
Mysore ..	1,892	129	6·8	263	....	....
Kashmir ..	3,633	111	3·1	99	1·2	1·2
Travancore ..	1,636	327	20·0	79	6·7	8·5
Total ..	13,035	1,022	7·8	461	17·7	3·8
Grand Total ..	1,18,195	10,226	8·8	7,923	316·9	4·0

WHO IS WHO AMONG CO-OPERATORS IN INDIA

BRITISH INDIA

ASSAM

(No information under the head 'Who is Who' has been received from Assam. We publish therefore the following names of non-official co-operators to whose activities reference has been made in the latest administration report of the Registrar).

Abdur Rahman, Md., Maulvi; Hony. Organiser, Co-operative Societies, Sarbhog.

Barua, Lalit Kumar, Dr., Hony. Organiser, Co-operative Societies, Nowgong.

Baruah, R. N., M.L.A., A prominent non-official co-operator.

Chaliah, G. P., A prominent non-official co-operator.

Hussain, M. H., I.C.S., Registrar of Co-operative Societies in Assam (1941).

Khurshid, Md., I.C.S., Registrar of Co-operative Societies in Assam till 5th October 1939.

Kumud Behari Deb, Babu; A prominent non-official co-operator.

Mehta, S. L., I.C.S., Ex-Registrar of Co-operative Societies in Assam.

Narayan Chowdhury, Prabhat, B.A., Hony. Organiser, Co-operative Societies, Nalbari.

Neogy, J. N., M.A., Hony. Organiser, Co-operative Societies, Bijni.

Padmapati, A. K., M.A., B.L., Hony. Organiser, Co-operative Societies, Tezpur.

Phukan, Radha Nath, MA., B.L., Rai Bahadur; Registrar of Co-operative Societies and Director of Agriculture and Industries (1928); Responsible for considerable expansion and improvement of the movement.

Purkayastha, K. C.: Honorary Secretary, Surma Valley Co-operative Organisation Society; Member, Standing Committee, All-India Co-operative Institutes' Association.

Ramzan Chaudhury, Md., Maulvi; Hony. Organiser, Co-operative Societies, Baniachong.

BENGAL

Amin, Nurul, B.L., Khan Sahib; b. March 1897; Director, Central Co-operative Bank, Mymensingh; Bengal Provincial Co-operative Bank till 1940; Town Co-operative Bank, Mymensingh; and Ramamritganj Co-operative Sale and Supply Society; Hony. Secretary, Co-operative Land Mortgage Bank, Mymensingh; Chairman, Dhanikhola Milan Samaj Co-operative Shilpa Sangh; District Board, Mymensingh; Member, District School Board; Sadar Local Board; Ananda Mohan College Council, Mymensingh; and Indian Jute Committee; Vice-President Bengal District Board Association; Director, Dayamayee Jayanti Sugar Mills, Kishoreganj.

Arshad Ali Maulvi, A.M., Khan Bahadur: Registrar of Co-operative Societies, in Bengal for some time; Member, Executive Council, Bengal Co-operative Alliance.

Bhattacharjee, P. C., Honorary Secretary, Bengal Co-operative Alliance.

Bose, M. N., B.A., B.L., Rai Bahadur; Midnapore; b. 3rd October 1868; Secretary, Midnapore Central Co-operative Bank, 1914-30; Its Chairman, 1930-37 and again since 1940; Director, The Bengal Provincial Co-operative Bank, 1919-28; Chairman of its working Committee, 1919; Director again 1941; Vice-President, The Bengal Co-operative Organisation Society, 1938; Awarded the Co-operative Jubilee Medal, 1935; Member, Midnapore Sadar Local Board, 1908-29, Vice-Chairman for 9 years during the period; Member, The Midnapore Dt. Board for 20 years; Chairman, Midnapore Municipality, 1924-34; Member, Governing Body, Midnapore College since 1918; Bengal Legislative Council, since 1937.

Chandhwi, Tarapado, M.A., B.L., Katwa, Dt., Burdwan; b. 1897; Founder, Secretary, and Deputy Chairman, Katwa Central Co-operative Bank; Director, Bengal Provincial Co-operative Bank; Chairman, Katwa Municipality.

Chatterji, Sanat Kumar, Rai Bahadur, Dharmabhusan; b. June 1893; Lecturer, Civil Engineering College (1923); Professor, University Law College, Calcutta; Paper setter and paper examiner of the Law Examinations, Calcutta University; Member, Bengal Provincial Text-Book Committee; Chairman, Barasat Municipality (1928-1932); Director, Bengal Provincial Co-operative Bank (1928-1941); Chairman, Land Mortgage Bank Sub-committee of the Provincial Bank (1935-1941); Joint Author of 'Land Mortgage Bank'; Director, Barasat Central Co-operative Bank (1923-39); Chairman, Barasat Co-operative Credit Society; Some time Secretary and later Deputy Chairman of the Bengal Co-operative Industrial Society; Member, Executive Council of the Bengal Co-operative Alliance; Member, Standing Committee of the All-India Provincial Co-operative Banks' Association from 1934 to 1941; Member, Standing Committee of the All-India-Co-operative Institutes' Association for some time.

Faroquie, K. G. M., Nawab, Sir; Chairman, Bengal Provincial Co-operative Bank; Formerly Minister of Co-operation, Government of Bengal.

Ghose, Saral Kumar, M.A., B.L., Ghoramara; b. 1896; Hony. Secretary, Rajshahi Central Co-operative Bank, and Rajshahi Town Co-operative Bank; Hony. Secretary Rajshahi Dt. Postal Union; Chairman, Rajshahi-Pabna Postal Employees' Co-operative Society; Rajshahi Co-operative Multipurpose Society; Director, Bengal Provincial Co-operative Bank; Chairman, Rajshahi Town Co-operative Bank for some time; Deputy Chairman, Rajshahi Central Co-operative Bank for some years; Commissioner, Rajshahi Municipality; Member, Sadar Local Board; Secretary, Rajshahi Association; Member, Governing Body, Rajshahi College; Committee of Management, B. K. Agricultural Institute; Managing Committee, P. N. Girls' High School; Managing Committee, Lokenath High School; and Sadar Hospital Committee.

Ghosh, Jatindra Nath, B.A., B.L., Rai Bahadur, Khulna; b. June, 1884; Started the Khulna Central Co-operative Bank, 1917; Its Secretary till 1927; and later its Deputy Chairman for 10 years; Director, Provincial Co-operative Bank for 8 years; Obtained Kaisar-i-Hind Silver Medal, 1922; Asst. Secretary, Khulna Bar Association and Jt. Secretary, Khulna Peoples' Association for some time; Vice-Chairman, Khulna Dt. Board, 1920-28 and Chairman, 1928-38.

Ghuznavi, Abdul Halim, Sir; Chairman, Calcutta Co-operative Milk Societies Union; Bengal Co-operative Insurance Society; and Bengal Provincial Co-operative Industrial Society.

Hossain, Ashraff; Khan Sahib; Jamalpur, Mymensingh; b. 1888; Founder Secretary, The Original Dewanganj Rice Prodayini Society; Secretary Jamalpur Co-operative Town Bank; Jt. Secretary, Deputy Chairman and now Chairman, Jamalpur Co-operative Central Bank; Member, Jamalpur Local Board; Member, Executive Committee, Bengal Co-operative Alliance; Director, Jamalpur Central Village Reconstruction Society; Director, Bengal Co-operative Insurance Society; and Bengal Provincial Co-operative Bank; Chairman, Jamalpur Municipality for some time.

Ibrahim Moulvi Mohammad; Khan Bahadur; Mukhtear, Bogra; b. 1865; Kaiser-i-Hind medalist; Deputy Chairman, Bogra Central Bank; Founder and Secretary, Sonatolla H. E. School, Bogra; Member, Bengal Legislative Council; Member, Bogra District Board; and Bogra Municipal Council for some years.

Kar Naripati; Manager, Bengal Provincial Co-operative Bank.

Lahiri, S. K.; Honorary Secretary, Bengal Co-operative Organisation Society, 1926-38; Vice-President, All-India Co-operative Institutes' Association.

Mukherjee, Haran Chandra; Manager, Bengal Co-operative Alliance; Editor, *Bengal Co-operative Journal* and *Bhandar*.

Mukherjee, Nagendra: Rai Bahadur, O.B.E., Governor, Bengal Co-operative Alliance.

Rahman, Shamsur, B.A., B.L., Khan Sahib; Khulna; b. 1885; Secretary, Khulna Central Co-operative Bank, 1928-35; Director, Bengal Provincial Co-operative Bank, 1930-35; Deputy-Chairman, Bengal Co-operative Insurance Society; Member, Standing Committee, All-India Co-operative Institutes' Association, 1930-35; Deputy-Chairman, Khulna Central Co-operative Bank; Vice-Chairman, Khulna Municipality for 9 years and Commissioner for 12 years; Member District Board, Khulna since 1918 and its Vice-Chairman since 1936; Secretary, Khulna Yusufia High Madrasa; Secretary and later Deputy-Chairman, Daulatpur Haji Mohsin H. E. School, Khulna.

Ray, Ambika Charan, M.A., B.L., Berhampore; b. 5th Jan. 1882; One of its founders in 1915 and Secretary, Berhampore Central Co-operative Bank from 1927; Chairman, Berhampore Co-operative Store from 1930; Director, Bengal Provincial Co-operative Bank 1933-37; Chairman, Berhampore Municipality; Vice-President, All Bengal Municipal Association, Calcutta; Secretary, Murshidabad Association, since 1926.

Roy, P. C., Sir; Life Member, Bengal Co-operative Alliance.

Sinha, Surendra Narayan, Rai Bahadur; Jaiganj; District, Murshidabad; b. 1881; Secretary, Lalbagh Central Co-operative Bank for some time; Member, Bengal Legislative Council, for some years: Chairman, Murshidabad District Board and Jiaganj-Azimganj Municipality for some years; Served as Honorary Magistrate for some time.

Tulsidas; Rai Sahib; Deputy Chairman, Central Paddy Sale Society.

Wordswarth, W.C., Former Chairman, Bengal Provincial Co-operative Bank; Director, Bengal Provincial Co-operative Bank.

Zaman, W., B.A., B.L., Khan Sahib; Maulvi; Joint Honorary Secretary, Bengal Co-operative Alliance; Member, Standing Committee, All-India Co-operative Institutes' Association.

BIHAR

Ahmed, Syed Sultan, Sir; D.L., Bar-at-Law; b. 1880; Ag. Deputy Legal Remembrancer for Bihar and Orissa High Court, Calcutta, 1913; Deputy Govt. Advocate, 1916; later Advocate-General; Puisne Judge, Patna High Court, 1919-20; first non-official Vice-Chancellor, Patna University for 6 years; Member, Racial Distinctions Committee, 1921-22; Hartog Education Committee, 1928-29; Offg. Member, Viceroy's Executive Council for some time; Attended the Round Table Conference, 1930-32; Chairman, Bihar and Orissa Provincial Co-operative Bank since 1932. Address: Sultan Palace, Patna.

Bhaduri, Nalini Mohan, Rai Saheb ; Deputy Chairman, Madhipura Central Bank since 1931; Councillor, Bihar and Orissa Co-operative Federation; A leading lawyer and enthusiastic worker in the co-operative movement from 1911.

Ghose, Babu Tara Prasanna; Hon. Secretary, Ranchi Co-operative Central Bank in charge of Ranchi Weavers' Co-operative Stores, 1914; later Managing Director since 1920; Hon. Secretary since 1936; Hon. Organiser, Co-operative Societies since 1920; Organised Khurti Central Co-operative Banking Union and most of its affiliated societies; Guarantor Director of the Union since 1921; Hon. Secretary, Chotanagpur Divisional Co-operative Federation Board for 10 years; Director, Provincial Co-operative Bank for several years; Councillor, Bihar and Orissa Co-operative Federation; Member, Standing Committee, All-India Co-operative Institutes' Association.

Ghose, Satish Chandra, B.L., Hon. Secretary, Dumka Central Co-operative Union; Organiser, Co-operative Societies; A prominent co-operator since 1928.

Gupta, Tara Prasanna Das, Rai Bahadur; A veteran co-operator; Hon. Secretary, Araria Central Bank for many years; Councillor, Federation Council, Patna for a number of years.

Haque, Saghirul, Khan Bahadur; Hon. Secretary, Central Co-operative Bank since its inception, 1915; Chairman, Reception Committee, the B. & O. Co-operative

Federation Congress, Chapra, 1934; Deputy Governor, B. & O. Co-operative Federation for two years; Member, B. & O. Federation Council more than once.

Imam, Lady Anise, Director, Provincial Co-operative Bank for the last three years; Connected with some of the educational and civic activities of the province.

Khan, Qamar Ali, Khan Saheb, B.L., b. 1895; Member, District Board since 1924; Secretary, Saseran Bank, 1924-32; Councillor, Co-operative Federation; Director, Provincial Co-operative Bank; An enthusiastic co-operator.

Lal Jha; b. 1889. Honorary Secretary, and Vice-Chairman Rohika Central Co-operative Union, 1922-23; Councillor, Co-operative Federation.

Mitra, Babu Priya Nath, M.A., B.L., Director, Laheriasarai Central Co-operative Bank, 1919; Hon. Secretary, 1924-39; Chairman, Tirhut Divisional Co-operative Federation Board; Councillor, Co-operative Federation; Director, Provincial Co-operative Bank for some time.

Mukherjee, Bhupati Bhushan, b. 1895; Professor of Economics, Patna College, Patna; Director, Cuttack Central Co-operative Bank, 1920; Joint Honorary Secretary, Muzafferpore Central Co-operative Bank; Hon. Secretary, Muzafferpore Educational Officers' Co-operative Society, 1921-28; G.B.B. College Co-operative Stores, 1929-30; Director, Bhagalpore Central Co-operative Bank, 1931; Editor, *Bihar Co-operative Journal*; Publications: *Co-operative Sale, Co-operation and Rural Welfare in India; Bihari Mahajan; A Study in Indigenous Banking in Bihar;* and *Economic and Commercial Geography of India*.

Narayan, Raj Prakash, Rai Saheb, Secretary, Deputy Chairman and Chairman, Fatwa Central Co-operative Union for a long time; conducted interesting experiments in the organisation of irrigation societies, co-operative stores etc., Hony. Organiser for a long time; Member, Lyall Committee on Co-operation; Councillor, Co-operative Federation for 20 years; Actively interested in the Divisional Federation Board; connected with the Provincial Co-operative Bank for 2 decades.

Prasad, Babu Nawal Kishore, M.A., B.L., Pioneer of the Co-operative Movement in the District of Hazaribagh; Director, Assistant Secretary, Hony. Secy. Depy. Chairman and Chairman, Hazaribagh Central Co-op. Bank; Councillor, Bihar Co-op. Federation for two terms; Director, Bihar Provincial Co-op. Bank; Chairman, Reception Committee, Federation Congress, Hazaribagh, 1940.

Prasad, Mathura; Rai Saheb; b. 1886; Retd. Principal, Co-op. Training Institute, Pusa and Hony. Secy. Provl. Civil Service Co-op. Association; Govt. Auditor, Co-op. Dept. 1909; Sub-Dy. Collector, 1913; Hony. Supervisor, Gulzarbagh Carpet Co-op. Society; Asst. Registrar, Co-op. Societies, 1923; First Principal, Durga Prasad Co-op. Training Institute, Sabour; Editor, Co-op. Journals in English and Hindi for a number of years.

Prasad, Ram Krishna; b. 1892, Deputy Registrar, Co-op. Societies, Bihar; Dy. Collector, 1917; Asst. Registrar, Co-op. Societies, 1931; Special Officer in charge of Co-op. Rehabilitation; Offg. Dy. Registrar, 1939; Registrar, 1940.

Radha Krishna, Sah: b. 1892. A well-known business man and banker; Individual Director, Provincial Co-op. Bank for 3 years.

Roy, Mihirnath; Rai Bahadur; b. 1871; Offg. Pub. Prosecutor for some years; Awarded Rai Saheb 1912; Managing Director, Provl. Co-op. Bank for 14 years; President, Bengali Settlers' Association; Proprietor, 'Bihar-Herald'; Member, Co-operative Enquiry Committee, 1931.

Roy, N. K., b. 1883; Deputy Registrar, Co-op. Societies, 1916; Asst. Registrar; Personal Asst. to the Registrar and Dy. Registrar till 1934; Offg. Registrar, Co-op. Societies 1918; Visited England twice; Chief Organiser, Rural Development Department, Bihar since 1940; Publications: *'Quo Vadis'*; *Future of Co-operation*; *Co-op. Organisation and Propaganda—A scheme*; *Co-operation—the founder of Rural Reconstruction*; *A Practical scheme of Rural Reconstruction*; and *Community School*.

Roy, S. K., M.A., Retd. Principal, St. Pauls High English School, Ranchi, Hony. Secy., Chotanagpur Christian Central Co-op. Bank; now Deputy Chairman; Director, Ranchi Central Co-op. Bank, 1921; Ag. Deputy Chairman, 1936-39; Chairman, Chotanagpur Divisional Co-op. Federation Board, since 1933; Ag. Chairman, Ranchi Weavers' Co-op. Stores since 1933; Councillor, B & O Co-op. Federation for several years.

Roy, Susil Kumar, M.A., B.L., Rai Bahadur; Secy., Rohika Central Co-op. Union—1913-1932; Vice-Chairman since 1933; Awarded Rai Saheb, 1917; Member, Bihar Co-op. Rehabilitation Enquiry Committee.

Sahay, Rajballabh: Rai Saheb; Hon. Secy., Gopalgunj Central Co-op. Bank, since 1917.

Sahaya, Syamnandan, B.A., Rai Bahadur; b. 1900. Managing Director, Bihar and Orissa Provincial Co-op. Bank; Was Member, Local Committees and Chairman of the Muzafferpore Municipality; Secy., Muzafferpore Central Bank and later its Chairman; Chairman, Reception Committee, Bihar and Orissa Co-op. Congress, Muzafferpore 1930; President, Jamshedpore session of the Co-op. Congress, 1935; Member, Hubback Co-op. Enquiry Committee, Committee of experts appointed to consider the Rehabilitation scheme; Executive, Bihar Landholders' Association; Member, Provl. Legislature; Responsible for sponsoring and piloting the Bihar Tenancy Amendment Act, 1934. Address:—Sahaya Bhavan, Muzafferpore.

Sinha, Akhoury Basudeva Narayan; b. 1889. Served in the editorial staff of 'The Beharee' (Patna) and the 'Leader' (Allahabad); Hon. Secy., Provincial Civil Service Co-op. Association for 10 years since 1923; Councillor, Bihar Co-op. Federation since 1924; Member, Provident Fund Committee and Standing Accounts Committee; and President, Patna Divisional Co-op. Federation Board for the last nine years; Vice-Chairman, Reception Committee, Bihar Federation Congress, Patna, 1940; President, Secretariat Co-op. Stores Society, Patna.

Sinha, Thakur Bholanath; Rai Bahadur; Secy. and Dy. Chairman, Bihar and Orissa Provincial Co-op. Bank for a long time; Hony. Secy., Patna Divisional Co-op. Federation Board for some years; Director, Provl. Co-op. Bank. Author of a book on Co-operative Movement in Bihar and Orissa.

Singh, Babu Deep Narayan: M.L.A., b. 1893. Founder, the Bithauli Ashram, Hajipur Sub-Division; Member, Co-op. Rehabilitation Committee; Board of Experts of the Co-op. Rehabilitation Committee; and Co-op. Federation Council for several years; Dy. Chairman, Hajipore Central Co-op. Union; Dy. Governor, Co-op. Federation, 1937 and 1939; Editor, "Gaon" (in Hindi) published by the Co-op. Federation; Member, Sugar Control Board.

Singh, Jugal Kishore: Rai Bahadur; b. 1885. Retd. Dy. Registrar, Co-op. Societies, Bihar; Chairman, Provl. Civil Service Co-op. Assocn., Patna; Asst. Registrar, Co-op. Societies, 1925; Responsible for establishing village welfare societies in the Gopalgunj sub-division; Dy. Registrar, Co-op. Societies 1935; Offg. Registrar, Co-op. Societies 1940; President, Provincial Civil Service Co-op. Association, Patna; Retd. from Service 1940.

Singh, Lekh Narayan; Rai Bahadur. Secy., The Barh Central Co-op. Bank 1913-22; Chairman, 1928; Director, B & O. Provl. Co-op. Bank, for a number of years; Councillor, Co-op. Federation.

Singh Onkar Sharan; Hon. Secy. Jamui Central Co-op. Bank; Director; Bihar and Orissa Provincial Co-operative Bank.

Sunder Lal, Shyam: b. 1877. Director, Madhipura Central Co-op. Bank, 1912; Joint Secretary for 3 years; Director, Bhagalpore Central Co-op. Bank, 1928; Hon. Secy., Divisional Co-op. Federation since 1930; Councillor, Bihar and Orissa Federation Council for 3 terms; Director, Bihar Provl. Co-op. Bank; Member, Standing Committees, All India Institutes' and Provincial Banks' Associations for two terms; Hony. Lecturer in Law, Durga Prasad Co-op. Training Institute, Sabour for 1 year; Editorial Board 'Bihar Co-op. Journal'; Vice-Chairman, Bhagalpore Municipality, 1921; Member, Bhagalpore District Board for one term; the Divisional Develoment Board for two terms. A staunch Congressman.

Thakore, Vishnuprasad Manilal, B.Com., b. 1893. Inspector, Bombay Provl. Co-op. Bank, 1918; Accountant in the Bank, 1921; Secy., B. & O. Provincial Co-operative Bank since 1924; Special Officer, Co-op. Department, 1940-41; Hony. Secy., Indian Provl. Co-op. Banks' Association since 1928; Bihar Chamber of Commerce, 1939 and 1940; Asst. Secy., Bihar Society for the Prevention of Cruelty to Animals, 1938; Joint Secy. since 1939.

Wasey, Ghulam Abdul; b. 1904. Asst. Public Prosecutor; Hony. Secy., Patna Traders' Bank, 1935; Director, B. and O. Provincial Co-op. Bank 1936; Secy., Patna Divisional Board; Councillor, Bihar Federation.

Yunus, M., Bar-at-Law; b. 1884. Director, Bihar and Orissa Provl. Co-op. Bank; Prime Minister during the period of the Interim Ministry; Leader, Independent Party, Legislative Assembly; Director, Provl. Co-op. Bank for some years; Founder the Orient Bank; Toured extensively in America, Palestine, Syria, Egypt, Hedjaz etc.; Managing Director, Provl. Bank, 1922-23.

BOMBAY

Bhadrapur, K. B., M.A., b. 1888. Entered Government Service in 1913 and served in the Revenue and Co-operative Departments, as Deputy Collector and Assistant Registrar, respectively. Sailed for London, 1929 and studied Law. Appointed Member of the Civil and Military Examinations Committee, 1931. Made Rao Bahadur, 1932; Ex-officio member of the Bombay Legislative Council and Government Whip and of the Indian Legislative Assembly. Served as Collector. Hobby: Uplift of Backward Classes.

Bhide, Vithal Shivram, B.A., LL.B. (Cantab), I.C.S., Served as Assistant Commissioner, Burma (1915-1919). Came to Bombay Presidency (1919). Served as Asst. Collector and Collector in various Districts. Appointed Registrar of Co-operative Societies (1927). Pursued a policy of consolidation and improvement of Societies. Secretary, Revenue Department 1938-41. At present Commissioner, Southern Division.

Ewbank, R. B., C.I.E., I.C.S., b. 1883; Came to India 1907. Secretary to Government of Bombay, General Department. Was Registrar of Co-operative Societies (1911-20), Bombay Presidency. Secretary of Imperial Committee on Co-operation (1914-15). Author of Manual of Co-operative Societies for Bombay Presidency. Editor of Indian Co-operative Studies Was in the Revenue and Agriculture, Education, Health and Lands Departments of the Government of India (1921-27) and during the period dealt with such co-operative questions as came before the Central Government. Associated with the Real Start of the Co-operative Movement in the Bombay Presidency. Address: Standing Stone, Wigton, Cumberland, England.

Gandhi, Chunilal Maneklal, B.A., LL.B., Nanpura Road, Surat. b. 1872. Elected Member of Rander Municipality for several years. Elected Member of the Surat Municipality (1904-12). Chairman of the Executive and Managing Committees of the Sarvajanik Education Society, Surat from 1920. Chief worker in collecting funds and establishing the M.T.B. College at Surat. Elected Member of the Bombay Legislative Council (1920). Member of the Bombay Primary Education Committee and Chairman of the Bombay Retrenchment Committee and the Bombay Excise Committee. One of the first members and now the Chairman (from 1917) of the Surat District Central Co-operative Bank. Principal, Gujarat Co-operative School (1928-30). Member, Executive Committee and the Central Education Board of the Provincial Co-operative Institute. Editor of the 'Sahakari Patrika', the Gujarati Monthly organ of the Institute (1928-31). Vice-President, Provincial Co-operative Institute, Bombay, 1935-39. Director, Bombay Provincial Co-operative Bank, 1936-39. Chairman, Bombay Co-operative Insurance Society since 1936.

Garud, Vinayak Vaman, B.A., Landlord and Agriculturist, Dhulia; b. 1882. Councillor, Dhulia City Municipality (1920-27) and its Vice-President and Chairman, Managing Committee (1922-24). Chairman of the Advisory Committee of Dhulia Branch of the Bombay Provincial Co-operative Bank, (from 1925); District Honorary Organiser, Co-operative Societies for West Khandesh (from 1926); Chairman, West Khandesh District Branch of the Bombay Provincial Co-operative Institute (1924-1928); Director, Bombay Provincial Co-operative Bank (1930-34); Organizer, President of the Board of Control and Chairman of Managing Committee of the West Khandesh District Co-operative Purchase and Sales Union.

Ikram, Sheikh Mohamad, M.A., I.C.S., b. 10th September, 1908. Registrar of Co-operative Societies and Director of Rural Development, Bombay Province, Poona; Posted as Assistant Collector Kaira (1933); Assistant Collector, Surat (1934); Deputy Registrar, Co-operative Societies, (1937); Officiated as Collector of Poona; Collector of Broach and Panch Mahals; Publications—"Rural Calendar"; "Khedut Pothi" (*Gujarati*); "Ghalib Nama" (Urdu).

Jadav, Vandravan Chhotalal, B.A., Rao Saheb, Banker and Commission Agent, Kanpith, Surat; Hon. Treasurer and Trustee, Surat Mahila Vidyalaya; Member, Managing Committee, Sarvajanik Education Society, Surat; Appointed District Honorary Organiser (1922); Promoter and Managing Director of the Surat Peoples' Co-operative Bank and the Gujarat Urban Co-operative Banks' Supervision Union; Director of Bombay Provincial Co-operative Bank; Connected actively with the Surat City Co-operative Milk Supply Society and Surat District Vidyarthi Sahayak Sahakari Mandal; Chairman, Sonsek Supervising Union; Member of the Executive Committee and Provincial Co-operative Council of the Provincial Co-operative Institute (1926-28).

