

REPORT
OF THE
COMMITTEE ON CO-OPERATION
IN MADRAS

1927-28



XM. 21.1121
F8
7040

MADRAS

PRINTED BY THE SUPERINTENDENT, GOVERNMENT PRESS

PRICE, 12 annas.]

1928

7040

7040

7040

REPORT
OF THE
COMMITTEE ON CO-OPERATION
IN MADRAS

1927-28



MADRAS
PRINTED BY THE SUPERINTENDENT, GOVERNMENT PRESS

1928

XM.21.N27L

F8

7040

REPORT OF THE COMMITTEE ON CO-OPERATION
 IN MADRAS—1927-28.

CONTENTS.

PARAGRAPH	PAGE
CHAPTER I.	
1. } Preliminary	1
2. }	
CHAPTER II—PAST AND PRESENT.	
3. } Progress up to 1915	3
4. }	
5. General progress after 1915	6
<i>Credit societies.</i>	
6. Agricultural credit societies	7
7. Urban credit societies	11
8. Societies for the depressed, backward, and similar classes	12
<i>Non-credit societies.</i>	
9. Loan and sale societies	14
10. Store societies and trading unions	14
11. Labour societies	15
12. Building societies	15
13. Irrigation and land reclamation societies	16
14. Weavers' societies	17
15. Agricultural demonstration and supply societies	17
16. Other non-credit societies	18
<i>Financing organizations.</i>	
17. Central banks	18
18. The Madras Central Urban Bank	21
19. The Christian Central Bank	23
20. Land mortgage banks	24
<i>Supervising organizations.</i>	
21. Supervising unions	25
22. Federations	26
23. The Provincial Co-operative Union	27
24. Government staff and Government and non-official expenditure on the movement.	29
25. Audit and audit unions	32
26. Reserve funds	34
27. Arbitration and liquidation	34
28. Education and training	36

PARAGRAPH	PAGE
CHAPTER III—PROBLEMS AND PROPOSALS.	
29. Preliminary	37
30. Division of agricultural loans into long and short term loans	39
<i>Credit societies.</i>	
31. Agricultural credit societies	44
32. Urban credit societies	48
33. Societies for the depressed, backward, and similar classes	51
<i>Non-credit societies.</i>	
34. Agricultural demonstration and supply societies and connected matters ..	54
35. Loan and sale societies	55
36. Weavers' societies	56
37. Building societies	57
38. Stores	58
39. General	59
<i>Financing organizations.</i>	
40. Central banks	60
41. The Madras Central Urban Bank	63
42. Land mortgage banks	65
CHAPTER IV—PROBLEMS AND PROPOSALS—cont.	
43. De-officialization	69
44. Supervision and inspection	69
45. Government staff	73
46. Audit and audit unions	76
47. Reserve funds	80
48. Fluid resources	81
49. Deposits by local bodies, etc.	89
50. Arbitration, liquidation and execution	91
51. Education and training	94
52. The Registrar's powers and connected matters	96
CHAPTER V—FINAL.	
53. Summary of proposals	99
54. Final	112
<hr/>	
Minute of dissent by Messrs. Townsend, Ellis, and Stocker	113
" the Hon'ble Mr. V. Ramadas Pantulu	116
" M.R. Ry. Rao Bahadur T. A. Ramalingam Chettiar	127
Note by Mr. Townsend	133
" Mr. Paul	138
APPENDICES.	
Appendix I.—General questionnaire	141
" II.—Questionnaire issued to central banks	145
" III.—Resolution No. 20 of the Conference of Registrars held at Bombay in January 1926.	147
" IV.—List of witnesses examined	148

APPENDIX I.

General Questionnaire.

1. Do you consider that the co-operative movement in this Presidency is advancing on sound lines, and is of increasing benefit to members of societies?
2. To what extent has it resulted in reduction of indebtedness, rate of interest charged by money-lenders, and civil litigation? In what other ways have material benefits resulted to the members of societies?
3. Have professional money-lenders been actively hostile to the movement and with what effect? Is the hostility, if any, increasing or the reverse?
4. Do you consider that the relations which exist between the Co-operative Department and other Departments of Government, such as the Departments of Revenue, Agriculture, Veterinary, etc., are satisfactory? If not, can you suggest any means whereby better co-operation with these departments will be ensured?

Finance.

