REPORT

OF THE

FIRST

Madras Provincial Co-operative Conference

Held on the 21st & 22nd December 1912

AT MADRAS

MADRAS: G. C. LOGANADHAM BROS.
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The First Madras Provincial Co-operative Conference

THE RECEPTION COMMITTEE

THE EXECUTIVE COMMITTEE.

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2. ,, Dewan Bahadur P. Rajaratna Mudaliyar Avargal, C.I.E., *Chairman of Reception Committee.*
3. ,, K. B. Ramanatha Ayyar Avargal, M.A., B.L., L.T., *Secretary.*
4. ,, V. S. Ramaswami Sastri Avargal, B.A., B.L. do
5. ,, T. Natesa Ayyar Avargal, B.A., B.L., *Treasurer.*
6. ,, Dewan Bahadur K. Krishnaswami Rao Avargal, C. I. E., *Member, Executive Committee.*
7. ,, Rao Bahadur P. Tyagaraya Chettiyar Avargal, B.A. do
8. ,, Rao Sahib V. A. Parthasarthi Mudaliyar Avargal, do
9. ,, T. Ranga Achariyar, B.A., B.L. do
10. ,, C.V. Krishnaswami Ayyar, B.A., M.B. do

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11. Sir V. C. Desika Achariyar, Kt.
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13. ,, K. Ramaratnam Avl., B.A.
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15. ,, A. Rangaswami Ayyangar Avl., B.A., B.L.
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33. ,, S. Sundara Ayyar Avl., Mittadar of Karakurichi.
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35. ,, Rao Bahadur C. Nagoji Rao Avl., B.A., Coimbatore.
36. ,, K. Kuppuswami Sastri Avl., B.A., Coimbatore.
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38. ,, T. M. Raghava Achariyar Avl., Thozhur.
39. ,, Venkataperumal Nayudu Avl., Kalyandrug.
40. The Zamindar of Papanad.
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42. ,, K. N. Ramaswami Ayyar Avl., Vilattikulam.
43. W. M. Simpson, Esq., Trichinopoly.
44. M. R. Ry. A. Jagannatha Pillai Avl., Trichinopoly.
45. The Kumara Rajah of Chellapalle.
46. The Hon. Mr. T. V. Seshagiri Ayyar Avl., B.A., B.L.
47. M. R. Ry. G. Venkataranga Rao., Avl., M. A., Triplicane.
48. G. N. Thompson, Esq., Bapatla.
49. M. R. Ry. P. S. Venkuswami Ayyar Avl., Madura.
50. ,, Atti Appudu Pantulu Garu, Kuruppam.
51. The Hon. Mr. N. Subba Rao Pantulu Garu B.A., B.L.,
52. M. R. Ry. U. Venkatappayya Pantulu Avl., B.A., B.L., Tenali.
53. ,, M. C. Krishna Varma Rajah Avl., Mankata.
54. ,, M. Siva Rao Avl., Puttur, S. Canara.
55. H. Sausman, Esq., Coonoor.
56. M. R. Ry. T. N. Venkataswami Nayudu, Avl., B.A., Kumbakonam.
57. ,, A. Ramanuja Achari Avl., Koilkuntla.
58. ,, N. Gopalaswami Ayyangar Avl., B.A., B.L.
59. ,, Dewan Bahadur R. Ramachandra Rao Avl., Nellore.

The First Madras Provincial Co-operative Conference

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INTRODUCTION

The Executive Committee of the First Madras Provincial Co-operative Conference have much pleasure in issuing the report of the proceedings of the Conference held at the Pachaiyappa's Hall, Madras, on the 21st and 22nd December 1912. It has been deemed desirable to give here a brief account of the history of the Conference.

It had struck persons in various parts of this Presidency interested in the Co-operative movement so early as the end of the year 1911 that the time had come for bringing together gentlemen interesting themselves in various ways in co-operative effort for an interchange of ideas, solution of important co-operative problems and laying down if possible lines of advance for the future. Certain Taluq and District Conferences had expressed a similar view and it was in pursuance of this general wish that a resolution was passed at the Chingleput Co-operators' Conference held in Madras in March 1912 to arrange for the holding of a Provincial Co-operative Conference in Madras. A small committee of gentlemen from different parts of the Presidency was appointed to carry out this object. At the first meeting of this Committee held at the end of July and at which were present, Dewan Bahadur L. D. Swamikannu Pillai, Registrar of Co-operative Societies, and Messrs. K.Vijayaraghava Achariyar and A. Vedachalam Ayyar, Special Deputy Collectors, an executive committee was appointed, with Dewan Bahadur M. Adinarayanayya as President. As many as sixty gentlemen from the mofussil responded to the invitation of the Committee to serve as members of the General Committee which some time later became the Reception Committee of the Conference. Dewan Bahadur P. Rajaratna Mudaliyar, C. I. E. was requested to be the Chairman of this Reception Committee.

It was from the very first apparent that a Conference really representative of the 900 odd societies then in existence could not be thought of. What was done was to request (1) each District Central Bank, Urban Co-operative Society and Union to elect one delegate each, (2) each Rural Co-operative Society either to elect one member each or to choose as its representative one of the persons mentioned in the delegation from which would be supplied to it either through the Central Bank or Union where such existed or by the representative of the Conference selected by the Committee in the district in which the society was situated. Voting papers were accordingly despatched to the societies and to gentlemen who kindly consented to act as representatives. The result was that so many as about 245 delegates were chosen for the Conference.

The Committee distinctly made the sccieties understand that it was preferable to choose such members as delegates as were willing to bear the travelling and other expenses without charging the societies they represented and the fact that as many as 170 delegates attended the Conference is a distinct proof of the enthusiasm which the idea of holding a Conference evoked among co-operators in this Presidency. A list of delegates which the Committee is afraid is not quite accurate is found in Appendix B.

The question of finance was placed beyond anxiety at the very outset by a few friends in the City kindly consenting to guarantee to pay up a sum of Rs. 500, if the Committee were unable to obtain that sum by other means. But it has not been necessary to collect this guranteed amount. All co-operative societies getting an annual net profit of Rs. 100 and more were invited to contribute to the expenses of the Conference. About 250 of such societies were addressed and as many as 150 responded subscribing between themselves a sum of Rs. 700 and odd of which the Triplicane Urban Co-operative Society Ltd., and Madras Central Urban Bank Ltd., donated Rs. 200 and Rs. 100 respectively. A few friends also subscribed Rs. 250 and odd. Altogether including the delegation fees the receipts amounted to Rs. 1,290. The total expenditure is expected to amount to Rs. 900. The balance sheet will be found in Appendix C.

In order that the proceedings of the Conference might be confined to as short a time as possible it was resolved to print beforehand the papers of the gentlemen invited to contribute them. As many as thirteen papers were received which were all printed and circulated to the members of the Conference during its sittings. These papers found in Appendix A constitute a very valuable part of the proceedings of the Conference. The thanks of the Committee are due to the gentlemen who so readily responded to their request for papers.

It is specially fortunate that this Conference should have been opened by His Exellency Lord Pentland who, in the midst of his multifarious duties, consented to attend the Conference and to say a few words of encouragement and advice. To the Hon'ble Sir John Atkinson and to the Hon'ble Mr. A. Butterworth, the Committee are specially grateful for guiding the deliberations of the Conference on the 1st and 2nd day respectively. Thanks are due to the Trustees of the Pachaiyappa's Charities for the use of their hall for the Conference and to the Committee of the Hindu High School, Triplicane, for the use of a few rooms for accommodating the delegates.

The Committee trust that the Conference has been a success and desires to express their special gratitude to the delegates who attended the Conference in such large numbers at so much personal and pecuniary inconvenience and took such a keen, intelligent and practical interest in the proceedings of the Conference as the following pages would show.

On Saturday, the 21st December, 1912, the delegates to the Provincial Co-operative Conference numbering 175 assembled at Pachaiyappa's Hall at 11 A.M. under the presidency of Dewan Bahadur P. Rajaratna Mudaliar and elected a Subjects Committee consisting of the following gentlemen to consider the draft resolutions to be placed before the Conference.

Messrs. 1 O. M. Venkatanatha Ayyangar, 2 C. Arulayya Nayudu, 3 V. Venkata Achariyar, 4 P. Ramachandra Sastri, 5 R. Ananda Rao, 6 K. Ramaswami Ayyar, 7 V. K. Ramanuja Achariyar, 8 T. Adinarayana Chettiyar, 9 C. N. Krishnaswami Ayyar, 10 R. Lakshmana Ayyangar, 11 Sundaresa Ayyar of Pudukottah, 12 M. Siva Rao, 13 U. Venkatapayya, 14 K. Srinivasa Ayyangar, 15 S. Satyamurti, 16 C. R. Srinivasa Ayyangar of Hosur, 17 Venkatasubba Ayyar, 18 Purushottama Nambudri, 19 Kuppuswami Ayyar, 20 Narayanaswami Chettiyar, 21 Kumara Raja of Challapalli, 22 Tepperumal Ayyangar, 23 R. Ayyamuthu Ayyangar, 24 M. P. Ramanuja Achari.

The above Committee met at 11-15 A. M. and, after discussing fully the draft resolutions, resolved to submit 15 resolutions to the Conference :

Then the delegates, after a short adjournment for lunch, assembled in the hall by 2 P. M.

THE PROCEEDINGS

The Conference was very largely attended by persons interested in the co-operative movement. The following were among those present :—The Hon'ble Mr. Justice P. R. Sundara Ayyar, the Hon'ble Mr. R. C. C. Carr, the Hon'ble Mr. L. M. Wynch, the Hon'ble Mr. A. Butterworth, the Hon'ble Dewan Bahadur M. Adinarayanayya, Dewan Bahadur L. D. Swamikannu Pillai, the Hon'ble Rao Bahadur V. K. Ramanuja Achariyar, Dewan Bahadur P. Rajaratna Mudaliyar, the late Dewan Bahadur S. Venkatramadas Nayudu, Dewan Bahadur C. Karunakara Menon, Sir V. C. Desika Achariyar, Mr. C. Vijiaraghava Achariyar of Salem, Dewan Bahadur V. Nagamayya, Mr. T. Adinarayana Chettiyar of Salem, Rao Sahib V. A. Parthasarathi Mudaliyar, Pandit D. Gopala Acharlu, Mr. S. Ramaswami Ayyangar, the Kumara Rajah of Chellapalli, Mr. T. Ranga Chariar and Rao Bahadur C. S. Subrahmanyam.

Precisely at 2-15 P.M. H. E. Lord Pentland, accompanied by the Hon'ble Sir John Atkinson and Captain Cavendish, A. D. C., arrived at the College and was received by the members of the Reception Committee headed by Dewan Bahadur P. Rajaratna Mudaliyar, Chairman.

THE RECEPTION ADDRESS

The proceedings of the day began with Dewan Bahadur P. Rajaratna Mudaliyar, the Chairman of the Reception Committee, welcoming H. E. the Governor and delegates as follows :—

YOUR EXCELLENCY, BROTHER DELEGATES AND FRIENDS,

On behalf of the members of the Executive Committee who have organised this Provincial Co-operative Conference I beg to tender our most cordial and hearty welcome to one and all of the delegates who have been good enough to attend this meeting, which is the first of the kind that has been held in this Presidency. It is a source of unmixed satisfaction to the Committee that so large a number of delegates have assembled to take part in the deliberations of the Conference. Many have come from distant districts at great personal inconvenience. Not only from our own Presidency but from Mysore, some of the most distinguished officers who have taken deep interest in the movements have favoured us with their Presence.

Our special thanks are due to H. E. Lord Pentland for having graced this auspicious occasion with his presence, to open the Conference and give his blessings for the continued success of this humble movement. It is hardly two months since His Excellency entered upon his high office and during this short period he has been most busily employed in receiving deputations, granting interviews to Rajahs, Zamindars and leading gentlemen, and in visiting various institutions that required attention and seeing and learning things for himself. It was with considerable inconvenience, therefore, that His Excellency has found it possible to spare a few minutes to attend this meeting and we cannot adequately thank him for the great honor he has done us. Our sincere thanks are also due to the Honourable Sir John Atkinson for having in the midst of his multifarious duties as Senior Member of Council kindly consented to preside over the deliberations of the Conference.

Gentlemen, among the innumerable benefits conferred upon the people of this country by the British Government, the co-operative movement stands out quite the most important and bids fair to be far-reaching in its effects. I shall not go into the history of the various attempts made in this Presidency about a quarter of a century ago to initiate this movement. Some of you might remember how in the early eighties, that high-souled friend of India, Mr. (now Sir Frederick) Nicholson who has devoted the best years of his life, and is still devoting after his retirement—his talents and energies, for the good of this country, strove hard to induce the Government of Lord Connemara to take up the question of establishing a system of agricultural banks in this Presidency such as has been so successfully followed in the Continent of Europe. At his instance, a strong committee was formed to consider and report upon the best means of establishing Agricultural banks in this country. After prolonged deliberation, two most valuable reports, he submitted, in 1895-97, strongly urging the establishment of these banks throughout the country as the only means of alleviating the condition of the peasantry. The proposals were referred to the Board of Revenue in the usual course, but were considered by that body as utopian and unworkable and this important question was practically shelved for nearly twenty years until Lord Curzon took it up in right earnest and gave it new life. The result was the passing of the Co-operative Act, X of 1904 which was brought into force in July of the same year. Even then, critics were not wanting who predicted that the scheme was unsuited to the conditions of the people, the mass of whom were steeped in ignorance and poverty and was certain to end in failure. These apprehensions, however, have proved wholly groundless.

