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EACH FOR ALL AND ALL FOR EACH

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THOUGHT FOR THE MONTH

Value of Co-operative Education

An Intelligence Fund is indispensable, if Co-operative progress is to be made. Many excellent ideas never travel, because there are no means to pay their fare. From the beginning, it has always been the rule that *interest* and *intelligence* are the two trade charges in every co-operative society, as the inevitable conditions of its business progress. This was so well understood in pre-Rochdale days that Co-operative Magazines adopted as a motto:

Numbers without Union are Powerless.
Union without knowledge is Useless.

The value of Union animated by intelligence has never been more happily expressed. It was understanding this that led to the conviction in every store that understood its business, that a portion of the profits amounting to 2½ per cent should be set apart for educational purposes.

G. J. HOLYOKE.

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IN THIS ISSUE

Editorial Notes

MADRAS SHOPS AND ESTABLISHMENTS ACT—EXEMPTION TO CO-OPERATIVE INSTITUTIONS

We are thankful to the Government of Madras for having sympathetically considered the memorandum submitted by the Tamil Nadu Co-operative Union on 27-9-1958, when a deputation waited on the Chief Minister to the Government of Madras. We are happy to note that the Government have reconsidered the position and have decided to exempt till the 30th June 1959 all the Co-operative Societies from all the provisions of the Madras Shops and Establishments Act, 1947, subject to the condition that their by-laws are amended on the lines of the special by-laws relating to service conditions of persons employed in co-operative societies appended to the Government notification and that the standing orders are modified so as to embody the provisions of Chapters II, III, V and VII of the Madras Shops and Establishments Act, 1947. It might be recalled that the Government by their G. O. No. 2982, Industries, Labour and Co-operation, dated 1-8-1958 decided to cancel the earlier exemption given to co-operative societies from the operation of the Shops and Establishments Act on the ground, that wherever employer-employee relationship exists, labour legislation should be fully enforced. Consequent on the representation made by the deputation on the 27th September 1958, the Government have since reconsidered the position and have decided to grant the exemption from the operations of the Madras Shops and Establishments Act. But the Government order P. No. 4037, I. L. & C., dated 18-10-1958 which grants the exemption to the co-operative societies from the operations of the Shops and Establishments Act has categorically stated that immediate steps should be taken by all the co-operative societies to adopt the special bye-laws relating to service conditions of employees, so as to embody the provisions of Chapters II, III, V and VII of the Madras Shops and Establishments Act, 1947 within the target date, *viz.* 30-6-1959. *If all the co-operative societies do not adopt the special bye-laws accordingly within the time allowed, the exemption will be withdrawn.* We, therefore, appeal to all the co-operative institutions to which the Madras Shops and Establishments Act is applicable to take immediate steps to adopt the special bye-laws relating to the service conditions of employees and modify their standing orders accordingly within 30th June '59 without fail and if they should fail in carrying out these instructions, the co-operative movement will be the loser, for the exemption that is now given to co-operative institutions from the operations of the Madras Shops and Establishments Act shall be withdrawn. We once again request all the co-operative institutions to study the Government order carefully and take appropriate steps immediately to satisfy the conditions laid down in the Government Order and avail themselves of this facility accorded to the co-operative institutions.

First Co-operative Agricultural Banks Conference

The First Co-operative Agricultural Banks conference convened by the Tamil Nadu Co-operative Union was a landmark in the

history of the co-operative movement in Madras State. In more than one sense, the conference was a unique success. The Agricultural Co-operative Banks owe their origin to the recommendations of All India Rural Credit Survey and the Integrated Credit Scheme, which is the result of the Survey aims at building up the larger sized societies. It might be recalled that the All India Rural Credit Survey report emphatically recommended that in order to re-vitalise the rural credit movement, some bold steps had to be taken. One such step was the organisation of larger sized societies on the basis of guaranteed limited liability with an adequate turnover comprising of 3 or 4 villages and managed by a trained full timed paid secretary. This concept was carefully examined by the State Ministers Conference in 1955 and was approved by the Planning Commission. The programme of larger sized societies was included under the Second Five Year Plan. Some pilot projects were taken up in 1956 and it became an important plank in the co-operative development plans of the states. The programme of the formation of the larger sized societies has been taken up very enthusiastically in Madras State and as on the date nearly 263 larger sized societies called Agricultural Banks have been started in Madras State. Their membership have reached 1.73 lakhs and their transactions have exceeded Rs. 170 lakhs. Thanks to the guaranteed limited liability principle, these banks have secured the services of leading non-officials and deposits are also flowing into these institutions.

Sri R. Kanakasabai, M.P., President of the Tamil Nadu Co-operative Union in his welcome speech suggested that the Co-operative Rural Banks might be converted into Agricultural Banks.

Sri K. Kamaraj, Chief Minister of Madras, who inaugurated the conference said that in order to develop agriculture as a major industry, it should be provided with timely credit facilities through a net-work of agricultnral banks. Sri V. Ramiah, Minister in charge of co-operation, who hoisted the co-operative flag dwelt upon the urgent need to help the agriculturists and stated that the delegates should examine how far in the past agricultural banks had helped the needy ryots and find out, if further improvements could not be effected.

Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, emphasized the importance of mobilising the resources in the rural areas and said that the Government were interested in not only developing the transactions of the agricultural banks but also in re-vitalising the small sized credit societies. By and large, the main idea behind the organisation of large-sized societies was that rural credit should be effectively dispensed, so as to stimulate agricultural production.

Sri K. Subramania Gounder, who presided over the conference made a comprehensive survey of the working of the agricultural banks and gave expression to a number of valuable suggestions for developing these institutions. He suggested that the agricultural banks should try to improve their transactions at least to the order of Rs. 3 lakhs per year. He was of the opinion that provision for adequate medium term loans should be made and that the Reserve Bank of India should help these institutions in this regard. He suggested further that individual credit limit on personal security loans and mortgage loans should be increased to at least Rs. 5,000, so that the bank may be enabled to satisfy the credit requirements of the borrowers. He also requested the Government to conduct the audit of these institutions for a period of five years free of cost. He further requested that the subsidy at present given by the Government to meet the cost of the paid secretary should be extended for a period of five years. He said that the question of distribution of dividend to the share holders should be examined by a sub-committee and steps should be taken to increase the size of the dividend.

The conference considered more than 100 resolutions on several aspects of the working of the Agricultural Banks and passed about 57 resolutions. One important resolution related to the recent directive of the Government of India regarding the formation of larger sized societies and stated that the scheme for the organisation of larger sized societies should be implemented with greater vigour and that the recent directive of the Government of India regarding the formation of larger sized societies should be stayed in so far Madras State was concerned. The conference provided a forum for exchange of opinions among the delegates and it was highly useful in evolving suitable procedures for the working of these agricultural banks on a sound basis. We trust that the Government of Madras and the Government of India would consider these resolutions carefully and take such steps as may be necessary for building up these institutions on a sound basis.

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The Role of Processing of Agricultural Produce in Indian Rural Economy

By

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In India where 80 per cent of the population are agriculturists living in the villages and solely dependent on the income from agriculture for their livelihood, the development of rural economy should claim high priority in any scheme of national planning. No plan for increasing agricultural production will be fruitful, unless the agriculturists are assured of fair prices for their produce and the consumers of agricultural produce are assured of the products in the form in which they require them and at the time they need. The facilities for the disposal of the produce after the harvest and the return obtained therefrom have a significant effect on the welfare of the cultivator. This leads us to a study of the present marketing machinery of the agricultural produce in the villages.

A study of the marketing mechanism of the agricultural produce in the countryside, reveals that the marketing system is unorganised and haphazard in the villages. The processing is perhaps the weakest link in the chain of marketing organisation in India. We may even say that it is almost neglected. Owing to the imperfect nature of the marketing organisation, there is a considerable price spread between the producer and the consumer. According to one estimate* the percentage of consumer's rupee going to the producer has been 26.4 for grapes, 42.3 for oranges. 56.2 for tobacco, 56.2 for potatoes, 62.5 for eggs, 66.8 for rice and 68.5 for wheat. I don't propose to examine here all the factors responsible for the considerable price spread between the producer and the consumer and device ways and means to narrow down the price spread. I shall take up only one aspect of the problem and that is how for the processing of food stuffs will narrow down the spread between the producers price and the consumer's price, and thereby increase the purchasing power of the agriculturists and make the products processed, available at all seasons, as far as possible, to the consumers, thereby releasing the pressure on the demand for products from ever increasing population.

In the journey from the production centre to the consuming centre, the farm products have to undergo various stages and "processing" is one among them. Processing of agricultural products, occupies a very important place in the agricultural industry. This is because of the seasonal character of the agricultural industry. On account of periodicity of agricultural operations, there are marked seasonal variations, viz., decrease in the availability of the products in some months after the harvest and non-availability of the product when the season is coming to an end. What is applicable to crop husbandry is also applicable to livestock husbandry.

Many agricultural products such as milk, eggs, fruits, and vegetables, may be consumed in the

*V.V. Sayana: Readings in Rural Problems P. 106

form in which they leave the farm. Thus milk is often sold to the consumer untreated and unbottled, eggs as they come from the hens, and fruits and vegetables raw more often than tinned. But a greater part of the produce sold by farmers has to be subjected to processing or even manufacture before it reaches the consumer. This it may be necessary in order to convert the product into a consumable form or it may be necessary for preserving the product. Thus wheat must be ground into flour and the flour made into bread; meat must be slaughtered at a butcher's or an abattoir and sometimes undergo further processing, as into bacon; raw milk is often cooled, pasteurized and bottled or made into butter, cheese or condensed milk: fruit may be tinned or made into jam, and so on. Processing for the purpose of preservation such as canning or bottling is important for the more perishable farm products.

This processing function which used to be carried out by the farmers themselves, has now been increasingly delegated to non-farming specialities. It is not always easy to establish a clear distinction between processing and manufacturing in this connection. But where the farm products are not regarded as the raw material for other industries (i.e., as production goods), the function of processing is rightly regarded as a stage in the marketing of the consumption goods, which farmers produce. Nevertheless, there is a marked tendency for farm products to receive an ever-increasing measure of processing after leaving the farm and before reaching the consumer and this tendency has made the processing a separate industry by itself, where the agents play an important part.

Food Preservation: The old advice to eat what you can and can what you can't, has a special relevance to predominantly agricultural country like India. The extreme variation in weather and seasons and the resultant glut of fruits and vegetables in some months followed often by equally sharp scarcity in others, make it necessary that we distribute the seasonal abundance all round the year by preserving the surplus. We have it on the authority of Mr. Manubhai Shah, the Union Minister for industries, that over 20 per cent of fresh fruits and vegetables grown in the country are at present wasted, while some others have placed it as high as 25 to 40 per cent. A broad-based food processing industry can not only save us this huge annual wastage but can help bring greater variety to the table at all times while at the same time stabilising the prices of the produce. It is only through organising producers into co-operative processing units that they can be assured of reasonable prices for their products. The setting up of the Central Food Technological Institute at Mysore gave a fillip to the somewhat shy and halting growth of this industry, bringing the fruits of scientific research to the producer and tackling his day-to-day technical problems. But public demand which has been mainly instrumental in the tremendous growth of these industries in countries like the U.S.A. has not been forthcoming in an adequate measure to stimulate comparable development in India. A certain notion that tinned vegetables are more costly and less nutritive has always been there, though tinned peas, for instance, in the off-season can be actually cheaper than fresh ones, if it is noted that a pound of cleaned and depodded peas

represents thrice the weight of fresh peas. Canners have also pointed out with some truth that as against the three-day old vegetables often sold in the market, their factories generally take pains to get their requirements fresh from the field.

There is obviously great scope for expansion of the industry in all its branches—like canning of fruits and vegetables preparing jam and preserves and beverages and pickles—if demand, both domestic and foreign, is built up by sustained propaganda and the prices of the products are kept within the reach of the common people. The setting up of the Development Council for Food Processing Industries is no doubt a welcome step.

Milk Production and Processing: Production of milk in our country is taken up as a secondary occupation by the farmers and not as a main occupation as is found in other countries like Holland, Denmark, New Zealand and others. Cow and buffaloes form the primary producers of milk. These animals behave differently in the manner of milk production. The cows generally calve in large numbers in a comparatively dry season during March and April and again in October and November. Owing to this, the monthly variation in milk is less pronounced in a herd consisting of only cows than in the case of buffaloes, which have only one peak season of calving during the wet months of July to September, which results in a marked increase in the production of milk from October onwards upto January each year. Thereafter it begins to fall off and is at its lowest level during the warm and dry months of May and June. Wherever the buffalo is the main producer of milk (and it is so in most parts), there will be marked seasonal variations, viz., decrease in the availability of milk in summer months and excess production of milk during winter. This marked seasonal variations in the production of milk, necessitate the adoption of "processing" on scientific lines, so as to ensure equitable distribution of milk and milk products as far as possible throughout the year to the consumer within the country and if possible even outside the country also. As the resources of the average farmer-producer are very limited, very little could be achieved through his own individual effort in this line (viz., dairy line) which calls for larger investments and involves larger risks than his agricultural activities. Therefore a collective effort is indispensable to bring about progress in the adoption of "processing" of milk on scientific lines.

Military Dairy Farms are the first to introduce pasteurisation of milk in this country. Some private concerns also have adopted it for the civilian market at some of the bigger cities and hill stations. During the last few years certain State Governments have taken to the pasteurisation in connection with their respective city milk schemes. On the whole, only a small fraction of the entire milk consumed, is pasteurised before distribution. The Madras Co-operative Milk Supply Union is the only institution in this State which has set up a pasteurisation plant for the heat treatment of milk. There are several other institutions which handle fairly large qualities of milk but owing to the absence of any processing plant, the work is now being done under great strain. If these institutions also instal pasteurisation plants, this great problem would be solved and the efficiency of collection and distribution of milk would be improved considerably. The surplus milk on any day could be brought back, processed and kept in the cold storage and distributed conveniently. This would save considerable wastage of milk that now happens. The advantage of spacing milk distribution could be passed on to the producer and in turn the milking hours could be conveniently timed to suit his convenience. Since processing of milk results in the destruction of all harmful bacteria without any loss of its nutritive value, it would ensure a suitable method of supplying hygienic milk to the consumers. As pasteurisation of milk will also help in testing milk received in batches from different sources, it will thus ensure efficient quality control.

Processing of By-products : Conversion of milk into butter and ghee is to be resorted to only in certain seasons of the year when the collection of milk is at its peak and in excess of the distribution because the manufacture of butter and ghee will result in a loss of nearly 50 per cent to the producer. Hence it is better to encourage the habit of selling milk in its fluid form as far as possible, for some time till the total production of milk at home will become fairly good to ensure each atleast the minimum requirement, i.e., 15 oz. per day. Products like ice cream and khova, however, have much demand and their manufacture is also found profitable. Therefore it is advisable to convert surplus milk into either of these by-products, so as to minimise the loss, if not to earn profit.

Processing and Co-operatives : The sale of agricultural produce involves a number of functions such as assembling, grading, processing, storing, transportation, retailing, financing and risk-bearing. Some of these operations may be performed by the farmer but grading, processing and sale of produce call for speacialised knowledge and adequate resources which a cultivator cannot command. There is no better agency for rendering these services to the agriculturists than the co-operatives. Let us see how co-operatives are the best fitted agencies to take up the task of "processing" of food and carry it out most efficiently and economically.

It is clear from what we have seen so far that in some cases the produce raised on the farm, has to be processed before it is offered for sale to the final consumer. Thus oil seeds have got to be crushed and converted into oil, wheat has to be ground into atta and tobaco has to be cured. In some cases the processing can be done by the farmer himself. Production of ghee is an instance in point. In most cases however, processing can be done cheaper when a large volume is handled. Therefore it is to be undertaken by middlemen or by Co-operative Societies which perform for their farmer members all the services which are usually performed by middlemen, e.g., the co-operative creameries of Denmark. But are the marketing services performed in the most efficient and economical way when the marketing of agricultural products is wholly in the hands of merchants? The majority of the people in almost all the countries of the word would seem to answer the question in the negative. The merchants are to absorb an alarmingly large proportion of the price paid by the final consumer for agricultural produce. According to one estimate* the wholesaler's

*From the Farmer to the Consumer: "A Study of Price-Spread" by M.C. Munshi, quoted by V.V. Sayana in his Readings in Rural Problems. P. 109.

margin is 5.36 per cent for sugar, 5.4 per cent for potatoes, 3.19 per cent for rice, 1.9 per cent for wheat, 14.75 per cent for milk, while the retailer's margin for the same commodities are 9.58 per cent for sugar, 18.6 for potatoes, 6.25 per cent for rice, 3.3 per cent for wheat and 20.5 per cent for milk. Even in England where agriculture has been commercialised and the farmer does not lack business capacity, according to the Linlithgow Committee "The spread between the Producers' and Consumers' prices is unjustifiably wide. Taken as a whole, distributive costs are a far heavier burden than society will permanently consent to bear". In the United States the farmer gets only the price paid by the consumer for food stuffs and in Germany about two-fifths*. In countries like India where the farmers' bargaining power is smaller and where the machinery for marketing of agricultural products is less developed, the proportion of the consumers' price that goes to the farmer must be even lower. Thus it is clear that merchants cannot be thought of in any scheme for the improvement of agriculture in general and for the improvement of processing of agricultural products which is the weakest link in the chain of marketing organisation. The Co-operatives are the only panacea. When the task of "processing is to be entrusted to the co-operatives, it can be easily done because there are already in existence co-operatives to extend financial accommodation as well as marketing facilities to agriculturists. If these co-operatives are asked to take up this work, it does not involve an enormous amount of financial outlay and these co-operatives can also perform the task most economically and bring about the desired result with minimum expense. There is also provision in the plan for organising a State Co-operative Marketing Society for co-ordinating and centralising the functions of marketing co-operatives at State level. This society when formed will purchase, process and distribute commodities required by the affiliated societies. It will also import commodities required for consumption from other States of Indian Union or from abroad and will undertake inter-State and export trade for the disposal of the surplus agricultural produce of the members of the affiliated Societies. It will arrange to get the District Societies in touch with markets, the places of production, and the prevailing prices in the State. It will also serve as an information bureau of raw products and articles available in the State. It will own godowns and take them on hire, whenever, necessary, arrange for the seasonal, bulk purchase of commodities, in surplus in each District and stock them in convenient centres. It will also own processing plants such as cotton gins, groundnut decorticators etc. and undertake to process the commodities for distribution to its constituents or for export. Preliminary arrangements are being made to start this Society during the current year. The State Government will assist the Society by taking shares, providing staff on a graded scale of assistance and finacing it with loans and subsidies for the construction of godowns. The various measures so far taken, have awakened popular interest; and the importance of co-operative marketing and processing of agricultural produce is gaining due recognition. Hence there is no doubt that if agricul turists will avail themselves of th benefits of co-operative marketin

*R. Cohen: The Economics of Agriculture. P. 25.

and processing in a large measure, they, by their own efforts, benefit themselves and thereby improve the rural economy of the country.

Government Plans for the Development of "Processing of Food": The newly set up Development council for Food processing industries, has fulfilled a long felt need and has been appreciated by all those interested in the food processing industries. The council serves as a forum to discuss common problems and difficulties of different food industries and evolve practical and satisfactory solutions. The Development Council for food processing industries is the 14th such body set up under the Industries Act to watch the progress and recommend measures for the development of different scheduled industries. The industries covered by this Council are biscuits, confectionery, chocolate and cocoa powder, flour milling, liquid gluecose, dextrose, milk products and aerated waters.

Targets before Food Industries.

(1) *Fruit and Vegetable*: At present less than one per cent of the fresh fruits and vegetables grown in the country are processed and more than 20 per cent are wasted every year owing to transport and other difficulties. The food preservation industries should solve the problem of surplus fruit and vegetable production. The output of fruit and vegetable preservation industries would have to be doubled during the second plan-period. The output of these industries which stood at about 20,000 tons in 1955–56, has to be raised to 50,000 tons by 1960–61 as laid down in the Second Plan. About 39,000 tons will go to meet the increased domestic requirements while a surplus of 11,000 tons would be left for export against the present export of about 1,700 tons. The production in 1957 was about 29,000 tons valued at over three crores of rupees. This shows that commendable progress had been made by the industries but much more remains to be done. But we cannot be equally optimistic about the possibilities of exporting the expected surplus of 11,000 tons, as against the 1,700 tons achieved at present, unless a major effort at every level is made to raise quality and packaging standards, besides achieving competitive prices. Indian mango chutneys, for instance, have established a sizable market in U.K,, U.S.A., and elsewhere' but it seems these countries now prefer to import the raw mango slices instead and process them in their own country "for economic and quality reasons". The processing industries, though they have a friend and guide in the Central Food Technology Institute, should learn to set up their own scientific research units. Other limiting factors are the high price of sugar—the highest in the World—which in the case of a product like jam, can account for as much as 65 per cent of the total make up and lack of active export promotion. Therefore it is necessary that the Development Council should set up an export promotion committee and the Union Minister for Industry would consider steps to supply such raw materials as sugar to the industry at subsidised prices for the exportable quantity just as in the case of raw sugar exports. Then regarding the question of finance for the fruit preservation industries, there is a scheme for the grant of loans under the Second Plan for which an allocation of Rs. 55 lakhs had been made. It is also advisable that the Development Council shoule set up a "loan and finance committee" to recommend suitable procedure and method of speedy grant of loans to deserving units,

(2) *Milk and Milk Products:* The *per capita* consumption of milk and milk products in India is only 5.45 ounces per day. The *per capita* consumption of milk including products is about 44.4 ounces in Australia, 56.8 ounces in Canada and 35.6 ounces in the U. S. A. Serious efforts are therefore necessary to augment the supplies of fluid milk and milk products in order to bring up the requirements of milk and milk products to the desired level. The Second Plan provides an outlay of over Rs. 40 crores for animal husbandry and about Rs. 22 crores for dairying. It is hoped that greater progress will be made in this branch of agriculture than has been so far possible. The programme for the improvement of livestock is undertaken mainly through the operation of the Key Village Scheme. For increasing milk production and improving yields, 36 milk supply Unions, 12 co-operative creameries and 7 milk drying plants are expected to be started. The Government is paying special attention to the production of milk products in India. Until 1957 milk products of the value of about seven crores of rupees were imported every year because of shortage of fluid milk in the country. Imports of milk powder by the trade are now very much restricted owing to foreign exchange shortage and some imports are being made with the help of foreign assistance programmes such as those of the WHO and UNICEF. Then for the development of manufacture of milk powder and condensed milk, the Indian enterpreneurs must come forward to set up manufacturing units, with guidance-financlal and technical-of the Government as well as of the well known foreign manufacturers of milk powder and condensed milk. There is also no difficulty for the enterpreneurs in entering into such venture because already the Kaira District Co-operative Milk Producers Union had set an example to others in the organisation of milk supply and manufacture of milk powder. Co-operatives have a big future in these lines. Production of baby foods is quite another matter. It would be better to confine efforts at present to manufacture of acceptable baby milk foods of which we seem to have run into an acute shortage to the consternation of parents and the opportunity of profiteers.

(3) *Biscuits and Confectionery:* Two of the food industries, biscuits and confectionery, had already attained the production targets laid down for them under the Second Plan. The production of biscuits in 1957 was over 17,000 tons value at Rs. 5.5 crores as against a target of 15,000 tons in the Second Plan. The quality of biscuits produced in India has improved considerably. The target of 10,000 tons for the production of confectionery had been exceeded in 1957 when the production reached 10,980 tons valued at four crores of rupees.

