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Madras Journal of Co-operation

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Thought for the Month

What a Co-operator ought to Know?

1. The object of co-operation is to encourage people to lay by savings, to grant loans at reasonable terms of interest, and to get rid of debt.
2. Members must know each other thoroughly and should admit nobody who is a bad character or is unacquainted with the rest.
3. All members are jointly and unlimitedly liable for all sums borrowed by the society either from depositors or from outside sources. They are therefore all interested in seeing that loans are granted prudently and that no member is allowed to default.
4. It is the business of the managing committee to raise capital, to sanction loans to members, to watch over the recovery and to see that accounts are properly kept.
5. All loans must be used only for the purposes for which they are advanced. They may be granted for one year for current agricultural expenses, for two or three years for the purchase of cattle or implements,

it must be for the betterment of the people. We are not going to have a better future by sacrificing the betterment of human beings of to-day." The problem is therefore not one of mere industrial expansionism but of social justice as well.

It is in this context that the Government both at the Centre and in the States have obviously, during recent years, understood the problem of the weavers and sought to protect them and preserve their inherent vitality. Handloom Boards have been constituted by the Central and State Governments and efforts have been put forth in a considerable measure during recent years to rehabilitate the industry. But the handloom cloth situation in 1952 called for a more intense and concentrated effort. In 1952 there was a slump in the commodity markets and large stocks of handloom cloth had accumulated with weavers and weavers' co-operatives. Weavers found it rather hard to earn a living and many of them had to stop working for a time. It was about this time (in November 1952) that the present All India Handloom Board was constituted by the Government of India. The Government also felt that the distress among the weavers was due primarily to the lack of proper organisation of the industry and the lack of adequate facilities for marketing handloom fabrics. They were therefore anxious to do something tangible for the handloom industry and the All India Handloom Board also set to work in earnest. The *tempo* of the efforts to rehabilitate the weavers increased accordingly.

The first decisive step in this direction was the creation of the Handloom Fund by passing the Khadi and other Handloom Industries Development (Additional Excise duty on cloth) Act 1953 by which provision was made to levy and collect an additional duty of excise at three pies per yard on cloth made or held in stock in factories on or after 15th February 1953 for the purpose of developing Khadi and other handloom industries and for promoting the sale of Khadi and other handloom cloth. It has been estimated that a Handloom Fund of over Rs. 6 crores could thus be created and out of it a sum of Rs. 4 crores has been ear-marked for the development of the handloom industry. The Government of India requested the various States in the Indian Union to formulate and send to the All India Handloom Board proposals for the development of the Handloom Industry in their jurisdiction. Pursuant to this request a majority of the States sent in their schemes.

We publish in this issue for the information of our readers a Note of the Government of India on the development of Handloom Industry issued in December 1953. We understand from it that upto December, schemes costing approximately Rs. 215 lakhs were submitted by the State Governments and that this amount had already been placed at the disposal of the State Governments. The Government had also under consideration further schemes involving an expenditure of about Rs. 45 lakhs and sanction for the same might be expected shortly. We learn from a Press report that by the middle of this month the Government of India had disbursed Rs. 254.46 lakhs from out of the Handloom Fund, share of Madras State being Rs. 88.07 lakhs.

The main features of these approved schemes are the organisation of the weavers into co-operative societies by providing grants and loans for the working and share capitals of the societies, the provision of nearly a crore of rupees to be given as rebates on handloom cloth sales, the provision of mobile vans to tour rural areas as propaganda-cum-mobile sale depots and the opening of several sale depots in the States. In all the schemes there is a special emphasis on the co-operative organisation of the weavers; for it is the hope of the Handloom Board that within the course of the next five-years, it will be possible to bring within the co-operative fold a substantial number of the handloom weavers—to whom will be given the bulk of the amount ear-marked for the development of the handloom industry.

Apart from these schemes drawn up by the various State Governments, there are others drawn on an All India basis for which the All India Handloom Board has obtained the sanction of the Government of India. They are the internal marketing scheme and the external marketing scheme. As the first step towards promotion of internal marketing, an organisation called the Central Marketing Organisation has been set up with headquarters at Madras, its functions being "to study and explore markets for handloom cloth, to keep the industry informed of the requirements of the consumer, to standardise production, to conduct publicity and propaganda, and to correlate the activities of the States. The Board has also approved in principle a scheme for setting-up an All India Handloom Co-operative Society whose main function will be to improve the markets for handloom fabrics.

both within and outside the country. The second scheme is the external marketing scheme. While the Board recognised that the solution to marketing is stimulation of demand within the country, it is convinced that with proper organisation and propaganda, India should be able to export out of the country between 100 to 150 million yards of handloom cloth annually without difficulty. The scheme therefore envisages the appointment of four Handloom cloth Marketing Officers to work in foreign countries and develop the existing markets and explore fresh markets for Indian handloom cloth. The Officers have already been selected and are expected to be in position very soon.

Few will deny that this is a largest yet effort of the Government and the weaving community at various levels to give a fillip to the industry so that vigour may be added to its inherent vitality. It, however, appears to us that the Government and the Board have made it their first concern to organise marketing so as to relieve distress of the weavers by helping them in the sale of their heavy stocks. Now that the marketing aspect has received considerable attention, it may now be suggested that work in other directions also may forthwith be taken up so that there may be an all out effort to build up the industry. First may be mentioned the organisational effort. It is well known that except in Madras, Andhra, Bombay, Bihar, and Hyderabad the handloom weavers are not co-operatively well-organised. It should be the endeavour of the Government of India and the Handloom Board to insist on a more vigorous effort on the part of the States to bring the weavers into the co-operative fold so that the solidarity of the weavers as a co-operative body may be achieved. Secondly research on the production side should be promoted. This consists both in the quickening of production by the use of improved looms and appliances and the standardisation of quality and structure of the fabrics. It may be suggested here that with a view to guarantee standard quality, the All India Handloom Board should adopt "Handtex" as the approved trade mark for all standardised fabrics both of the co-operatives and the private agencies. This "Handtex" will eventually be the hall mark of quality for the Indian handloom fabrics in internal or external markets. Thirdly it is essential that the publicity and propaganda wing of the Central Marketing Organisation should be developed early. The value of advertising and publicity cannot be over-estimated. As Mr. A. D. Shroff, Chairman of the Indian Society of Advertisers said in Bombay recently "Advertising has an important part to play in promoting trade and fostering economic growth." We learn that the Handloom Board has recommended the publication of a Journal and the employment of visual aids like posters, slides and advertisements for carrying the message of the handloom to

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the remotest consumer. We only suggest that an early organisation of this wing on a comprehensive scale will be a sure aid to the marketing organisation in its work.

We understand that the Government are now planning to celebrate the Handloom Week early in March at a cost of about Rs. 1.30 lakhs and that sums have been earmarked for the A. B. & C. States and for every co-operative society participating in the celebrations. It is probably a happy prelude to a more vigorous programme, yet to come; and coming, as it does, earlier than the Golden Jubilee Week of the Co-operative Movement, this Handloom Week celebration will enable the handloom industry to make an impression on the public mind a programme of development, distinct from the programme of Co-operative Propaganda contemplated by the Golden Jubilee celebration.

We are in a period of development schemes in India—the Five Year Plan, Community Projects and the National Extension Service—all of which envisage the prosperity of the peasant and the artisan. Could there be better service for the organisers and executives of these programmes than to do their best to give succour to the weaver who is one in every thirteen of our population and who badly needs aid? They should help carry the message of the handloom to all corners of the country.

There now appears a bright prospect on the horizon for the weaver. We sincerely share the hope and confidence of the Handloom Board that the Indian Handloom Industry will, through organisation and technical improvement, take its rightful place in the country's economy.

The New Co-operative Colony in Madras.

The Co-operative housing schemes of Madras have received the well-deserved attention and appreciation of the outside world. For instance, it has been reported by the Co-operative News Service of the International Co-operative Alliance, that the Asian Regional Conference, organised by the I. L. O. in Tokyo in September 1953 bore out the important fact that though great potentialities exist throughout Asia for co-operative housing societies, it is only in India, and particularly in the States of Bombay and Madras that any appreciable progress has so far been made. The report also mentions that "an especially interesting development in Madras has been the formation of co-operative townships on the outskirts of congested towns where extensive lands have been available. Besides acquiring land and leasing it out as sites and advancing loans to members, this type of co-operative provides civic amenities such as Roads, Parks, Water supply, Electricity, Schools, Hospitals, etc. Gandhinagar and Venkatesapuram are examples."

Madras has now the honour of having added a third name to its list of co-operative colonies: The Kasturibanagar Co-operative Colony has recently been declared open by His Excellency Shri Sri Prakasa, Governor of Madras. The proceedings of the opening ceremony are published elsewhere in this issue.

Kasturibanagar is the third of the co-operative colonies built by the Madras Co-operative House Construction Society in the outskirts of Madras. In his Address, Sri L. Venkatakrishna Iyer, President of the Society, narrated the various achievements of the Society. He said that while the Gandhinagar colony consisted mostly of large houses, and the Venkatesapuram Colony of small ones, the Kasturibanagar has a fair distribution of the big and small houses, the total numbering 145. He also said that the Society has taken up a fourth colony also and that when the fourth one also is complete, there will have been added 1,000 houses to the City by co-operative enterprise. This is no small achievement. His Excellency, in the course of his Address pointedly indicated his appreciation of the work of the Society. He said that from the standards of beauty, utility and durability, the buildings in the colony deserved appreciation. These observations of one who has more than a lay man's knowledge in the field of house building are indeed a volume of appreciation of the work of the society. We take this opportunity to record our deep appreciation of the imagination and enthusiasm of Sri J. C. Ryan, Registrar of Co-operative Societies, who is the sole author of the co-operative housing scheme and the engineering skill of the Society's President, Sri L. Venkatakrishna Iyer who has promoted over half-a dozen co-operative housing colonies in the City of Madras.

One shrewd observation of His Excellency, however, presses itself on our attention. While he appreciated the building up of the colony for the middle class families, he pointed out the practical problems that might eventually arise, when the colonists need the services of domestic servants and others. He therefore suggested the desirability of adequate provision being made at the fringes of the colonies for housing labour so that the colony may be self contained in all respects. This is a valuable suggestion. We feel that the House Construction Society may bestow its attention on this aspect of the needs of the colonists and consider if it would be possible to put up tenements at the outskirts of the colonies to be let out on monthly rental basis. A large society like the Madras one should be able to make such a project feasible. We therefore suggest that the Society may explore the possibilities of expanding the colonies in this direction where possible.

The Madras Co-op. Milk Supply Union, Ltd.,

Ayanavaram

SRI M. ARULANANDAM,

Secretary, The Madras Co-operative Milk Supply Union.

I. Origin and Development.

The question of supplying pure and unadulterated milk to the citizens of Madras was engaging the attention of many for a number of years. Various attempts were made to solve the problem without success. A company on the joint stock principle was formed but failed. Perhaps the method of work adopted was not conducive to the development of business.

It was felt that the problem could be solved only in one way, --by starting a Co-operative society for producers. The first attempt to organise a milk supply co-operative society was in 1912; it did not produce tangible result. Attempts made in subsequent years also did not produce any result. In the year 1926 the then Joint Registrar, Dewan Bahadur K. Deivasikamani Mudaliar was touched with the plight of the villagers of Chingleput District who had to fight with nature, just to eke out a mere sustenance and conceived the idea of producing a second string to their bow and supplement the meagre income, by keeping a few milch cattle and selling the produce to the citizens of Madras. He studied the problem in all its aspects and started in the year 1927 with a handful of societies, and the Union.

The Union started with 13 feeder societies and a share capital of Rs. 242 and has now in its rolls 150 feeder societies with a paid up share-capital of Rs. 1,61,623. But the basic idea still remains there. It remains as a poor producers' organisation. It still keeps in view the fact that it is intended to provide a supplemental income to the villager and that its strength lies not in increasing huge profit for itself but in gaining the good will of the consumer. One instance will illustrate this fact. Since the beginning of the Korean war the prices of all essential commodities have gone high and to the great detriment of the poorer and middle class citizens. The Milk Union is on the other hand the only institution which has firmly set its face against any increase that would upset the health of the citizens who on account of increased prices will not be able to purchase the required quantity of milk. To the producer the Union has given a great tower of strength to which he could look during the last 6 years of drought for his living.

