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# The Madras Journal of Co-operation

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THE

# Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

Journal of the Madras State Co-operative Union, Esplanade, Madras

NOVEMBER 1952

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But officials have responsibilities in two directions, and the simple fact behind the present situation is that, like other members of the community, they have families to feed and homes to maintain. No argument can refute that essential truth. Like everybody else, co-operative officials are suffering from the rising cost of living. Far from seeking a selfish gain at the expense of their fellows, they are putting forward their application after the bulk of co-operative workers have received increases to meet the rising cost of living. Can any one deny that officials, too, are suffering from these rising costs, and deserve equal consideration?

—The Co-operative Official—September 1952.

## Editorial Notes

### Co-operative Day Celebrations in the State:

Our readers are aware of our appeal published in the last issue of the Journal that in view of the importance of the Co-operative Day, they should celebrate the day in a fitting manner in various parts of the State. We also published the Declaration of the International Co-operative Alliance and the Message of Sri R. G. Saraiya, President of the Indian Co-operative Union for being read at various meetings held on the day and for adoption as a mark of the firm faith of the co-operators in the Movement as the only potent means of solving the economic and social evils of the present day world in which India will have to play an increasingly important role. We are very glad to state that co-operators and institutions in various parts of the State celebrated the Day; and we have reports of the same from various quarters. Brief reports of the celebrations held in Madras and in the Districts are published elsewhere in this issue for the information of all those interested in the Co-operative Movement.

From the reports received it is seen that there was a good deal of enthusiasm and zeal among co-operators, who participated in the celebration. Meetings were held at several places and the importance of the Co-operative Day as well as the significance of the Co-operative Flag were explained by experienced Co-operators to the public. A solemn resolve was also made by the votaries of the Movement to promote and expand it with greater effort. The celebration was particularly significant at places where it was done under the joint auspices of various co-operative institutions of the same place, as at Anantapur, Erode, Tanjore, Anniyur (S. Arcot) and Rajahmundry. These meetings were very largely attended and several speakers explained the various aspects of the Movement.

In some centres the enthusiasm was seen also in the marching of long processions of co-operators and the staging of dramas as at Anantapur, Anniyur, Vijayawada and Nellore. Two new features are noticeable in the celebrations in all the parts of the State: for one thing the official and non-official sections of the Co-operative Movement combined themselves into one co-operative brotherhood and participated in the solemn proceedings with a common endeavour. Secondly throughout all the speeches could

## EDITORIAL NOTES

be seen a recognition of the philosophy of the Co-operative Movement as the socio-economic endeavour for the uplift of the common man so that he may be safe against various anti-social forces.

Obviously there is clear evidence of the approach of the new trends in the Co-operative Movement of our State, particularly in these two directions, namely a sense of solidarity of the official and non-official sections of the Movement and an appreciation of the position of the common man in the Co-operative Movement, which is denied him in the other kinds of socio-economic enterprise. This augurs well for the Movement in the State. The Government of India have pledged themselves to the establishment of the Co-operative Commonwealth and our present stage of progress characterised by these new trends will be no small contribution to the national endeavour for attaining our goal of Co-operative Commonwealth. We earnestly appeal to the co-operators in the State to put into effect their firm resolve to achieve more in the coming years, so that the results of the past may not only be consolidated but something more substantial may also be added.

### A Contribution to Co-operative Thought

To our numerous readers, Sri J. M. Lobo Prabhu, Secretary to Government Development Department is not unfamiliar. His discourse on the Community Projects, which appeared in this journal a few months ago, showed itself as a thoughtful and analytical presentation of a colossal scheme of community development. We give our readers in this number one of his thought-provoking discourses consisting in the application of the nuclear principle in the sphere of co-operative activity. His thesis, under the title "The Nuclear Physics of Co-operation" was presented to the Co-operators assembled at the Madras State Co-operative Union on the Co-operative Day. It is at once a pathological study of the Co-operative Movement, a diagnosis of the cause of its weakness, and a suggestion of the remedy to remove the weakness and to impart strength to it.

Solidarity should be the characteristic feature of a healthy Co-operative Movement. The Co-operative structure must be well-knit, each component member supporting and being supported by the others. Yet from his experience of a quarter century with the Movement in some parts of the country,

particularly Uttar Pradesh, he has perceived some inherent weakness in the Movement, underlying the apparent war-time prosperity. A survey he had made of societies in the Gorakhpur district showed him that the average life of a society was *ten years during which period the society passed from classification as "A" to "D" and ended in liquidation.* "The new societies organised to fill the place of the fallen maintained the same life cycle, *The average giving a wrong impression of the condition of the Movement.* The wartime boom only covered up the real condition; but at the first signs of slump, the inherent weakness was revealed.

Sri Lobo Prabhu has traced this weakness to be the result of the Movement having been imposed from above by an alien Government. The Co-operative edifice has thus an excellent roof without solid foundations. It is therefore necessary to provide foundations to the Movement and build it from the bottom upwards. This naturally involves some structural changes. These changes consist in the incorporation of some of the best features of certain typical and model co-operatives like those of the weavers, of housing and of multipurpose which have developed, from long experience and trial and error methods, features which could enable them to withstand any socio-economic dis-equilibrium. One of such changes suggested by the author is the functionalism of money. In industrial co-operatives like the weavers' societies, production and marketing are combined whereby the functional efficiency and value of a unit of money, lent or invested, increases considerably. Not so in agriculture, where, at present, "Co-operation, apart from providing credit, seeds, fertilisers, iron and steel, has tended leave the agricultural industry to take care of itself." The author has suggested that, if, on the other hand, the efficiency of agricultural credit could be increased as in the case of the industrial societies, "the money advanced by co-operative banks would not only pay its interest but would be repaid in the shortest time."

The second suggestion made by Sri Lobo Prabhu is the introduction of the nuclear principle in Co-operation. The nuclear method constitutes a suitable mechanism for increasing the efficiency of agriculture and other allied industries. In every society there should be a nuclear farm, owned by the society and worked by all the members. This should demonstrate the best

agriculture, including new methods and crops which the individuals may hesitate to try on their own. The farm will then become the nucleus of the transformation necessary in the agricultural industry. The members will contribute first a little land and then what ever surplus they have of their time and means of production. The extension of the nuclear farm can be achieved by laying down that the farm of a defaulting member of the society should accrue to the nuclear farm and remain part of it until the debt is paid. This nuclear principle can be applied to other industries also: for instance to fishing by having a nuclear boat and to weaving by having a nuclear loom.

Many benefits accrue to the members from this nuclear method: For one thing it will enable the demonstration of the best methods in that field of production; secondly, it will act as a real test of co-operative interest; and thirdly, it will create a sense of joint responsibility.

These suggestions, the author has claimed, would provide a proper strategy for using money power in Co-operation and a proper solution of many existing difficulties.

Only recently we pointed out in the pages of our Journal how Co-operation is at once "business and a faith" and how it is necessary to develop an ethos in the Movement. The Movement in our country, probably owing to its exotic origin, has tended to over-emphasise the business and material side, in consequence of which there have not grown around the Movement a philosophy and ethics of Co-operation which alone could form a halo round the Movement and impart a sort of sanctity which its votaries dare not defile. Obviously from his long experience, Sri Lobo Prabhu perceived this want and has laudably endeavoured to fill the gap to some extent. Of late, as already mentioned elsewhere in this issue the philosophy of the Movement has received a little attention from the Co-operators in our State. We therefore feel that, coming at a time when the need for it is recognised, this thought-provoking thesis of Sri Lobo Prabhu will help stimulate co-operative thought further so that the Movement may have a proper growth in all aspects.

#### **Milk Supply Co-operatives and Hospital Supplies:**

While it is gratifying that the eagerness of the consumers to have good milk at fair price is increasing and the useful role of

the co-operative organisations in this line of trade is appreciated in an increasing measure, it is painful to note that the milk supply co-operatives which alone can "deliver the goods" are labouring under many severe handicaps. One of them is their difficulty in maintaining their custom with hospitals. The hospitals must have an adequate supply of *genuine* milk and hence must needs look to a reliable source of supply. Any unsound policy or false step on the part of the hospital authorities in the matter of obtaining their milk requirements cannot but have a detrimental effect on the health of the patients in their charge. Therefore hospitals ought to give their first consideration to the safety of the patients under them and prescribe standards of quality on exclusively health grounds and also enforce the standards without fear or favour.

It is unfortunate that there should be complaints against some of the hospitals from some quarters. We have published in the last two issues of this Journal an article contributed by Sri K. Kalimuthu, Secretary of the Velipalayam Milk Society in Tanjore District. The article has been concluded in this issue. The article is a comprehensive narrative of the relations of the Society with the local hospital and a presentation of the various hardships suffered by the Society in its endeavour to supply milk to the hospital. The whole argument of the author is based on statistical data and official correspondence.

A perusal of the article will clearly indicate that the milk supply co-operatives have not received the measure of support they need from institutions like hospitals where the need for genuine milk is all the greater. It is yet to be seen if the conditions are the same in other societies also. We therefore invite from the various milk supply societies and Unions in the State brief notes on their relations with the local hospitals and other institutions so that the general sense of the reports may give a clear indication as to whether any joint action on the part of the milk supply societies is necessary in this behalf. The matter being one of great importance, an early response is solicited.

## The Ensuing State Co-operative Conference

### Our Appeal to Co-operators

Co-operators and Co-operative Institutions in the State are already aware that the XXVIII Madras State Co-operative Conference will be held during December 1952 at Madras. The Conference will be held on 20th and 21st December 1952 and a Circular giving the dates and as well as the other details of the programme for the two days of the Conference is published elsewhere in this issue for information.

Both from the great changes that have come over the State during the past three years and from the various items of the programme published, we are sure that the Conference will be an event of far-reaching importance in the socio-economic life of this State in particular and of the other States in general. There is little doubt that vital questions will be tackled at a common platform by the Government and the non-official co-operators and practical conclusions will be arrived at. The value of the Conference cannot therefore be exaggerated. It is essential for the success of such an important event that the co-operative institutions in our State should participate in large numbers in the deliberations and discussions so that the conclusions may have force and strength. We understand that while the importance of the event is appreciated the response so far is not as it ought to be. The Union has already issued Circulars in the matter and the Registrar of Co-operative Societies also has been pleased to direct all his district officers to interest themselves in the matter and do their best to induce to societies to become members of the Union and also to participate in the Conference. It now behoves co-operators and co-operative institutions in the State to indicate their earnest interest in the promotion of the Movement by responding to the request of the State Co-operative Union and the Registrar of Co-operative Societies. We feel that the Movement has reached a stage when it should strengthen itself so that it may be able to play its proper part in the Grand National Plan which is shortly to be put into effect. A disorganised group of co-operative institutions cannot press themselves on the attention of the Government or the people particularly when policies are made on national considerations. A solid movement on the other hand can make its presence be felt in the country and impress upon the Government and the people the need for building up the nation on the lines indicated by the Co-operative Movement. We therefore appeal to the co-operators and institutions to rise to the occasion and give their earnest co-operation to the State Co-operative Union by joining it as members and also by participating in the Conference in large numbers.

### Conference Dates

20th and 21st December 1952.

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THE CO-OPERATIVE DAY CELEBRATION IN MADRAS.  
Saturday, 1st November 1952.



The Hon'ble Sri S. B. P. Pattabhirama Rao, Minister for Rural Welfare.  
Addressing the Co-operators.

## SPECIAL ARTICLES

### Nuclear Physics of Co-operation\*

SRI J. M. LOBO PRABHU, I.C.S.,

*Secretary to the Government of Madras, Development Department*

The necessity for extending the Co-operative Movement is accepted by all shades of opinion. Never since its inception in the country, fifty years ago, has the Movement been more successful. After being nearly shattered in the 'thirties, the Movement proved its worth during the War, assuming new functions both of production and distribution. Since then, the trend to liquidate large economic entities like landowners has thrust on the Co-operative Movement the responsibility of creating large aggregates of capital and resources, capable of operations on the appropriate economic scale. The Movement satisfies parties on the Right and the Left, having originated in conservative Denmark and being utilised most in revolutionary Russia and China. The Five-Year Plan of this country envisages a new and enlarged role for the Movement making it the principal vehicle for transforming the rural economy.

I have been associated with the Co-operative Movement for the last twentyfive years. I initiated co-operative grain and cane marketing in the U.P. I was a protagonist for the idea that the money lending function of the Movement is only a means to the end of transforming the working and living conditions of the cultivator. I traced the pathology of Co-operation of those days, to the exclusive devotion of the Movement to the relief of indebtedness, however important that was. The multi-purpose activities of the Movement arose to correct this lop-sided development. The question however still remains of finding the proper strategy for using the money power of Co-operation to introduce very necessary changes in the economy of the country.

It is necessary to understand the genesis of Co-operation. The slogan 'One for all and all for one' expresses the necessity for solidarity of the members. In India, the interpretation given to this solidarity has been in the joint liability of the members for the debts of each other. This has, in many instances, created reluctance in the more sound agriculturists to join the Movement lest they become responsible for the claims arising from the improvidence of fellow members. In some instances, societies are

\*Address delivered at the Madras State Co-operative Union, on the occasion of the Celebration of the All India Co-operative Day and 30th International Co-operative Day, on 1-11-1952.



Sri J. M. Lobo Prabhu, I.C.S., Secretary to Government, Development Department, Madras, Addressing the Co-operators.

constituted only of confirmed debtors, anxious to obtain accommodation and indifferent if they or others associated with them are ultimately liquidated. In a survey I made of societies in the Gorakhpur district, I was able to establish that the average life of a co-operative society was ten years, during which period the society passed from classification as 'A', to begin with, to 'D' to end in liquidation. The new societies organised to fill the place of the fallen maintained the same life cycle, the average giving a wrong impression of the condition of the movement. I have not studied the position in the Madras State, and though I presume it is better on account of the greater proportion of members from the middle class, the consequences of recruiting improvident members must be present. The War and the system of control no doubt have added to the income of societies concealing their inherent weakness. For this very reason, now that decontrol has begun and there are signs of a slump, it is necessary to examine the basic structure in order to enable its stand on its own strength when fair weather conditions are over.

The weakness of the structure of Co-operation, like the structure of many other institutions, arises principally from the fact that it was imposed from above. It is as if the foreign rulers provided only the roof without the foundation and the walls on which it should rest. Accordingly there were excellent rules, a highly trained staff which found members to fulfil themselves. In some instances, the members or their leaders possessed the capacity to grow into the structure so that basically sound and strong co-operation arose. In many instances, however, the members obtained temporary relief from indebtedness, without imbibing the spirit or strength of co-operation.

The question now is : first, how to provide foundations where they are missing, and secondly, how to organise new societies from the bottom. It is fortunate that the present prosperity of the Movement provides opportunity to make structural repairs and changes. There is however no time to be lost because the slump now no bigger than a man's hand, may grow into a cloud and catch the Movement as it did in the 'thirties.

What is the best structure for Co-operation, may be discovered by examination of the best types of existing societies. In Madras, the most successful societies are those of the handloom weavers, of housing and of multi-purpose of which Alamuru is typical. The

weavers' societies combine production and marketing, issuing yarn, enforcing quality and design, and selling cloth through a country-wide organisation. This is a form of co-operation in which money is functional. The question is why this functionalism should not be extended to agriculture, our greatest industry. So far, co-operation, apart from providing credit, seeds, fertilisers, iron and steel, has tended to leave the agricultural industry to take care of itself. In consequence, efficiency of agricultural production in co-operative villages is not much higher than the average which is rated at 50 per cent of what is possible. If only some of the approved practices could be generalised to increase the efficiency by 10 or 15 per cent, the money advanced by co-operative banks would not only pay its interest but would be repaid in the shortest time.

The Co-operative Movement is conscious of the necessity of improving the efficiency of agriculture. Only it has not been able to find a suitable mechanism. I would like to suggest, what I shall designate the '*Nuclear physics of co-operation*'. In every society there should be a nuclear farm, owned by the Society and worked by all the members. This should demonstrate the best agriculture including new methods and crops which the individuals may hesitate to try on their own. The farm will then become the nucleus of the transformation necessary in the agricultural industry.

