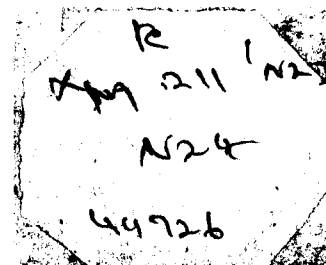


Annual Report on the activities
of the Co-operation Societies Act
2 of 1912 for the year 1925-26



Annual Report on the Working
of the Co-operative Societies Acts
2 of 1912 for the year 1923-24.

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ANNUAL REPORT ON THE WORKING OF THE
CO-OPERATIVE SOCIETIES ACT OF 1912
FOR THE YEAR 1923-24

TABLE OF CONTENTS.

	PARA.	PAGE
ADMINISTRATION AND TOURING—		
1. Administration	2	1
2. Assistant Registrars	3	2
3. Reorganization of the upper controlling staff	4	2
4. Honorary Assistant Registrars	5	3
5. Subordinate staff	6	4
6. Cost of working	7	6
SUMMARY OF PROGRESS—		
1. Season	9	6
2. Expansion and consolidation	10	7
3. Societies (all classes)	11	7
4. Members	12	8
5. Working capital	13	8
6. Collection	14	9
7. Financing banks	15	9
8. Local supervising unions	16	9
9. District federations	17	10
10. Propagandist unions	18	11
11. Trading societies	19	12
12. Labour societies	20	13
13. Societies for kudimaramat	21	13
14. Training of non-official workers	22	13
15. Training of subordinate departmental staff	23	14
16. Co-operative conferences	24	15
17. Building societies	25	15
18. Local industries	26	16
19. Possible developments of co-operative credit	27	16
20. Concluding remarks	28	17
III.—WORKING OF SOCIETIES—		
(a) PROVINCIAL AND CENTRAL BANKS.		
1. Madras	Share capital	30 18
2. Ind	ties to the Madras Central	31 19
3. M	us	32 19
4. L	ban Bank	34 20

1. Madras

2. Ind

3. M

4. L

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44726

106

	PARA.	PAGE
5. Working capital	35	20
6. Overdraft with the Imperial Bank	36	21
7. Deposits by local boards and contractors	37	21
8. Reduction in the rate of interest	38	22
9. Net profits	39	22
10. Demand, collection and balance of Provincial and Central banks	40	23

(b) AGRICULTURAL SOCIETIES.

Class (i).—Credit Societies.

1. Number of societies and membership	41	24
2. Working capital	42	25
3. Expansion	43	25
4. Profits	44	26
5. Increase of agricultural indebtedness	45	27
6. Loans	46	27
7. Arrears	47	28
8. Fictitious repayments	48	30

Classes (ii), (iii) and (iv).—Societies for purchase, purchase and sale, production and production and sale.

Class (ii).—Purchase, purchase and sale	50	31
Class (iii).—Production	51	31
Class (iv).—Production and sale	52	31
Joint purchase and joint sale	53	31
Class (vi).—Other forms	54	32
Societies of special interest	55	32

(c) NON-AGRICULTURAL SOCIETIES.

Class (i).—Credit Societies.

1. Number of societies	56	35
2. Membership and transactions	57	35
3. Expansion	58	36
4. Arrears	59	36
5. The size of urban banks	60	37
6. Fluid resources	61	37
7. Wage earners' societies	62	37
8. Fidelity guarantee business	62	38
9. Mutual Retirement Benefit Fund	62	38
10. Thrift societies	63	39
11. Societies for women	64	39

Classes (ii), (iii) and (iv).—Societies for purchase, purchase and sale, production and production and sale.

1. Number of societies	65	39
2. Transactions	66	40
3. Co-operative stores	67	40
4. Weavers' societies	68	40

	PARA.	PAGE
<i>Class (vi).—Other forms.</i>		
1. Number of societies	69	41
2. Building societies	70	41
3. Labour societies	71	41

SOCIETIES FOR THE DEPRESSED AND BACKWARD CLASSES.

1. Societies in charge of the Labour Department	72	43
2. Societies not in charge of the do.	73	46
3. Societies in the Agency tracts	74	46
IV.—RESERVE FUND	75	47
V.—RESOURCES	76	48
VI.—SUPERVISION—		
1. Number of unions	77	48
2. Supervision Fund	78	49
3. Delegation to non-official agency	79	49
VII.—DISPUTES AND LITIGATION—		
1. Suits	80	51
2. Arbitration	81	52
3. Execution	82	52
4. Criminal prosecution	83	52
VIII.—LIQUIDATION	84	52
IX.—AUDIT	85	53
X.—ACTS, RULES AND BY-LAWS	86	53
XI.—MISCELLANEOUS	87 to 89	54
XII.—ATTITUDE OF THE PUBLIC—		
Official and Non-official assistance	90	55
Appendices		57

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
MADRAS,
Dated the 14th November 1924.

No. A. 3065 of 1924.

44726.

From

J. GRAY, Esq., O.B.E., I.C.S.,
REGISTRAR OF CO-OPERATIVE SOCIETIES,
MADRAS,

To

THE SECRETARY TO GOVERNMENT,
DEVELOPMENT DEPARTMENT,
Fort St. George, Madras.

SIR,

I have the honour to submit the annual report on the working of the Co-operative Societies Act in the Madras Presidency for the year ending 30th June 1924.

I.—ADMINISTRATION AND TOURING.

2. Mr. H. M. Hood was in charge of the department till 17th February 1924. I returned to duty and resumed charge on 18th February 1924.

Administration.

Mr. Hood spent 126 days on tour and inspected a large number of societies including 26 central banks, and attended various conferences of co-operators. I spent 31 days on tour, inspected 5 central banks and a number of other societies and attended several conferences and informal meetings of co-operators.

106

3. As in the previous year, there were 22 Assistant

Assistant Registrars.

Registrars' sections besides the special Agency section. During the year the Agency Division was abolished as a separate unit for general administrative purposes, but the co-operative officer who was formerly known as the Co-operative Assistant to the Agency Commissioner remained in charge of the Agency tracts (except Bhadrāchalam division) with the altered designation of Extra Assistant Registrar of Co-operative Societies, Vizagapatam. Bhadrāchalam division was transferred to the Assistant Registrar of Co-operative Societies at Cocanada.

During the year under review, 3 Deputy Collector Assistant Registrars went on leave preparatory to retirement. One of them retired during the year and the other two have retired since. Two other Deputy Collector Assistant Registrars were reverted during the year to the Revenue Department. Of the five vacancies thus caused three were filled up by the appointment of Assistant Registrars who are not Deputy Collectors. The two remaining vacancies have not been filled up pending the receipt of orders on the scheme, now under the consideration of Government, for the reorganization of the upper controlling staff of the department. On the last day of the year, there were 21 Assistant Registrars (including the Personal Assistant to the Registrar) of whom 17 (9 Deputy Collectors and 8 non-Deputy Collectors) were in charge of 22 sections, and 3 who are not Deputy Collectors were under training.

4. During the last two years it has become increasingly evident that in order to give effect to the

Reorganization of the upper controlling staff.

policy of replacing Deputy Collector Assistant Registrars by a less costly agency without, at the same time, seriously impairing the efficiency of the department, the upper controlling staff should be reorganized and the department should be made self-contained and self-sufficient, affording adequate prospects within the department itself for each grade and class of officer. The work which has to be done by the Co-operative Department, particularly the work of the upper controlling staff, is far from being so simple as is sometimes erroneously supposed. Co-operation, it has been correctly said, is "a subject both technical in its theory and complicated in its practice." It is therefore essential that the department should be organized in such a way as to prevent the premature loss of officers who have gained valuable experience

and knowledge, a loss which is inevitable if officers are recruited from and have to revert to other departments or if prospects within the Co-operative Department are not sufficiently good to retain the type of men required for the work. It is necessary to maintain the efficiency of the department at a high level so that Government may fulfil its responsibilities to the public in regard to the guidance and control of the movement and may ensure sustained and orderly progress on safe and sound lines. It is hoped that the reorganization of the department which is now under consideration will not only ensure greater efficiency but will also relieve the upper controlling staff of a great deal of routine work and allow them more time to devote to important local problems, and to work of a more difficult nature involved in the organization and development of societies of new or special types connected with non-credit activities.

5. There were 75 Honorary Assistant Registrars on June 30th, 1923. Ten more were appointed

Honorary Assistant Registrars.

during the year under review, making a total of 85 on June 30th, 1924. Their names, headquarters and districts are given in Appendix 12.

During the year under review a considerable amount of discussion has taken place amongst non-official co-operators regarding the policy underlying the appointment of Honorary Assistant Registrars and the method of their selection. I shall therefore indicate very briefly the objects with which the appointments are made.

The co-operative movement is essentially a non-official movement. Almost all co-operators in the Presidency, official and non-official, are agreed that responsibility for co-operative propaganda and for the organization and supervision of societies should be taken over in steadily increasing measure by non-official agency. Government must, of course, remain responsible for the ultimate control of the movement and for the statutory duties of registration, audit and liquidation. In this Presidency the non-official agency which has been organized and is steadily being developed for propaganda, organization and supervision is the local supervising union and the federation of such unions. But progress in this direction is greatly hampered by the limited financial resources of the local unions and their federations. This restricts the opportunities of the non-official co-operator for learning his duties and responsibilities and limits the scope of his work. To overcome this difficulty non-official workers (as a general rule, workers prominently connected with

the movement, and more especially with the local supervising unions) are selected for appointment as Honorary Assistant Registrars. They are given travelling allowances from Government funds to cover the expenses of their touring in that capacity and, when they desire it, are also allowed a peon whose pay and travelling allowance are borne by Government. Honorary Assistant Registrars are encouraged to take a very substantial share in the supervision of societies, in propaganda and organization and in dealing with arbitration references. The scheme therefore affords considerable assistance to the non-official supervising agency and also gives non-official co-operators greater scope for work and better opportunities for learning their duties and responsibilities than would otherwise be available. The scheme is in the nature of a temporary expedient until local unions become strong enough and efficient enough to dispense with this outside help. But even as a temporary expedient the scheme should, I think, be extended so as to provide an Honorary Assistant Registrar for each union area. The difficulty in the way is the provision of the necessary funds. I hope, however, that in spite of financial stringency provision will be made in next year's budget for a large increase in the number of Honorary Assistant Registrars. The demands for an increase in the number of Honorary Assistant Registrars come from practically all districts, from areas which are still relatively backward in co-operation as well as from areas where the movement is comparatively well developed.

6. The following statement shows the strength of the subordinate staff on 30th June 1923 and on 30th June 1924 :—

Scale of pay.	On 30th June 1924.		On 30th June 1923.	
	Field.	Office.	Field.	Office.
1. Chief Inspectors on Rs. 125-5-175 ...	1	...	1	...
2. Do. on Rs. 100-5-125 ...	2	1	2	1
3. Do. on Rs. 80-4-100 ...	21	5	21	4
4. Inspectors on Rs. 40-4-60-2-80 ...	206	75	206	73
5. Clerks on Rs. 40-40-1½-55-1-65 ...	...	8	...	8
6. Do. on Rs. 35-35-1½-50-1-60 ...	...	87	...	86
7. Inspectors in the Labour Department ...	47	...	32	...
Total ...	277	176	262	172

During the year 15 additional inspectors were sanctioned for work under the Labour Commissioner to assist District

Labour officers in the organization and supervision of societies for the depressed classes. The clerical staff of my office was strengthened by the addition of one chief inspector-clerk and two inspector-clerks. The period for which two temporary chief inspectors were sanctioned for work in the city of Madras and in the Nilgiris was extended to 31st March 1925. A clerk on Rs. 35-35-1½-50-1-60 was sanctioned for work under the Chief Inspector of Co-operative Societies, the Nilgiris.

On 14th November 1923, Government passed orders confirming a portion of the subordinate staff of the department. Until that date the entire staff of inspectors and clerks had been on a temporary basis. The confirmation has resulted in greater contentment amongst the subordinate staff and in attracting recruits of a better type.

The following staff was confirmed :—

1. Chief Inspector on Rs. 125-5-175 ...	1
2. Chief Inspectors on Rs. 100-5-125 ...	3
3. Do. on Rs. 80-4-100 ...	23
4. Inspectors on Rs. 40-4-60-2-80 ...	144
5. Clerks on Rs. 40-40-1½-55-1-65 ...	8
6. Do. on Rs. 35-35-1½-50-1-60 ...	84
7. Muchi on Rs. 23-23-23-1-35 ...	1
8. Attenders on Rs. 15-1-20 ...	3
9. Do. on Rs. 12-1-18 ...	21
10. Peons on Rs. 15-1-20 ...	8
11. Do. Rs. 12-1-18 ...	42

The additional appointments of a chief inspector-clerk and two inspector-clerks for my office were also sanctioned on a permanent basis.

In deciding what portion of the staff should be confirmed, the ideal which has been kept in view is that the whole work of supervision should eventually be taken over by non-official agency. As already stated, the ultimate control of the movement and the statutory functions of registration, audit and liquidation must remain with Government. To meet the increase in the number of societies and the consequent increase in the work of audit, a further portion of the subordinate staff will have to be confirmed very soon. As the movement develops necessity will arise from time to time for increased staff, but the increase will be required mainly for audit work. Any addition which may be required for propaganda and supervision will only be of a temporary nature. The more rapid the progress in efficiency of the local unions, the more rapid will be the decrease of that

portion of the subordinate departmental staff which is required for other work than audit.

7. The following statement shows the cost of working of the Co-operative Societies Act during the year under review :—

	RS.
Pay of Registrar	25,547
Pay of Assistant Registrars	1,32,797
Establishment charges	2,87,719
Travelling allowance	1,44,712
Contingencies	37,968
Total	6,28,743

This represents 75 per cent of the working capital of societies as compared with 87 per cent in the previous year.

II.—SUMMARY OF PROGRESS.

8. The usual summary showing the general progress of societies is furnished in Appendix 1.

9. I summarize below the remarks of the Director of Agriculture on the seasonal conditions during the year. The south-west monsoon was late. Excessive rainfall in July and August caused heavy floods in Malabar and South Kanara, which damaged crops alongside rivers to some extent. Elsewhere the monsoon was feeble, especially in the Deccan and central districts. The dry crops in this season failed more or less completely except in parts of the Circars and Kurnool. The north-east monsoon commenced in time and gave heavy rains along the East Coast in October, but its behaviour thereafter was extremely disconcerting. The Carnatic suffered much from want of rain. There was a severe cyclone in Ganjām and Vizagapatam districts in November. Torrential rains followed by floods in the Tambraparni river in December resulted in breaches and caused considerable damage to crops and houses. Elsewhere the monsoon was an utter failure, especially in the Deccan and central districts and West Coast. In Bellary, Anantapur, North Arcot, Salem and parts of Coimbatore both the monsoons failed. Famine relief works were started in parts of Bellary and Anantapur. Seasonal conditions were on the whole far from favourable to the ryot.

10. In most districts in the Presidency the consolidation of existing societies and the development of the movement by the formation of new societies made satisfactory progress during the year. The statistics given in Appendix 11 indicate the expansion of the movement in each district. In Bellary and Anantapur districts the effects of the adverse season are reflected in the small expansion which took place during the year. In those districts the central banks had difficulty in financing even existing societies. In Chittoor the increase in the number of societies was small, the chief reason being that the attention of the departmental staff was devoted mainly to the consolidation and rectification of bad societies. In the districts in which very marked expansion took place, e.g., Guntūr, the result was achieved without detriment to the work of consolidation. In that district there was a substantial improvement in collection as compared with the previous year. In the City of Madras expansion is now possible owing to the large amount of work which has been done during the last two years in the way of rectifying bad societies. In Madura expansion was slow except in the Kallar area, but consolidation was satisfactory. The possibilities of further development in the district will be investigated, but the nature of the land tenure obtaining in the zamindari areas may prove to be a formidable obstacle.

11. There were 8,443 societies at the beginning of the year. During the year 1,416 societies were registered and the registration of 75 societies was cancelled. Of the societies registered during the year, 1,160 are agricultural societies, 225 are non-agricultural societies, 28 are local supervising unions and the remaining 3 are district federations of local unions. There were at the end of the year 9,785 societies in all including one society, the registration of which had been cancelled in the previous year. On appeal to Government this society was restored during the year under review, on the recommendation of the Registrar. The work of rectifying weak and indifferent societies and of weeding out societies which could not be rectified was continued during the year. This accounts for the large number of societies cancelled. The reduction in the rate of interest charged on loans given by primary societies is probably the chief reason for the large increase in the number of societies registered during the year.

12. At the end of the year there were 616,628 members in 9,505 societies (excluding local supervising unions and federations of unions), giving an average of 65 members to a society which is the same as in the previous year.

Taking separately the case of societies (other than local unions and federations of unions) started after June 30th, 1922, we find that there were 72,794 members in 2,178 societies on June 30th, 1924, giving an average membership of 33 for these societies. If we consider separately the case of societies started before June 30th, 1922, the total number of members was 543,834 in 7,327 societies on June 30th, 1924, giving an average of 74 members for these older societies. There is immense scope for further development, for the total membership of societies, old and new, represents less than 1·46 per cent of the total population of the Presidency. Even in a developed district like Chingleput the members of societies form only 2·54 per cent of the population.

13. During the year the total working capital of all societies increased from 711·59 lakhs to 839·27 lakhs. The paid-up share capital increased from 95·42 lakhs to 114·50 lakhs. The deposits received from individuals rose from 253·71 lakhs to 290·05 lakhs and the reserve fund of societies from 31·73 lakhs to 38·35 lakhs. The amount of loans advanced by Government and outstanding against societies at the end of the year was 7·88 lakhs as against 2·90 lakhs at the end of the previous year. Excluding the amount invested by one co-operative society in another, the total capital employed in the movement at the end of the year was 421 lakhs as against 359 lakhs in the previous year. This sum of 421 lakhs is made up as follows :—

	RS.
Paid-up share capital	90·65 lakhs.
Deposits of individuals	290·05 "
Reserve funds of societies	32·12 "
Loans from Government	7·88 "
	420·70

These figures afford striking evidence of the continued confidence of the public in the soundness of the co-operative movement in the Presidency. Of 7·58 lakhs due to Government by societies at the end of the year, building societies

account for 3·99 lakhs and societies in charge of the Labour Department for 3·89 lakhs.

14. Except in the case of arrear interest due to non-agricultural societies there has been no improvement in the matter of collection (see Appendix I, sections II and III). The percentage of balance to demand in respect of principal due to financing banks rose from 12·68 to 16·98. In the case of arrear interest due to these banks, the percentage of balance to demand rose from 12·43 to 13·30, while the percentage in respect of current interest (i.e., interest which fell due in 1923-24) rose from 3·24 to 5·08. In agricultural societies the percentage of balance to demand on account of principal, arrear interest, and current interest rose from 35·82 to 39·45, 46·57 to 50·13 and 31·35 to 34·52, respectively. In non-agricultural societies, there has been some improvement in the collection of arrear interest, the percentage having fallen from 39·61 to 34·42. In the matter of principal and interest which fell due during the year, there was a slight increase in the percentage of balance to demand.

The deterioration in the matter of collection is largely due to the unfavourable character of the season. Further reference will be made to this matter in a later section of this report.

15. The number of financing banks was the same at the end of the year as at the beginning of the year, namely, 33. The concession allowing the grant of loans to non-members on the security of their deposits which was given to the Madras Central Urban Bank in 1920-21 was extended during the year to 8 district central banks. This concession is allowed on the ground that it brings additional money into the movement, and is subject to the condition that it may be withdrawn by Government at any time. During the year, a substantial addition was made to the sums invested in financing banks by Local Boards and Municipalities. As a result the Madras Central Urban Bank had to invest a considerable amount outside the Presidency, in other Provincial Co-operative Banks.

16. Twenty-eight local supervising unions were registered during the year. There were at the end of the year 272 such unions. The total number of primary societies affiliated to these supervising unions was 7,555 with 4,68,264 members as against 6,514 with 3,74,340 members on the last day of the previous

year. In most districts the formation of local unions has kept pace with the organization of primary societies. In some districts, however, the existing unions are too large and unwieldy for really efficient working. As a general rule local unions are most efficient where their operations are restricted to a small compact area and where the number of affiliated societies does not exceed 25 or so. The formation of rural credit societies in areas so remote that their affiliation to existing unions would be of no advantage or in areas where the formation of a new union within a reasonable time does not seem possible is as far as possible discouraged. The following statement shows the number of unions in each district and the average number of societies to a union :—

Districts.	On 30th June 1924.			On 30th June 1923.		
	Number of unions.	Number of societies affiliated.	Average for each union.	Number of unions.	Number of societies affiliated.	Average for each union.
1. Anantapur ...	15	382	25	15	374	25
2. Arcot, North ..	19	489	26	17	449	26
3. Arcot, South ...	17	490	29	15	463	31
4. Bellary ...	6	161	27	6	181	22
5. Chingleput ...	20	606	30	17	532	31
6. Chittoor ...	8	207	26	8	187	23
7. Coimbatore ...	15	346	23	14	332	24
8. Cuddapah ...	4	87	22	4	81	20
9. Ganjam ...	8	128	16	6	119	20
10. Godavari ...	11	314	29	10	250	25
11. Guntur ...	7	281	40	7	211	30
12. Kanara, South.	14	368	26	13	338	26
13. Kistna ...	12	502	42	12	395	33
14. Kurnool ...	10	180	18	6	138	23
15. Madras ...	4	37	9	2	9	4
16. Madura ...	12	271	23	12	223	19
17. Malabar ...	11	317	29	10	292	28
18. Nellore ...	9	233	26	6	145	24
19. Nilgiris, The...	2	65	32	2	70	35
20. Ramanad ...	14	273	20	12	206	17
21. Salem ...	13	364	28	10	317	32
22. Tanjore ...	14	569	41	13	550	42
23. Tinnevely ...	13	376	29	11	268	24
24. Trichinopoly ...	11	304	28	11	288	26
25. Vizagapatam ...	9	205	23	8	146	18
26. Propagandist unions.	2	...	...	2	...	...
Total ...	280	7,555	27	249	6,514	26

17. There were six District Federations of unions at the end of the year, three having been added in the course of the year. The district in which these federations are working are North

District Federations.

Arcot, Salem, Chingleput, Malabar, South Kanara and Kurnool. The chief object of these federations is the co-ordination of the work of the local unions. They are intended to deal with matters of common interest to the affiliated unions, to undertake the education of local unions, and to organize special types of societies. As regards their financial resources they are largely dependent on contributions from their affiliated unions. In some federations the local district banks have been admitted as members. In districts where no federations of unions exist it is difficult to arrange for the financial assistance to the newer and weaker local unions which the older and stronger unions are in a position to give and it is one of the advantages of the formation of a district federation that it removes this difficulty. When every district in the Presidency has its federation of unions, and this will, I hope, soon be an accomplished fact, a very substantial advance will have been made in the development of the non-official supervising agency. These federations are bound to play an important part in the organization, training and control of a non-official co-operative service, and in the general guidance of the movement in their areas.

- 18. The Madras Provincial Co-operative Union which is the propagandist union for the Tamil districts did useful work during the year.

Propagandist unions. Its chief activity is the publication of the Madras Bulletin of Co-operation. During the last year or two there has been a very marked improvement both in the English and in the Tamil editions of the Bulletin. The Provincial Union is now in touch with co-operators in all parts of the world. At its instance International Co-operators Day was celebrated all over the Presidency. It published a few pamphlets and leaflets on important co-operative subjects. One of its secretaries toured in certain districts and attended the general meetings of unions and societies. Under the auspices of the Provincial Union, the Provincial Co-operative Conference was held in Madras in December last when a large number of questions of interest and importance to co-operators were discussed. It also organized a conference of representatives of financing banks.

The Andhra Sahakara Sammelanam at Masulipatam which is the propagandist union for the Telugu districts issues a co-operative periodical called the *Sahakari* (in Telugu). It has not yet attempted any other work. The question of revising its constitution with a view to putting

it on a better basis will be taken up during the current year.

19. Joint purchase by primary credit societies other than trade societies amounted to Rs. 1.93 lakhs as compared with Rs. 1.76 lakhs in the previous year, while the total joint sale by such societies amounted to Rs. 54 lakh as against Rs. 34 lakh in the previous year. The transactions of trading societies amounted to Rs. 21.58 lakhs under goods purchased and Rs. 23.00 lakhs under goods sold as against Rs. 17.39 lakhs and Rs. 18.51 lakhs respectively for the previous year. The large increase in sales is accounted for mainly by the stores societies in Madras, Madura-Ramnād, and Vizagapatam.

These figures do not include the transactions of three societies in South Kanara, and one society in the Nilgiris (the Potato Growers Co-operative Purchase and Sale Society) which sell the produce of their members, mostly on a commission basis. During the year the total sales in these four societies amounted to Rs. 3,92,481. Of this sum Rs. 71,079 represents the value of potatoes sold by the Nilgiris Potato Growers Society on behalf of their members (individuals and rural credit societies). The business was only started during the year under review and although the society incurred a loss of Rs. 2,509 the results are not altogether discouraging. The chief obstacle to success is the want of loyalty on the part of the Badaga members of the affiliated rural credit societies. They have not yet realized the advantages of selling their potato crop through the society. They are very largely in the hands of the middlemen and of local merchants who advance both money and foodstuffs and to or through whom they sell their potatoes. They have not yet realized how heavily they lose over these transactions. They are as a rule ignorant and suspicious and a great deal of propaganda will be necessary to convince them of the advantages of co-operative sale.

Attempts are being made in certain districts to develop joint sale by introducing the system of granting loans on pledge of produce. Such loans are given to enable the ryots to hold up his crops for a favourable market. The business is of course confined to loans on food grains and other similar products which are not subject to violent fluctuations in price, but which usually rise steadily in price for some time after the harvest season. In the case of such products the ryot is placed at a great disadvantage if he has to sell at or soon after harvest, and where the system of granting

loans on pledge of produce has been introduced, it is rapidly becoming popular. In the five districts in which this business has been started the total transactions of this nature during the year amounted to about 2 lakhs of rupees.

The next step will be co-operative marketing as members who have taken loans on pledge of produce will readily realize the advantages of selling in large quantities through their society. Apart from the necessity for specially capable and trustworthy management the chief difficulty in the way lies in securing proper storage accommodation in rural areas for the large quantities of produce involved.

20. An interesting feature of the year's work is the development in the organization of labour on co-operative lines. During the year 8 societies were started with the object of finding work for labourers, bringing the total number of such societies to 17 at the end of the year. During the year these societies executed work to the value of Rs. 1,59,177 most of which related to contracts with Local Boards, Municipalities and Government. These societies have naturally enough aroused opposition in certain quarters and the substantial progress made is therefore all the more gratifying. In Tanjore they have been particularly successful. There, and in Trichinopoly also, they will, I hope, take a substantial share in the various large works connected with reconstruction in the areas devastated by the recent floods.

21. Another feature of special interest in the work of the year is the formation in Tanjore district of four societies for the purpose of carrying out on co-operative lines the clearance of irrigation channels and other kudimaramat work. In many villages this work is, for various reasons, neglected by the ryots to their own serious detriment. It is too early to estimate the success of these societies, but if they work satisfactorily, as I confidently anticipate, they will be of great benefit to the villages concerned.

22. A subject which has occupied a rather prominent place in discussions amongst leading co-operators during the year is the growing need for the systematic training of non-official workers such as the office-bearers and other panchayat-dars of primary credit societies, members of the governing bodies of local unions, supervisors and other paid employees of co-operative institutions. The healthy development of the

movement depends to a large extent on the training of such non-official workers in their duties and responsibilities, and in the formation, amongst them and also amongst co-operators in general, of co-operative character and opinions. It is the inadequacy of such training and education which is the main cause of most of the defects in the working of societies. The importance of such training has always been recognized by the department, and its steadily growing recognition by non-official co-operators is a very welcome sign. In the earlier years of the movement it was possible for the Registrar and his staff to take almost entire responsibility for and to devote a large part of their time and attention to educative work of this character. Office-bearers of societies and other workers were called together in small groups to receive instruction, and advantage was taken of the annual general meetings of societies to read and explain by-laws and circulars, to discuss difficult problems, and for other similar educative work. But with the enormous growth in the number of societies and the rapidly increasing demands in other directions upon the departmental staff, it has become impossible for them to take such a large share as formerly in the training and education of non-official co-operators. Assistant Registrars now concentrate their efforts in regard to education, on the local unions. The periodical general meetings of these unions afford opportunities to Assistant Registrars of instructing panchayatdars of affiliated societies in regard to their duties and responsibilities and also in the general principles of co-operation. Assistant Registrars cannot, to any appreciable extent, deal with the primary societies direct in this matter. Non-official co-operators must themselves take a large and steadily increasing part in the organization of the training and education which is so essential to the success of the movement.

The Provincial Co-operative Union and one or two district federations of unions have recently considered the question of organizing courses of instruction for non-official workers, but the financial resources of these bodies are so limited that they cannot tackle the problem unaided. They have accordingly asked for financial assistance and the matter is now under the consideration of Government.

23. During the year attempts were made to improve the system of periodical training of co-operative inspectors, as distinguished from the preliminary training which they receive before they are allowed to undertake independent

Training of subordinate departmental staff.

work. It has of course always been customary for Assistant Registrars to summon periodical conferences of their inspectors, but this has now been systematised. The course of instruction extends over a week, and is held at intervals of about six months, and the lines on which the course should be conducted have been marked out by the Registrar. Local unions are encouraged to send their supervisors to these half-yearly courses. My Assistant Registrars inform me that the altered method of giving periodical instruction to their inspectors is giving satisfactory results.

24. At one time District Co-operative Conferences and other similar gatherings were mainly propagandist in character. But the necessity for advertising the movement is not now so great and the propagandist aspect of these gatherings is therefore not so prominent. In these conferences and in similar conferences for smaller areas (e.g., local union conferences) the most important work, except in a few backward districts, is the discussion and settlement of practical questions affecting the working of the movement in the district or in the Presidency as a whole. Nothing can be more encouraging as an indication of the way in which the movement is progressing than the businesslike fashion in which these conferences are as a rule conducted, the knowledge displayed of the subjects which come up for discussion, the tolerance of opposition and criticism and the spirit of reasonableness which generally prevails. The educative value of such conferences is very great, but they do not meet the need for the systematic courses of instruction referred to in the last paragraph.

These conferences afford valuable opportunities to officers of the Agricultural, Veterinary and Industries departments, opportunities of which they readily avail themselves, for the purpose of instructing the people assembled, by means of lectures and demonstrations.

25. During the year there was a very marked increase in the number and development in the transactions of co-operative house building societies. This is of course due to the financial assistance rendered by Government to such societies under the scheme approved by Government in G.O. No. 512, Development, dated the 11th April 1923.

In this connexion I may mention an interesting case in which a credit society in Madras city has been able, without financial assistance from Government, to secure house sites

Building societies.

for its members who already owned the superstructures erected thereon. The society consists of Adi-Dravidas who live in Narayanswami Gardens, Adyar. The President of the society arranged to purchase from the owner the entire block of land which contains 17 houses and in order to finance the purchase, a scheme was devised under which the members who own these houses will in about 12 years' time acquire the sites on which the houses are built. The Christian Central Bank gave a loan to the society repayable in 10 years to finance the scheme. Each member who has a house pays as rent a sum equal to 6 per cent per annum of the value fixed for his particular site and also invests an equal sum in a provident fund on which the society allows compound interest at $6\frac{1}{4}$ per cent per annum. These payments are made in monthly instalments. The member can neither withdraw anything from his Provident Fund account nor borrow from the society on that security, but he can transfer the deposit with the house and the occupancy of the site to another member. When the sum at his credit in the fund is equal to the value of his site the society will adjust the amount towards the purchase of the site and the member will cease paying rent and subscription to the Provident Fund. He may make advance payments but will have no claim to the site until the society has repaid the entire loan which it has taken from the Christian Central Bank. The merit of the scheme lies in the fact that it inculcates the habit of regular saving and that the individual members do not start off with a depressing load of debt incurred for the purchase of their sites.

26. Attempts have been made to start weavers' societies in North Arcot and Kurnool on the lines described in paragraph 45 of my Administration report for the year 1921-22. A few primary societies for weavers and a central society have been started in Vellore. But the societies organized for this purpose in Kurnool had not started work before the close of the year.

27. Although the co-operative credit movement has made extraordinarily rapid progress in this Presidency particularly during the last 5 years, there is still enormous scope for further development. The total number of co-operative societies in the Presidency is only about 19 per cent of the total number of (revenue) villages so that we are still far short of the ideal of a society for each village. Only 1.46 per cent of the total population are members of co-operative

societies. If we consider the rural population separately only 1.23 per cent are members of agricultural societies. Even in villages where co-operative credit societies have long been established a considerable proportion of the agriculturists do not join. Some of the more substantial men keep aloof not because they do not require credit but because the society cannot meet their requirements. In most rural societies the maximum amount which an individual member can borrow is Rs. 500. In some of the more developed areas this borrowing limit can now safely be raised without prejudice to the interests of the poorer members. This will probably lead to some increase in membership. But the chief difficulty in regard to financing those agriculturists who still hold aloof from rural credit societies is that of providing them with loans for sufficiently long periods for land improvement, clearing of prior debts and similar purposes. This difficulty can only be overcome by devising a scheme which will bring long term money into the movement. At present financing banks, on which rural societies are very largely dependent, obtain the bulk of their working capital in the shape of deposits, most of them for periods of 1 to 2 years. The question of finding the long term money required has long been under consideration. A scheme for the flotation of debentures by the Provincial Bank was prepared some years ago and has since then undergone substantial modifications, but a satisfactory solution of the difficulties involved has not yet been reached. I propose to take up the matter again during the current year. Meanwhile I have prepared and submitted for the consideration of Government a scheme for the establishment of a few primary land mortgage banks as an experimental measure. It is unlikely that this scheme can be started unless Government can give financial support at the outset by taking up some of the debentures which it is proposed to float. If the scheme proves successful, these land mortgage banks will afford at least a partial solution of the difficulty of finding the long term money required for the further development of the movement. The development of the system of granting loans on pledge of produce, to which I have already referred in paragraph 19 of this report, is also likely to bring into the movement a certain number of agriculturists who at present hold aloof.

28. The statistics furnished in this report are, as in last year, based on unaudited figures except for the central banks and a few other

Concluding remarks.

societies. Prior to last year the figures for the administration report were furnished not by the societies themselves but by the departmental staff. As a result of the change in system, many societies now prepare their own financial statements with the assistance of local unions where necessary, instead of waiting, as formerly, until the departmental auditor arrives to complete the audit. In Chingleput and North Arcot, all the societies prepared their own financial statements and furnished the figures required for the administration report without departmental assistance. In South Arcot, about 75 per cent of the societies were able to do the work without help from the departmental staff. In Kistna, South Kanara, Gōdāvari, Guntūr and Nellore the proportion was 50 per cent of the societies; in other districts the proportion varied from 25 per cent to nil. These facts show that in certain districts societies are rapidly acquiring the business capacity necessary for ascertaining their own financial position.

III.—WORKING OF SOCIETIES.

(a) Provincial and Central Banks.

29. There were 32 district central banks in the Presidency on June 30, 1924. All of them, except the Christian Central Co-operative Bank, are members of the Madras Central Urban Bank (Provincial Bank).

30. The by-laws of the Madras Central Urban Bank were amended during the year so as to enable central banks to take additional shares in order that the redemption of preference shares might not affect the borrowing capacity of the bank. The maximum limit up to which a central bank can take shares has been raised to Rs. 30,000. All district central banks, except Aska, Parlākimedi, Rajahmundry and Nellore took up additional shares during the year. The total share capital held by central banks in the Madras Central Urban Bank at the end of the year was Rs. 4,48,600 compared with Rs. 3,34,000 at the end of the previous year.

The policy of buying in preference shares in the Madras Central Urban Bank was continued during the year. Including the shares redeemed out of the profits of 1923-24, the total number extinguished will come to 1,750. Only 250 preference shares remain, almost all the individual shareholders having only one share each.

The redemption of a number of the shares held by individuals in the Madras Central Urban Bank seems to have created an impression in the minds of some of the individual shareholders in certain district central banks and in some of the primary societies affiliated to such banks that individual shareholders are no longer required in these central banks. This impression is entirely mistaken. There is no intention at present of making any move towards the elimination of individual shareholders in district central banks.

31. Further progress was made during the year in the transfer to district central banks of the loans originally given direct to primary societies by the Madras Central Urban Bank. The indebtedness of primary societies to the Madras Central Urban Bank which amounted to Rs. 0·92 lakh at the beginning of the year was reduced to Rs. 0·52 lakh at the end of the year. Of the latter sum Rs. 0·35 lakh relates to societies in liquidation. The balance is due by societies which are undergoing voluntary liquidation.

32. The Madras Central Urban Bank gave loans to the extent of Rs. 34·01 lakhs during the year as compared with Rs. 22·96 lakhs in the previous year. The chief reason for the large increase in the transactions is to be found in the fact that the rate of interest charged by the Madras Central Urban Bank was reduced from $7\frac{1}{2}$ to 7 per cent. The total loans due to the Madras Central Urban Bank by district central banks at the end of the year was Rs. 78·54 lakhs as against Rs. 67·79 lakhs at the end of the previous year, an increase of Rs. 10·75 lakhs as compared with Rs. 2·92 lakhs in the previous year.

33. The following statement shows the progress made by the Madras Central Urban Bank during the year as compared with the two previous years:—

Years.	Share capital.	Deposits including overdraft in the Imperial Bank.	Working capital.	Net profits.	Reserve fund after audit.
	RS.	RS.	RS.	RS.	RS.
1921-22...	5,22,950	67,25,505	74,40,867	1,28,688	2,50,000
1922-23 ...	5,25,051	77,69,626	85,44,676	1,37,349	2,84,337
1923-24 ...	5,25,120	83,50,167	* 91,80,287	1,52,392	3,23,098

* This figure excludes Rs. 1,22,221 being other funds such as building fund, etc of the Provincial Bank.

It is noteworthy that although there was a reduction in the rate of interest on loans given by the Madras Central Urban Bank and consequently on the deposits received by the bank, the working capital increased from Rs. 85.45 lakhs to Rs. 91.60 lakhs and the net profit from Rs. 1.37 lakhs to Rs. 1.52 lakhs.

34. Deposits in the Madras Central Urban Bank rose from Rs. 75.84 lakhs on 30th June 1923 to Rs. 79.36 lakhs on 30th June 1924.

Deposits in the Madras Central Urban Bank. The overdraft account with the Imperial Bank was operated upon freely during the year. The net amount due to the Imperial Bank on the last day of the year was Rs. 4.13 lakhs as compared with Rs. 1.85 lakhs at the end of the previous year. The amount invested by Local Boards and Municipalities in the Madras Central Urban Bank amounted to Rs. 17.89 lakhs at the end of the year. Although the Madras Central Urban Bank lent to district central banks during the year much more money than in the previous year (see paragraph 32 supra) it had some difficulty in finding an outlet for its funds within the Presidency. As a result it had to invest about five lakhs of rupees in the Bengal Provincial Bank during the year. A further investment of three lakhs of rupees has since been made in the Burma Provincial Bank. The difficulty was due mainly to the large influx of money from local boards and municipalities into district central banks. I shall refer to this matter in a later paragraph of my report.

35. The total working capital of all the financing banks (including the Provincial Bank) rose from Rs. 333.27 lakhs at the beginning to Rs. 387 lakhs at the end of the year. Deposits rose from Rs. 183.37 lakhs to Rs. 212.35 lakhs, share capital from Rs. 33.63 lakhs to Rs. 37.67 lakhs and reserve fund from Rs. 6.74 lakhs to Rs. 8.61 lakhs. Out of the paid-up share capital of Rs. 32.41 lakhs in district central banks the sum of Rs. 13.14 lakhs is held by individuals and the remaining Rs. 19.27 lakhs by primary societies. Primary societies on the unlimited liability basis have still a balance of Rs. 16.12 lakhs available for investment as share capital in central banks.

The money borrowed by all the financing banks (including the Provincial Bank) from outside the movement amounted on 30th June 1924 to Rs. 212.35 lakhs as compared with Rs. 183.87 lakhs at the end of the previous year. The owned capital of these banks, i.e., share capital plus

reserve fund, amounted to Rs. 46.28 lakhs which is equivalent to 21.79 per cent of the amount borrowed from outside the movement as compared with 21.96 per cent at the end of the previous year. The increase in share capital is particularly noticeable in the Chingleput, South Arcot, Guntūr and Coimbatore district central banks.

36. As usual the Imperial Bank of India rendered great assistance to the movement particularly in regard to the provision of fluid resources by allowing overdrafts to the financing banks at a flat rate of 6½ per cent. The overdrafts allowed amounted to Rs. 43.91 lakhs at the end of the year as compared with Rs. 39.16 lakhs at the end of the previous year. The overdrafts are given on the condition that they will be utilized only as cover for deposits or as short term loans repayable within a year.