From the early years it was felt that unless the Union financed for the purchase of milch cattle and increased the milk yield, the purchase of milk from the villages would only mean depriving

them of an important and more nutritious item of food. It has therefore been the policy of the Union to finance the agriculturists by loans repayable in 8 to 10 monthly instalments for purchase of milch cattle. To a greater extent the Government of Madras have helped the Union with the finance for the purpose. With the funds secured from the Government, the Co-operative Banks and its own resources the Union has by now advanced 40,00,000 of rupees for the purchase of milch cattle. These advances are recovered in monthly instalments from out of the milk bills due to the members leaving a portion for maintenance of the animals and for the upkeep of the family.

It has been the aim of the Union throughout to distribute the funds to as many families as possible. If it is only a matter of producing more milk for sale in Madras, perhaps a few capitalists could have organised one on the outskirts of Madras. The Aarey Colony in Bombay is an example of a big Governmental cum Capitalistic organisation for the supply of milk to that great City. In that colony no producer owning less than 50 milk buffaloes could become a supplier and in actual fact most of them own about 500 animals which mean that the investment of a person ranges from Rs. 50,000 to Rs. 5,00,000. In the milk supply organisation here in the course of a year about 10,000 families supply milk and derive benefit. Such benefit of course is bound to be small. But it has to be remembered that the income from this source is only to supplement the main source and never takes the place of the main business of the family—Agriculture.

The Union now collects about 32,000 lbs. milk on the average per day. The producer member on the average is paid Rs. 1-2-0 and the average selling rate is Rs. 1-4-8 per measure.

II. Pasteurisation.

The pasteurisation plant was installed in the year 1939 and was opened by the then Health Minister, Dr. T. S. S. Rajan under the presidentship of the then Premier the Hon'ble Mr. C. Rajagopalachari. As the capacity of the old plant was limited a new plant was purchased with double the capacity of the old plant to handle the present supply.

III. Medical Aid.

In order to protect the milch animals of the member-feeder societies which supply milk to union, Government have sanctioned a mobile veterinary unit consisting of a District Veterinary Officer and one Stockman Compounder for rendering medical aid.

Besides this, 6 first aid posts at Ayanavaram, St. Thomas Mount, Kosapet, Amarambedu, Singaperumal Koil and Kilacheri are run to enable the animals of the societies in respective areas

to have timely medical aid. The costs are born partly by the Union and partly by the Government.

IV. Salvage Farm.

Salvaging is an important work in connection with milk supply. The Union has taken this on a small scale and has established a farm with 400 acres at Vattambedu in Nellore District since 1-12-1950. Dry animals are taken there during dry period and returned after calving. A small sum of Rs. 8 per month is charged as feeding charges. To cheapen the cost, it has installed pump sets to cultivate green fodder and put up sheds for cattle and staff. There are 100 animals at the farm at present. A tractor was also purchased and the Union cultivated paddy in 7 acres of land to begin with. This was successful. Now about 40 acres were under plough.

V. Key Farm Centres.

The Union has undertaken to work the key farm scheme sponsored by Government of India at Valarpuram and Kilacheri villages. Under this scheme 6 stud bulls are stationed at each centre and artificial insemination is resorted to. It is too early to say about the result. There are a veterinary assistant and 4 live stock inspectors working in each centre. The scheme is very popular in villages.

Funds for the Purchase of Animals.

Till now a sum of about Rs. 40,00,000 has been given both from Government and from the Union funds to purchase animals.

VI. Milk Bar.

The Union has taken on lease a piece of land within the High Court compound in the city and a milk bar was opened in order to satisfy the long felt need of the public for the supply of pure milk, ice cream, kova and milk-shake.

VII. Poultry.

As already stated as our agriculture is a deficit economy we are trying out best improve this economy by introducing mixed farming. As such we have recently taken up the Egg Scheme by which we are up grading the poultry. In the villages all the country cockrels are withdrawn and they are given exotic cockrels such as White Leg Horn, Black Minorca, Rhode Island. The eggs are hatched and cross breed cockrels are again withdrawn and given pure ones, and by this process we are sure to improve our stock. A fair price is paid to him. Before the scheme was introduced he was getting Rs. 0-1-0 per egg. Now he gets Rs. 0-1-6 plus Rs. 0-0-2 bonus. So this gives him an additional income.

VIII. Surplus Milk.

Our greatest handicap is the disposing of surplus milk in winter. In summer when we want more milk for curds, ice creams etc. we get less milk as everything dries up and we have less fodder. But in winter we face a heavy surplus and we incur loss on this account. This is the greatest hardship for us which can be solved only by preserving the surplus milk of winter and using them in summer, by installing a milk powder plant. This will help our villagers.

At present we are converting our surplus milk into kova, ghee and curd. By this we lose heavily.

This institution has been doing a silent work for the last 25 years to improve the lot of the agriculturist by supplementing his income and uplifting him economically.

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HANDLOOM INDUSTRY

Development of Handloom Industry

SCHEMES COSTING RS. 215 LAKHS APPROVED BY CENTRE

Note issued by Government of India.

During the last three months, the Government of India have approved several handloom development schemes submitted by State Governments, costing approximately Rs. 215 lakhs out of the four crores earmarked for the development of the handloom industry in the country during the financial year 1953-54. This amount of Rs. 215 lakhs has already been placed at the disposal of the State Governments. They have under consideration further schemes involving an expenditure of about Rs. 45 lakhs and sanction for the same may be expected shortly.

The amounts so far sanctioned for the implementation of handloom development schemes will be spent mainly on rebates on sales of handloom cloth from co-operative stores and Government emporia and on the organization of the handloom weavers on sound lines by advancing as loan the working and share capitals of weavers' co-operative societies. Altogether 67 schemes of seven other State Governments are under consideration. It is expected that before the end of this month the remaining States also will send up their schemes.

Plight of Handloom Industry.—The present All India Handloom Board was constituted by the Government of India in November 1952. A few months prior to that there was a slump in the commodity markets and large stocks of handloom cloth had accumulated with weavers and weavers' co-operative societies. Weavers were finding it difficult to earn a living and a large number of them had to stop working. When the new Board was constituted, the Government of India felt that distress among weavers was due primarily to the lack of proper organisation of the handloom industry and of adequate facilities for marketing handloom fabrics. Inaugurating the first meeting of the All India Handloom Board on December 13, 1952, Shri T. T. Krishnamachari, the Minister for Commerce and Industry, Government of India, stated that one of the main problems that the Board had to tackle was the organisation of the handloom industry on proper lines. According to him, the best way of achieving this objective was to bring the weavers within the co-operative fold. He said that the Board might, as far as possible, confine the grant of financial assistance to weavers belonging to or willing to come into the co-operative fold. Government was anxious to do something tangible for the handloom industry and the All India Handloom Board set to work in earnest.

Loans to States.—In August 1953 the second meeting of the All India Handloom Board considered in detail the various handloom development schemes submitted by the State Governments.

The Board laid down the broad principles that should govern the sanction of grants and loans to the different States for the development schemes. Following the approval of these broad principles by the Government of India, the All India Handloom Board secretariat examined in all 168 schemes from 18 States and recommended to Government for approval and sanction 137 schemes from 18 States. Till the end of November 1953, the Government of India had approved 67 schemes from 11 States and sanctioned Rs. 215 lakhs as grants and as loans. They have at present under consideration 70 schemes from 14 States. The Board's secretariat has under examination 18 schemes. Seven Part B and C States have yet to send their schemes.

Co-operative Societies.—The main features of the schemes that have been sanctioned are the organization of weavers into co-operative societies by providing grants and loans for the working and share capitals of these societies, the provision of nearly a crore of rupees to be given as rebates on sales of handloom cloth through co-operative societies or Government Depots, the provision of mobile vans which will tour the rural areas as propaganda-cum-mobile sales depots, the opening of sales depots and emporia at several centres in the States, the supply of improved types of accessories to handloom weavers, etc.

The All India Handloom Board is convinced that if a large majority of the unorganised handloom weavers is brought into the co-operative fold and adequate facilities are provided for marketing the cloth produced by them, it will not be difficult to ensure a reasonable living wage for the weavers. It is the hope of the Board that within the course of the next five years, it will be possible to bring within the co-operative fold a substantial number of the handloom weavers—to whom will be given the bulk of the amount earmarked for the development of the handloom industry.

Marketing Schemes.—The All India Handloom Board has obtained the sanction of the Government of India for the implementation of two important schemes to be administered by the Board itself, which will go a long way towards helping the handloom industry. The first is the internal marketing scheme. An organisation called the Central Marketing Organisation has already been set up with headquarters at Madras. This organisation will have branches at Madras, Bombay, Nagpur, Gwalior, Banaras and Calcutta. The functions of this organisation and its branches will be to study and explore markets for handloom cloth, to keep the industry informed of the requirements of the consumer, to standardise production, to conduct publicity and propaganda and to correlate the activities of the States. The Board has also approved in principle a scheme for setting up an All India Handloom Co-operative Society whose main function will be to improve

the markets for handloom fabrics both within and outside the country.

The second scheme is the external marketing scheme. This scheme envisages the appointment of four Handloom Cloth Marketing Officers to be posted at Singapore, Rangoon, Colombo and Baghdad and to set up sales emporia in several foreign countries. These Officers will be mainly concerned with developing the existing markets and exploring fresh markets for Indian handloom cloth. The Officers have been selected already and are expected to be in position very soon.

Scope for Exports.—While the Board recognised that the solution to marketing is stimulation of demand within the country, it is convinced that, with proper organisation and propaganda, India should be able to export out of the country between 100 to 150 million yards of handloom cloth annually without difficulty. It is expected, for instance, that this year's export of handloom goods will be over 60 million yards. Up to the end of October 1953, 52.70 million yards valued at Rs. 8.3 crores have been exported and another 12 to 14 million are expected to have gone out by the end of the year. It is, therefore, not unreasonable to hope that exports will show marked improvement when the proposed machinery for improving external marketing of handloom fabrics gets down to work. With the organisation of weavers on proper lines and standardisation of the production of handloom fabrics at this end, the export drive is bound to be helped. Some of the countries in which Indian handloom fabrics were once popular have, quite naturally, been developing their own handloom industry with a view to providing subsidiary employment for their agricultural population. Our handloom industry, however, is based on skill acquired over hundreds of years and need not necessarily compete with the newer handloom industries developed elsewhere. There are also fresh markets which have to be explored.

The All India Handloom Board is confident that the Indian Handloom Industry will, through organisation and technical improvement, take its rightful place in the country's economy.

CO-OPERATIVE TRAINING & EDUCATION

Training Co-operative Personnel*

SRI B. RAMA RAO,

Governor, Reserve Bank of India

Gentlemen,

I greatly value the opportunity of welcoming you here to-day and of saying a few words before you settle down to business at this, the first meeting of the Central Committee for Co-operative Training. Many will share my gratification that you have, for your Chairman, one who is not only among our most distinguished co-operators, but who, as Minister for Co-operation in Bombay not long ago, is well known to have given to co-operative training almost the first claim on his attention. To you, Shri Vaikunthlal Mehta, for having accepted the Chairmanship of the Committee, and to all of you for having so kindly responded to the joint request of the Central Government and the Reserve Bank, I am very grateful indeed; and so, I am sure, are the Government of India. I am glad to see here, besides important officials of the Ministry of Agriculture, the Planning Commission and various State Governments, a leading non-official co-operator of the status and experience of Shri R. G. Saraiya, President of the All-India Co-operative Union. I look forward with confidence to your Committee making what I believe to be the one contribution most needed to-day for the future development of the co-operative movement in India. I refer to the fulfilment of the need for a regular and adequate supply of trained men—of members and directors of societies, of workers, supervisors and managers, of officials and administrators at all levels—on whose knowledge of the technique of co-operation and responsiveness to its spirit, on whose efficiency in a word, will depend the speed and effectiveness with which the co-operative structure is built up, extended and strengthened on a country-wide basis.

