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GOVERNMENT OF MADRAS
DEVELOPMENT DEPARTMENT

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GOVERNMENT OF MADRAS.

DEVELOPMENT DEPARTMENT.

G.O. No. 225, 16th February 1926

Co-operative Societies—Administration Report—1924–25—Recorded with remarks.

READ—*Letter 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, dated 9th November 1925, Dis. A. No. 2776.*

Order—No. 225, Development, dated 16th February 1926.

Recorded.

2. The important events of the year were the reorganization of the upper controlling staff of the department, the inauguration of a scheme for the establishment of land mortgage banks, the grant of State aid to cattle insurance societies, the starting of societies for the reclamation of lands silted by the floods in the Tanjore and Trichinopoly districts, and the grant of financial aid to district federations of unions.

3. Under the reorganization sanctioned in March 1925 the Presidency has been reconstituted into eight circles for the purposes of co-operative administration, each circle comprising two to four districts in charge of an officer designated Deputy Registrar. Under these officers and in immediate charge of each district are Assistant Registrars, of whom there are now 24 working in the Presidency. The main objects of the reorganization are to relieve superior officers of work which has become almost stereotyped and to enable them to devote their special attention to the comparatively undeveloped field of non-credit co-operation. The Registrar has reported that the reorganization and the confirmation of a portion of the staff have tended to promote contentment and efficiency in the subordinate ranks.

4. The question of providing long-term credit to agriculturists has long been under the consideration of the Government. The scheme of opening land mortgage banks financed by debentures has now been introduced and four banks have already been registered. The Government have received demands for banks of this type from various places in the Presidency and it is hoped that as their advantages become better known, the necessity that is now felt for financial aid from the Government will gradually disappear, and the public will be able to find the entire capital required for the successful working of these banks. In the matter of cattle insurance societies the Government have undertaken to provide for the three societies which it is proposed to organize as an experimental measure a maximum of Rs. 1,000 as a guarantee against loss which may be occasioned by the working of these societies due to the novelty of the experiment and to the inexperience in the working of such institutions.

5. The land reclamation societies form an important feature of the year's work. The societies are given loans by Government and some of them have already started work and loans to the extent of about Rs. 50,000 have been disbursed. In addition to loans, Government have lent to these societies wagons and tramway lines and borne the cost of their transport also. A special staff has been sanctioned by Government up to the end of March 1928 to supervise these societies.

6. During the year under review 40 local supervising unions were registered and four district federations of unions were formed, and at the end of the year there were 313 local unions and 10 district federations. The functions of these bodies have been described by the Registrar in paragraphs 16–17 of his report. It is on these agencies that the duties connected with organization, propaganda and supervision should ultimately devolve. The sooner they become efficient, the more rapid will be the withdrawal of the Government staff from the administrative duties which now take up a large amount of their time. It is for accelerating this process of devolution that the institution of Honorary Assistant Registrars has been resorted to as a temporary expedient. This system is intended to afford opportunities to non-official workers to acquaint themselves with the working of the details of the department and to take upon themselves an increasing measure of responsibility. In view of the public

criticism to which this system was subjected the Government decided to consult the local unions and ascertain their wishes in the matter. The inquiry disclosed the fact that the vast majority of these unions were in favour of the continuance of the Honorary Assistant Registrars and the Government have since the close of the year issued orders continuing these appointments and increasing their number from 85 to 207.

As observed above, the institution of Honorary Assistant Registrars is essentially a temporary expedient and the Government have no wish to continue the system if it has really outgrown its usefulness, but they do not feel justified in depriving non-official institutions of the assistance which they consider useful and which they desire to be continued for the present.

The Government have found themselves unable to accept the alternative suggested by the Provincial Co-operative Conference in the shape of a grant of subsidies to local unions, as in their opinion the grant of such subsidies would be inconsistent with the independence which unions naturally desire to retain. The Government have therefore decided that any financial help which is wanted should take the form of a subvention to district federations for the purpose of enabling them to hold training classes for the benefit of co-operators and the staff employed in unions. Systematic education of co-operators is an essential preliminary to a general improvement in the tone and efficiency of primary societies, and the Government have sanctioned a grant to the Madras Provincial Union of Rs. 1,200 for a period of five years and to the district federations of Chingleput and South Kanara of a sum of Rs. 1,000 each for a similar period to enable them to undertake this education.

7. *General progress of the movement.*—The movement made considerable progress during the year. The number of societies increased from 9,785 to 11,141, representing a percentage increase of 13·86. The number of individual members at the end of the year 1924–25 was 690,740 against 616,628 at the beginning of the year, representing an increase of 12·02 per cent. Out of the total number of members 407,794 were agriculturists. The number of agriculturists increased by 13·03 per cent during the year as against an increase of 9·7 per cent among non-agriculturists. The increase in the number of Ādi-Drāvidas and Ādi-Āndhras and of field labourers and tenants was respectively 13·7, 14·76 and 13·74 per cent.

In spite of this increase in the number of societies and of members, the movement has as yet touched only 1·63 per cent of the total population and there is only one society for about five villages.

8. *Expansion in share capital, reserve fund and deposits.*—There has been a satisfactory increase in all cases under share capital, reserve and working capital, and the percentage of owned capital (share capital *plus* reserve) to working capital works out to 18·48 against 18·21 in the previous year. The financial position of the movement as a whole is, as stated by the Registrar, very satisfactory. The central banks attracted a large amount of deposits from individuals, an indication of the confidence in the movement of the investing public. The deposits included certain investments from special sources, such as funds of local bodies, security deposits of local fund, abkāri, jail and forest contractors and employees of local boards. These investments amounted to nearly Rs. 94½ lakhs, an increase of Rs. 27 lakhs over those of last year. The Government are glad to note that an agreement has been reached by the central banks on the question of centralizing the control of these deposits in the Madras Central Urban Bank which is in a much better position to undertake the responsibility of providing the requisite fluid resources. In the case of non-agricultural societies the increase in deposits was also satisfactory. The position of agricultural credit societies in regard to deposits is not however satisfactory. In these societies, deposits fell from Rs. 16,69,177 to Rs. 16,23,311, the members holding less than 50 per cent of these deposits.

9. *Profits and recoveries.*—There was an appreciable increase in the profits obtained by the Madras Central Urban Bank. The District Central Banks also showed an increase. In the case of agricultural societies the total divisible profit amounted to Rs. 5,97,939, while the total loss not yet recouped by some of the societies was Rs. 7,65,540. The non-agricultural societies earned a net profit of Rs. 6,31,522, while the loss in some of the societies amounted to Rs. 50,249. The state of things in the agricultural societies still leaves room for improvement. The question of profit is closely bound up with the efficiency of the steps taken by the societies to recover their dues, especially under interest, and the progress made in this direction by the primary societies during the year is not encouraging. Collection has shown a slight further decline in the case of agricultural societies. The percentage of balance to demand has been increasing steadily during the last four years under the head of principal and current interest while it shows only a slight fall during the year in the case of arrear interest. Non-agricultural societies also lag behind in the matter of collections of principal, current interest and arrear interest, the percentages having in all cases increased as compared with the previous year. The question of recoveries has always been a weak point and the increasing percentages of balances indicate either that the members have not yet learnt the importance of punctuality in making repayments or that the management has not paid that attention to the question of collection which its importance deserves. The whole success of the movement ultimately depends on the efficient working of the village societies and it behoves every sincere worker in the field of co-operation to strain every nerve to reduce the arrears, especially in the case of village societies. As the union supervision scheme develops it is hoped that unions will be able to exert a steady influence in this direction and make members realize how essential it is that they should make punctual repayments. The Government must, however, reiterate that the Registrar and the officers under him should continue to concentrate their energies on the less spectacular but most essential duties of consolidation and rectification.

10. *Non-credit work.*—The department has no doubt been making attempts in this direction but the success achieved has not been appreciable.

During the year under review six agricultural societies were registered for purchase and purchase and sale, five of which were trading unions. There are now 78 societies of this class. Sales of goods to members amounted to Rs. 2,20,868, representing a fall of over Rs. 35,000 as compared with the previous year. There are only four agricultural societies for production and sale while there are none for production. Three of the four production and sale societies worked at a loss. Crop loan societies are slowly coming into existence. The Registrar in paragraph 48 of his report refers to the need of granaries in which the produce of these societies can be stored till the market is favourable. Government have now under consideration the recommendation of the Registrar that these agricultural societies should be given financial aid to enable them to erect suitable buildings for storing their produce. Under the head of non-credit societies belonging to the non-agricultural type the decision of Government in 1923 to grant State loans to house-building societies gave a considerable impetus to the formation of such societies and as many as 31 were added during the year. There are now 78 building societies working in the Presidency, of which 35 received help from Government to the extent of Rs. 3,94,480. The Government have, since the close of the year, decided to raise the proportion of Government loans to four times the paid-up share capital in the case of societies, and individual members will be allowed loans amounting to five times their paid-up share capital. The transactions of weavers' societies described in paragraph 60 of the Registrar's report show that they compare favourably with those of last year. There is an increase of divisible profits in some cases though in some others the net loss has increased. The problem of developing co-operation amongst the weaving community has always been a difficult one. All but a few societies carry on a very small business with a very small working capital. The weavers are unable to withstand the opposition of capitalist yarn dealers and other merchants, and, to add to their difficulties, the yarn market often fluctuates violently and shakes the loyalty of the members in regard to joint purchase of yarn. The state of things indicates the necessity for strong central societies of weavers in important centres comprising individual shareholders with branches or small independent local societies. Further, the work of amelioration of this community attempted by the department should be closely linked with that of the Department of Industries. To facilitate this co-ordination of the activities of the two departments, the Government have under consideration a proposal to depute a special Inspector of Co-operative Societies to work under the Director of Industries with a view to organizing new societies or re-organizing the existing ones in order to get them to work co-operatively on lines approved by the Industries Department.

11. *Supervision.*—The local supervising unions and district federations expended during the year a sum of Rs. 2,19,106 as compared with an expenditure by Government of Rs. 6,66,587. The non-official agency is thus spending a not inconsiderable sum on their own supervision.

12. *Disputes.*—The number of references filed by societies during the year showed an increase of more than 1,000 when compared with the previous year and the number of decrees pending execution increased from 24,830 to 32,096. The Government have, since the close of the year, framed a rule under section 43 of the Co-operative Societies Act declaring village courts established under the Madras Village Courts Act as Civil Courts for the purposes of execution of arbitrators' awards. It is hoped that this will tend to expedite the execution of awards passed by arbitrators.

13. *Liquidation.*—There were 180 societies under liquidation against 158 in 1923–24. Out of the latter figure only in 32 cases had liquidation proceedings been completed. Of the societies which were under liquidation in 1923–24 in the districts of Chingleput, Coimbatore, Rāmnād, Tinnevelly and Malabar in no case were the liquidation proceedings completed during the year under review. It is hoped that attempts will be made to close these proceedings as expeditiously as possible.

14. The Government are glad to note that the department continued to be efficiently managed by Mr. Gray during the year and their thanks are due to the large number of honorary workers in the Presidency, who have helped the department with practical suggestions and advice.

(By order of the Government, Ministry of Development.)

V. P. Row,
Acting Secretary to Government.

To the Registrar of Co-operative Societies.
,, Director of Agriculture.
,, Director of Industries.
,, Board of Revenue (Land Revenue and Settlement).
,, Commissioner of Labour.
,, Law (General) Department.
,, Public Department.
,, Finance Department.
,, Revenue Department.
,, Accountant General.
,, Government of India, Department of Education (Health and Lands) (with C.L.).

To Sir D. M. Hamilton.
,, Sir F. A. Nicholson, K.C.I.E.

Editors' Table.

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ANNUAL REPORT ON THE WORKING OF THE CO-OPERATIVE SOCIETIES ACT, II OF 1912, FOR THE YEAR 1924–25.

TABLE OF CONTENTS.

(b) AGRICULTURAL SOCIETIES.

(c) NON-AGRICULTURAL SOCIETIES.

DIS. A. 2776.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
CHEPAUK, MADRAS,
Dated the 9th November 1925.

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.

Annual Report on the working of the Co-operative Societies Act (II of 1912) for the year 1924–25 (*1st July* 1924 *to* 30*th June* 1925).

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 1925.

I.—ADMINISTRATION AND TOURING.

Administration.

2. I was in charge of the department throughout the year. I spent 134 days on tour, inspected a large number of societies including central banks and local unions and attended various conferences and informal meetings of co-operators.

Assistant Registrars.

3. As in the previous year, there were 22 Assistant Registrars' sections besides the special Agency section. The Agency tracts in Ganjām, Vizagapatam and Gōdāvari districts were in charge of the Extra Assistant Registrar of Co-operative Societies, Vizagapatam. The Bhadrāchalam division of the Gōdāvari district which was included in the Cocanada section last year was retransferred during the year under review to the charge of the Extra Assistant Registrar.

The two vacancies in the Assistant Registrars' grade, referred to in paragraph 3 of my last administration report, remained unfilled throughout the year under review, pending the introduction of the scheme for the reorganization of the upper controlling staff of the department. On the last day of the year there were, therefore, only 20 Assistant Registrars, of whom one was doing duty as my Personal Assistant and another was on special duty. The remaining 18 were in charge of sections. Of the 20 officers who were on the list on the last day of the year, 9 were Deputy Collectors and 11 non-Deputy Collectors.

Reorganization of the upper controlling staff.

4. The scheme for the reorganization of the upper controlling staff, which was referred to in detail in paragraph 4 of my last report, was sanctioned by Government during the year in their order No. 378, Development, dated the 12th March 1925. Various points of detail had thereafter to be settled and this took some time. The scheme was introduced gradually and came into full effect just after the close of the year. According to the new scheme the Province has been divided into eight circles, each under the charge of a Deputy Registrar as shown below :—

Number of the circle.	Districts comprising the circle.	Headquarters.
I	Ganjām ... ... Vizagapatam ... ... Gōdāvari (East)	Vizagapatam
II	Kistna (old), i.e., new Kistna and West Gōdāvari ... Guntūr ... ... Nellore	Bezwada.
III	Kurnool ... ... Anantapur ... ... Bellary ... ... Cuddapah	Bellary.
IV	Salem ... ... North Arcot ... ... Chittoor	Vellore.
V	Madras ... ... Chingleput ... ... South Arcot	Madras.
VI	Tanjore ... ... Trichinopoly	Trichinopoly.

Number of the circle.	Districts comprising the circle.	Headquarters.
VII	Madura ... ... Ramnād (except taluks of Sāttūr and Srīvilliputtūr). Tinnevelly and taluks of Sāttūr and Srīvilliputtūr of the Rāmnād district.	Madura.
VIII	Coimbatore ... ... The Nilgiris ... ... Malabar ... ... South Kanara	Coimbatore.

These 8 circles are again sub-divided into 24 sections, each in charge of an Assistant Registrar. Except in the two cases mentioned below, each section comprises a revenue district :—

Two taluks of Rāmnād district, viz., Srīvilliputtūr and Sāttūr, are included in the Tinnevelly section and the rest of the district in the Madura section. The district of Gōdāvari West is included with the Kistna district in the Bezwada section.

Excluding the post of the Registrar, which has not been affected by the reorganization, the entire staff of the department is now as follows :—

Designation.	Grades.	Number of posts.	Remarks.
	RS.		
Deputy Registrars	500-50-850	4	Includes one post of Personal Assistant to the Registrar.
Do.	300-30-450	5	
Extra Assistant Registrar ..	200-10-300	1	
Assistant Registrars ...	150-5-200-10-250	25	Includes one post of Manager of the Registrar's office.
Inspectors	80-4-100	23	
Do.	49-4-60-2 80	287	
Clerks	40-40-1½ 55-1-65	10	
Do.	35 35-1½-50-1-60	76	
Muchi	23-23-23-1-35	1	
Attenders	15-1-20	3	
Do.	12-1-18	7	
Peons	15-1-20	12	
Do.	12-1-18	64	

When the new scheme was given effect to, four of the Assistant Registrars on the old cadre, of whom two were Deputy Collectors and two were non-Deputy Collectors, were

6. The following statement shows the strength of the subordinate staff on 30th June 1924 and on 30th June 1925:—

Subordinate staff.

Scale of pay.	On 30th June 1924.		Scale of pay.	On 30th June 1925.	
	Field	Office.		Field.	Office.
1. Chief Inspectors on Rs. 125-5-175 ...	1	..	1. Assistant Registrars on Rs. 150-5-200-10-250	24	1
2. Chief Inspectors on Rs 100-5-125 ...	2	1	2. Inspectors on Rs. 80-4-100 ...	26	5
3. Chief Inspectors on Rs 80-4-100 ...	21	6	3. Inspectors on Rs. 40-4-60-2-80.	207	81
4. Inspectors on Rs. 40-4-60-2-80.	206	75	4. Clerks on Rs. 40-40-1½-55-1-65 ...	...	10
5. Clerks on Rs 40-40-1½-55-1-65	...	8	5. Clerks on Rs. 35-35-1½-50-1-60 ...	...	77
6. Clerks on Rs. 35-35-1½-50-1-60 ...	...	87	6. Inspectors in the Labour department	59	...
7. Inspectors in the Labour department	47	...			
Total ...	277	178	Total ...	316	174

During the year 12 additional inspectors were sanctioned for work under the Commissioner of Labour to assist the District Labour Officers and the Special Superintendent of Police for Kallars in the organization and supervision of societies for the depressed classes. Government also sanctioned a temporary post of an inspector for the supervision of the Co-operative Labour Unions in the Tanjore district and the temporary employment of two senior inspectors, one junior inspector, three supervisors from the Public Works Department with three peons and one shorthand writer for the land reclamation work in the districts of Tanjore and Trichinopoly.

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

Cost of working.

	RS.
Pay of Registrar	29,215
Pay of Assistant Registrars	1,12,236
Establishment charges	3,31,147
Travelling allowances	1,56,526
Contingencies	37,463
Total ...	6,66,587

This represents ·67 per cent of the working capital as compared with ·75 per cent in the previous year.

II.—Summary of Progress.

8. The usual summary showing the general progress of societies is furnished in Appendix No. 1.

9. The following remarks of the Director of Agriculture indicate the nature of the seasonal conditions during the year:—

Season.

"The south-west monsoon commenced early on the West Coast and gave heavy and almost continuous rainfall till the end of August. The rainfall was also heavy in portions of Coimbatore, Madura and Tinnevelly adjoining the ghats. In most of the other districts, especially in North Arcot and Salem, the monsoon was at first weak but copious and well distributed rainfall was received in the third week of August and in September.

"The rainfall in the Western Ghats in July produced unprecedented floods in the rivers of the West Coast, the Cauveri and its tributaries, the Bhavāni and the Noyal and the Coleroon. These floods seriously damaged communications, washed away houses, crops and fodder stacks and silted up some thousands of acres of cultivated land in the affected portions of Malabar, Trichinopoly and Tanjore. There was little water in the channels in Tanjore in the main crop season owing to the silting up at the Grand Anicut and the numerous breaches. In the rest of the Presidency the season was better than in the previous year and the famine relief works started in Ganjām, Bellary and Anantapur as a result of the unfavourable season in the previous year were closed down before the end of October.

"The north-east monsoon was late on the Madras Coast and burst only in the last week of October . . . This monsoon was favourable in the Circars, but inadequate in the other districts, especially in Bellary, Anantapur, Trichinopoly, Tanjore and the West Coast On the whole, the year was not favourable except in the Circars and the extreme south of the Presidency . . . The yield of paddy in Tanjore and in parts of the central districts and of cotton in the Deccan and central districts was lower than the average."

10. The expansion of existing societies and the development of the movement by the formation of new societies made satisfactory progress during the year. Even where

Expansion and consolidation.

expansion has been most marked, it has gone hand in hand with consolidation and rectification. The statistics given in Appendix No. 11 indicate the expansion of the movement in each district. The expansion was very marked in the districts of Tanjore, South Arcot, Ganjâm, Chingleput, Madura, Vizagapatam and in Madras city. As many as 205 societies were registered in Tanjore during the year. This was largely due to the organization of societies for the utilization of the amount allotted by Government loans to Ādi-Drāvidas whose houses had been destroyed by the floods of July 1924. In regard to the consolidation of existing societies the work done in the districts of Tinnevelly, South Kanara and Gōdāvari West deserves special mention. In Madras city the strenuous efforts made during the last three or four years in regard to the rectification of bad societies have had excellent results. Many societies which at one time seemed beyond rectification are now comparatively efficient in their working. In certain districts, such as Anantapur, Rāmnād, Salem, Trichinopoly, the progress made by way of expansion was small. As a result of a succession of unfavourable seasons in Anantapur district, the district central bank was somewhat apprehensive about the financing of societies whether new or old and this is the chief cause for the slow expansion of the movement in that area. In Salem district it was found necessary to confine attention very largely to rectification and consolidation of bad societies. As regards Rāmnād, the difficulty is, as was pointed out last year, the nature of the land tenure obtaining in the zamindari parts of the district. The question of organizing societies of a type suitable to the needs and circumstances of the zamindari ryots is now engaging the attention of the Deputy Registrar of the circle. As regards Trichinopoly it is hoped that, as a result of the activities of the local unions and their district federation, there will be substantial progress in the current year in the comparatively undeveloped areas.

Societies (all classes).

11. At the beginning of the year there were 9,785 societies. During the year 1,434 societies were registered and the registration of 78 societies was cancelled. The policy of rigorously weeding out bad societies was continued as in previous years. Of the societies registered during the year 1,224 are agricultural societies, 166 are non-agricultural societies, 40 are local supervising unions and the remaining 4 are district federations of local unions. There were 11,141 societies in all on the last day of the year.

Members.

12. At the end of the year there were 690,740 members in 10,816 societies (excluding local supervising unions and federations of unions) which gives an average of 64 members to a society as compared with 65 members in the previous year. The total membership of societies on 30th June 1925 represents 1·63 per cent of the population of the Presidency as compared with 1·46 per cent on 30th June 1924.

Classifying the members according to profession, we find that 407,794 are agriculturists, 210,692 are non-agriculturists and the rest are partly dependent on agriculture. Of the agriculturists, 46,272 are non-cultivating landholders, 266,260 are cultivating landholders, 59,688 are tenants and 35,574 are field labourers. The following comparative statement shows the distribution of the members amongst the various communities at the end of the year and at the end of the previous year :—

	On 30th June 1925.	On 30th June 1924.
Brahmans	90,833	83,647
Non-Brahman, Hindus ...	412,153	367,877
Christians	57,332	53,200
Muhammadans	42,874	37,854
Ādi-Drāvidas and Ādi-Āndhras.	74,734	62,956
Other classes	12,814	11,094
Total ...	690,740	616,628

The substantial increase in members drawn from the depressed classes is worthy of special note.

Working capital.

13. During the year the total working capital of all societies increased from Rs. 839·27 lakhs to Rs. 986·57 lakhs. The paid-up share capital rose from Rs. 114·50 lakhs to Rs. 135·43 lakhs, the deposits by individuals from Rs. 290·05 lakhs to Rs. 350·77 lakhs and the reserve fund from Rs. 38·35 lakhs to Rs. 46·85 lakhs. As against Rs. 7·88 lakhs outstanding under loans from Government at the beginning of the year, the amount at the end of the year was Rs. 12·54 lakhs. If we exclude the investments made by one co-operative society in another, the total working capital employed in the movement at the end of the year was Rs. 508·93 lakhs as compared with Rs. 420·70 lakhs at the end of the previous

year. The sum of Rs. 508·93 lakhs is made up of as follows :—

				LAKHS OF RS.
Paid-up share capital ...	...	...	...	106·12
Deposits of individuals	...	...	...	350·77
Reserve funds of societies	...	...	...	39·50
Loans from Government	...	...	...	12·54
		Total	...	508·93

The above figures indicate how firmly the confidence of the general public in the co-operative movement in this Presidency has been established. The loans given by Government are made up of Rs. 7·68 lakhs held by building societies and Rs. 4·86 lakhs held by societies in charge of the Labour Department. The "owned capital" of societies (i.e., paid-up share capital and reserve fund) amounted on 30th June 1925 to Rs. 145·62 lakhs which is equivalent to 40·2 per cent of the borrowed money. It is evident, therefore, that the financial position of the movement as a whole is very strong. As a result of the audit of the accounts of societies for the year ended 30th June 1925, an addition of about eight lakhs of rupees will be made to the reserve fund.

14. *Collection.* As regards the repayments by primary societies to central banks, there has been a marked improvement during the year as a reference to Appendix No. 1 (Sections II and III) will show, the percentage of balance to demand having fallen from 16·98 to 13·82 under principal and 5·08 to 2·24 under current interest. As regards the repayments by members of primary societies (both agricultural and non-agricultural) towards their borrowings, the position is slightly worse than in the previous year. In the latter part of paragraph 47 of last year's report, I indicated the steps which were being taken to improve the position as regards repayments. The results of the sustained efforts which have been made throughout the year by central banks, district federations of unions and local unions appear mainly in the substantial improvement in the statistics relating to central banks. But these efforts, while not yet successful in reducing the percentages of overdues in primary societies, have at least resulted in checking to some extent the deterioration which was so noticeable in the preceding four or five years. The continuance of these efforts will, it is hoped, result in an appreciable improvement of the position in primary societies also during the current year. Considering the fact that the seasonal conditions during the year now under review were on the whole unfavourable, the results as regards repayments are not unsatisfactory. I shall refer later on to the position in this Presidency as compared with the position in regard to this matter in other parts of India.

15. *Central banks.* The number of central banks at the end of the year was 32 as against 33 in the previous year. The reduction in the number was due to the conversion of the Parlākimedi Central Bank into a local union, its assets and liabilities having been transferred to the Ganjām District Co-operative Banking Union, Limited. In paragraph 24 of the annual administration report for the year 1922–23, it was remarked that the experience gained in districts where more than one central bank had already been opened did not show conclusively whether it was desirable to start central banks for smaller areas than a revenue district and that the working of two minor central banks in Ganjām at Aska and Parlākimedi strongly discouraged further development in that direction. But the further experience gained points conclusively to the wisdom of adhering to the principle of concentration in regard to finance. It would only weaken the movement to start separate central banks for smaller areas. It is desirable that some of the weaker central banks should consider the advisability of following the example of Parlākimedi.

The concession allowing the grant of loans to non-members on the security of their deposits, which had already been given to eight central banks, was extended to the remaining central banks during the year. This concession is greatly appreciated by the depositors as well as by the banks. It seems to be a better method of assisting the depositor in a temporary emergency, than the method of discounting his deposit. If the latter method is adopted there is less chance of the money returning to the bank. When a loan is given on the security of a deposit there is the likelihood that the depositor will repay the loan and not adjust the deposit towards the loan on the due date. There is further the likelihood of the deposit being renewed after the original period. Thus the system has advantages not only to the bank but also to the depositor.

During the year a very substantial addition was made to the sums invested in central banks by Local Boards and

Municipalities. The total amount invested by Local Boards and Municipalities amounted to about 25 per cent of the total working capital of the central banks. As in the previous year, the increasing investments made by these bodies led to the reinvestment by some banks of a certain amount of money in Provincial Co-operative Banks of other Provinces and in Joint Stock Banks. It should not be inferred from this that the expansion of the movement has been proceeding more slowly than the normal growth of its financial resources would justify. The abnormally large accessions to the financial resources of the movement during the last three years in the shape of deposits by Local Boards and Municipalities are due to the fact that large sums were rapidly transferred to the movement when the rules restricting their investment were relaxed by Government in favour of co-operative central banks. It would not have been wise to refuse to allow these deposits to come into the movement, even although it meant that for a temporary period the whole of the money could not be utilized within the movement. Nor would it have been wise to stimulate artificially the growth of new societies merely to absorb the full amount at once. The flow of deposits will probably return to normal in a year or two.

Local supervising unions.

16. Forty local supervising unions were registered during the year as against 28 in the previous year. There were at the end of the year 313 such unions. The total number of primary societies affiliated to these supervising unions was 8,704 with 539,779 members as against 7,555 with 468,264 members at the end of the previous year. The formation of local unions has generally kept pace with the organization of primary societies. In some areas, however, the existing unions are still too large and unwieldy for really efficient working. Although in some cases local conditions prevent the splitting up of those unions at once, the general rule that local unions are most efficient where the operations are restricted to a small compact area and where the number of affiliated societies does not exceed 25 or so is steadily kept in view. Experience has proved that a wide area of jurisdiction and a costly establishment are not necessary for efficiency in unions. An annual income of Rs. 600 to Rs. 1,000 is sufficient to enable a union to carry out all its duties properly. On this basis the aggregate working capital of the societies affiliated to a union should be about a lakh of rupees. The following statement shows (i) the number of unions in each district, (ii) the average number of societies to a union, (iii) the average

aggregate working capital of the societies affiliated to a union and (iv) the average cost of management of a union.

Districts.	Number of unions in each district.	Average number of societies for each union.	Average working capital of societies affiliated to a union.	Average cost of management of each union.	Remarks.
			RS.	RS.	
1. Anantapur ...	15	27	1,38,039	633	
2. Arcot (North) ...	24	24	1,57,716	936	
3. Arcot (South) ...	19	35	1,60,019	699	
4. Bellary	8	27	1,18,154	409	
5. Chingleput ..	23	29	1,81,974	852	
6. Chittoor ...	10	25	1,37,288	843	
7. Coimbatore ...	16	26	1,20,094	141	
8. Cuddapah ...	6	18	63,991	857	The primary societies are weak and scattered.
9. Ganjām	14	18	32,148	111	It is only recently that the method of work of the unions in this district has been brought into line with the rest of the Presidency.
10. Ganjām (Agency).	...	...	...	...	
11. Gōdāvari (East).	12	28	1,14,671	764	
12. Gōdāvari (Agency) ...	...	...	...	...	
13. Gōdāvari (West).	7	37	1,93,343	833	
14. Guntūr	9	36	1,93,648	602	
15. Kanara (South).	17	23	1,32,434	770	
16. Kistna	9	32	1,19,416	507	
17. Kurnool	11	22	59,746	432	
18 Madura	14	24	1,13,543	461	
19. Malabar	13	29	1,16,585	723	
20 Nellore	9	31	1,09,861	516	
21. Nilgiris, The ...	3	21	72,552	733	
22. Rāmnād	14	21	1,00,953	471	
23. Salem	13	32	2,28,4.0	972	
24. Tanjore	17	31	1,72,075	712	
25. Tinnevelly ...	13	31	1,25,506	593	
26. Trichinopoly ...	13	25	2,28,730	1,276	
27. Vizagapatam ...	10	26	48,778	301	The method of work in the unions in this district has not yet been brought into line with the rest of the Presidency.
28. Vizagapatam (Agency) ...	...	...	...	...	
Total ...	319	*27	*1,35,257	*680	

* Presidency average per union.

NOTE.—I have excluded Madras City as the conditions there are peculiar.

District federations.

17. Four district federations of unions were registered during the year, in the districts of Chittoor, Coimbatore, Gōdāvari West and Trichinopoly. There were six such federations at work in the previous year and the total number for the Presidency is now ten. The chief object of these federations, as was pointed out in last year's report, is the co-ordination of the work of local unions. Some of the newer unions are financially weak and require assistance which can be arranged only by the system of federation. Some unions have not attained so high a level of efficiency as others, and federation is necessary to bring them to the same standard. Now that the number of unions has become so large, the important task of educating the rural co-operator and thereby improving the efficiency of the local unions can best be done through the federation of unions. These federations, as I remarked last year, are bound to play an important part in the organization, training and control of non-official co-operators and of the general guidance of the movement in their areas. Two federations have already formulated a scheme for the education of the office bearers and employees of societies of their affiliated unions. Their plan of work is to arrange training classes in as many centres as possible in the area of operations of the local unions. As far as possible the classes will be so arranged as not to interfere with the every day work of the office bearers who are mostly ryots. It is not proposed to invite more than ten societies to send their representatives to any one centre. To help these two federations in their educational work, Government have given them a subsidy of Rs. 1,000 each. The soundness of the movement in this Presidency is largely dependent on the efficiency of the local unions and that efficiency in turn depends on the continued education of the unions.

The question of the most suitable constitution for district federations was the subject of considerable discussion during the year. Some co-operators urged the view that these federations should consist only of local unions; others contended that central banks and urban societies should also be admitted to the federation. In order to arrive at an agreement on this and other important questions of principle a conference of co-operators, including representatives of the Provincial Co-operative Union, existing district federations, local unions, the Madras Central Urban Bank and district central banks was held on 7th March 1925. After a long and interesting discussion, the conference came to the conclusion that the district federation, being the organization

primarily responsible for propaganda as well as for the co-ordination of the work of local unions, should be open to central banks and urban banks. A set of model by-laws for district federations was then drawn up in accordance with the decision of the conference.

Propagandist unions.

18. The Madras Provincial Co-operative Union continued to do useful work during the year. The improvement noticed during the last two years both in the English and Tamil editions of the Madras Bulletin of Co-operation was maintained during the year under review. At the instance of the Provincial Union, International Co-operators Day was celebrated all over the Presidency under its auspices. The usual Provincial Co-operative Conference of co-operators in the Presidency was held in December last when a large number of questions of interest and importance to co-operators was discussed.

The Provincial Union raised a fund for the relief of people affected by the floods which occurred in July 1924 in the Tanjore and Trichinopoly districts. The most noteworthy item of work newly undertaken by the Provincial Union during the year was the arrangement for holding training classes for employees of central banks, urban societies and local unions and for the office-bearers of societies and others. The Provincial Union drew up, in consultation with me, a syllabus for the course of training and the class was opened by the Hon'ble the Minister for Development on 1st October 1925. The course will continue for three months at the end of which period an examination will be held and certificates issued to the successful students. There was a very large number of applicants for admission. From these 140 were selected and about 100 are actually attending the class now. Twenty-two gentlemen have undertaken to assist in giving instructions to the students. To enable the Provincial Union to develop its activities on the educational side, Government have sanctioned a recurring grant of Rs. 1,200 per annum for five years.

The Andhra Sahakara Sammelenam at Masulipatam, which is the propagandist union for the Telugu districts, continued to issue the monthly "Sahakari." It has not yet undertaken any other work. The question of revising its constitution and putting it on a better basis has not yet been settled.

Trading societies.

19. The transactions of trading societies amounted to Rs. 24·75 lakhs under goods purchased and Rs. 26·11 lakhs under goods sold as

against Rs. 21·58 lakhs and Rs. 28·00 lakhs, respectively, for the previous year. Purchases made by societies jointly as agent of their members amounted to Rs. 1·62 lakhs as against Rs. 1·93 lakhs in the previous year, while the total joint sales by such societies (as agent for the members) amounted to Rs. 5·97 lakhs as against Rs. 4·46 lakhs in the previous year. The progress made by societies in regard to their trade activities is steady though slow. One fact that is not sufficiently realized by the people concerned is that the success of societies for the sale of the produce of the agriculturist depends not merely on efficiency of management but also on the loyalty of the members.

The attempts which have been made in certain districts to develop joint sales by organizing a system of granting loans on the pledge of agricultural produce have achieved some success. A large number of rural credit societies have now amended their by-laws in order to authorize the grant of such loans. Several societies organized specially for this purpose are also at work. Two such societies were started during the year for the sale of cotton, in the cotton producing areas of Kurnool and Bellary. Preliminary arrangements were also made for starting a similar society at Virudunagar in the Rāmnād district. During the year the society started in Kurnool district sold cotton to the value of Rs. 51,150. The total loans given during the year on the pledge of agricultural produce amounted to 7 lakhs of rupees as compared with about 2 lakhs in the previous year. The districts which have done most in this direction are South Kanara (Rs. 4,23,222), Chingleput (Rs. 1,24,085), Tanjore (Rs. 6[illegible],661) and Kistna, old (Rs. 52,606).

Labour societies.

20. Satisfactory progress was made during the year in the organization of labour on co-operative lines. At the beginning of the year there were 17 societies of labourers with the object of finding work for their members. Twenty-one societies of this kind were added during the year (two by transfer from other classes) bringing the total to 38 at the end of the year. During the year these societies secured contracts for Rs. 2,81,345. They actually completed within the year work valued at Rs. 2,43,667 as compared with Rs. 1,59,177 for the previous year. Out of 2,073 members, 1,617 were actual labourers. A sum of Rs. 1,33,598 was paid as wages. The societies had to employ a certain number of non-members. That element will become of less importance as the societies develop. The wages paid to members amounted to Rs. 79,854,

the balance having been paid to non-members. Government have drawn the attention of Local Boards and Municipalities to the existence of these Co-operative Labour societies. It is hoped that the authorities concerned will, in their own interest as well as in the interest of the labourers, consider the desirability of giving contracts to these societies.

Land reclamation.

21. An interesting feature of the year's work was the organization of special societies in Tanjore and Trichinopoly districts for the reclamation of the lands affected by the abnormal floods in the Cauvery in July 1924. Considerable areas in these districts were covered with deposits of sand, or otherwise rendered unfit for cultivation (e.g., by scours). Steps were taken to organize societies for the purpose of rendering such lands fit for cultivation. Seven societies have already been formed for the reclamation of about 1,600 acres of land, and the question of forming a few more societies for other similarly affected blocks is under consideration. In most cases the actual work of reclamation is being carried out by the society as a whole on behalf of the individual members. In some of the smaller blocks, however, where the difficulties of sand clearance are not so great, the society merely finances the individual members, leaving them to carry out the actual work of reclamation themselves. Before actual clearance could be started a vast amount of preliminary work had to be done. The depth of the deposit had to be ascertained and an estimate of the cost prepared. The question of finding suitable places for dumping the sand to be removed presented considerable difficulties. The titles to the land had to be verified, prior encumbrances ascertained and arrangements made for securing the loans. These societies are being financed by Government and the terms and conditions of the loans had to be settled. Wagons and tramway lines had to be obtained from Government, transported to the scene of operations and fitted up. All this required considerable time. Up to date about 161 acres have been actually reclaimed and made fit for cultivation.

The floods of July 1924 also affected certain other districts, but there the ordinary rural credit societies (existing or newly created for the purpose) were able to meet the situation.

Land mortgage banks.

22. Another feature of special interest in the work of the year was the formation of land mortgage banks. The ordinary rural credit societies are not in a position to meet the requirements of their

members in the way of long-term loans for land improvement, clearing of prior debts and other similar purposes. This is due not to lack of money in the movement but to the insufficiency of long-term money. The central banks, which act as the link between the rural credit societies and the outside money market, depend largely on deposits for periods ranging from one to three years. Their long-term money is limited to their paid-up share capital, their own reserve funds and the reserve funds of the primary societies deposited with them. They cannot, therefore, meet the full requirements of the rural credit societies in the matter of long-term loans. The rural credit societies are accordingly unable to give sufficient loans to their members for the period (7 to 20 years) required for land improvement, clearing prior debts, etc. For this reason it has become necessary to introduce some scheme for bringing more long-term money into the movement. One of the methods by which it is proposed to attract more long-term money into the movement is by the formation of land mortgage banks. These banks are being formed on the limited liability basis and the operations of each bank are restricted to a compact group of villages. The borrowing power is limited to a multiple of the paid-up share capital. On the strength of the landed property which the individual members of the bank pledge to the bank, the bank will issue debentures for sale to the general public. In order to give a lead in the matter and to popularize the purchase of debentures by the investing public, Government have agreed in the case of four banks to purchase debentures equal to the value of debentures which the banks are able to sell in the open market, but subject to a limit of Rs. 50,000 for each bank. During the year land mortgage banks were started at Conjeeveram in the Chingleput district and Ambur in the North Arcot district. The former was opened by the Hon'ble the Minister for Development. Since the close of the year a land mortgage bank has been started at Gudlavalleru in the Gudivada taluk of the Kistna district. Another land mortgage bank will very soon be started at Kallakurichi in the South Arcot district. The necessary forms for the trust deed and the debenture bonds have been drawn up in consultation with the Government Solicitor and the banks will shortly proceed to issue debentures.

Cattle insurance societies.

23. Another interesting development which may be mentioned is the clearing of the ground for the formation of cattle insurance

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societies. The question of the most suitable constitution for such societies and of their method of work has for long been under consideration and discussion, and attempts were made though without result to make a beginning in this direction. The chief difficulty was the lack of reliable statistics relating to cattle mortality. Cattle insurance on the mutual benefit system is not acceptable to the ryots. What they desire is a system under which cattle can be insured for a definite amount. In the absence of reliable mortality statistics, it is difficult to fix the annual premium. At the outset the amount must be fixed on an empirical basis. In order to make a beginning possible, Government have undertaken, as an experimental measure for a limited period, to guarantee the societies against loss, subject to a maximum of Rs. 1,000 per annum. By-laws have been drawn up in consultation with the Superintendent, Civil Veterinary Department, and three societies will very soon be started.

Audit and supervision.

24. The co-operative movement is of course essentially a non-official movement. Although the ultimate control remains and must remain with Government, the responsibility for the supervision of societies and their primary audit is gradually being taken over by non-official agencies. Primary rural societies affiliate themselves as a matter of course to local supervising unions. Many of the urban societies also have affiliated themselves to such unions. But they do not benefit to any great extent by such affiliation. As a rule they have come into the local unions with a view to help the rural societies. This, however, is only a temporary phase and the time has probably arrived when urban societies should combine amongst themselves for their own audit, the rural societies being strong enough to arrange for their own supervision. The question of the audit of urban societies is increasing in importance with the growth in their number and in their transactions. Urban societies in one or two areas have already solved the problem by organizing themselves into audit unions. The problem should now be considered by urban societies in other areas. The question of framing a rule under the Co-operative Societies Act making it compulsory for limited liability societies which do not arrange for their audit through unions or otherwise, to pay an audit fee to Government is under consideration.

III.—WORKING OF SOCIETIES.

(a) *Central Banks.*

Number of Central Banks.

25. Including the Madras Central Urban Bank, there were 33 central banks at the beginning of the year. During the year the Parlākimedi Central Bank, Limited, was converted into a local union, its assets and liabilities having been transferred to the Ganjām District Co-operative Banking Union, Limited, Berhampur. Thus there were only 32 central banks at the end of the year.

Transactions.

26. There was all round progress in the transactions of the central banks during the year. The following statement shows the progress they have made during the last five years. The transactions of the Madras Central Urban Bank (the Provincial Bank) are separately shown in the statement:—

Progress of District Central Banks during the 5 years ended 30th June 1925.

Years.	Share capital paid-up: Amount.	Share capital paid-up: Increase as compared with previous year.	Deposits including overdraft: Amount.	Deposits including overdraft: Increase as compared with previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
1920-21 ...	18,82,358	...	1,41,18,874	...
1921-22 ...	24,11,199	5,28,841	1,83,63,486	42,44,612
1922-23 ...	28,37,740	4,26,541	2,15,19,625	31,56,139
1923-24 ...	32,41,337	4,03,597	2,57,16,250	41,96,625
1924-25 ...	36,92,477	4,51,140	3,00,60,753	43,44,503

Years.	Working capital: Amount.	Working capital: Increase as compared with previous year.	Book profit: Amount.	Book profit: Increase as compared with previous year.	Reserve fund after audit: Amount.	Reserve fund after audit: Increase as compared with previous year.
	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.	RS.	RS.	RS.
1920-21 ...	1,62,29,939	...	2,06,383	...	2,97,440	...
1921-22 ...	2,11,12,307	48,82,368	3,89,017	1,82,684	4,19,858	1,22,418
1922-23 ...	2,47,84,999	36,72,692	4,30,691	41,664	5,81,798	1,61,940
1923-24 ...	2,95,33,489	47,48,990	5,80,276	1,49,595	7,14,032	1,32,234
1924-25 ...	3,41,67,230	49,33,241	7,12,360	1,32,084	8,90,063	1,76,031

Progress of the Madras Central Urban Bank during the 5 years ended 30th June 1925.

Years.	Share capital paid-up: Amount.	Share capital paid-up: Increase as compared with previous year.	Deposits including overdraft: Amount.	Deposits including overdraft: Increase as compared with previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
1920-21 ...	4,77,700	...	61,56,312	...
1921-22 ...	5,22,950	45,250	67,25,505	5,69,193
1922-23 ...	5,25,050	2,100	77,69,626	10,44,121
1923-24 ...	5,25,120	70	83,50,167	5,80,541
1924-25 ...	5,94,700	69,580	1,00,80,867	17,30,700

Years.	Working capital: Amount.	Working capital: Increase as compared with previous year.	Book profit: Amount.	Book profit: Increase or decrease as compared with previous year.	Reserve fund after audit: Amount	Reserve fund after audit: Increase as compared with previous year.
	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.	RS.	RS.	RS.
1920-21 ...	67,92,712	...	90,484	...	1,81,321	...
1921-22 ...	74,40,867	6,48,155	1,38,121	47,637	2,50,000	68,679
1922-23 ...	85,44,676	11,03,809	1,33,568	— 4,553	2,84,337	34,337
1923-24 ...	91,60,287	6,15,611	1,56,705	23,137	3,23,098	38,761
1924-25 ...	1,10,60,567	19,00,280	2,10,298	53,593	4,36,929	1,13,831

The reserve fund and the deposits have steadily increased throughout the five years.

Working capital.

27. The total working capital of all central banks rose from Rs. 387 lakhs at the beginning of the year to Rs. 455 lakhs at the end of the year, deposits rose from Rs. 212·35 lakhs to Rs. 253·60 lakhs, share capital from Rs. 37·67 lakhs to Rs. 42·87 lakhs and the reserve fund from Rs. 8·61 lakhs to Rs. 10·93 lakhs. Out of the paid-up share capital of Rs 36·92 lakhs in district central banks (i.e., excluding the Madras Central Urban

Bank) a sum of Rs. 13·33 lakhs is held by individuals and the remaining Rs. 23·59 lakhs by primary societies. The corresponding figures for the previous year were Rs. 13·14 lakhs held by individuals and Rs. 19·27 lakhs held by primary societies. It will be observed that the amount of share capital held by individual members is practically stationary and that the societies have contributed almost the whole of the amount added during the year. Although as I pointed out last year there is no intention at present of making any move towards the elimination of individual shareholders in district central banks, the policy now adopted is to discourage, in well established banks, any increase in the shares held by individuals.

In this connection it may be noted that in the case of the Trichinopoly District Urban Bank the societies hold an inadequate proportion of the share capital. The question of allotting more shares to societies and of increasing the representation of the society shareholders on the Board of Management is one that urgently requires consideration.

The money borrowed by all the central banks from outside the movement amounted to Rs. 258·60 lakhs as compared with Rs. 212·35 lakhs at the end of the previous year. The owned capital (i.e., share capital *plus* reserve fund) amounted to Rs. 53·86 lakhs which is equivalent to 20·83 per cent of the amount borrowed from outside the movement as compared with 21·79 per cent at the end of the previous year. There has been all round increase in the paid-up share capital, the increase being particularly noticeable in Bellary, South Arcot, Chingleput, Coimbatore, Nellore, Anantapur and Guntūr district central banks.

Overdraft with the Imperial Bank.

28. The overdrafts allowed by the Imperial Bank of India amounted to Rs. 47·11 lakhs at the end of the year as compared with Rs. 43·91 lakhs at the end of the previous year. These overdrafts are given on condition that they will be utilized only as cover for deposits or as short-term loans repayable within a year. For the assistance in regard to the provision of fluid resource the thanks of co-operators throughout the Presidency are due to the authorities of the Imperial Bank of India.

Deposits from special sources.

29. As in the previous year large sums of money were deposited in central banks by Local Boards and Municipalities, and as security deposits by Local Fund, Abkari, Jail, and Forest contractors, and employees of Local Boards.

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At the end of the year these deposits amounted to Rs. 94·41 lakhs as compared with Rs. 67·39 lakhs at the end of the previous year.

The amount is made up of the following items:—

	RS.
1. Railway cess...	44,04,489
2. Security deposits of employees and contractors of Local Boards and Municipalities	14,58,835
3. Provident fund of employees of Local Boards and Municipalities ...	8,82,086
4. Surplus general funds of Local Boards and Municipalities ...	20,90,143
5. Jail contractors' deposits	66,928
6. Abkari contractors' deposits... ...	5,12,291
7. Security deposits of Government servants	19,480
8. Civil Court deposits	3,141
9. Toll and Ferry contractors	2,274
10. Lanka contractors	800
11. Forest contractors	86
Total ...	94,40,553

In my last year's report I referred to the fact that the deposits obtained from railway cess funds and from the surplus funds of Local Boards and Municipalities (individually, not in the aggregate) are very much larger than the deposits which central banks obtain from other sources. I pointed out that district central banks which take these unusually large deposits should regulate their financial arrangements with care; otherwise embarassment might 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 whole question was thoroughly discussed by the representatives of central banks at two of their periodical conferences with the Registrar and it has now been decided that control of these deposits should, as far as possible, be centralized in the Madras Central Urban Bank and that that bank should undertake the responsibility for the provision of the requisite fluid resources.

Net profits.

30. As explained last year, the practice in this Presidency 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. 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 district central banks amounted to Rs. 9·23 lakhs and Rs. 8·01 lakhs, respectively, for the year as compared with Rs. 7·37 lakhs and Rs. 5·88 lakhs, respectively, for the previous year. There was an appreciable increase in the book profit earned by all the central banks except the Gōdāvari District Co-operative Banking Union, Cuddapah District Central Bank, the Gōdāvari Central Delta Co-operative Bank, Amalapuram, and the Rajahmundry Central Co-operative Bank. In the Gōdāvari District Co-operative Banking Union, the book profits decreased by nearly Rs. 2,000 as compared with the previous year. The reason is that for a considerable part of the year the bank had a large amount of money lying idle. The bank is small and its area limited. This case may be quoted as an instance of the disadvantages already referred to of having a number of small banks for one revenue district. In the case of the other three central banks mentioned above the decrease is negligible in amount. The increase in the net divisible profits is particularly noticeable in North Arcot, Coimbatore, Ellore, Kurnool, Malabar and Salem central banks. This result is due to the special efforts which were made in these areas to collect the overdue interest. Every central bank except those at Chittoor, Berhampur and Puttur can declare the full maximum dividend of 9 per cent out of the net profits for the year. In the case of the banks at Chittoor and Berhampur, although they are not able to declare a dividend of 9 per cent they are in a position to declare a higher dividend than they did for the previous year.

Demand, collection and balance.

31. The percentage of balance to demand in respect of principal due to the district central banks ranged from 1·51 in the Tinnevelly District Co-operative Banking Union to 46·22 in the Salem District Urban Bank, the minimum and the maximum percentages in the previous year being 1·35 and 57·69, respectively. In eight central banks, the percentage of arrears was less than 10, while in eight others it was between 10 and 20 and in the case of the rest it exceeded 20. In Cuddapah, Hospet, Cocanada, Chittoor, Anantapur and Vizianagaram central

banks the arrears of principal were particularly heavy. This is due to poor collections in the primary societies, the reasons for which will be indicated later on. In regard to interest due to the central banks it is very satisfactory to note that in Hospet, Conjeeveram, Amalapuram and Tinnevelly central banks, there were no arrears at all, both the arrear and current interest due up to the end of the year having been fully recovered within the year. In the case of the Cuddalore, Ramachandrapuram, Ellore, Viziavada and Srīvilliputtūr central banks, the arrear interest was fully realized though there was a small percentage of current interest pending collection at the end of the year. The Calicut Central Bank realized in full the current interest due although the percentage of arrear interest remaining uncollected at the end of the year was 26·01. Particularly gratifying results were obtained in the matter of collection of current interest, i.e., interest which fell due for payment in the year under review, the highest percentage of balance to demand under this head being 10·96 in the Anantapur District Co-operative Central Bank, the maximum percentage for the previous year under this head being 16·75. It was only in 10 central banks that the percentage of balance to demand under this head exceeded 5 per cent. As regards arrear interest the percentage of balance to demand was highest, viz., 79·42 in the South Kanara Central Co-operative Bank, Limited. In eight other central banks it exceeded 20 per cent while in the case of the rest it was below 20.

Madras Central Urban Bank.

32. The progress made by the Madras Central Urban Bank (the Provincial Bank) during the last five years is indicated in the tabular statement contained in paragraph 26 above. The profits have increased very substantially during the last two years in spite of the fact that the rate of interest charged on loans was reduced at the beginning of that period. The fear entertained in some quarters that the reduction might affect adversely the financial position of the bank have proved to be groundless.

Share capital.

All district central banks except Ganjām, Aska, Rajahmundry and Rāmachandrapuram took additional shares during the year and paid a sum of Rs. 1,14,600 as share capital. The maximum limit up to which a central bank can take shares is now Rs. 30,000. The only central bank which has taken the maximum number of shares is the Vellore Central Bank. Next come the Madura-Rāmnād Central Co-operative Bank with Rs. 29,900 and the Chingleput District Central Bank with Rs. 29,200. The South Arcot District Co-operative Banking Union, the Coimbatore District Urban Bank, the South Kanara Central Co-operative Bank, the Kistna Co-operative Bank, the Salem District Urban Bank, the Tinnevelly District Co-operative Banking Union and the Trichinopoly District Urban Bank have each invested Rs. 27,500. The total share capital held by district central banks in the Madras Central Urban Bank was Rs. 5,63,200 at the end of the year as compared with Rs. 4,48,600 at the end of the previous year and the amount of share capital held by preference shareholders (individuals) was Rs. 23,000. The policy of buying in preference shares was continued during the year. The total number of shares redeemed up to the 30th June 1925, was 1,770. The bank proposes to redeem 40 more preference shares in the current year out of the profits of the year under review. When this is done there will remain only 190 preference shares.

Deposits.

During the year there was considerable expansion in the transactions of the bank. The deposits of individuals, and of local boards and municipalities rose from Rs. 44·12 lakhs and Rs. 17·89 lakhs to Rs. 56·80 lakhs and Rs. 20·85 lakhs, respectively. The deposits by district central banks and primary societies increased from Rs. 14·65 lakhs in 1923–24 to Rs. 20·11 lakhs in 1924–25. Deposits of all kinds exceeded Rs. 100 lakhs on the last day of the year. The overdraft allowed by the Imperial Bank of India was freely operated on during the year. The whole amount drawn out of the overdraft account was fully repaid during the year, no amount being outstanding as a liability against the bank on the last day of the year. The amounts drawn from and paid into the overdraft account in the year were Rs. 192·06 lakhs and Rs. 204·25 lakhs, respectively. Throughout the year the Madras Central Urban Bank had a large amount of surplus money which could not be utilized within the movement. The reason, as explained last year, is to be found in the fact that abnormally large sums of money in the shape of deposits from local boards and municipalities have come into the movement. The sum of Rs. 5 lakhs invested by the Madras Central Urban Bank in the Bengal Provincial Co-operative Bank remained outstanding against that bank at the end of the year. The time has probably come for considering the formation of an all India Co-operative Central Bank to act as a balancing centre for the various Provinces.

Loans.

The Madras Central Urban Bank issued loans to the extent of Rs. 30·80 lakhs during the year as compared with Rs. 34·01 lakhs in the previous year and Rs. 22·96 lakhs in the year 1922–23. The fall of nearly 4 lakhs of rupees in the amount of loans issued in the year as compared with the previous year is chiefly due to the fact that district central banks received large sums of money as deposits from individuals as well as from Local Boards and Municipalities. The receipts under this head in district central banks amounted to Rs. 350 lakhs as against Rs. 314 lakhs in the previous year, and the amount held at the end of the year under this head was Rs. 178 lakhs as against Rs. 144 lakhs in the previous year. Several district central banks obtained sufficient money from local sources to meet all their requirements and this reduced the demands on the Madras Central Urban Bank.

