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JOURNAL OF THE ALL-INDIA CO-OPERATIVE UNION

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EDITORIAL COMMITTEE

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VOLUME XVIII, 1952

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Journal of the All-India Co-operative Union

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SUPPLEMENT to No. 4 of Vol. XVIII.

PROCEEDINGS OF THE FIRST MEETING OF THE EXECUTIVE COMMITTEE OF THE INDIAN CO-OPERATIVE UNION

The First Meeting of the Executive Committee of the Indian Co-operative Union after the First Indian Co-operative Congress, was held on Friday, 12th December 1952, at 10 a.m. to 11-30 a.m. and at 2-0 p.m. to 6-0 p.m. in the Committee Room in the Office of the Ministry of Food and Agriculture, Jaisalmer House, Mansingh Road, New Delhi.

Shri Rafi Ahmed Kidwai, Minister for Food and Agriculture, Government of India, who had kindly consented to meet the Committee, was received at the porch by Shri R. G. Saraiya, President of the Union.

The following members of the Executive Committee were present :

- 1 Shri R. G. Saraiya (*President*)
- 2 „ S. Srinivas (*Vice-President*)
- 3 „ B. J. Patel (*Hon. General Secretary*)
- 4 „ N. Satyanarayana (*Joint Secretary*)
- 5 „ Satgur Prasad Chaudhari (*Joint Secretary*)
- 6 „ Madhavarao Anvari (Hyderabad)
- 7 „ M. P. Kolhe (Berar)
- 8 „ K. G. Gopalakrishnan (Travancore)
- 9 „ T. Narayana Pillai (Coimbatore)
- 10 „ Ashok H. Kaji (Bombay)
- 11 „ Dalip Mansingh (U. P.)
- 12 „ Raghuraj Swarup (U. P.)
- 13 „ S. W. Fadnis (M. B.)
- 14 „ V. Jaggaraju (Andhra)
- 15 „ P. I. Belliappa (Coorg)

The following members sent letters pressing their regret for not attending the Meeting :

- 1 Dr. P. Natesan (Madras)
- 2 Shri Nagindas T. Master (Bombay)
- 3 „ Dip Narayan Sinha (Bihar)
- 4 „ Kalipada Bhattacharji (West Bengal)

The following distinguished guests and other prominent co-operators were also present on special invitation :

- 1 Shri V. T. Krishnamachari (Member, Planning Commission)
- 2 Shri V. L. Mehta (Member, Finance Commission)
- 3 Dr. P. Deshmukh (Minister for Agriculture, Government of India)
- 4 Shri Shafiq-ur-Rehman Kidwai (Minister for Education, Delhi State)
- 5 Shri Vishnu Sahay (Secretary, Ministry of Food and Agriculture, Government of India)
- 6 Prof. N. G. Ranga, M.P.
- 7 Shri L. N. Renu, (Development Officer, Cottage Industries Directorate, Ministry of Commerce and Industry)
- 8 „ Dixit, (Ministry of Food and Agriculture)
- 9 „ Bhargava (Registrar, C. S., Rajasthan)
- 10 „ Maneklal Gandhi, M.P.
- 11 Dr. Jayantilal Parekh (Saurashtra Co-operative Institute) M.P.
- 12 Shri C. K. Nair (Delhi State Co-operative Federation) M.P.
- 13 „ Radha Raman M. P.
- 14 „ V. P. Varde (Honorary Managing Director, Bombay State Co-operative Bank, Ltd.)
- 15 „ G. M. Tambe (Gujarat Co-operative Insurance Society, Baroda)
- 16 Prof. D. G. Karve
- 17 Shri C. L. Patel (Honorary Secretary, Overseas Association, New Delhi)
- 18 „ M. S. Menon (Directorate of Economics & Statistics)
- 19 „ G. L. Khular (Rajasthan)

The President, in welcoming the Hon'ble Shri Rafi Ahmed Kidwai, Shri V.T. Krishnamachari, Shri Safiq-ur-Rehman Kidwai, Shri V. L. Mehta, Dr. P. Deshmukh and other distinguished persons, referred to the origin and growth of the Union and explained that the Indian Co-operative Union was not a trading organisation, but undertook propaganda work, advisory services and the representation of co-operative interests in national and public affairs. He also drew the attention to the necessity of organising

Central Directorate at the Centre for handling co-operative questions concerning India as a whole.

(Full text of President's speech is annexed as Appendix I)

After the President's speech was over, Shri Rafi Ahmed Kidwai had to go on account of the Food Debate in the Parliament.

Then the work in the Agenda* was taken up.

The following condolence resolutions on the sad death of Prof. H. L. Kaji, the late President of the Union, and Shri K. Sarvothamarao, Chief Officer, Agricultural Credit Department, Reserve Bank of India, were proposed by the President and were passed unanimously, all present standing :

Resolution No. 1 :—Resolution on the death of Prof. H. L. Kaji :

Resolved that the Indian Co-operative Union put on record their sense of profound grief and loss on the passing away of Prof. H. L. Kaji, ex-President of the Indian Co-operative Union, and President of the First Indian Co-operative Congress. The Co-operative Movement of the whole of India has lost an enthusiastic friend, supporter and guide ; Co-operators all over India owe a deep debt of gratitude to him for his manifold activities and constructive work in the fields of co-operative training, education, propaganda, insurance, marketing etc. Prof. Kaji was not only the founder of the Indian Co-operative Union and the Indian Co-operative Congress, but also a co-operator of international reputation as witnessed by the many tributes paid to him by leading Co-operators abroad.

Resolved that the President be authorised to convey the sincere condolences of this Meeting and a copy of this resolution to the family of the late Prof. H. L. Kaji.

Further Resolved that a copy of the resolution be sent to the various institutions with which Prof. Kaji was connected.

Resolution No. 2 :—Resolution on the death of Shri K. Sarvothama Rao, Chief Officer, Agricultural Credit Department, Reserve Bank of India.

* For the Agenda please See Appendix IV.

Resolved that the Indian Co-operative Union put on record their sense of profound grief and loss on the passing away of Shri K. Sarvothama Rao, Chief Officer, Agricultural Credit Department, Reserve Bank of India. Shri Sarvothama Rao was a keen, active and enthusiastic supporter of the Co-operative Movement and was largely instrumental in bringing together in closer relationship the Reserve Bank of India and the Co-operative Movement. Co-operative Banks all over India are particularly indebted to him for his active guidance and constructive assistance. Although primarily concerned with credit, Shri Sarvothama Rao devoted himself to all aspects of co-operation as evidenced by his able sponsoring of the resolution on Co-operative Farming at the First Indian Co-operative Congress.

