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**THE ASSOCIATED INDIAN CHAMBER OF COMMERCE.**

OLD TELEPHONE BUILDINGS,  
19, BANK STREET,

*Bombay, dated* 24 OCT 1916 191 .

To,

DEAR SIR,

I have much pleasure in sending to you here-  
with a copy of "The Report of the First Indian  
Commercial Congress" held on Sunday the 26th  
December 1915, for your acceptance.

Yours faithfully,

J. K. MEHTA,

*Secretary.*

REPORT  
OF  
THE FIRST INDIAN  
COMMERCIAL CONGRESS.

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*Held on Sunday the 26th December 1915.*

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AT THE  
TOWN HALL.

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Printed by M. Jal Davar at the  
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## Report of the Indian Commercial Congress.

The first session of the Indian Commercial Congress was held in the Town Hall (Bombay), on Sunday, the 26th December 1915, when the Hon. Mr. Dinshaw Edulji Wacha, as Chairman of the Reception Committee, opened the business of the day with the following address:—

Brother-Delegates, ladies and gentlemen, on behalf of the Reception Committee of this Commercial Congress I accord you a cordial welcome at this first session of the Commercial Congress. The Congress takes its birth to-day in this historical Hall. Its parent institution took its birth in another place-also of historical reminiscences, thirty years ago. That parent has undergone many vicissitudes of fortune. During these thirty years it has maintained its manhood and this day it is full of strength and vigour, and I have no hesitation in saying that its power of influence has done good to this land. I confidently hope that its little babe, which is born to-day, will soon grow under the care of the business-like and experienced nurses as robust as its parent. (Hear, hear.) I also hope that when the time comes we shall also see it exercising a beneficent influence for the good of this country, and lead to the material prosperity of this country. Having said so much, ladies and gentlemen, allow me to say that disabled as I am temporarily owing to failing eye-sight I shall now ask my young hopeful to read to you my address. (Cheers.) I crave your indulgence that you will listen to him as you would have listened to me. (Mr. K. D. Wacha then read the address as follows.)—

### Speech of Mr. D. E. WACHA as Chairman of the Reception Committee of the First Indian Commercial Congress held at Bombay on the 26th December 1915.

BROTHER DELEGATES, LADIES AND GENTLEMEN,

On behalf of the Reception Committee of the First Indian Commercial Congress, let me bid you a cordial welcome in this great city, the panoramic beauty of which you will greatly appreciate by perusing a most entertaining book recently published called the "Charm of Bombay," written by Mr. R. P. Karkaria, an indefatigable student of our local history and research. To me it is a source of the highest gratification to participate in the proceedings of this day, which recalls to my memory the auspicious founding, just thirty years ago, of that great parent of all national organisations, viz., the Indian National Congress. (Cheers.) Little did we anticipate in the Christmas of 1885, when 72 representatives of all India met together in the historic hall of higher learning in Sanskrit provided by a philanthropic Hindu citizen, Gokaldas Tejpal (Hear, hear), that its spirit would permeate in a variety of ways in the land and be the happy instrument of moulding and welding other activities in a concentrated form for the greater good of the people. To-day, I am pleased

#### REPORT OF

to say, we are all assembled in another historic hall, older in every way and richer with many traditions, also for a national purpose but of a different character. This Town Hall, built well nigh a century ago, is replete with many memories and many reminiscences. I have been here from the days of my youth upwards on occasions when either the voice of learning or art or science was heard or when its ceiling reverberated with the thunders of local orators demanding their first charter of Municipal Government, or when statesmen of great liberality and breadth of mind like Sir Bartle Frere gave those polished and cultured addresses to the earliest convocations of our local University. Again, it is in this very hall that I had heard the voice of that most distinguished and intrepid traveller, Dr. Livingstone, when returning from his wanderings of many years in the wilds of Central Africa. Lastly, how often our citizens have heard in this identical hall the brilliant and sagacious utterances of that sterling patriot who, alas, has only recently been gathered to the majority! The voice of Sir Pherozeshah Mehta (Cheers) is hushed for ever, but I am quite sure, you will all agree with me, that the memory of that premier leader of Indian thought will be cherished for many a generation to come. And nowhere else than in this great historic hall was he heard at his brightest and best on occasions of the highest import to the land.

Let us hope that this Commercial Congress, which finds its nativity in this city to-day and which owes its initiation to our well-known and esteemed citizen and merchant, the Hon'ble Sir Fazulbhoj Currimbhoj, (Cheers.), will reach the age of adolescence and be as fruitful of many an activity in the field of Indian Commerce as its parent institution, that "great unconventional convention," has been in that of politics. We have now among us provincial conferences, social and religious conferences, industrial and educational conferences, besides some brotherhoods and leagues, of which the latest and the most sturdy is the one which is also to have its sittings in this city, I mean the league of our Muhammadan brothers and friends. (Cheers.) But midst the profusion of these deliberative assemblies there was a crying want for one to ventilate matters affecting Indian commercial interests. That desideratum will, it is to be hoped, be well supplied by this Commercial Congress which comes to-day into existence. It is a new born infant only, but I am of great hope that, nurtured and brought up by men of great commercial instinct and sagacity, it will soon assert its strength and be a power and influence for good in the land.

You are, of course, fully conversant with the history of the rise and growth of India's foreign trade since the establishment and consolidation of the British Empire in India, specially of the great strides which Indian trade has taken within the last fifty years, say from the opening of the Suez Canal and the era of Steam Navigation in the world. But it would be extremely erroneous to suppose that there was no such thing as international commerce or exchange of commercial products between India and the other countries in the world prior to the date of British rule. What we now call the modern international trade is not a plant of yesterday. Eminent economists have long since demonstrated that the root of such trade might be traced to inter-tribal exchanges and noticed from the most primitive times. Such inter-tribal exchanges existed to the fullest extent in this country centuries ago. So, too, international trade of a rudimentary character. History informs us on the authority of great historians and travellers who flourished more than 3,000 years ago of the trade which India carried on on the one hand with Arabia, Persia, Asia Minor, Syria, Egypt and even distant Greece and Rome, and on the other with Java, Borneo, China and Japan. Baragya or modern Broach, as you are aware, was the greatest entrepot of Indian international commerce from historic times till the advent of the Venetians in the twelfth century.

Just as the Bombay of to-day is the great emporium of commerce between the East and the West, so was ancient Broach. The ancient trade was indeed considerable having regard to the fact that the world of commerce was young. At the commencement of the Christian era the balance of trade in favour of this country with Rome alone amounted to well nigh a million sterling.

#### THE INDIAN COMMERCIAL CONGRESS.

It is superfluous in this place to recall what is said about India's trade in the faithful pages of the unknown author of the "Periplus of the Erythrean Sea" so well amplified later on by Hippalus who had personally been to India at the very beginning of the Christian era. Neither is it necessary in this place to recall the fact of the excellent and inter-provincial trade which existed in the country itself. All the products for exchange beyond the seas came by way of land or river to Broach or to Calicut. That land trade also, as is well known, was carried on in the Gangetic plain by means of thousands of little river craft, many of which the Great Alexander himself had got constructed when crossing the Indus from Peshawar to Karachi. And that able Bengalee scholar Mr. R. Mukerjee, has in his accurate and interesting history of Indian Maritime Activity in early times amply related facts which are evidence of no mean commercial spirit that prevailed among Indians, at least 2,500 years ago. Moreover, the neglected caravan routes from Eastern China and Tibet to the confines of Peshawar and thence to Persia and Mesopotamia are evidence of the great activity of Indian land trade beyond our Frontiers.

But whatever the commerce of India in ancient times and even during the middle ages it could bear no manner of comparison with what the country has been accustomed to during the last half a century. No doubt since the advent of the British in India foreign trade has advanced steadily. That advance was exceedingly slow at first and more or less monopolised by the East India Company till it was deprived of its trading monopoly in 1833. The merchant men of those days were of course high protectionists. India, till the advent of these protectionists, was quite innocent of protective or any other tariff. She only traded on natural lines. She supplied to other countries such articles of luxury and comfort as they could not produce or produce only at an excessive cost. On the other hand, she imported such articles as she required for her own wants and luxuries. Thus was established a basis of international trade which was in reality the development of the primitive inter-tribal one to which distinguished economists have referred. In reality it was a free exchange of products. All this was altered by the protectionists of the East India Company with the net result that profitable industries, specially that of calicoes, were killed inch by inch. And this parlous state of things continued to the great prejudice of India's industrial and commercial prosperity. But let us drop a curtain over that century of economic mischief. Let it be buried for ever. Impartial men of British commerce to-day have deplored, as the Indians themselves, that great injury inflicted on India by those exceedingly selfish monopolists. Some embers of that old protective policy still seem to flicker so far as the Lancashire export trade to India in cotton fabrics is concerned. Take, for instance, the excise duty on Indian manufactured goods which has been imposed since 1895 by reason of the one-sided and interested fiscal policy imposed on the Government at home by Lancashire manufacturers. But India has seen the dawn of a better day in commercial and industrial prosperity since the last fifty years, during which immense changes have taken place in the old-fashioned trade of the world. The opening of the Suez Canal in November 1869 accompanied by the great impetus, still going on in steam navigation, has wholly revolutionised the trade prior to that year. Next, the immense expansion of railways in the West and the moderate extension of the same in this country has also been vastly contributory to the development of that new international trade to which I have just referred. These railways, especially in the United States, have given an enormous encouragement to the growth of agricultural products first and manufactured afterwards in a degree which is unprecedented in the economic history of the world. Other countries followed suit. Thus it is that Lancashire during the last fifty years has been able to establish unrivalled supremacy in her piece-goods trade and the Midland Counties in their iron manufactures. Both these striking phenomena have in a vast measure directed international trade into channels whereby every civilised country in the world has been able to produce certain special commodities at the cheapest price and sell them to other countries in order to exchange those products which they have in their turn produced cheap. It is this broad economic fact of the last half a century which is at the root of that



immense international trade that we witness to-day, and to the extent of which there would be no limit some years to come.

This trade has again been helped by the phenomenal progress of science applied to industries. The production has thus been greatly supplemented and as science advances and devises new methods of production a variety of other commodities still unknown, the world's international trade is destined to go forward leaps and bounds. These are the outward factors in the business economics of the world which are having their beneficent influence on the international trade of India. That trade has not yet experienced their effects, while our Indian men of commerce and industry have hitherto failed to grasp the fundamental principles underlying this colossal influence which is slowly changing the commercial destiny of this country for the better. Whatever, therefore, may have been the mischievous effects of the selfish policy in fiscal and commercial matters in the past, I for one am rejoiced that all those external factors just referred to which have combined to make the international trade of the world what it is, are silently effecting the good of the country. There may be, as some of my critics might say, great optimism in this line of thought. But I am strongly of conviction from my study of the history of the world's international trade for the past fifty years that our rulers are on the whole following a policy, though not without some grievous mistake now and again, which is certain to lead to the greater material prosperity of the land. (Cheers.) We should all try to realise here the remarkable dictum of that great economist, Dudley North, given over two hundred years ago that "The whole world as to trade is but as one nation or people, and therein nations are as persons."

One of the important effects of this international trade is the steady emergence of the country from debtor to a creditor. You are all aware how the balance of trade has gone in favour of India for the last few years. No doubt, the war conditions, which are temporary, have arrested the excess of exports over imports. But those exports are bound to resume their normality after the close of the present struggle. And here I need not remind you what an important part agricultural prosperity must play in our country's commerce. Commerce cannot exist without agricultural products which could be safely exported to foreign countries after what may be necessary for home consumption. So, too, with industries and manufactures. It is the combination of these triple factors which educes commerce, that is to say, exchange of products of one country with another. (Cheers.) It should, therefore, be the constant aim and object of this Commercial Congress to stimulate the agricultural (including the breeding of live stock) and mineral prosperity of the land. That is to say, agriculture should be so extended and improved as to enable our hapless ryots to produce more at least cost so as to leave them a fair margin of profit. And in this connection I wish to lay the greatest stress on the institution of Agricultural Banks on the lines of the Egyptian Agricultural Bank with such modifications as may be deemed essential. No doubt, the Government has with laudable zeal during the last decade paid greater attention to the improvement of agriculture by a variety of means and have also spent a large *modicum* of revenue in that behalf. Yet much still remains to be accomplished and could be only accomplished by following the example of the United States of America. That country is a model one for purposes of agricultural improvement, and it is superfluous to state here that the Government of India should by and by spend larger and larger sums out of the annual revenue for the achievement of this great national object which really signifies the material salvation of the country. Every rupee spent on the extension and improvement of Agriculture must be deemed wholly reproductive. So far as to the duty of the State in India. But more than the State private enterprise ought to take upon itself a thorough organisation of agricultural industry and agricultural credit on sound lines suggested by the prosperity of agriculture in the United States. The Government, at the best, can only be an auxiliary. It is the people themselves on whom lies the great responsibility of promoting the country's material prosperity by the larger and larger efforts they may put forth in the matter of agricultural

organisation and credit. It is also needful to point out the great utility of further exploiting the rich mineral resources of the country, an active impetus to which Sir Thomas Holland so admirably gave when at the head of the Geological Department. In the near future mineralogy and metallurgy should greatly attract the attention of men of the great enterprise and courage of the late Mr. Tata (Cheers.) The war has made us all quite alive to the variety of metallic ores which might be utilised for purposes both of arts and peace in the great British Empire.

Lastly, there may be immense progress in foreign and inland trade but that would not necessarily signify the prosperity of millions of cultivators. It is only when Indian agriculture is placed on a sound economic footing which would conduce to the prosperity of the ryot that the country itself could be said to grow in wealth. The larger, therefore, the exports of agricultural and mineral products from the country, while leaving a fair margin of profit to the ryots, the greater the balance of trade in favour of the country *pari passu* with such a financial policy of the Government as would steadily lead to diminish sterling obligations abroad. This is the great goal to be borne in mind by the Commercial Congress.

Side by side, the incalculable advantage of commercial education based on high scientific knowledge of a practical character in a variety of directions should never be lost sight of. Commercial education was woefully neglected in England till the vast strides made by the European Continent and the United States made her alive to the importance and value of what Professor Ashley rightly calls "Business Economica." (Cheers.) To us in Bombay it is a matter of some comfort that by dint of perseverance we have been able to found a College of Commerce which will be in reality a teaching Commercial University, but to attain this ultimate goal for which the College is founded, the State should come forward with a liberal purse to make the Institution a really genuine teaching University as its enthusiastic Principal so earnestly yearns for. (Cheers.) Allahabad has taken a right step in the matter. Its University owes it to the economic statesmanship of its present distinguished Chancellor, no other than Sir James Meeson, the liberality with which the higher commercial course "is to be encouraged in the near future under the guidance and direction of that able economist Professor Stanley Jevons. Calcutta has followed suit and we should all rejoice when our own liberal-minded Governor gives the only College of Commerce in this country substantial grants which would speed it on its onward progressive course. And let me conclude this part of my subject with what was said only two years ago by a distinguished Manchester educationist in relation to English backwardness in Commercial education: "We are coming into competition in foreign markets with men of far better educational equipment than ourselves, with the result that the prizes fall, as they always must, to the man of better intellect and trained capacity. They forget that year by year, trade is becoming more international and cosmopolitan, points of contact multiply, insular isolation is merely a slow form of suicide, and ignorance of foreign languages, of foreign customs, coinages, measures, laws is only a form of insular isolation." It is to be hoped the Indian Government, as well as the great Indian mercantile community, will firmly bear in mind the observation just quoted.

Let us Survey now the field of Commerce since the days of the opening of the Canal and the era of steam navigation and extended railways! What giant strides has India made since then in her imports and exports. Would it have been possible to annually export in larger and larger quantities millions of hundredweights of rice and wheat, of jute and cotton, of tea and seeds and other minor products, but for the external factors referred to? Similarly, would it have been possible, the prosperous existence to-day of well nigh 300 cotton factories, 40 jute mills, hundreds of tea gardens and so forth? If only our rulers, who are now amply alive to the absolute necessity of the economic progress of the country in a variety of directions, in agriculture, in industries and in manufacturers, would bear in mind what the helpless Indians have been urging on their atte-

tion these many years past, that the material prosperity of India should be based, with a singleness of purpose on what is the best in the interests of the people irrespective of the interest of all other countries, the United Kingdom not excepted, I am sure that the progress during the next quarter of a century would be such as to gratify the millions of this country and make the Government proud of their magnificent economic achievements. At the same time it is my earnest hope that Indians of enterprise and commerce will devote specific attention to the incalculable advantages of possessing a mercantile fleet of their own (Cheers.) As you all know the vast sea-borne trade of the country is carried on in foreign bottoms and thus a part of annual wealth by way of freight inward and outward is carried away by foreign shipowners. Ship-building is an art not unknown in India, and it is an historical fact that along with a large number of warships for the British Navy, during the latter part of the eighteenth and almost the whole of the nineteenth century, built in the Bombay Dockyards by those great Parsee master builders, the Wadias, merchant vessels were also built of a most durable type. It is much to be wished that this art of ship-building was again revived on a sure and solid foundation which may lead to the greater mercantile prosperity of the country and be also in times of emergency a tower of strength to the Government itself.

That is the goal to which this Commercial Congress should unceasingly aim at. The time is opportune and ripe. It may be postulated without contradiction that this terrible war, which we all fervently pray may end in the ultimate victory and triumph of the Allies, (Cheers), has already presented to the world many an economic phenomenon undreamt of in the philosophy of economists past and present, be they of the persuasion of protectionists or preferential tariffists or free or fair traders. Their many dogmas and shibboleths may have to go to the melting pot or to the crucible of truth in order that they might undergo an evolution in harmony with the new facts disclosed. This Commercial Congress, therefore, takes its birth at a juncture in the history of the economic world when all its ability and strength and grasp of first principle and practical business sagacity will be essential to lay before the Government from time to time those larger and graver problems fiscal, industrial and commercial, which will demand patient consideration and wise solution. Let me hope that the active workers will rise equal to the occasion and direct their attention to fruitful channels which may redound to their credit and be productive of the highest beneficence to the country. Meanwhile India cannot but express her warmest gratitude to Great Britain for her magnificent Navy which has kept the wide seas open to all neutrals for purposes of commerce. (Cheers.) But for that invaluable service which that Great Armada, commanded by the gallant Admiral Sir John Jellicoe, far surpassing that which Queen Elizabeth put forth to vanquish her enemies, has rendered and is rendering to the peaceful world at large, we do not know how the foreign trade of this country might have suffered and how crippled might have been its great internal trade. (Hear, hear). Indians should bear in mind with undying gratitude this great service the British Navy has been doing all throughout this horrible war. With these words I once more bid you, brother delegates, a cordial welcome to this great city and request you to proceed with the election of your President for the session now open. (Loud applause).

**Lala Harkishan Lal (Punjab) moved the election of the  
President of the Congress in the following terms.**

Mr. Chairman, ladies and gentlemen, it is my proud privilege to ask you all to unanimously nominate your President. Gentlemen, you know that for months past we have been reading in newspapers and we have always been hearing that a 'Commercial Congress' was in conception and that it would be born on the 26th of December, 1915, (Hear, hear), in this City of Bombay. As our venerable and respected Chairman of the Reception Committee (Cheers) has pointed out to you, the child that was expected has taken its birth.

Hear, hear.) That child is, in course of time, going to look after our commercial interests (Cheers.) and to guide us into the best possible commercial developments. For a child of that kind, gentlemen, you want a very practical and a specially tactful nurse (Cheers), and that nurse, I think, you have in the Hon. Sir Fazulbhoj Currimbhoj (Loud Cheers), who I propose, should be elected the first President of the Commercial Congress (Cheers) Gentlemen, I need not tell you anything about Sir Fazulbhoj Currimbhoj, because, very likely you know more about him than I do coming as I do from a distant part of the country. But I may be permitted to remark that Sir Fazulbhoj Currimbhoj comes from a well-known commercial and industrial family of the Commercial Capital of India (Hear, hear.) He is the managing head of a vast number of Spinning and Weaving Mills (Hear, hear), and, I believe, he has been doing a very largo trade with China and Japan. (Cheers.) Sir Fazulbhoj himself, besides being a commercial expert of vast experience, is a member of the Imperial Legislative Council and knows all the technical parts of the trade and the legal aspects of the trade as well. (Cheers.) He comes from a family that has its fist not always closed. (Hear, hear.) I have no doubt that under his auspices the Commercial Congress sittings will be successful, especially under the guidance and leadership of a gentleman like the Hon. Mr. Wacha (Hear, hear). Under the guidance of these two gentlemen, there is no doubt but that the Commercial Congress will be able to achieve all the great results that have been anticipated in his speech by the Hon. Mr. Wacha. (Cheers.) With these few remarks, ladies and gentlemen, I ask you to elect the Hon. Sir Fazulbhoj Currimbhoj as the President of this Commercial Congress. (Loud applause.)

**Mr. Vidyasagar Pandya, Madras seconded the motion in the following terms :-**

Hon'ble Mr. Wacha, ladies and gentlemen, after the eloquent and, at the same time, powerful speech of Lala Harkishan Lal, in proposing the name of the Hon. Sir Fazulbhoj Currimbhoj for the Presidentship of this Commercial Congress, it is not very necessary for me to make any lengthy remarks. I will, however, say this about our President-elect. He belongs to a Khoja family and is one of the trusted followers of His Highness the Aga Khan. He is a distinguished leader of the great Khoja community in Bombay. He is a poor man's friend and a patriotic gentleman. (Hear, hear.) The Government of this country have honoured him by Knighting him. (Here, hear) As Vice-President of the Reception Committee of the Indian National Congress, he has been taking interest in all political matters (Hear, hear.). He is a member of the Industrial Committee lately appointed by the Bombay Government. He is a Joint-Secretary of the Bombay War Fund (Cheers) and is a Director of the Bank of Bombay, Tata Iron & Steel Co., Ltd., The Bombay Central Co-operative Bank Ltd. Besides, he is a Director of several Mills and Joint-Stock Companies in Bombay. (Cheers) He was the Chairman of the Bombay Mill-owners Association and the Chairman of the Bombay Municipal Corporation, and his work in the Corporation was highly spoken of by the late Sir Pherozshah M. Mehta. (Loud applause.) He is President of the Bombay Merchants' Chamber and Bureau and has done very useful work in that capacity (Hear, hear.) He is a large Mill-owner and a true captain of Industries. He has got about 10 mills under his charge and, as one of the victims of Excise Duty, I believe, his firm has been paying nearly five lakhs per annum towards that unjust tax. As a representative of the Bombay Mahomedan community he has done very useful work in the Bombay Legislative Council. In that Council and in the Imperial Legislative Council he has well represented the Indian commercial interests. He has always taken active interest in the commercial matters of the country. You are aware that lately he entered a vehement protest against the exclusion of Indian interests from the Conference, which was held in connection with Wheat and Cotton at Delhi. (Cheers.) He was at the bottom of the foundation of Conciliatory Boards to bring the Hindus and Mahomedans together. Similarly, the birth of this Congress is also due to his earnest and active work, and I think, he will be the best person to preside over and guide the deliberations of this Congress. (Cheers.) With these few words I ask you to unanimously elect the Hon. Sir Fazulbhoj Currimbhoj as President of this Indian Commercial Congress. (Cheers.)

*The Hon. Mr. Wacha:* Ladies and gentlemen, now I have great pleasure to put this resolution to you I am sure you will carry it by acclamation. (Loud cheers.)

