

Annual report on
the working of the
Co-op Societies Act

for 1930-31

1928-29



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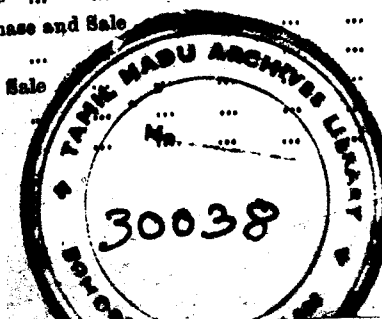
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ANNUAL REPORT ON THE WORKING OF THE CO-OPERATIVE SOCIETIES ACT II OF 1912 FOR THE YEAR 1930-31.

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No. A-6106/31.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
CHEPAUK, MADRAS,
Dated the 14th November 1931.

From

D. N. STRATHIE, 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 1930-31
(1st July 1930 to 30th June 1931).*

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 co-operative year ending 30th June 1931.

PART I.—GENERAL.

1. I was in charge of the Department from the beginning of the year till the 18th of June 1931 when I went on four months' leave, handing over charge to M.R.Ry. Rao Bahadur K. Deivasikhamani Mudaliyar Avargal. I toured for 180 days and inspected a large number of Central Banks, District Federations and other societies. I also inspected most of the section offices.

2. As Joint Registrar M.R.Ry. Rao Bahadur K. Deivasikhamani Mudaliyar Avargal toured for 153 days and inspected non-credit institutions and building societies. He also discussed schemes of rectification and consolidation with the Directors in several banks.



3. At the beginning of the year there were 25 posts of Deputy Registrars of which 21 were permanent and 4 temporary. During the year under review, no new posts were created and there was no change in the distribution of circle charges. The number of Deputy Registrars at the end of the year was 25, of whom 11 were Deputy Collectors. One of the Deputy Collectors' posts was kept vacant as ordered in Government Memorandum No. 4056-III/30-1, dated 18th December 1930. Three vacancies arose in the ranks of Deputy Registrars and these were filled up by promoting Sub-Deputy Registrars.

Of the two Deputy Registrars for Land Mortgage Banks one proceeded on leave on 17th March 1931 and no substitute was posted as it was thought that the existing work could be managed by one Deputy Registrar.

The services of a Deputy Director of Agriculture were placed at the disposal of the Registrar for improvement of work in cotton sale societies. He reported himself for duty on 12th March 1931. He visited all the Loan and Sale societies and has suggested ways and means to improve their working.

4. There were 24 Honorary Assistant Registrars at the end of the year. Their names are given in Appendix 12. They toured for 573 days, inspected 346 societies and attended to the disposal of arbitration references in 398 societies. They were of considerable help to the Deputy Registrars.

5. There were 43 Sub-Deputy Registrars at the beginning of the year, including the ten posts sanctioned for work in connection with land mortgage banks. Of the six persons recruited from the Revenue Department, one was reverted to the Revenue Department at his request and the remaining five continued in the Department.

During the year Government sanctioned an additional post for six months as marketing officer of the Salem Weavers' Co-operative Society temporarily. Two vacancies arose in existing posts and these were filled up one by direct recruitment from outside and the other by promoting a Senior Inspector. Of the 10 posts sanctioned for work in connection with land mortgage banks, four were kept vacant for short periods as there was not sufficient work for

all the 10 Sub-Deputy Registrars. The following staff was also sanctioned during the year:—

One Sub-Deputy Registrar for six months for Salem Weavers' Society.

One Junior Inspector for four months for the Madras City Bank.

One Senior Inspector and two Junior Inspectors for one year for Salem Audit Scheme.

One Junior Inspector for one year for Kora Mat Industry.

Two Junior Inspectors for 13 months for M.S.M.Ry. Employees' Bank.

Two Junior Inspectors till 31st March 1931 for the Milk Supply Union.

One Junior Inspector from 1st April 1931 to 31st March 1932 for the Milk Supply Union.

One Junior Inspector for six months for the St. Thomas' Mount Police Co-operative Society.

Two Senior Inspectors and one Junior Inspector up to 30th June 1931 for Madras City Audit Scheme.

Two Junior Inspectors up to 31st March 1932 for the Madras City Audit Scheme.

Excepting in the cases of the Salem Weavers' Society and the Kora Mat Industry Society, the additional cost of the staff employed was recovered from the societies concerned.

6. The following statement shows the arrangement of the circles and the distribution of the staff:—

District.	Deputy Registrar.	Sub-Deputy Registrar.	Senior Inspectors.		Junior Inspectors.							Clerical staff.		Remarks.	
			Credit.	Non-credit.	Audit.	Administration.	Liquidation.	Loan and sale.	Special staff.	Labour Department.	Depressed classes.	Co-operative Department.	Junior inspector clerks.		Routine clerks.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Genjam	1	1	1	1	11	3	1	...	...	...	...	4	4	4	Aska Inspector's peon.
Vinayapatam	1	1	1	1	8	3	1	1	...	...	...	3	4	4	
Beswada	1	1	1	1	9	3	1	...	...	3	2	4	4	4	
Guntur	1	1	1	1	11	3	1	...	...	3	9	4	4	4	Salem Audit Scheme.
North Arcot	1	1	1	1	14	3	1	...	...	4	1	4	4	4	
Salem	1	1	1	1	9	3	1	...	...	2	2	4	4	4	
Do.	...	...	1	...	2	...	...	...	...	...	...	...	...	...	
South Arcot	1	1	1	1	15	3	1	1	...	1	8	4	4	4	
Trichinopoly	1	1	1	1	9	3	1	...	...	4	...	4	4	4	
Madurai	1	1	1	1	10	3	1	...	...	11	1	4	4	4	
Tinnevely	1	1	1	1	13	3	1	1	...	2	2	4	4	4	
South Kanara	1	1	1	1	9	3	2	...	...	1	4	3	4	4	

REPORT ON THE WORKING OF THE

District.	Deputy Registrar.	Sub-Deputy Registrar.	Senior Inspectors.		Junior Inspectors.						Clerical staff.		Peons.	Remarks.	
			Credit.	Non-credit.	Audit.	Administration.	Liquidation.	Loan and sale.	Special staff.	Depressed classes.		Inspector Junior clerks.			Routine clerks.
										Labour Department.	Co-operative Department.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Malabar	1	1	1	1	11	4	2	1	...	1	3	4	4	4	Wynad Inspector's peon D.L.O. office, Tanjore. Dy. S.P., Tanjore.
Tanjore	1	1	1	1	19	3	1	1	...	11	10	5	4	4	
										5	1	...	...	...	
Ramnad	1	1	1	1	8	3	1	...	...	...	1	3	4	4	Kollegal and Toda Inspectors, peons.
Madras	1	1	1	1	2	1	1	...	1*	...	3	5	4	5	
					6†	...	...	...	...	...	...	...	...	...	
Chingleput	1	1	1	1	18	3	1	1	...	3	4	...	...	...	
Coimbatore	1	1	1	1	11	3	1	1	...	2	2	4	4	5	
					...	...	...	...	...	...	...	...	...	1	
Nilgiris	1	1	1	1	2	1	...	...	...	1	2	...	...	1	
East Godavari	1	1	1	1	12	3	1	...	...	2	9	4	4	3	
West Godavari	1	1	1	1	7	3	...	...	...	2	...	2	2	2	
Nellore	1	1	1	1	8	3	1	...	...	2	3	3	4	3	
Chittoor	1	1	1	1	5	3	1	...	...	1	1	2	2	2	
Uddapah	1	1	1	1	5	4	2	...	...	3	3	3	4	3	
Kurnool	1	1	1	1	6	3	...	1	...	2	3	2	2	2	
Bellary	1	1	1	1	6	3	1	1	...	3	...	3	4	3	
Anantapur	1	1	1	1	9	4	1	...	...	2	...	2	2	2	
Agency	...	...	...	...	1	...	...	...	...	...	...	...	2	3	
Land Reclamation staff.	...	...	...	2†	...	...	...	...	2§	...	...	...	1	1	
Staff for land mortgage banks.	1	10	...	...	...	...	...	...	1	...	...	...	1	12	
Training institutes.	1	5	...	...	...	...	...	...	...	...	...	...	5	11	
Co-operative Assistant to Labour Commissioner.	1	...	...	...	...	...	...	...	...	...	...	...	1	2	
Agricultural officer on special duty.	...	...	...	...	...	...	...	...	2¶	...	...	...	1	2	
Marketing officer for Salem Weavers' Society.	...	1	...	...	...	...	...	...	...	...	...	...	...	1	
Registrar's office ...	1	1	8	...	...	...	...	...	...	...	...	12	5	14**	
Total ...	24	44	26	20	256	76	29	10	6	71	74	96	104	155	
				11											

* Milk Supply Union.

† M.S.M. Bank ... 2
‡ City Bank ... 1
§ City Audit Scheme ... 3

† 1 at Tanjore.

‡ 1 at Trichinopoly.

§ 1 Supervisor.

|| 1 Mechanic.

¶ Deputy Tahsildar for Badaga L.M.B.

¶ One Deputy Director of Agriculture.

¶ One Agricultural Demonstrator.

** Includes one attender.

There were 43 officers of the department on deputation in foreign service on 30th June 1931, of whom 8 were Sub-Deputy Registrars, 9 Senior Inspectors, and 31 Junior Inspectors. They are employed by 13 Central Banks, 8 Federations, 8 Audit Unions and 8 other miscellaneous institutions.

7. The total expenditure incurred on the working of the department amounted to Rs. 11.59 lakhs as against Rs. 10.11 lakhs in the previous year and was made up as follows:—

	RS. IN LAKHS.		RS. IN LAKHS.
Pay of Registrar	0.27	Contingencies ...	0.63
Pay of officers ...	1.35	Grants ...	0.35
Pay of establishment	6.20		
Allowances ...	2.79	Total ...	11.59

This represents 0.64 per cent of the total working capital as compared with 0.56 per cent of the previous year.

8. The general summary of progress in respect of share-capital, deposits, loans, reserve fund, working capital together with particulars of arrears under principal, arrear and current interest in the current and the previous year is given in Appendix No. 1. The year was probably the most trying in the history of the co-operative movement. The season was on the whole unfavourable; the south-west monsoon being late and the north-east in many places excessive, causing serious damage to crops, railway lines and roads. But these local disasters were overshadowed by the worldwide economic depression and the heavy fall in prices of the crops on which the ryots depend. The consequence was greatly increased difficulty in recovering outstandings and a serious financial crisis. For, I believe, the first time in the history of the movement, Central Banks fell into arrears in their repayments to the Provincial Bank and for a period the Provincial Bank was not in possession of sufficient funds to enable it to meet the demands of the Central Banks. There were bitter, and I thought legitimate, complaints from certain well-managed Central Banks and genuine distress among good societies who were being deprived of co-operative credit at a time when it was particularly wanted. I therefore approached Government for a loan of Rs. 10 lakhs. Fortunately the money happened to be immediately available and it was sanctioned direct to selected Central Banks repayable in six months at 7 per cent. A small portion of it was almost immediately returned unused, partly because the Central Banks found they could not find a sufficient number of good societies willing to repay within six months and partly

because deposits had in the meantime improved owing to a belated rise in the rates of interest offered. The balance was wisely distributed and, with the exception of Rs. 15,000 from the Guntūr Bank, was all repaid within the due date almost wholly by actual collections from societies and not from the general funds of the Central Banks. I believe the loan did great good in relieving the temporary shortage of credit and in enabling ryots to hold up their crops till prices improved somewhat. In fact in several districts the Government loan was the only credit available to ryots in the latter months of the year. The prompt repayments reflect great credit on the management of the Central Banks concerned and I am sure have increased their prestige in the eyes of Government and the public. It must not be forgotten that in spite of all the difficulties of the year 1930-31, when banks and industrial enterprises were failing all over the world, there has been only one instance of a serious failure in Madras Presidency—the Guntūr Town Bank. The great hope of the movement here is that its leaders are fully alive to the dangers of the present situation and are straining every nerve to combat them. So long as that spirit prevails there need be no fear of a repetition of the Burma fiasco in Madras Presidency.

9. Consistent with the present policy of Government
Societies, the registration of fresh societies was
restricted to the minimum and Deputy

Registrars were instructed not to register societies unless there were special reasons, such as provision of credit for depressed classes in undeveloped areas or exceptionally good facilities for the successful working of the proposed society. This policy has, on the whole, been adhered to by Deputy Registrars in all districts. A reference to Appendix No. 11 will show that very few new societies were registered during the year in many districts and none at all in some and that in several districts a considerably larger number of societies was dissolved. This has resulted in a reduction in the total number of societies in the Presidency as compared with the last year, the number having been reduced from 15,238 to 15,042. There were 248 applications for registration of societies pending at the end of the last year and 884 applications were received during the year. Out of these, only 320 were complied with by registration as against 534, 726 and 1,200 in the previous three years. Out of the 320 new societies, 138 were registered at the instance of non-officials. Of the remaining 182 societies, 101 were organized by the

staff of the Labour Department, mostly to render relief to flood-stricken Adi-Dravidas in Tanjore and Trichinopoly districts.

I consider that the restrictions on fresh registration have been beneficial. I do not ignore the fact that there are yet about 30,000 villages in this Presidency not served by credit societies. But on the other hand it is well known and admitted by all earnest co-operators that many of the existing 15,000 societies have done little to improve the lot of the ryot. The existence of the numerous bad societies is throwing discredit on the movement and until their condition is improved and public confidence restored, it is unwise to proceed with further registration except in special circumstances. The truth is that it is now being recognized that a co-operative society cannot be expected to flourish in every Indian town or village. Its successful working requires a very high standard of unselfishness and public spirit combined with a certain modicum of leisure among those who undertake its management. It is difficult to find men with the necessary qualities and the necessary freedom from the cares of earning a living. Mercifully, India has well-meaning enthusiasts in abundance, but too many of them have found to their cost that they have been unable to give the unremitting care and attention which the efficient management of a society requires. All honour to those who have succeeded—and there are instances of un-qualified success—but till this number increases it is well not to risk further failures.

Side by side with the restrictions on the formation of new societies, the liquidation of bad societies has been proceeding rapidly. The registration of 516 societies was cancelled during the year as against 383 in the previous year. The great majority of these 516 societies were practically non-existent. They had been formed as a result of the "Five Years Plan" adopted in 1921, had taken one loan and rested on that achievement. Others were centres of intrigue and corruption which every supervising authority had been powerless to rectify. There is yet a vast amount of work to be done in the near future to weed out the remaining useless societies. Statistics collected show that in nineteen districts there are 532 societies which have completely ceased to work and which should be dissolved without further delay, unless the banks, federations or unions can revive them. These societies have outside liabilities to the extent of about Rs. 9 lakhs.

10. One noticeable feature of this year's working is the large contraction in loan transactions; the amount of loans issued by Central Banks during the year being Rs. 232·59 lakhs as against Rs. 328·10 lakhs in the previous year. Nearly every Central Bank contributed to this fall, the notable exceptions being Madura, Trichinopoly, Tanjore and Tinnevely—though the decrease in Coimbatore is insignificant compared with its large transactions (over Rs. 21 lakhs). One circumstance which I think contributed largely to the shortage of loanable funds was the excessive centralization of the movement combined with a certain lack of forethought on the part of its leaders—among whom I must include myself. The rates for deposits are fixed at annual Bankers' conferences and are controlled by the Registrar and the Provincial Bank. The rates prevailing in the early part of the year had been fixed in April 1929 and had not been altered in April 1930. When Government raised their interest rates and when investors were presented with other attractive outlets for their money, immediate action was not taken to revise the co-operative bank rates with the result that the flow of deposits dwindled. When action was taken in January 1931, the tide turned immediately and the level of deposits was restored. I believe that if Presidents of Central Banks had had more freedom to negotiate with would-be depositors, such as district boards, the position would have been realized more promptly. Local conditions vary and I do not think it is desirable to tie the hands of local men as has been done in the past. The Registrar's circular of 1927 prescribing restrictions on the investment of the funds of district boards in co-operative banks outside their own district is a sufficient safeguard against unhealthy competition.

11. Special efforts were made this year both by the non-official and official staff to stir up repayments. Practically the whole special staff maintained by Central Banks for rectification of bad societies was put on collection work during the last quarter of the year in addition to the staff employed under supervising unions. Their efforts were supplemented by departmental inspectors, of whom 275 were told off for this duty leaving interim audit to be done by the remaining inspectors. This step was found necessary in view of the great importance of collection work. It was realized that if the weight of old arrears could be reduced, other defects in

the working of societies could be rectified more easily. The departmental inspectors alone were able to collect a sum of Rs. 23·34 lakhs. The results of these special efforts were as follows:—

	Amount due by		
	Societies to Central banks.	Members to Agricultural societies.	Members to Non-Agricultural societies.
	RS.	RS.	RS.
Amount overdue on 30th June 1930	1,02,78,652	1,77,53,461	44,43,035
Demand for 1930-31	3,00,87,405	2,54,21,983	1,99,28,007
Total demand	4,03,66,057	4,31,75,444	2,43,71,042
Extension	7,66,415	7,38,400	6,06,609
Collection	2,24,26,762	1,68,27,781	1,82,29,918
Total of extension plus collection	2,31,93,177	1,75,66,181	1,88,36,527
Balance	1,71,72,880	2,56,09,263	55,34,515
Percentage of balance to demand	42·54	59·31	22·71
Percentage of balance to demand under arrear interest	42·73	65·16	49·54
Percentage of balance to demand under current interest	8·29	49·92	19·37

The percentage of balance to demand of loans due by societies to Central Banks rose by 12 per cent under principal and 2 per cent under current interest. The balance under arrear interest was almost the same as in last year, the percentage being 42·72 as against 43·09. The overdues by members to agricultural societies rose by 13 per cent under principal, 6 under arrear and 10 under current interest. In non-agricultural societies the overdues under principal and arrear interest rose by 3 and 20 per cent respectively while under current interest there was reduction by 3 per cent. The rise in overdues is general in all districts and must therefore be attributed mainly to the prevailing economic depression.

12. The classification of societies audited up to 10th October 1931 is given in Appendix No. 5, Sections (ii) A and B. The classification of societies according to their audit certificates for 1928-29 and 1929-30 is given below. Classified according to general working, the figures are as follows :—

Year.	Societies which are good in their working and do not depend on outside agency for help except 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 that do not come under Class D.	Bad societies which will probably have to be liquidated should they fail to come under Class C within two years.	Total.
	A.	B.	C.	D.	
1928-30 ...	426	2,328	9,160	1,509	13,423
1928-29 ...	471	2,343	9,135	1,537	13,486

Classified according to collections, the figures are as follows :—

Year.	Number of societies in which collections were					Dormant societies.	Societies in which no loans have fallen due.	Total.
	95 per cent.	70 per cent.	55 per cent.	40 per cent.	Below 40 per cent.			
1929-30 ...	1,491	1,791	1,012	1,121	3,796	3,565	647	13,423
1928-29 ...	1,619	1,816	1,007	1,003	3,828	3,223	980	13,486

The number of societies in D. Class is 1,509 while the number of dormant societies in the second classification is 3,565. Societies in C. Class number 9,160. These figures do not indicate any improvement. On the other hand, they emphasise the need for effective steps being taken on a larger scale for rectification and consolidation. I am glad to record that the Provincial Bank and the Central Banks have begun the work in right earnest. In my last year's report I mentioned a scheme of subvention to Central Banks by the Provincial Bank for carrying on rectification and consolidation work. Under this scheme the Provincial Bank set apart a sum of Rs. 50,000 for grants to Central Banks to the extent of one-half of the expenditure reported by

them, subject to a maximum of Rs. 2,500 in each case. Twenty-six Central Banks availed themselves of this scheme and they were sanctioned a grant of Rs. 51,497 by the Provincial Bank. Only Rs. 45,025 however were actually disbursed. The Central Banks have spent an equal amount, and in some cases more, the total amount spent by them for this purpose including the amount of subvention being Rs. 1,09,316. They appointed additional field staff of inspectors to visit bad societies, make a detailed examination of their affairs, and to take measures to rectify the defects. I have not got any consolidated statement showing the results of the work done during the year, but I have seen copies of the reviews issued by the Provincial Bank on the work done by individual Central Banks and I am convinced that a great deal of useful spade work has been done in many districts.

During the course of his inspection of certain Central Banks the Joint Registrar M.R.Ry. Rao Bahadur K. Deivasikhamani Mudaliyar Avargal suggested certain methods to pull up bad societies. His scheme was as follows :—

In the first place he suggested a triple classification of members who had borrowed from societies as,

(1) those who can repay their loans out of current income within,

one year, two years, three years, and five years,

(2) those who cannot pay out of income, but have to borrow elsewhere and pay, and

(3) those who cannot pay without selling their property.

In regard to the members coming under class (1) he suggested that arrangements should be made to collect the dues at the time when they get their income revising existing terms if necessary. As a rule pressure should be applied to pay at the time of the harvest. If the amount is not paid in cash at once, the harvested produce should be taken and given to the custody of a loan and sale society if one is working in the area. If there are no loan and sale societies at work and if there is prospect of getting a sufficiently large quantity of produce, the District Bank should arrange for rented godowns to be given to groups of societies for the storage of produce.

In regard to the other two classes of members, action should be taken either by persuasion or by coercion. If the panchayat take action on certain approved lines either on

their own initiative or at the initiative of the local union or of the Central Bank, it should be given sufficient time to do so. But if it cannot be trusted to act rightly, or if a suitable panchayat cannot be constituted, the management of the society should be entrusted to a single person who will supersede the panchayat and be responsible for all action to be taken on behalf of the society. There is provision for this in by-law 62 of the model by-laws of rural societies and at the instance of the Provincial Co-operative Union Committee more definite provisions are being inserted in the Co-operative Bill. Whenever it is found that the richer members are alienating or are likely to alienate their property, the Central Bank should sue the societies and get decrees and execute them against those persons. Similarly a Central Bank should sue and execute decrees in the first instance against one or two influential persons who stand in the way of the proper working of the society. If action cannot be taken against a society in any of the ways mentioned above, it should be liquidated.

The Joint Registrar also suggested the following method of work to prevent good societies from falling into an unsatisfactory condition :—

(1) Careful admission of members. In any case, persons who are on the verge of insolvency should not be admitted as members.

(2) Grant of loans only to such extent as can be repaid out of income. For this purpose the credit of each member should be carefully assessed and fixed at a general body meeting each year and this limit should, on no account, be exceeded. This limit should be based entirely on income and not as has been the practice in the past on the value of the assets of the member. Supposing a loan is asked for cultivation expenses, the area that is to be cultivated should be taken into account and expenses estimated. The loan should not exceed 30 or 40 per cent of the total value of the produce likely to be secured.

(3) All loans should be made payable at the time of harvest. If not paid in cash at that time, the borrower should be asked to pledge his harvested produce and renew the old loan. Even where the loan is given repayable in more than one season, the borrower should be asked to offer as collateral security the harvested produce at the time of harvest for the instalments due.

(4) No loan should be given for more than three years, five years' loans being rare. Generally all loans should be made payable within one year.

(5) Loans should be given invariably on good sureties, mortgage loans being the exception.

(6) Wherever possible panchayatdars should be elected from among non-borrowers or persons who have put in deposits.

These suggestions have been published for the information of the Central Banks and it is hoped that, if Central Banks take systematic action on the lines suggested by the Joint Registrar, very satisfactory results will be achieved.

One other matter which deserves mention in this connection is the action voluntarily taken in some districts by certain societies to collect longstanding arrears due from their members. They have superseded their panchayat by appointing a single man, either a member or a non-member, to be in sole charge of all the affairs of the society. The man so appointed is given all the powers of a panchayat under the by-laws and as soon as he assumes charge, the panchayat ceases to function and the normal working of the society, except the collection of the assets and payment of the liabilities, is suspended. Reports received from the Deputy Registrars show that action on the above lines has been taken in the case of seventy-three societies in the districts of Chingleput, South Kanara, Tanjore, North Arcot and Cuddapah. The results so far achieved have been satisfactory.

Resources.

13. The statement given below shows the resources of the various classes of societies.

Serial number.	Type of societies.	Total working capital.	Percentage of total working capital derived from					Total.
			Share capital.	Deposits.	Loans from other societies.	Government.	Reserve fund.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Madras Provincial Bank.	Rs. 1,78,17,142	3.67	54.83	35.76	...	5.74	100.00
2	District Central Banks.	6,15,95,682	9.39	56.54	29.52	0.79	3.76	100.00
3	Central L.M.B.	6,01,072	16.55	80.01	0.89	2.49	0.06	100.00
4	Agricultural Societies.	6,69,10,865	13.04	5.40	71.31	2.04	8.21	100.00
5	Non-agricultural Societies.	3,31,27,498	27.32	47.34	10.25	7.74	7.35	100.00

14. Particulars regarding arbitration, civil suits and execution in agricultural and non-agricultural societies are given in Appendix 9, sections (i) and (ii). The total number of references under Rule XIV pending in agricultural societies was 9,655 as against 6,534 at the end of the previous year. The amount involved in the pending cases came to Rs. 16,85,599. In non-agricultural societies 2,372 cases were pending as against 1,961 at the end of the previous year and the amount involved came to Rs. 5,62,151.

Under civil suits in agricultural societies 627 were pending as against 384 involving a sum of Rs. 47,778. In non-agricultural societies 178 were pending as against 117, involving a sum of Rs. 11,185.

As many as 605 decrees were satisfied through village courts. In 567 cases properties for Rs. 2,20,945 were purchased towards a sum of Rs. 2,54,877 due to societies. The income realized from the properties was Rs. 5,048 while the expenses incurred for their upkeep amounted to Rs. 3,811.

15. Five hundred and sixteen societies were dissolved during 1930-31. 391 agricultural societies, 118 non-agricultural societies, 3 unions, and 4 federations. This excludes 126 societies actually dissolved in 1930-31 but whose liquidation work could not be taken up as the statutory period of appeal was not over by 30th June 1931. There were in all 1,134 societies under liquidation. Of these, 459 societies were finally closed as against 129 last year. Particulars regarding these societies are given in Appendix 10. The total collections in all the liquidated societies amounted to Rs. 4,46,158 of which Rs. 1,10,280 represented assets written off. Last year we collected Rs. 2,73,634 including Rs. 28,752 written off, the average for the preceding five years being about Rs. 50,000. The total liabilities to be discharged at the end of the year came to Rs. 12,64,652. Of this Rs. 8,75,687 had to be paid to non-members, the creditors for the most part being the Central Banks. As against this, these societies had assets to the extent of Rs. 21.28 lakhs out of which the cash in hand was represented by Rs. 1.41 lakhs. Sixty-eight of these societies were liquidated prior to 30th June 1926 and the outside liabilities that they have still to discharge come to Rs. 92,435. They have nominal assets to the extent of Rs. 3,35,951.

In 226 societies loans due from members amounting to Rs. 1,10,280 were written off. The outside creditors suffered by this only to the extent of Rs. 14,278 which included Rs. 11,298 written off by the Kumbakonam Central Bank, as the advances made to the Shiyali Agricultural and Industrial society could not be realized. In other cases members had to forego their share capital in so far as the assets could not be collected. Unlimited liability was enforced in 34 cases and contribution orders were passed for Rs. 77,760. Only Rs. 7,550 could be realized out of this. Last year too the amount actually realized from contribution orders was very small, Rs. 1,930 out of Rs. 16,698. These figures throw some light on the practical meaning of unlimited liability. I am issuing monthly reviews of progress in liquidation work and have satisfied myself that the liquidation staff has been working hard under the liquidators. I must confess, however, that the progress of liquidation has not been commensurate with the indefatigable efforts partly on account of the economic depression and fall in prices and partly on account of the obstacles put in the way of the liquidator by seasoned defaulters and an unsympathetic public in villages where societies have been liquidated.

I recently obtained reports from my Deputy Registrars on the slow progress of liquidation work. Cancellation of registration is resorted to only when all other means to revive the societies have failed. By the time the societies pass into the hands of liquidators, it is found that in most of the cases the arrears are bad and doubtful of recovery. The liquidator has then to observe various formalities before he can take action to collect the arrears. In the meantime the members in order to escape liability conduct benami transactions and alienate their properties. Very few movable properties are available and where immovable properties, which have very often prior encumbrances, are brought for sale it is found that there are no bidders owing to combination amongst the villagers. The liquidator has then to purchase the properties. From the statistics obtained, it is found that liquidators have purchased properties in 51 cases to the nominal value of Rs. 30,877 against Rs. 48,452 to be collected. It is found extremely difficult to take possession of properties and sell them again. In spite of these obstacles every endeavour is being made to expedite the liquidation proceedings.

16. Twenty-four societies were audited by certified auditors recognized by the Registrar, 101 societies by the staff of audit.

Audit.

unions, while 69 societies chose to come under informal audit schemes. The remaining societies were audited by the departmental staff. On the whole there were 282 Government inspectors for audit of whom 26 were Senior Inspectors. The total amount of contributions levied under the informal audit schemes was Rs. 8,181, a staff of one Senior Inspector and six Junior Inspectors being employed. According to the rules a sum of Rs. 27,096 could have been levied as audit fees from societies under Rule VIII-D, but I remitted Rs. 13,092 of this. Of the balance Rs. 13,270 were realized.

The audit of all societies except two was completed before the close of the year. The audit could not be finished before the close of the year in these two societies as the books were not available. Their audit has been completed since the close of the year.

The system of issuing special summaries of the defects noticed in audit to Central Banks, Federations and Unions was continued in the year. The Federations and Unions arranged to get the defects remedied and I have reason to think that this system has helped the federations and unions to rectify the affairs of at least some of the societies. Summaries were issued in 8,613 cases.

The figures furnished in the Administration report are the audited figures for 4,505 societies out of 14,878 societies for audit on 30th June 1931. The interim and super audit of 10,518 societies was completed by the end of the year. The circumstances under which this work had to be relegated to the background are described in paragraph 11. Test audit of 759 societies was conducted by the higher officers of the department, which works out at a percentage of five to the total number of societies to be audited.

The large number of prosecutions of office-bearers of societies that came up before me indicated that the quality of audit must be still farther improved. Some at least of these offences could have been detected earlier or prevented by suitable measures if audit had been done with greater care and attention to the verification of assets. Very strict orders have been issued on the subject to Deputy Registrars, and I trust that this serious blot on the administration will soon be removed.

17. During the year under review the Registrar proposed an amendment to Rule VIII-D, the effect of which will be that any large society which has its audit done by Government will have to pay for it, while those societies whose audit is done by a federation or any union (including the audit union) and

smaller societies will not pay. The amendment was notified in G.O. No. 770, Development, dated 25th May 1931 and the objections received were being considered when the Retrenchment Committee's recommendations on the subject altered the position. The latter question is under the consideration of the Government. The Co-operative Societies Bill was introduced in the Legislative Council and referred to a Select Committee. The special legislation for land mortgage banks for which proposals were submitted to Government has not been introduced in the Legislative Council.

18. It is with great regret that I have to report a large increase in the number of misappropriations discovered, partly due to improved audit and partly no doubt to the fact that in the prevailing tightness of the money market defaulting secretaries were no longer able to restore the stolen funds on the approach of an inspection. I have been sanctioning prosecution of the offenders only in very serious cases and especially in cases in which they had failed to refund the societies' dues within reasonable time. Most prosecutions have been followed by requests for withdrawal—often pressed by prominent public men. In general I have found myself unable to respond to these requests, partly because I believe that prosecution is necessary in cases of deliberate fraud to put the movement on a sounder footing and partly because the Police and District Magistrates very naturally object to societies using them as collecting agencies. Eighty-six prosecutions were launched during 1930-31 as against 50 in 1929-30 and 43 in 1928-29, 71 by the department and 15 by societies themselves. Sixty-eight were disposed of by courts by the end of the year, 54 ending in conviction—a high proportion in these days of the revised Criminal Procedure Code—and 14 in acquittal. The districts of Tinnevely, Chingleput, Malabar and North Arcot again contributed the largest number of cases.

19. The Nineteenth Provincial Co-operative Conference was held in June 1931 under the Presidency of M.R.Ry. Rao Bahadur T. A. Ramalinga Chettiyar Avargal, B.A., B.L., M.L.C., of Coimbatore. As usual the conference was attended by a large number of delegates who took an active interest in the proceedings. The Agricultural and Industries Departments availed themselves of the opportunity to exhibit improved

methods and implements. Seventeen conferences were held in several other districts as well. Of these eight were district conferences and nine were business conferences of representatives of banks, federations and unions. These conferences offered a natural forum for local co-operators to ventilate their opinions.

PART II.—DETAILED WORKING OF SOCIETIES.

20. *Progress.*—During the year under report the Apex Bank was rechristened “The Madras Provincial Co-operative Bank, Limited,” as it was thought that the name “Madras Central Urban Bank” did not indicate its true scope and function. In spite of the troublous times, it had a successful year and deservedly enjoys the complete confidence of the public. It is true that taking the year as a whole the loans issued to central banks fell from Rs. 92 lakhs to Rs. 39 lakhs and that during the period January to April the Apex Bank was unable to meet the demands of Central Banks. To this extent it may be contended that the Provincial Bank failed to fulfil its function as chief provider of funds for the movement. There was certainly a good deal of angry criticism from the districts affected. The main causes for the shortage seem to have been:—

(a) In the years immediately preceding this crisis there had been a superfluity of funds in the movement. This had led to a reduction in the rates of interest offered to depositors and to a reduction in the rate charged by the Madras Provincial Bank to Central Banks. The latter had increased the loan business of the Madras Provincial Bank enormously while the flow of deposits ceased to keep pace with the increased demand owing to the lower rates offered. It must, I think, be admitted that action to raise the deposit rates was not taken with sufficient promptitude.

(b) About the end of 1930 the Provincial Bank was relying too largely on inter-bank call money. This was withdrawn in unexpectedly large quantities in December 1930 and January 1931.

(c) In the latter half of 1930 the Madras Provincial Bank had not received the usual advance repayments from the Central Banks particularly from the Circars. Whatever may have been the causes, the consequences of the shortage were serious and the movement must have received a set back in those villages which had been punctual in repaying

their dues and naturally expected to receive credit when it was required. But as the crisis must have made it clear to societies that the Provincial Bank is not a milch cow from which they can draw unlimited loans without any real obligation to repay promptly, one must trust that the events of January to April will have good results. The pity is that the innocent had to suffer with the guilty.

The following comparative statement for the last three years gives details of the progress made by the bank:—

	1928-29.	1929-30.	1930-31.
	RS.	RS.	RS.
	IN LAKHS.	IN LAKHS.	IN LAKHS.
1. Share-capital paid up.	6.14	6.20	6.53
2. Deposits and other borrowings including overdraft.	131.88	163.45	161.41
3. Working capital ...	147.01	179.26	178.17
4. Net profit ...	2.43	2.44	2.56
5. Reserve fund after audit.	9.61	10.22	10.87

There was a fall in the deposits contributed by Joint Stock Banks and other institutions, the amount held at the end of the year being Rs. 5.34 lakhs as against Rs. 28.17 lakhs at the end of the preceding year. The deposits of individuals rose from Rs. 49.56 lakhs to Rs. 56.37 lakhs and the deposits of local boards, municipalities, jail contractors, etc., from Rs. 28.45 lakhs to Rs. 35.97 lakhs.

The bank has invested Rs. 70.09 lakhs in Government Securities which includes a sum of Rs. 8.14 lakhs in Treasury Bills.

Net profits.—Excluding the depreciation of Government Securities, the bank made a net profit of Rs. 2.56 lakhs. The total depreciation of Government Securities is now Rs. 4.56 lakhs. Against this, the bank had already got a Depreciation Reserve of Rs. 3.36 lakhs and it has since carried a further sum of Rs. 1.20 lakhs towards this reserve. The depreciation is therefore completely covered.

Loans.—The Provincial Bank has continued the wholesome policy of granting only short-term loans to Central banks. During this year, out of Rs. 39.59 lakhs disbursed to Central Banks Rs. 38.29 lakhs were for short-term and Rs. 1.30 lakhs were for long-term. Rs. 10.12 lakhs were advanced to individuals on the security of their deposits as against Rs. 7.25 lakhs during the previous year. At the

end of the year there was a sum of Rs. 53.31 lakhs outstanding under short-term and a sum of Rs. 44.48 lakhs under long-term. There has also been a noticeable tightening up of the procedure in granting loans. Most admirable forms have been devised to accompany loan applications and the purposes for which the loan is wanted are being carefully scrutinized. While the Provincial Bank will no doubt always be willing to come to the rescue of any Central Bank in serious difficulties, Central Banks will find that money is no longer to be had for the asking. All interested in the movement must be grateful to the bank's President and Directors for the strong line they have taken, while the depositing public can look to this bank with renewed confidence.

In my last year's report I expressed the opinion that in certain circumstances Central Banks might well revive the practice of 10-year loans. I know that several authorities, whose views I respect, thought I had given a wrong lead in the matter. One aspect of this question which impressed me very forcibly during inspections of village societies last year is that the initial grant of long-term loans has in numerous cases meant death to the society. When the society was originally formed most members obtained long-term loans to their maximum borrowing power. Henceforward in these societies there was nothing to be done except to recover the loans. So the society became dormant. There were no longer any questions of interest to discuss at panchayat meetings, no longer was there any necessity to consider individuals' needs and claims, all interest faded, for the recovery of money is essentially a dull heartless task. I feel sure therefore that if a society is to be kept alive, it must be constantly considering the position and needs of its members. It must have live questions constantly before it, and to secure this the grant of short-term loans is essential. I would therefore like to emphasize my opinion that if 10-year loans are to be given at all by the ordinary co-operative society they must be in strictly limited quantities.

No society is now directly indebted to the Provincial Bank. A sum of Rs. 3,147 is however due from liquidated societies. Attempts are being made to clear off these dues.

Overdraft and fluid resource.—The Imperial Bank reduced the overdraft still further this year from Rs. 14.04 lakhs to Rs. 10.53 lakhs and sanctioned Rs. 30 lakhs on Government Securities, as in the previous year. The Provincial Bank maintained the necessary fluid resources throughout the year.

The Provincial Bank and the movement in general during the year lost the valuable services of M.R.Ry. Diwan Bahadur R. Ramachandra Rao Avargal through his ill-health. We all hope for his rapid and complete recovery and trust that we shall again have the benefit of his great experience and sound judgment.

21. The unsettled condition of the money market affected also the operations of the Central Land Mortgage Bank. Central Land Mortgage Bank which experienced considerable difficulty in selling its debentures. In presenting their second annual report the Board of Directors observed as follows regarding the effect of the financial stringency on the working of the bank and the steps taken to meet it:—

“Except a sum of Rs. 20,000 subscribed by the Madras Central Urban Bank on the 25th May 1931, subscriptions for 6 per cent debentures practically ceased by December 1930 and there was no further response for the purchase of these debentures from the public. The main reason for this is, in the opinion of the Board, the issue in July 1930 of the Government of India loan at 6 per cent per annum. The investing public naturally preferred the Government of India Securities carrying the same interest as the bank's debentures as the former are more easily negotiable than the latter. In these circumstances the Board felt that it was not possible to attract investments unless the rate of interest offered on the debentures was at least half a per cent more than the rate of interest on Government loans. This opinion of the Board was also endorsed by the British and Continental experts in Banking and Co-operation who visited Madras in January 1931 in connexion with the Central Banking Enquiry Committee. They expressed the opinion that the rate of interest on Government loans was not likely to be reduced in the near future, and that the offer of competitive rates by the Bank was not unknown in other parts of the world, where debentures of the Government, Municipalities and other industrial companies also competed with those of land mortgage banks. Moreover, some of the intending investors were of opinion that they should have the opportunity of making a choice, and that there should be debentures for different periods with varying rates of interest to choose from, and some of them showed a preference for short dated debentures. The Board, therefore, resolved on 14th February 1931 to float in addition to the 20-year debentures already issued, a new

series of debentures at $6\frac{1}{2}$ per cent payable in ten years. It was also resolved that the lending rate of primary banks should be raised to $7\frac{1}{2}$ per cent and that the primary banks be asked to lend to borrowers at rates not exceeding $8\frac{1}{2}$ per cent per annum. Government were requested to guarantee the enhanced rate of interest by modifying their Memorandum No. 1786-III-30/5, dated 29th November 1930. In G.O. Mis. No. 509, Development, dated 1st April 1931, the Government were pleased to guarantee interest at the enhanced rate of $6\frac{1}{2}$ per cent per annum on debentures to the extent of thirty lakhs out of a total of Rs. fifty lakhs to be issued by this Bank during a period of three years from the date of the Government Order, the guarantee to run until such time as the debentures are paid off or are redeemed by the bank. The necessary amendments to the by-laws were adopted at a meeting of the shareholders held on 25th April 1931 and the Board thereafter sanctioned the issue of debentures for ten lakhs of rupees repayable in ten years and bearing interest at $6\frac{1}{2}$ per cent per annum, and ranking *pari passu* in point of security with the 20-year debentures already issued."

One result of this financial stringency was that the organization of new banks was suspended as there was no prospect of a steady flow of funds to supply the needs of new banks. Further steps for establishing new banks can be undertaken only after conditions become more favourable.

Owing to this temporary suspension of fresh organization it was found possible to reduce the staff sanctioned by Government to facilitate the working of land mortgage banks. There were ten Sub-Deputy Registrars till November 1930 whose duty it was to scrutinize loan applications, verify the title to the lands, and assess the repaying capacity of the borrowers. Four of them were withdrawn in December 1930 and one in April 1931 and the work was redistributed among the remaining Sub-Deputy Registrars. One of the two Deputy Registrars' posts sanctioned for this work was also kept vacant since 17th March 1931 and the other Deputy Registrar has been placed in charge of all the banks in the Presidency.

On 30th June 1931, the Central Land Mortgage Bank had on its rolls 166 individuals and 37 primary land mortgage banks as members. The share capital paid up by individuals amounted to Rs. 58,600 involving 586 shares while the share capital paid up by primary land mortgage banks amounted to Rs. 40,900. The bank received a sum of

Rs. 3.52 lakhs as debenture deposits. The Registrar granted permission to co-operative Central Banks and societies to invest their surplus funds in the debentures of the bank. The following co-operative institutions have taken debentures to the value noted against each:—

	RS.
The Madras Provincial Co-operative Bank ...	1,20,000
The Triplicane Urban Co-operative Society ...	30,000
Tanjore District Central Bank ...	10,000
S.I.Ry. Employees' Co-operative Society ...	25,000
Madras Teachers' Guild Co-operative Society.	6,000

The Andhra Insurance Company, Masulipatam, has also taken debentures for Rs. 35,000. All the debentures were for a period of twenty years. At the end of the year, a sum of Rs. 1,27,000 had been received towards purchase of debentures and was pending sanction by the Directors.

Loans to the value of Rs. 5,94,175 were sanctioned to 21 primary land mortgage banks of which only Rs. 5,04,490 was actually disbursed before the close of the co-operative year. All the loan applications received were carefully scrutinized and several of them were rejected on various grounds, e.g., defective title or insufficient repaying capacity, or insufficiency in the value of property to be mortgaged. As I have observed last year, every loan issued by this bank is a sound loan and the high standard set up by it from the beginning is being maintained.

The establishment charges were met out of the Government loan of Rs. 15,000 sanctioned last year. The Government have given a free grant of Rs. 14,000 to meet the working expenses for the year 1931-32. The bank has written to Government requesting that the loan of Rs. 15,000 sanctioned for 1930-31 may be converted into a free grant and the question is under consideration. The bank has also applied for another grant of Rs. 14,000 to meet the expenses for 1932-33 by which time it expects to get sufficient income and become self-supporting. Debiting the establishment charges against the Government loan, the bank worked at a profit of Rs. 7,212.

The Government remitted the duty charged under the Indian Stamp Act on deeds of transfer in respect of the debentures of the bank. This concession has greatly facilitated the transfer of debentures. The question of inclusion of the debentures in the list of trustee securities is under the consideration of the Government of India and, when the necessary legislation is undertaken, more funds

will be available from Insurance Companies, trustees of religious and charitable institutions and others. The Government also sanctioned a loan of Rs. 1 lakh at 6 per cent interest to enable the Central Land Mortgage Bank to issue loans to primary banks in advance of the receipt of money from debentures. The loan has since been converted into a cash credit on the following conditions:—

(i) that the bank is at no time indebted to Government for more than one lakh of rupees,

(ii) that every withdrawal from the treasury is made by means of a contingent bill drawn by the Registrar,

(iii) that sums withdrawn are repaid by the bank as and when it issues debentures. Interest is charged on daily balances outstanding from time to time.

The cash credit loan has facilitated the transactions of the bank.

The Directors of the bank continued to show great interest in its management and have kept up a high level of efficiency, and great praise is due to M.R.Ry. Diwan Bahadur M. Ramachandra Rao Pantulu Garu, the President of the Bank, who in spite of several other demands on his time and services has laboured ungrudgingly to establish the bank on sound lines. Mention must also be made of the excellent services rendered by the Vice-President M.R.Ry. Diwan Bahadur P. Sitaramayya Pantulu Garu. His vigilant eye has never failed to detect defects in loan applications and so long as he continues in office debenture-holders may rest assured that all that is humanly possible is being done to guarantee the soundness of loans granted by the bank.

22. Eleven banks were organized in the first quarter of the year and started on work. The registration of the Kallakurchi Land Mortgage Bank which was doing no work was cancelled in the year. There were 37 land mortgage banks at the end of the year and these were distributed as follows:—

Five in Coimbatore,

Four in each of the districts of North Arcot, Chingleput, Kistna and Tanjore,

Three in each of the districts of Gōdāvari East and West and Trichinopoly,

Two in Rāmnād, and

One each in Arcot South, Ganjām, Madura, Nellore and the Nilgiris.

Thirteen banks did not do any work in the year except collection of share capital. The number of members in all the banks on the last day of the year was 5,128 with a paid-up share capital of Rs. 1,99,899. Their working capital amounted to Rs. 17,10,669. Fifteen banks worked at a profit of Rs. 18,372 and 22 banks incurred a loss of Rs. 11,009.

Some of the older banks have retained the power to float debentures locally. The banks at Gudlavalleru, Alamuru, Vadlamannadu and Madurantakam floated debentures in the year amounting to Rs. 77,000.

The particulars of debentures issued by the primary banks and the amount of debentures taken up by Government, before the formation of the Central Land Mortgage Bank, outstanding on 30th June are as follows:—

Name of bank.	Debentures issued locally.	Debentures taken up by Government.	Total.
	RS.	RS.	RS.
1. Alamuru	1,20,200	50,000	1,70,200
2. Gudlavalleru	2,32,700	50,000	2,82,700
3. Vadlamannadu	91,300	10,000	1,01,300
4. Kambiliyampatti	33,000	30,000	63,000
5. Peelamedu	10,000	10,000	20,000
6. Ambur	3,000	3,000	6,000
7. Kulittalai	27,600	21,600	49,200
8. Conjeeveram	50,400	50,000	1,00,400
9. Madurantakam	30,000	...	30,000
10. Ootacamund Badaga	...	6,400	6,400
Total	5,98,200	2,31,000	8,29,200

The first three banks have been fairly successful in attracting local capital. The Conjeeveram and Kambiliyampatti banks redeemed during the year debentures to the value of Rs. 13,000. The interest due to the debenture-holders amounting to Rs. 55,153 was paid in full without any arrears.

Out of the loans obtained from the Central Land Mortgage Bank, Rs. 5,38,684 were outstanding against primary banks at the end of the year. Rs. 7,207 under principal and Rs. 13,504 under interest were due to the Central Land Mortgage Bank by the primary banks in the year, of which Rs. 6,800 under principal and Rs. 12,729 under interest were collected, leaving Rs. 407 and Rs. 775 as arrears under principal and interest respectively. The Ambur Land

Mortgage Bank was responsible for the arrears. They have since been collected. During the year the members had to pay Rs. 1,02,237 and Rs. 1,26,296 under principal and interest respectively to the primary banks, of which Rs. 78,273 and Rs. 1,12,139 respectively were collected, leaving Rs. 23,964 under principal and Rs. 14,157 under interest as arrears at the end of the year. Pithapuram and Conjeeveram banks contributed to the major portion of the arrears. In the Kambiliyampatti Bank the entire amount due from members amounting to Rs. 10,782 was collected. The Kulittalai and the Gudlavalleru banks also have made fair collections; the arrears being only Rs. 144 and Rs. 323 respectively both under principal and interest at the end of the year.

23. The operations of the Central Banks are exhibited in Appendix No. 14, Statement A. The more important figures however are given below :—

	1928-29.	1929-30.	1930-31.
	RS.	RS.	RS.
	IN LAKHS.	IN LAKHS.	IN LAKHS.
1. Share capital paid up ...	52.09	56.54	57.86
2. Deposits and other borrowings, including overdraft.	507.91	550.58	535.08
3. Working capital ...	576.25	627.18	615.96
4. Net profits ...	10.95	9.62	7.79
5. Reserve fund after audit ...	18.99	22.46	24.99

The Madras District Co-operative Bank, Ltd., was registered and started in the year. The assets and liabilities of all the societies working in the Madras City were taken over by the bank from the Madras Christian Central Bank, Ltd.

Net profits.—The profits earned by all the Central Banks in the year fell from Rs. 9.62 lakhs to Rs. 7.79 lakhs. The poorer collections in all the Central Banks, creation of a bad debt reserve, the raising of the rate of interest on borrowings without a corresponding increase in the lending rate, and the heavy depreciation in investments in Government Paper are some of the factors that contributed to the decrease in profits. The Central Banks at Anantapur, Conjeeveram, Rāmachandrapuram, Ellore, Madura, Malabar, Kumbakōnam, Tanjore, Tinnevely and Vizianagram worked at a greater profit while the other banks worked at diminished profits. The Madras District Co-operative Central Bank which was started during this year incurred a loss of Rs. 80.

Eighteen banks set apart substantial amounts towards bad debts reserve amounting in all to Rs. 1,24,704. There have been complaints from some Central Banks regarding the creation of these reserves and the consequent reduction of profits; but I feel sure that the policy is wise. There will undoubtedly be bad debts in some districts and it is time that fuller provision is made for them. Further, the continuance of the usual 9 per cent dividend was, I think, lulling the members into a false sense of security. They felt that all must be well and they were indisposed to make sustained efforts to improve their bank's finances. I therefore regard the reduction in dividends as a positive advantage. It has already helped to stimulate collections in certain districts.