Further resolved that the President be authorised to convey the sincere condolences of this Meeting and a copy of this resolution to the family of the late Shri K. Sarvothama Rao.

Further resolved that a copy of this resolution be conveyed to the Reserve Bank of India.

Resolution No. 3 :—With respect to item No. 2, the Committee authorised the President to write congratulatory letters to Shri Dip Narayan Sinha, Shri Thakur Phool Singh and Shri N. Satyanarayana for being appointed as Minister, Bihar; Deputy Minister, U.P., and member of the Madras Legislative Council, respectively.

Then the President took up items Nos. 5 and 6 of the Agenda for the convenience of the distinguished guests. The President initiated discussion which was followed by Dr. Punjabrao Deshmukh who addressed the meeting at the request of the President. He said that the Government of India realised the importance of co-operation and of co-operative activities in various directions connected with agriculture particularly production and marketing. He, however, was not quite sure whether a co-ordinating agency at the centre consisting of officials alone was the best method of achieving the object referred to by Mr. R. G. Saraiya in his speech. In fact, he added, Government has not taken a decision regarding the recommendation of the Co-operative Sub-Committee

to establish a Co-operative Directorate in New Delhi. Dr. Punjabrao suggested, however, that a small committee may be appointed to immediately consider which of the various functions referred to in items 5 (a), 6 & 7 of the Agenda can be undertaken by the All India Co-operative Union and in what manner Government assistance can be helpful for the same.

This was followed by Shri N. Satyanarayana, who dwelt on the necessity of State help to the agriculturists and the Co-operative Movement.

Shri V. T. Krishnamachari was then requested by the President to offer his remarks. Shri V. T. Krishnamachari said that the Planning Commission had assigned a very important role to Co-operation in the Five Year Plan. He said that the Co-operators in general would find the references to the Co-operative Movement and the role assigned to it in the Planning Commission as satisfactory.

Shri V. L. Mehta then addressed the meeting.

After some discussion and as suggested by Dr. Punjabrao Deshmukh, a Sub Committee consisting of the following persons was appointed to discuss the matter in some detail and to prepare a scheme for the purpose of items 5 (a), 6, and 7 of the Agenda. The Sub-Committee was further asked to submit its report to the Committee at its afternoon session on items enclosed.

- 1 Shri R. G. Saraiya, (*Chairman*)
- 2 " V. L. Mehta
- 3 " Vishnu Sahay
- 4 " B. J. Patel
- 5 " Dixit
- 6 " N. Satyanarayana
- 7 " Bhargava
- 8 " C. K. Nair
- 9 " D. G. Karve
- 10 " S. Srinivas
- 11 " Madhavarao Anvari
- 12 " V. Jaggaraju
- 13 " M. S. Menon
- 14 " T. Narayana Pillai

At this, the Committee adjourned for lunch.

The Committee reassembled at 2 p.m. and took up the item No. 3.

Resolution No. 4:—The General Secretary's Report which was circulated to the members, was passed after some questions raised by the members were answered by the Hon. General Secretary, with a note of appreciation for the work done during the period under review.

(Report of the General Secretary is annexed as Appendix II)

Resolution No. 5:—During the discussion upon the Report, a suggestion was made to raise a fund in memory of Prof. H. L. Kaji, the late President of the Union. After some discussion it was resolved that a fund be raised in memory of Shri V. Ramadas Pantulu and Prof. H. L. Kaji, late Presidents of the Union, and be utilised either for building a Co-operative Home in New Delhi or for establishing a Library or any other co-operative purpose as circumstances and the funds collected warrant.

Resolution No. 6:—Then item No. 4 of the Agenda was taken up. On explanation given by President about the necessity for changing the name, the Committee (as authorised by resolution No. 4 of the General Meeting held at Bombay on 27th February 1952) resolved to change it and rename it as All India Co-operative Union with Akhil Bharat Sahakari Sangh as its Rashtrabhasha name. A suggestion was made and was accepted by the Committee that a circular letter be sent to all the Registrars not to register any society with this new name in future.

Resolution No. 7:—Then item No. 8 (a) was taken up. Shri Madhavarao Anvari started the discussion and made definite suggestions that the ultimate objective of the Union was to have a full time office in New Delhi. There should also be provision for an office of the President wherever he was situated and a paid Secretary should be given to him to assist him in the work. Pending, however, the realisation of these ideas, it was resolved that pending the shifting of office of the Union to New Delhi, the matter should be left to the President and the General Secretary to manage the affairs of the Union according to their convenience.

Resolution No. 8:—On taking up item No. 8 (b), it was resolved to appoint the Advisory Committee consisting of the following

members to advise the President on matters on which he desires to seek its advice :

- 1 Shri R. G. Saraiya (*President*)
- 2 „ S. Srinivas (*Vice-President*)
- 3 „ B. J. Patel (*Honorary General Secretary*)
- 4 „ N. Satyanarayana (*Joint Secretary*)
- 5 „ Satgur Prasad Chaudhari (*Joint Secretary*)
- 6 „ Madhavarao Anvari
- 7 „ V. P. Varde
- 8 „ M. S. Menon (*Government of India*)

Resolution No. 9:—Referring to the matter about the position of building in Madras, a committee was appointed to inquire and report as to the definite legal rights of the Union over the building and as to how to re-organise the work of the Indian Co-operative Review which is at present being edited from Madras :

- 1 Shri B. J. Patel (*Chairman and Convener*)
- 2 „ N. Satyanarayana
- 3 „ T. Narayana Pillai

Resolution No. 10:—Then the question of reduction of fees was taken up. It was resolved that the subscription payable by the Co-operative Insurance Societies be reduced to Rs. 200 per annum. The President was also authorised to give concessions in subscriptions payable by member-institutions to the Union in fit and deserving cases.

Resolution No. 11:—On taking up the item No. 10, the following Auxiliary Committee for Co-operative Insurance Societies was appointed :

- 1 Shri R. G. Saraiya (*President*)
 - 2 „ Parthasarathy (*Chairman*)
 - 3 „ Madhavarao Anvari (*Vice-Chairman*)
 - 4 „ B. J. Patel (*Secretary*)
 - 5 „ G. H. Thakore (*Joint Secretary*)
 - 6
- Representative of each Co-operative Insurance Society which is the member of the Union.

Resolution No. 12:—On item No. 11, it was resolved to fill up the place of the President of the Editorial Committee being vacant on account of the sad death of Prof. Kaji, by nominating Shri Saraiya as the President of the Editorial Committee.