The total output of the different food processing industries covered by the Development Council had gone up from Rs. 32 crores in 1955 to Rs. 48 crores in 1957. This rise in the value of the output to Rs. 48 crores in 1957 as against Rs. 32 crores in 1955 also testifies to steady growth. With the extra fillip that the council is expected to provide the 150 per cent over all quantitative increase planned for in 1960-61, may not be difficult to attain. Now the Development Council is to device measures to step up the exports of food products and the industries should, if necessary, take risks in promoting exports. As there is greater need for maintaining standards of quality both for the export and the home markets, the indigenous industries should pay special attention to research, technical investigations and laboratory control.

Conclusion.

Thus in our country, there is tremendous scope for the processing of agricultural produce like oil seeds, fruits, vegetables, sugarcane, coconuts, tapioca etc. Each region has its own major crops-sugarcane in U.P., cotton in Bombay, oil seeds in Madras, tapioca in Kerala and so on. Co-operative Processing Societies could profitably concentrate on such processing work as oil crushing, fruit canning, vegetable processing and cotton ginning and pressing according to the needs of each region. A co-ordination of the work of the small-scale industries institutes with that of the department of agriculture and co-operation would be fruitful in the field.

The Report of the Indian Delegation to China on Agricultural Planning and Techniques, has furnished us with very useful information about vegetable processing in China.* In 1954 11 vegetable procersing factories were set up in China for meeting local requirements and for stabilising the economic condition of about 128 vegetable processing co-operative farms functioning in the neighbourhood of Shanghai. These 11 factories belong to the National Vegetable Corporation which is a State owned organisation. The Corporation prepares every year, an estimate of the quantities of different vegetables that may be required by the citizens of Shanghai in different periods of the year and submits it to the agricultural Department in Shanghai. The Agricultural Department prepares a plan on that basis and passes it on to the co-operative farms. It is on the basis of this plan that co-operative farms plan their own production and make supplies available to the vegetable corporation. The vegetable corporation buys up all the vegetables that the farms offer to it in accordance with that plan and first offer these fresh vegetables for sale to the citizens of Shanghai. Whatever fresh vegetables cannot be sold, are then taken over by the 11 processing factories and manufactured into various types of preserves. In this way the co-operative farms are assured a stable price and a stable market for their products; the citizens of Shanghai are assured of sufficient supplies of fresh vegetables at a reasonable price and any surplus also gets utilised. Seven factories process vegetables by the salting methods, while the other four use the salted vegetables as the base for other methods of processing, viz., fermentation, dehydration and saucing. The processed vegetables are marketed in other parts of China as well as outside the State.

The experiment is worth trying in India also and a start may be made with some major agricultural produce. But in view of the differences in the basic approach to planning in India, we can have state-partnered co-operative organisations to take up this task in place of purely State-owned Corporation of the Chinese type.

*Report of the Indian Delegation to China on Agricultural Planning and Techniques. Pages 18-19.

Co-operative Education and Training*

By

Sri K. W. A. GOVINDARAJAN,
Deputy Registrar Tiruchi, (North).

The Co-operative movement in India was introduced in 1904 to deal with the economic stagnation of the poorer classes and more especially of the agriculturists, who constituted and still constitute the bulk of India's population. Since then it has been growing and developing in multifarious directions and to-day there is scarcely any sphere of human activity which it does not embrace. With the advent of popular Governments in the States Co-operatives have begun to play a significant role in the promotion of the socio-economic welfare of the people. Indeed the co-operative movement has been acknowledged as the most potent and effective instrument for the socio-economic development of the country. It has acquired a special significance in the context of our economic Planning. In the words of the Planning Commission, "the Co-operative form of organisation is an indispensable instrument of planned economic action in a democracy."

The Planning Commission has given special emphasis to the co-operative form of organisation in the fields of primary production cottage and small-scale industries, marketing of agricultural produce, residential housing and whole sale and retail trade. The Second Five Year Plan envisages the expansion of the co-operative movement on a scale which is unprecedented.

2. The Co-operative movement is more firmly established in Madras State than in the rest of India. In fact in some respects it leads the way for the other States in the Indian Union to follow. At the end of the co-operative year 1955-56 the number of societies of all types, went up to 15,389 from 15,109 at the beginning of the year. The membership in the societies also increased from 26.62 lakhs at the end of the previous year to 28.80 lakhs at the end of the year. The paid up share capital of the members in all the societies was Rs. 922.60 lakhs on 30-6-1956 as against Rs. 865.13 lakhs on 30-6-1955. All the societies together commanded a workink capital of Rs, 72.64 crores at the end of the year as against Rs. 64.72 crores at the end of the previous year. The number of agricultural credit societies went upto 10,701 at the end of the year from 10,489 at the end of the previous year. The membership of the societies increased from 10.12 lakhs on 30-6-1955 to 11.41 lakhs on 30-6-1956, their paid up share capital rose from Rs. 140.76 lakhs at the end of the last year, to Rs. 168.42 lakhs on 30-6-1956. The working capital of all these societies which was Rs. 823.38 lakhs at the end of the previous year increased to Rs. 951.77 lakhs at the end of the year. The total loans issued by the societies during the year were of the order of Rs. 6 crores which exceeded their last year's lendings by more than one crore of rupees. The co-operatives covered 68.85 per cent of the villages in this State and brought

* *Source*: The article is the text of a radio talk delivered by the author on 13-9-58 at A.I.R. Tiruchy.

within their fold 24.25 per cent of the rural families at the end of the year as against 58.9 per cent of the villages covered and 23.5 per cent of the rural population served at the end of the previous year.

3. Though the figures show that the progress made by the Co-operative Movement in the Madras State is by no means insignificant, it cannot to be said to be adequate having regard to the magnitude of the problems, which it is intended to solve. The All India Rural Credit Survey undertaken recently by the Reserve Bank of India has disclosed that the co-operatives provide as little as 3 per cent of the total borrowings of cultivators. In Madras State only about 7 per cent of agricultural credit is provided by the rural co-operatives. One of the factors which have impleded the growth and development of Co-operative Societies in this country is the general lack of education among the members and office-bearers of Co-operative Societies and inadequacy of trained personnel. Successive committees on co-operation have stressed the need for co-operative education and training. As early as 1928 the Royal Commission on Agriculture observed "the only remedy for the unsatisfactory condition of the movement in some provinces is the patient and persistent education of the members of co-operative societies in principles and meaning of Co-operatives. Every effort should be made by the co-operative department in all provinces to build up a highly educated and well trained official staff". In the same year the Townsend Committee on Co-operation in Madras; stated "We have been very much impressed by the lack of knowledge of even common places of co-operation shown, not only by the members of primary societies but also by office-bearers and even by the staff employed by the various official agencies."

Too much importance cannot but be attached to the necessity for adequate education in a co-operative principles of all concerned in the movement. In its preliminary report (1936) as well as in the statutory report (1937) the Reserve Bank of India pointed out that the lack of training in commercial banking methods was one of the main causes of the unsatisfactory record of co-operative credit. The Gorwala committee on Rural Credit (1954) has stressed the importance of provision of training facilities on all India basis and for all levels of training in its scheme of development of co-operative credit. A co-operative society is essentially a business organisation and its success is dependent on management by trained persons. It has been rightly said that co-operation is adult education. Yes, it is adult education in better business, better production and better living". The importance of education and propoganda for the sound development of the co-operative movement, therefore, is obvious. Recently the Reserve Bank of India and the Government of India jointly constituted a Central Committee for Co-operative Training for formulating plans and for organising and directing arrangements in regard to the training of personnel employed or to be employed in the Co-operative Department and in institutions in the several States at all levels viz. higher, intermediate and subordinate. The Reserve Bank of India has undertaken the responsibility in regard to the training of the higher and intermediate co-operative personnel, while the Government of India (in conjunction with State Governments) is responsible for that of the subordidate personnel. According to the scheme of reorganisation of co-operative education and training formulated by the Central Committee for Co. operative Training, Central Assistance will be given to the State Governments for the organisation and expansion of arrangements for the training of co-operative personnel employed in the subordinate branch in Government Department and co-operative institutions in the States.

I shall now indicate briefly the arrangements in the vogue in the Madras State for co-operative education and propaganda. Madras is one of the earliest of the States in India which realised the need for providing training facilities to the staff employed in the Co-operative Department as well as co-operative institutions. As early as 1914, the Madras Provincial Co-operative Union was formed, one of its duties being the education of members and office bearers of co-operative societies and the training of the staff of co-operative institutions besides general co-operative propaganda. It continues to be the apex agency for the promotion of co-operative education and propaganda in the State. It is in charge of the training of non-official staff and it supervises the Co-operative Training Institutes under it. It prescribes the courses of study in the Training Institutes and holds examinations for the trainees.

5. Till recently there were only two Co-operative Training Institutions one in Tanjore and another at Coimbatore for giving training to non-official staff such as Supervisors of Co-operative Central Banks and employees of other co-operative institutions besides prospective employees of co-operative institutions in the residuary State of Madras. Government have sanctioned the establishment of one more institute at Madurai to serve the Districts of Madurai, Ramnad, Tirunelveli and Kanyakumari. This Institute was registered on 2-7-56 and started on 27-7-56. The Co-operative Training Institutes are independent organisations registered under the Madras Co-operative Societies Act and the Madras State Co-operative Union exercises general supervision over them, conducts the annual examinations and awards certificates for successful candidates. Till recently, the teaching staff consisted of 1 Superintendent in the grade of a Co-operative Sub-Registrar and 2 non-official lecturers in the Tanjore Institute, and 1 Superintendent in the grade of Co-operative Sub-Registrar 1 Senior Inspector Lecturer and one non-official lecturer in the Coimbatore Institute. Their cost was met by the State Government. In order to tone up and strengthen the teaching arrangements, Government have sanctioned the appointment of Deputy Registrar Principals and part time Commercial Instructors to the Institutes at Tanjore and Coimbatore. Government have also sanctioned the post of one Deputy Registrar Principal, one Co-operative Sub-Registrar lecturer 1 Senior Inspector lecturer and 1 part time Commercial Instructor to the Madurai Institute. The candidates are given theoretical training for a period of 9 months in the Institute commencing from July every year. On completion of theoretical training they are given practical training for a period of 2 month- in their native districts. The practical training is arranged by the District Co-operative Central Banks. The subjects taught are Co-operation, Auditing, Banking, Rural Economics and Book-Keeping. Successful

candidates are employed by the co-operative Institutions. During 1957-58, 676 candidates were undergoing training in the institutes at Tanjore, Coimbatore, and Madurai. The Madras State Co-operative Union framed regulations for admission to the institutions namely that candidates should be those declared eligible for admission to the University or fit for selection for public service by the public Service Commission. Candidates belonging to scheduled castes and Muslim community, who have appeared for the S.S.L.C. Examination or equivalent examination but have not passed are also eligible for admission. Besides the regular annual courses a special short term course is conducted by the Institutes for the benefit of the employees of non credit co-operative institutions such as stores societies milk supply societies, weavers societies etc. The fee for the annual course is Rs. 60 while that for non credit course is Rs. 5.

6. The subordinate personnel of the Co-operative Department viz, Junior Inspectors and Senior Inspectors recruited by the Madras Public Service Commission are given training in the Central Co-operative Institute, Madras. This institute is run by the Co-operative Department. It was founded in 1934. The teaching staff consists of one Deputy Registrar—Principal Co-operative Sub-Registrar lecturers and two part time commercial instructors. At present there are 140 Senior Inspectors trainees undergoing training in the Central Co-operative Institute, Madras. They are given theoretical training for 9 months which is followed by practical training training for a period of 3 months in the districts. The subjects taught are Co-operation (historical) and general and (principles), Co-operative law, Auditing, Banking, Rural Economics and Book-keeping. During practical training, they study the working of the various types of co-operative societies, their audit and supervision etc. On completion of the training, they are posted for regular duty. The Central Co-operative Institute conducts examinations in all the subjects twice a year in March and September, which the officers of the co-operative Department on probation are required to pass. Non-officials who are employed or who seek employment in co-operative Institutions are also admitted to the Institute. The number of candidates admitted is limited to 10 per session provided they have passed the intermediate examination of a recognised University and remit Rs. 70 for the entire course. Apart from the training facilities available in the State, the Reserve Bank of India Bombay has opened a Regional Co-operative Training Centre at Madras to impart training to the Intermediate personnel employed by the Co-operative Departments and Co-operative Institutions in the Southern Zone, which includes the State of Madras, Andhra, Kerala and Mysore It imparts training to about 45 candidates every year. It conducts special short term courses in co-operative marketing and in land mortgage banking for a period of four months. Departmental as well as non-official candidates are deputed for training in these courses. The extension officers for Co-operation are also sent in batches of 25 candidates for training in the Regional Training Centre for Block Level Co-operative Officers Tirupathi which is run by the Reserve Bank of India Bombay.

8. The existing arrangements for training of co-operative personnel both official and non-official are not adequate and steps are being taken to expand and improve the training facilities so as to meet the growing need for trained personnel arising from the movement recent expansion of the movement in the State and the several schemes for co-operative development included in the Second Five Year Plan. The Central Co-operative Institute, Madras has no building of its own. The trainees undergoing training in the Central Co-operative Institute, Madras are put to much difficulty for want of hostel accommodation. Government have since approved the proposal of the Registrar for construction of building and hostel for the Central Co-operative Institute, Madras at an estimated cost of Rs. 3.75 lakhs. Shortly the institute will have a building and hostel for accomodating about 100 trainees. The Co-operative Training Institute at Tanjore and Coimbatore have also proposed to construct a hostel buildings providing accommmodation for about 35 trainees and Government have agreed to provide 50 per cent of the cost of the hostel buildings as Government loan

Besides the training of the staff of the Co-operative Department and the Co-operative institutions attention is paid to the education of members and office bearers of co-operative societies and to general co-operative propaganda. In order to train the Panchayatards and members of co-operative societies, a Five year Training scheme was implemented with the grant given by the Government of India as early as 1935. In 1944, the scheme of training the Panchayatars of Co-operative Societies was revived with the funds provided by the State Government. They were given training by the teaching staff employed in Co-operative institutes during the vacation from April to June. The classes were conducted for a period of 2 years and were discontinued in 1947. The scheme could not be worked successfully mainly for the reasons that the number of days of training in a centre was fixed at 15 and the Panchayatdars mostly agriculturists were not able to attend the classes leaving their own work. The All India Co-operative Union has now drawn up a scheme for the organisation of Co-operative education for the non-official personnel of the Co-operative movement viz., members and potential members. Panchayatdars and office bearers of co-operative societies for the country as a whole and the scheme is being implemented through the Madras State Co-operative Union in this State. During 1957-58, the scheme was implemented in Tirukalikundram block in the Chingleput District and Madurai Block in the Madurai District. For the year 1958-59 the Tiruvellore block in the Chingleput District and the Melur block in the Madurai District are selected for implementing the scheme. According to the scheme the members are to be given training for 3 days, the panchayatdars for one week and the office bearers for 5 to 6 weeks. The candidates attending the classes are paid stipend of Re. 1 per head per diem. The services of one Co-operative Sub-Registrar and two Senior Inspectors are given to the Union for the implementation of the scheme. The Co-operative Sub-Registrar is assisting the Union at its head quarters and the two Senior Inspectors are conducting the classes in the Districts. During 1957-58, 5,682 members and prospective members, 464 panchayatdars and 68 office bearers received the training.

10. I shall now indicate the arrangements in regard to co-operative propaganda. The Madras State Co-operative Union is the Central institution charged with the duty of carrying on co-operative propaganda in the State. It conducts the Madras Journal of Co-operation, a monthly journal devoted to the spread of co-operative knowledge, subsidises co-operative journals in various regional languages, runs a co-operative library and publishes propaganda literature. The Union is subsidised annually by the State Government and by the Madras State Co-operative Bank. It participates in the local exhibitions, conducts periodical conferences on a State basis and organises propaganda lectures. The magic lantern slides, films and posters of the Union are in great demand in other States.

There are three Tamil journals viz., "Kooturavoo" published by the Tamilnad Co-operative Federation Coimbatore. The Madurai Ramanathapuram "Kutturavoo" published by the Madurai District Co-operative Central Bank, Madurai and "Kutturavoo Thondu" published by the Tanjore Co-operative Employees Association, Tanjore. Under the scheme for the training of non-official personnel of the Co-operative Movement, pamphlets explaining the duties of members, Panchayatdars and office bearers and their role in the co-operatives are also distributed during the classes. Seminars are also conducted where one or two office bearers from each society and the supervisors of Central banks are invited for group discussion and the difficulties experienced in the development of the co-operative movement are discussed.

It is hoped that the arrangements made for co-operative educational propaganda in the State will be availed of by the co-operative institutions, co-operators and the general public, so that the co-operative movement may render greater service to the cause of national development.

A Report of the Function of Unveiling the Portraits of Sri J.C. Ryan and Sri A. Palaniappa Mudaliar at the Registrar's Office, Madras.

On 16-11-58, a function, of outstanding importance connected with the co-operative movement was celebrated. The occasion was the unveiling of the portraits of the two great Registrars—Sri J.C. Ryan, M. A., I. A. S., the former Registrar and Sri A. Palaniappa Mudaliar, M.A., I.A.S., the present Registrar by Sri T.M. Narayanaswamy Pillai M.A., B.L., Vice-Chancellor of the Annamalai University in the premises of the Madras Co-operative Staff Co-operative Society. Sri R. Kanakasabai, M.P. President of the Madras State Co-operative Bank and Tamil Nad Co-operative Union presided over the function. There was a large gathering including several prominent Co-operators of the State, the Joint Registrars and other gazetted officers and the members of the society. The hall in which the function was held had been tastefully decorated and presented a festive sight.

The guests of the function moved to the hall after light refreshments.

The proceedings commenced with prayer. Welcoming the distinguished guests and the principal speakers of the evening, Sri D. A. Swayamprakasam the President of the Co-operative Department Staff Co-operative Society briefly indicated the circumstances leading up to the unveiling of the portraits. He observed that the Vice Chancellor of the Annamalai University had agreed, in spite of his indifferent health, to participate in the function and Sri Kanakasabai had also found time and kindly consented to preside over the function that evening.

Sri Kanakasabai expressed his pleasure at having been given the opportunity to take part in the function. He observed that that was a unique function as the portraits of two Registrars were unveiled at one time. He recalled his association with the two Registrars and observed that his contact with Sri Ryan was not much. He began to take great interest in the movement after Sri Palaniappa Mudaliar took over as Registrar and he had greater opportunity to serve the movement in different capacities. He spoke of the qualities of the two Registrars which made them successful and pointed to the appropriateness of choosing the Vice-Chancellor of the Annamalai University, who had been closely connected with the movement and the two gentlemen for unveiling their portraits.

At the outset Sri T. M. Narayanaswamy Pillai referred to the prayer sung by two members of the staff. The gist of the prayer (Bharathi song) was "May our State and our Country prosper! May we get all that is good and may all that is evil vanish". To achieve these ends, he observed that no better method was available than Co-operation.

The Chairman of the meeting had pointed out how though the co-operative movement had worked in this State for the past more than 50 years, the progress made in the ten years after our independence was greater than the progress made in the previous 40 years. The two Registrars whose portraits were to be unveiled were in charge of the movement in these ten years after independence and it was quite appropriate that their portraits should be unveiled together.

Continuing, Sri Narayanaswamy Pillai recalled that the country got its political freedom in 1947. He said "At the time, Mr. Ryan remarked that though the country had achieved its political independence, it had not achieved economic emancipation and that the economic emancipation would come through co-operation. This is what the Registrar said in 1947. This is what has been achieved by two Registrars since 1947.

"I consider them as two brothers, one the elder brother Mr. Ryan and the other younger brother Mr. Mudaliar. Both were imbued with the ideal of service. There is similarity in their careers also. Unlike other Registrars, these two were not alien to the department. They had risen from their ranks to the top. Both began as Deputy Registrars and then both continued as Joint Registrars for some time. Providence had given them experience in the ameliorative work connected with the Prohibition. They came more and more into contact with the people."

Continuing, Sri Narayanaswamy Pillai observed that ' the work of the Registrar is a very difficult one. It might perhaps be the dullest of appointments. To make a success of it, it requires great virtues, ability, high calibre of intellect and character, organising capacity, persuasive ability and sweetness of temper. One may be a successful Collector, but it requires an altogether different type of qualities to make a successful Registrar. The success of the movement depends on the Registrar.

"The Royal Commission on Agriculture emphasised the need for the appointment of a proper person as the Registrar. Various qualities were mentioned by the Commission and the Registrar—a good Registrar—had to be almost a divine person. Fortunately for us, these two Registrars possessed all the qualities. They are masters in the good handling of men and things."

Comparing the achievements in the field of co-operation before 1947 and after 1947, Sri T.M. Narayanaswamy Pillai said "Taking this State or Country as a whole, it cannot be said that compared with other countries, much was done before 1947. But after 1947, the progress was very rapid. There is no field in which co-operation has not been attempted. We may recall the great push given to the consumers movement and the stores societies during the war. Articles not easily available were sold at the proper price. Similarly everywhere now we find our House Building Societies. This policy was due largely to the exertions of Mr. J.C. Ryan. Then there was a slump in the market for handloom cloth and the weavers were in trouble. Co-operatives came to their rescue. The Registrar began his policy of helping weavers through Co-operative Societies. Under the influence of Mr. Mudaliar, Weavers' Societies have become an important branch of the Movement. The most note-worthy measure was his help to consumers' co-operation. After the war was over, these stores came tumbling down. Mr. Mudaliar's genius had an easy solution for this problem. With his special genuis, he got these societies converted into district supply and marketing societies. By doing so, he was able to introduce a kind of new spirit and revive the old and

decaying organisations which were coming down."

Emphasising that the co-operative movement had to be shaped in accordance with the local conditions, he stated "After-all Co-operation is not the same every where. When I had been to England recently, questions were put to me in the London University about our policy on Co-operation. In England, they do not like State participation, not even the guidance of the Registrar. They said we were not following co-operation. The climate of England is not the climate of India. What flourishes here does not flourish there, and what flourishes there does not flourish here. We have got different temperaments, different histories, and different problems. All that we need to do is to see whether the Institution is made to flourish in such circumstances as would guarantee its growth. Here we have always been guided by the Registrar, who kept himself in the background. During the last 50 years Co-operation has not been so successful as one would wish. Therefore we had to resort to a method of successful co-operation, but which at the same time will not be a completely official Co-operation. Therefore, in order to get as much finance as we might require, we had to resort to State Participation. I do not know whether my answer satisfied them. I told them that we had to dilute our old theories and get hold of new theories just like State participation to the extent we required it".

Referring to the significant role played by the two Registrars, he observed "these two Registrars became Registrars at a momentous time in the history of our country. Though in 1947 we got our freedom, our whole existence depended on the progress we made in the economic sphere. Progress depends very much in certain sectors solely on Co-operation. We had to take advantage of State participation to the extent necessary. We ourselves considered the question very carefully. We felt that unless we were able to take advantage of the funds from the Reserve Bank of India, the progress of the movement was not assured.

