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THE
Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

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

HONY. EDITOR :

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

ASSOCIATE EDITOR :

C. M. JANARTHANAM, B.A., B.COM.

DEC. 1957 & JAN. 1958.

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THOUGHT FOR THE MONTH

Co-operation and Intelligence.

Co-operation cannot proceed without intelligence. The moment men, even workmen, assemble to consider how their affairs can be best managed as a matter of business their minds receive new impulse, new ideas, new motives, new objects. They are obliged to exercise their judgement, to weigh and balance probabilities—to count the profit and loss—and to acquire a knowledge of human character. These are the same qualities, which are called into exercise in the highest situations in the society. They may differ in degree, but do not differ in kind. While a person merely works for wages, he has only to obey orders and put forth his physical strength or to understand and direct a machine; but whoever undertakes to manage any business, however small, must call into use all the powers of his mind, must begin to use judgement, discretion, and invention, and must accordingly cultivate these qualities in exact proportion to the extent of his concerns.

—DR. WILLIAM KING.

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Editorial Notes

AMALGAMATION OF THE UNION AND THE FEDERATION

The happy New Year 1958 harbingers many new and encouraging developments in the Co-operative Movement and by far the most important of such developments is the amalgamation of the Madras State Co-operative Union and the Tamil Nadu Co-operative Federation, the two Co-operative publicity and educational societies into one single integrated society called the Tamil Nadu Co-operative Union Limited. The amalgamation is a long-awaited event and had become an accomplished fact on 4-1-1958, when the Joint General Body Meeting of both the bodies met at Madurai. With this amalgamation, a new era of Co-operative publicity would be inaugurated. Many new schemes for co-operative publicity and education would be implemented. With the amalgamation of the two co-operative educational and publicity bodies into one society, the need for augmenting the finances of the Tamil Nadu Co-operative Union becomes great. For nearly a decade, we have been requesting the Government to amend the Madras Co-operative Societies Act and provide for the creation of a Co-operative Education Fund. The Madras Committee on Co-operation, 1955 had also recom-

mended a suitable amendment. Recently, the Madras Co-operative Advisory Council, which met on 25-10-1957 had recommended that Section 36 of the Madras Co-operative Societies Act may be amended to read as "16½ per cent of the remaining net profit and that the limit of 7½ per cent of the net profits for Common Good Fund fixed in Rule XII(a) may be altered as 12½ per cent." We request the Government to make a provision in section 36 and Rule XII (a) for earmarking a certain portion of the contribution to Common Good Fund to the Tamil Nadu Co-operative Union, Ltd., subject to the approval of the Registrar. We are sure that the creation of a statutory Co-operative Education Fund is the only lasting and adequate solution to the problem of scarce finances to the Union. We request the Government of Madras to take very early steps to bring in the necessary legislation at a very early date, so that the new, unified Tamil Nadu Co-operative Union may become an energised Co-operative publicity body, capable of infusing the necessary vigour and enthusiasm in the growing membership of an expanding Co-operative Movement.

THE MADURAI TAMIL NADU CO-OPERATIVE CONFERENCE

The Madurai Tamil Nadu Conference, which met on the 4th and 5th January 1958 was a great success. Dr. P. Natesan, President of the Madras District Co-operative Central Bank, Ltd., hoisted the Co-operative Flag and stressed the importance of developing co-operative housing projects. Sri Madurai Puli Gounder, President of the Madurai District Co-opera-

tive Central Bank, Ltd., welcomed the co-operators; Sri R. Venkataraman, Minister for Industries, Labour and Co-operation delivered a thought-provoking Inaugural Address. Prefacing his remarks he said, "There is practically no field of human activity in which the application of the co-operative method will not be beneficial to the society. In the agricultural

sector, its adoption secures to the toiling ryots the maximum return for their labour by enabling them to obtain the facilities needed for their operations on advantageous and reasonable terms and to secure a fair price for their produce. On the distributive side, Co-operation ensures fair play and equity to the consumers. In the Industrial field, there is no alternative to the co-operative organisation for rehabilitating the artisans engaged in the village and small-scale industries. On the social side also, it is capable of catering efficiently to certain essential needs of the common man like the provision of housing, medical facilities, promotion of thrift etc." The Minister rightly stressed the need to develop marketing facilities and to mobilise rural savings. Sri S. K. Chenniappa Gounder, President, The Coimbatore District Co-operative Central Bank Ltd., in his presidential address stressed the need for Government guarantee to cover certain risks attendant on implementing the Integrated Credit Scheme. He also emphasised the urgency for expanding non-credit activities. He welcomed the member-education campaign started by the Madras State Co-operative Union and said, "Education of Co-operators is indispensable for the proper development of the Co-operative Movement." Sri R. Kanakasabai, M.P., unveiled the portrait of Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies and paid a tribute to the fine qualities of the Registrar. Sri P. T. Rajan, M.L.C., unveiled the portrait of late

Sri Medai Dalavoi Kumaraswami Mudaliar and paid glowing tributes to the great services rendered by Mr. Medai Dalavoi Kumaraswami Mudaliar to the Co-operative Movement. Later, he declared open the Co-operative Products Exhibition.

The Conference discussed as many as 117 resolutions. The Conference requested the Government to make arrangements for the conduct of the proceedings of the Department of Co-operation in Tamil; it also suggested that District Co-operative Advisory Councils should be formed; it requested the Government to enact suitable legislation for the compulsory recovery of members' dues from their salaries; it resolved to request the Government to grant export quotas even to the Primary Marketing Societies and appealed to the Government to distribute the entire requirements of fertilisers, iron and steel implements etc. only through the co-operative institutions. The Conference resolved to request the Government to maintain the present rate of rebate in respect of handloom sales and urged the Government to start a spinning mill for every district.

The Conference was attended by nearly 1,500 delegates. The discussions over the resolutions were highly informative and educative. On the whole, the Conference was a great success. We congratulate the Reception Committee for their excellent hospitality and arrangements.

OBITUARY

MEDAI DALAVOI KUMARASWAMI MUDALIAR

Sri Medai Dalavoi Kumaraswami Mudaliar, President, The Madras State Co-operative Bank, Ltd., and President, The Madras

State Co-operative Union passed away on the 25th December 1957 morning after a long illness. He was a very distinguished Co-operator

of Madras State and had been connected with several Co-operative Institutions. He hailed from the respectable and hoary family of Dalavoi's of Tirunelveli. From very early youth, he had taken an active part in public service. He had been a member of the Madras Legislative Council and the President of the Tirunelveli District Board. He was associated with the managements of several educational institutions, inclusive of the M. D. T. Hindu College, Tirunelveli.

As a Co-operator, he had played a noteworthy part in the development of the Co-operative Movement for more than two decades. He was the President of the Tirunelveli District Co-operative Central Bank, Ltd., for more than two decades and had been working the institution in the most efficient manner. The Bank had the reputation of collecting the entire amount under principal and interest before 30th June every year

for the past 13 years consecutively. He was the President of the two apex institutions, The Madras State Co-operative Bank, Ltd. and the Madras State Co-operative Union. Besides, he was connected with several other Co-operative Institutions like the Madras Co-operative Central Land Mortgage Bank, Ltd., The Co-operative Fire and General Insurance Society, Ltd., Co-operative Spinning Mills, Co-operative Sugar Mills, The Tirunelveli Ex-Servicemen's Timber Works, The Tirunelveli District Co-operative Handloom Federation Ltd., The Pandiya Nadu Co-operative Training Institute, etc. He was a member of the Madras State Co-operative Advisory Council and he was one of the Vice-Presidents of the All India Co-operative Union. He had attended several Co-operative Conferences and Congresses. He was an ardent Co-operator and a very able administrator. In his death, the Co-operative Movement had lost a great stalwart.

"The Madras Journal of Co-operation"

Double Number December 1957—January 1958

NOTIFICATION.

Readers of "The Madras Journal of Co-operation" are informed that this issue of the Journal is published as a *Double Number 1957—January 1958*. It contains the latest proceedings of the Tamil Nadu Co-operative Conference at Madhurai and the visit of the I. C. A. Delegation to Madras.

MADRAS-1 }
31-1-'58. }

—EDITOR.



Late Sri Medai Dalavoi Kumaraswami Mudaliar, who passed away on the 25th December 1957. In his death, Co-operative Movement in Madras has lost a stalwart and an able Co-operative leader.
May his soul rest in peace!

THE NILGIRIS CO-OPERATIVE CENTRAL BANK, LTD., NO. J. 90.

"Co-operative Central Bank Buildings," Ootacamund.

DR. N. BASUVIAH,
President.

PHONE: 3420

SRI B. HALA GOWDER,
Vice-President.

Authorised Capital	Rs. 10,00,000
Paid up Share Capital	Rs. 7,15,200
Statutory & Other Reserves	Rs. 3,27,438
Working Capital	Rs. 71,00,000
Loans and Overdraft business exceed rupees one crore.	

Deposits are accepted at the following rates:—

Fixed Deposits:

6 months	2½%	Current Deposits	½%
1 year	3%	Savings Deposits	2%
2 years	3½%	Recurring Deposits	2%
Over 2 years and upto 3 years	3½%	Provident Deposits	3%
" 3 "	4 "		
" 4 years	4%		

All Kinds of Banking Business Transacted

Ootacamund,
12-12-1957.

SRI G. MADALAIMUTHU UDAYAR, B.A.,
Deputy Registrar-Secretary.

THE NILGIRIS CO-OPERATIVE MARKETING SOCIETY LTD. OOTACAMUND.

SRI H. B. ABI GOWDER, B.A.,
President.

Wholesale dealers in Nilgiris Potatoes.

Number of Members:

Individuals	...	3156
Agricultural Societies	...	138
Paid up Share Capital	...	Rs. 1,05,470
Reserve Fund	...	Rs. 4,12,818
Other Reserves	...	Rs. 4,05,689
Value of Potatoes, Tea and Coffee Manure		
Mixtures sold (1956)		Rs. 22,89,298
Value of Potatoes sold (1956)	...	Rs. 21,25,056

Undertakes daily or weekly supplies of potatoes to
consumers' Co-operative Stores and others.

For terms, apply to:

TELEGRAMS: "COOPERATE"

TELEPHONE:

Head Office, OOTACAMUND: 3412

Branch at METTUPALAYAM: 37

K. P. RAMUNNI MENON,
Business Manager, Nilgiris
Co-operative Marketing
Society Ltd., Ootacamund.

ESTD : 1927

PHONE : 61068

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

AYANAVARAM : : MADRAS-23.

SRI K. NACHINARKINIASIVAM.
President.

DRINK MORE MILK

(Nature's own perfect food)

SOLE SUPPLIERS TO

State Hospitals, Hotels, Institutions, & Civilian population
served through depots & through cycle delivery boys.

Paid up Capital	...	Rs. 1,82,024
Reserve Fund	...	Rs. 1,06,575
Plant, Machinery and other		
assets owned	...	Rs. 4,96,700
Daily Handling	...	33,000 lbs. of Milk
Annual turnover	...	Rs. 30.31 lakhs.

Pasteurised milk is whole milk subjected to heating to 180°F and suddenly cooled to 45°F and thereby rendered free from pathogenic bacteria without any change of its natural, original, nutrients and untouched by hand. It is always safer and cleaner than fresh milk drawn and distributed under ordinary circumstances.

RATES from 1-4-1957

Depots, House delivery Etc.,

1 Measure	Rs. 1.20	Naye paise
1 Ollak	Rs. 0.15	"
Hotel, Institution etc., 1 Measure	Rs. 1.28	"
Special order 1 Measure	Rs. 1.38	"
Ghee 1 viss	Rs. 7.60	"
Palkova (Sweet) 1 viss	Rs. 6.00	"
Palkova (without sugar) 1 viss	Rs. 6.50	"

For home-delivery Rs. 2 is charged per month as service charges, irrespective of quantity.

BRANCH OFFICES

TRIPLICANE	...	Near Parthasarathy Koil Post Office, Big Street.
T'NAGAR	...	No. 13, G. N. Chetty Road (entrance Lakshmana Chetty Street.)
MYLAPORE	...	No. 5, Madala Narayanan Street,
BASIN BRIDGE	...	Corporation Model Cattle Yard near bridge.
PURASAWALKAM.	31,	Swami Pillai Street, Choolai.
EGMORE	...	11, Mukkathal Street, Purasawalkam.

M. ARULANANDAM, B. COM. (Hons.)
Secretary.

TELEGRAMS : "CENMORBANK"

TELEPHONE : 71061

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

POST BOX No. 609, LUZ, MYLAPORE, MADRAS-4.

President :

SRI N. S. RAMALINGAM, B.A., DIP., POL. & PUB. ADMN., M.L.A.

Authorised Capital	...	Rs. 30,00,000.
Paid up Capital	...	Rs. 18,17,000.
Reserves	...	Rs. 23,69,303.

The Bank is the Apex Co-operative Bank for long-term agricultural credit and issues debentures for 15 and 20 years on the security of first mortgages transferred to it by Primary Land Mortgage Banks and its assets.

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

*Summary of Balance Sheet as on 30-6-'57.

Liabilities.		Assets.	
	Rs.		Rs.
Paid up-Share Capital	18,17,000	Cash on hand and	
Reserve and other		balance with Banks	94,744
Funds	23,69,303	Loans to Primary	
Debentures	5,13,64,600	Banks	4,05,43,691
Deposits, Loans and		Sinking Fund Invest-	
Overdrafts	44,94,789	ments	1,66,39,437
Sundry Liabilities	9,41,652	Other Investments	29,47,727
Net Profit	1,65,665	Sundry Assets	9,27,410
Total	6,11,53,009	Total	6,11,53,009

*The figures are subject to revision after audit.

O. V. CHINNASWAMY, B.A., B.L.
Secretary.

USEFUL PUBLICATIONS

CO-OPERATIVE BANKING IN INDIA
(A practical and reliable guide for organising, managing and building co-op. credit)
By G. M. LAUD
Introduction by V. L. MEHTA.
(Oct. 1956) [Price Rs. 27-8]

**THEORY & PRACTICAL OF CO-OPERATION
IN INDIA AND ABROAD**
By Prof. K. R. KULKARANI, M.A., F.R. ECON. S. (LOND).
Introduction by V. L. MEHTA.
Price. Vol. I. Rs. 15 (1955) Vol. II, Rs. 15

AGRICULTURAL MARKETING IN INDIA
(With special reference to Co-operative Marketing)
By Prof. K. R. KULKARANI, M.A., F.R. ECON. S. (LOND).
(Second Revised & Enlarged Edition.)
Vol. I. Rs. 20. (Sept. 1956) Vol. II. (in Press)

AGRICULTURAL FINANCE IN INDIA
(with special reference to Co-operative Movement)
By D. K. RANGNEKAR, M. Com.
Foreword Prof. by D. R. GADGIL. [Price Rs. 15]

COMMODITY EXCHANGES IN INDIA
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By P. G. SALVI, M.A.,
Foreword by Dr. B.R. AMBEDKAR [Price Rs. 15]

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IN
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By Dr. KHATKHATE, M.A., PH. D.
Foreword by Prof. C. N. VAKIL [Price Rs. 10]

SOCIETIES REGISTRATION ACT (ACT XXI OF 1860)
Explanatory Notes and Commentaries on the Act with all State Amendments upto 1st August 1956 and several useful Appendices.
By S. B. KHER, B.A., L.L. B. BAR-AT-LAW,
Advocate, Supreme Court of India.
Foreword by SIB JAMSHEDJI B. KANGA.
[Price Rs. 8-8]

THE CO-OPERATORS' BOOK DEPOT.
9, Bakehouse Lane, Fort, Bombay 1.

SPECIAL ARTICLES

Co-operation and Community Development*

PROF. D. G. KARVE

Neither Community Projects nor National Extension dawned on India by a sudden act. Though the names chosen may be traced to some living personalities, the programmes were the result of mounting experience, which the nation had learnt at some cost. That relief is no substitute for development, that the ills of Indian rural economy were in need more of a regular urge for healthy progress than of an emergency cure and lastly that the process of upward change can be real and lasting only if the people themselves contribute to its strength were all lessons which the story of several past failures of official and non-official efforts had unmistakably led to. What was new in the situation was not that a severe food-shortage had drawn attention to the grave problems of rural decay, because there had been severer famines in the past, which had ended up with official resolves never again to allow rural economy to be so badly exposed. The Famine Commission of 1880, the resolution on Agricultural Policy of the Curzon Government, and the appointment of the Agricultural Commission in the twenties were all the severe attacks of conscience from which the Governments of the day suffered during periods of acute and wide-spread famines. If the Grow More Food Committee's work and the setting up of Community Projects and National Extension has been no more than the latest manifestation of periodicity of official action following on the heels of periodicity of famines there would have been no justification for the far-reaching claims made for these programmes. After the waning of an initial enthusiasm and hope, normal to almost all officially launched programmes, a mood for sober re-examination seems to have emerged. If this feeling is not to degenerate into cynical disillusionment, an objective reappraisal of the whole programme of rural development is called for. This will require an effort much more elaborate than can be attempted here. But one or two aspects which are of fundamental significance may be referred to. What marks the beginning of a new phase in the movement towards a dynamic reformation of rural life is not any individual item of reform. Whether it is agriculture or industry, education or culture, transport or irrigation all these have been attempted with varying success in the past. Even the reorganization of administrative machinery for developmental purpose is seen to be so obvious a revival of the old District Officer-led team of state officers, that the similarity is actually causing adverse comment. The real hope of success in the programme chalked out in October 1952 lay more fundamentally in its "community" side, rather than on the "extension administration" side. The latter had some significance as an instrument of community action. As a guide and director of popular action, or as a substitute, it had not only no appropriate role to play in democratic life, but it actually has been holding back the progress of real popular action. It is a pity that before the "community" aspect had time to grow and prove itself in selected areas, the emphasis shifted to providing

Source : Kurukshetra, October 1957 issue.

the so-called extension administration to all the villages. The latter is more or less a mechanical operation, which can be executed if enough physical resources are allotted for the purpose. There is nothing organic or creative about it as there is in "community development".

Community Consciousness

The whole of the national movement starting, even if we do not put it earlier than, with the establishment of the Indian National Congress was an expression of community consciousness. Benumbed by the shock of foreign conquest, and impoverished day by day by colonial exploitation, the people at large all over India knew to their cost that they were in the depth of dependence and degradation. They had a consciousness that in the past they were not always too helpless and that if they could only repair the breaches in their fort and the cracks in their armour they could soon measure their strength against the foreigner. This feeling was not confined to any class or region. It was a realization on the part of the whole national community of its common being, its common ailment and the common determination to plan and bring about a better state by united action. Though nominally political the Congress was never narrowly 'administrative' in its interests. Except for a few years, when under the pressure of some orthodox groups the social aspect of our life had been the concern of a separate social conference, the Congress has been devoting its attention to all aspects of national life. Especially since the advent of Mahatma Gandhi to the leadership of the Congress its interest became co-terminus with a revolutionary transformation of the nation's life so as to conform to the best aspira-

tions and traditions of the people. When, therefore, independence was won and the Congress came into power, it was a triumph of community action on the part of the nation as a whole. It was the success of the people, not of a party or of a class.

In this context Government or the State had to be distinguished from the administrative machinery. The Panchayat, the District Board, the Municipal Corporation, the State and Union Assemblies and Ministries—these are the State. They have at all stages appropriate administrative machineries to assist them, but the role of the administration is that of an efficient instrument, not of the principal body and source of community consciousness and power. The State at various levels is the people themselves, organized according to their own free judgment as to the suitability of the size of demographic and geographical units and of their common interest. In so far as the several units of political or civic organizations are acting within the limits of their constitutional functions, they are no less the formulators, exponents and executors of community life, than any smaller organizations such as village units. The principle of federation and the principle of pluralism, i.e. having different levels and types of popular organizations to attend to appropriate community functions, are the intimate and organic bonds which knit the whole of the national community into one integrated whole of wants and efforts.

Service Cadres

This concept of political state as a national community must not, however, be confused with the instrumentality of professional service cadres. These are very important parts of a society's

equipment for a peaceful and progressive life. But they, by themselves, are not 'the people'. They, as a service, have neither the responsibilities nor the directions which the popular organizations possess. There is such an amount of misunderstanding on this subject that even now, after the bureaucracy has ceased to be the Government, people generally, and especially people with intimate contacts with past bureaucracies, are finding it difficult, to distinguish between the State, or the President's Government, or simply the Government on the one hand and the administrative services on the other. While these latter must be valued and fully utilized in their agency role, the essentially popular role of the organs of the State must not be lost sight of. In sharing collective resources among several social organizations, in playing a role of varying degrees of initiative and responsibility in regard to several public functions, and in exercising different degrees of regulatory authority with reference to several public bodies the national, the State and other popular organizations down to a village panchayat, are acting as, and on behalf of the community. It is essentially a popular, democratic, self-reliant and integrated organization of the people to do full justice to all their needs by making the most rational use of all their resources. To look upon a legitimate sharing of functions and resources among different popular bodies, including the popular State, is to draw more on a bureaucratic than on a functional concept of the State, and to confuse the State with the administration.

Contradiction

One of the lessons derived from earlier attempts at rural development was that official sponsored attempts cannot effectively act as

initiators or energisers of a genuine popular movement. There is a contradiction between the means of official action and the end of popular regeneration. To a lesser extent, this was true also of the action of well-meaning reformers from urban areas who tried to 'do good' to the rural people. There is a legitimate role for officials in community organization in rural areas, as there is a place for them in national and State democracies. So also, disinterested, well-meaning and dedicated social workers are always welcome as good and healthy influences. Both these are however, no more than an instrumentality. On the other hand actions of the legislature and the cabinets in relation to policy and financial decisions are not mere instrumentalities. They are part of community action. Thus the setting up of a Community Projects Administration with the Planning Commission as its controlling committee was an act of conscious effort on the part of the national community. That is why a sponsoring by the Community Projects Administration and by corresponding political level organization in the States have been treated as something different from what is called official action. The great thing about the Community Projects was that they were nationally sponsored i.e. sponsored by the national community. The nation, faced with the tasks and responsibilities which it knowingly undertook and solemnly recorded in the Constitution, resolved that as the basis of its new life of planned development a pattern of progressive community life in the rural areas was essential. Nearly four-fifths of the whole nation lived in villages. Unless the pattern of their social life and the techniques of their occupations are reformed so as to be consistent with

organized democratic action in support of planned development, the benefits of these latter cannot be shared by the people at large, and would, in fact, not last long even for the few.

This strong determination and the programme of development based on it were valid for the nation as a whole. They were made by the national community, not by one section of the community for the rest. It is erroneous to confuse officialdom with the State, and frown on State action as no more than official action, forgetting that State action in a democratic federation is community action at different levels of civic organization. It is equally wrong to speak as though residents of a particular place by themselves constituted a different community for all purposes. Community is not a physical quantity, it is a condition of mutual relationships. If it were a material quantity one community would always be separate from another community of interests and aspirations then a federation and plurality of community life become intelligible. It is this latter, and not an areawise concept, which is the substance of the Community Development scheme. Whatever popular and democratic significance there is in extension as a method and as an administrative organization lies in its efficacy as instrument of community action. As an indispensable aid to community development, extension has meaning and substance. Without community development, extension is an empty form and a wooden mechanism. An incomplete appreciation of this truth has already led to disappointments, which need to be pushed back well in time if the community development programme is to be saved from collapse.

Expanding Concepts

It is in this context that co-operative activity assumes an organic role in the whole structure of rural development. Community action has necessarily to be co-operative action, and if this action is not to be co-operative action, and if this action is not to be hazardous and disjointed, it must be institutionalized. A co-operative society thus becomes an indispensable medium of community action. This is not to say that it is the only medium. The essence of community action, as that of co-operation, is that it is action taken by each for all, and by all for each. It is the complete mutuality of thought, interest and action which is the substance both of co-operation and community, as contrasted with hired and contractual relationships. In this sense, other bodies like representative District Boards and Municipalities are also suitable media of community action in appropriate fields. Spontaneity of organization is a mark of a healthy spirit of survival and progress. Apart from statutory and registered organizations there is room for a number of co-operative groups attending to common interests on the basis of mutuality of service. Common interest is often a matter of degree and extent. In one and the same activity different groups may be interested to varying, but all the same equally vital extents. Take the obvious case of the cultivator and supply of food grains and other agricultural products. Nobody would now contend that this is a matter which concerns the cultivator alone, or even that it concerns the cultivator more than the rest of the community. The extent and nature of interest may vary but the whole nation is concerned to ensure an adequate supply of agricultural products at reasonable prices. This is true of all business,

in fact of all economic life. That is why no particular group can be told off as the community exclusively concerned with the raising of a crop, least of all a community localized in a particular place. There are varying degrees of individual, group and social interests in almost all our activities. To an appropriate extent, therefore, our organizations have to represent the community and mutuality of this multi-sided relationship.

Co-operation and community are both expanding and developmental concepts. So is the idea of self-government. It is too late in the day to argue that self-government consists in each individual or even an individual group being left alone to regulate itself. From a single individual to the whole world of human relations appropriate bonds of mutual dependence, mutual help and mutual adjustment are being formed. No nation feels that its freedom is curtailed by its membership of the United Nations Organization. In fact, the latter holds promise of being the only guarantee of the smallest nation being left in the enjoyment of its freedom. This relationship of expanding federality and pluralism ought to be even more obvious in regard to the internal institutions of a nation, whether they are political, economic or social. No one can say that his actions concerns himself, and that he has a right to be left alone in regard to fields of activity where utilization of resources is concerned, and the pattern of life of the whole community is at stake. A community life is a co-operative life, and it is the main function of what is called extension organization to link the several groups and institutions in such a manner as to provide for the free and healthy progress of all. The individual items of

reformation and development included in a programme which the extension organization is helping people to adopt have a significance for development only if the co-operative efforts of the people themselves are active enough to use this assistance as free and understanding agents. Without the integrated and organic framework of co-operative institutions, extension will not succeed in promoting healthy community development. On the other hand, a mere co-operative structure which is not related to a programme of development through an appropriate agency of educative and technical assistance may be too static to be of any use in promoting welfare and progress.

Co-operative organization of the community at several levels is activated for a specific developmental object through extension organization. Extension is important as a connecting link between co-operative organization and its developmental operation. Co-operation and community development are the substance of the functioning of a healthy and free democracy. Extension organization like other official and administrative cadres is an instrumentality, though an important one. Any attempt at emphasizing extension to the neglect of community development and co-operation is to support, may be unwittingly, the revival of a bureaucratic regime, the imperfections of which are too fresh in the minds of our people to need a specific mention. Greater and greater reliance on co-operative action at and through various levels and forms of community organization will, on the other hand, initiate a new revolution in the life of the common men, the farmers, artisans and workers. Such change has already started

wherever community development through integrated co-operative programmes of economic and social reform has been attempted.