Jadhav Bhaskarrao Vithoji Rao, M.A., LL.B., b. June 1867; Entered Kolhapur State Service in 1895 in the Revenue Department and subsequently in Judicial and General Departments; Served as Sar Subha or Chief Revenue Officer 1916-21 when he retired from service; Conducted a Marathi Paper 1901-1904; Started the Maratha Educational Conference 1907 and has been working in it ever since; Revived the Satya Shodhak Samaj Movement; Responsible for the organisation of the Co-operative Movement in Kolhapur State; Organised in 1913 the Kolhapur Municipal Servants' Co-operative Society which later became the Kolhapur Urban Co-operative Bank; District Hon. Organiser, Co-operative Societies, for Satara District 1922-23; President, Provincial Co-operative Institute, Bombay, since 1935; Director, Bombay Provincial Co-operative Bank; Bombay Co-operative Insurance Society; Nominated Member of the Bombay Legislative Council 1922-23; Elected to Bombay Legislative Council (1923); Was Minister for Education and Medical Relief; and again for Agriculture, Co-operation and Forests for sometime; Elected to Assembly (1930); Member, 1st and 2nd Round Table Conferences; Retired from the Assembly after dissolution in 1934.

Joshi Narayan Malhar, J. P., B.A., M.L.A., Girgaum, Bombay; b. June, 1879; Retired member of the Servants of India Society; Secretary, Bombay Social Service League since 1911 and Secretary, Bombay Presidency Social Reform Association, 1917-29; One of the founders of the Bombay Co-operative Library and the Bombay Co-operative Quarterly; One of the original promotors of Co-operation among factory workers in Bombay City; General Secretary, All-India Trade Union Congress, 1925-29; Was sent to Mesopotamia by the Government of India as representative of the Indian Press, 1917, and in 1920 to Washington and in 1921, 1922, 1925 and in 1929 to Geneva as delegate of the working classes in India to the International Labour Conference; Deputy Member of the Governing Body of the I.L.O. since 1922; Awarded Kaiser-i-Hind Silver Medal (1919); Was awarded but declined C.I.E. in 1921; Member of the Bombay Municipal Corporation 1919-1923; Nominated by Government a member of the Legislative Assembly in 1921 and again in 1924, 1927, 1931 and 1934 to represent Labour; Member, Royal Commission on Labour 1930; Attended Round Table Conference, 1930, 1931, 1932 and was for some time Member of the Consultative Committee; Attended meetings of the Joint Parliamentary Committee as Indian delegate; Elected Member of the Governing Body of the I.L.O., Geneva, in 1924 and again in 1937.

Kaji, Hiralal Lallubhai, M.A., B.Sc., F.R.G.S., F.R.S.A., I.E.S., (Retd.), J.P., b. 10th April 1886; Awarded Kaiser-i-Hind (silver) Medal (1930); and Dewan Bahadur (1936); Chairman, The Vasant Insurance Co., Ltd., Bombay; Professor, Gujarat College, Ahmedabad (1905-09); Rajkumar College, Rajkot (1909-16); Sydenham College of Commerce and Economics, Bombay (1916-39); Principal and Professor of Economics, Gujarat College, Ahmedabad, (1939-41); Fellow, Bombay University (from 1938); Syndicate, S.N.D. Thackersey Indian Womens' University (from 1935); President, The Mahila Vidyalaya Mandal Surat (from 1938); President, Bombay Geographical Society (1929-32); Hon. Treasurer, Indian Economic Association (1924-27); Hon. Secretary, Association of Indian Offices of the Bombay Educational Department, (1927-1941). Editor: *Bombay Co-operative News* (1924-1927); Organised different types of Co-operative Societies; President of the Sydenham College Co-operative Stores; Dasha Lad Educational Co-operative Society; General Adviser of the Pioneer Thrift Society; President, Bombay Co-operative Insurance Society, (1930-35); Vice-President and Chairman of the Executive Committee and Chairman of the Central Education Board of the Provincial Co-operative Institute. Bombay (1926-30); Organised three regular Co-operative Schools in the Presidency; Hon. Secretary, (1929-32) and Vice-President (1932-34) of the All-India Co-operative Institutes' Association; Member of the Bombay Government Committee on Supervision (1933); Member of the Prohibition Research Advisory Board, Ahmedabad (1939-41).

Kale, Vaman Govind, b. 1883. Retired Professor, Fergusson College, Poona; Life Member, Deccan Education Society, Fellow of Bombay University, 1919-24; Member, Council of State, 1921-23 and Member, Indian Tariff Board, 1923-25; Secretary, D. E. Society 1925-28; Director of Poona Central Co-operative Bank and Poona District Land Mortgage Bank for several years; Editor, *Bombay Co-operative Quarterly* and Vice-President, Bombay Provincial Co-operative Institute, 1930-34; Member of the Bombay Government Committee on Supervision, 1933; Chairman, Central Education Board of the Institute; Director, Bombay Provincial Co-operative Bank; Conducted an inquiry into the Co-operative Movement in Gwalior State; Organiser. Co-operative Societies in Gwalior State; Editor "Artha", a Marathi Weekly devoted to economic problems. Publications: *Indian Industrial and Economic Problems, Indian Administration, Indian Economics, Dawn of Modern Finance in India*, and also some Marathi publications including 'Sahakar' (Co-operation).

Latthe, Anna Babaji, M.A., LL.B., Bombay; b. 1878. Professor of English, Rajaram College, Kolhapur, 1907-1911; Educational Inspector, Kolhapur till 1914; Edited Deccan Ryot (1918-20); Member of the Indian Legislative Assembly 1921-23; Member of the University Reform Committee 1924; Diwan of Kolhapur 1926-30; Conferred Diwan Bahadur, 1930; Attended Round Table Conference in London as Adviser to the States' Delegation; Chairman, Central Co-operative Bank, Belgaum District, 1932. Member of the Bombay Government Committee on Supervision, 1933; Minister in charge of Finance and Rural Development 1937-39; Responsible for piloting Debt Relief legislation and the creation of the Rural Development Department. Published "The Federal Constitution of the World" (Marathi), etc.

Laxmeshwar, Fakirappa Bharmappa; Kurtakoti, Dharwar; b. 1886; Organiser and Chairman of the Kurtakoti Co-operative Credit Society from 1909 to 1920; Organiser and Promoter of the Gadag Co-operative Gardeners' Sale Society, and the Gadag Co-operative Cotton Sale Society; Member, Executive Committee, Bombay Provincial Co-operative Institute and Member of the Managing Committee of the Dharwar Divisional Co-operative Institute, Dharwar; Director of the Bombay Provincial Co-operative Bank, 1931-36; Director of the Karnatak Central Co-operative Bank, from 1923; Director of Land Mortgage Banks, Dharwar and Gadag; Chairman, Co-operative Education Society, Hulkoti; President, Taluka Development Co-operative Association, Gadag from 1923; Chairman, Gadag-Betigeri Co-operative Ginning Society, from 1931; Member, Executive Committee of the District Rural Development Board; Darwar; Managing Committee Harijan Anath Ashram, Gadag; Dharwar District Local Board; and Standard Sub-Committee of the Indian Central Cotton Committee, Bombay from 1939; Sitting Director of the East India Cotton Association, Bombay from 1940; Made Rao Saheb, 1940.

Madan, J. A., C.I.E., I.C.S., Served as Asst. Collector; Asst. Settlement Officer; and Assistant Registrar, Co-operative Societies. Deputed to Europe to study Co-operation in 1923; Served as Registrar, Co-operative Societies, Bombay (1923-26); Was keen on the development of Agricultural Non-credit Co-operation; Joint-Secretary, Royal Commission on Agriculture and Chairman, Bombay Banking Enquiry Committee; Secretary, Revenue Department (1934-36); Commissioner Southern Division (1936-39); Adviser to the Governor of Bombay since November 1939.

Malji, Ambashankar Uttamram; Pleader and Landlord, Broach; Elected member of the Broach Municipality from 1897 to 1910 and again from 1907 to 1924; Awarded Coronation Certificate by the Bombay Government, 1911; Secretary and later President of the Broach District Central Co-operative Bank; Promoted a Spinning and Weaving Mill in Broach; Organised the first Mill-Hands Co-operative Credit Society; Appointed District Honorary Organiser; Made Rao Saheb (1914); Appointed Divisional Honorary Organiser for Gujarat; Made Rao Bahadur (1919); President, Gujarat Divisional Co-operative Institute, Broach (from 1921); Nominated additional member of the Bombay Legislative Council as Co-operative Expert (1924 and 1925); Was awarded title of Dewan Bahadur (1926); Co-opted as a Bombay Member of the Royal Commission on Agriculture (1926); Chairman of the Broach District Land Mortgage Society from 1929 to 1936; Director of the Bombay Provincial Co-operative Bank 1921-26; Has been a Director on the Local Board of the Reserve Bank of India since 1936; Awarded under the Command of His Majesty the Silver Jubilee Medal in 1935 and Coronation Medal in 1937.

Mehta, Chunilal Vijbhukhandas, M.A., LL.B., Sir; K.C.S.I.; b. 1881; Chairman, Standing Committee (1912) and President (1916) of the Bombay Mutual Corporation; Elected to the Bombay Legislative Council by the Corporation (1916) to the City Improvement Trust and to the Bombay Port Trust; Chairman, Indian Merchants' Chamber (1918 and 1931); Director of Tata Iron and Steel Co.; Director of The

Bombay Steam Navigation Co.; Minister, Bombay Government (1921-23); Member of the Executive Council of the Government (1923-28); Chairman, Dehra Dun Forest Research Institute Committee (1939); Chairman, Mandi Hydro-Electric-Committee, Punjab (1930); Chairman Salt Committee (1930); Provincial Scout Commissioner; Minister in charge of Co-operation and Agriculture; Introduced the Bill for the Consolidation of Holdings in the Bombay Legislative Council (1928); Chairman of the Bombay Rural Reconstruction Association; Chairman of the Bombay Provincial Co-operative Bank (1929-38); President of the Bombay Provincial Co-operative Institute (1928-35); Vice-Chairman; Indian Central Cotton Committee.

Mehta, Vaikunth Lalubhai, B.A., b. 1891; Managing Director, Bombay Provincial Co-operative Bank; Hon. Manager, Bombay Central Co-operative Bank, (1912-15); Manager (1915-22); Managing Director (Since 1922); Editor, *Social Service League Quarterly* (since 1915); Editor, *the Bombay Co-operative Quarterly* (since 1917); Member, Executive Committee, Bombay Provincial Co-operative Institute; Co-operative Expert, Bombay Banking Enquiry Committee (1919); Member of the Bombay Government Committee on Supervision, 1933; Collaborated with the Registrar, C. S. in drawing up joint Co-operative Reorganisation Report for the Government of Bombay (1937); Conducted inquiry into Sind Provincial Co-operative Bank, (1938); Member, Board of Experts for *Co-operative Rehabilitation in Bihar* (1939); Member, Bombay Textile Labour Inquiry Committee, (1937-40); Published: *The Co-operative Movement, the Co-operative Movement in India, Studies in Co-operative Finance.*

Murdeshwar Ganesh Padmanabh, B.A., LL.B., Advocate, Bombay; b. May, 8, 1886; Chairman, Kanara Saraswat Association for 15 years; Chairman, Saraswat Co-operative Housing Society, since its establishment in 1915; Chairman, Bombay Divisional Co-operative Institute, 1928-30; Secretary, Law Committee Bombay Provincial Co-operative Institute since its inception; Member of the Committee appointed to advise Government regarding the Land Mortgage Bank, 1933; Director, Bombay Provincial Co-operative Bank; Chairman, Bank's Law Committee and Land Mortgage Committee, 1932-35; Legal Adviser to several Co-operative Societies including Shamrao Vithal Co-operative Bank, Provincial Bank, and Provincial Land Mortgage Bank, Bombay; Secretary, Shri Ramakrishna Mission Ashram, Khar and Sadbhakti Prasarak Mandali, Jogeshwari, Bombay; Publications:—Law of Inam, Saranjam and Watan (1914).

Patel, Purushotam Ichcharam; Sonsek, Post Dihen; b. 1877; Organised the Sonsek Co-operative Credit Society (1921); District Honorary Organizer (1915); Organised the Surat Sale Union (1930).

Patil Lingangouda; Dharwar; b. 1870; Watander Patil of Hulkoti District, Dharwar; President, Raddi Co-operative Credit Bank; Organised the Hulkoti Co-operative Guaranteeing Union 1917; Organised Hulkoti Union Co-operative Education Society (1921); Member of the Managing Committee of Seeds, Ginning, Cotton Sale and Housing Societies; Director for some years of the Karnatak Central Co-operative Bank, Dharwar; Awarded title of Rao Saheb (1921); Vice-President, Bombay Karnatak Raddi Educational and Social League since 1907.

Rajandnya Rajaram Narayan; b. 1883; Elected Hon. Secretary of the Bombay Co-operative Institute in 1926; Was awarded 'Kaiser-i-Hind' Silver Medal in 1921 for excellent work in Co-operative Movement; Was appointed Director, Bombay Provincial Co-operative Bank; Director, Bombay Co-operative Land Mortgage Bank; and Satara District Land Mortgage Bank; Member, Divisional Board of Agriculture, Poona; Satara Rural Development Board; and Provincial Council of the Local Self-Government Institute, 1931; Hon. Auditor of Local Self-Government Institute, Bombay, since 1930; Sarpanch, Gram Panchayat, Aitvade Khurd; Silver Jubilee and Coronation Medalist; Was appointed a Special Member of the Bombay Legislative Council as an expert for the purpose of small Land Holding Bill.

Saraiya, R. G.; B.A., B.Sc., b. 1898. Partner Narandas Rajaram & Co; Director, Madhusudan Mill, Hind Cycles, Powell Ltd. etc.; Was non-official Adviser during Indo-Japanese trade negotiations; Fellow, Chemical Society; Fellow, Indian Institute of Bankers; Member, Managing Committee, Indian Merchants' Chamber; J.P.; Director, Bombay Provincial Co-operative Bank since 1932; Chairman, since 1939. Chairman, Bombay Co-operative Banks' Association since 1940; Awarded O.B.E. January 1942.

Shah, Devchand Amarchand, M.A., LL.B., b. 15th July 1892; Awarded Manockji Limji Gold Medal by the Bombay University for a thesis open to post graduates; Joined the Co-operative Movement 1918; Auditor 1918-21; Assistant Registrar, Co-operative Societies, Northern Division, Central Division, Bombay Division, and East Kandesh Division. Officer on special duty with the Bombay Provincial Co-operative Banking Enquiry Committee. Officer on special duty in connection with the joint organisation report. Personal Assistant to the Registrar of Co-operative Societies 1931-40; Deputy Registrar, Co-operative Societies 1940-41; Helped the building up, amongst other things, of Cotton Sale Societies in Gujarat, Co-operation amongst Bhils in the Panch Mahals, implements, machinery and agricultural requisite societies and supervising unions in the Deccan. Publications: *Indian Point of View in Economics;* "Rural Credit" in *Co-operation in India*, edited by Prof. H. L. Kaji; A booklet and pamphlet in Gujrati.

Shrekant Laxmidas, M., B.A., b. 1897; Started an Ashram for Bhil boys at Jhalod; Vice-President, Bhil Seva Mandal, Dohad, since 1924; Chairman, Dohad Branch of the Bombay Provincial Co-operative Bank; Organised the Urban Co-operative Bank, Dohad; Responsible for the development of co-operation in Dohad and Jhalod talukas; Member, All-India Congress Committee since 1930; Elected to the Bombay Legislative Assembly in 1937; Vice-Chairman of the B.B. and C.I. Railway Employees' Union, Dohad; Member of District Local Board and Chairman of District School Board, Panch Mahals.

Talmaki, S. S., B.A., LL.B., Gamdevi, Bombay; b. 1870; Retd. Assistant Registrar, Bombay High Court; Organized the Shamrao Vithal Co-operative Bank (1906); Its Chairman for several years; Organised the Saraswat Educational Co-operative Society; Was awarded the title of Rao Saheb (1912); Rao Bahadur (1916); Originator of the Co-operative Housing Movement in Bombay; Organised the Co-operative Housing Association (1913); Formed the first Housing Society—the Saraswat Co-operative Housing Society (1915); Honorary Secretary, Provincial Co-operative Institute Bombay from the start in 1918 till he retired in 1933;

Director, Bombay Provincial Co-operative Insurance Society 1930-32; Published pamphlets on Co-operative subjects; Author of "Co-operation in India and Abroad."

Thakkar, Amritlal Vithaldas, L.C.E., b. 1869; Worked in the Civil Engineering Department for 23 years; Founder and President of the Bhil Seva Mandal, Dohad; Member, Aborigines and Backward Classes, Inquiry Committee (1928); Associated with Co-operative credit work among the depressed classes and the aboriginal Tribes, since (1915); Organised several societies of Harijans in Bombay and Gujarat Towns and for Bhils; Chairman, Advisory Board of Dohad Branch of the Bombay Provincial Co-operative Bank; Member and Vice-President, Servants of India Society; Hon. General Secretary, All-India Harijan Sevak Sangh.

Valvekar, K. R., Hubli, Dharwar; b. 1861; Member, some time, Chairman Managing Committee and President of Hubli Municipality for 33 years; Member, Hubli Taluk Board for 27 years; For some time President and Member of the District Local Board Dharwar; Chairman of the Board of Directors of the Joint Stock Co., and of the Hubli Ginning Factory for 20 years; Census Superintendent, 1901-11 and 1921; Associated from 1906 as Organiser and Chairman of the Hubli Urban Co-operative Bank; Chairman of the Hubli Co-operative Union; Director of the Karnatak Central Bank; Member Executive Committee and of the Provincial Co-operative Council of the Provincial Co-operative Institute, Bombay; Received Coronation Certificate (1911); Was awarded the title of Rao Saheb (1919) and of Rao Bahadur (1925).

CENTRAL PROVINCES AND BERAR

CENTRAL PROVINCES

Ballal, Y.N., B.A., LL.B., Nagpur; b. 1898; Member, Working Committee of the Nagpur Central Bank; Hon. Secretary for some years; Director, The Co-op. Land Mortgage Bank, Nagpur; Keenly interested in rural problems.

Bhargava, P. L., B.A., (Cantab), Bar-at-Law; Seoni; Has been either the Honorary Secretary or the President of the Seoni Co-op. Bank for about two decades; Honorary Secretary, The Seoni Land Mortgage Bank; Life Secretary, Child Welfare and Maternity Association; An enthusiastic agriculturist owning a private demonstration farm and Rural Uplift Centre in one of his villages.

Bhonsule, G. A., B.Com., b. 1890; Joined the service of C.P. and Berar Provincial Co-op. Bank, as Manager on 12-12-1918; Takes active interest in hand-loom industry; Connected with the Nagpur, Premier Co-op. Housing Society, since its inception as its Secretary and as Chairman since 1934.

Bisen, Udai Singh; B.A., LL.B., Rai Saheb; Bilasapur; Honorary Secretary, Bilaspur Central Co-operative Bank since 1928-29 which celebrated its Silver Jubilee in 1940; Governor, C.P. and Berar Co-operative Federation; Has also a seat on the Directorate and Managing Committee of the Provincial Co-operative Bank; Member, Standing Committee of the All-India Co-operative Institutes' Association; President, Land Mortgage Bank, Bilaspur since its inception; Senior Vice-President, the Chhattisgarh Division Co-operative Institute.

Deshpande, M.G., K.B.E., Sir., b. 21-9-1874; Hon. Secreary, The New English High School for the last 32 years. Malguzar of several villages and an ardent agriculturist; First Class Honorary Magistrate and a member of the Municipality and the District Council for several years. Connected with the local business concerns such as Nagpur Electric Light and Power Co., Nagpur Glass Works etc. A prominent member of the pre-reform and post-reform Legislative Councils. Member, C.P. Banking Enquiry Committee; Member, Indian Central Cotton Committee since 1927, and East India Cotton Association; Occupies a very unique position in the field of Co-operation; Founder, The Nagpur Co-operative Institute; Member, All-India Provincial Co-operative Banks' Association; Chairman, C.P. and Berar Provincial Co-operative Bank, for over two decades.

Deshpande, S. D., Rao Saheb; Warora; Descendant of the oldest historical family of this Province which, during the Bhonsula reign, organised the system of maintaining village records and collection of land Revenue. For these services his family was granted "Maufi Jahagir" in perpetuity. Associated with all the social and political activities in his Tahsil; As a member of the Legislative Council, he had a hand in the establishment of the Nagpur University; One of the pioneers who started the Co-operative Central Bank in Warora and has been its Director and President for a number of years. He has all along represented his Bank on the Provincial Co-operative Bank.

Deshpande, W. V., B.A., B.Com., Bar-at-Law; Nagpur; Hony. Secretary, Co-op. Land Mortgage Bank, Nagpur.

Deshmukh, R. P., B.A., LL.B., Drug; b. 1878; Pioneer of the Co-operative Movement in Drug District; Secretary, The Drug. Dt. Co-operative Bank for four years and President, for the last 15 years.

Dhagat, P. S., Pt., M.A., LL.B., Visharad, Damoh; b. 19-6-1898; Secretary, The Co-operative Central Bank, Damoh. since 1925; Prominent member of the Central Board, Northern Co-operative Institute; Member, Managing Committee, Provincial Co-operative Bank, for several terms and Director since many years; An ardent Congressman.

Ghatpande, A. K., Pt., B.A., LL.B., Chhindwara; b. 1892, Honorary Secretary of the Co-op. Bank, Chhindwara since 1925. President, Nerbudda Division Co-op. Institute for a term or two. President, House Building Society, Chhindwara; Member, C.P. Federation Executive Council, and the sub-committee appointed to overhaul the Co-operative Societies Act; Member, Managing Committee of the Provincial Bank for many years and its Director all along.

Gupta, P. L., b. 1891; Manager, Co-operative Central Bank, Bilaspur since its start in 1915. His services have been appreciated by officials and non-officials; Awarded Silver Jubilee Gold Medal by the Bank in 1940.

Kaluram Sadh, Pt., President, Nimar Dt. Bank, Khandwa; Retired Jailor; Enthusiastic Co-operator of the Nimar District. Secretary of the Co-operative Bank for a long time and now its President since eight years.

Kamavisdar, K. G., b. 1898; Manager, Co-operative Central Bank, Nagpur; since 1925; Asst. Secretary, the Nagpur Divisional Co-op. Institute; Hony. Manager, Nagpur Land Mortgage Bank.

Kekre, N. R., B.A., LL.B., Malguzar, Harda. Joined the Co-operative Movement in 1917. Joint Hony. Secretary, Harda Central Bank for three years and Hony. Secretary since 1920-21. Has been all along representing the Central Bank in the Directorate of the Provincial Bank and was also on its Managing Committee for two years; Member, Central Board of the Nerbudda Division Co-operative Institute 1931-1935; Hony. Secretary, the Local Supervision and Education Committee.

Kocher, M. L., B.A., LL.B., Narasinghpur; Founder Member, Honorary Secretary and President of Narsinghpur Co-op. Bank, for several years. President, Jubbulpore Co-op. Institute for a long time; With a few breaks, he has been on the Provincial Bank's Managing Committee; Representative for All-India Co-op. Conferences at Simla and Hyderabad; Founder of Narsinghpur Grain Dealers' and Land Lords' Co-op. Societies. Member, Working Committee, Land Mortgage Bank.

Lakhe, W. B., Pt., B.A., Raipur; b. 1872; Malguzar and eminent lawyer. President, Raipur Municipal Committee for two terms; Secretary to start with and now President of the Raipur Co-op. Bank since its inception in 1913; Founder and President, Chhattisgarh Co-op. Institute; Member, Executive Council of the C.P. and Berar Co-op. Federation; Prominent member of the Provincial Co-op. Bank's Managing Committee continuously for 25 years. A staunch Congressman.

Landge, D. G., B.A., LL.B., L.T., Cert. A.I.I.B., b. 1892; Entered Co-operative Service as Secretary of the C.P. Federation in 1920; Inspector in Provincial Co-operative Bank, 1922; Working as Asst. Manager since 1926; Awarded gold medal by the Provincial Bank at its Jubilee in 1937.

Mitra, Sushil Chandra; B.A., B.L., Rai Saheb, Bilaspur; Elected as Joint Secretary of the Bilaspur Central Co-operative Bank, 1920-21; Vice-President, 1925-26; President since 1928-29; Vice-President, the Bilaspur Land Mortgage Bank; Director, the C.P. and Berar Provincial Co-operative Bank, Nagpur and of the Bilaspur Co-operative Dairy; Honorary Secretary, the Dispensary Fund Committee, Bilaspur; Honorary Treasurer, Indian Red Cross District Committee, Bilaspur.

Mukhtyar, C. C., M.A., b. 11-8-1903; Appointed Asst. Registrar, 1929; Asst. Registrar of Co-operative Societies at Hoshangabad, 1930-37; Asst. Registrar in charge of Land Mortgage Banks, 1937-40; At present Asst. Registrar in charge of Rehabilitation Enquiries.

Munje, R. B. H. S., M.A., LL.B., b. 1878; Joined the Provincial Judicial Service, 1903, and retired from service as a District and Sessions Judge; Director and Member, Managing Committee and Legal Adviser of the Provincial Co-operative Bank for seven years; Director and Member, Managing Committee, Nagpur Central Bank for three years; Member the Regional Transport Authority, Nagpur; Registrar of Marriages, Nagpur District; Member, Advisory Committee, Court of Wards—Senior Bhonsale Estate, Nagpur; Director, and Member Managing Committee, C.P. Potteries, Nagpur; Managing Director and Chairman, Association Chemicals, Ltd., Nagpur.

Pande, K. P., Pt., M.A., LL.B., Sihora; Governor, C. P. and Berar Co-op. Federation for about 15 years; Member, The Provincial Bank's Managing Committee for several terms; A prominent member of the Provincial Legislature since 1922.

Phanse, K. V., Pt., Sihora; b. 9-4-1891; Secretary, the Sihora Co-operative Central Bank and now its Vice-President; Director, The Provincial Co-operative Bank.

Puranik, W. R., B.A., LL.B., Nagpur; b. 1886; Associated with various public activities in the field of Co-operation. President, Central Co-op. Bank, Nagpur and Land Mortgage Bank, Nagpur. Acted as a High Court Judge in 1937 and again in 1939-40.

Rege, D. V., B.A., (Cantab)., I.C.S., b. 18-9-1897; Responsible for founding Lady Butler Hospital for women and children, Khandwa and the Jubilee Memorial Hospital for women and children, Khamgaon in 1937; Appointed as Registrar, Co-operative Societies and Director of Industries, in April 1939 and is also Secretary, the Village Uplift Board C.P. and Berar.

Sapre, G. B., B.A., Manager Raipur Central Bank since 1919; President, Raipur Co-operative Consumers' Society; Secretary, Raipur Co-operative Dairy Society; Hony. Manager, The Land Mortgage Bank and the Chattisgarh Co-operative Institute.

Seth Motilal, R. B., b. 1865; Close associate of Mr. H. R. Crosthwaite. Founder of the first Co-operative Society, viz., Deo-Piparia in the Province, 1905; With the break of a very small duration he has been the President of the Piparia Co-operative Bank; Member, The Notified Area Committee and the Debt Conciliation Board; Awarded Rai Bahadur, 1935; Has been all along, with the exception of a year or two, a Director of the Provincial Co-op. Bank.