Borrowings.—During the course of the year several Central Banks failed to repay their loans to the Provincial Bank on the due dates and at the end of the year the Guntūr, Ganjām and Anantapur Central Banks were still in default to the extent of Rs. 30,000, Rs. 35,000 and Rs. 30,000 respectively. This is probably the first instance of Central Banks having failed to meet their liabilities to the Provincial Bank.

Loans.—Loans to the extent of Rs. 232.60 lakhs were disbursed during the year as against Rs. 328.10 lakhs in the previous year. Of this sum, Rs. 169.06 lakhs were on short term and Rs. 63.54 lakhs on long term. Of the Rs. 232.60 lakhs disbursed Rs. 23.70 lakhs were issued to individuals on the security of their deposits. The ratio of short-term loans to long-term loans to societies stood at 1: 2 at the end of the year under review, the same proportion as prevailed last year. The Central Banks throughout the Presidency have begun to realise the advantages of developing their short-term business.

Arrears.—Section II of Appendix 4 shows the percentage of balance to demand for principal, arrear and current interest due to the Central Banks. The Presidency average of balance to demand under principal was 57.18 per cent for long-term and 31.19 per cent for short-term loans. The following Central Banks had arrears above this average both under long term and short term:—

		Percentage.	
		Long term.	Short term.
Vellore ...	...	68.8	44.4
Hospet ...	...	84.6	67.4
Cuddapah ...	...	81.7	55.8

		Percentage.	
		Long term.	Short term.
Cocanada	...	66·8	50·3
Rajahmundry	...	68·8	56·6
Guntūr	...	67·2	47·8
Viziawada	...	57·6	38·6
Kurnool	...	85·0	40·7
Malabar	...	82·7	35·2
Srivilliputtur	...	70·5	34·9
Nellore	...	60·3	35·2

In Ganjām, Sree Konaseema, Kistna and the Vizianagram banks, the percentage under short-term loans was higher, while in Anantapur, South Arcot, Chingleput, Chittoor, Salem, Tanjore and Tinnevely, the percentage under long-term loans was above the average.

With regard to collection of arrear interest, the banks at North Arcot, South Arcot, Bellary, Cuddapah, Cocanada, Rajahmundry, South Kanara, Kurnool, Christian Central Bank, Malabar, Madura, Salem, West Gōdāvari and Tanjore, have done very badly, the percentage being more than the Presidency average 28·65. Next come the banks at Anantapur, Coimbatore, Sree Konaseema and Nellore with more than 20 per cent.

As regards the current interest, the collections in the Central Banks at North Arcot, Coimbatore, Aska, Conjeeveram, Rajahmundry, Sree Konaseema, Gōdāvari West, Guntūr, Kanara South, Kistna, Viziawada, Christian Central Bank, Madras District Central Bank, Madura, Srivilliputtur, Tanjore, Salem, Trichinopoly and Vizagapatam, were satisfactory, the percentage being less than 9·54, the Presidency average.

Fluid resources.—The following banks failed to maintain the necessary standard of fluid resources for the days noted against each in the half year ending 30th June 1931. All the banks maintained the required standard in the first half year.

Name of bank.	Days.	Maximum deficiency.
		RS.
Kistna	2	40,219
Viziawada	7	62,423
Chittoor	32	10,634
Malabar	11	30,313
Guntūr	12	58,432
Vellore	10	20,631

Name of bank.	Days.	Maximum deficiency.
		RS.
Hospet	3	2,877
Cocanada	3	6,001
Ramachandrapuram	1	1,705
Coimbatore	37	1,38,258
Salem	5	20,055

The deficiency was mainly due to the general shortage of funds. I have missed no opportunity of emphasizing the necessity of maintaining the required standard of fluid resources in every Central Bank.

Overdrafts.—Mention was made in last year's report (paragraph 19) of the action taken by the Imperial Bank of India to get Government Paper substituted for co-operative societies' promissory notes as cover for the overdrafts given to co-operative banks. They have continued in the year the policy of cutting down the amount of overdraft sanctioned in the case of banks that have not furnished Government Paper to an adequate extent as cover for overdrafts and the total overdraft was restricted from Rs. 31·98 lakhs to Rs. 26·19 lakhs. Of this, a sum of Rs. 6·45 lakhs was covered by Government Paper and the balance by societies' pro-notes. All the Central Banks observed the condition that the drawn portion of the overdraft should not exceed the amount of short-term loan falling due to the banks within the next 12 months. The total overdraft sanctioned to all Central Banks was Rs. 26·19 lakhs at the end of the year as against Rs. 31·98 lakhs at the end of the previous year. The face value of Government Promissory Notes held by Central Banks at the end of the year was Rs. 25·65 lakhs and the market value was Rs. 24·13 lakhs. The Imperial Bank of India also adopted the policy of cutting down the overdraft and even withdrawing it in full in cases where the Central Banks have not been operating on the overdraft for a considerable length of time. The overdraft sanctioned to the South Kanara Co-operative Central Bank was thus withdrawn.

Since the close of the year, the Imperial Bank have raised the question of depreciation in value in the collateral securities furnished, between the dates on which quarterly certificates of securities for a particular quarter reach them from the Registrar and the dates on which the certificates for the subsequent quarter are received. They also observed that during this period loans due in respect of several of the

bonds held by them become overdue and the Imperial Bank do not accept as collateral security bonds of primary societies which have committed default in payment of their dues. In order to watch the depreciation in the value of securities pledged and the default committed by societies whose bonds have been pledged, the Imperial Bank have instructed their branches to request the Central Banks concerned to submit direct to their branches a statement as on the last working day of each month showing the actual value of the pro-notes without overdues as on that day. The Central Banks have been advised by me to submit the statements direct to the branches concerned. The result of this arrangement will be that the maximum drawing limits of each Central Bank will be calculated from the details given in the monthly statements and that such drawing limits will remain in operation during the course of the month subsequent to that to which they refer.

24. The Provincial Co-operative Union continued to do useful work. On 30th June 1931, it had 460 members including 20 honorary individual members. The 6 training institutes have been affiliated to

The Provincial Co-operative Union and Language Federations.

the Union, and a Central Committee has been formed to co-ordinate the working of all the institutes. The Union is affiliated to the All-India Co-operative Institutes Association and also to the International Co-operative Alliance. It continued the publication of "the Madras Journal of Co-operation" and also took up the publication of the "Village Panchayat", which was formerly edited by the Registrar-General of Panchayats under the name of the "Village Panchayat Bulletin." This journal is now issued in three languages—English, Tamil and Telugu. A number of books have been added to the library of the Union out of the library grant of Rs. 400 given by the Government and a similar sum of Rs. 400 contributed from its own funds. It maintained a reading room in which a number of co-operative and other journals and some important local dailies are made available for the visitors. The annual co-operative conference at which many important topics were discussed was held under its auspices under the presidency of M.R.Ry. Rao Bahadur T. A. Ramalingam Chettiyar Avargal. A number of members of the Executive Committee and the Board of Management undertook propaganda tours in several districts. The City Panchayatdars training classes managed by the Union in previous years were continued during the

year and classes were held in 115 centres in the Madras City at which there was a total attendance of 2,666 members belonging to 45 societies. A sum of Rs. 1,282 was spent in conducting these classes out of which the Government contributed Rs. 800. A revised syllabus on Co-operation was prepared by two members of the Central Committee specially deputed and it was approved by the Central Committee and the Government. The Union has also prepared a number of magic lantern slides on co-operation, thrift, etc. It continued to finance and supervise the rural reconstruction centres started under its auspices in the previous years and there are now 8 such centres. It has published detailed reports on the work done at these centres.

The Andhra Sahakara Sammelanam did not make much progress in spite of the reconstitution of the Directorate. Its activities were confined to the publication of the monthly journal "Sahakari" in Telugu. The Tamil Nadu Co-operative Federation at Coimbatore continued the publication of the Tamil journal called "Kooturavu" (கூதுரவு). The Federation also published in Tamil books relating to rural economics and co-operation and also issued several pamphlets and circulars.

25. Four District Federations were dissolved during the year reducing their number to 20. Several of the remainder had merely a nominal existence. The Central Banks in most districts have opened administrative sections and taken over the functions of the Federations. In a few districts like Madura, North Arcot, Trichinopoly, Chingleput and East Gōdāvari, the Federations have shown some activity. I have already given an account of the work done by Central Banks in respect of rectification and consolidation. In the districts in which Federations have been working they have also taken similar action in regard to bad societies. The federations in 11 districts conducted training classes for panchayatdars in 592 centres at which 5,506 members belonging to 1,057 societies participated. A sum of Rs. 6,955 was spent for this purpose out of which Rs. 4,399 was contributed by Government. In five districts Government subsidy for conducting training classes was given to the Central Banks which had taken over the functions of the Federation. These banks conducted training classes in 97 centres and the total attendance was 4,833. The total subsidy from Government given to these banks amounted to Rs. 4,666.

With more experience it is now possible to speak more definitely on the vexed question of the relative value of Federations and Bank Administrative Sections. Personally, I am quite convinced that it was never desirable to create separate bodies to attend to supervision and propaganda. This involved additional and unnecessary expenditure and, in my opinion, there was never any justification for the view that Central Banks, if entrusted with these functions, would tend to lay undue stress on the financial aspect. Directors of Central Banks are usually keen co-operators—not mere financiers—and I have never seen any signs of their ignoring the co-operative side of their work. The real rock, however, on which both Federations and Administrative Sections of Central Banks may founder is the difficulty of getting Unions to agree to centralized control of staff and finance. The experience of the last year has shown that, when a Federation or a Central Bank tries to exercise real control over the work of supervisors or to distribute supervision fund according to the needs of localities, it usually meets with strong opposition from the Unions, even in good areas. Yet these two points, centralization of control over staff and supervision fund, are undoubtedly of the greatest importance and it has been most disappointing to find so many Unions unwilling to surrender what they call their “independence.” Some Union directors have behaved as if the deprivation of their power of appointing supervisors meant the end of their power to do good work—as if they sought and retained office merely for the patronage they secured. They do not appreciate the desirability of having the power of appointment concentrated in an outside authority, away from the influence of local faction and favouritism. With the spread of democracy, the tendency in every branch of administration has been to limit the powers of appointment of local officers and to concentrate it in an outside authority. The Registrar, for instance, is no longer considered competent to appoint a routine clerk. It is particularly unfortunate that this desire for patronage should show itself in co-operative institutions. Union directors were never intended to be merely controlling authorities over a paid staff. They are supposed to work personally and to use their local influence and in so far as they hand over their duties to paid employees, they are failing in their functions. Similarly as regards finance; whenever a Federation or the Administrative Section of a Central Bank has

allotted for expenditure in a union area less than the supervision fund collected in that area, there has been an outcry, which has revealed a woeful lack of the true co-operative spirit, an unwillingness to admit that in co-operation the strong should help the weak. I earnestly hope that we shall have less of this seeking after power in future and that Union directors will recognize that centralization of control and finance is essential and that they hold office not for the sake of the patronage and power it confers, but for the opportunity it gives them of using their personal influence for the good of the movement.

26. The majority of the primary societies are affiliated to supervising unions. One hundred and seventy-nine societies were however under the direct supervision of district federations and 65 under the supervision of Central Banks. One thousand and fifty-six Depressed Classes and Kallar societies which did not belong to any union were under the special supervision of Inspectors for Depressed Classes and Kallar societies working in the Labour Department. One thousand and ninety-two non-agricultural and special types of societies and Depressed Classes societies in charge of Co-operative Department and 168 agricultural societies do not come under any scheme of supervision, either because they are not in need of it or because they are so scattered that they cannot be brought within any scheme. The Depressed Classes societies in charge of the Co-operative Department are being supervised by special inspectors.

There is a growing amount of dissatisfaction against local supervising unions, because they have not been able effectively to control their affiliated societies. It is found that in many cases the management of the union is in the hands of persons who are themselves defaulters in respect of loans taken by them from their societies and are therefore reluctant to take action against defaulters in other societies. This attitude has considerably lowered the prestige of local unions in the eyes of the financing banks and in some cases banks have actually pressed for the abolition of the unsatisfactory unions. While it is true that supervision, to be effective, should be in the hands of local men of influence and capacity, it must also be admitted that the movement is not at present getting full value for the large sums spent by unions—Rs. 7.72 lakhs—and the large staff employed—607 supervisors.

Collection work in unions.—Last year I gave a list of unions that had kept down the arrears under principal and interest below 12 and 10 per cent. This year there were only three unions of this kind and the particulars are given below :—

District.	Name of union.	Percentage of arrears.	
		Principal Average for S.T. & L.T.	Current interest.
Coimbatore ...	Pollachi ...	10.19	8.45
Kistna ...	Bhattapurumarru.	5.03	7.30
Kanara, South. ...	Mangalore Town Union ...	11.14	3.11

In 315 unions the percentage of overdue principal was more than 50, while in 226 unions the overdues under arrear interest was over 60 per cent, while again in 299 unions the overdues under current interest was over 40 per cent. Three unions were liquidated during the year under review as they did not justify their existence.

27. The six training institutes held two training classes during the year. 804 candidates were admitted as against 865 in the previous year. 474 came out successful. A sum of Rs. 29,831 was spent by the institutes on conducting these classes and Government contributed Rs. 16,000 of this. There was a general feeling that these short courses for 4½ months should be replaced by a course extending to nine months. Accordingly a more comprehensive syllabus has been drawn up and the new course began in July 1931. It has also been decided not to conduct a separate examination for the students of the institutes. They will have to sit in future for the Government Technical Examinations. Possibly, so far as co-operative subjects are concerned, an examination conducted by the Provincial Co-operative Union will take the place of the Government Examinations.

In the Co-operative class conducted by the Government Institute of Commerce 40 were selected, of whom 22 came out successful. 5 passed in all the subjects, 5 in three subjects, 5 in two subjects and 7 only in one.

Agricultural Societies.

28. On the last day of the year under review, there were 12,967 agricultural societies of all types as against 13,106 on 30th June 1930.

Progress.

Of these, 12,967 societies, 142 had not started work. Of the total number of societies 108 were purchase and sale societies, 420 other special types and the rest ordinary credit societies. The membership in these societies rose from 713,615 to 714,820.

Loans.—These societies disbursed Rs. 163.5 lakhs as loans to their members and as the classification given below will show, societies have in the main continued to devote attention to the grant of loans for productive purposes. I do not however guarantee that the purpose shown in the loan applications are always correct.

Year.	Number of members.	Working capital.	Loans for productive purposes.		
			Number.	Amount.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)
		RS. IN LAKHS.		RS. IN LAKHS.	
1926-27 ...	612,220	500.00	148,600	143.98	60.90
1927-28 ...	682,589	585.76	148,363	151.50	59.20
1928-29 ...	690,681	629.19	156,110	164.69	65.56
1929-30 ...	713,615	677.10	174,229	182.42	69.90
1930-31 ...	714,820	669.11	118,870	112.97	69.10

Year.	Loans for redemption of prior debts.			Loans for non-productive purposes.			Total loans.	
	Number.	Amount.	Percentage.	Number.	Amount.	Percentage.	Number.	Amount.
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		RS. IN LAKHS.			RS. IN LAKHS.			RS. IN LAKHS.
1926-27 ...	46,077	89.34	37.73	3,368	3.25	1.37	198,065	286.57
1927-28 ...	47,628	100.04	39.07	4,180	4.43	1.73	200,166	255.98
1928-29 ...	37,065	82.02	32.68	4,356	4.47	1.78	198,081	251.18
1929-30 ...	26,052	71.77	27.5	5,279	6.61	2.6	172,944	280.80
1930-31 ...	22,683	48.22	29.49	2,367	2.31	1.41	143,920	163.50

Out of the total amount of Rs. 163.50 lakhs disbursed during the year, Rs. 101.00 lakhs were disbursed for short-term purposes, the ratio between short-term and long-term being 62:38. The proportion of long-term loans outstanding against members is still high, being 67 per cent of the entire

amount outstanding. The amount of loans due by agricultural societies to co-operative central banks was Rs. 476.77 lakhs, of which Rs. 137.19 lakhs was on short-term and Rs. 339.58 lakhs on long-term, while the amount due by members to these societies was Rs. 575.68 lakhs, of which Rs. 186.74 lakhs was on short-term and Rs. 388.94 lakhs on long-term.

29. The number of agricultural credit societies fell from 12,540 to 12,439 and of these 129 Credit Societies. societies have not started work.

Of the total number of societies, 64 were on the basis of limited liability, viz., 37 land mortgage banks, 15 grain banks, 8 seed societies and 4 societies classed as Agricultural banks.

Members.—The total membership in these societies rose from 674,590 to 676,009. The following particulars show the financial position of the societies:—

	1929-30.	1930-31.
	RS. IN LAKHS.	RS. IN LAKHS.
Paid-up share capital ...	80.66	83.24
Deposits by members ...	9.72	9.60
Deposits by non-members...	21.98	25.84
Loans from financing banks and other societies ...	494.70	474.55
Loans from Government ...	10.21	10.87
Reserve fund ...	46.89	54.20
Working capital ...	664.16	658.30
Net profit ...	11.51	8.08

Profits.—The total divisible profit earned by agricultural credit societies fell from Rs. 11.51 lakhs to Rs. 8.08 lakhs. Appendix No. 14, Statement B, shows that there has been a marked fall in the districts of Arcot North, Arcot South, Bellary, Chingleput, Coimbatore, Gōdāvari East, Gōdāvari West, Guntūr, Kanara South, Kistna, Malabar, the Nilgiris, Salem and Trichinopoly, while there was no substantial increase in profits in the other districts. The total loss not yet recouped by societies on the last day of the year rose from Rs. 13.09 lakhs to Rs. 20.50 lakhs. Fifty-four per cent of the agricultural credit societies account for this, all the districts contributing.

Arrears.—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.	
1926-27 ...	2,65,62,889	1,21,29,503	45.66	25,04,015	13,40,203	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	17,55,781	36.70
1928-29 ...	3,61,11,759	1,47,72,904	40.90	35,08,540	19,32,795	55.08	55,98,868	19,99,231	35.70
1929-30 ...	3,79,72,250	1,76,23,841	47.00	38,00,155	22,47,313	59.00	58,45,372	23,35,395	39.00
1930-31 ...	4,27,29,762	2,54,51,576	59.56	46,95,791	30,61,532	65.20	62,74,701	31,34,838	49.91

Appendix 5, section 1 gives details of overdues by districts and the percentage of balance to demand under principal, arrear interest and current interest. Under long-term loans the arrears were above 40 per cent in all districts.

The arrears under short-term loans were heavy--above 60 per cent in Anantapur, Arcot North, Arcot South, Bellary, Chittoor, Cuddapah, Kurnool, Malabar, Gōdāvari Agency, while under interest—both arrear and current—the position is far from satisfactory in Anantapur, Arcot North, Arcot South, Bellary, Chingleput, Chittoor, Cuddapah, Kurnool, Madura, Malabar, Nellore, Nilgiris, Rāmnād, Tanjore and Tinnevely.

30. There were 128 societies in this class at the beginning of the year. One society was registered during the year, while the registration of 19 was cancelled and two were removed from this class by transfer. Of the 108 societies at the end of the year 66 were loan and sale societies. These have not developed as was expected in spite of constant efforts and some had to be liquidated during the year. The Orattanad societies have not yet sold the godowns. Maripudi has completed its building, but the one at Madurantakam is still unfinished. The Deputy Director of Agriculture newly appointed on

special duty in this department is taking steps to improve the working of these societies. Out of the advances given by Government for construction of godowns Rs. 9,962 were outstanding at the end of the year. At the beginning of the year the societies in this class had a stock of goods to the value of Rs. 38,930. They purchased during the year goods to the value of Rs. 4,56,087 and disposed of stock to the value of Rs. 4,65,192. Goods were purchased on behalf of the members to the value of Rs. 23,985, while these societies sold members' goods as agents to the value of Rs. 6,34,367. Out of the advances given in the previous year a sum of Rs. 3,53,283 was pending realization at the beginning of the year. A sum of Rs. 6,93,896 was advanced during the year by these societies against the produce or goods of members. The total amounts realized was Rs. 8,50,089. The transactions of a few loan and sale societies which have done good work are shown below :—

LOAN AND SALE SOCIETIES.

Transactions of a few loan and sale societies.

Name of district.	Name of society.	Produce dealt with.	Number of members.		Paid-up share capital.	Borrowings from the central bank on the security of produce.	Repay-ments.	Advances to mem-bers.	Repaid out of advances.	Value of Goods received for pledge or for sale.	Value of stock sold as agent or as owner.	Net profit or loss.
			Individu-als.	Societies.								
Ganjam ..	Tillern Loan and Sale Co-operative Society.	Paddy ..	99	26	2,985	41,490	15,243	42,659	16,202	47,720	..	- 2,599
Tanjore ..	Vallam Loan and Sale Co-operative Society.	Paddy and groundnut.	80	9	1,210	33,935	25,406	34,723	25,885	45,754	..	+ 11
	Tanjore Loan and Sale Co-operative Society.	Paddy and cotton seeds.	42	8	1,500	12,912	11,142	14,283	10,517	18,511	..	+ 457
Coimbatore.	Tiruppur Co-operative Trading Society.	Kappas, cotton and cotton seeds.	484	64	20,114	4,76,564	4,62,319	5,58,091	6,14,013	7,40,760	4,32,345	+ 1,627
	Coimbatore Co-operative Trading Society, Peelamedu.	Paddy, gingelly and cotton seeds.	30	..	2,150	11,967	8,902	20,122	15,122	11,791	..	+ 310
Bellary ..	Hospet Loan and Sale Co-operative Society.	Jaggery, paddy, groundnut, cholam, horsegram and oil-cake.	130	12	3,368	27,251	8,720	35,520	23,999	1,00,787	61,144	+ 891
Tinnevely.	Koilpatti Loan and Sale Co-operative Society.	Lint cotton, coriander and cotton seeds.	754	36	3,355	13,125	13,125	17,082	16,179	76,755	22,607	- 565
Kurnool ..	Nandyal Loan and Sale Co-operative Society.	Cotton, cotton seeds and groundnut.	196	13	5,061	19,590	12,671	16,024	11,709	1,220	1,220	- 145
Vizagapatnam.	Visanagaram Loan and Sale Co-operative Society.	Groundnut and paddy.	32	29	1,560	32,691	22,705	33,581	21,297	42,640	..	- 39
Anantapur.	Uravakonda Loan and Sale Co-operative Society.	Jonna, korra, cotton and groundnut.	68	7	1,500	10,571	5,735	15,631	11,441	25,270	..	- 24
	Tadpatri Loan and Sale Co-operative Society.	Cholam, groundnut, paddy, cotton, ragi and korra.	156	41	3,110	23,687	8,559	34,719	17,600	58,019	..	+ 393
	Dharmavaram Loan and Sale Co-operative Society.	Paddy, groundnut, ragi and horsegram.	186	48	2,830	27,494	14,984	38,338	23,650	57,647	37,853	+ 590

31. *Production.*—There were no societies under this class.

32. Under this class there were 24 milk supply societies, 4 industrial and agricultural societies, and one egg production society. Six societies remained unstarted at the end of the year.

Milk supply societies.—There were 45 societies at the beginning of the year. One was newly registered while 17 were liquidated. The number of societies at the end of the year was 29 of which 6 had not started work. They had a membership of 667 with a paid-up share capital of Rs. 2,703. They supplied 279,736 measures of milk of the value of Rs. 1,26,551. Two societies worked at an insignificant profit of Rs. 5 and the rest incurred a loss of Rs. 374.

The Madras Milk Supply Co-operative Union which has 21 societies affiliated to it realized Rs. 1,58,819 by the sale of milk and Rs. 3,917 by the sale of milk products. The Union however incurred a loss of Rs. 11,060. In last year's report I referred to the difficulties which the Milk Supply Union had to face owing to outside forces at work to break up the Union and to induce milkmen to strike and discontinue the supply. The temporary dislocation caused in the supply of milk was also referred to. The Government have ordered that the excess expenditure of Rs. 10,625-13-8 incurred on account of the Union having failed to fulfil its contract should be recovered from the Union in five annual instalments of Rs. 2,125-2-9 each. As the finances of the Union are very slender and as it had already incurred a loss of Rs. 11,060 it will be very difficult to carry out these orders. The Union has again appealed to Government to waive their claim and the matter is pending with Government.

Industrial societies.—The Kallakurichi Agricultural and Industrial Society with its two branches did not undertake any fresh activities. It earned a net profit of Rs. 358 against Rs. 1,334 in the previous year. This society has sunk a great deal of its capital in godowns and at present its income is neither stable nor sufficient. The expenditure of the factory has recently been reduced considerably and it is hoped that this retrenchment may improve its financial condition.

The registration of the Tindivanam Agricultural and Industrial Society was cancelled during the year but on appeal Government recently decided to give the society another chance. It had been liquidated as its total loss

came to Rs. 27,067 and as it had liabilities to the extent of Rs. 17,680 to the Central Bank without corresponding assets.

The Pallapalayam Agricultural and Industrial Society in Coimbatore District is undergoing voluntary liquidation.

The Udupi Agricultural and Industrial Society has dragged on another year but shows little prospect of permanent revival. It too has invested a major portion of its borrowed capital on machinery, plant and buildings and for want of proper income is struggling to pay off the liabilities. Though the trading account shows a profit of Rs. 1,236, there was on the whole a net loss of Rs. 2,483.

The Melur Agricultural and Industrial Society and the Valarpuram Egg Production Society did no work at all. The former has been liquidated since.

33. Of the five cattle insurance societies, one has not started work. The other four have been in existence for 6 or 7 years but have done nothing so far beyond the admission of members.

34. At the beginning of the year, there were 391 societies under this class. Sixteen societies were registered and two were brought in by transfer from another class, 19 liquidated and four removed by transfer, leaving 386 societies at the end of the year. Of these four had not started work.

The societies are distributed as shown below :—

1. Kudimaramat and Irrigation ...	13	8. Agricultural implements ...	4
2. Agricultural demonstration.	16	9. Arbitration Union.	1
3. Land reclamation.	12	10. Tenants and Field Labour societies ...	813
4. Labour contract ..	3	11. Agricultural improvements societies ...	7
5. Landholders' lease societies ...	15		
6. Salt licensees ...	2*		
7. Building society...	1		

* (Includes one classed as non-Agricultural.)

A brief account of the working of these societies is given below :—

Kudimaramat and Irrigation societies.—There were 13 Kudimaramat and Irrigation societies, four in South Arcot, five in Tanjore, two in Malabar and one in each of the districts of Kistna and Guntūr. The Kudimaramat societies undertook the removal of silt and digging of irrigation channels. Water was supplied to irrigate 2,261 acres of land. The amount spent by the societies on works was collected as

contribution from members. The Irrigation societies helped to bring under cultivation 2,943 acres and benefited 249 members. The working capital of the societies amounted to Rs. 17,163.

Agricultural demonstration societies.—There were 17 agricultural demonstration societies, as in last year, six in Tanjore, 5 in Trichinopoly, 3 in Gōdāvari East, and one in each of the districts of Ganjām, Coimbatore and Kanara South. Lalgudi is the best of the societies of this class. Except three societies in Trichinopoly and one in Tanjore, the others did not do any work. These three societies cultivated paddy in 73·11 acres using improved methods of cultivation. The time-honoured methods of cultivation was also undertaken in 9·62 acres so as to demonstrate to the public the advantages derived by adopting the improved methods of cultivation. The total number of members in these societies was 446 including 38 societies. They had a share capital of Rs. 4,826. Improved varieties of seed, manure, etc., were supplied to members to the value of Rs. 45,088 and to non-members to the value of Rs. 1,03,970. The Agricultural Improvements Societies mentioned in paragraph 29 of last year's report which will take up all kinds of improvements were started in seven centres. It is too soon to say whether they will succeed.

Land reclamation societies.—They have worked fairly well and have helped to reclaim 1,664 acres of land silted up by floods. There were 12 such societies, two having been registered in Trichinopoly District in the year. Reclamation work is almost over in Koviladi village as only 4·05 acres await reclamation. In Kuhur the reclamation work has been completed, and reclamation work in 820·36 acres in Mootharasanallur await the completion of the High Level Channel Scheme. The total amount of Government loan outstanding against societies at the end of the year was Rs. 2,38,700, of which Rs. 1,812 was overdue. The overdues were contributed by three societies.

Labour contract societies.—There were 43 societies of this type including 40 societies classed as non-agricultural as against 59 at the end of the previous year, 16 having been liquidated. Twenty-one of these societies did no work during the year. The total number of members was 2,926, of whom 813 were helpers and 2,113 actual workers. They had a paid-up share capital of Rs. 17,813 and a Reserve Fund of Rs. 28,248. Work to the value of Rs. 62,134 was pending execution at the end of the previous year and work to the value of Rs. 1,31,233 was secured during the year.

Work to the value of Rs. 1,54,104 was executed in the year and Rs. 23,868 worth of work was cancelled. The gross income amounted to Rs. 29,771. Members derived Rs. 60,625 as wages and non-members were paid Rs. 40,467. Some of the societies earned profit of Rs. 8,666 and the others incurred a loss of Rs. 12,359. The bonus paid was only Rs. 243.

Of the two salt production and licensees' societies, the Adirampatnam Salt Licensees' Society manufactured salt worth Rs. 24,215 and sold to the value of Rs. 18,245 leaving stock to the value of Rs. 5,970 at the end of the year. The society earned a net profit of Rs. 5,869 during the year. Its by-laws were amended affording facilities for labourers in the salt pans to become members and participate in the profits in the shape of bonus on wages earned.

The transactions of Tenants and Field Labourers' Societies are given in paragraph 41 under the heading "Societies for Depressed and Backward Classes."

Non-Agricultural Societies.

35. *Progress.*—The following table shows the transactions of societies in this class :—

Credit societies.		1929-30.	1930-31.
1. Number of societies	...	1,151	1,141
2. Number of members	...	221,475	230,889
		RS.	RS.
3. Paid-up share capital	...	70,15,966	75,87,592
4. Reserve fund	...	18,36,151	21,19,839
5. Deposits by members	...	65,52,641	68,98,396
6. Deposits by non-members.	...	80,48,129	84,08,823
7. Loans from Government held at the end of the year against Kallar and Depressed Classes Societies.	...	3,295	1,953
8. Loans from Central Banks and other societies at the end of the year	...	31,16,494	31,79,635
9. Working capital	...	2,65,72,676	2,81,95,738
10. Divisible profit	...	9,76,177	9,63,658
		Percentage.	
Arrears—			
Principal	...	19·2	21·9
Interest	...	22·8	24·9

38. Out of the 37 societies exclusively for weavers, 23 were dormant. The others purchased raw materials to the value of Rs. 7,937 and finished products to the value of Rs. 37,271. The value of finished products sold to the public was Rs. 29,874. The total profit earned by the societies which worked at a profit was Rs. 3,537 and the total loss incurred by others was Rs. 8,129. Section III(C) of Appendix 8 shows the transactions of 95 credit societies in which weavers form the majority.

Special mention must be made of the work of the Salem Weavers' Co-operative Society which was started owing to the indefatigable efforts of Mrs. Todd to find employment for the weavers of Salem. She devoted a great deal of time to the task and visited several places in the Presidency to popularise the products of the society. The society purchased finished articles from members to the value of Rs. 33,887 and sold goods worth Rs. 27,151. Its working capital was Rs. 16,350 and it earned a profit of Rs. 2,069. The Government sanctioned the appointment of a marketing officer of the grade of a Sub-Deputy Registrar for a period of six months. During the period the marketing officer was able to obtain orders to the extent of Rs. 4,871 from some of the neighbouring districts, such as Madras, North Arcot and Chingleput. He was also able to dispose of a large stock of cheap cloth which was manufactured prior to his appointment and which was lying unsold for a long time. The sales amounted to Rs. 16,653. The services of the marketing officer have been continued for a further period of six months. It is hoped that this will considerably develop the society's activities and bring it a steady and assured sale for its finished products.

The question of forming more weavers' societies on the model of Salem Weavers' Society as recommended by the Economic Depression Enquiry Committee is engaging attention.

39. Of the 213 societies in this class, of which four were not started on work, 135 were building societies. Two building societies remained unstarted at the end of the year. Of the 133 societies, 129 societies were financed by Government, two intended to provide houses for chuklers were financed by the Coimbatore Municipality, and two by Central Banks. There were 4,269 members with a paid-up share capital of Rs. 11,00,105. The total amount of Government loans outstanding increased from Rs. 24.02 lakhs to Rs. 24.47

lakhs. Of the amounts advanced by the Coimbatore Municipality, Rs. 11,788 were outstanding against the two societies. A sum of Rs. 11,471 under principal and Rs. 8,843 under interest was overdue on account of Government loans at the end of the year, as against Rs. 7,016 and Rs. 6,732 respectively last year. The overdues are largely from the societies in Arcot South, Coimbatore, Guntur, Kanara South and Vizagapatam.

A sum of Rs. 35.72 lakhs under principal was outstanding against members of which the members' own share capital amounted to Rs. 11.00 lakhs. Of the total amount outstanding Rs. 2.96 lakhs became overdue at the end of the year and under interest there was a balance of Rs. 1.21 lakhs against a total demand of Rs. 9.94 lakhs. A monthly review is issued now to whip up collections, but the present economic depression stands in the way of the speedy realization of the overdues. The building societies completed 1,402 houses to the value of Rs. 50.87 lakhs while 163 houses to the value of Rs. 3.90 lakhs were still under construction.

40. Excluding the building societies, the remaining 78 societies are classified as follows:—

Other forms (other societies).	forms (other societies).	Forest
1. Labour Contract societies	and	Forest
Coupe societies	...	...
2. Printing societies	...	...
3. Societies for purchase of house-sites	...	...
4. Fishermen societies	...	...
5. Benefit fund societies	...	...
6. Bell metal and brass metal workers	...	...
7. Other miscellaneous societies	...	...

Printing societies.—There were four printing societies. The transactions of these societies were as follows:—

	RS.
1. Paid-up share capital	30,916
2. Reserve Fund	9,368
3. Borrowed capital	21,291
4. Estimated cost of machinery	31,031
5. Printing, binding and other charges incurred in the year	42,571
6. Value of books and forms sold	7,834
7. Value of books and forms on hand at the end of the year	6,568
8. Net profit	2,034

The societies at Tanjore, Trichinopoly and Ganjam worked at a total loss of Rs. 1,920.

Of the 22 Fishermen societies, 13 societies obtained fish contracts to the extent of Rs. 23,788 during the year. The Trichinopoly societies secured contracts for a total value of Rs. 6,653. The catch was disposed of for Rs. 8,271. The expenses incurred during the year amounted to Rs. 1,860. The three Benefit Funds worked at a profit of Rs. 6,336. The Bell Metal and Brass Metal Workers' Societies in Cuddapah were dormant. The Salt Loaders' Society in Madras executed work to the value of Rs. 3,959 and made a profit of Rs. 1,204.

Societies for Depressed and Backward Classes, Fishermen and Hill Tribes.

41. The number of societies composed entirely of Adi-Depressed and Back-Dravidas or Adi-Andhras or Fishermen and other backward classes was 3,170 at the end of the year as against 3,054 at the beginning. Of these, 1,632 were in charge of the Co-operative Department, 1,136 in charge of the Labour Department, 362 in charge of the Special Kallar officers at Madura and Tanjore and 40 under the direct supervision of the Fisheries Department. During the year the depressed classes societies in certain taluks of the districts of Guntūr, East Gōdāvari, South Arcot, Tanjore, Chingleput and South Kanara, where the Labour Department had completed their work, were transferred to the Co-operative Department. The total number of societies thus transferred was 969. Similarly societies in places where the activities of the Labour Department were extended, were transferred from Co-operative to Labour Department. The transactions of the societies in this class are given below :—

	Co-operative Department.	In charge of		
		Labour Department.	Kallar Special officers.	Fisheries Department.
	(1)	(2)	(3)	(4)
Number of societies ...	1,632	1,136	362	40
Number of members ...	72,369	40,614	25,594	1,817
	RS.	RS.	RS.	RS.
Paid-up share capital ...	5,35,573	2,39,567	1,18,792	89,098
Deposits of members ...	41,468	6,224	177	473
Loans from central banks and deposits of non-members ...	8,49,841	3,06,122	...	9,347
Loans from Government ...	1,76,267	1,46,635	5,36,562	600
Reserve Fund ...	2,23,954	75,568	65,668	18,806
Working Capital ...	18,27,103	7,74,111	7,21,197	68,829
Divisible profit ...	54,005	22,411	14,036	2,440

A sum of Rs. 21,397 was overdue by the societies in charge of the Co-operative Department at the end of the year in respect of loans taken from Government.

The societies in charge of the Labour Department and the Kallar Special Officers were in arrears to Government to the extent of Rs. 7,463 and Rs. 1,92,634, respectively.

The societies for Fishermen in Malabar received a more intensive supervision as two inspectors of the Co-operative Department were told off for work under the Assistant Director of Fisheries.

42. There were 97 societies for hill tribes at the end of the year of which 15 were in Ganjam, Vizagapatam and Godavari agencies, 63 in the Nilgiris, 14 in Salem, 3 in Kurnool and 2 in North Arcot. The societies in the Agency purchased as owners the requirements of their members to the extent of Rs. 11,053 as against Rs. 19,278 in the previous year. The sales amounted to Rs. 14,237 as against Rs. 17,783 in the previous year. The 63 societies in the Nilgiris were composed of 2,125 Badagas, 139 Todas and 13 Kotas. Special mention may be made in this connexion of the Nilgiris District Toda Society which continued to work under the guidance of the Collector assisted by a non-official committee. A co-operative Inspector continued to work under the Collector. The Society raised a loan of Rs. 5,000 from Government free of interest repayable in 10 years and also a free grant of Rs. 2,000. Out of the loan, Rs. 2,870 were loaned to members before the end of the year. The grant was spent in full for the purchase of seed, potatoes, and fencing materials.

43. In the Badaga Land Mortgage Bank, the number of members and paid-up share capital rose from 43 to 58 and from Rs. 520 to Rs. 987, respectively. The Bank borrowed from Government a sum of Rs. 6,400 on "A" series debentures and lent it to 9 members, besides Rs. 700 advanced out of share collections. A Special Deputy Tahsildar acts as the ex-officio Secretary of the Bank. The Government gave a free grant of Rs. 700 to meet its working expenses in 1930-31. A grant of Rs. 500 has also been given for the year 1931-32. The chief obstacles in its progress are the facts that the poorer Badagas do not own single pattas and have little repaying capacity.

The area of operation has been recently extended in the hope that the transactions of the bank can be developed.

44. The number of societies for joint cultivation by members was 908 with a membership of 48,266. They brought under cultivation in all 43,240 acres of land. A sum of Rs. 80,779 was collected from members out of which Rs. 5,264 was paid to owners towards the lease. During the year under review the Christian Central Bank continued its agency at Peravaram selecting for its operations eight depressed classes societies. It paid off the prior debts of the members, financed their cultivation for the year, paid their lanka rentals, took hold of the produce, and held it up for a favourable market. It distributed Hundi boxes to all the members and introduced a compulsory system of deposits. It also found work for the members from Public Works Department contracts.

45. Societies were formed in Tanjore and Trichinopoly districts to afford relief to the depressed classes rendered practically homeless on account of the havoc caused by the floods. Government sanctioned a loan of Rs. 35,234—Rs. 19,234 for the societies in the Trichinopoly district and Rs. 16,000 for those in Tanjore—at 6½ per cent interest repayable in 5 years. The damage caused in Trichinopoly district was particularly heavy. Two big tanks in Karur taluk and the Panchapatti reservoir in Kulittalai taluk and a number of other tanks in the uplands of the district breached. The railway lines, local fund roads and the river and channel bunds were badly cut. Considerable damage was done to crops, houses and lands. On a rough estimate about 3,000 acres of standing crops were destroyed and the total loss was estimated at about Rs. 6 lakhs. Relief measures were immediately taken up by deputing special staff to investigate and report the extent of damages sustained. Indents for paddy seeds required by members of societies were obtained and a consolidated indent was placed in the hands of the Agricultural Department for compliance. New societies were formed where possible, and in other cases the persons requiring relief were admitted in existing societies. The Local Relief Committee provided share capital to the extent of Rs. 221 to those who could not find funds even to pay share capital. The lands of the betel growers were submerged in water and the crops were damaged. The Flood Relief Committee

gave a donation of Rs. 500 to the Betel Growers' Co-operative Society for free supply of seeds.

Loans to the value of Rs. 1,02,075 were sanctioned by the Trichinopoly District Bank for flood relief work and were disbursed to members of societies. Seeds to the value of Rs. 2,812 were purchased through the agency of co-operative societies and distributed. Extensions were freely sanctioned to members for repayment of their old dues to the societies.

46. During the year the Government gave a grant of Rs. 2,725 to 19 co-operative institutions for purchase of books for the public libraries maintained by them.

47. I wish again to express my thanks to co-operators throughout the Presidency for their unfailing courtesy to me and to record my high appreciation of the unselfish work that is being done in many centres.

I have the honour to be,
Sir,
Your most obedient servant,
D. N. STRATHIE,
Registrar.

APPENDICES.

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APPENDIX No. 1.—General Summary of

SECTION I.—WORKING CAPITAL OF

	The Madras Central Co-operative Land Mortgage Bank (1).	Provincial Bank (1).	Central Banks (32).	Super- vising unions (454) (c).	Agricultural Credit (12,310).
(1)	(2)	(3)	(4)	(5)	(6)
	RS.	RS.	RS.	RS.	RS.
Share capital	99,500	6,53,150	57,86,130	...	83,23,674
	(a)	(a)	(a)	...	...
Deposits of members	4,80,900	97,68,595	3,48,31,366	...	9,60,452
Loans from other societies	5,332	63,72,397	1,81,85,156	...	4,74,55,342
Loans and deposits of non-members (individuals, etc.)	...	...	...	...	25,83,725
Loans from Government	15,000	...	4,91,029	...	10,86,740
Reserve fund	340	10,23,000	23,02,001	...	54,19,629
Total working capital on 30th June 1931.	6,01,072	1,78,17,142	6,15,95,682	8,14,19,938	6,58,29,562
Total working capital on 30th June 1930.	1,33,400	1,78,25,683	6,27,17,871	8,17,15,369	6,64,15,847
Divisible profit, 1930-31... ..	7,212	2,56,329	7,78,648	...	8,07,745
Loss unrecovered	...	...	80	...	20,50,185
Reserve fund including additions to be made as per audit order of 1930-31... ..	340 (b)	10,87,082	24,98,669	...	58,82,822
Value of goods purchased as owner	...	...	...	...	...
Value of goods purchased as agent	...	...	...	...	2,43,009
Value of goods sold as owner	...	...	...	...	...
Value of goods sold as agent	...	...	...	...	3,96,416

(a) Includes also non-

(b) No portion of the profits of 1930-31 has

(c) Excludes two unions not started on work; includes the Madras

twelve Audit Unions and

(d) Excludes 142 societies

(e) Excludes 20 societies

(f) Excludes 164 societies

SECTION II.—DEMAND, COLLECTION AND BALANCE OF

	Demand.				Collec	
	Provincial and Central Banks.	Agricul- tural.	Non-agri- cultural.	Total.	Provincial and Central Banks.	Agricul- tural.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	RS.	RS.	RS.	RS.	RS.	RS.
Principal including arrears	4,78,11,145	4,31,75,444	2,43,71,042	11,53,57,631	8,05,42,858	1,75,66,181
Interest due in previous years	2,81,490	47,22,123	7,44,055	57,47,668	1,61,239	16,45,092
Interest due in 1930-31.	49,59,948	63,23,592	27,01,161	1,39,84,701	46,12,208	31,66,616

(a) Includes extension of time given for Rs. 7,86,415,

Progress of Co-operative Societies in 1930-31.

SOCIETIES ON 30TH JUNE 1931.

societies.		Total of Agricultural Societies. (12,825). (d)	Non-agricultural societies.			Total of Non- agricultural Societies (1,565). (e)	Total, 1930-31 (14,878). (f)	Total, 1929-30 (15,238).
Purchase and pro- duction- (129).	Others (386).		Credit (1,130).	Purchase and production. (226).	Others (209).			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
2,64,498	1,36,030	87,24,202	75,67,592	2,86,698	11,77,798	90,52,088	2,43,15,070	2,33,68,293
38,375	9,307	10,08,134	68,98,396	2,14,466	15,436	71,28,328	5,32,17,323	5,09,51,085
2,04,890	55,037	4,77,15,269	31,79,635	1,23,421	91,079	33,94,135	7,56,72,284	8,17,24,099
19,287	2,183	26,05,195	84,08,323	95,436	51,078	85,54,837	1,11,60,032	1,04,18,123
35,187	2,39,876	13,61,803	1,953	600	25,59,409	25,61,962	44,29,794	36,23,395
53,003	23,630	54,96,262	21,19,839	1,80,202	1,86,107	24,36,148	1,12,57,751	98,51,121
6,15,240	4,66,063	6,69,10,865	2,81,95,738	9,00,853	40,30,907	3,31,27,498	18,00,52,259	...
8,74,026	4,20,693	6,77,10,366	2,65,72,676	9,53,227	39,22,893	3,14,48,796	...	17,99,36,116
13,059	12,957	8,33,761	9,63,658	71,054	1,03,472	11,38,184	+ 30,14,134	+ 35,31,269
63,827	23,540	21,37,552	59,785	34,566	61,857	1,56,208	- 22,93,840	- 15,09,332
56,918	27,852	59,67,592	23,72,113	1,94,015	1,61,498	27,27,627	1,22,81,310	1,10,94,712
4,66,462	...	4,66,462	...	20,42,791	...	20,42,791	25,09,253	27,17,102
57,873	...	3,00,882	...	45,658	...	45,658	3,46,540	4,94,033
4,65,192	...	4,65,192	...	20,36,384	...	20,36,384	25,01,576	29,45,155
6,34,367	...	10,30,783	...	38,126	...	38,126	10,68,909	28,36,426

members' deposits.

been made available for distribution.

Provincial Co-operative Union, two language federations, six institutes, twenty federations of unions.

not started on work.

not started on work.

not started on work.

PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1930-31.

tion.		Balance.				Percentage of balance to demand.		
Non-agri- cultural.	Total.	Provincial and Central Banks.	Agricul- tural.	Non-agri- cultural.	Total.	Provin- cial and Central Banks.	Agri- cul- tural.	Non- agri- cultural.
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
RS. (c)	RS.	RS.	RS.	RS.	RS.			
1,88,36,527	6,69,45,566	1,72,68,287	2,56,09,263	53,34,515	4,84,12,065	36.12	59.31	22.71
3,75,455	21,81,786	1,20,251	30,77,031	3,68,600	35,65,882	42.72	65.16	49.54
21,77,879	99,56,703	3,47,740	31,56,976	5,23,282	40,27,998	7.01	49.92	19.37

(b) for Rs. 7,33,400 and (c) for Rs. 6,06,609.

APPENDIX No. 1.—General Summary of

SECTION III.—DEMAND, COLLECTION AND BALANCE OF

	Demand.				Collec-	
	Provincial and Central Banks.	Agricul- tural.	Non-agri- cultural.	Total.	Provincial and Central Banks.	Agricul- tural.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Principal including arrears	Rs. 4,36,11,615	Rs. 3,85,91,899	Rs. 2,21,83,688	Rs. 10,43,87,197	Rs. 3,33,32,963	Rs. 2,08,38,438
Interest due in previous years	1,81,550	38,18,256	6,57,229	46,57,035	1,03,304	15,61,205
Interest due in 1929-30.	44,87,798	58,94,777	24,84,817	1,28,67,392	42,78,377	35,46,204

(a) Includes extension of time given for Rs. 3,51,539

Progress of Co-operative Societies in 1930-31—cont.

PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1929-30.

tion.		Balance.				Percentage of balance to demand.		
Non-agri- cultural.	Total.	Provincial and Central Banks.	Agricul- tural.	Non-agri- cultural.	Total.	Provin- cial and Central Banks.	Agri- cul- tural.	Non- agri- cultural.
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Rs. (c)	Rs.	Rs.	Rs.	Rs.	Rs.			
1,77,40,648	7,19,12,049	1,02,78,652	1,77,53,463	44,43,035	3,24,75,148	23.57	46.00	20.07
4,61,577	21,26,086	78,246	22,57,051	1,95,652	25,30,949	43.09	59.11	29.70
19,28,638	97,53,219	2,09,421	23,48,673	5,56,179	31,14,173	4.67	39.84	22.38

(b) for Rs. 5,55,829 and (c) for Rs. 4,21,552.