Community project areas which also have the benefit of integrated co-operative programmes are witnessing a social transformation which amounts in the technological sphere, to an industrial revolution, and in the social sphere, to an end of feudal and class privilege. If the momentum of all-round social change for a higher and more equalitarian status so gained is not to be lost we must push ahead with all vigour the twin causes of community

and integrated co-operative development. We ought not to be content with, or side-tracked into, the superficial and purely ancillary activity of setting up an improvised official agency for what is described as extension service. Extension service is only an agency for co-operative action of the several stages and forms of community life. We should more and more concentrate on the latter if the hopes of a silent and orderly revolution of our national life are to be realized. If we were to lean back on officialdom, under a new guise, we shall be swamped by irresistible world forces before we know where we stand.

The Co-operative Central Bank Limited, Vellore, N. A. District.

Telegrams: "COBANK"

Telephone No. 52.

Share Capital:

	Rs.
Authorised	... 10,00,000
Paid up	... 4,81,050

Reserve Funds:

Statutory	... 3,92,090
Others	... 1,78,788

All types of Banking business done and every kind of deposits accepted at favourable rates of interest.

B. Bakthavatsulu Naidu M.L.A.,

President,

A Brief Survey of Co-operative Progress in Madras State

Dr. P. NATESAN, M.B., B.S.,

General Secretary, the Madras State Co-operative Union

History

The record of the Madras State in the field of Co-operation has, indeed, been a bright one and many pioneering attempts have been made in this State by selfless and enthusiastic Co-operators. Who ever can forget the monumental work of Sir Fredrick Nicholson, who propounded the very basic idea of Raiffaissen type of co-operative credit societies in his epoch-making report? The Act X of 1904 laid, as it were, the foundation of an expanding Co-operative edifice. The Act II of 1912 carried out certain important changes in the law and provided the legal basis for the registration of non-credit societies and secondary type of societies like Central Banks, Central Stores and other federal societies. When the Montague-Chelmsford reforms were introduced under the Government of India Act of 1919, Co-operation became a provincial subject and Governments in various provinces found it necessary to examine the position of the Co-operative Movement. In Madras, a new Act called The Madras Co-operative Societies Act VI of 1932 was put on the statute book. One remarkable innovation introduced by the 1932 Act deserves special mention. It widened the scope of the Co-operative Movement by omitting the words "Men of limited Means" found in the All-India Act and by laying down the object of Co-operative Societies as, "the promotion of thrift, self-help and mutual aid among agriculturists and other persons with common economic needs so as to bring about better living,

better business and better methods of production". The Co-operative Movement, therefore, is no longer restricted to any particular strata of population and is looked upon as an instrument of general economic uplift in accordance with the principles of self-help and mutuality.

Origin of the Movement in Madras

Immediately after the passing of the Co-operative Credit Societies Act of 1904, the first agricultural credit society was organised at Tirur on 30th August 1904. The first Urban Society was formed in 1905, i.e., Kancheepuram Town Bank. The first non-credit society formed in this State was the Triplicane Urban Co-operative Society Ltd. The apex bank, the Madras Central Urban Bank was organised in 1905 as a feeder bank. From 1909 onwards, District Central Banks were formed. Consequent on the growth of societies, the problem of supervision became imminent and the Supervising Unions were the outcome. The first Union was registered in 1910. The Madras State Co-operative Union represents a still higher stage in the principle of co-ordination and is the main apex organisation for Co-operative education and propaganda. The Union was registered in 1914. Besides these the first Milk Supply Union was formed in 1927-28; while the Madras Co-operative Central Land Mortgage Bank was formed in 1929, the South India Co-operative Insurance Society was started in 1932 and the State Handloom

Weavers Co-operative Society was organised in 1935.

Six Phases of the Movement

There have been six distinct phases in the development of Co-operative Movement in this State. *The First Phase* from 1904 to 1917-18 was a period of slow growth. *The Second Phase* from 1918 to 1929-30 was characterised by a too rapid expansion, on account of the steady rise in agricultural prices during that period. This period witnessed the appointment of the Townsend Committee in 1927. *The Third Phase* from 1929-30 to 1936-37 was the gloom period of the Great Depression. It was during this period that the 1932 Act and the Madras Land Mortgage Banks Act of 1934 were passed. *The Fourth Phase* from 1937-38 to 1939-40 was again one of slow growth and steady expansion in all the sectors of Co-operative activity especially during the pre-war and inter-war years. The Vijayaraghavaiah Committee was appointed in February 1939. *The Fifth Phase* from 1939-40 to 1946-47 witnessed the preparation for World War II and the regular involvement of Co-operatives in the war-set up. *The Sixth Phase* from 1946-47 to 1957-58 is an era of planning in the post-war and post-independence days. It is during this period that the Movement has permeated diverse sectors of economic activity and has also been recognised as an indispensable instrument of democratic planning. The All-India Rural Credit Survey Report published in 1955 had made three important recommendations.

(i) State-partnership at various levels.

(ii) Full co-ordination between credit and other economic activities.

(iii) Administration through fully trained and efficient personnel responsive to the needs of the rural people.

The Second Five Year Plan had incorporated the salient recommendations of the All-India Rural Credit Survey Report like the Integrated Credit Scheme and had set apart Rs. 37 crores for co-operative development schemes. The Registrar of Co-operative Societies, Madras had also drawn up a Plan costing about Rs. 11 crores and steps had been taken to implement the schemes vigorously.

Progress of the Movement at a Glance

Let me now for a moment give you a picture of the progress made by the Co-operative Movement in Madras State. Madras is among the earliest States in India, which introduced the Co-operative Movement to solve the problem of agricultural credit as early as 1904. Many pioneers of Co-operation, both non-official and official have done yeoman service to the cause of co-operation and have laid the foundation for this great edifice in this State which in years to come will be the major influence in all walks of life.

In the field of credit, we have already built up a sound co-operative credit structure, with the State Co-operative Bank at the apex, the 15 Central Banks at the district level and 10,701 credit societies at the base. Together they constitute a finely poised and firmly built credit structure, which has become the pride of the Co-operative Movement in India and a marvel to many visiting co-operators from other parts of Asia. In the long term sector, the apex bank and 72 primaries are doing a signal service to the

farmers of our land in the matter of providing long term credit at cheap rates for purposes of land improvement and discharge of prior debts. With the implementation of the Integrated Credit Scheme, the marketing system is being steadily strengthened; marketing societies are intensively developed according to a phased programme; godowns are built with the help of Government loans and subsidies. A new development is the organisation of processing societies like sugar mills, cotton spinning mills, groundnut decorticators, sago factories etc. Similarly, we notice a spectacular progress in non-credit activities like co-operative dairying, weavers co-operatives, housing societies and consumer stores.

At the urban areas, about one hundred and seventy non-agricultural credit institutions called the urban banks and nearly five hundred employees societies coming under the same category have been functioning in a very enviable manner. Majority of these institutions especially the urban banks have been self supporting organisations, especially from the point of view of finance. They have been very popular and have created an impressive confidence in the investing public and have been flourishing without any extraneous support. The employees societies in a similar manner have been very useful to the members of the staff of each institution and have provided the credit needs especially to the suffering middle class and low paid employees of the concerns, both Government and Commercial. This system is the essence of the unconscious co-operation which resigns supreme and deserves high praise.

Co-operative Dairying is an important field of Co-operative effort.

At present there are 549 milk co-operative societies and 19 milk unions, with an average production of 45,000 M.M. per diem. Though this is a good enough record, we cannot be complacent with this achievement. The per capita consumption of milk is as low as 3.6 oz.; it should be stepped up to at least 10 oz.; till then, we have to make ceaseless efforts to improve co-operative dairying. In the Second Five Year Plan for Madras, schemes have been drawn up to start 150 more societies, to increase milk production to 60,000 M.M. per diem, to increase the grant of loans for purchase of milch animals from Rs. 8 lakhs to Rs. 12 lakhs per year, to instal 7 pasteurization plants, to improve the hygienic handling of milk in the Madras Co-operative Milk Supply Union, to start 5 salvage farms, and to organise 12 cattle breeding societies. The Madras Co-operative Milk Supply Union is one of the finest institutions of the kind and is equipped to supply nearly 33,000 lbs. of milk per day. It has nearly 150 primaries affiliated to it. It has a pasteurization plant. The working of the Union has attracted world-wide attention and many experts from F. A. O. and other bodies have complimented the Union on its excellent work.

Similarly, in the field of weavers co-operation, striking progress has been made. Nearly 900 societies, supported by the Madras State Handloom Weavers Co-operative Society has brought 1.75 lakhs looms in the Co-operative fold and the production capacity has increased to Rs. 646 lakhs, while sales have increased to Rs. 590 lakhs per year. The increased tempo of activity in the handloom sector is not a little due to the liberal financial aid to the tune of Rs. 4.87 crores given by the Government of India. The weavers have now been

advantageously knit together in the co-operative fold.

In the field of housing, after the World War II, much progress has been reported. So far nearly 7,000 houses have been constructed, through the agency of 194 housing societies. The Government of Madras disburses loans to the extent of Rs. 10,000 for each member and this has been very helpful in building new houses. Housing schemes for low income groups, harijans, weavers and others are also being implemented.

Though after the decontrol, consumer stores are not faring well, yet attempts are being made to convert District Wholesale Stores into District Marketing and Supply Organisations; the weak societies are being liquidated; vigorous efforts are being made to rationalise the working of the stores and make them more efficient instruments of distributive service. But even among this gloom, there are some outstanding examples of consumer stores like the Chandra-sekarapuram Co-operative Stores, which have demonstrated the utility and service-potential of consumer co-operatives, if and when they are properly worked and wisely directed.

Co-operative Education and the Madras State Co-operative Union

Lastly, I would like to mention about the Co-operative Educational activities of the Madras State Co-operative Union. It is the apex organisation in charge of co-operative education and propaganda. It publishes a monthly Journal in English "The Madras Journal of Co-operation," which has earned well-deserved tributes from people like Margaret Digby and others. It frames curricula and conducts examinations for co-operative supervisors through the three co-operative training institutes, it trains nearly 600 supervisors every year. It represents the problems of diverse co-operatives to the Government and helps them in the solution of their problems. It participates in Exhibitions. It conducts conferences and meetings and seminars. Very recently, it has been working the member training scheme in Tirukalukundram and Madurai Blocks and it has trained more than 4,000 co-operators in 60 villages in the principles and practice of co-operation. In short, the Madras State Co-operative Union has become the educational spear-head of a vast and growing Co-operative Movement in Madras State.

Application of Statistics in Co-operative Research*

By

N. BISWAL. M. SC.,

*Assistant Registrar (Statistics), Co-operative Societies,
Orissa, Bhubaneswar.*

The All India Rural Credit Survey Committee lays much stress on collection, compilation and publication of data; study, assessment and review and investigation, analysis and research. Thus research includes the procedure of collection, compilation, analysis and interpretation of data, which lead to the principles of scientific statistical procedures. Research in Co-operation can be divided into two main groups, namely:

(a) Banking research which can make use of Business and Commercial Statistics, and

(b) Field research on general co-operative aspects which can make use of economic and social statistics.

Banking Research

Banking plays a vital role in co-operative activities as financial transactions stand at the centre of Co-operation. A bank gets finance from its members, apex institutions and Government and distributes loans to its needy members. Thus banks become regular business organisations incurring profit or loss, as the case may be. There are intermediate banking institutions between the apex institution and the masses benefited by banking activities like intermediaries in ordinary commercial business. Thus the period of maximum transaction, removing irregularities and external influence, can be easily estimated by the method of 'test of significance'. Similarly, seasonal variation in

banking transactions can be easily determined by the 'moving average method'.

Most of the figures in banking belong to the group of 'time series data', which facilitate its analysis on statistical principles and a number of statistical formula can be applied to derive useful conclusions.

Demand and Collections

Demand and collections of the bank is an important factor in banking. The future demand and collection of the bank can be easily calculated beforehand by the method of 'forecast' used in statistics. This will definitely help the banks in making prior arrangement to bear the impact of deficit finance and thus stabilise the banking position. Similarly, the well-known method of 'correlation' can be applied in banking research. It is an interesting problem to correlate the increase in the number of co-operative societies, membership of working capital with the percentage of literacy or *per capita* income of the State. We can take an example to clarify it. Many people say that the Co-operative Movement is not spreading vigorously due to illiteracy of the masses. How far is it correct? We can take literacy per cent of an area from the last census figures and represent it as X. Similarly, total membership of the co-operative societies working in that area may be represented by Y. Thus, we shall get a series of X (say $X_1, X_2,$

$X_3, \dots$) corresponding to $Y_1, Y_2, Y_3, \dots$ etc. It can be tabulated as follows :—

Literacy percent	Total membership of co-operative societies,
X_1	Y_1
X_2	Y
X_3	Y_3
and so on	and so on

Now correlation coefficient which is represented as r is —

$$\frac{1}{N} \frac{S(X-X)(Y-\bar{Y})}{(Sd)_x (Sd)_y}$$

where, $(Sd)_x$ is the standard deviation of all the values of x ; $(Sd)_y$ is the standard deviation of all the values of y ; S is the sign of summation over all the values, N is the total number of sample units under consideration, $\bar{X}$ is the mean value of X and $\bar{Y}$ is the mean value of Y .

Value of r cannot exceed +1 or be less than -1. If Y varies in the same direction as X , r will be +ve and will be +1. If Y decreases as X increases, r will be -ve and will be -1. If there is no such causal relation between X and Y , r will be zero. Hence by the method of correlation a very important problem in Co-operation can be solved accurately and a useful conclusion can also be drawn out of it.

Equation of Fittest Curve

The principles of curve fitting by the statistical method of orthogonal polynomials may be applied to the data of number of societies affiliated to a bank, membership and working capital. If a polynomial regression line

$$Y^1 = a + bx + cx^2 + dx^3 + \dots \quad (1)$$

is to be fitted to a series of observations at equal intervals of x , we can very easily fit the line.

$$Y = A + BX_1 + CX_2 + DX_3 + \dots \quad (2)$$

where $X_1, X_2, X_3, \dots$ are the polynomial values of degree 1, 2, 3, ... The transformation from equation (2) to (1) can be achieved by the substitution of $A = \bar{Y}, X_1 = X - \bar{X}, \dots$ etc., by the help of statistical tables giving various values to $X_1, \dots, X_n$ as required, in a somewhat complicated process. The equation of the fittest curve can easily be determined and a curve can also be fitted without much difficulty. The maximum value that the curve can reach and the time of its reaching the maximum number of membership that a bank can have with the existing number of affiliated societies and the year of its achievement can easily be predicted in advance.

'Design of Experiment' which is commonly used as one of the best methods in agricultural statistics can also be used in banking research. It is a problem to study what rate of interest facilitates easy repayment of loans due to the bank. Rate of interest varies from bank to bank and that too, from time to time and may be dependent on the purpose of loans issued. Hence a 'randomised block' or a 'split plot' design may be adopted to analyse the data and to derive useful conclusions.

'Construction of Index number', a statistical method, the help of which is very much taken in Economics can be used in Banking Research.

Thus Banking Research has immense scope to utilise statistics for the benefit of its efficient working. The above example,

are of the simplest type. In actual field the scope of application of statistical formula will be definitely widened.

Field Research on General Co-operative Aspects

Co-operative activities benefit the masses as a whole. Hence, field research on general co-operative aspects will follow the same method as statistics applied in Economics, Sociology and Psychology.

The most recent branch of statistics applied in all these fields is the technique of 'Sample Survey', the help of which has been taken by the All India Rural Credit Survey Committee for collection, compilation and interpretation of data. A number of statistical formula have been developed in Sample Survey to fit the heterogeneity of the problem to be studied and on the prevailing conditions. If we want to make a study of the economic improvement of the masses benefited by the Co-operative Movement the principles and the formula of 'Stratified Random Sampling' is to be applied. Even the correct sample size can be calculated to minimise the cost of sampling and can be arrived at an accurate result by the following formulae:

$$n = \frac{n_0}{1 + \frac{1}{v} S N_h (t_v)_h^2}$$

where n is the exact number of samples,

n_0 is a first approximation

v is the desired variance of the population,

N_h is the total number of units in each stratum,

$(t_v)_h^2$ is the unbiased estimate of true variance from each stratum.

S is the sign of summation over all stratum.

The final result required may be calculated with the desired accuracy by the help of the correct sample size. The following formulae is used in stratified random sampling to derive the final value from the population with the help of the sample:

$$N\bar{Y}_{(st)} + t_{NR}$$

Where N is the total population.

$\bar{Y}_{(st)}$ is the mean of the population on the basis of stratified random sampling.

R is the square root of the unbiased estimate of the variance of $\bar{Y}_{(st)}$

t is the value of probability on which decision is based. (In statistics, the word 'population' not only mean groups of people but groups of measurement relating to inanimate objects also).

Credit Requirements

Estimation of credit requirements of a state for agricultural and non-agricultural purposes is very important. The Government may well ascertain what portion of the credit requirements is supplied by the co-operative agency. Credit requirements may vary from time to time according to needs of the people. Hence a strict watch on the movement of credit requirements of a State is of great importance. This problem can be efficiently solved in less time and with the provision of minimum expenditure by the help of stratified random sampling as before. This will be helpful for the State Government and the banks to make early provision for finance needed seasonally by the people.

Insurance Schemes

Crop and cattle insurance schemes can also be taken into consideration. Such schemes are very important in a country where majority of the people are agriculturists. This problem can easily be solved by statistics and the extent of mass reaction to it can also be measured by sample survey.

A number of new problems will spring up when problems are studied one after another in actual projects.

Statistics and Co-operation

Statistics has helped Agriculture, Engineering, Economics, Education, Industry and Com-

merce in the field of research to a large extent. It is not known why Co-operation will not be able to secure the same benefit from Statistics. A research worker on Co-operation requires encouragement and all possible help in this direction. New blood from Statistics can be definitely transfused into Co-operation. It depends on the Government to accept the recommendations of the All India Rural Credit Survey Committee, to give needed facilities to research in Co-operation during the Second Five-Year Plan and to watch how far Co-operation is enlightened by research for the betterment of the masses.

Centrally Sponsored Harijan Housing Scheme through Co-operatives*

(Contributed)

Among the many measures taken by the Government to ameliorate the conditions of Harijans, grant of house sites free of cost is one. Many Harijans throughout the State have taken advantage of this concession. But the majority of them have been faced with the problem of building houses on the sites provided. The resources of most of the Harijans especially in rural areas are so limited that they are unable to take to construction of houses. As a result, many house sites assigned to them have been lying vacant without structures being erected on them. It was, therefore, considered that the mere provision of house sites leaving it to Harijans to put up small, inadequate and ill ventilated houses would not help to secure the objective of enabling the Harijans to raise themselves to the level of the rest of the society and get merged as an integral part of the general population. If the Harijans should reap the full benefits of the free assignment of house-sites, it will be necessary to extend to them financial assistance for construction of houses also. This question was engaging the attention of Government for some time. With the financial assistance provided by the Central Government, the Government of Madras sanctioned a scheme to help the Harijans with an annual income of not more than Rs. 500 and who have been assigned house sites or who have sites of their own to build simple and inexpensive houses.

The houses are to be of semi-detached type with a common wall

for every 2 units. Each house will consist of a verandah 6' 3" width, a spacious living room and a kitchen with smokeless oven (Hyderabad type). The walls will be of country brick in clay, the wood work will be from well seasoned country wood except doors which will be of asbestos cement sheets in well seasoned country wood frames in lime mortar. The roof throughout will be of pan tiles over bamboo rafters and reepers. Mud floor will be laid with a finish of cement plaster on top. The kitchen and platform will have floor of brick jelly concrete in lime and top finished with cement plaster. All walls will be plastered with cement and white washed. The cost of the house of this description comes to about Rs. 750, out of which Rs. 550 represents roughly the cost of building materials and the balance of Rs. 200 represents cost of labour. Under the scheme, Government will give a free grant of Rs. 550 per house towards the cost of materials and the balance of Rs. 200 is to be contributed by the beneficiary concerned in the form of labour. In the case of Nilgiris District, where the cost of materials and labour is a little higher, the cost of the house of the same description come to about Rs. 900 of which a sum of Rs. 600 will be provided by Government as a free grant towards the cost of materials and the balance of Rs. 300 will be contributed by the grantee concerned in the form of labour. It was told that it was not possible in all cases to expect the beneficiaries to contribute free labour foregoing their daily earnings especially in

Source: The Article is the text of a talk delivered by the Deputy Registrar Tiruchirapalli (North) on 6-4-57 at the A.I.R. Tiruchirapalli.

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

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

ESTD. 1930

TELEPHONE No. 2384.

President:

DR. P. NATESAN, M.B., B.S.,

Authorised Capital	...	Rs. 15 lakhs
Working Capital	...	Rs. 60 lakhs

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All kinds of deposits accepted.

Rates of Interest.

Current Deposits	...	1%
Savings Deposits	...	2%
Fixed Deposits for		
Six Months	...	3 1/4%
One Year	...	3 1/2%
Two Years & above	...	3 3/4%

Further particulars can be had from the undersigned:

N. M. SIVAPERUMAL,
Secretary.

the harvest season till the houses were constructed. Government have, therefore, decided to compensate the labour in cash wherever free labour was not readily forthcoming and sanctioned an interest free advance of Rs. 150 per Harijan in the Districts other than Nilgiris and Rs. 300 per Harijan in the case of Nilgiris District. The advance is to be recovered in 15 annual instalments. The Government have sanctioned a total free grant of Rs. 2,62,500 and an interest free advance of Rs. 72,000 for the construction of 475 houses. Of these 475 houses, 25 houses will be in the Nilgiris Dt. at a cost of Rs. 900 each and the remaining 450 will be built in the other Districts except Madras and Kanyakumari at a cost of Rs. 750 each. Except 70 houses to be constructed in the Coimbatore District, all the houses in the other districts are to be built through the agency of co-operative societies. The number of houses that will be constructed in each district is as follows:

S. No.	District.	No. of centres.	No. of houses.
1	Tirunelveli	2	41
2	North Arcot	2	45
3	Tiruchirapalli	2	35
4	Chingleput	3	41
5	Salem	3	60
6	South Arcot	2	40
7	Tanjore	2	22
8	Ramanathapuram	2	46
9	Mathurai	3	50
10	Nilgiris	1	25
		22	405

At each centre, where the scheme is to be implemented, a Harijan Housing Co-operative Society has been organised and registered. There are altogether 22 societies formed for the implementation of the scheme. The beneficiaries have joined the socie-

ties as members and they are required to pay only a share capital of Re. 1 each for membership. Having regard to the poor economic condition of these people, they are not required to subscribe towards the share capital in any particular proportion of the loan to be given to them as in other co-operative societies. As these societies will only pass on the interest free loans to their members they will have no income from which they can meet expenses such as cost of books, forms etc. Government have, therefore, sanctioned to each society a free grant of Rs. 50 to enable to meet such expenses.

The Harijans, who take loans under this scheme will have to mortgage the sites assigned to them as also the houses to be constructed thereon to the societies. They need pay no fees for registration of these documents as Government have already exempted them from the payment of registration fees.

To attend to the work connected with the organisation of these special societies, to assist the members in the construction of houses and generally to exercise supervision over the working of these societies, Government have sanctioned a special staff of 13 Senior Inspectors. These Inspectors have already joined duty and they are attending to the preliminary work connected with the drawal of the grants, sanction of loans and arrangements for the construction of houses. The Deputy Registrars in charge of the circles, where the scheme is being worked are paying particular attention to the successful implementation of the scheme in close collaboration with the District Welfare Officers and the Collectors concerned. The Harijans have welcomed the scheme in all places and they are enthusiastic about its

implementation. To many of the Harijans, who have been accustomed to live in small and ill-ventilated huts, the prospect of owning a pucca house built with bricks and timber has already opened a new outlook on life. With better

houses their living conditions will improve and with the improvement in their living conditions they will not only improve their economic condition but will also contribute to increased production, which is the need of the hour.

The Madurai District Central Co-operative Bank Ltd., Madurai (South India)

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Paid up Share Capital	Rs.	11,75,600
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V. ALAGAPPAN, B.A., B.L.,
Secretary.

Gainful Storing*

Agricultural produce is generally stored, on the farm, in home-made receptacles and granaries constructed out of mud or wicker and matting. At intermediary and terminal markets, it is placed in dug-outs called *Khattis* and godowns. These storage arrangements leave much to be desired. For instance, they do not provide adequate protection against damage by insects and rodents nor against deterioration from the inclemencies of the weather. It is estimated that annually about 3 million tons of food-grain could be saved by improved storage.

Having no "holding" power the farmer often has to sell soon after harvest at whatever price is offered to him. He needs "spot" cash, perhaps to repay his debt, to meet certain family obligations, or to buy seed and manure. Lack of ready money, therefore, drives him to sell his produce immediately after the harvest, at a time when the market is "flooded" and prices low. Inadequate storage thus compels him to resort to distress selling.

Countrywide Plan

To safeguard the interests of producers, to arrange for scientific storage and to provide means of marketing finance easily available, the Union Government in the Ministry of Food and Agriculture are implementing a comprehensive scheme of establishing warehouses and godowns all over the country.

As part of the programme, a Central Warehousing Corporation was established in March, 1957 under the Agricultural Produce (Development and Warehousing) Corporations Act 1956, with the authorised capital of Rs. 20

crores; for the present only half this amount has been issued. It acquires, builds and runs godowns and warehouses for the sale, storage and distribution of agricultural produce, seeds, manures, fertilizers and agricultural implements.

What is Warehousing?

Warehousing is specialized storage for preservation of produce, soon after harvesting to be available in good condition when needed, thus resulting in gain for both the producer and the consumer. Quite apart from storing in licensed and scientifically suitable buildings within or near market premises, warehousing provides for all precautions against damage and deterioration.

But, perhaps the most significant aspect of warehousing is the *warehouse receipt*. This important piece of paper lifts a commodity from the level of "dead stock", as it really is when lying in unsatisfactory and unlicensed godowns and storehouses, and makes it a "live" factor in profitable trading and orderly marketing. The Warehouse Receipt is acceptable to bankers, on the strength of which a depositor can obtain loans at comparatively low rates of interest without transferring physical possession of goods. The Banks will more readily advance loans on the security of the Warehouse Receipt which will be an extremely sound document backed by all the care and supervision of the Warehouse authorities and the regulation and inspection of the State Governments under the State Warehouse Laws. The rate of interest charged by Banks on such loans is also likely to be much lower than at

present on the hypothecation of goods. The producer can use this loan for carrying out his agricultural operations; he can also sell his produce when the market price is favourable by simply transferring the Receipt to the buyer. There is, however, no discrimination as between one depositor of goods in a Warehouse and the other. All are equally welcome, the producer, the co-operative societies and the merchants excepting that at some stage, in order to encourage the development of the co-operative movement, slight concession in the matter of Warehousing charges may be shown to co-operative societies as against others.

Warehousing, thus, eliminates loss from damage and deterioration, prevents distress sales, helps the producer in raising loans at reasonable rates, and gives him an opportunity to sell when he is ready and obtains a better price for the fruits of his labour. Each Warehouse is expected to provide to its customers the benefit of information service regarding prices and market conditions. This should enable the depositor to determine which would be the most opportune time to put them on the market.