Resolution No. 13:—Item No. 12 (a) was taken up and it was resolved that no Society should be allowed to have direct affiliation with the International Co-operative Alliance, unless it was a member of the All India Co-operative Union and its affiliation was recommended by the All India Co-operative Union.

Resolution No. 14:—Item No. 12 (b) was taken up. President was authorised to deal with this matter as he thought best.

Resolution No. 15:—Item No. 12 (c). It was resolved that Shri R. G. Saraiya, President of the Union, be nominated to the Central Committee of the International Co-operative Alliance.

Resolution No. 16:—On item No. 13, it was resolved that a note be prepared and be circulated to all State Banks and the Registrars of Co-operative Societies of States.

Resolution No. 17:—Then item No. 14 was taken up. A committee of the following members was appointed to examine the existing State Co-operative Legislation and to prepare a note embodying certain general principles of co-operation which should find place in all such legislation. The committee would also show where existing co-operative legislation departed from recognised co-operative principles.

- 1 Shri N. Satyanarayana (*Chairman and Convener*)
- 2 „ Madhavarao Anvari
- 3 „ G. M. Tambe
- 4 „ S. W. Fadnis
- 5 „ T. Narayana Pillai

Then item No. 15 about the transfer of accounts etc., was taken up.

Resolution No. 18:—Resolved that the General Secretary of the All India Co-operative Union, who is also the Treasurer, be hereby authorised to open account in the name of the Union with any Co-operative Bank in India so registered under the

Co-operative Societies Act and to operate and close the account as needed.

Resolution No. 19:—At this stage, the Sub-Committee submitted its Report which was then taken up for consideration. Special thanks of the Committee were given to Shri V. L. Mehta, Shri Vishnu Sahay, and Shri M. S. Menon for their kind assistance in the deliberations of the Sub-Committee. The report was generally approved and as suggested in that report Shri M. S. Menon was unanimously co-opted to the Executive Committee of the All India Co-operative Union.

(Report of the Sub-Committee is annexed as Appendix III)

At this stage, Shri Rafi Ahmed Kidwai came back to attend the Meeting. The President took him round and introduced all members to him and requested him to address the Committee.

Shri Rafi Ahmed Kidwai gave the blessings and good wishes of the Government of India and himself to the All India Co-operative Union and referred to the very important place which Co-operative Movement was to occupy in the future economy of the country. Shri Kidwai particularly dwelt on the necessity of expanding co-operative marketing facilities for the agriculturists and providing co-operative organisation to enable the agriculturists to buy their daily requirements. Shri Kidwai added that the Government would consider the recommendations which the All-India Co-operative Union would make in regard to the question of liaison between the Government of India and the Co-operative Movement.

Then the President proposed vote of thanks to Shri Rafi Ahmed Kidwai, Shri V. T. Krishnamachari, Shri V. L. Mehta, Dr. Deshmukh, Shri Vishnu Sahay and to other distinguished persons present and garlanded them.

Vote of thanks to the President, Hon. General Secretary and Joint Secretaries was duly proposed and passed.

(Signed) R. G. SARAIYA,
President,
All India Co-operative Union.

APPENDIX I.

Opening Remarks of Shri R. G. Saraiya, O.B.E., President, Indian Co-operative Union at the Executive Committee Meeting of the Union held at New Delhi on 12th December 1952.

I have great pleasure in welcoming to this meeting of the Executive Committee of the Indian Co-operative Union Shri Rafi Ahmed Kidwai, our popular Minister for Food and Agriculture, Sir V. T. Krishnamachari, Shri Shafiq-ur-Rehman Kidwai Shri V. L. Mehta, Dr. Punjabrao Deshmukh and so many distinguished co-operators and friends. It is indeed a great honour for which we are all deeply grateful. The question may be asked why I have troubled so many good friends and distinguished leaders for attending this meeting of the Executive Committee. I shall try to answer this question in a few words.

The need for an All India Co-operative Organisation to provide a common platform to discuss problems of the Co-operative Movement was felt by co-operators all over the country for some time prior to 1926. An informal meeting held in 1926 at Bombay under the chairmanship of Shri G. K. Deodhar considered the desirability of an All India Co-operative Organisation. The idea was realised in 1928 when the first All-India Provincial Co-operative Conference was held at Simla under the chairmanship of Sir Lallubhai Samaldas. The question of establishing an All India Co-operative Institutes' Association was decided there and a standing committee was appointed for the purpose, and such a body came into existence in 1929. In 1928 an Indian Provincial Co-operative Banks' Association had also started functioning and so two All-India bodies came into operation. The Conferences of both these bodies were first jointly held in 1934 at Amraoti. Later there came into existence the Co-operative Insurance Association. Non-official Conferences sponsored by these three bodies continued to be held till 1949.

There was also held a second Conference interested in co-operation every two or three years, and that was the All-India Co-operative Registrars' Conference. The Registrars of Co-operative Societies generally used to hold Conferences at about the

same time and at the same place where the other Conferences were held and to invite non-official co-operative workers to participate in their deliberations. The work of these Conferences was largely overlapping and so, on the strength of recommendations of the Registrars' Conference held at Madras in 1947, the Government of India appointed a Sub-Committee over which I had the honour of presiding, to consider the question of fusion of all these bodies. As a result of the recommendation of this Sub-Committee the fusion of the All-India Provincial Co-operative Institutes' Association and the Indian Provincial Co-operative Banks' Association was completed in 1949 and the Indian Co-operative Union was formed under the Presidentship of the late Prof. H. L. Kaji. The Constitution of this body provides for the inclusion in its membership of all provincial (now State) societies and all provincial (now State) Co-operative Institutes, Unions or Federations, as also Regional Institutes, Unions or Federations. Thus the membership includes State Co-operative Banks, State Marketing Societies, State-wide or country-wide Insurance Societies and State Co-operative Institutes or Federations. It will, therefore, be possible for every primary society to be indirectly represented on the Indian Co-operative Union through the various State Federal Organisations. At present, the membership consists of 56 state-wide organisations, out of a total of 80.

It was decided that this Body should sponsor a Co-operative Conference or Congress in which the Registrars' Conference would also be amalgamated. In 1952, at Bombay the first Indian Co-operative Congress was held under the Chairmanship of Prof. H. L. Kaji, with the aid of a generous grant from the Government of India. At this Congress, official and non-official representatives deliberated together. It could now be truly said that the Indian Co-operative Movement functions as one indivisible whole as envisaged by Shri Ramadas Pantulu some 24 years ago.