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

Loans.	Agricultural, 1930-31.		Agricultural, 1929-30.		Non-Agri- cultural, 1930-31.		Non-Agri- cultural, 1929-30.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
A.—LOANS ISSUED DURING THE YEAR CLASSIFIED ACCORDING TO (1) PURPOSE AND (2) VALUE.								
(1) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses.	38,81,226	23.74	62,02,919	23.1	5,99,771	2.92	4,68,604	2.2
For purchase of cattle ...	11,82,769	7.23	16,32,879	6.2	1,40,628	0.68	1,64,002	0.8
For payment of kist ...	13,01,265	7.96	19,05,528	7.3	79,719	0.39	36,621	0.4
For improvement of lands.	7,44,648	4.55	11,75,946	4.1	1,27,669	0.62	1,46,568	0.7
For purchase of raw materials for industries.	81,806	0.50	1,22,258	0.5	1,06,609	0.52	1,44,660	0.6
For trade ...	13,51,392	8.27	26,34,887	11.1	32,12,858	15.63	34,84,319	16.1
For education ...	33,746	0.21	52,311	0.2	1,71,802	0.84	2,71,268	1.2
For house building ...	6,68,976	4.09	9,83,227	3.8	16,81,784	8.18	18,56,795	8.6
For manufacture and purchase of country carts.	43,467	0.27	69,498	0.3	37,192	0.18	33,935	0.2
For purchase of lands ...	5,11,976	3.13	11,53,570	4.4	2,48,726	1.21	6,04,188	2.8
For food and necessaries of life ...	14,96,081	9.15	23,08,812	8.9	42,83,130	20.84	44,48,236	20.6
Total, productive ...	1,12,97,352	69.10	1,82,41,835	69.9	1,06,89,888	52.01	1,16,83,546	54.2
For paying off debts (prior)	48,22,059	29.49	71,76,537	27.5	71,51,050	34.79	69,40,779	32.3
For marriages ...	1,37,494	0.84	5,00,781	1.9	20,17,400	9.81	20,98,869	9.7
For other ceremonies ...	28,703	0.16	54,895	0.3	2,21,066	1.08	3,24,395	1.4
For litigation and other non-productive purposes.	64,547	0.39	1,05,613	0.4	4,75,845	2.31	5,01,789	2.4
Total, non-productive ...	2,30,744	1.41	6,61,292	2.6	27,14,311	13.20	29,25,053	13.5
Grand total ...	1,83,50,155	100.0	2,60,79,664	100.0	2,05,55,249	100.0	2,15,49,378	100.0
(2) VALUE.								
Loans not exceeding Rs. 50 ...	24,58,934	15.04	35,00,854	13.4	20,65,186	10.06	22,78,994	10.5
Loans exceeding Rs. 50, but not Rs. 100 ...	28,65,871	16.30	41,43,063	15.9	29,92,831	14.56	31,58,806	14.7
Loans exceeding Rs. 100, but not Rs. 250 ...	38,34,128	23.45	60,59,520	23.2	44,59,086	21.69	47,55,756	22.0
Loans exceeding Rs. 250 ...	73,91,222	45.21	1,23,76,227	47.5	1,10,38,146	53.70	1,13,66,823	52.8
Total ...	1,83,50,155	100.0	2,60,79,664	100.0	2,05,55,249	100.0	2,15,49,378	100.0

Agricultural Societies (other than Central Banks) in 1930-31 and 1929-30.

Loans.	Agricultural, 1930-31.		Agricultural, 1929-30.		Non-Agri- cultural, 1930-31.		Non-Agri- cultural, 1929-30.	
	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 ...	77,652	0.13	77,567	0.1	6,24,507	2.20	7,15,833	2.7
Loans on pledge of movables ...	9,68,822	1.68	18,21,458	3.1	2,63,492	0.93	37,472	0.1
Loans on mortgage of immovable properties ...	2,88,81,052	50.17	2,86,96,440	48.5	1,22,99,590	43.42	1,01,76,007	38.2
Loans on joint security of two or more members.	2,74,56,867	47.70	2,82,30,723	47.7	1,46,80,719	51.82	1,52,89,692	57.4
Loans on simple bond of borrowers ...	1,83,959	0.32	3,28,551	0.6	461,302	1.63	4,12,336	1.6
Total ...	5,75,68,352	100.0	5,91,56,838	100.0	2,83,29,610	100.0	2,66,10,340	100.00
(2) PERIOD.								
Loans not exceeding one year ...	1,86,74,257	32.44	1,94,52,611	32.9	58,43,976	20.65	55,64,574	20.9
Loans exceeding one year, but not two years ...	40,98,717	7.12	47,01,744	7.9	55,77,491	30.27	77,73,059	29.2
Loans exceeding two years, but not five years ...	2,23,75,187	38.86	2,22,50,590	37.7	91,83,115	32.42	80,16,259	32.3
Loans exceeding five years ...	1,24,20,191	21.58	1,27,51,893	21.5	47,20,028	16.66	46,56,448	17.6
Total ...	5,75,68,352	100.0	5,91,56,838	100.0	2,83,29,610	100.0	2,66,10,340	100.0

APPENDIX No. 3.—

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).
(1)	(2)	(3)	(4)	(5)	(6)
Provincial Bank	184	...	5	9	14
Central Co-operative Land Mortgage Bank	124	42	...	...	42
Central Banks	(a) 3,487	190	22	182	344
<i>Agricultural Societies.</i>					
Anantapur	25,013	917	27	8	952
Arcoot, North	30,339	1,470	94	...	1,564
Do. South	29,788	1,100	19	...	1,119
Bellary	12,755	833	31	...	864
Chingleput	42,851	927	38	11	976
Chittoor	8,441	312	4	1	817
Coimbatore	35,137	3,802	22	3	3,827
Cuddapah	5,994	207	7	1	215
Ganjām	25,658	2,507	13	10	2,530
Godāvari, East	57,781	4,668	49	...	4,715
Do. West	33,846	3,691	9	15	3,715
Guntur	48,397	3,029	34	4	3,067
Kanara, South	33,117	1,728	...	1	1,727
Kistna	30,587	3,133	28	19	3,180
Kurnool	10,307	889	13	6	908
Madras	2	1	...	...	1
Madura	32,488	2,997	22	280	3,299
Malabar	44,643	1,003	3	1	1,007
Nellore	18,802	1,467	35	14	1,516
Nilgiris, The	2,226	177	3	4	184
Rāmnād	18,036	987	27	2	1,016
Salem	23,640	2,202	14	2	2,218
Tanjore	43,550	3,789	159	18	3,966
Tinnevely	32,413	2,055	13	...	2,068
Trichinopoly	30,072	6,380	83	6	6,419
Visagapatam	18,853	2,585	13	8	2,606
Ganjām Agency	3,510	46	...	...	46
Godāvari Agency	599	46	...	...	46
Visagapatam Agency	2,835	188	...	...	188
Total	(b) 702,278	53,132	710	414	54,256
<i>Non-Agricultural Societies.</i>					
Anantapur	4,131	483	4	15	502
Arcoot, North	7,632	956	...	3	959
Do. South	9,082	1,106	2	14	1,122
Bellary	4,796	653	31	14	698
Chingleput	14,540	1,387	53	40	1,480

(a) Difference of 3 due to audit.

(b) Difference of 9,629 due to audit, transfer and liquidation.

Members, 1930-31.

Removed during the year.						At the end of the year (columns 2 + 6 - 12).	Of the number in column 13.	
Individuals.							Agriculturists.	Non-agriculturists.
Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
...	5	...	...	9	14	184	...	184
...	...	...	...	...	...	166	...	166
12	45	...	15	117	189	3,642	404	2,340
771	646	42	87	8	1,554	24,411	18,442	2,752
1,952	286	10	71	1	2,320	30,183	25,734	1,964
1,284	241	16	68	9	1,618	29,289	26,552	849
419	129	5	24	4	581	13,088	10,450	951
1,722	438	29	98	8	2,295	41,532	34,476	3,808
551	29	8	6	3	597	8,161	5,806	513
1,524	376	35	412	41	2,395	36,569	25,846	7,612
114	52	6	12	7	191	6,018	3,325	905
851	186	35	105	12	1,189	26,997	21,185	4,304
2,190	669	37	157	71	3,124	59,372	41,430	7,995
1,167	321	102	98	13	1,701	35,860	29,492	2,733
1,360	347	20	46	7	1,780	49,684	26,674	6,188
834	304	73	1,825	97	3,133	31,711	19,860	7,864
964	287	27	107	104	1,489	32,278	23,874	1,710
271	219	17	...	4	511	10,704	7,419	1,249
...	...	...	...	...	...	3	...	3
1,172	541	101	363	278	2,455	33,332	31,431	811
886	376	41	224	18	1,545	44,105	27,725	11,357
967	234	15	40	...	1,256	19,062	15,302	1,539
165	30	...	4	12	211	2,199	1,965	15
1,079	272	45	261	55	1,712	17,340	14,451	1,373
1,383	221	63	136	8	1,816	24,042	19,818	2,553
1,773	890	56	447	13	2,679	44,837	37,444	3,874
1,907	289	27	1,372	2	3,597	30,884	25,694	1,621
1,837	289	3	411	6	2,546	33,945	30,721	1,649
887	200	72	149	7	1,315	20,144	17,864	1,376
32	...	...	...	...	32	3,524	2,815	386
13	...	...	...	...	13	632	508	108
115	...	...	...	...	115	2,908	1,882	840
28,195	7,372	885	6,530	788	43,770	712,764*	548,185	78,852
317	48	29	86	15	480	4,143	643	2,580
652	75	6	101	9	843	7,748	695	5,741
819	118	...	134	13	1,084	9,100	946	7,107
369	43	12	7	52	483	5,011	173	3,980
773	89	26	112	54	1,054	14,968	1,296	12,820

* Excludes 2,056 society members.

APPENDIX No. 3.—

District.	Of the number in column 13—cont.		Of the number in		
	Mixed.	Total (columns 14 to 16).	Non-cultivating landlords.	Cultivating landlords.	Tenants.
	(16)	(17)	(18)	(19)	(20)
Provincial Bank	...	181	...	...	...
Central Co-operative Land Mortgage Bank	...	166	...	...	...
Central Banks	838	3,612	264	135	5
<i>Agricultural Societies.</i>					
Anantapur	3,217	24,411	3,507	12,897	1,233
Arcoot, North	2,485	30,183	2,339	21,809	1,050
Do. South	1,888	29,289	1,054	20,554	1,489
Bellary	1,637	13,038	2,768	6,882	427
Chingleput	3,248	41,532	2,278	29,600	1,678
Chittoor	1,842	8,161	942	4,316	306
Coimbatore	3,111	36,569	2,488	19,722	2,264
Cuddapah	1,788	6,018	709	2,278	212
Ganjām	1,508	26,997	3,518	14,864	2,575
Gōdāvari, East	9,917	59,372	4,878	18,025	8,010
Do. West	3,635	35,860	3,937	20,920	2,745
Guntur	16,872	49,684	4,726	18,161	2,442
Kanara, South	3,987	31,711	1,513	5,900	11,115
Kistna	6,694	32,278	2,379	18,444	1,460
Kurnool	2,036	10,701	1,123	5,473	539
Madras	...	3	...	...	...
Maṭūra	1,090	33,332	404	30,057	687
Malabar	5,023	44,105	1,621	8,482	14,790
Nellore	2,221	19,082	3,100	10,584	949
Nilgiris, The	219	2,199	3	1,942	20
Rāmuṇḍ	1,516	17,349	1,801	10,477	1,471
Salem	1,671	24,042	1,953	17,301	390
Tanjore	3,519	44,837	3,655	17,139	5,878
Tinnevely	3,569	30,834	2,673	19,974	1,390
Trichinopoly	1,575	33,945	1,955	24,114	3,306
Vizagapatam	904	20,144	1,101	15,866	1,156
Ganjām Agency	323	3,524	605	1,846	145
Gōdāvari Agency	16	632	68	396	26
Vizagapatam Agency	166	2,908	277	1,062	476
Total	85,727	712,764	57,370	378,294	68,179
<i>Non-Agricultural Societies.</i>					
Anantapur	920	4,143	265	223	58
Arcoot, North	1,812	7,748	236	367	42
Do. South	1,047	9,100	341	468	97
Bellary	858	5,011	82	68	6
Chingleput	1,360	14,966	714	341	144

Members, 1930-31—cont.

column 14.		Of the number in column 13.						
Field labourers.	Total (columns 18 to 21).	Brahmans.	Non-Brahman, Hindus.	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Andhras.	Other classes.	Total (columns 23 to 28).
(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
...	...	135	44	3	2	...	...	184
...	...	108	52	5	1	...	...	166
...	404	2,350	891	201	30	...	170	3,642
805	18,442	1,538	19,080	256	1,399	2,123	15	24,411
736	25,734	1,813	23,445	563	900	3,068	394	30,183
3,455	26,552	1,896	19,654	849	907	5,712	271	29,289
373	10,450	862	9,688	257	663	1,417	151	13,038
925	31,476	3,269	29,672	1,448	654	6,410	79	41,532
242	5,806	548	6,355	154	490	491	93	8,161
1,372	25,846	1,071	31,405	930	465	2,307	391	36,569
126	3,325	348	3,114	1,640	471	349	96	6,018
228	21,185	3,895	22,460	24	59	488	121	26,997
10,517	41,430	4,618	32,153	1,289	600	20,572	240	59,372
1,881	29,432	2,736	25,416	2,457	468	4,426	308	35,860
1,345	26,674	4,132	24,139	14,965	2,040	3,383	1,025	49,684
1,332	19,860	5,774	16,042	4,219	3,470	1,410	396	31,711
1,651	23,874	2,898	21,225	3,509	793	3,747	106	32,278
284	7,419	334	6,112	1,644	1,235	1,150	179	10,704
...	...	...	3	...	...	...	...	3
283	31,431	470	30,599	1,105	224	774	160	33,332
2,832	27,775	1,016	28,306	2,084	11,821	683	195	44,105
669	15,302	1,826	12,604	1,046	1,049	2,226	811	18,082
...	1,965	1	2,183	14	1	...	...	2,199
702	14,451	582	12,282	1,383	377	1,945	771	17,349
274	19,818	1,285	20,324	267	711	1,353	102	24,042
10,772	37,444	5,074	23,206	1,089	1,502	13,729	237	44,837
1,657	25,694	933	21,929	3,655	597	3,422	348	30,834
1,346	30,721	3,401	23,131	2,025	463	4,422	503	33,945
241	17,864	1,264	18,129	14	59	620	58	20,144
219	2,815	61	1,836	25	3	...	1,599	3,524
8	508	51	494	6	27	48	6	632
67	1,882	301	1,984	20	45	70	488	2,908
44,342	548,185	52,097	486,999	44,937	31,393	86,695	8,643	712,764
97	643	881	1,546	301	1,127	288	...	4,143
50	695	1,311	4,159	629	975	389	302	7,748
40	946	2,150	5,422	505	626	158	239	9,100
17	173	1,418	1,694	234	1,160	450	55	5,011
97	1,296	2,120	9,698	879	1,126	960	183	14,966

APPENDIX No. 3.—

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).
(1)	(2)	(3)	(4)	(5)	(6)
<i>Non-Agricultural Societies—cont.</i>					
Chittoor	4,520	772	8	4	779
Coimbatore	11,037	1,293	...	15	1,308
Cuddapah	4,277	612	1	...	613
Ganjām	7,148	788	1	...	789
Godāvari, East	7,994	786	...	1	787
Do. West	2,079	830	...	...	830
Guntūr	8,118	590	6	14	610
Kanara, South	9,410	839	7	38	884
Kistna	5,530	669	1	3	673
Kurnool	3,203	498	...	...	498
Madras	53,347	7,166	14	61	7,241
Madura	10,044	2,012	14	60	2,066
Malabar	10,845	1,410	8	8	1,428
Nellore	3,706	733	...	5	738
Nilgiris, The	3,338	720	...	...	720
Rāmnād	5,500	1,005	1	6	1,012
Salem	7,548	1,917	17	9	1,943
Tanjore	15,384	2,497	12	34	2,543
Tinnevely	10,053	2,047	5	35	2,087
Trichinopoly	17,738	3,165	...	...	3,165
Vizagapatam	11,317	1,817	1	2	1,820
Ganjām Agency	...	...	...	...	...
Godāvari Agency	91	1	...	...	1
Vizagapatam Agency	149	133	...	...	133
Total ...	(a) 253,531	36,365	181	381	36,927
Grand total ...	(b) 959,604	89,729	918	936	91,583

(a) Difference of 5,769 due to audit, transfer and liquidation.
 (b) Difference of 15,398 due to audit and liquidation.

Members, 1930-31—cont.

Removed during the year.						At the end of the year (columns 2+6-12).	Of the number in column 13.	
Individuals.							Agriculturists.	Non-agriculturists.
Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
166	39	23	256	18	502	4,797	645	3,099
508	80	57	521	149	1,315	11,080	1,634	7,318
756	25	1	...	39	821	4,069	488	2,782
339	15	21	36	4	415	7,500	367	6,561
639	54	23	99	1	816	7,965	155	6,993
210	15	...	10	...	235	3,174	402	1,957
289	65	10	60	23	447	8,279	1,138	4,538
287	75	35	528	135	1,060	9,234	981	6,990
363	18	...	4	23	408	5,795	487	3,907
232	23	7	...	...	262	3,439	408	2,310
3,043	220	102	435	274	4,074	56,514	42	56,069
325	68	19	539	186	1,137	10,993	2,814	7,365
423	87	15	218	16	759	11,512	1,070	9,873
269	53	11	226	1	560	3,884	186	3,198
279	10	26	119	222	656	3,400	63	2,912
339	61	48	703	98	1,249	5,263	595	3,529
505	45	2	313	47	912	8,579	1,180	6,381
1,363	169	2	635	86	2,255	15,672	2,379	10,296
740	74	71	854	54	1,793	10,347	1,394	6,795
1,101	136	15	225	...	1,477	19,426	624	17,906
582	75	15	309	8	989	12,148	829	10,635
...	...	...	...	...	...	...	...	...
5	...	...	...	...	5	87	72	12
13	...	...	...	...	13	269	...	269
15,706	1,775	576	6,530	1,527	26,114	264,344*	21,694	213,423
43,913	9,197	1,461	13,075	2,441	70,087	981,100	570,283	294,965

* Excludes 581 society members.

APPENDIX No. 3.—

District.	Of the number in column 13—cont.		Of the number in		
	Mixed.	Total (columns 14 to 16).	Non-cultivating landlords.	Cultivating landlords.	Tenants.
	(16)	(17)	(18)	(19)	(20)
<i>Non-Agricultural Societies—cont.</i>					
Chittoor	1,053	4,797	263	293	55
Coimbatore	2,078	11,030	570	676	158
Cuddapah	799	4,069	136	331	...
Ganjām	582	7,500	101	118	118
Gōdāvari, East	817	7,965	79	16	38
Do. West	815	3,174	85	51	253
Guntūr	2,603	8,279	455	362	219
Kanara, South	1,283	9,234	209	315	334
Kistna	1,401	5,795	106	322	35
Kurnool	723	3,439	...	402	3
Madras	403	56,514	...	31	...
Madura	814	10,993	399	2,036	207
Malabar	569	11,512	68	364	510
Nellore	500	3,884	94	85	5
Nilgiris, tho	425	3,400	...	63	...
Rāmnād	1,139	5,263	152	385	58
Salem	1,018	8,579	557	411	156
Tanjore	2,997	15,672	682	1,300	235
Tinnevely	2,158	10,317	542	601	184
Trichinopoly	896	19,428	193	220	133
Vizagapatam	684	12,148	267	406	103
Ganjām Agency	...	...	...	...	...
Gōdāvari Agency	3	87	52	19	1
Vizagapatam Agency	...	269	...	...	...
Total	29,227	264,344	6,631	10,274	3,152
Grand total	115,852	981,100	64,265	388,703	71,336

Members, 1930-31—cont.

column 14.		Of the number in column 13.						
Field labourers.	* Total (columns 18 to 21).	Brahmans.	Non-Brahmans.	Christians.	Muhammadians.	Ādi-Drāvidas and Ādi-Andhras.	Other classes.	Total (columns 23 to 25).
(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
34	645	1,252	2,663	306	477	77	22	4,797
230	1,634	3,018	5,836	829	747	233	367	11,030
21	484	752	1,477	713	897	200	39	4,069
20	357	2,344	4,506	134	327	180	9	7,500
22	155	2,081	3,789	1,084	395	388	228	7,965
13	402	759	1,480	412	159	89	275	3,174
102	1,138	2,005	2,976	1,926	932	426	14	8,279
123	981	2,488	3,072	2,411	775	320	168	9,234
24	487	1,926	2,309	795	323	221	221	5,795
1	406	590	1,142	786	832	87	2	3,439
11	42	13,513	25,764	7,735	4,290	3,784	1,428	56,514
172	2,814	2,561	6,439	808	812	39	334	10,993
130	1,070	616	7,523	839	831	787	916	11,512
2	186	1,151	1,358	677	489	146	63	3,884
...	63	259	1,199	891	211	646	194	3,400
...	595	1,574	2,885	321	275	34	174	5,263
56	1,180	2,202	4,873	217	999	201	87	8,579
182	2,379	4,193	9,329	570	816	567	197	15,672
67	1,394	1,959	5,532	2,195	382	239	40	10,347
73	624	4,543	7,966	4,032	1,580	1,131	174	19,426
53	829	3,649	7,099	464	402	452	82	12,148
...	...	...	...	...	...	...	...	...
...	72	11	66	...	7	2	1	87
...	...	85	173	3	5	...	3	269
1,637	21,694	61,411	131,975	30,496	21,980	12,474	5,808	264,344
45,979	570,283	116,101	619,961	77,842	53,406	99,169	14,621	981,100

APPENDIX No. 4—SECTION I.—Demand, balance and percentage of loans due by Agricultural and Non-Agricultural Credit Societies to Central Banks and others—1930-31.

District.	Principal.						Interest.		
	Long term.			Short term.			Interest.		
	Demand.	Balance.	Per-centage.	Demand.	Balance.	Per-centage.	Demand.	Balance.	Per-centage.
<i>Agricultural Societies.</i>	RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur ...	9,25,326	8,00,636	86.52	1,63,131	96,047	58.88	1,45,253	23,683	16.30
Arcot, North ...	12,27,889	8,90,616	72.54	5,18,891	2,97,418	57.34	2,48,834	17,141	6.89
Do. South ...	10,42,449	8,29,764	79.59	1,36,965	54,661	39.91	1,90,810	60,340	31.62
Bellary ...	5,70,244	5,11,822	89.76	1,16,939	75,475	64.54	95,846	27,736	28.94
Chingleput ...	16,71,704	9,95,449	59.55	3,05,509	31,175	10.20	3,53,093	541	0.15
Chittoor ...	5,58,459	4,72,863	84.67	14,209	7,799	54.89	72,153	10,413	14.43
Coimbatore ...	8,45,641	2,90,436	34.34	5,18,013	1,21,135	23.38	2,31,635	7,798	3.36
Cuddapah ...	3,98,000	3,64,339	91.52	54,109	46,981	86.84	83,911	42,245	50.35
Ganjām ...	7,21,317	2,43,785	33.79	5,57,515	2,25,843	40.51	1,57,048	11,353	7.23
Godāvari, East ...	5,76,681	2,64,850	45.93	28,98,847	10,91,168	37.64	3,87,412	17,063	4.40
Do. West ...	5,24,766	1,93,831	36.93	25,88,126	6,88,318	26.60	8,38,758	13,789	1.63
Guntūr ...	5,35,249	3,74,297	69.93	15,57,850	8,20,007	52.06	2,57,150	35,772	13.91
Kanara, South ...	52,003	5,678	10.91	7,54,682	1,83,452	24.30	77,650	6,215	8.39
Kistna ...	5,11,992	2,96,129	57.84	14,36,441	6,46,390	45.00	2,47,499	24,691	9.97
Kurnool ...	4,26,165	3,81,068	89.42	63,102	47,096	74.58	78,484	20,488	26.08
Madras ...	...	...	...	...	...	...	...	...	...
Madura ...	6,06,420	3,74,053	61.68	2,20,527	38,337	17.38	1,85,634	60,111	32.99
Malabar ...	5,76,388	4,81,676	83.57	95,042	40,719	42.84	1,18,593	39,402	33.22
Nellore ...	3,81,631	2,26,922	59.48	6,57,620	2,73,824	41.64	1,31,743	30,887	23.40
Nilgiris, the ...	35,147	8,949	25.48	25,826	2,859	11.07	11,082	122	1.10
Rāmnād ...	7,01,433	4,98,204	71.03	1,50,118	50,199	33.44	1,33,627	18,923	14.17
Salem ...	6,63,655	3,90,812	58.45	2,87,407	64,620	22.48	1,92,931	6,150	3.19
Tanjore ...	13,33,419	7,78,321	58.37	4,84,461	1,03,105	21.28	2,44,874	20,491	8.38
Tinnevely ...	5,26,811	3,15,593	59.91	4,81,796	1,64,315	34.93	1,28,258	22,494	17.54
Trichinopoly ...	10,93,073	4,27,580	39.10	6,42,132	36,194	5.64	2,75,744	4,817	1.75
Vizagapatam ...	81,287	36,812	45.32	11,24,200	4,63,403	41.22	1,03,458	11,957	11.55
Ganjām Agency ...	...	...	...	...	...	...	...	...	...
Godāvari, East Agency ...	3,995	...	...	41,879	29,090	69.46	5,296	...	...
Vizagapatam Agency ...	1,000	...	...	10,215	1,563	15.32	1,077	93	8.64
<i>Non-Agricultural Societies.</i>									
Anantapur ...	1,02,447	16,844	16.45	9,79,365	15,070	1.54	23,760	1	...
Arcot, North ...	1,67,193	19,651	11.75	3,78,014	5,837	1.54	36,233	203	0.51
Do. South ...	4,34,290	38,050	8.76	4,56,370	2,295	0.50	53,431	2,718	5.08
Bellary ...	98,091	12,055	12.29	65,711	10,965	16.70	13,839	286	2.07
Chingleput ...	9,89,573	30,200	3.05	1,30,440	4,966	3.80	71,854	109	0.15
Chittoor ...	40,578	10,023	24.71	13,65,499	4,954	0.36	51,236	372	0.07
Coimbatore ...	1,57,548	2,106	1.34	12,53,448	1,195	0.08	30,018	270	0.89
Cuddapah ...	85,898	16,968	19.75	80,926	15,694	19.40	16,469	870	5.29
Ganjām ...	45,677	8,460	18.52	2,86,820	44,409	15.48	24,361	418	1.71
Godāvari, East ...	57,611	7,890	13.71	2,88,318	21,779	7.24	19,441	975	5.28
Do. West ...	10,450	4,490	42.97	98,211	9,158	9.38	8,675	440	5.07
Guntūr ...	24,015	18,100	75.24	5,04,792	94,902	18.80	46,921	6,394	13.63

APPENDIX No. 4—SECTION I.—Demand, balance and percentage of loans due by Agricultural and Non-Agricultural Credit Societies to Central Banks and others—1930-31—cont.

District.	Principal.						Interest.		
	Long term.			Short term.			Interest.		
	Demand.	Balance.	Per-centage.	Demand.	Balance.	Per-centage.	Demand.	Balance.	Per-centage.
<i>Non-Agricultural Societies—cont.</i>	RS.	RS.		RS.	RS.		RS.	RS.	
Kanara, South ...	2,01,303	533	0.21	9,22,223	15,920	1.72	49,744	1,551	3.11
Kistna ...	27,348	6,056	22.14	3,67,876	37,916	10.31	25,026	373	1.49
Kurnool ...	44,747	10,337	23.09	61,408	8,991	14.63	12,313	2,607	21.17
Madras ...	13,00,849	8,304	0.63	25,16,654	803	0.02	1,84,805	721	0.39
Madura ...	1,30,641	6,805	52.08	12,03,706	7,452	0.58	43,758	1,608	3.29
Malabar ...	12,472	7,821	62.72	2,72,588	5,691	2.09	15,509	931	6.01
Nellore ...	55,590	10,997	19.78	1,55,865	2,369	1.52	18,716	516	2.76
Nilgiris, The ...	10,172	...	...	99,868	...	...	5,862	...	...
Rāmnād ...	2,09,491	11,648	5.56	5,49,397	1,619	0.29	88,596	1,888	4.37
Salem ...	1,05,500	6,946	6.58	21,06,524	10,424	0.49	72,600	285	0.39
Tanjore ...	2,59,260	8,283	3.19	9,94,725	3,210	0.33	66,624	517	0.77
Tinnevely ...	1,00,596	14,697	14.61	12,17,564	17,374	1.43	42,341	5,396	12.71
Trichinopoly ...	4,91,819	8,056	1.63	8,32,468	421	0.05	77,131	412	0.53
Vizagapatam ...	33,119	328	0.99	7,00,054	9,470	1.35	28,071	674	2.40
Ganjām Agency ...	...	...	...	...	...	...	...	...	...
Godāvari, Agency ...	174	14	8.05	3,000	1,934	64.47	232	...	...
Vizagapatam Agency ...	...	...	...	284	...	...	...	...	...

APPENDIX No. 4—SECTION II.—Percentage of overdues by primary societies to individual central banks towards principal, arrear interest, and current interest for 1930-31.

Serial number.	Name of bank.	Percentage of principal overdues to demand.		Percentage of overdue arrear interest to demand.	Percentage of overdue current interest to demand.
		Long term.	Short term		
CENTRAL BANKS.					
1	Anantapur District Co-operative Central Bank, Limited, No. 3231, Anantapur.	84.73	22.78	20.97	12.48
2	North Arcot District Co-operative Central Bank, Limited, No. 2161, Vellore.	68.80	44.45	75.85	4.64
3	South Arcot District Co-operative Central Bank, Limited, No. 1844, Cuddalore.	78.20	17.30	56.40	27.70
4	Hospet Co-operative Central Bank, Limited, No. 5398, Hospet.	84.66	67.40	52.42	24.57
5	Chingleput District Co-operative Central Bank, Limited, No. 1560, Conjeeveram.	63.69	3.48	...	...
6	Chittoor District Co-operative Central Bank, Limited, No. 5230, Chittoor.	81.52	14.40	9.96	17.41
7	Coimbatore District Urban Bank, Limited, No. 427, Coimbatore.	27.05	11.03	20.90	2.70
8	Cuddapah District Co-operative Central Bank, Limited, No. 3233, Cuddapah.	81.70	55.80	45.00	39.30
9	Ganjām District Co-operative Banking Union, Limited, No. 1928, Berhampur.	58.50	64.09	14.22	11.82
10	Aska Co-operative Central Bank, Limited, No. 2569, Aska.	16.87	15.56	...	2.55
11	Godāvari District Co-operative Bank, Limited, No. 2351, Cocanada.	66.77	50.34	55.98	14.26
12	Rajahmundry Co-operative Central Bank, Limited, No. 4200, Rajahmundry.	68.84	56.57	47.86	0.84
13	Ramachandrapuram Co-operative Central Bank, Limited, No. 4201, Ramachandrapuram.	37.59	25.42	...	10.30
14	Sree Konaseema Co-operative Central Bank, Limited, No. 4460, Amalapuram	42.33	40.31	27.86	1.97
15	West Godāvari District Co-operative Central Bank, Limited, No. 2965, Ellore.	40.23	30.43	43.79	4.04
16	Guntur District Co-operative Bank, Limited, No. 530, Tenali.	67.21	47.81	16.45	...
17	South Kanara Central Co-operative Bank, Limited, No. 1113, Mangalore.	25.99	30.74	63.18	1.95
18	Kistna District Co-operative Bank, Limited, No. 1422, Masulipatam.	46.49	37.52	7.59	8.22
19	Vizlavada Central Co-operative Bank, Limited, No. 2967, Bezvada.	57.58	38.58	3.60	8.88
20	Kurnool District Co-operative Central Bank, Limited, No. 3232, Kurnool.	85.04	40.73	38.64	20.39
21	Madras Christian Central Co-operative Bank, Limited, No. 1874.	46.58	9.37	47.06	8.61
22	The Madras District Co-operative Central Bank, Limited, Madras.	2.23	20.47	...	...

APPENDIX No. 4—SECTION II.—Percentage of overdues by primary societies to individual central banks towards principal, arrear interest, and current interest for 1930-31—cont.

Serial number.	Name of bank.	Percentage of principal overdues to demand.		Percentage of overdue arrear interest to demand.	Percentage of overdue current interest to demand.
		Long term.	Short term.		
	CENTRAL BANKS—cont.				
23	Madura-Rāmnād Central Co-operative Bank, Limited, No. 975, Madura.	51.02	8.30	55.55	8.10
24	Malabar District Co-operative Bank, Limited, No. 2411, Calicut.	82.68	35.20	74.17	12.83
25	Nellore District Co-operative Banking Union, Limited, No. 2523, Nellore.	60.31	35.21	22.16	16.57
26	Srivilliputtūr Co-operative Banking Union, Limited, No. 5184, Srivilliputtūr.	70.46	34.92	14.21	6.49
27	Salem District Urban Bank, Limited, No. 151, Salem.	64.00	22.49	35.89	2.87
28	Co-operative Bank, Limited, No. 1023, Kumbhakōnam.	53.66	13.04	...	2.50
29	Co-operative Central Bank, Limited, No. 5214, Tanjore.	70.21	10.98	33.14	9.84
30	Tinnevely District Co-operative Banking Union, Limited, No. 2690, Tinnevely.	72.00	52.00	20.00	11.00
31	Trichinopoly District Urban Bank, Limited, No. 178, Trichinopoly.	46.30	9.00	5.13	1.25
32	Co-operative Central Bank, Limited, No. 1764, Vizianagram.	28.56	32.22	8.66	6.34

District.	1929-30.				1930-31.				Out of principal.				
	Long term.		Short term.		Long term.		Short term.						
	Principal recover-able.	Balance.	Percentage of balance to demand.	Principal recover-able.	Balance.	Percentage of balance to demand.	Principal recover-able.	Balance.					
										(2)	(3)	(4)	(5)
(1)	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	
Agricultural Societies.													
Anantapur ...	10,35,450	8,57,963	82.90	2,16,835	1,47,550	69.20	11,41,190	9,61,798	84.28	2,11,594	1,48,580	70.22	
Arcot, North ...	16,90,735	10,74,857	63.57	5,38,780	2,29,033	42.51	16,37,797	12,94,074	79.01	6,97,374	4,64,503	68.61	
Do. South ...	13,89,805	9,53,395	69.10	2,17,649	1,07,837	49.54	13,53,329	11,04,897	81.64	1,81,309	1,18,148	64.05	
Bellary ...	5,70,454	3,90,678	68.18	1,06,561	59,152	55.31	6,83,387	6,21,162	90.89	1,39,306	1,01,615	73.47	
Chingleput ...	23,85,505	15,70,777	65.85	4,04,461	1,15,147	28.47	25,77,959	19,24,147	74.64	3,91,512	1,53,518	39.21	
Chittoor ...	5,36,071	4,23,049	78.83	51,463	41,414	80.44	5,60,797	4,67,042	83.28	50,780	43,209	85.04	
Coimbatore ...	11,44,646	4,98,917	43.58	7,21,217	2,09,921	29.10	12,23,194	6,38,237	52.17	6,95,939	2,75,185	39.54	
Cuddapah ...	4,09,491	3,66,527	89.50	79,949	67,333	84.30	4,54,212	4,15,330	91.44	77,262	67,644	87.55	
Ganjām ...	7,82,579	2,10,021	26.87	4,54,609	1,21,091	26.64	8,80,954	3,86,321	43.85	6,19,090	2,81,259	45.43	
Godāvari, East ...	7,70,229	3,30,646	42.92	27,42,315	8,01,493	29.22	9,33,695	5,67,719	60.80	34,73,430	16,51,784	47.52	
Do. West ...	6,16,021	1,20,588	19.58	22,99,455	3,51,972	15.31	6,54,453	3,14,052	47.99	31,53,096	11,62,528	36.84	
Guntur ...	6,14,332	2,67,240	43.50	14,31,641	8,91,829	27.37	6,74,591	4,99,417	73.43	19,50,187	11,37,260	58.31	
Kanara, South ...	1,62,439	60,107	37.00	11,56,177	4,41,331	39.17	1,65,987	84,378	50.83	10,87,030	4,85,093	44.62	
Kistna ...	5,95,597	2,12,786	35.73	13,85,841	8,08,122	21.87	6,08,984	3,69,831	60.73	18,54,645	8,96,753	48.35	
Kurnool ...	4,23,694	3,48,277	82.20	1,16,799	68,697	58.82	5,16,878	4,60,055	89.01	87,575	68,560	78.35	
Madras ...	...	...	...	...	...	...	...	...	...	...	...	...	
Madura ...	8,31,451	5,27,951	63.49	1,92,443	54,236	28.18	9,34,285	6,75,595	72.31	8,02,083	95,595	31.15	
Malabar ...	4,72,365	3,16,532	67.01	8,68,324	5,62,293	65.12	5,15,593	4,11,862	71.86	8,34,594	6,32,786	75.55	
Nellore ...	4,15,715	2,52,298	61.41	7,63,961	2,98,547	29.08	4,52,877	3,25,424	71.86	8,27,172	4,18,572	50.50	
Nilgiris, The ...	87,907	61,703	70.19	30,829	11,827	38.36	88,210	65,576	74.34	34,986	15,263	43.35	
Rāmnād ...	7,94,529	5,89,602	67.90	1,70,604	91,890	53.80	8,40,036	6,24,344	74.32	1,87,990	1,06,727	56.65	
Salem ...	9,50,308	5,00,175	52.63	3,17,019	1,28,129	40.41	10,32,783	6,43,053	62.26	3,70,884	1,87,288	50.35	
Tanjore ...	16,49,032	10,25,849	62.22	7,39,856	2,25,612	30.49	18,42,861	12,82,489	69.59	6,33,208	2,62,568	41.15	
Thiruvellay ...	8,93,734	4,50,279	55.61	9,80,894	2,71,278	27.67	6,69,572	4,24,448	63.38	5,61,879	2,43,131	40.65	
Trichinopoly ...	16,43,085	7,70,203	46.88	5,44,514	99,204	18.21	17,48,648	10,03,886	57.41	6,59,012	1,74,751	26.15	
Vizagapatam ...	67,246	26,040	38.72	10,45,340	3,57,569	34.21	1,02,861	50,938	49.52	12,87,410	5,90,970	45.90	
Ganjām Agency ...	...	...	...	3,873	1,636	44.54	...	...	...	...	...	...	
Godāvari Agency ...	2,863	...	...	26,107	2,180	8.15	7,235	4,193	57.95	39,776	28,273	71.15	
Vizagapatam Agency ...	1,638	352	21.49	34,489	14,764	42.87	...	...	...	12,386	1,762	14.14	

District.	1929-30.				1930-31.				Out of principal.				
	Long term.		Short term.		Long term.		Short term.						
	Principal recover-able.	Balance.	Percentage of balance to demand.	Principal recover-able.	Balance.	Percentage of balance to demand.	Principal recover-able.	Balance.					
										(2)	(3)	(4)	(5)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Non-Agricultural Societies.													
Anantapur	8,53,078	69,331	19.66	1,46,215	45,009	30.71	3,54,103	1,01,675	28.71	1,54,223	14,362	8.75	
Arcoot, North	6,26,152	1,72,256	27.61	1,72,989	12,693	7.34	6,34,930	2,15,609	33.96	1,41,402	9,887	6.99	
Do. South	6,19,171	2,49,129	40.23	6,21,976	2,05,491	33.04	6,22,309	2,63,128	42.28	1,03,913	18,465	15.84	
Bellary	2,41,487	59,059	24.46	30,539	7,187	23.14	2,47,044	82,308	33.32	55,815	11,334	20.31	
Chingleput	7,54,156	1,84,628	24.48	1,23,300	15,368	12.46	9,05,546	3,15,098	34.79	97,861	12,557	12.83	
Chittoor	6,98,400	3,61,809	51.70	85,944	38,240	44.50	5,52,031	2,28,065	41.31	1,28,649	20,116	15.64	
Coimbatore	6,07,977	1,65,240	27.17	3,81,972	80,275	21.01	6,32,028	1,83,370	29.01	4,23,735	63,422	14.94	
Cuddapah	3,08,572	91,654	29.90	1,04,380	14,321	13.70	2,45,857	76,497	31.11	1,18,660	17,345	14.62	
Ganjām	1,63,257	64,045	39.23	1,74,395	20,621	11.82	2,50,253	1,00,882	40.31	1,36,834	52,093	38.07	
Godāvari, East	2,49,705	90,029	36.09	2,60,268	59,628	22.91	2,12,664	80,537	37.87	3,17,837	99,330	31.25	
Do. West	19,625	4,642	23.65	1,07,228	30,505	28.53	15,003	7,483	49.88	1,46,977	64,325	43.77	
Guntur	3,24,561	1,10,556	34.03	2,41,138	57,073	23.67	3,45,792	1,85,690	53.69	2,92,355	1,52,879	52.29	
Kanara, South	3,87,626	1,23,336	31.81	7,46,769	1,18,166	15.82	5,62,882	1,80,554	32.19	5,76,760	1,16,596	20.21	
Kistna	1,13,081	34,913	30.83	3,57,963	54,723	15.29	1,20,186	47,441	39.47	4,04,493	1,59,955	39.54	
Kurnool	1,34,742	71,985	53.42	32,986	10,050	30.47	1,25,720	56,023	44.56	23,391	9,393	40.00	
Madras	35,11,771	2,82,256	8.49	10,73,037	54,020	5.03	44,30,847	8,29,677	7.44	7,90,133	41,232	5.00	
Madura	3,46,839	73,634	21.25	7,56,454	81,102	10.72	3,91,840	1,06,863	27.27	10,22,398	1,62,071	15.00	
Malabar	1,41,754	66,704	47.06	2,80,757	1,22,924	43.78	1,56,570	76,206	48.29	2,61,039	1,09,573	41.00	
Nellore	2,24,275	1,01,007	45.04	58,470	13,272	22.69	2,50,112	1,10,237	44.07	55,027	19,824	36.00	
Nilgiris, The	1,43,434	27,576	19.57	95,868	10,278	10.72	1,49,804	34,323	22.91	98,459	18,345	18.00	
Rāmnaā	3,70,532	1,16,882	31.05	1,51,929	24,625	16.02	3,93,732	1,59,117	40.41	1,88,966	45,912	24.00	
Salem	3,77,130	75,717	22.96	7,43,217	44,773	6.02	3,90,039	88,944	22.80	9,30,293	68,506	7.00	
Tanjore	6,75,238	1,86,448	27.61	3,34,136	42,367	12.68	7,05,483	2,17,104	30.77	3,86,439	58,409	15.00	
Tinnevely	4,83,772	1,14,684	23.71	2,09,291	30,319	14.43	5,53,107	1,29,250	23.37	1,82,945	31,861	17.00	
Trichinopoly	15,89,736	1,44,292	9.08	5,75,354	35,246	6.12	18,08,287	1,81,079	10.02	5,56,088	60,316	10.00	
Vizagapatam	8,45,364	71,994	28.46	4,66,636	81,194	17.46	2,11,287	29,317	13.98	7,04,880	1,80,603	25.00	
Ganjām Agency	...	...	...	...	...	...	...	...	...	...	...	...	
Godāvari Agency	...	...	...	...	...	...	...	...	...	...	...	...	
Vizagapatam Agency	...	...	...	...	...	...	...	...	...	...	...	...	

APPENDICES

District.	Out of interest overdue at the end of the previous year.						Out of interest accrued and fallen due during the year.					
	1929-30.			1930-31.			1929-30.			1930-31.		
	Demand.	Balance.	Percent- age.	Demand.	Balance.	Percent- age.	Demand.	Balance.	Percent- age.	Demand.	Balance.	Percent- age.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<i>Non-Agricultural Societies.</i>												
Anantapur ...	10,508	4,903	45	16,246	8,104	59.88	49,849	9,879	19	47,925	8,384	17.52
Arcoot, North ...	45,100	21,537	48	43,227	27,980	64.68	88,637	26,028	29	88,285	21,505	24.36
Do. South...	46,161	25,261	63	58,731	41,272	70.27	93,937	28,446	30	94,879	30,314	31.95
Bellary ...	8,867	2,668	30	10,327	3,383	32.76	30,747	9,066	29	32,358	9,528	29.40
Chingleput ...	27,807	13,332	47	37,658	18,019	47.85	1,28,824	24,715	2	1,24,673	31,139	24.98
Chittoor ...	19,343	7,964	41	20,496	5,060	24.69	82,214	12,543	15	94,905	21,711	22.88
Coimbatore ...	28,582	16,667	8	35,329	10,169	28.76	1,12,835	17,698	15	1,20,635	30,557	25.33
Cuddapah ...	11,138	810	7	12,556	2,110	16.80	36,642	12,225	33	36,979	12,618	34.13
Ganjām ...	19,212	10,099	53	23,487	12,100	51.52	83,592	49,719	59	52,432	18,169	34.65
Godāvari East ...	11,670	5,042	43	9,036	2,911	32.22	42,272	6,427	15	46,626	8,779	18.83
Do. West ...	...	...	42	5,829	2,203	37.79	...	...	39	12,580	3,861	30.69
Guntur ...	2,420	616	25	22,772	9,120	40.05	87,969	15,960	18	63,440	23,428	36.93

Canara, South	14,933	7,314	49	23,034	15,044	65.31	7,746	7,181	8	93,394	9,789	10.48
Kistna	21,417	13,979	65	12,888	4,829	87.47	40,900	9,835	24	44,466	18,562	41.75
Kurnool	12,144	4,844	40	11,770	4,689	39.84	19,035	6,368	33	21,508	9,865	45.86
Madras	8,636	4,313	50	60,252	36,803	61.08	4,21,414	1,63,626	40	5,04,522	35,052	6.95
Madura	64,840	...	...	25,067	8,595	34.29	97,574	11,631	12	1,11,933	22,470	20.07
Malabar	18,265	9,025	49	35,970	26,433	73.49	33,191	12,991	39	35,819	15,424	48.06
Nellore	30,331	20,192	66	12,344	6,032	48.87	34,892	14,538	42	40,958	13,673	33.38
Nilgiris, The...	{ 10,768 2,613 }	4,067	38	3,057	860	28.13	21,657	17,650	62	23,685	5,103	21.54
Rāmnaḍ	17,694	7,801	44	24,905	11,256	45.19	62,636	14,871	24	64,211	15,583	24.26
Salem...	22,212	11,193	50	19,894	8,194	41.19	1,23,729	8,166	6	1,35,645	12,695	9.35
Tanjore	26,775	12,032	45	28,958	11,750	40.58	1,09,915	17,043	15	1,28,622	26,128	20.31
Tinnevely	20,023	12,774	64	23,661	15,897	67.19	80,349	10,883	13	88,552	11,789	14.11
Trichipopoly	37,862	15,649	41	28,372	15,749	55.51	2,13,484	22,578	11	2,29,599	15,901	6.19
Vizagapatam	11,102	3,488	31	8,055	3,230	40.10	70,893	8,427	12	90,969	14,993	16.48
Ganjām Agency	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari Agency	246	45	18	155	124	80.00	241	78	32	861	442	51.34
Vizagapatam Agency.	...	...	...	...	...	...	...	...	...	65	...	...

APPENDIX No. 5—SECTION II (a) AND

District.	Societies which are good in their working and do not depend on outside agency for help except for final audit.	Societies which are able to manage their affairs themselves and which can afford to have a few defaulters and where accounts need not be faultless.	All other societies that do not 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	5	9	188	37	239
Arcot, North	4	41	848	65	458
Do. South	4	25	427	24	480
Bellary	2	12	161	17	192
Chingleput	9	38	134	25	206
Chittoor	2	10	150	21	183
Coimbatore	15	84	240	52	401
Cuddapah	...	9	80	48	137
Ganjām	7	39	821	11	878
Godāvari, East	4	20	121	145	290
Do. West	7	63	92	9	171
Guntūr	27	180	352	37	546
Kanara, South	3	38	113	65	219
Kistna	13	112	124	14	263
Kurnool	3	11	199	27	240
Madras	13	11	15	4	43
Madura	...	18	338	24	380
Malabar	18	62	204	20	304
Nellore	8	49	190	29	271
Nilgiris, The	2	15	46	4	67
Rāmnād	7	39	225	34	305
Salem	3	41	207	80	311
Tanjore	11	83	458	70	625
Tinnevely	16	52	310	55	433
Trichinopoly	9	58	159	33	239
Vizagapatam	2	95	122	14	233
Ganjām Agency	...	...	...	...	...
Godāvari Agency	...	10	2	...	12
Vizagapatam Agency	..	2	...	...	2
Total	189	1,189	5,306	944	7,628

(b)—Classification of Societies—1930-31.

Number of societies in which collections of principal to demand by members were						Societies in which no loans have yet fallen due.	Total.
25 per cent.	70 per cent.	55 per cent.	40 per cent.	Below 40 per cent.	Dormant societies which have not given any loans in the last 12 months.		
I	II	III	IV	V	VI	VII	
8	13	8	13	161	36		239
24	29	22	28	274	71	10	458
8	25	28	33	290	68	19	480
10	8	2	7	103	59	3	192
10	14	16	17	66	81	2	206
4	7	3	6	159	4		183
43	54	37	30	56	163	18	401
...	4	2	2	95	33	1	137
92	77	41	32	103	9	24	378
15	25	40	60	114	31	5	290
33	25	14	28	47	14	10	171
63	90	57	46	138	99	53	546
14	45	13	30	50	63	1	219
18	30	20	30	131	28	6	263
6	12	7	7	140	61	7	240
14	10	2	2	7	7	1	43
22	25	24	14	41	242	12	380
19	48	28	27	160	14	8	304
18	27	20	30	133	29	14	271
4	8	2	4	12	36	1	67
11	23	16	14	27	212	2	305
18	34	22	20	51	151	15	311
16	35	26	33	169	297	49	625
43	49	25	14	28	255	19	433
14	45	21	17	47	87	8	239
76	27	16	8	73	25	8	233
...	...	...	...	...	...	...	...
1	1	...	2	6	1	1	12
...	...	1	...	...	1	...	2
604	790	513	554	2,690	2,180	297	7,628

APPENDIX No. 6—Agricultural, Purchase, Purchase and Sale,

SECTION I.—PURCHASE, PURCHASE

District.	Number of societies.	(a) Purchase as owner.			
		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.
(1)	(2)	(3)	(4)	(5)	(6)
		RS.	RS.	RS.	RS.
Anantapur ...	5	...	...	...	...
Arcot, North ...	6	545	5,088	5,326	307
Do. South ...	10	307	392	275	424
Bellary ...	7	...	...	...	...
Chingleput ...	10	68	...	21	47
Chittoor ...	1	...	...	...	...
Coimbatore ...	8	3,591	12,136	13,102	2,825
Onddapa ...	3	...	...	...	...
Ganjām ...	1	...	...	...	...
Godāvari, East ...	2	119	992	670	441
Kanara, South ...	5	...	...	...	...
Kurnool ...	2	...	...	...	...
Madras ...	1	454	1,62,835	1,62,786	53
Madura ...	1	550	10,827	10,870	507
Malabar ...	1	874	45,550	45,992	432
Nellore ...	1	...	4,193	4,193	...
Rāmnād ...	2	7,986	14,627	17,485	5,128
Salem ...	2	...	...	...	...
Tanjore ...	12	1,619	12,561	11,975	2,205
Tinnevely ...	5	697	14,198	14,159	736
Trichinopoly ...	6	11,140	29,925	35,579	5,486
Vizagapatam ...	2	...	...	...	...
Ganjām Agency ...	3	5,197	6,653	7,724	4,126
Vizagapatam Agency ...	10	4,909	8,597	5,788	2,773
Total ...	(a) 106	(b) 88,056	3,23,074	3,35,840	25,290

(a) Excludes two societies not started on work.