Other Benefits

In Warehousing, the transferable Receipt represents ownership of the produce, and title can be changed without actual movement of the produce. It, thus, slashes waste by reducing the number of times the produce has to be handled in the market. It also cuts transshipment cost and provides safety through insurance against fire, flood, thefts etc. It helps in the evolution and adoption of grade standards for various commodities, thereby

facilitating trade. It eliminates the labour involved in physical checking of the goods as well as the risks involved in trading through samples.

Warehousing provides a means to level off the peaks and valleys of seasonal production and allows for more or less uniform consumption throughout the year. It regulates the flow of goods into the market and thus ensures a better price, on the whole, to the producer and a more equated or less erratic price to the consumer.

Warehouses help improve national economy through increasing production by keeping and making available improved seeds, fertilizers, implements etc.

Central Warehousing Corporation

The Central Warehousing Corporation proposes to set up during the Second Plan period about one hundred warehouses, each with storage capacities upto 20,000 tons, at trade centres of all-India importance; of them a dozen are likely to be set up in 1957-58. Besides, the Central Corporation will assist the 13 State Corporations (one in each State except Jammu and Kashmir) in establishing 250 warehouses at trade centres of State importance, each with a capacity upto 10,000 tons. At the same time in order to complete the chain of storage facilities from the lowest level upwards, the Government will help Co-operative Societies with loans and subsidies to set up warehouses and godowns at centres below sub-divisional level where no Corporation warehouse exists.

It is expected that additional storage accommodation of about 3 million tons will become available during the Second Five Year Plan

*Source: Central Warehousing Corporation, New Delhi.

as a result of investment on Central and State Warehouses and godowns.

Commodities to be stored

To begin with, foodstuffs including edible oilseeds, cattle fodder including oilcakes and other concentrates, raw cotton-ginned and unginned—and cotton seeds, raw jute and vegetable oils will be accepted, for storage in the warehouses. As experience is gained and additional space becomes available, more commodities will be accepted.

Management of Warehouses

Trained technical personnel will be provided to man the warehouses. Besides the Warehouseman, who will be Manager of the Warehouse, each warehouse will have a Technical Assistant. It will be the duty of the Technical Assistant to examine the commodities from the point of view of freedom from pest and ensure their wholesomeness during storage. The Technical Assistant will also undertake grading of the commodities. A small laboratory will be available at each warehouse.

To assist in the efficient working of the scheme, it is proposed to have a local Advisory Committee at each warehouse, consisting of representatives of the Regulated Market Committee, the Co-operative Marketing Society, the trade,

farmers and the State Bank and other financing agencies.

Smooth Trading

Workable grade standards are being evolved in respect of all commodities to go into warehouses. When these grades become popular in the country, they should not only assure higher returns to the producer but also make trading smoother, as there will then be no need to check the commodities physically or conduct trade through samples. Mere indication of the grade would then be enough for the purchaser to know the exact quality for which he is paying.

There is an emotional upsurge in the countryside to-day. Community Projects and National Extension Service Blocks have already covered a large part of rural India and are spreading in an ever-widening sweep, releasing among the people a burning desire to live better. To fulfil his aspirations the cultivator must be provided with the necessary wherewithal. His economic condition must be improved in a permanent way. In this effort warehousing can play a significant role by making marketing more orderly, eliminating waste and, above all, providing means of adequate credit at cheap rates. It is a gigantic task, the success of which is assured but only with the active co-operation of producer and trader alike.

CO-OPERATIVE CONFERENCES AND MEETINGS

Second Seminar of the All India Co-operative Sugar Factories held at Etikoppaka on the 29th October, 1957

INAUGURAL ADDRESS

By

DR. PANJABRAO DESHMUKH,
Union Minister for Co-operation

It gives me great pleasure to address the Second Seminar of the All-India Co-operative Sugar Factories. It is a unique event in the history of the Co-operative Movement in this country as the establishment of sugar factories on co-operative basis will bring about changes of far-reaching character in the movement. In this great democratic country of ours, we have the right to vote and choose our representatives to look after the machinery of Government. It is a political right which we can exercise for preserving the liberty and dignity of the Nation and help to develop the personality of the individuals by the elimination of social barriers and other measures. The political freedom, which we have attained after a long struggle, though indispensable, is not by itself enough. It is after all a means to an end and not an end in itself. If the nation does not develop its own strength and attain advancement and prosperity mere independence may not only be a very covetable object but may be purely transitory. We have, therefore, to fashion a firm foundation for it and this means developing economic freedom and people's prosperity. It is, therefore, necessary that we should apply the principles of democracy to the building up of our industry and agriculture on sound lines for higher production and fuller utilization of our chief

asset—the man power. Government can certainly help to create the required climate and atmosphere for this but the realization of the objective will depend upon the faith and exertions of the people themselves.

2. The socialist pattern of society has been accepted as the objective of the nation's socio-economic policy which, I believe, can be best achieved through the co-operative organisation, for it is through co-operation that people can effectively participate in the organisation on the basis of perfect equality and for the purpose essentially of conferring benefits on the community at large. This again applies equally whether the organization is devoted to increasing production, improving distribution or augmenting mutual aid in the shape of credit etc. Co-operation is a dynamic system of economic set-up, which assists the underprivileged groups within the framework of the Constitution to function effectively. It is a remedy within against unfair or the cut throat competition. It ensures more equitable distribution and prevents concentration of wealth in the hands of a few people. Co-operative endeavour will bring about a new social order in which the means of production will be owned by the people and will be utilized for their benefit. Co-operation thus provides a basis, a platform and a

common ground, where people can join together for providing the goods and services which in many instances are not possible to be got individually. The ultimate ideal is to create a Socialist Co-operative Commonwealth in which each will contribute to the welfare of all and all will contribute to the welfare of each.

3. Ours is primarily an agricultural country. About 75 per cent of the people depend on income derived from agriculture. Therefore any plan designed to effect improvement in the living conditions of the greatest number and for their greatest good, must necessarily be concentrated around the cultivators. Thus, with a view to providing the farmers with the necessary apparatus for bettering their economic and social status, the Co-operative Movement was started in this country about half a century ago. During this long span of time, the Movement has gone through many trials and tribulations. Many societies have been brought into existence and many of them have been extinguished often due to their internal weaknesses. We had about 1.5 lakhs credit Co-operatives on 30-6-1956 which provided in 1955-56 just over Rs. 49 crores out of the total estimated credit requirements of Rs. 750 crores. The figures for 1956-57 will be around Rs. 65 to 70 crores. Co-operative credit, which is one of the prime needs of the agriculturists, for production continues to be inadequate and accounts hardly for 6 to 8 per cent of the needs. Unless the problems of the agriculturists, for their all-round economic development, are fairly and squarely met, no attempt to overcome their difficulties in a piecemeal way will have a permanent

and lasting effect. Along with provision of credit, arrangements should be made for processing and marketing produce of the farmers. I am happy to say that an integrated approach to all-round economic development of the cultivators is under way.

4. The country has accepted a system of planned economy. This has meant laying down of priorities and targets in conformity with the needs, atmosphere and changing circumstances in the country. Co-operation has been regarded as the basic plank for the reconstruction of our rural economy. It has also been realised that mere official guidance is not enough to provide the movement with the required psychological impetus and financial stability for the revival and regeneration of the movement. This has led to the new concept of State participation in the share capital of societies for the development of integrated co-operative structure where in finance, production and marketing are linked together for solving penurious conditions of the rural folk. There was, however, a doubt in the minds of some people whether State participation would not reduce the voluntary character of the movement. Actually this was made clear in the Rural Credit Survey Report itself as well as in the various co-operative Conferences that there is no attempt whatsoever to do away with the voluntary character of the movement. What is intended is to provide additional strength to the co-operatives, so that they may be able to encounter the opposition of well entrenched and powerful vested interests. Therefore, the essential basis of State partnership is assistance and not interference of control in the management of the societies.

5. After reaching here Shri Naidu, Registrar of Co-operative Societies, Andhra Pradesh arranged my visit to two large-sized co-operative societies organised as a result of the pilot project in this district, which I had myself inaugurated on the 9th May 1956. I made it a point to enquire whether any body thought the reorganisation had affected in any way the voluntariness of the movement. I am happy to tell you that there does not seem to be even the remotest basis for such apprehensions. I would, in a way regard this as a more or less conclusive proof that the approach which we have decided upon is fully practical and one that suits our circumstances. In fact, wherever I have gone I have tried to make similar enquiries on this score whether it was Punjab or Mysore and I consider it a happy augury that I have had everywhere the same assurance as we had from the two societies, which not only I but several other delegates to this Seminar were able to see. It is obvious that the reorganisation has put in lot of blood and flesh into the movement, which has not only improved the condition of credit but what in my view is much more desirable is that it has raised the confidence and aspirations of the people. I do not think I am in any way hasty in judging the consequences of this move but I have gathered a feeling that we are on the right track. An important suggestion that occurred to me I have already thrown out, namely, that as a result of reorganisation, the large-sized societies gain real strength and become big enough to be divided into one or more similar societies as a result of the deposits they attract, the larger share capital they can add etc., this should be done. Thus the group of villages for which any

particular society will cater would become ever smaller and thus carry co-operation still further and much near the homes of the people.

6. Co-operatives cannot, however, thrive merely on lip sympathy. There must be a general climate favourable for it. You are, no doubt, aware that a financial allocation of Rs. 75 crores has been provided in the Second Five Year Plan for the building up of co-operatives in the agricultural sector alone. A comprehensive scheme has been worked out for the purpose of establishing 10,400 large-sized societies with 4,000 godowns, 35 co-operative sugar factories, 48 cotton gins, 128 processing units, 1,800 marketing societies with 1,500 godowns, 250 warehouses to be constructed by the State Warehousing Corporations and 106 large warehouses to be constructed by the Central Warehousing Corporation. The programme for the establishment of small-size societies and for strengthening and re-suscitating the existing ones will continue, so that the co-operative credit structure can take the responsibility of issuing by the end of 1960-61 Rs. 150 crores short-term, Rs. 50 crores medium-term and Rs. 25 crores long-term loans to the farmers.

7. There has been a longstanding complaint that the credit so far advanced went mostly to well-to-do farmers, who had the security of lands to offer. But we have decided to change this basis and to enlarge the credit worthiness of the people on the basis of anticipated crops and the programme of actual agricultural production. This re-orientation in the method of finance is intended largely to assist the so-called non-credit-worthy cultivators, who were to a large extent outside the purview of the co-operative movement thus formed.

8. During the past three years, under the impact of agricultural production and National Extension Service and community project programme, there has been an increase in the membership of the Co-operative Movement and through the formation of new co-operative societies and through the expansion of existing societies. This process will continue and indeed the Co-operative Movement will gain further impetus from the programmes being carried out under the Second Five Year Plan and the greater attention is being given to agricultural production. The aim now is to work towards *Universal Membership* and the role of the Co-operative Movement in promoting thrift and savings is to be stressed. Therefore, in implementing the co-operative development programme, we should ensure that—

(i) Every loan, in money or kind, is linked up with a plan for increase in production;

(ii) Every family is assisted to come into the movement in its own right by using loans for productive purposes; and

(iii) Every family makes a saving out of the increased production and invests it in the co-operative society, so that within a short time much of the credit needed by the members may be provided out of their own resources.

It is by achieving these objects that co-operatives will enable small owners and tenants, who have no 'security' in a banking sense, to rehabilitate themselves by increased production and saving.

9. The Industrial Policy Resolution clearly lays down that we should build a large and growing co-operative sector. For small

scale, village and cottage industries, establishment of industrial co-operative is considered essential as all village and small-scale industries can be best organised on co-operative basis. Along with the growth of small scale and village industries on co-operative basis, it is proposed to have 50 co-operative sugar factories (15 in the First Five Year Plan and 35 in the Second Plan) by the end of the 1960-61. Of this, licences for 38 sugar factories have been issued and 8 of them have already started functioning. Only 12 units remain to be licensed for the completion of the target. But in view of the difficulties of foreign exchange position, the programme may have to be phased suitably. I am at the same time trying to find out whether small crystal units cannot be established and some relief given to the cane growers immediately. The U.P. Planning Research and Action Institute has prepared a scheme, which, I commend should be studied and discussed by the Seminar.

10. While the credit movement after 30 years of working could finance the agriculturists to the extent of 3 per cent of their credit needs, last year the eight co-operative sugar factories most of which started operating for the first time and that too for a short period produced about 3 per cent of the sugar requirements of the country. It is expected that by 1960-61, the co-operative sugar factories will account for 20-25 per cent of the total production. I would like to compare this with 85 per cent in Holland. About 75,000 members of the sugar factories have raised share capital out of their own resources to the extent of Rs. 4.5 crores. This is no small achievement. As the cane growers will be the owners of the factories, the

conflict of interest which often exists and at times assumes serious proportion between private owners of factories and suppliers of sugar-cane will be eliminated and profits which would go to a few persons will be shared amongst the growers of sugarcane. Many of the progressive co-operative sugar factories are giving a representation to labourers also working in the factory. The second important partner on whose daily efforts depends the success of the operational side is thus closely connected and associated with the management. I believe that this enlightened policy will not only reduce the stress and strain frequently noticed in private units but will also accelerate the pace of progress in other sphere of co-operative activities.

11. The success achieved by the Co-operative Sugar Factories is in no small measure due to the financial help received from the Industrial Finance Corporation which has so far sanctioned loans amounting to Rs. 10.47 crores for 22 factories. Co-operatives are one of the biggest customers of the Co-operation, which has always taken a sympathetic interest in this cause. We are all very much thankful to this Corporation and hope that it will continue to aid the co-operatives hereafter. The Reserve Bank of India, which has become the 'Kamdhenu' of the Co-operative Movement, has also amended its law suitably with a view to providing medium term loans to sugarcane growers to enable them to purchase shares of sugar factories. The State Bank of India has helped some co-operative sugar factories in opening letters of credit and securing other accommodation. Every institution in the public sector is thus

trying to foster the growth of co-operative sugar factories on sound lines.

12. While carrying out the programme, we should not overlook the difficulties for our experience in the field of co-operative processing is very limited. We had only four co-operative sugar factories till 1950. Crushing capacity of these factories was very small and they encountered considerable difficulties for many years; of these 4 factories, 3 had ultimately to be disposed of to private industrialists and only one, namely, the Etikoppaka Co-operative Sugar Factory, was able to survive the competition. As a forerunner in this sphere of co-operation as well as by the virtue of its position, Etikoppaka occupies a significant place in the movement. On this occasion, when a galaxy of eminent cultivators and subject-matter specialists from all over India are assembling here to devise ways and means for improving the working of this industry on a co-operative basis, we cannot but record our high appreciation of such staunch co-operators like Shri Raju and his colleagues. It was their relentless efforts and spirit of sacrifice, which made it possible for the Etikoppaka sugar factory to withstand the forces to which many earlier co-operative societies had succumbed.

13. The organisation of co-operative sugar factories is not all a rosy path. The factories have to face initial difficulties in respect of collection of share capital from the sugarcane growers, who, as you all know, are cultivators of limited means and largely drawn from the strata of small and medium growers. In some areas, co-operative institutions and individual non-growers came forward

to assist in the augmentation of share capital, but as we are essentially aiming at having a processing plant owned and managed by the growers themselves, it is desirable that the membership should be restricted to growers or prospective growers only.

14. In addition to the difficulties experienced in preproduction stage every step and action has to be watched as soon as the factory goes into operation. Technical problems of operation and difficulties of securing the services of trained technical persons are to be solved. There would also be problems of purchasing raw materials like sugarcane, sulphur, gunny bags etc., as well as sale of sugar and other by-products of the factories. In the Bombay State, these problems have been sought to be solved by the establishment of a federation of co-operative sugar factories. This federation has been assisting the affiliated units in various fields. It has drawn up a scheme for recruitment of technical personnel and has laid down the number of technical posts, which the factory should employ and the qualifications and pay scales of the personnel. The services of a part time Engineer have also been made available by the federation of the sugar factories. It has also laid down the type of accommodation to be provided for various classes of staff in various factories. The federation further expects to assist in the work relating to the erection of factory buildings, purchase of raw materials in bulk, arranging for sales of sugar etc. The position of Bombay, however, is different in that it has a large number of factories and the federation can work as a self-sufficient unit. In other States, the number of sugar factories, is comparatively small and much more scattered. It will

be difficult to have an independent federation of their own. I, therefore, feel that it will be desirable to have a National Federation of All-India Co-operative Sugar Factories to perform the functions more or less akin to those performed by the Bombay Federation in addition to dealing with the problems, which are at present dealt with by the Ministry of Food and Agriculture, viz., technical advice securing the supply of steel, cement, iron etc., securing finance from the Industrial Finance Corporation and other matters. This matter will, of course, be discussed by you as an item of the agenda, but I would only state at this stage that it is for the co-operative sugar factories to frame the constitution of this Federation and decide its functions.

15. We have sown the seeds which will have to be properly looked after, so that they can develop into full grown trees capable of bearing fruits. For this, we shall have to be wary and circumspect lest they are destroyed by forces and elements, which are waiting only for an opportunity to seize them. In order to enable the plants to maintain constantly their growth and development we should provide them with necessary ingredients and nourishments and also remove the obstacles standing in their way. In pursuit of our objects, we should keep our spirit high, effort constant and determination relentless. There is always a tendency to slacken the efforts in case one attains certain measure of success. We should guard against such complacency lest we are caught unawares.

16. The future development of co-operation in the sphere of large scale industries will depend upon the success of co-operative sugar factories. If the co-operative sugar mills that have been

already set up perform their duty well and enlist continuous support of their members, it would not be difficult to plan for co-operative jute baling plants and the jute mills. Fifty co-operative sugar factories would have for instance to buy at least 50 lakh jute bags annually for packing sugar. With this assured demand the jute growers of the eastern region who are, at present, in a position of great disadvantage can be helped to start their mills. In Andhra Pradesh itself, the tobacco growers are passing through anxious days. Although they are the largest producers of tobacco and help the country in obtaining valuable foreign exchange, the price recovered is hardly commensurate with the price paid by the buyer or the effort put in. This state of affairs will continue and till the farmers get together organize and their own co-operative and operate their own redrying plants in large numbers. I have been striving for years past to go even much further. I want the co-operatives to undertake export through the State Trading Corporation and if possible establish Co-operative cigarette factories. In other words, for every important commodity, co-operative marketing and processing should be undertaken. This is essential for increasing production, improving the quality and for finding agricultural finance.

17. I am happy that many States have set up Apex Marketing Societies, which is a federation of primary units. They have to be developed well and run efficiently. As soon as these Apex organisations find their feet, I propose to have the National or All India Marketing Federation, which will not only act as a clearing house but will also assist the State Apex Societies in the inter-State and the foreign trade. I am most

impatient to do and I hope with the assistance and active sympathy of all concerned, I will realize this objective of mine soon.

18. The responsibility of implementing this programme and making it a success rests with you. The first step is to convince the growers, sympathisers and others who have chosen you as their representatives and delegates that the job of running a co-operative sugar federation will be done well and to their satisfaction. For this, apart from your individual contribution, the effective co-operation of the members of the society will have to be obtained and they must be made to feel that it is their concern. The efforts to secure their loyal support as well as to strengthen and vitalize the co-operative sugar mills will succeed only to the extent that co-operative principles and practices are accepted by the people and the required leadership is provided by them. Without losing sight of the broader objectives of the co-operative movement, the programme for the establishment of sugar mills on co-operative basis will have to be cast appropriately to suit the local requirements. This is a worthy cause and an activity which offers immense opportunities for constructive work and dynamic leadership. As I have often said no effort in this sphere is either too little or too great because it is a national need and in the circumstances and times in which we live, it is the most potent and purposeful.

19. You have a number of subjects for discussion and I do not wish to anticipate discussion by expressing my views beforehand. You will assuredly discuss at length the administrative, financial and technical problems

effecting co-operative sugar factories and suggest solution for them. On my part, I would only assure you that as a Minister of

Co-operation, I will give very careful and urgent consideration to the recommendations you may make.

Resolutions passed at the Conference

Resolution No. 1

Whereas the Planning Commission and the Central and State Governments are committed to the building up of a co-operative sector as part of the planned economic development of the country and their schemes of development have been formulated on this basis;

Whereas in pursuance of this principal objective, State Governments, in consultation with and with the approval of the Government of India, have drawn up plans for the establishment of 35 new co-operative sugar factories in the Second Plan;

Whereas preliminary steps have been taken and considerable ground-work has been done for the establishment of these factories including the collection of share capital from large numbers of small and medium cane growers;

Whereas the establishment of sugar factories would provide large additional sources of revenue to State and Central Governments and help in promoting the country's export trade and the economic condition of the agriculturist;

This Seminar considers that the recent developments, i.e., the delay in the grant of import licences to those co-operative sugar factories that have been granted manufacturing licences, inability of the Industrial Finance Corporation to sanction loans, particularly where orders for machinery have been placed and import licences obtained, are

likely to create considerable disappointment and discontent among cane growers and undermine their confidence and render future efforts difficult not only in the field of co-operative processing but in the entire co-operative structure in general.

The Seminar, therefore, appeals that the Central Government may accord high priority to this programme which is an essential part of the second plan and create, as quickly as possible, conditions in which the implementation of the programme is rendered possible, especially in view of the fact that a number of foreign firms have made offers for the supply of the requisite plant and machinery on the basis of deferred payments.

The Seminar further considers that all these difficulties be setting the co-operative sugar factories just at the stage, when the movement had aroused the aspirations and hopes of agriculturists cannot be overcome unless the different authorities of Government concerned with it join together in a determined attempt to find a way out and resolves that a high-powered committee be set up by the Government of India consisting of the representatives of the Central Ministries concerned, the Industrial Finance Corporation, the State Bank of India and the Reserve Bank of India to take stock of the position and in particular to arrange for—

(i) Provision, by some means or the other, of the long-term block capital which the Industrial

Finance Corporation would have supplied, if it had funds, to those factories which have fulfilled the condition regarding collection of share capital;

(ii) Early grant of import licence to save the societies from further losses.

The Seminar further recommends that, to meet a part of the recent increase in the cost of block capital, the National Co-operative Development and Warehousing Board might increase its contribution upto Rs. 20 lakhs on condition that the promoters of co-operative organization should collect an equal amount.

Resolution No. 2

While the Seminar recognises that it is necessary to maintain the integrity of the co-operative credit and banking system and that for this purpose all financial accommodation including provision of working capital loans by the State Bank of India to the Co-operative sugar factories should be normally channelled through co-operative financing agencies, the Seminar is of the opinion that, in areas where the co-operative banking system is not strong or well established or the apex or central bank is not willing to provide the necessary accommodation by way of working capital, the State Bank of India may, as a temporary measure, provide direct financial accommodation to Co-operative sugar factories for their working capital until such time that local co-operative financing agencies are in a position to take over the responsibility.

The Seminar further recommends that the State Bank of India may provide financial accommodation on terms and conditions similar to those at

which the Reserve Bank of India now provides funds for the co-operative marketing and processing societies.

Resolution No. 3

The Seminar requests that where a Co-operative in a State, for which a licence has been issued fails to collect the minimum share capital within the prescribed period and consequently the proposal has to be dropped, the cane growers in other areas of the same State may be given the preference to utilise that licence. Only if there are no prospects of a co-operative sugar factory being set up in the State, such licence may be transferred to the common pool or other States.

Resolution No. 4

The Seminar considers that there is a need for a promotional agency for co-ordination of effort in the field of establishment of co-operative sugar factories in India, for provision of technical advice and help, for acting as an exponent of co-operative opinion in matters connected with this programme, etc. and resolves to set up a committee with the following delegates as members for drawing up suitable constitution, by-laws, etc., for a national federation of co-operative sugar factories:

Bombay	...	Prof. D.R. Gadgil
Madras	...	Shri Rajagopal Naidu
Andhra	...	„ Rajagopal Rao
Mysore	...	„ Linga Reddy
Orissa	...	„ R. S. Pande
Uttar Pradesh	...	„ Chaturvedi
Punjab	...	„ S. S. Puri

Shri M.P. Bhargava shall be the convenor. The committee shall have the power to co-opt persons

(official and non-officials) as members. The committee is requested to give its report to the National Co-operative Development and Warehousing Board.

Resolution No. 5

This Seminar takes note of the results of the working of the eight co-operative sugar factories which were in operation in 1956-57 and resolves that—

(a) Co-operative units should be constantly vigilant about every item of expenditure and keep the costs and other expenses to the minimum;

(b) Co-operative sugar factories shall adopt a uniform method of sampling, analysis and chemical control;

(c) Co-operative sugar factories should plan the recruitment and training programme of the staff well before the commencement of the factory and may avail of the scheme of the Defence Ministry for having their personnel trained in different trades.

This Seminar further resolves to place on record its appreciation of the assistance and advice given by the Directorate of Sugar and Vanaspathi and more especially by the Processing Engineer and requests that the Technical Section may be strengthened to cope with the increasing volume of technical work.

Resolution No. 6

This Seminar reviewed the present position regarding membership of co-operative sugar factories and resolves that—

(a) the membership of Co-operative sugar factories should consist of growers or prospective growers of cane, workers, co-operative institutions such as Marketing Societies, Central Banks, credit and other societies located within the area of operations of the factory or having business dealing with it;

(b) the number of non-grower members or sympathisers in the factory should be kept to the minimum;

(c) the factories which have on their roll a large number of non-growers should formulate a phased programme of retiring the share capital of non-growers as soon as possible.

Resolution No. 7

This Seminar resolves that co-operative sugar factories should pay special attention to the important task of improving the yield per acre as well as the quality of cane produced by their members. For this purpose, every co-operative sugar factory should appoint a special staff and make adequate arrangements for securing the necessary production finance and supplies.

Proceedings of the Thirteenth Tamilnadu Co-op. Conference held at Madurai on the 4th and 5th January 1958

[We have great pleasure in publishing the proceedings of the Thirteenth Tamil Nadu Co-operative Conference held at Saurashtra High School, Madurai on the 4th and 5th January 1958. The Conference was the last of the series of Conferences convened under the auspices of the Tamil Nadu Co-operative Federation Ltd. The Madurai District Co-operative Central Bank, Ltd., convened the Conference on behalf of the Tamil Nadu Co-operative Federation Ltd. Nearly 1,500 delegates from all parts of the Tamil Nad, Pondicherry and Nagarcoil attended the Conference. Dr. P. Natesan hoisted the Co-operative Flag. Sri A. M. Madurai Puli Gounder, President of the Madurai District Co-operative Central Bank, Ltd., welcomed the delegates. Sri R. Venkataraman, Minister for Industries, Labour and Co-operation inaugurated the Conference. Sri S. K. Chenniappa Gounder, President, The Coimbatore District Co-operative Central Bank, Ltd., presided over the Conference. Sri R. Kanakasabai, M.P., President, South Arcot District Central Co-operative Bank, Ltd., unveiled the portrait of Sri A. Palaniappa Mudaliar, M.A., I.A.S., Registrar of Co-operative Societies, Madras. Sir P. T. Rajan, M.L.C., unveiled the portrait of late Sri Medai Dalavoi Kumaraswami Mudaliar. Sir P.T. Rajan, M.L.C., declared open the Co-operative Products Exhibition organised in connection with the Exhibition. Mr. T. Krishnamurthi Gounder proposed a vote of thanks. The high light of the Conference was the amalgamation of the Tamil Nadu Co-operative Federation Ltd. and the Madras State Co-operative Union into one single, integrated Tamil Nadu Co-operative Union Ltd. As usual, the Secretaries Conference was held as an auxiliary Conference. The Conference was a great success and we thank the Reception Committee and Sri V. Alagappan, its Secretary for their excellent arrangements and hospitality.—*Editor.*]

HOISTING OF THE CO-OPERATIVE FLAG

By

DR. P. NATESAN, M.B., B.S.,

*President, The Madras Dist. Co-op. Central Bank, Ltd., and
General Secretary, The Madras State Co-op. Union, Ltd.*

Dear Co-operators,

It gives me great pleasure to hoist the Co-operative Flag and I thank the Conveners for giving me the responsibility for hoisting the Co-operative Flag. Co-operative Flag symbolises the unity and solidarity

of Co-operators all over the World and instils faith and hope that Co-operation would pave the way for peace, amity and prosperity for the World, which is torn by strifes and rivalries.