The objects of the Union are to promote the Co-operative Movement in India and propagate the principles of Co-operation. *It can do this by undertaking propaganda work, advisory services and the representation of co-operative interests in national and public affairs.* The objects of the Union are given hereunder in detail:—

- (i) Organising necessary co-operative education and training;

- (ii) publishing literature, pamphlets etc. on co-operation, and co-operative subjects and selling and distributing them ;
- (iii) carrying on research, investigations, inquiries as and when necessary ;
- (iv) carrying on propaganda, by arranging lectures, meetings, celebration of the International Co-operative Day, etc ;
- (v) publishing a journal, *The Indian Co-operative Review* ;
- (vi) convening the Indian Co-operative Congress ;
- (vii) to act as an information bureau for affiliated societies and the public and to maintain a co-operative library ;
- (viii) to raise funds according to these bye-laws and administer the funds so raised ;
- (ix) to prepare propaganda films and sell the same ;
- (x) to express opinion on matters of policy referred to by affiliated societies ; and
- (xi) generally to do all such other acts as are incidental or conducive to the attainment of any or all of the objects aforesaid.

The Indian Co-operative Union has been evolved on the lines indicated above. It is now attempting to function as a national organisation for the Co-operative Movement of this country ; and it is so recognised by the non-official co-operative organisations and to some extent by the Government of India. In the international field, it is a member of the International Co-operative Alliance. In 1949 when the F. A. O. Technical Meeting on Co-operatives in Asia was called at Lucknow, the Union's delegates were prominently selected. Prof. H. L. Kaji, the President of the Union, was selected as the leader of the Indian Delegation. The object of the present meeting is to see and to seek advice as to how this All-India Co-operative Body can function in co-operation with the Government of India. Since this Union was set up many changes have taken place in the outlook of the country ; the Planning Commission have reported and an important place has been assigned to the Co-operative Movement in the scheme of things.

"The reorientation of the economy in terms of the objectives of the Plan involves a rapid extension of the co-operative form of organisation. The possibilities of

co-operation in the vast fields of primary production, of cottage and small-scale industries, of marketing of agricultural produce, of residential housing, of wholesale and retail trade are immense. The encouragement of co-operative enterprise in all these fields has to be given the highest priority."

It is therefore felt that there is need for clear co-operation with the Government of India on the one hand and the various co-operative organisations in the different States on the other, and for working out policies and procedure for the purpose.

It is recognised that co-operation is a State subject, and at first sight the Centre may appear to have little to do with it directly. But, it is necessary to have a co-ordinating agency for watching over the development of various forms of co-operative organisations all over the country. In fact, there would be considerable value in an Institution which can, with the assistance of the Government of India, pool all the information regarding co-operative development in the different States. All sorts of co-operative societies are being registered ; a large number of activities are being undertaken through co-operative agencies, and what is more important, certain experiments on socio-economic level, in fact certain experiments in group living, like Co-operative Farming, are being undertaken in the different States. It is very desirable that the experience of one State is available to all the States ; that the mistakes committed in one State are not repeated in other States ; that the valuable mass of information on co-operative development is built up so that the Central Government may be able to bring to bear its knowledge of the problem as a whole on the working of the Co-operative Movement in the different States. In this work, the Indian Co-operative Union can play a very vital part, and with a view to exploring the methods by which this can be ensured, I have taken the liberty of inviting the Hon'ble Minister for Food and Agriculture, some members of the Planning Commission and so many distinguished co-operators to this gathering.

In this connection, it may be pertinent to point out that the Secretary-General of the International Co-operative Alliance who recently visited India referred to the absence of a co-operative

co-ordinating agency at the Centre in the following words: "*Paradoxically a missing link on the official side must also be supplied and that is an office or Directorate in the Central Government at Delhi which will handle Co-operative questions concerning India as a whole and requiring Governmental Action*". The Co-operative Sub-Committee had recommended the appointment of a Central Co-operative Council consisting of both officials and non-officials under the Chairmanship of the Minister in charge of Co-operation at the Centre, a co-operative Directorate at the Centre with a full time Co-operative Adviser and two Deputy Advisers. The function of the Adviser was the co-ordination of the work of Provinces and States in all fields of co-operative activity, and the provision of technical information and other forms of assistance needed by the Movement. This recommendation has not so far been implemented by the Government of India. It may be that, since the Report of the Co-operative Sub-Committee was written, many developments have taken place on the basis of which there may have to be some change in the machinery to be set up at the Centre for the purposes outlined above. But, there can be no doubt that there should be some co-ordinating machinery at the Centre in charge of the Co-operative Movement.

It is also possible for the Indian Co-operative Union to align itself with many International bodies like the International Labour Office, UNESCO, International Co-operative Alliance &c., and function as a channel for the distribution of any assistance which may be available from abroad for co-operative development in the country. Developments in the international sphere can take place after the Indian Co-operative Union itself is properly organised for the purpose and after it receives the full recognition and active co-operation from the Government of India in these activities. To quote a few instances, it might be possible to envisage some kind of collaboration with the Asian Field Mission on Co-operation which I. L. O. is about to set up with its seat at Lahore, at the invitation of the Pakistan Government. The members of this mission may assist in planning and launching technical assistance projects, on the basis of an exchange of letters between the Governments concerned and the head of the Mission. The UNESCO had again addressed us in connection with their Gift Coupon Scheme, which would entitle us

to get some assistance from them in connection with co-operative propaganda.

It is true that the Reserve Bank of India is rendering very valuable service to the Co-operative Movement by its publication of the Annual Review of the Co-operative Movement and of the material and statistics which it collects particularly in regard to credit. But the primary function of the Reserve Bank is in regard to the supply of credit, and so far it has confined itself to the supply of short-term credit for agricultural production and marketing. As a result of the recommendation of the Co-operative Planning Committee and various other Bodies, it is now proposed to amend the Reserve Bank of India Act so as to include within the scope of the activities of the Reserve Bank the provision of medium-term finance for agricultural production and also of short-term finance to co-operatively run cottage industries. However, by the very nature of its Constitution, the Reserve Bank cannot be expected to look after the Co-operative Movement in its entirety, and the need for an agency to complete the work done by the Reserve Bank is felt. It may be suggested, for example, that the office of the Indian Co-operative Union can very well work in conjunction with the Reserve Bank and, if possible, even in the same premises, and devote itself to such activities as collecting information, statistics, etc., which are not at present within the scope of the Reserve Bank of India.