The resolution was carried by acclamation and the Hon. Sir Fazulbhoy Currimbhoy occupied the Presidential seat amid deafening cheers and delivered his address as follows:—

**Speech of the Hon'ble Sir Fazulbhoy Currimbhoy,  
Kt., at the 1st Session of the Indian Commercial  
Congress, Town Hall, 26th December, 1915.**

Brother Delegates,

I am most thankful to you all for appointing me as President of the 1st Session of the Indian Commercial Congress, though I feel that for more reasons than one you might have selected some one better qualified to preside over your deliberations. In the first place the idea of holding such a Congress was originally suggested to the Committee of the Indian Merchants' Chamber by myself, I have contributed from the very beginning my humble quota to its fostering and development, and I did not like that I should be chosen to preside over this Session with the organisation of which I have been so closely associated. In the second place, I consider myself quite a junior in the world of trade and commerce wherein there are so many eminent men of light and leading. I feel therefore diffident and am only supported in my work by the presence of you all here and by the belief that you will bear with my deficiencies and will help me to discharge my duties.

The inauguration of a new all-India movement for the material advancement of our teeming millions naturally turns our thoughts to our great leaders, and we feel grieved to realise that within the short space of less than twelve months we have lost two of the foremost among them,—Sir Pherozeshah Mehta (Cheers) and Mr. Gokhale. (Loud cheers.) It will be difficult to fill the void created by their deaths. Though each of them worked in a different sphere, though their professions were different from ours, we, the first members of this Congress, cannot but express our profound sorrow at the loss by death of two such eminent and devoted workers in the common cause of peaceful progress. Our sense of loss at this double domestic calamity is all the keener because we have experienced it in the middle of the most terrible war that has ever been known, just when the need of sage counsel from experienced men is most required. Yet if we have been bereft of their guidance when we have most required it, there is still much for which we have to be thankful. The extension of our popular Viceroy, Lord Hardinge's (Cheers) term of office has secured to us for the time being a continuance of the wise and statesmanlike rule that we have been privileged to enjoy and for that boon we should be profoundly grateful. Apart from that the mere fact that we are to-day able to meet in peaceful surroundings and to inaugurate this Congress is remarkable evidence of the privileges we enjoy beneath the British flag. The invincible Navy rules the seas, protects our shores, and keeps open the highways of the world for our commerce. Thus when more than half the world is at war we are able to go about our daily business in peace and security, and are able to meet here to consider how we may increase the commercial prosperity of this country so that it may become commensurate with the importance which is rightly attributed to India as a senior partner in the British Empire.

We meet then to-day in unique circumstances, and I think it may fairly be said that our gathering is unique in the history of India. Here is no recognition of racial distinctions but a unification of all races and interests on a common platform, and in this attempt to establish commercial unity we may perhaps discern the preparation of India for ultimate political unity. Here we propose to consider and discuss our common problems and to represent our common grievances to the one National Government, as we may fitly call the

Government of His Majesty the King Emperor. The unifying influences of the British Government have long been manifested in this country and were first vividly seen in that great gathering which, as the Chairman of the Reception Committee has just pointed out, was held here 30 years back. Our Congress then is the logical development of a system of Government that has helped gradually to bring all races and creeds together for the benefit of India.

No one can speak before such an assemblage as this without thinking of our country's commercial history, and I am almost silenced when I contemplate the stupendous progress which Indian trade has made during the last few centuries and the marvellous changes which have been introduced in the ways and methods of business and finance. The task of comparing the different periods and of tracing Indian commerce to its remotest past is colossal, made all the more difficult by the fact that no one has so far attempted it. What we know about the early periods, which also were bright and glorious for the country, we glean only from a few books written by European historians. It is no mere legend but a historical fact that India was not an isolated and uncivilized unit in the community of nations in the ancient world. (Cheers.) She had a large foreign trade and a well-equipped shipping which took her wares even to the most distant regions then known. But large though that trade was, it pales into insignificance when we compare it with figures in the trade reports of the present times published by the Government of India, and large though that shipping was, it must have been nothing to the huge tonnage which serves our ports at present. The one regrettable feature is that while then the shipping was ours, the present shipping is not our own; and just as we have lost the carrying trade so we can scarcely hope that Bombay will ever regain her former position as one of the great ship-building centres of the world.

What great strides the trade and commerce of India have taken during the last three centuries, specially with Great Britain, will be seen by some figures which I give here. All are familiar with the big blue covered tomes giving statistics of the trade of India in modern times. It is interesting to note how the forerunner of these blue books was first issued in 1625. In that year, in pursuance of an order of the House of Commons was first published an "Abstract of the Trade to the East Indies, both for exportation and importation, from the 25th March 1620 to the 25th March 1624." From this we learn the total amount of the exports for the period 1620 to 1623 was as follows:—

Total exported £205,710 bullion, £58,806 goods, £264,516.

The imports into England were as follows:—

1620	.....	£108,887
1621	.....	£ 94,464
1622	.....	£389,500
1623	.....	£582,593

In 1680-81 the value of exports from Great Britain to India was £346,213. In 1710-11 they were £200,515 sterling, the export of bullion in that year being £375,405 and the imports into England from India being £496,532, sterling. In the year 1801-02 imports from foreign countries into Bombay amounted to Rs.72,31,977, while the exports of Indian produce and manufacture amounted to Rs. 72,386 in the same year. When we take a leap of one century from 1801-1901 we find the foreign commerce of India established in quite new conditions and long since entered upon a brilliant and successful career. We find the different ports of Bombay, Calcutta and Karachi fully developed and responsible for a total foreign trade of crores of rupees, the total imports being £50,090,000 and the total exports being £75,504,000. Coming to the present time we find the same progressive movement being kept up and the imports and exports for the official year ended last

March as follows:—Imports 14,493 lakhs of rupees, exports 18,217 lakhs of rupees, the total being 32,710 lakhs of rupees. Those, you must remember, are war time statistics and bear the inevitable impress of war, though its effect is every month becoming less evident.

When our trade with England began in the early 17th century half a dozen small sailing ships in a year provided ample freight for it. They gradually grew in number and size; steam superseded the old fashion; and at the beginning of this century the number of ships entering and leaving Indian ports and their tonnage were as follows:—

	Entered		Cleared	
	No.	Tonnage.	No.	Tonnage.
1900	4,495	4,955,539	4,118	4,669,778

Side by side with the growth of this foreign trade of India there has also been a growth of the inter-provincial trade which we call the inland trade. We have not unfortunately got figures for this trade during the early part of the 19th and the preceding centuries, but we have reason to believe that the high trunk roads, which connected one part of India with another and which were kept in good condition in the time of Mogul Emperors, witnessed a large amount of trade being carried by Vanzaras and the like carriers of those days, who, with their horses and bullocks, traversed the country and foreign soils, connecting trade markets, being themselves the forerunners of steam and electrical traction which have narrowed down the world and created an international market.

The development of both foreign and inland trade is naturally connected with the growth of the agencies of modern civilization, the Railways and the Post and Telegraph services. The first line of Railways was laid down in this country in the year 1853 since which we have progressed so far as to have 35,285 miles of Railways for the whole of India with a capital of Rs. 4,65,89,35 lakhs employed upon them and the Government of India spending something like Rs. 12 crores annually for them. The post and telegraph services were instituted in the year 1853-54 and 1851-52 respectively and we have got at present 81,593 miles of telegraph line and 321,801 miles of wire and cable serving almost the whole of the country and 18,946 post offices catering to an ever increasing demand for the speedy carrying of millions of letters and packets.

In this bird's eye view of the Commercial progress of India, you have seen the progress of both the foreign and inland trade and also the development of the Commercial Agencies on which the growth of trade depends. There is one more factor which must be taken into consideration in this connection, and that is the development and perfection of the delicate mechanism of credit, the very life and soul of modern international trade and commerce. It is no exaggeration to say that India had one of the most highly developed systems of Banking and the Indian Shroffs and Sahukars have played a great part in financing agriculturists and merchants. Nevertheless modern commerce has required many modifications to be made in the old system and the system of modern Banking has been evolved to meet its requirements. Modern Banking institutions were established to serve trade and commerce and we can only regret that we have not been able to make as much progress in this direction as is necessary. We have got in the first place the Presidency Banks and the Foreign Exchange Banks, the progressive capital of which is an index to the growing needs of the country for institutions of this nature.

These institutions, however, are few and far between and the wiser minds have always foreseen that their efforts should be supplemented by indigenous Banking institutions. When therefore the first Indian Bank on a large scale was started, it was hailed with feelings of warm welcome by all the leading merchants and publi-

cists of the country. It was soon followed by others numbering in all about 60 concerns and it was naturally thought that one of the great hindrances in the way of the development of Indian commerce had been removed through the establishment of these banking institutions. Unfortunately one after the other of these mushroom institutions came tottering to the ground involving in their ruin hundreds of thousands of people and giving such a blow to the credit of the country as will take years to repair. In all 57 banks disappeared with a capital of Rs. 4,10,90,000. So again we are brought to a condition of things when our trade and commerce have principally to depend on the Presidency Banks and the foreign Exchange Banks for all the facilities they require. Is this not a deplorable state of things that, while the advanced countries of the West are finding out new instruments of credit to facilitate trade and commerce, we have to contemplate our Banking institutions reduced by a large number and our Banking capital reduced by a large amount. I pass from considering how our trade and commerce have developed and the problems which we have to face as the result of that development, to asking you to consider what function this Congress is to serve in the future. Of course first and foremost we have to bear in mind that the Indian commercial community has to do what it can towards the vigorous prosecution of the war to a successful issue, and it will be a matter of immense satisfaction to us if by anything we do we can contribute to that glorious consummation. Surely it is because we are full of faith in the future and the success of the Allies, that we, the representatives of Indian Commerce in Congress assembled, inaugurate to-day the Associated Indian Chamber of Commerce, or a Federation of the Indian Chambers of Commerce. Without the triumphant assertion of the right, and the destruction of Germany and her gospel of destruction, we can effect nothing. The history of the movement that has led to this Congress must be well-known to you. In July, 1913, in a letter published in the *Times of India*, I suggested the convention of an Indian Commercial Congress, composed exclusively of members of the Indian commercial community. The idea, as I have explained on several occasions, was not to emasculate or to impair the usefulness of the Indian Industrial Conference, but in the interests of commerce to secure the co-operation of people who stood out, and, further, to ensure a separate and vigorous representation of commercial interests. It is every way desirable that Commerce should have an independent agency for the consolidation, concentration and expression of its views and for the advocacy of its cause. Indian Commerce has reached a stage when it should cease to be an appendage of any other institution, however cognate in nature and similar in object and purpose. The suggestion did not come too soon; as is amply proved by the fact that it was enthusiastically taken up by the Indian Merchants' Chamber and Bureau and found general acceptance among the Indian commercial community. The Press too supported the idea, the *Times of India* leading with a weighty editorial. The correspondence on the subject disclosed a singular unanimity among commercial people in its favour; the Indian Industrial Conference in a special Resolution welcomed the proposal; and if we did not start the Congress last year, it was only because of the abnormal conditions then prevailing on account of the war and because of the hope then entertained of an early cessation of hostilities. The war unfortunately continues, but "the end is not in sight," and that has induced us to modify last year's conclusion. If we were to wait for the restoration of Peace, the proposal would have to be indefinitely postponed. That course would have been prejudicial to our interests, as became clear to all of us especially after the trade conferences of this year. At both the Wheat and the Cotton Conference the Indian commercial community was completely ignored by Government. Such exclusion of some of the Indian chambers from important discussions of matters relating to Indian trade would have been impossible were all the chambers federated on the lines of the proposed Associated Indian Chamber of Commerce. But the impelling reason for an early session of Commercial Congress is the paramount need for the speedy formation of an Associated Indian Chamber of Commerce in view of the expected settlement at the close of the war of important issues affecting Indian trade interests. The *Times of India* forcibly pointed out in 1913.



"There never was a time when there was greater need for a strong and informed expression of Indian opinion on economic questions. Fiscal policy is touching large, very important issues affecting the use of Indian money for India's requirements are under discussion, and it is of the highest importance that Indian opinion should be clarified and focussed."

Subsequent experience has made the suggested organisation of Indian commerce more urgent still. The Indian Commercial Congress is accordingly held without further procrastination. We have the inspiring example of the West before us. Federation is the great modern principle and process of civilised progress. In England Commercial Congresses have provided the vitalising force in trade and commerce for more than half a century. Since the first Congress in 1860, Commercial Congresses have been a recognised institution of considerable utility and importance. The Incorporated Association of the Chambers of Commerce of the United Kingdom has worked steadily for British commercial prosperity with conspicuous success. We have Indian experience too to guide us in this matter. In 1905 was held a Conference of European Chambers of Commerce of India and Ceylon, and Sir Edward Law, speaking at that Conference as a representative of Government, pointed out the importance of such conferences in words which have more than a passing interest:

"I look on the assembly of this Conference as an event of first-class importance and of most happy augury for the future, since I am confident that the commercial community will profit by the interchange of views on the important questions submitted to the consideration of the Delegates of the Chambers, and that Government will profit by the expression of opinions formulated after serious deliberation by a representative body of men of such special experience and whose individual interests are bound up with those of the country in which they live and in which they conduct their business."

Lord Curzon also, as Viceroy, at the Banquet at Government house in honour of the Delegates, dwelt on the wholesome influence of the Conference upon the whole economic situation:

"It seems to me an excellent thing," he said, "that representative members of the Chambers of Commerce of India should meet in Conference at Calcutta as you are now doing. You exchange useful ideas and you pass resolutions relating to the Commercial and industrial condition of the country. The interests that are represented by the gentlemen who are sitting at this table are, in my judgment, every important one, for they are commensurate with the whole field of economic development upon which the future prosperity of this country so largely depends. Your meetings, therefore, and your discussions concern a much wider class than the members of Chambers of Commerce alone, because they affect the vital interests of the country at large. . . . I am glad to note how general a recognition there now appears to be of the community of interests between Government and commerce in this country."

After these authoritative pronouncements one would have expected a continuity of policy among the commercial public of India, but somehow the Conference, although not quite barren of results, proved abortive as a means of consolidating commercial opinion, of co-ordinating the activities of the different provincial Chambers of Commerce, and of creating a central body fit to watch over the commercial interests of the country as a whole. This very necessary and important work, however, can no longer be delayed, and it is one of the principal aims of this Congress to effect it, not only by holding periodical sessions at the various commercial centres, but by the formation of an Associated Indian Chamber of Commerce on the lines of what has been rightly described as the Parliament of Commerce,—the Incorporated Association of the Chambers of Commerce of the United Kingdom, the objects and the constitution and the rules of which form our model and guide.

Such central Associations follow in the natural course of healthy development. The time may come, sooner perhaps than many of us imagine, when the federal idea will be further developed in commerce, and an International Federation of the Chambers of Commerce of the world will be formed in the same way as all the Master Cotton Spinner's and Manufacturers' Associations have clubbed themselves into an International Federation. In that federation India must be represented, just as, we hope, she is to be represented in the next Imperial Conference. Experiments have already been made in this direction, and we have got to the quadrennial Congress of Chambers of Commerce of the British Empire, organised by the London Chamber of Commerce. It is thus not too soon that we hold this Congress and establish the Associated Indian Chamber of Commerce.

Brother Delegates, the need of a Federated Chamber of Commerce, great at all times, is paramount in the present political and economic situation in India. Here public opinion can acquire momentum sufficient to move Government only by consolidation and concentration. Ours is not a self-governing country, and the voice of the people must in any case be united and very strong indeed to influence the policy and action of the authorities. The subjects of a Dependency must of necessity be at a serious disadvantage. So long as the Government of a country is not thoroughly national in spirit and sentiment and personnel; so long as it is, from its constitution and the accident of its foreign character, more or less exclusive; with all its benevolent intentions and desire to promote their material welfare, it must to some extent at least be ignorant of the true feelings and the real needs of the people. The difficulty is considerably enhanced when the Government is subject to the powerful influence of the ruling nation, which has sometimes conflicting interests, and an effective industrial and commercial organisation which can make that influence irresistible. It is a matter of common knowledge that the Government of India is powerless to shape its commercial and industrial policy with a sole eye to Indian interests. The British manufacturer and the British merchant, with their votes which they know how to use to the best advantage, are masters of the situation. In the result the Government of India has on many an occasion to adopt a line of action at once repugnant to it and prejudicial to the interests of the people. It has not a free hand, and in fiscal matters is practically helpless. For instance, even for the purposes of revenue customs duties cannot be imposed upon British manufactures along with other manufactures unless countervailed by corresponding excise duties, whether the home-made articles compete with the imports or not. Again we have lately seen the deplorable sight of a strong British syndicate attempting to get from one of our Provincial Governments a practical monopoly for the manufacture of Cement. It is useless to multiply instances. The outstanding feature of the situation is that the Government of India does not lack the will to the right course in industrial and commercial matters, but has not the necessary freedom of initiative and action. We the people of this country must therefore do all we can to strengthen its hands, and an Associated Indian Chamber of Commerce with periodical Commercial Congresses should provide the machinery through which we can make our support effective.

The war prevents us from discussing controversial topics, but even a cursory analysis of the questions of supreme interest to Indian commerce and industry that await settlement on the restoration of normal conditions, will reveal to the thinking public the wisdom of our decision to meet in Congress this year. It has been authoritatively stated over and over again in the responsible section of the British Press and by responsible British statesmen that India's loyal and hearty participation in the war will not, and cannot, go unrecognised at the end of it. Substantial improvement in the administration of this great country in the near future may well be relied upon, but we must make it clear that no improvement is more necessary or will be more welcome than that which will leave complete liberty of action to the Government of India in matters relating to Commerce and Industry. The *Statist*, referring to India's rally, observed on October 23rd last: 'It is a very

great asset—the loyalty and public spirit of a great people. Most earnestly is it to be hoped that we shall show our recognition of the greatness of the asset not by mere empty talk, but by redoubled efforts to increase the welfare of the people and to open up to them new avenues to prosperity and wealth in every direction. The Governments everywhere can do much, but nowhere can a Government do more than in India.

True, but the Government of India must be free to adopt, in consultation with the representatives of the people, policy most conducive to the best interests of the country, without interference from either the Imperial Government or the Secretary of State for India. All improvements in fiscal, commercial and industrial matters must begin with this independence. *In a word, we want self-government in Commerce and Industry.* Indian public opinion has already expressed itself on the point with singular unanimity, force and persistency, and it would be the barest justice to India to grant her fiscal independence. And this can be done without jeopardising in the least the political interests of Britain. The Associated Indian Chamber of Commerce will have before it a heavy programme of urgent business, and must work throughout the year for Fiscal Autonomy. Without this autonomy our Commercial prosperity, however imposing, will lack a sound and firm foundation. In principle and in fact our position is unassailable.

The second item in our programme, and the point on which we must concentrate all our forces, is the question of the customs duties. The strain which the war has caused to the public finances in India and the need of an early recoupment invests this question with an importance much beyond its normal importance. In any scheme of additional taxation,—not an unlikely contingency should the War continue sometime longer,—the customs will and ought to, have, not only an important, but a predominant position. In every country these duties, bating one or two exceptions, are the most productive sources of revenue. In India, however, this source has been insufficiently tapped. Whether Free Trade or Protection wins in the end, there can be no doubt that a very careful revision of the tariff has become increasingly necessary in view of the financial needs of Government. In this matter of tariff Indian commercial opinion ought certainly to prevail, and one of the principal objects of the Associated Indian Chamber of Commerce is to press this opinion upon the attention of Government with all the force and all the weight which such a central and responsible Committee can lend to it.

There is important work to be done by the Associated Chamber in regard to another group of subjects, viz., those relating to facilities of communication within the country and at sea. Comment on the absolute necessity of these facilities is superfluous. The whole point is, how best to secure them. Our attention must be focussed upon three main heads of improvements for facilitating the movement of heavy goods. For international commerce the essential conditions are quick transit and *low freights*. We have not much to complain about the first, but the present scale of freights, although not very high absolutely, is, comparatively speaking, somewhat higher than what would meet the exigencies of Indian commerce. Inland, the improvement of our waterways and railways must take precedence of all other measures. The country is backward as regards the first. The waterways are very inadequately developed; indeed, in certain respects we are losing ground. Channels which were once navigable and which once served as highways for the cheap transport of heavy merchandise have either become completely silted up or choked with weeds and their mouths blocked by bars. The rapid extension of railways has also contributed to the neglect of the watercourses. No serious attempt has yet been made to restore the river systems of the country to their former satisfactory condition. The result is, we have numerous stagnant pools, marshes and lagoons which are the breeding ground of malaria and other diseases. The natural drainage of the land is thus becoming blocked. The improvement of the rivers and watercourses will not only restore this drainage and facilitate the movement of merchandise, but will provide canals for the purposes of irrigation at a minimum of cost. Larger production of raw materials thro-

ugh improved irrigation will certainly increase our export at the same time that it will add to the financial resources of the agriculturists and enable them to consume larger quantities of finished articles whether manufactured at home or imported from abroad.

Great vigilance is necessary in the matter of railway development. Expansion is not the only point. The great need is improvement, and Government has rightly undertaken to appropriate more money out of the annual allotments to improvements than to new construction. It is a question if any ambitious scheme of construction should be taken in hand before the necessary improvement on the existing lines have been fully carried out. As matters stand at present, the inland railways are defective both as regards cheap transit and quick transit. Railway rates are at present adjusted in such a way as to be more favourable to foreign articles than to articles which are exchanged as between province and province and district and district. We have got a resolution before us drawing attention of the Government to this as well as to the long standing grievances of our merchants to the form of Railway Risk Notes B. and H. which operate harshly upon them. Railways are public carriers, and it is one of their first duties to indemnify the merchants against any losses which they may suffer through their neglect or some mischief of their servants. If they take a greater responsibility on their shoulders it will mean greater traffic for themselves, for it will be creating confidence in Railways on the part of the commercial community. Over and above these questions of Railway administration is the question of the Railway finance. Railway loans are raised in Great Britain and it is a long standing demand that Railway rupee loans should be thrown open to the Indian people. This is an opportune moment for effecting the great change and affording to the people of India an opportunity to have their share in the railway development of this country, as Great Britain will not respond at present to any Indian or Colonial loans, so pressing are her own financial needs.

Connected with this subject of increased railway facilities is the important question of extension of Branch lines or Feeder lines. The urgency of a rapid expansion of these lines is obvious, and even people who condemn further construction of Trunk or main lines advocate their construction at an accelerated pace. Next in importance to their need for opening up outlying areas is the attraction for safe investment they offer to shy capital. The experience of the last few years shows how these Feeder lines have helped to draw out the unemployed capital of the country. This is a distinct gain to the cause of commerce and industry. But latterly a difficulty has arisen. Since the revision of the rules relating to the construction of Feeder lines, the introduction of the present Branch line terms under which the Secretary of State is pleased to guarantee a return of 3½ per cent a year upon the capital, and the financial success of the Light Railways, British directors of the main lines, with the evident object of monopolising this branch of the railway business also, have begun to raise difficulties. Under existing arrangements these British companies have a predominant voice in the matter of sanction of the Feeder Railways, although Government finds for them the bulk of the capital required for the construction of the Trunk Railways and guarantees interest both upon their portion of the capital and the debentures. This is unjustifiable in principle and injurious in effect to Indian interests. Messrs. Killick Nixon & Co.'s railways from Nadiad to Kapadvanj and from Godhra to Lunavada would never have been constructed had not the Government given out of the Imperial Railway Revenue "Rebate terms" refused by the E. B. and C. I. Railway Company, although that Company has only a five per cent. share in the surplus profits of the Railway system. Generally speaking, the objection is that the main lines run the risk of being "short circuited" by the Feeder lines: but this is an imaginary evil, as Government, having the largest stake in the main lines may well be expected to consider carefully the probable financial bearings before sanctioning a new scheme. The real reason appears to be that the British companies working in India want to check Indian competition and to stifle Indian enterprise, as will be clear from the fact that they are trying to form subsidiary companies

with British capital for the construction of Feeder lines. And this is a matter about which the Indian public ought to be on the *qui vive*, and the Associated Indian Chamber, with all the power and dignity attaching to such a central body, must fight out the case for them.