37. During the year large sums of money were deposited in the financing banks by Local Boards and Municipalities, Abkārī and Jail contractors, employees and contractors of Local Boards. At the end of the year the amount so invested in financing banks (including the Provincial Bank) was Rs. 67.39 lakhs as compared with Rs. 37.56 lakhs at the end of the previous year. The amount is made up of the following items:—

	RS.
1. Railway cess	25,89,513
2. Security deposits of employees and contractors of Local Boards and Municipalities	19,09,308
3. Provident fund of employees of Local Boards and Municipalities ...	4,58,318
4. Surplus general funds of Local Boards and Municipalities ...	11,95,672
5. Jail contractors' deposits	74,789
6. Abkārī contractors' deposits	4,60,506
7. Security deposits of Government servants	11,895
8. Civil Court deposits	39,130
Total	67,39,131

NOTE.—As the Madras Central Urban Bank has not furnished the required particulars, the distribution as between the different items is only approximately correct.

The deposits which are obtained from Railway cess funds and from the surplus funds of Local Boards and Municipalities are (individually, not in the aggregate) very much larger than the deposits which financing banks obtain from other sources. Unless the district central banks which take these unusually large deposits regulate their financial arrangements with care, embarrassment may result when a few large deposits representing a considerable proportion of their total working capital are not renewed on maturity or replaced by other deposits of similar amount. The maximum period for which these deposits can be made has been extended from one to three years. District central banks which take large deposits of this kind should, therefore, arrange with the Local Bodies concerned for the longest period which they can allow and also for some system of repayment in convenient instalments when the deposits can no longer be renewed. The Madras Central Urban Bank is in a much stronger position to handle these large deposits than district central banks, and deposits, the acceptance of which might lead to embarrassment in the working of district central banks, should be passed on to the Madras Central Urban Bank.

38. During the year under review all the district central banks reduced their rate of interest on loans to primary societies. In most banks the reduction was one-half per cent.

39. In this Presidency the practice is to exclude from the net divisible profits of co-operative societies of every class all overdue interest and interest which has accrued (although not overdue) on loans on which interest is overdue. As in last year both the book profit and the net divisible profit are shown in the statistics. The book profit is made up of the net divisible profit, the interest overdue, and the interest accrued but not overdue referred to above. The book profit as per balance sheet and the net divisible profit as per profit and loss account of all the financing banks (including the Provincial Bank) amounted to Rs. 7.37 lakhs and Rs. 5.88 lakhs for the year as compared with Rs. 5.64 lakhs and Rs. 5.40 lakhs, respectively, for the previous year. In spite of the reduction in the rate of interest on loans there was a large increase in the book profit of all the financing banks taken together. Every bank, except the South Kanara District Central Bank, contributed to this increase. During the year some financing banks reduced the rate of interest they allow on fixed deposits. Others had not done so before the end of the year.

The fact that there was an appreciable increase during the year in the deposits received by financing banks and that the book profits for the year are so much larger than for the previous year shows that primary societies were fully justified in their demands for a reduction in the rate of interest charged on their borrowings from the central banks. Although there was an increase as compared with the previous year in the net divisible profits of all financing banks taken together there was a small decrease in the case of Anantapur, Chittoor, Berhampur, Ellore, Madura-Rāmnād and Malabar Central Banks. This was due to an increase in the amount of interest remaining uncollected at the end of the year. In the case of the Madura-Rāmnād Central Bank the collection during the previous year of a very large amount of overdue interest unduly swelled the divisible profits for that year. The fall both in the book profit and in the net divisible profit in South Kanara Central Bank was due to the fact that provision had to be made for bad debts on account of loans given to two stores societies. In the case of the Salem District Urban Bank the large reduction in the net divisible profit was entirely due to the abnormal increase in overdue interest. A sum of Rs. 23,711 was on that account excluded from the divisible profits for the year as compared with Rs. 5,994 for the previous year. The reduction in the rate of interest on loans given by central banks has not affected the rate of dividend paid to individual shareholders in those banks. Where there has been a reduction in dividend it was due to other causes.

40. In regard to principal due to financing banks the percentage of balance to demand ranged from 1.35 in the Srīvilliputtūr Central Bank to 57.69 in the Chittoor Central Bank. In 13 central banks the percentage was less than 15 while in 14 others it ranged between 15 and 40. In Salem, Ganjām, Parlākimedi, Cuddapah and Chittoor Central Banks, arrears of principal were particularly large. As regards interest due to financing banks it is gratifying to find that in Conjeeveram, Aska, Amalapuram and Srīvilliputtūr Central Banks there were no arrears at the end of the year. The amount of arrear interest was large in Anantapur, Madura-Rāmnād, Salem, Trichinopoly and South Kanara Central Banks. There was marked improvement in the collection of current interest, that is, interest which fell due in the year under review, the highest percentage of balance to demand under this head being 16.75 per cent in the

Rajahmundry Central Bank. The reason for the heavy arrears in repayments to central banks is as usual bad collection work in primary societies, a matter which will be discussed elsewhere in this report.

(b) *Agricultural Societies.*

Class (i).—Credit Societies.

41. The number of agricultural credit societies increased by 1,003 during the year as compared with an increase of 894 in the previous year. At the beginning of the year there were 7,100 societies of this class of which 24 were on the limited liability basis. During the year 1,084 societies were registered and four societies were added by transfer from other classes. The registration of 46 societies was cancelled and 39 societies were removed from the list by transfer to other classes. There were, therefore, at the end of the year 8,103 societies of which 26 were on the limited liability basis. Of the societies registered during the year, four are on the limited liability basis; these are grain banks. Of the societies transferred from this class, two were limited liability societies. The registration of one society was restored by Government on appeal on the recommendation of the Registrar and on an assurance given by the society that it would work properly in future.

The total number of members of agricultural societies of all classes increased during the year from 384,957 (audited figures) to 454,033 of whom 347,895 are agriculturists, 59,747 are non-agriculturists and 46,391 are dependent only partly on agriculture. Of the total membership, societies formed during the year account for 34,712 members. Of the members depending entirely on agriculture, 36,168 are non-cultivating landholders, 230,798 are cultivating landholders, 50,908 are tenants and 30,021 are field labourers. Arranged according to caste the membership of all agricultural societies is as follows:—

	On 30th June 1924.	On 30th June 1923
	RS.	RS.
Brahmans	39,656	36,419
Non-Brahman (Hindus) ...	2,95,851	2,53,403
Christians	31,286	23,944
Muhammadians	25,677	21,565
Adi-Dravidas or Adi-Andhras...	55,121	45,927
Others	6,442	5,006

The increase in membership is satisfactory and it is evident that the movement is making rapid progress amongst the depressed classes.

42. During the year the total working capital of all agricultural credit societies increased from Rs. 2,65,39,957 to Rs. 3,14,97,536 and the paid-up share capital from Rs. 28,74,138 to Rs. 35,68,127. Deposits made by individuals rose from Rs. 15,53,087 to Rs. 16,69,177. Of the latter sum, members contributed Rs. 7,45,175 and non-members Rs. 9,24,002. Loans from financing banks increased from Rs. 2,04,91,263 to Rs. 2,42,30,373. There has been satisfactory progress during the year.

43. The expansion due to the formation of new societies during the year and the expansion due to consolidation and development of societies registered before the beginning of the year are shown below:—

	Societies re- gistered during the year.	Increase during the year in societies re- gistered before 1st July 1923.	Total increase in the year.
Number of members	32,286	29,500	61,786
Paid-up share capital	1,76,069	5,17,920	6,93,989
Deposits by individuals	16,586	99,504	1,16,090
Loans from financing banks ...	11,55,352	25,83,758	37,39,110
Reserve fund	...	2,76,109	2,76,109

There was substantial increase in share capital in almost all districts. The increase is particularly satisfactory in North Arcot, South Arcot, Chingleput, Coimbatore, Guntūr, South Kanara, Kistna and Tanjore. The increase in deposits was only Rs. 1,16,090 of which members contributed Rs. 91,836 as compared with Rs. 23,547 in the previous year, and Rs. 4,304 in the year prior to that. These figures indicate a growing, though still very inadequate, appreciation, by members of rural societies, of the importance of the thrift aspect of the movement. It must of course be remembered that investment in share capital is itself a form of saving and that the provision in the by-laws of rural societies for the payment of share capital in small instalments at regular intervals is intended to inculcate the habit of thrift. This provision is particularly valuable in the case of field labourers and tenants. The ryot apparently prefers to invest his savings in the purchase of land.

44. The total divisible profit earned by the societies during the year amounted to Rs. 4,71,557 as compared with Rs. 4,06,067 in the previous year. The total loss not yet recouped by societies on the last day of the year amounted to Rs. 6,33,588 as compared with Rs. 4,51,272 in the previous year. The book profit of all agricultural credit societies for the year amounted to Rs. 16,84,441 as compared with the divisible profit of Rs. 4,71,557.

A question which has been agitating the minds of certain co-operators during the last 12 months is whether the general reduction in the rate of interest charged on loans granted by rural credit societies has not unduly restricted the margin of profit between their borrowing and lending rates and thereby adversely affected the growth of the reserve funds of those societies. The answer is to be found in the following statistics. Out of 8,103 agricultural credit societies on the list at the end of the year under review, 8,077 are on the unlimited liability basis. Of these 8,077 unlimited liability societies, 270 had not really started work before the end of the year. Of the remaining 7,807 societies, 3,846 worked at a loss, when overdue interest is excluded from the profits. Of these 3,846 societies, only 1,201 worked at a loss amounting in all to Rs. 25,432, when overdue interest is included in the profits. Of this loss amounting to Rs. 25,432, a sum of Rs. 10,529 is accounted for by 741 societies which had only been recently started. The loss incurred by properly established societies was only Rs. 14,903 and this relates to only 460 societies, the average loss per society being Rs. 32. The loss in those cases is due not to an unduly low margin of profit but to bad management. As a matter of fact the proportion of reserve fund to working capital in agricultural credit societies has slightly increased as the result of the year's working when compared with the results of the previous three years. The percentages are as follows :—

5.92 per cent for the year 1923-24;
5.80 per cent for the year 1922-23;
5.85 per cent for the year 1921-22; and
5.91 per cent for the year 1920-21.

It is obviously unfair that members who pay interest punctually should be penalized to counterbalance the effects of the laxity of those members who are not punctual. The proper course is to improve collections, not to take advantage of the reduction in the rate charged by financing banks to

rural credit societies in order to increase the margin between the borrowing and lending rates in those societies.

45. It is sometimes urged by critics of the co-operative movement—the criticism does not, as a rule, come from co-operators—that the development of rural credit societies has merely resulted in increasing the indebtedness of the ryot. This criticism is based on a fundamental misconception of the objects of agricultural co-operative credit. Such credit is perfectly legitimate so long as it is regulated by the society and utilized by the borrower in such a way as to increase his productive capacity. Rural credit societies have not reached this ideal state but it is a mistake to suppose that an increase in agricultural indebtedness is necessarily an evil. It is only credit which cannot yield a profit that is to be condemned.

46. A statement of loans given by agricultural credit societies during the year, classified according to purpose, value, security, and period will be found in appendix 2 which also contains the corresponding figures for the previous year. The following statement shows the amount of loans given during the last 5 years for (a) productive purposes, (b) non-productive purposes and (c) paying off prior debts :—

Loans granted by agricultural societies.

Year.	Number of members.	Working capital.	Total loans.	
			Number.	Amount.
(1)	(2)	(3)	(4)	(5)
		IN LAKHS OF RUPEES.		IN LAKHS OF RUPEES.
1923-24	454,033	320.85	166,485	149.47
1922-23	386,264	270.54	142,453	126.98
1921-22	333,342	227.17	129,469	119.99
1920-21	280,299	184.48	113,361	88.44
1919-20	231,087	159.68	103,964	88.95

Year.	Loans for reducing prior debts.		Loans for productive purposes.		Loans for non-productive purposes.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
	(6)	(7)	(8)	(9)	(10)	(11)
		IN LAKHS OF RUPEES.		IN LAKHS OF RUPEES.		IN LAKHS OF RUPEES.
1923-24	30,989	44.56	130,373	100.88	5,123	3.64
1922-23	27,504	37.76	109,961	85.66	4,988	3.56
1921-22	26,769	36.79	98,028	77.97	4,672	3.23
1920-21	19,498	23.16	91,046	63.22	2,817	2.06
1919-20	20,356	27.59	80,878	59.35	2,730	.01

The percentage of loans for periods exceeding two years has risen from 35.23 to 36.28. A slight increase in the percentage of loans granted on the mortgage of immovable property and a slight fall in the percentage of loans granted on personal security will be noticed. There is a marked increase in the proportion of loans granted on the pledge of movables as compared with the previous year. This is due to the development of transactions in the nature of loans on the pledge of members' produce. It is satisfactory to find that the percentage of loans for non-productive purposes is small (2.45 per cent) and is decreasing. The corresponding percentage for the previous year was 2.80 per cent. The other variations do not call for any special comments.

Arrears.

47. A statement showing the percentage of balance to demand for the last five years is given below:—

Statement showing the percentage of balance to demand for the last five years.

Year.	Demand principal in the year.	Amount overdue.	Percentage of column (3) to column (2).	Interest overdue at the end of previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.		RS.
1919-20	68,31,588	16,38,422	23.98	4,17,987
1920-21	95,48,965	29,27,760	30.66	4,53,617
1921-22	1,19,87,262	37,26,510	31.08	6,65,888
1922-23	1,37,95,313	49,61,255	35.96	8,49,820
1923-24	1,63,95,758	68,35,671	41.69	11,32,081

Year.	Interest overdue at the end of the year out of the amount in column (5).	Percentage of column (6) to column (5).	Interest accrued and fallen due during the year.	Balance overdue at the end of the year out of the amount in column (8).	Percentage of column (9) to column (8).
(6)	(7)	(8)	(9)	(10)	
	RS.		RS.	RS.	
1919-20	2,25,904	54.01	11,73,834	2,53,126	21.56
1920-21	2,61,667	57.68	15,02,478	4,14,736	27.60
1921-22	3,17,372	47.66	19,29,204	5,39,280	27.96
1922-23	3,94,176	46.38	23,68,397	7,43,359	31.59
1923-24	5,67,465	50.12	27,65,129	9,60,591	34.73

Collections have again deteriorated during the year. The percentage of balance to demand under principal has risen

steadily from 23.98 for the year 1919-20 to 41.69 for the year under review. In regard to current interest the percentage has risen during the same period from 21.56 to 34.73. The percentage of balance to demand under arrear interest has increased as compared with the previous year, although it is lower than it was for the years 1919-20 and 1920-21. All but 9 districts show an increase in overdues under principal (see appendix 5). Overdues are very heavy in Anantapur, North Arcot, Bellary, Chittoor, Cuddapah, Kurnool, the Nilgiris and Salem. The districts which show the best results in regard to the collection of principal and of current interest are Guntūr, South Kanara and Tinnevely.

Different methods are adopted in different Provinces for testing the working of societies in regard to repayments. If we compare repayments made towards principal by members of agricultural credit societies during the year (Rs. 1,03,54,381) with the amount outstanding against the members at the beginning of the year (Rs. 2,31,85,667) the percentage works out to 44.66. This compares very favourably with the position in the Punjab where the figure worked out on those lines was 26.5 per cent for the year 1922-23 and 27 per cent for the preceding year. If we compare repayments made by members during the year (Rs. 1,03,54,381) with the total of the amount outstanding against members at the beginning of the year (Rs. 2,31,85,667) and of the loans disbursed to members during the year (Rs. 1,47,62,359) the percentage works out to 27.23. The position as indicated by this figure is very much the same as in Burma where the percentage worked out on those lines was 27.06 for the year 1922-23 and 27.84 for the year preceding.

Although the adverse effect of a season, which was decidedly unfavourable to the ryots over the greater part of the Presidency, is probably sufficient to explain the decline in recoveries as compared with the previous year, it cannot be said that the position as regards repayments affords much ground for satisfaction. In spite of the strenuous and unremitting efforts made by the departmental staff, unpunctuality in repayment of loans on the part of members of agricultural credit societies has steadily increased during the last 5 years. In successive annual reports explanations have been given for unsatisfactory collections, explanations which I do not now propose to recapitulate. It may safely be said that apart from special causes at work in particular cases, unsatisfactory recoveries are in the main due to inefficient supervision. A study of the statistics regarding recoveries

in agricultural credit societies shows that within the same district societies vary enormously from one local union area to another in regard to punctuality of repayment. Large variations occur as between union areas where economic and climatic conditions are practically uniform. The explanation lies of course in the comparative efficiency of certain unions and the comparative inefficiency of others. Wherever local unions have made special efforts, collections have improved. The real remedy for unsatisfactory recoveries lies with the local unions. Their claims to efficiency will depend in great measure on their capacity to improve collection and to maintain it at a high level.

Arrangements are now being made under which local unions will receive every month from every affiliated society a statement showing the demand, collection and balance due in respect of every borrowing member. Local unions will furnish a consolidated statement (giving the totals only for each society) to the Assistant Registrar. The provision at frequent intervals of clear information regarding recoveries and overdues will enable the union to take prompt steps, wherever necessary, to check laxity and unpunctuality. It will also enable the Assistant Registrar to regulate his work in regard to the training of local unions.

Local unions should see that primary societies fix the date for repayment at the time most convenient to the borrowing member, that is, at or soon after the harvest season. In spite of constant propaganda regarding this matter the practice is not yet universal. Efforts should also be made to extend the grant of loans on pledge of produce and the sale of members' produce by the societies (at the members' risk). This will facilitate collection and thereby improve recoveries.

48. The practice of fictitious repayments was at one time prevalent in agricultural credit societies but as a result of the systematic attempts which have been made to root out the evil, cases are now comparatively rare and in certain districts are practically unknown.

Classes (ii), (iii) and (iv).—Societies for purchase, purchase and sale, production, and production and sale.

49. The transactions of agricultural societies coming under the above classes are shown in appendix 6. The transactions of non-agricultural societies of these classes are dealt with separately.

Class (ii).—Purchase, purchase and sale.

50. At the beginning of the year there were 77 agricultural societies for purchase or purchase and sale; three more were registered during the year and the registration of three societies was cancelled, leaving 77 societies of this class at the end of the year. Of the societies registered during the year, one was a supply society for the people in the Agency tracts and two were trading unions. The three societies cancelled were store societies.

Sales of goods to members amounted to Rs. 2,56,030 as compared with Rs. 2,27,565 in the previous year, and the purchase of members' products to Rs. 1,05,170 as compared with Rs. 1,53,832 in the previous year. In addition to this a few of the societies effected the sale of members' products on a commission basis, to the extent of Rs. 3,92,481. The working capital of all the societies of this class amounted to Rs. 4,24,012. Forty-seven societies earned a divisible profit of Rs. 10,221 and 30 societies incurred a loss of Rs. 38,208.

The real reason for the comparative failure of agricultural trading societies is not easy to ascertain but various contributory causes may be mentioned such as want of loyalty on the part of members, lack of suitable men to manage the business and so on. I have attempted to indicate in paragraphs 9 and 37 of my report for the year 1921-22 some of the obstacles to success. It will, I think, be necessary to make a detailed examination of the lines on which these societies have hitherto worked and to arrive at the real reason for their comparative failure before attempting to devise methods which are more likely to lead to success.

Class (iii).—Production.

51. There are no agricultural societies for production.

Class (iv).—Production and sale.

52. There were four agricultural societies for production and sale at the end of the year, no addition having been made to this class during the year. Of the 4 societies, 2 worked at a net profit of Rs. 2,560 and the remaining 2 at a loss of Rs. 14,783.

53. Along with the transactions of agricultural trading societies it may be appropriate to consider the statistics of joint purchase and sale effected during the year by agricultural credit societies.

Joint purchase to the extent of Rs. 1,93,256 with an estimated savings of Rs. 12,484 to members was effected during the year, as compared with Rs. 1,76,456 and Rs. 7,729 in the previous year. Foodstuffs, cloth and cattle food make up the major portion of the joint purchases. Coimbatore, Malabar, Kistna and Chingleput districts take the lead in this matter. As regards joint sales the transactions for the year amounted to Rs. 53,972 with a gain to members of Rs. 1,414 as compared with Rs. 33,788 and Rs. 1,392 in the previous year. The bulk of the transactions under this head relate to the joint sale of paddy in Kistna district.

Class (vi).—Other forms.

54. To the 14 agriculturist societies in class VI, at the beginning of the year, 108 were added during the year, bringing the total to 122 at the end of the year. Of the 108 societies added during the year, 74 were registered during the year and 34 were transferred from other classes. Of the 122 societies in this class, 112 consist of members of the depressed classes and have as their main object the obtaining of land for cultivation by their members and for their house-sites. Of the remaining ten societies, one is an irrigation society, four are societies for kudimaramat work (in Tanjore district), three are crop loan unions and two are building societies. The three crop loan unions are at Vallam, Orattanadu North and Orattanadu South in the Tanjore district. Their main object is to obtain loans on the pledge of produce for members of rural credit societies affiliated to them and to arrange for the safe custody of the produce pledged. These affiliated societies borrow from the central bank and give loans to their members on the pledge of produce. The produce is transferred to the godowns of the crop loan union for safe custody. When the produce is sold the loans obtained on it are adjusted from the sale-proceeds, and any surplus goes towards the liquidation of the members' other dues to their credit societies.

Societies of special interest.

55. A brief description of the activities of some of the agricultural societies of special interest which come under classes II, IV and VI is given below:—The society made satisfactory progress during the year. It advanced loans on the pledge of arecanuts and other garden produce deposited by members in the godowns of the society, to the

extent of Rs. 87,340 and effected the joint sale of members' produce (arecanuts, horsegram, blackgram, paddy, gingelly seeds, pepper, cardamoms, husk and soapnuts) to the value of Rs. 4,82,803. The extra money realized by the members as a result of the joint sales is estimated at Rs. 6,934. The commission earned by the society was Rs. 1,968 as compared with Rs. 1,616 in the previous year. The society also purchased on behalf of its members jaggery, oil-cakes, kerosene-oil, tiles and other goods to the extent of Rs. 10,973. The saving to members on this account is estimated at Rs. 550 and the commission earned on the business amounted to Rs. 179-15-8.

This society sold rice, horsegram, blackgram, paddy on behalf of its members to the extent of Rs. 1,13,985 and the commission earned was Rs. 1,762. The extra money realized by members on account of the joint sale is estimated at Rs. 2,450. A sum of Rs. 12,472 was outstanding at the end of the year in the form of loans to members on the pledge of produce.

The membership of this society increased during the year from 108 to 118, including 31 society members. The society purchased manure, cotton seeds, horsegram, Meston ploughs, etc., to the value of Rs. 9,180 and distributed them to members making a gross profit of Rs. 530 on the transaction. The society is doing useful work.

This society has just completed its sixth year, and continues to work successfully. During the year the paid-up share capital of the society rose from Rs. 29,673 to Rs. 33,546. The net divisible profit for the year is Rs. 2,494 as compared with Rs. 2,057 in the preceding year. Its chief activities are the hulling of paddy, decorticating groundnut, crushing sugarcane and manufacturing jaggery. It has succeeded in inducing some of the local ryots to cultivate improved varieties of sugarcane which give a better yield than the local cane. For this purpose it has advanced money to a number of members to finance the purchase and cultivation of these improved varieties and has itself undertaken the cultivation on a small scale. Another line of work which it has introduced is the grant of loans on the security of grain stocked in its godowns and on standing

sugarcane crops. It advanced Rs. 10,979 in this way during the year. The system is very useful as it helps the society to secure regular work for its paddy huller and its sugarcane crushing plant.

This society has had another bad year. The paddy huller fetched a gross income of only Rs. 2,392. The income from the bone disintegrator and other plant was only Rs. 533, although the manufacture of bone meal was the chief object with which the society was started. Vigorous attempts are being made to put the society on a stronger footing but the prospects are not encouraging. The total loss up to 30th June 1924 amounted to Rs. 14,425.

The objects of this society are similar to those of the Kallakurichi and Tindivanam Industrial societies. It purchased Rs. 7,154 worth of manure during the year. Its other activities were the manufacture of bone meal, the disintegration of phosphatic nodules for use as manure, and the hulling of paddy. The total loss incurred by the society up to 30th June 1924, amounted to Rs. 5,147 but the prospects are not discouraging.

The union was started on 5th December 1923. Fourteen individual members and 3 societies with a paid-up share capital of Rs. 110 were admitted to membership during the year. It received produce in its godowns for safe custody, on which a sum of Rs. 24,294 was advanced through primary societies.

Sixteen individual members and three societies with a paid-up share capital of Rs. 95 joined the union. It received produce in its godown on which loans amounting to Rs. 8,497 were disbursed by affiliated societies.

Eight individual members and four societies with a paid-up share capital of Rs. 65 joined the union during the year. It received for safe custody in its godown stock on which loans to the extent of Rs. 2,311 were disbursed.

These four societies spent Rs. 231 in clearing silt from channels and removing prickly-pear. One society realized an income of Rs. 66 from a fishing lease.

This is an agricultural unlimited liability society consisting partly of agriculturists. With a view to finding work for its members during the season when agricultural operations do not provide them with occupation, the society amended its by-laws to enable it to undertake contract work. The society obtained a contract from the Tanjore Municipality for the removal of rubbish from the streets and for the supply of gravel. It also obtained a contract for the spreading of metal on one of the District Board roads. During the year it completed contract work to the total value of Rs. 32,075 on which it earned a substantial profit.

(c) *Non-Agricultural societies.*

Class (i) — Credit Societies.

56. The total number of societies of this class rose from 805 at the beginning of the year to 955 at the end of the year. One hundred and fifty-three societies were registered and eight were cancelled. Fourteen were added by transfer from other classes and nine were removed to other classes. Of the 955 societies, 764 are on the limited liability and 191 on the unlimited liability basis.

57. Substantial progress was made during the year in these societies. The membership increased from 120,588 to 138,530, the paid-up share capital from Rs. 27,63,114 to Rs. 33,79,065, the deposits from individuals from Rs. 51,01,668 to Rs. 58,49,827 and the working capital from Rs. 98,08,990 to Rs. 1,17,80,415. The net divisible profit for the year was Rs. 4,62,140 as compared with Rs. 3,84,692 for the previous year. The book profit amounted to Rs. 6,81,538 and the real loss was only Rs. 2,273.

The following statement shows the sources from which the limited liability credit societies obtain their funds:—

	In lakhs of rupees.
Share capital	32.00
Members' deposits	26.36
Non-members' deposits	29.45
Loans from central banks	16.23
Reserve fund	5.52
From other societies	0.19
Total	109.75

It will be observed that limited liability credit societies obtain a considerable portion of their working capital in the shape of loans from the central banks. The growing tendency of such societies to rely on central banks for financial accommodation should be discouraged. These societies should look to local resources for the bulk of the money which they require in addition to their "owned capital" (i.e., paid-up share capital and reserve fund).

58. The increase in transactions during the year on account of (1) the formation of new societies in the year and (2) the development of societies registered before the year began is exhibited in the following statement:—

	For societies registered in the year.	For societies registered before 1st July 1923.	Total increase for the year.
1. Number of members	5,270	12,672	17,942
2. Paid-up share capital	79,437	5,36,514	6,15,951
3. Deposits by individuals	12,413	7,35,716	7,48,159
4. Loans from financing banks	95,166	3,56,496	4,51,662
5. Reserve fund	...	1,49,137	1,49,137

The increase in deposits by individuals in the older societies is less than in the preceding year (Rs. 7,35,716 against Rs. 9,11,178) but the increase in paid-up share capital is considerably greater (Rs. 5,36,514 against Rs. 4,54,928). These societies are developing very satisfactorily. The fact that deposits by non-members amount to Rs. 31,30,009 indicates how firmly the confidence of the outside public has been established in their financial soundness and good management.

59. The percentage of balance to demand are as follows:—

Arrears.

	Principal.	Arrear interest.	Current interest.
1922-23	14.39	39.79	12.50
1923-24	15.99	31.97	12.28

There is considerable improvement over the preceding year in the collection of arrear interest and a slight improvement in current interest. In recoveries towards principal

there has been a slight decline. Separate percentages for each district are given in Appendix 5. The societies in Trichinopoly, Coimbatore, South Kanara, Tinnevely and Madras have done well in the matter of collection. Collection on the whole is not very satisfactory. An adverse season affects collection in non-agricultural credit societies, although less directly than in rural societies.

60. In last year's report reference was made to the question whether the growth of urban banks should not be restricted within certain limits. As an urban bank grows in size, its reputation and financial status are as a rule enhanced, but at the same time it tends to lose its true co-operative character. The problem has not yet been solved but a suggestion has been made which may perhaps be helpful in retaining the co-operative character without restricting the growth of such banks. The suggestion is that when an urban bank becomes large and unwieldy branches should be opened, each with a limited area of jurisdiction and a local committee. The local committee would have power to admit members and to sanction loans but not to borrow. Only the parent society would have power to take deposits. This method is probably worth trying.

61. All limited liability societies which accept deposits exceeding a total of Rs. 20,000 are now required to maintain fluid resources in respect of those deposits in the form and according to the standard prescribed by Government. The matter had been under consideration for a long time, and was fully discussed at a conference of representatives of Central Banks and Urban Banks before Government issued a rule under the Co-operative Societies Act, placing it on a statutory basis. The rule is working satisfactorily.

62. One of the most successful types of non-agricultural credit society is the society for wage earners. There are many societies of this kind, for Government servants, Municipal employees, Railway employees, Factory employees, Mission employees, etc. A notable feature in most societies of this kind is the punctuality with which borrowing members repay their loans and the appreciation by some at least of the members of the facilities which the societies afford for the investment of their savings.

In addition to the ordinary activities of a co-operative urban bank the Madras and Southern Mahratta Railway Employees Society undertakes fidelity guarantee business on behalf of those members who are required, on account of the nature of their duties, to furnish security to the Railway Company. The society collects from the members concerned a premium of 2 per cent per annum of the amount guaranteed. The premia so collected are credited to a separate fund which is utilized in the business of the society and on which the bank allows a reasonable rate of interest. All duly established claims against the members concerned on account of breach of fidelity, are met from this fund. When a member withdraws from the scheme, which he can do after giving the prescribed notice, a portion of the premium paid may be refunded to him, if the state of the fund permits, in accordance with a graduated scale fixed with reference to the period for which the guarantee has been in force. On 30th June 1924, there were 152 members on whose behalf a guarantee of the nature described has been given by the bank. The total sum covered by guarantee was Rs. 1,09,200. During the year a sum of Rs. 3,341 was refunded to ten members in respect of whom the guarantee has been withdrawn or cancelled. The amount at the credit of the fund on 30th June 1924 was Rs. 28,401 which represents 26 per cent of the amount guaranteed. The corresponding figure at the end of the previous year was 24.91 per cent.

The Madras Posts and Telegraphs Co-operative Society, Ltd., Madras, also undertakes business of this nature in addition to its ordinary functions. At the end of the year it had guaranteed a sum of Rs. 3,37,800 in respect of 1,190 members. During the year it collected premia amounting in all to Rs. 2,877 and paid Rs. 325-4-0 on account of the misconduct of two subscribers.

The Madras and Southern Mahratta Railway Employees society conducts a "Mutual Retirement Benefit Fund" on behalf of its members. Those who join the fund pay a monthly subscription for a stated period. When they retire from service, or at death, if earlier, the society returns the accumulated subscriptions, together with compound interest. On 30th June 1924, the amount at the credit of this fund was Rs. 34,522 and the number of members participating in its benefits, 430.

63. Although the encouragement of thrift is one of the objects of the co-operative credit movement, and is specified in the by-laws of every co-operative credit society, rural and urban, co-operators even in urban areas have not yet sufficiently realized its importance. Further sustained propaganda will be necessary to make them appreciate the facilities afforded by co-operative societies for the regular investment of small savings.

Thrift societies.
In this connexion I may mention a society which was registered during the year for the employees of the various firms in Mount Road, Madras. The society is working entirely as a thrift organization. It conducts a provident fund to which members pay a monthly subscription. The subscriptions are accumulated at $6\frac{1}{4}$ per cent compound interest and will be returned to the subscriber on retirement, or after a stated period, or in certain eventualities. During the year 53 members joined the society of whom 20 had, before the year ended, begun to subscribe to the provident fund. The number of subscribers has since risen to 51. The monthly subscriptions amount to Rs. 95.

Most of the credit societies organized for the benefit of fishermen on the West Coast and elsewhere are thrift organizations although they give occasional loans of small amounts. Three societies on a thrift basis were started during the year for the Chenchus in Kurnool district. The members are employed under the Forest department and they save half an anna or so daily from their wages and invest it in savings deposit accounts. A similar system is in vogue in various other societies for comparatively low-paid wage earners.

64. There are three credit societies exclusively for women, one at Salem, another at Tanjore and a third at Palamcottah.

Classes (ii), (iii) and (iv).—Societies for purchase, production and sale.

65. At the beginning of the year there were 127 societies in these three classes. During the year 33 more societies were registered, 1 was brought in by transfer from another class, 17 were cancelled and 5 were removed by transfer to other classes, bringing the total to 139 societies in these classes at the end of the year. Of the societies registered during the year, 7 are urban stores, 3 are societies for purchase of cotton for spinning and for sale of hand-spun yarn, 6 are

societies for the supply of stationery to students, 1 is a society for the production and sale of khadder cloth, 1 is a society for the preparation and sale of ayurvedic medicines, 1 for the purchase of raw materials for basket making, 1 for the manufacture of slates and 13 are purchase and sale societies for weavers.

66. The transactions of the societies of these classes are exhibited in Appendix No. 8, the societies for weavers being placed in a separate section in that appendix.

67. The number of co-operative stores at the end of the year was the same as at the beginning, namely, 85. The value of stock sold rose from Rs. 14.33 lakhs in the previous year to Rs. 17.65 lakhs in the year under review, the value of stock bought from Rs. 13.08 lakhs to Rs. 16.51 lakhs and the net divisible profit from Rs. 0.47 lakh to Rs. 0.48 lakh. The working capital fell from Rs. 5.56 lakhs to Rs. 4.09 lakhs. The net loss incurred by certain societies amounted to Rs. 16,436 as compared with Rs. 20,458 for the previous year. The fall in the working capital is due to the division of the Madura Urban Stores during the year into two independent societies—one for credit and the other for purchase. The bulk of the working capital went with the credit society. The increase in the value of stock sold is very satisfactory. The stores which account for the major portion of this increase are in Madras, South Arcot, Madura, the Nilgiris, Rāmnād, Tanjore and Vizagapatam.

68. Particulars of the working of weavers' societies will be found in Section III of Appendix No. 8. There were 35 societies at the beginning of the year, 15 more were registered during the year and the registration of six was cancelled. One society was removed by transfer to another class. There were therefore 43 societies at the end of the year. The value of stock purchased during the year was Rs. 2,59,390 as compared with Rs. 1,84,875 in the previous year. The value of stock sold was Rs. 2,68,157 as compared with Rs. 1,85,930. The net profit for the year amounted to Rs. 1,954 as compared with Rs. 2,298 for the previous year. Twenty societies worked at a loss which amounted at the end of the year to Rs. 2,446 as compared with Rs. 4,958 at the end of the previous year.

There was a substantial increase in the value of stock purchased and sold and the previous years' losses were partly

recouped. I referred in paragraph 45 of my report for the year 1921-22, to the reasons for the slow progress of co-operation amongst weavers in this Presidency and indicated the lines on which better results might perhaps be obtained. Reference has been made in paragraph 26 of this report to the attempts which are being made along those lines. It is too early to estimate the results.

Class (vi).—Other forms.

69. There were 34 societies of this class at the beginning of the year. Thirty-nine were added during the year and one was cancelled, bringing the total to 72 at the end of the year. Of these 47 are building societies, 17 are labour societies, that is, societies which find work for their members by taking contracts from Government, Local Boards, etc., four are printing societies, two are co-operative hostels for students and one is a milk supply society. The remaining society is a College society which was wrongly included in this class instead of Class II, to which it will be transferred in the current year.

70. Of the societies registered during the year 29 are building societies. Of these 29 societies, 21 received loans from Government amounting in all to Rs. 3,81,585 of which Rs. 650 was repaid by one society before the close of the year. These loans are repayable either in 20 annual instalments with interest at 6½ per cent per annum, or in 20 equated annual payments. The loans sanctioned relate to 336 houses some of which are still under construction. In some societies the Board of Management undertakes building operations as the agent of the members. In others the members make their own arrangements for building. In some societies both methods are adopted.

71. I have already referred in paragraph 20 of this report to the development which has taken place in the organization of labour on co-operative lines. I shall now indicate very briefly the work done by the eight labour societies which were registered during the year.

The Attimoor Wood Cutters' Co-operative Society, Limited, in North Arcot has 32 members of whom 7 are Adi-Dravidas. During the year it collected Rs. 129 as share capital, and obtained from the Forest Department a contract on which it is now working. The Badvel Field Labourers' Co-operative Union, Limited, in Cuddapah district obtained a contract for

Rs. 4,000 from the District Board for road repairs and executed work to the extent of Rs. 2,424 before the close of the year. The Coondapoor Co-operative Labour Union, Limited, in South Kanara obtained a contract for Rs. 430 for road repairs. The Senkurichipadur Cartmen's Co-operative Credit Society in South Arcot obtained a three years' contract for Rs. 3,000 from the District Board for road repairs. Work to the value of Rs. 1,651 was done before the close of the year. The Dinnadevarapadu Co-operative Labour Union, Limited, in Kurnool obtained a contract from the District Board for Rs. 3,500 and executed work to the value of Rs. 1,932 before the end of the year. The Chatlamallapuram Co-operative Society, Limited, in Kurnool obtained a coupe contract from the Forest Department and sold fuel worth Rs. 1,890 during the year. The Jayankondasolapuram and Lalgudi Co-operative Labour Unions in Trichinopoly district were started with a view to obtain contracts from the South Indian Railway Company and the Public Works Department. Since the close of the year they have done some work in the repairing of damages caused by the floods of July last.

Of the nine labour societies which were already in existence at the beginning of the year, the following deserve special mention:—The Puttur Co-operative Labour Union in South Kanara obtained contracts from local boards for road repairs and construction of culverts. It executed work to the value of Rs. 9,118 during the year. The Amalapuram Co-operative Labour Union, Limited, in Gōdāvari did work to the value of Rs. 1,388 during the year. The Tanjore Labour Union undertook the supply and spreading of gravel for the District Board, Tanjore. The total value of the work done during the year was Rs. 25,000. The Pattukkottai Labour Union in Tanjore undertook the supply of gravel, maintenance of roads, construction of culverts, sinking of wells, supply of furniture, etc. The value of the work done during the year was Rs. 28,502. The Arantangi Labour Union undertook the supply of gravel to the Local Board. Work to the value of Rs. 44,000 was done during the year. The Madras Salt Loaders' Co-operative Society continued to work well. The wages earned for the work done on contract amounted to Rs. 41,334. There were 99 members on the last day of the year.

Societies for the depressed and backward classes.

72. I shall now give a brief account of the progress of co-operation amongst the depressed and backward classes.

At the end of the year there were 1,235 societies composed wholly or mainly of Adi-Dravidas or Adi-Andhras as compared with 904 such societies at the end of the previous year. During the year the total number of Adi-Dravida or Adi-Andhra members of societies of all classes increased from 52,856 to 62,956. Of the 1,235 societies, 690 have been organized by and are in charge of the Labour department in the districts of South Arcot, Chingleput, Gōdāvari, Guntūr, South Kanara, Kistna and Tanjore. In addition to these, there were at the end of the year 137 societies in Madura district composed almost entirely of Kallars, in charge of the Kallar Special Officer under the Labour Department.

In Tanjore district there were at the close of the year 274 societies with 9,374 members in charge of the Labour Department as compared with 222 societies with 7,885 members at the end of the previous year. Of the societies registered during the year 9 are of a special type, having as their main object the obtaining of lands from Government or ryots, either by purchase or mortgage or lease, for cultivation by the members. During the year these 9 societies obtained 347 acres of land for this purpose. Of the 9,374 members at the end of the year, 8,858 were agricultural labourers, 351 were labourers owning small holdings and the rest were non-agricultural labourers. Classified by caste there were 6,231 Adi-Dravidas, 990 Christians and a few Muhammadans. The rest were Non-Brahman Hindus. During the year the total paid-up share capital rose from Rs. 88,397 to Rs. 1,03,551 and the working capital from Rs. 2,15,296 to Rs. 3,32,113. Borrowings from Government for purchase of house sites amounted to Rs. 1,44,008 and the borrowings from central banks for other purposes to Rs. 15,485. One hundred and nine societies worked at a loss amounting in all to Rs. 5,292 and the remaining societies earned a profit of Rs. 5,360. The reserve fund of these societies amounted to Rs. 17,357.

There are two trading unions for the purchase and supply of the domestic requirements of the members of the affiliated societies for the depressed classes. These two unions did much better than in the previous year. They sold goods to the value of Rs. 12,716, as compared with Rs. 8,868 in the previous year and made a gross profit of Rs. 1,268.

