Report on the working
of the co-op. Societies
Act for
1928-29

up to Page 2 Missing

REPORT ON THE WORKING

of Cooperative Act for 1928-29.

purchase of members' products also rose from Rs. 1,53,315 to Rs. 2,06,586. Fifteen milk supply societies were registered during the year bringing the total number of these societies to 35.

6. The number of non-agricultural societies increased from 1,593 to 1,659 or by 4·1 per cent and the number of members rose from 232,190 to 246,592 representing an increase of 6·2 per cent. Of these societies, 1,144 were credit societies. Amongst the non-credit non-agricultural societies were 195 stores societies. The value of stock sold rose from Rs. 23·38 lakhs to Rs. 23·71 lakhs and the net divisible profit fell from Rs. 55,105 to Rs. 51,973. The net loss incurred by some societies increased from Rs. 20,524 to Rs. 23,169 or by Rs. 2,645. The proposals of the Registrar for the organization of a central depot at Madras for the disposal of weavers' products on a large scale and the appointment of a business expert in that connexion are under the consideration of Government.

7. The number of supervising and audit unions increased from 392 to 416 during the year. Besides these, there were 3 propagandist unions, 25 district federations, and 5 co-operative training institutes. In addition to the recurring grant of Rs. 1,200 to the Provincial Co-operative Union and Rs. 1,000 to the Hood Co-operative Institute, Tanjore, for training union supervisors and recruits to co-operative service, 21 district federations were given a subsidy of Rs. 1,000 each to enable them to conduct training classes for panchayatdars and office-bearers of rural societies. The Government have also sanctioned a subsidy of Rs. 4,000 to each of the training institutes towards meeting the cost of running the courses and placed at the disposal of each a Sub-Deputy Registrar to superintend the classes. A class was opened in the Government Institute of Commerce, Madras, to impart instruction in Co-operation, Auditing, Banking and Book-keeping and a Deputy Registrar was lent to the Institute as Lecturer on Co-operation.

8. The number of suits instituted in Civil Courts fell from 1,435 in 1927–28 to 1,026 in the year under review. 24,768 arbitration references were preferred as compared with 20,444 in the previous year. In regard to the question of expedit[illegible] the execution of awards referred to in the rev[illegible]t for the previous year, the Governm[illegible]t the existing arrangements should be [illegible]nt.

9. The Government are glad to note that the feeling between officials and non-officials continued to be cordial and they desire to endorse the remarks of the Registrar thanking the very large and increasing number of honorary workers who have contributed to the development of the movement. The Government also wish to thank the officers of the Imperial Bank of India for their valuable advice in matters of finance.

(By order of the Government, Ministry of Development)

S. V. RAMAMURTI,
Secretary to Government.

To the Registrar of Co-operative Societies.
,, the Director of Agriculture.
,, the Director of Industries.
,, the Director of Veterinary Services.
,, the Board of Revenue (Land Revenue and Settlement).
,, the Commissioner of Labour.
,, the Director of Town-Planning (through the Local Self-Government Department).
,, the Public Works and Labour Department.
,, the Public Department.
,, the Finance Department.
,, the Revenue Department.
,, the Accountant-General.
,, the Government of India, Department of Education, Health and Lands (with C.L.).
,, Sir D.M. Hamilton.
,, ,, F. A. Nicholson, K.C.I.E.
Press.

ANNUAL REPORT

ON THE

WORKING OF THE CO-OPERATIVE SOCIETIES ACT, II OF 1912

FOR THE YEAR 1928–29

MADRAS
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1930

ANNUAL REPORT ON THE WORKING OF THE CO-OPERATIVE SOCIETIES ACT II OF 1912 FOR THE YEAR 1928-29.

TABLE OF CONTENTS.

DIS. No. A-3365/29.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
CHEPAUK, MADRAS,
Dated the 30th November 1929.

From

H. M. HOOD, ESQ., I.C.S.,
REGISTRAR OF CO-OPERATIVE SOCIETIES,
MADRAS,

To

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

Annual Report on the working of the Co-operative Societies Act (II of 1912) *for the year* 1928–29 (1*st July* 1928 *to* 30*th June* 1929).

SIR,

I have the honour to report on the working of the Co-operative Societies Act in the Madras Presidency for the year ending 30th June 1929. The year 1929 is an important one in the history of Co-operation in this Country. The movement has during this year completed its Silver Jubilee. The movement has developed steadily and the result is on the whole satisfactory. The main line of progress is of course along the line of credit and both rural and urban banks have made good progress.