Fortunately for the Presidency, the Government of the day selected the ablest men they could find amongst the Statutory Civilians to administer the provisions of the new Act—men who knew the people well, knew the good and weak points in their character and knew how to move with them and gain their esteem and confidence. They were thus able to avoid pitfalls and steered clear of the obstacles that stood in their path. The result was the movement has succeeded beyond our most sanguine expectations and has taken deep root wherever credit societies have been established. Much of the success achieved has been due to the care and judgment exercised by the Registrars not to push the movement too fast, thus in fact anticipating the warning that Sir Robert Carlyle rightly gave expression to at the recent Conference held at Simla. If anything, the Registrars were rather over-cautious than otherwise and during the first three or four years, the progress of the movement was necessarily slow though sure. The annual reports submitted by the Registrars show that hundreds of applications for the opening of new Societies remained undisposed of at the end of each year. The latest report which is for the year ending the 30th June 1912, the eighth year of the movement, shows that the number of societies of all descriptions has risen from 596 in 1910-11 to 972 and the number of members from 44,102 to 66, 156, while the working capital has risen from Rs. 49,15,023 to Rs. 74,63,738 as shown below. It is a significant fact that the loan given by Government amounted to no more than Rs. 36,030, as against Rs. 40,546 in the previous year.

	No.	Members.	Working Capital.
Central	6	643	31,27,303
Urban	46	13,527	7,32,967
Rural	917	51,986	36,03,468
Total	969 × 3 Unions	66,156	74,63,738

Gentlemen, the figures speak for themselves and need no further comment. In a letter received by me five days ago from Dewan Bahadur P. Rajagopala Achariyar, C.I.E., the first Registrar appointed to this important duty, after expressing his deep regret at not being able to attend this meeting, adds the following remarks with his characteristic modesty. He says: "In 1904 I started operations, very few of us believed that anything would come of it, and yet the whole thing has become a big affair now, and it is difficult to realise that the movement is only eight years old." Yes, the success has been truly remarkable. At the same time, we must remember that as yet we have tapped but a small fraction of the field open before us. Excluding Zamindari and Inam villages which have been left practically untouched, there are 33,000 Government villages in the Presidency, grouped under one village head for purposes of village administration. At present, the co-operative credit societies already organised probably serve about 3000 villages, while agricultural co-operative societies, properly so-called, are practically non-existent. There is thus an immense scope for the extension of operations in both directions, and it is the opinion of all who have carefully watched the progress of the movement that the time has arrived for the Government to take a bold step forward, to encourage the steady growth not only of rural credit societies for loans but also of co-operative agricultural societies for production, distribution and sale of agricultural products. Under existing conditions these latter are somewhat difficult to work and therefore require special care and fostering and for that purpose a special establishment will be necessary. I understand that at the end of June 1912 many hundreds of applications for the opening of new credit societies were pending undisposed of. Now that the success of the movement has been established beyond a shadow of doubt, there ought to be no hesitation on the part of Government to sanction an adequate staff of qualified Deputy Collectors to deal with these applications without needless delay and organise fresh societies wherever the conditions are favourable. The work of the Registrar has also so greatly increased that it is necessary to allow him a personal assistant of the standing of a first grade Deputy Collector.

It is also a question for consideration whether the Department which has now extended its operations to all parts of the Presidency and which is certain to expand still further in the near future, should not be placed under the direct control of the Government. The Board Member entrusted with this new portfolio is already burdened with some of the most important branches of the administration *viz.*, Settlement, Land Records, Agriculture, and Survey and he cannot possibly find time to give that close attention that is necessary for the further development of this new branch of work, on sound and healthy lines. All administrative details relating to the policy and the working of the department have now been threshed out and definitely settled and the only question is that connected with increase of establishments required for extending operations and for ensuring a more efficient system of audit, on lines already approved. The intervention of the Board of Revenue would seem therefore to be no longer necessary and work would be expedited if the control of the Department is taken over by Government, as in the case of the Registration Department. Now that the Executive Council of the Government has been strengthened by the addition of an Indian Member, who is apparently not over-burdened with work at present, and is free to move about the districts, that officer might with advantage be entrusted with the charge of this Department.

There are many other points on which I should like to make a few remarks but they will all come up before the Conference for discussion and I shall not therefore take up your time by referring to them here.

There is one matter, however, connected with the control at present exercised by Government on which I had intended to say a few words, but I find that the subject has been fully discussed at the Conference of Registrars recently held at Simla and it was then unanimously resolved that " it is undesirable at the present time to relax the Government control over the auditing and inspecting staff ", but that on the contrary " the staff should be increased with the growth of societies " and should be under the direction of the Registrar and not under the control of central banks or unions. I entirely agree in this view and am further strongly of opinion that it will be a long time before the Government can think of withdrawing from such control. It might withdraw from pecuniary help but not from supervision and control. It is the guarantee of Government supervision and Government audit that has led to the success of the co-operative movement so far and has developed a new spirit and created confidence among the people. India is not like the more advanced countries of Europe in the matter of co-operative action and it is absolutely necessary, therefore, that Government control should be continued for many years to come, if the benefits of co-operation are to be extended so as to reach the " dumb patient millions, toiling at the well and at the plough, knowing little of budgets, but very painfully aware of the narrow margin between sufficiency and indigence " to quote from one of Lord Curzon's sympathetic utterances, during his Viceroyalty. Gentlemen, before concluding, I shall just draw your respectful attention to the following significant observation made by his Gracious Majesty, our beloved King-Emperor, on the memorable occasion of the Coronation Durbar celebrations held in December last year at Delhi which deserves to be written in letters of gold.

In reply to the address presented by the Delhi Municipality, His Majesty said : " If the system of co-operation can be introduced and utilised to the full, I can foresee a great and glorious future for the agricultural interests of the country." Brother Delegates, that is a consummation which one and all of us should strive and strive hard to attain. To attain it, however, we should establish co-operative societies in every village or group of villages in the Presidency. It may take many, many yearr to reach this millennium, but reach it we must, some day. Let us the-es fore redouble our efforts so that under God's blessing and the fostering care of His Excellency Lord Pentland who, short as his stay has been, has given unmistakable proof of his earnest and sympathetic desire to do his best for the people over whom he has been called upon to exercise his beneficient sway, a substantial progress will have been made towards the attainment of this goal, before His Excellency lays down the reins of his office. The example of the little kingdom of Denmark, a kingdom not bigger than one of the larger districts in the Presidency in area and population, and the more recent achievements effected in Ireland in the spread of co-operative societies, under the guidance of Sir Horace Plunkett afford us lessons which ought to stimulate us to do our very utmost to reach the coveted goal.

Letters of Sympathy

The Hon'ble Mr. M. Adinaraynayya read a number of letters and telegrams from the following persons interested in the movement :—

Messrs. J. S. Chakravarthi of Mysore. N. Krishnaswami Ayyangar, Kumbakonam. K. G. Venkatasubba Ayyar, Salem. P. S. Venkuswami, Madura. Seshachala Ayyar, Nandalur. M. Shama Rao, Bangalore. Krishnavarma Raj, Malabar. The Zamindar of Pappanad. Vidya Sagar Pandiya, Bombay. C. D. Ramaswami, Kunigal, Mysore. S. Varadaraja Ayyangar, Bangalore. H. Nanjundaraj Urs, Mysore. Bagree Subba Rao, Honorary Secretary of the Mysore Co-operative Society Limited. The Secretary, Weavers' Co-operative Society, Melkote. The Hon'ble Sri Raja of Darakota ; and Mrs. Burrows, Calicut. Mrs. Burrows wrote :—

Dear Sir,

Will you allow me to send a few words of congratulation to all who attended the Co-operative Conference on December 21. I was so pleased to know that you were going to have one and I do trust that it will be a very successful one and the forerunner of many more. I am a very glad co-operator just come out from England. I joined the Seeds Society 40 years past when I was only a girl of 17 and I have been a Co-operator ever since in different Towns and Villages of the United Kingdom including 9 years at Burnley, 5 years at Deal, Oxford and other places. My last society was at Southall in London and I feel that I must give you my hearty congratulations upon your starting out here and I only wish that it was in my power to join you on that day. But though that may be impossible let me say once more I wish you every success and I can most heartily testify to the great blessing co-operation has been to hundreds of thousands of our fellow co-operators. Then, sir, with every good wish I remain.

Yours Respectively,
(Mrs.) E. Burrows.

H. E. The Governor's Address

H. E. the Governor, in declaring the Conference open, said :—

" I am much honoured by your invitation to be present here to-day and I congratulate you on the large attendance at this first Provincial Conference on co-operation. This Presidency may well be proud of the work of Sir Frederick Nicholson, whose labours laid the foundations of co-operative credit enterprise, not only for Madras, but for the whole of India and all those who have worked with him may well be gratified and encouraged by the progress which has been made. I join heartily in these congratulations and wish you all success in the future. Unity is strength, and the principle of co-operation is simply the principle of mutual aid, of association, of clubbing together for a common purpose. It has been described as a law of nature, and the chief factor of progressive evolution; but as Darwin and his followers have pointed out there is another great factor of evolution, namely, the struggle for life, the survival of the fittest, which may be translated for business men into the term "competition." There is a perpetual conflict between these two tendencies, competition and co-operation, and co-operation, if it is to advance, as we should wish it to advance, requires all the help which can be given to it by human intelligence and sympathy.

Co-operation in other Countries

Co-operative effort has taken various forms in various countries. In Germany and France it has taken the form of land Banks, agricultural credit and agricultural organizations. In Great Britain it has taken thes form chiefly of co-operative distribution and production. Here in India in the form of co-operative credit banks it has achieved, as has lately been said by Mr. Henry Wolff, a unique success since its foundation about seven years ago. The purpose of the Act of 1904 was the organization of co-operative credit societies, and taking this Presidency by itself, while in 1905-1906 there were 25 societies with a membership of 2,733, the figures for 1911-1912 show for the Madras Presidency 969 Societies and three unions of societies with a total membership of 66,856—a record of most remarkable development. These credit banks have provided the great boon of cheaper money, resting, of course, upon better security. It has been calculated that without them the interest paid on the present total loans would be greater than it is by at least Re. 1 lakh. This is all to the good and must have brought great benefit to those concerned.

At the same time cheaper money may have disadvantages, and it is the case here, and it should not be overlooked that borrowings have increased and the total outstanding obligations are relatively greater than they were before the introduction of co-operation. I hope and believe, however, that as time goes on this feature may disappear, and that the importance to thrift, the virtue which above all others should be practised as well as preached by co-operators, may check and overcome whatever tendencies there may be to heavy borrowing. The limit of usefulness of this co-operative credit movement is far from having been reached. It may almost be said to be in its infancy, and it is for you to-day to consider what steps should now be taken to strengthen and to safeguard it.

Basis of Co-operation

I notice various suggestions in your draft resolutions which are to be discussed. I express no opinion upon these resolutions, the co.operative movement, as I have already reminded you is not confined to this country. There is an old Latin saying *Coelum animumnon mutant quitrans mare currunt* which means that those who cross the seas and go to foreign countries do not change their spirit though they may live under a different sky. Under whatever sky it may be found, the co-operative movement is essentially a voluntary self-governing movement depending for its health and vitality, not upon Government, but upon the intelligence and watchfulness and probity of its own members. Its safety lies not in any central controlling committee or authority, but in the village society itself. So long as each village society manages its own business prudently, and is at the same time alive to the advantages of combination with its neighbours, the co-operative movement must live and grow. However far our Indian co-operative movement may fall short of the ideal, and of course I realize that like everything else it must have its beginnings, it is well to keep the ideal steadily before us. In the meantime it is to be hoped that your efforts may receive from all quarters the encouragement and support which it deserves. It may be, and I trust it will be, that in time to come this movement may grow so strong as to wish to stand alone and be independent of all Government support. But that time has not yet come, though it is gratifying to see how very small a portion of the capital involved is provided by Government. At present the work of inspection and audit lies with Government. I need not point out to you that upon the efficiency of inspection and audit public confidence in your movement largely rests. It is therefore my view that so far and so long as this is so, the work undertaken by Government should be thoroughly done by a competent and adequate staff.

Need for Education.

It is not enough, however, in my opinion to inspect and to audit. The safety and progress of co-operation depends upon education. Co-operation is a living principle which must have roots in the heads and hearts of the community. If it is to remain permanently healthy, it cannot be imposed from above. You must educate and see to it that the principles of co-operation are understood, so that those who benefit may understand thoroughly how to protect themselves and to manage their own business in their own village societies. As a newcomer I am not aware what efforts are being made to promote such education, and what share Government take in this work. I express no opinion now as to whether and to what extent it may be desirable for Government to take part in such work, and I trust that your own efforts may receive support from other directions, and from all who are interested in the welfare of the rural population.

After all, the best evidence of the success of the co-operative credit movement in this country, which took form only after the passing of the Act of 1904, is the Act of 1912; for the Act of 1912 authorizes a wider application of the co-operative principle. Co-operative associations may now be formed not only for credit, but for distribution, for production, for the sale or purchase of agricultural produce or implements, for the supply of seeds or manure, for the insurance of cattle and for other purposes; in fact, generally for the promotion of economic and industrial interest of their members. This opens a large field to co-operative enterprise, and the question arises—Is there in this Presidency an opening for such enterprise?

Hopeful Outlook.