In the Gōdāvari district the number of societies under the control of the Labour Department at the end of the year was 187 as compared with 174 at the end of the previous

year. During the year, the number of members increased from 13,695 to 14,639, the paid-up share capital from Rs. 15,793 to Rs. 18,214 and the working capital from Rs. 54,417 to Rs. 57,377. Of the members at the end of the year, 12,147 were agricultural labourers, 1,121 non-agricultural labourers and 1,371 labourers owning petty holdings. Out of 14,639 members 13,764 are Adi-Andhras. Seventy-four of the societies have obtained lankas and other lands to the extent of 10,026 acres on lease from Government.

In the Chingleput district there were at the end of the year 46 societies in charge of the Labour Department as compared with 37 societies at the end of the previous year. Four societies were liquidated during the year. The paid-up share capital rose from Rs. 7,105 to Rs. 7,408, the working capital from Rs. 10,826 to Rs. 17,505, and the number of members from 793 to 1,030. Three societies had loans from Government amounting in all to Rs. 2,453 for the purchase of house sites. Eight societies borrowed Rs. 6,690 from the Christian Central Bank. Loans due from members at the end of the year amounted to Rs. 12,746. As regards collection, the percentage of balance to demand rose from 10.10 under principal and 5.05 under interest to 46.48 and 29.23, respectively, in the year under report. Twenty-five societies worked at a loss of Rs. 346 while the rest earned a divisible profit amounting to Rs. 214.

In South Arcot district there were at the beginning of the year 24 societies under the control of the Labour Department. Sixty-eight societies were added during the year bringing the total to 92 at the end of the year. The number of members rose from 305 to 2,152, of whom 1,982 are Adi-Dravidas, and the paid-up share capital from Rs. 3,039 to Rs. 20,373. The working capital which amounted at the end of the year to Rs. 50,007 included Rs. 28,564 in the shape of loans from Government. Loans outstanding against members amounted to Rs. 28,604 at the end of the year, of which only Rs. 108 were overdue. Loans amounting to Rs. 15,355 were granted for purchase of house sites and to Rs. 13,093 for building, buying and repairing of houses. Seventeen societies worked at a loss amounting in all to Rs. 423, and the rest worked at a net profit of Rs. 2,786.

The operations of the Labour Department were extended to South Kanara district in June 1922. The District Labour Officer organized 21 societies for members of the depressed classes of which only 9 were actually registered

and had started work before the close of the year under review. These 9 societies had 295 members, and a paid-up share capital of Rs. 489 on the last day of the year. During the year one society borrowed Rs. 120, from the financing bank. The loans outstanding against members at the end of the year amounted to Rs. 469.

The Labour Department extended its operations to Guntūr and Kistna districts during the year under review and took charge of certain societies for the depressed classes which had already been organized by the Co-operative Department. Of the 40 societies in Guntūr district taken over during the year, 20 are credit societies and 20 are tenants' societies. At the end of the year these 40 societies had a paid-up share capital of Rs. 17,924. Their working capital was Rs. 24,340 of which loans from the financing bank amounted to Rs. 6,230 and their reserve fund to Rs. 186. Loans outstanding against members amounted to Rs. 6,230, of which nothing was overdue. Before their transfer to the Labour Department the tenants' societies had obtained lankas and waste lands to the extent of 3,367 acres on leases from Government and for periods ranging from two to five years, for cultivation by their members. The total extent of land obtained by depressed classes tenants' societies amounted to 7,926 acres at the end of the year.

Of the 20 societies in Kistna district handed over to the Labour Department, 8 are societies registered during the year for the lease of the Gōdāvari lanka lands in Tanuku and Narasapur taluks. By the end of the year these 20 societies had 1,145 members and a paid-up share capital of Rs. 5,157 and the 8 tenants' societies had obtained 737 acres of land for cultivation on lease from Government. Of the remaining 12 societies, 10 are in the Divi island and consist of Adi-Andhras to whom waste lands have been granted direct by Government. Government advanced Rs. 6,000 to these societies to enable members to reclaim the lands. Of this sum Rs. 1,655 has been repaid. The balance has not yet fallen due. The two remaining societies, which are in Gudivada taluk, have not yet commenced work.

The future supervision of the societies now in charge of the Labour Department is a problem which must soon be tackled. Some of these societies are affiliated to local supervising unions, but most of them depend for supervision entirely on the District Labour Officer and his staff of co-operative inspectors. Co-operative inspectors are appointed for work under the District Labour Officer at the rate of one

inspector for every 25 societies organized and intensive supervision is thus assured. But supervision by the Government staff cannot continue indefinitely and some other method of organizing the supervision of depressed classes must eventually be devised. The difficulty lies in the fact that these societies require special intensive supervision and that they cannot yet provide suitable men in sufficient numbers for conducting the work of a non-official supervising agency.

73. Four societies for scavengers and sweepers employed under Municipalities or Unions were registered during the year, one at Rayachoti in Cuddapah district, one at Rasipuram in Salem district, one at Bellary and one at Rayadrug in Bellary district. The registration of Lalgudi Conservancy Staff Society, Trichinopoly, was cancelled during the year. At the end of the year there were 35 societies exclusively for scavengers and sweepers as compared with 32 at the end of the previous year. Besides these there are several societies for Municipal servants, which admit scavengers and sweepers as well as superior employees. Several of these societies made joint purchases, chiefly of foodstuffs and cloth, on behalf of their members. In the case of the Municipal Servants' Society, Masulipatam, the transactions of this nature during the year amounted to Rs. 9,458. Similar transactions in the Kumbakōnam Municipal Employees' Society, and in the Coimbatore Municipal Scavengers' Society amounted to Rs. 7,832 and Rs. 5,641, respectively.

74. The work of the co-operative societies in the Agency tracts may appropriately be reviewed in connexion with the progress of co-operation amongst the depressed and backward classes. At the beginning of the year there were 13 registered societies in these tracts, three more were registered during the year bringing the total to 16 at the end of the year. The membership rose from 4,154 to 5,541 during the year, the share capital from Rs. 13,026 to Rs. 27,614 and the working capital from Rs. 17,611 to Rs. 26,002. The total purchases made during the year amounted to Rs. 37,137 as compared with Rs. 21,231 in the previous year and the sales to Rs. 37,794 as compared with Rs. 20,547.

In addition there were five societies working on an informal basis, which had not been registered before the end

of the year. These unregistered societies had at the end of the year a membership of 146 and a paid-up share capital of Rs. 1,286. Their total purchases during the year amounted to Rs. 9,130 and their sales to Rs. 9,440.

The societies in the Agency tracts are doing good work, but progress must necessarily be somewhat slow. The people though honest and straightforward are extremely ignorant and there are very few men amongst them capable of running a co-operative society, without constant official help and guidance even in petty details. The population is very sparsely distributed and that adds to the difficulties in the way. But the knowledge that money can be borrowed from co-operative societies at reasonable rates is gradually spreading amongst the hill people with the result that the sowcar is no longer able to impose the same oppressive terms that were possible before the advent of co-operation in these tracts. Similarly the people are gradually beginning to know the rates at which their ordinary requirements are sold in the co-operative stores and this makes it difficult for the local trader or the trader from the plains to charge his former exorbitant rates.

IV.—RESERVE FUND.

75. When the contributions to reserve have been made in accordance with the audit orders on the accounts for the year, the total reserve fund of all societies will amount to Rs. 38,34,994, as compared with Rs. 31,73,415 in the previous year. The amounts relating to financing banks and to primary societies are as follows:—

	RS.
Provincial Bank (Madras Central Urban Bank)	3,23,099
District Central Banks	7,14,032
Agricultural primary societies	18,98,134
Non-agricultural primary societies	8,99,729
Total	38,34,994

The Madras Central Urban Bank has invested the whole and a few district central banks part of their reserves in Government paper. In all other cases the reserve funds of district central banks are invested in the Madras Central Urban Bank while the reserve funds of primary societies are invested in the district central banks. The total reserve fund of all societies has increased by 20·85 per cent, while

their total working capital has gone up by 17.95 per cent during the year.

V.—RESOURCES.

76. The following statement shows the sources from which the societies of each class derive their funds:—

Type of societies.	Total working capital on 30th June 1924.	Percentage of total working capital derived from				Total.
		Share capital.	Deposits.	Loans from other societies and banks.	Reserve fund.	
	RS.					
Provincial Bank (Madras Central Urban Bank) ...	91,60,287	5.73	75.16	16.00	3.11	100.00
District Central Banks ...	2,95,33,989	10.98	48.59	38.48	1.95	100.00
Agricultural ...	3,20,85,105	11.85	5.46	77.89	5.00	100.00
Non-agricultural ...	1,51,47,574	29.50	45.82	19.02	5.86	100.00

In the case of agricultural societies there has, as in the preceding year, been a slight increase in the percentage of the working capital which is contributed by paid-up share capital and also in the percentage contributed by reserve fund. This is a very satisfactory tendency. The only other variations from the previous year's figures which call for remarks relate to non-agricultural societies. The increase from 15.61 to 19.02 in the percentage of working capital in those societies which is represented by loans from other societies and the corresponding decrease from 49.88 to 45.82 in the percentage represented by deposits indicates a tendency on the part of Urban Banks to rely too much on district central banks for financial accommodation. As I have already stated in paragraph 57 *supra*, this is a tendency which should be discouraged.

VI.—SUPERVISION.

77. There were 244 local supervising unions at the beginning of the year and 28 were registered bringing the total to 272 at the end of the year. This excludes the six federations of local unions and the two propagandist unions referred to in paragraphs 17 and 18. At the end of the year 7,555 primary societies were affiliated to supervising unions as compared with 6,514 at the beginning of the year. Most of the societies

in charge of the Labour Department are not affiliated to local unions, and these with societies which had not started work before the end of the year make up the major portion of the societies which remained unaffiliated at the end of the year. There are also certain urban banks and stores which are unwilling to come into the local unions.

78. The receipts towards the supervision fund during the year together with the opening balance amounted to Rs. 3,23,478 and the expenditure to Rs. 1,91,603, the corresponding figures for the previous year being Rs. 2,66,793 and Rs. 1,56,734, respectively. The total demand for the year, on account of supervision fund, was Rs. 1,81,657 of which primary societies paid Rs. 1,20,774, leaving a balance of Rs. 60,883 at the end of the year. The amount contributed by the societies for their own supervision by means of non-official agency is steadily increasing. In the year under review the amount spent under this head was equivalent to 30.47 per cent of the amount spent by Government in working the Co-operative Societies Act.

79. In G.O. No. 1670, Development, dated the 14th November 1923, I have been asked to indicate, in my Administration report for the year, the progress made in the delegation to non-official agency of work connected with the organization and control of co-operative societies. From the discussions which have taken place about this matter during the year I gather that some at least of those who press for the relaxation of official control of the co-operative movement are labouring under a misapprehension regarding the powers which are vested in the Registrar and his Assistants. The extent to which non-official agency can take over the work of organization and control of co-operative societies depends almost entirely on the efficiency of that agency. Progress in the matter does not, as seems to be the opinion in certain quarters, depend on the delegation of powers by Government or by the Registrar to non-officials.

Government cannot consistently with their responsibility to the general public and to co-operative societies divest themselves of the *ultimate* control of the movement, through their own officers. In India as in almost all other countries the power to register societies, to approve amendments to their by-laws and to cancel registration of societies is vested in the official Registrar, for without these powers the ultimate control which Government must retain would be impossible.

and it is generally agreed that the official Registrar must remain ultimately responsible for the audit of societies. The Co-operative Societies Act II of 1912 confers very little powers on the Registrar other than those which are necessary to enable him to carry out the functions specified above. So far as the by-laws of societies and supervising unions are concerned they provide for the exercise by the Registrar of his statutory functions but confer very little in the way of additional powers of interference and control. Under their present constitution local supervising unions have ample powers to control societies and where the local unions exercise those powers efficiently there is little left for the departmental staff to do except their statutory duties. In well-developed areas the departmental staff no longer takes the initiative in the work of organizing credit societies. The work is left to the local union. But the Assistant Registrar has to keep in touch with the work as he is responsible under the Act for correct registration. In backward areas, and in the case of societies of special types in almost all districts, the responsibility for organization still remains with the departmental staff because the non-official agency is not yet able to undertake the work. Again in the matter of applications from primary societies for loans from financing banks, the local union can, and in developed areas does deal with the matter without the assistance or intervention of the departmental staff. The system under which local unions recommend loans direct, without sending the applications through the Assistant Registrar to the financing bank, is being extended as rapidly as the progress in efficiency of unions will allow. Progress in this matter depends almost entirely on the unions themselves and on the financing banks. It is one of the most important functions of the supervising agency whether official or non-official to attend to the work of collection of dues. This work is now supervised by or through unions although in backward areas the impetus still comes from the official staff. In only two matters of importance are powers other than those involved in the discharge of his statutory functions still reserved to the Registrar. The first is the provision in the by-laws of rural societies vesting in the Registrar the power to sanction on the recommendation of the general body of the society remuneration to the panchayatdar who does the clerical work. This power must vest in the Registrar so long as rule IX (C) framed under the Co-operative Societies Act remains in force. There is very little evidence of any desire on the part of rural societies

for relaxation from official control in this matter, and I doubt if the time has come for any change in the present procedure. Indeed many societies prefer this power to remain in the hands of the official rather than lay themselves open to charges or suspicion of partiality. At the only Co-operative Conference at which so far as I know this particular matter has come up for discussion, it was resolved that remuneration to a panchayatdar of a rural society might be sanctioned by the general body of the society with the approval of the local union but that the Assistant Registrar should have power to interfere and withhold sanction for sufficient reasons. The second point of importance in regard to which power is still reserved to the Registrar under a by-law relates to the budget estimates of local unions. At present these estimates must be approved by the Assistant Registrar and after approval cannot be varied without his sanction. I think this power might well be handed over to District Federations of unions where they exist. In other districts the local unions themselves would, I believe, prefer the present procedure to continue until District Federations are formed.

The only other point to which I need refer in this connexion relates to the work connected with enquiries under section 35 of the Co-operative Societies Act and with the disposal of cases referred to the Registrar for arbitration. A large and increasing proportion of this work is done by Honorary Assistant Registrars and by other honorary workers specifically authorized for the purpose. The amount of work of this kind which can be delegated to non-official agency will increase as the number of Honorary Assistant Registrars increases.

VII.—DISPUTES AND LITIGATION.

80. Particulars of suits filed and decrees obtained during the year in civil courts are furnished in section I, Appendix No. 9. One hundred and twelve suits were pending disposal at the beginning of the year and 700 were filed during the year. Claims were satisfied in 43 cases before decree and 593 suits were decreed during the year leaving 176 pending disposal at the end of the year. To the 1,434 decrees obtained in previous years and pending execution at the beginning of the year, 593 decrees obtained during the year were added, 391 decrees were satisfied and 1,636 were pending execution at the end of the year. In the Presidency as a whole there

was a substantial decrease in the number of civil suits filed as compared with the previous year.

81. Appendix 9, section II, shows particulars of arbitration references under rule XIV of the rules framed under this Act. Twenty thousand two hundred and sixteen references were added during the year to the 4,619 pending disposal at the beginning of the year. In 3,123 cases claims were satisfied before decree. Awards were given in 15,419 references leaving 6,293 pending disposal at the end of the year. Seventeen thousand eight hundred and eighty-two awards were pending execution at the beginning of the year and 15,419 were added during the year. Claims were satisfied during the year in 8,471 cases leaving 24,830 awards pending execution at the end of the year. A large increase in the number of arbitration references is noticeable in the districts of Chingleput, South Kanara, Malabar, North Arcot, Trichinopoly, Tanjore, Chittoor, Coimbatore and South Arcot. The large increase is due to the systematic overhauling of bad and indifferent societies during the year.

82. During the year applications were made to the Collectors of districts for execution under the Land Revenue Recovery Act (Act II of 1864) of 5,348 arbitration awards. These applications are carefully scrutinized so that the burden of work imposed on the Revenue Department in this connexion may not become unduly large and they are regulated so that the number sent in respect of any one taluk may not be excessively high. In spite of this the number has almost doubled during the year. I hope that as the necessity for vigorous measures connected with the overhauling of bad societies becomes less urgent, the number of such applications will greatly decrease.

83. During the year four cases of misappropriation by office bearers of societies were taken to court and ended in conviction. In another similar case the original court convicted but the conviction was upset on appeal. A few other cases of this kind were under trial or under investigation by the Police at the end of the year.

VIII.—LIQUIDATION.

84. The registration of 75 societies was cancelled during the year. Of these, 46 were agricultural credit societies 3 agricultural purchase and sale societies, 8 urban credit

societies and 17 urban purchase and sale societies, and 1 belonging to "other forms." A list of the 158 societies under liquidation at the end of the year will be found in Appendix 10. The progress of liquidation proceedings is necessarily slow. The reasons for this have been enumerated in my report for 1921-22 and need not be recapitulated here. I note however that there was some improvement in collections in respect of the liquidated societies in Chingleput, Bellary, Gōdāvari and Kistna.

IX.—AUDIT.

85. During the year under review the accounts of all societies for the previous year were audited and audit certificates were issued. The figures furnished in this report are as in last year unaudited figures except for the Central Banks and about 1,037 other societies. In compiling the figures for the year under report, the audited closing balance of the previous year has been adopted as the opening balance under each head. Any error in the unaudited figures furnished by societies for the purpose of the Administration report will be automatically adjusted in this way. No serious discrepancies have been brought to notice between the audited and unaudited figures for the previous year. As in previous years, the audit of the Madras Central Urban Bank, Ltd., was done by a certified Public Accountant and Auditor. The audit of all other societies was done by the departmental staff. During the year an audit union was brought into existence for carrying out the concurrent audit of the societies in the towns of Tinnevely and Palamcottah. Some of the larger societies in Madras city contribute the sum necessary to pay for an auditor who is deputed from the Department, for the audit of their accounts.

X.—ACTS, RULES AND BY-LAWS.

86. One additional rule and an amendment to existing rule V of the rules framed under the Act, which had been notified in the previous year were confirmed by Government during the year under review. The effects of the addition and the amendment are (1) that all societies with limited liability which accept deposits and loans must provide for fluid resources in respect of those deposits and loans, in the manner and according to the standard prescribed by Government and (2) that societies must furnish annually such statements as the Registrar may require, in addition to the

three usual statements of receipts and disbursements, profit and loss and balance sheet. Model by-laws for audit unions, central weavers societies and land mortgage banks were drawn up during the year. The model by-laws for other types of societies have been revised with reference to the experience gained in working them.

XI.—MISCELLANEOUS.

87. A few exhibits were sent to the British Empire Exhibition by co-operative societies in this Presidency, e.g., jaggery from the Kallakurichi Agricultural and Industrial society, bone meal from the Tindivanam Agricultural and Industrial society, brass work from a society at Muttunayakanpatti, mats from the Ayyanavolu Mat Makers' Society, carpets from the Bhavani Carpet Weavers' Society, towels from the Chennimalai Purchase and Sale Society, saris from the Madura Sourashtra Society and Puggri turban from the Conjeeveram Weavers' Union. At the Industrial and Agricultural Exhibition in Bellary in August 1923, a first-class certificate was awarded for cumblis produced by the Kuduthani Cumblly Weavers' Society.

88. The annual Madras Provincial Conference was held in December 1923. Mr. G. K. Devadhar of the Servants of India Society presided. A great many subjects of interest and importance to co-operators were discussed. The Guntūr District Co-operative Conference took place in April 1924 at Narasaraopet under the presidency of the Hon'ble the Minister for Development. There were district co-operative conferences during the year in the districts of Madras, Coimbatore, Bellary, Madura, Anantapur, South Arcot, North Arcot, Chittoor, Gōdāvari, Malabar and Kistna. In addition there were many smaller conferences of co-operators in Union and Taluk centres. Most of these conferences, large and small, were attended by officers of the Agricultural Department. A conference of the Registrar and the Assistant Registrars was held in October 1923, at which many important subjects were discussed. A conference of representatives of financing banks was also held in my office in March 1924, to discuss certain important subjects relating to their activities.

89. Mr. Hood attended the meeting of the Board of Agriculture held at Bangalore on the 25th January 1924, and the following days and took part in the discussions regarding the progress made in non-credit agricultural

operations in India and in the consideration of ways and means for stimulating further progress.

As usual the officers of the Department have worked in the closest possible touch with the Agricultural Department during the year. At most co-operative conferences held during the year officers of the Agricultural Department have given lectures and demonstrations. Officers of the Agricultural Department have also contributed articles to the Madras Bulletin of Co-operation. Co-operative societies have been used by the Agricultural Department as distributing agencies for seeds, sugarcane setts, green manure, implements and other agricultural requirements.

During the year a campaign against Mahali disease was conducted most successfully by co-operative societies in Malabar with the assistance and under the guidance of the Agricultural Department. Twenty-five co-operative societies under the Pattambi and Kumaranallūr Unions jointly purchased 250 sprayers worth Rs. 6,625 and chemicals worth Rs. 8,467. Spraying materials were distributed for 1,230,000 arecanut trees. It is estimated that a loss of about Rs. 6,15,000 has been averted as the result of this campaign.

XII.—ATTITUDE OF THE PUBLIC.

90. The sympathetic attitude of the general public towards the co-operative movement and the cordial relationship between non-official co-operators and the department remain unchanged. As usual a great deal of unostentatious but extremely valuable assistance in furthering the progress of the movement has been rendered by a large number of honorary workers.

The departmental staff as a whole has worked well during the year. I would specially bring to the notice of Government the excellent work done by M.R.Ry. Rao Sahib M. K. Venkata Achariyar Avargal, M.R.Ry. Rao Sahib K. Deivasikhamani Mudaliyar Avargal, M.R.Ry. O. N. Ramaswami Ayyar Avargal, and M.R.Ry. V. S. Lakshminarasimha Rao Pantulu Garu.

I have the honour to be,

Sir,

Your most obedient servant,

J. GRAY,

Registrar.

APPENDICES.

	PAGE
APPENDIX No. 1.—General Summary of progress	58-59
Do. 2.—Synopsis of loans by agricultural and non-agricultural societies	60-61
Do. 3.—Members	62-69
Do. 4.—Demand, balance and percentage of loans due by agricultural and non-agricultural credit societies to financing banks	70
Do. 5.—Demand, balance and percentage of loans due to agricultural and non-agricultural credit societies	71-72
Do. 6.—Agricultural—Purchase, purchase and sale and production and sale societies.	73
Do. 7.—Section I.—Particulars of joint purchase made by societies other than those referred to in Appendix No. 6	74-75
Section II.—Particulars of joint sale made by societies other than those referred to in Appendix No. 6	74-75
Do. 8.—Non-Agricultural Trading Societies—	
Section I.—Purchase societies (stores) excluding such societies for weavers	76
Section II.—Purchase, purchase and sale, production and production and sale societies excluding such societies for weavers	77
Section III.—Purchase, purchase and sale, production and production and sale societies for weavers	78-79
Do. 9.—Section I.—Civil suits and decrees	80
Section II.—References under Rule XIV of the rules framed under the Act (Arbitration)	81
Do. 10.—Societies under liquidation	82-88
Do. 11.—Number of societies in each district	89-101
Do. 12.—List of Honorary Assistant Registrars of Co-operative Societies	102-104
Do. 13.—Statements—	
A.—Operations of central banks	106-114
B.—Operations of agricultural societies	116-127
C.—Operations of non-agricultural societies	123-147
D.—Operations of unions	148
G.—Central Banks—Receipts and disbursements	150-157
H.—Central Banks—Balance sheet	158-165
I.—Central Banks—Profit and loss statement	166-169

APPENDIX No. 1.—General summary of

I.—WORKING CAPITAL OF ALL

	Provincial Bank (1).	Central Banks (32).	Super- vising unions (280)*	Agricultural societies (8,306).
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
Share capital	5,25,120	32,41,337	...	38,03,118
Deposits of members (individuals) ...	† 68,84,921	† 1,43,50,886	...	7,81,959
Loans from other societies ...	14,65,246	1,13,65,864	...	2,45,89,687
Loans and deposits from non-members (individuals)	...	...	...	9,89,419
Loans from Government	...	...	...	3,87,513
Reserve fund	2,85,000	5,76,402	...	16,03,414
Total working capital on 30th June 1924.	91,60,287	2,95,33,989	3,76,05,614	3,20,85,105
Total working capital on 30th June 1923.	85,44,676	2,47,81,999	3,10,40,457	2,70,54,938
Divisible profit for 1923-24	+ 1,56,705	+ 5,80,276	...	+ 4,94,365 - 6,87,605
Reserve fund including additions to be made as per audit order of 1923-24...	3,23,099	7,14,032	...	18,08,134
Value of goods purchased	...	...	...	2,36,612 † 1,33,256
Value of goods sold	...	...	...	2,56,030 \$ 53,972

* This includes 2 propagandist unions and 6 federations of unions.

† Includes non-members' deposits in the case of Central Banks.

II.—DEMAND, COLLECTION AND BALANCE OF

	Demand.				Collection.	
	Provincial and Central Banks. (2)	Agricultural. (3)	Non-Agricultural. (4)	Total. (5)	Provincial and Central Banks. (6)	Agricultural. (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Principal including arrears	RS. 1,28,16,985	RS. 1,73,71,094	RS. 1,01,76,935	RS. 4,03,65,014	RS. 1,06,40,382	RS. 1,05,17,932
Interest due in previous years	57,912	11,84,730	1,59,682	13,51,304	49,206	5,65,368
Interest due in 1923-24.	19,40,562	27,85,598	10,75,431	58,01,591	18,41,925	18,24,118

III.—DEMAND, COLLECTION AND BALANCE OF

	Demand.				Collection.	
	Provincial and Central Banks. (2)	Agricultural. (3)	Non-Agricultural. (4)	Total. (5)	Provincial and Central Banks. (6)	Agricultural. (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Principal including arrears	RS. 1,21,58,455	RS. 1,38,96,164	RS. 5,46,464	RS. 3,47,01,083	RS. 1,06,14,439	RS. 89,18,689
Interest due in previous years	37,340	8,52,241	1,30,287	10,19,868	32,699	4,55,372
Interest due in 1922-23.	16,43,831	23,83,646	9,14,015	49,41,492	15,90,563	16,36,180

progress of Co-operative Societies in 1923-24.

SOCIETIES ON 30TH JUNE 1924.

Non-Agricultural societies.			Total of Non-Agricultural societies (1,166).	Total 1923-24.	Total 1922-23.
Credit (955).	Purchase production (139).	Others (72).	(9)	(10)	(11)
(6)	(7)	(8)	(9)	(10)	(11)
RS.	RS.	RS.	RS.	RS.	RS.
33,79,065	2,18,155	2,83,089	38,80,309	1,14,49,879	95,41,714
27,19,818	1,15,675	14,865	28,50,358	2,48,68,124	2,17,29,528
19,30,978	82,983	87,672	21,01,633	3,94,71,980	3,33,51,747
31,80,009	22,503	15,282	31,87,794	41,37,213	36,41,477
1,033	...	3,89,499	4,00,532	7,83,045	2,90,459
6,19,512	1,07,674	19,562	7,46,748	32,11,564	26,03,603
1,17,80,415	5,46,990	8,19,969	1,31,47,374	8,39,26,755	...
98,08,980	6,91,502	2,76,428	1,07,76,920	...	7,11,58,533
+ 4,62,140	+ 51,443	+ 33,962	+ 5,47,545	+ 17,78,891	...
- 8,444	- 20,487	- 2,421	- 32,852	- 7,19,957	...
7,54,856	1,18,397	26,476	8,99,729	38,34,994	31,73,416
...	19,21,783	...	...	21,57,795	17,38,689
...	20,43,915	...	...	† 1,93,256	...
...	...	...	...	\$ 22,99,945	...
...	...	...	...	\$ 53,972	18,51,027

† Represents joint purchase made by societies.

\$ Represents joint sale made by societies.

PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1923-24.

Non-Agricultural.	Total.	Balance.				Percentage of balance to demand.		
		Provincial and Central Banks.	Agricultural.	Non-Agricultural.	Total.	Provincial and Central Banks.	Agricultural.	Non-Agricultural.
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
RS. 85,82,292	RS. 2,97,46,606	RS. 21,76,603	RS. 68,53,162	RS. 15,94,643	RS. 1,06,24,408	16.98	39.45	15.66
1,04,707	7,19,276	8,706	5,68,367	54,955	6,32,028	13.30	50.13	34.42
9,30,910	45,96,953	98,637	9,61,480	1,44,521	12,04,638	5.08	34.52	13.43

PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1922-23.

Non-Agricultural.	Total.	Balance.				Percentage of balance to demand.		
		Provincial and Central Bank.	Agricultural.	Non-Agricultural.	Total.	Provincial and Central Banks.	Agricultural.	Non-Agricultural.
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
RS. 74,15,678	RS. 2,69,48,806	RS. 15,44,016	RS. 49,77,475	RS. 12,30,786	RS. 77,52,277	12.68	35.92	14.23
78,680	5,66,751	4,841	3,96,869	51,607	4,53,117	12.43	46.57	39.61
7,98,526	40,25,269	53,268	7,47,466	1,15,489	9,16,223	8.24	31.35	12.64

APPENDIX NO. 2.—Synopsis of Loans by Agricultural and Non-

Classified according to (1) Purpose.

Loans-purpose.	Agricultural, 1923-24.		Agricultural, 1922-23.		Non-Agri- cultural, 1923-24.		Non-Agri- cultural, 1922-23.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
(1) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses.	26,13,708	17.54	22,74,821	17.90	1,72,178	1.67	1,23,501	1.39
For purchase of cattle ...	12,56,801	8.43	10,83,819	8.54	82,490	0.81	79,667	0.89
For payment of kist ...	9,75,564	6.55	7,99,484	6.29	49,667	0.48	37,667	0.42
For improvement of land.	6,64,620	4.46	4,90,626	3.86	1,11,588	1.08	71,204	0.79
For purchase of raw materials for industries.	1,07,960	0.72	99,346	0.78	87,494	0.85	74,256	0.83
For trade ...	18,59,908	12.48	16,14,610	12.72	18,99,872	18.44	17,05,911	19.10
For education ...	36,220	0.24	38,006	0.30	74,823	0.73	78,256	0.88
For house building ...	6,51,726	4.39	4,93,485	3.89	11,69,423	11.35	5,62,313	6.63
For manufacture and purchase of country carts.	50,376	0.34	66,528	0.52	22,102	0.21	14,298	0.17
For purchase of land ...	5,47,880	3.67	4,20,776	3.31	1,43,391	1.39	1,48,976	1.68
For food and necessaries of life.	13,16,135	8.83	11,81,755	9.35	19,33,607	18.76	18,57,310	20.79
Total, productive ...	1,00,83,198	67.65	85,65,756	67.46	57,46,625	55.77	47,83,259	53.55
For paying off prior debts.	44,56,894	29.90	37,76,327	29.74	32,82,999	31.86	30,51,374	34.16
For marriages ...	2,29,556	1.54	2,13,937	1.68	9,80,172	9.51	8,86,648	9.92
For other ceremonies ...	23,653	0.17	39,149	0.32	1,36,181	1.32	81,242	0.92
For litigation ...	6,536	0.04	8,021	0.06	10,520	0.11	11,644	0.13
For other non-productive purposes.	1,04,917	0.70	94,696	0.74	1,46,755	1.43	1,17,723	1.32
Total, non-productive ...	3,64,662	2.45	3,55,803	2.80	12,73,628	12.37	10,97,257	12.29
Grand total ...	1,49,04,754	100.00	1,26,97,886	100.00	1,03,03,252	100.00	89,31,990	100.00

Agricultural Societies (other than Central) in 1923-24 and 1922-23.

(2) Value, (3) Security and (4) Period.

Loans, amount, security and period.	Agricultural, 1923-24.		Agricultural, 1922-23.		Non-Agri- cultural, 1923-24.		Non-Agri- cultural, 1922-23.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
	RS.		RS.		RS.		RS.	
(2) VALUE.								
Loans not exceeding Rs. 50.	32,01,619	21.48	27,88,116	21.96	13,28,473	12.89	11,54,506	12.92
Loans exceeding Rs. 50, but not Rs. 100.	31,66,384	21.24	27,48,281	21.65	16,37,791	15.89	14,50,553	16.25
Loans exceeding Rs. 100, but not Rs. 250.	38,00,344	25.50	33,23,291	26.16	24,87,803	24.15	22,51,424	25.21
Loans exceeding Rs. 250 ...	47,36,407	31.78	38,38,198	30.23	48,49,185	47.07	40,75,507	45.62
Total ...	1,49,04,754	100.00	1,26,97,886	100.00	1,03,03,252	100.00	89,31,990	100.00
(3) SECURITY.								
Loans on security of deposits.	67,420	0.45	86,406	0.69	4,31,172	4.18	13,18,437	14.75
Loans on pledge of movables.	1,19,517	0.80	44,799	0.36	2,92,111	2.84	1,37,807	1.55
Loans on mortgage of immovable property.	45,93,872	30.82	36,58,362	28.82	20,96,926	20.35	17,22,507	19.17
Loans on joint security of two or more members.	1,00,43,535	67.39	88,01,495	69.29	66,37,403	64.42	56,80,441	63.71
Loans on simple bond of borrowers.	80,410	0.54	1,06,824	0.84	8,45,640	8.21	72,798	0.82
Total ...	1,49,04,754	100.00	1,26,97,886	100.00	1,03,03,252	100.00	89,31,990	100.00
(4) PERIOD.								
Loans not exceeding one year.	73,99,183	49.64	63,13,950	49.73	42,37,268	41.13	40,31,971	45.13
Loans exceeding one but not two years.	20,96,846	14.08	19,09,598	15.04	36,09,749	35.03	32,56,684	36.46
Loans exceeding two years.	54,08,725	36.28	44,74,343	35.23	24,56,235	23.84	16,43,335	18.41
Total ...	1,49,04,754	100.00	1,26,97,886	100.00	1,03,03,252	100.00	89,31,990	100.00

APPENDIX No. 3.—

District.	At the beginning of the year.	Admitted during the year.				Voluntary withdrawals.
		Individuals.				
		New admissions.	Representatives in interest of deceased members.	By transfers of shares.	Total (columns 3 to 5).	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Agricultural Societies.</i>						
Anantapur... ..	20,768	2,132	13	2	2,147	463
Arcot, North	23,997	3,857	23	4	3,884	1,080
Arcot, South	16,207	5,817	6	...	5,823	818
Bellary	5,669	987	2	5	994	221
Chingleput... ..	27,215	4,506	18	4	4,528	1,260
Chittoor	8,320	886	5	1	892	378
Coimbatore	22,323	5,035	7	...	5,042	2,386
Cuddapah	4,215	899	2	...	901	339
Ganjām	5,913	1,053	...	...	1,053	230
Godāvāri	28,300	4,153	5	2	4,160	760
Guntūr	13,460	8,890	12	...	8,902	618
Kanara, South	36,643	8,127	5	11	8,143	1,826
Kistna	21,889	6,306	11	21	6,338	530
Kurnool	6,271	1,262	5	...	1,267	252
Madura	9,715	9,109	35	1	9,145	588
Malabar	27,547	6,904	...	2	6,906	518
Nellore	9,414	2,855	24	53	2,932	338
Nilgiris, The	2,432	112	14	...	126	74
Rāmnād	8,752	2,817	11	1	2,829	241
Salom	16,737	3,120	18	4	3,142	881
Tanjore	22,805	4,698	31	17	4,746	784
Tinnevelly	14,949	5,538	68	7	5,613	687
Trichinopoly	19,156	2,481	4	...	2,485	1,066
Vizagapatam	8,154	2,016	...	...	2,016	138
Agency	4,106	1,420	...	...	1,420	71
Total	384,957	94,980	319	135	95,434	16,547
Provincial Bank	387	...	5	2	7	76
Central Banks	2,583	156	19	104	279	9

Members, 1923-24.

Removed during the year.					At the end of the year (columns 2 + 6 - 12).	Of the number in column 13.	
Individuals.						Agriculturists.	Non-agriculturists.
Deaths.	Expulsions due to mis- conduct.	Expulsions due to default.	Transfer of shares.	Total (columns 7 to 11).			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
243	17	59	1	783	22,132	15,874	3,268
141	13	212	13	1,459	26,422	20,572	2,590
87	2	182	...	1,089	20,941	17,655	1,189
73	3	15	3	315	6,348	5,184	688
292	60	289	117	2,018	29,725	24,561	2,450
60	8	32	2	480	8,732	6,594	770
256	10	148	11	2,811	24,554	16,711	5,663
30	8	13	...	390	4,726	3,776	628
60	16	...	255	561	6,405	4,924	983
211	110	33	2	1,116	31,344	25,187	3,499
67	51	16	...	752	21,610	15,738	2,639
267	32	897	229	3,251	41,535	26,032	12,177
274	34	82	6	926	27,301	22,306	2,620
4	1	...	...	257	7,281	5,710	570
78	22	308	82	1,078	17,782	16,273	609
311	77	477	287	1,670	32,783	18,961	9,322
123	17	45	53	576	11,770	9,603	1,166
91	...	...	...	165	2,393	2,261	59
43	56	439	4	783	10,798	8,919	446
185	30	73	3	1,122	18,757	15,520	1,661
157	14	409	23	1,387	26,164	20,368	3,043
181	...	587	3	1,458	19,104	14,759	1,442
91	10	245	3	1,415	20,226	17,939	609
94	5	168	12	417	9,753	8,307	887
6	...	2	...	79	5,447	4,161	789
3,375	596	4,731	1,109	26,358	454,033	347,895	59,747
2	...	...	2	80	314	...	314
26	...	5	94	134	2,728	230	1,517

APPENDIX No. 3.—

District.	Of the number in column 13— cont.		Of the number in column 14—			
	Mixed. (16)	Total. (17)	Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)
<i>Agricultural Societies</i> —cont.						
Anantapur... ..	2,990	22,132	3,389	10,228	1,617	640
Arcot, North	3,260	26,422	2,916	16,894	607	155
Arcot, South	2,117	20,941	2,026	13,149	722	1,758
Bellary	476	6,348	999	3,941	177	67
Chingleput... ..	2,714	29,725	2,658	17,747	2,609	1,547
Chittoor	1,368	8,732	746	5,408	333	107
Coimbatore	2,180	24,554	1,701	12,460	1,671	879
Ouddapah	322	4,726	1,019	2,410	254	93
Ganjām	498	6,405	644	3,831	286	163
Gōjāvāri	2,658	31,344	1,715	9,961	2,562	10,949
Guntūr	3,234	21,610	1,269	10,901	3,133	435
Kanara, South	3,326	41,535	1,392	7,652	16,408	580
Kistna	2,375	27,301	1,335	18,867	724	1,380
Kurnool	1,601	7,281	723	4,477	812	198
Madura	960	17,782	714	14,720	615	224
Malabar	4,500	32,783	931	4,679	11,664	1,687
Nellore	1,001	11,770	1,561	7,229	593	220
Nilgiris, The	73	2,393	6	2,203	52	...
Rāmnād	1,433	10,798	500	7,959	398	62
Salem	1,576	18,757	2,631	12,305	511	73
Tanjore	2,753	26,164	2,929	7,905	2,612	6,922
Tinnevely	2,903	19,104	1,441	11,995	1,062	261
Trichinopoly	1,678	20,266	1,895	14,918	988	188
Vizagapatam	559	9,753	334	6,139	714	1,120
Agency	497	5,447	604	2,820	334	313
Total	46,391	454,033	36,168	230,798	50,908	30,021
Provincial Bank	...	314	...	...	...	...
Central Banks	981	2,728	152	13	5	...

Members, 1923-24—cont.