But, more important than all, perhaps, to Indian Commerce and Industry are the complicated questions, relating to Indian currency, banking facilities, location and employment of the Government funds, and the utilisation of Indian capital in the financing of Indian railway and irrigation canals. The Indian Finance and Currency Committee's Report on all these points has been before the Indian public for month past, but owing to the war, has nowhere received that attention which the paramount importance of the subjects dealt with deserve. It is doubtful if it will ever receive adequate treatment among the lay public. But the Associated Chamber will for long years find ample scope for fruitful work in this line. The conclusions of the Committee in respect of some of the more important of these points do not commend themselves to the Indian public, especially the Indian commercial public. They fail to do full justice to Indian interests. The important question of a State Bank was not directly before the Committee, and it would be unfair to criticise its recommendation of a separate investigation by a small expert Committee. But the Finance Commissioners' findings about the suggested gold currency, gold mint, location of the Gold Standard Reserve and of the surplus balances, the diversion of the gold portion of the Paper Currency Reserve, the employment of the profits on the coinage of rupees and the scheme of advances to approved borrowers in London, are open to question. They do not at least agree with Indian sentiment, and it is permissible to entertain serious doubts about their soundness. We see how India has absorbed a large quantity of gold during recent times. This absorption rose from Rs. 7½ crores in 1890-91 to Rs. 12 crores in 1903-04, and to Rs. 21 crores in 1907-08, to Rs. 25½ crores in 1911-12, in 1912-13 to Rs. 31½ crores and in 1913-14 to Rs. 37½ crores. This need not cause any nervousness to Lombard Street and drive them into finding out ways and methods of preventing what they call drain of gold to India. Rather, if there is a natural currency here, there will be no necessity for all that nervousness about the bogey of the gold standard reserve and the so called hoarded gold of India will come out through the gold mint to help and finance the many schemes of trade and industry which stand in need of a financial support. It is not possible to discuss here these points, and they must be left to be taken up by the Associated Chamber at the earliest opportunity. If I mention them at all, it is only with the object of impressing upon the commercial public the urgent need of an association like the Associated Chamber in view of the presence of all these large questions of supreme interest to Indian commerce and Indian industry. Consolidation and Concentration of opinion is the great need of Indian commerce and Indian industry, and the Associated Chamber of Commerce supplies the want. This Congress and the Chamber deserve therefore the enthusiastic support of the Indian public.

It is not enough, however, Brother Delegates, to establish the Associated Indian Chamber of Commerce, but, in order to ensure its usefulness, we must further secure for it adequate representation on the Imperial Legislative Council. Since the introduction of the Reform Scheme, it has become evident that that Council is the place where we can ventilate our grievances and press our points upon Government attention with most effect. It is therefore essentially necessary that Indian Commerce should have at least two electoral representatives on the Imperial Legislative Council. In representative institutions it is the vote which counts. Even in India, with our imperfect and semi-officialised Councils, the vote is power and representation has inestimable value. Our first and earnest endeavour should therefore be to secure the elective right for Indian Commerce.

In conclusion, I would point out that this country, being mainly agricultural, it is right and proper that we should concentrate our attention on agricultural questions also and not be obsessed by purely industrial

questions. Some of our Indian Chambers have long urged on the attention of Government the necessity of not neglecting the claims of irrigation, while they are spending so much to develop the Railway system. I should like to suggest that better and more improved methods of irrigation should be adopted in order that the irrigation grants may be fully utilised and that we may never be haunted with that classic phrase of the late Finance Minister about Indian budgets being a mere gamble in rain. In the meanwhile we have got a resolution at this Congress proposing to the Government that more attention should be paid than hitherto to the question of well irrigation which, while being comparatively cheap, will provide facilities for even poor cultivators and will be practicable in districts where there are no big rivers. It must be said to the credit of Government that they have established agricultural experimental stations and developed the agricultural department to a large extent. In this connection I am reminded of wise words of the advice His Excellency Lord Willingdon recently gave to the students of the Agricultural College of Poona, when he observed that Indian landlords should like their compeers in England, be more practically connected with their farms and not fight shy of manual labour, words of advice which may be well taken to heart. His Excellency did well also in drawing the attention of our people to the question of the improvement of the breeds of cattle, which, it is obvious, are deteriorating fast. Government efforts will not be sufficient in this direction unless they are supplemented by systematic and scientific cattle farms started by people themselves. I am laying so much stress on these agricultural problems as in an agricultural country like India they are the very soul of trade and commerce. For instance, where would we be without cotton and jute, grain and seeds and numerous other agricultural products of which India has been from times immemorial and is even now an emporium.

Brother Delegates, a new, and perchance a brilliant, chapter in Indian history begins to-day with the inauguration of the Indian Commercial Congress and the Associated Chamber of Commerce, a chapter full of hope for the people and the future of India. From the above review of our programme it will be obvious that it affects the whole range of the economic development and the material prosperity of this continent. But our success will depend, next to the Grace of God, upon our spirit and determination and devotion to duty, and the cordial support of the nation. There may be moments when we shall feel discouraged, but let us not droop nor flag in our zeal. With faith in the nobility and the ultimate success of our cause, with unremitting watchfulness and labour in the prosecution of our aim, with the whole-hearted co-operation and support of all sections of the people, the attainment of our object cannot be long delayed. Let us but "screw our courage to the sticking-place, and we shall not fail." Let us apply ourselves to the work before us "with heart within and God o'erhead," unmindful as much of the dangers and the difficulties as of the results. God grant this Congress and the Associated Chamber may prove a force of incalculable value in the struggle for advancement in the scale of nations of our dear Motherland! (Loud cheers.)

The President: Ladies and gentlemen, before we proceed with the business of this Congress I have to read to you the telegrams we have received from the following gentlemen sympathising with this movement. Mr. Theagara chetty, Hon.' Mr. Situnath Rao, Hon.' Raja Bahadur Sahab of Mahmudabad, Sir R. N. Mukerjee etc. etc. (Cheers):—

We have also received a letter from the Maharaja of Durbangha on the same subject. (Cheers.) Gentlemen, now it is my pleasing duty to move the first resolution on Loyalty, which runs thus:—

This Congress, on behalf of the Indian Commercial Community, begs to express its deep and respectful feelings of loyalty to His Majesty the King Emperor George V, which has its roots not only in the bedrock of sentiment, but also in the conviction that the worldwide expansion of the Indian trade

and commerce is due to the British Government, which stands a symbol of peace, and to assure Government that the Indian Commercial Community is prepared to give all necessary help to Government to bring the war to a successful termination. (Cheers.)

Gentlemen, few words are needed from me in support of this resolution, for I have already referred to this subject in my presidential address. We are prepared to sacrifice whatever we can. We are sharing the burden of this war with the Empire. The sons of India are fighting shoulder to shoulder (Hear, hear,) with their brothers in the different spheres of war. We pray that our beloved Emperor's arms may be crowned with success and that he should have an everlasting victory. (Cheers.) I hope you will carry this resolution with acclamation. (Loud cheers.)

The resolution being put from the Chair was carried with very great enthusiasm.

### Resolution No. 2.

The President: Gentlemen, it is my lamentable duty to move the second resolution on the deaths of Sir Pheroseshah M. Mehta and the Hon. Mr. Gokhale, which runs to the following effect:—

This Congress deeply mourns the death of the Hon. Mr. G. K. Gokhale, C. I. E., and the Hon. Sir P. M. Mehta, K. C. I. E., and places on record that by their death the country has lost two eminent sons who by their sterling patriotism and singleness of purpose, rendered invaluable services, which will be cherished by their countrymen, for generations to come, with the highest gratitude.

Gentlemen, with regard to this resolution I may say this that I have referred to the subject in my speech. I would like to add that although we mourn the loss of these great patriots to-day, the true extent of the loss will be realised later on only, and then we will realise it fully. Gentlemen, I do not wish to add anything to what I have already said, because throughout the vast length and breadth of India you see their services have been eulogised. With these few words I ask you to pass this resolution standing silent.

The whole assembly rose to their feet and carried the resolution in solemn silence.

### Resolution No. 3.

The President: Gentlemen, I will ask Mr. Purshotamdas Thakoredas to propose the third resolution, but before we proceed with that resolution I will say that the time is fixed as follows for the proposers and seconders and supporters of our resolutions, namely, 15 minutes for the proposers, 10 minutes for the seconders, and 5 minutes for the supporters. I will now call upon Mr. Purshotamdas Thakoredas to move the third resolution. (Cheers.)

Mr. Purshotamdas Thakoredas rose amid cheers and said as follows:—

Mr. President, Brother—Delegates, ladies and gentlemen, the resolution which I rise to move runs as follows:—

This Congress approves of the establishment of an Associated Chamber of Commerce and the principles of the Draft Constitution, as adopted by the Subjects Committee, and resolves that such an Associated Chamber be established with a Provisional Committee, consisting of the following gentlemen who are empowered to take all necessary steps (including the final drafting of the Constitution) to

get the Associated Chamber registered and to enrol members and carry on the work of a Committee of the Associated Chamber, until a new Committee is appointed next year under the Constitution.

Gentlemen, the names of the gentlemen, which were suggested to the Subjects Committee last evening to form a Provisional Committee, run as follows :—

1 Hon'ble Sir Fazulbhoy Currimbhoy.	9 Mr. Vidyasagar Pandya.
2 Hon'ble Mr. Manmohandas Ramji.	10 Mr. G. Gopal Menon.
3 Hon'ble Mr. Lallubhai Samaldas.	11 Seth Manekchand B. Shethi.
4 Hon'ble Mr. Dinshah Edulji Wachha.	12 Mr. Alakhdhari.
5 Hon'ble Mr. Purushottamdas Thakoreadas.	13 Sir R. N. Mukerjee.
6 Sir Vithaldas D. Thakersey.	14 Mr. Hargovinddas D. Kantawalla.
7 Lala Harkishen Lal.	15 Mr. C. Y. Chintamani.
8 Lala Dhanpatrai.	

Gentlemen, the resolution is in four parts :—

1. Your approval of the proposal for the establishment of an Associated Indian Chamber of Commerce.
2. Your approval of the Draft Constitution, circulated to you more than two months ago and modified by the Delegates last evening.
3. Your resolution to establish such an Associated Chamber with a Provisional Committee to get registered this Associated Chamber.
4. Appointment of the Provisional Committee that I have just named.

Gentlemen, before I proceed to speak further on the subject matter of this resolution, I should like to mention that at this Congress we have representatives (Delegates) from almost every Indian Chamber or Association in India, and it is gratifying to see such a good number as nearly three hundred, which is present to-day. (Cheers.) The replies received from bodies consulted at the commencement, re the advisability of starting this movement, show that they were all in the affirmative (Hear, hear), and it cannot but be encouraging to the promoters of this movement to see their idea so well backed up by the delegation of representatives even from distant places, such as Madras, Lahore and Karachi. (Cheers.)

Gentlemen, the first and the most important part of this resolution deals with the question of the establishment of an Associated Indian Chamber of Commerce. Is the establishment of such an Associated Chamber necessary for Indian commercial purposes? Practically every important Province in India has a local Chamber or an association to direct and watch the interests of the main trade of that Province. Such local bodies are, perhaps, doing their best in adequately watching the smooth working of the trade and commerce of the leading Cities of their respective Provinces, but there is no co-operation nor co-optation amongst them all over India. Now, on questions affecting the fundamental principles of trade and commerce we wish the Indian Commercial opinion to be expressed in a manner that would attract the earnest attention of the public, the Government of India and the Imperial Government too, and for this purpose it is very necessary that the various trading and commercial interests all over India, should have a common ground, wherein they can consider various modes



and methods of expansion of Indian Trade on the latest lines, and put before Government and the public their grievances or demands as the case may be.

After the very exhaustive and erudite speech of our President (Cheers), it is unnecessary for me to repeat to you what important and mighty questions await adequate expressions of opinions by businessmen, interested in, and handling, the trade and commerce of India. India is an agricultural country with immense possibilities. Our industries, at present, are not only not of dimensions sufficient to absorb our total raw products, but, looking to our present progress in industrial ventures, it would appear to be a distant day when we can manufacture the major part of our raw products economically and export the manufactured articles to the various countries that are, at present, eager for having supplies of our raw products. (Cheers). It is therefore, absolutely necessary that our commercial community should be so equipped as to be able to sell abroad the surplus raw product of the country (Hear, hear,) to the best advantage- an advantage which is sure to be reflected in the price the ryot will get for his growths. To this end, Gentlemen, a Chamber of Commerce at each centre of Commerce, is a necessity to the country, and an Associated Chamber of Commerce, focussing the views of all such Provincial bodies, a greater necessity.

The President has, in his speech, referred to occasions when the Indian commercial interests may be at variance with the European merchants' interests. But signs are not wanting that the Government policy is slowly but steadily changing to an equitable and fair treatment of commercial questions, irrespective of Indian or European interests and if the Indian view of matters controversial can be submitted to the Supreme and Imperial Governments with unanimity and precision (Hear, hear,) it would surely tend to the betterment of the Indian commercial community. (Cheers.) Gentlemen, I need hardly remind you that in the last ten years the Indian commercial community has readily met with recognition at the hands of Government. In the Bombay and Supreme Legislative Councils, the right of sending elected and nominated members from the Indian Commercial community has been given to us. (Cheers.) Now, it is to my mind a question not of delay on the part of Government to recognise our claims as of our proving ourselves ready and worthy of these privileges. Gentlemen, personally I have no doubt that the Government of India wish and are anxious to support all our just and fair demands. (Hear, hear.) It is for the Indian commercial community to show that they are prepared with the necessary efficient Constitution to call for the privileges, which the President expressed a wish for. (Cheers.)

The first and the most immediate advantage that I look forward to is the most natural one, resulting from merchants, all over India, being brought into a close touch with one another. There is nothing of this nature, at present. But with an Associated Chamber, commanding the support of all leading traders in each City, the knowledge to each of us of our fellow-brethren in other provinces would be more direct (Cheers), more real and more correct. I look forward to good business connections resulting from this Chamber between the various merchants in each Province, and the value of a source of each closer knowledge should not be overlooked.

You will see that the various Provincial Chambers and Associations have no interference with regard to their own spheres of activity, and as the interests of the various castes and communities of India and also of the numerous provincial trading centres are bound to be identical in matters commercial, I expect the proposed Associated Chamber to develop into a healthy common ground on which we, sons of India, can meet on equal terms to exchange our views and, when necessary, submit the same to Government unanimously. One would really fail to see how any far-sighted body can differ from this.

The second part of the resolution deals with your approval of the Draft Constitution, which has been laid on the table and was circulated among you, Brother Delegates, since some months past, and as I understand no

suggestions for changes or modifications therein have been received by the Indian Merchants' Chamber and Bureau here, I may take it it meets with your approval. I may say that the Constitution has been based on the Constitutions of several such bodies in Europe, and has been adapted to the present Indian conditions, wherever necessary.

The third part of the resolution, viz., to establish such an Associated Chamber, with a provisional Committee to get registered this Associated Chamber, needs no remarks from me, as it is in reference to routine work. The final part of resolution deals with the appointment of a Provisional Committee to carry on the work of the Chamber for the period until when we may meet again to appoint a Committee under the Constitution. You will notice that it is proposed to make this Committee representative of members from all the leading commercial centres of India. (Hear, hear).

Gentlemen, in submitting this resolution to you and recommending the same to your approval, I must, however, not overlook to remind you of the responsibilities we all are undertaking in starting this Associated Chamber. It will need a very steady support from us for years to come before it can bear these fruits that alone will justify its being launched to-day in existence. It will not do, nay, it will be a great set back to the fair name of Indian merchants to think of letting such a body repose in rest for a further period of twelve months when we again meet. (Hear, hear.) A good deal of spade work has to be done in focussing the correct Indian mercantile opinion on important questions that are before the commercial public in the country to-day. It is with confident hopes Brother-Delegates, in your assistance and co-operation in this direction that I commend this resolution for your acceptance, (Cheers.)

Lala Harkishen Lal (Punjab) seconded the resolution in the following terms:—

Mr. President and Brother-Delegates, in seconding the resolution, that has been proposed so eloquently by my friend, Mr. Purshotamdas Thakoredas, I need not take up much of your time, because it has been exhaustively dealt with by him. As to the necessity of the Commercial Congress and of the Associated Indian Chamber of Commerce, I think there are no two opinions (Cheers), and, therefore, I need not appeal to your sentiment to accord your sanction to this resolution. But I may just explain to you what has been the real difficulty in framing the Constitution of the Associated Indian Chamber of Commerce. It was pointed out in the assembly yesterday that the fear in adopting the Constitution, that had been circulated, was that Bombay might swamp the people from outside. (Laughter.) I say if we outsiders work enthusiastically in this cause, we can swamp the Bombay people out quite easily (Hear, hear and laughter.) Now, the arrangement we have come to is this, that every Commercial Association or every Chamber in the country should associate itself with this representative body having one vote, one subscriber and one representative on the General Council, so that, the Associated Indian Chamber of Commerce may be connected with a number of Associations having equal rights with others and no preponderating right over others. It was said that Bombay is now represented by seventeen Associations, while outside Bombay India is represented by only fifteen. This is quite true. But by starting another half a dozen or a dozen institutions upcountry or outside Bombay, you will have a larger number of representatives than Bombay has. (Hear, hear and laughter.) Therefore, that is a difficulty that is in our hands to meet. If we want Bombay not to swamp outsiders, if we outsiders want to swamp Bombay, the remedy is in our own hands and is an easy time. We should start as many institutions-commercial and others connected with commercial subjects as we please. All the various Associations ought to have their representatives on this Associated Indian Chamber of Commerce. (Cheers.) The views that I have expressed, gentlemen, are my views that if Bombay swamps us we may try to swamp her, but let me tell you

that although Bombay may swamp us, that wont do us any harm (Hear, hear). At the same time we should take good care that Bombay would not care to swamp us. (Hear, hear). I may as well mention with regard to the majority, that the outside Bombay may gain, that that majority will be like the majority—the Indian majority in the India Council; it will have no effect. There is no doubt of a majority in the Legislative Councils but being divided in opinion it has absolutely no effect. In the same way, if men from Burmah, the Punjab, Ceylon, Madras and Calcutta, begin to put their views together, I think, it will take a very long time to get the consensus of opinion. Therefore, I say that though we are afraid of the Bombay majority, we need not be afraid of our minority, as at present constituted. I thought I should give this explanation, because some minds are troubled with this aspect of the questions in deciding whether to establish this Associated Chamber or not. With regard to the present Committee, the names of officers, that are appointed, have been read out to you, and you will find that outside Bombay is as well represented as Bombay itself. I don't think we have any cause to grumble on that score. The Rules, that have been read out to you, I may assure you have been framed as carefully as could be done in short space of time that was at our disposal, and every need has been very well provided for. (Hear, hear.) With these remarks, gentlemen, I beg to second this resolution. (Loud cheers.)

Mr. G. Gopal Menon (Madras) supported the resolution as follows:—

Mr. Chairman, Brother-Delegates, and gentlemen, Few words are needed from me in support of this resolution. The resolution has been put before you in general terms by the first speaker, and Lala Harkishan Lal has explained to you as regards the Constitution. Now, all that I have to appeal to you, Brother-Delegates, is to remember that we have met in the Commercial Congress for the first time (Hear, hear), and that it should be our aim and object to see that more Chambers of Commerce are started all over India. (Cheers) It is only then that our united voice will be heard in commercial matters. 'What is the object of the Chamber of Commerce?' you may ask. I say the object is that the Chamber of Commerce should form the most important component part of the machinery of business. Unless we have therefore a number of institutions just like the Provincial and District Congress Committee affiliated to the National Congress, it will not be possible for the parent institution to obtain a collected voice regarding commercial interests all over India. With these few words I beg to support this resolution for your acceptance. (Cheers.)

Rao Bahadur Hargovinddas Kantawalla further supported the resolution with the following speech in Gujarathi:—

Mr. President and gentlemen, it is my pleasant duty to further support resolution, No. 3, which is placed before you, in Gujarathi. I will place my views before you in that language. I say that this resolution is the most important of all our resolutions, because we have started an institution the main object of which is to watch and promote our commercial interests. The aims and objects as stated in the draft memorandum and articles of association will certainly commend themselves to you. I believe the various chambers existing throughout India will be much benefitted by the proposed institution. I cannot do better than translate this resolution in Gujarathi for the benefit of those gentlemen here who do not understand English. (The resolution was translated.) Gentlemen, with these few words I beg to further support this resolution for your acceptance. (Cheers.)

The President: Is there any gentleman who wishes to speak to this resolution?

Dr. Daruwalla, LL.D., Bar-at-law, (Bombay): I should like to say a few words.

The President: Yes, sir.

Dr. Daruwalla, LL.D., Bar-at-law, (Bombay): Mr. President and gentlemen, I am extremely indebted to our President for giving me this opportunity to express my views on the Constitution, which has been put forward for your acceptance and approval. This is the first Commercial Congress and at its inauguration meeting, you are taking the most serious as well as the most important step in regard to the Constitution, because it is a Constitution which, after you have adopted it to-day, will be a great help towards the further progress and development of the commerce in the whole of India. The various bodies that have sent their Delegates to this Commercial Congress have to take a responsibility upon the basis of this Constitution. The general principles of this Associated Indian Chamber of Commerce are such as will commend themselves to anyone, but, as I found from the remarks that have fallen from the lips of previous speakers, it appears that there is some misapprehension on the part of the Provincial Chambers of Commerce and they wish that they should be given such opportunity as they may require for the consideration of the draft rules of this Constitution. I feel quite sure that the main principles of the Constitution are such as will promote further interests of the Indian commerce in general. (Cheers.) But there are details which will require to be very carefully considered and, therefore, we should not accept these Rules as final. We should give as much scope for improvement and enlargement of some of the details as may be necessary. Gentlemen, I have great pleasure in supporting this resolution, because it augurs well for the future of the Indian commerce and because it embodies measures which will safeguard the interests of Indian commerce and industries, and will ensure that India will have her own honoured place among other nations. (Cheers.) With these words I have very great pleasure in supporting this resolution. (Cheers.)

The President: Is there any other speaker who wishes to speak to this resolution? (No one came forward to address the assembly.) I will put this resolution to the Congress. I declare the resolution carried unanimously.

The Hon. Mr. Lalubhai Samaldas: Brother-Delegates, you will find refreshments in the other hall, where you are welcome to spend your leisure hour when we adjourn for lunch.

(The Congress was adjourned for lunch for an hour.)

When the Congress met again after lunch, the following proceedings took place:—

The President: Gentlemen, we will now recommence our business. I call upon Mr. S. E. Warden to move the fourth resolution. (Cheers.)

Mr. S. E. Warden (Bombay) rose amid cheers and proposed the fourth resolution in the following terms:—

Mr. President, Brother-Delegates and gentlemen, the resolution which is entrusted to me runs thus:—

This Congress is of opinion that it is highly expedient, in the true interests of Indian Commerce and Manufacture, that in the negotiations of any international commercial treaties, the Government of India should be adequately represented.