Tiwari, P. S., Pt., B.A., LL.B., Sohagpur; President, The Co-op. Central Bank, Piparia, 1921-25; President, The Jubbulpore and Nerbudda Division Co-operative Institute for three years since 1927 and thereafter its Secretary for another two years. Member, Executive Council, C. P. Federation for nearly 12 years, with intermittent breaks; Member of the Federation sub-committee appointed in 1925 and of the Land Mortgage Banks' Enquiry Committee; Presided over various co-operative conferences in the northern districts of the province.

BERAR

Abhyankar, L. R., B.A., LL.B., Yeotmal; b. 1883; Honorary Secretary, Yeotmal Municipal Committee, 1907-1909; President, 1924; Director, Yeotmal Central Bank, 1916-1940; President, Yeotmal Land Mortgage Bank from its inception; Represented the Yeotmal Central Bank on the C. P. and Berar Provincial Co-operative Bank, the C. P. and Berar Co-operative Federation as also on the standing committee of the Berar Co-operative Institute.

Bhokre, L. B., Director, Co-operative Bank, Ellichpur 1932; Vice-President for 3 years and President for 4 years; Deputy President, Berar Co-operative Institute for 3 years; Director, the Provincial Co-operative Bank, Nagpur; Member, the committee of management, Ellichpur Central Bank.

Brahma, K. V., Dewan Bahadur; b. 1878; Member, Amraoti Central-Bank, 1913: Secretary C. P. Legislative Council, 1921-23; President, Berar Co-operative Institute since 1922. Member of the Committee appointed to report on the starting of Land Mortgage Banks in C. P. and Berar. Represented Central Provinces at all the Registrars' Conferences held in India. Chairman, Reception Committee, All-India Co-operative Conference held at Amraoti in 1934, Vice-President, All-India Co-operative Institutes' Association; Member, C. P. Banking Enquiry Committee, 1928-30. Appointed Chairman, Council of Administration, Sangli State; Author of the publication, "Law of Co-operative Societies in India and Burma."

Deshmukh, R. V., Mehkar; b. 1889. Member, Local Board, Mehkar; District Council, Buldana for 16 years; President, Mehkar Municipal Committee; Director, Vidarbha Mills, Ellichpur; Director and member of the working committee, Mehkar Central Bank from the very beginning; Hony. Secretary, 1925-29; Vice-Chairman for the last 5 years; Director, Provincial Bank, Nagpur; Member, Standing Committee, Berar Co-operative Institute and later its Secretary; Member, Working Committee, Taluk Agricultural Association; Secretary, Mehkar Land Holders' Co-operative Association since its inception; Vice-Chairman, Co-operative Land Mortgage Bank, Mehkar since its establishment.

Deshpande, A. Y., Dr. Director, The Ellichpur Central Bank since 1926; Vice-Chairman for about 3 years.

Deshpande, N. B., B.A., LL.B., Yeotmal; b. 1888; Director, Yeotmal Central Bank, 1917; Hony. Secretary of the Bank for over 10 years; Vice-Chairman and for some time Chairman, The Yeotmal Taluk Board.

Deshpande, Y. K., M.A., LL.B., Yeotmal; b. 1884; Hony. Secretary, Yeotmal Central Bank, 1913-1918. Represented India at the International History Congress held at Zurich in Switzerland, and also at the International Orientalists Congress held at Brussels in Belgium, 1938. Editor of several ancient Marathi Works. Member, Indian Historical Records Commission, since 1928.

Dixit, G. S., B.A., B.L., Mehkar; b. 1882; Vice-Chairman, Local Board, 1910-1925; Chairman, Mehkar Taluk Agricultural Association; and Local Supervision Committee; Legal Adviser of the local Land Mortgage Bank; Hony. Secretary, Mehkar Co-operative Central Bank, 1914-1926; Vice-Chairman, 1926-1932; and Chairman since 1932; Has represented the Bank in the Federation, the Provincial Bank, and in the Provincial and All India Co-operative Conferences.

Godbole, G. N., Pleader, Ellichpur; Joint Secretary, Ellichpur Central Bank, 1918-1923; President, 1923-1934.

Hazari, G. C., B.A., LL.B.: Honorary Secretary, Central Bank, Ellichpur since 1937; Member, Ellichpur Municipal Committee and Taluk Board.

Jatkar, B. H., B.A., LL.B., Yeotmal: b. 1880. First elected Chairman, Yeotmal Municipal Committee, 1919-1925; Member, Indian Legislative Assembly, 1921-1924. Director, Co-operative Central Bank, Yeotmal, 1919; President, 1925-1932 and again from 1933-35. Deputy President, Berar Co-operative Institute, 1929-1932; Member, C. P. and Berar Legislative Assembly, 1937; Represents the C. P. and Berar Provincial Co-operative Bank, Nagpur, on the Co-operative Land Mortgage Bank, Yeotmal and on the Committee of management of the Yeotmal Central Bank; Legal Adviser, Land Mortgage Bank, Yeotmal.

Joglekar, M. G., Pleader, Yeotmal: b. 1885. Director, Yeotmal Central Bank, 1926-1940; Secretary, 1929-1934. Represented the Bank on the Directorate of the C. P. and Berar Provincial Co-operative Bank, Nagpur as also on the C. P. and Berar Co-operative Federation.

Kane, D. K., Izardar, Yeotmal: b. 1879. Member, C. P. Legislative Council for 3 years; Member, Indian Central Cotton Committee; Hony. Secretary, Yeotmal District Association for many years. Director, Yeotmal Central Bank, 1922; Member, Committee of Management since 1923. Managing Director, The Co-operative Adat Shop since its organisation in 1928; Hony. Secretary, Co-operative Bank, Darwar since 1930. Represented the Yeotmal Central Bank on the standing committee as also the Board of the Berar Co-operative Institute for many years and the Darwar Central Bank on the Directorate of the C. P. and Berar Provincial Co-operative Bank, Nagpur and the C. P. and Berar Co-operative Federation.

Kane, S. K., Dr., b. 1887; The first elected President, Yeotmal District Council, 1919-1925; Vice-President, Municipal Committee, Yeotmal for over 12 years. Director, Yeotmal Central Bank, 1917-1940 with a gap of about 5 years.

Khare, R. M., B.A., LL.B., O.B.E., Rao Bahadur, Amraoti; b. 1882; Director, Amraoti Central Bank, 1913; Hony. Secretary, 1916; Chairman, 1921-1933 and since 1940. Deputy President, Berar Co-operative Institute from its very inception; Chairman of the Local Board for 15 years; President, Amraoti Camp Municipality and Vice-President of the Town Committee; Member, Managing Committee of the Provincial Bank and the Board of Directors for a number of years continuously.

Kolhe, M. P., B.A., LL.B., Banker and Land Lord, Zadgaon, (Yeotmal): b. 1893. Director, Yeotmal Central Bank, 1920: Chairman since 1931. Represents the

Yeotmal Central Bank on the C. P. and Berar Co-operative Federation and on the Directorate of the C. P. and Berar Provincial Co-operative Bank, Nagpur; Vice-President, Yeotmal Co-operative Land Mortgage Bank since 1935. Deputy President, Berar Co-operative Institute, Amraoti; Nominated Member of the Gole Committee; Member, C. P. Legislature since 1923. Member, Indian Central Cotton Committee, for a number of years; Chairman, District Council, Yeotmal 1928-1930.

Kulkarni, G. L., Morsi: b. 1898. Chairman, Central Bank, Morsi. Secretary, Hiverkhed Co-operative Society. Secretary, C. P. and Berar Conference held at Morsi, 1927. Member, Morsi Local Board and Amraoti District Council for several years. Represents the Morsi Central Bank on the Board of Directors of the C. P. and Berar Provincial Co-operative Bank, Nagpur for the last 3 years.

Pangarkar, G. K., Advocate, Ellichpur: Hony. Secretary, The Co-operative Central Bank, Ellichpur, 1932 and also a member of the Board of Directors. One of the organisers of the Urban Co-operative Bank at Ellichpur and is its Chairman. Director, Peoples' Bank, Ellichpur and Vidarbha Mills, Berar.

Pangarkar; K. N., Rao Saheb; Pleader, Ellichpur: First President, Central Bank, Ellichpur, 1917-1922; Hony. Treasurer for a number of years.

Patil, U. S., Rao Bahadur: Founder, The Village Panchayat Board, Berar; Member, C. P. Legislative Council for more than ten years; C.P. Board of Agriculture and Industry; District Motor Transportation Committee; Provincial Co-operative Bank, Nagpur and Land Mortgage Bank, Amraoti: Member, Amraoti District Council for many years and its Chairman, 1936-1939; President, The Joint Board, Berar. Director, The Central Bank for the last 15 years and now Chairman.

Pingle, T. R., B.A., LL.B., b. 1884; Chairman, Morsi Central Bank, 1919-1935; Chairman, Reception Committee, Amraoti District Co-operative Conference, 1924; General Secretary, C. P. and Berar Political Conference held at Morsi, 1927; Was on the Co-operative Deputation sent to Bombay Presidency for studying the working of the Cotton Sale Societies, 1926; Deputed by the C. P. Government to study the working of Land Mortgage Banks in the Punjab, 1931.

Ranadive, S. D., B.A., LL.B., Rao Saheb, Amraoti; Hony. Secretary, Amraoti Central Bank for several years: Berar Co-operative Institute for the last 12 years: Amraoti City Library; President, Municipal Employees' Association and Scheduled Castes Amalgamated Hostel, Amraoti.

Saoji, Motiram Ramsa, B.A., LL.B., Mehkar; b. 1897; Member, Buldana District Council, 1925-1928; Hony. Secretary, Mehkar Co-operative Central Bank since 1929; Represented the Mehkar Bank on the Directorate of the Provincial Bank since 1932.

Saoji, S. T., Samaj Bhushan, Rao Saheb; Mehkar; b. 1886; Chairman, Mehkar Central Bank, 1926-32; Director, since its establishment.

Savdekar, B. R., B.A., LL.B., b. 1893; Hony. Secretary, Co-operative Central Bank, Buldana since 1933; Chief Organiser and Hony. Secretary, The Co-operative Stores, Buldana; Member, Municipal Committee, Buldana for 18 years, Member, standing committee, Berar Co-operative Institute and also Director, Provincial Co-operative Bank, Nagpur.

Soman, V. K., Mehkar: b. 1885. Chairman, Mehkar Co-operative Land Mortgage Bank since its establishment; Member, Mehkar Taluq Agricultural Association; and Mehkar Municipal Committee for a number of years; Vice-Chairman, Berar Co-operative Institute.

MADRAS

Annadurai Iyer, S., Nangavaram, Trichinopoly District; b. 1895; Secretary, Co-operative Credit Society, Nangavaram since 1921; Kulitalai Co-operative Land Mortgage Bank since 1927; Kulitalai Co-operative Bank 1924-1940; Director, Trichinopoly District Co-operative Credit Bank since 1928; Member, Executive Committee, Madras Co-operative Central Land Mortgage Bank, 1928-1932; President, Co-operative Consolidation of Holdings Society, Nangavaram from 1939; Assistant Secretary, Trichinopoly Urban Co-operative Stores from 1939; Member, The Trichinopoly District Board, 1928-1934; President, Kulitalai Taluk Board 1928-1932; President, Panchayat Board from 1934 to date; Vice-President, Trichinopoly Circle Temple Committee 1934-1939.

Bhashyam Ayyangar, K., B.A., B.L., b. 1882; Secretary, Madras Provincial Co-operative Union; Director, South India Co-operative Insurance Society; Member, Madras Committee on Co-operation 1939-40; Member, Madras Legislative Assembly; Member, Syndicate, Madras University; Vice-President, The Madras Provincial Co-operative Bank, for some time; Leader of the Congress Party in Madras Corporation, 1937-38; Member, Madras Bar Council; Author of the "Law of Negotiable Instruments in British India".

Bheemaiah Setty, D. Rao Sahib; Merchant, Hindupur; b. 1st Feb., 1901; President, Hindupur Co-operative Town Bank; Member, District Central Co-operative Bank, Anantapur; Assistant Secretary, Secretary, and Director, Town Bank for about 12 years; Vice-Chairman for 4 years; Chairman for 3 years and Councillor, Hindupur Municipality for 10 years; Member, Taluk Board, Penukonda Division for 4 years; District Board, Anantapur for 4 years; Director, Vysya Bank, Bangalore; Director, The South India Co-operative Insurance Society, Madras; Member, Debt Conciliation Board, Penukonda.

Chinnaiya Pillai, T. M., M.A., B.L., Rao Sahib; Salem b. 15th April 1895; President, Salem Dt. Urban Bank; President, Salem Land Mortgage Bank; President, Salem Loan and Sale Society; President, Salem Milk Supply Union; Vice-President, Madras Provincial Co-operative Union; Member, Executive Committee, Madras Provincial Co-operative Bank; Director and Legal Adviser, Salem Urban Co-operative Society; Member, Executive Committee, The Co-operative Fire and General Insurance Society, Madras; Public Prosecutor, Salem from 1937; Chairman, Salem Municipal Council 1932-35.

Dasaratharama Reddy, Rebala, B.A., (Hons.), LL.B., Nellore, b. 30th November 1907; Member, Board of Management, The Nellore District Co-operative Bank since 1933; President, District Co-operative Bank, Nellore; Member, Executive Committee, Madras Provincial Co-operative Bank since 1938; Executive Committee, The Nellore District Co-operative Marketing Federation; District Board, Nellore, since 1939; Andhra University Senate since 1940.

Deivasikhamani, K., Dewan Bahadur; b. 1881; Retired Registrar of Co-operative Societies; President, Co-operative Central Bank, Conjeeveram for several years; Member, Madras Legislative Council for some time; Director and Member, Executive Committee, The Madras Central Co-operative Land Mortgage Bank; Director, The Madras Provincial Co-operative Bank for some time; Member, Board of Experts appointed by the Congress Government, Bihar in connection with rehabilitation of Co-operative Movement; Deputed by the Provincial Government, Orissa, to conduct an enquiry into the working of the movement and reported in 1938; Member, Madras Committee on Co-operation 1939-40.

Ganapati Aiyar, E. S., B.A., B.L., Erode, b. 15th Oct. 1882; President, Erode Co-operative Urban Bank for six years; Coimbatore District Co-operative Audit Union for three terms; Director, the Coimbatore District Urban Bank; Ex-President of the Erode Co-operative Stores; Erode Co-operative Loan and Sale Society; Member, Board of Management, the Madras Provincial Co-operative Union; Member, Madras Central Land Mortgage Bank; President, The Erode Co-operative House Mortgage Bank; Municipal Councillor for three terms; Chairman-Delegate for some time; Member, Taluk Board, Erode; Coimbatore District Educational Council; Debt Conciliation Board, Erode.

Gangadhara Sastry, L., Land-lord, Hindupur, Anantapur District; b. June 1884; Honorary Magistrate, Hindupur; Member and Vice-Chairman Hindpur Municipal Council; Honorary Assistant Registrar of Co-operative Societies, Hindupur; Hony. Secretary, Hindupur Rural Co-operative Credit Society; Town Co-operative Bank; Co-operative Loan and Sale Society; Local Supervising Union; Anantapur District Co-operative Federation; Co-operative Central Bank; Vice-President, and President, Anantapur District Co-operative Central Bank; President, Hindupur Co-operative Town Bank; Co-opted Director, Hindupur Labour Co-operative Union; Member, Board of Management. The Madras Provincial Co-operative Union; Standing Committee, All-India Co-operative Institutes' Association.

Gangaraju, Mothey; Dewan Bahadur; Zamindar of Vissannapeta, Gundapalli Estates, Ellore; b. 1874; President, Co-operative Central Bank, West Godavari District, Ellore, from the starting of the Bank for more than 20 years; Member, Pre-reform Legislative Council, Madras.

Giriappa, M., Rao Bahadur., b. December 1885; Retired as Joint Registrar of Co-operative Societies and joined immediately the movement as a non-official co-operator; President, Madras District Co-operative Central Bank; Director and Member, Executive Committee, The Madras Provincial Co-operative Bank; Member, Madras Committee on Co-operation, 1939-40; Visited Japan to study the movement in 1940.

Gopal Menon, C., Rao Bahadur; b. 1877; Hony. Treasurer and Director, Madras Co-operative Central Land Mortgage Bank, Madras; Vice-President, Madras Provincial Co-operative Bank; Director, Madras Provincial Co-operative Union; Director, South India Co-operative Insurance Society, for some time; Member, Board of Management, The Co-operative Fire and General Insurance Society, Madras; Elected to the 2nd and 3rd Legislative Councils by the Southern India Chamber of Commerce; Vice-President, Southern India Chamber of Commerce; Honorary Magistrate for some time in the City of Madras; Trustee, Madras Port Trust; Director, United India Life Insurance Company for several years and Director, Indian Bank; Member, Local Board, The Reserve Bank of India; Was for a long time, Member of the Senate and Academic Council of the University of Madras; was also President of the Faculty of Commerce; At present Chairman, Text-Book Committee (Commerce Group) and Chairman, Board of Examiners for Government Technical Examinations in Commerce; Travelled in Europe and studied the working of Co-operative Institutions 1922.

Gurumurthi, P., Dr., Medical Practitioner, Rajahmundry; b. 28th June 1884; President, Rajahmundry Co-operative Central Bank; The Innespeta Co-operative Urban Bank; The Local Co-operative Union; Co-operative Crop Loan and Sale Society; Co-operative House Building Society; The Ramadas Co-operative Training Institute; Sri Krishna Co-operative Stores; Co-operative Land Mortgage Bank; East Godavari District Co-operative Federation; and Andhra Co-operative Union, Rajahmundry; Director, Rajahmundry Co-operative Milk Supply Society; Director, The South India Co-operative Insurance Society, Madras; Vice-President, Madras Provincial Co-operative Union; Director and Member, Executive Committee, The Madras Provincial Co-operative Bank, Madras; Member, Standing Committee, All-India Co-operative Institutes' Association; Member, Standing Committee, Indian Provincial Co-operative Banks' Association; Chairman and Member, Municipal Council, Rajahmundry for some time; Member, District Harijan Advisory Board; President, East Godavari District Harijan Sevak Sangh; President, Andhra College of Commerce, Rajahmundry; Member, Madras Medical Council; Member, Executive Committee and Vice-President, Andhra Branch of Indian Medical Association.

Kalidas, K., Advocate, Vizagapatam; b. 24th Nov. 1901; Director, Co-operative Central Bank; Vizianagaram from November 1929; President since 1936 (excluding the period of supercession from 7-9-36 to 6-10-37); Director, Madras Provincial Co-operative Bank.

Krishnaiah Choudary, P. V., Guntur; b. 1901; Hony. Assistant, Registrar of Co-operative Societies, 1920; Director, Guntur Central Bank; Madras Central Land Mortgage Bank; Madras Provincial Co-operative Bank; Member, Madras Legislative Council (before 1937); President, District Educational Council; Member, Andhra University Syndicate for two terms; President, District and Taluk Boards for some time.

Krishnamurthi, M., Dr., M.B.B.S., B.Sc., M.S., b. 14-8-1903; Director, South India Co-operative Insurance Society.

Krishna Sastri, P V., Bazwada; b. 10th May 1893; Honorary Secretary, The Viziavada Co-operative Central Bank, Bezwada; Vice-President since 1939; Representative on the Board of Management, Madras Provincial Co-operative Bank, 1929-35.

Krishnaswami Ayyangar, R., B.A., B.L., b. 23rd Nov. 1886; Assistant Secretary, Secretary and President, South Arcot Co-operative Central Bank for some time; Chairman, Special Committee for two years and now a member; Formerly, Vice-President, Loan and Sale Society, South Arcot; Director, Pudupalayam Co-operative Stores for 28 years and President for the past 8 years; Director, Pudupalayam Urban Bank and Director Audit Union for some time; Co-operative Propagandist for South Arcot for some years; Chairman of the Rural Reconstruction Centre, Tirupachanur for two years; One of the members of the Committee of nine persons appointed by the Government for drafting the Co-operative Societies Act (Bill) VI of 1932; Member, Board of Management of the Madras Central Urban Bank for some years; The Board of Management, Provincial Co-operative Union for some years; Assistant Secretary and President, Bar Association for some years; President, South Arcot District Journalists' Association; Government Pleader for 3 years and Ag. Public Prosecutor for 4 months during 1927 and 1930.

Kumaraswami Raju, P. S., M.L.A., b. June 1898; President Ramnad District Board; Director, The Madras Co-operative Central Land Mortgage Bank; President, The South India Co-operative Insurance Society; President, Madura Ramnad Co-operative Wholesale Stores; Member, Executive Committee of the Madras Provincial Co-operative Union; Member, All-India Congress Committee; Member, Working Committee of the Tamil Nadu Congress Committee; Estate Land Act Enquiry Committee; Board of Industries; President, The Pudupalayam Co-operative Society; Secretary, Srivilliputhur Co-operative Supervising Union; Vice-President and President Srivilliputhur Banking Union; President, The Bhupathi Raju Co-operative Bank, Rajapalayam from 1924; Director, Srivilliputhur Taluk Land Mortgage Bank; Director, The Madras Provincial Co-operative Union; Member of the District Education Council from 1938; Its Vice-President till May 1936.

Lokanathan, P. S., M.A., D.Sc., (Econ.) London; b. October 1894; Director and Vice-President, Triplicane Urban Co-operative Society; Ag. Professor of Economics, University of Madras; Member of the Senate, Academic Council and Boards of Studies in Economics and Commerce, The University of Madras; Member, Board of Studies in Economics, Annamalai, Andhra and Travancore Universities; Member, Editorial Board, The Indian Journal of Economics; Executive Committee of the Indian Economic Association; Member, The Consultative Committee of the Government of India for Post War Reconstruction; Address:—'Bhargava,' Edward Elliots Road, Mylapore, Madras.

Manikka Mudaliyar; Vellore; b. 26th March 1888; Honorary Secretary, Government Telegraph Employees' Co-operative Society, Madras 1924-1927 and since 1932; Director, Christian Central Co-operative Bank, Madras, 1925-1930; Director, The Madras District Co-operative Central Bank, since 1930; President, Central Co-operative Printing Works 1932-1934; President, Pedunaickenpet Co-operative Society, 1931-35; Hony. Arbitrator, Co-operative Societies, Madras, since 1932.

Marthandam Pillai, P.N., B.A., B.L., Rao Bahadur; b. 5-3-1885; President, Egmore Co-operative Society; Was President, Triplicane Urban Co-operative Society for some years; Represented Tinnevelly Rural in the Madras Legislative Council, 1923-26.

Murthy, B. S., B.A., B.Ed., M.L.A., b. 29th Oct. 1906; Senate Member, Andhra and Madras Universities; Ex-Parliamentary Secretary to the Minister in charge of Co-operation; Member, Co-operative Enquiry Committee 1940; Author and Journalist; Editor 'Navajeevana' a Telugu monthly; Secretary, Madras City Harijan Sevak Sangh; Joint Secretary, Andhra Harijan Sevak Sangh; President, Madras Basic School.

Nallakutalam Pillai, R.G., Pleader, Srivilliputtur; b. 1889; Member, Srivilliputtur Urban Bank; and Member, Executive Committee, Srivilliputtur Banking Union 1920-24; Director 1920-32; Secretary, Srivilliputtur Weavers' Society, 1919-26; Hony. Asst. Registrar for about 10 years since 1920; President, Trading Union 1922-35; President, Srivilliputtur Supervising Union 1928-35; Secretary, Ramnad District Federation 1929-30; Member, Governing Body, Tamil Nadu Co-operative Federation; Member, Ramnad District Educational Council for 9 years; Municipal Council, Srivilliputtur for 9 years; its Chairman 1925-28. Editor, 'Country Herald' since 1939.

Narasimha Rao, K.L., B.A., B.L., b. 1903; Member, Standing Committee, All-India Co-operative Institutes' Association; Executive Committee, The Madras Co-operative Central Land Mortgage Bank; Board of Management of the Madras Provincial Co-operative Bank; Ex-Member, Executive Committee and Treasurer of the Madras Provincial Co-operative Union.

Narasimha Rao, S. V., B.A., Rao Bahadur; Pleader, Kurnool; b. 21st October 1873; President and Director Kurnool Urban Credit Bank; President, Kurnool District Central Bank; Ex-member Board of Management, Provincial Co-operative Bank, Madras; Chairman, Kurnool Municipality; Vice-President, Kurnool District Board; President, District Educational Council; Member, Andhra University Senate.

Narayanaswami Iyer, O.A., B.A., B.L., b. 31st January 1898; Member, Board of Management, The Madras Provincial Co-operative Bank; Director, South India Co-operative Insurance Society; and the Fire and General Insurance Society, Madras; Director, Tanjore Co-operative Central Bank; Secretary, Hood Co-operative Institute; President, Tanjore Loan and Sale Society; Author of dramas, books and pamphlets on co-operation in Tamil.

Narayanaswamy Naidu, B. V., M.A., B.Com., Ph.D., Bar-at-Law; b. 11th March 1902; President, Chidambaram Paddy Sale Society; Director, Land Mortgage Bank, Chidambaram; President, Co-operative Poultry Society, Annamalainagar; Director, Chidambaram Milk Supply Society; Vice-President, Annamalai University Students' Co-operative Stores; Member, Debt Conciliation Board, Chidambaram; Member, Advisory Board, South Arcot Urban Bank; Director, Chidambaram Co-operative Stores; Member, Senate, Academic Council and Syndicate, Annamalai University; General Secretary, All-India Economic Association; President, Adult Education Association; Member, Rural Finance Sub-Committee of All-India Planning Committee; Member, Consultative Committee of Economists to the Government of India.

Narayana Rao, M., B.A., B.L., M.L.C., Anantapur, b. Aug. 1884. Secretary, Divisional Co-operative Union, Penukonda, 1908-13; Secy., Town Bank, Penukonda 1912-1920; Director, Anantapur District Co-operative Central Bank 1919-1941; President of the District Central Bank 1924-1927 and 1935-1938; President, Land Mortgage Bank, Hindupur since 1939; Member, District Board, Anantapur 1917-20; Member, Municipal Council, Anantapur 1920-27; Congress Member, Madras Legislative Council; One of the promoters and Directors, The Rayalaseema Bank, started at Bellary in 1939.

Paramasivam Pillai, L. N., Rao Sahib; Mirasdar, Lalgudi; b. July 1893; Director, Trichinopoly District Co-operative Central Bank, from 1927; Vice-President from 1930 and President from 1940; President, The Trichinopoly District Co-operative Federation; Member, Executive Committee, The Tanjore Marketing Federation; Member, Board of Management, The Fire and General Insurance Society; Director, The Madras Provincial Co-operative Bank; Founder of the Kuhur Co-operative Society started in 1919; Director, Lalgudi Sivagnanam Co-operative Agricultural Society since 1925; President 1932-33; President from 1933, President, The Kuhur Land Reclamation Co-operative Society, since its inception in 1928; Secretary, The Lalgudi Co-operative Union 1926-35; Vice-President from 1937; Secretary, The Lalgudi Land Mortgage Bank from 1930; President, The Lalgudi Co-operative Stores from its inception in 1940; Member, The Trichinopoly District Board 1917-1935; President, The Trichinopoly District Educational Council; Director, The Trichinopoly District Agricultural Association from its starting; One of the Secretaries of the Madras Provincial Union of Panchayats from 1938.