The housing societies suggest how this farm should be organised. In these societies, the members contribute not only to the land on which their houses stand, but also to the common land including roads and other public amenities. In these societies also, the members contribute a larger sum initially and smaller sums until their debt is repaid. The houses of the defaulters lapse to the society. The nuclear physics of the farm would require all the members to contribute first a little land, and then whatever surplus they have of their time and means of production, the principle being of collectivism of what can be spared. The individual's contribution may be small, but it will be the real test of his co-operative interest. The extension of the nuclear farm can be related to the principle of joint responsibility, now the bugbear of co-operation. If any member defaults in repayment, his holding should accrue to the nuclear farm and remain part of it, till the debt is repaid. Not only will the debtor be saved loss of his land, but will obtain the land after the debt is repaid, with improvements achieved through collective farming. In whatever way it is viewed

as an experiment in collective farming, as a demonstration of the best methods of agriculture, as an absorber of the consequences of indebtedness on joint responsibility, the nuclear farm is a solution of many existing difficulties and an instrument for new projects. The nuclear principle can also be applied to other industries. For instance, all fishermen's societies may have one boat in common to begin with, other boats accruing to the common fleet if members default to pay their debts. In weavers' societies, the nucleus may be of a common loom.

The Alamuru Society reveals the importance of good leadership and loyal membership, on one hand, and of the importance of social and cultural work on the other. The quality of members is most important. If the Society is to be really co-operative, the members should be of nearly equal standing, to possess the confidence of each other. The Society should therefore be formed of the most solvent men in the village, and not of the most improvident, as at present. It need not exclude the financially unfortunate, if their debt is not due to improvidence. It must exclude those whose debts are for unproductive or extravagant purposes. Another test of the loyalty of the members may be their willingness to contribute to the collective unit for demonstration, the nuclear farm, or the boat or the loom. The members should also be willing to pledge themselves to the *yoga* of efficiency.

Can we strengthen our societies on these lessons learnt from the best of them? This is a question which must be closely examined. Perhaps in the nuclear collectivism of ownership and work which I have indicated, there may be atomic power for co-operation in the large part it has to play for the country's reconstruction.

## Milk Co-operatives and State Hospital Supplies

SRI K. KALIMUTHU, M. A., B. L.,

*Hony. Secretary, The Velipalayam Co-operative*

*Milk Supply Society Ltd., Nagapattinam*

(Concluded in this issue)

### PART III.

#### A Specific Case.

20. The story of the Velipalayam Society regarding milk supplies to the local Hospital will amply illustrate the issue:—

From 1st April, 1950, our Society undertook for the first time to supply milk to the local Government Hospital. Until that date, only certain private Contractors have had the engagements. In the course of the performance of the Contract that year, we experienced certain real difficulties. Our representations in that behalf elicited no response.

21. In January, 1951, we presented a tender for the next year—1951-52, offering to supply milk at the rate of 6 annas per pint, *without any conditions attached*. There was no other tender at that time. We, however, set out our difficulties in a letter dated 12th March, 1951, addressed to the Director of Medical Services, Madras. We submitted that for the reasons set forth in paragraphs 11, 12 and 13 *supra*, it would be difficult to arrange for direct supply of milk for the entire quantity and requested permission to supply a portion thereof in sealed cans from our other depots.

22. On 14-4-1951, however, it was rejected and fresh tenders called for. In the meanwhile we were asked "to supply milk at the rate of 6 annas per pint from 1-4-1951 until further orders", which we undertook to do agreeably to the terms of our letter of 12-3-1951. We met the entire demand for milk by augmenting our direct supplies with those under sealed cans from our other depots outside the Hospital. There were absolutely no complaints of short supply, or wrong (buffalo's) supply, much less of foul supply on our part. We were paid at the same rate for the supplies under sealed cans as those for direct supply.

23. Our tender of January, 1951, was not acceptable to the Director of Medical Services, apparently owing to the higher rates

quoted by us. We submitted, therefore, a fresh tender in April, 1951, quoting Rs. 0-5-3 per pint, but sticking to the terms contained in our letter of 12th March, 1951. In June, 1951, the Local Civil Surgeon enquired "whether in the event of your tender being accepted, you will be able to supply the entire quantity of milk by milking cows in the Hospital premises". We replied that "we will ordinarily be able to supply the entire quantity of milk required as per your indent, by milking the cows in the Hospital premises, except during the dry season, when we shall be obliged to supplement the deficit by availing of supplies from our other depots outside. We shall, however, guarantee you that all such supplies will be of unmixed cow's milk of standard quality".

In his letter dated 22-7-1951, the local Civil Surgeon intimated that our tender had been accepted and would be given effect to from 23-7-1951.

This letter, however, said: "You are informed that the entire requirements of milk are to be drawn in the Hospital compound."

What a curious acceptance of the tender! We, therefore, drew his attention to the conditions we have repeatedly urged in our earlier letters and agreed to supply milk from the date specified.

The very next day, however, (on 24-7-1951), the local Civil Surgeon summarily rejected some portion of our supply on the ostensible ground that "the same was not drawn in the Hospital compound". This was strange indeed, and we, therefore, wrote to the Director of Medical Services on 24-7-1951 complaining against this rejection and stating that we would not be liable to make good the value of the deficit supply or be liable for any surcharge therefor.

Though no reply was given in the matter until 30-8-1951, we continued to supply the milk without determining the relationship since we did not intend to embarrass the local Hospital. It may be interesting to note at this stage the incongruous development of the situation. During the interim period from 1-4-1951 to 22-7-1951, we were supplying milk at the rate of 6 annas and augmented the deficit by supplies under sealed cans. Now, by the so-called acceptance of the tender, we were called upon to supply at the lesser rate of Rs. 0-5-3 and at the same time draw

the entire demand in the Hospital compound. In accepting the lower rate, *we were anxious to impress that we were not concerned with the difference in rate as much as we worried over the mode of supply.*

24. In his memo dated 23-8-1951 the Director of Medical Services, Madras, informed the Civil Surgeon that we "may be permitted to supply deficit milk in sealed cans, for one month as a temporary measure.....The Society may be informed that steps should be taken to augment the supply before one month and meet the demands of the Hospital in full." To this, we wrote in reply on 31-8-1951, informing that it was not possible to agree to a definite date line for obvious reasons. The Director of Medical Services was pleased on 11-9-51 to extend the time-limit, to the end of September, 1951, which was further extended by him up to the end of October, 1951.

In this state of affairs, we were served the following notice dated 5-11-1951 by the local Civil Surgeon: "Agreeably to the instructions from the Director of Medical Services, Madras, a sum of Rs 438-8-3 (Four hundred and thirty-eight rupees, eight annas, three pies) will be recovered from your bill for the month of October, 1951, for the supply of milk as detailed below:—

|                                                                                   |               |
|-----------------------------------------------------------------------------------|---------------|
| Cost of 1019 tins of condensed milk used from<br>23-7-1951 to 31-10-1951          | ... 1,471 2 0 |
| Cost of 3147 pints of milk at Rs. 0-5-3 per pint<br>substituted by condensed milk | .. 1032 9 9   |
| Excess expenditure incurred by the Govern-<br>ment                                | ... 438 8 3   |

Indeed a bolt from the blue! A claim obviously unsustainable and yet demanded! We repudiated it on 7-11-1951, as under:

"Our supply bills for the period in question have all been passed in full, and without any reservation or protest on your part. As a matter of fact, we had made an issue of the same with you and got our payments in full as stated above. It is therefore strange that you should choose to claim deduction for those months at this late date.

"We have always had enough milk to be delivered from our other depots outside to meet your entire requirements; but then that was not accepted by or acceptable to you for some reason or

other. To repeat, we never bargained to supply all your requirements of milk drawn in the Hospital compound. In the circumstances, there is no concluded contract between us, and we do not therefore see how you can claim any amount by way of reimbursement or the like. You have simply to pay for what you have received by way of milk."

We also represented to the Director of Medical Services our difficulties in the matter. Thanks to him, the said notice of surcharge was cancelled and our dues were paid in full.

25. Towards the end of December, 1951, we made an offer to the Director of Medical Services stating that "we have enough milk at our several depots to meet all your requirements, while we are still unable to push up our production in the depot inside your Hospital. We will be able to supply cow's milk to your Hospital at the rate of 5 annas only under sealed cans until the end of March, 1952."

The local Civil Surgeon, on 23-1-1952, communicated to us that the Director of Medical Services was pleased to accept this offer and permitted the supply of milk in sealed cans at the rate of 5 annas per pint of milk till 31-3-1952 as a temporary measure. This arrangement was worked out by us to the entire satisfaction of the Hospital authorities.

It will thus be seen that milk supplies under sealed cans from this Society were permitted for a total period of nearly 10 months in the year 1951-52, and to the extent of 50 per cent of the total indents during the year. (*Vide the annexure Table IV.*)

26. For the year 1952-53, we submitted our tender in January, 1952, and were the only supplier to do so. We, however, quoted three different rates for three different modes of supply. That tender was rejected and fresh tenders invited. We tendered again. This time, a private individual also submitted his tender. His rate was a little lower and free from any counter stipulations on his part. His contract was accepted with effect from 1-5-1952. We then addressed the Director of Medical Services on 11-5-1952 in the matter.

The following is the purport of our letter.

"We presented a tender in January, 1952, coupled with certain 'conditions', the most important of which was the stipulation regarding supplying a portion of the daily demand of

milk under our sealed cans if need be. We quoted three different rates for three different modes of supply.

(a) We offered to supply milk at the rate of Rs. 0-5-8 per pint, the *entire* supply being drawn in the Hospital compound, or

(b) At the rate of Rs. 0-5-6 per pint under the method of mixed supplies by which a portion thereof was to be delivered under our sealed cans from our depots outside ;

(c) In the alternative, at the rate of Rs. 0-5-3 per pint, when the whole of the demand will be met by supplies under sealed cans.

The tender was not accepted, evidently on account of the conditions that ran with it. In the re-tender submitted by us on 15-4-1952, we quoted Rs. 0-5-9 per pint, stipulating thus :—

|                                                                              | Rs.    | A. | P.                                |
|------------------------------------------------------------------------------|--------|----|-----------------------------------|
| 26, Milk cows of good quality<br>70,000 pts. ...                             | 0      | 5  | 9 Annas five<br>and pies<br>nine. |
| Partly by direct supply and<br>partly under sealed cans of<br>hand milk. ... | 25,156 | 4  | 0                                 |

"Upon oral enquiry, we wrote in clarification under our letter H.T. 3/31 dated 26-4-52, that "about 60 per cent of the day's demand, will be drawn direct in the Hospital premises while the balance will be given from out of our production from our depots outside under sealed cans." We also offered therein a reduction in our rates and quoted Rs. 0-5-5 per pint

"While this was pending, the present contract was stated to have come into force, with effect from 1-5-1952 and another contractor was let into supplying milk to the local Government Hospital. Though he does not own milk cattle, he has undertaken to supply milk at Rs. 0-5-6 per pint in terms of the *very conditions* set out in the tender. He has not, however, supplied a single ounce of milk, as drawn in the Hospital premises on the first two days, as the statement in annexure 5 will show.

"From a perusal of the said annexure, it will be seen: (a) that notwithstanding the stipulations made, the contractor has failed to draw more than some 20 pints of milk by direct supply and that he has repeatedly committed breaches of the contract every time he was indented upon ;

(b) that contrary to the terms of his engagement, he has been supplementing his meagre supplies by hand-milk from outside, for instance, from a dealer in Nagore (four miles away) who, in turn gathers the same in the neighbouring villages, and some other portions from a petty local retailer. He is a chance contractor with no stakes in the fortunes of the trade. We desire to impress upon you the utter impracticability of arranging to supply the entire demand as drawn in the Hospital compound. We have already set out our difficulties in the way in our letter dated 12th March, 1951. The performances of the new contractor have more than confirmed our apprehensions in this behalf, and if given the same accommodation as is now available to the contractor, we assure you we shall be able to perform infinitely better than he does or can do.

"For our part, we are perfectly willing to leave, the question of prices into your hands entirely to be settled in consultation with the Dairy Development Officer, Madras. Our only difficulty is the question of mode of effecting deliveries. We are always eager to help the hospital to our best."

Now, if a similar offer of ours was not acceptable in January, 1952, or even at the end of April, 1952, we fail to see how it became acceptable in 1952, with a different individual contractor.

27. On 13-5-1952, we received the following letters from the local Medical Officers:—

"About 30 pints of cow's milk are required for this Hospital daily by 6 A.M. Will you be able to supply the quantity daily by 6 A.M.? It shall be clearly understood that the requirements may vary and that the period for which the quantity may be required may not also be specified. If you want, payments will be made daily for the purchase." It is clear from this letter that the contractor was unable to supply even 30 pints of milk by 6 o'clock in the morning. Why then this extra solicitude for a private contractor?

28. The local medical authorities in the course of their remarks on the above letter of ours, said as follows:—

"Regarding the supply of hand-milk, the report of the Society is incorrect. As per oral instructions of the D.M.O., Tanjore on 4-5-1952, I tried to get milk to make up the deficit supply, even on cash payments. The Society declined to undertake this. Then, I had to catch hold of a private dealer for this

purpose. Deficit milk is now made good by milk purchased from outside through a private man (not the contractor), solely engaged by me and the contractor has no connection with him whatsoever...I tried to obtain milk from the Society by deputing the Hospital servants with ready cash; but they would not supply milk, if it was meant for Hospital use. Regarding the present supply position, a report for the period from 14-5-1952 to 19-5-1952 is enclosed herewith. (*vide annexure VI.*)

29. The report of the Medical Officer has only confirmed our remarks regarding supplies under sealed cans. We fail to see how our averments regarding hand-milk supplies are incorrect. Evidently, the Medical Officer concerned has not appreciated the distinction between the terms "hand-milk" and "sealed can supplies". It is not every milk that is given under sealed cans that can be called so. The phrase, "sealed cans" has acquired almost a technical connotation. It denotes not only the mode of supply but indicates the manner of production as well. The idea involves two concepts, *viz.*,

(a) a common milking yard in a state of good sanitation under the supervision of a responsible collector in whose immediate presence the milk is drawn;

(b) a third party carrier entrusted with the duty of transporting such milk to the ultimate consumer in unadulterated state. Any other method of collection of milk is usually termed "hand-milk".

The local Medical Officer therefore, cannot claim that he is securing departmental purchases of milk under sealed cans.

30. Though the Director of Medical Services, Madras, has since informed us that "he was unable to interfere in the matter", the matter must needs be brought to the notice of the Government, in order:—

(a) to illustrate the essential impracticability of the rule of direct supply of milk;

(b) that the representations of the Society in this behalf were not (to quote the Registrar of Co-operative Societies, Madras, who commended our case to the said D.M.S.) "deliberately put up, with a view to supplying adulterated milk and milk drawn under unhygienic conditions. They are the several difficulties with which the society is confronted";

(c) to point out that while our offer for supply of as much as 60 per cent of the demand by direct supply was rejected as being "against the principles of tender", the present contractor on the other hand is freely permitted to supply more "hand-milk", to the extent of 60 per cent and more of the indent. During the month of May 1952, for instance, out of a total demand of about 4,900 pints, he supplied only 1,500 pints by direct method, *i.e.*,

about 30 per cent only ! The situation is worse, it being "dry season".

31. I submit that the whole question of milk supplies to State Hospitals, Jails, etc., be examined by a committee of competent persons including representatives of the co-operative movement in the State. The relevant rules in the Hospital Code framed perhaps in the context of middlemen contractors decades ago, require reconsideration in the light of changed circumstances. The State Hospitals have been developed big and vast, carrying huge demands for milk at a time. There are also at the same time many big and efficient co-operatives which have come into being and which may be trusted to do the job as well as may be desired. Hence, the need for re-statement of policy in this behalf. It is in this background I desire to submit the following proposals for the consideration of the Government:—

32. (1) The condition for direct supply of cow's milk to the State Hospitals being well nigh impossible, supplies of fresh and unmixed cow's milk in sealed cans should be permitted in appropriate cases only to regular and well-established milk dealers of sound repute.

