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No. A-5027/28.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
CHEPAUK, MADRAS,
Dated the 26th November 1928.

From

H. M. HOOD, ESQ., 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* 1927–28 (1*st July* 1927 *to* 30*th June* 1928).

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 1928.

I.—ADMINISTRATION AND TOURING.

Administration.

2. I was in charge of the department throughout the year. I spent 242 days on tour, inspected a large number of societies including Central Ban... Unions and District Federations and attended ... and informal meetings of co-operators. Th... ed in G.O. No. 1366, Press, Development ... er 1927, met in September, toured in ... r throughout the Presidency and

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concluded their labours in January 1928. I toured with the Committee.

Arrangements were made for a systematic inspection by Deputy Registrars of the Central Banks in their jurisdiction twice in a year and the reports drawn up were communicated to the Central Bank and the Madras Central Urban Bank with my reviews thereon. For the half-year ending 31st December 1927 all the Central Banks were inspected, while in the next half-year 18 Central Banks were inspected.

Systematic inspection of the Assistant Registrars' offices was directed to be carried out by the Deputy Registrars and a questionnaire was prescribed. I also inspected the offices of Assistant Registrars and some of Deputy Registrars and the notes of inspection were communicated to the Assistant Registrars and Deputy Registrars. The working of section offices has improved considerably.

Joint Registrar.

3. M.R.Ry. Rao Bahadur K. Deivasikhamani Mudaliyar Avargal, my Joint Registrar, was on tour for 194 days. He devoted special attention to the organization of the Madras Co-operative Milk Supply Union, Ltd., and its constituent societies. He also gave much attention to the three cotton sale societies at Tiruppur, Koilpatti and Nandyal and to the possibilities of further developing them. He also investigated the possibilities of organizing the jaggery manufacture in Tinnevelly on co-operative lines.

Investigation of the prospects of well irrigation in the Ceded Districts and of providing crop loans to finance societies for the purpose occupied a considerable time. Enquiries were made by him into the marketing of hand-woven cloths with a view to instituting a central sale society in Madras. Many non-credit societies were inspected and the working of several improved.

In G.O. No. 964, Development, dated 31st May 1928, the Government have sanctioned the retention of the post for a further period of one year from 1st April 1928 and considered that the proposal for its permanent retention should be taken up as a Part II scheme. The necessity to retain the post permanently has been represented.

Deputy Registrars.

4. On the last day of the year there were 11 Deputy Registrars including the one doing duty as Personal Assistant to the Registrar of Co-operative Societies as against 9 in the previous year. The Government sanctioned the appointment of four additional Deputy Registrars temporarily. Only one circle, Rajahmundry comprising East and West Gōdāvari, was, however, formed during the year. Three new Deputy Registrars were appointed and the orders of the Government are awaited on the proposal to increase the number of Deputy Collectors lent to this department.

In my report for 1926–27 I expressed the opinion that there must be one Deputy Registrar for every district. The Committee on Co-operation have agreed with me and recommended that there should be one Deputy Registrar for each district except Madras and the Nilgiris and the question is under the consideration of the Government.

Honorary Assistant Registrars.

5. In accordance with G.O. Mis. No. 1434, dated 13th September 1927, Honorary Assistant Registrars were appointed during the year only for the supervision of societies for depressed and backward classes and for special types of non-credit societies. There were 21 Honorary Assistant Registrars on 30th June 1928, as against 231 on the 30th June 1927. Their names are given in Appendix 12.

Subordinate staff.

6. There were 24 Assistant Registrars' sections besides the special agency section in charge of an Extra Assistant Registrar in the previous year. In their Order No. 1917, Development, dated 13th November 1927, the Government sanctioned the formation of two new sections for West Gōdāvari and Rāmnād and the appointment of two Assistant Registrars with the necessary staff. In their Order No. 1941, Miscellaneous (Development), dated 1st April 1928, the Government have sanctioned till 31st March 1929 the appointment of three Assistant Registrars on Rs. 150 to conduct classes at three centres in the Presidency for the training of the official and the non-official staff. There were eight vacancies in the Assistant Registrars' cadre, five due to the creation of the Assistant Registrars' posts referred to above, two due to the promotion of two existing Assistant Registrars as Deputy Registrars and one to the termination of the probation of an Assistant Registrar. Of these, two were filled up by direct recruitment, four by promotion from the grade of Senior Inspectors and two remained vacant at the end of the year.

The following statement shows the strength of the subordinate staff on 30th June 1927 and on 30th June 1928:—

Designation and scale of pay.	On 30th June 1927.					On 30th June 1928.				
	Office.		Field.		Total.	Office.		Field.		Total.
	Permanent.	Temporary.	Permanent.	Temporary.		Permanent.	Temporary.	Permanent.	Temporary.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Regular line.										
Assistant Registrars on Rs. 160—5—200—10—250. ...	1	...	24	...	25	1	..	26	...	27
Assistant Registrars on Rs. 150	...	...	...	...	...	...	...	...	3	3
Senior Inspectors on Rs. 80—4—100	5	...	24	10	39	5	...	24	24	53
Senior Inspectors on Rs. 80 ...	...	2	...	1	3	...	7	...	...	7
Junior Inspectors on Rs. 40—4—60—2—80	80	1	72	135	288	84	1	72	135	292
Junior Inspectors on Rs. 40	...	...	...	3	3	...	8	...	76	84
Routine clerks on Rs. 40—65.	10	...	...	...	10	10	...	...	...	10
Do. ,, 35—60...	74	...	...	...	74	78	...	...	...	78
Do. ,, 35 ...	..	...	...	...	...	...	19	...	...	19
Muchi (designation changed as attender) on Rs. 23—35.	1	...	...	...	1	1	...	...	...	
Attender on Rs. 15—1—20 ...	3	...	...	...	3	...	...	...	...	
Peons on Rs. 15—1—20 ...	12	2	...	...	14	15	2	...	...	... 17
Attenders on Rs. 12—18 ..	7	...	...	...	7	...	...	...	...	...
Peons on Rs. 12—18 ...	60	...	...	3	63	71	...	...	3	74
Peons on Rs. 12	...	...	...	...	...	12	...	...	6	18
Agency.										
Extra Assistant Registrar on Rs. 150—5—200—10—250	...	...	...	1	1	...	...	...	1	1
Junior Inspectors on Rs. 40—4—60—2—80	...	...	...	1	1	...	...	...	1	1
Routine clerks on Rs. 35—60.	...	2	...	...	2	...	2	...	...	2
Peons on Rs. 12—18	...	...	...	2	2	...	...	...	2	2
Labour Department.										
Junior Inspectors on Rs. 40—4—60—2—80	...	...	...	67	67	...	...	..	77	77
Peons on Rs. 12	...	...	..	14	14	...	...	...	15	15
Reclamation staff.										
Senior Inspectors on Rs. 80—4—100	...	...	...	2	2	...	...	...	2	2
Junior Inspectors on Rs. 40—4—60—2—80	...	...	...	1	1	...	...	...	...	...
Routine clerks on Rs. 40—65.	...	1	..	...	1	...	1	...	...	1
Supervisors, Public Works Department	...	...	...	3	3	...	...	...	2	2
Mechanic on Rs. 80	...	...	...	1	1	...	...	...	1	1

Designation and scale of pay.	On 30th June 1927.					On 30th June 1928.				
	Office.		Field.		Total.	Office.		Field.		Total.
	Permanent.	Temporary.	Permanent.	Temporary.		Permanent.	Temporary.	Permanent.	Temporary.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Labour unions.										
Junior Inspectors on Rs. 40—4—60—2—80	...	...	...	1	1	...	...	...	1	1
Development of Loan and Sale societies.										
Junior Inspectors on Rs. 40—4—60—2—80	...	...	...	...	...	...	...	...	10	10

The additional establishment sanctioned during the year as seen from the statement is as follows:—

(*a*) Two Assistant Registrars on Rs. 150—5—200—10—250 for the two new sections of West Gōdāvari and Rāmnād.

(*b*) Three Assistant Registrars on Rs. 150 till 31st March 1929 for conducting training classes;

(*c*) Fourteen senior Inspectors on Rs. 80—4—100 in addition to the ten senior Inspectors sanctioned in 1926 for the supervision of non-credit societies;

(*d*) One senior Inspector-clerk on Rs. 80 for my office till 31st March 1929;

(*e*) Four senior Inspector-clerks on Rs. 80, one for each of the newly created Deputy Registrars' offices.

(*f*) Four Inspector-clerks on Rs. 40—4—60—2—80, two in each of the offices of the Assistant Registrars, West Gōdāvari and Rāmnād.

(*g*) Eight Inspector-clerks on Rs. 40 for work in the office of the newly created Deputy Registrars. Only three were employed during the year.

(*h*) Seventy-six Inspectors on Rs. 40 till 31st March 1929; 24 for liquidation; 48 for administration and four for audit work.

(*i*) Four routine clerks on Rs. 35—60 for work in the offices of the Assistant Registrars, West Gōdāvari and Rāmnād.

(j) Nineteen routine clerks on Rs. 35—60. Sixteen for the offices of the four newly created Deputy Registrars temporarily till 31st March 1929. Of these, only four were employed during the year, the formation of the other circles having been deferred. Three routine clerks are for the three Assistant Registrars for conducting training classes.

(k) Ten additional Inspectors on Rs. 40—4—60—2—80 for work under the Commissioner of Labour, Madras, to assist in organization and supervision of depressed classes societies.

(l) Ten Inspectors on Rs. 40—4—60—2—80 for a period of one year from 1st April 1928 for the development and supervision of several loan and sale societies in the districts.

Senior Inspectors have been sanctioned at the rate of two for each district except West Gōdāvari and Rāmnād for credit and non-credit work respectively. The appointment of two Senior Inspectors for non-credit work has been since sanctioned in G.O. Mis. No. 1590, dated 20th September 1928. Requests have been made for considerable additional staff to enable the department to cope with the very great amount of work thrown on it by the growth and ramifications of the movement and the orders of the Government are awaited. The augmentation of the administrative staff asked for is, I consider, the absolute minimum that can be expected to cope with work which cannot be evaded.

7. The total amount spent from the public funds for the co-operative movement in the Presidency during the financial year 1927-28 is Rs. 7,72,743, comprising the following items:—

	RS.
Pay of Registrar	26,661
„ officers	69,086
„ establishment	4,24,289
Allowances	1,87,233
Contingencies	47,709
Grants	17,765
Total ...	7,72,743

This represents ·50 per cent of the total working capital as compared with ·55 in the previous year.

II.—Summary of Progress.

8. The general summary of progress of all the societies in the Presidency is shown in Appendix No. 1.

9. The following extract from the report of the Director of Agriculture indicates the nature of the seasonal conditions during the year:—

"The south-west monsoon commenced on the West Coast early on the 27th May and gave heavy rainfall from June to September with breaks now and then. In the Circars, the monsoon became active about the middle of June and gave generally good and well-distributed rainfall afterwards till the 6th October. The Deccan and Nellore received good rains except in August. The rainfall in Coimbatore and Trichinopoly was normal. Most of the other districts had fairly good rains in June and September, but the rainfall was poor in the intervening months. On the whole, the south-west monsoon was up to or above the average except in South Arcot and Tanjore.

"The north-east monsoon appeared over the Madras Coast on the 20th October but was feebly marked. Its activity was more or less confined to the south till the 31st October. A depression formed on the 30th October between the Andamans and the Coromandel Coast. It developed into a cyclonic storm which crossed the coast near Nellore between the 1st and 2nd November. With the progress of the storm rainfall was widespread in the Circars and Deccan and on the Madras coast. The most devastating fury of the storm was experienced in Nellore where men and cattle perished and considerable havoc was done to buildings and trees, in addition to a serious breakdown of communications, and rains continued in the district till the 19th November. Heavy rain was received between the 6th and 9th November in the Presidency except the Circars and the Deccan. The monsoon practically came to a close thereafter although there was slight rainfall in parts of the Carnatic and Southern districts. Thus the north-east monsoon was unsatisfactory in most districts, especially in Chingleput, South Arcot, the Central districts (Coimbatore excepted), Tanjore and Malabar.

"On the whole, the year was generally favourable in the Circars, and on the West Coast, fairly favourable in the Deccan, and not so favourable in the other districts."

The favourable condition in the Circars and on the West Coast was reflected in the good collection of dues to societies over that area except Malabar District.

Expansion and consolidation.

10. The Committee on Co-operation recommend that immediate attention should be given to rectification if possible of all dormant societies or failing this to liquidation. The work of consolidating the existing societies is being

attended to. The additional Inspectors sanctioned for administration and liquidation were appointed late in the year and were undergoing training. The results of their work will be perceptible if at all only in the current year, but most of them have again been absorbed into the audit staff.

The organization of credit societies is in the hands of unions and during the year 1,112 agricultural societies were registered. The expansion and consolidation was in general proceeding together. The districts which showed the greatest expansion were North Arcot, South Arcot, Chingleput, Ganjām and Tinnevelly, the number ranging between 71 and 108 in these districts. In the districts of South Kanara, Chittoor, Madras, Nilgiris and Ceded Districts much attention was paid to the rectification of the existing societies and there was very little expansion by the organization of new societies. The districts of Tinnevelly and Coimbatore were affected by drought and Government sanctioned special staff to overhaul societies in the affected taluks and to organize new societies and to afford credit facilities to the ryots. One senior Inspector and three junior Inspectors sanctioned in G.O. Mis. No. 448, dated 30th March 1927, worked for four months from April to July 1927 in Tinnevelly.

Four junior Inspectors were sanctioned in G.O. No. 1391, Development, dated 6th September 1927, for special work in the parts of Erode and Palladam taluks affected by drought. Enquiries were held in 34 societies and extensions of the period of repayment of loans were given by 21 societies to their members.

Societies (all classes).

11. At the beginning of the year there were 13,357 societies of all classes. During the year 1,260 societies were registered as against 1,455 in the previous year and the registration of 107 as against 71 societies was cancelled. Of the societies registered during the year 26 were unions, 1,112 agricultural societies and 122 non-agricultural societies. There were thus 14,510 societies of all classes on the last day of the year under report.

Members.

12. Excluding the membership of the local supervising unions, audit unions and the district federations, the number of members on 30th June 1928 in the remaining societies was 898,186 which gives an average of 64 members per society as in the

previous year. The total number of members on 30th June 1928 bears a percentage of 2·1 to the population of the Presidency as it was in the last census as compared with 1·94 on 30th June 1927.

Members may be classified as follows :—

Non-cultivating landholders	58,889
Cultivating landholders...	373,807
Tenants	62,217
Field labourers	44,786
Total agriculturists	539,699
„ non-agriculturists	259,151
„ mixed	99,336
Total members	898,186

A classification of members by caste gives the following results :—

Brahmans	108,931
Non-Brahmans	556,759
Christians	70,169
Muhammadans	51,999
Ādi-Drāvidas and Ādi-Āndhras ...	93,275
Other classes	17,053
Total ...	898,186

Working capital.

13. The working capital of all societies as shown in Appendix I on the last day of the year was Rs. 1,522·97 lakhs as compared with Rs. 1,334·34 lakhs in the previous year. The total working capital employed in the movement without taking into account the investments of one society in another amounted to Rs. 820·94 lakhs at the end of the year consisting of the following items :—

	LAKHS.
Paid-up share capital of individuals ...	157·17
Deposits of individuals and institutions.	565·24
Reserve fund	69·62
Loans from Government	28·91
Total ...	820·94

There was thus an increase of Rs. 93·56 lakhs of net working capital. The owned capital in the movement is Rs. 226·79 lakhs, i.e., 28·1 of the net working capital against 27·1 in the last year.

14. As regards the repayments by primary societies to central banks, there has been a marked improvement under the current interest, while under the principal due, the percentage of arrears has increased from 20·18 in the previous year to 22·50 in the year under report as may be seen from Appendix No. 1, Sections II and III. As regards the repayments by members to their societies, the position is slightly better than in the previous year under both principal and interest.

Collection.

In non-agricultural societies the arrear interest stood at 48·20 per cent. The special staff employed in certain districts by federations for the rectification work in dormant societies have done good work in this direction. With the arrangements pressed on federations and central banks to pool the supervision fund in the district and to control the supervising staff of the districts, better results may be hoped for. I have dwelt at length on this question in paragraph 16.

15. There was no change in the number of central banks. Special deposits by local boards, municipalities, etc., formed 35 per cent of the total working capital of central banks. To prevent competition among central banks for these deposits it was laid down that no central bank may receive deposit from a local board or municipality from outside the district in which such central bank operates unless the central banks in that district have had the option and have expressed their inability to take the deposit at four per cent. A further restriction was also imposed on the acceptance of such deposits, limiting it to four times the paid-up share capital plus reserve fund and the rate of interest to four per cent in any case.

Central banks.

Certain central banks have suggested that this four per cent limit should not be applied to the provident funds of local and municipal employees deposited in central banks on the ground that a higher rate of interest is to the benefit of the local and municipal employees and I have had to point out that the co-operative central banks are there to obtain funds for co-operative societies at the lowest possible rate and are not intended as charitable institutions. The Provident fund deposits are not obtained for periods exceeding three years and should therefore be taken on the same terms as other deposits for the same period. If deposited for more than three years more than four per cent might reasonably be paid.

Unless district central banks which accept these large deposits regulate their financial arrangements with great care, embarrassment may result when large deposits representing a considerable portion of their total working capital are not renewed on maturity or replaced by fresh deposits of similar amount. The central banks have therefore been recommended to accept such deposits in instalments not repayable in one lump and for such periods that repayment is due when central banks are receiving their principal repayments of loans.

A strong recommendation has been made to central banks to employ paid secretaries in place of the honorary officers who, though many of them have done admirable work, are naturally unable in view of other demands on their time to devote their whole attention to the business of the bank which now need a full-time secretary. The recommendation has been endorsed by the Townsend Committee, accepted by the Bankers' Conference and in many banks already acted on.

16. The number of district federations was the same as in the previous year, i.e., 19. It has been since decided to register two federations in the Ganjām District, one for the area financed by the Ganjām Co-operative Banking Union, Ltd., and the other for the area financed by the Aska Central Bank and proposals to form a federation for the area covered by the Tanjore District Bank, Kumbakōnam, are under discussion. A federation has been since registered for Tinnevelly District. The portion of Rāmnād District which is financed by the Srīvilliputtūr Bank has no federation.

District federations.

Out of the 19 federations, those at Vellore, Cuddalore and Conjeeveram have not provided for any representation of central banks on the general body or the board of management of the Federation. If the federation is to be the recognized exponent of non-official co-operative opinion in the district it should encompass all co-operative activities in the district.

One of the outstanding features of the period has been the attempt made to cope with the growing tide of overdues by the improvement of supervision and the Townsend Committee have made very clear recommendation in regard to certain matters on which differences of opinion had arisen.

Expression has on several occasions been given to a complaint that the department has suddenly dropped supervision and it has been pointed out on more than one occasion that this is not correct. The need for co-operative supervision brought supervising unions into existence in 1915 and they were gradually developed and extended until now they cover practically the whole Presidency. With the growth of the movement, the official staff available for supervision as distinct from the statutory duty of audit, dwindled gradually over 5 or 6 years until the field staff of inspectors were completely absorbed in audit and there were none available for supervision. This was realized by the non-official element only after it became an accomplished fact. *Hinc illae lachrymae.* But it is certain that the culmination of this gradual process brought home to the non-official bodies the need to improve the supervision.

There is no room for doubt that this delegation of supervision to non-official bodies proceeded at too rapid a pace and the situation is being alleviated by the appointment of administrative inspectors and inspectors for liquidation work for each district. The supervising unions were unable to fill the gap and satisfy the full requirements. Overdues increased and there was a general complaint from central banks. Organization of new societies was not accompanied by adequate care and instruction nor in many cases were the supervisors appointed by unions able to fulfil their duties adequately.

At an early stage federations or district councils of supervision were registered in a few districts and in the last 3 or 4 years more active steps have been taken to form one in each district to stimulate and co-ordinate the work of unions but in the form in which they were then organized being federation of unions with only such funds as could be got from unions, they were able to exert very little influence on the supervision in their districts. The constitution has however been considerably modified, the scope of their work amplified and some of them are now bodies of considerable influence. They are intended to deal with the supervision and organization of co-operative societies in all its aspects working through the unions in so far as rural co-operative societies are concerned. The federations representing the combined interests of co-operative societies in each district should encompass all societies and must therefore admit as members, unions, whether for audit or supervision, special societies not included in unions, the financing banks and individuals of prominence whose knowledge and experience would be a source of strength to such a representative body. Similarly the control will be in the hands of elected representatives and co-opted individuals. It should have under its control the pooled supervision fund of the district contributed by the primary societies and the financing banks while the paid staff should similarly be constituted as a district cadre appointed, dismissed or transferred by the federation. The detailed supervision of primary societies will, it is intended, continue as hitherto under unions to which the requisite funds for supervision will be allotted. The governing body of the federation will control the work in general, but the routine work must be in the hands of a paid staff and in addition to the supervisors required for each union, the federation must maintain a reserve for leave, training and special work, the whole under an adequately paid chief executive officer. The federation itself must take up the work of instructing the panchayatdars and other rural co-operative workers.

This is the model at present aimed at, but no attempt is made to bring about rigid conformity with the model in all details. It is intended that these federations should combine all interests in the district and in view of the great importance of the financial aspect should include strong representation of the central banks. At the same time they form the link between village co-operation and the provincial union.

There were a number of persons vociferous in the opinion that these federations, when they had barely started their work, had failed. Another body of opinion derided them as superfluous organization. Certainly two influences have militated strongly against their efficiency, firstly, personal jealousies and secondly reluctance on the part of defaulters to give any support to a supervising body which will persuade them to mend their ways. But in districts where they have become efficient and active, their influence has been already strongly shown. The Townsend Committee was unanimous in recommending that supervision should vest in the federation and not in central banks and was only divided in its opinion of what should happen if this supervising structure broke down. This contingency has not yet arisen. In one or two localities there still lingers a certain amount of propaganda to support the view that central banks should take complete charge of supervision and there are still a few persons interested in the matter anxious to reopen a question of policy which I can only regard as settled. I am unable to see how a bank executive committee with a paid secretary fully engaged in running the bank can be expected to add to its duties the large amount of additional work involved in supervising some hundreds of co-operative societies. They have several of them got their administrative section with a small field staff of inspectors as recommended by the Townsend Committee, but these are intended only to supplement the information which the bank has of its clients from other sources and to put the whole of the information before the management in a convenient form. No bank has seriously attempted the task of supervising all the societies in their area either directly or through unions and though one or two have undertaken "rectification" work in small areas it has been apparently tacitly recognized that the task of supervision is not one which central banks can completely undertake conveniently.

In view of the reluctance on the part of some of the leading institutions I have refrained from urging that the district officers of this department should have a definite place in federations though I have suggested to one or two that Deputy Registrars or Assistant Registrars might with advantage be co-opted; I think, however, that a closer association of departmental officers with these bodies would improve the co-relation of the departmental inspector's work with that of supervisors and facilitate the work of both. It is customary, however, for the departmental officer to attend federation meetings and the relations are generally most cordial.

In accordance with the principles I have stated above, certain necessary changes in the model by-laws of primary societies, central banks, unions and district federations were found essential and these have been communicated to the several bodies for acceptance. Only 7 of the 19 federations have at present any direct control over the entire supervision fund of the district though in many others the budget of the unions is being considered and approved by the federations. I trust that the other federations too will soon amend their by-laws. Rectification work with special grants from central banks was carried out particularly by the federations at Chingleput, Coimbatore, Vellore, South Kanara, Madura and South Arcot.

Besides the recurring grant of Rs. 1,200 to the Provincial Co-operative Union and Rs. 1,000 to each of the two district federations of South Kanara and Chingleput, Government allotted a sum of Rs. 13,000 to the remaining federations and the Hood Institute, and the whole of this was distributed by me proportionately to the advance made by them in regard to the arrangement for holding the training classes. A sum of Rs. 13,810 as against the total Government grant of Rs. 16,200 was actually spent. Besides this, they also spent from their own funds and from donations a sum of Rs. 8,900 towards the same object. Classes were held in 248 centres at which 2,501 societies participated with 8,917 panchayatdars of rural societies attending such meetings.

The federations at Mangalore and Malabar have been publishing Kannada Sahakari and Parasparasahayi in Kanarese and Malayalam. The Nellore District Federation published during the year a monthly co-operative journal.

Propagandist unions.

17. The Madras Provincial Co-operative Union, Ltd., continued the publication of the Madras Bulletin of Co-operation in English and Tamil. The Provincial Conference was held under its auspices this year in Rajahmundry and it conducted a training class for co-operative workers at which 43 candidates underwent training for a period of three months and 36 passed. The union received a Government subsidy of Rs. 1,200 for the purpose.

The Āndhra Sahakara Sammelanam located at Rajahmundry continue publishing the Telugu Journal "Sahakaramu" as usual. The management of its affairs has of late not been satisfactory and the question of putting it on a satisfactory footing is engaging my consideration.

The Hood Co-operative Institute, Tanjore, which was registered towards the close of 1926–27 conducted two training classes for supervisors and inspectors during the year. Rural training classes for educating panchayatdars of societies were held in twelve centres and the number of societies that were represented and the number of societies' panchayatdars who were trained were estimated at 12 and 138 respectively. The institute received a Government subsidy of Rs. 2,000 for both the purposes.

Training classes.

18. Another feature of this year's working was the institution of regular classes at different centres to give instruction to the paid staff of co-operative workers. Classes for supervisors had previously been given by the Provincial Co-operative Union in Madras.

The first was opened at Tanjore by the Co-operative Institute there. The instruction was given by a paid staff, the superintendent being a retired Deputy Registrar assisted by a commercial instructor. This was followed shortly afterwards by a course at Coimbatore run by the federation, instruction being given by a trained teacher with long co-operative experience assisted by a commercial instructor. These classes were for three months and included teaching in Co-operation, Auditing, Book-keeping and Banking on a syllabus which was approved by the Registrar. The pupils included supervisors, bank clerks, departmental inspectors and private persons of whom several have since been appointed as inspectors.

These classes promised to be of great use and were followed by three classes at Tanjore, Anantapur and Bezwada. That at Tanjore was run by the institute, at Anantapur the federation provided the necessary funds while at Bezwada it was managed by a retired Deputy Collector with funds contributed by various co-operative societies. The teaching was in the hands of a staff in each case headed by an Assistant Registrar lent for the purpose and assisted by one or more other instructors.

These classes were a success and helped to provide for a very definite need, namely, the regular instruction of the paid staff in all branches of work which officers employed by banks, federations, unions, etc., and the department would be required to do. The regular course laid down in the syllabus was supplemented by a few lectures on Co-operative Law, Revenue Law and Procedure and other laws with which a co-operative worker should have some acquaintance. It was found desirable to extend these classes to four months and to make them more regular and permanent. Arrangements were accordingly made to start five classes simultaneously at Vellore, Tanjore, Coimbatore, Anantapur and Bezwada to cover the whole Presidency and to end at the same time with a common examination. These classes together with one conducted by the Provincial Co-operative Union to fill in the time before a more extended central course is opened at Madras are now in progress. It is intended that each of these five centres should have a regular co-operative school of instruction with a permanent staff of teachers at each, and that all persons appointed as inspectors or supervisors shall either before or immediately after appointment be sent for instruction to one of these classes. It is hoped to enlarge

the scope of these courses to provide special instruction for bank clerks and others for whom the full course may not be essential.

Proposals have been placed before the Government for the institution of a Central School at Madras running a year's course in conjunction with the Government School of Commerce, which already provides instruction in those technical subjects of Accountancy and the like with which the co-operative workers must be familiar.

Local supervising unions.

19. The year commenced with 388 unions including Propagandist Unions, Federations and Audit Unions and 26 unions were registered during the year against 20 in the previous year, bringing the total to 414 at the end of the year. 11,544 primary societies with a membership of 739,928 were affiliated to the unions as against 10,709 with 664,653 members at the end of the previous year. The total working capital of the affiliated societies rose from Rs. 6,34,13,675 in the previous year to Rs. 7,14,51,821. A statement comparing the average size of the union in each district with their average working capital and expenditure for the last two years is furnished below :—

District.	1926–27.				1927–28.			
	Unions.	Societies per union (average).	Average working capital.	Average cost of management.	Unions.	Societies per union (average).	Average working capital.	Average cost of management.
			RS.	RS.			RS.	RS.
Anantapur	15	29	1,86,729	756	16	28	1,82,900	743
Arcot (North) ..	33	20	1,35,650	817	34	21	1,55,604	992
Do. (South) ...	22	36	1,85,139	693	24	37	1,87,456	893
Bellary	8	32	1,48,793	650	10	29	1,40,538	804
Chingleput	26	32	2,36 643	922	31	29	2,81,205	1,591
Chittoor	10	26	1,48,645	680	11	25	98,733	742
Coimbatore	19	27	1,85,815	1,034	22	25	1,76,177	1,396
Cuddapah	7	34	1,05,719	631	9	28	88,117	548
Ganjām ...	16	27	79,124	310	16	30	97,198	424
Gōdāvari (East) ...	13	32	2,25 924	1,067	15	28	2,78,337	1,931
Do. (West) ...	8	38	2,83,269	735	11	30	2,64,818	1,521
Guntūr	10	48	2,75,993	1,616	12	41	2,76,123	1,623
Kanara (South) ...	17	27	1,51,912	744	18	25	1,63,250	1,174
Kistna	9	43	2,05,658	1,058	15	27	1,52,227	816
Kurnool	10	27	77,468	614	11	27	81,824	600
Madura	14	30	1,57,230	594	15	29	1,59,068	886

District.	1926–27. Unions.	Societies per union (average).	Average working capital.	Average cost of management.	1927–28. Unions.	Societies per union (average).	Average working capital.	Average cost of management.
			RS.	RS.			RS.	RS.
Malabar	16	25	1,09,472	510	22	22	81,014	402
Nellore	14	23	1,02,071	417	15	26	1,43,033	916
Nilgiris, The ...	3	19	56,243	674	3	18	52,746	1,287
Rāmnād	14	25	1,51,528	652	14	30	1,73,611	720
Salem	14	29	2,29,955	934	15	28	2,67,605	997
Tanjore ...	20	31	1,92,030	750	21	25	1,95,037	986
Tinnevelly	19	28	2,58,823	568	19	35	1,71,376	723
Trichinopoly	15	28	2,85,634	1,372	18	26	3,23,088	1,607
Vizagapatam	10	33	1,10,022	550	12	31	78,969	596

It is quite essential that the existing unions whose area of operations is unwieldy should be reduced to manageable proportion. This was pointed out in the reports of the previous years and appreciable reduction in the area of operation has been effected in several districts. Other districts require attention in this respect. Although in some cases local conditions prevent the splitting up of unions at once, the general principle that unions are more efficient where the operations are restricted to a small compact area and where the number of affiliated societies does not exceed 25 should be kept in view and steps taken to reduce where funds permit the wide area of jurisdiction so as to enable the unions to carry out all their duties properly.

The unions, besides supervising the existing societies, are responsible for the co-operative development of the area in their charge and the organization of credit societies has been left to them. In almost all the districts the loan applications from the primary societies are complied with by the financing bank on the recommendation of the union and references to the department are becoming fewer. The efficiency of the unions depends upon the interest of the governing body members of the union and the ability of the supervisor. The supervisors have been trained hitherto by the Assistant Registrars but there was no examination. Arrangements have since been made to train the supervisors in the training

schools and federations have been requested to pool the supervision fund, form a district cadre of supervisors and to engage a well paid efficient executive officer to check the work of the union supervisors.

Trading activities.

20. The trading activities are carried out by the agricultural primary credit societies as agents for the joint purchase of the agricultural, domestic and other requirements of their members and for the joint sale of their produce. Besides these there are a number of non-credit societies for the purchase of the requirements and sale of the produce of their members. The extent to which these societies achieved their object is exhibited in Appendix I, Section I. The total purchases as owner were Rs. 25·41 lakhs as against Rs. 25·13 lakhs in the previous year and the sales as owner amounted to Rs. 26·66 lakhs as compared with Rs. 25·53 lakhs in the preceding year. The joint purchases and sales made by these societies as well as credit societies in the capacity of agents to their members amounted to Rs. 1·84 lakhs and Rs. 4 lakhs as against Rs. 1·66 lakhs and Rs. 4·94 lakhs respectively in the previous year. Considering the low level of education in rural areas, the undeveloped capacity for trade organizations and the difficulty in securing for the management of this special business the services of persons possessing the necessary experience and knowledge the results are not unexpected. The societies formed to advance loans on crops in godowns to enable ryots to hold up the produce for a more favourable market have worked successfully. The total advances for the year were Rs. 13·16 lakhs against Rs. 9·34 lakhs in the previous year. Out of the budget allotment of Rs. 25,000 for the construction of godowns in loan and sale societies only two societies were advanced a loan of Rs. 1,500 for the construction of godowns. In consultation with the Director of Public Health specifications for the construction of godowns to make them rat and fire proof were drawn up and communicated to all loan and sale societies in November last. Since the close of the financial year a sum of Rs. 4,000 was sanctioned to two other loan and sale societies.

Every district has now a senior Inspector to look after the non-credit work under the control of the Deputy Registrar. In addition, 10 junior Inspectors are attached to the selected loan and sale societies for their supervision and for intensive work.

Labour contract societies.

21. At the beginning of the year there were 57 societies of labourers with the object of taking labour contracts and thereby to find work for their members. Three societies of this kind were added during the year bringing the total to 60 at the end of the year with 3,746 members. During the year, these societies secured contracts for Rs. 2,37,563. They actually completed within the year work valued at Rs. 3,16,727 as compared with Rs. 3,03,130 for the previous year. A sum of Rs. 2,48,894 was paid as wages. The societies had also to employ a certain number of non-members for the work. The wages paid to members amounted to Rs. 96,886 as against Rs. 1,28,357 in the previous year. Though Government have drawn the attention of all local bodies and the departments of Government having works for execution to the existence of these co-operative labour societies and to employ them to execute works whenever possible, patronage from public bodies has been very slight. The societies in the Tanjore and Trichinopoly districts took up contract works and turned out Rs. 2,09,564 and Rs. 47,856 worth of work respectively during the year. Next to the societies in the Trichinopoly circle, the societies in the Madras circle and South Kanara have contributed largely to the output of work. Though the possibilities of societies of this type have been clearly demonstrated, they have to contend against the powerful competition of private contractors from outside. Within the societies themselves in a few instances inadequate organization, indifferent business methods and sometimes disunion among the leaders lead to difficulties more or less acute.

Land reclamation.

22. The number of societies at the end of the year was nine, as in the previous year. The total acreage for reclamation was estimated at 2,482. Inclusive of 123 acres reclaimed during the year, the total extent cleared comes to 737 acres. In most of these cases the actual work of reclamation was carried out by the societies as a whole on behalf of members. In some of the smaller blocks, however, where the difficulty of sand clearance was not so great, the societies merely financed the members leaving them to make their own individual arrangements to clear the sand. These societies are financed by the Government and the total amount of loan outstanding in the last day of the year was Rs. 1,81,076 as against Rs. 1,26,955

at the end of the previous year. The scheme to dig higher level channels to obviate the necessity of clearing land to the original level, was sanctioned by Government in January 1928. The extent of land to be brought under the high level channel scheme is 905 acres and the work has, however, to be kept in abeyance, as lands have not been acquired by the Revenue Department and handed over to the Public Works Department to enable them to start the digging of the high level channel.

Land mortgage banks.

23. The number of land mortgage banks on 30th June 1928 was 18 as against 10 in the previous year. The number of members on the last day of the year was 1,024 with a paid-up share capital of Rs. 60,787. Debentures issued by the various land mortgage banks and the amount of debentures taken up by the public and Government are shown below:—

Name of Land Mortgage Bank.	Amount of debentures issued.	Amount of debentures taken by	
		Public.	The Government.
	RS.	RS.	RS.
Ambur Land Mortgage Bank	3 000	3,000	
Conjeeveram do.	1,10,0 0	60,000	50,000
Kambiliampatti do.	39,000	20,000	19,000
Peelamedu do.	8,000	4,000	4,000
Gudlavalleru do.	1,98,000	1,48,000	50,000

I have submitted proposals with draft by-laws for the formation of a Central Land Mortgage Bank at Madras with individuals and primary Land Mortgage Banks as members to issue debentures as a floating charge on the value of the mortgages transferred to the Central Land Mortgage Bank by the primary Land Mortgage Banks.

Irrigation societies.

24. There are two types of such societies: (1) those for keeping channels in good repair, and (2) those for irrigating lands jointly with the aid of power pumps. There were 8 societies for carrying out kudimaramat work and 9 for the purpose of irrigation

The Government have in G.O. Mis. No. 286, dated 8th February 1928, laid down the procedure in the execution of kudimaramat work of the co-operative societies. The work should be attended to by co-operative societies formed for the purpose regularly and systematically. In regard to non-member ryots, if they neglect to render the customary aid in conjunction with the members of the society in obedience to the notice issued by the Tahsildar, their contribution should be levied under section 6, Act I of 1858, and paid to the society doing the work. It is trusted that the ryots will take advantage of the Government Order and form co-operative societies to attend to the regular execution of kudimaramat work.

The pump irrigation societies are eligible for long term loans from Government for the installation of the necessary plant and machinery. The Melpattambakkam society in the South Arcot District got a loan of Rs. 2,700 for the purpose.

Milk supply societies.

25. To the 11 milk supply societies which were in existence at the beginning of the year, 9 more were added during the year. They were confronted with the difficulty of transport of the milk to Madras. For some time they used the ordinary passenger buses for transport. Later on, Government lent them an old Ford lorry, the working of which, however, was not satisfactory. They could not bring the milk in time to Madras, while on some occasions it broke down and the milk went sour before it could be got to Madras. The societies therefore formed themselves into a union for sale of their milk and approached the Madras Corporation and the Government for financial help to buy two lorries. The union is located in Madras and is called "The Madras Milk Supply Union." The Government were pleased to sanction a loan of Rs. 15,000 to the union for the purchase of lorries, milk cans and cream separators. One lorry, cans and vessels were purchased before the close of the year, and the other lorry has been purchased since. The societies sold during the year 31,000 Madras measures of milk worth about Rs. 15,500. Practically the whole work was done in the latter half of the year. The societies had and have to work against difficulties. When the supply of milk was large in the first half of the year there were no facilities for transport and when they obtained these facilities summer was rapidly approaching and the supply falling. With the advent of the rainy season again the supply is going up. If the milk is to be sold to the general public, it has to come early in the morning to Madras at 5-30 or 6. This means that the milkmen will have to get up from their bed very early at about 3 a.m. This they have to do day after day and it is contrary to their custom. They are not early risers. Before the societies came into existence some of these men used to hand over their milk at about 7 or 7-30 to village dealers who carried it to Madras through railway trains at about 10 a.m. and sold it to coffee hotels. The union cannot rely entirely on hotels for the disposal of its milk and has therefore to bring the milk to Madras early in the morning for sale to the general public. Further the milk has to be disposed of within two or three hours after it is brought to Madras and it is found sometimes difficult to dispose of the entire quantity in so short a period. Only pasturisation of milk and cold storage can help the union in this respect. There is a proposal before me to buy a pasturising plant and I am writing to the Corporation of Madras in regard to that proposal. I may also come to Government for help.

To ensure the purity of the milk supplied, the members of each village society bring their animals to a central place in the village and milk them in clean vessels under the strict supervision of a superintendent appointed by the union. The milk is then bulked and put in cans, sealed and handed over at the nearest road-side where the motor lorry of the union picks it up. The lorry takes the milk with that of other societies to Madras, where the Dairy Expert of the Union receives it and after examination distributes it to the several sale depots and hotels.

The District Board, Chingleput, has given free of cost to one of the milk supply societies a stud animal for the use of the members of that society as well as the neighbouring societies. The thanks of these societies are due to the Board.

Students' societies.

26. An impetus was given during the year to the formation of co-operative societies for students. Students can by co-operation obtain their stationery, books and other things on more advantageous terms than through a small retailer. The students would benefit and at the same time they would have among them a practical demonstration of the management of a co-operative society. Minors have no legal power to contract and consequently cannot become members of a society, much less can they take a responsible part in the management of one. A set of model by-laws was framed and circulated for adoption by such societies. Membership was thrown open to students above 18 years of age and to the

college or school staff while students below 18 years were admitted as associates on payment of an entrance fee. Teachers are allowed to participate, but the chief responsibility must be with the students themselves. Students admitted as associates are allowed to attend the general body meetings and take part in the discussion but have no power to vote. The Director of Public Instruction was kind enough to instruct his educational officers to render all possible assistance in the formation of these societies in greater numbers. There were on 30th June 1928, 46 such societies as against 26 in the previous year. There were 2,551 students with 496 teachers in these societies of whom 961 were minors admitted as associates. Their paid-up share capital was nearly Rs. 4,000 and they transacted business in the purchase and distribution of stationery to the extent of Rs. 20,682 and effected a saving of Rs. 1,876 which works out at 9 per cent and paid as bonus on the sales Rs. 174. The net profit for the year was Rs. 1,715.

Agricultural demonstration societies.

27. There were 15 societies at the end of the year as against 13 in the previous year. Only six of these, two in Tanjore and four in Trichinopoly did any active work. The Tanjore Demonstration Society showed that an acre of double crop land gave by improved method a net income of Rs. 78 while by the old method an acre yielded Rs. 45. An acre of single crop wet land gave a net income of Rs. 48 by the old method while it gave Rs. 62 by the improved method. The Lalgudi Sivagnanam Society demonstrated that an acre of double crop wet land gave an income of Rs. 153 by the old method but Rs. 224 by the improved method. The other societies also have yielded similar results. The Lalgudi Sivagnanam Agricultural and Industrial Society supplied to members and non-members seed, manure, etc., to the value of Rs. 37,938. The Marudur Society distributed 1,206 lb. of selected seeds to members. The Tanjore Demonstration Society distributed 9 tons of superphosphate and 29½ bags of ammonium sulphate and 2,160 measures of seed. The Moolangudi Demonstration Society distributed 80 bags of superphosphate and 70 bags of ammonium sulphate and 13 bags of kavalai seeds and 2,436 measures of paddy seeds.

In February last there was a conference of Deputy Registrars and Deputy Directors of Agriculture. It was agreed at the conference that more societies should be organized in several districts to supplement work on demonstration plots but should be registered only after consideration of a joint report from co-operative and agricultural officers on the prospects of success.

The difficulty of finding men capable and willing to devote much time and trouble to running such societies and the land available for the purposes in places approved of by the Agricultural Department, renders it impossible to develop these activities rapidly.

Weavers' societies.

28. There were 63 societies exclusively for weavers and 76 credit societies of which more than 60 per cent were weavers. Their transactions are shown in Section III-C of Appendix No. 8. Their working capital increased from Rs. 1,32,032 to Rs. 1,52,413 and the divisible profit from Rs. 3,442 to Rs. 3,752.

There are in general two classes of weavers—

(a) those who buy their yarn, weave their cloth and sell it either locally or through a merchant.

(b) those who get advances in cash and yarn from merchants small or large, weave the cloth and deliver it back to the weaver.

The output of weavers could be greatly enhanced could a steady market be found and the market would be better if the weaver could be relied on to turn out cloths of standard quality and guaranteed uniformity in a steady supply. Those who work on their own, are difficult to organize. They are ill-educated, poor and unreliable. Those who work on advances get only a poor cooly wage and are generally so indebted that they are bound to the master weavers or petty merchant. To give them sufficient loans, to relieve them of their debt would be an enterprise that no bank could contemplate with equanimity. The Committee on Co-operation expressed the opinion that steps so far taken to help the weavers' community are not adequate and that a knowledge of weaving and of the many connected problems cannot be acquired in a few months' training. The key to the problem has been stated by them to be (1) marketing the textile products; and (2) the possibility of guaranteeing quality to the agencies which undertake the marketing. The appointment of a textile expert has been advocated by them. The main problem is one of marketing and for this it is not so much a man with technical knowledge of weaving that is required but one with a knowledge of the business side of the matter. This is under the consideration of Government. It is under contemplation to open a central depot in Madras for the marketing of the weavers' products. The Special Inspector trained by the Industries Department was attached to the Special Officer for the survey of Cottage Industries. He reverted to the Co-operative Department with effect from 31st August 1927. Owing to illness he was on leave till the end of February and is now in the regular line in this department.

Egg production and sale societies.

29. In accordance with one of the resolutions passed in the First Indian Poultry Conference held in Calcutta in December 1926, that Co-operative Societies in India should be approached with a definite scheme for marketing poultry and poultry products, I circularised all Deputy Registrars to investigate the possibilities of organizing co-operative egg production and sale societies, in the neighbourhood of large towns, to collect the eggs produced by their members and sell them fresh. One society was registered in Valarpuram in the Chingleput District. It started work towards the close of the year and was in correspondence with the Deputy Director of Live-Stock Cattle Farm, Hosūr, for the supply of good breed of hens.

In the Nilgiris improved leghorn fowls were introduced in the Badaga villages during the year and they are gradually spreading to a number of villages in the neighbourhood. The advantages of keeping a superior breed of poultry is slowly being appreciated there.

Criminal offences.

30. The number of prosecutions for offences, committed by the office-bearers of the co-operative societies is gradually increasing year by year. There were 56 prosecutions as against 23 in the previous year. Of these 45 were launched at the instance of the department and 11 at the instance of the societies. Only 23 of these were decided and the accused were convicted in 16 cases. The prosecutions related to criminal breach of trust, forgery and falsification of accounts. It is an erroneous idea to think that if honorary workers are punished for cases of embezzlement honest men will take fright or co-operative societies as a whole be discredited. I cannot find any reason to suppose that the increase in the number of prosecutions indicates an increase in criminal tendencies. Cases are being handed over to the police for prosecution rather more freely than formerly and increased activity has brought more cases to light. As pointed out by the Committee on Co-operation every possible step should be taken to protect members of primary societies and others from losses caused by misfeasance and that in all cases where there is a reasonable chance of convictions, prosecutions should be launched and offenders brought to trial.

As a safeguard in the Central Banks I drew the attention of all Central Banks to the following business precepts and to the risks they run by ignoring them :—

(i) Cash on hand should not exceed an amount to be specified in the by-laws or rules as required for immediate use and all surplus to such small requirements should be lodged either in the Treasury or in the Imperial Bank.

(ii) The cash should not be under a single key—any considerable amount of cash should be under double lock.

(iii) Cash held by the bank apart from some kept in the Treasury or in the Imperial Bank should be in a safe and in no circumstance should it be kept outside the bank by any member of the staff or management.

In regard to primary societies the duties and responsibilities of president and secretaries in regard to cash balance were definitely laid down and circulated and every society was asked to enact a subsidiary by-law to prescribe the amount of cash that the treasurer of the society may keep with him taking into consideration the circumstances of each society.

It is contended by some that a certain amount of cash has to be kept in the primary society to be disbursed as loans but it seems to me that there is no general necessity for this, provided arrangements are made to enable societies to get cash readily. A current account system was indicated as one possible method of facilitating this.

Classification of societies.

31. In my last report I classified the societies affiliated to unions into A, B, C, D, E and F on the basis of the percentage of overdues (from members) to demand as under :—

Class A up to 5 per cent of overdues.
" B " 30 " "
" C " 45 " "

Class D up to 60 per cent of overdues.
„ E above 60 „ „
„ F societies which have granted no loans within the last 12 months including all dormant societies.

In the year under report I found it necessary to adopt the following two systems of classification. Societies were proposed to be classified into A, B, C and D as suggested in the ninth Conference of Registrars held at Bombay in 1926 on the basis of the help derived by them. They are also to be classed into I to VI on the basis of actual collections to demand:—

I. 95 per cent and over.
II. 70 per cent „
III. 55 per cent „
IV. 40 per cent „
V. Below 40 per cent.
VI. Dormant societies which have not given any loans in the last 12 months.
VII. Societies to which no loans have yet fallen due.

This was to provide a correct view of the actual financial position. The list of societies classified in this manner is appended to this report. I do not think the classification into A, B, C and D can be very reliable in the first year—the classification in each district is done by a different officer and depends largely on personal opinion. This I think accounts to a considerable extent for the marked disparity among the districts.

Committee on Co-operation.

32. The Committee on Co-operation presided over by Mr. C. A. H. Townsend, C.I.E., I.C.S., presented their report on January 1928 and the Government published their report on 21st February 1928. In view of the many doubtful issues raised by the Committee in respect of recent developments and of the clear indication of the necessity for reorganization I was asked to direct for the present my entire attention to the reorganization of the movement and not to the further development of non-credit activities and also to concentrate my attention on matters which are of vital importance such as the recommendations regarding supervision, inspection and the staff to be provided by Government. I have submitted my remarks separately on all the 248 recommendations. Final reports on a few recommendations are yet pending as they are yet under scrutiny and information required is being collected.

III.—Working of Societies.

(a) *The Madras Central Urban Bank, Ltd.* *(Provincial Bank).*

Progress.

33. The tabular statement given below shows the transactions of the Provincial Bank during the last five years :—

Years.	Share capital paid up		Deposits and other borrowings (including overdrafts).	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
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
1925–26 ..	5,92,470	−2,230	1,25,82,219	+25,01,352
1926–27 ...	5,95,770	+3,300	1,16,96,648	−8,85,571
1927–28 ...	5,96,350	+580	1,25,46,049	+8,49,401

Years.	Total working capital (excluding building and other funds).		Profit.		Reserve fund after audit.	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.	RS.	RS.	RS.
1923–24 ...	91,60,287	+ 6,15,611	1,56,705	+23,137	3,28,098	+ 88,761
1924–25 ...	1,10,60,567	+19,00,280	2,10,298	+53,593	4,8,6929	+1,18,881
1925–26 ...	1,36,74,689	+26,14,122	1,91,838	−18,460	6,00,000	+1,68,071
1926–27 ...	1,28,92,418	− 7,82,271	2,06,895	+15,057	7,00,000	+1,00,000
1927–28 ...	1,38,42,399	+ 9,49,981	2,61,699	+54,804	9,00,000	+2,00,000

Share capital.

34. The total share capital of the bank rose to Rs. 5,96,350 from Rs. 5,95,770. No preferential shares of individuals were redeemed during the year. The amount of shares held by individuals and Central Banks at the end of the year was Rs. 18,400 and Rs. 5,77,950 against Rs. 18,400 and Rs. 5,77,370 respectively at the end of the previous year. Individual members are 184 and all the Central Banks except the Christian Central Co-operative Bank, Ltd., and 29 primary societies are members.

Deposits and borrowings.