Pattabhi Sitharamayya, B., Dr. B.A., M.B. & C.M., Masulipatam; b. 28-11-1880; Hony. Secretary, Kistna Central Co-operative Bank, Masulipatam, 1918-1926; Founder of Gudlavalleru and Vadlamannadu Land Mortgage Banks and President of the latter 1928-30; Member, Executive Committee—Madras Provincial Co-operative Bank 1926-30; Member, Committee on Co-operation Madras, 1939-40; Member, All-India Congress Committee; Member, Working Committee of the Indian National Congress for several years; President, Andhra Provincial Congress Committee; Chairman, Andhra Insurance Company for some time; Chairman, Hindustan Mutual Insurance Society.

Pichaiya, Viruru, B.A., Cuddapah; b. 18th August 1872; Director and Treasurer, Town Bank, 1915; President, District Central Bank 1917-1936; was Director of the Provincial Bank representing the Central Bank; President, Land Mortgage Bank when started; Chairman, Municipal Council, Cuddapah; President, Taluk Board, Cuddapah; Member, Senate of the Madras University; Vice-President, District Educational Council, Cuddapah; Member, Debt Conciliation Board, Cuddapah. Awarded Rao Saheb 1936.

Prakasarao, D. V., B.A., b. 15th December 1864; President, District Co-operative Bank, Cocanada 1919-1927; Director since 1939 to-date; Assistant Secretary, and Treasurer, Indian Famine Relief Fund 1897-1899; Member, Pittapur Rajah's College 1895-1900; Member, Cocanada Municipal Council for several years and its Vice-Chairman 1921-1925; Member, Cocanada Plague Committee 1900-1903; Secretary, East Godavari District Association 1913-1937 and from 1940; Member, Cocanada Taluk Board 1913-1924; Member, East Godavari District Board 1919-1923; Member, and Vice-President, District Educational Council, East Godavari for 12 years; Assistant Secretary and Treasurer, Indian War Relief Fund, 1914-1916; Member, Price Control Committee, Godavari District 1918-1919; President, District Co-operative Banking Union, Cocanada 1919-1927; Secretary, Irrigation Advisory Board, Godavari Eastern Delta 1926-1934; President, Irrigation Advisory Board, 1934-1940.

Raghavendra Rao, T., b. 22nd July 1889; Member of the Association of Certified and Corporate Accountants, London; Chief Accountant, Madras Provincial Co-operative Bank from November 1911; and Secretary from October 1937; Representative of the Bank in Southern India Chamber of Commerce; Director, The Central Co-operative Printing Works, Madras; Visited Japan to study the movement in 1940.

Rajabadar Mudaliar, A., B.A., Rao Bahadur; b. 1806; President, Co-operative Central Bank, Conjeeveram; First President, Co-operative Land Mortgage Bank, Conjeeveram; Secretary, The Madras Provincial Co-operative Union; Member, Chengleput District Board and Councillor, Conjeeveram Municipality.

Rajagopalachari, C., B.A., B.L., Bezwada; b. 10th January 1879; Director, The Vijayavada Co-operative Bank from 1918; President, The Andhra Co-operative Institute, Bezwada from 1929; Director, The Gandhi Urban Bank, 1928-1939; Chairman, Municipal Council, Bezwada from 1938.

Ramadas Pantulu, The Hon'ble, V., B.A., B.L., 'Farhatbagh', Mylapore, Madras; b. 1873; Member, Central Committee, International Co-operative Alliance, London; President, The Indian Provincial Co-operative Banks' Association and the All-India Co-operative Institutes' Association; Editor, *The Indian Co-operative Review*, *The Year-Book and Directory of Indian Co-operation*, 1942; President, The Madras Provincial Co-operative Bank from 1926 to May 1941; President, The Madras Provincial Co-operative Union from 1926 to December 1940; President, The South India Co-operative Insurance Society from January 1932 to August 1941; Member, Indian Central Banking Enquiry Committee; Townsend Committee on Co-operation, Madras, 1927; Committee on Co-operation, Madras 1939-40; Chairman, Board of experts appointed by the Congress Government for the rehabilitation of the Co-operative Movement in Bihar; Delegate from India to the 14th Session of the International Co-operative Congress, 1934; Leader, Congress Party in the Council of State; Member, Indian Central Cotton Committee; Chairman, Rural Finance and Marketing Sub-committee of the National Planning Committee; President, Andhra Provincial Board of the Harijan Sevak Sangh; Vice-President, Madras Economic Association; Member, Governing Body of the Indian Research Fund Association; Senate and Academic Council of the Madras University and Chairman Board of Studies in Telugu for several years; Member, Court of the Delhi University for some time. Author of Commentaries on the Madras Estates' Land Act (Land Tenures in Madras).

Ramakrishnan, K. C., M.A., Dip., (Econ.), Madras; b. December 1891; Acting Reader in Economics, Madras University; Director, Triplicane Urban Co-operative Society since 1934; Madras Provincial Co-operative Stationery Stores since 1939; Member, Editorial Committee of the *Madras Journal of Co-operation*; Delegate from India to the International Co-operative Congress, Paris, 1937.

Ramalingam Chettiar, T. A., B.A., B.L., M.L.C., b. May 1881; President; The Madras Co-operative Central Land Mortgage Bank; President, The Madras Provincial Co-operative Union; President, The Madras Provincial Co-operative Marketing Society; President, The Coimbatore District Co-operative Urban Bank; President, Tamil Nadu Co-operative Federation; Director, The Madras Provincial Co-operative Bank; Member, Standing Committees of the All-India Co-operative Institutes' Association and the Indian Provincial Co-operative Banks' Association; Member, Townsend Committee on Co-operation (1927) Madras; Vice-Chairman Committee on Co-operation, Madras 1939-40; Chairman, Tirumalai and Tirupathi Devastanams' Committee; Elected to the 1st, 2nd, 3rd and 4th Madras Legislative Councils under the old Government of India Act and again as Member, Legislative Council under the Government of India Act of 1935; Was President of the District Board of Coimbatore for some years; A Congressman; Discarded the title of Dewan Bahadur which was conferred on him in 1935.

Ramamurti, Vadrevu; Razole, East Godavari District; Secretary, The Amalapuram Co-operative Union 1916-20; President, The Co-operative Urban Bank; Director, Sree Konaseema Co-operative Central Bank, Amalapuram since its inception upto 1935; Vice-President and Working Director during 1920-23 and President for some years; President, Razole Co-operative Credit Society since its inception in 1927 to 1939; President, Razole Co-operative Land Mortgage Bank since 1933; Chairman, The Local Board of the South India Co-operative Insurance Society, since 1934; Director and Member, Executive Committee, Madras Co-operative Central Land Mortgage Bank 1933-36; Vice-President, Madras Provincial Co-operative Union 1936-39.

Ratnasabapati Mudaliar, C. S., Dewan Bahadur; b. 9th March 1886; President, Madras Handloom Weavers' Provincial Co-operative Society for the past four years; Vice-President, Madras Central Land Morgage Bank; Member, The Committee on Co-operation 1939-40; Chairman, Municipal Council and President, District Board, Coimbatore for about 14 years; President, Federation of Indian Chambers of Commerce and Industry; Chairman, the South India Mill-owners' Association.

Samiappa Mudaliar, N. R., Rao Bahadur; b. 15-11-1896; President, Co-operative Urban Bank, Tirutturaipundi; President, Co-operative Supervising Union, Tirutturaipundi; President, Loan and Sale Society, Tirutturaipundi; President, Land Mortgage Bank, Tirutturaipundi for some years; Member, Board of Management, Co-operative Central Bank, Kumbakonam; Member, Central Land Mortgage Bank, Madras; Member, Madras Provincial Co-operative Bank; Member, Executive Committee, The Madras Provincial Co-operative Union; Member, Standing Committee, All-India Co-operative Institutes' Association; Vice-President, Tamil Nadu Co-operative Federation; Vice-President, Co-operative Fire and General Insurance Society; Member, Madras Legislative Council; Member, Taluk and District Boards for nearly 20 years. Vice-President, Tanjore District Board and East Tanjore District Board for some years; Member, Senate of the Madras University; and South Indian Railway Advisory Committee for some time.

Sankara Mudaliar, S. S., B.A., B.L., b. 5-11-1883; Secretary, Madras City Co-operative Bank; Vice-President, Central Co-operative Printing Works; President, Madras District Co-operative Central Bank for some years; Director and Member, Executive Committee, The Madras Provincial Co-operative Bank for some time.

Sarma, P.S.N., Dr., Bhimavaram; Secretary, Co-op. Swadeshi Vastra Nilayam 1929-41; Local Co-operative Union 1934-35; President, Co-operative Crop Loan and Sale Society; Member, Executive Committee, Andhra Co-operative Federation since 1939; Director, Kistna Co-operative Bank, 1934-37; Secretary, Local Co-operative Land Mortgage Bank, 1937-40.

Satyanarayana, Narasimhadevara; b. 9th September 1894; President, Alamuru Co-operative Rural Bank; and Land Mortgage Bank, Alamuru; Director, Ramachandrapuram Central Bank; Joint-Secretary, Madras Provincial Co-operative Union, Director, Madras Central Co-operative Land Mortgage Bank; Secretary, Andhra Provincial Co-operative Union; Member, East Godavari Dt. Board; Vice-President, Madras Provincial Panchayats Association; President, Irrigation Advisory Board, Eastern Division; Superintendent, Alamuru Rural Reconstruction Centre.

Seturama Iyer, A., Rao Sahib; Nidamangalam; b. 31st May 1872; Secretary, Agricultural Bank, Nidamangalam 1905-1935; Secretary, Mannargudy Taluk Co-operative Supervising Union 1919-1928; Director, Tanjore Co-operative Central Bank 1919-28; and Vice-President for a term; Hony. Asst. Registrar of Co-operative Societies for a number of years; Chief Agent and District organiser, South India Co-operative Insurance Society 1932-1940; Director, Central Co-operative Marketing Society; Secretary, Nidamangalam Co-operative Sale Society since 1934; Secretary, The Tanjore Dt. Co-operative Manure Society, Nidamangalam from 1916; Director, Mannargudy Co-operative Mortgage Bank from 1934; Chairman, Nidamangalam Union Board for two terms and Member, Taluk Board; Honorary Visitor, College of Agriculture and Research Institute, Coimbatore, 1918-21; Vice-President, Madras Students' Agricultural Union for some time; Member, Managing Committee, The Tanjore District Agricultural Association; Author; Field and Garden Crops of Madras in (1908).

Seshachalam Iyer, M. S., Rao Sahib; b. 7th July 1882. Secretary, the Tiruvannamalai Co-operative Society; Started a number of rural societies in Tiruvannamalai and Chengam areas; Secretary, Tiruvannamalai Taluk Co-operative Union; Hony. Assistant Registrar of Co-operative Societies for some time; Organised a Cobblers' Co-operative Society; President, Vellore Dt. Co-operative Federation; Member, Executive Committee, Vellore Co-operative Central Bank and the Madras Central Urban Bank (now the Provincial Co-operative Bank) for some time; Joint Secretary, Madras Provincial Co-operative Union for two terms and Edited the Tamil Bulletin till it was handed over to the Tamil Nadu Federation; Secretary, Tiruvannamalai Co-operative Union; President, The Tiruvannamalai Co-operative Labour Union; Secretary, The Tiruvannamalai Co-operative Loan and Sale Society; The Tiruvannamalai Co-operative Building Society; and the Brahmans' Co-operative Better Living Society. President, Modaiyur Stone Image Workers' Co-operative Society; Member, Executive Committee, Co-operative Central Bank; Member, Motor Supply Co-operative Society; Tamilnadu Federation; District Organiser for the South India Co-operative Insurance Society, Madras.

Sivananda Mudaliar, R. A., b. 8-8-1883; Director, Assistant Secretary, Vice-President and President, Co-operative Central Bank, Cuddalore for 19 years; Director, Madras Provincial Co-operative Bank; Madras Provincial Co-operative Union for several years; President Co-operative Sale Society, South Arcot for about 15 years; Member, Cuddalore Municipal Council, 1925-28 and 1934-35; Vice-President, Temperance Committee, South Arcot; Chairman, Charitable Endowment Board; Member, Excise Advisory Board; and Temple Committee Cuddalore for some time; Member, Export Advisory Council, nominated by the Government of India, for some time.

Shiva Rau, Molhalli; Puttur; b. 1880; President, South Kanara Central Co-operative Bank; South Kanara Agriculturists' Co-operative Wholesale Society, Puttur; Puttur Division Co-operative Land Mortgage Bank; Director, Madras Provincial Co-operative Bank; The South Kanara District Co-op. Advancement Society; Member, South Kanara District Board; Chairman, District Board Standing Committee on Education and the Puttur Taluk Elementary Education Advisory Committee.

Simhachallam Pantulu, Gade; President, Taluk Supervising Union, Narasaraopet for the past 20 years; Vice-President, and President, Guntur District Co-operative Central Bank, Tenali; Director, Madras Provincial Co-operative Bank; Provincial Co-operative Union; Member, Legislative Council, Madras; Senate, Madras University; Hon. Assistant Registrar of Co-operative Societies, Guntur.

Singaravelu Mudaliar, K. M., Rao Sahib, b. 20-3-1884; President, District Co-operative Federation for over 20 years; Director, Vellore Central Bank; Vice-President and Member, Executive Committee, The Madras Provincial Co-operative Bank for several years; Secretary, Kalavai Co-operative Supervising Union from 1915; Walajah Land Mortgage Bank from 1934; Member, Kalavai Credit Society; Member and President, Ranipet Taluk Board 1919-1930; and Member North Arcot District Board 1919-35.

Sitaramiah, Kavali, B.A., B.L., Rao Sahib; Cocanada; b. 3rd October 1883; President, The District Co-operative Bank, Cocanada; The Cocanada Co-operative Loan and Sale Society; The Cocanada Co-operative Milk Supply Union, and the Provincial Co-operative Bank; Member of the Board of Management of the Fire and General Co-operative Insurance Society, Madras; Honorary Presiding Magistrate of the Bench Court for three consecutive terms; Member, The Cocanada Divisional Economic Committee.

Sitarama Reddiar, K., B.A., B.L., b. October, 1884; Secretary and Director; The South Arcot District Co-operative Bank for some years; Hony. Asst. Registrar of Co-operative Societies, 1925-27; Chairman, South Arcot Co-operative Central Bank; Director, Board of Management, The Madras Provincial Co-operative Bank; President, South Arcot District Board 1920-29 and again now; Member, Madras Legislative Council, 1921-30; Secretary, Discharged Presioners' Aid Society for many years; Was appointed as Commissioner Hindu Religious Endowment Board in 1930; First Commissioner, Tirumalai Tirupathi Devasthanams from 1933 to 1936. Member, Madras Legislative Assembly from 1937; Central Legislative Assembly from 1940; A Congressman and relinquished the title of Rao Bahadur.

Srinivasachari, A., Srivilliputtur; b. 26th October 1886; First President Srivilliputtur Co-operative Credit Society for 6 years; Director, Ramnad Co-opera-

tive Central Bank for 3 years; Secretary, Srivilliputtur Co-operative Supervising Union; First non-official Honorary Secretary, Srivilliputtur Co-operative Banking Union, its organiser 1920-1931; Representative of Srivilliputtur Bank in the Madras Provincial Co-operative Bank for about 10 years; Representative Member, Madras Provincial Co-operative Union; Member, *Taluk Board, Sattur 1914-1927*; Member, Ramnad District Board 1918-1920; and 1924-1926; Hony. Organiser, Village Panchayats, for about 6 years; Councillor, Srivilliputtur Municipality for about 10 years from 1930; Hony. Secretary Hindu High School, Srivilliputtur 1920-1923.

Srinivasa Raghavachari, G., b. 1869; Assistant Registrar of Co-operative Societies, 1920-24; President, Madura Ramnad Co-operative Bank; Secretary, Madura Ramnad District Co-operative Federation; Member, Executive Committee and Board of Management, The Madras Provincial Co-operative Bank; Joint-Secretary and Member, Executive Committee and Board of Management, The Madras Provincial Co-operative Union; The first Superintendent of the Hood Co-operative Training Institute, Tanjore; President, of the First Class Bench Court, Madura; Special Revenue Officer of the Madura Municipality for some time.

Sundaram Ayyar, P. S., Periyakulam; b. 9th August 1889; Secretary, President and now a Director of the Periyakulam Co-operative Urban Bank; Representative of the Bank in the Provincial Co-operative Union; President, Agricultural Improvement Co-operative Society, Periyakulam; Municipal Councillor since 1926 except between 1931-1934; Member, Madura District Board 1934-1937 and District *Educational Council 1935-1937.*

Tandu Mudaliyar, A. D., Rao Sahib; President, Central Bank; Co-operative Land Mortgage Bank; Co-op. Loan and Sale Society; and Co-op. Milk Supply Society, Hospet (Bellary Dt.); Ex-Hony. Asst. Registrar of Co-operative Societies; Director, Madras Provincial Co-operative Bank; Ex-Vice-Chairman, Municipal Council; and Vice-President, Dt. Board, Bellary; Honorary Visitor, Agricultural College, Coimbatore; Member, Debt Conciliation Board, Hospet; Anti-Tuberculosis Committee Bellary.

Thomas, Prekunnel Joseph, M.A., (Madras) D.Litt., D.Phil., (Oxon.); b. 25th Feb. 1895; Member, Madras Provincial Banking Enquiry Committee 1929; Committee on Co-operation 1940; Honorary Member, Provincial Co-operative Union for some years; Professor of Indian Economics, University of Madras from 1927; Member, Rice Committee of the I.C.A.R. (Government of India); Chairman Fact Finding Committee (Handloom and Mills) Government of India; Member, Consultative Committee of Economics, Government of India.

Varadaraju Reddy, N., b. 1895; Secretary, The Co-operative Union, Chengam from 1926 onwards; Vice-President and President, the North Arcot District Co-operative Central Bank for some time; Director, the Madras Provincial Co-operative Union; Member North Arcot District Board for about 5 years; Address:—Melpulidiyur Village, Chengam Taluk, North Arcot District.

Vedachalam Iyer, Anakkavur, B.A., Rao Bahadur; b. 1866; Assistant Registrar, 1911-1919; Registrar and Joint Registrar 1919-1920; President, Provincial Co-operative Union, 1921-23; President, Land Mortgage Bank, Cheyyar, 1933-1936; Director, Vellore Co-operative Central Bank.

Venkatachalam Pantulu, V., M.A., B.L., b. 30th August 1904; Secretary, The South India Co-operative Insurance Society, Madras; President, The Central Co-operative Printing Works; Sometime Secretary, and now Director and Member, of the Madras Provincial Co-operative Stationary Stores; Member, Board of Management, The Madras Provincial Co-operative Union.

Venkatakrishna Pillai, B.A., Rao Sahib, b. 9th June 1880; Chairman and Member, Executive Committee, Central Co-operative Printing Works 1936-39; Director, Madras Co-operative Milk Supply Union; Member, Board of Management, Madras Provincial Co-operative Union; Asst. Secretary, Madras Dt. Co-operative Labour Society for some years; Hony. Arbitrator of Co-op. Societies from 1936; President, The City Improvement League, Perambur.

Venkatappa Chettiar, S. C., B.A., B.L., M.L.A., Salem; b. 11th July 1879; Member, Board of Management, The Dt. Urban Bank Salem since 1918; Member, Executive Committee 1918-1921 and 1930-31; Vice-President, The Dt. Bank 1918-1921 and its President 1931-34; Director, Shevapet Urban Bank from 1933 and President from 1941; Member Salem Municipal Council, 1910-1937; and its Chairman, 1920-1926; Member, Salem District Board from 1936; Member, Madras Legislative Assembly; and Senate, Madras University for one period up to 1941.

Venkataramana Iyer, C., Rao Sahib; Chittoor, b. 1st November 1887; Director, The Co-op. Town Bank, Chittoor 1918-37, President, 1920-37; Director, The Chittoor Co-op. Land Mortgage Bank 1936-1938; Director, District Co-op. Central Bank, Chittoor 1925-32; President 1926-1932· Director, Dt. Co-op. Federation, Chittoor; President, 1930-32; Director, Madras Provincial Co-op. Bank; Honorary Assistant Registrar 1930-32; Director, The Chittoor Saswatha Nidhi 1919-1937; President. 1935-37.

Venkatarao, Kala; b. 7-7-1900; Graduate of the Guzrat Vidya Pith; Hony. Secretary, Sree Konaseema Co-operative Central Bank, Amalapuram 1927-1928 and 1931-1941; Its Vice-President, 1928-29; Director, Madras Provincial Co-operative Bank, 1932-1941; and Member, Executive Committee 1938-1941; Member, Executive Committee, Madras Provincial Co-operative Union, 1928; Secretary, East Godavary Dt. Co-operative Federation, 1928-30; Director, Andhra Sahakara Sammelanam; Hony. Member, Madras Provincial Co-operative Union; Member, Madras Committee on Co-operation 1939-40; President, Madras Central Banks' Conference, 1937; Member, Legislative Assembly, Madras; and Godavary District Board, 1928-36; Secretary, Andhra Provincial Congress Committee; and Member, All-India Congress Committee.

Venkataratnam, Bikkani; b. 1889; President, Co-operative Central Bank, Ramachandrapuram; Land Mortgage Bank; Loan and Sale Society and Ramadoss Co-operative Institute, Rajahmundry; Director, Madras Provincial Co-operative Bank; Member, Pre-Reform Madras Legislative Council; Member, East Godavary District Board; Member, Senate, Andhra University.

Vijayaraghavacharya, T. Diwan Bahadur, Sir; K.B.E., b. 27th August 1875; Prime Minister, Udaipur (Rajputana); Chairman, Committee on Co-operation, Madras, 1939-40; Member, United Provinces Co-operative Committee; Served as member and also President of several local bodies; Member Central Legislature and Madras University for sometime.

Viswanatha Rao, O., B.A., B.L., Rao Sahib; Nellore; b. 3rd Oct. 1888; President, South Pennar Co-operative Union 1918-1924; Honorary Secretary, Nellore District Co-operative Bank 1924-1927; Vice-President 1927-1933; President 1933-1935; and now Director of the Bank; President, Land Mortgage Bank, Nellore 1930-1939 and now Director; Director, Central Land Mortgage Bank 1933-1936; Treasurer, Nellore Co-operative Marketing Federation and Director, Nellore Milk Supply Union.

Yegnanarayana Aiyar, S. K., M.A., b. 23rd February 1883; Founder and President, Municipal Employees' Co-operative Society, Salem, 1917-1922; President Salem Co-operative Union 1919-21; Director, Central Bank, Salem 1919-21; President 1922-28 and Director (1922-31) Madras Teachers' Guild Co-operative Society; Secretary, Provincial Co-op. Union for 2 years; Editor, *The Madras Journal of Co-operation*, 1926-1934; Director, The Triplicane Urban Co-operative Society; now Managing Director; One of the original signatories of the South India Co-operative Insurance Society, and its Director from the beginning; Director, The Central Co-operative Printing Works; The Mylapore Building Co-operative Society, its President; Member, The Madras Dt. Central Bank; Member, The Madras Provincial Co-operative Bank; Head of the Department of English in Pachiyappa's College, 1922-41; President, The South India Teachers' Union 1926-40; Member, Senate, Madras University 1926-38; Academic Council for a short term.

NORTH WEST FRONTIER PROVINCE

Bakhshi Ram Sarup Dutt; He is an old co-operator; He is the founder of the Peshawar Civil Employees' Co-operative Credit Society registered on 30th October 1925 and has worked either as Honorary Secretary or President; He is also the chief organiser of Muhiyal Co-operative Better Living Society; He has either been elected an Honorary Secretary or President of the Provincial Civilian Clerks' Association, North West Frontier Province for the last 20 years; He is at present holding the office of Superintendent, Revenue and Divisional Commissioner North West Frontier Province, Peshawar.

Darwesh Khan, Mohd. K. M.A., LL.B.; Khan Sahib, He is associated with the movement since 1930 and it was through his initiative that work in Mardan Tahsil was started. He is the first Honorary Secretary of the Mardan Central Co-operative Bank started in 1934. He is also interested in other beneficent activities of the Government. He continues to work as Honorary Secretary of the bank successfully.

Khan Ghulam Mohd. Khan Niazi, B.A., b. 30th November 1896; He is the first Registrar in the Province after the separation of the movement and the department from the Punjab organisation; Belongs to a very influential family of the Niazi Pathans in the district. Joined the Punjab Co-operative Societies Department as Inspector candidate 1918. Promoted to the Gazetted rank from 1st April 1927 and after serving successfully in the Punjab as Assistant Registrar was selected for appointment as Registrar in the North West Frontier Province and is on deputation here since 17th April 1940.

Malik Sultan Mahmud, Khan Sahib; b. 17-8-1885; He was the first Inspector deputed from the Punjab to start the movement in the Province. He took over on 3rd May 1925 with his headquarters at Haripur, Hazara District and showed success. On 1st May 1929 he was promoted as Assistant Registrar and after a successful career retired from the service with effect from 16-12-40.

Mohd. Rafiq Khan, K.; He is working as Honorary Secretary of the Bangash Co-operative Banking Union at Hangu. District Kohat, started on 8th June 1939.

Mohammad Sadiq, S., B.A., LL.B., He was elected as Director of the Hazara Central Co-operative Bank in 1933 and due to his keen interest was elected next year as its Joint Secretary and Managing Director. Since September 1937 he is the Honorary Secretary of the Bank; He is also Treasurer of the Hazara Co-operative Bee-keepers' Association, and Treasurer of the district branch of the Indian Red Cross Society.

Shah Nawaz Khan, M., B.A., LL.B.; Was the first Honorary Secretary of the Dera Ismail Khan Central Co-operative Bank, since its inception in 1934; He has used his influence in extending the movement.

ORISSA

Mozumdar, S. N., I.C.S., Registrar of Co-operative Societies till April 1940.

Panda, K. M., Director, Aska Co-operative Central Bank; Member, Board of Management, The Madras Provincial Co-operative Bank.

Ramakrishna Rao, N; Vice-President, The Berhampore Co-operative Central Bank; Member, Board of Management, The Madras Provincial Co-operative Bank.

Ratho, B. K., President, Aska Co-operative Central Bank.

Roy, S. C., Rai Sahib; Deputy Registrar of Co-operative Societies, Orissa.

Venkatakrishnaiaya Tadepalli, B.A., B.L., Rao Bahadur; b. 1880; President, Chatrapur Urban Bank for 20 years; President, Berhampur Co-operative Central Bank; President, Orissa Provincial Co-operative Land Mortgage Bank; Vice-President, Ganjam Dt. Board, for 9 years; President, Chatrapur Taluk Board; and Ganjam Dt. Board for some time. Address:—Chatrapur, Ganjam, Orissa.