Co-operative Movement in Madras had a glorious record for nearly 54 years. In the field of Credit, Co-operative Movement has made a striking progress and nearly 9,000 agricultural credit societies, apexed by 15 Central banks and one State Bank has been in a position to provide production credit to the agriculturists at as cheap a rate as 6½ per cent. Besides credit, the Movement has extended its activities in the weaving, milk supply, marketing housing sectors and the like. Great efforts are being made to expand marketing facilities and the establishment of processing factories like Sugar Mills, Spinning Mills Ginning Factories etc.

I want to lay stress on this occasion one important aspect of co-operative activity namely housing. You may be aware that there are about 200 co-operative housing societies in our State. The Government are extending loans to each individual upto a maximum of Rs. 12,000 repayable in 20 annual instalments. This assistance of the Government has been very useful in stepping up co-operative building activity on an appreciable scale. But population has been increasing at a rapid rate of 1.5 per cent to 2 per cent per year and the number of new houses do not cope up with the huge population increase. Housing shortage is felt not only

in big cities but even in mufasal centres. There is, therefore, a very great and urgent need to expand housing facilities by the Government, employers and employees.

A total effort must be made to meet the housing shortage. In the cities, Co-operative Movement has been doing good work in the field of providing cheap and facile credit to employees of Government and commercial establishments. More or less, these employees get decent wages at regular intervals. But there is no adequate arrangements to provide housing facilities. I would suggest that arrangements must be made either by drawing on the Provident Fund or by any other method, suitable housing schemes should be started by all employers, whether Government or private and it should be our objective to provide a cheap low cost house to every permanent employee in every city and town. Co-operation can play a very useful part in accomplishing this objective of providing "Each one with one House". If that is realised, the dangers of over-crowding and the consequent spread of infectious diseases could be arrested. If every one owns a house, healthful living would become a reality. Let us therefore try our best to realise the co-operative aim of "Each for All and All for Each" through providing "Each one with one House" to start with.

WELCOME ADDRESS

By

SRI A. M. MADURAI PULI GOUNDER,

*President, The Madurai District Co-op. Central Bank Ltd., and
Chairman, Reception Committee*

Dear Co-operators,

It gives me very great pleasure to welcome you to this great and ancient City of Madurai. As you are aware, Madurai is an ancient City of Temples and the famous

seat of the Tamil Sangham. In an area of ten square miles, the city houses nearly 4 lakhs of people. The square system of streets adds to the unique beauty

of the city and stands as a monumental evidence to the Tamil genius of town planning. Besides the exquisite grace of the temple architecture, the City abounds in Nayak art, of which the famous Thirumalai Nayak Mahal is an outstanding example. The City is fast developing into an industrial Centre. Dyeing is a speciality of Madurai.

Co-operation has been accepted as the main instrument of democratic planning and the Integrated Credit Scheme has been drawn up and is being implemented. I hope this Conference will review the several co-operative developments schemes in execution and try to find out ways to reach the targets laid down by the end of the Second Plan Period. Though we welcome co-operative farming methods, we have to find out the appropriate methods to popularise the techniques, by giving adequate thought to co-operative marketing of produce etc. Similarly, efforts should be made to develop cottage industries on co-operative

lines. With the introduction of Cess Fund schemes, the lot of the Weavers has been bettered. Still, supply of yarn to weavers seems to be the main problem. Starting of Co-operative spinning mills is the only effective answer to the problem.

Again, there is an imperative need to train non-official employees to man the several non-credit institutions, that are being strengthened and developed and adequate training facilities should be provided for that purpose.

This Conference should impress upon the Government of India that Co-operative banks are the proper instruments for channelling marketing credit and handling marketing finance and not the branches of the State Bank of India.

I welcome the President of the Conference, Sri S. K. Chenniappa Gounder, Sri R. Venkataraman, Minister for Co-operation and other distinguished co-operators.

INAUGURAL ADDRESS

By

SRI R. VENKATARAMAN, M.A., B.L.,

Minister for Industries, Labour and Co-operation, Govt. of Madras.

Brother Co-operators,

I am grateful to Sri Madhuraipuli Gounder, Chairman and to the members of the Reception Committee of the 13th Tamil Nad Co-operative Conference for having given me this opportunity to be in your midst to-day. This is the first occasion after I assumed office as Minister for Co-operation that I come into contact with Co-operators from all parts of the State and representing all types of co-operatives. Most of you here are connected with the working of the movement in several directions for

many years and I have no doubt that by coming into contact with you, I shall be in a position to know more and more about co-operative activities in the State, understand and appreciate your problems better and to have the benefit of your valued guidance and advice in the further development of the Co-operative Movement.

2. Gentlemen, the Co-operative Movement, which has already taken a deep root in this State is

making rapid strides year after year and its impact is being increasingly felt in almost all fields of social and economic activities. The stimulus for this accelerated expansion has been provided by the policy enunciated by the Planning Commission for the building up of a Co-operative Sector as part of the programme of National Development. In pursuance of this policy, several schemes of co-operative development are being implemented in this State under the Second Five Year Plan and a determined effort is being made towards the extension of the Co-operative Movement to areas not already covered by it and to people who are outside its fold as also to new spheres of activity where the application of the co-operative method can produce fruitful results. There is practically no field of human activity in which the application of the co-operative method will not be beneficial to the society. In the agricultural sector, its adoption secures to the toiling ryots the maximum return for their labour by enabling them to obtain the facilities needed for their operations on advantageous and reasonable terms and to secure a fair price for their produce. On the distributive side, co-operation ensures fair play and equity to the consumers. In the industrial field, there is no alternative to the co-operative organisation for rehabilitating the artisans engaged in the village and small scale industries. On the social side also, it is capable of catering efficiently to certain essential needs of the common man like the provision of housing, medical facilities, promotion of thrift etc. It is no wonder, therefore, that several schemes of co-operative development have been included in the Second Five Year Plan and are under active implementation.

3. Another factor that has helped the intensification of co-operative effort is the programme of Community Development and National Extension Service which is fast spreading in the State. As you all know, the object of this programme is to bring about an improvement in the standard of living of the people in the country side by associating the people themselves fully in the implementation of the programme. As the co-operative organisation is a peoples' organisation intended for the promotion of their socio-economic condition and as the foundation on which it is based is self-help and mutual help, the integration of the co-operative developmental schemes with the Community Development and National Extension Service programme should be productive of the desired result. I am happy to observe that such integration has been brought about by you and that the major scheme relating to credit and marketing is now under implementation in as many as 74 out of the 108 National Extension Service blocks in the State. Other schemes of co-operative development such as dairying, farming, handlooms and housing are also being implemented in the development blocks. Government have recognised the important part co-operative financing banks are playing in the provision of credit and other services for augmenting agricultural production and they have appointed the representatives of Co-operative Central Banks as members of the Block Advisory Committees. I have no doubt that the association of these representatives with the Community Development and National Extension Service programmes will result in the speedy expansion of co-operative credit and services to the agricultural and other producers in the block areas.

4. It will perhaps be appropriate at this stage to review briefly the progress made by the Co-operative movement during the last one year with particular reference to the development schemes undertaken under the Second Plan. The major scheme relates to the expansion of agricultural credit. In our State, we have already built up a sound system of co-operative credit and the machinery for its dispensation. The short-term and medium term requirements of the agriculturists are provided by the primary co-operatives, which are federated into District Central Co-operative Banks, which in their turn have formed their apex institution in the Madras State Co-operative Bank at the State-level. The long-term needs are provided by the primary land mortgage banks which have their apex bank in the Madras Central Land Mortgage Bank. Including credit for marketing which is mainly provided through the marketing societies, the co-operatives are now meeting nearly 18 per cent of the total credit requirements of the agriculturists in the State as against 8.4 per cent only on 30-6-1955 before the commencement of the Second Plan. The co-operatives have extended their activities to 73 per cent of the villages in the State and to 30.5 per cent of the rural families now as against 59 per cent of the villages and 23.5 per cent of the rural population at the beginning of the plan period. With the concessional credit made available by the Reserve Bank of India, the State Co-operative Bank is providing more and more funds to the societies through the Central Co-operative Banks concerned. The total amount provided by the Reserve Bank of India was Rs. 476 lakhs during the year 1956-57 and the amount provided

by the State Co-operative Bank to the Central Banks amounted to Rs. 534.41 lakhs. As part of the scheme of expansion, Government have participated in the shares of the State Co-operative Bank by investing a sum of Rs. 8 lakhs in its shares and from this amount, the State Co-operative Bank has taken shares in the Central Banks.

Besides, providing credit for production, the co-operatives are also rendering other services to the agriculturists, such as supplying seeds, chemical fertilisers and agricultural implements. In the block areas, the co-operatives are the sole suppliers of chemical fertilisers, while in the rest of the State they distribute 50 per cent of the State quota.

A noteworthy feature of this credit expansion programme is the organisation of large sized units at the primary level. As many as 197 societies of this type have been registered so far and many of them have started work. I have had occasion to see the working of some of these banks myself and I was struck by the progress they have been able to make not only in the provision of timely credit to agriculturists but also in the direction of tapping rural savings. On 31-10-1957, 182 of these banks which had started functioning, had 68,446 members on their rolls with a paid up share capital of Rs. 17.35 lakhs. They held deposits from members and non-members to the tune of Rs. 10.51 lakhs. They provided credit to their members on the security of anticipated crops, produce, jewels, mortgage of immovable properties etc., and the total amount lent by them during the period from April to October 1957 amounted to Rs. 74.77 lakhs. Compared with the small sized societies, their performance is,

indeed, very good. The average membership and share holding of a member in the large sized society are 617 and Rs. 26 respectively as against 100 and Rs. 16 only in the small sized society. In the matter of lendings also, the average loan per member is as much as Rs. 152 in a large sized society, while it is only Rs. 48 in the small-sized society. More than their performance in the provision of credit, I am sanguine of their capacity to raise deposits locally, a thing practically unheard of in a rural credit society. I have no doubt that these large sized societies, which we call agricultural banks will in due course prove to be potent instruments not only for the provision of institutional credit but also for attracting rural savings for utilisation for rural development. As the programme stands at present, we have to form 300 such banks during the plan period. We shall achieve this target in three years in i.e. 1958-59. I would very much like that this number is increased and have requested the Registrar to see if he can find some savings in the plan provisions to meet the commitments involved in increasing the number, say by another 100, during the plan period itself.

When I commend the large sized societies on their performance, it is not my intention to underrate the value of the small sized units. The village societies have been playing their part in the past as efficiently as possible subject, of course, to their limitations. Under the scheme of expansion, these societies are also being fast developed and strengthened so that they may play a more effective role. Recently Government have sanctioned subsidies to 500 small sized societies, which show prospects of developing their transactions to the extent of Rs. 25,000 in the course of 2 or 3 years and

for the employment of paid staff. There is also a proposal to strengthen the supervising unions by the employment of supervisors as managers, subsidies, being given to the central banks for this purpose. With these additional facilities it is hoped that the small sized societies will surely function more efficiently than in the past.

Another significant factor connected with the scheme of expansion of credit is the experiment that is being tried in the Erode and Srivilliputhur Firkas for the supply of the entire credit needed by the villagers for production and marketing through the co-operatives. The percentage of families served by these societies has increased from 19 at the time of introduction of the scheme last year to 30 on date in the Erode firka and from 12.4 per cent to 24 per cent in the Srivilliputtur Firka. The credit needs met by the co-operatives work out to 41 per cent in Erode and 60 per cent in Srivilliputtur as against 9 per cent and 2 firkas respectively last year. The progress made is encouraging and the question of extending the scheme to two more blocks this year and to 4 more blocks next year is under consideration. I am aware that in the programme of expanding co-operative credit and of making the credit available to all people in the firkas, there is an element of risk, even though the credit may be related to production. In fact, even in other areas where credit is being provided to more and more people a certain amount of risk is involved, especially when loans are given to the marginal and sub-marginal cultivators, landless persons etc. I understand that credit is provided to such persons also on the security on the crops proposed to be raised by them with the collateral security of one or two personal sureties and that the agricultural

banks lent about Rs. 4 lakhs last year to such people. The amount lent is no doubt, very small, but I am glad that a beginning has been made. The risk involved in the business obviously accounts for the slow progress in this direction. To enable the financing banks to be more liberal in the provision of credit to such persons, the Registrar has suggested that Government might give guarantee to the financing banks that they will meet losses, incidental to such business to a certain extent. The State Co-operative Advisory Council of which I am the Chairman, recommended such guarantee in the case of loans given in the full finance areas. There is perhaps need for a similar guarantee in respect of other areas also, so far as the financing of such people is concerned. I can assure you that Government will give their sympathetic consideration to this matter. I have no doubt that the financing banks on their part will also recognise the need for providing production credit to these people in a much larger measure than at present, especially in the present context of an all-round effort at increasing production.

In the sphere of long-term credit also there has been striking progress. Eight land mortgage banks have been organised and registered so far according to schedule and their transactions have increased substantially. The banks lent Rs. 58.08 lakhs during the year 1956-57 as against Rs. 45.70 lakhs only during the preceding year. I am glad to note that more attention is being paid on loans for land improvement. For purposes like installation of pumpsets etc., loans for a much shorter period than 20 years ought to suffice. The Central Land Mortgage Bank has already reduced the period to 15 years in some cases and has floated with

success 2 series of debentures for this reduced period. I should think that the period may be still further reduced say to 10 or even 7 years in suitable cases. If this is done, I think it will be possible for the Central Land Mortgage Bank to raise debentures for shorter periods and thereby tap more funds at comparatively low rates especially in the rural parts.

It has been suggested to me that there should be a Co-operative House Mortgage Apex Bank for advancing loans to co-operative societies for the purpose of helping people with the necessary finance for carrying out repairs as well as extensions to their houses. I agree that carrying out repairs and extensions to existing houses is as important as building new ones and that people deserving help in this direction should be given the necessary financial assistance through co-operatives. I welcome useful suggestions in this regard. The Government will carefully consider them.

5. Along side the expansion of credit, efforts are also being made for the development of co-operative marketing by co-ordinating the activities of the credit societies with those of the marketing societies. 50 select marketing societies have been provided with the services of Departmental officers for managerial work and so far 1,176 credit societies, big and small, have been integrated with the marketing societies. Under this arrangement, the members of credit societies to whom cultivation loans are given are provided marketing facilities by marketing societies and the cultivation loans given by the credit societies are recovered in the process. The cultivation loans given by the credit societies so far during

the current year amounted to Rs. 50.46 lakhs and the produce taken for sale to the marketing societies was Rs 75.31 lakhs. The marketing scheme aims at the provision of godowns to the credit and marketing Societies with State assistance in the shape of loan and subsidy. Several societies are busy engaging themselves in the construction of godowns and it is hoped that about 57 godowns would have been completed by the end of March 1958. Warehousing facilities are very important for agriculturists and I should think that there should be one godown atleast for each agricultural bank also. You are evidently aware that the Government have recently established the State Warehousing Corporation. This institution will soon put up godowns at select centres and also provide the necessary assistance to the marketing societies in the development of their warehousing and marketing activities.

Another outstanding achievement in recent years is the organisation of co-operative sugar mills composed primarily of sugarcane growers. The co-operative sugar mills registered at Madurantakam, Vellore and Udumalpet have raised huge funds by way of share capital from growers and Government have also provided share capital to two of the mills so far to the extent of Rs. 25 lakhs. With the Government investment, the mills have a share capital of Rs. 61.24 lakhs and they are busy with the arrangements for the construction of buildings and installation of machinery. A Co-operative Spinning Mill in which cotton growers are also associated has been formed at Srivilliputtur and arrangements are under way for the establish-

ment of a mill with 12,000 spindles. These processing societies will, when they actually undertake production, not only ensure fair prices for the produce to the growers but also give them a share in the profits of the industry.

6. Co-operative farming especially of the joint farming type about which much has been said recently particularly after the publication of the report of the Patil Delegation to China has been taken up in right earnest, though only as an experimental measure. By pooling the holdings of small land owners and arranging for their cultivation on a joint basis, adopting improved methods there ought to be increased production. The formation of this type of societies should, therefore, be undertaken in our programme of augmenting agricultural production. But before doing so, the ground has got to be prepared by carrying on intensive propaganda among the agriculturists and demonstrating to them the advantages of joint endeavour in farming operations. The first experiment in this direction was conducted at Valandur in Madurai District, where about 200 acres of land owned by about an equal number of land holders were pooled for joint cultivation. Though the experiment resulted in an increase in production by about 25 per cent. it cannot as yet be said that the people have appreciated the benefit of joint endeavour and subordinated their individualistic interest to the common good. It seems to me that we need not feel sorry over this, because the individualistic approach is long ingrained in us and it will take time before the change comes over. More and more experiments have to be tried to prove the efficacy of this method, taking care to see at the same time that there is no compulsion of any kind in

this effort. Two more societies of this type have since been formed, one at Sivagiri in the Chingleput District and the other at Nadagoundanpudur in the Coimbatore District. I gather that there are also some more proposals under investigation. In all these proposals, it has to be mentioned that the land owners have come forward voluntarily of their own accord to try this experiment. If this experiment succeeds, as I do hope it will, we would have to some extent solved the ticklish question of land reform also. A more than sympathetic approach is necessary in the conduct of these experiments as only then, they can be worked with success. In the case of the societies formed, Government have given suitable financial assistance in the shape of loan and subsidy and the question of evolving a pattern of assistance to these societies is also under their consideration. While Government on their part will provide such facilities as may be necessary to make this experiment succeed, I appeal to the co-operative financing banks and to the non-official co-operators also to do their best to popularise this new type of co-operative endeavour.

Besides the joint farming societies, farming societies are also being formed for the benefit of tenants. Four societies in the Tanjore District for the cultivation of temple lands taken on lease, one in the South Arcot District for bringing Government waste lands under cultivation and one in the Coimbatore District for the cultivation of Bhoodan lands by landless tenants have also been registered. The question of organising Sarvodaya Co-operatives in Gramdhan Villages for the utilisation of the entire village lands for the village community is also under consideration. I hope that

Madras, which has a large body of resourceful and experienced non-official co-operators and which has led the rest of the country in various other activities will surely make co-operative farming also eminently successful.

7. The other schemes of importance under implementation relate to dairying, handlooms and housing. In Madras, we have developed co-operative milk supply very well. While on the one hand the milk co-operatives provide subsidiary income to agriculturists, they on the other hand ensure supply of wholesome milk to consumers. By organisation of more societies and the development of existing societies during the plan period, the production of milk has been sought to be increased by 50 per cent by the end of the plan period. Forty one new milk supply societies have been formed so far and the average daily production of milk which stood at 39,000 Madras Measures on 30-6-'55 has been stepped upto 42,000 mm. on date. Government are giving loans to the extent of about Rs. 8 to 9 lakhs annually to these societies to be passed on to the members for the purchase of milch animals. The Kodaikanal Milk Supply Union was given financial assistance to erect a pasteurisation plant and the proposal for giving similar assistance to the Coimbatore Milk Supply Union for the establishment of a similar plant is under consideration. With the facilities that the milk co-operatives have for preserving milk for longer periods, they can encourage milk production even in out of the way villages.

Steps for preserving and up-grading cattle have also been taken as part of the plan and already 3 salvage farms in I. Thuvakudi, Trichinopoly Dt.,

2. Abishekapatti in Tirunelveli Dt. and Veerapandi Village in Coimbatore Dt. and 4 cattle breeding societies in 1. Appanaickenpalayam, Coimbatore Dt., Chemmangur in S. Arcot Dt., 3. Uttiramerur in Chingleput Dt. and Bhimakulam in North Arcot Dt. have been established.

8. We are all aware of the remarkable progress made in the reorganisation of the Handloom Industry through the co-operative machinery with the help of the Cess Fund. These schemes are also being worked under the Second Plan. There are now 950 weavers societies and they have brought within their fold 1.93 lakhs looms representing roughly about 40 per cent of the looms in the State. The objective is to bring within the co-operatives not less than 50 per cent of the looms and for this purpose interest-free advances to weavers for taking shares in the societies and working capital loans to weavers co-operatives for providing continuous work to the weavers are being given on a large scale. The Madras State Handloom Weavers' Co-operative Society, which is the apex institution of the weavers societies for the supply of yarn and the marketing of finished goods is also being given financial accommodation under the Cess Fund. The production and sale of all the weavers societies have gone up tremendously as a result of the various measures taken up under the Cess Fund Scheme. The average monthly production which was Rs. 18 lakhs before the introduction of this scheme has gone up to about Rs. 70 lakhs at present. The average sales have also gone up similarly from Rs. 21 lakhs to about Rs. 70 lakhs. The State Society has enlarged its marketing organisation considerably by opening depots and

emporia not only within the State but outside also. Other ameliorative measures such as establishment of housing colonies, organisation of industrial co-operatives etc., have also been undertaken. So far, financial assistance has been provided for 9 housing colonies with 979 houses for the weavers. Industrial co-operatives have been formed at 4 centres. Suitable assistance is also provided to silk weavers and art silk weavers also. I wish to record here my appreciation of the valuable co-operation and assistance rendered by the financing banks in the State in the various measures taken by Government for the improvement of the condition of the weavers.

9. The housing of the Low Income Groups, the rural people and also of the industrial workers has received greater attention in recent years. 35 urban housing societies have been formed since the commencement of the plan and they have financed the construction of 803 houses including 565 for the low income groups. 850 houses including 266 for the low income groups have been constructed so far and 748 houses including 413 for low income groups are under construction. The rural housing scheme though not included in the second five year plan has received a great impetus. The of-take of loan by these societies, which was round about one lakh of rupees two years ago has increased to about Rs. 2½ to 3 lakhs now owing to various concessions given to these societies to encourage the building up of houses with modern amenities in the rural parts. There is still much more to be done in this direction and I seek the co-operation of the non-officials in the furtherance of this programme.

On the side of industrial housing also, our achievements are still not very significant. We have organised 6 societies in the State for the benefit of the industrial workers of various concerns. 3 of the societies have already formulated schemes for the construction of 333 tenements with Rs. 4.85 lakhs loan and Rs. 2.43 lakhs subsidy from Government and the schemes of two of the societies have been sanctioned by the Government of India. The scheme relating to the third society is under their consideration. It has been represented to me that the main difficulty in the implementation of the scheme is the inability of the workers to find 25 per cent of the cost of the house to take advantage of the loan and subsidy given by the Government of India. The question of revising the scale of assistance is, I gather, under the consideration of the Government of India and I hope that something will be done to make the scheme more attractive.

10. Gentlemen, I have briefly explained the progress of the movement in certain important directions. Before I close I would like to refer to a few points which seem important to me at the present moment.

(1) One thing I wish to refer to is the complaint sometimes made in certain quarters that the co-operative societies function as close preserves of certain people and that they do not allow others to get in. I do not know how far this complaint is real. I wish it was not true. The gradual increase we see in the membership of societies year after year indicates that the complaint is not widespread. All the same, I do not think that this complaint can be brushed aside as wholly

unfounded. Where it exists, it should be properly remedied. In the present context of building up of a co-operative sector and where it has been recognised that every family in a village should be represented in its right in one co-operative society or other, there can be no question of refusing admission to any deserving person. With reference to the recommendations made by the All India Rural Credit Survey Committee, a provision has been made in the Rules under the Co-operative Societies Act providing for an appeal to the financing bank against refusal of admission to membership by co-operatives if they are affiliated to the financing banks or to the Registrar in other cases. I hope this provision will act as a deterrent against frivolous refusal of admissions. Co-operatives are essentially business organisations designed to secure the economic advancement of the people and there is no place here for exclusive preserves based on political or communal considerations. I have no doubt that in the present context, where we are extending the co-operative organisation for the benefit of all classes of people, you will do all in your power to check this evil wherever it exists.

(2) Another point I wish to refer pertains to the development of marketing. I have earlier indicated the progress made in the scheme of expansion of credit and its integration with marketing. You will surely agree with me, if I say that notwithstanding the efforts made, the development of marketing has not kept pace with the development of credit. Unless the producer gets a fair price for his produce, all the facilities given to him for production by way of credit, supplies etc., become fruitless. The development of co-operative

marketing is the only means by which the producer can get a legitimate share for his labour and, therefore, the development of co-operative marketing should receive adequate attention. I am sure that the financing banks with their large supervisory staff can really do much to promote co-operative marketing and I appeal to them to take more interest in this activity. By the development of co-operative marketing, not only is the producer enabled to get a better price, but the recovery of the production loan is itself rendered easy in the process. This is the essence of co-operative credit, call it by whatever name you like, controlled credit or integrated credit. Until this system under which the productive credit gets self-liquidated in the process of marketing, is perfected, we cannot achieve signal success in the expansion of credit also. I, therefore, appeal to the Central Banks once again to do their best in this direction also. One suggestion I would throw out for your consideration is about the co-ordination of the activities of co-operative marketing societies and the supervising unions. The supervising unions now recommend loans, while the marketing societies arrange for the sale of the produce raised with the help of the loans and recover the loans from the same proceeds. If both the functions are combined in one institution, I feel that the integration of credit with marketing will be more effective and we would have set the ground well for the development of co-operative marketing. I request this conference to give its earnest consideration to this suggestion.

(3) One other point I would like to mention is that opportunities should be afforded to more and

more people to associate themselves with the management of co-operatives at various levels. It is sometimes said that there is a tendency for certain persons to occupy several important positions in co-operative institutions. It may be that this state of affairs where it exists, is not due to any desire on the part of the persons to cling to the several offices, but because the influence and confidence they command in the respective localities is so great that the local people require the benefit of their presence and guidance in the management of all these institutions. I am also aware that on account of the association of such persons the institutions have also developed well. At the same time, I have a feeling that this tendency for the same person to occupy places of position in several co-operative institutions shuts out new workers from the field with the result that very often, a void is created, when for some reason or other, the person is unable to continue in office. We are now in a period of rapid expansion and we require more and more workers at all levels. Therefore, every opportunity should be availed of to attract more and more new men into the field and train them for shouldering the responsibilities of managing the institutions.