35. There was considerable expansion in the transactions of the bank under all heads. The deposits of individuals rose from Rs. 47·59 lakhs to Rs. 56·95 lakhs while the deposits of local boards and municipalities, etc., rose from Rs. 25·07 lakhs to Rs. 27·82 lakhs at the end of the year. Deposits of all kinds increased from Rs. 116·97 lakhs to Rs. 125·46 lakhs. During the year, the Madras Central Urban Bank offered for sale 5 per cent debenture bonds to the amount of Rs. 5 lakhs at 95 to attract long term money, and the debenture money on 30th June 1928 amounted to Rs. 1·83 lakhs.

Loans.

36. Loans to the extent of Rs. 65·91 lakhs of which Rs. 12·51 lakhs went to individuals, were issued during the year as compared with Rs. 58·37 lakhs in the previous year. The total of loans outstanding amounted to Rs. 85·51 lakhs, of which Rs. 3·11 lakhs were due from individuals on the security of their deposits, as compared with Rs. 74·73 lakhs in the previous year.

Indebtedness of primary societies.

37. The direct indebtedness of primary societies to the Madras Central Urban Bank was further reduced from Rs. 5,000 at the beginning of the year to Rs. 1,500 at the end. It is hoped that the entire outstandings under this head will be realised during the current year.

Net profits.

38. The net divisible profit of the Madras Central Urban Bank for the year comes to Rs. 2,61,463 against Rs 2,05,848 in spite of the fact that the bank reduced the lending rate to 6 per cent to Central Banks which reduced the rate of interest on borrowings from individuals and local boards to $5\frac{1}{2}$ and 4 per cent. The increase in profits is due to the increase in transactions and the reduction of the rate of interest on deposits. The highest rate of interest on deposits paid by the bank is only $4\frac{1}{2}$ per cent.

Surplus and investments outside.

39. The Central Urban Bank had the following investments outside the movement in Madras :—

	RS.
Government securities besides its Reserve Fund	42,03,000
Deposits in Bengal Provincial Co-operative Bank	5,00,000
Deposit in Assam Provincial Co-operative Bank	30,000
	47,33,000

Special deposits.

40. The amount of local fund and municipal deposits in the Madras Central Urban Bank at the end of the year amounted to Rs. 27·82 lakhs. It is made up of the following items :—

	RS.
1. Railway cess	10,51,833
2. Security deposits of employees and contractors of Local Boards and Municipalities	1,66,901
3. Provident Fund of employees of Local Boards and Municipalities	61,000
4. Surplus General Funds of Local Boards and Municipalities	13,11,040
5. Jail contractor's deposits	3,950
6. Abkari contractors' deposits	1,81,846
7. Security deposits of Government employees	5,710
	27,82,280

Overdraft.

41. The Imperial Bank has sanctioned an overdraft of Rs. 17,55,000 to the bank on the security of demand promissory notes and Rs. 10 lakhs on Government securities. The amount actually drawn on 30th June 1928 was only Rs. 7,31,429.

Fluid resources.

42. The bank maintained fluid resources in accordance with the standard fixed.

Central Banks.

43. *Progress.*—The following statement will show the progress of all the thirty-one District Central Banks during the last five years :—

Years.	Share capital paid up.		Deposits and other borrowings (including overdrafts).	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
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	+43,44,508
1925-26 ...	40,23,236	+3,30,779	3,45,97,534	+45,36,781
1926-27 ...	44,32,588	+4,09,352	4,22,66,554	+76,69,020
1927-28 ...	48,69,649	+4,37,061	4,81,17,906	+58,51,352

Years.	Total working capital (excluding building and other funds).		Book profit.		Reserve fund after audit.	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.	RS.	RS.	RS.
1923-24 ...	2,05,33,989	+47,48,990	5,80,276	+1,49,595	7,14,032	+1,32,234
1924-25 ...	3,44,67,230	+49,33,241	7,12,360	+1,32,084	8,90,062	+1,76,031
1925-26 ...	3,95,23,015	+50,55,785	7,23,111	+10,751	10,38,990	+1,48,927
1926-27 ...	4,77,81,743	+82,58,628	8,86,603	+1,63,491	12,58,851	+2,19,861
1927-28 ...	5,42,94,318	+65,12,575	12,19,327	+3,32,725	15,52,338	+2,93,487

Overdraft with the Imperial Bank.

44. As usual the Imperial Bank of India rendered great assistance to the movement particularly in regard to the provision of fluid resources by allowing overdrafts to the Central Banks as well as to the Madras Central Urban Bank at a flat rate of 6½ per cent. During the year an additional overdraft of Rs. 40,000 was sanctioned to the Sree Konaseema Co-operative Central Bank, Ltd., while the overdraft granted to the Anantapur District Bank was reduced to Rs. 50,000 at my instance. Thus the overdrafts allowed amounted to Rs. 36·66 lakhs at the end of the year as compared with Rs. 36·76 lakhs at the end of the previous year. The overdrafts are given on the condition that they will be utilized only as cover for deposits or as short term loans repayable within a year.

Fluid resources.

45. During the year the Government issued orders permitting the Central Banks to take credit for the overdraft allowed by the Madras Central Urban Bank in their fluid resources and requiring them to maintain fluid resources for the overdrafts granted by them to societies to serve as cover for deposits by non-members. The committee on co-operation has recommended that these banks should have less on the Imperial Bank for fluid resource and steps are being taken to increase their owned fluid resource. It has been recommended that they should put more of their funds into Government paper but the anomalous position arises that, if they invest their spare cash in Fixed Deposit in the Madras Central Urban Bank, they do not have to pay interest on it while, if they buy Government paper they render themselves liable to income-tax. A set off of the interest paid on money invested is only allowed if it can be shown that specific sums were borrowed at a certain rate and reinvested in Government promissory notes, but this is rarely possible. A bank may usefully invest surplus fund and floating balances largely in Government paper, but if it does so, it must apparently pay income-tax on the full amount of interest received on such Government paper.

Half-yearly reports in respect of each central bank are being received to find out if any central bank failed to maintain the required standard and the days for which there was deficiency with the amount of such deficiency. During the half-year ending 31st December 1927, 15 out of the 31 Central Banks did not maintain the prescribed standard for the whole period, the maximum amount of deficiency being Rs. 2,98,690 in one case while it was only nine Central Banks in the next half-year with the maximum deficit being Rs. 98,160. Two reasons (viz.), anticipation of renewal of deposits and inadequacy of collections, are generally assigned for failure to maintain the prescribed standard of fluid resources. The attention of the Central Banks has been drawn to the fact that it is quite unsound to bank on the supposition that a deposit is going to be renewed. The Central Banks have been advised to stop issuing further loans when the fluid resource available is just up to the limit and to make arrangements in advance to maintain adequate fluid resource for the deposits falling due.

46. The movement has continued to attract even to a larger extent the deposits of local boards and municipalities in spite of the fact that the rate of interest thereon was not allowed to exceed 4 per cent. At the end of the year the deposits from local boards and other special sources amounted to Rs. 161·07 lakhs as compared with Rs. 138·62 lakhs at the end of the previous year.

Deposits from special sources and individuals.

The amount is made up of the following items :—

	RS.
1. Railway cess	68,49,860
2. Security deposits of employees and contractors of local boards and municipalities	14,84,591
3. Provident fund of employees of local boards and municipalities.	29,46,989
4. Surplus general funds of local boards and municipalities ...	35,56,903
5. Jail contractors' deposits ...	67,582
6. Abkāri contractors' deposits ...	8,03,438
7. Security deposits of Government employees	67,760
8. Civil Court deposits	2,82,153
9. Pilgrim tax, forests, etc.	10,503
10. Lanka toll and toddy contractors.	19,341
11. Religious endowments fund ...	18,503
Total ...	1,61,07,623

The deposits held by the district banks from non-members and members amounted to Rs. 331·91 lakhs against Rs. 295·91 lakhs in the previous year, an increase of Rs. 36 lakhs. These deposits represent 61 per cent of the total working capital as compared with 62 per cent in the previous year. The borrowings from the Provincial Bank by the Central Banks were Rs. 84·62 lakhs, which is 15 per cent of their working capital as compared with 16 in the previous year.

47. The increase in book profits as well as divisible profits compared with the previous year was appreciable in Bellary, Coimbatore, Cuddapah, Ganjām, Gōdāvari, Sree Konaseema, Kurnool, Salem and Tinnevelly District Banks. With the exception of Chittoor and South Kanara Central Banks the rest will be in a position to declare dividend at the maximum rate of 9 per cent.

Net profits.

48. The percentage of balance to demand for principal, arrear interest and current interest due to the district banks are shown in Appendix No. 4, section II. It will be seen therefrom that the principal arrears under long and short term loans were nil in Aska Central Bank and less than 10 per cent in Rāmachandrapuram, Sree Konaseema and Ellore Central Banks, while they were very high in Anantapur, South Arcot, Hospet, Chittoor, Cuddapah, Malabar and Salem under long term loans, the percentage being in excess of 50 per cent. Under short term loans, the arrears were not heavy except in the case of Hospet, Chittoor and Cuddapah District Banks. With regard to the collection of interest all the district banks have done well with the exception of Chittoor (17 per cent), Cuddapah (14 per cent), Malabar (13 per cent) and Nellore (14 per cent). Constant attempts are being made to increase the proportion of short-term business.

Demand, collection and balance.

(b) *Agricultural Societies.*

Class I.—Credit Societies.

49. *Progress.*—The following are the main details to show the progress of agricultural credit societies :—

	1927–28.	1926–27.
Number of societies	11,966	11,000
Number of members	630,298	583,315
	In lakhs. RS.	In lakhs. RS.
Paid-up share capital	67·56	58·37
Deposits by members	8·16	7·14
Do. non-members ...	16·66	12·68
Loans from financing banks and other societies	438·64	375·80
Loans from Government ...	9·65	8·12
Reserve Fund	33·13	27·41
Working capital	573·80	489·52

The general progress is steady.

50. The expansion due to the formation of new societies during the year and the expansion due to consolidation and development of

Expansion.

societies registered before the beginning of the year are shown below :—

Particulars.	Increase.	Accounted for by societies registered	
		During the year.	Before 1st July 1927.
Number of members	46,983	24,696	22,287
	RS.	RS	RS.
Paid-up share capital	9,19,519	2,29,686	5,89,833
Deposits of individuals	4,99,642	11,764	4,87,878
Loans from financing banks ...	62,77,141	18,15,371	44,61,770
Reserve fund	5,72,750	...	5,72,750

There was substantial increase in share capital in almost all districts. The increase is particularly satisfactory in North Arcot, Chingleput and Gōdāvari East.

Profits.

51. The total divisible profit earned by the societies during the year amounted to Rs. 9,69,952, as against Rs. 9,25,842 in the previous year. The total loss not yet recouped by societies on the last day of the year amounted to Rs. 10,97,999 as compared with Rs. 9,51,495 in the previous year. The book profits of all agricultural credit societies for the year amounted to Rs. 39,92,239 as compared with Rs. 34,04,471 in the previous year. Four hundred and eighty-five out of 11,966 societies were not really started on work before the end of the year. Of the remaining 11,481 societies, 4,889 worked at a loss when overdue interest is excluded from the profits, and 1,318 societies only worked at a loss amounting in all to Rs. 56,040 when overdue interest is included in the profits. Of the societies started during the year, viz., 433 were responsible for a loss of Rs. 7,864. The remaining loss, viz., Rs. 48,176 relates to 885 old societies and the average loss for a society comes to Rs. 54.

Loans.

52. A statement of loans given by agricultural 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 (1) productive purposes, (2) non-productive purposes, and (3) paying off prior debts.

Loans granted by agricultural societies (of all types) classified according to purpose.

Year.	Number of members.	Working capital.	Loans for productive purposes.		Loans for redemption of prior debts.		Loans for non-productive purposes.		Total loans.	
			Number.	Amount.	Number.	Amount	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		IN LAKHS RS.		IN LAKHS RS.		IN LAKHS RS.		IN LAKHS RS.		IN LAKHS RS.
1923 24 ...	454,033	320·85	130,273	100·83	30,989	44·56	5,123	3·64	166,485	149·47
1924–25 ...	509,536	365·73	136,062	109·11	31,247	46·60	3,317	2·62	170,626	158·33
1925–26 ..	548,568	407·46	131,765	114·89	30,631	49·09	3,955	3·60	166,351	167·58
1926–27 ..	612,220	501·00	148,600	143·98	46,077	89·34	3,388	3·25	198,065	236·57
1927–28 ...	662,589	585·76	148,363	151·50	47,623	100·04	4,180	4·43	200,166	255·98

It may be seen therefrom the percentage of total loans issued during the year to the working capital was 44 per cent. The amount of loans granted for non-productive purposes has unfortunately increased to Rs. 4·43 lakhs. The amount of loans given by the agricultural credit societies during the year for short term purposes was Rs. 107·31 lakhs (42·32 per cent) while that for long term was Rs. 146·25 lakhs (57·68 per cent). The amount borrowed from Central Banks was Rs. 76·20 lakhs and Rs. 129·97 lakhs respectively under short term and long term. A greater portion was thus for long term. The amount of loans outstanding against members was Rs. 129·43 lakhs under short term and Rs. 378·99 lakhs under long term while the amounts due to Central Banks were Rs. 82·85 lakhs and Rs. 355·47 lakhs. The societies have been furnished with a general guide of what constitutes short term and long term loans and how the purposes may be classed under these heads in order to facilitate their work in granting loans to members.

The system of advancing loans on the pledge of produce and paying the Government kist in lump to the village munsif or the taluk treasury was tried in 11 societies of the Kaikalur Union area in Kistna District. The aggregate amount of kist so remitted by the societies came to Rs. 20,843 and the Revenue Divisional Officer of the division has reported that the system has worked well. The system will be extended to other districts also this year. The amount of loans given for repayment of kist increased from Rs. 13,78,000 in 1926–27 to Rs. 15,47,000 in 1927–28.

The total amount of loans issued on the security of movables outstanding on 30th June 1928 amounted to

Rs. 11·45 lakhs as against Rs. 7·04 lakhs in the previous year and 2·53 in the year before last.

Arrears.

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

Year.	Demand under principal in the year.	Amount overdue.	Percentage of columns (3) to (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 columns (6) to (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 columns (9) to (8).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	RS.	RS.		RS.	RS.		RS.	RS.	
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	35·88
1925-26 ...	2,33,56,966	1,07,79,319	46·15	19,45,249	10,47,861	53·87	36,82,186	14,07,600	38·23
1926-27 ...	2,65,62,889	1,21,29,503	45·66	25,04,015	13,49,203	53·88	39,77,837	16,44,556	41·34
1927-28 ...	3,16,74,033	1,35,57,516	42·81	30,17,311	17,22,276	57·08	47,84,582	17,55,731	36·70

Collection work in unions.

54. The following unions in the Presidency which have kept down the arrears under principal and interest due by members to the affiliated societies below 12 and 10 per cent respectively are deserving of special mention :—

District.	Name of union.	Percentage of arrears. Principal (average for short and long term loans).	Percentage of arrears. Current interest.
1. East Gōdāvari	Razole (Adhora)	12	10
2. Do.	Kottapeta	12	8
3. Rāmnād	Rameswaram	11	6
4. Trichinopoly	Lalgudi	10	10
5. Do.	Karur, North	8	8
6. South Kanara	Mangalore Town	11	2
7. West Gōdāvari	Bhimavaram	6	8
8. Do.	Achanta	10	6
9. Do.	Tadapalligudem	3	1
10. Do.	Ellore	4	5
11. Tanjore	Mannargudi	11	10
12. Vizagapatam	Srirampuram	9	7
13. Do.	Vizianagram	6	3
14. Ganjām	Ballipoda	2	1
15. Do.	Buguda	9	4
16. Do.	Russellkonda	11	4
17. Do.	Surada	8	1
18. Do.	Jagannadapuram	11	7

In the previous year and in the year before last, the number of unions falling in this category, i.e., less than 12 per cent principal and 10 per cent interest overdue was 7 and 3 respectively and the number has now increased to 18. It is very gratifying to note that the Vizianagram union in the Vizagapatam District continues to maintain a high place as in the previous reports. There was an increase in the percentage of overdues both under principal and interest in the Ottappidaram Union in the Tinnevelly District, the percentage being 15 under principal (short and long term) and 9 under current interest as against one per cent and 2 per cent respectively in the previous year. It is hoped that the union will reduce the arrears to a minimum in the current year and maintain the level of efficiency as in previous years. Except for a slight deterioration in the collection of arrear interest, the percentage of overdues to demand both under principal and current interest has decreased. Appendix No. 5, Section I gives details for each district. It may be seen therefrom that Ganjām, Gōdāvari East, Gōdāvari West and Vizagapatam have shown the best results in regard to the collection of principal both under long and short term loans. Overdues are very heavy in Anantapur, Arcot South, Chittoor, Cuddapah, Kurnool, Malabar, the Nilgiris and Salem as the percentage of balance to demand ranges from 50 to 85 per cent. I trust the district federations and local unions in these districts will take necessary steps to reduce the arrears and show satisfactory results in the current year. As regards interest, collections of current interest were satisfactory in the districts of Ganjām, Gōdāvari East, Gōdāvari West and Vizagapatam and in arrear interest Gōdāvari East and Gōdāvari West showed fair results. The central banks in the districts of Arcot North and Arcot South have given extensions of time to societies but the societies in these districts have not in their turn showed a similar concession to their members. This is very irregular as was repeatedly pointed out and ought not to continue. To combat the overdues in primary societies, the unions and federations should do their work efficiently and systematically and I have urged on them the necessity of prompt attention to this important matter on which the success of the movement largely depends. All these societies are now required to open a register of overdue loans and to transfer all overdue cases to that register. Each primary society affiliated to a union was asked to send to the union every month a statement to show the demand, collection and balance of loans due from its members, Each union in its turn arranged for collections especially in societies where the arrears were very heavy and the panchayat weak. At the same time the unions were requested to prepare a consolidated statement for all their affiliated societies and send it in duplicate to the District Federation. The District Federation was similarly furnished with statements in duplicate from non-affiliated societies. A copy was given to the central banks to keep them informed of the state of arrears in each society. I am glad to notice that this arrangement had a wholesome effect and I would again press on these institutions the necessity of devoting their attention still more to the collections in primary societies. One of the reasons for the overdues as the Committee on Co-operation has observed is the defect in the present organization under which no facilities are granted for the prompt disposal of short term loan applications. Cultivators do not repay their loans as they think that if they do so they will be unable to obtain the money they require in time for their next cultivation season. The delay was generally in the union where the governing body never met frequently to dispose of loan applications. With a view to the loan applications being dealt with, with the utmost promptitude and to facilitate loans being got quickly unions were advised to have committees formed consisting of 2 or 3 directors at the union headquarters, in widespread unions and if possible the member in charge of a society which sends a loan application to deal with all loan applications quickly either by meeting or by circulation and holding over for the next directors' meeting only those applications on which there was any disagreement. To develop short term business and foster the co-operative finance of agriculture the system of forecasts for the whole year devised years ago was not pressed as it had failed but a modified proposal was recommended. I issued circular instructions to all societies, unions and financing banks to make sufficiently early an application for a loan estimated to be enough to provide for cultivation expenses and other short term needs, preferably six weeks in advance before the commencement of the cultivation season. This estimate together with the necessary panchayat resolutions for borrowing the amount from the financing bank and loan applications in duplicate and pro-notes, etc., were to be sent through the union to the financing bank. This application should be dealt with in the ordinary course, but the bank would pass orders allowing the loan to be drawn on for four months between specified dates—any amount not so drawn to lapse. Delay in the

registration of pro-notes by primary societies has been obviated by the Central Banks agreeing to accept unregistered pro-notes of primary societies for short term loans. Again delay in the drawal of money required further hinders short term business. This can be avoided and simplified by developing current account banking through local urban banks in which primary credit societies can have current accounts.

Class II.—Purchase, Purchase and Sale.

55. The following figures show the position of the societies under this class during the year under report :—

	On 30th June 1928.	On 30th June 1927.
	No.	No.
(1) Number of societies	127	116
	RS.	RS.
(2) Sale of goods to members ...	1,55,777	1,51,429
(3) Sale of members' products for commission	5,32,463	3,49,717
(4) Savings to members	8,707	3,828
(5) Loans on the pledge of movables	4,37,329	2,71,518
(6) Loans by Government for construction of godown ...	7,300	5,800
(7) Working capital	6,18,922	6,65,296
(8) Net profit	16,423	11,211
(9) Net loss	32,768	27,567

The transactions of a few loan and sale societies are indicated below :—

Name of the society.	Produce dealt with.	Number of members. Individuals.	Number of members. Societies.	Paid-up share capital.	Borrowings from Central Banks during the year.	Repaid to Central Bank.	Advances to members on pledge of produce.	Repaid out of advances.	Value of goods received for pledge or for sale.	Net profit + or loss —.
				RS.	RS.	RS.	RS.	RS.	RS.	
1. Tiruppur ...	Cotton and cotton seeds.	234	63	16,689	1,78,866	1,45,475	2,91,708	2,40,432	2,60,852	+ 3,921
2. Kovilpatti ...	Cotton ...	343	16	4,615	16,367	16,141	20,510	17,075	...	— 47
3. Nandyal ...	Cotton and Groundnut.	145	7	4,895	14,000	15,911	21,925	25,718	...	+502
4. Bellary Loan and Sale.	Do.	143	14	3,205	1,800	3,265	11,760	12,952	6,554	+663
5. Anakapalle ...	Jaggery ...	43	...	1,210	4,075	4,075	50	50	28,570	+412
6. Orattanad, North.	Paddy ...	38	10	2,335	5,031	7,418	5,185	7,247	6,914	— 43
7. Orattanad, South.	Groundnut.	11	12	1,330	...	140	...	200	303	+448

The Government have advanced Rs. 7,300 to the following loan and sale societies for the construction of godowns for storing the pledged produce :—

	RS.
Nandyal Loan and Sale Society	1,600
Ambur Loan and Sale Society	2,300
Orattanad Loan and Sale Societies, South and North (conjointly)	3,400

Nandyal and Ambur have completed the godowns, while the common godown of the Orattanad Loan and Sale Societies has not yet been completed.

Class III.—Production.

56. There are no societies under this class.

Class IV.—Production and Sale.

57. Ten societies were registered under this class during the year, thus bringing the total number of societies to 26 at the end of the year. These societies may be further classified as follows :—

Agricultural and industrial societies	5
Egg production and sale society	1
Milk supply societies	20
Total ...	26

The total working capital was Rs. 1,86,225 and the net profit and loss were Rs. 4,092 and Rs. 20,055 respectively against Rs. 1,69,186 and Rs. 3,001 and Rs. 17,051, respectively in the previous year. Of the five agricultural and industrial societies, the Kallakurichi Agricultural and Industrial Society worked satisfactorily during the year. The total income of the main factory and its three branches was Rs. 32,203 against Rs. 21,630 in the previous year. The working expenses amounted to Rs. 18,864 against Rs. 19,612 in the previous year. The society earned a net profit of Rs. 3,348 as compared with Rs. 2,012 during the previous year. In addition to rice hulling decortication of groundnut, sugarcane crushing and manufacture of jaggery, etc., the society supplied groundnut oil to the expeller worked in the premises of the society by the Industries Department as an experimental measure.

The Pillapālaiyam Agricultural and Industrial Society in Coimbatore did not make any appreciable progress. The number of individual members fell by 2, there being 9 societies

and 27 individual members at the end of the year with a paid-up share capital of Rs. 7,328. The working capital of the society amounted to Rs. 8,500 and it earned a net profit of Rs. 283.

There was no improvement in the working of the Tindivanam society. It incurred a loss of Rs. 2,187 and added to the already unoccupied loss of Rs. 17,412. The failure is mainly due to the location of the factory in an out-of-the-way place far away from the town. Steps were taken to revive the society with financial aid under the State Aid to the Industries Act. The newly started Udipi Agricultural and Industrial Society in South Kanara and the Mēlūr Agricultural and Industrial Society in Madura did practically no work during the year under review. Their working capital were Rs. 11,936 and Rs. 8,970, respectively.

The working of milk supply societies and the only egg production and sale society in the Chingleput District has already been referred to.

Joint Purchase and Sale.

58. The total joint purchase in the year amounted to Rs. 1,49,209 and resulted in savings to members estimated at Rs. 5,024 whereas the corresponding figures for the previous year were Rs. 1,58,293 and Rs. 5,197, respectively. Foodstuffs, cloth and fish-guano were the principal articles concerned in the joint purchase. The transactions under joint sales were up to Rs. 1,06,284 yielding an approximate gain of Rs. 587 to the members as compared with Rs. 1,35,727 and Rs. 4,632 under the respective heads in the previous year.

Class V.—Cattle Insurance.

59. No addition was made during this year to the number of societies under this class. The transactions of these societies are exhibited in statement E. There were four societies, one in the South Arcot District and three in the Chingleput on 30th June 1928 but none did any material work.

Class VI.—Other Forms.

60. There were at the end of the previous year 300 societies of this class. During the year 49 societies were added by registration and five by transfer from other classes while two societies were removed on account of their dissolution and four were transferred to other classes. There were

therefore at the end of the year 348 societies in this class details of which are furnished below :—

	NO.
Kudimaramat societies and irrigation societies.	17
Agricultural demonstration	15
Land reclamation	9
Labour contract	4
Societies for tenants and depressed classes ...	299
Landholders lease societies	2
Salt licensees	1
Building society	1
Total ...	348

(c) *Non-Agricultural Societies.*

Class (i).—Credit Societies.

Progress.

61. The following table shows the general progress of the societies in this class :—

	1927-28.	1926-27.
Number of societies ...	1,135	1,115
Number of members ...	197,945	184,730
	RS.	RS.
Paid-up share capital ...	58,41,058	52,47,429
Reserve fund	13,66,903	11,54,447
Deposits by individuals—		
Members	53,85,882	46,22,584
Non-members	65,62,892	57,29,564
Loans from Government ...	7,120	792
Loans from Central Banks and other Societies ...	25,96,177	27,33,457
Working capital	2,17,60,032	1,94,88,253
Divisible profit	8,05,997	7,03,149
Book profit	13,67,737	11,89,576

The proportion of borrowings from Central Banks to the entire working capital during the past four years is furnished below :—

1924–25	15·43
1925–26	13 07
1926–27	12·31
1927–28	11·90

The Non-Agricultural Societies have been able to attract considerable deposits, the difference between the deposits on 30th June 1927 and 30th June 1928 being Rs. 15,96,626. The proportion of borrowings from Central Banks has steadily decreased. Many of the urban banks are offering higher rates than is necessary to obtain the funds they require and in a few cases there has been a suspicion that high rates have been paid to please the depositors without sufficient attention to the best interest of the bank. These banks have necessarily to pay to deposits a slightly higher rate than Central Banks but I can see no point in attracting local deposits at rates higher than they would be required to pay for loans from the Central Bank.

Expansion.

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

Particulars.		Total increase or decrease.	Accounted for by societies registered	
			During the year.	Before 1st July 1927.
Number of members	No.	13,215	1,179	12,036
Paid up share capital	Rs.	15,93,629	13,862	15,79,767
Deposits by individuls ...	,,	15,96,626	6,842	15,89,784
Loans from Central Banks ...	,,	42,213	29,741	71,954
Loans from Government ...	,,	6,328	...	6,328
Reserve fund	,,	2,12,456	...	2,12,456

In the 909 limited liability societies of this class a sum of Rs. 54·39 lakhs under short term and Rs. 110·74 lakhs under long term was advanced to members, the percentage being 33 and 67.

The percentage of balance to demand is as follows :—

Year.	Principal.	Arrear interest.	Current interest.
1926–27	17·55	48·94	16·49
1927–28	16·69	47·19	16·24

Fluid resources.

63. On 30th June 1928, 98 societies had more than Rs. 20,000 as deposits and were required to maintain fluid resources under G.O. No. 1237, Development, dated 29th August 1923. Of these 20 failed for some period in the year to maintain the requisite standard. Every quarter the position of these societies is reviewed and such of them as fail to maintain the requisite standard are warned.

Thrift societies.

64. There are one hundred and sixteen societies on thrift basis, one in East Gōdāvari, 110 in South Kanara, 3 in Kurnool and 2 in Madras. They have accumulated a share capital of

Rs. 38,051 against Rs. 24,344 in the previous year. The societies received deposits from members amounting to Rs. 694 under fixed and Rs. 9,436 under provident fund. Out of the savings Rs. 11,084 has been invested in other societies and Rs. 55,231 has been issued as loans to members. These cannot strictly be called thrift societies as provision has been made in their by-laws for borrowings and the societies in South Kánara have lent to members in excess of the savings. The question of exempting thrift societies which provide only for deposits and not for loans from the compulsory maintenance of Reserve Fund is under consideration.

Of the two societies in Madras the Mount Road Firm Employees Society had 520 members and a share capital of Rs. 231. The provident fund subscribed by members amounted to Rs. 5,667. A sum of Rs. 5,222 was deposited in the Christian Co-operative Central Bank at $6\frac{1}{4}$ per cent.

The East Gōdāvari Local Fund Officers' Co-operative Mutual Benefit Fund Society had 460 members and the share capital increased from Rs. 1,397 to Rs. 4,351. The funds were invested in the Central Bank.

The 110 societies in the South Kanara District for field labourers and fishermen had a paid-up share capital of Rs. 33,312 and deposits amounting to Rs. 3,827. Loans to the extent of Rs. 54,395 have been granted to members of these societies.

Special societies for employees.

65. The following statement shows the number of societies for special classes of wage-earners at the end of the year. The number of such societies was 272 on 30th June 1927 and it has risen to 312 during the year—

Government servants'	207
Municipal Employees' (superior)	50
Municipal Employees' (inferior)	47
Factory Employees'	8
Total ...	312

Municipal Employees' (inferior) societies in Tanjore, Coimbatore and Kistna Districts did useful work during the year by purchasing cloth to the value of Rs. 4,723, foodstuffs Rs. 37,640 and other requirements Rs. 232 and distributing these to members. The savings effected by the members through joint purchase is Rs. 1,101 of which the Tanjore Municipal Employees' Society alone saved Rs. 904. Much of the success of this class of societies is due to the interest evinced by the chairman of the respective municipal councils and other officers. It has been found from experience that unless the officers take an active interest in their working they do not thrive.

Few municipal councils seem to trouble themselves over the condition of their poorest employees.

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

66. There were 206 societies under this class at the beginning of the year. Forty-five were registered, one was transferred from another class and 11 were cancelled, leaving 241 societies at the end of the year. Their purposes were as follows:—

1.	Stores and trading unions	99
2.	School and college stationery societies ...	46
3.	Weavers	53
4.	Fishermen societies	10
5.	Khaddar cloth stores	7
6.	Hostel societies	4
7.	Salt production and sale and licensees ...	1
8.	Slate makers	1
9.	Ayurvedic pharmacy	1
10.	Brass vessels makers	1
11.	Dairy society	1
12.	Match works	1
13.	Soap stone and quarry workers	1
14.	Shepherds society	1
15.	Coir workers	11
16.	Basket makers	1
17.	Toy makers	2
	Total ...	241

Co-operative stores, Stationery societies, Purchase, purchase and sale, trading unions and hostels.

67. Sale of goods to members increased from Rs. 21·98 lakhs to Rs. 23·37 lakhs. The value of stock bought was Rs. 22·08 lakhs as against Rs. 21·69 lakhs in the previous year. The divisible profit increased during the year from Rs. 43,085 to Rs. 55,105. There were 13 societies in class IV other than weavers and their transactions are exhibited in Section II of Appendix No. 8.

Class VI.—Other Forms.

Number of societies.

68. There were at the end of the previous year 180 societies. Forty were registered during the year and 5 societies were dissolved. Thus there were 217 societies at the end of the year.

69. The number of building societies increased from 109 to 121 at the end of the year, and the paid-up share capital from Rs. 5,37,268 to Rs. 8,36,019. The total amount of Government loans outstanding on the last day of the year was Rs 17,02,449. Eight hundred and eighty-one houses have been constructed and 350 houses are under construction.

Building societies.

70. There are six printing societies, one each in the districts of Ganjām, South Kanara, Madras, Rāmnād, Tanjore and Trichinopoly. Their transactions were as follows:—

Printing societies.

	RS.
Paid-up share capital	32,758
Reserve fund	7,462
Borrowed capital	45,879
Estimated cost of machinery on 30th June 1928	40,936
Sale of books and forms	28,202
Printing and binding charges realized.	45,375
Net profit	3,024

71. There were 2,087 societies at the beginning of the year. Five-hundred and seventy-five societies were added during the year under review making a total of 2,662 societies at the end of the year. Of these 1,572 societies were in charge of the Labour Department and 1,090 societies in charge of the Co-operative Department. The transactions of the societies in charge of Labour Department are as follows:—

Societies for depressed and backward classes.

	NO.
Members	63,010
	RS.
Paid-up share capital	3,74,102
Deposits of members	13,750
Borrowings from Government	2,78,062
Borrowings from Central Banks ...	2,69,983
Reserve fund	77,731

Besides these 1,572 societies there were 364 societies at the end of the year in charge of the Kallar Special Officers, Madura and Tanjore. There were 26,033 members with a paid-up share capital of Rs. 1,13,790. Members' deposits amounted to Rs. 1,272, loans from Central Banks and non-members Rs. 1,55,631. Borrowings from Government Rs. 5,52,174, Reserve Fund Rs. 11,333. These societies require considerably more supervision than they are getting at present. Many of the Members regard these societies only as sources of loans to be repaid only if repayment cannot be evaded. Insufficient attention is paid to the necessity of saving in driblets.

72. There were 1,090 societies at the end of the year against 796 in the previous year for the Ādi-Drāvidas and Ādi-Āndhras under the direct supervision of the Co-operative department. A comparative statement of the transactions is given below:—

Societies in charge of Co-operative department.

	1927-28.	1926-27.
Number of members ...	34,378	27,690
	RS.	RS.
Paid-up share capital ...	2,43,013	1,87,988
Deposits of members ...	25,151	11,177
Loans from Central Banks and non-members ...	8,75,597	6,74,567
Loans from Government...	11,379	6,292
Reserve fund	82,812	37,034

73. Some depressed classes societies obtained lands on lease or otherwise for cultivation by members. At the end of the year, 38,471 acres of land were held on lease by these societies against 30,115 acres in the preceding year. Most of lease societies are situated in the districts of Guntūr and East Gōdāvari.

Cultivation of lands.

The special problems which they offer centre round organization, supervision and finance. The Townsend Committee on Co-operation recommended in the main that organization and supervision of these societies should be in the hands of the Labour Department in districts where it is working and that the audit should be done by the Co-operative Department. It was found necessary that for intensive and satisfactory supervision there should be one inspector for every 25 depressed class societies. The matter is under consideration.

IV.—Reserve Fund.

74. The total Reserve Fund will amount to Rs. 82,18,439 compared with Rs. 68,58,649 in the previous year, when the contributions to reserve fund have been made in accordance

with the audit orders on the accounts for the year 1927–28. The total is made up as follows:—

		RS.
Madras Central Urban Bank	...	9,00,000
District Central Banks ...	...	15,52,338
Agricultural Primary Societies	...	39,26,249
Non-Agricultural Primary Societies	...	18,39,852
Total	...	82,18,439

The Madras Central Urban Bank has invested its whole reserve in the Government promissory notes. All the District Banks are now investing their entire Reserve Fund in the Madras Central Urban Bank and the primary societies in the District Banks. As per audit order for 1926–27 the Primary Societies, Agricultural and Non-agricultural were required to invest Rs. 49,58,840 towards Reserve Fund of which Rs. 39,54,144 have been separately invested leaving a balance of Rs. 10,04,696 at the end of the year. The total reserve of all societies has increased by 23·01 lakhs, while their total working capital increased by 18·86 as compared with 21·28 and 17·79 in the previous year.

V.—RESOURCES.

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

Types of societies.	Total working capital on 30th June 1928.	Percentage of total working capital derived from					
		Share capital.	De-posits.	Loans from other societies.	Govern-ment.	Reserve fund.	Total.
	RS.						
Madras Central Urban Bank (Provincial Bank)	1,38,42,399	4·82	61·25	29·38	...	5·05	100·00
District Central Banks	5,42,94,318	8·97	61·18	27·49	...	2·41	100·00
Agricultural Societies ...	5,85,76,753	12·22	4·39	75·64	8·01	5·74	100·00
Non-Agricultural Societies ...	2,55,84,207	27·78	48·02	11·30	6·69	6·21	100·00

VI.—SUPERVISION.

76. The number of supervising and audit unions alone increased from 366 to 392 excluding three propagandist unions and nineteen federations. Of the 14,064 primary societies in the Presidency 11,544 societies were affiliated as against 10,709 in the previous year and 580 societies had not started work by the end of the year. Major portion of the unaffiliated societies are in charge of the Labour Department.

Supervision Fund.

77. The receipts by local supervising unions and federations towards Supervision Fund during the year with the opening balances amounted to Rs. 7,96,887 and expenditure was Rs. 7,07,811 as against Rs. 4,47,214 and Rs. 3,13,829 in the previous year. The total demand for the year on account of Supervision Fund was Rs. 3,46,267 of which primary societies paid Rs. 2,20,670 leaving a balance of Rs. 1,25,597 uncollected at the end of the year. Of the total receipts under Supervision Fund referred to above, the contributions paid by all the central banks amounted to Rs. 1,44,096 (vide Appendix 13). Arrangements have been made in the year under report to strengthen the Supervision Fund contributions by respective bodies and to make it the first charge on remittances.

VII.—DISPUTES AND LITIGATION.

Civil suits.

78. Particulars of suits filed and the number of decrees obtained in Civil Courts during the year are furnished in Appendix No. 9, Section I. 1,435 suits were filed during the year against 1,321 in the previous year. In 154 cases claims were satisfied before decree and 1,098 cases were decreed against 1,233 in the preceding year leaving a balance of 496 suits at the end of the year as compared with 277 in the previous year. The amount involved in these suits was Rs. 42,049 as against Rs. 11,087 during the last year. The districts of Anantapur, Madras, Malabar, Tanjore and Trichinopoly have largely contributed to this number. With regard to the decrees outstanding 891 decrees were satisfied during the year leaving a balance of 2,672 decrees pending execution at the end of the year. The amount covered by these decrees was Rs. 1,71,799 as against Rs. 1,50,202 in the previous year.

79. Section II of Appendix No. 9 furnishes details of arbitration references preferred under rule XIV of the rules framed under the Act. 20,444 references were filed in the year. 16,473 references were decreed during the year leaving a balance of 8,359 at the end of the year involving Rs. 7,91,085 as against Rs. 7,23,667 in the previous year. 40,600 decrees were pending execution at the beginning of the year, to which 15,879 were added during the year. 11,140 cases were satisfied during the year leaving a balance of 45,339 cases amounting to Rs. 35,53,588 at the end of the year as against Rs. 32,51,400 in the previous year. The number of decrees pending execution is very large in Anantapur, Arcot North, Chittoor, Kanara South, Tanjore, Trichinopoly and Vizagapatam districts.

Arbitration.

80. The totals work out as follows:—

Civil Courts.

Pending disposal.	Amount involved.	Pending execution of decrees.	Amount involved.
		RS.	RS,
496	42,049	2,672	1,71,799
Arbitration.			
8,359	7,91,085	45,339	35,53,588
8,855	8,33,134	48,011	37,25,387
	Total amount involved	...	45,58,521

Against a sum of Rs. 45·59 lakhs accounted for, there remained a sum of Rs. 170·77 lakhs overdue on 30th June 1928. The figure was 153·88 on 30th June 1927. This gives a clear indication that no action to recover overdues has been taken by the societies in a large number of cases. Many societies are most reluctant to take cases to Civil Courts on account of the great delay, expense and difficulty caused in executing the decrees. On the other hand they are prone to obtain an arbitration decree and leave it at that neither pressing for payment nor executing the decree. The pendency of decrees is steadily increasing to serious proportion and further steps are necessary to get them executed rapidly. The matter is under examination, but I cannot view with equanimity the suggestion made that the Registrar

should undertake execution, a suggestion which seems to imply the employment of a hoard of amins and process-servers difficult to control and impossible to discipline.

VIII.—LIQUIDATION.

81. The registration of 107 societies was cancelled during the year. Of these 70 were Agricultural and 19 Non-agricultural credit societies. Liquidation proceedings were completed in 65 societies. A list of the societies under liquidation will be found in Appendix 10. To speed up liquidation proceedings, the Government were pleased to sanction during the year 24 Junior Inspectors who were distributed among 24 districts. It was not expected that these would do all the work of liquidation and they were supplemented by men employed temporarily at the expense of the societies under liquidation by charging ½ per cent per month on amounts outstanding.

IX.—AUDIT.

82. Audit of all societies with the exception of four was completed before the end of the co-operative year and audit certificates were issued for all societies except for three. With regard to the four societies referred to above, it is reported that the Account books of two societies could not be secured, the accounts of one society (Madura Building Co-operative Society) were lost and had to be rewritten, the account book of one society was with the police.

Attempts have been made during the year to make the audit more methodical, while at the same time providing for periodical meetings to give Inspectors a brief change of occupation to ensure that they keep up to date in their knowledge of instructions and to arrange their further programme.

They are then therefore required to meet the Assistant Registrar four times in the year for about a week on dates fixed in advance by me. They receive instructions, bring up their difficulties for discussion and settlement, go through departmental circulars and fix the audit programme for the next five months. The programme so arranged give the societies in the order of audit, the actual dates being fixed from time to time a month in advance, and must be rigidly adhered to. It provided in 1927–28 for the final audit of all societies by 31st December 1927 and was, I consider, on the whole successful. The progress on 31st December 1927 in all districts was as follows :—

District. (1)	Societies to be audited. (2)	Societies audited. (3)	Audit certification issued. (4)	Percentage of col. (3) to col. (2). (5)
Anantapur	452	452	445	100
Arcot, North	707	708	673	99
Arcot, South	785	781	780	99
Bellary	262	256	178	98
Chingleput ...	894	640	460	72
Chittoor	296	296	286	100
Coimbatore	552	552	539	100
Cuddapah	288	287	280	100
Ganjām	470	470	470	100
Gōdāvari, East	625	625	615	100
Guntūr	519	519	519	100
Kanara, South	499	400	360	80
Kistna	773	773	773	100
Kurnool	321	321	318	100
Madras	139	139	138	100
Madura	701	526	455	75
Malabar	543	542	542	100
Nellore	399	399	399	100
Nilgiris, The	70	70	69	100
Salem	442	440	366	99
Tanjore	994	985	985	99
Tinnevelly	799	551	466	69
Trichinopoly	440	440	439	100
Vizagapatam	403	403	399	100
Agency Section	27	27	27	100
Total ...	12,400	11,597	10,981	94

The audit in all except four districts was substantially finished by the prescribed time and I cannot find that the quality of audit has suffered. After the completion of the final audit, interim audit was taken up on the same lines with the result that of 12,400 societies the interim audit of 10,074 societies was completed within the year. It has accordingly been possible to get on with the final audit during the current year much more rapidly.

The accounts of the Madras Central Urban Bank, the Madras Christian Co-operative Central Bank, the Salem District Bank, the Madras Southern Mahratta Employees' Society, the Triplicane Urban Co-operative Society, Salem Urban, Chittoor Town and Tirupathi Town Bank were audited by Public Accountants and Auditors. The audit of the remaining societies was done by the departmental staff.

The number of audit unions increased from 10 to 11. Forty-two societies in Madras come under the audit scheme and contributed the amount required for four auditors deputed from the department to audit their accounts.

Government were pleased to approve of my proposal to provide me in the year under report with auditors at the rate of one for 60 societies. A re-distribution of Inspectors for purposes of audit, liquidation and administration was made to take effect from January last.

The existing audit notes of primary societies are now split into interim audit and final audit report. The final audit report contains financial statements and particulars leading up to the preparation of profit and loss account and balance sheet and all the information necessary for the verification of assets and liabilities with special reference to the statutory obligations of the department for audit.

The figures furnished in this report are unaudited except in the case of Central Banks and 4,318 societies. In compiling the figures for the year under review, the audited closing balance has been adopted as the opening balance under each head.

X.—Acts, Rules and By-Laws.

83. During the year under review, the Government amended Rule XIV of the rules framed under the Act legalising the transfer of arbitration references to Assistant Registrars and Honorary Assistant Registrars by the Deputy Registrars. The question of revision of the Act was engaging my attention and I have since submitted to Government a draft bill for amending the law relating to co-operative societies.

In virtue of the powers contained in the by-rule No. VIII-D of the rules issued under Act II of 1912 in the G.O. No. 142-II, dated 31st January 1927, I prescribed the following scale of fees payable by societies towards the cost of their audit :—

(1) *Scale for credit societies.*—This will be calculated on working capital as it was on the last day of the co-operative year previous to the one for which fees are leviable as follows :—

Eight annas per Rs. 100 of the working capital for the first Rs. 50,000 or part thereof;

Six annas per Rs. 100 for the next Rs. 50,000 or part thereof;

Four annas per Rs. 100 for the next Re. one lakh or part thereof;

Three annas per Rs. 100 for the next Re. one lakh or part thereof;

Two annas per Rs. 100 for the next Re. one lakh or part thereof;

No levy will be made on capital exceeding the last mentioned limit.

Working capital will, for the purpose of this rule, include :—

(1) Paid-up share capital;
(2) Deposits and loans from individuals and institutions;
(3) Deposits and loans from other co-operative societies;
(4) Loans from Government and
(5) Reserve Fund.

(2) *Scale for purchase, purchase and sale, production and production and sale societies.*—This will be based upon the value of goods purchased, produced or sold—$\frac{1}{4}$ per cent on the value of goods purchased, or purchased and sold, or produced, or produced and sold, as the case may be.

(3) *Scale for building societies.*—These societies will be exempt from the payment of any fee for a period of three years from the date of promulgation of these proceedings.

(4) *Scale for printing presses, hostel societies and other miscellaneous classes of societies.*—5 per cent on gross income.

XI.—STAFF.

84. Efforts have been made during the year to improve the efficiency of the staff. A number of graduates have been recruited to the inspectorate and clerical staff and all have been given periodical instructions during the quarterly meeting in office routine. Assistant Registrars and their staff have been directed at intervals to go through the Office Manual, learn it and follow it. Regular inspections of offices has further laid stress on this side of the work.

The Deputy Registrars are, I consider, overburdened with the weight and diversity of their duties and the way in which they have done their work during the year under review is worthy of the highest praise. With few exceptions the Assistant Registrars have also acquitted themselves well and though the criticism of the Townsend Committee cannot be passed off as unjustifiable, there is no doubt that as a whole and particularly in individual cases they have worked very hard. I must record my appreciation of the manner

in which the inspectorate staff, many of them with little experience, have worked and loyally done their best to carry out departmental instructions and get through audit with the utmost promptitude.

XII.—MISCELLANEOUS.

85. The Sixteenth Provincial Co-operative Conference was held in April 1928 at Rajahmundry under the Presidency of Dr. Radhakamal Mukerjee, M.A., PH.D., University Professor of Economics and Sociology, Lucknow. Mr. Ranganatha Mudaliyar, M.L.C., the ex-Development Minister, opened the Conference. Five sub-committees were formed for the discussion of the subjects which were divided into Rural Credit, Central Banks, Urban Banks, Rural Re-construction and Non-Credit. The resolutions passed by the various Sub-Committees were then considered at the open conference. Among other important resolutions those requiring special mention are—

(1) the recommendations of the Townsend Committee and the

(2) starting of rural re-construction centres in the Presidency to bring about a co-ordination of the work of the Agriculture, Co-operative, Labour, Industries, Hygienic and Educational agencies for a collective programme of regional development being initiated through special staff of competent supervisors trained for the work.

Action is being taken in regard to the second of these items by the Provincial Co-operative Union in consultation with the Madras Central Urban Bank.

District Co-operative conferences were also held in Tanjore, Vizagapatam, North Arcot, Salem, West Gōdāvari and Malabar. Besides these conferences, a number of taluk and union business conferences were also held.

86. There are at present 23 of the Inspectors on foreign service under co-operative institutions, five under central banks, six under federations and seven under audit unions and one under supervising union.

87. The Government sanctioned during the year the sums of money noted below to the societies for the maintenance of public libraries :—

Name of societies.	Amount sanctioned.
	RS.
1. Nilgiris Public Servants' Co-operative Society ...	50
2. Srivilliputtūr Trading Union	50

Name of societies.	Amount sanctioned.
	RS.
3. Ambasamudram Co-operative Credit Society ...	100
4. Srivilliputtūr Banking Union	100
5. Pudupalaiyam Co-operative Society, Rajapalaiyam.	60
6. Bhupathi Raja Co-operative Union, Rajapalaiyam.	50
7. Malabar District Union, Calicut	49
8. South Kanara District Council of Supervision ...	160
	619

88. I must refer with regret to the death of Sir P. Rajagopala Achariyar, the first Registrar of Co-operative Credit Societies, whose able work in the early stages laid the foundation of the movement.

XIII.—ATTITUDE OF THE PUBLIC.

89. The attitude of the public continues to be cordial and the number of honorary workers is increasing. I am indebted to the large number of private gentlemen who have willingly given their time and energy to the development of the movement. I am also indebted to the authorities of the Imperial Bank for their valuable advice on matters of finance affecting the movement. Relations with other departments, principally the Revenue, Labour, Agricultural and Industries continue to be very cordial.

XIV.—GENERAL.

90. Government were pleased to confer the title of Rao Bahadur on M.R.Ry. K. Deivasikhamani Mudaliyar Avargal, the Joint Registrar, during the year in recognition of his valuable contributions to the development of the movement.

I have the honour to be,
Sir,
Your most obedient servant,

H. M. HOOD,

Registrar.

APPENDICES.

APPENDIX No. 1.—*General Summary of Progress of Co-operative Societies in 1927–28.*

SECTION I.—WORKING CAPITAL OF ALL SOCIETIES ON 30TH JUNE 1928.