PUNJAB

Abdul Hamid Khan, Khan Sahib. B.A., LL.B., b. 1893; Vice-Chairman, District Board and Public Prosecutor; Member, Municipal Committee, Muzaffargarh; President, The Co-operative Credit and Thrift Society, Ghazipur Dosli. Organiser, Arbitration Society and Fruit Growing Association; Honorary Secretary, The Co-operative Execution of Awards Union, Muzaffargarh for the last 8 years and now its President. Director, The Central Co-operative Bank, Muzaffargarh; Address:—Muzaffargarh.

Allah Nawuz Khan, Sardar, b. 1913; Honorary Magistrate; Editor of College Magazine (Khaibar); Secretary, Oriental Society, Khaibar. Honorary Editor of a Weekly Rural uplift paper *Islah*. Author of *Masnavi Anjam-i-Ishaq* and *Jami-Jamshaid;* Director, The Central Co-operative Bank, Dera Ghazi Khan. Representative to the General Meeting of the Punjab Co-operative Union, Lahore and the Punjab Provincial Co-operative Bank, Lahore. Address:—Vahoa, District Dera Ghazi Khan.

Allah Rakha, Chaudri, Lambardar, b. 1890; President, Co-operative Thrift and Credit Society, Bhabra Jattan since 1912; Co-operative Better Living Society; Co-operative Better Farming Society, Bhabra Jattan since 1928; Co-operative Cattle Breeding Society, Bhabra Jattan; President and Cashier, The Co-operative Union, Bhabra Jattan; Director, Co-operative Commission Shop, Dina Nagar since 1930. Director, Central Co-operative Bank, Gurdaspur for the last 3 years; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Patron and guide, The Co-operative Human First Aid Centres and the Veterinary First Aid Centres since 1936. Sarpanch of the Village Panchayat, District Darbari. Address:—Bhabra, P.O. Sahuwal Via. Dina Nagar, Tahsil and District Gurdaspur.

Amar Singh, Sardar, Rais, Behrampore Zamindari; b. 1907; President, local Co-operative Dehat Sudhar Society; local Co-operative Consolidation of Land Holdings Society; Treasurer, local Co-operative Thrift and Credit Society; local Co-operative Medical Aid and Public Health Society; Vice-President, The Central Co-operative Bank, Rupar. Member, District Board, Ambala. Awarded Cash prize for good work in the consolidation of land holdings; Also awarded Commissioner's sanad for good work. Address:—Village Behrampore, Tahsil Rupar, District Ambala.

Asadulla Khan, Khan, Khan Sahib; b. 1890; Honorary Magistrate, Mehatpur, District Jullundur; Founder and President, The Co-operative Thrift and Credit Society, Shahsalempore; The Co-operative Union, Mehatpur; Director, The Central Co-operative Bank, Jullundur; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore. Engaged in Rural Reconstruction work among men and women. Awarded many certificates and sanads for commendable work. Address:—Mehatpur, Tahsil Nakoder, District Jullundur.

Bans Gopal Mann, Chowdry, B.A., LL.B., Rai Bahadur; b. 1890; Karnal, Honorary Secretary, The Central Co-operative Bank, Karnal since 1921; Member, Executive Committee, Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provl. Co.op. Bank, Lahore; Member, War Sub-Committee, Punjab Co-operative Union, Lahore; Sugar Sub-Committee, Imperial Council of Agricultural Research; Member of the first reformed Punjab Legislative Council; Council Secretary to the late Sir Mian Fazal Hussain, Education Minister; Member, District Board, Karnal and its Senior Vice-Chairman for many years;

Member, Sanitary Board; Awarded the title of Rai Sahib, 1929; Address:—Raj Nivas (Ghogripur), P.O. and District Karnal.

Bashir Ahmed Khan, Khan Mahommad, M.A., LL.B., M.R.A.S., (London); b. 1902. Secretary, Punjab Co-operative Union, Lahore since 1925; One of the original member who organised the All-India Co-operative Institutes' Association and the Indian Provincial Co-operative Banks' Association; Member, Standing Committee and Honorary Secretary, All-India Co-operative Institutes' Association; Member, Legislative Sub-Committee, All-India Co-operative Institutes' Association; Secretary, War Committee, Punjab Co-operative Union; President, P. C. U. Employees' Association; President, Co-operative Workers Thrift and Credit Society, Lahore; Delegate to the Conferences of Registrars of Co-operative Societies; Delegate to Provincial Co-operative Conferences of Provinces and States; Author of (1) The Co-operative Movement in India; (2) A short History of the All-India Co-operative Institutes' Association; (3) Better Living Societies; (4) Consolidation of Land Holdings; (5) Co-operative Education and Training etc.; Editor-in-Chief —'Co-operation' Lahore; Contributor to the Year-Book of Agricultural Co-operation published by the Horace Plunkett Foundation, London; Review of International Co-operation, London, Co-operative Information Geneva etc. Provincial Editor, Year-Book and Directory of Indian Co-operation. Member, Indian Economic Association; The Indian Society of Agricultural Economics; President, Anjman-Islamic Civil Secretariat, Lahore; Director, Education Committee, Y.M.C.A.; Lahore. Address:—Secretary, Punjab Co-operative Union, Lahore.

Bhagat Ram, Lala, B.A., S.A.V., F.E.L., Rai Sahib; b. 1863; Held various posts—Munsif; Extra Assistant Commissioner; Senior Sub-Judge; District and Sessions Judge; Retired 1919; Member, Executive Committee, The Punjab Co-op. Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; President, The Lahore Central Co-operative Bank, Lahore 1921 to 1936; Now its Senior Vice-President; Chairman, All-India Kshatriya Sabha and Punjab Mutual Family Relief Fund for some years; Address:—Shahi Mohallah, Lahore.

Bhola Singh, Chaudhri, B.A., LL.B., Rohtak; b. 1899. Director, The Central Co-operative Bank, Rohtak since 1930; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Vice-Chairman, District Board, Rohtak since 1932 and its member since 1929; Address:—Chiri. Tahsil Gohana, District Rohtak.

Bir Singh, Gyani; b. 1901; President, The Co-operative Thrift and Credit Society, Sawaddi Khas, Patti Hindal, district Ludhiana since 1928; The Co-operative Medical Aid Society, Sawaddi Khas; Director, Central Co-operative Bank, Ludhiana; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore. Sarpanch of his Village Panchayat for the last 3 years. Organised Dhaya Zamindar Association; Address:—Village and P. O. Sawaddi Khas, Tahsil Jagraon, District Ludhiana.

Dosondha Singh, Sardar, Sardar Sahib; b. 1895. President and Cashier, The Machhian Co-operative Union since 1927; Director, Central Co-operative Bank, Hoshiarpur for the last 12 years; and its Vice-President for the last five years. Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member,

Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Member, Debt Conciliation Board, Hoshiarpur Dasuva since 1938; Sufed Posh in 1930; Address:—Village Machian, P.O. Garhdiwala, District Hoshiarpur.

Fazl Ali, Chaudhri, Khan Bahadur, Nawab, O.B.E., M.L.A., b. 1871; Chairman, District Board, Gujrat; President, The Ajnalu Co-operative Thrift and Credit Society; Founder of the Gujrat Central Co-operative Bank, Gujrat and its Honorary Secretary for several years and now its President; Vice-President, Executive Committee, The Punjab Co-operative Union, Lahore; Vice-President, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore for the past several years; Secretary, Zamindar Educational Association, Gujrat. Founder of the Zamindara College, Gujarat; Address:—Ajnalu, District Gujrat.

Feroz-ud-Din, Chaudri, B.A., LL.B., Khan Sahib; b. 1885; Chairman, Debt Conciliation Board, Jhelum; Honorary Secretary, Central Co-operative Bank, Jhelum 1923-41; Member, Executive Committee, The Punjab Co-operative Union, Lahore and the Punjab Provincial Co-operative Bank, Lahore for the last several years. Vice-Chairman, District Board, Jhelum for about 19 years; Address: Jhelum.

Ghulam Abbas Shah, Sardar; Land Lord; b. 1897; Organiser and President, The Rajoa Co-operative Thrift and Credit Society; Director, Central Co-operative Bank, Jhang; Vice-President, The Co-operative Land Mortgage Bank, Jhang for the last 20 years; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore for nearly 10 years; Member and Vice-Chairman District Board, Jhang for a long period; Member, Legislative Assembly (Central) 1928-31; Address:—Rajoa, District Jhang.

Ghulam Hasan Khan, B.A., LL.B., A.I.R.O., Khan Sahib, Captain; b. 1899. Member, Standing Committee, All-India Co-operative Institutes' Association; Legislative Sub-Committee of the Indian Provincial Co-operative Banks' and Institutes' Associations; Executive Committee, Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Honorary Secretary, The Mianwali Central Co-operative Bank; Founder Honorary Secretary, The Mianwali Co-operative Mortgage Bank, and now its Vice-President; President, The Co-operative Execution of Awards Union; The Shirmankhel Co-operative Credit and Thrift Society, Mianwali; Member, Mortgage Banks Committee, Punjab; Punjab Government Development Committee; Delegate, Co-operative Conference Punjab, 1927-35; Delegate, Co-operative Conference, Rawalpindi; Vice-Chairman, District Board, Mianwali; Vice-President, Municipal Committee, Mianwali; Awarded Silver Jubilee Medal 1935; Coronation Medal 1937; Address:—Mianwali.

Ghulam Qadir Khan, Khan, Zamindar; b. 1902. Director, Co-operative Commission Shop, Khanewal; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore (1941); Address:—Khanewal (old), P.O. Khanewal, District Multan.

Gurbakhsh Singh, Sardar, Sardar Bahadur Lt.-Col., O.B.I., b. 1874; President, The Tarn Taran Co-operative Union since 1926; Member, Executive

Committee, The Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore. Organiser and President, Khalsa High School, Tarn Taran; Awarded Coronation Medal 1911; Sardar Bahadur and O.B.I., (1st Class) 1920; Address:—Tarn Taran, District Amritsar.

Hasham Khan, Khan, Khan Sahib; b. 1885; Honorary Magistrate and Sub-Registrar, Campbellpore, Attock District, Vice-President, The Shadi Khan Co-operative Thrift and Credit Society; Honorary Secretary, The Campbellpore Co-operative Execution of Awards Union; Director, The Attock Central Co-operative Bank, Campbellpore; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, the Punjab Provincial Co-operative Bank, Lahore; Standing Committee, The Indian Provincial Co-operative Banks' Association; Honorary Secretary, The District Agricultural Association, Attock; Member and Vice-Chairman, District Board, Attock; and Member and Vice-President of the Municipal Committee, Campbellpore; Address:—Village & P.O. Shadi Khan, Campbellpore.

Hyder Shah, Syed, B.A., LL.B., Khan Sahib; 1889; Director, the Co-operative Execution of Awards Union, Campbellpore; Honorary Secretary, The Attock Central Co-operative Bank, Campbellpore since its registration in 1922; Member, Municipal Committee, Campbellpore; Address:—Mirza, District Attock.

Iqbal Singh Bajwa, Sardar, Sardar Sahib; b. 1892; Principal, Khalsa High School, Narowal, District Sialkot; joined the movement in 1911; Assisted in starting societies in Narowal and round about it; Founder and President, The Narowal Central Co-operative Bank and the Co-operative Execution of Awards Union; Running a good high school in Narowal for over 25 years; President, Municipal Committee, Narowal for nine years; President, District Board, Sialkot for nine years; Address:—Narowal, District, Sialkot.

Jahan Dad Khan, Raja, Inam Khor; b. 1899; President, The Co-operative Better Living Society, Jhatta Hathial; President, The Co-operative Thrift and Credit Society, Jhatta Hathial; President, The Co-operative Execution of Awards Union, Rawalpindi; Director, The Central Co-operative Bank, Rawalpindi; Member, Executive Committee, the Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; President, Compulsory Education Attention Committee; Address:—Jhatta Hathial, Rawalpindi.

Jai Chand, Chaudhri; b. 1894; Honorary Secretary, The Indora Co-operative Union since 1918; served on the Executive Committee, Punjab Co-operative Union, Lahore for 4 years; Address:—Indora, Tahsil Nurpur, District Kangra.

Jalal-ud-Din Sain, Jagirdar, Land-Lord; Kardar; District Darbari; b. 1882; Honorary Secretary, The Shish Mahal Co-operative Thrift and Credit Society, Lahore since the last 30 years; President, The Lahore City Banking Union since the last 20 years; President, The Lahore Tahsil Co-operative Execution of Awards Union since last 14 years; Director, Central Co-operative Bank, Lahore since last 15 years; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Author "Zamindara Banks"; Address:—Bhati Gate, Lahore.

Jan Mohammad Alavi, Doctor, L.M.S.; b. 1905. Member, The Dogran Co-operative Society, Hissar; Director, The Central Co-operative Bank, Hissar; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Helped in the formation of about 30 co-operative societies in Hissar town and about 60 in the district; Member, Government District Price Control Committee; Address:—Hissar.

Jones, I. E., I.C.S., b. 1903 in Dublin, Eire; Registrar, Co-operative Societies, Punjab and Delhi Provinces from April 1940 and Director, Rural Reconstruction, Punjab, Lahore; Assistant Commissioner, Under-Secretary, Home Department and Political Department; Deputy Commissioner, Sargodha, Hissar, Amritsar, Lahore; Chairman, Lahore Improvement Trust; Administrator, Lahore Municipality; President, The Punjab Co-operative Union, Lahore; The Punjab Provincial Co-operative Bank, Lahore; Address:—C/o Grindlay & Co., Ltd., 54, Parliament Street, London, S.W. 1.

Jugal Kishore, Chaudhri, Rao Sahib; b. 1876; Honorary Magistrate, Gurgaon; Serving the Co-operative Movement since 1922; Helped in starting the Co-operative Land Mortgage Bank, Central Co-operative Bank, Gurgaon; Cattle Breeding Association and many credit societies in the Gurgaon District; Address:—Gurgaon.

Kartar Singh, B.A., Sardar, Sardar Sahib; b. 1896; Secretary, District Board, Amritsar; President, District Employees' Co-operative Thrift and Credit Society, Amritsar since 1927; President, The Co-operative Cattle Breeding Association, Amritsar since 1927; President, Co-operative Execution of Awards Union, Amritsar; Honorary Secretary, The Central Co-operative Bank, Amritsar for over 17 years; President, Fruit Development Board, Amritsar; Address:—Raja Sansi, District Amritsar.

Kaura Khan Mastoi, Sardar, Zaildar; b. 1892; President, The Co-operative Thrift and Credit Society, Dera Gazi Khan since 1923; Arbitrator of Co-operative Societies; Director, Central Co-operative Bank, Dera Ghazi Khan for the last 15 years; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Zaukdar; Accessor; Member Jirga; Awarded Sanads and Certificates; Address:—Dera Ghazi Khan.

Maula Bakhsh, Malik, Subedar Major, I.D.S.M., b. 1892; President, the Village Co-operative Thrift and Credit Society; The Village Co-operative Dehat Sudhar Society; Address:—Padhrar, District Shahpur.

Mihr Mohammad Khan, Khan, Khan Sahib; Landlord; b. 1897; Hony. Secretary, The Co-operative Thrift and Credit Society, Tohana from 1928; Director, Central Co-operative Bank, Hissar; Sanads granted by the Government doing useful work for the movement; Helped in the Famine Operations of Hissar District in 1929-30 and 1938-41; Granted Jagir of Rs. 250 per annum in 1933; Awarded Silver Jubilee and Coronation Medals; Address:—Tohana, District Hissar.

Mohammad Akram Khan, Raja, Khan Bahadur, M.L.A, b. 2nd February, 1875; President, The Co-operative Execution of Awards Union, Jhelum; Senior Vice-President, The Jhelum Central Co-operative Bank; President, Municipal Committee, Jhelum; Member, Prisoners' Aid Society; Khan Sahib in 1917; Awarded Recruiting Medal and War Batch for services rendered in the Great War. Also awarded Silver Jubilee Medal in 1935 and Coronation Medal in 1937. Retired Revenue Assistant, Jhelum.

Mohammad Hussain, Chaudhri, B.A., LL.B., M.L.A., Gujranwala; b. 1898; President, Co-operative Thrift and Credit Society, Arup since 1926; Director, The Co-operative Land Mortgage Bank, Gujranwala since 1928 and Honorary Secretary 1929-1936; Director, The Central Co-operative Bank, Gujranwala since 1933 and Honorary Secretary since 1935; Member, Executive Committee, The Punjab Co-operative Union, Lahore 1941; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore 1941; Granted Sanad by the Punjab Government for assistance to the Co-operative Movement; Member and Vice-Chairman District Board, Gujranwala since 1927; Address:—Civil Lines, Gujranw

Mohammad Hussain Khan, Khan, Zaildar; b. 1895. Helping the Co-operative Movement since 1910; President, The Co-operative Thrift and Credit Society, Basi Umer Khan; President, The Co-operative Union, Hariana; Director, Central Co-operative Bank, Hoshiarpur for the last several years; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Awarded certificates for services to the co-operative movement; Address:—Basi Umer Khan, P.O. Hariana, District Hoshiarpur.

Mohammad Feroz Khan, Malik, Khan Sahib; b. 1883; President, The Garhi Awan Co-operative Thrift and Credit Society since 1927; Director, The Co-operative Execution of Awards Union, Gujranwala; Director, The Central Co-operative Bank Gujranwala; President, The Gujranwala Central Co-operative Bank, Hafizabad Branch; Member, Executive Committee, The Punjab Co-operative Union, Lahore 1939-41; Member, Executive Committee, The Punjab Provincial Co-operative Bank Lahore 1939-41; Municipal Committee, Hafizabad since 1925 and its President since 1939; Address:—Garhi Awan, Hafizabad, District Gujranwala.

Mohammad Shah, Syed, M.A., LL.B., Khan Sahib; Pakpattan, District Montgomery; b. 1894; Honorary Secretary, The Pakpattan Central Co-operative Bank, since 1924; Member, Municipal Committee, Pakpattan and District Board, Montgomery for several years. Started and edited a rural weekly "the Nili" to promote the rural uplift movement for a period of six years ending with February, 1939.

Mohindar Singh Sidhwan, Sardar, Government Contractor; b. 1898; Founder and President, The Co-operative Thrift and Credit Society, Sidhwan Khurd since 1925; Founder of the Co-operative Medical Aid and Public Health Society in Sidhwan Khurd; Director, Central Co-operative Bank, Ludhiana since 1929 and its Honorary Managing Director since 1938; Member Executive Committee, Punjab Co-operative Union, Lahore for 5 years; District Board, Ludhiana since 1931; General Secretary of the S.G.P.C. Amritsar 1926-27; Address:—Sidhwan Khurd, District Ludhiana.

Muzaffar Ali, Malik; b. 1902; Organiser and President, The local Co-operative Thrift and Credit Society; President, The Central Co-operative Bank, Shahdra; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Member, District Board, Sheikhupura; Address:—Sharakpur, District Sheikhupura.

Nawab Khan, B.A., LL.B., Khan; b. 1898; Secretary, the Village Thrift and Credit Society; Director, Central Co-operative Bank, Mianwali for the last 20 years; Director of the Co-operative Mortgage Bank, Mianwali for several years; Honorary Secretary, The Co-operative Execution of Awards Union, Bhakkar since its registration in 1927. Representative to the Punjab Co-operative Union, Lahore; Vice President, Municipal Committee, Bhakkar since 1930; Awarded Government Sanads and Certificates for services to the Co-operative Movement, Rural Reconstruction and Sanitation Work; Address:—Bhakkar, District Mianwali.

Nawal Singh, Chaudhari, Rao Sahib; Legal Practitioner and Agriculturist; b. 1871; Vice-President, The Central Co-operative Bank, Rohtak from 1915 to 1922 and its Honorary Secretary from 1922; Vice-Chairman, District Board, Rohtak; Address:—Village Jaunti, P.O. Bahadurgarh, Delhi Province.

Niamatullah Khan, Chaudhri, Khan Bahadur; President, Madar Co-operative Thrift and Credit Society; Madar Medical Aid and Public Health Co-operative Society; Madar Co-operative Banking Union since 1912; President, Madar Land Consolidation Co-operative Society; Pioneer, Women's Co-operative Movement in Jullundur Tahsil; Honorary Secretary, The Madar Co-operative Women Thrift Society since 1932; Member, Executive Committee, The Punjab Co-operative Union, Lahore for 23 years; Executive Committee, The Punjab Provincial Co-operative Bank, Lahore for 16 years; Director, Central Co-operative Bank, Jullundur since 1925; Member, Punjab Provincial Banking Enquiry Committee 1930; President, Rural Sanitary Committee, Madar; Member, Jullundur District Agricultural Association since 1914; Member, District Board, Jullundur since 1917; Granted two squares of land in 1930; Awarded the Silver Jubilee Medal 1935; Coronation Medal 1937; Khan Sahib 1918; Honorary Magistrate since 1920; Address:—Madar, District Jullundur.

Noor Mohammad Khan, M.A., LL.B., Malik, Khan Bahadur; (Alig), Sargodha. Organised the Muslim University Co-operative Store, Aligarh; Member, Standing Committee, All-India Co-operative Institutes' Association; Member Executive Committee, Punjab Co-operative Union, Lahore; Director, The Punjab Provincial Co-operative Bank, Lahore; Honorary Secretary, The Sargodha Central Co-operative Bank; Honorary Secretary, The Co-operative Execution of Awards Union, Sargodha; Delegate to the Conferences of Registrars of Co-operative Societies, Simla, 1929 and 1939; Delegate to the Co-operative Conference Punjab, 1935; Delegate, Co-operative Conference, Rawalpindi; Member, Mortgage Banks Committee, Punjab; President, Friends' Co-operative Thrift and Credit Society, Sargodha; Leader of the Co-operative Movement in the Province; Director, Reserve Bank of India, Delhi; Member, Muslim University Court, Aligarh; Vice-President, Municipal Committee, Sargodha, 1927-30; Awarded the title of Khan Sahib in 1930.

Noor Mohammad Mokal, Sardar, Montgomery; b. 1886; Helped in starting the Co-operative Movement in Montgomery District; Vice-Chairman, The Muslim Co-operative Educational Association, Montgomery; Vice-President, The Central Co-operative Bank, Montgomery; President, Montgomery District Co-operative Execution of Awards Union; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Has been a member and Vice-President of the Municipal Committee, Montgomery.

Noor Mohammad, Mian, Sajjadanashin, Muafidar and Lamberdar; b. 1908; Spiritual Leader, Qadria Dynasty of Sufis; Munshi Fazil; Organiser and Honorary Secretary, the Village Co-operative Thrift and Credit Society; Rendered great help in the organisation of the Co-operative Consolidation of Land Holdings Society of his village; Approved arbitrator of the Co-operative Department; Address:—Village Hissowal, P.O. Dakha, Tahsil Jagraon, District Ludhiana.

Nur Ahmad, Mian, Zaildar; b. 1895; President, The Village Co-operative Thrift and Credit Society; Director, The Central Co-operative Bank, Multan; Representative to the General meeting of the Punjab Co-operative Union, Lahore; Awarded several Sanads and Certificates for his help to the Co-operative Movement; Address:—Village and P. O. Khanpur Sharif, District Multan.

Rajinder Singh, Thakar, Rai Sahib; b. 1886; Organiser of local Co-operative Thrift and Credit Society; President, The Co-operative Cho Reclamation Society, Panjawar; President, The Co-operative Cattle Breeding Society, Panjawar; President, The Co-operative Veterinary First Aid Centre; President, The Panjawar Co-operative Union; Director, The Central Co-operative Bank, Hoshiarpur; Awarded a square of land in Nili Bar; Approved arbitrator of the Co-operative Department and Revenue and Judicial Courts; Address:—Panjawar, District Hoshiarpur.

Sadhu Chand Vinyek, Doctor; M.B.B.S., b. 1903; Director, The Central Co-operative Bank, Ferozepur for the last 11 years; its Joint Honorary Secretary for two years and Honorary Secretary for the last six years; Representative of the Central Co-operative Bank, Ferozepur to the general meeting of the Punjab Co-operative Union, Lahore and Punjab Provincial Co-operative Bank, Lahore for the last five years; Awarded Sanads and Certificates for services rendered to the Co-operative Movement; Address:—Mahesh Chand Street, Ferozepur City.

Sahib Singh Mann, Sardar, Sardar Sahib, Landlord, Mananwala, District Sheikhupura; b. 1892; Vice-President, Mananwala Co-operative Banking Union since 1920; President, Co-operative Commission Shop, Churhkana; Vice-Chairman, The Central Co-operative Bank, Sheikhupura since its registration; Member, Executive Committee, The Punjab Co-operative Union, Lahore and the Punjab Provincial Co-operative Bank, Lahore for the last several years; Member, Red Cross Society; St. John Ambulance Association; Prisoners' Aid Society; Rendering services to the cause of education and rural uplift.

Sardar Khan, Chaudhri; b. 1898; President, The Co-operative Thrift and Credit Society, Chillianwala; The Co-operative Better Living Society, Chillianwala; The Co-operative Ghee Sale Society Chillianwala; Chief Director, The Co-operative Commission Shop, Mandi Bahauddin; Director, Central Co-operative Bank, Gujrat; The Co-operative Execution of Awards Union, Mandi Bahauddin; Address:—Chillianwala, District Gujrat.

Sardar Khan, Raja, Landlord and Rais of Pinanwal; b. 1901; President, The Co-operative Thrift and Credit Society; The Co-operative Better Living Society; and the Co-operative Vegetable and Fruit Growers' Society, Pinanwal; President, The Co-operative Execution of Awards Union, Pind Dadan Khan; Honorary Secretary, The Central Co-operative Bank, Pind Dadan Khan; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Helped in the consolidation of the fields of his own and neighbouring villages. Address:—Village and P.O. Pinanwal, Tahsil, Pind Dadan Khan, District Jhelum.

Sham Lal Kaistha, Lala, M.A., LL.B., Rai Sahib; Dharamasala, Kangra District; b. 1877; Pioneer of the Co-operative Movement in the Kangra District; President, The Co-operative Thrift and Credit Society, Nagrota Bagwan for the last four years; Honorary Secretary, Kangara Central Co-operative Bank, Dharamsala from the date of its registration, 1920; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore for the last 13 years; Address:—P.O. Nagrota Bagwan, Kangra District.

Sham Singh, K., Government Jagirdar, District Darbari; b. 1897; Organised Co-operative Societies in the illaqa; President, The Co-operative Thrift and Credit Society, Kot Khai; President, The Co-operative Fruit Growing Society, Pandli; The Co-operative Sheep Breeding Socity, Pandli; The Co-operative Bee-Keeping Society, Chewar; Director, The Co-operative Banking Union, Kot Khai; Served as a Commissioned Officer of the Indian Army in the Afghan War 1919; Address:—Kot Khai, District Simla.

Uggar Singh Gill, Sardar; b. 13th January, 1896; Helped in starting the Co-operative Movement in Kharar Tahsil; Director, The Rupar Central Co-operative Bank for 9 years; Member, Executive Committee, The Punjab Co-operative Union, Lahore; Member, Executive Committee, The Punjab Provincial Co-operative Bank, Lahore; Awarded G. S. Medal, Victory Medal and Afghan War Medal of 1919; Address:—Jhingran Kalan, P.O., Kurali.

SIND

(No information under the head 'Who is Who' has been received from Sind. We publish therefore the names of those Co-operators to whose activities reference has been made in the latest administration report of the Registrar and other reports).