Column 14.	Of the number in column 13.						
Total. (22)	Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Adi-Dravidas. (27)	Other classes. (28)	Total. (29)
15,874	1,630	16,992	372	1,605	1,362	171	22,132
20,572	2,054	21,084	349	657	1,576	702	26,422
17,655	1,923	13,259	992	951	3,721	95	20,941
5,184	511	4,944	69	424	140	260	6,348
24,561	2,287	19,932	1,321	434	5,535	216	29,725
6,594	736	6,834	153	493	501	15	8,782
16,711	1,022	20,092	768	338	1,948	386	24,554
3,776	264	2,521	1,061	548	313	19	4,726
4,924	963	5,187	4	28	223	...	6,405
25,187	2,060	12,150	848	174	16,072	40	31,344
15,738	2,510	9,678	6,015	914	2,355	138	21,610
26,032	7,545	22,283	4,978	5,774	360	595	41,535
22,306	3,432	17,578	1,635	475	3,897	284	27,301
5,710	207	4,013	1,509	746	772	34	7,281
16,273	349	15,433	916	244	730	110	17,782
18,961	1,032	20,762	1,779	8,708	220	282	32,783
9,603	1,443	6,942	856	816	1,646	67	11,770
2,261	1	2,326	27	...	10	29	2,393
8,919	562	7,893	804	235	1,118	186	10,798
15,520	1,493	14,788	273	624	1,497	82	18,757
20,368	3,829	12,964	1,564	551	6,808	448	26,164
14,759	868	11,933	3,270	383	2,359	291	19,104
17,939	1,925	14,563	1,675	490	1,569	4	20,226
8,307	765	8,542	11	39	384	12	9,753
4,161	245	3,158	37	26	5	1,976	5,447
347,895	39,656	295,851	31,286	25,877	55,121	6,442	454,033
..	229	64	15	6	..	...	314
230	1,734	857	62	28	...	52	2,728

APPENDIX No. 3.—

District.	At the beginning of the year.	Admitted during the year.				Voluntary withdrawals.
		Individuals.				
		New admissions.	Representatives in interest of deceased members.	By transfers of shares.	Total (columns 3 to 5).	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Non-Agricultural Societies.</i>						
Anantapur	2,818	570	2	7	579	142
Arcot, North	5,159	1,654	...	8	1,662	560
Arcot, South	6,322	2,270	4	1	2,275	592
Bellary	1,360	715	...	3	718	161
Chingleput	7,281	1,405	...	35	1,440	346
Chittoor	2,338	300	...	2	302	103
Coimbatore	6,493	1,504	...	5	1,509	380
Cuddapah	1,548	1,038	...	...	1,038	157
Ganjām	3,810	369	...	...	369	140
Godāvari	2,880	605	...	3	608	174
Guntūr	2,692	1,555	1	27	1,583	178
Kanara, South	9,161	1,852	1	23	1,876	510
Kistna	4,699	888	...	1	889	383
Kurnool	1,673	621	...	...	621	185
Madras	23,237	6,275	4	46	6,325	1,336
Madura	4,604	1,889	1	21	1,911	239
Malabar	8,606	1,035	5	6	1,046	319
Nellore	1,841	712	...	...	712	216
Nilgiris, The	1,304	346	...	...	346	122
Rāmnād	3,449	1,344	...	6	1,350	168
Salem	5,661	1,289	1	1	1,271	516
Tanjore	9,731	2,472	6	26	2,504	866
Tinnevely	6,066	1,582	1	16	1,599	515
Trichinopoly	11,077	2,160	...	1	2,161	675
Vizagapatam	5,862	932	...	1	933	545
Agency	48	66	...	...	66	5
Total	139,170	35,428	26	239	35,693	9,528
Grand total	527,097	130,564	369	480	131,413	26,160
Total, previous year	458,628	106,422	298	376	107,096	23,140

Members, 1923-24—cont.

Removed during the year.					At the end of the year (columns 2 + 6-12).	Of the number in column 13.	
Individuals.						Agriculturists.	Non-agriculturists.
Deaths.	Expulsions due to misconduct.	Expulsions due to default.	Transfer of shares.	Total (columns 7 to 11).			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
19	1	52	5	219	3,178	465	2,066
20	10	72	4	686	6,155	235	5,585
49	1	232	4	878	7,719	653	6,146
6	...	...	3	170	1,908	86	1,581
46	3	128	46	569	8,152	664	5,407
18	1	54	63	239	2,401	329	1,457
49	4	267	40	740	7,262	607	5,845
16	...	...	...	173	2,413	157	1,897
23	195	1	17	376	3,803	273	3,118
23	...	48	25	270	3,168	109	3,008
19	8	27	25	252	4,023	631	2,481
42	49	196	217	1,014	10,023	1,706	7,310
20	4	32	22	461	5,127	418	4,342
5	1	...	...	191	2,103	175	1,637
98	30	400	64	1,928	27,634	...	27,634
23	22	246	64	594	5,921	1,122	4,193
82	4	403	17	825	8,827	860	7,870
8	3	2	...	229	1,824	89	1,516
9	...	41	...	172	1,478	24	1,169
18	14	403	15	618	4,181	638	2,854
58	41	103	22	740	6,192	649	4,516
84	40	406	58	1,454	10,781	1,400	7,185
53	...	379	24	971	6,694	820	4,677
46	...	70	3	794	12,444	302	11,520
60	2	111	29	747	6,048	403	5,431
15	...	...	...	20	94	30	61
909	433	3,673	787	15,310	159,553	12,645	130,456
4,312	1,029	8,409	1,972	41,852	616,828	360,770	192,034
3,623	1,348	6,314	1,003	35,433	530,291	305,027	165,857

APPENDIX No. 3.—

District.	Of the number in column 13—cont.		Of the number in			
	Mixed.	Total.	Non-cultivating land holders.	Cultivating land holders.	Tenants.	Field labourers.
	(16)	(17)	(18)	(19)	(20)	(21)
<i>Non-Agricultural Societies</i> —cont.						
Anantapur	647	3,178	179	204	66	16
Arcot, North	835	6,155	67	122	46	...
Arcot, South	920	7,719	280	349	18	6
Bellary	241	1,908	25	37	11	13
Chingleput	2,081	8,152	332	281	6	45
Chittoor	615	2,401	165	92	72	...
Coimbatore	810	7,262	292	253	21	41
Cuddapah	359	2,413	131	16	10	...
Ganjām	412	3,303	214	59	...	...
Godāvāri	51	3,168	52	55	...	2
Guntūr	911	4,028	277	281	81	42
Kanara, South	1,007	10,023	325	605	606	170
Kistna	367	5,127	18	388	14	...
Kurnool	291	2,103	78	78	26	...
Madras	...	27,634	...	...	...	...
Madura	606	5,921	191	721	6	204
Malabar	297	8,827	27	65	269	299
Nellore	219	1,824	47	41	1	...
Nilgiris, The	285	1,478	...	18	6	...
Rāmnād	689	4,181	186	375	45	32
Salem	1,027	6,192	403	221	25	...
Tanjore	2,246	10,781	906	321	108	65
Tinnevely	1,197	6,694	395	371	44	10
Trichinopoly	622	12,444	123	141	38	...
Visagapatam	214	6,048	165	109	96	33
Agency	3	94	24	6	...	...
Total	16,452	159,553	4,897	5,205	1,565	978
Grand total	63,824	616,628	41,217	236,076	52,478	30,999
Total, previous year	59,407	530,291	36,030	199,635	45,224	24,136

Members, 1923-24—cont.

column 14.	Of the number in column 13.					
Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Adi-Dravidas.	Other classes.
(22)	(23)	(24)	(25)	(26)	(27)	(28)
465	608	1,182	206	951	229	2
235	1,358	3,032	623	608	207	327
653	2,239	3,906	436	553	297	288
86	645	582	129	242	13	297
664	1,754	4,814	528	553	433	70
329	883	1,042	185	306	25	...
607	2,541	3,389	587	393	237	115
157	775	595	365	586	83	9
273	1,168	2,020	91	153	367	4
109	737	1,269	656	102	287	117
631	1,273	1,280	965	427	41	37
1,706	1,998	3,394	3,494	576	539	22
418	1,348	1,740	1,203	326	248	262
175	458	588	399	616	39	3
...	7,293	10,794	5,078	1,793	1,485	1,191
1,122	1,769	2,132	323	247	293	1,157
660	527	5,978	891	788	606	37
89	530	414	438	282	113	47
24	111	474	539	87	146	121
638	1,568	2,184	198	141	73	17
649	1,727	3,008	213	739	500	5
1,400	3,659	5,474	316	422	728	182
820	1,681	3,230	1,123	279	179	202
302	3,002	5,549	2,692	816	320	65
403	2,383	2,985	159	161	337	23
30	43	50	...	1	...	...
12,645	42,028	71,105	21,837	12,148	7,835	4,600
360,770	88,647	367,877	53,200	37,854	62,956	11,094
305,027	76,057	317,821	43,780	31,430	52,856	8,347
						530,291

APPENDIX No. 4.—Demand, balance and percentage of loans due by Agricultural and Non-Agricultural Credit Societies to Financing Banks, 1923-24.

District	Principal.			Interest.		
	Demand.	Balance.	Per- cent- age.	Demand.	Balance.	Per- cent- age.
<i>Agricultural Credit Societies.</i>						
Anantapur ...	Rs. 4,36,185	Rs. 3,07,368	70.46	Rs. 1,29,358	Rs. 24,461	18.91
Arcot, North ...	5,29,274	1,38,491	26.18	2,22,085	10,905	4.91
Arcot, South ...	5,21,139	1,37,153	26.31	99,776	3,763	3.77
Bellary ...	1,50,705	61,184	42.58	39,206	93	0.24
Chingleput ...	7,18,996	91,289	12.69	1,72,974	328	0.19
Chittoor ...	2,27,246	1,35,934	59.81	68,070	6,507	9.76
Coimbatore ...	4,78,426	15,189	31.74	1,14,391	1,592	1.39
Cuddapah ...	1,52,414	78,458	51.47	29,601	1,668	5.63
Ganjām ...	1,02,120	38,805	37.80	12,577	1,256	9.98
Godāvari ...	6,87,269	2,67,798	38.95	74,131	4,195	5.65
Guntur ...	4,46,046	26,795	6.00	65,340	1,370	2.09
Kanara, South ...	8,62,299	33,420	3.87	1,11,014	...	...
Kistna ...	10,53,791	1,73,456	16.46	1,37,020	12,338	8.96
Kurnool ...	1,14,294	45,107	39.46	37,980	6,676	17.60
Madura ...	3,85,538	1,06,837	27.71	57,264	5,501	9.60
Malabar ...	1,61,920	25,539	15.77	50,400	3,796	7.53
Nellore ...	4,07,698	1,22,031	29.93	48,443	7,910	16.32
Nilgiris, The ...	67,815	48,594	71.65	20,725	3,997	19.28
Rāmnād ...	3,95,249	77,871	19.70	58,598	6,144	10.48
Salem ...	3,97,853	1,67,997	42.22	1,14,235	21,609	18.91
Tanjore ...	8,40,659	1,75,712	20.90	1,06,355	983	0.92
Tinnevely ...	6,20,166	11,134	1.79	69,777	27	0.04
Trichinopoly ...	6,00,211	72,438	12.06	1,55,996	3,954	2.53
Vizagapatam ...	2,29,042	92,182	40.24	19,589	1,309	6.68
<i>Non-Agricultural Credit Societies.</i>						
Anantapur ...	2,69,664	18,872	7.00	14,418	63	0.44
Arcot, North ...	2,77,315	4,379	1.58	18,840	2,341	12.43
Arcot, South ...	3,73,772	1,827	0.49	29,282	48	0.02
Bellary ...	27,381	360	1.31	3,794	123	3.24
Chingleput ...	3,40,058	750	0.22	31,525	268	0.84
Chittoor ...	2,10,806	2,801	1.33	17,799	48	0.02
Coimbatore ...	4,60,688	327	0.07	16,468	...	...
Cuddapah ...	42,569	270	0.51	4,743	25	0.01
Ganjām ...	1,20,026	5,843	4.85	8,344	129	1.54
Godāvari ...	70,789	1,141	1.61	4,084	258	6.39
Guntur ...	2,61,797	1,153	0.44	11,645	150	1.29
Kanara, South ...	8,45,262	13,862	1.64	44,078	647	1.47
Kistna ...	97,314	4,752	4.88	7,477	159	2.01
Kurnool ...	49,720	1,042	2.09	4,415	222	5.08
Madras ...	14,62,075	10,498	0.72	75,339	577	0.77
Madura ...	6,11,088	3,939	0.64	12,601	1,267	10.05
Malabar ...	1,28,073	111	0.09	8,288	46	0.55
Nellore ...	31,268	680	2.17	3,817	16	0.42
Nilgiris, The ...	2,310	...	...	918	...	...
Rāmnād ...	3,05,764	1,164	0.38	11,165	151	1.35
Salem ...	7,82,816	9,611	1.23	35,109	1,595	4.54
Tanjore ...	5,85,545	2,883	0.41	33,213	893	2.66
Tinnevely ...	5,83,556	269	0.04	22,457	29	0.13
Trichinopoly ...	6,16,178	2,245	0.34	61,959	249	0.40
Vizagapatam ...	1,47,786	2,445	1.64	6,084	385	6.38
Agency ...	429	143	33.33	218	119	54.59

APPENDIX No. 5.—Demand, balance and percentage of loans due to Agricultural and Non-Agricultural Credit Societies, 1923-24.

District.	Out of principal						Out of interest over- due at the end of the previous year.		Out of interest ac- crued and fallen due during the year.	
	1922-23.			1923-24.						
	Principal re- coverable.	Balance.	Percentage of balance to demand.	Principal re- coverable.	Balance.	Percentage of balance to demand.	1922-23.	1923-24.	1922-23.	1923-24.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>Agricultural Credit Societies.</i>										
Anantapur ...	Rs. 7,43,828	Rs. 4,13,360	55.59	Rs. 8,44,766	Rs. 5,95,068	70.44	60.12	59.99	39.29	54.86
Arcot, North ...	9,52,805	4,41,548	46.34	10,80,354	6,74,946	62.47	50.52	53.74	31.06	45.75
Arcot, South ...	5,04,717	2,14,002	42.40	6,89,110	2,95,632	42.90	51.01	51.23	30.21	33.47
Bellary ...	1,78,888	72,326	40.42	2,82,547	1,68,312	59.56	36.18	26.20	25.89	29.76
Chingleput ...	9,54,982	5,33,726	55.89	12,06,574	6,13,411	50.83	51.63	49.55	45.65	36.44
Chittoor ...	3,22,824	1,83,207	56.75	4,08,272	2,64,482	64.78	55.13	54.72	37.79	48.90
Coimbatore ...	7,73,243	2,00,987	26.00	8,28,085	2,94,119	31.69	32.60	29.57	18.32	21.08
Cuddapah ...	2,18,298	1,40,260	64.23	2,24,397	1,44,084	64.20	54.43	40.74	59.94	56.03
Ganjām ...	1,63,168	82,404	50.05	1,47,634	62,235	42.16	38.64	40.38	40.10	32.43
Godāvari ...	7,17,621	2,91,610	40.63	8,66,031	3,93,434	45.42	43.66	28.07	20.63	29.43
Guntur ...	3,95,388	66,862	17.13	6,48,757	91,195	14.05	36.62	34.94	29.40	10.33
Kanara, South ...	16,19,758	1,80,089	11.12	18,86,944	3,26,724	16.44	32.53	41.25	7.61	9.98
Kistna ...	12,12,916	2,37,146	19.54	15,23,314	3,32,281	21.81	35.78	37.59	25.59	26.97
Kurnool ...	1,18,612	99,904	84.27	2,41,880	1,51,877	62.84	29.45	48.48	34.68	43.53
Madura ...	3,16,783	1,42,260	44.88	4,90,817	1,99,226	40.59	20.57	54.37	35.70	36.47
Malabar ...	6,67,725	2,51,035	37.59	7,72,093	3,23,746	41.93	57.39	57.96	39.46	41.63
Nellore ...	3,46,901	1,33,308	38.43	4,74,601	1,49,491	31.49	47.70	45.68	49.11	43.48
Nilgiris, The ...	80,457	54,023	67.14	1,00,825	76,633	76.00	74.90	49.73	50.31	66.75
Rāmnād ...	4,03,196	1,62,657	40.31	4,88,469	1,74,994	35.82	57.83	54.78	39.52	33.66
Salem ...	6,07,877	2,54,407	41.84	6,76,890	3,78,475	55.91	60.72	65.91	34.31	43.45
Tanjore ...	7,39,133	2,94,896	39.89	10,39,120	3,79,713	36.54	45.12	42.82	38.15	32.54
Tinnevely ...	5,40,930	1,10,798	20.47	7,28,773	1,14,316	15.68	26.72	33.68	18.35	13.91
Trichinopoly ...	9,57,878	3,36,406	35.12	11,42,710	5,29,630	46.34	46.23	54.02	29.60	37.22
Vizagapatam ...	1,88,136	64,033	34.03	2,51,450	1,01,645	40.42	46.31	55.55	32.62	21.99

APPENDIX No. 5.—Demand, balance and percentage of loans due to Agricultural and Non-Agricultural Credit Societies, 1923-24—cont.

District.	Out of principal						Out of interest over-due at the end of the previous year.		Out of interest accrued and fallen due during the year.	
	1922-23.			1923-24.						
	Principal re-coverable.	Balance.	Percentage of balance to demand.	Principal re-coverable.	Balance.	Percentage of balance to demand.	1922-23.	1923-24.	1922-23.	1923-24.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>Non-Agricultural Credit Societies.</i>	RS.	RS.		RS.	RS.					
Anantapur ...	1,67,586	45,461	27.13	2,28,345	73,856	32.34	62.97	61.01	21.48	15.39
Arcot, North ...	2,98,468	73,403	24.59	3,46,080	73,938	21.36	47.65	44.17	19.31	19.05
Arcot, South ...	4,01,095	64,369	16.05	4,79,235	90,269	18.83	34.64	34.81	10.97	13.18
Bellary ...	50,512	10,775	21.32	81,760	19,856	24.28	1.25	44.23	24.00	17.81
Chingleput ...	2,60,658	42,464	16.29	3,59,444	82,648	22.96	21.09	34.44	8.88	12.78
Chittoor ...	1,70,194	48,923	28.74	1,94,206	79,992	41.19	31.40	30.84	16.52	15.53
Coimbatore ...	4,05,683	51,107	15.06	5,07,358	61,878	12.19	10.43	28.36	10.78	6.06
Cuddapah ...	58,733	23,165	39.41	81,201	26,673	32.84	...	34.53	17.82	15.10
Ganjām ...	1,41,095	45,106	31.99	1,09,155	35,381	32.41	38.13	45.70	23.32	24.52
Godāvari ...	1,05,057	28,690	27.32	1,22,625	37,536	30.61	56.76	35.35	19.09	31.20
Guntūr ...	1,50,709	20,066	13.31	2,00,727	25,000	12.45	24.71	21.49	18.90	11.76
Kanara, South.	9,73,982	78,479	8.06	10,91,866	1,26,059	11.54	30.81	41.17	2.36	7.35
Kistna ...	1,52,044	37,786	24.85	2,00,004	44,739	22.36	32.33	32.12	29.67	29.72
Kurnool ...	57,732	17,368	30.08	78,910	24,223	30.69	39.74	33.40	37.23	25.89
Madras ...	15,81,120	1,07,274	6.78	19,01,907	1,23,615	6.49	45.00	24.62	9.96	14.68
Madura ...	1,12,571	18,589	16.51	3,22,428	62,403	19.35	13.12	15.62	14.74	24.43
Malabar ...	2,75,498	73,260	26.60	2,87,858	95,146	33.37	25.23	46.40	53.41	16.06
Nellore ...	54,973	10,007	34.57	93,419	29,712	31.80	37.32	50.54	39.45	23.33
Nilgiris, The ..	35,352	20,052	56.71	30,934	13,534	43.75	43.03	11.89	23.98	36.71
Rāmnād ...	2,01,251	24,536	12.19	2,45,959	32,067	13.03	23.61	16.06	10.99	36.71
Salem ...	4,31,906	85,451	19.79	4,65,866	1,06,741	22.93	40.85	51.50	12.07	12.54
Tanjore ...	4,65,724	93,087	19.98	5,53,995	1,05,365	19.01	39.94	42.30	14.45	13.22
Tinnevely ...	3,99,400	54,562	13.67	4,79,145	64,003	13.35	26.84	34.70	11.21	11.52
Trichinopoly ...	9,86,172	56,461	5.72	11,91,463	61,044	5.12	24.46	40.41	4.93	5.55
Visagapatam ...	2,94,340	50,798	17.26	3,41,554	60,543	17.72	40.28	44.30	17.37	15.08
Agency ...	2,078	1,845	88.78	1,991	641	32.19	91.26	44.74	100.00	16.09

APPENDIX No. 6.—Agricultural Purchase, Purchase and Sale, Production and Sale Societies, 1923-24.

District.	Value of stock on hand at the beginning of the year.	Value of stock bought.	Value of stock sold to members.	Value of stock on hand at the end of the year.	Value of work done by societies on commission.	Working capital.	Cost of management.	Net profit + or loss —.	
								Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Anantapur ...	RS. ...	RS. ...	RS. ...	RS. ...	RS. ...	RS. 1,353	RS. ...	RS. 28	RS. ...
Arcot, North ...	9,015	7,954	13,739	3,312	...	55,993	2,003	352	4,794
Arcot, South ...	374	828	123	605	...	1,16,002	3,859	2,493	14,469
Bellary ...	...	...	...	...	...	...	...	...	...
Chingleput ...	948	1,159	2,083	449	...	6,088	15	189	650
Chittoor ...	28	51	38	47	...	672	...	70	...
Coimbatore ...	22,027	90,715	1,02,119	9,953	...	35,917	2,801	1,852	3,928
Cuddapah ...	...	...	...	...	...	...	...	...	...
Ganjām ...	...	...	...	...	...	...	...	...	...
Godāvari ...	3,691	189	2,153	1,405	...	4,676	105	...	2,437
Guntūr ...	...	...	...	...	...	...	...	...	...
Kanara, South.	...	...	...	...	3,21,402	2,00,310	7,611	3,552	17,364
Kistna ...	237	...	114	77	...	789	...	...	39
Kurnool ...	...	...	...	...	...	...	...	...	...
Madura ...	...	...	...	...	...	8,860	812	...	384
Malabar ...	...	...	...	...	...	...	...	...	...
Nellore ...	...	...	...	...	...	75	...	...	4
Nilgiris, The ...	...	8,971	7,589	168	71,079	6,103	4,611	...	2,509
Rāmnād ...	3,275	5,999	8,856	1,105	...	9,558	590	31	910
Salem ...	472	...	18	140	...	3,606	20	139	56
Tanjore ...	9,407	58,608	62,388	3,959	...	64,818	3,748	1,092	5,237
Tinnevely ...	1,265	13,133	12,857	2,255	...	3,523	377	241	92
Trichinopoly ...	5,172	11,279	13,204	4,032	...	7,317	428	334	111
Visagapatam ...	...	...	...	...	...	...	...	...	...
Agency ...	5,997	37,126	30,749	12,772	...	24,566	1,641	2,408	7
Total ...	61,938	2,36,012	2,56,030	45,315	8,92,481	5,50,226	28,821	12,781	52,991

APPENDIX No. 7.—Section I—Particulars of joint purchase made by

District.	Agricultural requisites.		Manure.	
	Monsoon ploughs.	Others.	Fish guano, fish manure, bone meal, etc.	Oil-cakes.
	(2)	(3)	(4)	(5)
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
Anantapur ...	...	...	...	...
Arcot, North ...	...	...	...	...
Arcot, South ...	...	25	...	...
Bellary ...	192	...	1,690	2,500
Chingleput ...	110	700	...	...
Chittoor ...	...	...	...	209
Coimbatore ...	266	29	...	...
Cuddapah ...	...	115	...	8,286
Ganjām ...	...	...	...	...
Godāvari ...	...	...	...	...
Guntūr ...	...	...	...	...
Kanara, South ...	...	...	1,136	...
Kistna ...	192	764	9	...
Kurnool ...	50	...	2,414	...
Madras ...	103	20	12	...
Madura ...	...	...	...	...
Malabar ...	...	...	...	...
Nellore ...	...	...	...	...
Nilgiris, The ...	24	...	...	207
Rāmnād ...	...	5,341	3,630	...
Salem ...	...	...	...	...
Tanjore ...	...	...	...	...
Tinnevely ...	40	2,005	...	...
Trichinopoly ...	100	34	520	...
Vizagapatam ...	...	11	...	...
Agency ...	...	...	...	...
Total ...	1,077	9,044	9,420	11,202

Section II—Particulars of joint sale made by

District.	Paddy.	Tobacco.	Cotton.
(1)	(2)	(3)	(4)
	RS.		RS.
Arcot, South ...	...	...	...
Bellary ...	...	...	...
Kistna ...	...	...	...
Kurnool ...	36,030	...	...
Nellore ...	...	...	4,609
Rāmnād ...	1,000	...	...
Tinnevely ...	6,124	...	...
Total ...	43,154	...	4,609

societies other than those referred to in Appendix No. 6, 1923-24.

Food-stuffs.		Cloth.	Cattle food and miscellaneous articles.	Total.	Estimated savings.
Rice.	Other articles.				
(6)	(7)	(8)	(9)	(10)	(11)
RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	...	...
1,132	181	498	1,029	2,845	250
...	670	599	1,579	7,239	8
...	...	...	126	936	18
...	670	15,018	136	16,633	847
...	...	...	...	295	...
77	21,949	3,974	19,540	53,941	2,250
...	1,517	...	...	1,517	37
...	25	...	...	25	...
...	...	...	...	...	...
...	116	125	402	1,779	219
...	...	...	592	5,242	269
3,685	...	1,548	59	16,856	209
9,609	3,176	33	1,510	1,710	93
82	1,502	54	...	4,043	230
2,487	...	235	...	3,069	198
2,834	22,002	...	...	22,002	6,121
...	41	36	...	1,253	63
945	...	...	...	8,971	...
...	...	3,131	...	3,131	57
...	...	...	...	...	...
...	...	599	...	10,476	419
7,832	...	262	13,734	14,665	740
...	15	10,595	4,035	14,861	237
...	220	17	77	1,787	219
1,374	299	...	...	...	...
...	...	...	...	...	...
30,007	52,363	87,324	42,819	1,93,256	12,484

societies other than those referred to in Appendix No. 6, 1923-24.

Mats.	Jaggery.	Lunghis.	Groundnut and coconut.	Total.	Approximate gain.
(5)	(6)	(7)	(8)	(9)	(10)
	RS.	RS.	RS.	RS.	RS.
...	...	...	1,350	1,350	...
...	600	...	1,050	1,650	...
...	...	...	...	36,030	492
...	...	...	...	4,609	350
...	...	...	...	1,000	52
...	...	3,209	...	3,209	78
...	...	...	...	6,124	442
...	600	3,209	2,400	53,972	1,414

APPENDIX No. 8.—Non-Agricultural Trading Societies, 1923-24.

Section I—Purchase Societies (Stores) excluding such societies for weavers, 1923-24.

District.	Number of stores.	Value of stock on hand at the beginning of the year	Value of stock bought.	Value of stock sold to members.	Value of stock on hand at the end of the year.	Working capital.	Cost of management.	Net profit + or loss -	
								Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur ...	2	446	95	349	11	1,566	...	...	1,233
Arcot, South ...	7	5,402	53,434	56,502	7,451	11,304	2,468	3,046	732
Chingleput ...	2	1,788	17,280	18,864	1,789	2,811	615	476	5
Chittoor ...	4	4,292	13,955	15,841	2,967	12,304	561	152	1,138
Coimbatore ...	2	17,280	73,709	75,210	16,839	31,978	4,858	456	1,171
Cuddapah ...	1	...	...	...	...	838	...	...	375
Ganjām ...	4	360	3,542	3,862	261	1,763	42	140	367
Gōdavāri ...	1	314	2,465	2,516	405	434	34	80	...
Guntūr ...	1	732	2,316	2,563	765	876	123	69	...
Kanara, South ...	3	870	11,324	14,964	492	11,604	531	641	225
Kistna ...	5	1,770	3,673	4,020	1,461	2,977	603	144	339
Kurnool ...	6	1,000	4,307	4,590	1,594	1,665	455	14	320
Madras ...	1	48,311	8,41,552	8,72,704	92,671	2,17,851	47,185	24,197	...
Madura ...	6	20,357	1,94,528	1,97,191	29,442	28,026	7,025	5,646	809
Malabar ...	6	...	...	42,899	...	7,494	1,703	448	3,746
Nellore ...	3	...	...	...	...	134	24	...	21
Nilgiris, The ...	1	13,473	1,00,839	1,07,964	13,057	11,591	2,533	3,911	...
Rāmnād ...	4	12,964	1,45,788	1,54,268	17,233	18,945	5,349	6,539	...
Salem ...	2	99	189	219	69	1,761	15	...	555
Tanjore ...	13	7,312	65,894	70,952	6,785	15,820	2,417	1,809	4,923
Tinnevely ...	2	2,165	26,166	27,426	2,054	3,874	1,198	...	71
Trichinopoly ...	3	1,251	10,311	9,500	2,782	3,730	584	481	...
Vizagapatam ...	4	7,738	80,022	82,314	10,243	20,336	1,630	151	905
Agency ...	2	...	10	10	...	21	...	...	1
Total, Limited ...	85	1,47,924	16,51,379	17,64,726	2,08,351	4,09,233	80,103	48,400	16,436

Section II—Purchase, Purchase and Sale, Production, Production and Sale Societies excluding such societies for weavers.

Serial number.	District.	Value of stock on hand at the beginning of the year.	Value of stock bought.	Value of stock sold to members.	Value of stock on hand at the end of the year.	Working capital.	Cost of management.	Net profit + or loss -	
								Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1	Arcot, North. 8059. Vellore Basket Makers.	1,000	15	1,155	115	1,685	88	...	929
2	Arcot, South. 6078. Merkanam Salt Licensee Co-operative Society.	...	...	...	...	2,074	519	1,241	...
3	Ganjām. 4540. Chicacole Shepherds ...	...	...	...	...	468	...	...	2
4	Kistna. 4164. Rajupeta Adi-Dravida Mat Makers' Co-operative Society ...	...	44	53	...	363	15	...	22
5	4425. Pedamaddali Leather Workers' Co-operative Society ...	...	...	...	...	36	...	...	11
6	Kurnool. 9775. Markapur Slate Makers.	...	1,983	178	1,816	1,790	56	...	14
7	Malabar. 7447. Narayana Vilas Industrial Co-operative Society ...	...	...	...	...	159	10	...	9
8	4588. Kallai Coir Company, Limited ...	...	296	...	...	637	90	...	190
9	Nellore. 2853. Sydapuram Soap Stone Quarry Workers' Co-operative Society ...	702	2,577	4,354	921	1,881	1,676	...	40
10	Salem. 6647. Muttunayakanpatti Pro. and Sale Society ...	...	6,099	5,292	808	2,760	42	42	...
11	Gōdāvari. 9671. Andhra Ayurvedic Co-operative Pharmacy, Amalapuram ...	...	...	...	...	25	36	...	25
	Total ...	1,702	11,014	11,082	3,660	11,876	2,532	1,283	1,249

Section III—Purchase, Purchase and Sale, Production, Production and Sale
Societies for weavers.

Serial number. (1)	District. (2)	Value of stock on hand at the beginning of the year. (3)	Value of stock bought. (4)	Value of stock sold to members. (5)	Value of stock on hand at the end of the year. (6)	Working capital. (7)	Cost of management. (8)	Net profit + or loss -.	
								Plus. (9)	Minus. (10)
	<i>Anantapur.</i>	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1	5871. Bukkapatnam ...	577	10,333	10,474	626	1,335	33	85	...
2	7608. Uravakonda Weavers ...	4,681	74,790	72,364	8,905	25,609	2,583	349	...
3	7764. Dharmavaram Weavers.	...	709	711	174	868	29	106	...
	<i>Arcot, North.</i>								
4	8369. Puttuthakku Weavers.	...	...	...	...	150	8	...	2
5	8977. Tiruppattur Weavers ...	...	14,147	11,647	8,883	3,842	107	31	...
6	9403. Vellore Weavers' Central Depot ...	...	...	...	...	110	10	1	...
7	10122. Gudiyattam Weavers.	...	...	...	...	100	7	...	6
	<i>Arcot, South.</i>								
8	9901. Kallakurichi Spinners and Weavers ...	...	20	21	...	115	14	...	7
9	9364. Chidambaram Weavers.	...	...	...	...	643	20	6	...
10	2821. Tindivanam Weavers ...	...	...	...	...	3,354	8	56	...
	<i>Bellary.</i>								
11	8782. Kudatani Cumbali Weavers' Co-operative Society ...	...	702	...	...	3,145	35	...	8
	<i>Chingleput.</i>								
12	21. Big Conjeeveram Urban Weavers ...	1,810	4,144	5,600	870	9,345	481	...	387
	<i>Chittoor.</i>								
13	5812. Nadiyangadu ...	...	...	...	...	881	...	37	...
14	5818. Greamespet ...	...	...	...	...	1,637	12	235	...
	<i>Coimbatore.</i>								
15	8881. Marianallur Weavers ...	...	5,498	5,235	233	1,045	81	...	23
16	8882. Kannambalaiyam ...	...	2,413	2,413	...	1,067	43	59	...
17	9119. Bhavani Carpet Weavers ...	...	1,566	1,595	87	1,206	46	6	...
18	9185. Kolappalur St. Joseph.	...	5,552	4,409	1,218	1,838	40	26	...
19	9773. Kollegal Silk Weavers.	...	...	...	...	110	28	...	22
	<i>Ganjam.</i>								
20	2081. Berhampur Silk Weavers ...	...	...	...	...	2,441	20	...	47
21	2692. Berhampur Cotton Weavers ...	...	...	...	...	475	...	...	1
22	2881. Ichchapuram Cotton Weavers ...	1	...	...	1	486	117	...	149
23	3607. Boyarani Cotton Weavers ...	...	...	...	...	246	6	7	...
24	4896. Narasannapeta Weavers.	...	...	...	...	2,471	20	14	...

Section III—Purchase, Purchase and Sale, Production, Production and Sale
Societies for weavers—cont.

Serial number. (1)	District. (2)	Value of stock on hand at the beginning of the year. (3)	Value of stock bought. (4)	Value of stock sold to members. (5)	Value of stock on hand at the end of the year. (6)	Working capital. (7)	Cost of management. (8)	Net profit + or loss -.	
								Plus. (9)	Minus. (10)
	<i>Gōdāvari.</i>	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
25	2527. Kesanapalli Weavers ...	...	...	...	...	853	8	31	...
	<i>Guntūr.</i>								
26	7993. Tenali Hand-spinning and Weaving Society	202	338	241	314	786	92	...	156
	<i>Kistna.</i>								
27	5014. Peda Tummididi Blanket Weavers ...	...	...	...	...	828	12	38	...
28	5015. Kowtaram Spinners and Weavers ...	1,712	2,026	3,918	210	602	306	...	151
29	5368. Angalur Spinners and Weavers ...	246	...	102	...	441	15	...	74
30	8319. Tanuku Co-operative Production and Sale.	3,832	10,116	8,311	2,038	7,595	1,038	...	359
31	8320. Bhimavaram ...	2,582	4,675	9,543	1,894	3,586	4,354	107	...
32	10103. Vasantavada Co-operative Khaddar Society ...	Not started.							
	<i>Madura.</i>								
33	2895. Madura Sowrashttra ...	15,224	1,18,700	1,27,813	7,668	30,981	3,184	863	...
34	6390. Kosavapalaiyam Sacred Hearts ...	...	...	...	...	591	9	14	...
35	6368. Dindigul Weavers ...	48	2,843	2,818	214	634	3	141	...
36	7619. Bafija Industrial ...	906	856	1,132	830	2,378	437	...	490
	<i>Nellore.</i>								
37	8708. Nennur Adi-Dravida Weavers ...	...	...	...	...	157	...	...	16
	<i>Rāmndd.</i>								
38	3183. Paramagudi Sourashttra.	14	...	...	6	1,433	305	...	444
39	3814. Aruppukottai Weavers.	6	...	...	...	2,999	3	...	64
40	5509. Chatrapatti Weavers ...	...	...	...	...	5,776	51	158	...
41	6169. Mandala Manikkam Weavers ...	85	...	...	66	2,925	28	84	...
	<i>Malabar.</i>								
42	9030. Kattilangudi ...	...	...	...	...	712	17	...	20
43	9031. Puthenthernu ...	...	...	...	...	683	14	...	20
	Total	31,426	2,59,390	2,68,157	33,944	1,27,729	13,727	1,954	2,446

APPENDIX No. 9.—Section I—Civil suits and decrees, 1923-24.

District.	Number of suits preferred by societies.					Number of decrees obtained by societies.					
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Obtained in previous years and pending execution at the beginning of the year.	Obtained during the year.	Total.	Claims satisfied during the year.	Pending execution at the end of the year.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Anantapur ...	21	74	95	13	44	38	116	44	160	26	134
Arcot, North ...	...	62	62	1	36	25	16	36	52	12	40
Arcot, South ...	...	9	9	1	7	1	18	7	25	4	21
Bellary ...	...	...	...	...	...	...	11	...	11	2	9
Chingleput ...	...	14	14	...	14	...	57	14	71	20	51
Chittoor ...	15	42	57	8	32	22	66	32	98	21	77
Coimbatore ...	6	5	11	1	9	1	24	9	33	4	29
Cuddapah ...	14	2	16	...	...	16	70	...	70	9	61
Ganjām ...	...	16	16	...	16	...	40	16	56	4	52
Godāvāri ...	...	...	...	...	...	...	12	...	12	1	11
Guntūr ...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South ...	16	61	80	6	68	6	150	68	218	62	156
Kistna ...	...	...	...	...	...	...	32	...	32	14	18
Kurnool ...	2	10	12	2	10	...	8	10	18	5	13
Madras ...	2	40	42	...	24	18	105	24	129	22	107
Madura ...	2	1	3	2	1	...	133	1	134	28	106
Malabar ...	27	214	241	12	197	32	231	197	428	62	366
Nellore ...	...	...	...	...	...	...	5	...	5	2	3
Nilgiris, The ...	...	19	19	...	19	...	39	19	58	5	53
Rāmnād ...	...	3	3	...	3	...	56	3	59	5	54
Salem ...	4	39	43	...	36	7	81	36	117	38	79
Tanjore ...	...	27	27	1	23	3	62	23	85	14	71
Tinnevely ...	...	15	15	...	15	...	14	15	29	4	25
Trichinopoly ...	3	41	44	1	36	7	88	39	121	26	98
Vizagapatam ...	...	3	3	...	3	...	...	3	3	1	2
Agency ...	...	...	...	...	...	...	...	...	...	...	...
Total ...	(a)112	760	812	43	593	176	(b)1,434	593	2,027	391	1,636

(a) Excludes 2 cases due to reconciliation.

(b) Excludes 31 cases due to liquidation and reconciliation.

Section II.—References under Rule XIV of the rules framed under the Act (Arbitration).

District.	Pending disposal at the beginning of the year.	Suits filed during the year.	Total.	Claims satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Decrees obtained in previous years and pending execution at the beginning of the year.	Decrees obtained during the year.	Total.	Claims satisfied during the year.	Decrees pending execution at the end of the year.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Anantapur ...	246	395	641	22	362	257	635	362	997	90	907
Arcot, North.	941	1,959	2,900	545	1,354	1,001	1,442	1,254	2,796	755	2,041
Arcot, South ..	263	1,424	1,687	218	1,035	434	1,380	1,035	2,415	490	1,925
Bellary ...	12	131	143	16	120	7	42	120	162	25	137
Chingleput ...	562	1,998	2,560	283	1,655	622	1,167	1,655	2,822	716	2,106
Chittoor ...	162	511	673	59	385	229	252	385	637	117	520
Coimbatore ...	111	814	925	77	632	216	338	632	970	285	685
Cuddapah ...	106	205	311	34	179	98	393	179	572	111	461
Ganjām ...	38	263	301	60	142	99	884	142	1,026	235	791
Godāvāri ...	123	501	624	57	356	211	532	356	888	130	758
Guntūr ...	56	187	243	36	196	11	208	196	404	199	205
Kanara, South.	137	1,840	1,977	118	1,321	538	1,151	1,321	2,472	640	1,832
Kistna ...	45	258	303	31	179	93	181	179	360	227	133
Kurnool ...	67	146	213	36	124	53	415	124	539	69	470
Madras ...	43	257	300	46	89	165	48	89	137	20	117
Madura ...	177	601	778	89	503	186	1,212	503	1,715	441	1,274
Malabar ...	128	1,482	1,610	93	1,167	350	1,102	1,167	2,269	409	1,860
Nellore ...	94	401	495	61	318	116	480	318	798	328	470
Nilgiris, The ...	...	380	380	2	288	90	23	288	311	29	282
Rāmnād ...	37	564	601	77	452	72	893	452	1,345	417	928
Salem ...	513	629	1,142	197	549	396	936	549	1,485	493	992
Tanjore ...	444	1,892	2,336	180	1,857	299	1,930	1,857	3,787	1,249	2,538
Tinnevely ...	128	1,321	1,449	324	871	254	980	871	1,851	611	1,240
Trichinopoly...	106	1,881	1,987	423	1,144	420	942	1,144	2,086	324	1,762
Vizagapatam.	80	165	245	33	131	76	315	131	446	56	390
Agency ...	..	11	11	1	10	...	1	10	11	5	6
Total ...	4,619 (a)	20,216	24,835	3,123	15,419	6,293	17,882 (b)	15,419	33,301	3,471	24,830

(a) Excludes 442 cases due to liquidation and reconciliation.

(b) Excludes 376 decrees due to liquidation.