—	Provincial Bank (1).	Central Banks (31).	Supervising unions (414).*	Agricultural societies. Credit (11,966).	Purchase and production (153).	Others (352).	Total of Agricultural Societies (12,471).	Non-agricultural societies. Credit (1,135).	Purchase and production (241).	Others (217).	Total of Non-agricultural Societies (1,593).	Total, 1927–28 (14,510).	Total, 1926–27 (13,357).
(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	5,96,350	48,69,649	...	67,56,580	2,93,471	1,05,072	71,55,123	58,41,058	3,10,865	9,55,991	71,07,914	1,97,29,036	1,75,47,788
Deposits of members	†34,78,051	† 3,31,91,491	...	8,15,560	37,048	8,004	8,60,612	53,85,882	2,21,205	27,345	56,34,432	4,81,64,586	4,35,04,435
Loans from other societies	40,67,998	1,49,26,415	...	4,38,64,496	3,69,497	70,391	4,43,04,384	25,96,177	1,53,90	1,41,136	28,91,218	6,61,90,010	5,71,04,643
Loans and deposits of non-members (individuals, etc.)	..	...	...	16,66,507	41,841	2,800	17,11,148	65,62,892	38,176	47,558	66,48,626	83,59,774	71,13,126
Loans from Government	.	..	...	9,64,869	22,912	1,90,805	11,78,586	7,120	1,925	17,03,941	17,12,986	28,91,572	23,41,879
Reserve fund	7,00,000	13,06,763	...	33,12,906	40,378	13,610	33,66,900	13,66,903	1,52,469	69,684	15,89,036	69,62,699	58,22,186
Total working capital on 30th June 1928.	1,38,42,399	5,42,94,318	7,14,51,821	5,73,80,918	8,05,147	3,90,686	5,85,76,753	2,17,60,032	8,78,540	29,45,635	2,55,84,207	15,22,97,677	...
Total working capital on 30th June 1927.	1,28,92,418	4,77,81,743	6,34,13,675	4,89,51,740	8,34,482	3,13,976	5,01,00,198	1,94,88,253	7,81,675	23,89,770	2,26,59,698	..	13,34,34,057
Divisible profit 1927–28	2,61,463	9,93,484	...	9 69,952	20,515	12,897	10,03,864	8,05,997	59,283	71,929	9,37,209	+ 31,95,520	+ 26,26,507
Loss unrecouped	...	...	...	– 10,97,999	– 52,823	– 13,473	– 11,64,295	– 28,882	– 31,417	– 56,765	– 1,17,074	– 12,81,369	– 10,93,330
Reserve fund including additions to be made as per audit order of 1927–28 ..	9,00,000	15,52,338	...	38,62,442	45,764	18,043	39,26,249	15,82,261	1,70,290	87,301	18,39,852	82,18,439	68,53,649
Value of goods purchased as owner ...	...	...	...	...	1,63,667	...	1,63,667	...	23,78 232	...	23,78,232	25,41,899	25,12,778
Value of goods purchased as agent ...	..	...	...	1,49,209	32,473	....	1,81,952	...	2,643	...	2,643	1,84,595	1,66,297
Value of goods sold as owner	...	...	...	...	1,61,121	...	1,61,121	...	25,05,755	...	25,05,755	26,66,876	25,52,848
Value of goods sold as agent	...	..	...	1,03,284	2,73,315	...	3,79,599	...	32,590	...	32,590	4,12,189	4,94,919

* This includes three propagandist unions, eleven audit unions and nineteen federations of unions.

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

SECTION II.—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1927–28.

—	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. (a)	RS. (b)	RS. (c)	RS.	RS.	RS.	RS.	RS.			
Principal including arrears	3,44,98,497	3,21,92,935	1,92,17,160	8,04,91,171	2,67,37,523	1,84,43,870	1,58,89,225	5,56,58,197	77,60,974	1,37,49,065	33,27,935	2,48,37,974	22·50	42·71	17·31
Interest due in previous years	1,79,425	30,31,234	5,44,745	37,54,358	1,66,874	13,01,740	2,82,161	17,19,762	42,551	17,29,494	2,62,584	20,34,596	23·72	57·05	48·20
Interest due in 1927–28.	39,51,272	48,34,967	20,04,767	1,02,30,501	38,18,801	30,66,241	16,50,713	79,75,458	1,32,471	17,68,726	3,54,054	22,55,048	3·35	36·59	17·66

(*a*) Includes extension of time given for Rs. 13,10,612, (*b*) for Rs. 5,77,896 and (*c*) for Rs. 3,14,243.

SECTION III.—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1926–27.

—	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	2,68,62,167	2,81,57,885	1,76,51,252	7,26,71,304	2,14,40,668	1,58,87,827	1,44,92,339	5,18,20,834	54,21,499	1,22,70,058	31,58,913	2,08,50,470	20·18	43·57	17·89
Interest due in previous years	93,763	25,12,443	4,35,669	30,41,875	63,941	11,58,117	2,25,512	14,47,570	29,822	13,54,326	2,10,157	15,94,306	31·80	53·90	48·28
Interest due in 1926–27.	32,61,948	40,21,254	17,80,168	90,63,370	31,20,904	23,66,679	14,63,285	69,47,691	1,41,044	16,54,575	3,17,880	21,18,499	4·32	41·14	17·85

APPENDIX No. 2.—*Synopsis of Loans in Agricultural and Non-*

Loans.	Agricultural, 1927-28.		Agricultural, 1926-27.		Non-agricultural, 1927-28.		Non-agricultural, 1926-27.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
A.—LOANS ISSUED DURING THE YEAR CLASSIFIED ACCORDING TO PURPOSE AND VALUE.								
(1) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses.	45,23,648	17·68	39,50,419	16·70	6,99,238	3·88	11,12,794	6·68
For purchase of cattle ...	16,58,200	6·49	16,18,516	6 84	1,57,279	0·87	1,16,665	0·70
For payment of kists ...	14,82,355	5·79	13,16,916	5·57	65,093	0·36	61,327	0·37
For improvement of lands.	12,04 632	4 70	13,74,346	5·81	2,21,884	1·23	1,71,897	1·04
For purchase of raw materials for industries.	1,33,184	0·52	1,18,551	0·51	1,03,377	0·57	61,932	0·39
For trade	21,54,614	8·42	20,28,515	8· 8	26,09,135	14·48	24,44,327	14·67
For education	52,120	0·20	70,888	0·32	1,99,098	1·11	1,60,498	0·96
For house building ...	9,25,787	3·62	9,78,347	4·14	16,06,752	8·92	13,64,693	8·18
For manufacture and purchase of country carts.	94,476	0·37	91,565	0·39	1,00,299	0·56	26,758	0·16
For purchase of lands ...	12,24,714	4·78	10,66,698	4·50	3,28,966	1·82	2,76,346	1·66
For food and necessaries of life	16,96,669	6·63	17,83,928	7 54	36,20,557	20·09	33,36,451	20·04
Total, productive ...	1,51,50,399	59·20	1,43,98,719	60·90	97,11,678	53·89	91,33,688	54·85
For paying off prior debts.	1,00,04 435	39·07	89,33,932	37·73	58,43 434	32·43	45,98,521	27·62
For marriages	2,91,080	1·14	2,27,960	0·96	11,22,087	6·22	15,06,642	9·01
For other ceremonies ...	54,151	0·21	35,433	0 15	2,42,285	1·34	2,01,746	1·20
For litigation	...	...	5,983	0·03	...	...	17,355	0 10
For other non-productive purposes	98,715	0·38	55,795	0·28	11,02,421	6·12	12,04,843	7·22
Total, non-productive	4,43,946	1·73	3,25,171	1·37	24,68,793	13 68	29,30 086	17·58
Grand total .	2,55,98,7 0	100·00	2,36,57,822	100·00	1,80,21,905	100·00	1,66,62,295	100·00
(2) VALUE.								
Loans not exceeding Rs. 50	34,09,630	13·32	33,67,792	14·21	21,50,580	11·94	19,74,328	11·45
Loans exceeding Rs. 50, but not Rs. 100 ...	40,53,889	15·83	39,96,037	16·90	26,89,933	14·92	24,01,128	14·41
Loans exceeding Rs. 100, but not Rs. 250 ...	58,91,673	23·01	55,73,670	23·56	42,78,708	23·74	40,08,152	24·46
Loans exceeding Rs. 250 ...	1,22,43,588	47·84	1,07,20,323	45·30	89,02,684	49·40	82,78,692	49·68
Total ...	2,55,98,780	100·00	2,36,57,822	100· 00	1,80,21,905	100·00	1,66,62,295	100·00

Agricultural Societies (other than Central Banks) in 1927-28 and 1926-27.

Loans.	Agricultural, 1927-28.		Agricultural, 1926-27.		Non-agricultural, 1927-28.		Non-agricultural, 1926-27.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
B.—LOANS OUTSTANDING AGAINST THE MEMBERS AT THE END OF THE YEAR CLASSIFIED ACCORDING TO SECURITY AND PERIOD.								
(1) SECURITY.	RS.		RS.		RS.		RS.	
Loans on security of deposits	59,788	0·11	82,864	0·19	4,91,130	2·30	6,11,852	3 25
Loans on pledge of movables	11,45,735	2·23	7,03,812	1·62	55,377	0·25	4,23,163	2·45
Loans on mortgage of immovable properties ...	2,63,71,891	51 36	2,15,41,113	49·33	81,52,917	38·26	66,88,630	35·43
Loans on joint security of two or more members.	2,35,19,790	45·81	2,11,56,587	48 44	1,17,74,101	55·25	1,05,91,828	56·19
Loans on simple bond of borrowers	2,51,613	0·49	1,92,534	0·42	8,39,848	3·94	5,33,262	2·68
Total ...	5,13,48,817	100·00	4,36,76,910	100·00	2,13,13,373	100·00	1,88,48,735	100·00
(2) PERIOD.								
Loans not exceeding one year	1,32,55,649	25 81	1,19,42,076	27·34	47,82,391	22·44	52,30,806	27·75
Loans exceeding one year, but not two years ...	55,79,428	10·86	52,77,177	12·08	59,71,073	28·02	58,22,576	31·18
Loans exceeding two years, but not five years ...	2,01,20,095	39·19	1,88,03,877	43·05	71,15,788	33·39	52,76,977	27·71
Loans exceeding five years	1,23,93,645	24 14	76,53,780	17·53	34,44,121	16·15	25,18,376	13 36
Total ...	5,13,46,817	100·00	4,36,76,910	100·00	2,13,13,373	100·00	1,88,48,735	100·00

Appendix No. 2.—*Synopsis of Loans in Agricultural and Non-Agricultural Societies (other than Central Banks) in* 1927–28 *and* 1926–27.

A.—LOANS ISSUED DURING THE YEAR CLASSIFIED ACCORDING TO PURPOSE AND VALUE.

Loans.	Agricultural, 1927–28. Amount.	Agricultural, 1927–28. Percentage.	Agricultural, 1926–27. Amount.	Agricultural, 1926–27. Percentage.	Non-agricultural, 1927–28. Amount.	Non-agricultural, 1927–28. Percentage.	Non-agricultural, 1926–27. Amount.	Non-agricultural, 1926–27. Percentage.
(1) Purpose.	RS.		RS.		RS.		RS.	
For cultivation expenses.	45,23,648	17·68	39,50,419	16·70	6,99,238	3·88	11,12,794	6·68
For purchase of cattle ...	16,58,200	6·49	16,18,516	6 84	1,57,279	0·87	1,16,665	0·70
For payment of kists ...	14,82,355	5·79	13,16,946	5·57	65,093	0·36	61,327	0·37
For improvement of lands.	12,04 632	4 70	13,74,346	5·81	2,21,884	1·23	1,71,897	1·04
For purchase of raw materials for industries.	1,33,184	0·52	1,18,551	0·51	1,03,377	0·57	61,932	0·39
For trade	21,54,614	8·42	20,28,515	8· 8	26,09,135	14·48	24,44,327	14·67
For education	52,120	0·20	70,888	0·32	1,99,098	1·11	1,60,498	0·96
For house building ...	9,25,787	3·62	9,78,347	4·14	16,06,752	8·92	13,64,693	8·18
For manufacture and purchase of country carts.	94,476	0·37	91,565	0·39	1,00,299	0·56	26,758	0·16
For purchase of lands ...	12,24,714	4·78	10,66,698	4·50	3,28,966	1·82	2,76,346	1·66
For food and necessaries of life	16,96,669	6·63	17,83,928	7 54	36,20,557	20·09	33,36,451	20·04
Total, productive ...	1,51,50,399	59·20	1,43,98,719	60·90	97,11,678	53·89	91,33,688	54·85
For paying off prior debts.	1,00,04 435	39·07	89,33,932	37·73	58,43,434	32·43	45,98,521	27·62
For marriages	2,91,080	1·14	2,27,960	0·96	11,22,087	6·22	15,06,642	9·01
For other ceremonies ...	54,151	0·21	35,433	0 15	2,42,285	1·34	2,01,746	1·20
For litigation	...	...	5,983	0·03	...	...	17,355	0 10
For other non-productive purposes	98,715	0·38	55,795	0·23	11,02,421	6·12	12,04,843	7·22
Total, non-productive	4,43,946	1·73	3,25,171	1·37	24,68,793	13·68	29,30 086	17·58
Grand total .	2,55,98,7 0	100·00	2,36,57,822	100·00	1,80,21,905	100·00	1,66,62,295	100·00
(2) Value.								
Loans not exceeding Rs. 50	34,09,630	13·32	33,67,792	14·24	21,50,580	11·94	19,74,328	11·45
Loans exceeding Rs. 50, but not Rs. 100 ...	40,53,889	15·83	39,96,037	16·90	26,89,933	14·92	24,01,128	14·41
Loans exceeding Rs. 100, but not Rs. 250 ...	58,91,673	23·01	55,73,670	23·56	42,78,708	23·74	40,08,152	24·46
Loans exceeding Rs. 250 ...	1,22,43,588	47·84	1,07,20,323	45·30	89,02,684	49·40	82,78,692	49·68
Total ...	2,55,98,780	100·00	2,36,57,822	100·00	1,80,21,905	100·00	1,66,62,295	100·00

B.—LOANS OUTSTANDING AGAINST THE MEMBERS AT THE END OF THE YEAR CLASSIFIED ACCORDING TO SECURITY AND PERIOD.

Loans.	Agricultural, 1927–28. Amount.	Agricultural, 1927–28. Percentage.	Agricultural, 1926–27. Amount.	Agricultural, 1926–27. Percentage.	Non-agricultural, 1927–28. Amount.	Non-agricultural, 1927–28. Percentage.	Non-agricultural, 1926–27. Amount.	Non-agricultural, 1926–27. Percentage.
(1) Security.	RS.		RS.		RS.		RS.	
Loans on security of deposits	59,788	0·11	82,864	0·19	4,91,130	2·30	6,11,852	3 25
Loans on pledge of movables	11,45,735	2·23	7,03,812	1·62	55,377	0·25	4,23,163	2·45
Loans on mortgage of immovable properties ...	2,63,71,891	51 36	2,15,41,113	49·33	81,52,917	38·26	66,88,630	35·43
Loans on joint security of two or more members.	2,35,19,790	45·81	2,11,56,587	48·44	1,17,74,101	55·25	1,05,91,828	56·19
Loans on simple bond of borrowers	2,51,613	0·49	1,92,534	0·42	8,39,848	3·94	5,83,262	2·68
Total ...	5,13,48,817	100·00	4,36,76,910	100·00	2,13,13,373	100·00	1,88,43,735	100·00
(2) Period.								
Loans not exceeding one year	1,32,55,649	25 81	1,19,42,076	27·34	47,82,391	22·44	52,30,806	27·75
Loans exceeding one year, but not two years ...	55,79,428	10·86	52,77,177	12·08	59,71,073	28·02	58,22,576	31·18
Loans exceeding two years, but not five years ...	2,01,20,095	39·19	1,88,03,877	43·05	71,15,788	33·39	52,76,977	27·71
Loans exceeding five years	1,23,93,645	24 14	76,53,780	17·53	34,44,121	16·15	25,18,376	13 36
Total ...	5,13,48,817	100·00	4,36,76,910	100·00	2,13,13,373	100·00	1,88,48,735	100·00

APPENDIX No. 3.—Members, 1927–28.

District.	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)
Provincial Bank	184	...	3	1	4	...	3	...	...	1	4	184	...	184
Central Banks	3,107	123	13	71	207	19	31	...	...	41	91	3,223	400	1,940
Agricultural Societies														
Anantapur	24,559	2,363	160	14	2,537	1,122	199	29	103	4	1,457	25,639	18,240	3,566
Arcot, North	28,362	5,676	43	7	5,726	2,056	158	8	152	116	2,490	31,598	26,659	2,154
Do. South	29,346	3,545	25	5	3,575	1,467	181	27	74	21	1,770	31,151	28,468	965
Bellary	9,124	2,046	41	23	2,110	545	113	...	6	5	669	10,865	9,287	699
Chingleput	39,282	6,182	37	14	6,233	1,517	450	37	99	22	2,125	43,390	36,682	3,433
Chittoor	9,130	744	6	2	752	538	62	3	68	2	673	9,209	6,669	552
Coimbatore	31,540	3,507	3	1	3,511	1,480	318	32	375	27	2,232	32,819	24,402	5,655
Cuddapah	6,482	610	6	...	616	360	75	10	2	...	447	6,651	4,541	858
Ganjām	14,566	3,449	7	1	3,457	526	82	10	145	7	770	17,253	13,14[illegible]	2,525
Do. Agency	3,503	12	...		12	13	...	...	...	...	13	3,502	2,799	380
Gōdāvari, East	44,556	6,604	15	5	6,624	897	506	31	76	6	1,516	49,664	37,845	5,907
Do. Agency	275	262	...	...	262	1	2	...	...	...	3	534	442	69
Do. West	20,283	4,932	11	2	4,945	664	305	18	53	5	1,040	24,188	19,920	2,228
Guntūr	36,185	6,865	58	16	6,939	1,522	204	67	33	7	1,833	41,241	27,298	4,109
Kanara, South	40,976	2,206	1	1	2,208	1,322	356	150	2,344	223	4,395	38,789	24,239	10,166
Kistna	22,024	4,534	95	2	4,631	729	268	115	61	...	1,168	25,487	18,828	1,522
Kurnool	9,432	901	22	...	923	438	195	16	3	2	654	9,701	7,425	780
Madura	28,276	3,709	51	31	3,791	846	374	29	182	141	1,572	30,495	29,240	700
Malabar	42,330	4,498	8	103	4,609	1,283	396	53	281	72	2,085	44,854	26,926	13,175
Nellore	16,594	2,931	25	2	2,958	504	298	24	156	12	994	18,558	15,349	1,862
Nilgiris, The	1,670	303	1		304	99	21	...	98	1	219	1,755	1,750	3
Rāmnād	16,520	3,285	6	..	3,291	742	143	70	178	...	1,133	18,678	15,796	802
Salem	20,634	2,908	5	5	2,918	1,357	224	79	67	...	1,727	21,825	18,758	1,735
Tanjore	40,384	5,029	84	...	5,003	1,423	210	44	539	...	2,216	43,231	35,211	4,200
Tinnevelly	31,182	7,210	6	...	7,216	1,612	239	34	892	6	2,783	35,615	29,214	2,516
Trichinopoly	24,784	4,869	14	1	4,884	1,823	151	18	245	4	2,241	27,427	24,303	997
Vizagapatam	14,046	2,865	12	...	2,877	533	819	7	202	...	1,041	15,861	13,699	1,233
Do. Agency	2,518	163	1	...	164	72	1	...	...	..	73	2,609	1,690	715
Total ...	608,812	92,208	693	235	93,136	25,491	5,845	906	6,434	683	39,359	662,589	518,839	78,001
Non-Agricultural Societies.														
Anantapur	3,717	653	84	4	741	303	44	5	63	7	422	4,036	815	2,076
Arcot, North	7,882	1,137	3	4	1,144	560	32	84	344	48	1,068	7,958	411	5,816
Do. South	9,541	1,311	...	12	1,323	752	56	9	328	80	1,175	9,689	863	6,895
Bellary	3,922	840	...	4	844	254	24	5	48	14	345	4,421	860	2,904
Chingleput	12,290	2,529	1	48	2,578	570	292	58	70	76	1,066	13,802	998	10,053
Chittoor	8,312	871	1	4	876	152	24	1	131	36	344	3,844	468	2,799
Coimbatore	8,897	2,296	2	40	2,338	427	67	41	364	41	940	10,295	1,482	7,498

Appendix No. 3.— Members, 1927–28—cont.

District.	Of the number in column 13—cont.		Of the number in column 14.					Of the number in column 13.						
	Mixed.	Total (columns 14 to 16).	Non-cultivating landlords.	Cultivating landlords.	Tenants.	Field labourers.	Total (columns 18 to 21).	Brahmans.	Non-Brahmans.	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Āndhras.	Other classes.	Total (Columns 23 to 28.)
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Provincial Bank	...	184	...	...	...	...	...	140	37	5	2	...	...	184
Central Banks	883	3,223	271	127	2	...	400	1,923	929	217	30	1	123	3,223
Agricultural Societies.														
Anantapur	3,833	25,639	3,561	11,966	1,744	969	18,240	1,739	20,012	346	1,667	1,831	44	25,639
Arcot, North	2,785	31,598	3,478	22,310	540	331	26,659	2,164	24,991	472	998	2,656	317	31,598
Do. South	1,718	31,151	1,678	21,958	1,930	2,907	28,468	2,135	21,146	943	1,013	5,731	183	31,151
Bellary	879	10,865	1,353	7,465	256	213	9,287	543	8,361	367	520	723	351	10,865
Chingleput	3,275	43,390	2,826	30,131	2,047	1,678	36,682	3,516	30,818	1,406	686	6,766	198	43,390
Chittoor	1,988	9,209	939	5,400	259	71	6,669	739	7,158	247	486	553	26	9,209
Coimbatore	2,762	32,819	1,641	19,187	2,120	1,454	24,402	1,178	27,870	1,034	409	1,967	361	32,819
Cuddapah	1,252	6,651	788	3,411	212	130	4,541	356	3,508	1,678	592	454	63	6,651
Ganjām	1,580	17,·53	2,574	9,802	614	158	13,148	2,546	14,160	20	50	304	173	17,253
Do. Agency	323	3,502	605	1,820	145	219	2,799	48	1,847	28	5	...	1,574	3,502
Gōdāvari, East	5,912	49,664	4,092	15,498	4,750	13,505	37,845	4,061	24,571	1,025	869	19,529	109	49,664
Do. Agency	23	584	55	355	28	4	442	58	429	5	19	27	1	584
Do. West	2,045	24,188	2,385	14,839	2,255	441	19,920	2,214	17,475	1,125	259	2,979	136	24,188
Guntūr	9,834	41,241	3,585	19,374	8,169	1,170	27,298	3,681	17,898	12,050	1,695	5,258	659	41,241
Kanara, South	4,384	88,789	2,394	7,811	12,308	1,726	24,239	6,861	19,677	4,877	4,790	1,846	738	88,789
Kistna	5,137	25,487	1,824	15,990	540	974	18,828	2,435	16,080	2,392	634	3,510	436	25,487
Kurnool	1,496	9,701	992	5,387	454	592	7,425	356	5,617	1,741	938	852	197	9,701
Madura	555	30,495	390	28,352	347	151	29,240	495	25,041	801	255	914	2,989	30,495
Malabar	4,750	42,854	1,326	7,329	16,023	2,251	26,929	1,214	28,719	1,779	12,301	794	47	44,954
Nellore	1,847	18,558	2,481	11,361	1,030	477	15,349	1,904	11,672	1,174	1,182	2,359	267	18,558
Nilgiris, The	2	1,755	...	1,665	...	85	1,750	2	1,701	39	...	...	13	1,755
Rāmnād	2,080	18,678	1,178	13,383	781	454	15,796	758	13,636	1,299	339	2,141	505	18,678
Salem	1,332	21,825	1,876	16,534	262	86	18,758	1,348	18,066	280	663	1,354	114	21,825
Tanjore	3,820	43,231	4,631	14,598	4,338	11,649	35,211	5,258	22,177	1,827	1,272	12,598	599	43,231
Tinnevelly	3,885	35,615	2,569	24,622	1,569	454	29,214	1,116	25,109	4,751	746	3,589	304	35,615
Trichinopoly	2,127	27,427	1,646	20,978	1,135	544	24,303	2,654	20,314	1,870	502	2,074	13	27,427
Vizagapatam	929	15,861	894	11,797	480	528	13,699	979	14,341	16	73	449	8	15,861
Do. Agency	204	2,609	168	957	494	71	1,690	259	1,800	19	32	17	482	2,609
Total ...	70,757	662,589	51,424	364,290	59,825	43,292	518,831	50,612	444,194	43,111	32,495	81,275	10,902	662,589
Non-Agricultural Societies.														
Anantapur	1,145	4,036	417	174	197	27	815	831	1,434	288	1,237	218	8	4,036
Arcot, North	1,731	7,958	152	156	42	61	411	1,392	4,272	582	902	545	265	7,958
Do. South	1,931	9,689	245	486	54	78	863	2,052	5,728	651	601	330	327	9,689
Bellary	1,157	4,421	173	89	46	52	360	1,049	1,486	231	1,145	404	156	4,421
Chingleput	2,751	13,802	624	250	92	32	998	2,344	8,454	801	1,096	749	358	13,802
Chittoor	577	3,844	192	159	108	9	468	1,137	1,857	257	534	54	5	3,844
Coimbatore	1,315	10,295	670	596	147	69	1,482	3,066	5,126	850	636	355	262	10,295

APPENDIX No. 3.—Members, 1927–28—cont.

District.	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)
Non-Agricultural Societies—cont.														
Cuddapah	3,661	877	2	2	881	688	6	...	5	25	724	3,818	244	3,232
Ganjām	5,521	1,368	...	...	1,363	232	25	...	157	3	417	6,467	457	5,158
Gōdāvari, East	5,775	1,528	...	1	1,529	672	40	1	24	3	740	6,564	306	4,855
Do. Agency	58	6	...	...	6	1	...	...	...	...	1	63	19	44
Do. West	2,054	406	...	...	406	149	24	...	12	...	185	2,275	316	1,885
Guntūr	6,811	862	7	57	926	261	22	34	219	60	596	7,141	1,018	4,195
Kanara, South	10,456	601	2	44	647	238	113	21	524	79	975	10,128	1,217	7,963
Kistna	4,166	889	2	2	893	279	33	14	123	6	455	4,604	283	3,248
Kurnool	2,829	369	...	...	369	193	20	...	54	1	268	2,930	29	1,809
Madras	43,552	6,695	14	89	6,798	2,467	250	1	243	99	3,060	47,290	32	47,232
Madura	9,312	1,334	5	13	1,352	299	92	10	339	63	803	9,861	3,024	6,046
Malabar	9,628	1,395	1	1	1,397	462	72	4	178	9	725	10,300	895	9,119
Nellore	2,652	638	4	2	644	268	55	77	34	5	434	2,862	134	2,022
Nilgiris, The	2,226	493	2	1	496	183	4	14	61	6	268	2,454	103	1,971
Rāmnād	4,610	1,482	...	1	1,483	332	23	28	352	2	737	5,356	735	4,086
Salem	6,350	1,123	2	10	1,135	398	73	45	161	55	732	6,753	1,279	4,466
Tanjore	13,694	2,815	12	8	2,835	714	157	8	454	145*	1,478	15,051	2,378	9,683
Tinnevelly	7,957	1,798	2	27	1,827	460	74	18	407	20	979	8,805	1,217	5,947
Trichinopoly	15,6[illegible]3	2,860	...	4	2,864	948	58	...	875	4	1,885	16,612	818	15,153
Vizagapatam	7,347	2,235	...	...	2,235	566	65	7	295	53	986	8,596	563	7,718
Do. Agency	193	32	...	...	32	10	...	...	...	...	10	215	4	208
Total ...	214,046	39,438	146	378	39,962	12,838	1,745	485	5,865	890	21,818	232,190	20,468	184,026
Grand total ...	826,149	131,769	855	685	133,309	38,348	7,624	1,391	12,229	1,615	61,272	898,186	539,699	259,151

APPENDIX NO. 3.—

District.	Of the number in column 13—*cont.*		Of the number in		
	Mixed.	Total (column 14 to 16).	Non-cultivating landlords.	Cultivating landlords.	Tenants.
	(16)	(17)	(18)	(19)	(20)
Non-Agricultural Societies—cont.					
Cuddapah	342	3,818	58	63	23
Ganjām	852	6,467	300	122	25
Gōdāvari, East	1,403	6,564	130	115	48
Do. Agency	...	63	15	4	...
Do. West	124	2,275	13	287	16
Guntūr	1,928	7,141	359	475	110
Kanara, South	948	10,128	243	463	467
Kistna	1,073	4,604	37	246	...
Kurnool	1,092	2,930	...	14	...
Madras	26	47,290	...	32	...
Madura	791	9,861	484	2,445	15
Malabar	286	10,300	132	131	295
Nellore	706	2,862	71	61	...
Nilgiris, The	380	2,454	...	90	5
Rāmnād	535	5,356	234	390	80
Salem	1,008	6,753	684	422	118
Tanjore	2,990	15,051	920	1,001	183
Tinnevelly	1,641	8,805	629	424	114
Trichinopoly	641	16,612	240	441	86
Vizagapatam	320	8,596	168	254	124
Do. Agency	3	215	4	...	...
Total ...	27,696	232,190	7,194	9,390	2,390
Grand total ...	99,336	898,186	58,889	873,807	62,217

Members, 1927-28—cont.

column 14.		Of the number in column 13.						
Field labourers.	Total (column 18 to 21).	Brahmans.	Non-Brahmans.	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Āndhras.	Other classes.	Total (column 23 to 28).
(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
100	244	857	983	764	900	272	42	3,818
10	457	2,005	3,626	138	288	375	35	6,467
18	306	1,850	3,087	834	384	395	64	6,564
...	19	30	25	3	4	1	...	63
...	316	521	878	627	135	82	82	2,275
74	1,018	1,846	2,388	1,628	799	471	14	7,141
44	1,217	2,465	3,838	2,719	799	272	35	10,128
...	283	1,285	1,710	812	323	231	243	4,604
15	29	540	879	520	920	30	41	2,930
...	32	11,728	19,766	6,574	3,445	4,578	1,199	47,290
80	3,024	2,455	5,612	535	622	34	603	9,861
337	895	792	7,427	621	702	615	143	10,300
2	134	873	801	503	466	132	87	2,862
8	103	272	1,054	666	165	223	74	2,454
31	735	1,670	2,942	365	218	30	131	5,856
60	1,279	1,775	3,710	250	754	148	116	6,753
274	2,378	4,379	8,117	643	627	481	804	15,051
50	1,217	1,939	4,333	1,854	284	193	202	8,805
54	818	3,811	7,719	2,759	1,155	466	702	16,612
17	568	3,193	4,331	366	311	365	30	8,596
...	4	99	116	...	...	...	...	215
1,494	20,468	56,256	115,599	26,836	19,472	11,999	6,028	232,190
44,736	539,699	108,931	556,759	70,169	51,999	93,275	17,053	898,186

Appendix No. 4—Section I.—*Demand, balance and percentage of loans due by Agricultural and Non-Agricultural Credit Societies to Central Banks and others.*

1927–28.

District.	Principal.						Interest.		
	Long term.			Short term.					
	Demand.	Balance.	Per-cent-age.	Demand.	Balance	Per-cent-age.	Demand.	Balance.	Per-cent-age.
Agricultural Societies.	RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur	7,46,844	5,19,416	69·55	1,91,134	97,850	51·20	1,61,543	11,833	8·25
Arcot, North ...	13,19,215	5,76,797	43·73	1,86,437	48,078	25·79	2,55,834	1,169	0·45
Do. South	10,51,048	5,69,137	54·15	1,28,566	50,350	39·16	1,98,510	12,303	6·19
Bellary	3,63,397	2,04,823	56·37	62,539	30,382	48·58	74,609	8,620	11·55
Chingleput	14,71,830	5,35,759	36·41	2,78,274	25,495	9·16	3,61,048	2,929	0·51
Chittoor	5,39,611	4,36,496	80·89	46,212	27,604	59·74	79,343	11,890	4·98
Coimbatore	8,90,205	2,35,525	26·46	5,51,392	89,988	16·32	2,01,052	5,779	2·87
Cuddapah	2,24,534	1,66,724	74·27	33,146	24,305	73·34	58,288	20,561	35·28
Ganjām	4,03,160	33,326	8·27	1,10,412	10,364	9·39	85,221	1,598	1·87
Gōdāvari, East ...	6,03,054	34,665	5·75	13,37,365	95,239	7·12	2,17,617	3,080	1·41
Do. West ..	6,45,808	65,429	9·98	8,36,266	26,898	3·21	1,46,054	3,507	2·40
Guntūr	4,37,411	1,45,523	33·27	8,29,319	1,39,722	16·87	1,91,128	14,038	7·34
Kanara, South ...	37,986	3,406	8·95	9,17,743	2,16,232	23·56	99,952	6,937	6·94
Kistna	7,43,313	1,63,263	21·96	4,32,170	82,222	19·03	1,51,436	11,103	7·33
Kurnool	3,15,777	1,95,729	61·98	39,138	24,658	63·02	56,219	4,050	7·20
Madras	...	...	...	...	...	...	...	...	...
Madura	5,74,255	2,38,594	41·55	64,124	16,959	26·45	1,20,627	43,394	36·05
Malabar	3,94,697	2,38,514	60·43	79,573	34,024	42·76	1,07,426	21,364	19·95
Nellore	2,45,492	1,11,913	45·59	4,50,389	1,33,455	29·51	93,846	14,154	15·08
Nilgiris, The	75,978	25,741	33·89	5,767	1,941	36·60	14,497	385	2·65
Rāmnād	5,29,366	2,52,813	47·75	1,22,114	33,482	27·42	1,21,114	13,430	11·09
Salem	8,43,667	4,80,289	56·92	1,78,281	71,056	39·85	1,76,923	9,675	5·47
Tanjore	11,08,383	3,97,418	35·88	4,49,215	21,693	4·83	1,86,741	7,919	4·24
Tinnevelly	6,80,969	1,73,911	25·54	5,15,840	29,946	5·80	1,56,635	6,965	4·45
Trichinopoly	9,59,390	1,92,834	20·10	4,18,800	15,249	3·63	2,34,127	9,722	4·15
Vizagapatam ...	2,282	29	1·27	5,43,277	1,46,288	26·91	43,922	3,538	8·05
Ganjām Agency ...	...	...	...	...	...	...	...	...	...
Gōdāvari Do. ...	...	...	...	10,946	23	·21	725	...	...
Vizagapatam Agency.	...	...	...	2,110	350	16·59	208	6	2·95
Non-Agricultural Societies.									
Anantapur	24,581	3,602	14·66	10,23,046	2,890	0·28	19,558	251	1·28
Arcot, North	2,85,898	33,852	11·84	91,280	2,488	2·72	35,194	3,713	10·55
Do. South	4,63,727	22,603	4·87	2,85,417	959	0·33	88,150	576	0·65
Bellary	51,661	14,366	27·81	34,669	1,207	3·48	11,320	230	2·03
Chingleput	7,18,992	1,498	0·21	2,85,390	241	0·10	51,775	..	...
Chittoor	31,205	6,157	19·73	8,16,567	1,289	0·16	36,798	383	1·04
Coimbatore ...	38,445	2,071	5·39	9,65,212	343	0·35	31,541	196	0·62
Cuddapah	1,04,180	8,808	8·45	60,331	471	0·78	11,912	123	1·03
Ganjām	70,001	2,011	2·87	1,42,781	402	0·28	14,498	396	2·75
Gōdāvari, East ...	58,497	2,574	4·40	2,32,089	4,720	2·03	14,787	560	3·79
Do. West ...	3,485	270	7·75	40,568	2,479	6·12	3,881	580	13·68
Guntūr	22,545	4,600	20·40	5,35,305	7,776	1·45	33,496	607	1·81

Appendix No. 4—Section I.—*Demand, balance and percentage of loans due by Agricultural and Non-Agricultural Credit Societies to Central Banks and others*—cont.

1927–28—*cont.*

District.	Principal.						Interest.		
	Long term.			Short term.					
	Demand.	Balance.	Per-cent-age.	Demand.	Balance	Per-cent-age.	Demand.	Balance.	Per-cent-age.
Non-Agricultural Societies—cont.	RS.	RS.		RS.	RS.		RS.	RS.	
Kanara, South ...	9,006	...	...	8,81,343	34,146	3·87	56,953	895	1·57
Kistna	10,780	2,240	20·79	2,38,871	1,436	0·60	10,421	168	1·61
Kurnool	16,544	8,937	54·03	42,789	4,793	11·22	6,745	138	2·05
Madras	6,05,260	30,700	5·07	22,21,717	4	0·00	1,38,773	942	0·68
Madura	96,849	7,954	8·21	12,03,279	43,720	3·63	31,412	1,143	3·64
Malabar	13,479	3,712	27·54	1,60,407	190	0·12	9,934	513	5·16
Nellore	42,876	11,643	27·16	92,738	1,332	1·44	10,643	17	0·16
Nilgiris, The	14,906	...	..	48,235	...	...	4,892		...
Rāmnād	1,63,125	8,932	5·48	5,30,791	1,578	0·29	22,551	1,820	8·07
Salem	70,442	18,304	25·98	15,37,814	22,410	1·45	64,345	1,384	2·15
Tanjore	3,67,244	10,305	2·81	9,10,748	210	0·23	53,564	1,691	3·16
Tinnevelly	41,511	10,500	25·30	14,19,469	7,028	0·49	35,254	38	0·11
Trichinopoly ...	2,95,285	3,425	1·16	7,36,920	1,000	0·14	77,050	...	...
Vizagapatam ...	12,493	...	...	2,85,314	5,050	1·77	9,757	131	1·34
Ganjām Agency.	...	...	...	...	...	...	...	...	...
Gōdāvari Do.	...	...	...	220	50	22·72	20	4	20·00
Vizagapatam Do.	...	...	...	...	...	...	...	...	...

APPENDIX No. 4—SECTION II.—*Percentages of overdues by primary societies to individual central banks, towards principal, arrear, interest and current interest demands for* 1927–28.

Serial number.	Name of bank.	Percentage of principal overdues to demand. Long term.	Percentage of principal overdues to demand. Short term.	Percentage of overdue interest to arrear demand.	Percentage of overdue interest to current demand.
	B.—CENTRAL BANKS.				
1	Anantapur District Co-operative Central Bank, Limited, No. 3231.	67·76	18·34	23·12	4·83
2	North Arcot District Co-operative Central Bank, Limited, Vellore, No. 2161.	42·93	19·34	16·09	0·66
3	South Arcot District Co-operative Banking Union, Limited, No. 1844.	50·06	24·03	16·41	4·41
4	Hospet Co-operative Central Bank, Limited (Bellary District), No. 5398.	52·97	31·29	10·26	5·30
5	Chingleput District Co-operative Central Bank, Limited, Conjeevaram, No. 1560.	33·70	3·54	...	...
6	Chittoor District Co-operative Central Bank, Limited, No. 5230.	72·88	43·51	28·19	17·01
7	Coimbatore District Urban Bank, Limited, No. 427.	22·90	12·63	20·15	2·03
8	Cuddapah District Co-operative Central Bank, Limited, No. 3233.	58·34	36·16	52·77	14·06
9	Ganjām District Co-operative Banking Union, Limited (Berhampore), No. 1928.	17·52	8·01	22·52	1·63
10	Aska Central Co-operative Banking Union, Limited (Ganjām District), No. 2569.	...	...	...	...
11	Gōdāvari District Co-operative Banking Union, Limited, Cocanada, No. 2351.	33·25	18·61	10·46	3·65
12	Rajahmundry Central Co-operative Bank, Limited (Gōdāvari District), No. 420[illegible].	14·06	8·15	...	2·65
13	Ramachandrapuram Co-operative Central Bank, Limited (Gōdāvari District), No. 4201.	1·19	0·45	...	0·17
14	Sree Konaseema Co-operative Central Bank, Limited Amalapuram, No. 4460.	4·89	4·93	...	...
15	Ellore Central Co-operative Banking Union, Limited (Gōdāvari West), No. 2965.	5·55	3·00	...	0·97
16	Guntur District Co-operative Bank, Limited, No. 530.	27·09	16·38	44·50	4·20
17	South Kanara Central Co-operative Bank, Limited, No. 1113.	6·12	23·01	45·77	4·70
18	Kistna District Co-operative Bank, Limited, Masulipatam, No. 1422.	12·37	2·92	22·95	4·46
19	Viziavada Central Co-operative Banking Union Limited, (Kistna District).	23·35	20·48	10·39	5·22
20	Kurnool District Co-operative Central Bank, No. 3232.	44·87	29·92	...	0·32
21	Madras Christian Central Co-operative Bank, Limited, No. 1874.	38·58	2·84	28·71	9·67
22	Madura-Rāmnād Central Co-operative Bank, Limited, No. 975.	45·79	4·08	27·92	1·43

APPENDIX No. 4—SECTION II.—*Percentages of overdues by primary societies to individual central banks, towards principal, arrear, interest and current interest demands for* 1927–28—cont.

Serial number.	Name of bank.	Percentage of principal overdues to demand. Long term.	Percentage of principal overdues to demand. Short term.	Percentage of overdue interest to arrear demand.	Percentage of overdue interest to current demand.
	B.—CENTRAL BANKS—*cont.*				
23	Malabar District Co-operative Bank, Limited, No. 2411.	51·26	19·90	19·79	13·12
24	Nellore District Banking Union, Limited, No. 2523.	25·74	16·85	19·82	14·29
25	Srivilliputtūr Co-operative Banking Union, Limited (Rāmnād District), No. 5184.	36·07	18·02	...	2·35
26	Salem District Urban Bank, Limited, No. 151.	53·25	21·42	9·27	5·54
27	Tanjore District Central Co-operative Bank, Limited, Kumbakōnam, No. 1023.	24·58	8·69	40·00	0·84
28	Tanjore District Co-operative Banking Union, Limited (Tanjore), No. 5214.	47·86	13·31	29·66	3·11
29	Tinnevelly District Co-operative Banking Union, Limited, No. 2690.	25·18	4·81	15·60	2·72
30	Trichinopoly District Urban Bank Limited, No. 178.	20·64	5·38	15·81	4·46
31	Vizagapatam District Co-operative Banking Union, Limited, Vizianagram, No. 1764.	2·33	21·87	8·09	5·50

APPENDIX NO. 5—SECTION I.—*Demand, balance and percentage of loans due to Agricultural and Non-agricultural Credit Societies*, 1927–28.

District.	Out of principal 1926–27. Principal re-coverable.	Balance.	Percentage of balance to demand.	1927–28. Long term. Principal recover-able.	Balance.	Percentage of balance to demand.	1927–28. Short term. Principal recover-able.	Balance.	Percentage of balance to demand.	Out of interest overdue at the end of the previous year. 1926–27.	1927–28.	Out of interest accrued and fallen due during the year. 1926–27.	1927–28.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Agricultural Societies.	RS.	RS.		RS.	RS.		RS.	RS.					
Anantapur	11,33,186	7,00,238	61·78	10,00,572	6,01,113	60·11	2,21,352	1,32,631	59·93	60·10	62·95	51·86	48·85
Arcot, North	19,65,164	11,48,613	58·45	17,48,444	10,32,005	59·04	3,31,267	1,44,036	43·48	48·35	54·97	49·09	48·94
Do. South	13,12,615	7,88,973	60·11	12,44,550	8,02,431	64·47	2,16,344	1,23,849	57·25	57·38	62·78	47·03	47·55
Bellary	4,62,474	3,11,058	67·26	4,97,848	2,95,175	59·29	55,054	25,455	46·23	53·53	37·63	52·59	38·40
Chingleput	20,07,653	9,33,384	46·49	19,27,712	10,77,687	55·92	2,72,989	85,440	31·31	50·85	58·62	35·36	36·85
Chittoor	6,30,529	4,64,941	74·93	5,76,892	4,37,527	75·84	61,182	52,285	85·46	61·55	65·11	68·68	73·23
Coimbatore	16,36,826	7,54,256	46·08	10,99,033	5,07,477	46·18	7,33,785	2,62,522	35·76	47·91	56·50	35·21	24·89
Cuddapah	3,49,374	2,86,315	81·97	3,54,894	2,78,443	78·45	49,651	38,284	77·11	74·97	71·42	74·78	72·48
Ganjām	4,04,844	64,555	15·94	4,34,034	80,360	18·51	2,21,073	34,512	15·61	60·30	43·36	14·37	11·75
Do. Agency ..	3,612	1,225	34·03	..	...	...	...	...	...	...	...	...	..
Gōdāvari, East ...	16,00,475	3,62,508	22·06	6,42,694	1,27,235	19·79	18,30,729	3,16,670	17·30	39·33	32·20	16·52	12·74
Do. Agency ...	4,399	275	6·25	...	...	..	15,048	855	5·67	...	6·67	3·80	1·67
Do. West ...	14,79,697	2,48,652	16·65	5,82,200	94,956	16·31	12,59,226	1,17,559	9·33	34·32	29·13	23·33	15·92
Guntūr	13,98,685	3,66,466	26·20	5,75,860	2,16,652	37·62	10,87,105	2,63,894	24·28	36·17	31·69	19·92	23·41
Kanara, South ...	18,13,865	7,13,423	39·33	87,371	37,865	43·34	14,18,760	5,84,816	41·25	49·94	48·46	28·87	24·87
Kistna	13,05,404	3,68,033	28·12	8,02,261	2,38,598	29·74	7,73,625	2,08,953	27·01	38·61	42·79	37·26	25·39
Kurnool	3,54,631	1,59,795	45·06	3,76,387	2,36,861	62·93	66,449	43,196	65·00	55·21	47·18	66·83	62·54
Madura	7,39,253	4,41,127	59·39	7,72,891	4,74,089	61·84	1,11,190	40,684	36·59	59·56	61·98	48·37	51·64
Malabar	10,63,130	6,16,772	50·80	4,76,820	2,77,534	58·06	7,64,654	4,74,376	62·04	60·08	62·76	48·55	37·86
Nellore	8,78,507	2,49,513	28·40	3,06,843	1,36,720	44·56	3,05,465	2,01,480	33·28	54·79	62·97	41·04	51·18
Nilgiris, The	1,38,862	1,07,389	77·31	1,08,938	70,173	64·62	16,680	9,682	58·05	65·37	47·86	66·85	59·60
Rāmnād	6,93,010	3,46,513	50·00	6,57,913	3,82,127	58·08	1,78,128	87,885	49·34	66·23	63·61	47·46	46·81
Salem	11,44,721	7,81,375	68·26	9,19,364	5,58,228	60·29	2,64,423	1,59,297	60·25	58·76	55·07	66·31	45·68
Tanjore	17,80,021	7,67,837	44·38	13,87,916	7,02,651	50·62	5,75,612	1,28,580	20·60	55·57	61·76	48·03	48·04
Tinnevelly	12,25,154	2,57,591	21·02	7,98,609	3,12,784	39·17	6,38,266	92,973	14·56	44·09	53·10	22·56	25·39
Trichinopoly	16,52,921	7,11,919	43·08	14,31,284	6,48,967	45·35	4,21,419	85,839	20·36	52·68	63·19	36·01	28·89
Vizagapatam	5,60,450	1,81,701	32·31	3,538	296	8·37	6,66,185	2,13,306	32·19	48·24	50·36	15·74	12·69
Do. Agency ...	3,524	2,164	61·83	...	...	...	3,504	503	14·35	100·00	50·00	48·43	17·15

APPENDIX No 5.—SECTION I.—*Demand, balance and percentage of loans due to Agricultural and Non-agricultural Credit Societies, 1927–28*—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.	
	1926–27.			1927–28.									
				Long term.			Short term.						
	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand	1926–27.	1927–28.	1926–27.	1927–28.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Non-Agricultural Societies.	RS.	RS.		RS.	RS.		RS.	RS.					
Anantapur	3,72,320	43,538	11·72	2,64,407	36,695	13·87	1,23,258	11,130	9·03	54·12	59·39	12·51	22·58
Arcot, North	5,76,346	1,56,118	27·09	5,61,353	1,72,362	30·70	93,069	13,444	14·44	45·27	55·03	28·35	28·24
Do. South	7,24,710	1,82,614	25·06	6,67,464	2,21,778	33·22	1,13,846	17,029	14·96	44·22	41·14	20·63	23·74
Bellary	1,67,480	36,275	21·06	1,67,875	45,202	26·92	38,248	11,735	30·69	12·45	12·47	19·05	26·12
Chingleput	6,91,247	1,09,576	15·87	6,23,738	74,300	10·30	71,608	10,073	14·07	36·30	48·52	8·74	10·08
Chittoor	3,68,863	1,47,789	40·06	3,61,783	1,45,949	40·34	73,758	16,518	22·39	38·94	46·02	18·81	18·72
Coimbatore	7,39,356	1,80,223	24·37	4,82,245	1,13,458	23·52	3,27,423	55,507	16·95	46·35	47·92	11·27	17·33
Cuddapah	2,84,304	58,683	20·64	2,46,529	73,243	29·70	76,611	15,340	20·02	0·80	53·10	24·95	10·06
Ganjām	2,18,449	69,369	31·34	1,61,012	54,416	33·79	1,16,309	24,524	21·09	63·95	53·41	32·81	26·18
Gödāvari, East ...	2,73,075	59,835	21·76	1,22,545	22,857	18·65	1,78,002	24,570	13·80	33·68	51·99	29·36	18·98
Do. Agency ...	2,264	699	30·39	...	...	...	2,141	1,074	50·16	0·58	11·11	39·28	23·00
Do. West ...	77,286	19,496	25·09	4,719	982	20·80	79,058	21,422	27·09	22·46	31·50	25·20	13·66
Guntūr	4,97,091	1,30,653	26·28	2,61,081	61,019	23·37	2,64,462	80,317	30·37	39·31	29·26	12·57	12·38
Kanara, South ...	13,93,802	2,91,881	21·01	2,70,749	48,543	17·72	8,75,476	2,38,783	26·70	54·21	56·23	20·47	16·08
Kistna	2,68,686	95,447	35·52	90,396	25,021	27·67	1,70,976	24,715	14·46	20·46	23·70	52·88	32·24
Kurnool	1,25,992	42,818	33·98	1,01,908	49,207	48·28	31,894	10,623	33·33	46·80	36·88	30·93	37·12
Madras	39,17,901	3,02,250	7·82	36,51,262	2,43,596	6·67	8,81,977	36,386	4·18	72·78	63·80	7·79	8·29
Madura	9,27,757	82,174	8·43	2,33,402	51,056	21·88	7,18,601	46,565	6·48	41·08	33·79	21·53	12·85
Malabar	3,01,339	1,30,485	43·30	99,872	49,843	49·98	2,18,361	69,969	32·05	64·46	73·04	42·48	19·43
Nellore	1,98,994	36,176	18·18	1,68,352	37,780	22·45	57,085	9,399	16·47	31·96	11·31	17·07	26·09
Nilgiris, The	1,25,088	18,958	15·15	1,01,201	18,488	18·26	57,697	12,862	22·29	33·20	33·74	16·90	11·91
Rāmnād	4,01,313	1,21,822	30·36	2,47,103	62,228	25·18	1,85,033	43,883	23·72	32·46	25·39	24·16	22·62
Salem	10,17,216	1,78,686	17·57	2,62,333	1,05,268	40·13	8,21,305	68,217	8·30	45·39	34·69	17·85	16·58
Tanjore	8,63,344	1,66,905	19·33	5,83,834	1,43,971	24·66	3,54,656	40,781	11·50	37·04	37·91	16·86	17·71
Tinnevelly	5,80,109	94,056	16·21	4,43,565	63,470	14·31	1,97,003	29,829	15·14	55·21	53·13	12·87	13·99
Trichinopoly	17,23,480	1,81,669	10·54	15,27,357	1,34,790	8·82	4,40,803	46,988	10·66	64·31	35·13	9·96	16·17
Vizagapatam	4,59,473	99,926	21·74	1,87,946	40,290	21·45	3,59,816	68,675	19·09	54·35	52·81	19·51	16·97

Appendix No. 5—Section II (a) and (b).—Classification of Societies.