Bedekar, G. V., B.Sc., I.C.S., Registrar of Co-operative Societies in Sind till April 1941.

Bulchand, Rao Saheb; Managing Director, Hyderabadi Amils Co-operative Bank, Karachi.

Dost Muhammad, Md. Saban Memon; Khan Sahib; Hony. Organiser of Co-operative Societies in charge of the District of Nawabshah.

Kishinchand, P. Vaswani; Hony. Organiser of Co-operative Societies in charge of the district of Thar Parkar.

Mehta, Jamshed, N. R., b. 1886. Was president of Municipality for some time; Asst. Provincial Commissioner of Scouts in Sind; Chairman, Buyers' and Shippers' Chamber; Vice-Chairman, Karachi Port Trust; Chairman, Sind Central Co-operative Bank; Promoted the formation of Urban Co-operative Banks and other Central District Banks in Sind; Chairman, Lloyd Barrage and Canals Construction Scheme Advisory Committee; Chairman, Sind Provincial Co-operative Bank for some time; Member, Standing Committee, Indian Provincial Co-operative Banks' Association for some time; President, All-India Co-operative Conference held at Bangalore 1937; Hony. Liquidator, Karachi Urban Co-operative Bank.

Memon, Y. A., B.A., LL.B., Registrar of Co-operative Societies, Sind.

Shivrathan Mohatta, R. B., Chairman, Sind Provincial Co-operative Bank, Karachi; Member, Standing Committee of the Indian Provincial Co-operative Banks' Association.

Syed Ghulam Nabi Shah; Khan Bahadur; Director, Mirpurkhas Zamindari Co-operative Bank.

Wadero Allahdino Muhammad Sidik Memon; Hony. Organiser of Co-operative Societies in charge of Karachi District.

UNITED PROVINCES

Banerji, A. K., B.A., LL.B., b. 1899; Advocate in the Allahabad High Court; Elected Director of the District Co-operative Bank, Mirzapur, 1928; Member of the Provincial Committee since 1932.

Brij Nandan Lal, Rai Bahadur, Bar-at-Law, b. 1892; A leading Advocate and Zamindar; Founded the District Co-operative Bank, Farrukhabad, 1918; Hon. Managing Director since then; Member, old standing committee of co-operators for several years; Chairman, Reception Committee of the 13th session of U.P. Co-operative Conference, 1927; Toured Europe 1928 to see co-operative institutions; Member, U.P. Legislative Council, 1930-36; Chief whip of the Nationalist Party in the U.P., Council; Member, Provincial Committee of the Co-operative Union since its inception; Executive Committee of the Union for six years, and All-India Co-operative Institutes' Association for some time; Represented U.P. at the Registrar's Conference one year.

Brij Kishore, B.A., LL.B., Rai Sahib, Leading Advocate of Moradabad; Honorary Director of the District Co-operative Bank, Moradabad, 1928-40; Director for over 22 years; Sponsored the grain scheme of repayments and expanded the other activities of the Bank such as village welfare, education, sanitation, better living, irrigation etc.

Chaturvedi, L. N., B.Sc., b. 1889; Joined the Co-operative Department as Inspector, 1914; granted a sanad for meritorious work by Sir Harcourt Butler; Organised the co-operative movement in the Meerut Division; the first to start consolidation of holdings work in the province; Appointed Assistant Registrar 1933; Organised and developed ghee societies; served on two committees, one appointed by the Government and the other by the Registrar.

Chaturvedi, Radhe Lal, Pandit B.A., Rai Bahadur, b. 1886; Deputy Collector, 1911-1921; Second Assistant Registrar, Co-operative Societies, 1921; Deputy Registrar, 1932; Officiating Registrar, Co-operative Societies, 1932, 1935, and 1938; Magistrate and Collector, 1938; Permanent Registrar, 1939; Ex-officio President of the U. P. Co-operative Union, 1939-41; Responsible for the organisation of land mortgage societies; Retired as Registrar Jan. 1941.

Chiranji Lal, B.A., Rai Bahadur, b. 1874; Rais and Managing Director, Etawah District Co-operative Bank; Served in the Gwalior State for 14 years; Worked for the co-operative movement in Etawah; Managing Director the District Bank in 1922; Made special efforts to organise better living, ghee, gur, and weavers' societies; Awarded Rai Sahib, 1926.

Chishti, Mohammad Hamid, Khan Saheb, b. 1896; Member, District Board, Gorakhpur, since 1920; Chairman, Education Committee for six years till 1932; Director, Central Co-operative Bank, Deori—Kasia since 1924; Managing Director since 1935; Pioneer in establishing the cane marketing board, 1934; Member, Provincial Co-operative Union for the last six years; Member, executive committee for the last three years; Member, All-India Co-operative Institutes' Association; and Member of its Legislative Sub-Committee.

Drake Brockman, Digby Livingstone, I.C.S., Sir, C.S.I., C.I.E., b. Dec., 1877; Assist. Magistrate and Collector, Muttra, Gorakhpur, Agra 1901-04; Assistant Settlement Officer, Banda, 1905-08; Assistant Editor, District Gazetteers, 1908-09; Settlement Officer, Allahabad, 1912-15; Assistant Registrar, Co-operative Societies, 1916-17; Settlement Officer, Saharanpur, 1917-20; Member, Regency and State Councils, Jodhpur and Rajputana States, 1920-29; Commissioner, Fyzabad, 1929-32; Bareilly, 1932-33; Member, Board of Revenue, 1933-36; Chairman, U.P. Public Service Commission since 1937; Retired 1936; Address:—Allahabad.

Ganesh Prasad, b. 1873; Honorary Managing Director, Co-operative Bank, Banda; First non-official Chairman, Municipal Board for three terms; Senior Vice-Chairman, District Board; Awarded Rai Saheb 1928; promoted the Radhasoami Bank of Dayalbagh and the District Co-operative Bank, Banda.

Har Pershad, Rai Bahadur; Vakil, Bijnor; b. 1878; Organiser and Manager Dayanand Orphanage, Agra; Founded the District Co-operative Bank, Bijnor; Vice-Chairman and Managing Director for 12 years; Awarded sanads, gold medal and sword-stick; Member, British Empire Exhibition Committee, U.P., Standing Committee of co-operators, 1925; Founded Shyam Co-operative Stores, Dhampur 1926; Member, U.P. Co-operative Union, 1929; Awarded coronation medal, 1937; Secretary, Zamindar Association since 1933; Acted as editor, U.P. Co-operative Journals in Hindi and Urdu.

Hasan S. S., I.C.S., b. 1904; Joint Magistrate Farrukhabad, Budaun and Mahoba till 1936; Offg. Collector, Hamirpur till 1938; On special duty in the Co-operative Department, 1940; Labour Commissioner, 1941; Registrar, Co-operative Societies, U.P. and President U.P. Co-operative Union since January, 1941.

Jagadeshwari Prasad, b. 1887. Chairman, Municipal Board, Mainpuri; Honorary Magistrate; President, Hindu Sabah, and Sri Sudhar Vidyalaya, Mainpuri. Honorary Managing Director, the Mainpuri District Co-operative Bank.

Jagdhari, Kismat Rai, B.A., LL.B., b. 1885; Member, Oudh Bar Council, 1938-41; Director, District Co-operative Bank, for 27 years; Managing Director, for 21 years; Member, Provincial Co-operative Committee 1929; Member, Executive Committee for 6 years; Secretary, District Congress Committee, 1912-20.

Jaspal, Balwant Singh, L., b. July. 1891; Government Circle Inspector of Co-operative Societies, 1912; Deputy Collector 1918-24; Deputed to the Home Department of the Government of India as Assistant Commissioner under the administration of Andamans and Nicobar Islands, 1926; Additional Registrar of Co-operative Societies 1928; Settlement Officer and Registrar of Co-operative Societies at Port Blaire 1928; Sub-Divisional Officer, Lohaghat 1930; Cane Control Officer 1934; Assistant Registrar of Co-operative Societies 1935; Permanent Deputy Registrar from 1939.

Jhingran, N. G., B.A., b. 1899; Head Master, T. G. C. Hindu School, Amroha, Moradabad 1923-24; Translator, Co-operative Department U.P. 1924-25; Honorary Secretary, U.P. Co-operative Union 1930; Inspector, Co-operative Societies 1930-39; Honorary Secretary, U.P. Officials' Co-operative Society, 1939; Honorary Secretary, U.P. Co-operative Inspectors' Association 1940-41; Honorary Secretary, U.P. Co-operative Union, since 1939; Author of contributions on co-operation and allied subjects in vernacular.

Kapur, Trilok Nath, Rai Bahadur; Fyzabad; b. 1887; Founded the Central Bank, Tanda, 1911; and Tanda Central Co-operative Stores, 1935; Member, Standing Committee on Co-operation and Provincial and executive bodies of the Union from their inception; Served on the Maqbool Hasan Committee and the improvement of cottage industries committee. Member, Municipal Board, Tanda and District Board, Fyzabad for more than two decades; First Class Special Magistrate, 1925-38; Awarded Darbar medals, 1911 and 1937; Silver Jubilee medal, 1935; Founder, the Shanti Library, Hobart High School, Kanya Pathshala and Sanskrit Pathshala, Tanda. Vice-President, Co-operative Central Bank, Tanda. Delegate to the General Body of Co-operative Union, U.P.

Kishen Dayal, Rai Saheb; b. 1868; Managing Director, District Co-operative Central Bank, Bulandshahr, 1925-1939.

Mahadeo Prasad, b. 1890. Manager, District Co-operative Bank, 1909. Inspector, Co-operative Department, 1919. Joint Secretary, Standing Committee of Co-operators, U.P. Instructor, co-operative training classes of supervisors, auditors and inspectors. Manager, *U. P. Co-operative Journal*. Secretary, U. P. Co-operative Inspectors' Association; Deputy Cane-Development Officer, 1935 and later served as Assistant Registrar.

Mansingh, Dalip, M.A., LL.B., Rai Saheb; b. 1896; Managing Director from 1922; Chairman since 1933, District Co-operative Bank, Fatehpur; Chairman, District Rural Development Association; Honorary Secretary, Bar Association. Joint-Secretary, District Branches of the Indian Red Cross Society and St. John Ambulance Association. Member, Provincial Committee of the U.P. Co-operative Union and its executive committee; Executive Committee of the U. P. Poultry Association. Address:—Ram Nivas, Fatehpur.

Mehrotra, Radha Mohan, LL.B., Rai Bahadur; b. 1879, Secretary, Bar Association for nearly 20 years. Honorary Managing Director, District Co-operative Bank. Honorary Secretary, Standing Committee for co-operation in U.P. Member, Executive Committee, Provincial Co-operative Union. Twice elected as delegate to the co-operative conference of Registrars, at Simla and Delhi. Awarded Rai Saheb and certificates by the U.P. Government for the services rendered to the co-operative movement in U.P. An independent political worker.

Mehta, Nanalal Chamnanlal, B.A., (Cantab), Bar-at-Law, I.C.S., Director of Land Records and Co-operative Credit, Gwalior Government, 1921. Director of Land Records, of Agriculture and Statistics and Inspector General of Registration, U.P. 1930-32; Secretary and sometime Officiating Vice-Chairman of the Imperial Council of Agricultural Research. 1935-38. Secretary to Government in charge of Rural Development, Agriculture, Co-operative Credit, Education, Industries and labour problems; Publications: "Studies in Indian Paintings," "Gujarathi Paintings in 15th Century," 'Contribution of Islam to Indian Culture.'

Misra, Chaturvedi Shiva Nath, B.A., LL.B., Orai; Director District Co-operative Bank, 1920; Honorary Managing Director of the Bank since 1921. Active member of the Provincial co-operative committee since 1935. Very prominently connected with the various social and educational institutions in the District.

Misra, J. P., M.A., B.Com., b. 1906; Lecturer, Bihar and Orissa Co-operative Training Institute, Sabour, Bhagalpur, 1929. Vice Principal 1930-34. Officer-in-charge and Lecturer, the Co-operative Training Institute, Patna, 1935-36. Editor, *Bihar and Orissa Co-operative Journal and Bihar Sahyog*, 1934-36 . Education Inspector, Co-operative Department, U. P. 1936-38. Publicity Officer, Co-operative Department, U.P. since 1939. Publications; *Principles of Organisation of Agricultural Co-operative Credit Societies in India; Rural Reconstruction in Bihar and Orissa; Co-operation in U.P.; Co-operative Propaganda and Publicity; The Co-operative Movement—Its Meaning and Message;* Author of a number of pamphlets on co-operation and other allied subjects in Hindustani.

Misra, Shyam Behari, Dr. M.A., D.Litt., Pandit, Rao Raja, Rai Bahadur; b. 1873. Deputy Collector, U.P., 1897; Joint Registrar, Co-operative Societies 1922-24; Registrar, Co-operative Societies 1924-26; Dewan, Orchha State 1929-32, and later its Adviser in Chief; Member, Court of the Allahabad University; and Executive Council, Lucknow University; ex-President, All-India Kanyakubja, All-India Hindi Sahitya Sammelan, and Kashi Nagri Pracharini Sabhas; Member, Council of State for some time. Has published several standard works in Hindi. Address:—Golagaj, Lucknow.

Mohan Lal, M.A., LL.B., Rai Bahadur; Hardoi. b. 1873; Honorary Assistant Collector (First Class), 1919-38. Member, Hardoi Municipal Board since 1909 and later served as vice-chairman and chairman for a long time. First non-official Chairman of the District Board. Vice-Chairman, District Co-operative Bank, Hardoi for many years. Chairman, Agricultural Supply Society, Hardoi. Member, Provincial and Standing Committees of Co-operators. Represented U.P. at the All-India Registrars' Conference held at Simla, 1918. Acted as Secretary of the District Charitable Relief Fund for several years. Member, Legislative Council since 1927.

Mukherjee, B., b. 1892. Reader in Economics and Sociology, University of Lucknow; Professor of Economics, Ripon College, Calcutta, 1912-14. Research scholar in Indian Finance, Government of Bengal, 1914-17. Lecturer in Economics, University of Calcutta, 1917-21. Professor of Economics, Diocesan College for Girls, Calcutta. Enrolled as an advocate of the High Court, Calcutta, 1927. Life Fellow, Royal Economic Society, London. Member, American Economic Association; Indian Science Congress, 1922-28; Standing Committee of Co-operators in U.P. 1929-41; Provincial Co-operative Committee, U.P., General Body, U.P. Co-operative Union. Editor:—*The U. P. Co-operative Journal* since 1925. Awarded Rai Bahadur, 1941. Publications: *Co-operation in India—Its Meaning and Message; The New Yellow Peril; Co-operation in Retreat*, etc. Address:—Woodlands, Badshahbag, Lucknow.

Murtaza Ali, Khan Saheb; b. 1888. Inspector, Co-operative Societies. 1911. Deputed on special duty in connection with the Maclagan Committee, 1914. Assistant Registrar, 1927. Started Rural Reconstruction work in Masodha area, 1929; Awarded certificate of merit by Sir Harcourt Butler and coronation medal.

Inamur Rahman, B.A., b. 1889. Inspector, Co-operative Societies, 1914. Assistant Registrar, 1929. Awarded certificate of merit by H. E. the Governor, 1921. Primarily responsible for the development of ghee unions and societies in Agra and Meerut Divisions, the cattle breeding society and the motor transport society in Meerut.

Sapru, Parmeshwar Nath, Rai Bahadur; b. 1879. Advocate, Chief Court of Oudh. Director, District Co-operative Bank, Fyzabad since 1910; Managing Director since 1922. Honorary Secretary, Co-operative Land Mortgage Society, Fyzabad. Member and Vice-President of the Provincial Co-operative Committee and Executive Committee; President, Fyzabad Bar Association, for 7 years. Member, Jurors committee, U.P. 1938; The Council of All-India Liberal Federation; Senior vice-chairman, District Board; Member, Municipal Board.

Satya Prakash, M.A., LL.B., b. 1902. Entered co-operative department, U.P. 1927. In charge of the U.P. Co-operative Training Institute, Partabgarh, 1931-40. Honorary Secretary, U.P. Co-operative Inspectors' Association, 1935-39 and again since January 1941. Circle Officer, Partabgarh.

Shyam Sundar Lal, B.A., B.Sc., LL.B., b. 1868. Served in the Educational Department for ten years. Secretary and President, local Arya Samaj. Secretary and Vice-President, U.P. Representative Body of Arya Samajees. Member, All-India Aryan League. President of the District Temperance Association since 1924.

Vice-Chairman, the District Co-operative Bank, Mainpuri, 1909-30; and now, Member of its Working Committee; Member, the U.P. Co-operative Body

Singh, Kunwar Sir Maharaj, M.A., (Oxon), Bar-at-Law, C.I.E., b. 1878. Entered U.P. Civil Service, 1904. Officiating Registrar, Co-operative Societies, U.P. 1909-10. Assistant Secretary, Government of India, Education Department, 1911. Magistrate and Collector, Hamirpur, U.P. 1917. Deputy Commissioner, Hardoi 1918. Secretary to U.P. Government 1919. Deputy Secretary, Government of India, Education Department 1920-23. Deputy Commissioner, Bahraich 1923. Commissioner, Allahabad 1927; Benares, 1928; Allahabad, 1929; Chief Minister, Jodhpur, 1931. Agent General to the Government of India in South Africa, 1932-35. Member, U.P. Legislative Assembly, 1937; Member, Executive Council, U.P. Government, 1935-37. Vice-chancellor, University of Lucknow 1941. Publications: Annual Reports on Co-operative Credit Societies in U.P. 1908-09, 1909-10; Reports on Indians in Mauritius, British Guiana and in South East Africa.

Srivastava, Jagannath Prasad, B.A., F.S.S., F.R.E.S., b. 1892. Research Assistant, Economics Department, Allahabad University, 1916-19. Director of Labour Supply under Shaw Wallace and Co., 1917. Junior Assistant Registrar, Co-operative Department, U.P., 1920, Deputed to the Improvement Trust, Allahabad to conduct a civil survey 1923-24. Assistant Secretary; Senior Research Assistant Indian Economic Enquiry Committee, 1925. Assistant Registrar, Bareilly, 1925-26. Permanent Assistant Registrar, 1927. Member, Literacy Sub-committee, 1940; Member, Advisory Board of U.P. Handicrafts, 1941. Deputy Registrar of Co-operative Societies, 1940. Publications: Labour supply from Allahabad and adjoining districts; Development of cottage industries in U.P. Report on area of survey of Allahabad Town; Enquiry into the cost of production of cotton, potato and sugar-cane crops; cost of wheat from market to Port; other pamphlets in Hindi.

Srivastava, Jwala Prasad; Dr., D.Sc., (Agra), D.Litt., (Lucknow), M.Sc.Tech. (Vict.), A.M.S.T., M.L.A., b. 1889. Proceeded to England as Government State Technical scholar 1908; Appointed as Industrial Chemist under the U.P. Government 1912; Served in the Defence Force and in the Indian Munitions Board; Gave up Government service and took up private business 1919; Member, U.P. Legislative Council 1926 and again 1930; Chairman U.P. Simon Committee 1928; Minister of Education U.P. 1931; Awarded Kt. 1934; Minister for Finance and Industries 1937; Director of various Industrial Concerns U.P., Address:—'Kailash', Cawnpore.

Srivastava, Mahabir Prasad, b. 1888. Joined the Bar, 1913. Director, Kasia Co-operative Bank, 1918; and its Managing Director, 1919-1927; Managing Director, Deoria-Kasia Central Bank, 1933-35. Started cane marketing Board, 1937. Vice-Chairman of the Bank, 1927-33 and since 1938. Address:—Kasia (Gorakhpur).

Vishnu Sahay, I.C.S., b. 1901. Deputy Commissioner, Partabgarh, 1929-33. Registrar, Co-operative Societies, 1934-39. Director of Agriculture and Cane Commissioner.

Yusuf Nawab, Muhammad, Sir, Bar-at-Law; Member Legislative Council, since 1921. Minister in charge of the Co-operative Department 1926-37. Address:—57, New Berry Road, Lucknow.

Zakaullah Khan, Khan Bahadur, Aboo Abdullah Muhammad, M.A., b. 1878; Joined the Provincial executive service as Deputy Collector. Deputy Registrar, Co-operative Societies, U.P., 1924; Officiating Registrar, Co-operative Societies, U.P. 1929. Magistrate and Collector, 1929. Went to Europe and studied the rural system of education in Denmark, 1931. Representative of U.P. Government in the Council of State, 1931; Member Legislative Assembly, 1934.

AJMER-MERWARA

Gupta Chunna Lal; Joint Secretary, The Ajmer Central Co-operative Bank, 1910-12; Director, 1921-23; 1931-35; 1936-37; Hony. Secretary, 1923-31; 1937-39 and Vice-president, 1939-40.

Kedar Nath Munshi; Income-tax Officer, Ajmer; President, Kayasth Co-operative Banking Society, Ajmer.

Latif, Seth Abdul, Khan Sahib; Director, Ajmer Central Co-operative Bank since 1923; President since 1936.

Mathur, Bhanwar Lal; Inspector Co-operative Societies for sometime; Appointed Registrar of Co-operative Societies, Ajmer—Merwara, Ajmer, 1933; An enthusiastic co-operator.

Mathur, Bijey Raj; Had been Director and Hony. Secretary, The Ajmer Central Co-operative Bank for 10 years. A prominent non-official worker of the District.

Mohammed, Choudhari Fateh; Inspector of Co-operative Societies, Ajmer; Served the Co-operative Department for more than 25 years; Acted as Registrar of Co-operative Societies more than 5 times on various occasions. An experienced co-operator.

Rambell, B. D., President, Indian Presbyterian Church Co-operative Bank, Ajmer for a number of years. Hony. Secretary, Christian Co-operative Housing Society; Director, The Ajmer Central Co-operative Bank since 6 years.

Sharma, Bijey Lal, Pandit; President, the Kekri Co-operative Union since its inception.

Simlote, Debi Narain, Advocate; Hony. Secretary, The Ajmer Central Co-operative Bank; Director since 1938. An young and enthusiastic co-operator.

Tara Chand, Seth; Hony. Magistrate, Nasirabad; President, Nasirabad Central Co-operative Bank, now converted into a Banking Union, since its inception in 1913.

COORG

Belliappa, P. I., President, Coorg Co-operative Central Bank, Mercara; President of the Bank for the last 5 years; Represented Coorg as a non-official delegate at the All-India Registrars' Conference 1939; Editor of the local weekly, 'The Kodagu.'

Chengappa, P. M., Dip., Econ., C.H.D., (Manch), F.R.E.S., (London); Registrar of Co-operative Societies, Coorg, Mercara; Registrar of Joint Stock Companies, Trade Unions and Firms; The Provincial Marketing Officer; Ex-officio Secretary of the Provincial Rural Development Board; Has secured the Honours Diploma in Co-operation and Social Science at the College of Co-operation, Manchester; Studied the Co-operative Movement in England, Ireland and the Continent.

Karumbayya, K. C., Honorary Secretary, Coorg Co-operative Central Bank, Mercara; Director of the Coorg Co-operative Central Bank for over 10 years; Honorary Secretary since two years.

Pritchard, J. W., I.C.S., Chief Commissioner of Coorg; Head of the Provincial Government; The final Appellate authority under the Coorg Co-operative Societies, Act II of 1936.

Uthappa, K. T., B.A., Assistant Commissioner and District Magistrate, Coorg; Registrar of Co-operative Societies till 31-7-41; Now the authority for ordering liquidation of societies, supersession and surcharge of the committees under the amended Coorg Co-operative Act I of 1941.

Uthappa, P. M., B.A., L.T., President, The Coorg Honey and Wax Producers' Co-operative Society, Virajpet, South Coorg; President of the Society ever since its inception in 1936; President of the local Supervising Union.

INDIAN INDIA

BARODA

Desai, Manibhai Vasanji, B.A., LL.B., b. 1894; Government Pleader; Baroda High Court; President, Baroda Co-operative Land Mortgage Bank since its inception in 1933; President, Baroda Central Co-operative Bank, Baroda; Member, Baroda State Legislative Council; President, Shree Fatehsinhrao Orphanage Institution for a number of years; Member, Board of Trustees, Shree Sayaji High School, Baroda for a very long time; Deputed by the Baroda Government to attend the All-India Co-operative Registrars' Conference held at Delhi 1939; Member, Conciliation Committee, Farmers Debt Relief Committee, Baroda State Banking Enquiry Committee. Address:—Race Course Road, Baroda.

Joshi, Mahadev Mukund; Pleader; Veteran Co-operator; Responsible for starting the Government Legislative Department Servants' Urban Society at Baroda; Urban Co-operative Bank in Dabhoi and another Society in Patan. Address:—Dandia Bazar, Back Chitre's Wada, Baroda.

Krishnamachari, Sir Vangal Thiruvenkata: B.A., B.L., Rao Bahadur, K.C.I.E., b. 1881; Dewan, Baroda State since 1927; Awarded Kaiser-i-Hind gold medal 1896; Under Secretary to Government of Madras, 1916-18; Collector of Ramnad, 1923-24; Secretary, Government Law Department 1924-27; Substitute delegate to Round Table Conference, 1930; Member, Provincial Constitutions and Federal Structure Committees, 1931-32; Delegate to second and third Round Table Conferences; Delegate to the Joint Parliamentary Committee; Member, Reserve Bank Committee; Conferred C.I.E., 1926 and Knighthood 1933; Delegate, Assembly of the League of Nations, Geneva, 1934-36; Introduced many improvements in the administration of the State; A staunch co-operator and takes keen interest in the co-operative movement of the State; Under his able guidance and wise suggestions, the co-operative movement is progressing well in the State; Address:—Dilaram, Baroda.

Nanavati, Manilal Balabhai; B.A., LL.B., A.M. (Penn.) U.S.A.; b. Jan. 1877; Deputed to America for study of Practical Economics, Banking, Insurance, Co-operation, Finance, etc.; Joined Baroda State service as a Probationer in Judicial Department and worked as Magistrate at various Mahals till 1907; Ag. Director of Commerce, 1912; Director of Commerce and Registrar of Co-operative Societies, 1915; Director of Commerce, Excise Commissioner and Development Commissioner 1922; Secretary and Chief Officer, Highness the Maharaja Saheb's XIV Europe trip, 1922; Suba, Navsari District 1924; Went to Europe for study of Port Problems, 1928; Ag. Sar Suba, 1929; Confirmed as Development Commissioner; President, Harbour Board, Port Okha; Accountant General 1930-31; Sar Suba 1932; Naib Dewan (Karma Sachiv) and Ex-Officio Huzur Kamdar, 1933; Placed on special duty to report on Agricultural Indebtedness in the Baroda State; Worked as member on the Committee regarding consolidation of small and scattered holdings in the Baroda State; President, Land Mortgage Bank Committee, Banking Enquiry Committee, Federal Subjects Committee, etc., Awarded "Arunaditya" by the Government of the Baroda State for his meritorious services; Deputy Governor, Reserve Bank of India, for some time.