Some of the items on the agenda also suggest the necessity for an All India Body and an All-India Outlook on many questions. For example, it is considered desirable to prepare a common terminology in the National Language for co-operative terms besides publication of statistical material useful to the Co-operative Movement and establishment of a library and centre of co-operative information. One of the members of the Union has suggested the need for legislation in all the States. Actually some attempt was made in this direction by the Co-operative Sub-Committee which recommended the amendment of the Co-operative Law, for the purpose. Many of the newly formed States, where co-operative development has not taken place, are anxious to establish State Co-operative Banks and State Co-operative Unions. The Reserve Bank of India have been actively pursuing the question and advising and assisting

such States like Rajasthan, Saurashtra etc., in the establishment of State Co-operative Banks. It should be the function of the Indian Co-operative Union to assist such States in organising State Co-operative Unions, through which may be focussed the opinion and the interest of all the co-operative activities of the State concerned, and which may undertake the work of co-operative propaganda, information, education and training. The question has also been raised to what extent the Indian Co-operative Union can itself participate in various schemes of training of an All-India nature.

This is not a full fledged Conference, but only an Executive Committee Meeting where personal discussion across the table will be of great value. I shall now request Shri Rafi Ahmed Kidwai to give us his blessings and initiate the discussion with his advice and guidance on the problems referred to.

Delhi,

December 11, 1952.

APPENDIX II

Report submitted by the General Secretary to the Executive Committee Meeting of the Indian Co-operative Union held in New Delhi on 12-12-52.

1. Origin of the Indian Co-operative Union :—This is the First Meeting of the Executive Committee of the Indian Co-operative Union after the amalgamation of various All-India Co-operative Organisations like the All-India Co-operative Institutes' Association, All-India Co-operative Banks' Association, Co-operative Insurance Association, and the Registrars' Conference as recommended by the Sub-Committee on Co-operation appointed by the Government of India, in pursuance of the Resolution passed by the 15th Conference of the Registrars which met in Madras in 1947.

2. The First Indian Co-operative Congress :—The First Indian Co-operative Congress as envisaged in the Sub-Committee's Report referred to above, was held by us in Bombay last February, 1952 in which both officials and non-officials, representatives of the Union and State Governments as well as those of the Co-operative Organisations, Registrars as well as prominent Co-operators participated freely and on equal terms. The old distinction between official and non-official Co-operators was completely absent from the atmosphere. Here I would fail in my duty, if I would not mention that we were financially assisted by the Government of India to hold our First Co-operative Congress for which we are sincerely thankful to the Ministry of Food and Agriculture, Government of India.

3. Implementation of the Resolutions passed by the Congress :—After the Congress was over, the work of implementing Resolutions passed by the Congress was taken up in right earnest. The most important Resolution passed by the Congress was about the 'Place of Co-operation in the First Five Year Plan'. Our President took this matter to himself, and opened correspondence with the Planning Commission Authorities and had series of talks with those who were vitally connected with the preparations of the Plan. Notes were prepared explaining our view-point and were sent to persons concerned. A sort of propaganda for the acceptance of our view-point, was carried on a very high level. We sent notes on

the subject embodying our view-point, to Provincial Co-operative Ministers, Development Secretaries, Registrars and also to our members. Bombay Co-operative Council was moved by our President to support our view-point and hence it passed a Resolution to that effect. Now we reasonably can hope that proper place would be given to the Co-operative Movement in the First Five Year Plan. Side by side with this, we also opened correspondence with the Community Project Administration for giving proper place to the Co-operative Movement in the development programme. We reliably learn that the Community Project Administration has modified its programme and has given due importance to co-operative agencies for the development work to be carried on in the countryside. From this it would be realised that we have tried to discharge our duty to our Movement by making timely and effective representation to the Planning Commission as well as to the Community Project Administration.

4. Membership of our Union :- Ours is a Central Organisation of the Indian Co-operative Movement. As such heavy and onerous responsibilities weigh upon us. But at present, it is illequipped both in men and materials to discharge its duties and to function adequately. But we are bent upon to make it a really representative and living organisation worth the name. Hence we applied our energies first to make it a fully representative organisation of the Movement. With this aim in view, we started with the collection of the necessary data. We have now collected full information about Provincial Co-operative Organisations which are working in various States with names of office-bearers as well as other directors. We also collected information about the Governmental Agencies, in charge of the Co-operative Movement in different States, i.e., the information about the Ministers in charge of Co-operation, about Development Secretaries, Registrars, etc. After collecting the above data, we have started a regular campaign for the enrolment of members of our Union. Our President issued on the International Co-operative Day, a message to Co-operators and Co-operative Societies of India to lend their support to and strengthen their respective State Co-operative Institutes and in turn the National Co-operative Union. We have issued appeals to all eligible Provincial Societies to become our members. We have requested the Members of the Executive Committee to use their good offices in their respective provinces to persuade Provincial Organisations to enrol themselves as members of our Union. We have sent

personal letters to the Chairmen of the Co-operative Societies to induce their Societies to become our members. We have also requested the Registrars and the Ministers in charge of Co-operation in various States to assist our efforts by tendering advice to Provincial Societies to affiliate themselves to us. A leaflet giving adequate idea of the Indian Co-operative Union and its future is under preparation and soon it would be published and distributed throughout the country. We also tried to collect subscriptions from our old and new members and I must say with satisfaction that our efforts are bearing fruits.

5. Organisation of State Institutes :- We have to work partly through State Co-operative Institutes. So it becomes necessary for us to organise State Co-operative Institutes in those States where there are no such organisations at present. Hence we have taken up this work and because of our advice and efforts, a State Co-operative Institute has come into its existence in our Saurashtra and we shall soon have another one in Rajasthan. We have explored the possibilities for such an Organisation in Kutch. When we drew our attention in this connection to Delhi State, we found Delhi Co-operators have already taken steps to organise such an Institute and it is working under the name of Delhi State Co-operative Federation Ltd. Representatives of Saurashtra, Rajasthan and Delhi State Institutes are present here by special invitations. Though there can be no comparison between the mighty Reserve Bank and our tiny Union, our efforts in this direction are in line with the Agricultural Credit Department of the Reserve Bank which is also trying to organise State Co-operative Banks in States where there are none. With their efforts, a State Co-operative Bank has been established in Saurashtra and they are trying to have one in Rajasthan just as we are doing to have an Institute there. At present out of twenty eight States of the Indian Union, we have Co-operative Institutes in thirteen States only. So we shall have to make sustained efforts in this direction.