(2) In assessing or ascertaining "regular and well-established milk dealers of sound repute", care should be taken to recognise only substantial, relevant and *bonafide* factors in the business of *dairying* as such. The idea is, as observed by the Government, in their Memo No. 26,047-43-2-D-I. P.H. dated 23-9-1943, "Odd private contractors may quote very low rates merely to keep out competition" and stifle out honest traders. The Supplies Department of the Government of India, before admitting an applicant to their list of approved contractors, should ascertain and satisfy themselves after specific inspection that the applicant has adequate resources of capital and finance and other necessary equipment.

(3) This question may be decided from time to time in the case of Milk Co-operatives, in consultation with the Registrar of Co-operative Societies.

(4) In granting similar concessions to private contractors, care should be taken to ensure that such supplies are strictly under "sealed cans" technically so called. It should be ascertained if the intending contractors including milk co-operatives, run, by themselves, common milking yards in a good state of sanitation *inside* the town limits. In cases where milk supplies are drawn from *outside* such limits, they must be called upon to indicate their proposals for their quick transport to the Hospitals, lest they should be tempted to pass off stale milk. The Hospital authorities may reserve to themselves adequate powers of inspection, supervision, sampling tests, to ensure proper compliance with these requirements.

Every tenderer, unless he makes an application (for permission to supply some portions in sealed cans) *along* with his tender,

shall be deemed, on due acceptance of his tender, to undertake to perform his contract in terms of the very conditions of the tender. He shall not afterwards be heard or permitted to supply *any* portion in any sealed cans at *any* time. Where such permission is required he shall submit an application in that behalf *along with* his tender giving all relevant particulars referred to above. A specimen form of such application is set out by me in *annexure VII* hereunder.

#### (5) Limits of minimum permission.

(a) Milk required for purposes of preparing coffee, whey, curd and the like may be invariably permitted to be supplied in sealed cans, strictly so-called.

(b) All supplementary or extraordinary demands likewise be accepted in sealed cans. Even as it is not possible for the Hospital authorities to assess the day's total requirements exactly and in anticipation, it is not quite practicable for the supplier to anticipate the whims and fancies and peculiarities of not merely the animals, but of their owners as well. The producers may simply absent themselves without notice and for no apparent reason and at the slightest inconveniences.

(c) Without prejudice to existing arrangements, accommodation (sealed cans) should be granted to the extent of about one-third to one-half of the day's indent, varying perhaps according to the lactation periods, seasonal factors and the like

#### (6) Prices and Rates.

All public institutions including State Hospitals and Child Welfare Centres should invariably accept tenders of Milk Co-operatives quoting "upto 5 per cent above the ordinary market rates", current or imminent in that locality at the time;

Provided however (i) that in regard to supplies under sealed cans, they are to be paid for at no more than actual current market rates;

(ii) that the co-operatives shall be eligible, on the recommendation of the Registrar of Co-operative Societies, to appropriate increases thereof in the measure and to the extent of the enhancements in the purchase price(s) of milk during the currency of the relevant contract.

The Government Memo No. 26047-43-2/D-1 dated 23-9-1943 should be cancelled and the interpretation of the term "market rate" given therein rescinded. In other words, G. O. No. 3528 dated 29-9-1939 and No. 5697/P.H. dated 19-5-1943 should be enforced in full and without reservations and the condition for direct supply should be suitably amended.

**ANNEXURE IV**  
**The Velipalayam Co operative Milk Supply Society, Nagapattinam.**  
*Milk Supply to Government Hospital, Nagapattinam,*

| Year & Month | Modes of Supply. |          |          |              | Total Supply. | Rate per unit. | REMARKS.                                                                                                                                                                                  |
|--------------|------------------|----------|----------|--------------|---------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              | Total Demand.    | Direct.  |          | Sealed Cans. |               |                |                                                                                                                                                                                           |
|              | Pts. Oz.         | Pts. Oz. | Pts. Oz. | Pts. Oz.     | Pts. Oz.      | As. Ps.        |                                                                                                                                                                                           |
| 1951         |                  |          |          |              |               |                |                                                                                                                                                                                           |
| April        | 6041 7           | 3555 1   | 2462 0   | 6017 1       | 6 0           |                | Deficit supply under sealed cans were accepted from 1-4-1951 to 22-7-1951 under interim arrangement.                                                                                      |
| May          | 5786 1           | 3369 1   | 2417 0   | 5786 1       | do            |                |                                                                                                                                                                                           |
| June         | 5293 4           | 3572 6   | 1709 0   | 5281 6       | do            |                |                                                                                                                                                                                           |
| July         | 5027 17          | 3722 7   | 1211 0   | 4933 7       | 6 0           |                | Rs. 0-6-0 per pint until 22-7-51; From 23-7-51 Rs. 0-5-3 per pint; Sealed cans were rejected from that date.                                                                              |
| August       | 4915 14          | 3351 19  | Nil      | 3351 19      | 5 3           |                | From August to October, 1951, permission for supply under sealed cans was given from time to time but could not be availed to pending final settlement of the ultimate shape of contract. |
| September    | 4595 15          | 2312 15  | Nil      | 2312 15      | do            |                | Sealed cans not permitted from November, 1951 to January, 1952; but the supply position improved considerably.                                                                            |
| October      | —                | 2290 19  | Nil      | 2290 19      | do            |                |                                                                                                                                                                                           |
| November     | 4625 10          | 2162 4   | Nil      | 2162 4       | do            |                |                                                                                                                                                                                           |
| December     | ...              | 2753 18  | Nil      | 2753 18      | do            |                |                                                                                                                                                                                           |
| 1952         |                  |          |          |              |               |                |                                                                                                                                                                                           |
| January      | 4825 0           | 3837 4   | Nil      | 3837 4       | do            |                |                                                                                                                                                                                           |
| February     | 5168 6           | 4067 8   | 1072 7   | 5139 15      | 5 3           |                | Sealed Cans supply—rate Rs. 0-5-0 per pint.                                                                                                                                               |
| March        | 6111 10          | 4281 16  | 1808 14  | 6090 10      | do            |                |                                                                                                                                                                                           |
| April        | 5786 8           | 3871 11  | 1909 13  | 5781 4       | do            |                |                                                                                                                                                                                           |
|              |                  | 48148 9  | 12589 14 | 55738 8      |               |                |                                                                                                                                                                                           |

**ANNEXURE V.**

Statement of Milk Supply position at the Government Hospital,  
 Nagapattinam, from 1st May, 1952.

| Date    | Total Demand | No. of cows taken to Hospital premises | Quantity of milk drawn in the Hospital premises. | Deficit supply made up of:— |           | Remarks        |
|---------|--------------|----------------------------------------|--------------------------------------------------|-----------------------------|-----------|----------------|
|         |              |                                        |                                                  | Hand milk                   | Milk tins |                |
| (1)     | (2)          | (3)                                    | (4)                                              | (5)                         | (6)       | (7)            |
|         | Pts. Oz.     | A. M. P. M.                            | Pts. Oz.                                         | Pts. Oz.                    | Tins.     | Pts.           |
| 1-5-52  | 173-17       | Nil Nil                                | Nil                                              | ?                           | 39        | 155-9 Shortage |
| 2-5-52  | 175-15       | " "                                    | 5" 10                                            | "                           | 40        | 159-7 "        |
| 3-5-52  | 191-12       | 3 4                                    | "                                                | "                           | 42½       | 170-6 "        |
| 4-5-52  | 184-10       | 3 4                                    | 10 ..                                            | "                           | 39½       | 157-14 "       |
| 5-5-52  | 175-4        | 6 6                                    | 22 18                                            | 83-14                       | 13        | 52- "          |
| 6-5-52  | 171-17       | 8 8                                    | 19 19                                            | 75-0                        | 15        | 66-18 "        |
| 7-5-52  | 183-1        | 7 7                                    | 17 0                                             | 52-1                        | 24        | 114-0 "        |
| 8-5-52  | ?            | 7 6                                    | ?                                                | ?                           | ?         | ?              |
| 9-5-52  | "            | 7 7                                    | "                                                | "                           | "         | "              |
| 10-5-52 | "            | 7 9                                    | "                                                | "                           | "         | "              |
| 11-5-52 | "            | 9 9                                    | "                                                | "                           | "         | "              |

Figures given under columns 2, 4, 5 and 6 are only approximate.

**ANNEXURE VI.**

Statement showing the supply of milk by the Contractor  
 Sri V. P. Murugiyar from 14-5-52 to 19-5-52.

| Date.   | Quantity indented. |     | Quantity supplied in Hospital premises by the Contractor. |     | Departmental purchases. |              |  |
|---------|--------------------|-----|-----------------------------------------------------------|-----|-------------------------|--------------|--|
|         |                    |     |                                                           |     | By sealed cans.         | By Tin Milk. |  |
|         | Pts.               | Oz. | Pts.                                                      | Oz. | Pts. Oz.                | Tins         |  |
| 14-5-52 | 199                | 6   | 46                                                        | 10  | 130 4                   | ..           |  |
| 15-5-52 | 193                | 4   | 51                                                        | 0   | 118 11                  | ..           |  |
| 16-5-52 | 202                | 9   | 56                                                        | 9   | 102 16                  | 10           |  |
| 17-5-52 | 191                | 16  | 54                                                        | 16  | 106 0                   | 7            |  |
| 18-5-52 | 181                | 1   | 59                                                        | 8   | 97 13                   | 6            |  |
| 19-5-52 | 192                | 19  | 62                                                        | 15  | 105 4                   | 6            |  |

ANNEXURE VII.

(Specimen only.)

Form of application for grant of permission to undertake supply of some portions of milk indented under "sealed cans".

To

The Director of Medical Services,

Government of Madras.

MADRAS.

Through

The Superintendent,

..... State Hospital.

.....

Sir,

I. I/We have this day submitted my/our tender for the supply of milk to the ..... State Hospital at ..... I/We request that I/we may be granted, in the circumstances mentioned below, suitable permission to supply some ..... of the daily indents under my/our sealed cans from my/our common milking yards described below :

II. Preliminary :—

- (1) Name of the applicant:
- (2) Permanent Address:
- (3) Registered place of Dairy Business.
- (4) Area of operation of the said business :—
  - (i) Authorised:
  - (ii) Actual:

III. Business :—

- (5) Period of reputation in that business :
- (6) The highest and lowest quantity of milk handled (per day) during the preceding calendar year.
- (7) Average daily production of milk handled during the preceding calendar year.
- (8) Whether the dairy business is carried uninterrupted and throughout the year by the applicant.
- (9) Amount of sales tax on milk and milk products, if any, paid by the applicant during the preceding financial year :
 

|     |           |              |             |
|-----|-----------|--------------|-------------|
| (a) | Turnover. | Rate: Rupee. | Assessment. |
|     | Rs        | Rs           | Rs.         |
- (10) Whether the same has been paid in full?
- (11) Whether the applicant has been convicted at any time for any offence under M.G. Sales Tax Act? If so, give particulars.
- (12) Whether the applicant is an income-tax assessee? If so, whether he has produced the appropriate Income-tax Clearance Certificate?

MILK CO-OPERATIVES AND STATE HOSPITAL SUPPLIES

- (11) Whether the applicant has in the years before supplied milk to any State Hospitals or Jails or other public institutions? If so, give details.
- (12) Has the applicant been at any time surcharged for bad quality of supplies of milk by State Hospitals?

IV. Production :

- (13) Number of production centres and common public milking yards maintained by the applicant :
- (14) The local names and location of each of those common public milking yards.
- (15) State which of them are within and which are without the Municipal limits and how far removed from the Hospitals.
- (16) What fast moving vehicles (not being cycles) does the applicant own or has for the quick transport of milk to the Hospitals?
- (17) If none, what alternative arrangement has he for the same ?
- (18) Whether the common milking yards are provided with decent and clean cattle sheds suitable for milking operations during rains, dust-winds etc.
- (19) What lighting provisions or arrangements, if any, are there in each of those common milking yards?
- (20) Are there high platforms at the said yards suitable for the receipt of fresh milk from the producers?
- (21) When does production of milk commence ordinarily every time at each depot?
- (22) Are there responsible clerks-in-charge separately for each of such yards?
- (23) How many producers and milch animals attend each of these common milking yards on a rough average?
- (24) How many among the latter are cows?
- (25) Are there provisions for washing of the milkmen's hands and of the udders before commencement of milking operations?
- (26) Are strainers and filters used in each common milking yard? What sorts and designs?

V. Quality Control :—

- (27) What internal arrangements has the applicant for checking and ensuring good quality of supply, both at the sources and on the lines of distribution :
  - (i) Line Supervisors?
  - (ii) Gerbers Fat Tests?
  - (iii) Lactometer Tests?
- (28) Has the applicant or his employees or servants ever been convicted under the Food Adulteration Act? If so, give details.
- (29) Do you agree to submit to supervision and inspection of milk production and supplies by the Hospital Staff at all material stages?

- (30) Do you agree to bonafide "sampling tests" and to be bound by the results of proper and fair examination thereof by Government agencies?

**Vi. Extent of permission required:—**

- (31) How many cows and approximately to what minimum extent can the applicant arrange for direct supply at the Hospital Compound?
- (32) Number of cows in active state of lactation owned by the applicant as on date?
- (33) Any other particulars which the applicant may desire to mention.

**NOTE:—**1. No applicant can claim the required permission as of right, nor is it granted as a matter of course. The Director of Medical Services reserves his right to reject any application without assigning reasons therefor or to grant the required permission to such extent, for such period, on such terms and conditions as may be considered desirable or proper by him in the circumstances of each case.

2. Permission once granted is liable to be altered or rescinded on grounds of misuse, incompetency or the like.

3. Where the applicant is a Co-operative Society, this application should be presented through the Registrar of Co-operative Societies and recommended by or on behalf of the latter.

I/We, the applicant(s) above-named, state that the information given above is true to the best of my/our knowledge, belief and judgement; and signed this at.....on.....

(Signature of Applicant(s)).

**THE TINNEVELLY DISTRICT CO-OPERATIVE CENTRAL BANK, LTD.**  
**VANNARPET : TINNEVELLY**  
 (Estd. 1918)

|                         |               |
|-------------------------|---------------|
| Authorised Capital      | Rs. 4,50,000  |
| Working Capital Exceeds | Rs. 73,86,900 |
| Reserve Fund            | Rs. 3,01,144  |

ALL KINDS OF DEPOSITS ACCEPTED

Fixed Deposits : For 6 months 2½%; For one year 3%  
 For 2 years 3½%, For 3 years and above 3¾%

CURRENT, SAVINGS, RECURRING AND PROVIDENT DEPOSITS  
 ARE ALSO ACCEPTED.

Apply for further particulars to:  
**Medai Dalavoi Kumaraswami Mudaliar,**  
*President.*

## A Plea for Caution and Foresight\*

THE HON'BLE SRI S.B.P. PATTABHIRAMA RAO,  
 Minister for Rural Welfare, Government of Madras.

Dr. Natesan, Mr. Lobo Prabhu, Mr. Ryan, Ladies & Gentlemen,

I am thankful to Dr. Natesan for having given me the opportunity to associate myself with you all in this great Institution, the Madras State Co-operative Union. I am indeed very happy to meet all Co-operators. To-day is the All-India Co-operative Day and the 30th International Co-operative Day. This particular Day is meant for all the Co-operators to join together and take stock of what has been done in the past year or think of what should be done in the future. Hence this particular Day is meant for a specific purpose. The Co-operative Movement in our State has done so much good for the rural and urban population that it has attracted not merely the attention of the other states but also other countries. We have been really fortunate in having stalwarts in the Co-operative Movement particularly in this State. In this connection, I recall the services rendered to the Movement by the lamented leaders like the late Shri V. Ramadas Pantulu and the late Shri T. A. Ramalingam Chettiar. These men had done a good deal in right time and they have still left their impression on the Co-operative Movement and their influence on us. It is only in this great Movement the officials and non-officials alike work together and they have proved what good they could do to the people. I have just been telling my friends that if there is one Department of which the Government is proud it is this Co-operative Movement (Cheers). I may tell you, that the Government officers of the Department have done their very best by closely co-operating with the non officials without themselves feeling that they are very big officials.