Gentlemen, I submit this resolution for your acceptance with only a few observations. Firstly, it is desirable, in the interests of the Indian trade and commerce, as it is now situated, and also in the future interests of India, that this country should be properly and efficiently represented in any treaties that may be made with foreign countries (Hear, hear.) They must be adequately represented in those treaties. (Cheers.) You know, gentlemen, very well that in the present disastrous war Indian interests have come to the forefront

with reference to all diplomatic legislations. It is therefore, in the interest of Indian commerce and trade that it should be adequately provided that Indian interests should have a fair representation in the consideration of treaties with different nations interested in the trade with India. If a special representation cannot be provided, at least some accredited agent should be permitted, to speak on behalf of India in the course of negotiations of those treaties. Such an arrangement is necessary for the representations of our interests. (Cheers.) Gentlemen in treaty-matters India is not represented at present. Although the small Colony like Fiji Islands has a voice in treaty-matters, yet not India. And yet we are all along considered as part of the British Empire!! We have no voice in matters with regard to treaties which may be made on subjects in which we are closely interested. You will please remember that even Japan has recently secured a very powerful voice and an influential voice (Cheers.) in any treaties which are made concerning her subjects, while we are simply left in the background, are shunted aside, and have no representation in the making of treaties which concern our vital interests. This question has recently come into prominence before the public. I need not dilate further on it. I am sure you fully realise its importance. (Hear, hear.) I ask you to support this resolution. With these few remarks I beg to resume my seat. (Cheers.)

Dr. Daruwalla, LL.D., Bar-at-law (Bombay) seconded the resolution as follows:

Mr. President, Brother-Delegates and visitors, I have great pleasure in seconding this resolution, which has been just moved by Mr. Warden. This is a resolution which is intended to bring about a most important change in the status of this country having regard to the part she is taking in the great and gigantic war now raging in different parts of the world. The war is a war for the struggle of life and death, for liberty and progress, and in that war India has done her best (Hear, hear,) in fighting to assist in the promotion of peace and prosperity of the world. Therefore, the necessity of this resolution must be before the minds of those who are desirous of securing the progress and prosperity of the Empire. To me, gentlemen, it appears that the question of treatment of Indian subjects generally and of Indian commercial interests particularly must be emphasised, in reference to the great programme of peace, in some such terms as have been placed before you for your acceptance in this resolution. (Cheers.) That peace-programme, I am sure, will be most carefully considered when the time comes to discuss the terms of peace, and we are confident that the discussion will result in success to the arms of our Allies as much as to our own. (Cheers.) When the peace programme will be discussed, I hope in that programme will be included the question of India's industrial and commercial prosperity. (Cheers.) To me it appears that the question of India's industrial and commercial prosperity involves the question of economics and, therefore, I say that those who have studied the question of political economy and who are well conversant with that great work of Adam Smith-the 'Wealth of Nations'-will remember what important suggestions are made in that book. I will read a passage from that book for your information.

Gentlemen, the essence of the passage is that national treaties should embody some such clauses as the "favoured nations clauses." Gentlemen, I will not tell you how that particular mode of procedure is to be adopted, but this Congress urges and most respectfully recommends that there may be some such provision for the representation of Indian interests made when opportunities present themselves and when the terms of peace are settled. With these words, gentlemen, I have great pleasure in seconding this resolution. Insist on having clauses like the "most favoured nations' clauses" in the terms of peace, because economists have given their seal of approval to those clauses. With these words I beg to resume my seat. (Loud cheers.)

(The Hon. Mr. Lalubhai's speech follows.)

The Hon. Mr. Lalubhai Samaldas supported the resolution with the following speech:—

Mr. President, and friends, this resolution has been put before you by my friend, Mr. Warden, and has been ably seconded by my friend, Dr. Daruwalla. I only have a few words to add. This resolution is in the nature of a corollary of the resolution that was accepted in the Viceregal Council on the proposal, so ably moved by the Hon. Mr. Saffi. (Cheers.) Mr. Saffi asked that our country's interests should be represented on the federated Council where all the Colonies will be represented. (Hear, hear.) That was the question regarding the representation of Indian interests in the Imperial Conference. Here we merely say that if India is to be represented in all matters before the Imperial Conference then it is absolutely necessary that her interests in commerce and manufacture should also be represented there. We are not asking for anything more. The Secretary of State does not give us any promise that he will give us representation on the Conference, and the matter has been shelved. It is said that it has been decided by the Conference that it has laid down rules as to who shall be allowed representation in it, and unless the Conference amends the rules as regards permitting our representatives sitting in it, the present rules do not allow our representatives to go to the Conference. We ask the Conference to carefully consider the rules in favour of India's representatives and allow them to be present in considering the negotiations that will be carried on for international commercial treaties. (Cheers.) There is another thing. Gentlemen, if the Government of India does not represent our commercial and manufacturing interests, then it is for us to make our voice heard and felt by Government. (Cheers.) I am quite sure that the institution, which has been given birth to to-day, I mean the Associated Indian Chamber of Commerce, will be in a position to make its voice heard and felt by the Government of India, and if we make that voice felt by the Government of India, then representation on the Conference will be granted to us. If our representatives are present in the Conference, when the negotiations are going on, it will be a great help to the Indian commerce and manufacture, it will help them more than anything else can do. With these few words I commend this resolution to your acceptance. (Loud cheers.)

The President: Is there any other gentleman who wishes to speak to this resolution? (No reply.) I declare the resolution carried.

### Resolution No. 5.

Sir Vithaldas Damodher Thackersey moved the fifth resolution as follows:—

Mr. President, and gentlemen, the resolution that I have the honour to place before you runs thus:—

This Congress is of opinion that Government be requested to institute a thorough enquiry into the question of incidence and comparison of Railway rates and their effects on the trade and commerce in the country, both internal and foreign, with a view to give every facility to the Indian Manufacturers of cheap transport throughout the country, that the principle of wagon-loads, and long-lead, which, at present, govern the fixing of low rates freight, prejudicially affects the Indian industries, which, in their infant state, are unable to comply with these conditions, and than in order to put Indian industries on equal footing with foreign ones, the low rates charged for foreign goods be applied in case of Indian products, although the load or the lead may be less than the standard one required.

Gentlemen, the resolution which I have just moved, is of great importance from the point of view of industrial and commercial development of this country, which every one present here has so much at heart;

and you will find from the wording of the resolution that we are requesting the Government to take steps to remedy the evil arising from the manner in which the tariffs are at present fixed by the Railway Companies. The Railways as the great distributing agency of the commodities are an important factor in the growth of industries in every country; and they are more so, in a country like India, where the distances are vast and where many of our industries are in infancy. There is one thing for which we are all thankful, *viz.*—that most of the Railways in India are largely either state-owned or are likely to be so in the near future. We are therefore, not in the unfortunate position of countries where the Railways are mostly private properties and as such are mostly dividend-making. If our Government so wish the rates for carrying goods throughout the country can be fixed to the best advantage of Indian industries. But, although, our Railways are State-owned the general principles on which they are conducted are on commercial lines with a view to give the best returns to the shareholders; and the Government own the largest share of capital invested in them. This has been admitted in the highest quarters; and even the Chairman of the Railway Board in his speech in the Imperial Legislative Council on the 1st March 1912, clearly showed on what principles the Railway management in India is conducted. The principle which governs the Railways in framing their tariff is to make the maximum profits out of the working of their lines. If lower rates are allowed for the carriage of some class of goods than all others, it is only from the expectation of greater volume and of earning ultimately more profit. Such question as the development of local industries, all for the country, hardly entered into their calculations except so far as the development may be considered by the Railway Companies as a source of traffic for themselves.

But, gentlemen, to India development of industries is a much more important question than the profits on Railways. Generally speaking, the number of wagon loads and long leads govern the fixing of low rates of freight. Now, these are the conditions which our infant industries are not able to satisfy and, although, apparently Railways claim to give no preference to foreign industries, in actual practice it is the foreign trade which gets the benefit of these low rates to the prejudice of Indian industries. What this Congress ought to demand from the Government is that same low rates should be charged to the product of Indian industries even if the distance and the load are less than what is prescribed for imported goods. I say the word "imported" advisedly, because if you will go through the Railway tariff you will find that it is from a seaport or to a seaport that the minimum rates are given.

In 1912 I moved a resolution in the Imperial Legislative Council wherein I have given all the details and figures showing how under the present method of fixing tariffs Indian industries are placed at a disadvantage. I will not detain you, gentlemen, with all those figures. But it is well-known how the Match Factories in India suffer by their incapacity to supply wagon loads for long leads. Gentlemen, how can you expect an infant Match Factory at Ahmedabad to send out wagon loads to thousands of miles distance? It is only imported matches which are brought to the ports in bulks from foreign countries that can meet the conditions and they do get the full advantage of the low tariff. What we ask the Government in the interests of Indian industries is this—that although the factory at Ahmedabad, or at any other place in India, may not be able to supply wagon loads for long distances, the freight on their matches should not be charged at a higher rate than that charged for foreign matches carried from Bombay or from any other port. (Hear, Hear.)

The same argument applies to Glass factories. You know that there are not many Glass factories in India and they deserve every encouragement. I will show you how they too, suffer by the Railway tariffs. Take the case of the Glass factory at Amballa. Allahabad is just midway between Amballa and Calcutta. The rate from Calcutta to Allahabad is Ra. 1-9-0 per Maund, while the rate between Allahabad and Amballa is Ra. 2-4-0 per Maund (Laughter). The distance is about 513 miles in each case, but the goods of Indian

manufacture have to pay 50 per cent higher rate than it is on the foreign goods; and the stereo-typed reply of Railway Companies is that the traffic from Calcutta of imported glass is heavier. But, gentlemen, we have a right to demand that goods of Indian manufacture should not be charged a higher rate. Such instances can be multiplied. When we are all considering that Indian industries should be developed by all means in our power, it is time now that the Government should put its foot down and insist on the Railway Companies to give full facilities to Indian manufactures.

I remember, gentlemen, an instance which happened a few years ago. It was in connection with an important Railway Company. When asked by Government why a higher rate is charged against a particular local industry the reply from that very influential Railway Company was that "any reduction favourable to a certain local manufacture would kill the traffic in imported commodity from Bombay which was much against the interests of Railways". (Hear, hear and Laughter.) Gentlemen, here is the cat out of the bag. Irrespective of what happens to the Indian industries, Railway Companies want to make profit by the manipulation of tariffs. We tell the Railway Companies through the Government 'Never mind what happens to the imported commodities, the case of Indian manufacture should have the preference, and, if not preference, at least, no prejudicial treatment is accorded to it as against the foreign goods'. (Hear, hear). On this point Sir Frederick Lely, C.S.I., K. C. I. E., a very distinguished member of the Indian Civil Service (now retired) in Bombay, who knew the people intimately and entertained deep sympathy for them, in his book entitled "Suggestions for the better governing of India" observes:— 'The Traffic Manager wields an irresponsible power over the country commanded by his Railways which should not be entrusted to any man and least of all to one who rightly from his own point of view regards nothing but his masters dividend under certain wide limits set down by Government. By a slight readjustment of rates he can and sometimes does crush a rising home manufacturer in favour of a foreign customer. An amended Code of Civil Procedure occupies for days and months the wisest of the land, but is of less practical consequence to the people of a district than the local goods tariff book'. Gentlemen, these are the words of an I. C. S., (Laughter and Hear, hear.).

The people of Broach have a long-standing complaint against the Railway Company which serves their port, for deliberately killing their port by manipulation of tariff. They petitioned the Government of India through the Bombay Government in 1912 and the Government of Bombay having been satisfied after full enquiry through the Collector as to the reality of the grievances of the people of Broach strongly supported their petition and recommended that a certain Railway should be prevented from manipulating its tariff with the object of killing the sea-trade of Broach on grounds of equity; and Lord Sydenham's Government in their bold despatch remarked "Railways are made for India and not India for Railways". In these 10 words, gentlemen, Lord Sydenham said everything which we want to insist on this point (Hear, hear). This Congress should request the Government of India to make the Railways realize that they are for the benefit of India and that India is not for the Railways. (Loud cheers.) With these words, gentlemen, I commend the resolution for your acceptance. (Cheers).

Mr. N. M. Muzandar, Bar.-at-law, (Bombay), seconded the resolution with the following speech:—

Mr. President, Brother-Delegates, and gentlemen, Very few words of mine are necessary to second the resolution, so ably proposed by Sir Vithaldas Thakersey. It is proposed from the point of view of a business man, by a business man, of business experience, (Hear, hear). A qualification that I do not possess. The few words that I shall say on this subject will be more or less from the theoretical point of view. I should just like to analyse, in a few minutes, what are after all the fundamental principles involved in this great questions; for, it seems to me, it is safer and surer for us to take our stand on economic principles, which, after all,



ought to be the basis of all commercial and industrial relations, and which are the conditions of all industrial and commercial growth. We have got to start in this question with the principle, just enunciated by Sir Vithaldas that the Railways are made for the country and not the country for the railways; that railways are means to an end and not an end in themselves; that railways are the means for the development of the natural and human resources of the country, and above all, the means eliminating distance. For, it is the railways, more than any other single factor, that, by cheapening the means of transport, has promoted the far-reaching geographical division of labour, the large-scale production of modern times, and the industrial revolution of the last half-a-century. Now I am not going to deny, for a moment, that a railway is not economically advantageous to a community, unless it pays its way. But may I suggest that it is in the nature of capital invested and if you force it to pay artificially to-day, you do it at the expense of a larger, fuller, and a greater gain to-morrow. For, the function of a railway is to develop the resources of a country, which, when developed, will enable the railway to pay naturally and very well, when that development takes place. So that, in the interest of the railways themselves it stands to reason that they must help, in every possible way, in the economic development of the country. (Hear, hear). The point, however, we wish to emphasise to-day is the immediate question of rates, a very important question, for on rates the utility of the railway depend. Now, what ought to be the basis on which rates should be fixed? Should they be fixed on the principle of the cost of service? If so, on what depends the cost of service? How can you determine the cost of service accurately and exactly for every article that is carried? What ought to be precisely the cost incurred by a railway in transmitting a ton of goods from one point to another? You cannot—it is an impossible task—you cannot determine the cost of service; and, therefore, you cannot fix your rates on that principle. If you were to fix your rates on that principle, you would be driven to the utter absurdity of charging overwhelmingly heavy rates on comparatively cheaper but heavier goods, such as coal. In railway economics, you must remember, the cost per unit of traffic decreases with distance. I know the rates, at present, for longer distances, are proportionately lower. But how can you fix the cost of service accurately and exactly? I submit you cannot. The most sensible basis on which you can fix your rates is the principle “of charging what the traffic can bear.” Equitably applied, this principle will develop business, which will not otherwise be developed; it will protect the public from local tyranny; it will adjust burdens on shoulders, which are most capable of bearing them; and, thereby, it will conduce to the fullest utilisation of the railway. Some traffic will always stand a heavier charge than others. Freights will have to be classified according to the ratable capacity of goods. No doubt this is done to an extent. But why not carry this principle logically further; why not carry it to its logical limits? Why fix rates, so that they give undue preference to goods going out of the country and to goods coming into the country? At present rates are fixed as if the railways are meant for the distribution of goods, coming from abroad, or for collecting raw material in the country and sending it outside. I ask, is it fair, is it equitable? Indian manufactures must be charged according to what they can bear. Why, I ask, do you give undue advantage to foreign goods, and why are local industries and enterprises put at a disadvantage? Sir Vithaldas just quoted rates for carrying glass goods from Umballa. I say why charge a ton of glass from the factory at Umballa at the rate of 2-7-4 to Jubbulpore—a distance of 741 miles—and charge imported chimneys from Calcutta to Jubbulpore—a distance of 733 miles—the rate of Re. 0-14-1, which is a rate lower by 30%? Again, why charge imported sugar on the basis of actual weight, and Indian sugar on the basis of wagon-load? Is this an application of the principle of “charging what the traffic will bear”? Or, is it a deliberate preference to imported articles? It is well known that favours in rates mean a fortune, and may also kill growing industries. Even if the Government will not give preference to Indian industries and trade, can it not, at least, put the external and internal trade of the country on the same terms, and give fair play to both? Efficient

public control of rates is, therefore, indispensable under any circumstances, whether the monopoly of a railway be qualified or absolute. What is the present system of control? The Government of India, in 1891, fixed a schedule of maximum and minimum rates divided in six classes, beyond the limits of which the Railway Companies could not charge. But a scale of charges which might have been little above the cost of service 25 years ago, may to-day, owing to the increased number of traffic units and the better utilisation of the capital invested in railways, be considerably above the cost of service, and, therefore, a tax and an imposition on the users of the railways. The only change in the schedule was in 1910, when the special class was abolished and merged in the first, with a maximum of  $\frac{1}{3}$  of a pie and the minimum of  $\frac{1}{10}$  of a pie. Between the maximum and the minimum, there is so much room for preference and discrimination. A railway could charge for raw material and manufactured goods  $\frac{1}{10}$  of a pie to or from a port, and  $\frac{1}{3}$  of a pie to or from an inland town, and thus carry away the raw material and bring in manufactured goods. The Railway Companies thus play off Indian industry and trade, and as long as they play off within the maximum and the minimum, the Government of India will sit quiet and say "they are within their limits." Then, again, a particular commodity may be in Class 1 in one Railway, and in Class 2 in another. The sanction of the Railway Board, now required in the matter of classification, is only for new commodities and for changes in the classification of the old. The Companies can, more-over, give their own different conditions, such as "Railway risk," "Owner's risk," etc., and thus give undue preference. I shall not deal with the question of "block rates," how they artificially divert the channels of trade and how they create and build up interests at variance with the interests of the country. I shall not dilate on the necessity of promoting inter-provincial trade, i. e. the internal trade of the country. If you admit its necessity, you must admit also the necessity of through rates all over the country. At present, a journey, say, of 500 miles, spread over two different railways, will cost almost double as much as a journey of the same mileage over one single railway. We want, therefore, through rates all over the country. But on what basis can you calculate them? Through rates entail uniformity of rates over all railways. That means a complete control over all railways and all rates; for, so long as the Companies are left to themselves, they will insist on their own scales, and thus, instead of bringing about the geographical unity of the country, create obstacles here, there, and everywhere. The Railway Board expressed a very pious wish the other day. (Laughter.) In their annual Administrative Report on Indian Railways issued recently, and printed on art paper in war time (Hear, hear and laughter,) and illustrated with beautiful photographs, they say:—"The Railway Board have been giving special consideration to the question of the assistance, which can be rendered by railways in the development of indigenous industries by the quotation of favourable rates for the carriage of raw material, required in manufacture, and the carriage of the finished product. They are of opinion that the conditions brought about by the war, which have placed obstacles in the way of the importation of foreign manufactures, render the present time exceptionally opportune for the starting of new enterprises and the revival of old ones. In these circumstances, it was decided to bring matters prominently before the notice of railway administrations. 'A pious wish.' (Laughter.) But how can it be fulfilled, as long as the railways are left free to play off Indian industries and traders by unfair discriminations within the wide latitudes allowed them by the maxima and minima fixed a quarter of a century ago? There is no appeal from the decision of a Railway Company, no appeal even to the Railway Board. Where is the real control over railway rates? Even so ardent a champion of company management as Mr. S. C. Ghosh, admits that, "so long as the rates are quoted within the maximum and the minimum limits, fixed by the Government, the Railway Companies can practically do what they like, but in their own interests the railways do quote special rates for local trade. But there is no appeal against the judgment of the railway administration, and it cannot be said that their judgment is always infallible. This position is not very satisfactory either from the point of view of the Indian Government or the Indian public." The Secretary of State for India, in this whole question, started with a bad principle in 1882. He laid down that "the interference of the

Government would be justified only in cases where Companies, under the security of a guarantee, might fix rates below what would cover the cost of transport, with a margin of profit." But would even Guaranteed Companies do such a thing? The real danger always lies in the Companies charging far higher rates than what would cover the cost of transport with a margin of profit, and what is worse, give lower rates for export and import! And here, for all practical purposes, therefore, the Secretary of State has laid down that the Government had no business to interfere! The only result of these inequalities, anomalies, and discriminations, is to restrict the utility of railways, and to limit the area of supply and distribution. But the function of railways is not to limit the area of supply and distribution. It is to extend it; and, as far as possible, to render the whole of the country available for the whole of its people. (Hear, hear.) If that function is to be realised, if the prosperity of the railways themselves is to grow, assuming the prosperity of business grows in this country, it will be realised, and it will grow, by low rather than high rates. Wherever there is a prospect of developing business, reductions in rates will always be most beneficial. In their own interests the railways, by lowering rates, will be able to create business within the country. This is not only a matter of common sense, but the experience of every civilised country in the world. But, sir, the question goes deeper than industrial and commercial development alone; it affects interests wider and larger than the economic growth of the country, it involve issues which touch the life of the people in many vital and deeper ways. Let us not forget that the primary function of railways is social. Whether it is desirable to observe purely commercial principles in their management or not, I shall not discuss. But when this management is not in public hands, or under public control, the social and larger functions of railways will be sacrificed, and public good will be subordinated to private gain, be it the gain of an individual or of a Company. You cannot, of course, expect railway proprietors to regard their capital in any other light than that of a commercial undertaking. But it is the Government which is the guardian of the larger and fuller interests of the country. No doubt, the Government has been buying up railways. But it must realise also that the provision of cheap transport, above all, of fair treatment in transport, is an essential condition, not only of commercial progress, but of social progress as well. For, railways supplement the education of the people, expand intelligence, and foster unity. The whole history of civilization is the history of the means of transport. The ancient civilisations of India, China, Babylon, Egypt, grew up on river banks, where communication was easy. Rome was the mistress of the world, and a great civilising force, by means of her roads and her water transit. The development of North America is explained by the 200,000 miles of railways. The development of some of the greatest industries of modern Germany is due to the low rates on the German State Railways. The ship-building industry, for instance, owns its growth almost entirely to the low railway rates given to the raw material on the German Railways. In this country too, we have to realise that all social and economic progress and prosperity is essentially bound up with the development of the means of transport and their proper utilisation. For, in the words of a U.S.A. Government report, "The highways of nations are the measure of their civilisation. Without roads there can be no society, government, commerce, or intelligence. In exact proportion to the abundance and excellence of highways, and in exact proportion to the cost of transportation on those highways, are the exchanges of service between men, the communication of thought, the augmentation of wealth, the growth of comfort and the development and consolidation of the civilised state. The whole subject, Sir, demands the most urgent and searching enquiry and adjustment in the interests not only of the industrial and commercial development of the country, but of all other progress. (Cheers.)

Mr. K. Subramani Aiyar, B.A., L.T., F.S.A.A., of the Accountancy Diploma Board, Bombay, supported the resolution in the following terms:—

Mr. President, Brother Delegates and Gentlemen,

I have great pleasure in supporting this resolution on railway rates and fares which has been proposed in such eloquent terms by one of our leading business men (Hear, Hear) and seconded by one of our specialists in Economics of the Government College of Commerce (Hear, Hear). It is hardly necessary, therefore, to further enlarge on this subject in order to commend the resolution for your acceptance. It has been pointed out by the proposer of the resolution that the fixing of the railway rates and fares is not in the hands of Government but of the Railway Companies concerned. Our Railways are managed by different companies which have the right to fix their own rates, subject to certain limitations. As the limitations are fixed by Government and as the Railway Companies have to conform to the regulations laid down by Government, it must be possible for Government to get the railway rates so framed as to encourage the Indian producer. These rates as at present fixed tend to encourage the importer more than the Indian producer and fail to afford the necessary facilities for the transport of articles from one part of the country to another. Similar complaints have frequently been made in England. Even in England the principles on which railway rates and fares ought to be fixed have been largely debated and have led to the creation of two schools of speakers holding different views on the subject. The problem for solution in England as well as in India is how to regulate railway rates so as to encourage the home producer and at the same time not to frighten away foreign imports. We feel sure that the Associated Indian Chamber of Commerce, which has this day been brought into existence, (Hear, hear) will take all the necessary steps for getting this problem solved by the Railway Board of the Government of India.