APPENDIX No. 10.—Societies under liquidation, 1923-24.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1923.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1924.	On hand on 30th June 1924.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
ANANTAPUR SECTION.										
Anantapur district.										
1. Mudigubba ... 819	28 June 23	521	41	545	16	259	275	3	4	7
2. Somandepalli Weavers ... 4308	27 Sep. 23	7,979	3,708	605	10,332	750	11,082	5,317	2,669	7,986
3. Malakavenula ... 644	15 Oct. 23	1,360	88	551	...	897	897	...	23	23
4. Sankapalle ... 1376	22 Oct. 23	4,493	274	11	4,347	302	4,649	240	3,485	3,725
5. Gooty Union Servants' ... 5285	27 May 24	The liquidator has not yet taken charge of accounts as the statutory period of two months is not yet over.								
VELLORE SECTION.										
North Arcot district										
6. Karivedu ... 476	27 Nov. 15	...	11	11	...	389	389	...	...	...
7. Valluvambakkam. 164	29 Nov. 15	...	31	31	...	1,063	1,063	6	...	6
8. Katpadi ... 851	20 May 16	1,212	31	5	1,238	18	1,256	132	977	1,109
9. Rendadi ... 236	23 July 16	...	20	20	...	891	891	14	...	14
10. Mangadu ... 823	3 Dec. 17	...	18	18	...	867	867	2	...	2
11. Vengodu ... 1011	10 Jan. 18	218	62	73	207	878	1,085	36	...	36
CUDDALORE SECTION.										
South Arcot district.										
12. Marakuppam ... 758	17 Dec. 15	978	67	290	750	652	1,402	131	...	131
13. Perumathur ... 1053	27 Feb. 21	4,479	68	2,933	1,614	...	1,614	221	310	531
14. Tittagudi Public Servants' Stores. 2992	29 Nov. 21	3	...	...	3	13	16	...	...	...
15. Chidambaram Stores ... 3591	20 Aug. 22	...	...	...	...	3	3	...	...	...
16. Vriddhachalam Stores ... 2984	11 Sep. 22	...	...	...	...	2	2	...	...	...
17. Markkanam Public Servants' Stores .. 5748	30 June 23	...	11	11	...	50	50	49	8	57
18. Tirukkoyilur Co-operative Stores ... 3589	21 Aug. 23	...	62	62	...	5	5	...	...	...
19. Vikravandi ... 2672	6 Apr. 24	...	...	...	...	29	29	...	...	...
MADRAS SECTION.										
Chingleput district.										
20. Nanjipuram ... 159	19 Mar. 19	4,096	212	1,385	2,923	...	2,923	252	606	858
21. Kavanur Pudur ... 631	26 Mar. 19	17,032	1,458	1,215	17,275	54	17,329	2,400	7,874	10,074
22. Kammalam-pundi ... 134	Do.	13,848	1,112	4,471	9,969	2,888	12,872	2,456	888	2,889

APPENDIX No. 10.—Societies under liquidation, 1923-24—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1923.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1924.	On hand on 30th June 1924.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
MADRAS SECTION—cont.										
<i>Chingleput district—cont.</i>										
23. Manampatti Kandigai ... 156	8 June 19	3,878	392	711	3,559	1	3,560	282	740	1,022
24. Kizhunnallattur ... 138	19 June 19	2,486	513	122	2,877	5	2,882	248	400	648
25. Chingleput district Co-operative Weavers' Distributive Society ... 2558	9 Oct. 19	...	...	...	...	13	13	13	...	13
26. Anumanthandalam ... 163	1 July 20	3,125	282	1,323	2,084	...	2,084	292	...	292
27. Gummudipundi ... 373	Do.	6,710	72	...	6,782	...	6,782	455	1,664	2,119
28. Sannambukulam ... 591	Do.	6,351	2,154	4,288	4,217	...	4,217	800	23	823
29. Kinarkandigai ... 713	Do.	8,202	1,415	2,298	7,319	1,031	8,350	310	4,269	4,579
30. Kodungaiyur Stores ... 1912	13 Oct. 21	...	...	...	...	3	3	3	...	3
31. Zamin Vayalur ... 1267	8 Nov. 23	1,053	61	749	365	220	585	127	160	287
32. Peravallurchei Lord Montague ... 5599	28 Jan. 24	...	...	...	...	201	201	184	...	184
33. Tiruvottiyurchei ... 6394	5 June 24	...	...	...	...	1	1	...	...	...
34. Mattur Christian ... 2473	16 June 24	2,179	...	4	2,175	4	2,179	73	2,008	2,081
35. Ponnerioheri Field labourers ... 5126	29 Jan. 24	2,942	143	311	2,774	347	3,121	177	2,522	2,699
36. Siruvallurchei Lord Chelmsford ... 5601	Do.	...	...	...	...	1,081	1,081	980	...	980
37. Sembiam Mel-patraichei ... 5593	5 June 24	...	...	...	...	473	473	430	...	430
<i>Madras district.</i>										
38. Triplicane Madhwa Stores ... 1842	27 Aug. 20	...	...	...	...	8	8	351	...	351
39. Royapetta ... 1667	3 May 22	11,135	...	...	11,135	138	11,273	1,012	8,098	9,110
40. Madras Co-operative Leather Goods Factory ... 3564	8 May 22	4,106	...	336	3,770	165	3,935	3,837	5,652	9,489
41. Madras Tramway men's Union ... 4121	23 June 22	8,369	396	2,056	6,708	22	6,730	3,790	664	4,454
42. Chintadripet Co-operative Stores ... 3492	18 Feb. 23	532	...	...	532	99	631	835	28	863
43. Obbaravapalaiyam ... 1419	24 Apr. 23	...	...	...	...	...	...	...	...	...
44. Raysapuram Indian Christian ... 2802	16 June 24	2,506	...	15	2,491	...	2,491	1,434	360	1,794

APPENDIX No. 10.—Societies under liquidation, 1923-24—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1923.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1924.	On hand on 30th June 1924.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
KURNOOL SECTION.										
Kurnool district.										
86. Julakallu ...	827	8 July 22	363	13	378	183	183			
87. Kothaburuzu ...	505	Do.	318	59	114	263	263	35	91	126
88. Tsannongondla ...	517	16 Nov. 22	3,721	94	411	3,404	3,404	115	2,058	2,173
MADURA SECTION.										
Madura district.										
89. Dindigul Co-operative Purchase and Sale Society.	2306	4 Nov. 22	70	...	23	47	29	76	72	4
90. Dindigul Lock and Safe Manufacturers	3684	8 Jan. 23	330	...	320	10	25	35	2	5
91. Madakkulam ...	763	25 Feb. 23	1,094	314	450	958	1,510	2,468	549	35
92. Uttamapalaiyam Xian ...	2747	13 Nov. 23	918	280	455	743	3	746	48	588
93. Pillayarpalaiyam.	1151	30 Nov. 23	189	...	189	...	172	172	...	...
94. Tevaram										
95. Podambu ...	2918	21 June 24	145	7	...	152	...	152	82	5
Rāmnd district.										
96. Salai Iluppai-kulam ...	881	7 Apr. 21	690	4	494	200	1,381	1,581	553	...
97. Andukondan ...	725	Do.	1,697	136	743	1,090	1,148	2,238	40	...
98. Ulakkudi ...	887	Do.	3,529	...	3,529	...	86	36	1	...
99. Rāmnd District Public Servants.	2482	14 Dec. 22	1,311	42	1,242	111	678	789	64	40
100. Narikkudi ...	1212	28 Nov. 23	1,141	372	541	972	211	1,183	84	35
101. Udaiyanampatti.	1215	19 Feb. 24	3,904	617	...	4,521	38	4,554	3,017	40
CALICUT SECTION.										
Malabar district.										
102. Manhapra ...	1007	30 Nov. 21	484	112	...	596	8	604	197	...
103. Vasumathi Wholesale ...	4898	21 Apr. 23	3,013	958	...	3,971	2	3,973	1,547	3,823
104. Perintalmanna Conveyance ...	5089	12 Sep. 23	1,280	...	...	1,280	348	1,628	1,881	20,016
105. Badagara Stores.	5572	30 Nov. 23	208	349	...	557	...	557	591	48
106. Walavanad Melatur ...	2102	23 June 24	The liquidator has not yet taken charge of the accounts as the statutory period of two months is not yet over.							
SALEM SECTION.										
Salem district.										
107. Ernapuram ...	232	27 Oct. 15	4,523	318	111	4,781	210	4,941	482	3,178
108. Gudalur ...	228	Do.	6,024	544	1,153	5,415	465	5,880	838	3,990

APPENDIX No. 10.—Societies under liquidation, 1923-24—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1923.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1924.	On hand on 30th June 1924.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
SALEM SECTION—cont.										
<i>Salem district—cont.</i>										
09. Jambuguttapatti.	350	27 Oct. 15	2,753	204	...	2,957	...	2,957	294	1,769
10. Karuppareddiynr.	332	1 Dec. 15	942	91	27	1,006	484	1,489	149	...
11. Gonur ...	331	Do.	2,821	149	7	2,963	...	2,963	298	1,001
12. Mecheri ...	110	14 Apr. 16	397	108	138	367	1,332	1,700	47	...
113. M Pallipatti ...	168	2 May 16	57	32	33	57	570	627	21	...
114. Edappadi ...	267	20 May 16	104	231	228	106	3,467	3,574	316	...
115. Hosur Remount Depot Stores ...	3579	5 Nov. 22	...	...	...	3	3	3	...	3
116. Kelamangalam Stores ...	3554	31 Jan. 23	2,682	185	1,166	1,681	547	2,228	1,112	795
117. Vasikkavandanur.	750	30 May 23	375	20	395	...	384	384	1	...
118. Hosur Town Stores ...	3555	31 July 23	1,116	422	317	1,221	...	1,221	1,311	657
119. Swadesi Co-operative Stores, Salem ...	2651	29 Aug. 23	287	46	214	119	...	119	2,676	1,650
120. Sendamangalam Stores ...	4023	8 Feb. 24	20	...	20	...	20	...	...	...
TANJORE SECTION.										
<i>Tanjore district.</i>										
121. Panchanadik-kulam ...	325	7 Apr. 16	3,802	552	952	3,402	...	3,402	217	681
122. Marudur ...	421	Do.	2,152	212	653	1,711	498	2,207	270	...
123. Mullurpattikadu.	594	14 Apr. 16	2,224	940	1,420	1,744	294	2,038	179	...
124. Mannargudi Government Higher Element-ary Training School Co-operative Society, Ltd.	4798	8 Feb. 23	...	...	...	...	39	39	...	...
125. Mayavaram Public Servants' Stores ...	3529	13 Dec. 23	168	...	...	168	44	212	692	123
126. Pandaravadai ...	3584	29 Feb. 24	115	...	...	115	6	121	101	5
127. Lower Anicut Vinayakar Street, fisher-men ...	6129	1 Apr. 24	...	...	...	...	65	65	82	1
128. Kunniyur ...	930	29 Apr. 24	1,707	...	...	1,707	3	1,710	383	1,382
TINNEVELLY SECTION.										
<i>Tinnevely district.</i>										
129. Nambipuram Agricultural Bank ...	13	17 Dec. 15	464	161	161	464	2,039	2,503	289	...
130. Pannikulam ...	1476	25 Sep. 21	20	28	26	22	548	570	220	18

APPENDIX No. 10.—Societies under liquidation, 1923-24—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1923.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1924.	On hand on 30th June 1924.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
TINNEVELLY SECTION—cont.										
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
<i>Tinnevely district—cont.</i>										
131. Malayadikurohi ... 1101	4 Apr. 22	3,288	289	2,617	960	824	1,784	343	3	346
132. Vannarpet Urban Distributive Society ... 4709	27 Dec. 22	167	210	377	...	6	6	...	...	...
<i>Rdmnad district.</i>										
133. Vellaipottal ... 240	29 Nov. 15	666	9	18	657	321	978	69	...	69
134. Avudayapuram ... 653	Do.	565	34	4	596	286	882	283	...	283
135. Appaiyanayak-kampatti ... 724	8 Dec. 15	12,892	...	198	12,694	41	12,735	276	...	276
136. Ayurdharmam ... 289	Do.	211	26	233	4	962	966	74	...	74
137. Sinnavadi ... 839	1 Feb. 16	6,445	259	361	6,343	410	6,753	184	4,257	4,390
138. Salvarpatti ... 589	Do.	11,444	266	1,380	10,330	225	10,555	387	4,828	5,215
139. Periyavadiyur ... 559	Do.	5,298	339	1,054	4,583	812	5,395	134	4,201	4,385
140. Melamattur ... 450	Do.	3,868	304	153	4,019	4	4,023	227	2,250	2,477
141. Ramalingapuram ... 434	Do.	4,093	264	978	3,878	61	3,439	198	2,654	2,852
142. Kolvarpatti ... 614	Do.	10,494	396	1,675	9,215	907	10,122	392	3,017	3,409
143. Sattur Padu-kottai ... 1035	6 Jan. 21	12,376	513	803	12,085	487	12,573	567	7,171	7,738
144. Nattarmangalam ... 997	6 Sep. 21	4,734	453	425	4,762	44	4,806	238	2,057	2,295
145. Sivakasi Reserve Police Lines ... 4265	11 Feb. 22	36	6	42	...	151	151	212	...	212
146. Sattur ... 1014	28 Feb. 22	3,306	218	330	3,194	122	3,316	438	146	584
147. Watrap Co-operative Purchase Society ... 82.9	16 Apr. 22	1,343	13	1,018	836	102	440	80	1,852	1,338
148. Injar ... 664	30 Nov. 22	3,442	333	482	3,292	22	3,314	163	1,518	1,676
TRICHINOPOLY SECTION.										
<i>Trichinopoly district.</i>										
149. Kokkudi ... 659	29 Nov. 15	1,852	2	2	1,852	53	1,905	188	...	188
150. T. Kalattur ... 265	8 Dec. 15	894	...	266	628	80	658	133	...	133
151. Vaiyampatti ... 951	1 Feb. 16	609	78	...	688	...	688	57	888	443
152. Kumaravadi ... 600	Do.	218	27	...	245	382	627	71	...	71
153. Mullipadi ... 695	13 Aug. 16	2,213	184	...	2,352	...	2,352	65	2,004	2,089
154. Kilakavattan-kurehi ... 203	18 Dec. 18	721	114	114	721	681	1,402	44	...	44
155. Kodangudi ... 550	22 Nov. 20	3,627	371	88	3,960	61	4,021	12	1,997	2,009
156. Edanganni ... 538	26 Nov. 20	165	26	...	191	...	191	84	10	44
157. Trichinopoly Co-operative Stores ... 1405	4 Aug. 21	...	25	25	...	78	78	69	...	69
158. Nerur ... 879	18 Mar. 24	357	...	357	...	338	338	...	...	...

APPENDIX No. 11.—Number of societies in each district.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Anantapur.	Central	1	...	...	...	...	1	...
	Union	15	...	...	...	...	15	...
	Agricultural—							
	Class I—Credit ... Limited ...	1	...	...	...	...	1	...
	Class I—Credit ... Unlimited.	363	7	...	2	...	368	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	365	7	...	2	...	370	448
	Non-Agricultural—							
	Class I—Credit ... Limited ...	14	1	...	1	...	14	...
	Class I—Credit ... Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. Limited ...	2	...	...	...	...	2	...
Aroor, North.	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. Limited ...	4	...	...	1	...	3	...
	Class IV—Production and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	...	1	...	...	...	1	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	23	2	...	2	...	23	24
	Central	1	...	...	...	...	1	...
	Union	17	2	...	...	...	19	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	442	45	...	...	...	487	...
	Class II—Purchase and purchase and sale. Limited ...	9	...	...	...	...	9	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	451	45	...	...	...	496	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	28	9	1	...	...	38	...
	Class I—Credit ... Unlimited.	9	...	...	...	1	8	...
	Class II—Purchase and purchase and sale. Limited ...	2	3	...	...	...	5	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	2	4	...	...	...	6	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	41	16	1	...	1	57	...

APPENDIX No. 10.—Societies under liquidation, 1923-24—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1923.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1924.	On hand on 30th June 1924.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Tinnevely SECTION—cont.										
Tinnevely district—cont.										
131. Malayadikurchi... 1101	4 Apr. 22	3,288	289	2,617	960	824	1,784	343	3	346
132. Vannarpet Urban Distributive Society ... 4709	27 Dec. 22	167	210	377	...	6	6	...	...	...
Rdmnād district.										
138. Vellaipottal ... 240	29 Nov. 15	666	9	18	657	321	978	69	...	69
134. Avudayapuram ... 653	Do.	565	34	4	596	286	882	283	...	283
135. Appaiyanayak-kanpatti ... 724	8 Dec. 15	12,892	...	198	12,694	41	12,735	276	...	276
136. Ayurdharmam ... 289	Do.	211	26	233	4	962	966	74	...	74
137. Sinnavadi ... 839	1 Feb. 16	6,445	259	361	6,343	410	6,753	134	4,257	4,390
138. Salvarpatti ... 589	Do.	11,444	266	1,380	10,330	225	10,555	387	4,828	5,215
139. Perivadiyur ... 559	Do.	5,298	339	1,054	4,583	812	5,395	134	4,201	4,385
140. Melamattur ... 450	Do.	3,868	304	153	4,019	4	4,023	227	2,250	2,477
141. Ramalingapuram. 434	Do.	4,093	264	978	3,878	61	3,439	198	2,654	2,852
142. Kolvarpatti ... 614	Do.	10,494	396	1,675	9,215	907	10,122	392	3,017	3,409
143. Sattur Padu-kottai ... 1035	6 Jan. 21	12,376	513	803	12,085	487	12,573	567	7,171	7,738
144. Nattarmangalam. 997	6 Sep. 21	4,734	453	425	4,762	44	4,806	238	2,057	2,295
145. Sivakasi Reserve Police Lines ... 4265	11 Feb. 22	36	6	42	...	151	151	212	...	212
146. Sattur ... 1014	28 Feb. 22	3,306	218	330	3,184	122	3,316	438	146	584
147. Watrap Co-operative Purchase Society ... 32-9	16 Apr. 22	1,343	13	1,018	338	102	440	36	1,852	1,338
148. Injar .. 664	30 Nov. 22	3,442	333	482	3,292	22	3,314	163	1,513	1,678
TRICHINOPOLY SECTION.										
Trichinopoly district.										
149. Kokkudi ... 659	29 Nov. 15	1,852	2	2	1,852	53	1,905	138	...	138
150. T. Kalattur ... 265	8 Dec. 15	894	...	266	628	80	658	133	...	133
151. Vaiyampatti ... 951	1 Feb. 16	609	78	...	688	...	688	57	888	443
152. Kumaravadi ... 600	Do.	218	27	...	245	382	627	71	...	71
153. Mullipadi ... 695	13 Aug. 16	2,213	184	...	2,352	...	2,352	65	2,004	2,069
154. Kilakavattan-kurehi ... 203	18 Dec. 18	721	114	114	721	681	1,402	44	...	44
155. Kodangudi ... 550	22 Nov. 20	3,627	371	38	3,960	61	4,021	12	1,997	2,009
156. Edanganni ... 538	26 Nov. 20	165	26	...	191	...	191	34	10	44
157. Trichinopoly Co-operative Stores. 1405	4 Aug. 21	...	25	25	...	78	78	69	...	69
158. Nerur ... 879	13 Mar. 24	357	...	357	...	838	838	...	...	...

APPENDIX No. 11.—Number of societies in each district.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)	(5)	(6)	(7)		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Anantapur.	Central ...	1	...	...	...	...	1	...
	Union ...	15	...	...	...	...	15	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	...
	Class I—Credit ... { Unlimited.	368	7	...	2	...	368	...
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	365	7	...	2	...	370	448
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	14	1	...	1	...	14	...
	Class I—Credit ... { Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
Arcot, North.	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	4	...	...	1	...	3	...
	Class IV—Production and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	...	1	...	...	...	1	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	28	2	...	2	...	23	24
	Central ...	1	...	...	...	...	1	...
	Union ...	17	2	...	...	...	19	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited.	442	45	...	...	...	487	...
	Class II—Purchase and purchase and sale. { Limited ...	9	...	...	...	...	9	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	451	45	...	...	...	496	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	28	9	1	...	...	38	...
	Class I—Credit ... { Unlimited.	9	...	...	1	...	8	...
	Class II—Purchase and purchase and sale. { Limited ...	2	3	...	...	...	5	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	2	4	...	...	...	6	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	41	16	1	...	1	57	...

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Arcot, South.	Central	1	...	...	...	...	1	...
	Union	15	2	...	...	...	17	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	2	...	...	...	2	...
	Unlimited.	405	118	...	1	...	522	...
	Class II—Purchase and purchase and sale. { Limited ...	1	1	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	2	...	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	408	122	...	1	...	529	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	41	11	1	...	...	52*	...
	Unlimited.	7	...	...	...	1	6	...
Bellary.	Class II—Purchase and purchase and sale. { Limited ...	5	6	...	1	...	10	...
	Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	1	...	...	...	1	...
	Non-Agricultural, total ...	55	18	1	1	1	71	...
	Central	1	...	...	...	...	1	...
	Union	6	...	...	...	...	6	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	130	18	...	2	...	146	...
	Agricultural, total ...	130	18	...	2	...	146	206
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	12	5	...	...	...	17	...
	Unlimited.	1	2	...	...	...	3	...
Chingleput.	Class II—Purchase and purchase and sale. { Limited ...	...	...	...	...	...	...	...
	Unlimited.	...	1	...	...	...	...	...
	Class VI—Others... { Limited ...	...	2	...	...	...	1	...
	Unlimited.	...	...	...	...	...	2	...
	Non-Agricultural, total ...	13	10	...	...	...	23	23

* Excludes one society transferred to Kistna district.

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Chingleput.	Central	1	..	..	..	..	1	..
	Union	17	3	..	..	..	20	..
	Agricultural—							
	Class I—Credit ... { Limited ...	2	..	..	..	..	2	..
	Unlimited.	529	95	..	7	..	617	..
	Class II—Purchase and purchase and sale. { Limited ...	11	..	..	..	..	11	..
	Unlimited.	..	..	..	..	..	..	..
	Class VI—Others ... { Limited ...	..	..	..	..	..	..	..
	Unlimited.	1	..	..	..	..	1	..
	Agricultural, total ...	543	95	..	7	..	631	1,019
	Non-Agricultural—							
	Class I—Credit .. { Limited ...	18	3	..	..	..	21	..
	Unlimited.	8	3	..	..	..	11	..
	Class II—Purchase and purchase and sale. { Limited ...	1	1	..	..	..	2	..
	Unlimited.	..	..	..	..	..	..	..
Class III—Production. { Limited ...	1	..	..	..	..	1	..	
Unlimited.	..	..	..	..	..	..	..	
Class VI—Others ... { Limited ...	4	2	..	..	..	6	..	
Unlimited.	..	..	..	..	..	..	..	
Non-Agricultural, total ...	32	9	..	..	..	41	68	
Chittoor.	Central	1	..	..	..	..	1	..
	Union	8	..	..	..	..	8	..
	Agricultural—							
	Class I—Credit ... { Limited ...	..	..	..	..	..	..	..
	Unlimited.	213	10	..	..	..	223	..
	Class II—Purchase and purchase and sale. { Limited ...	1	..	..	..	..	1	..
	Unlimited.	..	..	..	..	..	..	..
	Agricultural, total ...	214	10	..	..	..	224	463
	Non-Agricultural—							
	Class I—Credit .. { Limited ...	9	1	..	..	..	10	..
	Unlimited.	2	..	..	..	..	2	..
	Class II—Purchase and purchase and sale. { Limited ...	6	..	..	..	..	6	..
	Unlimited.	..	..	..	..	..	..	..
	Non-Agricultural, total ...	17	1	..	..	..	18	19

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(a)	(b)	(a)	(b)		
Coimbatore.	Central	1	...	...	...	...	1	...
	Union	14	1	...	...	...	15	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	346	39	...	2	1	382	...
	Class II—Purchase and purchase and sale. { Limited...	6	1	...	1	...	6	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	352	40	...	3	1	388	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	28	3	...	1	...	25	...
Cuddapah.	Unlimited.	12	...	1	...	...	13	...
	Class II—Purchase and purchase and sale. { Limited...	4	5	...	2	...	7	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	2	1	...	...	...	3	...
	Unlimited.	3	...	...	...	...	3	...
	Non-Agricultural, total ...	44	9	1	3	...	51	...
	Central	1	...	...	...	...	1	...
	Union	4	...	...	...	...	4	...
	Agricultural—							
	Class I—Credit ... { Limited ...	2	...	...	...	1	1	...
Ganjam.	Unlimited.	134	43	...	4	...	178	...
	Agricultural, total ...	186	43	...	4	1	174	283
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	6	16	1	...	...	23	...
	Unlimited.	2	1	...	...	...	3	...
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	1	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	10	18	1	1	...	28	28
Guntur.	Central	3	...	...	...	...	3	...
	Union	6	2	...	...	...	8	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
Ganjam—cont.	Unlimited.	182	35	...	4	...	213	...
	Agricultural, total ...	182	35	...	4	...	213	338
	Central	1	...	...	...	...	1	...
	Union	10	1	...	...	...	11	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	422	22*	...	6	32	406	...
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	1	...	...	...	...	1	...
Godavari.	Unlimited.	...	10	32	...	...	42	...
	Agricultural, total ...	425	32	32	6	32	451	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	29	2	...	2	...	29	...
	Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	1	...	...	...	...	1	...
	Class IV—Production and sale. { Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	1	...	...	...	...	2	...
Guntur.	Unlimited.	2	...	...	...	...	2	...
	Non-Agricultural, total ...	37	4	...	2	...	39	...
	Central	1	...	...	...	...	1	...
	Union	7	...	...	...	...	7	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	248	74	...	...	...	322	...
	Class VI—Others... { Limited ...	10	1	...	...	...	12	...
	Unlimited.	...	36	1	...	...	37	...
	Agricultural, total ...	258	111	2	...	...	371	459

* Includes one society liquidated in 1922-23 and the registration of which was on appeal restored in the year.

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(a)	(b)	(a)	(b)		
Ganjam—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	19	3	...	...	...	22	...
	Unlimited.	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. { Limited ...	7	...	...	1	...	6	...
	Unlimited.	3	...	...	...	...	3	...
	Class IV—Production and sale. { Limited ...	...	...	...	...	...	...	...
	Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, total ...	32	3	...	1	...	34	39
	Central	4	...	...	...	...	4	...
	Union	10	1	...	...	...	11	...
Godavari.	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	422	22*	...	6	32	406	...
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	10	32	...	...	42	...
	Agricultural, total ...	425	32	32	6	32	451	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	29	2	...	2	...	29	...
Guntur.	Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	1	...	...	...	...	1	...
	Class IV—Production and sale. { Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	1	...	...	...	...	2	...
	Unlimited.	2	...	...	...	...	2	...
	Non-Agricultural, total ...	37	4	...	2	...	39	...
	Central	1	...	...	...	...	1	...
	Union	7	...	...	...	...	7	...
Guntur.	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	248	74	...	...	...	322	...
	Class VI—Others... { Limited ...	10	1	...	...	...	12	...
Guntur.	Unlimited.	...	36	1	...	...	37	...
	Agricultural, total ...	258	111	2	...	...	371	459

APPENDIX No. 11.—Number of societies in each district—cont.

(1)	District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
				(4)		(5)			
				By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)	
Guntur—cont.	Non-Agricultural—								
	Class I—Credit ... { Limited ...	33	5	...	...	2	36	...	
	Unlimited.	1	...	1	...	...	2	...	
	Class II—Purchase and purchase and sale.	1	...	1	...	...	2	...	
	Class IV Production and sale.	1	...	...	...	1	...	...	
	Unlimited.	...	...	...	...	...	...	...	
	Class VI—Others...	1	...	...	...	...	1	...	
	Unlimited.	...	...	...	...	...	...	...	
	Non-Agricultural, total ...	38	5	2	...	4	41	49	
	Kanara, South.	Central	1	..	...	...	...	1	...
Union		13	1	...	...	...	14	...	
Agricultural—									
Class I—Credit ... { Limited ...		9	2	...	...	...	11	...	
Unlimited.		282	20	...	...	1	301	...	
Class II—Purchase and purchase and sale.		6	...	...	1	...	5	...	
Unlimited.		...	...	...	...	...	...	...	
Agricultural, total ...		297	22	...	1	1	317	598	
Non-Agricultural—									
Class I—Credit ... { Limited ..		42	11	...	...	...	53	...	
Kistna.	Unlimited.	10	...	1	...	...	11	...	
	Class II—Purchase and purchase and sale.	3	...	...	...	...	3	...	
	Unlimited.	...	...	...	...	...	...	...	
	Class VI—Others...	2	7	...	...	...	9	...	
	Unlimited.	...	...	...	...	...	...	...	
	Non-Agricultural, total ...	57	18	1	...	...	76	99	
	Central	3	...	...	...	...	3	...	
	Union	13	...	...	...	...	13	...	
	Agricultural—								
	Class I—Credit ... { Limited	4	...	...	...	1	8	...	
Kistna.	Unlimited.	453	68	1	2	...	520	...	
	Class II—Purchase and purchase and sale.	1	...	...	...	...	1	...	
	Unlimited.	...	...	...	...	...	...	...	
	Class VI—Others...	...	9	...	...	...	...	...	
	Unlimited.	...	...	...	...	...	9	...	
	Agricultural, total ...	458	77	1	2	1	533	660	

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registra- tion.	By transfer from another class.	By cancella- tion of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Kistna—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	39	7	...	1	...	46*	...
	Unlimited.	13	...	...	...	...	13	...
	Class II—Purchase and purchase and sale.	12	...	...	5	...	7	...
	Class IV—Pro- duction and sale. { Unlimited.	3	...	...	...	...	3	...
	Limited ...	2	1	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. { Limited ...	1	3	...	...	...	4	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	70	11	...	6	...	76	94
Kurnool.	Central	1	...	...	...	...	1	...
	Union	8	4	...	...	...	10	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	2	...	...	...
	Unlimited.	185	41	...	...	...	224	...
	Agricultural, total ...	185	41	...	2	...	224	250
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	18	11	...	...	...	29	...
	Unlimited.	...	1	...	...	...	1	...
	Class II—Purchase and purchase and sale.	2	3	...	...	...	5	...
Madras.	Class IV—Pro- duction and sale. { Unlimited.	...	1	...	...	...	1	...
	Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	...	2	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	20	19	...	...	...	39	43
	Provincial	1	...	...	...	...	1	...
	Central	1	...	...	...	...	1	...
	Union	3	2	...	...	...	5	...
	Non-Agricultural—							
Class I—Credit ... { Limited ...	27	14	1	1	1	40	...	
Unlimited.	34	10	1	...	1	44	...	
Class II—Purchase and purchase and sale.	1	...	...	...	...	1	...	
Class III—Pro- duction. { Unlimited.	...	...	...	...	...	...	...	
Unlimited.	...	...	...	...	...	...	...	
Class IV—Pro- duction and sale. { Limited ...	...	...	...	...	...	...	...	
Unlimited.	...	...	...	...	...	...	...	
Class VI—Others. { Limited ...	2	...	...	...	...	2	...	
Unlimited.	1	...	...	...	...	1	...	
Non-Agricultural, total ...	65	24	2	1	2	88	...	

* Includes one society transferred from South Arcot district.

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Madura.	Central	1	...	...	...	...	1	...
	Union	12	...	...	...	...	12	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited.	269	80	1	5	...	345	...
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
	Class IV—Production and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. { Limited ...	1	1	...	...	...	2	...
	Class VI—Others. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	272	81	1	5	...	349	...
	Non-Agricultural—							
Class I—Credit .. { Limited ...	25	3	1	...	...	29	...	
Class I—Credit .. { Unlimited.	6	...	...	...	1	5	...	
Class II—Purchase and purchase and sale. { Limited ...	9	1	...	...	1	9	...	
Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...	
Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...	
Class IV—Production and sale. { Unlimited.	...	...	...	...	...	...	...	
Class VI—Others. { Limited ...	2	...	...	...	...	2	...	
Class VI—Others. { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, total ...	43	4	1	...	2	46	...	
Malabar.	Central	1	...	...	...	...	1	...
	Union	10	1	...	...	...	11	...
	Agricultural—							
	Class I—Credit .. { Limited ...	1	...	...	...	...	1	...
	Class I—Credit .. { Unlimited.	291	40	...	1	...	330	...
	Class VI—Others. { Limited ...	1	...	...	...	...	1	...
	Class VI—Others. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	293	40	...	1	...	332	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	61	5	...	...	...	66	...
	Class I—Credit ... { Unlimited.	8	...	...	...	...	8	...
	Class II—Purchase and purchase and sale. { Limited ...	9	2	...	1	...	10	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
Class VI—Others. { Limited ..	3	1	...	1	...	8	...	
Class VI—Others. { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, total ...	81	8	...	2	...	87	...	

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Nellore.	Central	1	...	...	...	...	1	...
	Union	6	3	...	...	...	9	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	...
	Class I—Credit ... { Unlimited.	252	70	...	1	...	321	...
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, Total ...	254	70	..	1	...	323	377
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	18	3	...	...	...	21	...
	Class I—Credit ... { Unlimited.	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. { Limited ...	...	3	...	...	...	3	...
Nalgiris, The.	Class II—Purchase and purchase and sale. { Unlimited.	1	...	...	...	...	1	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
	Class IV—Production and sale. { Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, Total ...	22	6	...	...	...	28	23
	Central	...	...	...	...	...	...	...
	Union	2	...	...	...	...	2	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited.	66	...	...	...	...	66	...
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, Total ..	67	...	...	...	...	67	...
Non-Agricultural—								
Class I—Credit ... { Limited ...	4	2	...	...	...	6	...	
Class I—Credit ... { Unlimited.	...	...	...	...	...	...	...	
Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...	
Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...	
Class III—Production. { Limited ...	...	...	...	...	...	...	...	
Class III—Production. { Unlimited.	...	...	...	...	...	...	...	
Class IV—Production and sale. { Limited ...	...	...	...	...	...	...	...	
Class IV—Production and sale. { Unlimited.	...	...	...	...	...	...	...	
Class VI—Others... { Limited ...	...	2	...	...	...	2	...	
Class VI—Others... { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, Total ...	5	4	...	...	...	9	...	

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Rāmnād.	Central	1	...	...	...	...	1	...
	Union	12	2	...	...	...	14	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited.	209	46	...	2	1	252	...
	Class II—Purchase and purchase and sale. { Limited ...	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, Total ...	212	46	...	2	1	255	622
	Non-Agricultural—							
	Class I—Credit .. { Limited ..	22	4	1	...	...	27	...
	Class I—Credit .. { Unlimited.	8	1	...	...	...	9	...
	Class II—Purchase and purchase and sale. { Limited ...	7	...	...	1	...	6	...
	Class II—Purchase and purchase and sale. { Unlimited.	2	...	...	...	...	2	...
	Class VI—Others { Limited ...	...	1	...	...	...	1	...
Class VI—Others { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, Total ...	39	6	1	1	...	45	53	
Salem.	Central	1	...	...	...	...	1	...
	Union	10	3	...	...	...	13	...
	Agricultural—							
	Class I—Credit ... { Limited ...	2	...	...	...	...	2	...
	Class I—Credit ... { Unlimited.	335	32	...	...	...	367	...
	Class II—Purchase and purchase and sale. { Limited ...	6	...	...	1	...	5	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, Total ...	343	32	...	1	...	374	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	30	7	...	...	...	37	...
	Class I—Credit ... { Unlimited.	6	1	...	...	...	7	...
	Class II—Purchase and purchase and sale. { Limited ...	4	...	...	2	...	2	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
Class IV—Production and sale. { Unlimited.	...	...	...	...	...	...	...	
Class VI—Others .. { Limited ...	...	1	...	...	...	1	...	
Class VI—Others .. { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, Total ...	41	9	...	2	...	48	...	

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Tanjore.	Central	2	...	...	...	..	2	...
	Union	13	1	...	...	...	14	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	..	1	...
	Class I—Credit ... { Unlimited.	531	72	...	2	2	599	...
	Class II—Purchase and purchase and sale. { Limited ...	7	...	...	...	...	7	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	...	7	...	...	...	7	...
	Class VI—Others ... { Unlimited.	...	9	...	...	...	9	...
	Agricultural, Total ...	539	88	...	2	2	623	...
	Non-Agricultural—							
	Class I—Credit .. { Limited ...	24	...	1	1	...	24	...
	Class I—Credit .. { Unlimited.	16	...	1	...	...	17	...
	Class II—Purchase and purchase and sale. { Limited ...	13	1	...	1	...	13	...
Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...	
Class VI—Others... { Limited ...	4	6	...	...	...	10	...	
Class VI—Others... { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, Total ...	57	7	2	2	...	64	...	
Tinnevely.	Central	1	...	...	...	...	1	...
	Union	11	2	...	...	...	13	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited.	325	67	...	1	...	391	...
	Class II—Purchase and purchase and sale. { Limited ...	7	...	...	...	...	7	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, Total ...	332	67	...	1	...	398	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	40	3	...	...	...	43	...
	Class I—Credit ... { Unlimited.	7	1	...	...	...	8	...
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	...	1	...	...	...	1	...
Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...	
Non-Agricultural, Total ...	49	5	...	...	...	54	...	

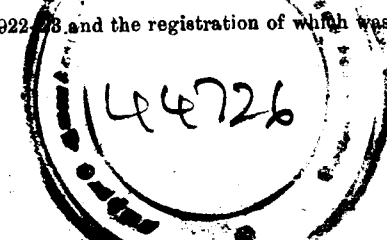
APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Trichinopoly.	Central	1	...	...	...	...	1	...
	Union	11	...	...	...	...	11	...
	Agricultural—							
	Class I—Credit ... { Limited ..	...	...	...	...	...	...	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	267	11	...	2	...	276	...
	Class IV—Production and sale. { Limited ...	2	...	...	...	...	2	...
	Class VI—Others ... { Unlimited. ...	1	...	...	...	...	1	...
	Agricultural, Total ...	270	11	...	2	...	279	344
	Non-Agricultural—							
	Class I—Credit ... { Limited	18	1	...	...	...	19	...
Virasapattam.	Class II—Purchase and purchase and sale. { Unlimited. ...	10	...	...	1	...	9	...
	Class IV—Production and sale. { Limited ...	3	1	...	1	...	3	...
	Class VI—Others ... { Unlimited. ...	2	2	...	...	...	4	...
	Non-Agricultural, Total ...	33	4	...	2	...	35	27
	Central	1	...	...	...	...	1	...
	Union	8	1	...	...	...	9	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	196	27	2	...	...	225	...
	Agricultural, Total ...	197	27	2	...	...	226	...
Agency.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	31	3	2	...	...	36	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	3	...	...	...	2	1	...
	Class IV—Production and sale. { Limited ...	6	...	...	...	2	4	...
	Class VI—Others ... { Unlimited. ...	1	...	...	...	...	1	...
	Non-Agricultural, Total ...	41	3	2	...	4	42	...
	Central	...	...	...	...	...	...	...
	Union	...	...	...	...	...	...	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	...
Agency.	Class II—Purchase and purchase and sale. { Unlimited. ...	11	1	...	...	...	12	...
	Agricultural, Total ...	12	1	...	...	...	13	...

APPENDIX No. 11.—Number of societies in each district—cont.

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies added during the year.		Number of societies removed during the year.		Number of societies at the end of the year.	Number of villages affected by societies in column 6.
			(4)		(5)			
			By registration.	By transfer from another class.	By cancellation of registration.	By transfer to another class.		
(1)	(2)	(3)	(a)	(b)	(a)	(b)	(6)	(7)
Agency—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	...	2	...	...	...	2	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	...	...	...	...	...	...	...
	Non-Agricultural, Total ...	1	2	...	...	...	3	...
	Provincial	1	...	...	...	...	1	...
	Central	32	...	...	...	...	32	...
	Union	249	31	...	...	...	280	...
	Agricultural—							
	Class I—Credit ... { Limited ...	24	4	...	...	2	26	...
Presidency, Total.	Class I—Credit ... { Unlimited. ...	7,076	1,080*	4	46	37	8,077	...
	Class II—Purchase and purchase and sale. { Limited ...	77	3	...	3	...	77	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	4	...	...	...	...	4	...
	Class IV—Production and sale. { Unlimited. ...	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	13	10	1	...	...	24	...
	Class VI—Others ... { Unlimited. ...	1	64	33	...	...	98	...
	Agricultural, Total ...	7,195	1,161	38	49	39	8,306	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	632	133	9	7	3	764	...
Presidency, Total.	Class I—Credit ... { Unlimited. ...	173	20	5	1	6	191	...
	Class II—Purchase and purchase and sale. { Limited ...	103	28	1	16	3	113	...
	Class II—Purchase and purchase and sale. { Unlimited. ...	11	2	...	...	1	12	...
	Class III—Production. { Limited ...	1	...	...	...	...	1	...
	Class III—Production. { Unlimited. ...	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	10	3	...	1	1	11	...
	Class IV—Production and sale. { Unlimited. ...	2	...	...	...	...	2	...
	Class VI—Others ... { Limited ...	28	38	...	1	...	65	...
	Class VI—Others ... { Unlimited. ...	6	1	...	...	...	7	...
	Non-Agricultural, Total ...	966	225	16	26	14	1,166	...
Grand total of all societies ...	8,448	1,173	53	75	...	9,785	...	

* Includes one society liquidated in 1922-23 and the registration of which was on appeal restored in the year.