We have done well on the banking side also. The land mortgage banking system has been quite successful. But for this land mortgage banking by the Co-operatives, many would have become bankrupt. The Co-operative Movement has come to help the middle class and lower middle class people. You know how during the war time, the Co operative Movement has helped the consumers and the weavers, They have helped us a good deal. Probably the T.U.C.S. can be taken as the best co-operative

\*Address delivered on the Co-operative Day at the M.S.C. Union on 1-11-'52.

consumers' organisation in the whole province. Our insurance societies, both life and fire insurance, have attracted the attention of the Government and they have been doing their very best. In the insurance line also, the Co-operative Movement is a great success. Last but not least, the dairy farming is being experimented and I am sure it will also prove successful in the State of Madras. I have no detailed knowledge of it but I am told that co-operative organisation is becoming increasingly popular in this line also. When once a non official gets into the Co-operative Movement, he will be like a "drunkenman" of pre-Prohibition days. Just as drink will have its effects on a man who takes it the Co-operative Movement is something which will make a man to get into it firmly and try to do good not only to the society in the area where he lives but also the country in general. At any rate, I have known, a good number of friends who have fitted actively into this particular Movement and have themselves become very big stalwarts in the Co-operative Movement, whichever, the line they have chosen. "Service should be above self" is the motto of this great Movement. But I know in a few cases the reverse has been proved. These non-official and official co-operators whose motto is "Self before Service" have been known to be misfits.

This Movement has really done real service to the public and it is being improved day by day. And I am sure very shortly with the encouragement from the non official public and officials who are working it with zeal, the Movement will improve with the latest methods. Only our Co-operators must progress with caution and foresight. Particularly on the stores side, more care has to be taken now because there is slump in the market. We will be able to tide over this slump if we follow the examples of foreign countries.

Let me now wish every one of the Co-operators happiness. I am sure you will take interest and this Movement will be a success. On behalf of the Government, I may say that the Government are quite alive to what is happening in this Movement and are watching the same with keen interest. We shall be following and will do what we can to bring about success to the Movement (Cheers).

## Women's Co-operation

### A Note on the Arni Ladies' Cottage Industries Co-operative Society, Ltd., (North Arcot District)

1. The Arni Ladies' Cottage Industries Co-operative Society Limited No. C. 1580, in the Arni Taluk of the North Arcot District was registered on 17-6-47, and started on work on 11-10-47. The area of operation of the society extends over the Arni Municipal Limits. On 31-7-52, there were 82 A. Class members and 19 B. Class members with a paid up share capital of Rs. 585 and Rs. 19 respectively. "B" Class members are wage earners.

The society helps poor women, to earn a decent living during their leisure hours. It has employed a tailoring instructor, an attender and a salesman trained in cutting. Tailoring and Embroidery are being done with the help of the Instructor. Garments are made to suit modern tastes for use by women, children and men. The society produces various types of garments like shirts, pants, frocks, coats, trousers, jumpers, jackets *pavadais* etc. It has provision under its bylaws to borrow 5 times the paid up share capital and reserve fund. The present borrowing limit is Rs. 5,293. It has borrowed from the Central Bank, Vellore a short term loan of Rs. 2,000 and a cash credit accommodation for Rs. 1,000. It has invested shares in the Vellore Central Bank and the Vellore Central Stores at Rs. 50 each.

**Machinery and Equipment** :—The society has got 5 sewing machines. The cost of four of these machines was Rs. 2,069-6-0. This was met partly by Government grant and partly by donations contributed by co-operative institutions from their Common Good Fund. One machine was secured from the Katpadi Co-operative Ladies Cottage Industries Society, which went into liquidation.

The business done by the society for the period from 1-7-51 to 31-7-52 is indicated below :—

Business for the period from 1-7-51 to 31-7-52.

|                                          | Rs.   |
|------------------------------------------|-------|
| (i) Purchase of raw materials ..         | 8,015 |
| (ii) Sale of finished goods ..           | 8,809 |
| (iii) Amount paid as wages to members .. | 1,436 |

#### Stock in Trade

|                                                       | Rs.   | A. | P. |
|-------------------------------------------------------|-------|----|----|
| (i) Raw materials ...                                 | 800   | 0  | 0  |
| (ii) Finished goods ...                               | 1,307 | 6  | 0  |
| (iii) Value of goods sent on consignment for sale ... | 2,236 | 13 | 0  |
| Total ..                                              | 4,344 | 3  | 0  |

**General Working of the Society** :—This society is the only ladies Cottage Industries Co-operative Society in the district, which is working

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successfully since its inception five years ago. The details of work done by the society are given below:—

| Year    | Paid up share capital and No. of members |    | Raw materials purchased |    | Finished goods sold |    | Wages paid to women workers |    | Net profit earned |    |
|---------|------------------------------------------|----|-------------------------|----|---------------------|----|-----------------------------|----|-------------------|----|
|         | No. of Members                           |    | Amount                  |    | Rs. A.              |    | Rs. A.                      |    | Rs. A.            |    |
|         | A.                                       | B. | A.                      | B. | Rs.                 | A. | Rs.                         | A. | Rs.               | A. |
| 1947—48 | 47                                       | 7  | 410                     | 7  | 231                 | 7  | 219                         | 5  | 91                | 8  |
| 1948—49 | 54                                       | 13 | 445                     | 13 | 1,113               | 4  | 1,906                       | 10 | 619               | 13 |
| 1949—50 | 58                                       | 13 | 465                     | 13 | 2,926               | 3  | 3,171                       | 4  | 506               | 3  |
| 1950—51 | 77                                       | 19 | 560                     | 19 | 7,773               | 1  | 9,660                       | 15 | 1,200             | 11 |
|         |                                          |    |                         |    |                     |    |                             |    | 1,304             | 0  |

The society received a Government subsidy of Rs. 330 for meeting the establishment charges. It was also given a subsidy to meet a portion of the cost of sewing machines. At present there are 35 active members in the society. Cloth and other raw materials are issued to the members for conversion into garments both ordinary and with embroidery work. The society gets a monthly quota of Band C Mills goods worth about Rs. 1,000. Besides, Government have recently accorded sanction for the monthly supply of six pieces of Mettur Mills goods for this society. The Collector of the North Arcot District placed orders with the society for making garments to Harijan Children for Rs. 500. The society executed the orders promptly. It is trying to expand the scope of its business by under taking the preparation of appalams and pickles, to meet the domestic requirements of its members, as well as the public.

The society is celebrating District Women's Co-operative Conference every year. The Conference held last time was presided over by Srimathi Kuttiammalu Amma, wife of Sri Madhava Menon, ex-Minister. The Conference was opened by Sri Perumalsami Reddiar, M.L.C., the then Industries Minister to the Government of Madras.

The society also provides social amenities to the womenfolk. The Co-operative Institutions extend their patronage to it by giving it donations from their common good funds. At present there is a heavy stock of finished goods with the society. Efforts are being taken to market the goods through the other Co-operative institutions such as Co-operative Stores and individual merchants. The society proposes to convene a second conference of Women's Cottage Industries Co-operative Societies in the District. It held an Exhibition of Cottage Industrial products made by Women during the last conference and this attracted a large number of people. It has also exhibited its goods at an Exhibition held in Tiruvannamalai during the last Karthigai Festival and in the Park Fair Exhibition held last year in Madras. It was awarded merit certificates in these exhibitions.

## Co-operative Day in Madras City

The 30th International Co-operative Day and the All India Co-operative Day were celebrated in Madras, on Saturday, the 1st November, 1952, under the auspices of the Madras State Co-operative Union at the premises of the Madras State Co-operative Bank Ltd. The Hon'ble Sri S. B. P. Pattabhirama Rao, Minister for Rural Welfare and Sri J. M. Lobo Prabhu, I. C. S., Secretary, Development Department, Government of Madras, spoke on the occasion. The meeting was largely attended by numerous Co-operators, official and non-official, and the local public. The Members present included, Shri J. C. Ryan, Registrar of Co-operative Societies and Sri A. Palaniappa Mudaliar, Deputy Commissioner of Prohibition and Joint Registrar of the Co-operative Societies.

After Tea, the meeting commenced in the Bank Hall. After prayer, Dr. Natesan, General Secretary of the Madras State Co-operative Union, welcomed the co-operators that assembled. In the course of his brief address, he said:—"On behalf of the State Co-operative Union, on the occasion of the 30th International Co-operative Day, I offer you a very warm welcome. We have been passing through a period of great transition and very critical times. It is, I thought, fitting that on the occasion of the introduction of new development plans and programmes in the Country, I should invite the Hon'ble Sri Pattabhi Rama Rao, Minister in charge of Rural Welfare, and Sri J. M. Lobo Prabhu, I. C. S., the Secretary to the Government who is in charge of the various development schemes, this evening, so that the Co-operators in our State may have the benefit of their advice regarding the role they should play in the development programmes. I thank them for their kindness in accepting my request. I now read the Declaration of the International Co-operative Alliance, and the message of Sri R. G. Saraiya, President of the Indian Co-operative Union.

(The Declaration and the Message have already been published in October 1952 issue of the Journal).

The Hon'ble Sri S. B. P. Pattabhirama Rao then addressed the Co-operators. (His address is published separately in this issue.)

Then Sri J. M. Lobo Prabhu, I. C. S., Development Secretary, addressed the Co-operators. In the course of his address, he acquainted the audience with several ideas which he had in mind regarding the development of the Co-operative Movement in all directions. He requested the Co-operators to give their best attention to his suggestions so that the Movement may prosper and progress. (His address is published elsewhere in this issue.)

Dr. P. Natesan, General Secretary of the Madras State Co-operative Union proposed a vote of thanks. He said:—"It is my great privilege and pleasure to express my heartfelt gratitude to the two great personalities who have participated in to-day's function. The Hon'ble Sri Pattabhirama Rao is occupying a place in the Cabinet of the Government of Madras and yet we easily find from his speech, how a eager he still is to continue as a Co-operator and how a person who has been a Co-operator for a fairly long time becomes intoxicated so to say with the enthusiasm and

forgets everything else in his zeal for promoting the cause so dear to him. You, Sir, have in all most all cases been a source of guidance and help to us. Let me therefore express our sincere gratitude to you for all that you have done for the Co-operative Movement in this State.

Gentlemen, I have not been acquainted with Mr. Lobo Prabhu for a long time before; yet I am glad to state that he accepted with pleasure my invitation to be present on this occasion and advise the Co-operators of the State. It only shows how eager he is to associate himself with the Movement and with the interests of the common man for whom the Movement is meant. The address which he has just delivered clearly indicates his knowledge of the various details of the working of the Movement. It is no less a clear exposition of the philosophy underlying the Movement. As he said, that philosophy is a thing which must draw the attention of every co-operator. It is, I may say, practical philosophy which consists in the realisation of every member that he will be helping the Movement by himself paying his loan instalment in due time to his own institution. It is the duty of every member to thus help the institution which comprises of a brotherhood of workers. I am thankful to you, Sir, for having impressed upon us the details of the Movement and much more so the practical philosophy which you have carefully thought out in spite of the great pressure of work on you.

We are all aware that you not only have thought out new ideas for their own sake but you have given them shape by recording them in your writings. You have told the Vintners what they sell and you have sought to help the poor weaver to realise his dream of prosperity. These two plays of yours are, I dare say, a great contribution to current socio-economic thought. We have already taken steps to publish them in Telugu and Tamil.

You have been one of the bright Civilians in this Province and have produced an eminent record for the Co-operative Department in the State and have also been in charge of a number of subjects coming under development ranging from the most tempting Prohibition to the hardest like Steel Industry. You have a flashing intelligence. You think independently and find solutions for tackling problems and above all you have a bent towards literature and a soft corner in your heart for non-political organisations coming under your jurisdiction who seek to your advice. You are at once an Administrator and an associate of the Common Man whom you seek to help. We are all grateful to you for all that you have done to and said of Co-operation.

Mr. Ryan, Registrar, as you all know, is a busy personality. I am glad that in spite of his pressing engagements, he is able to make it convenient to be here now along with the members of his Department. His presence is sure to give us courage in our endeavours.

I also thank on behalf of the Madras State Co-operative Union the numerous Co-operators, official and non-official, who are assembled here for their having made this function a great success. I only hope that during the year to come, we may put forth greater efforts with re-affirmed faith in the Movement so that by helping to execute the development programmes of the Government, we may try in our own way to bring the Co-operative Commonwealth nearer home to us for realisation."

With the singing of "Jana Gana Mana", the function concluded

## Co-operative Day in the Districts

The 80th International Co-operative Day and the All-India Co-operative Day was celebrated in the fitting manner in all parts of this State on Saturday, the 1st November 1952. The following are the brief reports of the celebration in various parts of the State so far as they have been sent to us.

### 1. Vishakapatnam District

#### The Anakapalle Co-op. Marketing Society

The Co-operative Day was celebrated by the employees of the Anakapalle Co-operative Marketing Society, the Special Officer presiding. After the introductory speech by the President, the employees re-affirmed their faith in the Co-operative Movement as a new way of life and progress in the words of the Resolution drafted by the International Co-operative Alliance. The I.C.A. Declaration and the message of Shri R. G. Saraiya were read by Sri Annapoornaiah, Manager of the Society. The President exhorted the employees to do their duty loyally and willingly.

### 2. East Godavari District

At the Rajahmundry, the Co-operators' Day was celebrated under the joint auspices of the Andhra Desa Co-operative Union, Ramadas Co-operative Training Institute Co-operative Central Bank, and the Godavari Central Co-operative Stores.

Mr. M. Bapineedu Executive Officer, Community Projects, Samalkot who presided paid tributes to the late Sir M. Ramachandra Rao, and the late Mr. V. Ramadas Pantulu pioneers of the co-operative movement in Andhra Desa. Mr. K. Venkayya Nayudu, Deputy Registrar of Co-operative Societies hoisted the flag. Messrs K. S. Jagannadha Gopal Rao, M. Sudarsana Rao, S. Kameswara Rao, and Ankaraju Sankara Rao spoke.

### 3. West Godavari District

#### The Co-operative Central Bank, Ltd., Eluru

The Day was celebrated in the premises of the Bank. Sri Ch. Subramaniam, Deputy Registrar of Co-operative Societies, Eluru, hoisted the Co-operative Flag and Sri M. Viyyanna, President of the Bank presided. The Deputy Registrar spoke on the importance of the day. A large gathering of Co-operators was present. Sri Sivaramakrishniah, Secretary of the Bank, read verses on the Co-operative Flag. The I. C. A. Declaration and the Message was read and adopted by all those present.

#### The Eluru Co-operative Urban Bank, Ltd.

The Day was celebrated with Sri M. Viyyanna, President of the Central Bank, in the chair. Sri Ch. Subrahmanyan, Deputy Registrar, opened the proceedings. A number of valuable suggestions for the implementation of the Co-operative principles in the day-to-day life of every individual were stressed by the speakers. The Declaration and the Message were read and adopted by all those present. Sri R. V. Rama Rao Naidu, President of the Urban Bank described how the Movement is based on equality and how a Co-operative Commonwealth is a *Rama Rajya* which was the ideal of Gandhiji.