You will not expect me this afternoon when you are going to listen to Sir John Atkinson's presidential address, to work out for you in detail the possible applications of co-operation to agriculture. But let me give you an illustration of what is waiting to be done. I mentioned the purchase of seed. I understand that in this Presidency the Agricultural Department has made a beginning in the work of supplying pure cotton seed. The distribution of pure seed is having a good effect. There has been a marked improvement in the quality of the cotton so obtained. Last year, for instance, in about four districts alone 170,000 lbs. of pure seed was sold direct to cultivators. The competition for it was very great, although the ryots paid a higher price for it than for that obtainable in the bazaar. Here is an opening for co-operative enterprise. A co-operative society could purchase this seed more cheaply than the individual ryot, because it would purchase in bulk, and it would save freight. Take another instance. Not only seed, but manures might be obtained more cheaply in this way. I am informed that in the delta districts of Krishna and Godavari the demand for manure is very great. In some instances the people have been digging up and using the soil from the sites of old houses. This supply is naturally very limited, and by experiments a satisfactory substitute has been obtained. Co-operative societies could purchase manure more cheaply than the individual ryot. Societies by being able to take contracts for the supply of manure or refuse could obtain it more cheaply than can individual ryots, buying each man for himself. These are merely illustrations which might, I am sure, be multiplied by your own experience. The outlook is most hopeful, and I have little doubt that a beginning will soon be made now that for the first time facilities are offered for the formation of societies working on co-operative principles to improve and develop economic, interests, and especially agriculture, the greatest of all economic interests.

Agriculture and Co-operation.

For this purpose it is not necessary to lay fresh burdens on the co-operative credit banks, for if desirable, separate organizations may well be formed to apply co-operative principles to agriculture. The two organizations can work independently and side by side.

Agriculture seems to be an obvious opening, when the time is ripe, and as time goes on other openings will no doubt be found for the application of the co-operative principle to industry. Co-operators are nothing if they are not enthusiastic. One success leads to another, and with success and not without it, capital and mutual confidence will grow.

We may be hopeful. We must certainly be grateful for the progress which has been made and we must not be impatient for the future. If it is to endure, the fabric of commercial and industrial enterprise in this country, must grow slowly: and its foundations must be laid wide and deep. No social movement will more surely strengthen these foundations than co-operation. Its operation is not bounded by economic interests. Not only will it lighten the burdens of the people, and train them to business methods, but grasped in its fulness it will be a continuing moral influence in their daily life and conduct : and in this way a powerful instrument of educational progress. It builds upon the ancient customs and institutions of his country, the Nidhis and Panchayats; and the management of these village Co-operative Credit Banks offers a training ground for the government of local affairs and the exercise of public spirit.

Best of all, co-operative enterprise brings together men of all classes and castes and races, it tends to soften and obliterate divisions, it brings

out and marks the overwhelming importance of the common interests which unite us all. And there is no one of us who will not do well to bear in mind the well-known motto of co-operators: "In things essential, unity ; in things doubtful, liberty ; in all things, charity."

To-day you have met to consider the position and the needs of the co-operative credit movement.

I wish you all success in your deliberations and I have now the honour of declaring this Conference open.

His Excellency was garlanded by Dewan Bahadur M. Adinarayanayyah and was also presented with a fine bouquet of roses.

His Excellency then announced that Sir John Atkinson would deliver his Presidential Address.

Mr. Adinarayanayya, in the name of all the delegates and in the name of the Executive Committee which organised the Conference, expressed his pleasure in offering their united thanks to His Excellency for having spared some little time to be present at the Conference and to bless them all with his gracious presence that day.

His Excellency then left the Hall, the band playing the National Anthem.

The Presidential Address

The Hon'ble Sir John Atkinson (President) delivered the following address :—

GENTLEMEN,—We are fortunate in having secured His Excellency's presence to-day to open this Conference—the first of its kind that has been held within the Presidency, because it is an earnest of His Excellency's interest in a movement which promises to be of the most far-reaching benefit for all classes of the population. Our gratitude is all the greater when we remember the exacting and increasing demands upon His Excellency's time.

The Chairman of the Reception Committee has been good enough to make some reference to my presence here to-day. I can assure him that it has given me very great pleasure to accept the invitation of the Committee to preside at this Meeting. I have had in one way or another a good deal to do with co-operative movement since first it began to take tangible shape in 1904. I was a colleague on the Board of Revenue of Sir Frederick Nicholson, the father of the movement, a man to whom we are indebted more than we can say, for its genesis, and for our knowledge of how to start it on its way. And it was my good fortune to be a Secretary to Government when that start was made and when the first of that service of distinguished Registrars of Co-operative Credit Societies was selected. And to-day you have been good enough to invite me to preside over your deliberations, no doubt because in my capacity as a member of the Government, Co-operative Societies come more particularly under my care.

I think there will be no misapprehension as to my position here. I am a listener and a learner, not a participator in your discussions. Some of the Resolutions that will be submitted to you deal with subjects regarding which there may be diversity of opinion, some embody recommendations for action on the part of Government. It would be improper for me to express any opinion on those matters. All that I can say is that you may rest assured that whatever suggestions or recommendations you may make will receive the fullest and most careful consideration from the Government, who are solely animated by the desire to advance the healthy growth of co-operation in all parts of the Presidency.

I said just now that I am a learner. But are we not all learners? How many of us foresaw the marvellous rapidity with which the seed of co-operation would grow? How many predictions were falsified? And which of us can say with confidence in what direction healthy development will most show itself in the future? Why, I can remember men of the highest experience and perspicacity, many of them Indians, men whose counsel was sought ten years ago by Government—no, I am not going to mention names—men who prophesied nothing but failure from Sir Frederick Nicholson's scheme. And you all remember how in those early days the principle of unlimited liability was scouted as impracticable and impossible, a principle which if insisted on could only wreck the vessel so newly launched. And then there was the question of Government subsidies. To many observers it seemed out of the question that without subscriptions from the Treasury any Society could carry on business. And then on the other hand there have been instances of enthusiasm giving a wrong lead. There have been times and places where as you know much has been hoped for from distributive Societies. Yet with one or two brilliant exceptions, the end of such Societies has always been unhappy.

There are but a few instances which I would cite to illustrate my point that in the development of Co-operative Societies in this country the unexpected has not seldom happened, and that therefore circumspection, foresight and care must attend each step in advance. We are all learners, in great measure of experiments, making use of a machine the full capacity of which we can but vaguely calculate, and which if carelessly or unskilfully driven may land us in trouble. You think of the splendid results that have already been obtained. Let me give you some figures, showing the rapidity of growth—the rate at which the machine has been driven :—

Year	No. of Societies.	No. of Members.
1905-06	... 25	2,733
1906-07	... 63	64,39
1907-08	... 101	9,537
1908-09	... 180	15,697
1909-10	... 977	30,685
1910-11	595 & 1 union	44,192
1911-12	569 & 3 unions	66,156

On the 30th June 1912, the total working capital of the Societies was Rs. 74,63,739 and during the year ending on that date loans to the amount of Rs. 20,23,336 had been granted by these Societies. Is not that a very marvellous record for seven years' work—and that in a country where many competent observers have consistently maintained that the old communal spirit is dead, and where prediction was not wanting, that Co-operative Credit Societies as they used to be called could never live, however violently galvanised by state stimulus into a semblance of life?

The case becomes perhaps more astonishing when we remember the lifelessness of Joint-stock enterprise in this country. As to this there can be no mistake. A glance at the Annual Report on the subject will show the same discouraging tale of failure. "The present condition of Joint-stock enterprise does not show any encouraging signs," was the recent remark

of a local newspaper. "The inexperience of Directors, the dishonesty of Managers or Agents or the difficult nature of the business itself might have contributed to this result in the case of the many failures in industrial enterprise." A very distinguished fellow-citizen of ours commented in a recent number of the *Wealth of India* on this very phenomenon that joint-stock enterprise languishes, while the co-operative movement is instinct with vigorous growth.

What is the explanation? Why is it that those entrusted with the management of joint-stock concerns, men I suppose generally of education, of capacity, of some business knowledge, fail where inexperienced and comparatively ignorant villagers succeed? One can suggest many explanations. Perhaps the cause is to be found in the greater simplicity of a Credit Society's business and it is noteworthy that distributive and productive Societies have so far been almost complete failures Perhaps what I believe is technically called "propinquity" affords the clue. A rural Society draws its members only from mutual acquaintances; a Joint-stock Company from the whole world; and I remember when I once suggested to an Indian friend to invest some money in a Railway in South America his prompt reply was that he preferred to put it into land which he could always have, before his eyes. But this fact only explains the unwillingness of investors to invest in the unknown; it does not explain the inability of Directors to direct. Or again is it perhaps, as the Chairman of the Reception Committee thinks, the paternal and guiding hand of Government that enables our Co-operative Societies to walk while the Joint-stock concerns fall prostrate?

I have suggested a few possible explanations for this curious distinction between what are really scions of the same stock, the Co-operative and the Joint-stock movement. Most probably the true explanation is something altogether different from any of my suggestions. That is immaterial for my forecast purpose. The important thing is to realise the need for care in pioneering the footsteps of the infant undertaking on whose future career we build such high hopes. Let us guard against the possible ill-effects of any hereditary tendency. One brother seems to have the rickets and does nothing but fall down, let us see whether we cannot prevent the same disease in the case of the other brother, for whose healthy growth Government have made themselves so largely responsible.

I notice that the first Resolution that is to be submitted to you calls on Government to take necessary measures to ensure satisfactory and safe acceleration in the growth of the movement. I must refrain from commenting on the Resolution, because as I have already indicated I cannot with propriety make any statement of policy on behalf of Government. But I may perhaps remind you that in seven years the number of Societies has increased almost forty fold; and I can assure you that satisfactory and safe growth for the future is a subject the importance of which the Government have always before them. The question undoubtedly arises whether the present rate of growth is consistent with safety. Much has been said about the enthusiasm necessary to spread the light of the Co-operative movement. But enthusiasm is like fire, a good servant but a very dangerous master. "The prudent man", says a well-known writer, "may direct a State, but it is the enthusiast that regenerates or ruins it." We have had proof of the mischief that may be caused by enthusiasm outrunning caution in the case of the Land Improvement Loans Act. And in that case as in this the enthusiasm of the propagandist was mated with the cry of the ryot for facility of credit. And the result was something akin to ruin. Beware, then, of the danger of multiplying facilities for credit before the people themselves are ready, prepared and fitted for the boon.

Instances are coming to notice of mismanagement of the affairs of Credit Societies. I will not mention any names and wish to give no clue to identification. The Registrar and his officers very wisely take steps as far as possible to put matters right without publicity. They realise the importance of doing nothing that will shake public confidence in the movement. But they know also that the cause of the trouble has generally been the establishment of a Society in ground insufficiently prepared. It is of the utmost importance to avoid all such regrettable occurrences. The field that lies before us gives promise of bountiful crops, but our cultivation must be clean, the soil carefully prepared, and above all we must utterly eradicate and extirpate every remnant of noxious growth, lest our harvest of grain be stunted and shortened by weeds.

It is a question worth consideration how best this process of preparation can be carried out; what should be the agency employed. The process in reality consists or has hitherto consisted of two parts, propagandism or preaching and organisation. In some respects the need for the first of those, propagandism, seems to have passed away. No doubt there are here and there in the more backward parts of the Presidency places and communities which have not heard, or do not yet realise the enormous benefits that they can derive from well-planned co-operation. But the fire of enthusiasm is burning so strongly that we cannot doubt that there will soon be no corner of the lamp which will not catch the kindling spark. So far the effect of enthusiasm has been to create a demand almost solely for credit Societies, *i. e.* a demand for increased facilities for borrowing money; it has scarcely been recognised, at least in practice, that another gift which co-operation offers is increased facilities for thrift, for saving money. Will not the propagandists take up this subject? They cannot possibly do their fellow-countrymen a greater service than by creating a habit of saving. I say nothing at present of the innumerable other openings for bettering the social and economic condition of the country that co-operation presents.

Propagandism is the first step in the process of preparing the ground for the growth of co-operation. Organisation is the second, and a much more difficult undertaking it is. Yet still it is, I think, worthy of consideration whether this process cannot, in the same way as propagandism, be better carried out by unofficial rather than by State agency. I do not wish to express any opinion, on the point but only to put it forward as worthy of careful consideration. Is not the time approaching when the hand of Government is no longer necessary to create and give its proper shape to each new Society? Is not this a branch ofthe people's affairs which we can, subject no doubt to safeguards, leave to themselves? We should never forget that the indirect effects of a successfully established system of co-operation are almost, if not quite, as important as the direct effects. And

among these indirect effects we cannot fail to recognise the education, the training that it gives to the people in managing their own affairs. And it seems so very difficult a task for the people of any given locality, especially now that there are so many hundreds of examples before them, to carry through successfully all the different stages of self-organisation.

I have referred to the indirect effects of this co-operative movement, and if we turn to consider them the fate is practically unbounded. There is a strong movement on foot for the encouragement of productive and industrial co-operation, indeed for the combination of co-operation with every process of social and economic life. I need not say that the Government will watch the movement with most friendly eyes, and will be ready at all times to give their sympathetic assistance in whatever way they may promote the healthy growth of this branch of co-operation. In agricultural industries, in arts and handicrafts, in production and distribution there are a thousand openings through which united effort may multiply the value of individual labour. It is of the utmost importance to the well-being of the country that these openings should now be explored, and made the most of. Indeed I would go further and say that success in these matters will be a test of the real extent to which co-operation has advaced in this country. So far co-operation has been one-sided. Co-operative Credit is the one branch that has flourished, even its off-shoot thrift has as yet shown little of growth. What now is urgently needed is the development of other branches. If Co-operative Societies which have been five and six years at work cannot see their way to develop new sides to their work that would seem to prove that the roots of co-operation have not struck deep.