—	Societies which are good in their working and do no depend upon outside agency for help excepting for final audit.	Societies which are able to manage their affairs themselves and which can afford to have a few defaulters and whose accounts need not be faultless.	All other societies excepting those that come under class D.	Bad societies which will be cancelled should they fail to come under class C within two years.	Total.
	A	B	C	D	
Anantapur	...	1	155	4	160
Arcot, North	4	42	314	36	396
Do. South	..	1	501	42	544
Bellary	2	10	127	4	143
Chingleput	11	59	119	41	230
Chittoor	1	10	152	48	211
Coimbatore	4	53	220	53	330
Cuddapah	1	20	117	30	168
Ganjām	15	71	349	37	472
Gōdavari, East	22	64	88	54	228
Do. West	35	105	126	7	273
Guntūr	22	49	195	11	277
Kanara, South	2	31	120	16	169
Kistna	3	80	174	16	273
Kurnool	...	11	125	28	164
Madras	12	19	17	9	57
Madura	1	8	315	10	334
Malabar	17	106	155	22	300
Nellore	3	49	178	58	288
Nilgiris, The	4	10	35	12	61
Rāmnād	5	35	205	34	279
Salem	1	5	231	88	275
Tanjore	15	105	565	15	700
Tinnevelly	2	17	320	35	374
Trichinopoly	12	58	214	31	315
Vizagapatam	39	178	213	2	432
Do. Agency ..	...	13	8	...	21
Total ...	283	1,210	5,338	698	*7,474

—	Number of societies in which collections of principal to demand by members were. 95%	70%	55%	40%	Below 40%	Dormant societies which have not given any loans in the last 12 months.	Societies to which no loans have yet fallen due.	Total.
	I	II	III	IV	V	VI	VII	
Anantapur	6	11	11	26	99	1	6	160
Arcot, North	34	44	31	54	117	33	83	396
Do. South	19	52	42	43	269	53	66	544
Bellary	20	15	15	16	38	8	31	143
Chingleput	23	30	24	25	76	6	46	230
Chittoor	20	10	10	23	124	16	8	211
Coimbatore	41	33	20	19	22	169	26	330
Cuddapah	8	9	6	9	122	...	14	168
Ganjām	163	64	42	21	28	43	111	472
Gōdavari, East	63	52	22	20	49	8	14	228
Do. West	112	53	13	19	22	18	36	273
Guntūr	55	38	39	21	69	25	30	277
Kanara, South	16	49	19	16	34	28	7	169
Kistna	68	44	19	17	65	30	30	273
Kurnool	12	17	8	22	68	23	14	164
Madras	16	17	3	5	5	10	1	57
Madura	34	54	34	30	146	6	30	334
Malabar	25	36	31	28	93	75	12	300
Nellore	27	28	30	22	92	52	37	288
Nilgiris, The	4	4	1	7	2	43	...	61
Rāmnād	28	18	19	30	109	27	48	279
Salem	14	18	17	17	41	145	23	275
Tanjore	53	74	54	53	320	107	39	700
Tinnevelly	78	47	33	20	51	63	82	374
Trichinopoly	40	54	30	26	48	63	54	315
Vizagapatam	144	56	23	17	73	75	44	432
Do. Agency	2	4	2	2	2	5	4	21
Total	1,125	931	598	608	2,184	1,132	896	*7,474

* Note.—Compiled from societies audited so far.

APPENDIX No. 6.—*Agricultural, Purchase, Purchase and Sale, Production, Production and Sale Societies*, 1927–28.

SECTION I.—PURCHASE AND SALE SOCIETIES.

District.	Number of societies.	(a) Purchase as owner.				(b) Sale as owner.			(c) Advances on produce or finished products. Loans given on the pledge of produce or goods.			
		Value of goods on hand at the beginning of the year.	Value of goods bought during the year.	Value of goods sold out of columns 3 and 4.	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.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		RS.	RS.	RS.	RS.				RS.	RS.	RS.	RS.
Anantapur	5	...	5,018	4,478	540	...	...	...	1,078	16,390	10,954	6,064
Arcot, North	13	1,265	3,517	2,843	1,932	...	...	...	6,782	965	2,074	5,573
Do. South	8	1,608	1,845	3,361	340	...	...	...	2,089	7,970	6,245	3,814
Bellary	4	...	...	...	...	...	...	...	6,855	13,660	16,362	4,153
Chingleput	17	638	22	883	...	...	...	...	...	...	...	...
Coimbatore	9	15,172	16,142	10,608	4,180	...	...	...	74,239	2,91,708	2,40,431	1,25,510
Cuddapah	3	...	...	...	...	...	...	...	50	161	151	60
Ganjām Agency	3	4,412	5,087	6,202	3,566	...	...	...	...	...	...	...
Gōdāvari, East	2	127	226	139	214	...	...	...	...	...	...	...
Do. Agency ...	2	...	...	...	...	...	...	...	...	...	...	...
Kanara, South	7	...	...	...	...	...	...	...	54,528	49,700	59,492	44,736
Kurnool	1	...	1,811	1,805	18	...	...	...	12,200	21,924	25,717	8,407
Madras	1	...	8,377	9,771	...	...	...	...	...		...	...
Madura	2	556	6,447	6,745	...	...	...	...	...	...	...	...
Malabar	1	...	...	...	...	...	...	...	...	...	...	...
Nellore	1	...	...	...	...	...	...	...	...	...	...	...
Rāmnād	5	8,091	17,354	17,125	10,700	...	...	...	...	...	...	...
Salem	3	37	...	9	28	...	...	...	...	...	...	...
Tanjore	16	6,018	43,888	44,660	2,404	...	...	...	57,307	63,280	71,202	49,385
Tinnevelly	10	3,339	22,222	24,683	2,276	...	...	...	...	...	...	...
Trichinopoly	3	1,817	10,422	10,706	2,422	...	...	...	...	...	...	...
Vizagapatam	2	...		...	...	...	...	...	...	50	50	...
Do. Agency ...	9	2,474	10,937	11,759	1,844	...	...	...	...	...	...	...
Total ...	127	(a) 45,554	1,53,315	1,55,777	30,464	...	...	...	(b) 2,15,128	4,65,808	4,32,678	2,47,702

(a) Includes Rs. 1,562 due to audit and transfer.

(b) Includes Rs. 89,767 due to audit and transfer.

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

District.	(d) Purchase and sale as agent.			Working capital.	Cost of management.	Net profit or loss.	
	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.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	18,796	1,168	10,542	538	363	79
Arcot, North	...	...	...	44,887	316	136	5,207
Do. South	...	...	...	9,996	195	140	124
Bellary	...	80,507	2,510	6,983	723	712	67
Chingleput	...		...	19,776	2,526	358	1,035
Coimbatore	191	191	...	1,56,763	5,056	4,717	637
Cuddapah	...	...	...	516	...	17	...
Ganjām Agency	...	...	...	11,900	829	126	566
Gōdāvari, East	...	...	...	1,135	13	...	297
Do. Agency ...	...	...	...	830	...	40	...
Kanara, South	140	1,22,268	2,367	1,98,[illegible]63	4,521	5,690	15,092
Kurnool	...	...	...	17,110	99	...	502
Madras	...	...	...	2,942	3,286	...	1,866
Madura	...	...	...	833	363	30	...
Malabar	...	...	...	30	...	1	...
Nellore	...	...	...	75	...	...	59
Rāmnād	...	...	...	17,589	735	815	3,752
Salem	...	...	...	1,955	26	73	...
Tanjore	...	...	...	69,271	2,502	816	2,249
Tinnevelly	3,572	19,730	1,118	14,273	1,279	433	352
Trichinopoly	...	...	...	4,094	507	439	8
Vizagapatam	28,570	30,119	1,549	1,320	1,511	412	7
Do. Agency ...	...	...	...	27,539	919	1,106	869
Total ...	32,473	2,71,611	8,707	6,18,922	25,944	16,424	32,768

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.	RS.
Arcot, South	2	10,352	1,704	5,344	...	1,56,317	3,340	19,599
Chingleput	21	...	...	...	11,946	507	194	178
Coimbatore	1	...	...	...	...	8,497	283	...
Kanara, South	1	...	...	...	...	11,935	...	283
Madura	1	...	...	...	...	8,968	275	...
Total ...	26	10,352	1,704	5,344	11,946	1,86,224	4,092	20,055

Appendix No. 7—Section I.—*Particulars of joint purchase made by societies other than those referred to in Appendices Nos. 6 and 8.*

District.	Agricultural requisites.		Manure.		Food-stuffs.		Cloths.	Cattle food and miscellaneous articles.	Total.	Estimated savings.	Advances made in the year on the pledge of produce and standing crops.
	Monsoon ploughs.	Others.	Fish-guano, fish manure, bonemeal, etc.	Oil-cake.	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	29	119	...	...	101	950	...	1,911	3,110	250	...
Arcot, North	...	...	...	...	...	...	...	...	...	...	11,705
Do. South	...	...	...	...	...	...	325	...	325	25	...
Bellary	...	4,519	...	1,769	14,483	168	634	207	21,780	1,308	...
Chingleput	7	...	74	58	...	2,821	45	...	3,005	77	...
Chittoor	Nil.										
Coimbatore	...	...	...	...	3,679	7,147	876	...	11,702	...	...
Cuddapah	...	...	359	99	50	189	124	47	868	137	...
Ganjām	16	...	545	...	...	...	134	11	706	10	...
Do. Agency	Nil.										
Gōdāvari, East	...	...	...	...	3,504	86	77	...	3,667	149	...
Do. Agency	Nil.										
Do. West	Do.										
Guntūr	...	128	4,761	...	...	...	643	...	5,532	20	...
Kanara, South	...	...	213	...	787	...	...	...	1,000	86	...
Kistna	...	...	...	...	7,195	...	58	4,238	11,491	77	59,828
Kurnool	...	...	...	...	...	49	152	358	559	...	...
Madras	...	...	...	...	4,661	9,026	23,327	...	37,014	1,153	...
Madura	Nil.										
Malabar	...	526	...	...	6,186	...	...	...	6,712	387	...
Nellore	...	...	6,904	...	2,200	299	...	...	9,403	...	22,482
Nilgiris, The	...	...	...	...	567	170	...	...	737	108	...
Ramnad	88	94	97	...	...	2	...	...	281	22	...
Salem	Nil.										
Tanjore	14	217	1,801	...	17,955	2,932	1,034	3,529	27,482	1,147	1,08,393
Tinnevelly	20	153	...	...	...	597	...	...	770	...	18,798
Trichinopoly	...	...	...	...	...	...	1,289	...	1,289	80	...
Vizagapatam	...	1,776	...	...	...	...	...	...	1,776	43	850
Do. Agency	Nil.										
Total ...	174	7,532	14,754	1,926	61,368	24,436	28,718	10,301	1,49,209	5,024	1,31,556

Appendix No. 7— Section II.—*Particulars of joint sale made by societies other than those referred to in Appendices Nos. 6 and 8.*

District.	Paddy.	Tobacco.	Cotton.	Mats.	Jaggery.	Lungbis.	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.
Anantapur	102	...	...	...	...	...	1,434	1,566	3,102	325
Cuddapah	...	...	...	...	...	107	...	409	516	110
Ganjām...	624	...	...	...	...	...	...	...	624	12
Kurnool ...	...	...	2,278	...	...	...	...	559	2,837	140
Madura ...	...	...	...	...	...	...	...	99,205	99,205	...
Total ...	726	...	2,278	...	...	107	1,434	1,01,739	1,06,284	587

Appendix No. 8.—*Non-agricultural Trading Societies,* 1927–28.

Section I.—PURCHASE, PURCHASE AND SALE SOCIETIES 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)
I.—PURCHASE AND SALE.		RS.	RS.	RS.	RS.	RS.	RS.	RS.					RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur ...	5	69	2,741	1,550	...	...	...	...	...	...	...	...	...	...	...	1,011	52	166	267
Arcot, North ...	3	2,209	18.961	20,060	2,081	...	...	...	...	...	...	...	...	...	...	1,509	806	86	...
Do. South ...	10	8,451	98,859	1,05,053	8,609	...	...	...	...	...	...	...	...	...	...	17,725	3,776	8,243	1,269
Bellary ...	6	1,299	6,036	6,662	1,000	...	...	...	...	...	...	...	...	...	...	2,039	358	306	6
Chingleput ...	4	3,286	53,387	53,858	2,827	...	...	...	...	...	...	...	...	...	...	5,605	1,740	735	73
Chittoor ...	3	2,811	8,100	8,880	2,639	...	...	...	...	...	...	...	...	...	...	7,714	635	69	1,109
Coimbatore ...	5	17,936	1,36,454	1,42,630	24,562	...	...	...	...	...	...	...	...	...	...	44,143	6,492	4,031	...
Cuddapah ...	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	848	...	...	264
Ganjām ...	11	1,450	9,442	10,040	1,331	...	...	...	...	...	...	...	...	...	...	4,397	206	605	287
Do. Agency ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East ...	12	2,590	4,250	5,689	1,154	...	...	...	...	...	...	...	...	...	...	4,656	124	60	291
Do. Agency ..	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	20	...	...	...
Do. West ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr ...	1	268	4,290	3,828	910	...	...	...	...	...	...	...	...	...	...	9,933	267	247	636
Kanara, South ..	5	1,531	10,250	10,752	1,029	...	...	...	...	...	...	...	...	...	...	7,740	577	496	298
Kistna ...	4	1,783	11,974	16,557	1,951	...	...	...	...	...	...	...	2,478	19,473	162	3,632	1,743	791	14
Kurnool ...	8	527	2,157	3,081	942	...	...	...	...	...	...	...	...	...	...	1,802	61	79	988
Madras ...	1	1,05,190	10,36,112	11,12,513	1,21,891	...	...	...	...	...	...	...	...	...	...	3,51,239	61,394	18,929	289
Madura ...	5	44,667	1,96,086	1,99,211	46,931	...	...	...	...	...	...	...	...	...	...	53,765	7,727	7,038	679
Malabar ...	30	29,374	1,16,708	1,37,647	12,166	...	...	...	...	...	...	...	...	...	...	41,332	2,412	4,691	6,543
Nellore ...	2	168	684	783	183	720	2,918	2,589	...	...	...	...	...	...	...	2,629	115	14	112
Nilgiris, The ...	2	13,128	97,017	1,06,989	10,367	...	...	...	...	...	...	...	...	...	...	17,638	3,840	2,916	..
Rāmnād ...	6	9,079	1,28,298	1,33,371	14,837	...	...	...	...	...	...	...	...	...	...	29,291	6,885	5,715	1,582
Salem ...	2	227	3,278	3,321	443	...	...	...	...	...	...	...	...	...	...	772	73	188	...
Tanjore ...	13	8,528	76,749	78,618	10,485	...	...	...	...	...	...	...	...	...	...	18,291	3,196	2,200	2,700
Tinnevelly ...	6	2,872	49,582	50,987	2,629	...	...	...	...	...	...	...	...	...	...	6,926	972	705	2,289
Trichinopoly ...	8	2,641	18,872	14,560	6,953	...	...	...	...	...	...	...	...	...	...	6,916	1,249	482	165
Vizagapatam ...	13	58,816	1,16,762	1,10,986	59,592	...	...	...	...	...	...	...	...	...	...	68,763	1,558	1,261	663
Do. Agency.	8	160	1,086	1,163	153	...	...	...	...	...	...	...	...	...	...	267	18	52	...
Total ...	165	(a) 3,14,060	22,08,135	23,37,951	3,85,665	720	2,918	2,589	...	...	...	...	2,478	19,473	162	7,10,603	1,06,276	55,105	20,524

(a) Includes Rs. 49,408 due to audit.

Section II.—PRODUCTION, PRODUCTION AND SALE SOCIETIES (STORES) EXCLUDING SUCH SOCIETIES FOR WEAVERS.

District. (1)	Number of societies. (2)	(a) Purchase as owner. Value of goods on hand at the beginning of the year. (3)	(a) Purchase as owner. Value of goods bought during the year. (4)	(a) Purchase as owner. Value of goods sold to members (out of goods in columns 3 and 4) during the year. (5)	(a) Purchase as owner. Value of goods on hand at the end of the year. (6)	(b) Sale as owner. Value of goods on hand at the beginning of the year. (7)	(b) Sale as owner. Value of goods purchased from members during the year. (8)	(b) Sale as owner. Value of goods sold to outsiders (out of goods in columns 7 and 8) during the year. (9)
PRODUCTION, PRODUCTION AND SALE.		RS.	RS.	RS.	RS.			
Arcot, South	1	...	...	...	...	...	...	...
Ganjām	1	...	...	...	...	...	...	...
Gōdāvari, East	1	2,165	4,714	2,399	4,480	...	...	...
Kanara, South ...	1	...	...	...	...	...	...	...
Kistna	1	...	...	...	...	...	...	...
Kurnool	1	...	...	...	...	...	...	...
Madura	1	...	...	...	...	...	...	...
Malabar	1	...	...	...	...	...	...	...
Nellore	2	1,342	1,434	2,423	1,110	...	...	...
Rāmnād	1	37	257	166	137	...	...	...
Salem	1	...	...	...	...	...	...	...
Vizagapatam	1	...	3,222	1,073	2,325	...	...	...
Total ...	13	(a)3,544	9,627	6,061	8,052	...	...	...

District. (1)	(c) Advances on produce or finished goods. Loans given on the pledge of products or goods. Amount outstanding at the beginning of the year. (10)	(c) Advanced during the year. (11)	(c) Repaid during the year. (12)	(c) Balance outstanding at the end of the year. (13)	(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. (14)	(d) Value of goods of members sold to the public. (15)	(d) Savings effected to members. (16)	Working capital. (17)	Cost of management. (18)	Net profit or loss. Plus. (19)	Net profit or loss. Minus. (20)
PRODUCTION, PRODUCTION AND SALE.								RS.	RS.	RS.	RS.
Arcot, South	...	...	...	...	...	...	...	2,945	...	...	512
Ganjām	...	...	...	...	...	...	...	2,813	7	134	...
Gōdāvari, East	...	...	...	...	...		...	394	703	137	...
Kanara, South ...	...	...	...	...	...	...	...	306	32	...	29
Kistna	...	...	...	...	...	...	...	28	5	...	4
Kurnool	...	...	...	...	...	...	...	1,227	...	...	88
Madura	...	...	...	...	...	...	...	1,006	2	...	4
Malabar	...	...	...	...	...	...	...	37	4	...	2
Nellore	...	...	...	...	...	...	...	3,023	433	...	125
Rāmnād	...	...	...	...	...	...	...	282	5	...	2
Salem	...	...	...	...	...	...	...	1,188	...	...	64
Vizagapatam	...	...	...	...	...	...	...	2,278	21	153	...
Total ...	...	...	...	...	...	...	...	15,522	1,212	424	880

(a) Includes Rs. 1,279 due to audit.

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.
Arcot, North	5	670	8,729	8,335	2,053	4,016	13,516	15,885	1,632	8,874	986	58	1,109
Do. South	4	372	3,350	2,925	797	981	3,453	3,858	978	1,314	458	891	35
Bellary	1	...	...	...	...	...	166	171	...	1,001	9	...	22
Chittoor...	1	...	...	...	...	...	...	...	...	631	...	23	...
Coimbatore	7	...	...	...	...	...	...	...	...	7,752	17	...	47
Ganjām	6	...	...	...	...	...	...	...	...	9,854	78	218	1
Gōdāvari, East	3	...	...	...	...	...	...	...	...	15,256	8	169	13
Guntūr	2	45	...	...	45	...	...	...	...	66	37	1	1
Kanara, South	1	167	119	313	14	...	...	...	...	1,490	45	...	38
Kistna	3	124	2	122	3	...	...	...	...	767	4	95	134
Madras	5	225	674	908	...	...	...	...	...	3,445	23	159	...
Madura	2	1,120	99,121	97,520	4,812	...	...	...	...	30,831	1,731	1,672	1,464
Malabar	4	72	1,721	2,548	71	...	...	...	...	1,229	105	...	11
Nellore	3	...	...	...	...	...	...	...	...	1,095	32	...	67
Rāmnād	4	...	...	...	...	6	100	50	56	15,101	148	72	662
Salem	2	...	6,172	6,024	583	...	9,138	5,941	3,338	3,711	138	230	...
Total ...	53	(a)2,795	1,19,888	1,18,695	8,878	(b)5,003	26,373	25,905	6,004	1,02,417	3,859	3,583	8,604

(a) Excludes Rs. 178 due to audit.

(b) Excludes Rs. 169 due to audit and transfer.

SECTION III-B.—PRODUCTION, PRODUCTION AND SALE SOCIETIES EXCLUSIVELY FOR WEAVERS, 1927-28.

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.	
Anantapur	3	2,574	...	10	3,117	...	...
Chingleput	1	749	...	1,465	...	272	...
Gōdāvari, West	5	17,595	...	16,732	...	...	...
Kistna	1	...	...	2,408	...	...	...
Total ...	10	20,918	...	20,615	3,117	272	...

District.	Loans given on the pledge of goods—*cont.* Repaid during the year.	Loans given on the pledge of goods—*cont.* 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.	Purchase and sale as agent. Value of goods of members sold to the public.	Purchase and sale as agent. Savings effected to members.	Working capital.	Cost of management.	Net profit or loss. Plus.	Net profit or loss. Minus.
(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	...	165	3,117	19	17,578	172	1	958
Chingleput	69	202	...	...	...	7,849	227	...	2,175
Gōdāvari, West	...	...	...	...	...	21,674	132	168	3,149
Kistna	...	...	...	...	...	2,895	49	...	177
Total ...	69	202	165	3,117	19	49,996	580	169	6,459

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.	Working capital.	Cost of management.	Net profit or loss. Plus.	Net profit or loss. 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.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.		
Anantapur ...	...	...	...	...	...	...	...	...	...	...	...	...
Arcot, North ...	8	10,379	940	79,374	..	3,614	94,307	684	1,768	4,189	...	...
Arcot, South ...	2	1,421	...	13,999	...	297	15,717	74	334	...	...	...
Bellary ...	4	3,708	1	12,366	...	632	16,707	137	80	1,402	...	...
Chingleput ...	12	11,952	1	1,21,447	...	12,974	1,46,374	2,204	1,163	529	...	...
Chittoor ...	...	...	...	...	...	...	...	...	...	...	...	...
Coimbatore ...	10	7,972	76	59,907	...	11,392	79,348	733	2,585	360	...	...
Cuddapah ...	5	856	...	2,279	...	2	3,137	21	2	172	...	...
Ganjām ...	1	67	...	500	...	...	567	18	...	44	...	...
Do. Agency.	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East.	...	...	...	...	...	...	...	...	...	...	...	...
Do. Agency.	...	...	...	...	...	...	...	...	...	...	...	...
Do. West.	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr ...	7	1,825	...	9,369	...	78	11,272	54	109	225	...	...
Kanara, South.	...	...	...	...	...	...	...	...	...	...	...	...
Kistna ...	..	...	...	...	...	..	...	..	...	..	...	...
Kurnool ...	5	861	...	5,379	...	11	6,251	36	...	435	...	...
Madras ...	...	...	...	...	...	...	...	...	...	...	...	...
Madura ...	2	1,411	...	8,394	...	185	9,990	8	...	1,018	...	...
Malabar ...	1	342	...	4,891	...	24	5,257	59	70	...	...	...
Nellore ...	...	...	...	...	...	...	...	...	...	...	...	...
Nilgiris, the ..	...	...	...	...	...	..	...	...	...	...	...	...
Rāmnād ...	2	696	...	4,376	...	418	5,490	65	...	185	...	...
Salem ...	...	...	...	...	...	...	...	...	...	...	...	...
Tanjore ..	2	1,904	...	45,749	...	532	48,185	488	314	...	...	...
Tinnevelly ..	8	2,727	...	12,610	...	186	15,124	161	326	221	...	...
Trichinopoly ...	7	4,996	11	52,834	...	4,819	62,660	574	223	1,628	...	...
Vizagapatam ...	..	...	...	...	...	...	...	...	...	...	...	...
Do. Agency.	...	...	...	...	...	...	...	...	...	...	...	...
Total ...	76	51,117	1,029	4,33,474	...	35,164	5,20,386	5,311	6,974	10,403	...	...

APPENDIX No. 9—SECTION I.—*Civil suits and decrees*, 1927–28.

District.	Number of suits preferred 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.	Amount involved in the cases in column (7).	Number of decrees obtained by societies in civil courts. 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.	Amount involved in the decrees in column (13).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(a) Agricultural Societies.							RS.						RS.
Anantapur ...	41	147	188	39	139	10	1,580	134	189	273	100	173	26,188
Arcot, North ...	9	41	50	1	12	37	1,602	60	12	72	25	47	5,301
Arcot, South ...	10	10	20	...	20	...	...	7	20	27	7	20	1,687
Bellary ...	2	...	2	...	...	2	95	4	...	4	...	4	706
Chingleput ...	18	54	72	5	53	14	...	127	53	180	18	162	...
Chittoor ...	1	24	25	4	12	9	103	41	12	53	42	11	695
Coimbatore ...	8	89	97	16	58	23	786	35	58	93	18	75	1,624
Cuddapah ...	3	...	3	1	...	2	290	23	...	23	2	21	2,171
Ganjām ...	...	...	...	...	...	...	.	5	...	5	5	...	...
Kanara, South	41	172	213	13	178	22	678	194	178	372	125	247	7,312
Kistna ...	3	...	3	...	...	3	...	1	...	1	...	1	...
Kurnool ...	4	...	4	...	1	3	135	4	1	5	...	5	417
Madura ...	...	13	13	...	8	5	454	40	8	48	11	37	2,638
Malabar ...	27	323	350	24	262	64	9,132	737	262	999	152	847	15,785
Nellore ...	2	12	14	4	...	10	117	16	...	16	5	11	135
Nilgiris, the ...	...	...	...	...	...	...	...	11	...	11	9	2	216
Rāmnād ...	13	58	71	...	23	48	1,571	50	23	73	5	68	1,559
Salem	1	22	23	2	14	7	1,055	70	14	84	12	72	6,016
Tanjore ...	39	33	72	...	14	58	4,089	104	14	118	9	109	7,845
Tinnevelly ...	...	25	25	...	16	9	418	1	16	17	3	14	857
Trichinopoly ...	...	1	1	...	...	1	490	51	...	51	17	34	997
Total ...	222	1,024	1,246	109	810	327	22,595	1,715	810	2,525	565	1,960	81,644

APPENDIX No. 9—SECTION I.—*Civil suits and decrees*, 1927–28—*cont.*

District.	Number of suits preferred 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.	Amount involved in the cases in column (7).	Number of decrees obtained by societies in civil courts. 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.	Amount involved in the decrees in column (13).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(b) Non-Agricultural Societies.							RS.						RS.
Anantapur ...	...	67	67	...	27	40	7,914	16	27	43	7	36	5,550
Arcot, North ...	20	24	44	3	12	29	500	23	12	35	7	28	4,185
Arcot, South ...	1	19	20	2	18	...		11	18	29	7	22	1,821
Chingleput ...	13	1	14		5	9	...	22	5	27	3	24	...
Chittoor ...	...	...	...	...	...	..	...	67	12	79	48	31	1,899
Coimbatore	2	7	9	...	8	1	31	12	12	24	4	20	1,522
Cuddapah ...	...	...	...	...	...	...	...	7	...	7	7	...	...
Ganjām ...	...	..	...	...	..	...	...	73	...	73	10	63	7,241
Gūntūr ...	9	94	103	19	54	30	2,355	41	54	95	63	32	1,543
Kanara, South.	1	2	3	...	3	...	.	26	3	29	1	28	1,390
Kistna ...	...	...	..	...		...	...	18	1	19	...	19	1,726
Madras ...	23	50	73	7	28	38	5,807	109	28	137	11	126	39,087
Madura	...	15	15	9	6	...	...	44	6	50	16	34	869
Malabar ...	2	7	9	...	9	...	...	24	9	33	9	24	482
Nellore ...	4	17	21	...	9	12	1,800	29	9	38	10	28	1,409
Nilgiris, the ...	...	...	...	..	...	...	...	10	...	10	2	8	1,206
Rāmnād ..	...	21	21	..	21	...	..	21	21	42	9	33	442
Salem	3	16	19	.	17	2	524	78	17	95	58	37	5,837
Tanjore ...	...	...	...	..	...	...	...	9	...	9	7	2	44
Tinnevelly ...	...	38	38	5	28	5	280	29	28	57	25	32	2,262
Trichinopoly ...	13	33	46	...	43	3	243	63	43	106	22	84	12,187
Vizagapatam ..	...	.		...	...	...		1	...	1	.	1	8
Total ...	91	411	502	45	288	169	19,454	733	305	1,038	326	712	90,155

APPENDIX No. 9—SECTION II.—*References under Rule XIV of the rules framed under the Act (Arbitration)*, 1927–28.

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.	Amount involved in the cases in column (7).	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.	Amount involved in the cases in column (13).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(a) Agricultural Societies.							RS.						RS.
Anantapur	...	...	...	...	...	...	...	...	...	...	...	...	...
Arcot, North	605	815	1,420	137	447	836	61,468	2,544	447	2,991	616	2,375	1,67,247
Arcot, South	365	726	1,091	73	564	454	51,498	1,698	564	2,262	289	1,973	2,28,383
Bellary	179	225	404	18	181	205	38,709	340	181	521	115	406	82,934
Chingleput	620	890	1,510	97	759	654	...	2,087	759	2,846	337	2,509	...
Chittoor	215	356	571	81	319	171	27,412	848	319	1,167	328	839	1,46,410
Coimbatore	245	1,186	1,431	84	1,022	325	7,899	1,565	1,022	2,587	462	2,125	81,002
Cuddapah	77	309	386	...	184	202	36,268	357	183	540	104	436	83,314
Ganjām	39	54	93	20	51	22	3,557	369	49	418	105	313	21,588
Ganjām Agency	...	26	26	9	9	8	186	10	9	19	2	17	285
Gōdāvari, East	238	249	487	41	342	104	17,988	1,534	137	1,671	12	1,659	...
Gōdāvari Agency ...	...	...	...	...	...	...	...	1	...	1	1	...	...
Gōdāvari, West	31	179	210	34	94	82	2,762	182	94	276	55	221	18,075
Guntūr	357	663	1,020	168	599	253	32,380	436	599	1,035	451	584	37,430
Kanara, South	719	2,892	3,611	198	2,467	946	49,698	4,691	2,467	7,158	1,284	5,874	3,52,665
Kistna	48	311	359	41	194	124	16,750	205	194	399	104	295	36,905
Kurnool	43	53	96	1	37	58	8,176	143	37	180	2	178	14,023
Madras	...	...	...	...	...	...	...	...	...	...	...	...	...
Madura	86	118	154	5	95	54	3,550	856	95	951	94	857	58,261
Malabar	308	1,371	1,679	74	1,123	482	28,024	2,947	1,123	4,070	634	3,436	1,32,865
Nellore	81	610	691	44	434	213	25,157	636	105	741	652	89	10,951
Nilgiris, The	19	193	212	1	191	20	...	555	191	746	182	564	86,522
Rāmnād	85	750	835	59	467	309	12,609	1,879	467	1,846	290	1,556	87,383
Salem	209	324	533	54	321	158	17,496	1,140	321	1,461	269	1,192	1,26,998
Tanjore	199	869	1,068	46	785	237	34,988	2,776	785	3,561	681	2,880	2,48,398
Tinnevelly	103	1,114	1,217	75	946	196	15,490	1,201	946	2,147	522	1,625	1,09,693
Trichinopoly	101	620	721	186	426	109	10,654	2,767	426	3,193	610	2,583	3,19,569
Vizagapatam	51	256	307	23	103	181	14,544	448	76	524	103	421	39,267
Do. Agency ...	1	8	9	3	6	...	...	...	6	6	...	6	438
Total ...	4,974	15,167	20,141	1,572	12,166	6,403	5,17,263	31,715	11,602	43,317	8,304	35,013	24,90,606

APPENDIX No. 9—SECTION II.—*References under Rule XIV of the Rules framed under the Act (Arbitration), 1927–28*—cont.

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.	Amount involved in the cases in column (7).	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.	Amount involved in the cases in column (13).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(b) Non-Agricultural Societies.							RS.						RS.
Anantapur	101	113	214	74	90	50	1,658	290	90	380	43	337	33,826
Arcot, North	217	270	487	32	276	179	15,156	308	276	584	95	489	31,329
Arcot, South	55	455	510	58	216	236	39,395	577	216	793	131	662	77,587
Bellary	34	138	172	18	96	58	11,112	116	96	212	31	181	34,410
Chingleput	71	183	254	17	165	72	...	235	165	400	78	322	...
Chittoor	45	181	226	8	167	51	2,235	358	167	525	200	325	52,511
Coimbatore	159	302	461	77	240	144	8,681	426	240	666	125	541	36,142
Cuddapah	69	178	247	2	208	37	9,972	125	208	333	97	236	37,943
Ganjām	34	125	159	19	99	41	6,305	215	99	314	53	261	15,425
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari Agency ...	...	...	...	...	...	...	...	3	...	3	1	2	49
Gōdāvari, West	...	11	11	1	5	5	107	14	5	19	1	18	1,621
Guntūr	50	245	295	39	170	86	7,142	181	170	351	72	279	1,59,906
Kanara, South	195	553	748	72	527	149	16,479	1,205	527	1,732	360	1,372	1,66,340
Kistna	1	105	106	14	85	7	14,072	109	85	194	3	191	16,628
Kurnool	38	36	74	10	37	27	2,892	32	37	69	26	41	4,363
Madras	89	261	350	31	212	107	68,324	566	212	778	87	681	31,054
Madura	56	153	209	46	142	21	1,435	360	142	502	142	360	20,576
Malabar	66	291	357	46	191	120	5,632	683	191	874	104	770	34,441
Nellore	7	39	46	3	40	3	593	40	1	41	40	1	147
Nilgiris, The	..	75	75	...	72	3	250	76	72	148	30	118	17,485
Ramnād	80	347	427	25	278	124	385	322	278	600	162	438	17,148
Salem	108	144	252	17	183	52	10,011	360	183	543	140	403	50,394
Tanjore	40	450	490	38	384	68	6,178	885	384	1,269	343	926	88,272
Tinnevelly	75	216	291	64	207	20	3,604	610	207	817	225	592	46,071
Trichinopoly	133	245	381	50	139	192	32,630	494	139	633	178	455	55,717
Vizagapatam Agency ...	134	158	292	110	78	104	9,576	295	87	382	57	325	33,597
Total ..	1,857	5,277	7,134	871	4,307	1,956	2,78,324	8,885	4,277	13,162	2,836	10,326	10,62,982

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APPENDIX No. 10.—*Societies under liquidation*, 1927–28.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1927 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 1928. (6)	Assets. On hand on 30th June 1928. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
ANANTAPUR DISTRICT.										
1. Somandapalli Weavers' ... 4308	27 Sep. 23	...	110	110		403	403	...	...	
2. Sankepalli ... 1347	22 Oct. 23	3,614	18	645	2,987	194	3,181	240	2,900	3,140
3. Kesapuram ... 432	29 Apr. 25	652	6	6	652	184	836	97	293	390
4. Udiripykondi ... 3622	25 July 27	160	15	126	49	115	164	39	94	133
5. Podiralla 5870	14 May 28	Appeal time not expired.								
ARCOT, NORTH.										
1. Katpadi ... 851	20 May 16	1,371	66	54	1,383	15	1,398	133	691	824
2. Mangadu ... 823	3 Feb. 17	...	...	...	...	878	878	...	...	...
3. Vengodu 1011	10 Jan. 18	168	57	...	225	1,181	1,406	28	...	28
4. Iranamangalam ... 1828	27 Mar. 25	12,536	1,412	2 322	11,656	94	11,750	381	6,035	6,416
5. Irumbedu ... 915	8 Apr. 26	38	118	156	...	1,609	1,609	14	...	14
6. Conservancy staff, Tiruvannamalai. 2644	9 Sep. 26	...	...	...	...	...	...	15	...	15
7. Vellore Basket-makers' ... 8059	1 June 27	1,646	...	...	1,646	...	1,646	545	2,219	2,764
8. Kilpalur 1231	13 Aug. 27	608	..	608	...	608	608	28	...	28
9. Vellore Trading Union 2308	18 Sep. 27	6,036	...	...	6,036	..	6,036	7,761	612	8,373
10. Polur Danish Mission Agents. 9934	10 Oct. 27	90	...	67	23	67	90	25	...	25
11. Velam Field Labourers ... 5057	5 Nov. 27	3,059	166	1,624	1,601	51	1,652	140	609	749
12. Modanapalaiyam... 4716	21 Dec. 27	8,298	448	261	8,485	20	8,505	261	6,338	6,599
13. Oosur Wood-cutters'... ... 5542	14 June 28	Appeal time not expired.								
ARCOT, SOUTH.										
1. Manakuppam ... 755	17 Dec. 15	247	49	49	247	1,388	1,635	131	..	131
2. Perumathur ... 1053	27 Feb. 21	1,142	2	2	1,142	85	1,227	92	..	92
3. Tittagudi Public... 2992	29 Nov. 21	...	...	...	..	23	23	5	..	5
4. Merkanam ... 5748	30 June 28	33	1	1	33	61	94	79	8	87
5. Kandamangalam .. 7195	3 Nov. 24	24	...	...	24	...	24	43	..	43
6. Villupuram F.L.C.S. 4645	Do.	1,021	...	...	1,021	1	1,022	178	552	730
7. Periyanolambai .. 2792	6 Feb. 25	...	3	3	...	117	117	..	...	...
8. Chidambaram Stores, Ltd. ... 3591	20 Aug. 22	...	...	...	...	2	2	26	...	26
9. Vriddhachalam ... 2984	11 Sep. 22	...	.	...	...	1	1	16	...	16
10. Vikravandi ... 2672	6 Apr 24	.	...		...	1	1	...	...	...
11. Sholavalli Building Society .. G982	12 Mar. 27	15	...	...	15	117	132	128	..	128
12. Karunkuzhi ... K864	15 Dec. 27	6,873	4	377	6,500	377	6,877	209	5,243	5,452
13. Epakkam 5934	9 Apr. 28	4,616	...	81	4,535	81	4,616	150	4,188	4,338

APPENDIX No. 10.—*Societies under liquidation*, 1927–28—cont.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1927 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 1928. (6)	Assets. On hand on 30th June 1928. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
BELLARY.										
1. Mangalam ... 66	23 July 22	1,654	50	44	1,660	36	1,696	352	...	852
CHINGLEPUT.										
1. Nanjipuram ... 158	19 Mar. 19	1,738	81	13	1,806	816	2,622	20	...	20
2. Kavanur Puducheri. 631	26 Mar 19	20,239	1,020	69	21,190	488	21,678	2,508	7,850	10,358
3. Kamalampundi... 134	Do.	10,761	603	...	11,364	2,593	13,957	698	92	790
4. Manampathi Kandigai ... 156	8 June 19	1,830	98	...	1,928	1,265	3,193	79	...	79
5. Kilnallattur ... 138	19 June 19	3,353	67	..	3,420	7	3,427	249	104	353
6. Conjeeveram Weavers' .. 2858	9 Oct. 19	...	...	...	...	7	7	7	..	7
7. Hanumanthandalam ... 163	1 July 20	1,377	84	...	1,461	915	2,376	86	...	86
8. Kinarkandigai .. 713	Do.	183	...	.	183	714	897	174	...	174
9. Sunnambukulam. 373	Do.	5,283	714	...	5,997	430	6,427	812	23	835
10. Gummidipundi ... 591	Do.	6,286	789	...	7,075	28	7,103	463	478	941
11. Kodunganjur Stores 1912	13 Oct. 21	Pending final closing.								
12. Zamin Vayalur .. 1267	8 Nov. 23	296	...	...	296	372	668	15	...	15
13. Ponnericheri ... 5126	29 Jan. 24	3,200	466	267	3,399	535	3,934	177	2,165	2,342
14. Mattur Christian. 2473	16 June 24	1,930	...	...	1,930	...	1,930	73	1,221	1,294
15. Tiruporur Trading Union .. 4196	26 July 24	154	...	...	154	117	271	331	...	331
16. Ozhukarai .. 453	5 Apr. 26	3,746	278	20	4,004	1,106	5,110	504	1,255	1,759
17. Chingleput Municipal Menial Employees' ... 3508	22 Apr. 25	754	...	10	744	...	744	168	460	628
18. Rendankattalai Adi-Dravida ... 4617	13 May 25	5,672	411	...	6,083	2	6.085	489	3,361	3,850
19. Kinar 2169	1[illegible] Feb. 26	4,243	454	144	4,553	...	4,553	218	2,735	2,9[illegible]
20. Perumbair ... 744	3 Apr. 27	1,008	37	471	[illegible]74	225	799	47	15	62
21. Ammanambakkam. 1698	13 Sep 27	1,134	70	49	1,155	30	1,185	53	802	855
22. Kanakavallipuram ... 7212	27 Jan. 28	108	7	115	...	33	33	18	...	18
23. Bheemanthope Arunthithi ... 7232	20 Mar. 28	Figures not received.								
24. Andankuppam ... 5041	9 Apr. 28	3,435	...	2[illegible]	3,415	20	3,435	209	3,071	3,280
25. Nathamcheri ... 2575	27 May 28	Appeal time not expired.								
26. Manampettaicheri 6473	17 June 26	Figures not received.								
27. Kallapurampuramcheri 9465	13 June 26									
28. Budurcheri ... 6422	4 July 26									
29. Pandeswaramcheri 6602	9 July 26									
30. Kilpadaippaicheri. 8223	23 Dec. 26									

APPENDIX No. 10.—*Societies under liquidation*, 1927-28—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1927 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1928.	Assets. On hand on 30th June 1928.	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.
CHINGLEPUT—*cont.*										
31. Kattaraicheri ...13365	1 Mar. 27	Pending final closing.								
32. Esurcheri 9421	14 June 28	4	.	...	4	...	4	12	...	12
33. Nirvoycheri .. 10962	17 June 27	14	1	15	...	15	15	17	...	17
34. Vedapalayamcheri 11015	Do.	18	...	14	4	14	18	18	...	18
CHITTOOR.										
1. Goranthapalli ...11263	5 Dec. 26	25	3	..	28	...	28	25	...	25
2. Tirupathi stores. 4558	23 Apr. 22	..	...		..	5	5	5	...	5
3. Chittoor Stores	29 July 22	...	...	...		7	7	4	...	4
4. Maddipatlavandalapalli, 10749	22 Nov. 26	Figures not received.								
5. Punganur Stores ...	14 Sep. 27	118	...	62	56	62	118	72	..	72
6. Pakala Trading Union ..	13 Dec. 27	1,056	...	...	1,056	...	1,056	916	13	929
7. Chittoor Building Society	9 May 28	8	...	...	8	...	8	...	8	8
8. Papasamudram	31 May 28	2,401	..	..	2,401	...	2,401	185	1,993	2,178
9. Vediyangadu Weavers...	29 June 28	178	1	.	179	...	179	38	6	44
10. Marikuntlapalli	Do.	15	1	...	16	...	16	15	..	15
11. Kistnapuram	Do.	Figures not received.								
COIMBATORE.										
1. Mungilpalaiyam 390	1 Dec. 26	98	51	21	128	413	541	12	...	12
2. Coimbatore Devanga Industrial Co-operative Purchase and Sale 6401	19 Jan. 24	315	5	26	294	79	373	54	...	54
3. Kalyanapandal Stores 6686	19 July 25	2,088	51	161	2,038	55	2,093	1,320	.	1,320
4. Keeranur 3599	14 Dec. 26	3,325	773	864	3,734	18	3,752	162	2,270	2,432
5. Uthukuli Zamin ... 8153	25 July 27	Figures not received.								
CUDDAPAH.										
1. Mukkavaripalli ... 5788	2 Oct. 25	10	3	13	..	51	51	...	...	...
2. Jamalpalli ... 4101	1 Aug. 27	3,006	12	318	2,705	122	2,827	85	2,169	2,254
3. Pallavolu 4762	18 Feb. 28	7,827	10	939	6,898	486	7,384	628	5,114	5,742
GANJĀM.										
1. Haridasapuram ... 4373	12 Sep. 23	875	23	...	898	.	898	...	140	140
2. Burupada ... 3814	26 May 24	2,358	265	...	2,623	...	2,623	...	791	791
3. Borubhadra ... 3436	1 June 24	3,206	847	311	3,242	...	3,242	...	247	247
4. Tekkalipatnam ... 4369	18 Aug. 24	3,006	346	488	2,864	.	2,864	...	395	395

APPENDIX No. 10.—*Societies under liquidation*, 1927-28—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1927 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1928.	Assets. On hand on 30th June 1928.	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.
GŌDĀVARI, EAST.										
1. Gorinta 1916	19 July 23	1,169	13	13	1,169	468	1,637	586	...	586
2. Amalapuram Urban Bank .. 1557	28 Sep. 23	...	21	21	...	556	556	...	556	556
3. Sankaraguptam ... 850	15 Apr. 24	222	3	7	218	110	328	54	..	54
4. Pasarlapudi ... 3336	22 Feb. 25	754	1	466	289	131	420	248	...	248
5. Modekurru ... 1661	1 Mar. 25	1,845	17	663	1,199	865	2,064	362	589	951
6. Valluru 3332	15 Mar. 25		41	41	...	679	679	...	...	...
7. Vadalrevu .. 2518	12 May 25	2,713	10	181	2,542	121	2,663	651	1,455	2,100
8. Ramachandrapuram Trading Union 1491	13 May 25	968	71	596	443	3	446	1,592	1,452	3,044
9. Jagannadhapuram Sri Krishna ... 8486	30 May 25	96	...	12	84	56	140	46	.	46
10. Prattipadu ... 3719	15 June 25	2,886	...	1,620	766	285	1,051	160	.	160
11. Maruvada 1547	21 Jan. 27	4,640	45	308	4,379	58	4,437	232	3,016	3,248
12. Peravaram Kalali ...	18 Mar. 28	53	...	...	53	...	53	40	...	40
13. Aunampalli	31 May 28	Figures not received.								
14. Yenugapalli Agnikula Kshatriya ...	22 June 28	Figures not received.								
15. Balabhadrapuram C.S.	28 June 28	Figures not received.								
GŌDĀVARI, WEST.										
1. Akividu C.B.M. workers C.S., Ltd. 3891	13 Nov. 27	302	5	135	172	135	307	118	...	118
2. Nidadavole Elementary Teachers' C.S. ... 7481	13 Nov. 27	Figures not received.								
3. The Tanuku Elementary Teachers' C.S., Ltd. ... 7482	20 Dec. 27	18	...	18	...	18	18	25	...	25
4. The Annavaram C.S. 1139	27 Jan. 28	90	2	28	69	23	92	40	...	40
GUNTŪR.										
1. The Davispeta Co-operative Building Society ... 2009	17 May 26	585	...	457	128	2,670	2,798	2,017	115	2,132
2. The Chandole Co-operative Society . 3599	15 Feb. 27	...	...	...	...	352	352	210	...	210

APPENDIX No. 10.—*Societies under liquidation*, 1927–28—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1927 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1928.	Assets. On hand on 30th June 1928.	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.
GUNTUR—*cont.*										
3. The Yerrubalem Co-operative Society ... 4225	28 June 27	9,654	..	259	9,395	591	9,986	946	7,075	8,021
4. The Tenali Hand spinning and Hand-loom weaving Co-operative Society ... 7998	16 Mar. 27	553	...	46	507	...	507	787	138	925
KANARA, SOUTH.										
1. Coondapur Guano Factory Owners' Co-operative Society ... 4677	14 June 26	4,458	...	377	4,081	...	4,081	1,453	1,844	3,297
2. Yermal Mogers C.S. 6189	26 Mar. 27	342	...	...	342		342	257	..	257
3. Mangalore Guano Factory Owners. 2715	5 May 27	39,382	...	...	39,382	...	39,382	5,690	2,115	7,805
4. Kudrepady Co-operative Grain Bank	30 July 27	54	...	...	54	...	54	39	...	39
5. Adhur Grain Bank ...	1 Aug. 27	58	...	...	58	...	58	56	11	67
6. Mangalore Labour Union	17 Mar. 28	2,089	...	...	2,089	...	2,089	565	1,128	1,693
7. Kasaragod Public Servants C.S.	16 Mar. 28	147	...	...	147	...	147	123	8	131
8. Bolai C.S. .. 1109	28 Jan. 22	890	5	14	* 110	12	122	617	324	941
9 Bela Lady of Dolours ... 972	22 Jan. 23	2,164	...	236	1,928	10	1,938	198	377	575
10. Uppinangadi ... 1198	15 Feb. 25	8,747	1,502	2,414	7,835	3	7,838	1,191	6,895	8,086
11. Savanal 1312	18 May 25	2,044	...	581	1,463	23	1,486	352	68	420
12. Aryakarthyayani. 7347	10 Aug. 25	2,963	...	432	2,531	...	2,531	352	1,834	2,186
13. Adur Shri Mallavar. 3385	16 Feb. 26	4,680	4,208	975	7,913	...	7,913		10,492	10,492
14. Ramakunja ... 2886	24 Apr. 26	6,364	3,842	2,371	7,835	...	7,835	1,073	7,390	8,463
15. Malady 2145	30 Apr. 26	1,422	...	423	999	7	1,006	359	156	515
16. Muliyar 2837	16 May 26	10,339	.	797	9,542	...	9,542	586	8,218	8,804
17. Amembal 1913	22 Nov. 26	4,561	888	411	5,038	42	5,080	513	2,777	3,290
18. Mandekolu ... 7470	22 Dec. 26	2,440	..	1,018	1,422		1,422	177	862	1,039
19. Patla ... 3376	8 June 27	9,319	1,7 7	519	10,507	...	10,507	...	7,562	7,562
20. Farengipet	30 July 27	4,491	...	408	4,083	75	4,158	434	3,231	3,665
21. Polippu Mogiers, Ltd.	9 June 27	1,112	...	...	1,112	...	1,112	369	52	421
22. Hosakopla Mogiers, Ltd.	17 Aug. 27	146	...	...	146	...	146	90	8	98
23. Kinnikambla	6 Feb. 28	Figures not received.								
24. Machina	12 June 28	Appeal time not expired.								
25. Keyur	31 May 28									