5. Do you consider that the co-operative movement is in a sound financial condition?
6. The Registrar's last report shows that the central banks have more money on deposit than they can use. Can you suggest any means of remedying this state of affairs?
7. Are you of opinion that the policy of using fixed deposits for financing long-term loans is unsound, or if not, to what lengths do you think such a policy may be safely pursued?
8. Do delays occur in dealing with loan applications either in the primary society, the union or the district bank? To what are they due? How can they be avoided? Do they deter members from applying for short or long-term loans?
9. Are there serious delays or difficulties in obtaining and executing decrees against defaulters in respect of loans secured (a) by specific mortgage, (b) otherwise? If so, what remedy do you suggest?
10. Has the principle of unlimited liability been applied so that the whole liability on liquidation is laid unfairly upon a small minority of the members?
11. To what extent can the system of accounts be safely simplified? Is it desirable to eliminate pies from all accounts and transactions?
12. To what do you attribute the growth of overdues? What remedy do you suggest?
13. On whose recommendation should loans be granted by the financing banks?

Audit.

14. Audit is a statutory function of the Registrar. In what cases and to what extent should societies contribute towards the cost of audit?

15. Do you consider the present audit arrangements adequate ?

16. Do the present arrangements for audit allow shareholders, depositors, and financing and supervising bodies to obtain all the information they are entitled to regarding the position of the societies in which they are interested ?

Supervision.

17. Is the supervision of the work of co-operative societies at present adequate ?

18. Can the supervision of societies be handed over completely to non-official agencies, either now or at some future date ?

19. Do the supervising unions function efficiently ? If not, to what is the failure due, and to what extent should this supervision be supplemented, strengthened, or replaced by a further agency ?

20. Should central banks inspect and supervise societies financed by them, or should supervision remain with the unions combined in a federation ?

21. Is the present conception of the constitution and functions of a federation correct ? (The conception is that the federation consists of the representatives of all unions, the financing banks, and of co-opted members, to control and supplement, through a paid staff, the work of unions and to organize education and propaganda.)

22. Are the funds for supervision adequate ? If not, how should they be supplemented ?

23. What is your opinion of the present organization of supervising unions ? Does it result in the concealment of irregularities ?

Instruction.

24. Is the staff employed by the department and by co-operative institutions adequately trained in co-operative principles and the practical working of societies ?

25. Does the pay now offered attract men of the right type with sufficiently high educational qualifications ?

26. What, if any, further provision is necessary for instructing and training co-operative workers and members of co-operative societies ?

Organization.

27. By what agency should new credit and non-credit societies be organized ? What qualifications should the organizers have, and what preliminary instructions should be given to the panchayatdars and members of a prospective society ?

28. Has the organization of new societies fallen off as the official staff has gradually confined itself more to audit ? If so, to what extent ?

29. Do you consider that the present arrangements for propaganda are suitable ? If not, what changes and development do you suggest in them ?

Madras Central Urban Bank and Central Banks.

30. Have you any criticisms to offer on the present constitution and management of central banks ?

31. What is your opinion as to the elimination of individual shareholders ?

32. What area or how many societies can a central bank most effectively serve ? On what consideration do you base your opinion ?

33. Is it desirable that banks should have paid secretaries with no seat on the directorate ?

34. Should the borrowings of primary societies be limited, as at present, by the amount of share capital held by them in central banks ? If not, what changes do you propose and for what reasons ?

35. To what extent is uniformity desirable and possible in the rates at which various central banks accept deposits ?

36. The Maclagan Committee was of opinion that the reserve funds of societies should not be deposited in central banks, but in Madras this recommendation was not accepted, and reserve funds of societies are held by the central banks. Do you consider the Madras system satisfactory ?

37. Is the practice of granting loans for ten years by central banks financially sound ?

38. Should central banks borrow for longer term loans by issue of debentures, or should this business be separately provided for by land mortgage banks ?

39. What proportion of a central bank's funds should be lent for long-term loans and for what periods ?

40. Is it possible or desirable for the central banks further to reduce their lending rate ?

41. Is the present standard for fluid resources adequate ?

Land Mortgage Banks.

42. Have you any suggestions or criticisms to offer regarding the system of land mortgage banks recently introduced in this Presidency ?

43. What is the maximum area over which a bank can effectively operate ?

44. How should the value of mortgages offered as security be assessed ? Should a paid staff be employed ? If so, who should pay it ?

45. Is it desirable to centralize the issue of debentures for all land mortgage banks ? What form should the central organization take ?