"There was that inspiration in them, that vision in them, that capacity to fore-see things, that capacity to overcome opposition and to push through the schemes with the support of the people. In short, both of them had the quality of leadership. Because of them, this State had advanced much more and much better and it will march to a greater future, We must be careful that there must not be any reversal of this policy. Where you find that the country requires a certain type of assistance the Registrar has to fight for it. This is how, Registrars had built up this great movement. I shall recollect what little I know of these two Registrars. Theirs is a service which will last long after they have left office."

Sri T. M. Narayanaswamy Pillai paid a glowing tribute to the qualities of the head and heart of the two Registrars. He said "the previous speaker referred to Mr. Ryan's capacity to win people by his talk. In 1944 when the Centenary of the St. Joseph's College—the great institution was celebrated he went up the platform to argue a case for the support of Catholics in a State in which there could be no recognition to Catholics as such. He was a clever man. He put forward arguments which carried conviction even to the non-catholics.

He got an ovation. His clear analysis, his mastery of fundamentals etc., were remarkable.

"In 1953, the House Construction Society, was in need of funds. Government were in two minds. The prestige of the Department was at stake. People wanted to go forward with construction. Government found it difficult to provide the funds. He made an effective speech and got the money from the Minister. He also got international recognition. He took the leading role in the seminar at Lucknow. We are proud to have trained such a Registrar, who had been internationally recognised.

"Mr. Mudaliar is as able as his predecessor and as unrivalled in knowledge. In addition, he has sweetness, unruffled temper and all that a co-operator should be. I remember the magic he performed at the conference in the Senate Hall. There was opposition to the conversion of the central stores into District Supply and Marketing Societies. But when the meeting ended, everybody was unanimous that we must have District Supply and Marketing Societies. He has the knack of identifying himself with the people. He is very sweet, very gentle, uniformly kind and he has succeeded where other men would have failed. Whether he continues here or elsewhere, I have no doubt his services would be of great advantage. We wish that perhaps he would be given some international position."

He concluded "May both these Registrars live long. Let them continue to serve our country and Tamil Nad. I have the greatest pleasure in unveiling these two portraits." He then unveiled the portraits of the two Registrars amidst applause and cheers.

Sri Ramanujam, a member of the society proposed the vote of thanks. After the singing of the National Anthem, the proceedings came to a close.

A Report of the All India Co-operative Week Celebrations in the City of Madras

[In response to the appeal issued by the All India Co-operative Union, the Tamil Nadu Co-operative Union in collaboration with the Madras District Co-operative Central Bank, the Madras Central Co-operative Land Mortgage Bank, the Co-operative Fire and General Insurance Society Ltd., the Madras State Handloom Weavers Co-operative Society, the Madras Co-operative House Construction Society Ltd., and the Madras Co-operative Milk Supply Union Ltd., made elaborate arrangements for the celebrations of the All-India Co-operative Week from 1st November to 7th November 1958 in a fitting manner. Every day refreshments were served. Several Ministers of the State and other prominent members of the public participated in the celebrations. The celebrations of the week created a great enthusiasm for co-operative work.]—*Editor.*

All-India Co-operative Day—1st November 1958.

The All India Co-operative Day was celebrated with great eclat on the 1st November 1958 at the premises of the Madras State Co-operative Bank, presided over by Sri V. Ramiah, Minister in charge of Co-operation.

Dr.P. Natesan, General Secretary, Tamil Nadu Co-operative Union in his welcome address said that the co-operative movement had made remarkable progress in several directions particularly in the field of Agricultural Credit, Weavers Co-operation, Dairying, Housing, and Consumers Stores. In so far as the development of Co-operation in the Agricultural Credit is concerned, Madras State has had an unrivalled record of having built up a fine structure with 8,000 primary co-operatives in the base, 15 Central Banks in the middle and an Apex Bank at the top. The simple and pyramidical structure has enabled the dispensation of agricultural credit at as low a rate as 6¼ per cent to the ultimate borrowers, a record, which has not been bettered in any other part of India. Nearly 11·5 crores of rupees of credit is passed on through these channels every year. The All India Rural Credit Survey Report was discussed at the Second Co-operative Congress at Patna and several changes have been made in the recommendations in the All India Rural Credit Survey Report in order to make the movement more autonomous and at the same time capable of receiving the assistance of the State at all levels. One of the main recommendations of the Rural Credit Survey Report was the re-organisation of the Rural Credit structure by starting what are called large sized societies with guaranteed limited liability, replacing the old small sized co-operatives with unlimited liability basis. The formation of larger sized societies has caught the imagination of the co-operators and the peasants have taken to the programme enthusiastically. Nearly 250 large sized societies known as Agriculture Banks have been started in our State and they have attracted nearly 1.3 lakhs of members. These societies themselves have been in a position to distribute Rs. 170 lakhs as credit to the members. Moreover, these institutions are in a position to provide effective credit service, marketing service and supply service to the members because they are managed by competent well trained personnel. The Government are taking a keen interest in developing these societies by provision of financial aid for the contribution of share capital and subsidies for the construction of godowns and the cost of management. In our State, these societies are functioning in compact small rural communities preserving all the characteristics of a small sized society namely limited area of operation, personal contact of the members and effective management. But however, recently the Government of India have issued a directive that the formation of large sized societies should be stopped and this directive has come as a great surprise. The Tamil Nadu Co-operative Union has sent a detailed memorandum to the Government of India requesting them to stay their order so far as Madras is concerned, where the programme of large-sized societies has been worked successfully and enthusiastically. He also referred to the intensified propaganda and educational activities of the Tamil Nadu Co-operative Union and the financial assistance provided by the Government of India and the State Government. The Tamil Nadu Co-operative Union has started an intensified programme of member education in six districts. It has also implemented a publicity scheme and produced gramophone records of co-operative songs, a drama, and a number of interesting pamphlets. He was hopeful that with the implementation of the membership education scheme and publicity scheme, there will be a growing co-operative consciousness in the State of Madras.

Major-General S. C. Alagappan read the messages received in connection with the celebration from Dr. P. S. Deshmukh, Union Minister for Co-operation, Mr. K. D. Malaviya, President of the All India Co-operative Union and Mr. A. P. Jain, Union Minister for Food and Agriculture and the Declaration of the International Co-operative Alliance.

Sri V. Ramiah, Minister-in-charge of Co-operation presiding over the All India Co-operative Day's celebrations, said, that the impetus given to the co-operative movement during the last decade, especially after the independence by the Government of India and the State Government had been very impressive and encouraging. Our leaders are pledged to the task of reconstruction of the economy of our country and it is their firm conviction that the co-operative movement alone would be capable of improving the standards of the living of the people, on a commendable scale in the most democratic manner possible. That is why they are equally anxious that the movement should spread to every nook and corner of the country and that every rural family should be enlisted in the co-operative movement. As a worker in the field, he noticed that there was a feeling among the villagers that the opportunity given to them to come into the movement was more or less restricted. That feeling, he said, should be wiped out. He said that the co-operative movement provided an ideal training ground for local leadership in the rural parts. In a rural credit society in the very process of obtaining credit, the members become familiar with the

All India Co-operative Day
1st November '58

Sri V. Ramiah, Minister in-charge of Co-operation presided over the Meeting.
Messrs. P. S. Rajagopal Naidu M. P. and K. N. Sivam addressed the Meeting.

Milk Day
2nd November '58

Sri M. A. Manikavelu, Minister for Public Health presided over the 'Milk Day'. Messrs. K. N. Sivam and V. V. Ramaswami M.L.C. addressed the meeting.

methods of working the co-operative society and learn valuable business experience and leadership. They are in a position to inform their fellow members and guide them to better their lots. That was why he was very anxious that every village should be serviced by a co-operative society and the members should be made to feel that it was their own movement. He felt that in the name of efficiency, effective administration and control, they should not let the movement, which had spread into villages to shrink. He was of the view that the movement should be completely run by non-officials and the officials should be there to provide technical assistance.

Sri A. Hirudayaswami, Joint Registrar of Co-operative Societies speaking on 'co-operative credit and marketing' explained the several schemes that have been implemented under the Integrated Credit Scheme. He said that there should be an effective integration between credit and marketing, since they were like two eyes. In our State, we are trying to establish an effective integration between credit and marketing. Nearly 250 large-sized societies have been started and these societies cater to all the credit requirements of the villages. Some experiements in full finance have also been conducted at certain selected centres. There are abould 110 marketing societies. These marketing societies undertake to issue loans on the pledge of produce and also arrange to market the produce of the members as agents and as owners. The controlled credit scheme is in operation and effective steps are taken to bring the produce of the members to the marketing societies and arrange to market them. Now Godowns are also being constructed in a planned manner and the Government are also financing the marketing and credit societies for the construction of godowns. The main idea of the scheme is to provide enough agricultural finance so that agricultural production may be stepped up.

Sri P.S. Rajagopal Naidu said that the co-operative movement should really be a peoples' movement, and non-officials should take important role in running the movement on a broad basis. Co-operatives should also be run on the most democratic lines and should become a bulwark of economic democracy. He referred to the increasing activities of the Co-operative Development and Warehousing Board and the starting of co-operative sugar mills. These processing societies, he said, were bound to become very serviceable instruments and would enhance the earning capacity of the producers.

Sri Nachinarkinia Sivam referred to the directive of the Government of India regarding the formation of large sized societies and said that he was in entire agreement with the directive. It was his view that in the rural areas, small societies with unlimited liability would be more suitable and capable of enlisting the support of the villagers to the co-operative movement.

Dr. P. Natesan proposed a vote of thanks.

Co-operative Milk Day— 2nd November 1958.

Co-operative Milk Day was celebrated on 2-11-1958 at the premises of the Madras State Co-operative Bank.

Sri M. A. Manickavelu, Minister for Revenue and Public Health presided.

At the outset, welcoming the Minister, Dr. P. Natesan General Secretary, Tamil Nadu Co-operative Union, explained the good progress made by the 19 Milk Supply Unions, and 550 Milk Supply societies in the State. These institutions have been in a position to supply pure and wholesome milk to all the hospitals and to the members of the public at comparatively cheap rates. He said that the per capita production of milk per milch animal was very low, when compared to the very high yields obtaining in Denmark, New Zealand and other countries. That was why the per capita consumption of milk was also very low in our country. It is a matter that should be thoroughly examined and high level research should be done to find out ways and means for increasing the milk yielding capacity of the milk animals. He also referred to the necessity for exempting milk sales of the co-operative Institutions from the operation of the sales tax act.

Sri V. V. Ramaswamy, M.L.C., referred to the good work done by Milk Supply societies and said that the woman members in the muffusal districts ware benefited very much by the organisation of the Milk Co-operatives. They were in a position to get a substantial additional income by becoming members of the milk co-operative. It was his view that Milk Co-operatives should be interested not only in increasing the yield of the milch animals, but also in trying to increase the consumption of milk by the members. They were also trying to provide the members with good fodder like oil cakes etc., at cheap rates. They were also trying to establish facilities like salvaging and grazing to the members.

Sri K. Nachinarkiniasivam referred to the starting of a milk colony in the outskirts of the city of Madras. He said that such colonies should be self-contained and all amenities like school, recreation etc., should be provided for the members. It should also provide common grazing facilities and other amenities. It would be better if instead of a single colony concentrated in one place, they may have a number of small colonies spread over the outskirts of the city.

Sri M, A. Manickavelu, Minister for Revenue and Public Health said that it was through the co-operative movement that large numbers of people should be effectively served. Stressing the need to increase the milk production that the milk colony for the city on the lines of Aarey Milk Colony was very essential. The efforts of the State Government in this direction would be fructified soon. He also hoped that the non-officials would direct the movement on the right lines with integrity and enthusiasm.

Dr. P. Natesan proposed a vote of thanks.

Consumers' Day— 3rd November 1958.

The Consumers' Day was celebrated at the premises of the Triplicane Urban Co-operative Society Limited on the 3rd November 1958, Sri P. Kakkan, Minister for Public Works presiding.

Sri S. Krishnamoorthi Iyer, Managing Director of the T.U.C.S. Ltd., welcomed the gathering.

Dr. P. Natesan said that the Triplicane Urban Co-operative Society was one of the finest institutions of its kind. He thanked them for their kind co-operation

in celebrating the day. To run a Consumer Co-operative Society was a very difficult task. Consumer co-operation can only succeed when it is organised on the most efficient lines and when it discharges a satisfying service to all the members.

Sri P. Kakkan, Minister for Public Works said that he himself came to understand that the Triplicane Urban Co-operative Society was a very good Consumer Society and very recently had the pleasure of joining the society as a member. He referred to the great importance attached to the co-operative movement by the members of the Planning Commission of the Government of India. Speaking at the recent Hyderabad Congress, Pandit Jawaharlal Nehru, Prime Minister of India stressed the importance of the co-operative movement in the matter of re-organising our country's economy and pleaded that every effort should be made to develop the co-operative movement in every nook and corner of India. The Minister said that if there was a need to liberalise the rules for the spread of the movement it should be done, so as to enable the movement to grow up, to the expectations of our leaders.

Sri S. Y. Krishnaswami, I.C.S., (Retired), delivered an interesting address. He said that in a country where the standards of living were very low and the purchasing capacity of the people were equally low, there was a very great inherent difficulty in organising consumer societies on effective lines. He suggested that an all out effort should be made to tone up the business efficiency of the consumer co-operatives. He also recommended that a supervised system of credit sales in well established industrial and commercial undertakings can be started. He advocated that the dividend on purchases of non-members should not be distributed as such but should be taken over to an automatic membership fund, from out of it the non-members should be made the members of the co-operative institutions as in Sweden. That was one of the ways of increasing the membership strength of the co-operatives. Adverting to credit co-operation, he was of the view that large sized societies with limited liability should be reorganised over large areas, say a firka and up-to-date banking services should be started. He was very sceptical of applying co-operative techniques to farming. He was of the view that unless co-operative farming was underraken under a regimented authority it would not succeed.

Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies stated that though it was a very difficult work, the reorganisation of consumer societies had to be taken up in order to ensure equitable distribution of goods and services. He referred to the organisation of District Marketing and Supply Societies and the attempts that were being made to reorganise the Consumer Societies. He also stated that for a period of 3 years, Rule 19 had been amended to provide for sales to non-members. The idea behind the proposal was to increase the turnover of the consumer co-operatives. Referring to the large sized societies he stated that in our state large sized societies functioned in small areas of 3 to 4 villages and they had been in a position to tap local deposits, besides providing credit to the extent of Rs. 170 lakhs in a year. The entire question of attracting local deposits depended upon a variety of factors like the earning capacity of the farmers etc. It could not be said that because the deposits were not forthcoming, the rural credit institutions did not play a vital part in stepping up agricultural production. The entire scheme of integrated credit was based upon the idea that if institutional agencies were strengthened they would be in a position to supply the required credit needs of the agriculturists, and thereby stimulate agricultural production. The Reserve Bank of India, The Government of India and the State Government were all pledged to the task of stepping up of agricultural production by increasing the inflow of capital in the rural areas through the institutional agencies. Referring to co-operative farming on voluntary lines, he said that experience had shown that even in a democratic set-up, co-operative farming could produce tangible results, if not spectacular results as in China and other countries. In 2 or 3 societies that were organised in the past 2 years, production had certainly gone up and if some systematic efforts were made he was sure that co-operative farming would succeed in a country like India, without taking recourse to totalitarian methods or compulsion of any kind.

Mr. A. S. K. Ayengar said that he was thankful to the Registrar for his sound advice and said that the Departmental Officers were very helpful and guided the managements with their expert knowledge. He said that the recent amendment of Sec. 28 helped the Dock Workers Stores considerably. He said that the Co-operative Movement was a great ally to the Trade Union Movement in their battle for increasing the standards of living of the workers.

There was a variety entertainment by the students of Avvai Home.

Srimathi Saraswathi Srinivasan proposed a vote of thanks.

Long-Term Credit and Housing Day—4th November 1958.

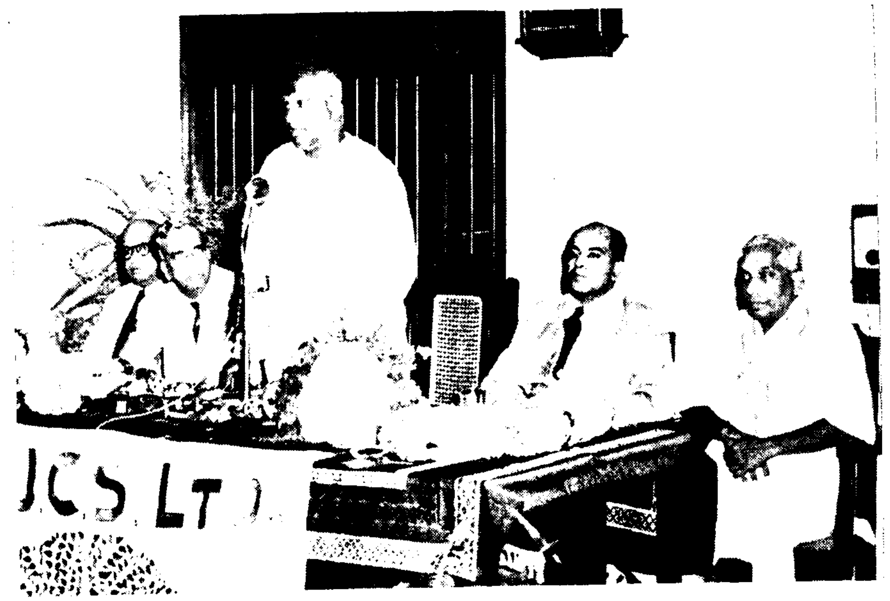
The Long-Term Credit and Housing Day was observed on the 4th November 1958 at the premises of the Madras Co-operative Central Land Mortgage Bank, Ltd., Mylapore, Madras. Sri M. Bhakthavatsalam, Home Minister, presided over the function.

Sri N.S. Ramalingam, President of the Madras Co-operative Central Land Mortgage Bank, Ltd., welcomed the Minister and said that the provision of long-term rural credit was an important function and the Central Land Mortgage Bank as the apex organisation had been in a position to supply nearly a crore of rupees as long-term credit during the year. He thanked the primary land mortgage banks for their assistance and co-operation. The central land mortgage bank was now devoting considerable attention for increasing the transactions of the bank in order to supply long-term credit for developmental purposes to the ryots. He appealed to the Minister to take steps to introduce Crop Insurance Scheme on a co-operative basis in the State.

Sri V. S. Ratnasabapathy, addressed the gathering on some of the problems of co-operative housing. He said that loans should be given to the members even for the purchase of house sites as the cost of house sites had increased appreciably during the past few years.

Sri Bhogaraju Venkataratnam said that in the matter of subscription to the debentures issued by the Central Land Mortgage Banks,

Consumers' Day
3rd November 1958



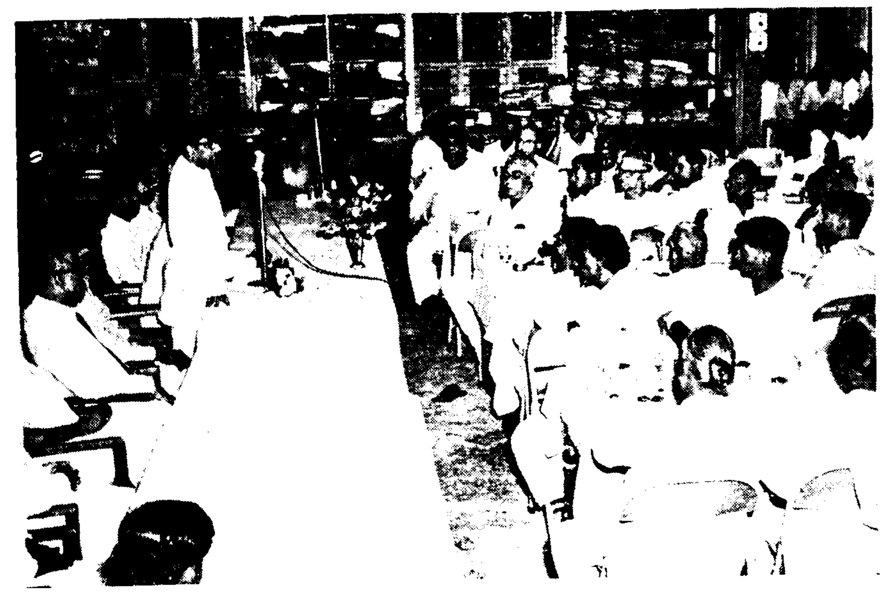
Sri P. Kakkan, Minister for Public Works presided over the 'Consumers' Day'. Messrs. S. Y. Krishnaswamy, A. S. K. Iyengar and A. Palaniappa Mudaliar addressed the meeting.

Long-Term Credit and Housing Day
4th November '58

Sri N. S. Ramalingam, President of the C.L.M.B. welcomed the Minister and the audience.

Sri M. Bakthavatsalam, Minister for Home presided over the meeting Messrs. A. Palaniappa Mudaliar, Bogaraju Venkatarathnam V. S. Rathnasabapathy and others addressed the meeting.

Weavers' and Artisans' Day
5th November '58



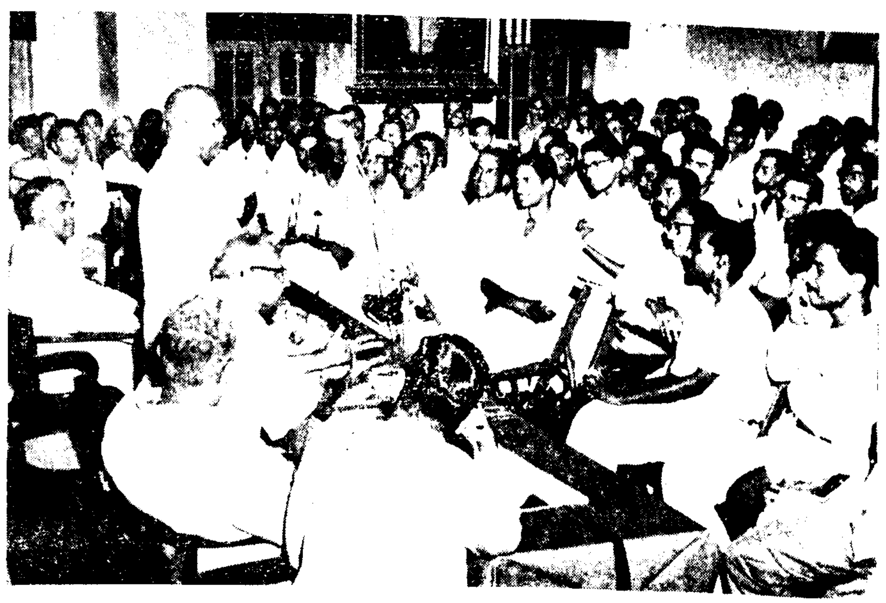
Sri C. Subramaniam, Minister for Finance presided over the 'Weavers' and Artisans' Day' on the 5th November '58.

Students' Day
6th November '58

Kumari Eazhisai Valli, Sri K. S. Manickkam Sri T. Alagiriswamy and Sri S. M. Ilavarasu, were the winners in the Oratorical contest.

(Second row)

Hon'ble Justice Sri V. Subramaniam Sri A. Palaniappa Mudaliar and V. V. Ramaswami M. L. C. were the Judges of the contest.



Hon'ble Justice Sri V. Subramaniam presided over the 'Students' Day'

the Insurance Corporation might have to play a greater part. He also said that as a measure of increasing the marketability of the debentures, they might be purchased by the Central Land Mortgage Bank itself for sinking fund purposes and that the present limitations might be relaxed.