(b) Includes Rs. 8,799 due to audit and transfer and excludes Rs. 349 due to liquidation.

Production, Production and Sale Societies, 1930-31.

AND SALE SOCIETIES.

(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 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.
(7)	(8)	(9)	(10)	(11)	(12)	(13)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	38,741	55,098	55,861	88,478
...	...	...	1,638	200	1,283	555
...	...	...	7,815	3,537	2,660	8,492
...	...	...	23,938	23,749	31,326	16,856
...	...	...	2,230	...	1,430	800
...	...	...	...	...	...	...
...	...	...	1,31,612	5,49,881	6,32,235	49,258
...	...	...	1,344	2,340	1,804	1,880
...	...	...	42,659	...	16,202	26,457
...	...	...	...	100	...	100
...	...	...	7,334	14,365	11,015	10,684
...	...	...	19,180	1,990	12,109	9,061
...	...	...	...	...	...	...
...	...	...	...	...	...	...
874	45,549	41,888	877	619	619	877
...	...	...	...	...	...	...
...	...	...	...	...	...	...
...	...	...	35,183	18,434	39,370	14,247
...	...	...	3,308	13,855	16,259	902
...	87,464	87,464	5,375	4,408	3,162	6,616
...	...	...	32,256	5,325	25,254	12,827
...	...	...	...	...	...	...
...	...	...	...	...	...	...
(c) 874	1,33,013	1,29,352	(d) 3,53,283	6,98,896	8,50,089	1,97,090

(c) Includes Rs. 874 due to audit.

(d) Excludes Rs. 22,067 due to liquidation, and Rs. 11,447 due to audit.

APPENDIX No. 6—SECTION I.—PURCHASE, 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 agri- cultural 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)
	Rs	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Anantapur		37,658	1,682	44,278	698	1,100	24
Arcot, North		4,677	...	10,554	428	28	100
Do. South	522	...	...	13,796	111	72	254
Bellary	337	88,615	4,593	32,054	1,885	1,442	86
Chingleput	...	...	...	13,813	23	119	310
Chittoor	...	...	...	150	18	...	16
Coimbatore	...	4,32,345	4,323	79,451	7,408	2,371	807
Cuddapah	...	...	...	2,362	8	42	12
Ganjam	...	...	...	29,252	404	...	2,600
Gondavari, East	...	...	...	1,131	30	28	20
Kanara, South	...	...	...	45,692	748	1,481	8,046
Karnool	...	1,253	33	14,402	125	...	158
Madras	...	...	...	14,213	20,257	...	11,060
Madura	...	...	...	839	443	115	...
Malabar	...	...	...	7,938	...	...	6,705
Nellore	...	...	...	250	7	...	52
Ramanād	...	...	...	7,866	995	463	117
Salem	...	...	...	2,311	148	107	...
Tanjore	136	...	...	33,221	1,521	1,925	1,435
Tinnevely	...	22,807	226	11,390	1,692	213	88
Trichinopoly	22,990	21,234	...	3,782	4,136	1,183	1,170
Visagapatam	...	30,983	1,843	14,080	1,624	296	38
Ganjam Agency	...	...	...	12,920	736	215	176
Visagapatam Agency	...	...	...	31,230	1,256	1,356	127
Total	23,883	6,34,367	12,700	4,53,475	44,701	12,551	34,120

APPENDIX No. 6—SECTION II.—PRODUCTION, PRODUCTION AND SALE SOCIETIES, 1930-31.

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	...	...	...	...	1,40,423	358	27,067
Chingleput ...	25	...	...	...	33,888	1,512	3	157
Kanara, South ...	1	...	10,375	...	...	15,529	...	2,483
Madura ...	1	...	...	...	...	4,301	147	...
Total ...	29	...	10,375	...	33,888	1,61,765	508	29,707

APPENDIX NO. 7—SECTION I.—Particulars of joint purchase made by

District.	Agricultural requisites.		Manure.	
	Monsoon ploughs.	Others.	Fish-guano, fish manure, bonemeal, etc.	Oil-cake.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
Anantapur ...	...	...	...	...
Arcoot, North ...	...	...	...	...
Do. South ...	...	1,620	...	268
Bellary ...	...	...	...	...
Chingleput ...	...	...	...	...
Coimbatore ...	...	...	...	...
Ganjām ...	...	...	...	...
Gōdāvari, East ...	...	...	...	...
Do. West ...	...	...	...	...
Guntūr ...	...	...	...	...
Kanara, South ...	...	...	...	250
Kistna ...	...	726	...	...
Kurnool ...	...	...	...	...
Madras ...	...	...	...	...
Madura ...	...	...	...	...
Nellore ...	...	...	...	...
Salem ...	...	...	...	...
Tanjore ...	...	...	807	...
Tinnevely ...	...	...	...	117
Trichinopoly ...	...	5,682	1,43,220	...
Vizagapatam ...	...	...	...	...
Total ...	...	8,008	1,44,027	635

APPENDIX NO. 7—SECTION II.—Particulars of joint sale made by

District.	Paddy.	Tobacco.	Cotton.
	(2)	(3)	(4)
(1)			
	RS.	RS.	RS.
Anantapur ...	...	...	...
Madura ...	...	...	...
Nilgiris, the ...	...	...	...
Total ...	...	...	...

societies other than those referred to in Appendices Nos. 6 and 8, 1930-31.

Food-stuffs.		Cloths.	Cattle food and miscellaneous articles.	Total.	Estimated savings.	Advances made in the year on the pledge of produce and standing crops.
Rice.	Other articles.					
(6)	(7)	(8)	(9)	(10)	(11)	(12)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
34	489	30	...	558	11	...
...	...	...	...	1,888	...	12,205
...	394	...	...	394	...	10,463
4,618	...	1,150	...	5,763	216	770
...	11	200	...	211	21	32,516
7,601	...	824	...	8,425	256	...
...	...	...	...	...	...	14,193
...	...	...	...	...	...	20,890
...	...	...	...	...	...	1,18,492
...	1,080	...	...	1,330	198	12,225
...	...	...	...	...	...	15,792
12,845	908	296	...	14,775	244	1,04,362
...	...	...	...	...	...	220
...	16,027	28,352	...	44,379	860	...
...	2,814	...	...	2,814	...	1,820
...	...	100	...	100	...	53,327
...	...	...	...	...	...	18,855
3,444	6,872	...	...	11,123	27	47,364
...	...	...	...	117	3	...
...	...	900	...	1,49,782	1,800	45,450
1,355	...	...	...	1,355	807	23,220
29,892	28,595	31,852	...	2,43,009	3,937	5,32,154

societies other than those referred to in Appendices Nos. 6 and 8, 1930-31.

Mats.	Jaggery.	Lunghis.	Groundnut and coconuts.	Other articles.	Total.	Approximate gain.
(5)	(6)	(7)	(8)	(9)	(10)	(11)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	58	58	9
...	...	...	...	3,93,020	3,93,020	33,587
...	...	...	...	3,338	3,338	568
...	...	...	...	3,96,416	3,96,416	34,134

APPENDIX NO. 8.—*Non-Agricultural*

SECTION I.—PURCHASE, PURCHASE AND SALE SOCIETIES

District.	Number of societies.	(a) Purchase as owner.				(b) Sale as owner.		
		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.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I.—PURCHASE AND SALE.		RS.	RS.	RS.	RS.			
Anantapur ...	3	957	3,731	3,884	804	...	...	...
Arcot, South ...	7	5,811	56,484	57,211	5,084	...	...	...
Bellary ...	7	2,765	22,140	18,902	6,003	...	...	...
Chingleput ...	5	1,423	21,525	20,875	2,273	...	...	...
Chittoor ...	3	520	2,696	2,912	404	...	...	...
Coimbatore ...	6	14,903	70,097	79,851	5,149	...	...	...
Cuddapah ...	2	750	7,915	8,252	413	...	...	...
Ganjām ...	8	1,542	17,017	17,203	1,386	...	...	...
Godāvari, East ...	9	4,852	21,157	20,781	5,228	...	...	...
Do. West ...	3	1,745	6,124	3,749	4,120	...	...	...
Guntūr ...	4	2,778	4,533	5,795	1,516	...	...	...
Kanara, South ...	4	1,113	9,686	10,126	673	...	...	...
Kistna ...	4	3,147	16,059	16,083	3,128	...	...	...
Kurnool ...	7	1,130	15,758	12,433	4,455	...	...	...
Madras ...	4	1,19,411	9,28,180	9,41,652	1,05,939	...	...	...
Madura ...	6	39,639	2,02,642	2,04,165	38,166	...	...	...
Malabar ...	46	9,292	62,549	64,863	6,978	...	...	...
Nellore ...	4	704	13,774	12,100	2,378	...	...	...
Nilgiris, the ...	3	19,768	1,66,761	1,69,358	17,171	...	...	...
Rāmnād ...	6	8,037	81,783	81,660	8,160	...	...	...
Salem ...	8	4,414	60,869	59,987	5,296	...	...	...
Tanjore ...	7	6,473	41,976	42,902	5,547	...	...	...
Tinnevely ...	6	3,787	38,003	37,928	3,802	...	...	...
Trichinopoly ...	4	4,177	13,518	16,263	1,432	...	...	...
Vizagapatam ...	7	21,500	11,969	11,769	21,700	...	...	...
Do. Agency.	2	200	833	780	223	...	...	...
Total ...	175	2,80,888	18,97,779	19,21,244	2,57,423	...	...	...
	(a)	(b)						

(a) Excludes five societies not started on work.

(b) Includes Rs. 15,008 due to audit; and excludes Rs. 2,222 due to liquidation.

Trading Societies, 1930-31.

EXCLUDING SUCH SOCIETIES FOR WEAVERS.

(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.	
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 necessities purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.			Plus.	Minus.
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
..	..	..	..	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
..	..	..	..	..	..	..	865	163	235	...
..	..	..	..	..	..	..	15,915	3,279	3,579	647
..	..	..	..	..	..	..	6,364	1,246	938	76
..	..	..	..	..	..	..	3,509	964	926	81
..	..	..	..	..	..	..	4,953	213	88	988
..	..	..	..	..	..	..	49,991	5,142	1,418	2,805
..	..	..	..	..	..	..	935	353	...	451
..	..	..	..	..	..	..	3,273	369	254	698
..	..	..	..	..	..	..	8,925	755	1,123	504
..	..	..	..	..	..	..	2,628	588	805	...
..	..	..	..	..	..	..	2,099	231	475	...
..	..	..	..	..	..	..	7,874	1,421	373	631
..	..	..	..	..	33	8	4,504	1,464	651	13
..	..	..	..	450	769	97	5,380	780	1,624	814
..	..	..	..	..	..	..	3,57,580	69,179	17,254	854
..	..	..	..	..	..	..	64,157	10,923	8,546	531
..	..	..	..	..	..	..	20,375	2,548	2,887	9,132
..	..	..	..	..	..	..	4,532	411	1,629	58
..	..	..	..	..	..	..	33,402	7,367	7,439	183
..	..	..	..	..	..	..	21,709	5,250	1,747	748
..	..	..	..	..	..	..	5,839	2,244	3,347	75
..	..	..	..	..	..	..	12,081	1,904	1,554	2,273
..	..	..	..	..	..	..	6,794	2,418	415	568
..	..	..	..	..	..	..	4,771	1,468	45	2,729
..	..	..	..	..	..	..	53,054	392	1,342	9
..	..	..	..	..	..	..	344	19	80	...
..	..	..	..	450	802	105	7,01,853	1,21,035	58,724	24,868

APPENDIX No. 8—SECTION II.—PRODUCTION, PRODUCTION AND

District.	Number of societies.	(a) Purchase as owner.				(b) Sale as owner.		
		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.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South ...	1	...	...	...	...	...	...	...
Ganjām ...	1	...	...	...	...	...	...	...
Godāvāri, East ...	1	7,181	5,208	10,761	1,628	...	...	...
Kanara, South ...	1	...	...	...	...	...	...	...
Kistna ...	1	...	...	...	...	...	...	...
Madras ...	5	...	...	...	...	...	91,965	61,882
Madura ...	1	...	...	...	...	...	...	...
Nellore ...	1	...	...	...	...	...	1,269	1,718
Tanjore ...	1	199	24,215	18,444	5,970	...	...	...
Vizagapatam ...	1	...	...	...	...	...	...	...
Total ...	14	(a) 7,380	29,423	29,205	7,598	...	93,234	63,580

(a) Excludes Rs. 498 due to audit.

SALE SOCIETIES EXCLUDING SUCH SOCIETIES FOR WEAVERS.

(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.	
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 necessities purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.			Plus.	Minus.
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	...	...	...	2,945	78	138	...
...	...	...	...	...	...	...	346	3	259	...
...	...	...	...	...	...	...	1,093	578	1,051	...
...	...	...	...	...	...	...	305	...	...	29
...	...	...	...	...	...	...	28	...	...	4
...	...	...	...	...	...	...	755	1	39	6
...	...	...	...	...	...	...	925	462	...	211
...	...	...	...	...	...	...	2,270	143	...	303
...	...	...	...	...	...	...	18,694	793	5,869	...
...	...	...	...	...	...	...	4,240	1,015	1,421	...
...	...	...	...	...	...	...	29,601	3,073	8,777	553

APPENDIX No. 8—SECTION III-A.—PURCHASE, PURCHASE AND

District.	Number of societies.	Value of raw materials.			
		On hand at the beginning of the year.	Bought during the year.	Sold during the year.	On hand at the end of the year.
(1)	(2)	(3)	(4)	(5)	(6)
		RS.	RS.	RS.	RS.
Aroot, South	2	...	...	...	...
Bellary	1	...	...	...	...
Coimbatore	5	291	9	145	155
Ganjām	3	...	...	...	...
Gōdāvari, East	2	...	...	...	...
Guntūr	1	...	...	...	...
Kanara, South	1	...	...	...	...
Kistna	2	...	120	...	120
Madras	1	205	6,376	5,774	807
Malabar	3	592	1,432	1,531	498
Nellore	1	...	...	...	...
Rāmañd	2	...	...	...	...
Salem	2	...	...	...	...
Total	28	(a) 1,088	7,937	7,450	1,575

(a) Includes Rs. 24

SALE SOCIETIES EXCLUSIVELY FOR WEAVERS, 1920-31.

Value of finished products.						Net profit or loss.	
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.	Working capital.	Cost of management.	Plus.	Minus.
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
403	3,384	2,723	1,064	1,474	297	...	143
...	...	...	...	652	1	...	52
...	...	...	...	3,384	83	152	722
...	...	...	...	20,191	181	42	86
...	...	...	...	12,627	22	493	1,121
...	...	...	...	4,435	8	...	1,070
...	...	...	...	455	47	22	...
...	...	...	...	2,431	14	41	7
...	...	...	...	8,315	266	134	...
...	...	...	...	1,182	120	85	116
...	...	...	...	5,753	186	140	...
6	...	...	6	12,672	109	233	537
...	33,887	27,151	6,734	17,657	1,867	2,069	61
409	37,271	29,874	7,806	92,228	2,591	3,411	3,864

due to audit.

APPENDIX No. 8—SECTION III-B.—PRODUCTION, PRODUCTION AND SALE SOCIETIES
EXCLUSIVELY FOR WEAVERS, 1930-31.

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.	Advanced during the year.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Anantapur...	3	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...
Godāvari, West ...	5	22,355	...	22,355	...	...	...
Kistna ...	1	...	...	...	...	...	...
Total ...	9	22,355	...	22,355	...	...	...

District.	Loans given on the pledge of goods—cost.		Purchase and sale as agent.			Net profit or loss.	
	Repaid during the year.	Balance outstanding.	Value of domestic or agricultural requirements or raw materials or other necessities purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Anantapur ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...
Godāvari, West ...	...	...	...	...	...	7,300	99
Kistna ...	...	...	...	...	...	23,917	1,268
Total ...	...	...	...	...	...	2,895	...
Total ...	...	...	...	...	...	34,143	1,367

APPENDIX No. 8—SECTION III-C.—CREDIT SOCIETIES OF WHICH WEAVERS FORM
MORE THAN 60 PER CENT OF THE MEMBERS, 1930-31.

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.		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.
									Plus.	Minus.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Arcot, North ...	11	Rs. 20,042	Rs. 193	Rs. 77,832	...	Rs. 7,652	Rs. 1,05,726	Rs. 1,007	Rs. 3,681	Rs. 2,175	...	...
Do. South ...	2	1,231	...	10,689	...	58	12,490	95	...	860	...	...
Bellary ...	4	2,863	...	7,002	...	1,019	10,884	28	78	563	...	...
Chingleput ...	14	22,620	789	96,316	...	22,027	1,41,732	1,872	2,864	1,168	...	...
Coimbatore ...	13	10,628	120	1,11,843	...	18,945	1,42,576	983	2,679	535	...	...
Cuddapah ...	5	781	...	1,703	...	15	2,499	5	145	249	...	...
Ganjām ...	3	274	...	1,910	...	5	2,189	13	20	82	...	...
Godāvari, East ...	1	9,224	3,907	1,095	...	1,167	15,893	594	891	...	...	...
Guntūr ...	11	6,297	135	16,057	...	310	22,799	276	402	411	...	...
Kurnool ...	5	755	...	3,442	...	100	4,297	8	6	533	...	...
Madura ...	2	1,420	...	...	8,241	259	9,922	71	...	2,273	...	...
Malabar ...	1	359	...	4,189	...	105	4,603	25	...	26	...	...
Rāmnād ...	2	582	...	...	3,257	434	4,273	43	...	854	...	...
Tanjore ...	1	7,995	...	39,294	...	1,547	48,886	736	...	250	...	...
Tinnevely ...	8	3,242	2,100	8,133	...	714	14,189	210	467	199	...	...
Trichinopoly ...	12	7,319	86	61,755	...	8,006	77,166	882	2,122	1,766	...	...
Total ...	95	85,689	7,830	4,41,230	11,501	63,885	6,19,685	6,841	13,265	11,363	...	...

Number of suits preferred by societies in Civil Courts.										Number of decrees obtained by societies in Civil Courts.																				
District.	(1)	(2)	Pending disposal at the beginning of the year.		(3)	Filed during the year.		(4)	Claims satisfied before decree.		(6)	Decreed during the year.		(7)	Amount involved in the cases in column (7).		(8)	(9)	(10)	(11)	Of the No. in Col. (11) No. of decrees for		(13)	Claims satisfied during the year.		(15)	Pending execution at the end of the year		(17)	(18)
			Total.	Rs.		Total.	Rs.		Rs. 50 and below.	Above Rs. 50.		Simple money decrees.	Mortgage decrees.		Without execution proceedings.	After taking execution proceedings.					Of the number in Column (11) through village and panchayat courts.	Rs. 50 and below.		Above Rs. 50.	Total.		Simple money decrees.	Mortgage decrees.		
(a) Agricultural Societies.																														
Anantapur	70	77	147	36	43	65	5,128	133	46	179	88	91	76	12	10	13	2	71	85	153	63	8	11,180							
Arcot, North	10	16	26	2	7	19	5,849	9	7	16	8	13	1	2	1	4	...	3	13	16	1	2	3,568							
Do. South	66	26	92	2	10	80	10,935	23	10	33	18	15	18	...	...	...	...	17	11	28	17	...	2,257							
Bellary	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Chingleput	2	13	15	...	13	2	24	...	33	13	43	20	21	2	...	8	...	16	19	35	11	5	2,295							
Chittoor	23	...	23	15	8	...	...	31	8	39	20	19	15	5	5	...	...	20	14	34	10	10	8,560							
Coimbatore	14	16	30	...	9	21	3,705	28	9	37	25	12	20	5	7	...	...	20	10	30	16	4	2,044							
Cuddapah	...	...	...	...	...	...	...	2	...	2	...	2	...	...	...	...	...	...	...	2	2	...	1,300							
Ganjam	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Godavari, East.	8	172	180	10	13	40	1,938	38	30	168	163	5	159	4	14	21	11	129	4	133	126	3	5,001							
Do. West.	...	31	31	...	12	19	370	...	12	12	12	...	12	...	...	...	...	12	...	...	...	...	227							
Guntur	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Kanara, South.	15	135	200	24	10	75	4,194	233	109	338	300	33	300	...	44	34	34	221	34	255	221	...	7,226							
Kistna	6	154	160	1	73	86	2,377	16	73	83	83	...	83	...	4	3	3	76	...	78	68	8	2,038							
Kurnool	18	5	23	...	18	5	1,110	17	18	35	13	22	10	3	...	...	...	13	22	35	10	3	3,142							
Madras	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Madura	10	10	20	1	16	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Malabar	...	31	520	1551	123	296	1132	8271	1,009	296	1,305	1,243	62	1,023	230	98	108	44	1,048	41	1,099	896	1182	24,522						
Nellore	...	41	195	238	1	195	40	950	64	195	259	232	27	229	3	12	...	...	...	27	247	218	2	6,042						
Nilgiris, the	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...						
Ramanad	...	14	...	14	7	...	7	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Salem	...	17	6	23	...	11	12	1,704	17	11	...	13	15	12	1	3	...	2	13	85	65	7	...	3,790						
Tanjore	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Tinnevely	...	39	167	206	42	146	18	883	50	146	198	141	55	134	7	28	73	...	17	6	23	15	1	2,750						
Trichinopoly	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Vizagapatam	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							
Total	...	384	1,003	1,305	262	1,101	327	47,778	(b)	1,868	2,569	2,536	433	2,256	290	226	289	102	2,118	345	2,463	1,890	228	93,751						
Total, previous year	...	274	990	1,251	118	705	351	35,682	1,789	705	2,354	2,024	530	1,921	108	214	241	93	1,722	107	2,129	1,643	79	2,39,555						

(a) Includes 33 due to audit and transfer.

(b) Excludes 261 due to audit and transfer.

APPENDICES

Number of suits preferred by societies in Civil Courts.										Number of decrees obtained by societies in Civil Courts.															
District.	(1)	Pending disposal at the beginning of the year.		Claims satisfied before decree.		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)		(14)	(15)	(16)		(17)	(18)	
		(2)	(2)	Total.	Total.										Above Rs. 50.	Rs. 50 and below.	Simple money decrees.	Of the No. in Col. (12) No. of decrees for			Without execution proceedings.	After taking execution proceedings.			Rs. 50 and below.
(b) Non-Agricultural.																									
Anantapur ..	1	6	7	7	7	7	7	7	7	7	200	83	7	40	14	26	14	14	1	2	11	26	37	11	4,095
Arcot, North ..	...	11	11	2	2	1	1	2	2	1	200	15	2	17	4	13	4	4	1	1	4	12	16	4	5,425
Do. South ..	3	33	36	5	29	2	2	2	2	2	...	16	29	45	4	41	4	4	2	3	3	37	40	3	3,758
Bellary ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Chingleput ..	10	38	48	3	35	10	10	10	10	10	828	19	35	54	45	9	44	44	1	2	45	7	52	44	2,387
Chittoor ..	14	11	25	2	7	16	16	16	16	16	1,677	14	7	21	5	16	5	5	...	...	5	16	21	5	1,677
Coimbatore ..	...	17	17	1	16	1	1	1	1	1	...	...	16	71	30	41	27	3	...	...	30	37	67	27	7,982
Cuddapah ..	7	7	7	1	4	2	2	2	2	2	72	10	4	14	14	1	14	14	1	1	13	13	13	13	439
Ganjam ..	...	1	1	...	...	...	...	...	...	...	68	...	...	1	161	1	161	161	...	...	146	...	1	...	68
Godavari, East ..	32	85	117	3	53	64	64	64	64	64	1,582	108	53	161	32	18	32	32	5	5	18	8	26	18	6,326
Do. West ..	1	5	6	2	3	3	3	3	3	3	36	...	3	3	3	...	8	8	...	...	3	...	3	...	74
Guntur ..	18	39	57	3	31	23	23	23	23	23	2,941	76	31	107	30	77	30	30	...	...	25	53	78	25	13,487
Kanara, South ..	2	43	45	2	6	37	37	37	37	37	1,942	38	6	44	37	7	37	37	...	...	32	6	38	32	2,040
Kistna ..	...	...	...	...	...	...	...	...	...	...	175	38	...	38	20	13	14	14	...	...	8	1	9	8	308
Kurnool ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Madras ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Malabar ..	8	4	7	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(c) Agricultural.																									
Nellore ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Nilgiris, the ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Ramanad ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Salem ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tanjore ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tinnevely ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Trichinopoly ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Visagapatam ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, previous year ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

* Excludes 25 due to audit and transfer.

† Excludes 165 due to audit and transfer.

APPENDIX No. 9—SECTION II.—References under Rule XIV of the Rules

District.	Number of references filed 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).			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(a) Agricultural.							Rs.			
Anantapur ...	360	1,157	1,517	97	1,065	355	76,877	1,302	1,065	2,367
Arcot, North ...	505	2,027	2,532	75	1,533	924	1,48,495	2,180	1,533	3,713
Do. South ...	457	1,437	1,894	39	1,348	509	65,502	3,039	1,346	4,385
Bellary ...	167	890	557	6	469	82	14,849	427	489	896
Chingleput ...	542	4,379	4,921	141	3,470	1,310	3,19,641	3,784	3,470	7,254
Chittoor ...	225	459	684	6	455	223	60,976	507	455	962
Coimbatore ...	187	996	1,183	43	967	173	36,958	2,390	967	3,357
Cuddapah ...	202	397	599	4	348	247	38,957	629	348	977
Ganjām ...	36	725	761	40	624	97	14,055	101	624	725
Godāvari, East ...	298	2,490	2,788	90	1,858	840	1,81,209	541	1,558	2,399
Do. West ...	175	2,776	2,951	213	2,020	718	1,01,893	366	2,020	2,386
Guntūr ...	36	1,984	2,020	41	1,647	332	29,603	631	1,647	2,278
Kanara, South ...	162	1,762	1,924	81	1,380	463	58,995	4,963	1,380	6,343
Kistna ...	95	1,187	1,282	40	851	391	67,736	414	851	1,265
Karnool ...	108	438	546	15	443	88	14,792	148	443	591
Madras ...	...	...	...	...	...	...	...	...	...	...
Madura ...	160	819	979	36	753	190	38,484	845	753	1,598
Malabar ...	682	2,822	3,504	96	2,766	642	65,048	3,934	2,766	6,700
Nellore ...	574	1,023	1,597	33	1,036	528	54,109	781	1,036	1,817
Nilgiris, the ...	6	93	99	25	74	...	...	306	74	380
Rāranād ...	341	1,384	1,725	68	1,407	250	43,766	1,645	1,407	3,052
Salem ...	148	673	821	53	662	106	51,114	1,275	662	1,937
Tanjore ...	355	2,822	3,177	111	2,564	502	1,09,201	3,534	2,564	6,068
Tinnevely ...	457	2,040	2,497	371	1,855	271	24,332	2,536	1,855	4,391
Trichinopoly ...	100	1,218	1,318	129	925	264	48,916	2,789	925	3,714
Vizagapatam ...	147	594	741	61	549	131	18,480	511	549	1,060
Ganjām Agency ...	...	23	23	1	22	...	...	24	22	46
Godāvari Agency ...	7	31	41	3	37	1	68	13	37	50
Vizagapatam Agency ...	2	19	21	...	3	18	2,053	87	3	90
Total ...	(a) 8,534	36,168	42,702	1,918	31,129	9,655	16,85,599	(b) 99,702	31,129	70,832
Total, previous year.	5,873	20,095	25,968	2,019	16,604	7,345	11,19,495	36,805	16,604	53,409

(a) Excludes 811 due to audit, transfer and liquidation.

(b) Excludes 4,087 due to audit, transfer and liquidation.

framed under the Act (Arbitration), 1930-31.

Number of decisions or awards obtained by societies.												
Of the No. in Col. (11) No. of decrees for		Of the No. in Col. (12) (1) No. of		Claims satisfied during the year.		(2) the No. in Col. (14) No. executed through village and panchayat Courts.	Pending execution at the end of the year.			Of the No. in Col. (16) (1) No. of		Total amount involved in claims pending execution.
Rs. 50 and below.	Above Rs. 50.	Simple money decrees.	Mortgage decrees.	Without execution proceedings.	After taking execution proceedings.		Rs. 50 and below.	Above Rs. 50.	Total.	Simple money decrees.	Mortgage decrees.	
(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
961	1,408	794	167	87	108	39	849	1,823	2,172	701	148	8,42,725
862	2,851	461	401	215	197	11	766	2,535	3,301	416	350	4,83,815
1,304	3,081	700	604	160	232	11	1,179	2,814	3,993	637	642	5,19,808
140	756	121	19	11	45	...	137	703	840	118	19	1,49,407
1,831	5,423	860	971	309	264	17	1,620	5,061	6,681	746	874	10,02,065
262	700	126	156	60	77	3	223	602	825	121	102	1,35,909
1,198	2,159	928	270	244	218	6	1,030	1,965	2,895	807	223	8,28,318
192	785	139	53	16	20	...	188	753	941	138	50	1,27,860
293	432	284	9	81	157	...	159	328	487	154	5	68,831
857	1,542	797	60	147	134	18	795	1,323	2,118	745	50	8,56,492
870	1,516	836	34	188	114	6	774	1,310	2,084	762	12	2,98,787
782	1,496	782	...	20	2	...	782	1,474	2,256	744	38	2,92,848
4,167	2,176	4,153	14	381	584	136	3,439	1,989	5,378	3,439	...	2,80,986
395	870	339	56	76	50	3	363	776	1,139	816	47	1,64,005
131	460	96	25	26	15	...	118	432	560	86	32	90,383
...	...	...	...	...	...	...	...	...	...	...	...	...
473	1,125	210	263	70	8	2	429	1,018	1,447	200	229	1,54,228
4,796	1,901	1,127	669	199	529	10	4,550	1,422	5,972	3,765	795	2,76,138
880	937	820	60	126	120	37	745	826	1,571	721	24	1,75,581
88	292	57	31	15	17	...	60	268	348	53	27	65,273
1,081	1,971	571	510	147	204	56	931	1,770	2,701	458	443	2,68,584
502	1,435	277	225	149	157	18	440	1,191	1,631	257	188	2,74,922
2,437	3,661	2,002	435	301	346	62	2,169	3,241	5,401	1,763	397	5,67,585
1,605	2,786	1,191	414	391	682	21	1,304	2,034	3,338	953	351	2,86,727
1,143	2,571	720	423	256	374	2	902	2,182	3,084	572	330	4,37,282
361	699	360	1	65	130	1	305	560	865	301	1	70,519
40	6	40	...	11	5	...	25	5	30	25	...	1,301
28	22	28	...	11	6	...	16	17	38	16	...	3,885
39	51	39	...	18	10	...	27	35	62	27	...	3,588
27,718	48,113	21,858	5,860	3,780	4,908	454	24,336	37,807	62,143	12,064	5,272	72,42,249
21,873	31,534	17,830	4,043	4,910	4,701	571	17,690	26,099	43,769	14,205	3,485	50,85,707

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APPENDIX No. 9—SECTION II.—References under Rule XIV of the Rules

District.	Number of references filed 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.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>(b) Non-Agricultural Societies.</i>							RS.			
Anantapur ...	9	143	152	...	101	51	2,311	163	101	264
Arcot, North ...	179	399	578	16	272	290	60,468	615	272	887
Do. South ...	105	400	505	47	386	72	19,941	799	386	1,185
Bellary ...	87	149	236	7	183	48	13,944	283	183	466
Chingleput ...	149	330	479	22	310	147	15,995	402	310	712
Ohittoor ...	24	351	375	39	282	54	12,273	348	282	630
Coimbatore ...	117	407	524	41	384	99	24,188	561	384	945
Cuddapah ...	90	268	358	2	262	94	9,989	322	262	584
Ganjām ...	46	191	237	17	194	26	32,219	191	194	385
Godāvari, East ...	52	200	252	10	199	43	7,672	136	199	335
Do. West ...	62	161	223	6	158	59	6,859	98	158	256
Guntūr ...	142	706	848	26	611	211	64,467	790	611	1,401
Kanara, South ...	53	596	649	42	504	103	47,397	1,274	504	1,778
Kistna ...	11	158	169	5	119	45	25,019	75	119	194
Kurnool ...	83	58	141	16	113	12	1,550	133	113	246
Madras ...	93	803	896	28	694	174	57,517	687	694	1,381
Madura ...	131	573	704	34	573	97	12,345	593	573	1,166
Malabar ...	60	350	410	61	174	175	13,873	751	174	925
Nellore ...	10	67	77	5	48	24	1,486	56	48	144
Nilgiris, The ...	4	68	72	3	68	1	4,648	46	68	114
Rāmnād ...	140	594	734	84	598	52	20,737	447	598	1,045
Salem ...	15	161	176	7	133	36	20,525	155	133	288
Tanjore ...	76	908	984	113	747	124	26,716	1,093	747	1,840
Tinnevelly ...	42	498	540	88	377	75	7,507	359	377	736
Trichinopoly ...	76	187	263	14	148	101	28,755	711	148	859
Vizagapatam ...	104	619	723	56	506	161	23,940	164	506	670
Godāvari Agency ...	1	...	1	...	1	...	...	7	1	8
Total, Class I ...	(a) 1,951	9,345	11,306	789	8,145	2,372	5,62,151	(b) 11,299	8,145	19,444
Total, previous year ...	1,689	6,009	7,698	875	4,944	1,879	3,53,658	10,307	4,944	15,251

(a) Includes 82 due to audit and transfer.

(b) Excludes 45 due to audit and transfer.

framed under the Act (Arbitration), 1930-31—cont.

Number of decisions or awards obtained by societies.

Of the No. in Col. (11) No. of decrees for		Of the No. in Col. (12) (1) No. of		Claims satisfied during the year.		Of the No. in Col. (14) (2) the No. executed through village and panchayat Courts.	Pending execution at the end of the year.			Of the No. in Col. (16) (1) No. of		Total amount involved in claims pending execution.
Rs. 50 and below.	Above Rs. 50.	Simple money decrees.	Mortgage decrees.	Without execution proceedings.	After taking execution proceedings.		Rs. 50 and below.	Above Rs. 50.	Total.	Simple money decrees.	Mortgage decrees.	
(12)		(13)		(14)		(15)	(16)		(17)		(18)	
82	182	82	..	11	18	...	71	164	235	71	...	55,703
310	577	252	58	79	99	...	230	479	709	186	44	60,681
407	778	384	23	95	173	...	303	614	917	280	23	1,97,798
103	363	103	...	...	...	...	103	363	466	103	...	58,639
174	538	159	15	98	41	2	155	417	572	139	16	88,951
101	529	85	16	49	130	1	63	388	451	58	5	73,845
853	592	296	57	65	133	4	246	501	747	232	14	91,673
247	337	222	25	86	88	...	81	329	410	69	12	33,439
131	254	181	...	57	53	17	95	180	275	95	...	1,61,016
118	217	107	11	22	29	...	86	198	284	82	4	43,592
118	138	117	1	28	15	...	107	106	213	104	8	14,696
508	898	502	1	...	...	...	508	898	1,401	502	1	2,62,132
900	878	899	1	182	276	...	647	673	1,320	640	7	1,61,142
60	134	60	...	5	13	...	43	133	176	43	...	39,637
74	172	74	...	17	4	...	65	160	225	65	...	25,852
581	800	581	...	91	51	...	527	712	1,239	526	1	1,16,461
468	698	429	39	259	155	...	313	439	752	288	25	64,117
587	338	573	14	54	95	...	555	221	776	545	10	44,816
19	126	18	...	7	17	...	18	102	120	18	...	8,556
27	87	27	...	12	11	...	20	71	91	20	...	18,336
486	559	433	53	125	122	10	364	434	798	335	29	55,469
114	174	113	1	21	32	2	106	129	235	105	1	37,438
943	897	907	36	228	281	1	681	650	1,331	659	22	1,24,099
318	418	276	42	105	132	...	250	249	499	229	21	46,189
328	533	313	13	48	103	...	283	425	708	274	9	80,850
330	340	308	22	25	139	...	201	305	506	197	4	68,432
3	5	3	...	2	...	...	3	3	6	3	...	479
7,882	11,562	7,454	428	1,772	2,210	37	6,119	9,343	15,462	5,368	251	20,34,040
6,611	8,640	6,050	551	1,752	2,155	27	5,043	6,301	11,344	4,656	387	14,62,274

APPENDIX No. 10.—Societies under liquidation on 30th June 1931.

Name of district.	(1)	Number of societies.	(2)	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	(3)	Assets accrued during the year.	(4)	Assets collected during the year.	(5)	Assets.			Liabilities.		Total (columns 9 and 10).
										Remaining uncollected on the last day of the year.	On hand on the last day of the year.	Total (columns 6 and 7).	To members.	To non-members.	
										(6)	(7)	(8)	(9)	(10)	(11)
Anantapur ..	..	12	..	43,774	..	71	..	7,010	..	36,229	1,059	37,288	2,829	23,107	25,986
Arcot, North ..	..	63	..	2,62,078	..	38,057	..	68,439	..	2,39,726	10,363	2,40,089	32,917	1,19,080	1,51,997
Do, South ..	..	52	..	1,53,289	..	9,753	..	20,713	..	1,55,329	4,704	1,60,033	21,286	93,507	1,14,798
Bellary ..	..	7	..	19,124	..	3,349	..	1,944	..	20,579	4,458	25,037	9,908	3,384	13,292
Chingleput ..	..	50	..	1,21,340	..	10,835	..	13,032	..	1,19,143	18,053	137,196	23,086	44,630	67,696
Chikoor ..	..	19	..	87,639	..	10,165	..	14,743	..	83,061	3,401	86,462	9,801	50,506	60,807
Coimbatore ..	..	15	..	33,681	..	8,416	..	4,335	..	32,761	1,850	34,611	11,268	7,206	18,472
Cuddapah ..	..	18	..	76,017	..	796	..	7,142	..	69,678	698	70,341	7,178	46,826	53,999
Ganjam ..	..	8	..	10,761	..	431	..	8,217	..	7,975	686	8,661	150	2,462	2,812
Godavari, East ..	..	9	..	6,734	..	..	..	628	..	6,176	161	6,277	1,871	2,229	4,100
Do, West ..	..	6	..	2,885	..	..	..	848	..	2,037	459	2,487	552	617	1,169
Guntur ..	..	14	..	31,675	..	3,047	..	854	..	33,768	248	34,011	9,200	7,941	17,161
Kanara, South ..	..	52	..	3,53,852	..	1,07,709	..	13,651	..	4,07,910	11,651	4,19,561	1,14,493	1,20,706	2,39,199
Kistna ..	..	13	..	23,646	..	4,207	..	1,498	..	27,406	248	28,153	2,838	11,860	14,688
Kurnool ..	..	7	..	6,022	..	170	..	2,256	..	2,936	1,227	4,163	2,040	801	2,841
Madras ..	..	24	..	40,935	..	4,179	..	5,447	..	39,687	9,931	49,598	19,859	10,237	29,596
Madura ..	..	36	..	52,019	..	6,273	..	8,046	..	50,197	10,209	6,408	10,876	16,170	27,046
Malabar ..	..	85	..	1,60,804	..	17,269	..	16,730	..	1,60,833	2,546	1,63,379	26,346	1,05,688	1,31,934
Nellore ..	..	18	..	30,934	..	2,803	..	14,285	..	19,453	4,744	24,198	2,156	8,888	11,041
Nilgiris, The ..	..	5	..	23,207	..	1,891	..	1,136	..	23,963	1	23,963	7,041	7,464	7,478
Ramanthapur ..	..	26	..	73,943	..	9,001	..	7,800	..	75,144	8,800	83,944	14	25,400	32,441
Salem ..	..	64	..	213,645	..	27,434	..	23,823	..	216,597	14,413	2,31,009	19,391	98,306	1,17,687
Tanjore ..	..	61	..	99,527	..	11,726	..	24,527	..	86,726	9,001	95,727	81,741	32,245	63,986
Tinnevely ..	..	29	..	47,116	..	1,637	..	16,083	..	32,689	10,357	42,946	7,474	21,635	29,009
Trichinopoly ..	..	18	..	42,618	..	4,006	..	6,429	..	40,193	3,151	43,346	3,431	14,787	17,618
Visagapatnam ..	..	13	..	18,877	..	381	..	12,425	..	6,833	8,341	15,174	8,333	...	8,333
Visagapatnam Agency ..	..	3	..	963	..	19	..	936	..	46	167	213	...	7	120
Godavari Agency ..	..	...	..	..	..	..	..	..	..	..	..	..	..	..	..
Visagapatnam Agency ..	..	...	..	..	..	..	..	..	..	..	..	..	..	..	..
Total ..	..	675	..	20,48,899	..	2,77,036	..	3,38,508	..	19,87,469	1,40,742	21,28,231	3,68,995	8,75,987	12,64,662

APPENDIX No. 11.—Number of societies in each district, 1930-31.

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 re-moved 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)
Anantapur.	Central	1	...	...	...	...	1	...
	Union	17	...	...	...	...	17	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	1
	Class II—Purchase and purchase and sale. { Unlimited.	470	...	...	2	...	468	681
	Class II—Purchase and purchase and sale. { Limited ...	5	...	...	...	...	5	...
	Class II—Purchase and purchase and sale. { Unlimited	...	...	...	...	...	...	...
	Agricultural, total ...	476	...	...	2	...	474	682
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	16	...	...	...	...	16	113
Arcoot, North.	Class I—Credit ... { Unlimited.	3	...	...	1	...	2	2
	Class II—Purchase and purchase and sale. { Limited ...	3	...	...	...	...	3	...
	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 ...	6	...	...	...	...	6	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	31	...	...	1	...	30	115
	Central	1	...	...	...	...	1	...
	Union	38	...	...	...	...	38	...
Arcoot, South.	Agricultural—							
	Class I—Credit ... { Limited ...	5	...	...	...	...	5	213
	Class I—Credit ... { Unlimited.	789	18	...	18	...	789	1,295
	Class II—Purchase and purchase and sale. { Limited ...	9	...	...	3	...	6	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	1	...	...	...	...	1	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	804	18	...	21	...	801	1,508
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	54	1	1	2	...	54	57
Bellary.	Class I—Credit ... { Unlimited.	9	...	...	1	1	4	5
	Class II—Purchase and purchase and sale. { Limited ...	3	...	...	2	...	1	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	6	1	...	...	...	7	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	69	2	1	5	1	66	62

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Arcoot, South.	Central	1	...	...	...	...	1	...
	Union	24	3	...	1	...	26	...
	Agricultural—							
	Class I—Credit ... { Limited ...	4	...	...	1	...	3	4
	Class I—Credit ... { Unlimited.	765	5	...	22	...	748	1,187
	Class II—Purchase and purchase and sale. { Limited ...	13	...	...	2	1	10	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	2	...	...	...	...	2	...
	Class IV—Production and sale. { Unlimited.	...	...	...	...	...	...	...
	Class V—Insurance. { Limited ...	1	...	...	...	...	1	...
Bellary.	Class V—Insurance. { Unlimited.	8	1	...	3	...	6	...
	Class VI—Others ... { Limited ...	...	...	...	...	...	...	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	793	6	...	28	1	770	1,191
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	60	1	...	3	...	58	74
	Class I—Credit ... { Unlimited.	7	...	...	...	...	7	7
	Class II—Purchase and purchase and sale. { Limited ...	11	2	1	4	...	10	...
	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
Bellary.	Class IV—Production and sale. { Unlimited.	...	...	...	2	...	3	...
	Class VI—Others ... { Limited ...	5	...	...	...	...	...	...
	Class VI—Others ... { Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, total ...	85	3	1	9	...	80	81
	Central	1	...	...	...	...	1	...
	Union	10	2	...	...	...	12	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited.	294	7	...	...	...	301	391
	Class II—Purchase and purchase and sale. { Limited ...	6	1	...	...	...	7	...
Bellary.	Class II—Purchase and purchase and sale. { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	300	8	...	...	...	303	391

APPENDIX No. 11.—Number of societies in each district, 1930-31—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)
Bellary—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	29	...	...	...	...	29	23
	Unlimited.	5	...	...	...	...	5	
	Class II—Purchase and purchase and sale. { Limited ...	7	...	...	...	...	7	...
	Unlimited.	1	...	...	...	...	1	
	Class VI—Others ... { Limited ...	3	1	...	1	...	3	...
	Unlimited.	...	...	...	...	...	...	
	Non-Agricultural, total ...	45	1	...	1	...	45	23
	Central ...	1	...	...	...	...	1	...
	Union ...	30	...	...	...	...	30	...
Chingleput.	Agricultural—							
	Class I—Credit ... { Limited ...	6	...	...	...	...	6	1,453
	Unlimited.	929	3	...	13	...	919	
	Class II—Purchase and purchase and sale. { Limited ...	15	...	...	5	...	10	...
	Unlimited.	...	...	...	...	...	...	
	Class IV—Production and sale. { Limited ...	87	1	...	13	...	25	...
	Unlimited.	...	...	...	...	...	...	
	Class V—Insurance Limited ...	3	...	...	...	...	3	...
	Class VI—Others ... { Limited ...	2	...	...	...	...	2	
	Unlimited.	1	...	...	...	...	1	...
	Agricultural, total ...	993	4	...	31	...	968	1,453
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	29	2	...	...	...	31	45
	Unlimited.	14	...	...	...	...	14	
	Class II—Purchase and purchase and sale. { Limited ...	6	1	...	2	...	5	...
	Unlimited.	...	...	...	...	...	...	
	Class III—Production. { Limited ...	1	...	...	1	...	...	...
	Unlimited.	...	...	...	...	...	...	
	Class VI—Others ... { Limited ...	11	1	...	1	...	11	...
	Unlimited.	...	...	...	...	...	...	
	Non-Agricultural, total ...	61	4	...	4	...	61	45

APPENDIX No. 11.—Number of societies in each district, 1930-31—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)
Chittoor.	Central ...	1	...	...	...	...	1	...
	Union ...	12	...	...	...	...	12	...
	Agricultural—							
	Class I—Credit ... { Limited ...	264	...	...	4	...	260	524
	Unlimited.	1	...	...	...	...	1	
	Class II—Purchase and purchase and sale. { Limited ...	...	...	...	...	...	...	...
	Unlimited.	...	...	...	...	...	...	
	Agricultural, total ...	265	...	...	4	...	261	524
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	22	...	...	...	...	22	28
Coimbatore.	Unlimited.	1	...	...	...	...	1	
	Class II—Purchase and purchase and sale. { Limited ...	4	...	...	1	...	3	...
	Unlimited.	...	...	...	...	...	...	
	Class VI—Others ... { Limited ...	2	...	...	1	...	1	...
	Unlimited.	...	...	...	...	...	...	
	Non-Agricultural, total ...	29	...	...	2	...	27	28
	Central ...	1	...	...	...	...	1	...
	Union ...	27	...	...	1	...	26	...
	Agricultural—							
	Class I—Credit ... { Limited ...	14	1	...	2	...	13	20
	Unlimited.	551	9	...	10	...	560	
	Class II—Purchase and purchase and sale. { Limited ...	10	...	...	2	...	8	922
	Unlimited.	...	...	...	...	...	...	
	Class IV—Production and sale. { Limited ...	1	...	...	1	...	...	...
	Unlimited.	...	...	...	...	...	...	
	Class VI—Others ... { Limited ...	1	2	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	
	Agricultural, total ...	577	12	...	15	...	574	951
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	27	...	...	...	...	27	71
	Unlimited.	12	...	...	1	...	11	
	Class II—Purchase and purchase and sale. { Limited ...	12	...	...	1	...	11	...
	Unlimited.	...	...	...	...	...	...	
	Class VI—Others ... { Limited ...	18	...	...	...	...	18	...
	Unlimited.	6	...	...	...	...	6	
	Non-Agricultural, total ...	74	...	...	2	...	72	93

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Cuddapah.	Central	1	...	...	...	...	1	...
	Union	9	...	...	...	...	9	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	1	...	...	...
	Unlimited.	254	3	...	10	...	247	421
	Class II—Purchase and purchase and sale. { Limited ...	3	...	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	258	3	...	11	...	250	421
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	37	1	...	1	...	37	84
Ganjām.	Unlimited.	2	...	...	...	...	2	2
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	16	...	...	2	...	14	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	57	1	...	3	...	55	86
	Central	2	...	...	...	...	2	...
	Union	20	...	...	...	...	20	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	1	...	...	...	1	30
Ganjām.	Unlimited.	625	11	...	10	...	626	836
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	627	12	...	10	...	629	866
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	29	...	...	1	...	28	40
	Unlimited.	5	1	...	...	...	6	6
	Class II—Purchase and purchase and sale. { Limited ...	12	...	...	3	...	9	...
Ganjām.	Unlimited.	2	...	...	...	...	2	...
	Class IV—Production and sale. { Limited ...	...	...	...	...	...	...	...
	Unlimited.	1	...	...	...	...	1	...
	Class VI—Others ... { Limited ...	6	...	...	...	...	6	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	55	1	...	4	...	52	46

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Ganjām Agency.	Agricultural—							
	Class II—Purchase and purchase and sale. { Limited ...	3	...	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	3	...	...	...	...	3	...
	Central	4	...	...	...	...	4	...
	Union	18	4	...	...	...	22	...
	Agricultural—							
	Class I—Credit ... { Limited ...	3	...	...	...	...	3	150
	Unlimited.	539	8	...	12	...	535	588
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
Godāvari, East.	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	5	...	...	1	...	4	...
	Unlimited.	97	2	...	2	...	97	...
	Agricultural, total ...	646	10	...	15	...	641	738
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	42	...	...	...	...	42	42
	Unlimited.	3	...	...	...	...	3	3
	Class II—Purchase and purchase and sale. { Limited ...	11	1	...	3	...	9	...
	Unlimited.	3	...	...	...	...	3	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
East Godāvari Agency.	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	12	...	...	2	...	10	...
	Unlimited.	2	...	...	1	...	1	...
	Non-Agricultural, total ...	74	1	...	6	...	69	45
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	1	...	11	73
	Unlimited.	12	...	...	2	...	...	...
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	...	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	14	...	...	3	...	11	73
East Godāvari Agency.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	2
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	1	...	...	...	...	1	2

APPENDIX No. 11.—Number of societies in each district, 1930-31—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)
Godavari, West.	Central	1	...	...	...	...	1	...
	Union	16	...	...	...	...	16	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	2	...	...	...	3	441
	Unlimited.	368	6	...	9	...	365	
	Class VI—Others... { Limited ...	...	...	...	...	...	...	
	Unlimited.	28	1	...	3	...	28	
	Agricultural, total ...	397	9	...	12	...	394	441
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	18	3	...	1	...	20	24
Guntur.	Unlimited.	1	...	...	...	...	1	1
	Class II—Purchase and purchase and sale.	3	...	...	...	...	3	...
	Class IV—Production and sale.	5	...	...	...	...	5	...
	Class VI—Others... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	8	...	...	...	...	3	...
	Non-Agricultural, total ...	31	3	...	1	...	33	25
	Central	1	...	...	...	...	1	...
	Union	14	...	...	...	...	14	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
Kandam.	Unlimited.	402	7	...	10	1	489	508
	Class VI—Others... { Limited ...	9	...	...	1	1	7	...
	Unlimited.	119	1	2	1	...	121	...
	Agricultural, total ...	621	8	2	12	2	617	503
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	43	1	...	...	...	44	44
	Unlimited.	5	...	...	...	...	5	5
	Class II—Purchase and purchase and sale.	4	1	...	1	...	4	...
	Class IV—Production and sale.	1	...	...	...	...	1	...
	Class VI—Others... { Limited ...	5	...	...	...	...	5	...
Kandam.	Unlimited.	1	...	...	...	...	1	...
	Non-Agricultural, total ...	59	2	...	1	...	60	49

APPENDIX No. 11.—Number of societies in each district, 1930-31—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)
Kanara, South.	Central	1	...	...	...	...	1	...
	Union	18	...	...	1	...	17	...
	Agricultural—							
	Class I—Credit ... { Limited ...	14	...	...	4	...	10	16
	Unlimited.	405	...	...	17	1	387	604
	Class II—Purchase and purchase and sale.	8	...	...	1	1	6	...
	Class IV—Production and sale.	1	...	...	...	...	1	...
	Class VI—Others... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	429	...	...	22	2	405	620
Kandam.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	43	1	3	5	...	41*	52
	Unlimited.	10	...	...	...	2	8	
	Class II—Purchase and purchase and sale.	6	...	...	1	...	5	
	Class IV—Production and sale.	1	...	...	...	...	1	
	Class VI—Others... { Limited ...	8	...	1	3	...	6	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	68	1	4	9	2	61*	52
	Central	2	...	...	...	...	2	...
	Union	20	1	...	...	...	21	...
Kandam.	Agricultural—							
	Class I—Credit ... { Limited ...	2	2	...	...	...	4	128
	Unlimited.	435	5	...	15	...	425	500
	Class VI—Others... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	61	1	...	1	...	61	...
	Agricultural, total ...	499	8	...	16	...	491	628
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	28	1	...	...	...	28†	30
	Unlimited.	11	...	...	...	...	11	10
	Class II—Purchase and purchase and sale.	4	...	...	...	...	4	...
Kandam.	Class IV—Production and sale.	3	...	...	...	...	3	...
	Class VI—Others... { Limited ...	2	...	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others... { Limited ...	11	...	...	1	...	10	...
	Unlimited.	8	...	...	...	...	8	...
	Non-Agricultural, total ...	67	1	...	1	...	66†	40

* Excludes one society transferred to Malabar District.