Let us move the Government of India to prevail on our Railway Managements to frame their rates and fares in such a manner as will encourage Indian industries, and at the same enable the shareholders of the Railway Companies to earn a fairly good dividend on their invested capital. We shall have to prove to the satisfaction of the Railway Manager that it will be possible for the railways to earn handsome profits by quoting rates favourable to the development of indigenous industries. Unless the small industries started at intermediate stations are granted the benefit of through rates, it would be impossible to start industries at other than the terminal stations. The other day Sir Dorab Tata advised the promoters of new industries to locate their factories in the districts where the necessary raw materials are easily available and the necessary facilities exist for the particular manufacture; but if such a locality happens to be an intermediate station for which through rates are not quoted by the railways concerned, the cost of transport to the market would become prohibitive and would kill the new industry. As the cost of transport forms a material factor in the cost of the manufactured article, unfavourable railway rates will prevent the promoters of an industry from locating the factories at the place which is for other reasons the most convenient for purposes of manufacture, as in that case they will be unable to compete with the importers of foreign manufactures.

Some of us ought to make a special study of Railway Economics and Railway Organization, and we should in addition encourage some of our young men to specialise in Railway Economics before we can hope to convince Railway Managers that it will be to the interest of the shareholders of their Railway Companies to quote favourable rates for Indian produce. Railway Economics is a special branch of Economics, requiring special study, and includes Railway Finance, Organization, Railway Transport, Railway Rates and Fares, Railway History, Railway Geography and Railway Administration. With a number of Indians trained in this branch of Economics we shall not only be able to more easily solve this pressing problem about our Indian Railway Rates and Fares but shall also be able to supply qualified Indians for employment as railway officers.

Mr. Chedamal further supported the resolution with a speech in Hindi as follows :—

Mr. President, Brother-Delegates, and gentlemen, I beg to offer my remarks in support of this resolution in Hindi for the benefit of those of my Brother-Delegates who are here, who do not know the English language, and who are engaged in the commercial profession doing business the volume of which extends to several crores of rupees. (Hear, hear.) Gentlemen, you know that Government have given a guarantee to the shareholders of railways in order to cover their losses, and that is a matter of injustice when, as things go, India is for Railways and the Railways are not for India. The railway rates always have a considerable effect on the commercial prosperity of this country. For instance, suppose I send goods to Cawnpore, and by mistake they go elsewhere, I have to pay nearly double the rate I had to pay for despatching them to Cawnpore, that is, if the rate to Cawnpore is Re. 1-13-0, I shall have to pay Rs. 2-1-0, if the goods by mistake proceed to another station. The railway policy is such as not calculated to encourage indigenous industries. In some cases Railways give rebates—special rebates—and that precludes us from making a profitable business. In the same way there are cases when our goods do not reach their destination for 2 or 3 months, or when we do not get waggons in time. In the last case just see what our predicament is. Suppose we take our goods to a station which is 20 miles away from our town; then suppose the Railway will not allow us to place those goods on the station platform at 'Railway risk,' again suppose there are no waggons available for loading the goods in then what are we to do? If we take the goods back naturally we have to spend more money. You see our predicament under these circumstances, and yet remember that while we do not get the waggons, there are waggons lying idle (फिरो) at some junction-stations! (Laughter.) It is a matter of great injustice that the railway rates should be such as to be of no benefit to the indigenous industries of this country. (Cheers.)

The President: Is there any other gentlemen wishing to speak to this resolution? (No reply.) I declare the resolution carried.

Mr. C. Gopal Menon (Madras) moved the following resolution :—

Mr. Chairman, Brother—Delegates and Gentlemen :—

The resolution which I am asked to move runs as follows :—

- (a) This Conference considers that the time has arrived when some modifications, in additions to those which received the assent of the Indian Railway Conference Association in October, 1914, should be introduced in Risk Note forms, B & H, and respectfully requests the Government of India to extend the liability of the Railway Companies to loss of contents or of a part of a consignment, even though it is not a complete package, and also to 'robbery from a running train.' The above object can be achieved by introducing the following proviso in the Risk Note forms, B & H, "except upon proof that such loss, damage, misdelivery, delay, or detention, arose from wilful misconduct on the part of the Company's servants, "which would bring the Indian Risk Note form in line with the English Risk Note form.
- (b) This Congress regrets that under the powers granted to them by section 72 (2)b of the Indian Railways' Act IX of 1890, Railway Administrations have been insisting upon the Risk Note form A being signed by merchants even in cases when the packing, though single, is perfectly sound and dry, and is consequently of opinion that Risk Note form A should not be demanded in cases when

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contents are in a thoroughly sound and dry condition, and the covering of sub-  
thoroughly secure contents and prevent wastage.

The question of Railways is a very important one from various points of view. — from the political point of view, economic point of view and the social point of view. This resolution is a resolution of "business economics." It is on the "Railway Risk Notes." While the previous resolution talks about the rates at which goods are transported from place to place, this resolution aims at certain modifications to be made extending the liability on the part of the Railway Company's for the conveyance of goods.

It is a resolution on which it is not possible for me to arouse your enthusiasm by any great speech, but I shall explain to you in a few words what I have to say on this resolution. We respectfully request the Government of India to introduce in the Risk Note form B and H, liability of Railway Companies to loss of contents or of a part of a consignment, even though it is not a complete package, &c., &c. For the attainment of this object we are appealing to the Government of India to add a proviso, "except upon proof that such loss," damage, misdelivery, delay or detention arose from wilful "misconduct on the part of the Company's Servants," and which if introduced would bring the Indian Railway Risk Note form on the same footing as the English Risk Note form.

Gentlemen, some explanation is required from me with regard to these Risk Note forms in order to make you understand my case. The Risk Note form B applies to particular consignment of goods only. H form is drawn out actually on the same terms, but instead of being applicable to particular consignments, is intended for a certain period as for six months, one year and so on.

These Risk Note forms are divided into four parts. First part applies to *rates*, second *exonerations*, third *exceptions*, and fourth *proviso* (definitions of neglect). These Risk Note forms are well worded and as such, they were meant to serve the purpose for which they were drawn up. The Railway authorities would have never thought that difficulties which often cropped up under the clauses of Exonerations and exceptions would have had to be met, but the fact remains that consignees of goods who often had to sue the Railway Companies for neglect in the conveyance of goods, were unable to establish their claims in a Court of Law on some loophole under the second and third clauses. We are, therefore, compelled to make representations to the Government of India to alter these Risk Notes by such modifications as are necessary in addition to these which already received the assent of the Indian Railway Conference Association in October 1914.

The Speaker then enumerated a few cases that came up before the High Courts of Madras, Bombay and Calcutta and explained the difficulties and loss sustained by the cargo owners on account of these defective Risk Note forms. He (the speaker) cited a very recent case tried in the Madras High Court with regard to a consignment of rice sent to Madras from an upcountry station and which on account of the Railway Co.'s neglect was allowed to rot and deteriorate in their shed, the consignees not being able to establish a claim against the Railway Company owing to the Risk Note form being signed. No doubt, the consignees sign these Risk Note forms relieving the responsibility of the Railway but when it is proved that in certain instances, the loss occurred was through the negligence of the carriers of the goods, the exonerations and provisos of neglect should be dealt with caution and care. It is with this object that this resolution asks for redress at the hands of the Government of India. It may not be possible immediately to get the proviso which we require added in the Risk note form, but, in my opinion it is an urgent necessity, nay, an absolute protection that will be given to cargo owners if this congress can get the Railway Board to include in the third clause of the Risk Note forms B and H, I mean under the heading of exceptions, the words *loss to include deterioration amounting to*

*destruction.* If this could be done, this Congress will undoubtedly confer a great boon on the merchants who have every day to consign goods under these Risk Note forms.

We also require the Indian Risk Note form to be brought in the same line as with the English Risk Note. As far as I am able to find out Railway Companies in England compensate the cargo owners for any damage sustained to goods by detention, deterioration, loss by robbery &c. In India under the Risk Note form the Railway Companies are relieved of their responsibility by detention &c. The Railway Co.s here do not pay any compensation to consignees for delay occurred in transit, nor for deterioration. It is in this direction that we want the Indian Risk Note form to be brought in line with the English Risk Note form.

This resolution also asks for the use of the Risk Note form A to be applied only in cases where it is actually needed. It is now the practice for the Railway Co.s to get the consignees to sign this Risk Note form even in cases where the packages are thoroughly sound in order to relieve the responsibility of the Railway in case of breakage, theft &c. The signing of this form is entirely left to the Railway Co.s discretion and consequently it is extended to almost all cases. Where a package is found perfectly in good order and there is no defect in the packing, it is absolutely necessary that the Railway Company should take their own share of Risk in bad handling &c. while the goods are in transit. The request of this congress is that the Railway should not call for the Risk Note form A unless they are needed to protect the Railway Company from loss that might be sustained by defective packing.

I have therefore very great pleasure in putting forward this resolution for your acceptance and adoption. (Cheers.)

Mr. Naranji Haribhai seconded the resolution with the following speech:—

Mr. President, Brother-Delegates and gentlemen, the resolution, on the question of Railway Risk Notes, which I am asked to second, has an importance of its own to the commercial community. The agitation of the commercial community against the wording of Risk Notes B & H, that frees the Railway Companies from so much liability, is no new one. Indeed it dates as far back as 1888, when the Bombay Chamber of Commerce consulted Messrs. Craigie, Lynch & Owen, Solicitors, who gave their opinion thus:—'We would, therefore, beg to suggest that some amendment be made to Chapter VII of this Bill, which would prevent Railway Companies from contracting themselves out of the consequences of the wilful neglect or misconduct of their servants, and from making contracts which would prevent them from being held liable for loss, etc., to goods under all circumstances whatever.' This opinion was endorsed by the Committee of the Bombay Chamber of Commerce and was communicated to the Government of India. The state of things, apprehended at the passing of the Railway Bill, has come to pass, chiefly through the Railway Risk Note Forms B & H. The Committee of the Indian Merchants' Chamber, in their spirited protest against these Risk Notes, so long back as 1910, observed that these forms gave a great deal of latitude to Railway Companies in the matter of exemption of all liabilities and that, worse than that, they were many a time a direct incentive to thefts by Railway servants. That this statement was not, at all, an exaggerated one will be seen by the independent observations of the late Mr. Robertson, who was appointed by the Government of India to report on the Administration and working of Indian Railways, and who presented a clear and impartial report on the same. He observed that the conditions in the Indian Risk Note could not work in the best interests of the country. Since his report, a change was effected in these Risk Note Forms, by which the Railway Administrations were made responsible for the loss of a consignment or of one or more complete packages, forming part of a consignment, due to the neglect of a Railway Company. Even this concession, however, did not go to meet the demands of the commercial com-

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munity, for it left intact the proviso about robbery from a running train and also the non-responsibility of Railway Companies for the disappearance of the contents of a consignment or of a part of a package constituting a consignment. This question was taken up by the first Conference of European Chambers of Commerce, held at Calcutta in 1905, and also time after time by all the leading Representative Chambers of Commerce and commercial Associations. Now that it is taken up by this Congress it is to be hoped that the Government will make such changes as are desired by the commercial community. Gentlemen, the second part of this Resolution deals with the question of Railway Risk Note Form A, which should be demanded only when articles are tendered for carriage, which are either already in a damaged condition or so defectively packed as to be liable to damage, leakage, or wastage in transit. Unfortunately, the Railway Companies have given their own interpretation to this Form, and they are insisting upon this Form being executed, though the packing may be sound and there may be no damage or no leakage. In fact, during certain periods, the Railway Companies demand the execution of such a Risk Note Form by merchants in all cases where there is a single packing. You all know, gentlemen, that double packing will prove so expensive to merchants, the more so in articles of comparatively low value, that they cannot go in for it. It is, therefore, that we demand that the original wording of the Risk Note should be strictly adhered to and that no misleading interpretation be given to it by the Railways. With these words I beg to second this resolution. (Cheers.)

Mr. Bhaskerrao Vithaldas Mehta supported the resolution with the following speech:—

Mr. President, Brother-Delegates and gentlemen, I have very great pleasure in supporting the resolution, which has been moved by my friend, Mr. Menon, and seconded by my friend, Mr. Naranji Haribhai. This resolution, sir, aims at the modification of the two forms of Railway Risk Notes known as B and H Forms. This question of Railway Risk Notes is a very long-standing one. It has been pointed out to you by the previous speakers that the Bombay Chamber of Commerce had consulted, many years ago, their Solicitors, Messrs. Craigie, Lynch and Owen, I think that was in 1888. In view of the expression of those legal gentlemen, the Railway Companies are not acting properly in demanding Risk Notes of a particular form. Since the expression of that opinion, you will also see the fact that no substantial modification has been adopted by the Railway Companies in their Risk Notes. Under section 72 of the Indian Railway Companies' Act the Railway Companies have the power to limit their liability as carriers of goods entrusted to them by prescribing certain forms that are approved of by Government. The Risk Note Forms B and H are prescribed by Railway Companies, acting as they do in accordance with the power granted to them under section 72 of the Indian Railway Companies' Act. No doubt, modifications have, from time to time, been introduced by Railway Companies into the Risk Notes, and some of these modifications were agreed to at the Conference of the Indian Railway Association in October, 1914, but those modifications refer only to the cases of losses of contents of a complete package, forming part of a consignment. These alterations or modifications, however, do not seem to be adequate. It is, therefore, further proposed by this resolution that this Congress should request the Government of India to extend the liability of Railway Companies to losses of contents or of parts of a consignment, even though it is not a complete package. Sir, I also wish to draw the attention of this Congress to this fact that although the modifications were agreed to by the Railway Administration Conference, they were useless in effect, because, the good effect of the modifications was nullified by the insertion of this clause, which absolves the Railway Companies from any liability for a loss due to robbery in a running train. Therefore, this resolution proposes the deletion, from the Railway Risk Note Form, of the proviso exonerating the Railway Companies from the risk of making good the loss resulting from robbery in a running train. Then, gentlemen, it is intended to bring the Indian Risk Note Forms into line with the English Forms, in that the latter do not have the proviso of exoneration of the Railway Companies from losses which, in



this resolution, we ask the Indian Railway Companies to undertake. If you turn your attention to some of the decided cases in India, you will find, for instance, that Railway Companies are absolved from liability for any losses whatsoever, even though the losses be due to the wilful neglect of the Railway officials. This is an anomalous position. It ought to be removed by the effecting of the modification, which we suggest in this resolution. There is one more thing to which I wish to draw your attention. You know that Railway Companies issue two kinds of Risk Notes and charge two kinds of rates, as, for instance, when they carry goods at their own risk or at the owner's risk. I say they ought to charge a specially reduced rate when they carry goods at the owner's risk. Naturally, there should be some difference between the two rates, but, I may tell you, and you will be surprised to learn, that, in view of the Risk Note Form B, when the goods are consigned at the owner's risk or at the Railway risk, there is no considerable difference in the rates charged for the two separate risks. The attention of the Viceregal Council was drawn to this fact, in 1912, by Sir Vithaldas Thakersey (Hear, hear.).

Gentlemen, naturally enough, we expect the Railway Companies ought to charge a little higher when they carry goods at their own risk, but, surely, to charge 120% is not reasonable. Let us, then propose to request the Government to urge on the Railway Companies to modify their Risk Notes as suggested in this resolution. (Cheers.) With these words I have great pleasure to support this resolution. (Cheers.)

## BOMBAY, BARODA AND CENTRAL INDIA RAILWAY.

### RISK NOTE FORM H.

*Approved by the Governor-General in Council under Section 72 (2) (b) of the Indian Railways Act IX of 1890.*

(To be used as an alternative Risk Note Form B, when a sender desires to enter into a general agreement instead of executing a separate Risk Note for each consignment.)

STATION.

19

WHEREAS all consignments of goods or animals for which the Bombay, Baroda & Central India Railway Administration quotes both Owner's risk or special reduced rates and Railway risk or ordinary rates are ( unless  $\frac{1}{w_e}$  shall have entered into a special contract in relation to any particular consignment) despatched by  $\frac{ms}{ms}$  at  $\frac{ms}{ms}$  own risk and are charged for by the Bombay, Baroda & Central India Railway Administration at special reduced or Owner's risk rates, instead of at ordinary tariff or Railway risk rates,  $\frac{1}{w_e}$  the undersigned, in consideration of such consignments being charged for at the special reduced or Owner's risk rates, do hereby agree and undertake to hold the Bombay, Baroda and Central India Railway Administration and all other Railway Administrations working in connection therewith, and also all other transport agents or carriers employed by them respectively, over whose Railways or by or through whose transport agency or agencies the said goods or animals may be carried in transit from \_\_\_\_\_ station to \_\_\_\_\_ station harmless and free from all responsibility for any loss, destruction, or deterioration of, or damage to all or any

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if such consignments from any cause whatever except for the loss of a complete consignment or of one or more complete packages forming part of a consignment, due either to the wilful neglect of the Railway Administration, or to theft by or to the wilful neglect of its servants, transport agents or carriers employed by them before, during and after transit over the said Railway or other Railway lines working in connection therewith or by any other transport agency or agencies employed by them respectively for carriage of the whole or any part of the said consignments: provided the term "wilful neglect" be not held to include fire, robbery from a running train or any unforeseen event or accident.

WITNESS.	Signature of sender _____
(Signature) _____	Rank of { Father's Name _____ Caste _____ Age _____
(Residence) _____	
WITNESS.	Profession _____
(Signature) _____	Residence _____
(Residence) _____	

*Notes.*—The above form is, for the convenience of the public, translated into the vernacular, but the form in English is the authoritative form and the Railway Administration accepts no responsibility for the correctness of the vernacular translation.

## બોમ્બે, બરોડા એન્ડ સેન્ટ્રલ ઇન્ડિયા રેલવે.

### જોખમદારીની ચિઠ્ઠી નમુનો હું.

(વિંદુસ્તાનની રેલવેના એક્ટ સન ૧૮૯૦ ના ૯ માની કલમ ૭૨ (૨) (બ) મુજબ ગવર્નર જનરલ ઇનકાર્ગનસિલે પસંદ કરેલો.)  
(ન્યારે માલ મોકલનાર ધણી દરેક કંસાઈનમેન્ટને માટે જુદી જુદી જોખમદારીની ચિઠ્ઠી લખી આપવાને બદલે એક સામાન્ય કચુલત લખી આપવાની ઉચ્છતા સાથે ત્યારે જોખમદારીની ચીઠી નમુના બને બદલે વાપરવાનો.)

સ્ટેશન.

૧૯૧

જે અરથે માલ અથવા જનાવરોના જે સધલાં કંસાઈનમેન્ટોને માટે બોમ્બે બરોડા એન્ડ સેન્ટ્રલ ઇન્ડિયા રેલવે એડમિનિસ્ટ્રેશને ધણીના જોખમના અથવા ખાસ ઓછા દર તથા રેલવેના જોખમના અથવા સાધારણ દર લખ્યા છે તેના કંસાઈનમેન્ટો (કોઈ મોકલ કંસાઈનમેન્ટના સંબંધમાં જે ખાસ કરાર કયા હોય તે શિવાય) મારે જોખમે મોકલ્યા છે, અને તે ઉપર જોખમે બરોડા એન્ડ સેન્ટ્રલ ઇન્ડિયા રેલવે એડમિનિસ્ટ્રેશને, ઠારિફના સાધારણ અથવા રેલવેના જોખમના દરને બદલે ખાસ ઓછા અથવા ધણીના જોખમના દર લીધા છે, માટે તે કંસાઈનમેન્ટો ઉપર ખાસ ઓછા અથવા ધણીના જોખમના લીધેલા દરના બદલામાં, બોમ્બે બરોડા એન્ડ સેન્ટ્રલ ઇન્ડિયા રેલવે એડમિનિસ્ટ્રેશનની તથા તેની સાથે જોડાયેલાં બીજાં જે સધલાં રેલવે એડમિનિસ્ટ્રેશનોની રેલવેઓ પરથી, તથા તેમજ



इस विचार पर कि उक्त माल के लिये विशेष घटाया हुआ या ऐसा किराया कि जिसमें स्वामी जोखिम में पड़े लिया जाता है इस लेख के द्वारा मानता हूँ और स्वीकार करता हूँ के रेलवे के अधिपति और अन्य सब रेलवेओं के अधिपति जो इस रेलवे के साथ मिलकर काम करते हैं तथा अन्य सब टरैनसपोर्ट एजेंट वा माल ले जाने वाले जो उन्होंने अपनी र ओर से नियुक्त किये हों जिसकी टरैनसपोर्ट एजेंसा वा एजेंसियों से वा द्वारा उक्त माल वा पशु स्टेशन से स्टेशन तक के अंतरगज रस्ते में लेजाये जावे किसी हानीनाश दुर्गती वा बिगालके विषयमें जो सब उक्त माल व उसके किसी अंशको किसीही कारण में ऐसी दशा को छोडकर जबकि हानि किसी सारे मानवी या एक या अधिक पूरे गड्डों की जो किसी उक्त मालका भाव हो रेलवे अधिपतियों की जान बूझकर बेपरवाई वा उनके नौकरो टरैनसपोर्ट एजेंटो वा माल ले जाने वाले की चोरी वा जानबूझकर बेपरवाई से हो जो रेलवे अधिपतियों ने अपनी ओर से नियुक्त किये हों पहिले मान्य और पश्चात गतिके उक्त रेलवे पर वा अन्य रेलवे लाइनों पर जो इस रेलवेके तार्थ मिलकर काम करती है वा किसी अन्य टरैनसपोर्ट एजेंसी या एजेंसियोंके द्वारा जो उन्होंने अपनी र ओर से सब उक्त माल वा " की उसका कोई अंश लेजाने के लिये नियुक्त की हो प्राप्त हो निर्दोष और सब अनुयोगार्थिनता से निबेध समझे जावेगे परन्तु नियम यह है कि घट्ट जानबूझकर वा बेपरवाई के अनतरगत अभि चलती रेलवेपर पलसे चोरी वा कोई अदृष्ट बात जो होयगी हो वा संयोग न समझा जावे.

साक्षी (हस्ताक्षर) _____ (निवास स्थान) _____ साक्षी (हस्ताक्षर) _____ (निवास स्थान) _____	पदवी	भेजनेवालेके हस्ताक्षर _____ पिता का नाम _____ जाति _____ आयु _____ व्यवहार _____ निवास स्थान _____
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सूचना—सब लोगों की सुगमता के लिये देशी भाषाओं में यह पत्र उलथा किया जाता है परंतु अंग्रेजी भाषा का पत्र माननीय पत्र है और रेलवे अधिपति देशी भाषा की शुद्धि के अनुयोगार्थिन नहीं होंगे.

## BOMBAY, BARODA & CENTRAL INDIA RAILWAY.

RISK NOTE, FORM B.