Sri A. Palaniappa Mudaliar, Registrar of Co operative Societies, explained how Central Land Mortgage Bank mobilised its long-term resources and how the primary societies were functioning in the State. He said that the Government were giving a guarantee to the Land Mortgage debentures both with respect to the principal and interest to the extent of 7 crores of rupees. Now efforts were being made to issue short-term debentures for a period of 15 years and also rural debentures. He said that the primary land mortgage banks should concentrate on issue of loans for productive purposes and efforts also should be made to bring in more members to the co-operative fold. The Government were anxious that the co-operative institutions should also attract local deposits on an increasing scale.

Sri M. Bhakthavatsalam, who who presided over the meeting said that shortage was keenly felt in the matter of housing, eventhough a number of housing schemes were under different stages of implementation. In view of the acute housing shortage a resolution had been brought before the Legislature recommending that rent control should go and he wondered how it would be possible to do that in the present condition. He felt that there was a great need for a central house mortgage bank on the lines of the central land mortgage bank and expressed the hope that such a bank would be started very soon in the State.

Sri Raja Chidambaram, Vice-President of the Madras Co-operative Central Land Mortgage Bank proposed a vote of thanks.

Weavers and Artisans Day—5th November 1958.

Weavers and Artisans Day was celebrated on the 5th November 1958 at the premises of the Madras State Handloom Weavers Co-operative Society, Egmore. Sri C. Subramaniam, Finance Minister, presided over the function.

Sri M.P. Nachimuthu, President, Madras State Handloom Weavers Co-operative Society Ltd., welcomed the Minister and said that the several schemes implemented through the Co-operative Weavers Society had been very helpful in increasing the real incomes of the Weavers and also in producing fine qualities of handloom cloth. He thanked the Government for all the assistance in promoting the handloom industry on a co-operative basis.

Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies said there was a remarkable progress in the field of weavers co-operation and about 2 lakhs of looms had now come into the co-operative fold and they were about 40 per cent of the total number of looms. The Government had been very anxious to stabilise this industry through the co-operative agency and nearly 900 weavers societies had been formed. Financial assistance have been provided to the weavers societies for working capital and share capital loans were given to the members in order to enable them to become members of the weavers societies. Several schemes like Consumer Rebate Scheme had been very helpful for the promotion of this industry. Now silk weavers were also organising Silk Weavers

Co-operative Societies and he was of the view that a federation of silk weavers co-operative societies should be formed.

Sri C. Subramaniam said that the primary need of the country was economic development. it would not be achieved by merely developing our large scale industries. The industries should be developed in such a way that the wealth so created was distributed among the people and not confined in the hands of a few capitalists. The best way to do that was to canalise their efforts in a co-operative way. The co-operative movement should spread in all branches of production, particularly agriculture. Handloom weaving is a very important industry next only to Agriculture. The handloom fabrics had attracted the interests of foreign countries like America and it had now developed a dollar earning potential. A trade mission had come from America to study how best Indian Handloom cloth export to America may be enlarged. He had a talk with the members of the Mission, who had stated that our handloom fabrics had a remarkable artistic value and originality, which would naturally have a good market potential in U.S.A. Though machine produced cloth on a large scale, yet to obtain products of artistic value, the handloom had a great superiority. Therefore the members of the handloom weaving profession should understand the value of their product and take advantage of the great facilities and assistance given by the State, through the co-operative agency and produce excellent first rate quality articles and help the nation in earning foreign exchange by helping themselves. He referred to Pandit Nehru's remarks about the rigidity of co-operative rules and requirements and pleaded that efforts should be made to modify the rules so that co-operative movement might grow into a really peoples movement.

Dr, P. Natesan. General Secretary, Tamil Nadu Co-operative Union said that the very fact that a big apex institution had been organised for the weavers, demonstrated the fact that co-operation should be a great promotional agency for improving the standards of living of the weavers. He said that the weavers should be in a position to take advantage of the various schemes of assistance and also improve their business by adopting the latest designs according to the changing fashions of the consumers.

Sri A. J. Arunachala Mudaliar, Vice-President, Madras State Handloom Weavers Co-operative Society, proposed a vote of thanks.

Students' Day—

6th November 1958.

The Students' Day was celebrated on the 6th November 1958 at the premises of the Madras State Co-operative Bank. Hon'ble Justice Sri V. Subramaniam, presided ever the function and distributed the prizes to the winners of the oratorical contest.

The students of most of the city Colleges, The Madras Christian College, Law College, Presidency College, New College, Pachaiyappa's College, Sir Theogaraya College, S.I.E.T. Women's College, Ethiraj College for Women, Queen Mary's College, the Madras Medical College, Loyola College, Engineering College, Guindy, The Central Co-operative Training Institute, Madras, The Pandya Nadu

Co-operative Training Institute, Madura and the Annamalai University participated in the contest. The subject of the debate was "CO-OPERATIVE MOVEMENT IS THE MOST EFFICIENT AGENCY FOR NATIONAL REGENERATION." There was a preliminary contest in which about 35 students participated. Sri P. Shanmugham, Secretary, Fire and General Insurance Society Ltd., Sri S. Natarajan, Co-operative Development Officer, Tamil Nadu Co-operative Union and Sri Krishnamurthy Iyengar, Lecturer. Central Co-operative Training Institute acted as the judges of the preliminary contest. They selected the following panel of students for the final contest.

List of Participants in the Final Contest.

No.	Name.		Institution.
1	Sri K. S. Manickkam	...	Central Co-operative Training Institute.
2	,, N. Somasundaram	...	Sri Theyagaraya College.
3.	,, Kumari A. C. Parvathi	...	Queen Mary's College.
4	,, Sri Ilavarasu	...	Annamalai University,
5	,, Kumari C. V. Vasantha	...	Ethiraj College
6	,, Sri P. Mariappan	...	Pandiya Nadu Co-operative Training Institute, Madurai.
7	,, Kumari Ezhisai Valli	...	S.I.E.T. Women's College.
8	,, Sri T. Alagiriswamy	...	Annamalai University,
9	,, Sri A. Ramaiyan	...	Central Co-operative Training Institute.
10	,, Kumari J. Sulochana	...	Ethiraj College.
11	,, Sri T. R. Viswanathan	...	Pachaiyappa's College.

The Hon'ble Justice Sri V. Subramaniam, Sri A. Palaniappa Mudaliar and Sri V. V. Ramaswamy, M.L.C., acted as Judges for the final contest. The following students were declared to be the prize winners in the final contest.

	Name.		Institution.		Prize.
1	Sri Illavarasu	...	Annamalai University	...	1st Prize.
2	,, T. Alagiriswamy	...	do	...	2nd ,,
3	,, K. S. Manickkam	...	Central Co-operative Training Institute.		3rd ,,
4	Kumari Ezhisai Valli	...	S.I.E.T. Women's College.		Ladies Special Prize.

Hon'ble Justice V. Subramaniam distributed the prizes to the winners and said that he was happy to note that students were taking a keen interest in following the latest trends in the co-operative movement. He complimented them on their ability to express their views forcibly and clearly in Tamil. He said that co-operation was a great boon to the agriculturists and small income earners and he knew how co-operative credit had been helpful to the people in getting themselves out of the clutches of the money-lenders. He also paid tribute to the great efforts taken by the non-official co-operators in guiding and running the movement on correct lines.

Dr. P. Natesan proposed a vote of thanks.

Co-operative Credit and General Insurance Day—7th November 1958.

Co-operative Credit and General Insurance Day—was celebrated on the 7th November 1958 at the premises of the Madras State Co-operative Bank under the joint auspices of the Tamil Nadu Co-operative Union, Co-operative Fire and General Insurance Society and the Madras District Central Co-operative Bank, Madras. Srimathi Lourdammal Simon, Minister for Fisheries and Local Administration presided over the day.

Dr. P. Natesan, welcoming the Minister said that co-operative credit was a very important activity. In the field of Agricultural Credit, Madras State had a very creditable record and in the field of Urban credit conspicuous work was done. Though there had been surveys in the field of rural credit, no such survey was conducted to ascertain urban credit needs. The achievements in the field of urban credit was equally impressive. In the City of Madras, there were about 100 employees societies and about a dozen urban banks, which were doing good work.

Sri P. Shanmugham, Secretary, Co-operative Fire and General Insurance Society then addressed the gathering on the problems of General Insurance.

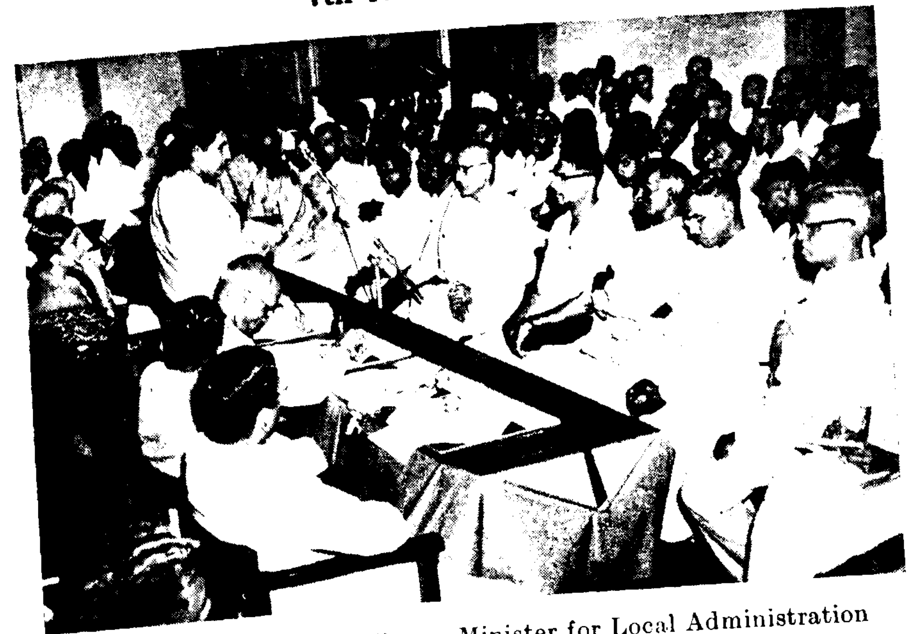
Sri V. K. Appandarajan, Joint Registrar of Co-operative Societies Madras spoke about Co-operative farming. He said that there were several inherent difficulties in working co-operative farming societies successfully. The peasants being land minded did not wish to part with their lands and join the co-operative society. They felt that they did not get as much from the land by joining the co-operative society as they did when they were cultivating the land on individual basis. Though it was only a fallacy yet the problem was more psychological than real. A lot of persuasion had to be done before enlisting the members to a co-operative farming society. They should be impressed that they would get better advantages by joining the society. Societies must be forming slowly after considerable spade work. Facilities for irrigation, transport etc., must be provided. It had been the experience that when all these precautions were taken, co-operative farming societies achieved better results. Therefore great caution had to be exercised in selecting the area and in forming the society.

Srimathi Sarojini Varadappan stated that special efforts should be taken to enlist the support of the women in the management of the co-operative institutions. She felt that Women's Day should be celebrated as one of the programmes of the All-India Co-operative Week.

Sri T. M. Chinniah Pillai, President, Co-operative Fire and General Insurance Society, stated that the co-operative movement should be run not so much by officials but by the non-officials. He stressed the importance of co-operative education and publicity and stated that the Tamil Nadu Co-operative Union had been taking very vigorous steps to publicise the activities of the co-operative movement.

Srimathi Lourdammal Simon, Minister for Local Administration and Fisheries, stated that co-operative societies had been play-

Credit and General Insurance Day 7th November '58



Srimathi Lourdammal Simon, Minister for Local Administration presided over the 'Credit and General Insurance Day' Messrs T. M. Chinniah Pillai, Sarojini Varadappan and V. K. Appandarajan addressed the meeting.

Sri P. Shunmugam is seen addressing the meeting on the 7th November '58.

Unveiling of the Portraits of Two Registrars

Sri T. M. Narayanaswami Pillai, Vice-Chancellor, Annamalai University unveiled the portraits of Sri A. Palaniappa Mudaliar, M.A. I.A.S., Registrar and Sri J. C. Ryan, M.A. I.A.S., Former Registrar at a function held at the Registrar's Office at Chepauk on 16th November 1958.

Sri R. Kanakasabai, M. P. presided over the function.

The pleasant function was attended by prominent Co-operators and Senior Officers of the Department.

ing a very useful part in promoting the welfare of the fishermen folk and the ryots. She said that co-operative credit movement was well advanced in the State and they had covered nearly 75 per cent of the villages and had been in a position to supply 18 per cent of the credit requirements of the peasants. Speaking of the role of Fishermen Co-operatives, she said that these societies were giving credit and also providing facilities like Pablo Boats and nylon nets to the fishermen. She said that the members themselves should take an active interest in the working of the society and they should also be responsible and prompt in the matter of repayment of loans. She said that even in co-operative credit organisations some middle men were operating in some areas. That tendency should be arrested. On the whole co-operative credit organisations were very helpful in providing much needed credit at cheap sates to the ordinary people like fishermen, ryots etc. She wished that the movement should succeed in every sphere of economic activity.

Dr. P. Natesan, General Secretary, Tamil Nadu Co-operative Union, proposed a vote of thanks.

SOME PROBLEMS OF GENERAL INSURANCE*

BY

SRI P. SHUNMUGHAM, B.A.,

Secy. The Co-op. Fire and General Insurance Society, Ltd., Madras.

Hon'ble Minister for Local Administration and brother Co-operators.

At the outset, I should express my grateful thanks to the President of the Co-operative Fire and General Insurance Society, Ltd., and Dr. Natesan for having given me an opportunity to address you this evening. On this occasion I wish to give a brief resume of the *Co-operative Fire and General Insurance Society, Ltd., Madras.* This Society was started in 1941 with a paid up share capital of Rs. 1,36,000 and a membership of 63 transacting only Fire Insurance business. Just like any new Institution, this society had teething troubles and incurred a loss of Rs. 3,000 in the first year. I don't want to bore you with details of figures from year to year, but I shall be content with saying that today this is a full-fledged Co-operative Insurance Institution transacting all classes of Insurance with a share-capital of about Rs. 4 lakhs and insurance funds exceeding Rs. 20 lakhs and membership of about 6,000. In 1946, with the introduction of compulsory insurance of the Motor Vehicles against death or injury to third parties, this Society has begun underwriting this class of insurance and with the growing needs of Industrial Co-operatives in regard to their requests for insurance against Marine risks 'Marine' Insurance also has been introduced since last year. The premium income for the year 1957 aggregates to about Rs. 7 lakhs. This Society has also introduced a system of 'No claim Bonus' (i.e.) Rs. 50 per Rs. 1,000 (premium) to its Fire Policy-holders since 1955 and it is confidently hoped that this 'No claim Bonus' would be increased progressively from year to year so that whatever surplus that could be passed on to

*Text of the Speech by Sri P. Shunmugham on the "Co-operative Credit and General Insurance Day" 7-11-1958.

the insuring clients may be paid to them thus reducing the cost of Insurance to the co-operatives to the marginal level, consistent, of course, with the stability of the insurance society by building funds to meet unforseen big losses.

I now proceed to deal with one or two problems confronting the Co-operative Insurance Societies in the State. You are aware that there are four Co-operative Insurance Institutions, one in Madras, a second in Bombay, a third in Hyderabad and a fourth at Orissa. There is a proposal for a merger of all these Co operative Insurance Institutions and as a first step in this direction a Sub-Committee has been appointed by the Madras Society with a view to find out the possibilities of a merger with the Hyderabad Society. A similar Sub-Committee has also been appointed by the Hyderabad Society and the question or merger is now engaging their attention. I don't want to say anything more at this stage. In this connection it will not be out of place if I mention that there is overlapping of territoriol jurisdiction between this Society and the Hyderabad Society and therefore it would seem necessary to make an interim arrangement *inter se* in the interest of the smooth and successful working both the Institutions.

There is also the problem of Re-insurance. The working of an Insurance Institution without proper and adequate reinsurance arrangements is like playing "Hamlet" without the Prince of Denmark. No Insurance Institution however big it be in regard to its funds, resources etc., can retain all that it accepts against various risks. The extent of its resources is its limiting factor. For instance "New India" the tallest of Indian concerns accepts risks for several crores but re-insures a sizable portion of the risks with other Insurance Companies. Our Society has also has been accepting risks to the extent of about 15 crores every year but reinsures about third of its acceptance in keeping with the sound and prudent principles of underwriting. In doing so, we have to reinsure with foreign insurance companies also and the reinsurance premium thus paid is about a lakh every year. The total reinsurance premium that is drained out of this country is about 3½ crores every year. With a view to stop this exodus, a Re-insurance Corporation is set up with the approval of the Government of India and all Indian Insurance Companies have taken shares in the Corporation. This is quite welcome in the sense that valuable foreign exchange would be conserved and the drain out of the country stopped and more such companies should come into existence so that the drain stopped immediately.

In conclusion, I wish to say that the Co-ooerative way of life has come to stay and the movement requires to be strengthened in ever larger measure. As our revered Prime Minister put it, there should be a Co-operative Society, a School and Panchayat in each Village, which is so essential for the planned progress of the country. It should, therefore, be the Co-operative endeavour of all of us to bring more and more members within the campus of the movement and help the nation.

A Report of the All India Co-operative Week Celebrations in the Muffassal Centres

[In response to the appeal issued by the Tamil Nadu Co-operative Union, All India Co-operative Week was celebrated with great enthusiasm in the muffassal parts. Reports of the activities have reached us. We are publishing a consolidated report of the celebrations in the muffassal centres—*Edr.*]

TANJORE DIST.

Tanjore

The All India Co-operative Week was celebrated by the Samiappa Co-operative Training Institute, Tanjore on 1-11-1958. The messages issued by Sri Ajit Prasad Jain, Union Minister for Food and Agriculture, Dr. P. S. Deshmukh, Union Minister for Co-operation and Sri K.D. Malaviya, President, All India Co-operative Union and the declaration of the I.C.A. were also read and adopted at the Meeting.

Mannargudi

The All India Co-operative Day was celebrated at Mannargudi on 5-11-1958 under the joint auspices of the Mannarkudi Co-operative Urban Bank and other co-operative institutions. Sri K.R.G. Paul hoisted the co-operative flag. Sri G. Viswanathan presided over the public meeting. Messrs. T. B. Ratnachalam Iyer, S.M. Kalyanasundaram, S. Swaminatha Kothanar, T. Somasnndaram, R. Thangaraj and S. Jagannathan addressed the gathering on several aspects of the co-operative movement. Sri S. M. Kalyanasundaram proposed a vote of thanks.

Tiruvarur

The All India Co-perative Week was celebrated at Tiruvarur on 4-11-1958 under the auspices of Sri Kamalambika Co-operative Urban Bank, Ltd., Sri G. Ramanuja Mudaliar presiding. Messrs. T. K. Winfred. S. Kandaswamy and S. Narayanaswamy Pillai participated in the celebrations.

TIRUCHIRAPALLI DIST.

Golden Rock

'Thrift day' was celebrated under the auspices of the S. I. Railway Employees' Co-operative Credit Society Ltd., on 4-11-58 under the presidentship of Sri K. R. Rabindranath. Sri V. Ganapathy hoisted the co-operative flag. Messrs. C. S. Kamalapati and A. Marama Reddy addressed the gathering. Sri T. Govindan Nair proposed a vote of thanks.

Srirangam

The All India Co-operative Week was celebrated on the 5th November under the auspices of the Tiruchi-Srirangam Co-operative Central Milk Supply Union Ltd. Sri G. Varatharajan presided over the public meeting. Messrs. P. Thangarajan, A. Rambola Mascarenas, M. A. Arunachalam Chettiar, B. N. Kesavamurthy addressed the gathering. There was a dance recital by Kalaiyarasee Selvi Rani Mangammal of Golden Rock. Sri P. M. Jagadeesan proposed a vote of thanks.

Pudukottai

The All India Co-operative Week was celebrated from 1-11-1958 to 7-11-1958 at Pudukottai and its vicinity. On 1-11-1958 a public meeting was held, Kumari Satyabhama, I.A.S. Assistant Collector, presiding. Messrs. T. Thangavelu Pillai, G. Sundaresa Iyer, G. S. Ramachandra Sastrigal, Nanjundan, and S. Dakshinamurthy Iyer addressed the meeting. On 2-11-1958, a meeting was held under the auspices of the Pudukottai Marketing Society, Sri P. Balasubramania Sastrigal presiding. On 4-11-1958 'Milk Day' was observed, Srimathy Damayanthy Balakrishnan presiding. 'Students Day' was observed on 5-11-1958. On 6-11-1958 'All India Co-operative Week' was observed at Viralimalai under the presidentship of Sri Balasubramania Sastrigal. On 7-11-1958 Co-operative week was observed at Puthamboor. Further reports have been received about the celebrations of the All India Co-operative Week from muffussal centres like Vamban and Alangudi.

Woraiyur

Under the auspices of the Woriyur Devanga Handloom Wevers' Co-operative Society Ltd., the All India Co-operative Week was celebrated from 1—11—1958 to 7—11—1958. On 5—11—1958 a public meeting was held, Sri P. T. Govindaswamy presiding. Messrs. Sambamurthy Iyer and T. Angamuthu participated in the function. Sri T. Angamuthu proposed a vote of thanks.

Golden Rock

'Membership Day' was celebrated in the premises of the Southern Railway Employees' Co-operative Stores Ltd., Tiruchirapalli, Sri K. R. Rabindranath presiding, Messrs. D. S. Aruldoss, N. Govindarajulu, M. Subramaniam and S. Narayanan participated in the celebrations. Messages from the President of the All India Co-operative Union and Union Ministers for Agriculture and Co-operation and the declaration of the I. C. A. were read and adopted.

Srirangam

The All India Co-operative Week was celebrated at Srirangam under the Srirangam Co-operative Urban Bank Ltd., on 7-11-1958, Sri E. V. Srinivasachariar presiding. Messrs. S. Srinivasachariar, A. K. Rangarajan, S. R. Seshadri Iyengar, S. Subramania Mudaliar and others spoke on the occasion. Sri V. R. Parthasarathy Iyengar proposed a vote of thanks.

Thuraiyur

Under the auspices of the Thuraiyur Co-operative Union, a meeting was held to celebrated the All India Co-operative Week on 7-11-1958, Sri N. R. Jayaraman presiding. Messrs. K. Swaminatha Udayar, S. Velayutham, C. Muthunallappan and N. Selvarajan addressed the meeting. Sri T. M. Somasundaram distributed the prizes to the winners in the music and other competitions held in connection with the celebrations.

Lalgudi

The All India Co-operative Week was celebrated on 7-11-1958 under the auspices of Lalgudi Co-operative Union, Sri M. Palaniandi, M. P. Presiding. Messrs. G. Kanagasabai, Hepze Baliah, P. V. Srinivasan and L. Murugesan addressed the gathering. Sri G. Kanagasabai proposed a vote of thanks.

Tiruchirapalli

Under the auspices of the Tiruchirapalli District Co-operative Central Bank, the All India Co-operative Day was celebrated on 6-11-1958, Sri T. S. Muthukumaraswami Pillai presiding. At

the outset, the President said that co-operation was making progress year after year but still the progress was not commendable. He appealed to the members to work with faith and enthusiasm and develop the movement on right lines. Sri S. Sengamalam Pillai read the declaration of the I.C.A. Sri G. Varadarajan read the messages received from the Union Ministers of Food and Co-operation and the President of the All India Co-operative Union. Sri Irudayaswami Reddiar said that there should be a more effective integration between credit and marketing functions. Sri Rambola Mascarenas said that we should devote ourselves to the development of the co-operative movement. Sri S. Velayudham proposed vote of thanks.