6. Contact with the forces working for the Movement :- Utility of an Organisation like ours much depends upon the contact and contacting with such forces existing in the field. So we have to develop and maintain contact with small and big Co-operative Organisations functioning in the country on one side and with various Offices of the Union and State Governments and International Organisations on the other side. Our President took upon himself

to develop contact with Government of India, Reserve Bank and International Organisations while our Secretaries took up the work of cultivating closer contact with the provincial co-operative movements. Our General Secretary went to Rajasthan where he was invited to preside over the First Rajasthan Co-operative Conference. So also our Joint Secretary, Shri N. Satyanarayana went to Orissa to assist Orissa Co operators to hold their First Co-operative Conference. Mr. R.U. Patel was deputed to Saurashtra and Kutch for the purpose. Our President is in continuous correspondence with International Co-operative Alliance and with the Government of India. Because of these efforts our relation with the International Organisation, Union and State Governments, Reserve Bank and Provincial Co operative Movements is cordial and mutually helpful.

7. International Co-operative Day :—As usual we issued an appeal to Co-operators and Co-operative Societies throughout the country to observe International Co-operative Day which we observe in India on First Saturday of November of each year. Our President issued special message on the occasion and a Declaration affirming faith in Co-operative Principles as suggested by International Co-operative Alliance was also circulated for passing as a Resolution. Special features of this year's observance was that all Co operators, old and young, enthusiastically took part in this celebration. It was celebrated in big cities like Bombay as well as in remotest villages in the countryside with equal enthusiasm. A new feature was spontaneously introduced this year namely unfurling of our Rainbow Flag on the occasion. We are consequently receiving numerous inquiries about the exact specification of our flag and its availability. Hence we were required to make necessary arrangements for the supply of Rainbow Flag, prepared according to the exact specifications laid down by International Co-operative Alliance.

8. Advice and Assistance :—During the period under review, we were approached by various Co-operative Organisations of the country for advice and assistance, for solving difficult problems confronting them. Just to cite some instances, we were approached by the Coorg Co-operators who thought that, their State is too much interfering with the normal workings of their Organisations. Our President has used his good office to smoothen the matter. The Coorg People also sought our advice as to proper adjustment of accrued interest in the Balance Sheet. We supplied them the expert opinion upon the matter. We were requested by the

Saurashtra Co-operative Bank to take necessary steps for organising mutual arrangement schemes for Collecting Bills and issue of Drafts between Co-operative Banks of Indian Union. This matter is referred to the Executive Committee for consideration. We were also requested by the Saurashtra Co-operative Bank to assist them in getting facilities and assistance from the States as are usually given by other States to their respective Co-operative Banks. On receipt of this request, we have taken steps to collect information from all States as to what type of assistance and facilities are given to their respective Co-operative Banks. After getting the information, we propose to request different States to give similar type of facilities and assistance to their Co-operative Banks as are given by other States. We are also approached by the Bihar Co-operative Farming Committee appointed by the Bihar Government, for advice and assistance in the matter. We have supplied to the Committee relevant literatures and have also given our advice asked for. We were approached by Rajasthan Co-operators for preparing a Co-operative Development Plan for their State. Hence such a Plan was prepared by our President and was sent to them which they found so useful that they translated it into their regional Language. In this way, we have tried to advice and assist Co-operative Organisations throughout the country. This type of work promises to increase, so it has become necessary to take proper steps to cope with it.

9. Relations with International Co-operative Alliance and other International Organisations :—As you know we are affiliated to I. C. A. and we are recognised as the National Co-operative Organisation representing the entire Indian Co-operative Movement. Mr. Watkins, Director of I.C.A. attended our Congress as a fraternal delegate. After the Congress was over, your General Secretary, had a long talk with him and because of the talk with him there now exists a definite desire on the part of I. C. A. to assist us in various ways. I. C. A. has now consented to give concession in the subscription payable by us to it. I. C. A. specially invited our President to attend the Central Committee of I. C. A. held at Reykjavik in Iceland but owing to pressure of work, it was not possible for him to accept the invitation and attend the meeting. I. C. A. has decided to send their General Secretary to India to contact the Indian Co-operative Movement. I. C. A. has used their good office in securing representation for us on UNESCO National Commissions working

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in India. At their instance, UNESCO has asked us to suggest the names of deserving Co-operative institutions working in India for getting benefit of Gift Coupon Scheme. Besides, our Union is receiving numerous invitations from various International Bodies to attend their special functions or at least to send them messages : we received request from Hebrew University, Jerusalem, Israel, for Co-operative Literature on Indian Co-operative Movement in general and the Report of the Saraiya Co-operative Planning Committee in particular.

10. **Contact with the Government** :—In the beginning, our contact with the Government of India was meagre but now it is increasing apace. Various offices of the Government of India are now seeking our opinion as representing the Indian Co-operative Movement. We were specially consulted by 'Grow More Food Inquiry Committee' Ministry of Food and Agriculture. We were also contacted by the Directorate of Economics and Statistics (Ministry of Food and Agriculture) in connection with the I. L. O. inquiry about National Organisation working for promoting the Co-operative Movement. Upon our representations to the Department of Economic Affairs, Ministry of Finance, Government of India, our Union was recognised on par with the Federation of Indian Chambers of Commerce and hence we were requested to suggest names of persons connected with our member-institutions for nomination as Fellows and Scholars for United Nations Technical Assistance Programme for 1953. So also Ministry of Works, Housing and Supply, Government of India, was approached by us to give due place to Co-operative Building Societies in the proposed Subsidised Industrial Housing Schemes. Our President was approached and pressed to accept the invitation to attend the International Conference on Agricultural Credit which met at Berkley, California, U.S.A., but as he could not go, Mr. Varde went as an alternate delegate.

11. **Educational Activities** :—We are considering and preparing a plan for organising Extension and Career Courses to be attached to various Arts and Commerce Colleges in India for instituting All-India examinations in Co-operation and giving Diplomas on uniform basis. I must mention here that the Reserve Bank of India also have found it necessary to have some sort of Training Organisations for the whole of India. It is our legitimate work and we must find out ways and means to do it. We may hope that our efforts in this connection will be assisted

by our Big Brother—the Agricultural Credit Department, Reserve Bank of India.

12. **Co-operative Home in New Delhi** :—Ours is a National Organisation requiring to maintain contact with various offices and Departments of Government of India with a view to safeguard the interests of Co-operative Movement as well as to represent our case and view-points in various plans which are being undertaken so rapidly. We must have our well-equipped office just on the lines of the Federation of the Indian Chambers of Commerce and Industry. Of course we have no big capitalists like Tata, Birla, or Shri Ram to donate, but if we sincerely desire and determine, every society in India, however small or big, can be easily induced to contribute its mite for building a Co-operative Home in our fast growing metropolis.