APPENDIX No. 10.—*Societies under liquidation*, 1927–28—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1927 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1928.	Assets. On hand on 30th June 1928.	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.
KISTNA.										
1. Anamanapudi ... 1750	27 Feb. 21	570	...	...	570	...	570	2	564	566
2. Komalamudi ... 715	14 Mar. 21	2,056	...	289	1,767	...	1,767	332	655	987
3. Venkatapuram ... 84	2 Mar. 25	8,059	23	5,360	2,722	676	3,398	19	2,024	2,043
4. Peddagollapalem. 1832	2 May 25	929	1	14	916	..	916	66	855	921
5. Rakshana Marga C.S. 5628	17 Feb. 26	1,341	12	65	1,288	...	1,288	1,333	35	1,368
6. Angalur Sujanamodini 2910	19 May 26	3,366	187	2,855	698	3	701	282	1,028	1,810
		559	95	552	102	64	166	23	21	44
7. Nandigama ... 7077	10 July 26	5,285	...		5,285	...	5,285	1,060	3,013	4,073
8. Pulligadda ... 5905	21 July 26	917	3	385	535	.	535	48	156	204
9. Nutulapadu ... 1819	11 Oct. 26									
10. Masulipatam Stores 6577	16 Jan. 27	185	...	60	125	47	172	170	15	185
11. Akupamula ... 5893	12 Mar. 27	122	4	44	82	...	82	69	54	123
12. Machavaram ... 7975	16 June 27	5,677	13	...	5,690	...	5,690	2,036	3,168	5,204
13. Bezwada Islampet. 9788	5 Aug 27	Figures not received.								
14. Chinnalingala ... 2462	16 Oct. 27	1,172	...	28	1,144	...	1,144	151	386	537
15. Kokulapad Apparowpet 7270	21 Oct. 27	42	...	...	42	...	42	3	40	43
16. Banutumilli ... 5889	2 Dec. 27	58	...	...	58	...	58	38	24	62
17. Gangirani Thimapuram 7630	21 Dec. 27	36	...	36	...	13	13	17	...	17
18. Kesavapalli Apparowpet 8030	Do.	445	...	26	419	1	420	58	309	367
19. Uppalakalvagunta. 7625	...	Figures not received.								
20. Pedana 5207	1 Apr. 28									
21. Devavakota Venkatapuram ...10239	26 Apr. 28									
22. Masulipatam Kalasala Stores ... 3994	7 Mar. 27	70	1	71	...	23	23	23	...	23
23. Kavuthram Spinners and Weavers C.S. 5015	6 Feb. 28	1,011	..	...	1,011	...	1,011	893	289	1,182
24. Kondapalli ... 721	14 Mar. 28	1,405	7	397	1,015	...	1,015	309	730	1,039
25. Masulipatam Labour C.S. .. 5269	14 Mar. 27	Figures not received.								
KURNOOL.										
1. Tsanugondla ... 517	16 Nov. 22	610	53	298	365	1,382	1,747	112	...	112
2. Markapur Union. 11592	28 Feb. 28	8	...	8	...	8	8	8	...	8
MADRAS.										
1. Royapetta C.S. ... 1667	3 May 22	6,818	...	5	6,813	1,854	8,667	1,012	6,085	7,097
2. Leather Goods Factory ... 3564	8 May 22	825	...	...	825	...	825	3,837	2,574	6,411
3. Tramway Men's Union 4121	23 June 22	2,736	3	184	2,555	309	2,864	953	...	953

Appendix No. 10.—*Societies under liquidation*, 1927-28—cont.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1927 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 1928. (6)	Assets. On hand on 30th June 1928. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
Madras—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
4. Chintadripet Stores. 3492	18 Feb. 23	166	70	90	146	61	207	648	28	676
5. Rayapuram Indian Christian C.S. 2802	16 June 24	1,076	4	95	985	320	1,305	158	...	158
6. Kilpauk C.S. ... 3701	18 Nov. 26	63	7		70	7	77	33	38	71
7. Telugu Baptists C.S.	28 May 27	98	...	98	...	352	352	308	26	334
8. Semmancheri C.S. ...	Do.	440	23	53	410	346	756	114	440	554
9. Mylapore Nochikuppam	8 Sep. 27	535	34	17	552	34	586	441	131	572
10. Chintadripet Mettucheri House-site C.S. ...	13 May 28	722	13	...	735	118	853	917	...	917
11. Suparigunta C.S. ...	18 Feb. 28	7	...	...	7	13	20	16	4	20
Madura.										
1. Madakkulam ... 763	25 Feb. 23	1,011	113	44	1,080	2,011	3,091	549	35	584
2. Uttamapalaiyam Christian ... 2747	13 Nov. 23	240	27	2	265	52	317	48	..	48
3. Tevaram Panchama ... 4674	17 Jan. 24	67	5	...	72	11	83	30	2	32
4. Pallapatti Christian 7172	17 May 24	6	2	2	6	23	29	...	11	11
5. Kilamangalam Panchama ... 5286	10 Sep. 26	494	43	...	537	12	549	71	274	345
6. Talippatti ... 4817	29 Oct. 26	2,920	205		3,125	...	3,125	236	2,170	2,406
7. R. Kombai ... 691	1 Nov. 26	574	65	33	606	686	1,292	71	275	346
8. Andersonpet ... A662	21 June 27	Figures not received.								
9. Palaya Kannivadu. 1418	27 June 27									
10. Kuttattuppatti	7 Oct. 27	1,213	1,1[illegible]9	435	1,977	1,182	3,159	204	23	227
11. Peria Thandlaikkulam.	19 Oct. 27	867	692	12	1,547	...	1,547	169	234	403
12. Reddiapatti	Do.	1,695	2,432	...	4,127	...	4,127	163	2,4[illegible]5	2,628
13. Melur Christian Workers	9 Oct. 27	Figures not received.								
14. Ambadurai	22 Oct. 27	167	1,760	...	1,927	...	1,927	219	394	613
15. Chinnalappatti	13 Nov. 27	Figures not received.								
16. Ammapatti	10 Sep. 27	142	6	...	148	...	148	77	92	169
17. Viriveedu	18 Sep. 27	2,27[illegible]	164	54	2,886	...	2,886	118	1,544	1,662
18. Putiyampatti	9 Sep. 27	205	32	25	212	225	437	67	...	67
19. Erumalainaichanpatti Panchama ...	18 Jan. 28	...	1,462	315	1,147	315	1,462	229	863	1,092
20. Erasakkanaikanur ...	21 Apr. 28	Figures not received.								
21. Ramaswamiapuram ...	...									
22 Dindigul Purchase and Sale ... 2306	4 Nov. 22	58	...	...	58	25	83	63	4	67
23. Dindigul Lock and Safe 3684	8 Jan. 23	...	..	...	...	36	36	...	...	...
24. Cumbum Valley Labour 3069	17 June 25	644	1	1	644	60	704	504	13	517

Appendix No. 10.—*Societies under liquidation*, 1927-28—cont.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1927 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 1928. (6)	Assets. On hand on 30th June 1928. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
Madura—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
25. Dindigul Sourashtra Weavers	29 Oct. 27	88	8	8	88	378	466	60	180	240
26. Kesavapalaiyam	14 Mar. 28	...	210	...	210	43	253	73	4	77
Malabar.										
1. Vasumathi Wholesale Co-operative Trading Society ... 4893	21 Apr. 23	4,199	498	117	4,580	810	5,390	1,547	3,586	5,133
2. Melattur C.S. ... 2102	23 June 24	3,146	345	153	3,338	247	3,585	131	2,520	2,651
3. Veliyangode Fishermen C.S. .. 2780	8 Jan. 25	5,473	623	26	6,070	27	6,097	1,429	1,001	2,430
4. Melaparamba C.S. 2134	24 June 26	5,772	679	152	6,299	87	6,386	498	3,071	3,569
5. Tanur Kadapuram C.S.	13 Nov. 27	714	31	83	662	220	882	155	447	602
6. Channamangalore C.S.	12 Apr. 28	5,947	275	...	6,222	...	6,222	203	5,263	5,466
7. Puthiyara C.S.	24 Apr. 28	3,701	62	10	3,753	33	3,786	824	1,300	2,124
8. Elamkulam C.S. ...	25 Apr. 28	5,577	198	...	5,775	8	5,783	1,479	1,841	3,320
Nellore.										
1. Talamanchi 1708	1 Feb. 25	2,173	149	...	2,322	...	2,322	173	1,552	1,725
2. Yekollu Adi-Andhra .. 7719	19 Feb. 26	1,098	47	736	409	20	429	100	3	103
3. Pidathalapudi ... 1926	25 June 27	5,712	437	20	6,129	20	6,149	230	2,906	3,136
4. Nellore Salvation Army 4911	21 Dec. 27	585	32	...	617	...	617	818	...	818
5. Idur Jagan Modini. 5654	Do.	1,356	10	1,366	..	120	120	...	...	...
6. Atmakur Grain Bank 7888	31 May 28	Appeal time not expired.								
7. Krishnapatnam Salt Factory ... 1198	10 June 28									
Nilgiris, The.										
1. Bempatti .. 3275	26 May 24	1,626	137	316	1,447	1	1,448	60	...	60
2. Honnathalai ... 2681	13 Mar. 25	5,597	604	776	5,425	..	5,425	229	1,437	1,666
3. Melatti Bellicombai 4835	3 Mar. 25	6,993	720	708	7,005	..	7,005	65	3,798	3,863
4. Tirichigadi ... 2431	1 Dec. 25	7,569	1,120	735	7,954	.	7,954	128	4,520	4,648
5. Kundah Kotagiri... 4480	12 Dec. 25	2,775	103	1,688	1,190	280	1,470	106	...	106
6. Nilgiris The Potato Growers Purchase and Sale 3382	24 Apr. 26	1,898	567	1,319	1,146	.	1,146	...	711	711
7. Kattabettu .. 2930	12 June 26	4,581	516	1,306	3,791	...	3,791	84	1,856	1,940
8. Merknad Mainilai... 2927	18 June 26	316	9	...	325	64	389	...	...	...
9. The Nilgiris Co-operative Home Stead 9292	14 Mar. 28	...	...	...	...	3,222	3,222	5,156	...	5,156
10. Kanagaimund ... 4490	5 Mar. 28	...	...	...	...	72	72	...	...	...

APPENDIX No. 10.—*Societies under liquidation*, 1927–28—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1927 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1928.	On hand on 30th June 1928.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
NILGIRIS, THE—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
11. Salamoor 1009	1 Feb. 28	2,201	109	112	2,198	...	2,198	113	936	1,049
12. Athikannumur Estate Labourers 5516	21 Dec. 27	547	12	224	335	82	417	147	...	147
RĀMNĀD.										
1. Sattur Co-operative Society 1014	28 Feb. 22	2,742	83	781	2,044	578	2,622	364	...	364
2. Melamattur ... 450	1 Feb. 16	4,577	573	52	5,098	241	5,339	227	2,254	2,481
3. Periavadi 559	Do.	5,273	685	7	5,951	504	6,455	134	985	1,119
4. Sinuniavadi ... 883	Do.	5,940	535	6	6,469	570	7,039	134	1,151	1,285
5. Sattur Padukottai 1035	6 Jan. 21	12,447	810	1	13,256	686	13,942	567	6,574	7,141
6. Vellaipottal ... 240	29 Nov. 15	595	17	..	612	496	1,108	68	...	68
7. Srivilliputtur Weavers'	1 May 27	804	11	11	804	18	822	341	4	345
8. Injar ... 664	30 Nov. 22	1,704	140	56	1,788	1,062	2,850	163	114	277
9. Ramalingapuram. 434	1 Feb. 16	3,266	380	93	3,553	813	4,366	198	2,459	2,657
10. Kolavarpatti ... 614	Do.	..	11	11	...	363	363	101	...	101
11. Nattarmangalam ... 997	6 Sep. 21	252	32	...	284	...	284	...	...	...
12. Salvarpatti ... 589	1 Feb. 16	Pending final closing.								
13. Andukondan .. 725	7 Apr. 21	1,113	104	42	1,175	1,651	2,826	40	...	40
14. Salai Iluppaikulam ... 881	Do.	170	9	30	149	1,660	1,809	253	...	253
15. Udyampatti ... 1215	19 Feb. 24	5,648	650	...	6,298	2,540	8,838	111	3,171	3,282
16. Urappuli	21 Dec. 27	Figures not received.								
17. Kottandal...	10 Sep. 27	2,088	56	.	2,144	1,588	3,732	117	1,938	2,055
18. Rāmnād District Public Servants' C.S. 2432	14 Dec. 22	...	20	20	...	935	935	30	39	69
19. Sivakasi Reserve Police C.S. ... 4265	11 Feb. 22	...	...	..	...	57	57	134	...	134
20. Watrap Purchase and Sale Society. 3299	16 Apr. 22	43	...	...	43	3	46	28	1,015	1,043
SALEM.										
1. Mecheri 110	14 Apr. 16	472	35	...	507	1,413	1,920	47	...	47
2. M. Pallipatti ... 168	2 May 16	...	...	...	..	641	641	...	...	...
3. Gudalur 228	27 Oct. 15	6,335	307	...	6,642		6,642	338	3,339	3,672
4. Ernapuram ... 232	Do.	5,119	297	...	5,416	...	5,416	479	2,381	2,860
5. Gonur 331	1 Dec. 15	3,505	175	...	3,680	.	3,680	298	710	1,008
6. Karuppareddiyur. 332	Do.	1,081	67	...	1,148	512	1,660	129	...	129
7. Jambuguttaipatti. 350	15 Nov. 15	3,569	204	...	3,773	...	3,773	248	1,234	1,477
8. Salem Swadeshi Stores ... 2651	29 Aug. 23	21	10	8	23	...	23	..	1,464	1,464

APPENDIX No. 10.—*Societies under liquidation*, 1927–28—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June 1927 or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected on 30th June 1928.	On hand on 30th June 1928.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
SALEM—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
9. Kelamangalam Stores 3554	31 Jan. 23	1,534	128	...	1,662	333	1,995	1,111	...	1,111
10. Hosur Stores 3555	31 July 23	1,086	69	..	1,155	..	1,155	1,303	268	1,571
11. Kelamangalam Society 1946	31 Mar. 25	2,949	269	641	2,577	1,561	4,138	486	...	486
12. K. Palliapatti ... 124	7 June 25	1,803	107	158	1,753	145	1,898	174	...	174
13. Kambainallur ... 125	14 May 25	18,777	2,020	...	20,797	50	20,847	658	8,665	9,323
14. Kondrampatti ... 126	Do.	6,718	790	48	7,460	97	7,557	155	3,847	4,002
15. Echambadi ... 127	Do.	5,527	609	49	6,087	93	6,180	188	1,218	1,406
16. Sonnampatti 1505	7 June 25	3,025	340	43	3,322	50	3,372	195	1,032	1,227
17. Sokkanur Adi-Dravida ... 6750	7 Nov. 25	Figures not received.								
18. Alagapuram Field Labourers ... 6646	28 May 26	1,304	124	1	1,427	..	1,427	119	657	776
19. Kosavampatti ... 3517	13 July 26	5,553	700	1,324	4,919	112	5,031	482	2,762	3,244
20. Kambainallur Trading Union. 4088	17 Aug. 26	900	..	...	900	491	1,391	663	356	1,019
21. Attur Taluk Trading Union 7552	5 Jan. 27	1,281	28	1,309	...	79	79	79	...	79
22. Padi 6954	21 Apr. 28	12		12	...	12	12	18	...	18
23. Dharmapuri Distribution Society 2097	26 Apr. 28	1,199	..	..	1,199	309	1,508	1,187	3	1,190
24. Rangapuram ... 6039	23 Apr. 28	Under appeal to Government								
TANJORE.										
1. Mayavaram Public Servants' Co-operative Stores 3529	13 Dec. 23	174	4	4	174	28	202	693	96	789
2. Mayavaram Distributive Society. 1485	30 Sep. 25	213	...	213	...	...	..	...	...	
3. T. Mangudi ... 1024	14 Dec. 25	1,742	272	...	2,014	1,454	3,468	...	4,270	4,270
4. Shiyali Agricultural and Industrial Society ... 4072	15 Feb. 27	24,521	61	7,538	17,044	380	17,424	22,945	27,330	50,275
5. Kumbakōnam Taluk Village Officers' ... 4058	24 Feb. 27	69	...	69	..	63	63	13	3	16
6. Negapatam Stores. ...	14 Mar. 28	89	4	89	4	89	93	247	...	247
7. Valangiman Stores	21 Mar. 28	207	4	207	3	201	204	213	...	213
8. Panchanadikkulam 325	7 Apr. 16	2,617	198	898	1,917	348	2,265	123	27	150
9. Marudur ... 421	Do.	2,005	131	1,055	1,081	1,128	2,209	191	27	218

APPENDIX No. 10.—*Societies under liquidation*, 1927–28—cont.

Name of society. (1)	Date of liquidation. (2)	Assets remaining uncollected on 30th June 1927 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 1928. (6)	Assets. On hand on 30th June 1928. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
TANJORE—*cont.*										
10. Mullurpattikadu. 594	14 Apr. 16	291	101	307	85	2,194	2,279	111	...	111
11. Orattur Mill-hands	19 Oct. 26	1,178	59	859	378	362	740	123	89	212
12. Tepperumanallur ...	21 Apr. 28	2,421	13	891	1,543	499	2,042	334	36	370
13. Velankanni Catholic	9 May 28	Appeal time not expired.								
TINNEVELLY.										
1. Devarkulam C.S. 7002	19 May 27	177	13	190	..	187	187	106	6	112
2. Nambipuram Agricultural Bank 13	29 Mar. 16	186	126	286	26	2,791	2,817	227	...	227
3. Tirumalanayakan Padukudi .. 2157	24 Aug. 25	34	3	3	34	84	118	59	..	59
4. Pudur Christian. 6306	21 May 27	41	2	48	...	43	43	36	3	39
5. Kadambur Stores 1095	25 June 27	...	...	...	...	246	246	345	...	345
TRICHINOPOLY.										
1. Kokkudi 659	29 Nov. 15	1,210	18	18	1,210	855	2,065	138	...	138
2. Vaiyampatti ... 951	1 Feb. 16	403	40	198	245	325	570	45	71	116
3. Kumaravadi ... 600	Do.	171	13	184	...	472	472	15	...	15
4. Mullipadi ... 695	13 Aug. 16	2,282	91	31	2,342	...	2,3[illegible]2	65	1,628	1,693
5. Kilakavattan-kurchi 203	18 Dec. 18	1,120	18	38	1,100	729	1,829	...	..	...
6. Kodangudi ... 550	22 Nov. 20	3,197	500	640	3,057	...	3,057	8	1,250	1,258
7. Edanganni ... 538	26 Nov. 20	191	4	...	195	2	197	84	...	84
8. Trichinopoly Stores ... 1405	4 Aug. 21	...	...	...	..	69	69	51	...	51
9. Trichinopoly Reserve Police Staff C.S., Ltd. ...	27 Jan. 28	126	...	2	124	297	421	398	3	401
VIZAGAPATAM.										
1. The Karasa Salt and Abkāri Circle Servants' C.S., Ltd. ... 3013	12 June 26	261	...	153	108	167	275	187	...	187

NOTE.—Total number of liquidated societies, 300.

APPENDIX No. 11.—*Number of societies in each district*, 1927–28.

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	16	...	...	...	...	16	...
	Agricultural—							
	Class I—Credit, Limited ...	1	...	...	...	...	1	...
	Class I—Credit, Unlimited.	431	28	...	2	...	457	...
	Class II—Purchase and purchase and sale, Limited ...	4	1	...	...	...	5	...
	Class II—Purchase and purchase and sale, Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale, Limited ...	...	...	...	...	...	...	...
	Class IV—Production and sale, Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited	1	...	...	...	...	1	...
	Class VI—Others ... Unlimited.	.	..	...	...	...	...	...
	Agricultural, total ...	437	29	...	2	...	464	...
	Non-Agricultural—							
	Class I—Credit ... Limited ..	13	1	...	...	...	14	...
	Class I—Credit ... Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale, Limited ...	3	2	...	...	...	5	...
	Class II—Purchase and purchase and sale, Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale, Limited	3	...	...	...	...	3	...
	Class IV—Production and sale, Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	5	1	...	...	...	6	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	27	4	...	...	...	31	...
Arcot, North.	Central	1	...	...	...	...	1	...
	Union	34	...	...	...	...	34	...
	Agricultural—							
	Class I—Credit ... Limited ...	1	4	...	...	...	5	...
	Class I—Credit ... Unlimited.	647	82	...	4	...	725	...
	Class II—Purchase and purchase and sale, Limited ...	13	1	...	1	...	13	...
	Class II—Purchase and purchase and sale, Unlimited.	...	...	...	...	...	...	...
	Class VI—Others .. Limited ...	...	1	...	...	...	1	...
	Agricultural, total ...	661	88	...	5	...	744	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	50	3	...	1	...	52	...
	Class I—Credit ... Unlimited.	8	...	...	...	...	8	...
	Class II—Purchase and purchase and sale, Limited ...	7	1	...	...	...	8	...
	Class II—Purchase and purchase and sale, Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	9	...	...	...	...	9	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	74	4	...	1	...	77	...

APPENDIX No. 11.—*Number of societies in each district*, 1927-28—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		23	1	...	...	...	24	...
	Agricultural—								
	Class I—Credit	Limited ...	4	1	...	...	...	5	...
		Unlimited.	705	69	...	2	...	772	...
	Class II—Purchase and purchase and sale.	Limited ...	8	...	...	...	...	8	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class V—Insurance.	Limited ...	1	...	...	...	...	1	...
	Class VI—Others ..	Limited ...	4	4	...	...	...	8	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		724	74	...	2	.	796	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	58	2	...	..	...	60	...
		Unlimited.	8	...	...	...	...	8	...
	Class II—Purchase and purchase and sale.	Limited ...	11	3	...	...	...	14	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ..	Limited ...	5	...	...	...	...	5	...
		Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, total ...		84	5	...	..	...	89	...
Bellary.	Central		1	...	...	...	...	1	...
	Union		9	1	...	...	...	10	...
	Agricultural—								
	Class I—Credit ...	Limited ..	...		...	...	...	...	...
		Unlimited.	225	45	...	...	...	270	...
	Class II—Purchase and purchase and sale.	Limited ..	4	...	...	...	...	4	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		229	45	...	...	...	274	...

APPENDIX No. 11.—*Number of societies in each district*, 1927-28—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)
Bellary—*cont.*	Non-Agricultural—								
	Class I—Credit ...	Limited ...	28	...	...	...	...	28	...
		Unlimited.	5		...	...	...	5	...
	Class II—Purchase and purchase and sale.	Limited ...	5	1	...	...	...	6	...
		Unlimited.	1	...	...	...	...	1	...
	Class VI—Others ...	Limited ...	4	...	...	...	...	4	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		43	1	...	...		44	...
Chingleput.	Central		1	...	...	...	...	1	...
	Union		27	4	...	...	...	31	...
	Agricultural—								
	Class I—Credit ...	Limited ...	5	1	...	...	...	6	...
		Unlimited.	846	90	...	5	...	931	...
	Class II—Purchase and purchase and sale.	Limited ...	12	5	...	...	...	17	...
		Unlimited.		...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	11	10	...	...	...	21	...
		Unlimited.	...	...	...	...	...	...	...
	Class V—Insurance	Limited ...	3	...	...	...	...	3	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited .	2	...	...	...	...	2	...
		Unlimited.	1	...	...	...	...	1	...
	Agricultural, total ...		880	106	...	5	..	981	...
	Non-Agricultural—								
	Class I—Credit ..	Limited ...	28	...	...	...	1	27	...
		Unlimited.	16	...	...	...	...	16	...
	Class II—Purchase and purchase and sale.	Limited ...	4	...	..	...	...	4	...
		Unlimited.	...	...	...	...	...	...	...
	Class III—Production.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	10	2	...	...	...	12	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		59	2	...	...	1	60	...

APPENDIX No. 11.—*Number of societies in each district*, 1927–28—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)
Chittoor.	Central	1	...	...	...	...	1	...
	Union	11	...	...	...	...	11	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	..	..
	Class I—Credit ... Unlimited.	274	9	...	5	...	278	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	1	...	...	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	275	9	...	6	...	278	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	18	2	...	..	...	20	...
	Class I—Credit ... Unlimited.	2	...	...	...	...	2	..
	Class II—Purchase and purchase and sale. Limited ...	5	1	...	2	...	4	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	2	...	...	1	...	1	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	27	3	...	3	...	27	...
Coimbatore.	Central	1	...	...	...	...	1	...
	Union	20	2	...	...	...	22	...
	Agricultural—							
	Class I—Credit ... Limited ...	7	2	2	..	...	11	...
	Class I—Credit ... Unlimited.	492	23	...	1	1	513	...
	Class II—Purchase and purchase and sale. Limited ...	9	2	...	...	2	9	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. Limited ...	1	...	..	...	...	1	...
	Class IV—Production and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	1	...	...	...	...	1	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	510	27	2	1	3	535	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	27	2	...	...	1	28	...
	Class I—Credit ... Unlimited.	13	1	1	...	...	15	...
	Class II—Purchase and purchase and sale. Limited...	8	3	1	...	...	12	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... Limited ...	13	3	...	...	...	16	...
	Class VI—Others... Unlimited.	5	...	...	...	...	5	...
	Non-Agricultural, total ...	66	9	2	...	1	76	...

APPENDIX No. 11.—*Number of societies in each district*, 1927–28—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)
Cuddapah.	Central	1	...	...	...	...	1	...
	Union	8	1	...	...	...	9	...
	Agricultural—							
	Class I—Credit ... Limited ...	1	...	...	...	...	1	...
	Class I—Credit ... Unlimited.	249	13	...	3	...	259	...
	Class II—Purchase and purchase and sale. Limited ...	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	253	13	...	3	...	263	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	33	1	...	...	...	34	...
	Class I—Credit ... Unlimited.	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... Limited ...	16	2	...	...	...	18	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	52	3	...	...	...	55	...
Ganjām.	Central	2	...	...	...	...	2	...
	Union	16	...	...	...	...	16	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	..	...	...	...	...
	Class I—Credit ... Unlimited.	458	62	1	...	...	521	...
	Class VI—Others .. Limited ...	...	1	...	...	...	1	...
	Class VI—Others .. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	458	63	1	...	...	522	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	27	1	...	...	1	27	...
	Class I—Credit ... Unlimited.	8	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. Limited ...	10	4	...	...	...	14	...
	Class II—Purchase and purchase and sale. Unlimited.	3	...	...	...	...	3	...
	Class IV—Production and sale. Limited ...	...	...	...	...	...	...	...
	Class IV—Production and sale. Unlimited.	1	...	...	...	...	1	...
	Class VI—Others ... Limited ...	3	3	...	...	...	6	...
	Class VI—Others ... Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	47	8	...	...	1	54	...

APPENDIX No. 11.—*Number of societies in each district*, 1927–28—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 Agency.	Central		...	...	...	...	...	..	...
	Union		...	...	...	...	...	...	...
	Agricultural—								
	Class II—Purchase and purchase and sale.	Limited ...	3	...	...	...	...	3	...
		Unlimited	...	...	...	...	...	..	...
	Agricultural, total ...		3	...	...	...	...	3	...
Gōdāvari, East.	Central		4	...	...	...	...	4	...
	Union...		15	...	...	...	...	15	...
	Agricultural—								
	Class I—Credit ...	Limited ...	.	2	...	...	...	2	...
		Unlimited.	477	22	...	2	...	497	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...		...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	5	...	...	...	...	5	...
		Unlimited.	97	...	...	2	...	95	...
	Agricultural, total ...		581	24	...	4	...	601	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	41	...	...	...	1	40	...
		Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale.	Limited ...	4	8	...	...	...	12	...
		Unlimited.	3	...	...	...	...	3	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ..	Limited ...	6	1	...	...	...	7	...
		Unlimited.	2	...	...	...	..	2	...
	Non-Agricultural, total ...		60	9	...	...	1	68	...
Gōdāvari Agency.	Central		...	...	...	...	...	..	...
	Union		...	...	...	...	...	...	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	..	...	...	...	...	...
		Unlimited.	5	4	...	...	...	9	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	.	..	...	...	...	...	...
	Agricultural, total ...		7	4	...	...	...	11	...
Gōdāvari Agency—cont.	Non-agricultural—								
	Class I—Credit ...	Limited ...	1	...	...	...	...	1	...
		Unlimited	...	...	...	...	...	...	...
	Class II—Purchase and purchase and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	..	...	...	...	...
	Non-Agricultural, total ...		2	...	...	...	...	2	...
Gōdāvari, West.	Central		1	...	...	...	...	1	...
	Union		9	2	...	...	...	11	...
	Agricultural—								
	Class I—Credit ..	Limited ...	.	...	...	...	...	...	...
		Unlimited.	286	35	...	1	...	320	...
	Class VI—Others...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	14	7	...	...	...	21	...
	Agricultural, total ...		300	42	...	1	...	341	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	19	...	...	3	...	16	...
		Unlimited.	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale.	Limited ...	1	...	...	1	...	...	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	5	...	...	...	...	5	...
		Unlimited.	...			...	...	...	...
	Class VI—Others ...	Limited ...	...	1	...	...	...	1	...
		Unlimited.	...	...	..	...	...	...	...
	Non-Agricultural, total ...		26	1	...	4	...	23	...
Guntūr.	Central		1	...	...	...	...	1	...
	Union		11	1	...	..	...	12	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	403	49	2	...	2	452	...
	Class VI—Others...	Limited ...	11	...	...	...	2	9	...
		Unlimited.	78	15	4	...	2	95	...
	Agricultural, total ...		492	64	6	...	6	556	...

APPENDIX No. 11.—*Number of societies in each district*, 1927–28—cont.

APPENDIX No. 11.—*Number of societies in each district*, 1927-28—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)
Guntur—cont.	Non-Agricultural—								
	Class I—Credit ...	Limited ...	38	1	...	...	...	39	...
		Unlimited.	3	1	...	...	...	4	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	1	...	...	...	...	1	..
	Class VI—Others...	Limited ...	3	1	...	...	...	4	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ..		47	3	...	...	...	50	...
Kanara, South.	Central		1	...	...	...	...	1	...
	Union		18	...	...	...	...	18	...
	Agricultural—								
	Class I—Credit ...	Limited ...	18	...	...	2	...	16	...
		Unlimited.	417	5	...	5	2	415	...
	Class II—Purchase and purchase and sale.	Limited ...	4	3	...	...	...	7	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	..	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ..	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		441	8	...	7	2	440	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ..	44	1	3	2	...	46	...
		Unlimited.	13	...	...	...	1	12	...
	Class II—Purchase and purchase and sale.	Limited ...	6	...	...	...	...	6	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited ...	12	1	...	1	...	12	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		76	2	8	8	1	77	...

APPENDIX No. 11.—*Number of societies in each district*, 1927-28—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)
Kistna.	Central		2	...	...	...	...	2	...
	Union		9	6	...	...	...	15	...
	Agricultural—								
	Class I—Credit ...	Limited	1	...	...	...	...	1	...
		Unlimited.	376	28	...	10	...	394	...
	Class VI—Others...	Limited ...	...	1	...	...	...	1	...
		Unlimited.	38	16	...	...	...	54	...
	Agricultural, total ...		415	45	...	10	...	450	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	27	...	1	4	...	24	...
		Unlimited.	13	1	...	...	...	14	...
	Class II—Purchase and purchase and sale.	Limited ...	4	1	...	1	...	4	...
		Unlimited.	3	...	...	...	...	3	...
	Class IV—Production and sale.	Limited ...	1	1	...	...	...	2	...
		Unlimited.	1	...	...	1	...	...	...
	Class VI—Others...	Limited ...	11	...	...	...	...	11	...
		Unlimited.	...	7	...	...	...	7	...
	Non-Agricultural, total ...		60	10	1	6	...	65	...
Kurnool.	Central		1	...	...	...	...	1	...
	Union		11	..	...	...	...	11	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	287	20	...	...	...	307	...
	Class II—Purchase and purchase and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		288	20	...	...	...	308	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ..	33	...	...	...	...	38	...
		Unlimited.	8	...	...	1	...	7	...
	Class II—Purchase and purchase and sale.	Limited ...	6	1	..	...	...	7	...
		Unlimited.	1	...	...	...	...	1	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited ...	4	1	...	...	...	5	...
		Unlimited.	...	...		...	...	...	...
	Non-Agricultural, total ...		53	2	...	1	...	54	...

Appendix No. 11.—*Number of societies in each district,* 1927-28—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	...
	Agricultural—							
	Class II—Purchase and purchase and sale. Limited ...	...	1	...	...	...	1	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	...	1	...	...	...	1	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	65	4	1	1	...	69	...
	Class I—Credit ... Unlimited.	56	1	...	2	...	55	...
	Class II—Purchase and purchase and sale. Limited ...	5	1	...	...	...	6	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. Limited ...	15	1	...	...	...	16	...
	Class VI—Others. Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, total ...	142	7	1	3	...	147	...
Madura.	Central	1	...	...	...	...	1	...
	Union	15	...	...	...	...	15	...
	Agricultural—							
	Class I—Credit ... Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... Unlimited.	484	36	...	11	...	509	...
	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.	...	...	...	...	...	...	...
	Agricultural, total ...	488	38	..	11	...	518	...
	Non-Agricultural—							
	Class I—Credit Limited ...	37	...	...	1	...	36	...
	Class I—Credit Unlimited.	5	...	...	..	...	5	..
	Class II—Purchase and purchase and sale. Limited ...	9	...	...	2	...	7	...
	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 ...	6	1	...	..	...	7	...
	Class VI—Others. Unlimited.	...	...	...	...	..	...	...
	Non-agricultural, total ...	58	1	...	8	...	56	...

Appendix No. 11.—*Number of societies in each district,* 1927-28—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	17	5	..	...	...	22	...
	Agricultural—							
	Class I—Credit .. Limited ...	1	...	...	...	...	1	...
	Class I—Credit .. Unlimited.	454	57	...	3	1	507	...
	Class II—Purchase and purchase and sale. Limited ...	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. Limited ...	4	1	...	...	...	5	...
	Class VI—Others. Unlimited.	...	...	..	...	..	...	...
	Agricultural, total ...	460	58	...	3	1	514	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	68	3	1	1	...	71	...
	Class I—Credit ... Unlimited.	8	..	..	...	...	8	...
	Class II—Purchase and purchase and sale. Limited ..	29	5	...	...	...	34	...
	Class II—Purchase and purchase and sale. Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. Limited ...	.	1	...	...	...	1	...
	Class IV—Production and sale. Unlimited.	...	...	...	...	...	...	..
	Class VI—Others. Limited .	2	...	...	..	...	2	...
	Class VI—Others. Unlimited.	...	...	...	...	...		...
	Non-Agricultural, total ...	107	9	1	1	...	116	...
Nellore.	Central	1	...	...	...	...	1	...
	Union	15	...	...	...	...	15	...
	Agricultural—							
	Class I—Credit ... Limited ...	1	...	...	1	...	...	...
	Class I—Credit ... Unlimited.	379	46	...	3	1	421	...
	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.	...	1	1	...	...	2	...
	Agricultural, total ...	381	47	1	4	1	424	...
	Non-Agricultural—							
	Class I—Credit ... Limited ...	27	...	...	1	...	26	...
	Class I—Credit ... Unlimited.	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. Limited ...	3	1	...	1	...	3	...
	Class II—Purchase and purchase and sale. Unlimited.	1	1	...	...	...	2	...
	Class IV—Production and sale. Limited ...		...	...	...	...	..	...
	Class IV—Production and sale. Unlimited.	2	...	...	...	...	2	...
	Class VI—Others ... Limited ...	1	1	...	..	...	2	...
	Class VI—Others ... Unlimited.	...	...	...	...	...		...
	Non-Agricultural, total ...	37	3	...	2	...	38	...

APPENDIX 11.—*Number of societies in each district,* 1927-28—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		3	...	...	...	...	3	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	59	...	...	2	...	57	...
	Agricultural, total ...		59	...	...	2	...	57	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	6	..	...	1	...	5	...
		Unlimited.	...	...	...	...	...	...	...
	Class II—Purchase and purchase and sale.	Limited ...	2	...	...	...	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited ..	3	...	...	1	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		11	...	...	2	...	9	...
Rāmnād.	Central		1	...	...	...	...	1	...
	Union		14	...	...	...	...	14	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	336	54	...	2	...	388	...
	Class II—Purchase and purchase and sale.	Limited ...	5	...	...	...	...	5	...
		Unlimited.	...	...	...	...	...	...	..
	Agricultural, total ...		341	54	...	2	...	393	...
	Non-Agricultural—								
	Class I—Credit .	Limited ..	27	1	...	...	1	27	...
		Unlimited.	9	...	1	...	...	10	...
	Class II—Purchase and purchase and sale.	Limited ..	7	1	...	...	...	8	...
		Unlimited.	2	...	...	...	...	2	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	..	...	...	...	...	...	...
	Class VI—Others	Limited ...	4	1	...	...	...	5	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		50	3	1	...	1	53	...

APPENDIX No. 11.—*Number of societies in each district,* 1927-28—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		15	...	...	...	...	15	...
	Agricultural—								
	Class I—Credit ...	Limited ...	1	...	...	...	...	1	...
		Unlimited.	391	32	...	2	...	421	...
	Class II—Purchase and purchase and sale.	Limited ...	3	...	...	...	...	3	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited .	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		396	32	...	2	...	426	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	40	1	1	...	...	42	...
		Unlimited.	6	...	...	...	1	5	...
	Class II—Purchase and purchase and sale.	Limited ...	3	2	...	1	...	4	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others...	Limited	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		51	3	1	1	1	53	...
Tanjore.	Central		2	...	...	...	...	2	...
	Union		21	...	...	...	...	21	...
	Agricultural—								
	Class I—Credit ...	Limited ...	2	...	...	...	...	2	...
		Unlimited.	913	57	...	3	...	967	...
	Class II—Purchase and purchase and sale.	Limited ..	15	1	...	...	..	16	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	12	1	...	...	...	13	...
		Unlimited.	20	...	...	...	...	20	...
	Agricultural, total ...		962	59	...	3	...	1,018	...

APPENDIX No. 11.—*Number of societies in each district*, 1927-28—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)
Tanjore—*cont.*	Non-Agricultural—								
	Class I—Credit	Limited ...	23	1	...	...	...	24	...
		Unlimited.	19	...	..	...		19	...
	Class II—Purchase and purchase and sale.	Limited ...	15	...	...	2	...	13	...
		Unlimited.	..	...	...	...	...	...	...
	Class VI—Others...	Limited ...	18	6	...	...	...	24	...
		Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, total ...		76	7	...	2	...	81	...
Tinnevelly.	Central		1	...	...	...	...	1	...
	Union		19	...	...	...	...	19	...
	Agricultural—								
	Class I—Credit ...	Limited ...	1	...	...	...	...	1	...
		Unlimited.	573	80	...	. .	...	653	...
	Class II—Purchase and purchase and sale.	Limited ...	10	...	...	...	..	10	...
		Unlimited.	...	...	...	..	...	...	...
	Class VI—Others...	Limited ...	1	...	.	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		585	80	...	...	...	665	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	45	4	...	...	...	49	...
		Unlimited.	9	...	...	...	..	9	...
	Class II—Purchase and purchase and sale.	Limited ..	5	1	...	...	...	6	...
		Unlimited.		...	...	...	. .	...	...
	Class VI—Others ..	Limited ...	4	1	...	...	...	5	...
		Unlimited.	...		...	...	...	...	...
	Non-Agricultural, total ...		63	6	...	...	...	69	...
Trichinopoly.	Central		1	...	...	...	...	1	...
	Union		16	2	...	...	...	18	...
	Agricultural—								
	Class I—Credit ...	Limited ...	1	...	...	...	...	1	...
		Unlimited.	405	62	...	1	...	466	...
	Class II—Purchase and purchase and sale.	Limited ...	3	...	...	...	...	3	...
		Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ...	Limited ...	8	1	...	...	...	9	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		417	63	...	1	...	479	...

APPENDIX No. 11.—*Number of societies in each district*, 1927-28—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)
Trichinopoly—*cont.*	Non-Agricultural—								
	Class I—Credit ...	Limited ...	23	2	...	1	...	24	...
		Unlimited.	8	...	...	...	1	8	...
	Class II—Purchase and purchase and sale.	Limited .	2	1	...	...	...	3	...
		Unlimited.		...	...	...	...	...	...
	Class VI—Others ...	Limited ...	8	2	...	...	...	10	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ..		41	5	...	1	1	45	...
Vizagapatam.	Central		1	...	...	...	...	1	...
	Union		11	1	...	...	...	12	...
	Agricultural—								
	Class I—Credit ...	Limited ...	1	...	...	...	...	1	...
		Unlimited.	379	19	...	...	...	398	...
	Class II—Purchase and purchase and sale.	Limited ...	1	1	...	..	...	2	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ..		381	20	...	...	...	401	...
	Non-Agricultural—								
	Class I—Credit ..	Limited ...	44	3	...	...	...	47	...
		Unlimited.	1	...	...	...	...	1	...
	Class II—Purchase and purchase and sale.	Limited .	9	4	...	...	...	13	...
		Unlimited.	...	..	...	...	...	...	...
	Class IV—Production and sale.	Limited ..	...	1	...	...	...	1	...
		Unlimited.	...	..	...	...	...	...	...
	Class VI—Others ..	Limited ..	5	4	...	...	...	9	...
		Unlimited.	...	...	...	..	...	...	...
	Non-Agricultural, total ...		59	12	...	...	...	71	...
Vizagapatam Agency.	Central		...	...	...	...	...	...	...
	Union		...	...	...	...	...	...	...
	Agricultural—								
	Class I—Credit ...	Limited ...	...	...	...	...	...	...	...
		Unlimited.	3	1	...	...	...	4	...
	Class II—Purchase and purchase and sale.	Limited ...	9	...	...	...	...	9	...
		Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...		12	1	...	...	...	13	...

APPENDIX No. 11.—*Number of societies in each district, 1927–28*—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 Agency—*cont.*	Non-Agricultural—								
	Class II—Purchase and purchase and sale.	Limited ...	3	...	...	...	...	3	...
		Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...		3	...	...	...	...	3	...
Presidency—Total.	Provincial		1	...	...	...	...	1	...
	Central		31	...	...	...	...	31	...
	Union		388	26	...	...	...	414	...
	Agricultural—								
	Class I—Credit ...	Limited ...	46	10	2	3	...	55	..
		Unlimited.	10,954	1,028	3	67	7	11,911	..
	Class II—Purchase and purchase and sale.	Limited ...	116	15	...	2	2	127	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ..	16	10	...	...	...	26	...
		Unlimited.	...	...	...	...	...	...	...
	Class V—Insurance.	Limited ..	4	...	...	...	...	4	...
	Class VI—Others ...	Limited ...	52	10	...	...	2	60	...
		Unlimited.	248	39	5	2	2	288	...
	Agricultural, total ...		11,436	1,112	10	74	13	12,471	...
	Non-Agricultural—								
	Class I—Credit ...	Limited ...	890	33	7	16	5	909	...
		Unlimited.	225	4	2	3	2	226	...
	Class II—Purchase and purchase and sale.	Limited ...	170	41	1	10	...	202	...
		Unlimited.	15	1	...	...	...	16	...
	Class III—Production.	Limited ...	1	...	...	...	...	1	...
		Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited ..	16	3	...	...	...	19	...
		Unlimited.	4	...	...	1	...	3	..
	Class VI—Others ...	Limited ...	170	33	...	3	...	200	...
		Unlimited.	10	7	...	...	...	17	...
	Non-Agricultural, total ...		1,501	122	10	33	7	1,593	...
	Grand total of societies of all types		13,357	1,260	20	107	20	14,510	...

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1927–28 as on 30th June 1928.*

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
	Anantapur.	
1	M.R.Ry. L. Gangadhara Sastri Garu	Hindupur.
	Arcot (North).	
2	M.R.Ry. I. Ganapathi Pillai Avargal	Vellore.
3	" P. Periaswami Pulavar Avargal	Tirupattur.
4	" A. Natesa Mudaliyar Avargal	Arni.
	Arcot (South).	
5	M.R.Ry. Rao Sahib M. Kulandaivelu Odayar Avargal ...	Mudiyanur.
6	" Swami Sahajananda Avargal, M.L.C.	Chidambaram.
	Bellary.	
7	M.R.Ry. R. Mari Gowd Garu	Alur.
8	" Sivachenna Basappa Garu	Bellary.
	Chingleput.	
9	M.R.Ry. C. Sambasiva Chettiar Avargal	Conjeeveram.
10	" V. S. Mark Avargal	Sanapathur.
	Coimbatore.	
11	M.R.Ry. E. Subbukrishnayya Avargal	Coimbatore.
	Cuddapah.	
12	Rev. H. W. Whyte, M.A.	Jammalamadugu.
13	" M. Ephraim	Badvel.
	Kanara (South).	
14	M.R.Ry. K. Vittal Nayak Avargal, B.A., L.LB.	Udipi.
	Kurnool.	
15	M.R.Ry. T. M. Tambuswami Pillai Avargal	Markapur.
16	" P. Bali Reddi Garu	Nandyal.
	Madras.	
17	M.R.Ry. Rao Sahib V. Dharmalingam Pillai Avargal ...	Vepery, Madras.
	Madura.	
18	M.R.Ry. Rao Bahadur K. P. Janardhan Rao Avargal, B.A., Superintendent of Kallar Reclamation, Madura.	Madura.
	Tanjore.	
19	M.R.Ry. Rai Sahib A. Sethu Rama Ayyar Avargal ...	Nidamangalam.
20	" Rao Bahadur S. Velayudham Pillai Avargal, B.A.	Tanjore.
21	" M. Ananthachariar Avargal, B.A., Special Deputy Superintendent for Kallar Reclamation now Deputy Superintendent of Police.	Do.

APPENDIX No. 13.—*Contribution paid by individual Central Banks towards Supervision Fund in 1927–28.*

Names of Central Banks.	Amount paid.	Names of Central Banks.	Amount paid.
B.—CENTRAL BANKS.	RS.	B.—CENTRAL BANKS—*cont.*	RS.
Anantapur District.		*Gōdāvari (East) District—cont.*	
Anantapur District Co operative Central Bank, Ltd., No. 3231	3,834	Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	360
Arcot (North) District.		Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	2,626
Co-operative Central Bank, Ltd., Vellore, No. 2161 ...	8,146	Sri Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	1,290
Arcot (South) District.		*Gōdāvari (West) District.*	
South Arcot District Co-operative Banking Union, Ltd., No. 1844	9,629	Ellore Central Co-operative Banking Union, Ltd., No. 2965.	6,148
Bellary District.		*Guntūr District.*	
Hospet Co-operative Central Bank, Ltd., No. 5398	7,438	Guntūr District Co-operative Bank, Ltd., No. 530	14,022
Chingleput District.		*Kanara (South) District.*	
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	7,835	South Kanara Central Co-operative Bank, Ltd., No. 1113 ...	4,793
Chittoor District.		*Kistna District.*	
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ..	2,304	Krishna Co-operative Bank, Ltd., No. 1422, Masulipatam ...	10,815
		Viziavada Central Co-operative Banking Union, Ltd. No. 2967.	4,637
Coimbatore District.		*Kurnool District.*	
Coimbatore District Urban Bank, Ltd., No. 427	12,253	Kurnool District Co-operative Central Bank, No. 3232 ...	7,636
Cuddapah District.		*Madras.*	
Cuddapah District Co-operative Central Bank, Ltd., No. 3233...	992	Christian Central Co-operative Bank, Ltd., No. 1874	3,842
Ganjām District.		*Madura District.*	
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	2,618	Madura Rāmnād Central Co-operative Bank, Ltd., No. 975.	2,544
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	707	*Malabar District.*	
Gōdāvari (East) District.		Malabar District Co-operative Bank, Ltd., No. 2411	3,465
		Nellore District.	
Gōdāvari District Co-operative Banking Union, Ltd., No. 2851, Cocanada	1,920	Nellore District Banking Union, Ltd., No. 2523	1,917

APPENDIX No. 13.—*Contribution paid by individual Central Banks towards Supervision Fund in 1927–28*—cont.

Names of Central Banks.	Amount paid.	Names of Central Banks.	Amount paid.
B.—CENTRAL BANKS—*cont.*	RS.	B.—CENTRAL BANKS—*cont.*	RS.
Rāmnād District.		*Tinnevelly District.*	
Srivillipattūr Co-operative Banking Union, Ltd., No. 5184.	1,696	Tinnevelly District Co-operative Banking Union, Ltd., No. 2596.	3,310
Salem District.		*Trichinopoly District.*	
Salem District Urban Bank, Ltd., No. 151	4,101	Trichinopoly District Urban Bank, No. 178	9,518
Tanjore District.		*Vizagapatam District.*	
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	675	Vizagapatam District Co-operative Banking Union, Ltd., Vizianagram, No. 1764 ...	1,461
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	2,071	Total ...	1,44,096
		Total previous year ...	1,11,009

APPENDIX No. 14—STATEMENT A. [...] Central Banks, 1927–28.

(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)	Receipts and dep[...] during [...] Individuals. (10)
							RS.	RS.	RS.
A.—PROVINCIAL BANK.									
Madras Central Urban Bank, Ltd., No. 18	184	59	31	6	12	10	12,51,511	53,40,000	10,51,877
Total, previous year ...	184	59	31	6	12	10	11,45,475	46,92,000	11,84,578
B.—CENTRAL BANKS.									
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	120	459	...	431	15	13	27,322	7,05,897	39,142
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	86	711	...	627	47	37	1,05,573	13,44,610	1,01,993
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	111	644	...	554	64	26	52,429	10,25,396	44,158
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	134	266	...	221	29	16	11,221	3,70,652	13,639
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560 ...	94	774	...	722	24	28	2,94,301	21,35,311	3,00,375
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	76	272	...	246	16	10	59,299	1,94,044	20,585
Coimbatore District Urban Bank, Ltd., No. 427	180	577	...	516	26	35	92,832	14,46,674	1,01,401
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ..	55	175	...	140	28	7	10,385	1,74,889	16,950
Ganjām District—									
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur ...	74	278	...	237	22	19	49,975	3,51,470	43,100
Aska Central Co-operative Banking Union, Ltd., No. 2569	12	234	...	221	5	8	...	3,43,140	...
Gōdāvari District—									
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada ...	118	133	...	117	16	...	17,861	4,01,562	36,804
Rajahmundry Central Co-operative Bank, Ltd., No. 4200.	30	43	...	33	9	1	3,470	1,16,324	850
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	104	106	...	100	3	3	4,365	13,26,693	5,151
Sri Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	51	117	..	107	4	6	...	10,11,525	...