TIRUNELVELI DIST.

Sankarankoil

The 'Consumers Day' was celebrated on 4-11-1958 at the Sankarankoil Co-operative Stores, Ltd., Sankarankoil. Sri L. M. K. Balasubramaniam Chettiar presided. Messrs. S. Dharmalinga Mudaliar, S. Meenakshisundaram Pillai, A. Subramaniam, M. A. Hussain and others participated in the celebrations. Sri Ramalingam proposed a vote of thanks.

Perungulam

'Farmers Day' was celebrated at Perungulam on 3-11-1958 at the Co-operative Rural Bank. Sri S.R. Mayakotha Iyengar presiding. Messrs. I. Deepanayagam, P. S. Paul Pandian and K. Seetharamier addressed the gathering. Sri P. Eswaramurthy proposed a vote of thanks.

Sawyerpuram

The All India Co-operative week was celebrated at Senthiambalam, Srivaikuntam taluk from 1-11-1958 to 7-11-1958. A public meeting was held on 5-11-1958, Sri I. Deepanayagam presiding. Messrs. P. T. Peter Chelliah, Y. Aruliah, S. Vaidyalingam Pillai and others addressed the Meeting.

Tirunelveli

Under an influential committee formed for the purpose with Sri M.D.K. Ramalinga Mudaliar as President, the celebration of the All India Co-operative Week were conducted in a planned manner from 1-11-1958 to 7-11-1958 at Tirunelveli. Sri N. Krishnaswami, I.A.S., Collector, Tirunelveli, inaugurated the All India Co-operative Week on 1-11-1958, Sri M.D.K. Ramalinga Mudaliar, President of the Tirunelveli District Co-operative Central Bank presiding. Messrs. S. Ramaswami Konar, T. Govindan. K. Navaneethakrishna Pillai and others spoke on the occasion. Sri S. Subbiah Mudaliar proposed a vote of thanks. *Farmers Day* was observed under the auspices of Kallur-Suthamali Co-operative Agricultural Bank on 2-11-1958, Sri S. Ramaswami Konar presiding. *Workers Day* was observed on 3-11-1958 under the auspices of Melapalayam Weavers' Co-operative Production and and Sale Society, Janab L.K.M. Abdul Rahman presiding. Rs. 1,000 was given by the Chairman of the Society as donation for the construction of a Maternity and Children's Hospital at Melapalayam out of the common good fund of the Melapalayam Weavers' Co-operative Society. *Consumers' Day* was observed on 4-11-1958 under the auspices of the Palayamkottai-Tirunelveli Co-operative Stores, Ltd., Sri A.S. Kuppuswamy Iyer presiding. *Womens' Day* was celebrated on 5-11-1958 at the Kanthimathi Ambal Girls High School at Palayamkottai, Srimathi Rajammal Govindarajan presiding. Srimathi P. Lalithabai and

Sri S. Subbiah Mudaliar spoke on the occasion. Sri T. R. Periayanayagam Pillai proposed a vote of thanks. *Students' Day* was celebrated on 6-11-'58 at Sri Manthiramoorthi High School, Tirunelveli, Sri R. Krishnaswami presiding. Elocution competition was organised and two prizes were awarded to the winners. Srimathi V. Radha Devi Nambudripad distributed the prizes to the winners on the final day. *Planning Day* was observed on 7-11-1958, Sri A. M. Krishnan Nambudripad presiding. Sri M.D.K. Ramalinga Mudaliar welcomed the gathering. Messrs. T. Govindan, T. Subbiah Pillai, V.S. Sankarasubramania Mudaliar, S.P. Sivasubramania Nadar, S. Chellapandian and others spoke. Srimathi V. Radha Devi Nambudripad distributed the prizes to the winners in the elocution competition held on 6-11-1958. Sri S. Subbiah Mudaliar, Secretary, Celebration Committee proposed a vote of thanks.

CHINGLEPUT DIST.

Tambaram

'Thrift and Planning Day' was celebrated on the 7th November 1958 under the auspices of the Tambaram Co-operative Urban Bank and four other societies at Corley High School, Tambaram, Sri S. P. Srinivasan, Collector of Chingleput presiding. Messrs. V. S. Rajaratnam, N. Ramakrishna Iyer, T. Purushotham Mudaliar, M. L. C., A. S. Doraiswamy Reddiar, V. T. Chandrasekaran, S. Kanagaraj Elias and S. V. Ranga Ayyangar addressed the gathering. Sri S. Shanmugam proposed a vote of thanks.

Tiruvallur

The All India Co-operative Week was celebrated on a grand scale at Tiruvallur on 6-11-1958 under the joint auspices of the Tiruvallur Co-operative Urban Bank, Marketing Society and Stores. Sri V. Govindaswamy Naidu, M L.A. presided over the function. Messrs. R. A. Abdul Ghani Sahib, S. Subbiah Naidu, S. Varadarajan, M. Sivaprakasam and V. T. Chandrasekharan addressed the gathering. There was an oratorical contest on 'Co-operation' among the school children. Sri Govindaswamy Naidu proposed a vote of thanks.

On 1-11-1958 the All India Co-operative Week was celebrated at Pondavakkam. Sri V. Govindarajulu and Sri Govinda Kolari spoke on the occasion. 23 hundi boxes were supplied to the members on that day. On 4-11-58 the Vishnuvakkam Co-operative Agricultural Bank celebrated the co-operative Day. Sri T. Chandrasekharan and Sri Rajaratna Naidu addressed the gathering. On 6-12-1958 'Members Day' was celebrated under the joint auspices of Tiruvallur Co-operative Urban Bank, Tiruvallur Taluk Co-operative Marketing Society and Tiruvallur Co-operative Stores. On 7-11-58 Pakkam Agricultural Bank celebrated the All India Co-operative Week. Messrs. V. Govindaswamy Naidu, M.L.A., B. Nagabushanam and V. T. Chandrasekharan addressed the gathering. At Ponnapakkam, Sri P. M. Veeraraghavan presided over the All India Co-operative Week's celebrations.

Kalamanaidupeta

Producers and Weavers Day was celebrated in connection with the All India Co-operative Week, at Kalamanaidupeta, Sri P. Narayana Chetty. Messrs. K. Ramamurthy, S. Sreenivasulu, Napa Balasubramaniam and others participated in the celebrations. Sri S. Balakrishnan proposed a vote of thanks.

Uttiramerur

The All India Co-operative Day was celebrated on 5-11-1958 under the auspices of the Uttiramerur Co-operative Agricultural Bank, Ltd., and Milk Supply Society, Sri M. S. Subramaniam presiding. Sri P. Barathan and others spoke on the occasion. Sri M. Varadachari, President of the Bank proposed a vote of thanks.

Ponneri

Under the joint auspices of the Ponneri Co-operative Land Mortgage Ltd., Marketing Society Rural Bank and the Co-operative Stores, Ponneri, the All India Co-operative Week was celebrated on 7-11-1958, Sri R.Govindarajulu Naidu, M.P. presiding. Elocution competitions were held and prizes were distributed to the winners.

NORTH ARCOT DIST.

Tiruppattur

Under the auspices of the Tiruppattur Town Co-operative Bank and other societies, the All India Co-operative Week was celebrated on the 7th November 1958, Sri I. Mahboob Sheriff, Sub-Divisional Magistrate presiding. Sri G. Swami Naidu welcomed the audience. Messrs. V. Thiagarajan, E. L. Raghava Mudaliar, T. K. Padmanabhan, P. Parasuraman. T. S. Ramanatha Iyer, R. Chinnathambi Nayanar, Mohd. Ghouse and others addressed the gathering. Sri G. Swami Naidu proposed a vote of thanks.

Ranipet

Under the joint auspices of the Ranipet Town Co-operative Bank, Ltd., and Co-operative Stores, the All India Co-operative Week was celebrated, Sri V.V. Ranganathan presiding Messrs. R. Mannar Mudaliar, V.S. Somasundara Mudaliar, Parthasarathy, T. V. Gopalakrishnan, K.V. Subramania Iyer, A.R. Pachaiyappa Mudaliar, and S. Panchaksharam Chettiar addressed the gathering. With a vote of thanks, the meeting concluded.

SOUTH ARCOT DIST.

Merkanam

The All India Co-operative Week was celebrated in the National Extension Service Block from 1-11-1958 to 7-11-1958. 'All India Co-operative Day' was celebrated at Karnevoor. 'Boys and Girls Day' was celebrated at Merkanam on 2-11-1958. Farmers Day was celebrated on 3-11-58 at Khandadu village. 'Womens' Day' was celebrated on 4-11-'58 at Tindivanam. 'Producers Day' was celebrated at Kiledayalam on 5-11-'58 'Membership Day' was celebrated on 6-11-'58 at Kovadi. 'Planning and Thrift Day' was celebrated on 7-11-'58 at Alankuppam. The Programme for the celebrations were initiated by Sri P. A. Krishnamurthy, Extension Officer (Co-operation) Merkanam and important officials and non-officials participated in the celebrations throughout the week.

SALEM DIST.

Dharmapuri

Under the auspices of a committee formed for the purpose the All India Co-operative Week was celebrated at Dharmapuri and its vicinity from 1-11-'58 to 7-11-'58. Messrs. T. A. M. Subramaniam Chettiar, K.R. Reddy, Janab Shaik Ibrahim Sahib, Saroja Vasudevan, P. S. Rangaswamy, V.R. Jagadesa Mudaliar, M. Khandaswamy Gounder, R. S. Veerappa Chettiar and others addressed the meetings during the week.

Thorapalli

The All India Co-operative Week was celebrated in Thorapalli Co-operative Society on 3-11-1958, Sri Desai N. Venkatakrishnan presiding. Sri C.R. Narasimhan, M.P. attended the function. At Hosur the All India Co-operative Week was celebrated under the auspices of the Hosur Co-operative Union, Sri B. Sitaramiah presiding. Sri K. Shamanna and Sri Dhandayudam spoke at the meeting. Sri K. Shamanna proposed a vote of thanks.

COIMBATORE DIST.

Tiruppur

The All India Co-operative Week was celebrated on 7-11-'58 under the auspices of the local co-operatives Sri K. N. Palanisamy Gounder, M. L. A. presiding. Messrs. K. V. Ramaswamy Gounder, S. Meenakshisundara Mudaliar, R. K. K. Ramaswamy Chettiar, V. Ponnulingam, T. S. Shanmugasundaram Chettiar and R. V. E. Venkatachala Gounder addressed the meeting. Sri K. C. Muthuswamy Gounder distributed the prizes to the students, who won in the competitions.

Coimbatore

Consumers Day was observed on 7-11-1958 at the premises of the Coimbatore Central Co-operative Stores, Sri S. R. P. Ponnuswami Chettiar, M.L.C. presiding. Messrs. N. Lakshmana Mudaliar, R. Ratnaswamy Chettiar, P. R. Ramakrishnan, M.P. and Lakshmi Venugopal spoke on the occasion. The declaration of the I.C.A. was read and adopted at the meeting.

Pollachi

Under the auspices of the Co-operative Union, Pollachi, the All India Co-operative Week was celebrated at Jakkarpalayam on 5-11-1958, Sri V. A. Palaniswamy Gounder presiding. Messrs. R. Govindarajulu, Wellington, and Sivasankaran addressed the gathering. With a vote of thanks the meeting came to an end.

RAMNAD DIST.

Tiruppuvanam

On 7-11-1958 All India Co-operative Week was observed under the auspices of the Soundaranayagi Co-operative Stores, Ltd. at Tiruppuvanam, Sri P.S. Venkatachari presiding. Messrs. Malaichami Mudaliar, Rajavel and Kothandarama Mudaliar addressed the gathering. Sri Govindaswamy Iyengar proposed a vote of thanks.

Proceedings of the First Co-operative Agricultural Banks Conference held at Madras on the 16th November 1958

The First Co-operative Agricultural Banks conference was held on the 16th November 1958 at the Pachaiyappa's College, Chetput, Madras.

Sri K. Subramania Gounder, M.L.A., presided over the conference. The conference was attended by the delegates of 228 co-operative Agricultural Banks and the Presidents and Secretaries of the District Co-operative Banks and the Special Deputy Registrars for Credit and Marketing.

SRI R. KANAKASABAI'S ADDRESS

Sri R. Kanakasabai, M.P., President, Tamil Nadu Co-operative Union, in his welcome address said that the first co-operative agricultural banks conference convened by the Tamil Nadu Co-operative Union, was a great landmark in the history of the co-operative movement in Madras. The agricultural banks, though a new innovation, had become an efficient instrument of agricultural credit in the matter of bringing a large number of ryots under the co-operative fold, in increasing the supply of short and medium term credit requirements of the villagers in a very expeditious manner, in mobilising rural savings through the deposits, in providing adequate marketing facilities for the members and also in discharging an effective supply service in the matter of distribution of agricultural requirements like seeds, manures, pesticidies etc., to the members. The Agricultural Banks had been started in the year 1956 under the Integrated Credit scheme and had been doing excellent work. The area of operations of an agricultural bank usually comprises of 3 to 4 villages and they are being managed by trained secretaries. So far 250 banks have been started. The conference has been convened to discuss the several problems that have arisen in the working of the agricultural banks for the past 2 years. He referred to the starting of rural banks sometime before the organisation of the agricultural banks. There are only 23 rural banks in the State. The rural banks are only dispensing medium term loans. He was of the opinion that rural banks could be re-constituted so as to function as agricultural banks in order to extend the functions and scope of working. He said that the conference would be also in a position to examine the recent directive of the Government of India regarding the formation of larger sized societies. Increasing agricultural production is the crying need of the hour. In order to achieve this end, agricultural banks should be in a position to supply the requisite credit in an expeditious manner. They should also distribute seeds, manures, pesticides and other agricultural requirements to the members. They should be in a position to market the agricultural produce of the members at better prices. He hoped that the conference would discuss these and other problems and come to useful conclusions. He welcomed the ministers and other delegates.

Sri K. KAMARAJ'S ADDRESS

Sri K. Kamaraj, Chief Minister, Madras, inaugurated the conference and said that agriculture is the major industry of this state as of the country as a whole, employing a large percentage of the population. If proper care and attention were bestowed on it, agriculture was capable of yielding as good a dividend as some of the heavy industries. If, therefore, the population engaged in agriculture should be secured employment and if food production in the country should be stepped up so as to avoid the necessity of imports from other countries, it was imperative that the agricultural industry should be helped in all ways to stand on its legs. This could be done only by the extension of proper and timely credit facilities through a net work of agricultural banks. The Chief Minister hoped that the representatives assembled at that conference would take proper and suitable decisions in this regard.

Sri V. RAMIAHS' ADDRESS

Sri V. Ramiah, Minister-in-charge of Co-operation, who hoisted the Co-operative Flag on the occasion, dwelt upon the urgent need to help the agriculturists at the lowest rung of the ladder. They should see that every one of those engaged in the agricultural Industry was benefited and helped. The agricultural banks should therefore consider how far their work in the past had resulted in extending help to the needy ryots and find out, if further improvements could not be effected. The activities of each agricultural bank now covered four or five villages, whereas credit societies were able to serve individual villages. The demand for credit facilities from individual villages could not be ignored. Representatives at the conference would have to consider how far non-official efforts should be strengthened to make the agricultural banks to function effectively not only in the direction of advancing loans but also in attracting deposits in the respective areas so as not to depend on outside help. He found during the course of his tours a tendency to shift the entire responsibility of running the agricultural banks on to the shoulders of the paid secretaries. He was of the opinion that the non-officials should take greater interest in the working of the societies so that not only the business efficiency of the institutions were developed but also their co-operative efficiency.

Sri A. PALANIAPPA MUDALIAR'S ADDRESS

Sri A. Palaniappa Mudaliar, Registrar of Co-operativeSocieties, Madras who addressed the conference said that the conference of the agricultural banks was a landmark in the history of the co-operative movement in that the representatives of agricultural banks were meeting for the first time. The objects of these banks were primarily to provide easy and adequate credit facilities to the ryots. At the same time, the importance of mobilising the resources in the respective villages and attracting deposits could not be minimised. There were today about 250 of those banks, desides

8,000 credit societies. The Government's objective was not only to strengthen the banks and improve the transactions but also to revitalise the small-sized credit societies. There were a few agricultural bank started for single villages, because they were able to work as economic units. The main idea behind the organisation of large-sized societies was that the rural credit should be effectively dispensed so as to stimulate agricultural production. He also said that in the State of Madras considerable care had been taken to organise large sized societies in compact areas so as to preserve the day-to-day personal contact of the members of these organisations. He stressed that there was a great need to improve the transactions of the agricultural banks, and work these banks on efficient business lines.

Sri K. SUBRAMANIA GOUNDER'S ADDRESS

Sri K. Subramania Gounder, M.L.A. who presided over the conference referred to the recommendations of the All India Rural Survey Committee and said that the idea of organising larger sized societies was first put forward by that Committee in order to revitalise the co-operative movement. It was the view of the Committee that the small sized rural credit societies with honorary management were quite ineffective and in order to give fresh impetus to the credit movement, they were of the opinion that large sized societies should be formed in compact areas on guarantee liability basis with paid management. The Government of India accepted this policy on large sized societies in April 1955 and started some pilot projects. In 1956-57, the Integrated Credit Scheme was extended to select taluks in all the districts. In 1958-59, the scheme was extended to all the community projects and national extension areas.

As on 30-9-1958 there were 263 Agricultural Banks in our State. There were some essential differences between small sized societies and the large sized societies. Firstly, in agricultural banks, the liability of the members was limited. This principle of limited liability was introduced in order to bring into the co-operative fold affluent persons and other influential agriculturists, who were hitherto reluctant to join the co operative societies on account of the unlimited liability principle. The principles of limited liability was introduced to bring in influential persons under the co-operative fold and these persons have helped the agricultural banks with deposits. A sum of Rs. 18 lakhs has been collected as deposits by the banks. Secondly, in agricultural banks, the individual credit limit has been enhanced and with the result, a member can get the requisite quantum of finance through these institutions. The transactions, therefore, have been very much increased.

Another important feature of the agricultural banks was the provision for share capital contribution by the State. Each agricultural bank could obtain Rs. 15,000 as State's share capital depending upon its need. This, to a large extent, had augmented the maximum borrowing power of the agricultural banks. He said that there was commendable progress with regard to agriculural banks. The 263 agricultural banks on 30-6-58 had on rolls 1.73 lakhs members and the share capital had been raised from 22.8 lakhs to Rs. 51.84 lakhs. Further the banks functioned in compact areas, comprising of 3 or 4 villages and thus preserved the personal and intimate contact of the members. Moreover, the transactions of the banks have considerably increased and vigorous efforts are being made to supply the entire credit requirements of the well-to-do as well as the poor peasants by adopting progressive policies of agricultural finance. The appointment of well trained paid secretaries has enabled these institutions not only to increase their transactions but also to expedite the dispensation of agricultural credit to the members. Overdraft facilities are also offered by these banks.

However, in the matter of the issue of medium term loans to the members, considerable delay is experienced, because medium term loans are only issued on the security of mortgage property. The karnams and other village officials have to issue certificates, which are not quickly obtainable. In fact, complaints have been received that karnams do not co-operate with the office-bearers of the agricultural banks. In the matter of obtaining encumbrance certificates of property offered as security, again considerable delay is also experienced at the Sub-Registry.

Agricultural banks have recorded an appreciable increase in the size of transactions. Up to 30-9-1958, within a period about 5 months, agricultural banks have issued Rs. 149 lakhs as loans. The outstandings as on 30-9-1958 are Rs. 208.52 lakhs. On an average, each bank has an outstanding of Rs.1.1lakhs. Despite this increase, the transactions of the banks are not enough to meet the administrative expenses, because the banks have to borrow heavily from the District Central Banks. The margin which they secure hardly works out to $1\frac{1}{4}$ or $1\frac{1}{2}$ per cent. Some banks offer 5 per cent as interest on deposits. The margin in that case works to $1\frac{1}{4}$ per cent. On the whole, the agricultural banks having transactions of Rs. 1 lakh per year can only obtain a net profit of Rs. 1,250 to Rs. 1,500. With this bare margin, it is very difficult to declare any appreciable dividend on share capital after meeting the staff expenses and other contingencies. Therefore, it is highly necessary that the average transactions of the bank are increased to at least Rs. 2 to 3 lakhs. One method of increasing the transactions of the bank is to increase the individual credit limit on personal security loans and mortgage loans to at least Rs. 5,000. This measure, besides increasing the transactions of the bank would also go to a very large extent in supplying the entire credit requirements of all classes of ryots and prevent them from going to the money lenders for their agricultural credit purposes. Another measure is to provide greater facilities for the dispensation of medium term credit up to 3 to 5 years. The medium term loans are useful to the ryots and enable them to purchase cattle, make small improvements on lands like sinking of wells etc., and such loans cannot be repaid from the income realised from produce. Therefore, Government should persuade the Reserve Bank of India to issue adequate quantum of medium term loans to the agriculturists through these banks. Such a facility would contribute to augment agricultural production and also to increase the standards of living of the ryots.

At present, the Government are also issuing Thakkavi loans to the ryots for the purchase of cattle, fertilisers, digging of wells etc. In the case of Thakkavi loans, the Government have a first charge on the lands of the borrowers. The agricultural banks have been started to provide the entire credit requirements of the agriculturists. When two agencies, viz. The Government and the Co-operatives are functioning in the same field and especially when the Government are empowered to have the first charge on the land, the scope for the development of the co-operative agricultural banks gets diminished. Therefore, I would appeal to the Government not to compete with the agricultural banks and channelise all their loans through the agricultural banks under the co-operative auspices.

One of the recommendations of the All India Rural Credit Survey relates to the integration of credit with marketing. In order to achieve this integration, the peasants should be provided with loans on the pledge of produce to meet their immediate needs and arrangements should also be made for better and orderly marketing of agricultural products. In order to ensure the proper storage of agricultural produce, godowns are essential. At present, the Government are giving a subsidy-cum-loan to the agricultural banks up to the extent of Rs. 15,000, one third of which being the subsidy and the remainder loan. In view of the high cost of building materials, the maximum amount should be increased to Rs. 25,000, and loan-cum-subsidy on a 50 : 50 basis should be given to the agricultural banks for the construction of godowns.

The Government have been giving to the agricultural banks a subsidy of Rs. 100 per month in order to meet their cost of paid personne during the first year, $\frac{2}{3}$ of the amount during the second year and $\frac{1}{3}$ of the amount during the third year. Government subsidy during the initial years are highly helpful. Nearly 2 years have elapsed since the formation of the agricultural banks and I understand that many of these banks are still not in a position to meet the cost of the paid personnel on their own account. Therefore, I would appeal to the Government to extend the subsidy to a period of five years. Further a subsidy should also be given to the agricultural banks for the purchase of accessories and other contingent expenditure as in the case of co-operative rural banks. Then again it is highly important that an agricultural bank, which undertakes the issue of jewel loans and other banking services, should be housed in a safe and good building. Therefore, a Government subsidy for the construction of a building to the agricultural bank should be provided up to an extent of Rs. 10,000, 50 per cent as loans and 50 per cent as subsidy.