*Approved by the Governor-General in Council under Section 73 (2) (b) of the Indian Railways Act, IX of 1890.*

(To be used when the sender elects to despatch at a 'Special Reduced' or 'Owner Risk' rate articles or animals for which an alternative "Ordinary" or "Risk acceptance" rate is quoted in the tariff.)

STATION.

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WHEREAS the consignment of \_\_\_\_\_

sundered by  $\frac{m}{n}$ , as per Forwarding Order No. \_\_\_\_\_ of this date, for despatch by the Bombay Baroda and Central India Railway Administration or their transport agents or carriers to \_\_\_\_\_ station, and for which  $\frac{l}{r}$  have received Railway Receipt No. \_\_\_\_\_

of same date, is charged at a special reduced rate instead of at the ordinary tariff rate chargeable for such consignment,  $\frac{1}{2}$  the undersigned, do in consideration of such lower charge, agree and undertake to hold the said Railway Administration and other Railway Administrations working in connection therewith, and also all other transport agents or carriers employed by them respectively, over whose Railways or by or through whose transport agency or agencies the said goods or animals may be carried in transit from \_\_\_\_\_ station to \_\_\_\_\_ station harmless and free from all responsibility for any loss, destination, or deterioration of, or damage to, the said consignment, from any cause whatever except for the loss of complete consignment or of one or more complete packages forming part of a consignment due either to the wilful neglect of the Railway Administration, or to theft by or to the wilful neglect of its servants, transport agents or carriers employed by them before, during and after transit over the said Railway or other Railway lines working in connection therewith or by any other transport agency or agencies employed by them respectively, for the carriage of the whole or any part of the said consignment: provided the term "wilful neglect" be not held to include fire, robbery from a running train or any other unforeseen event or accident.

WITNESS.

(Signature) \_\_\_\_\_

(Residence) \_\_\_\_\_

WITNESS.

(Signature) \_\_\_\_\_

(Residence) \_\_\_\_\_

Signature of Sender \_\_\_\_\_

Father's Name \_\_\_\_\_

Caste \_\_\_\_\_ Age \_\_\_\_\_

Profession \_\_\_\_\_

Residence \_\_\_\_\_

*Note.*—The above form is, for the convenience of the public, translated into the vernacular, but the form in English is the authoritative form and the Railway Administration accepts no responsibility for the correctness of the vernacular translation.

## બોમ્બે, બરોડા એન્ડ સેન્ટ્રલ ઈન્ડિયા રેલવે.

### લેખમંદારીની ચિઠ્ઠી નમુનો બી.

[હિંદુસ્તાનની રેલવેના એક્ટ, સન ૧૮૯૦ ના ૯ મીની કલમ ૭૨ (૨) (બ) મુજબ ગવર્નર જનરલ ઈન કાઉન્સિલે પસંદ કરેલા.]

(જે જનરો અથવા જનાવરોને માટે ઠારીકમાં "સાધારણ" અથવા "રેલવેના લેખમનો" દર લખ્યા હોય તે જનરો અથવા જનાવરો "ખાસ ઓછા" દરે અથવા "ધણીના લેખમનો" દર મોકલવાનું મોકલનાર ધણી પસંદ કરે ત્યારે વાપરવાનો.)

રેશન.

૧૯૧

જે અર્થે

બોમ્બે બરોડા એન્ડ સેન્ટ્રલ ઈન્ડિયા રેલવે એડમિનિસ્ટ્રેશન મારફતે અથવા તેના માલ લાવ લઈત કરનારા એજન્ટો અથવા કોઈ જનારાઓ મારફત, રેશને મોકલવા માટે આજની તારીખના રવાના (ફાઈવર્ડીમ) આરટર નંબર \_\_\_\_\_ પ્રમાણે \_\_\_\_\_ નું કંસાઈનમેન્ટ, જે સ્વાધીન કર્યું છે, અને જેની એજ તારીખના \_\_\_\_\_ નંબરની રેલવેની રસીદ મને \_\_\_\_\_ મળી છે, તે ઉપર આ કંસાઈનમેન્ટને \_\_\_\_\_

માટે લેવાના ઠારીકના સાધારણ દરને બદલે ખાસ એછા દર લીધા છે માટે, તે એછા દરના બદલામાં, સદરહુ ફેલવે એડમિનિસ્ટરેશનની તથા તેની સાથે જોડાયલાં બીલ' ને સઘળાં ફેલવે એડમિનિસ્ટરેશનની ફેલવેઓપરથી, તથા તેમણે અનુક્રમે રાખેલા માલ લાવ લઈએ કરનારા ને એજન્ટો અથવા લઈ જનારાની માલ લાવ લઈએ કરનારી એજ'સી અથવા એજ'સીઓથી અથવા મારફતે સદરહુ માલ અથવા જનાવરો ફરેશનેથી ફરેશને જતાં લઈ જવામાં આવે તે ફેલવે એડમિનિસ્ટરેશનને તથા એડમિનિસ્ટરેશનને તથા એજન્ટોને અથવા લઈ જનારાઓને, એક આપુ' કંસાઈનમેંટ અથવા એકાદ કંસાઈનમેંટનો ભાગ હોય એવાં એક અથવા વધારે આખાં પેકેજે, સદરહુ ફેલવે લઈનેપરથી અથવા તેની સાથે જોડાયલી બીજી ફેલવે લાઈનો પરથી લઈ જવામાં આવે તે પહેલાં તે દરમિયાન અથવા ત્યાર પછી, સદરહુ ફેલવે એડમિનિસ્ટરેશનની છુદ્દિપૂરવક ગફલતને લીધે અથવા તેને રાખેલા નોકરોએ, માલ લાવ લઈએ કરનારા એજ'ટોએ અથવા લઈ જનારાઓએ ચોરી કર્યાથી અથવા તેમની છુદ્દિપૂરવક ગફલતથી, જોવાઈ નય, અથવા સદરહુ આપુ' કંસાઈનમેંટ અથવા તેનો કોઈ ભાગ લઈ જવા માટે તેમણે અનુક્રમે રાખેલી બીજી કોઈ માલ લાવ લઈએ કરનારી એજ'સી અથવા એજ'સીઓથી એક આપુ' કંસાઈનમેંટ અથવા એકાદ કંસાઈનમેંટનો ભાગ હોય એવાં એક અથવા વધારે આખાં પેકેજ જોવાઈ નય તે શિવાયના બીલ કોઈપણ કારણસર, તે કંસાઈનમેંટ જોવાઈ જશે અથવા નાસ પામશે અથવા બગડી જશે અથવા તેને નુકસાન થશે તે, તેને માટે નિરદોષ તથા સઘળી જબાબદારીમાંથી મુક્ત ગણવાનું અમે નીચે સહી કરનાર, કબૂલ કરીએ છીએ તથા માથે લઈએ છીએ પણ "છુદ્દિપૂરવક ગફલત" એ શબ્દોમાં આગનો ચાલતી ડેરેનમાંથી ચોરીનો અથવા બીલ કોઈ અણધારેલ બનાવ અથવા અકસમાતનો સમાસ થાય છે એમ સમજવું નહીં.

સાક્ષિ.	મોકલનારની સહી
(સહી) _____	દરમ્મને અથવા { આપતું નામ _____ નવત _____ ઉમર _____
(ફેલવાનું ઠેકાણું) _____	
સાક્ષિ.	ધંધો
(સહી) _____	ફેલવાનું ઠેકાણું _____
(ફેલવાનું ઠેકાણું) _____	

ટીપ.—લોકોની સગવડ માટે, જીપલા નમુનાનો ગુજરાતીમાં તરજુમો કર્યો છે, પણ અંગ્રેજી નમુનો સે પ્રમાણે નમુનો છે, અને ગુજરાતી તરજુમો ખરા હોવા બાદ ફેલવે એડમિનિસ્ટરેશન કોઈ રીતે જવાબદાર નથી.

Mr. Nathmalji Choradia (Hon: Secretary of the Marwari Chamber of Commerce, Bombay) still further supported the resolution as follows with a speech in Hindi :—

Hon. Chairman, Brother—Delegates and gentlemen, I had not the least idea, when I came here, that my humble services would be requisitioned, this afternoon, to support this resolution, which has been ably moved, seconded and supported by my predecessors in speech. I am, consequently, not prepared with a set speech. Quite unprepared as I am to make a speech, I naturally stand before you to address you a few words with great hesitation. Well, gentlemen, notwithstanding that I have, indeed, very great pleasure in supporting this resolution, which deals with a subject which seems to me to be particularly interesting to the commercial community only, and it is all the more especially interesting to my brethren (Hear, hear,) who take a leading part in the affairs of the commercial world in this country—I mean the Marwalis, the Kathiawadis and the Gujarathis, and, speaking as I do on their behalf, I hope you will excuse me if I represent their views to this Congress in Hindi.

Gentlemen, when we consign goods to another station through the Goods Department, what happens? The Railway Risk Form B is placed before us and we are asked to sign it without explaining what it means.

We quietly sign it, and we realise the importance of our signature when some trouble arises with regard to the goods. Then we realise that our signature has killed us. Railway Risk Form-B is in force for six months, and under it the Railway Company is free from all risks and responsibilities. Now, I ask why should the Railway Company not be liable if any wrong happens to our goods handed to it for transport from one station to another? Have we not paid the full tariff for the goods? If we have, then the Company ought to be held liable for all damage or loss while taking the goods from one place to another. It is nothing short of injustice to absolve the Company from all risks and to throw the risks on the consignor. (Hear, hear.) There is another grievance of ours against the Railway Companies. Suppose we send 10,000 or 20,000 bags of something, and if in transit the sewing of the bags is undone ( टाँके टूट गया ) the Railway Company declines to pay for the loss incurred thereby, in case the Risk Note is signed by us on Form H. Under that Note whatever loss we sustain has to be borne by us. Having regard to the freedom from all liabilities enjoyed by the Railway Companies, in respect of goods consigned to them for carriage from one place to another, the Bombay Chamber of Commerce consulted their Solicitors, Messrs. Craigie, Lynch and Owen, in 1888, and, on their advice, made a representation to Government, for the amendment of the Indian Railway Companies' Act, which amendment has not taken place until now. Hence, this Congress passes this resolution, with your help now, with a view to suggest to Government to make the necessary amendment in the said Act. In this Congress assembled we pray to Government to comply with our demand in this matter for the commercial development of the country in general. (Hear, hear.) We appeal to Government to help the indigenous industries and commerce by making the aforesaid amendment. It is an appeal on behalf of the puny merchants who find themselves confronted with mighty and powerful (मजबूत बड़े) foreign competitors. (Hear, hear and laughter.) Gentlemen, the funny thing is that when we take goods to the Railway station for forwarding them to other stations we are presented with a Risk Note which we are asked to sign. Very well; as it is in English with a translation printed in unintelligible type and hard to understand we ask 'What does it mean?' and we are simply told 'the vernacular translation is on the back' Then we say 'Yes, it is, but what does it mean?' Then the reply is, that they are not for this duty (इस काम के लिये निकम्मे नहीं बैठे हैं). Now, fancy, and no explanation is vouchsafed to us for the asking. Under these circumstances, if we decline to sign the Note, our goods stand the chance of lying on the platform unattended to. The risk to us then is not only of the goods not being despatched, but of their being spoiled by rain or other kind of atmospheric effect, so that, if we sign the Note we stand the risk of having to bear the loss in transit, and if we do not sign the Note, we have to stand the risk of the goods being damaged by inclement weather and things of that sort, in other words, we are cut both ways by reason of the peculiar nature of the Railway Risk Notes (Laughter.) Now, I will refer to another kind of trouble to which our goods are subjected. Often times our goods have to travel by railways, that have two different systems of tracks—the full gauge and the metre gauge. For instance between Rutlam and Ahmedabad there is a full gauge railway and between Ahmedabad and Kadi Prant there is a metre gauge railway. Consequently, goods sent by one kind of track, that is, say in small carriages or waggons have got to be transferred to larger waggons and *vice versa* is the case when goods go first by the larger waggons and by the broad gauge route. At Ahmedabad the transference takes place from the larger waggons to the smaller ones and *vice versa*, because they travel by (बड़ी जगहन और छोटी जगहन) the big and small tracks. In the course of these transshipments the goods, until they are reloaded, suffer not inconsiderably. Local influence is a matter of great necessity and importance in inducing station authorities to protect our goods in the station yard. Then tarpaulins are freely supplied and goods completely protected. Gentlemen, I cannot find words to express in a short time how much loss we suffer by reason of having to sign the Risk Notes before our goods are taken charge of by the Railway. Not appreciating the responsibility we undertake by signing the Risk Notes we sign them and we take care beforehand to examine the (टाँके)

seams of the bags, and yet we are made to suffer on the plea that our bags were old or rotten! At small stations, where there is a very heavy traffic of food stuffs, cereals, groceries and cotton, our goods have to lie outside the stations for 8 or 10 days; our turn does not come and our goods are not loaded in the waggons. Fifteen days is not an uncommon period during which our goods are allowed to lie outside the stations in the monsoon awaiting shipment. Just imagine the condition of the goods thus lying idle. Pigeons (क्युतर काहवाले) tear up the bags. (Laughter,) and the contents get rotten. It is our experience that it is sometimes better to send cotton by carts because it reaches the destination sooner than when sent by train. (Laughter.) That is the reason why we call the train 'a (धका गाडी, खटारा गाडी) plodding trundling vehicle, (Laughter.) It is said that the Railways are for India, but it is a puzzle to me if India is not for the Railways. (Laughter.) The previous speakers on this resolution have explained to you how we Indian merchants are cut both ways on one side by the anomalous railway rates and on the other by the exacting Risk Notes. We have, therefore, to see the improvement of the situation both ways. (Hear, hear.) Until we succeed in so doing we must continue suffering from this dual malady. Then, gentlemen, there is no much (मल्लत) trickery in the station. To say the truth, I would not so much care for the loss of my goods as the waste of time that is devolved on me by the conduct of the railway people. One would be very near to the brink of bankruptcy through the attitude of the railway people. I hope you will pass this resolution with acclamation and I also hope that the Associated Indian Chamber of Commerce will spare no physical, mental or pecuniary strain (बन, बन, बन) to bring the matter referred to in this resolution to a head once and for all in order to see that our Railway grievances are put an end to. If they are removed, this resolution will not have been moved in vain (Cheers). The President: Is there any other gentlemen wishing to speak to this resolution. (No reply.) I declare the resolution carried.

### Resolution VII.

Prof. N. D. Daru moved the seventh resolution as follows:—

I wish to crave your indulgence to listen to my address which, for want of eloquence I am going to read out. The resolutions, that you have already passed, are very very tame in contrast with the resolution that I have in hand. If commercially the country is not directly interested in the subject dealt with this resolution, it is certainly indirectly interested. Well-irrigation is the subject which is of vital interest to this country. (Cheers.) The resolution which is entrusted to me runs thus:—

This Congress urges on the attention of Government the desirability of stimulating and extending well-irrigation, where it may prove most economical and profitable to the cultivators.

Some of my friends asked me this morning, before I attended this Congress what well-irrigation could possibly have to do with this Congress. Well, my answer was this:—'Anything that tends in any way to increase the welfare and prosperity of the ryot must also tend ultimately to increase the commercial and economical interests of the country. (Cheers.) From that point of view this subject is of vital importance to this Congress. In regard to this subject we say that Government should on all occasions adopt a policy that will conduce to the increase of the welfare of the peasantry. (Cheers.) The policy should be such as to bring grist to the mill of the cultivator in every conceivable way. It frequently happens that our Administrators are confronted with a number of problems, some of which loom in their eyes more largely than others at any rate, they occupy their minds more than others. If you take into consideration the question of irrigation and if you look to the history of the agitation in that behalf you will find that there has been always a contest



between irrigation and railway. Government have even up to now been thinking that railways are the best means of encouraging people in regard to the prosperity of their country. Railways are always stated to be the means for promoting the progress of this country, and well-irrigation has always occupied the back ground. That being the case, it is not surprising that we have got to quarrel now and then with one of the best conducted Governments we have. In this connection we have to remember that there are certain tracts of the country where canal irrigation is the best possible thing. On the other hand, it is also unquestionable that there are large tracts, where canal irrigation would be absolutely unprofitable and unworkable. There are some tracts where it is impossible for you to construct canals, and there are certain tracts where if it is possible to construct canals, it would be impossible to get water. In some tracts you can get water for some time in the year only. In some of these latter tracts it is not suitable, on account of their geographical situation, to impound water when it is available. Under these circumstances, the only thing we can do is to fall back on the primeval method of well-irrigation. It is not necessary for me sir, to recapitulate the argument that in certain areas you must have well-irrigation. There are certain areas where you cannot have anything but well-irrigation. Government annually spend certain money on irrigation and they also say:—'Although you people ask for more grants and increased grants for irrigation, we find that we have not even been able to spend all the allotments that were made in the Budget for the purpose of irrigation; on the other hand, when there are large projects—large canal projects—costly projects—before us, we have not got money; on the other hand, gentlemen, we find that for railways there are increased grants from year to year made by Government. Hence, we want to urge it on Government that they should spend on irrigation all the available money; that what is allotted should be wholly spent and that if there are no allotments, there should be allotments made. These allotments should be made available for people to extend well-irrigation and people should be encouraged and stimulated to extend well-irrigation. In the case of developing well-irrigation you must have a comprehensive survey made of the underground water how it moves underground, what quantity of it is available, and what is the quality of it. These questions have to be discussed for each area. You will remember that the conditions of areas covered by the great tracts in the Deccan are very different from those in the alluvial areas in Gujarat. It may be possible to make 2 divisions of areas north and south of the Nerbudda. For the examination of different grounds you would require the services of expert persons and geologists. In order to prove the necessity of having geologists for this purpose, I will give you one or two instances. At one place a well was dug to a very great depth. Something like Rs. 1,500 were spent in building it. Subsequently it was found that all that money was wasted. Now, if a geologist was called in time—if he was called at the very beginning, the money would have been saved which was spent in building the well. He would have said it was not advisable to dig a well on that spot and that it would be foolish to spend money in building that well. On the other hand, there was a place not far from Baroda where a copious supply of water was first obtained before the well was dug there. Sometimes it so happens that what water is first obtained runs down and then you have to sink the well deeper. So that, you must have a survey made beforehand to ascertain the underground conditions as regards water-supply. It is, of course, quite plain that neither a single ryot nor a single Zamindar can possibly ever undertake a survey like that, because surveys of large and wide tracts can only be successfully taken up by Government on account of their cost. Apart from that Government have not only got certain other functions to perform with regard to well-irrigation, viz., where new wells are to be sunk, Government have got to point out to people where water is sufficient underground and to what extent but they ought to help people with money, if necessary, in building the wells. We can, at least, say that Government being interested in the welfare of their ryots, they must, to a certain extent, make some sacrifices for putting the ryots on their legs. (Hear, hear.) If a well is going to cost Rs. 100/- for construction, there is no reason why Government should not contribute something like Rs. 50/- for the cost of digging that well. Suppose, in certain conditions

there is failure of water in the place where water was expected, in such a case Government should bear a portion of expenses connected with the building of the well. There is another duty that Government have to perform and that is that they being in power and authority over people of the country they have the capacity to govern between man and man. They are also the ultimate landlord of the country, and, therefore, they have to take care that the tenants are not compelled to pay the penalty of paying the highest revenue to the immediate landlord. During the last decade of the preceding century in this Presidency, there has been an increase of 45% in the assessment on irrigation. In the Madras Presidency the practice is to exempt people from any enhancement due to the improvements effected by the ryots, whereas in the United Province the practice is the other way. There there is an increase of 15% on improvements effected by the ryots. You see there is a great difference between 45% and 15%. In conclusion I say that it is very reasonable to hope that Government will give the people of this country the assurance that the ryots will not be punished for their forthought. (Hear, hear.) I do not think, gentlemen, I have got anything more to say on this resolution. I will, therefore, move it for your acceptance. (Cheers.)

Mr. S. S. Mehta (Bombay) seconded the resolution in the following terms:—

Mr. President, Brother-delegates, Ladies and Gentlemen:—

To increase the number of wells for the protection and improvement of agriculture by gradually extending irrigation work from place to place, Government should defray the whole amount of costs for extending well-irrigation all over the land; or in places like Kathiawad and Gujrat, the Native States should pay the entire expenses of providing wells for the purpose of improving the crop and safeguarding against dearth and drought.

In order to finance well-irrigation schemes Co-operative Societies should be formed with share-capital, and half the amount at least of the capital should be paid as help by Government.

It was during the summer of 1901 that the Imperial Viceregal council decided upon appointing a special commission, to report on the Irrigation of India as a protection against famine. The practice of Irrigation exists in India from times immemorial. Its utility is undoubted in respect of giving security against failure of rain; and it has a twofold value:—(1) productive and (2) famine protective. It is needless, however, to go into the details of this part of the subject; but it will be considered necessary to add that the scientific portion may be left alone while we try to pursue the limits of extending well-irrigation. It has been laid down by experts that in regard to well-irrigation the quantity of water in the sub-soil can no more be taken as a measure of the possibilities of well irrigation than the volume of surface-flow passing into the sea can be taken as a measure of the possibilities of irrigation by works other than wells.

To illustrate, it has been observed that on some black soils, if canal or tank irrigation can prove of no advantage in a year of drought, well irrigation very often pay, owing to the smaller expense of raising the large quantities of water required. Of course for the manufacture of rice crops, in fact well-irrigation rarely pays

It is easy therefore to gather that local conditions are primarily capable of putting limits upon the extension of well irrigation. And it is easier still to note that there are positive advantages of irrigation-works constructed by the state. For the past experience of having them in the whole of India shows that there has been an increase in the general wealth and prosperity of the people from the increase in the produce of cultivation due to irrigation in years of normal or more than normal rain fall. Secondly, the effect of irrigation

and of large storage of water works in increasing the humidity of the air and in raising the level of the underground water supply, has been evident. Lastly, it is not a small boon to be enjoyed that the horrors and costs of famine are prevented or mitigated. Besides, many lives of cattle dying as the result of famine can be saved when a calamity on crops to a great extent deprives cattle of their useful lives.

In view of these and similar facts it was once proposed to build a canal from the Sabarmatti in Gujarat; but the scheme unfortunately fell through. The river Mahi affords a striking example of having an artesian well, and yet no project in connection with it has yet been taken in hand for reasons unknown to us. Thirdly, in the Deccan too, the Western Ghats afford a suitable site for canal and other modes of storing up water. None of these places have been found to have been converted into a productive or a protective irrigation ground.

Confining, however, our attention to wells in particular it will not be out of place to remark that wells supply water to more than  $\frac{1}{4}$  of the total irrigated area, and to nearly  $\frac{1}{4}$  of the total area irrigated, by private works. The following figures will speak for themselves:—

In the Bombay Presidency 254,000 permanent wells were used for irrigation; and the gross area irrigated was 650,000; thus the average area per well is 2.6. In the Punjab it is 10.7. In Madras it is 3.2; in the U. P., it is 4.3; in the C. P. it is 1.4.

If the cost of well irrigation has been put forth as heavy the protection it affords during years of drought, is sufficient for the purpose of making ample amends for the cost. Well-irrigation has been shown to vary with the physical conditions of a place, but be it remembered that there is no province in the whole of India in which irrigation might not be largely extended and with due advantage.

But what is felt as an urgent need more than in any other place, is the scarcity of wells in our Presidency. Wells are needed here for two main purposes: for (1) increase of production, for the support of a dense population; (2) the supplying of an efficient means of protection of agriculture during the years of drought and recurring droughts. In such places, again, it is impossible to take canals. To increase the number of wells is not only a desideratum, but an inevitable factor in the line of cultivation. The labour of cultivation is itself high and the cultivator cannot afford to irrigate the land. The work deserves to be undertaken in various places of Gujarat, Kathiawar and others on the principle of the popular system of co-operative societies.