The total loans due to the Madras Central Urban Bank by district central banks at the end of the year amounted to Rs. 81·60 lakhs as against Rs. 78·54 lakhs at the end of the previous year, an increase of Rs. 3·06 lakhs.

Indebtedness of primary societies.

The indebtedness of primary societies to the Madras Central Urban Bank was further reduced from Rs. 0·52 lakh at the beginning of the year to Rs. 0·31 lakh at the end. Out of the sum of Rs. 31,625 actually due by primary societies, Rs. 24,139 was due from societies under liquidation in the districts of Chingleput, Madras, South Arcot, Rāmnād, Kurnool, North Arcot and Kistna. The balance of Rs. 7,486 was due from societies, the liabilities of which were not taken over by district central banks when the Madras Central Urban Bank was reconstituted into a Provincial Bank. The latter societies are undergoing voluntary liquidation and it will take some time for the Madras Central Urban Bank to recover the amounts due by them as well as by the other societies referred to above.

(b) *Agricultural Societies.*

Number and membership.

33. The number of agricultural societies of all classes increased by 1,166 during the year as compared with an increase of 1,111 in the previous year. There were at the beginning of the year

8,306 such societies. One thousand two hundred and twenty-four were registered during the year and 48 were added by transfer from other classes. The registration of 64 agricultural societies was cancelled, while 42 were removed from the list by transfer to other classes. There were therefore at the end of the year 9,472 agricultural societies. The total number of members of agricultural societies increased during the year from 450,559 to 509,536.

Class (i).—Credit Societies.

Number.

34. At the beginning of the year there were 8,103 credit societies of which 26 were on the limited liability basis. During the year 1,149 societies were registered and 11 societies were added by transfer from other classes. The registration of 58 societies was cancelled and 41 societies were removed from the list by transfer to other classes. There were therefore at the end of the year 9,164 societies of which 33 were on the limited liability basis. Of the societies registered during the year nine are on the limited liability basis. Of these two are land-mortgage banks, six are grain banks and one is a non-agricultural credit society wrongly classified as agricultural.

Working capital.

35. The total working capital of all agricultural credit societies increased from Rs. 3,14,97,536 to Rs. 3,58,07,324 and the paid-up share capital from Rs. 35,68,127 to Rs. 42,81,332. Deposits made by individuals fell from Rs. 16,69,177 to Rs. 16,23,311. Of the latter sum, members held Rs. 7,01,269 and non-members Rs. 9,22,042. Loans from central banks increased from Rs. 2,42,30,373 to Rs. 2,74,78,311 and loans from Government increased from Rs. 3,87,513 to Rs. 4,82,264. There has thus been satisfactory progress during the year except in the matter of deposits from individuals. There was a rise in non-members' deposits and a fall in members' deposits. The fall in members' deposits is attributed to the reduction in the rate of interest allowed by societies, the depositors preferring to withdraw their money and lend it on mortgage security. Non-member depositors, who are not generally local men, cannot so easily arrange to invest their money on mortgage security, as the local (i.e., member) depositor can. Seasonal conditions would also, to some extent, account for the fall in members' deposits. The Government loans referred to above are loans given to societies for the depressed and backward classes.

Expansion.

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

—	Increase or decrease.	Accounted for by societies registered — During the year.	Accounted for by societies registered — Before 1st July 1924.
	RS.	RS.	RS.
Number of members	48,966	27,736	21,230
Paid-up share capital	7,13,205	2,17,137	4,96,068
Deposits by individuals	−45,866	+14,986	−60,852
Loans from district central banks	33,19,461	14,91,926	18,27,535
Reserve fund	3,22,988	...	3,22,988

There was a substantial increase of share capital in almost all the districts. The increase is particularly satisfactory in North Arcot, South Arcot, Chingleput, Kistna, Tanjore, Guntūr and Coimbatore. The progress made by old societies in this respect is satisfactory not only in the districts above-mentioned but also in Malabar, Madura, Nellore and Tinnevelly. There was a fall of Rs. 60,852 in the deposits held by old societies. The fall is not confined to one or two districts but is fairly general. In some areas it is due to the adverse effect of unfavourable seasonal conditions but the general cause is the reduction of the rate of interest allowed on such deposits, following the reduction in the rate charged on loans to primary societies from the central banks.

Occasionally one hears the criticism that the expansion of the movement is mainly represented by the creation of new societies and that the older societies are not developing. This criticism is not, however, borne out by the facts. The figures in the tabular statement above, which, it should be observed, merely shows the net increase in outstandings as compared with the previous year, indicate a very substantial development in the transactions of old societies. The total sum lent during the year by district central banks to primary societies of all classes amounted to Rs. 166 lakhs. Of that amount, about 87 per cent was disbursed to old societies, the amount given to new societies being only Rs. 22 lakhs. There are no marked variations as between district and district in regard to the proportion of the loans, which have been given to the old societies. There are of course in every district some societies which are practically dormant.

37. The total divisible profit earned by the societies during the year amounted to Rs. 5,72,791 as compared with Rs. 4,71,557 in the previous year. The total loss not yet recouped by the societies on the last day of the year amounted to Rs. 7,01,438 as compared with Rs. 6,33,588 in the previous year. The book profit of all agricultural credit societies for the year amounted to Rs. 21,92,605 as compared with Rs. 16,84,441 in the previous year. Out of the 9,164 agricultural credit societies on the list at the end of the year under review, 364 had not really started work before the end of the year. Of the remaining 8,800 societies, 4,205 worked at a loss when overdue interest is excluded from the profits. Of these, only 1,302 worked at a real loss, amounting in all to Rs. 23,353 (when overdue interest is included in the profits). Of this loss, a sum of Rs. 7,220 is accounted for by 563 societies which had only recently been started. The loss incurred by the properly established societies was only Rs. 16,133, and this relates only to 739 societies, the average loss per society being Rs. 22 as compared with Rs. 32 in the previous year.

Profits.

38. 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 No. 2, which also contains the corresponding figures for the previous year. The following statement shows the amount of loans given during the last five years for (*a*) productive purposes, (*b*) non-productive purposes and (*c*) paying off prior debts.

Loans.

Loans granted by agricultural societies.

Year.	Number of members.	Working capital.	Total loans.		Loans for productive purposes.		Loans for non-productive purposes.		Loans for reducing prior debts.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		IN LAKHS OF RS.		IN LAKHS OF RS.		IN LAKHS OF RS.		IN LAKHS OF RS.		IN LAKHS OF RS.
1924-25 ...	509,536	365·73	170,626	158·33	136,062	109·11	3,317	2·62	31,247	46·60
1923-24 ..	454,033	320·85	166,485	149·47	130,373	100·83	5,123	3·64	30,989	44·56
1922-23 ...	386,264	270·54	142,463	126·98	109,961	85·66	4,938	3·56	27,504	37·76
1921-22 ...	333,342	227·17	129,469	119·99	98,028	77·97	4,672	3·23	26,769	38·79
1920-21 ...	280,209	184·48	113,361	88·44	91,046	63·22	2,817	2·06	19,498	23·16

It is satisfactory to find that the percentage of loans for non-productive purposes continues to decrease. It has fallen from 2·45 in the year 1923-24 to 1·65 in the year 1924-25. The percentage of loans given for productive purposes has risen from 67·65 to 68·92. There is a slight fall in the percentage of loans given for paying off prior debts and there is an appreciable increase in the loans given for purchase of food and other necessaries of life. A very small amount (·03 per cent) has been given for litigation. The by-laws of rural credit societies do not provide for the grant of loans for this purpose. The circumstances under which this amount has been lent will be investigated.

The percentage of loans given for periods exceeding two years has fallen from 36·28 to 35·79. The increase in the proportion of loans given for one year is due to the development of the system of lending on the pledge of produce. The increase in the proportion of loans exceeding Rs. 250 is the result of the rapid development in the resources of the movement.

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

Arrears.

Year.	Demand under principal in the year.	Amount overdue.	Percentage of column (3) to column (2).	Interest overdue at the end of the previous 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).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	RS.	RS.		RS.	RS.		RS.	RS.	
1920-21 ...	95,48,965	29,27,760	30·66	4,53,617	2,61,667	57·68	15,02,478	4,14,736	27·60
1921-22 ...	1,19,87,262	37,26,510	31·08	6,65,888	3,17,372	47·66	19,29,204	5,39,280	27·96
1922-23 ...	1,37,95,313	49,61,255	35·96	8,49,820	3,94,176	48·38	23,68,397	7,48,359	31·59
1923-24 ...	1,63,95,758	68,35,671	41·69	11,32,081	5,67,465	50·12	27,65,129	9,60,591	34·73
1924-25 ...	2,01,56,716	84,56,494	41·95	15,36,156	7,60,149	49·48	32,05,196	11,48,650	35·83

Collections have deteriorated slightly during the year. The percentage of balance to demand has risen steadily from 30·66 for 1920-21 to 41·95 for the year under review. The rate of increase in the percentage of balance to demand is, however, smaller than in the previous two years. In regard to current interest, the percentage has risen during the above period from 27·6 to 35·83. The percentage of balance to demand under arrear interest has slightly fallen as compared with the previous year. All but seven districts show an increase in overdues under principal (see Appendix No. 5). Overdues are very heavy in Anantapur, North Arcot, South Arcot, Bellary, Chittoor, Cuddapah, Kurnool, the Nilgiris and Salem. The districts which show the best results in regard to the collection of both principal and interest are Tinnevelly and South Kanara. In regard to the collection of principal, Gōdāvari West also deserves special mention but the overdue interest left uncollected is somewhat heavy.

In certain districts the overdue interest remaining uncollected at the end of the year was heavy although the principal overdue was comparatively small. To some extent this may be accounted for by the crediting towards principal of sums repaid, even when an item of interest is due. This practice is however gradually dying out.

A perusal of Appendices Nos. 4 and 5 will show that while the percentage of balance to demand of principal due to central banks in certain districts is low, the percentage of balance due to primary societies by members is high. The districts of Chingleput and North Arcot may be cited as examples. Here the extensions of time obtained by primary societies have not been passed on by the societies to their members. I have already referred in paragraph 14 of this report to the special efforts made by local unions, district federations and central banks in regard to the improvement of collections generally. It is hoped that local unions, most of which realize their responsibilities for inculcating in their affiliated societies the habit of punctual repayment to the central bank, will make strenuous efforts to promote within the primary societies themselves a realization of the necessity of punctual repayments by the members. When the members have learned to repay punctually to their societies, the societies will have no difficulty in making repayments punctually to the central bank.

The question of members' overdues is of such importance that it is of interest to see how Madras compares in this respect with other Provinces. Unfortunately there is a lack of uniformity amongst the Provinces in the method of determining these overdues. In the absence of comparable statistics of members' overdues the only possible method is to

compare for the various Provinces the percentages which the amounts repaid by members within the year bear to the amounts outstanding against members at the beginning of the year or to the amounts outstanding against members at the beginning of the year *plus* the amounts disbursed to them during the year. The following statement has been compiled on the basis mentioned above for the three years 1921–22, 1922–23 and 1923–24. I have not yet got figures for 1924–25 from the other Provinces.

	Percentage of amounts repaid by members.					
	To amount outstanding at the beginning of the year.			To amount outstanding at the beginning of the year *plus* the amount disbursed during the year.		
	1921–22.	1922–23.	1923–24.	1921–22.	1922–23.	1923–24.
Madras	51·3	45·1	44·6	29·6	27·4	27·3
Bombay...	64·3	71·9	72·5	35·4	45·2	39·7
Bengal	28·8	24·5	22·5	20·9	18·1	15·9
Burma	45·6	43·8	34·7	27·9	27·9	23·8
The Punjab	26·7	26·5	32·5	18·5	19·6	22·3
Central Provinces and Berar.	42·7	46·6	50·3	30·9	31·0	35·6

These figures would seem to indicate that the position in regard to collections in agricultural credit societies in this Presidency is as good as (in most cases better than) the position in the other Provinces referred to in the statement except Bombay and the Central Provinces. It would of course be a mistake to lay too much stress on these statistics without making allowance for variations in local conditions. For example collection of members' dues has always been exceptionally good in the South Kanara district but that is partly due to the fact that many of the members of the agricultural credit societies there are petty traders as well as agriculturists and are not therefore solely dependent upon their harvest for the repayment of their loans. I have merely quoted the figures in order to show that there is no ground for undue pessimism.

In spite of the fact that overdues are heavy there is absolutely no cause for misgivings about the fluidity of the money invested in the agricultural credit movement. The following statement shows for each of the last 15 years the percentage of collections during the year to the amount outstanding at the beginning of the year in respect of all agricultural societies. (The figures given are for agricultural societies of all classes. As the loans given by non-credit agricultural societies are negligible their inclusion does not materially alter the position).

Loans due to agricultural societies of all classes by members to societies.

Year. (1)	Amount of loan outstanding at the beginning of the year. (2)	Amount collected including advance collection. (3)	Percentage of column 3 to column 2. (4)
	RS.	RS.	
1910-11 ...	15,30,976	8,11,945	53·03
1911-12 ...	23,40,440	11,14,831	47·63
1912-13 ...	35,26,627	15,40,792	43·69
1913-14 ...	43,25,286	18,70,988	43·23
1914-15 ...	50,89,048	19,58,714	38·49
Total ...	1,68,12,377	73,06,270	43·45
1915-16 ...	56,79,001	25,60,973	45·09
1916-17 ...	64,86,048	32,02,949	49·55
1917-18 ...	78,28,096	40,41,621	51·63
1918-19 ...	87,97,652	45,06,807	51·22
1919-20 ...	1,09,72,498	59,22,022	53·97
Total ...	3,97,63,280	2,02,34,372	50·88
1920-21 ...	1,39,34,317	65,90,590	47·29
1921-22 ...	1,61,13,220	82,77,901	51·37
1922-23 ...	1,95,56,531	88,53,316	45·27
1923-24 ...	2,33,09,769	1,04,62,639	44·88
1924-25 ...	2,77,25,846	1,18,53,558	42·75
Total ...	10,06,39,653	4,60,37,995	45·74

One interesting fact disclosed by these figures is that there has been a regular periodical rise and fall in collections. During the five years 1910—15, the percentage of collections fell steadily, during the next five years it rose again to about the original figure, and during the succeeding five years it again fell steadily, except during the year 1921-22.

Collections—Good work by certain unions.

40. As I have already stated local unions have made strenuous efforts to improve collections in societies. The names of the following unions deserve special mention in this connexion.

District.	Name of union.	Percentage of arrears. Principal.	Percentage of arrears. Interest.
Ganjām ...	Rambha ...	13·90	8·88
Kanara, South ...	Udipi ...	10·14	6·73
	Karkal ...	11·18	7·86
	Vittal ...	11·69	5·64
Tinnevelly ...	Kayattar ...	5·88	9·98
	Ottapidaram ...	0·63	0·69
	Vilattikulam ...	14·28	12·36
	Nanguneri ...	10·89	11·79
Vizagapatam ...	Vizianagaram ...	14·89	6·39
	Polipalli ...	14·05	10·88

In all these unions the percentage of balance to demand in regard to the moneys payable by members to the societies was less than 15 per cent in respect of principal and 12 per cent in respect of interest. The place of honour must be given to the Ottapidaram union in the Tinnevelly district, the percentage of balance to demand in respect of principal and interest being 0·63 and 0·69, respectively. In compiling this list, unions with a large number of new societies have not been taken into account.

Cost of management.

41. Although the general principle that the services of panchayatdars of societies should be gratuitous has always been kept in view, it has been found necessary in some areas to allow a small honorarium by way of remuneration to the panchayatdar who actually does the scriptory work. In recent years, a tendency has been observed to increase this honorarium without reference to the capacity of the society to bear the burden involved. In certain areas there is also a tendency amongst agricultural credit societies to incur contingent charges on an unnecessarily lavish scale. The matter is one which requires the careful consideration of rural co-operators. The following districts may be mentioned as areas in which the proportion of cost of management to working capital in the case of agricultural credit societies is unduly high: (1) South Kanara, (2) Malabar, (3) Ganjām, (4) Vizagapatam, (5) Tinnevelly, (6) Trichinopoly, (7) Rāmnād and (8) Gōdāvari, East.

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

42. The transactions of agricultural societies coming under the above classes are shown in Appendix No. 6.

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

Number of societies.

43. At the beginning of the year there were 77 agricultural societies for purchase or purchase and sale; six more were registered during the year and the registration of four was cancelled. One society was removed by transfer to another class leaving 78 societies of this class at the end of the year. Of the societies registered during the year, one is a supply society for the people in the Agency tracts and the remaining five are trading unions. Of the four societies cancelled two were trading unions and two were stores. The Conjeeveram Trading Union was transferred from this class to class (vi).

Transactions.

Sales of goods to members amounted to Rs. 2,20,868 as compared with Rs. 2,56,030 in the previous year. A few of the societies undertook the sale of members' products, to the extent of Rs. 4,33,160, on a commission basis. Some societies gave loans on produce deposited with them, pending sale. The total loans so given during the year amounted to Rs. 4,49,915. The working capital of all the societies of this class rose from Rs. 4,24,012 to Rs. 4,84,554 at end of the year. Excluding the one society of this class which had not started work on 30th June 1925, 39 societies earned a divisible profit of Rs. 12,790 and 38 societies incurred a loss of Rs. 48,273. Most of the agricultural trading unions started during the last four or five years have not yet achieved the objects for which they were started. The idea with which they were started was to purchase the domestic and agricultural requirements of their members and to arrange for the sale of the members' produce. Some of them, however, confine their activities to advancing loans on pledge of produce. Others confine their attention to the supply of the agricultural requirements of their members. As a result of the reorganization of the department, Deputy Registrars are being relieved of their routine work connected with the credit movement. They will now be in a position to devote much more time and attention to the organization and development of societies of this kind.

26

Class (iii).—Production.

44. There are no agricultural societies for production.

Class (iv).—Production and sale.

Number of societies.

45. The number of societies of this class remains unchanged, one society having been cancelled and one added by fresh registration. Of the four societies of this class one society worked at a divisible profit of Rs. 3,904 while the remaining three incurred a loss of Rs. 14,340. The major portion of this loss has been contributed by the Tindivanam Agricultural and Industrial Society.

Joint purchase and joint sale.

46. Along with the transactions of agricultural trading societies it may be appropriate to consider the statistics of joint purchase and joint sale effected during the year by agricultural credit societies. Joint purchase to the extent of Rs. 1,52,158 with an estimated savings of Rs. 9,486 to members was effected during the year as compared with Rs. 1,93,256 and Rs. 12,484 in the previous year. Food-stuffs, cloth and agricultural requisites make up the major portion of the joint purchases. As regards joint sales the transactions for the year amounted to Rs. 1,19,386 with a gain to members of Rs. 7,188 as compared with Rs. 53,972 and Rs. 1,414 in the previous year. The bulk of the transactions under this head relate to the sale of lunghis in Chingleput and cotton in Kurnool.

Class (vi).—Other forms.

Number of societies.

47. To the 122 societies existing at the beginning of the year, 68 societies were added by fresh registration and 37 by transfer from other classes during the year. The registration of one society was cancelled during the year. Thus there were 226 societies of this class at the end of the year. Of these, 196 societies 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 30 societies, one is an irrigation society, six are societies for kudimaramat work, two are building societies, three are labour (contract) societies, nine are co-operative loan and sale societies, seven are land reclamation societies, one is a society for the purchase of manure and agricultural implements and

one is a society for the demonstration of improved methods of cultivation.

48. The transactions relating to the 196 societies for the depressed classes will be dealt with in paragraph 63 along with the other societies for depressed and backward classes. The one irrigation society (in Malabar) has not yet done any work. The four kudimaramat societies in Tanjore have cleared silt from channels and removed prickly-pears at a cost of Rs. 2,684. The two kudimaramat societies registered in South Arcot had not commenced work before the close of the year. The work done by the two building societies will be dealt with, along with the work of all other building societies, in a later section of this report. Most of the crop loan and sale societies at present confine their operations to the giving of loans on pledge of produce. I have already referred in paragraph 19 of this report to the work done by these societies and by the societies of other classes which undertake this kind of work. The total loans given on pledge of produce during the year amounted, as stated in paragraph 19, to Rs. 7 lakhs. A large number of credit societies have undertaken work of this kind, but it is not a very satisfactory arrangement, as they have no granaries where they can stock the produce. It is essential that the produce pledged should be kept in safe custody. It is not possible as a rule for the ordinary village credit society to do this and it is generally necessary to create a special society for the purpose. Even such a society cannot do the work unless it has got a suitable granary or godown. The Orthanad Crop Loan and Sale societies in Tanjore have led the way in this matter and are at present engaged in constructing a granary of their own. It has been suggested by co-operators interested in this matter that Government should make grants to such societies for the construction of granaries, and the question is now pending with Government. I have already referred in paragraph 21 to the work of the land reclamation societies. The Malabar District Co-operative Manure and Agricultural Implements Society purchased sprayers and chemicals to the value of Rs. 16,891 and distributed them among members to enable them to deal with "*Mahali*" disease amongst their arecanut trees. The Agricultural Demonstration Society which was started in Lalgudi, Trichinopoly district, took on lease 9·99 acres of wet land for paddy cultivation and raised crops under the supervision of the officers of the Agricultural Department.

27

(c) *Non-Agricultural societies.*

Class (i).—Credit Societies.

49. There were at the end of the year 1,039 societies of this class as compared with 955 at the beginning. One hundred and two societies were registered during the year and five were added by transfer from other classes. The registration of ten societies was cancelled and thirteen were transferred to other classes. Of the 1,039 societies at the end of the year, 822 were on the limited liability basis and 217 on the unlimited liability basis.

Number of societies.

50. There was very substantial progress all round. The membership rose from 138,530 to 156,121, the paid-up share capital from Rs. 33,79,065 to Rs. 40,02,656, the deposits by individuals from Rs. 58,49,827 to Rs. 73,13,467 and the total working capital from Rs. 1,17,80,415 to Rs. 1,45,84,511. Of the deposits by individuals, Rs. 40,83,043 have been invested by non-members, which indicates the confidence placed by the outside public in the financial soundness and good management of these societies. The net divisible profit for the year was Rs. 5,43,093 as compared with Rs. 4,62,140 for the previous year. The book profit was Rs. 8,47,683 and the real loss Rs. 1,989 as compared with Rs. 6,81,538 and Rs. 2,273 in the preceding year. The following statement shows the sources from which limited liability credit societies obtain their funds :—

Membership and transactions.

	IN LAKHS OF RS.
Share capital	38·02
Members' deposits	31·40
Non-members' deposits	38·94
Loans from central banks	21·10
Reserve fund	6·84
From other societies	·43
Total ...	136·73

As I pointed out last year, the tendency of limited liability credit societies to rely unduly upon central banks for financial accommodation is one that should be discouraged. Such societies should obtain from local resources the bulk of the money which they require in addition to their "owned capital" (i.e., paid-up share capital and reserve fund), just as the urban banks started in the earlier years of the movement used to do and still continue to do.

51. The following statement exhibits the increase in transactions during the year due to (1) the formation of new societies during year and (2) the development in societies registered before the year began :—

Expansion.

	Total increase	Accounted for by societies registered.	
		During the year.	Before 1st July 1924.
Number of members	17,591	4,693	12,898
	RS.	RS.	RS.
Paid-up share capital	6,23,591	77,847	5,45,744
Deposits by individuals	14,63,640	94,428	13,69,212
Loans from central banks	6,68,396	75,263	4,93,133
Reserve fund	1,48,469	...	1,48,469

These figures indicate very satisfactory development.

Arrears.

52. The percentages of balance to demand are as follows :—

Year	Principal.	Arear interest.	Current interest
1923-24	15·09	31·97	12·28
1924-25	16·59	44·48	14·52

There has been deterioration in regard to repayments under all the three heads but the deterioration is slight in the case of principal, and in the case of interest which fell due during the year. Percentages of collection district by district are given in Appendix No. 5. The societies in Madras, Trichinopoly, South Kanara and Guntūr have done well in the matter of collection.

Fluid resources.

53. Sixty-six urban societies on the basis of limited liability holding more than Rs. 20,000 as deposits came under the operation of G.O. No. 1237, Development, dated the 29th August 1923. Only a few of them failed to maintain the necessary fluid resources, the deficit amount and periods involved being very small.

The size of urban banks.

54. A reference was made in last year's report to the size of urban banks and it was suggested that when an urban bank becomes large and unwieldy, branches should be opened each

with a limited area of jurisdiction and with a local committee. This would tend to retain the co-operative character of such institutions without affecting their financial status and reputation. The suggestion has been adopted by the Madras Post and Telegraphs Co-operative Society during the year. Where there is no room for more than one strong urban bank in a town, only branches should be opened. But in large towns, consisting of several distinct parts, more than one urban bank may be started provided the jurisdiction of one does not overlap that of another.

Thrift societies.

55. Fifty-one societies on a thrift basis, consisting of Ādi-Āndhras, in the districts of Gōdāvari West and Kistna have accumulated members' savings amounting in all to Rs. 15,542. Practically the whole amount has been re-invested in other co-operative societies. The Mount Road Employees Society, Madras, has accumulated Rs. 1,130 in the shape of provident deposits made by its members. Sixty thrift societies for fishermen and for field labourers on the West Coast have collected a sum of Rs. 36,476 in the shape of share capital. Almost the entire sum has been lent out to members.

Wage earners' societies.

56. One of the most successful types of non-agricultural credit societies is the society for wage earners. The following statement shows the number of such societies on the list at the beginning of the year, the numbers registered and cancelled during the year and the number existing at the end of the year :—

Societies for	Number of societies			
	At the beginning of the year.	Registered during the year.	Cancelled during the year.	On the last day of the year.
Government servants ...	142	15	2	155
Municipal employees—Superior *	39	2	...	41
Municipal—Inferior ...	42	6	4	44
Factory employees	6	...	...	6
Total ...	229	23	6	246

* A few of these societies are for both superior and inferior municipal servants.

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

Number of societies.

57. There were at the beginning of the year 139 such societies. During the year sixteen were registered and four were cancelled

leaving 151 at the end of the year. Of the societies registered during the year, four are urban stores, three are weavers' societies, five are for purchase and supply of stationery to students and the remaining four are for production and sale of khadder cloth.

Transactions.

58. The transactions of these societies are separately exhibited in sections I, II and III of Appendix No. 8.

Co-operative stores.

59. The number of co-operative stores at the end of the year was 85, the same as in the previous year, the registration of four having been cancelled and a like number registered. The value of goods sold rose from Rs. 17·65 lakhs to Rs. 20·25 lakhs in the year under report, the value of stock bought during the year was Rs. 19·19 lakhs as against Rs. 16·51 lakhs in the previous year. The net divisible profit declined from Rs. 0·48 lakh in the previous year to 0·45 lakh during the year under review. The working capital increased from Rs. 4·09 lakhs to Rs. 4·44 lakhs and the net loss incurred by certain societies rose from Rs. 16,436 to Rs. 16,536. As usual the stores in Madras, Madura, Rāmnād and the Nilgiris worked satisfactorily. The transactions of the eleven societies in class (iv) (other than for weavers) are recorded in section II of Appendix No. 8.

Weavers' societies.

60. The transactions of weavers' societies are exhibited in detail in section III, (A) and (B) of Appendix No. 8. At the beginning of the year, there were 43 societies of this type of which 6 were added by registration during the year, the number at the end of the year being 49. Raw materials to the value of Rs. 2,93,274 were purchased while sale of raw materials to members amounted to Rs. 3,00,928. The value of the finished products of members bought by the societies during the year amounted to Rs. 38,498 and sales of finished articles amounted to Rs. 41,494. The transactions compare favourably with those of the previous year. There was a rise in the divisible profits from Rs. 1,954 in the previous year to Rs. 2,330 in the year under review but the net loss incurred by certain societies increased from Rs. 2,446 to Rs. 4,555.

This year, I have added a new section to Appendix 8 (section III-C) to give some idea of the assistance rendered to weavers by credit societies organized mainly for them. In that section I have included credit societies of which weavers form more than 60 per cent of the members. These societies have a working capital of Rs. 3,39,415 in all and during the year they sold Rs. 43,735 worth of finished products on behalf of their members.

The problem of developing co-operative effort amongst the weaving community presents very great difficulties. I have alluded to these difficulties in paragraph 45 of my Administration report for the year 1921-22. The Director of Industries and I have discussed the question in detail and have come to the conclusion that an experiment might be made by attaching an experienced co-operative inspector to the Industries Department for a period of one year. The first duty of that inspector will be to thoroughly master the advantages which the Department of Industries tries to bring to the door of the weaver and then attempt to organize or reorganize the existing weavers' societies with a view to getting them to work co-operatively on the lines advocated by the Department of Industries. At the end of one year it ought to be possible to say more definitely what possibilities there are of achieving success. It is possible that good results may be obtained by the organization of a weavers' society on a large scale but if such an experiment is to be made it will probably be necessary that Government should in the initial stages guarantee the society against loss.

Class (vi)—Other forms.

Number of societies.

61. At the beginning of the year there were 72 societies of this class. During the year 48 societies were added by registration and 2 by transfer from other classes thus bringing the total to 122 at the end of the year. Of these, 76 are building societies, 35 are labour (contract) societies, 3 fishing lease societies, 4 printing presses, 2 co-operative hostels for students and one a milk supply society. The remaining society has been wrongly included in this class and will be transferred to its appropriate class in the current year.

Building societies.

62. Of the 48 societies of class (vi) registered during the year, 29 are building societies. The total number of building societies at the end of the year, including the two agricultural building societies referred to in paragraph 47 above, was 78. During the year 35 building societies received loans from Government amounting in all to Rs. 3,94,480. Repayments made to Government during the year amounted to Rs. 0·25 lakh leaving a balance of Rs. 7·68 lakhs due to Government at the end of the year. The Government loans which bear interest

at 6½ per cent are repayable either in 20 annual instalments or in 20 equated annual payments. Three hundred and thirty-seven houses have been completed at a cost of Rs. 10,82,922 and 272 more houses are in course of construction. The paid-up share capital of all the building societies together amounted at the end of the year to Rs. 4,03,322.

One of the most successful building societies in the Presidency is the Madras Government Servants' Co-operative Building Society in Madras. In March last His Excellency the Governor of Madras laid the foundation stone of a building which the society is constructing for its own use as an office and for the common use of the members. In the address presented to His Excellency on that occasion it was urged on behalf of the society that the rate of interest levied on the Government loans should be reduced and the proportion of the Government loan to the paid-up share capital should be increased. These questions had already been raised at the Provincial Co-operative Conference and they are now under the consideration of Government.

Societies for the depressed and backward classes.

63. Co-operation amongst the depressed and backward classes continued to progress satisfactorily. At the beginning of the year there were 1,235 societies composed wholly or mainly of Ādi-Drāvidas or Ādi-Āndhras. During the year 503 more societies were added.

Societies in charge of the Labour Department.

Of the 1,738 societies, 1,024 are in charge of the Labour Department in the districts of South Arcot, Chingleput, Gōdāvari East, Gōdāvari West, Guntūr, South Kanara, Kistna and Tanjore. These 1,024 societies had at the end of the year 45,785 members with a paid-up share capital of Rs. 2,38,338. The deposits of members held at the end of the year amounted to Rs. 13,723. Borrowings from Government for purchase of house-sites amounted at the end of the year to Rs. 2,16,818 and the borrowings from central banks and non-members for other purposes amounted to Rs. 1,31,996. The reserve fund of these societies amounted to Rs. 27,080.

In addition to the 1,024 societies mentioned above, there were at the end of the year 194 societies in Madura district, composed almost entirely of Kallars, in charge of the Special Superintendent of Police for Kallars under the Labour Department. At the end of the year these societies had

15,207 members and a paid-up share capital of Rs. 47,621. The working capital which amounted to Rs. 3,77,634 included Rs. 2,68,239 in the shape of loans from Government. The reserve fund of the societies amounted to Rs. 30,708.

Societies in charge of the Co-operative Department.

The societies for the depressed and backward classes under the direct supervision of the Co-operative Department numbered 714 at the end of the year as compared with 545 at the end of the previous year. They had 23,552 members with a paid-up share capital of Rs. 1,44,831. These societies held at the end of the year Rs. 5,155 in the shape of deposits from members and Rs. 6,28,112 in the shape of loans from central banks.

As observed in the last year's report some societies of members of the depressed classes obtained lands on lease or otherwise, for cultivation by the members. At the end of the year 22,824 acres of land were held by such societies, mainly on lease.

Societies for members of criminal tribes.

64. There are 5 societies for members of certain criminal tribes, one in South Arcot, one (newly registered during the year) in Coimbatore, and three in Kurnool. These 5 societies had at the end of the year 409 members and a paid-up share capital of Rs. 5,388. The working capital which amounted to Rs. 8,311 was composed mainly of share capital and members' deposits, the borrowings from central banks being only Rs. 1,880. All these societies have worked at a profit, the net profit earned amounting in the aggregate to Rs. 636.

Societies for Municipal employees—Inferior.

65. At the end of the year there were 43 societies exclusively for scavengers and sweepers employed in Municipalities or Unions, as compared with 35 at the end of the previous year. The number of members in these societies was 4,346 and the paid-up share capital Rs. 32,244. Seven of these societies made joint purchases on behalf of their members to the value of Rs. 41,226, chiefly of food-stuffs and cloth. Besides the 43 societies mentioned above there are 14 societies of municipal employees which admit scavengers and sweepers as well as superior employees.

Societies in the Agency tracts.

66. At the beginning of the year there were 16 registered societies in the Agency tracts. Four more were registered during the year, bringing the total number of registered societies to 20 at the

end of the year. During the year the membership rose from 5,541 to 5,888 and the paid-up share capital from Rs. 21,614 to Rs. 25,146. Goods to the value of Rs. 31,782 were sold to the members, and members' products to the value of Rs. 26,010 were sold to the public.

In addition there were also three unregistered societies, one in Gōdāvari Agency and two in Vizagapatam Agency, working on an informal basis. These societies had, at the end of the year, a membership of 159 and a paid-up share capital of Rs. 1,479. Their total sales to members during the year amounted to Rs. 5,568 and they sold members' products to the public to the value of Rs. 5,341.

IV.—Reserve Fund.

67. When the contributions to reserve have been made in accordance with the audit orders on the accounts for the year 1924–25, the total reserve fund of all societies will amount to Rs. 46,84,848 as compared with Rs. 38,34,994 in the previous year. The amounts relating to the Madras Central Urban Bank, to the district central banks and to primary societies are as follows:—

	RS.
Madras Central Urban Bank (Provincial Bank)	4,36,929
District central banks	8,90,063
Agricultural primary societies ...	22,74,811
Non-agricultural primary societies ...	10,83,045
Total ...	46,84,848

The Madras Central Urban Bank has invested the whole, and two 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 22·16 per cent, while their total working capital has risen by 17·55 per cent during the year.

V.—Resources.

68. 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 1925.	Percentage of total working capital derived from				Total.
		Share capital.	Deposits.	Loans from other societies.	Reserve fund.	
	RS.					
Madras Central Urban Bank (Provincial Bank) ...	1,10,60,567	5·38	72·96	18·18	3·48	100·00
District central banks	3,44,67,230	10·71	51·62	35·60	2·07	100·00
Agricultural ...	3,65,73,175	12·52	4·75	77·45	5·28	100·00
Non-agricultural ...	1,65,55,666	28·24	45·19	21·03	5·54	100·00

In the case of agricultural societies, there is again a slight increase in the proportion of the working capital represented by paid-up share capital and by reserve fund. As remarked last year this is a very satisfactory tendency.

VI.—Supervision.

Number of unions.

69. There were 272 local supervising unions at the beginning of the year, forty unions were registered and one society was transferred to this class by the conversion of the Parlākimedi central bank into a local union, bringing the total to 313 at the end of the year. This excludes the ten federations of local supervising unions and the two propagandist unions referred to in paragraphs 17 and 18. Of the 10,784 primary societies in the Presidency at the end of the year 8,704 were affiliated to supervising unions. Most of the societies in charge of the Labour Department are not affiliated to local unions, and these with societies which were registered towards the close of the year make up the major portion of the societies which remained unaffiliated at the end of the year. There are also certain non-agricultural societies which have not joined local unions because they would derive very little benefit by affiliation.

Supervision fund.

70. The receipts by local supervising unions and district federations towards the supervision fund during the year together with the opening balances amounted to Rs. 3,68,882 and the expenditure to Rs. 2,19,106. The corresponding figures for the previous year were Rs. 3,23,478 and Rs. 1,91,603, respectively. The total demand for the year on account of supervision fund including the arrears of previous years was Rs. 2,11,292 of which Rs. 1,37,024 was paid by primary

societies during the year leaving Rs. 74,268 uncollected at the end of the year. The amount contributed by societies for their own supervision is increasing year by year. The amount spent in the year by the local unions and district federations of unions under this head was equivalent to 32·87 per cent of the amount spent by Government in working the Co-operative Societies Act. The corresponding percentage for the previous year was 30·47.

71. Local supervising unions are on the whole progressing very satisfactorily. Their sense of responsibility is growing and this brings with it an increase in efficiency. To this result the work of certain district federations has contributed very substantially. In certain well developed districts the unions have now relieved the departmental officers of most of the work connected with organization of societies.

VII.—Disputes and Litigation.

72. Particulars of suits filed in Civil Courts and decrees obtained during the year in Civil Courts are furnished in Section I, Appendix 9. *Civil suits.* There were 176 suits pending disposal at the end of the previous year of which 26 have been excluded from the opening balance for the year under review, the societies concerned either having been liquidated or having submitted revised figures after audit; 874 suits were filed during the year; claims were satisfied before decree in 115 cases and 678 cases were decreed during the year leaving 231 suits pending disposal at the end of the year. From the decrees pending execution at the end of the year 1923–24, 110 cases have been excluded from the opening balance for the year under review. The explanation of this is similar to that mentioned above in regard to the number of civil suits. To the remaining 1,526 cases, 678 decrees were added during the year. In 510 cases claims were satisfied during the year and there were 1,694 decrees pending execution at the end of the year. Compared with the figures of last year the number of civil suits filed during the year showed a small increase. The increase was specially noticeable especially in the districts of Malabar, Chingleput, South Kanara and Salem.

73. Particulars of arbitration references under rule XIV of the rules framed under the Co-operative Societies Act will be found in section II of Appendix 9. *Arbitration.* Twenty-one thousand,

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three hundred and twenty-eight references were added in the year to the 6,019 cases pending disposal at the end of the previous year. In 3,185 cases claims were satisfied before decree and awards were given in 18,456 cases during the year leaving 5,736 references pending disposal at the end of the year. To the 24,269 awards pending execution at the end of the previous year, 18,456 fresh awards were added during the year; claims were satisfied during the year in 10,629 cases, leaving 32,096 cases pending execution at the end of the year. There was a substantial increase in the number of arbitration references made in the districts of South Kanara, Anantapur, Vizagapatam, Guntūr, Coimbatore, Salem and Bellary. The explanation given for the increase is the continued systematic overhauling of bad and indifferent societies and the strenuous efforts which have been made to recover the overdues. It seems probable that societies are resorting too readily to arbitration procedure, without first exhausting all other methods of bringing pressure to bear upon recalcitrant members and thereby inducing them to pay their overdues. This question and the connected question of collecting the amounts covered by arbitration awards without resort to execution through the courts, is now under consideration.

74. During the year, 9 cases of misappropriation, cheating, and forgery by office-bearers of co-operative societies were taken to court. *Criminal prosecutions.* Six of them ended in conviction and the rest in acquittal. Of the prosecutions pending in the courts at the end of the previous year, 3 ended in conviction and 1 in acquittal. In one case compensation was awarded to the society concerned out of the fine imposed. Although the number of cases of misappropriation of societies funds by office-bearers, which come to light, is very small indeed compared with the number of societies, I have noticed in some areas a tendency on the part of the panchayatdars to remain inactive when they suspect or even when they come to know that an office-bearer has been temporarily misappropriating the money of the society. It is essential in the interests of the movement as a whole that co-operators should take courageous action to prevent such misappropriations or to check them rigorously at the very outset.

VIII.—Liquidation.

75. The registration of 78 societies was cancelled during the year. Of these, 60 were credit societies (50 agricultural,

and 10 non-agricultural). A list of the 180 societies under liquidation at the end of the year will be found in Appendix 10. During the year under review liquidation proceedings were completed in 56 societies.

IX.—Audit.

76. During the year under review, the accounts of all societies for the previous year were audited and audit certificates issued, except in the case of two societies in the South Arcot, two in South Kanara and three in the Rāmnād districts. In these 7 cases the accounts had been filed in court or were for other reasons not available for audit until after the year had closed. The figures furnished in this report are as in last year unaudited figures, except in the case of Central banks and about 940 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. As usual the audit of the accounts of the Madras Central Urban Bank was done by a certified Public Accountant and Auditor. The accounts of the Madras Christian Central Co-operative Bank were also audited this year by a certified Public Accountant and Auditor. The audit of all other societies was done by the departmental staff. There are 2 Audit Unions at work, one for the societies in the towns of Tinnevelly and Palamcottah to which I referred last year and another for the audit of the societies within the Municipal limits of Vellore and in Katpadi. The latter Union was registered during the year under review. As in previous years some of the larger societies in Madras city contribute the amount necessary to pay for an Auditor who is deputed from the department for the audit of their accounts.

X.—Acts, Rules and By-laws.

77. During the year I submitted to Government a draft rule under section 43 of the Co-operative Societies Act empowering the Registrar or any person authorized by him under section 17 of the Act to require by summons the production of any books, accounts, documents, securities or other records relating to the affairs of any society, and of cash belonging to the society by the person in possession of or responsible for the custody of such books, etc. This rule has been duly notified as required by sub-section 43 (4) of the Act for general criticism. I also submitted to Government a draft amendment adding a new clause to rule XIV (5) of

the rules framed under the Co-operative Societies Act, declaring Village Courts constituted under the Madras Village Courts Act (Madras Act I of 1889) to be Civil Courts for the purpose of execution of arbitrators' awards. The draft amendment was duly published for general criticism as required by the Act and has now been confirmed.

During the year model by-laws were framed for district federations of unions, for land reclamation societies and for crop loan and sale unions.

XI.—Miscellaneous.

Conferences.

78. The 13th Provincial Conference was held on 21st December 1924, with Sir K. Venkata Reddi Nayudu, formerly Development Minister, in the chair. The conference appointed various sub-committees to deal with the subjects included in the agenda. These committees carried out their work with great thoroughness and the general conference passed a large number of resolutions in important questions affecting the co-operative movement as a whole. Action has been taken wherever possible on most of these resolutions. Some of the questions dealt with at the conference are still under consideration.

District Co-operative Conferences were held in the districts of Anantapur, North Arcot, South Arcot, Cuddapah, Gōdāvari East, Guntūr, Kistna, Kurnool, Malabar, Nellore, Salem and Tinnevelly. The North Arcot District Conference was opened by the Hon'ble the Minister for Development. In addition to these district conferences many conferences were held for smaller areas (e.g., taluks or union areas). At many of the co-operative conferences held during the year instructive lectures were given and demonstrations were held by officers of the Agricultural and Veterinary departments. Partly as a result of these lectures and demonstrations, co-operators have purchased large quantities of kolinji and daincha seeds, fish guano, bone meal, improved agricultural implements, etc. A conference of representatives of central banks was held in my office in March last to discuss questions relating to their activities. I have already referred in paragraph 17 of this report to the conference which I convened in March last to discuss the most suitable constitution for district federations.

As usual very close touch has been maintained with the Agricultural department during the year.

XII.—Attitude of the Public.

79. The attitude of the general public towards the movement continues to be extremely sympathetic and the relations between non-official co-operators and the officers of the department have as usual been extremely cordial. I am indebted to a large number of honorary workers throughout the Presidency for many practical suggestions for the furtherance of the movement and for helpful criticism and useful advice. I am also indebted to Mr. W. Lamb and Mr. W. R. T. Mackay of the Imperial Bank for valuable advice on various financial problems affecting the movement.

The services of the following co-operators were publicly recognized by the conferment of honorary titles during the year:—

1. M.R.Ry. Rao Bahadur M. K. Venkata Achariyar Avargal, Deputy Registrar of Co-operative Societies, Madras;
2. M.R.Ry. Rao Sahib N. Ramaswami Ayyar Avargal, B.A., B.L., Secretary of the Madura-Rāmnād Central Co-operative Bank, Madura;
3. M.R.Ry. Rao Sahib V. Venkata Achariyar Avargal, President, the Co-operative Central Bank, Ltd., Conjeeveram; and
4. M.R.Ry. Rao Sahib V. S. Lakshminarasimha Rao Pantulu Garu, Deputy Registrar of Co-operative Societies, Bezwada.

My Deputy Registrars and Assistant Registrars have worked with energy and enthusiasm. They and I as well as the co-operative movement owe much to the devoted service of the subordinate staff.

The confirmation of a portion of the subordinate staff to which I referred in my last report and the reorganization of the upper controlling staff to which I have referred in paragraph 4 of this report have resulted not only in promoting contentment and therefore efficiency among the subordinate staff but also in attracting to the department new recruits of a high standard.

I have the honour to be,

Sir,

Your most obedient servant,

J. GRAY,

Registrar.

APPENDICES.

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APPENDIX No. 1.—*General summary of progress of Co-operative Societies in 1924–25.*

I.—WORKING CAPITAL OF ALL SOCIETIES ON 30TH JUNE 1925.

—	Provincial Bank (1).	Central Banks (31).	Supervising unions (325)*	Agricultural societies. Credit (9,164).	Purchase and production. (82)	Others (226).	Total of Agricultural societies (9,472).	Non-agricultural societies. Credit (1,039).	Purchase and production. (151).	Others (122).	Total of Non-agricultural societies (1,312).	Total, 1924-25 (11,141).	Total, 1923-24 (9,785).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Share capital	5,94,700	36,92,477	..	42,81,332	2,35,858	62,841	45,80,031	40,02,056	2,37,241	4,35,408	46,75,305	1,35,42,515	1,14,49,879
Deposits of members †	80,70,168	1,77,89,748	...	7,01,269	60,191	1,137	7,62,597	32,30,424	1,23,120	13,404	33,66,948	2,90,89,461	2,48,68,124
Loans from other societies ...	20,10,629	1,22,71,005	...	2,75,14,082	2,62,691	57,799	2,78,34,572	24,99,409	91,094	1,26,058	27,16,561	4,48,32,837	3,94,71,980
Loans and deposits of non-members (individuals, institutions, etc.) ..		...	...	9,22,042	46,944	3,699	9,72,685	40,83,043	23,083	9,206	41,15,332	50,88,017	41,37,213
Loans from Government		..	...	4,82,264		6,641	4,88,905	998	...	7,63,940	7,64,938	12,53,843	7,88,045
Reserve fund	3,85,000	7,14,000	...	19,06,335	23,021	5,029	19,34,385	7,67,981	1,17,905	30,696	9,16,582	38,49,967	32,11,564
Total working capital on 30th June 1925.	1,10,60,567	3,44,67,230	1,34,31,939	3,58,07,324	6,28,705	1,37,146	3,65,73,175	1,45,84,511	5,92,143	13,78,712	1,65,55,666	9,86,56,638	..
Total working capital on 30th June 1924.	91,60,287	2,95,33,989	3,76,05,614	3,14,[illegible]7,536	5,50,226	37,343	3,20,85,106	1,17,80,415	5,46,990	8,19,96[illegible]	1,31,47,374	* ...	8,39,26,755
Divisible profit for 1924-25	+ 2,07,715	+ 5,93,801	...	+ 5,72,797	+ 16,654	+ 8,488	+ 5,97,939	+ 5,48,093	+ 47,702	+ 40,727	+ 6,31,522	+ 20,30,977	+ 16,29,936
				− 7,01,438	− 62,613	− 1,489	− 7,65,540	− 12,743	− 23,654	− 13,852	− 50,249	− 8,15,789	− 7,19,957
Reserve fund including additions to be made as per audit order of 1924-25 .	4,36,929	8,90,063	...	22,40,257	27,206	7,348	22,74,811	9,11,934	1,29,789	41,252	10,83,015	46,84,848	38,34,994
Value of goods purchased as owner ...	...	...	...	...	2,15,621	..	2,15,621	...	22,58,965	...	22,58,965	24,74,586	21,57,795
Value of goods purchased as agent	..	...	...	1,52,158	5,106	...	1,57,264	4,528	104	...	4,632	1,61,896	1,93,256
Value of goods sold as owner	...	...	...		2,32,072	...	2,32,072	...	23,79,377	...	23,79,377	26,11,449	22,99,645
Value of goods sold as agent	...	..		1,19,386	4,33,160	...	5,52,546	43,735	296	...	44,011	5,96,557	4,46,453

* This includes two propagandist unions, two audit unions and 10 federations of unions.
† Includes non-members' deposits in the case of Provincial and Central Banks.

II.—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1924-25.

—	Demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Collection. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Balance. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Percentage of balance to demand. Provincial and Central Banks.	Agricultural	Non-agricultural.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
Principal including arrears ...	1,94,65,404	2,05,00,649	1,25,10,410	5,24,76,463	1,67,75,209	1,20,13,391	*1,04,14,254	3,92,02,854	26,90,195	84,87,238	20,96,156	1,32,73,589	13·82	41·40	16·75
Interest due in previous years ...	1,12,961	15,33,520	2,19,492	18,70,973	86,709	7,77,619	1,23,400	9,87,728	26,252	7,60,991	96,092	8,83,245	23·24	49·46	43·80
Interest due in 1924-25.	28,81,273	32,31,126	13,20,133	74,32,532	28,16,516	20,80,031	11,18,139	60,14,686	64,757	11,51,095	2,01,994	14,17,846	2·24	35·62	15·3[illegible]

* Includes Rs. 86,730 and Rs. 2,859, respectively, for which extension of time was granted.

III.—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1923-24.

—	Demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Collection. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Balance. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Percentage of balance to demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
Principal including arrears ...	1,28,16,985	1,73,71,094	1,01,76,935	4,03,65,014	1,06,40,382	1,05,17,932	85,82,292	2,97,40,606	21,76,603	68,53,162	15,94,643	1,06,24,408	16·98	39·45	15·66
Interest due in previous years	57,912	11,33,730	1,59,662	13,51,304	49,206	5,65,363	1,04,707	7,19,276	8,706	5,68,367	54,955	6,32,028	13·30	50·13	34·42
Interest due in 1923-24.	19,40,562	27,85,[illegible]08	10,75,431	58,01,591	18,41,925	18,24,118	9,30,910	45,96,953	98,637	9,61,480	1,44,521	12,04,638	5·08	34·52	13·43

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APPENDIX No. 2.—*Synopsis of Loans by Agricultural credit and Non-agricultural Societies (other* than Central) in 1924–25 and 1923–24.*

Classified according to (1) Purpose, (2) Value, (3) Security and (4) Period.

Loans-purpose.	Agricultural, 1924–25. Amount.	Agricultural, 1924–25. Percentage.	Agricultural, 1923–24. Amount.	Agricultural, 1923–24. Percentage.	Non-agricultural, 1924–25. Amount.	Non-agricultural, 1924–25. Percentage.	Non-agricultural, 1923–24. Amount.	Non-agricultural, 1923–24. Percentage.
(1) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses.	29,19,380	18·44	26,13,708	17·54	3,01,490	2·30	1,72,178	1·67
For purchase of cattle ...	11,90,655	7·52	12,56,601	8·43	1,05,335	0·80	82,490	0·81
For payment of kist ...	12,12,172	7·66	9,75,564	6·55	48,823	0·37	49,667	0·48
For improvement of land.	7,59,594	4·80	6,64,620	4·46	1,48,998	1·14	1,11,588	1·08
For purchase of raw materials for industries.	98,448	0·62	1,07,960	0·72	65,836	0·50	87,494	0·85
For trade	17,32,273	10·90	18,59,908	12·48	20,59,411	15·74	18,99,872	18·44
For education	26,471	0·17	36,220	0·24	1,19,762	0·90	74,823	0·73
For house building ...	6,63,219	4·19	6,54,726	4·39	12,47,201	9·56	11,69,423	11·35
For manufacture and purchase of country carts.	46,743	0·29	50,376	0·34	21,437	0·16	22,102	0·21
For purchase of land ...	6,30,794	3·98	5,47,380	3·67	1,92,937	1·47	1,43,391	1·39
For food and necessaries of life	16,31,631	10·35	13,16,135	8·83	25,99,133	19·85	19,33,607	18·76
Total, productive ...	1,09,11,380	68·92	1,00,83,198	67·65	69,10,368	52·79	57,46,625	55·77
For paying off prior debts.	46,59,891	29·43	44,56,894	29·90	45,40,118	34·68	32,82,999	31·86
For marriages	1,97,427	1·25	2,29,556	1·54	13,24,588	10·12	9,80,172	9·51
For other ceremonies ...	21,062	0·13	23,653	0·17	1,12,374	0·86	1,36,181	1·32
For litigation	4,608	0·03	6,536	0·04	17,530	0·14	10,520	0·11
For other non-productive purposes	38,618	0·24	1,04,917	0·70	1,85,079	1·41	1,46,755	1·43
Total, non-productive ..	2,61,715	1·65	3,64,662	2·45	16,39,571	12·53	12,73,628	12·37
Grand total ...	1,58,32,986	100·00	1,49,04,754	100·00	1,30,90,052*	100·00	1,03,03,252	100·00

* Excludes Rs. 8,728 issued to members as cash credit.

Loans, amount, security and period.	Agricultural, 1924–25. Amount.	Agricultural, 1924–25. Percentage.	Agricultural, 1923–24. Amount.	Agricultural, 1923–24. Percentage.	Non-agricultural, 1924–25. Amount.	Non-agricultural, 1924–25. Percentage.	Non-agricultural, 1923–24. Amount.	Non-agricultural, 1923–24. Percentage.
(2) VALUE.	RS.		RS.		RS.		RS.	
Loans not exceeding Rs. 50	31,28,747	19·76	32,01,619	21·48	15,98,418	12·21	13,28,473	12·89
Loans exceeding Rs. 50, but not Rs. 100 ...	31,92,053	20·16	31,66,384	21·24	20,28,360	15·49	16,37,791	15·89
Loans exceeding Rs. 100, but not Rs. 250 ...	39,93,509	25·22	38,00,344	25·50	32,28,580	24·66	24,87,803	24·15
Loans exceeding Rs. 250 ...	55,18,677	34·86	47,36,407	31·78	62,34,699	47·64	48,49,185	47·07
Total ...	1,58,32,986	100·00	1,49,04,754	100·00	1,30,90,052	100·00	1,03,03,252	100·00
(3) SECURITY.								
Loans on security of deposits	69,867	0·44	67,420	0·45	5,32,077	4·07	4,31,172	4·18
Loans on pledge of movables	4,05,451	2·56	1,19,517	0·80	1,88,590	1·44	2,92,111	2·84
Loans on mortgage of immovable property ...	46,26,946	29·22	45,93,872	30·82	26,41,511	20·18	20,96,926	20·35
Loans on joint security of two or more members.	1,06,00,018	66·95	1,00,43,535	67·39	94,19,238	71·96	66,37,408	64·42
Loans on simple bond of borrowers	1,30,704	0·83	80,410	0·54	3,07,736	2·35	8,45,640	8·21
Total ...	1,58,32,986	100·00	1,49,04,754	100·00	1,30,90,052	100·00	1,03,03,252	100·00
(4) PERIOD.								
Loans not exceeding one year	80,28,555	50·71	73,99,183	49·64	49,56,652	37·87	42,37,268	41·13
Loans exceeding one year, but not two years ...	21,37,518	13·50	20,96,846	14·08	50,55,519	38·62	36,09,749	35·03
Loans exceeding two years	56,66,913	35·79	54,08,725	36·28	30,77,881	23·51	24,56,235	23·84
Total ...	1,58,32,986	100·00	1,49,04,754	100·00	1,30,90,052*	100·00	1,03,03,252	100·00

* Excludes Rs. 8,728 issued to members as cash credit.