In this connection I cannot refrain from drawing attention to the second of the papers that have been contributed to this Conference—I mean Major Badcock's paper on "Co-operative Societies and their Moral Influence." It has been more than once reported by the different Registrars in their Annual Administration Reports that the institution of Co-operative Credit Societies has tended to reduction in the drinking habit. And here we have a description by an English Army Officer of how he made use of such a Society for the reclamation of the village drunkards. It is a splendid and most encouraging lesson. A year or two ago when in the Legislative Council I remarked that the best way to wean people from drink was to use personal exhortation and persuasion, I came in for some adverse criticism, almost ridicule. Yet, here we see an English Officer successfully making use of the weapon I suggested. I trust that the Directors of every Co-operative Society will do as Major Badcock has done, and I will say this, that if co-operation can be employed successfully as a means of reforming the drunkard, its beneficial possibilities are boundless.

Gentlemen, it is considerations such as these that make one realise how immense is the volume of enthusiasm that can be evoked by the study of the co-operative principle and by its practical application. No wonder that the officers of the Department are flooded with applications for the registration of more and ever more Societies. And I can assure you that all applications will receive most sympathetic treatment. Only let us make sure that the rate of progress is not dangerous, and that development proceeds on satisfactory lines.

The Resolutions

The Conference then proceeded to consider the resolutions placed before it by the Subjects Committee. The first resolution was as follows:—

Registration of More Societies

"That this Conference believes that there is a genuine demand for the establishment of more rural credit societies in the Presidency, and requests Government to take necessary measures to ensure satisfactory and safe acceleration in the growth of the movement."

In moving the resolution, the Hon'ble Rao Bahadur V. K. Ramanuja Achariyar said that the resolution consisted of two parts. The first part said that there was a genuine demand for the establishment of more rural credit societies in the Presidency. This he could testify to personally. He had received numerous applications from the people in his District asking him to go to them and prepare applications for being submitted to the Registrar. He had had no time to do this yet. He might also mention to them that that genuine demand was a ground for the doubling of the rural societies. In the past year they had had 25 societies in the Tanjore district, and in the present year the number had increased to 50. Co-operators all over the Presidency would bear testimony to the demand for the formation of societies.

As to the 2nd portion of the resolution, they simply request the Government to take necessary measures to ensure satisfactory and safe acceleration in the growth of the movement. What they now required was that the Registrar should register the societies as quickly as possible. As the President had remarked they should be cautious in forming new societies. He (the speaker) was afraid that the Registrars were very cautious in the matter, the caution bordering on over-caution. The Assistant Registrar now kept the applications for two or three months, to see whether he receives more than one reminder from the applicants. Then he would go to the villages, talk to the villagers and see whether there was any one who could conduct the society properly. He (the speaker) had found instances in which those responsible had made a considerable delay in acceding to the request of villages. He might mention an instance—the society to be formed in Haridwaramangalam, in regard to which he had sent the application several months ago. Formation of Societies would require adequate staff of Inspectors, and in this matter he hoped the Government would not grudge any expense. The number of Inspectors had to be increased with the increase in the number of societies. They had 25 Inspectors three years ago, and now when they had over 900 societies, the number of Inspectors was increased only by three. He also knew that it was not reasonable to expect Government to incur all the expenditure, and he thought that he might call upon the leaders of the societies to make a reasonable contribution.

Mr. C. Arulayya Nayudu of Kilacheri, in seconding the resolution in Tamil, spoke about the assistance rendered by the Government towards this movement, and thought that the establishment of more rural Societies in the Presidency would be advantageous to the people. In the absence of more Inspectors, the Registrar hesitated to start new societies. Honorary effort was good in its way, but the fact was undeniable that people had confidence only in Government effort. Government must continue to look after societies.

Mr. Sami Govinda Naidu of Kilacheri, in supporting the resolution wanted the local Government to help the movement more than the people themselves.

The resolution was put to the Conference and carried unanimously.

Caste Distinctions

Mr. V. Venkata Achariyar of Conjeevaram, then moved :—

" This Conference, while considering there is a great future for special societies intended for the artisan, working and industrial classes for productive purposes, is of opinion that the establishment of societies based on distinctions of caste, or religion should be avoided as far as possible, as such a course is opposed to the fundamental principles of co-operation."

In doing so he said:—The resolution refers to two classes of societies, firstly societies formed for advancing the cause of particular industries in which special professional workers may be interested; secondly societies for the exclusive benefit of particular classes based upon distinction of caste, creed or color. The Conference records its opinion that, while there is a great prospect of the former class of societies being formed in the near future as a natural and logical consequence of the development of the co-operative movement, the formation of the latter class of societies, under the guise of co-operation, will be highly deleterious to the progress of the movement.

A society for the benefit of weavers for instance, while it attempts to ameliorate their condition, also tends to quicken the economic impulse of the general body politic. A healthy combination of the agriculturists of a particular rural area for the common purchase of seeds, manures and the implements not only opens the eyes of the village folk to the benefits of mutual help and confidence but also accelerates the growth of the country's material prosperity. We welcome these Societies as they have a material bearing upon the welfare of the people of this country. But there is a likely feature to which the Co-operative movement may lend itself unconscious of its being drifted into channels of unwholesome jealousy and competition. We are having enough of class prejudice and religious separation and one wishes that the blessings of the movement may not be divested of their value by the perpetuation of class prejudices. We welcome the movement as a powerful instrument for breaking down militant antagonism among the people themselves and for sowing the seed for social brotherhood unsullied by class and religious prejudices. We welcome it too, as a fruitful agency for educating the people into habits of thrift and business and for evoking higher human impulses. If under the cloak of co-operation, party organization springs up here and there, the day will yet be far distant when India can be said to have achieved any thing like success in the field of co-operative movement. It must be our end and aim therefore to discourage party organization and to concentrate our energies towards the amalgamation of the diverse sects into one homogeneous whole held together under the same roof by common co-operative ideals. The measure of success that has so far been achieved in the credit side of the movement no doubt lessens our apprehension that the movement will not spend its force upon the dead rock of class cleavage. Panchamas are freely admitted as members of rural societies. None of the existing societies have imposed any restriction against their admission. However, a note of warning sounded betimes will not be out of place in a country like India where corporate action for a useful common goal has just been revived under the ægis of a beneficent and far-reaching legislation.

Mr. M. Chinnayya Nayudu of Molasur in seconding the resolution in Telugu pointed out that any distinction of caste or religion would be detrimental to the working of the Societies. Co-operation meant unity and should not be made a means of accelerating differences. If the country was to prosper, differences must be eradicated.

Kumbakonam

Mr. V. K. Ramanuja Achariyar said that he was not for opposing the resolution in any way and his experience of the working of the societies in his district showed that distinction of caste or religion would be necessary for some time to come. In Vadachery there was a separate Society for the scavenger classes and the speaker thought that the *Panchamas* would not be admitted as members in any of the Societies for many years to come. He was for having at present separate Societies for separate classes of people and he (the speaker) proposed to have a Society for scavengers at Kumbakonam. It was stated that Panchamas were admitted in Societies. But he had heard how in a certain Society, Panchamas were made to stand at a distance. He did not speak with any idea of opposing the resolution but he thought it better to rely upon the Registrar to use discretion in the matter.

Tanjore ?

Mr. K. Ramaswami Ayyar (Madura) remarked that in a Society that was started at Madura, there were all classes of people as Members, *Panchamas* and Brahmans were there. They made no distinction whatever between one class and another, and for the convenience of all classes of people, meetings were generally held under a *banian* tree. He was only sorry that such an attempt was made to make class distinctions.

Rao Bahadur Y. Narayana Rao (Trichinopoly) said that he had much experience in the working of these Societies in the mofussil. He had admitted Panchamas and Brahmans as members of the Society, and several Panchamas had also taken loans in Bothukudi and other places. He did not see any difficulty at all in taking the *Panchamas* as shareholders, and giving them loans and recovering the same from them. On one occasion he had himself stood as surety for a Panchama.

Mr. C. Venkataranga Achari, Secretary, Urban Bank, Tiruturaipundi, in further supporting the Resolution in a Tamil speech stated that there should be no difference of caste or colour. There was no necessity for making any distinction between Panchamas and other classes of people. His own society admitted and granted loans to Panchamas, washermen, barbers etc. There should not be any class societies.

Mr. Aiyakutti Ayyangar, Kurnool, further supported the resolution.

P. Chinnamrithunja Ayyar (Vice President, Tenali) further supported the resolution in Telugu. He brought to the notice of the Conference the fact that various loans were given to the *Panchama* class in his part of the country. The meeting of all castes in a society was a necessary preparation for realising the larger ideal of all classes mingling in social life.

Mr. Raghava Achari (Madurantakam) further supported the resolution.

Mr. C. N. Srinivasa Ayyangar (Uuthukari) remarked that the Uuthukari Urban Bank had been working satisfactorily with 900 members at present, and the difficulty of class distinction was not at all felt there. He would strongly support the resolution.

Mr. C. R. Srinivasa Ayyangar (Tanjore) said that in the Marur socitey out of 64 Members, 24 were Panchamas and the rest were Hindus—cultivating tenants. There were people there interested in the elevation of the depressed classes.

Rao Sahib V. A. Parthasarthi Mudaliyar further supported the resolution. As one who had experience of the working of a Bank in Purasawakam he would say that this question did not arise in admitting the members. No distinction was made though some attention was paid to the character of the individual in taking him as a member of the society. The object of the society was to make the people understand the promotion of the co-operative interest. By making any distinction of caste or religion the very object of the societies would be frustrated.

R. Mahakalahasteesvaraiya (Kalavai, North Arcot) wanted Government to encourage this movement and he was not for making any difference between one class and another.

The resolution was put to the Conference and declared carried by a very large majority, only one voting against it.

Productive and Distributive Societies

The next resolution that was taken up for discussion was as follows:—

> That this Conference believes that the formation of productive and distributive societies on co-operative lines would conduce to the industrial advancement of the Presidency and is convinced that the combination of these distinctive functions with credit operations in the same society is not opposed to the true principles of co-operation.

In moving the resolution Mr. K. B. Ramanatha Aiyar (Triplicane) in the course of his speech said that the resolution consisted of two parts; the first part of it was an expression of opinion and in that opinion all would share. There was no difficulty about accepting the first part of the resolution, *viz.* the formation of productive and distributive Societies. They might remember that the President in his address referred to the fact that some of the Co-operative Credit Societies had been giving satisfaction, and they had arrived at a stage when the distributive and productive Societies in Co-operative lines could be added to make for industrial advancement. He (the speaker) might tell them that as they went on working in particular lines of activity here, they would find there was need for developing on other sides. Once they had producers, then they would have to distribute what they produced. He might tell them that in Triplicane they had a Society, which had been working in the distributive side ; and the members concerned had felt that the proper way of supplying good things to the constituents was by starting the productive side of Industry. Then they started a Society, which would produce wholesome oil. That was something like an off-shoot from the distributive side which had been working in this city. Hearing complaints as to the kind of oil supplied by the distributive Society, they had to devise means for the production of good supply. It was not possible to work along with the distributive side. They had an independent society working this particular industry. If they should have societies developed on these lines, they might have articles that would be above criticism. If these societies would undertake to supply all kinds of articles, which they wanted to distribute to all the co-operative members, there would be a real indication of healthy development. If there should be a wholesome development of this sort, they would admit it would be to the best interest of the country. That part being acceptable to them, he (the speaker) had to go on to the next part of the proposition. Combination of two functions would be to the real advantage of the members. He might tell them that they had felt that the productive and distributive work with credit operations was convenient. From the experience they had of the work in these local societies, he might venture to say that the working of these two had been to the benefit of all concerned.

If they should have the two functions, credit side or distributive or productive side together, it would be conducive to the proper working of the Societies. He spoke from his own personal experience in this direction. He believed that the Urban areas were peculiarly favourable for work in this direction. If they heard complaints that the distributive side had not been successful and the productive side had been a failure, he did not know how far that cry was justifiable. He expected that in Urban areas, they could develop their branch societies successfully. He therefore thought that the formation of productive and distributive societies on co-operative lines was necessary for the successful working of all branches of co-operative activity and he commended the proposition to their acceptance.

Mr. C. N. Srinivasa Ayyangar (Mattigiri) seconded the resolution in a Telugu speech.

Mr. N. A. Vedanta Achari (Triplicane) in supporting the Resolution said that, as the president of the Saidapet branch of the Triplicane Society, he always found the great benefit of mingling the credit branch with the distribution branch as many of those, who wanted to buy provision in the distribution branch always found great benefit in having the credit side attached to it, as otherwise they would have entangled themselves in the local bazaars by large purchases on credit, and would have found themselves in great difficulty to get rid of that indebtedness before they could again purchase in the society.

He also added that there would be much difficulty in having two Societies for different purposes in the same place, and strongly urged the Government to consider their decision about the separation of the two branches.

Mr. Kuppuswami Ayyar (Neykarapati) further supported the resolution.

P. Marghabandu Sarma (Sumaitangi) speaking in Tamil advocated the formation of one Society in the interests of the people.

Mr. T. Adinarayana Chettiyar (Salem) could see no harm in combining the two functions of distribution and credit. On the other hand, he would point out the example of the Triplicane Society which traded with the money deposited by its members at a cheap rate of interest instead of with loans got from a Central Bank at a prohibitive rate. The Secretaries of the Coimbatore and Madura Stores, the speaker continued, saw no harm in such combination and considering that it was ordinarily difficult to get two sets of men in any locality to work out different branches of co-operative work he would emphatically urge that such combination was not only harmless but even desirable.

The resolution being put to the Conference was carried, only one voting against it.

Special Agricultural Societies.

The Kumara Raja of Chellapallee next moved :—

"That this Conference considers that the time is ripe for the formation of special agricultural co-operative societies in selected and suitable parts of the Presidency for the definite purpose of

(i) collective purchase of manures, seeds, implements, machinery &c. ;

(ii) the profitable sale of produce ;

(iii) the diffusion of knowledge of agricultural improvements ; and

(iv) demonstration of improved methods and general propagandist work and

(v) cattle insurance."