APPENDIX No. 12.—List of Honorary Assistant Registrars of Co-operative Societies for 1923-24.

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
<i>Anantapur.</i>		
1	M.R.Ry. N. Somasundaram Ayya, B.A.	Penukonda.
2	" Pasavanna Gowd	Enurmaladoddi.
3	" N. Bheemasena Rao	Brahmanapalli.
<i>Arcot, North.</i>		
4	M.R.Ry. Rao Sahib M. S. Seshachalam Ayyar	Tiruvannāmalai.
5	" K. Singaravelu Mudaliyar	Kalavai.
6	" Rao Sahib V. Arunachala Mudaliyar	Vadanangur.
7	" C. Samundi Gounder	Nattarampalli.
8	" Rao Bahadur V. Murugesu Mudaliyar	Vellore.
<i>Arcot, South.</i>		
9	M.R.Ry. R. Srinivasa Ayyangar, B.A., B.L., M.L.C.	Tirukkōyilūr.
10	" T. K. Venkataramayya	Tindivanam.
11	" K. Sitarama Reddi, B.A., B.L., M.L.C.	Cuddalore.
12	" Rao Sahib M. Kulandaivelu Udaiyar	Mudiyannur.
13	" M. G. Parthasarathi Mudaliyar	Vridāchalam.
<i>Bellary.</i>		
14	M.R.Ry. V. Krishnama Chetti, B.A., B.L.	Bellary.
15	" A. D. Tendu Mudaliyar	Hospet
<i>Chingleput.</i>		
16	M.R.Ry. Rao Sahib C. Aruliah Nayudu	Kilacheri.
17	" T. Baghava Achariyar	Madurāntakam.
18	" W. Jeevarathnam Pillai	Tiruvallūr.
19	" E. Govindaraja Mudaliyar	Do.
20	" C. Sambasiva Chettiyar	Conjeeveram.
<i>Chittoor.</i>		
21	M.R.Ry. T. C. Maniswami Mudaliyar	Tiruvallangadu.
22	" T. N. Ramakrishna Reddi, B.A., B.L.	Chittoor.
23	" G. Peddappa Reddi	Madanapalle.
24	" B. Seshagiri Rao	Do.
<i>Coimbatore.</i>		
25	M.R.Ry. S. Rajarathna Mudaliyar	Kottar.
26	" T. Srinivasa Mudaliyar, B.A., B.L.	Erode.
27	" Rao Bahadur M. G. Arokiaswami Pillai	Coimbatore.
<i>Cuddapah.</i>		
28	M.R.Ry. P. Seshachari	Rayachōti.
29	" P. Duraiswami Nayudu	Pulivendla.
30	Reverend H. W. Whyte	Jammalamadugu.
<i>Ganjām.</i>		
31	M.R.Ry. Koka Appa Rao Nayudu, B.A., B.L.	Berhampur.
32	" Sreeman Balakrishna Rotho Mahasayo, B.A., B.L.	Aaka.

APPENDIX No. 12.—List of Honorary Assistant Registrars of Co-operative Societies for 1923-24—cont.

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
<i>Gōddavari.</i>		
33	M.R.Ry. Nadimpalli Buchi Venkatapathi Raju	Allavaram.
34	" Devatha Sriramamurti	Rajahmundry.
35	" Mendu Veeranna	Puinapalle.
36	" Chilukuri Seshagiri Rao Pantulu	Kotipalli.
<i>Guntūr.</i>		
37	M.R.Ry. Khan Sahib Munshi Muhammad Abdur Rahiman Sahib Bahadur.	Guntūr.
38	" Kola Kesava Reddi	Dachepalli.
39	" Kota Lakshmayya Nayudu	Guntūr.
40	" Rev. G. R. Haaf, M.A.	Tenali.
<i>Kanara, South.</i>		
41	M.R.Ry. K. L. Bhandari, B.A.	Coondapur.
42	" Gersappa Venugopala Rao	Puttur.
43	" M. Ramakrishna	Surathkal.
<i>Kistna.</i>		
44	M.R.Ry. B. Venkataramayya Nayudu, B.A., M.L.	Ellore.
45	" Bollini Narayanaswami Nayudu, B.A., B.L.	Masulipatam.
46	" Kancherla Nagabushanam Nayudu	Ellore.
<i>Kurnool.</i>		
47	M.R.Ry. D. Ella Reddi	Maddikera.
48	" Khan Sahib Jamman Husain Khan Sahib Bahadur.	Kurnool.
49	" Balaji Singh	Fyapalli.
<i>Madras.</i>		
50	M.R.Ry. G. Sriram Babu	Madras.
51	" Diwan Bahadur G. Narayanaswami Chettiyar, B.A.	Do.
52	" Rao Bahadur M. C. Raja	Do.
53	" P. Ramanadham, B.A., M.B.A.S.	Do.
54	" T. Sundara Rao Nayudu, B.A., B.L.	Do.
55	" A. Somasundara Mudaliyar	Do.
56	" S. G. Rangaramanujam, B.A., B.L.	Do.
<i>Madura.</i>		
57	M.R.Ry. M. V. Ramaswami Ayyar	Melur.
<i>Malabar.</i>		
58	M.R.Ry. Blahayil Kandunni Nayar	Valappad.
59	Pallimanjayalil Kunhu Kunhabamad Sahib Bahadur	Kuttiyuram.
60	M.R.Ry. M. C. Udayavarma Rajah	Mankada.
<i>Nellore.</i>		
61	M.R.Ry. O. Viswanadha Rao Pantulu, B.A., B.L.	Nellore.
62	" M. R. Ohalapathi Rao Nayudu	do.
63	" Pollati Venkata Subba Reddi	Gādur.
64	" S. Abdur Bahaman	Nellore.

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1923-24—cont.*

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
<i>Nilgiris, The.</i>		
65	Rao Sahib H. J. Bellie Gowder	Ubbatalai.
<i>Rāmad.</i>		
66	H. M. I. Muhammad Sultan Marakkayar Sahib Bahadur.	Rāmeswaram.
67	M.R.Ry. B. G. Nallakuttalam Pillai	Srivillipattur.
<i>Salem.</i>		
68	M.R.Ry. P. L. Ramaswami Nayakar	Pagalpatti.
69	„ N. V. Krishnasiah Chettiyar	Salem.
70	„ E. Subrahmanya Pillai, B.A.	Hosūr.
<i>Tanjore.</i>		
71	M.R.Ry. S. Venugopal Narudu, B.A., B.L.	Pattukōttai.
72	„ Rai Sahib A. Sethu Rama Ayyar... ..	Nidamangalam.
73	„ A. T. Venkatanarayana Pillai	Kumbakōnam.
74	„ S. Kumaraswami Melkondar	Tanjore.
75	„ C. S. Srinivasa Mudaliyar	Shiyali.
76	„ Rao Sahib K. V. Tiruvengada Mudaliyar	Tiruvālūr.
<i>Tinnevely.</i>		
77	M.R.Ry. C. S. Viswanadha Ayyar	Chintamani.
78	„ T. Sreeman Kanthimathinadha Pillai	Tinnevely.
79	Gilbert Cooksley, Esq.	Megnanapuram.
<i>Trichinopoly.</i>		
80	M.R.Ry. T. Natarsaja Pillai	Lalgudi.
81	„ P. K. Vaidyalingam Pillai	Jayankondasholapuram.
82	„ M. R. Sethurathnam Ayyar, M.L.C.	Kulittalai.
83	„ P. Manikkam Chettiyar	T. Paloor.
<i>Visagapatam.</i>		
84	M.R.Ry. Datla Venkatapathi Raju	Tallavalasa.
85	„ Rao Surya Rao, B.A., B.L.	Vizagapatam.

APPENDIX No. 13.

STATEMENT A.

STATEMENT A.—Central

(1)	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
A. PROVINCIAL BANK.								
Madras Central Urban Bank, Ltd., No. 18 ...	314	71	31	18	19	8	Rs. 3,22,489	Rs. 84,01,020
Total, previous year ...	387	90	31	20	21	18	2,64,150	22,96,720
B. CENTRAL BANKS.								
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	123	375	...	352	14	9	13,940	2,66,179
Arcoot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161 ...	61	516	...	458	35	23	2,500	9,08,882
Arcoot (South) District Co-operative Banking Union, Ltd., No. 1844 ...	142	468	...	401	46	21	3,284	8,83,495
Bellary District Hospet Co-operative Central Bank, Ltd., No. 5398 ...	72	151	...	136	15	...	5,300	1,43,405
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram ...	88	508	...	471	14	23	19,475	10,86,707
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	69	217	...	196	12	9	10,150	1,26,358
Coimbatore District Urban Bank, Ltd., No. 427 ...	180	431	...	390	22	19	29,325	9,10,720
Ouddapah District Co-operative Central Bank, Ltd., No. 3233 ...	51	113	...	96	13	4	3,325	92,605
Ganjām District—								
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928 ...	60	122	...	100	18	4	...	42,110
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	12	58	...	57	1	...	...	53,350
Parlakimedi Co-operative Central Bank, Ltd., No. 4999 ...	12	59	...	47	10	2	150	31,420
Godāvari District—								
Godāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada ...	92	110	...	99	11	...	27,950	2,07,886
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	30	29	...	22	7	...	800	17,850
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	99	76	...	69	4	3	400	2,18,247
Godāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4480 ...	19	70	...	67	3	...	150	1,45,850

Banks, 1923-24.

Receipts from loans and deposit repaid during the year by		Loans due by		Loans and deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Central Banks.	Primary Societies.	Individuals and other sources.
(10)	(11)	(12)	(13)	(14)	(15)	(16)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,97,693	23,64,484	1,59,587	81,25,350	9,09,269	...	3,12,27,634
4,11,594	22,11,222	1,68,888	70,37,753	18,06,873	...	2,72,28,394
10,939	2,29,263	17,557	14,75,780	2,62,181	15,980	4,87,801
1,500	5,07,106	2,500	31,53,280	11,36,215	1,71,914	8,79,838
7,625	5,20,860	1,556	16,03,842	4,28,757	1,33,298	16,91,971
5,770	87,658	780	4,75,670	1,04,000	5,478	95,801
19,000	5,80,054	13,469	22,63,437	5,51,753	1,63,198	19,77,877
4,750	1,04,732	12,800	8,06,219	76,000	46,822	3,69,097
31,793	6,16,179	25,929	18,32,154	2,10,000	1,88,380	34,92,176
2,030	77,198	4,200	3,23,743	40,000	32,297	2,22,671
...	25,760	...	80,440	...	3,018	1,23,423
...	35,970	...	60,740	15,000	1,497	31,284
2,140	13,894	110	45,085	28,500	738	1,230
20,295	1,44,825	10,775	2,69,965	71,000	9,716	9,86,009
1,800	17,509	...	27,994	...	682	46,463
400	1,84,819	...	2,93,111	80,000	4,437	2,86,539
150	84,696	...	2,39,167	1,27,000	2,541	25,914

STATEMENT A.—Central

	Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year.		
					Societies.	Provincial or Central Banks.	Government.
	(17)	(18)	(19)	(20)	(21)	(22)	(23)
A. PROVINCIAL BANK—cont.			RS.	RS.	RS.	RS.	RS.
Madras Central Urban Bank, Ltd., No. 18	...	...	48,240	5 25,120	1,22,422	13,42,824	...
Total, previous year	...	...	48,147	5,25,050	...	14,14,615	...
B. CENTRAL BANKS—cont.							
Anantapur District Co-operative Central Bank, Ltd., No. 3231	...	...	3,841	1,55,680	1,17,777	9,69,959	...
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	...	...	5,780	3,39,300	2,27,040	22,89,713	...
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	...	...	5,662	1,80,965	1,46,573	6,09,378	...
Bellary District Hospet Co-operative Central Bank, Ltd., No. 5398	...	...	2,063	62,884	18,848	2,90,511	...
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	...	...	6,139	2,58,126	3,36,821	11,04,550	...
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	...	2,782	1,12,940	31,773	5,22,159	...
Coimbatore District Urban Bank, Ltd., No. 427	...	...	6,722	1,92,208	2,08,305	2,10,000	...
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	...	...	835	42,166	24,314	1,46,580	...
Ganjam District—Ganjam District Co-operative Banking Union, Ltd., Berhampur, No. 1928	...	...	978	21,690	27,949	...	...
Aska Central Co-operative Banking Union, Ltd., No. 2669	...	...	295	10,249	5,378	20,000	...
Parlakimedi Co-operative Central Bank, Ltd., No. 4993.	...	...	550	15,360	1,482	40,000	...
Godavari District—Godavari District Co-operative Banking Union, Ltd., No. 2351, Oocanada	...	...	2,897	41,750	18,634	10,281	...
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	...	203	10,900	2,453	...	...
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4301	...	...	1,224	44,250	11,511	1,70,000	...
Godavari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460	...	...	901	31,100	11,899	2,00,094	...

Banks, 1923-24—cont.

at the from			Profit and loss for the year.			paid on	Most usual rate of interest		and subscribed
Individuals and other sources.	Reserve fund and other funds.	Working capital.	Book profit.	Divisible profit.	Loss (excluding overdue interest).	Usual dividend shares.	On borrowings.	On lendings.	Uncalled and subscribed share capital.
(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
68,84,921	4,07,222	92,82,509	1,56,705	1,52,392	...	9	3 to 7	7	74,880
68,55,011	3,21,214	86,15,890	1,33,568	1,37,349	...	9	3 to 7	7 to 7½	74,960
2,77,359	1,134	15,33,919	36,971	18,189	...	9	3 to 7 per cent.	7½ to 8½ per cent.	8,109
3,71,346	51,301	32,78,200	49,708	35,486	...	7½			5,100
6,90,833	17,776	16,45,325	28,431	23,572	...	9			41,685
1,18,298	2,114	4,92,645	8,076	7,949	...	8 1			4,466
6,05,782	26,003	23,31,282	35,678	35,678	...	9			1,94,074
1,75,161	6,173	8,48,206	16,445	8,309	...	8½			11,160
13,85,016	61,797	20,57,328	42,908	28,294	...	9			23,592
1,31,143	3,037	3,47,250	11,001	8,773	...	9			884
68,962	4,061	1,20,662	3,302	2,200	...	7½			9,260
23,817	1,674	61,118	1,331	1,380	...	9			3,301
1,580	672	59,094	1,057	502	...	5½			2,740
2,90,135	8,789	3,64,539	18,619	9,917	...	9			...
26,483	786	40,827	2,004	1,534	...	8			...
85,200	4,266	3,15,227	6,963	6,751	...	9			250
18,806	2,692	2,64,091	4,443	4,443	...	9			...

STATEMENT A.—Central

(1)	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
B. CENTRAL BANKS—cont.								
Guntur District Co-operative Banking Union, Ltd., No. 530 ...	100	257	...	232	18	9	44,125	6,95,596
Kanara (South) District Central Co-operative Bank, Ltd., No. 1118 ...	163	362	...	293	44	20	19,464	11,41,201
Kistna District—Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam ...	162	295	...	268	17	10	3,78,156	6,93,804
Ellore Central Co-operative Banking Union, Ltd., No. 2965 ...	89	125	...	117	8	...	12,220	3,98,100
Visiavada Central Co-operative Banking Union, Ltd., No. 2967 ...	24	77	...	60	6	2	24,970	1,54,140
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	53	147	...	129	14	4	17,575	1,30,233
Madras District—Christian Central Bank, Ltd., No. 1874 ...	146	482	...	419	63	...	900	10,18,276
Madura District—Madura-Rāmnād Central Bank, Ltd., No. 975 ...	93	416	...	359	24	33	12,950	5,33,863
Malabar District Co-operative Bank, Ltd., No. 2411 ...	145	354	...	297	44	13	43,842	2,58,749
Nellore District Banking Union, Ltd., No. 2523 ...	43	279	...	255	15	9	21,845	5,37,187
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184 ...	79	147	...	130	3	14	...	2,99,747
Salem District Co-operative Urban Bank, Ltd., No. 151 ...	99	387	...	330	40	17	25,333	4,98,218
Tanjore District—Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam ...	119	219	...	183	23	13	1,623	4,62,712
Tanjore District Co-operative Banking Union, Ltd., No. 5214 ...	94	165	...	141	12	12	450	4,73,246
Tinnevely District Co-operative Banking Union, Ltd., No. 2890 ...	110	386	...	336	38	12	26,390	8,04,617
Trichinopoly District Urban Bank, Ltd., No. 178 ...	92	273	...	246	14	13	38,263	5,45,606
Visagapatam District Co-operative Banking Union, Ltd., No. 1764, Visianagaram ...	57	249	...	213	31	5	19,200	3,07,908
Total, Central Banks ...	2,728	7,923	...	6,983	637	303	7,98,555	1,40,67,767
Total, previous year ...	2,583	6,901	41	6,106	537	217	5,74,077	1,12,17,101

Banks, 1923-24—cont.

Receipts from loans and deposits repaid during the year by		Loans due by		Loans and deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Central Banks.	Primary Societies.	Individuals and other sources.
(10)	(11)	(12)	(13)	(14)	(15)	(16)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
25,820	4,22,471	23,195	8,47,333	1,76,618	92,799	12,89,422
4,469	9,99,889	17,094	11,95,159	85,294	2,25,885	14,89,762
3,84,143	5,29,161	71,900	9,90,532	...	20,149	21,74,874
7,200	3,02,640	14,370	4,71,011	50,000	2,317	5,41,253
9,590	98,224	16,980	2,23,460	...	1,214	3,95,985
19,417	75,187	8,538	3,87,032	...	5,695	3,15,829
600	8,24,360	300	8,15,848	50,000	68,217	33,17,540
13,232	3,83,740	5,618	10,96,149	62,068	3,17,858	17,21,989
42,264	98,145	18,791	6,91,496	80,000	1,03,571	9,41,614
30,327	3,13,245	11,798	7,29,586	2,40,000	25,384	9,33,080
...	2,44,342	...	4,48,106	1,55,301	20,402	2,00,886
22,353	2,25,404	8,099	15,74,327	2,62,189	4,66,373	10,42,626
2,659	4,59,959	690	6,32,172	1,35,489	54,424	6,05,720
500	3,57,521	850	6,11,164	1,63,837	75,084	5,12,998
18,870	6,61,649	13,675	8,40,075	3,82,195	1,87,333	13,22,032
30,647	4,91,833	19,416	19,38,280	26,573	1,40,354	35,82,075
13,448	1,89,389	8,550	3,51,534	1,30,000	49,718	4,20,655
7,34,021	99,07,082	3,28,690	2,67,93,891	51,09,320	26,36,773	3,14,25,839
5,34,472	74,61,045	2,64,156	2,26,33,152	35,77,082	20,70,787	2,23,33,943

STATEMENT A.—Central

	Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits at end of the year.		
					Societies.	Provincial or Central Banks.	Government.
	(17)	(18)	(19)	(20)	(21)	(22)	(23)
B. CENTRAL BANKS—cont.							
			RS.	RS.	RS.	RS.	
Guntur District Co-operative Banking Union, Ltd., No. 530 ...	...	...	3,744	1,07,896	66,142	29,187	...
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113 ...	...	...	7,001	1,58,020	3,72,016	...	...
Kistna District—Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam ...	...	...	4,611	1,27,101	78,104	...	...
Ellore Central Co-operative Banking Union, Ltd., No. 2965 ...	...	...	1,970	52,980	9,221	...	...
Vizavada Central Co-operative Banking Union, Ltd., No. 2967 ...	...	...	1,360	30,219	3,285	...	...
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	...	...	1,411	56,653	14,388	...	...
Madras District—Christian Central Bank, Ltd., No. 1874 ...	...	...	8,658	1,16,010	89,896	...	...
Madura District—Madura-Ramnād Central Bank, Ltd., No. 975 ...	...	...	7,501	1,65,409	2,63,700	4,051	...
Malabar District Co-operative Bank, Ltd., No. 2411 ...	...	...	3,498	82,852	59,158	50,000	...
Nellore District Banking Union, Ltd., No. 2523 ...	...	...	2,385	85,154	21,814	3,01,898	...
Ramnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184 ...	...	...	2,648	62,435	42,721	3,30,029	...
Salem District Co-operative Urban Bank, Ltd., No. 151 ...	...	...	5,751	1,69,720	3,72,278	5,34,274	...
Tanjore District—Tanjore District Central Co-operative Bank, Ltd., No. 1623, Kumbakonam ...	...	...	5,980	87,010	76,596	1,61,190	...
Tanjore District Co-operative Banking Union, Ltd., No. 5214 ...	...	...	2,542	74,333	68,883	1,24,890	...
Tinnevely District Co-operative Banking Union, Ltd., No. 2890 ...	...	...	4,768	1,35,800	1,36,291	91,914	...
Trichinopoly District Urban Bank, Ltd., No. 178 ...	...	...	10,735	1,49,958	1,80,043	...	...
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagaram ...	...	...	836	60,609	82,803	79,299	...
Total, Central Banks ...	...	...	1,16,508	82,41,337	30,76,397	82,89,467	...
Total, previous year ...	...	...	92,404	28,37,740	22,98,810	71,88,921	...

Banks, 1923-24—cont.

The bank from		Reserve fund and other funds.	Working capital.	Profit and loss for the year.			Usual dividend paid on shares.	Most usual rate of interest		Uncalled and subscribed share capital.
Individuals and other sources.	Book profit.			Divisible profit.	Loss (excluding overdue interest).	On borrowings.		On lendings.		
(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	
RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.			RS.	
6,92,310	14,283	9,09,818	18,344	16,961	...	9	2½ to 7 per cent.	7½ to 8½ per cent.	31,404	
8,02,769	26,865	13,59,670	23,245	18,423	...	9			4,830	
11,07,038	24,631	13,36,874	23,856	17,065	...	9			9,399	
4,79,533	9,232	5,50,946	11,229	6,272	...	9			42,840	
2,27,729	2,278	2,63,511	4,008	2,476	..	4½			22,781	
3,66,445	4,278	4,41,764	9,525	6,025	...	9			4,197	
7,11,072	16,175	9,32,653	20,803	17,137	...	9			17,540	
10,43,044	66,816	15,46,020	33,815	28,644	...	9			30,591	
5,40,230	8,882	7,41,122	14,966	9,425	..	9			16,298	
3,54,864	6,669	7,70,419	20,507	13,608	...	8			16,795	
62,500	4,531	5,02,216	7,270	7,270	..	9	12,215			
5,20,688	69,628	16,66,628	33,919	10,197	...	9	23,590			
3,64,705	20,783	7,10,284	13,658	13,197	...	9	14,790			
3,55,676	5,463	6,29,045	11,866	11,597	...	9	17,317			
5,89,667	9,479	9,68,231	18,841	18,832	...	7½ to 2½	22,418			
16,56,867	1,72,183	21,59,057	42,943	37,422	...	9	42			
2,08,508	9,346	3,90,565	9,538	8,056	...	9	45,691			
1,48,50,886	6,75,747	2,96,33,334	5,50,276	4,35,634	...	...	..	..	6,31,359	
1,30,31,894	4,99,771	2,48,57,136	4,30,631	4,02,750	...	...	...	...	5,75,001	

Note.—Particulars of outside capital brought into the movement excluding the amount invested by one society in another.

	Provincial Bank.	Central Bank.	Total.
	RS.	Rs.	RS.
Share capital of individuals	67,400	13,14,442	13,81,842
Loans and deposits by individuals and other sources	68,84,921	1,43,50,896	2,12,35,807
Reserve Fund	2,85,000	5,76,402	8,61,402
Total	72,37,321	1,62,41,730	2,34,79,051

STATEMENT B.

STATEMENT B.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS I.—CREDIT.						
(a) Limited.						
Anantapur	1	36	142	...	48	...
Arcoot, South	2	34	...	...	...	...
Chingleput	2	134	2,354	...	5,810	...
Cuddapah	1	17	...	...	73	...
Kanara, South	11	277	4,358	...	3,126	...
Kistna	3	81	...	...	6	...
Malabar	1	109	150	...	351	...
Nellore	1	14	...	...	...	...
Salem	2	193	10,346	...	10,989	...
Tanjore	1	260	66,921	...	78,042	...
Visagapatam	1	18	358	...	347	...
Total, Limited	26	1,173	84,529	...	98,292	...
(h) Unlimited.						
Anantapur	368	22,079	3,08,139	...	2,49,652	...
Arcoot, North	487	26,070	8,19,061	2,705	4,00,399	5,009
Arcoot, South	522	20,607	7,46,126	...	3,93,478	...
Bellary	146	6,348	1,54,765	...	1,14,235	...
Chingleput	617	29,239	11,13,847	800	5,82,977	4,876
Chittoor	223	8,732	1,90,946	...	1,42,790	...
Coimbatore	382	24,337	9,50,077	...	6,33,966	...
Cuddapah	173	4,709	95,759	...	80,240	...
Ganjam	213	6,405	1,36,757	...	85,399	...
Godavari	406	29,353	6,49,928	...	4,72,596	...
Guntur	322	17,684	8,30,727	...	5,57,562	...
Kanara, South	301	40,658	18,57,860	45,540	16,25,331	31,763
Kistna	520	26,395	15,24,777	...	11,91,027	...
Kurnool	224	7,281	1,20,920	1,718	88,210	1,599
Madura	345	17,411	4,74,853	...	2,91,591	...
Malabar	330	32,674	6,11,212	485	4,44,879	3,117
Nellore	321	11,753	5,44,051	...	3,25,110	...
Nilgiris, The	66	2,355	19,068	...	24,192	...
Ramanad	252	10,659	4,37,365	...	8,13,475	...
Salem	367	18,519	5,31,125	...	2,86,426	1,000
Tanjore	599	25,203	8,18,698	802	5,81,222	140
Tinnevely	391	18,844	7,61,078	...	6,14,457	...
Trichinopoly	276	20,218	7,25,941	10,850	6,06,417	6,663
Visagapatam	225	9,735	2,54,952	...	1,49,458	...
Agency	1	24	...	...	...	...
Total, Unlimited	8,077	437,292	1,45,77,830	62,200	1,02,56,089	54,167
Total, Class I	8,103	438,465	1,47,62,359	62,200	1,03,54,381	54,167
Total, previous year	7,100	376,679	1,26,00,177	31,854	87,76,470	57,588

Agricultural Societies, 1923-24.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13-a)	(14)	(15)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
282	224	...	30	...	...	...	...	...
4,583	...	...	1,425	1,000	...	...	...	...
581	581	...	...	...	...	...	...	...
3,205	180	...	288	960	...	...	...	...
54	54	...	...	...	...	...	...	...
1,976	1,826	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...
27,410	5,954	...	11,781	...	...	...	...	...
58,546	2,701	...	17,239	...	...	...	...	...
436	103	...	...	...	...	...	...	...
97,073	11,623	...	30,763	1,960	...	...	...	...
13,30,568	5,94,842	...	16,908	1,65,403	...	...	...	...
30,28,629	6,74,946	50,306	16,826	7,86,922	8,491	...	...	...
14,65,266	2,95,632	...	9,897	6,91,103	1,500	30,070	...	...
4,92,335	1,68,312	...	6,192	1,28,025	...	...	...	...
25,79,820	6,13,411	2,551	1,30,936	9,79,457	12,748	2,453	...	...
7,97,962	2,64,482	...	9,031	1,19,063	71	...	...	...
16,84,087	2,94,119	...	15,719	7,23,174	...	...	...	...
3,34,016	1,43,503	...	4,480	80,500	...	...	...	...
2,06,371	62,235	...	5,089	99,380	...	...	...	...
9,10,400	3,93,484	...	22,508	5,54,371	...	...	...	...
9,45,901	91,195	...	39,151	6,41,173	...	...	...	...
15,98,265	3,26,545	57,895	3,05,516	6,90,985	20,575	...	...	...
18,89,821	3,32,227	...	40,765	11,47,985	...	6,000	...	...
4,29,495	1,51,877	119	...	1,09,391	1,337	...	...	...
8,51,014	1,99,226	...	10,868	2,72,147	50	1,64,321	...	...
8,63,194	3,21,920	500	54,341	2,34,268	485	...	...	...
7,17,187	1,49,491	...	401	4,99,874	...	...	...	...
2,37,912	76,638	...	504	13,078	...	...	...	...
7,09,651	1,74,994	...	35,611	3,87,000	...	1,890	...	...
15,37,939	3,72,521	30	21,609	4,82,043	550	...	...	...
14,97,644	3,77,015	673	96,511	6,65,281	347	81,027	...	...
8,65,182	1,14,316	...	32,371	6,97,490	200	...	...	...
20,77,731	5,29,680	4,500	1,54,001	4,65,036	500	...	...	...
3,68,337	1,01,542	...	3,077	2,28,838	...	...	...	...
...	...	...	...	...	...	...	...	...
2,74,64,027	68,24,048	1,16,574	10,32,301	1,07,61,987	46,854	2,85,761	...	...
2,75,61,100	68,35,671	1,16,574	10,63,064	1,07,63,947	46,854	2,85,761	...	...
2,31,85,667	49,61,255	1,14,467	9,90,611	89,82,790	34,099	2,80,130	...	...

STATEMENT B.—Operations of

District.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of year from			
			Members.	Non-members.	Societies.	Provincial or Central banks.
(1)	(16)	(17)	(18)	(19)	(20)	(21)
CLASS I.—CREDIT.						
(a) Limited.						
Anantapur...	...	78	162	...	...	...
Arcoot, South	19	687	...	...	...	...
Chingleput	114	1,494	1,339	1,004	...	987
Cuddapah	...	240	...	...	...	409
Kanara, South	244	1,753	514	114	...	1,325
Kistna	3	134	...	...	...	...
Malabar	21	820	...	...	...	300
Nellore	...	32	...	...	...	...
Salem	417	7,985	3,690	15,203	...	...
Tanjore	436	15,079	23,210	824	...	22,932
Vizagapatam	...	430	...	...	...	...
Total, Limited	1,254	28,752	28,915	17,145	...	25,953
(b) Unlimited.						
Anantapur	8,151	1,17,217	43,386	19,337	...	13,67,424
Arcoot, North	17,142	3,60,108	12,681	27,056	17,633	30,03,402
Arcoot, South	11,886	1,53,504	11,038	3,721	1,800	14,09,060
Bellary	3,490	81,889	14,114	8,873	6	4,56,919
Chingleput	19,765	2,33,984	47,955	1,66,464	7,717	22,70,880
Chittoor	3,790	1,13,575	9,875	5,075	858	7,75,853
Coimbatore	15,167	2,09,101	20,133	4,460	15,905	15,08,352
Cuddapah	401	42,919	6,116	2,220	...	3,34,290
Ganjām	5,371	41,446	2,526	18,050	...	1,53,864
Godāvāri	11,852	1,58,376	12,594	6,434	...	8,23,820
Guntūr	7,184	1,37,839	30,880	45,397	...	8,25,268
Kanara, South	21,998	2,89,382	2,70,002	1,93,747	10,796	9,82,131
Kistna	8,898	8,05,447	15,068	68,763	...	16,37,631
Kurnool	3,094	59,810	814	455	...	4,42,408
Madura	6,979	99,558	5,343	6,676	150	5,78,432
Malabar	11,138	1,67,308	58,191	38,965	500	6,59,932
Nellore	6,157	1,02,924	576	84	...	7,00,978
Nilgiris, The	1,449	14,007	693	484	...	2,26,267
Rāmnād	9,221	80,897	8,227	34,840	...	6,41,210
Salem	15,355	1,29,670	22,222	15,053	2,049	14,91,820
Tanjore	9,126	2,63,199	42,037	74,527	825	10,51,325
Tinnevely	11,246	1,27,566	14,443	17,966	360	7,91,506
Trichinopoly	20,903	1,89,851	65,756	1,41,838	500	17,53,742
Vizagapatam	3,579	61,076	1,560	5,372	...	3,18,104
Agency	1	228	...	...	...	...
Total, Unlimited	2,33,333	35,39,375	7,16,260	9,06,857	58,999	2,42,04,420
Total, Class I	2,34,587	35,68,127	7,45,175	9,24,002	58,999	2,42,80,878
Total, previous year	2,01,111	28,74,138	6,52,839	8,99,748	45,214	2,04,91,288

Agricultural Societies, 1923-24—cont.

Government.	Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(25-a)	(25-b)	(25-c)	(26)	(27)	(28)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
...	19	259	150	...	2	...	6½ per cent.	7½ to 8½ per cent.	9½ to 10½ per cent.
...	...	697	20	20	...	...			
...	2,360	7,184	305	300	...	...			
...	...	649	73	2	...	...			
...	1,057	4,763	427	370	61	52			
...	15	149	15	...	8	...			
...	805	1,725	495	27	...	...			
...	...	32	...	...	13	13			
...	8,969	35,857	2,985	1,568	46	...			
...	4,206	66,251	1,489	1,195	...	...			
...	23	453	53	31	...	...	6½ per cent.	7½ to 8½ per cent.	9½ per cent to 10½ per cent.
...	17,254	1,18,019	5,962	3,513	125	65			
...	1,02,857	16,50,221	93,849	11,066	78,656	1,454			
152	1,00,665	35,21,697	1,47,740	20,785	1,17,835	1,536			
20,564	95,109	16,94,896	82,366	22,067	20,572	748			
...	14,491	5,75,792	23,998	7,125	9,801	932			
2,602	2,42,808	29,72,410	2,01,325	54,824	34,407	957			
...	18,519	9,23,755	47,733	6,557	37,305	512			
...	1,10,117	18,68,068	87,391	37,091	15,725	503			
...	9,946	3,95,491	24,400	3,169	20,386	592			
...	10,405	2,27,291	23,562	11,287	3,546	583			
...	36,776	10,38,000	79,966	23,847	22,799	1,184			
...	40,773	10,79,657	38,176	17,383	6,314	1,421			
...	78,811	18,19,369	77,778	35,788	12,043	587			
4,347	1,02,083	21,33,339	93,288	43,773	18,560	1,911			
...	9,512	5,12,999	27,654	5,816	16,450	949			
2,11,010	65,538	9,66,702	52,938	14,363	18,403	1,346			
...	83,208	9,58,104	72,122	17,913	18,372	722			
...	22,539	8,27,101	47,728	12,231	14,012	1,432			
...	9,008	2,50,459	26,846	1,925	20,299	...			
...	57,619	8,24,649	55,538	15,831	14,894	728			
...	1,38,271	17,98,835	78,614	13,992	59,307	1,608			
1,46,482	1,00,360	16,78,605	1,18,857	41,925	19,858	633			
...	34,205	9,86,048	34,028	17,301	5,227	1,804			
...	1,25,156	22,77,843	1,25,490	26,374	41,766	3,232			
...	11,799	3,97,910	18,094	5,656	7,512	559			
...	3	226	...	...	4	4			
3,87,518	15,66,093	3,13,79,517	16,78,479	4,68,044	6,33,463	25,432	6½ per cent.	7½ to 8½ per cent.	9½ per cent to 10½ per cent.
3,87,518	16,93,347	3,14,77,536	16,84,441	4,71,557	6,33,598	25,497			
3,69,017	13,07,238	2,65,89,957	5,54,292	4,06,067	4,51,272	...			

STATEMENT B.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS II.—PURCHASE AND PURCHASE AND SALE.						
(a) Limited.						
Anantapur	1	17	...	...	...	...
Arcot, North	9	352	...	...	...	...
Arcot, South	2	27	...	...	...	...
Chingleput	11	337	...	47	15	35
Chittoor	1	...	...	...	...	...
Coimbatore	6	217	...	...	...	...
Gōdāvari	2	73	...	...	...	...
Kanara, South	5	600	97,693	...	82,354	...
Kistna	1	17	...	...	...	...
Madura	1	24	...	...	...	...
Nellore	1	3	...	...	...	...
Nilgiris, The	1	38	...	...	...	1,000
Ramnad	3	139	...	...	...	...
Salem	5	45	...	...	...	...
Tanjore	7	430	...	...	...	...
Tinnevely	7	230	...	...	...	100
Trichinopoly	2	...	...	...	...	...
Agency	12	5,423	12,868	...	7,506	...
Total, Limited ...	77	8,002	1,10,536	47	89,875	1,135
(b) Unlimited—Nil.						
Total, Class II ...	77	8,002	1,10,536	47	89,875	1,135
Total, previous year ...	77	8,091	97,632	5,690	74,657	7,785
CLASS III.—NIL.						
CLASS IV.—PRODUCTION AND SALE.						
(a) Limited.						
Arcot, South	2	273	14,646	...	6,170	...
Madura	1	53	...	...	...	...
Trichinopoly	1	8	...	...	...	...
Total, Limited ...	4	334	14,646	...	6,170	...
(b) Unlimited—Nil.						
Total, Class IV ...	4	334	14,646	...	6,170	...
Total, previous year ...	4	267	...	...	...	...

Agricultural Societies, 1923-24—cont.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13a)	(14)	(15)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	...	...	...	13,739	7,959
...	...	...	...	...	...	...	123	...
2	2	115	...	...	...	...	2,083	1,159
...	...	...	...	...	...	...	38	51
...	...	...	637	26,248	...	...	1,02,119	...
...	...	...	...	...	...	...	2,153	27
1,33,260	11,997	...	45,289	1,70,723	...	...	...	...
...	...	...	...	...	...	...	114	...
...	...	...	...	825	...	...	...	...
...	...	...	...	...	...	...	...	...
...	...	...	...	5,242	...	...	7,589	...
...	...	...	200	2,186	...	...	8,856	5,999
...	...	1,401	...	...	...	...	18	...
...	...	...	13,626	28,524	...	...	62,388	49,890
210	210	160	...	1,500	...	...	12,867	...
...	...	...	...	3,000	...	...	13,204	11,280
9,035	2,087	...	987	2,000	...	...	30,749	28,805
1,42,557	14,296	1,676	60,789	2,40,048	...	...	2,56,030	1,05,170
1,42,557	14,296	1,676	60,789	2,40,048	...	...	2,56,030	1,05,170
1,21,886	15,407	1,753	49,714	1,94,712	4,121	...	2,27,565	1,53,632
8,478	...	...	10,979	32,929	469	...	...	...
...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...
8,478	...	...	10,979	32,929	469	...	...	...
...	...	...	...	...	...	...	...	...
8,478	...	...	10,979	32,929	469	...	...	...
...	...	...	...	22,994	2,350	...	...	...

STATEMENT B.—Operations of

District.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
(1)	(16)	(17)	(18)	(19)	(20)	(21)
CLASS II.—PURCHASE AND PURCHASE AND SALE.						
<i>(a) Limited.</i>						
Anantapur ...	...	835	...	...	...	518
Arcoot, North ...	2,003	10,748	...	...	41,951	...
Arcoot, South ...	21	385	...	...	...	...
Chingleput ...	15	5,018	...	...	...	...
Chittoor ...	...	635	...	...	...	700
Coimbatore ...	2,801	17,038	2	...	...	...
Godavari ...	105	1,569	...	...	...	15,198
Kanara, South ...	7,611	51,461	23,981	35,184	...	2,944
Kistna ...	...	660	...	...	...	86,352
Madura ...	223	133	...	...	...	...
Nellore ...	...	75	...	...	...	...
Nilgiris, The ...	4,611	3,738	...	...	...	...
Rāmbād ...	590	2,704	200	...	...	1,690
Salem ...	20	3,431	...	...	...	6,287
Tanjore ...	3,748	24,357	10,168	8,223	...	24,811
Tinnevely ...	377	1,777	4	...	...	1,500
Trichinopoly ...	428	2,400	...	...	...	2,000
Agency ...	1,641	20,503	1,192	200	...	...
Total, Limited ...	24,194	1,47,469	35,547	38,607	41,951	1,42,000
<i>(b) Unlimited—Nil.</i>						
Total, Class II ...	24,194	1,47,469	35,547	38,607	41,951	1,42,000
Total, previous year ...	16,985	1,36,366	24,688	28,635	44,804	1,52,528
CLASS III.—Nil.						
CLASS IV.—PRODUCTION AND SALE.						
<i>(a) Limited.</i>						
Arcoot, South ...	3,838	50,763	...	6,658	1,944	54,963
Madura ...	589	8,700	...	...	...	...
Trichinopoly ...	...	2,000	...	...	...	...
Total, Limited ...	4,427	61,463	...	6,658	1,944	54,963
<i>(b) Unlimited—Nil.</i>						
Total, Class IV ...	4,427	61,463	...	6,658	1,944	54,963
Total, previous year ...	3,895	48,235	...	...	2,219	52,387

Agricultural Societies, 1923-24—cont.