46. Can you suggest any improvement on the scheme which would tend to inspire confidence in the general public, and induce them to buy debentures more freely ?

47. Should the organization and supervision of land mortgage banks be entrusted to a special staff under the Registrar ?

Primary Credit Societies.

48. Do members understand the principles of co-operation and realize their responsibilities as members of an unlimited liability society ?

49. Do panchayatdars generally understand and discharge their responsibilities in the management of their societies ?

50. Do these societies secure to their members adequate provision for short-term loans ? Do members still go to the local sowcar for small short-term loans ? If so, what remedy do you suggest for this ?

51. Do these societies make adequate provision for long-term loans ?

52. Are loans properly granted in regard to amount and term, with due regard to the purpose of the loan, the repaying capacity of the member, and the most convenient season for repayments ?

53. Is the bona fides of the purpose for which loans are demanded verified ? Are loans always granted for useful purposes ?

54. To what extent, if any, are benami loans given ?

55. To what extent does the panchayat satisfy itself that the loan has been properly applied ?

56. On what basis should the maximum borrowing power of the society and of members be fixed ? By whom should it be fixed ?

57. Is it desirable to pay honoraria to the Secretary or panchayatdars ? If so, on what basis should it be paid ?

Non-credit Societies.

58. Of what type of non-credit societies have you had experience ?

59. What steps do you recommend to facilitate the development of non-credit societies of various types ? Please state to what type of society you refer ?

60. Is it desirable to have a separate branch of the official staff to deal with non-credit societies ?

61. Are you acquainted with the working of any co-operative stores in the Presidency ? If so, have you any criticisms to offer or suggestions to make regarding the work of such societies ?

62. For what reasons were the purchase and sale societies for weavers unsuccessful, and what measures could be adopted to improve them ?

63. To what extent, and in what direction, should credit societies undertake non-credit activities ? Are any steps necessary to develop these activities ?

64. How far is it possible and desirable to develop co-operative distribution, production, and sale societies ?

APPENDIX II.

QUESTIONNAIRE ISSUED TO CENTRAL BANKS.

1. What is the number of societies affiliated to your bank ?
2. How many of them are indebted to you? And, if so, to what amounts ?
3. How many societies out of the total number of affiliated societies borrowed from your bank last year ?
3. (a) How many of the societies affiliated to your bank have not borrowed from you at all, subsequent to obtaining the initial loan ?
3. (b) How many of your affiliated societies have not borrowed for over two and three years respectively ?
4. How many of your societies do you think are good, that is to say, are capable of managing their own affairs, without any outside supervision or instruction ?
5. On what information do you base this opinion ?
6. What reports do you think your bank is entitled to get, and from whom ?
6. (a) What reports do you actually get about your societies, and from whom ?
7. What use do you make of these reports ?
8. Do you obtain copies of audit notes for your societies from the Assistant Registrar? Do you obtain them promptly, or with delay ?
8. (a) Do you get copies of interim audit reports ?
9. Have you any permanent record wherein the contents of these reports are tabulated for ready reference ?
10. How far are these reports reliable ?
11. Do your by-laws give you power of inspection ?
12. Have you used it in any case? With what results ?
13. Did you approve of the Bankers' Conference resolutions, No. 1, dated May 8th 1926, and No. VI, dated October 2nd 1926 (Rectification), and to what extent did you attempt to carry them out ?
14. What are the principles on which you deal with loan applications? How many of your societies have revised their property statements during 1926-27? How many societies have sent copies of them to you? What steps do you think are necessary to see that every society carries out an annual revision of the property statement ?
14. (a) What records do you generally consult in dealing with loan applications ?
15. Who recommends loans ?
16. Are there cases where the recommendations were not accepted? Can you state the reasons ?

17. Are you satisfied that the recommendations have not gone wrong? Have you verified loan applications?

18. How do you discriminate between loan applications?

19. Have you any system whereby the working and affairs of societies are continuously watched?

20. What are the reasons for your increasing overdues?

21. How do you distinguish between legitimate overdues and wilful defaults?

21. (a) What steps do you take to see that the necessary extensions are granted to members of primary societies?

22. Have you any debt-collecting agency of your own? Have you, or have you not, felt any necessity for such an agency?

23. What is the amount of overdues to your bank from your societies? What is the amount of overdues of the members to the primary societies affiliated to you? Please explain the difference between the two amounts.