APPENDIX No. 3.—Members, 1924-25.

Types of societies. (1)	At the beginning of the year. (2)	Admitted during the year. Individuals. New admissions. (3)	Representatives in interest of deceased members. (4)	By transfer of shares. (5)	Total (columns 3 to 5). (6)
Provincial Bank	314	...	3	11	14
Central Banks	2,728	95	18	94	207
Anantapur. Agricultural— Class I—Credit (a) Limited ...	36	...	...	...	...
Class I—Credit (b) Unlimited.	21,898	1,437	63	11	1,510
Class IV—Production and sale ... Limited ...	...	27	...	...	27
Agricultural, total ...	21,934	1,464	63	11	1,548
Non-agricultural— Class I—Credit (a) Limited ...	2,255	289	1	2	292
Class I—Credit (b) Unlimited.	582	37	...	..	37
Class II—Purchase, purchase and sale. Limited ...	91	...	...	...	...
Class IV—Production and sale ... .. Limited ...	217	1	...	...	1
Class VI—Others ... Limited ...	29	41	...	...	41
Non-agricultural, total ...	3,174	368	1	2	371
Arcot, North. Agricultural— Class I—Credit. Unlimited.	25,909	2,412	24	...	2,436
Class II—Purchase, purchase and sale. Limited ...	351	34	...	...	34
Agricultural, total ...	26,260	2,446	24	...	2,470
Non-agricultural— Class I—Credit (a) Limited ...	4,986	1,432	1	10	1,443
Class I—Credit (b) Unlimited.	936	155	...	...	155
Class II—Purchase, purchase and sale. Limited ...	184	16	...	6	22
Class VI—Others ... Limited ...	167	69	1	...	70
Non-agricultural, total ...	6,273	1,672	2	16	1,690

Types of societies. (1)	Removed during the year. Individuals. Voluntary withdrawals. (7)	Deaths. (8)	Expulsion due to misconduct. (9)	Expulsion due to default. (10)	Transfer of shares. (11)	Total (columns 7 to 11). (12)	At the end of the year (columns 2+6−12). (13)	Of the number in column 13. Agriculturists. (14)	Non-agriculturists. (15)
Provincial Bank	87	3	...	...	8	98	230	...	230
Central Banks	4	30	...	14	93	141	2,794	285	1,670
Anantapur. Agricultural— Class I—Credit (a) Limited	...	...		...	...	...	36	36	...
Class I—Credit (b) Unlimited.	443	166	19	62	5	715	22,699	16,174	3,401
Class IV—Production and sale, Limited	2	...	...	...	...	2	25	...	25
Agricultural, total	445	186	19	62	5	717	22,760	16,210	3,426
Non-agricultural— Class I—Credit (a) Limited	153	6	12	14	7	192	2,355	456	1,592
Class I—Credit (b) Unlimited.	16	...	...	...	...	16	603	96	269
Class II—Purchase, purchase and sale. Limited	...	...	...	...	...	...	91	...	86
Class IV—Production and sale, Limited	44	5	...	5	...	52	166	2	127
Class VI—Others, Limited	29	...	...	..	...	29	41	...	...
Non-agricultural, total	242	9	12	19	7	289	3,256	654	2,074
Arcot, North. Agricultural— Class I—Credit. Unlimited.	1,445	158	33	278	...	1,914	26,431	21,442	1,955
Class II—Purchase, purchase and sale. Limited	28	1	...	...	...	29	356	108	65
Agricultural, total	1,473	159	33	278	...	1,943	26,787	21,550	2,010
Non-agricultural— Class I—Credit (a) Limited	3[illegible]8	13	9	190	26	626	5,803	187	4,588
Class I—Credit (b) Unlimited.	65	...	...	29	...	94	997	198	723
Class II—Purchase, purchase and sale. Limited	1	...	...	...	6	7	199	3	158
Class VI—Others, Limited	8	...	...	...	1	4	233	17	162
Non-agricultural, total	457	13	9	219	33	731	7,232	405	5,631

APPENDIX No. 3.—Members, 1924-25—cont.

Types of societies.		Of the number in column 13—cont. Mixed. (16)	Total. (17)	Of the number in column 14. Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)	Of the number in column 13. Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Ādi-Drāvidas and Ādi-Āndhras. (27)	Other classes. (28)	Total. (29)
Provincial Bank		...	230	...	...	...	...	...	173	48	6	3	...	...	230
Central Banks		839	2,794	198	82	5	...	285	1,776	734	207	27	..	50	2,794
Anantapur. Agricultural— Class I—Credit.	(a) Limited ...	...	36	6	28	2	...	36	8	26	...	1	1	...	36
Anantapur. Agricultural— Class I—Credit.	(b) Unlimited.	3,124	22,699	3,248	10,376	1,785	765	16,174	1,654	17,442	213	1,623	1,627	140	22,699
Anantapur. Class IV—Production and sale	Limited ...	...	25	...	...	...	...	...	..	25	...	...	...	...	25
Anantapur. Agricultural, total ...		3,124	22,760	3,254	10,404	1,787	765	16,210	1,662	17,493	213	1,624	1,628	140	22,760
Anantapur. Non-agricultural— Class I—Credit.	(a) Limited ...	307	2,355	121	139	178	18	456	386	906	213	717	133	..	2,355
Anantapur. Non-agricultural— Class I—Credit.	(b) Unlimited.	238	603	68	16	8	4	96	155	188	2	153	104	1	603
Anantapur. Class II—Purchase, purchase and sale.	Limited ...	5	91	...	...	...	...	...	65	23	2	1	...	...	91
Anantapur. Class IV—Production and sale	Limited ...	37	166	1	1	...	...	2	7	104	..	55	...	...	166
Anantapur. Class VI—Others ...	Limited ...	41	41	...	...	...	...	...	...	...	..	6	35	...	41
Anantapur. Non-agricultural, total ...		628	3,256	190	156	186	22	554	613	1,221	217	932	272	1	3,256
Arcot, North. Agricultural— Class I—Credit.	Unlimited.	3,034	26,431	3,752	16,841	539	310	21,412	1,977	21,151	465	761	1,633	444	26,431
Arcot, North. Class II—Purchase, purchase and sale.	Limited ...	193	356	47	46	13	2	108	122	214	6	2	11	1	356
Arcot, North. Agricultural, total ...		3,227	26,787	3,799	16,887	552	312	21,550	2,099	21,375	471	763	1,644	415	26,787
Arcot, North. Non-agricultural— Class I—Credit.	(a) Limited ...	1,028	5,803	66	78	40	3	187	1,393	3,108	560	586	124	32	5,803
Arcot, North. Non-agricultural— Class I—Credit.	(b) Unlimited.	76	997	21	100	67	10	198	54	503	45	152	134	109	997
Arcot, North. Class II—Purchase, purchase and sale.	Limited ...	88	199	...	3	...	...	3	1	153	1	1	..	43	199
Arcot, North. Class VI—Others ...	Limited ...	54	233	3	8	...	6	17	23	134	13	3	60	...	233
Arcot, North. Non-agricultural, total ...		1,196	7,232	90	189	107	19	405	1,471	3,898	619	742	318	184	7,232

APPENDIX No. 3.—Members, 1924–25—cont.

Types of societies.		At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfers of shares.	Total (columns 3 to 5).	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6−12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Arcot, South. Agricultural—															
Class I—Credit	(a) Limited ...	34	64	...	...	64	...	...	...	...	...	...	98	96	...
	(b) Unlimited.	20,577	4,514	6	12	4,532	884	124	4	95	13	1,120	23,983	20,309	1,281
Class II—Purchase, purchase and sale ...	Limited...	27	5	...	...	5	5	...	...	...	...	5	27	15	12
Class IV—Production and sale	Limited ...	273	7	...	...	7	...	...	...	...	...	...	280	200	55
Class VI—Others ...	Limited ...	...	123	...	...	123	...	...	...	...	...	...	123	109	2
Agricultural, total ...		20,911	4,713	6	12	4,731	889	124	4	95	13	1,125	24,517	20,729	1,350
Non-agricultural—															
Class I—Credit	(a) Limited..	6,135	1,732	1	5	1,738	548	38	...	442	5	1,033	6,840	855	5,057
	(b) Unlimited.	568	97	...	...	97	155	2	...	9	...	166	499	2	445
Class II—Purchase, purchase and sale ...	Limited ...	745	204	...	...	204	127	1	...	...	...	128	821	18	736
Class IV—Production and sale... ...	Limited ...	23	...	...	...	...	...	...	...	...	...	...	23	17	...
Class VI—Others.	(a) Limited ...	89	60	...	20	80	...	...	...	...	13	13	156	26	75
	(b) Unlimited.	14	17	...	...	17	...	...	...	...	...	...	31	...	...
Non-agricultural, total ...		7,574	2,110	1	25	2,136	830	41	...	451	18	1,340	8,370	913	6,313
Bellary. Agricultural—															
Class I—Credit.	(b) Unlimited.	6,318	2,093	11	...	2,104	399	34	...	5	4	442	8,010	6,703	708
Class VI—Others ...	Limited ...	...	17	...	...	17	...	...	...	...	...	...	17	17	...
Agricultural, total ...		6,348	2,110	11	...	2,121	399	34	...	5	4	442	8,027	6,720	708
Non-agricultural—															
Class I—Credit	(a) Limited...	1,665	1,007	1	...	1,008	232	4	1	...	...	237	2,436	92	1,942
	(b) Unlimited.	176	44	...	...	44	4	...	...	...	...	4	216	...	216
Class II—Purchase, purchase and sale.	Limited ...	...	304	...	...	304	7	...	...	...	...	7	297	...	297
	Unlimited.	29	...	...	...	...	3	...	...	...	...	3	26	19	5
Class VI—Others.	Limited...	38	26	...	...	28	1	1	...	...	1	3	61	...	52
Non-agricultural, total ...		1,908	1,381	1	...	1,382	247	5	1	...	1	254	3,036	111	2,519

APPENDIX No. 3.—*Members*, 1924-25—*cont.*

District	Types of societies.	Of the number in column 13—*cont.* Mixed. (16)	Total. (17)	Of the number in column 14. Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)	Of the number in column 13. Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Adi-Dravidas and Adi-Andhras. (27)	Other classes. (28)	Total. (29)
Arcot, South.	Agricultural—														
	Class I—Credit (a) Limited ...	2	98	26	70	...	...	96	17	70	...	1	1	...	98
	Class I—Credit (b) Unlimited.	2,399	23,989	2,538	14,953	1,100	1,718	26,309	1,964	15,368	898	931	4,638	190	23,989
	Class II—Purchase, purchase and sale ... ... Limited ...	...	27	...	15	...	...	15	6	20	...	1	...	...	27
	Class IV—Production and sale ... ... Limited ..	25	280	174	26	...	...	200	66	205	2	...	5	2	280
	Class VI—Others. Limited ...	12	123	65	28	16	...	109	60	39	14	4	6	...	123
	Agricultural, total ...	2,438	24,517	2,803	15,092	1,116	1,718	20,729	2,113	15,711	914	937	4,650	192	24,517
	Non-agricultural—														
	Class I—Credit (a) Limited ...	928	6,840	338	352	33	82	855	1,698	3,002	384	669	93	214	6,840
	Class I—Credit (b) Unlimited.	52	499	1	..	...	1	2	74	191	15	13	163	44	499
	Class II—Purchase, purchase and sale. Limited...	72	821	7	6	...	...	13	442	340	20	15	2	2	821
	Class IV—Production and sale .. ... Limited ...	6	23	...	17	...	...	17	4	19	...	...	...	...	23
	Class VI—Others. (a) Limited ..	55	156	14	12	...	...	26	35	121	...	...	...	...	156
	Class VI—Others. (b) Unlimited.	31	31	...	...	...	...	..	...	31	...	...	...	...	31
	Non-agricultural, total	1,144	8,370	410	387	33	83	913	2,169	4,604	419	[illegible]	258	260	8,370
Bellary.	Agricultural—														
	Class I—Credit. (b) Unlimited.	599	8,010	1,584	4,800	164	155	6,703	564	6,286	64	475	308	313	8,010
	Class VI—Others. Limited ...	...	17	...	17	..	...	17	1	16	...	...	...	..	17
	Agricultural, total ...	599	8,027	1,584	4,817	164	155	6,720	565	6,302	64	475	308	313	8,027
	Non-agricultural—														
	Class I—Credit (a) Limited ...	395	2,436	26	43	10	13	92	776	877	147	541	15	80	2,436
	Class I—Credit (b) Unlimited.	...	216	.	...	...	...	...	...	6	...	10	69	191	216
	Class II—Purchase, purchase and sale. Limited ..	...	297	...	...	...	...	...	114	154	...	[illegible]	...	...	297
	Class II—Purchase, purchase and sale. Unlimited.	2	26	1	18	5	...	19	1	25	...	...	...	...	26
	Class VI—Others. Limited...	9	61	...	...	...	...	...	81	28	...	2	...	...	61
	Non-agricultural, total ...	406	3,036	27	56	75	13	111	922	1,090	147	582	84	211	3,036

APPENDIX No. 8.—Members, 1924–25—cont.

	Types of societies.	At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfers of shares.	Total (columns 3 to 5.)	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsions due to misconduct.	Expulsions due to default.	Transfers of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6—12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Chingleput.	Agricultural—														
	Class I—Credit (a) Limited ...	132	54	1	...	55	9	2	...	...	...	11	176	142	8
	Class I—Credit (b) Unlimited.	28,689	4,810	6	4	4,820	1,317	262	29	239	80	1,927	31,582	25,967	2,709
	Class II—Purchase, purchase and sale ... ... Limited ...	278	8	...	...	8	7	...	...	...	...	7	279	171	105
	Class VI—Others. (a) Limited ...	41	...	...	...	...	...	6	...	...	...	6	35	35	...
	Class VI—Others. (b) Unlimited.	15	...	...	...	...	...	...	...	...	...	...	15	15	...
	Agricultural, total ..	29,155	4,872	7	4	4,883	1,333	270	29	239	80	1,951	32,057	26,330	2,822
	Non-agricultural—														
	Class I—Credit (a) Limited ...	6,015	1,721	...	39	1,760	270	49	25	83	85	512	7,263	554	4,692
	Class I—Credit (b) Unlimited.	1,100	319	...	...	319	62	2	26	19	...	109	1,310	266	932
	Class II—Purchase, purchase and sale ... ... Limited ...	133	32	...	...	32	7	...	...	...	...	7	158	...	158
	Class III—Production ... Limited ...	552	1	...	...	1	10	2	...	...	...	12	541	...	541
	Class VI—Others ... (a) Limited ...	219	80	...	...	80	8	...	...	...	...	8	291	1	283
	Non-agricultural, total ..	8,019	2,153	...	39	2,192	357	53	51	102	85	648	9,563	821	6,606
Chittoor.	Agricultural—														
	Class I—Credit. Unlimited...	8,749	1,434	7	1	1,442	419	86	4	78	...	587	9,604	7,318	825
	Agricultural, total ...	8,749	1,434	7	1	1,442	419	86	4	78	...	587	9,604	7,318	825
	Non-agricultural—														
	Class I—Credit (a) Limited ...	1,944	570	...	9	579	32	31	1	101	111	276	2,247	352	1,473
	Class I—Credit (b) Unlimited.	109	...	...	...	...	8	...	...	...	...	8	101	13	46
	Class II—Purchase, purchase, and sale ... ... Limited ...	331	19	...	...	19	28	...	...	58	...	86	264	...	201
	Non-agricultural, total ...	2,384	589	...	9	598	68	31	1	159	111	370	2,612	365	1,720

APPENDIX No. 3.—*Members*, 1924-25—*cont.*

District	Types of societies.	Of the number in column 13—cont.		Of the number in column 14.					Of the number in column 18.						
		Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Adi-Dravidas and Adi-Andhras.	Other classes.	Total.
		(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Chingleput.	Agricultural—														
	Class I—Credit (a) Limited ..	26	176	44	69	78	11	142	31	118	...	...	27	...	176
	Class I—Credit (b) Unlimited.	2,906	31,552	2,38[illegible]	19,440	2,074	2,066	25,967	2,351	21,373	1,276	561	5,865	156	31,582
	Class II—Purchase, purchase and sale ... ... Limited...	3	279	14	157	...	...	171	80	178	7	...	13	1	279
	Class VI—Others. (a) Limited...	...	35	28	7	...	...	35	28	7	...	...	...	...	35
	Class VI—Others. (b) Unlimited.	...	15	...	8	12	...	15	...		15	...	...	...	15
	Agricultural, total ...	2,935	32,087	2,4[illegible]7	19,682	2,104	2,077	26,330	2,490	21,676	1,298	561	5,905	157	32,087
	Non-agricultural—														
	Class I—Credit (a) Limited...	2,017	7,263	392	114	...	48	554	1,277	4,731	602	566	154	33	7,263
	Class I—Credit (b) Unlimited.	112	1,310	214	35	10	7	266	125	739	13	155	272	6	1,310
	Class II—Purchase, purchase and sale ... Limited ...	...	158	...	...	...	...	...	118	40	...	..	...	...	158
	Class III—Production ... Limited ...	...	541	...	...	...	...	...	337	188	4	12	...	...	541
	Class VI—Others ... (a) Limited ...	7	291	1	...	...	...	1	75	193	21	2	...	...	291
	Non-agricultural, total ...	2,136	9,563	607	149	10	55	821	1,932	5,891	540	735	420	39	9,563
Chittoor	Agricultural—														
	Class I—Credit .. Unlimited...	1,461	9,604	1,163	5,731	333	91	7,318	809	7,467	181	539	585	23	9,604
	Agricultural, total ..	1,461	9,604	1,163	5,731	333	91	7,318	809	7,467	181	539	585	23	9,604
	Non-agricultural—														
	Class I—Credit (a) Limited...	422	2,247	168	105	79	...	352	675	1,070	230	253	16	3	2,247
	Class I—Credit (b) Unlimited.	42	101	4	9	...	...	13	...	...	...	74	27	...	101
	Class II—Purchase, purchase and sale .. Limited ...	63	264		...	..	...	...	155	100	2	7	..	..	264
	Non-agricultural, total ..	527	2,612	172	114	79	...	365	830	1,170	232	334	43	3	2,612

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APPENDIX No. 3.—Members, 1924–25—cont.

District	Types of societies.	At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfers of shares.	Total (columns 3 to 5).	Removed during the year. Individuals. Voluntary withdrawal.	Deaths.	Expulsions due to misconduct.	Expulsions due to default.	Transfers of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6−12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Coimbatore.	Agricultural—														
	Class I—Credit (b) Unlimited.	24,321	3,328	17	4	3,349	920	267	41	273	18	1,528	26,142	18,181	5,533
	Class II—Purchase, purchase and sale ... Limited.	142	10	...	...	10	17	...	...	...	1	18	134	47	83
	Agricultural, total ...	24,463	3,338	17	4	3,359	916	267	41	273	19	1,546	26,276	18,228	5,616
	Non-agricultural—														
	Class I—Credit (a) Limited.	4,955	1,165	...	9	1,174	287	34	25	233	88	667	5,462	536	4,328
	Class I—Credit (b) Unlimited.	664	149	...	..	149	66	4	16	27	...	133	680	62	589
	Class II—Purchase, purchase and sale ... Limited.	977	55	1	...	56	21	3	...	15	15	54	979	42	852
	Class VI—Others. (a) Limited.	412	125	...	...	125	8	1	...	...	...	9	528	28	234
	Class VI—Others. (b) Unlimited.	257	32	...	...	32	1	3	...	...	...	4	285	42	216
	Non-agricultural, total ...	7,265	1,526	1	9	1,536	403	45	41	275	103	867	7,934	710	6,219
Cuddapah.	Agricultural—														
	Class I—Credit (a) Limited.	17	..	...	...	...	...	...	...	...	...	...	17	6	11
	Class I—Credit (b) Unlimited.	4,732	1,195	2	...	1,197	283	20	10	29	...	292	5,637	4,458	512
	Agricultural, total ...	4,749	1,195	2	...	1,197	273	20	10	29	...	292	5,654	4,464	523
	Non-agricultural—														
	Class I—Credit (a) Limited.	1,893	1,052	...	...	1,052	194	11	50	...	9	264	2,680	122	2,382
	Class I—Credit (b) Unlimited.	76	1	...	...	1	3	1	...	...	...	4	73	...	57
	Class II—Purchase, purchase and sale ... Limited.	48	...	...	...	...	...	...	...	...	...	...	48	...	48
	Class VI—Others ... Limited.	12	93	...	...	93	...	...	...	...	...		105	...	105*
	Non-agricultural, total ...	2,028	1,146	...	...	1,146	197	12	50	...	9	268	2,906	122	2,592

APPENDIX No. 3.—Members, 1924-25—cont.

	Types of societies.	Of the number in column 13—cont. Mixed. (16)	Total. (17)	Of the number in column 14. Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)
Coimbatore.	Agricultural—Class I—Credit. (b) Unlimited.	2,428	26,142	1,303	14,197	1,697	984	18,181
	Class II—Purchase, purchase and sale ... ... Limited.	4	134	14	33	...	...	47
	Agricultural, total ...	2,432	26,276	1,317	14,230	1,697	984	18,228
	Non-agricultural—Class I—Credit. (a) Limited.	598	5,402	191	236	67	42	586
	(b) Unlimited.	29	680	5	...	...	57	62
	Class II—Purchase, purchase and sale ... ... Limited.	85	979	41	1	...	...	42
	Class VI—Others. (a) Limited.	286	528	20	8	...	...	23
	(b) Unlimited.	27	285	3	39	...	...	42
	Non-agricultural, total ...	1,095	7,934	260	284	67	99	710
Cuddapah.	Agricultural—Class I—Credit. (a) Limited.	...	17	...	4	2	..	6
	(b) Unlimited.	667	5,637	729	3,443	170	116	4,458
	Agricultural, total ...	667	5,654	729	3,447	172	116	4,464
	Non-agricultural—Class I—Credit. (a) Limited.	176	2,680	41	80	1	...	132
	(b) Unlimited.	16	73	...	...	..	...	...
	Class II—Purchase, purchase and sale ... Limited.	...	48	...	...	...	...	...
	Class VI—Others ... Limited.	...	105	...	...	...	...	...
	Non-agricultural, total ...	192	2,906	41	80	1	...	132

	Types of societies.	Of the number in column 13. Brahmans. (23)	Non-Brahmans (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Ādi-Drāvidas and Ādi-Āndhras. (27)	Other classes. (28)	Total. (29)
Coimbatore.	Agricultural—Class I—Credit. (b) Unlimited.	959	21,518	902	359	2,043	261	26,142
	Class II—Purchase, purchase and sale ... ... Limited.	70	44	20	...	...	...	134
	Agricultural, total ...	1,029	21,662	922	359	2,043	261	26,276
	Non-agricultural—Class I—Credit. (a) Limited.	1,601	2,921	363	377	96	14	5,462
	(b) Unlimited.	57	170	31	14	289	119	680
	Class II—Purchase, purchase and sale ... ... Limited.	632	193	116	8	...	...	979
	Class VI—Others. (a) Limited.	295	194	18	20	1	...	528
	(b) Unlimited.	...	254	...	3	16	12	285
	Non-agricultural, total ...	2,675	3,732	608	422	352	145	7,934
Cuddapah.	Agricultural—Class I—Credit. (a) Limited.	...	...	17	...	...	...	17
	(b) Unlimited.	287	2,993	1,432	499	366	60	5,637
	Agricultural, total ...	287	2,993	1,449	499	366	60	5,654
	Non-agricultural—Class I—Credit. (a) Limited.	710	710	486	691	31	52	2,680
	(b) Unlimited.	...	1	...	4	68	...	73
	Class II—Purchase, purchase and sale ... Limited.	23	20	1	4	...	...	48
	Class VI—Others ... Limited.	21	21	43	10	...	10	105
	Non-agricultural, total ...	754	752	580	709	99	62	2,906

APPENDIX No. 3.—Members, 1924-25—cont.

District	Types of societies.	At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfers of shares.	Total (columns 3 to 5).	Removed during the year. Voluntary withdrawals.	Individuals. Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2 + 6—12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Ganjam.	Agricultural—														
	Class I—Credit ... Unlimited.	6,481	3,260	...		3,260	375	44	77	247	...	743	8,998	7,167	1,100
	Agricultural, total ...	6,481	3,260	...	...	3,260	375	44	77	247	...	742	8,998	7,167	1,100
	Non-agricultural—														
	Class I—Credit (a) Limited ...	3,070	775	...	1	776	241	17	2	45	3	308	3,537	248	2,834
	Class I—Credit (b) Unlimited.	142	...	...	...	...	16	...	...	...	...	16	126	47	71
	Class II—Purchase, purchase and sale ... (a) Limited ..	205	1	...	...	1	5	1	..	...	...	6	290	20	270
	Class II—Purchase, purchase and sale ... (b) Unlimited.	137	16	...	...	16	2	2	...	...	...	4	149	...	149
	Class IV—Production and sale ... ... Limited ...	43	10	...	...	10	...	3	...	...	...	3	50	..	50
	Non-agricultural, total ...	3,597	802	...	1	803	264	23	2	46	3	338	4,152	315	3,374
Ganjam Agency.	Agricultural—														
	Class II—Purchase, purchase andsale. ... Limited ...	3,469	39	...	...	39	11	...	...	...	...	11	3,497	2,795	379
	Agricultural, total ...	3,469	39	...	...	39	11	...	...	...	...	11	3,497	2,795	379
Godavari, East.	Agricultural—														
	Class I—Credit ... Unlimited.	28,070	3,727	6	3	3,736	769	155	14	55	3	996	30,810	24,520	3,429
	Class II—Purchase, purchase and sale... ... Limited.	15	...	...	...	...	...	...	...	...	...	...	15	15	...
	Class VI—Others ... (a) Limited.	16	...	...	...	...	...	...	...	...	...	...	16	12	4
	Class VI—Others ... (b) Unlimited.	2,790	1,221	...	...	1,221	108	3	...	...	...	111	3,900	3,082	341
	Agricultural, total ...	30,891	4,948	6	3	4,957	877	158	14	55	3	1,107	34,741	27,629	3,774

APPENDIX No. 3.—*Members*, 1924–25—cont.

District	Types of societies.	Of the number in column 13—cont.		Of the number in column 14.					Of the number in column 13.						
		Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Āndhras.	Other classes.	Total.
		(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Ganjām.	Agricultural—														
	Class I—Credit ... Unlimited.	731	8,998	1,049	5,590	367	161	7,167	1,262	7,382	7	19	326	2	8,998
	Agricultural, total ...	731	8,998	1,049	5,590	367	161	7,167	1,262	7,382	7	19	326	2	8,998
	Non-agricultural—														
	Class I—Credit (a) Limited...	455	3,537	164	67	17	...	248	1,107	1,843	75	158	353	1	3,537
	Class I—Credit (b) Unlimited.	8	126	10	37	...	...	47	38	68	...	...	20	...	126
	Class II—Purchase, purchase and sale ... (a) Limited...	...	290	2	18	...	...	20	103	179	1	6	...	1	290
	Class II—Purchase, purchase and sale ... (b) Unlimited.	...	149	...	...	...	...	...	...	149	...	...	...	...	149
	Class IV—Production and sale ... Limited...	...	50	...	...	...	...	...	...	50	...	...	...	...	50
	Non-agricultural, total ...	463	4,152	176	122	17	...	315	1,248	2,269	76	164	373	2	4,152
Ganjām Agency.	Agricultural—														
	Class II—Purchase, purchase and sale. Limited...	323	3,497	604	1,831	145	215	2,785	47	1,836	27	7	...	1,580	3,497
	Agricultural, total ...	323	3,497	604	1,831	145	215	2,795	47	1,836	27	7	...	1,580	3,497
Godāvari, East.	Agricultural—														
	Class I—Credit .. Unlimited.	2,861	30,810	1,860	10,749	2,514	9,397	24,520	2,303	13,780	826	197	13,656	48	30,810
	Class II—Purchase, purchase and sale ... Limited.	...	15	...	15	...	...	15	10	5	...	...	...	...	15
	Class VI—Others ... (a) Limited.	...	16	3	6	3	...	12	15	1	...	...	...	...	16
	Class VI—Others ... (b) Unlimited.	477	3,900	2	115	314	2,651	3,082	...	119	195	...	3,529	57	3,900
	Agricultural, total ...	3,338	34,741	1,865	10,885	2,831	12,048	27,620	2,328	13,905	1,021	197	17,185	105	34,741

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APPENDIX No. *Members*, 1924–25—cont.

Types of societies. (1)	At the beginning of the year. (2)	Admitted during the year. Individuals. New admissions. (3)	Representatives in interest of deceased members. (4)	By transfer of shares. (5)	Total (columns 3 to 5). (6)	Removed during the year. Individuals. Voluntary withdrawals. (7)	Deaths. (8)	Expulsions due to misconduct. (9)	Expulsions due to default. (10)	Transfer of shares. (11)	Total (columns 7 to 11). (12)	At the end of the year (columns 2+6−12). (13)	Of the number in column 13. Agriculturists. (14)	Non-agriculturists. (15)
Gōdāvari, East—cont.														
Non-agricultural—														
Class I—Credit (a) Limited ...	2,769	732	...	1	733	408	16	1	74	...	521	2,981	77	2,628
Class I—Credit (b) Unlimited.	172	108	...	...	108	6	1	2	...	...	9	271	2	269
Class II—Purchase and purchase and sale... (a) Limited ...	136	37	...	...	37	22	...	...	...	...	22	151	14	137
Class II—Purchase and purchase and sale... (b) Unlimited.	22	29	...	...	29	...	...	...	...	...	...	51	22	29
Class IV—Production and sale ... Limited ...	5	16	...	...	16	...	...	...	...	...	...	21	3	17
Class VI—Others ... (a) Limited.	52	69	...	...	69	...	...	...	...	...	...	121	...	113
Class VI—Others ... (b) Unlimited.	49	...	...	...	...	...	2	...	...	...	2	47	...	45
Non-agricultural, total ...	3,205	991	...	1	992	436	19	3	74	...	554	3,643	118	3,238
Gōdāvari, East, Agency.														
Agricultural—														
Class I—Credit Unlimited.	24	27	...	...	27	...	...	...	...	...	...	51	32	9
Class II—Purchase and purchase and sale ... Limited ...	151	13	...	...	13	11	...	...	...	...	11	153	135	18
Agricultural, total ...	175	40	...	...	40	11	...	...	...	...	11	204	167	27
Non-agricultural—														
Class I—Credit Limited.	35	4	...	...	4	5	...	...	...	...	5	34	23	11
Non-agricultural, total ...	35	4	...	...	4	5	...	...	...	...	5	34	23	11
Gōdāvari, West.														
Agricultural—														
Class I—Credit. Unlimited.	12,804	2,486	14	...	2,500	428	165	31	84	...	708	14,596	11,538	1,804
Class VI—Others ... Unlimited.	1,329	12	5	...	17	4	6	...	1	...	11	1,335	1,256	...
Agricultural, total ...	14,133	2,498	19	...	2,517	432	171	31	85	...	719	15,931	12,794	1,804

APPENDIX No. 3.—*Members*, 1924–25—cont.

Types of societies.	Of the number in column 13—*cont*		Of the number in column 14.					Of the number in column 13.						
	Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Brahmans.	Non-Brahmans (Hindus).	Christians.	Muhammadans.	Adi-Drāvidas and Adi-Andhras.	Other classes.	Total.
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Godāvari, East—cont.														
Non-agricultural—														
Class I—Credit (a) Limited ...	276	2,981	55	...	16	6	77	755	1,036	712	111	208	159	2,981
Class I—Credit (b) Unlimited.	...	271	...	...	...	2	2	...	32	...	...	53	186	271
Class II—Purchase and purchase and sale (a) Limited ...	...	151	6	7	1	...	14	120	21	4	3	2	1	151
Class II—Purchase and purchase and sale ... (b) Unlimited.	...	51	...	22	...	...	22	...	51	...	...	...	...	51
Class IV—Production and sale ... Limited ...	1	21	3	...	...	...	3	21	...	...	...	...	...	21
Class VI—Others ... (a) Limited ...	8	121	...	...	...	...	...	32	43	9	2	35	...	121
Class VI—Others ... (b) Unlimited.	2	47	...	...	...	...	...	...	47	...	...	...	...	47
Non-agricultural, total ...	287	3,643	64	29	17	8	118	928	1,230	725	116	298	346	3,643
Godāvari, East, Agency.														
Agricultural—														
Class I—Credit. Unlimited ...	10	51	...	30	2	...	33	4	41	...	1	5	...	51
Class II—Purchase and purchase and sale ... ... Limited ...	...	153	10	125	...	...	135	6	144	1	2	...	...	153
Agricultural, total ...	10	204	10	155	2	...	167	10	185	1	3	5	...	204
Non-agricultural—														
Class I—Credit .. Limited ...	...	34	17	6	...	...	23	20	12	1	1	...	...	34
Non-agricultural, total ...	...	34	17	6	...	...	23	20	12	1	1		...	34
Godāvari, West.														
Agricultural—														
Class I—Credit. Unlimited.	1,254	14,596	977	9,889	592	80	11,538	1,814	10,076	507	153	1,118	28	14,596
Class VI—Others ... Unlimited.	79	1,335	...	530	...	726	1,256	...	175	171	...	956	33	1,335
Agricultural, total ...	1,333	15,931	977	10,419	592	806	12,794	1,814	11,151	678	153	2,074	61	15,931

APPENDIX No. 3.—Members, 1924–25—cont.

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	Types of societies.		At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Removed during the year. Voluntary withdrawals.	Individuals. Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6−12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
	(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Godávari, West—cont.	Non-agricultural— Class I—Credit	(a) Limited ...	1,032	254	...	1	255	65	11	1	4	1	82	1,205	46	1,142
		(b) Unlimited.	...	13	...	...	13	...	...	...	...	...	...	13	...	13
	Class IV—Production and sale	Limited ...	330	98	...	...	98	2	1	...	2	...	5	423	214	207
	Non-agricultural, total ...		1,362	365	...	1	366	67	12	1	6	1	87	1,641	260	1,362
Guntur.	Agricultural— Class I—Credit.	Unlimited.	17,576	4,138	3	...	4,141	684	134	2	20	5	745	20,972	15,575	1,999
	Class VI—Others ...	Limited ...	2,110	151	2	...	153	...	2	...	...	...	2	2,261	2,037	65
	Class VI—Others ...	Unlimited.	1,866	1,694	...	...	1,694	33	...	...	...	...	33	3,527	2,648	138
	Agricultural, total ...		21,552	5,983	5	...	5,988	617	136	2	20	5	780	26,760	20,260	2,202
	Non-agricultural— Class I—Credit.	(a) Limited ...	3,491	1,416	9	25	1,450	183	41	13	242	25	454	4,487	665	2,946
		(b) Unlimited.	60	50	...	...	50	3	...	...	...	...	3	107	5	48
	Class II—Purchase and purchase and sale	Limited ...	67	48	...	...	48	4	...	...	...	...	4	111	13	65
	Class VI—Others ...	Limited ...	394	22	...	1	23	383	...	...	...	...	383	34	...	...
	Non-agricultural, total ...		4,012	1,536	9	26	1,571	523	41	13	242	25	844	4,739	683	3,054
Kanara, South.	Agricultural— Class I—Credit.	(a) Limited ...	277	116	2	...	118	3	3	...	3	1	10	385	358	2
		(b) Unlimited.	39,811	6,679	5	3	6,687	1,721	295	110	1,552	224	3,902	42,596	6,611	12,202
	Class II—Purchase and purchase and sale ...	Limited ...	593	76	2	6	84	6	8	...	..	9	23	654	610	...
	Agricultural, total ...		40,681	6,871	9	9	6,889	1,730	306	110	1,555	234	3,935	43,635	27,579	12,204

Appendix No. 8.—Members, 1924–25—cont.

Types of societies.	Of the number in column 13—*cont.*		Of the number in column 14.					Of the number in column 13.							
	Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Adi-Dravidas and Adi-Andhras.	Other classes.	Total.
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Godavari, West—cont.														
Non-agricultural—														
Class I—Credit (a) Limited ...	17	1,205	...	32	14	...	46	330	207	454	103	40	71	1,205
Class I—Credit (b) Unlimited.	...	13	...	...	...	...	...	...	...	...	...	...	13	13
Class IV—Production and sale ... ... Limited...	2	423	...	214	...	...	214	130	287	...	6	...	...	423
Non-agricultural, total ...	19	1,641	...	246	14	...	260	460	494	454	109	40	84	1,641
Guntur.														
Agricultural—														
Class I—Credit. Unlimited	3,398	20,972	2,072	12,022	993	488	15,575	2,710	10,811	4,684	1,058	1,442	267	20,972
Class VI—Others ... Limited...	159	2,261	19	494	1,508	16	2,037	...	114	1,089	...	886	172	2,261
Class VI—Others ... Unlimited.	741	3,527	282	1,130	982	254	2,648	63	498	2,110	12	816	28	3,527
Agricultural, total ...	4,298	26,760	2,373	13,646	3,483	758	20,260	2,773	11,423	7,883	1,070	3,144	467	26,760
Non-agricultural—														
Class I—Credit. (a) Limited ...	876	4,467	302	297	43	33	665	1,364	1,203	1,865	348	61	144	4,487
Class I—Credit. (b) Unlimited.	59	107	5	...	...	...	5	21	41	4	1	37	3	107
Class II—Purchase and purchase and sale ... ... Limited...	33	111	...	13	...	...	13	62	20	2	3	24	...	111
Class VI—Others ... Limited...	34	34	...	...	...	...	...	18	13	...	3	...	...	34
Non-agricultural, total ...	1,002	4,739	307	300	43	33	683	1,465	1,279	1,876	355	122	147	4,739
Kanara, South.														
Agricultural—														
Class I—Credit. (a) Limited ..	25	385	5	129	224	...	358	64	266	13	37	1	4	385
Class I—Credit. (b) Unlimited.	3,783	42,596	1,380	7,708	16,361	1,162	26,611	7,218	22,591	5,349	5,675	1,110	590	42,596
Class II—Purchase and purchase and sale ... Limited ...	44	654	...	579	31	...	610	420	175	1	46	...	12	654
Agricultural, total ...	3,852	43,635	1,385	8,416	16,616	1,162	27,579	7,765	28,032	5,368	5,758	1,111	606	43,635

APPENDIX No. 3.—Members, 1924-25—cont.

Types of societies. (1)	At the beginning of the year. (2)	Admitted during the year. Individuals. New admissions. (3)	Representatives in interest of deceased members. (4)	By transfer of shares. (5)	Total (columns 3 to 5). (6)
Kanara, South—cont. Non-agricultural—					
Class I—Credit. (a) Limited ...	6,654	1,054	1	25	1,080
Class I—Credit. (b) Unlimited.	1,879	240	...	...	240
Class II—Purchase and purchase and sale ... Limited ...	1,603	67	...	2	69
Class VI—Others ... Limited ...	264	158	...	...	158
Non-agricultural, total ...	10,400	1,519	1	27	1,547
Kistna. Agricultural—					
Class I—Credit. (a) Limited ...	14	...	...	...	...
Class I—Credit. (b) Unlimited.	12,160	2,771	12	...	2,783
Class VI—Others ... Unlimited.	885	312	3	1	316
Agricultural, total	13,059	3,083	15	1	3,099
Non-agricultural—					
Class I—Credit. (a) Limited ...	2,390	455	...	1	456
Class I—Credit. (b) Unlimited.	810	62	2	...	64
Class II—Purchase and purchase and sale .. (a) Limited ..	398	20	...	...	20
Class II—Purchase and purchase and sale .. (b) Unlimited.	94	5	..	...	5
Class VI—Others ... Limited ...	73	139	...	3	142
Non-agricultural, total ...	3,765	681	2	4	687
Kurnool. Agricultural—					
Class I—Credit. Unlimited.	7,294	1,098	3	1	1,102
Class VI—Others ... Limited ...	...	73	...	...	73
Agricultural, total ...	7,294	1,171	3	1	1,175

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Members, 1924-25—cont.

Types of societies. (1)	Removed during the year. Individuals. Voluntary withdrawals. (7)	Deaths. (8)	Expulsion due to misconduct. (9)	Expulsion due to default. (10)	Transfer of shares. (11)	Total (columns 7 to 11). (12)	At the end of the year (columns 2+6—12). (13)	Of the number in column 13. Agriculturists. (14)	Non-agriculturists. (15)
Kanara, South—cont. Non-agricultural—									
Class I—Credit. (a) Limited ...	250	51	7	280	32	620	7,114	496	6,138
Class I—Credit. (b) Unlimited.	60	13	12	86	1	172	1,947	335	1,362
Class II—Purchase and purchase and sale ... Limited ...	1,258	1	...	...	2	1,261	411	94	292
Class VI—Others ... Limited ...	15	...	..	...	...	15	407	104	242
Non-agricultural, total ...	1,583	65	19	316	85	2,068	9,879	1,029	8,034
Kistna. Agricultural—									
Class I—Credit. (a) Limited ...	...	...	...	...	...	...	14	14	...
Class I—Credit. (b) Unlimited.	368	113	8	20	...	509	14,484	11,926	1,031
Class VI—Others ... Unlimited.	52	3	...	...	...	55	1,146	611	148
Agricultural, total	420	116	8	20	..	564	15,594	12,551	1,179
Non-agricultural—									
Class I—Credit. (a) Limited ...	251	30	10	20	13	324	2,522	69	2,256
Class I—Credit. (b) Unlimited.	33	4	...	...	...	37	837	3	760
Class II—Purchase and purchase and sale .. (a) Limited ..	4	...	...	...	23	27	391	132	208
Class II—Purchase and purchase and sale .. (b) Unlimited.	2	...	...	...	...	2	97	...	44
Class VI—Others ... Limited ...	...	...	...	...	2	2	213	...	74
Non-agricultural, total ...	290	34	10	20	38	392	4,060	204	3,342
Kurnool. Agricultural—									
Class I—Credit. Unlimited.	183	19	...	...	...	202	8,194	6,286	751
Class VI—Others ... Limited ...	...	...	...	...	...	...	73	56	1
Agricultural, total ...	183	19	...	...	...	202	8,267	6,344	752

APPENDIX No. 3.—Members, 1924-25—*cont.*

Types of societies.	Of the number in column 13—*cont.* Mixed.	Total.	Of the number in column 14. Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Of the number in column 13. Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Āndhras.	Other classes.	Total.
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Kanara, South—cont. Non-agricultural—														
Class I—Credit. (a) Limited ...	486	7,114	104	149	231	6	490	1,550	2,967	2,157	400	4	16	7,114
Class I—Credit. (b) Unlimited.	250	1,947	38	73	209	15	335	649	734	203	216	129	16	1,947
Class II—Purchase and purchase and sale ... Limited ..	25	411	94	...	...	...	94	65	75	130	4	137	...	411
Class VI—Others ... Limited ...	61	407	25	60	5	14	104	218	63	38	77	11	...	407
Non-agricultural, total ...	822	9,879	261	282	445	35	1,023	2,482	3,859	2,528	697	281	32	9,879
Agricultural—														
Class I—Credit. (a) Limited ..	...	14	...	...	...	14	14	...	...	11	...	3	...	14
Class I—Credit. (b) Unlimited.	1,477	14,434	937	10,181	304	504	11,926	1,701	9,482	759	398	1,744	350	14,434
Class VI—Others ... Unlimited.	387	1,146	...	...	67	544	611	...	...	392	19	657	78	1,146
Agricultural, total ...	1,864	15,594	937	10,181	371	1,052	12,551	1,701	9,482	1,162	417	2,404	428	15,594
Kistna. Non-agricultural—														
Class I—Credit. (a) Limited...	197	2,522	11	58	...	...	69	797	1,052	208	280	44	141	2,522
Class I—Credit. (b) Unlimited.	74	837	8	...	...	...	3	6	147	524	5	24	131	837
Class II—Purchase and purchase and sale (a) Limited ...	51	391	39	98	...	...	132	110	210	34	20	17	...	391
Class II—Purchase and purchase and sale ... (b) Unlimited.	53	97	...	...	...	...	...	1	27	11	...	58	...	97
Class VI—Others ... Limited ...	189	213	...	...	...	...	...	94	27	9	1	71	11	213
Non-agricultural, total ...	514	4,060	58	151	...	...	204	1,008	1,463	786	305	214	283	4,060
Kurnool. Agricultural—														
Class I—Credit. Unlimited.	1,155	8,194	773	4,991	327	197	6,288	233	4,494	1,650	836	832	149	8,194
Class VI—Others ... Limited ...	16	73	...	56	...	...	56	15	58	...	...	...	...	73
Agricultural, total ...	1,171	8,267	773	5,047	327	197	6,344	248	4,552	1,650	836	832	149	8,267

APPENDIX No. | *Members, 1924–25—cont.*

Types of societies.		At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6−12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Kurnool—cont. Non-agricultural—															
Class I—Credit	(a) Limited ...	1,769	648	...	...	648	265	2	...	...	32	299	2,138	205	1,670
	(b) Unlimited.	46	105	...	...	105	3	...	...	...	...	3	148	23	91
Class II—Purchase and purchase and sale	(a) Limited ...	103	13	...	...	13	5	...	...	...	...	5	111	...	51
	(b) Unlimited.	16	3	...	...	3	...	1	...	...	...	1	18	...	...
Class IV—Production and sale	Limited ...	34	...	...	...	...	...	...	...	...	...	...	84	...	34
Class VI—Others ...	Limited ...	47	15	...	...	15	...	...	...	...	...	...	62	...	34
Non-agricultural, total ...		2,035	784	...	...	784	273	3	...	...	32	308	2,511	228	1,880
Madras. Non-agricultural—															
Class I—Credit	(a) Limited ...	20,379	5,748	4	7	3,759	1,310	39	1	397	37	1,784	24,354	...	24,354
	(b) Unlimited.	3,157	947	...	...	947	184	5	...	3	...	192	3,912	...	3,858
Class II—Purchase and purchase and sale	Limited ...	3,980	494	...	44	538	164	35	...	46	...	245	4,223	...	4,223
Class VI—Others ...	(a) Limited ...	87	112	...	...	112	4	...	...	...	3	7	192	...	102
	(b) Unlimited.	99	5	...	...	5	11	2	...	...	...	13	91	...	...
Non-agricultural, total ...		27,652	7,306	4	51	7,361	1,673	81	1	446	40	2,241	32,772	...	32,627
Madura. Agricultural—															
Class I—Credit.	Unlimited.	17,425	7,359	48	1	7,408	1,155	197	14	340	767	2,473	22,360	20,886	513
Class II—Purchase and purchase and sale	Limited ...	24	59	...	...	59	5	...	...	...	...	5	78	29	25
Class IV—Production and sale	Limited ...	51	3	...	...	3	...	...	...	...	...	...	54	...	54
Class VI—Others ...	Limited ...	150	70	...	...	70	25	2	...	...	...	27	193	15	...
Agricultural, total ...		17,650	7,491	48	1	7,540	1,185	199	14	340	767	2,505	22,685	20,930	592

APPENDIX No. 3.—*Members*, 1924-25—cont.

District	Types of Societies.	Of the number in column 13—*cont.* Mixed. (16)	Total. (17)	Of the number in column 14. Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)	Of the number in column 13. Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Ādi-Drāvidas and Ādi-Āndhras. (27)	Other classes. (28)	Total. (29)
Kurnool—*cont.*	Non-agricultural—														
	Class I—Credit. (a) Limited	263	2,138	102	79	24	...	205	442	552	428	705	9	2	2,138
	Class I—Credit. (b) Unlimited.	34	148	...	23	...	...	23	1	68	14	65	...	...	148
	Class II—Purchase and purchase and sale ... ... (a) Limited ...	60	111	...	...	...	...	...	52	32	1	26	...	...	111
	Class II—Purchase and purchase and sale ... ... (b) Unlimited.	18	18	...	...	...	...	...	...	18	...	...	...	...	18
	Class IV—Production and sale ... ... Limited ...	...	34	...	...	...	...	...	1	21	...	12	...	...	34
	Class VI—Others ... Limited ...	28	62	...	...	...	...	...	...	20	15	...	26	1	62
	Non-agricultural, total ...	403	2,511	102	102	24	...	228	496	711	458	808	35	3	2,511
Madras.	Non-agricultural—														
	Class I—Credit (a) Limited ...		24,354	...	...	...	...	...	5,859	11,119	4,097	2,159	390	330	24,354
	Class I—Credit (b) Unlimited.	54	3,912	...	...	...	...	...	3	376	519	137	1,477	1,400	3,912
	Class II—Purchase and purchase and sale ... ... Limited ...	...	4,223	...	...	...	...	...	2,846	1,231	55	59	...	32	4,223
	Class VI—Others ... (a) Limited	...	192	...	...	...	...	...	99	36	55	1	1	...	192
	Class VI—Others ... (b) Unlimited.	91	91	...	...	...	...	...	...	7	4	...	80	...	91
	Non-agricultural, total ...	145	32,772	...	...	...	...	...	8,807	12,769	5,630	2,356	1,948	1,762	32,772
Madura.	Agricultural—														
	Class I—Credit. Unlimited.	981	22,360	654	19,131	589	512	20,886	350	19,888	731	201	795	395	22,360
	Class II—Purchase and purchase and sale ... Limited...	24	78	15	14	...	...	29	34	37	4	3	...	...	
	Class IV—Production and sale ... Limited...	...	54	...	...	...	...	...	20	34	...	...	...	...	54
	Class VI—Others ... Limited...	178	193	...	15	...	...	15	1	110	82	...	...	...	193
	Agricultural, total ...	1,163	22,685	669	19,160	589	512	20,930	405	20,069	817	204	795	395	22,685

APPENDIX No. 3.—*Members*, 1924–25—*cont.*

Types of societies. (1)		At the beginning of the year. (2)	Admitted during the year. Individuals. New admissions. (3)	Representatives in interest of deceased members. (4)	By transfer of shares. (5)	Total (columns 3 to 5). (6)
Madura—cont.	Non-agricultural—					
	Class I—Credit. (a) Limited ...	3,4?7	1,225	...	...	1,225
	Class I—Credit. (b) Unlimited.	573	66	...	...	66
	Class II—Purchase and purchase and sale .. ... Limited ...	1,823	131	...	16	147
	Class IV—Production and sale .. ... Limited ...	22	...	...	...	...
	Class VI—Others ... Limited ...	83	23	...	...	23
	Non-Agricultural, total ...	5,918	1,445	...	16	1,461
Malabar.	Agricultural—					
	Class I—Credit. (a) Limited ...	110	2	...	...	2
	Class I—Credit. (b) Unlimited	32,641	6,222	1	...	6,223
	Class I—Others ... Limited ...	..	2	...	...	2
	Agricultural, total ...	32,751	6,226	1	..	6,227
	Non-agricultural—					
	Class I—Credit. (a) Limited ...	7,237	759	3	4	766
	Class I—Credit. (b) Unlimited.	932	68	.	...	66
	Class II—Purchase and purchase and sale .. ... Limited ...	504	144	...	...	144
	Class VI—Others ... Limited ...	139	51		1	52
	Non-agricultural, total	8,862	1,020	3	5	1,028
Nellore.	Agricultural—					
	Class I—Credit (a) Limited	14	..	..	..	
	Class I—Credit (b) Unlimited.	11,70?	2,413	16	1	2,460
	Class II—Purchase and purchase and sale ... Limited	3	...	...	...	...
	Agricultural, total ...	11,726	2,443	16	1	2,460

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Types of societies. (1)		Removed during the year. Individuals. Voluntary withdrawals. (7)	Deaths. (8)	Expulsion due to misconduct. (9)	Expulsion due to default. (10)	Transfer of shares. (11)	Total (columns 7 to 11). (12)	At the end of the year (columns 2 + 6 − 12). (13)	Of the number in column 13. Agriculturists. (14)	Non-agriculturists. (15)
Madura—cont.	Non-agricultural—									
	Class I—Credit. (a) Limited	182	49	8	246	58	543	4,090	1,058	2,637
	Class I—Credit. (b) Unlimited	56	...	...	10	...	66	573	3	558
	Class II—Purchase and purchase and sale, Limited	5	2	...	23	10	40	1,930	598	1,324
	Class IV—Production and sale, Limited	...	...	...	...	...	...	22	...	22
	Class VI—Others, Limited	10	...	...	...	...	10	96	..	96
	Non-Agricultural, total	263	51	8	279	68	659	6,720	1,659	4,637
Malabar.	Agricultural—									
	Class I—Credit. (a) Limited	5	...	...	...	...	5	107	76	14
	Class I—Credit. (b) Unlimited	968	266	49	577	36	1,?96	36,968	21,696	10,876
	Class I—Others, Limited	...	...	...	...	...	...	2	...	2
	Agricultural, total	973	266	49	577	36	1,901	37,077	21,772	10,392
	Non-agricultural—									
	Class I—Credit. (a) Limited	358	44	49	400	50	901	7,102	446	6,576
	Class I—Credit. (b) Unlimited	14	3	...	18	..	35	1,013	186	691
	Class II—Purchase and purchase and sale, Limited	5	2	...	...	...	7	641	48	570
	Class VI—Others, Limited	15	...	...	...	2	17	174	3	151
	Non-agricultural, total	392	49	49	418	52	960	8,930	678	7,938
Nellore.	Agricultural—									
	Class I—Credit (a) Limited	...	1	...	...	...	1	13	7	...
	Class I—Credit (b) Unlimited	304	157	12	59	4	536	13,633	11,229	1,241
	Class II—Purchase and purchase and sale, Limited	...	...	...	...	..	...	3	3	...
	Agricultural, total	304	158	12	59	4	537	13,649	11,239	1,241

APPENDIX No. 3.—*Members*, 1924–25—*cont.*

Types of societies.	Of the number in column 13—*cont.* Mixed. (16)	Total. (17)	Of the number in column 14. Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)	Of the number in column 13. Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Adi-Dravidas and Adi-Andhras. (27)	Other classes. (28)	Total. (29)
Madura—cont. Non-agricultural— Class I—Credit. (a) Limited ...	404	4,099	291	729	22	16	1,058	1,475	1,944	325	289	27	39	4,099
Class I—Credit. (b) Unlimited.	12	578	...	3	...	...	3	2	19	58	12	273	208	578
Class II—Purchase and purchase and sale ... Limited...	8	1,930	18	580	...	...	598	340	638	80	5	...	867	1,930
Class IV—Production and sale ... Limited...	...	22	...	...	...	...	...	15	7	...	...	...	...	22
Class VI—Others ... Limited...	...	96	...	...	...	...	...	73	21	...	1	1	...	96
Non-agricultural, total ...	424	6,720	309	1,312	22	16	1,659	1,905	2,629	463	307	301	1,115	6,720
Malabar. Agricultural— Class I—Credit. (a) Limited ...	17	107	40	14	22	...	76	1	97	...	9	...	...	107
Class I—Credit. (b) Unlimited.	4,896	36,968	991	5,300	13,689	1,716	21,696	1,101	23,428	1,893	10,216	262	68	36,968
Class VI—Others ... Limited...	...	2	...	...	...	...	...	..	2	...	...	...	...	2
Agricultural, total ...	4,913	37,077	1,031	5,314	13,711	1,716	21,772	1,102	23,527	1,893	10,225	262	68	37,077
Non-agricultural— Class I—Credit. (a) Limited .	80	7,102	26	38	126	256	446	748	4,308	807	618	503	113	7,102
Class I—Credit. (b) Unlimited.	136	1,013	...	11	141	34	186	11	785	75	49	143	...	1,013
Class II—Purchase and purchase and sale ... Limited...	28	641	14	14	15	...	43	151	464	5	20	1	...	641
Class VI—Others ... Limited ..	20	174	1	2	...	...	3	9	141	3	21	...	..	174
Non-agricultural, total ...	264	8,933	41	65	282	290	678	919	5,648	890	708	647	118	8,930
Nellore. Agricultural— Class I—Credit (a) Limited ...	6	13	...	7	...	...	7	2	9	1	1	...	...	13
Class I—Credit (b) Unlimited.	1,163	13,633	1,591	8,713	654	271	11,229	1,572	8,251	998	848	1,878	86	13,633
Class II—Purchase and purchase and sale ... ... Limited ...	...	3	3	...	...	...	3	...	3	...	...	...	...	3
Agricultural, total ..	1,169	13,649	1,594	8,720	654	271	11,239	1,574	8,263	999	849	1,878	86	13,649

APPENDIX No. 8.—*Members, 1924-25*—cont.