(4) The last point I wish to mention is about rural savings. You are all aware of the rural savings campaign that has been launched in the State. Our target is Rs. 10 crores and Government expect that co-operatives should interest themselves actively in this campaign. Co-operatives, which have long experience in deposit banking can do much to the furtherance of this campaign. As I have stated earlier, many of the agricultural banks have done well in tapping deposits in rural

areas. I am sure other types of institutions also can play a very useful part in this campaign. This is a National Campaign and I am sure you would have read the Chief Minister's appeal in this behalf. I request every co-operative society, be it a village credit society, or an agricultural bank, or an urban bank or an employees society, or any type of society, to take to this campaign earnestly and canvass savings. I am sure the Registrar would have given suitable suggestions to you in this matter.

II, Gentlemen, I wish to repeat once again that we are in the midst of very rapid expansion not only in the fields in which we have

developed to some extent but also in new fields of activity.

The Government at the State and Centre and the Planning Commission have laid great hopes on the co-operatives in the implementation of their national plans and achievement of the goal of socialist pattern of society. This is as it were a challenge to the co-operators. I have no doubt that every co-operator who is assembled here will take the challenge, rise to the occasion and fulfil the high hopes which have been placed on the co-operative movement. I thank you once again for having given me this opportunity to associate myself with this Conference. I have now great pleasure in inaugurating the conference.

PRESIDENTIAL ADDRESS

By

SRI S. K. CHENNIAPPA GOUNDER,

President, The Coimbatore Dist. Co-op. Central Bank, Ltd.

Dear Co-operators,

I express my thanks to the convenors of the 13th Tamil Nadu Co-operative Conference for having elected as to preside over this Conference.

We are meeting at a very momentous time. Fortunately for us, this year the rains have been timely and we expect a good harvesting season.

During the last general elections, many co-operators have own the elections. This was a happy event. I am sure that they will espouse the cause of co-operation, both within and without the Legislature. I am particularly happy that Sri R. Venkataraman, has become the Minister in charge of co-operation. I am sure that under his wise guidance, the Movement will register great progress.

I welcome the move for starting large-sized societies in the rural parts. These institutions will not only strengthen the institutional credit system in the rural sector, but will also serve to mobilise rural savings.

I learn that by the end of the Second Plan in 1961, in our State, Co-operative Movement will cover 80 per cent of the villages and 50 per cent of the rural families. Co-operators all over the State should co-operate with the State in realising these activities. Mobilization of rural savings is an important plank in the development programme. I hope that no compulsion would be introduced in the programme. In implementing the Integrated Credit Scheme, some problems arise. For example, the District Co-operative Central

Banks are not in a position, some times, to accommodate all loan applications. They have to increase their share-capital and also increase the rate of deposits. Agriculturists main need is timely credit; co-operative institutions should endeavour to meet all the legitimate credit requirements of villagers in an expeditious manner. We may have to change our procedures and techniques. This may involve some risks. I do hope that the Government and the Reserve Bank of India should come to the rescue of the Co-operative Movement and try to work out guarantee schemes to cover such risks in the same manner, as the losses arising out of the transactions with the weavers societies are being met. If such guarantees are also given to the Central Banks, then we may be sure that we can realise the objective of supplying of Rs. 15 crores per year through our credit organisations.

Co-operative farming is being discussed widely to-day. The question is whether co-operative farming society or service co-operative society is better suited to our agriculturists. Our agriculturists are, in the main, individual peasant proprietors. Therefore, I would welcome co-operative farming schemes in respect of temple lands, bhodan lands, Government cultivable waste lands and also in areas, where the peasants show a marked enthusiasm for co-operative farming. The Government are anxious to increase food production. Their schemes emphasise the value of better seeds and manures. Soil is an equally important factor. I wish that Government work out schemes for enriching the soil by making available silt from lakes and tanks.

Our Movement is mainly credit-centred. As on 30-6-1956, out of 15,389 societies in Madras,

nearly 10,701 were credit societies. In a predominantly agricultural area, the position could not be otherwise. But attempts should be made to develop subsidiary occupations like milk supply and cottage industries on co-operative lines, side by side, with the development of credit activities. Government should give a positive fillip in organising and working these societies on healthy lines. Then only rural India can march ahead. The participation of women in Co-operative work should be progressively stepped up.

The importance of weavers societies are well-known. Next to agriculture, the most important activity is weaving. Weavers have stood to gain by the Co-operative Movement. But weavers should endeavour to produce standardised goods of good quality at cheap prices. They should also cultivate the habit of thrift. The weavers societies should not always depend on Cess Fund, but should build up necessary reserves and capital and improve their working.

I understand that the Government have recently passed orders authorising the State Bank of India to administer the financing of marketing of agricultural produce. This is a matter, which this Conference ought to discuss and arrive at useful conclusions.

Education of the Co-operators is indispensable for the proper development of the Co-operative Movement. I welcome the steps taken by the Madras State Co-operative Union in this direction. I also welcome the amalgamation of the Union and the Tamil Nadu Co-operative Federation and I hope that this amalgamation will lead to an intensified publicity work.

Unveiling of Sri A. Palaniappa Mudaliar's Portrait

Sri R. Kanakasabai unveiled the portrait of Sri A. Palaniappa Mudaliar, M.A., I.A.S., Registrar of Co-operative Societies, Madras. He said that Sri Palaniappa Mudaliar was well known to Co-operators of Tamil Nad. He started his career as a lecturer in Meenakshi College and later joined the Department. He was for sometime Deputy Registrar, in South Arcot District and had done yeomen service to the Co-operative Movement. Later he was made the Joint Registrar of Co-operative Societies and was also the Deputy Commissioner for Prohibition (Amelioration). He was promoted as the Registrar of Co-operative Societies and is now an I.A.S. Officer. As Registrar, he had been doing a great service to the Co-operative Movement in this State; he has worked out several co-operative schemes and in particular, the drive and enthusiasm with which he has been implementing the Integrated Credit Scheme has earned for him the gratitude of all Co-operators. "May he live long and May the Movement grow more and ever more to benefit the vast masses of people in this State."

Unveiling of the Portrait of Sri Medai Dalavoi Kumaraswami Mudaliar

Sri P. T. Rajan, M.L.C., unveiled the portrait of Sri Medai Dalavoi Kumaraswami Mudaliar and said that late Mr. Mudaliar was a well known leader of the Co-operative Movement. He was the President of the Madras State Co-operative Bank and the Tirunelveli District Co-operative Central Bank, besides many other Co-operative institutions. He had known him for more than 40 years. He

belonged to a respectable family and had a glorious record of public service of more than four decades. He had been a member of the Legislative Council. He would administer the societies and institutions in his charge with the same care and diligence as he would administer his own property. It was, indeed, unfortunate that he should die so suddenly. In his death, the Co-operative Movement in Madras had sustained a great loss. May his soul rest in peace!

Exhibition

Sri P. T. Rajan, then declared open the Co-operative Products Exhibition. The Co-operative Printing Press, Madurai, and several other Co-operative Weavers Societies, Cottage Industrial Societies, Department of Agriculture and Fisheries also participated in the Exhibition.

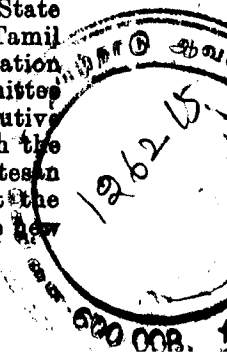
Messages

Later Sri V. Alagappan read several messages received from Sri K. Kamaraj, Chief Minister of Madras, Dr. S. Radhakrishnan, Vice-President of India and others.

Joint General Body Meeting

On the 4th January 1958, evening, the Joint General Body Meeting of the Madras State Co-operative Union and Tamil Nadu Co-operative Federation was held under the Chairmanship of Sri D. Krishnamurthi Gounder. The meeting resolved to approve the amalgamation of the Madras State Co-operative Union and Tamil Nadu Co-operative Federation and appointed a Committee consisting of the Executive Committee members of both the organisations, with Dr. P. Natesan as convenor to bring about the amalgamation and to get the new

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society registered as the Tamil Nadu Co-operative Union Ltd.

Secretaries Conference

On the 4th January 1958, the 9th Conference of Secretaries and Managers was held under the Chairmanship of Sri P. N. Thiruvengadaswamy in the absence of the Secretary, Sri K. C. Muthuswami. There was a lively discussion led by Sri V. Alagappan. Sri Subbiah Mudaliar delivered an inspiring address. Later a resolution was passed appointing a Sub-Committee with Messrs. M. S. Palaniappa Mudaliar, V. Alagappan, S. Subbiah Mudaliar and C. M. Janarthanam to take steps to get the Association registered and to

examine the special by-laws relating to the service conditions of employees.

Second Day Session

On the 5th January 1958, the second day session of the Conference at 9 A.M., Sri S. K. Chenniappa Gounder presiding. The Conference discussed 117 resolutions and there was a lively debate.

Sri T. Krishnamurthi Gounder proposed a vote of thanks on behalf of the Tamil Nadu Co-operative Federation Ltd. Sri V. Alagappan on behalf of the Reception Committee and Sri K. Srinivasalu Naidu on behalf of the delegates.

DEPARTMENT OF AGRICULTURE

The Department of Agriculture, Madras, is publishing a Monthly Journal in Tamil, called **Mezhicheivam**. It contains very useful articles on agriculture and allied subjects written by experts as well as agriculturists in the language and style that can be easily understood by ryots.

The present circulation of the journal is 20,000 copies every month.

Agriculturists are requested to enrol themselves as members and get the benefit of the information this journal imparts. The annual subscription is Rs. 3-0-0 only and this may be paid to the nearest Agricultural Demonstrator.

The Journal commands a wide circulation in areas not covered by many other journals and therefore offers an excellent medium for advertisement. In order to encourage such advertisement and thereby serve the readers of the journal also, the advertisement tariff has been fixed at very low rates as given below.

Advertisement Tariff:

Full page	Rs. 25	} per insertion on the inside pages of the journal.
Half page	Rs. 15	
Quarter page	Rs. 10	

The journal offers an excellent opportunity to businessmen indent on reaching even simple villagers.

A fair commission will be allowed to approved agents for canvassing advertisements.

For further particulars apply to:

The Director of Agriculture

Post Box. No 412, : : MADRAS-5.

Proceedings of the Conference of the Presidents of the District Co-op. Central Banks and the Special Deputy Registrars (Credit and Marketing) held on 29-12-1957

- 1 Sri A. Palaniappa Mudaliar, M.A., I.A.S., Registrar of Co-operative Societies.
- 2 Sri S. Ellappa Mudaliar, President, Kancheepuram Central Bank.
- 3 Sri R. Kanagasabai, M.P., President, South Arcot Co-operative Central Bank and Vice-President, Madras State Co-operative Bank.
- 4 Sri A. Krishnasami Vandayar, M.L.C., President, Tanjore Central Bank.
- 5 Sri N. S. Ramalingam, B.A., M.L.A., President, Kumbakonam, Central Bank.
- 6 Sri A.M. Mathuraipuli Gounder, President, Mathurai Central Bank.
- 7 Sri R. Nagulasami Naidu, President, Ramnad Central Bank.
- 8 Sri B. Bakthavatsalu Naidu, M.L.A., President, Vellore Central Bank.
- 9 Sri K.S. Subramaniam, M.L.A., President, Salem Central Bank.
- 10 Sri S.K. Chenniappa Gounder, President, Coimbatore Central Bank.
- 11 Dr. N. Basuvaiah, President, Nilgiris Central Bank.
- 12 K.N. Boothalingam Pillai, B.A., B.L., President, Kanyakumari Central Bank.
- 13 Dr. P. Natesan, M.B.B.S, President, Central Bank and General Secretary, Madras State Co-operative Union.
- 14 Sri G. Ramachandran, I.A.S., Director of Handlooms.
- 15 Sri A. Hirudayaswami, B.A., Joint Registrar.
- 16 Sri Md. Abdul Hafeez, M.A., Joint Registrar.
- 17 Sri V.K. Appandarajan, B.A., (HONS.), Joint Registrar.
- 18 All the Special Deputy Registrars (Credit and Marketing).

The Gazetted Assistants in the office of the Registrar of Co-operative Societies also attended the Conference.

Welcoming the Minister for Industries, Labour and Co-operation, and the delegates, the Registrar observed that a similar Conference of the representatives of the Central Banks was held in July 1955, when the credit and marketing schemes were formulated and decisions taken on important matters such as State participation, formation of large-sized societies, etc., with reference to the recommendation of the All India Rural Credit Survey Committee. He said that the idea of the present Conference was to review the progress made in the implementation of the schemes during the period of about 21 months that had passed since their introduction, devise measures for consolidating the ground already covered and chalk out lines on which further progress should be made. He commended the progress achieved in the programme of expansion of credit and felt happy that side by side with the expansion work, the banks were paying adequate attention to recoveries also. In this programme of expansion he said that financing banks should take effective steps,

to augment their resources from now on, so that they might be prepared for further expansion in the remaining period of the plan. He referred to the integration of the co-operative development programme with the community development programme brought about by the selection of over 75 per cent of the blocks for intensive work in respect of credit and marketing, and said that as the objective of both the programmes was the same viz: to improve the standard of living of the people, it was up to the Presidents of the Central Banks to work the development programme, in close co-ordination with the officers connected with the Community Development Programme, so that the ultimate objective might be achieved. He also emphasised the need for extending the benefit of co-operative, credit to all classes of agriculturists avoiding delays in the provision of credit for agricultural production and developing co-operative marketing to secure the maximum return to the Producers.

Inaugurating the Conference Sri R. Venkataraman, M. A., B. L., Minister for Co-operation, congratulated the Central Banks on their successful implementation of the credit and marketing schemes and paid a tribute to the vast multitude of co-operators all over the State, who contributed to the success of the schemes. He was glad that benefit of co-operative credit had been extended to 73 per cent of the villages, and covered 30 per cent of the rural population. The co-operatives provided during the first year credit to the tune of Rs. 8.13 crores exceeding the target of Rs. 7.87 crores fixed for the year. Their lendings so far during the second year of the plan amounted to Rs. 6.68 crores and he had no doubt that

the target of Rs. 10.30 crores fixed for the year would be reached. He referred to the complaint against co-operatives that there was delay in the supply of credit and stressed the need for avoiding these delays and providing credit as quickly as possible. He also emphasised the need for providing co-operative credit to landless labourers on the security of crops raised by them and exhorted the Central Banks to co-operate in the endeavours of Government to provide institutional credit to such people. He observed that the sum of Rs. 4 lakhs lent to such persons by co-operatives last year was very meagre. He recognised the risk involved in such lending and said that the Government were considering the question of giving guarantee to the central banks upto a certain extent of the loans to cover such risk.

While credit had expanded substantially, the Minister observed that appreciable progress had not been made in the matter of co-operative marketing. As the marketing societies afforded the best media for the disposal of the produce of the agriculturists he appealed to co-operators to bestow greater attention on the expansion of co-operative marketing.

The Minister also referred to the Rural Savings Campaign and said that if the State plans relating to agriculture, industry etc. should be carried out, it was necessary to find sufficient resources through small savings. He pointed out that the Co-operative Department should be able to do better than any other Department in the mobilisation of small savings. He pointed out that if each of the 15 lakhs of members in the co-operatives invested rupees ten on an average in the small savings scheme, about a crore and a half

rupees would be raised. The target for the co-operatives was however only Re. 1 crore and the Minister hoped that every effort would be made by the co-operators to achieve this target.

Before concluding, the Minister sounded a note of warning to the delegates that side by side with expansion, adequate attention should be paid to the consolidation of the progress already made. Finally, the Minister said that the agricultural banks started in the State should preserve all the advantages of small sized societies and at the same time function as effective units for tapping rural savings and providing production credit.

Before the conference proceeded to discuss the subjects on the agenda, two minutes silence was observed as a mark of respect to the late Sri M. D. T. Kumarasami Mudaliar, President of the Madras State Co-operative Bank and a veteran co-operator of this State.

The Conference first took up for consideration item 9 of the agenda relating to the provision of Government guarantee to the financing banks to cover the risk involved in lending on the security of anticipated crops and passed the following resolution.

"10 per cent of the total outlay in respect of loan given to certain categories of borrowers such as marginal and sub-marginal cultivators, tenant cultivators, and landless labourers, according to a list to be drawn by the Registrar, might be guaranteed by the Government; the issue of loans to the above categories of the borrowers should be throughout the State and the method of utilising Government guarantee might be furnished by the Registrar."

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Subject No. 1

Review of the progress of the Co-operative Marketing Schemes

The Registrar is requested to permit the registration of all societies including those proposed in non-block areas with a minimum share capital of Rs. 500, the minimum share capital for membership might be fixed at Re. 1 and 'B' class membership might also be reckoned for calculating the percentage of the percentage of population served by the societies.

Subject No. 2

Terms of State Participation

(i) The Central Banks will be advised to set apart 50 per cent of the excess dividend over the agreed rates to a "Bad Debt Reserve Fund" to be utilised with the previous permission of the Registrar;

(ii) The same rate of dividend as agreed to between the State Co-operative Bank and the Central Banks might be made applicable to the shares invested by the Central Banks in the Agricultural Banks; and

(iii) 50 per cent of the excess over the agreed rate of dividend might be credited by the agricultural banks to a separate fund called "Bad Debt Reserve Fund", the remaining 50 per cent alone being credited to the Agricultural Credit (Stabilisation) Fund of the Agricultural Banks.

Subject Nos. 3 and 4

Agricultural Banks—Strengthening of Supervision and Collection of Supervision Fund

The Central Banks be advised to employ higher grade supervisors for supervising the Agricultural Banks and the collection of supervision fund might be on the existing basis subject to a maximum of Rs. 500 per Bank.

The Supervision Fund to be collected from all Agricultural Credit Societies might be restricted to a maximum of Rs. 500.

Subject Nos. 5 and 13

Agricultural Banks—Measures for quick dispensation of credit—sanction of Cash Credit accommodation by Central Banks

(i) All the Agricultural Banks might be provided with Cash Credit accommodation for issue of post sanction loans, jewel loans and produce loans and

(ii) arrangements should be made to disburse loans to the members of the Agricultural Banks within a week of the receipt of applications in the Banks.

As for the limit of the Cash Credit accommodation to the Agricultural Banks for different purposes and the principles governing the sanction of the Cash Credit to Societies, the Conference was of the opinion that these might be decided with reference to the merits of each case and with reference to local conditions.

Subject No. 6

Co-operative Mobilisation of Rural Savings

The various suggestions contained in the Registrar's circular No. I 35916/A dated 25-7-1957 on the subject might be implemented.

Subject Nos. 7 and 8

Co-operative Central Banks—Development of Marketing activities

Each Central Bank might be given a Co-operative Sub-Registrar free of cost for two years to be appointed as "Executive Officer (Credit and Marketing)" and the question of meeting the cost of the Co-operative Sub-Registrar by the Bank either in full or in part might be reviewed after 2 years.

The President and the Secretary of the supervision unions might be ex-officio directors of the Marketing Societies in their area.

The Conference was not in favour of making outright purchase of the members produce by the Marketing Societies.

Subject No. 10

Co-operative Central Banks—Supply of Credit—Adequacy of Resources

(i) The Central Banks might be permitted to raise medium term deposits at interest not exceeding 5 per cent per annum.

(ii) the lending rate for short term loans should continue as at present;

(iii) the lending rate of Central Banks for medium term loans should be 6 per cent inclusive of supervision fund and the lending rate to the ultimate borrower should not exceed 7.2 per cent for medium term loans.

(iv) the Madras State Co-operative Bank will continue to lend medium term loans at the existing rates, and

(v) the Madras State Co-operative Bank might estimate the State share capital required by it to enable it to acquire the borrowing power adequate for raising funds to meet the requirements of the Co-operative Central Banks during the plan period and apply to get it each year in time.

Subject No. 11

Co-operative Central Banks—Collection of overdues

The Central Banks be advised to initiate a special drive for the collection of overdues to bring down the State average of the percentage of the overdues to less than that of last year, which was 4.

The Conference suggested that the services of the Extension Officers (Co-operation) might be utilised for collection of overdues in societies in their areas.

Subject No. 12

Co-operative Development in Community Development and National Extension areas—Coordination of the activities of the various staff

(i) the services of the Village Level Workers might be utilised for organisation of societies, admission of members and propaganda work in Credit Societies in their respective areas by apportioning the work between them and the supervisors, and

(ii) the Central Banks might address the Deputy Registrars for getting the work to be done by the Extension Officers (Co-operation)

Subject No. 14

Co-operative Development in Community Development and National Extension Service areas—Duplication in sanction of loans—avoiding of

(i) The Conference considered that it was very difficult to furnish the particulars relating to sanction of loans by the co-operatives to the Block Development Officers and that the Extension Officers (Co-operation) should be asked to gather the information from the respective supervising unions.

(ii) the Government be requested to issue instructions to the officers granting takkavi loans to take as security only such property as is required under the rules and not to take the entire property of a borrower as security irrespective of the amount of loan sanctioned.

With a vote of thanks by Sri R. Kanagasabai, Vice-President of the State Co-operative Bank, the Conference concluded.

A. PALANIAPPAN,
Registrar.

The Combination, which Co-operation inculcates is not one of the poor against the rich, nor of workmen against masters; but is a rational application of the principle upon which every man acts and is directed to act, that of bettering his condition. It is this principle which has raised mankind from barbarism to civilisation, and which will one day raise them from pauperism to co-operative independence.

G.O.'s AND CIRCULARS**G.O.'s and Circulars****MEMBERSHIP WEEK**

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

SRI A. PALANIAPPA MUDALIAR, M.A., I.A.S.,

Registrar.

Re. No. 1982/57-A 2.

Dated 26-11-57.

SUB: Co-operative Societies—Primary Credit Societies—Expansion of membership—Celebration of "Membership Week" by Societies—Instructions.

1. One of the salient objectives of the scheme of Integrated Rural Credit in the Second Five Year Plan, is to draw into the Co-operative fold, a larger section of the agricultural community. The Scheme aims at the Co-operatives, serving atleast 50 per cent of the rural families by the end of the plan period. For the current year, 1957-58, a target of 35 per cent has been set out in this behalf for the entire state.

2. As part of the programme for the increase of membership in Co-operatives, a "Membership Week" was celebrated by the primary agricultural credit societies under the auspices of the respective Central Banks during the month of January 1957, from 20-1-1957 to 26-1-1957. Thanks to the intensive efforts made by the supervisory staff of the Central Banks etc., substantial progress was achieved, as a result of the celebration of the Membership Week, in enlarging the membership of the societies. Nearly 35,000 new members were enlisted into the societies during the Membership Week and the Central Banks were pleased to award suitable prizes or special cash remuneration to those supervisors, who arranged for the admission of maximum number of members during the week.

3. The achievement of the target of 35 per cent fixed for the current year, for bringing rural population into the Co-operative fold, depends on an all-out effort to be made by the Supervisory staff of the Central Banks and the office-bearers of the societies

for drawing into the Co-operative channel as many rural families as possible. Even inspite of the celebration of the Membership Week etc., the target fixed for 1956-57, for bringing rural population into the Co-operative fold could not be fully realised, as only 28 per cent of the rural families were served by the Co-operatives by the end of March 1957, as against the target of 30 per cent. In view of this experience, it is necessary to intensify the drive for expansion of membership in the societies during this year, on a much larger scale and with greater enthusiasm. Positive steps have to be initiated for accelerating the programme for enrolling more members into the agricultural credit societies and for ensuring the realisation, in time, of the target fixed for the purpose, for the year 1957-58.

4. As part of the drive for increasing membership in the societies, it has been suggested, that a "Membership Week" may be celebrated during this year as well, under the auspices of the respective Central Banks, during the month of January 1958, from 20-1-1958 to 26-1-1958. The Madras State Co-operative Advisory Council, which met on 25-10-1957 under the Chairmanship of the Minister for Co-operation, has also approved this suggestion. All Co-operative Central Banks are, therefore, requested to make, at once, necessary arrangements for the celebration of the "Week" from 20-1-1958 to 26-1-1958, on these lines :—

(i) The Executive Committee or the Board of Management of the Central Bank should, in consultation with the local Deputy Registrars on general duty, the Special Deputy Registrars for Credit and Marketing, the Block Development Officers and the Extension Officers for Co-operation, chalk out a suitable programme for the celebration of the membership week. For this purpose, a special meeting of the Executive Committee or the Board of the Central Bank may be convened and the above officials invited for finalising the programme. The presence of the District Collector may also be secured by the Central Bank at this meeting, so that the Central Bank can have the benefit of his suggestions also in finalising the programme for the Celebration of the "Week"

(ii) The programme for the Celebration of the 'Week' may include public meetings in the different villages arranged by the Central Bank in collaboration with the local Supervisory Union, procession in villages with the accompaniment of instrumental music and carrying playcards exhibiting the motto of Co-operation and appealing to the villagers to join the nearby Co-operative Society in large numbers and to see that a representative of every family in rural areas is enlisted as a member of a large or small sized Credit Society. Lectures of prominent men including M.L. As, M.L.Cs, Officials of the Department, Block authorities, members of the District Planning Advisory Board etc. on the social and economic aspects of Co-operation may be arranged at those meetings. Arrangements may be made for the distribution in villages of printed pamphlets, containing in block letters an appeal to the villagers to join the

Co-operatives in large numbers. Wherever possible, dance performances or dramatic performances may be held in order to attract the villagers and at such performances, members may be admitted into the local co-operative credit society.

(iii) The expenditure required for the above items may be incurred by the Central Bank out of its general funds, subject to a maximum of Rs. 500. In addition, the Central Bank may also set apart another sum of Rs. 500 for the following purposes:—

(a) Awarding 3 prizes, 1st 2nd and 3rd to three Supervisors who arrange for the admission of the maximum number of members during "Membership Week", in the order of their merit.

(b) Awarding one gold medal to an office-bearer of any Co-operative Credit Society in the Central Bank's area, who admits the maximum number of members into the society, during the "Week". If more than one person becomes entitled to this award, the value of the medal may be distributed equally among all the claimants.

(iv) In order to provide an incentive to the office-bearers of the societies for admitting more number of members, a special honorarium of not more than Rs. 5 (out of net profits) may be provided for in the by-laws of the Rural Credit Societies including agricultural banks for being paid to those panchayatdars of the society, who admit atleast 20 members each, during the membership week, into their societies. This honorarium may be paid only with the prior permission of the Co-operative Central Bank.

5. The State Co-operative Bank is requested to grant out of its "Common Good Fund" a sum of atleast Rs. 150 to each of the

Central Co-operative Banks (Except the Madras District Co-operative Central Bank) towards meeting part of the expenditure to be incurred by them in connection with the celebration of the "Membership Week".

6. The Registrar trusts that the Central Banks will arrange to celebrate the week in their respective areas on a grand scale and on the lines suggested above and make the celebration of the "week" a splendid success.

REGISTER OF JEWELS

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

SRI A. PALANIAPPA MUDALIAR, M.A., I.A.S., Registrar.

D. Dis. 222864/56-A, 2.

Dated, 26-11-1957.

SUB: Co-operative Agricultural Banks—Issue of Jewel Loans—Custody and release of jewels pledged with the agricultural bank—Maintenance of a "Register of Jewels" and verification of jewels—instruction—issued.