(1)	from loans sits repaid year by Banks and societies. (11)	Loans due by Individuals. Long term. (12)	Loans due by Individuals. Short term. (12)	Loans due by Banks and societies. Long term. (13)	Loans due by Banks and societies. Short term. (13)	Loans and deposits received during the year from Central banks. (14)	Primary societies. (15)	Individuals and other sources. (16)	Sale of goods to members. (17)	Purchase of members' products. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.										
Madras Central Urban Bank, Ltd., No. 18	43,65,544	3,11,678		82,40,095		23,05,987		5,32,68,383	...	...
Total, previous year	35,80,621	1,12,044		73,62,278		16,65,659		5,68,46,498	...	...
B.—CENTRAL BANKS.										
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	6,86,971	...	13,654	16,50,999	1,42,971	4,94,021	67,825	6,49,119	...	...
Arcot (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	8,38,962	...	7,157	35,72,902	2,10,478	6,55,448	1,65,078	32,85,673	...	...
Arcot (South) District Co-operative Banking Union, Ltd., No. 1844	7,41,006	11,384	30,976	26,18,631	1,64,588	6,18,324	3,78,219	40,60,613	...	...
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	2,44,906	15,211	2,888	8,61,692	56,896	2,50,000	85,512	4,56,670	...	...
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	13,94,893	1,847	1,04,193	45,31,474	2,51,182	19,99,721	2,45,575	44,48,064	...	...
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	1,71,515	45,000	9,539	8,24,396	35,542	1,25,000	1,86,645	7,92,130	...	...
Coimbatore District Urban Bank, Ltd., No. 427	14,26,457	...	10,362	20,15,653	5,62,463	6,94,000	4,68,955	82,54,490	...	...
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	1,32,920	4,521	1,535	5,46,525	49,311	55,379	1,55,112	7,46,559	...	...
Ganjām District—										
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	2,14,548	700	6,475	4,97,346	45,550	...	9,225	6,92,936	...	...
Aska Central Co-operative Banking Union, Ltd., No. 2569	2,56,772	...	...	6,30,500	8,680	2,40,000	3,662	87,569	...	...
Gōdāvari District—										
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	3,70,013	...	4,599	1,43,064	3,41,260	45,000	36,548	18,76,709	...	...
Rajahmundry Central Co-operative Bank, Ltd., No. 4200.	72,984	...	2,620	1,19,947	36,224	...	2,897	1,30,788	...	...
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	8,15,558	1,714	25	9,46,667	5,50,638	2,20,000	21,448	25,91,124	...	...
Sri Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	5,44,817	...	...	9,18,243	5,09,968	2,50,000	35,218	13,31,678	...	...

APPENDIX No. 14—STATEMENT A.—*Central Banks*, 1927-28—*cont.*

—	Cost of management. (19)	Share capital paid up. (20)	Loans and deposits held at the end of the year from — Societies. Long term. (21)	Societies. Short term. (21)	Provincial or Central Banks. Long term. (22)	Provincial or Central Banks. Short term. (22)	Government. Long term. (23)	Government. Short term. (23)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.								
Madras Central Urban Bank, Ltd., No. 18	76,745	5 96,350	84,401	60,968	20,96,757	18,75,872	...	...
Total, previous year ...	62,428	5,95,770	1,66,295		32,17 638		...	...
B.—CENTRAL BANKS.								
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	10,881	2,20,862	1,78,395	10,778	9,50,000	1,55,948	...	...
Arcot, (North) District Co-operative Central Bank, Ltd., Vellore, No. 2161	11,850	3,89,250	2,77,702	71,661	13,45,100	14,786	...	...
Arcot, (South) District Co-operative Banking Union, Ltd., No. 1844	12,305	3,16 847	3,07,129	36,827		19,984	...	..
Bellary District — Hospet Co-operative Central Bank, Ltd., No. 5398	5,385	1,62,362	52,798	4,263	3,00,282	25,000	...	...
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	21,445	3,94,968	4,86,033	17,411	16,75,000	2,37,790	.	...
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	6,394	1,56,907	99,150	31,641	1,34,447	1,000	..	...
Coimbatore District Urban Bank, Ltd., No. 427 ...	12,643	2,36,917	2,96,326	82,180	...	...	...	...
Cuddapah District Co-operative Central Bank, Ltd., No. 3233.	2,925	67,645	30,514	23,543	16,562	209	...	...
Ganjām District—								
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No 1928 ...	1,935	50,859	51,071	...	...	...	...	...
Aska Central Co-operative Banking Union, Ltd., No. 2569	2,168	70,159	19,654	...	4,48,112	...	...	...
Gōdāvari District—								
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada ...	3,550	77,700	35,955	4,358	...	...	...	...
Rajahmundry Central Co-operative Bank, Ltd., No. 4200.	533	19,000	6,410	564	...	...	...	...
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	3,458	1,29,940	50,750	4,022	...	2,20,000	...	...
Sree Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	5,307	1,28,700	47,187	3,653	5,55,793	71,200	...	...

—	Individuals and other sources. Long term. (24)	Individuals and other sources. Short term. (24)	Reserve funds 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 paid — On borrowings. (31)	On lendings. (32)	Uncalled and subscribed share capital. (33)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
A.—PROVINCIAL BANK.											
Madras Central Urban Bank, Ltd., No. 18	31,95,094	52,82,957	8,88,519	1,40,30,918	2,16,699	2,61,463	...	9	...	6	...
Total, previous year	83,12,715		7,60,942	1,30,53,360	2,06,895	2,05,848	...	9	...	...	...
B.—CENTRAL BANKS.											
Anantapur	2,07,342	1,31,547	41,326	18,96,198	53,689	39,936	...	9	2½ to 7½	7 to 8½ per cent.	5,888
Arcot (North)	6,58,102	10,24,174	1,22,964	39,03,739	65,214	62,967	...	9	2½ to 7		8,500
Arcot (South)	13,77,705	7,47,720	73,718	28,79,930	72,093	57,383*	...	9	2½ to 7½		1,49,753
Bellary — Hospet	3,50,764	78,266	18,146	9,91,881	34,289	27,976	...	8	2½ to 7		20,[illegible]88
Chingleput	11,94,685	8 81,569	1,24,847	50,12,253	65,469	65,469	...	9	3 to 7		4,18,132
Chittoor	3,59,749	2,50,349	18,809	10,52,052	32,32[illegible]	15,684	...	9	3 to 7		51,080
Coimbatore	10,30,679	16,70,560	1,42,470	34,59,132	86,180	79,672	..	9	2 to 6½		16,384
Cuddapah	2,84,640	2,01,728	11,230	6,36,071	33,070	15,398	...	9	3 to 7		755
Ganjām District Co-operative Banking Union	3,76,626	82,402	11,001	5,71,959	14,36[illegible]	13,080	...	9	4 to 6½		23,141
Aska	1,02,801	23,516	5,421	6,69,663	9,043	9,043	...	9	4 to 7		14,941
Gōdāvari District Co-operative Banking Union	1,12,485	5,55,102	16,654	8,02,254	25,708	23,126	...	9	2 to 7		...
Rajahmundry	63,015	79,506	2,775	1,71,270	3,326	2,901	...	8	4 to 6½		...
Rāmachandrapuram	3,01,478	8,78,752	26,619	16,11,561	35,702	35,516	...	9	2 tc 6½		160
Sree Konaseema	1,34,673	5,09,812	10,699	14,61,217	22,275	22,275	...	9	3 to 6½		...

Appendix No. 14.—Statement A.—Central Banks, 1927–28—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)	Receipts and depo- during the Individuals. (10)	from loans sits repaid year by Banks and societies. (11)	Loans due by Individuals. Long term. (12)	Loans due by Individuals. Short term. (12)	Loans due by Banks and societies. Long term. (13)	Loans due by Banks and societies. Short term. (13)	Loans and deposits received during the year from Central banks. (14)	Primary societies. (15)	Individuals and other sources. (16)	Sales of goods to members. (17)	Purchase of members' products. (18)
B.—Central Banks—cont.							RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965	41	212	..	197	11	4	12,398	12,70,140	25,235	8,70,101	...	3,188	8,01,690	5,91,900	4,25 000	16,578	16,99,667	...	...
Guntūr District Co-operative Bank, Ltd., No. 530	124	347	...	317	20	10	1,19,290	12,[illegible]303	1,29,730	9,70,726	8,760	36,530	12,23.451	9,00,782	8,29,848	1,04,887	23,77,233	...	...
Kanara, South District Central Co-operative Bank, Ltd., No. 1113	248	409	..	328	50	31	1,17,567	6,82,911	1,18,558	8,65,034	...	21,501	2,91,744	6,56,883	1,65,734	6,37,722	35,47,784	...	...
Kistna District—																			
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	152	392	...	357	21	14	5,39,431	14,57,716	4,93,335	11,47,020	47,859	34,255	15,39,490	5,88,795	3,50,000	1,76,160	39,35,957	...	...
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	39	151	...	139	5	7	58,610	3,45,164	70,060	2,96,812	3,170	6,000	3,18,553	2,20,014	...	2,334	9,58,519	...	...
Kurnool District Co-operative Central Bank, Ltd., No. 3232...	78	257	...	210	28	19	8,630	2,78,224	10,394	1,71,275	..	8,065	6,59,675	57,154	75,000	2,658	4,04,388	...	...
Madras District—Christian Central Co-operative Bank, Ltd., No. 1674.	134	1,202	...	1,029	172	1	11,205	16,80,071	9,635	17,22,717	10,955	...	9,36,928	1,30,593	1,30,389	15,19,207	12,76,729	...	...
Madura District—Madura—Rāmnād Central Co-operative Bank, Ltd., No. 975	103	524	...	456	31	37	5,640	9,42,030	9,958	7,28,808	600	...	13,45,363	2,73,103	3,206	5,22,926	17,32,001	...	...
Malabar District Co-operative Bank, Ltd., No. 2411	147	518	..	446	51	21	42,006	2,72,278	52,088	2,36,559	...	16,781	11,14,277	51,159	1,27,445	1,59,058	22,74,937	...	...
Nellore District Co-operative Banking Union, Ltd., No. 2523.	74	376	..	337	20	19	2,24,411	7,80,171	2,06,540	4,82,944	70,996	12,428	9,16,478	6,37,833	3,84,316	99,331	23,56,482	...	...
Rāmnād District—Srīvilliputtūr Co-operative Banking Union, Ltd., No. 5184	75	221	..	205	2	14	275	3,62,178	425	8,03,500	...	50	9,97,786	83,154	4,23,776	24,751	4,36,329	...	...
Salem District Urban Bank, Ltd., No. 151	100	446	...	385	44	17	87,797	10,93,771	86,518	6,16,599	...	31,592	21,65,049	1,27,362	4,58,702	7,86,941	29,52,678	...	...
Tanjore District—																			
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam... ...	124	325	...	289	24	12	67,545	9,16,993	58,187	7,99,847	10,123	15,602	10,88,097	1,54,356	7,812	2,02,939	14,19,475	...	...
Tanjore District Co-operative Banking Union, Ltd., No. 5214 Tanjore	252	[illegible]53	...	213	18	22	43,857	5,57,154	39,743	6,01,838	...	14,173	6,95,399	2,08,406	...	2,12,114	18,67,889	...	...
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690.	121	639	...	570	45	24	46,577	12,13,065	59,258	10,17,441	574	22,158	13,60,010	5,89,256	4,92,205	5,05,288	38,14,963	...	...
Trichinopoly District Urban Bank, Ltd., No. 178	99	447	...	388	30	29	79,639	14,36,025	71,283	10,44,035	20,157	37,398	28,30,305	1,78,992	2,92,111	4,47,580	45,98,923	...	...
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram ...	58	436	...	386	39	11	29,850	8,45,623	77,135	5,55,709	4,606	11,621	1,07,179	7,46,125	1,543	1,24,967	12,93,729	...	...
Total, Central Banks ...	3,214	11,944	...	10,524	919	501	22,23,291	2,63,56,004	22,42,230	2,02,92,782	2,58,177	4,65,365	3,82,64,513	91,61,613	98,13,980	74,07,160	6,63,51,005	...	...
Total, previous year ...	3,107	10,978	...	9,616	894	468	18,94,370	2,57,50,674	17,18,080	1,80,14,294	7,42,483		4,13,61,174		87,71,735	73,21,576	6,26,55,368	...	...

APPENDIX No. 14—STATEMENT A.—*Central Banks*, 1927-28—*cont.*

—	Cost of management. (19)	Share capital paid up. (20)	Loans and deposits held at the end of the year from: Societies. Long term. (21)	Societies. Short term. (21)	Provincial or Central Banks. Long term. (22)	Provincial or Central Banks. Short term. (22)	Government. Long term. (23)	Government. Short term. (23)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965	5,189	1,32,546	41,773	2,110	3,91,000	75,000	...	...
Guntūr District Co-operative Bank, Ltd., No. 530	11,952	1,67,848	1,06,04[illegible]	18,217	2,42,000	26,700	..	...
Kanara, South District Central Co-operative Bank, Ltd., No. 1113	8,325	1,56,052	2,43,464	2,25,533	...	...	...	...
Kistna District—								
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	8,598	1,81,719	1,85,087	14,436	1,25,000	...	...	...
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	3,460	60,551	8,366	270	...	...	...	...
Kurnool District Co-operative Central Bank, Ltd., No. 3232.	4,036	96,507	18,438	1,000	...	...	...	...
Madras District—Christian Central Co-operative Bank, Ltd., No. 1874.	21,719	1,62,058	4,54,230	1,36,613	...	24,828	...	...
Madura District—Madura—Rāmnād Central Co-operative Bank, Ltd., No. 975	12,217	2,17,573	3,41,887	1,30,673	...	1,018	...	...
Malabar District Co-operative Bank, Ltd., No. 2411	9,253	1,12,155	69,283	85,460	1,08,000	42,778	...	...
Nellore District Co-operative Banking Union, Ltd., No. 2523.	9,017	1,52,009	60,308	3,650	2,25,000	50,411	...	...
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	4,223	1,06,436	75,483	1,21[illegible]	6,55,100	1,10[illegible]	...	...
Salem District Co-operative Urban Bank, Ltd., No. 151 ...	15,118	1,79,533	6,83,419	1,02,264	1,00,000	20,32[illegible]	...	...
Tanjore District—								
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam ...	11,130	1,17,15[illegible]	1,88,540	24,521	...	...	...	..
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	8,441	1,39,351	1,45,220	29,164	...	...	...	...
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690.	13,825	1,95,974	1,28,018	1,61,58[illegible]	...	57	...	...
Trichinopoly District Urban Bank, Ltd., No. 178	24,639	1,73,790	3,85,427	61,10[illegible]	...	2,01,697	...	...
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram ...	3,293	96,272	76,082	25,275	205	844	...	...
Total, Central Banks ...	2,75,214	48,69,649	51,50,140	18,13,998	72,71,601	11,90,676	...	.
Total, previous year ...	2,03, 11	44,32,588	53,31,583		78,43,264		...	...

—	Individuals and other sources. Long term. (24)	Individuals and other sources. Short term. (24)	Reserve funds 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 paid: On borrowings. (31)	On lendings. (32)	Uncalled and subscribed share capital. (33)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965	1,40,845	6,32,931	37,220	14,53,425	20,735	19,988	...	9	2 to 7	7 to 8½ per cent.	1,18,354
Guntūr District Co-operative Bank, Ltd., No. 530	9,35,405	6,68,229	58,319	22,22,759	57,861	45,001	...	9	3 to 6½		25,252
Kanara, South District Central Co-operative Bank, Ltd., No. 1113	5,79,023	2,87,960	44,158	15,36,190	23,529	11,594	...	7½	3 to 6½		1,288
Kistna District—											
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	11,05,483	6,37,877	68,204	23,17,806	58,437	48,984	...	9	2½ to 6½		8,419
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	4,84,800	1,56,727	9,859	6,70,573	12,991	9,875	...	9	2 to 6½		53,549
Kurnool District Co-operative Central Bank, Ltd., No. 3232.	4,51,575	1,89,245	21,174	7,77,939	32,031	31,627	...	9	2 to 6½		12,343
Madras District—Christian Central Co-operative Bank, Ltd., No. 1874.	3,93,229	2,33,940	42,238	14,47,136	34,112	21,517	...	9	3 to 7		34,041
Madura District—Madura—Rāmnād Central Co-operative Bank, Ltd., No. 975	7,39,415	8,23,7[illegible]	87,537	23,41,870	59,721	41,213	...	9	2 to 7		50,226
Malabar District Co-operative Bank, Ltd., No. 2411	7,642	8,61,683	23,470	13,10,471	29,295	13,132	..	9	2 to 7		25,295
Nellore District Co-operative Banking Union, Ltd., No. 2523.	4,86,240	7,15,798	35,249	17,28,665	43,260	26,752	...	9	2½ to 6½		6,641
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	76,725	2,14,015	17,546	11,47,624	20,302	17,611	...	9	3 to 7		15,664
Salem District Co-operative Urban Bank, Ltd., No. 151	7,56,841	4,22,235	1,16,902	23,81,014	77,216	64,295	...	9	2½ to 7		22,366
Tanjore District—											
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	9,93,135	2,00,844	43,972	15,68,171	15,259	14,229	...	9	2½ to 7		8,791
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	4,74,935	4,59,980	30,485	12,79,135	25,910	21,760	...	9	2 to 6½		22,999
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690.	1,55,517	14,07,679	41,914	20,90,748	70,205	65,417	...	9	3 to 6½		47,776
Trichinopoly District Urban Bank, Ltd., No. 178	15,06,942	13,61,558	2,95,021	39,85,544	67,745	56,832	...	9	2½ to 6½		110
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	6,43,654	3,66,910	25,312	12,34,564	17,960	13,725	...	9	2½ to 6½		86,828
Total, Central Banks ...	1,64,35,810	1,67,55,881	16,25,259	5,46,12,814	12,19,327	9,93,484	...	...	...	...	12,48,464
Total, previous year ...	2,95,91,707		13,83,681	4,80,82,823	8,86,602	6,68,279	..	...	...	...	9,59,888

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

—	Provincial Bank.	Central Banks.	Total.
	RS.	RS.	RS.
Share capital of individuals	18,400	14,54,416	14,72,816
Loans and deposits by individuals and other societies	84,78,051	3,31,91,491	4,16,69,542
Reserve Fund ...	7,00,000	13,06,763	20,06,763
Total ...	91,96,451	3,59,52,670	4,51,49,121
Total, previous year ...	89,31,115	3,20,94,571	4,10,25,686

APPENDIX No. 14—STATEMENT B.

Appendix No. 14—Statement B.—*Operations of Agricultural Societies, 1927–28.*

District.	Number of societies.	Number of members.	Loans made during the year to: Individuals. Short term.	Loans made during the year to: Individuals. Long term.	Loans made during the year to: Banks and societies.	Receipts from loans and deposits repaid during the year by: Individuals. Short erm.	Receipts from loans and deposits repaid during the year by: Individuals. Long term.	Receipts from loans and deposits repaid during the year by: Banks and societies.	Loans due by: Individuals. Short term.	Loans due by: Individuals. Long term.	Loans due by: Of which overdue. Short term.	Loans due by: Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
			RS.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.
AGRICULTURAL SOCIETIES.												
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	1	44	84	...	...	58	...	...	249	...	153	...
Arcot, North	5	59	...	...	...	...	75	...	...	3,425	...	30
Do. South	5	199	...	2,938	...	...	2,117	..	...	831	...	150
Chingleput	6	628	976	47,196	...	1,248	5,366	...	955	1,29,178	277	2,053
Coimbatore	11	264	16,931	58,861	..	980	1,020	...	16,436	57,841	1,526	...
Cuddapah	1	17	...	...	...	...	...	..	160	266	160	266
Gōdāvari, East	2	24	...	...	...	...	..	...	...	...		...
Kanara, South	16	520	5,236	...	...	5,325	...	...	4,867	...	952	...
Kistna	1	212	...	1,10,816	...	...	6,961	...	...	2,17,796	...	...
Malabar	1	93	128	...	...	266	...	...	1,864	...	1,736	...
Nellore	...	...	...	...	...	...	...	...	...	...	...	...
Salem	1	20	...	...	...	735	...	...	458	...	458	...
Tanjore	2	380	79,426	18,375	...	70,501	10,457	...	63,399	26,661	1,667	...
Tinnevelly	1	...	...	...	...	...	...	...	...	...	...	...
Trichinopoly	1	49	...	14,500	...	...	463	...	...	14,037	...	...
Vizagapatam	1	15	...	...	...	...	...	...	351		351	...
Total, Limited ...	55	2,524	1,02,781	2,52,686	...	79,113	26,459	...	88,739	4,50,035	7,280	2,499
(b) *Unlimited.*												
Anantapur	457	25,367	59,245	4,93,980	..	86,889	3,89,669	...	1,73,707	16,16,671	1,32,478	6,01,113
Arcot, North	725	31,193	2,50,010	11,42,898	...	1,84,712	6,5[illegible],313	927	3,16,171	35,17,726	1,44,036	10,31,975
Do. South	772	30,332	1,01,981	6,80,337	...	92,384	4,11,097	...	2,12,990	24,91,102	1,23,840	8,02,281
Bellary	270	10,640	32,019	3,61,342	...	29,599	2,02,673	...	57,080	8,79,467	25,155	2,95,175
Chingleput	931	41,679	2,56,788	15,57,455	3,975	1,79,586	7,27,683	875	3,11,660	49,45,193	85,163	10,75,634
Chittoor	278	9,209	78,173	1,53,130	...	8,897	1,39,365	...	60,602	7,85,643	52,285	4,37,527
Coimbatore	513	32,115	3,39,314	7,4[illegible],851	...	4,67,017	5,86,427	...	5,87,367	19,66,843	2,60,996	5,07,477
Cuddapah	259	6,594	15,508	1,19,863	...	11,367	76,451	...	50,789	5,84,825	38,124	2,78,177
Ganjām	521	17,253	1,50,342	6,35,694	...	1,81,690	3,34,895	...	2,00,307	10,13,356	34,512	80,360
Gōdāvari, East	497	44,652	20,11,317	11,18,865	...	15,02,087	5,15,399	...	19,44,278	18,07,290	3,16,670	1,27,235
Do. Agency ...	9	380	32,104	4,595	...	13,179	...	...	22,960	4,595	855	...
Do. West ...	320	22,766	15,26,163	6,67,262	...	11,31,910	4,71,665	...	13,97,830	11,38,400	1,17,558	94,956
Guntūr	452	32,126	10,07,922	5,25,891	...	8,19,750	3,58,823	...	11,82,593	11,93,874	2,68,894	2,16,652
Kanara, South	415	37,278	6,50,177	1,07,760	229	8,07,089	48,352	...	10,57,640	2,14,720	5,83,863	37,[illegible]66
Kistna	394	22,345	8,06,513	5,66,502	...	5,59,707	5,40,676	...	8,06,987	11,61,839	2,08,953	2,38,598
Kurnool	307	9,556	27,374	2,32,760	...	23,253	1,39,526	...	55,608	6,55,350	43,196	2,36,861
Madura	509	30,298	94,640	4,68,088	1,639	70,507	2,96,074	700	1,08,716	12,55,080	40,684	4,71,691
Malabar	507	44,642	2,87,704	2,71,283	...	2,83,805	1,98,804	1,644	7,45,459	6,31,435	4,72,640	2,77,534
Nellore	421	18,520	5,32,812	2,37,083	...	3,23,489	1,43,911	...	8,51,377	6,92,365	2,01,480	1,3,6720
Nilgiris, The	57	1,755	10,268	41,392	...	6,998	38,765	...	22,015	1,46,106	9,682	70,173
Rāmnād	388	18,455	85,617	3,94,287	...	90,063	2,68,576	...	1,43,696	13,69,509	87,885	3,82,127
Salem	421	21,779	62 399	10,11,685	60	1,02,689	3,58,368	...	2,20,514	20,76,440	1,58,839	5,58,228
Tanjore	967	41,179	4,33,085	9,45,602	...	3,74,280	6,53,698	...	4,78,727	24,06,741	1,26,914	7,02,651
Tinnevelly	653	34,797	7,64,785	5,14,564	...	5,42,692	4,82,228	...	6,85,472	14,96,374	92,973	3,12,784
Trichinopoly	466	26,936	4,01,038	13,12,975	10,500	3,21,477	7,61,534	5,150	3,92,840	33,27,819	85,839	6,48,967
Vizagapatam	398	15,836	6,26,148	64,190	...	4,33,451	3,242	...	764,579	70,957	2,12,956	296
Vizagapatam Agency ...	4	92	5,865	...	...	3,000	...	...	6,068	...	503	...
Total, Unlimited ...	11,911	6,27,774	1,06,29,011	1,43,72,334	16,403	86,51,566	88,07,243	14,052	1,28,54,382	3,74,49,720	39,22,282	96,25,456
Total, Class I ...	11,966	6,30,298	1,07,31,792	1,46,25,020	16,403	87,30,679	88,33,702	14,052	1,29,43,121	3,78,99,755	39,29,562	96,27,955
Total, previous year ...	11,000	5,83,315	2,32,87,232		19,041	1,48,16,605		16,422	4,31,67,854		1,21,29,508	

APPENDIX No. 14.—STATEMENT B.—*Operations of Agricultural Societies*, 1927-28—cont.

District.	Loans due by — Banks and societies. (10)	Loans and deposits received during the year from — Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Paid up share capital. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
AGRICULTURAL SOCIETIES.												
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	...	30	...	...	...	...	...	...	...	...	1	69
Arcot, North	...	...	...	...	...	...	...	...	...	...	53	2,137
Do. South	...	...	...	...	...	...	...	...	...	...	38	6,071
Chingleput	...	1,472	31,000	...	...	...	...	22,000	...	...	984	18,599
Coimbatore	...	19,500	3,700	12,131	...	...	...	47,000	...	...	716	13,785
Cuddapah	...	...	...	...	...	...	...	...	...	...	...	242
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	69	690
Kanara, South	...	631	244	935	...	...	...	...	...	...	289	2,985
Kistna	...	...	79,000	...	...	...	...	16,000	...	...	1,539	23,050
Malabar	...	...	...	...	...	...	...	...	...	...	22	692
Nellore	...	...	...	...	...	...	...	...	...	...	...	...
Salem	...	...	...	...	...	...	...	...	...	...	...	97
Tanjore	...	23,799	12,039	15,000	...	...	...	...	...	...	134	21,049
Tinnevelly	...	...	...	...	...	...	...	...	...	...	2	...
Trichinopoly	...	...	8,650	...	...	...	...	...	...	...	55	7,060
Vizagapatam	...	...	...	...	...	...	...	...	...	...	...	280
Total, Limited ...	...	45,432	1,34,633	28,066	...	...	...	85,000	...	...	3,852	96,756
(b) *Unlimited.*												
Anantapur	...	26,098	17,859	25,772	2,91,629	2,587	...	...	...	...	11,886	1,91,353
Arcot, North	31,104	3,341	6,573	1,85,772	10,56,966	4,394	...	5,520	...	...	25,481	5,53,843
Do. South	...	11,701	6,999	71,003	6,85,147	400	...	8,982	...	...	15,103	2,85,241
Bellary	...	12,082	2,525	42,406	2,80,810	...	...	...	...	...	5,598	1,64,600
Chingleput	3,300	52,702	1,83,628	2,42,957	14,46,506	603	...	15,536	...	...	31,621	4,42,261
Chittoor	...	11,801	...	...	1,28,190	...	...	...	...	...	5,795	1,40,832
Coimbatore	...	10,402	9,224	3,50,684	7,32,776		...	3,475	...	...	23,377	3,45,862
Cuddapah	...	1,250	2,028	11,860	99,245	...	...	...	...	...	2,969	88,367
Ganjām	...	5,071	3,888	70,686	5,60,075	...	...	...	...	...	10,564	1,75,847
Gōdāvari, East	...	96,619	1,56,560	15,11,776	11,05,570	...	...	...	...	...	19,272	4,73,424
Do. Agency ...	...	...	...	27,200	5,000	...	...	...	...	...	269	4,374
Do. West	...	3,081	14,127	10,33,592	8,38,868	...	...	...	...	...	13,978	3,33,087
Guntūr	169	31,449	61,904	7,68,955	4,12,930	...	...	...	...	...	14,441	3,44,385
Kanara, South	97	99,721	89,853	2,78,843	60,107	...	...	...	...	...	20,687	3,18,968
Kistna	...	1,974	22,155	5,75,123	5,62,965	...	...	...	...	...	9,902	3,00,069
Kurnool	...	2,151	107	13,000	2,06,495	12,400	...	...	...	...	3,104	1,06,009
Madura	3,737	5,994	4,241	59,352	3,54,734	...	940	1,16,830	...	...	6,271	2,13,736
Malabar	3,700	20,383	14,559	12,499	1,92,058	74	...	...	...	...	17,293	2,64,584
Nellore	...	850	1,775	4,64,686	2,19,616	...	...	...	145	...	10,019	2,11,111
Nilgiris, the	...	265	15	7,080	32,591	...	...	7,500	875	...	1,932	12,704
Rāmnād	...	3,733	19,756	70,944	3,88,889	...	...	925	...	...	13,012	1,63,664
Salem	60	20,961	2,938	32,655	9,53,665	2,051	...	...	...	...	16,336	2,01,809
Tanjore	...	93,929	1,75,736	2,84,187	7,39,289	3,205	...	95,902	...	...	19,693	4,53,383
Tinnevelly	...	29,461	50,528	6,56,732	4,85,514	...	...	...	...	...	22,180	3,01,122
Trichinopoly	9,350	1,25,816	2,60,578	2,30,050	10,95,673	3,150	...	...	...	...	34,269	4,26,448
Vizagapatam	...	633	2,539	5,60,065	62,215	...	...	...	...	...	6,437	1,41,748
Do. Agency ...	...	...	...	4,400		...	...	...	...	...	47	993
Total, Unlimited ...	51,517	6,71,469	11,10,090	75,92,279	1,29,97,523	28,864	940	2,54,670	1,020	...	3,61,536	66,59,824
Total, Class I ...	51,517	7,16,901	12,44,723	76,20,345	1,29,97,523	28,864	940	3,39,670	1,020	...	3,65,388	67,56,580
Total, previous year ...	59,561	14,67,417		1,95,07,465		31,499	3,23,517		...	...	3,07,217	58,37,061

Appendix No. 14—Statement B.—*Operations of Agricultural Societies*—1927–28—cont.

District.	Loans and deposits held at the end of the year from: Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or Central banks. Short term. (22)	Provincial or Central banks. Long term. (22)	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.	RS.	RS.	RS.	RS.	RS.			
AGRICULTURAL SOCIETIES—*cont.*															
CLASS I.—CREDIT.															
(a) *Limited.*															
Anantapur	90	...	...	...	...	...	145	304	150	38	...	...			
Arcot, North	2,700	300	...	...	..	...	..	5,137	24	24	142	142			
Do. South	..	...	...	...	...	...	547	6,618	382	345	39	39			
Chingleput	1,547	60,000	...	...	4,080	50,000	3,862	1,38,088	2,123	775	163	163			
Coimbatore	500	700	...	12,023	...	47,000	103	74,061	973	836	...	..			
Cuddapah	...	...	...	...	159	...	23	424	112	...	58	170			
Gōdāvari, East		...	...	...	...	...	...	690	...	...	52	52			
Kanara, South	681	635	...	580	...	...	3,029	7,910	703	283	139	101			
Kistna	...	1,48,000	...	...	...	50,000	72	2,21,122	2,733	2,733	...	..			
Malabar	...	...	...	...	...	...	815	1,507	940	206	...	...			
Nellore	...	.	...	...	...	...	...	..	...	...	...	...			
Salem	...	1,025	...	...	...	...	473	1,595	517	172	...	...			
Tanjore	39,013	17,625	...	14,719	...	...	5,940	98,346	2,169	2,169	...	...			
Tinnevelly	...	...	...	...	...	...	...	...	7	7	...	...			
Trichinopoly	...	8,650	...	...	...	...	15	15,725	505	505	...	...			
Vizagapatam	...	...	...	...	...	...	41	321	147	5	...	...			
Total, Limited ...	44,531	2,36,935	...	27,322	4,239	1 47,000	15,065	5,71,848	11,485	8,098	593	667			
(b) *Unlimited.*															
Anantapur	45,854	23,920	949	1,20,552	15,85,560	...	1 58,140	21,26,329	2,05,994	32,070	76,919	839	6¼ per cent.	7½ to 8¾ per cent.	9⅜ to 10 15/16 per cent.
Arcot, North	5,423	19,999	763	1,54,718	34,65,062	5,952	2,02,476	44,08,236	4,12,017	86,026	87,064	1,308			
Do. South	14,194	9,792	116	1,09,911	24,15,723	76,257	1,85,287	30,96,521	2,16,937	29,058	75,036	1,173			
Bellary	29,387	2,975	.	56,709	8,18,725	...	39,106	11,11,502	55,493	14,742	21,261	1,512			
Chingleput	51,039	2,81,998	374	2,15,253	44,92,830	7,380	4,40,059	59,31,194	8,59,510	72,114	65,323	1,772			
Chittoor	5,525	2,704	666	20,678	8,24,510		45,447	10,40,362	1,23,392	13,041	63,793	456			
Coimbatore	9,612	11,768	384	3,92,209	18,37,660	3,275	2,34,975	28,35,745	2,38,806	71,721	40,521	504			
Cuddapah	7,858	2,479	...	37,615	5,76,381	...	20,720	7,33,420	57,852	4,119	55,401	508			
Ganjām	7,940	22,109	...	1,09,887	9,99,436	...	43,847	13,59,066	36,824	19,206	6,770	1,799			
Gōdāvari, East	40,470	94,946	...	13,98,892	20,48,433	...	1,38,123	41,94,288	1,69,991	64,152	18,003	1,554			
Do. Agency ...	23	...	...	20,015	5,000	...	35	29,447	322	301	9	9			
Do. West ...	6,062	55,648	...	9,09,438	13,51,313	...	1,45,303	28,00,851	1,05,815	63,177	7,402	272			
Guntūr	33,842	60,375	...	9,00,625	12,17,390	...	99,976	26,56,093	1,12,153	36,874	52,562	2,054			
Kanara, South	1,69,316	1,43,333	164	5,85,022	1,04 559	...	1,39,726	14,61,088	1,58,206	44,779	56,692	10,395			
Kistna	3,138	36,490	...	5,68,736	11,77,019	63	1,21,094	22,06,609	1,20,841	44,605	28,506	629			
Kurnool	3,202	662	12,200	25,250	6,55,270	...	24,848	8,27,441	69,194	13,214	27,475	556			
Madura	8,633	4,627	1,336	57,405	7,14,693	4,17,364	1,15,877	15,33,672	1,37,814	28,845	49,734	879			
Malabar ... ... —	33,998	33,886	1,189	79,698	10,40,281	...	97,782	15,51,418	1,76,100	26,540	45,545	808			
Nellore	1,100	5,675	..	7,03,166	7,67,410	...	71,490	17,59,952	91,782	20,142	42,747	1,623			
Nilgiris, the	790	1,695	...	10,367	1,14,480	7,500	21,647	1,69,163	54,734	14,270	5,398	...			
Rāmnād	8,963	32,613	I	76,109	13,52,059	2,945	1,07,256	17,43,610	1,24,727	17,658	60,281	3,573			
Salem	21,252	6,433	5,676	1,00,225	20,71,134		1,95,053	26,01,582	2,09,070	48,288	68,813	862			
Tanjore	98,849	2,17,800	2,320	2,03,589	16,95,945	2,97,133	2,33,420	32,02,439	3,11,690	59,057	55,886	1,033			
Tinnevelly	37,803	50,641	...	5,58,917	13,98,696	...	97,235	24,44,414	1,04,988	35,821	35,058	2,378			
Trichinopoly ...	1,26,634	3,04,165	5,635	1,57,951	27,46,560	...	2,81,693	40,49,096	2,81,802	83,417	35,044	458			
Vizagapatam	622	2,840	..	6,79,485	67,341	...	37,170	9,29,207	44,470	18,489	16,609	1,331			
Do. Aency ...	...	...	...	5,280	...	...	57	6,329	230	128	54	..			
Total, Unlimited ...	7,71,029	14,29,572	31,773	82,57,712	3,55,43,450	8,17,869	32,97,841	5,68,09,070	39,80,754	9,61,854	10,97,406	38,283			
Total, Class I ...	8,15,560	16,66,507	31,773	82,85,034	3,55,47,689	9,64,869	33,12,906	5,73,80,918	39,92,239	9,69,952	10,97,999	38,950			
Total previous year ...	7,14,711	12,67,714	24,570	375,55,562		8,11,966	27,40,156	4,89,51,740	34,04,471	9,25,842	9,51,495	30,882			

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1927–28—*cont.*

District. (1)	Number of societies. (2)	Number of members. (3)	Loans made during the year to — Individuals. Short term. (4)	Loans made during the year to — Individuals. Long term. (4)	Loans made during the year to — Banks and societies. (5)	Receipts from loans and deposits repaid during the year by — Individuals. Short term. (6)	Receipts from loans and deposits repaid during the year by — Individuals. Long term. (6)	Receipts from loans and deposits repaid during the year by — Banks and societies. (7)	Loans due by — Individuals. Short term. (8)	Loans due by — Individuals. Long term. (8)	Loans due by — Of which overdue. Short term. (9)	Loans due by — Of which overdue. Long term. (9)
CLASS II.—PURCHASE, PURCHASE AND SALE.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(a) *Limited.*												
Anantapur	5	344	15,940	...	...	10,953	...	...	6,065	...	2,145	...
Arcot, North	13	502	...	965	...	69	2,005	...	5,523	150	5,523	...
Do. South	8	186	7,970	...	...	5,525	...	720	3,814	...	...	...
Bellary	4	242	1,900	11,760	...	3,210	13,152	...	450	3,703	...	2,459
Chingleput	17	796	...	...	...	19	...	...	6	15	6	...
Coimbatore	9	538	125	...	...	318	...	...	337	...	337	...
Cuddapah	3	45	160	...	...	151	...	...	60	...	...	...
Ganjām Agency ...	3	3,502	1,030	...	...	1,357	...	...	3,011	...	2,133	...
Gōdāvari, East	2	60	...	...	...	...	...	...	...	...	...	...
Do. Agency ...	2	154	...	...	...	99	...	...	203	...	203	...
Kanara, South. ...	7	713	10,505	...	...	78,068	...	...	1,38,466	...	92,375	...
Kurnool	1	152	21,924	...	...	25,718	...	...	8,407	...	8,407	...
Madras	1	13	...	...	...	...	...	...	...	...	...	...
Madura	2	87	...	...	...	...	...	...	...	...	...	...
Malabar	1	17	...	...	...	...	...	...	...	...	...	...
Nellore	1	14	...	...	...	...	...	...	...	...	...	...
Rāmnād	5	337	223	...	...	...	...	...	...	...	...	...
Salem	3	46	...	...	...	...	...	...	...	...	...	...
Tanjore	16	681	63,280	...	...	71,202	...	..	49,385	...	16,364	...
Tinnevelly	10	830	21,910	...	...	18,500	...	...	8,920	...	2,610	...
Trichinopoly	3	71	...	...	...	...	...	...	...	...	...	...
Vizagapatam	2	54	50	...	...	50	...	...	...	...	...	...
Do. Agency ...	9	2,517	13,610	2,183	...	14,018	704	...	20,570	2,336	13,577	633
Total, Limited ..	127	11,907	1,58,406	14,908		2,29,257	15,861	720	2,45,218	6,204	1,43,680	3,092
(b) *Unlimited*— Nil.	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class II ...	127	11,907	1,58,406	14,908	.	2,29,257	15,861	720	2,45,218	6,204	1,43,680	3,092
Total, previous year ...	116	10,176	2,68,967		5,717	2,13,147		5,268	3,11,692		1,07,304	
CLASS III.—PRODUCTION—*Nil.*												
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.												
(a) *Limited.*												
Arcot, South	2	797	...	300	925	2,822	...	...	1,060	7,000	1,060	500
Chingleput	21	362	...	...	...	...	...	...	...	...	...	...
Coimbatore	1	36	...	...	...	...	...	...	...	...	...	...
Kanara, South	1	302	...	...	...	...	...	...	...	...	...	...
Madura	1	72	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	26	1,569	...	300	925	2,822	...	...	1,060	7,000	1,060	500
(b) *Unlimited*—Nil.												
Total, Class IV ...	26	1,569	...	300	925	2,822	...	...	1,060	7,000	1,060	500
Total, previous year ...	16	660	5,736		3,815	8,810		2,020	7,761		...	...

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies, 1927–28*—cont.

District.	Loans due by — Banks and societies. (10)	Loans and deposits received during the year from — Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' produce. (16)	Cost of management. (17)	Paid up share capital. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS	RS.	RS.
CLASS II.—PURCHASE, PURCHASE AND SALE.												
(a) *Limited.*												
Anantapur	...	...	...	15,000	...	...	...	...	4,478	...	538	4,510
Arcot, North	...	...	...	...	...	...	...	...	2,843	...	316	10,846
Do. South	329	79	...	6,950	350	925	...	...	3,361	...	195	3,370
Bellary	...	...	...	...	1,800	...	...	...	...	...	723	4,695
Chingleput	15	1,000	...	1,000		...	...	...	883	...	2,526	17,083
Coimbatore	...	19,642	...	1,84,366		...	...	...	10,608	...	5,056	25,386
Cuddapah	...	...	...	...	...	...	...	...	...	...	1	480
Ganjām Agency ...	...	...	...	...	...	...	...	...	6,202	...	830	8,285
Gōdāvari, East	...	...	...	...	...	...	...	...	139	...	13	855
Do. Agency ...	...	...	...	...	...	...	...	...		...	...	764
Kanara, South ...	...	18,907	61,511	1,02,974	...	...	...	...	...	...	4,521	62,893
Kurnool	...	...	...	14,000	...	...	...	600	1,805	...	99	4,895
Madras	...	...	700	...	...	...	...	2,000	9,771	...	3,286	242
Madura	...	...	21	...	...	...	...	...	6,745	...	363	482
Malabar	...	...	...	...	...	...	...	...	...	...	...	30
Nellore	...	...	...	...	...	...	...	...	...	...	...	75
Rāmnād	...	15,022	1,403	15,958	...	...	...	...	17,125	...	735	4,073
Salem	...	...	...	...	...	...	...	...	9	...	26	1,730
Tanjore	...	145	3,400	69,121	...	...	...	...	44,660	...	2,502	14,725
Tinnevelly	...	2,185	3,250	17,767	...	...	...	...	24,683	...	1,279	7,597
Trichinopoly	..		1,475	1,670	...	...	...	...	10,706	...	508	2,705
Vizagapatam	...		...	4,075	...	...	...	...	...	...	1,511	1,320
Do. Agency ...		680	350	...	...	...	...	...	11,759	...	919	19,872
Total, Limited ...	344	57,660	72,110	4,32,881	2,150	925	...	2,600	1,55,777	...	25,947	1,96,913
(b) *Unlimited*—Nil.	...	..	...	...	...	...	..	...	...	...	...	...
Total, Class II ...	344	57,660	72,110	4,32,881	2,150	925	...	2,600	1,55,777	...	25,947	1,96,913
Total, previous year ...	1,115	1,11,297		5,43,553		...	...	5,800	1,51,429	...	15,652	1,83,428
CLASS III.—PRODUCTION —*Nil.*												
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.												
(a) *Limited.*												
Arcot, South	...	...	...	2,500	60,757	...	...	...	5,344	...	4,524	73,424
Chingleput	...	...	...	...	...	...	...	...	...	...	1,098	501
Coimbatore	...	...	...	...	...	...	...	...	...	...	2,798	7,328
Kanara, South	...	5,650	..	3,000	...	...	...	...	...	...	274	6,498
Madura	...	...	...	...	...	...	...	...	...	...	35	8,807
Total, Limited ...	...	5,650	...	5,500	60,757	...	...	..	5,344	...	8,729	96,558
(b) *Unlimited*—Nil.												
Total, Class IV ...	...	5,650	...	5,500	60,757	...	...	...	5,344	...	8,729	96,558
Total, previous year ...	1,897	20,648		23,127		3,126	...	...	3,766	...	8,643	92,572

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1927–28—cont.

District.	Loans and deposits held at the end of the year from: Members. (19)	Non-members. (20)	Primary Societies. (21)	Provincial or Central banks. Short term. (22)	Provincial or Central banks. Long term. (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.			
CLASS II.—PURCHASE, PURCHASE AND SALE.															
(a) *Limited.*															
Anantapur	...	...	...	6,032	...	...	...	10,542	382	363	79	64	6¼ per cent.	7½ to 8⅓ per cent.	9⅜ to 10$\frac{15}{16}$ per cent.
Arcot, North	...	1,000	23,079	5,000	...	2,300	2,662	44,887	511	136	5,207	5,207			
Do. South	...	...	79	6,055	350	...	142	9,996	140	140	124	124			
Bellary	...	...	...	79	1,800	...	409	6,983	1,374	712	67	67			
Chingleput	1,000	...	...	580	393	...	720	19,776	358	358	1,035	967			
Coimbatore	3,080	...	...	1,24,012	...	...	4,285	1,56,763	4,755	4,717	637	636			
Cuddapah ...	...	...	...	...	...	...	36	516	17	17		...			
Ganjām Agency ...	...	200	...	...	...	...	3,415	11,900	533	126	566	407			
Gōdāvari, East	...	...	...	273	...	...	7	1,135	..	...	297	297			
Do. Agency ...	...	...	...	...	...		66	830	82	40	...	...			
Kanara, South	18,092	38,177	...	72,064	...	...	7,337	1,98,563	8,743	5,690	15,092	7,999			
Kurnool	...	...	...	10,564	...	1,600	51	17,110	...	...	502	36			
Madras	...	700	...	...	...	2,000	...	2,942	...	...	1,866	1,866			
Madura	1	77	...	...	...	...	273	833	30	30	...	...			
Malabar	...	...	...	...	...	...	...	30	1	1	...	...			
Nellore	...	...	...	...	...	...	...	75	...	...	59	59			
Rāmnād	5,109	1,013	...	6,205	617	...	572	17,589	815	815	8,752	1,060			
Salem	...	...	...	...	...	...	225	1,955	73	73	...	...			
Tanjore	1,592	140	...	48,994	160	...	3,660	69,271	1,242	916	2,249	1,440			
Tinnevelly	4	...	...	5,330	850	...	492	14,273	665	433	352	125			
Trichinopoly	...	...	...	200	...	...	1,189	4,094	439	439	8	8			
Vizagapatam	...	...	...	...	...	...	...	1,320	412	412	7	7			
Do. Agency ...	3,120	533	...	2,000	...	...	2,014	27,539	2,249	1,106	869	313			
Total, Limited ...	31,998	41,840	23,158	2,87,388	4,170	5,900	27,555	6,18,922	2,22,821	16,423	32,768	20,682			
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...			
Total, Class II ...	31,998	41,840	23,158	2,87,388	4,170	5,900	27,555	6,18,922	2,22,821	16,423	32,768	20,682			
Total, previous year ...	30,638	60,801	29,429	3,30,464		5,800	24,736	6,65,296	16,826	11,211	27,566	17,594			
CLASS III.—PRODUCTION—*Nil.*															
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.															
(a) *Limited.*															
Arcot, South	...	1	1,607	31	52,143	17,012	12,099	1,56,317	3,461	3,340	19,599	19,599			
Chingleput	...	...	...	...	...	...	6	507	194	194	173	173			
Coimbatore	...	...	...	1,000	...	...	169	8,497	283	283	...	...			
Kanara, South	5,050	...	...	...	...	...	388	11,936	...	...	283	283			
Madura	...	...	...	...	...	...	161	8,968	275	275	...	...			
Total, Limited	5,050	1	1,607	1,031	52,143	17,012	12,823	1,86,225	4,213	4,092	20,055	20,055			
(b) *Unlimited*—Nil.															
Total, Class IV ...	5,050	1	1,607	1,031	52,143	17,012	12,823	1,86,225	4,213	4,092	20,055	20,055			
Total, previous year ...	...	7,675	6,948	32,114		17,831	12,046	1,69,186	3,001	3,001	17,051	17,051			

APPENDIX NO. 14—STATEMENT B.—*Operations of Agricultural Societies, 1927–28*—cont.

District.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS V.—INSURANCE.												
(a) *Limited.*												
Arcot, South	1	14	...	...	...	...	...	...	...	...	...	...
Chingleput	3	39	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	4	53	...	...	...	...	...	...	...	...	...	...
(b) *Unlimited*—Nil.												
Total, Class V ...	4	53	...	...	...	...	...	...	...	...	...	...
Total, previous year ...	4	41	...	...	...	...	...	...	...	...	...	...
CLASS VI.—OTHERS.												
(a) *Limited.*												
Anantapur	1	...	...	...	...	...	...	...	...	...	...	...
Arcot, North	1	14	...	...	...	...	...	...	...	...	...	...
Arcot, South	8	217	...	29	...	...	18	...	...	11	...	11
Chingleput	2	76	...	...	...	...	...	...	...	...	...	...
Coimbatore	1	28	...	...	...	...	...	...	...	...	...	...
Ganjām	1	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East	5	69	200	...	...	100	170	...	200	30	...	30
Guntūr	9	2,028	5,526	208	...	14,415	867	...	8,693	4,105	6,541	1,000
Kanara, South	1	...	...	...	...	...	...	...	...	...	...	...
Kistna	1	84	...	...	...	...	...	...	...	...	...	...
Madura	1	57	...	...	...	37	...	...	68	...	68	...
Malabar	5	156	...	...	...	...	...	...	...	...	...	...
Salem	1	19	...	...	...	...	...	...	...	...	...	...
Tanjore	13	586	...	16,728	...	281	2,893	...	184	56,331	184	1,095
Tinnevelly	1	38	...	...	...	...	...	...	...	...	...	...
Trichinopoly	9	451	...	49,742	2,000	...	2,856	...	...	1,12,926	...	150
Total, Limited	60	3,823	5,726	48,707	2,000	14,833	6,804	...	9,145	1,73,403	6,793	2,286
(b) *Unlimited.*												
Chingleput	1	15	...	...	...	...	...	...	...	451	...	451
Gōdāvari, East	95	4,894	5,670	180	...	9,388	70	...	11,801	301	7,168	192
Do. West	21	1,422	...	...	...	42	...	...	1,574	...	1,404	...
Guntūr	95	7,087	9,129	6,927	...	11,165	1,216	...	21,170	17,065	11,982	6,231
Kistna	54	2,846	637	109	...	42	974	...	1,315	1,213	1,188	759
Nellore	2	36	694	...	...	13	...	...	681	...	...	...
Tanjore	20	554	...	575	...	390	1,729	...	791	7,549	791	3,972
Total, Unlimited ...	288	16,854	6,130	7,791	...	21,040	3,989	...	37,332	26,579	22,533	11,605
Total, Class VI ...	348	20,677	11,856	56,498	2,000	35,873	10,793	...	46,477	1,99,982	29,326	13,891
Total, previous year ...	300	18,028	95,887		...	32,227		...	1,83,937		82,482	
Grand total of all classes of Agricultural Societies	12,471	664,504	1,09,02,054	1,46,96,726	19,328	89,98,631	88,60,356	14,772	(a) 1,32,35,876	3,81,12,941	41,03,628	96,45,438
Do. previous year ...	11,436	612,220	2,36,57,816		28,573	1,50,70,789		23,710	4,36,76,244		1,22,69,289	

(a) Excludes Rs. 67,220 due to audit transfer and liquidation.