2. The need for proper training arrangements arises in all sectors and aspects of the co-operative movement: agricultural credit, non-agricultural credit, marketing, farming, consolidation of holdings and so forth. I shall illustrate the existence of this need with reference to that sphere of co-operative activity with which the Reserve Bank is most intimately concerned, namely, co-operative agricultural credit, for the vigorous promotion of which in different States, several steps have been initiated during the last few years through the Agricultural Credit Department of the Bank. These measures have consisted, on the one hand, of liberalising the provisions and procedures governing the supply of credit to co-operative banks and, on the other hand, of attempting to bring about, in collaboration with State Governments, the conditions requisite in each State for the eligibility for, and proper utilisation of, the credit facilities thus placed within the reach of co-operative institutions. The problem with which the latter category of measures is largely concerned is that of organisation; that is to say, for example, the setting up of State Co-operative Banks where they do not exist, the re-organisation of such of the existing apex banks as are inadequate for the purposes in view, the establishment of central or district co-operative banks, or in some cases branches of State Co-operative Banks,

*Inaugural Address delivered by Sri B. Rama Rao, Governor, Reserve Bank of India, on the occasion of the First Meeting of the Central Committee for Co-operative Training held at the Reserve Bank of India on 22nd December 1953.

TRAINING CO-OPERATIVE PERSONNEL

the rehabilitation of primary credit societies and, in the matter of long-term agricultural credit, the creation of new land mortgage banks at the primary and central levels. Thus, new State Co-operative Banks have been set up during the last year or two, and are now actively operating, in Saurashtra, PEPSU, Himachal Pradesh and Rajasthan; re-organisation of existing apex banks has taken place in Assam, Hyderabad, Mysore, Punjab and Bengal; and similar institutions are about to be established in Travancore-Cochin, Madhya Bharat and Bhopal. In addition, Central Land Mortgage Banks have, for the first time, been set up in Hyderabad and Saurashtra. These or other programmes of re-organisation, affecting the co-operative credit structure at different levels, have been drawn up in consultation with the State Governments concerned, and are in the process of implementation in most States. The re-organisation already carried out has enabled the Reserve Bank to provide agricultural credit to States which have hitherto not been able to take advantage of the relevant provisions of the Reserve Bank of India Act. For instance, credit limits of Rs. 10 lakhs each have been sanctioned for Saurashtra and PEPSU; of 20 lakhs for Assam, 25 lakhs for Hyderabad, and nearly 60 lakhs for Punjab, besides 75 lakhs for the new State Co-operative Bank of Andhra formed out of the composite institution of the old Madras State. Simultaneously, apex banks already accommodated by the Reserve Bank have been encouraged to make larger use of the credit facilities available. For example, the latest outstandings in this context (as on 12th December 1953) are about 58 lakhs in Uttar Pradesh as against 27 lakhs on the corresponding date last year; they are 71 lakhs as compared with 39 lakhs last year in Madhya Pradesh; and 258 lakhs as against 190 lakhs in Bombay.

3. I give these facts and figures as illustrative of one of the directions in which it seems possible to attain some degree of approximation to the targets for agricultural credit—Government and co-operative—which are laid down in the Five-Year Plan. Those targets, as you are aware, are Rs. 100 crores per annum for short term credit and Rs. 25 crores for medium-term credit (representing, in each case, about double the level which obtained a year ago) and Rs. 5 crores (or five times the level of last year) for long-term credit. I myself regard the targets as an index to the amount of organisational effort needed in the way of setting up new institutions of co-operative credit and strengthening those which are already in existence. To the extent that the measures already taken have yielded the results of which I have given some indication, the problem which has had to be faced was essentially one of organisation; and in turn, the essence of the problem of organisation was one of finding the trained personnel needed for manning the new or re-organised institutions of co-operative credit. That was why, at an early stage of the programme set before itself by the Reserve Bank, it was found necessary to institute courses of training such as could be availed of by the co-operative departments and the co-operative institutions of different States all over India. It was in this context that the All-India Training Classes at Poona took shape, with the kind co-operation given to the Reserve Bank by the Bombay Provincial Co-operative Institute. In the three short-term courses which have already been held in this centre since April 1952, 57 candidates, drawn from all over India, have received training and 19 more are attending the fourth course now in session. In the long-term course for personnel of the intermediate level, 29 candidates have already been trained, and 36 are in attendance at

the second course now in session. But even at the inception of the All-India Scheme of Co-operative Training at Poona, it was realised that training facilities of this type would have to be provided on a much larger scale and as early as possible, if the organised extension of co-operative credit was to keep pace with the demands of a planned programme for the provision of such credit. Accordingly, this was what was stated on behalf of the Reserve Bank at that time: "That there is great need and considerable further scope for organising such training on an All-India basis is indisputable, if account is taken, on the one hand of the paucity of trained co-operative personnel in most States, and on the other of the big and ever-growing tasks that will have to be discharged by the co-operative movement, that is to say, by co-operators, co-operative institutions and co-operative departments. Depending, therefore, on the creation of an effective demand proportionate to the undeniable need, there is scope not only for expanding the present centre but for eventually establishing more than one such training centre on an All-India basis."

4. Your Committee is now in charge of the big task of extending these facilities, not only in relation to one or more All-India centres, but for different regions and in individual States. The scope of the training with which you are concerned is of course not limited to co-operative credit, even if that receives—as perhaps it ought to the first priority, but extends to all forms of co-operative organisation dependent for successful working on the availability of trained personnel. For the first time, I believe, in the history of co-operative effort in India, you have in your Committee a co-ordination of all relevant authority—non-official and official, Central Government, State Governments and Reserve Bank—such as alone can deal competently and effectively with an integrated programme of co-operative training for the whole country. I would point out that the task you are authorised to perform is unlike that of most committees. You are not an *ad hoc* committee to produce a report, but a standing committee to produce results. You are assured in advance of reasonable financial provision for the training schemes you will formulate. I may mention that, on a consideration of certain tentative estimates, the Reserve Bank envisages, and is prepared for, an eventual expenditure by it of the order of Rs. 5 lakhs per annum on that part of the scheme—the training of higher and intermediate personnel—for which it has undertaken financial responsibility. I see that for the other part of the training, in regard to which you operate as a committee appointed by the Central Government, the Five-Year Plan contemplates a provision of Rs. 10 lakhs in all for the remaining period of slightly more than two years. The funds provided by the Reserve Bank will naturally also be controlled by it; but it is intended that, in actual practice, a considerable degree of financial autonomy shall be left to the Committee. I have no doubt that, similarly, in regard to the amount and nature of the financial assistance which it may be necessary to give to individual States in the context of their training arrangements, the Government of India will attach considerable weight to the proposals made from time to time by the Committee. The Reserve Bank has already made arrangements for the secretarial work of the Committee being carried out in its Agricultural Credit Department, of which the Chief Officer is Member-Secretary to the Committee. It now rests with you to formulate, co-ordinate and implement a programme of co-operative training such as will foster and develop the co-operative movement throughout the country. I have now great pleasure

in requesting Shri Vaikunthlal Mehta to take charge of the deliberations of the Central Committee for Co-operative Training.

Press Note.

A Central Committee for Co-operative Training jointly set up by the Reserve Bank and the Government of India under the Chairmanship of Shri V. L. Mehta met today to consider a co-ordinated scheme of training for the personnel of co-operative departments, co-operative banks and other co-operative institutions throughout the country. A proposal before the Committee was that the All-India Co-operative Training Centre at Poona, established by the Reserve Bank about a year and a half ago, should be further expanded so as to meet the needs of all States in respect of their "higher" personnel; that three or four regional training institutes should be set up for intermediate personnel in different parts of the country; and that local or State-wise arrangements should be made for the training of all other personnel, including members, directors, and secretaries of societies, and all village-level and other workers, official as well as non-official. For the last mentioned part of the scheme, subsidies to State Governments are contemplated out of the provision of Rs. 10 lakhs made in the Five-Year Plan; and in formulating schemes in this context or considering the grant of financial assistance to individual States, the Committee operates under the authority of the Government of India. Training schemes for higher and intermediate personnel will be administered by the Committee with funds provided by the Reserve Bank of India. Besides officers of the Reserve Bank, the Planning Commission, and the Ministry of Agriculture, the Committee has among its members the representatives of the Co-operative Departments of some of the State Governments, as also the President of the All-India Co-operative Union.

Inaugurating the first meeting of the Committee today, Shri B. Rama Rau, Governor of the Reserve Bank said, "For the first time, I believe, in the history of co-operative effort in India, you have in your Committee a co-ordination of all relevant authority—non-official and official, Central Government, State Governments and Reserve Bank—such as alone can deal competently and effectively with an integrated programme of co-operative training for the whole country. I would point out that the task you are authorised to perform is unlike that of most committees. You are not an *ad hoc* committee to produce a report, but a standing committee to produce results. You are assured in advance of reasonable financial provision for the training schemes you will formulate. I may mention that, on a consideration of certain tentative estimates, the Reserve Bank envisages, and is prepared for, an eventual expenditure by it of the order of Rs. 5 lakhs per annum on that part of the scheme the training of higher and intermediate personnel—for which it has undertaken financial responsibility. The Reserve Bank has already made arrangements for the secretarial work of the Committee being carried out in its Agricultural Credit Department, of which the Chief Officer is Member-Secretary to the Committee. It now rests with you to formulate, co-ordinate and implement a programme of co-operative training such as will foster and develop the co-operative movement throughout the country." Giving facts and figures as to how the Reserve Bank's Training Scheme at Poona had already been of considerable assistance in providing trained personnel for the re-organisation of co-operative credit in various States, Shri Rama Rau said, "Thus, new State Co-operative Banks have been set up during

the last year or two, and are now actively operating, in Saurashtra, PEPSU, Himachal Pradesh and Rajasthan; re-organisation of existing apex banks has taken place in Assam, Hyderabad, Mysore, Punjab and Bengal; and similar institutions are about to be established in Travancore-Cochin, Madhya Bharat and Bhopal. In addition, Central Land Mortgage Banks have, for the first time, been set up in Hyderabad and Saurashtra. These or other programmes of re-organisation, affecting the co-operative credit structure at different levels, have been drawn up in consultation with the State Governments concerned, and are in the process of implementation in most States. The re-organisation already carried out has enabled the Reserve Bank to provide agricultural credit to States which have hitherto not been able to take advantage of the relevant provisions of the Reserve Bank of India Act. For instance, credit limits of Rs. 10 lakhs each have been sanctioned for Saurashtra and PEPSU; of 20 lakhs for Assam, 25 lakhs for Hyderabad, and nearly 60 lakhs for Punjab, besides 75 lakhs for the New State Co-operative Bank of Andhra formed out of the composite institution of the old Madras State. Simultaneously, apex banks already accommodated by the Reserve Bank have been encouraged to make larger use of the credit facilities available. For example, the latest outstandings in this context (as on 12th December 1953) are about 53 lakhs in Uttar Pradesh as against 27 lakhs on the corresponding date last year; they are 71 lakhs as compared with 39 lakhs last year in Madhya Pradesh; and 258 lakhs as against 190 lakhs in Bombay".

Shri H. M. Patel, Secretary, Ministry of Food and Agriculture, was present at the meeting. Mr. Chester C. Davis and Mr. R. W. Miller of the Ford Foundation were also present by special invitation.

Personnel of the Central Committee for Co-operative Training.

- | | |
|--|-----------------------|
| 1. Shri V. L. Mehta, Vice-Chairman, Bombay Provincial Co-operative Institute, Bombay | ... Chairman. |
| 2. Shri R. G. Saraiya, President, All-India Co-operative Union, Bombay | ... Member. |
| 3. Prof. D. G. Karve, Programme Evaluation Organisation, Planning Commission, New Delhi | ... |
| 4. Shri Tarlok Singh, I.C.S., Deputy Secretary, Planning Commission, New Delhi | ... |
| 5. Shri M. R. Bhide, I.C.S., Joint Secretary to the Govt. of India, Ministry of Food & Agriculture, New Delhi. | ... |
| 6. Shri J. C. Ryan, I.A.S., Registrar of Co-operative Societies, Madras | ... |
| 7. Shri R. P. Bharadwaj I.A.S., Joint Registrar of Co-operative Societies, Uttar Pradesh, Lucknow | ... |
| 8. Shri G. D. Goswamy, I.A.S., Registrar of Co-operative Societies, West Bengal, Calcutta | ... |
| 9. Shri R. P. Bhargava, I.A.S., Registrar of Co-operative Societies, Rajasthan, Jaipur | ... |
| 10. Shri B. Venkatappiah, I. C. S., Executive Director, Reserve Bank of India, Bombay | ... |
| 11. The Chief Officer, Agricultural Credit Department, Reserve Bank of India, Bombay | ... Member-Secretary. |

The Reserve Bank Amending Bill*

SRI P. S. RAJAGOPAL NAIDU, B.A., M.P.