Well irrigation involves a smaller investment of Capital but the local Government should undertake to make wells without levying any tax as a return for the expenses incurred. The Native States of Baroda and Gwalior have tried to provide wells on a small scale at their own expenses. Famines repeated have not yet taught a sound lesson to the rulers of the Native States in our Presidency to sympathise with the defects of agriculture and to take measures for the protection of the people against drought. The cultivator is too poor to afford the cost—the capital cost of wells—and though labour may be supposed to be cheap in the hands of the cultivator, still state-help is alone to be considered as an invaluable factor in the provision of wells in the land which they own under some right and privilege which the Native States enjoy. Native States being nearer the homes of cultivators, they ought to disperse wells over their own tracts, and the British Government to do the gradual work of constructing them in different parts of the country over which they hold a direct sway.

The strong sympathy, moreover, of the people for having wells in their own homes and agricultural plots and the religious fervour they have in their hearts, both combine to make the existence of wells a *sine qua non*.

of the religious & agricultural living in our Presidency, in which there is a scarcity of water on account of the absence of brooks, rivers and permanent water-courses. It should also be remembered co-operative movement can go a little towards the fulfilling of this purpose of agricultural prosperity. It is the Government of the land that ought to make liberal grants of *takavi* and perhaps some free grants where necessity knows no other rule and poverty only proclaims the sad necessity.

There is no doubt one important factor to be borne in mind that well irrigation must be carefully made in to a healthy construction and sanitary laws have to be observed in doing so. But the comparative dryness of our climate in many parts of the Presidency, leaves no fear to be entertained that there will be damp or malaria as a consequence of many wells in a small area of land. This is, however, foreign to the present purpose and we shall leave the matter here.

Village works are a great and important factor in staying the disastrous effects of famine. In many villages in Kathiawad and Gujarat well-irrigation works afford the only means of employing famine labour with profit. And there is a very large field for relieving the distresses of the people due to permanent poverty and recurring famine that are both a pestilence to our Indian clime. I therefore request you, one and all to help the Conference in taking serious step and make sustained efforts in prevailing upon the Government of the land to provide wells for the improvement of crops and protection of agriculture in general.

As a practical step, in certain villages of Gujarat and Kathiawad, Co-operative Credit Societies might be formed and Government help might be extended for the provision of wells at measured intervals to fields and farms under cultivation. In this direction, then, the supply of necessary funds and personal social service is essential. And in the experimental stage, such funds should be supplied by the Government. In certain parts particularly, where agriculture has been abandoned temporarily for want of wells, experiments might be tried with advantage. And then, here too, if men of zeal and devotion be forthcoming with personal labour in accordance with the Western ideals of work, and if benevolent capitalists as well as the benign Government would help them with funds, the scheme on paper might be applied with profit in actual practice.

Mr. A. P. Patro (Madras) supported the resolution in these terms:—

Mr. President and gentlemen, in the illuminating address, delivered to-day by the President, reference was made to irrigation by wells. This resolution appeals to Government to afford encouragement for the expansion of well-irrigation. It not only appeals to Government but emphasises the same with regard to the people and large landholders. Your President has addressed you on the duty of landholders to provide irrigation-facilities for the cultivation of their lands. Such facilities must be given to cultivators where water fall is short and under-ground water has to be tapped. The appeal to Government for the expansion of well-irrigation includes the item of expenditure for experimenting in economic method of lifting water. This resolution is one of the most important resolutions that should be taken up at once for necessary action. The initiative should come from large land-holders assisted by Government. In Madras Presidency, under the system of well-irrigation, three crops are raised in the course of a year, such as turmeric, tobacco and sugarcane. In the southern province they raise several crops by lifting water, among these sugarcane takes a prominent place. We must take very good care to improve the method of raising sugarcane, because sugar worth 3½ crores of rupees is imported to India from other countries. Sugarcane is raised in our part of the country by means of irrigation in two ways, first, by means of tanks & canals, and secondly, by bullock power. Experiments and demonstrations on the subject are made in the Province of Madras by the Agricultural Department; and how far large landholders have taken advantage of the demonstrations is indicated in the report of the Agricultural Department. In that report you

can also find how very successful attempts in different direction to lift water. Boring operations have been failures in some cases because of the fact that the persons, in charge of the operations, were not experts. People require the benefit of the advice of experts in this matter. They require the advice of geologists-of persons who can easily point out places where borings could be successfully made and of engineers to suggest economic methods by labour-saving appliances. If the Government demonstrates to people how water can be lifted economically, the ryots will take advantage of this knowledge. There must be expert advice in this matter while referring to the crop reports I found that the area covered by the cultivation of sugarcane had declined-it was gradually diminishing and that the imports of sugarcane were increasing! What is the reason? The reason is the indifferent way in which the demonstrations are brought home in different provinces. Costly experiments cannot improve the cultivation of sugarcane. If the State carries on demonstrations in the experimental farms in various places and if these demonstrations are conducted in an efficient manner they will confer a boon on the people by teaching them how to raise crops by means of well-irrigation. Those demonstrations should be conducted in vernacular by persons competent to discharge their duties. The experiments carried on for raising sugarcane by the Department of Agriculture in Madras are so expensive that the ordinary ryot does not find it possible to take advantage of them for improving their cultivation. It has been said that there is no co-operation among the ryots. Co-operation is useful but is not essential nor practicable among small landholders. It is required among large landholders, who can combine together, collect capital and have large areas cultivated. It is difficult to understand this question unless large landholders farm large areas under their own management when it will be possible to adopt more economic and efficient methods of lifting water. Therefore, we should appeal to the large landholders to combine and introduce, first, at their own cost economic method of lifting water. An ordinary ryot, though he may be intelligent, cannot be expected to introduce this method. We know, in Madras boring operations were not successful, how far could the ordinary ryot be expected to introduce that method is highly problemetical. In order that we may be successful in introducing well-irrigation and in order that we may encourage our people in adopting the system generally, we require the assistance of Government and large landholders. There is one difficulty, however, in this connection. Suppose, Government have got reservoirs or wells under their control, and you take water from those reservoirs or wells for raising industrial crops like turmeric, tobacco or sugarcane: the rate charged by Government is a deterrent one for the cultivation of the crops. If you take water from Government sources and irrigate land with that water, you have to pay under what is known "Differential Water-rate system." The evil effects of which I need not describe on this occasion.

Dr. Barber said there is a very large area in the Southern Province well suited for sugarcane cultivation and ryot does not take advantage of experiments made by Government. How can you expect the ryot to take advantage of costly experiments? It is not possible for him to lift water by costly experiments. Therefore, it is rather the cost than anything else that is the cause of the failure of cultivation of sugarcane in Southern India. Sugarcane, chillies, turmeric and other crops are raised in Southern India by means of well-irrigation under indigenous methods because there is scarcity of water in several districts. The dry crops have to be, of necessity, raised by means of well-irrigation. Well-irrigation must be developed if we want to increase the production of indigenous sugarcane and reduce the imports of large quantities of foreign sugarcane. It is absolutely necessary to improve the method of irrigation, and the system of well-irrigation must be largely introduced. The most important factor in agriculture co-operative system should be developed. We, therefore, ask Government to expand and encourage the system of well-irrigation in this country. (Cheers.) With these words I beg to support this resolution. (Cheers.)

The resolution was carried unanimously.

**Resolution VIII.**

Mr. Kapilram H. Vakil moved the eighth resolution in the following terms:—

Mr. President and gentlemen, I feel it an honour to propose Resolution No. 8—the resolution dealing with the question of Industrial Alcohol. It runs thus:—

That having regard to the great advantage resulting from the extensive employment of cheap Alcohol for industrial purposes and for the generation of power and for pharmaceutical purposes, this Congress is convinced that the retention of the existing duty on Alcohol for such purposes is a very serious obstacle to the progress of the Indian Industries.

Gentlemen, in considering this resolution we have to consider its two aspects. In the first place, we ask Government to repeal the import duty that has been imposed on industrial alcohol, and in the second place, we ask Government to remove excise duty. The two kinds of duties have got to be removed side by side. Gentlemen, the question of there being duty-free alcohol for industrial purposes was taken up some nine months ago by the Indian Merchants' Chamber and Bureau in Bombay. (Cheers.) The Chamber was strongly of opinion that the duty on industrial alcohol was a great obstacle in the way of a sound and all-round progress of Indian industrialism. The Chamber thought also that that duty operated as a serious check on our nascent industries and strongly urged the Government for its removal.

The chamber had a meeting with the Hon. Sir William Clark early in January this year and latter on they wrote to the Government as follows:—

Take for instance the Alcohol Industry in the Baroda State. There the cost of manufacturing industrial alcohol is Rs. 1-8-0.

If we could get industrial alcohol at Rs. 1-8-0, for our industries we could do many things. But the duty imposed in Bombay on industrial alcohol, that comes from Baroda, is nearly 8 times the cost. Industrial alcohol cannot be obtained in Bombay at less than Rs. 12 or 13. You will thus realise what a great obstacle it is in the way of our industries. If this obstacle is removed, I may say that many of our industries, that are intermixed with our textile industry, can well be started in Bombay and in other Presidencies.

Gentlemen, the Indian Merchants' Chamber and Bureau has as yet not received any reply to their representation on this subject from the Government. The question of removing duty on industrial alcohol is not a new one. It has received the attention of various Governments since 1890 in which Germany took the first step in removing duty on industrial alcohol.

It was after the passing of the Denaturing Act that Industrial Alcohol came into sudden fame and its scope and utility greatly enhanced in these countries where the liberal minded statesmen allowed it to pass duty free. The Free Alcohol Act of 1906 of U. S. A. marks the beginning of the American competition with Germany in those industries which were a sort of monopolies of Germany due to alcohol for industrial purposes not being taxed for such industries. In Germany 74 million gallons of industrial alcohol were consumed in 1904 while America hardly consumed one gallon in that year but after the passing of the Act of 1906 American use for this alcohol is phenomenal. One factory alone uses 1 million gallons a year. In Germany there are over 10000 factories spread over 30 districts and representing an aggregate of capital of 160 crores of Rupees

and employing over 3 lakhs of men in this industry. These figures represent the conditions prevailing 10 years, but since then a good deal of progress has been made not in arithmetic but Geometric progression, in this industry.

Gentlemen you will now ask why has this Congress in its very first sitting taken up this problem which is to the multitude not so well known as other problems. For the very simple reason that on industrial alcohol we have to build up the edifice of our nascent industries. India of all Countries is the most favoured by Providence for the manufacture of this article and we have enormous quantities of raw materials out of which we can manufacture industrial alcohol e. g. wood refuse, corn-stalks, woody waste of the jungles, indeed all kinds of grain, wheat, rice, and cereals, beets molasses and sugarcane and potatoes all these could be made use of in the manufacture of alcohol. Our country is so abundantly rich in these materials that given proper help and encouragement we can even supply the World's demand at comparative rates.

Gentlemen, let this help be given and there would be an industry in India as great as the great Industry of Iron and Steel manufacture founded by the Tatas.

These illustrations will bring before you very vividly the need for the removal of duty on this most import material used in industries. Gentlemen, but I am very pessimistic in matters industrial. There seems to be no genuine desire to advance our industries in those who are in power at the chief seat of the Government. If you will look up the Speech of the Hon. Sir William Clerke in the Imperial Legislative Council some time ago you will find a very astounding revelation of the Government's attitude towards our demands for industrial advancement. The Hon. Gentleman said that so long as England supplied the wants of India that so long as there was English Navy safeguarding our trade we should not worry over our industrial problems. That is the new angle of vision which will advance our cause of industrial regeneration.

Mr. Nathabhai Lallubhai Vakilna (Surat) seconded the Resolution in these terms:—

Mr. President and Brother-Delegates, in seconding this resolution I may say that I am asked to translate it in Gujarati, for the information of our Gujarati knowing delegates.

Translated it stands as follows:—

“That having regard to the great advantages resulting from the extensive employment of cheap alcohol for Industrial purposes and for the generation of Power and for Pharmaceutical purposes, this Congress is convinced that the retention of the existing duty on Alcohol for such purposes is a very serious obstacle to the progress of the Indian Industries.”

“ઉદ્યોગના કામને સારૂ “પાવર” ઉત્પન્ન કરવા સારૂ અને દવાઓની બનાવટ સારૂ સરતા “આલકોહોલ” ( દારૂના અર્ક ) નો વધારે વહેણો ઉપયોગ કરીશો એ ધણા અનેક લાભ મળે છે તે ધ્યાનમાં લેતા આ કોંગ્રેસની ખારી થઈ છે કે “આલકોહોલ” ઉપરની હાલની જકાત કાયમ રાખવાથી ક્ષિત્રી ઉદ્યોગોના વધારાને ગંભીર હરકત પહોંચે છે.”

It has been an established fact that Industrial Alcohol serves the most useful purposes now-a-days. It is mostly used in generating powers and preparing medicines and hence the cheaper it is, the better. Its extensive use, I think, will aid to the rise of the country. I will now say that Alcohol London 100 proof strength whose value is Re. 1-2-0 per gallon has been levied a duty of Rs. 9-6-0 per gallon. The Industrial Alcohol which I talk of and whose value is about Rs. 2 per gallon is 160 proof strength and a duty of nearly Rs. 15 per gallon comes on it. Thus the duty on Industrial Alcohols of Rs. 100 value will come to nearly

700% or 800%. You will see thus that the industrial alcohol carries unusually heavy rates owing to the present existing duty which if retained, I think, will prove a very serious obstacle to the progress of the important Indian Industries. It is left to be imagined by us and Government how costly the stuff which is used in the construction of motor and light making and preparation of medicines would be and how would it be impossible to compete with such other articles prepared of this stuff by various countries. As long as the Government will not remove these impediments from the path of such important Indian industries, there is no chance for ever for them to develop and we shall be always backward in point of such industries in other countries.

When the Government have directed their attention to these things, I would point out that just as some other materials of cotton industry and mill stores as antiseptic, China clay, sizing flannel etc., etc., are imposed a duty of 5% when imported into India for trade purposes; but if some mill owner satisfies the Government custom department that the same is specially ordered for the use of the particular mill or industry, they refund the duty so Government should remove the duty on industrial alcohol if the same is brought into the country by any one for purposes of Industry only and not for trade and other purposes. I would quote to you, gentlemen, similar instance of liquid fuel which if ordered for purposes of ordinary fuel only is levied a duty of 5%, but if it is brought for purposes of lighting, Government have fixed a duty of Re. 1-6-0 per gallon.

Under the circumstances Government should remove duty on industrial alcohol and take assurance from commercial community that the concession should not be misused. Government may, if they like, impose a heavy duty on 100 proof strength alcohol which is used for purposes of drink, but industrial alcohol on which the particular industries chiefly depend should be entirely free from any duty.

The subject, I think, has been well dwelt upon and does not require any more to be said. I sincerely second the resolution and wish that you will all agree with me. I also trust that Government would be pleased to exempt industrial alcohol entirely from duty for the commercial development of the country.

The resolution was carried unanimously.

### Resolution IX.

Mr. Samal Becher, C. M. (Baroda) moved the ninth resolution thus (in Gujarati):—

Mr. President and Brother-Delegates.

When I came here I had not the least idea that I will have to speak before this august assembly and therefore a short time ago when our worthy Secretary asked me to do so, I really felt much diffidence to go through the ordeal but the pleasant idea of India's awakening as is evinced by the birth of this Congress gave me courage and I accepted his commands.

Really speaking, this Commercial Congress should have been started many years ago, but according to the English proverb "better late than never," late though it be in being set on foot at this moment, we are bound to congratulate those who were instrumental in giving it birth. (Cheers). To give the dues directly to whom they should be given, I may mention the Reception Committee as the body to whom we owe our expression of congratulations. (Cheers). All of us understand that Commerce is the backbone of India's prosperity. Wars have been waged in the name of commercial prosperity in different countries. Late though we have begun the work under the auspices of an organised body like the Commercial Congress, we must work assiduously in



future to maintain the country's commercial progress. (Hear, Hear.). We must help the Congress to go fast ahead. Should we act otherwise, we shall lay ourselves open to the charge of being (अभिरुचि) abortive organisers as unfortunately we have generally been. One may be permitted to say that the Commercial Congress was started in vain until one saw proofs that we took great interest in the furtherance of its progress by working in its interest constantly and not once in the year (Cheers). It is, therefore, my earnest request to my countrymen to live so as to sustain the cause of the Commercial Congress. (Hear, Hear). Yesterday at the Industrial Conference, most of you will remember, the President most aptly said that each one of us is duty bound to do our level best, in consonance with our capacity for work, to promote the cause of progress in Indian industries and commerce. In that work are the signs of our commercial prosperity. (Cheers) With these few remarks, I beg to move the following resolution and I am sure you will pass it with acclamation. (Cheers). But before I do so, gentlemen, I will say one word more. I believe and most of us probably also believe that as some of our members do not know English all the resolutions and at least one speaker each should be in Hindi side by side with English. Now, with your permission I shall read the resolution and as it is worded in English, I shall read the original resolution and then translate it in Gujarati for the friends here who do not know English. (Hear, Hear). The original resolution runs as follows:—

"A cordial vote of thanks be accorded to the Chairman and members of the Reception Committee volunteers and others"—

In Gujarati, the resolution stands in these terms:—

"આ સભા સ્વાગત મંડળીના સભાસદો તથા અધ્યક્ષ તથા સ્વયં સેવકો તથા બીજાઓનો (તેઓની સેવા બદલ) અત્યંત પૂર્વક આભાર માને છે." (Cheers).

In this vote, we include not only the Reception Committee, but also other helpers and sympathisers. I all know the Hon. Mr. Wachha (Loud cheers,) and you also know the Hon. Mr. Lalubhai Samaldas (Cheers). These are very well-known gentlemen and it is, therefore, not necessary for me to say anything about them, for to say so would be an act of gilding the gold. (Hear, hear and laughter). We also thank the Volunteers and the visitors (Hear, hear,) who have assembled here in response to the invitation of the Reception Committee. We heartily thank everyone that has been instrumental in making this Session of the Indian Commercial Congress a success. (Loud applause).

The Hon. Mr. Lalubhai Samaldas said as follows:—

Mr. President, Brother-Delegates and gentlemen, on behalf of my friend, the Hon. Mr. Wachha (Cheers) who is now absent, because you know his time now is very busy—he is not only the Chairman of the Reception Committee of the Commercial Congress (Hear, hear), but he has had to take up, owing to the sad death of our great leader, Sir Pheroseshah Mehta, (Loud applause), also the work of the Chairman of the Reception Committee of the Indian National Congress, (Hear, hear). I thank you, on his behalf, for moving this resolution. I also thank you for your appreciation of the work of the Reception Committee of the Commercial Congress. (Cheers). I thank you, gentlemen, not only for moving this resolution but also for receiving it in such cordial manner as you have done (Cheers). On behalf of the Reception Committee I may be allowed to say this that this is our first experiment of its kind, and, therefore, we recognise that our work is full of shortcomings. (Cries of 'No.'). We had counted on the assistance of Chambers of Commerce and other institutions in this and other Presidencies, and we now see that we had not counted in vain. (Cheers). It is owing to the assistance that we received from the various Chambers of Commerce that we succeeded in drafting, prepari-

and amending the Memorandum and Articles of Association. (Cheers). About 92 Associations have sent their Delegates to this Commercial Congress; on the whole 300 Delegates have been elected. (Cheers). The success of this Congress is due to the assistance that we have received from the various Chambers of Commerce, from the Delegates and from the Subjects Committee yesterday (Hear, hear), and most of all, I must say, to the assistance rendered by our industrious and energetic Secretary, Mr. Jayasukhlal Krishnalal Mehta. (Loud applause). Mr. Mehta has been not merely the Secretary of this Commercial Congress, (Hear, hear), but he has been the Secretary of the Reception Committee of the Industrial Conference (Loud cheers), and, while attending to his business in these two capacities he has been carrying on his usual duties as Secretary of the Indian Merchants' Chamber and Bureau. (Loud applause). While discharging those duties thoroughly, he has found time to do the work of the Secretaries of the Commercial Congress and Industrial Conference with efficiency. (Cheers). I don't know how he is managing all these duties. I don't know if he has been working at the rate of a day of 25 hours. (Hear, hear and laughter). He has been doing all his work in a very satisfactory manner. (Cheers). Now, I must tender our thanks in another direction. I say that the Commercial Congress would not have been a great success if it had not received the assistance from outside people. (Cheers). Gentlemen, Mr. Mehta tells me that he does not deserve all the credit that I gave him. (Laughter). Well, I still say that very great credit is due to him. (Hear, hear). Then not inconsiderable credit is due also to the Volunteers. (Hear, hear). They have rendered very useful and willing services to this Congress. (Cheers). To give you a correct idea of how the Volunteers have been working for the success of this Congress, I may say that one gentleman has come here from Madras to serve as a Volunteer of this Congress. (Loud cheers). He is here for a month past co-operating with Mr. Mehta. (Cheers). He has been working with Mr. Mehta day and night without any remuneration. (Hear, hear). He has been giving his whole time to the Congress work gratis. (Cheers). Gentlemen, I would be failing in my duty if I did not place before you the work of the Volunteers-work eventually bearing the stamp of their deep services to their motherland. (Loud applause). Now, one word to the Delegates. (Cheers). I have to ask them to excuse us for our shortcomings in the hospitality we offered. (Loud cries of 'No, no.') (Cheers).

The President: Gentlemen, I now call upon the Hon. Mr. Lalubhai Samaldas to move the resolution for the vote of thanks to the Chair. (Cheers).

The Hon. Mr. Lalubhai Samaldas moved the vote of thanks to the President in the following terms:—

Brother-Delegates, and gentlemen, I know you must have been sufficiently tired by having had to go through the various items of to-day's long programme, put, before we depart and before we conclude the proceedings of this meeting, I have one very important resolution to propose to you (Cheers), and that is with reference to the vote of thanks to our President (Loud applause). Gentlemen, in these critical days the steering of the ship of this Commercial Congress, as successfully as has been done by our able and experienced President, Sir Fazulbhoy Currimbhoy (Loud applause), is not an ordinary matter. The Commercial Congress, as it stands to-day, is one of the most representative bodies in Indian commercial politics. (Hear, hear.) It was wisely stated yesterday in the Subjects Committee by Lala Harkishenal that this Congress will serve at least in disseminating information and focussing information to commercial India and to the Indian Empire too. (Cheers.) It will be a great helpful factor in the commercial world. (Cheers.) When the different Chambers of Commerce will assemble in the sessions of the Commercial Congress much good must ensue. (Cheers.) Gentlemen, I don't think I need say any more by way of advocacy of this Commercial Congress. I anticipate that you will pass this resolution with acclamation. (Cheers.)

The Hon. Mr. Lalubhai Samaldas: Gentlemen, I ask this first Indian Commercial Congress to carry with acclamation this resolution in honour of our President. (Loud-applause.)

The resolution was carried with loud applause and repeated cries of 'hurrah.'