13. **Bright Future** :—Brother Co-operators, this is the brief review of what was done after the first Congress. I hope you would duly appreciate what is done in view of the facts that our organisation lacks both in men and material. I close this report with a hope for a bright future for our Union.

The Indian Co-operative Union

The Statement of Account from the 1st January 1952 to 30th November 1952

Receipts	Rs.	As.	Ps.	Rs.	As.	Ps.	Payments	Rs.	As.	Ps.	Rs.	As.	Ps.
To Balance (opening) :—							By Membership Fee to International Co-operative Alliance	1,882	8	0			
Cash on Hand	78	2	6				By Postage & Telegram	211	9	0			
With Baroda Central Co-op. Bank	1,650	4	8				By Kents & Rates	400	0	0			
With Bombay Pro. Co-op. Bank	363	9	3				By Contingent Expenses	8	2	0			
To Subscriptions from Member-Institutions				2,092	0	5	By Printing & Stationery	588	10	3			
To Interest from Bank							By Subsidy to the Indian Co-operative Review	1,000	0	0			
							By Salary	1,325	0	0			
				9,900	0	0	By Organisational and other Miscellaneous Expenses	1,059	4	0			
				16	8	8	By Audit Fees	30	0	0			
							By Bank Commission	17	14	6			
							By Furniture	524	7	0			
							By Cash & Bank Balances:						
							Cash on Hand as per Cash Book				15	2	9
							With Baroda Central Co-op. Bank	4,945	10	7			
				12,008	9	1					4,960	13	4
											12,008	9	1

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APPENDIX III

Report of the Sub-Committee of the Executive Committee of the All India Co-operative Union.

Terms of Reference :—At the meeting of the Executive Committee of the Indian Co-operative Union held on Friday the 12th December, 1952, in the office of the Ministry of Food and Agriculture, New Delhi, it was resolved to form a Sub-Committee to consider and report on the steps to be taken to bring about liaison between the All India Co-operative Union and (a) the Government of India in the Ministry of Food and Agriculture, which is the Ministry primarily concerned with co-operative policy at All-India level, (b) the Planning Commission, and (c) the State Governments.

Personnel:—The Sub-Committee consisted of the following persons :—

1 Shri R. G. Saraiya.	8 Shri C. K. Nair.
2 „ V. L. Mehta.	9 „ D. G. Karve.
3 „ Vishnu Sahay.	10 „ S. Srinivas.
4 „ B. J. Patel.	11 „ Madhavarao Anvari.
5 „ Dixit.	12 „ V. Jaggaraju.
6 „ N. Satyanarayana.	13 „ M. S. Menon.
7 „ Bhargava.	14 „ T. Narayana Pillai.

Recommendations :—In pursuance of this Resolution, the Sub-Committee met in the Room of the Secretary, Ministry of Food and Agriculture, and came to the following conclusions.

1. The Sub-Committee on Co-operation recommended the establishment of a Central Advisory Council, on which all important co-operative interests would be represented, to advise Ministry in charge of Co-operation and a Directorate for serving the Council and dealing with all matters requiring Central action. Since this report, an All-India Co-operative Union has been formed which is intended to serve as the focal point of co-operative interests in the country. This Union convenes the Indian Co-operative Congress composed of officials and non-official workers in the Movement, which suggests the general lines on which the Movement has to develop in the several segments of the country's economy. The Union has, therefore, already an organisation for ascertaining Co-operative opinion and assessing Co-operative

development in the country from time to time. Instead of a separate Advisory Council at the centre, the Union can, through its Executive Committee, function to all intents and purposes as an Advisory Body to the Central Government in matters which fall within its competence. These functions of the Union will include :—

- (a) advice to the Ministry as to the steps to be taken to implement the recommendations of the Indian Co-operative Congress ;
- (b) bring to the notice of the Ministry problems in particular fields of co-operative activity ;
- (c) appraise the Government of the nature and extent of the assistance required by the Movement from time to time and in particular examine State schemes which require technical and financial assistance and suggest steps for the implementation of such schemes ;
- (d) collect information on co-operative development of special interests, examine such information and cause it to be circulated to concerned bodies or Government ;
- (e) examine schemes for research or experiment and initiate them through the appropriate bodies ;
- (f) associate with the Government and other bodies in schemes for co-operative training, education and propaganda ;
- (g) to be available to the Central and State Governments for advice in general on all matters pertaining to Co-operation.

It is, therefore, felt that the All India Co-operative Union, through its Executive Committee, will for the present, be able to perform the function of the Directorate envisaged in the report of the Co-operative Sub-Committee. The need for strengthening the unit functioning in the Ministry on matters connected with Co-operation will arise when the activities in the above directions have expanded and when a greater measure of Central guidance and co-ordination becomes necessary.

2. For carrying out these functions, the Union would need a small Secretariat, a Library, etc. A proper budget may be framed and submitted to the Government on the basis of which the Government may be prepared to consider a suitable grant to be given to the Union.

3. For establishing proper working relationship with the Government, it is recommended that the Union may co-opt the officer, who is in charge of the work in the Ministry dealing with Co-operation, as a member of its Executive Committee. It will be the duty of this officer to—

- (a) keep the Union in touch with Government policy relating to co-operative matters ;
- (b) keep the Ministry informed of the views of the Union in regard to general policy as well as specific matters coming up for day-to-day consideration ;
- (c) associate and work through the Union in all schemes relating to Co-operative Development ; and
- (d) act as a Liaison Officer between the Union and the Planning Commission and other Ministries interested in particular spheres of co-operative activities.

4. As most of the plans for national development in important spheres of national activity are sought to be executed in a large measure through Co-operatives, it is necessary that a representative of the All India Co-operative Union should be included on the Advisory Board of the Central Planning Commission. It is likewise necessary that a representative of the State Co-operative Union should be associated with State Planning Committees.

5. The Union should be consulted for opinion on all matters involving questions of economic policy in the same manner as Chambers of Commerce, etc., are consulted. The Government of India should circularise its departments to this effect and it should also suggest to the State Governments that they in similar matters of economic policy in their own spheres should consult the respective State Co-operative Unions.

6. One important matter in which early action would be required is the arrangement for co-operative training and education. The main difficulties, which the Movement has to confront in co-operatively backward States is the lack of qualified personnel required for the organisation and proper administration of the Movement. For stepping up the Movement in these areas, therefore, early efforts will have to be made to speed up the organisation of training classes and the undertaking of effective propaganda.