He next referred to an important problem, viz., the distribution of dividends to the share-holders of agricultural banks. He said that as per the present by-laws of the agricultural banks, $33\frac{1}{3}$ per cent of the net profits should be set apart for the reserve fund, the next 10 per cent for the Agricultural Credit Stabilisation Fund, the next 10 per cent for Audit Fund and the remainder available had to be distributed as dividend on share capital, a sum not exceeding 10 per cent should be earmarked for honorarium of the office bearers, the next 10 per cent for a Building Fund, the next 10 per cent for a fund to meet unforeseen losses and the remainder for the common good fund. Thus, in an agricultural bank having a turnover of 2 lakhs of rupees per year, a sum of Rs. 2,500 may be expected as gross profit. Of this more than 50 per cent would go for administrative expenses and in the remainder 53⅓ per cent had to be earmarked for several statutory reserves and funds. At this rate, a bank having Rs. 25,000 as share capital might not be in a position to declare anything more than 2 per cent as dividend on share capital and especially, when members take an increasing percentage of share capital might expect a decent return on the share capital. Therefore, he said that he would urge that no audit fees should be collected from the Agricultural Banks for a period of six years and that arrangements must be made for the concurrent audit of these banks for the first 5 years.

He also said that because the Government were keenly interested in the development of the co-operative credit movement through these agricultural banks, office bearers should take considerable interest in working the banks on an efficient basis. They should ensure the safe custody of all the valuables and goods entrusted to their care. They should also take a greater interest in the actual management of these institutions. The paid secretaries have got greater responsibilities in this regard. They must not only work hard to ensure the interests of the agricultural banks but also satisfy the higher authorities viz. the District Central Banks. They should work among the villagers as friends and guides and help them to improve their standards of living.

Dr. P. Natesan proposed a vote of thanks.

Resolutions Passed at the Conference

1. This conference after carefully examining the recent directive of the Government of India regarding the formation of large sized societies hereby resolves as follows :—

Whereas the large sized societies formed in the Madras State closely adhere to the principle, namely, the area of operations should not be more than 4 to 5 villages and whereas the large sized societies are discharging an effective credit, banking, supply and marketing service to the members in the villages and whereas these large sized societies are helpful in increasing the transactions, in mobilising deposits in the rural areas and also in enthusing the members to take a more active interest in the development of the co-operative movement and whereas these societies are ably managed with the assistance of well trained full time employees and also promote a healthy and intimate contact and fellowship among the people in the area in which these societies operate, this conference is of the opinion that the scheme for the organisation of large sized societies should be implemented with greater vigour and that the recent disective of the Government of India regarding the formation of the large sized societies should be stayed in so far as Madras State is concerned.

2. Resolved to request the Registrar to make in the by-laws of Agricultural Banks, a provision for collecting current deposits.

3. Resolved to request the Government to permit the investment of funds of the Devasthanams, Mutts and Panchayat Boards in the Agricultural Banks.

4. This conference resolves to give an interest of 5½ per cent for deposits of three and more than three year duration.

5. This conference resolves that the present compulsory provision for the collection of seasonal recurring deposits as per by-law 16 (B) (2) may be changed and that discretion may be given to individual banks in the matter of collection of recurring deposits.

6. Resolved to request the Reserve Bank of India to sanction adequate medium-term credit limits, as such medium-term loans for three to five years are in great demand by the Agricultural Banks.

7. Resolved to request the Registrar to increase the individual maximum credit limit in respect of surety loan and jewel loan from Rs. 500 to Rs. 2,000 and from Rs. 1,000 to Rs. 2,000 and also to extend the period of loans from 12 months to three years in respect of the above-said loans and further to increase the individual maximum credit limit in respect of mortgage loan and produce loan from Rs. 2,000 to 5,000 each and also to extend the period of the mortgage loan up to 5 years and further requests the Registrar to value the properties under mortgage according to present day conditions.

8. Resolved to request the Registrar to increase the individual maximum credit limit in respect of jewel loans for B Class members from Rs. 100 to Rs. 500.

9. Resolved to request the Registrar to take such steps as may be necessary to ensure the credit available to the Agricultural Banks within 15 days of the date of sanction, in order to obviate the delay experienced by the banks in the matter of disbursement of loans to members.

10. Resolved to request the Registrar to permit the Agricultural Banks to issue medium-term loans up to 5 years for the purposes of discharge of prior debts and the digging of new wells.

11. Resolved to request the Government to make representation to the Reserve Bank of India to revive the sanction of medium term loan facilities to the District Co-operative Central Banks in order to enable them to disburse medium term loans to the Agricultural Banks.

12. Resolved to request the Registrar to permit Agricultural Banks to issue loans to members on the mortgage of joint pattas.

13. Resolved to request the Registrar to make arrangements in the Agricultural Banks for the grant of cash-credit and overdraft loans to the members and depositors.

14. Resolved to request the Registrar to permit the Agricultural Banks to issue loans on the mortgage of houses.

15. Resolved to request the Registrar to permit the Agricultural Banks to issue loans for the purchase of lands and the discharge of prior debts.

16. Resolved to request the Registrar to permit the Agricultural Banks to admit as 'B' class members and to issue jewel loans to those, who reside outside the area of operations of the banks as defined in their by-laws.

17. Resolved to request the Government to channelise all types of Government loans given to the Agriculturists only through the Agricrltural Banks.

18. Resolved to request the Government to make arrangements for the disbursement of the subsidies for the paid secretaries of the Agricultural Banks once in three months and also to sanction the said subsidies for a period of five years.

19. Resolved to request the Government to sanction a subsidy to the Agricultural Banks for the purchase of accessories and contingencies as in the case of rural banks.

20. Resolved to request the Registrar to make provision in the by-laws of the Agricultural Banks for the payment of a dividend of 4 per cent on the share-capital of the members and that such a dividend should be made a second charge; resolved further to request the Tamil Nadu Co-operative Union to constitute a sub-committee of five persons to consult the Registrar on this matter.

21. Resolved to request the Government to sanction a loan-cum-subsidy on a 50 : 50 basis to the agricultural banks for the construction of office buildings.

22. Resolved to request the Government to undertake the audit of Agricultural Banks free of cost for a period of six years as in the case of Weavers Societies.

23. Resolved to request the Govērnment to register free of cost any corrections to the loan bonds of whatever value executed by the members of Agricultural Banks and also to issue encumbrance certificates to the members free of cost with priority.

24. Resolved to request the Government to issue instructions to the Revenue officials, Registration officials and Village officers to expedite the furnishing of copies of resettlement records, certificates and other records to the co-operative societies, when they apply for such documents.

25. Resolved to request the Government to exempt the Agricultural Banks from license fees etc., in the matter of marketing the produce of the members, for the first Rs. 50,000 of the value of the produce marketed.

26. Resolved to request the Government to permit the well developed Agricultural Banks to construct more than one godown and also to increase the scale of assistance from Rs. 10,000 to Ro. 12,500 as loans and from Rs. 5,000 to Rs. 12,500 as subsidy.

27. Resolved to request the Government to permit the Co-operative Societies to purchase constructed godowns by direct negotiations with the owners subject to the special permission of the Registrar and to request the Government to extend the same scale of assistance of subsidy-cum-loan to such purchase of godowns as in the case of newly built godowns.

28. Resolved to request the Government to issue instructions to the Revenue Authorities to assign under emergency provisions the Government poromboke lands or other requisite lands in case such lands were not available at fair prices for the construction of godowns.

29. Resolved to request the Government to arrange to supply agriculturists' requirements like pesticides, fertilisers, sprayers, dusters to the Agricultural Banks at half-cost concessional rates.

30. Resolved to request the Registrar to issue instructions for

reducing the scale of security deposits in the case of appraisers and the like or to accept personal surety in lieu of cash security deposits.

31. Resolved to request the District Central Co-operative Banks to levy a nominal supervision fees of not more than Rs. 50 for the Agricultural banks.

32. Resolved to request the Registrar to expedite the disposal of execution petitions preferred by co-operative societies.

33. This conference is of the opinion that suitable provisions should be made in the special by-laws relating to the service conditions of employees of Agricultural Banks for the grant of leave, bonus, provident fund, promotion and other facilities to the employees.

34. Resolved to recommend to the Registrar to make provision for the appointment of Secretaries with B.A. or B.Com. qualifications only in the case of Agricultural banks, having a working capital of more than Rs. 5 lakhs, as there is considerable difficulty in securing the services of such highly qualified personnel in the rural parts.

35. Resolved to request the Registrar to arrange for the quarterly concurrent audit of Agricultural Banks.

36. In order to popularise the Janata Insurance Scheme among the low income agriculturists and artisans, it is resolved that the Agricultural Banks should take vigorous steps and that they be recognised as agents of the Life Insurance Corporation in this behalf.

37. Resolved to request the Life Insurance Corporation to recognise the Agricultural Banks as agents on behalf of the Corporation for the collection of insurance premia.

38. Resolved to request the Registrar to examine the question of alternative arrangements regarding the certification of the correctness of the property statement of the members of Agricultural Banks at present done by the Karnams.

39. This conference considered the Registrar's suggestion to make the President liable for all suits taken by or against the society, instead of the Secretary as per by-law No. 23 (1) of the Agricultural Banks, which authorised the Secretary of the bank to be the person to sue or be sued in all legal proceedings and resolved that the present by-law No. 23 (1) may be continued and the Secretary may be made liable for all legal suits in order to facilitate the business expeditiously.

40. Resolved to request the District Co-operative Central Banks to appoint the Agricultural Banks, wherever necessary as the transmitting agencies for the collection of dues from agricultural credit societies as per demand and for the disbursement of the amounts to the societies from the Central Banks.

41. Resolved to request the Central Banks and the Special Deputy Registrars, Credit and Marketing, to convene regional conferences of the Presidents and Secretaries of the Agricultural Banks once in six months.

42. Resolved to request the Tamil Nadu Co-operative Union to translate the model by-laws of Agricultural Banks in Tamil.

43. Resolved to request the Registrar to make a provision in the by-laws for estimating the

value of jewels offered as security for loans by the relative density method and to give necessary training to the office-bearers or the Secretary to appraise the value of jewels in the above method, as it is very difficult to secure the services of qualified appraisers.

44. Resolved to request the Government to canalise all Government loans issued to the villagers for the purchase of fertilisers, cattle etc., only through the Agricultural Banks in the respective areas.

45. Resolved to request the Registrar to make available free safe-custody facilities for the duplicate keys of the iron safes in Agricultural Banks in the State Bank of India branches.

46. Resolved to request the Government to appoint the Agricultural Banks as agents for the distribution of chemical fertilisers and to request the Government not to recognise any other individuals as agencies under the scheme.

47. Resolved to request the Registrar to prescribe a uniform set of forms and books for all agricultural banks.

48. This conference is the opinion that the present requirements for the starting of a Co-operative Farming Society of a minimum of 100 acre holding and 12 members be reduced to 50 acres and 6 members respectively.

49. Resolved to request the Central Banks to fix the maximum borrowing power of Agricultural Banks at 10 times the share capital, as in the case of Agricultural Credit Societies.

50. Resolved to request the Government to appoint a special clerk in each Sub-Registrar's Office in order to attend to the work relating to the issue of encumbrance certificates applied for by co-operative institutions.

51. Resolved to request the Central Banks not to transfer the Supervisor-Secretaries of Agricultural Banks at least for a period of three years.

52. Resolved to request the Registrar to issue the following instructions regarding the preparation of the property statement by Agricultural Banks:—

(1) that the property statement for the entire society may be renewed once in three years and

(2) that in respect of new members and cases involving changes, the property statement may be obtained every year.

53. Resolved to request the Government to sanction subsidies so as to cover even the bonus declared by the Central Banks to the Supervisors, whose services had been lent to the Agricultural banks.

54. Resolved to request the Government to evolve suitable arrangements so as to obtain a certificate from the National Extension Service authorities that no loans had been issued by them to the members of Agricultural banks before such banks sanctioned loans to them and vice-versa.

55. This conference is of the opinion that arrangements might be made to sell handloom goods produced by the Weavers' societies through the Agricultural Banks.

56. Resolved to request the Registrar and the Tamil Nadu Co-operative Union to publish an annotated edition of the recently passed Indian Succession Act.

57. Resolved to request the Registrar not to enforce the maintenance of the Register prior to the sanctioning of the forecast loans prescribed in the Registrar's circular R.C. No. 11596/56, A-2 dated, 1—11—56 as it is found to be impracticable.

G.O.'s and Circulars

DRAFT AMENDMENT TO RULE XI (1)

ABSTRACT

Act and Rules -Madras Co-operative Societies Act, 1932—Rule XI (1) Draft amendment—Published.

Department of Industries, Labour and Co-operation.

G. O. Ms. No. 4403 Dated, the 18th November, 1958.

READ :

From the Registrar of Co-operative Societies, No. Rc. 161841/56 L. dated 1-10-1958.

ORDER :

The following notification will be published in the Fort St. George Gazette.

Notification

The following draft of an amendment to the rules published with the late Development Department Notification No. 264, dated the 1st August, 1933, at pp. 1178—1185 of Part I of the Fort St. George Gazette, dated the 1st August 1933, as subsequently amended, which it is proposed to make in exercise of the powers conferred by section 65 of the Madras Co-operative Societies Act, 1932 (Madras Act VI of 1932), is hereby published for the information of all persons likely to be affected thereby, as required by sub-section (3) of the said section.

Notice is hereby given that the draft will be taken into consideration on or after the 20th December 1958, and that any objections and suggestions which may be received with respect thereto from any person before that date will be considered by the Government of Madras. Objections or suggestions should be addressed to the Secretary to the Government of Madras, Industries, Labour and Co-operation Department, Fort St. George, Madras.

Draft Amendment

In sub clause (ii) of clause (*a*) of the proviso to sub rule (i) of rule XI of the said rules, for the words "or a primary land mortgage bank", the words "a primary land mortgage bank, a co-operative rural bank or a co-operative agricultural bank" shall be substituted.

(By Order of the Governor)

T. SRINIVASAN,
Deputy Secretary to Goverment.

DRAFT AMENDMENT TO RULE XI (1) B (I)

ABSTRACT

Acts and Rule—Madras Co-operative Societies Act, 1932—Rules XI (1) b (i) and (iv)—Levy of audit fees in the case of Stores Societies—Draft amendment—Published.

Depatment of Industries, Labour and Co-operation.

G. O. Ms. No. 4104 Dated the 25th October 1958.

READ :

(i) G. O. Ms. No. 58, devlopment dated 5-1-1944.

(ii) From the Registrar of Co-operative Societies No. Rc. 167366/56, L, dated 17-5-1958.

ORDER

The following notification will be published in the Fort St. George Gazette.

Notification

The following draft of certain amendments to the rules published with the late Development Department Notification No. 264, dated the 1st August 1933, at pages 1178 to 1185 of Part I of the Fort St. George Gazette dated the 1st August 1933 as subsequently amended, which it is proposed to make in exercise of the powers conferred by sub-section (1) and (2) of section 65 of the Madras Co-operative Societies Act, 1932 (Madras Act VI of 1932), is hereby published for the information of all persons likely to be affected thereby, as required by sub-section (3) of the said section.

2. Notice is hereby given that the draft will be taken into consideration on or after the 30th November, 1958 and that any objections and suggestions which may be received with respect thereto from any person before that date will be considered by the Government of Madras. Objections and suggestions should be addressed to the Secretary to the Government of Madras, Industries, Labour and Co-operation Department, Fort St. George, Madras.

Draft Amendment

In clause (b) of the proviso to sub-rule (1) of rule XI of the said rules :—

(1) in sub-clause (i), after the words "a milk supply society", the words "a stores society" shall be inserted ;

(2) in sub-clause (iv), after the words "a milk supply society", the words "or a store society" shall be inserted.

(By Order of the Governor.)

T. SRINIVASAN,
Deputy Secretary to Government.

MADRAS SHOPS AND ESTABLISHMENTS ACT—COMPLIANCE WITH PROVISIONS

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

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

Registrar.

No. Rc. 175520/58 C. 2. Dated, 6-11-1958.

SUB: Co-operative Societies—Compliance with the provisions of the Madras Shops and Establishment Act—Need for—Instruction Issued—

An instance has come to the notice of the Registrar of a Co-operative Institution refusing to comply with the orders of the Additional Commissioner for Workmen's Compensation for the reinstatement of a dismissed employee of the institution and choosing to pay the penalty prescribed in the Madras Shops and Establishments Act, for non-compliance.

2. Under Section 41 (i) of the Madras Shops and Establishment Act, 1947, an employer may dispense with the services of an employee (1) only for a reasonable cause and (2) only after giving the employee atleast one month's notice or wages in lieu thereof, but an employee's services may be teriminated without notice on a charge of misconduct supported by satisfactory evidence recorded at an enquiry held for the purpose. In the case under reference, the services of a peon were dispensed with, without notice and without payment of a month's wages in lieu of notice. He was dismissed on grounds of misconduct after an enquiry conducted by the President of the Institution. But, the proceedings of the enquiry were not recorded and no records of the enquiry were produced by the institution before the Additional Commissioner for Workmen's Compensation, who heard the case on an appeal made by the dismissed peon. The Additional Commissioner for Workmen's Compensation set aside the order of the President dismissing the peon, as not valid, in as much as the President did not comply with the provision of Section 41 (1) of the said Act by not recording the proceedings of the enquiry. The effect of the order was that the peon should be reinstated with back pay. The institution was not in favour of reinstatement and, therefore, chose to pay the penalty for non compliance with the order of the Additional Commissioner for Workmen's Compensation.

3. Government have observed that the action of the President of the Co-operative Institution in not having recorded the enquiry was irregular and for that reason the institution has been put to unnecessary litigation and expenditure. The Registrar, therefore, desires to impress on all co-operatives the necessity for the strict compliance of the provisions of the Madras Shops and Establishments Act and procedure prescribed therein, lest they should involve themselves in unnecessary litigation and expenditure. He also desires to impress on them that the Presidents and office-bearers of the co-operative institutions, who are responsible for the contravention of the proper procedure prescribed in the said Act in dealing with matter such as that referred to above, will be held personally liable to any expenditure caused to the institution thereby or any other liability the institution may incur as a result of such defaults.

4. The Madras State Co-operative Bank, the Central Land Mortgage Bank, the Madras Handloom Weavers' Co-operative Society, all the District Co-operative Central Banks, Co-operative Wholesale Stores, District Supply and Marketing Societies and the Tanjore Marketing Federation are requested to note the above instructions and ensure that the procedure prescribed in the Madras Shops and Establishment Act is strictly adhered to (in all cases where this Act is applicable).

5. All the Deputy Registrars on general duty and the Special Deputy Registrars (Credit and Marketing) are requested to communicate the above instructions to all other co-operative institutions (e.g.) Urban Banks, Marketing Societies, Stores Societies, Employees Societies, Milk supply Societies, Weavers' Co-operative Societies etc. in their jurisdiction and to ensure that they are well acquainted with the above instructions.

A. PALANIAPPAN,
Registrar.

CO-OPERATIVE NEWS & NOTES

News and Notes

Inauguration of the Co-operative Spinning Mill at Tirunelveli

The First Co-operative Spinning Mill for the Madras State started by the South India Co-operative Spinning Mills Ltd., was inaugurated on 30th November 1958 at Pettai, Tirunelveli by Sri K. Kamaraj, Chief Minister of Madras. Sri C. Subramaniam, Finance Minister presided over the function, which was largely attended.

Sri M. P. Nachimuthu welcoming the Minister explained the history of the mills. He referred to the importance of handloom weaving industry and stated that in the Madras State there were 8 lakhs of looms of which ¼th were brought into the co-operative field.

Sri K. Kamaraj, Chief Minister of Madras, inaugurating the Mills explained the policy behind the starting of Co-operative Spinning Mills. He pointed out that an important problem in improving the condition of handloom weavers was a continuous and adequate supply of yarn. The first step that was taken to help handloom weaving was to bring weavers into the co-operative fold through which alone the state could help them. When co-operative Weavers' Societies had difficulty in the supply of yarn, it was suggested to them that co-operative spinning mills could be started to feed handlooms with yarn. It was as a result of this policy that this mill was started.

Sri C. Subramaniam said that it was the first co-operative spinning mills in the state and as such the organisers had a great responsibility for conducting it in such a way that it would be a success. He said that there was a crisis in the textile industry for various reasons, one of which was said to be overproduction of yarn. Therefore, it would be difficult to start more mills even on a co-operative basis. He said that just as the mill was linked with supply to weavers' co-operative society, spinning mills in the state may be linked with supply of yarn to weavers.

New Godown for Tiruchengode Co-operative Marketing Society

A new godown constructed under the Second plan at a cost of Rs. 48,000 for the Tiruchengode Co-operative Marketing Society Ltd., was declared open by Sri K. Kamaraj, Chief Minister of Madras, on the 4th October 1958. The Government have given a 20 year loan of Rs. 33,000 and a subsidy of Rs. 11,000 for the construction of the godown. Sri K. S. Subramania Gounder M. L. A. presided over the meeting.

Conference of Consumers' and Marketing Societies at Tirunelveli

A conference of the primary consumer societies and marketing societies of Tirunelvelli District was convened at Tuticorin on 15-11-1958, Sri A.P.C. Veerabahu, M.L.A. presiding. Sri A. S. Kuppuswamy Iyer welcomed the Minister. Sri Abdul Hafeez, Joint Registrar of Co-operative Societies spoke about the work done by consumers' societies and the advantages secured by the members

the through these organisations. Sri V. Ramiah, who inagurated the conference said that since the advent of independence considerable impetus was given to the co-operative movement. He said that the movement must be run by the non-official leaders. He said that attempts should be made to enlist large number of people in the co-operative movement. Sri M. Bhakthavatsalam, Minister for Home, who laid the foundation stone for the godown said that godowns were very essential for ensuring proper storage of food grains. The Government were keen on increasing storage facilities and are liberally assisting co-operative societies in the matter of construction of godowns. He said that both agriculture and industry could be organised in a co-operative manner and production could be increased. Marketing was also a very important function and co-operatives could take up this function. Sri A. P. C. Veerabahu said that recently National Development Council had resolved to procure foodgrains through the co-operative agency. He also stated that the consumer co-operation had been well developed in the district. Nearly 72 primary societies had a business of over a crore of rupees. It was no doubt true that some of the primary socities did not fare well. We must try to improve the working of the societies. He pleaded for the popularisation of Khadi. Sri Machcha proposed a vote of thanks.

Marketing of the Products of Industrial Co-operatives at Tiruchendur

With a view to improve marketing of the products of the industrial co-operatives, an attempt has been made at Tiruchendur, where a Showroom-cum-Sales Depot has been opened on 9-8-1958. Thiruchendur is a pilgrim centre and attracts a large number of tourists and pilgrims throughout the year. The establishment of the showroom-cum-sales Depot helps the societies not only to market their goods but also to publicise their goods throughout the length and breadth of Madras State. Tiruchendur Rice Handpounding Co-operative Society, Karakurichi Potters Co-operative Society, The Manapad Palm Leaf Co-operative Society, The Pettai Oil Co-operative Society, The Pattamadai Fine Mat Weavers Co-operative Society are a few of the societies that are taking advantage of the marketing facility provided by the sales depot. The monthly turn over is over Rs. 1,000 and is steadily increasing.