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1927–28—cont.

District.	Loans due by	Loans and deposits received during the year from							Sale of goods to members.	Purchase of members' products.	Cost of management.	Paid up share capital.
		Individuals.		Central banks.			Government.					
	Banks and societies.	Members.	Non-members.	Short term.	Long term.	Primary societies.	Short term.	Long term.				
	(10)	(11)		(12)		(13)	(14)		(15)	(16)	(17)	(18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS V.—INSURANCE.												
(a) *Limited.*												
Arcot, South	...	...	...	...	...	...	...	...	...	...	...	14
Chingleput	...	...	...	...	...	...	...	...	...	...	14	41
Total, Limited ...	...	...	...	...	..	...	...	...	...	...	14	55
(b) *Unlimited*—Nil.												
Total, Class V ...	...	...	...	...	...	...	...	...	...	...	14	55
Total, previous year ...	...	...	...	...	...	...	...	..	.	...	8	43
CLASS VI.—OTHERS.												
(a) *Limited.*												
Anantapur	...	...	...	...	...	...	...	...	...	...	...	...
Arcot North	...	...	...	...	...	...	...	...	...	...	6	...
Arcot, South	...	...	...	...	180	...	...	2,700	...	...	166	534
Chingleput	...	...	...	...	...	...	...	...	...	...	170	1,484
Coimbatore	...	...	...	...	...	...	...	...	...	...	...	330
Ganjām	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	12	615
Guntūr	...	...	...	3,500	...		...	1,500	...	...	94	11,310
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...
Kistna	...	...	...	...	...	...	...	...	...	...	7	1,539
Madura	...	...	...	...	...	...	...	...	...	...	2	295
Malabar	...	2,260	...	...	...	50	...	...	...	...	1,116	3,375
Salem	...	...	...	...	...	...	...	...	...	...	...	4,048
Tanjore	...	...	...	38,837	...	14,100	..	12,774	1,619	...	2,441	4,676
Tinnevelly	...	...	...	539	...	...	...	...	...	...	511	306
Trichinopoly	2,000	125	...	...	1,250	4,800	...	46,753	43,984	...	832	8,267
Total, Limited ...	2,000	2,385	..	42,876	1,430	18,950	...	63,727	45,603	...	5,360	36,779
(b) *Unlimited.*												
Chingleput	...	...	...	...	...	...	...	...	...	...	150	37
Gōdāvari, East ...	...	602	533	1,630	300	..	...	...	...	...	163	9,923
Do. West ...	...	...	...	2,500	...	...	...	..	..	..	43	13,152
Guntūr	...	...	...	5,328	5,295	...	...	...	...	...	1,338	27,562
Kistna	..	...	2	450	.	...	...	...	...		201	14,278
Nellore	...	...	...	500	...	...	...	...	.	...	17	190
Tanjore	...	...	...	...	575	...	...	...	...	...	52	3,096
Total, Unlimited ...	...	602	535	10,408	6,170	...	...	...	...	..	1,964	68,238
Total, Class VI ...	2,000	2,987	535	53,284	7,600	18,950	...	63,727	45,603	...	7,324	1,05,017
Total, previous year ...	...	11,910		64,017		200	48,777		...	...	9,211	86,142
Grand total of all classes of Agricultural Societies	(b)53,861	7,83,198	13,17,368	81,12,010	1,30,68,030	48,739	940	4,05,997	2,07,744	...	4,07,402	(c)71,55,123
Do. previous year ...	62,573	16,11,272		2,01,38,162		34,825	3,78,094		1,55,195	...	3,40,733	61,99,246

(b) Excludes Rs. 13,268 due to audit transfer and liquidation.

(c) Excludes Rs. 22,219 due to audit transfer and liquidation.

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1927–28—cont.

District.	Loans and deposits held at the end of the year from: Members.	Non-members.	Primary societies.	Provincial or Central banks: Short term.	Provincial or Central banks: Long term.	Government.	Reserve fund.	Working capital.	Profit and loss for the year: Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).	Usual rate of dividend paid on shares.	Most usual rate of interest: On borrowings.	On lendings.
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS V.—INSURANCE.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited.*															
Arcot, South	...	...	...	...	...	...	4	18	...	...	...	...			
Chingleput	...	...	...	...	...	...	...	41	...	...	22	22			
Total, Limited ...	...	...	...	...	...	...	4	59	...	...	22	22			
(b) *Unlimited*—Nil.															
Total, Class V ...	...	...	...	...	...	...	4	59	...	...	22	22			
Total, previous year ...	...	...	...	...	...	...	3	46	...	...	2	2			
CLASS VI.—OTHERS.															
(a) *Limited.*															
Anantapur	...	...	...	...	...	...	...	...	...	...	...	...			
Arcot, North	...	...	...	...	...	...	...	...	1	1	...	...			
Do. South	...	...	...	100	897	2,700	90	4,321	8	8	393	393			
Chingleput	...	...	...	...	...	...	...	1,484	344	344	...	...	$6\frac{1}{4}$ per cent.	$7\frac{1}{2}$ to $8\frac{1}{2}$ per cent.	$9\frac{3}{8}$ to $10\frac{15}{16}$ per cent.
Coimbatore	...	...	...	...	...	...	...	330	...	...	752	752			
Ganjām	...	...	...	...	...	...	...	...	...	...	...	...			
Gōdāvari, East	...	...	...	...	...	...	85	700	44	37	16	16			
Guntūr	754	...	...	1,434	...	6,500	1,044	21,042	2,170	806	374	256			
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...			
Kistna	...	...	...	...	...	...	...	1,539	57	57	...	...			
Madura	...	...	...	...		...	148	443	127	57	...	...			
Malabar	3,060	2,200	50	400	3,970	...	2,288	15,343	...	...	3,609	3,609			
Salem	...	...	...	...	...	...	1	4,049	15	15	...	...			
Tanjore	289	...	3,500	20,762	...	61,599	3,535	94,361	1,741	1,649	1,817	394			
Tinnevelly	...	...	...	817	...	...	731	1,354	1,341	1,341	...	...			
Trichinopoly	125	...	2,000	...	...	1,18,573	775	1,29,740	4,989	4,670	365	365			
Total, Limited ...	4,228	2,200	5,550	23,013	4,867	1,89,372	8,697	2,74,706	10,837	8,985	7,326	5,785			
(b) *Unlimited.*															
Chingleput	...	...	...	...	...	...	620	657	176	...	34	...			
Gōdāvāri, East	1,508	65	...	4,772	163	...	1,345	17,726	3,014	1,117	1,666	705			
Do. West	...	...	...	...	2,500	...	760	16,412	1,091	627	122	1			
Guntūr	1,387	535	...	10,501	14,366	...	923	55,274	4,436	1,101	3,811	1,357			
Kistna	...	...	...	450	34	...	820	15,582	1,052	691	130	98			
Nellore	...	...	...	485	...	...	...	675	35	35	...	...			
Tanjore	881	...	...	...	3,740	1,433	447	9,597	1,235	341	362	38			
Total, Unlimited ...	3,776	600	..	16,158	20,803	1,433	4,915	1,15,923	11,039	3,912	6,125	2,199			
Total, Class VI ...	8,004	2,800	5,550	39,171	25,670	1,90,805	13,612	3,90,629	21,877	12,897	13,451	7,984			
Total, previous year ...	9,121	593	...	74,412		1,33,336	10,371	3,13,945	14,790	8,203	7,689	4,141			
Grand total of all classes of Agricultural Societies	(d) 8,60,612	(e) 17,11,148	(f) 62,088	(g) 86,12,624	3,56,29,672	(h) 11,78,586	33,66,900	5,85,76,753	42,41,150	10,03,364	11,64,295	87,693			
Do. previous year ...	7,54,470	13,36,753	60,947	3,79,92,552		9,68,933	27,87,312	5,01,00,713	34,39,088	9,48,257	10,03,803	69,670			

(*d*) Excludes Rs. 2,412 due to audit transfer and liquidation.
(*e*) Excludes Rs. 97,315 do.
(*f*) Excludes Rs. 14,584 do.
(*g*) Includes Rs. 1,51,064 due to audit transfer and liquidation.
(*h*) Excludes Rs. 5,244 do.

APPENDIX No. 14—STATEMENT C.—*Operations of Non-Agricultural Societies, 1927-28.*

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
NON-AGRICULTURAL SOCIETIES.												
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	14	2,956	1,09,368	2,71,195	...	1,05,099	2,18,532	...	37,796	3,05,484	8,395	28,073
Arcot, North	52	6,342	86,287	4,21,805	...	77,603	3,60,779	...	44,085	5,88,166	12,762	1,59,028
Do. South	60	7,780	1,05,154	4,93,901	...	93,773	4,42,301	...	60,307	8,12,661	15,449	2,18,589
Bellary	28	3,375	35,348	1,49,956	...	26,511	1,15,427	372	49,811	2,02,019	11,735	41,287
Chingleput	27	10,815	57,988	6,83,099	...	51,767	5,08,119	...	33,827	9,85,535	7,681	54,066
Chittoor	20	3,[illegible]34	65,803	3,06,101	...	57,233	2,15,480	...	48,596	6,41,403	16,048	1,44,821
Coimbatore	28	7,110	3,11,152	4,27,729	9,450	2,54,963	3,64,332	895	3,09,175	4,73,418	53,691	1,07,472
Cuddapah	34	3,363	68,360	1,92,697	...	61,271	1,71,865	...	66,617	2,20,102	15,340	71,148
Ganjām	27	5,370	1,13,724	1,36,050	...	91,785	1,07,713	...	1,10,955	2,28,788	24,524	54,416
Gōdāvari, East	40	5,057	1,46,047	1,72,763	...	1,52,777	99,688	...	1,43,666	2,08,145	23,941	22,857
Do. Agency ...	1	43	1,805		...	1,067	...	...	2,385	...	1,074	..
Do. West ...	16	1,674	64,978	8,051	...	57,334	3,194	...	77,603	8,050	21,205	982
Guntūr	39	6,753	1,58,982	2,69,169	...	1,82,976	1,98,479	...	1,74,230	4,80,392	20,317	59,808
Kanara, South	46	8,132	4,60,622	2,04,522	...	5,60,384	2,11,619	...	5,17,703	2,42,587	2,05,579	44,862
Kistna	24	2,751	1,48,471	94,014	...	1,35,425	62,938	...	1,15,242	1,15,116	18,685	22,300
Kurnool	33	2,495	21,633	70,510	...	20,247	51,972	...	17,356	1,24,830	9,291	45,955
Madras	69	33,955	8,22,272	36,00,303	26,580	7,70,205	33,19,348	20,180	3,26,687	31,82,511	23,454	1,94,493
Madura	36	6,989	6,82,566	2,27,242	...	6,68,418	1,81,997	...	5,68,916	2,97,639	45,678	50,199
Malabar	71	7,224	1,35,927	55,699	...	1,36,934	47,489	...	1,64,905	96,008	65,289	43,577
Nellore	26	2,491	51,739	1,89,510	...	46,296	1,22,032	...	39,944	2,08,700	9,399	35,711
Nilgiris, The	5	1,801	54,509	91,735	...	44,835	82,713	...	45,057	96,579	12,862	18,488
Rāmnād	27	3,861	1,22,115	2,41,469	1,000	1,35,027	1,68,810	2,360	1,23,888	2,97,713	37,529	48,500
Salem	42	6,424	5,19,139	2,03,689	...	5,22,953	11,56,791	177	5,62,569	3,69,602	67,884	1,05,249
Tanjore	24	9,691	2,89,319	4,17,143	...	2,57,846	4,01,370	...	1,99,501	5,76,158	30,909	1,16,515
Tinnevelly	49	7,523	1,40,890	4,34,774	...	1,62,724	3,72,390	...	91,905	5,50,504	27,247	59,119
Trichinopoly	24	14,083	3,54,013	14,95,062	...	3,72,485	13,48,956	...	2,51,504	16,21,652	40,910	1,08,565
Vizagapatam	47	6,848	3,20,955	2,16,653	...	2,91,139	1,47,656	...	2,65,261	2,29,676	66,845	40,290
Total, Limited ...	909	1,78,419	54,39,268	1,10,74,839	37,030	53,17,312	94,98,434	23,984	44,49,001	1,32,05,677	9,53,223	18,96,370
(b) *Unlimited.*												
Anantapur	3	556	2,386	14,282	...	2,190	8,712	...	4,215	25,743	2,785	8,622
Arcot, North	8	921	2,316	38,261	...	2,023	28,032	...	1,111	75,029	682	13,336
Do. South	8	584	2,367	3,645	...	2,794	3,385	...	2,170	9,250	1,580	3,189
Bellary	5	417	2	8,484	...	2	6,874	...	...	19,718	...	3,915
Chingleput	16	1,581	10,242	50,472	...	9,694	33,467	...	7,447	1,10,389	2,392	20,234
Chittoor	2	74	...	...	...	7	354	...	470	1,368	470	1,128
Coimbatore	15	653	14,030	2,585	...	14,635	3,560	...	5,250	9,253	1,816	5,986
Cuddapah	2	85	...	...	...	...	221	...	...	2,213	...	2,095
Ganjām	3	220	12,895	...	...	...	4,844	...	...	15,042	...	39
Gōdāvari, East	3	251	...	...	...	70	...	...	629	...	629	...
Do. West... ...	1	20	230	185	...	302	43	...	363	142	217	...
Guntūr	4	176	6,243	1,359	...	358	1,583	...	6,626	2,322	...	1,211
Kanara, South	12	1,146	62,059	15,148	...	71,763	11,020	...	60,137	30,018	28,203	3,681
Kistna	14	759	10,810	2,832	...	10,836	2,437	...	14,687	5,873	6,030	2,721
Kurnool	7	161	...	...	...	844	729	...	1,332	3,542	1,332	3,252
Madras	55	4,593	73,744	52,252	...	65,381	38,439	...	51,551	91,019	12,932	49,103
Madura	5	536	8,520	...	...	3,618	313	...	2,025	1,033	885	857
Malabar	8	929	8,477	1,529	...	7,601	2,540	...	10,898	9,551	4,681	6,266
Nellore	3	111	320	7,322	...	490	5,410	...	473	15,519	...	2,069
Rāmnād	10	662	8,487	41,635	...	4,712	15,117	...	8,508	80,381	6,354	13,729
Salem	5	148	4,300	555	...	3,853	97	...	2,730	458	334	19
Tanjore	19	2,271	65,168	52,109	...	56,029	38,493	...	46,383	96,731	9,872	27,456
Tinnevelly	9	571	4,795	5,074	...	4,450	7,705	...	4,406	19,393	2,580	4,351

APPENDIX NO. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927-28—cont.

Districts.	Loans due by — Banks and societies. (10)	Loans and deposits received during the year from — Individuals. Members. (11)	Individuals. Non-member. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Paid up share capital. (18)
NON-AGRICULTURAL SOCIETIES.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	...	4,04,444	1,18,358	5,08,226	18,000	...	...	...	...	...	4,683	1,22,241
Arcot, North	...	1,12,477	1,63,761	9,698	58,956	...	...	...	...	...	9,260	2,24,647
Do. South	...	3,08,524	2,84,332	77,588	1,17,847	8,853	...	...	...	...	12,104	2,28,658
Bellary	...	15,157	45,483	16,081	17,153	...	...	...	151	...	3,456	94,544
Chingleput	...	3,94,129	17,584	10,931	3,11,552	1,850	79,680	...	3,505	...	13,839	2,34,788
Chittoor	...	4,71,845	3,66,272	55,725	12,095	...	...	...	...	...	5,969	1,41,473
Coimbatore	10,219	7,24,770	3,20,545	64,232	45,350	...	...	...	...	...	12,173	2,88,059
Cuddapah	...	79,771	50,748	13,045	46,550	...	...	...	...	...	3,825	1,00,849
Ganjām	...	1,00,604	79,393	16,460	39,662	...	...	...	...	...	4,602	83,744
Gōdāvari, East... ...	...	73,786	1,06,464	98,942	43,200	...	...	...	...	...	4,124	1,16,165
Do. Agency ...	...	...	...	600	...	...	...	...	...	...	7	1,140
Do. West... ...	...	17,513	24,616	4,950	5,400	...	...	...	...	...	1,249	26,636
Guntūr	...	2,28,417	2,71,696	69,837	18,600	...	...	...	...	...	5,407	1,51,801
Kanara, South	600	2,90,078	2,86,190	61,556	11,250	...	...	...	...	...	14,519	2,20,385
Kistna	...	1,81,347	1,01,976	81,344	16,620	...	...	...	...	...	3,460	61,561
Kurnool	...	27,847	11,746	8,760	17,590	...	...	...	...	...	1,884	44,459
Madras	10,900	9,58,731	10,39,316	8,75,706	96,525	...	...	...	...	...	59,350	12,15,810
Madura	...	7,70,342	2,62,028	2,28,097	16,002	...	...	...	...	...	14,398	3,56,388
Malabar	...	54,400	86,699	31,466	7,605	...	...	...	...	...	4,088	1,23,667
Nellore	...	55,054	21,652	36,360	63,950	...	...	...	...	...	3,249	71,381
Nilgiris, The	...	54,789	12,576	4,705	8,132	...	...	...	...	...	3,481	55,834
Rāmnād	295	3,99,490	1,62,156	25,118	1,01,026	426	...	...	...	...	6,664	1,46,398
Salem	520	8,84,882	7,12,748	78,594	40,750	...	...	...	...	...	14,064	2,43,705
Tanjore	...	5,57,455	3,60,214	1,80,374	39,300	...	...	...	...	...	14,614	1,87,838
Tinnevelly	...	9,37,867	4,36,598	49,848	15,423	...	...	...	597	...	10,944	2,01,377
Trichinopoly	...	4,10,814	5,69,085	28,680	62,600	...	...	...	...	...	30,039	6,31,019
Vizagapātam	...	1,56,485	98,005	1,14,501	16,860	...	...	...	...	...	6,930	2,30,900
Total, Limited ...	22,534	86,16,018	61,68,468	27,01,424	12,47,998	11,129	79,680	...	4,253	...	2,68,382	56,00,467
(b) *Unlimited.*												
Anantapur	...	12,700	2,788	...	...	...	...	...	...	...	683	4,237
Arcot, North	...	11,649	11,616	1,325	17,093	...	...	...	...	...	898	15,429
Do. South	...	100	...	600	2,350	...	...	...	...	...	139	3,137
Bellary	...	...	...	...	...	...	...	...	...	...	86	13,336
Chingleput	...	10,571	28,231	...	20,560	...	88,186	...	...	...	1,582	18,556
Chittoor	...	...	...	...	...	...	...	...	...	...	4	1,038
Coimbatore	...	650	170	790	2,615	...	...	...	...	...	290	6,373
Cuddapah	...	...	...	...	...	...	...	...	...	...	17	1,769
Ganjām	...	...	...	...	10,400	...	...	...	...	...	304	2,313
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	2	562
Do. West... ...	...	...	...	...	400	...	...	...	...	...	3	185
Guntūr	...	22	...	5,600	650	...	...	...	...	...	49	1,288
Kanara, South	...	6,654	24,112	32,896	480	...	...	...	...	...	2,008	22,531
Kistna	...	943	1,065	5,800	1,000	...	...	...	...	...	423	6,998
Kurnool	...	...	...	...	...	...	...	...	...	...	37	943
Madras	...	3,350	410	2,500	33,416	...	...	...	...	...	2,221	66,815
Madura	...	50	...	...	...	...	...	...	...	...	133	2,461
Malabar	...	964	15	750	...	...	...	...	...	...	171	9,121
Nellore	...	...	...	300	7,500	...	...	...	...	...	250	2,181
Rāmnād	...	4,842	5,451	13,795	43,180	...	...	...	...	...	908	9,290
Salem	...	...	...	1,300	700	...	...	...	...	...	35	1,298
Tanjore	...	23,406	75,071	59,899	13,385	...	...	1,101	...	...	2,751	25,785
Tinnevelly	...	7,004	...	2,130	2,490	...	...	...	...	...	182	3,482

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1927–28*—cont.

Districts.	Loans and deposits held at the end of the year from: Members. (19)	Non-members. (20)	Primary Societies. (21)	Provincial or Central banks: Short term. (22)	Provincial or Central banks: Long term. (22)	Government. (23)	Reserve funds. (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.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS I.—CREDIT.															
(a) *Limited.*															
Anantapur	1,08,567	75,893	...	31,847	46,954	...	20,717	4,06,219	30,690	18,780	...	...			
Arcot, North	1,55,820	1,72,993	...	6,028	1,05,853	...	51,148	7,16,489	66,205	29,520	373	74			
Do. South	2,02,809	4,23,122	2,259	15,895	1,89,287	...	67,505	11,24,535	64,220	32,722	477	9			
Bellary	23,216	57,735	494	24,286	57,096	...	15,323	2,72,694	13,450	8,804	1,526	750			
Chingleput	2,82,383	3,47,289	750	26,784	1,40,861	5,276	63,474	11,01,605	50,892	36,892	423	...			
Chittoor	1,62,819	4,31,298	...	9,073	24,815	...	32,533	8,02,011	47,398	25,852	77	3			
Coimbatore	2,72,306	2,36,803	...	5,501	79,417	...	62,898	9,44,984	67,370	42,984	...	...			
Cuddapah	71,922	72,306	...	10,711	38,025	...	16,359	3,10,172	25,305	15,793	285	75			
Ganjām	1,03,974	88,087	...	19,035	28,940	...	35,679	3,59,459	28,880	13,329	38	...			
Gōdāvari, East ...	89,214	80,514	...	26,498	39,600	...	14,740	3,66,731	24,847	12,849	327	...			
Do. Agency ...	...	...	...	790	...	...	545	2,475	211	170	...	...			
Do. West ...	10,047	37,132	...	6,530	10,810	...	4,836	95,991	4,193	2,352	126	28			
Guntūr	1,82,236	2,65,207	...	46,559	28,843	...	26,213	7,00,859	38,136	17,440	2,553	54			
Kanara, South ...	3,78,204	3,00,962	600	35,194	34,464	...	76,915	10,46,724	60,185	26,053	6,438	340			
Kistna	84,487	62,194	...	6,041	21,789	...	11,037	2,47,109	17,349	8,861	20	10			
Kurnool	43,805	18,838	...	8,040	26,110	...	12,727	1,53,979	15,897	8,387	604	...			
Madras	10,86,449	11,31,264	256	25,082	1,98,913	...	2,19,799	38,77,573	2,02,930	1,48,818	404	130			
Madura	3,24,016	1,00,951	...	1,97,463	23,884	...	67,768	10,70,470	65,201	45,972	201	146			
Malabar	39,978	77,495	...	2,185	19,306	...	30,713	2,93,344	42,209	13,251	586	22			
Nellore	68,346	19,963	...	8,514	87,081	...	11,107	2,66,392	14,212	8,725	205	6			
Nilgiris, The	62,871	23,613	...	5,111	27	...	8,209	1,55,665	9,848	5,990	...	...			
Rāmnād	1,36,408	1,11,937	402	15,811	95,083	...	28,319	5,34,358	32,924	21,107	84	15			
Salem	4,21,471	6,21,540	520	34,881	67,170	...	1,16,783	15,06,070	71,142	45,994	1,914	12			
Tanjore	3,51,816	2,94,355	...	15,450	37,315	...	59,969	9,46,743	52,578	33,926	3	1			
Tinnevelly	2,16,029	3,27,285	2	14,956	35,942	...	42,008	8,37,599	46,123	31,581	1,169	22			
Trichinopoly	2,78,291	8,49,351	...	4,447	69,432	...	1,02,190	19,34,730	1,21,296	87,351	...	...			
Vizagapatam	98,789	1,11,119	...	50,835	16,564	...	40,269	5,48,476	45,537	27,852	651	103			
Total, Limited ...	52,56,273	63,39,246	5,283	6,53,547	15,23,581	5,276	12,39,783	2,06,23,456	12,59,228	7,71,395	18,484	1,796	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9⅜ per cent.
(b) *Unlimited.*															
Anantapur	22,759	2,603	...	1,657	...	...	7,246	38,502	5,823	1,357	471	...			
Arcot, North	3,591	12,499	...	1,719	44,072	...	8,169	85,479	6,854	2,946	362	...			
Do. South	100	...	...	814	7,353	...	1,682	13,086	1,516	211	25	2			
Bellary	...	...	...	400	3,238	...	1,176	18,150	1,671	1,141	98	25			
Chingleput	18,248	44,431	...	...	41,720	230	11,517	1,34,702	7,536	2,397	66	13			
Chittoor	...	32	...	...	250	...	636	1,956	993	327	3	...			
Coimbatore	1,705	624	...	555	5,139	...	2,553	16,949	3,353	736	278	11			
Cuddapah	...	100	...	232	...	...	165	2,266	287	142	5	...			
Gānjām	...	...	...	...	13,410	...	169	15,892	957	232	45	44			
Gōdāvari, East ...	4	...	...	542	...	...	69	1,177	49	3	203	...			
Do. West ...	...	...	...	...	330	...	12	527	85	15	...	...			
Guntūr	35	...	...	6,260	1,215	...	255	9,053	367	143	12	...			
Kanara, South ...	10,656	35,596	...	21,532	5,255	...	16,605	1,12,175	12,733	2,997	1,830	...			
Kistna	1,618	3,236	...	6,828	1,230	...	2,009	21,919	2,946	586	258	90			
Kurnool	...	...	...	1,180	4,589	...	11	6,723	800	49	552	...			
Madras	9,849	2,329	3,080	1,304	50,120	...	13,412	1,46,909	20,004	7,678	3,825	487			
Madura	50	...	...	217	491	...	1,286	4,505	473	175	37	...			
Malabar	2,332	365	...	750	5,400	...	4,903	22.871	4,888	1,350	19	...			
Nellore	...	...	...	...	15,484	...	966	18,631	372	79	...	...			
Rāmnād	441	4,366	...	2,407	78,907	...	7,910	1,03,321	5,028	1,647	386	...			
Salem	...	50	...	1,222	500	...	199	3,269	379	251	153	36			
Tanjore	25,460	60,137	...	17,529	16,279	1,614	24,337	1,71,241	10 629	5,153	1,219	...			
Tinnevelly	3,494	14	...	1,960	16,374	...	595	25,919	1,616	438	542	46			

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
CLASS I.—CREDIT—*cont.*			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(b) *Unlimited*—cont.												
Trichinopoly	8	1,809	12,691	54,420	...	11,229	43,587	...	15,214	1,08,490	6,077	26,225
Vizagapatam	1	292	...	...	...	2	...	...	2,330	...	2,330	...
Total, Unlimited ...	226	19,526	2,92,087	3,65,042	...	2,72,882	2,56,962	...	2,48,955	7,32,477	92,137	1,99,484
Total, Class I ...	1,135	197,945	57,31,353	1,14,39,881	37,030	55,90,194	97,55,396	23,984	46,97,956	1,39,38,154	10,45,360	20,95,854
Total, previous year ...	1,115	184,730	1,60,02,511		1,80,792	1,38,60,547		98,457	1,67,47,492		30,00,120	
CLASS II.—PURCHASE, AND PURCHASE AND SALE.												
(a) *Limited.*												
Anantapur	5	188	...	...	...	...	...	...	...	...	...	...
Arcot, North	8	350	...	...	...	...	...	...	...	...	...	...
Do. South	14	1,115	...	...	...	...	22	...	...	433	...	433
Bellary	6	528	...	...	...	...	...	...	...	...	...	...
Chingleput	4	377	...	...	...	...	...	...	...	...	...	...
Chittoor	4	223	75	...	...	458	545	...	895	1,443	683	...
Coimbatore	12	1,528	5,940	...	...	5,769	...	...	6,973	...	3,589	...
Cuddapah	1	48	...	...	...	...	...	...	...	...	...	...
Ganjām	14	581	...	...	...	...	...	...	61	...	61	...
Gōdāvari, East	12	337	...	...	...	...	...	...	...	...	...	...
Do. Agency ...	1	20	...	...	...	...	...	...	...	...	...	...
Do. West	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr	2	51	225	...	...	322	...	...	203	...	78	...
Kanara, South	6	488	...	...	...	719	...	...	2,747	...	2,747	...
Kistna	4	334	...	...	...	...	...	...	114	...	114	...
Kurnool	7	133	...	...	...	18	...	...	229	...	229	...
Madras	6	5,416	79,389	2,510	...	66,503	775	...	85,916	2,159	24	...
Madura	7	2,047	...	...	...	...	...	...	...	...	...	...
Malabar	34	2,120	528	...	...	635	2	...	1,814	9	1,386	9
Nellore	3	120	...	...	...	...	...	...	...	...	...	...
Nilgiris, The	2	546	...	...	...	...	...	...	...	...	...	...
Rāmnād	8	589	...	...	...	...	...	...	...	1,938	...	1,938
Salem	4	58	...	...	...	...	...	...	...	...	...	...
Tanjore	13	1,199	...	...	...	...	...	...	...	...	...	...
Tinnevelly	6	547	...	...	...	...	...	...	...	...	...	...
Trichinopoly	3	170	...	...	...	...	...	...	...	...	...	...
Vizagapatam	13	1,206	...	...	...	...	...	...	...	...	...	...
Do. Agency ...	3	215	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	202	20,543	86,157	2,510	...	74,424	1,344	...	98,952	5,982	8,911	2,880
(b) *Unlimited.*												
Bellary	1	25	...	50	...	...	94	...	...	999	...	805
Ganjām	3	148	...	2,800	...	...	452	...	105	6,037	105	626
Gōdāvari, East	3	182	7,560	7,200	...	2,466	3,595	...	6,734	7,840	134	65
Guntūr	1	101	1,600	500	...	1,776	129	...	5,070	2,656	3,520	463
Kistna	3	102	22	...	...	65	133	...	492	145	492	145
Kurnool	1	18	...	...	...	...	...	...	...	...	...	...
Nellore	2	53	1,070	...	...	198	...	...	872	...	...	...
Rāmnād	2	113	413	7,340	...	240	2,239	...	173	11,095	113	1,545
Total, Unlimited ...	16	742	10,665	17,890	...	4,745	6,692	...	13,446	28,772	4,364	3,649
Total, Class II ...	218	21,285	96,822	20,400	...	79,169	8,036	...	1,12,398	84,754	13,275	6,029
Total, previous year ...	185	19,080	1,00,864		...	73,753		580	1,13,203		25,207	

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

Districts.	Loans due by — Banks and societies. (10)	Loans and deposits received during the year from — Individuals. — Members. (11)	Individuals. — Non-members. (11)	Central banks. — Short term. (12)	Central banks. — Long term. (12)	Primary societies. (13)	Government. — Short term. (14)	Government. — Long term. (14)	Sale of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Paid up share capital. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS I.—CREDIT—*cont.*												
(b) *Unlimited*—cont.												
Trichinopoly	...	17,821	23,090	4,164	16,400	...	...	...	...	...	2,789	20,203
Vizagapatam	...	...	...	...	...	...	...	...	...	...	2	1,260
Total, Unlimited ...	...	1,00,726	1,72,019	1,31,849	1,72,619	...	88,186	1,101	...	...	15,917	2,40,591
Total, Class I ...	22,534	87,16,744	63,40,487	28,33,273	14,20,617	11,129	1,67,866	1,101	4,253	..	2,84,299	58,41,058
Total, previous year ...	1,87,520	1,30,14,485		46,80,984		23,157	...	...	...	...	2,48,660	52,47,429
CLASS II.—PURCHASE, AND PURCHASE AND SALE.												
(a) *Limited.*												
Anantapur	...	200	...	...	...	...	...	...	1,550	...	52	901
Arcot, North	...	...	1	1,990	...	...	...	...	28,395	13,516	1,798	3,509
Do. South	...	250	100	72	31	...	...	...	1,07,978	3,453	4,234	8,178
Bellary	...	...	...	195	...	...	...	...	6,491	...	359	1,123
Chingleput	...	4,300	36	...	...	...	...	...	53,858	...	1,740	4,313
Chittoor	...	375	10	...	...	...	...	...	8,880	...	635	2,428
Coimbatore	...	1,20,209	58,637	4,977	...	2,500	...	...	1,42,630	...	6,509	11,214
Cuddapah	...	...	...	...	...	...	...	...	...	...	...	679
Ganjām	...	1,317	...	...	...	...	...	...	10,040	...	205	3,127
Gōdāvari, East	...	...	...	...	...	...	...	...	5,689	...	124	3,617
Do. Agency ...	...	...	...	...	...	...	...	...	...	...	...	20
Do. West	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr	...	1,300	...	1,200	...	...	...	...	3,828	...	214	245
Kanara, South	...	425	600	...	...	...	...	...	11,065	...	622	3,587
Kistna	...	...	...	...	...	...	...	...	16,679	...	1,743	3,021
Kurnool	...	...	...	...	...	...	...	...	3,081	...	60	1,297
Madras	...	2,97,617	...	...	2,000	...	...	...	11,13,421	...	61,417	1,05,073
Madura	...	58,841	983	14	...	...	...	...	2,96,731	...	9,460	60,290
Malabar	...	1,342	100	7,731	...	...	...	...	1,40,195	...	2,517	13,196
Nellore	...	...	243	...	1,000	...	...	...	783	2,918	116	674
Nilgiris, The	...	450	...	1	...	...	...	...	1,06,939	...	3,840	8,182
Rāmnād	...	3,346	8,031	...	...	2,500	...	...	1,33,371	100	6,896	12,337
Salem	...	...	...	5,828	...	...	...	...	9,345	9,138	211	1,795
Tanjore	...	3,008	1,389	3,927	5,232	10,085	...	...	78,613	...	3,196	9,145
Tinnevelly	...	27,118	...	...	1,500	...	...	...	50,987	...	972	4,526
Trichinopoly	...	...	975	3,000	...	3,250	...	...	14,560	...	1,249	2,810
Vizagapatam	...	80,399	7,600	87,000	...	...	...	...	1,10,986	...	1,558	6,962
Do. Agency ...	...	10	...	...	...	...	...	...	1,163	...	18	177
Total, Limited ...	...	5,50,507	78,705	1,15,935	9,763	18,335	...	...	24,57,258	29,125	1,09,740	2,71,926
(b) *Unlimited.*												
Bellary	...	...	...	...	...	...	...	...	171	166	8	129
Ganjām	...	...	...	...	2,400	...	...	...	...	...	79	1,330
Gōdāvari, East	...	...	...	7,700	6,000	...	...	...	...	...	53	1,606
Guntūr	...	...	...	1,000	1,000	...	...	...	...	...	90	993
Kistna	...	...	...	...	...	...	...	...	...	...	4	156
Kurnool	...	...	...	...	...	...	...	...	...	...	1	19
Nellore	...	...	...	700	...	...	...	...	...	..	31	306
Rāmnād	...	...	...	...	7,615	...	...	...	...	...	132	1,991
Total, Unlimited ...	...	...	...	9,400	17,015	...	...	...	171	166	398	6,530
Total, Class II ...	...	5,50,507	78,705	1,25,335	26,778	18,335	...	...	23,88,802	29,291	1,10,138	2,78,456
Total, previous year ...	4,114	6,24,559		1,73,932		18,171	3,000		23,46,433	19,863	1,11,259	2,56,457

APPENDIX NO. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1927–28*—cont.

Districts.	Loans and deposits held at the end of the year from: Members.	Non-members.	Primary societies.	Provincial or Central banks: Short term.	Provincial or Central banks: Long term.	Government.	Reserve funds.	Working capital.	Profit and loss for the year: Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).	Usual rate of dividend paid on shares.	Most usual rate of interest: On borrowings.	On lendings.
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS I.—CREDIT—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(b) *Unlimited*—cont.															
Trichinopoly	29,262	57,158	...	5,634	25,629	...	20,956	1,58,842	17,826	4,549	314	...			
Vizagapatam	5	106	...	959	...	...	282	2,612	1,324	...	210	...			
Total, Unlimited ...	1,29,609	2,23,646	3,080	73,701	3,36,985	1,844	1,27,120	11,36,576	1,08,509	34,602	10,408	754			
Total, Class I ...	53,85,882	65,62,892	8,363	7,27,248	18,60,566	7,120	13,66,903	2,17,60,032	13,67,737	8,05,997	28,892	2,650			
Total, previous year ...	46,22,584	57,29,564	1,03,410	26,30,027		792	11,54,447	1,94,88,253	11,69,576	7,08,149	21,183	1,826			
CLASS II.—PURCHASE, AND PURCHASE AND SALE.															
(a) *Limited.*															
Anantapur	110	...	...	...	...	...	...	1,011	166	166	267	267			
Arcot, North	102	1	...	6,252	...	...	519	10,383	140	140	1,109	1,109			
Do. South	325	200	...	180	1,743	...	8,418	19,039	4,247	4,134	1,304	1,271			
Bellary	...	...	...	680	...	...	235	2,038	306	306	6	6			
Chingleput	127	36	...	...	...	...	1,129	5,605	735	735	73	73			
Chittoor	2,132	1,111	...	400	586	...	1,688	8,845	264	92	1,109	960			
Coimbatore	23,058	10,919	2,500	1,405	...	...	2,804	51,895	5,229	4,031	47	...	6 to 9 per cent.	5 to 7½ per cent	7½ to 9½ per cent.
Cuddapah	...	...	...	...	...	...	169	848	...	...	264	264			
Ganjām	1,315	...	...	...	...	...	1,542	5,984	923	647	288	201			
Gōdāvari, East	...	...	...	870	...	...	169	4,656	60	60	291	291			
Do. Agency ...	...	...	...	...	...	...	...	20	...	...	1	1			
Do. West ...	...	...	...	...	...	...	...	...	...	...	...	...			
Guntūr	...	...	...	800	...	...	230	1,275	251	248	...	...			
Kanara, South	425	600	...	1,750	...	...	2,869	9,231	800	496	336	110			
Kistna	150	...	...	...	...	...	570	3,741	919	827	134	44			
Kurnool	...	...	...	147	...	...	77	1,521	35	28	988	984			
Madras	1,66,521	...	...	...	1,700	...	81,390	3,54,684	21,685	19,088	289	289			
Madura	1,961	1,028	...	666	...	...	20,651	84.596	11,006	8,711	2,141	2,141			
Malabar	3,030	470	...	20,481	1,313	1,925	2,146	42,561	4,824	4,691	6,554	6,541			
Nellore	...	243	...	606	1,000	...	105	2,628	14	14	112	112			
Nilgiris, The	655	...	...	1	4,380	...	4,420	17,638	3,844	2,916	...	...			
Rāmnād	2,495	8,125	200	...	1,040	...	7,496	31,693	6,688	5,789	1,974	1,583			
Salem	...	...	...	2,479	...	...	209	4,483	418	418	...	...			
Tanjore	661	588	281	999	987	...	5,630	18,2?1	2,516	2,200	2,700	2,700			
Tinnevelly	32	100	...	835	1,051	...	382	6,926	705	705	2,289	2,289			
Trichinopoly	250	975	2,200	...	...	...	1,182	6,917	482	482	165	165			
Vizagapatam	14,401	11,300	...	34,500	...	...	1,600	68,763	1,323	1,261	663	663			
Do. Agency ...	60	...	...	...	...	...	30	267	51	51	...	...			
Total, Limited ...	2,17,805	35,696	5,181	73,051	13,800	1,925	1,45,655	7,65,039	67,632	58,236	23,104	22,064			
(b) *Unlimited.*															
Bellary	...	...	...	...	858	...	15	1,002	132	...	22	...			
Ganjām	...	175	...	...	5,400	...	1,362	8,267	622	176	...	...			
Gōdāvari, East	...	...	...	6,800	6,800	...	50	15,256	325	169	13	...			
Guntūr	...	...	...	2,905	4,760	...	66	8,724	133	...	636	...			
Kistna	...	...	...	67	170	...	265	658	198	59	14	2			
Kurnool	...	...	...	...	...	...	262	281	51	51	...	...			
Nellore	...	...	...	709	88	...	7	1,096	...	...	67	67			
Rāmnād	6	...	...	...	10,175	...	527	12,699	411	...	272	147			
Total, Unlimited ...	6	175	...	10,472	28,246	...	2,554	47,983	1,872	455	1,024	216			
Total, Class II ...	2,17,811	35,871	5,181	83,523	42,046	1,925	1,48,209	8,13,022	69,504	58,691	24,128	22,280			
Total, previous year ...	1,98,511	26,346	3,994	90,630		3,000	1,41,146	7,20,084	51,418	45,771	23,634	22,091			

APPENDIX No. 14.—STATEMENT C.—*Operations of Non-agricultural Societies, 1927–28*—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
CLASS III.—PRODUCTION.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(a) *Limited.*												
Chingleput	1	537	...	...	...	...	69	...	...	203	...	203
Total, Limited ...	1	537	...	...	...	...	69	...	...	203	...	203
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class III ...	1	537	...	...	...	...	69	...	...	203	...	203
Total, previous year...	1	532	...	...	...	20		...	272		272	
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.												
(a) *Limited.*												
Anantapur	3	216	2,683	400	...	1,054	4,244	...	2,934	6,578	2,664	4,775
Arcot, South	1	23	...	...	...	...	...	...	...	2,148	...	2,148
Ganjām	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East	1	42	...	...	...	...	...	...	...	...	...	...
Do. West ...	5	513	...	...	...	...	...	...	...	...	...	...
Kanara, South	1	47	...	...	...	...	...	...	...	...	...	...
Kistna	2	89	...	...	...	...	...	...	...	...	...	...
Kurnool	1	31	...	...	...	...	...	...	...	...	...	...
Madura	1	22	...	...	...	...	...	...	...	...	...	...
Malabar	1	13	...	...	...	...	...	...	...	...	...	...
Rāmnād	1	37	...	...	...	...	...	...	...	...	...	...
Salem	1	28	...	...	...	...	...	...	1,526	...	1,526	...
Vizagapatam	1	34	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	19	1,095	2,683	400	...	1,054	4,244	...	4,460	8,726	4,190	6,923
(b) *Unlimited.*												
Ganjām	1	45	...	470	...	105	663	...	145	2,367	145	...
Kistna	...	...	...	...	...	...	...	...	..	...	...	...
Nellore	2	58	30	...	...	...	..	...	804	...	804	...
Total, Unlimited ...	3	102	30	470	...	105	663	...	949	2,367	949	..
Total, Class IV ...	22	1,198	2,713	870	...	1,159	4,907	...	5,409	11,093	5,139	6,923
Total, previous year...	20	1,053	7,950		...	5,088		...	18,143		11,563	
CLASS V.—INSURANCE—*Nil.*												
CLASS VI.—OTHERS.												
(a) *Limited.*												
Anantapur	6	122	1,170	2,570	...	975	1,566	...	328	6,485	129	112
Arcot, North	9	347	...	5,386	...	...	16,765	...	...	1,16,940	...	17,929
Do. South	5	188	..	1,031	...	...	803	...	...	48,628	...	9,580
Bellary	4	83	...	5,100	...	...	14,357	...	...	1,39,680	...	29,168
Chingleput	12	501	...	43,466	...	...	2,106	...	...	75,493	...	863
Chittoor	1	13	...	3,570	...	...	99	...	...	5,537	...	53
Coimbatore	16	728	...	89,085	...	...	17,833	...	...	2,41,128	...	8,265
Cuddapah	18	322	4,850	3,650	...	327	633	...	4,703	49,642	2,278	13,408
Ganjām	6	136	...	9,650	...	...	448	...	...	21,647	...	...
Gōdāvari, East	7	652	...	17,325	...	...	3,211	...	...	77,706	...	5,161

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1927–28*—cont.

Districts.	Loans due by Banks and societies. (10)	Loans and deposits received during the year from Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Paid-up share capital. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS III.—PRODUCTION.												
(a) *Limited.*												
Chingleput	...	...		...	200	...	...	...	1,465	...	227	3,182
Total, Limited ...	...	...	...	...	200	...	...	...	1,465	...	227	3,182
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class III ...	...	...	...	...	200	...	...	...	1,465	...	227	3,182
Total, previous year ...	...	7		1,800		...	...		905	...	186	3,452
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.												
(a) *Limited.*												
Anantapur	...	...	8	2,500	...	1,000	...	...	10	...	173	4,887
Arcot, South	...	...	...	...	...	...	...	...	...	...	...	1,635
Ganjām	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East	...	...	...	130	...	...	...	...	2,399	...	703	210
Do. West ...	...	...	...	...	...	...	...	...	16,732	...	132	15,364
Kanara, South	...	...	...	4,050	...	...	...	...	...	...	32	305
Kistna	...	...	...	...	...	...	...	...	2,408	...	54	2,868
Kurnool	...	...	...	...	...	...	...	...	...	...	...	1 170
Madura	...	...	...	...	...	...	...	...	...	...	3	925
Malabar	...	...	...	...	...	...	...	...	...	...	4	37
Rāmnād	...	...	...	...	...	...	...	...	166	...	5	282
Salem	...	...	...	...	...	...	...	...	...	...	...	533
Vizagapatam	...	1,800	52	...	...	...	...	...	1,073	...	21	538
Total, Limited ...	...	1,800	60	6,680	...	1,000	...	...	22,788	...	1,127	28,754
(b) *Unlimited.*												
Ganjām	...	...	...	...	...	...	...	...	...	...	7	384
Kistna	...	...	...	...	...	...	...	...	...	...	...	...
Nellore	...	803	...	...	...	...	...	...	2,423	...	433	89
Total, Unlimited ...	...	803	...	...	...	...	...	...	2,423	...	440	473
Total, Class IV ...	...	2,603	60	6,680	...	1,000	...	...	25,211	...	1,567	29,227
Total, previous year ...	...	2,209		7,141		...	...	...	30,818	1,477	3,815	27,964
CLASS V.—INSURANCE—*Nil.*												
CLASS VI.—OTHERS.												
(a) *Limited.*												
Anantapur	...	...	...	...	2,000	...	...	700	...	...	126	7,687
Arcot, North	...	...	...	...	...	...	...	400	...	...	2,099	40,888
Do. South	...	...	...	...	...	...	...	...	...	...	128	18,406
Bellary	...	...	...	...	...	...	...	3,200	...	...	442	46,150
Chingleput	...	...	...	...	900	...	6,565	22,240	58	...	1,063	43,073
Chittoor	...	...	...	...	...	...	...	2,475	...	...	...	1,970
Coimbatore	...	4,736	20,945	13,117	...	...	...	55,610	...	...	1,121	62,724
Cuddapah	...	...	160	4,320	...	...	...	2,900	697	...	858	17,669
Ganjām	...	4,508	...	...	...	...	...	7,250	...	...	1,781	7,847
Gōdāvari, East	...	...	...	150	...	...	...	9,675	...	...	768	29,168

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

Districts.	Loans and deposits held at the end of the year from						Reserve fund.	Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	Most usual rate of interest.	
	Members.	Non-members.	Primary Societies.	Provincial or Central Banks.		Government.			Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).		On borrowings.	On lendings.
				Short term.	Long term.										
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS III.—PRODUCTION.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited.*															
Chingleput	24	1,830	...	...	1,706	...	1,107	7,849	...	...	2,175	2,025			
Total, Limited ...	24	1,830	...	...	1,706	...	1,107	7,849	...	...	2,175	2,025			
(b) *Unlimited*—Nil.	..	...	...	...	...	...	...	...		...	...	...			
Total, Class III ...	24	1,830	...	....	1,706	...	1,107	7,849	...	...	2,175	2,025			
Total, previous year ...	31	1,823	...	1,895		...	1,107	8,308	...	...	1,635	1,509			
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.															
(a) *Limited.*															
Anantapur	216	14	255	5,340	6,460	...	406	17,578	454	1	958	...			
Arcot, South	...	...	...	...	...	...	1,310	2,945	564	...	512	...			
Ganjām	...	...	...	...	...	...	...	...	...	...	...	...			
Gōdāvari, East	...		...	102	...	...	82	394	137	137	...	...	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9⅜ per cent.
Do. West ...	40	461	...	5,040	...	...	769	21,674	168	168	3,149	3,149			
Kanara, South	...	...	...	...	...	...	1	306	...	..	29	29			
Kistna	...	...		..	...	...	55	2,923	..	...	...	181			
Kurnool	...	...	...	...	...		57	1,227	...	...	88	88			
Madura	...	...	...	...		...	81	1,006	...	...	4	4			
Malabar	...	...	...	...		...	...	37		...	2	2			
Rāmnād	...	...	...	...	...		...	282	...	...	2	2			
Salem	47	...	...	471	...	....	132	1,183	622	...	64				
Vizagapatam	1,740	...	...	...	...	..		2,278	153	153	...	...			
Total, Limited ...	2,043	475	255	10,953	6,460	...	2,893	51,833	2,098	459	4,989	3,455			
(b) *Unlimited.*															
Ganjām	...	...	...	...	2,270	...	159	2,813	182	133	...	...			
Kistna		...	..	...	...	...	...	..	...		...	...			
Nellore	1,327	...	..	1,506	...	...	101	3,023	300		125	45			
Total, Unlimited ...	1,327	...	...	1,506	2,270	...	260	5,836	482	133	125	45			
Total, Class IV ...	3,370	475	255	12,459	8,730	...	3,153	57,669	2,580	592	5,114	3,500			
Total, previous year ...	1,263	1,006	...	20,279		...	2,771	53,283	4,110	2,732	2,749	1,860			
CLASS V.—INSURANCE—*Nil.*															
CLASS VI.—OTHERS.															
(a) *Limited.*															
Anantapur		...	...	...	360	3,284	157	11,488	494	459	80	27			
Arcot, North	312	1,500	74	654	...	77,583	3,666	1,24,677	7,883	2,137	2,348	906			
Do. South	...	...	...	...		45,134	1,114	64,654	5,905	34	4,174	481			
Bellary	...	...	...	...	..	86,425	1,175	1,33,750	15,964	6,064	...	...			
Chingleput	...	...	...	...	900	49,189	3,867	97,029	3,542	2,917	727	588			
Chittoor	...	...	...	...	...	3,300	18	5,288	132	76	...	...			
Coimbatore	250	33,044	...	...	6,000	1,35,391	7,619	2,45,028	11,856	8,686	1,178	19			
Cuddapah	170	260	...	6,637	2,162	34,157	717	61,772	3,698	381	6,014	5,383			
Ganjām	8,780	...	..	...	...	16,750	67	28,444	456	456	11	11			
Gōdāvari, East ...	...	...	...	787	...	51,660	748	82,363	3,412	2,437	519	296			

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

District.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
CLASS VI.—OTHERS.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(a) Limited.												
Gōdāvari, West ...	1	68	...	17,295	...	...	...	...	...	17,295	...	...
Guntūr	4	60	...	20,800	...	...	363	...	...	46,118	...	364
Kanara, South	12	576	905	1,213	...	1,536	6,081	...	10,005	45,732	17	4,975
Kistna	11	266	...	28,568	...	...	18,070	...	...	3,46,194	...	17,443
Kurnool	5	92	...	...	...	...	...	...	...	1,100	...	...
Madras	16	3,433	...	3,00,210	...	...	53,132	...	...	4,83,488	...	79
Madura	7	280	...	6,940	...	...	578	..	...	1,51,063	...	1,456
Malabar	2	54	...	1,112	...	...	2,060	...	...	32,826	...	1,222
Nellore	2	31	...	...	...	...	...	...	...	..	...	...
Nilgiris, The	2	136	...	7,000	...	...	6,171	...	...	65,476	...	5,851
Rāmnād	5	102	...	...	...	...	...	...	...	...	...	...
Salem	1	95	...	7,955	...	...	6,760	...	...	1,16,158	...	26,502
Tanjore	24	1,936	...	29,050	...	...	5,409	..	...	67,890	...	2,728
Tinnevelly	5	164	...	4,60[illegible]		...	3,513	...	...	50,923	...	415
Trichinopoly	10	629	...	...	...	...	629	...	...	6,404	...	...
Vizagapatam	9	216	...	1,11,273	...	...	13,751	...	...	2,73,584	...	170
Total, Limited ...	200	11,232	6,625	7,16,849	...	2,838	1,74,338	...	15,031	24,87,137	2,424	1,45,744
(b) Unlimited.												
Arcot, South	1	42	...	...	...	...	...	...	..	...	...	...
Coimbatore	5	298	...	40	...	10	88	...	576	6,734	576	4,878
Gōdāvari, East	2	46	...	...	...	...	188	...	...	1,894	..	1,454
Kanara, South	...	...	..	...	...	...	...	..	...	...	..	...
Kistna	7	303	...	..	...	...	...	..	...	...	...	...
Madras	1	91	6,052	...	...	5,784	...	...	2,034	...	120	..
Tanjore	1	57	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	17	837	6,052	40	...	5,794	276	...	2,610	8,[illegible]28	696	6,332
Total, Class VI ...	217	12,069	12,977	7,16889	...	8,632	1,74,614		17,641	24,95,765	3,120	1,52,076
Total, previous year ...	180	9,616	5,50,969			1,20,272		2,425	19.67,625		81,750	
Grand total of all non-agricultural societies.	1,593	233,034	58,43,865	1,21,78,040	37,030	56,79,154	99,43,022	23,984	(a) 84,33,404	1,64,79,969	10,66,894	22,61,085
Grand total of all non-agricultural societies of previous year ...	1,501	215,011	1,66,62,294		1,80,792	1,40,59,680		1,01,462	1,88,48,735		3,18,912	

(a) Includes Rs. 64,909 due to audit transfer and liquidation.