In doing so he said that time had come when they should be able to extend the scope of all branches of co-operation. They should extend the productive and the distributive side and also work on the side of agricultural improvements. Last year a suggestion was made at the Conference of the Co-operative Registrars that agricultural improvement might be taken up by the existing Co-operative Credit Societies. Though the suggestion came from a very reliable and authoritative source still he had a great doubt in the matter, because Co-operative Credit Societies were now in their infancy. Moreover their funds also were very much limited. To entrust such a serious work of carrying costly experiments in agriculture would open them to a great risk. The present agricultural societies in this Presidency were in a moribund state or in a condition of dead-alive existence. Of course they would find here and there a few honorable exceptions. Then the necessity arose for starting special co-operative agricultural societies in different areas where the environment was also favourable. Such societies were not a new feature but they were formed in large numbers in foreign countries like Ireland, Germany and Denmark. There co-operation in agriculture was carried on to an enormous extent; for every Agricultural improvement to be carried on they had special Societies, like Societies for creameries, for eggs and for bacon. In Ireland there was an Organisation Society for carrying on such Agricultural improvements as well as for agricultural products, and this Society worked hand in hand with the Irish Agricultural Department, and so, if agricultural improvements were to be popularised in this country also the Agricultural Department and the Agricultural Societies should act in cordial sympathy. It had been said that co-operation had proved to be the key to success in Germany and had saved many thousands of farmers from ruin. Likewise as time went on India would prosper on these lines.

Mr. K. Ramaswami Ayyar (Madura) seconded the resolution. He said that co-operative societies spring up in different forms in different parts of the world. It was lucky that credit took hold of Indian Agriculturists. They formed the bulk of the people of this country and frequently required money for carrying on agricultural operations. They required manure for their lands but they were unable to purchase this and store it in the proper season. Co-operative societies could do this for them.

It was supported by T. Bapuraja Mudalyar of Alangudi; and Marghabandu Sarma (North Arcot).

Mr. D. T. Chadwick, Director of Agriculture, in further supporting the resolution said he had no right to speak at this Conference, as he was not a delegate, but as cheap credit and agricultural advancement were the important factors of a successful rural economy the President had kindly allowed him to speak for the Agricultural Department. As far as the Agricultural Department was concerned, they should most strongly welcome healthy Co-operative Societies for agricultural purposes, and do what they could to help them. Among the forms in which useful work could be done came in the first place the supply of seeds, manures, implements, etc. The Agricultural Department sold fine seeds, as far as it was able, direct to cultivators. These could be supplied more cheaply to Co-operative Societies. After Co-operation for purchase, the Co-operation for distribution would develop naturally. If he, the speaker, might criticise the resolution, he would recommend Co-operative Societies to restrict their work to the first two objects at first. Experiment was hardly the function of a business society.

Dewan Bahadur L. D. Swamikannu Pillai explained this speech in Tamil.

The resolution was unanimously accepted by the Conference.

Civil Courts and Societies

Mr. R. Ananda Rao next moved :—

"That in view of the great hardship entailed on societies by the award by civil courts of a lower rate of interest from the date of decree and by extending the time of repayment of loans, this Conference urges the need for revision of the present practice and the existing provision of law in the Civil Procedure Code in regard to these matters so far as duly registered co-operative societies are concerned."

In doing so he said that most of our co-operative credit societies were working with borrowed capital. The rate of interest paid by these societies on such borrowed sums was $7\frac{1}{2}$ *per cent.* and they charged only a moderate rate of 9 *per cent.* on the sums lent by them providing a margin of $1\frac{1}{2}$ *per cent.* to meet the establishment and contingent charges and also to create gradually a small reserve fund.

In all the societies defaults in payment, on the due date, of either the principal or the interest on the sums borrowed were penalised. The effect of such penal provisions were:—

(1) The whole amount of the loan becomes immediately recoverable.

(2) An enhanced rate of interest is charged-$\frac{1}{2}$ a pie *per mensem* in excess of the original rates.

It sometimes happened that when a defaulter was sued in court and a decree obtained the court granted him easier terms than the above. Repayments in instalments were permitted as also an abatement of interest on the instalments already recovered and a much lower rate of interest on the amount still due. Defaulters therefore invite suits to obtain such terms and prefer a decree being passed against them to paying their dues voluntarily.

If the court decrees payment of interst at 6 *per cent.* or less the society has to lose $1\frac{1}{2}$ *per cent.* together with the cost of travelling, etc., which would not be decreed for. Sometimes adjournments were made which caused much inconvenience and trouble to the honorary panchayats and also to the societies. By borrowing from the societies the members were already getting more lenient terms than elsewhere. The rates of the sowcar generally range between 12 and13 *per cent.* In such cases the court might use its discretion to allow some concessions. But in the case

of the co-operative societies such concession, though a gain to the borrower, were decidedly sources of loss to the society. A sowcar worked with his own capital whereas the societies work with borrowed capital. As the societies were intended for the benefit of the poor the rate of interest had to be low and the mode of repayment easy. If the borrower failed to abide by the rules of the co operative societies and thus thwart the aims of the co-operative movement, it was not just that he should be allowed greater concessions than those that were allowed by the society to the borrower who abides by the rules. The penal interest charged by the societies was only $12\frac{1}{2}$ *per cent per annum.* This was the minimum rate at which loans were ordinarily obtained in the market. Moreover, the borrowers got the loan without the expenses of stamp and registration fees. These concessions were allowed only to members of co-operative credit societies. If such a member drives the Panchayat to court he loses his reputation as a co-operator and is therefore not entitled to any sort of concession. On the contrary, he should be made to pay an enhanced rate of interest. But unfortunately for the societies no such provision was made in the rules to impose such a rate.

Mr. Tirutharaipundi Ranga Achari seconded the resolution, in a Tamil speech, and it was put to the Conference and carried unanimously.

Objects of Common Good

The next resolution that was taken up for discussion ran as follows :—

"That this Conference is of opinion that the interpretation put upon Section 34 of Act II of 1912 by the Board of Revenue, construing objects of common good to the members of societies as objects of charity falling under and defined in the above section, and as being liable to the restriction of not absorbing more than ten *per cent.* of the balance of the net profits after allocation to the Reserve Fund, is both erroneous and opposed to the spirit of the Act."

In commending this Resolution Mr. C.N. Krishnaswami Ayyar (Coimbatore) said that in the case of Societies with limited liability the placing of a maximum limit was both illegal and undesirable. For, when, under the Act and the by-laws framed for its guidance, a society had set apart the portion of profits felt needed for a Reserve Fund, the surplus of profit left was the property of the society over which no power can claim superior control. It was therefore open to the members in this case either to share it among themselves as they mostly do, or devote to help some cause likely to result in common good. This right, it might be added, was one which even members of 'unlimited liability Societies' can exercise, so long as their Reserve Fund was secured adequately.

It was therefore inexplicable why the framers of the Act have put upon registered Societies a 10 *per cent maximum* limit on profits for purposes of common good. One understands the need for a *minimum* limit, for human nature has everywhere been the same—philistinic and self-seeking-and compulsion was only needed to stimulate generous instincts, not to suppress them. They had no quarrel with *charitable purpose* as defined by the Act in Section 34—that was wide enough to cover all useful purposes one can think of. Their quarrel was only with the 10 *per cent,* maximum limit. If it was business consideration, there was no objection to the Reserve Fund being up at as high a limit as experts may consider safe, but when all was done there was room for charitable expenditure in wellmanaged societies, which it was neither desirable nor useful to suppress. For after all, business standing all alone could not attain its full measure of success. It needed the help of sentiment and while we all desire to give business the first place, we are anxious, even in the best interest of business, to give sentiment the second or third place. Instances had not been wanting where this restriction had already been observed to work harm and it must therefore work more harm if left alone. Surely there could be no ground for fearing that co-operative activity will on this account soon give rise to a fit of generosity, or that it would result in a plague of it, catching like wildfire and making registered societies fly away from business and lose themselves in sentiment. On these grounds the proposition was commended to their acceptance.

T. R. Srinivasa Ayyangar (Tanjore) seconded the resolution. He said there could be no objection to all the members of a society joining to devote the rest of the profits to a charitable purpose, *i. e*, the maintenance of a school.

Mr. S. Satyamurti (Triplicane) in supporting the resolution pointed out that the common good fund was not intended for charitable purposes, and it was intended to serve the interests of only the members, and nobody else.

Mr. G. Sundaresa Ayyar (Pudukottah) differed from the previous speaker and said that the surplus fund should not be confined to the members alone.

Mr. Tepperumal Ayyangar (Alapakkam) urged the necessity of using surplus fund for any charitable purposes.

The resolution being put to the Conference was carried by a large majority, some delegates voting against it.

At this stage the President announced that the second Session of the Conference would be presided over on Sunday (the 22nd instant) by the Hon'ble Mr. A. Butterworth, Member, the Board of Revenue.

In proposing a hearty vote of thanks to the President the Kumara Rajah of Chellapalli said that the Hon'ble Sir John Atkinson had been a very sympathetic officer from the beginning of his official career and he knew him for the last 15 years. The speaker also knew Sir John Atkinson as one of the best, and most popular Collectors in the Kistna District. Amidst his onerous, multifarious and engrossing official duties the President found time to preside over this Conference and his interest in such movements as have got for their object the regeneration of the country was well known. There was no necessity for him (the speaker) to refer to it again.

The vote of thanks was carried by acclamation.

The President was then garlanded, and three cheers to His Majesty the King Emperor and three cheers to the President brought the proceedings of the first day's Session to a close.

SECOND DAY'S PROCEEDINGS

The Subjects Committee met again on Sunday the 22nd at 11 A. M. in the Pachiyappa's Hall and discussed Resolution No. 13:

The Conference assembled at 12 Noon on the same day under the presidency of the Hon'ble Mr. A. Butterworth.

PUNCTUALITY IN REPAYMENT OF LOANS.

Mr. T. Adinarayana Chettiyar of Salem moved the following proposition :—

"That this Conference desires to impress on Panchayats of Co-operative Societies that the perpetuation of old debts by renewals and book adjustments, without insisting on repayment or gradual liquidation, is altogether opposed to the aims of Co-operative Credit, and that Panchayats should therefore insist on punctuality in repayments, and that they should also assure themselves that the purposes for which loans are granted are of a character to help the borrower in liquidating the loans".

In doing so he incidentally referred in Tamil to the untimely death of Mr. A. S. Ponnuswami Ayyar who was an ardent co-operator and a great patriot. He said that the rules regarding the repayment of loans should be strictly adhered to. Otherwise the objects of Co-operative Credit would be frustrated.

Mr. Ayyakutti Ayyangar, (Kurnool) in seconding the Resolution said that it was bad in principle to give a loan to a member of a Society to enable him to clear his loan already borrowed from the Society which he was not able to clear during the allotted time.

Messrs. R. Panchapakesa Ayyar and Venkataranga Achari supported the Resolution in Tamil which was carried.

RECLAIMING MEMBERS FROM INDEBTEDNESS

Mr. M. P Ramanuja Achariyar (Silavakam) moved the following Resolution :—

"That this Conference considers that it should be the definite aim of Co-operative Credit Societies to reclaim their members from outside indebtedness, and that to this end systematic and effective measures should be adopted, so as to afford all the facilities which the members may need."

Mr. Purushottama Nambudri seconded and Mr Apathsahaya Aiyar and a few other speakers supported the Resolution which was put to the meeting and carried.

AUDIT AND SUPERVISION OF CO-OPERATIVE SOCIETIES.

Mr. O. M. Venkatanatha Ayyangar (Uttaramerur) moved the following Resolution:—

"That this Conference is of opinion—

(i) that the agency on which ultimately must devolve the effective supervision of Co-operative Societies is that of Unions and Federal Banks;

(ii) that Unions should be rapidly formed ;

(iii) that wherever practicable federal banks also should be started in districts ;

(iv) that progressively with the formation of Federal Banks and Unions, the audit and supervision by the State may be contracted, the State retaining only powers of general test audit and of compilation of statistics, in addition to rendering assistance to the federal banks to form unions ; and

(v) that till federal banks and unions are formed to cover the ground fully in a district, the State should maintain an adequate staff for doing the present inspectorial work."

He explained the object of Unions and Federal Banks and their duties. Sanghams should form into unions and unions should form into Federal Banks. There should be at least a Federal Bank in each District. There should be a Central Federal Bank which should supervise the Unions and the other Federal Banks. The Unions in Chingleput District were attending to sanitation and education and also supervising the work of Societies. For want of proper supervision, irregularities were creeping in. Whatever might be the supervision by the Unions and Federal Banks there should be audit of accounts by Government agency for some years more.

Mr. U. Venkatappayya (Tenali) in seconding the Resolution said that now that the Government had started the movement, the people should take it up and work it to the finish. Their object should be to minimise District Banks and to start Federal Banks. The District Banks were merely Joint Stock Companies that lent money to the Societies, but beyond that they did not care much for their constituents. To achieve that end Federal Banks should be started wherever possible.

Mr. A Rangaswami Ayyar of Madura and Mr. Venkata Achari of Tiruturaipundi supported the Resolution which was put to the meeting and carried.

Contribution for Audit Service

Mr. Siva Rao (Puttur) moved the following Resolution :—

"That this Conference is of opinion that no contributions should be levied by the State under present circumstances for the inspection and audit services now rendered by the Government staff".