I will agree with the unanimous opinion of all the Hon'ble. Members of the House who have spoken today and yesterday that what the Government are now doing by bringing this amending Bill providing a small sum is scarcely sufficient for the vast millions of agriculturists in our country. I do not know when the Reserve Bank Act is going to be amended making provision of long-term loans. Though the Five Year Plan provides for a medium-term loan of Rs. 25 crores to be made available through co-operatives and other agencies, yet we find only a maximum of Rs. 5 crores has been provided for in this Bill. We are still in darkness as to what is the amount that is going to be provided for towards short term loans though we find that in 1950-51 only Rs. 12.5 crores have been advanced to various State Co-operatives.

Coming first to the long-term loans, it is absolutely necessary that at least now the Government of India should wake up and provide for long-term credit to the agriculturists. The Five Year Plan provides for a sum of Rs. 5 crores to be financed, spread over three years before the end of the Plan period. I would like to ask the Hon'ble. the Deputy Finance Minister what steps the Government of India have taken to provide long term credit till now. I find that absolutely no steps have been taken so far. Long-term credit, as we all know, is now provided for the land mortgage banks. We all know that only in four States, namely, Madras, Bombay, Mysore and Madhya Pradesh we have the land mortgage banks. Barring these four States, in India, there are no land mortgage banks anywhere in the country. What are the agriculturists in the other States to do for their long-term credit? Even in these four States there are 283 land mortgage banks; they have advanced only Rs. 1 crore and odd towards long term credit. What is it that the Government of India has done to provide credit for the land mortgage banks? The banks are left to their own mercy; they float debentures; keep on the debentures for several months open only waiting to see whether any money would be forthcoming for all the debentures that have been floated. I know how the land-mortgage banks of Madras have been struggling to get even debentures of Rs. 40 and 50 lakhs in spite of the 20 per cent contribution by the Reserve Bank for these debentures. This is the only medium, I mean the co-operative land-mortgage banks, through which the agriculturists can hope to get long-term loans. By this Bill you are providing credit only for a period between fifteen months and five years. What about the agriculturists who would like to make permanent improvements to their property or who would like to make purchases of heavy machinery or who would like to repay their debts? What are they to do? Should they be left to the mercy of usurious money-lenders who charge 24 per cent on their advances? It is not proper to leave these to the mercy of these unscrupulous money-lenders. What are the land mortgage banks doing? You all know that at the present day, land mortgage banks are advancing money to pay off old debts only. If the agriculturist wants to improve his property or if he wants to buy a tractor or an engine, absolutely no credit is provided for; and it was only last

*Extracts from speech delivered on 18-12-53 in the Council of States when the Bill came up for discussion on the floor of the House.

THE MADRAS JOURNAL OF CO-OPERATION

other commercial agencies and through the Government which issues loans by way of *tacavi* and other loans, should all be integrated and that we should have a sort of integrated agricultural credit in this country.

I don't know when that recommendation of the Planning Commission is going to be given effect to by the Government of India. It has been repeatedly said on the floor of this House by Hon'ble Mr. Ranga, Mr. Parikh and others and also from Members on this side that it is high time that we should have an Agricultural Finance Corporation. You may call it by any other name; but we want a sort of a consolidated and integrated agricultural co-operative credit system in our country. One should not look to the Land Mortgage Banks for long time credits, to the Co-operative Societies for short-term credit and to the Government for *Tacavi* loans and to the other commercial agencies. It is high time that the agriculturists when they want to borrow, they should look up to one agency and that agency may be called the Agricultural Finance Corporation or any other Corporation they like.

On the Bill proper, I wish to say only a few words. Yesterday, if I remember aright, the Hon'ble Deputy Minister was saying when I asked him the definition of "owned capital" that it is only share capital. That has necessitated me to table an amendment that for the words "owned funds" the words "paid up share capital and reserve fund" be substituted. I now learn that 'owned capital' would mean reserve fund also. If that is so, I am not going to press my amendment but I wish to say about this particular clause 4 (a) of the following. It is said that the first condition for advancing money is that the State Government should give a guarantee. I put this question to the Hon'ble Finance Minister Has the Government of India lost a single pie that has been advanced by the Government of India or the Reserve bank to any Co-operative Bank in the whole of this country? I am sure, the reply is going to be 'no'. If that is so, why should this be insisted upon? It is no doubt a sound banking system that if any money is advanced, they should have sufficient guarantee. In the International Bank also, unless the Government of India gives a guarantee, they don't advance any money. But that should not be made applicable to the co-operative movement in our country because if I am right, it is subject to correction—I don't think the State Governments were giving any sort of guarantee to the Reserve Bank all these days for the issue of short-term loans. When that is the case, I would like to know why for the first time in this Bill this guarantee is insisted upon by the Government of India? Why—what are the reasons? Have the Government of India failed to recover any amount from any co-operative institution all these days? I am sure the answer is going to be 'no'. It is for the Hon'ble Minister to say why they insist on this guarantee now for the first time.

Secondly, I am sure the Hon'ble Deputy Minister knows about the co-operative credit system in the country—at least he is expected to know what it is. A village society when it borrows an amount from the apex Bank, does borrow not to the extent of its owned funds in the society but 5 times, 8 times and in some cases and in emergencies even 15 times. If the owned funds of the society is say, Rs. 1,000 the maximum borrowing limit of the society is 5 or 10 times. Likewise, the owned funds of the District Bank, in some cases will be Rs. 1 lakh or 2

THE RESERVE BANK AMENDING BILL

or 5 lakhs and it can borrow 5 times their owned fund, the paid up share capital plus reserve fund. That is the system that is now prevailing everywhere in the co-operative credit movement in the country. Now by your inclusion of this particular sub clause in this Bill, it is not going to improve matters. On the other hand it is going to worsen matters. The State Bank is going to say "Hereafter the Reserve Bank is going to advance money only to the extent of our owned capital and so we can advance money only to the extent of your owned capital."

And the system of lending five times the maximum borrowing limit, of lending even ten times and fifteen times this limit, would disappear completely. I am sure, this Bill has done more harm to the co-operative credit system in the country than any good.

Coming to the proviso in the very same clause, I would like to know why a limit to the extent of borrowing has been put at only Rs. 5 crores, when it has been recommended by the Planning Commission that it should be Rs. 25 crores. I do not know why there should not be an enhancement of this limit of Rs. 5 crores to Rs. 25 crores. It may be said that the Reserve Bank has not got enough of resources to pay all this advance to the State banks. But the Government of India should see that more credit is available either through the Reserve Bank or through any other bank, to the various apex and co-operative banks so that the problem of the agriculturist may be solved.

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The South India Co-op. Insurance Society, Ltd., Madras*

SRI V. PARTHASARATHI, B.A., B.L.,

President of the Society

Gentlemen.

I have great pleasure in welcoming you to this meeting and to present the accounts and report of the Directors of the Society for the year 1952.

The year under review has marked another mile-stone in the progress of the Society inspite of the adverse conditions in regard to the procurement of new business. The difficulties created by the unkindness of nature in the shape of drought, floods, cyclone, etc., had been accentuated by the disturbances and civil commotion in the Coastal Andhra districts towards the end of the year. The break down in railway communications and the general disturbances and disorder had completely paralysed the activities of our field force during the critical part of the year. The result was that the volume of business from the Coastal Andhra districts had suffered a considerable diminution. The total business written in 1952 was Rs. 72,57,490 and the premium income in respect of the new business was Rs. 3,80,679-1-0 as against the first year premium income of Rs. 4,44,814-9-0 for the year 1951. The renewal premium, however, had registered an increase and yielded Rs. 19,28,461-3-0 as against Rs. 18,44,085-5-0 for the year 1951. The total premium income for 1952 was Rs. 23,09,364-0-0 as against Rs. 22,88,899-14-0 for 1951. The interest earned in 1952 was Rs. 4,07,121-15-2 and was nearly more than a lakh of rupees in excess of the interest realised in 1951. In the year under review we also received by way of income-tax refund Rs. 1,20,839-14-0. The addition to the life-fund was again substantial. At the beginning of the year the life-fund stood at Rs. 89,86,335-12-6 and the figure at the end of the year was Rs. 1,07,45,050-12-2. The addition to the life-fund during the year constitutes more than 94 per cent of the renewal premium income. It must be regarded as a strikingly good result. The deficiency in the volume of new business for the year under review was only a temporary phase and the Directors note with satisfaction the trend of new business in the current year, which justifies the confidence that the society would be able to maintain the high level of new business as in the previous years.

In conformity with our practice of biennial valuations our Actuary has conducted a valuation of the Society's assets and liabilities as on the 30th December 1952. It is a matter of considerable gratification that the Society had been adopting a consistent policy of the promotion of hidden reserves by the adoption of very rigorous standards of valuation. The interest earned in the inter-valuation period was 4.22 and 8.79. These rates are determined without taking into account the refund of income-tax, which however is a relevant and necessary element in the appraisalment of the financial position of the Society. Though the interest yield had been very satisfactory and a valuation on the basis of the actual and prospective high yield of interest is unexceptionable, our Actuary has adhered to the former basis, viz., an interest yield of 2.75 per cent. The most convincing proof of the soundness of the position of the Society is afforded by the fact

*Presidential Speech delivered at the Annual General Body Meeting held on 24th December 1952.

THE SOUTH INDIA CO-OP. INSURANCE SOCIETY, LTD., MADRAS

that inspite of the extremely rigorous standards of valuation adopted by us, an increased bonus had been recommended by the Actuary. He has found if possible, in the light of the surplus that he has arrived at, to recommend a bonus of Rs. 12 and Rs. 10 per thousand on Whole-life and Endowment Policies respectively. Discerning observers would have noticed from the published reports of the valuation of several insurers that it is only a select band of insurers that have conducted the valuation on the assumption of an interest yield of less than 3 per cent. I am sure, the policy holders, i.e., the members of the Society would whole-heartedly endorse and appreciate the action of the Directors in preserving the rigorous standards of valuation, which the avowed object of building up the invisible reserves of the Society without yielding to the attraction which the release of a higher rate of bonus undoubtedly has. The Actuary's report is now before you and is

- awaiting the sanction of the Controller.

As you are all aware, towards the end of last year the Government of India had announced the decision to form a separate Province for the Telugu speaking districts of the composite State of Madras. The new State had come into existence on the 1st of this month. One of the immediate effects of the formation of the new State was the modification of the structure of some of the apex co-operative institutions which were functioning in the composite State. The nature of the constitution of our Society as also the type of business transacted by it make it possible for this Society to maintain its undivided and composite character. It must be the endeavour of all co-operators and co-operatives in both the States to preserve the integrity of the co-operative structure as far as possible. Our Society which has been transacting business in several States of the Union is not an institution that can be limited to a regional pattern. I trust that all the co-operators not only in the States of Andhra and Madras, but also in the other States where the Society had made considerable headway in its operations would do every thing possible to integrate the activities of the co-operative movement in regard to insurance. The necessity for such an integration had been recognised by all co-operative insurers and efforts are now being made to secure a closer association either in the form of a Federation or merger of all co-operative institutions. Such a consummation is devoutly to be wished for. It is only when an insurer is operating on a very broad basis and extensive scale that the maximum benefits would be available. I am glad to state that the scheme for the integration of co-operative insurance has received the blessings of the Indian Co-operative Union. Let me recall what I stated at one of your meetings.

"It is my conviction that in order to minimise the cost of insurance it is absolutely necessary to utilise the vast network of co-operative societies to popularise co-operative insurance and to procure new business through the instrumentality of co-operative societies."

The awareness of the necessity for the integration of the co-operative movement has been manifest for some time past and the Indian Co-operative Union is in a large measure the reflection of such an awareness. In the sphere of insurance more than in any other of the manifold branches of co-operative activities is such an effort likely to be more fruitful or beneficial. The main function of co-operative insurance must be to bring insurance to the door-step of the masses through co-operative organisations with a view to minimise the cost of insurance.

THE MADRAS JOURNAL OF CO-OPERATION

The promotion of co-operative insurance should be regarded as the function of the entire co-operative structure or movement and not as the specialised function of co-operative insurance societies alone. I trust that the Indian Co-operative Union would take steps to impress the co-operative movement with the necessary bias for co-operative insurance. It is no exaggeration to say that the co-operative insurance societies had been functioning, if not as isolated units, at best as units unaided by the general current of the co-operative activity. It is therefore necessary for co-operators and also for the Government to evolve a scheme of integration by which all forms of co-operative activity could be linked up with co-operative insurance in a more effective and active measure.