District	Types of societies.		At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11.)	At the end of the year (columns 2 + 6 - 12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
	(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Nellore—cont.	Non-Agricultural— Class I—Credit	(a) Limited ...	1,617	569	...	1	570	236	10	19	14	5	284	1,903	117	1,582
		(b) Unlimited	109	21	...	...	21	8	2	...	...	...	10	120	20	80
	Class II—Purchase and purchase and sale ...	(a) Limited ...	26	78	...	...	78	2	...	...	...	...	2	102	...	84
		(b) Unlimited.	31	...	...	...	...	...	3	...	...	...	3	28	1	25
	Class IV—Production and sale	Unlimited.	42	4	...	...	4	...	1	...	...	...	1	45	1	38
	Non-agricultural, total ...		1,825	672	...	1	673	248	16	19	14	5	300	2,198	189	1,815
The Nilgiris.	Agricultural— Class I—Credit	Unlimited.	2,265	42	6	...	48	170	90	...	12	...	272	2,041	2,001	7
	Class II—Purchase and purchase and sale	Limited ...	38	3	...	...	3	...	...	...	...	...	...	41	7	...
	Agricultural, total ...		2,303	45	6	...	51	170	90		12	...	272	2,082	2,008	7
	Non-agricultural— Class I—Credit	Limited ...	901	411	...	...	411	64	8	80	1	...	153	1,159	30	882
	Class II—Purchase and purchase and sale	Limited ...	637	163	...	...	163	102	5	...	6	...	113	687	...	600
	Class VI—Others ...	Limited ...	66	56	...	...	56	...	...	...	...	...	...	122	39	69
	Non-agricultural, total ...		1,604	630	...	...	630	166	13	80	7	...	266	1,968	69	1,501
Rāmnād.	Agricultural— Class I—Credit	Unlimited.	10,667	1,993	8	...	2,001	477	98	4	111	12	702	11,966	9,818	585
	Class II—Purchase and purchase and sale	Limited ...	139	14	...	...	14	1	...	...	...	...	1	152	53	99
	Agricultural, total ...		10,806	2,007	8	...	2,015	478	98	4	111	12	703	12,118	9,871	675

Appendix No. 3.—*Members*, 1924–25—*cont.*

District	Types of societies.		Of the number in column 13—*cont.*		Of the number in column 14.					Of the number in column 13.							
			Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Adi-Drāvidas and Adi-Andhras.	Other classes.	Total.
			(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Nellore—*cont.*	Non-agricultural—Class I—Credit.	(a) Limited ...	204	1,903	50	65	2	...	117	608	343	460	419	8	65	1,903
		(b) Unlimited.	14	120	16	4	...	...	20	11	57	34	18	...	...	120
	Class II—Purchase and purchase and sale	(a) Limited ...	18	102	...	...	...	...	...	62	30	1	...	9	...	102
		(b) Unlimited.	2	28	...	1	...	...	1	...	2	...	...	26	...	28
	Class IV—Production and sale... ...	Unlimited.	6	45	1	...	...	...	1	2	39	...	4	...	...	45
	Non-agricultural, total ...		244	2,198	67	70	2	...	139	683	471	495	441	43	65	2,198
The Nilgiris.	Agricultural—Class I—Credit.	Unlimited.	33	2,041	1	1,932	57	11	2,001	1	2,001	22	...	...	17	2,041
	Class II—Purchase and purchase and sale	Limited ...	34	41	...	7	...	...	7	...	25	2	...	...	14	41
	Agricultural, total ...		67	2,082	1	1,939	57	11	2,008	1	2 026	24	...	...	31	2,082
	Non-agricultural—Class I—Credit.	Limited ...	297	1,159	1	21	8	...	30	142	362	457	67	80	51	1,159
	Class II—Purchase and purchase and sale	Limited ...	87	687	...	...	...	...	...	19	500	96	22	50	...	687
	Class VI—Others ...	Limited ...	14	122	...	39	...	...	39	8	60	12	...	5	37	122
	Non-agricultural, total ...		398	1,968	1	60	8	...	69	169	922	565	89	135	88	1,968
Rāmnād.	Agricultural—Class I—Credit.	Unlimited...	1,563	11,966	787	8,561	365	105	9,818	528	8,660	834	[illegible]	1,257	[illegible]	11,966
	Class II—Purchase and purchase and sale... ...	Limited ...	9	152	4	49	...	...	53	33	116	3	[illegible]	...	...	152
	Agricultural, total ...		1,572	12,118	791	8,610	365	105	9,871	631	8,776	837	266	1,257	351	12,118

APPENDIX No. 3.

Members, 1924–25—*cont.*

District	Types of societies.	At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6−12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Ramnad—cont.	Non-agricultural—														
	Class I—Credit. (a) Limited ...	3,064	896	3	2	901	311	31	8	278	2	630	3,335	419	2,361
	Class I—Credit. (b) Unlimited.	592	111	...	...	111	41	6	...	1	...	48	655	148	365
	Class II—Purchase and purchase and sale. (a) Limited ...	411	36	...	...	36	25	1	...	4	...	30	417	8	349
	Class II—Purchase and purchase and sale. (b) Unlimited.	60	21	...	...	21	7	1	...	1	...	9	72	5	65
	Class VI—Others. Limited ...	28	9	...	...	9	...	...	...	...	...	...	37	...	37
	Non-Agricultural, total ...	4,155	1,073	3	2	1,078	384	39	8	284	2	717	4,516	580	3,177
	Agricultural—														
	Class I—Credit. (a) Limited ...	193	19	...	...	19	21	...	...	...	...	21	191	103	88
	Class I—Credit. (b) Unlimited.	18,161	1,729	7	3	1,739	1,024	90	7	93	26	1,240	18,660	15,592	1,576
	Class II—Purchase and purchase and sale ... ... Limited ...	17	...	...	...	...	...	...	...	...	...	...	17	17	...
	Agricultural, total ...	18,371	1,748	7	3	1,758	1,045	90	7	93	26	1,261	18,868	15,712	1,654
Salem.	Non-Agricultural—														
	Class I—Credit. (a) Limited ...	5,437	1,125	...	7	1,132	458	54	43	181	18	754	5,815	597	4,104
	Class I—Credit. (b) Unlimited.	433	12	...	...	12	2	1	...	2	...	5	440	11	409
	Class II—Purchase and purchase and sale ... ... Limited ...	249	...	...	...	...	...	...	...	...	...	...	249	27	143
	Class IV—Production and sale ... ... Limited ...	28	...	...	...	...	...	...	...	...	...	...	28	1	22
	Class VI—Others ... Limited ...	35	23	...	...	23	...	1	...	...	1	2	56	2	54
	Non-Agricultural, total ...	6,182	1,160	...	7	1,167	460	56	43	183	19	761	6,588	638	4,737
Tanjore.	Agricultural—														
	Class I—Credit (a) Limited ...	260	36	1	...	37	8	4	...	12	...	24	273	194	27
	Class I—Credit (b) Unlimited.	24,867	9,148	18	5	9,171	859	79	10	370	22	1,340	32,698	26,712	3,280
	Class II—Purchase and purchase and sale ... ... Limited	430	29	...	...	29	5	1	...	...	...	6	453	340	63

APPENDIX No. 3.—*Members*, 1924–25—*cont.*

	Types of societies.		Of the number in column 13—cont.		Of the number in column 14.					Of the number in column 13.							
			Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.	Field labourers.	Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Adi-Drāvidas and Adi-Āndhras.	Other classes.	Total.
			(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Rāmnād—cont.	Non-agricultural—															
	Class I—Credit.	(a) Limited ...	555	3,335	94	290	27	8	419	1,326	1,621	202	101	42	43	3,335
		(b) Unlimited.	142	655	42	45	36	25	148	190	334	17	11		43	655
	Class II—Purchase and purchase and sale.	(a) Limited ...	60	417	6	2	...	...	8	240	158	1	7		11	417
		(b) Unlimited.	2	72	...	5	...	...	5	...	57	4	...	...	11	72
	Class III—Others.	Limited ...	...	37	...	...	...	...	...	1	36	...	...	...	...	37
	Non-agricultural, total ...		759	4,516	142	342	63	33	580	1,757	2,266	224	119	42	108	4,516
	Agricultural—															
	Class I—Credit.	(a) Limited ...	...	191	16	60	27	...	103	35	155		1	...	...	191
		(b) Unlimited.	1,492	18,660	2,300	12,839	414	39	15,592	1,354	14,939	277	610	1,422	58	18,660
	Class II—Purchase and purchase and sale	Limited ...	...	17	17	..	...	...	17	13	3	...	1	...	...	17
	Agricultural, total ...		1,492	18,868	2,333	12,899	441	39	15,712	1,402	15,097	277	612	1,422	58	18,868
Salem.	Non-agricultural—															
	Class I—Credit.	(a) Limited ...	1,114	5,815	272	315	10	...	597	1,645	2,978	203	785	190	14	5,815
		(b) Unlimited.	20	440	5	6	...	...	11	10	148	2	5	272	3	440
	Class II—Purchase and purchase and sale	Limited ...	74	249	14	5	8	...	27	74	173	...	1	1	...	249
	Class IV—Production and sale	Limited ...	5	28	1	...	...	...	1	...	26	...	...	...	...	28
	Class VI—Others ...	Limited ...	...	56	...	2	...	...	2	39	13	1	3	...	...	56
	Non-agricultural, total ...		1,213	6,588	292	328	18	...	638	1,768	3,340	206	794	468	17	6,588
Tanjore.	Agricultural—															
	Class I—Credit.	(a) Limited ...	52	273	...	194		...	194	176	96	...	1	...	...	273
		(b) Unlimited.	2,706	32,698	3,193	9,599	6,249	7,666	26,712	3,906	15,544	1,317	860	10,793	278	32,698
	Class II—Purchase and purchase and sale	Limited ...	60	453	174	164	2	...	340	283	151	7	6	...	1	453

APPENDIX No. 3

Members, 1924-25—cont.

	Types of societies.		At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).
	(1)		(2)	(3)	(4)	(5)	(6)
Tanjore—*cont.*	Agricultural—*cont.* Class VI—Others.	(a) Limited ...	162	197	...	...	197
		(b) Unlimited.	219	283	...	...	283
	Agricultural, total ...		25,938	9,693	19	5	9,717
	Non-agricultural— Class I—Credit.	(a) Limited ...	6,681	1,898	12	26	1,936
		(b) Unlimited.	1,398	248	2	...	250
	Class II—Purchase and purchase and sale	Limited ...	1,356	94	1	...	95
	Class VI—Others.	Limited ...	647	225	...	1	226
	Non-agricultural, total ...		10,577	2,465	15	27	2,507
Tinnevelly.	Agricultural— Class I—Credit.	Unlimited.	18,729	4,124	12	1	4,137
	Class II—Purchase and purchase and sale	Limited ...	260	29	...	...	29
	Class VI—Others.	Limited ...	...	17	...	...	17
	Agricultural, total ...		18,989	4,170	12	1	4,183
	Non-agricultural— Class I—Credit.	(a) Limited ...	5,923	1,313	4	15	1,332
		(b) Unlimited.	370	73	...	...	73
	Class II—Purchase and purchase and sale	Limited ...	378	17	...	...	17
	Class VI—Others.	Limited ...	17	12	...	...	12
	Non-agricultural, total ...		6,688	1,415	4	15	1,434

Types of societies.	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2 + 6 − 12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
(1)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Tanjore—Agricultural—Class VI—Others (a) Limited	...	...	...	...	...	...	359	288	14
(b) Unlimited	10	...	...	...	...	10	492	477	2
Agricultural, total	882	84	10	382	22	1,380	34,275	28,011	3,876
Non-agricultural—Class I—Credit (a) Limited	450	46	40	421	96	1,053	7,564	888	5,570
(b) Unlimited	100	4	17	16	...	167	1,976	177	1,434
Class II—Limited	48	20	...	77	1	146	1,305	175	668
Class VI—Others. Limited	43	...	...	...	1	44	829	149	264
Non-agricultural, total	641	70	57	544	98	1,410	11,674	1,359	7,936
Tinnevelly—Agricultural—Class I—Credit. Unlimited	1,021	99	5	530	1	1,656	21,210	16,129	2,037
Class II—Limited	4	1	...	...		5	284	202	24
Class VI—Others. Limited	...	...	...	...	...	...	17	...	...
Agricultural, total	1,025	100	5	530	1	1,661	21,511	16,331	2,061
Non-agricultural—Class I—Credit (a) Limited	372	63	29	519	22	1,005	6,250	747	4,608
(b) Unlimited	57	...	...	14	...	71	372	50	206
Class II—Limited	2	1	2	...	...	5	390	1	353
Class VI—Others. Limited	...	...	...	...	...	...	29	...	29
Non-agricultural, total	431	64	31	533	22	1,081	7,041	798	5,196

APPENDIX No. 3.—Members, 1924–25—cont.

Types of societies.		Of the number in column 13—cont. Mixed. (16)	Total. (17)	Of the number in column 14. Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)	Of the number in column 13. Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Adi-Dravidas and Adi-Andhras. (27)	Other classes. (28)	Total. (29)
Tanjore—cont.	Agricultural—cont. Class VI—Others. (a) Limited	57	359	68	219	...	1	283	180	156	4	15	4	...	359
	(b) Unlimited.	13	492	9	130	178	160	477	15	81	104	27	265	...	492
	Agricultural, total ...	2,888	34,275	3,449	16,306	6,429	7,827	28,011	4,585	16,028	1,432	909	11,062	279	34,275
	Non-agricultural— Class I—Credit. (a) Limited ...	1,106	7,564	330	490	81	37	888	2,473	4,348	260	894	72	17	7,564
	(b) Unlimited.	865	1,976	91	77	9	...	177	866	760	160	34	528	128	1,976
	Class II—Purchase and purchase and sale ... ... Limited ...	462	1,305	162	13	...	...	175	698	348	48	16	...	...	1,305
	Class VI—Others. Limited ...	416	829	63	24	9	33	149	211	464	37	12	72	33	829
	Non-agricultural, total ...	2,319	11,674	666	604	49	70	1,389	3,948	5,915	503	456	672	178	11,674
Tinnevelly.	Agricultural— Class I—Credit. Unlimited.	3,044	21,210	1,253	13,658	894	294	16,129	781	18,487	3,545	465	2,637	295	21,210
	Class II—Purchase and purchase and sale ... ... Limited ...	58	284	84	106	12	...	202	84	196	3	1	...	...	284
	Class VI—Others. Limited ...	17	17	...	...	...	...	...	...	10	...	...	...	7	17
	Agricultural, total ...	3,119	21,511	1,337	13,794	906	294	16,331	865	18,693	3,548	466	2,637	302	21,511
	Non-agricultural— Class I—Credit. (a) Limited ...	895	6,250	363	351	27	6	747	1,362	3,254	1,113	272	45	204	6,250
	(b) Unlimited.	116	372	...	50	...	...	50	16	69	121	3	139	24	372
	Class II—Purchase and purchase and sale ... ... Limited ...	36	390	1	...	...	...	1	258	87	43	2	...	...	390
	Class VI—Others. Limited ...	...	29	...	...	...	...	...	28	1	...	...	...	...	29
	Non-agricultural, total ...	1,047	7,041	364	401	27	6	798	1,664	3,411	1,277	277	184	228	7,041

APPENDIX No. 8.—*Members, 1924–25*—cont.

	Types of societies. (1)	At the beginning of the year. (2)	Admitted during the year. Individuals. New admissions. (3)	Representatives in interest of deceased members. (4)	By transfer of shares. (5)	Total (columns 3 to 5). (6)	Removed during the year. Individuals. Voluntary withdrawals. (7)	Deaths. (8)	Expulsion due to misconduct. (9)	Expulsion due to default. (10)	Transfer of shares. (11)	Total (columns 7 to 11). (12)	At the end of the year (columns 2+6−12). (13)	Of the number in column 13. Agriculturists. (14)	Non-agriculturists. (15)
Trichinopoly.	Agricultural— Class I—Credit. Unlimited.	20,172	2,102	1	...	2,103	1,353	118	6	258	2	1,737	20,538	18,072	611
	Class VI—Others ... Limited ...	...	100	...	...	100	...	...	...	...	...	...	100	91	9
	Agricultural, total ...	20,172	2,202	1	...	2,203	1,353	118	6	258	2	1,737	20,638	18,163	620
	Non-agricultural— Class I—Credit (a) Limited ...	10,275	1,972	...	3	1,975	788	107	...	66	32	983	11,267	376	10,260
	(b) Unlimited.	1,876	129	...	...	129	172	6	...	9	...	187	1,818	154	1,621
	Class II—Purchase and purchase and sale ... Limited ...	117	12	...	...	12	8	2	...	...	...	10	119	...	119
	Class VI—Others ... Limited ...	141	205	...	...	205	2	...	...	1	...	3	343	21	292
	Non-agricultural, total ...	12,409	2,318	...	3	2,321	970	115	...	66	32	1,183	13,547	651	12,292
Vizagapatam.	Agricultural— Class I—Credit. (a) Limited ...	18	...	...	...	...	2	...	...	...	...	2	16	10	6
	(b) Unlimited.	9,738	2,082	2	...	2,084	287	108	24	117	...	536	11,286	9,576	1,047
	Agricultural, total ...	9,756	2,082	2	...	2,084	289	108	24	117	...	538	11,302	9,586	1,053
	Non-agricultural— Class I—Credit. (a) Limited ...	4,892	813	1	1	815	447	49	3	137	1	637	5,070	377	4,472
	(b) Unlimited.	292	...	...	...	...	...	...	...	...	...	...	292	19	273
	Class II—Purchase and purchase and sale ... Limited ...	882	240	...	...	240	58	6	5	...	...	69	1,053	...	1,053
	Class VI—Others ... Limited ...	9	73	...	...	73	...	...	...	...	...	...	82	5	69
	Non-agricultural, total ...	6,075	1,126	1	1	1,128	505	55	8	137	1	706	6,497	401	5,867
Vizagapatam Agency.	Agricultural— Class II—Purchase and purchase and sale ... Limited ...	1,793	336	...	...	336	135	2	...	...	...	137	1,992	1,290	616
	Non-agricultural— Class II—Purchase and purchase and sale ... Limited ...	59	118	...	...	118	16	...	...	...	...	16	161	4	152

APPENDIX No. 3.—*Members*, 1924–25—*cont.*

District	Types of societies.	Of the number in column 13—*cont.*		Of the number in column 14.					Of the number in column 13.						
		Mixed. (16)	Total. (17)	Non-cultivating landholders. (18)	Cultivating landholders. (19)	Tenants. (20)	Field labourers. (21)	Total. (22)	Brahmans. (23)	Non-Brahman (Hindus). (24)	Christians. (25)	Muhammadans. (26)	Adi-Drāvidas and Adi-Andhras. (27)	Other classes. (28)	Total. (29)
Trichinopoly.*	Agricultural—														
	Class I—Credit Unlimited.	1,855	20,538	1,724	14,872	1,219	257	18,072	1,935	14,724	1,718	488	1,613	60	20,538
	Class VI—Others .. Limited ...	...	100	41	50	...	...	91	64	35	...	1	...	...	100
	Agricultural, total ...	1,855	20,638	1,765	14,922	1,219	257	18,163	1,999	14,759	1,718	489	1,613	60	20,638
	Non-agricultural—														
	Class I—Credit. (a) Limited ...	631	11,267	168	136	70	2	376	2,897	5,499	1,402	1,125	306	38	11,267
	Class I—Credit. (b) Unlimited.	43	1,816	55	49	35	15	154	14	268	596	33	813	94	1,818
	Class II—Purchase and purchase and sale ... ... Limited ...	...	119	...	...	...	...	...	91	27	...	1	...	...	119
	Class VI—Others ... Limited ...	30	342	4	7	10	...	21	90	117	31	6	90	9	343
	Non-agricultural, total ...	704	13,547	227	192	115	17	551	3,092	5,911	2,029	1,165	1,209	141	13,547
Vizagapatam.	Agricultural—														
	Class I—Credit. (a) Limited ...	...	16	...	...	...	10	10	2	11	...	1	...	2	16
	Class I—Credit. (b) Unlimited.	663	11,286	840	7,308	416	1,012	9,576	854	9,981	13	41	394	3	11,286
	Agricultural, total ...	663	11,302	840	7,308	416	1,022	9,586	856	9,992	13	42	394	5	11,302
	Non-agricultural—														
	Class I—Credit. (a) Limited ...	221	5,070	139	107	101	30	377	1,817	2,525	227	135	333	33	5,070
	Class I—Credit. (b) Unlimited.	...	292	9	10	...	...	19	29	256	...	6	1	...	292
	Class II—Purchase and purchase and sale ... ... Limited ...	...	1,053	...	...	...	...	...	652	359	22	11	4	5	1,053
	Class VI—Others ... Limited .	8	82	5	...	...	...	5	37	43	...	1	...	1	82
	Non-agricultural, total ...	229	6,497	153	117	101	30	401	2,535	3,188	249	153	338	39	6,497
Vizagapatam Agency.	Agricultural—														
	Class II—Purchase and purchase and sale ... ... Limited ...	186	1,992	132	602	492	64	1,290	202	1,209	13	22	7	479	1,992
	Non-agricultural—														
	Class II—Purchase and purchase and sale ... ... Limited ...	5	161	4	...	...	...	4	66	95	...	...	...	...	161

APPENDIX No. 3.—Members, 1924–25—cont.

Types of societies.		At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Voluntary withdrawals.	Removed during the year. Individuals. Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6—12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Presidency—Total. Provincial Bank	...	314	...	3	11	14	87	3	...	...	8	98	230	...	230
Central Banks	...	2,728	95	18	94	207	4	30	...	14	93	141	2,794	285	1,670
Agricultural—															
Class I—Credit.	Limited ...	1,105	291	4	...	295	48	10	...	15	1	74	1,326	1,042	156
	Unlimited ...	431,817	82,653	303	50	83,006	18,115	3,864	513	5,504	1,222	28,718	486,105	375,920	60,522
Class II—Purchase and purchase and sale	Limited ...	7,730	655	2	6	663	235	13	...	...	10	258	8,135	6,837	1,360
Class IV—Production and sale	Limited ...	324	37	...	...	37	2	...	...	...	...	2	359	200	134
Class VI—Others.	Limited ...	2,479	750	2	...	752	25	10	...	...	...	35	3,196	2,660	97
	Unlimited ...	7,104	3,522	8	1	3,531	207	12	...	1	...	220	10,415	8,089	629
Total	...	* 450,559	87,908	319	57	88,284	18,632	3,409	513	5,520	1,233	29,307	509,536	393,745	62,898
Non-agricultural—															
Class I—Credit.	Limited ...	120,900	31,035	41	194	31,270	8,698	854	357	4,408	831	15,148	137,022	10,032	118,042
	Unlimited ...	17,597	3,053	4	...	3,057	1,154	54	73	273	1	1,555	19,099	1,820	15,387
Class II—Purchase and purchase and sale.	Limited ...	15,488	2,343	2	68	2,413	1,924	80	7	229	57	2,297	15,599	1,187	13,202
	Unlimited ...	389	74	...	...	74	14	7	...	1	...	22	441	47	317
Class III—Production ...	Limited ...	552	1	...	...	1	10	2	...	...	...	12	541	...	541
Class IV—Production and sale.	Limited ...	659	115	...	...	115	46	4	...	7	...	57	717	237	429
	Unlimited ...	85	14	...	...	14	...	4	...	...	...	4	95	1	88
Class VI—Others.	Limited ...	3,043	1,686	...	27	1,713	521	3	...	1	24	549	4,212	395	2,627
	Unlimited ...	419	54	...	...	54	12	7	...	...	...	19	454	42	261
Total	...	† 159,132	38,375	47	289	38,711	12,379	1,015	437	4,919	913	19,663	178,180	18,761	145,894
Grand total	...	612,733	126,378	387	451	127,216	31,102	4,957	950	10,453	2,247	49,209	690,740	407,794	210,692
Total, previous year	...	527,097	130,564	369	480	131,413	26,160	4,312	1,029	8,409	1,972	41,882	616,028	360,770	192,034

* Excludes 3,474 members due to audit and liquidation.
† Excludes 421 members due to audit and liquidation.

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APPENDIX No. 3.—

Types of societies.	Of the number in column 13—cont.		Of the number in		
	Mixed.	Total.	Non-cultivating landholders.	Cultivating landholders.	Tenants.
	(16)	(17)	(18)	(19)	(20)
Presidency—Total.					
PROVINCIAL BANK ...	...	230	...	...	...
Central Banks ...	839	2,794	198	82	5
Agricultural—					
Class I—Credit. Limited ...	128	1,326	137	575	295
Class I—Credit. Unlimited ...	49,663	486,106	39,085	252,890	53,368
Class II—Purchase and purchase and sale ... Limited ...	938	8,135	1,118	3,743	665
Class IV—Production and sale ... Limited ...	25	359	174	26	...
Class VI—Others. Limited ...	439	3,197	224	892	1,527
Class VI—Others. Unlimited ...	1,697	10,415	293	1,908	1,553
Total ...	52,890	509,536	41,031	260,034	57,938
Non-agricultural—					
Class I—Credit. Limited ...	13,048	137,022	3,882	4,367	1,177
Class I—Credit. Unlimited ...	1,892	19,099	587	548	515
Class II—Purchase and purchase and sale. Limited ...	1,210	15,509	408	755	24
Class II—Purchase and purchase and sale. Unlimited ...	27	441	1	41	5
Class III—Production ... Limited ...	...	541	...	...	...
Class IV—Production and sale. Limited ...	51	717	5	232	...
Class IV—Production and sale. Unlimited ...	6	95	1	...	...
Class VI—Others. Limited ...	1,190	4,212	156	162	24
Class VI—Others. Unlimited ...	151	454	3	39	...
Total ...	18,525	178,180	5,043	6,144	1,745
Grand total ...	72,254	690,740	46,272	266,260	59,683
Total, previous year ...	63,824	616,628	41,217	236,076	52,478

Members, 1924-25—cont.

	column 14.		Of the number in column 13.						
	Field labourers.	Total.	Brahmans.	Non-Brahman (Hindus).	Christians.	Muhammadans.	Adi-Dravidas and Adi-Andhras.	Other classes.	Total.
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Provincial Bank	...	...	173	48	6	3	...	...	230
Central Banks	...	265	1,776	734	207	27	...	50	2,794
Agricultural, Class I Limited		1,042	336	857	42	52	33	6	1,32[illegible]
Agricultural, Class I Unlimited			40,825	324,158	30,561	28,030	58,349	4,632	486,10[illegible]
Agricultural, Class II Limited						91	31	2,088	8,1[illegible]
Agricultural, Class IV Limited						...	5	2	[illegible]
Agricultural, Class VI Limited						20	396	179	3,1[illegible]
Agricultural, Class VI Unlimited						58	6,223	196	40,4[illegible]
Total	34,[illegible]					28,301	66,537	7,103	509,[illegible]
Non-agricultural, Class I Limited	606	10,032	34,733	65,420	18,738	12,8[illegible]	3,377	1,914	1[illegible]
Non-agricultural, Class I Unlimited	170	1,820	1,832	5,970	2,483	1,169	4,585	2,660	1[illegible]
Non-agricultural, Class II Limited	...	1,187	7,759	5,655	695	271	247	962	1[illegible]
Non-agricultural, Class II Unlimited	...	47	2	329	15	...	84	11	
Non-agricultural, Class III Limited	...	...	337	188	4	12		...	
Non-agricultural, Class IV Limited	...	237	178	466	...	73	...	...	
Non-agricultural, Class IV Unlimited	...	1	2	89	...	4	...	...	
Non-agricultural, Class VI Limited	53	395	1,437	1,789	305	171	408	102	
Non-agricultural, Class VI Unlimited	...	42	...	339	4	3	96	12	
Total	62[illegible]	13,761	46,280	80,255	22,244	14,543	9,197	5,661	
Grand total	35,574	407,794	90,833	412,153	57,332	42,874	74,734	12,814	
Total, previous year	30,999	360,770	83,847	367,877	53,200	37,854	62,956	11,094	

APPENDIX No. 4.—*Demand, balance and percentage of loans due by Agricultural and Non-agricultural Credit Societies to Financing Banks, 1924–25.*

District.	Principal. Demand.	Principal. Balance.	Principal. Percentage	Interest. Demand.	Interest. Balance.	Interest. Percentage.
Agricultural Credit Societies.						
	RS.	RS.		RS.	RS.	
Anantapur ...	3,90,306	1,97,561	50·60	1,20,928	17,475	14·41
[illegible]rcot, North ...	7,71,104	4,6[illegible]7	0·60	2,48,513	1,533	0·62
Do South ...	7,08,[illegible]90	2,15,193	30·37	1,33,834	1,413	1·05
[illegible]ellary ...	2,16,645	72,343	33·35	37,960	...	...
[illegible]hingleput ...	9,99,180	1,35,848	13·59	2,05,241	692	0·34
[illegible]hittoor ...	3,06,034	2,15,029	70·26	72,990	10,766	14·75
[illegible]imbatore ...	6,[illegible]8,937	56,627	9·15	1,35,724	1,233	0·91
[illegible]ddapah ...	1,65,851	77,244	46·69	32,713	2,087	6·38
[illegible]njām ...	1,40,718	35,165	24·99	20,889	1,427	6·83
[illegible]āvari, East ...	7,89,036	2,47,568	31·35	90,090	2,853	3·17
Do. Agency ...	...	...		...	...	...
Do. West ...	7,33,490	69,098	9·42	88,766	4,489	[illegible]
[illegible]ntūr ...	6,05,791	1,12,011	18·49	[illegible]		
[illegible]ara, South ...	10,45,691	89,10[illegible]				
[illegible]na ...	6,00,[illegible]					
[illegible]ool ...						
[illegible]as ...						
[illegible]ra ...						
[illegible]ar ...						
[illegible]ro ...						
[illegible]is, The ...						
[illegible]ad ...						
[illegible] ...						
[illegible]e ...						
[illegible]elly ...						
[illegible]nopoly ...						
[illegible]apatam ...						
[illegible]ies.						
[illegible]apur ...	5,97,778	4,569	0·08	12,361	113	0·90
[illegible] North ...	2,96,089	7,339	2·41	22,894	1,420	6·20
[illegible] South ...	4,80,410	6,053	1·26	39,336	132	0·33
...	29,589	2,376	8·03	5,204	24	0·46
[illegible]put ...	5,32,655	544	0·10	34,705	...	...
[illegible]r ...	3,43,786	8,858	2·57	17,795	58	0·29
[illegible]ore ...	5,61,[illegible]50	823	0·15	20,291	...	...
[illegible]h ...	93,769	1,122	1·19	8,317	64	0·77
...	1,51,662	2,880	1·90	7,786	141	1·81
[illegible], East ...	92,139	1,948	2·11	5,032	148	2·04
Agency ...	393	...	...	144	6	4·16
[illegible]ast ...	23,391	2,094	8·95	2,431	100	4·11
...	4,02,044	4,378	1·09	14,870	290	1·95
...	9,51,371	22,943	2·41	50,017	999	1·99
...	40,266	5,748	14·27	4,392	802	18·26
...	47,704	176	0·37	5,591	242	4·32
...	17,27,175	14,015	0·81	92,039	38	0·04
...	7,20,236	8,013	1·11	15,040	1,321	8·78
...	1,13,043	1,496	1·32	8,374	86	1·0[illegible]
...	55,219	5,917	10·71	5,636	172	3[illegible]
...	8,712	...	...	1[illegible]		
...	8,70,71[illegible]	[illegible]				

APPENDIX No. 5.—*Demand, balance and percentage of loans due to Agricultural and Non-agricultural Credit Societies, 1924–25.*

District.	Out of principal 1923–24. Principal recoverable.	1923–24. Balance.	1923–24. Percentage of balance to demand.	1924–25. Principal recoverable.	1924–25. Balance.	1924–25. Percentage of balance to demand.	Out of interest overdue at the end of the previous year. 1923–24.	1924–25.	Out of interest accrued and fallen due during the year. 1923–24.	1924–25.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Agricultural Credit Societies.	RS.	RS.		RS.	RS.					
Anantapur ...	8,44,766	5,95,066	70·44	6,97,799	4,23,955	60·76	59·98	57·86	54·86	54·24
Arcot, North ...	10,80,354	6,74,946	62·47	13,69,264	9,07,072	66·84	53·74	51·66	45·75	49·87
Do. South ...	6,89,110	2,95,632	42·90	9,00,586	3,88,184	43·10	51·23	48·41	33·47	31·28
...	2,82,547	1,68,812	59·56	3,81,913	2,10,137	55·02	26·20	30·44	29·76	22·71
	[illegible]	6,13,411	50·83	14,38,239	7,10,773	49·42	49·55	53·90	36·44	34·62
				[illegible]3,018	3,51,470	69·80	54·72	61·87	48·90	54·75
				[illegible]5,949	4,93,169	42·66	29·57	[illegible]	[illegible]·08	24·98
				[illegible]58,654	1,62,513	62·85	40·74	44·91	56·03	58·29
				1,97,760	60,885	30·79	46·28	47·40	32·48	32·11
Gōdāvari, [illegible]				9,83,068	3,48,382	35·44	28·07	25·05	26·43	21·70
Do. West.	...	...	...	9,94,70[illegible]	1,87,312	18·83	...	34·15	...	24·28
Guntūr ...	6,48,757	91,195	14·05	8,49,882	2,02,066	23·78	34·94	45·23	10·33	20·35
Kanara, South.	19,86,944	3,26,724	16·44	20,20,120	4,79,269	23·72	41·25	34·63	9·98	13·47
Kistna ...	15,23,314*	3,32,281	21·81	8,53,963	2,46,278	28·84	37·59	33·59	26·97	35·80
Kurnool ...	2,41,686	1,51,877	62·84	2,52,016	1,40,335	55·68	48·48	48·31	43·58	43·20
Madura ...	4,90,817	1,99,226	40·59	5,56,050	2,33,049	41·91	54·87	47·87	36·47	39·51
Malabar ...	7,72,093	3,23,746	41·93	9,34,169	4,45,232	47·66	57·06	48·19	41·63	39·77
Nellore ...	4,74,60[illegible]	1,49,491	31·49	6,67,736	2,29,444	34·36	45·68	55·72	45·48	42·93
Nilgiris, The ...	1,00,825	76,633	76·00	1,45,964	1,15,404	79·06	49·73	67·00	66·75	63·80
Rāmnād ...	4,88,469	1,74,994	35·82	4,91,675	2,02,297	41·15	54·78	56·15	33·66	36·06
Salem ...	6,76,890	3,78,475	55·91	8,91,681	5,37,517	60·30	65·91	58·81	43·45	41·36
Tanjore ...	10,39,120	3,79,716	36·54	11,70,058	4,81,400	41·12	42·82	48·97	32·54	45·51
Tinnevelly ...	7,28,773	1,14,316	15·68	7,28,973	1,23,584	16·95	33·68	32·64	13·91	16·31
Trichinopoly ...	11,42,710	5,29,630	46·34	13,28,111	6,36,854	48·13	54·02	47·84	37·22	32·06
Vizagapatam ...	2,51,450	1,01,645	40·42	3,89,756	1,39,485	35·79	55·55	38·28	21·99	19·34

* During the year Kistna was split into 2 districts, i.e., Gōdāvari West and Kistna.

APPENDIX No. 5.—*Demand, balance and percentage of loans due to Agricultural and Non-agricultural Credit Societies, 1924–25*—cont.

District.	Out of principal						Out of interest overdue at the end of the previous year.		Out of interest accrued and fallen due during the year.	
	1923–24.			1924–25.						
	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	1923–24.	1924–25.	1923–24.	1924–25.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Non-agricultural Credit Societies.	RS.	RS.		RS.	RS.					
Anantapur ...	2,28,245	73,856	32·34	2,31,219	34,315	14·84	61·01	58·40	15·39	18·43
Arcot, North ...	3,46,080	73,933	21·36	4,25,121	1,11,610	26·25	44·17	[illegible]	[illegible]	[illegible]
Do. South ...	4,79,225	90,269	18·83	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Bellary ...	81,760	19,856	24·28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Chingleput ...	3,59,444	82,648	22·96	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Chittoor ...	[illegible],94,206	79,992	41·19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Coimbatore ...	5,07,358	61,878	12·19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Cuddapah ...	81,204	26,673	32·84	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Ganjām ...	1,09,155	35,381	32·41	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Gōdāvari, East.	1,22,625*	37,536	30·61	[illegible]	[illegible]	[illegible]	35·35	45·42	31·20	18·79
Do. *Agency.*	1,991	641	32·19	1,525	897	58·82	44·74	16·45	16·09	96·55
Do. West.	...	...	...	46,683	11,220	24·03	...	35·50	...	21·72
Guntūr ...	2,00,727	25,000	12·45	2,84,165	39,103	13·76	21·49	30·74	11·76	12·38
Kanara, South.	10,91,866	1,26,059	11·54	13,53,622	1,63,352	12·07	41·17	34·74	7·35	5·88
Kistna ...	2,00,004*	44,739	22·36	1,85,946	56,956	30·63	32·12	41·92	29·72	28·07
Kurnool ...	78,910	24,223	30·69	1,09,276	30,963	28·33	33·40	37·13	25·89	25·17
Madras ...	19,01,907	1,23,615	6·49	25,34,189	1,60,214	6·32	24·62	53·59	14·68	9·30
Madura ...	3,22,428	62,403	19·35	3,17,541	56,927	17·93	15·62	38·98	24·43	23·19
Malabar ...	2,87,858	95,146	39·37	2,99,381	1,19,167	39·80	46·40	62·24	16·06	31·96
Nellore ...	93,419	29,712	31·80	1,22,396	30,743	25·12	59·54	29·90	23·33	21·90
Nilgiris, The ...	30,934	13,534	43·75	49,599	19,941	40·20	11·89	50·47	36·71	25·70
Rāmnād ...	2,45,959	32,067	13·03	2,89,880	50,638	17·47	16·06	28·22	36·71	14·38
Salem ...	4,65,366	1,06,741	22·93	6,05,920	1,33,218	21·99	51·50	45·58	12·54	15·65
Tanjore ...	5,53,995	1,05,365	19·01	6,27,462	1,28,614	20·50	42·80	43·79	13·22	13·94
Tinnevelly ...	4,79,145	64,003	13·35	5,23,542	73,736	14·08	34·70	38·55	11·52	12·98
Trichinopoly ...	11,91,463	61,044	5·12	14,31,077	1,35,726	9·48	40·41	36·69	5·55	10·89
Vizagapatam ...	3,41,554	60,548	17·72	3,83,896	72,842	18·97	44·30	55·53	15·08	12·59

* During the year Kistna was split into 2 districts, i.e., Gōdāvari West and Kistna.

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APPENDIX No. 6.—*Agricultural Purchase, Purchase and Sale, Production, Production and Sale Societies*, 1924–25.

SECTION I.—PURCHASE, PURCHASE AND SALE SOCIETIES.

District.	Number of societies.	(a) Purchase as owner. Value of goods on hand at the beginning of the year.	(a) Value of goods bought during the year.	(a) Value of goods sold to members out of goods in columns 3 and 4.	(a) Value of goods on hand at the end of the year.	(b) Sale as owner. Value of goods on hand at the beginning of the year.	(b) Value of goods purchased from members during the year.	(b) Value of goods sold to outsiders out of goods in columns 7 and 8 during the year.	(c) Advances on produce or finished products. Loans given on the pledge of produce or goods. Amount outstanding at the beginning of the year.	(c) Advanced during the year.	(c) Repaid during the year.	(c) Balance outstanding.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	...	...	...	...	...	...	...	...	...	...	...
Arcot, North	10	3,312	4,138	5,994	1,464	...	...	...	...	...	...	...
Do. South	2	605	2,539	...	[illegible]	...	...	...	...	1,408	...	...
Bellary	...	...	...	...		...	...	...	...	...	...	...
Chingleput	9	449	1,656	...		449	...	...	...	...	...	...
Chittoor	1	47	...			...	...	...	...	...	...	...
Coimbatore	6	9,953				...	...	...	...	...	...	...
Cuddapah	1	...				...	...	...	...	...	...	...
Ganjām	...	...				...	...	...	...	...	...	...
Do. Agency ...	3	6,3				...	...	...	...	...	...	...
Gōdāvari, East ...	1	1,4				...	...	...	...	...	...	...
Do Agency ...	2	...				...	...	...	...	...	...	...
Do. West ...	...	...				...	...	...	...	...	...	...
Guntūr	...	...				...	...	...	...	...	...	...
Kanara, South ...	5	...			...	...	...	...	30,252	4,23,222	1,59,194	101,103
Kistna	...	7.	.	...	77	...	...	...	...	...	...	...
Kurnool...	...	...	...	...	...	...	...	...	...	...	...	...
Madras	...	...	...	...	...	...	...	...	...	...	...	...
Madura...	2	...	4,347	4,114	526	...	...	...	...	...	...	...
Malabar...	...	...	...	...	...	...	...	...	...	...	...	...
Nellore	1	...	...	...	...	...	...	...	...	...	...	...
Nilgiris, The	1	168	24,358	23,085	659	...	732	732	...	...	...	...
Rāmnād...	8	1,105	9,914	9,293	2,491	...	...	...	...	...	...	...
Salem	5	140	...	2	83	...	...	...	...	...	...	...
Tanjore	8	8,959	58,671	64,072	7,957	...	...	...	...	25,285	8,509	16,776
Tinnevelly	8	2,255	16,743	16,248	3,556	...	...	...	...	...	...	...
Trichinopoly	2	4,062	12,787	14,024	4,003	4,062	...	...	...	...	...	...
Vizagapatam	...	...	.	...	...	...	...	...	...	...	...	...
Do Agency ...	8	6,380	15,402	19,873	3,515	...	...	...	...	...	...	...
Total ...	75	45,309	2,08,9 72	2,20,868	36,796	4,511	732	732	30,252	4,49,915	1,67,703	1,17,879

SECTION I.—PURCHASE, PURCHASE AND SALE SOCIETIES—*cont.*

District.		(d) Purchase and sale as agent.					Net pro[fit] or los[s]	
		Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.	Plus.	
		(14)	(15)	(16)	(17)	(18)	(19)	(
		RS.	RS.	RS.	RS.	RS.	RS.	
Anantapur ...	...	...	...	...	...	...	...	
Arcot, North ...	...	...	...	...	56,539	798	112	
Do. South ...	...	...	...	...	959	20	43	
Bellary	...	..	...	...	...	...	...	
Chingleput ...	...	...	...	...	5,286	19	159	
Chittoor ...	...	..	...	...	689	...	50	
Coimbatore ...	...	...	...	...	28,882	966	1,650	
Cuddapah	...	...	...	...	...	...	...	
Ganjām	...	...	...	...	...	...	...	
Do. Agency ...	...	.	...	...	11,531	1,126	762	
Gōdāvari, East ...	...	...	...	...	432	7	...	
Do. Agency	...	...	...	...	775	2	30	
Do. West ...	...	...	...	...	...	...	...	
Guntūr	...	...	...	...	...	...	...	
Kanara, South ...	...	5,106	3,69,151	15,427	2,45,237	6,271	4,564	14
Kistna	...	...	...	...	...	...	...	
Kurnool	...	...	51,150	3,760	1,383	11	49	
Madras	...	...	...	...	...	...	...	
Madura	...	...	...	...	957	123	106	
Malabar	...	...	...	...	...	...	...	
Nellore	...	...	...	...	75	...	...	
Nilgiris, The ...	...	...	12,859	608	18,490	2,528	..	5
Rāmnād	...	...	...	...	9,777	...	70	1
Salem	...	...	...	...	3,643	143	180	
Tanjore	...	...	...	...	70,460	...	2,834	14
Tinnevelly ...	...	...	...	...	5,127	...	313	
Trichinopoly ...	...	...	...	...	5,999	451	686	
Vizagapatam ...	...	...	...	...	...	...	...	
Do. Agency	...	...	...	...	20,598	1,255	1,191	
Total	...	5,106	4,33,160	19,795	4,84,554	13,715	12,790	48

SECTION II.—PRODUCTION, PRODUCTION AND SALE SOCIETIES.

District.			Number of societies.	Value of raw materials purchased for use by societies.	Value of raw materials produced for sale or for conversion into finished products.	Value of goods prepared for market and sold to members as owner.	Value of goods prepared for market for commission.	Working capital.	Net profit or loss. Plus.	Minus.
(1)			(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				Rs.	Rs.	Rs.		Rs.	Rs.	Rs.
Anantapur ...	...	...	1	...	...	..	...	20,189	...	53
Arcot, North	...	...	...	...	...	...	...	...	...	...
Do. South	...	...	2	5,917	6,323	5,456	...	1,16,326	3,904	13,94
Bellary ...	...	...	..	...	...	...	...	...	...	...
Chingleput	...	...	...	...	...	...	...	...	...	...
Chittoor ...	...	...	...	...	...	...	...	...	...	...
Coimbatore	...	...	...	...	...	...	...	...	...	...
Cuddapah ...	...	...	...	...	...	...	...	...	...	...
Ganjām ...	...	..	...	...	...	...	...	...	...	...
Do. Agency ...		...	...	...	...	...	...	...	...	...
Gōdāvari, East ...		...	...	...	...	...	...	...	...	...
Do. Agency		...	...	...	...	...	...	...	...	...
Do. West ...		...	...	...	...	...	...	...	...	...
Guntūr ...	...	...	...	...	...	...	...	...	...	...
Kanara, South	...	...	...	...	...	...	...	...	...	...
Kistna ...	...	...	...	...	...	...	...	...	...	...
Kurnool ...	...	...	...	...	...	...	...	...	...	...
Madras ...	...	...	...	...	...	...	...	..	..	...
Madura ...	...	...	1	...	...	...	...	8,720	...	346
Malabar ...	...	...	...	...	...	...	...	...	...	...
Nellore ...	...	...	...	...	...	...	...	...	...	...
Nilgiris, The	...	...	...	...	...	...	...	..	...	...
Rāmnād ...	...	...	...	...	...	...	...	...	...	...
Salem ...	...	...	...	...	...	...	...	...	...	...
Tanjore ...	...	...	...	...	...	...	...	...	...	...
Tinnevelly ...	...	...	...	...	...	...	...	...	...	...
Trichinopoly	...	...	...	..	...	...	...	...	...	...
Vizagapatam	...	..	...	...	...	...	...	...	...	...
Do. Agency		...	...	...	...	...	...	...	...	...
Total		...	4	5,917	6,323	5,456	...	1,45,235	3,904	14,340

Appendix No. 7.—Section I.—*Particulars of joint purchases made by societies other than those referred to in Appendix No. 6.*

District.	Agricultural requisites.		Manure.		Food-stuffs.		Cloth.	Cattle food and miscellaneous articles.	Total.	Estimated savings.	Advance made in the year on the pledge of produce and standing crops.
	Monsoon ploughs.	Others.	Fish guano, fish manure, bone meal, etc.	Oil-cakes.	Rice.	Other articles.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	65	...	...	...	270	241	758	1,334	...	50
Arcot, North	250	15	...	...	...	...	...	50	315	...	...
Do. South	356	...	1,105	...	...	649	154	...	2,264	...	9,003
Bellary	560	57	...	...	...	...	1,900	2,000	4,517	200	4,500
Chingleput	80	...	5,744	102	...	966	4,867	...	11,759	68	1,24,085
Chittoor	...	1,205	...	...	...	300	...	...	1,505	150	1,480
Coimbatore	...	...	...	39	4,705	332	99	350	5,525	...	...
Cuddapah	...	100	...	...	...	700	49	100	949	1	...
Ganjām	56	...	...	...	...	...	...	874	930	75	...
Gōdāvari, East	...	...	...	...	...	20	264	...	284	46	820
Do. West	17	4,750	310	...	...	1,151	1,315	...	7,543	749	21,689
Guntūr	28	70	642	...	35	...	...	...	775	40	9,660
Kanara, South	...	464	...	...	5,170	...	...	599	6,233	240	600
Kistna	...	136	...	...	7,535	1,171	988	1,965	11,795	656	20,997
Kurnool	201	...	12	...	1,896	536	4,468	1,316	8,429	...	10,070
Madras	...	...	...	...	2,247	10,391	129	...	12,767	74	25
Madura	...	...	...	...	2,486	...	707	125	3,318	20	...
Malabar	...	16,891	...	...	11,765	...	...	...	28,656	6,225	...
Nellore	...	...	...	...	410	1,351	158	...	1,910	47	...
Rāmnād	264	...	...	...	...	...	...	...	264	...	...
Salem	...	...	...	...	190	...	...	...	190	17	...
Tanjore	425	...	433	...	1,095	20,042	204	370	22,569	367	35,376
Tinnevelly	430	8	...	...	690	...	420	682	2,230	96	...
Trichinopoly	12	167	17	723	...	113	9,845	3,441	14,318	861	3,890
Vizagapatam	132	1,017	17	...	130	320	154	...	1,770	58	...
Total ...	2,951	24,945	8,283	864	33,844	38,812	25,832	13,680	1,52,158	9,486	2,59,136

Section II.—*Particulars of joint sales made by societies other than those referred to in Appendix No. 6.*

District.	Paddy.	Tobacco.	Cotton.	Mats.	Jaggery.	Lunghis.	Groundnut and coconuts.	Other articles.	Total.	Approximate gain.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Chingleput	...	...	...	...	...	43,735	...	654	44,389	2,729
Chittoor	...	...	...	...	3,000	...	...	...	3,000	200
Gōdāvari, East	...	...	...	...	...	...	193	...	193	4
Kurnool	609	...	55,720	...	...	...	8,448	...	64,777	2,455
Salem	207	...	...	...	...	...	...	...	207	17
Tānjore	...	...	...	6	...	...	...	...	6	1
Tinnevelly	6,814	...	...	...	...	...	...	...	6,814	1,782
Total ...	7,630	...	55,720	6	3,000	43,735	8,641	654	1,19,386	7,168

APPENDIX No. 8.—*Non-agricultural Trading Societies, 1924–25.*

SECTION I.—PURCHASE, PURCHASE AND SALE SOCIETIES (STORES) EXCLUDING SUCH SOCIETIES FOR WEAVERS.

District.	Number of societies.	(a) Purchase as owner.				(b) Sale as owner.			(c) Advances on produce or finished goods—Loans given on the pledge of products or goods.				(d) Purchase and sale as agent.			Working capital.	Cost of management.	Net profit or loss.	
		Value of goods on hand at the beginning of the year.	Value of goods bought during the year.	Value of goods sold to members (out of goods in columns 3 and 4) during the year.	Value of goods on hand at the end of the year.	Value of goods on hand at the beginning of the year.	Value of goods purchased from members during the year.	Value of goods sold to outsiders (out of goods in columns 7 and 8) during the year.	Amount outstanding at the beginning of the year.	Advanced during the year.	Repaid during the year.	Balance outstanding at the end of the year.	Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.			Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.					RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur ...	2	11	...	...	10	...	...	...	...	...	...	...	...	...	...	1,550	...	...	1,235
Arcot, South ...	7	7,451	77,400	75,996	8,826	...	...	...	...	...	...	...	...	...	...	12,208	3,244	4,018	424
Bellary ...	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,747	7	...	...
Chingleput ...	2	1,769	17,296	19,857	818	1,769	...	...	...	...	...	...	104	110	6	3,013	899	382	...
Chittoor ...	3	3,064	11,699	12,568	2,214	...	...	...	...	...	...	...	...	166	3	10,058	338	224	1,568
Coimbatore ...	2	16,839	74,456	79,258	15,443	...	...	...	...	...	...	...	...	...	...	30,008	4,382	...	931
Cuddapah ...	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	848	...	...	350
Ganjām ...	4	261	2,407	2,301	605	...	...	...	...	...	...	...	...	...	...	1,920	28	102	354
Gōdāvari, East ...	2	363	3,415	2,428	1,496	...	...	...	...	...	...	...	...	...	...	1,753	166	19	34
Guntūr ...	1	765	3,116	3,240	834	...	...	...	...	...	...	...	...	...	...	933	118	45	...
Kanara, South ...	3	1,080	16,622	17,126	1,542	...	...	...	...	...	...	...	...	...	...	5,760	624	592	308
Kistna ...	5	1,461	3,067	4,161	1,242	...	...	...	...	...	...	...	...	...	...	3,247	741	78	313
Kurnool ...	6	1,555	2,412	3,736	57	...	...	...	...	...	...	...	...	...	...	1,818	241	246	981
Madras ...	1	92,671	9,30,787	10,13,496	74,764	...	...	...	...	...	...	...	...	...	...	2,37,713	48,507	21,440	...
Madura ...	5	29,440	2,42,850	2,41,798	45,680	...	...	...	...	...	...	...	...	...	...	38,859	7,060	6,918	16
Malabar ...	3	1,528	41,403	42,381	2,463	...	...	...	...	...	...	...	...	...	...	8,426	1,528	619	3,868
Nellore ...	3	...	433	454	...	...	2,020	2,143	...	...	...	...	...	...	...	746	289	11	8
Nilgiris, The ...	1	13,057	1,37,940	1,41,351	15,215	...	...	...	...	...	...	...	...	...	...	13,909	3,793	2,065	...
Rāmnād ...	4	16,965	1,33,606	1,49,273	11,008	...	...	...	...	...	...	...	...	...	...	16,368	5,941	3,792	450
Salem ...	1	69	...	69	...	...	...	...	...	...	...	...	...	...	...	1,701	...	...	593
Tanjore ...	14	12,277	79,223	82,897	8,603	...	...	...	...	...	...	...	...	...	...	17,090	2,508	2,385	5,035
Tinnevelly ...	3	2,054	21,081	22,479	1,775	...	...	...	...	...	...	...	...	...	...	3,541	1,121	...	129
Trichinopoly ...	2	2,782	14,785	15,332	3,316	...	...	...	...	...	...	...	...	...	...	4,303	773	739	...
Vizagapatam ...	6	10,243	1,04,467	94,980	23,841	...	...	...	...	...	...	...	...	...	...	28,283	976	867	...
Do. Agency.	3	...	264	189	88	...	...	...	...	...	...	...	...	...	...	156	4	9	...
Total ...	85	2,15,705	19,18,729	20,25,360	2,19,746	1,769	2,020	2,143	...	...	...	...	104	276	9	4,44,033	83,255	44,051	16,538

SECTION II.—PRODUCTION, PRODUCTION AND SALE SOCIETIES EXCLUDING SUCH SOCIETIES FOR WEAVERS.