Chinthamaniperi Co-operative Tenants Farming Society

Sri K. Kamaraj, Chief Minister of Madras, inaugurated the Chinthamaniperi Co-operative Tenants Farming Society on 26-11-1958. The society has taken on lease about 275 acres from Devasthanams. It has a membership of 110 and the share capital of Rs. 2020. In a memorandum presented to the Chief Minister, the society requested that Government should provide credit facilities and give assistance by lending the services of a Senior Inspector free of cost to work as the Secretary of the society.

Inauguration of Melshanankuppam Co-operative Agricultural Bank Ltd.

Sri B. Bhakthavatsalu Naidu M.L.A. Deputy Speaker, Madras Assembly, inaugurated the Melshanankuppam Co-operative Agricultural Bank Ltd., on 14-11-1958

Sri P. S. Rajagopal Naidu, M.P. presided over the function. Sri V. Karunakaran, President of the Bank proposed a vote of thanks.

Madras Fishermen Co-operative Federation

A meeting of the General Body of the Madras Fishermen Co-operative Federation was held at Madras on 12-10-1958, when Sri C. Rajam Ramaswai, M.L.A, presided. He explained to the members the various activities done by the federation and the help rendered to the fishermen by the Government by way of giving long term loan, motor boats, synthetic nets, motor van for transport of fish and the relief rendered to the fishermen victims of fire and flood in certain villages. He appealed to the Government to allow the Pablo boats inside the harbour during gale and qually weather. He said that the secret ballot system should be adopted during elections in the fishermen societies. Sri S. Varadarajan, Deputy Director of Fisheries, appealed to the fishermen to be prompt in the repayment of loans. He explained the various development schemes implemented by the department of fisheries for the economic uplift of the fishermen community. He explained the method of fish marketing in Japan and Bombay and said that the marketing of fish in Madras should be improved. Sri S. Devarajan, Secretary of the Federation, proposed a vote of thanks.

New Godown for the Kilavoor Co-operative Agricultural Bank

Sri A Palaniappa Mudaliar, Registrar of Co-operative Societies, Madras declared open the godown constructed by the Kilayoor Co-operative Agricultural Bank Ltd., at Kilayoor, Nagapatinam taluk on 24-10-1958. Sri A. Krishnaswami Vandayar, M.L.C. presided over the function. Sri N. S. Ramalingam and other officials and non-officials attended the function. The Agricultural Bank has constructed the godown at a cost of Rs. 15,829 of which Rs. 10,000 is a loan and Rs. 5,000 a subsidy from the state Government. This godown is named as Ramalingam buildings. The Registrar, during his speech spoke at length on the functions of the agricultural banks and the steps to be taken to dispense credit quickly to the agriculturists. He also stressed that the godown should be made full use of by the agriculturists. He also unveiled the portrait of late N. R. Samiappa Mudaliar, a veteran co-operator of the district. Sri A. Krishnaswami Vandayar made a touching reference to the qualities of N. R. Samiappa Mudaliar. Sri Vaidyalingam Mudaliar proposed a vote of thanks,

Vaitheeswarankoil Co-operative Agricultural Bank

Vaitheeswarankoil Co-operative Agricultural Bank was inaugurated by Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, Madras, on 30-9-'58. Sri N. S. Ramalingam presided over the meeting. Sri C. Muthiah, M.L.A. and others addressed the meeting.

Harijan Colony Opened at Kilpettai

Sri S.A.Soundararajan, Collector of South Arcot District, declared open Kilpettai rural housing co-operative society, South Arcot District, on 31-10-1958. Fourteen houses have been constructed in the colony for the harijans under the centrally sponsord harijan housing scheme. Sri A. V. Natesan, Special Deputy Registrar (Credit and Marketing), Cuddalore, the District Welfare Officer, Sri P. A. Krishnamurthy, Extension Officer and others participated in the function.

Aiyampettai Cotton-cum-Silk Weavers Co-operative Society

Sri V. Ramiah, Minister in charge of Co-operation inaugurated the sale of silk sarees produced by the Aiyampettai Cotton-cum-Silk Weavers' Co-operative society at Aiyampettai on 5-11-1958. Sri N. S. Ramalingam presided over the function. Sri P. Theagaraj Kadavarayar welcomed the minister. The minister advised the weavers to find out market for their goods and to change the designs and patterns according to the changing fashions of the public. Sri S. Krishnamurthy proposed a vote of thanks.

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Tamil Nadu Co-operative Union, Ltd.
MADRAS—1

T. N. C. U. EXAMINATION RESULTS—JUNE 1958

The following is the list of candidates with their Register Numbers who have come out successful at the Co-operative Training Institutes' Examination, held in the month of June 1958 at Coimbatore, Tanjore, Madurai, Malabar and Madras Centres.

(+ 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	Ardhanari, P.	7747	10	Natarajan, K.	7858
2	Chellappan, M.	7768	11	Pattappan, P. P.	7878
3	Devarajan, A.	7773	12	Ramachandran, G.	7898
4	Dhandapani, S. A.	7776	13	Ramakrishnan, R.	7900
5	George, C. C.	7786	14	Ranganathan, S.	7911
6	Kandasamy, M.	7808	15	Ranganathan, V.	7913
7	Krishnamoorthy, R.	7815	16	Rathnasabapathi, T. N.	7917
8	Murugesan, P. A.	7840	17	Thangarajan, T. N.	7961
9	Murugesan, T.	7842	18	Venkatasubramanian, N.	7973

Tanjore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
19	Arunachalam, V.	7984	30	Rajagopal, M.	8105
20	Baksha, R.	7987	31	Ramamoorthi, M.	8121
21	Balakrishnan, A.	7988	32	Sambasivam, T.	8134
22	Ganesan, N,	8011	33	Sivaraj, M.	8148
23	Kandaswamy, K.	8032	34	Sivaraman, E.	8149
24	Krishnamurthy, A. R.	8046	35	Srinivasan, K.	8152
25	Krishnamoorthy, P. K.	8050	36	Subbaraman, P. R.	8153
26	Krishnamurthy, T. N.	8051	37	Subramanian, B.	8157
27	Krishnan, R.	8054	38	Venkatabalarathnam, A.	8183
28	Kumarasami, M.	8056	39	Venkata Sundaram, N.S.	8188
29	Mahalingam, R.	8059			

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
40	Abdul Kader, K. M.	8189	48	Easwaran, L. V.	8223
41	Alagarsamy, B.	8195	49	Kalidas, P.	8237
42	Arumugam, R,	8200	50	Kandasamy. R.	8242
43	Avudaiyappan, S.	8205	51	Karmegapandian, R.	8246
44	Balasubramaniam, S.	8210	52	Krishnan, M.	8253
45	Chelliah, S.	8214	53	Muhamad Thaha, P.	8272
46	Dharmarajan, R,	8220	54	Muthusamy, S.	8278
47	Doraipandi, V.	8221	55	Narayanasamy, S. A.	8287

Madurai Centre—*(Contd.)*

S. No.	Name of the Candidate	Regd. No.
56	Ramdas, T. R.	8317
57	Sathasivam, C.	8336
58	Shunmugam, R. C.	8343
59	Solayappan, V.	8351
60	Somasundaram, R.	8354
61	Subbiah, P.	8359
62	Subbiah, R.	8360
63	Subbiah, S.	8361
64	Thirunavukkarasu, M.	8375
65	Thulasiram, L. R.	8376
66	Vellachamy, S.	8381
67	Veluchamy, C.	8382
68	Vijayagandeepan, N.	8388

SECOND CLASS

Coimbatore Centre

S. No.	Name of the Candidate	Regd. No.
1	Annamalai, V. N.	7744
2	Arjunan, C.	7746
3	Arthanari, K. S.	7748
4	Arumugam, K.	7749
5	Arumugham, M.	7750
6	Arumugham, G. P.	7752
7	Arumugham, O. S.	7753
8	Arunachalam, N.	7754
9	Ayyavoo, L.	7755
10	Balakrishnan, M. K.	7756
11	Balakrishnan, V.	7757
12	Balaraman, C. J.	7758
13	Balasubramanian, A.	7759
14	Bheeman, N.	7761
15	Bhoopathy, M. R.	7764
16	Chandran, R.	7765
17	Chandrasekaran, M.	7766
18	Chelladorai, I.	7767
19	Chinnakulandai, A.	7769
20	Chittaranjan, A. L.	7770
21	Deenadayalan, V. M.	7771
22	Desabandu, D.	7772
23	Dharman, A.	7777
24	Duraisamy, R.	7778
25	Duraisamy, S. K.	7779
26	Ethirajulu, G.	7781
27	Gajapathy, R.	7782
28	Ganapathi, K.	7783
29	Ganaveeri Chetty, V.	7784
30	Gangadharan, S.	7785
31	Gnanamani, S.	7787
32	Gopal, K.	7788
33	Gopal, R.	7789
34	Gopal, T. R.	7790
35	Gopalan, S.	7791
36	Gopalakrishnan, A. K.	7792
37	Gopal Mandry,	7793
38	Govinda Goundan, S.	7794
39	Govindan, R.	7795
40	Govindaperumal, B.	7796
41	Govindarajan, K.	7797
42	Janarthanan, G.	7798
43	Jayapalan, V.	7799
44	Jayavelu, N.	7800
45	John Jayaseelan, Y.	7801
46	Kadirvelu, A.	7802
47	Kaliappan, M.	7804
48	Kandasamy, C.	7807
49	Krishnan, M. G.	7814
50	Krishnamoorthy, S.	7816
51	Krishnamoorthy, V.	7817
52	Krishnamurthy Rao, V.	7818
53	Krishnaraju M. V.	7819
54	Kolandaswami, C.	7820
55	Kulasekaran, S.	7821
56	Kuppusamy, S. A.	7822
57	Lakshmanaswamy, S.	7823
58	Loganathan, C.	7827
59	Loganathan, V.	7828
60	Mani, K. L.	7830
61	Manickam, K.	7832
62	Manickam, R. C.	7833
63	Manickam, P.	7834
64	Marappan, K.	7835
65	Marimuthu, S.	7836
66	Mohamad Ismail, M.	7838
67	Mulukkan, J.	7839
68	Murugesan, S. N.	7841
69	Muthuswamy, P.	7843
70	Nachimuthu R.	7845
71	Nandhi, J.	7847
72	Nanjappan, G. A.	7851
73	Narasimhalu, M.	7853
74	Narasimhan, P. S.	7854
75	Narayanaswami, S.	7855
76	Natarajan, A.	7856
77	Natarajan, K.	7859
78	Natarajan, M. P.	7862

Coimbatore Centre—*(Contd.)*

S. No.	Name of the Candidate	Regd. No.
79	Natarajan, K. R. V.	7863
80	Palani, K.	7864
81	Palani, S.	7865
82	Palaniappan, M.	7866
83	Palanisami, A,	7867
84	Palaniswamy, M.	7868
85	Palaniswamy, T. M.	7869
86	Palanisamy, S.	7870
87	Panchatcharam, G.	7872
88	Pandurangan, M. G.	7873
89	Parthasarathi, G.	7875
90	Pasupathy, G.	7876
91	Periasamy, K.	7879
92	Perumal, N.	7880
93	Perumal, S.	7881
94	Ponnusamy, A.	7883
95	Ponnuswamy, K. K.	7884
96	Prabulingam, R,	7886
97	Radhakrishnan, M. K.	7887
98	Radhakrishnan. R.	7888
99	Rajagopalan, U. M.	7891
100	Rajaram, T.	7892
101	Rajendran, V.	7894
102	Raju, H. J.	7896
103	Ramachandran, N.	7899
104	Ramamurthy, K.	7902
105	Ramamoorthy, K,	7903
106	Raman, S.	7905
107	Ramaswamy, A.	7907
108	Ramaswamy. K.	7909
109	Ranganathan, S. K.	7910
110	Ranganathan, C. S.	7912
111	Rangappan, T. J.	7914
112	Rangasami, P.	7916
113	Sadasivam, K. V,	7919
114	Sanjeevi, S.	7921
115	Sankaralingam, K.	7922
116	Sarvesan, D.	7926
117	Sellamuthu, M.	7927
118	Sellappa Gounden, M.	7928
119	Sengodan, P.	7929
120	Shanmugam, K.	7931
121	Shanmugam, P.	7933
122	Shanmugam, S.	7934
123	Shunmugam, V,	7935
124	Sivaswamy, K. A.	7940
125	Srinivasan, G.	7942
126	Srinivasan, M.	7943
127	Srinivasan, P. R.	7945
128	Srinivasan, A. V.	7946
129	Srinivasaperumal, G.	7947
130	Subban, K.	7948
131	Subbu Raju, M.	7949
132	Subramanian, M. D.	7951
133	Subramaniyan, K. M.	7954
134	Sundaram, M. A.	7957
135	Thangamuthu, P. A.	7960
136	Thangavelu, D.	7962
137	Thulasi, N. G.	7963
138	Vaiyapuri, G.	7966
139	Velliappan, M.	7968
140	Veerabadran, V. A.	7969
141	Veluswamy, A.	7971
142	Venkatachalam, A.	7972
143	Vijayakumar, D.	7974
144	Vinayagam, M.	7975
145	Vishnu, V. N.	7976

Tanjore Centre

S. No.	Name of the Candidate	Regd. No.
146	Annamalai, A. K.	7979
147	Arumugam, G.	7981
148	Athmalingam, A.	7985
149	Ayyasamy, D.	7986
150	Balakrishnan, C.	7989
151	Balakrishnan, K.	7990
152	Bangaru, M.	7992
153	Chinnasamy, M.	8000
154	Dhandapani, P.	8003
155	Faizuddin, A.	8006
156	Francis Xavier, S.	8007
157	Gopalakrishnan, N. T.	8014
158	Gopalakrishnan, S.	8015
159	Govindarajan, A.	8017
160	Jaffar Khan, D.	8022
161	Jagathesan, R. V.	8023
162	Jayapal, T.	8024
163	Jayaraman, T.	8025
164	Jawahar, S.	8026
165	Jothi Pandian, D.	8027
166	Kalyanasundaram, K.	8028
167	Kaliamoorthy, R.	8029
168	Kaliaperumal, R.	8030
169	Kandeeban, R.	8035
170	Kannan, E.	8036
171	Kannan, V.	8037
172	Karuppiah, U.	8038
173	Karuppuswami, T.	8039
174	Kasturi, V.	8040
175	Koteeswaran. M.	8043

Tanjore Centre—*(Contd.)*

S. No.	Name of the Candidate	Regd. No.
176	Krishnakumar, T.	8045
177	Krishnamurthy, K. G.	8047
178	Krishnamoorthy, M. C.	8048
179	Krishnamurthy, N.	8049
180	Krishnan, K.	8052
181	Krishnan, N.	8053
182	Kubendran, E. D.	8055
183	Kuppuraman, K. R.	8057
184	Mahendradas, D.	8060
185	Malayappan, P. N.	8061
186	Mariayyah, K.	8062
187	Mohamed Ghani, P. A.	8064
188	Mohammed Jani, H.	8065
189	Mookkan, T. V.	8068
190	Athikayala Munuswamy,	8069
191	Muthaiyan, G.	8071
192	Muthuramalingam, A. V.	8072
193	Nagamayyan, P.	8073
194	Nagarajan, S.	8076
195	Narayanan, P. R.	8077
196	Narayanan, R.	8078
197	Narayanasamy, M.	8080
198	Pachaimuthu, S.	8082
199	Palaiyan, K.	8084
200	Palanimanickam, S.	8085
201	Paramasivam, K.	8091
202	Paramasivam, M.	8092
203	Edwin Paulraj, S.	8094
204	Periyasamy, T. S.	8095
205	Pitchai, S.	8096
206	Ponnuswamy, S.	8097
207	Poongavanam, T. G.	8099
208	Prathapachandran, N. C.	8100
209	Punniamoorthy, V. P.	8101
210	Radhakrishnan, K. V.	8102
211	Raghavendran, C. R.	8103
212	Rajam, C.	8104
213	Rajagopalan, R.	8107
214	Rajaiah, S.	8108
215	Rajamani, K.	8109
216	Rajarathinam, P.	8112
217	Rajarathnam, T. S.	8113
218	Ramachandran, P. S.	8114
219	Ramakrishnan, C.	8118
220	Ramalingam, T.	8120
221	Ramamurthi, M.	8122
222	Ramanadhan, M.	8124
223	Ramani, R.	8125
224	Ramasamy, V.	8127
225	Renganathan, M.	8128
226	Ranganathan, R.	8129
227	Santhanakrishnan, V.	8135
228	Saravanan, N.	8136
229	Sellaganapathy, V. R.	8137
230	Selvaraj, K.	8138
231	Selvarajan, M.	8140
232	Shahul Hameed, G.	8141
233	Shanmugam, C. S.	8142
234	Shanmugam, M. (South Arcot)	8143
235	Shanmugam, M. (Tanjore)	8144
236	Shanmugasundaram, A.	8145
237	Shanmugasundaram, V.	8146
238	Singaravelu, N.	8147
239	Sivasubramanian, S.	8150
240	Subbarayan, T. N.	8154
241	Subbarayalu, N.	8155
242	Subbiah, M.	8156
243	Subramanian, K.	8158
244	Subrahmanyan, M.	8159
245	Subramanian, M.	8160
246	Subramanian, A. M.	8161
247	Subramanian, T.	8163
248	Sundaramurthy, N.	8165
249	Thangaraju, R.	8171
250	Thayumanavan, A.	8172
251	Vaidyanathan, V.	8177
252	Varadharajan, S. K.	8179
253	Veeraiyan, G.	8180
254	Venkatachalan, K.	8184
255	Venkatosan, N.	8187

Madurai Centre

S. No.	Name of the Candidate	Regd. No.
256	Abdul Kadir, R.	8190
257	Aiyathurai, K.	8193
258	Alagiamanavalan, S.	8194
259	Amirthalingam, S.	8198.
260	Arasappan, A.	8199
261	Arumugaperumal, P.	8201
262	Arunachalam, P.	8202
263	Arunachalam, S.	8203
264	Balachandran, D.	8206
265	Balakrishnan, M.	8207
266	Balaraman, N. S.	8209
267	Balasubramanian, T.	8211

Madurai Centre—*(Contd).*

S. No.	Name of the Candidate	Regd. No.
268	Chandrasekaran, P.	8212
269	Chelladurai, V. O.	8213
270	Chinnakalai, S.	8216
271	Chinnathambi, A.	8217
272	Dalavoi, P.	8218
273	Dharmaraj, B.	8219
274	Dorairaj, P. B.	8222
275	Ganapathi, S.	8224
276	Gnanaprakasam, A.	8226
277	Gurumoorthy, S.	8228
278	Haja Mohideen, S. A.	8230
279	Irulappan, V.	8231
280	Janakiraman, P.	8232
281	John Devapiriam Vettivel	8233
282	John Jose, D.	8234
283	Jayaraman, P.	8235
284	Kaja Kamaluddin, H.	8236
285	Kaliappan, T.	8238
286	Kanagasabapathy, T.N.	8239
287	Kandasamy, K. R.	8240
288	Kandasamy, M.	8241
289	Kandaswamy, V.	8243
290	Kanniappan, V.	8244
291	Kanthimathi, I. S.	8245
292	Karthikeyan, M. K. P.	8247
293	Konnayandi, I.	8250
294	Krishnamurthy, P.	8251
295	Krishnamoorthy, R.	8252
296	Kumaraguruparan, K.	8254
297	Kumaravelu, V.	8255
298	Kuppuraj, A.	8256
299	Lakshmanan, L.	8257
300	Lakshmana Pillai, K.M.	8358
301	Laxmi Kandhen, M.	8259
302	Madasami, A.	8260
803	Mahalingam, R.	8261
304	Mahalingam, S.	8262
305	Manickam. K.	8264
306	Meenakshisundaram, B.	8268
307	Meenakshisundaram, M.	8269
308	Meenachisundaram, M.	8270
309	Mayandi, S. S.	8271
310	Muthiah, C.	8274
311	Muthiah, M.	8275
312	Muthukumaraswamy, M.	8276
313	Muthunagalu, M.	8277
314	Muthuvenkatachalam, K.	8279
315	Nagulusamy, P.	8280
316	Nambi, M.	8281
317	Nambi, T. G.	8282
318	Narasimhan, G.	8283
319	Narayanan, A.	8285
320	Natarajan, C.	8288
321	Natarajan, S. (Madurai)	8290
322	Natarajan, U.	8293
323	Natesan, M.	8294
324	Neelamegam, S.	8295
325	Packianathan, T.	8296
326	Palaniappan, K. S.	8297
327	Palanichamy, V. K.	8300
328	Pandian, V.	8303
329	Paramasivan, A. R.	8304
330	Paramasivam, C.	8305
331	Paulraj, D.	8306
332	Periyasamy, K.	8307
333	Pitchai, S.	8308
334	Radhakrishnan, K.	8309
335	Rajagopal, N.	8310
336	Rajagopalan, R.	8311
337	Rajarathinam, S.	8314
338	Ramachandran, G.	8315
339	Ramanathan, N.	8318
340	Ramaswamy, A.	8319
341	Ramasamy, K. V.	8320
342	Ramaswamy, M.	8321
343	Ramasamy, N.	8322
344	Ramasamy, P. (Navinapatty)	8323
345	Ramasamy, P.	8324
346	Ramaraj, N.	8325
347	Ramaraj, S.	8326
348	Ramasubramanian, S.	8327
349	Rengasamy, R.	8328
350	Sadayandi, A.	8329
351	Sakthivel, D.	8330
352	Sankaramoorthy, S. K.	8331
353	Sankaranarayanan, S.	8332
354	Sankaramoorthy, V.	8333
355	Sankaranarayanan, S.	8334
356	Sankarapandian, M.	8335
357	Senthivel, P.	8338
358	Sethu Ramalingam, A.	8339
359	Sethuramalingam, M.	8340
360	Sethuraman, R.	8341

Madurai Centre—*(Contd.)*

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
361	Shunmugom Pillai, S.	8344	378	Subramanian, V.	8368
362	Shunmugasundaram, R.	8345	379	Sulaiman, S.	8369
363	Sivaraman, S.	8347	380	Sundararajan, N.	8370
364	Sivaramasundaram, S.	8348	381	Syed Amanulla, D.	8372
365	Sivaraman, M.	8349	382	Thangamani, A.	8373
366	Solaiappan, A.	8350	383	Thirugnana-sambantham, S. V.	8374
367	Somasundaram, B.	8352	384	Ulaganathan, S.	8377
368	Somasundaram, K.	8353	385	Vasudevan, A.	8378
369	Soosai Muthu, P.	8355	386	Veerapandian, K.	8379
370	Sorimuthu, K. S.	8356	387	Vedanayagam, K.	8380
371	Srinivasan, N. S.	8357	388	Veluchamy, G.	8383
372	Srinivasan, R.	8358	389	Venkatachalam, C.	8384
373	Subbiah, R.	8362	390	Venkataramanan, N.	8385
374	Subramaniam, C.	8363	391	Venkatasamy, P.	8386
375	Subramanian, K.	8364	392	Victor Duraisingh Thanaraj, V.	8387
376	Subramonian, S.	8366			
377	Subramanian, S. S.	8367			

PART I—CO-OPERATION—HISTORICAL, GENERAL AND PRINCIPLES:

Coimbatore Centre

1	Bhojan, K.	7762	4	Palanisami Gounden, R.	7871
2	Billan, M.	7763	5	Sivanandam, A. M.	7938
3	Krishnan, J.	7812	6	Vellingiri, R.	7970