In conclusion I must place on record my gratitude to the members of the Board and to all the members of the staff in the field and at the Head Office and Branch Offices for their unstinted help and co-operation.

I am also deeply thankful to the Registrar of Co-operative Societies and other members of the department for their unfailing help and assistance.

I must also record my thanks to the members of the Local Board in Bihar and to co-operative organisations and Registrar of that State for the unstinted support they had given for the furtherance of our business.

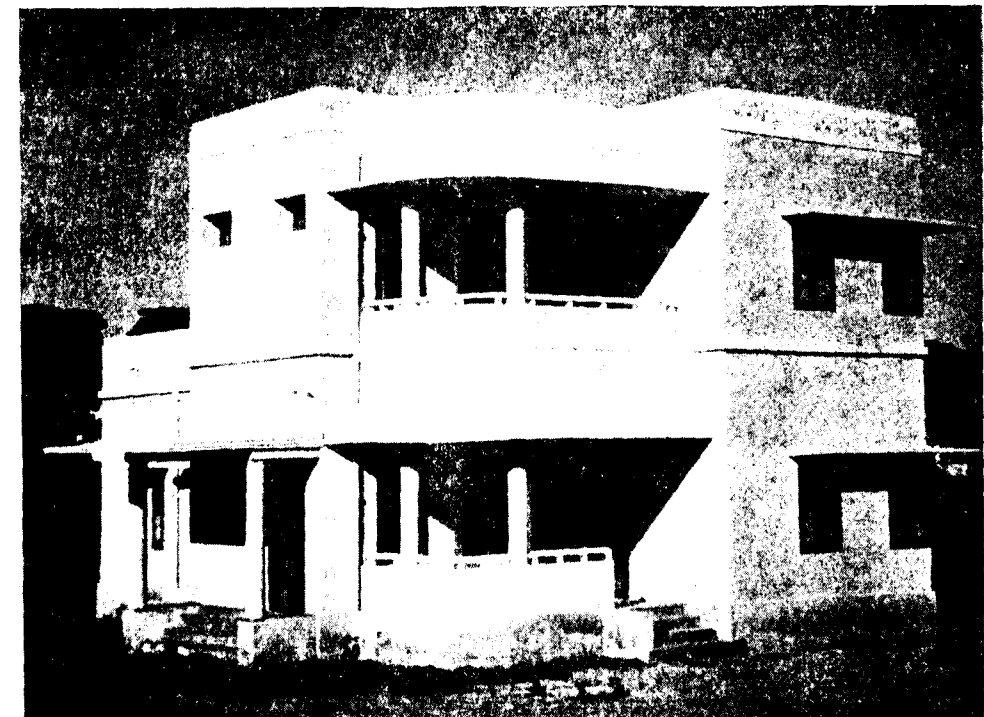
My thanks are also due to Co-operators—both official and non-official—in Uttar Pradesh and in several other areas where our Society had transacted business in the previous year.



1. H. E. Sri Sri Prakasa, Governor of Madras, unveiling the tablet at the entrance to the Colony.

From right to left:

Srimati Kamini Devi, daughter-in-law of His Excellency H. E. Sri Sri Prakasa; Sri L. Venkatakrishna Iyer, President of the Society; Sri K. K. Nambiyar, Chief Engineer, Highways, Madras.



2. A House of one of the "A" Type Designs.

The Madras District Co-operative Central Bank, Ltd.
13/14, Mukkur Nallamuthu Chetty Street, Madras-1.
ESTD. 1930 TELEPHONE NO. 2384.

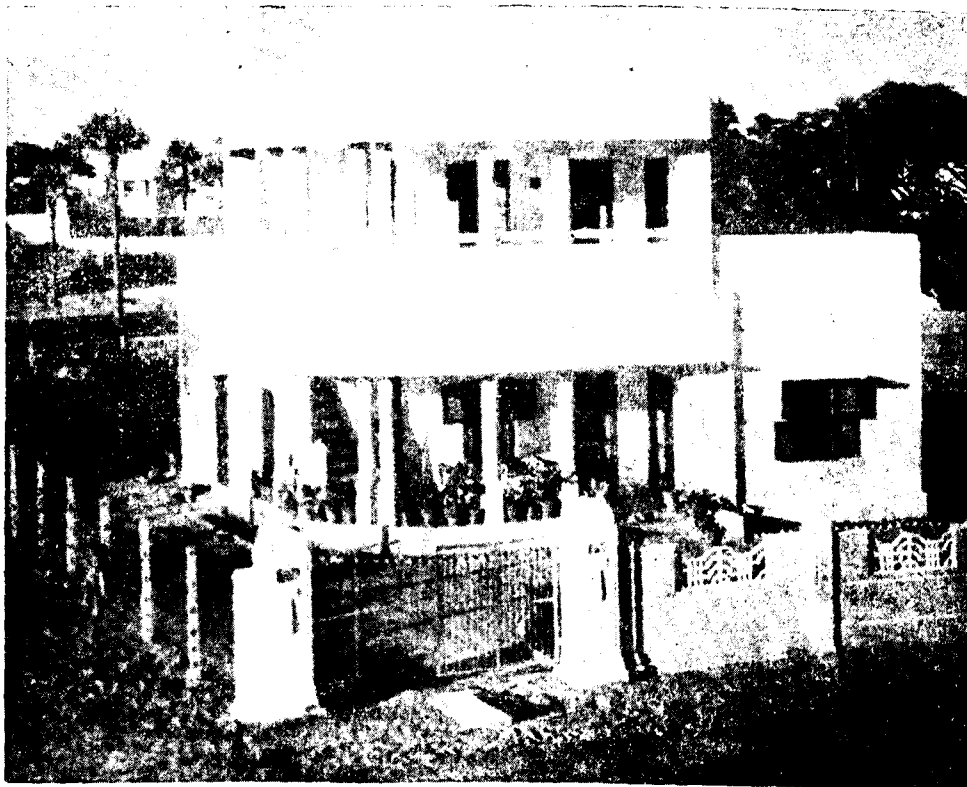
Authorised Capital	...	Rs. 10 lakhs.
Working Capital	...	" 46 "

All kinds of deposits accepted.

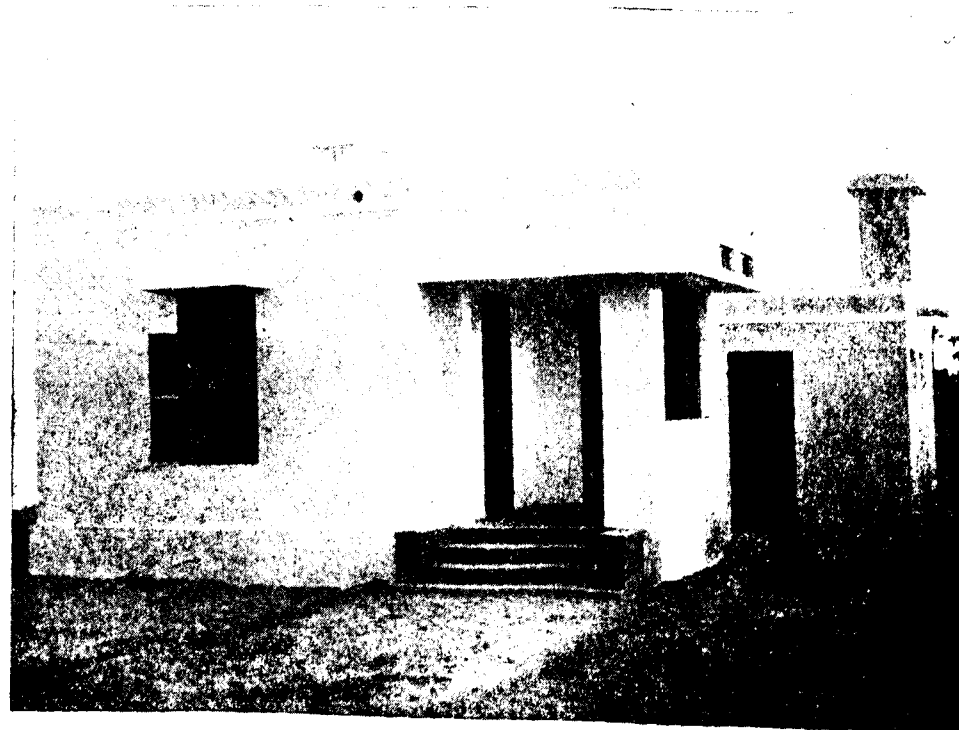
Rates of Interest :—

Current Deposits	½ %.	Savings Deposits	2 %
Fixed Deposits For—: 6 ms.	3¼%	For 1 yr.	3½%
		For 2 yrs.	3¾%

Further particulars can be had from the undersigned:
B. S. VIJAYAGOPAL, B.A., B. COM.
Secretary.



3. A House of one of the "B" Type Designs.



4. A House of one of the "C" Type Designs.



5. A Street View showing "B" Type Houses.



6. A Street View showing "C" Type Houses.

CO-OPERATIVE HOUSING

The Madras Co-op. House Construction Society, Ltd.

Opening of Kasturbanagar.

PRESIDENT'S SPEECH

Your Excellency, Ladies and Gentlemen,

The Madras Co-operative House Construction Society was started in June 1947. When the Society was started, the City was faced with the problem of shortage of houses due to conditions created by the war such as acute dearth of building materials and abnormal increase in the price of materials. Soon after starting, the Society called for applications for membership and sites. Immediately after the publication of the notification not less than 600 applications were received and about 250 of them had to be placed in the waiting list. The membership and share capital of the Society which stood at 81 and Rs. 65,000 in the month of starting has now risen to 972 and Rs. 29,32,400 respectively.

The first venture of the Society was at Adyar where it was able to purchase by private negotiation a large piece of land (now known as Gandhinagar) comprising of 135 acres at a cost of Rs. 16 lakhs. The Society has constructed 340 houses in Sri Gandhinagar (big and small) mostly big.

The second venture of the Society was at Perambur. With a view to provide for the population of the lower middle income groups, an extent of 21 acres was acquired under the Land Acquisition Act, in Perambur (in the area now known as Venkatesapuram) whereat the Society has constructed 135 houses. All the houses are of the small type,

This Colony Srimathi KASTURBANAGAR is the third of the housing colonies started by the Society. The houses are neither as big as those in Sri Gandhinagar, nor as small as those in Venkatesapuram; there is a fair distribution of houses among the various income groups.

The fourth of such development is being worked out in Mylapore in a place till recently called Mandavali, but now named by the Corporation as 'Rajah Annamalaipuram'.

This Colony which your Excellency will shortly declare open is situated adjacent to Sri Gandhinagar separated only by a road leading to Guindy, and is appropriately to be named as Srimathi Kasturbanagar.

This land was acquired by the Society under the provisions of the Land Acquisition Act. The extent of Srimathi Kasturbanagar is 32.93 acres. Out of this, 23.06 acres have been parcelled out into 145 plots, 27 of the A class, 53 of the B class, 60 of the C class and 5 of the D class. The area of a plot under each of these classes is roughly 30, 20, 10 and 7½ cents respectively. An extent of 9.33 acres has been reserved for public purposes, roads, etc. All the roads in the Colony except the small service road adjoining the Guindy Road are either 40' or 50' in width. The cost of the land in the Colony (comprising of A B C and D class plots) is Rs 5,000, Rs. 8,500 Rs. 1,800 and Rs. 1,800 respectively, the average cost per ground being about Rs 900. The estimated cost of providing common amenities like under-ground sewerage, street lighting and roads make up Rs. 500 per ground making up the total cost of the site to Rs. 1,400 per ground including common amenities. This is about the lowest price for which plots could be purchased in the City limits.

The expenditure on the provision of common amenities is an inescapable charge under the provisions of the City Municipal Act and the Public Health Act.

Broadly speaking, the designs of houses have been made out to suit a variety of tastes and requirements. There are 5 types in A class, 4 types in B class and 4 types of houses in C or D class plots; and subscribers had the choice of one of these for construction on the plots given to them. With a view however to see that the colony does not present a monotonous appearance of type design house and to enable individuality of members to be expressed freely, minor alterations have been allowed to suit the differing tastes and convenience of the members.