District.	Number of societies.	(a) Purchase as owner. Value of goods on hand at the beginning of the year.	(a) Purchase as owner. Value of goods bought during the year.	(a) Purchase as owner. Value of goods sold to members (out of goods in columns 3 and 4) during the year.	(a) Purchase as owner. Value of goods on hand at the end of the year.	(b) Sale as owner. Value of goods on hand at the beginning of the year.	(b) Sale as owner. Value of goods purchased from members during the year.	(b) Sale as owner. Value of goods sold to outsiders (out of goods in columns 7 and 8) during the year.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		RS.	RS.	RS.	RS.			
Arcot, North	1	243	...	243	...	...	...	...
Do. South	1	...	...	...	...	...	...	...
Godāvari, East	1	...	121	160	478	...	...	...
Kistna	2	...	5	2	3	...	...	...
Kurnool	1	1,588	9	574	1,373	...	...	...
Madura	1	...	...	...	...	...	...	...
Malabar	2	19	1,311	1,519	142	...	...	...
Nellore	1	...	3,379	4,752	...	...	...	...
Salem	1	808	1,038	1,711	135	...	...	...
Total ...	11	2,658	5,863	8,961	2,131	...	...	...

District.	(c) Advances on produce or finished goods. Loans given on the pledge of products or goods. Amount outstanding at the beginning of the year.	(c) Advanced during the year.	(c) Repaid during the year.	(c) Balance outstanding at the end of the year.	(d) Purchase and sale as agent. Value of domestic or Agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	(d) Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.	Net profit or loss. Plus.	Net profit or loss. Minus.
(1)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
								RS.	RS.	RS.	RS.
Arcot, North	...	...	...	...	...	...	...	1,533	10	...	862
Do. South	...	...	...	...	...	...	...	2,764	...	239	...
Godāvari, East	...	...	...	...	...	..	...	565	35	...	20
Kistna	...	...	...	...	...	...	...	292	12	...	39
Kurnool	...	...	..	...	...	...	...	2,290	306	6	...
Madura	...	...	...	...	...	...	...	907	..	57	...
Malabar	...	...	...	...	...	...	...	701	113	...	341
Nellore	...	...	...	...	...	...	...	2,284	1,226	301	...
Salem	...	...	...	...	...	...	...	1,576	25	177	...
Total	...	...	...	...	...	...	...	12,972	1,777	780	1,262

SECTION III-A.—PURCHASE, PURCHASE AND SALE SOCIETIES EXCLUSIVELY FOR WEAVERS.

District.	Number of societies.	Value of raw materials.				Value of finished products.				Working Capital.	Cost of management.	Net profit or loss.	
		On hand at the beginning of the year.	Bought during the year.	Sold during the year.	On hand at the end of the year.	On hand at the beginning of the year.	Purchased from members during the year.	Sold to the public during the year.	On hand at the end of the year.			Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	3	9,405	60,783	69,629	1,280	...	...	...	...	22,623	306	...	778
Arcot, North	4	...	...	...	...	2,883	34,626	33,445	3,494	6,971	587	277	35
Do. South	2	...	693	368	325	...	368	229	139	1,160	50	56	7
Chittoor	2	...	...	...	...	..	...	...	...	1,523	47	191	...
Coimbatore	5	1,537	13,856	15,052	385	...	...	...	...	4,318	35	124	86
Ganjām	5	1	...	...	1	...	...	...	...	4,961	59	721	57
Gōdāvari, East	2	...	...	...	...	...	...	...	...	4,361	43	7	35
Do. West	4	3,932	17,865	18,983	8,856	...	...	...	...	14,460	1,128	299	729
Guntūr	2	208	3,337	261	1,520	106	...	841	984	3,686	236	...	443
Kanara, South	1	...	1,876	1,717	191	..	...	...	...	3,694	32	7	...
Kistna	4	10	...	...	110	...	...	...	...	1,834	7	69	317
Madras	1	...	1,870	1,870	...	...	..	...	...	3,347	26	32	...
Madura	4	266	1,02,030	1,02,300	169	8,446	3,425	6,910	4,873	33,610	2,945	390	828
Malabar	2	...	834	808	80	...	...	...	...	739	66	54	...
Nellore	1	...	...	...	...	...	...	...	...	157	3	...	28
Rāmnād	3	12	...	...	12	66	79	69	79	14,627	339	103	441
Total ...	45	15,571	2,93,274	3,00,988	12,938	11,501	38,498	41,494	9,569	1,22,021	5,909	2,330	3,784

SECTION III-B.—PRODUCTION, PRODUCTION AND SALE SOCIETIES EXCLUSIVELY FOR WEAVERS.

District.	Number of societies.	Value of raw materials purchased for use by societies.	Value of raw materials produced for sale or for conversion into finished-product.	Value of goods prepared for the market and sold to members as owner.	Value of goods prepared for the market for commission.	Loans given on the pledge of goods. Amount outstanding at the beginning of the year.	Loans given on the pledge of goods. Advanced during the year.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		RS.		RS.	RS.	RS.	RS.
Chingleput	1	581	...	425	1,056	...	...
Madura	1	...	...	...	...	9	894
Rāmnād	1	...	...		...	2,425	8
Total ...	3	581	...	425	1,056	2,434	897

District.	Loans given on the pledge of goods—cont. Repaid during the year.	Balance outstanding.	Purchase and sale as agent. Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.	Net profit or loss. Plus.	Minus.
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	RS.	RS.				RS.			
Chingleput	...	...	...	...	...	7,766		...	771
Madura	894	9	...	...	...	...	...	...	...
Rāmnād	831	1,597	...	...	...	...	...	...	...
Total ...	1,725	1,603	...	...	...	7,766	...	...	771

SECTION III C.—CREDIT SOCIETIES OF WHICH WEAVERS FORM MORE THAN 60 PER CENT OF THE MEMBERS.

District.	Number of societies.	Paid up share capital.	Deposits of members.	Loans from societies and non-members.	Loans from Government.	Reserve fund.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		RS.	RS.	RS.	RS.	RS.
Arcot, South	2	508	...	3,953	...	116
Bellary ...	2	2,760	7	6,298	...	37
Chingleput	9	10,474	...	1,43,300	...	7,221
Coimbatore	8	4,221	267	37,143	...	7,736
Cuddapah	3	436	...	1,869	...	...
Gōdāvari, East... ...	2	590	...	3,743	...	28
Guntūr	6	1,236	...	4,110	...	4
Kurnool	5	880	...	7,370	...	
Rāmnād	4	1,621	...	12,210		1,339
Tinnevelly	3	1,011	...	3,262	...	5
Trichinopoly	12	6,047	248	65,338	...	3,432
Total ...	56	29,784	522	2,88,596	...	19,918

District.	Working capital.	Cost of management.	Net profit + or loss −. Plus.	Minus.	Value of joint purchase of raw materials for members.	Value of joint sale of finished products sold to the public on behalf of the members.
	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South	4,577	42	124	2	...	...
Bellary	9,102	114	217	...	2,817	...
Chingleput	1,61,596	3,328	2,067	369	1,711	43,735
Coimbatore	49,366	483	831	496	...	...
Cuddapah	1,865	49	...	40	...	...
Gōdāvari, East... ...	4,361	1	7	35	...	...
Guntūr	5,346	39	100	19	...	...
Kurnool	8,750	89	...	88	...	...
Rāmnād	15,170	165	122	706	...	...
Tinnevelly	4,278	58	...	37	...	...
Trichinopoly	75,065	657	891	1,118	...	...
Total ...	3,38,415	5,025	4,362	2,910	4,528	43,735

APPENDIX No. 9.—SECTION I.—*Civil suits and decrees, 1924–25.*

District.	Number of suits preferred by societies in civil courts.						Number of decrees obtained by societies in civil courts.				
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Claims 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	31	60	91	17	28	46	132	28	160	16	144
Arcot, North	25	41	66	25	28	13	40	28	68	35	33
Arcot, South	1	17	18	1	15	2	21	15	36	18	18
Bellary	...	...	...	...	...	...	9	...	9	...	9
Chingleput	...	40	40	...	29	11	51	29	80	16	64
Chittoor	22	32	54	4	47	3	77	47	124	74	50
Coimbatore	...	21	21	2	13	6	26	13	39	10	29
Cuddapah	16	2	18	...	17	1	61	17	78	...	78
Ganjām	...	6	6	...	4	2	52	4	56	5	51
Gōdāvari, East	...	...	...	...	...	...	22	...	22	8	14
Gōdāvari, West	...	...	...	...	...	...	7	...	7	7	...
Kanara, South	6	88	94	13	62	19	156	62	218	41	177
Kistna	...	...	...	...	...	...	11	...	11	11	...
Kurnool	...	19	19	7	3	9	13	3	16	12	4
Madras	...	45	45	11	14	20	84	14	98	36	62
Madura	...	4	4	...	2	2	95	2	97	10	87
Malabar	32	383	415	11	321	83	866	321	687	110	577
Nellore	...	3	3	...	3	...	3	3	6	1	5
Nilgiris, The	...	...	...	...	...	...	43	...	43	16	27
Rāmnād	...	4	4	...	2	2	34	2	36	5	31
Salem	7	58	65	8	47	10	75	47	122	35	87
Tanjore	1	1	2	...	2	...	13	2	15	6	9
Tinnevelly	2	13	15	...	15	...	18	15	33	11	22
Trichinopoly	7	37	44	16	26	2	115	26	141	26	115
Vizagapatam	...	...	...	...	...	...	2	...	2	1	1
Total ...	(a)150	874	1,024	115	678	231	(b)1,526	678	2,204	510	1,694

(a) Excludes 26 cases due to liquidation and audit.
(b) Excludes 110 cases due to liquidation and audit.

SECTION II.—*References under Rule XIV of the rules framed under the Act (Arbitration), 1924–25.*

District.	Number of references filed by societies.						Number of decisions or awards obtained by societies.				
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Claims 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.	Decrees pending execution at the end of the year.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Anantapur ...	250	826	1,076	37	745	294	891	745	1,636	275	1,361
Arcot, North.	1,001	1,559	2,560	393	1,376	791	2,038	1,376	3,414	589	2,825
Arcot, South.	424	1,322	1,746	182	1,038	526	1,856	1,038	2,894	1,029	1,865
Bellary ...	7	268	275	44	191	40	137	191	328	55	273
Chingleput ...	620	1,403	2,023	247	905	871	2,091	905	2,996	692	2,306
Chittoor .	229	526	755	72	473	210	520	473	993	253	740
Coimbatore ..	209	984	1,193	139	827	227	685	827	1,512	314	1,198
Cuddapah ...	98	171	269	7	136	126	461	136	597	85	512
Gānjām .	99	319	418	36	284	98	750	284	1,034	221	810
Gōdāvari, East.	211	615	826	89	611	126	758	611	1,369	208	1,161
Gōdāvari Agency ...	...	...	...	...	...	...	6	...	6	4	2
Gōdāvari, West.	34	171	205	15	169	21	63	169	232	173	59
Guntūr ...	11	362	373	52	265	56	205	265	470	195	275
Kanara, South.	520	2,723	3,243	356	2,527	360	1,811	2,527	4,338	1,138	3,200
Kistna ...	59	324	383	24	278	81	70	278	348	298	50
Kurnool ...	53	254	307	37	150	120	470	150	620	102	518
Madras ...	164	91	255	39	74	142	65	74	139	10	129
Madura ...	159	636	795	67	556	172	1,302	556	1,858	363	1,495
Malabar	350	1,602	1,952	89	1,557	276	1,891	1,557	3,448	753	2,695
Nellore ...	100	393	493	54	382	57	476	382	858	404	454
Nilgiris, The	90	362	452	24	257	171	263	257	520	83	437
Rāmnād ...	64	485	549	57	407	85	765	407	1,172	298	874
Salem ...	313	776	1,089	179	615	295	884	615	1,499	397	1,102
Tanjore ...	313	1,620	1,933	112	1,503	318	2,376	1,503	3,879	1,079	2,800
Tinnevelly ...	230	1,419	1,649	251	1,233	165	1,294	1,233	2,527	977	1,550
Trichinopoly.	365	1,732	2,097	478	1,598	21	1,781	1,598	3,379	577	2,802
Vizagapatam.	76	385	461	105	269	87	390	269	659	56	603
Total ..	(a) 6,049	21,328	27,377	3,185	18,456	5,736	(b) 24,269	18,456	42,725	10,629	32,096

(a) Excludes 244 cases due to liquidation and audit.
(b) Excludes 561 cases due to liquidation and audit.

APPENDIX No. 10.—*Societies under liquidation*, 1924–25.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1924 or on the date of liquidation. (3)	Assets accrued during the year. (4)	Assets collected during the year. (5)	Assets. Remaining uncollected on 30th June 1925. (6)	On hand on 30th June 1925. (7)	Total (columns 6 and 7). (8)	Liabilities. To members. (9)	To non-members. (10)	Total (columns 9 and 10). (11)
ANANTAPUR SECTION.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur district.										
1. Mudigabba ... 819	28 Jan. 23	16	...	...	16	...	16	...	...	...
2. Somandepalli Weavers ... 4308	27 Sep. 23	10,332	363	1,821	8,874	750	9,624	3,964	2,402	6,36
3. Sankapalle 1376	22 Oct. 23	4,347	142	63	4,426	99	4,525	240	3,669	3,90
4. Uravakonda Firka Elementary School teachers. 331	21 Jan. 25	113	...	95	18	45	63	34	1	3
5. China Chigullarevu Stores .. 4764	15 Apr. 25	107		7	100	7	107	100	...	10
6. Kesapuram ... 432	29 Apr. 25	1,186	...	340	846	339	1,185	97	459	55
VELLORE SECTION.										
North Arcot district.										
7. Valluvambakkam. 164	29 Nov. 15	...	85	85	...	1,145	1,145	...	...	...
8. Katpadi ... 851	20 May 16	1,238	11	17	1,232	40	1,272	133	1,041	1,17
9. Mangadu ... 823	3 Dec. 17	...	...	...	...	864	864	...	...	...
10. Vengodu ... 1011	10 Jan. 18	207	73	223	57	1,055	1,112	3	..	
11. Ayarmangalam ... 1828	27 Mar. 25	12,533	358	172	12,719	...	12,719	526	11,121	11,64
CUDDALORE SECTION.										
South Arcot district.										
12. Manakuppam ... 758	17 Dec. 15	750	105	47	808	628	1,436	131	...	13
13. Peramathur ... 1053	27 Feb. 21	1,614	7	479	1,142	79	1,221	93	..	9
14. Tittagudi Public Servants' Stores. 2992	29 Nov. 21	3	1	4	...	22	22	5	...	[illegible]
15. Markanam Public Servants' Stores 5748	30 June 23	...	39	2	37	52	89	79	8	8
16. Kandamangalam.. 7195	3 Nov. 24	55	2	33	24	...	24	43	...	4
17. Villupuram F.L.C.S. ... 4645	Do.	1,242	...	133	1,109	133	1,242	178	777	95
18. Periyanolambai 2792	6 Feb 25	192	14	201	5	95	100	41	2	4
MADRAS SECTION.										
Chingleput district.										
19. Nanjipuram ... 159	19 Mar. 19	2,923	282	1,473	1,732	571	2,303	69	...	6
20. Kavanur Puducheri ... 631	26 Mar. 19	17,275	889	316	17,848	9	17,857	2,472	7,749	10,22
21. Kammalampuudi .. 134	Do.	9,889	829	1,277	9,541	2,816	12,357	1,466	92	1,55
22. Manampatti Kandigai ... 156	8 June 19	3,559	238	2,194	1,603	1,205	2,808	94	8	10

APPENDIX No. 10.—*Societies under liquidation*, 1924–25—cont.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1924 or on the date of liquidation. (3)	Assets accrued during the year. (4)	Assets collected during the year. (5)	Assets. Remaining uncollected on 30th June 1925. (6)	On hand on 30th June 1925. (7)	Total (columns 6 and 7). (8)	Liabilities. To members. (9)	To non-members. (10)	Total (columns 9 and 10). (11)
MADRAS SECTION—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Chingleput district—cont.										
23. Kizhnallattur ... 138	19 June 19	2,877	240	302	2,815	7	2,822	249	110	359
24. Chingleput District Co-operative Weavers' Distributive Society... ... 2558	9 Oct. 19	...	...	...	...	6	6	6	...	6
25. Anumanthandalam 163	1 July 20	2,034	196	1,053	1,227	816	2,043	93	...	93
26. Sunnambukulam. 591	Do.	4,217	343	3	4,557	411	4,968	807	23	830
27. Gummudipundi ... 373	Do.	6,782	452	1,611	[illegible]	26	5,649	461	161	622
28. Kinarkandigai ... 713	Do.	7,319	677	1,121	6,875	136	7,011	310	1,407	1,717
29. Kodungaiyur Stores 1912	13 Oct. 21	...	...	...	...	3	3	3	...	3
30. Zamin Vayalur .. 1267	8 Nov 23	365	25	110	280	59	339	15	...	15
31. Peruvallurcheri Lord Montague. 5599	28 Jan. 24	...	...	...	...	13	13		...	...
32. Ponnericheri F.L.C.S. ... 5126	29 Jan. 24	2,865	159	399	2,625	426	3,051	140	2,468	2,608
33. Siruvallurcheri Lord Chelmsford. 5601	Do	...	1	1	...	102	102	21	...	21
34. Tiruvottiyurcheri 6394	5 June 24	...	...	...	...	1	1	..	...	...
35. Sembiam Melpatraicheri .. 5593	Do.	...	1	1	...	34	34	...	...	...
36. Mattur Christian. 2473	16 June 24	2,175	269	116	2,328	68	2,396	73	1,997	2,070
37. Tirupporur Trading Union ... 4196	26 July 24	154	...	...	154	117	271	331	...	331
38 Ozhukarai .. 453	5 Apr. 25	3,963	6	141	3,828	2	3,830	484	1,268	1,752
39. Chingleput Municipal Menial Employees ... 3508	22 Apr. 25	1,106	...	207	899	207	1,106	236	573	809
40. Rendankatcalai Ādi-Drāvida ... 4617	13 May 25	4,319	...	21	4,298	21	4,319	489	3,272	3,761
Madras district.										
41. Royapetta .. 1667	3 May 22	11,135	...	233	10,902	385	11,287	1,012	6,660	7,672
42. Madras Co-operative Leather Goods Factory. 3564	8 May 22	3,770	...	2,933	837	45	882	3,837	2,628	6,465
43. Madras Tramway Men's Union 4121	23 June 22	6,708	188	1,216	5,680	524	6,204	3,790	5	3,795
44. Chintadripet Co-operative Stores, Ltd. 3492	18 Feb. 23	532	...	15	517	114	631	835	28	863

APPENDIX No. 10.—*Societies under liquidation*, 1924–25—*cont.*

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1924 or on the date of liquidation. (3)	Assets accrued during the year. (4)	Assets collected during the year. (5)	Assets. Remaining uncollected on 30th June 1925. (6)	On hand on 30th June 1925. (7)	Total (columns 6 and 7). (8)	Liabilities. To members. (9)	To non-members. (10)	Total (columns 9 and 10). (11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
MADRAS SECTION—*cont.*										
Madras district—cont.										
45. Rayapuram Christian ... 2802	16 June 24	2,491	175	556	2,190	68	2,178	1,362	...	1,362
CUDDAPAH SECTION.										
Cuddapah district.										
46. Venkayya Kalura Christian ... 7430	31 Aug. 24	5	15	15	5	..	5	...	5	5
CHITTOOR SECTION.										
Chittoor district.										
47. Tirupati Co-operative Stores ... 4558	23 Apr. 22	...	9	9	...	8	8	8	..	8
48. Chittoor Co-operative Stores ... 2335	29 July 22	43	26	65	4	259	263	255	...	255
49. Tiruttani Sri Subramania Co-operative Stores. 5259	3 June 25	Cancelled before starting. Statutory period not yet over.								
COIMBATORE SECTION.										
Coimbatore district.										
50. Mungilpalaiyam. 390	1 Dec. 16	764	...	510	254	588	842	384	...	384
51. Paralai Estate Staff and labourers' Stores ... 5772	20 Nov. 23	29	...	14	15	46	61	126	...	126
52. Bhavani Co-operative Stores ... 3368	2 Jan. 24	10	10	20	...	10	10	6	...	6
53. Devanga Industrial 6401	19 Jan. 24	834	94	172	756	665	1,421	1,550	...	1,550
54. Paralai Estate Group 4, labourers' 5771	11 June 24	3	...	3	...	3	3	11	...	11
Nilgiris district.										
55. Bempatti ... 3275	26 Sep. 24	2,707	...	...	2,707	19	2,726	60	1,971	2,031
56. Hounathalai ... 2681	13 Mar. 25	7,238	...	...	7,238	...	7,238	229	5,523	5,752
57. Melatti Bellicombai 4825	Do.	5,507	...	...	5,507	17	5,524	65	4,748	4,813

APPENDIX No. 10.—*Societies under liquidation*, 1924–25—*cont.*

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1924 or on the date of liquidation. (3)	Assets accrued during the year. (4)	Assets collected during the year. (5)	Assets. Remaining uncollected on 30th June 1925. (6)	On hand on 30th June 1925. (7)	Total (columns 6 and 7). (8)	Liabilities. To members. (9)	To non-members. (10)	Total (columns 9 and 10). (11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
BELLARY SECTION.										
Bellary district.										
58. Magalam ... 66	23 July 22	2,303	245	364	2,184	38	2,222	486	...	486
59. Yenigi 3185	Do.	1,252	124	1,033	343	4	347	106	5	111
GUNTŪR SECTION.										
Guntūr district.										
60. Attota 1533	5 Apr. 25	335	...	...	335	1,092	1,427	909	27	936
GANJĀM SECTION.										
Ganjām district.										
61. Haridaspuram ... 4373	12 Sep. 23	1,135	77	175	1,037	...	1,037	199	685	884
62. Burupada ... 4814	26 May 24	1,697	697	137	2,257	...	2,257	279	1,240	1,519
63. Borabhadra ... 3436	1 June 24	3,191	710	5	3,896	...	3,896	385	2,272	2,657
64. Tekkalipatnam ... 4369	18 Aug. 24	1,940	751	146	2,545	...	2,545	267	1,335	1,602
COCANADA SECTION.										
Gōdāvari East district.										
65. Govinda Sri Rama 1916	19 July 23	2,000	...	639	1,361	...	1,361	587	...	587
66. Amalapuram Urban Bank ... 1357	28 Sep. 23	1,048	59	1,107	...	1,995	1,995	..	..	...
67. Sankaraguptam ... 950	15 Apr. 24	680	...	250	430	...	430	54	212	266
68. Veerabadhrapuram 3128	7 Jan. 25	708	...	669	39	173	212	73	...	73
69. Pasarlapudi ... 3336	22 Feb. 25	2,327	...	150	2,177	...	2,177	249	1,658	1,907
70. Vyagresvaram ... 1663	Do.	154	...	25	129	24	153	45	117	162
71. Modekurru ... 1661	1 Mar. 25	2,601	90	778	1,913	11	1,924	362	589	951
72. Vallur 3332	15 Mar. 25	763	69	371	461	6	467	..	338	338
73. Palagummi ... 8445	27 Mar. 25	4	...	4	...	4	4	32	...	32
74. Vadlamuru ... 3093	Do	556	...	1	556	1	556	242	22	264
75. Kuyyeru ... 7126	24 Apr. 25	The Liquidator has not yet taken charge of the accounts.								
76. Vadalarovu ... 2518	12 May 25	Statutory period not over.								
77. Ramachandrapuram Trading Union 4591	13 May 25	Statutory period not over.								
78. Jagannadhapuram Sri Krishna ... 8486	30 May 25	Statutory period not over.								
79. Billanandurru ... 4598	4 June 25	Statutory period not over.								
80. Voolapalle ... 2420	6 June 25	Statutory period not over.								
81. Prattipadu ... 3780	15 June 25	Statutory period not over.								
82. Atrayapuram ... 6895	21 June 25	Statutory period not over.								

Appendix No. 10.—*Societies under liquidation*, 1924–25—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1924 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1925.	Assets. On hand on 30th June 1925.	Assets. Total (columns 6 and 7).	Liabilities. To members.	Liabilities. To non-members.	Liabilities. Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
MANGALORE SECTION.										
South Kanara district.										
83. Bolar 1109	28 Jan. 22	1,295	103	283	1,105	5	1,110	617	430	1,047
84. Talangare ... 2232	17 Jan. 23	1,320	56	849	527	7	534	278	...	278
85. Bela Lady of Dolours, Catholic. 972	22 Jan. 23	1,726	137	106	1,807	...	1,807	198	1,249	1,447
86. Uppinangadi ... 1198	15 Feb. 25	The books have been lost and the assets and liabilities of the society are being ascertained.								
87. Savanal 1812	18 May 25	Statutory period not over.								
88. Kodappur Mogers. 2348	27 June 25	Statutory period not over.								
NELLORE SECTION.										
Nellore district.										
89. Mittapalem Sri Anthervedi ... 5659	16 May 24	28	3	8	23	11	34	8	16	24
90. Talamanchi ... 1706	1 Feb. 25	2,644	27	477	2,191	477	2,671	173	2,429	2,602
91. Nandavaram ... 6431	6 Apr. 25	...	...	...	...	1	1	...	1	1
BEZWADA SECTION.										
Kistna district.										
92. Anamanapudi ... 1750	27 Feb. 21	537	...	...	537	...	537	25	313	338
93. Kommalamudi ... 715	14 Mar. 21	3,052	...	...	3,052	13	3,065	242	2,044	2,286
94. Achavaram ... 578	19 Mar. 21	32	...	8	24	...	24	...	...	...
95. Pallivada ... 161	14 July 21	2,788	...	933	1,855	951	2,806	344	2,152	2,496
96. Avanigadda ... 351	5 May 24	3,309	431	3,653	87	14	101	...	...	...
97. Rayaguduru Stores ... 2314	9 Jan. 25	749	...	...	749	...	749	660	3	663
98. Srinivasapuram. 2293	22 Feb. 25	127	...	127	...	127	127	11	74	85
99. Venkapuram ... 84	2 Mar. 25	Appeal preferred by Society. Orders awaited.								
100. Peddagollapalem ... 1832	2 May 25	Statutory period not over.								
KURNOOL SECTION.										
Kurnool district.										
101. Jalakallu ... 827	8 July 22	...	...	...	...	183	183	...	...	...
102. Kottaburuzu ... 505	Do.	263	27	263	27	148	175	35	47	82
103. Tsanugondla ... 517	16 Nov. 22	3,404	11	2,216	1,190	95	1,285	115	111	226
MADURA SECTION.										
Madura district.										
104. Dindigul Purchase and Sale Society. 2300	4 Nov. 22	47	7	7	52	22	74	64	4	68

Appendix No. 10.—*Societies under liquidation*, 1924–25—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1924 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1925.	Assets. On hand on 30th June 1925.	Assets. Total (columns 6 and 7).	Liabilities. To members.	Liabilities. To non-members.	Liabilities. Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
MADURA SECTION—cont.										
Madura district—cont.										
105. Dindigul Lock and Safe Manufacturers ... 3684	8 Jan. 23	10	2	1	11	27	38	...	5	5
106. Madakkulam ... 703	25 Feb. 23	958	164	259	663	1,[illegible]	2,032	548	36	584
107. Tevaram Adi-Dravida ... 4074	17 Jan. 24	113	3	62	54	11	65	30	2	32
108. Uttamapalaiyam Christian ... 2747	13 Nov. 23	743	53	731	65	...	65	48	18	66
109. Podumbu ... 2913	21 Jan. 24	145	23	168	...	11	11	...	...	...
110. Kambam valley Labour ... 3069	17 Apr. 25	644	...	...	644	55	699	504	5	509
111. Velliyagundam. 7237	30 May 25	Statutory period not over.								
Rāmnād district.										
112. Salai Iluppaikulam 881	7 Apr. 21	214	94	170	119	1,535	1,654	253	...	253
113. Andukondan ... 725	Do.	1,090	153	373	870	1,501	2,371	40	...	40
114. Ulakkudi ... 887	Do.	...	2	2	...	38	38	...	...	...
115. Rāmnād District Public Servants. 2432	14 Dec. 22	111	88	164	35	840	873	62	39	101
116. Narikkudi ... 1212	28 Nov. 23	972	65	185	852	396	1,248	69	563	632
117. Udaiyanampatti. 1215	19 Feb. 24	4,772	251	234	4,739	...	4,739	112	3,067	3,179
CALICUT SECTION.										
Malabar district.										
118. Manhapra ... 1007	30 Nov. 21	596	37	12	621	93	704	197	...	197
119. Vasumathi Wholesale 4993	21 Apr. 23	3,971	410	152	4,229	187	4,416	1,547	3,722	5,269
120. Perintalmanna Conveyance ... 5089	12 Sep. 23	1,280	...	1,249	31	149	180	18,685	724	19,409
121. Badagara Stores. 5572	30 Nov. 23	557	...	557	...	178	178	591	...	591
122. Walavanad Melattur 2102	23 June 24	3,002	343	200	3,139	214	3,353	131	3,920	3,051
123. Veliyangadi Fisher Man 2780	8 Jan. 25	3,369	467	...	3,836	...	3,836	1,429	1,002	2,431
124. Kallai Adi-dravida Stores ... 4433	2 Feb. 25	17	...	17	...	2	2	2	...	2
SALEM SECTION.										
Salem district.										
125. Gudalur 228	27 Oct. 15	5,415	329	29	5,715	23	5,738	333	3,785	4,118
126. Ernapuram ... 232	Do.	4,731	308	14	5,025	...	5,025	479	3,151	3,630
127. Jambuguttapatti. 350	15 Nov. 15	2,957	201	...	3,161	...	3,161	243	1,862	2,105

APPENDIX No. 10.—*Societies under liquidation*, 1924–25—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1924 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1925.	On hand on 30th June 1925.	Total (columns 6 and 7).	Liabilities. To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
SALEM SECTION—cont.										
Salem district—cont.										
128. Karuppareddiyur. 332	1 Dec. 15	1,006	92	39	1,059	512	1,571	139	...	139
129. Gonur 331	Do.	2,963	143	33	3,073	...	3,073	298	1,020	1,318
130. Mecheri 110	14 Apr. 16	367	115	81	401	1,413	1,814	47	..	47
131. M. Pallipatti* ... 168	2 May 16	57	35	92	...	641	641	...	...	...
132. Edappali ... 267	20 May 16	106	235	295	46	3,624	3,670	198	...	198
133. Kelamangalam Stores 3554	31 Jan. 23	1,681	184	47	1,818	594	2,412	1,112	795	1,907
134. Vasikkavandanur. 750	30 May 23	...	24	24	...	408	408	1	...	1
135. Hosur Town Stores 3555	31 July 23	1,221	55	56	1,220	...	1,220	1,303	647	1,950
136. Swadesi Co-operative Stores, Salem ... 2651	29 Aug. 23	119	4	1	122	..	122	2,675	1,752	4,427
137. Kelamangalam Society ... 1946	31 Mar. 25	11,962	1,216	2,363	10,815	...	10,815	1,255	7,083	8,338
138. Kondrampatti ... 126	14 May 25	Statutory period not over.								
139. Echambadi ... 127	Do.	Statutory period not over.								
140. Kambainallur ... 125	15 May 25	Statutory period not over.								
141. K. Pallipatti ... 124	7 June 25	Statutory period not over.								
142. Sonnampatti ... 1505	Do.	Statutory period not over.								
TANJORE SECTION.										
Tanjore district.										
143. Panchanadikkulam 325	7 Apr. 16	3,402	376	1,116	2,662	...	2,662	329	35	364
144. Marudur ... 421	Do.	1,711	601	324	1,998	751	2,739	252	...	252
145. Mullurpattikadu. 594	14 Apr. 16	1,744	733	511	1,966	446	2,412	590	...	590
146. Mayavaram Public Servants' Stores 3529	13 Dec. 23	168	4	...	172	44	216	623	90	713
147. Pandaravadai ... 3584	29 Feb. 24	115	...	47	68	1	69	46	3	49
148. Kuniyur ... 930	29 Apr. 24	1,707	435	...	2,145	3	2,145	366	1,123	1,489
149. Maraiyur ... 2516	2 Feb. 25	172	...	67	5	1	6	...	...	...
150. Tirunagari ... 3096	2 May 25	Statutory period not over.								
TINNEVELLY SECTION.										
Tinnevelly district.										
151. Nambipuram Agricultural Bank 13	17 Dec. 15	464	73	201	336	2,174	2,510	223	...	223
152. Pannikulam .. 1476	25 Sep. 21	22	13	20	15	543	558	222	18	240
153. Malayadikurchi... 1101	4 Apr. 22	960	74	134	900	813	1,713	843	3	846
154. Vannarpet Urban Distributive Society ... 4709	27 Dec. 22	Figures not furnished.								
155. Tirumalanayakan Padukudi ... 2157	24 June 25	Statutory period not over.								
TINNEVELLY SECTION—cont.										
Rāmnād district.										
156. Vellaipottal ... 240	29 Nov. 15	657	19	19	657	341	998	69	...	69
157. Avadayapuram ... 653	Do.	596	35	5	626	216	842	283	...	283
158. Appanayakkanpatti ... 724	8 Dec. 15	12,694	...	...	12,694	...	12,694	276	...	276
159. Ayurdharmam ... 239	Do.	4	...	...	4	945	949	*15	...	15
160. Sinnavadi ... 839	1 Feb. 16	6,343	128	...	6,471	421	6,892	134	4,415	4,549
161. Salvarpatti ... 589	Do.	10,330	843	4,722	6,451	1	6,452	428	133	561
162. Periavadiyur ... 559	Do.	4,583	442	257	4,768	232	5,000	134	3,751	3,885
163. Melamattur ... 450	Do.	4,019	301	7	4,313	184	4,497	227	2,482	2,709
164. Ramalingapuram. 434	Do.	3,378	295	320	3,353	142	3,495	198	2,570	2,768
165. Kolvarpatti ... 614	Do.	9,215	414	2,357	7,272	1,163	8,435	392	1,120	1,512
166. Sattur Pudukottai 1085	6 Jan. 21	12,085	528	93	12,520	319	12,832	567	7,116	7,683
167. Nattarmangalam . 997	6 Sep. 21	4,762	529	2,180	3,111	13	3,124	238	162	400
168. Sivakasi Reserve Police 4265	11 Feb. 22	..	5	5	...	155	155	212	...	212
169. Sattur 1014	28 Feb. 22	3,104	207	867	2,534	756	3,290	438	...	438
170. Watrap Co-operative Purchase Society ... 3239	16 Apr. 22	338	27	322	43	55	98	28	1,055	1,083
171. Injar 664	30 Nov. 22	3,292	272	521	3,043	1,022	4,065	163	2,104	2,267
172. Palayapalaiyam Rajas... ... 6493	28 Jan. 25	Figures not available.								
TRICHINOPOLY SECTION.										
Trichinopoly district.										
173. Kokkudi 659	29 Nov. 15	1,852	336	518	1,670	548	2,218	138	...	138
174. Vaiyampatti ... 951	1 Feb. 16	668	116	510	294	99	393	45	...	45
175. Kumaravadi ... 600	Do.	245	4	96	153	489	642	71	...	71
176. Mullipadi ... 695	13 Aug. 16	2,352	151	135	2,368	...	2,368	65	1,987	2,052
177. Kilakavattankurchi 203	18 Dec. 18	721	154	15	860	697	1,557	44	...	44
178. Kodangudi ... 550	22 Nov. 20	3,960	459	808	3,611	17	3,628	12	1,436	1,448
179. Edanganni ... 583	26 Nov. 20	191	33	16	208	2	210	34	15	49
180. Trichinopoly Co-operative Stores. 1405	4 Aug. 21	...	..	...	...	72	72	59	...	59

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

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Anantapur.	Central		1	...	...	...	...	1	...
	Union		15	...	...	...	...	15	...
	Agricultural—								
	Class I—Credit	Limited ...	1	...	...	...	...	1	...
		Unlimited.	368	21	...	2	...	387	...
	Class II—Purchase and purchase and sale.	Limited ...	1	...	...	1	...	..	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	...	1	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		370	22	...	3	...	389	471
	Non-agricultural—								
	Class I—Credit ...	Limited ..	14	...	...	2	...	12	...
		Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	3	...	...	...	...	3	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	1	1	...	...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...		23	1	...	2	...	22	24
Arcot, North.	Central		1	...	...	...	...	1	...
	Union		19	5	...	...	...	24	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	1	...	...	..	1	...
		Unlimited.	487	31	...	1	...	516	...
	Class II—Purchase and purchase and sale.	Limited ...	9	1	...	..	...	10	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		496	33	...	1	1	527	850
	Non-agricultural—								
	Class I—Credit ...	Limited ...	38	6	1	...	...	45	...
		Unlimited.	8	2	...	...	...	10	...
	Class II—Purchase and purchase and sale.	Limited ...	5	...	...	...	...	5	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	6	2	...	...	...	8	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...		57	10	1	...	...	68	424

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

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Arcot, South.	Central		1	...	...	...	...	1	...
	Union		17	2	...	...	...	19	...
	Agricultural—								
	Class I—Credit ...	Limited ...	2	1	...	...	...	3	...
		Unlimited.	523	87	...	5	...	604	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	...	...		...	...	..	...
	Class IV—Production and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	..	...	...	...	...	...	...
	Class VI—Others...	Limited ...	1	4	...	...	...	5	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		529	92	...	5	...	616	834
	Non-agricultural—								
	Class I—Credit ...	Limited ...	52	2	...	..	...	53*	...
		Unlimited.	6	2	...	...	...	8	...
	Class II—Purchase and purchase and sale.	Limited ...	10	...	...	...	...	10	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited ...	1	3	.	...	.	4	...
		Unlimited.	1	...	...	...	...	1	...
	Non-agricultural, total ...		71	7	...	...	...	77	77
Bellary.	Central		1	...	...	...	...	1	...
	Union		6	2	...	...	...	8	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	140	40	...	...	..	192	...
	Class VI—Others ...	Limited ...	...	1	...	...	...	1	...
		Unlimited.	...	...	..	...	...	...	...
	Agricultural, total ...		146	47	...	...	...	193	270
	Non-agricultural—								
	Class I—Credit ...	Limited ...	17	6	...	...	...	23	...
		Unlimited.	3	1	...	...	...	4	...
	Class II—Purchase and purchase and sale.	Limited ...	...	1	...	...	...	1	...
		Unlimited.	1	...	...	...	...	1	...
	Class VI—Others ...	Limited ...	2	1	...	...	...	3	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...		23	9	...	...		32	17

* Excludes one society transferred to Godávari, East.

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 registered during the year.	Number of societies brought in by transfer from another class.	Number of societies dissolved during the year.	Number of societies removed by transfer to another class.	Number of societies at the end of the year.	Number of villages affected by societies in column 8.
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)
Chingleput.	Central		1	..	...	...	...	1	...
	Union		20	3	...	...	...	23	...
	Agricultural—								
	Class I—Credit ..	Limited ...	2	1	...	...	...	3	...
		Unlimited.	617	72	...	2	...	687	...
	Class II—Purchase and purchase and sale.	Limited ...	11	...	...	1	1	9	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ..	...	...	1	...	..	1	...
		Unlimited.	1	...	...	...	...	1	...
	Agricultural, total ...		631	73	1	3	1	701	1,156
	Non-agricultural—								
	Class I—Credit ..	Limited ...	21	3	...	...	...	24	...
		Unlimited.	11	4	...	1	...	14	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...	..	...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class III—Production.	Limited ..	1	...	...	...	..	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	6	1	...	...	...	7	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...		41	8	...	1	...	48	67
Chittoor.	Central		1	...	...	...	...	1	...
	Union		8	2	...	...	...	10	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited	223	44	...	...	...	267	...
	Class II—Purchase and purchase and sale.	Limited ..	1	...	...	...	...	1	...
		Unlimited	...	...	...	...	...	...	...
	Agricultural, total ...		224	44	...	...	...	268	516
	Non-agricultural—								
	Class I—Credit ..	Limited ...	10	5	...	...	...	15	...
		Unlimited.	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale.	Limited ...	6	...	...	1	...	5	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	...	1	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...		18	6	...	1	...	23	23

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 registered during the year.	Number of societies brought in by transfer from another class.	Number of societies dissolved during the year.	Number of societies removed by transfer to another class.	Number of societies at the end of the year.	Number of villages affected by societies in column 8.
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)
Coimbatore.	Central		1	...	...	...	...	1	...
	Union		15	1	...	...	...	16	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	382	33	...	1	...	414	...
	Class II—Purchase and purchase and sale.	Limited...	6	...	...	...	...	6	...
		Unlimited.	...		...	...	...	...	...
	Agricultural, total ...		388	33	...	1	...	420	747
	Non-agricultural—								
	Class I—Credit ...	Limited ...	25		...	...	...	25	...
		Unlimited.	13	1	...	...	...	14	...
	Class II—Purchase and purchase and sale.	Limited...	7	...	...	...	..	7	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited ...	3	6	...	...	...	9	...
		Unlimited.	3	1	...	...	..	4	...
	Non-agricultural, total ...		51	8	...	...	...	59	81
Cuddapah.	Central		1	...	...	...	...	1	...
	Union		4	2	...	...	...	6	...
	Agricultural—								
	Class I—Credit ...	Limited ...	1	..	...	...	...	1	...
		Unlimited.	173	45	...	1	...	217	...
	Class II—Purchase and purchase and sale.	Limited ...	...	1	...	...	...	1	...
		Unlimited.	...	...	...	...	...	..	..
	Agricultural, total ...		174	46	...	1	...	219	385
	Non-agricultural—								
	Class I—Credit ..	Limited ...	23	9	...	...	..	32	..
		Unlimited.	3	..	...	1	...	2	...
	Class II—Purchase and purchase and sale.	Limited ..	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	1	5	...	...	...	6	..
		Unlimited.		..	...	...	.	...	...
	Non-agricultural, total ...		28	14	...	1	...	41	41

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	*Number of societies at the end of the year.* (8)	Number of villages affected by societies in column 8. (9)
Ganjām.	Central	3	...	...	..	1	2	...
	Union	8	5	1	...	...	14	...
	Agricultural—							
	Class I—Credit ... Limited .	...	...		...	. .	...	...
	Class I—Credit ... Unlimited.	213	85	1	2	.	297	...
	Agricultural, total ...	213	85	1	2	...	297	528
	Non-agricultural—							
	Class I—Credit ... Limited ...	22	1	...	...	1	22	...
	Class I—Credit ... Unlimited.	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. *Limited* ...	6	...	...	...	...	6	...
	Class II—Purchase and purchase and sale. Unlimited.	3	...	..	...	...	3	...
	Class IV—Production and sale. Limited ..	...	..	...	...	...	...	...
	Class IV—Production and sale. Unlimited	1	...	...	...	...	1	...
	Non-agricultural, total ...	34	1	...	...	1	34	307
Ganjām Agency.	Agricultural—							
	Class II—Purchase and purchase and sale. Limited ...	3	...	...	...	...	3	..
	Class II—Purchase and purchase and sale. *Unlimited.*	...	...	...	...	...	...	...
	Agricultural, total ...	3	...	...	...		3	3,077
Gōdāvari East.	Central	4	...	...	...	...	4	...
	Union...	11	1	...	...	...	12	...
	Agricultural—							
	Class I—Credit ... *Limited* ...	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	406	24	...	14	10	406	...
	Class II—Purchase and purchase and sale. Limited ...	2	...		1	...	1	..
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited	1	...	...	...	...	1	...
	Class VI—Others ... Unlimited.	42	30	10	...	...	82	...
	Agricultural, total ...	451	54	10	15	10	490	583

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	*Number of societies at the end of the year.* (8)	Number of villages affected by societies in column 8. (9)
Gōdāvari, East—cont.	Non-agricultural—							
	Class I—Credit ... Limited ...	29	3	...	2	...	31*	...
	Class I—Credit ... Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. Limited ...	1	1	...	...	...	2	...
	Class II—Purchase and purchase and sale. Unlimited.	1	1	...	...	...	2	...
	Class IV—Production and sale. Limited ...	1	...	...	...	...	1	...
	Class IV—Production and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others .. Limited ...	2	1	...	...	...	3	...
	Class VI—Others .. Unlimited.	2	...	...	...	...	2	...
	Non-agricultural, total ...	39	6	...	2	...	44	45
Gōdāvari, East, Agency.	Agricultural—							
	Class I—Credit ... Limited	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	1	2	...	...	...	3	...
	Class II—Purchase and purchase and sale. Limited ...	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	3	2	...		...	5	607
	Non-agricultural—							
	Class I—Credit ... Limited ..	1	...	...	...	...	1	...
	Class I—Credit ... Unlimited	...	...	...	...	...	...	...
	Non-agricultural, total ...	1	...	...	...	..	1	2
Gōdāvari, West.	Central	1	...	...	...	...	1	...
	Union	6	1	...	...	...	7	...
	Agricultural—							
	Class I—Circle . *Limited* ...	...	...	...	...	...	...	...
	Class I—Circle . Unlimited.	239	15	...	...	6	247	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	1	..	...	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... Limited ..	...	...	...		...	...	...
	Class VI—Others... Unlimited.	8	...	6	...	...	14	...
	Agricultural, total ...	247	15	6	1	6	261	26
	Non-agricultural—							
	Class I—Credit ... Limited ..	17	1	...	...	...	18	...
	Class I—Credit ... Unlimited.	...	1	...	...	...	1	...
	Class IV—Production and sale. Limited	3	1	...	...	...	4	...
	Class IV—Production and sale. *Unlimited.*	...			...	...	...	...
	Non-agricultural, total ...	20	3	...	...	...	23	24

* Includes one society transferred from South Arcot.

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Guntur.	Central	1	...	...	...	...	1	...
	Union	7	2	...	..	...	9	..
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	..	...	...	...	...
	Unlimited.	322	21	...	1	3	342	...
	Class VI—Others... Limited ...	12	..	...	...	...	12	...
	Unlimited.	37	2	3	...	...	42	...
	Agricultural, total ...	371	26	3	1	3	396	484
	Non-agricultural—							
	Class I—Credit ... Limited ...	36	2	...	...	...	38	...
	Unlimited.	2	1	...	...	...	3	...
	Class II—Purchase and purchase and sale. Limited ...	2	1	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	..
	Class VI—Others... Limited ...	1	...	...	...	...	1	...
	Unlimited.	.	..	...	...	...	...	...
	Non-agricultural, total ...	41	4	...	...	...	45	53
Kanara, South.	Central	1	..	...	...	...	1	...
	Union	14	3	..	...	...	17	...
	Agricultural—							
	Class I—Credit ... Limited ...	11	6	...	...	...	17	...
	Unlimited.	301	62	9	2	2	368	...
	Class II—Purchase and purchase and sale. Limited ...	5	...	...	...	...	5	...
	Unlimited.	...	.	...	...	...	...	...
	Agricultural, total ...	317	68	9	2	2	390	687
	Non-agricultural—							
	Class I—Credit ... Limited ..	53	3	2	1	9	48	...
	Unlimited.	11	2	...	...	...	13	...
	Class II—Purchase and purchase and sale. Limited ...	3	1	...	..	...	4	...
	Unlimited.	...	...	...	..	...	...	...
	Class VI—Others... Limited ...	9	5	..	..	...	14	...
	Unlimited	...	...	...	...	...	...	...
	Non-agricultural, total ...	76	11	2	1	9	79	98

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Kistna.	Central	2	...	...	...	...	2	...
	Union	7	3	...	..	..	10	...
	Agricultural—							
	Class I—Credit ... Limited ..	3	...	...	...	2	1	...
	Unlimited.	282	24	...	4	15	287	...
	Class VI—Others... Limited ...	...	...	...	...	...	...	...
	Unlimited.	1	8	16	...	...	25	...
	Agricultural, total ...	286	32	16	4	17	313	387
	Non-agricultural—							
	Class I—Credit ... Limited ...	29	...	1	...	...	30	...
	Unlimited.	13	1	...	...	1	13	...
	Class II—Purchase and purchase and sale. Limited ..	7	..	...	...	...	7	...
	Unlimited.	3	...	...	...	...	3	...
	Class IV—Production and sale. Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. Limited ...	4	4	1	...	...	9	...
	Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...	56	6	2	..	1	63	67
Kurnool.	Central	1	..	...	...	...	1	...
	Union	10	1	...	...	...	11	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	...	...
	Unlimited.	224	40	...	...	...	264	...
	Class VI—Others. Limited ...	...	1	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	224	41	..	...	...	265	295
	Non-agricultural—							
	Class I—Credit ... Limited	29	3	...	...	...	32	...
	Unlimited.	1	7	...	...	...	8	...
	Class II—Purchase and purchase and sale. Limited ...	5	...	..	...	...	5	...
	Unlimited.	1	...	...	...	...	1	...
	Class IV—Production and sale. Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... Limited ...	2	2	...	...	...	4	...
	Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...	39	12	...	...	...	51	55

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Madras.	Provincial	1	...	...	...	...	1	...
	Central	1	...	...	...	...	1	...
	Union	5	...	...	...	...	5	...
	Non-agricultural—							
	Class I—Credit ... Limited ...	40	13	1	..	.	51	..
	Class I—Credit ... Unlimited.	44	8	...	..	1	51	...
	Class II—Purchase and purchase and sale. Limited ...	1	1	...	...	...	2	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. Limited ...	2	2	...	..	...	4	...
	Class VI—Others. Unlimited.	1	...	...	...	...	1	...
	Non-agricultural, total ...	88	24	1	...	1	112	...
Madura.	Central	1	...	...	...	...	1	...
	Union	12	2	...	...	...	14	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	345	73	...	3	...	415	...
	Class II—Purchase and purchase and sale. Limited ..	1	1	...	...	...	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 ...	2	...	...	1	...	1	...
	Class VI—Others. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	349	74	..	4	...	419	528
	Non-agricultural—							
	Class I—Credit Limited ...	29	2	...	...	...	31	...
	Class I—Credit Unlimited.	5	...	...	...	...	5	..
	Class II—Purchase and purchase and sale. Limited ...	9	...	...		...	9	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. Limited ...	1	...	...	...	...		...
	Class IV—Production and sale. Unlimited.	...	...	...	...	...	1	...
	Class VI—Others. Limited ...	2	...	...	...	..	2	...
	Class VI—Others. Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...	46	2	...	...	...	48	48

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Malabar.	Central	1	...	...	...	..	1	...
	Union	11	2	...	...	..	13	...
	Agricultural—							
	Class I—Credit .. *Limited* ...	1	...	...	...	...	1	...
	Class I—Credit .. *Unlimited.*	330	36	...	...	...	366	...
	Class VI—Others. *Limited* ...	1	1	...	...	...	2	...
	Class VI—Others. *Unlimited.*	...	...	..	...	...	...	...
	Agricultural, total ...	332	37	...	..	...	369	596
	Non-agricultural—							
	Class I—Credit ... Limited ...	66	1	..	1	...	67*	...
	Class I—Credit ... Unlimited.	8	..	...	...	..	8	...
	Class II—Purchase and purchase and sale. Limited ..	10	1	...	1	...	10	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	..	...	...
	Class VI—*Others.* Limited .	3	1	...	..	...	4	...
	Class VI—*Others.* Unlimited.	...	...	...	...	...		...
	Non-agricultural, total ...	87	3	...	2	...	89	157
Nellore.	Central	1	...	...	...	...	1	...
	Union	9	...	...	...	...	9	...
	Agricultural—							
	Class I—Credit ... Limited ...	1	...	..	...	...	1	...
	Class I—Credit ... Unlimited.	321	31	...	6	...	346	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. *Unlimited.*	...	...	...	...	...	...	...
	Agricultural, total ...	323	31	..	6	...	348	408
	Non-agricultural—							
	Class I—Credit ... Limited ...	21	2	...	...	...	23	...
	Class I—Credit ... Unlimited.	2	...	..	...	...	2	...
	Class II—Purchase and purchase and sale. Limited ...	3	..	...	...	...	3	...
	Class II—Purchase and purchase and sale. Unlimited.	1	...	...	...	...	1	...
	Class IV—Production and sale. Limited ...		...	...	...	...	...	...
	Class IV—Production and sale. Unlimited.	1	...	...	...	...	1	...
	Non-agricultural, total ...	28	2	...	...	...	30	25

* Includes one society brought in from Tanjore.

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Nilgiris, The.	Central	...	...	...	...	...	...	...
	Union	2	1	...	...	...	3	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	66	...	...	3	...	63	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. Unlimited.	..		..	...	...	1 ...	...
	Agricultural, total ..	67	...	...	3	...	64	31
	Non-agricultural—							
	Class I—Credit ... Limited ...	6	..	...	...	...	6	...
	Class I—Credit ... Unlimited.	...	...	...	...	...	...	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. Unlimited.	..	..	...	...	...	...	...
	Class VI—Others ... Limited ..	2	1	...	..		3	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...	9	1	...	...	...	10	23
Rāmnād.	Central	1	...	...	...	...	1	...
	Union	14	...	...	...	...	14	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	252	17	1	1	...	260	...
	Class II—Purchase and purchase and sale. Limited ...	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	255	17	1	1	...	272	540
	Non-agricultural—							
	Class I—Credit .. Limited .	27	...	...	...	1	26	...
	Class I—Credit .. Unlimited.	9	...	...	...	...	9	...
	Class II—Purchase and purchase and sale. Limited ..	6	.	...	...	..	6	...
	Class II—Purchase and purchase and sale. Unlimited.	2	...	...	...	...	2	...
	Class VI—Others Limited ...	1	...	...	...	...	1	...
	Class VI—Others Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...	45	...	...	...	1	44	...