## 4. Krishna District.

**The Viziawada Co-operative Urban Bank, Ltd.**

The Co-operative Day was celebrated in the Ram Mohan Library Hall, Sri A. Kaleswara Rao presiding. The celebration was held under the auspices of the Viziawada Co-operative Central Bank and 15 other local co-operative institutions. There was a very large gathering of Co-operators and other public workers. Sri J. Satyanarayanamurthy hoisted the Co-operative Flag. Sri Satyanarayanamurthy, Sri V. Satyanarayana Choudary and Sri A. Kaleswara Rao spoke on the importance of the Co-operative Movement. They stressed the need for planning for the betterment of economic life of the people through Co-operation.

The Declaration of the I.C.A. and the Message of Shri R. G. Saraiya were then read and adopted by those assembled. The Staff of the Central Bank staged a Drama named "Vena Raju".

## 5. Guntur District

**The Guntur Handloom Weavers' Co-op. Society**

The Day was celebrated by the Weavers' Society with Sri A. Anjaneyalu, President of the Society, in the chair. Sri Anjaneyalu spoke to the Co-operators assembled at the Society's premises about the freedom Movement, Economic Justice and democracy. He praised the work of the United Nations in bringing about world peace. The Declaration and the Message were read and adopted.

## 6. Nellore District.

**The Co-operative Central Bank, Ltd. Nellore**

The Day was celebrated at the Central Bank's premises which was decorated with flags for the occasion. Sri R. Dasaratha Rama Reddy, President of the Bank presided and Sri M. S. Narasimha Rao, one of the Directors, hoisted the Co-operative Flag. Many leading Co-operators of the District attended the Meeting. The President explained the principles underlying the Movement and the need for its expansion in all directions. Sri Narasimha Rao explained the methods to achieve good results for the Movement. The Declaration and the Message were read and adopted by the gathering. A one act play written by Sri A. Seshiah, a clerk of the Bank, was staged by the staff of the Bank.

## 7. Anantapur District

The Day was celebrated in the premises of the Co-operative Central Bank under the joint auspices of the Rayalaseema Co-op. Institute and the District Co-operative Central Bank, Ltd., Anantapur. After going in a procession through the town, the students and staff of the Institute gathered at the premises of the Bank where the Meeting was held in the morning. Sri Bayappa Reddy, President of the Institute presided over the function. The Superintendent of the Institute Sri S. V. Chalamiah welcomed the gathering and explained the significance of the Day. Sri P. Ramachari, President of the Central Bank explained the difficulties in implementing the principles and exhorted the audience to approach the problems as servants of the people interested in the public work and not as officers intent on fault finding. The District Agricultural Officer spoke on the role of agriculture in rural economy and the possibility of improving production

and increasing wealth through Co-operative Farming etc. Sri P. Venkatachalapathy, Deputy Registrar, stressed the need to work. He said that there is happiness to work particularly when our object is to achieve Co-operative Commonwealth which we cherish so much. Sri V. Ramachandra Mudaliar, Special Development Officer, described the role of Co-operatives in national economy particularly in Stores and Milk Supply Movement. The Superintendent of the Institute explained the scope and opportunity available to Co-operators in the 5-year plan and community projects. He also sang a song indicating the importance of the "Rain bow" Flag. The President stressed the need for faith in Co-operation so as to solve our present day problems. The Declaration of the International Co-operative Alliance and the Message of Shri R. G. Saraiya were read and adopted.

## 8. Kurnool District

**The Kurnool Dt. Co-op. Central Bank Ltd.**

The Day was celebrated in the Bank premises, Sri P. Nagesam Lecturer, Kurnool Osmania College, presiding. A Large number of Co-operators, official and non-official, attended the function.

After the Chairman explained the significance of the Day, Sri. P. Kesava Rao, President of the Bank, mentioned the benefits conferred on the masses by the half-century old Cooperative Movement in spite of its short comings. Sri A. Gopalachari, Secretary, Kurnool Thrift and Loan Society, pleaded for political neutrality in the sphere of Co-operation since many a Society fell due to politics and self seeking.

Sri L. Seetha Rama Rao, Executive Officer of the Kurnool Central Bank, pointed out how the Co-operative Commonwealth receded since members often pressed for their rights and overlooked their own duties and responsibilities. Sri S. Krishniah, Secretary of the Central Bank, expressed that the Day was more an occasion for turning men into the Co-operative faith than an occasion to reaffirm the faith of all those who are already in the Movement. The Co-operative Movement is not static but dynamic. It is no more a credit movement but an all embracing socio-economic activity. It is for the members to turn their institutions and the Movement to purposes useful to the Community as a whole.

Sri P. Ramanujulu Naidu, President, Kurnool House Building Society pleaded for a change in the outlook of the Co-operative Officials towards their Co-operative brotherhood.

The Chairman read the I. C. A. Declaration and the Message which were then adopted by the gathering. He then explained how Co-operation represents "philosophy of life, blended with a form of business". A happy mean between Capitalism and Communism, it places service before profit and hence is rich in prospects.

## 9. Tanjore District

The Day was celebrated in the Rajan Hall at the Hood Co-operative Institute, under the joint auspices of the Central Bank, Hood Co-operative Institute and other co-operative institutions in the city. Sri Venkatakrishna Pillai, Vice-President of the local stores hoisted the Co-operative Flag and Janab Abdul Khader, Deputy Registrar presided. The President explained the significance of the Day and laid special emphasis on the review of the

work done and exhorted the Co operators to take a firm resolve to achieve more in the years to come. He hoped that in our present state of independence, there is an immense scope for the Movement to grow and help the realisation of Co-operative Commonwealth. He paid a tribute to the work of non-official co operators and their enthusiasm. Sri Venkatakrishna Pillai addressed the students in particular and appealed to them to see that the Co-operative Day was always celebrated wherever they might be, so that the co-operative ideal may always be fresh in their minds. Sri O. A. Narayanaswami Iyer, Vice-President of the Central Bank explained the havoc done by the two world wars and how the Co-operative Movement alone can prevent a third world war. He also explained the significance of the Co-operative Flag. Dr. T. K. Srinivasa Ayyar said that the Co-operative Movement aims at a socio-economic improvement of the country. Concluding, the President said that real improvement could not be brought by mere speeches but that hard work on the part of every one was required as all the speakers had rightly pointed out in their speeches. Sri K. Srinivasan, Lecturer of the Institute proposed a vote of thanks. The Declaration of the I.C.A. and the Message of Sri R. G. Saraiya were then read and adopted.

#### 10. Coimbatore District

##### 1. The Erode Co-op House Mortgage Bank

The Day was celebrated in the premises of the Erode Co-operative House Mortgage Bank under the joint auspices of the Erode Co-operative House Mortgage Bank Ltd., and the Erode Co-operative House Construction Society Ltd. A meeting was held in the evening which was attended by no less than 100 persons including local officials and non-official co-operators and other gentlemen. Sri B. Achutha Nambiar, Deputy Registrar, Erode, presided.

The Declaration of the I.C.A. and the Message of Sri R. G. Saraiya were read and adopted. Sri R. K. Venkatasamy spoke about the benefits of Co-operatives to the villagers. Sri Meenakshisundara Mudaliar of Kalaimagal Kalvi Nilayam explained how co-operation existed in all creation, even in birds and beasts. There could not be world peace except through Co-operation, he said. The Deputy Registrar said that co-operation should be considered more as a religion than as the means of economic development.

##### 2. Gobichettipalayam Co-op. Sale Society

The Day was celebrated in the Society's premises. Sri G. S. Lakshmanan hoisted the Co-operative Flag. Sri Marudachalam, Manager of the Society read the Declaration and the Message. A large number of Co-operators and others participated in the Meeting.

##### 3. The Dharapuram Co operative Urban Bank, Ltd

The Day was celebrated in the Urban Bank premises under the presidentship of Janab D.K. Yusuf Mohideen Ansari Sahib Bahadur.

All the non-official employees of the Co-operative Institutions in the area, Co-operative Departmental Inspectors and the local co-operators assembled. Messages were read and recorded first.

#### CO-OPERATIVE DAY IN THE DISTRICTS

After the Presidential Address Sri H. Narasinga Rao, B.A., Sri M.K. Govinda Kutty Nair, B.A., Sri K. A. Chinnaswamy, and Sri K. S. Venkataraman (Hindu-correspondent) delivered speeches on the origin and growth of the Co-operative Movement.

In his concluding speech, the President said that he is going to tour in near future all over India to study the Co operative Movement in other States and wants to encourage Co-operative Farming in Tamil Nad.

The Declaration issued by the International Co-operative Alliance was adopted.

#### 11. Salem District

##### Salem Co-operative Central Bank, Ltd.

The Day was celebrated at the premises of the Rest House Meeting Hall of the Salem Central Bank, Sri A. Dorairaj, Collector, presiding. A number of prominent Co-operators of Salem and other districts (among whom were Sri M. Somappa, President of the Madras State Handloom Weavers' Co-operative Society, Sri M. Pubalarayan, Special Deputy Registrar for Weavers, and Sri C. Tirunavukkarasu, Regional Marketing Officer of the Handloom Weavers' Society and Sri P. Ponniah, Business Manager of the Madras State Handloom Weavers' Co-operative Society) attended the function. The Declaration and the Message of Sri R.G. Saraiya as well as a Message of Sri D. Krishnamurthi Gounder, President of the Bank, were read by Sri P. Manickam, Secretary of the Bank and adopted unanimously. The President of the Bank in his Message referred to the Co-operative Movement as a panacea for all the ills and evils of the people and appealed to the Co-operators to chalk out a concrete programme for improving the Country.

Sri Doraiswami Pillai, a Director of the Bank, laid stress on giving financial relief to the villagers more liberally.

Sri Somappa spoke about the present crisis in the Handloom Industry and the steps taken by Rajaji, our Chief Minister. He also appealed for patronage to the handloom industry. Sri K. Subramanyam, another Director of the Bank, appealed for greater facilities in the granting of long term credit. Sri M. Srinivasa Reddiar, Dr. K. V. Danakoti Naidu, Sri K. Venkataramaiah and Sri S. Ganesa Shankar also spoke about the ryot and rural credit. Sri G. P. Somasundara Gounder, Vice-President of the Bank, stated that the success of the Movement would depend only on the able and impartial administration. Sri Savarirayan, Deputy Registrar of Co-operative Societies, mentioned the great service done to the Movement by the late Shri. K. A. Nachiappa Gounder. The Collector stated that Co-operation is the only popular Movement that has real hope in bringing real happiness to the people.

#### 12. South Arcot District

##### The Tirukoilur Co-operative Urban Bank, Ltd.,

The Day was celebrated in the Bank premises. Sri Narayanaswami Iyer, District Munsiff presided. The Declaration of the I.C.A. and the Message of Sri R. G. Saraiya were read and adopted. Sri K. Bashyam, Deputy Registrar of Co operative Societies, Tirukoilur described the working of the Movement in the State and appealed to the Co-operators for

their support in developing the Movement further. Sri T. R. Krishnamachariar described the significance of the Co-operative Day. The President appealed to the Co-operators for greater efforts in furthering the Movement.

**Anniyur**

Under the joint auspices of the Multipurpose Co-operative Society, Weavers' Society and Stores Society of Anniyur, the Day was celebrated, with enthusiasm. A procession of Co-operators went around the village and met at the premises of the Higher Elementary School under the Presidentship of Sri Sukirtharaj, Sub-Registrar. Prominent Co-operators like Sri M. Pachaiappan, Seniappanaicker, Janakiram and Rajaraman delivered lectures about Co-operation and Education. The Declaration of the I.C.A. and the Message were read and adopted. The President appealed for greater efforts in enrolling more members to the Co-operative Institutions.

**13. Nilgiris District**

**The Nilgiris Central Co-operative Stores Ltd.,**

The Day was celebrated in the premises of the Stores at Ooty. Sri N. R. Bojarajulu Naidu, Vice-President of the Stores presided. A number of non-official co-operators and officials participated. Sri N. Suri read the Message and the Declaration which were then adopted. Sri T. R. Masilamani Nadar, President of the Ooty Stores, Sri Ramunni Menon, Deputy Registrar of Co-operative Societies, Sri C. I. Verghese, Deputy Registrar and Special Officer of the Nilgiris Co-operative Marketing Society and Sri K. A. Venkatakrishnan, Agent of the Coimbatore Nilgiris Co-operative Central Bank Ltd., Ootacamund Branch, spoke about the various phases of the Movement and importance of Co-operation in the Economic life of the people.

**14. Tinnevely District**

**The Ambasamudram Co-operative Urban Bank, Ltd.,**

The Day was celebrated in the premises of the Bank, Sri E. H. Parameswaran, Head Master of the Tirthapathi High School presiding. Sri A. K. Srinivas Iyengar, President of the Bank hoisted the Co-operative Flag. Numerous Co-operators—Officials and non-officials—attended the function. Sri K. V. Ramasubbiar, a Director of the Bank, welcomed the gathering. The President explained how the Movement contributed much to the welfare of the country especially during war period. He also stated how it played a great part, by helping the middle class against exploitation. He stressed that mutual trust on the part of the Members and trustworthiness on the part of the office bearers are the two indispensable characteristics that should be promoted in the Movement. Sri A. K. Srinivas Iyengar read the Declaration of the I.C.A. and the Message of Sri R. G. Saraiya which were adopted by the gathering. The Chairman appealed to one and all to join the Movement for mutual economic welfare.

**15. North Arcot District**

**The Vellore Co-op. Central Bank Ltd.**

The International Co-operators' Day was celebrated at the Co-operative Central Bank recently.

**CO-OPERATIVE DAY IN THE DISTRICTS**

Mr. V. M. Ramaswami Mudaliar hoisted the co-operative flag.

Mr. P. S. Rajagopal Nayudu M. U. P. who presided said that of all the States in India, the co-operative movement had made appreciable progress only in Madras. It was only by educating the public in co-operative principles that the movement can be strengthened, he added.

He claimed that co-operative institutions in the North Arcot district had done more to relieve distress than the Government. They had advanced lakhs of rupees to ryots as loans and had extended the time for the return of the loans in view of adverse seasonal conditions. He urged the Government to give greater financial assistance to the State Co-operative Bank so that the movement might flourish.

Mr. N. V. Sugavanam Collector said the movement had emphasised the value of cottage industries. If only the agriculturists had taken to cottage industries as a subsidiary occupation in their off season during the last six years of drought they would not have suffered. He wanted every one to join the movement, and make it a success.

Messrs T. Krishnamoorthi, Vice President, Co-operative Central Bank, Dr. Hariharan, A. B. Thangavelu Mudaliar, and Mahomed Hafiz, Deputy Registrar of Co-operative Societies, Tiruvannamalai spoke.

**16. Mathurai District**

**The Mathurai District Co-op. Central Bank Ltd.**

The Day was celebrated in the beautifully decorated Hall of the Bank Sri P. T. Rajan, Ex-Minister for Co-operation, presiding, Sri M. Duraiswami Pillai President of the Bank welcomed the gathering.

Sri Rajan emphasised the need for developing the Movement on proper lines by fostering a spirit of service and a yearning for selfless endeavour for common welfare. If every one learned to think equally of his own welfare and that of the others, the vast difference between the rich and the poor would vanish. The rich should canalise their wealth through co-operatives so that the poor may have some timely help.

Sri N. Ramiah Pillai, Treasurer, Mathurai Co-operative Printing Works read I.C.A. Declaration and the Message of Sri Saraiya which were then adopted by the gathering.

Sri T. Narayana Pillai a Director of the Bank and Joint Secretary of the Madras State Co-op. Union and a Director of the Indian Co-op. Union explained the ideals of the Co-operative Movement which consist in the promotion of the socio economic well being of the people. These ideals and principles should be carried into the rural areas by propaganda and education. The speaker also stressed the importance of working the Community projects through the medium of Co-operation.

Sri K. M. Balasubrahmanyam deplored that on account a wide gulf in the economic position of the rich and the poor, the hard-won political freedom could not be turned to good account. The ideals and principles of the Co-operative Movement were recognised even during the days of the great Saint Manickavasagar.

Sri V. Alagappan, Secretary of the Bank, thanked the co-operators for their interest in the Movement.