Government.	Reserve Fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
RS.	RS.	RS.	RS.	RS.	RS.	RS.			
...	...	1,353	28	28	...	...	6½ per cent.	7½ to 8½ per cent.	9½ to 10½ per cent.
...	3,294	55,993	352	352	4,794	4,794			
...	109	494	...	...	45	45			
...	370	6,058	232	189	650	638			
...	37	672	70	70	...	...			
...	3,679	35,917	1,852	1,852	3,928	3,928			
...	163	4,676	...	...	2,437	2,437			
...	3,332	2,00,310	4,437	3,552	17,364	15,655			
...	129	789	...	...	39	39			
...	27	160	...	...	25	25			
...	...	75	...	...	4	4			
...	675	6,103	...	...	2,509	2,509			
...	367	9,558	31	31	910	910			
...	175	3,606	139	139	56	56			
...	2,259	64,818	1,092	1,092	5,237	5,237			
...	242	3,523	377	241	92	9			
...	911	5,311	267	267	111	111			
...	2,669	24,566	2,857	2,408	7	7			
...	18,438	4,24,012	11,734	10,221	38,208	36,404	6½ per cent.	7½ to 8½ per cent.	9½ to 10½ per cent.
...	18,438	4,24,012	11,734	10,221	38,208	36,404			
...	14,965	4,01,986	11,552	12,793	17,609	...			
...	...	...	...	...	...	...			
...	...	...	...	...	...	...			
...	1,180	1,15,508	10,493	2,403	14,424	14,424	6½ per cent.	7½ to 8½ per cent.	9½ to 10½ per cent.
...	...	8,700	...	...	859	859			
...	6	2,006	67	67	...	...			
...	1,186	1,26,214	10,560	2,560	14,783	14,783			
...	...	...	...	...	...	...			
...	1,186	1,26,214	10,560	2,560	14,783	14,783	6½ per cent.	7½ to 8½ per cent.	9½ to 10½ per cent.
...	685	1,08,506	2,083	2,083	8,220	...			

STATEMENT B.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS V—N.I.			RS.	RS.	RS.	RS.
CLASS VI—OTHERS.						
(a) Limited.						
Arcot, South	1	...	...	...	...	...
Godāvari	1	16	...	...	128	...
Guntūr	12	2,110	7,322	...	5,077	...
Madura	2	294	355	...	96	...
Malabar	1	...	...	...	...	...
Tanjore	7	173	...	...	...	...
Total, Limited ...	24	2,593	7,677	...	5,301	...
(b) Unlimited.						
Ohinglepūt	1	15	42	...	33	...
Godāvari	42	1,902	7,828	...	6,770	...
Guntūr	37	1,816	1,634	137	100	...
Kistna	9	808	...	...	...	...
Tanjore	9	98	142	...	...	...
Total, Unlimited ...	98	4,639	9,446	137	6,903	...
Total, Class VI ...	122	7,232	17,123	137	12,204	...
Total, Previous year ...	14	1,227	77	...	2,189	...
Grand total of all classes of agricultural societies.	8,306	454,033	1,49,04,694	62,384	1,04,62,630	55,302

Agricultural Societies, 1923-24—cont.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13 a)	(14)	(15)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	...	...	...	...	...
400	300	...	...	...	...	...	...	...
3,004	631	...	1,500	5,950	...	...	...	...
710	455	...	556	...	...	...	...	...
...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...
4,114	1,386	...	2,056	5,950	...	...	...	...
...	...	...	...	...	...	...	...	...
506	308	...	...	...	...	...	...	...
7,417	1,041	...	704	6,446	...	...	...	...
1,534	460	137	...	1,300	...	...	...	...
...	...	...	...	...	...	...	...	...
142	...	...	152	...	...	...	...	...
9,599	1,809	137	856	7,746	...	...	...	...
13,713	3,195	137	2,912	13,696	...	...	...	...
2,236	813	...	1,087	...	...	...	...	...
(a)		(b)						
2,77,25,846	68,53,162	1,18,387	11,37,694	1,10,50,620	47,323	2,85,761	2,56,030	1,05,170

(a) Excludes Rs. 28,047 due to audit, liquidation and transfer.

(b) Excludes Rs. 4,915 due to audit, liquidation and transfer.

STATEMENT B.—Operations of

District.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
(1)	(16)	(17)	(18)	(19)	(20)	(21)
CLASS V—Nil.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS VI OTHERS.						
(a) Limited.						
Arcot, South	...	...	...	...	...	...
Godāvari	1	280	...	...	...	122
Guntūr	286	12,172	180	...	...	1,500
Madara	128	789	556	...	...	...
Malabar	...	...	...	...	...	...
Tanjore	619	499	...	...	...	...
Total, Limited ...	1,014	13,740	736	...	...	1,622
(b) Unlimited.						
Chingleput	4	40	...	...	...	96
Godāvari	190	2,748	501	...	...	6,439
Guntūr	549	5,090	...	...	...	1,300
Kistna	42	4,175	...	...	...	...
Tanjore	47	281	...	152	...	...
Total, Unlimited ...	832	12,314	501	152	...	7,835
Total Class VI ...	1,846	26,054	1,237	152	...	9,457
Total, previous year ...	272	6,801	370	1,610	...	468
Grand total of all classes of agricultural societies.	2,65,054	(a) 38,03,113	7,81,959	9,69,419	(c) 1,02,894	(d) 2,44,38,793
			(b) 17,51,378			

(a) Excludes Rs. 7,878 due to liquidation, transfer and audit.

(b) Includes Rs. 3,433 due to audit and transfer.

(c) Includes Rs. 5,894 due to audit, transfer and liquidation.

(d) Excludes Rs. 45,574 due to transfer, liquidation and audit.

Agricultural Societies, 1923-24—cont.

Government.	Reserve Fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
RS.	RS.	RS.	RS.	RS.	RS.	RS.			
...	30	432	52	...	9	...	6½ per cent.	7½ to 8½ per cent.	9½ to 10½ per cent.
...	124	13,976	1,589	1,306	85	35			
...	5	1,350	886	89	8	...			
...	...	...	...	...	...	...			
...	...	499	...	...	811	311			
...	159	16,257	1,977	1,395	363	846			
...	288	374	132	100	...	...			
...	46	9,531	413	369	143	59			
...	...	6,890	143	143	287	287			
...	...	4,175	4	4	215	215			
...	...	413	16	16	18	18			
...	284	21,086	708	632	663	579			
...	443	37,343	2,685	2,027	996	925			
...	240	9,489	352	295	22	...			
3,87,513	16,08,414	3,20,85,105	17,09,420	4,86,365	6,87,605	...			

STATEMENT C.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NON-AGRICULTURAL SOCIETIES.						
CLASS I.—CREDIT.						
(a) Limited.						
Anantapur ...	14	2,259	1,79,062	...	1,48,551	...
Arcot, North ...	38	4,807	3,26,358	...	2,49,282	...
Arcot, South ...	52	6,271	5,02,978	489	3,84,706	744
Bellary ...	17	1,665	80,585	2,152	59,806	265
Chingleput ...	21	6,041	3,24,182	...	2,52,577	...
Chittoor ...	10	1,944	1,87,861	...	1,13,682	...
Coimbatore ...	25	4,950	4,68,952	43,010	4,00,012	32,298
Cuddapah ...	22	1,878	1,02,929	...	53,570	...
Ganjām ...	22	3,185	66,663	...	73,286	...
Godāvari ...	29	2,726	1,05,849	...	85,234	...
Guntūr ...	36	3,496	2,49,081	1,000	1,73,219	1,000
Kanara, South ...	53	6,282	6,53,819	1,12,786	5,84,656	43,994
Kistna ...	46	3,419	1,58,835	...	1,87,261	...
Kurnool ...	29	1,857	66,858	...	54,370	...
Madras ...	40	20,337	20,05,957	1,200	17,28,724	1,200
Madura ...	29	3,419	2,63,211	...	2,54,764	108
Malabar ...	66	7,181	1,85,924	1,030	1,71,600	6,730
Nellore ...	21	1,616	85,739	...	56,301	...
Nilgiris, The ...	6	899	26,339	...	17,400	...
Rāmānāth ...	27	3,096	2,53,955	3,000	1,82,084	2,250
Salem ...	37	5,442	4,40,809	...	3,51,238	...
Tanjore ...	24	6,789	4,46,964	...	3,92,720	64
Tinnevely ...	43	5,952	4,88,407	...	4,10,008	...
Trichinopoly ...	19	10,285	11,11,992	...	10,81,042	...
Visagapatam ...	36	4,865	2,79,085	42,500	2,38,139	42,500
Agency ...	1	35	785	...	1,350	...
Total, Limited ...	764	120,805	90,13,269	2,07,147	76,55,483	1,81,151
(b) Unlimited.						
Anantapur ...	3	582	3,795	...	5,988	...
Arcot, North ...	8	896	26,243	...	22,865	...
Arcot, South ...	6	577	5,669	...	3,516	...
Bellary ...	3	176	4,876	...	1,833	...
Chingleput ...	11	1,203	25,416	...	24,219	...
Chittoor ...	2	109	...	...	582	...
Coimbatore ...	13	665	12,135	...	13,170	...
Cuddapah ...	3	76	1,255	...	961	...
Ganjām ...	2	143	...	...	488	...
Godāvari ...	8	172	1,670	...	1,855	...
Guntūr ...	2	65	1,904	...	1,508	...
Kanara, South ...	11	1,881	3,23,773	...	3,37,157	...
Kistna ...	13	821	13,987	...	12,008	...

Non-Agricultural Societies, 1923-24.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13a)	(14)	(15)
RS.	RS.	RS.	RS.	RS.	RS.			
2,02,886	58,696	...	1,58,148	98,279	...	...	...	...
3,87,193	83,484	...	1,46,307	1,61,877	...	...	...	...
5,55,447	86,264	1,944	2,82,830	1,69,532	4,707	...	...	...
94,786	19,830	1,887	28,373	12,230	2,152	...	...	...
5,15,558	55,938	14	2,35,219	87,412	...	...	...	...
3,22,726	77,787	145	2,21,931	6,600	...	...	...	...
4,24,943	56,503	52,617	4,51,491	58,660	...	...	...	...
1,58,806	26,673	...	42,656	36,505	...	...	...	...
1,60,997	33,774	...	89,937	16,020	...	...	...	...
1,08,359	35,252	...	49,937	33,445	...	...	...	...
2,71,963	24,998	...	2,17,553	73,070	29,455	...	...	...
5,39,654	1,02,768	1,95,342	5,77,613	1,72,639	4,086	...	...	...
1,58,987	38,450	...	61,322	38,810	...	...	...	...
88,402	24,223	...	44,863	8,150	610	...	...	...
17,83,088	1,01,729	...	8,71,787	6,91,413	...	...	...	...
2,27,285	61,419	...	6,10,310	48,180	...	...	...	...
2,20,882	89,730	6,480	1,03,674	26,464	...	...	...	...
83,867	27,585	200	9,334	43,522	...	...	...	...
42,774	13,534	...	6,097	3,000	...	...	...	...
2,43,577	24,513	1,500	2,19,105	97,180	...	...	...	...
8,62,189	1,04,715	50,000	8,96,317	60,983	250	...	...	...
5,38,307	64,410	7	3,91,669	1,50,375	...	...	...	...
4,35,259	62,365	...	5,16,337	1,32,803	...	...	...	...
11,52,320	46,289	...	4,96,390	72,239	3,500	...	...	...
2,60,164	58,061	...	93,877	63,195	...	...	...	...
1,426	641	...	...	...	...	...	...	...
96,41,120	13,79,601	3,10,136	68,23,057	28,62,583	44,760	...	...	...
24,077	15,160	...	3,478	200	...	...	...	...
54,619	10,470	...	8,122	8,505	...	...	...	...
8,169	4,005	...	46	3,865	...	...	...	...
3,890	26	...	...	2,465	...	...	...	...
72,418	26,710	...	22,624	40,177	...	...	...	...
2,802	2,205	...	...	...	...	...	...	...
11,592	5,875	...	33	2,695	...	...	...	...
800	...	...	...	425	...	...	...	...
1,607	1,607	...	...	...	...	...	...	...
1,229	284	...	...	1,000	...	...	...	...
1,607	2	...	...	1,000	...	...	...	...
1,78,309	23,301	...	79,752	76,953	...	...	...	...
18,567	6,289	...	2,571	3,500	...	...	...	...

STATEMENT C.—Operations of

District.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
	(16)	(17)	(18)	(19)	(20)	(21)
NON-AGRICULTURAL SOCIETIES.						
CLASS I.—CREDIT.						
(a) Limited.						
Anantapur ...	2,547	82,215	52,807	16,520	...	85,729
Arcot, North ...	5,139	1,55,379	42,115	69,766	...	1,19,650
Arcot, South ...	7,523	1,53,115	1,16,034	2,08,443	1,136	1,44,052
Bellary ...	1,772	41,026	15,393	24,483	1,887	17,824
Chingleput ...	6,594	1,08,794	1,44,093	2,00,047	...	66,724
Chittoor ...	3,457	82,632	57,733	1,40,022	...	40,988
Coimbatore ...	7,235	2,04,291	1,28,430	84,671	...	70,676
Cuddapah ...	631	56,646	48,689	27,366	...	81,236
Ganjām ...	3,365	42,790	62,228	41,403	135	13,885
Godāvari ...	1,964	42,851	11,958	30,595	...	26,964
Guntūr ...	2,265	75,581	90,885	71,851	6,627	40,686
Kanara, South ...	8,934	1,73,339	2,35,755	2,76,581	3,092	43,095
Kistna ...	2,743	56,874	34,761	29,575	...	40,325
Kurnool ...	1,221	29,099	35,659	16,402	360	8,515
Madras ...	26,096	5,61,626	4,30,122	4,60,367	1,042	2,59,948
Madura ...	7,225	1,00,764	1,51,712	65,713	...	39,724
Malabar ...	4,883	1,24,050	37,682	39,861	...	27,310
Nellore ...	1,326	34,224	8,691	3,636	...	33,391
Nilgiris, The ...	705	21,165	7,991	5,602	...	7,800
Rāmūād ...	4,324	98,433	70,001	38,284	...	70,879
Salem ...	9,592	1,76,831	2,71,083	3,43,095	5,200	84,248
Tanjore ...	9,086	1,23,511	2,18,085	1,09,756	1	92,824
Tinnevely ...	7,995	1,43,808	1,24,043	1,58,608	...	97,514
Trichinopoly ...	11,829	3,55,909	2,06,262	4,55,051	...	1,19,805
Visagapatam ...	3,965	1,53,832	33,341	36,985	...	25,563
Agency ...	4	865	143	...	...	...
Total, Limited ...	1,42,376	31,99,653	26,35,656	29,44,682	19,420	16,22,935
(b) Unlimited.						
Anantapur ...	477	2,755	6,168	4,758	...	12,223
Arcot, North ...	904	10,650	558	11,141	...	32,772
Arcot, South ...	239	2,621	52	1,100	...	4,802
Bellary ...	60	1,242	...	...	...	2,265
Chingleput ...	1,368	12,043	2,823	21,248	...	37,511
Chittoor ...	20	1,579	70	...	...	1,159
Coimbatore ...	305	5,296	169	131	...	7,228
Cuddapah ...	...	1,251	...	...	...	425
Ganjām ...	81	709	2	40	...	1,353
Godāvari ...	35	569	...	...	...	880
Guntūr ...	10	324	1	...	...	1,800
Kanara, South ...	2,963	38,060	40,975	72,441	...	29,188
Kistna ...	210	5,340	4,777	1,703	...	6,340

on-Agricultural Societies, 1923-24—cont.

Government.	Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
RS.	RS.	RS.	RS.	RS.	RS.	RS.			
...	5,212	2,42,482	18,101	8,646	41	4	6 to 9 per cent.	6½ to 7½ per cent.	9½ to 10½ per cent.
...	21,147	4,08,057	33,721	23,402	77	42			
...	33,398	6,56,178	32,704	22,808	88	68			
...	5,928	1,06,341	7,416	4,312	18	16			
...	37,474	5,57,132	27,763	21,311	254	57			
...	14,101	3,44,476	18,708	11,354	1,002	...			
...	26,377	5,14,445	36,476	29,803	...	...			
...	7,094	1,71,030	8,297	5,853	101	101			
...	24,251	1,84,673	13,036	6,383	69	...			
...	5,770	1,18,188	11,712	5,201	148	13			
...	13,350	2,98,980	13,549	9,328	196	94	6 to 9 per cent.	6½ to 7½ per cent.	9½ to 10½ per cent.
...	36,940	7,68,802	39,181	24,066	920	132			
...	5,921	1,67,456	11,427	6,659	327	124			
...	5,469	95,444	7,864	3,662	194	1			
...	91,723	17,94,838	93,054	78,125	20	18			
...	41,896	3,49,809	19,014	12,524	191	132			
...	12,074	2,40,927	26,772	13,042	743	93			
...	3,509	88,450	8,240	4,117	175	20			
...	1,586	44,144	5,253	2,515	...	...			
...	11,890	2,89,480	14,206	10,971	10	10			
...	46,777	9,27,234	41,695	27,993	787	48	6½ per cent.	6 to 7½ per cent.	9½ to 10½ per cent.
...	31,572	5,75,759	30,431	19,857	76	...			
...	16,470	5,40,443	23,841	20,046	85	43			
...	32,936	11,69,763	50,619	45,950	11	11			
...	19,429	2,69,151	23,152	16,209	363	201			
...	182	1,190	506	275	...	...			
...	5,52,486	1,09,74,832	6,19,788	4,34,412	5,896	1,225			
...	2,982	28,836	4,101	1,298	151	...			
...	5,553	60,874	5,414	2,205	140	53			
...	755	9,330	850	298	22	5			
...	24	3,531	111	106	4	...			
...	5,872	79,496	6,796	2,776	138	...			
...	183	2,932	624	181	...	...			
...	980	13,804	1,676	380	67	6			
...	...	1,676	58	58	23	23			
...	25	2,129	684	10	169	...			
...	17	1,468	32	4	81	...			
...	81	1,656	68	68	1	1			
...	13,709	1,94,373	7,598	5,061	...	...			
...	846	19,006	1,434	538	301	43			

STATEMENT C.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS I.—CREDIT—cont.						
(b) Unlimited—cont.						
			RS.	RS.	RS.	RS.
Kurnool	1	46	3,510	...	317	...
Madras	44	3,181	70,920	...	48,368	...
Madura	5	573	5,395	...	5,155	...
Malabar	8	982	17,464	...	14,382	...
Nellore	2	109	6,555	...	7,406	...
Rāmnād	9	593	27,672	...	29,608	...
Salem	7	439	9,132	...	7,386	...
Tanjore	17	1,909	60,086	5,103	50,977	4,869
Tinnevelly	8	347	4,732	...	5,134	...
Trichinopoly	9	1,888	54,251	...	49,377	...
Visagapatam	1	292	...	...	372	...
Agency	...	...	...	...	...	...
Total, Unlimited ...	191	17,725	6,79,889	5,103	6,44,582	4,869
Total, Class I ...	955	138,530	96,93,158	2,12,250	83,00,065	1,36,020
Total, previous year ...	805	120,588	87,09,642	91,150	69,40,921	1,30,606
CLASS II.—PURCHASE AND PURCHASE AND SALE.						
(a) Limited.						
Anantapur	2	91	...	...	...	...
Arcot, North	5	184	...	...	...	...
Arcot, South	10	745	...	...	...	...
Chingleput	2	136	500	...	...	...
Chittoor	6	348	...	...	26	...
Coimbatore	7	978	6,450	...	...	...
Cuddapah	1	447	12,040	...	4,791	...
Ganjām	6	295	...	...	8,687	...
Godāvāri	1	133	...	...	...	...
Guntūr	2	67	...	...	...	...
Kanara, South	3	1,596	...	...	...	...
Kistna	7	401	1,291	13,800	...	...
Kurnool	5	108	...	...	773	13,400
Madras	1	8,930	...	...	...	...
Madura	9	1,823	43,119	280	...	...
Malabar	10	525	305	...	28,862	...
Nellore	3	26	2,107	...	320	378
Nilgiris, The	1	513	...	...	880	...
Rāmnād	6	403	...	...	...	...
Salem	2	248	...	...	...	...
Tanjore	13	1,426	...	...	6	...
Tinnevelly	2	378	...	...	...	...

Non-Agricultural Societies, 1923-24.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which over due.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13a)	(14)	(15)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,193	...	...	...	3,500	...	...	...	...
72,412	21,866	...	4,113	29,474	...	...	...	...
3,050	984	...	71	1,070	...	...	...	...
17,845	5,418	...	2,425	200	...	...	...	...
8,903	2,127	...	34	5,800	...	...	...	...
53,107	7,554	...	16,485	31,892	...	...	...	...
6,744	2,026	...	700	...	...	...	...	...
75,704	20,954	376	34,610	49,828	...	...	...	...
5,328	1,638	...	810	3,400	...	...	...	...
1,05,824	14,755	...	35,277	5,600	...	...	...	...
2,482	2,482	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...
7,31,778	1,75,256	376	2,10,651	2,71,549	...	...	...	...
1,03,72,898	15,54,857	3,10,512	70,33,708	28,34,132	44,760	...	...	...
88,81,937	11,88,811	2,54,802	58,47,828	16,65,011	12,397	...	...	...
...	...	...	...	...	...	...	349	...
...	...	...	...	3,001	...	...	12,702	14,162
474	...	...	251	1,785	500	...	56,523	20
...	...	...	1,896	...	...	...	18,864	17,280
5,337	1,723	...	2,237	3,100	27	...	15,841	13,799
6,108	2,708	...	1,47,518	79,534	3,260	...	88,772	...
...	...	...	...	...	...	...	...	...
61	61	100	...	...	...	...	3,862	3,542
...	...	...	...	...	...	...	2,516	2,465
...	...	...	2,460	500	...	...	2,804	...
1,375	316	7,000	...	1,336	...	...	14,964	...
114	114	...	50	300	...	...	4,020	2,025
...	...	...	...	...	...	...	4,590	...
51,547	14,923	6,263	1,52,919	...	...	...	8,72,704	...
898	456	...	39,095	...	52,031	...	3,28,954	3,16,927
1,887	242	...	2,260	1,000	...	...	42,899	...
...	...	...	...	...	...	...	...	...
...	...	...	450	...	...	...	1,07,964	...
2,231	2,231	1,500	85,908	...	3,000	...	1,54,266	...
...	...	...	...	...	...	...	219	...
...	...	...	759	1,000	5,108	...	70,952	51,924
...	...	...	...	1,189	...	...	27,426	...

STATEMENT C.—Operations of

District.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
(16)	(17)	(18)	(19)	(20)	(21)	(21)
CLASS I.—CREDIT—cont.						
(b) Unlimited—cont.						
Kurnool	42	401	...	...	...	3,500
Madras	1,868	36,040	751	5,149	4,940	24,897
Madura	126	2,320	79	...	...	984
Malabar	381	8,744	4,513	548	...	2,680
Nellore	144	1,604	...	21	...	7,920
Ramnad	925	7,438	735	3,167	...	44,561
Salem	147	2,093	84	550	...	813
Tanjore	1,574	16,915	5,891	21,979	...	26,493
Tinnevely	88	2,120	310	...	...	3,765
Trichinopoly	1,211	18,038	16,199	41,245	...	29,647
Vizagapatam	8	1,260	5	106	...	1,026
Agency	...	...	...	...	...	...
Total, Unlimited ...	13,186	1,79,412	84,162	1,85,327	4,940	2,88,683
Total, Class I ...	1,55,562	33,79,065	27,19,818	81,30,009	24,360	19,06,618
Total, previous year ...	1,24,644	27,63,114	24,42,585	26,59,083	17,635	14,54,956
CLASS II.—PURCHASE AND PURCHASE AND SALE.						
(a) Limited.						
Anantapur	...	645	245	...	...	610
Arcot, North	320	1,682	...	...	1,075	3,183
Arcot, South	2,502	5,833	5	11	500	1,870
Chingleput	615	2,140	2	...	...	...
Chittoor	578	5,015	2,928	1,501	25	3,706
Coimbatore	5,099	7,124	9,497	8,327	2,210	6,010
Cuddapah	...	670	...	...	...	...
Ganjām	40	1,769	...	100	...	...
Godāvari	34	338	...	...	...	...
Guntūr	215	1,075	...	...	...	...
Kanara, South	638	8,558	40	...	...	500
Kistna	983	2,984	289	...	...	1,587
Kurnool	465	1,227	...	30	...	400
Madras	47,135	59,325	91,339	...	...	401
Madura	10,722	42,772	847	500	3,890	719
Malabar	1,915	6,029	1,000	10	...	2,295
Nellore	24	184	...	...	...	...
Nilgiris, The	2,533	6,564	660	...	...	2,874
Rāmṇād	5,380	9,428	5,450	2,558	1,500	8,139
Salem	...	1,622	...	...	...	...
Tanjore	2,416	11,844	31	14	...	...
Tinnevely	1,198	2,057	8	1,015	...	772

Non-Agricultural Societies, 1923-24—cont.

Government.	Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
...	...	3,901	...	...	23	23	6½ per cent.	6 to 7½ per cent.	9½ to 10½ per cent.
...	4,848	76,625	8,959	3,658	979	434			
...	558	3,892	233	150	15	10			
...	2,523	19,018	1,845	774	68	...			
...	277	9,822	478	135	9	9			
...	4,203	60,104	2,559	1,452	621	403			
...	1,494	5,034	818	278	243	35			
1,033	9,367	81,878	7,635	4,528	...	...			
...	337	6,632	459	266	34	3			
...	12,291	1,17,420	8,725	3,443	459	...			
...	251	2,648	645	61	...	...	6 to 9 per cent.	6 to 7½ per cent.	9½ to 10½ per cent.
...	...	...	...	...	...	...			
1,033	67,026	8,05,583	61,800	27,728	3,548	1,048			
1,033	6,19,512	1,17,80,415	6,81,538	4,62,140	9,444	2,273			
1,242	4,70,375	98,08,990	4,13,808	3,84,692	7,060	...			
...	...	...	...	...	...	...			
...	58	1,556	...	...	1,233	1,233			
...	...	5,890	32	32	936	936			
...	3,903	12,122	3,052	3,052	789	789			
...	699	2,841	476	476	5	5			
...	1,647	14,822	435	424	1,138	1,051			
...	4,678	37,844	547	508	1,216	1,115			
...	169	839	...	...	375	375			
...	855	2,724	186	140	517	516			
...	96	434	80	80	...	...			
...	70	1,645	69	69	156	156			
...	1,420	11,305	690	641	225	225			
...	317	4,020	144	144	565	519			
...	87	1,665	14	14	320	320			
...	67,187	2,17,851	25,546	24,197	...	...			
...	14,432	62,660	6,239	6,164	799	799			
...	351	9,685	485	448	3,983	3,974			
...	...	134	...	...	21	21			
...	1,243	11,591	3,911	3,911	...	...			
...	3,088	24,958	7,015	6,622	242	178			
...	139	1,761	...	...	559	559			
...	2,780	15,817	2,062	1,809	4,923	4,923			
...	294	3,374	...	...	71	71			

STATEMENT C.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS II.—PURCHASE AND PURCHASE AND SALE—cont.						
(a) Limited—cont.						
Trichinopoly	3	130	...	...	...	...
Visagapatam	4	882	...	...	...	...
Agency	2	59	...	...	...	...
Total, Limited ...	118	15,867	65,812	14,080	44,345	13,778
CLASS II.						
(b) Unlimited.						
Bellary	1	29	3,525	...	485	...
Ganjām	3	137	2,435	...	412	...
Godāvari	1	21	...	...	182	...
Kistna	3	94	...	...	118	...
Kurnool	1	16	...	...	...	...
Nellore	1	31	...	...	...	...
Rāmnaḍ	2	62	5,400	...	2,884	...
Total, Unlimited ...	12	390	11,360	...	4,081	...
Total, Class II ...	126	16,257	77,172	14,080	48,426	13,778
Total, previous year ...	114	17,230	1,57,572	95,200	1,83,404	1,30,130
CLASS III.—PRODUCTION.						
(a) Limited.						
Chingleput	1	555	10	...	37	...
Total, Limited ...	1	555	10	...	37	...
(b) Unlimited—Nil.						
Total ...	...	...	...	...	...	...
Total, Class III ...	1	555	10	...	37	...
Total, previous year ...	1	556	100	...	125	...
CLASS IV.—PRODUCTION AND SALE.						
(a) Limited.						
Anantapur	3	217	6,508	...	6,796	...
Arcot, South	1	23	...	...	...	...

Non-Agricultural Societies, 1923-24—cont.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13-a)	(14)	
- RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	1,100	...	1,150	...	9,500	7,845
...	...	...	14,391	12,950	...	...	82,314	80,021
...	...	...	...	...	...	...	10	10
69,788	32,774	14,863	4,51,414	1,05,685	65,071	...	19,23,015	5,10,020
3,040	110	...	...	3,000	...	...	...	702
4,476	2,119	...	200	2,230	...	...	...	...
728	...	...	...	...	...	...	...	...
777	777	...	160	...	...	...	53	44
...	...	...	...	...	...	...	...	...
6,708	1,266	...	2	5,228	...	...	...	...
15,727	4,272	...	362	10,458	...	...	53	746
85,465	27,046	14,863	4,51,776	1,16,153	65,071	...	19,23,068	5,10,766
1,17,135	32,154	60,561	10,43,835	77,332	14,343	...	16,19,099	4,76,959
410	410	...	801	...	...	...	5,800	4,143
410	410	...	801	...	...	...	5,800	4,143
...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...
410	410	...	801	...	...	...	5,800	4,143
487	322	...	1,323	1,000	25	...	8,991	8,400
10,594	2,970	...	400	5,682	...	...	83,549	85,240
...	...	...	...	5,000	...	...	...	...

STATEMENT C.—Operations of

District.	Cost of management.	Share capital paid-up.	Loans and deposits held at the end of the year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
	(16)	(17)	(18)	(19)	(20)	(21)
CLASS II.—PURCHASE AND PURCHASE AND SALE—cont.	RS.	RS.	RS.	RS.	RS.	RS.
(a) <i>Limited</i> —cont.						
Trichinopoly	584	2,392	100	...	700	...
Vizagapatam	1,830	6,483	2,660	4,100	...	6,250
Agency	...	22	...	...	...	...
Total, Limited ...	85,011	1,87,727	1,15,101	18,216	9,776	34,266
CLASS II.						
(b) <i>Unlimited</i> .						
Bellary	35	146	...	...	...	...
Ganjām	46	1,073	...	200	...	2,999
Godāvari	8	98	...	...	...	8,780
Kistna	12	166	2	85	...	752
Kurnool	12	16	...	...	...	838
Nellore	...	32	...	...	...	...
Rāmnād	356	872	6	850	...	118
Total, Unlimited ...	469	2,403	9	1,135	...	5,481
Total, Class II ...	85,480	1,90,130	1,15,109	19,351	9,776	18,918
Total, Previous year ...	87,435	2,19,819	2,07,825	32,925	2,512	44,981
CLASS III.—PRODUCTION.						
(a) <i>Limited</i> .						
Chingleput	485	3,681	78	2,672	...	1,808
Total, Limited ...	485	3,681	78	2,672	...	1,808
(b) <i>Unlimited</i> —Nil.	...	...	...	...	...	...
Total, Nil ...	...	...	...	...	...	...
Total, Class III ...	485	3,681	78	2,672	...	...
Total, Previous year ...	662	3,709	96	2,764	...	1,808
CLASS IV.—PRODUCTION AND SALE.						
(c) <i>Limited</i> .						
Anantapur	2,647	8,584	...	400	...	18,185
Arcoot, South	519	1,635	...	...	...	...

Non-Agricultural Societies, 1923-24—cont.

Government.	Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(25-a)	(25-b)	(25-c)	(26)	(27)	(28)
RS.	RS.	RS.	RS.	RS.	RS.	RS.			
...	548	3,740	473	473	...	...	6 to 9 per cent.	6 to 7½ per cent.	9½ to 10½ per cent.
...	843	20,836	151	151	905	905			
...	...	22	1	1	1	1			
...	1,04,850	4,69,936	51,808	49,856	18,929	18,621	6 to 7½ per cent.	6 per cent.	9½ to 10½ per cent.
...	...	...	...	...	...	...			
...	156	3,145	...	...	8	8			
...	3	5,159	953	22	47	...			
...	136	853	31	31	...	31			
...	...	1,227	88	...	98	11			
...	7	16	...	...	11	16			
...	349	157	...	...	16	239			
...	...	7,553	162	158	444	...			
...	651	18,115	1,189	211	619	305			
...	1,05,501	4,88,051	52,797	49,587	19,548	18,926			
...	1,18,495	6,26,587	46,653	45,960	28,905	...			
...	...	...	...	...	...	...			
...	1,107	9,346	...	...	387	216			
...	1,107	9,346	...	...	387	216			
...	...	...	...	...	...	...			
...	...	...	...	...	...	...			
...	1,107	9,346	...	...	387	216			
...	1,107	10,266	...	...	292	...			
...	293	28,412	654	434	106	97			
...	439	2,074	1,241	1,241	...	...			

STATEMENT C.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS IV.—PRODUCTION AND SALE—cont.						
<i>(a) Limited—cont.</i>						
Godāvari	1	16	...	...	...	...
Kistna	2	330	...	...	...	...
Kurnool	1	34	...	...	...	...
Madura	1	22	...	...	...	...
Salem	1	28	6,988	...	4,246	883
Total, Limited ...	11	670	13,494	...	11,042	883
<i>(b) Unlimited.</i>						
Ganjām	1	48	...	...	...	...
Nellore	1	42	...	...	10	...
Total, Unlimited ...	2	85	...	...	10	...
Total, Class IV ...	13	755	13,494	...	11,052	883
Total, Previous year ...	12	747	15,863	1,745	7,475	1,702
CLASS V.—INSURANCE—						
Nil.						
CLASS VI.—OTHERS.						
<i>(a) Limited.</i>						
Anantapur	1	29	...	...	...	...
Arcot, North	6	168	52,786	...	4,067	...
Arcot, South	1	89	51,781	...	28,757	...
Bellary	2	38	69,578	...	1,020	...
Chingleput	6	217	21,277	...	4,463	...
Coimbatore	3	412	13,550	...	11,770	...
Cuddapah	1	12	1,100	...	1,110	...
Godāvari	2	51	18,470	...	...	...
Guntūr	1	396	...	...	...	...
Kanara, South	9	264	37,965	300	...	2,000
Kistna	4	62	51,700	...	...	...
Kurnool	2	47	...	...	...	...
Madras	2	87	63,837	...	...	...
Madura	2	84	66,250	...	1,962	...
Malabar	3	139	14,265	...	...	...
Nilgiris, The	2	66	20,000	...	...	...
Tāmnād	1	27	...	...	...	...
Salem	1	35	20,480	...	41	...
Tanjore	10	647	4,375	...	4,441	...

Non-Agricultural Societies, 1923-24—cont.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' produce.
Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13-a)	(14)	(15)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	23	...	...	...	21,874	14,792
...	...	...	...	500	...	...	178	1,963
...	...	...	...	...	...	...	...	...
3,072	...	...	38	2,200	...	...	5,292	...
13,686	2,970	...	461	13,382	...	...	1,10,893	1,02,415
...	...	...	...	...	...	...	...	...
383	383	...	...	...	...	...	...	...
613	613	...	1,450	...	...	...	4,354	2,577
996	996	...	1,450	...	...	...	4,354	2,577
14,662	3,966	...	1,911	13,382	...	...	1,15,247	1,04,992
11,790	1,765	883	720	20,000	...	...	95,372	1,00,588
...	...	...	...	...	...	...	...	...
58,403	...	...	450	...	...	...	50,250	192
55,524	...	...	...	...	...	...	41,350	...
68,558	...	...	...	...	...	...	47,300	...
21,107	105	...	...	700	...	...	11,550	1,196
62,888	4,708	...	700	15,853	12,593	...	...	679
1,100	...	...	...	800	669	...	...	...
17,360	...	...	480	...	...	...	12,210	...
...	...	...	...	...	...	...	...	...
37,965	...	300	9,239	27,417	...	...	21,025	...
51,700	...	...	...	...	...	...	53,400	...
...	...	...	450	...	361	...	...	...
63,837	...	...	...	8,110	...	...	30,600	...
66,872	622	...	50	...	...	...	80,000	...
14,265	...	...	...	...	...	...	10,850	2,902
20,000	...	...	...	...	...	...	15,000	...
...	...	...	200	1,500	...	...	...	...
20,439	...	...	560	...	...	...	13,250	...
16,756	1,279	...	13,209	29,921	4,536	...	...	...

STATEMENT C.—Operations of

District.	Cost of management.	Share capital paid-up.	Loans and deposits held at the end of the year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
(16)	(17)	(18)	(19)	(20)	(21)	(22)
CLASS IV.—PRODUCTION AND SALE—cont.						
(a) Limited—cont.						
Godāvari	38	25	...	...	...	...
Kistna	5,427	10,995	...	80	...	...
Kurnool	56	1,290	...	...	...	500
Madura	1	925	...	...	...	...
Salem	42	515	38	...	...	2,200
Total, Limited ...	8,728	23,919	38	480	...	21,885
(b) Unlimited.						
Ganjām	...	376	...	...	...	...
Nellore	1,676	49	450	...	...	1,330
Total, Unlimited ...	1,676	425	450	...	...	1,330
Total, Class IV ...	10,404	24,344	488	480	...	23,215
Total, Previous year ...	4,222	27,925	350	80	...	25,820
CLASS V.—INSURANCE—						
Nil.						
CLASS VI.—OTHERS.						
(a) Limited.						
Anantapur	6	845	...	...	...	...
Arcot, North	806	26,959	...	350	...	...
Arcot, South	85	15,820	...	...	...	...
Bellary	119	23,810	...	...	...	...
Chingleput	244	19,126	...	...	...	...
Coimbatore	331	15,971	4,800	1,700	15,594	12,348
Cuddapah	...	355	...	...	889	800
Godāvari	298	5,477	51	...	...	...
Guntūr	250	18,720	...	...	...	...
Kanara, South	10,429	22,449	6,662	11,724	...	...
Kistna	19	9,130	...	...	...	18,661
Kurnool	229	26	...	...	...	...
Madras	3,765	41,600	...	...	119	...
Madura	398	26,082	50	...	...	...
Malabar	4	4,424	...	...	...	...
Nilgiris, The	87	9,179	...	...	...	...
Rāmnād	420	300	...	...	...	...
Salem	108	6,345	...	200	...	1,500
Tanjore	4,580	18,897	150	808	800	22,278

Non-Agricultural Societies, 1923-24—cont.

Government.	Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits.)	Loss (including over-due interest in profits.)		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(25-a)	(25-b)	(25-c)	(26)	(27)	(28)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
...	...	25	...	...	23	23	6 to 7½ per cent.	6 per cent.	9½ to 10½ per cent.
...	107	11,182	107	107	360	360			
...	...	1,790	...	...	14	14			
...	29	954	52	52	...	...			
...	7	2,760	42	42	...	...			
...	875	47,197	2,096	1,876	503	494			
...	90	466	90	...	9	...			
...	101	1,930	224	...	40	...			
...	191	2,396	814	...	49	...			
...	1,066	49,598	2,410	1,876	552	494			
...	474	54,640	2,419	2,404	2,757	...			
...	...	845	55	55	...	...	6 to 7½ per cent.	6 per cent.	9½ to 10½ per cent.
50,250	51	77,610	2,049	2,049	122	122			
41,350	505	57,675	1,935	1,935	...	...			
46,650	...	70,460	887	887	...	...			
11,550	2,072	32,748	966	959	6	6			
12,861	4,135	87,204	3,974	2,168	...	...			
...	...	1,824	42	42	...	...			
12,210	101	17,989	90	87	178	178			
...	...	18,720	1,814	1,814	...	...			
21,025	2,662	83,183	3,858	3,858	19	19			
53,400	...	62,530	120	120	...	...			
...	...	145	631	631	...	...			
80,600	1,980	74,180	2,651	2,651	...	...			
80,000	630	86,712	1,914	1,951	...	...			
10,850	221	15,295	412	412	32	32			
15,000	...	24,179	181	181	...	...			
...	...	2,000	...	...	267	267			
18,250	...	20,065	158	158	...	...			
...	1,528	38,961	11,831	11,887	4	4			

STATEMENT C.—Operations of

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLASS V.—INSURANCE— cont.			RS.	RS.	RS.	RS.
Nil.						
CLASS VI.—OTHERS.						
(a) Limited—cont.						
Tinnevely	1	17	15,400	...	40	...
Trichinopoly	4	141	...	...	...	...
Visagapatam	1	9	...	...	...	...
Total, Limited ...	65	3,087	5,22,814	300	57,671	2,000
(b) Unlimited.						
Arcoot, South	1	14	...	...	...	...
Coimbatore	8	257	155	...	158	...
Gōdāvari	2	49	...	...	693	...
Madras	1	99	11,194	...	11,510	...
Total, Unlimited ...	7	419	11,349	...	12,361	...
Total, Class VI ...	72	3,456	5,34,163	300	70,032	2,000
Total, Previous year ...	34	1,936	84,083	1,500	39,315	2,000
Grand total of non- agricultural societies ...	1,166	1,59,553	1,03,17,997	2,26,630	84,29,612	1,52,681

Non-Agricultural Societies, 1923-24—cont.