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

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Salem.	Central	1		...	...	...	1	...
	Union	13	..	...	...	...	13	...
	Agricultural—							
	Class I—Credit ... Limited ...	2		...	...	...	2	...
	Class I—Credit ... Unlimited.	367	19	...	6	...	380	...
	Class II—Purchase and purchase and sale. Limited ...	5	...	...	..	...	5	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	..	...	...	...
	Agricultural, total ...	374	19	...	6	..	387	662
	Non-agricultural—							
	Class I—Credit ... Limited ...	37	1		...	...	38	..
	Class I—Credit ... Unlimited.	7	...	...	...	...	7	...
	Class II—Purchase and purchase and sale. Limited ...	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 ...	48	1	...	...	...	49	64
Tanjore.	Central	2		...	...	.	2	...
	Union	14	3	...	...	...	17	...
	Agricultural—							
	Class I—Credit ... Limited ...	1	...	...	...	..	1	...
	Class I—Credit ... Unlimited.	599	176	...	2	3	771	...
	Class II—Purchase and purchase and sale. Limited ..	7	1	...	...	...	8	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	7	6	...	...	...	13	...
	Class VI—Others ... Unlimited.	9	11	1	...	...	21	...
	Agricultural, total ...	623	194	1	2	2	814	1,173
	Non-agricultural—							
	Class I—Credit Limited ...	24	2	...	...	...	25*	...
	Class I—Credit Unlimited.	17	1	..	...		18	...
	Class II—Purchase and purchase and sale. Limited ...	13	1	...	...	...	14	...
	Class II—Purchase and purchase and sale. Unlimited.	..	...	...	...	...	...	...
	Class VI—Others... Limited ...	10	4	1	...	...	15	...
	Class VI—Others... Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total ...	64	8	1	...	...	72	83

* Includes one society transferred to Malabar.

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

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Tinnevelly.	Central		1	...	...	...	...	1	...
	Union		13	...	...	...	...	13	...
	Agricultural—								
	Class I—Credit	Limited	...	...	...	...	...	...	...
		Unlimited.	391	44	...	2	...	433	...
	Class II—Purchase and purchase and sale.	Limited	7	1	...	...	..	8	...
		Unlimited	...	..	...	..	...	...	...
	Class VI—Others	Limited	...	1		...	...	1	...
		Unlimited.	...	...	..	...	...	...	...
	Agricultural, total		398	46	..	2	...	442	780
	Non-agricultural—								
	Class I—Credit	Limited	43	2	.	...	...	45	...
		Unlimited.	8	...	...	...	...	8	...
	Class II—Purchase and purchase and sale.	Limited	2	1		...	...	3	...
		Unlimited.	...	...	...	...	..	...	...
	Class VI—Others	Limited	1	1	...	...	...	2	...
		Unlimited.	...		...	...	...	...	...
	Non-agricultural, total		54	4	...	...	...	58	...
Trichinopoly.	Central		1	...	...	...	...	1	...
	Union		11	2	...	...	...	13	...
	Agricultural—								
	Class I Credit	Limited	...	...		...	...	.	...
		Unlimited.	276	21	...	...	...	297	...
	Class II—Purchase and purchase and sale.	Limited	2	..		...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	1	...	...	1	...	...	...
		Unlimited.	...	...	...	...	...	..	...
	Class VI—Others	Limited	...	3	..	...	...	3	..
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total		279	24	...	1	...	302	375
	Non-agricultural—								
	Class I—Credit	Limited	19	2		1	...	20	...
		Unlimited.	9	...	...	1	..	8	
	Class II—Purchase and purchase and sale.	Limited	3	1	...	2	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others	Limited	4	2	...	...	...	6	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total		35	5	...	4	...	36	26

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

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Vizagapatam.	Central		1	...	...	...	...	1	...
	Union		9	1	...	...	...	10	...
	Agricultural—								
	Class I—Credit	Limited	1	...	...	...	...	1	...
		Unlimited.	225	68	...	...	...	293	...
	Agricultural, total		226	68	...	..	..	294	568
	Non-agricultural—								
	Class I—Credit	Limited	36	2	...	...	...	38	...
		Unlimited.	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale.	Limited	4	3	...	...	...	7	...
		Unlimited.	...	..	...	...	..	...	...
	Class VI—Others	Limited	1	4	...	...	...	5	...
		Unlimited.	...	...	...	...	...	...	...
	Non-agricultural, total		42	9	...	...	...	51	...
Vizagapatam Agency.	Central		...	...	...	...	...	...	...
	Union		...	...	...	...	...	...	...
	Agricultural—								
	Class II—Purchase and purchase and sale.	Limited	7	1	...	...	...	8	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total		7	1	...	...	...	8	5,882
	Non-agricultural—								
	Class I—Credit	Limited	2	1	...	...	...	3	...
		Unlimited.	...	...	...	...	...	..	...
	Non-agricultural, total		2	1	...	...	...	3	...
Presidency, total.	Provincial		1	...	...	...		1	...
	Central		32	...	...	...	1	31	...
	Union		285	44	1	...	...	325	...
	Agricultural—								
	Class I—Credit	Limited	26	9	...	...	2	33	...
		Unlimited.	8,077	1,140	11	58	39	9,131	..
	Class II—Purchase and purchase and sale.	Limited	77	6	...	4	1	78	...
		Unlimited.	...	...	...	...	...	..	...
	Class IV—Production and sale.	Limited	4	1	...	1	...	4	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others	Limited	24	17	1	1	...	41	...
		Unlimited.	98	51	36	...	...	185	...
	Agricultural, total		8,306	1,224	48	64	42	9,472	23,860

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

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)	Number of villages affected by societies in column 8. (9)
Presidency, total—cont.	Non-agricultural—								
	Class I—Credit ...	Limited ...	764	71	5	7	11	822	...
		Unlimited.	191	31	...	3	2	217	...
	Class II—Purchase and purchase and sale.	Limited ...	113	13	...	4	...	122	...
		Unlimited.	12	1	...	...	...	13	...
	Class III—Production.	Limited ..	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ..	11	2	...	...	...	13	...
		Unlimited.	2	...	...	...	...	2	...
	Class VI—Others ...	Limited ...	65	47	2	...	...	114	...
		Unlimited.	7	1	...	...	...	8	...
	Non-agricultural, total ..		1,166	166	7	14	13	1,312	1,257
	Grand total of all societies ...		9,785	1,434	55	78	55	11,141	21,917

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1924–25.*

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
	Anantapur.	
1	M.R.Ry. Basavanna Gowd	Enumaladoddi.
2	„ N. Bheemasena Rao	Brahmanapalli.
3	„ Locherla Gangadhara Sastri	Hindupur.
4	„ P. Venkata Rao	Kokkanti.
	Arcot (North).	
5	M.R.Ry. K. M. Singaravelu Mudaliyar	Kalavai.
6	„ Rao Sahib V. A. Arunachala Mudaliyar	Vadanangur.
7	„ Rai Bahadur V. Murugesa Mudaliyar	Vellore.
8	„ P. Sama Ayyar	Periagaram.
9	„ V. Manikka Mudaliyar	Sanankuppam.
	Arcot (South).	
10	M.R.Ry. R. Srinivasa Ayyangar, B.A., B.L.	Tirukkoyilur.
11	„ T. K. Venkatarama Ayyar	Tindivanam.
12	„ K. Sitarama Reddi, B.A., B.L., M.L.C.	Cuddalore.
13	„ Rao Sahib M. Kulandaivelu Udaiyar	Mudiyanur.
14	„ M. G. Parthasarathi Mudaliyar	Vriddhachalam.
	Bellary.	
15	M.R.Ry. A. D. Tandu Mudaliyar	Hospet.
16	„ H. Basavana Gowd	Hadagalle.
	Chingleput.	
17	M.R.Ry. Rao Sahib C. Arulayya Nayudu	Kilacheri.
18	„ C. Sambasiva Chettiyar	Conjeeveram.
19	„ K. Venugopala Mudaliyar	Padalam.
20	„ P. Venkataswami Mudaliyar	Ponneri.
21	„ Viraraghavalu Bahadur	St. Thomas' Mount.
22	V. S. Mark, Esq.	Sanaputtur.
	Chittoor.	
23	M.R.Ry. T. C. Muniswami Mudaliyar	Tiruvelangadu.
24	„ T. N. Ramakrishna Reddi, B.A., B.L.	Chittoor.
25	„ G. Peddappa Reddi	Madanapalle.
26	„ N. Narayana Reddi	Kalikiri.
	Coimbatore.	
27	M.R.Ry. S. Rajaratna Mudaliyar	Kottur.
28	„ T. Srinivasa Mudaliyar, B.A., B.L.	Erode.
29	„ M. A. Andamuthu Kavandar	Appichimarmadathu-palaiyam.
	Cuddapah.	
30	M.R.Ry. P. Sesha Acharlu	Rayachoti.
31	Rev. L. J. Thomas	Jammalamadugu.
32	„ M. Ephraim	Badvel.
	Ganjām.	
33	M.R.Ry. Koka Appa Rao Nayudu, B.A., B.L.	Berhampur.
34	„ P. Virabadraswami	Narasannapeta.
	Gōdāvari (East).	
35	M.R.Ry. C. Seshagiri Rao Pantulu, M.R.A.S.	Kotipalle.
36	„ V. Kameswara Rao Pantulu	Kolanka.

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1924–25*—cont.

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
	Gōdāvari (West).	
37	M.R.Ry. Kancherla Nagabushanam Nayudu	Ellore.
38	„ Khan Sahib Munshi Muhammad Abdur Rahiman Sahib Bahadur.	Do.
	Guntūr.	
39	M.R.Ry. Kola Kesava Reddi	Dachepalli.
40	„ G. Simhachalam Pantulu	Narasaraopet.
41	„ G. Premayya, M.L.C.	Guntur.
42	Rev. G. H. Haaf, M.A.	Tenali.
	Kanara (South).	
43	M.R.Ry. K. L. Bhandari, B.A.	Coondapoor.
44	„ G. Venugopala Rao	Puttur.
45	„ M. Ramakrishna	Surathkal.
	Kistna.	
46	M.R.Ry. I. V. L. Narasimha Acharya, M.A., L.T.	Masulipatam.
47	„ C. Venkataswami	Chittigudur.
	Kurnool.	
48	M.R.Ry. Khan Sahib Jamman Hussain Khan Sahib Bahadur.	Kurnool.
49	„ Balaji Singh	Pyapalli.
	Madras.	
50	M.R.Ry. G. Srirambabu Nayudu, B.A.	Vepery.
51	„ Diwan Bahadur G. Narayanaswami Chetti ...	Mylapore.
52	„ Rao Bahadur M. C. Raja, M.L.C.	Royapetta.
53	„ P. Ramanadhan, B.A., M.R.A.S.	Chintadripet.
54	„ T. Sundara Rao Nayudu, B.A., B.L.	Egmore.
55	„ A. Somasundara Mudaliyar	Chintadripet.
56	„ S. G. Rangaramanujam, B.A., B.L.	Triplicane.
	Madura.	
57	M.R.Ry. M. V. Ramaswami Ayyar, B.A.	Melur.
58	„ L. Dharmaraja Ayyar, B.A.	Periyakulam.
	Malabar.	
59	M.R.Ry. B. Kandunni Nayar	Valappad.
60	„ M. C. Udayavarma Rajah	Mankada.
	Nellore.	
61	M.R.Ry. O. Viswanadha Rao Pantulu, B.A., B.L.	Nellore.
62	„ Pollati Venkata Subba Reddi	Gudur.
63	„ M. R. Chalapathi Rao Nayudu	Nellore.
64	Muhammad S. Abdur Rahman Sahib Bahadur	Do.

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1924–25*—cont.

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
	Nilgiris, The.	
65	M.R.Ry. H. Ari Gowder, B.A., M.L.C.	Ubbatalai.
	Rāmnād.	
66	M.R.Ry. R. G. Nallakuttalam Pillai	Srivilliputtur.
67	„ P. A. Subrahmanya Ayyar	Tiruppattur.
	Salem.	
68	M.R.Ry. P. L. Ramaswami Nayakar	Pagalpatti.
69	„ N. V. Krishnayya Chettiyar	Salem.
70	„ E. Subrahmanya Pillai, B.A.	Hosur.
71	„ M. K. Sitarama Chettiyar	Sendamangalam.
	Tanjore.	
72	M.R.Ry. S. Venugopal Nayudu, B.A., B.L.	Pattukkottai.
73	„ Rao Sahib A. Sethu Rama Ayyar...	Nidamangalam.
74	„ C. S. Srinivasa Mudaliyar	Shiyāli.
75	„ T. M. C. Kuppuswami Vandayar	Tanjore.
76	„ N. Panchapagesa Ayyar, B.A., L.T.	Tirukkattupalli.
	Tinnevelly.	
77	M.R.Ry. C. S. Viswanadha Ayyar	Chintamani.
78	„ A. Virabadra Pillai	Ottapidaram.
79	„ M. Sankarapandia Reddi	Kovilpatti.
	Trichinopoly.	
80	M.R.Ry. T. Nataraja Pillai	Lalgudi.
81	„ M. R. Sethuratnam Ayyar, M.L.C	Kulittalai.
82	„ P. Manikkam Chettiyar	T. Paloor.
83	„ V. K. Vaidyalingam Pillai	Jayankondasholapuram.
	Vizagapatam.	
84	M.R.Ry. Datla Venkatapathi Raju	Tallavalasa.
	Vizagapatam Agency.	
85	M.R.Ry. S. V. Yegnanarayana Pantulu	Nowrangapur.
	Special.	
86	M.R.Ry. K. G. Sivaswami Ayyar, B.A.	For special work in Tanjore and Trichinopoly districts.

APPENDIX No. 13—STATEMENT A.—*Centra* *Banks*, 1924–25.

	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loan due by		Loans and deposits received during the year from		
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Central Banks.	Primary Societies.	Individuals and other sources.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
							RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.															
Madras Central Urban Bank, Ltd., No. 18	230	63	31	7	18	7	3,36,520	30,80,000	3,32,010	27,95,085	1,64,097	85,04,629	12,36,028	...	3,70,81,049
Total, previous year ...	314	71	31	13	19	8	3,22,469	34,01,020	2,97,693	23,64,434	1,59,587	81,25,350	9,09,269	...	3,12,27,634
B.—CENTRAL BANKS.															
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	123	387		364	14	9	24,090	3,60,739	16,952	3,83,499	24,695	14,58,970	1,99,012	42,506	5,15,013
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	64	573	...	506	42	25	5,000	7,32,933	2,315	5,82,580	5,185	33,03,633	7,42,883	1,45,798	11,16,927
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	148	526	...	443	58	25	12,876	9,05,643	5,515	6,66,117	8,916	19,03,368	6,58,305	2,18,364	21,28,399
Bellary District Hospet Co-operative Central Bank, Ltd., No. 5398	82	206	..	176	22	8	4,015	3,52,450	1,075	1,48,040	3,670	6,80,080	2,35,000	17,683	2,67,718
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	90	561	...	521	17	23	31,556	13,91,878	24,948	9,14,427	20,077	27,40,888	9,34,031	2,37,725	27,39,530
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	69	247	...	224	14	9	23,855	2,17,643	22,844	1,01,973	14,111	9,21,869	1,50,000	1,21,745	4,51,994
Coimbatore District Urban Bank, Ltd., No. 427	186	467	...	424	28	20	28,010	8,44,476	24,068	8,04,947	29,871	18,71,683	...	1,26,373	39,68,966
Cuddapah District Co-operative Central Bank, Ltd., No. 3238 ...	51	139	...	114	21	4	8,769	1,82,689	5,865	1,09,267	7,095	3,97,156	1,00,000	44,310	2,99,622
Ganjām District—															
Ganjām District Co-operative Banking Union, Ltd., *Berhampur*, No. 1928 ...	67	199	...	166	24	9	...	1,92,830	110	96,617	...	2,21,738	85,000	6,186	2,43,319
Aska Central Co-operative Banking Union, Ltd., No. 2569	13	109	...	99	5	5	...	1,23,820	...	45,717	...	1,38,843	1,00,000	2,231	17,108
Gōdāvari District—															
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	98	115	...	103	12	...	50,475	1,74,437	53,430	2,13,372	7,320	2,31,030	...	4,427	6,60,274
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	30	31	...	25	5	1	600	32,825	250	23,139	350	37,689	...	2,278	31,285
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	99	85	...	78	4	3	3,400	4,26,994	2,500	2,18,892	900	5,01,213	1,85,000	5,065	5,12,934
Gōdāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460 ...	19	77	...	71	3	3	2,700	1,58,400	2,700	93,295	...	3,02,272	73,000	8,250	96,320

STATEMENT A.—*Central Banks*, 1924-25—cont.

	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 from Societies.	Provincial or Central Banks.	Government.	Individuals and other sources.	Reserve fund and other funds.	Working capital.	Profit and loss for the year: Book profit.	Divisible profit.	Loss (excluding overdue interest).	Usual dividend paid on shares.	Most usual rate of interest: On borrowings.	On lendings.	Uncalled and subscribed share capital.
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
A.—PROVINCIAL BANK.																	
Madras Central Urban Bank, Ltd., No. 18	...	...	43,827	5,94,700	1,39,479	18,71,220	...	30,70,168	4,84,476	1,11,60,048	2,10,298	2,07,715	...	9	2½ to 6	7	5,300
Total, previous year ...	...	...	49,240	5,25,120	1,22,422	13,42,824	...	38,84,921	4,07,222	92,82,509	1,56,705	1,52,392	...	9	3 to 7	7	74,880
B.—CENTRAL BANKS.																	
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ..	...	...	5,878	1,79,549	1,48,972	9,55,981	...	2,40,454	27,237	15,52,193	48,143	22,182	...	9	2½ to 7 per cent.	7½ to 8½ per cent.	6,850
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	...	...	6,640	3,58,438	2,50,832	23,43,654	..	4,32,893	65,990	34,51,807	55,886	54,118	...	8			3,212¼
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	...	...	6,895	2,21,855	2,00,458	6,43,549	...	8,52,510	28,265	19,46,687	34,053	32,410	...	9			50,695
Bellary District Hospet Co-operative Central Bank, Ltd., No. 5398	...	...	2,267	1,06,859	27,848	3,84,847	...	1,85,068	5,829	7,10,451	12,518	12,517	...	9			6,592
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	...	...	7,824	2,99,223	3,99,551	12,12,028	...	8,86,475	42,999	28,33,276	41,443	41,443	...	9			2,30,877
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	...	...	3,657	1,23,878	51,977	5,97,798	...	2,21,869	8,475	10,03,957	22,335	11,162	..	5 & 7½			10,872
Coimbatore District Urban Bank, Ltd., No. 427	...	...	8,728	2,19,806	2,15,439	...	...	18,48,930	70,724	23,54,899	59,576	51,427	...	9			20,794
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	...	...	1,330	51,620	27,992	1,97,202	...	1,33,147	7,750	4,17,711	10,442	7,093	...	9			680
Ganjām District—																	
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928 ...	...	...	1,368	37,759	35,379	73,851	...	1,09,244	5,434	2,61,667	5,589	4,156	...	7½			17,341
Aska Central Co-operative Banking Union, Ltd., No. 2569	...	...	460	20,734	7,608	1,20,000	...	26,717	2,194	1,77,258	1,805	1,681	...	9			5,866
Gōdāvari District—																	
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	...	...	3,037	16,309	17,459	6,983	...	3,45,955	13,819	4,30,516	11,754	9,160	...	9			...
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	...	..	378	11,650	3,256	...	...	26,435	1,441	42,732	1,780	1,505	...	9			...
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	...	..	1,416	54,310	16,576	2,88,640	...	1,63,753	7,057	5,30,336	8,896	8,677	...	9			290
Gōdāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460 ...	...	...	1,305	34,400	20,052	1,92,954	...	72,634	4,314	3,24,354	4,263	4,248	...	9			...

STATEMENT A.—*Central Banks*, 1924-25—cont.

(1)	Number of members. Individuals. (2)	Number of members. Societies. (3)	Number of affiliated societies holding shares in Central Banks. Central Credit. (4)	Agricultural credit. (5)	Non-agricultural credit. (6)	Others. (7)	Loans made during the year to Individuals. (8)	Loans made during the year to Banks and Societies. (9)
							RS.	RS.
B.—CENTRAL BANKS—*cont.*								
Guntūr District Co-operative Banking Union, Ltd., No. 530 ...	100	280	...	251	19	10	42,985	8,19,277
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	160	388	...	312	48	28	44,748	13,26,280
Kistna District— Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	162	329	...	301	18	10	4,76,583	7,90,076
Ellore Central Co-operative Banking Union, Ltd., No. 2985 ...	43	146	...	132	11	3	16,265	4,87,114
Viziavada Central Co-operative Banking Union, Ltd., No. 2967 ...	24	84	...	76	6	2	9,600	1,50,210
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	57	185	...	155	23	7	21,520	1,80,168
Madras District—Christian Central Bank, Ltd., No. 1874	141	751	...	621	139	...	9,894	13,91,352
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	97	442	...	383	25	34	24,225	4,14,471
Malabar District Co-operative Bank, Ltd., No. 2411	147	393	...	340	40	13	40,387	2,82,900
Nellore District Banking Union, Ltd., No. 2523	48	315	...	285	17	13	55,400	5,64,577
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	77	153	...	136	3	14	...	3,37,772
Salem District Co-operative Urban Bank, Ltd., No. 151	100	407	...	350	42	15	22,640	4,26,583
Tanjore District— Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	120	259	...	223	23	13	5,410	7,83,365
Tanjore District Co-operative Banking Union, Ltd., No. 5214...	118	181	...	150	13	18	22,666	6,25,846
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690...	114	415	...	364	38	13	26,325	8,65,697
Trichinopoly District Urban Bank, Ltd., No. 178	92	302	...	258	26	18	84,167	6,53,773
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagaram	55	302	...	264	31	7	16,875	3,59,369
Total, Central Banks ...	2,794	9,054	...	7,915	777	362	11,15,525	1,66,18,578
Total, previous year ...	2,723	7,923	...	6,983	637	303	7,98,555	1,40,67,767

(1)	Receipts from loans and deposits repaid during the year by Individuals. (10)	Receipts from loans and deposits repaid during the year by Banks and Societies. (11)	Loans due by Individuals. (12)	Loans due by Banks and Societies. (13)	Loans and deposits received during the year from Central Banks. (14)	Loans and deposits received during the year from Primary Societies. (15)	Loans and deposits received during the year from Individuals and other sources. (16)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.
B.—CENTRAL BANKS—*cont.*							
Guntūr District Co-operative Banking Union, Ltd., No. 530	49,275	5,12,582	16,905	11,54,028	4,51,033	77,211	13,53,193
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	35,974	12,46,457	25,868	12,74,982	90,460	4,33,425	20,48,704
Kistna District— Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	4,64,516	5,60,738	83,967	12,19,870	1,30,000	81,016	22,93,765
Ellore Central Co-operative Banking Union, Ltd., No. 2985	20,285	4,44,734	10,400	5,13,391	...	7,087	5,95,737
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	23,060	1,37,452	3,520	2,42,218	...	1,289	4,43,547
Kurnool District Co-operative Central Bank, Ltd., No. 3232	8,933	85,205	21,125	4,81,995	15,000	3,955	3,55,348
Madras District—Christian Central Bank, Ltd., No. 1874	5,900	11,55,485	4,294	10,51,714	...	4,95,172	21,09,431
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	18,128	4,38,043	11,715	10,77,577	6,495	3,49,593	16,19,572
Malabar District Co-operative Bank, Ltd., No. 2411	35,032	1,58,650	24,618	7,95,747	1,11,828	90,528	9,61,259
Nellore District Banking Union, Ltd., No. 2523	58,725	4,37,534	10,473	8,56,628	80,000	58,876	16,96,581
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	...	2,05,717	...	5,80,161	1,09,884	17,904	3,99,688
Salem District Co-operative Urban Bank, Ltd., No. 151	12,696	3,97,488	18,042	16,03,421	1,01,859	5,45,334	12,54,701
Tanjore District— Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	1,245	4,45,593	4,855	9,69,946	1,62,411	59,018	8,11,613
Tanjore District Co-operative Banking Union, Ltd., No. 5214	8,941	4,27,228	14,574	8,19,787	4,69,871	1,83,223	7,10,183
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	31,630	6,57,796	7,770	10,47,976	2,53,243	2,80,307	18,50,986
Trichinopoly District Urban Bank, Ltd., No. 178	42,920	6,74,363	60,662	19,17,691	...	1,62,938	29,58,669
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagaram	11,900	2,98,676	13,525	4,12,277	75,000	54,664	5,31,894
Total, Central Banks	9,89,182	1,26,82,617	4,55,031	3,07,29,852	55,19,415	38,41,479	3,50,49,718
Total, previous year	7,34,021	99,07,032	3,28,690	2,67,93,891	51,09,920	26,36,773	3,14,25,839

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STATEMENT A.—*Central Banks*, 1924–25—cont.

	Sales of goods to members. (17)	Purchase of members' products. (18)	Cost of management. (19)	Share capital paid up. (20)	Loans and deposits held at the end of the year from Societies. (21)	Provincial or Central Banks. (22)	Government. (22)	Individuals and other sources. (24)	Reserve fund and other funds. (25)	Working capital. (26)	Profit and loss for the year: Book profit. (27)	Divisible profit. (28)	Loss (excluding overdue interest). (29)	Usual dividend paid on shares. (30)	Most usual rate of interest: On borrowings. (31)	On lendings. (32)	Uncalled and subscribed share capital. (33)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.			RS.
Guntūr District Co-operative Banking Union, Ltd., No. 530 ..	..	...	5,495	1,28,233	68,603	1,02,596	...	9,06,109	23,471	12,29,102	22,906	15,722	...	9			22,567
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	...	...	8,166	1,59,182	3,52,916	...	...	9,77,577	30,242	15,19,917	25,610	18,290	..	9			4,638
Kistna District—																	
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	..	...	4,689	1,46,108	1,04,288	10,000	...	12,34,056	27,221	15,21,673	28,303	18,327	...	9			8,392
Ellore—Central Co-operative Banking Union, Ltd., No. 2965 ...	...	...	2,213	84,735	10,103	...	...	5,20,820	10,936	6,12,594	18,247	17,774	...	9			62,765
Vizianada Central Co-operative Banking Union, Ltd., No. 2967...	...	..	1,361	36,041	4,569	...	...	2,78,424	2,912	3,22,846	6,177	5,534	...	6¾			22,159
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	...	...	1,508	70,600	13,542	...	..	4,47,175	6,582	5,37,599	15,197	14,521	...	8			4,160
Madras District—Christian Central Bank, Ltd., No. 1874	..	..	11,203	1,84,593	1,81,936	...	...	8,44,429	22,292	11,83,300	25,592	21,187	...	9			23,507
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	..	...	9,689	1,78,012	2,99,607	195	...	10,14,024	78,664	15,70,762	33,950	31,663	...	9			29,088
Malabar District Co-operative Bank, Ltd., No. 2411	..	..	3,825	95,546	70,746	1,33,843	..	5,48,325	10,805	8,59,265	20,264	15,785	..	7½	2½ to 7 per cent.	7½ to 8½ per cent.	10,654
Nellore District Banking Union, Ltd., No. 2523	...	...	3,252	1,00,836	30,409	83,380	...	6,56,016	10,751	8,90,392	28,492	19,907	...	9			8,764
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	.	...	3,355	68,038	52,437	2,30,200	...	2,73,581	7,334	6,31,570	7,972	7,869	..	9			13,762
Salem District Co-operative Urban Bank, Ltd., No. 151	...	...	6,250	1,75,935	4,42,819	4,64,366	...	5,21,459	72,236	16,76,815	54,890	41,635	...	8, 4½			22,765
Tanjore District—																	
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	..	...	4,614	1,02,422	1,09,113	2,81,182	...	5,25,941	27,452	10,46,110	14,628	14,398	...	9			6,678
Tanjore District Co-operative Banking Union, Ltd., No. 5214.	...	...	4,212	[illegible]	87,663	2,01,087	...	4,89,992	11,503	8,81,766	13,507	12,921	...	9			17,279
Tinnevelly District Co-operative Banking Union, Ltd., No. 2890.	...	..	5,725	1,44,863	1,64,937	22,065	...	8,41,128	17,408	11,90,404	19,418	19,118	..	9			24,436
Trichinopoly District Urban Bank, Ltd., No. 178	...	..	12,024	1,61,659	2,59,145	...	...	18,44,909	1,95,330	24,52,040	48,115	46,869	...	9			191
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagaram	...	...	885	65,172	50,872	184	...	8,10,689	14,753	4,50,670	11,086	9,572	...	9			54,328
Total, Central Banks ...		...	1,39,718	36,02,477	37,24,417	85,43,588	...	1,77,60,745	8,31,420	3,46,14,850	7,12,360	5,88,801	...	...		...	6,60,102
Total, previous year ...	.	...	1,16,508	32,41,337	30,75,397	82,89,987	...	1,48,50,880	6,75,747	2,96,30,334	5,60,276	4,35,634	...	...	...	...	6,21,359

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

—	Provincial Bank.	Central Banks.	Total.
	RS.	RS.	RS.
Share capital of individuals	23,000	13,33,337	13,56,337
Loans and deposits by individuals and other sources	80,70,168	1,77,89,748	2,58,59,916
Reserve fund ...	3,85,000	7,13,999	10,98,9
Total ...	84,78,168	1,98,37,084	2,83,15,25

STATEMENT B.

STATEMENT B.—*Operations of Agricultural Societies, 1924–25.*

District.	Number of societies.	Number of members.	Loans made during the year to: Individuals.	Loans made during the year to: Banks and societies.	Receipts from loans and deposits repaid during the year by: Individuals.	Receipts from loans and deposits repaid during the year by: Banks and societies.	Loans due by: Individuals.	Loans due by: Of which overdue.	Loans due by: Banks and societies.	Loans and deposits received during the year from: Individuals.	Loans and deposits received during the year from: Central banks.	Loans and deposits received during the year from: Primary societies.	Loans and deposits received during the year from: Government.	Sale of goods to members.	Purchase of members' produce.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
AGRICULTURAL SOCIETIES.															
CLASS I.—CREDIT.															
(a) *Limited.*															
Anantapur	1	36	40	...	160	...	162	96	...	...	...	...	...	...	...
Arcot, North	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Do. South	3	98	803	...	708	...	95	...	...	...	...	...	...	...	...
Chingleput	3	176	1,641	...	2,341	...	3,582	...	...	1,201	...	...	...	...	...
Cuddapah	1	17	...	...	155	...	426	426	...	...	...	...	...	...	...
Kanara, South	17	385	6,334	...	4,086	...	5,460	496	...	1,703	290	...	...	...	...
Kistna	1	14	...	...	...	...	...	...	...	...	...	...	...	...	...
Malabar	1	107	310	...	287	...	1,999	1,729	...	...	...	...	...	...	...
Nellore	1	13	...	...	...	...	...	...	...	...	...	...	...	...	...
Salem	2	191	15,932	...	14,404	...	28,938	5,902	...	5,502	...	...	...	...	...
Tanjore	1	273	97,149	...	66,623	...	89,072	...	...	19,802	50,000	...	...	...	...
Vizagapatam	1	16	...	...	85	...	351	351	...	...	...	...	...	...	...
Total, Limited	33	1,326	1,22,209	...	89,149	...	1,30,086	9,000	...	28,268	50,290	...	...	...	...
(b) *Unlimited.*															
Anantapur	337	22,699	2,67,085	...	2,73,684	..	13,83,374	4,23,859	..	21,125	1,85,415	...	...	...	...
Arcot, North	516	26,431	6,15,630	8,003	4,51,427	10,765	31,74,279	9,07,072	54,827	21,129	5,32,325	8,354	1,362	...	...
Do. South	604	23,989	7,69,572	350	4,95,984	750	17,38,006	3,88,184	200	11,201	6,75,135	2,700	42,567	...	...
Bellary	192	8,010	3,32,311	250	1,71,528	250	6,53,140	2,10,137	...	5,870	3,16,900	...	...	...	...
Chingleput	687	31,582	11,75,656	...	6,96,246	...	30,55,809	7,10,773	...	84,714	11,59,270	125	409	...	...
Chittoor	287	9,604	2,61,675	...	1,52,048	...	9,07,639	3,51,670	...	6,772	1,88,486	53	...	...	...
Coimbatore	414	26,142	7,28,087	..	6,62,780	...	17,49,191	4,93,169	...	13,491	5,90,130	...	...	...	...
Cuddapah	217	5,637	1,72,867	...	95,460	..	4,11,395	1,62,513	...	2,640	1,57,626	...	..	...	...
Ganjām	297	8,998	3,20,616	...	1,36,875	...	3,89,299	60,885	...	3,545	2,71,155	..	...	...	...
Gōdāvari, East	406	30,810	8,85,859	...	6,34,086	...	11,49,196	3,48,382	...	19,623	7,46,431	...	...	...	...
Do. Agency	3	51	499	...	...	...	499	...	...	22	500	...	...	...	...
Do. West	247	14,598	10,20,189	...	8,07,392	...	12,19,531	1,87,312	...	19,609	8,21,654	...	...	...	...
Guntūr	342	20,972	9,67,803	...	6,47,814	...	12,63,653	2,02,069	...	42,198	7,62,102	..	...	...	...
Kanara, South	368	42,596	15,66,067	30,997	14,88,852	47,919	16,26,312	4,78,773	50,342	2,62,284	6,98,603	7,937	...	..	...
Kistna	287	14,434	7,44,946	...	6,07,685	...	10,07,743	2,46,278	...	33,146	5,76,930	...	250	...	...
Karnool	264	8,194	1,68,924	..	1,11,683	...	4,86,643	1,40,335	...	1,200	1,56,195	...	...	..	...
Madura	415	22,360	4,12,222	7,353	3,20,044	2,958	9,45,195	2,33,019	4,305	10,151	2,26,680	8,268	1,36,554	..	...
Malabar	366	36,968	6,09,172	...	4,88,650	...	9,83,752	4,43,503	500	45,058	2,51,758	...	...	...	...
Nellore	316	13,033	5,33,944	...	4,38,292	...	8,10,167	2,29,444	...	1,234	4,99,035	...	...	...	...
Nilgiris, The	63	2,041	10,296	...	30,559	...	2,08,182	1,15,404	...	599	6,150	...	...	..	...
Rāmnād	269	11,968	4,47,681	..	2,89,278	...	8,68,350	2,02,297	...	25,994	4,08,938	806	980	..	...
Salem	380	18,660	3,77,840	...	3,39,460	..	15,24,629	5,31,615	30	20,286	3,35,065	...	...	...	...
Tanjore	771	32,698	11,14,947	43	6,22,526	109	19,81,569	4,81,400	607	98,066	10,19,427	457	53,067	...	...
Tinnevelly	438	21,210	8,23,241	...	6,05,390	...	10,82,180	1,23,684	..	28,451	7,63,384	..		...	...
Trichinopoly	297	20,538	6,38,453	9,400	6,32,966	10,100	20,83,493	6,36,854	...	1,76,043	4,62,013	1,800	...	...	...
Vizagapatam	293	11,286	2,99,594	...	2,50,186		4,13,170	1,39,134	...	2,043	2,72,744	...	...	..	...
Total, Unlimited	9,131	486,105	1,52,85,246	65,396	1,14,51,493	72,851	3,11,16,396	84,47,494	1,10,902	9,56,494	1,20,94,111	30,500	2,35,779	...	...
Total, Class I	9,164	487,431	1,54,07,455	65,396	1,15,40,642	72,851	3,12,46,482	84,56,494	1,10,902	9,84,762	1,21,44,401	30,500	2,35,779	...	...
Total, previous year	8,103	438,465	1,47,62,359	62,200	1,03,54,381	54,167	2,75,61,100	68,35,671	1,10,574	10,63,064	1,07,[illegible]3,947	46,854	2,85,761	...	...

STATEMENT B.—*Operations of Agricultural Societies, 1924–25—cont.*

District.	Cost of management. (17)	Share capital paid up. (18)	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or Central bank. (22)
	RS.	RS.	RS.	RS.	RS.	RS.
AGRICULTURAL SOCIETIES.						
CLASS I.—CREDIT.						
(a) *Limited.*						
Anantapur	...	59	122	...	...	...
Arcot, North	...	...	...	...	...	...
Do. South	36	1,767	...	...	...	...
Chingleput	107	1,996	891	1,004	...	500
Cuddapah	7	242	...	...	...	163
Kanara, South	174	2,564	1,201	962	...	1,000
Kistna	...	14	...	...	...	...
Malabar	10	752	...	...	...	200
Nellore	...	32	..	...	...	...
Salem	484	9,097	2,801	16,328	...	...
Tanjore	469	16,178	26,265	943	...	49,531
Vizagapatam	...	280		...	...	...
Total, Limited	1,287	32,981	31,280	19,237	...	51,394
(b) *Unlimited.*						
Anantapur	8,992	1,36,265	33,043	23,091	..	13,77,324
Arcot, North	17,910	4,24,353	9,243	29,027	14,560	31,08,304
Do. South	12,258	1,93,568	9,602	5,235	3,749	16,36,418
Bellary	4,347	1,13,200	11,513	7,445	6	6,42,358
Chingleput	21,978	2,78,997	43,816	1,63,968	1,916	27,33,637
Chittoor	5,036	1,32,954	6,210	6,079	911	8,93,282
Coimbatore	15,055	2,47,134	15,548	7,540	...	15,67,129
Cuddapah	3,155	58,742	6,281	2,245	...	4,05,924
Ganjām	5,538	66,389	3,038	18,010	...	3,23,142
Godāvari, East	10,461	1,89,459	11,216	4,789	...	10,40,146
Do. Agency	50	337	22	...	...	500
Do. West	5,742	1,90,060	5,817	43,638	...	10,50,471
Guntūr	8,456	1,77,168	31,082	49,848	...	11,29,297
Kanara, South	24,423	3,23,911	2,85,012	1,64,100	5,478	9,08,047
Kistna	5,145	1,67,019	8,652	32,542	...	8,70,274
Kurnool	3,814	72,538	1,391	1,083	...	5,07,128
Madura	5,674	1,25,959	7,706	5,616	5,280	5,94,592
Malabar	14,506	1,98,941	49,709	36,568	500	7,63,017
Nellore	6,890	1,25,909	744	419	...	7,90,918
Nilgiris, The	957	13,116	908	748	...	1,94,467
Rāmnād	8,067	95,244	6,436	36,081	...	7,95,417
Salem	11,413	1,42,426	21,038	14,329	1,029	14,84,433
Tanjore	13,630	3,27,402	49,495	75,146	282	14,77,408
Tinnevelly	11,976	1,60,000	18,591	11,907	100	9,79,273
Trichinopoly	18,639	2,07,287	55,467	1,58,801	1,200	16,09,116
Vizagapatam	4,597	75,053	1,379	5,809	...	3,65,897
Total, Unlimited	2,48,735	42,48,251	6,69,959	9,02,805	35,771	2,74,26,917
Total, Class I	2,50,022	42,81,232	7,01,239	9,22,042	35,771	2,74,78,311
Total, previous year	2,34,557	35,68,127	7,45,175	9,24,004	58,899	2,42,30,3[illegible]

District.	Loans and deposits held at the end of the year from the Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year — Book profit. (26)	Divisible profit. (27)	Loss excluding overdue interest. (28)	Loss including overdue interest. (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest — On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
AGRICULTURAL SOCIETIES.										
CLASS I.—CREDIT.										
(a) *Limited.*										
Anantapur	...	19	200	127	40	...	...	6¼ per cent.	7½ to 9⅜ per cent.	9⅜ to 10 15/16 per cent.
Arcot, North	...	...	...	...	...	...	...			
Do. South	...	20	1,787	94	83	19	19			
Chingleput	...	2,527	6,918	122	122	13	13			
Cuddapah	...	...	405	169	92	...	...			
Kanara, South	...	1,353	7,080	689	553	55	42			
Kistna	...	...	14	...	...	20	20			
Malabar	...	612	1,564	698	221	...	...			
Nellore	...	...	32	...	...	13	13			
Salem	...	9,615	37,841	2,775	1,598	..	.			
Tanjore	...	4,504	97,421	1,828	1,670	...	...			
Vizagapatam	..	31	311	74	31	..	...			
Total, Limited	...	18,681	1,53,573	6,516	4,420	120	107			
(b) *Unlimited.*										
Anantapur	...	1,07,248	16,76,971	1,15,830	13,974	90,297	1,048	6¼ per cent.	7½ to 9⅜ per cent.	9⅜ to 10 15/16 per cent.
Arcot, North	1,476	1,16,945	37,08,908	2,24,393	30,860	1,33,958	851			
Do. South	46,498	1,13,567	20,08,657	1,07,072	35,005	22,860	840			
Bellary	...	19,172	7,93,694	31,715	14,395	5,438	909			
Chingleput	2,579	2,89,266	35,14,179	2,33,785	62,345	36,856	840			
Chittoor	...	23,089	10,62,525	66,220	5,061	43,921	586			
Coimbatore	...	1,36,704	10,74,055	1,15,296	31,984	21,274	440			
Cuddapah	...	12,082	4,85,274	32,047	5,011	18,518	327			
Ganjām	...	17,021	4,26,600	24,174	9,550	3,982	1,066			
Godāvari, East	...	55,479	13,01,089	1,01,487	35,167	18,444	751			
Do. Agency	...	3	862	...	...	33	33			
Do. West	...	69,965	13,59,951	68,648	26,639	6,447	333			
Guntūr	...	51,818	14,38,713	48,232	17,330	17,735	1,562			
Kanara, South	...	90,723	18,47,271	97,308	35,716	19,990	740			
Kistna	1,233	59,698	11,39,418	58,741	24,191	15,274	1,258			
Kurnool	...	13,046	5,95,184	33,986	7,822	17,031	1,322			
Madura	2,67,047	76,032	10,86,132	71,239	21,792	19,782	1,148			
Malabar	...	45,951	10,95,681	99,601	20,023	20,807	1,016			
Nellore	...	30,571	9,48,561	57,037	15,375	21,653	1,300			
Nilgiris, The	...	10,443	2,19,682	38,135	2,564	20,981	...			
Rāmnād	1,244	69,713	10,04,135	62,799	16,407	17,655	2,413			
Salem	...	1,45,299	18,08,587	1,00,922	14,796	65,657	1,247			
Tanjore	1,62,187	1,26,901	22,16,810	1,48,918	36,580	24,384	890			
Tinnevelly	...	46,361	12,15,356	47,353	26,600	5,292	1,018			
Trichinopoly	...	1,45,930	22,57,861	1,81,822	48,887	24,349	795			
Vizagapatam	...	15,037	4,62,765	24,834	10,184	8,675	1,013			
Total, Unlimited	4,82,264	18,87,654	3,56,53,751	21,86,089	5,68,377	7,01,318	28,246			
Total, Class I	4,82,264	19,06,335	3,58,07,324	21,92,605	5,72,797	7,01,438	28,353			
Total, previous year	3,97,513	15,83,347	3,14,97,536	16,84,441	4,71,557	6,39,588	25,497			

STATEMENT B.—*Operations* *Agricultural Societies, 1924–25—cont.*

District.	Number of societies.	Number of members.	Loans made during the year to — Individuals.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals.	Loans due by — Of which overdue.	Loans due by — Banks and societies.	Loans and deposits received during the year from — Individuals.	Loans and deposits received during the year from — Central banks.	Loans and deposits received during the year from — Primary societies.	Loans and deposits received during the year from — Government.	Sale of goods to members.	Purchase of members' products.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS II.—PURCHASE, AND PURCHASE AND SALE.															
(a) *Limited.*															
Arcot, North	10	356	...	...	...	...	...	...	...	...	...	...	...	5,994	...
Do. South	2	27	...	...	...	...	...	...	...	...	1,200	...	...	...	...
Chinglepat	9	279	40	125	...	115	296	131	...	...	...	...	...	...	...
Chittoor	1	...	...	...	...	...	...	...	...	...	...	...			...
Coimbatore	6	134	...	...	...	...	...	...	...	472	33,083	...	...	52,213	...
Cuddapah	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Ganjām Agency	3	3,497	1,117	...	1,137	...	8,157	2,344	...	...	...	...	...	11,720	...
Gōdāvari, East	1	15	...	...	...	...	...	...	...	...	...	...	...	230	...
Do. Agency ...	2	153	235	...	86	...	309	150	...	...	...	...	...	...	...
Kanara, South	5	654	3,12,750	...	2,59,339	...	1,86,632	17,761	...	66,511	3,09,776	...	...	...	...
Madura	2	73	...	...	...	...	...	...	...	560	...	...	...	4,114	...
Nellore	1	3	...	...	...	...	...	...	...	..	...	...	...	..	...
Nilgiris, The	1	41	...	...	...	...	...	...	...	3,300	19,811	..	...	23,085	24,358
Ramnād	3	152	...	...	...	...	...	...	...	2,804	2,100	...	...	9,293	...
Salem	5	17	...	...	...	...	...	...	1,011	...	...	...	...	2	...
Tanjore	8	453	...	...	135	...	...	...	...	3,827	10,646	...	...	64,072	31,842
Tinnevelly	8	294	...		...	...	210	210	160	...	2,000	...	...	16,248	...
Trichinopoly	2	...	...	...	...	...		...	...	1,200	2,571	...	...	14,024	807
Vizagapatam Agency ...	8	1,999	18,978	...	10,938	...	14,147	2,869	...	4,619	2,000	...	...	19,873	...
Total, Limited ...	78	8,135	3,33,120	125	2,71,635	115	2,04,751	23,465	1,171	83,299	3,88,187	...	...	2,20,868	57,007
(b) *Unlimited*—Nil.															
Total, Class II ...	78	8,135	3,33,120	125	2,71,635	115	2,04,751	23,465	1,171	83,299	3,88,187	...	...	2,20,868	57,007
Total, previous year ...	77	8,002	1,10,366	47	69,875	1,135	1,42,557	14,296	1,676	60,739	2,40,018	...	...	2,56,030	1,05,170
CLASS III—*Nil.*															
CLASS IV.—PRODUCTION AND SALE.															
(a) *Limited.*															
Anantapur	1	25	...	...	...	...	...	...	...	24,200	...	..	...	...	...
Arcot, South	2	280	7,342	106	7,685	...	8,133	...	106	7,654	20,520	4,030	...	...	...
Madura	1	54	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	4	359	7,342	106	7,685	...	8,133	...	106	31,854	20,520	4,030	...	...	...
(b) *Unlimited*—Nil.															
Total, Class IV ...	4	359	7,342	106	7,685	...	8,133	...	106	31,854	20,520	4,030	...		...
Total, previous year ...	4	334	14,646	...	6,170	...	8,476	...	...	10,979	32,929	469	...	...	...

STATEMENT B.—*Operations of the Agricultural Societies, 1924-25*—cont.

District	Cost of management. (17)	Share capital paid up. (18)	Loans and deposits held at the end of year from — Members. (19)	Non-members. (20)	Primary Societies. (21)	Central Banks. (22)	Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. — Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. — On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS II.—PURCHASE, AND PURCHASE AND SALE.																
(a) *Limited.*																
Arcot, North	785	11,248	...	...	41,901	...	...	3,390	56,639	112	112	5,909	5,909	$6\frac{1}{4}$ per cent.	$7\frac{1}{2}$ to $8\frac{1}{2}$ per cent.	$9\frac{3}{8}$ to $10\frac{15}{16}$ per cent.
Do. South	21	714	...	...	...	136	...	109	959	43	43	10	10			
Chingleput	19	4,241	...	...	...	600	...	445	5,296	161	159	345	345			
Chittoor	...	635	...	...	...	...	...	54	689	50	50	...	...			
Coimbatore	971	13,036	2	...	...	9,809	...	4,035	26,882	1,650	1,650	4,815	4,815			
Cuddapah	...	...	...	...	...	...	...	...	...	...	...	...	...			
Ganjām Agency	1,126	8,304	...	200	...	...	...	3,027	11,531	1,274	762	579	420			
Gōdāvari, East	1	145	...	...	...	..	...	7	432	...	...	190	190			
Do. Agency ...	2	738	...	...	...	280	...	33	774	52	30	6	6			
Kanara, South	6,406	57,681	34,445	35,128	...	1,13,768	...	4,215	2,45,237	4,980	4,564	14,363	12,493			
Madura	204	410	5	516	...	...	...	27	957	106	106	27	27			
Nellore	...	75	...	...	...	...	...	...	75	...	...	4	4			
Nilgiris, The	2,583	8,980	...	...	...	18,835	...	675	18,490	...	...	5,066	5,066			
Rāmnād	613	3,067	1,026	10	...	5,307	...	387	9,777	70	70	1,309	1,209			
Salem	59	3,431	...	...	...		...	212	3,643	180	180	163	163			
Tanjore	3,438	25,502	8,563	2,113	...	31,729	...	2,573	70,480	2,834	2,834	14,267	14,267			
Tinnevelly	542	2,565	4	...	...	2,250	...	308	5,127	313	313	191	6			
Trichinopoly	451	2,425	...	...	..	2,571	...	1,003	5,999	686	686	65	65			
Vizagapatam Agency ...	1,256	14,849	4,507	507	...	15	...	715	20,593	1,306	1,191	564	490			
Total, Limited ...	18,426	1,53,046	48,552	38,473	41,901	1,80,300	...	21,198	4,83,470	13,937	12,750	48,273	45,555			
(b) *Unlimited*—Nil.																
Total, Class II ...	18,426	1,53,046	48,552	38,473	41,901	1,80,300	...	21,198	4,83,470	13,937	12,750	48,273	45,555			
Total, previous year ...	24,194	1,47,469	35,547	38,607	41,951	1,42,000	...	18,488	4,24,012	11,784	10,221	38,208	36,404			
CLASS III—*Nil.*																
CLASS IV.—PRODUCTION AND SALE.																
(a) *Limited.*																
Anantapur	1,288	8,550	11,639	...	...	...	...	...	20,189	...	...	53	53			
Arcot, South	5,016	65,562	...	8,471	2,076	38,414	...	1,803	1,16,326	3,904	3,904	13,941	13,941			
Madura	36	8,700	...	...	...	...	...	20	8,720	...	...	346	346			
Total, Limited ...	6,340	82,812	11,639	8,471	2,076	38,414	...	1,823	1,45,235	3,904	3,904	14,340	14,340			
(b) *Unlimited*—Nil.																
Total, Class IV ...	6,340	82,812	11,639	8,471	2,076	38,414	...	1,823	1,45,235	3,904	3,904	14,340	14,340			
Total, previous year ...	4,427	61,463	...	6,658	1,944	54,963	...	1,186	1,26,214	10,560	2,560	14,783	14,783			

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STATEMENT B.—*Operations of Agricultural Societies, 1924–25*—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from				Sale of goods to members.	Purchase of members' products.
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Class V.—Nil.															
CLASS VI.—OTHERS.															
(a) *Limited.*															
Arcot, South	5	123	...	...	...	...	...	...	...	...	...	...	...	...	...
Bellary	1	17	...	...	...	...	...	...	...	...	...	...	...	...	...
Chingleput	1	35	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East	1	16	40	...	170		270	100	...	...	...	...	...	...	...
Guntūr	12	2,261	18,370	...	7,184	...	13,541	884	...	3,271	9,960	...	3,000	...	...
Kurnool	1	73	...	...	...	...	...	...	...	...	...	...	...	...	...
Madura	1	193	510	...	316	...	454	52	...	56	...	...	...	...	...
Malabar	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...
Tanjore	13	359	33,942	...	9,017	...	25,765	500	...	525	45,319	...	...	...	...
Tinnevelly	1	17	...	...	...	...	...	...	...	...	1,011	...	...	...	...
Trichinopoly	3	100	...	...	...	...	...		...	...	...	...	...	...	...
Total, Limited ...	41	3,196	52,862	...	16,686	...	40,030	1,536	...	3,852	56,290	...	3,000	...	...
(b) *Unlimited.*															
Chingleput	1	15	...	...	49	...	457	384	...		...	...	...	...	...
Gōdāvari, East	82	3,900	9,678	...	7,348	...	11,148	1,578	...	159	8,810	...	...	...	...
Do. West	14	1,335	792	...	511	...	1,294	512	...	33	...	...	...	...	...
Guntūr	42	3,527	13,505	1,667	5,871	137	11,644	244	1,530	30	8,880	437	...	...	...
Kistna	25	1,146	73	...	624	...	1,352	110	...	...	...	...	...	...	...
Tanjore	21	492	8,159	...	2,507	...	10,962	2,915	...	315	7,610	557	...	...	...
Total, Unlimited ..	185	10,415	32,207	1,667	16,910	137	36,857	5,743	1,530	537	25,300	994	...	...	...
Total, Class VI ...	226	13,611	85,069	1,667	35,596	137	76,887	7,279	1,530	4,389	81,590	994	3,000	...	...
Total, previous year ...	122	7,232	17,123	137	12,204	...	13,713	3,195	137	2,912	13,696	...	...	...	...
Grand total of all classes of Agricultural Societies.	9,472	509,586	1,58,32,966	67,294	1,18,53,558	73,103	(a) 3,51,36,253	84,87,238	(b) 1,13,709	11,04,304	1,26,34,698	35,524	2,38,779	2,20,868	57,007

(a) Excludes Rs. 1,69,021 due to audit, liquidation and transfer.
(b) Includes Rs. 1,131 due to audit.

STATEMENT B.—*Operations of Agricultural Societies*, 1924–25—*cont.*

Districts.	Cost of management. (17)	Share capital paid up. (18)	Loans and deposits held at the end of the year from Members. (19)	Non-members. (20)	Primary societies. (21)	Central banks. (22)
	RS.	RS.	RS.	RS.	RS.	RS.
CLASS V.—*Nil.*						
CLASS VI.—OTHERS.						
(a) *Limited.*						
Arcot, South	49	171	...	...	...	...
Bellary	...	536	...	...	...	...
Chingleput	...	385	...	...	...	...
Gōdāvari, East	5	280	...	...	...	...
Guntūr	217	13,788	195	3,197	...	5,528
Kurnool	11	1,384	...	...	...	...
Madura	4	1,533	112	...	...	...
Malabar	1,145	500	...	...	...	...
Tanjore	3,186	5,246	...	400	...	26,075
Tinnevelly	41	250	...	...	...	811
Trichinopoly	53	44	...	...	...	...
Total, Limited ...	4,711	24,817	307	3,597	...	32,414
(b) *Unlimited.*						
Chingleput	2	37	...	...	...	32
Gōdāvari, East	588	7,321	671	...	...	9,882
Do. West	125	8,162	56	...	...	...
Guntūr	466	12,221	30	...	...	8,700
Kistna	114	7,573	...	...	...	15
Tanjore	345	2,710	73	102	11	6,745
Total, Unlimited ...	1,640	38,024	830	102	11	25,374
Total, Class VI ...	6,351	62,841	1,137	3,699	11	57,788
Total, previous year ...	1,846	26,054	1,237	152	...	9,457
Grand total of all classes of Agricultural Societies.	2,81,139	(c) 45,80,031	7,62,597	9,72,685	(e) 79,759	(f) 2,77,54,813
			17,35,282 (d)			

(c) Excludes Rs. 32,611 due to audit, liquidation and transfer.
(d) Do. Rs. 25,794 do. do.
(e) Do. Rs. 17,372 do. do.
(f) Do. Rs. 1,25,840 do. do.