I.—ADMINISTRATION AND TOURING.

Administration.

2. I held charge of the department throughout the year and toured for 250 days. I visited all the districts and attended a number of meetings and met a very large number of co-operators and discussed with them problems connected more particularly with co-operative education, long and short term finance,

and the working of the District Federations. I also visited a number of Central Banks and inspected Deputy and Assistant Registrars' offices.

The Tenth Conference of Registrars and other prominent co-operators which was originally fixed for June 1928 was postponed to September 1928 with a view to facilitate the inclusion of subjects arising from the recommendations affecting the movement made by the Linlithgow Commission. I attended the Conference at Simla along with the Joint Registrar, Rao Bahadur K. Deivasikhamani Mudaliyar. I also attended the Provincial Banks' Conference held about the same time. I took this opportunity to visit Bengal, Bombay and the Punjab to study the working of certain types of societies developed in those Provinces. I spent three weeks over this work.

I presided over the Pudukkottah Co-operative Conference held in February 1929 and took that opportunity to inspect some local societies.

Joint Registrar.

3. The post of the Joint Registrar was made permanent with effect from 1st April 1929 in Government Order No. 780, Mis., Development, dated 29th April 1929 and M.R.Ry. Rao Bahadur K. Deivasikhamani Mudaliyar Avargal was confirmed in that post. The Government also sanctioned the permanent retention of a clerk for him. The Joint Registrar toured for 174 days and visited the districts and inspected non-credit societies. He carried on propaganda in regard to the finance of cultivation by agricultural societies and to encourage ryots to hold up produce for favourable market. Special attention was paid to the finance of sale societies in particular through District Banks.

He also visited a number of building societies and inspected the houses constructed by members with reference to the security for the Government loans advanced for their construction. He investigated the possibilities of improved crushing of sugarcane on co-operative lines in the Hospet area of the Bellary district.

He also toured with me and visited many societies in Bengal, the Punjab and Bombay.

Deputy Registrars.

4. In Government Order No. 1294, Development, dated 30th July 1929, the Government sanctioned the permanent retention of the four temporary Deputy Registrars sanctioned during the previous year and also the creation of six additional

Deputy Registrars permanently. The total number of Deputy Registrars has thus been increased to 19 which includes the post of Personal Assistant to the Registrar. Besides the Government have also sanctioned one temporary post of Deputy Registrar to provide for a lecturer in Co-operation in the Government Institute of Commerce, Madras.

The Government have ordered that 11 posts of Deputy Registrars should in future be filled by men recruited from the cadre of Deputy Collectors. There were already four Deputy Collectors doing duty as Deputy Registrars and since the close of the year seven more have been appointed as Deputy Registrars and they are undergoing training.

During the year there were seven vacancies of Deputy Registrars owing to the sanction of additional posts, the appointment of M.R.Ry. K. Raman Nayar Avargal as Deputy Collector and the death of M.R.Ry. K. Sivasubrahmania Pillai Avargal. Four of these vacancies were filled up by promoting Sub-Deputy Registrars, one by direct recruitment, and one by the promotion of a District Labour Officer. The remaining vacancy was absorbed since the close of the year by the appointment of Deputy Collectors.

Honorary Assistant Registrars.

5. The policy of appointing Honorary Assistant Registrars for the supervision of depressed class societies and of special types of non-credit societies was continued and there were 11 Honorary Assistant Registrars at the end of the year. Their names are given in Appendix 12. They include the Special Superintendents of Police in charge of the Kallar societies in the districts of Tanjore and Madura. The Honorary Assistant Registrars of Madras, Cuddapah and Bellary did useful work in visiting and rectifying bad societies, enquiring into arbitration references and instructing Panchayatdars.

Subordinate staff.

6. Consequent on the sanction of additional Deputy Registrars the designation of Assistant Registrar was changed into "Sub-Deputy Registrar". In Government Order No. 652, dated 5th April 1929, the Government sanctioned two temporary posts of Sub-Deputy Registrars for a period of 5 years for conducting training classes at Coimbatore and Vellore. There were thus at the end of the year 33 Sub-Deputy Registrars of whom 26 were in charge of districts and five were in charge of training classes. Of the remaining two, one

was the Manager of my office and the other was the Extra Assistant Registrar for the Agency tracts. There were 9 vacancies in the Sub-Deputy Registrar's grade of which 7 were filled by the promotion of Senior Inspectors and 2 by direct recruitment.