He said that Government not only initiated the movement but encouraged it very much by showing certain concessions in the matter of free inspection and free audit. It was owing to this, Co-operative Societies commanded a good deal of confidence. The rapid growth and expansion of the movement was due to Government's guiding the societies and examining the accounts. Government should not withdraw the concessions for it would shake the confidence of the people. If the Government needed remunerative contributions further progress of the movement would be hampered.

Mr. Narayana Rao in seconding the resolution said :—

If contributions to meet the expenses for audit purposes now rendered by the Government, should be levied by the State, they have to be met but from two sources :—*Viz.*, from the Central Banks and the Rural Societies.

With regard to the position of the Central Banks I beg to say that these banks are established on business principles not inconsistent with its co-operative character, with the permission of the Registrar to finance the co-operative societies, established by Government and to promote the movement of co-operation in its various aspects. They give loans to the societies on the recommendation of the Registrar or his Assistants to the extent sanctioned by them. They lend out money to societies at the rate of 7½ *per cent.* This rate of interest cannot now be reduced considering that the banks have to maintain an establishment, and often in some banks there remains an idle capital, and the depositors have generally to be paid 6 *per cent.*

In presidencies other than Madras, Government help the movement with capital, or guaranteed debentures at the rate of 4 *per cent.* If the

Madras Government would at least do the latter it would be a great help to the Central Banks in the matter of financing the societies with greater advantage to the societies.

The profit of the Central Banks does not guarantee any contribution to the Inspection Service, especially when the Central Banks have been trying to reduce the rate of interest to societies and build up some sort of Reserve Fund which is the backbone of a bank. Nor can the rate of interest charged by the Central Bank on the societies be enhanced for the reason that if the lending bank enhances its rate the borrowing societies enhance theirs in their turn and the final borrower *i. e.,* the ryot has to pay heavily which will virtually bring the rural credit system on a par with the exacting Sowcar, Marvadi or Chetti, which the Government's noble object is to curb and assist the poor ryot by offering him cheaper credit.

As for the portion of the cost of inspection being borne by the societies, I have to say that the profit the societies make goes to build up their reserve fund which none of the members has any right to claim. At present the work of the Rural Credit Societies is conducted *gratis* by honorary officers; but as the work is now increasing everywhere, there is a tendency and necessity for some paid establishment being appointed. And when this is done the rural credit societies cannot boast of much profit. Consequently the societies too can ill afford to make any contribution for the audit services now rendered by the Government.

Mr. Bapuraju Mudaliyar and a few others supported the Resolution which was carried.

Co-operation in Elementary Schools

Mr. S. Satyamurti moved the following Resolution :—

"That this Conference is strongly of opinion that the subject of co-operation should be included in the curricula of studies of Elementary Schools in the Presidency."

The object of co-operation was, he said, to promote certain virtues in the future citizens of this land. It encouraged habits of thrift, punctuality, trust, self-reliance and unity. If the subject of co-operation was included in the system of education, that would develop the virtues in the future citizens. It was possible to include such alteration in the curriculum. A syllabus had already been worked out by Mr. Narayana Ayyangar of Mysore suited to the various classes of students. Sooner or later the movement ought to be de-officialised. Ryots formed the back bone of Government and they should be taught the principles of co-operation, if agriculture was not to rot in the old methods adopted 2,000 years ago andIf the land should be made to yield a hundred-fold. If co-operation should spread, co-operative education should also spread.

Mr. Sundaresa Ayyar (Pudukottah) in seconding the resolution said that it went without saying that co-operative education was necessary. There was a deplorable want of definite knowledge in co-operative matters. The mere fact of being members of co-operative societies will not help to give clear co-operative ideas. Men joined to borrow but they must also learn. It would be as well that even boys are taught. He quoted Diwan Bahadur R. Ramachandra Rao for the view that co-operative methods may be applied in dealing with forest problems : but everything depended on co-operative education. He was of the view that co-operation should first be taught in training schools.

Mr. Vedanta Achari spoke in Telugu on the same subject.

Mr. Apathsahayam Ayyar believed that co-operative knowledge will improve men and women.

Mr. Margabandhu Sarma of Sumaitangi insisted that Government should move in the matter as it was one vitally affecting the interests of the people.

TEST FOR INSPECTORS AND AUDITORS

Mr. T. Adinarayana Chettiyar of Salem moved the following proposition :—

" That this Conference considers that a special qualifying test should be instituted for Inspectors, auditors, managers etc. employed for examining, auditing and managing co-operative societies, so as to ensure fair grounding on their part in the knowledge of co-operative principles accounts, etc."

He said that inspectors and auditors qualified as such would be able to turn out better work and the movement would be more successful.

Mr. Purushottama Nambudri seconded and Mr. Narayana Rao of Trichinopoly supported the resolution which was put to the meeting and carried.

ORGANISATION FOR PROPAGANDISM

Mr. K. Ramaswami Ayyar of Madura moved the following resolution :—

" That this Conference considers that the time has arrived for the establishment of a permanent representative organisation to propagate the principles of co-operation, to organize co-operative societies, to watch over their interests and to do all that might be necessary for placing the co-operative movement on an efficient basis in the Madras Presidency.

That a Sub Committee consisting of the following gentlemen be appointed to carry out these objects :—

Mr. O. M. Venkatanatha Ayyangar of Uttaramerur, Mr. C. Arulyya Nayudu of Kilacheri, Mr. V. Venkata Achariyar and Mr. P. Ramachandra Sastri of Conjeeveram, Mr. R. Ananda Rao of Vadamalaipuram, Mr. K. Ramaswami Ayyar of Madura, Rao Bahadur V.K. Ramanuja Achariyar of Kumbakonam, Mr. T. Adinarayana Chettiyar of Salem, Mr. C.N. Krishnaswami Ayyar of Coimbatore, Mr. R. Lakshmana Ayyangar of Madura, Mr. G. Sundaresa Ayyar of Pudukotah, Mr. Siva Rao of Puthur, Mr. U. Venkatappayya of Tenali, Mr. T.R. Srinivasa Ayyangar of Tanjore, Mr. S. Satyamurti of Pursawakum, Mr C.N. Srinivasa Aiyangar of Hosur, Mr. A. Venkatakrishna Ayyar of Uttramerur, Mr. Purushothama Nambudri of Malabar, Mr. Kuppuswami Ayyar of Salem, Mr. Narayana Chettiyar of Salem, the Kumararaja of Chellapalli, Mr. Tepperumal Ayyangar of Alapakam, Mr. R. Ayyakutti Ayyangar of Kurnool, Mr. P. Ramanuja Achariyar of Madurantakam, Mr. Alvares of Mangalore, Mr. Y. Narayana Rao, Mr. A. Rangaswami Ayyar of Madura, Mr. Gadapalli Sitaramaswami of Peddapur and the following members of the Executive Committee :—Dewan Bahadur K. Krishnaswami Rao, Rao Bahadur P. Tyagaraya Chettiyar, Dewan Bahadur Adinarayanayya, Mr. T. Ranga Achari, Rao Sahib V. A. Parthasarathi Mudaliyar, Mr. K. B. Ramanatha Ayyar, Mr. V. S. Ramaswami Sastri ; Mr. T. Natesa Aiyar, Dr. C. V. Krishnaswami Ayyar and Dewan Bahadur P. Rajaratna Mudaliyar."

He said that the movement had been hitherto run with a good deal of State help. In order that the movement might grow in vigour and strength, it should hereafter be run on entirely non-official lines. Government might gradually withdraw from the movement. The organisation proposed to be formed in this Presidency should not be a profit-earning concern. It should only propagandise the movement, persuade people to organise Co-operative Societies wherever there was need for it. It should advise Co-operative Societies which might be in need of such advice and do all that was necessary for the Co-operative Societies that had already been organised and might hereafter be organised. The funds of the Association would be made of 10,000 shares of Rs. 5 each. Each Society might take ten shares and no Society would take more than that. All the Societies were to consist of three classes of members of the registered Co-operative Societies in this Presidency. Individual members would be obliged to take up at least one share and pay an annual subscription to be fixed by the majority of the Committee. Life members might advance a certain sum once for all. The Committee should be thoroughly representative in its character. It should consist of 60 members, representing different Co-operative Societies in this Presidency. A few will also be elected by individual members who were composed in the Committee. And the General Committee might appoint an Executive Committee for the efficient carrying out of the objects of the Society. The objects of the Society would be to organise Societies, to send its officers where Co-operative help might be needed and to publish a Journal for the dissemination of useful knowledge relating to co-operation and to arrange for Conferences not only Provincial, but in various places—District centres and Taluk centres. The second part of the Resolution was about the appointment of a Sub-Committee which was to carry out the objects of the Resolution. He hoped that they would soon form themselves into a society and carry out the objects of the resolution.

Mr. V. Venkata Achari seconded and Mr. Venkatappayya supported the Resolution.

Mr. V. S. Ramaswami Sastri moved to substitute for the second clause of the Resolution the following : " and that the following do form themselves into the permanent organization Society and carry out the objects of the Resolution." He said that what Mr. K. Ramaswami Ayyar proposed was the appointment of a Sub-Committee which must meet and discuss the rules and come to a conclusion which would take time. The object of the amendment was to give the Sub-Committee a permanent, legal and authoritative status by the Conference.

The mover and seconder of the original proposition accepted the amendment.

Mr. Chadwick, Director of Agriculture, wanted to know if within the purview of the proposed organization, agriculture would take a prominent place.

Mr. Ramaswami Ayyar assured him that Agricultural Associations were included in Co-operative organizations.

The first part of the Resolution was put to the meeting and carried.

The second part of the Resolution as amended was also put to the meeting and carried.

GOVERNMENT SERVANTS.

Mr. R. Lakshmana Ayyangar moved and Mr. P. Ramachandra Sastri seconded the following omnibus Resolution which was also carried :—

"That this Conference strongly urges on Government the desirability of withdrawing the restrictions in certain respects placed on Government servants, who draw a salary of more than Rs. 35 per mensem, in dealing with Co-operative Societies."

TRUST FUNDS.

Rao Bahadur V. K. Ramanuja Achariyar moved the following Resolution:—

"That this Conference is of opinion that the Indian Trusts Act may be so amended as to permit the investment of Trust Funds in Co-operative Societies".

In doing so he said that rural Societies required money and they could not utilise the Trust funds that were now invested under the Indian Trusts Act, which stated that the fund could be invested in certain places enumerated in the Act and the Co-operative Societies were not included among them. They should therefore move the Government of India to amend the Act.

Mr. T. R. Srinivasa Ayyangar of Tanjore in seconding the Resolution said that if the Act was amended, the big amounts invested in Banks at a low interest by Tambirans, Chatrams and others could be invested at a higher rate of interest in Co-operative Societies and large funds would be available.

The Resolution was put to the meeting and carried.

PAPERS CONTRIBUTED.

Mr. S. Satyamurti of Pursawakum moved that the following papers contributed by the gentlemen named below be taken as read :—

A paper on "Supervision" by Dewan Bahadur R. Ramachandra Row, on "Co-operative Societies and their Moral Influence" by Major G. H. Badcock, on "Some Co-operative Defects" by Dewan Bahadur L. D. Swamikannu Pillai, on "Agricultural Co-operation" by Mr. H. C. Sampson, on "Co-operation and Agricultural Improvement" by the Hon'ble Dewan Bahadur M. Adinarayanayya, on "the Reduction of Agricultural Indebtedness" by Rao Sahib K. Vijiaraghava Achariyar, on "the need for a Permanent Co-operative Organization in Madras" by Mr. K. Ramaswami Ayyar, on "Permanent Co-operative Organization Society" by Mr. V. Venkata Achariyar, on "the organization of Distributive Co-operation in this Presidency" by Mr. T. S. Subrahmanya Ayyar, on "Distributive Co-operation" by Mr. R. Lakshmana Ayyangar, on "moral effects of co-operation" by Mr. C. N. Krishnaswami Ayyar, on "Co-operative Weaving" by Mr. P. Ramachandra Sastri, on "the need for training" by Mr. T. Adinarayana Chettiyar and on "the future of the Co-operative movement in the Presidency with special reference to Chingleput" (in Tamil) by Mr. C. Arulayya Nayudu.

Mr. V. S. Ramaswami Sastri seconded the Resolution which was put to the meeting and carried.

CHAIRMAN'S REMARKS.

The Chairman made a few remarks. He said that this was the first Conference of the sort that had been held in Madras and he hoped that it would be the first of the yearly series. He had read the papers contained in the blue book and listened to the speeches and found that there was a tendency among the writers and speakers to criticism. Numerous suggestions had been made for the future guidance of the Societies. They were what they ought to be. This presidency as compared with the other parts of India stood fourth as regards the Central Societies, fourth as regards the number of Urban Societies, third as regards the number of Rural Societies, first as regards the working capital and seventh in the matter of State aid. There were altogether 1000 Credit Societies. Dewan Bahadur Rajaratna Mudaliyar had stated that there were altogether thirty three thousand Government villages in the Presidency and they should have at least ten thousand societies and it would take a long time at that rate. Apart from that, there were various other things which must render them not too sanguine. In the first place they had only touched the credit question. It had been pointed out in the several pages of the printed papers that Credit Co-operation was the simplest form of Co-operative Societies. Then again there was the question of unions which were very important as they were the means of controlling and bringing together smaller societies and such unions had advanced very slowly indeed. He could say they had hardly any of them. The important subject of supervision and similar other things were all in a transitional and unsettled condition and arrangements would have to be made in future after most careful consideration. Further, the present Registrar and Mr. Vijiaraghava Achariyar had called attention to certain defects in the personnel of the existing punchayats and in the manner in which they conducted their business. They had, therefore, a great deal to do before they could put even Credit Co-operation on a satisfactory footing. Apart from credit, they had practically done nothing. As to co-operation in distribution and production, they had made no progress. There was a most promising field open to them in the application of co-operation to agriculture. That was undoubtedly by far the most important line in a country where agriculture was occupying such a predominant position. He earnestly hoped that something would eventually arise from the Conference and from the labours of the permanent committee which had been appointed. In conclusion he declared the meeting dissolved, bidding them all farewell and wishing them a Happy New Year.