Parikh, Girdharlal Dosabhai; B.A., LL.B., b. 1875; Director and President, Baroda Co-operative Bank for 18 years; Director, Baroda Co-operative Land Mortgage Bank; the Bank of Baroda; Nominated Member, Baroda Legislature; Member, Baroda Co-operative Institute; Appointed Government Pleader 1915; Member, Baroda Municipality 1908; Awarded the title of "Raj Ratna" by the Baroda Government. Address:—Rajmahal Road, Baroda.

Patel, Bahilalabhai Jesinbhai, B.A., LL.B., b. 1902; Honorary Co-operative organiser for some years; Honorary Secretary, Baroda State Co-operative Institute for the last five years; Member, All-India Co-operative Institutes' Association; Baroda Municipality; Baroda District Local Board; Director, Baroda Central Co-operative Bank; took leading part in organising the Kanam Educational Bank; Editor of a monthly magazine 'Gramjivan' on Rural Life and Co-operation etc.; General Secretary, All-India Local Self-Government Conference held at Patna in 1940. Address:—Dandia Bazar, near Police Gate, Baroda.

Patel, Lallubhai Kishorbhai, Pleader, Karjan; b. 1887; Vice-President Baroda State Co-operative Institute; Member, Baroda Co-operative Land Mortgage Bank; President, Kanam Educational Bank; Member of different co-operative societies working at Karjan and specially interested in purchase and sale societies; Member, Legislative Council, Baroda; Entered Government service, (1906); Member, Taluka and District Local Boards for several years. Address:—Karjan, Baroda District.

Patel, Naranbhai Bodabhai, b. 1887. President, Co-operative Society, Kadodra, since 1912; President, Kodinar Co-operative Banking Union for ten years and now one of the Directors; Director, Baroda State Co-operative Institute. Address:—Kadodra, Taluka Kodinar, Kathiawar.

Rattanji Daboo, Dinshaw, Raj Ratna, B.A., Zamindar; b. 25th September, 1835; Representative, Baroda Government at the All-India Co-operative Conferences at Delhi and Calcutta; Elected Member, Baroda Legislative Council, 1918-1925 and nominated by Government from 1940 onwards; Member, Municipality from 1914 onwards; The first elected President from 1923 to 1925, again from 1934 to 1936; Member, District Local Board from 1917 onwards; Vice-President for 7 years; Elected first non-official President 1939; Director, District Co-operative Bank since 1922 for 19 years; its first non-official elected President for 17 years since 1924; Founded the District Co-operative Land Mortgage Bank in 1938 and has been its President since; Member, The Baroda Banking Inquiry Committee; Baroda Education Board; Agricultural Improvement Committee; Baroda Economic Board; Central Communication Board; Awarded 'Raj Bhusan' and a silver medal 1927; title of 'Raj Ratna' with a gold medal and 'Poshak' by the Baroda Government, 1936. Address:—Loonsi Kui, Navsari.

Tambe, Gangadhar Madhav, B.A., LL.B., Raj Ratna; b. 1882; Director, Anyoannya Sahayak Sahkari Mandali since 1916; President now; President, Baroda Co-operative Insurance Society, Mehsana; Vice-President, Baroda Co-operative Institute; Appointed Government Assistant Pleader in High Court 1938; Published the Baroda Law Reports for 10 years; Awarded the title of 'Raj Ratna'. Address:—Kharivava Road, Baroda.

COCHIN

(N.B.—No other Particulars are furnished—*General Editor*).

Achutha Menon, C. P., B.A., Secretary, Cochin Land Mortgage Bank.

Achutha Menon, K., President, Ernakulam Town Co-operative Society.

Achutha Panickar, V. M., B.A., B.L., Advocate; President, Cranganur Town Co-operative Bank.

Alakappa Chettiar, R. M., President, Cochin Textiles Co-operative Stores.

Ananthakrishna Iyer, K. V., President, Nemmara Co-operative Society.

Antha, K. J., President, Edacochi Co-operative Society.

Anthony, K. M., President, Mattom Co-operative Society.

Antia, K. M., President, Tatapuram Co-operative Society.

Appunni, K. A., President, Mattathur Co-operative Society.

Chakkanat Govinda Kaimal, B.A., B.T., President, Palluruthy Co-operative Society.

Cheekkunni, P. M., President, Perumpilli Marana Vasya Co-operative Society.

Cherian, K. T., B.A., L.T., President, Mulanthuruthy Government Servants' Co-operative Society.

Cherunni Raja, C. A., President, Kunnamkulam Home Industrial Co-operative society.

Chevalior Antony, C. V., B.A., B.L., K.S.G., Rao Sahib; President, Cochin Land Mortgage Bank and Retired Chief Justice of the Cochin High Court.

Damodaran Bhattathiripad, P., President, Porkulam Co-operative Society.

Damodaran Nambiar, V. N., B.A., B.L., M.L.C., President, Thaikoodam Rural reconstruction Co-operative Society.

Francis, A. D., President, Cherpu Carpenters' Co-operative Society.

George, G., Rev. Fr: Thotakat; President, Karuthedom Maranavasya Co-operative Society.

George, Mrs. K. M., B.A., L.T., President, Cochin Teachers' Benefit Fund Co-operative Society.

George, P. R. Dr., President, Trichur Municipal Council Employees' Co-operative Society.

Goriiavallabha Menon, V. K., Dr., President, All-Cochin Bee-Keepers' Co-operative Society.

Govinda Pai, N. B.A., M.L.C., President, Mattanchery Saraswath Co-operative Society.

Govinda Pillai, K., President, Veliyanad Rural Reconstruction Co-operative Society.

Hanumanthachar, C. K., B.A., B.L., L.T., President, Mattanchery Government Servants' Co-operative Society.

Issac, V. I., President, Veliyanad Co-operative Society.

Iyer, D. D., President, Tatapuram Co-operative Stores.

John Blair Skea; President, Burmah Shell Employees' Co-operative Society.

John, K. V., B.A.. Secretary, Cochin Central Co-operative Bank.

John Palakkath, Rev. Father, President, Mulanthuruthy Co-operative Society.

Joseph, K. J., President, Mulanthuruthy Group Aided Teachers' Co-operative Society.

Joseph, M. P., Dr., President, Kunnamkulam Government Servants' Co-operative Society.

Joseph, Manjooran, V., M.A., L.T., President, St. Albert's High School Employees' Co-operative Society.

Karunakara Menon, A., B.A., L.T., President, Vivekodayam Samajom Co-operative Society.

Karunakaran Nair, K., President, Maharaja's College Co-operative Society.

Kerala Varma, B.A., 9th Prince; President, Poornathraisa Vilas Stores Co-operative Society.

Kochukunhan Kaimmal, K., B.A., B.L., M.L.C., Secretary, Cochin Cottage Industries Marketing Society.

Kochunni Menon, K. P., President, Karuppadanna Rural Reconstruction Co-operative Society.

Krishna Iyer, C. S., President, Ayloor Co-operative Society.

Krishnan Ezhuthassan, C., President, Chelakkara Co-operative Society.

Krishnaswami Iyer, T. K., Dr., President, Ernakulam Municipal Employees' Co-operative Society.

Kunhayyappan, T. K., President, Karamukku Co-operative Society.

Kunhunny Marar, K., B.A., President, Trichur Government Servants' Co-operative Society.

Kunhunni Nair, P., President, Nedumpura Co-operative Society.

Kunjan Bava, E. A., President, Edavilanga Co-operative Society.

Kunjathu, K. O., President, Pengamukku Co-operative Society.

Kunjumohammad Hajee, K. M., President, Loka Maleswaram Model Panchayat Co-operative Society.

Kuru, E. P., President, Mulanthuruthy Co-operative Union.

Kuttappa Pillai, B. P., President, Kanjiramittom Pattaria Co-operative Society.

Madhava Menon, P., B.A., B.T., Hony. Secretary, Cochin Central Co-operative Institute.

Madhava Menon, P. K., President, Chowarah Co-operative Society.

Madhava Menon, V., President, Peringottukara Co-operative Society.

Madhavan Nair, A., President, Kandassankadavu Co-operative Society.

Mannadiar, C. V., President, Forest Tramway Co-operative Society.

Meenakshikutty Ammal, T. V., President, Amballur Vanitha Co-operative Society.

Mohammad, V. A., President, Edavanakkad Co-operative society.

Narayana Iyer, G. R., President, Ernakulam Government Servants' Co-operative Society.

Narayana Iyer, K. G., B.A., B.T., President, Irinjalakuda Government Servants' Co-operative Society.

Narayana Kaimmal, O., President, Vaittila Group Aided Teachers' Co-operative Society.

Narayana Kurup, K., President, Kanippayyur Co-operative Society.

Narayana Menon, K., M.A., C.H.D., (Manchester), Registrar of Co-operative Societies, Trichur.

Narayana Menon, T., B.A., Dip. in Forestry (Oxon); Conservator of forests; President, Tramway Employees' Co-operative Stores.

Narayana Poduval, A., President, Kodakara Model Panchayat Co-operative Society.

Ouseph, C. A., B.A., B.L., Advocate; President, Trichur Town Christian Co-operative Bank.

Padmanabha Menon, P. M., President, Pattanchery Co-operative Society.

Parameswaran Namboodiri, K. N., President, Manaloor Co-operative Society.

Parameswaran Namboodripad, K. M., President, Killimangalom Co-operative Society.

Parameswara Iyer, T. A., President, Cranganur Government Servants' Co-operative Society.

Panickar, C. S., President, Chittur Tathamangalom Co-operative Society.

Paul Samkoorikal; President, Narakkal Government Servants' Co-operative Society.

Pulikal Govinda Menon; President, Anthikad Co-operative Society.

Rama Iyer, N. S., B.A., L.T., President Cochin Central Co-operative Institute.

Ramakrishnan, C., President, Ochanthuruthu Thorzhilali Co-operative Society.

Rama Menon, T. K., President, Chennamangalom Co-operative Stores.

Raman, A. R., President, Chittur Revenue Department Government Servants' Co-operative Society.

Ramanatha Iyer, A. V., B.A., LL.B., Advocate; President, Oriental Marketing Co-operative Society.

Raman Menon, P., M.A., B.L., Government Pleader; President, Trichur Town Co-operative Society.

Raman Menon, T. K., B.A., President, Chennamangalom Co-operative Society.

Raman Nair, K. T., President, Cheruthuruthy Co-operative Society.

Raman Nair, T.. President, Ayloor Nair Samajom Co-operative Society.

Ramunni Menon, Kottayil; President, Chiyyaram Rural Reconstruction Co-operative Society; Retired Conservator of Forests.

Sahasranama Iyer, S., President, Trippunithura Government Servants' Co-operative Society.

Sankarankutty Earriar, E., President, Marathakara Rural Reconstruction Co-operative Society.

Sankara Menon, C., President, Wadakkanchery Government Servants' Co-operative Society.

Sankaran Nair, E., President, Peringandur Co-operative Society.

Sankunni Nambidy, M., President, Viyyur Co-operative Society.

Satchit, T. M., President, Palluruthy Co-operative Union.

Sivarama Menon, K., President, Cranganur High School Co-operative Stores.

Sivarama Menon, K., President, Thiruvillamala Co-operative Society.

Sreedhara Menon, K., M.A., LL.B., B.Com., Business Manager, Cochin Cottage Industries Marketing Society.

Sreenivasa Iyer, N. G., (Ex-officio) President, Nemmara High School Students' Co-operative Store.

Subramania Iyer, C. P., President, Chittur Government Servants' Co-operative Society.

Subramania Iyer, P. V., Retired Comptroller of Finance and Accounts; President, Cochin Cottage Industries Marketing Society.

Subramanian Nambudiri, E. M., President, Thalore Rural Reconstruction Co-operative Society.

Vareed, C. V., President, Aranattukara Oriental Co-operative Society.

Varkki, N. K., President, Kureekad Co-operative Society.

Vasudevan Nambudripad, A. K. T. K. M., President, Cochin Central Co-operative Bank.

Yusuff Ismail Sait; President, Mattanchery Municipal Co-operative Society.

HYDERABAD

Akbar Alam Mohd., M.A., LL.B., b. 1901; High Court Vakil; Gulbarga; President, Gulbarga Urban Bank for the last 10 years; Vice-President, Co-operative Central Bank, Gulbarga; He is rendering valuable service as the Secretary of the Co-operative Mulki Industries' Association and as the President of the Shahpur Village Bank; Member, Gulbarga Municipality, the Village Uplift Board; Honorary Secretary, Temperance Society; He is a keen agriculturist and has been awarded a silver medal by the Agricultural Department for his activities pertaining to agricultural improvements in his province.

Amir Beg Mirza; b. 1891; Vakil, High Court; Mahboobnagar; He is an enthusiastic co-operator and is doing honorary work in the Co-operative Movement for the last 17 years; Secretary, Co-operative Central Bank Mahboobnagar; Member, District Rural Reconstruction Board; and the District Local Fund Board.

Aravamudu Aiyengar, S., B.A., B.L., Dewan Bahadur; b. 1874; Advocate, High Court H.E.H., the Nizam's and Federal Court India; He is an enthusiastic co-operator taking a keen interest in all the activities of the movement since its inception; President, Hyderabad Co-operative Dominion Bank, Hyderabad and Vice-President, Central Co-operative Union; Presided over the Indian Co-operative Conference and the Madras Provincial Co-operative Conference; Member, Co-operative Finance Enquiry Committee; and Rural Reconstruction Board; President, Hyderabad Reforms Committee.

Azam, S.M., M.A. (Cantab.), B.Sc.; F.C.S.; Vice-President, Hyderabad Dominion Co-operative Bank; Principal, City College; Agricultural Director of Public Instruction, representing the City College Co-operative Credit Society.

Chhote Lal Rai, b. 1862; Was elected Secretary of the Central Bank, Aurangabad at the time of its inauguration and holds the post till now. When an Urban Bank was established at Aurangabad he was elected its President. Member, District Local Fund Committee and Vice-President, Market Committee Aurangabad.

Devidas Rao, Gangadhar; Vakil, Parbhani; Hony. Secretary Co-operative Central Bank, Parbhani; His able guidance and zealous work has enabled the Central Bank to steer clear through the financial difficulties in which it has involved on account of the general economic depression combined with a succession of bad crops.

Fazalullah Syed, H.C.S., Registrar, Co-operative Societies.

Gangadhar Rao; Vakil; Secretary, Central Bank. Hingoli.

Gupta, L.N., H.C.S., Secretary, Hyderabad Co-operative Insurance Society; Assistant Financial Secretary; Member, Executive Committee Hyderabad Co-operative Dominion Bank representing Insurance Society.

Hamimuddin Kazi Mohd; High Court Vakil, Jalna; b. 1902; Was elected as the Honorary Secretary of the Co-operative Central Bank Jalna in 1938 which post he holds until now; Member, Debt Reconciliation Board and the Jalna Municipality.

Hussain, Hafiz Ghulam Ahmed; Vakil; Secretary, Central Bank, Bhongir.

Hussain Syed; High Court Vakil, Yadgir; b. 1890; A well-known Inamdar and a staunch co-operator; Secretary, Co-operative Central Bank, Urban Bank and the Sale Society at Yadgir; he is also a Secretary of the Lawyers' Association and a member of the Local Anti-Plague Committee.

Imitiaz Khan; Contractor; Vice-President, Central Bank, Kammam.

Kasi Rao; Vakil; Secretary, Central Bank, Nizamabad.

Kishen Chand; Prof.; M.A. (Cantab.); Director, Baldia Bank, Hyderabad (Deccan); Member, Executive Committee, Hyderabad Co-operative Dominion Bank.

Liakatulla Khan, Mohammad, H.C.S., President, Hyderabad Co-operative Insurance Society; Financial Secretary.

Mahbub Ali, Mir; Vakil; Secretary, Central Bank, Suryapet.

Manik Rao; Vakil; Secretary, Central Bank, Osmanabad.

Mohomed Isa Syed; Vakil, Raichur, b. 1886; Secretary, Co-operative Central Bank and the Co-operative Sale Society of Raichur; With the inauguration of the Urban Bank Raichur he was elected its President and holds the post till now; Member, District Local Fund Committee.

Ramanujachary; Vakil; Secretary, Central Bank, Mahbubabad.

Raziuddin Ahmed, H.C.S., Joint Registrar, Co-operative Societies.

Razuddin; Director, Mallepalli Co-operative Housing Society, Hyderabad.

Shahabuddin; b. 1895; High Court Vakil, Nalgonda; Has been rendering valuable service to the movement for the last 10 years; Hon. Secretary, Co-operative Central Bank, The District Temperance Association and the Association for Prevention of Cruelty to Animals; Member, District Rural Reconstruction Board and the Local Fund Committee.

Shaukatullah; Director, Mallepalli Co-operative Housing Society, Hyderabad.

Venkat Rao, A. H., Secretary, Prudential Co-operative Central and Urban Bank, Secunderabad.

INDORE

Aiyar, V. R. S., Prof., M.A., M.L., Senior Professor of Law in Holkar College, Indore; Secretary of the Indore Public Service Commission; Director, Indore Premier Co-operative Bank and Indore Co-operative Central Association for several years and the convener of the Co-operative Training Classes.

Avadhoot, D. P., B.A., LL.B., A Revenue Secretary and also worked as Registrar, Co-operative Societies Holkar State for about a year; Director of the Indore Co-operative Central Association.

Bingle, B. R., Capt.; Dip. (Agric.) Wye; Registrar Co-operative Societies Holkar State, Indore for some time; Inam Commissioner, Holkar State, Indore; An A.D.C. to His Highness the Maharaja Holkar.

Bhagwat Radhabai Saheba; Shreemant Saubhagyavati; Wife of Bhagwat M. N., Dilerjung Lt.-Col., B.A., (Oxon)., Honorary A.D.C. to His Highness the Maharaja Holkar; A lady worker in the Co-operative Movement; Was a Director of the Indore Co-operative Central Association; Conducting a Women's Co-operative Society called "Mahila Vastra Bhandar"; President, Apli Sahakari Sanstha.

Bhalerao, D. G., Advocate; A leading Pleader and Co-operator; For some years the Managing Director of the Indore Premier Co-operative Bank and the President of the Indore Co-operative Central Association; A legal Adviser of the Indore Premier Co-operative Bank.

Bhandari, Seth Kanhayalaji; Raj Bhushan, Rai Bahadur; Leading Mill owner, Merchant and Banker; Director, Premier Co-operative Bank for a number of years; Patron of the Indore Co-operative Central Association.

Bhandarkar, Y. V., B.A., LL.B., Rao Bahadur; 1st Puisne Judge of the High Court; Director of the Indore Premier Co-operative Bank.

Bhate, K. T., Secretary, Indore Co-operative Central Association for a number of years; Director of the Indore Co-operative Central Association, and conducted the journal called "Sahakari Madhya Bharat" as an Editor for a few years; Director, Sanawad Co-operative Central Bank.

Chaskar, K. S., Dr., L.R.C.P., M.R.C.S., (London); Rao Sahib; Director of the Indore Premier Co-operative Bank and President of the Indore Co-operative Central Association.

Fadnis, S. W., B.A., LL.B.; A Pleader and Municipal Councillor; He was also a Director of the Indore Premier Co-operative Bank and also the Vice-Chairman of the Indore Co-operative Central Association; Legal Adviser of the Indore Premier Co-operative Bank and the Indore Co-operative Central Association.

Gole, V. G., Prof., B.Sc., LL.B., Professor of Mathematics in Holkar College; A Director and Chairman of the Working Committee of the Indore Premier Co-operative Bank and President of the Indore Co-operative Central Association.

Hiralaljee Seth, Rajya Bhushan, Rai Bahadur, M.L.C.; A leading Merchant, Banker and Mill owner; Also a Director of the Indore Premier Co-operative Bank and a Patron of the Indore Co-operative Central Association; The first non-official President of the Indore City Municipality.

Hukumchandji Seth, Raj Ratna, Sir; Leading Commercial Magnate of Central India; Director, Indore Premier Co-operative Bank, since its establishment.

Karambelkar, W. T., B.A., LL.B., Secretary, Indore Premier Co-operative Bank; Secretary, Indore Co-operative Central Association for a few years; Member, Standing Finance Committee, Indore State; Toured in British Provinces to study the working of the Co-operative Movement; Director, Indore Co-operative Central Association and Sanawad Co-operative Central Bank.

Karnik, A. G., Prof., B.A., B.L., Rao Bahadur; Senior Indian Professor, Daly College, Indore; From the beginning Director of the Indore Premier Co-operative Bank and for many years Chairman of the Working Committee of the Bank; One of the organizers of Urban Co-operative Society named 'Chandra Seniya Kayastha Prabhu Paraspar Sahakari Pat Pedhi'; One of the Directors and President of the Indore Co-operative Central Association.

Khan, A. R., M.A., LL.B., Bar-at-Law; Wafadar-i-Dowlah; Was Deputy Inspector General of Police; Director of the Indore Premier Co-operative Bank and the Indore Co-operative Central Association for number of years.

Khasgiwale, N. G., B.A., LL.B., Muntazim-i-khas Bahadur; A Jagirdar; Director of Land Records, Subha of Indore and Huzur Khajanchi of the Holkar State; For the past two years; Managing Director of the Indore Premier Co-operative Bank; Also President of the Indore Co-operative Central Association and he is at present Vice-Chairman.

Kibe, M. V., M.A., M.R.A.S., F.R.A.S., M.L.C.; Wazir-Ud-Dowlah; Rao Bahadur, Shreeman, Sardar; Jagirdar and a Sardar of the State; For several years Deputy Prime Minister of the State; Chairman of the Board of Directors of the Indore Premier Co-operative Bank from the very beginning of the movement; Presided over a number of District Co-operative Conferences and the State Conferences.

Kothari, N. G., M.A., LL.B., A Pleader and Municipal Councillor; A Director of the Indore Premier Co-operative Bank and the Indore Co-operative Central Association.

Mate, V. P., Muntazim Bahadur; Assistant Accountant General of the Holkar State, Indore; Promoter of the urban side of the Co-operative Movement.

Patil, S. G., Prof., M.A., LL.B.; Professor Christian College; Was a Director, Indore Co-operative Central Association.

Purandare, K. B., Muntazim-i-khas Bahadur; House-hold Officer, Holkar State and a Director, Indore Premier Co-operative Bank.

Puranick, K. D., Director of the Indore Premier Co-operative Bank.

Rahalkar, D. K., B.Sc., LL.B., Rai Ratan; Village Panchayat Officer; A Director of the Indore Co-operative Central Association.

Rege, M. B., B.A., LL.B., 2nd Puisne Judge of Indore High Court; Public Prosecutor and Legal Adviser of Holkar State and a Professor of law in Holkar College for sometime. Chairman of the Board of Directors of the Indore Premier Co-operative Bank.

Samvatsar, S. M., M.A., LL.B.; Vakil and Prof. of Law in Holkar College; Legal Adviser of the Bank and the Association and Member of the Working Committee of the Indore Premier Co-operative Bank and a Director of the Indore Co-operative Central Association.

Sherlekar, A. G., Rai Ratan; Manager of the Indore Premier Co-operative Bank for about 18 years; A Director and Organiser of the Indore Co-op. Central Association and a Member of the Standing Committees of the All-India Co-operative Institutes' Association and the Indian Provincial Co-operative Banks' Association; Convener of the Propaganda and Education Committee of the Indore Co-operative Central Association and the Conference of Central India, Rajputana and Gwalior; Elected member on behalf of India of the International Co-operative Congress, Paris, 1937; Visited European countries and studied the Co-operative Movement there; Registrar, Co-operative Societies, Indore.

Sukhatankar, V. A., Ph.D., Director of School Education; Joined the Indore Premier Co-operative Bank as a Director and looked into the detailed working of the Bank and rural Co-operative Societies in the interior; A Director of the Indore Co-operative Central Association; Started Rural Uplift Centres.

Tambe, B. L., Assistant Registrar of Co-operative Societies; Secretary, Indore Co-operative Central Association for a number of years; Director, Indore Co-operative Central Association.

Tambe, S. L., B.A., Muntazim-i-khas Bahadur, Rao Bahadur; Founder of the movement in the State and first Registrar of Co-operative Societies; Rural Development Commissioner and officiating Revenue Minister; Presided over many Conferences and Rallies; For some time Municipal President and leader of the house in the Indore Legislative Council.

JAMMU AND KASHMIR

Afzal Baig; Anantnag, Kashmir; Director, Central Co-operative Bank, Anantnag; Taken active interest in popularising the Co-operative Movement by attending Conferences and addressing the masses.

Aga Syed Ahmed; Fellow of the Co-operative Institute; Assistant Registrar for five Years; For the first time organised purchase and sale societies, production and trade societies, agricultural development associations and above all the Co-operative Institute.

Amolak Ram Malhotra, L., Organised over sixty societies; Insurance magnate of Kashmir; Has organised a Radio Supply Society in Jammu; Propaganda Officer of the Institute; Editor, *The Co-operator's Bulletin.*

Gulam Mohammad Baig; Zaildar, Anantnag, Kashmir; Secretary, Central Co-operative Bank, Anantnag.

Gulam Nabi; Anantnag; Non-official President, Central Co-operative Bank in the State; One of the early promoters of the idea of establishing a Co-operative Institute in the State.

Gupta, H. L., M.A., B.T., Principal, Model Academy, Jammu; President, Jammu and Kashmir Co-operative Institute; Connected with the Co-operative movement since 1930; Managing Editor: *The Co-operator's Bulletin;* Economist and an educationalist; Member, Standing Committee of the All-India Co-operative Institutes' Association.

Miyan Hyat Mohammed, Chohala, Tehsil R. S. Pura; Pioneer Co-operator of the State; Organised the first Society in the State and its President since then.

Pritam Chand Rao, M.A., Registrar, Co-operative Societies, Jammu and Kashmir State.

Saraf. D. N., M.A., B.Com., Managing Editor, *The Ranbir*—Kashmir's first and premier weekly; Joint Editor, *The Co-operator's Bulletin;* Represented the Institute in the Joint Session of the All-India Co-operative Institutes' Association and Indian Provincial Co-operative Banks' Association, held in Bombay in January, 1941.

Sardar Jovind Singh, Ranbirsingh Pura, Jammu Province; has shown enthusiasm in the spread of co-operative movement and organised many societies; Member of the Agricultural Development Co-operative Association; He has won prizes as a fine breeder of horses and grower of crops.

Satyapal Vohra, L., Lawyer of Srinagar; Member, the Jammu and Kashmir State Assembly; Honorary Secretary, Central Co-operative Bank, Srinagar (Kashmir).

Shaikh Gulam Gaus; Advocate, Jammu; Secretary the Jammu and Kashmir Co-operative Institute; Honorary Secretary, Jammu Co-operative Central Bank; Veteran Co-operator of twenty years standing; Organised some supply societies and stores also; Active participant in Co-operative Conferences.

Wazir Feroz Chand; Governor, Jammu; Ex-Registrar, Co-operative Societies; Initiated the rehabilitation scheme here much earlier than in other parts in India; Pioneer of the Co-operative Movement.

MYSORE

Abdul Hukh, M., B.A., b. 1887; Joined Mysore State Service as a Probationer, 1911; Served as Amildar in several stations; Assistant Commissioner, 1918; Headquarters Assistant to the Excise Commissioner, 1925; District Excise and Civil Officer, 1931; Sub-division Officer, Tumkur, 1923; Deputy Commissioner Kadur District, 1935; Registrar of Co-operative Societies in Mysore, since 1937; Address:—Basavangudi, Bangalore City.