1. According to by-law 23 (1) (e) of the model by-laws prescribed for co-operative agricultural banks, the Treasurer and the Paid Secretary of the bank shall hold joint custody of all the properties of the bank including cash and jewels. The agricultural banks, which issue loans on the pledge of jewels should arrange to keep the jewels and other valuable articles pledged with them by the borrower in an iron safe or strong room under the double-lock system. So far as the joint custody of the jewels is concerned, the Board of Directors of the agricultural banks should frame suitable regulations with the approval of the Deputy Registrar concerned, for ensuring the safety of the properties left in the joint custody of the Treasurer and the paid secretary. In this connection, the attention of the Special Deputy Registrars and the Deputy Registrars on general duty is drawn to the Registrar's confidential Circular R. Dis. 111412/54 A. dated 26-10-54 (copy enclosed for ready reference) and they are requested to see that the model regulations for the joint custody of the jewels and the "Register of jewels" prescribed therein are adopted by all the agricultural banks in their respective jurisdiction—They should parti-

cularly ensure that the verification of jewels pledged with the Bank is carried out by the President or the vice-President or any other Director authorized by the Board in that behalf, at least once in 3 months without fail, as prescribed in the regulations suggested.

2. The Departmental auditors, during their Audit of the banks should verify the existence of jewels in respect of all jewel loans outstanding. They should check each entry in the "Register of jewels" and satisfy themselves that the jewels are held in the joint custody of the Treasurer and the Secretary. The Departmental officers, who inspect the banks should also scrutinize the register of jewels and verify at least 10 per cent of the jewel loans outstanding during each visit, and take prompt action to remedy the irregularities, if any noticed in them.

3. The Deputy Registrars are requested to issue instructions to all agricultural banks and insist on them the adoption of the regulations prescribed above at their next Board meeting. They should see that the banks follow scrupulously, the procedure laid down in the regulation and maintain the register of jewels in the form prescribed upto date.

A. PALANIAPPAN,
Registrar.

Copy of the Registrar's Circular R. Dis. 111412/54 A, dated 26-10-1954 (Confidential).

SUB: Co-operative Urban Banks and Rural Credit Societies—Issue of jewel loans—custody and release of jewel pledged with the societies—maintenance of register of jewels—Instructions—issued.

REF: Registrars' circular (confidential) No. 50530/54 B. dated 4-9-1954.

In para (3) of the Registrar's circular cited, Deputy Registrars were informed that instructions were being issued separately that all urban co-operative banks and rural credit societies, which lent on the pledge of jewels, should maintain a 'register of jewels' pledged for jewel loans. The form in which this register should be maintained is communicated herewith to all Deputy Registrars. This register is in addition to the register of jewel loans which the societies maintain at present, under model by-laws No. 44 (b) (f) that it will be observed from the form of the register enclosed, that the register is intended to ensure that all jewels pledged with the societies are held in the 'Joint Custody' of their treasurer and Secretary and that the release of jewels is done only with the knowledge of both the officers.

2. Model by-law 23 (i) (e) of limited liability credit societies lays down that the Treasurer shall have the custody of all the properties of the society including cash and the jewels lodged with the society as security for loans and that the Board of Directors may frame subsidiary regulations with the approval of the Registrar for ensuring the safety of the properties left in the custody of the Treasurer. So far as the custody of cash balance is concerned instructions have, already, been issued to the Deputy Registrars in the Registrar's Circular R. Dis. 1886/54 A. dated 6-6-54.

Regarding the custody of jewels, the Registrar considers that it is

necessary for the societies to frame a separate set of regulations, defining the procedure to be allowed by them in regard to the receipt, custody and release of the jewels pledged with them. Model by-law 38 provides that loans on the security of jewels may be sanctioned by the President on the recommendation of the Secretary. The Secretary should, before the actual disbursement of the loans, secure the jewels pledged by the borrowers. The jewels thus pledged, should be held in the joint custody of only the Treasurer and the Secretary of the society. No paid officer of the society other than, its Secretary should, on any account, be permitted to have the custody of jewels in any manner. For this purpose, the following subsidiary regulation is suggested:

"In the case of every loan sanctioned by the society/bank on the pledge of gold jewels, bullion and silver articles, it shall be the duty of the Secretary to take charge of the jewels or articles pledged by the borrower before the loan is disbursed. The Secretary shall maintain register of jewels in the form prescribed by the Registrar. The particulars of all the jewels received by the Secretary shall be entered by him in this register as and when they are received and he shall affix his signature in the register in the column provided for the purpose. It shall be his duty to deliver all the jewels pledged by borrowers to the treasurer for joint custody, as and when they are received, if

(1) Serial No.		
(2) No. of the loan.	Particulars of Loan.	
(3) Date.		
(4) General No.		
(5) Name of the borrower and his address.	G. No. and Name of the borrower.	
(6) Amount of loan.		
(7) Description of the jewel pledged (Here specify whether gold, silver, etc)	Particulars of the Jewels pledged	
(8) Total weight of the Jewel.		
(9) Weight of the previous metal in the Jewel.		
(10) Carat.		
(11) Value of the jewels pledged as per appraisers valuation.		
(12) Full signature of the Secretary with date.		
(13) Full signature of the Treasurer with date for having taken custody of the jewel noted in column No. (7).		
(14) Initials of the Departmental Auditor.		
(15) Date of discharge of the loan.		
(16) Date of return of the jewels to the borrower.		
(17) Signature (in full) of the borrower with date in token of the receipt of the jewel.		
(18) Full signature of the Secretary with date.		
(19) Full signature of the Treasurer with date.		
(20) Initials of the Auditor.		
(21) Remarks.		

Form of "Register of Jewels" to be maintained by All Urban Co-operative Banks and Rural Credit Societies dealing in Jewel Loans

possible, and in any case, at the close of the day's transactions. The Treasurer shall after verify-ing the jewels with the particulars entered in the register of jewels, take charge of them and keep them under double-locks in the society's bank's iron safe or strong room or strong box as the case may be. He shall also affix his signature in the appropriate column provided therefor, in the register of jewels, in token of his having taken joint custody of the jewels. The key of one lock of the iron safe/strong room/the strong box shall be with the Treasurer and the key of the other lock shall be with the Secretary. In the absence of the Treasurer, the President or any other Director of the society/bank, authorized in this behalf by the Board of management shall have the custody of jewels in the manner aforesaid".

3. The Departmental auditors, during their audit of the bank or societies, which lend on the pledge of jewels, should verify the existence of jewels in respect of all jewel loans outstanding, in the manner detailed in the Registrar's circular cited. They should check each entry in the register of jewels and satisfy themselves that the jewels are held in the joint custody of the Treasurer and the Secretary and that in the case of all jewel loans redeemed, the release of the jewels to the borrowers concerned has been made in accordance with the subsidiary regulations. The Departmental Officers, who inspect the urban banks and societies which deal in jewel loans, should, like-wise, scrutinize the 'register of jewels' and take prompt and proper action to remedy the irregularities, if any noticed by them.

4. The Deputy Registrars are requested to communicate these instructions to all Co-operative Urban Banks and rural credit societies, which lend on the pledge of jewels, in their jurisdiction and insist on them to adopt the subsidiary regulation suggested above, at their next Board meeting. They should see that the societies follow scrupulously the procedure laid down in the regulation, in regard to the custody and release of jewels and that they maintain the register of jewels in the joint custody of the President or the Vice-President or any other member of the Board of management authorised by the Board in that behalf, shall verify the jewels lent in the joint custody of the

SANCTION OF CASH CREDIT FOR ISSUE OF CULTIVATION LOANS

Circular of the Registrar of Co-operative Societies, Madras
SRI A. PALANIAPPA MUDALIAR, M.A., I.A.S.,
Registrar.

Re. 209590/57-A 2.

Dated, 5-12-1957

SUB : Co-operative societies—Co-operative Agricultural Banks—
sanction of Cash Credit accommodation by Central
Banks for issue of loans for cultivation purposes—
Instructions—issued.

REF : Registrar's circular Re. 115961/56, A 2 Dated 13-7-1956.

1. In the Registrar's circular cited, the need for the primary agricultural credit societies to provide the cultivation loans required by their members promptly was impressed on the Central Banks and the officers and they were requested to ensure that there was no delay in the disbursement of loans by the societies to their members. According to the procedure suggested in that circular for the quick dispensation of cultivation credit, the society should assess the maximum credit requirements of each member sufficiently in advance of each cultivation season, apply to the Central Bank for the sanction of a total credit limit on the basis of the Credit needs assessed in the case of each member and when the Central Bank sanctioned the credit limit, the society would be able to draw against that limit for lending to its members. It was also suggested in the circular that in order to enable the society to disburse the loans sanctioned by it to its members, a cash credit accommodation might be sanctioned by the Central Bank to the society to be recouped from time to time by the sanction of time-loans.

Recently, in the course of his inspection of an agricultural bank the Registrar had occasion to notice that the Central Bank had not sanctioned to the agricul-

tural bank adequate cash credit accommodation for disbursement of cultivation loans to members. It needs no emphasis that the prompt disbursement by societies of the cultivation loans required by their members is one of the significant factors, which will contribute to the success of the Integrated Credit Scheme. There is a general criticism against the primary credit societies and more especially against the financing banks, that, usually, they move very slow in the matter of making credit facilities available to the ryots, when the latter are in need of them and that it is this which prominently stands in the way of expansion of Co-operative Credit in the sphere of agricultural production. The Registrar desires that the financing banks and the primary credit societies should rise above this criticism and enable the agriculturist-members to obtain the loans needed by them for various purposes, particularly for cultivation expenses, within a period of not more than 10 to 15 days from the date of their application for loans. In order to enable the societies to provide cultivation credit to the extent required to their members within this time-limit, it is necessary that the Central Banks should sanction them necessary cash credit accommodation under the usual terms and conditions.

2. The above system of post-sanction of loans should be worked, atleast in all Co-operative Agricultural Banks, on the lines suggested in the Registrar's circular cited. The Central Banks are requested to provide every agricultural bank in their respective jurisdiction, with a cash credit accommodation under the usual terms and conditions, exclusively for the purpose of issuing cultivation loans to its members. The quantum of this cash credit accommodation may be determined with reference to the needs of the agricultural banks concerned and in consultation with the Special Deputy Registrar or the Deputy Registrar who is in the administrative charge of the agricultural bank. The amounts drawn against the cash credit limit should be recouped by the agricultural banks from time to time against regular short-term loan applications to be sent

to the Central Bank in accordance with the usual prescribed procedure.

3. The Central Banks are requested to issue suitable instructions in the matter to all agricultural banks in their area and take immediate action to provide them with the necessary cash credit accommodation in order to enable them to disburse the cultivation loans sanctioned to their members without any delay. They are also requested to sanction to the agricultural banks, Cash credit limits for purposes other than the issue of cultivation loans, such as, for the issue of loans to members on the pledge of produce, jewels, on the security of deposit etc. It should be the endeavour of the Central Banks to avoid the needless delay in providing loans to meet cultivation expenses of the members of the agricultural banks.

A. PALANIAPPAN,
Registrar.

MAXIMUM HOUSING CREDIT INCREASED TO RUPEES 12,000.
Copy of G. O. Ms. No. 3, dated 2-1-58 of Industries, Labour
and Co-operation Department.

ABSTRACT.

Housing—Co-operative Housing Schemes—State loans—Maximum loan
limit—Increase from Rs. 10,000 to Rs. 12,000—Orders passed.

READ AGAIN:

G. O. Ms. No. 2,876 Industries, Labour and Co-operation dated
18-10-54.

READ ALSO:

From the Registrar of Co-operative Societies, letter Re. 11625/56
Z ii, dated 5-9-57.

ORDER —

The Government have reviewed the orders issued in the G.O. cited regarding the grant of loans for construction of houses through Co-operative Housing Societies in the light of the suggestions made by the Registrar of Co-operative Societies in his letter read above, and direct that the maximum

amount of loan admissible per individual under State Housing Scheme be raised from Rs. 10,000 to Rs. 12,000.

2. The Registrar is requested to submit proposals for amendment of the rules for grant of loans to Co-operative Housing Societies.

(True Copy)

CO-OPERATIVE NEWS & NOTES

A Report of the Visit of the I. C. A. Delegation to Madras

Reception at the Airport

The Co-operators of Madras accorded a warm reception to the members of the I. C. A. Delegation on the 11th January 1958 at 4-20 p.m. at the Meenambakkam Air Port. The Delegation consisted of Messrs Marcel Brot, President of the I. C. A., Miss G. F. Polley, General Secretary, I. C. A. W. P. Watkins, Director, I. C. A. A. A. Drejer (Denmark), Ch. H. Barbier (Switzerland), H. A. Ashworth, (United Kingdom) and B. J. Patel (India). The Members of the I. C. A. Delegation on arrival from New Delhi were garlanded profusely. Messrs. A. Palaniappa Mudaliar, Registrar, Dr. P. Natesan, T. M. Chinnaya Pillai, K. Nachchinarkinia Sivam, P. B. K. Raja Chidambaram R. Kanakasabai, Bogaraju Venkatarathnam, K. Veeraraghavalu, Ch. D. Prasada Rao, Director, All-India Co-operative Union, M. P. Nachimuthu, A. Hirudayaswami, W. Gnanasambandam, O. V. Chinnaswamy, M. Arulanandam and C. M. Janarthanam and others were present at the air port to receive the I. C. A. Delegation. This is the first time, when the members of the I. C. A. Delegation are visiting the Madras City. The I. C. A. Delegation after studying the working of important co-operative institutions on the 11th and 12th January 1958 left for Ceylon on the 13th morning, en route to Kulalumpur to attend the I. C. A. South East Asian Conference, which was held in the last week of January 1958.

Visit to the Madras State Handloom Weavers Co-operative Society Ltd.

On the 11th January 1958, the members of the I. C. A. Delegation visited the Madras State Hand-

loom Weavers Co-operative Society Ltd., at Egmore in the evening. Messrs. Marcel Brot, President, Miss G. F. Polley, Mr. W. P. Watkins, A. A. Drejer, Ch. H. Barbier H. A. Ashworth and B. J. Patel were received by Messrs. M. P. Nachimuthu President of the Society, A. Palaniappa Mudaliar, Registrar, G. Ramachandran, Director of Handlooms, Dr. P. Natesan, General Secretary, Madras State Co-operative Union, W. Gnanasambandam, Business Manager and others and taken round the society. The I. C. A. Delegation inspected with great interest the beautiful "Co-optex" products on display at the show-room of the Society. They made detailed enquiries about the techniques of Handloom production and the organisation of weavers co-operative societies. Later, members of the I. C. A. Delegation were entertained to tea. They were also taken to the Emporia at Mount Road.

Visit to Adyar Housing Colony

On the 12th January 1958, the members of the I.C.A. Delegation visited the Ghandinagar Colony of the Madras Co-operative House Construction Society accompanied by Dr. P. Natesan and Sri. C. M. Janarthanam. They were received at the entrance of the colony by Messrs. V. S. Rathna Sabapathy, President of the Society, Bogharaju Venkatarathnam, Director, Sambandam, Secretary and Sri Raghuraja Bharathi, Engineer. Sri Rathnasabapathy, President explained to the members of the Delegation, the working of the Society and informed them that nearly 1,000 houses had been constructed on behalf of the members by the Society. Th

I. C. A. Delegation at Madras.



The I. C. A. Delegation led by Mr. Marcel Brot arrived at the Meenambakkam air port from New Delhi on 11-1-58. A warm reception was given to the Delegation at the air port.



A warm reception was given to the I.C.A. Delegation at the premise of the Madras State Handloom Weavers' Co-operative Society. Mr. M. P. Nachimuthu, President, Sri A. Palaniappa Mudaliar, Registrar, Sri G. Ramachandran, Director of Handlooms, Dr. P. Natesan and others received the I.C.A. Delegation.

I. C. A. Delegation at Madras.



Messrs Marcel Brot, P. B. K. Raja Chidambaram, Miss G. F. Polley, Ch. H. Barbier, Dr. P. Natesan, B. J. Patel, and M. P. Nachimuthu are seen in the picture. They are examining the fine products of 'Co-optex' at the premises of the Madras State Handloom Weavers' Co-operative Society.



Messrs Marcel Brot, Miss G. F. Polley, A. A. Drejer are appreciatively examining a Co-optex product at the Mount Road Emporia of the Apex Society. Sri W. S. Gnanasambandam, Business Manager is seen displaying the products to the I.C.A. Delegation.

I. C. A. Delegation at Madras.



The Members of the I.C.A. Delegation inspected one of the houses constructed by the Co-operative House Construction Society at Madras. Sri Rathnasabapathy, President of the Society took them round the Colony.



The I.C.A. Delegation is inspecting the goods on display at the T.U.C.S. Ltd. Mr. Ch. H. Barbier at the far right end is seen explaining to Mr. Marcel Brot, President. Other members of the Delegation seen in the photo are W. P. Watkins and A. A. Drejer.

I. C. A. Delegation at Madras.



The Members of the I.C.A. Delegation posed for the Camera at the T. U. C. S. Ltd. Seen from the left to the right are Messrs A. A. Drejer, Ch. H. Barbier, B. J. Patel, Miss G. F. Polley, K. Veeraraghavalu, Marcel Brot (President, I.C.A.), W. P. Watkins and H. A. Ashworth.

I. C. A. Delegation at Madras.



Miss G. F. Polley is seen visiting the Cattle-yard at the Milk Supply Union.



Sri M. Arulanandam, Secretary, is seen explaining to the I. C. A. Delegation the working of the plant of the Milk Supply Union.



The I. C. A. Delegation posed for the camera after the dinner on the 12th. From left to right are: Messrs A. Hirudayaswamy, Ch. Barbier, Dr. P. Natesan, H. A. Ashworth, W. P. Watkins, Miss G. F. Polley, S. C. Alagappan, Marcel Brot, A. Palaniappa Mudaliar, A. A. Drejer and P. B. K. Rajachidambaram.

Tamil Nadu Co-operative Conference, Madhurai.



Sri R. Venkataraman, Minister for Industries, Labour and Co-operation inaugurated the Conference at Madhurai on the 4th January 1958.

Sri P. T. Rajan, M.L.C., opened the Exhibition. Dr. P. Natesan hoisted the Co-operative Flag. Messrs V. Alagappan, A. Hirudayaswami, V. K. Appandarajan, M. S. Palaniappa Mudaliar and others are seen in the picture.



Sri R. Venkataraman, Minister for I.L.C. is seen delivering the Inaugural Address at the Tamil Nadu Co-operative Conference, Madhurai on the 4th January 1958.

members of the I.C.A. Delegation inspected two model houses. Mr. H. A. Ashworth, Housing Expert of the Delegation enquired into the technical aspects of the housing activity.

Visit to T.U.C.S. Limited

At 10 a.m. the members of the I. C. A. Delegation visited the T. U. C. S. Ltd. at Triplicane. They were received by Messrs. K. Veeraraghavalu, President T. V. Venkatachari, Managing Director, S. Nagarajan, Secretary, Janab Mohamed Abdul Hafeez, Joint Registrar, A. Hirudayaswami and others. Mr. Marcel Brot, President of the Delegation, followed by the six members of the Delegation went round the T. U. C. S. Branch shop, and inspected the articles. Later, they were entertained to tea. Sri T. V. Venkatachari, Managing Director welcomed the I. C. A. Delegation and gave a brief report of the progress of the T.U.C.S. Ltd. He said that T.U.C.S. Ltd., was the biggest Consumer Co-operative Society in India, with a total membership of 26,000 and an annual turnover of Rs. 15 millions. Mr. Marcel Brot, President of the I. C. A. thanked the Co-operators of Madras for their excellent arrangements and hospitality. He said that he was glad to note they in Madras were adopting the same techniques of ready sale at the counter as they were trying to adopt in France. He wished every success to Consumer Co-operation in Madras. Sri. K. Veeraraghavalu, President of the Society proposed a vote of thanks.

Visit to the Madras Co-operative Milk Supply Union Ltd.

The I. C. A. Delegation then visited the Madras Co-operative

Milk Supply Union Ltd. The delegation was received by Messrs. K. Nachehinarkinia Sivam, President, Dr. P. Natesan, General Secretary, Madras State Co-operative Union, Janab Abdul Hafeez, Joint Registrar, M. Arulnandam, Secretary and others. There was a discussion on several aspects of co-operative dairying. Mr. A. A. Drejer, Agricultural Expert of the Delegation, Mr. Watkins, Mr. Marcel Brot, President, I. C. A., Mr. H. A. Ashworth, Mr. Ch. H. Barbier and Miss G. F. Polley put several questions and obtained valuable information on the working of co-operative milk supply societies in the State. They appreciatively tasted gova and milk produced by the Madras Co-operative Milk Supply Union. Later, they went round the factory and inspected the cattle-yard. The Delegation recorded their observations of their study—visit in the Visitors Book maintained by the Madras Co-operative Milk Supply Union Ltd.

General Discussion

The members of the I. C. A. Delegation then proceeded to the Madras State Co-operative Bank premises, where a Conference of the representatives of the Madras State Co-operative Bank Ltd., Madras Co-operative Central Land Mortgage Bank Ltd., Madras State Co-operative Union, Madras Co-operative House Construction Society Ltd., The Co-operative Fire and General Insurance Society Ltd., was held. A General Discussion on the broad developments in each sphere of co-operative work took place. Dr. P. Natesan, General Secretary, Madras State Co-operative Union welcomed the members of the I. C. A. Delegation and explained the working of the Madras State Co-operative Bank Ltd., Madras

State Co-operative Union and the Co-operative Fire and General Insurance Society Ltd. Among those present were Messrs. A. Palaniappa Mudaliar, Registrar of Co-operative Societies, Madras, Dr. P. Natesan, R. Kanakasabai, Vice-President, Madras State Co-operative Bank, P. B. K. Raja Chidambaram, V. K. Appandaram, Joint Registrar C. R. K. Chetty, Secretary, Madras State Co-operative Bank, O. V. Chinnaswamy, Secretary, Madras Co-operative Central Land Mortgage Bank Ltd., V. S. Rathnasabapathy, President, The Madras House Construction Society Ltd., Sri Sambandam, Secretary, C. M. Janarthanam, Manager-cum-Associate Editor, "Madras Journal of Co-operation", Sri Subbiah, The Co-operative Fire and General Insurance Society Ltd., and others. Fully documented notes and literature of each type of Society were distributed to the members of the Delegation. The members of the Delegation elicited information on several important points like the role of Reserve Bank in agricultural finance, the rate of borrowings and lendings of co-operative credit institutions, the method of debenture issue in respect of long-term agricultural credit, the scope of co-operative educational and publicity activities, the techniques of housing finance, the participation of co-operative institutions in the Fire and General Insurance schemes etc. There was a lively and interesting discussion. Mr. W. P. Watkins, Director of the I. C. A. explained the scope of the Technical Assistance Programme of the I. C. A. and said that Library development may be one of the main planks of the Assistance Programme. Mr. Marcel Brot, President of the I. C. A. said that he was impressed with the excellent work done by the

co-operative societies in Madras and thanked co-operators of Madras for their hospitality.

Dinner and I.C.A. President's Address

A grand dinner was arranged in honour of the I. C. A. Delegation at 8 p.m. on 12-1-1958 at Hotel Connemara. Nearly 50 guests attended the dinner. The Madras State Co-operative Bank, Ltd., The Madras Co-operative Central Land Mortgage Bank, Ltd., The Triplicane Urban Co-operative Society, Ltd., The Madras Co-operative Milk Supply Union Ltd., The Madras State Handloom Weavers Co-operative Society, Ltd., The Co-operative Fire and General Insurance Society, Ltd., The Madras District Co-operative Central Bank, Ltd., co-operated and assisted the Madras State Co-operative Union in arranging the dinner. Dr. P. Natesan, General Secretary, Madras State Co-operative Union proposed a toast to the members of I.C.A. Delegation and said that Co-operators were extremely happy to meet the I.C.A. leaders. He said that nearly a lakh of Co-operators in Madras worked with enthusiasm in an honorary capacity and that was the reason for the progress of the Co-operative Movement in Madras. He said that the advice and guidance of I.C.A. Delegation would be helpful to achieve greater progress.

Dr. Marcel Brot, President of the I.C.A. and Leader of the Delegation thanked co-operators of Madras for their excellent arrangements and their immense hospitality. He said that he was greatly impressed by the good work done by different types of co-operative institutions in Madras. He hoped that in years to come, whatever developments took place, they should be such as to give a fillip to the Co-operative Movement to

move forward according to the basic principles of co-operative autonomy and democracy. He also observed that their study-visits to co-operative institutions in the city would be very helpful to them in the deliberations of the I.C.A. South East Asian Conference at Kuala Lumpur. He wished

Co-operative Movement in Madras all success. Mr. Ch. H. Barbier translated the President's speech in French into English. The I.C.A. Delegation was given a send off at the air port on the 13th January 1958 by Dr. P. Natesan and other Co-operators.

A Report of the All India Co-operative Week Celebrations in the Muffasal Districts.

NORTH ARCOT DISTRICT

Vellore

Under the joint auspices of the Co-operative Institutions in Vellore Town, "All-India Co-operative Day" was celebrated 6th November 1957 at the premises of the Co-operative Central Bank Ltd., Vellore.

Sri P. S. Rajagopal Naidu, M.P., who presided over the meeting said that on occasions like that they should review the progress achieved and strive to take steps to improve our position in the future. He was glad that in the district of North Arcot, Co-operation recorded appreciable progress. The District Co-operative Central Bank disbursed loans amounting to about Rs. 75 lakhs and it was their endeavour to see that they reached a target of Rs. 1 crore. The District Marketing and Supply Society was one of the best institutions of the kind in the State and the building programme of the society was progressing admirably. They had a plan to construct godowns in the taluk centres on behalf of the society. The most unique event was the starting of a Sugar Mills for the district and he revealed that by the end of 1958, the plant would commence production. Similarly at the state level, appreciable progress was

recorded in the credits sector and some of the non-credit sectors as well. At the national level, the Planning Commission had assigned an important role for the co-operatives in the Second Five Year Plan, The National Warehousing and Co-operative Development Board had been constituted. The Central Committee for Co-operative Training had been commissioned to improve co-operative training facilities. At the international level, the I.C.A. had been promoting co-operation among the nations of the world.

Sri C.M. Janarthanam, Associate Editor, "The Madras Journal of Co-operation" said on occasions like that, Co-operators should take an oath to dedicate themselves to the cause of co-operation. He reviewed the progress of co-operation in the credit, marketing, milk supply, housing, Consumers Stores and other activities. He said that co-operators should endeavour their best to promote co-operation in rural parts through co-operative education and propaganda. He explained the working of the Madras State Co-operative Union and the member-education scheme.

Sri P. I. Subramania Pillai, Deputy Registrar, Vellore North, Circle appealed to the Co-operators to work the scheme of integrated

credit and marketing enthusiastically. Sri G. Ghatikachalam, Deputy Registrar, Vellore, South Circle requested them to assist the Department in the collection of dues and in the starting of agricultural banks. Sri Bashyam Iyengar said that the office-bearers of marketing societies should endeavour to bring the members' produce to the marketing societies.