VOTE OF THANKS.

Mr. V. S. Ramaswami Sastriyar, Joint Secretary to the Reception Committee, conveyed the heartiest congratulations of the Reception Committee to the numerous delegates from the various parts of the Presidency who had assembled there at great self-sacrifice, inconvenience and expenditure of money. This was the first Conference of a representative non-official character in the whole of India. He then explained how this Conference was organised and held in Madras, how the necessary funds were collected in a day and how voluntary contributions were made by the Rural Societies, the Triplicane Society, the Central Urban Bank, Madras, and gentlemen in the city, who took keen interest in Co-operative work. There were about 175 delegates representing various districts and only three districts were unrepresented and only two districts did not contribute anything for the

Conference. On behalf of the Committee, he thanked the Registrar and his Staff and the Inspectors for the trouble they took in advertising the conference, in inducing members to go to it and in numerous other ways. The value of the deliberations of this Conference had been greatly enhanced by the splendid speech delivered by His Excellency the Governor, by the lucid and interesting Presidential speech delivered by the Hon'ble Sir John Atkinson and the very valuable and instructive remarks from the Hon'ble Mr. Butterworth as President of the Conference on the second day. He also thanked the visitors for honouring them with their presence.

A vote of thanks was proposed to Dewan Bahadur M. Adinarayaniayya for helping the Conference with his advice, to Messrs. Chadwick and Sampson of the Agricultural Department,for gracing the occasion with their presence, to the authorities of the Pachaiyappa's College for allowing the Conference to hold its deliberations in the Hall and to the authorities of Hindu High School for accommodating the Delegates.

The Conference was then dissolved.

APPENDIX—II

List of Delegates

Serial No.	Regd. No. of Society	Name of District.	Name of Society.	Name of Delegate.
1	900	Madras	City Co-operative Bank	Rao Sahib C. Mariappa Mudaliyar.
2	15	do	Triplicane Co-operative Society	V. Subrahmanya Ayyar.
3	"	do	do	N. A. Vedanta Achari.
4	"	do	do	A. Chandramauli Ayyar.
5	"	do	do	V. N. Kuppu Rao.
6	"	do	do	A. Sivarama Menon.
7	"	do	do	T. Narasimha Ayyangar.
8	"	do	do	The Hon. Mr. V. S. Srinivasa Sastri.
9	"	do	do	P. Viraraghava Ayyar.
10	"	do	do	V. S. Ramaswami Sastri.
11	"	do	do	I. V. Ramanuja Rao.
12	"	do	do	S. Satyamurti.
13	87	Godaveri	Komarigiripatnam	G. Prasada Rao.
14	865	do	Kottalanka	P. S. Narayanyya.
15	949	do	Anaparti	K. Suryanarayana Murti.
16	950	do	Sankaraguptan	"
17	575	Kistna	Sitanapalle	K. Venkataramayya.
18	39	Guntur	Timmapudi	U. Venkatappayya
19	393	do	Chinnagadilavarru	B. Sundara Rao.
20	"	do	do	V. Nagayya.
21	"	do	do	R. Girirajulu.
22	"	do	do	B. Hanumanta Rao.
23	629	do	Chandole	Pesh Aman Ameer Baig Sahib.
24	22	do	Tenali Urban Bank	P. Chinamritinjayya.
25	109	Kurnool	Urban Bank	C. Aiyakutti Ayyangar.
26	"	do	do	K. Dakshinamurti.
27	66	Bellary	Magalam	Giriappa
28	899	Anantapur	Kodme	D. Narasinga Rao.
29	323	do	Mudiyanapalle	K. Rama Rao.
30	346	do	Varli	V. Gopalacharlu Sastri.
31	355	do	Karthanaparthi	Narasimha Reddi.
32	54	do	Vajrakarur	S. Viswanatha Ayyar.
33	509	do	Narasapuram	Bhimasena Rao.
34	371	do	Penukonda Town Bank	M. Narayana Rao.
35	490	do	Hindupur Kalluru	C. Vasudeva Rao.
36	10	Cuddapah	Nandalur Agri. Bank	C. Seshachala Aiyar.
37	103	Chittoor	Chandragiri	Secretary.
38	59	do	Chittoor U. C. S., Ltd.	P. Narayanaswami Reddi.
39	63	do	Madanapalle U. B. and Stores	N. Venkataramana Rao.
40	12	North Arcot	Vedangoor	P. Subrahmanya Ayyar.
41	"	do	do	V. A. Arunachala Pillai.
42	17	do	Salavedu	Ramaswami Reddi.
43	846	do	Ranganada Samudram	P. Srinivasa Varada Aiyangar.
44	913	do	Venkannam	M. Murugesa Mudali.
45		do	Walaja Alapakkam	A. Tepperumal Ayyangar.
46		do	do	A. Govinda Achariyar.
47	788	do	Sediambakam	Varada Achariyar.
48	798	do	Palli	K. Munuswami Mudali.
49	799	do	Menallur	Tangavelu Mudaliyar.
50	"	do	do	Krishna Ayyar.
51	904	do	Illuppai	S. Murugesa Mudali.
52	"	do	do	Vinayaga Mudali.
53	4	do	Kaveripak	V. Natesa Ayyar.
54	"	do	do	K. Vajravelu Mudaliar.
55	"	do	do	Shaik Sulaiman Sahib.
56	"	do	do	Kannappa Mudaliar.
57	275	do	Sirukarumbur	Ponnuswami Pillai.
58	235	do	Olugur	O. Viraraghava Dikshitar.
59	473	do	Sumaitangi	P. Margabandu Sarma.
60	"	do	do	S. Ramaswami Ayyar.
61	823	do	Mangadu	M. Varada Achariyar.
62	847	do	Kalavai	K. M. Kalatheswar Siva Gurukkal.
63	850	do	Tararapadavedu	T. Ranganatha Ayyar.
64	851	do	Katpadi	K. Narayanaswami Ayyar.
65	967	do	Agaramacheri	B. Ramachandra Ayyar.
66	954	do	Kil Pennattur	P. R. Venkatramana Ayyar.
67	570	do	Tiruvannamalai U.C.S.	M. S. Seshachala Ayyar.
68	41	Chingleput	Uttaramerur	A. Venkatakrishna Ayyar.
69	"	do	do	A. Venkatasubba Ayyar.
70	"	do	do	O. M. Venkatanatha Ayyangar.
71	"	do	do	M. Seshadri Ayyangar.
72	134	do	Kammalampundi	Nagoji Rao.
73	"	do	do	Venkata Rao.
74	"	do	do	Narayanaswami Ayyar.
75	"	do	do	Radhakrishna Ayyar.

Serial No.	Regd. No. of Society	Name of District,	Name of Society.	Name of Delegate.
76	134	Chingleput ...	Kammalampundi ...	Rangaswami Nayudu.
77	152	do ...	Silavattam ...	M. P. Ramanuja Achariyar.
78	192	do ...	Madurantakam ...	Raghava Achariyar.
79	,,	do ...	do ...	K. R. Ranganatha Achariyra.
80	,,	do ...	do ...	P. K. Srinivasa Achariyar.
81	313	do ...	Palliagaram ...	K. Kesavalu Nayudu.
82	631	do ...	Kavanurpuducheri ...	Krishnamurti Rao.
83	,,	do ...	do ...	Sama Rao.
84	,,	do ...	do ...	Srinivasa Rao.
85	,,	do ...	do ...	Parasurama Goundan.
86	,,	do ...	do ...	Thandavaraya Udayar.
87	226	do ...	Kalattur ...	K. A. Desika Achariyar.
88	545	do ...	Nandivanam ...	S. Ramanujulu Nayudu.
89	5	do ...	Damal ...	Srinivasa Varada Achariyar.
90	51	do ...	Kallipattu ...	K. A. Krishnaswami Naiken.
91	92	do ...	Molasur ...	P. Chinnayya Nayudu.
92	144	do ...	Edayarpakkam ...	Tiruvengada Mudaliyar.
93	677	do ...	Echchur ...	U. Swami Ayyar.
94	685	do ...	Palayasivaram ...	S. Kuppuswami Ayyar.
95	2	do ...	Kilacheri ...	C. Arulayya Nayudu.
96	99	do ...	Narasingapuram ...	K. Kuppuswami Mudaliyar.
97	920	do ...	Kilperumanallur ...	V. Purushottamayya.
98	343	do ...	Kuvam ...	Tirupurunatha Gurukkal.
99	356	do ...	Erayamangalam ...	Swami Govinda Nayudu.
100	370	do ...	Pudupattu ...	N. T. Srinivasa Varada Achariyar.
101	628	do ...	Ikkadu ...	E. Govindarajulu Nayudu.
102	679	do ...	Selai ...	T. Murugesa Mudali.
103	149	do ...	Manimangalam ...	S. Muniswami Mudali.
104	485	do ...	Porur ...	P. Shanmuga Mudaliyar.
105	632	do ...	Tirumeshichi ...	P. Krishnamurti Rao.
106	894	do ...	Konnur ...	C. Yamakanda Pillai.
107	952	do ...	Poonamallee ...	P. N. K. Suryaprakasaraya Mudaliyar.
108	591	do ...	Sunnambukulam ...	C. Mahadeva Pillai.
109	670	do ...	Peddi Kuppam ...	Govinda Pillai.
110	921	do ...	Sennur Kuppam ...	C. C. Ponnambalam Pillai.
111	3	do ...	Conjeevaram (Town Bank) ...	P. Ramachandra Sastri.
112	623	do ...	Trivellore U. C. C. S. ...	W. Jivaratnam Pillai.
113	969	do ...	Kilacheri (Grain Bank) ...	S. Aiyadurai Mudaliyar.
114	2	do ...	Tirur ...	T. Velayuda Pillai.
115	,,	do ...	do ...	M. Rajaratna Mudaliyar.
116	761	do ...	Kodangaiyur ...	K. Parthasarati Reddiyar.
117	225	do ...	Selavakkarai ...	C. A. Ratna Mudaliyar.
118	160	do ...	Orathur ...	O. S. Varada Achari.
119	892	do ...	Egattu ...	Kailasa Nayudu.
120	132	do ...	Maruthavanbady ...	V. Ramanuja Achariyar.
121	373	do ...	Gummidipundi ...	Subbu Gurukal.
122	315	do ...	Orathi ...	P. V. Desika Achari.
123	613	do ...	Mukundagiri ...	K. Chakravarti Ayyangar.
124	767	do ...	Tirupachar ...	Daivanayagam Pillai.
124	312	do ...	Thirukazhukunram ...	C. R. Duraiswami Pillai.
125	33	do ...	Thozhur ...	T. M. Raghava Achari.
126	593	do ...	Isur Andur ...	A. Devanata Achariyar.
127	592	do ...	Karuppur Nelvoi ...	Ganapati Mudali.
128	712	do ...	Sambur ...	Kodandarama Pillai.
129	71	South Aroot...	Mudiyanur ...	Kolandavelu Pillai.
130	284	do ...	Pulayasiruvankur ...	K. N. Govindaswami Nayudu.
131	638	do ...	Panapadi ...	Subrahmanya Ayyar.
132	,,	do ...	do ...	Krishnaswami Reddiyar.
133	,,	do ...	do ...	Nallatambi Pillai.
134	76	Tanjore ...	Sengalipuram ...	S. P. Natesa Ayyar.
135	8	do ...	Tanjore (Nicholson Bank)	T. R. Srinivasa Ayyangar.
136	349	do ...	Alangudi ...	N. Apathsahaya Ayyar.
137	,,	do ...	do ...	T. Bapuraja Mudaliyar.
138	,,	do ...	do ...	K. C. Vedachala Mudaliyar.
139	363	do ...	Tiruturaipundi ...	Varadaraja Mudaliyar.
140	,,	do ...	do ...	G. Venkata Ranga Achari.
141	622	Trichinopoly...	Mohanur ...	Secretary.
142	863	do ...	Kumarapalayam ...	do
143	273	do ...	Valadi ...	V. N. Kandaswami Ayyar.
144	924	do ...	Karur ...	Ramachandra Ayyar.
145	81	Madura ...	Ottakadai ...	K. Ramaswami Ayyar.
146	28	do ...	Madura N. C. S. & Stores.	R. Lakshmana Ayyangar.
147		do ...	Central Bank ...	A. Rangaswami Ayyar.
148	145	do ...	Periyakulam ...	Ramasubba Ayyar.
149	147	Ramnad ...	Vadamalaipuram ...	R. Ananda Rao.
150	477	do ...	Thadangam ...	S. Venkatachala Mudaliyar.
151	943	do ...	Kuminangulam ...	N. K. Venkataswami Nayudu.
152	678	Tinnevelly ...	Srivaikuntam Pudukottah.	D. S. Subbaiya Durai Raj.