In Government Order No. 741, Development, dated 19th April 1929, the Government sanctioned one post of Deputy Tahsildar on Rs. 150 per mensem for a period of three years for work in connexion with the Land Mortgage Bank for the Badagas. Proposals for the creation of ten additional posts of Sub-Deputy Registrars for supervising Land Mortgage Banks were pending with the Government along with the question of the formation of the Central Land Mortgage Bank.

The Government also sanctioned the following additional staff :—

(i) 4 Senior Inspectors for audit and non-credit work in West Gōdāvari and Rāmnād districts;

(ii) 28 Junior Inspectors for audit to provide 1 Inspector for 60 societies;

(iii) 28 Junior Inspectors for supervision;

(iv) 2 Junior Inspectors for liquidation;

(v) 21 Junior Inspectors for leave and training reserve;

(vi) 37 Inspectors for the supervision of societies for the depressed classes to provide 1 Inspector for every 25 societies as recommended by the Townsend Committee; and

(vii) 1 temporary Inspector on Rs. 125 per mensem to work as Manager of the Madras Milk Supply Union.

The number of Inspectors sanctioned for training and leave reserve is inadequate and the matter has been reported to the Government and pending orders the reserve is treated only as training reserve.

Reorganisation.

7. Under the new scheme when there is a Deputy Registrar in charge of one district, the Sub-Deputy Registrars will work as Personal Assistants to the Deputy Registrars. They will be responsible to the Deputy Registrar for certain definite items of work but will be given independent jurisdiction in hearing disputes in regard to certain classes of societies. They will ordinarily tour on a programme arranged in consultation with the Deputy Registrar. At present, as only 18 Deputy Registrars have been sanctioned for district charges the re-distribution of circles will result in certain

double charges with two offices of which the Sub-Deputy Registrar will be the Personal Assistant to the Deputy Registrar in one, and in the other the Sub-Deputy Registrar will be in independent charge as hitherto.

The following statement shows the distribution of the staff after full effect is given to the present reorganization :—

Circle.	Districts comprised.	Deputy Registrar.	Sub-Deputy Registrar.	Senior Inspectors.		Junior, Inspectors.						Leave reserve.	Clerks.		Menials.
				Credit.	Non-credit.	Audit.	Administration.	Liquidation.	Special.	Labour. Labour.	Labour. Co-operation.		Junior inspectors.	Routine clerks.	
1. Bezwada ...	Bezwada	1	1	1	1	9	3	1	...	5	...	1	4	4	4
2. Guntur	Guntur	1	1	1	1	10	3	1	...	7	3	1	4	4	4
3. North Arcot ...	North Arcot	1	1	1	1	14	4	1	...	2	1	1	4	4	4
4. Salem	Salem	1	1	1	1	8	3	1	...	...	2	1	4	4	4
5. South Arcot ...	South Arcot	1	1	1	1	15	8	1	1	8	1	1	4	4	4
6. Trichinopoly ...	Trichinopoly ...	1	1	1	1	9	3	1	...	1	1	1	4	4	4
7. Tinnevelly ...	Tinnevelly	1	1	1	1	13	3	1	1	...	3	1	4	4	4
8. Malabar ...	Malabar	1	1	1	1	11	4	1	1	1	1	1	4	4	5
9. South Kanara...	South Kanara ...	1	1	1	1	9	3	1	...	4	1	1	4	4	4
10. Tanjore ...	Tanjore	1	1	1	1	19	3	1	2	22	..	1	5	5	18
11. Madras	Madras and Chingleput.	1	2	2	2	20	4	2	1	4	6	1	5	4	5
12. Coimbatore ...	Coimbatore and Nilgiris.	1	2	2	2	12	4	2	1	2	4	1	4	5	7
13. Madura ...	Madura and Ramnad.	1	2	2	2	18	6	2	...	9	2	2	4	5	5
14. Vizagapatam ...	Vizagapatam and Ganjam	1	2	2	2	18	6	2	1	...	...	2	6	7	7
15. Godavari ...	East and West Godavari.	1	2	2	2	17	6	2	...	12	...	2	6	7	6
16. Nellore	Nellore and Chittoor.	1	2	2	2	13	6	2	...	2	5	1	6	6	6
17. Cuddapah ...	Cuddapah and Kurnool.	1	2	2	2	11	7	2	1	1	8	1	6	6	6
18. Bellary	Bellary and Anantapur.	1	2	2	2	13	7	2	1	3	1	1	6	7	6
Extra Assistant Registrar		...	1	...	...	1	...	...	...	...	...	...	...	2	2
Registrar's office		1	1	8		...	...	...		...	...	...	10	4	13
Training classes		1	5	...	...	...	.	...	...	..	...	...	...	5	11
Land reclamation staff		...	..	2		...	...	...	1 Supervisor on Rs. 80. 1 Mechanic on Rs. 80. 1 on Rs. 125.					1	1
Milk supply staff		...	...	...	...	...	...	...						...	...
City auditors		...	...	2	...	1	...	..	...	...	..	...	...	...	...
Total ...		20	33	64		241	78	26	10	83	39	21	94	100	130