Messrs. A. B. Thangavelu Mudaliar and M. Munirathnam spoke about the significance of the All-India Co-operative Week and urged the people to join the Movement in large numbers and benefit by it.

Sri T. Krishnamurthi Gounder, Vice-President of the District Co-operative Central Bank read the messages of the President of the All-India Union and Union Minister for Co-operation and the Declaration of the I.C.A. He distributed prizes to the winners in the essay competitions. He proposed a vote of thanks.

Tirupattur.

Under the auspices of the Tirupattur Town Co-operative Bank, 'All-India Co-operative Week' was celebrated on 9-11-57 Sri P. N. Vedanarayanan, I. A. S., presiding. He appealed to the people to apply co-operative techniques to every aspect of human endeavour. Sri E. L. Raghava Mudaliar explained the role of industrial Co-operatives; Sri K. Srinivasan explained the role of the State Bank in promoting co-operation. Messrs. V. Thiagarajan, T. K. Padmanabhan, Dr. Mrs. M.J. Reddi, Vidwan Periaswamy Pillai, R. Chinnathambi Nayanar and other spoke about several aspects of co-operation. Sri G. Swami Naidu, President of the Bank proposed a vote of thanks.

Wandiwash

Under the joint auspices of co-operative Societies at Wandiwash, 'All-India Co-operative Week' was celebrated on 9-11-1957 Sri V. A. Thandavaraya Mudaliar presiding. Messrs. V. K. Venugopalaachari, V. D. Annamali Mudaliar, K. V. T. Srinivasan, S. Vedanayagam, and others addressed the meeting. Sri A. Janarthanam proposed a vote of thanks.

TIRUNELVELI DISTRICT

Tirunelveli

The All-India Co-operative Day was celebrated on 2-11-1957 at the premises of the Tirunelveli Dist. Co-operative Central Bank Ltd. Sri A. R. Shanmugham Pillai hoisted the Co-operative flag. Sri S. Subbiah Mudaliar, welcomed the audience. Sri N. Ramakrishnan, P. A. to the District Collector inaugurated the week. Sri S. Ramaswamy Konar presided over the meeting. Sri S. Rathinavelu, Deputy Registrar explained the working of the Co-operative Movement in Tirunelveli District. The messages of Sri K. D. Malaviya, Dr. P. S. Deshmukh and the I.C.A. Declaration were read. Sri S. Subbiah Mudaliar proposed a vote of thanks.

"Thrift Day" was observed on 3-11-1957 at Neelainagar Co-operative Bank Ltd., under the chairmanship of Thondar Periya Nambi. Messrs. Paul Wilson, T. A. Thanumalayam, P. Mutharasu and others participated in the function.

"Producers and Workers Day" was observed on 4-11-1957 Janab V. S. T. Mohammed Ibrahim presiding. Messrs. V. S. Sankarabramania Mudaliar, S. Rathnavelu, M. S. Maharaja Pillai,

Inauguration of Poonamalle Agricultural Bank.



Sri R. Venkataraman, Minister for Industries, Labour and Co-operation inaugurated the Poonamalle Co-operative Agricultural Bank Shrimathi Sarojini Varadappan and Sri A. Palaniappa Mudaliar, Registrar are seen in the picture.



Sri R. Venkataraman, Minister for Industries, Labour and Co-operation opened the Buildings of the Tiruchengode Weavers' Co-operative Society, Ltd., on 1-12-57. Messrs M. P. Nachimuthu and Kasi Visvanathan are seen in the picture.

Chief Minister's Visit to Melsanankuppam H. P. Co-operative Society.



Sri K. Kamaraj, Chief Minister of Madras is seen inaugurating the operations of the Melsanankuppam Hand-pounding Co-operative Society.



Sri V. Karunakaran, President of the Melsanankuppam Hand-pounding Co-operative Society is seen welcoming the Chief Minister on the occasion.

S. Subbiah Mudaliar and others participated in the function.

"Students Day" was celebrated on 5-11-1957 at the Munthiramoothi High School, Tirunelveli.

"Consumers Day" was celebrated on 6-11-1957 at the Tirunelveli District Co-operative Marketing and Supply Society Ltd., under the chairmanship of Sri A. S. Kuppasami.

"Womens' Day" celebrated in the Sarah Tucker College Palayamkottai on 7-11-1957, Miss Dora David presiding.

"Planning Day" was celebrated on 8-11-1957 at the Tirunelveli District Co-operative Central Bank Ltd. Sri P. T. Subbiah Pillai presiding.

Sri S. Subbiah, Secretary, celebration committee proposed a vote of thanks.

TRICHY DISTRICT

Trichy Town

Under the auspices of the Tiruchirapalli District Co-operative Central Bank Ltd., All India Co-operative Day was celebrated on 2-11-1957, Sri S. Sengamalam Pillai presiding. Prof. A. Hirudayaswami Reddiar, Sri Rampola masarnas Sri Kamalathathi, V. Murugesan and others spoke on the occasion. Sri S. Velayutham, Executive Officer of the Bank proposed a vote of thanks.

Golden Rock

"Thrift Day" was celebrated on 8-11-1957 under the auspices of S. I. Railway Employees Co-operative Credit Society Ltd., Sri K. R. Rabindranath, Messrs. R. K. Thiagarajan, G. Varatharajan, A. Marama Reddy spoke on the occasion. Sri T. Govindan Nair, proposed a vote of thanks.

Pudukkottai

Under the auspices of the Pudukkottai Co-operative Central Bank, All-India Co-operative Day was celebrated with great eclat on 2-11-1957 Sri T. V. Vasudevan, Sub-Collector presiding. Sri P. Balasubramania Sastrigal hoisted the Co-operative Flag. Messrs. K. M. Mania Pillai, Y. P. Ramachandran, D. Thangavelu Pillai, G. Krishnaswami, R. Srinivasaraghavan and others spoke on the significance of the Co-operative Movement.

Srirangam

Under the joint auspices of Srirangam Urban Bank, Sri Ranganathan Co-operative Stores and Srirangam Co-operative Building Society, "All-India Co-operative Day" was celebrated on 8-11-1957.

The Thiruchy Srirangam Co-operative Central Milk Supply Union Ltd. observed "All-India Co-operative Day" on 3-11-1957 Sri M. Palaniyandi, M.P. presiding. Mrs. P. Thangarajan, G. Varadharajan, A. Hirudayaswami Reddiar, and others addressed a public meeting. Sri M. Paramasivam Pillai proposed a vote of thanks.

Woriyur.

Under the auspices of Woriyur Devanga Weavers' Co-operative Society, Ltd., Tiruchirapalli Handloom Weavers Co-operative Society Ltd., 'Weavers Day' was observed. Sri A. Hirudayaswami Reddiar, presiding. Messrs G. Chitrambalam, T. Angamuthu and Rambolo Masacranas spoke.

Palakarai.

Under the auspices of Tiruchirapalli Hirudayapuram Co-operative Credit Bank Ltd., 'All-India Co-operative Day' was celebrated on

7-11-1957, Sri M. Amaladoss presiding, Messrs. Rambolo Masacranas, C. S. Kamalopathy, V. Murugesan and others addressed the gathering. Sri A. Maria Puspanathan proposed a vote of thanks.

Manaparai.

Under the auspices of the Manaparai Co-operative Union, 'All India Co-operative Day' was celebrated on 8-11-1957, Rev. Father Vedanayagam presiding. Messrs. P. T. Guruswamy, M. Nallathambi, Iniyan, Ganapathi, S. S. Subramaniam, N. R. Ramanujam, M. Chandrakesan, S. Velayutham and others spoke. Sri N. Veluswamy Gounder proposed a vote of thanks.

CHENGLEPUT DIST.

Tambaram.

Under the auspices of the Tambaram Co-operative Urban Bank Ltd., 'Women and Youths' Day' was celebrated on 8-11-57, Sri T. Purushotham M.L.C., presiding. The students of Corley High School, The Christ King Convent High School, The Madras Seva Sadan High School participated in an elocution competition. Messrs. P. Alalasundaram Chettiar, M. Sargurudoss and the President of the Day acted as Judges.

Sri V. S. Rajarathnam, Secretary of the Bank proposed a vote of thanks.

Salem District.

Under the auspices of the Salem District Co-operative Central Bank Ltd., 'All-India Co-operative Day' was celebrated on 2-11-1957 Sri N. Ramaswamy Udayar presiding. Messrs. B. D. Siromani, V. Kamachari and S. Karupanna Pillai addressed the meeting and explained the value of co-operation. Sri V. Basappa proposed a vote of thanks.

Ammamet.

Under the auspices of the Ammapet Handloom Weavers Co-operative Production and sale Society Ltd., 'Weavers Day' was observed on 4-11-1957, Sri G. Venkataraman presiding. Messrs. S. Karupanna Pillai and others explained the principles and techniques of co-operation.

Kaveripatnam.

Under the auspices of the Kaveripatnam Co-operative Town Bank Ltd., and other Co-operative Societies, 'All-India Co-operators' Day' was celebrated, Sri R. S. Veerappa Chettiar presiding. Messrs. P. N. Kuppuswamy Naidu, B. R. Kullappa Naidu, A. V. Pachaiyappa Chettiar, S. Rangaswami Chettiar, E. Pattabi Naidu, K. R. Ganapathy and others participated in the function. A sum of Rs. 10,000 was collected as Deposits during the week by the Town Co-operative Bank. Sri M. S. Venkatachalam proposed a vote of thanks.

RAMNAD DIST.

Sattur.

Under the auspices of the local co-operative institutions at Sattur, 'All-India Co-operative Day' was celebrated on 8-11-1957, Sri M. Periaswamy presiding. Messrs. K. Gopalakrishnan, M. Venkatachalam Pillai, Sankara Iyer, Navaneethakrishna Iyer, Selvaraj and others spoke. Sri P. Rajamony proposed a vote of thanks.

Thirupattur.

Under the auspices of the local co-operative societies at Tirupattur, 'All India Co-operative Week' was celebrated on 7-11-1957, Sri M. R. Sethuramaswamy Pillai presiding. Messrs. V. E. Narayana Pillai S. Krishnaswamy Iyengar, K. Ganesh Shenoy, R. Srinivasa Iyengar and other participated in

the function. Sri A. Ramachandran Pillai propose a vote of thanks.

Karaikudi.

Under the auspices of the Karaikudi Co-operative Milk Supply Union Ltd., 'All-India Co-operative Week' was observed on 8-11-1957. Sri Ar. A. Rm. Chockalinga Chettiar presiding. Messrs. Muru Na Murugappan, S. Lakshmanan, Av. Le. Arunachalam Chettiar and others addressed the meeting.

Ramnad.

Under the joint auspices of the Co-operative Societies, 'All-India Co-operative Week' was observed on 9-11-1957 at Ramnad, Sri S. V. Thangiah presiding. Messrs. M.S.R. Sethuramanatha Pillai, M. Raja Iyer, and others spoke. Sri A. M. Ramamurthi proposed a vote of thanks.

TANJORE DISTRICT.

Under the auspices of the Tanjore District Co-operative Central Bank, Ltd., 'All-India Co-operative Week' was celebrated on 2-11-1957, Sri O. N. Ramaswamy Iyer presiding. Sri S. Ramalingaswamy hoisted the Co-operative Flag. Messrs. Ramachandrapathar, S. Venkataswamy, Dakshinamurthi, K. Balakrishnan, Agneeswaran Pillai, Karuppuswamy and others addressed the meeting. Sri S. Venkataraman proposed a vote of thanks.

Vijayapuram

Under the auspices of Sri Lakshminarayana Co-operative Urban Bank Ltd., 'All-India Co-operative Day' was celebrated, Sri Natesa Chettiar presiding. Messrs. C. Rajagopal Pillai, R. Adishesha Naidu, Janab T. A. M. Yaseem, P. Kuppuswamy and others spoke. Sri P. Doraiswamy Chettiar proposed a vote of thanks.

Mannargudi

Under the auspices of the local co-operative institutions at Mannargudy, 'All-India Co-operative Week' was celebrated on 7-11-1957, Sri S. Swayamprakasam presiding. Messrs. G. Viswanatha Iyer, P. Subbiah Pillai, K. G. R. Pal, A. Jaganathan, Krishnadas, V. S. Kannan and others spoke. Sri S. M. Kalyanasundaram proposed a vote of thanks.

KANYAKUMARI DISTRICT.

The All-India Co-operative Week was celebrated from 2nd November 1957 to 8th November 1957 under the auspices of the Kanyakumari District Co-operative Central Bank Ltd. On the 2nd, Sri S. Sivaramakrishna Iyer, Vice-President of the Bank hoisted the Co-operative Flag. In the evening, a public meeting was held. 'Consumers Day' was observed on the 3-11-1957 at Tuckalay. 'Weavers Day' was observed on 4-11-1957 at Amsi, Sri R. Thirumalai, District Collector presiding. Messrs. G. Daniel and M. L. Verghese spoke on the occasion. Milk Day, Student Day, Membership Day were celebrated on the 5th, 6th and 7th November 1957. On the 8th November 1957, 'Planning Day' was celebrated at Nagercoil. The week was celebrated in a fitting manner and 'Dina Malar' carried a special supplement on co-operation.

COIMBATORE DISTRICT

Mettupalayam.

Under the auspices of the 'All-India Co-operative Week Celebrations Committee' All-India Co-operative Week was celebrated in a fitting manner at Mettupalayam. T.V. Sivanandam, M.L.C. presided over a public meeting on 8.11.1957. Messrs. H. N. Nanjiah, H. N. Lingaiah, R. Rathnaswami

Chettiar participated in the function. Sri H. N. Lingaiah proposed a vote of thanks.

NILGIRIS DISTRICT.

Coonoor.

Under the auspices of the Coonoor Co-operative Urban Bank Ltd., All-India Co-operative Week was observed on 2-15-1957, Rev. H. A. Propley presiding. Messrs. J. Milton, S. Rajagopan, M. P. K. Nambiar participated in the function. Miss I.V. Barber distributed prizes to Shrimathi H. Rukmani Kumaris Geethadevi and Mallege-swari for saving target amounts. Sri E.C. Paddu proposed a vote of thanks.

MADURAI DISTRICT.

Tirupparankundram.

Under the auspices of the Pandiya Nadu Co-operative Training Institute, All-India Co-operative Day was observed on 8-11-57. The Deputy Registrar of Co-operative Societies, Madurai presided. Sri L. Krishnaswami Bharathi gave an account of the Co-operative Movement. Sri V. Alagappan spoke on "Co-operative Planning".

SOUTH ARCOT DISTRICT.

Cuddalore.

Under the joint auspices of the South Arcot District Co-operative

Central Bank and Wholesale Stores, the All-India Co-operative Week was celebrated from 2-11-57 to 8-11-57. Sri Henry Peter, I. A. S., District Collector, South Arcot Inaugurated the week on 2-11-1957, Sri R.V. Sundara Reddy presiding. Messrs. D. Mohanakrishnan, D. N. Doraiswamy Mudaliar, T. R. Dharanidharan and others spoke. "Consumers Day" was celebrated on 3-11-1957 Sri D. Anuswamy Mudaliar presiding.

"Artisan Day" was observed on 4-11-1957. Messrs. N. Krishnamachari and D. Sadasiva Rao, Assistant Director of Industries participated in the function. Mrs. Henry Peter presided over the "Women's Day" on 5-11-1957.

"Membership Day" was celebrated at the Villupuram Union area. As a result of a vigorous membership campaign. 326 members joined, the co-operatives in the district.

"Thrift Day" was celebrated on 7-11-1957, Sri S. Bhuvareghavan presiding.

Sri A. B. Natesan presided over the Planning Day on the 8-11-1957. Sri T. R. Dharanidharan proposed a vote of thanks.

'The Spirit of Co-operation'

The spirit of the gospel and the spirit of Co-operation are both of them new principles introduced into the world at different periods, and of course upon a different authority; but both opposed to the common spirit of the world, both holding out peculiar rewards for the adoption of their principles, and both contending with peculiar difficulties in consequence of their opposing the selfish principles of man and appealing to his higher feelings and faculties.

DR. WILLIAM KING.

Book Review

RURAL DEVELOPMENT

A Brief Report of a Foreign Tour: PROF. D. G. KARVE,

Reserve Bank of India—Price Re. 1-0-0; pp. 75.

In a publication entitled 'Rural Development' recently issued by the Agricultural Credit Department of the Reserve Bank of India, Prof. D. G. Karve has given a short account of his impressions in regard to the working of several types of institutions and services connected with economic development in the various continental and other countries which he visited in the course of his foreign tour during April-June 1956. Developments in different spheres such as co-operation, rural finance, agricultural economics, land reform, extension and planning, have been covered in the publication. In regard to co-operation, for example, Prof. Karve deals with problems relating to the size, management and operation of societies especially in the field of co-operative marketing and consumers' co-operation and indicates, with examples, how co-operatives in different countries have endeavoured to solve these problems. In another important section of his report Prof. Karve deals with the problems connected with agricultural finance as related to the requirements especially of the non-creditworthy and potentially creditworthy

farmers. The experience of the United States, Canada and Denmark, in particular, is examined in this context and it is suggested that several features of our own plan for the development of rural finance derive support from such experience. Yet another aspect of rural development, viz., organised extension, is considered in some detail. Extension has an important place in the agricultural programmes of countries such as the United States and Japan. Prof. Karve deals with the different features of extension work in these and other countries and underlines the importance of technical improvement of agriculture through organised extension programmes in relatively underdeveloped countries. The publication also deals with other aspects of economic development, especially in the rural sector, and illustrates how experience elsewhere is of significance to countries such as India.

The publication is priced at Re. 1 and copies may be had from the Accountant, Department of Research and Statistics, Reserve Bank of India, Post Box No. 1036, Bombay-1.

SUPPLEMENT

THE Tiruchirapalli District Co-operative Central Bank, Ltd.,

No. 178.

Fort Station Road, Teppakulam P. O., Tiruchirapalli-2

ESTABLISHED IN 1909

Tel:—"CO-OP. BANK," Post Box No. 324. Phone No. 189

Branches:—KARUR & ARIYALUR.

Authorised share capital	Rs. 10,00,000
Paid up share capital	8,31,500
Reserves	12,25,370
Working capital	1,52,29,370

Loans are issued mainly to agriculturists through village co-operative credit societies besides financing Stores, Weavers and Cottage Industries Societies.

Interest allowed on Current Accounts (upto Rs. 25,000 only)	1 1/2 %
do. Savings Deposits (upto ,, 10,000 only)	2 1/2 %
do. Provident Deposits (Compound)	3 1/2 %
do. Recurring Deposits (Simple)	3 1/2 %
do. Fixed Deposits 6 months	3 %
1 Year	3 1/2 %
2 Years and above	4 %
do. Rs. 20,000 and above for 3 months received upto 31-1-58.	4 %

All banking business are transacted. For further particulars apply to:

The Secretary,

The Tiruchirappalli District Co-op. Central Bank, Ltd.

Fort Station Road, Teppakulam-2 Post, Tiruchirappalli.

Post Box No. 324.

T. S. MUTHUKUMARASWAMI PILLAI,

President.

THE RAMANATHAPURAM DISTRICT CO-OPERATIVE CENTRAL BANK, LTD.,

No. 5184.

6, West Masi Street, Madurai.

TEL: { Grams: "RAMCENBANK". POST BOX No. 96.
{ Phone: 444.

Branch at: Karaikudi.

Authorised Capital	Rs. 15,00,000
Paid up Share Capital	Rs. 9,53,639
Reserves	Rs. 7,33,718
Working Capital Exceeds One Crore	

Deposits are accepted at the following rates:

Fixed Deposits: 6 months	2 1/2 per cent	3 years	3 1/2 per cent
1 year	3 per cent	4 years	3 1/2 per cent
2 years	3 1/2 per cent	5 years	4 per cent

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

Savings Bank Deposits	1 1/2 per cent
Current Deposits upto Rs. 5,000	1 per cent
Provident Fund Deposits	3 1/2 per cent

Season Deposits are accepted at decent rates in our Karaikudi Branch
All kinds of banking business transacted.

R. Naguluswami Naidu,
President.

The Madras State Co-operative Union

(The Madras State Tamil Nadu Malabar South Kanara
Co-operative Union, Madras.)

MADRAS-1.

M. S. C. U. EXAMINATION RESULTS—JUNE 1957.

The following is the list of candidates with their Register Numbers who have come out successful at the Co-operative Training Institutes Examination, in Theory, held in the month of June 1957 at Coimbatore, Tanjore, Madurai, and Malabar Centres and in the Practical Examination held in April 1957 by various Co-operative Central Banks.

(*Denotes Supplementary Candidates).

(+ Denotes Supplementary Candidates, who passing the part or parts, have completed the Examination)

FIRST CLASS

Coimbatore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Achuthan Kutty, K. P.	7058	7	Mohanakrishnan, A. J.	7143
2	Balasubramanian, P. C.	7069	8	Munirajulu, A.	7145
3	Devarajan, G.	7087	9	Palanivelu, P.	7163
4	Krishnamurthy, S.	7123	10	Srikar Bhat, K.	7191
5	Kuppuswamy, M. R.	7130	11	Subramanian, P.	7194
6	Mathan, L.	7139	12	Thangavel, G. K.	7205

Tanjore Centre

13	Arunachalam, D.	7229	22	Pandarinathan, G.	7324
14	Ganapathy, R.	7254	23	Ramaiyan, P.	7339
15	Gopalakrishnan, R.	7258	24	Rangasayee, R.	7346
16	Gurusamy, P.	7265	25	Sambandam, A.	7351
17	Iyadurai, M.	7266	26	Shanmugam, P. (Trichy)	7364
18	Kanthimathinathan, K.	7279	27	Shanmugavelu, R.	7367
19	Kuttralingam, S.	7287	28	Shunmugam, P.	7368
20	Lakshmanan, A. G.	7288	29	Shunmuganathan, G.	7369
21	Narayana Shenoy, D.V.	7315	30	Sivaprakasam, G.	7372

Madurai Centre

31	Aiyavoo, A.	7420	37	Pandurengan, E. N.	7500
32	Krishnamoorthy, R.	7465	38	Sadasivam, K. V.	7527
33	Mariappan, R. S.	7474	39	Sankaran, M. S.	7531
34	Muthuramalingam, V.	7489	40	Shanmugaperumal, N.	7535
35	Nallaperumal, K. M.	7492	41	Subramaniam, K. G.	7549
26	Palanisamy, S. P.	7499	42	Swamidurai, P.	7556

Malabar Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
43	Abdulkhader, T. M.	7567	50	Krishnan, K. P.	7632
44	Bhaskaran, K.	7594	51	Kunhi Krishnan Kidavu, M. V.	7639
45	Chakkappan, A. N. T.	7595	52	Madhavan, A. K.	7643
46	Devasia, T. F.	7604	53	Sivasankara Panicker, A.	7690
47	Ittiachan, P. J.	7621	54	Sreenivasan, K. R.	7699
48	Janardhanan Nambiar, T. B.	7622	55	Sumathi, M. P.	7703
49	Kesavan Namboodiri, V. K.	7630	56	Vasudeva Kurup, P.	7707

SECOND CLASS

Coimbatore Centre

1	Ajjan, H.	7059	38	Kandaswamy, M.	7110
2	Anantha Kini, G.	7060	39	Kannappa Chetty, A.	7111
3	Arulsamy, L.M.	7061	40	Halan, K.	7112
4	Ayyaswamy, N. R.	7065	41	Kari, A.	7114
5	Balakrishnan, S.	7066	42	Kasim Saheb, K.	7115
6	Balakrishna Rao, K.	7067	43	Keeran, K.	7116
7	Balan, V.	7068	44	Krishnan, B.	7117
8	Bellan, K.	7070	45	Krishnan, T. N.	7118
9	Belli, B. J.	7072	46	Krishnaiah, P. N.	7119
10	Bellie, K. H.	7073	47	Krishnamurthy, B.	7121
11	Bellie, H.	7074	48	Krishnamoorthy, L.	7122
12	Bellie, S. M.	7075	49	Krishna Pai, M.	7125
13	Bhaskara Shetty, B.	7076	50	Kundan, H. N.	7127
14	Bheeman, K. L.	7077	51	Kuppuswamy, K.	7128
15	Bojan, C.	7078	52	Kuppuswamy, K. R.	7129
16	Bojaraj, K.	7079	53	Lakshmanan, A.	7131
17	Bhojaraja Ajri, K.	7080	54	Loganathan, G.	7133
18	Chidambaram, C.	7082	55	Malayan, E. H.	7134
19	Chinnappa, M. B.	7083	56	Manian, S. S.	7135
20	Chinnappa Mavaji	7084	57	Manickam, M.	7136
21	Devanathan, S. P.	7086	58	Manickam S.	7137
22	Dhandapani, M.	7088	59	Marimuthu, S.	7138
23	Dhandhayuthapani, N. V.	7090	60	Mathan, S.	7140
24	Dorairajan, K. V.	7091	61	Mayakrishnan, K.	7141
25	Ekambaram, R.	7093	62	Mohamed Abbas, K.	7142
26	Ganapathy, P. K.	7094	63	Mnthuswamy, K. R.	7146
27	Govindaraju, L.	7096	64	Nagarajan, N. R.	7147
28	Haldorai, B.	7098	65	Nami Raja Hegde, K. G.	7149
29	Halu, T. T.	7099	66	Nanjan, H. S.	7150
30	Hirian, S.	7100	67	Narayanan, N. S.	7151
31	Inayathulla S. M.	7101	68	Narayana Gowda, K.	7152
32	Iyer, M.	7102	69	Narayana Kurup, T. P.	7153
33	Joghee, H. B.	7104	70	Narayana Shetty, P.	7155
34	Joghi, L.	7105	71	Narayanaswamy, R.	7156
35	Kakkamallan, H.	7107	72	Natesan, R.	7158
36	Kalan, K. M.	7108	73	Palani, J.	7160
37	Kandasamy, K.	7109	74	Palanichamy, A.	7161

Coimbatore Centre—(Contd.)