† Excludes one society transferred to Tanjore District.

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Karnool.	Central	1	...	...	...	...	1	...
	Union	11	...	...	...	...	11	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Unlimited.	310	2	...	8	...	304	340
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. { Limited ...	...	3	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	312	5	...	8	...	309	340
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	33	...	...	...	...	33	34
	Unlimited.	7	...	...	...	...	7	7
	Class II—Purchase and purchase and sale. { Limited ...	8	...	...	2	...	6	...
	Unlimited.	1	...	...	...	...	1	...
	Class VI—Others ... { Limited ...	6	1	...	1	...	6	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	55	1	...	3	...	53	41
Madras.	Provincial	1	...	...	...	...	1	...
	Central	2	1	...	...	...	3	...
	Union	1	...	...	...	...	1	...
	Agricultural—							
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class V—Insurance. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	2	...	...	...	...	2	...
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	70	3	...	3	...	70	1†
	Unlimited.	48	...	...	3	...	45	
	Class II—Purchase and purchase and sale. { Limited ...	6	...	...	...	...	5*	...
	Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	8	1	...	4	...	5	...
	Unlimited.	20	...	...	1	...	19	...
	Class VI—Others. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	153	4	...	11	...	145*	1†

* Excludes one society transferred to the Nilgiris.

†(City).

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Madura.	Central	1	...	...	...	...	1	...
	Union	15	1	...	...	...	16	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	1	...	...	...	1	21
	Unlimited.	547	11	...	18	...	540	805
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. { Limited ...	1	...	...	1	...	...	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	550	12	...	19	...	543	826
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	37	2	2	3	...	38	59
	Unlimited.	6	...	...	1	1	4	3
	Class II—Purchase and purchase and sale. { Limited ...	6	2	...	1	1	6	...
	Unlimited.	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	7	...	...	3	...	4	...
	Class VI—Others. { Limited ...	...	...	...	...	...	...	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	57	4	2	8	2	53	62
Malabar.	Central	1	...	...	...	...	1	...
	Union	21	...	...	...	...	24	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	4
	Unlimited.	513	1	...	9	...	505	771
	Class II—Purchase and purchase and sale. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others. { Limited ...	3	1	...	...	...	4	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	518	2	...	9	...	511	775

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Malabar—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	78	1	...	...	...	78*	189
	Unlimited.	7	4	...	...	...	11	23
	Class II—Purchase and purchase and sale.	50	4	...	3	...	51	...
	Class IV—Production and sale.	1	...	...	1	...	...	...
	Class VI—Others.	3	...	...	...	...	3	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	137	9	...	4	...	143*	212
	Central ...	1	...	...	...	...	1	...
	Union ...	16	...	...	1	...	15	...
Nellore.	Agricultural—							
	Class I—Credit ... { Limited ...	2	...	...	...	...	2	46
	Unlimited.	432	2	...	11	...	423	564
	Class II—Purchase and purchase and sale.	1	...	...	...	...	1	...
	Class VI—Others .. { Limited ...	...	...	...	...	...	...	...
	Unlimited.	2	...	...	...	...	2	...
	Agricultural, total ...	437	2	...	11	...	428	610
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	29	...	...	1	...	28	18
	Unlimited.	2	...	...	...	...	2	2
Nilgiris, The.	Class II—Purchase and purchase and sale.	4	...	...	...	...	4	...
	Class IV—Production and sale.	2	...	...	1	...	1	...
	Class VI—Others ... { Limited ...	1	...	...	...	...	1	...
	Unlimited.	3	...	...	1	...	2	...
	Non-Agricultural, total ...	45	...	...	3	...	42	20
	Union ...	3	...	...	...	...	3	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	...	...	1	35
	Unlimited.	65	...	...	2	...	63	...
	Agricultural, total ...	66	...	...	2	...	64	35

* Includes one society transferred from South Kanara district.

APPENDIX No. 11.—Number of societies in each district, 1930-31—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 re-moved 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)
Nilgiris, The—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	6	1	...	1	...	6	51
	Unlimited.	...	...	...	...	...	3*	...
	Class II—Purchase and purchase and sale.	2	...	...	...	...	...	...
	Class VI—Others... { Limited ..	4	...	...	...	...	4	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	12	1	...	1	...	13*	54
	Central ...	1	...	...	...	...	1	...
	Union ...	16	1	...	1	...	16	...
	Agricultural—							
Hāmānād.	Class I—Credit ... { Limited ..	393	2	...	27	...	367	565
	Unlimited.	3	...	...	1	...	2	...
	Class II—Purchase and purchase and sale.	...	...	...	...	...	...	...
	Class VI—Others .. { Limited ...	1	...	...	...	...	1	...
	Unlimited.	1	...	...	...	...	1	...
	Agricultural, total ...	398	3	...	28	...	373	579
	Non-Agricultural—							
	Class I—Credit .. { Limited ..	26	...	...	...	...	26	35
	Unlimited	9	...	...	...	...	9	19
	Class II—Purchase and purchase and sale.	7	...	...	1	...	6	...
Salem.	Class IV—Production and sale.	2	...	...	...	...	2	...
	Class VI—Others ... { Limited ...	1	...	...	1	...	...	...
	Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	4	...	...	3	...	1	...
	Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	49	...	...	5	...	44	54
	Central ...	1	...	...	...	...	1	...
	Union ...	16	...	...	2	...	14	...
	Agricultural—							
	Class I—Credit ... { Limited ...	439	9	...	4	...	444	972
Salem.	Class II—Purchase and purchase and sale.	3	...	...	1	...	2	...
	Class VI—Others... { Limited ...	1	1	...	...	...	2	...
	Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	443	10	...	5	...	448	972

* Includes one society transferred from Madras.

APPENDIX NO. 11.—Number of societies in each district, 1930-31—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)
Salern—cont.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	44	1	...	3	...	42	11
	Class II—Purchase and purchase and sale. { Unlimited.	4	...	...	...	...	4	1
	Class VI—Others ... { Limited ...	9	3	...	1	...	11	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	2	1	...	...	...	3	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	59	5	...	4	...	60	12
	Central ...	2	...	...	...	...	2	...
	Union ...	23	...	...	...	...	23	...
Tanjore.	Agricultural—							
	Class I—Credit ... { Limited ...	3	2	...	...	...	5	75
	Class II—Purchase and purchase and sale. { Unlimited.	992	52	3	30	...	1,017	1,360
	Class VI—Others ... { Limited ...	13	...	...	...	...	13	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	15	1	...	1	...	15	...
	Class VI—Others ... { Unlimited.	20	...	...	5	3	12	...
	Agricultural, total ...	1,043	55	3	36	3	1,062	1,435
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	24	1	...	...	...	26*	24
Tinnevely.	Class II—Purchase and purchase and sale. { Unlimited.	18	...	...	...	...	18	28
	Class IV—Production and sale. { Limited ...	11	...	...	4	...	7	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	1	...	...	...	...	1	...
	Class VI—Others ... { Unlimited.	24	1	...	4	...	21	...
	Class VI—Others ... { Limited ...	1	...	...	...	...	1	...
	Non-Agricultural, total ...	79	2	...	8	...	74*	52
	Central ...	...	...	...	...	...	...	...
	Union ...	...	...	...	...	...	...	...
	Agricultural—							

* Includes one society transferred from Kistna district.

APPENDIX NO. 11.—Number of societies in each district, 1930-31—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)
Tinnevely.	Central ...	1	...	...	...	...	1	...
	Union ...	21	1	...	...	...	22	...
	Agricultural—							
	Class I—Credit ... { Limited ...	1	...	...	1	...	...	...
	Class II—Purchase and purchase and sale. { Unlimited.	642	14	...	39	...	637	771
	Class VI—Others ... { Limited ...	7	...	...	2	...	5	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	1	1	...	...	...	2	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	671	15	...	42	...	644	771
Trichinopoly.	Non-Agricultural—							
	Class I—Credit ... { Limited ...	49	...	...	5	...	44	197
	Class II—Purchase and purchase and sale. { Unlimited.	9	...	...	1	...	8	8
	Class VI—Others ... { Limited ...	6	1	...	1	...	6	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	5	1	...	1	...	5	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	69	2	...	8	...	63	205
	Central ...	1	...	...	...	...	1	...
	Union ...	21	...	...	...	...	21	...
Trichinopoly.	Agricultural—							
	Class I—Credit ... { Limited ...	3	...	...	...	...	3	...
	Class II—Purchase and purchase and sale. { Unlimited.	513	40	...	10	...	543	516
	Class VI—Others ... { Limited ...	6	...	...	...	...	6	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	11	1	...	...	...	12	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Agricultural, total ...	533	41	...	10	...	564	516
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	26	1	...	...	...	27	...
Trichinopoly.	Class II—Purchase and purchase and sale. { Unlimited.	7	...	...	...	...	7	...
	Class VI—Others ... { Limited ...	7	...	...	3	...	4	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Class VI—Others ... { Limited ...	12	...	...	3	...	9	...
	Class VI—Others ... { Unlimited.	...	...	...	...	...	...	...
	Non-Agricultural, total ...	52	1	...	6	...	47	13
	Central ...	...	...	...	...	...	...	...
	Union ...	...	...	...	...	...	...	...
	Agricultural—							
	Class I—Credit ... { Limited ...	26	1	...	...	...	27	...

APPENDIX No. 11.—Number of societies in each district, 1930-31—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)
Vizagapatam.	Central	1	...	...	...	...	1	...
	Union	15	...	...	...	...	15	...
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited ...	415	11	...	19	...	407	741
	Class II—Purchase and purchase and sale. { Limited ...	2	...	...	...	...	2	...
	Class II—Purchase and purchase and sale. { Unlimited ...	...	...	...	...	...	...	...
	Agricultural, total	417	11	...	19	...	409	741
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	48	1	...	3	...	46	53
	Class I—Credit ... { Unlimited ...	3	...	...	...	...	3	3
	Class II—Purchase and purchase and sale. { Limited ...	11	...	...	4	...	7	...
Vizagapatam Agency.	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 ...	10	...	...	...	...	10	...
	Class VI—Others ... { Unlimited ...	...	...	...	...	...	...	...
	Non-Agricultural, total	78	1	...	7	...	67	56
	Agricultural—							
	Class I—Credit ... { Limited ...	...	...	...	...	...	...	...
	Class I—Credit ... { Unlimited ...	4	1	...	...	...	5	16
	Class II—Purchase and purchase and sale. { Limited ...	10	...	...	...	...	10	...
	Class II—Purchase and purchase and sale. { Unlimited ...	...	...	...	...	...	...	...
	Agricultural, total	14	1	...	...	...	15	16
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	...	1	...	...	...	1	1
	Class I—Credit ... { Unlimited ...	...	...	...	...	...	...	...
	Class II—Purchase and purchase and sale. { Limited ...	3	...	...	1	...	2	...
	Class II—Purchase and purchase and sale. { Unlimited ...	...	...	...	...	...	...	...
	Non-Agricultural, total	3	1	...	1	...	3	1

APPENDIX No. 11.—Number of societies in each district, 1930-31—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)
Presidency—Total.	Provincial	1	...	...	...	...	1	...
	Central	32	1	...	...	...	33	...
	Union	450	13	...	7	...	456	...
	Agricultural—							
	Class I—Credit ... { Limited ...	62	11	...	9	...	64	...
	Class I—Credit ... { Unlimited ...	12,478	226	3	330	2	12,375	21,688
	Class II—Purchase and purchase and sale. { Limited ...	128	1	...	19	2	108	...
	Class II—Purchase and purchase and sale. { Unlimited ...	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	42	1	...	14	...	29	...
	Class IV—Production and sale. { Unlimited ...	...	...	...	...	...	...	...
	Class V—Insurance. { Limited ...	5	...	...	...	...	5	...
	Class V—Insurance. { Unlimited ...	62	11	...	7	1	65	...
	Class VI—Others ... { Limited ...	329	5	2	12	3	321	...
	Class VI—Others ... { Unlimited ...	...	...	...	...	...	...	...
	Agricultural, total	13,106	255	5	391	8	12,967	21,688
	Non-Agricultural—							
	Class I—Credit ... { Limited ...	946	23	6	32	...	943	...
	Class I—Credit ... { Unlimited ...	205	3	...	8	3	198	1,574
	Class II—Purchase and purchase and sale. { Limited ...	218	15	1	39	1	194	...
	Class II—Purchase and purchase and sale. { Unlimited ...	15	...	...	1	...	14	...
	Class III—Production. { Limited ...	1	...	...	1	...	...	...
	Class III—Production. { Unlimited ...	...	...	...	...	...	...	...
	Class IV—Production and sale. { Limited ...	25	1	...	6	...	20	...
	Class IV—Production and sale. { Unlimited ...	3	...	...	...	...	3	...
	Class VI—Others ... { Limited ...	210	7	1	30	...	188	...
	Class VI—Others ... { Unlimited ...	26	...	...	1	...	25	...
	Non-Agricultural, total	1,649	51	8	118	5	1,585	1,574
	Grand total of societies of all types	15,236	320	13	516	13	15,042	23,262*
	types	...	...	...	...	...	...	...

* This represents the number of villages affected by credit societies only.

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1930-31.*

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
<i>Anantapur.</i>		
1	M.R.Ry. Y. Hanumanta Rao Garu	Dharmavaram.
2	" Puttur Pedda Malla Reddi Garu	Puttur (Tadpatri Taluk).
<i>Bellary.</i>		
3	M.R.Ry. Siva Chennabasappa	Bellary.
4	Dr. R. Naganna Goud,	Hospet.
<i>Chittoor.</i>		
5	M.R.Ry. C. Venkataramana Ayyar Avargal	Chittoor.
6	" M. Chenga Reddi Garu	Do.
7	" N. Narayana Reddi Garu	Kaligiri.
<i>Cuddapah.</i>		
8	Rev. B. Samuel	Rameswaram (Proddatur Taluk).
<i>Godavari West.</i>		
9	M.R.Ry. Rao Sahib Garapati Anjaneya Chowdari Garu.	Chataparru (near Ellore).
10	" Jalla Swami Nayudu Garu	Kaikoram.
<i>Guntur.</i>		
11	Rev. L. W. Slifer	Repalle.
<i>Kurnool.</i>		
12	M.R.Ry. Rao Sahib R. Ayyakutti Ayyangar Avargal	Kurnool.
13	" G. Gurubotham Avargal	Nandyal.
<i>Madras.</i>		
14	M.R.Ry. Rao Sahib V. Dharmalingam Pillai Avargal	Madras.
<i>Madura.</i>		
15	M.R.Ry. Rao Bahadur K. P. Janardhana Rao Avargal [till 9th April 1931].	Madura.
15(a)	" Rao Sahib T. Devaraja Mudaliyar Avargal [from 10th April 1931].	Do.
<i>Nellore.</i>		
16	M.R.Ry. D. Muttukrishna Reddi Garu	Buchireddipalem.
17	" Pilleti Venkatasubba Reddi Garu	Gudur.
18	Mr. K. Job	Donakonda.

APPENDIX No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1930-31—cont.*

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
<i>Salem.</i>		
19	M.R.Ry. S. Palanivelu Pillai Avargal	Tiruchengode.
<i>South Kanara.</i>		
20	C. F. Sequeera, Esq.	Mangalore.
<i>Tanjore.</i>		
21	M.R.Ry. Rao Sahib P. Duraiswami Pillai Avargal	Tanjore.
22	" T. P. K. Alagiriswami Pillai Avargal	Do.
23	" O. A. Narayanaswami Ayyar Avargal	Do.
<i>Tinnevely.</i>		
24	M.R.Ry. M. Sankarapandiya Reddiyar Avargal	Vanaramutti.

APPENDIX No. 13.—*Contribution paid by individual Central Banks towards Supervision Fund in 1930-31.*

Names of Central Banks.	Amount paid.	Names of Central Banks.	Amount paid.
A.—PROVINCIAL BANK.	RS.	B.—CENTRAL BANKS—cont.	RS.
Madras Provincial Co-operative Bank	50,000 (a)	<i>Gōdāvari (East) District—cont.</i>	
B.—CENTRAL BANKS.		Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	621
<i>Anantapur District.</i>		Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	5,895
Anantapur District Co-operative Central Bank, Ltd., No. 3231	8,564	Sri Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460 ...	4,588
<i>Arcot (North) District.</i>		<i>Gōdāvari (West) District.</i>	
Co-operative Central Bank, Ltd., Vellore, No. 2161	20,079	West Gōdāvari Co-operative Central Bank, Ltd., No. 2965, Ellore	20,543
<i>Arcot (South) District.</i>		<i>Guntūr District.</i>	
South Arcot District Co-operative Bank, Ltd., No. 1844 ...	15,479	Guntūr District Co-operative Bank, Ltd., No. 530	13,724
<i>Bellary District.</i>		<i>Kanara (South) District.</i>	
Hospet Co-operative Central Bank, Ltd., No. 5398	4,446	South Kanara Central Co-operative Bank, Ltd., No. 1113 ...	3,425
<i>Chingleput District.</i>		<i>Kistna District.</i>	
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1580	20,988	Kistna Co-operative Central Bank, Ltd., No. 1422, Maçulipatam ...	29,118
<i>Chittoor District.</i>		Viziavada Central Co-operative Banking Union, Ltd.	4,403
Chittoor District Co-operative Central Bank, Ltd., No. 5230...	4,261	<i>Kurnool District.</i>	
<i>Coimbatore District.</i>		Kurnool District Co-operative Central Bank, No. 3232 ...	6,924
Coimbatore District Urban Bank, Ltd., No. 427	15,789	<i>Madras District.</i>	
<i>Cuddapah District.</i>		Christian Central Co-operative Bank, Ltd., No. 1874	1,553
Cuddapah District Co-operative Central Bank, Ltd., No. 3233...	3,139	Madras District Co-operative Central Bank, Ltd., No. X 63.	1,214
<i>Ganjām District.</i>		<i>Madura District.</i>	
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	6,185	Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975.	10,021
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	5,568	<i>Malabar District.</i>	
<i>Gōdāvari (East) District.</i>		Malabar District Co-operative Bank, Ltd., No. 2411	5,293
District Co-operative Bank, Ltd., No. 2351, Cocanada	2,870		

(a) Subvention to Central Banks for rectification work.

APPENDIX No. 13.—*Contribution paid by individual Central Banks towards Supervision Fund in 1930-31—cont.*

Names of Central Banks.	Amount paid.	Names of Central Banks.	Amount paid.
B.—CENTRAL BANKS—cont.	RS.	B.—CENTRAL BANKS—cont.	RS.
<i>Nellore District.</i>		<i>Tinnevelly District.</i>	
Nellore District Banking Union, Ltd., No. 2523	7,096	Tinnevelly District Co-operative Banking Union, Ltd., No. 2396.	11,476
<i>Rāmnād District.</i>		<i>Trichinopoly District.</i>	
Srivillipattūr Co-operative Banking Union, Ltd., No. 5184 ...	3,857	Trichinopoly District Urban Bank, No. 178	15,710
<i>Salem District.</i>		<i>Vizagapatam District.</i>	
Salem District Urban Bank, Ltd., No. 151	6,232	Vizagapatam District Co-operative Banking Union, Ltd., Vizianagaram, No. 1764 ...	8,428
<i>Tanjore District.</i>		Total ...	2,73,570
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	3,980	Total previous year ...	2,69,481
Co-operative Central Bank, Ltd., No. 5214, Tanjore	2,601		

APPENDIX No. 14—STATEMENT A.—

(1)	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	
							Long term.	Short term.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
							RS.	RS.
A.—PROVINCIAL BANK.								
Madras Provincial Co-operative Bank, Ltd., No. 18, Mylapore ..	184	59	31	6	12	10	7,351	10,06,750
Total, previous year ...	184	68	30	6	12	10	7,25,125	
B.—CENTRAL BANKS.								
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	124	461	9	429	17	6	1,036	39,826
Arcoot (North) District Co-operative Central Bank, Ltd., No. 2161, Vellore ...	111	741	25	660	51	5	23,867	76,787
Arcoot (South) District Co-operative Central Bank, Ltd., Cuddalore, No. 1844 ...	150	668	12	529	57	25	38,774	14,892
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398 ...	139	287	9	240	29	9	7,682	4,095
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram ...	120	800	18	747	25	10	...	1,88,834
Chittoor District Co-operative Central Bank, Ltd., No. 5280.	103	275	9	246	17	3	...	27,110
Coimbatore District Urban Bank, Ltd., No. 427 ...	176	618	15	571	16	41	...	3,66,252
Cuddapah District Co-operative Central Bank, Ltd., No. 3238 ...	78	179	8	133	31	7	10,561	7,068
Ganjām District—Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur ...	108	340	10	299	22	9	...	51,688
Aska Co-operative Central Bank, Ltd., No. 2569, Aska.	15	334	8	318	7	1	...	...
Gōdāvari District—Gōdāvari District Co-operative Bank, Ltd., No. 2351, Cocanada ...	109	161	...	144	16	1	...	1,23,497
Rajahmundry Co-operative Central Bank, Ltd., No. 4200.	27	48	...	35	12	1	...	1,400
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	98	107	...	103	1	3	2,000	55,750
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram ...	68	125	...	116	4	5	225	880
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore ...	54	323	11	294	17	1	...	17,227

Central Banks, 1930-31.

the year to		Receipts from loans and deposits repaid during the year by				Loans due by	
Banks and societies.		Individuals.		Banks and societies.		Individuals.	
Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
(9)	(10)	(11)	(12)	(9)	(10)	(11)	(12)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1,30,000	38,29,000	6,98,900		31,71,521	34,72,460	...	4,50,221
14,918	92,20,160	7,51,513		55,53,497		1,11 6	3,29,928
1,01,850	2,93,740	514	50,976	1,49,382	3,57,764	1,225	10,612
2,32,652	2,47,610	12,176	63,358	4,37,139	3,44,757	28,734	22,015
1,88,335	1,66,971	13,519	24,346	2,90,350	1,94,006	32,488	7,033
34,992	1,06,944	11,184	3,861	72,478	70,172	12,346	2,108
1,96,788	7,87,301	399	1,76,478	6,00,301	8,81,282	...	69,286
93,087	22,188	...	17,745	1,11,054	68,021	...	21,404
8,79,178	8,85,906	...	3,40,690	7,59,543	9,87,875	...	54,769
27,550	44,877	20,434	6,188	58,499	47,870	8,329	3,220
89,580	1,74,877	180	42,543	1,71,931	1,47,929	...	25,820
1,21,958	4,37,470	2,700	900	2,57,719	2,66,466	...	...
900	2,19,773	...	1,39,641	11,440	2,22,381	...	14,150
2,000	37,200	...	4,583	22,277	50,807	...	700
67,960	6,44,228	4,240	72,150	1,36,461	9,03,521	2,110	...
65,740	4,01,724	40	828	1,69,727	5,51,122	185	62
94,275	9,13,682	...	18,354	2,31,625	13,34,000	...	3,071

APPENDIX No. 14—STATEMENT A.—

	Loans due by		Loans and deposits received	
	Banks and societies.		Central banks.	
	Long term.	Short term.	Long term.	Short term.
	(13)		(14)	
A.—PROVINCIAL BANK.	RS.	RS.	RS.	RS.
Madras Provincial Co-operative Bank, Ltd., No. 18, Mylapore.	44,47,995	48,51,440	11,88,533	8,98,408
Total, previous year ...	73,94,502	41,18,960	..	7,15,071
B.—CENTRAL BANKS.				
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	14,52,346	1,55,534	75,000	2,06,613
Arcot (North) District Co-operative Central Bank, Ltd., No. 2161, Vellore ...	28,07,126	4,08,506	1,00,000	5,75,227
Arcot (South) District Co-operative Central Bank, Ltd., No. 1844, Ouddalore ...	21,47,099	93,259	90,000	70,654
Bellary District — Hospet Co-operative Central Bank, Ltd., No. 5398 ...	9,77,869	1,30,395	40,000	3,88,794
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram ...	36,33,102	1,54,879	...	17,86,408
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	8,29,771	25,351	...	7,500
Coimbatore District Urban Bank, Ltd., No. 427 ...	23,50,344	6,46,998	...	1,67,593
Cuddapah District Co-operative Central Bank, Ltd., No. 3233.	5,21,562	82,217	...	5,748
Ganjām District—				
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur ...	5,99,516	4,02,963	20,000	1,87,562
Aska Co-operative Central Bank, Ltd., No. 2569, Aska.	6,35,201	4,79,831	40,000	2,66,923
Godāvari District—				
Godāvari District Co-operative Bank, Ltd., No. 2351, Cocanada ...	72,518	7,15,292	...	3,05,592
Rajahmundry Co-operative Central Bank, Ltd., No. 4200.	94,324	96,401	...	86,664
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ..	6,77,462	8,37,868	50,000	6,78,282
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram ...	8,32,868	7,40,618	25,000	3,53,611
West Godāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore ...	8,63,765	16,48,012	...	8,43,577

Central Banks, 1930-31—cont.

during the year from				Sale of goods to mem- bers.	Purchase of members' products.	Cost of management.	Share capital paid up.
Primary societies.		Individuals and other sources.					
Long term.	Short term.	Long term.	Short term.				
(15)		(16)		(17)	(18)	(19)	(20)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	13,92,495	9,84,91,129	...	...	1,05,880	6,53,150
17,28,117	...	11,14,738	9,03,41,512	...	...	92,255	6,19,750
41,735	1,24,601	1,65,505	8,59,393	...	...	15,310	2,29,650
33,228	2,16,597	1,99,119	35,50,806	..	...	22,485	3,69,750
46,842	2,83,520	1,97,881	46,99,317	...	...	26,183	3,40,274
8,034	1,40,808	1,12,141	5,22,121	...	...	13,586	1,74,657
49,439	1,56,122	4,20,472	44,49,238	...	...	32,694	4,18,769
1,25,164	4,70,307	1,79,281	7,51,811	..	...	12,666	1,64,297
89,700	6,11,608	8,33,967	1,06,65,788	...	...	30,585	2,45,915
13,452	1,06,685	1,05,448	4,26,360	...	...	6,840	76,430
7,244	...	1,19,843	8,62,357	...	...	11,520	1,22,802
4,454	...	71,814	98,571	...	...	8,241	1,17,698
8,494	51,575	27,839	13,06,911	...	...	9,817	90,650
2,749	90,128	12,812	2,88,726	..	...	1,895	25,650
14,491	82,487	1,91,379	18,49,874	...	...	10,122	1,50,350
14,893	63,284	1,10,364	16,60,586	...	...	13,091	1,82,800
14,935	33,280	2,20,952	30,38,880	...	...	10,752	3,20,041

APPENDIX NO. 14 STATEMENT A.—

	Loans and deposits held at the end of the year from							
	Societies.		Provincial or Central Banks.		Government.		Individuals and other sources.	
	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
	(21)	(22)	(23)	(24)				
A.—PROVINCIAL BANK.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras Provincial Co-operative Bank, Ltd., No. 18, Mylapore ..	...	...	46,53,103	17,19,299	...	...	30,82,620	66,85,975
Total, previous year ..	42,86,610	14,39,412	3,30,218	24,87,108	...	...	21,35,089	56,66,496
B.—CENTRAL BANKS.								
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	2,17,530	48,162	6,83,200	59,662	...	...	2,65,762	1,36,307
Arcoot (North) District Co-operative Central Bank, Ltd., No. 2161, Vellore ..	3,92,743	75,734	3,36,200	55,225	...	...	5,65,656	10,82,490
Arcoot (South) District Co-operative Central Bank, Ltd., No. 1844, Cuddalore ..	3,19,612	37,847	...	1,470	...	...	7,27,512	12,03,878
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398 ..	83,304	16,665	2,84,366	1,38,848	...	...	3,51,916	1,01,024
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeevaram ..	5,92,668	56,115	6,61,000	2,41,175	...	...	10,60,768	3,37,011
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	3,50,714	50,262	...	...	...	...	3,62,835	2,22,518
Coimbatore District Urban Bank, Ltd., No. 427 ..	1,83,455	1,08,571	...	...	...	1,50,000	14,17,044	11,93,278
Cuddapah District Co-operative Central Bank, Ltd., No. 3238.	47,502	15,566	...	737	...	...	2,65,761	2,75,430
Ganjām District—								
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur ..	69,971	...	2,62,000	1,38,889	...	...	3,77,271	90,905
Aska Co-operative Central Bank, Ltd., No. 2569, Aska.	33,289	...	52,400	2,22,080	...	...	1,58,232	74,790
Gōdāvari District—								
Gōdāvari District Co-operative Bank, Ltd., No. 2351, Cocanada ..	65,684	3,729	...	1,80,000	...	...	93,492	4,46,096
Rajahmundry Co-operative Central Bank, Ltd., No. 4200.	15,583	12,359	...	3,469	...	...	1,08,045	1,29,754
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ..	89,199	3,038	1,73,500	3,34,421	...	...	3,00,366	4,63,503
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram ..	83,229	10,457	5,59,642	2,84,105	...	27,000	1,76,359	3,26,900
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore ..	1,28,432	6,998	5,67,400	3,90,000	...	58,000	6,61,677	3,66,460

Central Banks, 1930-31—cont.

Reserve funds and other funds.	Working capital.	Profit and loss for the year.			Usual dividend paid on shares.	Most usual rate of interest paid		Uncalled and subscribed share capital.
		Book profit.	Divisible profit.	Loss (including overdue interest).		On borrowings.	On lendings.	
(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
14,90,573	1,82,84,715	2,56,580	2,56,329	...	9	2 to 5½	6½	46,850
13,28,015	1,82,92,699	2,44,250	2,44,141	...	9	...	...	...
92,780	17,32,847	46,988	17,163	...	...	2 to 7	7½	6,000
2,45,099	38,22,897	58,499	36,697	...	9	2½ to 7	7½	7,600
1,57,193	27,87,768	73,588	3,036	...	9	3 to 7	7½	1,58,126
42,609	11,83,389	31,734	194	...	9	2½ to 7	8	23,743
2,36,279	41,03,720	76,776	76,776	...	9	2½ to 7	8	4,42,591
43,866	10,94,492	21,554	10,488	...	9	2 to 7	7½	11,808
2,73,891	38,72,154	81,994	74,874	...	9	3 to 7	7½	16,085
25,452	7,06,881	54,128	12,009	...	9	3 to 7	8	570
37,634	10,99,472	24,702	13,338	...	9	2 to 7	8	19,548
19,700	11,54,780	16,819	13,915	...	9	2 to 7	8	26,702
47,884	9,27,535	25,526	7,403	...	9	2 to 7	7½	...
11,293	3,04,153	7,735	5,495	...	9	2 to 6½	7½	...
98,916	16,02,293	43,307	38,173	...	9	3 to 7	7½	...
55,874	17,06,366	13,720	10,425	...	9	3 to 7	7½	...
64,500	25,63,508	65,389	50,837	...	9	3 to 7	7½	1,57,959

APPENDIX No. 14—STATEMENT A.—

(1)	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals	
							Long term.	Short term.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
B.—CENTRAL BANKS—cont.							RS.	RS.
Guntur District Co-operative Bank, Ltd., No. 530, Tenali ...	137	400	12	362	26	..	6,000	1,25,398
Kanara (South) District Central Co-operative Bank, Ltd., No. 1118 ...	255	365	...	301	40	24	...	1,04,362
Kistna District—Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam ...	152	322	13	289	17	3	39,500	1,94,613
Vizavada Central Co-operative Bank, Ltd., No. 2967, Bezavada ...	44	185	8	166	9	2	24,340	27,160
Kurnool District Co-operative Central Bank, Ltd., No. 2411...	104	273	10	226	27	10	...	16,910
Madras District—Christian Central Co-operative Bank, Ltd., No. 1674 ...	132	1,328	1	1,304	92	1	25,610	1,977
Madras District Co-operative Central Bank, Ltd., No. X-63.	56	101	...	...	101	...	33	6,145
Madura District—Madura Rāmnād Central Co-operative Bank, Ltd., No. 975, Madura ...	109	535	18	476	28	13	3,650	18,305
Malabar District Co-operative Bank, Ltd., No. 2411, Calicut ...	148	562	12	480	61	9	...	44,146
Nellore District Co-operative Banking Union, Ltd., No. 2523.	74	397	15	355	20	7	39,568	41,984
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184, Srivilliputtur.	77	217	9	192	11	5	...	2,435
Salem District Urban Bank, Ltd., No. 151, Salem ...	103	488	13	424	44	7	...	23,132
Tanjore District—Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	225	329	3	298	16	12	61,185	1,40,501
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	263	258	...	221	20	17	1,807	54,741
Tinnevely District Co-operative Banking Union, Ltd., No. 2890.	129	636	20	566	40	10	31,885	7,977
Trichinopoly District Urban Bank, Ltd., No. 178 ...	100	529	21	461	31	16	1,78,562	54,801
Vizagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagram ...	55	469	...	413	41	15	40,425	1,96,552
Total, Central Banks ...	3,642	12,951	289	11,438	946	276	5,35,809	23,84,396
Total, previous year ...	3,484	12,923	296	11,386	972	269	4,73,156	25,66,088

Central Banks, 1930-31—cont.

the year to		Receipts from loans and deposits repaid during the year by				Loans due by	
Banks and societies.		Individuals.		Banks and societies.		Individuals.	
Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
(9)	(10)	(11)	(12)	(11)	(12)	(12)	(12)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
68,690	5,83,709	970	1,17,297	1,62,371	5,94,633	15,185	48,901
13,500	4,21,392	...	1,05,494	1,66,235	3,77,670	...	5,375
79,160	8,85,951	70,865	5,22,836	2,29,960	11,23,926	28,503	25,106
44,800	2,83,715	18,320	46,530	83,557	2,53,217	8,940	1,800
1,24,994	24,815	...	19,184	49,917	45,314	...	12,808
2,57,173	4,31,841	20,804	1,906	3,05,447	4,88,433	22,642	1,977
4,55,705	15,52,950	...	...	2,06,114	14,95,501	33	6,145
5,68,677	7,45,698	2,085	9,995	4,89,208	5,90,774	5,170	6,310
25,410	1,72,185	...	35,497	99,944	1,33,690	...	19,113
1,14,988	4,55,887	34,226	43,852	1,63,486	4,06,303	19,191	5,060
...	1,15,404	...	1,725	1,54,178	65,972	...	1,260
4,50,075	6,47,608	...	15,375	5,68,369	6,41,682	...	41,811
3,60,355	2,48,415	25,143	1,55,797	3,30,391	2,31,499	54,494	11,791
2,09,298	4,54,449	819	50,130	1,96,770	3,92,777	788	25,142
1,19,898	3,31,166	19,694	6,354	1,95,695	3,31,708	24,007	4,801
6,89,438	8,28,368	97,051	22,979	6,20,617	6,13,137	2,10,067	43,098
31,915	10,04,292	41,705	88,023	58,132	9,51,866	535	1 18,509
58,17,871	1,45,71,436	3,97,062	22,05,215	75,60,346	1,51,65,869	4,74,972	6,13,187
96,23,783	2,01,46,511	3,15,787	25,54,376	1,01,85,516	1,58,74,982	3,32,756	4,83,326

APPENDIX No. 14—STATEMENT A.—

	Loans due by		Loans and deposits received	
	Banks and societies.		Central banks.	
	Long term.	Short term.	Long term.	Short term.
	(13)	(14)	(15)	(16)
B.—CENTRAL BANKS—cont.	RS.	RS.	RS.	RS.
Guntur District Co-operative Bank, Ltd., No. 530, Tenali ...	13,82,477	15,48,613	...	8,53,360
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113, Mangalore ...	1,40,408	6,07,700	...	2,57,722
Kistna District—				
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam ...	11,21,478	14,22,822	65,000	7,27,825
Vizianwada Central Co-operative Bank, Ltd., No. 2967, Bezawada ...	3,45,026	4,85,371	25,000	2,78,513
Kurnool District Co-operative Central Bank, Ltd., No. 2411.	8,22,920	97,921	1,09,000	1,77,328
Madras District—				
Christian Central Co-operative Bank, Ltd., No. 1674 ...	6,97,507	1,20,619	...	58,803
The Madras District Co-operative Central Bank, Ltd., No. X63 ...	2,49,541	57,418	...	2,00,911
Madura District—Madura Rāmānāth Central Co-operative Bank, Ltd., No. 975, Madura ...	15,21,185	5,72,832	...	13,551
Malabar District Co-operative Bank, Ltd., No. 2411, Calicut.	10,06,322	1,66,429	...	1,80,234
Nellore District Co-operative Banking Union, Ltd., No. 2523.	8,52,599	7,20,928	...	58,529
Rāmānāth District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184, Srivilliputtūr.	7,88,622	1,17,030	...	2,00,768
Salem District Co-operative Urban Bank, Ltd., No. 151 ...	22,03,356	2,91,097	...	9,14,466
Tanjore District—				
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	13,95,825	1,82,067	50,000	2,42,489
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	8,76,133	2,52,097	...	65,000
Tinnevely District Co-operative Banking Union, Ltd., No. 2690.	6,86,756	4,06,147	1,50,000	62
Trichinopoly District Urban Bank, Ltd., No. 178 ...	29,39,075	4,81,674	...	2,96,712
Vizagapatam District Co-operative Central Bank Ltd., No. 1764, Vizianagram ...	2,42,637	13,36,853	...	8,88,002
Total, Central Banks ...	3,57,66,790	1,54,79,282	8,39,000	1,12,95,028
Total, previous year ...	3,71,06,810	1,64,87,726	37,20,000	1,28,53,806

Central Banks, 1930-31—cont.

during the year from				Sale of goods to mem- bers.	Purchase of members' products.	Cost of management.	Share capital paid up.
Primary societies.		Individuals and other sources.					
Long term.	Short term.	Long term.	Short term.				
(15)		(16)		(17)	(18)	(19)	(20)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
13,131	60,411	4,19,165	27,86,728	...	...	20,143	2,21,450
62,084	6,36,837	1,31,989	38,17,934	...	...	7,925	1,40,759
65,995	2,22,324	1,28,615	28,24,433	...	...	20,555	2,75,524
9,856	36,836	1,50,232	5,21,830	...	...	7,182	90,789
1,734	44,667	1,16,621	4,59,445	...	...	5,621	1,14,522
58,370	11,02,482	72,950	11,14,346	...	...	20,826	1,76,224
2,91,401	18,90,335	8,641	2,43,762	..	...	10,301	62,970
95,527	5,99,388	5,22,726	16,69,557	...	...	20,914	2,61,491
11,052	29,495	28,773	21,71,482	...	...	14,404	1,13,859
4,730	2,31,289	5,41,755	26,41,670	...	...	13,360	1,59,901
3,059	43,753	67,709	3,56,407	...	...	9,158	1,14,494
1,11,824	7,17,962	2,22,905	47,65,025	...	...	33,898	1,81,721
33,142	1,20,749	3,87,103	9,09,036	...	...	16,489	1,39,792
22,354	2,09,982	1,86,676	17,39,533	...	...	11,400	1,45,837
36,044	3,81,805	81,802	28,16,038	...	...	27,589	2,11,154
88,913	5,73,913	3,62,471	59,12,712	...	...	39,982	1,84,450
33,551	2,69,150	8,55,085	29,46,966	...	...	12,247	1,61,620
14,15,621	96,02,400	72,54,065	7,30,27,693	...	..	5,17,781	57,86,130
11,62,271	83,95,140	80,86,642	7,08,15,653	...	...	4,21,510	56,54,711

APPENDIX No. 14—STATEMENT A.—

	Loans and deposits held at the end of the year from							
	Societies.		Provincial or Central Banks.		Govern-ment.		Individuals and other sources.	
	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
	(21)	(22)	(23)	(24)				
B.—CENTRAL BANKS—cont.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Guntur District Co-operative Bank, Ltd., No. 530, Tenali ...	1,58,874	11,183	25,000	3,70,215	...	50,000	14,11,465	7,21,269
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113, Mangalore ...	3,31,470	49,330	...	...	...	...	4,16,519	2,54,636
Kistna District—Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam ...	3,23,849	24,016	8,10,000	3,65,164	...	57,029	4,37,616	5,63,438
Vizavada Central Co-operative Bank, Ltd., No. 2967, Bezavada ...	30,157	9,819	75,000	1,30,493	...	40,000	2,56,361	2,19,417
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	46,925	4,433	1,52,000	22,924	...	...	3,30,795	2,75,346
Madras District—Christian Central Co-operative Bank, Ltd., No. 1674 ...	3,47,765	70,865	...	3,673	...	...	3,68,163	3,12,232
Madras District Co-operative Central Bank, Ltd., No. 1063 ...	2,90,337	1,32,033	...	36	...	...	8,841	23,966
Madura District—Madura Rāmnād Central Co-operative Bank, Ltd., No. 975, Madura ...	5,29,841	1,66,515	...	855	...	...	14,57,384	7,77,844
Malabar District Co-operative Bank, Ltd., No. 2411, Calicut ...	1,21,907	4,076	...	20,079	...	...	4,61,419	5,55,636
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	77,117	26,623	...	31,213	...	79,000	8,98,939	3,73,965
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184, Srivilliputtur ...	86,807	2,294	3,99,500	74,715	...	...	1,85,101	98,097
Salem District Urban Bank, Ltd., No. 151 ...	7,70,150	73,265	1,13,000	2,822	...	...	6,32,507	11,26,746
Tanjore District—Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	2,68,873	42,935	1,06,000	33,193	...	...	11,10,713	2,03,196
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	2,37,706	41,441	...	65,000	...	...	5,17,272	4,56,156
Tinnevely District Co-operative Banking Union, Ltd., No. 2690 ...	2,69,046	58,798	1,50,000	1,308	...	...	4,12,848	8,34,576
Trichinopoly District Urban Bank, Ltd., No. 178 ...	6,43,641	61,937	...	3,943	...	...	17,86,661	16,75,234
Vizagapatam District Co-operative Central Bank, Ltd., No. 1794, Vizianagram ...	1,38,312	9,682	...	1,17,634	...	...	13,65,447	4,61,243
Total, Central Banks ...	75,50,697	12,35,253	61,81,308	32,17,398	...	4,91,029	1,69,43,088	1,58,58,278
Total, previous year ...	68,40,423	11,64,478	75,94,692	40,55,457	...	...	1,78,95,737	1,74,02,648

Central Banks, 1930-31—cont.

Reserve funds and other funds.	Working capital.	Profit and loss for the year.			Usual dividend paid on shares.	Most usual rate of interest paid.		Uncalled and subscribed share capital.
		Book profit.	Divisible profit.	Loss (including overdue interest).		On borrowings.	On lendings.	
(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
1,77,736	31,47,192	88,454	34,334	...	9	2 to 7	7½	14,750
71,820	12,64,043	22,219	10,435	...	6½	2 to 6	7½	651
1,60,236	27,86,872	42,890	22,279	...	9	5 to 7	7½	2,578
27,544	8,79,571	18,940	12,914	...	9	2 to 7	7½	82,711
64,348	10,11,293	30,139	3,940	...	9	2½ to 7	8	10,578
44,951	13,26,893	14,333	5,473	...	...	2½ to 6	8	38,426
...	5,18,583	...	- 80	- 80	...	2 to 6½	7½	53,081
1,74,125	33,68,555	79,644	53,763	...	9	2 to 6½	7½	33,509
40,754	13,17,730	48,200	4,006	...	...	2 to 7	8	31,341
98,425	17,45,183	60,130	28,039	...	9	2½ to 7	7½	9,799
47,262	10,08,270	13,578	4,615	...	9	3 to 7	8	13,006
2,56,665	31,56,879	54,861	40,347	...	9	2½ to 6½	7½	22,029
61,917	19,66,619	28,490	23,238	...	9	3 to 6	7½	4,558
64,292	15,27,697	34,574	21,663	...	7½	2 to 7	7½	27,918
1,35,853	20,74,485	58,377	41,774	...	9	2 to 7	8	34,446
4,31,437	47,87,323	75,036	69,152	...	9	2½ to 6½	7½	350
61,479	23,15,467	48,491	32,353	...	9	2½ to 7	7½	99,980
83,71,313	6,26,64,994	13,63,824	+ 7,78,648 - 80	80	...	...	...	13,50,391
26,13,572	6,35,26,178	13,38,913	9,62,332	...	...	...	...	13,16,387

APPENDICES

Districts.	(1)	(2)	(3)	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			
				Individuals.		Banks and societies.		Individuals.		Of which overdue.	
				Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.
(a) Limited.											
Anantapur	...	1	56	21	17,500	...	...	158	27,842	139	...
Arcoot, North	...	5	330	933	...	...	...	1,914	1,914	1,914	...
Do. South	...	3	253	740	...	...	...	70	...	70	...
Chingleput	...	6	776	127	18,450	...	...	421	1,91,480	233	...
Coimbatore	...	13	587	18,470	67,500	...	...	12,393	1,81,157	2,339	...
Cuddapah	...	...	...	...	...	...	...	...	...	...	...
Ganjām	...	1	12	...	...	...	...	...	3,26,616	...	...
Godāvari, East	...	3	933	...	87,008	...	...	...	1,11,525	...	7,892
Godāvari, West	...	3	733	...	1,12,600	...	...	...	...	...	...
Do.	...	10	386	3,552	...	...	...	3,067	...	633	...
Kanara, South	...	4	1,071	...	1,01,300	...	...	...	4,82,261	...	1,178
Kistna	...	1	219	...	...	...	...	...	...	...	...
Madura	...	1	92	694	...	...	...	...	...	...	...
Malabar	...	2	225	280	19,300	...	...	2,592	19,300	1,898	...
Nellore	...	2	58	...	6,000	...	...	158	6,369	158	...
Nilgiris, the	...	1	55	...	5,000	...	...	...	5,000	...	...
Ramanad	...	2	...	...	...	...	...	...	...	...	...
Salem	...	...	...	...	...	...	...	...	...	...	...

AGRICULTURAL SOCIETIES.

Class I.—Credit.

(a) Limited.