Districts.	the Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS V.—*Nil.*										
CLASS VI.—OTHERS.										
(a) *Limited.*										
Arcot, South	...	...	171	97	97	8	8	6¼ per cent.	7⅓ to 8⅓ per cent.	9⅜ to 10⅛ per cent.
Bellary	...	...	536	7	7	...	...			
Chingleput	...	...	385	...	...	136	136			
Gōdāvari, East	...	52	332	55	50	...	...			
Guntūr	3,000	534	26,242	1,707	1,304	40	31			
Kurnool	...	...	1,384	40	40	...	...			
Madura	...	16	1,661	141	135	...	...			
Malabar	...	...	500	3,105	3,105	...	...			
Tanjore	...	2,086	33,807	2,117	2,053	163	163			
Tinnevelly	...	...	1,061	259	259	...	...			
Trichinopoly	...	...	744	3	3	15	15			
Total, Limited	3,000	2,688	66,823	7,531	7,053	362	353			
(b) *Unlimited.*										
Chingleput	...	328	397	82	20	...	...			
Gōdāvari, East	...	384	18,258	630	414	466	301			
Do. West	...	149	8,367	203	95	198	166			
Guntūr	...	65	21,016	588	575	285	266			
Kistna	1,218	130	8,936	185	124	92	91			
Tanjore	2,423	1,285	13,349	780	207	86	81			
Total, Unlimited	3,641	2,341	70,323	2,468	1,435	1,127	905			
Total, Class VI	6,641	5,029	1,87,146	9,999	8,488	1,489	1,258			
Total, previous year	...	443	87,343	2,655	2,027	996	925			
Grand total of all classes of Agricultural Societies.	(g) 4,88,905	19,34,385	3,65,73,175	22,20,445	5,97,939	7,65,540	84,506			

(g) Excludes Rs. 2,073 due to audit and transfer.

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STATEMENT C.—*Operations of Non-agricultural Societies*, 1924–25.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals.	Loans due by — Of which overdue.	Loans due by — Banks and societies.	Loans and deposits received during the year from — Individuals.	Loans and deposits received during the year from — Central banks.	Loans and deposits received during the year from — Primary societies.	Loans and deposits received during the year from — Government.	Sale of goods to members.	Purchase of members' products.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
NON-AGRICULTURAL SOCIETIES.															
CLASS I.—CREDIT.															
(a) *Limited.*															
Anantapur	12	2,355	1,81,642	...	1,90,613	...	1,93,849	23,094	...	4,51,938	1,58,939	...	...	...	...
Arcot, North	45	5,803	4,05,363	...	2,95,503	...	5,06,701	94,918	...	1,59,956	1,79,644	...	...	...	...
Do. South	53	6,840	6,07,047	4,030	4,90,118	3,897	6,67,619	1,16,844	2,077	3,37,331	2,60,735	10,922	...	...	...
Bellary	23	2,436	1,03,542	300	76,503	380	1,21,808	19,873	1,807	15,218	29,426	550	...	...	...
Chingleput	24	7,263	3,56,883	...	2,86,199	...	5,87,078	67,892	...	3,24,394	1,47,384	...	...	...	...
Chittoor	15	2,247	2,09,454	...	1,41,654	145	3,90,526	1,20,785	...	3,85,609	24,850	...	...	...	...
Coimbatore	25	5,462	5,11,148	24,750	4,41,844	18,[illegible]	4,94,662	92,054	58,443	5,18,861	86,295	...	...	...	
Cuddapah	32	2,680	2,06,690	...	1,37,893	...	2,26,079	78,652	...	71,417	58,960	...	..	...	...
Ganjām	22	3,537	1,18,319	...	85,704	..	1,92,958	37,160	...	1,26,131	60,575	435	...	...	...
~~Godāvari, East~~	31	2,981	1,38,540	...	1,13,155	...	1,38,911	36,745	...	45,705	61,269	...	...	...	...
Do. Agency ..	1	34	645	...	629	...	1,442	896	...	375	...	...	...	...	...
Do. West	18	1,205	48,313	...	35,301	...	54,221	11,220	...	15,552	13,200	...	...	..	...
Guntūr	34	4,437	3,50,384	..	2,42,922	...	3,79,425	38,852	...	3,49,284	1,23,494	17,097	...	...	...
Kanara, South	48	7,114	9,49,298	1,21,263	7,40,068	1,63,495	7,83,393	1,28,533	1,55,400	7,27,113	1,59,625	2,299	...	...	...
Kistna	30	2,522	1,43,790	...	1,18,726	...	1,42,850	44,958	...	62,183	30,051	...	...	...	...
Kurnool	32	2,138	99,114	752	75,165	75	1,12,412	30,963	...	81,350	28,350	752	...	...	...
Madras	54	24,354	29,67,861	...	23,09,243	...	24,41,297	1,21,899	...	12,84,706	9,22,318	12,000	...	...	...
Madura	31	4,099	3,36,479	...	2,54,200	...	3,09,513	56,085	...	6,86,011	47,151	...	...	...	...
Malabar	67	7,102	1,57,254	12,892	1,53,784	13,782	2,18,606	1,11,083	12,435	1,04,409	9,139	...	...	...	...
Nellore	23	1,903	1,32,391	...	85,886	...	1,30,565	29,946	...	16,445	67,624	...	...	...	...
Nilgiris, the	6	1,159	49,618	...	29,658	...	62,784	19,941	...	13,671	4,214	...	...	...	...
Rāmnād	26	3,335	2,38,386	...	2,13,033	1,000	2,69,050	38,353	...	3,02,545	42,539	325	...	...	..
Salem	38	5,815	5,34,770	...	4,61,244	...	7,35,657	1,31,224	50,000	10,63,947	95,813	600	...	...	...
Tanjore	25	7,564	5,46,366	...	4,35,820	...	6,44,881	1,05,053	...	4,07,480	2,09,758	...	...	...	.
Tinnevelly	45	6,250	5,06,349	480	4,44,197	305	4,96,890	72,515	175	8,57,036	1,36,512	...	...	...	...
Trichinopoly	20	11,267	15,67,996	...	12,45,380	...	14,74,910	1,07,706	...	6,62,510	1,64,621	3,522	...	...	...
Vizagapatam	38	5,070	2,94,620	46,100	2,74,804	36,100	2,79,982	70,510	10,000	80,078	65,119	...	...	...	...
Total, Limited ...	822	137,022	1,17,61,771	2,12,567	93,79,252	2,38,345	1,20,58,172	18,07,754	2,90,337	89,81,264	31,77,605	48,502	...	...	...
(b) *Unlimited.*															
Anantapur	3	603	4,291	...	6,291	...	22,077	11,221	...	8,330	...	...	...	...	...
Arcot, North	10	997	18,836	...	18,002	...	55,427	16,692	...	6,972	6,585	...	...	...	...
Do. South	8	499	6,753	...	5,293	...	9,544	4,120	...	...	5,070	500	...	...	...
Bellary	4	216	7,800	...	4,671	...	6,519	105	...	1	2,900	...	...	...	...
Chingleput	14	1,310	42,170	...	26,834	...	87,273	23,964	...	28,813	87,604	...	...	...	...
Chittoor	2	101	...	...	100	...	2,702	2,634	...	...	...	...	...	...	...
Coimbatore	14	680	22,360	...	17,933	...	16,020	5,132	...	2,868	7,488	...	...	...	...
Cuddapah	2	73	4,356	...	2,863	...	2,293	153	...	...	4,000	...	...	...	...
Ganjām	2	126	...	...	158	...	1,449	1,449	...	...	...	...	...	...	...

STATEMENT C.—*Operations of Non-agricultural Societies, 1924-25*—cont.

Districts.	Cost of management. (17)	Share capital paid up. (18)	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or central banks. (22)
NON-AGRICULTURAL SOCIETIES.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS I.—CREDIT.						
(a) *Limited.*						
Anantapur	3,157	90,789	99,068	17,846	..	68,744
Arcot, North	6,417	1,94,909	52,838	90,851	...	1,58,820
Do. South	8,929	1,77,901	1,43,587	2,36,286	1,349	2,26,443
Bellary	2,110	55,644	12,511	28,824	1,807	35,964
Chingleput	7,425	1,33,520	1,59,334	2,04,941	858	84,025
Chittoor	3,905	90,762	66,556	2,01,329	...	55,534
Coimbatore	7,533	2,23,028	1,39,000	1,11,005	10,000	75,433
Cuddapah	2,075	81,856	55,379	37,575	...	53,751
Ganjām	3,152	46,760	71,198	46,884	460	27,618
Gōdāvari, East	2,052	52,600	21,425	31,820	...	34,380
Do. Agency ...	1	808	125	...	...	...
Do. West	680	18,397	9,213	13,010	...	13,015
Guntūr	4,160	97,352	1,14,349	1,04,484	4,912	80,381
Kanara, South	9,923	2,07,898	3,42,823	3,22,217	3,850	55,450
Kistna	2,645	49,188	27,870	34,732	...	34,582
Kurnool	1,489	37,195	33,131	14,121	...	28,172
Madras	37,400	7,18,794	5,17,199	7,88,592	12,782	3,53,712
Madura	8,148	1,45,308	1,57,348	79,894	...	43,782
Malabar	5,010	1,22,356	35,986	45,141	...	27,611
Nellore	2,018	46,318	14,383	3,680	...	72,442
Nilgiris, the	1,066	28,971	11,161	10,357	...	9,048
Rāmnād	4,589	1,16,729	1,04,882	54,909	325	82,303
Salem	10,306	1,01,158	3,13,342	4,07,284	6,800	77,990
Tanjore	10,760	1,42,084	2,45,286	1,24,849	...	1,44,252
Tinnevelly	8,742	1,57,071	1,15,625	2,03,550	...	1,18,945
Trichinopoly	14,613	4,05,139	2,39,992	6,40,285	...	1,65,248
Vizagapatam	4,654	1,69,859	36,135	39,470	...	32,910
Total, Limited ...	1,72,988	38,02,394	31,39,740	38,93,936	43,143	21,10,555
(b) *Unlimited.*						
Anantapur	480	2,797	9,087	2,611	...	7,798
Arcot, North	812	12,173	125	11,914	...	33,848
Do. South	153	3,022	...	1,025	...	6,633
Bellary	76	3,670	1	..	...	3,422
Chingleput	2,071	13,616	7,439	24,629	...	48,814
Chittoor	1	1,473	...	32	...	1,140
Coimbatore	260	5,678	1,938	132	...	8,873
Cuddapah	21	1,483	...	...	...	653
Ganjām	17	620	2	40	...	1,187

Districts.	Loans and deposits held at the end of the year from — Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. On borrowings. (31)	On lendings. (32)
NON-AGRICULTURAL SOCIETIES.		RS.	RS.	RS.	RS.	RS.	RS.			
CLASS I.—CREDIT.										
(a) *Limited.*										
Anantapur	...	7,564	2,84,011	20,869	11,589	48	4	6 to 9 per cent.	6¼ to 7½ per cent.	9⅜ to 10⅓ per cent.
Arcot, North	...	27,751	5,25,169	89,87'	25,819	195	27			
Do. South	...	41,326	8,26,892	37,738	25,917	135	38			
Bellary	...	7,241	1,41,991	9,084	6,066	19	13			
Chingleput	...	43,103	6,25,781	30,772	22,055	206	28			
Chittoor	...	17,299	4,31,480	25,723	14,078	137	81			
Coimbatore	...	35,180	5,92,646	43,053	31,068	...	...			
Cuddapah	...	8,5[illegible]9	2,37,090	17,912	7,[illegible]73	125	98			
Ganjām	...	26,979	2,19,899	16,632	7,343	49	...			
Gōdāvari, East	...	8,550	1,48,775	13,730	6,862	101	14			
Do. Agency	...	218	1,181	301	180	...	..			
Do. West	...	2,699	56,334	3,749	2,541	171	55			
Guntūr	...	15,699	4,17,177	16,519	10,544	503	65			
Kanara, South	...	45,163	9,77,4[illegible]1	48,477	30,297	2,529	12			
Kistna	...	5,787	1,52,159	6,853	2,240	334	68			
Kurnool	...	6,609	1,19,228	10,345	5,[illegible]03	51	21			
Madras	.	1,08,811	24,99,890	1,31,905	98,821	134	70			
Madura	...	46,214	4,72,546	26,616	17,735	249	156			
Malabar	...	16,425	2,47,519	31,164	12,363	545	80			
Nellore	...	4,860	1,11,823	8,985	5,258	278	55			
Nilgiris, the	...	2,472	62,009	6,953	4,011	26	26			
Rāmnād	...	15,114	3,24,262	18,842	14,206	9	...			
Salem	...	55,528	10,62,102	52,342	34,798	1,254	...			
Tanjore	...	38,560	6,95,031	33,656	22,897	60	...			
Tinnevelly	...	22,241	6,17,432	30,487	20,[illegible]64	87	19			
Trichinopoly	...	49,413	15,00,107	67,357	54,612	...	...			
Vizagapatam	...	24,318	3,02,692	26,598	17,696	201	87			
Total, Limited	...	6,83,653	1,36,78,427	7,76,567	5,14,566	7,449	1,024			
(b) *Unlimited.*										
Anantapur	...	4,120	26,413	4,102	1,106	367	...			
Arcot, North	...	6,777	64,837	6,458	1,948	229	26			
Do. South	...	1,012	11,692	790	361	22	3			
Bellary	...	55	7,148	275	267	23	23			
Chingleput	...	7,040	1,01,538	7,088	4,013	271	56			
Chittoor	...	226	2,871	762	58	...	...			
Coimbatore	...	1,234	17,255	2,082	809	16	5			
Cuddapah	...	10	2,146	195	195	30	20			
Ganjām	...	30	1,879	590	...	112	...			

STATEMENT C.—Opera

Non-agricultural Societies, 1924–25.

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.*			RS.	RS.	RS.	RS.
(b) *Unlimited*—cont.						
Gōdāvari, East	3	271	1,046	...	1,236	...
Do. West	1	13	547	...	162	...
Guntūr	3	107	3,532	..	2,140	..
Kanara, South	13	1,947	2,76,386	700	2,86,207	500
Kistna	13	837	14,028	...	10,264	...
Kurnool	8	148	7,393	...	2,396	...
Madras	51	3,912	89,385	...	64,732	...
Madura	5	573	6,612	...	6,414	...
Malabar	8	1,013	15,501	...	12,648	...
Nellore	2	120	11,820	...	5,767	...
Rāmnād	9	655	26,863	...	25,159	...
Salem	7	440	12,114	...	11,458	...
Tanjore	18	1,976	70,140	8,595	54,128	8,900
Tinnevelly	8	372	7,480	...	5,304	...
Trichinopoly	8	1,818	45,221	...	49,218	...
Vizagapatam	1	292	...	...	150	...
Total, Unlimited ...	217	19,099	6,94,634	9,295	6,19,528	9,400
Total, Class I ...	1,039	156,121	1,24,56,405	2,21,862	99,98,780	2,47,745
Total, previous year ...	955	138,530	96,93,158	2,12,250	83,00,065	1,36,020
CLASS II.—PURCHASE AND PURCHASE AND SALE.						
(a) *Limited.*						
Anantapur	2	91	...	...	...	...
Arcot, North	5	199	...	..	...	...
Do. South	10	821	125	...	146	...
Bellary	1	297	...	...	...	...
Chingleput	2	158	...	...	...	...
Chittoor	5	264	3,010	...	4,375	...
Coimbatore	7	979	11,413	...	11,295	...
Cuddapah	1	48	...	...	...	...
Ganjām	6	290	...	...	...	75
Gōdāvari, East	2	151	...	...	...	...
Guntūr	3	111	...	...	...	...
Kanara, South	4	411	5,448	...	2,283	7,000
Kistna	7	391	...	...	...	...
Kurnool	5	111	556	...	185	...
Madras	2	4,223	42,076	...	45,325	800
Madura	9	1,930	75	...	284	...
Malabar	10	641	70	...	1,131	...
Nellore	3	102	...	...	...	...

District.	Loans due by			Loans and deposits received during the year from				Sale of goods to members.	Purchase of members' products.
	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(1)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
CLASS I.—CREDIT—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(b) *Unlimited*—cont.									
Gōdāvari, East	1,037	406	...	36	700	...	...	...	...
Do. West	385	...	...	...	400	...	...	...	...
Guntūr	2,099	251	...	757	2,300	...	...	...	...
Kanara, South	1,68,500	34,819	200	68,492	1,01,367	488	...	...	...
Kistna	20,314	11,998	...	2,165	3,160	...	...	...	...
Kurnool	8,190	...	..	...	5,130	...	...	...	...
Madras	96,938	38,315	...	2,406	35,116	...	...	...	...
Madura	3,248	842	...	1,036	2,471	...	...	...	...
Malabar	20,698	8,034	...	1,381	2,500	...	...	...	...
Nellore	14,956	797	...	173	11,400	...		...	...
Rāmnād	54,806	12,234	...	9,972	23,983	...	...	...	...
Salem	7,409	1,994	...	750	...	...	...	...	...
Tanjore	91,729	23,561	71	48,333	39,306	...	...	...	...
Tinnevelly	8,122	1,221	...	...	7,240	...	...	...	...
Trichinopoly	1,01,972	28,020	...	34,607	8,800	...	...	...	...
Vizagapatam	2,332	2,332	...	...	...	...	...	...	...
Total, Unlimited	8,06,960	2,30,394	271	2,17,892	3,55,520	988	...	...	...
Total, Class I	1,28,65,132	20,38,149	2,90,608	91,99,156	35 33,125	49,790	...	...	...
Total, previous year	1,03,72,898	15,54,857	3,10,512	70,33,708	26,34,132	44,760	...	...	...
CLASS II.—PURCHASE AND PURCHASE AND SALE.									
(a) *Limited.*									
Anantapur	...	...	...	...	...	...	...	...	...
Arcot, North	...	...	...	...	1,750	...	...	31,690	...
Do. South	453	400	...	618	2,410	...	...	72,385	693
Bellary	...	...	...	...	...	...	...	...	...
Chingleput	...	...	...	2,000	...	...	...	20,437	...
Chittoor	4,015	1,579	...	248	1,000	...	...	...	...
Coimbatore	6,223	3,028	...	1,09,368	78,936	2,740	...	93,570	...
Cuddapah	...	...	...	...	...	...	...	...	...
Ganjām	61	61	25	...	300	...	...	2,301	...
Gōdāvari, East	...	...	...	...	500	...	...	2,183	...
Guntūr	..	...	...	1,650	500	...	...	4,342	...
Kanara, South	4,539	1,518	...	90	2,366	2,670	...	17,226	...
Kistna	114	114	...	311	990	...	...	4,151	1,250
Kurnool	371	371	...	..	450	...	...	2,069	...
Madras	48,579	21,250	5,182	1,77,550	2,500	...	...	10,15,912	...
Madura	,397	266	...	1,34,560	...	40,471	...	4,40,880	...
Malabar	825	788	...	2,050	1,100	...	...	43,542	...
Nellore	...	...	...	...	710	...	...	2,597	2,020

STATEMENT C.—*Operations of*

District.	Cost of management. (17)	Share capital paid up. (18)	Loans and deposits held at the end of the year from Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or central banks. (22)
	RS.	RS.	RS.	RS.	RS.	RS.
CLASS I.—CREDIT—*cont.*						
(b) *Unlimited*—cont.						
Gōdāvari East	20	635	4	...	...	716
Do. West	6	110	...	...	...	300
Guntūr	26	593	...	...	...	2,490
Kanara, South	3,021	37,022	32,309	68,453	488	34,425
Kistna	303	6,100	1,887	4,592	...	7,699
Kurnool	106	921	...	...	...	8,000
Madras	1,980	44,351	1,075	3,149	4,940	38,921
Madura	82	2,270	4	9	...	1,587
Malabar	348	9,364	4,341	198	...	5,080
Nellore	104	1,934	...	...	...	14,608
Rāmnād	894	8,618	628	2,194	...	46,110
Salem	497	2,229	79	200	...	812
Tanjore	1,814	18,524	16,808	22,556	...	31,183
Tinnevelly	137	2,073	...	...	...	7,173
Trichinopoly	1,488	19,726	14,943	47,264	...	27,842
Vizagapatam	16	1,260	5	106	...	968
Total, Unlimited ...	14,726	2,00,262	90,678	1,89,107	5,428	3,40,283
Total, Class I ...	1,87,714	40,02,656	32,30,424	40,83,043	48,571	24,50,838
Total, previous year ...	1,55,562	33,79,065	27,19,818	31,30,009	24,360	19,06,018
CLASS II.—PURCHASE AND PURCHASE AND SALE.						
(a) *Limited.*						
Anantapur	...	645	245	...	...	610
Arcot, North	588	2,690	68	...	975	4,750
Do. South	3,247	6,622	1	...	...	2,020
Bellary	36	118	...	...	...	...
Chingleput ...	616	2,195	69	1	...	
Chittoor	429	3,579	1,694	1,055	...	3,496
Coimbatore	4,436	7,392	9,680	6,428	...	6,885
Cuddapah	...	679	...		...	...
Ganjām	70	1,690	...	...	...	300
Gōdāvari	165	1,148	...	...	...	500
Guntūr	354	3,512	650	...	...	320
Kanara, South ...	719	2,509	50	...	2,280	2,833
Kistna	750	2,895	289	30	...	700
Kurnool	230	1,295	..	...	...	342
Madras	52,155	67,719	1,00,965	...	...	2,330
Madura	12,188	52,346	695	675	2,117	630
Malabar	1,716	6,587	2,550	310	...	1,248
Nellore	289	445	...	...	...	301

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Non-agricultural Societies, 1924–25—cont.

District.	the Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. Book profit. (26)	Divisible profit. (27)	Loss (excluding overdue interest from profits). (28)	Loss (including overdue interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS I.—CREDIT—*cont.*										
(b) *Unlimited*—cont.										
Gōdāvari East	...	19	1,374	124	83	106	...	6 to 9 per cent.	6 to 7½ per cent.	$9\frac{3}{8}$ to $10\frac{15}{32}$ per cent.
Do. West	...	...	410	5	5	...	...			
Guntūr	...	66	3,149	111	71	...	...			
Kanara, South	...	16,869	1,89,570	9,803	5,889	194	8			
Kistna	...	1,151	21,429	1,422	379	369	42			
Kurnool	...	...	8,921	39	...	104	37			
Madras	...	6,861	99,297	10,005	3,633	1,671	230			
Madura	...	741	4,611	318	202	7	...			
Malabar	...	3,129	22,115	2,712	945	3	...			
Nellore	...	344	16,886	657	547	...	...			
Rāmnād	...	5,248	62,798	2,778	1,288	938	50			
Salem	..	1,517	4,837	1,753	1,026	267	14			
Tanjore	998	12,822	1,02,891	7,375	2,674	86	...			
Tinnevelly	...	466	9,712	393	178	7	...			
Trichinopoly	...	14,309	1,24,084	9,921	2,850	426	...			
Vizagapatam	...	282	2,621	763	...	46	...			
Total, Unlimited	998	84,328	9,11,084	71,121	28,527	5,294	965			
Total, Class I	998	7,67,981	1,45,[illegible]4,511	8,47,688	5,43,093	12,743	1,989			
Total, previous year	1,033	6,19,512	1,17,80,415	6,81,538	4,62,140	9,444	2,273			
CLASS II.—PURCHASE AND PURCHASE AND SALE.										
(a) *Limited.*										
Anantapur	...	56	1,556	...	...	1,235	1,235			
Arcot, North	...	8	8,491	276	276	897	897			
Do. South	...	4,725	13,368	4,101	4,075	431	424			
Bellary	...	...	118	17	17	...				
Chingleput	...	818	3,083	382	352	..	...			
Chittoor	...	1,756	11,580	444	415	1,569	1,381			
Coimbatore	...	3,941	34,326	223	124	1,017	880			
Cuddapah	...	169	848	...	...	356	356			
Ganjām	...	1,065	3,055	154	102	410	409			
Gōdāvari	...	105	1,753	19	19	34	34			
Guntūr	...	87	4,569	48	48	443	443			
Kanara, South	...	1,772	9,444	682	599	308	210			
Kistna	...	368	4,282	74	74	634	574			
Kurnool	...	43	1,680	10	...	980	973			
Madras	..	70,045	2,41,059	22,959	21,471	...	...			
Madura	...	16,005	72,468	7,255	7,158	1,004	1,004			
Malabar	...	479	11,174	749	690	4,214	4,205			
Nellore	...	...	746	11	11	8	8			

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STATEMENT C.—*Operations of Non-agricultural Societies, 1924-25*—cont.

District.	Number of societies.	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from				Sale of goods to members.	Purchase of members' products.
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.	Government.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS II.—PURCHASE AND PURCHASE AND SALE—*cont.*															
(a) *Limited*—cont.															
Nilgiris, The	1	687	...	...	...	...	...	...	...	150	11	...	...	1,41,351	...
Rāmnād	6	417	...	...	276	...	1,955	1,955	...	48,158	500	4,500	...	1,49,275	...
Salem	2	249	...	...	...	...	...	...	...	...	...		...	61	...
Tanjore	14	1,305	...	...	...	...	...	...	...	1,610	1,500	8,595	...	82,072	32,853
Tinnevelly	3	390	...	...	...	...	...	...	...	...	265	480	...	22,473	...
Trichinopoly	2	119	...	...	...	...	...	...		800	1,000	1,925	...	15,332	...
Vizagapatam	7	1,053	...	...	...	...	...	...	...	5,510	21,050	...	...	94,986	...
Do. Agency ...	3	161	...	...	...	...	...	...	...	45	...	...	...	189	...
Total, Limited ...	122	15,599	62,773	...	65,300	7,875	67,532	31,325	5,207	4,84,218	1,17,748	61,381	...	22,59,964	36,810
(b) *Unlimited.*															
Bellary	1	23	110	...	1,428	...	1,722	384	...	...	...	...	...	110	...
Ganjām	3	149	2,060	...	2,696	..	3,840	1,780	...	...	1,770	...	...	...	...
Gōdāvari, East	2	51	3,280	...	...	...	4,008	182	...	...	3,000	...	...	...	...
Kistna	3	97	590	...	792	...	574	24	...	...	...	...	...	2	...
Kurnool	1	18	99	...	99	...	...	...	...	...	120	...	...	767	...
Nellore	1	28	...	...	...	...	...	...	...	...	...	...	...	...	...
Rāmnād	2	72	3,710	...	1,840	...	8,576	899	...	...	3,533	...	...	...	...
Total, Unlimited ...	13	441	9,849	...	6,855	...	18,720	3,269	...	...	8,423	...	...	879	...
Total, Class II ...	135	16,040	72,622	...	72,155	7,875	86,252	34,594	5,207	4,84,218	1,26,171	61,381	...	22,60,783	36,810
Total, previous year ...	125	16,257	77,172	14,080	48,426	13,778	85,465	27,046	14,863	4,51,776	1,16,153	65,071	...	19,23,068	5,10,766
CLASS III.—PRODUCTION.															
(a) *Limited.*															
Chingleput	1	541	117	...	197	...	330	213	...	56	...	...	...	2,294	1,036
Total, Limited ...	1	541	117	...	197	...	330	213	...	56	...	...	...	2,204	1,036
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total ...	...	...	...	..	...	...	...	...	...	...	...	...	...	...	...
Total, Class III ...	1	541	117	...	197	..	330	213	...	56	...	...	...	2,294	1,036
Total, previous year ...	1	555	10	...	37	...	410	410	...	801	...	...	...	5,600	4,148

STATEMENT C.—*Operations of the Non-agricultural Societies*, 1924–25—*cont.*

District.	Cost of management. (17)	Share capital paid up. (18)	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or central banks. (22)
	RS.	RS.	RS.	RS.	RS.	RS.
CLASS II.—PURCHASE AND PURCHASE AND SALE—*cont.*						
(a) *Limited*—cont.						
Nilgiris, The	3,810	8,258	535	250	...	2,509
Rāmnād	5,959	9,123	1,568	3,382	...	3,053
Salem	...	1,623	...	...	...	...
Tanjore	2,503	11,536	27	624	71	1,489
Tinnevelly	1,114	2,313	8	...	175	751
Trichinopoly	773	1,961	200	...	125	1,000
Vizagapatam	959	6,248	2,900	5,950	...	12,250
Do. Agency ...	4	110	45		...	...
Total, Limited ...	90,130	2,05,238	1,22,239	18,705	5,743	48,317
(b) *Unlimited.*						
Bellary	8	150	...	...	...	1,597
Ganjām	15	1,298	...	200	...	2,160
Gōdāvari, East	40	590	...	...	...	3,743
Kistna	15	165	...	...	...	798
Kurnool	10	18	...	...	...	120
Nellore	3	32	...	...	...	118
Rāmnād	130	1,079	6	682	...	7,433
Total, Unlimited ...	221	3,332	6	882	...	15,969
Total, Class II ...	93,351	2,08,570	1,22,245	19,587	5,743	64,286
Total, previous year ...	85,480	1,90,130	1,15,109	19,351	9,776	48,184
CLASS III.—PRODUCTION.						
(a) *Limited.*						
Chinglepnt	247	3,523	29	1,949	...	1,159
Total, Limited ...	247	3,523	29	1,949	...	1,159
(b) *Unlimited*—Nil.	...	...	...	...	...	...
Total ...	...	...	...	...	...	...
Total, Class III ...	247	3,523	29	1,949	...	1,159
Total, previous year ...	485	3,631	78	2,672	...	1,806

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District.	Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. — Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits.) (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. — On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS II.—PURCHASE AND PURCHASE AND SALE—*cont.*										
(a) *Limited*—cont.										
Nilgiris, The	...	2,356	13,908	2,065	2,065	...	...	6 to 9 per cent.	$6\frac{1}{4}$ to $7\frac{1}{2}$ per cent.	$9\frac{3}{8}$ to $10\frac{15}{16}$ per cent.
Rāmnād	...	4,785	21,911	4,472	3,869	648	602			
Salem	...	138	1,761	...	...	526	526			
Tanjore	...	3,352	17,099	2,757	2,385	5,035	5,035			
Tinnevelly	...	294	3,541	...	...	129	129			
Trichinopoly	...	767	4,053	739	739	...	...			
Vizagapatam	...	885	28,233	967	967	840	840			
Do. Agency	...	...	155	8	8	...	...			
Total, Limited	...	1,14,019	5,14,261	48,411	45,494	29,718	20,166			
(b) *Unlimited.*										
Bellary	...	...	1,747	131	...	...	...			
Ganjām	...	167	3,825	1,472	721	...	...			
Gōdāvari, East	...	28	4,361	7	7	34	15			
Kistna	...	158	1,121	70	69	29	26			
Kurnool	...	...	138	246	246	...	...			
Nellore	...	7	157	...	...	28	28			
Rāmnād	...	443	9,643	26	26	548	326			
Total, Unlimited	...	803	20,992	1,952	1,069	639	395			
Total, Class II	...	1,14,822	5,35,253	50,363	46,563	21,357	20,561			
Total, previous year		1,05,501	4,88,051	52,797	49,567	19,548	18,926			
CLASS III.—PRODUCTION.										
(a) *Limited.*										
Chinglepnt	...	1,107	7,767	...	...	771	565			
Total, Limited	...	1,107	7,767	...	...	771	565			
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...			
Total	...	...	...	...	...	...	...			
Total, Class III	...	1,107	7,767	...	...	771	565			
Total, previous year	...	1,107	9,346	...	...	387	216			

STATEMENT C.—Operations of Non-agricultural Societies, 1924–25—cont.

District.	Number of societies.	Number of members.	Loans made during the year to — Individuals.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals.	Loans due by — Of which overdue.	Loans due by — Banks and societies.	Loans and deposits received during the year from — Individuals.	Loans and deposits received during the year from — Central banks.	Loans and deposits received during the year from — Primary societies.	Loans and deposits received during the year from — Government.	Sale of goods to members.	Purchase of members' produ-cts.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS IV.—PRODUCTION AND SALE.															
(a) *Limited.*															
Anantapur	3	166	5,105	...	6,228	...	9,501	262	...	...	2,506	...	..	60,920	52,429
Arcot, South	1	23	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East	1	21	...	...	...	...	...	...	...	48	...	...	...	160	121
Do. West	4	423	...	...	...	...	...	...	...	1,246	...	...	...	18,093	17,866
Kistna	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Kurnool	1	34	...	...	...	...	...	...	...	...	500	...	...	574	...
Madura	1	22	...	...	...	...	...	...	...	...	...	...	...	...	...
Salem	1	28	722	...	2,223	...	1,804	880	...	8	...	...	...	...	...
Total, Limited ...	13	717	5,827	...	8,451	...	11,305	1,142	...	1,302	3,006	...	...	80,637	70,416
(b) *Unlimited.*															
Ganjām	1	50	2,632	...	966	...	2,048	138	...	...	2,100	...	...	...	...
Nellore	1	45	443	...	251	...	805	362	...	900	...	...	...	4,752	3,379
Total, Unlimited ...	2	95	3,075	...	1,217	...	2,853	500		900	2,100	...		4,752	3,379
Total, Class IV ...	15	812	8,902	...	9,668	...	14,158	1,642	...	2,202	5,106	...	...	85,389	73,795
Total, previous year ...	13	755	13,494	...	11,052	88[illegible]	14,662	3,966	...	1,911	13,382	...	..	1,15,247	1,04,092
CLASS V.—INSURANCE—Nil.															
CLASS VI.—OTHERS.															
(a) *Limited.*															
Anantapur	2	41	516	...	145	...	371	3	...	...	300	...	...	...	...
Arcot, North	8	233	67,606	...	3,638	...	1,22,371	...	...	...	...	...	34,268	1,755	...
Do. South	4	156	...	...	...	...	55,524	...	...	...	...	...	...	...	...
Bellary	3	61	61,812	...	95	...	1,30,275	375	...	...	...	...	45,370	...	...
Chingleput	7	291	13,449	...	8,151	...	30,325	255	...	...	...	...	9,600	...	...
Chittoor	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Coimbatore	9	528	39,735	...	10,294	...	91.779	5,829	...	3,650	19,596	14,452	17,650	...	...
Cuddapah	6	105	19,036	...	876	...	18,190	...	...	50	750	...	10,800	...	...
Gōdāvari, East	3	121	15,090	...	...	...	31,950	...	...	...	300	...	11,610	...	...
Guntūr	1	34	...	...	...	...	...	...	..	...	...	...	..	...	...
Kanara, South	14	407	12,390	500	425	100	49,805	6,375	700	11,249	52,903	...	9,525	...	...
Kistna	9	213	92,600	...	3,800	...	1,41,042	2,508	...	550	...	...	75, 00	...	...
Kurnool	4	62	...	...	...	...	...	...	...	2,[illegible]04	3[illegible]0	...		...	..
Madras	4	192	93,944	...	26,878	...	1,30,902	...	...	..	14,811	...	69,300	..	..
Madura	2	96	31,690	...	298	...	92,004	324	...	9,215	...	...	27,810	...	...

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STATEMENT C.—*Operations of the Non-agricultural Societies, 1924–25—cont.*

District.	Cost of management. (17)	Share capital paid-up. (18)	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Primary Societies. (21)	Central Banks. (22)
	RS.	RS.	RS.	RS.	RS.	RS.
CLASS IV.—PRODUCTION AND SALE.						
(a) *Limited.*						
Anantapur	316	7,097	...	306	...	14,816
Arcot, South	...	1,035	...	...	...	...
Gōdāvari, East	85	105	...	15	...	...
Do. West	4,758	13,100	...	1,226	...	...
Kistna	...	...	...	...	...	...
Kurnool	306	1,290	...	...	...	1,000
Madura	1	925	...	...	...	...
Salem	25	533	46	...	...	920
Total, Limited ...	5,491	24,685	46	1,547	...	16,736
(b) *Unlimited.*						
Ganjām	23	410	...	...	...	1,840
Nellore	1,398	53	800	...	...	1,330
Total, Unlimited ...	1,421	463	800	...	...	3,170
Total, Class IV ...	6,912	25,148	846	1,547	...	19,906
Total, previous year ...	10,404	24,844	488	480	...	23,215
CLASS V.—INSURANCE—*Nil.*						
CLASS VI.—OTHERS.						
(a) *Limited.*						
Anantapur	26	366	...	...	...	120
Arcot, North	13,252	39,664	...	...	...	...
Do. South	43	16,744	...	...	...	...
Bellary	105	38,520	...	...	...	...
Chingleput	262	22,562	...	...	...	...
Chittoor	...	...	...	...	...	...
Coimbatore	448	29,281	2,150	1,500	14,452	18,859
Cuddapah	139	7,945	...	...	...	1,008
Gōdāvari, East	141	8,548	...	...	...	220
Guntūr	136	110	...	...	...	...
Kanara, South	9,434	25,963	7,724	7,456	...	27,855
Kistna	65	52,602	525	...	...	60
Kurnool	306	127	1,500	...	4	...
Madras	5,113	67,701	...	...	...	2,096
Madura	578	36,030	...	50	...	...

District.	Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss during the year — Book profit. (26)	Divisible profit. (27)	Loss (excluding overdue interest from profits). (28)	Loss (including overdue interest in profits.) (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest — On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS IV.—PRODUCTION AND SALE.								6 to 9 per cent.	6¼ to 7½ per cent.	9⅜ to $10\frac{15}{16}$ per cent.
(a) *Limited.*										
Anantapur	...	404	22,023	...	...	778	314			
Arcot, South	...	1,129	2,764	239	239	...	...			
Gōdāvari, East	...	...	120	...	...	20	20			
Do. West	...	133	14,459	299	299	728	728			
Kistna	...	...	...	...	...	...	...			
Kurnool	...	...	2,290	6	6	...	...			
Madura	...	42	967	57	57	...	...			
Salem	...	77	1,576	226	177	...	...			
Total, Limited	...	1,785	44,799	827	778	1,526	1,062			
(b) *Unlimited.*										
Ganjām	...	90	2,340	120	60	...	...			
Nellore	...	101	2,284	457	301	...	...			
Total, Unlimited	...	191	4,624	577	361	...	...			
Total, Class IV	...	1,976	49,423	1,404	1,139	1,526	1,062			
Total, previous year	...	1,066	49,593	2,410	1,876	552	494			
CLASS V.—INSURANCE—*Nil.*										
CLASS VI.—OTHERS.										
(a) *Limited.*										
Anantapur	...	55	541	...	...	12	12			
Arcot, North	84,298	569	1,24,531	3,158	2,189	645	99			
Do. South	41,350	1,075	59,169	1,883	1,883	32	32			
Bellary	92,020	274	1,30,814	2,885	749	1,067	...			
Chingleput	21,150	2,401	46,118	2,029	1,980	...	...			
Chittoor	...	...	...	...	...	...	...			
Coimbatore	30,181	4,646	1,01,069	5,404	2,974	152	19			
Cuddapah	10,800	...	19,753	365	365	8	8			
Gōdāvari, East	23,820	130	32,718	742	738	220	220			
Guntūr	...	332	442	377	377	...	...			
Kanara, South	30,250	3,553	1,02,301	4,309	3,811	1,047	270			
Kistna	1,25,964	120	1,79,271	604	399	2,213	2			
Kurnool	...	136	1,767	407	407	...	...			
Madras	86,850	2,653	1,59,300	5,981	5,981	...	...			
Madura	87,810	1,364	1,25,254	1,079	308	3,990	...			

STATEMENT C.—*Operations of Non-agricultural Societies*, 1924-25—cont.

District.	Number of societies.	Number of members.	Loans made during the year to: Individuals.	Loans made during the year to: Banks and societies.	Receipts from loans and deposits repaid during the year by: Individuals.	Receipts from loans and deposits repaid during the year by: Banks and societies.	Loans due by: Individuals.	Loans due by: Of which overdue.	Loans due by: Banks and societies.	Loans and deposits received during the year from: Individuals.	Loans and deposits received during the year from: Central banks.	Loans and deposits received during the year from: Primary societies.	Loans and deposits received during the year from: Government.	Sale of goods to members.	Purchase of members' products.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS VI.—OTHERS—*cont.*															
(a) *Limited*—cont.															
Malabar	4	174	19,352	...	855	...	32,762	...	...	...	...	...	13,675	3,545	...
Nilgiris, The	3	122	9,900	...	4,185	...	25,715	184	...	...	...	...	...	...	...
Rāmnād	1	37	...	...	...	...	...	...	...	...	...	...	..	565	...
Salem	1	56	44,565	...	1,633	...	63,371	...	...	...	...	...	33,175	...	...
Tanjore	15	829	2,000	...	4,034	...	14,722	2,946	...	3,862	61,152	4,550	...	3,263	...
Tinnevelly	2	29	21,650	...	1,239	...	35,771	...	...	150	...	...	21,900	...	...
Trichinopoly	6	343	...	...	...	...	4,350	...	...	1,500	14,550	1,135	...	...	...
Vizagapatam	5	82	7,325	...	..	...	7,325	...	...	200	...	...	4,125	...	...
Total, Limited ...	114	4,212	5,52,680	500	66,546	100	10,78,554	18,799	700	32,430	1,64,682	20,137	3,84,708	9,128	...
(b) *Unlimited.*															
Arcot, South	1	31	...	...	...	...	...	...	...	...	...		...	...	...
Coimbatore	4	285	420	...	107	..	6,715	1,826	...	102	...	850	...	...	...
Gōdāvari, East	2	47	...	...	627	...	3,136	938	...	...	...	168	...	...	...
Madras	1	91	7,634	...	7,596	...	1,877	...	...	...	2,961	...	...	...	...
Total, Unlimited ...	8	454	8,054	...	8,330	...	11,728	2,759	...	102	2,961	518	...	...	...
Total, Class VI ...	122	4,666	5,60,734	500	74,876	100	10,90,282	21,558	700	32,532	1,67,643	6,203	3,84,708	9,128	...
Total, previous year ...	72	3,456	5,34,163	300	70,032	2,000	6,07,961	8,364	300	28,878	89,792	18,779	3,81,585	4,290	1,172
Grand total of all classes of non-agricultural societies.	1,312	178,180	1,80,98,780	2,22,362	1,01,55,676	2,55,720	1,40,56,154 (a)	20,96,156	2,96,515 (b)	97,18,164	38,32,045	1,31,526	3,84,708	23,57,594	1,11,647

(a) Includes Rs. 31,654 net due to audit, transfer and liquidation.
(b) Includes Rs 4,198 net due to audit, liquidation and transfer.

STATEMENT C.—*Operations of the Non-agricultural Societies*, 1924–25—cont.

District.	Cost of management. (17)	Share capital paid-up. (18)	Loans and deposits held at the end of year from: Members. (19)	Non-members. (20)	Primary Societies. (21)	Central Banks. (22)	Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss during the year: Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest: On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS VI.—OTHERS—*cont.*																
(a) *Limited*—cont.																
Malabar	172	8,911	...	...	...	...	24,325	346	38,582	320	320	46	46	6 to 9 per cent.	6½ to 7¼ per cent.	9⅓ to 10$\frac{1}{16}$ per cent.
Nilgiris, The	211	15,290	...	...	...	...	14,614	33	29,937	483	479	365	365			
Rāmnād	708	390	...	200	...	1,500	...	...	2,090	...	...	455	455			
Salem	437	17,904	..	...		...	45,300	47	63,251	766	628	...	..			
Tanjore	6,966	10,734	400	...	700	33,306	...	5,979	51,119	10,268	9,732	14	14			
Tinnevelly	142	13,250	...	...	...	...	55,400	163	45,813	115	115	...	...			
Trichinopoly	5,576	17,123	900	...	...	19,926	...	1,800	39,749	6,887	6,704	...	...			
Vizagapatam	28	3,206	200	...	...	...	4,125	8	7,589	135	135	9	9			
Total, Limited ...	44,288	4,32,971	13,399	9,206	15,156	1,04,450	7,58,257	25,684	13,59,123	48,197	40,274	10,175	1,551			
(b) *Unlimited.*																
Arcot, South	161	83	5	...	200	196	...	155	639	413	413	...	...			
Coimbatore	46	1,696	...	...	...	...	5,683	279	7,658	160	40	555	146			
Gōdāvari, East		229	...	...	...	3,544	...	274	4,047	140	...	193	...			
Madras	18,074	429	...	...	...	2,512	...	4,304	7,245	...	...	2,929	2 929			
Total, Unlimited ...	18,281	2,437	5	...	200	6,252	5,683	5,012	19,589	713	453	3,677	3,075			
Total, Class VI ...	62,569	4,35,408	13,404	9,206	15,356	1,10,702	7,63,940	30,696	13,78,712	48,910	40,727	13,852	4,626			
Total, previous year ...	62,389	2,83,089	14,865	15,282	17,282	70,390	3,99,499	19,562	8,19,969	36,675	33,962	2,421	1,996			
Grand total of all classes of non-agricultural societies.	3,50,793	46,75,305 (c)	33,66,948	41,15,332	69,670 (e)	26,46,891 (f)	7,64,938 (g)	9,16,582	1,65,55,666	9,48,365	6,31,522	50,249	28,803			
			(d) 74,82,280													

(c) Includes Rs. 7,293 due to audit, transfer and liquidation.
(d) Includes Rs. 23,911 due to audit, transfer and liquidation.
(e) Includes Rs. 11,912 due to audit, transfer and liquidation.
(f) Includes Rs. 968 due to audit, transfer and liquidation.

(g) Includes Rs. 701 due to audit and transfer.

STATEMENT D.—*Operations of Unions*, 1924–25.

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 of expenditure to working capital.	Number of supervising staff maintained by unions.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				RS.	RS.		
Anantapur	15	402	24,900	19,96,344	9,502	0·48	18
Arcot, North	24	573	28,052	37,85,191	22,454	0·51	26
Arcot, South	19	662	33,076	30,40,369	13,291	0·44	17
Bellary	8	218	11,008	9,45,235	3,278	0·35	5
Chingleput	23	675	40,408	42,85,408	19,601	0·46	22
Chittoor	10	251	11,292	13,72,883	8,433	0·61	10
Coimbatore	16	418	25,201	19,21,531	13,467	0·70	16
Cuddapah	6	109	3,627	3,83,950	2,143	0·56	6
Ganjām	14	252	9,707	4,50,079	1,551	0·34	8
Do. Agency ...	...	...	...	...	...	...	...
Gōdāvari, East ...	12	341	25,881	13,76,056	9,177	0·67	15
Do. Agency ...	...	...	...	...	...	...	...
Do. West ...	7	263	14,340	13,58,406	5,833	0·43	7
Guntūr	9	327	24,052	17,42,832	5,419	0·31	9
Kanara, South	17	390	50,563	22,51,390	13,083	0·58	15
Kistna	9	288	13,128	10,74,748	4,560	0·42	6
Kurnool	11	243	9,124	6,57,207	4,752	0·72	10
Madras	4	37	5,136	2,75,293	2,086	0·76	5
Madura	14	342	21,021	15,89,600	6,459	0·40	14
Malabar	13	384	40,203	15,15,600	9,403	0·62	11
Nellore	9	275	12,852	9,89,650	4,643	0·47	9
Nilgiris, The	3	62	1,981	2,17,657	2,199	1·01	3
Rāmnād	14	294	16,270	14,13,842	6,598	0·47	12
Salem	13	382	22,605	27,41,036	11,769	0·43	16
Tanjore	17	534	31,451	29,25,273	12,108	0·41	19
Tinnevelly	13	406	24,749	16,66,581	7,706	0·46	16
Trichinopoly	13	325	26,646	29,73,495	16,580	0·56	19
Vizagapatam	10	261	12,466	4,87,783	8,011	0·62	8
Do. Agency ...	...	...	...	...	...	...	...
Total ...	323	8,704	5,39,779	4,84,31,939	2,19,106	0·50	322
Propagandist Unions ...	2	...	...	...	...	...	...
Total ...	325	8,704	5,39,779	4,34,31,939	2,19,106	0·50	322
Total of previous year...	280	7,555	4,68,264	3,76,05,614	1,91,603	0·51	273

STATEMENTS E and F.—*Nil.*

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STATEMENT G.

STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1924–25.

		Receipts by loans and deposits from				Loans and deposits recovered from			Income realized.					
	Share payments.	Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	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).	Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.														
Madras Central Urban Bank, Ltd., No. 18	1,13,980	3,70,31,049	12,36,038	...	...	3,32,010	27,73,769	21,266	5,97,183	...	33,53,384	39,50,567	76,539	4,55,35,218
Total, previous year ...	1,09,370	3,12,27,634	9,09,269	...	...	2,97,693	23,25,720	38,714	5,43,057	...	45,95,515	51,38,572	77,036	4,01,24,008
B.—CENTRAL BANKS.														
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	25,399	5,15,013	1,99,012	42,506	...	16,852	...	3,33,499	1,10,453	...	38,318	1,48,771	22,023	13,58,175
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	35,437	11,16,927	7,42,883	1,45,798	...	2,315	...	5,82,580	2,61,799	...	51,509	3,13,308	15,259	29,54,507
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	42,918	21,28,399	6,58,305	2,18,364	...	5,615	...	6,66,117	1,46,003	...	65,492	2,11,495	10,642	39,41,755
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	44,257	2,67,718	2,35,000	17,683	...	1,075	...	1,48,040	41,144	...	1,71,149	2,12,293	9,116	9,35,182
Chingleput District—Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	34,282	27,39,530	9,34,031	2,37,725	...	24,948	...	9,14,427	1,91,448	...	2,12,127	4,03,575	34,059	53,22,577
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	11,048	4,51,994	1,50,000	1,21,745	...	22,344	...	1,01,973	65,937	...	79,146	1,45,083	11,152	10,15,339
Coimbatore District Urban Bank, Ltd., No. 427	35,370	39,68,966	...	1,26,373	...	24,068	...	8,04,947	1,63,983	...	7,98,180	9,62,163	40,491	59,62,378
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	9,864	2,99,622	1,00,000	44,310	...	5,865	...	1,09,267	30,488	...	25,670	56,158	10,687	6,41,773
Ganjām District—														
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	4,129	2,43,319	85,000	6,186	...	110	...	96,617	13,605	...	41,935	55,540	11,591	5,02,492
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	10,485	17,108	1,00,000	2,231	...	...	...	45,717	5,856	...	7,682	13,538	393	1,89,472
Gōdāvari District—														
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	5,050	6,60,274	...	4,427	...	53,430	...	2,13,372	31,896	...	1,05,736	1,37,632	72,914	11,47,099
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	900	31,285	...	2,278	...	250	...	23,139	2,620	...	864	3,484	11,462	72,798
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	10,960	5,12,934	1,85,000	5,065	...	2,500	...	2,18,892	29,491	...	9,594	39,085	12,284	9,86,720
Gōdāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460	8,050	96,320	73,000	8,250	...	2,700	...	95,295	22,291	...	9,354	31,645	17,974	3,33,234

STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1924-25—cont.

	Share capital withdrawn.	Loans and deposits repaid to				Loans	to		Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).		
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.																
Madras Central Urban Bank, Ltd., No. 18	44,400	3,66,94,335	7,42,464	...	...	3,36,520	20,80,000	...	4,76,195	48 198	...	43,827	39,76,955	45,45,175	92,322	4,55,35,218
Total, previous year ...	1,09,300	3,06,49,351	9,21,446	...	...	3,23,469	34,01,020	...	4,00,402	48,670	...	49,240	41,42,571	46,40,883	76,539	4,01,24,008
B.—CENTRAL BANKS.																
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	1,540	5,51,917	2,12,991	11,311	...	24,090	...	3,66,739	97,580	12,388	...	5,803	42,903	1,58,674	25,913	13,53,175
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	15,800	10,55,380	6,88,941	1,22,006	...	5,000	...	7,32,933	2,06,728	26,668	...	6,640	86,498	3,26,534	7,913	29,54,507
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	2,028	19,66,522	6,24,134	1,64,460	...	12,875	...	9,65,643	93,077	13,960	...	6,687	84,526	1,98,250	7,823	39,41,755
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	282	2,00,943	1,40,664	8,673	...	4,015	...	3,52,450	32,752	4,561	...	2,315	1,70,531	2,10,159	17,891	9,35,182
Chingleput District Co-operative Central Bank, No. 1560, Conjeeveram	185	24,58,837	8,26 553	1,74,995	...	31,556	...	13,91,878	1,37,897	19,945	...	7,855	2,32,263	3,97,960	40,612	53,22,577
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	110	4,05,315	74,361	1,01,541	...	23,855	...	2,17,643	53,329	5,803	...	3,698	1,04,751	1,67,581	24,904	10,15,340
Coimbatore District Urban Bank, Ltd., No. 437	7,772	35,05,053	2,10,000	1,19,237	...	28,010	...	8,44,476	1,09,512	15,896	...	3,727	10,77,424	12,11,559	36,271	59,62,378
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	410	2,97,618	49,368	40,633	...	8,760	...	1,82,680	21,889	3,462	...	1,283	27,349	53,983	8,301	6,41,773
Ganjām District—																
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	3,420	2,02,617	51,149	237	...	...	...	1,02,830	10,711	1,559	...	1,849	31,259	44,878	7,361	5,02,492
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	...	14,208	...	...	...	...	...	1,23,820	4,206	851	...	455	8,822	14,334	37,110	1,89,472
Gōdāvari District—																
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	500	6,04,454	3,293	602	...	50,475	...	1,74,437	16,606	3,408	...	3,037	1,17,763	1,40,814	1,72,519	11,47,099
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	150	31,338	...	1,475	...	600	...	32,825	483	886	...	392	900	3,661	2,749	72,798
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201.	900	4,34,381	66,360	...	...	3,400	...	4,26,994	20,625	3,660	...	1,416	10,673	36,374	18,311	9,86,729
Gōdāvari Central Delta Co-operative Central Bank, Ltd., Amalapuram, No. 4460	4,750	41,992	80,140	97	...	2,700	...	1,58,400	17,919	2,479	...	1,276	11,124	32,798	12,367	5,38,234

STATEMENT G.—*Central Banks Receipts and Disbursements, 1924–25*—cont.