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
75	Palaniswami, A.	7162	91	Shanmughasundaram, C.	7187
76	Parameshwara Adiga, B.	7164	92	Shanmugasundaram, R. S.	7188
77	Ponnambalam, K.	7165	93	Sivasankaran, M. N.	7189
78	Poovagoundan, M.	7167	94	Subramanian, A.	7193
79	Rajagopalan, P. N.	7171	95	Subramaniam, V. A.	7196
80	Raju, L.	7172	96	Subrahmanya Bhat, K.	7197
81	Ramachandran, C.	7173	97	Subraya Bhat, T.	7198
82	Raman, J. (Halattanay Village)	7174	98	Sundaram, M.	7200
83	Raman, J.	7175	99	Sundaram, M. N.	7201
84	Raman, N.	7176	100	Thangaraju, A.	7204
85	Rama Sharma, P.	7177	101	Thangavel, R.	7206
86	Ramaswamy, S.	7178	102	Umesh Rao, K.	7208
87	Ramayya Gowda, K.	7179	103	Vajravelu, A.	7210
88	Sadhasivam, R.	7183	104	Varadharajan, R.	7211
89	Sathyanarayana Das, B. K.	7185	105	Venkatachalam, T. K.	7212
90	Selvarangan, T. N.	7186	106	Viswanathan, R.	7214
			107	Narayanan, P.	*7713

Tanjore Centre

108	Abdul Badusha, M.	7215	138	Gurusamy, C. S.	7264
109	Abdul Razack, S.	7218	139	Jagannathan, V.	7268
110	Ambalavanan, L.	7221	140	Jayapalan, R.	7269
111	Ambalaraj, N.	7222	141	Jayaraman, G.	7270
112	Appalrengan, A.	7224	142	John Bosco Jayaseelan, L.	7271
113	Appanasamy, T.	7226	143	Jothi Mahalingam, P.	7273
114	Aruldoss, D.	7228	144	Kannappan, N.	7276
115	Arunachalam, V.	7230	145	Kanniah, S.	7277
116	Balakrishnan, T. C.	7231	146	Kannusamy, N.	7278
117	Balakrishnan, M. R.	7232	147	Krishnamoorthy, N.	7280
118	Balakrishnan, R.	7234	148	Krishnamoorthy, V. S.	7281
119	Bapusamy, V.	7235	149	Krishnamoorthy, S.	7283
120	Balasubramanian, K.	7237	150	Kumaradesikan, S.	7284
121	Balasubramanian, A.	7238	151	Kunchithapatham, P.	7285
122	Balasubramanian, N.	7239	152	Kuppuswamy, S.	7286
123	Balasubramanian, S.	7240	153	Lakshmanan, V.	7289
124	Chelliah, A. V.	7242	154	Mahalingam, S.	7290
125	Chidambaram, K.	7243	155	Mahalingam, T.	7291
126	Chidambaram, S.	7244	156	Mamundi, T.	7292
127	Chithamallu, N.	7245	157	Mani, V.	7293
128	Dorairajan, A.	7249	158	Manickam, C.	7294
129	Durai, S.	7250	159	Manickam, N.	7295
130	Duraimanikkam, P.	7251	160	Manickam, P.	7296
131	Duraisamy, P.	7253	161	Manickam, R. (S.A.Dt.)	7298
132	Ganesan, K. S.	7255	162	Manivel, D.	7300
133	Ganesan, P.	7256	163	Melavasagam, V.	7301
134	Gnanadesikan, R.	7257	164	Murugabiran, D.	7302
135	Govindan, R.	7259	165	Murugaiyan, A.	7303
136	Govindarajan, P.	7260	166	Murugesan, A. P.	7304
137	Govindaraman, T. L.	7262			

Tanjore Centre—(Contd.)

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
167	Murugesan, P.	7305	207	Shamsuddin, R.	7362
168	Muthiah, M.	7306	208	Shanmugam, M.	7363
169	Muthaiyan, K. A.	7307	209	Shanmugasundaram, S.	
170	Muthumalai, S. E.	7308		(S. A. Dist.)	7365
171	Muthuswami, R. S.	7309	210	Shunmugiah, M.	7370
172	Muthusamy, R.	7310	211	Sivagaminathan, M.	7371
173	Nandikeswaran, T. P.	7311	212	Sivasankaran, M.	7374
174	Narasimhan, M. S.	7312	213	Sridaraswamy, V.	7375
175	Narayana Rao, G.	7313	214	Srinivasamoorthy, K.	7376
176	Narayanan, S. V.	7314	215	Srinivasan, C. V.	7377
177	Natarajamanickam, K.	7317	216	Srinivasan, R.	7379
178	Natarajan, P. S.	7318	217	Srinivasan, V. (Tanjore)	7380
179	Natarajan, S.	7319	218	Srinivasan, V. (Ramnad)	7381
180	Pachaiperumal, A.	7321	219	Somasundaram, A.	7382
181	Palanivelu, S.	7322	220	Somasundaram, K.	7383
182	Panthulu, T. K.	7325	221	Sonaimuthu, P.	7384
183	Parvathinathan, K.	7326	222	Subramanian, K.	
184	Piramanayakam, S.	7328		(Ramnad)	7386
185	Pitchiah, C.	7329	223	Subramanian, N.	7389
186	Pitchiah, S.	7330	224	Subramonia Pillay, C.	7390
187	Ponnuchamy, M.	7331	225	Thandavarayan, K.	7394
188	Ponnusamy, N.	7332	226	Thangavelu, A.	7395
189	Rajaraman, K. P.	7334	227	Thiaga Ganesan, S.	7396
190	Rajaraman, P. R.	7335	228	Thiagarajan, N.	7397
191	Rajaram, P.	7336	229	Thillaiyan, A.	7398
192	Rajendran, M.	7337	230	Thirunavukkarasu, A.	7399
193	Ramachandran, P.	7338	231	Thirunavukkarasu, S.	7400
194	Ramanathan, A.		232	Thiyagarajan, G.	7401
	(Ramnad)	7342	233	Vaidyanathan, K.	7403
195	Ramanathan, A.	7343	234	Vavakhan, K.	7404
196	Ramalingam, A.	7344	235	Veeraian, K. P.	7405
197	Ramiah, M. V.	7345	236	Velu, T.	7407
198	Regupathy, R.	7347	237	Venkatachalam, V.	7409
199	Sadagopan, N.	7349	238	Venkataraman, T.	7410
200	Sambantham, R.	7352	239	Venkatasamy, N. G.	7411
201	Sangappan, S.	7353	240	Venkatasubramanian,	
202	Santhanakrishnan, N.S.	7356		R.	7413
203	Santhanam, M.	7357	241	Venkatesan, T.	7414
204	Selvaraj, K.	7359	242	Venkatesan, V. R.	7415
205	Selvaraj, S.	7360	243	Venugopalan, N.	7416
206	Sennakesavan, V.	7361			

Madurai Centre

244	Abdullah, M. S.	7417	250	Balasubramanian, G.	7425
245	Abdul Muthalif, P.	7418	251	Celestin Fernando, J.	7426
246	Aiyamperumal Pillay,		252	Chandrasekaran, T. K.	7427
	R.	7419	253	Chidambaram, A.	7428
247	Animuthu, S.	7422	254	Chinnaswamy, K.	7430
248	Arthur, T.	7423	255	Ellappan, K. V.	7433
249	Arumugam, S.	7424	256	Enos Edwin, E.	7434

Madurai Centre—(Contd.)

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
257	Ganapathi Sankara-	7435	302	Natarajan, B.	7495
	narayanan, V.	7436	303	Navaneetham, G.	7496
258	Ganesan, P.	7437	304	Nayagam, G. D.	7497
259	Ganesan, S.	7440	305	Pandy, V. M.	7501
260	Gnanavelu Raj, B.	7441	306	Parthasarathi, A.	7502
261	Gopalasamy, G.	7442	307	Pitchai, R.	7504
262	Govindan, M.	7443	308	Ponnuswamy, A.	7506
263	Govindarajan, J.	7444	309	Radhakrishnan, T. R.	7507
264	Govindarajulu, R.	7445	310	Rajakutty, S. V.	7509
265	Gurusami, V.	7446	311	Rajam Alwar, V.	7510
266	Irudaya Raj, S. N.	7446	312	Rajaram, H.	7512
267	Jagadeesh Chandra Bose,	7448	313	Rajendran, N.	7513
	S.	7449	314	Ramachandran, S.	7514
268	Janakarajan, S.	7450	315	Ramanujam, V.	7517
269	Jebamoney Samuel, D.	7451	316	Ramaraj, V.	7518
270	Jeganathan, A.	7452	317	Ramasamy, P.	7519
271	Jeyachandran, A.	7453	318	Ramasubbu, K.	7520
272	Jeyaraj, J.	7454	319	Ramasubramaniam, M.	7521
273	Kadarkarai, G.	7457	320	Ramdoss, S.	7522
274	Kamatchi, M.	7458	321	Ramiah, S.	7523
275	Kannaian, T.	7459	322	Rockson, S.	7525
276	Kannan, S. V.	7460	323	Sabapathy, S.	7526
277	Kanraj, C.	7462	324	Sangiah, R.	7529
278	Kesaree, G.	7463	325	Sankaralingam, S.	7530
279	Krishnan, N.	7464	326	Sankaran, T.	7532
280	Krishnamoorthy, P. S.	7466	327	Sathyamoorthy, M. K.	7533
281	Krishnamoorthy R.	7467	328	Shunmugasundaram, K.	7538
282	Krishnamurthy, T.	7468	329	Singaravelu, N.	7537
283	Kumaraguru, S. G.	7469	330	Sivanthilingam, S.	7540
284	Kungumaraj, N.	7470	331	Somasundaram, V.	7542
285	Lakshminathan, A.	7471	332	Srinivasan, R.	7545
286	Mahalingam, L.	7472	333	Subramanian, M.	7550
287	Mani, S.	7473	334	Subramanian, N.	7551
288	Manoharan, R.	7475	335	Subramanian, S.	7552
289	Marimuthu, S.	7476	336	Sughabrammam, S.	7553
290	Manthiram, A.	7476	337	Sundararajan, A. V.	7554
291	Mohamed Hanifa, N.	7479	338	Surendran, J. S.	7555
292	Mohamed Maraioka-	7480	339	Thirunavukkarasu,	
	yar, S.	7481		S.L.	7558
293	Mohammed, A.	7482	340	Thiruvenkadathan, S.	7559
294	Mookiah, T.	7483	341	Ulaganathan, M.	7560
295	Murugesan, A.	7485	342	Vaikuntam, S.	7561
296	Murukesa Pillai, V.	7487	343	Varadaraj, R. R.	7562
297	Muthiah, S. M.	7490	344	Veluchamy, T.	7563
298	Muthusamy, M.	7491	345	Venkatachalam, S.	7564
299	Nagarajan, V.	7493	346	Venkataraman, S.	7565
300	Narayanan, N. R.	7494	347	Viswanathan, V.	7566
301	Narayanassamy, M. V.	7494	348	Subramaniam, T. R.	*7780

Malabar Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
349	Abdullakutty, M. P.	7569	390	Mohamed, P. K.	7647
350	Achuthan, K.	7572	391	Mohandas Menon, P.K.	7648
351	Achuthan Kutty, M.	7574	392	Muhamed Moosa Kutty,	
352	Ambadi, H. K.	7575		K. N.	7650
353	Bahuleyan, P. G.	7577	393	Narayanan, K. P.	7652
354	Bahuleyan, U. V.	7578	394	Narayanan Nair, K.	7655
355	Balakrishna	7580	395	Narayanan Nambissan,	
356	Balakrishna Kurup, T.	7581		V.	7656
357	Balakrishnan Nair, M.K.	7584	396	Narayanan Namboodiri,	
358	Balakrishnan Nair, P.	7585		K. M.	7657
359	Balan, P.	7588	397	Padmanabhan, V. V.	7660
360	Balan Puthenpurayil	7589	398	Prabhakaran Nair, P.T.	7662
361	Beeran Koya, C. K.	7592	399	Radhakrishnan, V. V.	7666
362	Bharathan, P.	7593	400	Radhakrishnan Kidavu,	
363	Chandrasekharan, K.	7596		P.	7667
364	Choyi Kutty, A.	7598	401	Ramachandra Paniker,	
365	Damodara Panikker, E.	7599		C. P.	7672
366	Damodaran, K. V.	7600	402	Ramachandran, K. M.	7673
367	Damodaran, T.	7602	403	Ramachandran, P.	7674
368	Damodaran Nambudiri,		404	Ramachandran, V. K.	7677
	K. E.	7603	405	Raman Nair, N.	7679
369	Francis, P. O.	7607	406	Sankara Variyar, N. V.	7681
370	Gopala Krishna Menon,		407	Sankaran, N. V.	7682
	P. K.	7610	408	Sankara Narayanan, K.	7683
371	Gopalan Nambiar, E.C.	7611	409	Sankaran Namboodri-	
372	Gopinathan, C. P.	7612		pad, K. M.	7684
373	Govinda Marar, E.	7613	410	Sethumadhavan Adiyoti	
374	Govinda Varier, P. V.	7614		C. M.	7685
375	Govindan, V.	7616	411	Shamsuddin, K.	7686
376	Govindan Nayar, T.	7618	412	Sivanarayana Pillai, K.	7688
377	Isac, C. L.	7620	413	Sreedharan, C.	7691
378	Kanaran, M.	7623	414	Sreedharan P.	7692
379	Karunakaran Kidave, K.	7625	415	Sreedharan, T.	7693
380	Karunakaran Nair,		416	Sreedharan Nair, K.	7694
	E. K.	7626	417	Sreedharan Nambiar, K.	7695
381	Kesavan Nair, E.	7629	418	Sreekumaran Nair, C.K.	7697
382	Krishnan Nair, K. V.	7633	419	Sreemanunni Kidave,	
383	Kumaran, N. P.	7634		K. E.	7698
384	Kumaran Nair, K.	7636	420	Subhakaran, E. A.	7700
385	Kunchunny, K. P.	7637	421	Sukumaran, C. V.	7701
386	Kunhi Kannan, P. K.	7638	422	Sukumaran, E. R.	7702
387	Kunhi Krishnan Nair,		423	Thomas, K. M.	7704
	M.	7640	424	Unnikrishna Menon, V.	7705
388	Lakshmanan, K. K.	7642	425	Vasudevan, S.	7708
389	Manavedan Rajah,		426	Velayudhan Nair, N.	7709
	P. C. T.	7646	427	Unni, R. V.	*7738

PASSED IN PARTS I, II & III (THEORY ONLY)

Coimbatore Centre

1	Dharmadurai, S.	7089	3	Narayanan, P.	*7713
2	Venkataswamy, T.	7213			

Tanjore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
4	Abdul Kader, S. A.	7216	7	Sangiah, A. S.	7354
5	Abdul Razack, S. (S. A. Dist.)	7217	8	Srinivasan, M.	7378
6	Agoram, A.	7219	9	Rishaba Doss, P.	+7721

Malabar Centre

10	Kunhi Rama Variar, C.	7641	12	Kunhabdulla, K.	+7737
11	Venugopalan Adiyodi, P.	7710			

PASSED IN PARTS I, II AND IV

Tanjore Centre

1	Rajappa, T.	7333			
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Madurai Centre

2	Kalyanasundaram, E.	7455	4	Meenakshi Sundaram, P.	7478
3	Meenakshi Sundaram, C.	7477	5	Murugesan, V.	7484

Malabar Centre

6	Abdulla Koya, K.	7568	8	Neelakandhan	
7	Kesavan, M.	7627		Numbudiri, P. K.	7658

PASSED IN PARTS I, II AND IV

Coimbatore Centre

1	Lingan, B.	7132	2	Ponnuswamy, S.	7166
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Tanjore Centre

3	Jagadeesan, K.	7267	4	John Edward, C.	7272
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Madurai Centre

5	Sethu, T.M.	7534	7	Sivagnanaprakasam, R.	7539
6	Sinnaraj, A.	7538			

Malabar Centre

8	Rajan Nambiar, M.K.	7671			
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PASSED IN PARTS II, III AND IV

Coimbatore Centre

1	Moossa, C.K.	7144	2	Sundaram, T. A.	7202
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Tanjore Centre

3	Kaliaperumal, S.	7274	6	Swaminathan, S.	7392
4	Sanniyasi, A.	7355	7	Swaminathan, V.V.	7396
5	Subramanian, K. (Tinnevely)	7387			

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
8	Iyadurai, M.	7447	11	Srinivasaraghavan, R.	7546
9	Nellaippan, S.	7498	12	Thangavelu, S.	7557
10	Ponnu Subbiah, S.	7505			

Malabar Centre

13	Chinnan, M.	7597	15	Sreekumaran, P.	7696
14	Gopala Krishna Menon, M. C.	7609			

PASSED IN PARTS I AND II

Coimbatore Centre

1	Kunhi Rama Kurup, P.	*7716
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Malabar Centre

2	Mammed Koya, C.P.M.	7645
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PASSED IN PARTS I AND III

Coimbatore Centre

1	Swaminathan, R.	7203
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Tanjore Centre

2	Arulsamy, M.	*7720
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Madurai Centre

3	Somasundaram, S.	7541
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Malabar Centre

4	Preman, V. P.	7663	6	Gopalan Nambiar, P. K.	
5	Radhakrishna Kurup, T.	7664			

PASSED IN PARTS I AND IV

Coimbatore Centre

1	Achutha, S.	7057	3	Sankarasubramanian, V.	7184
2	Krishnamoorthy, A.	7120			

Tanjore Centre

4	Kamalanathan, V.	7275
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Madurai Centre

5	Alagarsamy, P.	7421
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Malabar Centre

6	Balan, K.	7587	9	Moideen Koya, A. V.	7649
7	Govindan Nair, C. K.	7617	10	Vijayan Nambiar, K. T.	7711
8	Kannan, P. V.	7624			

PASSED IN PARTS II AND III

Coimbatore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Perumal, M. B.	+7717			

Madurai Centre

2	Ratnam, R.	+7733
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PASSED IN PARTS II AND IV

Coimbatore Centre

1	Narayanan Nair, T. K.	7154	2	Padmanabha Kurup, K. M.	7159
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Tanjore Centre

3	Chandrasekaran, S.	7241	6	Panchapakesan, V.	7323
4	Deenadayulu, G.	7246	7	Tholappan, M.	7402
5	Krishnamurthy, P.M.	7282			

Madurai Centre

7	Kasivisvanathan, K.	7461	9	Raman, M.	7516
8	Raja Muthukumara Samy, T. K.	7511			

Malabar Centre

10	Abraham, P.S.	7571
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PASSED IN PARTS III AND IV

Coimbatore Centre

1	Arukkutti, C.	7062	4	Krishnan Nambiar, T.	7124
2	Ganapathy Subramanian, N.	7095	5	Natarajan, A.	7157
3	Halan, K.	7097	6	Rajagopal, N.	7170
			7	Sundaram, K. C.	7199

Tanjore Centre

8	Alavandar, A.	7220	14	Periathirunavukarasu, T.	7327
9	Balakrishnan, P.	7233	15	Richard, M.	7348
10	Durairajan, M.	7252	16	Saptharishi, S.	7358
11	Govindarajan, S. R.	7261	17	Subramanian, D.	7385
12	Manickam, R. (Madurai)	7297	18	Venkatachalam, M.	7408
13	Narayanaswamy, P. A.	7316			

Madurai Centre

19	Chidambaram, S.	7429	23	Robinson Ponraj, S.	7524
20	Ebenezer, J.	7432	24	Sonaimuthu, K.	7543
21	Muthiah, P.	7486	25	Srinivasan, A.	7544
22	Muthukamatchi, K. M.	7488	26	Subba Naidu, K.	7547

Malabar Centre

27	Balachandran, K.	7579	30	Gangadharan, V.	7608
28	Balakrishnan Nambissan, A. V.	7582	31	Rajagopalan Nambiar, K. T.	7670
29	Balakrishnan, K. A.	7583			

PASSED IN PART I ONLY

Coimbatore Centre

1	Subbaian, K. A.	+7718
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PASSED IN PART II ONLY

Coimbatore Centre

S. No. Name of the Candidate		Regd. No.	S. No. Name of the Candidate		Regd. No.
1	Srinivasan, P.	7192			
Tanjore Centre					
2	Ramanathan, G.	7341	3	Subramanian, M.	7388
Malabar Centre					
5	Madhavan Nair, U.	7641			

PASSED IN PART III ONLY

Coimbatore Centre

Coimbatore Centre			
1	Chinnaswami, A.	7085	3 Purushothaman, V. 7169
2	Prince Albert John,	7168	4 Sivaraman Nair, M. + 7719
Tanjore Centre			
5	Natarajan, T.	7329	7 Dakshinamurthi, P. *7726
6	Duraisamy, R.	*7724	8 Abdul Ghani, S. K. + 7728
Malabar Centre			
9	Raghavan, P.	7668	10 Haridasan, V. *7740

PASSED IN PART IV ONLY

Coimbatore Centre

1	Abhimanyu, M.	7056	6	Karchan, M.	7113
2	Arunachalam, V.	7064	7	Krishnaswamy, M.	7126
3	Bellan, R.	7071	8	Rathakrishnan, K. V.	7181
4	Chevanan, N.	7081	9	Richard Pinto, V. M.	7182
5	Joghan, N.	7103			
Tanjore Centre					
10	Anantharaman, B. N.	7223	17	Ramamoorthy, N.	7340
11	Appandarajan, A.	7225	18	Sahadevan, J. N.	7350
12	Appusamy, S.	7227	19	Sivaraman, M.	7373
13	Dharanendradoss, A.	7247	20	Sundaralingam, A.	7391
14	Dharmarajan, C.	7248	21	Veeraian, R.	7406
15	Govindaswamy, A.	7263	22	Venkatasamy, V. K.	7412
16	Manivannan, M.	7299			
Madurai Centre					
23	Duraichamy, V. K. S.	7431	27	Piramanayagam, R.	7503
24	Gnanam, K.	7438	28	Ramakrishnan, K. L.	7515
25	Gnanapragasam, M.	7439	29	Sampoornam, S.	7528
26	Kalyanasundaram, G.	7456	30	Subbiah Rajagopal, S.	7548
Malabar Centre					
31	Achuthan, P.	7573	42	Narayanan, M.	7654
32	Asokan, C.	7576	43	Padmanabhan, V.	7659
33	Balarajan, K.	7590	44	Paulose, K. M.	7661
34	Balasubramanian, K. K.	7591	45	Radhakrishnan, K.	7665
35	Damodaran, P.	7601	46	Raghavan Nair, M.	7669
36	Devassy, T. M.	7605	47	Ravindran, E. P.	7680
37	Esthapanose, A. P.	7606	48	Sivadasan, K.	7687
38	Kesavan Nair, C. P.	7628	49	Sivaraman, K.	7689
39	Komappan, V. V.	7631	50	Unnikrishnan, V. M.	7706
40	Kumaran, T. K.	7635	51	Zacharia, V. V.	7712
41	Muraleedharan, P. V.	7651			

Madurai Centre

Ma'abar Centre

The following are the supplementary candidates who completed the whole examination by passing in Part IV against the month noted :—

S. No.	Registered No.	Name of the Candidate.	Trained in the year.	Passed Part IV in the month of
1	+6768	Mohamed, I.	... 1955-56	(December 1956)
2	+6789	Palanivolu, R.	... 1955-56	(June 57)
3	+6791	Paramasivam, V.	... 1955-56	(June 57)
4	+6861	Doraiswamy, A.	... 1954-55	(February 1957)
5	+6967	Kunhambu. K.	... 1955-56	(May 57)

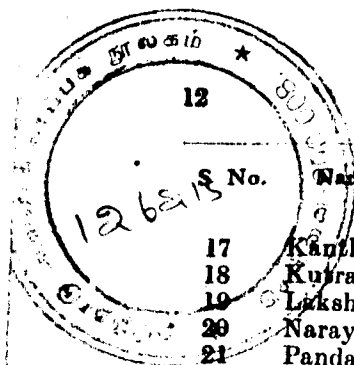
List of Candidates who obtained Distinction

The following candidates have obtained distinction at the State Co-operative Union Examination, June 1957 in the subjects noted against their names: (Distinction is awarded to those who have obtained at least 60 per cent in any subject and also a First Class.)

Coimbatore Centre

S. No.	Name of the Candidate.	Regd. No.	Subject or subjects in which distinction obtained.
1	Achuthan Kutty, K. P. ...	7058	Banking.
2	Balasubramanian, P. C. ...	7069	Banking.
3	Devarajan, G. ...	7087	Co-operative Law, Audit, and Banking.
4	Krishnamurthy, S. ...	7123	Book-keeping, Banking and Practical Training.
5	Kuppuswamy, M. R. ...	7130	Co-operative Law.
6	Mohanakrishnan, A. J. ...	7143	Co-operation—Historical General and Principles Co-operative Law, Auditing, Book-keeping, Banking and Practical Training.
7	Munirajulu, A. ...	7145	Banking.
8	Palanivelu, P. ...	7163	Co-operative Law.
9	Srikar Bhat, K. ...	7191	Co-operation—Historical General & Principles, Co-operative Law, Book-keeping and Banking.
10	Subramanian, P. ...	7194	Co-operation—Historical General & Principles.
11	Thangavel, G. K. ...	7205	Co-operative Law and Auditing.
Tanjore Centre.			
12	Arunachalam, D. ...	7229	Auditing and Banking
13	Ganapathy, R. ...	7254	Co-operative Law, Auditing, Book-keeping and Banking.
14	Gopalakrishnan, R. ...	7258	Auditing and Banking.
15	Gurusamy, P. ...	7265	Auditing.
16	Iyadurai, M. ...	7266	Auditing, Banking and Practical Training.

Tanjore Centre.



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S No.	Name of the Candidate.	Regd. No.	Subject or subjects in which distinction obtained.
Tanjore Centre—Contd.			
17	Kanthimathinathan, K....	7279	Practical Training.
18	Kutralingam, S.	7287	Banking.
19	Lakshmanan, A. G.	7288	Banking.
20	Narayana Shenoy, D.V....	7315	Auditing and Banking.
21	Pandarinathan, G.	7324	Banking.
22	Ramaiyan, P.	7339	Co-operative Law, Auditing, and Book-keeping.
23	Rangasayee, R.	7346	Auditing and Book-keeping.
24	Sambandam, A.	7351	Banking.
25	Shanmugam, P. (Trichy).	7364	Co-operative Law and Banking.
26	Shanmugavelu, R.	7367	Co-operative Law.
27	Shunmuganathan, G.	7369	Co-operative Law and Practical Training.
28	Sivaprakasam, G.	7372	Auditing and Practical Training.
Madurai Centre			
29	Aiyavoo, A.	7420	Auditing and Banking
30	Krishnamoorthy, R.	7465	Co-operative Law, Auditing and Banking
31	Mariappan, R. S.	7474	Auditing and Banking
32	Muthuramalingam, V.	7489	Co-operative Law
33	Nallaperumal, K. M.	7492	Auditing and Practical Training
34	Palanisamy, S. P.	7499	Co-operative Law, Auditing and Banking
35	Pandurangan, E. N.	7500	Co-operative Law, Auditing & Banking
36	Sadasivam, K. V.	7527	Auditing & Banking
37	Sankaran, M. S.	7531	Auditing & Banking
38	Shanmugaperumal, N.	7535	Co-operative Law
39	Subramaniam, K. G.	7549	Co-operative Law and Auditing
40	Swamidurai, P.	7556	Auditing & Banking
Malabar Centre			
41	Abdulkhader, T. M.	7567	Auditing & Banking
42	Bhaskaran, K.	7594	Auditing, Book-keeping & Banking
43	Chakkappan, A. N. T.	7595	Auditing and Book-keeping
44	Devasia, T. F.	7604	Co-operative Law and Banking
45	Janardhanan Nambiar, T.P.	7622	Co-operative Law.
46	Kesavan Namboodiri, V.K. V. K.	7630	Co-operative Law and Banking
47	Madhavan, A. K.	7643	Banking
48	Sivasankara Panicker, A.	7690	Co-operative Law
49	Sumathi, M. P.	7703	Co-operative Law and Book-keeping
50	Vasudeva Kurup. P.	7707	Banking