Ananthakeshavachar, B. S., Secretary, Chickmagalur Co-operative Land Mortgage Society for over six years; Secretary, Chickmagalur Town Co-operative Society for two terms; Arbitrator of Co-operative Societies' Disputes; Address:—Pleader, Chickmagalur.

Ananthiah, A., Pleader, Shimoga; Director, Secretary, Joint Secretary, President and Vice-President Shimoga Co-operative Bank for the past 28 years; Shimoga House Building Co-operative Society for the last 15 years; District Honorary Organiser, Co-operative Societies, Shimoga District for several years; Awarded a Public Service Medal; Member, The Mysore Representative Assembly for several years; District Board and Town Municipal Council, Shimoga.

Carleston, H. H., I.C.S., Collector and District Magistrate; Justice of the Peace; President, Municipal Commission; Ex-Officio Assistant to the Resident in Mysore; Marriage Registrar; Assistant Commissioner of Income Tax and Registrar of Co-operative Societies; Address:—Collector's House, Bangalore.

Chandrasekhara Aiyar, K. S., B.A., B.L., Dewan Bahadur, Rajadharmapravina; b. 1869; Joined Mysore Civil Service as Assistant Commissioner, 1892; Assistant Secretary to Government 1896; Dy. Secretary, 1904; Secretary, 1906; Officiating District and Sessions Judge, Bangalore, 1904; Judge, Chief Court, Mysore, 1907; Second Member of Council, 1916; Offg. Chief Judge, Mysore, 1919; First Member of Council, 1919; Chief Judge, 1921; Retired 1924; Chairman, Hindu Law Reform Committee, 1930; Mysore Government Retrenchment Committee, 1931; Member, Mysore University Council, and Senate 1931; Chairman, Mysore Committee on Co-operation, 1936; President, Public Library Committee, Bangalore, 1934-35; Chairman, Prison Reforms Committee, 1941; Address:—Chandra Vilasa, Basavangudi, Bangalore City.

Gopalakrishna Shetty, P., B.A., B.L., b. 1905; Vice-President, The Kheddar Co-operative Society; The Mysore Provincial Aryavaisya Co-operative Society; Member, The Executive Committee and Development Committee, The Co-operative Federal Union, Mysore; Executive Committee, The Housing Co-operative Society, Mysore; The Governing Body and the Working Committee, The Co-operative Institute; Formerly Vice-President, The Kanyakaparameswari Co-operative Society, Mysore; Member, Executive Committee, The City Co-operative Bank, Mysore; and the Mysore Co-operative Society; Honorary Lecturer and Examiner, The Co-operative Training Classes; Municipal Councillor, Mysore City, for one term; Secretary, Bar Association, Mysore for two years; Address:—Advocate, Sayyaji Rao Road, Mysore.

Gopalaswamy Iyengar, M. A., M.A., B.L., b. 1899; Enrolled as Advocate of the Mysore High Court, 1925; Editor, *Mysore Observer* 1930-1933; Publications:—"Indian Constitution" in Kannada; "Proposals for Constitutional Reforms in Mysore and the Case for Responsible Government in Mysore" in English; "Biographical essay on Mahatma Gandhi;" essay on hand spinning, and hand weaving etc.; Hon. Secretary, Mysore Co-operative Institutes' and Provincial Banks' Association, 1934-37; Member, Representative Assembly for Co-operation, 1933-36; Member; Committee of Management, Public Library, Bangalore from 1935; Mysore Provincial Board, All-India Harijan Sevak Sangh, Delhi; Hon. Joint Secretary, Central Council of Mysore Lawyers' Conference from 1937; Member, Bangalore City Municipality from 1941; Hon. Secretary and Treasurer of Bangalore City Municipal Congress party from 1941; Address:—Advocate, 8. III Cross, Shankarpur, Bangalore City.

Green, J. M., I.P., Commissioner of Police and President, Police Co-operative Society, C and M Station, Bangalore; Address:—Ali Asker Road, Bangalore.

Gundu Rao, Y. V., M.A., Director, The Mysore Provincial Co-operative Apex Bank; President, Sri Arakanatha Co-operative Bank 1924-36; Secretary, The Land Mortgage Society, Krishnarajanagar, 1935-37; Director, The Central Land Mortgage Bank 1937-38; President, Mysore District School Board, 1936; Vice-President, Municipal Council, Krishnarajanagar 1934-40; Member; Representative Assembly 1935-37; Awarded public service gold medal 1940; Address:—Krishnarajanagar, Mysore District.

Harihara Iyer, N. S., Officer-in-Charge No. 6 (South India) Survey of India; President, Survey of India Co-operative Society, Civil and Military Station, Bangalore; Address:—Basavangudi, P.O., Bangalore City.

Javaraya, H. C., L.Ag., F.L.S., F.R.H.S., Rao Bahadur; Director of Horticulture and Chief Marketing Officer in Mysore, Bangalore; Joined Mysore Service as Horticultural Instructor, Government Botanic Gardens 1913, Mokhtesar, Palace Estates and Gardens, 1914; Asssistant Superintendent, Govt. Gardens and Museum 1918; Superintendent in charge 1918; Economic Botanist and Offg. Superintendent, 1925; Superintendent, Government Gardens and Hill Stations, 1925; Offg. Director of Horticulture 1930 and 1931; Superintendent, Government Gardens, 1932; Senior Marketing Officer, Gardens and Hill Stations, 1940; Director of Horticulture and Chief Marketing Officer in Mysore, 1941; Chairman, Mysore Horticultural Society; Publications:—'Gardens Sisal Hamp,' 'Insecticides,' etc.; Government Director, Mysore Tobacco Company; Joint Registrar, Co-operative Marketing Societies, Mysore; Address:—Lalbagh House, Bangalore City.

Jayathirthachar, R. K., B.A., LL.B., Advocate, Shimoga; Director; Shimoga Co-operative Bank for the last sixteen years; and now its President; Director, Shimoga House-building Co-operative Society for the last five years; Shimoga Co-operative Stores, and the Mysore Provincial Co-operative Apex Bank for the last five years; Member, The Governing Body, The Mysore Co-operative Institute; District Propaganda Officer, Shimoga; Member, The Standing Advisory Committee of Co-operators; Awarded Certificate of Honour at the XXVI Mysore Provincial Co-operative Conference.

Krishna Rao, A., B.A., B.L., b. 1875, President, The City Co-operative Bank, Mysore since 1924; Non-official delegate of the Mysore Province for the Registrars' Conference of 1928; President, Mysore Provincial Co-operative Conference 1935; Member, Co-operative Enquiry Committee 1935-36; President, The Central Paddy Co-operative Federal Union, Mysore 1934-38; President, Chamarajapuram Co-operative Stores, Mysore 1935; Formerly Director, The Provincial Co-operative Apex Bank; Member, Governing Body, The Provincial Co-operative Institute; Committee Member, The Mysore Co-operative Society; Member, The Mysore Political Affairs Committee since 1938; Director Sri Krishnarajendra Cotton Spinning and Weaving Mills, Mysore since 1924; Member, Mysore Legislative Council 1927-30; the Representative Assembly and the Mysore District Board for three years in each; Municipal Councillor, Mysore city, 1916-36 with a break of one term: Member, City Improvement Trust Board, Mysore 1918-22; and 1931-34. President, The Mysore City Public Library Committee; Address:—Advocate, Lakshmipuram, Mysore.

Kuppuswami Iyengar, C. S., Lokasevasakta; Retired Deputy Commissioner, Bangalore; President, Mysore Provincial Co-operative Apex Bank since 1937; Mysore Co-operative Institute since 1937; Mysore Central Co-operative Land Mortgage Bank since 1941; Director, The Bangalore Central Co-operative Bank for some time; Member, Standing Advisory Committee of Co-operators, Mysore; Executive Council, The Mysore Horticultural Society for some time; Address:—"Krishnabhavan", Basavangudi, Bangalore City.

Mohamed Imam, J., B.A., B.L., b. 1897; First Non-Official President, The Jagalur Municipal Council, 1933-36; President, Chitaldrug District Board, 1936-40; Chitaldrug Co-operative Land Mortgage Society; Chitaldrug Local Education Authority; Director, Mysore Provincial Co-operative Apex Bank; Mysore Chemicals and Fertilisers and Mysore Kirloskars Ltd.; Member, Committee on Co-operation in Mysore; Agricultural Relief Committee; Delimitation Committee; Mysore Reforms Committee 1939-40; Board of Management, Mysore Iron and Steel Works; Representative Assembly and Legislative Council for several years; Mysore University Senate from 1928; and The University Council; Elected to the reformed Council and Minister for Education, Co-operation etc.; Address:—Basavangudi, Bangalore City.

Narasimhaiya, C., B.A., B.L., b. 1872; Member, Co-operative Advisory Board; Vice-President, The City Co-operative Bank since 1929; President, The Mysore Co-operative Society 1934-37; President, Chamarajapuram Co-operative Stores, Mysore 1936-38; Vice-President, Co-operative Federal Union, Mysore 1934-38; Director, The Central Paddy Co-operative Society; Member, The Legislative Council, 1916-20—1923-26 and 1941; Representative Assembly, Mysore 1913-30; Mysore Reforms Committee 1939; President, Seventh Mysore Provincial Lawyers' Conference; President, Bar Association, Mysore 1925-36; President, The Delvey's Anglo Sanskrit School and the Saradavilas Patasala; Municipal Councillor, 1916-40; Member, City Improvement Trust Board for nine years. Address:—Advocate, Lakshmipuram, Mysore.

Narayana Rao, S., b. 1867; Entered State Service, 1892, and served as Amildar Special Asst. Settlement Officer, Bethamangala Water Supply Project, City Magistrate, Revenue Sub-Division Officer, District Supt. of Police; Retired, 1923. Member, The Bangalore City Municipal Council, 1927-29; Chairman, First Class Bench Court; Secretary, The Mysore Provincial Co-operative Apex Bank, 1927-28; Vice-President, 1924-26; Director, 1930-32—1937-38 and 1939-40; A Founder; Member, The Bangalore City Housing Co-operative Society and the Narasimharaja Co-operative Colony; Secretary, 1927-1935; President, 1940-41; Director, 1937-40; Director, The Mysore Central Co-operative Bank, 1936-38; Member, The Governing Body, The Mysore Co-operative Institute; Recently organised The Mysore Co-operative Pharmacy and Medical Aid Society. Address:—Saligrama Nilaya, Shankarpur, Basavanagudi P.O. Bangalore.

Rajagopala Iyengar, T. S., M.A. LL.B., b. 1906; Vice-President; The Co-operative Federal Union, Mysore; Member, Executive Committee; The Mysore Co-operative Society; The Housing Co-operative Society; Hon. Secretary, The Mysore Co-operative Society; 1937-39; Director, The Khedder Co-operative Society, Mysore; Director, The City Co-operative Bank, Mysore for some time; Honorary Lecturer and Examiner, The Co-operative Training Classes; Member, The Governing Body, The Co-operative Institute for some time; Member, Representative Assembly, Mysore; Municipal Councillor, Mysore City, 1936-39; Member, the All-India Congress Committee, 1937-40; Member, The Mysore Congress Working Committee for some time. Publications (1) The Indian women in the new age; (2) Indians overseas; (3) The Making of Rural India and Prohibition. Awarded the title of Vidyabhushana. Address:—Pleader, Krishnakuteera, Sayyaji Rao Road, Mysore.

Ramappa, S., Member, Mysore Representative Assembly, 1930-34 and since 1937; Kolar District Board, 1930-33 and since 1936; Vice-President, Srinivaspur Municipal Council for 8 years till 1925; Kolar District Board, since 1939; Director, Srinivaspur Co-operative Society 1937-39; Malliappanhalli Co-operative Society, since 1939; Secretary, Srinivaspur Co-operative Society, 1924-29, and since 1939; Awarded Certificate of Honour at the XXVI Mysore Provincial Co-operative Conference for services in the Movement. Address:—Vice-President, Kolar District Board, Kolar.

Rama Rao, A. N., B.A., B.L., b. 1905; Assistant District Scout Commissioner for Bangalore District; Member of the State Scout Council; Mysore Representative Assembly, elected from Co-operative Constituency; Mysore University Senate; Non-Official President R.M.S. and Postal Union; Director, Bangalore Industrial and Commercial Co-operative Society, 1932-35; Bangalore City Co-operative Bank, since 1934; Mysore Provincial Co-operative Apex Bank, 1936-38 and since 1940; President, Sri Rama Sapthaha Co-operative Society, Bangalore, 1934-35; Chickpet House Building Co-operative Society, Bangalore, 1934-37; Secretary, Apex Bank 1936-37; Mysore Co-operative Institute 1937-40; and Bangalore City Corporative Bank, 1940. Address:—"Annapurna", Visweswarapuram, Bangalore.

Ramaswami, H. V., M.A., B.L., b. 1884; Joined service as probationary Asst. Commissioner in the General and Revenue Secretariat, 1910; City Magistrate, Mysore, 1917; Asst. Secretary to Government and Asst. Secretary, Department of Agriculture and Ex-officio Secretary to the Board of Agriculture, Bangalore, 1921; Asst. to the Revenue Commissioner 1922; Deputy Commissioner, 1927; General Secretary to Government, 1932. Ag. Inspector General of Police in Mysore, 1936-37; Ag. Chief Secretary to Government; Retd. as Excise Commissioner in Mysore, 1939; Director, Bank of Mysore; President, Bangalore Central Co-operative Bank; Member, Co-operative Advisory Committee.

Singiachar, N. A., Land-holder and Banker; Member, The Mandya Municipal Council—at present Vice-President of the Council; Member, Mysore Representative Assembly, 1937-40; President, Mandya Town Co-operative Society 1936-38; Director, Mandya Town Co-operative Society, 1922-41; Mandya House Building Co-operative Society, 1937-41; Mandya Land Co-operative Mortgage Society, 1938-41; Managing Director, Mandya Bank; Director, Irwin Canal Ryots' Association.

Sreenivasaiya, Y., B.A., LL.B. b. 1890. Hon. Secretary, The Central Paddy Co-operative Society; The Co-operative Federal Union, Mysore, since 1934; President, The Co-operative Staff Association; Vice-President, Housing Co-operative Society, Mysore; Secretary, The Mysore Co-operative Society, 1924-26; Secretary, Chamarajapuram Co-operative Stores, Mysore 1927-32—1933-35 and 1936-38; Member, The Governing Body, The Co-operative Institute since 1933; Managing Committees, The City Co-operative Bank; The District Central Co-operative Bank; and the Kheddar Co-operative Society; Organised a Co-operative Study Circle in Mysore and conducted Co-operative Training Classes; Secretary, The Delvey's Anglo-Sanskrit School since 1919. Address:—Advocate, Vanivilas Mohalla, Mysore.

Srinivas, S., Landlord; b. 1909; President, Mysore Transport Workers' Union 1938; Director, Devanahalli Land Co-operative Mortgage Society; Honorary Secretary, Mysore Co-operative Institute; Member, Bangalore Public Library Committee;

Bangalore S.P.C.A. Committee; Editorial Board of the *Mysore Co-operative Journal*; Standing Committee and Legislative Sub-Committee of the All-India Co-operative Institutes' Association. Address:—24, Veeranna's Gardens, Cleveland Town, Bangalore.

Srinivasa Iyengar, K. R., M.A., Dewan Bahadur, Rajasabhabhushana; b. 1871; Joined Mysore Service, as Probationary Assistant Commissioner, 1892; Deputy Commissioner, 1907; Inspector General of Police, 1917; Revenue Commissioner, 1918; Offg. Second Member of Council, 1919; Revenue Commissioner, 1920-23; Ex-officio Director of Civil Supplies, 1921; Ex-officio Muzrai Commissioner, 1922; Second Member of Council, 1923; First Member of Council, 1925; President, Board of Industries and Commerce, Stores Purchase Committee and of Local Service Examination Board; Retired November 1926; Director, Bangalore Central Co-operative Bank, 1930-31; President, Mysore Central Co-operative Land Mortgage Bank, Bangalore 1929-40; President, Mysore Silk Association; Chairman, Board of Directors, Mysore Spun Silk Mills. Address:—Chamarajpet, Bangalore City.

Venkatakrishnaiah, S., B.A., B.L., b. 1871; Entered judicial department 1905; District Judge, Mysore; Retired, 1928; President, Mysore Provincial Co-operative Apex Bank; The Mysore Co-operative Institute 1928-39; Director; Mysore Central Co-operative Land Mortgage Bank, 1929-39; Sriman Madhava Siddantha Abhivriddhikarini Bank, 1929-39; Secretary, The Bangalore Public Library, 1923-25. Address: Basavanagudi, Bangalore City.

Venkatesaiya, S., B.A., B.L., Honorary Organiser, The Co-operative Movement in the Hasan District; Promoter, The Mysore Provincial Co-operative Apex Bank; Director for several years; Awarded Gold Medal for Co-operation 1927. Address:—Advocate, Hassan.

TRAVANCORE

Boothalingam Pillai, N., Nagercoil; Assistant Secretary, Peoples' Co-operative Bank for some years; later elected Secretary of the Bank; Member, Committee of the local Co-operative Union.

Gopalakrishnan, K.G., Chertala; Organised the Chertala Co-operative Union and the Taluk Co-operative Bank, 1925; Served both the Institutions either as President or Secretary for several years; Member, Executive Committee, The Travancore Co-operative Institute for several years and now its Vice-President; Joint Editor, The *Travancore Co-operative Journal*.

Govinda Pillai, M.K., B.A., B.L., Retired Professor and Principal of the Trivandrum Law College; Director, The Trivandrum Central Co-operative Bank; Was its Vice-President for 6 years and now President.

Joseph, C.M., Changanaserry; Organised the first Co-operative Urban Bank in the State; Was appointed Hony. Organiser of Co-operative Societies, 1924.

Joseph, J.M., B.A., L.T., Headmaster, Scott Christian High School Nagercoil; One of the founders of the Nagercoil Christian Co-operative Society, 1920; Member of its Committee for two years; Secretary for 8 years and President for two years; President, Nagercoil Co-operative Union for 15 years since 1924; Vice-President and President, The Nagercoil Peoples' Co-operative Bank for over 6 years; President, The Nagercoil London Mission Employees' Co-operative Society; Member, The Reformed Legislative Assembly, 1933 to 1937.

Kesavan, K., Secretary, Mundakkal Village Society, 1920 and later its President; Secretary, Supervising Union, Quilon Taluk, 1923; Taluk Bank, Quilon for 10 years since 1926; Was appointed Hony. Organiser, 1926; Member, Executive Committee, The Travancore Co-operative Institute for over 12 years; Board of Management, The Central Co-operative Bank for over 10 years.

Kuruvila, K.K., M.A., B.D., M.L.C.; Headmaster M.T. Seminary, Kottayam; Member, Devadhar Co-operative Enquiry Committee; President, Kottayam Banking Union; Member, Legislative Council; Economic Development Board.

Manuel S., Secretary, Y.M.C.A., Rural Reconstruction Centre, Marthandam; One of the earliest non-official Co-operators in the State; Was appointed, Hony. Organiser, 1921; Organised the Marthandam Poultry Keepers' Co-operative Society.

Narasimha Iyer, P.S., Manager, Paper Mills, Punaloor; Organised the first Factory Employees' Co-operative Society at Punaloor; Was appointed Hony. Organiser, 1924.

Narayana Iyer, K.R., B.A., M.Sc., F.C.S.; Director of Agriculture and Registrar of Co-operative Societies. Member, Board of Management, The Travancore Co-operative Institute, 1940; Elected President of the Institute.

Narayana Menon, M.N.; President, The Kottayam Union organised by him; Member, Board of Management, The Central Co-operative Bank; The Travancore Co-operative Institute for several years; Was Secretary of the Institute and Editor of the Journal for a term; Was appointed Hony. Organiser, 1923; Member, The Devadhar Enquiry Committee; An earnest social worker.

Narayanan Nambiar, T.R., B.A., B.L., Padmanabhapuram; Secretary, Kalkulam Taluk Co-operative Bank for 9 years since 1926; Secretary Kalkulam-Vailavankode Union for 12 years; President, Padmanabhapuram Urban Bank for 6 years; President, the Kalkulam Co-operative Purchase and Sale Society for 3 years.

Narayanan Pandalay, K., B.A., B.L., Rao Bahadur; Was Chief Secretary to the Government; After retirement, served as Private Secretary and Sarvadhikariakkar to H.H. the Maha Rani Regent for over 5 years; President, Trivandrum Central Co-operative Bank for 9 years till 1941; President, The Travancore Co-operative Humanitarian Society; President, The Discharged Prisoners' Aid Society; President, The Travancore State Committee and the Kerala Provincial Hindi Prachar Sabha.

Narayana Pillai, K.R., Nedumangad; President, Co-operative Union, Nedumangad for 7 years; Was appointed Hony. Organiser, 1924; Member, Board of Management, The Central Co-operative Bank; Member, Governing Body, The Travancore Co-operative Institute; Member, Editorial Committee, *The Travancore Co-operative Journal;* Manager, The Travancore Co-operative Institute.

Padmanabha Rao, T., F.R.S.A., (London); Rao Sahib, Udara Siromani; b. 1864; Private Secretary to the Dewan of Travancore, 1890; Director of Registration; Excise Commissioner for some years; Anchel Superintendent, 1911; Retired from service, 1919 and joined the movement; Vice-President, The Trivandrum Central Co-operative Bank and later its President for 9 years till 1930; President, The Trivandrum Urban Bank; President, The Travancore Co-operative Insurance Society; Vice-Chairman, The Devadhar Committee on Co-operation; Has instituted a gold medal for an annual Co-operative Essay Competition; The Trivandrum Central Co-operative Bank has organised a Co-operative Library in his honour; Director, The State Land Mortgage Bank; Director, Sri Chitra Home for the Destitute and Infirm.

Parameswaran Pillai, G., B.A., B.L., Rajyaseva Praveena; Member, Legislative Assembly for three terms; Additional Sessions Judge and later Judge of the High Court; Head of the Political Department in charge of All-India Federation etc.; Chief Secretary to Government; Hony. Secretary, The Trivandrum Central Co-operative Bank; President, The All Tranvancore Co-operative Union (the present Institute), 1925.

Paramu Pillay, P., B.A., B.L., President, The Karunagapally Co-operative Union since 1929; Organised two "All Travancore Exhibitions" in 1937 and 1939 at Ochira; Secretary, The Travancore Co-operative Institute since 1938; Editor, The *Travancore Co-operative Journal.*

Ramachandra Rao, M., B.A., B.L., Served as Commissioner of Devikulam Division, Peishkar and District Magistrate, Police Commissioner and Land Revenue and Income Tax Commissioner; was in charge of Co-operative Department also for some time; Organised about 50 multipurpose societies controlled by Pattadars.

Ramakrishna Iyer, S., Prof., M.A., Retired Professor of Physics, Science College, Trivandrum; Vice-President, The Travancore University Co-operative Stores for 8 years; President, Brahmanajana Co-operative Society.

Ramakrishna Pillai, N.P., B.A., B.L., Trivandrum; Hony. Secretary and Treasurer, The Trivandrum Co-operative Urban Bank since 1932; Hony. Secretary, The Travancore Co-operative Insurance Society for some time; Member, Board of Management, The Trivandrum Co-operative Distributive Society; Member, The Premier Distributive Society; Member, The Managing Committee, Trivandrum Co-operative Home; Member, Trivandrum Municipal Corporation.

Ramankunju, C., M.L.A., Codiveetil, Alleppy; Member, Legislative Assembly representing backward communities; Organised Co-operative Societies for the fishermen in Travancore and the first Co-operative Conference of the fisherfolk; Member, The old Sri Mulam Assembly, and later, Member, Legislative Council; Was appointed Hony. Organiser, 1923.

Raman Pillai, K.A., B.A., B.L., Trivandrum; Hony. Secretary and Treasurer, The Trivandrum Central Co-operative Bank, 1940.

Subramania Iyer, E., M.A., M.L., Principal, Law College, Trivandrum and Franchise Commissioner for about 4 years; Vice-President, The Trivandrum Central Co-operative Bank for 5 years since 1930; An authority on Co-operative Law and Practice.

Vasudevan Pillai, R., President, The Neyyattinkara Taluk Co-operative Bank for 14 years since 1925; Hony. Organiser of Co-operative Societies.

Velayudhan Pillai, K., President, The Putheri Co-operative Society, organised in 1918; Organised a Primary Society at Neyyoor and the Peoples' Co-operative Bank at Nagercoil, 1922; Secretary, Co-operative Union, Nagercoil; Hony. Secretary, The All Travancore Co-operative Union (the present Institute) for 9 years since 1924 and its Vice-President for two years; Hony. Editor, The *Travancore Co-operative Journal* for 7 years; Edited 3 volumes of the *Travancore Economic Journal;* Organised 3 Taluk Banks in 1925; Was appointed Hony. Organiser over the whole State, 1925; Organised 2 non-credit societies 1926; Convener of the Committee appointed to draft a scheme for organising a Land Mortgage Bank in Travancore, 1926; President of the Supervising Unions for the Taluks of Kalkulam and Vilavomkode for two years since 1926; Member, Executive Committee, The Trivandrum Central Co-operative Bank, 1927 and its Hony. Secretary and Treasurer for 8 years from 1928; Organised the Trivandrum Co-operative Home, 1931; President, Sri Ramakrishna Mission; President, Kerala Hindu Mission; President, Hyndava Sevak Sangh, Neyyoor; An independent social worker and prominent Co-operator in the State.

Vydialingam Pillai, R., B.A., B.L.; Registrar of Co-operative Societies, 1921-31; was appointed Dewan Peishkar and District Magistrate, 1932; Member, Devadhar Co-operative Enquiry Committee; Member, Board of Management, The Travancore Co-operative Insurance Society; Member, The Teachers' Benefit Fund; The Trivandrum Urban Co-operative Bank; President, The Trivandrum Distributive Co-operative Society; President the Premier Co-operative Store.

"Not gold, but only men, can make
A people great and strong....
Men, who for truth and honour's sake
Stand fast and suffer long.

Brave men who work while others sleep
Who dare while others fly....
They build a nation's pillars deep
And lift them to the sky."

ACKNOWLEDGMENTS

Journal of the Ministry of Agriculture, London.
Scientific Agriculture, Ottawa.
Consumers' Co-operation, U.S.A.
Agricultural Economics Literature, Washington, D.C.
The Co-operative Review, Manchester.
The Countrywoman, London.
The Co-operative News, Manchester.
The Westralian Farmers' Gazette.
Co-operative Information (I.L.O.), Geneva.
The Louisiana Rural Economist, La, (U.S.A.)
The P. E. Island Agriculturist (Canada).
Indian Farming.
The Nagpur Agricultural College, Magazine.
The United Provinces Co-operative Journal.
The Bombay Co-operative Quarterly.
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The Madras Journal of Co-operation.
Indian Journal of Economics.
Rural India, Bombay.
Indian Journal of Social Work, Bombay.
The Co-operators' Bulletin, Jammu.
The Travancore Co-operative Journal, Trivandrum.

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