Tanjore	...	5	595	56,240	10,570	...	...	74,536	41,041	27,997	5,985
Tinnevely	...	...	...	...	...	...	...	...	...	...	...
Trichinopoly	...	3	251	...	1,34,328	...	...	...	1,98,448	...	88
Vizagapatam	...	...	...	...	...	...	...	...	...	...	...
Total, Limited	...	64	6,837	79,107	5,69,556	...	...	95,309	15,91,039	35,381	31,311
(b) Unlimited.											
Anantapur	...	465	23,803	44,267	1,27,973	...	...	1,80,439	14,84,106	1,48,441	9,81,798
Arcoot, North	...	778	29,645	1,53,321	1,75,866	...	...	8,22,682	27,55,564	4,62,595	12,13,517
Do. South	...	745	28,346	49,937	1,41,938	...	...	1,58,196	20,43,085	1,16,078	11,04,887
Bellary	...	294	12,653	54,246	52,803	...	...	1,13,265	10,90,724	1,01,815	6,21,162
Chingleput	...	894	39,779	1,53,320	2,50,045	...	...	2,88,350	41,14,830	1,53,285	19,08,689
Chittoor	...	259	8,158	10,539	77,251	...	...	52,686	7,58,871	48,208	4,67,042
Coimbatore	...	549	35,247	4,47,176	8,14,711	...	...	6,81,923	24,37,876	2,72,846	6,37,875
Cuddapah	...	237	5,972	10,101	19,167	...	...	79,387	5,10,009	67,644	4,15,380
Ganjam	...	617	26,320	4,68,187	3,29,542	...	...	7,89,618	13,18,490	2,81,259	8,86,321
Godavari, East	...	535	53,271	14,65,926	2,43,792	...	...	28,82,756	15,86,261	16,51,784	5,59,927
Do. Agency	...	11	632	11,150	720	...	...	4,153	15,428	28,273	4,193
Do. West	...	365	32,850	14,19,445	1,56,756	...	...	23,73,682	12,72,482	11,62,528	3,14,052
Guntur	...	489	38,924	6,77,762	1,42,755	...	...	17,45,800	13,85,568	11,37,260	4,99,417
Kanara, South	...	386	30,645	5,24,891	77,265	...	...	8,63,147	3,12,746	4,84,460	84,378
Kistna	...	425	27,708	8,53,165	1,22,929	...	...	16,05,561	10,44,745	8,96,753	3,88,653
Kurnool	...	299	10,461	15,267	1,40,677	...	...	91,047	8,18,076	88,580	4,60,055
Madura	...	539	33,007	2,39,592	4,01,812	...	...	7,88,976	15,55,958	95,595	6,75,595
Malabar	...	497	43,811	1,64,246	1,00,787	...	...	7,58,677	5,99,855	6,80,888	4,11,862
Nellore	...	419	18,745	4,44,855	75,481	...	...	8,93,946	7,16,439	4,18,414	3,25,424
Nilgiris, the	...	63	2,141	10,164	12,821	...	...	23,830	1,46,024	15,263	65,573
Ramanad	...	367	17,007	98,247	1,24,180	...	...	1,78,403	11,74,338	1,06,727	6,21,344
Salem	...	441	23,986	2,52,584	3,16,746	...	...	4,22,194	21,86,039	1,87,286	6,13,053
Tanjore	...	987	42,911	3,35,910	6,09,378	...	...	5,11,211	29,22,497	2,34,571	12,76,504
Tinnevely	...	631	29,841	2,96,989	1,86,192	...	...	5,03,871	8,28,985	2,63,131	4,24,448
Trichinopoly	...	538	32,638	7,76,298	8,94,367	...	...	7,91,041	37,28,608	1,74,751	10,03,798
Vizagapatam	...	406	20,092	8,35,973	27,335	...	...	13,68,965	2,24,675	5,90,970	50,938
Do. Agency	...	5	220	3,685	...	...	...	12,651	...	1,752	...
Total, Unlimited	...	12,246	669,372	98,15,993	56,28,309	103	...	1,83,18,375	3,70,22,879	97,95,937	1,55,89,048
Total, Class I	...	12,310	676,009	98,95,100	61,97,865	103	...	1,84,13,684	3,80,13,918	98,31,318	1,56,20,359
Total, previous year	...	12,540	674,590	1,59,88,665	95,50,714	622	...	1,91,46,751	3,94,22,365	54,93,192	1,21,31,649

APPENDICES

Districts	Loans and deposits received during the year from												(15)	(16)	(17)	(18)
	Loans due by Banks and societies.	Individuals.		Central banks.		Primary societies.	Government.									
		Members.	Non-members.	Short term.	Long term.		Short term.	Long term.								
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)								
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.								
AGRICULTURAL SOCIETIES.																
CLASS I.—CREDIT.																
(a) Limited.																
Anantapur ..	..	..	..	..	..	..	..	..								
Arcoot, North ..	..	287	..	..	..	..	..	..								
Do. South ..	..	..	..	..	..	..	..	..								
Chingleput ..	..	100	..	..	..	..	..	..								
Coimbatore ..	..	..	..	..	..	..	..	..								
Cuddapah ..	..	..	..	..	..	..	..	..								
Ganjam ..	..	..	..	..	..	..	..	..								
Godavari, East ..	..	..	..	..	..	..	..	..								
Do. West ..	..	..	..	..	..	..	..	..								
Kanara, South ..	..	249	..	..	..	..	..	..								
Kistna ..	..	..	..	..	..	..	..	..								
Madura ..	..	..	..	..	..	..	..	..								
Malabar ..	..	..	..	..	..	..	..	..								
Nellore ..	..	..	..	..	..	..	..	..								
Nilgiris, the ..	..	..	..	..	..	..	..	..								
Rannad ..	..	..	..	..	..	..	..	..								
Salem ..	..	..	..	..	..	..	..	..								

Tanjore ..	21,340	21,880	6,000	8,740	..	..	..	..	..	1,951	26,805
Tinnevely ..	..	..	..	..	..	..	..	..	..	..	..
Trichinopoly ..	..	..	..	1,24,650	..	..	..	..	..	2,220	18,730
Vizagapatnam ..	..	..	..	..	..	..	..	..	..	..	..
Total, Limited ..	21,926	50,849	23,605	4,84,365	20,925	6,400	..	..	..	22,011	2,32,632
(b) Unlimited.											
Anantapur ..	22,370	13,143	20,925	81,889	412	3,594	..	..	..	9,371	1,95,666
Arrot, North ..	5,718	10,920	1,03,730	1,33,989	..	8,111	..	..	..	23,356	5,10,667
Do. South ..	4,893	2,523	62,424	1,52,123	960	..	..	..	..	20,105	2,81,845
Bellary ..	11,791	14,402	58,395	22,300	..	..	..	..	..	5,283	1,96,424
Chingleput ..	37,846	88,150	1,74,336	1,92,951	1,950	1,590	..	..	..	37,847	4,44,765
Chittoor ..	945	..	1,716	63,005	..	..	..	..	..	6,090	1,23,374
Coimbatore ..	5,321	11,539	4,41,553	8,00,701	1,465	1,580	..	..	..	31,838	4,27,574
Cuddapah ..	940	1,709	12,150	10,600	..	..	..	..	..	1,780	82,350
Ganjam ..	7,629	39,510	4,92,070	2,92,819	..	..	..	..	..	18,736	3,16,500
Godavari, East ..	27,133	89,610	13,02,675	1,41,735	..	..	..	..	..	38,261	6,99,195
Do. Agency ..	..	..	10,000	..	..	..	..	..	..	871	8,787
Do. West ..	4,441	22,621	12,50,066	1,19,580	..	..	..	..	..	28,078	5,67,932
Guntur ..	21,504	69,639	4,91,332	92,332	..	..	..	..	..	29,713	4,80,074
Kanara, South ..	89,633	93,743	2,68,785	80,908	50	..	..	..	..	22,125	2,79,819
Kistna ..	4,783	16,075	6,94,230	83,850	..	..	..	..	..	17,254	4,17,025
Kurnool ..	633	..	5,451	1,10,335	..	..	..	..	..	3,694	1,25,583
Madura ..	10,296	10,201	1,97,138	8,17,314	..	..	..	..	..	13,983	2,98,893
Malabar ..	19,473	14,711	41,534	30,536	..	..	..	..	..	17,449	2,74,437
Nellore ..	79	4,541	3,97,805	69,825	..	..	..	..	..	13,256	2,36,900
Nilgiris, the ..	252	60	9,924	9,924	..	..	..	..	..	2,497	13,362
Rannad ..	7,430	27,507	92,605	1,21,040	..	..	..	..	..	16,021	1,78,106
Salem ..	30,024	8,952	2,30,678	3,13,162	663	..	..	..	..	24,956	2,64,280
Tanjore ..	53,790	1,49,170	2,17,665	4,83,738	103	27,190	..	..	..	27,317	5,05,437
Tinnevely ..	34,744	36,079	2,43,906	1,81,012	..	..	..	..	..	21,439	3,54,498
Trichinopoly ..	1,67,963	3,10,789	6,35,521	6,26,841	..	..	..	..	..	48,726	5,82,128
Vizagapatnam ..	1,670	4,029	7,18,588	23,590	..	..	..	..	..	8,829	2,35,022
Do. Agency ..	..	..	3,700	..	..	..	..	..	..	115	2,024
Total, Unlimited ..	11,821	5,74,146	81,82,703	44,15,889	5,593	1,071	1,66,198	4,842	5,481	4,87,350	80,91,142
Total, Class I ..	11,921	5,93,072	82,06,307	49,00,224	26,218	1,071	1,72,598	4,942	5,481	5,09,361	83,23,674
Total, previous year ..	12,576	8,22,675	1,32,94,281	81,20,795	7,651	4,780	1,74,798	8,89,891	2,96,140	4,78,190	80,65,570

Districts.	Loans and deposits held at the end of the year from					Reserve fund.	Profit and loss for the year.			Usual rate of dividend paid on shares.	(27)	(28)	(29)	Most usual rate of interest.		
	(19)	(20)	(21)	(22)			(23)	Book profit.	Divisible profit.						Loss (including over-due interest from Loans lentment).	Loss (including over-due interest in profits—Balance sheet).
				Members.	Non-members.											
AGRICULTURAL SOCIETIES.																
CLASS I.—CREDIT.																
(a) Limited.																
Anantapur	30	...	20,489	1,829	...	3,000	263	337	...	...	...	...	...	...		
Arcoot, North	1,450	...	...	...	...	...	263	32,842	461	114	18	...	...	...		
Do, South	...	...	...	...	...	...	687	2,568	134	107	3	...	...	...		
Chingleput	1,767	81,100	...	...	45,254	50,000	6,183	2,10,209	10,302	117	32	...	...	...		
Coimbatore	66,821	...	6,752	...	75,786	40,000	2,994	2,21,209	4,155	299	92	...	...	...		
Cuddapah	...	...	...	...	...	...	1,393	2,081	966	216	...	...	...	...		
Ganjām	...	2,02,150	...	...	59,275	50,000	3,142	3,52,635	5,623	474	121	...	...	...		
Godavari, East	...	...	...	...	1,11,685	...	14	1,25,701	...	1,572	874	...	...	...		
Do, West	474	468	...	593	...	...	8,490	6,797	225	133	185	...	...	...		
Kanara, South	3,24,000	...	...	...	57,542	60,000	4,864	5,08,801	7,763	6,351	98	...	...	...		
Kidna	...	...	...	...	...	...	...	2,190	...	42	42	...	...	...		
Madura	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Malabar	...	...	...	430	19,300	...	97	23,389	...	1,104	1,072	...	...	...		
Nellore	...	...	...	...	...	...	...	7,387	...	110	110	...	...	...		
Nilgiris, the	...	...	...	...	...	...	...	5,920	...	180	180	...	...	...		
Raman	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Salem	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Tanjore	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Tinnevely	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Trichinopoly	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Vizagapatam	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Do. Agency	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Total, Unlimited	9,28,805	18,53,523	15,716	3,47,453	3,33,846	8,55,740	53,87,694	8,39,88,937	57,82,176	7,88,144	20,37,271	57,474	...	...		
Total, Class I	9,60,452	25,83,725	36,185	3,53,553	3,39,05,374	10,80,740	54,19,629	6,58,29,562	58,18,851	8,07,745	20,50,185	63,624	...	...		
Total, previous year	9,71,797	21,97,964	20,740	4,41,00,601	3,53,49,065	10,20,818	48,89,012	6,64,15,647	51,01,520	11,51,220	13,99,448	34,610	...	...		
(b) Unlimited.																
Tanjore	27,751	28,213	...	31,321	8,699	...	...	7,877	1,30,466	5,595	...	1,702	327	...		
Tinnevely	150	27,450	...	...	1,39,354	21,600	...	878	2,07,982	1,386	...	449	...	...		
Trichinopoly	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Vizagapatam	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Total, Limited	31,647	7,30,202	20,469	40,925	5,21,905	2,81,000	...	31,945	18,40,625	36,675	...	12,914	6,150	...		
Anantapur	60,175	29,595	315	1,00,706	18,99,390	8,565	2,17,757	20,12,169	3,07,629	24,918	...	1,18,874	1,360	...		
Arcoot, North	11,158	34,304	2,040	4,19,085	26,08,736	11,601	3,63,611	39,55,232	5,11,337	67,762	...	1,10,163	793	...		
Do, South	14,041	13,398	1,146	87,772	19,17,445	82,388	2,73,282	26,71,412	3,48,710	21,320	...	1,31,883	272	...		
Bellary	34,586	10,292	...	89,711	9,83,123	1,436	81,608	13,97,210	1,13,684	9,711	...	62,899	1,808	...		
Chinglepur	75,916	2,39,884	950	1,37,396	36,10,305	18,955	6,31,397	51,60,038	5,63,218	72,928	...	89,399	415	...		
Chittoor	64	...	...	10,080	7,60,488	...	75,441	4,69,678	1,64,379	16,508	...	43,645	59	...		
Coimbatore	17,308	32,306	5,398	5,04,793	21,27,652	5,196	4,11,379	35,31,584	3,10,396	61,422	...	48,840	607	...		
Cuddapah	4,965	2,555	...	57,251	5,23,910	...	27,129	6,94,159	93,323	3,531	...	96,849	474	...		
Ganjām	1,869	77,465	...	7,76,376	11,90,764	...	85,471	24,48,445	60,179	20,634	...	45,340	4,207	...		
Godavari, East	17,215	1,03,783	...	22,13,577	10,56,373	...	2,56,318	50,41,461	3,61,912	53,978	...	1,14,185	2,908	...		
Do. Agency	...	...	...	37,227	13,818	...	636	60,163	1,720	715	...	508	...	...		
Do, West	5,951	52,410	...	29,81,849	12,92,679	...	2,83,147	42,83,968	1,88,334	37,321	...	88,938	2,797	...		
Guntur	43,041	91,710	8	14,02,355	13,82,487	1,900	1,76,139	35,77,714	2,01,051	10,256	...	1,61,089	2,480	...		
Kanara, South	1,69,847	1,59,312	29	4,22,182	1,46,151	...	2,00,275	13,76,415	1,17,416	23,679	...	74,087	19,108	...		
Kidna	3,065	37,358	...	13,84,950	16,20,409	...	2,38,632	39,97,438	1,84,197	26,443	...	92,071	1,307	...		
Karnool	1,995	1,844	884	70,083	8,10,930	578	48,855	10,67,882	1,09,937	7,336	...	69,081	809	...		
Madura	13,677	7,856	962	1,93,426	4,67,117	4,40,914	1,87,837	21,10,532	2,16,016	35,245	...	71,451	618	...		
Malabar	41,373	35,027	763	85,148	9,49,560	...	1,83,602	15,50,263	2,20,140	13,644	...	1,04,841	7,789	...		
Nellore	3,667	2,926	...	7,14,021	7,62,125	...	1,12,528	18,31,267	1,45,623	21,018	...	81,229	1,232	...		
Nilgiris, the	653	151	...	11,587	97,769	8,000	52,560	1,84,097	45,416	5,505	...	2,959	371	...		
Raman	8,331	39,305	...	1,18,908	11,46,828	1,828	1,36,642	18,30,049	2,02,229	19,137	...	91,031	4,783	...		
Salem	34,552	1,927	2,863	2,40,051	21,03,548	...	2,85,540	29,47,771	2,29,841	42,064	...	60,129	324	...		
Tanjore	1,03,058	2,96,815	170	2,18,452	21,25,683	2,44,547	3,62,377	38,59,444	4,84,289	59,035	...	1,05,030	717	...		
Tinnevely	53,083	47,223	...	3,67,664	7,23,415	1,51,801	16,97,694	1,68,639	27,829	62,619	...	1,512	1,512	...		
Trichinopoly	2,03,373	5,14,943	100	4,34,398	23,39,628	28,787	4,92,837	50,96,197	3,64,403	74,917	...	47,068	306	...		
Vizagapatam	3,292	4,030	...	11,91,683	2,19,234	...	70,756	17,24,707	82,346	26,946	...	44,870	1,059	...		
Do. Agency	...	...	...	10,638	1,009	...	678	11,340	829	252	...	269	...	...		
Total, Unlimited	9,28,805	18,53,523	15,716	3,47,453	3,33,846	8,55,740	53,87,694	8,39,88,937	57,82,176	7,88,144	20,37,271	57,474	...	...		
Total, Class I	9,60,452	25,83,725	36,185	3,53,553	3,39,05,374	10,80,740	54,19,629	6,58,29,562	58,18,851	8,07,745	20,50,185	63,624	...	...		
Total, previous year	9,71,797	21,97,964	20,740	4,41,00,601	3,53,49,065	10,20,818	48,89,012	6,64,15,647	51,01,520	11,51,220	13,99,448	34,610	...	...		

APPENDICES

APPENDICES

Districts.	(1)	(2)	(3)	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			
				Individuals.		Banks and societies.		Individuals.		Of which overdue.	
				Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.
				(4)	(5)	(6)	(7)	(8)	(9)		
CLASS II.—PURCHASE, PURCHASE AND SALE.											
(a) Limited.											
Anantapur ...	5	698	55,098	...	...	55,361	...	38,478	...	12,847	...
Arcoot, North ...	6	244	200	...	...	1,283	...	555	...	555	...
Do, South ...	10	400	3,537	...	...	2,680	...	8,492	...	5,313	...
Bellary ...	7	439	24,873	...	...	31,454	...	16,356	...	5,933	...
Chingleput ...	10	446	...	...	...	1,430	...	802	...	...	...
Chittoor ...	1	15	...	...	...	18,222	...	7,250	...	...	...
Coimbatore ...	8	841	14,285	...	...	1,804	...	880	...	385	...
Cuddapah ...	3	49	1,340	...	...	16,202	...	26,457	...	2,259	...
Ganjam ...	1	125	3,280	...	...	2,365	...	100	...	...	...
Do. Agency ...	3	3,524	100	...	...	...	...	...	...	...	...
Godavari, East ...	2	56	...	...	...	...	...	...	...	...	...
Do. Agency ...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South ...	5	316	14,415	...	...	21,338	...	81,220	...	7,939	...
Kurnool ...	2	233	1,990	...	...	12,109	...	4,905	...	1,727	...
Madura ...	1	68	...	...	...	...	...	...	...	...	...
Madras ...	1	22	...	...	...	...	...	...	...	...	...
Malabar ...	1	114	619	...	...	...	...	...	...	...	...
Nellore ...	1	38	...	...	...	619	...	877	...	...	...
Total, Limited ...	106	12,914	1,71,176	...	...	2,58,926	...	1,95,703	...	98,525	1,809
(b) Unlimited—Nil.											
Total, Class II ...	106	12,914	1,71,176	...	...	2,58,926	...	1,95,703	...	98,525	1,809
Total, previous year ...	128	12,893	4,79,234	...	...	4,38,230	...	2,81,427	...	69,453	352
CLASS III.—PRODUCTION, PRODUCTION AND SALE.											
CLASS III.—PRODUCTION, PRODUCTION AND SALE.											
(a) Limited.											
Arcoot, South ...	2	801	...	...	...	31	...	636	...	7,120	3,810
Chingleput ...	19	540	...	...	...	...	...	...	...	...	...
Coimbatore ...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South ...	1	394	...	...	...	...	...	...	...	...	...
Madura ...	1	56	...	...	...	...	...	...	...	...	...
Total, Limited ...	23	1,791	...	...	...	31	...	636	...	7,120	3,810
(b) Unlimited—Nil.											
Total, Class IV ...	23	1,791	...	...	...	31	...	636	...	7,120	3,810
Total, previous year ...	43	2,047	...	...	250	294	50	667	...	7,200	3,025

APPENDIX No. 14—STATEMENT B.—Operations of Agricultural Societies, 1930-31—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.	On borrowings.	On lending.	Most usual rate of interest.
	Members.	Non-members.	Societies.	Provincial or Central banks.				Book profit.	Divisible profit.	Loss (excluding over-due interest from Loss statement).	Loss (including over-due interest in profits—Balance sheet).				
				Short term.	Long term.										
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)				
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	7½ per cent.	9½ per cent.		
CLASS II.—PURCHASE, PURCHASE AND SALE.															
(a) Limited.															
Anantapur ..	..	..	..	34,424	..	..	404	1,655	1,100	24	..	..	..	..	..
Arcot, North ..	..	300	..	914	..	2,300	1,778	129	23	100	100	..	..	..	..
Do. South ..	..	..	..	5,449	..	..	452	449	72	258	48	..	..	..	..
Bellary ..	..	..	..	19,886	..	..	2,457	1,893	1,442	86	88	..	..	..	..
Chingleput ..	..	..	..	800	..	2,437	713	119	119	310	214	..	..	..	..
Chittoor ..	..	..	500	..	..	..	..	..	..	16	16	..	..	..	..
Coimbatore ..	21,978	..	..	17,310	..	..	7,293	2,371	2,371	807	807	..	..	..	..
Cuddapah ..	..	..	..	1,740	..	..	87	49	42	12	..	..	..	..	..
Ganjam ..	..	..	..	26,242	..	..	25	1,880	..	2,600	..	..	..	..	..
Ganjam Agency ..	..	..	..	..	..	..	4,276	354	215	176	..	..	..	..	..
Godavari, East ..	..	..	..	260	..	..	16	28	28	20	..	..	..	..	..
Do. Agency ..	..	..	..	..	..	..	..	..	..	..	7,076	..	..	..	..
Kanara, South ..	4,868	9,888	..	6,412	..	..	7,996	4,609	1,481	8,046	..	..	..	..	..
Kurnool ..	..	..	..	7,324	48	1,440	285	628	115	163	11,060	..	..	..	..
Madras ..	1	68	..	..	..	11,003	832	115	..	..	6,705	..	..	..	..
Madras ..	..	2,255	..	..	..	..	..	..	..	..	5,705	..	..	..	..
Malabar ..	..	100	..	6,068	..	..	..	..	..	..	52	..	..	..	..
Nellore ..	..	..	..	..	..	..	..	..	..	..	117	..	..	..	..

Ramanā ..	3,369	538	..	..	..	571	..	1,253	7,366	463	117	117	..	..
Salem ..	..	..	..	..	..	..	..	92	2,311	107	..	..	..	..
Tanjore ..	..	100	..	13,118	..	160	3,785	4,091	33,221	1,925	1,925	..	..	..
Tinnevely ..	4	..	..	..	..	..	..	1,049	11,390	213	408	558	..	..
Tiruchinopoly ..	5,841	..	..	7,449	..	2,604	..	2,297	30,782	1,184	1,170	1,170	..	..
Vizagapatam ..	360	..	..	9,986	..	..	..	364	14,080	296	38	38	..	..
Do. Agency ..	1,964	1,588	..	2,869	..	..	..	3,747	31,290	4,025	127	126	..	..
Total, Limited ..	38,376	14,787	500	1,60,891	..	3,378	20,965	39,008	4,53,475	22,886	34,120	29,775	..	..
(b) <i>Unlimited—Nil.</i>														
Total, Class II ..	38,376	14,787	500	1,60,891	..	3,378	20,965	39,008	4,53,475	22,886	34,120	29,775	..	..
Total, previous year ..	33,264	14,286	6,380	3,81,631	..	8,020	24,547	39,895	6,98,987	25,330	17,146	21,005	19,439	..
CLASS III.—PRODUCTION—Nil.														
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.														
(a) <i>Limited.</i>														
Arcot, South ..	..	..	1,555	8,848	..	28,803	14,222	13,031	1,40,423	1,033	27,067	27,067	..	..
Chingleput ..	..	..	..	..	..	..	..	181	1,512	8	157	157	..	..
Coimbatore ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Kanara, South ..	..	4,500	..	916	..	..	..	415	15,529	..	2,483	2,483	..	..
Madras ..	..	..	..	..	..	..	..	388	4,301	147	..	..	..	..
Total, Limited ..	..	4,500	1,555	9,768	..	28,803	14,222	13,995	1,61,765	1,183	29,707	29,707	..	..
(b) <i>Unlimited—Nil.</i>														
Total, Class IV ..	..	4,500	1,555	9,768	..	28,803	14,222	13,995	1,61,765	1,183	29,707	29,707	..	..
Total, previous year ..	4,050	1,162	1,805	9,556	..	20,940	15,211	14,143	1,75,089	1,896	30,548	30,548	..	..

[illegible][illegible]

* Excludes 142 societies which have not been started on work.

(c) The difference of 1,14,005 is due to audit transfer and liquidation.

+ Includes 2,056 societies which are members in other societies.

(b) The difference of 57,310 is due to audit transfer and liquidation.

APPENDICES

Districts.	Loans and deposits received during the year from										(15)	(16)	(17)	(18)
	Loans due by Banks and societies.	(11)		(12)		(13)	(14)							
		Individuals.	Non-members.	Short term.	Long term.		Primary societies.	Government.						
								Short term.	Long term.					
	(10)	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	
CLASS V.—INSURANCE.														
(a) Limited.														
Aroor, South	...	...	...	...	...	...	...	...	...	...	...	...	14	
Chingleput	...	...	...	...	...	...	...	...	...	...	...	...	42	
Coimbatore	...	...	...	...	...	...	...	...	...	...	...	...	...	
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...	...	
Madura	...	...	...	...	...	...	...	...	...	...	...	...	...	
Salem	...	...	...	...	...	...	...	...	...	...	...	...	...	
Total, Limited	...	...	...	...	...	...	...	...	...	...	...	...	56	
(b) Unlimited—Nil.														
Total, Class V	...	...	...	...	...	...	...	...	...	...	...	...	56	
Total, previous year	...	...	...	...	...	...	...	...	...	...	...	...	98	
CLASS VI.—OTHERS.														
(a) Limited.														
Anantapur	...	...	...	...	...	...	...	...	...	...	...	...	...	
Aroor, North	...	...	...	...	...	...	...	...	...	...	...	...	...	

Aroor, South ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	67	14,497
Chingleput ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,504
Coimbatore ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	17	495
Ganjām ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	290
Godāvāri, East ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	425
Do. West ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	21	9,117
Kanara, South ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Kistna ...	...	...	1,200	...	...	...	...	...	...	...	...	...	...	...	10,119	1,617
Kurnool ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	15	220
Malabar ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	150	3,427
Ramnād ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	739	884
Salem ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	11	222
Tanjore ...	...	...	80	...	...	...	...	...	...	...	...	...	...	...	98	5,599
Tinnevelly ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	425	478
Trichinopoly ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,246	15,527
Total, Limited ...	...	1,280	...	...	...	...	...	...	...	...	...	...	...	...	15,948	54,402
(b) Unlimited.																
Chingleput ...	...	...	20	...	...	...	...	...	...	...	...	...	...	...	5	39
Godāvāri, East ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	493	10,118
Do. West ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	62	16,511
Guntūr ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	407	32,730
Kistna ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	163	20,133
Nellore ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	214
Ramnād ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4	263
Tanjore ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	16	1,564
Total, Unlimited ...	...	...	20	...	...	...	...	...	...	...	...	...	...	...	1,151	81,572
Total, Class VI ...	...	1,300	...	...	...	...	...	...	...	...	...	...	...	...	17,089	1,35,974
Total, previous year ...	...	139	...	...	...	...	...	...	...	...	...	...	...	...	7,703	1,21,380
Grand total of all classes of Agricultural Societies ...	(c) 11,821	7,47,189	10,98,440	88,16,706	49,10,899	26,718	1,071	2,02,368	8,43,629	4,37,619	5,76,312	87,24,202	5,41,478	84,75,730		
Do. previous year ...	12,576	9,55,144	12,55,212	1,40,36,714	81,45,055	25,948	4,786	2,07,039	...	...	...	...	...	...		

(c) Rs. 11,166 is long term and Rs. 655 short term.

Districts.	Loans and deposits held at the end of the year from						Working capital.	Profit and loss for the year.				Usual rate of dividend paid on shares.	On borrowings.	On lendings.
	Primary societies.			Provincial or central banks.		Reserve fund.		Book profit.	Divisible profit.	Loss (excluding over-profit and interest from Loss statement).	Loss (including over-profit and interest in sheet).			
	Members.	Non-members.	RS.	Short term.	Long term.									
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)			
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.				
CLASS V.—INSURANCE.														
(a) Limited.														
Arcoot, South	...	...	...	...	...	...	18	...	...	...	18			
Chingleput	...	...	...	...	...	...	42	...	...	...	...			
Coimbatore	...	...	...	...	...	...	...	...	...	...	...			
Kanara, South	...	...	...	...	...	...	...	...	...	...	...			
Madura	...	...	...	...	...	...	...	...	...	...	...			
Salem	...	...	...	...	...	...	...	...	...	...	...			
Total, Limited	...	...	...	...	...	4	60	...	...	19	18			
(b) Unlimited—Nil.														
Total, Class V	...	...	...	...	...	4	60	...	...	19	18			
Total, previous year	...	...	...	...	...	3	101	...	...	19	19			
CLASS VI.—OTHERS.														
(a) Limited.														
Anantapur	...	...	...	...	...	...	...	...	...	...	...			
Arcoot, North	...	...	...	...	...	...	...	...	...	...	...			

APPENDICES

APPENDICES

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(a) The difference of Rs. 27,379 is due to audit and transfer.
 (b) The difference of Rs. 8,03,386 is due to audit and transfer.
 (c) The difference of Rs. 8,663 is due to audit, transfer and liquidation.
 (d) The difference of Rs. 73,852 is due to audit, transfer and liquidation.
 (e) The difference of Rs. 4,35,560 is due to audit, transfer and liquidation.
 (f) The difference of Rs. 9,080 is due to audit and transfer.

APPENDICES

Districts.	(1)	(2) Number of societies.	(3) Number of members.	(4) Loans made during the year to		(5) Receipts from loans and deposits repaid during the year by		(6) Loans due by					
				Individuals.		Banks and societies.		Individuals.		Of which overdue.			
				Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.		
NON-AGRICULTURAL SOCIETIES.													
CLASS I.—CREDIT.													
(a) Limited.													
Anantapur ...	...	15	3,177	1,41,313	2,16,761	1,02,079	1,32,179	2,33,075	11,392	66,474	3,37,146	14,173	92,566
Arcoot, North ...	...	54	6,739	1,23,855	4,08,012	...	1,28,136	4,39,854	...	52,113	6,68,031	9,143	20,128
Do. South ...	...	58	7,528	81,488	8,78,044	...	87,262	3,84,434	...	50,563	8,18,499	15,253	2,56,963
Bellary ...	...	29	3,893	53,706	1,53,742	...	44,616	1,53,600	...	39,846	2,70,867	11,328	70,053
Chingleput ...	...	27	12,678	70,505	5,69,228	...	72,775	5,68,147	...	36,467	11,23,704	10,656	2,81,198
Chittoor ...	...	22	4,560	99,179	3,88,455	...	1,08,879	3,28,089	...	60,020	8,50,231	19,865	2,24,774
Cuddalore ...	...	27	8,607	4,02,853	4,87,856	...	3,70,049	4,82,230	...	3,63,011	7,02,788	17,345	76,256
Cuddapah ...	...	36	3,608	87,367	1,56,131	...	1,00,841	1,65,637	...	69,131	2,57,660	28,660	94,798
Ganjam ...	...	28	6,345	85,150	1,55,128	...	76,408	1,45,755	...	81,849	3,78,663	98,729	80,537
Godavari, East ...	...	42	6,173	2,03,042	1,15,291	...	2,10,046	1,31,569	...	1,97,637	2,47,144	4,472	100
Do. Agency ...	...	1	87	125	...	...	1,240	...	...	4,472	160	64,105	7,448
Do. West ...	...	20	2,126	70,782	5,398	...	83,363	8,104	...	1,28,278	11,536	1,45,710	1,85,521
Guntur ...	...	43	7,680	1,65,280	1,07,229	...	1,46,321	1,65,834	...	2,66,877	5,65,325	1,51,701	44,213
Kanara, South ...	...	41	7,817	4,03,457	4,27,752	...	4,05,716	4,42,511	...	8,98,590	4,59,655	1,74,056	53,622
Kistna ...	...	23	8,893	2,32,534	90,837	...	2,47,669	79,534	...	2,42,607	1,90,073	8,488	...
Kurnool ...	...	33	2,746	19,157	87,902	...	13,265	69,681	...	19,289	1,90,073	8,488	...

Madras ...	70	43,282	7,47,753	49,59,889	...	7,32,193	42,60,459	3,09,057	52,0,815	28,433	2,78,318
Madura ...	38	4,433	8,48,329	3,26,720	...	6,75,411	3,02,850	7,77,017	4,8,538	1,91,627	1,06,583
Malabar ...	78	8,044	1,33,142	76,591	...	1,49,694	76,755	1,79,423	1,44,123	1,01,817	70,450
Nellore ...	23	3,334	35,018	1,75,684	...	36,857	1,48,789	44,003	3,08,255	18,355	1,07,216
Nilgiris, The ...	6	2,558	65,590	1,46,892	...	79,814	1,15,281	89,264	1,76,228	18,345	84,328
Ramnad ...	28	4,296	1,42,413	2,29,596	...	1,39,196	2,18,387	7,20,869	4,57,223	45,001	1,47,381
Salem ...	41	7,345	6,33,868	3,11,138	...	5,93,686	3,16,423	2,40,113	8,13,32	29,396	1,19,459
Tanjore ...	26	11,468	3,50,384	5,52,570	...	3,05,972	4,77,298	1,03,425	4,96,344	57,020	1,67,185
Tinnevely ...	44	9,115	1,52,604	5,82,259	...	1,53,719	4,74,302	3,29,231	21,46,55	1,78,434	29,317
Trichinopoly ...	27	17,803	5,10,628	18,06,619	...	6,16,259	1,56,880	6,06,886	2,36,220	...	...
Visagapatam ...	48	10,075	5,87,264	1,69,806	...	5,18,046	1,83,073	941	4,33	...	...
Do. Agency ...	1	129	1,266	4,744	...	325	423	...	...	...	...
Total, Limited ...	934	2,14,128	64,59,892	1,30,47,824	1,02,079	61,29,966	1,20,58,973	11,392,553,683	1,80,90,80	15,10,507	32,82,582
(b) Unlimited.											
Anantapur ...	2	609	5,300	27,060	...	4,526	18,145	4,137	55,085	189	9,109
Arcoot, North ...	4	682	16,714	16,925	...	14,711	16,522	14,271	45,470	744	14,396
Do. South ...	7	417	3,444	1,265	...	2,278	3,140	2,955	7,336	1,212	6,165
Bellary ...	5	384	...	14,160	...	...	12,498	6	29,983	6	12,255
Chingleput ...	14	1,623	12,640	15,601	...	12,026	32,209	6,423	1,16,481	1,001	33,898
Chittoor ...	11	466	8,926	2,250	...	...	364	251	3,291	251	3,291
Coimbatore ...	2	82	309	1,280	...	9,651	2,365	4,556	6,827	1,771	3,986
Cuddapah ...	5	411	3,933	4,524	...	536	3,889	165	3,817	...	241
Ganjam ...	3	244	29	8,380	...	8,729	6,878	20,042	16,813	23,433	6,084
Godavari, East ...	1	19	20	...	...	...	...	630	...	601	...
Do. West ...	5	212	520	413	...	247	714	220	35	230	35
Guntur ...	8	891	40,537	2,117	...	4,492	7,363	7,404	696	7,169	169
Kanara, South ...	11	688	4,426	3,530	...	60,988	7,363	30,396	23,325	19,163	8,873
Kistna ...	7	162	74	431	...	4,785	2,863	12,835	6,588	8,254	3,228
Kurnool ...	45	3,669	16,618	65,430	...	779	413	971	2,943	905	2,401
Madras ...	4	405	2,091	...	...	28,279	50,163	29,381	96,746	12,749	51,359
Malabar ...	10	933	1,422	3,630	...	2,300	1,274	1,123	726	444	80
Nellore ...	2	79	1,940	25	...	1,771	3,610	9,126	9,160	7,756	5,758
Ramnad ...	9	327	1,940	1,942	...	728	3,008	2,569	10,663	1,499	3,021
Salem ...	4	300	5,412	...	...	1,409	6,114	2,173	20,212	911	11,736
Tanjore ...	18	1,976	86,554	44,384	...	4,265	46,469	3,589	1,43,583	12,560	54,223
Tinnevely ...	8	474	5,052	3,211	...	3,215	5,441	28,249	12,527	2,465	9,593

APPENDICES

APPENDIX No. 14—STATEMENT C.—Operations of Non-Agricultural Societies, 1930-31—cont.

Districts.	Loans and deposits received during the year from													Sales of goods to members.	Purchase of members' products.	Cost of management.	Paid up share capital.	
	Loans due by Banks and societies.	Individuals.				Central banks.		Primary societies.	Government.		(15)	(16)	(17)					(18)
		Members.	Non-members.	Short term.	Long term.	Short term.	Long term.											
									(10)	(11)								
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
NON-AGRICULTURAL SOCIETIES.																		
CLASS I.—CREDIT.																		
(a) Limited.																		
Anantapur	90,687	3,44,839	2,11,076	4,53,777	29,403	...	...	...	...	...	...	...	...	6,462	1,33,872	...	...	
Arcot, North	...	1,80,620	1,47,463	1,36,810	41,410	...	...	...	...	...	...	...	...	13,440	2,43,766	...	...	
Do. South	...	2,97,729	3,51,875	83,196	45,275	8,465	...	...	...	...	...	...	...	14,745	2,27,443	...	...	
Bellary	...	52,576	47,808	8,982	23,343	...	...	...	...	...	...	...	...	4,600	1,20,497	...	...	
Chingleput	...	5,12,048	3,85,026	20,111	36,388	...	...	...	...	...	...	...	...	23,628	2,72,964	...	...	
Chittoor	...	7,41,331	7,43,331	18,800	49,202	...	...	...	...	...	...	...	...	13,627	1,87,852	...	...	
Coimbatore	...	6,05,877	5,72,845	1,61,269	65,250	...	...	...	...	...	...	...	...	21,071	3,91,398	...	...	
Cuddapah	...	59,551	20,168	24,711	21,850	...	...	...	...	...	...	...	...	5,045	1,12,143	...	...	
Ganjām	...	1,10,964	10,789	45,047	14,555	175	...	...	...	...	...	...	...	6,428	98,200	...	...	
Godāvari, East...	...	42,004	1,41,040	71,381	34,566	...	...	...	...	...	...	...	...	7,181	1,56,934	...	...	
Do. Agency	...	...	...	...	...	...	...	...	...	...	...	...	...	52	1,968	...	...	
Do. West...	...	23,705	19,059	19,400	3,000	...	...	...	...	...	...	...	...	2,440	42,784	...	...	
Guntūr	...	1,17,755	1,46,122	1,08,960	6,097	...	...	...	...	...	...	...	...	10,287	1,82,054	...	...	
Kanara, South	...	4,08,057	3,58,673	94,384	11,170	283	...	...	...	...	...	...	...	16,541	2,17,119	...	...	
Kistna	...	1,68,392	82,534	58,220	3,500	...	...	...	...	...	...	...	...	8,460	1,15,361	...	...	
Kurnool	...	49,054	22,203	6,014	20,900	...	...	...	...	...	...	...	...	3,680	62,623	...	...	

Madras ...	12,91,429	15,55,837	12,77,934	2,71,693	...	...	...	...	...	...	...	1,01,245	17,56,717
Madura ...	6,01,966	3,11,852	5,10,635	39,405	...	...	...	...	...	...	...	24,013	5,90,066
Malabar ...	71,412	88,477	76,112	8,850	...	...	...	...	...	...	...	5,543	1,38,042
Nellore ...	69,229	32,476	53,617	57,728	...	...	...	...	...	...	...	4,662	95,705
Nilgiris, the ...	71,454	29,214	12,849	7,500	...	...	...	...	...	...	...	6,616	85,562
Rāmnaḍ ...	3,43,983	3,65,787	40,774	28,208	...	...	...	...	...	...	...	10,321	1,81,420
Salem ...	6,39,746	10,43,016	5,07,778	806	...	...	...	...	...	...	...	18,354	3,03,551
Tanjore ...	4,16,779	3,38,539	3,70,100	70,221	...	...	...	...	...	...	...	19,977	2,18,880
Tinnevely ...	9,09,786	3,47,335	63,004	8,610	...	...	...	...	...	...	...	15,440	2,48,254
Trichinopoly ...	4,52,145	6,47,287	1,21,311	56,660	...	...	...	...	...	...	...	29,320	8,96,114
Vissapattam ... Do. Agency ...	2,86,517	2,40,826	2,00,858	8,858	...	...	...	...	...	...	...	13,026	3,48,578
	141	500	1,000	1,000	...	...	...	...	...	...	...	74	2,808
Total, Limited ...	90,687	89,19,588	83,09,362	45,55,594	9,65,477	9,312	78,989	9,130	7,574	4,06,278	73,43,664		
(b) Unlimited.													
Anantapur ...	...	30,637	7,044	5,690	...	...	...	...	...	...	...	685	6,961
Arcot, North ... Do. South ...	...	12,333	21,817	7,990	1,900	...	...	...	...	...	...	681	11,308
Bellary ...	...	75	...	2,160	...	...	...	...	...	...	...	137	3,668
Chingleput ...	...	9,375	35,987	1,21,190	3,600	...	...	...	...	...	...	397	16,886
Chittoor ...	...	...	...	...	4,300	...	...	...	...	...	...	2,162	20,347
Coimbatore ...	...	...	...	...	1,850	...	...	...	...	...	...	37	850
Cuddapah ...	...	...	155	1,053	1,150	...	...	...	...	...	...	311	5,729
Ganjām ...	...	...	...	...	...	...	...	...	...	...	...	37	1,956
Godāvari, East ... Do. West ...	...	...	...	2,950	7,000	...	...	...	...	...	...	1,234	6,259
Guntūr ...	...	...	...	...	...	...	...	...	...	...	...	5	662
Kanara, South ...	...	...	...	...	...	...	...	...	...	...	...	5	175
Kistna ...	...	5,514	12,598	26,172	...	...	...	...	...	...	...	160	1,681
Kurnool ...	...	217	1,910	8,900	...	...	...	...	...	...	...	1,800	13,354
Madras ...	...	...	...	...	250	...	...	...	...	...	...	440	7,024
Madura ...	...	1,021	...	640	12,526	...	...	...	...	...	...	2,580	80,830
Malabar ...	...	...	...	...	...	...	...	...	...	...	...	57	1,422
Nellore ...	...	75	...	137	1,000	...	...	...	...	...	...	331	9,135
Rāmnaḍ ...	...	...	...	450	...	...	...	...	...	...	...	298	1,684
Salem ...	...	24	281	2,892	1,300	...	...	...	...	...	...	288	3,495
Tanjore ...	...	12,803	40,597	40,585	11,610	...	...	...	...	...	...	58	2,108
Tinnevely ...	...	2,001	1,200	2,598	1,700	...	...	...	...	...	...	3,517	32,393
	...	...	...	...	...	...	...	...	...	...	...	431	3,695

Districts.	Loans and deposits held at the end of the year from						Profit and loss for the year.				On borrowings.	On lendings.	
	Primary societies.		Provincial or Central banks.		Government.	Reserve funds.	Working capital.	Loss (excluding over-profit and interest due to shareholders.)					Usual rate of dividend paid on shares.
	Members.	Non-members.	Short term.	Long term.				Book profit.	Divisible profit.	Loss (including over-profit and interest due to shareholders.)			
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)		
NON-AGRICULTURAL SOCIETIES.													
CLASS I.—CREDIT.													
(a) Limited.													
Anantapur ..	1,34,231	1,55,011	..	19,769	47,018	..	35,559	5,25,460	35,177	20,846	19		
Arcoot, North ..	1,98,671	1,78,339	..	8,879	1,06,098	..	78,228	8,13,980	77,590	29,611	..		
Do. South ..	2,48,940	3,81,925	2,053	23,504	1,00,584	..	1,01,544	10,85,993	1,01,453	31,514	7		
Bellary ..	64,645	95,312	..	7,350	28,374	..	24,022	3,40,200	24,908	14,714	397		
Chingleput ..	4,02,016	4,28,095	..	7,533	70,778	..	91,786	12,73,172	75,961	29,534	326		
Chittoor ..	2,52,261	5,98,398	..	4,758	1,39,145	..	60,440	12,42,854	67,021	38,343	457		
Coimbatore ..	2,57,872	3,87,757	..	13,135	1,17,502	..	1,00,824	12,73,483	89,921	52,368	34		
Cuddapah ..	88,710	67,855	..	32,080	39,500	..	29,008	3,48,106	31,082	17,359	48		
Ganjām ..	1,60,588	85,874	..	24,734	27,781	..	46,325	4,51,857	41,405	15,215	30		
Godāvāri, East ..	38,687	1,73,720	..	1,934	43,422	..	28,763	4,66,260	38,191	17,988	1,017		
Do. Agency ..	14	..	..	32,164	11,370	..	7,788	1,39,929	9,684	2,913	11		
Do. West ..	27,427	18,386	..	1,70,087	54,501	..	42,652	8,89,994	46,733	6,507	19		
Guntūr ..	1,32,417	3,08,283	..	34,177	10,362	..	1,01,663	10,69,399	64,240	26,405	234		
Kanara, South ..	3,25,625	3,81,453	..	83,145	16,578	..	19,851	4,29,611	29,039	6,379	19		
Kistna ..	1,07,629	87,047	..	8,875	45,764	..	21,697	2,22,123	18,169	6,296	..		
Kurnool ..	54,789	28,426	..	..	..	..	..	..	..	..	..		
Madras ..	18,55,571	18,16,870	..	42,156	2,20,291	..	3,50,141	60,41,738	2,59,220	2,11,548	333		
Madura ..	3,48,284	1,40,015	..	3,33,163	51,117	..	1,15,985	14,88,630	86,946	54,196	181		
Malabar ..	52,957	59,202	..	26,186	26,169	..	47,031	3,49,587	46,107	11,087	14,066		
Nellore ..	78,873	46,180	..	16,010	1,08,814	..	17,558	3,62,940	32,816	13,498	64		
Nilgiris, the ..	78,982	28,958	..	5,836	17,501	..	17,387	2,32,227	12,978	6,941	..		
Rāmnaḍ ..	2,13,074	1,67,018	..	31,393	81,294	..	53,588	7,27,787	47,841	24,495	1,000		
Salem ..	4,16,874	7,57,561	10,000	46,524	38,467	..	1,54,765	17,27,742	74,341	58,586	260		
Tanjore ..	3,78,419	3,32,923	..	1,11,250	96,168	..	87,985	12,26,620	68,944	42,328	54		
Tinnevely ..	3,51,108	2,87,014	..	30,056	24,388	..	68,537	10,09,362	58,067	34,019	2,294		
Trichinopoly ..	3,90,071	9,86,521	..	33,218	71,836	..	1,97,966	26,75,826	1,55,049	1,18,582	86		
Vizagapatam ..	1,35,144	2,21,696	..	87,457	18,895	..	66,540	8,78,113	73,425	45,384	95		
Do. Agency ..	32	425	..	90	1,000	..	..	5,100	97	..	..		
Total, Limited ..	67,92,661	82,19,372	12,053	12,52,221	16,14,942	..	19,68,094	2,72,03,007	16,60,634	9,34,821	50,450		
(b) Unlimited.													
Anantapur ..	48,546	2,326	..	..	..	..	9,543	67,376	4,897	1,825	..		
Arcoot, North ..	4,606	22,088	..	..	..	..	9,228	70,810	3,613	1,203	..		
Do. South ..	75	..	..	2,102	21,478	..	2,171	13,129	2,429	261	18		
Bellary ..	1,320	..	..	1,483	5,732	..	4,080	26,075	3,980	1,336	..		
Chingleput ..	13,694	39,501	..	6,604	50,879	..	15,862	1,46,887	10,937	1,638	..		
Chittoor ..	..	..	..	..	1,850	..	895	4,195	752	244	..		
Coimbatore ..	1,170	257	..	586	2,960	..	3,946	15,380	3,773	969	5		
Cuddapah ..	..	100	..	..	80	..	727	2,893	656	617	..		
Ganjām ..	..	..	..	..	16,450	..	532	49,355	3,206	198	..		
Godāvāri, East ..	..	..	..	..	..	..	70	1,179	114	..	..		
Do. West ..	5	..	..	542	..	..	108	423	86	..	..		
Guntūr ..	..	..	..	..	..	..	693	8,884	547	206	189		
Kanara, South ..	7,618	32,442	..	6,310	200	..	16,143	77,317	10,360	2,084	570		
Kistna ..	1,416	4,535	..	4,385	3,375	..	3,033	21,246	3,380	819	..		
Kurnool ..	..	..	..	5,238	..	..	98	4,959	1,095	61	5		
Madras ..	1,511	216	..	645	3,366	..	25,164	1,25,737	31,789	9,167	142		
Madura ..	..	..	..	115	15,361	..	991	3,100	366	140	..		
Malabar ..	1,202	..	..	..	149	..	6,787	22,396	4,378	208	9		
Nellore ..	..	365	..	..	4,907	..	1,315	16,044	312	161	..		
Rāmnaḍ ..	..	786	..	1,975	11,070	..	1,570	25,446	8,237	119	..		
Salem ..	..	110	..	2,014	17,217	..	855	3,643	355	818	..		
Tanjore ..	20,128	79,567	..	1,072	17,554	..	33,296	1,96,177	15,771	3,824	..		
Tinnevely ..	417	3,350	..	1,738	10,241	..	1,000	20,441	1,961	701	..		

9 per cent.
7½ per cent.
8½ per cent.