Loans due by			Loans and deposits received during the year from				Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(8)	(9)	(10)	(11)	(12)	(13)	(13a)	(14)	(15)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
15,360	...	...	3,250	...	...	15,000	...	...
4,350	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...
5,95,934	6,714	300	28,538	84,301	18,179	3,81,585	4,290	1,172
...	...	...	340	200	600	...	...	...
6,402	941	...	...	...	...	...	...	...
3,785	709	...	...	...	...	...	...	...
1,840	...	...	...	5,291	...	...	...	...
12,027	1,650	...	340	5,491	600	...	...	...
6,07,961	8,364	300	28,878	89,792	18,779	3,81,585	4,290	1,172
1,48,808	7,734	2,000	31,774	1,13,388	7,924	...	15,308	7,905
(a)		(b)						
1,10,81,396	16,94,648	3,25,675	75,17,074	28,53,459	1,28,810	3,81,585	20,48,205	6,21,073

(a) Includes Rs. 37,906 due to audit transfer.

(b) Excludes Rs. 66,520 due to audit transfer and liquidation.

STATEMENT C.—Operations of

District.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from			
			Members.	Non-members.	Societies.	Provincial or Central Banks.
	(16)	(17)	(18)	(19)	(20)	(21)
CLASS V.—INSURANCE— cont.	RS.	RS.	RS.	RS.	RS.	RS.
Nil.						
CLASS VI.—OTHERS.						
(a) Limited—cont.						
Tinnevely	71	7,000	3,250	...	...	...
Trichinopoly	4,388	18,127	...	...	...	...
Vizagapatam	...	53	1	...	...	9,000
Total, Limited ...	26,617	2,80,647	14,764	15,282	16,682	64,582
(b) Unlimited.						
Arcot, South	...	50	101	...	600	200
Coimbatore	35	1,683	...	...	...	...
Godavari	13	224	...	...	...	...
Madras	42,724	485	...	...	...	4,275
Total, Unlimited ...	42,772	2,442	101	...	600	5,808
Total, Class VI ...	62,389	2,83,089	14,865	15,282	17,282	70,390
Total, previous year ...	52,398	98,817	13,870	16,682	7,764	1,04,280
Grand total of non-agricultural societies.	3,21,320	88,80,309 ^(c)	28,50,358 ^(d)	31,67,794	51,418 ^(e)	20,50,215 ^(f)

(c) Excludes Rs. 41,848 due to audit transfer and liquidation.

(d) Includes Rs. 2,839 due to audit transfer.

(e) Includes Rs. 476 due to audit transfer and liquidation.

(f) Excludes Rs. 16,051 due to audit transfer and liquidation.

Non-Agricultural Societies, 1923-24—cont.

Government.	Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
(22)	(23)	(24)	(25)	(25)	(25)	(25)	(26)	(27)	(28)
RS.	RS.	RS.	RS.	RS.	RS.	RS.			
15,000	...	25,230	184	184	...	...			
...	988	23,115	3,065	2,979	15	15			
...	7	63	3	8	...	...			
3,93,796	14,890	8,00,648	36,270	33,859	643	643			
...	...	951	...	...	55	55			
5,703	219	7,605	315	103	846	15			
...	148	4,647	90	...	401	7			
...	4,305	6,123	...	...	976	976			
5,708	4,672	19,326	405	103	1,778	1,053	5 to 7½ per cent.	6 per cent.	9 3/8 to 10 15/16 per cent.
3,99,499	19,562	8,19,969	36,675	33,962	2,421	1,696			
20,200	15,415	2,76,428	22,442	22,084	14,540	...			
(g)									
4,00,532	7,46,748	181,47,374	7,73,420	5,47,545	32,352	23,605			

(g) Includes Re. 1, rounding.

STATEMENT D.—Operations of Unions, 1923-24.

District.	Number of unions.	Number of societies affiliated to unions in column 2.	Total number of individual members in societies affiliated.	Total working capital of affiliated societies.	Expenditure in the year.	Percentage.	Number of super-vising staff mainly obtained by unions.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Anantapur	15	382	24,475	20,37,922	9,267	0.45	17
Arcot, North	19	489	25,778	35,16,938	13,401	0.38	21
Arcot, South	17	490	26,508	25,07,906	9,282	0.37	16
Bellary	6	161	8,218	6,88,809	5,347	0.80	6
Chingleput	20	606	37,211	36,39,944	15,798	0.43	21
Chittoor	8	207	10,373	11,88,214	6,359	0.53	9
Coimbatore	15	346	23,401	18,24,079	12,532	0.69	16
Cuddapah	4	87	3,233	3,16,789	1,354	0.42	3
Ganjām	8	128	4,398	1,44,794	1,717	1.18	Nil
Godavari	11	314	22,932	10,76,686	6,827	0.64	13
Guntur	7	281	18,783	12,59,005	5,121	0.41	7
Kanara, South	14	368	49,893	30,24,851	12,704	0.42	18
Kistna	12	502	28,838	22,36,677	8,150	0.36	12
Kurnool	10	180	7,575	5,45,010	3,032	0.56	8
Madras	4	37	4,394	2,08,803	1,182	0.57	3
Madura	12	271	14,841	18,63,410	4,641	0.34	10
Malabar	11	317	33,359	9,62,174	5,016	0.28	10
Nellore	9	233	1,965	7,95,009	6,358	0.79	6
Nilgiris, The	2	65	2,300	2,48,623	2,421	0.97	3
Ramnād	14	273	14,362	11,64,137	5,614	0.47	12
Salem	13	364	18,043	17,91,542	10,310	0.52	13
Tanjore	14	569	33,017	24,57,191	10,102	0.41	15
Tinnevely	13	376	22,262	13,43,373	5,045	0.37	14
Trichinopoly	11	304	23,003	28,81,681	28,943	1.00	15
Vizagapatam	9	205	10,122	3,82,697	1,085	0.28	5
Total	273	7,555	4,68,264	3,76,05,614	1,91,603	0.51	273
Propagandist Unions	2	...	...	...	...	...	...
Total	280	7,555	4,68,264	3,76,05,614	1,91,603	0.51	273
Total, previous year	249	6,514	3,74,340	3,10,40,457	1,56,482	0.50	237

STATEMENT G.

Statements E. and F.—Nil.

STATEMENT G.—Central Banks—

(1)	(2)	Receipts by loans and deposits from			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
	Share payments.				
	(3)	(4)	(5)	(6)	
A. PROVINCIAL BANK.					
Madras Central Urban Bank, Ltd., No. 18	Rs. 1,09,870	Rs. 3,12,27,634	Rs. 9,09,269	Rs. ...	...
Total, previous year	25,900	2,72,28,894	18,06,873	...	...
B. CENTRAL BANKS.					
Anantapur District Co-operative Central Bank, Ltd., No. 3231	16,694	4,37,301	2,62,181	15,980	...
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	16,388	8,79,883	11,36,215	1,71,914	...
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	89,824	16,91,971	4,28,757	1,33,298	...
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	20,797	95,801	1,04,000	5,478	...
Chingleput District—Co-operative Central Bank, No. 1580, Conjeeveram	63,454	19,77,877	5,51,753	1,63,198	...
Chittoor District Co-operative Central Bank, Ltd., No. 5230	16,208	3,69,097	76,000	46,822	...
Coimbatore District Urban Bank, Ltd., No. 427	28,711	34,92,176	2,10,000	1,88,380	...
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	6,146	2,22,671	40,000	32,297	...
Ganjām District—					
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	710	1,23,422	...	3,018	...
Aska Central Co-operative Banking Union, Ltd., No. 2569	848	81,234	15,000	1,497	...
Parlakimedi Co-operative Central Bank, Ltd., No. 4999	874	1,280	28,500	788	...
Godāvari District—					
Godāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	6,400	9,86,009	71,000	9,716	...
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	150	46,468	...	682	...
Ramaohandrapuram Co-operative Central Bank, Ltd., No. 4201	10,450	2,86,539	80,000	4,437	...
Godāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460	8,100	25,914	1,27,000	2,541	...

Receipts and Disbursements, 1923-24.

Loans and deposits recovered from			Income realized.				Opening balance. (14)	Grand total including the opening balance (columns 2 to 9, 13 and 14).
Individual members. (7)	Provincial and Central Banks. (8)	Societies. (9)	Interest received. (10)	Sale of goods to members. (11)	Other items. (12)	Total income of the year (columns 10 to 12). (13)		
Rs.	Rs.	Rs.	Rs.		Rs.	Rs.	Rs.	Rs.
2,97,698	23,25,720	38,714	5,43,057	...	45,95,515	51,38,572	77,036	4,01,24,008
4,11,594	20,16,741	1,94,481	5,11,643	...	6,40,165	11,51,808	42,997	3,28,78,788
10,989	...	2,29,268	1,14,596	...	48,190	1,62,786	19,164	11,54,258
1,500	...	5,07,106	2,14,904	...	59,877	2,74,781	38,155	30,30,892
7,625	...	5,20,860	1,04,168	...	31,676	1,35,844	14,541	29,72,720
5,770	...	87,358	38,709	...	1,39,360	1,78,069	12,390	5,09,963
19,000	...	5,80,054	1,47,813	...	1,83,168	3,30,981	39,541	37,25,858
4,750	...	1,04,782	68,694	...	25,720	89,414	14,550	7,21,623
31,798	...	6,16,178	1,35,437	...	3,29,754	4,65,191	29,989	50,62,418
2,020	...	77,198	27,239	...	7,539	34,778	8,666	4,23,776
...	...	25,760	5,117	...	55,318	60,435	1,103	2,14,448
...	...	35,970	3,838	...	7,478	11,316	2,497	98,362
2,140	...	13,894	2,283	...	2,694	4,977	2,599	54,452
20,295	...	1,44,825	26,800	...	1,22,893	1,49,193	65,272	14,52,710
1,800	...	17,509	2,472	...	19,067	21,539	125	88,268
400	20,000	1,64,820	22,393	...	18,989	41,382	8,080	6,18,108
150	...	84,696	16,893	...	14,917	31,810	11,018	2,91,229

STATEMENT G.—Central Banks—

	Share capital withdrawn.	Loans and deposits repaid to				Loans
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.
	(16)	(17)	(18)	(19)	(20)	(21)
A. PROVINCIAL BANK—cont.						
Madras Central Urban Bank, Ltd., No. 18	1,09,300	3,06,49,351	9,24,446	...	...	3,22,469
Total, Previous year ...	23,800	2,62,94,018	16,97,128	...	...	2,64,150
B. CENTRAL BANKS—cont.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	2,368	3,90,494	2,79,871	9,690	...	13,940
Arcoot (North) District—Co-operative Central Bank, Ltd., Vellore, No. 2161	6,725	9,63,048	7,11,337	1,36,124	...	2,500
Arcoot (South) District Co-operative Banking Union, Ltd., No. 1844	1,030	15,36,701	2,72,523	1,14,282	...	3,284
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	1,009	18,518	1,49,809	49	...	5,800
Chingleput District Co-operative Central Bank, No. 1560, Conjeevaram	5,431	17,80,127	3,90,837	76,502	...	19,475
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	100	3,14,417	1,11,788	47,391	...	10,180
Coimbatore District Urban Bank, Ltd., No. 427	5,700	33,10,619	80,000	1,34,412	...	29,325
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	390	2,05,702	44,872	24,581	...	3,325
Ganjām District—						
Ganjām District Co-operative Banking Union, Ltd., Berhampore, No. 1928	2,170	1,18,208	...	308	...	...
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	250	33,834	2,000	...	...	...
Parlakimidi Co-operative Central Bank, Ltd., No. 4999	200	7,334	...	...	...	150
Godāvari District—						
Godāvari District Co-operative Banking Union, Ltd., No. 2351, Ocanada	6,700	9,02,255	74,464	3,892	...	27,960
Bajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	100	53,957	...	2	...	800
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201.	600	2,48,450	90,000	...	...	400
Godāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460	3,250	28,538	64,110	457	...	150

Receipts and Disbursements, 1923-24—cont.

Provincial and Central Banks.	Societies.	Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).
		Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).		
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
34,01,020	...	4,00,402	48,670	...	49,240	41,42,571	46,49,883	76,539	4,01,24,008
22,96,584	136	3,85,616	45,521	...	48,147	17,46,652	22,25,936	77,036	3,28,78,788
...	2,66,179	92,261	11,157	...	3,841	62,434	1,69,693	22,023	11,54,258
...	9,08,882	1,77,746	22,062	...	5,780	71,429	2,77,017	15,259	30,20,892
...	8,83,495	84,311	10,531	...	5,862	49,059	1,49,763	10,642	29,72,720
...	1,43,405	28,195	1,113	...	2,063	1,51,386	1,82,757	9,116	5,09,963
...	10,88,707	1,17,784	16,223	...	6,139	1,92,574	3,82,720	34,059	37,25,858
...	1,28,358	50,789	6,738	...	2,782	40,007	1,00,316	11,153	7,21,623
...	9,10,720	93,623	13,983	...	6,722	4,36,823	5,51,151	40,491	50,62,418
...	92,605	18,630	3,026	...	835	18,128	35,614	16,687	4,23,776
...	42,110	4,836	1,697	...	976	42,290	49,799	1,853	2,14,448
...	58,350	2,623	798	...	295	4,819	8,535	393	98,362
...	31,420	1,586	719	...	559	2,751	5,615	9,733	54,452
...	2,07,886	16,375	3,554	...	2,897	1,33,823	1,56,649	72,914	14,52,710
...	17,850	1,957	781	...	203	1,156	4,097	11,462	88,268
20,000	1,98,247	16,944	3,059	...	1,225	24,899	46,127	12,284	6,16,108
...	1,45,850	11,818	2,306	...	901	16,376	31,401	17,973	2,91,229

STATEMENT G.—Central Banks—

(1)	Receipts by loans and deposits from				Government.
	Share payments.	Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	
(1)	(2)	(3)	(4)	(5)	(6)
B. CENTRAL BANKS—cont.					
	RS.	RS.	RS.	RS.	
Guntur District Co-operative Banking Union, Ltd., No. 530.	40,158	12,89,422	1,76,618	92,799	...
South Kanara District Central Co-operative Bank, Ltd., No. 1113	6,920	14,89,762	85,294	2,25,886	...
Kistna District—					
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	22,278	21,74,874	...	20,149	...
Ellore Central Co-operative Banking Union, Ltd., No. 2965.	7,540	5,41,253	50,000	2,317	...
Vizianada Central Co-operative Banking Union, Ltd., No. 2967.	6,287	3,95,985	...	1,214	...
Kurnool District Co-operative Central Bank, Ltd., No. 3232.	10,223	3,16,829	...	5,695	...
Madras District—Christian Central Bank, Ltd., No. 1874	29,497	33,17,540	50,000	68,217	...
Madura District—Madura Rāmānād Central Bank, Ltd., No. 975	20,506	17,21,989	62,068	3,17,858	...
Malabar District Co-operative Bank, Ltd., No. 2411	13,384	9,41,614	60,060	1,03,571	...
Nellore District Banking Union, Ltd., No. 2523	18,536	9,33,090	2,40,000	25,384	...
Rāmānād District—Srivillipattur Co-operative Banking Union, Ltd., No. 5184	7,594	2,00,836	1,55,301	20,402	...
Salem District Co-operative Urban Bank, Ltd., No. 151	14,561	10,42,626	2,62,189	4,66,378	...
Tanjore District—					
Tanjore Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	6,706	6,05,720	1,35,489	54,424	...
Tanjore District Co-operative Banking Union, Ltd., No. 5214.	12,476	5,12,998	1,63,837	75,084	...
Tinnevely District Co-operative Banking Union, Ltd., No. 2690	19,023	13,22,033	3,62,195	1,87,333	...
Trichinopoly District Urban Bank, Ltd., No. 178	5,730	35,32,075	26,573	1,40,854	...
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	9,175	4,20,655	1,30,000	49,718	...
Total, Central Banks	4,86,848	3,14,25,889	51,09,920	26,36,773	...
Total, previous year	4,97,092	2,23,88,943	35,77,062	20,70,767	...

Receipts and Disbursements, 1923-24—cont.

Loans and deposits recovered from			Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).		
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.
25,820	...	4,22,471	57,150	...	82,535	1,39,685	38,061	22,25,034
4,469	...	9,99,889	94,590	...	17,32,940	18,27,530	4,005	46,43,754
8,84,148	50,000	4,79,161	73,227	...	3,48,659	4,21,886	13,537	35,66,028
7,200	...	3,02,640	31,721	...	8,847	40,568	10,933	9,62,451
9,590	...	98,224	14,220	...	21,958	36,187	5,441	5,52,928
19,417	...	75,187	30,127	...	80,516	60,643	10,929	4,97,923
600	...	8,24,380	53,858	...	3,39,322	3,93,180	6,893	46,90,28
13,232	23,000	3,60,740	73,914	...	8,66,100	9,40,014	20,452	34,79,859
42,264	...	98,145	43,543	...	81,180	1,24,723	9,442	18,93,143
30,827	...	3,13,245	45,487	...	32,577	78,044	5,576	16,44,702
...	...	2,41,342	33,491	...	69,305	1,02,796	15,513	7,46,784
22,353	...	2,25,404	97,977	...	92,137	1,90,114	18,314	22,34,934
2,659	...	4,59,959	52,120	...	4,72,199	5,24,310	2,445	17,91,721
500	...	3,57,521	40,670	...	1,79,706	2,20,376	2,863	13,45,655
18,670	...	6,61,649	61,707	...	1,08,016	1,69,723	1,01,409	28,62,085
30,847	25,000	4,66,633	1,53,108	...	5,03,582	6,56,690	38,995	49,22,697
13,448	...	1,89,389	17,854	...	94,488	1,12,342	1,072	9,25,799
7,84,021	1,18,000	97,89,032	19,00,609	...	61,30,707	80,31,316	5,63,570	5,88,94,819
5,84,472	1,36,883	73,24,212	16,32,192	...	52,62,898	68,95,085	5,69,989	4,39,39,475

STATEMENT G.—Central Banks—

	Share capital withdrawn.	Loans and deposits repaid to.				Losses.
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.
	(16)	(17)	(18)	(19)	(20)	(21)
B. CENTRAL BANKS—cont.						
	RS.	RS.	RS.	RS.		RS.
Guntur District Co-operative Banking Union, Ltd., No. 530.	975	11,00,733	1,58,552	72,908	...	44,125
South Kanara District Central Co-operative Bank, Ltd., No. 1113	2,800	12,55,394	1,54,003	1,18,163	...	19,464
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	430	19,92,698	...	4,582	...	3,78,156
Ellore Central Co-operative Banking Union, Ltd., No. 2985.	...	4,10,305	50,000	...	...	12,220
Visiavada Central Co-operative Banking Union, Ltd., No. 2967.	20	3,39,367	...	93	...	24,970
Kurnool District Co-operative Central Bank, Ltd., No. 3282...	330	2,30,668	21,085	...	...	17,575
Madras District—Christian Central Bank, Ltd., No. 1874	17,965	31,81,545	50,000	12	...	900
Madura District—Madura Rāmūd Central Bank, Ltd., No. 975	5,935	17,26,277	58,017	2,24,774	...	12,950
Malabar District Co-operative Bank, Ltd., No. 2411	1,580	8,54,361	10,000	96,280	...	43,842
Nellore District Banking Union, Ltd., No. 2523	50	8,09,824	1,67,758	17,338	...	21,845
Rāmūd District—Srivilliputūr Co-operative Banking Union, Ltd., No. 5184	160	1,77,189	1,22,899	15,461	...	...
Salem District Co-operative Urban Bank, Ltd., No. 151	6,850	10,13,746	1,39,914	3,40,191	...	25,833
Tanjore District—						
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	2,530	6,52,611	74,228	29,134	...	1,623
Tanjore District Co-operative Banking Union, Ltd., No. 5214.	...	3,66,746	2,22,359	63,663	...	450
Tinnevely District Co-operative Banking Union, Ltd., No. 2690	1,153	12,28,207	4,30,224	1,47,114	...	26,390
Trichinopoly District Urban Bank, Ltd., No. 178	1,750	34,47,801	26,578	1,40,453	...	33,263
Visagapatam District Co-operative Banking Union, Ltd., No. 1764, Visianagaram	4,400	4,07,368	50,701	42,700	...	19,300
Total, Central Banks	82,751	2,91,06,542	40,08,874	18,60,501	...	7,98,556
Total, previous year	70,551	1,95,50,233	35,40,334	17,35,109	...	5,74,077

Receipts and Disbursements, 1923-24—cont.

Provincial and Central Banks.	Societies.	Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).
		Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total Expenditure (columns 24 to 28).		
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	6,95,596	37,346	5,357	...	3,744	63,906	1,10,353	41,792	22,25,034
...	11,41,201	62,483	13,327	...	7,001	18,59,151	19,41,962	10,967	46,43,754
50,000	6,43,804	61,873	8,788	...	4,641	3,59,731	4,35,033	61,325	35,66,028
...	3,98,100	22,162	3,812	...	1,970	11,618	39,502	52,324	9,62,451
...	1,54,140	12,407	1,054	...	1,360	17,538	32,359	1,979	5,52,928
...	1,20,233	20,197	3,687	...	1,411	61,477	86,772	21,260	4,97,923
...	10,13,276	39,730	10,258	...	8,656	3,52,735	4,11,379	15,210	46,90,287
...	5,33,863	75,870	12,811	...	7,501	7,98,799	8,94,981	23,062	34,79,859
...	2,58,749	31,563	6,157	...	3,498	80,537	1,21,755	6,596	13,93,143
...	5,37,187	31,331	4,698	...	2,385	36,983	75,397	15,803	16,44,702
...	2,99,747	26,545	4,609	...	2,648	71,632	1,08,434	22,894	7,46,784
...	4,98,218	78,481	14,219	...	5,751	1,12,515	2,10,966	6,716	22,36,934
...	4,62,712	35,261	6,676	...	5,980	5,13,210	5,61,127	7,756	17,91,721
...	4,73,246	32,734	5,104	...	2,542	1,75,178	2,15,558	3,663	13,45,655
...	3,04,617	49,830	5,771	...	4,768	91,408	1,51,777	73,553	28,62,035
...	5,45,606	1,09,349	11,862	...	10,735	5,60,891	6,92,837	34,914	49,22,697
...	3,07,908	16,934	4,671	...	827	63,622	86,064	7,453	9,25,799
70,000	139,97,767	14,63,514	2,20,608	...	1,16,508	64,76,880	82,77,510	6,92,319	5,88,94,819
...	112,17,101	12,03,788	1,85,083	...	92,404	52,07,229	66,88,504	5,83,569	4,39,39,475

STATEMENT H.—Central Banks—

(1)	Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).
	Rs.	Rs.	Rs.
A. PROVINCIAL BANK.			
Madras Central Urban Bank, Ltd., No. 18 ...	76,539	10,77,368	1,69,587
Total, previous year ...	77,036	15,47,368	1,68,858
B. CENTRAL BANKS.			
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	22,023	38,381	17,557
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161 ...	15,259	71,550	2,500
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844 ...	10,642	84,208	1,556
Bellary District Hospet Co-operative Central Bank, Ltd., No. 5398 ...	19,284	10,718	730
Chingleput District Co-operative Central Bank, No. 1580, Conjeeveram ...	34,059	46,025	13,469
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	11,153	26,453	12,600
Coimbatore District Urban Bank, Ltd., No. 427 ...	1,27,774	1,00,497	25,929
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	16,687	12,808	4,200
Ganjām District—			
Ganjām District Co-operative Banking Union, Ltd., Berhampore, No. 1928 ...	4,908	39,758	...
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	393	3,761	...
Parlakimedi Co-operative Central Bank, Ltd., No. 4999 ...	9,791	4,401	110
Godāvari District—			
Godāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada ...	72,914	22,597	10,775
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	11,462	3,327	...
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	12,630	14,853	...
Godāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460 ...	17,973	10,026	...
Guntūr District Co-operative Banking Union, Ltd., No. 530 ...	41,792	27,568	23,193
South Kanara District Central Co-operative Bank, Ltd., No. 1118 ...	21,079	1,48,613	17,094
Kistna District—			
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam ...	1,01,183	1,99,481	71,906
Ellore Central Co-operative Banking Union, Ltd., No. 2935 ...	52,324	24,074	14,370
Vizianagaram Central Co-operative Banking Union, Ltd., No. 2937 ...	10,010	18,379	15,996

Balance Sheet, 1923-24.

					Liabilities.		
Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.
(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Rs.	Rs.		Rs.	Rs.	Rs.	Rs.	Rs.
81,25,350	1,31,243	...	63,855	96,33,942	68,84,921	13,42,824	1,22,422
70,37,758	1,12,851	...	62,937	90,06,333	63,55,011	14,14,615	...
14,75,730	53,563	...	2,981	16,04,235	2,77,859	9,69,959	1,17,777
81,53,290	1,31,767	...	2,548	83,76,884	3,71,346	22,89,713	2,27,040
16,03,842	32,330	...	17,063	16,99,641	6,90,633	6,09,378	1,46,573
4,75,670	6,645	...	1,164	5,14,206	1,18,293	2,90,511	18,843
22,63,437	42,625	...	2,552	24,02,167	6,05,782	11,04,550	3,36,821
8,06,219	22,832	...	3,193	8,82,450	1,75,161	5,22,159	31,773
18,32,154	47,900	...	9,406	21,48,660	13,85,016	2,10,000	2,08,305
3,23,743	8,274	...	425	3,66,132	1,31,143	1,46,590	24,314
30,440	2,470	...	1,228	1,28,197	66,962	...	27,949
60,740	790	...	422	68,106	23,817	20,000	5,378
45,085	1,025	...	884	60,796	1,580	40,000	1,482
2,69,965	3,208	...	1,741	2,86,200	2,90,135	10,281	13,684
27,994	749	...	83	43,615	26,488	...	2,453
2,93,111	6,200	...	655	3,27,449	85,200	1,70,000	11,511
2,39,167	4,555	...	594	2,72,315	18,306	2,00,094	11,899
8,47,333	16,901	...	943	9,57,727	6,92,310	29,187	68,142
11,95,159	23,114	...	2,52,015	16,55,074	8,02,769	...	3,72,016
9,90,532	21,758	...	4,289	13,89,093	11,07,038	...	78,104
4,71,011	11,408	...	2,373	5,75,480	4,78,533	...	...
2,23,460	5,926	...	668	2,75,823	2,27,729	...	...

STATEMENT H.—Central Banks—

	Loans from Govern- ment.	Share capital paid up.	Interest due by the bank.
	(13)	(14)	(15)
A. PROVINCIAL BANK—cont.			
Madras Central Urban Bank, Ltd., No. 18...	...	RS. 5,25,120	RS. 1,69,396
Total, previous year ...	...	5,25,050	1,32,509
B. CENTRAL BANKS—cont.			
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	...	1,55,690	21,937
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161 ...	...	3,38,800	32,855
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844 ...	...	1,80,965	20,438
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5308 ...	...	62,884	8,136
Chingleput District—Co-operative Central Bank, No. 1560, Conjeeveram ...	...	2,58,126	28,025
Chittoor District—Co-operative Central Bank, Ltd., No. 5231 ...	...	1,12,940	12,634
Coimbatore District Urban Bank, Ltd., No. 427 ...	...	1,92,208	40,272
Cuddapah District Co-operative Central Bank, Ltd., No. 3238 ...	...	42,168	6,882
Ganjām District—	...	...	...
Ganjām District Co-operative Banking Urban, Ltd., Berhampore, No. 1928 ...	...	21,690	1,373
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	...	10,249	1,150
Parlākiwedi Co-operative Central Bank, Ltd., No. 4999 ...	...	15,360	102
Godāvari District—	...	...	...
Godāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada ...	...	41,750	3,753
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	...	10,900	387
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	...	44,250	4,186
Godāvari Central Delta Co-operative Central Bank, Ltd., Amalāpuram, No. 4460 ...	...	31,100	2,894
Guntūr District Co-operative Bank Union, Ltd., No. 530 ...	...	1,07,896	19,279
South Kanara District Central Co-operative Bank, Ltd., No. 1118 ...	...	1,58,020	33,968
Kistna District—	...	...	...
Kistna District Co-operative Bank, Ltd. No. 1422, Masulipatam ...	...	1,27,101	19,928
Ellore Central Co-operative Banking Union, Ltd., No. 2965 ...	...	52,960	9,900
Vizievada Central Co-operative Banking Union, Ltd., No. 2967 ...	...	30,219	2,587

Balance Sheet, 1923-24—cont.

Liabilities—cont.						
Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried for- ward.	Total.	Profit + and loss— (column 14, profit and loss statement).
(16)	(17)	(18)	(19)	(20)	(21)	(22)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	13,722	2,85,000	1,22,221	11,611	94,77,237	+ 1,56,705
...	1,11,922	2,50,000	71,214	12,443	88,72,765	+ 1,83,561
168	9,375	11,499	1,635	1,865	15,67,264	+ 36,971
...	16,118	49,145	2,156	3	33,27,176	+ 49,708
84	5,363	17,776	...	...	16,71,210	+ 28,431
52	5,297	2,114	...	...	5,06,180	+ 8,076
31	7,151	24,000	2,003	...	23,66,189	+ 35,678
232	4,983	5,947	226	...	8,66,005	+ 16,445
...	3,154	49,203	12,594	...	21,00,752	+ 42,908
48	951	2,953	84	...	3,55,131	+ 11,001
64	2,796	3,675	386	...	1,24,895	+ 3,302
20	2,487	1,674	...	...	64,775	+ 1,331
...	543	672	...	...	59,739	+ 1,057
...	4,288	7,416	1,323	...	3,72,550	+ 13,619
14	633	786	...	...	41,611	+ 2,004
...	923	4,199	67	150	3,20,486	+ 6,963
40	938	2,692	...	...	2,67,873	+ 4,443
127	10,159	9,753	4,530	...	9,39,383	+ 18,344
40	2,37,902	25,000	1,865	249	16,31,829	+ 23,245
290	7,172	21,570	3,061	973	13,65,287	+ 23,856
88	3,297	9,074	158	...	5,64,231	+ 11,229
...	5,217	2,278	...	...	2,71,315	+ 4,008

STATEMENT H.—Central Banks—

(1)	Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).
	RS.	RS.	RS.
B. CENTRAL BANKS—cont.			
Kurnool District Co-operative Central Bank, Ltd., No. 3232	58,255	9,255	8,538
Madras District—Christian Central Bank, Ltd., No. 1874	27,252	1,14,805	800
Madura District—Madura-Ramnad Central Bank, Ltd., No. 975	72,174	3,79,406	5,618
Malabar District Co-operative Bank, Ltd., No. 2411	6,596	25,806	18,791
Nellore District—Nellore District Banking Union, Ltd., No. 2523	15,803	24,178	11,798
Ramnad District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	22,944	19,960	...
Salem District Co-operative Urban Bank, Ltd., No. 151	6,716	89,901	8,099
Tanjore District—			
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	36,704	53,450	890
Tanjore District Co-operative Banking Union, Ltd., No. 5214	3,663	22,777	850
Tinnevely District Co-operative Banking Union, Ltd., No. 2960	72,553	29,702	13,075
Trichinopoly District Urban Bank, Ltd., No. 178	77,083	1,97,212	19,416
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	7,458	24,743	8,550
Total, Central Banks	10,19,839	18,46,583	3,23,690
Total, previous year	7,30,216	15,57,646	2,64,156

Balance Sheet, 1923-24—cont.

Assets.					Liabilities.		
Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.
(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
RS.	RS.		RS.	RS.	RS.	RS.	RS.
3,87,032	10,183	...	2,018	4,75,281	8,66,445	...	14,888
8,15,848	17,958	...	5,510	9,81,678	7,11,072	...	89,896
10,96,149	37,870	...	44,194	16,35,411	10,43,044	4,051	2,66,700
6,91,496	25,526	...	14,681	7,32,896	5,40,230	50,000	59,158
7,29,586	21,936	...	986	8,04,287	3,54,884	3,01,868	21,814
4,48,106	26,222	...	2,326	5,19,558	62,500	3,30,029	42,721
15,74,327	45,795	...	3,054	17,27,892	5,20,688	5,34,274	3,72,278
6,32,172	13,175	...	1,435	7,42,626	8,64,705	1,61,190	76,596
6,11,164	11,216	...	795	6,50,465	3,55,876	1,24,890	68,683
8,40,075	43,324	...	4,328	10,03,057	5,89,667	91,914	1,36,291
19,38,280	36,763	...	2,108	22,70,812	16,56,867	...	1,80,049
3,51,584	15,330	...	1,911	4,09,576	2,08,508	79,299	32,803
2,97,93,891	7,53,338	...	3,87,973	3,11,30,264	1,43,50,886	82,89,967	30,75,397
2,26,33,152	5,90,315	...	1,14,361	2,58,89,846	1,20,31,894	71,88,921	22,98,910

STATEMENT H.—Central Banks—

	Loans from Govern- ment.	Share capital paid up.	Interest due by the bank.
	(13)	(14)	(15)
B. CENTRAL BANKS—cont.			
		RS.	RS.
Kurnool District Co-operative Central Bank, Ltd., No. 3232	...	56,653	11,113
Madras District Christian Central Bank, Ltd., No. 1874	...	1,16,010	24,009
Madura District—Madura-Ramnád Central Bank, Ltd., No. 875	...	1,65,409	40,550
Malabar District Co-operative Bank, Ltd., No. 2411	...	82,852	19,311
Nellore District—Nellore District Banking Union, Ltd., No. 2523	...	85,154	11,363
Ramnád District—Srivillipattūr Co-operative Banking Union, Ltd., No. 5184	...	62,435	7,983
Salem District Co-operative Urban Bank, Ltd., No. 151	...	1,69,760	15,685
Tanjore District— Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	...	87,010	12,866
Tanjore District Co-operative Banking Union, Ltd., No. 5214	...	74,333	6,121
Tinnevely District Co-operative Banking Union, Ltd., No. 2690	...	1,35,880	14,527
Trichinopoly District Urban Bank, Ltd., No. 178	...	1,49,958	57,672
Vizagapatnam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	60,609	6,887
Total, Central Banks	...	32,41,837	4,98,438
Total, previous year	...	28,37,740	4,18,859

Balance Sheet, 1923-24—cont.

Liabilities—cont.						
Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried for- ward.	Total.	Profit + and loss— (column 14, Profit and loss statement).
(16)	(17)	(18)	(19)	(20)	(21)	(22)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
4	12,559	4,204	74	316	4,65,758	+ 9,525
46	4,162	14,384	1,841	...	9,60,870	+ 20,803
22	15,005	46,057	20,759	...	16,01,597	+ 33,815
174	7,252	8,258	624	70	7,67,929	+ 14,966
113	1,885	6,519	150	...	7,83,780	+ 20,507
...	2,099	4,360	171	...	5,12,288	+ 7,270
...	11,660	61,497	8,131	...	16,93,973	+ 33,919
196	5,190	20,000	753	632	7,28,968	+ 13,658
...	3,013	5,000	463	420	6,38,599	+ 11,866
...	6,458	9,479	...	...	9,84,216	+ 18,841
...	11,134	1,36,125	36,058	...	22,27,863	+ 42,949
47	2,367	9,143	203	172	4,00,038	+ 9,535
1,900	4,11,471	5,76,402	99,845	4,850	3,05,49,988	+ 5,80,276
2,007	1,72,020	4,24,635	75,136	9,343	2,54,59,165	+ 4,30,681

STATEMENT I.—Central Banks—

(1)	Profit brought forward from last year.	Profit.				
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. PROVINCIAL BANK.						
Madras Central Urban Bank, Ltd., No. 18	Rs. 11,611	Rs. 5,68,795	...	...	Rs. 71,384	Rs. 6,40,179
Total, previous year	...	5,15,677	...	...	48,487	5,64,144
B. CENTRAL BANKS.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231	...	1,21,816	...	...	2,059	1,23,875
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161.	...	2,29,064	...	...	6,227	2,35,291
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	...	1,10,106	...	...	3,121	1,13,227
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5388	...	39,426	...	...	1,336	40,762
Chingleput District Co-operative Central Bank, No. 1560, Conjeeveram	...	1,59,920	...	...	8,486	1,68,406
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	62,511	...	...	1,997	64,508
Coimbatore District Urban Bank, Ltd., No. 427	...	1,32,080	...	...	9,529	1,41,609
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	...	28,844	...	...	891	29,735
Ganjām District—	...	...	...	...	...	...
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	...	5,388	...	...	8,072	8,460
Aska Central Co-operative Banking Union, Ltd., No. 2569	...	3,819	...	...	433	4,252
Parlakimedi Co-operative Central Bank, Ltd., No. 4999	...	2,252	...	...	405	2,657
Godāvari District—	...	...	...	...	...	...
Godāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada.	...	27,722	...	...	1,293	29,015
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	2,524	...	...	1,076	3,600
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	...	23,877	...	...	1,273	25,150
Godāvari Central Delta Co-operative Central Bank, Ltd., Amalāpuram, No. 4480	...	17,746	...	...	882	18,628
Guntūr District Co-operative Banking Union, Ltd., No. 530	...	62,827	...	...	2,472	65,300
Kanara (South) District—South Kanara Central Co-operative Bank, Ltd., No. 1113	...	97,991	...	...	13,647	1,11,638
Kistna District—	...	...	...	...	...	...
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	...	76,991	...	...	12,178	89,169
Ellore Central Co-operative Banking Union, Ltd., No. 2965	...	80,877	...	...	1,823	82,700
Vizlavada Central Co-operative Banking Union, Ltd., No. 2967	...	15,468	...	...	1,376	16,844

Profit and Loss, 1923-24.

Loss.						Net profit + or loss - of (column (22) of balance sheet).	Amount of column (7) actually received.	Amount of column (13) actually disbursed.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Rs.	Rs.	Rs.		Rs.	Rs.	Rs.	Rs.	Rs.
4,37,289	49,240	427	...	831	4,87,787	+ 1,52,392	6,20,448	4,49,642
3,77,549	48,147	...	...	1,099	4,26,795	+ 1,37,349	5,49,045	4,33,779
97,931	8,850	...	...	3,705	1,05,486	+ 18,189	1,16,711	96,102
1,86,644	5,780	...	...	7,381	1,99,805	+ 35,486	2,20,869	1,90,212
83,335	5,716	...	...	604	89,655	+ 23,572	1,06,735	90,175
80,731	2,073	...	...	9	32,813	+ 7,949	39,614	30,258
1,21,520	6,121	...	...	87	1,27,728	+ 35,678	1,49,982	1,23,923
51,854	2,884	...	...	1,961	56,199	+ 8,309	64,762	53,671
1,01,447	6,722	...	...	5,146	1,13,315	+ 28,294	1,43,771	1,00,344
19,327	888	...	...	797	20,962	+ 8,773	28,068	19,464
4,826	978	...	...	456	6,260	+ 2,200	8,316	6,253
2,588	314	...	...	20	2,922	+ 1,330	5,016	2,918
1,525	559	...	...	71	2,155	+ 502	2,686	2,144
16,016	2,897	...	...	185	19,098	+ 9,917	27,575	19,250
1,847	204	...	...	15	2,066	+ 1,534	3,778	2,175
16,923	1,224	...	...	252	18,399	+ 6,751	23,648	18,169
13,233	904	...	...	48	14,185	+ 4,443	17,767	12,719
44,492	3,779	...	...	67	48,338	+ 16,961	59,622	41,090
76,064	7,041	...	...	10,110	93,215	+ 18,423	1,07,252	69,484
67,814	4,667	...	...	118	72,099	+ 17,065	85,331	66,514
23,815	2,011	...	...	602	26,428	+ 6,272	33,392	24,072
12,622	1,288	...	...	260	14,370	+ 2,476	15,328	12,767

STATEMENT I.—Central Banks—

(1)	Profit brought forward from last year.	Profit				
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
(2)	(3)	(4)	(5)	(6)	(7)	
B. CENTRAL BANKS—cont.						
Kurnool District Co-operative Central Bank, Ltd., No. 3232	RS.	RS.			RS.	RS.
Madras District Christian Central Bank, Ltd., No. 1874	..	29,309	...	...	1,064	30,373
Madura District—Madura-Rāmnād Central Bank, Ltd., No. 975	...	57,704	...	...	11,637	69,341
Malabar District Co-operative Bank, Ltd., No. 2411	...	81,846	...	...	29,893	1,11,739
Nellore District Banking Union, Ltd., No. 2523	...	46,150	...	...	2,853	49,003
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	...	49,286	...	...	2,739	52,025
Salem District Co-operative Urban Bank, Ltd., No. 151	...	38,688	...	...	2,061	40,749
Tanjore District—	...	93,150	...	...	7,104	1,00,254
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam.	...	51,754	...	...	4,461	56,215
Tanjore District Co-operative Banking Union, Ltd., No. 5214	...	42,687	...	...	624	43,311
Tiruvvelly District Co-operative Banking Union, Ltd., No. 2690	...	71,851	...	...	3,586	75,437
Trichinopoly District Urban Bank, Ltd., No. 178	...	1,54,953	...	...	14,300	1,69,253
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagaram	...	25,216	...	...	3,045	28,261
Total, Central Banks	...	19,93,643	...	...	1,51,940	21,45,583
Total, previous year	...	16,95,888	...	...	1,34,746	18,30,634