# 17. Tiruchirapalli District

## The Karur Co-operative Supervising Union.

The Day was celebrated with great enthusiasm by the Karur Union. Many prominent Co-operators of Karur Town, representatives of the co-operatives in the Taluq, and co-operative officials were present. The President of the Tiruchi Co-op. Central Bank Ltd. and the Dy. Registrar of Tiruchi (South circle) were present by special invitation.

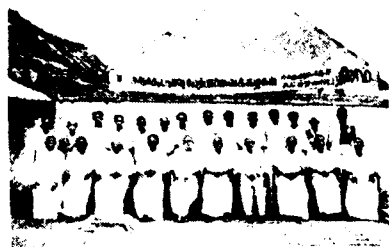
A group photo of co-operators was taken. At the meeting held, Sri M. R. Rajagopala Iyengar, President of the Karur Co-op. Marketing Society, presided. He explained the significance of the Day. The Declaration and Message were read and adopted by the gathering.

The Dy. Registrar said that Co-operation is part of our national traditions. Peace is the object of the Movement and it should be realised in spite of hardships. He deplored the desertion of the Co-operative principles by some Co-operators and appealed for honesty in the interest of the individual and the Community.

Sri T. S. Muthukumaraswamy Pillai, President of the Tiruchi Dt. Co-op. Central Bank, said that the advent of political freedom created a desire among the masses for economic and social welfare. Nothing could be better for this uplift than the Co-operative Movement. It is necessary that Co-operators should not be dismayed at the failure of some institutions but should boldly re-affirm their faith in the Movement.

Sri G. Vadamalai Konar, a veteran local Co-operator narrated his experiences in the Movement. Sri K. Muthukumaraswami Gounder, President of the Karur Union thanked the Co-operators for their interest in the "Co-operative Day" Celebration.

## THE KARUR CO-OP. SUPERVISING UNION



Co-op. Day Celebrations

# 18. Ramanathapuram District

## The Ramanathapuram Dt. Co-op. Central Bank Ltd.

The All India Co-operative Day was celebrated on 1-11-52 by the members of the Ramanathapuram District Co-operative Central Bank Staffs Recreation Club, under the presidentship of Sri D. N. Doraiswamy

Mudaliar, Deputy Registrar and Secretary, The Ramanathapuram District Co-operative Central Bank, Ltd. The celebration was opened with a light Tea followed by Prayer. The President spoke about the importance of the Day and the progress of the movement. The Deputy Registrar, Ramnad Sri M. Kalyanam Ayyar and the Special Development Officer, Sri P. Raman, B.A., also attended the function and spoke a few words about the progress of the movement and the work that has to be done in future. All the departmental officers and a few representatives of the societies also attended the function.

In response to the circular issued to the Unions by the Central Bank it is stated that the All-India Co-operative Day was celebrated in a fitting manner by (1) Manamadurai Co-op. Union. (2) Kallavanaickenpatti Union. (3) Mudukulathur Co-op. Union. (4) Sattur Co-operative Union and (5) Chatrareddiapatti Stores.

## Co-op. Day Celebration in other States.

We have also received reports of the celebration held in Bombay State at the Co-operative Training College, Poona and the Karnatak Regional Co-operative School, Dharwar. They indicate a good deal of enthusiasm in the celebrations held there.

## The Chennimalai Weavers' Co-operative Production and Sale Society, Ltd., No. K. 885.

(Ingur R. S.)

CHENNIMALAI P. O.

(Coimbatore Dt.)

Popular House for fashionable Sarees in fast colours and attractive designs,

Towels, Dhoties & Gada pieces in counts 20s to 30s.

*Attractive terms to Co-operative Institutions and Exporters.*

M. P. NACHIMUTHU, B.A., B.L.

*President.*

## G.Os. and Circulars

## Circular of the Registrar of Co-operative Societies, Madras

SRI J. C. RYAN, M.A., I.A.S., REGISTRAR.

R. C. 35281/51. B-I.

Dated 10-11-1952.

Sub: Co-operative Societies—Agricultural Credit Society and Urban Banks—Special loans for the purchase of pump sets—Draft agreements pledging the pump sets and the immovable properties—

Ref: Registrar's Circular R. C. 168063/49-B dated 18-2-1950 and 20-9-1950.

In the Registrar's Circulars cited, credit societies and urban banks were permitted to amend their by-laws providing for the issue of special loans upto Rs. 3,500 per member on the mortgage of immovable property for the purchase of pumpsets. Three sets of agreements drawn up in consultation with the Government Pleader Madras are enclosed. Form No. I is to be executed by the borrower when he takes a loan from the Co-operative Society. Form II is to be executed when the borrower pledges the pumpsets in favour of the Society and Form No. III is intended to convey the two documents in favour of the Central Bank which provides the fund.

The Deputy Registrars and the Central Banks are requested to see that these agreements are obtained in all cases where special loans for the purchase of pumpsets are sanctioned.

J. C. RYAN,  
Registrar.

## FORM NO. I

## Mortgage Bond Form

Mortgage Bond executed on \_\_\_\_\_ 19\_\_\_\_, by member No. \_\_\_\_\_ of the Co-operative Credit Society, No. \_\_\_\_\_ and son of \_\_\_\_\_ caste \_\_\_\_\_ calling \_\_\_\_\_ and residing in the Village of \_\_\_\_\_ in \_\_\_\_\_ Society established in the Village of \_\_\_\_\_ sub-district \_\_\_\_\_ district \_\_\_\_\_

2. I have this day received from the said society the sum of \_\_\_\_\_ Rupees. for the purpose of enabling me to buy a new Electric/Diesel Motor pump set. I promise to repay this amount with interest at \_\_\_\_\_ per cent per annum in \_\_\_\_\_ monthly/yearly instalment as shown below. Should I fail to pay an instalment of loan or interest, I bind myself to pay interest at \_\_\_\_\_ pias per rupee per mensem from the date of default to the date of payment. I further agree that for default of payment of an instalment, the society may close my loan account and proceed to recover the amount legally with interest at \_\_\_\_\_ pias per rupee per mensem on the total amount of principal and interest thus due from the date of closing the loan account to the date of recovery of the amount from me personally, or from the property mortgaged a description of which is furnished below or from other properties in any order the society pleases.

3. I hereby agree to utilise the total amount advanced to me under these presents only in the purchase of the Electric/Diesel Motor pump set and accessories and shall not utilise money borrowed from other sources for the purchase of the Electric/Diesel Motor Pump set and accessories. If the cost of the Electric/Diesel pump set and accessories is less than the amount advanced to me by the society under these presents the balance shall forthwith be returned by me to the society and such sum shall be given credit to in the next monthly instalment payable by me. The borrower shall complete the purchase of the Electric/Diesel Motor pump set and accessories within one month from the date of the disbursement of the loan. The society may with the previous approval of the Registrar of Co-operative Societies, Madras extend the period herein before fixed for the purchase of the Electric/Diesel Motor Pump set and accessories by a further period not exceeding two months if in the opinion of the society the failure to purchase was due to circumstances beyond my control.

## Instalments.

|     | Year | Month | Date | Principal | Interest |
|-----|------|-------|------|-----------|----------|
| (1) |      |       |      |           |          |
| (2) |      |       |      |           |          |
| (3) |      |       |      |           |          |
| (4) |      |       |      |           |          |
| (5) |      |       |      |           |          |

4. I agree to abide by the by-laws of the society now in force and those that may be enacted hereafter from time to time.

5. I hereby solemnly declare that the properly details about which are given below, is in my sole and absolute possession and is free from all and any kind of encumbrances. If it should at any time be proved that the property has been previously encumbered in any manner what soever and if the society were to incur loss thereby, I agree not only to make good the loss but also to be proceeded against under the Indian Penal Code.

6. Details of property:

Witnesses.

(Signature).

## FORM NO. II

This indenture made the day of \_\_\_\_\_ One thousand nine hundred and \_\_\_\_\_ between Society, a society registered under the Madras Co-operative Societies Act hereafter called the "society" which term shall unless repugnant to the context and include its successors and assigns) of the one Part and \_\_\_\_\_ son of \_\_\_\_\_ residing at \_\_\_\_\_ a member of the society above named (Member number \_\_\_\_\_) hereinafter called the "borrower" which term unless repugnant to the context mean and include his successors and assigns) of the other part:

Whereas the borrower has purchased the Electric/Diesel Motor pump set from out of the loan sanctioned by the society on \_\_\_\_\_ on the security of immovable property as per mortgage Bond executed by the borrower on \_\_\_\_\_

This indenture witnesseth as follows :

1. In furtherance of the mortgage Bond executed on and for the repayment by the borrower of all or any sum that may from time to time become due and owing by the borrower to the society under these presents, the borrower doth hereby pledge the Electric/Diesel Motor pump set and accessories purchased with the aid of the said advance and more particularly described for purpose of identification in the first schedule here-under written.

2. The society shall permit the borrower to retain possession of the Electric/Diesel Motor Pump set and accessories so long only as he shall duly make the said monthly payments.

3. The borrower hereby agrees to feed regularly and take proper and usual care of the Electric/Diesel Motor Pump set and accessories and generally to keep it in a good and fit condition.

4. The borrower shall at all times and from time to time at the request of the duly authorised officers of the society present the Electric Motor pump set and accessories for inspection and shall at all reasonable time allow free and uninterrupted access to such officer to the place where the Electric/Diesel Motor pump set and accessories are kept for inspecting the same.

5. The borrower hereby agrees that so long as any money shall remain due and owing to the society under these presents he shall not sell or pledge the Electric/Diesel Motor Pump set and accessories or part with possession of the same.

*Provided always and it is hereby agreed and declared as follows:—*

1. If the borrower shall make default in the payment of any one of such instalments or has not in the opinion of the society utilised the money hereby advanced for the purposes for which it was advanced or if the borrower shall be guilty of any breach or non-observance of the covenants and conditions herein contained to be performed and observed by the borrower then in any such case and without prejudice to the society's rights and remedies arising on such default and notwithstanding any thing herein contained to the contrary the total amount due by the borrower under these presents shall forthwith become payable and it shall be lawful for the society or its duly authorised officer or officers the seize the Electric Diesel Motor Pump set and accessories wherever they may be found and sell the lands more particularly described in the schedule to the Mortgage to the mortgage Bond executed on and or the pump sets and accessories more particularly described in the schedule hereunder either in one or more lots and either by public auction or by private treaty with power upon such sale to make any stipulations as to title or evidence of title or otherwise which the society shall deem proper and also with power to buy in or rescind or vary any contract for sale and to sell without being responsible for any loss occasioned thereby and for the purposes aforesaid or any of them to execute and to do all such assurances and other things as the society or its duly authorised officer may think fit, and *provided always* and it is hereby expressly agreed and declared that the society shall not exercise the power of sale until it shall have previously given a notice in writing to the borrower requiring him to pay off the moneys for the time being owing on the security of these presents or left a notice in writing to that effect

upon some part of the said premises hereinbefore expressed to be hereby granted, conveyed and assigned and default shall have been made in payment of such moneys or some part thereof for three calendar months from the time of giving or leaving such notice *provided also* and it is hereby agreed and declared that upon any sale purporting to be made in pursuance of the aforesaid power in that behalf the purchaser or purchasers shall not be bound to see or enquire whether the case mentioned in the proviso lastly hereinbefore contained has happened or whether any money remains on the security of these presents or as to the necessity or expediency of the stipulations subject to which such sale shall have been made or otherwise as to the propriety or regularity of such sale and notwithstanding any impropriety or irregularity whatsoever in any such sale the same shall as far as regards the safety and protection of the purchaser or purchasers be deemed to be within the aforesaid power in that behalf and be valid and effectual accordingly and the remedy if any of the borrower shall be in damages only and it is hereby further agreed and declared that the society shall out of the moneys which shall arise from any such sale as aforesaid in the first place reimburse itself or pay or discharge all the costs and expenses incurred in or about such sale or otherwise in respect of the premises or Electric/Diesel Motor Pump set and accessories and in the next place apply such monies in or towards the satisfaction of the moneys for the time being owing on the security of these presents and then pay the surplus (if any) of the said moneys which shall arise from such sale unto the borrower and the borrower doth hereby covenant with the society that the borrower now hath good right to grant convey and assign and transfer all the said lands, buildings, erections machinery and other property hereinbefore expressed to be hereby granted conveyed and assigned and transferred in manner aforesaid.

The Schedule referred to above.

In witness Whereof

etc.

FORM NO. III

3. Form of Indenture to be executed by societies when loans are taken by them for issue of special loan for purchase of Electric Motor Pump Sets.

This Indenture made the \_\_\_\_\_ day of \_\_\_\_\_ one thousand Nine Hundred and \_\_\_\_\_ between \_\_\_\_\_ society registered Under the Co-operative Societies Act VI of 1932 (herein after called "the society" of the one part and the Central Bank which expression shall where the context so admits include its successors in office and assigns) of the other part.

WHEREAS by several indentures of mortgage described in Schedule A here to and made between the parties set out in columns (2) and (3) thereof the land and premises and the pumpset hereby assured and hereinafter more particularly described in Schedule B hereto were conveyed to the society by way of mortgage to secure the repayment of the sums of money set out in column (4) (with interest thereon at the rate in the said indentures particularly set out in column (5)).

AND WHEREAS the said sums of money still remain due and owing to the society upon the security of the said indentures. AND WHEREAS the Central Bank has at the request of the society agreed to lend the society

the sum of Rs. upon having the repayment of the same  
with interest within years secured in manner hereinafter  
appearing.

NOW THIS INDENTURE WITNESSETH as follows :—

1. In pursuance of the said agreement and in consideration of the sum of Rs. now paid by the Central Bank to the society (the receipt whereof the society hereby acknowledges) the society hereby covenants with the Central Bank to pay to the Central Bank the said sum of Rs. with interest thereon from the date hereof at the rate of percent per annum or at such other rate as may from time to time be fixed by the Central Bank by equal annual equated annual instalments of Rs. every year the first instalment to be made on the day of and if the said sum shall not be paid as afore-said then so long as any part shall remain owing to pay interest at the rate of  $6\frac{1}{2}$  per cent or at such other rate as may from time to time be fixed by the Central Bank on the moneys for the time being remaining owing. And if any instalment of principal or interest is not paid on the due date or if the society fails to carry out of fulfil any of the conditions laid down in the said indenture the whole outstanding loan will become repayable at once without reference to the period for which the loan has been given.

2. In further pursuance of the said agreement and for the consideration aforesaid the society as beneficial owner hereby assigns to the Central Bank all those several sums of money secured by the hereinbefore recited indentures of mortgage contained and thereby expressly or impliedly conferred upon the society as mortgage To HOLD THE same unto the Central Bank subject to the proviso for redemption herein after contained.

3. In further pursuance of the said agreement and for the consideration aforesaid the society as beneficial owner hereby grants and conveys unto the Central Bank all these pieces or parcels of land and the pump set contained in the several mortgages described in Schedule A hereto the particulars of which are set forth in Schedule B hereto and all interest henceforth to become due to the society on the several mortgages and the full benefit of all powers rights remedies and securities in those mortgages subject to redemption by virtue of the said indentures of mortgage to hold the same unto the use of the Central Bank with all such powers rights and remedies but subject to such right or equity of redemption as are now respectively subsisting with regard to the said premises and the Electric/Diesel Motor pumpset by virtue of the said indentures of mortgage

4. PROVIDED ALWAYS AND IT IS HEREBY AGREED AS FOLLOWS :—

(i) If the society shall pay the said sum of Rs. with interest thereon in the meantime in accordance with the foregoing covenant in that behalf the Central Bank then at any time hereafter at the request and cost of the society will reassign the said mortgage debt of Rs. and interest and will reconvey and reassign the said pieces or parcels of ground and pump set to the society or as it shall direct.

(ii) It shall not be incumbent on the Central Bank to take steps or institute any proceeding for the recovery of the mortgage debts and interest hereby assigned to the Central Bank as aforesaid or any part thereof

or to enforce or realise the security therefor and the Central Bank shall not be answerable for any loss which arises from Central Banks neglect or omission so to do.