7. It would be one of the important functions of the All India Co-operative Union to undertake research in co-operative field and conduct model surveys. Experimental schemes in co-operative economic activity may have to be launched, the results of which would be of great value for the general development of the Movement. The Union may bring such specific projects to the attention of the Government of India through the Liaison Officer, so that the necessary facilities in the shape of finance and technical advice may be available for launching such schemes.

These recommendations are placed for the consideration of the Committee.

(Sd.) R. G. SARAIYA,
Chairman.

APPENDIX IV

Agenda

1. Condolence resolutions on the sad death of our Late President Prof. Kaji and on the sudden and unexpected death of Shri Sarvothamarao, Chief Officer, Agricultural Credit Department, Reserve Bank of India.

2. Congratulations to Shri Dip Narayan Sinha, and Shri N. Satyanarayana for being appointed as Minister and Member of the Legislative Council, respectively.

3. Membership and work done: Report and Statement of Accounts from the Honorary General Secretary.

4. Change in the name of the Union.

Suggestion to change it to "The National Co-operative Union of India."

5 (a) Establishment of a liaison with the Government of India. At present the Government of India addresses the State Governments on various issues in which co-operative societies are concerned, and the State Governments contact the co-operative societies. It may assist matters if, on important questions of Policy, the Government of India consult the Indian Co-operative Union and use it as an additional channel of information and contact with non-official co-operative opinion.

For example, the Government of India (Ministry of Works, Production and Supply) could consult the Indian Co-operative Union on the question of subsidised housing of industrial workers. Similarly, on the question of nomination of Scholars and Fellows under the U. N. Technical Assistance Programme for transmission to the U. N. Authorities, the Government of India, on request, sent us a copy of the letter addressed to the State Governments and the Indian Co-operative Union could ask Member-bodies to take an interest in it.

(b) To secure representation in the National Advisory Committee of the Bharat Sevak Samaj of the Planning Commission and such other bodies.

6. Place of Co-operation in the plans of the Planning Commission. References from the All India Co-operative Congress; correspondence carried on with the Planning Commission and the Officer-in-charge of the Community Projects were circulated to the members.

7. Future programme of work :—

(a) Some participation in all-India schemes of training.

(b) Publications including statistical matter useful for Indian Co-operative World and unavailable ordinarily except to specialised students.

(c) Revision of Indian Co-operative Year-Book.

(d) Conduct of surveys for special aspects of development.

(e) Preparation of common terminology in national language.

8. Establishment of machinery for conducting the business of the Union :

(a) Offices : President's at Bombay
Hon. Secretary's at Baroda & } Question of
'Co-operative Review' at Madras } reorganisation.
Position of the building in Madras gifted to the Union.

(b) Local Advisory Committee for President.
Analogy of Indian Society of Agricultural Economics.

(c) Establishment of a Library and centre of information.

(d) Estimated expenditure on the basis of lines established as per (a), (b) & (c).

9. Question of Reduction of fees for certain Provincial or State Co-operative Institutions.

10. Nomination of the Auxiliary Committee for Co-operative Insurance Societies.

11. Nomination of Editorial Committee for the Indian Co-operative Review.

12. (a) Relation with the International Co-operative Alliance and the question of direct affiliation with the International Co-operative Alliance of the member-bodies of the Union.

(b) Suggestion regarding the visit of the Secretary-General, I. C. A.

(c) Nomination to the Central Committee of the International Co-operative Alliance.

13. Question of having mutual arrangement scheme for (i) Collection of Bills & (ii) Issue of Drafts between Co-op Banks working in the whole Union just on the line of the Bombay State Co-operative Banks' Association.

14. Question of having uniform Co-op. Acts for all States.

15. Resolution to transfer the Accounts of the Indian Co-operative Review to the new name of the Indian Co-op. Union.

16. Any subject taken up with the permission of the President.

The Madras State Co-operative Bank, Ltd.

Head Office :—379, Netaji Subhas Chandra Bose Road, Madras 1.

Balance Sheet as on 30th June, 1951.

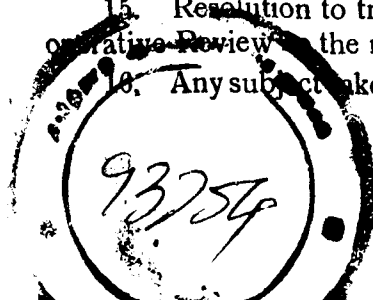
Liabilities.		Assets.	
	Rs.		Rs.
Capital	... 14,86,600	Cash	... 18,49,402
Reserves	... 51,50,610	Investment in Govt.	
Deposits & Borrowings.	789,65,149	Securities	... 207,30,072
Sundries	... 38,66,016	Other investments	... 21,83,107
Profit & Loss A/c.	... 4,18,709	Loans and Overdrafts	612,84,325
		Sundries	... 38,40,178
Total	... 898,87,084	Total	... 898,87,084

Analysis of Working.

	Years ending 30th June			
	1948	1949	1950	1951
	Rs.	Rs.	Rs.	Rs.
Paid up Capital	... 8,98,900	14,64,200	15,00,000	14,86,600
Reserves	... 44,99,120	49,92,234	50,04,278	51,50,610
Fixed, Current and other deposits	... 5,60,53,821	3,90,50,026	4,29,35,969	4,36,25,668
Net Profit	... 4,61,321	3,60,167	2,88,978	3,74,733
Amount transferred to Reserve Fund	... 1,50,000	1,25,000	1,00,000	1,00,000
Other Accounts	... 2,14,526	1,14,000	46,500	1,53,000
Dividend	... 67,677	99,529	1,34,820	1,04,178
Amount Carried Forward	... 55,146	57,373	43,977	36,555

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**The South India
Co-operative Insurance Society, Ltd.**

Head Office :—82-B, Mount Road,
Teynampet, P. O., Madras—18

A Leading Life Office in Southern India

Some facts about our progress:

	1949 (In lakhs) Rs.	1950 (In lakhs) Rs.	1951 (In lakhs) Rs.
New Business	86	89	92
Life Fund	64	77	83
Business in force	361	386	429
Renewal Expense Ratio	16.19 p.c.	15.59 p.c.	14.75 p.c.

Latest Valuation as on 31-12-1950

**Bonus declared in all the three valuations since 1940
which very few Insurance Concerns have done.**

SRI V. PARTHASARATHY,

B.A., B.L.,

Chairman.

V. VENKATACHALAM,

M.A., B.L.,

Secretary