APPENDICES

Districts.	(1)	(2)	(3)	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by					
				Individuals.		Banks and societies.		Individuals.		Banks and societies.		Of which overdue.	
				Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.		
CLASS I.—CREDIT—cont.													
(b) Unlimited—cont.													
Trichinopoly ...	7	1,245	11,889	13,260	...	12,310	6,377	...	10,413	34,558	3,296	18,944	
Vizagapatam ...	3	397	16,095	...	...	11,904	...	...	14,335	...	2,169	...	
Total, Unlimited ...	196	16,761	1,94,975	2,29,798	3,445	2,24,130	2,28,951	3,445	2,16,752	6,45,767	1,10,656	2,53,795	
Total, Class I ...	1,130	230,889	66,54,867	1,32,77,822	1,05,524	63,54,096	1,22,87,924	14,837	57,53,635	1,87,36,571	16,21,163	35,36,377	
Total, previous year ...	1,151	221,475	72,37,108	1,34,71,473	10,965	66,34,788	1,16,36,263	5,580	54,53,694	1,74,80,746	11,24,488	30,12,807	
CLASS II.—PURCHASE, PURCHASE AND SALE.													
(a) Limited.													
Anantapur ...	3	65	...	...	...	...	...	...	...	...	...	...	
Arcoot, North ...	...	...	...	...	...	...	...	...	...	...	...	...	
Do. South ...	9	893	...	...	...	...	...	...	...	...	...	...	
Bellary ...	7	660	...	...	...	...	...	...	...	...	...	...	
Chingleput ...	5	224	...	...	...	...	...	...	...	...	...	...	
Chittoor ...	3	188	...	190	...	...	467	...	28	1,456	28	589	

APPENDICES

Coimbatore	11	887	2,290	...	...	4,052	...	...	1,891	...	1,144	...
Cuddapah	2	96	...	...	...	...	...	...	...	...	...	...
Ganjām	9	449	7,500	...	...	2,021	...	...	10,798	...	3,298	...
Godāvāri, East	9	451	...	...	...	...	...	...	...	...	...	...
Do. Agency	...	...	...	...	...	...	...	...	...	...	...	...
Do. West	3	158	...	...	...	...	...	...	...	...	...	...
Guntūr	4	113	...	...	...	...	...	...	...	...	...	...
Kanara, South	5	284	...	...	...	200	...	...	110	...	110	...
Kistna	4	376	...	...	...	580	...	...	1,207	...	1,207	...
Kurnool	6	399	450	...	...	...	...	...	202	...	20	...
Madras	5	6,534	48,601	8,756	...	51,548	7,907	46,626	...	8,672	18,254	1,425
Madura	6	882	...	...	...	...	...	...	...	...	...	...
Malabar	49	2,502	804	...	...	687	...	...	1,101	...	718	8
Nellore	4	180	...	...	...	...	...	...	...	...	...	...
Nilgiris, the	3	699	...	...	...	...	...	...	...	...	...	...
Rāmānā	6	460	...	...	...	...	...	...	...	...	...	...
Salem	10	842	...	...	...	...	...	...	...	...	...	...
Tanjore	7	520	...	...	...	...	...	...	...	...	...	...
Tinnevely	6	620	...	...	...	...	...	...	...	...	...	...
Trichinopoly	4	228	...	...	...	...	...	...	...	...	...	...
Vizagapatam	7	682	...	...	...	...	...	...	...	...	...	...
Do. Agency	2	140	...	...	...	...	...	...	...	...	...	...
Total, Limited	189	19,632	59,145	8,946	...	59,520	8,374	61,963	10,186	24,779	2,021	...
(b) Unlimited.												
Bellary	1	23	...	...	...	...	...	...	...	...	...	769
Ganjām	2	112	416	2,040	...	671	3,464	...	82	...	82	769
Godāvāri, East	3	184	20	...	...	2,156	208	...	712	5,865	197	758
Guntūr	1	101	...	...	...	637	663	...	12,216	637	12,216	437
Kistna	3	116	1,065	...	...	92	...	...	2,770	1,304	2,770	1,304
Kurnool	1	22	...	...	...	...	...	...	1,757	...	831	...
Nellore	1	84	3,514	2,222	...	3,263	1,899	...	2,137	3,478	164	114
Rāmānā	2	161	300	2,150	...	287	3,658	...	397	10,329	153	5,352
Total, Unlimited	14	806	5,315	6,412	...	7,106	9,890	...	20,091	22,382	16,413	8,734
Total, Class II	203	20,438	64,460	15,358	...	66,626	18,264	...	82,054	32,518	41,192	10,755
Total, previous year	233	23,135	70,015	22,028	...	63,149	17,853	...	86,775	31,853	17,775	6,719

APPENDICES

Districts.	Loans and deposits received during the year from													(18)	(17)	(16)	(15)
	Loans due by Banks and societies.	Individuals.		Central banks.		Primary societies.	Government.		Sales of goods to members.	Purchase of members' products.	Cost of management.	Paid-up share capital.					
		Members.	Non-members.	Short term.	Long term.		Short term.	Long term.									
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)									
CLASS I.—CREDIT—cont.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.				
(b) <i>Unlimited</i> —cont.																	
Trichinopoly ..	837	2,522	9,840	11,700	..	..	..	..	..	1,259	8,273	..	8,273				
Vizagapatam ..	..	..	14,600	..	..	..	..	..	..	75	8,216	..	8,216				
Total, Unlimited ..	75,656	1,24,281	2,43,352	59,886	..	..	..	..	..	16,991	2,43,828	..	2,43,828				
Total, Class I ..	90,687	89,95,214	47,98,916	10,25,363	9,312	78,699	..	9,130	7,574	4,23,269	75,87,592	..	75,87,592				
Total, previous year ..	10,800	93,33,672	45,55,131	14,81,585	10,165	..	2,000	..	..	3,35,035	70,15,966	..	70,15,966				
CLASS II.—PURCHASE, PURCHASE AND SALE.																	
(a) <i>Limited</i> .																	
Anantapur ..	..	..	..	..	..	..	..	..	..	4,276	3,731	163	503				
Arcoot, North ..	..	..	..	..	..	..	..	..	..	..	..	..	..				
Do. South ..	..	..	..	1,000	..	..	..	..	..	86,762	59,868	3,575	6,468				
Bellary ..	2,089	52	1,068	..	..	..	..	..	..	21,074	22,140	1,269	3,728				
Chingleput ..	7,992	..	..	..	..	..	..	..	..	22,836	..	1,065	1,779				
Chittoor ..	..	..	140	..	..	..	..	..	..	..	..	254	2,075				

Cochin ..	2,30,478	76,498	300	..	..	..	..	..	..	75,214	..	5,225	406
Cuddapah ..	200	873	873	..	..	..	..	..	..	8,109	..	286	510
Ganjam ..	1,563	8,000	8,000	..	..	..	..	..	..	17,204	17,147	459	2,662
Godavari, East ..	..	150	2,800	..	..	..	..	..	..	21,385	..	737	8,943
Do. Agency ..	..	..	..	..	..	..	..	..	..	..	..	..	..
Do. West ..	..	..	..	..	..	..	..	..	..	..	..	..	..
Guntur ..	..	..	942	..	..	..	..	..	..	5,872	6,123	538	2,393
Kanara, South ..	..	450	..	..	..	..	..	..	..	..	..	281	376
Kistna ..	..	..	..	..	..	..	..	..	..	11,304	9,886	1,467	3,011
Kurnool ..	..	..	..	..	..	..	..	..	..	17,982	..	1,468	2,511
Madras ..	..	..	500	..	..	..	..	..	..	13,962	..	550	3,887
Madura ..	2,11,782	87	10,888	4,648	..	..	..	..	..	10,27,978	6,876	69,458	1,06,618
Malabar ..	16,538	700	..	..	..	..	..	..	..	2,23,293	2,02,643	10,923	38,829
Nellore ..	500	672	202	1,000	..	..	..	..	..	74,587	41,487	2,688	12,615
Nilgiris, the ..	4,677	1,260	49,924	..	..	..	..	..	..	4,352	3,987	411	1,079
Ramanad ..	3,406	2,888	1,180	..	..	..	..	..	..	1,84,696	..	7,367	18,729
Salem ..	2,442	2,341	26,094	..	..	..	..	..	..	85,967	..	5,250	6,143
Tanjore ..	825	..	4,736	..	..	..	..	..	..	95,668	..	3,947	18,824
Tinnevely ..	..	..	2,342	..	..	..	..	..	..	45,869	42,005	1,903	4,621
Trichinopoly ..	..	..	2,579	..	..	..	..	..	..	17,383	..	2,419	5,703
Vizagapatam ..	690	..	844	..	..	..	..	..	..	19,680	11,891	1,463	3,786
Do. Agency ..	..	..	..	..	..	..	..	..	..	680	..	392	3,479
Total, Limited ..	4,92,587	85,086	1,12,832	7,448	..	..	..	..	..	20,59,297	4,27,084	1,23,517	2,48,757
(b) Unlimited.													
Bellary ..	..	..	1,800	1,500	..	..	..	..	..	..	..	..	97
Ganjam ..	..	..	..	..	..	..	..	..	..	..	..	..	1,092
Godavari, East ..	..	..	..	..	..	..	..	..	..	..	..	21	1,868
Guntur ..	..	..	..	..	..	..	..	..	..	..	..	..	8
Kistna ..	255	150	1,000	..	..	..	..	..	..	..	..	8	983
Kurnool ..	..	750	..	..	..	..	..	..	..	..	..	231	228
Nellore ..	..	..	..	2,225	..	..	..	..	..	..	..	136	23
Ramanad ..	50	10	300	2,175	..	..	..	..	..	..	..	109	1,713
Total, Unlimited ..	805	910	8,100	5,900	..	..	..	..	..	..	..	594	2,894
Total, Class II ..	4,92,892	86,006	1,15,932	13,848	..	..	..	..	..	20,59,297	4,27,084	1,24,111	8,908
Total, previous year ..	5,04,931	1,13,299	1,97,311	27,286	5,340	..	..	..	..	25,53,672	23,66,366	1,35,597	2,57,665
Total, previous year ..	..	..	..	..	..	..	..	..	..	..	..	..	2,58,188

Districts.	Loans and deposits held at the end of the year from						Profit and loss for the year.				Usual rate of dividend paid on shares.	On borrowings.	On lendings.	(29)		
	Members.	Non-members.	Societies.	Provincial or Central banks.		Government.	Reserve funds.	Working capital.	Book profit.	Divisible profit.					Loss (excluding over-due interest from loss statement.	Loss (including over-due interest in sheet.
				Short term.	Long term.											
(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)		
CLASS I.—CREDIT—cont.															(34)	
(b) Unlimited—cont.															(35)	
Trichinopoly ...	3,663	3,297	...	5,451	20,588	...	13,672	54,944	10,915	1,345	517	...	...	...		
Visagapatam ...	...	11	...	11,576	...	...	472	15,275	1,919	201	...	...	...	...		
Total, Unlimited ...	1,05,735	1,88,951	2,855	90,315	2,07,246	1,953	1,51,745	9,92,731	1,20,808	28,837	9,335	919	...	...		
Total, Class I ...	68,98,396	34,08,323	14,908	13,42,539	18,22,188	1,953	21,19,839	2,81,95,738	17,87,442	9,63,658	59,735	5,745	...	...		
Total, previous year ...	65,52,641	30,48,129	17,757	13,53,437	17,45,300	3,295	18,36,151	2,65,72,676	16,51,706	9,76,177	80,072	3,633	...	...		
CLASS II.—PURCHASE, PURCHASE AND SALE.															(36)	
(a) Limited.															(37)	
Anantapur ...	...	...	...	...	...	...	362	865	235	...	...	...	...	...		
Aroor, North ...	...	...	...	...	...	...	10,184	17,389	3,579	3,579	790	790	...	...		
Do. South ...	1,204	...	...	438	...	...	1,054	6,411	938	938	76	76	...	...		
Bellary ...	254	...	...	...	...	...	1,476	3,509	925	925	80	80	...	...		
Chinglepat ...	684	90	...	400	368	...	1,394	4,931	171	88	988	853	...	...		

Coimbatore ...	27,116	53,058	400	1,200	...	4,492	96,661	1,671	1,570	3,528	3,350	...	...	...	...	...
Ududapah ...	...	...	...	9,850	...	218	835	...	...	451	451	...	...	...	...	...
Ganjām ...	...	...	...	3,146	...	1,952	14,829	...	...	735	699	...	...	...	...	...
Godāvāri, East ...	...	150	...	...	...	629	7,868	1,140	1,140	504	504	...	...	...	...	...
Do. Agency West ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Guntur ...	...	...	...	917	...	804	2,097	480	475	...	...	...	...	...	...	...
Kanara, South ...	...	1,650	...	697	...	2,971	8,829	555	394	...	...	...	...	...	...	...
Kistna ...	...	...	...	...	...	1,829	4,400	672	672	...	...	...	...	...	...	...
Kurnool ...	1,55,458	...	...	185	...	607	3,67,015	1,311	1,309	...	...	...	...	...	...	...
Madras ...	748	5,700	...	924	...	86,960	16,457	18,802	17,388	853	853	...	...	...	...	...
Malabar ...	100	1,173	...	1,628	...	5,459	21,764	3,030	2,972	10,147	9,986	...	...	...	...	...
Nellore ...	...	...	...	...	...	144	4,531	1,629	1,629	58	58	...	...	...	...	...
Nilgiris, the ...	5,384	1,901	...	2,305	...	9,578	33,402	8,382	7,439	132	132	...	...	...	...	...
Rāmānāth ...	913	3,469	...	...	...	11,251	21,776	1,747	1,747	748	748	...	...	...	...	...
Salem ...	...	...	...	2,837	...	1,836	23,497	5,416	5,416	136	136	...	...	...	...	...
Tanjore ...	165	1,071	...	737	...	5,487	12,081	1,554	1,554	2,273	2,273	...	...	...	...	...
Tinnevely ...	332	...	...	...	...	730	6,765	415	415	568	568	...	...	...	...	...
Trichinopoly ...	350	...	...	...	...	634	4,776	45	45	2,728	2,728	...	...	...	...	...
Visagapatam ...	10,294	15,437	...	22,168	...	1,676	53,054	1,408	1,343	...	...	...	...	...	...	...
Do. Agency ...	...	...	...	...	...	190	344	30	30	...	...	...	...	...	...	...
Total, Limited ...	2,17,511	94,202	400	47,634	11,982	1,71,037	7,88,428	64,092	60,908	20,829	25,892	...	...	...	...	...
(b) Unlimited.																
Bellary ...	...	...	...	300	240	15	652	198	...	...	...	...	...	...	...	...
Ganjām ...	...	...	...	1,800	4,200	338	7,130	199	42	...	...	...	...	...	...	...
Godāvāri, East ...	...	...	...	11,184	200	145	13,447	1,106	492	1,121	...	...	...	...	...	...
Guntur ...	...	...	...	2,350	2,025	67	5,435	581	...	1,071	...	...	...	...	...	...
Kistna ...	...	243	...	1,321	...	470	2,282	116	20	21	...	...	...	...	...	...
Kurnool ...	...	550	...	...	...	372	945	315	815	...	...	...	...	...	...	...
Nellore ...	...	...	...	...	...	97	5,753	140	140	...	...	...	...	...	...	...
Rāmānāth ...	...	18	...	250	8,772	725	12,072	1,415	233	53	...	...	...	...	...	...
Total, Unlimited ...	...	811	...	17,205	19,380	2,279	48,596	4,070	1,242	2,802	...	...	...	...	...	...
Total, Class II ...	2,13,824	95,013	400	64,939	31,362	1,73,317	8,37,019	68,162	62,150	29,631	25,892	...	...	...	...	...
Total, previous year ...	2,15,493	92,097	...	64,319	39,293	550	8,68,897	57,302	50,306	38,350	35,984	...	...	...	...	...

7½ per cent.
7 per cent.
9½ per cent.

APPENDICES

APPENDICES

Districts.	(1)	(2)	(3)	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			
				Individuals.		Banks and societies.		Individuals.		Of which overdue.	
				Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.
				(4)	(5)	(6)	(7)	(8)	(9)		
CLASS III.—PRODUCTION.											
(a) Limited.											
Chingleput	...	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	...	...	...	...	...	...	...	...	...	...	...
(b) Unlimited—Nil.											
Total, Class III ...	...	...	...	...	...	...	...	...	...	...	...
Total, previous year...	1	522	202	...	...	202	...	...	...	...	...
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.											
(a) Limited.											
Anantapur	3	149	800	580	...	924	851	898	1,945	698	1,457
Arcoot, South ...	1	23	854	...	...	200	...	1,945	...	1,945	...
Ganjam	...	...	...	...	...	...	...	...	...	...	...
Godavari, East ...	1	47	...	...	...	...	...	...	...	...	...
Total, Limited ...	20	1,472	1,154	580	...	2,825	851	2,611	1,945	2,611	1,457
(b) Unlimited.											
Tanjore	1	28	...	...	...	...	...	...	...	...	...
Ganjam	1	29	...	...	...	108	1,300	...	...	...	...
Kistna	...	...	...	...	...	...	...	...	...	...	...
Nellore	1	49	...	...	...	1	...	532	1,900	522	1,900
Total, Unlimited ...	3	107	...	...	...	103	1,300	532	2,026	522	2,026
Total, Class IV ...	23	1,579	1,154	580	...	2,934	2,151	3,143	3,971	3,183	3,493
Total, previous year...	28	1,487	115	2,980	...	1,800	3,628	2,955	5,700	2,840	4,458
CLASS V.—NIL.											
CLASS VI.—OTHERS.											
(a) Limited.											
Anantapur	6	143	...	7,250	...	134	431	370	25,682	370	2,313
Arcoot, North ...	7	271	...	13,450	...	...	23,037	...	1,04,703	...	16,182
Do, South	3	170	...	...	...	...	...	...	42,316	...	42,816
Bellary	8	57	...	1,100	...	...	13,263	...	1,02,051	...	35,273
Chingleput	11	443	800	27,480	...	220	10,900	592	1,54,281	283	1,904
Chittoor	1	13	...	600	...	...	4,716	...	4,431	...	...
Coimbatore	18	835	...	44,850	...	...	42,308	...	3,28,716	...	25,076
Cuddapah	14	282	...	1,140	...	...	3,802	8,782	50,177	3,782	16,984
Ganjam	6	200	...	16,975	...	...	6,019	...	56,550	...	2,335
Godavari, East ...	10	859	...	34,286	...	...	17,611	...	1,35,550	...	18,909

APPENDICES

Districts.	Loans and deposits received during the year from										(15) Sale of goods to members.	(16) Purchase of members' products.	(17) Cost of management.	(18) Paid-up share capital.					
	(10) Banks and societies.		(11) Individuals.		(12) Central Banks.		(13) Primary societies.	(14) Government.											
(10) Banks and societies.		(11) Members.		(11) Non-members.		(12) Short term.		(12) Long term.		(13)	(14) Short term.		(14) Long term.		(15)	(16)	(17)	(18)	
RS.		RS.		RS.		RS.		RS.		RS.		RS.		RS.		RS.		RS.	
CLASS III.—PRODUCTION, (a) Limited.																			
Chingleput																			
Total, Limited																			
(b) Unlimited—NIL																			
Total, Class III																			
Total, previous year																			
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.																			
(a) Limited.																			
Anantapur																			
Arcoot, South																			
Genjam																			
Godavari, East																			

Do. West	..	..	..	..	..	..	..	..	..	..
Kanara, South ..	..	..	..	..	..	..	..	..	..	10,946
Kistna ..	..	..	..	..	..	..	..	..	..	805
Kurnool ..	..	..	..	..	..	..	..	..	..	2,888
Madras ..	..	..	..	..	..	..	..	..	..	..
Madura ..	..	..	..	..	..	..	..	..	..	755
Ramnád ..	..	..	..	..	..	..	..	..	..	925
Salem ..	..	..	..	..	..	..	..	..	..	..
Visagapatam ..	..	179	..	7,198	..	..	..	..	..	..
Total, Limited	..	179	..	10,688	..	..	..	..	..	2,611
(b) <i>Unlimited.</i>										
Tanjore ..	..	..	..	..	1,808	..	..	..	..	..
Genjam ..	..	..	..	..	..	..	..	..	..	..
Kistna ..	..	..	..	..	..	..	..	..	..	..
Nellore ..	..	100	..	..	..	..	..	..	..	..
Total, Unlimited	..	100	..	..	1,808	..	..	..	..	..
Total, Class IV	..	279	..	10,688	1,808	..	..	..	..	..
Total, previous year	..	1,213	250	3,900	21,849	..	..	..	..	..
CLASS V.—NG.										
CLASS VI.—OTHERS.										
(a) <i>Limited.</i>										
Anantapur ..	..	..	..	..	..	..	..	..	..	..
Arcoot, North ..	..	..	..	..	..	..	..	..	..	..
Do. South ..	..	..	..	..	..	..	..	..	..	..
Bellary ..	..	..	..	..	..	..	..	..	..	..
Chingleput ..	..	..	..	..	..	..	..	..	..	..
Chittoor ..	..	..	..	..	..	..	..	..	..	..
Coimbatore ..	..	..	..	..	..	..	..	..	..	..
Cuddapah ..	..	..	..	..	..	..	..	..	..	..
Genjam ..	..	..	..	..	..	..	..	..	..	..
Godavari, East ..	..	..	..	..	..	..	..	..	..	..

APPENDICES

APPENDIX No. 14.—STATEMENT C.—Operations of Non-Agricultural Societies, 1930-31—cont.

Districts.	Loans and deposits held at the end of the year from						Reserve fund. (24)	Working capital. (25)	Profit and loss for the year.				Usual rate of dividend paid on shares. (27)	Most usual rate of interest.	
	Members. (19)	Non-members. (20)	Primary Societies. (21)	Provincial or Central Banks. (22)		Government. (23)			Book profit. (26)	Distributable profit. (26)	Loss (excluding over-profit - Profit and Loss statement). (26)	Loss (including over-interest due to interest in sheet). Balance (26)			
CLASS III.—PRODUCTION. (a) Limited.	...	...	...	...	...	...	RS.	RS.	RS.	RS.	RS.	On borrowings. (28)	On lendings. (29)		
	Chingleput ...	...	...	...	...	...	...	...	...	...	...	...	...		
	Total, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...		
	(b) Unlimited—Nil.	...	...	...	...	...	...	...	...	...	...	...	...		
	Total, Class III ...	...	...	...	...	...	...	...	...	...	...	...	...		
Total, previous year ..	24	1,694	...	...	...	...	1,114	7,108	...	...	2,776	2,587	...		
CLASS IV.—PRODUCTION, PRODUCTION AND SALE. (a) Limited.	...	...	...	...	...	...	RS.	RS.	RS.	RS.	RS.	...	...		
	Anantapur ...	...	...	1,000	3,455	...	688	7,300	1,129	...	...	...	...		
	Arcot, South ...	...	...	...	...	...	1,310	2,945	1,497	...	...	...	...		
	Ganjām ...	...	...	...	...	...	...	...	1,497	...	...	...	...		
	Godāvari, East...	...	...	...	...	...	843	1,093	1,051	...	...	...	...		

Do.	West	423	...	5,452	...	1,126	23,947	878	...	4,145	3,298
Kanara, South	...	...	...	...	...	...	305	...	...	29	29
Kistna	...	...	...	...	...	55	2,923	...	...	130	130
Kurnool	...	...	...	...	...	...	...	...	...	...	...
Madras	...	...	...	...	...	12	787	40	...	6	6
Madura	...	...	...	...	...	20	1,005	...	...	211	211
Hannād	...	...	...	...	...	...	...	...	...	...	...
Salem	...	...	...	...	...	548	4,240	1,421	...	...	...
Vizagapatam	...	...	...	995	...	...	...	...	...	...	...
Total, Limited	...	423	...	7,447	3,485	4,660	44,555	6,016	2,775	4,632	3,674
(b) Unlimited.											
Tanjore	...	...	...	...	15,490	804	16,694	5,869	5,869	...	...
Ganjām	...	...	...	...	...	219	343	287	259	...	...
Kistna	...	...	...	...	...	...	...	...	...	...	...
Nellore	...	...	...	418	...	1,203	2,269	418	...	303	...
Total, Unlimited	...	...	...	418	15,490	2,226	19,309	6,574	6,128	303	...
Total, Class IV	...	423	...	7,865	18,935	6,886	63,834	12,590	8,904	4,935	3,674
Total, previous year	...	635	...	8,923	35,820	4,518	77,164	6,807	4,207	3,821	2,771
CLASS V.—NIL.											
CLASS VI.—OTHERS.											
(a) Limited.											
Anantapur	...	...	...	...	...	739	28,760	1,649	963	97	28
Arcoet, North	...	...	...	...	...	6,837	1,08,770	16,293	13,050	518	516
Do, South	...	...	...	...	...	1,129	55,595	17,936	17	6,275	558
Bellary	...	...	...	...	...	6,544	97,534	15,555	6,381	...	...
Chingleput	...	...	...	...	...	7,339	1,62,387	3,916	2,528	...	...
Chittoor	...	...	...	...	...	8,870	6,035	333	333	...	...
Chombatore	...	...	...	...	...	14,787	3,37,209	22,307	12,263	194	...
Gaddapah	...	...	...	...	...	1,480	58,440	6,918	696	3,816	2,774
Ganjām	...	...	...	...	...	290	63,088	1,949	1,108	1,558	1,451
Gōdāvari, East	...	...	...	...	...	3,852	1,37,545	8,568	4,761	443	344

APPENDIX No. 14—STATEMENT C.—Operations of Non-Agricultural Societies, 1930-31—cont.

Districts.	(1)	Number of societies.	(2)	Number of members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			
					Individuals.		Banks and societies.		Individuals.		Of which overdue.	
					Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.
			(3)	(4)	(5)	(6)	(7)	(8)	(9)			
CLASS VI.—OTHERS.												
(a) Limited.												
Godāvari, West	1	44	...	23,400	...	...	...	...	...	...	...	...
Guntūr ...	5	86	...	600	...	...	...	...	...	...	...	...
Kanara, South	6	196	...	2,000	...	...	...	...	...	...	...	...
Kistna	10	172	...	14,850	...	...	...	...	...	...	...	...
Kurnool	16	110	...	1,60,778	...	...	...	...	...	...	...	...
Madras	19	3,111	...	28,561	...	...	...	...	...	...	...	...
Madurai	4	117	...	1,080	...	...	...	...	...	...	...	...
Malabar	3	61	...	12,668	...	...	...	...	...	...	...	...
Nellore	2	55	...	9,000	...	...	...	...	...	...	...	...
Nilgiris, The	4	161	...	...	...	...	...	...	...	...	...	...
Rāmnaḍ	1	31	...	20,142	...	...	...	...	...	...	...	...
Salem	2	92	...	4,150	...	...	...	...	...	...	...	...
Tanjore	20	1,381	...	5,600	...	...	...	...	...	...	...	...
Tinnevely	4	140	...	97,330	...	...	...	...	...	...	...	...
Trichinopoly	9	688	...	85,925	...	...	...	...	...	...	...	...
Vizagapatam	10	583	...	...	...	...	...	...	...	...	...	...
Total, Limited	185	10,921	5,635	5,32,963	...	...	...	...	...	...	...	...

Total, Limited

3,05,220

(b) Unlimited.												
Arcoot, South	1	41	...	...	...	...	...	...	...	...	...	...
Coimbatore	5	266	...	...	...	...	...	...	...	...	...	...
Godāvari, East	1	15	...	...	...	...	...	...	...	...	...	...
Do. West	3	282	...	...	...	...	...	...	...	...	...	...
Guntūr	1	87	...	...	...	...	...	...	...	...	...	...
Kistna	8	492	...	...	...	...	...	...	...	...	...	...
Madras	1	80	...	...	...	...	...	...	...	...	...	...
Nellore	3	75	...	...	...	...	...	...	...	...	...	...
Tanjore	1	60	...	...	...	...	...	...	...	...	...	...
Total, Unlimited	24	1,398	2,555	75	...	...	...	...	...	...	...	...
Total, Class VI	209	12,019	8,190	5,33,038	...	...	...	...	...	...	...	...
Total, previous year	236	13,064	5,675	7,39,021	...	...	...	...	...	...	...	...
Total of all non-agricultural societies	* 1,565	426,925	67,28,671	1,38,26,578	1,05,524	64,32,521	1,23,78,761	14,837	58,48,976	2,24,80,634	16,72,619	38,61,896
Total of all non-agricultural societies of previous year	1,649	259,693	73,03,911	1,42,35,502	10,965	67,04,672	1,19,57,385	5,580	55,53,965	2,10,45,576	11,51,270	32,91,765

* Excludes 20 societies which have not been started on work.

† Includes 581 societies which are members in other societies.

(a) The difference of Rs. 1,139 is due to audit, transfer and liquidation.

(b) Do. Rs. 2,87,241 is due to audit and transfer.

Districts.	Loans and deposits held at the end of the year from										Profit and loss for the year.					(27)	(28)	(29)
	Members.	Non-members.	Primary Societies.	Provincial or Central Banks.		Government.	Reserve fund.	(25)	(26)			Usual rate of dividend paid on shares.						
				Short term.	Long term.				Book profit.	Divisible profit.	Loss (excluding over-due interest from profits—Profit and loss statement).		Loss (including over-due interest in profits—Balance sheet).					
														(22)	(23)			
CLASS VI.—OTHERS.																		
(a) Limited.																		
Godāvari, West	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Guntūr	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Kanara, South	1,900	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Kistna	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Kurnool	122	794	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Madras	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Madura	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Malabar	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Nellore	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Nilgiris, The	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Rāmānād	350	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Salem	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Tanjore	976	254	5,047	...	...	...	...	...	...	...	...	...	...	...	...	...		
Tinnevely	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Tribinopoly	2,033	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Visagapatam	1,371	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Total, Limited	15,436	50,434	11,147	23,862	25,54,754	1,29,617	40,06,583	2,09,291	1,03,433	51,500	31,975	...	...	...	...	...		

(b) Unlimited.

Arcoot, South ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Colimbatore ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Godāvari, East ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Do. West ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Kistna ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Madras ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Nellore ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tanjore ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class VI ...	15,436	51,078	12,497	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, previous year ...	16,726	59,096	23,949	...	...	...	...	...	...	...	...	...	...	...	...	...
Total of all non-agri-cultural societies ...	71,23,328	85,54,887	27,805	...	...	...	...	...	...	...	...	...	...	...	...	...
Total of all non-agri-cultural societies of previous year ...	67,85,456	92,01,651	41,706	...	...	...	...	...	...	...	...	...	...	...	...	...

(a) The difference of Rs. 11,480 is due to audit, transfer and liquidation.

(b) Do. Rs. 63,074 do.
(c) Do. Rs. 5,019 do.
(d) Do. Rs. 1,35,945 do.
(e) Do. Rs. 3,084 do.
(f) Do. Rs. 99,992 do.

APPENDIX No. 14—STATEMENT D.—*Operations of Unions, District Federations, etc., 1930-31.*

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 ...	17	487	26, 73	26,42,265	91,566	3.47	30
Arcot, North ...	33	723	33,356	46,17,097	41,995	0.91	43
Do. South ...	26	654	33,339	37,87,728	29,220	0.77	35
Bellary ...	10	294	18,052	17,84,620	15,575	0.87	13
Chingleput ...	30	850	51,388	60,90,000	53,360	0.87	55
Chittoor ...	12	252	8,342	10,06,619	10,400	1.03	12
Coimbatore ...	26	587	43,818	47,77,361	51,600	1.08	28
Cuddapah ...	9	215	7,942	9,27,592	15,932	1.72	10
Ganjām ...	20	652	30,618	28,29,770	22,912	0.87	31
Gōdāvari, East ...	22	631	61,853	55,12,879	45,492	0.82	42
Do. West ...	16	393	36,155	44,43,465	31,456	0.71	18
Guntūr ...	14	361	55,864	46,16,775	59,325	1.28	23
Kanara, South ...	17	359	37,587	21,94,054	38,716	1.76	17
Kistna ...	21	464	32,711	35,27,978	19,699	0.56	22
Kurnool ...	11	373	14,143	13,10,253	10,900	0.83	12
Madras ...	1	...	...	...	...	...	...
Madura ...	16	429	41,629	34,22,369	38,003	1.11	18
Malabar ...	24	550	50,393	18,87,275	15,130	0.80	17
Nellore ...	15	418	21,401	21,65,688	21,265	0.98	17
Nilgiris, The ...	3	61	1,942	1,71,524	3,992	2.33	3
Ramnad ...	16	396	21,326	23,14,804	27,773	1.20	16
Salem ...	14	438	28,700	40,74,228	21,270	0.52	21
Tanjore ...	23	542	30,775	48,24,347	20,529	0.43	27
Tinnevely ...	22	646	38,849	27,53,526	28,190	1.02	26
Trichinopoly ...	21	499	47,431	77,02,543	41,493	0.54	45
Vizagapatam ...	15	449	27,184	22,35,148	15,812	0.77	26
Total ...	454*	11,763	7,99,622	8,14,19,938	7,71,605	0.95	607
Total of previous year...	450	12,282	786,709	8,17,15,363	7,55,971	0.93	626

* Excludes 2 unions in Bellary District which have not been started.

APPENDIX No. 14—STATEMENT E.—*Operations of Insurance Societies, 1930-31.*

APPENDIX No. 14—STATEMENT E.—

District.	Name of the society.	Number of members.	Amount of risk insured.	Premia collected.	Supplementary contributions collected.
(1)	(2)	(3)	(4)	(5)	(6)
			RS.	RS.	RS.
Arcot, South	1. Mudiyanur Cattle Insurance C.S., Ltd., No. E. 1096	14	...	...	...
Chingleput	2. Kilacheri Cattle Insurance C.S., Ltd., No. G. 629... ..	15	...	...	...
	3. Mukandagiri Cattle Insurance C.S., Ltd., No. G. 631... ..	14	...	...	...
	4. Mappedu Cattle Insurance C.S., Ltd., No. G. 806	10	...	...	...
Madras	5. Madras Cattle Insurance C.S., Ltd., No. X. 61				Not started
Total	...	53	...	...	...

APPENDIX No. 14—STATEMENT F.—

Operations of Insurance Societies, 1930-31.

Number of animals.		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.
Insured.	Lost.					
(7)	(8)	(9)	(10)	(11)	(12)	(13)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	18	...	...
...	...	...	...	11	...	...
...	...	...	...	30	...	...
...	...	...	...	2	...	...
on work.						
...	...	...	...	61	...	...

Operations of Re-insurance Societies—Nil.

APPENDIX No. 14—STATEMENT G.—Central

Name of Bank.	Share payments.	Receipts by loans and			
		Non-members and members in an individual capacity.		Provincial and Central Banks.	
		Long term.	Short term.	Long term.	Short term.
(1)	(2)	(3)		(4)	
	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.					
Madras Provincial Bank, Ltd., No. 18	33,400	13,92,495	9,84,91,129	11,88,533	8,98,408
Total, previous year ...	6,000	11,14,738	9,08,41,512	...	7,15,071
B.—CENTRAL BANKS.					
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	4,548	1,65,505	8,59,393	75,000	2,06,628
Arcot (North), District Co-operative Central Bank, Ltd., No. 2161, Vellore	15,083	1,99,119	35,50,806	1,00,000	5,75,227
Arcot (South), District Co-operative Central Bank, Ltd., No. 1844, Cuddalore	2,819	1,97,881	46,99,317	90,000	70,654
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	4,158	1,12,141	5,22,121	40,000	3,88,794
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeevaram	22,929	4,20,472	44,49,238	...	17,86,408
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	5,882	1,79,281	7,51,811	...	7,500
Coimbatore District Urban Bank, Ltd., No. 427	6,681	8,33,967	1,04,65,788	...	1,67,593
Cuddapah District Co-operative Central Bank, Ltd., No. 3238 ...	1,460	1,05,448	4,26,360	...	5,743
Ganjām District—					
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	14,905	1,19,843	8,62,357	20,000	1,87,562
Aska Central Co-operative Banking Union, Ltd., No. 2569 Aska.	7,686	71,814	98,571	40,000	2,66,923
Godāvari District—					
Godāvari District Co-operative Bank Ltd., No. 2351, Cocanada	3,300	27,839	12,26,911	...	3,05,592
Rajahmundry Co-operative Central Bank, Ltd., No. 4200.	450	12,842	2,88,726	...	36,664
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	9,450	1,91,379	17,99,874	50,000	6,78,282
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	3,350	1,10,864	16,10,586	25,000	3,53,611
West Godāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	15,910	2,20,952	28,88,880	...	8,43,577

Banks—Receipts and Disbursements, 1930–31.

deposits from				Loans and deposits recovered from					
Societies.		Government.		Individual members.		Provincial and Central Banks.		Societies.	
Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
(5)	(6)	(7)	(8)	(9)					
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	...	...	...	6,98,900	31,59,384	34,72,460	12,187	...
17,28,117	...	...	...	7,51,513	...	55,53,081	...	403	...
41,735	1,24,601	...	...	514	50,976	...	...	1,49,382	3,57,764
33,228	2,16,597	...	...	12,170	63,358	...	...	4,37,139	3,44,757
46,842	2,83,520	...	...	13,519	24,346	...	...	2,90,380	1,94,000
8,084	1,40,808	...	...	11,384	3,861	...	...	72,478	70,172
49,439	1,56,122	...	...	399	1,76,078	...	...	6,00,801	8,81,282
1,25,164	4,70,307	...	...	...	17,745	...	...	1,11,054	68,021
89,700	6,11,608	...	2,00,000	...	3,40,690	...	...	7,59,543	9,87,875
13,452	1,06,685	...	...	20,434	6,188	...	...	58,498	47,870
7,244	...	...	...	180	42,543	...	...	1,71,931	1,47,929
4,454	...	...	...	2,700	900	...	...	2,57,719	2,66,466
8,494	51,575	...	80,000	...	1,39,641	...	...	11,440	2,22,381
2,749	90,128	...	...	...	4,583	...	...	22,277	50,607
14,491	82,487	...	50,000	4,240	72,150	...	...	1,36,461	9,03,521
14,893	63,264	...	50,000	40	828	...	...	1,69,727	5,51,122
14,935	33,280	...	1,50,000	...	18,854	...	...	2,31,625	13,34,000

APPENDIX No. 14—STATEMENT G.—Central

Name of Bank.	Income realized.				
	Interest received.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).	Opening balance.
	(10)	(11)	(12)	(13)	(14)
A.—PROVINCIAL BANK.	RS.		RS.	RS.	RS.
Madras Provincial Bank, Ltd., No. 18	7 67,389	...	56,71,547	64,38,938	1,13,633
Total, previous year ..	5,60,185	..	64,25,898	69,85,573	98,950
B.—CENTRAL BANKS.					
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	1,38,552	...	3,47,422	4,85,974	19,607
Arcot (North), District Co-operative Central Bank, Ltd., No. 2161, Vellore	2,48,315	..	39,306	2,87,621	19,462
Arcot (South), District Co-operative Central Bank, Ltd., No. 1844, Ouddalore ...	1,32,762	...	7,03,567	8,36,329	16,968
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	74,215	...	2,20,571	2,94,786	14,373
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	3,33,407	...	32,82,618	36,16,025	36,829
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	68,561	...	5,15,034	5,83,595	12,500
Coimbatore District Urban Bank, Ltd., No. 427	2,46,858	...	19,90,604	22,37,462	76,532
Cuddapah District Co-operative Central Bank, Ltd., No. 3238 ...	53,918	...	2,14,975	2,68,893	6,642
Ganjām District—					
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	64,685	...	52,599	1,17,284	35,411
Aska Central Co-operative Banking Union, Ltd., No. 2569, Aska.	86,795	...	66,622	1,53,417	25,329
Gōdāvari District—					
Gōdāvari District Co-operative Bank, Ltd., No. 2351, Cocanada	65,457	...	11,92,937	12,58,394	28,292
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	18,720	...	7,55,762	7,74,482	3,589
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201.	1,31,501	...	8,01,913	9,33,414	42,317
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	1,35,757	...	5,92,730	7,28,487	65,007
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	2,49,182	...	1,90,530	4,39,712	28,680

Banks—Receipts and Disbursements, 1930-31—cont.

Total, including opening balance (columns 2 to 9, 13 and 14).	Share capital withdrawn.	Loans and deposits repaid to					
		Non-members and members in an individual capacity.		Provincial and Central Banks.		Societies.	
		Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
(15)	(16)	(17)		(18)		(19)	
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
11,58,99,415	...	9,60,781	10,07,60,818	8,22,039	8,29,056	...	...
10,77,94,961	...	33,90,938	8,60,02,801	...	...	5,44,900	11,10,076
25,41,622	4,919	1,29,791	8,87,188	54,800	3,89,961	40,747	88,977
58,54,547	35,400	2,31,799	35,22,498	2,24,700	5,79,428	7,974	1,98,011
67,66,575	3,829	5,18,821	43,64,300	90,000	70,566	50,538	2,76,154
16,82,910	1,730	58,575	5,18,658	76,029	4,00,947	...	1,48,510
1,21,95,522	22,126	4,82,886	45,29,278	2,97,000	18,90,809	16,688	1,58,211
23,32,860	4,808	2,16,347	8,16,940	...	7,500	72,460	4,31,829
1,67,77,439	3,769	3,63,686	1,09,94,391	...	1,67,593	19,235	6,38,833
10,67,673	2,050	1,23,121	4,20,581	...	22,201	890	1,08,368
17,27,189	1,215	1,59,673	8,42,567	78,000	1,69,049	2,124	...
11,95,979	...	29,512	1,05,618	1,03,900	2,11,803	...	...
33,58,859	800	4,471	12,07,218	...	3,90,592	387	50,124
12,87,097	250	12,115	2,87,349	...	33,611	389	84,570
49,68,066	2,420	1,68,816	20,15,062	44,580	8,70,491	2,387	82,996
37,46,299	3,700	1,48,038	16,14,443	1,60,462	4,97,288	1,288	58,723
62,19,905	100	74,892	29,87,945	3,47,913	12,30,414	1,221	30,468

APPENDIX No. 14—STATEMENT G.—Central

Name of Bank.	Loans and deposits repaid to		Loans			
	Government.		Individual members.		Provincial and Central Banks.	
	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
	(20)		(21)		(22)	
	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.						
Madras Provincial Bank, Ltd., No. 18	...	...	7,351	10,05,750	1,30,000	38,29,000
Total, previous year	...	...	7,25,125	...	92,20,160	...
B.—CENTRAL BANKS.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231	...	...	1,035	39,826	...	...
Arcot (North), District Co-operative Central Bank, Ltd., No. 2161, Vellore	...	...	23,367	76,787	...	...
Arcot (South), District Co-operative Central Bank, Ltd., No. 1844, Cuddalore	...	...	38,774	14,892	...	...
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	...	...	7,682	4,095	...	...
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeevaram	...	...	...	1,88,834	...	...
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	...	...	27,110	...	...
Coimbatore District Urban Bank, Ltd., No. 427	...	50,000	...	3,66,252	...	...
Cuddapah District Co-operative Central Bank, Ltd., No. 3238	...	...	10,561	7,068	...	...
Ganjām District—Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	...	...	51,638	...	...
Aska Central Co-operative Banking Union, Ltd., No. 2569, Aska	...	...	...	...	...	...
Godāvari District—Godāvari District Co-operative Bank, Ltd., No. 2351, Cocanada	...	80,000	...	1,23,497	...	...
Rajahmundry Co-operative Central Bank, Ltd., No. 4200	...	...	...	1,400	...	...
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201	...	50,000	2,000	55,750	...	...
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	...	23,000	225	580	...	...
West Godāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	...	92,000	...	17,227	...	...

Banks—Receipts and Disbursements, 1930-31—cont.

to		Expenses.						Closing balance.	Grand total of disbursements, including closing balance (columns 16 to 23, 29 and 30).
Societies.		Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).		
Long term.	Short term.	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
(23)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
...	...	6,48,707	59,209	...	1,05,880	65,31,169	73,44,965	2,09,655	11,58,99,415
14,918	...	1,12,456	54,379	...	98,255	59,07,320	10,76,31,328	1,13,633	10,77,94,96
1,01,850	2,93,740	93,766	5,642	...	14,710	3,58,634	4,72,752	36,030	25,41,622
2,39,652	2,47,610	1,65,182	35,680	...	20,331	2,25,583	4,46,726	20,525	58,54,547
1,88,335	1,66,071	1,03,255	30,472	...	26,151	8,08,576	9,68,454	15,841	67,66,575
34,992	1,06,944	57,071	15,427	...	13,586	2,25,675	3,11,759	12,991	16,82,910
1,96,788	7,87,301	2,05,366	37,460	...	32,665	33,09,751	35,85,242	40,359	1,21,95,522
93,037	22,188	42,235	11,192	...	12,666	5,56,450	6,22,843	17,748	23,32,860
8,79,173	8,85,906	1,57,592	23,863	...	30,400	21,01,906	23,13,761	94,835	1,67,77,439
27,550	44,877	29,798	6,760	...	6,654	2,40,952	2,93,164	7,242	10,67,673
89,530	1,74,877	58,710	7,819	...	9,325	58,632	1,34,486	24,030	17,27,189
1,21,958	4,37,470	61,505	8,771	...	8,241	74,346	1,52,863	32,555	11,95,979
990	2,19,773	37,831	7,541	...	9,811	12,01,308	12,53,491	24,606	33,58,859
2,000	37,200	13,196	2,350	...	1,895	8,03,989	8,21,430	6,783	12,87,097
67,960	6,44,228	80,999	13,072	...	10,122	8,15,851	9,30,044	31,332	49,68,066
65,740	4,01,724	98,855	16,308	...	12,707	6,02,890	7,30,750	40,033	37,46,299
94,275	9,13,682	1,63,716	20,886	...	10,802	2,06,441	4,01,845	27,923	62,19,905

APPENDIX No. 14—STATEMENT G.—Central

Name of Bank.	Share payments.	Receipts by loans and			
		Non-members and members in an individual capacity.		Provincial and Central Banks.	
		Long term.	Short term.	Long term.	Short term.
(1)	(2)	(3)		(4)	
B.—CENTRAL BANKS—cont.	RS.	RS.	RS.	RS.	RS.
Guntur District Co-operative Bank, Ltd., No. 530 ...	6,490	4,19,165	26,66,728	...	8,53,360
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113 ...	531	1,31,989	38,17,984	...	2,57,722
Kistna District—					
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam ...	14,994	1,28,815	27,24,433	65,000	7,27,825
Vizianwada Central Co-operative Banking Union, Ltd., No. 2967.	8,552	1,50,232	4,71,830	25,000	2,78,513
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	2,952	1,16,621	4,59,445	1,09,000	1,77,323
Madras District—					
Christian Central Co-operative Bank, Ltd., No. 1674, Madras.	11,474	72,950	11,14,346	...	58,803
Madras District Co-operative Central Bank, Ltd., No. X 63, Madras ...	63,089	8,641	2,43,762	...	2,00,911
Madura District—Madura-Ramnád Central Co-operative Bank, Ltd., No. 975, Madura ...	17,217	5,22,726	16,69,557	...	13,551
Malabar District Co-operative Bank, Ltd., No. 2411 ...	1,025	28,773	24,71,482	...	1,80,234
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	3,960	5,41,755	25,41,670	...	58,529
Ramnád District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184, Srivilliputtur ...	1,531	67,709	3,56,407	...	2,01,768
Salem District Urban Bank, Ltd., No. 151 ...	7,071	2,22,905	46,65,025	...	9,14,466
Tanjore District—					
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	11,810	3,87,103	9,09,036	50,000	2,42,469
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	7,762	1,86,676	17,39,533	...	65,000
Tinnevely District Co-operative Banking Union, Ltd., No. 2690 ...	8,699	81,802	28,13,038	1,50,000	62
Trichinopoly District Urban Bank, Ltd., No. 178 ...	9,520	3,62,471	59,12,712	...	2,96,712
Visagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagram ...	21,412	8,55,085	29,46,966	...	8,88,002
Total, Central Banks ...	3,16,680	72,54,065	7,20,27,693	8,39,000	1,12,95,028
Total, previous year ...	5,78,164	80,86,642	7,08,15,653	37,20,000	1,28,53,606

Banks—Receipts and Disbursements, 1930-31—cont.

deposits from				Loans and deposits recovered from					
Societies.		Government.		Individual members.		Provincial and Central Banks.		Societies.	
Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
(5)		(6)		(7)		(8)		(9)	
RS.	RS.		RS.	RS.	RS.	RS.		RS.	RS.
18,131	60,411	...	1,20,000	970	1,17,297	...	...	1,62,371	5,94,633
62,084	6,36,837	...	...	...	1,05,494	...	...	1,66,285	3,77,670
65,995	2,22,324	...	1,00,000	70,365	5,22,836	...	...	2,29,960	11,23,926
9,856	36,836	...	50,000	18,320	46,530	...	...	83,557	2,53,217
1,734	44,667	...	...	...	16,184	...	...	49,917	45,314
56,370	11,02,482	...	...	20,804	1,906	...	...	3,05,447	4,88,433
2,91,401	18,90,335	...	...	...	...	...	...	2,06,114	14,95,501
95,527	5,99,388	...	...	2,085	9,995	15,000	...	4,74,208	5,90,774
11,052	29,495	...	...	...	35,497	...	...	99,944	1,38,690
4,730	2,31,289	...	1,00,000	34,226	43,852	...	...	1,63,486	4,06,303
3,059	43,753	...	...	...	1,725	...	...	1,54,178	65,972
1,11,824	7,17,982	...	1,00,000	...	15,375	...	...	5,68,869	6,41,682
33,142	1,20,749	...	...	25,143	1,55,797	...	...	3,30,391	2,31,499
22,354	2,09,982	...	...	819	50,130	...	...	1,96,770	3,92,777
36,044	3,81,805	...	...	19,494	6,354	...	...	1,95,695	3,31,708
88,913	5,73,913	...	...	97,051	22,979	...	...	6,20,617	6,13,187
33,551	2,69,150	...	...	41,705	88,023	...	...	58,132	9,51,866
14,15,621	96,02,400	...	10,00,000	3,97,062	22,05,215	15,000	...	75,45,346	1,51,65,869
11,69,271	83,85,141	...	...	3,15,787	25,54,876	12,000	...	1,01,73,336	1,58,74,932

APPENDIX No. 14—STATEMENT G.—Central

Name of Bank.	Income realized.				Opening balance.
	Interest received.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).	
	(10)	(11)	(12)	(13)	(14)
B.—CENTRAL BANKS—cont.	RS.		RS.	RS.	RS.
Guntur District Co-operative Bank, Ltd., No. 530	2,16,473	...	5,16,860	7,33,333	58,732
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	58,147	..	19,62,484	20,20,631	9,570
Kistna District— Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	2,00,039	...	7,42,542	9,42,581	53,468
Visavada Central Co-operative Banking Union, Ltd., No. 2967	65,409	...	6,53,275	7,18,684	5,908
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	68,760	...	50,508	1,19,268	13,743
Madras District— Christian Central Co-operative Bank, Ltd., No. 1674, Madras.	65,723	...	30,46,414	31,12,142	5,235
Madras District Co-operative Central Bank, Ltd., No. X 63, Madras	11,710	...	32,77,168	32,88,878	...
Madura District—Madura-Ramnad Central Co-operative Bank, Ltd., No. 975, Madura	1,48,970	...	34,54,158	36,03,128	8,466
Malabar District Co-operative Bank, Ltd., No. 2411	84,540	..	1,13,455	1,97,995	24,005
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	1,03,161	...	9,90,043	10,93,204	12,670
Ramnad District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184, Srivilliputtur ...	77,920	..	1,43,971	2,26,891	34,862
Salem District Urban Bank, Ltd., No. 151	1,93,941	...	1,56,451	3,50,392	28,560
Tanjore District— Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	1,26,782	...	7,53,634	8,80,416	7,458
Co-operative Central Bank, Ltd., No. 5214, Tanjore	78,183	...	10,70,041	11,48,224	21,940
Finnevelly District Co-operative Banking Union, Ltd., No. 2690 ...	1,08,293	...	13,13,877	14,22,175	11,704
Trichinopoly District Urban Bank, Ltd., No. 178	2,37,759	...	39,30,453	41,68,212	1,04,417
Vizagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagram	1,10,750	...	29,01,888	30,12,436	65,088
Total, Central Banks ...	40,10,255	...	3,60,49,210	4,00,59,465	8,92,864
Total, previous year ...	38,15,125	...	3,42,10,101	3,80,25,226	9,79,362

Banks—Receipts and Disbursements, 1930-31—cont.