24. What proportion of the overdues to your bank are overdue for more than two years? What steps have you taken in the matter?

25. Have you asked for any enquiry under section 35 or 36 of the Co-operative Societies Act? With what result?

26. Have you any societies under liquidation? How are collections in such cases?

27. How much of the overdues of members are secured by mortgage? How much by sureties, and what is the proportion of each to the demand?

28. Are the terms of money-lenders in your district harsher for short term than long-term loans?

29. Do you consider it advisable to divide the short-term business of your bank from the long-term business, both as regards deposits and loans?

30. It has been stated that such a system would

(i) be financially safer,

(ii) educate the primary societies in business methods, and

(iii) assist them economically in placing more short-term loans at their disposal. By a short-term loan is meant a seasonable advance for crop purposes. Do you agree?

31. Do you think that a lower rate for short-term deposits and a higher rate for long-term deposits would encourage the latter?

APPENDIX III.

* RESOLUTION NO. 20 OF THE CONFERENCE OF REGISTRARS
HELD AT BOMBAY IN JANUARY 1926.

Classification of societies.—While it does not suggest that any attempt should be made to impose the system of classification of societies on Provinces or States which have not adopted and do not feel the need for such a system, the Conference is of opinion that where the system has been, or is to be, introduced some method should be followed whereby uniformity of classification will be secured. To attain this object the following tests should be applied:—

Class A.—Should receive no help from official or non-official staff, other than the annual audit. Such a society may be inspected, exhorted and encouraged; new proposals for the development of its activities may be made, but an inspection should not be necessary in order to remedy any defects. It must in addition contain all the distinguishing marks of a B class society.

Class B.—Must maintain its own accounts through a local secretary, not a circle or itinerating secretary. It must prepare its own monthly or crop demand, make its own recoveries from debtors, apply when necessary for arbitration, conduct its own execution proceedings in court, and be generally in a sound and healthy condition. A society classed as B may, however, contain a certain number of defaulters, its accounts need not be faultless, and its co-operative spirit and education may be in some respects short of perfection.

Class D.—A bad society which will be cancelled and brought under liquidation, if it does not raise itself to class C within two years. No society should be classed as D so long as it is considered fit to receive a new loan on any terms whatever from its financing institution.

Class C.—All other societies. ✓

APPENDIX IV.

LIST OF WITNESSES EXAMINED.

Madras.

- H. M. Hood, Esq., I.C.S., Registrar of Co-operative Societies.
 R. D Anstead, Esq., M.A., C.I.E., Director of Agriculture.
 D. A. D. Aitchison, Esq., M.R.C.V.S., M.P.S., Veterinary Adviser to Government.
 M.R.Ry. V. C. Rangaswami Ayyangar Avargal, B.A., Secretary, Madras Central Urban Bank.
 „ R. A. Sivananda Mudaliyar Avargal, President, South Arcot District Co-operative Federation.
 „ R. Srinivasa Ayyangar Avargal, B.A., B.L., M.L.C.
 „ Diwan Bahadur R. Ramachandra Rao Avargal, C.S.I., Ex-Registrar of Co-operative Societies.
 „ S. Krishnaswami Ayyangar Avargal, Secretary, Christian Co-operative Central Bank.
 M. K. Dandekar, Esq., B.A., Principal, Government Institute of Commerce.
 Sir Lallubhai Samaldas, *Kt.*, C.I.E., President of the Bombay Co-operative Union.
 M.R.Ry. K. G. Sivaswami Avargal, B.A., Member, Servants of India Society.
 „ R. Krishnaswami Ayyangar Avargal, B.A., B.L., President, South Arcot Central Bank.
 „ A. Sivarama Menon Avargal, Representative of the Triplicane Co-operative Stores.
 „ Rao Bahadur A. Vedachala Ayyar Avargal, retired Registrar of Co-operative Societies.
 „ A. Parasurama Rao Avargal, B.A., B.L., M.L.C., Ouddapah.
 „ Rao Sahib V. Venkata Achariyar Avargal, President, Conjeeveram Central Bank.
 R. G. Grieve, Esq., M.A., Director of Public Instruction.
 M.R.Ry. M. Ramakrishna Rao Avargal, Director, Nellore Central Bank.
 „ Rao Bahadur M. K. Venkata Achariyar Avargal, retired Joint Registrar of Co-operative Societies.
 Khan Bahadur Muhammad Bazl-ul-Jah Sahib Bahadur, C.I.E., O.B.E., Director of Industries.
 S. H. Slater, Esq., C.M.G., C.I.E., I.C.S., Commissioner of Labour.
 M.R.Ry. O. Viswanatha Rao Avargal, B.A., B.L., Secretary, Nellore Central Bank.
 „ K. V. Raghava Acharya Avargal, B.A., B.L., President, Nellore Central Bank.
 „ Rao Sahib T. Srinivasa Rao Avargal, Secretary, Provincial Co-operative Union.
 „ V. Venkatasubbiah Avargal, B.A., Joint Secretary, Provincial Co-operative Union.
 J. Gray, Esq., O.B.E., I.C.S., Ex-Registrar of Co-operative Societies.