APPENDIX NO. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

APPENDIX NO. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

Districts.	Loans due by Banks and societies.	Loans and deposits received during the year from: Individuals. Members.	Individuals. Non-members.	Central banks. Short term	Central banks. Long term.	Primary societies.	Government. Short term.	Government. Long term.	Sale of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid-up.
	(10)	(11)		(12)		(13)	(14)		(15)	(16)	(17)	(18)
CLASS VI.—OTHERS	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(a) *Limited*—cont.												
Gōdāvari, West ...	...	...	...	...	...	...	...	11,050	...	...	19	6,535
Guntūr	...	...	...	...	10,810	...	...	...	...	...	17	25,155
Kanara, South ...	...	...	2,550	5,711	1,131	100	...	1,020	...	...	7,452	20,942
Kistna	...	...	...	...	...	...	...	21,168	...	...	604	99,894
Kurnool	...	...	...	...	...	...	...	...	...	...	404	1,510
Madras	...	5,569	1,371	...	...	...	...	1,82,711	...	...	17,758	2,68 269
Madura	...	...	...	750	...	...	...	5,400	...	...	701	41,712
Malabar	...	160	...	...	...	...	...	...	...	...	159	9,055
Nellore	...	...	...	...	...	...	...	...	...	...	17	311
Nilgiris, The ...	...	...	...	...	...	...	...	9,200	...	...	111	19,336
Rāmnād	...	...	...	...	...	...	...	...	251	...	520	2,135
Salem	...	...	...	...	...	...	...	...	...	...	260	37,329
Tanjore	...	2,467	2,000	62,295	3,800	10,111	...	18,070	1,287	...	8,504	35,374
Tinnevelly ...	...	5,573	6,872	3,210	...	...	...	4,900	...	...	1,616	24,096
Trichinopoly ...	...	...	400	4,448	...	15,150	...	...	...	...	5,681	20,710
Vizagapatam ...	..	24,505	...	...	...	...	...	81,860	...	...	311	64,620
Total, Limited ...	...	47,518	34,298	94,001	18,641	25,361	6,565	4,39,829	2,293	...	52,515	9,52,565
(b) *Unlimited.*												
Arcot, South ...	...	250	...	...	...	...	...	...	...	...	43	147
Coimbatore ...	...	...	...	...	562	...	...	...	...	...	190	1,817
Gōdāvari, East ...	...	...	...	...	...	...	...	...	...	...	...	229
Kanara, South ...	...	...	...	...	...	...	...	...	...	...	...	
Kistna	..	...	...	...	...	...	...	...	...	...	69	315
Madras	...	...	...	1,334	...	...	...	...	...	...	15,471	403
Tanjore	...	...	1,000	...	...	..	...	...	5,283	...	265	515
Total, Unlimited ...	...	250	1,000	1,334	562	...	...	...	5,283	...	16,038	3,426
Total, Class VI ...	...	47,768	35,298	95,335	19,203	25,361	6,565	4,39,829	7,576	...	68,553	9,55,991
Total, previous year ...	...	38,546		1,90,928		7,950	3,82,405		...	...	65,371	7,84,897
Total of all non-agricultural societies.	(b) 22,534	93,17,622	64,54,550	30,60,623	14,66,798	55,825	1,74,431	4,40,930	24,27,307	29,291	4,64,784	(c) 71,07,914
Total of all non-agricultural societies of previous year ...	2,28,634	1,36,79,806		48,54,785		49,278	3,85,405		23,78,153	21,340	4,28,791	63,20,199

(b) Excludes Rs. 2,19,146 due to audit transfer and liquidation.
(c) Rs. 28,450 Do.

APPENDIX NO. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

APPENDIX NO. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1927–28—cont.

Districts.	Loans and deposits held at the end of year from — Members.	Non-members.	Primary societies.	Provincial or Central banks. — Short term.	Provincial or Central banks. — Long term.	Government.	Reserve fund.	Working capital.	Profit and loss for the year. — Book profit.	Divisible profit.	Loss (excluding over-due interest from profits—Profit and loss statement).	Loss (including over-due interest in profit—Balance sheet).	Usual rate of dividend paid on shares.	Most usual rate of interest. — On borrowings.	On lendings.
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS VI.—OTHERS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited.*															
Gōdāvari, West ...	...	...	...	...	...	11,050	...	17,585	64	64	...	...			
Guntūr	...	...	...	...	...	21,830	516	47,501	391	125	1	1			
Kanara, South	5,685	2,956	...	18,951	6,982	39,9[illegible]1	5,040	1,00,457	1,911	670	19,609	16,303			
Kistna	...	...	...	..	...	2,49,537	614	3,50,045	8,089	37	6,444	4			
Kurnool	...	...	...	139	...	...	569	2,218	271	271	25	25			
Madras	102	4,636		412	637	3,23,463	17,738	6,15,257	26,376	26,290	759	759			
Madura	223	50	...	478	...	1,14,346	1,600	1,58,409	6,716	1,426	259	259			
Malabar	...	...	.	...	...	23,624	385	33,064	904	51	...	..			
Nellore	2,700	...	...	...	...	...	222	3,233	497	497	14	14			
Nilgiris, The	...	...		..	...	45,290	786	65,412	3,320	1,652	...	...			
Rāmnād	...	...	...	1,500	...	...	17	3,652	37	37	1,303	,303			
Salem	...		..	..	..	76,797	187	1,14,313	6,053	168	...				
Tanjore	1,768	2,250	7,614	49,322	3,821	46,125	10,518	1,56,792	7,016	6,728	2,348	2,348			
Tinnevelly	1,229	1,662	...	2,917	..	47,642	460	78,006	3,551	3,123	602	159			
Trichinopoly	...	200	9,650	7,467	8,100	...	5,405	51,532	4,505	4,232	2,088	2,088			
Vizagapatam	11,121	...	...	...	...	1,96,958	855	2,73,554	5,294	2,101	2,410	12			
Total, Limited ...	27,340	46,558	17,338	89,264	28,962	16,99,436	64,060	29,25,523	1,28,337	71,119	50,913	30,986			
(b) *Unlimited.*															
Arcot, South	5	...	...	187	...	...	563	902	...	...	156	156	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9⅜ per cent.
Coimbatore	...	...	1,367	...	562	4,505	452	8,703	459	90	1,194	183			
Gōdāvari, East	...	...	...	...	2,540	...	274	3,043	236	...	244	...			
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...			
Kistna	...	...	...	...	...	...	...	315	38	38	21	21			
Madras	...	...	...	916	...	...	4,305	5,624	...		4,237	4,237			
Tanjore	...	1,000	...	...	...	...	10	1,525	682	682	..	..			
Total, Unlimited ...	5	1,000	1,367	1,103	3,102	4,505	5,604	20,112	1,415	810	5,852	4,597			
Total, Class VI ...	27,845	47,558	18,705	90,367	32,064	17,03,941	69,664	29,45,635	1,29,752	71,929	56,765	35,583			
Total, previous year ...	23,154	17,634	2,101	1,40,028		13,69,154	52,802	25,89,770	92,372	52,411	40,326	19,252			
Total of all non-agricultural societies ...	(d) 56,34,432	(e) 66,48,626	(f) 32,504	(g) 9,13,597	19,45,112	(h) 17,12,986	15,89,036	2,55,84,207	15,69,577	9,37,209	1,17,074	65,938			
Total of all non-agricultural societies of previous year ...	48,45,543	57,76,373	1,09,505	28,82,859		13,72,946	13,52,273	2,26,59,698	13,37,476	8,04,123	89,527	46,538			

(d) Includes, Rs. 1,23,943 due to audit transfer and liquidation.
(e) Excludes, Rs. 1,50,029 do. do.
(f) Do. Rs. 95,216 do. do.
(g) Includes, Rs 2,040 do. do.
(h) Do. Rs. 10,480 do. do.

APPENDIX No. 14—STATEMENT D.—*Operations of Unions, District Federations, etc.*, 1927–28.

District.	Number of unions.	Number of societies affiliated to unions.	Total number of individual members in societies affiliated to union.	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	16	457	25,367	21,26,394	11,887	0·55	28
Arcot, North	34	729	38,325	52,88,943	33,721	0·64	38
Arcot, South	24	885	40,840	44,98,953	21,423	0·48	25
Bellary	10	292	14,978	14,05,387	8,043	0·57	8
Chingleput	31	892	53,533	71,67,350	49,326	0·68	37
Chittoor	11	274	8,984	10,31,060	8,161	0·78	11
Coimbatore	22	551	39,867	38,75,904	30,715	0·79	30
Cuddapah ...	9	257	7,501	7,93,058	4,888	0·62	7
Ganjām	16	486	21,038	15,55,174	6,793	0·44	16
Godāvari, East	15	419	38,952	41,78,054	28,966	0·69	21
Do. West... ...	11	337	23,185	29,12,999	16,731	0·57	12
Guntūr	12	497	41,612	33,13,481	19,483	0·59	13
Kanara, South	18	448	46,689	30,28,504	21,129	0·70	18
Kistna	15	402	25,388	22,83,404	12,238	0·53	15
Kurnool	11	295	10,383	9,00,068	6,601	0·73	11
Madras	5	61	4,958	1,96,253	2,714	1·40	2
Madura	15	435	31,307	23,86,019	12,546	0·53	22
Malabar	22	485	51,164	17,82,303	8,844	0·50	19
Nellore	15	387	20,130	20,10,498	13,742	0·68	15
Nilgiris, The	3	55	1,608	1,58,240	3,861	2·44	3
Rāmnād	14	418	23,597	24,30,554	10,085	0·41	15
Salem	15	427	27,218	40,14,079	14,961	0·37	19
Tanjore	21	583	39,417	40,95,779	20,715	0·51	24
Tinnevelly	19	668	41,857	32,56,141	13,745	0·42	26
Trichinopoly	18	480	42,407	58,15,593	28,922	0·49	34
Vizagapatam	12	374	16,623	9,47,629	7,156	0·76	10
Total ..	414	11,544	739,928	7,14,51,827	4,17,396	0·58	479
Total of previous year...	388	10,709	664,653	6,34,13,675	2,87,51[illegible]	0·45	394

APPENDIX No. 14—STATEMENT E.

Appendix No. 14.—Statement E.—*Operations of Insurance Societies*, 1927–28.

District.	Name of the society.	Number of members.	Amount of risk insured.	Premia collected.	Supplementary contributions collected.	Number of animals. Insured.	Number of animals. Lost.	Claims paid.	Cost of management.	Funds in hand at the end of the year.	Amount of risk re-insured.	Amount of premia paid for re-insurance.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South	1. Mudiyanur Cattle Insurance C.S., Ltd., No. E. 1096	14	...	...	...	...	...	...	...	17	...	...
Chingleput	2. Kilacheri Cattle Insurance C.S., Ltd., No. G. 629...	15	...	...	...	...	...	...	...	11	...	...
	3. Mukundagiri Cattle Insurance C.S., Ltd., No. G. 631...	14	229	4	...	...	...	...	3	19	...	...
	4. Mappedu Cattle Insurance Society, Ltd., No. G. 806	10	...	...	...	...	...	...	11	...	...	...
Total ...		53	229	4	...	...	...	.	14	47	...	.

Statement F.—Nil.

Appendix No. 14—Statement G.—Central Banks—Receipts and Disbursements, 1927–28.

(1)	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)	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)
	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.
A.—Provincial Bank.														
Madras Central Urban Bank, Ltd., No. 18	580	5,32,68,383	23,05,987		...	10,51,877	43,61,615	3,929	5,61,320	..	36,88,127	42,49,447*	78,600*	6,53,20,418
Total, previous year ...	3,600	5,68,46,498	16,65,659		...	11,84,573	35,79,313	1,308	4,[illegible]6,971	..	68,61,313	72,68,284	87,223	7,06,36,458
B.—Central Banks.														
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	16,935	6,49,119	4,94,021	67,825	...	39,142	...	6,86,971	1,48,081	...	77,336	2,25,717	41,965	22,21,695
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	30,013	32,85,373	6,55,448	1,65,078	..	1,01,993	...	8,38,962	2,59,403	..	1,39,277	3,98,680	12,988	54,88,335
South Arcot District Co-operative Banking Union, Ltd., No. 1844	35,156	40,60,613	6,18,324	3,78,219	...	44,158	...	7,41,006	1,94,569	..	1,16,069	3,10,638	15,102	62,03,216
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	11,235	4,56,670	2,50,000	85,512	...	13,639	...	2,44,906	73,295	...	1,51,487	2,24,782	9,375	12,96,119
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	50,395	44,48,064	19,99,721	2,45,575	...	3,00,375	..	13,94,893	3,31,121		3,20,770	6,51,891	17,558	91,08,467
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	11,920	7,92,130	1,25,000	1,86,645	...	20,585	...	1,71,515	67,016	...	5,00,871	5,67,887	27,405	19,03,087
Coimbatore District Urban Bank, Ltd., No. 427	7,138	82,54,490	6,94,000	4,68,955	...	1,01,401	...	14,26,457	2,18,998	...	26,31,008	28,50,006	77,341	1,38,79,788
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	5,475	7,46,559	55,379	1,55,112	..	16,950	...	1,32,920	40,066	..	6,79 468	7,19,534	13,891	18,45,820
Ganjām District—														
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	15,480	6,92,936	...	9,225	..	43,100	..	2,14,548	37,311		83,082	1,20,393	10,274	11,05,951
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	14,845	87,569	2,40,000	3,662	...	...	...	2,56,772	46,776		15,723	62,499	621	6 65,968
Gōdāvari, East, District—														
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	7,900	18,76,709	45,000	36,548	...	36,804	..	3,70,013	47,058	..	12,77,293	13,24,351	89,4[illegible]1	37,86,726
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	2,750	1,30,788	...	2,897	...	850	...	72,984	9,431	...	1,22,462	1,31,893	239	3,42,401
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	37,100	25,91,124	2,20,000	21,448	..	5,151	...	8,15,558	82,799	...	3,82,195	4,64,994	39,623	41,94,998
Sree Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	41,800	13,31,678	2,50,000	35,218	...	...	...	5,44,317	80,022	..	27,809	1,07,831	20,265	28,31,109

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1927-28—cont.

	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.
A.—PROVINCIAL BANK.						
Madras Central Urban Bank, Ltd., No. 18	...	5,32,98,858	18,91,329		...	12,51,511
Total, previous year ...	300	5,65,05,571	13,50,685	79,200	...	11,45,475
B.—CENTRAL BANKS.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	4,600	6,60,967	4,97,401	55,173	...	27,322
Arcot, North—District Co-operative Central Bank, Ltd., Vellore, No. 2161	16,475	28,80,759	5,93,763	1,33,186	...	1,05,573
Arcot, South—District Co-operative Banking Union, Ltd., No. 1844	420	36,74,082	8,39,435	3,17,848	...	52,429
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	300	4,86,206	1,15,399	73,046	..	11,221
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	6,173	44,25,706	13,51,114	2,11,189	...	2,94,301
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	30	6,89,380	1,60,823	1,82,667	...	59,299
Coimbatore District Urban Bank, Ltd., No. 427	1,600	83,85,952	6,94,000	3,76,810	...	92,882
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	1,050	6,42,845	1,62,533	1,36,177	...	10,885
Ganjām District—						
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	205	5,70,309	...	1,027	...	49,975
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	...	88,931	1,47,588	..	...	...
Gōdāvari District—						
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	1,000	19,12,362	45,000	28,866	...	17,861
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	...	88,598	...	862	...	8,470
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201.	1,070	23,96,573	...	1,827	...	4,865
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	1,150	10,34,003	1,18,275	80,308	...	...

	to		Expenses.						Closing balance.	Grand total of disbursements including closing balance (columns 16 to 23, 29 and 30).
	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).		
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.										
Madras Central Urban Bank, Ltd., No. 18	53,40,000	..	5,08,194	56,966	...	76,745	28,03,195	34,45,100	93,620	6,53,20,418
Total, previous year	46,92,000	...	6,00,509	54,204	...	62,428	60,67,486	67,84,627	78,600	7,06,36,458
B.—CENTRAL BANKS.										
Anantapur District Co-operative Central Bank, Ltd., No. 3231	...	7,05,897	1,17,334	14,623	...	11,132	1,04,981	2,48,070	22,265	22,21,695
Arcot, North—District Co-operative Central Bank, Ltd., Vellore, No. 2161	...	13,44,610	1,90,892	38,496	...	11,801	1,55,597	3,91,786	22,683	54,88,835
Arcot, South—District Co-operative Banking Union, Ltd., No. 1844	...	10,25,396	1,83,173	23,467	...	12,300	1,10,641	2,79,581	14,025	62,03,216
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	...	8,70,652	48,584	2,740	..	5,385	1,55,447	2,12,156	27,139	12,96,119
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	...	21,35,311	2,46,874	30,070	.	2[illegible],488	3,65,656	6,64,088	20,585	91,08,467
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	1,94,044	47,162	11,764	...	6,005	5,13,226	5,78,157	38,687	19,03,087
Coimbatore District Urban Bank, Ltd., No. 427	...	14,46,674	1,47,247	20,350	...	12,643	26,08,280	27,88,520	93,400	1,38,79,758
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	...	1,74,889	31,406	2,332	...	2,848	6,64,581	7,01,162	16,779	18,45,820
Ganjām District—										
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	3,51,470	29,116	3,282	...	1,881	82,526	1,16,805	16,160	11,05,951
Aska Central Co-operative Banking Union, Ltd., No. 2569	...	3,43,140	38,591	2,894	...	2,008	13,382	56,875	29,434	6,65,968
Gōdāvari District—										
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	...	4,01,562	33,225	6,015	...	3,550	12,47,666	12,90,456	39,619	37,36,726
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	1,16,324	6,249	1,197	...	533	1,26,696	1,34,675	3,472	3,42,401
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201.	...	13,26,693	55,743	7,686	...	3,458	3,43,572	4,10,459	54,011	41,94,998
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	...	10,11,525	52,418	5,559	..	5,239	29,191	92,407	43,446	23,31,109

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements,* 1927–28—cont.

—	Share payments.	Receipts by loans and deposits from: Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Loans and deposits recovered from: Individual members.	Provincial and Central Banks.	Societies.	Income realized: 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)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.
Gōdāvari, West, District—Ellore Central Co-operative Banking Union, Ltd., No. 2965.	45,305	16,99,667	4,25,000	16,578	...	25,235	...	8,70,101	73,811	...	47,962	1,21,773	5,052	32,08,711
Guntūr District Co-operative Bank, Ltd., No. 530	3,850	23,77,233	8,29,848	1,04,887	...	1,29,730	...	9,70,726	1,60,381	....	2,29,455	3,89,836	42,097	48,48,207
Kanara, South—District Central Co-operative Bank, Ltd., No. 1113	870	35,47,784	1,65,734	6,37,722	...	1,18,558	...	8,65,034	93,870	...	22,10,085	23,03,455	27,275	76,66,432
Kistna District—														
Kistna Co-operative Bank, Ltd., No. 1422, Masulipatam ...	12,230	39,35,957	3,50,000	1,76,160	...	4,93,335	...	11,47,020	1,40,429	...	2,95,079	4,35,508	25,321	65,75,531
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	7,405	9,58,519	...	2,334	...	70,060	...	2,96,812	40,423	...	94,892	1,35,315	1,943	14,72,388
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	7,983	4,04,388	75,000	2,658	...	10,394	...	1,71,275	56,974	...	2,49,261	3,06,235	10,050	9,87,983
Madras District Christian Central Co-operative Bank, Ltd., No. 1874	12,429	12,76,729	1,30,389	15,19,207	...	9,635	...	17,22,717	90,019	...	42,08,421	42,98,440	4,[illegible]81	89,73,727
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	21,771	17,32,001	3,206	5,22,926	...	9,958	15,000	7,13,808	1,00,509	...	23,54,572	24,55,081	13,074	54,86,825
Malabar District Co-operative Bank, Ltd., No. 2411	9,922	22,74,937	1,27,445	1,59,058	...	52,088	...	2,36,559	83,992	...	2,80,167	3,64,159	25,109	32,49,277
Nellore District Banking Union, Ltd., No. 2523	31,507	23,56,182	3,84,316	99,331	...	2,06,540	...	4,32,944	89,185	...	4,24,835	5,14,020	11,204	40,36,044
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	17,561	4,36,329	4,23,776	24,571	...	425	...	3,03,500	82,428	...	62,064	1,44,492	35,816	13,86,470
Salem District Urban Bank, Ltd., No. 151	5,754	29,52,678	4,58,702	7,86,941	...	86,518	...	6,16,599	1,73,646	...	3,06,668	4,80,314	24,408	54,11,909
Tanjore District—														
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	3,620	14,19,475	7,812	2,02,939	...	58,187	..	7,99 847	85,032	...	12,93,809	13,78,841	3,327	38,74,048
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	9,509	18,67,389	...	2,12,114	...	39,743	...	6,01,838	68,827	...	10,31,609	11,00,436	28,826	38,59,855
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	17,977	38,14,968	4,92,205	5,05,288	...	59,258	...	10,17,441	1,50,016	...	12,14,150	13,64,166	(a)31,527	78,02,825
Trichinopoly District Urban Bank, Ltd., No. 178	2,429	45,98,923	2,92,111	4,47,560	...	71,283	...	10,44,035	1,99,518	...	11,95,860	13,95,378	78,199	79,29,918
Vizagapatam District Co-operative Banking Union, Ltd., Vizianagaram, No. 1764, Vizianagaram.	15,547	12,93,729	1,543	1,24,967	...	77,135	...	5,55,709	49,062	...	10,86,016	11,35,078	(a)25,575	32,29,283
Total, Central Banks ...	5,13,811	6,63,51,005	98,13,080	74,07,160	...	22,42,230	15,000	2,02,77,782	33,73,568	...	2,31,10,055	2,64,83,623	(a) 7,19,022	13 38,23,613
Total, previous year ...	4,82,664	6,26,55,363	87,71,735	73,21,576	...	17,18,080	15,000	1,79,99,294	27,80,586	...	2,10,75,763	2,38,55,349	10,27,037	2,38,47,098

(a) Rs. 1,09,417 due to transfer of heads.

APPENDIX No. 14—STATEMENT G.—*Central*

—	Share capital withdrawn. (16)	Loans and deposits repaid to: Non-members and members in an individual capacity. (17)	Provincial and Central Banks. (18)	Societies. (19)	Government. (20)	Loans: Individual members. (21)
	RS.	RS.	RS.	RS.		RS.
B.—CENTRAL BANKS—*cont.*						
Gōdāvari, West, District—Ellore Central Co-operative Banking Union, Ltd., No. 2965	...	15,72,827	2,07,200	2,055	..	12,398
Guntūr District Co-operative Bank, Ltd., No. 530	2,019	20,99,431	8,72,324	64,914	...	1,19,290
Kanara, South, District—Central Co-operative Bank, Ltd., No. 1113	3,450	36,33,278	1,65,734	5,73,865	...	1,17,567
Kistna District—Kistna Co-operative Bank, Ltd., No. 1422, Masulipatam ...	2,943	37,20,732	2,75,000	1,25,370	...	5,39,431
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	2,[illegible]40	8,44,353	...	4,374	...	58,610
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	420	3,84,292	75,000	2,000	...	8,660
Madras District Christian Central Co-operative Bank, Ltd., No. 1874	1,509	14,31,883	1,29,347	14,21,498	...	11,205
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	7,072	13,50,516	42,930	4,50,473	...	5,640
Malabar District Co-operative Bank, Ltd., No. 2411	4,000	22,73,594	1,32,208	1,15,330	...	42,006
Nellore District Banking Union, Ltd., No. 2523	3,344	23,39,267	1,13,202	85,411	...	2,24,411
Rāmnād District — Srīvilliputtūr Co-operative Banking Union, Ltd., No. 5184	80	4,01,806	4,40,173	13,957	...	275
Salem District Urban Bank, Ltd., No. 151	4,138	26,51,694	6,82,885	6,27,406	...	87,797
Tanjore District—Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	1,640	12,87,568	12,956	1,78,767	...	67,545
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	8,313	19,12,072	...	1,79,419	...	43,857
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	1,709	35,77,207	6,87,699	4,84,185	...	46,577
Trichinopoly District Urban Bank, Ltd., No. 178	...	43,09,855	91,084	3,51,952	...	79,689
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	10,22,872	800	1,01,109	...	29,350
Total, Central Banks ...	76,750	6,27,44,920	86,53,878	63,81,066	...	22,28,291
Total, previous year ...	73,333	5,67,55,008	78,61,021	64,03,624	...	18,94,870

Banks—Receipts and Disbursements, 1927–28—cont.

to: Provincial and Central Banks. (22)	Societies. (23)	Expenses: Interest paid on loans and deposits. (24)	Dividend and bonus paid. (25)	Stock bought. (26)	Establishment and contingencies. (27)	Other items. (28)	Total expenditure (columns 24 to 28). (29)	Closing balance. (30)	Grand total of disbursements including closing balance (columns 16 to 23, 29 and 30). (31)
RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
...	12,70,140	56,886	7,124	.	5,189	48,420	1,17,619	26,472	3[illegible],08,711
...	12,74,303	1,15,244	14,020	...	11,952	2,43,445	3,84,661	31,265	48,48,207
...	6,82,911	71,123	11,741	...	9,126	23,80,062	24,72,052	17,575	76,66,432
...	14,57,716	1,07,664	14,775	..	8,902	2,71,640	4,02,981	51,358	65,75,531
..	8,45,164	28,693	4,663	...	8,459	1,71,394	2,08,209	9,638	14,72,388
...	2,78,224	34,320	6,481	...	4,088	1,88,151	2,33,040	6,347	9,87,983
...	16,80,071	62,074	12,949	...	21,402	41,96,352	42,92,777	5,437	89,73,727
...	9,42,030	81,674	17,307	..	14,208	25,55,845	26,69,034	19,130	54,86,825
...	2,72,278	64,093	8,525	...	9,025	3,11,848	3,93,491	16,370	32,[illegible]9,277
...	7,80,171	67,842	10,781	...	8,973	3,94,300	4,81,896	8,842	40,36,044
...	3,62,178	67,471	7,203	...	4,128	60,690	1,39,487	28,514	13,86,470
...	10,93,771	1,12,360	15,790	...	14,913	1,14,523	2,57,588	7,152	54,11,909
...	9,16,993	73,916	10,126	...	11,302	13,08,631	4,03,975	4,604	38,74,048
...	5,57,154	54,730	11,303	...	8,696	10,61,002	11,35,731	23,309	38,59,855
...	12,13,065	84,921	15,160	...	13,745	11,41,062	12,54,888	87,495	78,02,825
...	14,86,025	1,58,988	15,141	...	24,639	14,02,204	16,00,967	60,396	79,29,918
...	8,45,623	50,078	6,784	...	3,198	11,26,057	11,86,117	43,412	32,29,283
...	2,63,56,004	24,70,086	3,55,348	...	2,77,206	2,34,97,068	2,65,99,708	8,38,501	13,38,23,613
...	2,57,50,674	10,85,075	3,40,757	...	2,03,658	2,15,91,139	2,43,10,621	8,28,439	12,38,47,098

APPENDIX No. 14—STATEMENT H.—*Central Banks—Balance Sheet*, 1927–28.

Assets.

(1)	Cash in hand and bank. (2)	Market value of investments. (3)	Loans due by members (individuals). Long term. (4)	Loans due by members (individuals). Short term. (4)	Loans due by banks and societies. Long term. (5)	Loans due by banks and societies. Short term. (5)
	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.						
Madras Central Urban Bank, Ltd., No. 18	6,55,477	50,54,324	...	3,11,678	73,03,500	9,36,595
Total, previous year ...	78,600	56,62,138	1,12,044		73,62,278	
B.—CENTRAL BANKS.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	22,265	61,048	...	13,654	16,50,999	1,42,971
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	22,683	1,43,062	...	7,157	35,72,902	2,10,478
Arcot, South, District Co-operative Banking Union, Ltd., No. 1844 ...	14,025	85,800	11,384	30,976	26,18,631	1,64,588
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	27,133	64,033	15,211	2,888	8,61,692	56,896
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	20,585	1,33,261	1,847	1,04,193	45,31,474	2,51,182
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	38,687	41,507	45,000	9,539	8,24,396	35,542
Coimbatore District Urban Bank, Ltd., No. 427	4,41,054	4,99,224	..	10,362	20,15,653	5,62,463
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	25,168	19,828	4,521	1,535	5,46,525	[illegible]9,311
Ganjām District—						
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	16,305	21,741	700	6,475	4,97,346	45,550
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	29,435	9,502	...	...	6,30,500	8,680
Gōdāvari, East—						
Gōdāvari District Co-operative Banking Union, Ltd., Cocanada, No. 2351	39,619	3,01,256	...	4,599	1,43,064	3,41,260
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	10,469	5,367	...	2,620	1,19,947	86,224
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	54,037	81,543	1,714	25	9,46,667	5,50,638
Sri Konaseema Co-operative Central Bank, Ltd., Amalāpuram, No. 4460	43,446	16,815	...	...	9,13,248	5,09,968
Gōdāvari, West Ellore Central Co-operative Banking Union, Ltd., No. 2965	26,472	43,180	...	8,188	8,01,690	5,91,900
Guntūr District Co-operative Banking Union, Ltd., No. 530	31,265	76,897	8,760	36,530	12,23,451	9,00,782
Kanara, South, District Central Co-operative Bank, Ltd., No. 1118.	60,651	5,22,045	...	21,501	2,91,744	6,56,883

Liabilities.

(1)	Interest accrued to the bank. (6)	Present value of stock in hand. (7)	Other items. (8)	Total. (9)	Loans and deposits from members and non-members in an individual capacity. Long term. (10)	Loans and deposits from members and non-members in an individual capacity. Short term. (10)	Loans and deposits from Provincial and Central Banks. Long term. (11)	Loans and deposits from Provincial and Central Banks. Short term. (11)
	RS.		RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.								
Madras Central Urban Bank, Ltd., No. 18	2,06,404	...	73,818	1,45,41,796	31,95,094	52,82,957	20,96,757	18,75,872
Total, previous year	2,00,926	...	63,980	1,34,79,966	83,12,715		32,17,638	
B.—CENTRAL BANKS.								
Anantapur	74,982	...	17,611	19,83,530	2,07,342	1,31,547	9,50,000	1,55,948
Arcot, North	72,500	...	3,287	40,32,069	6,58,102	10,24,174	13,45,100	14,786
Arcot, South	63,085	...	11,556	30,00,045	13,77,705	7,47,720	...	19,984
Bellary	22,114	...	1,438	10,51,410	3,50,764	78,266	3,00,282	25,000
Chingleput	88,878	...	45,258	51,76,678	11,94,635	8,81,569	16,75,000	2,37,790
Chittoor	28,607	...	80,084	11,03,362	3,59,749	2,50,349	1,34,447	1,000
Coimbatore	67,359	...	25,038	36,21,153	10,30,675	16,70,560	...	...
Cuddapah	32,821	...	1,593	6,81,302	2,84,640	2,01,728	16,562	209
Ganjām District Co-operative Banking Union	11,697	...	202	6,00,019	3,76,626	82,402	...	...
Aska	9,557	...	591	6,88,265	1,02,801	23,516	4,48,112	...
Gōdāvari District Co-operative Banking Union	13,462	...	1,660	8,44,920	1,12,485	5,55,102	...	...
Rajahmundry	3,174	...	510	1,78,311	63,015	79,506	...	...
Rāmachandrapuram	82,315	...	2,045	16,68,984	3,01,478	8,78,752	...	2,20,000
Sri Konaseema	24,126	...	1,736	15,09,329	1,34,673	5,09,312	5,55,793	71,200
Gōdāvari, West Ellore	37,429	...	2,584	15,06,443	1,40,845	6,32,931	3,91,000	75,000
Guntūr	53,994	...	10,210	23,41,889	9,85,405	6,68,229	2,42,000	26,700
Kanara, South	26,286	...	28,487	16,07,547	5,79,023	2,87,960	...	...

Appendix No. 14—Statement H.—*Central Banks—Balance Sheet,* 1927-28—cont.

Liabilities—*cont.*

—	Loans and deposits from societies. Long term. (12)	Loans and deposits from societies. Short term. (12)	Loans from Government. Long term. (13)	Loans from Government. Short term. (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 + or loss – (column 14, profit and loss statement). (22)
A.—PROVINCIAL BANK.	RS.	RS.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras Central Urban Bank, Ltd., No. 18	34,401	60,968	...	...	5,96,350	1,48,534	...	77,480	7,00,000	1,88,519	23,165	1,42,80,097	+2,61,699
Total, previous year ...	1,66,295		...	...	5,95,770	1,46,600	...	54,058	6,00,000	1,60,942	19,053	1,32,73,071	+2,06,895
B.—CENTRAL BANKS.													
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	1,78,395	10,778	...	...	2,20,862	26,812	32	6,799	35,948	5,378	...	19,29,841	+ 53,689
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	2,77,702	71,661	...	...	3,89,250	48,384	154	14,578	1,07,500	15,464	...	39,66,855	+ 65,214
Arcot, South, District Co-operative Banking Union, Ltd., No. 1844 ...	3,07,129	36,827	...	...	3,16,847	34,051	29	13,942	58,129	15,589	...	29,27,952	+ 72,093
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	52,798	4,263	...		1,62,362	13,640	...	11,600	16,838	1,308	...	10,17,121	+ 34,289
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560.	4,86,033	17,411	...	...	3,94,968	73,878	30	25,048	1,00,000	24,847	...	51,11,209	+ 65,469
Chittoor District Co-operative Central Bank, Ltd., No. 5230	99,150	31,641	...	...	1,56,907	15,153	403	3,428	18,707	102	...	10,71,086	+ 32,326
Coimbatore District Urban Bank, Ltd., No. 427	2,86,326	82,180	...	...	2,36,917	62,617	...	13,224	91,688	50,782	...	35,34,973	+ 86,180
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ..	30,514	23,543	...	...	67,645	10,546	214	1,401	9,527	1,703	...	6,48,232	+ 33,070
Ganjām District—													
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	51,071	...	...	...	50,856	8,793	55	4,844	10,126	875	..	5,85,651	+ 14,368
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	19,654	...	...	...	70,159	6,723	178	2,658	4,656	765	...	6,79,222	+ 9,043
Gōdāvari, East—													
Gōdāvari District Co-operative Banking Union, Ltd., Cocanada. No. 2351	35,955	4,358	...		77,700	11,236	...	5,722	15,011	1,643	...	8,19,212	+ 25,708
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	6,410	564	...	...	19,000	2,449	...	1,266	2,706	69	...	1,74,985	+ 8,826
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	50,750	4,022	...		1,29,940	17,040	...	3,981	20,000	6,619	700	16,83,282	+ 85,702
Sri Konaseema Co-operative Central Bank, Ltd., Amalāpuram No. 4460	47,187	3,653	...	...	1,28,700	22,724	228	2,890	8,856	1,843	...	14,87,054	+ 22,275
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965	41,773	2,110	...	...	1,32,546	28,100	...	9,183	26,880	10,840	...	14,85,708	20,735
Guntūr District Co-operative Banking Union, Ltd., No. 530	1,06,041	18,217	...	...	1,67,848	37,356	...	23,918	48,841	9,478	...	22,84,028	+ 57,861
Kanara, South, District Central Co-operative Bank, Ltd., No. 1113.	2,43,464	2,25,533	...	...	1,56,052	32,154	...	15,674	42,802	1,856	...	15,84,018	+ 23,529

APPENDIX No. 14—STATEMENT H.—*Central Banks—Balance Sheet*, 1927-28—cont.

Assets.

(1)	Cash in hand and bank. (2)	Market value of investments. (3)	Loans due by members (individuals). Long term. (4)	Loans due by members (individuals). Short term. (4)	Loans due by banks and societies. Long term. (5)	Loans due by banks and societies. Short term. (5)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	56,206	93,541	47,859	34,255	15,39,490	5,88,795
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	1,21,142	15,500	3,170	6,000	3,18,553	2,20,014
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	14,968	63,276	...	8,065	6,59,675	57,154
Madras District Christian Central Co-operative Bank, Ltd., No. 1874.	36,938	3,55,331	10,955	...	9,36,928	1,30,593
Madura District Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	2,12,583	5,37,778	600	...	13,45,363	2,73,103
Malabar District Co-operative Bank, Ltd., No. 2411	16,370	1,15,195	...	16,781	11,14,277	51,159
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	8,342	98,228	70,996	12,428	9,16,478	6,37,833
Rāmnād District Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	28,514	33,000	...	50	9,97,786	83,154
Salem District—Urban Bank, Ltd., No. 151	7,132	1,31,593	...	31,592	21,65,049	1,27,362
Tanjore District—						
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	30,543	2,98,736	10,123	15,602	10,88,097	1,54,356
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	30,777	1,39,691	...	14,173	6,95,399	2,08,406
Tinnevelly—						
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	60,850	63,350	574	22,158	13,60,010	5,89,256
Trichinopoly District Urban Bank, No. 178	81,502	9,24,519	20,157	37,898	28,30,305	1,78,992
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	46,412	3,08,123	4,606	11,621	1,07,179	7,46,125
Total, Central Banks ...	16,75,586	54,86,965	2,58,177	4,65,335	3,82,64,513	91,61,613
Total, previous year ...	14,34,069	50,92,937	7,42,483		4,13,61,174	

Liabilities.

(1)	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. Long term. (10)	Loans and deposits from non-members and from members in an individual capacity. Short term. (10)	Loans and deposits from Provincial and Central Banks. Long term. (11)	Loans and deposits from Provincial and Central Banks. Short term. (11)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam	47,606	...	33,387	24,44,139	11,05,483	6,37,877	1,25,000	...
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	13,751	...	1,387	6,99,517	4,34,800	1,56,727	...	...
Kurnool District Co-operative Central Bank, Ltd., No. 3232	25,081	...	1,850	8,30,069	4,51,575	1,89,245	...	...
Madras District Christian Central Co-operative Bank, Ltd., No. 1874.	27,928	...	11,193	15,09,866	3,93,229	2,33,940	...	24,828
Madura District Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	70,234	...	37,089	24,76,745	7,39,415	8,23,767	...	1,018
Malabar District Co-operative Bank, Ltd., No. 2411	33,333	...	33,021	13,80,136	7,642	8,61,683	1,08,000	42,778
Nellore District Co-operative Banking Union, Ltd., No. 2523	63,862	...	3,594	18,11,761	4,86,240	7,15,798	2,25,000	50,411
Rāmnād District Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	48,880	...	1,409	11,92,793	76,725	2,14,015	6,55,100	1,106
Salem District—Urban Bank, Ltd., No. 151	43,536	...	2,969	25,09,233	7,56,341	4,22,235	1,00,000	20,320
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakonam	27,768	...	3,131	16,28,356	9,93,135	2,00,844	...	...
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	19,742	...	33,864	13,22,052	4,74,935	4,59,980	...	...
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	90,883	...	6,198	21,93,279	1,55,517	14,07,679	...	57
Trichinopoly District Urban Bank, No. 178	57,961	...	22,009	41,52,843	15,06,942	13,61,558	...	2,01,697
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	38,120	...	14,062	12,76,248	6,43,664	8,66,910	205	844
Total, Central Banks	12,71,071	...	4,89,003	5,70,22,293	1,64,85,610	1,67,55,881	72,71,601	11,90,676
Total, previous year	10,86,125	...	4,72,154	5,01,88,942	2,95,91,707		73,43,264	

APPENDIX No. 14.—STATEMENT H.—Central Banks—Balance Sheet, 1927–28—cont.

Liabilities—cont.

—	Loans and deposits from societies. Long term. (12)	Loans and deposits from societies. Short term. (12)	Loans from Government. Long term. (13)	Loans from Government. Short term. (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 + or loss — (column 14, profit and loss statement). (22)
B.—CENTRAL BANKS—*cont.*	RS.	RS.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Kistna District—													
Kistna District Co-operative Bank, Ltd., No. 1422, Masulipatam ...	1,85,087	14,436	...	...	1,81,719	38,938	101	28,862	50,188	18,016	...	23,85,702	+ 58,437
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	8,366	270	...	...	60,551	9,003	...	6,950	8,000	1,859	...	6,86,526	+ 12,991
Kurnool District Co-operative Central Bank, Ltd., No. 3232 ...	18,438	1,000	...	...	96,507	17,800	106	2,693	17,551	3,633	...	7,98,038	+ 32,031
Madras District Christian Central Co-operative Bank, Ltd., No. 1874.	4,54,230	1,36,613	...	...	1,62,058	17,775	1,052	9,791	33,783	8,455	...	14,75,754	+ 34,112
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975 ...	3,41,887	1,30,673	...	...	2,17,573	48,137	126	26,891	80,173	7,364	...	24,17,024	+ 59,721
Malabar District Co-operative Bank, Ltd., No. 2411 ...	69,283	85,460	...	...	1,12,155	27,387	511	12,472	21,535	1,905	...	13,50,841	+ 29,295
Nellore District—Co-operative Banking Union, Ltd., No. 2523 ...	60,308	3,650	...	...	1,52,009	29,403	105	10,328	29,100	6,149	...	17,68,501	+ 43,260
Rāmnād District Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184 ...	75,483	1,213	...	...	1,06,436	20,312	101	4,454	15,500	2,046	...	11,72,491	+ 20,302
Salem District Urban Bank, Ltd., No. 151 ...	6,83,419	1,02,264	...	...	1,79,533	35,924	241	14,888	88,240	28,662	...	24,32,017	+ 77,216
Tanjore District—													
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam ...	1,88,540	24,521	...	...	1,17,159	20,137	1,356	22,061	42,000	1,972	1,372	16,13,097	+ 15,259
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore ...	1,45,220	29,164	...	...	1,89,351	8,754	46	8,201	26,668	3,817	...	12,96,136	+ 25,916
Tinnevelly District—													
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly ...	1,28,018	1,61,589	...	...	1,95,974	23,591	139	8,596	35,750	6,164	...	21,23,074	+ 70,205
Trichinopoly District Urban Bank, No. 178 ...	3,85,427	61,109	...	...	1,73,790	33,240	400	15,914	2,18,691	76,330	...	40,85,098	+ 87,745
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram ...	76,082	25,275	...	...	96,272	21,076	220	2,428	21,849	3,463	...	12,58,288	+ 17,960
Total, Central Banks ...	51,50,140	13,13,998	...	...	48,69,649	8,47,628	5,822	8,84,630	13,06,763	8,18,496	2,072	5,58,02,966	+ 12,19,327
Total, previous year ...		53,31,583	...	...	44,32,588	7,78,614	5,785	4,21,122	10,82,601	8,01,080	13,996	4,93,02,340	+ 8,86,602

APPENDIX No. 14—STATEMENT I.—Central Banks—Profit and Loss, 1927-28.

		Profit.					Loss.								
	Profit brought forward from last year.	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.	Net profit + or loss – (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.
(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.
A.—PROVINCIAL BANK.															
Madras Central Urban Bank, Ltd., No. 18 ...	23,165	5,94,297	...	...	2,61,397	8,58,694	5,10,128	76,745	...	...	10,358	5,97,231	+ 2,61,463	8,52,406	5,84,939
Total, previous year ...	19,053	4,17,519	...	...	3,84,488	8,02,007	5,32,831	62,428	...	...	900	5,96,159	+ 2,05,848	7,34,648	6,62,937
B.—CENTRAL BANKS.															
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	...	1,58,762	..	...	11,631	1,70,393	1,16,937	10,881	...	.	2,639	1,30,457	+ 39,936	1,57,856	1,28,466
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161.	...	2,67,624	..	...	10,621	2,78,245	1,92,811	11,850	..	...	10,617	2,15,278	+ 62,967	2,69,986	2,02,624
Arcot, South, District Co-operative Banking Union, Ltd., No. 1844 ...	...	1,97,591	...	...	7,940	2,05,531	1,35,160	12,305	...	...	683	1,48,148	+ 57,383	2,02,104	1,45,473
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	...	77,651	...	...	4,684	82,335	48,500	5,385	..	...	474	54,359	+ 27,976	77,979	53,969
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560 ...	...	3,47,934	..	...	9,358	3,57,292	2,70,235	21,445	...	...	143	2,91,823	+ 65,469	3,40,479	2,68,362
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	...	63,805	...	...	4,300	68,105	45,967	6,394	...	...	60	52,421	+ 15,684	71,395	53,167
Coimbatore District Urban Bank, Ltd., No. 427	...	2,20,964	...	...	37,333	2,58,297	1,42,206	12,643	...	...	23,776	1,78,625	+ 79,672	2,56,943	1,59,890
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	...	48,211	...	...	1,715	49,926	31,526	2,925	...	...	77	34,528	+ 15,398	41,771	34,250
Ganjām District—															
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	41,140	...	...	3,122	44,262	29,227	1,935	...	...	20	31,182	+ 13,080	40,808	30,996
Aska Central Co-operative Banking Union, Ltd., No. 2569	...	48,423	...	..	1,412	49,835	38,579	2,168	...	...	45	40,792	+ 9,043	49,734	40 599
Gōdāvari, East,—															
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	..	48,861	...	...	11,023	59,884	33,068	3,550	...	...	140	36,758	+ 23,126	60,085	36,776
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	10,201	...	...	472	10,673	7,182	533	...	...	57	7,772	+ 2,901	9,865	6,782
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	700	93,084	...	...	4,683	97,767	58,677	3,458	...	...	126	62,251	+ 35,516	86,593	59,200
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalāpuram	...	86,857	...	...	2,280	89,137	61,428	5,307	...	..	127	66,862	+ 22,275	81,641	57,657
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965.	...	91,120	...	...	4,094	95,214	69,903	5,189	...	...	134	75,226	+ 19,988	77,692	62,075
Guntūr District Co-operative Bank, Ltd., No. 530	..	1,66,952	...	...	5,141	1,72,093	1,13,557	11,952	..	...	1,583	1,27,092	+ 45,001	1,65,522	1,27,196
Kanara, South, District Central Co-operative Bank, Ltd., No. 1113 ...	...	79,852	...	...	22,942	1,02,794	70,370	8,325	...	...	12,505	91,200	+ 11,594	1,12,497	80,249
Kistna District—															
Kistna Co-operative Bank, Ltd., No. 1422, Masulipatam ...	...	1,46,968	...	...	9,588	1,56,556	98,654	8,598	...	...	320	1,07,572	+ 48,984	1,48,289	1,16,566
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	...	42,513	...	...	2,240	44,753	31,323	3,460	...	...	95	34,878	+ 9,875	42,546	32,152
Kurnool District Co-operative Central Bank, Ltd., No. 3232	..	64,993	...	...	4,463	69,456	33,685	4,036	..	...	108	37,829	+ 31,627	63,299	38,408

APPENDIX No. 14—STATEMENT I.—*Central*

(1)	Profit brought forward from last year. (2)	Profit. Interest accrued. (3)	By sale of goods to members. (4)	By purchase and sale of members' products. (5)	Other items. (6)	Total. (7)
B.—CENTRAL BANKS—*cont.*	RS.	RS.			RS.	RS.
Madras District Christian Central Co-operative Bank, Ltd., No. 1874 ...	...	87,626	..	...	17,866	1,05,492
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975.	...	1,15,886	...	...	27,941	1,43,827
Malabar District Co-operative Bank, Ltd., No. 2411	...	82,219	...	...	7,085	89,304
Nellore District Banking Union, Ltd., No. 2523	...	99,876	...	...	11,078	1,10,953
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	...	86,718	...	...	2,747	89,46
Salem District Urban Bank, Ltd., No. 151	...	1,84,337	...	...	13,297	1,97,634
Tanjore District—						
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam.	1,872	87,391	...	...	22,377	1,09,768
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	...	66,894	...	...	20,330	87,224
Tinnevelly District—						
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	...	1,60,115	...	...	7,442	1,67,557
Trichinopoly District Urban Bank, Ltd., No. 178	...	2,01,572	...	...	44,313	2,45,885
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	60,689	...	...	12,548	73,232
Total, Central Banks ...	2,072	35,36,828	...	...	3,46,061	33,82,889
Total, previous year ...	4,734	28,56,078	...	...	2,94,362	31,50,440