Grand total including the opening balance (columns 2 to 9, 13 and 14).	Share capital withdrawn.	Loans and deposits repaid to					
		Non-members and members in an individual capacity.		Provincial and Central Banks.		Societies.	
		Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
(15)	(16)	(17)		(18)		(19)	
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
58,06,621	2,485	3,36,984	28,27,042	25,000	9,55,502	1,196	57,253
75,86,747	2,786	58,162	38,87,167	...	2,57,722	24,852	7,02,196
69,92,822	10,552	3,29,021	29,62,324	4,25,000	5,17,660	1,309	2,62,002
21,57,035	50	1,83,340	4,43,904	25,000	3,46,724	594	30,592
11,59,173	1,447	1,37,151	4,24,168	57,000	1,91,750	474	48,141
63,50,392	27,807	93,740	10,65,438	...	75,208	2,97,629	11,62,939
76,88,632	119	...	2,19,795	...	2,00,875	1,064	17,57,703
76,21,622	5,300	3,69,876	17,81,581	...	16,893	26,236	5,86,278
32,13,192	1,440	9,058	25,41,666	...	1,68,793	4,222	41,036
52,40,674	4,030	1,19,586	29,66,580	35,000	83,732	1,268	2,16,848
11,56,855	1,947	37,412	4,28,736	1,08,500	1,49,928	4,646	53,956
83,43,651	5,896	2,59,513	42,49,813	87,000	9,14,553	1,43,894	6,74,692
83,85,033	4,300	3,56,836	8,91,019	14,000	2,65,420	5,657	1,46,453
40,41,967	7,087	1,18,990	18,55,621	...	...	30,350	2,05,164
54,61,780	12,262	1,26,900	29,01,327	...	...	10,051	4,04,233
1,28,70,654	8,200	1,70,120	59,78,290	...	2,99,772	27,511	5,78,942
92,31,416	2,296	6,58,436	29,93,045	...	7,71,333	8,070	2,63,167
17,00,80,808	1,84,720	60,92,713	7,35,31,553	22,53,884	1,21,48,137	8,05,351	95,42,369
17,85,49,235	1,27,623	65,64,253	7,22,50,219	26,09,781	1,06,37,703	2,86,506	85,95,028

APPENDIX No. 14—STATEMENT G.—Central

Name of Bank.	Loans and deposits repaid to		Loans			
	Government.		Individual members.		Provincial and Central Banks.	
	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
	(20)		(21)		(22)	
B.—CENTRAL BANKS—cont.						
	Rs.	Rs.	Rs.			
Guntur District Co-operative Bank, Ltd., No. 530	70,600	8,000	1,25,398	...	...	
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113	...	...	1,04,362	...	...	
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	12,971	39,500	4,84,613	...	...	
Vizianwada Central Co-operative Banking Union, Ltd., No. 2967	10,000	24,340	27,160	...	...	
Kurnool District Co-operative Central Bank, Ltd., No. 2411	...	...	16,910	...	...	
Madras District—						
Christian Central Co-operative Bank, Ltd., No. 1674, Madras	...	25,610	1,977	...	...	
Madras District Co-operative Central Bank, Ltd., No. X, 63, Madras	...	33	6,145	...	...	
Madura District—Madura-Ramnád Central Co-operative Bank, Ltd., No. 675, Madura	...	3,850	16,305	...	...	
Malabar District Co-operative Bank, Ltd., No. 2411	...	...	44,146	...	...	
Nellore District Co-operative Banking Union, Ltd., No. 2523	21,000	39,568	41,984	...	...	
Ramnád District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184, Srivilliputtur	...	...	2,435	...	...	
Salem District Urban Bank, Ltd., No. 151	1,00,000	...	23,132	...	...	
Tanjore District—						
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam	...	61,185	1,40,501	...	...	
Co-operative Central Bank, Ltd., No. 5214, Tanjore	...	1,607	54,741	...	...	
Tinnevely District Co-operative Banking Union, Ltd., No. 2690	...	31,685	7,977	...	...	
Trichinopoly District Urban Bank, Ltd., No. 178	...	1,78,562	54,801	...	...	
Vizagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagaram	...	40,425	1,96,552	...	...	
Total, Central Banks	5,08,971	5,35,809	23,34,395	...	...	
Total, previous year	...	4,73,156	25,66,088	...	...	

Banks—Receipts and Disbursements, 1930-31—cont.

to		Expenses.								
Societies.		Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).	Closing balance.	Grand total of disbursements including closing balance (columns 16 to 23, 29 and 30).	
Long term.	Short term.									
(23)		(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	
Rs.	Rs.	Rs.	Rs.		Rs.	Rs.	Rs.	Rs.	Rs.	
68,690	5,83,709	1,39,152	17,687	...	20,142	5,42,931	7,19,912	27,450	58,06,621	
13,500	4,21,392	47,785	8,681	...	7,720	20,44,651	21,08,837	5,771	75,86,747	
79,160	8,85,951	1,43,875	19,552	...	20,445	7,62,686	9,46,558	26,201	69,92,822	
44,800	2,83,715	41,762	6,787	...	7,073	6,62,346	7,17,973	18,843	21,57,035	
1,24,994	24,815	41,667	10,128	...	5,723	63,450	1,20,968	11,755	11,59,173	
2,57,173	4,31,841	60,328	113	...	21,229	28,23,454	29,05,124	5,906	68,50,892	
4,55,705	15,52,950	12,331	...	...	11,801	34,68,581	34,92,713	1,530	76,88,632	
5,68,677	7,45,698	1,38,262	22,060	...	20,818	33,15,991	34,97,131	3,989	76,21,622	
25,410	1,72,185	57,749	2,724	...	14,612	1,12,194	1,87,279	17,957	32,13,192	
1,14,988	4,55,887	62,530	14,555	...	13,360	10,40,971	11,31,496	8,707	52,40,674	
...	1,15,404	40,369	10,268	...	9,094	1,65,630	2,25,361	28,530	11,56,855	
4,50,075	6,47,608	1,21,870	16,366	...	33,865	5,85,988	7,57,589	29,581	83,43,651	
3,80,355	2,48,415	97,177	11,179	...	16,249	7,60,738	8,85,343	5,541	83,85,033	
2,09,298	4,54,449	56,210	10,802	...	11,260	10,08,823	10,87,095	17,56	40,41,967	
1,19,898	3,31,166	68,887	18,869	...	23,423	14,00,552	15,11,731	4,550	54,61,780	
6,89,438	8,28,368	1,99,059	16,313	...	39,975	37,19,240	39,74,587	87,063	1,28,70,654	
31,915	10,04,292	88,854	12,166	...	12,182	31,07,253	32,20,455	41,880	92,31,416	
58,17,871	1,45,71,430	27,96,744	4,41,823	...	5,09,042	3,71,85,463	4,09,33,072	7,70,527	17,00,30,808	
96,23,78	2,01,46,511	25,75,901	4,41,182	...	4,34,208	3,52,65,196	3,87,16,437	10,01,177	17,35,49,365	

APPENDIX No. 14—STATEMENT H.—Central

Name of Bank.	Assets.					
	Cash in hand and in bank.	Market value of investments.	Loans due by members (individuals).		Loans due by banks and societies.	
			Long term.	Short term.	Long term.	Short term.
(1)	(2)	(3)	(4)		(5)	
A.—PROVINCIAL BANK.						
	RS.	RS.	RS.	RS.	RS.	RS.
Madras Provincial Bank, Ltd., No. 18	12,05,331	75,10,459	...	4,50,221	44,47,995	48,81,440
Total, previous year ...	1,29,425	64,15,770	1,116	8,29,928	73,94,502	41,18,960
B.—CENTRAL BANKS.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	36,036	87,691	1,225	10,612	14,52,346	1,55,534
Arcot (North), District Co-operative Central Bank, Ltd., No. 2161, Vellore	1,45,218	2,08,670	28,734	22,015	28,07,126	4,08,506
Arcot (South), District Co-operative Bank, Ltd., No. 1844, Cuddalore.	2,23,395	3,02,858	32,488	7,033	21,47,999	93,259
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	13,451	52,708	12,346	2,108	9,77,864	1,30,395
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Gonjeeveram	55,394	2,00,536	...	69,286	36,33,102	1,54,879
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	17,748	1,27,895	...	21,404	8,29,771	25,351
Coimbatore District Urban Bank, Ltd., No. 427	2,80,636	5,74,100	...	54,708	23,50,344	6,46,938
Ouddapah District Co-operative Central Bank, Ltd., No. 3238 ...	41,790	61,408	8,329	3,220	5,21,562	82,217
Ganjām District— Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	24,455	49,445	...	25,820	5,99,516	4,02,963
Aska Central Co-operative Banking Union, Ltd., No. 2569, Aska.	32,856	22,029	...	...	6,85,201	4,79,631
Godāvari District— Godāvari District Co-operative Bank, Ltd., No. 2351, Cocanada	76,051	67,883	...	14,150	72,518	7,15,292
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	6,783	1,12,695	...	700	94,324	98,401
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	31,332	73,030	2,110	...	6,77,462	8,37,868
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	40,033	49,018	185	52	8,32,868	7,40,618
West Godāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	27,928	73,940	...	8,071	8,63,765	16,48,012
Guntur District Co-operative Central Bank, Ltd., No. 530 ...	27,450	1,75,614	15,185	48,901	13,82,477	15,48,612
Kanara South, District Central Co-operative Bank, Ltd., No. 1118 ...	89,480	4,11,764	...	5,375	1,40,408	6,01,700

Banks—Balance Sheet, as on 30th June 1931.

				Liabilities.			
Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.		Loans and deposits from Provincial and Central Banks.	
				Long term.	Short term.	Long term.	Short term.
(6)	(7)	(8)	(9)	(10)		(11)	
RS.		RS.	RS.	RS.	RS.	RS.	RS.
2,55,403	...	76,739	1,88,27,591	30,82,820	66,85,975	46,53,103	17,19,294
2,87,749	...	76,822	1,87,54,272	21,35,089	56,66,486	3,30,218	24,87,108
70,424	...	12,263	18,26,135	2,65,732	1,36,301	6,83,200	59,662
90,115	...	37,190	37,47,574	5,65,656	10,82,490	8,36,200	55,225
92,793	...	15,512	29,14,437	7,27,512	12,08,878	...	1,470
45,274	...	4,934	12,30,085	3,51,918	1,01,024	2,84,366	1,28,848
69,172	...	88,782	42,71,151	10,60,768	8,37,011	6,61,000	2,41,175
22,416	...	69,266	11,43,341	3,62,835	2,22,518	...	...
83,357	...	57,494	40,47,638	14,17,044	11,93,278	...	...
51,080	...	5,029	7,74,641	2,65,761	2,75,430	...	787
50,270	...	1,360	11,53,920	3,77,271	90,905	2,62,000	1,88,889
16,560	...	11,097	11,97,574	1,58,232	74,790	5,24,000	2,22,080
27,178	...	3,633	9,76,701	93,492	4,48,096	...	1,80,000
4,784	...	1,360	3,17,027	1,06,045	1,26,754	...	3,489
48,734	...	9,810	16,80,348	3,00,366	4,83,503	1,73,500	8,23,421
72,830	...	15,320	17,50,933	1,76,859	3,26,900	5,50,642	2,84,105
78,060	...	5,630	27,00,401	6,61,677	3,66,460	5,67,400	2,90,000
94,780	...	22,294	33,15,314	14,11,465	7,21,269	25,000	3,70,251
20,504	...	44,835	13,83,646	4,16,519	2,54,636	...	...

APPENDIX No. 14—STATEMENT H.—Central Banks—

Name of Bank.	Loans and deposits from societies.		Loans from Government.		Share capital paid up.	Interest due by the bank.
	Long term.	Short term.	Long term.	Short term.		
	(12)	(13)	(14)	(15)		
A.—PROVINCIAL BANK—cont.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras Provincial Bank, Ltd., No. 18	...	...	...	...	3,58,150	2,28,198
Total, previous year	42,86,610	14,39,412	...	...	6,19,750	1,91,899
B.—CENTRAL BANKS—cont.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231	2,17,530	48,162	...	...	2,29,550	34,227
Arcot, North, District Co-operative Central Bank, Ltd., No. 2161, Vellore	3,92,743	75,734	...	...	3,69,750	89,669
Arcot, South, District Co-operative Central Bank, Ltd., No. 1844	3,14,619	37,847	...	...	3,40,274	40,421
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	83,304	16,665	...	...	1,74,657	17,241
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeevaram	2,92,663	56,115	...	...	4,18,709	61,404
Chittoor District Co-operative Central Bank, Ltd., No. 5230	2,50,714	50,282	...	...	1,64,227	13,812
Coimbatore District Urban Bank, Ltd., No. 427	4,83,455	1,08,571	...	1,50,000	2,45,915	75,461
Cuddapah District Co-operative Central Bank, Ltd., No. 3238	47,502	15,569	...	...	78,430	10,841
Ganjām District—						
Ganjām District Co-operative Banking Union, Ltd., No. 1923, Berhampur	69,971	...	...	...	1,22,302	17,869
Aska Central Co-operative Banking Union, Ltd., No. 2569, Aska.	38,289	...	...	...	1,17,698	20,018
Godāvari District—						
Godāvari District Co-operative Bank Ltd., No. 2351, Cocanada	65,684	3,729	...	...	90,650	14,063
Rajahmundry Co-operative Central Bank, Ltd., No. 4200	15,583	12,359	...	...	25,650	2,883
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	89,199	3,038	...	...	1,50,350	29,125
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	83,229	10,457	...	27,000	1,82,800	23,878
West Godāvari, District Co-operative Central Bank, Ltd., No. 2965, Ellore	1,28,432	6,993	...	58,000	3,20,041	37,281
Guntūr District Co-operative Banking Union, Ltd., No. 530	1,58,874	11,183	...	50,000	2,21,450	47,673
Kanara (South) District Central Co-operative Bank, Ltd., No. 1113.	3,31,470	49,330	...	...	1,40,759	27,108

Balance Sheet, as on 30th June 1931—cont.

Liabilities—cont.

Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undebursed profits carried forward.	Total.	Profit + or loss - (column 14, profit and loss statement).
(16)	(17)	(18)	(19)	(20)	(21)	(22)
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	34,580	10,23,000	4,67,573	23,518	1,85,71,011	+ 2,56,580
...	9,507	9,61,000	3,67,016	15,857	1,85,10,022	+ 2,44,250
952	11,021	59,940	32,840	...	17,79,147	+ 46,988
2,154	24,355	1,70,000	75,099	...	36,89,075	+ 58,499
908	11,729	1,00,514	56,879	...	28,40,849	+ 73,588
...	6,721	35,604	7,005	...	12,07,351	+ 31,734
958	28,293	1,70,218	66,061	...	41,94,375	+ 76,776
...	10,983	32,573	11,293	...	11,19,287	+ 24,554
323	17,706	1,53,057	1,20,834	...	39,65,614	+ 81,994
441	2,350	18,162	7,290	...	7,20,513	+ 54,128
2,412	7,474	23,056	14,578	1,900	11,29,127	+ 24,702
...	5,948	13,484	6,206	...	11,80,755	+ 16,819
45	9,533	29,225	18,659	...	9,51,179	+ 25,526
...	2,256	6,281	5,012	...	3,09,292	+ 7,735
...	5,621	60,000	38,916	...	16,87,039	+ 43,307
931	4,638	29,801	26,273	1,400	17,37,213	+ 13,720
...	23,848	47,580	16,920	10,375	26,35,012	+ 65,859
...	31,995	1,56,967	20,749	...	82,36,860	+ 68,454
210	20,071	55,688	15,641	...	13,11,427	+ 22,219

APPENDIX No. 14—STATEMENT H.—Central

Name of Bank.	Assets.					
	Cash in hand and in bank.	Market value of investments.	Loans due by members (individuals).		Loans due by banks and societies.	
			Long term.	Short term.	Long term.	Short term.
(1)	(2)	(3)	(4)		(5)	
B.—CENTRAL BANKS—cont.	RS.	RS.	RS.	RS.	RS.	RS.
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam ...	39,241	1,42,635	28,503	25,103	11,21,478	14,22,802
Vizianwada Co-operative Central Banking Union, Ltd., No. 2967.	23,686	29,121	8,940	1,800	3,45,026	4,85,371
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	11,921	61,111	...	12,508	8,22,920	97,921
Madras District—						
Christian Central Co-operative Bank, Ltd., No. 1674, Madras ...	52,448	4,81,612	22,642	1,977	6,97,507	1,20,649
Madras District Co-operative Central Bank, Ltd., No. X 63 ...	69,408	1,22,143	33	6,145	2,49,591	57,448
Madura District—Madura-Ramnád Central Co-operative Bank, Ltd., No. 975, Madura ...	81,281	11,93,553	5,170	6,310	15,21,185	5,72,832
Malabar District Co-operative Bank, Ltd., No. 2411 ...	17,957	1,22,295	...	19,113	10,06,322	1,68,429
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	8,707	1,56,480	19,191	5,060	8,52,569	7,20,925
Ramnád District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184, Srivilliputtur ...	28,530	46,194	...	1,260	7,88,622	1,17,030
Salem District Urban Bank, Ltd., No. 151 ...	2,83,376	3,70,785	...	41,811	22,03,356	2,91,097
Tanjore District—						
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	23,667	3,14,469	54,494	11,791	13,95,825	1,82,067
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	24,142	3,60,638	788	25,142	8,76,133	2,52,097
Tinnevely District Co-operative Banking Union, Ltd., No. 2690, Tinnevely ...	65,103	9,15,250	24,007	4,801	6,86,756	4,06,147
Trichinopoly District Urban Bank, No. 178 ...	1,95,129	9,91,927	2,10,067	43,098	29,39,075	4,81,674
Vizagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagaram ...	47,892	5,68,101	535	1,18,509	2,42,637	13,36,353
Total, Central Banks ...	21,42,519	94,77,336	4,74,972	6,13,187	3,57,66,790	1,54,79,282
Total, previous year ...	21,79,891	74,95,781	3,82,756	4,83,826	3,71,06,810	1,64,87,726

Banks—Balance Sheet, as on 30th June 1931—cont:

				Liabilities.			
Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.		Loans and deposits from Provincial and Central Banks.	
				Long term.	Short term.	Long term.	Short term.
(6)	(7)	(8)	(9)	(10)		(11)	
RS.		RS.	RS.	RS.	RS.	RS.	RS.
51,839	...	88,505	29,20,109	4,37,616	5,63,438	6,10,000	3,05,164
21,608	...	9,324	9,24,876	2,56,361	2,19,417	75,000	1,30,498
45,241	...	28,467	10,80,389	3,30,795	2,75,316	1,52,000	22,924
23,696	...	20,581	13,71,112	3,66,183	3,12,232	...	8,678
10,812	...	4,736	5,20,316	8,641	23,968	...	36
1,07,572	...	46,892	35,84,595	14,57,884	7,77,844	...	855
54,432	...	28,473	14,15,021	4,61,419	5,55,636	...	20,079
77,168	...	7,643	18,47,776	8,98,989	3,73,965	...	31,213
44,795	...	22,459	10,48,890	1,85,101	96,097	3,09,500	74,715
48,750	...	23,005	32,62,270	6,32,507	11,26,749	1,13,000	2,822
39,425	...	3,309	20,25,047	11,10,713	2,03,196	1,06,000	33,193
29,243	...	33,308	16,01,491	5,17,272	4,56,156	...	65,000
44,902	...	18,597	21,65,563	4,13,849	8,34,516	1,50,000	1,308
80,573	...	12,470	49,54,013	17,86,681	16,75,234	...	3,948
1,01,558	...	4,77,507	28,93,092	13,65,447	4,61,213	...	1,17,684
17,20,024	...	12,80,675	6,59,54,837	1,69,48,068	1,58,83,278	61,81,868	32,17,398
15,57,087	...	6,29,362	6,62,72,789	1,78,98,737	1,74,02,648	75,96,692	40,55,457

APPENDIX No. 14—STATEMENT H.—Central

Name of Bank.	Loans and deposits from societies.		Loans from Government.		Share capital paid up.	Interest due by the bank.
	Long term.	Short term.	Long term.	Short term.		
	(12)	(13)	(14)	(15)		
B.—CENTRAL BANKS—cont.	RS.	RS.	RS.	RS.	RS.	RS.
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	3,23,849	24,018	...	87,029	2,75,524	48,762
Vizavada Co-operative Central Banking Union, Ltd., No. 2967.	30,157	9,810	...	40,000	90,789	14,279
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	46,925	4,433	...	...	1,14,522	24,497
Madras District—						
Christian Central Co-operative Bank, Ltd., No. 1674, Madras ...	3,47,765	70,865	...	...	1,76,224	18,953
Madras District Co-operative Central Bank, Ltd., No. X, 63, Madras ...	2,90,337	1,32,633	...	...	62,970	1,541
Madura District—Madura-Ramnād Central Co-operative Bank, Ltd., No. 475, Madura	5,29,841	1,56,515	...	...	2,61,491	67,580
Malabar District Co-operative Bank, Ltd., No. 2411	1,21,907	4,076	...	...	1,13,859	30,391
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	77,117	26,823	...	79,030	1,59,901	26,571
Ramnād District—Srivillipattūr Co-operative Banking Union, Ltd., No. 5184, Srivillipattūr ...	86,807	2,24	...	...	1,14,494	21,682
Salem District Urban Bank, Ltd., No. 151	7,70,150	73,265	...	...	1,81,721	38,381
Tanjore District—						
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	2,63,873	42,935	...	...	1,39,792	20,930
Co-operative Central Bank, Ltd., No. 5214, Tanjore	2,37,709	41,441	...	...	1,45,837	14,193
Tinnevely District Co-operative Banking Union, Ltd., No. 2690, Tinnevely	2,69,046	58,709	...	...	2,11,154	18,626
Trichinopoly District Urban Bank, Ltd., No. 178	6,43,641	61,937	...	...	1,84,450	87,978
Vizagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagaram	1,38,312	9,682	...	...	1,61,620	48,408
Total, Central Banks ...	75,50,697	12,35,253	...	4,91,029	57,86,130	9,90,741
Total, previous year ...	69,40,423	11,64,478	...	...	56,54,171	9,82,661

Banks—Balance Sheet, as on 30th June 1931—cont.

Liabilities—cont.

Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit + or loss — (column 14, profit and loss statement).
(16)	(17)	(18)	(19)	(20)	(21)	(22)
RS.	RS.	RS.	RS.	RS.	RS.	RS.
110	41,475	1,13,432	46,804	...	28,77,219	+ 42,890
206	11,871	20,621	6,923	...	9,05,927	+ 18,849
28	13,868	38,436	25,912	564	10,50,250	+ 30,139
916	10,017	42,609	2,342	...	13,56,779	+ 14,333
264	8	...	...	...	5,20,396	- 80
146	18,670	1,21,816	52,309	...	34,54,951	+ 79,644
377	18,323	29,251	11,503	...	13,66,821	+ 48,200
94	13,769	56,604	41,821	2,029	17,87,646	+ 60,130
141	5,219	28,694	12,568	...	10,35,312	+ 13,578
38	12,111	1,35,000	1,21,665	...	32,07,409	+ 54,861
1,340	7,668	56,024	5,893	...	19,96,557	+ 28,490
316	24,362	47,953	16,329	349	15,66,917	+ 34,574
6,501	7,524	87,563	48,290	...	21,07,186	+ 58,877
575	3,101	8,10,317	1,21,120	...	48,78,977	+ 75,036
65	4,85,661	51,701	9,778	...	28,44,601	+ 48,491
20,549	8,98,192	23,02,001	10,69,312	16,617	6,45,91,093	+ 13,63,824*
...	...	...	...	...	...	- 80
9,905	4,20,082	20,05,265	8,08,307	...	6,49,38,826	+ 13,33,913*

* Includes overdue interest.

APPENDIX No. 14—STATEMENT I.—Central

Name of Bank.	Profit brought forward from last year.	Profit.				
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
A.—PROVINCIAL BANK.						
Madras Provincial Bank, Ltd., No. 18	RS.	RS.			RS.	RS.
	...	7,26,616	...	...	3,78,782	11,05,428
Total, previous year	...	6,21,321	...	...	3,51,303	9,72,624
B.—CENTRAL BANKS.						
Anantapur District Co-operative Central Bank, Ltd., No. 3231	...	1,38,860	...	...	8,920	1,47,780
Arcot (North), District Co-operative Central Bank, Ltd., No. 2161, Vellore.	...	2,48,948	...	...	11,858	2,60,806
Arcot (South), District Co-operative Central Bank, Ltd., No. 1844, Cuddalore.	...	1,20,024	...	...	22,331	1,42,355
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	...	68,228	...	...	6,346	74,574
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeevaram	...	3,02,544	...	...	11,629	3,14,173
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	67,986	...	...	9,446	77,432
Coimbatore District Urban Bank, Ltd., No. 427	...	2,57,312	...	...	23,606	2,85,918
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	...	46,970	...	...	4,595	51,565
Ganjām District—						
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	83,470	...	...	9,047	92,517
Aska Co-operative Central, Banking, Ltd., No. 2536, Aska	...	85,198	...	...	3,524	88,722
Godāvari, District—						
District Co-operative Bank, Ltd., No. 2351, Cocanada	...	61,066	...	...	5,077	66,083
Rajahmundry Co-operative Central Bank, Ltd., No. 4200	...	16,426	...	...	2,503	18,929
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	...	1,27,517	...	...	4,862	1,32,379
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	...	1,26,812	...	...	5,703	1,32,515
West Godāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	...	2,23,847	...	...	5,422	2,29,269
Guntūr District Co-operative Bank, Ltd., No. 530	...	2,03,663	...	...	10,950	2,14,613
Kanara (South), District Central Co-operative Bank, Ltd., No. 1113	...	57,089	...	...	20,113	77,195
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	...	1,82,926	...	...	14,262	1,97,188
Vizianvada Co-operative Bank, Ltd., No. 2967	...	66,425	...	...	2,625	69,050
Karnool District Co-operative Central Bank Ltd., No. 2411	...	63,911	...	...	3,424	67,335

Banks—Profit and Loss, 1930–31.

Loss.						Net profit + or loss - (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.
Interest due.	Cost of manage- ment paid and due.	Provision for bad and doubt- ful debts.	Depreciation of stock and buildings.	Other items.	Total.			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
6,85,006	1,05,880	...	1,245	58,368	8,49,099	+ 256,329	11,37,915	811,554
6,28,938	98,255	...	1,290	...	7,28,483	+ 2,44,141	8,95,860	7,10,709
90,324	15,310	15,000	307	9,676	1,30,617	+ 17,163	1,45,738	108,476
1,65,046	22,485	15,000	219	21,359	2,24,109	+ 36,697	2,59,948	1,85,463
1,03,207	26,183	7,500	983	1,446	1,39,319	+ 3,036	1,53,168	1,29,406
56,199	13,586	...	150	4,445	74,380	+ 194	80,561	70,657
2,02,793	32,694	...	1,910	...	2,37,397	+ 76,776	3,45,177	2,38,031
41,366	12,666	8,500	151	4,261	66,944	+ 10,488	77,468	54,901
1,61,204	30,585	...	2,499	16,756	2,11,044	+ 74,874	2,70,291	1,87,992
27,539	6,840	...	811	4,366	39,556	+ 12,009	58,281	38,452
56,860	11,520	...	129	10,670	79,179	+ 13,338	73,174	68,035
66,297	8,241	...	47	222	74,807	+ 13,915	90,319	69,746
41,029	9,817	5,000	766	2,068	58,680	+ 7,403	70,407	47,642
11,407	1,895	...	182	...	13,434	+ 5,495	20,419	15,091
82,593	10,122	...	...	1,491	94,206	+ 38,173	1,35,555	1,01,121
94,191	13,091	10,000	221	4,587	1,22,090	+ 10,425	1,40,519	1,11,562
1,52,269	10,752	...	...	15,911	1,78,932	+ 50,337	2,54,357	1,74,518
1,42,736	20,143	3,000	676	13,724	1,80,279	+ 34,334	219,384	1,59,294
48,555	7,925	5,000	1,656	3,624	66,760	+ 10,435	78,712	55,505
1,50,027	20,555	3,329	875	123	1,74,909	+ 22,279	2,13,183	1,64,320
43,055	7,182	...	137	5,762	56,136	+ 12,914	67,813	48,840
45,275	5,621	5,000	248	7,253	63,395	+ 3,940	71,870	47,390

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

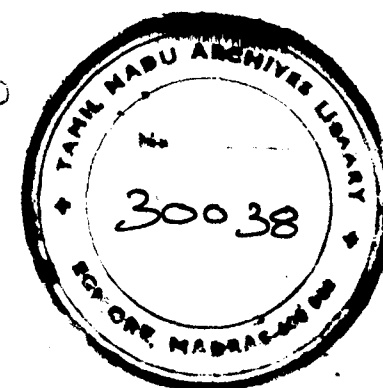
(1)	Profit brought forward from last year.	Profit.				
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
B.—CENTRAL BANKS— <i>cont.</i>						
		RS.			RS.	RS.
Madras District—Christian Central Co-operative Bank, Ltd., No. 1674 ...	...	65,288	..	...	28,569	93,857
Madras District Co-operative Central Bank, Ltd. No. X 63 ...	...	18,208	..	...	7,170	25,378
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975.	...	1,58,694	..	...	66,279	2,24,973
Malabar District Co-operative Bank, Ltd., No. 2411 ...	...	82,884	..	...	8,402	91,286
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	...	1,14,276	..	...	7,221	1,21,497
Rāmnād District—Srivilliputtar Banking Union, Ltd., No. 5184, Srivilliputtar ...	...	68,404	..	...	4,629	73,033
Salem District Urban Bank, Ltd., No. 151 ...	...	1,89,702	..	...	16,400	2,06,102
Tanjore District—						
Co-operative Central Bank, Ltd., No. 1023, Kumbakonam ...	...	1,27,644	..	...	20,206	1,47,850
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	...	77,978	..	...	23,409	1,01,387
Tinnevely District Co-operative Banking Union, Ltd., No. 2690.	...	1,02,027	..	...	48,067	1,50,094
Trichinopoly District Urban Bank, Ltd., No. 178 ...	...	2,54,315	..	...	60,271	3,14,586
Vizagapatam District Co-operative Central Bank, Ltd., No. 1764, Vizianagram ...	...	1,25,179	..	...	32,414	1,57,593
Total, Central Bank ...	...	39,33,754	..	...	5,14,280	44,48,034
Total, previous year ...	...	37,97,982	..	...	4,43,385	42,41,367

Banks—Profit and Loss, 1930-31—*cont.*

(8)	(9)	(10)	(11)	(12)	(13)	Loss.		
						Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
59,849	20,826	...	251	7,458	88,384	+ 5,473	1,02,494	81,557
13,872	10,301	...	71	1,214	25,458	- 80	13,441	24,132
1,33,767	20,914	5,000	1,508	10,021	1,71,210	+ 53,763	2,14,499	1,59,080
59,276	14,404	5,000	3,306	5,294	87,280	+ 4,006	90,786	72,361
64,408	13,360	14,500	1,190	...	93,458	+ 28,039	1,14,521	75,940
48,975	9,158	10,000	110	175	68,418	+ 4,615	82,274	49,463
1,25,480	33,898	5,000	1,377	...	1,65,755	+ 40,347	2,07,977	1,55,535
96,943	16,489	1,000	6,201	3,979	1,24,612	+ 23,238	1,47,066	1,13,426
57,320	11,400	5,000	5,996	8	79,724	+ 21,663	1,03,619	67,470
71,021	27,589	1,875	...	7,885	1,08,320	+ 41,774	1,50,433	92,310
1,83,833	39,932	...	468	16,151	2,45,434	+ 69,152	3,00,465	2,39,034
1,03,113	12,247	...	1,327	8,553	1,25,240	+ 32,353	1,35,019	1,01,036
23,04,829	5,17,781	1,24,704	33,720	1,88,432	36,69,466	+ 7,78,048 (a)	44,88,935	33,05,786
26,95,588	4,21,510	33,861	15,755	1,12,321	32,79,035	+ 9,62,332 (a)	42,30,923	30,73,118

(a) Excludes overdue interest.

XM. 2111 X 230
11/2/31



DEVELOPMENT DEPARTMENT.

NOTES CONNECTED WITH G.O. No. 374, DEVELOPMENT, DATED 12TH MARCH 1932.

[SUBJECT.—*Administration Report—Co-operative Department—1930-31.*]

From the Registrar of Co-operative Societies, dated 14th November 1931, No. A. 6106/31.

The features of the year are indicated in the note below.

2. *Societies.*—The number of societies including land mortgage banks fell from 15,233 to 15,042. These are distributed as shown below:—

Provincial Bank	1
Central Land Mortgage Bank	1
Provincial Land Mortgage Banks	37
Provincial Co-operative Union and Language Federations... ..	3
Central Banks	32
District Federations	20
Audit Unions	12
Training Institutes	6
Supervising Unions	415
Agricultural Societies	12,930 *
Non-Agricultural Societies	1,585
	15,042

The number of federations was reduced from 24 to 20 and there was a fall both in the number of agricultural and non-agricultural societies.

There was a decrease in the number of societies newly registered during the year, the figures for 1928-29, 1929-30 and 1930-31 being 726, 534 and 320 respectively. The registration of 516 societies was cancelled during the year as against 383 in the previous year. In paragraph 12 of his letter the Registrar reports that a sum of Rs. 45,025 was disbursed by the Provincial Bank as a grant to 26 central banks for rectification work and that a good deal of useful

* Excluding primary land mortgage banks.

work in this direction was done by central banks, which spent from their own pockets a sum of Rs. 64,291 for the purpose.

Members.—The number of individual members at the end of the year was 981,100 against 974,999 in the beginning, the increase being 63 per cent, which gives an average of 67 members per society in the Presidency as against 66 in the previous year. The main castes and communities represented in the localities are shown below :—

Castes.	1926-27.	1927-28.	1928-29.	1929-30.	1930-31.	Percentage of increase in 1930-31 over the figures of 1926-27.
Non-Brahmans ..	510,356	556,759	588,065	609,560	619,861	21.5
Brahmans ..	104,331	108,931	111,033	118,157	116,101	11.8
Ādi-Drāvidas and Ādi-Andhras ..	87,393	93,275	94,214	99,425	99,169	13.5
Christians ..	64,374	70,169	74,784	75,169	77,842	20.9
Muhammadans ..	49,169	51,999	54,561	53,543	53,406	8.6
Other classes ..	14,899	17,053	18,097	19,093	14,621	1.8 (fall)
Total ..	831,522	898,186	940,784	974,994	981,100	18.1

Of the total number of members at the end of the year, 570,283 were agriculturists and 294,965 were non-agriculturists and 115,852 with mixed occupations, the corresponding figures for the previous year being 572,798, 290,404 and 111,797 respectively. The agriculturist members may again be subdivided as follows :—

	1930-31.	1929-30.
Non-cultivating landlords ..	64,265	62,820
Cultivating landholders ..	388,703	400,842
Tenants ..	71,336	63,824
Field labourers ..	45,979	45,312
	570,283	572,798

The number of agriculturists fell by 4 per cent while that of non-agriculturists and of members with mixed occupations increased by 1.6 per cent and 3.6 per cent respectively.

3. *Depressed and backward classes.*—The progress of co-operation among the depressed classes and backward classes is described in paragraphs 41—44 of the report. There were 3,170 societies at the end of the year composed

entirely of Ādi-Āndhras or Ādi-Drāvidas and other backward classes as against 3,054 at the beginning of the year. Of these 1,136 were in charge of the Labour Department. During the year the Government transferred depressed classes societies in certain taluks of the districts of Guntūr, East Gōdāvari, South Arcot, Tanjore, Chingleput and South Kanara where the Labour Department had completed their work to the Co-operative Department.

Agency.—The number of societies in the Agency was 33 against 35 in the previous year. There were 97 societies for hill tribes of which 63 were on the Nilgiris, 14 in Salem, 15 in the Agency, 3 in Kurnool and 2 in North Arcot.

Agricultural Societies.—The total number fell from 13,106 to 12,967 representing a fall of 1.06 per cent against an increase of 1.2 per cent in the previous year. Membership, however, increased from 713,615 to 714,820 representing an increase of 1.7 per cent. The different classes of agricultural societies are dealt with below :—

Credit.—The number of these societies fell from 12,540 to 12,439. With the exception of 64 societies all the others were on the unlimited liability basis. Membership in these societies rose from 674,590 to 676,009.

Non-credit.—The number of societies for purchase and purchase and sale fell from 128 to 108: one was registered during the year, while the registration of 19 was cancelled and 2 were removed from this class by transfer. The transactions of agricultural trading societies increased considerably during the year, the value of stock sold being Rs. 4,65,192 against Rs. 3,56,670 in the previous year. The value of members' products sold for commission rose from Rs. 3,54,535 to Rs. 6,34,367. The value of products bought was Rs. 4,56,087 against Rs. 3,53,109 in the previous year. The transactions of a few loan and sale societies are indicated in paragraph 30 of the report.

Production.—There were no societies under this class in the Presidency.

Production and sale.—The total under this class fell from 42 to 29. The total working capital of these societies fell from Rs. 1,68,942 to Rs. 1,61,765 and the net profit and loss were Rs. 508 and Rs. 29,707 respectively against Rs. 1,633 and Rs. 30,659 respectively in the previous year. The registration of the Tindivanam Agricultural and Industrial Society was cancelled, but on appeal the Government decided to give the society another chance to work

4 NOTES TO G.O. No. 374, DEV., 12TH MAR. 1932

Other forms.—The number of these societies fell from 391 to 386: 16 were registered, 2 were brought in by transfer from another class, 19 liquidated and 4 removed by transfer. These societies comprise—

Kudimaramat and irrigation	...	...	13
Agricultural demonstration	...	...	16
Land reclamation	...	...	12
Labour contract	...	...	3
Landholders' lease societies	...	...	15
Salt licensees	...	...	2*
Building society	...	...	1
Agricultural implements	...	...	4
Arbitration union	...	...	1
Tenants and field labour societies	...	...	313
Agricultural improvements societies	...	...	7
Total	...	...	386

Non-Agricultural Societies.—The total number of these societies fell from 1,649 to 1,585, while membership rose from 259,300 to 264,344, representing an increase of 1.9 per cent.

Credit.—The number of societies of this class at the end of the year was 1,141 against 1,151 in the previous year. Membership, however, increased from 221,475 to 230,889, representing an increase of 4.2 per cent.

Non-credit societies for purchase, purchase and sale, production and production and sale.—The total number of societies under these classes fell from 262 to 231. They were made up of—

Stores and trading unions	...	...	67
School and college stores	...	...	71
Weavers' societies	...	...	32
Coir workers' societies	...	...	10
Fishermen societies	...	...	10
Milk-supply societies in Madras	...	...	5
Khaddar cloth stores	...	...	14
Miscellaneous	...	...	22
Total	...	...	231

Stores.—The number of societies of this class fell from 199 to 180. The value of stock sold fell from Rs. 24.38

lakhs to Rs. 19.21 lakhs, but the net divisible profit increased from Rs. 48,813 to Rs. 58,724. The net loss incurred by some societies fell from Rs. 33,662 to Rs. 24,868.

Weavers' Societies.—The number of societies exclusively for weavers was 37 against 39 in the previous year. Besides these there were 95 credit societies, of which weavers formed more than 60 per cent of members. Their working capital rose from Rs. 96,709 to Rs. 1,26,370. The value of raw materials and finished products purchased amounted to Rs. 7,937 and Rs. 37,271 as against Rs. 8,956 and Rs. 13,016 respectively in the previous year. The value of finished products sold amounted to Rs. 29,874 against Rs. 14,089 in the previous year. The net divisible profit increased from Rs. 3,009 to Rs. 5,537, while certain societies worked at a loss of Rs. 8,129 against Rs. 5,852 in the previous year.

Other forms of societies.—There were 213 societies at the end of the year against 236 at the beginning. Of these 135 were building societies.

Central Banks.—There were 32 central banks including the Christian Central Bank and the District Co-operative Bank, Madras.

Paid-up share capital, reserve fund and working capital in all classes of societies.—The following table gives the above particulars for each class of societies for the years 1929-30 and 1930-31:—

	Central banks including Provincial Bank.		Non-Agricultural Societies.		Agricultural Societies.		Total.	
	1929-30.	1930-31.	1929-30.	1930-31.	1929-30.	1930-31.	1929-30.	1930-31.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Share capital	62,78,921	64,39,286	85,48,212	90,52,068	84,75,730	87,24,202	3,32,97,893	2,42,15,570
Reserve fund	32,67,881	35,65,751	24,14,926	27,27,627	54,11,562	59,67,592	1,10,94,372	1,22,80,970
Working capital	8,06,43,554	7,94,12,824	3,14,48,796	3,31,27,408	6,77,10,366	6,89,10,865	17,98,02,516	17,94,51,187

The percentage of owned capital (share capital plus reserve fund) to working capital is 19.7 against 18.5 in the previous year.

The societies borrowed an aggregate sum of Rs. 2,000.67 lakhs during the year from individuals in the shape of loans and deposits against Rs. 1,911.17 lakhs in the previous year. The outstanding balance at the end of the year was Rs. 638.96 lakhs against Rs. 613.21 lakhs in 1929-30 and Rs. 618.77 lakhs in 1928-29.

* Includes one classed as non-agricultural.

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

	In lakhs of rupees.					
	1925-26.	1926-27	1927-28.	1928-29.	1929-30.	1930-31.
Central banks	329.54	379.04	416.70	435.10	431.03	445.99
Non-Agricultural Societies.	90.19	106.22	122.83	151.79	149.87	156.83
Agricultural Societies ...	17.74	20.91	25.72	31.88	32.31	36.13

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

	In lakhs of rupees.							
	Agricultural Societies.				Non-Agricultural Societies.			
	1927-28.	1928-29.	1929-30.	1930-31.	1927-28.	1928-29.	1929-30.	1930-31.
	1927-28.	1928-29.	1929-30.	1930-31.	1927-28.	1928-29.	1929-30.	1930-31.
Members.	8.61	9.83	10.17	10.08	56.34	76.76	67.85	71.28
Non-members.	17.11	22.06	22.14	26.05	66.49	75.03	82.02	85.55

Loans aggregating Rs. 11,47,126 were due to central banks by individuals at the beginning of the year while Rs. 6,51,07,998 were due by banks and societies to the central banks. Fresh loans amounting to Rs. 38,83,305 and Rs. 2,43,48,807 were advanced to individuals and societies respectively during the year. Repayments during the year amounted to Rs. 33,01,177 and Rs. 2,93,70,196 respectively. The outstanding balances were accordingly Rs. 17,29,254 and Rs. 6,00,86,109 respectively.

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

	1926-27.	1927-28.	1928-29.	1929-30.	1930-31
Principal	20.18	22.50	19.33	23.57	36.12
Current interest ...	4.32	3.35	2.93	4.67	7.01
Arrear interest ...	31.80	23.72	28.78	43.09	42.72

The percentage of balance to demand rose by 12 per cent under principal and 2 per cent under current interest. In the case of arrear interest it is about the same.

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

	Agricultural Societies.	Non-Agricultural Societies.	Total.
	RS.	RS.	RS.
Loans due by individuals at the beginning of the year ...	5,91,44,262	2,65,99,541	8,57,43,803
Loans disbursed during the year ...	1,63,50,155	2,05,55,249	3,69,05,404
Loans received during the year ...	1,77,54,750	1,91,11,282	3,68,66,032
Balance at the end of the year ...	5,77,39,667	2,80,43,508	8,57,83,175

	Percentage of balance to demand.							
	Agricultural Societies.				Non-Agricultural Societies.			
	1927-28.	1928-29.	1929-30.	1930-31.	1927-28.	1928-29.	1929-30.	1930-31.
Principal.	42.71	40.72	46.00	59.31	17.31	17.53	20.07	22.71
Current interest.	36.59	35.64	39.84	49.92	17.66	15.84	22.38	19.37
Arrear interest.	57.05	55.03	59.11	65.16	48.20	47.56	29.70	49.54

It will be seen that as compared with the previous year, the percentage of overdues has gone up in all cases except in the case of current interest in non-agricultural societies—please see paragraph 11 of the report.

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

Year.	Total loans	For productive purposes.	For non-productive purposes.	To redeem prior debts.	On personal security.	On security of immovable property.
<i>Agricultural Societies.</i>						
1926-27 ...	Rs. 2,36,57,822	60.90	1.37	37.73	48.44	29.33
1927-28 ...	2,55,98,780	59.20	1.78	39.07	45.81	51.36
1928-29 ...	2,51,18,613	65.56	1.78	32.66	51.10	46.06
1929-30 ...	2,60,79,664	68.9	2.6	27.5	47.7	48.5
1930-31 ...	1,33,50,155	69.10	1.41	29.49	47.7	50.17

8 NOTES TO G.O. No. 374, DEV., 12TH MAR. 1932

Year.	Total loans.	For productive purposes.	For non-productive purposes.	To redeem prior debts.	On personal security.	On security of immovable property.
<i>Non-Agricultural Societies.</i>						
1926-27	Rs. 1,66,62,195	54.85	17.53	27.62	56.13	35.43
1927-28	1,80,21,905	53.89	13.68	32.13	55.25	38.47
1928-29	1,99,24,212	55.04	12.99	31.97	58.05	38.63
1929-30	2,15,49,378	54.2	13.5	32.3	57.4	38.2
1930-31	2,05,55,249	52.01	13.20	34.79	51.82	43.42

There was not much difference in the purposes for which loans were granted. There was a considerable fall in the amount of loans granted by agricultural societies. A noticeable feature seems to be that more loans were granted in non-agricultural societies on the security of immovable property and there was a fall in the amount of loans granted on personal security.

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

	In lakhs of rupees.				
	1926-27.	1927-28.	1928-29.	1929-30.	1930-31.
Central Banks	8.74	12.55	13.38	12.06	10.35
Non-Agricultural Societies...	7.15	8.20	9.26	10.13	9.82
Agricultural societies	—0.56	—1.61	.32	—1.99	—13.03

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

Supervision and audit.—The number of federations fell from 24 to 20, four federations having been dissolved. The number of unions increased from 450 to 454 and the number of supervisors employed by them fell from 626 to 607. The total number of primary societies affiliated to unions on 30th June 1931 was 11,763 with 799,622 members against 12,282 with 786,709 members at the end of the previous year. A sum of Rs. 7,71,605 was spent on supervision while the expenditure to the Government by the working of the department was Rs. 11.59 lakhs.

Besides the sum of Rs. 800 contributed by Government to the Provincial Co-operative Union to meet the expenses in the conduct of training classes for panchayatdars a sum of Rs. 9,065 was contributed to federations and central

banks towards the cost of conducting classes for panchayatdars. A sum of Rs. 16,000 was also contributed by Government to the training institutes to meet the cost of holding training classes. In the co-operative classes conducted at the Institute of Commerce, 22 came out successful.

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

	Suits filed.	Arbitration references made.
1926-27	1,321	21,524
1927-28	1,435	20,444
1928-29	1,026	24,768
1929-30	1,401	26,104
1930-31	2,155	45,513

The large increase under these two heads is perhaps due to the efforts made to recover overdues.

Liquidation.—There were 675 societies under liquidation against 612 in the previous year.

A draft review is submitted for consideration.

K.S.R.—25-2-32. D.R.—29-2-32.

The draft review is for approval.

R. RAMASWAMI AYYANGAR—3-3-32.

S. H. SLATER—8-3-32.

P. T. R[ANJAN]—9-3-32.

G. F. S[TANLEY]—11-3-32.

S.H.S.—11-3-32.

[G.O. No. 374, Dev., dated 12th March 1932.]