Bellary.

- M.R.Ry. R. Venkoba Rao Avargal, Ex-Secretary, Bellary District Federation.
 „ N. Narayana Rao Avargal, Director, Bellary Co-operative Union.
 „ A. D. Thandu Mudaliyar Avargal, Member of the Executive Committee, Hospet Central Bank.
 „ R. Nagan Gowda Avargal, M.L.C.
 „ C. Balaji Rao Avargal, President, Bellary Co-operative Union.
 „ V. Krishnama Chetti Avargal, B.A., B.L., High Court Vakil.
 F. Sayers, Esq., District Superintendent of Police.
 M.R.Ry. K. Krishnacharya Avargal, Secretary, Hospet Central Bank.
 „ G. Thimmappa Avargal.
 „ Rao Sahib J. Venkatesam Choudari Garu, B.A., Deputy Registrar of Co-operative Societies.

Anantapur.

- M.R.Ry. J. Krishnamurthi Rao Avargal, Secretary, Cuddapah Central Bank.
 „ K. Gundu Rao Avargal, Director, Cuddapah Central Bank.
 „ V. Pichayya Pantulu, President, Cuddapah Central Bank.
 Rev. H. W. Whyte, President, Jammalamadugu Co-operative Union.
 M.R.Ry. Thambuswami Pillai Avargal, President, Markapur Co-operative Union.
 „ G. Rameswara Rao Avargal, Director, Anantapur Central Bank.
 „ L. Gangadhara Sastri, Secretary, Anantapur District Federation.
 „ H. Shiva Rao Avargal, Secretary, Anantapur Central Bank.
 „ M. Narayana Rao Avargal, President, Anantapur Central Bank.
 „ O. Ranganatha Ayyangar Avargal, Secretary, Gooty Town Bank.
 „ Bhima Rao Pantulu.
 „ H. Narayana Rao Avargal, B.A., B.L., Director, Anantapur Central Bank.

Tanjore.

- Syed Tajudin Sahib Bahadur, M.L.C.
 M.R.Ry. O. A. Narayanaswami Ayyar Avargal, B.A., B.L., Secretary, Tanjore Co-operative Union.
 „ K. S. Srinivasa Ayyar Avargal, President, Tanjore Central Bank.
 „ V. R. Srinivasan Avargal, B.A., Secretary, Kumbakonam Central Bank.
 „ Rao Bahadur N. Krishnaswami Ayyangar Avargal, B.A., B.L., President, Kumbakonam Central Bank.
 „ Rao Sahib K. V. Thiruvankata Mudaliyar Avargal, Secretary, Tiruvalur Co-operative Union.
 „ N. S. Kulandai-swami Pillai Avargal, Assistant Director of Agriculture.
 „ Rao Sahib A. Seturama Ayyar Avargal, Secretary, Tanjore District Co-operative Manure Society.

Madura.

- M.R.Ry. G. Srinivasa Raghavachariyar Avargal, retired Assistant Registrar of Co-operative Societies, and Secretary, Madura-Ramnad District Federation.
- „ Rao Sahib N. Ramaswami Ayyar Avargal, President, Madura-Ramnad Central Bank.
- „ P. A. Subrahmanya Ayyar Avargal, Secretary, Tiruppattur Co-operative Union.
- „ R. Ananda Rao Avargal, Secretary, Tiruthangal Co-operative Union.
- „ S. P. Perumal Pillai Avargal, B.A., Deputy Registrar of Co-operative Societies.
- „ N. P. Krishnaswami Ayyangar Avargal, President, Nanguneri Co-operative Union.
- „ E. S. Sunda Avargal, B.A., B.L., President, Madura City Co-operative Union.
- „ A. Srinivasa Achariyar Avargal, Secretary, Srivilliputtur Central Bank.