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7	Bavanantham, T.	7994	20	Ponnuvelu, S.	8098
8	Gopinarayanan, V.	8016	21	Rajamanickam, G.	8110
9	Kathalingam, V.	8041	22	Ramachandran, R.	8115
10	Kesavachari, B. R.	8042	23	Ramakrishnan, D.	8119
11	Kuppuswamy, A.	8058	24	Sadasivam, S.	8132
12	Mohamed Sultan, A.E.	8066	25	Suryanarayanan, R.	8166
13	Mohideen Batcha, M.	8067	26	Swaminathan, C.	8167
14	Murugaiyan, S.	8070	27	Swaminathan, S.	8168
15	Nagarajan, K.	8075	28	Swatharaniyam, P.	8169
16	Padmanabhan, G.	8083	29	Veeraraghavan, G.	8181
17	Panneerchelvam, P.	8089	30	Velayutham, S.	8182
18	Panneerselvam, R.	8090	31	Venkatasamy, R.	8185
19	Pattusamy, V.	8093			

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32	Balakrishnan, S.	8208	34	Masillamani, K.	8267
33	Gnanaguru, K.	8225	35	Satchidanandam, N.	8337

PART II—CO-OPERATIVE LAW

Coimbatore Centre

1	Abdul Munaff	7743	7	Ellappan, G. A.	7780
2	Appusamy, M.	7745	8	Kaliappan, I	7803
3	Arumugham, M.	7751	9	Kaliappan, P.	7805
4	Bhojan, K.	7762	10	Karuppannan, G. M.	7810
5	Billan, M.	7763	11	Khaganathan, S.	7811
6	Dhamotharaswamy, S.	7771	12	Krishnan, J.	7812

Coimbatore Centre—*(Contd.)*

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd No.
13	Krishnan, H. M.	7813	32	Rangaraju, P.	7915
14	Lingam, M.	7825	33	Rathinavelu, A. K.	7918
15	Mani, K.	7829	34	Samundy, N. R.	7920
16	Manickam, K.	7831	35	Sankaranarayanan, K. A.	7923
17	Nanjan, M.	7848	36	Santhanam, N.	7924
18	Nanjan, N. M.	7849	37	Sengottian, M.	7930
19	Nanjan, S. K.	7850	38	Shanmugam, A. K.	7932
20	Nanjundan. R.	7852	39	Sivanandam, A. M.	7938
21	Natarajan, G.	7857	40	Sivasubramanian, M.	7939
22	Natarajan, N.	7861	41	Soundararajan, S. R.	7941
23	Palanisami Gounden, R.	7871	42	Srinivasan, G. M.	7944
24	Pathanjali Sastri, B.	7877	43	Subbarao, A. R. J.	7950
25	Ponnappan, M.	7882	44	Subramanian, V.	7956
26	Radhakrishnan, V.	7889	45	Sundaram, P.	7958
27	Rajendran, S. A.	7893	46	Thanappan, A.	7959
28	Raju, H. B.	7895	47	Vaithilingam, K. C.	7965
29	Raju, K.	7897	48	Vedapuri, M.	7967
30	Ramakrishnan, R.	7901	49	Vellingiri, R.	7970
31	Ramamurthy, V. V.	7904	50	Viswanathan, K.	7977

Tanjore Centre

51	Ananthakrishnan, D.	7978	77	Murugaiyan, S.	8070
52	Arumugam, N.	7982	78	Narayanan, V.	8079
53	Arumugham, M.	7983	79	Panchanatham, R.	8087
54	Balasubramanian, C.	7991	80	Panchanatham, R. (Tanjore)	8088
55	Bava Rao, N.	7993	81	Panneerchelvam, P.	8089
56	Bavanantham, T.	7994	82	Panneerselvam, R.	8090
57	Chellappan, S.	7995	83	Rajamanickam, G.	8110
58	Chidambaram, N.	7996	84	Rajamuthu, R.	8111
59	Chidambaram, R. N.	7997	85	Ramachandran, R.	8115
60	Chidambaram, S.	7998	86	Ramakrishnan, D.	8119
61	Chinnayan, V.	7999	87	Ramasamy, K.	8126
62	Dhakshinamoorthy, M.	8001	88	Rengasamy, D.	8131
63	Duraiyya, S.	8004	89	Sadasivam, S.	8132
64	Durairajan, A.	8005	90	Sambandam, M.	8133
65	Ganapathy, S.	8008	91	Swaminathan, C.	8167
66	Ganesan, G.	8009	92	Swaminathan, S.	8168
67	Gopal, A.	8013	93	Swatharaniyam P.	8169
68	Govindarajan, N.	8018	94	Thangarajan, S.	8170
69	Govindasamy, V.	8020	95	Thiruthuvanathan, P.	8175
70	Kalimutbu, K.	8031	96	Ulaganathan, K.	8176
71	Kandasamy, P.	8033	97	Vaithinathan, R.	8178
72	Kathalingam, V.	8041	98	Veeraraghavan, G.	8181
73	Kesavachari, B. R.	8042	99	Velayutham, S.	8182
74	Kuppuswamy, A.	8058	100	Venkatasamy, R.	8185
75	Meenakshisundaram, V.	8063			
76	Mohideen Batcha, M.	8067			

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
101	Amalraj, S. M.	8196	113	Masillamani, K.	8267
102	Ameer Shareeff, M. H.	8197	114	Murugesan, S. B.	8273
103	Audhinarayana-moorthy, A.	8204	115	Natarajan, K.	8289
104	Balakrishnan, S.	8208	116	Natarajan, S. (Tirunelveli)	8291
105	Chidambaram, K. S.	8215	117	Natarajan, V.	8292
106	Gnanaguru, K.	8225	118	Palaniappan, S.	8298
107	Govindan, A	8227	119	Palanichamy, T.	8299
108	Karuppiah, K. P.	8248	120	Palanivel, S.	8302
109	Kolappa Pillai, P.	8249	121	Rajagapalan, S.	8312
110	Manavalan, A.	8263	122	Ramamoorthy, K.	8316
111	Mariappan, M.	8265	123	Shanmugam, S.	8342
112	Meenakshisundaram, K.	8266			

PART III—AUDIT

Coimbatore Centre

1	Appusamy, M.	7745	7	Ramakrishnan, R.	7901
2	Balusamy, M.	7760	8	Rangaraju, P.	7915
3	Dhamotharaswamy, S.	7774	9	Rathinavelu, A. K.	7918
4	Natarajan, G.	7857	10	Samundy, N. R.	7920
5	Raju, H. B.	7895	11	Sivanandam, A. M.	7938
6	Raju, K.	7897	12	Vedapuri, M.	7967

Tanjore Centre

13	Bava Rao, N.	7993	18	Ganesan, G.	8009
14	Bavanantham, T.	7994	19	Ganesan, K.	8010
15	Chinnayan, V.	7999	20	Kuppuswamy, A.	8058
16	Duraiayya, S.	8004	21	Sadasivam, S.	8132
17	Ganapathy, S.	8008	22	Sambandam, M.	8133

Madurai Centre

23	Govindan, A.	8227	27	Natarajan, S. (Tirunelveli)	8291
24	Habeeb Husain, M. A.	8229	28	Natarajan, V.	8292
25	Murugesan, S. B.	8273	29	Palaniappan, S.	8298
26	Narasingamoorthia Pillay	8284	30	Rajagopalan, S.	8312

PART IV—BOOK-KEEPING

Coimbatore Centre

1	Appusamy, M.	7745	10	Namasivayam, C. A.	7846
2	Kandasamy, P.	7809	11	Natarajan, G.	7857
3	Karuppannan, G. M.	7810	12	Palanisami Gounden, R.	7871
4	Khaganathan, S.	7811	13	Parasuraman, M. R.	7874
5	Krishnan, J.	7812	14	Ponnappan, M	7882
6	Mani, K.	7829	15	Radhakrishnan, V.	7889
7	Manickam, K.	7831	16	Raju, H. B.	7895
8	Mathan, T.	7837	17	Sankaranarayanan, K.A.	7923
9	Nachimuthu, N.	7844			

Coimbatore Centre—(*Contd.*)

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
18	Sivanandam, A. M.	7938	21	Thyagarajan, T.	7964
19	Srinivasn, G. M.	7944	22	Vaithilingam, K. C.	7965
20	Thanappan, A.	7959	23	Vedapuri, M.	7967

Tanjore Centre

24	Chinnayan, V.	7999	37	Meenakshisundaram, V.	8063
25	Duraiayya, S.	8004	38	Murugaiyan, S.	8070
26	Durairajan, A.	8005	39	Nagararajan, G.	8074
27	Ganapathy, S.	8008	40	Narayanan, V.	8079
28	Ganesan, R.	8009	41	Natarajan, B.	8081
29	Ganesan, K.	8010	42	Padmanabhan, G.	8083
30	Gopal, A.	8013	43	Panneerchelvam, P.	8089
31	Gopinarayanan, V.	8016	44	Rajagopalan, A.	8106
32	Govindarajan, R.	8019	45	Ramasamy, K.	8126
33	Govindasamy, V.	8020	46	Sadasivam, S.	8132
34	Kalimuthu, K.	8031	47	Sambandam, M.	8133
35	Kandasamy, P.	8033	48	Selvaraj, S.	8139
36	Kuppuswamy, A.	8058	49	Ulaganathan, K.	8176

Madurai Centre

50	Audhinarayana-moorthy, A.	8204	59	Narasingamoorthia Pillay, C.	8284
51	Balakrishnan, S.	8208	60	Narayanan, S.	8286
52	Chidambaram, K. S.	8215	61	Natarajan, K.	8289
53	Gnanaguru, K.	8225	62	Natarajan, S. (Tirunelveli)	8291
54	Govindan, A.	8227	63	Natarajan, V.	8292
55	Habeeb Husain, M. A.	8229	64	Palaniappan, S.	8298
56	Kolappa Pillai, P.	8249	65	Palanivel, S.	8302
57	Masillamani, K.	8267	66	Ramamoorthy, K.	8316
58	Murugesan, S.B.	8273	67	Suthaseelan, P.	8371

PART V—BANKING

Coimbatore Centre

1	Balusamy, M.	7760	9	Raju, H. B.	7895
2	Karuppannan, G. M.	7810	10	Ramakrishnan, R.	7901
3	Krishnan, J.	7812	11	Sankaranarayanan, K.A.	7923
4	Mani, K.	7829	12	Sengottian, M.	7930
5	Mathan, T.	7837	13	Subbarao, A. R. J.	7950
6	Nachimuthu, N.	7844	14	Subramanian, V.	7956
7	Natarajan, G.	7857	15	Vaithilingam, K. C.	7965
8	Natarajan, V. K.	7860	16	Vellingiri, R.	7970

Tanjore Centre

17	Kalimuthu, K.	8031	21	Rajagopalan, A.	8106
18	Meenakshisundaram, V.	8063	22	Ramachandran, R.	8115
			23	Ramakrishnan. D.	8119
19	Nagarajan, K.	8075	24	Ramasamy, K.	8126
20	Palanivelu, N.	8086	25	Suryanarayanan, R.	8166

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
26	Amalraj, S. M.	8196	35	Natarajan, K.	8289
27	Ameer Shareeff, M. H.	8197	36	Natarajan, V.	8292
28	Balakrishnan S.	8208	37	Palaniappan. S,	8298
29	Chidambaram, K. S.	8215	38	Palanichamy, T.	8299
30	Govindan, A.	8227	39	Rajagopalan, S.	8312
31	Habeeb Husain, M. A.	8229	40	Ramamoorthy, K.	8316
32	Kollappa Pillai, P.	82 9	41	Shanmugam, S.	8342
33	Manavalan, A.	8263	42	Suthaseelan, P.	8371
34	Narasingamoorthia Pillay, C.	8284			

PART VI—RURAL ECONOMICS

Coimbatore Centre

1	Abdul Munaff	7743	19	Raju, H. B.	7895
2	Arumugham, M.	7751	20	Ramamurthy, V. V.	7904
3	Bhojan, K.	7762	21	Rangaraju, P.	7915
4	Billan, M.	7763	22	Rathinavelu, A. K.	7918
5	Dhamotharaswamy, S.	7774	23	Samundy, N. R.	7920
6	Ellappan, G. A.	7780	24	Sankaranarayanan, K. A.	7923
7	Kaliappan, P.	7805	25	Santhanam, N.	7924
8	Kaliappan, V. R.	7806	26	Shanmugam, A. K.	7932
9	Karuppannan, G. M.	7810	27	Sivasubramanian, M.	7939
10	Krishnan, J.	7812	28	Soundararajan, S. R.	7941
11	Krishnan, H. M.	7813	29	Srinivasan, G. M.	7944
12	Lingam, M.	7825	30	Subbarao, A. R. J.	7950
13	Nachimuthu, N.	7844	31	Subramanian, V.	7956
14	Nanjan, S. K.	7850	32	Sundaram, P.	7958
15	Palanisami Gounden, R.	7871	33	Thyagarajan, T.	7964
16	Pathanjali Sastri, B.	7877	34	Vaithilingam, K. C.	7965
17	Radhakrishnan, V.	7889	35	Vedapuri, M.	7967
18	Rajendran, S. A.	7893			

Tanjore Centre

36	Ananthakrishnan, D.	7978	53	Kothandaram, G.	8044
37	Bava Rao, N.	7993	54	Kuppuswamy. A.	8058
38	Bavanantham, T.	7994	55	Meenakshisundaram, V.	8063
39	Chellappan, S.	7995	56	Mohideen Batcha, M.	8067
40	Chidambaram, N.	7996	57	Murugaiyan, S.	8070
41	Chidambaram, R. N.	7997	58	Narayanan, V.	8079
42	Chidambaram, S.	7998	59	Natarajan, B.	8081
43	Dakshinamoorthy, S.	8002	60	Padmanabhan, G.	8083
44	Duraiayya, S.	8004	61	Palanivelu, N.	8086
45	Durairajan, A.	8005	62	Panneerchelvam, P.	8089
46	Ganesan, G.	8009	63	Ponnuvelu, S,	8098
47	Ganesan, K.	8010	64	Rajamanickam, G.	8110
48	Gopal, A.	8013	65	Rajamuthu, R.	8111
49	Govindarajan, R.	8019	66	Ramakrishnan, A.	8117
50	Govindasamy, V.	8020	67	Ramakrishnan, D.	8119
51	Kandasamy, V.	8034	68	Ramamoorthy, S. S.	8123
52	Kathalingam, V.	8041	69	Ramasamy, K.	8126

Tanjore Centre—(*Contd.*)

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
70	Rengasamy, D.	8131	76	Thangarajan, S.	8170
71	Sadasivam, S.	8132	77	Thiruthuvanathan, P.	8175
72	Sambandam, M.	8133	78	Vaithinathan, R.	8178
73	Suryanarayanan, R.	8166	79	Veeraraghavan, G.	8181
74	Swaminathan, C.	8167	80	Velayutham, S.	8182
75	Swatharaniyam, P.	8169	81	Venkatasamy, R.	8185

Madurai Centre

82	Chidambaram, K. S.	8215	86	Palanidurai. C.	8301
83	Gnanaguru, K.	8225	87	Rajagopalan, S.	8312
84	Masillamani, K.	8267	88	Ramamoorthy, K.	8316
85	Murugesan, S. B.	8273			

SUPPLEMENTARY CANDIDATES PASSED IN PARTS I, II AND III

Coimbatore Centre

1	Abhimanyu, M.	+8389			

Tanjore Centre

2	Dharmarajan, C.	+8406	3	Thiruvarasan, A.	+8410

Madurai Centre

4	Gnanapragasam, M.	+8436	6	Sundaralingam, A.	+8438
5	Ramakrishnan, K. L.	+8437			

Kozhikode Centre

7	Unni Krishnan, V. M.	+8469			

Madras Centre

8	Appandarajan, A.	+8487	10	Sriramulu, V.	+8490
9	Dharanendradoss, A.	+8488			

PASSED IN PARTS I AND IV

Tanjore Centre

1	Natarajan, T.	8415			

PASSED IN PARTS I AND III

Tanjore Centre

1	Deenadayalu, G.	+8420	3	Panchapakesan, V.	+8423
2	Krishnamurthy, P. M.	+8421	4	Ramanathan, G.	8424

Madurai Centre

5	Muthusami, S.	+8447			

Kozhikode Centre

6	Abraham, P. S.	+8473			

PASSED IN PARTS I AND II

Madurai Centre

1	Chidambaram, S.	+8440	4	Sonaimuthu, K.	+8445
2	Muthiah, P.	+8442	5	Srinivasan, A.	+8446
3	Robinson Ponraj, S.	+8443			

Kozhikode Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
6	Balakrishnan Nambisan, A. V.	+8471	7	Ramachandran Nambiar, E. C.	+8472

Madras Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
8	Govindarajan, S. R.	+8491			

PASSED IN PARTS II AND III

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Alagarsamy, P.	+8448			

Kozhikode Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
2	Govindan Nair, C. K.	+8477	4	Moideen Koya, A. V.	+8479
3	Kannan, P. V.	+8478			

PASSED IN PART ONE ONLY

Tanjore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Thiagarajan, A.	8409	5	Peria Thirunavukarasu, T.	8417
2	Balakrishnan, P.	8413	6	Duraisamy, R.	+8426
3	Narayanaswamy, P. A.	8414	7	Kaliyaperumal, S.	+8427
4	Paneerselvan, R.	8416	8	Sanniyasi, A.	+8428

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
9	Alagarsamy, R.	+8449	13	Raman, M.	8453
10	Iyadurai, M.	+8450	14	Subramanian, K. (Tirunelveli)	+8454
11	Nelliappan, S.	+8451			
12	Ponnu Subbiah, S.	+8452			

Kozhikode Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
15	Chinnan, M.	+8480	17	Sreedharan, K. B.	+8482
16	Eni, P.	+8481			

PASSED IN PART II ONLY

Coimbatore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Lingan, B.	+8403	2	Ponnuswamy, S.	+8404

Tanjore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
3	Muthian, L.	8425	4	Arulsamy, M.	+8430

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
5	Somasundaram, M.	8444	7	Sivagnanaprakasam, R.	+8458
6	John Edward, C.	+8456	8	Somasundaram, S.	8459

PASSED IN PART III ONLY

Tanjore Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Rajappa, T.	+8433	2	Srichandra Doss, B.	+8434

Madurai Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
3	Kalyanasundaram, E.	+8460	5	Meenakshisundaram, P.	+8462
4	Meenakshi Sundaram C.	+8461			

Kozhikode Centre

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
6	Kunhi Rama Kurup, P.	+8485	7	Neelakandhan Nambudiri, P.K.	+8486

List of Candidates who Obtained Distinction.

The following candidates have obtained distinction at the Tamil Nadu Co-operative Union Examination, June 1958 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	Ardhanari, P.	... 7747	Co-operative Law and Book-keeping.
2	Chellappan, M.	... 7768	Co-operative Law & Banking.
3	Devarajan, A.	... 7773	Co-operative Law.
4	Dhandapani, S. A.	... 7776	Co-operative Law and Book-keeping.
5	George, C. C.	... 7786	Co-operative Law and Book-keeping,
6	Kandasamy, M.	... 7808	Banking.
7	Krishnamoorthy, R.	... 7815	Co-operative Law & Banking.
8	Murugesan, T.	... 7842	Book-keeping.
9	Natarajan, K.	... 7858	Banking.
10	Pattappan, P. P.	... 7878	Co-operative Law and Book-keeping.
11	Ramachandran, G.	... 7898	Book-keeping and Banking.
12	Ramakrishnan, R.	... 7900	Banking.
13	Ranganathan, S.	... 7911	Co-operative Law.
14	Ranganathan, V.	... 7913	Banking.
15	Thangarajan, T. N.	... 7961	Co-operative Law & Book-keeping.
16	Venkatasubramanian, N.	... 7973	Book-keeping.

Tanjore Centre.

S. No.	Name of the Candidate.	Regd. No	Subject or subjects in which distinction obtained.
17	Baksha, R.	... 7987	Co-operative Law and Book-keeping.
18	Balakrishnan, A.	... 7988	Co operative Law and Book-keeping.
19	Krishnamurthy, A. R.	... 8046	Co-operative Law.
20	Krishnamoorthy, P. K.	... 8050	Co-operative Law and Book-keeping.
21	Krishnamurthy, T. N.	... 8051	Co-operation—Historical General & Principles, Co-operative Law, Book-keeping and Banking.
22	Krishnan, R.	... 8054	Book-keeping.
23	Kumarasami, M.	... 8056	Banking.
24	Mahalingam, R.	... 8059	Banking
25	Rajagopal, M.	... 8105	Co-operative Law.
26	Ramamoorthi, M.	... 8121	Book-keeping and Banking.
27	Sambasivam, T.	... 8134	Book-keeping.
28	Sivaraj, M.	... 8148	Co-operation-Historical General & Principles, and Banking.

Tanjore Centre—*Cont.*

S. No.	Name of the Candidate.	Regd. No.	Subject or subjects in which distinction obtained.
29	Sivaraman, E.	... 8149	Book-keeping.
30	Srinivasan, K.	... 8152	Co-operation-Historical General & Principles, Co-operative Law, Book-keeping and Banking.
31	Subbaraman, P. R.	... 8153	Book-keeping.
32	Subramanian, B.	... 8157	Co-operative Law.
33	Venkatabalarathnam, A.	... 8183	Banking.
34	Venkata Sundaram, N. S.	... 8188	Co-operative Law and Book-keeping.

Madurai Centre.

S. No.	Name of the Candidate.	Regd. No.	Subject or subjects in which distinction obtained.
35	Abdul Kader, K. M.	... 8189	Co-operative Law.
36	Alagarsamy, B.	... 8195	Co-operative Law & Banking.
37	Avudaiyappan, S.	... 8205	Co-operative Law & Banking.
38	Balasubramaniam, S.	... 8210	Co-operative Law & Banking.
39	Chelliah, S.	... 8214	Co-operative Law and Book-keeping.
40	Dharmarajan, R.	... 8220	Co operation-Historical General & Principles. Co-operative Law, Book-keeping and Banking.
41	Doraipandi. V.	... 8221	Co-operative Law & Book-keeping.
42	Eswaran, L. V.	... 8223	Book-keeping.
43	Kandasamy, R.	... 8242	Co-operative Law.
44	Karmegapandian, R.	... 8246	Co-operative Law & Banking,
45	Krishnan, M.	... 8253	Book-keeping.
46	Muhamad Thaha, P	... 8272	Co-operative Law.
47	Muthusamy, S.	... 8278	Co-operative Law.
48	Narayanasamy, S. A.	... 8287	Co-operative Law, Book-keeping and Banking,
49	Sathasivam, C.	... 8336	Co-operative Law & Banking.
50	Shunmugam. R. C.	... 8343	Co-operative Law.
51	Solayappan, V.	... 8351	Banking.
52	Somasundaram, R.	... 8354	Co-operative Law & Banking.
53	Subbiah, P.	... 8359	Co-operative Law & Banking.
54	Subbiah, R.	... 8360	Co-operative Law & Banking.
55	Subbiah, S.	... 8361	Banking.
56	Thirunavukkarasu. M.	... 8375	Banking.
57	Thulasiram, L. R.	... 8376	Co-operative Law, Book-keeping and Banking.
58	Vellachamy, S.	... 8381	Co-operative Law.
59	Veluchamy, C.	... 8382	Co-operative Law & Banking.