(1)	Receipts: Share payments. (2)	Receipts by loans and deposits from: Non-members and members in an individual capacity. (3)	Receipts by loans and deposits from: Provincial and Central Banks. (4)	Receipts by loans and deposits from: Societies. (5)	Receipts by loans and deposits from: Government. (6)	Loans and deposits recovered from: Individual members. (7)	Loans and deposits recovered from: Provincial and Central Banks. (8)	Loans and deposits recovered from: Societies. (9)	Income realized: Interest received. (10)	Income realized: Sale of goods to members. (11)	Income realized: Other items. (12)	Income realized: Total income of the year (columns 10 to 12). (13)	Opening balance. (14)	Grand total including the opening balance (columns 2 to 9, 13 and 14). (15)
B. CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.
Guntūr District Co-operative Banking Union, Ltd., No. 530.	22,137	13,53,133	4,51,033	77,211	...	49,275	...	5,12 582	71,965	...	71,470	1,43,435	41,791	26,60,597
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	2,440	20,48,704	90,460	4,33,425	...	35,974	...	12,46,457	98,011	...	22,34,453	23,32,464	10,967	62,00,891
Kistna District—														
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	19,587	22,93,765	1,30,000	81,016	...	4,64,516	...	5,60,738	85,549	...	2,44,636	3,30,185	61,325	39,41,132
Ellore Central Co-operative Banking Union, Ltd., No. 2965.	11,775	5,95,737	...	7,087	...	20,235	...	4,44,734	43,804	...	65,504	1,09,308	52,324	12,41,200
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	7,012	4,43,547	...	1,289	...	23,060	...	1,37,452	21,098	...	19,742	40,840	1,979	6,65,179
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	14,217	3,55,346	15,000	3,955	...	8,933	...	85,205	28,446	...	75,052	1,13,498	21,260	6,17,444
Madras District Christian Central Bank, Ltd., No. 1874 ...	20,916	21,09,431	...	4,95,172	...	5,900	...	11,55,485	78,097	...	26,42,543	27,20,640	15,210	65,22,754
Madura District-Madura-Rāmnād Central Bank, Ltd., No. 975 ...	18,463	16,19,572	6,495	3,49,593	...	18,128	15,000	4,18,043	87,328	...	8,92,817	9,80,145	23,062	34,48,501
Malabar District Co-operative Bank, Ltd., No. 2411	13,165	9,61,259	1,11,828	90,526	...	35,032	...	1,58,650	60,423	...	95,551	1,55,974	6,595	15,33,029
Nellore District Banking Union, Ltd., No. 2523	26,312	16,96,581	80,000	56,876	...	56,725	...	4,37,534	61,090	...	63,780	1,24,870	15,803	24,94,701
Rāmnād District-Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	5,603	3,99,688	1,09,884	17,904	...	...	...	2,05,717	38,458	...	16,622	55,080	22,894	8,16,770
Salem District Co-operative Urban Bank, Ltd., No. 151 ...	6,175	12,54,701	1,01,859	5,45,334	...	12,696	...	3,97,488	1,39,491	...	54,957	1,94,448	6,716	25,19,417
Tanjore District—														
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	18,373	8,11,613	1,62,411	59,018	...	1,245	...	4,45,592	53,039	...	5,65,527	6,18,566	7,758	21,24,574
Tanjore District Co-operative Banking Union, Ltd., No. 5214.	17,538	7,16,183	4,69,871	1,33,223	...	8,941	...	4,27,223	49,385	...	85,272	1,34,657	3,663	19,11,299
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	11,283	18,50,936	2,53,343	2,89,307	...	31,630	...	6,57,796	74,023	...	40,898	1,14,921	72,553	32,81,819
Trichinopoly District Urban Bank, Ltd., No. 178	11,702	29,58,669	...	1,62,938	...	42,920	21,000	6,53,363	1,64,810	...	7,59,180	9,23,990	34,914	48,09,496
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	8,363	5,31,394	75,000	54,664	...	11,900	...	2,98,676	32,077	...	55,132	87,209	7,458	10,74,664
Total, Central Banks ...	5,13,240	3,50,49,718	55,19,415	38,41,479	...	9,89,182	36,000	1,26,46,617	23,14,108		95,99,892	1,19,14,000	6,92,317	7,12,01,968
Total, previous year ...	4,86,348	3,14,25,839	51,09,920	26,36,773	...	7,34,021	1,18,000	97,89,032	19,00,609	...	61,30,707	80,31,316	5,63,570	5,88,94,819

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)
	RS.	RS.	RS.	RS.		RS.
B.—CENTRAL BANKS—*cont.*						
Guntūr District Co-operative Banking Union, Ltd., No. 530 ...	1,800	11,39,244	3,77,624	74,749	..	42,985
Kanara South District Central Co-operative Bank, Ltd., No. 1113	1,278	18,73,897	90,460	4,52,525	...	44,748
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	580	21,66,748	1,20,000	54,832		4,76,583
Ellore Central Co-operative Banking Union, Ltd., No. 2965.	...	5,54,450	...	205	...	16,265
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	290	3,92,852	...	5	...	9,600
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	600	2,74,617	15,000	4,800	...	21,520
Madras District Christian Central Bank, Ltd., No. 1874 ...	2,333	19,76,074	...	4,02,582	..	9,894
Madura District — Madura-Rāmnād Central Bank, Ltd., No. 975	5,860	16,48,592	10,350	3,16,426	...	24,225
Malabar District Co-operative Bank, Ltd., No. 2411 ...	470	9,53,164	27,985	78,938	...	40,887
Nellore District Banking Union, Ltd., No. 2523	1,630	13,95,419	2,98,518	48,282	...	55,400
Rāmnād District — Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	...	1,88,627	2,09,712	8,188	...	...
Salem District Co-operative Urban Bank, Ltd., No. 151	...	12,53,930	1,71,767	4,74,793	...	22,640
Tanjore District—						
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam ..	2,961	6,50,376	42,4'8	26,501	...	5,410
Tanjore District Co-operative Banking Union, Ltd., No. 5'14.	350	5,81,867	3,93,674	1,14,242	...	22,665
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	2,300	15,99,525	3,23,189	2,60,661	...	26,325
Trichinopoly District Urban Bank, Ltd., No. 178	...	27,70,627	...	92,839	...	84,167
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	8,800	4,20,213	1,54,299	36,411	...	16,875
Total, Central Banks ...	62,099	3,16,10,857	52,62,975	31,92,271	...	11,15,525
Total, previous year ...	82,751	2,01,06,542	40,08,874	18,60,501	...	7,98,555

Receipts and Disbursements, 1924–25—cont.

	to		Expenses.							
	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total Expenditure (columns 24 to 28).	Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
Guntūr District Co-operative Banking Union, Ltd., No. 530	...	8,19,277	51,908	7,293	...	5,622	79,074	1,43,897	51,021	26,50,597
Kanara South District Central Co-operative Bank, Ltd., No. 1113	...	13,26,280	95,808	13,878	...	8,206	22,76,716	23,94,608	17,095	62,00,891
Kistna District—										
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	...	7,90,076	74,797	10,432	...	4,670	2,01,995	2,91,894	40,419	39,41,332
Ellore Central Co-operative Banking Union, Ltd., No. 2965	...	4,87,114	30,082	4,335	...	2,286	1,28 150	1,64,853	18,313	12,41,200
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	..	1,56,210	13,161	1,842	...	1,362	75,392	91,757	4,465	6,55,179
Kurnool District Co-operative Central Bank, Ltd., No. 3232	...	1,80,168	20,087	3,872	.	1,567	76,505	1,02,031	18,708	6,17,444
Madras District Christian Central Bank, Ltd., No. 1874	...	13,91,352	45,781	9,361	...	11,079	26,54,861	27,21,082	19,437	65,22,754
Madura District — Madura-Rāmnād Central Bank, Ltd., No. 975	...	4,14,471	72,232	14,098	...	9,707	8,89,037	9 85 072	43,505	34,48,501
Malabar District Co-operative Bank, Ltd., No. 2411	...	2,62,900	43,464	5,312	...	3,786	1,06,369	1,58,931	9,754	15,23,029
Nellore District Banking Union, Ltd., No. 2523	...	5,64,577	42,017	6,499	...	3,159	69,243	1,20,918	9,927	24,94,701
Rāmnād District — Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	...	3,37,772	28,297	5,271	...	3,317	18,428	55,313	17,158	8,16,770
Salem District Co-operative Urban Bank, Ltd., No. 151	...	4,26,583	90,257	...	...	6,259	64,924	1,61,440	8,264	25,19,417
Tanjore District—										
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	...	7,83,365	41,129	7,654	...	6,450	5,52,873	6,03,106	5,437	21,24,574
Tanjore District Co-operative Banking Union, Ltd., No. 5'14	...	6,35,846	35,782	6,122	...	4,211	98,345	1,42,460	20,195	19,11,299
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	...	8,65,697	58,973	11,290	...	5,686	54,588	1,30,537	73,585	32,81,819
Trichinopoly District Urban Bank, Ltd., No. 178	..	6,53,773	1,06,704	13,462	...	12,025	10,21,497	11,53,689	54,402	48,09,496
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	..	3 59,369	25,282	5,126	...	884	47,294	78,586	5,111	10,74,664
Total, Central Banks	...	1,66,18,578	17,00,075	2,41,371	...	1,41,209	1,04,20,077	1,25,02,732	3,86,932	7,12,01,969
Total, previous year	70,000	1,39,97,767	14,63,514	2,20,608	...	1,16,508	64,76,880	82,77,510	3,92,319	5,83,94,819

STATEMENT H.—*Central Banks*—*Balance Sheet*, 1924–25.

	Assets.								Liabilities.		
(1)	Cash in hand and bank. (2)	Market value of investments. (3)	Loans due by members (individuals). (4)	Loans due by banks and societies. (5)	Interest accrued to the bank. (6)	Present value of stock in hand. (7)	Other items. (8)	Total. (9)	Loans and deposits from non-members and from members in an individual capacity. (10)	Loans and deposits from Provincial and Central Banks. (11)	Loans and deposits from societies. (12)
	RS.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.											
Madras Central Urban Bank, Ltd., No. 18	8,93,423	17,98,715	1,64,097	85,04,629	1,53,660	...	63,316	1,15 83,839	80,70,168	18,71,220	1,89,479
Total, previous year ...	76,539	10,77,368	1,59,587	81,25,850	1,31,243	...	63,855	96,33,942	68,84,921	13,42,824	1,22,422
B.—CENTRAL BANKS.											
Anantapur District Co-operative Central Bank, Ltd., No. 3231	25,913	42,261	24,695	14,58,970	70,043	...	3,458	16,25,340	2,40,454	9,55,981	1,46,972
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2181	7,913	97,474	5,185	33,03,633	1,32 693	...	14,282	35,61,180	4,32,893	23,43,654	2,50,832
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	7,823	50,225	8,916	19,03,368	25,521	...	23,461	20,19,317	8,52,510	6,43,549	2,00,458
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	26,950	15,439	3,670	6,50,080	10,605	...	1,892	7,38,636	1,85,068	8,34,847	27,848
Chingleput District—Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	40,613	65,905	20,077	27,40,888	51,622	...	1,879	29,20,484	8,86,475	12,12,028	3,99,551
Chittoor District Co-operative Central Bank, Ltd., No. 5230	24,904	30,825	14,111	9,21,889	28,349	...	24,786	10,44,864	2,21,809	5,97,798	51,977
Coimbatore District Urban Bank, Ltd., No. 427 ...	3,84,119	1,17,724	29,871	18,71,683	52,076	...	10,762	24,66,235	18,48,930	...	2,15,439
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	8,801	15,400	7,095	3,97,156	10,336	...	525	4,38,813	1,33,147	1,97,202	27,992
Ganjām District—											
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	7,611	38,997	...	2,21,738	4,898	...	1,470	2,74,714	1,09,244	73,851	35,379
Aska Central Co-operative Banking Union, Ltd., No. 2569	37,110	5,282	...	1,38,843	2,249	...	382	1,83,866	26,717	1,20,000	7,608
Gōdāvari District—											
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	1,72,518	45,647	7,820	2,31,030	6,129	...	1,772	4,64,916	3,45,955	6,983	17,459
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	2,749	3,731	350	37,680	812	...	110	45,432	26,485	...	3,256
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	18,311	17,217	900	5,01,213	10,031	...	1,205	5,48,877	1,63,753	2,88,640	16,576
Gōdāvari Central Delta Co-operative Central Bank, Ltd., Amalāpuram, No. 4460	12,357	11,522	...	3,02,272	5,631	...	1,720	3,33,502	72,034	1,02,954	20,052
Guntur District Co-operative Banking Union, Ltd., No. 530	51,021	39,313	16,905	11,54,028	29,389	...	1,2[illegible]9	12,91,915	9,06,199	1,02,596	68,603
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	26,632	2,08,674	25,868	12,74,982	26,330	...	3,01,325	18,63,811	9,77,577	...	3,52,916
Kistna District—											
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	42,985	2,07,030	63,967	12,19,870	28,827	...	4,391	15,87,070	12,34,056	10,000	1,04,288
Ellore Central Co-operative Banking Union, Ltd., No. 2965	18,313	91,602	10,400	5,13,391	11,759	...	1,468	6,46,933	5,20,820	...	16,103
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	52,877	35,411	3,520	2,42,218	4,056	...	572	3,38,654	2,78,424	...	4,569
Kurnool District Co-operative Central Bank, Ltd., No. 3232	46,469	14,894	21,125	4,81,995	10,419	...	890	5,75,292	4,47,175	...	13,542

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STATEMENT II.—*Central Banks—Balance Sheet, 1924-25—cont.*

				Liabilities—cont.							
	Loans from Government. (13)	Share capital paid up. (14)	Interest due by the bank. (15)	Cost of management due. (16)	Other items. (17)	Reserve fund under section 33 of Act II of 1912. (18)	Other funds, e.g., building funds, etc. (19)	Other undistributed profits carried forward. (20)	Total. (21)	Profit + and loss— (column 14, profit and loss statement). (22)	
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	
A.—PROVINCIAL BANK.											
Madras Central Urban Bank, Ltd., No. 18	...	5,94,700	1,85,112	...	17,767	3,85,000	99,476	9,620	1,13,72,541	+	2,10,298
Total, previous year ...	...	5,25,120	1,69,306	...	13,722	2,85,000	1,22,221	11 611	94,77,237	+	1,56,705
B.—CENTRAL BANKS.											
Anantapur District Co-operative Central Bank, Ltd., No. 3231	...	1,79,549	19,942	243	3,995	17,161	10,076	824	15,77,197	+	48,143
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	...	3 58,438	39,098	...	14,389	63,888	2,102	...	35,05,294	+	55,836
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	...	2,21,955	32,314	292	6,021	22,624	5,641	...	19,85,264	+	34,053
Bellary District—Hospet Co-operative Central Bank, Ltd., No 5898	...	1,06,859	8,394	4	7,269	5,043	756	..	7,26,118	+	12,518
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	...	2,92,223	37,636	...	8,129	35,000	7,999	...	28,79,041	+	41,443
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	1,23,878	14,032	191	4,369	8,025	450	...	10,22,529	+	22,335
Coimbatore District Urban Bank, Ltd., No. 427 ...	...	2,19,806	47,736	...	4,024	56,272	14,452	...	24,06,659	+	59,578
Cuddapah District Co-operative Central Bank, Ltd., No. 3253	...	61,620	8,411	94	2,155	5,150	2,600	...	4,28,371	+	10,442
Ganjām District—											
Ganjām District Co-operative Banking Union, Ltd., Berhampur. No. 1928	...	37,759	3,318	82	4,066	5,048	387	...	2,69,134	+	5,580
Aska Central Co-operative Banking Union, Ltd., No. 2569	...	20,734	2,550	25	2,233	2,194	...	...	1,82,061	+	1,805
Gōdāvari District—											
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	...	46,300	7,835	...	14,811	10,000	3,819	...	4,53,162	+	11,754
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	11,650	325	...	545	1,169	272	...	43,652	+	1,780
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	...	54,310	7,986	...	1,359	6,059	998	300	5,39,931	+	8,896
Gōdāvari Central Delta Co-operative Central Bank, Ltd., Amalāpuram, No. 4460	...	34,400	3,031	69	1,185	3,803	611	...	3,29,239	+	4,263
Guntūr District Co-operative Banking Union, Ltd., No. 530	...	1,28,233	27,023	...	12,884	13 993	9,478	...	12,69,009	+	22,906
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	...	1,59,182	42,270	...	2,76,014	29,610	632	...	18,38,201	+	25,610
Kistna District—											
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	...	1,46,108	24,672	310	10,945	25,858	1,363	1,167	15,58,767	+	28,303
Ellore Central Co-operative Banking Union, Ltd., No. 2965	...	64,735	11,071	15	5,006	10,642	294	...	6,28,686	+	18,247
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	...	56,941	3,674	...	5,957	2,912	...	...	3,32,477	+	6,177
Kurnool District Co-operative Central Bank, Ltd., No. 3252	...	70,300	16,995	4	5,897	6,468	114	1	5,60,095	+	15,197

STATEMENT H.—*Central Banks*—*Balance Sheet, 1924–25*—*cont.*

(1)	Assets.								Liabilities.		
	Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	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.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	RS.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
B.—CENTRAL BANKS—*cont.*											
Madras District—Christian Central Bank, Ltd., No. 1874	96,302	68,727	4,294	10,51,714	20,373	...	8,102	12,49,512	8,44,429		1,81,986
Madura District—Madura-Rāmnād Central Bank, Ltd., No. 975	67,367	4,22,263	11,715	10,77,577	35,759	...	39,220	16,53,901	10,14,024	195	2,09,867
Malabar District Co-operative Bank, Ltd., No. 2411	9,754	33,732	24,646	7,95,747	27,272	...	14,060	9,05,211	5,48,325	1,33,843	70,746
Nellore District Banking Union, Ltd., No. 2528 ...	9,927	30,110	10,473	8,56,628	26,433	...	3,277	9,36,848	6,56,016	83,880	80,409
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 518[illegible]	17,267	24,[illegible]06	...	5,80,161	30,910	...	2,548	6,55,492	2,78,561	2,30,200	52,437
Salem District Co-operative Urban Bank, Ltd., No. 151	8,265	96,177	18,042	16,08,421	32,512	...	11,598	17,70,015	5,21,459	4,64,366	4,42,819
Tanjore District—											
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	23,529	62,098	4,855	9,69,946	19,137	...	1,971	10,81,536	5,25,941	2,81,183	1,09,113
Tanjore District Co-operative Banking Union, Ltd., No. 5214	25,271	29,614	14,574	8,19,787	15,090	...	2,033	9,06,369	4,89,992	2,01,087	87,663
Tinnevelly District Co-operative Banking Union, Ltd., No. 2390	73,585	44,100	7,770	10,47,976	51,174	...	6,763	12,31,368	8,41,128	22,068	1,64,937
Trichinopoly District Urban Bank, Ltd., No. 178	76,283	4,84,051	60,662	19,17,691	33,464	...	3,922	25,76,073	18,44,909	...	2,50,148
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	5,111	28,395	13,525	4,12,277	16,365	...	9,346	4,85,019	3,19,689	184	50,872
Total, Central Banks ...	14,28,150	24,77,946	4,55,031	3,07,29,852	8,30,267	...	4,09,949	3,64,21,195	1,77,89,748	85,46,589	37,24,417
Total, previous year ...	10,10,839	18,46,533	3,28,690	2,67,93,891	7,53,338	...	3,87,973	3,11,30,264	1,43,50,886	82,89,967	30,75,397

STATEMENT H.—*Central Ban*[illegible]

	Loans from Government. (13)	Share capital paid up. (14)	Interest due by the bank. (15)
		RS.	RS.
B.—CENTRAL BANKS—*cont.*			
Madras District—Christian Central Bank, Ltd., No. 1874 ...	...	1,34,593	29,955
Madura District—Madura-Rāmnād Central Bank, Ltd., No. 975 ...	...	1,78,012	42,029
Malabar District Co-operative Bank, Ltd., No. 2411 ...	...	95,546	19,984
Nellore District Banking Union, Ltd., No. 2523 ...	...	1,09,836	12,345
Rāmnād District—Srīvilliputtūr Co-operative Banking Union, Ltd., No. 5184 ...	...	68,038	13,87[illegible]
Salem District Co-operative Urban Bank, Ltd., No. 151 ...	...	1,75,935	17,00[illegible]
Tanjore District—			
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam ...	...	1,02,422	15,[illegible]
Tanjore District Co-operative Banking Union, Ltd., No. 5214 ...	...	91,521	8,3[illegible]
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690 ...	...	1,44,863	15,84[illegible]
Trichinopoly District Urban Bank, Ltd., No. 178 ...	...	1,61,659	66,759
Vizagapatam District Co-operative Banking Union, Ltd., No. 1761, Vizianagram ...	...	65,172	6,649
Total, Central Banks ...	...	36,92,477	6,06,701
Total, previous year ...	...	32,41,837	4,98,433

Balance Sheet, 1924–25—cont.

Liabilities—*cont.*

Cost of management due. (16)	Other items. (17)	Reserve fund under section 33 of Act II of 1912. (18)	Other funds, e.g., building funds, etc. (19)	Other undistributed profits carried forward. (20)	Total. (21)	Profit + and loss — (column 14, Profit and loss statement). (22)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
566	10,099	18,618	3,674	...	12,23,920	+ 25,592
5	71,155	56,325	22,339	...	16,19,951	+ 33,950
213	5,463	10,686	119	...	8,84,945	+ 20,266
205	2,946	9,920	831	2,468	9,08,356	+ 28,493
38	2,035	7,106	228	...	6,47,520	+ 7,972
...	21,802	64,104	8,132	...	17,15,625	+ 54,390
470	4,252	26,000	1,452	1,045	10,66,908	+ 14,628
1	2,782	9,586	1,917	...	8,92,861	+ 13,507
40	5,666	16,500	908	...	12,11,950	+ 19,418
...	9,123	1,52,240	43,090	...	25,27,928	+ 48,145
47	16,567	11,995	2,758	...	4,73,933	+ 11,086
2,914	4,78,663	7,13,999	1,47,422	5,904	3,57,08,884	+ 7,12,360
1,900	4,11,471	5,76,402	99,315	4,850	3,05,49,988	+ 5,80,276

STATEMENT I.—*Central Banks—Profit and Loss, 1924–25.*

—	Profit brought forward from last year.	Profit.					Loss.						Net profit + or loss = (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A.—PROVINCIAL BANK.	RS.	RS.			RS.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
Madras Central Urban Bank, Ltd., No. 18	9,620	6,28,899	...	...	1,15,972	7,44,371	4,91,912	43,827	...	...	917	5,86,656	+ 2,07,715	7,20,225	5,20,022
Total, previous year ...	11,611	5,68,795	...	...	71,384	6,40,179	4,37,289	49,240	427	...	831	4,87,787	+ 1,52,392	6,20,448	4,49,642
B.—CENTRAL BANKS.															
Anantapur District Co-operative Central Bank, Ltd., No. 3331	..	1,20,578	..	...	3,730	1,24,308	95,585	5,878	...	.	663	1,02,126	+ 22,182	1,13,455	1,03,383
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161.	...	2,75,180	...	...	6,176	2,81,356	2,12,971	6,640	..	...	7,627	2,27,238	+ 54,118	2,67,356	2,13,572
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844 ...	...	1,42,413	...	...	2,126	1,44,539	1,04,953	6,895	...	...	281	1,12,129	+ 32,410	1,49,322	99,803
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398 .		45,230	...	...	2,650	47,880	33,010	2,267	...	...	86	35,363	+ 12,517	43,836	33,068
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram.	...	1,93,150	...	...	4,213	1,97,363	1,47,509	7,824	...	...	588	1,55,921	+ 41,442	1,89,683	1,46,199
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	68,867	...	...	2,787	71,654	54,727	3,657	...	...	2,108	60,492	+ 11,162	67,940	57,027
Coimbatore District Urban Bank, Ltd., No. 427	...	1,74,625	...	...	8,554	1,83,179	1,16,976	8,728	...	...	6,048	1,31,752	+ 51,427	1,71,118	1,18,800
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	...	32,027	...	...	1,388	33,415	23,419	1,330	...	...	973	25,722	+ 7,693	31,762	23,172
Ganjām District—															
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	15,239	...	...	2,883	18,122	12,554	1,368	...	...	44	13,966	+ 4,156	16,603	12,067
Āska Central Co-operative Banking Union, Ltd., No. 2569	...	7,192	...	..	574	7,766	5,607	460	...	...	18	6,085	+ 1,681	6,466	4,661
Gōdāvari District—															
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada.	..	30,925	...	...	2,127	33,052	20,688	3,037	...	...	167	23,892	+ 9,160	33,829	19,643
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	2,879	...	...	481	3,360	1,470	378	...	...	7	1,855	+ 1,505	3,084	1,875
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	...	33,315	...	...	1,320	34,635	24,426	1,416	...	...	116	25,958	+ 8,677	30,812	22,042
Gōdāvari Central Delta Co-operative Central Bank, Ltd., No. 4460, Amalāpuram	...	23,351	...	...	976	24,327	18,747	1,305	...	...	27	20,079	+ 4,248	23,236	19,196
Guntūr District Co-operative Banking Union, Ltd., No. 530	...	78,653	...	...	2,248	80,901	59,652	5,495	...	...	32	65,179	+ 15,722	74,213	57,580
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113 ...	...	98,729	...	...	36,316	1,35,045	1,04,111	8,166	...	...	4,478	1,16,755	+ 18,290	1,21,083	1,04,014
Kistna District—															
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam ...	...	89,434	...	...	13,574	1,03,008	79,542	4,689	...	...	450	84,681	+ 18,327	97,909	79,760
Ellore Central Co-operative Banking Union, Ltd., No. 2965	...	48,640	...	...	2,646	51,286	31,253	2,213	...	...	46	33,512	+ 17,774	46,806	32,368
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	...	20,118	...	...	1,131	21,249	14,249	1,361	...	...	105	15,715	+ 5,534	22,394	14,604
Kurnool District Co-operative Central Bank, Ltd., No. 3232	...	41,507	...	...	1,304	42,811	25,969	1,568	...	...	753	28,290	+ 14,521	39,915	22,321

STATEMENT I.—*Central Banks*—*Profit and Loss*, 1924-25—cont.

		Profit					Loss								
(1)	Profit brought forward from last year. (2)	Interest accrued. (3)	By sale of goods to members. (4)	By purchase and sale of members' products. (5)	Other items. (6)	Total. (7)	Interest due. (8)	Cost of management paid and due. (9)	Provision for bad and doubtful debts. (10)	Depreciation of stock and buildings. (11)	Other items. (12)	Total. (13)	Net profit + or loss − (column (22) of balance sheet). (14)	Amount of column (7) actually received. (15)	Amount of column (13) actually disbursed. (16)
B.—CENTRAL BANKS—*cont.*	RS.	RS.			RS.	RS.	RS.	RS.			RS.	RS.	RS.	RS.	RS.
Madras District Christian Central Bank, Ltd., No. 1874	...	77,425	...	...	6,891	84,316	51,727	11,203	...	...	199	63,129	+ 21,187	83,378	56,861
Madura District—Madura-Rāmnād Central Bank, Ltd., No. 976	...	88,100	...	...	27,105	1,15,205	73,711	9,689	...	...	142	83,542	+ 31,663	1,13,227	81,938
Malabar District Co-operative Bank, Ltd., No. 2411	...	60,717	...	...	3,534	64,251	44,137	3,825	...	...	504	48,466	+ 15,785	61,323	47,330
Nellore District Banking Union, Ltd., No. 2523	...	63,902	...	...	4,408	68,310	42,909	3,252	.	...	2,152	48,403	+ 19,907	63,583	45,412
Rāmnād District—Srīvilliputtūr Co-operative Banking Union, Ltd., No. 5184	...	43,044	...	...	2,446	45,490	34,191	3,355	...	...	75	,621	+ 7,869	40,549	31,014
Salem District Co-operative Urban Bank, Ltd., No. 151	...	1,37,204	...	...	6,757	1,43,961	91,580	6,259	...	...	4,457	1,02,296	+ 41,666	1,47,647	95,516
Tanjore District—															
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam.	...	59,231	...	...	5,389	64,620	43,493	4,614	...	...	2,115	50,222	+ 14,398	58,391	45,929
Tanjore District Co-operative Banking Union, Ltd., No. 5214 ...	...	52,842	...	...	2,415	55,257	37,973	4,212	...	...	151	42,336	+ 12,921	51,241	39,843
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690 ...	...	81,881	...	...	3,719	85,600	60,285	5,725	...	...	172	66,182	+ 19,418	76,754	64,659
Trichinopoly District Urban Bank, Ltd., No. 178	...	1,65,763	...	...	18,015	1,83,778	1,15,792	12,024	...	...	9,093	1,36,909	+ 46,869	1,80,656	1,27,747
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	33,079	...	...	2,805	35,884	25,044	885	...	...	384	26,313	+ 9,571	34,568	26,166
Total, Central Banks ...	...	24,05,240	...	...	1,80,688	25,85,928	18,08,350	1,39,718	...	...	44,061	19,92,129	+ 5,93,799	24,61,442	18,51,120
Total, previous year ...	...	19,93,043	...	...	1,51,940	21,45,583	15,43,295	11,64,62	...	...	50,192	17,09,940	+ 4,35,634	20,48,897	24,52,290

NOTES TO G.O. No. 225, DEVELOPMENT, DATED 16TH FEBRUARY 1926.

Administration report—Co-operative department—1924–25.

Letter from the Registrar of Co-operative Societies, dated the 9th November 1925, No. A. 2776/25.

To Under Secretary—

The important features in the report are noticed below.

2. *Societies.*—The number of societies increased from 9,785 to 11,141, a percentage increase of 13·86 during the year under review. There was a decrease in the number of central banks by one owing to the conversion of the Parlākimedi Co-operative Central Bank into a local union, its assets and liabilities having been transferred to the Ganjām District Banking Union. The other societies showed an increase as follows:—

Unions	45
Agricultural societies	1,166
Non-agricultural societies	146
Total ...	1,357

There was an increase in the number of societies registered during the year, the figures for 1923–24 and 1924–25 being 1,417 and 1,434, respectively. The registration of 78 societies, which could not be rectified, was cancelled against 75 in the year 1923–24.

3. *Members.*—The number of individual members at the end of the year was 690,740 as against 616,628 in the beginning—the increase being 12·02 per cent—which gives an average of 64 members to a society in the Presidency

against 65 in last year. The main castes and communities represented in the localities are shown below :—

Castes.	1920–21.	1921–22.	1922–23.	1923–24.	1924–25.
Non-Brahmans	237,572	276,170	317,821	367,877	412,153
Brahmans	66,241	70,549	76,057	83,647	90,833
Christians	31,720	38,205	43,780	53,200	57,332
Muhammadans	23,169	26,715	31,430	37,854	42,874
Ādi-Drāvidas and Ādi-Āndhras	33,409	42,891	52,856	62,956	74,734
Other classes	5,961	6,472	8,347	11,094	12,814
Total ...	398,062	461,002	530,291	616,628	690,740

The statement shows that during the last five years the number of Ādi-Drāvida and Ādi-Āndhra members has more than doubled, while that of Christians, Muhammadans and Non-Brahmans has *nearly* doubled. The increase of Brahman members is nearly 37 per cent.

Of the total number of members at the end of the year 407,794 were agriculturists, 210,692 non-agriculturists and 72,254 with mixed occupations. The agriculturist members may again be sub-arranged as follows :—

	1924–25.	1923–24.
Non-cultivating landholders ...	46,272	41,217
Cultivating landholders	266,260	236,076
Tenants	59,688	52,478
Field labourers	35,574	30,990
Total ...	407,794	360,770

The number of agriculturists increased by 13·03 per cent, while that of non-agriculturists by 9·7 per cent. The increase in the number of field labourers, tenants and Ādi-Drāvidas is 14·76, 13·74 and 18·7 per cent, respectively. These percentages are below those of last year which were 28·4, 16·0 and 19·1, respectively.

4. *Depressed and backward classes.*—The progress of co-operation among the depressed and backward classes is described in paragraphs 63 and 65 of the report. There were 1,235 societies on 30th June 1924 composed wholly or mainly of Ādi-Drāvidas or Ādi-Āndhras. The number of societies on the corresponding date in 1925 was 1,738;

Of these, 1,024 are in charge of the Labour Department in the districts of

		On 30th June 1924.
Tanjore	415	274
Gōdāvari East	218	187
Gōdāvari West	13	...
South Arcot	137	92
Chingleput	64	46
Guntūr	53	40
South Kanara	77	9
Kistna	47	20
Total ...	1,024	668

The number of societies for municipal scavengers or sweepers rose during the year from 35 to 43. Besides these, there are 14 societies of municipal employees which admit scavengers and sweepers also as members.

Agency.—There were 16 registered and 5 unregistered societies working in the Agency on 30th June 1924. At the end of 1924–25 there were 20 registered societies besides 3 societies working on an informal basis.

Societies for criminal tribes.—There are 5 societies for members of the criminal tribes, 1 in South Arcot, 1 in Coimbatore and 3 in Kurnool. All the societies are reported to have worked at a profit.

During the year no societies were organized for the Badagas, Kotas or Todas on the Nilgiris or the backward tribes of the Malayalis in the North Arcot or Salem districts.

5. *Agricultural societies.*—The total number increased from 8,306 to 9,472, representing an increase of 14 per cent. Membership increased from 454,033 to 509,536, the percentage of increase being 12·2. The different classes of agricultural societies are dealt with below :—

(i) *Credit.*—These form the vast majority of agricultural societies. They increased from 8,103 to 9,164 representing an increase of 13·09 per cent against 14 per cent last year. With the exception of 33 societies all are on the unlimited liability basis. The number of societies registered during the year was 1,149 against 1,084 during 1923–24.

Membership in these societies increased from 438,465 to 487,431 or by 11·17 per cent. New societies account for an increase of 27,736. Older societies therefore contribute 21,230 or 4·8 per cent.

(ii) *Non-credit.*—There were 77 societies for purchase and purchase and sale at the beginning of the year. Six societies were registered during the year of which 1 was a supply society for the people in the Agency tracts and the remaining 5 were trading unions. Two stores societies and 2 trading unions were cancelled during the year and 1 society was transferred from this class, leaving the number at the end of the year at 78.

The transactions of agricultural trading societies fell during the year, the value of stock sold being Rs. 2,20,868 against Rs. 2,56,030 in the previous year. A few of the societies undertook the sale of members' products on a commission basis to the extent of Rs. 4,33,160 against Rs. 3,92,481 in the previous year. The purchase of members' products rose from Rs. 1,05,170 to Rs. 2,08,972.

There are no agricultural production societies in the Presidency.

The number of "production and sale" societies remained the same, viz., 4. They are in South Arcot (2), Anantapur (1) and Madura (1). One society in South Arcot worked at a profit of Rs. 3,904 while the remaining 3 incurred a loss of Rs. 14,340. The major portion of the loss (Rs 13,941) was contributed by the Tindivanam Agricultural and Industrial Society.

(iii) *Other forms.*—The number of these societies rose during the year from 122 to 226. Sixty-eight societies were registered during the year and 37 were transferred from other classes while the registration of 1 society was cancelled. The societies comprise—

- 196 societies for depressed classes for obtaining land and house-sites;
- 1 irrigation society (Malabar);
- 6 kudimaramat societies (Tanjore 4 and South Arcot 2);
- 2 building societies;
- 3 labour (contract) societies;
- 9 co-operative loan and sale societies, which grant loans on the pledge of produce;
- 7 land reclamation societies;
- 1 society for purchase of manure and agricultural implements;
- 1 society for the demonstration of improved methods of cultivation.

The work done by some of the societies is described in paragraph 48 of the report.

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6. *Non-agricultural societies.*—The total number increased from 1,166 to 1,312 by 12·52 per cent. The number of members rose from 159,553 to 178,180, representing 11·67 per cent.

(i) *Credit.*—The number of societies of this class at the end of the year was 1,039 against 955 in the previous year, or an increase of 84 societies with a percentage of 8·8. One hundred and two societies were registered during the year against 153 in the previous year. The registration of ten societies was cancelled. The number of members shows an increase of 17,591 or 12·7 per cent. Older societies contribute 9·3 per cent increase.

(ii) *Non-credit societies for purchase, purchase and sale, production, and production and sale.*—Sixteen societies were registered during the year, while four societies were dissolved. The total number of societies of this class at the end of the year was 151 against 139 in the previous year.

The number of *stores* at the end of the year remained the same as in the previous year, viz., 85. The value of stock sold rose from Rs. 17·65 lakhs to Rs 20·25 lakhs, while the net divisible profits fell from Rs. ·48 lakh to Rs. ·45 lakh. The net loss incurred by some of the societies rose from Rs. 16,436 to Rs. 16,536.

Weavers' societies.—There were 43 societies at the beginning of the year. Six societies were registered during the year bringing the total at the end of the year to 49. There was considerable improvement in the transactions of these societies both as regards the value of stock purchased and stock sold. The figures under these heads during the year were Rs. 3,31,772 and Rs. 3,42,482, respectively, against Rs. 2,59,390 and Rs. 2,68,157 in 1923–24. The societies earned a net profit of Rs. 2,330 as compared with Rs. 1,954 in the previous year, but some societies are reported to have worked at a loss of Rs. 4,555. The question of developing co-operative effort amongst the weaving community has been engaging the attention of the Registrar for some years. In paragraph 45 of his report for 1921–22 the Registrar ascribed the poor results achieved by these societies to the want of suitable men with business experience to guide the transactions of the societies and to this end proposed to group the societies into unions of sufficient strength to provide a wage for a qualified man; and in his report for last year the Registrar reported that a central society had been started at Vellore. In paragraph 60 of his present report the Registrar states that he discussed this question with the Director of Industries as a result of which it was decided to post an experienced co-operative inspector for training in the Industries department for a year. The use he derives from the training depends on the interest the inspector takes in the work and he will doubtless be watched by the department. The Registrar is of opinion that if a weavers' society on a large scale is organized it will probably necessitate a guarantee from Government against loss at least in initial stages.

(iii) *Other forms of societies.*—There were 122 societies under this class as compared with 72 at the end of the previous year. Of these 122—

76 are building societies,
35 are labour (contract) societies,
3 are fishery lease societies,
4 are printing presses,
2 are Co-operative hostels for students and
1 is a milk supply society.

The Registrar has not reported the further attempts made by him to organize Savings Banks and Co-operative Stores for the benefit of factory employees—*vide* G.Os. Nos. 749, Rev. (Spl.), dated 5th May 1921 and 1672, Dev., dated 14th November 1923.

7. *Central Banks.*—In addition to the Madras Central Urban Bank which serves as the Provincial (Apex) bank for this Presidency, there were 31 Central Banks at the end of the year against 32 at the end of 1923–24, the decrease being due to the conversion of the Parlākimedi Central Bank into a local union. The only districts which have no central banks of their own are Madras and the Nilgiris. The Christian Central Bank finances the societies in the City and the Coimbatore District Bank the societies in the Nilgiris. Sometime back there was a proposal to start a Central Bank for the Nilgiris but it was given up.

8. *Paid-up share capital, reserve fund and working capital in all classes of societies.*—The following table exhibits the statistics under these heads :—

——	Central banks including Provincial bank.		Non-agricultural societies.		Agricultural societies.		Total.	
	1923-24.	1924-25.	1923-24.	1924-25.	1923-24.	1924-25.	1923-24.	1924-25.
Share capital ...	37,68,457	42,87,177	38,80,809	43,75,305	38,06,113	45,80,031	1,14,49,870	1,35,42,513
Reserve fund ...	10,37,181	13,36,992	8,90,720	10,83,045	18,98,134	22,74,811	38,34,964	46,84,348
Working capital.	3,86,84,276	4,55,27,797	1,31,47,874	1,65,55,066	3,20,85,105	3,65,73,175	8,39,26,735	9,86,56,638

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The percentage of owned capital (share capital plus reserve) to working capital is 18·48 against 18·21 in the previous year.

The percentage of increase contributed by the *old* agricultural and non-agricultural credit societies, i.e., societies working on 30th June 1924, is shown below :—

——	Share capital.		Deposit.		Reserve.
	Total increase.	Increase by old societies.	Total increase.	Increase by old societies.	Wholly due to old societies.
Agricultural societies	7,13,205	4,06,068	— 45,866	— 60,852	3,22,988
Non-agricultural societies ...	6,23,591	5,45,744	14,63,640	13,69,212	1,48,469

9. The societies borrowed an aggregate sum of Rs. 829·03 lakhs during the year from individuals in the shape of loans and deposits against Rs. 713·08 lakhs in 1923–24. The outstanding balance at the end of the year was Rs. 350·77 lakhs as against Rs. 290·05 lakhs in 1923–24 and Rs. 253·71 on 30th June 1923.

The balance of borrowings as distributed among the different classes of societies is shown below :—

——	In lakhs of rupees.					
	1919-20.	1920-21.	1921-22.	1922-23.	1923-24.	1924-25.
Central Bank ...	107·14	126·46	146·44	183·87	212·36	258·60
Non-agricultural societies ...	33·73	37·07	44·63	53·76	60·18	74·82
Agricultural societies ...	13·10	14·24	15·07	16·08	17·51	17·35

Agricultural and non-agricultural societies held loans from members and non-members to the extent indicated below :—

In lakhs of rupees.							
Agricultural societies.				Non-agricultural societies.			
1921-22.	1922-23.	1923-24.	1924-25.	1921-22.	1922-23.	1923-24.	1924-25.
6·47 8·60	6·78 9·30	7·82 9·69	7·62 9·73	22·25 22·38	20·64 27·10	28·50 31·68	33·67* 41·15†

* Members. † Non-members.

The increase is appreciable in non-agricultural societies, while in the case of Agricultural societies there was a decrease in the amount of loans and deposits from members.

10. *Loans* aggregating Rs. 4,88,277 were due to central banks by individuals at the beginning of the year while Rs. 3,49,19,241 were due by banks and societies to the Central banks. Fresh loans amounting to Rs. 14,52,045 and Rs. 1,96,98,578 were advanced to individuals and societies during the year. Repayments during the year amounted to Rs. 13,21,192 and Rs. 1,54,77,652, respectively. The outstanding balances were accordingly Rs. 6,19,130 and Rs. 3,91,40,167.

The percentage of balance to demand in central banks of (1) principal, (2) current interest and (3) arrear interest in the last five years was as follows :—

—	1920–21.	1921–22.	1922–23.	1923–24.	1924–25.
*Principal	13·52	10·74	12·68	6·98	13·82
Current interest	6·04	2·42	3·24	5·08	2·24
Arrear interest	5·57	11·14	12·43	13·70	23·24

The percentage of balance under all heads which has been steadily on the increase during the last 3 years perceptibly decreased in the case of principal and current interest while it nearly doubled in the case of arrear interest. The Registrar has not explained the latter. The South Kanara district bank is the worst defaulter in this respect.

11. The position of agricultural and non-agricultural societies is explained by the following statement :—

—	Agricultural societies.	Non-agricultural societies.	Total.
	RS.	RS.	RS.
Loans due by individuals at the beginning of the year ...	2,75,43,185	1,10,43,490	3,83,86,655
Loans disbursed during the year	1,58,32,086	1,30,98,780	2,89,31,768
Loans recovered during the year	1,18,53,558	1,01,55,676	2,20,09,234
Balance at the end of the year	3,18,22,593	1,39,86,594	4,58,09,187

Percentage of balance to demand.

—	Agricultural societies.				Non-agricultural societies.			
	1921–22	1922–23	1923–24	1924–25	1921–22	1922–23	1923–24	1924–25
Principal	30·98	35·82	39·45	41·40	14·28	14·23	15·66	16·75
Current Interest ...	22·68	31·35	34·52	35·62	12·84	12·64	13·48	15·30
Arrear Interest	47·91	46·57	50·13	49·46	41·52	39·61	34·42	43·90

It will be seen from the above that, except very slightly under collection of arrear interest in agricultural societies, the collection work has shown a marked decline. Please see paragraph 39 of the report.

12. The percentage of loans granted during the year for productive and non-productive purposes, to redeem prior debts as well as those granted on personal security and on the security of immovable property are as follows :—

Percentage of loans granted.

Year.	Total loans.	For productive purposes.	For non-productive purposes.	To redeem prior debts.	On personal security.	On security of immovable property.
			Agricultural societies.			
1920–21	88,14,483	71·50	2·31	26·19	69·51	29·32
1921–22	117,09,763	66·05	2·77	31·18	62·74	36·27
1922–23	126,97,886	67·46	2·80	29·74	69·29	28·82
1923–24	149,04,754	67·65	2·45	29·90	67·89	30·82
1924–25	158,32,986	68·92	1·65	29·43	66·95	29·22
			Non-agricultural societies.			
1920–21	55,13,497	55·30	10·06	33·84	67·80	20·09
1921–22	68,55,171	55·46	11·85	32·69	67·30	17·40
1922–23	80,31,990	53·55	12·29	34·16	63·71	19·17
1923–24	103,08,252	55·77	12·37	31·86	64·42	20·35
1924–25	130,90,052	52·79	12·53	34·68	71·96	20·18

The percentage of loans granted for productive purposes during the year under review increased in the case of agricultural societies but decreased in the case of non-agricultural societies. In regard to loans granted for non-productive purposes, the percentage decreased in the case of agricultural societies while it increased in the case of non-agricultural societies. Loans for paying off prior debts slightly decreased in the case of agricultural societies while they increased by 2·82 per cent in non-agricultural societies. Loans on personal security slightly fell in the case of agricultural societies while it rose by 7·54 per cent in non-agricultural societies. The proportion of loans granted on the mortgage of immovable property fell in both classes of societies. Under productive purposes, there is an increase under loans granted for improvement of land while the percentage has decreased under housebuilding. In other cases the changes are not noteworthy. There was a decline in the percentage of loans granted for marriages and for litigation in agricultural societies. Non-agricultural societies show an increase under both heads.

13. The net profits earned by the different classes of societies are as shown below :—

—	1920-21.	1921-22.	1922-23.	1923-24.	1924-25.
	RS	RS	RS.	RS.	RS.
Central Banks...	2,91,757	4,76,047	5,40,099	7,36,981	8,01,516
Non-agricultural societies...	1,68,964	2,73,809	4,01,586	5,15,193	5,81,273
Agricultural societies ...	19,354	16,795	— 55,885	— 1,93,240	— 1,67,601
Total ...	4,90,367	7,66 651	8,85,800	10,58,934	12,15,188

The above figures represent the divisible profits which exclude all overdue interest and interest which has accrued on loans on which interest is overdue.

14. *Supervision and audit.*—There are ten federations of unions in the districts of North Arcot, Salem, Chingleput, Malabar, South Kanara, Kurnool, Chittoor, Coimbatore, Gōdāvari West and Trichinopoly, and two propagandist unions, the Madras Provincial Co-operative Union in the city and the Andhra Sahakara Sammelanam in Masulipatam. Besides these there are a number of local supervising unions. The number of such unions increased from 27[illegible] to 313 and of supervisors from 273 to 322. The total number of primary societies affiliated to supervising unions on 30th June 1925 was 8,704 with 529,779 members against 7,555 societies with

468,264 members at the end of the previous year. There are still 2,080 primary societies not yet affiliated to any union.

A sum of Rs. 2,19,106 was spent on supervision while the expenditure to the Government by the working of this department was Rs. 6,66,587. During the year the Government issued orders sanctioning a grant of Rs. 1,200 to the Madras Provincial Co-operative Union and Rs. 1,000 to each of the district federations of South Kanara and Chingleput. These amounts were intended to help the unions concerned to spread co-operation education and to teach office-bearers of co-operative societies the principles of co-operative work.

15. *Litigation.*—Suits filed and arbitration references made during the last five years are given below :—

Year.	Suits filed.	Arbitration references made.
1920–21	329	8,199
1921–22	627	14,473
1922–23	843	14,411
1923–24	700	20,216
1924–25	874	21,328

16. There were 180 societies under liquidation in 1924–25 against 158 in 1923–24. The years in which they were liquidated are—

1915–16	29
1916–17	1
1917–18	2
1918–19	6
1919–20	1
1920–21	14
1921–22	16
1922–23	20
1923–24	35
1924–25	56

17. A statement showing the several features of the movement for the past six years is enclosed.

R.R.—1-12-25. G. H. COOKE—4-12-25.

STATEMENT showing the several features of the movement during the years 1918–19 to 1924–25.

Serial Number.	Particulars.	1918–19.	1919–20.	1920–21.	1921–22.	1922–23.	1923–24.	1924–25.
1	Total number of societies	3,676	5,027	6,239	7,389	8,143	9,785	11,141
	Do. central banks, including Provincial bank	26	30	33	33	33	33	32
	Do. unions	108	138	179	211	247	272	312
	Do. District Federations ...	1	2	2	2	3	6	10
	Do. propagandist unions ...	...	...	2	2	2	2	2
	Do. agricultural societies ...	3,082	4,218	5,274	6,289	7,195	8,300	9,472
	Do. non-agricultural societies.	465	641	803	856	966	1,166	1,312
	Do. stores do.	60	61	103	91	85	85	85
	Do. trading unions	21	21	63	...	Separate figures not available		
	Do. weavers' societies	14	19	32	34	35	43	49
	Do. building societies	10	15	16	15	18	47	78
	Do. labour societies	...	...	...	...	9	17	35
	Do. agricultural purchase and sale societies	31	58	63	75	77	77	78
	Do. agricultural production and sale societies	2	2	2	4	4	4	4
	Do. primary societies brought under union control	2,826	3,540	4,410	5,494	6,514	7,555	8,701
	Do. societies, the registration of which was cancelled ...	12	14	36	69	60	75	78
	Do. societies exclusively for scavengers or for municipal employees in which scavengers are admitted.	38	42	48	61	66	25 (exclusively for scavengers and sweepers).	43 14
	Do. societies for fishermen ...	45	56	57	60	63	57	56
	Do. do. exclusively or mainly composed of Ādi-Drāvidas ...	118	294	518	713	904	1,235	1,738
	Do. do. for Todas	1	2	2	2	2	2	2
	Do. do. for Badagas ...	44	54	60	60	60	60	60
	Do. do. for Kotas	2	3	4	4	4	4	4
	Do. do. in the Agency ...	...	...	...	...	13	18 (excluding 5 un-registered societies).	20 excluding 3 un-registered societies).
2	Total number of members of all societies ...	244,207	329,886	308,002	461,002	530,291	616,625	690,740
	Average number of members per society ...	68	66	65	64	65	65	64
	Number of Brahman members ...	44,668	58,410	66,241	70,549	76,057	83,647	90,833
	Do. non-Brahman members ...	150,248	198,624	237,572	276,170	317,821	367,867	412,153
	Do. Christian members ...	18,207	25,790	34,720	38,205	43,780	53,200	57,332
	Do. Muhammadan members ...	14,016	19,563	23,159	26,715	31,430	37,354	42,874
	Do. Ādi-Drāvida members ...	14,208	22,778	33,409	42,891	52,856	62,956	74,754
	Do. other members	2,922	4,716	5,961	6,472	8,847	11,094	12,814
3	Number of Assistant Registrars	9	10	17	23	23	17	25
	Do. Deputy Registrars (Deputy Collectors)	...	...	...	...	...	...	8
	Do. Deputy Registrars (non-Deputy Collectors)	...	...	...	...	...	...	1
	Do. Inspectors (exclusive of those employed in the Labour department)	85	184	219	249	262	277	316
	Do. Supervisors employed by unions.	112	127	152	176	237	273	322
4	Working capital of all societies—in lakhs ...	30·579	394·25	490·25	601·11	711·58	839·37	986·57
	Average working capital per society .. Rs.	8,318	7,843	7,795	8,099	8,428	8,577	9,148
	Paid up share capital of all societies—in lakhs	34·69	50·25	64·86	79·86	95·41	114·50	135·43
	Average paid up share capital per society. Rs.	944	999	1,091	1,076	1,130	1,170	1,256
	Reserve fund of all societies—in lakhs ...	14·65	17·42	20·77	21·93	26·04	38·35	46·85
	Average reserve fund per society ... Rs.	898	347	330	297	308	328	434

Statement showing the several features of the movement during the years 1918–19 to 1924–25—*cont.*

Serial number.	Particulars.	1918–19.	1919–20.	1920–21.	1921–22.	1922–23.	1923–24.	1924–25.
5	Net profit of non-agricultural societies. Rs.	1,62,698	1,78,128	1,88,964	2,73,789	4,01,586	5,15,193	5,81,273
	Do. agricultural societies ... „	16,652	44,659	−90,354	16,795	−55,885	−1,93,240	−1,67,601
6	Deposits locally obtained by non-agricultural societies ... ... Rs.	26,79,668	33,73,500	37,06,824	44,63,377	53,75,710	60,18,152	74,82,280
	Deposits locally obtained by agricultural societies ... ... Rs.	10,78,558	13,09,818	14,24,092	15,06,514	16,08,390	17,31,378	17,35,282
7	Loans from central banks and other societies to—							
	Non-agricultural societies ... Rs.	5,36,275	8,35,830	9,07,815	12,06,887	16,60,518	21,01,633	27,16,561
	Agricultural societies ... ... „	95,60,777	1,23,30,362	1,43,96,186	1,75,68,440	2,07,83,813	2,45,39,687	2,78,34,512
8	Percentage of uncollected balance of principal (current and arrears) in—							
	Central banks	14·16	10·30	13·52	10·74	12·69	16·98	13·82
	Non-agricultural societies	11·11	11·01	13·96	14·28	14·24	15·66	16·75
	Agricultural societies	24·50	23·78	30·69	30·98	35·82	31·45	41·40
9	Percentage of uncollected balance of arrear interest in—							
	Central banks	18·75	13·36	5·57	11·14	12·43	13·30	29·24
	Non-agricultural societies	39·67	39·34	46·10	41·52	39·61	34·42	43·80
	Agricultural societies	54·61	55·06	57·66	47·91	46·57	50·13	49·46
10	Percentage of uncollected balance of current interest in—							
	Central banks	4·59	5·27	6·04	2·42	3·24	5·08	2·24
	Non-agricultural societies	11·02	9·98	11·50	12·84	12·64	13·43	15·30
	Agricultural societies	23·26	21·56	27·09	22·98	31·35	34·52	35·62
11	Percentage of loans on mortgage of immovable property in—							
	Non-agricultural societies	20·16	19·12	20·09	17·40	19·7	20·35	20·18
	Agricultural societies	39·31	33·98	29·32	36·27	28·82	30·82	29·22
12	Percentage of loans advanced on personal security in—							
	Non-agricultural societies	71·49	70·49	67·80	67·30	63·71	61·42	71·95
	Agricultural societies	59·63	64·76	69·51	62·74	59·29	67·39	66·95
13	Percentage of loans advanced for productive purposes in—							
	Non-agricultural societies	34·52	57·92	55·30	55·46	58·55	55·77	52·79
	Agricultural societies	61·70	66·70	71·50	66·05	67·46	67·05	68·92
14	Percentage of loans advanced for non-productive purposes in—							
	Non agricultural societies	13·64	12·91	10·96	11·85	12·29	12·37	12·53
	Agricultural societies	1·73	2·26	2·31	2·77	2·80	2·45	1·65
15	Percentage of loans for paying off prior debts in—							
	Non-agricultural societies	31·84	29·17	33·84	32·69	34·16	31·86	34·68
	Agricultural societies	30·57	31·04	26·19	31·18	29·74	29·90	29·43
16	Total number of villages in the Presidency...	...	...	..	52,198	52,198	52,198	52,198
17	Total number of primary societies	...	...	...	7,145	8,161	9,172	10,784
	Do. villages per 10 societies ...	...	...	...	73	64	55	48
18	Total population in the Presidency (millions)	...	...	...	42·3	42·3	42·3	42·3
	Total number of members in primary societies	...		...	458,104	527,321	6[illegible]3,586	690,740
	Total number of members per thousand of the population	...	...	...	9·3	12·46	14·5	16·3
19	Total working capital ... ... Rs.	...	...	...	6,01,11,101	7,11,58,533	8,39,26,755	9,86,56,638
	Number of annas per head of population „	...	...	...	23	27	32	37
20	Amount of loans advanced by primary societies to individuals ... ... Rs.	...	...	...	1,87,33,796	2,16,65,146	2,52,22,691	2,89,31,760
	Amount of loans per member ... „	...	...	...	41	42	41	42
21	Deposits by members in primary societies „	...	...	...	28,71,881	33,42,623	38,32,817	41,29,545
	Deposits per member	...	...	...	6·3	6·3	5·9	5·9

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Draft review submitted for approval.

V. P. Row—18—1—26.

T. N. S[IVAGNANAM PILLAI]—5—2—26.

G[OSCHEN]—15—2—26.

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தவணைத்தாள்.

[illegible]ச எண் : ப. எண் :

வழங்கிய நாள். (1)	திரும்பிய நாள். (2)	வழங்கிய நாள். (1)	திரும்பிய நாள். (2)

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