Trichinopoly.

- M.R.Ry. Diwan Bahadur Sir T. Desika Achariyar Avargal, *Kt.*, B.A., B.L., President, Trichinopoly Central Bank.
- „ T. Nataraja Pillai Avargal, Lalgudi.
- „ L. N. Paramasivam Pillai Avargal, President, Trichinopoly District Federation.
- „ S. Annadurai Ayyar Avargal, Secretary, Kulitalai Co-operative Union.
- „ Rao Sahib O. N. Ramaswami Ayyar Avargal, M.A., Deputy Registrar of Co-operative Societies.

Coimbatore.

- M.R.Ry. C. V. Venkataramana Ayyangar Avargal, B.A., B.L., M.L.C., Director, Coimbatore Central Bank.
- „ T. S. Venkataramana Ayyar Avargal, Director, Coimbatore Central Bank.
- „ Rao Bahadur T. S. Balakrishna Ayyar Avargal, President, Coimbatore Central Bank.
- „ K. S. Ramaswami Gounder Avargal, Tiruppur.
- „ Rao Sahib K. M. Chinna Rangayya Gounder Avargal, President, Kamblampatti Co-operative Union.
- „ N. Subrahmanyam Avargal, Secretary, Coimbatore Central Bank.
- „ J. N. Jayakaran Avargal, Y.M.C.A. rural centre, Ramanathapuram.

Calicut.

- M.R.Ry. Rao Sahib M. V. Krishna Menon Avargal, Secretary, Malabar District Bank.
- „ V. K. Menon Avargal.
- „ R. Suryanarayana Avargal, Member, Servants of India Society.
- „ E. Raman Menon Avargal, B.A., Headmaster, Government Fisheries Training Institute.

Calicut—cont.

- M.R.Ry. Rao Bahadur T. M. Appu Nedungadi Avargal, Director of Nedungadi Bank.
 „ Rao Sahib P. V. Gopalan Avargal, Honorary District Labour Officer.
 „ Karunakara Menon Avargal, Assistant Director of Fisheries.

Mangalore.

- M.R.Ry. M. Shiva Rao Avargal, Ex-Vice-President, South Kanara Central Bank.
 „ M. Ananta Rao Avargal, B.A., B.L.
 „ M. Giriappa Avargal, B.A., Deputy Registrar of Co-operative Societies.
 „ N. Mangesha Rao Avargal, President, Mangalore Co-operative Printing Works.
 „ R. W. Bhandarkar Avargal, B.A., B.L., Secretary, South Kanara District Council of Supervision.
 „ C. Venugopal Rao Avargal, Secretary, South Kanara Central Bank.

Salem.

- M.R.Ry. M. M. Masilamani Avargal, Vice-President, Salem Central Bank.
 „ G. Paravasudevayya Avargal, President, Krishnagiri Urban Bank.
 „ S. Bhuvvaraha Murthi Achar Avargal, B.A., B.L., President, Atur Co-operative Union.
 „ K. Sundararaja Ayyangar Avargal, Secretary, Salem District Federation.

Vellore.

- M.R.Ry. Rao Sahib M. S. Seshachalam Ayyar Avargal, President, Tiruvannamalai Co-operative Union.
 „ S. Sriivasa Ayyar Avargal, B.A., L.T., Secretary, Vellore Co-operative Building Society.
 „ C. Venkataramana Ayyar Avargal, President, Chittoor Central Bank.
 „ K. Raman Nayar Avargal, B.A., Deputy Registrar of Co-operative Societies.
 „ Rao Sahib N. Krishnama Achariyar Avargal, B.A., B.L., Ex-President, North Arcot Central Bank.
 R. D. Paul, Esq., M.A., District Labour Officer.

Cocanada.

- M.R.Ry. P. Venkataramanayya Avargal, Secretary, Godavari District Central Bank.
 „ B. Venkata Rao Avargal, B.A., Secretary, Konaseema Central Bank.
 „ G. Lakshminarayana Avargal, Director, Peddapuram Co-operative Union.
 „ N. Satyanarayana Avargal, Secretary, Godavari District Federation.

Cocanada—cont.

- M.R.Ry. V. Venkataratnam Choudari Garu, M.L.C., Director, Ramachandrapuram Central Bank.
 „ K. Chelapathi Rao Avargal, Secretary, Peddapuram Co-operative Union.