Sir Fazulbhoj Currimbhoj rose amid loud cheers and delivered the following final Presidential Address:—

Brother-Delegates, I am very grateful to you for passing this vote of thanks with such enthusiasm. I am deeply touched by the way in which many speakers, who came on this platform, spoke about me, but I must frankly tell you that it is my implicit belief that the scheme, which I first brought about, would have been nothing else but failure unless the Indian Merchants' Chamber of Commerce and Bureau had taken it up (Cheers), and the Indian Merchants' Chamber of Commerce and Bureau would have been able to achieve nothing if commercial Indian would not have supported it. (Hear, hear.) Therefore, the credit for the success of this Congress is due to Commercial India (Cheers), and as one of the humble members of Commercial Indian (Hear, hear), I take some credit to myself also. (Hear, hear and laughter.) I may tell you that from the beginning of my business life I have been an optimist. It is my firm belief that India's salvation is only possible if you become optimists. (Hear, hear.) Look at America, Look at Japan. At one time I understood America was the only country in the world that could do anything and everything. America and Japan have been commercially successful on account of their spirit of optimism. In order that you may be successful, you must be optimistic, you must be hopeful. Nothing else will make the Commercial Congress a success. We are businessmen and we are bound to work for our common interest. Our interests are interwoven. (Cheers.) I am sure that the Associated Indian Chamber of Commerce, whose foundation we have laid to-day, will be a great success. (Hear, hear.) Yesterday some gentlemen said to me that some of the Delegates feared that Bombay would swamp outsiders. (Laughter) I say 'if there is one man from Bombay, let many men come from outside.' (Hear, hear.) Your interests and our interests will be one and the same. (Hear, hear.) We have our local associations that are doing their work. (Hear, hear.) It is the work of humanity. (Cheers.) If we are united and if we demand we are bound to get. You can do nothing unless you become commercially rich. If Germany has prospered and become so powerful, it is because she is commercially rich. (Cheers.) India has got commercial possibilities to rise, and if India gets commercially rich, she will be a power we want her to be. (Cheers.) We have, therefore started this Commercial Congress (Hear, hear), and it has got to work hand in hand with the Indian National Congress. (Loud Cheers.) Then only can the problem of India's prosperity all round be solved. (Cheers.) Gentlemen, I am not going to detain you any longer by making a long speech, but I will only urge it on every Delegate, when he goes to his place, to do his best (Hear, hear) to place the Association, which he has just helped in starting, before the public, and, I am sure, that the body will be swamped by other Associations and Chambers of Commerce in the country. (Loud Cheers.) With all success to this Congress, gentlemen, I disperse this Congress. (Loud and prolonged Cheers.)



## Delegates to the 1st Indian Commercial Congress.

### I.—Southern India Chamber Of Commerce, Madras.

<p>1 M. R. Ry. Rao Bahadur P. Theagaroya Chetty Garu, B. A.</p> <p>2 M. R. Ry. Divan Bahadur Govindass Chaturbhujdas Garu</p> <p>3 Maulana Abdus Subhan Saheb, Esq.</p> <p>4 Vidya Sagar Pandya, Esq.</p> <p>5 Yakub Hassan Sait, Esq.</p> <p>6 M. R. Ry. C. Gopal Menon Avl.</p> <p>7 " C. Vijayaraghavachariar Avl.</p> <p>8 " R. S. G. Subbayya Chetty Garu</p> <p>9 " C. T. Alwar Chetty Garu, B.A.</p> <p>10 Khan Bahadur Waljee Laljee Sait</p> <p>11 M. R. Ry. M. K. Srinivasa Iyanagar Avl.</p> <p>12 " M. Venugopal Naidu Garu</p>	<p>13 M. R. Ry. C. Varadappa Naidu Garu</p> <p>14 " V. Arunagiri Naidu Garu</p> <p>15 C. Abdul Hakim Saheb, Esq.</p> <p>16 M. R. Ry. R. S. C. Ramunajam Chetty Garu</p> <p>17 " K. Suryanarayana Rao Garu</p> <p>18 Messrs. Ashwin &amp; Co.</p> <p>19 G. M. Ghose, Esq.</p> <p>20 M. R. Ry. N. S. Thiruvengkatacharier Avl.</p> <p>21 " C. V. Ramswami Nayagar Avl.</p> <p>22 " C. Duraiswami Iyanagar Avl.</p> <p>23 Messrs. D. V. Hanumantha Rao, &amp; Co.</p> <p>24 Mr. Haji Hakim Mohemud Abdul Azeez Saheb</p> <p>25 Mr. S. C. Chennai Veerappa Chettiar</p>
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### II.—United Provinces Chamber of Commerce.

<p>1 The Hon. Lala Bishambhar Nath ... Cawnpore</p> <p>2 Babu Munna Lal... .. "</p> <p>3 Babu Vikramajit Singh ... .. "</p> <p>4 Lala Dina Nath ... .. "</p> <p>5 Mahashaya Kashi Nath ... .. "</p> <p>6 Syed Fazlur Rahman .. .. "</p> <p>7 Pandit Bishwa Nath Tholal ... .. "</p> <p>8 C. Y. Chintamani, Esq. ... .. Allahabad.</p>	<p>9 Krishna Ram Mehta, Esq. ... .. Allahabad</p> <p>10 B. Girdhari Lal Agarwalla... .. "</p> <p>11 Rao Vajj Nathdass Sahpuri... .. Benares</p> <p>12 Rai Krishnaje... .. "</p> <p>13 Pandit Ram Nath Sapru ... .. Lucknow</p> <p>14 K. N. Kacher, Esq.... .. Bareilly</p> <p>15 Mr. Alakhdhari... .. Fyzabad</p> <p>16 Babu Ajodhia Dass... .. Gorakhpore</p>
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### III.—Indian Merchants' Association, Karachi.

<p>1 Mr. Sunderdass Vallabhdass</p> <p>2 " Ramji Pethabhai</p> <p>3 " Hassanand J. Rajpal</p>	<p>4 Mr. Haridas Lalji</p> <p>5 " Dhanomal Sangatrai</p>
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### IV.—Ahmedabad Millowners' Association, Ahmedabad.

<p>1 Seth Mangaldass Girdhardass</p>	<p>2 Seth Jagabhai Dalpatbhai</p>
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### V.—Gwalior Chamber of Commerce, Gwalior.

<p>1 Lala Ramjidas Vaishya, Esq.</p> <p>2 Sheth Maneckchand B. Shethi, Esq.</p>	<p>3 Sheth Shrinivas Das Baori, Esq.</p>
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**VI.—Baroda Chamber of Commerce, Baroda.**

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|--|---|
| 1 R. B. Hargovindas D. Kantawala         | 7 Nagindas Premchand, Esq.                                  |
| 2 Sheth Chimanlal Girdharlal             | 8 Shriyut Shyam Sunder Balyogi                              |
| 3 Sheth Dahyabhai Mahabhai Haribhakti    | 9 Sheth Girdharlal Gordhandas, Proprietor, Umbrella Factory |
| 4 Sheth Chimanlal Motilal Shamlal Bechar | 10 Sheth Dahyabhai Nathabhai                                |
| 5 Ambalal Kalidas, Esq., B.A., LL.B.     | 11 Fatehbhai Lalbhai Contractor, Esq.                       |
| 6 Maganlal H. Kantawala, Esq., M.A.      |   |

**VII.—Navsari Vepari Mandal, Navsari.**

- |                                    |                                  |
|------------------------------------|----------------------------------|
| 1 Ishwarlal Vijbhukhandas, Esq.    | 3 Sorabji Novrozjee Sadari, Esq. |
| 2 Khandubhai VasANJI Marolia, Esq. | 4 Ghelabhai Kalyandas, Esq.      |

**VIII.—Bombay Millowners' Association, Bombay.**

- |                               |                                     |
|-------------------------------|-------------------------------------|
| 1 J. B. Petit, Esq.           | 5 Cowasjee Jehangir, Esq (Junior)   |
| 2 Sir Dinshaw M. Petit, Bart. | 6 N. B. Saklatwala, Esq.            |
| 3 Narotam M. Gokuldas, Esq.   | 7 Sir Vitthaldas D. Thackersey, Kt. |
| 4 Rahintoola C. Ibrahim, Esq. |                                     |

**IX.—Marwari Chamber of Commerce, Bombay.**

- |                                      |                                  |
|--------------------------------------|----------------------------------|
| 1 Jaigopaldasji Ghanshyamdas, Esq.   | 11 Doulatramji Kundanmall, Esq.  |
| 2 Ramkaranjji Bachhraj, Esq.         | 12 Ganeshlalji Sobhagmal, Esq.   |
| 3 Gadmalji Gumanmal Esq.             | 13 Binodiranji Balchand, Esq.    |
| 4 Multanchandji Luchhminarayan, Esq. | 14 Deokarandasji Ramkumar, Esq.  |
| 5 Gambhirschandji Kedarnath, Esq.    | 15 Shivnarayanji Baldeodas, Esq. |
| 6 Champalalji Ramswaroop, Esq.       | 16 Shrinivasdasji Bavari, Esq.   |
| 7 Lukhanandji Shyamlal, Esq.         | 17 Lalchandji Ramdayal, Esq.     |
| 8 Harnandrajji Surajmal, Esq.        | 18 Harnandrajji Phoolchand, Esq. |
| 9 Sarupchandji Hukamchand, Esq.      | 19 Omkarji Kastoorchand, Esq.    |
| 10 Sadsukhji Gambhirschand, Esq.     | 20 Joharmallji Mohatta, Esq.     |

**X.—Grain Merchants' Association, Bombay.**

- |  |                                      |
|--|--------------------------------------|
| 1 Mr. Veljee Lakhmsee Nappoo, B.A., LL. B. | 12 Mr. Chunilal Sakarchand           |
| 2 „ Naranji Haribhoj                       | 13 Messrs Talakchand Mamraj          |
| 3 „ Pragji Munji Kothari                   | 14 Mr. Dayal Lalji                   |
| 4 „ Peraj Khatau                           | 15 Khinji Laljee, Esq.               |
| 5 „ Lakhmidas Devji                        | 16 Nathabhai Lallubhai Vakilna, Esq. |
| 6 „ Meghji Mawji                           | 17 VasANJI Madhavji, Esq.            |
| 7 „ Govindji Bharmal                       | 18 Purshottum Hirji Govindji, Esq.   |
| 8 „ Dharsi Nanji                           | 19 Mr. Purshottum Arjun              |
| 9 „ Champsi Bhava                          | 20 „ Doongersahi Purshottam          |
| 10 „ Malsi Khanji                          | 21 „ Harakhchand Shivji              |
| 11 „ Somchand Dharsi                       |                                      |

**XI.—Bombay Cotton Exchange Co., Ltd., Bombay.**

- |                                    |                            |
|------------------------------------|----------------------------|
| 1 Jijeebhoy Ardeshir Divecha, Esq. | 5 Ramdas Khimji, Esq.      |
| 2 Hermandrai Foolchand, Esq.       | 6 Ratiram Johernal, Esq.   |
| 3 Kashinath Sankarlal, Esq.        | 7 Goshu Gopal Kaisha, Esq. |
| 4 Amoolkehand Govindram, Esq.      |                            |

**XII.—Hindusthani Native Merchants' Association.**

- |                       |                                 |
|-----------------------|---------------------------------|
| 1 Mr. Ramgopal Dhooth | 6 Mr. Meherchand                |
| 2 „ Ramsaroop         | 7 „ Shewdatrai                  |
| 3 „ Gajanand          | 8 „ Shantaram Ganesh Role, B.A. |
| 4 „ Govindram         | 9 Shri Lalji                    |
| 5 „ Nandlal           |                                 |

**XIII.—Bombay Shroff Association, Bombay.**

- |                                       |                                     |
|---------------------------------------|-------------------------------------|
| 1 Manilal Gokulbhai, Esq.             | 10 Pirojsha Cowasji Mancherji, Esq. |
| 2 Amtharam Junkharam, Esq.            | 11 Makanji Morarji, Esq.            |
| 3 Manecklal Bhaidas Shroff, Esq.      | 12 Fakirchand Keshrichand, Esq.     |
| 4 Kasturbhai Lalbhai Dalpatbhai, Esq. | 13 Dayabhai Dulabhdas, Esq.         |
| 5 Hirachand Vanechand Desai, Esq.     | 14 Surehand Shivram Gandhi, Esq.    |
| 6 Purshotamdas Harkisandas, Esq.      | 15 Motilal Muljibhai, Esq.          |
| 7 Haridas Madhavdas, Esq.             | 16 Gopalbhai Manibhai Parikh, Esq.  |
| 8 Nagindas Tribhovandas Kaji, Esq.    | 17 Gopalbhai Maneckchand, Esq.      |
| 9 Vithaldas Chaturbhuj Jhaveri, Esq.  |                                     |

**XIV.—Marwari Shroff Association, Bombay.**

- |                                 |                                  |
|---------------------------------|----------------------------------|
| 1 Tarachand Ghanshamdas, Esq.   | 9 Bhagawandasji Parashram, Esq.  |
| 2&3 Manrajji Kambhagat, Esq.    | 10 Shewsamalji Shivadaya, Esq.   |
| 4 Samarathrai Khetsidas, Esq.   | 11 Mansukhdasji Rampratab, Esq.  |
| 5 Sheonarayanji Baldevdas, Esq. | 12 Ramgopalji Parshotamdas, Esq. |
| 6 Hiralalji Ramgopal, Esq.      | 13 Ramchandra Baid, Esq., B.A.   |
| 7 Thakersidasji Nandlal, Esq.   | 14 Moorlidhar, Esq.              |
| 8 Narasingdasji Jodhraj, Esq.   | 15 Moorlidhar, Esq.              |

**XV.—Kathiawari Memon Merchants' Association, Bombay.**

- |                          |                                   |
|--------------------------|-----------------------------------|
| 1 Sheth Ahmad Haji Essak | 4 Sheth Haji Mahemad Haji Ibrahim |
| 2 „ Ahmad Habib          | 5 „ Mohemud Tayab Haji            |
| 3 „ Umer Haji Ibrahim    |                                   |

**XVI.—Native Share and Stock-brokers' Association, Bombay.**

- |                              |                           |
|------------------------------|---------------------------|
| 1 Mr. Prabhudas Jivandas     | 4 Mr. Hirachand Vassanjee |
| 2 „ Jehangirji Bhikajee      | 5 „ Jamnadas Morarji      |
| 3 „ Ardeshir Behramjee Kanga |                           |

**XVII.—Society of Professional Accountants, Bombay.**

- |                                     |                                 |
|-------------------------------------|---------------------------------|
| 1 K. S. Aiyar, Esq.                 | 3 Keikhusru N. Chandabhoj, Esq. |
| 2 Khan Bahadur Jamsedji Amalal Esq. |                                 |

**XVIII.—Bombay Rice Merchants' Association, Bombay.**

- |                                |                                     |
|--------------------------------|-------------------------------------|
| 1 Currimbhoj Lalji Saian, Esq. | 2 Anratlal Amarchand Madhowji, Esq. |
|--------------------------------|-------------------------------------|

**XIX.—Bombay Commission Agents' Association, Bombay.**

- |                                    |                                   |
|------------------------------------|-----------------------------------|
| 1 Shantaram Mangesh Kulkarni, Esq. | 3 Narayan Balvant Deshpande, Esq. |
| 2 Govind Yeshwant Lubri, Esq.      | 4 Vishnu Bhasker Gokhale, Esq.    |

**XX.—Country Tobacco Trade Association, Bombay.**

- |                          |                                 |
|--------------------------|---------------------------------|
| 1 M. S. Mody, Esq.       | 3 Manilal Pitamdas, Esq.        |
| 2 Dahyabhai Khimji, Esq. | 4 Shankerbhai Bhagwandass, Esq. |

**XXI.—Diamond Merchants' Association, Bombay.**

- |                              |                               |
|------------------------------|-------------------------------|
| 1 Motilal Dahyabhai, Esq.    | 4 Lallubhai Gordhandass, Esq. |
| 2 Revashankar Jagjivan, Esq. | 5 Chimanlal Raychand, Esq.    |
| 3 Dahyabhai Makanji, Esq.    |                               |

**XXII.—Woollen and Fancy Piecegoods Merchants' Association, Bombay.**

- |                            |                           |
|----------------------------|---------------------------|
| 1 Seth Jagjivan Sheehkaran | 5 Mr. Parasra'n Dwarkadas |
| 2 „ Vasanjee Naranji       | 6 „ Sunderdas Damodar     |
| 3 „ Goonderdas Padamsay    | 7 „ Motilal Odhavji       |
| 4 „ Lalji Gordhandas       |                           |

**XXIII.—Indian Merchants' Chamber and Bureau, Bombay.**

- |  |                                       |
|--|---------------------------------------|
| 1 Hon. Sir Fazulbhai Currimbhoy          | 27 Mr. B. L. Sutaria                  |
| 2 Mr. Hansraj Pragji                     | 28 S. R. Davar, Esq.                  |
| 3 Hon. Mr. Lallubhai Samaldas            | 29 Ratansi Dharmsey, Esq.             |
| 4 Mr. C. I. Parekh                       | 30 Vassanji Currumsey, Esq.           |
| 5 S. B. Billimoria, Esq.                 | 31 Lowjee Meghjee, Esq.               |
| 6 Mr. P. N. Mehta                        | 32 Dinshaw D. Karani, Esq.            |
| 7 „ D. E. Wachha                         | 33 Markandrai G. Desai, Esq.          |
| 8 „ Keshavji M. Doshi                    | 34 Mathuradas Visanjee, Esq.          |
| 9 „ Prahladra'i Ramjidas                 | 35 Sorabjee E. Warden, Esq.           |
| 10 Madhavji Jeshing, Esq.                | 36 Devidas Navandas, Esq.             |
| 11 Mr. Manilal Lallubhai                 | 37 O. H. Nazar, Esq.                  |
| 12 „ Framroz Hormasji Cowasji Dinshaw    | 38 M. P. Madon, Esq.                  |
| 13 „ Chaturbhujdas Gordhandas            | 39 Mathuradas Gokuldass Thakker, Esq. |
| 14 „ Purshotam Mulji                     | 40 Bhaskerrao Vithaldas Mehta, Esq.   |
| 15 „ Govindlal Motilal                   | 41 Gulabrai Bhurainal, Esq.           |
| 16 Ruttonchand Tullockchand Master, Esq. | 42 Khimjee Asur Virjee, Esq.          |
| 17 Mr. Chaturbhuj Shivji                 | 43 Mr. Vallabhdas Chaturbhuj Shivji   |
| 18 „ Girdhardas Jethabhai                | 44 „ Gulabchand Devchand Zaveri       |
| 19 „ Ranchoddas Vallabhai                | 45&46 „ Karsandas Mulji Gokuldass     |
| 20 „ Amarshi Kanji                       | 47 „ Dwarkadas Kalianandas            |
| 21 „ Laxmidas Haridas                    | 48 „ K. D. E. Wachha                  |
| 22 Haridas Mathurdas, Esq.               | 49 Dr. Daruvala                       |
| 23 Mr. Dunichand Durgadass               | 50 Mr. N. M. Muzumdar                 |
| 24 „ Motilal Vallabhji                   | 51 „ Purshottamdas Thakurdass         |
| 25 „ B. N. Jhaveri                       | 52 Hon'ble Mr. Munmohandas Ramji      |
| 26 „ Krishnarao P. Kothari               | 53 Mr. Bhagwandass Madhavdas          |

**XXIV.—The Bombay Yarn, Copper and Brass Native Merchants' Association, Bombay.**

1 Mr. Vithaldas Bhawanidas	9 „ Mohanal Mayachand
2 Mr. Maganlal Prabhudas	10 „ Gordhadas Mayachand
3 Seth Lalji Doongersi	11 „ Bhogilal Jivachand
4 „ Jadavji Doongersi	12 „ Chhotalal Chhaganlal
5 „ Premji Gokuldas	13 „ Moolchand Soorchand
6 „ Prahladbhai Daulatram	14 „ Devji Gokuldas
7 „ Chaturbhuj Bhavanidas	15 „ Pragji Dayal
8 „ Bholalal Chhotalal	

**XXV.—The Bijapur Merchants' Association, Bijapur.**

1 Mr. N. R. Kembhavi	2 Mr. Raghujibhai Nothranji Ghandhi
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**XXVI.—The Native Piecegoods Merchants' Association, Bombay.**

1 Mr. Ardeshir Jamsetji Kharas	12 „ Girhardas Jethabhai
2 „ Keshavlal Nagindas	13 „ Chaturbhuj Jivandas
3 „ Keshavji Ramji Laxmidas	14 „ Mulji Damodar
4 „ Vallabhji Hemchand	15 „ Premchand Tribhovan
5 „ Lalji Govindji	16 „ Gokuldas Damodar
6 „ Vallabhdas Jamnadas	17 „ Bhimji Kara
7 „ Bhalchandra Balwant	18 „ VasANJI Pitamber
8 „ Chhotalal Mangaldas	19 „ Ramdas Raghavji
9 „ Ranchhodas Harjivan	20 „ Tricumdas Purshottum
10 „ Mathurdas Haridas	21 „ Narandas Purshottum
11 „ Narandas Ladhbbhai	

**XXVII.—The Deshi Bepar Mandal, Lahore.**

1 Lala Harkishaulal	4 Lala Kirparam
2 „ Dhanpatrai	5 „ Gangaram
3 „ Kashiram	6 „ Beharilal

**XXVIII.—Maharashtra Chamber of Commerce.**

1 Mr. D. S. Kale, Kolhapur.
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**XXIX.—The Commercial Association, Bangalore.**

1 Mr. B. Garudcar.
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**XXX.—The Indian Industrial Conference.**

1 R. B. R. N. Mudholkar	3 Mr. E. R. Skhrirassagar
2 Mr. M. B. Saut	

**XXXI.—The Bombay Salt Manufacturers and Dealers' Association, Bombay.**

1 Messrs. Franji E. Jamsetji Batliwala & Co.	5 Mr. Rajaram Pranjivan
2 Mr. Kharsotji Dadabhai Khansheb	6 „ Augustin Vitruvas Silvaz
3 „ Gordhadas Keshavji Dosa	



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- 11 Sir Vithaldas Damodar Thakersey, Kt.
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- 16 „ Gopalji Valji Sunderji
- 17 „ Motilal Kanji
- 18 „ Mathuradas VasANJI Khimji
- 19 „ Sorabji Edulji Warden
- 20 „ Mulji Haridas
- 21 „ Morarji Velji
- 22 „ Naranji Haribhai, (Representative the Grain Merchants' Association.)
- 23 „ Jainarayan Hindumal Dani
- 24 „ Currimbhoy Lalji Sajan. (Representative, the Rice Merchant's Association.)
- 25 „ Jehangir Bomanji Petit, (Representative, the Bombay Mill-owners' Association.)
- 26 „ Vithaldas Damodar Govindji, (Representative, the Bombay Native Piece-Goods Merchants' Association.)
- 27 „ Bhaidas Gulabdas, (Representative, the Native Share and Stock Brokers' Association.)
- 28 „ Gangaramji, Munim of Seth Gopiram Bhagatram, (Representative, the Hindustani Native Merchants' Association).
- 29 „ Laxmichand Manekchand Khokhani, (Representative, the Bombay Shroff Association).
- 30 „ Hirji Khetsi. (Representative, the Bombay Cotton Exchange Co., Ltd.,
- 31 „ Harmandray Ramnarayan } (Representatives, the Marwari Chamber of Commerce.)
- 32 „ Nathamalji Chordia }
- 33 „ Mr. Motilal Dayabhai, (Representative, the Bombay Diamond Merchants' Association.)
- 34 „ M. S. Mody, (Representative, the Bombay Country Tobacco Trade Association.)
- 35 „ Shantaram Mangesh. (Representative, the Bombay Commission Agents' Association.)
- 36 Secretary:—Mr. J. K. Mehta, M.A.

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