The plinth areas of the houses constructed on D and C class plots range from 668 sq. ft. to 860 sq. ft., those on B class plots range from 1,24 sq. ft. to 1307 sq. ft., and those on A from 1437 sq. ft. to 1942 sq. ft. Excluding the cost of common amenities like underground sewerage roads and street lighting (which have been indicated above), the cost of the houses range from Rs. 8,000 in C class to Rs. 24,800 in A class. This cost includes also the expenditure on the provision of internal water and sanitary fittings and their connection to the Corporation mains.

Construction work in this colony was started by about January 1952. 131 houses out of 140 houses have now been practically completed and the rest are nearing completion. The remaining houses will be completed in the course of a few months. The corporation has laid the sewerage and water mains in the Colony and the Society has given internal water and drainage connections. Electricity service connections are given by the M.E.S. and they have already started work in this connection. The underground sewerage work has been done at the cost of the Society by the Corporation and water supply has been given free. The work relating to roads is being done by the Society itself. Under the lay-out conditions it is compulsory that street lighting work should be done by the Corporation and this work would be done by them after the Society remits to them the estimated cost of the work.

In Sri Gandhinagar (which adjoins Srimathi Kasturbanagar) and which is the first of the colonies started by the Society, practically no limit was imposed in the cost of the designs adopted for construction. The cost of the house there had gone even upto Rs. 40,000. But in Srimathi Kasturbanagar, the Society has changed its policy. The maximum of Government Loan utilised in the construction of buildings has been limited to Rs. 20,000 for A class, Rs. 14,000 for B class and Rs. 7,200 for C and D class. The cost which exceeds these limits is collected from the members partly in advance of construction and partly at the time of occupation.

The Society has constructed 340 houses in Sri Gandhinagar, 135 in Venkatesapuram and 145 in Srimathi Kasturbanagar. Construction is in progress in the Mylapore Lay-out containing 389 plots. When construction work in Mylapore is over, the Society would have added 1000 new houses to the City.

Now your Excellency I request you to inaugurate the Colony and give it a happy start. May the happy augury of a Banaras Pandit blessing it with his benediction bring peace, health, happiness and prosperity to its inhabitants.

"HIS EXCELLENCY'S ADDRESS"

Co-operative Endeavour

One thing which typified this township, Mr. Sri Prakasa said, was that it was built in a spirit of co-operation. It was good to realise that co-operation had a very important place in human economy. They had to realise, Mr. Sri Prakasa said that they could not go on eternally depending on others. They had ultimately to depend on themselves. They had to realise that a few rupees each from a hundred thousand persons would give a larger sum than a big amount contributed by one individual. If proof of it was wanted, it was found in this township, he added.

This had also showed, Mr. Sri Prakasa said, that the Government of Madras were alive to their duty to the middle classes. As had been recognised on all hands, they were being squeezed out under pressure of modern ideologies. The present civilisation had been built up by the labour, the initiative and enterprise of the middle classes and it did seem hard that they should be squeezed out. The middle classes, he said, were suffering in a thousand and one ways and nobody seemed to care for them. And so it was good that a large number of them should come together and take counsel about their difficulties and try to meet them by their labour.

Referring to the types of houses built in the colony, Mr. Sri Prakasa said that the important factors to be considered were whether they were beautiful and durable. To a lay man like himself, all the houses looked alike, though he had been told that in this colony it was not so. The houses also satisfied the requirement which he had mentioned. So far as the cost of the houses was concerned, he said that the general tendency was to build houses larger than the means warranted and that was one of the reasons why they were not able to maintain them. The Governor further said that they had to plan for the building of houses for all classes of people. The fact that they did not have "out-houses" for those whose services they might need for domestic work of various kinds, led him to think that those persons might build their huts in the neighbourhood. The Chief Minister had been expressing the fear that slums would grow. He was not saying this to frighten them but only to make them think how best they could plan to house the various classes of people whose services were needed by them.

Mr. Subbarayan read messages received wishing the function success, including one from the Chief Minister of Madras.

The Governor then moved to the entrance to the colony on Guindy Road, where he unveiled a tablet fixed to a pillar, commemorating the occasion.

Earlier, the Governor, accompanied by Mr. Venkatakrishnan, inspected a few houses in the colony.

Copies of a "Dedication Souvenir" giving a brief history of the Madras Co-operative House Construction Society since its inception in 1947, and the progress of house construction it had so far made, brought out in connection with the function were distributed to those present.

THE MADRAS JOURNAL OF CO-OPERATION

General Statistics.

No. of Members	...	972
Paid up share capital	... Rs.	29,32,400
Government loan drawn	... Rs.	97,45,349
Collections from members upto date towards Hire Purchase instalments, initial deposits, site value in excess of the share capital, cost of extra, betterment contribution etc.	... Rs.	30,72,310
Gandhinagar Scheme—		
(i) Extent of the site	...	131 acres
(ii) Value of the site	... Rs.	16,03,509
(iii) No. of buildings—		
A class	...	197
B class	...	59
C class	...	86
Total	...	342
(iv) Value of the buildings (excluding site value).	Rs.	90,47,093
(v) Cost of common amenities like underground sewerage, roads, street lighting etc.	... Rs.	7,52,382
Total	...	97,99,475
Veekatesapuram Scheme—		
(i) Extent of the site	...	21 acres
(ii) Value of the site	... Rs.	2,46,327
(iii) No. of buildings—		
A class	...	2
B class	...	5
C class	...	128
Total	...	135
(iv) Value of the buildings (excluding site value.)	Rs.	13,30,801
(v) Cost of common amenities like underground sewerage, street lighting etc.	... Rs.	1,59,413
Total	...	14,90,214
Kasturbanagar Scheme—		
(i) Extent of the site	...	32.93 acres
(ii) Value of the site	... Rs.	4,14,319
(iii) No. of buildings—		
A class	...	27
B class	...	53
C class	...	60
D class	...	5
Total	...	145

THE MADRAS CO-OP. HOUSE CONSTRUCTION SOCIETY. LTD.

(iv) Value of buildings put up	... Rs.	19,59,250
(v) Estimated cost of common amenities like underground sewerage, roads, street light- ing etc.	... Rs.	4,06,863
Total	...	23,66,113

Mylapore Scheme (Rajah Annamalaipuram)—

(i) Extent of the site	...	67.16 acres
(ii) Value of the site	... Rs.	14,85,953
(iii) No. of plots—		
A class	...	25
B class	...	63
C class	...	57
D class	...	173
E class	...	71
Total	...	389

(iv) Value of the buildings under construction and proposed to be put up	... Rs.	48,79,050
(iv) Cost of common amenities like underground sewerage, roads street lighting etc.	... Rs.	5,12,660
(vi) Betterment contribution	... Rs.	3,00,000
Total	...	56,91,710

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 3½%

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

Apply for further particulars to :

Medai Dalavoi Kumaraswami Mudaliar,
President.

A Short Note on the Working of the Aruppukottai Co-operative Building Society Ltd.

The Aruppukottai Co-operative Building Society was registered on 28-1-47 for the benefit of weavers. The main object of the society is to construct houses by obtaining Government loan (long-term) at cheap rate of interest. The society started functioning on 27-8-1947. It has on its rolls 50 members with a paid up share capital of Rs. 16,620. The authorised capital of the society is Rs. 40,000.

The society purchased a site of 5.88 acres for Rs. 6,000 by private negotiations. It prepared a layout for 2 acres and 51 cents, providing for 88 plots. Each plot is 60'x87' (ie. nearly 5 cents). Plan for "D" type house was prepared and got approved by the Director of Town Planning, Madras. The estimate for the construction of each house was Rs. 3,000. The plinth area of each house is 508 sq. ft. and each house contains a verandah of 21'x6', one hall of 21'x9', a Kitchen room of 7½'x6', and a room of 12½'x6'. The share capital to be contributed by a member for construction of a house at the estimated cost of Rs. 3,000 is Rs. 600.

Sixteen members paid the full value of share capital, and sixteen houses have been constructed at a cost of Rs. 3,150 each, which includes a sum of Rs. 150 being the value of the site. The roofing is made of reinforced cement concrete. The houses have been constructed in two rows providing a wide street of 40'. Owing to the slump in the handloom products, the other weaver members are at present not able to pay the full value of shares for construction of houses.

The society expects an amenities' fund of Rs. 3,500, if all the plots are sold. It has constructed a well at a cost of Rs. 1,417. Sufficient water is available in the well. The water is fit for drinking. The society has also provided a road and culvert at a cost of Rs. 512.

A Government loan of Rs. 2,400 was granted to each member for construction of house, and thus a sum of Rs. 38,400 was sanctioned to sixteen persons. On date a sum of Rs. 38,400 is due to Government by the society.

The society has sanctioned a loan of Rs. 48,000 for 16 houses and a sum of Rs. 43,000 is outstanding under this head. Government sanctioned the services of a Senior Inspector at half cost during the period 10-5-52 to 30-11-53 to supervise the working of the society.

General: The colony was opened by the Hon'ble Minister for Local Administration, Madras State, on 7-12-53 at 11-30 A.M. A Welcome Address was presented to the Minister, on behalf of the society, by Sri S. V. Subbaram, President of the society.

The Hon'ble Minister was pleased with the achievement of the society in having constructed decent, scientific houses, particularly for the benefit of the weavers, within a short period of six months. The society hopes to construct more houses, when the condition of the weavers improves.

The Ujre Rural Housing Co-operative Society, Ltd.

The Ujre Rural Housing Co-operative Society Ltd., in the Kasargod circle of South Kanara District is a typical society formed under the Rural Housing Scheme.

Consequent on the starting of a High School, a Government Basic Training School and an Oriental Secondary School in the place, the little Malnad village of Ujre grew into importance all of a sudden and there arose an acute shortage of dwelling houses. The teachers and newly settled merchants in particular were put to great inconvenience and they applied for a co-operative society which would help them to build decent dwelling houses. The Ujre Rural Housing Society was therefore registered and it started functioning on 21-12-51. To-day it has a membership of 29 and a paid up share capital of Rs. 3,590.

The affairs of the society are managed by five Directors nominated by the Registrar. Government have also sanctioned a Senior Inspector of Co-operative Societies free of cost, to work as the Secretary of the society for a period of one year with the main object of assisting the honorary office-bearers to implement the scheme sponsored by it to start a colony, comprising of 25 houses in the village. A fine block of Government land was selected for the purpose and the Collector of South Kanara has assigned 19.99 acres in the block in favour of the society free of cost.

The society has prepared a lay-out plan and two type designs of houses, costings Rs. 4,000 and Rs. 3,700 respectively, which have been duly approved by the Director of Town Planning, Madras.

Loan applications amounting to Rs. 16,805 from five members have been recommended by the society so far. The society expects to issue loans to the tune of Rs. 1,00,000 and see to the completion of at least 20 new dwelling houses before 30-6-'55.

The George Town Co-operative Bank, Ltd., No. 8512
 29, Krishnappa Naicken Agraharam Street, G. T. Madras.

(REGISTERED IN 1923.)

All Banking facilities are afforded to Members and Constituents of the Bank. 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 Bank—Simple, Jewel, Mortgage and Surety loans—exceed Rs. 18 lakhs.

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

MULTIPURPOSE CO-OP. ACTIVITY

Multipurpose Co-op. Activity in Madras State

[Readers are well aware that the chief feature of Co-operative development in Madras as in some other parts of the country is the reorganisation of rural credit societies as multipurpose co-operatives. Fairly brisk work is seen in this direction in all the districts. With a view to acquaint the public with the progress of the work in this direction, we propose to publish periodically in these pages notes on the working of some rural credit societies which have taken up multipurpose activities. The first note was published in our September 1949 issue.—Editors]

1. Keerangudi Multipurpose Co-operative Credit Societies (Tanjore Dt)

Location and area of operations: The Keerangudi Multipurpose Rural Credit Society No. Z. 180 in Naunilam Taluk in Tanjore District was registered on 31-1-1951 and started on its work on 12-4-1951. The village is situated 10 miles east of Kodavasal on the Kumbakonam Tiruvarur Bus Road. The Society is affiliated to Kodavasal Co-operative Supervising Union and the Co-operative Central Bank, Ltd. Kumbakonam. The area of operations of the society extends to the whole of Keerangudi vattam.