Vizagapatam.

- M.R.Ry. V. S. Jagannatha Rao Avargal, Director, Vizagapatam Urban Bank.
 „ C. Dharma Rao Avargal, M.A., L.T., Secretary, Ganjam District Central Banking Union.
 Sriman Narasinga Padhi Mahasayo, Secretary, Russellkonda Co-operative Union.
 Janab S. A. Allay Sahib Bahadur, President, Rambha Union.
 Sriman Balakrishna Ratho Mahasayo, B.A., B.L., Secretary, Aska Central Bank.
 M.R.Ry. C. Bhaskara Rao Nayudu Avargal, B.A., Deputy Registrar of Co-operative Societies.

Vizianagram.

- M.R.Ry. C. Subba Rao Avargal, Secretary, Vizagapatam District Central Bank.
 „ M. Venkatarangiah Avargal, M.A., L.T., President, Vizagapatam District Central Bank.

Bezawadz.

- M.R.Ry. Rao Bahadur K. Nageswara Rao Avargal, B.A., retired Deputy Collector.
 „ C. Rajagopala Acharya Avargal, B.A., B.L., President, Vizaviada Central Bank.
 „ D. Vishnu Rao Avargal, B.A., B.L., Secretary, Vizaviada Central Bank.
 „ N. Ranganatha Acharya Avargal, B.A., B.L., Deputy Registrar of Co-operative Societies.
 „ G. Venkataratnam Avargal, President, Gudlavalleru Co-operative Union.
 „ I. V. L. Narasimha Acharya Avargal, Director, Kistna Co-operative Bank
 „ G. Ramachandra Rao Avargal, Secretary, Andhra Sahakara Sammelanam.
 Rev. B. Raymond Haaf, B.A., President, Tenali Depressed Classes Co-operative Union.
 M.R.Ry. L. Ramakrishna Rao Avargal, B.A., B.L., President, Guntur District Central Bank.
 „ S. Venkateswara Rao Avargal, Director, Vizaviada Central Bank.

CHECKED
2003-04

AGENTS FOR THE SALE OF MADRAS GOVERNMENT
PUBLICATIONS

IN INDIA

- BUTTERWORTHE & Co. (LTD.), 6, Hastings Street, Calcutta.
R. COMBER & Co., Madras.
THACKER, S. & Co., 3, Esplanade East, Calcutta.
MESSRS. THE BOOK COMPANY, Calcutta.
The Superintendent, DIOCESAN PRESS, Vepery, Madras.
HIGGINBOTHAMS (LTD.), Mount Road, Madras.
V. KALYANARAMA IYER & Co., Vellala Street, Vepery, Madras.
THE LAW BOOK DEPOT (LTD.), 15 & 16, Francis Joseph Street,
Madras.
G. C. LOGANADRAM BROTHERS, Madras.
S. MURTHY & Co., Madras.
G. A. NATHAN & Co., Madras.
P. R. RAMA IYER & Co., Madras.
S. VAS & Co., Madras.
E. M. GOPALAKRISHNA KONE, Podumantapam, Madras (Madras).
THE CO-OPERATIVE TRADING UNION (LTD.), Srivillipattur (Madras).
THE MODERN STORES, Salem (Madras).
THE THEOSOPHICAL PUBLISHING HOUSE, Adyar, Madras.
R. SUMDER PANDURANG, Kalthadevi Road, Bombay.
D. B. TABAPORNAIA SONS & Co., Bombay.
THACKER & Co. (LTD.), Bombay.
THE BURMA BOOK CLUB (LTD.), 240-A, Merchant Street, Rangoon,
Burma.
The Superintendent, NAZAR KANUN HIND PRESS, Allahabad.
NIVASABHAR, Manager, "Malawada," Nagpur.
RAMAKRISHNA & SONS, Lahore.
M. C. KOTNARI, Bookseller, Publisher and Newspaper Agent,
Raopura Road, Bareilly.
THE FEDERAL RUBBER STAMP COMPANY, Penang, Straits Settlements.
UNIVERSAL PUBLISHING COMPANY, Bezwada.
UPPER INDIA PUBLISHING HOUSE, LIMITED, Lucknow, U.P.

NOTICE

Official publications hitherto obtained from agents
in the United Kingdom and on the Continent will in
future be obtainable either direct from the office of the
High Commissioner for India, 42, Grosvenor Gardens,
London, S.W. 1, or through any bookseller.