IN WITNESS whereof.

The Schedule "A" above referred to

| (1)  | (2)        | (3)       | (4)    | (5)       |
|------|------------|-----------|--------|-----------|
| Date | Mortgagers | Mortgagee | Amount | Interests |

The Schedule "B" above referred to

All that piece or parcel of land and the pumpsets installed thereon situated in in the Registration Sub-District of in the Registration District of

| Town Ward No. | Old.<br>Road | New Ward<br>R. S. Nos. |
|---------------|--------------|------------------------|
|---------------|--------------|------------------------|

Bearing

and bounded on the north by

on the East by

on the South by

and on the west by

and containing by a measurement Sq. ft.

#### WHY SHOULD YOU FIGHT TUBERCULOSIS ?

##### BECAUSE :

- \*It is a deadly disease.
- \*\*It saps the vitality of the Nation.
- \*\*\*It is insidious in nature.
- \*\*\*\*It attacks without discrimination, high or low.
- \*\*\*\*\*It affords no quarter to its victims

Remember : Your Contribution is a Direct Help in the WAR against Tuberculosis.

Buy T. B. Seals in Large Numbers ! A Seal Costs Only An Anna.

Seals are available from : The Honorary Secretary, Madras State Tuberculosis Association Office of the Health Officer, Ripon Buildings, Madras-3 and other Agencies in the State.

**THE THIRD TUBERCULOSIS SEAL SALE CAMPAIGN**  
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Space donated by :

**The Madras State Co-operative Union.**

## A Note on the Need for Auxiliary Conferences.

SRI T. NARAYANA PILLAI, B.A., B.L.,

*Joint Secretary, Madras State Cooperative Union.*

We co-operators are having annual conferences and we pass about 20 or 25 resolutions in every conference. Some of the Resolutions are given notice of by representatives of Member societies and they are all taken up together, classified and are brought before the Conference and then are adopted or rejected with slight modifications. Though Conferences are being held for 2 day, the first day is occupied by formal speeches and it is only on the second day the Resolutions are taken up. Even on that day a few resolutions become controversial and most of the time of the Conference is devoted to a few resolutions, and there is hardly any time to consider the other resolutions. Through these conferences provide an excellent opportunity for the co-operators throughout the State to acquaint themselves with one another, and mutually exchange opinions, their difficulties and solutions found for them are seldom gathered and published. The results achieved by these Conference, in my humble opinion, are not commensurate with the money of the co-operative institutions spent towards feeding, travelling allowance and other charges.

I suggest that these Conferences should be made more useful ; and the vital problems, both administrative and policy making in different kinds of organisations must be thrashed out fully at auxiliary Conference held just before the main Conference. People interested in each branch of co-operation may take part. For these auxiliary conferences, we could request the Department and the Government to depute experts and departmental officers to participate with the non-official co operators in formulating the programme of work in the coming years with an eye to the details of working and implementing the schemes evolved. Where of Consolidation and expansion is necessary and when fresh avenues are to be opened both the official and non-official co-operators jointly formulate the schemes in detail. I would suggest the following sectional meetings may be called for and they may be allotted 8 hours for discussion and formulation of schemes.

### 1. Co-operative Weavers Societies :

Supply of raw material—marketing of finished goods—dyeing and calendering—finance for the same—methods to be suggested to weavers to use improved looms and where ever possible making the weaver himself to produce yarn necessary for him—to size them and wind them with cottage equipments with upto date cottage instruments on the model of Japan. Whether there should be whole time producers of yarn and cloth or whether facilities to produce and market cloth should be given to weavers who have

## A NOTE ON THE NEED FOR AUXILIARY CONFERENCES

another subsidiary occupation like farming, fruit preserving, mat and basket making—production of milk and cheese.

### 2. Consumers Societies :

Failure of the small stores after de-control—suggesting remedy for it—whether District Stores can profitably take their places by having branches and whether they can undertake processing operation like flour-milling and powdering—paddy hulling, gram hulling, etc.—whether the District Stores can have small production units of co-operative articles like biscuit plants, edible oils—confectioneries—preparing curry powder and stocking and selling them in tins and packets—whether a few big stores can conduct agricultural farms with modern machinery and produce rice, chillies etc. as in England.

### 3. Producers' Societies :

How could co-operation help production of articles ?—what kind of consolidation is necessary to improve agricultural production ?—Whether tractors, sowing machines and thrashing machines can be owned by a District Central Organisation and be loaned to private farmers or co-operative societies. Whether large scale farming is suitable to India and small scale is necessary. How to popularise rotation of crops, i.e. paddy and cotton in Tanjore and other deltaic areas, Chillies, *cumbu varugu* and pulses irrigated with well water. Whether District marketing organisations can gather products from villages like eggs, milk, coconuts, vegetables coir ropes etc. and take them to marketing places and sell them. Whether this could be done by outright purchase or through members. Whether the controlled credit scheme is popular. Whether it can be extended ; what are the advantages of controlled credit system ?

### 4. Building Societies :

Whether building societies are to be financed by Government or at least a portion of the money required cannot be raised as debentures or guaranteed by Government like Land Mortgage Bank debentures, What is the best method to be employed by building societies ? How construction societies which themselves either through their own employees or through contractors undertake construction of houses is economical and convenient. Whether building societies can undertake road making, road maintenance, construction of drainage, water supply or rather undertake municipal amenities by itself or whether any Panchayat for such areas are to be organised. What are the conditions by which these can be enforced ? To run the Municipal services what are the finances—how to collect and power to collect.

### 5. Finance :

The Central Banks and their working—supply of enough finances for them—the power of Central Banks to recover dues directly when Central Banks' money have been mis-appropriated or wasted by members or individuals. The working of surcharge provision in the Act—why it is generally not used by the Department though there are mis-appropriations—how to recover the mis-appropriated money or wrongly used money without loss of time. The position of the Reserve Bank and how it could help the finance of Central Banks. Whether the Central Bank as at present constituted is in a position to finance big co-operative societies and big industrial societies and important branches of cottage industries. Whether the

Industrial Finance Corporation, the State and Central Governments can guarantee by raising loan and debentures and distributing to Central Banks for financing them. Suggesting ways and means for Central Banks to raise medium term deposits, Day, upto 5 years and enable them to meet fully the medium term requirements of agricultural societies and members. Whether the Land Mortgage Banks cannot get assignment of all loans repayable by more than 8 years and over, sanctioned by Central Banks to societies.

#### 6. Prosecutions and Litigations:

Criminal cases connected with co-operation are now investigated by Co-operative Sub-Registrars and by their subordinates and some times by the police and cases are launched after much delay. Many of the cases are dropped for want of proper investigation and lack of proper evidence, inefficient and slipshod prosecution. What is the method for prosecution, prompt seizure and tracing of articles stolen or misappropriated—investigation by departmental people with legal training—special prosecutors to conduct cases. Even in litigation under Sec. 51 inordinate delay even by the department in enquiries and final judgment—whether the Administrative Departmental Head has got time to deal with these cases and what is the remedy. Whether appeals would be with the Joint Registrar or in the hands of a special Tribunal constituted for the purpose as in Bombay.

Whether departmental audit without separation is effective and thorough as in the olden days especially in connection with big stores and production societies. What is the remedy? How could the departmental audit fees be reduced? Whether in the interest of the Movement extra expenditure involved in Separating Audit from Administration is a necessity or not.

Whether a Central Co-operative Organisation capable of direct import and export from foreign countries with the agencies of foreign manufacturers is necessary for consumers and for bringing down the high cost of living.

The staff employed by co-operative institutions are heterogeneous. Whether the Provincial Bank could not organise a cadre of officers for Chief, Administrative, and Cash Officers of different stores or at a different scale of pay and promotion with power to transfer them from one society to another and given promotion. Is it in the interests of the Movement that the same personnel should continue as Ministerial Officers in important co-operative offices and what are the disadvantages of having the same officer for a large number of years in one and the same place with the same work.

Whether all co-operative societies, with the exception of the Provincial societies, could be Permitted or compelled to keep all their correspondence and accounts in their regional languages.

#### 7. Community Projects and Firka Development Schemes:

Role of co-operators and co-operative societies—whether co-operative societies ought not to undertake road making silt clearance, running adult education schools—running health centres, baby weeks, etc.—Whether Presidents of co-operative societies should not be in the Committees of Community Projects or Firka Development schemes.

## NEWS AND NOTES

### Co-operative News

A meeting of the artisans of Tanjore was convened to start the Alurce Society registered on 18-5-52, Sri B. S. Somasundara Pathar, Presiding. Sri O.A. Narayanaswami Ayyar, B.A., B.L. Vice President, Co-operative Central Bank, Ltd., Tanjore, explained the paramount need for organising such a Society at Tanjore, the birth place of karnatic music. He emphasised the ideals of Co-operation through which the economic interests of the artisans can be improved. After independence, co-operation we told, embraces all walks of life and the music world is indebted to the skillful workmanship of Tanjore artisans for manufacturing popular varieties of musical instruments. M/s. P. Chokkalinga Pathar, Municipal Councillor; P. S. Venkatakrishna Pillai a veteran congress worker; S. Sengamala Pathar, Co-op. Senior Inspector, and M. Pushpalingachari spoke the advantages of co-operative enterprises and the benefits conferred on the artisans Pursuing Cottage Industries by the Central and State Governments. Mr. S. Kandasami Co-op. Senior Inspector readout the bylaws and started the Society. Lastly a music performance on veena was made by Sri N. Thiagarajan an expert workman of musical instruments.

At a meeting of the Board of Management of the Co-operative Central Bank Ltd., Vellore on 1-11-52, the seven members of the Executive Committee were elected—Sri B. Baktavatsalu Naidu as President and Sri T. Krishna Murty Gounder as Vice-President.

The New Buildings of the Triplicane Urban Co-operative Society Ltd., were opened on 11-10-1952 by His Excellency Sri Sri Prakash Governor of Madras.

In his Report tracing the growth of the Society and its new premises, Sri T. V. Venkatachari, Managing Director of the Society stated that the buildings had cost so far Rs. 2.69 lakhs. The Government gave an Ex-gratia grant of Rs. 1.87 lakhs. In his Address declaring the new building open, H. E. Sri Sri Prakash appreciated the progress of the Society and also pointed out the importance of the middle men both as consumers and producers.

In recent years, there has been a progressive expansion of the Reserve Bank's operations in the field of rural credit, said Mr. C. D. Deshmukh, Finance Minister, replying to a question in the House of the People to-day. This is indicated by the fact, Mr. Deshmukh added, that the loans and advances made by it to State co-operative banks which amounted to Rs. 31.5 lakhs in 1946-47 increased to Rs. 622.20 lakhs in 1948-49 and amounted to as much as Rs. 1,251.33 lakhs in 1951-52.

Asked about the number of villages that have been benefited by these credit facilities, the Minister said that the Reserve Bank made loans and advances to the Apex Co-operative Banks and not to district or primary institutions. It was therefore, not possible to indicate the number of villages that have been benefited by these credit facilities.

A conference of the Supervisors of Co-operative Societies of the Ramanathapuram District Co-operative Central Bank was convened on 21-9-52. Sri A. Ramachandran Pillai, B.A., B.L., President of the Central Bank presided over the Conference. Sri M. Kalyanam Iyer, Deputy

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## THE MADRAS JOURNAL OF CO-OPERATION

Registrar and Sri P. Raman, B.A., Special Development Officer, and a few Directors of the Bank were also present.

After the presidential address Sri D. N. Duraisamy Mudaliar, Deputy Registrar and Secretary of the Bank, the Deputy Registrar and the Special Development Officer dwelt at length about the duties and responsibilities of the Supervisors and how each supervisor could render service to the people as friend, philosopher and guide. They were also impressed upon the need to improve the economic condition of the ryots and how best they can serve the people through the co-operative Societies, in the Ramnad District.

\* \* \*

The Compost Week Celebration of the Karur Municipality was held in the premises of the Karur Co-operative Marketing Society Limited on 6-10-1952 under the presidency of Sri T. A. S. Balakrishnan I.A.S., Sub Collector, Karur.

The Compost Manure is being manufactured by the Municipality and the Marketing Society as Lessees is distributing the Compost Manure to all agriculturists in Karur area. The celebration was attended by the leading Officials, non-officials and many agriculturists of the surrounding villages. The President of the Society Sri M. B. Rajagopala Iyengar explained in detail about the manufacture and the usefulness of the compost manure and advised the agriculturists to preserve the cow-dung etc., in ditches and to use the same for the crops. The Municipal Commissioner Sri M. Venkatachalam, BSc. (Ag.) L.T., also explained in detail the usefulness of the compost manure and suggested to the agriculturists the method of preserving rubbish etc. The Sub Collector in his concluding remarks observed the keen interest taken by the Municipality in the manufacture of compost manure and appreciated the work of distribution made by the Marketing Society to the needy agriculturists and doing service to the ryots by making propaganda work in this connection. A group Photo was taken on the occasion and the function came to a close by vote of thanks proposed by Sri M. K. Rajagopala Iyengar.

### THE KARUR CO-OP. MARKETING SOCIETY



Compost Week Celebration

"Consequent on the elevation of Sri O. V. Alagesan who was President of the Chingleput Co-operative House Building Society Ltd., as Deputy Minister for Railways and Transports M.R. Ry. Rao Bahadur M. Vedachala Mudaliar Avl. Chingleput Municipal Chairman and Burmah Shell Agent has been nominated as President of the above society by the Registrar of Co-operative Societies, Madras."

**THE  
Tiruchirapalli District Co-operative Central Bank, Ltd.,**  
No. 178.

**Fort Station Road, Teppakulam P.O., Tiruchirapalli.**

ESTABLISHED IN 1909  
Tel :—"CO-OP. BANK." Post Box No. 324. Phone No. 189

Branches :—KARUR &ARIYALUR.

|                          |     |              |
|--------------------------|-----|--------------|
| Authorised share capital | ... | Rs. 10 lakhs |
| Paid up share capital    | ... | " 3.40 "     |
| Reserves                 | ... | " 9.38 "     |
| Working capital          | ... | " 1.3 crores |

Loans are issued mainly to rural population through village co-operative credit societies within the District. Numerous executive staff are maintained to ensure the soundness of the assets. Investments in this Bank help our national industry, agriculture.

|                                                             |    |        |
|-------------------------------------------------------------|----|--------|
| Interest allowed on Current Accounts (upto Rs. 25,000 only) | 1  | % P.A. |
| do Savings Deposits (upto 5,000 only)                       | 2  | % P.A. |
| do Recurring Deposits                                       | 3  | % P.A. |
| do Provident Deposits                                       | 3  | % P.A. |
| do Fixed Deposits 6 months                                  | 3  | % P.A. |
| do do 1 Year                                                | 3½ | % P.A. |
| do do 2 Years and above                                     | 3½ | % P.A. |

All banking business transacted. For further particulars apply to :

*The Secretary,*

**The Tiruchirapalli District Co-op. Central Bank, Ltd.,  
Fort Station Road, Teppakulam Post, Tiruchirapalli.**

T. S. MUTHUKUMARASWAMI PILLAI,

*President.*

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**The Madras State Co-operative Union,**

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29, Krishnappa Naicken Agraharam Street, G. T. Madras.

(REGISTERED IN 1928.)

All Banking facilities are afforded to Members and Constituents of the Society. Fixed Deposits are accepted for one year at 5 per cent interest

There are 3,000 subscribers who contribute towards Monthly Savings Scheme, which runs for 84 months.