Serial No.	Regd. No. of Society	Name of District.	Name of Society.	Name of Delegate.
153	675	Tinnevelly ...	Gangai Kondan ...	V. K. Ramaswami Ayyar.
154	184	Coimbatore ...	Kambilianpatti ...	K. M. Chinnarangayya Goundan.
155	,,	do ...	do ...	K. S. Rangayya Goundan.
156	234	do ...	Perundurai ...	P. K. Narayanaswami Pillai.
157	665	do ...	Kunampatti ...	K. Rajagopala Rao.
158	696	do ...	Nalla Kavundanpalayam...	Varadappa Goundan.
159	540	do ...	Sulur ...	V. Subba Rao.
160	,,	do ...	do ...	K. P. Periakaruppa Thevan.
161	757	do ...	Tolampalayam ...	S. S. Ramaswami Ayyar.
162	597	do ...	Erode (Urban Bank) ...	G. S. Krishna Ayyar.
163	409	do ...	Metapudur ...	Arunachala Goundan.
164	414	do ...	Viramandayapalayam ...	Rajappa Goundan.
165	,,	do ...	Central Bank ...	C. N. Krishnaswami Ayyar.
166	115	Salem ...	Pettipuram ...	K. V. Vijiaraghava Achari.
167	108	do ...	Namagiripettai ...	S. Virabhadra Ayyar.
168	165	do ...	Neykarapatti ...	V. Kuppuswami Ayyar.
169	,,	do ...	do ...	V. Venkata Achariyar.
170	206	do ...	Pulaveri ...	N. S. Rajagopala Achari.
171	601	do ...	Matigiri (Urban Bank) ...	C. N. Srinivasa Ayyangar.
172	114	do ...	Kannakurchi ...	R. Narayanaswami Chettiyar.
173	320	do ...	Jagasamudrum ...	Vasudeva Rao.
174	268	do ...	Kumarapalayam ...	Sangameswara Chettiyar.
175	119	do ...	Palakod ...	M. B. Krishna Chettiyar.
176	181	South Canara...	Puttur ...	M. Siva Rao.
177	964	do ...	Manjeshwar ...	Jos. V. Alvares.
178	961	do ...	Kalyampur, Nilgiris ...	Rev. Fr. D. Coelho.
179	784	Malabar ...	Valancheri ...	M. Purushottama Nambudri.
180		Pudukottah ...	—— ...	G. Sundaresa Ayyar.

[N. B.—The above is a list of delegates who paid the delegation fee either by *Money* Order or at the Conference.]

APPENDIX—III

Receipt and Expenditure

RECEIPTS.	Rs.	A	P.	EXPENDITURE.	Rs.	A.	P.
1. Contribution from Members and others	251	0	0	1. Advance for printing ...	132	8	6
				2. Postage	68	8	0
2. ,, from Madras Societies including Mambalam ...	320	0	0	3. Receipt stamp and Postage ...	0	5	6
3. ,, from Mofussil Societies	504	5	0	4. Stationery	5	13	7
				5. Conveyance charges ...	6	0	0
4 Delegation fees and Boarding ...	205	0	0	6. Contingencies and newspapers	5	0	0
5. By sale of vessels etc. ...	10	0	0	7. Type-writing charges ...	9	0	0
	1290	5	0	8. Expenses incurred at Coimbatore and Kaveripauk ...	4	8	0
				9. Fruits from Dindigul ...	17	12	0
				10. Refreshments, &c.... ...	184	14	9
				11. Badges (advance for) ...	20	0	0
				12. Lace garlands ...	38	12	0
				13. Delegates' Boarding Expenses	216	15	5
					710	1	9
				* By balance with the Treasurer	580	3	3
					1290	5	0

* Printing expenses to the extent of about Rs. 175 have yet to be paid.

T. NATESA AYYAR,
Treasurer.

K. RAMARATNAM,
Auditor.
16th November 1913.

Contributions from Individual Members.

		Rs. A. P.
1.	Mr. T. Ranga Achariyar	... 50 0 0
2.	The Hon. Mr. T. V. Seshagiri Aiyar ...	... 25 0 0
3.	The Kumara Raja of Chellapalli ...	... 20 0 0
4.	Mr. R. K. Prasannavenkatesa Rao ...	... 20 0 0
5.	Dewan Bahadur P. Rajaratna Mudaliyar ...	... 10 0 0
6.	Dewan Bahadur M. Adinarayanayya ...	... 10 0 0
7.	Sir V. C. Desika Achariyar, Kt. ...	... 10 0 0
8.	Mr. A. Ramanuja Achari	... 10 0 0
9.	Mr. N. Venkataswami Nayudu ...	... 10 0 0
10.	Zamindar of Papanad	... 10 0 0
11.	Dewan Bahadur K. Krishnaswami Rao, C. I. E.	... 7 0 0
12.	Mr. T. Natesa Ayyar	... 5 0 0
13.	Mr. K. B. Ramanatha Ayyar	... 5 0 0
14.	Mr. Vydyasagara Pandya	... 5 0 0
15.	Mr. A. Rangaswami Ayyangar... ...	... 5 0 0
16.	Mr. K. Ramanatham Aiyar	... 5 0 0
17.	Mr. T. R. Venkatarama Sastri	... 5 0 0
18.	Mr. V. A. Parthasarathi Mudali ...	... 5 0 0
19.	Mr. Panchapakesa Aiyar (Sengalipuram) ...	... 5 0 0
20.	Mr. M. B. Krishna Chettiyar, Palakad ...	... 5 0 0
21.	Mr. C. V. Krishnaswami Ayyar... ...	... 5 0 0
22.	Mr. T. Adinarayana Chetti	... 3 0 0
23.	Mr. Siva Rao	... 3 0 0
24.	Mr. K Vijayaraghava Aachari	... 2 0 0
25.	Mr. C. Arulayya Nayudu	... 2 0 0
26.	Mr. Venkatanadha Ayyangar	... 1 0 0
27.	Mr. K. R. Subbarayar	... 2 0 0
28.	Mr. Seshagiri Rao (collections at Nandyal)	... 6 0 0
	Grand total.	Rs. 251 0 0

Contributions from Societies, Madras.

		Rs. A. P.
1.	The Triplicane U. C. Society ...	... 200 0 0
2.	The Madras C. U. Bank	... 100 0 0
3.	City Co-operative Bank	... 10 0 0
4.	Mambalam Co-operative Society ...	... 10 0 0
	Total.	Rs. 20 0 0

Mofussil.

				Rs. A. P.	Rs. A. P.
1	40	Ganjam	...Berhampore Urban Bank ...	5 0 0	
					5 0 0
2	733	Godaveri	...Ponnamanda ...	1 0 0	
3	729	do	...Pethapuram Castle Stuart Stuart ...	3 0 0	
					4 0 0
4	84	Krishna	...Venkatapuram 2 0 0		
5	581	do	...Kallapalam Society 2 0 0	5 0 0	
6	580	do	...Pothamarru Society 1 0 0		
7	351	do	...Avanigadda ...	2 0 0	
8	582	do	...Kalidundi R. C. S. ...	2 0 0	
					9 0 0

				Rs. A. P.	Rs. A. P.
9	530	Guntur	...District Urban Bank, Tenali ..	5 0 0	
10	22	do	...Tenali Urban Bank ...	5 0 0	
11	39	do	...Thimmapudi ...	5 0 0	
12	96	do	...Ongole ...	3 0 0	
					18 0 0
13	109	Kurnool	...Urban C. C. Bank ...	5 0 0	
					5 0 0
14	66	Bellary	...Magadam ...	5 0 0	
15	67	do	...Hirechadahalle ...	5 0 0	
					10 0 0
16	502	Anantapur	...Hindupur ...	5 0 0	
17	371	do	...Urban Bank, Penukonda ...	10 0 0	
18	47	do	...Dharmavaram ...	10 0 0	
18A	177	do	...Kalyandrug R. C. S. ...	12 0 0	
					37 0 0
19	10	Cuddapah	...Nandalur Agri. Bank ...	5 0 0	
					5 0 0
20	3	Chingleput	...Big Conjeeveram Town Bank.	10 0 0	
21	381	do	...Lit. " U. Society ...	2 0 0	
22	152	do	...Sillavittam ...	2 0 0	
23	249	do	...Madur ...	5 0 0	
24	314	do	...Kumaravadi ...	2 0 0	
25	313	do	...Palliagaram ...	2 4 0	
26	5	do	...Damal Agri. Bank ...	5 0 0	
27	677	do	...Echchur ...	8 9 0	
28	545	do	...Nandivaram ...	2 0 0	
29	33	do	...Thozhur R. C. S. ...	4 0 0	
30	375	do	...Chingleput Urban Bank. ...	2 0 0	
30A	41	do	...Utharamallur. ...	5 0 0	
					49 13 0
31	63	Chittor	...Madanapalle U. C. S. & Stores.	5 0 0	
					5 0 0
32	570	North Arcot	...Tiruvannamalai U. C. Society	3 0 0	
33	751	do	...Pallikonda Urban Bank. ...	2 0 0	
34	4	do	...Kaveripak ...	5 0 0	
					10 0 0
35	46	South Arcot	...Tindivanam Urban Bank.	5 0 0	
36	354	do	...Merkanam ...	5 0 0	
					10 0 0
37	151	Salem	...District Urban Bank. ...	25 0 0	
38	25	do	...Urban C. C. Society. ...	10 0 0	
39	601	do	...Urban Bank Matigiri ...	5 0 0	
40	128	do	...Harur ...	3 0 0	
41	112	do	...Rasipuram ...	3 0 0	
42	108	do	...Namagiripettai ...	4 0 0	
43	114	do	...Nanankurichi ...	4 0 0	
44	165	do	...Neykarapatti ...	4 0 0	
45	94	do	...Attur ...	4 0 0	
46	268	do	...Kumarapalayam ...	3 0 0	
47	107	do	...Omalur ...	4 0 0	
48	232	do	...Ernapuram ...	3 0 0	
49	169	do	...Thulasampatti ...	2 0 0	
50	289	do	...Manathal ...	1 0 0	
51	291	do	...Amarakundi ...	1 8 0	
52	206	do	...Poolavari ...	3 8 0	
53	115	do	...Pottipuram ...	5 0 0	
54	43	do	...Pakkalapatti ...	5 0 0	

				Rs. A. P.	Rs. A. P.
55	267	Salem	...Edapadi	... 4 0 0	
56	44	do	...Panamarathupatti	... 5 0 0	
57	130	do	...Attyampatti	... 5 0 0	
					104 0 0
58	427	Coimbatore	...District Urban Bank	... 12 0 0	
59	72	do	...Seinnimalai	... 5 0 0	
60	234	do	...Perundurai	... 3 0 0	
61	409	do	...Mettapudur	... 1 0 0	
62	316	do	...Viziamangalam	... 1 0 0	
63	184	do	...Kambliampatti	... 1 0 0	
64	390	do	...Mungilipalayam	... 1 0 0	
65	391	do	...Sivapuram	... 1 0 0	
66	317	do	...Kangiam	... 1 8 0	
67	696	do	...Nallakaundapalayam	... 1 0 0	
68	597	do	...Urban Bank, Erode	... 5 0 0	
69	326	do	... do Coimbatore	... 10 0 0	
70	360	do	...Karathalavu	... 2 0 0	
71	73	do	...Pudupalayam R. C. S.	... 5 0 0	
72	546	do	...Sulur	... 4 0 0	
73	417	do	...Vadamugankankayampalayam	1 0 0	
74	501	do	...Mauasipidiyur	... 1 0 0	
75	316	do	...Vijayamangalam	... 1 0 0	
76	402	do	...Attavanaipidari	... 1 0 0	
					57 8 0
77	178	Trichinopoly.	District Central Bank	... 25 0 0	
78	30	do	...Rural Bank, Lalgudi	... 5 0 0	
79	323	do	...Kalappanayakkumpatti	... 5 0 0	
80	194	do	...Manavasi	... 5 0 0	
81	68	do	...Jayakondasolapuram	... 5 0 0	
82	210	do	...Angarai	... 4 0 0	
83	19	do	...Namakal Urban Bank	... 8 0 0	
84	598	do	...Vengal R. C. S.	... 5 0 0	
85	273	do	...Valadi	... 5 0 0	
					62 0 0
86	28	Madura and Ramnad	... Madura U. C. S. Stores	...15 0 0	
87	29	do	...Urban Bank, Tirumangalam	... 5 0 0	
88	45	do	...Paramakkudi Urban Bank	... 5 0 0	
89	13	do	...Nambipuram Agri. Bank	... 2 0 0	
90	81	do	...Ottakadi	... 3 0 0	
91	975	do	...M. R. Central Co-operative Bank	... 5 0 0	
92	420	do	..Singamalapatti	... 1 0 0	
93	147	do	...Vadamalapuram (Ananda Rao's Collections)	.. 15 0 0	
94	145	do	...Periakulam R. C. S.	... 3 0 0	
95	412	do	...Alamarathmpetti	... 2 0 0	
96	484	do	...Valliapuram	... 2 0 0	
97	533	do	...Sukkuravarapatte	... 2 0 0	
98	443	do	...Mangalam	... 2 0 0	
99		do	...Kattasimmanpatte	... 1 0 0	
100		do	...Kalayakuruchi	... 1 0 0	
101		do	...Subrahmaniyapuram	... 2 0 0	
102		do	...Taiyalpatti	... 2 0 0	
					68 0 0

				Rs. A. P.	Rs. A. P.
103	8	Tanjore.	...N. T. Bank, Tanjore	.. 5 0 0	
104	7	do	...Nidamangalam Agricultural Bank.	... 5 0 0	
105	76	do	...Sengalipuram	... 3 0 0	
106	89	do	...Anakudi	...10 0 0	
107	82	do	...Vaduvancheri	... 1 0 0	
108	378	do	...K. U. Bank, Tiruvalur	... 8 0 0	
109	603	do	...Tiruturaipundi U. Bank	... 5 0 0	
					32 0 0
110	181	South Canara	...Puthoor	... 3 0 0	
					3 0 0
111		Nellore	...Gudur	... 5 0 0	
					5 0 0
112		Tinnevelly	...Vilathikulam Agri. Bank	... 5 0 0	
					5 0 0
			Grand Total ...		504 5 0

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