Members Share Capital and Investments: There are 53 members on rolls with a paid up share capital of Rs. 433. The authorised share capital of the society is Rs. 4,500 consisting of 4,500 shares of Rupee one each. The society has taken shares to the value of Rs. 120 and Rs. 50 in the Co-operative Central Bank, Kumbakonam and the Tanjore Central Co-operative Stores respectively. The maximum borrowing power of the society is Rs. 8,000 while the net assets of the society for the year 1952-53 amounted to Rs. 1,96,820.

Loan Transactions: Loans to the tune of Rs. 2,722 were outstanding against the members at the end of the year 1951-52. During the year 1952-53 loans to the extent of Rs. 4,910 were issued to the members and the collections amounted to Rs. 4,172. On date a sum of Rs. 8,460 is outstanding against the members.

During the year 1952-53 the society borrowed Rs. 4,910 from the Co-operative Central Bank, Ltd., Kumbakonam and repaid sums to the extent of Rs. 3,721.

Multipurpose Activities: Besides the credit business the society has undertaken multipurpose activities such as purchase and sale of Mill made and Handloom cloths, coffee seeds and sugar. During the year 1952-53 the society purchased goods to the value of Rs. 6,979-5-0 and the sales amounted to Rs. 6,884-6-0. The gross profit earned out of the above business amounted to Rs. 224-6-0. An interesting feature is that the society arranged for the sale of the goods of the Tanjore Central Co-operative Stores. A total sale of Rs. 512 was made for which the society was paid a commission of Rs. 32. This is an instance of a co-operative catering to the needs of its members at their very doors.

2. The Manekurthi Multipurpose Rural Co-operative Credit Society, (Bellary Dt.)

The society was registered on 14-10-59 and started on its work on 10-11-49. The area of operations of this society is confined to Manekurthi and Angasakallu villages. The village Manekurthi is situated on the Bellary Adoni main road six miles away from Alur Special Fuka. The population of the village is about 1,000. It is located in the black cotton

MULTIPURPOSE CO-OPERATIVE ACTIVITY IN MADRAS

soil, area and the main crops raised are cotton soil area and the main crops raised are cotton, chillies, groundnut, cholamm korra etc.

There are 40 members in the society as on date with a paid up share capital of Rs. 462. The authorised capital of the society is Rs. 1,000 made up of 1,000 shares of Rs. 1 each. The Maximum credit limit of this society is Rs. 5,000 while the Individual Maximum Borrowing Power is Rs. 500. The property statement of the society revised for the year 1952-53 exhibits a net assets of amount of Rs. 15,150. The society has been advised to increase both the society's maximum borrowing power as well as the Individual Maximum Borrowing Power.

The society is affiliated to the Bellary District Co-operative Central Bank Ltd., Hospet for financial assistance and for supervision.

The society borrowed a sum of Rs. 1,100 in the shape of short-term loan and Rs. 1,150 in the shape of cash credit under post sanction of loans system. There was a balance of Rs. 150 at the end of the year 1952-53 which has been since repaid. It has disbursed loans to its members to the extent of Rs. 2,547 for agriculture expenses and a sum of Rs. 503 is due from members under loans. The paid loans are overdue since 31-3-53.

This is one of the societies selected for dealing in non-credit activities, such as distribution of food grains, sugar, kerosine and iron materials. During the year 1951-52 the purchase and sales amounted to Rs. 7,060-4-0 and 7,723-13-0 respectively and the gross profit earned for that year was Rs. 166-5-0 while the net profit earned was Rs. 134-11-0. On account of decontrol of food grains iron and steel the scope for developing the non-credit activities is little.

The society has introduced reading room activities and is getting Madras Information and Andhra Prabha Telugu weekly for the use of its members and the public.

The Panchayatdars of the society are enthusiastic and take keen interest in the improvement and working of the society. The society being located in the rich cotton growing area of Alur Taluk has a bright future and there is good scope for its development. A balance sheet of the society as on date is enclosed.

Balance Sheet.			
Liabilities.		Assets.	
	Rs. A.		Rs. A.
Bank loan short term	.. 150 0	Cash on hand	.. 5 7
Members share capital	.. 462 0	Reserve Fund invested	.. 49 13
Interest due	.. 3 0	Shares in Central Bank	.. 200 0
Undisbursed profits	.. 101 15	Members loan short-term	.. 503 0
Reserve Fund invested	.. 49 13	Interest overdue	.. 20 0
Reserve Fund yet to be invested	.. 59 10	Furniture	.. 38 0
	826 6	Revenue deposit in Taluk Office	.. 50 0
		Adjusting heads due to	.. 4 0
Difference between Assets and Liabilities	.. 42 14		
	870 4		870 4

The Madras State Co-operative Union.

ESPLANADE, MADRAS.

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

MADRAS,
15th January 1954.

To
The Presidents of all Co-op. Institutions in Andhra.

Sir,
Sub: Bifurcation of the Madras State Co-operative Union—*Madras Journal of Co-operation*—supply to Societies in Andhra State.

For several decades, the Andhra and Residuary Madras States formed the composite State of Madras and the Madras State Co-operative Union served the cause of the Co-operative Movement in the entire State of Madras. Its Journal was the organ of the co-operative opinion for the Andhra and Tamil Nad, Malabar, and South Kanara Districts and has been acclaimed as the most popular Journal in India not only at home but abroad. Consequent on the formation of the Andhra State this Union, due to practical considerations has had to be bifurcated too. The bifurcation has taken effect from 1-1-1954. The Madras State Co-operative Union is continuing to run the *Madras Journal of Co-operation* as usual. The issues of the Journal have been regularly sent to you till 31-12-1953 until which date the bifurcation did not take effect.

You know that the *Madras Journal of Co-operation* is eager to serve the cause of the Co-operative Movement irrespective of territorial limits and as such the Journal will continue to publish interesting and useful articles besides important necessary notifications and propaganda information relating to Madras and other States. We therefore suggest that you may kindly extend your patronage to the Journal and get the benefit as before. We may mention here that a number of co-operative and other Institutions of various Indian States and even of other countries are regularly subscribing for our Journal and have been satisfied with its usefulness. We hope that you will kindly advise us to place you on the list of our subscribers from 1-1-1954.

The subscription is only Rs. 8 a year. Kindly communicate your compliance with a remittance of Rs. 8.

Yours in Co-operative Service,
P. NATESAN,
General Secretary.

G.Os. & CIRCULARS

G.Os. and Circulars

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

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

D. 180580/53-B.

Dated: 11-12-1953.

Sub:—Acts and Rules—Petitions to Government under Co-operative Societies Act—Affixure of court fee stamps—instructions issued

The question regarding the collection of court fees in respect of appeals preferred to Government under the various sections of the Madras Co-operative Societies Act 1952 has been examined by Government and they have ordered that petitions and appeals preferred to Government under the various sections of the Madras Co-operative Societies Act need not be affixed with court fee stamps, but that copies of any official proceedings or records taken out from the office of the Registrar of Co-operative Societies and which form enclosure to these appeals and petitions, will be required to be stamped at the rate of 8 annas for every 860 words or fraction thereof. These instructions will not apply to the appeals or applications preferred to the Registrar, which should continue to be affixed with court fee stamps.

The Deputy Registrars are requested to inform all Co-operative Societies in their charge accordingly.

V. BALASUNDARAM,
For Registrar.

Copy of G.O. Ms. No. 3197, (Public Political Department) Dated 10-12-1953.

National Anthem—'Full' and 'Short' versions—Final decision of Government of India—Communicated.

Read—

From the Government of India, Ministry of Home Affairs, No. 40-3-53 Public, dated 11-11-1953.

Order:

Recorded.

2. Communicated to all Heads of Departments including Collectors, District Judges and District Superintendents of Police and to the Departments of the Secretariat.

(True Copy)

Copy of letter No. 40-3-53 Public, dated 11-11-53 from the Deputy Secretary to the Government of India, Ministry of Home Affairs, New Delhi, to all States.

Sub: National Anthem

I am directed to refer to this Ministry's letter No. F. 51/255/48—Public, dated the 27th May, 1948, on the subject mentioned above, and to say that the Government of India have since decided that only two versions viz. full version (playing time approx. 52 seconds) and short version of

THE MADRAS JOURNAL OF CO-OPERATION

nine bars (playing time approx. 20 seconds) should in future be adopted and played on the following occasions:

(1) *Full Version.*

(i) on all occasions when the President is present in person (including broadcasts by the President on National Days);

(ii) on all occasions for Governors and Rajpramukhs when they attend ceremonial parades within their State; and

(iii) at Republic and Independence Day Parades when the National Flag is broken.

(b) *Short Version.*

On all other occasions (these will mostly be military functions)

2. Authentic copies of 'Full' and 'Short' versions of the National Anthem are also enclosed for information.

Indian National Anthem.

A correct Translation of it,

Jana gana mana adhinayaka jaya he
Bharata bhagya vidhata,
Panjab Sindh Gujarat Maratha
Dravida Utkala Vanga,
Vindhya Himachala Jamuna Ganga
Ucchhala jaladhi taranga,
Tava shubha name jige tava shubha asisha mange,
Gahe tava jaya gatha
Jana gana mangala dayaka jaya he
Bharata Bhagya vidhata,
Jaya he jaya he jaya he jaya jaya jaya jaya he.

Short Version of National Anthem.

Jana-gana-mana-adhi nayaka. jaya he Bharata-bhagya Vidhata
Jaya he, jaya he, jaya he, jaya jaya jaya, jaya he.

(True copy)

OFFICE OF THE REGISTRAR OF
CO-OPERATIVE SOCIETIES, MADRAS.
Dated 29-12-1953.

Endt. D. 200809/53-Q.

Copy communicated to all Deputy Registrars and Special Development Officers and to all sections,

J. C. RYAN,
Registrar.

G.O.S. AND CIRCULARS

OFFICE OF THE REGISTRAR OF
CO-OPERATIVE SOCIETIES, MADRAS
Dated 2-1-1954.

R. C. 192038-53-C2.

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

Circular.

*Sub :—*Co-operative distribution—Iron and Steel—Agricultural purposes—Retail distribution elimination of Co-operative societies and emolument of entire work to registered stockists.

A copy of the note regarding the revised procedure of distribution of iron and steel under Agricultural quota is communicated.

A. PALANIAPPAN,
For Registrar.

Note to Agricultural Journal

Revised Retail Distribution of Iron and Steel received under Agricultural Quota.

In G. O. Ms. No. 820 F. P. dated 5-8-53 the Government have ordered that the retail distribution of Iron and Steel for agricultural purposes hitherto done by the Co-operative Societies should be taken away from them and entrusted to the Registered stockholders.

A general authorisation under clauses 4 and 5 of the Iron and Steel (Control of Production and Distribution) Order, 1941 is being issued in favour of Registered Stockholders. All applications for Iron and Steel for agricultural purposes should be sent to Registered Stockholders duly recommended by the officers noted below:

1. Village Officers.
2. An officer of the Revenue Department not below the rank of the Revenue Inspectors.
3. Agricultural Demonstrators.
4. Rural Welfare Officers in the areas selected for Rural Welfare Work.
5. The applicants residing in Community Project areas should submit their applications only through the Project Executive Officer, the Assistant Project Executive Officers of that area and not through the Officers noted against items 1 to 4 above. Applications bearing their recommendations only will be accepted for supply by the Registered Stockholders.

All ryots should hereafter send their applications in the form prescribed for the supply of iron and steel to the Registered Stockholders duly recommended by the respective officers mentioned above to get their supply.

(True Copy)

CO-OPERATIVE NEWS & NOTES

Co-operative News

His Excellency the Governor of Madras visits Madras Co-operative Milk Supply Union.

His Excellency Shri Sri Prakasa, the Governor of Madras and Srimathi Kamini Devi visited the Union on 28-12-1953. They were received by Sri K. Nachinarkinia Sivan, President of the Union and Sri M. Arulanandam, Secretary.

They were shown round the factory and the working of the plant was explained to them. His Excellency took pleasure to operate the cream separator with his own hands. His Excellency appreciated the work done by the Union and said that he was using the Milk and products of the Union with satisfaction.

The New Executive of the Co-operative Fire and General Insurance Society.

At the General Body Meeting of the Society held on 27-12-53 a Board of Directors consisting of 20 were elected. Of them the following have been elected on 3-1-54 to the Executive Committee.

1. Sri T. M. Chinnaiya Pillai—*President*.
2. Sri G. Guruvappa Naidu—*Vice-President*.
3. Sri S. Satyanarayana Raju.
4. Sri M. D. T. Kumaraswami Mudaliar.
5. Sri K. V. Ramanayya Naidu.
6. Sri V. M. Ghatikachalam

The New Board of Management of the Madras State Co-operative Bank.