The Loan Transactions of the Society—Simple, Jewel, Mortgage and Surety loans—exceed Rs. 18 lakhs

P. NATESAN, M.B., B.S.,  
President.

Telegrams:—'JILLABANK'

Telephone No 203

## The Malabar District Co-operative Bank, Limited. KOZHIKODE-2.

|                       |     |            |
|-----------------------|-----|------------|
| <b>Share Capital:</b> |     | <b>Rs.</b> |
| Authorised            | ... | 15,00,000  |
| Paid up               | ... | 9,00,125   |
| <b>Reserve Funds:</b> |     |            |
| Statutory             | ... | 3,75,000   |
| Others                | ... | 2,06,750   |

ALL SORTS OF BANKING BUSINESS DONE  
&

EVERY KIND OF DEPOSITS ACCEPTED  
AT FAVOURABLE RATES OF INTEREST

Working Capital Exceeds Rs. 2,00,00,000

## The Madras District Co-operative Central Bank, Ltd.

13/14, Mukkur Nallamuthu Chetty Street, Madras-1.

ESTD. 1930

TELEPHONE NO. 2384.

|                    |     |               |
|--------------------|-----|---------------|
| Authorised Capital | ... | Rs. 10 lakhs. |
| Working Capital    | ... | 35            |

All kinds of deposits accepted.

Rates of Interest:—

|                             |      |                  |       |
|-----------------------------|------|------------------|-------|
| Current Deposits            | ½ %. | Savings Deposits | 2 %   |
| Fixed Deposits For—: 6 mts. | 3½ % | For 1 yr.        | 3½ %. |
|                             |      | For 2 yrs.       | 3½ %. |

Further particulars can be had from the undersigned:

B. S. VIJAYAGOPAL, B.A., B. COM.

Secretary.

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Foreword by

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The book deals thoroughly with the problem of rural finance, agricultural credit needs and agencies, marketing finance, rural indebtedness and savings, the operation of debt relief and tenancy laws, the working of co-operative banks and societies, the system of long-term credit. Special sections have been devoted to the discussion of Financial Reconstruction, the Role of the Reserve Bank of India, and Crop Insurance.

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No. 151

GRAM: COPCENBANK.

P. B. No. 8.

PHONE: No. 2.

(THE PREMIER CENTRAL BANK TO BE REGISTERED IN THE STATE IN 1909.)

|                        | Rs.        |
|------------------------|------------|
| Paid up Share Capital  | 5,07,530   |
| Reserve Fund           | 5,00,964   |
| Other Reserves         | 4,87,683   |
| Working Capital        | 138,24,517 |
| Loan Transactions      | 101,58,976 |
| Overdraft Transactions | 304,98,603 |

Deposits are accepted at the following rates: -

| Fixed Deposits: -                    |         |                  |         |
|--------------------------------------|---------|------------------|---------|
| 6 months                             | 3 1/2 % | 3 years & above. | 3 1/2 % |
| 1 year                               | 3 1/2 % | 4 years & above. | 3 1/2 % |
| 2 years & above                      | 3 1/2 % |                  |         |
| Savings Deposits and Thrift Deposits | 1 1/2 % |                  |         |
| Current Deposits                     | 1 %     |                  |         |
| Provident Deposits                   | 3 %     |                  |         |

An ideal Co-operative Bank for safe investments.  
All Banking business transacted.

P. MANICKAM, B.A.,

C.A.I.I.B., D. COM. (I.M.C.),  
Secretary.

D. KRISHNAMURTHY GOUNDER.

M.L.A.,  
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Branches:

Karaikudi. & Aruppukottai.

|                                   |               |
|-----------------------------------|---------------|
| Authorised Capital                | Rs. 10,00,000 |
| Paid up Share Capital             | Rs. 9,05,900  |
| Reserves                          | Rs. 4,55,670  |
| Working Capital Exceeds One Crore |               |

Deposits are accepted at the following rates:

|                 |                  |                 |
|-----------------|------------------|-----------------|
| Fixed Deposits: | 6 months 2 1/2 % | 3 years 3 1/2 % |
|                 | 1 year 3 %       | 4 years 3 1/2 % |
|                 | 2 years 3 1/2 %  | 5 years 4 %     |

Season Deposits for Rs. 5,000 and above  
for 4 months onwards 3 %

Savings Bank Deposits 1 1/2 %

Current Deposits upto Rs. 5,000 1 %

Provident Fund Deposits 3 1/2 %

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A. Ramachandran Pillai, B.A., B.L.  
President.

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**The XXVIII Madras State Co-operative Conference.**

P. NATESAN, M.B., B.S.,  
General Secretary.

THE MADRAS STATE CO-OPERATIVE  
UNION, 379, NETAJI ROAD, MADRAS.  
24th November, 1952.

**CIRCULAR No. 2.**

DEAR SIR,

The Twenty Eighth Madras State Co-operative Conference will be held on 20th and 21st December 1952, (Saturday and Sunday) at the Pachaiyappa's College Buildings, Chetput, Madras.

Lt. Col. Syamnandan Sahaya, Member of Parliament, Chairman of the Bihar Provincial Co-operative Bank and Vice-Chancellor of the Bihar University has kindly consented to preside. The Hon'ble Sri C. Rajagopalachariar, Chief Minister of Madras, has kindly consented to inaugurate the Conference. The Hon'ble Sri D. Sanjeevayya, Minister for Co-operation, Government of Madras, has kindly consented to hoist the Co-operative Flag. Dr. Sir A. Lakshmanaswami Mudaliar, B.A., M.D., LL.D., D.Sc., D.C.L., F.R.C.O.G., S.A.C.S., Vice-Chancellor of the Madras University has kindly consented to open the Exhibition.

The Hon'ble Sri C. Subramaniam, Minister for Finance, Government of Madras, has kindly consented to unveil the portrait of the late Sri T. A. Ramalingam Chettiar.

It is our earnest request that all Co-operative Institutions and Co-operators in the State and outside should take part in the Conference by sending delegates or visitors and make the Conference a success.

**Delegates:**—Information regarding the number of delegates each type of institution can send, the delegate fee payable, etc., has already been supplied in our Circular No. 1 dated 25-9-52.

**Donations:**—The success of the Conference depends upon the financial support which co-operatives give. The delegate fee alone will not at all be enough to meet the costs which will be heavy due to circumstances known to all. Some institutions which have showed their eagerness to actively participate in the Conference have not yet sent their donations. We appeal to all such institutions and to all other Institutions also to donate liberally for the Conference. The smallest institution can make the Conference most successful by donating as much as possible.

**Boarding:**—Since there is a heavy programme for the two day session of the Conference, arrangements are being made for board and lodging of the delegates and visitors at the Conference premises. The fee for boarding is Rs. 6 per head for both the days of the Conference. Intimation for boarding must be given to this Office on or before the 10th

December 1952. Hotels cannot provide good food and decent accommodation due to causes known to all. Moreover, it will be difficult for the delegates and visitors to keep up the heavy programme if they go far for their food. *It is therefore necessary that all the delegates and visitors should have their food at the conference premises.* Some delegates who have sent their delegate fee have not yet sent their boarding fee. We request them to send the fees at once so that they may avoid disappointment and inconvenience. Previous intimation is therefore absolutely essential.

#### Delegate Tickets and Meals Tickets :

With a view to save inconvenience to the delegates and visitors, the delegate and meals tickets will be sent to the respective delegates since 1-12-1952. They will be sent to the respective individuals in all cases where their postal addresses are given. The tickets of the others will be sent to their respective institutions with a request to hand them over to the individuals concerned.

**Resolutions :** Delegates are requested to communicate to this Office resolutions for consideration at the Conference on or before 19-12-1952.

**Programme :** The Programme of the Conference is printed overleaf.

**Exhibition :** Intending Exhibitors should inform this Office on or before 15-12-1952. Each exhibiting institution will be given a stall for arranging the exhibits. The exhibitors should bring their posters, handbills, progress statements, etc. and any other necessary equipment. They should arrive in Madras on the morning of 19-12-1952 so that they may arrange the exhibits in time. Other institutions which do not participate in the exhibition are requested to bring for display their posters, placards, slogans, progress statements, etc. since this will make the conference and exhibition effective and educative.

**Other Information :** There will be an Inquiry Office at the Conference premises for the convenience of all delegates and visitors. Scouts will be posted at the Madras Central and Egmore Railway Stations and at the Conference premises for giving necessary help and guidance. **Delegates are requested to wear their delegate badges as soon as they arrive in Madras so that they may easily be identified by the Scouts and guides on duty at the Railway Station and the Conference premises.**

**Dates of Conference**  
**20-12-1952 & 21-12-1952**

## The Twenty Eighth Madras State Co-operative Conference

Pachaiyappa's College, Chetput, Madras,  
Saturday, 20th Dec. 1952 and Sunday, 21st Dec. 1952.

### PROGRAMME

#### Saturday, 20th Dec. 1952.

9-30 a.m. to 12-00 noon...

Prayer

Flag hoisting

The Hon'ble Sri D. Sanjeevayya,  
Minister for Co-operation

Welcome Address :

Sri B. Venkataratnam Choudry,  
President of the M.S.C. Union

Opening of the Conference :

The Hon'ble Sri C. Rajagopalachariar,  
Chief Minister of Madras

Presidential Address :

Lt. Col. Syamnandan Sahaya M. P.  
Chairman, Bihar State Co-op. Bank

Unveiling of the Portrait of late  
Sri T. A. Ramalingam Chettiar

The Hon'ble Sri C. Subramanyam,  
Minister for Finance

Opening of Exhibition :

Dr. Sir A. Lakshmanaswamy Mudaliar  
B.A., M.D.

Vice-Chancellor, University of  
Madras.

3-00 p.m. to 3-30 p.m. ...

Subjects Committee

4-30 p.m. to 7-0 p.m. ...

Subjects Committee

#### Sunday, 21st Dec. 1952

8-45 a.m. to 12-00 noon...

Open Session of the Conference  
Passing of Resolutions

4-30 p.m. to 7-30 p.m. ...

President's Concluding Speech  
Vote of Thanks

JANA GANA MANA

### INSTRUCTIONS TO DELEGATES

**Routes to the place of Conference :—**

**Central Station :** Alight at the Central Station. There is a Bus Stand at the Medical College. Take a No. 15 Bus bound to Amjikalai. The Bus will stop at the Pachaiyappa's College Chetput.

**Egmore Station :** Alight at Egmore Station and take Electric train back to Chetput. College is a mile from the station or alight at Egmore Station cross the over-bridge and go to Poonamallee High Road and catch bus No. 15 to Amjikalai.

**Meal and Tiffin Times.**  
7-00 a.m. to 8-30 a.m. Coffee

12-30 p.m. to 2-30 p.m. Meal

3-30 p.m. to 4-30 p.m. Tea

8-00 p.m. to 10-00 p.m. Dinner

### TRAIN TIMES

The following timings of the trains leaving and arriving at Madras Central and Egmore Stations are in force as from 24-11-52.

#### Central Station

|                                            | Dep.       | Arr.      |
|--------------------------------------------|------------|-----------|
| Calcutta Mail                              | 8-10 p.m.  | 6-50 a.m. |
| Grant Trunk Express                        | 8-3 p.m.   | 7-0 p.m.  |
| Bezwada Passenger                          | 6-55 a.m.  | 8-50 p.m. |
| Puri Passenger                             | 7-20 p.m.  | 9-10 a.m. |
| Vishagapatam Passenger<br>(Hrd class only) | 10-45 p.m. | 6-0 a.m.  |
| Bombay Mail                                | 9-5 p.m.   | 5-50 a.m. |
| Bombay Express                             | 7-55 a.m.  | 7-15 p.m. |
| Raichur Passenger                          | 8-45 a.m.  | 4-15 p.m. |
| Renigunta Passenger                        | 5-20 p.m.  | 9-52 a.m. |
| Renigunta Passenger                        |            | 9-30 p.m. |
| Arkonam Passenger                          | 6-47 p.m.  |           |
| Bangalore Mail                             | 8-45 p.m.  | 6-25 a.m. |
| Bangalore Express                          | 12-30 p.m. | 2-15 p.m. |
| Bangalore Passenger                        | 6-10 a.m.  | 8-0 p.m.  |
| Bangalore Passenger                        | 8-55 p.m.  | 5-30 a.m. |
| Jalarpet Passenger                         | 11-40 a.m. | 2-25 p.m. |
| Cochin Express                             | 6-0 p.m.   | 7-55 a.m. |
| Mangalore Express                          | 7-30 p.m.  | 7-30 a.m. |
| Nilgiri Express                            | 8-5 p.m.   | 7-15 a.m. |

Janata Express (Hrd class only) Madras Bombay Dep. at Central on Thursday at 2-20 p.m. Arrival on Monday 3-25 p.m.

Delhi-Madras Janata Express (Hrd class only) Dep. on Thursday only at 1-30 a.m. Arrival on Tuesday at 5-40 p.m.

#### Egmore (Main Line)

|                       |            |            |
|-----------------------|------------|------------|
| Shencottah Passenger  | 7-55 a.m.  | 8-40 p.m.  |
| Indoreceylon Express  | 8-10 p.m.  | 7-35 a.m.  |
| Trivanduram Passenger | 9-50 p.m.  | 6-00 a.m.  |
| Madura Passenger      | 10-20 p.m. | 5-30 a.m.  |
| Villupuram Passenger  | 2-50 p.m.  | 11-40 a.m. |

#### Egmore - (Chord Line)

|                       |            |           |
|-----------------------|------------|-----------|
| Dhanushkodi Passenger | 11-10 a.m. | 3-15 p.m. |
| Trivanduram Express   | 7-50 p.m.  | 7-0 a.m.  |
| Madura Janata Express | 6-55 p.m.  | 6-40 a.m. |
| Tuticorin Express     | 9-30 p.m.  | 6-20 a.m. |

#### Beach

|                       |           |           |
|-----------------------|-----------|-----------|
| Conjeevaram Passenger | 5-34 p.m. | 9-28 a.m. |
| Conjeevaram Passenger | 6-1 p.m.  | 9-53 a.m. |

Telegrams "COOPFIRE"

Telephone : 4361.

## The Co-operative Fire & General Insurance Society, Ltd.,

MADRAS-1.

President :

SRI T. M. CHINNAYYA PILLAI, M.A., B.L.

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Insure with us and Banish Worry.

For particulars apply to :

P. SHANMUGAM, B.A.,

Secretary.

Post Box No. 1249.

Madras-1.

TELEGRAMS: "CENMORBANK"

TELEPHONE: 8230

# The Madras Co-operative Central Land Mortgage Bank, Limited,

LUZ, MYLAPORE, MADRAS.

*President:*

SRI BHOGARAJU VENKATARATNAM,

|                    |     |                |
|--------------------|-----|----------------|
| Authorised Capital | ... | Rs. 50 Lakhs.  |
| Paid up Capital    | ... | Rs. 20,25,600. |
| Reserves           | ... | Rs. 30,94,300. |

The Bank is the Apex Co-operative Bank for long-term agricultural credit and issues debentures on the security of first mortgages transferred to it by Primary Land Mortgage Banks and its assets.

The principal of and the interest on these debentures are guaranteed by the Government of Madras. They are TRUST SECURITIES and are also approved Securities under the Insurance Act, 1938. A REDEMPTION FUND (SINKING FUND) is constituted to pay off the debentures on maturity.

## Summary of Balance Sheet as on 30-6-'52

| Liabilities.                   |                 | Assets.                            |                 |
|--------------------------------|-----------------|------------------------------------|-----------------|
|                                | Rs.             |                                    | Rs.             |
| Paid up Share capital.         | 20,47,600       | Cash on hand & balance with Banks. | 48,564          |
| Reserve and other Funds        | ... 81,38,519   | Loans to Primary Banks             | ... 4,84,96,981 |
| Debentures                     | ... 5,59,49,000 | Sinking Fund Investments           | ... 1,02,18,971 |
| Deposits, Loans and Overdrafts | ... 23,34,382   | Other Investments                  | ... 42,91,891   |
| Sundry Liabilities             | ... 3,66,689    | Sundry Assets                      | ... 11,21,512   |
| Profit                         | ... 3,36,279    |                                    |                 |
| Total Rs.                      | ... 6,41,72,369 | Total Rs.                          | ... 6,41,72,369 |

M. DATTATRAYULU, B.A., C.A.I.I.B.,

*Secretary.*