The following members were elected to the Board of Management on 1-1-54 for a period of three years.

1. Sri M. D. T. Kumaraswami Mudaliar—*President*.
2. Dr. P. Natesar, M.B., B.S.—*Vice-President*.
3. Major General S. C. Alagappan.
4. Sri S. Thirunavukarasu Mudaliar.
5. Sri M. Vedachala Mudaliar.
6. Sri K. Sitarama Reddiar.
7. Sri N. R. Samiappa Mudaliar.
8. Sri T. S. Muthukumaraswami Pillai.
9. Sri A. Arunachala Ambalagarar.
10. Sri M. Duraiswami Pillai.
11. Sri V. V. Ramaswami.
12. Sri P. S. Rajagopal Naidu.
13. Sri D. Krishnamurthi Gounder.
14. Sri C. S. Ratnasabapathi Mudaliar.
15. Sri S. Narasapaya.
16. Sri D. Mahalingam Pillai.

Co-operative Supervisors Conference, South Arcot.

A Conference of Supervisors was held on 29th and 30th December 1953 at the Co-operative Central Bank, Cuddalore N. T. Sri A. Palaniappa

CO-OPERATIVE NEWS

Mudaliar, M.A., Joint Registrar of Co-operative Societies, Madras inaugurated the Conference, and Sri K. Sitarama Reddiar, President of the South Arcot Central Bank presided. In his address Sri Palaniappa Mudaliar stressed the importance of the duty of supervisors and appealed to them to act as social guides to the members and not work merely as collection agents of the Banks. Sri Sitarama Reddiar in his address appealed to the Supervisors to carry out earnestly the collection work and see that the Bank is placed in "A" Class. Sri G. Amrutaraj, Deputy Registrar of Co-operative Societies, Cuddalore, appealed to the supervisors to be vigilant and assured them of the support of the department in their work.

It was programmed to collect Rs. 17,49,610 and to disburse Rs. 16,86,597, and to admit 5,180 members, revive 35 dormant societies, bring into cultivation 600 acres of shallow land, dig 9,931 manure pits, arrange to sell 1,473 bags of seed and 538 tons of Chemical manures to the members of the societies.

Sri Dharanidharan, Secretary of the Bank proposed a vote of thanks.

Prize Distribution at Hood Co-operative Trainees Union, Tanjore.

The annual prize distribution of the Hood Co-operative Institute Students Union, Tanjore, was held on 18-1-54, Sri P. T. Rajan, M.L.A. presiding. Medals were awarded to 34 winners and books to 34 runners up in the different items of a sports game and other competitions by Sir Rajan. In his address Sir Rajan stressed the need for discipline in a free country like India. He deplored the lack of team spirit among the people and reminded the trainees of their obligations to their parents, to their Institute and to the public for the promotion of the welfare of all. Sri O. N. Ramaswami Iyer praised the services of Sir Rajan as Minister and Public Worker. Sri S. Ratnavelu, Union Secretary proposed a vote of thanks. Among those present were Sri N. R. Samiappa Mudaliar, President of the Institute and other local gentlemen.

Laying Foundation Stone for Sri T. A. Ramalingam Chettiar Memorial Building, Perinayakanpalayam.

The foundation stone of the T. A. Ramalingam Chettiar Memorial Building at the Sri Ramakrishna Mission Vidyalaya was laid on 27-12-1953 at Perinayakanpalayam, Coimbatore District by Dr. S. Radhakrishnan, Vice-President of India. Raja Sir M. A. Muthia Chettiar, presided. Sri G. K. Devaraj, Secretary of the Memorial Committee read the report in which he mentioned the various services rendered by Sri T. A. Ramalingam Chettiar not only to the Co-operative Movement but to the other nation building activities as well. He mentioned also that the proposed building was intended mainly for the basic training section of the Sri Ramakrishna Mission Vidyalaya.

Madras Co-operative Societies Reconstitution Bill passed.

The Madras State Co-operative Societies (Reconstitution and formation) bill was passed early in January by the Madras Legislature. This bill replaces the Madras State Co-operative Societies (Reconstitution and formation) Ordinance 1953 according to which the then existing State

Co-operative Societies had been reconstituted and new societies have been formed out of them for the Andhra area.

Conference of Primary Co-operative Stores, Tinnevely District

The Seventh Conference of the Tinnevely District Primary Co-operative Stores was held at Palayamcottah on 22-1-1954. The Hon'ble Dr. U. Krishna Rao, Minister for Co-operation, Madras, inaugurated the Conference and Sri A. P. C. Veerabahu, President of the Tinnevely District Co-operative Central Stores, presided. Sri A. S. Kuppuswami Iyer, presented the Welcome Address. In his address the Minister said that Co-operatives have an important role to play in the economic development of the country and that therefore those in charge of co-operatives should be honest and imbued with a spirit of service. He warned that favouritism and the tendency to embezzle the co-operative money would spell ruin both to the institutions and the public at large.

Supply of Loans to Weavers.

The Standing Committee of the All India Handloom Board which met in Bombay on 28-1-54 decided to recommend to the Union Government that loans should be made available to a limited extent to State Weavers Co-operative Societies for purchase of handloom fabrics manufactured by primary societies. The Committee also recommended that in the case of States where Government did not have the resources to administer the interest-free loans out of the money placed at their disposal for this purpose by the Union Government, the loan might be channelled through the Central Co-operative Banks.

The Committee felt that "this would have the desired effect of augmenting the resources of the existing co-operative financing organisation, so that large production operations within the co-operative fold could be undertaken."

The Committee approved proposals for setting up show rooms as adjuncts to the regional offices of the Central Marketing Organisation at Madras, Bombay, Benares, Nagpur, Gwalior and Calcutta.

The show rooms will display representative samples of handloom products from all over the country.

Celebration of Handloom Week.

The All India Handloom Board has prepared a scheme of Propaganda and Publicity for handloom cloth by means of the celebration of the Handloom Week year after year. The Week will be celebrated in all important towns in every State, the main features of the celebration being processions of weavers, exhibition of handloom cloth, window dressing, arrangement of lectures on weavers co-operation, advertisements and other visual aids for promotion of popular buyers in favour of handloom cloth.

For this work every State will receive financial aid from the centre at the rate of Rs. 5,000, Rs. 3,000 and Rs. 1,000 for the A, B and C States respectively. Every co-operative weavers society which participates in the celebration will receive an additional amount of Rs. 10. An amount of Rs. 1,35,000 has been earmarked by the Central Government for the celebration of this Week.

Pasteurisation of Milk—Scheme to Instal Plant in Ooty.

The Registrar of Co-operative Societies, Madras, has submitted a scheme to Government recommending the installation of a pasteurisation plant with a capacity of 100 gallons per hour at Ootacamund at a cost of Rs. 1,05,200 to tackle the problem of transporting surplus milk to Kozhikode and other places under the Five-Year Plan.

This was disclosed by Mr. M. Madurainayagam, Deputy Registrar of Co-operative Societies, Ootacamund, while presiding over a conference of representatives of co-operative milk supply societies in the Nilgiris held in his office on December 21. He said that 50 per cent of the cost of the plant would be met from subsidy and the rest from an interest-free loan from the Government. If this scheme was sanctioned by Government, he added, the problem of surplus milk, confronting the various milk supply societies in the Nilgiris during the off-season would be solved to a great extent.

Reconstitution of Co-op Advisory Council, Madras.

The Government have ordered the reconstitution of the Madras State Co-operative Advisory Council with the following members: (1) The Minister in charge of Co-operation—Chairman; (2) The Registrar of Co-operative Societies; (3) The President, Madras State Co-operative Bank Ltd; (4) Dr. P. Natesan, General Secretary, State Co-operative Union; (5) The President, Madras Co-operative Land Mortgage Bank Ltd; (6) Mr. V. K. Eradi, President, Malabar Co-operative Wholesale Stores, Kozhikode; (7) Mr. R. Kanakasabhal, Chairman, Municipal Council, Chindambaram and (8) Mr. T. M. Chinnayya Pillai, Madras.

Coir Co-ops. in T.-C. State

The Travancore-Cochin Government have sanctioned the issue of grants totalling Rs. 68,000 for 37 primary coir co-operative societies.

A sum of Rs. 60,000 has already been distributed as grants to 20 primary societies.

The grants have been given under the scheme of reorganising and developing the coir industry in the State on a co-operative basis. The scheme, costing Rs. 64 lakhs, is included in the Five-Year Plan and will ultimately benefit 120 primary societies.

Co-operative Colony

The Kasturibanagar Co-operative colony, constructed by the Madras Co-operative House Construction Society was declared open by H. E. Shri Sri Prakasa, Governor of Madras on 13-1-54. Sri L. Venkatakrishna Iyer welcomed His Excellency and the other guests. Among those present at the meeting were Sri J. C. Ryan, Registrar, Sri K. K. Nambiyar, Chief Engineer, Highways.

The proceedings are published elsewhere in this issue.

The Madras State Co-operative Union, ESPLANADE, MADRAS.

Erratum to Resolution No. 3 (I) (ii) (c) (ii) of the General Body Meeting of this Union published at page 348 of December 1953 issue of the *Madras Journal of Co-operation*.

Read for :

Clerk Mr. M. Gopalam shall be transferred to the Andhra Desa Co-operative Union on the existing terms of *employments* of the incumbent.

Read as :

Clerk Mr. M. Gopalam shall be transferred to the Andhra Desa Co-operative Union on the existing terms of *employment and emoluments* of the incumbent.

The Madras State Co-operative Union Examination, March 1954

An examination for the students of the Coimbatore, Tanjore, Rajahmundry and Anantapur, Institutes will be held at the respective Institutes' headquarters from 25th March 1954 to 31st March 1954 as per programme given below.

Thursday	25-3-1954	10 a.m. to 1 p.m.	Co-operation Historical, General and Principles.
Friday	26-3-1954	10 a.m. to 1 p.m.	Co-operative Law.
Saturday	27-3-1954	10 a.m. to 1 p.m.	Audit.
Monday	29-3-1954	10 a.m. to 1 p.m.	Book-keeping.
Tuesday	30-3-1954	10 a.m. to 1 p.m.	Banking.
Wednesday	31-3-1954	10 a.m. to 1 p.m.	Rural Economics, etc.

Candidates who failed in the previous Provincial/State Co-operative Union Examination held during 1942 to 1953 are hereby informed that they can also sit for the above examination.

Candidates who underwent training in the Institutes prior to 1941 have to appear and pass Part III of the examination under the new regulations for eligibility for a certificate.

In view of the subject 'Banking' having been included under Part III from the year 1945, candidates who have passed Part II in previous years need not appear for Banking under Part III this year. It will suffice if they sit for Rural Economics, Sanitation, Village Panchayats etc., only.

The examination in Theory comprises of three parts:—

- | | |
|--|-------------|
| 1. Co-operation—Historical, General and Principles | } Part I. |
| 2. Co-operative Law | |
| 3. Audit | |
| 4. Book-keeping | } Part II. |
| 5. Banking | |
| 6. Rural Economics, Sanitation, Village Panchayats | } Part III. |

Candidates who have failed in any one of the subjects of any part have to sit for the subjects comprising that Part or Parts.

The examination fee is Rs. 11 for the whole Examination for students undergoing training in the Institutes for whom the marks obtained by them in the examination will be supplied through the Institutes. However, this rule does not apply to supplementary candidates from whom the fee of Rs. 2 for furnishing marks will stand. The examination fee is Rs. 4 for each Part.

The last date for receiving the examination fees together with the application in the prescribed form is 27-2-1954. Fees must be remitted only by money order. Applications and money order received after the said date are liable for rejection, and no complaint in this behalf will be attended to.

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Former Professor of Commerce.

Foreword by Prof. D. R. GADGIL.

Pages 245, Cloth Bound.

Price Rs. 15

Agricultural Marketing In India (with special reference to Co-operative Marketing)

By Prof. K. R. KULKARNI, M.A.,

Professor of Co-operation, Co-op. Training College, Poona.

Introduction by Dr. V. K. R. V. RAO.

A Note of observations by Dr. T. G. Shirname, Agricultural Marketing Adviser to the Government of India. Foreword by Dewan Bahadur Prof. H. L. Kaji, President, Indian Co-operative Union.

Pages 512, Cloth Bound.

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