NOTE.—The Sub-Deputy Registrars in the districts of Ganjam, West Godavari, Chittoor, Kurnool and Anantapur will continue in district charges till the full scheme of one Deputy Registrar for each district is given effect to.

Cost of working.

8. The extra staff sanctioned for the department and referred to in the previous paragraphs resulted in an increase of Rs. 1,16,147 over last year's expenditure (viz.) Rs. 7,72,743. The expenditure of Rs. 8,88,890, is comprised of the following :—

		Rs.
Pay of Registrar	... ...	27,428
„ Officers	... ...	72,744
„ Establishment ...	... ...	5,01,061

	RS.
Allowances	2,09,800
Contingencies	52,665
Grants	26,197
Total ...	8,88,890

This represents ·54 per cent of the total working capital as compared with ·50 in the previous year.

II.—Summary of progress.

9. The summary of progress in respect of share capital, deposits, loans reserve fund and working capital of all types of societies is exhibited in Appendix I.

Season.

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

"The South-west monsoon commenced on the West-coast on 3rd June and gave fairly heavy rainfall till the end of August with breaks now and then. The rainfall was up to the average in the Circars, Deccan (Cuddapah excepted) and North Arcot, above average, in the Carnatic and seriously in defect in the Central districts (North Arcot excepted) and the South.

The north-east monsoon commenced feebly on the 16th October, became vigorous on the 20th and brought copious rain throughout the Presidency till the 27th. A depression formed off the Coromandel Coast on the 20th. It devoloped into a storm on the 21st and moving north-westwards, crossed the coast near Masulipatam on the 22nd. Torrential rains fell for three days over an area extending from Vizagapatam to Cocanada, causing severe floods and extensive damage to houses, roads, railways and irrigation works. The monsoon practically came to a close thereafter in the Circars and Deccan. Heavy rains were received in November in South Arcot and the South. In December, the monsoon was intermittently active on the Coromandel Coast till the 8th. A prolonged spell of dry weather then set in and continued till the 23rd when the activity of the monsoon was stimulated by a Bay Storm which disappeared, off the Coromandel Coast on the 25th after causing widespread rain along the coast and local rain in the Central districts between the 24th and 29th. On the whole the north-west monsoon was up to or above the average in most districts outside the Deccan and Malabar."

The rainfall is reported to be up to the average in the Circars, though Vizagapatam in particular was subjected to damages by severe floods. Seasonal conditions contributed to the improvement in collections in all the districts in the Circars except Vizagapatam and Gōdāvari.

In the West Coast in spite of an adequate rainfall, Malabar does not show any reduction in overdues though there has been a reduction in South Kanara.

In the Ceded districts, the shortage of rainfall is reflected in an increase in arrears in those districts.

Except Trichinopoly, Madura and Tinnevelly which show a slight decrease, the southern districts did not fare well. Chittoor, Salem, North Arcot and Coimbatore record a fair reduction in overdues.

Expansion and consolidation.

11. Only 726 societies as against 1,200 in the previous year were registered during the year. In regard to organization the question of stopping registration altogether was discussed at a conference with the Deputy and Assistant Registrars and it was agreed that new societies organized should deal only in short-term loans and provide for an individual maximum borrowing power of Rs. 250 ordinarily and that Madras Central Urban Bank should be requested to advise the central banks to give only short term loans to new societies. It was considered essential that in districts with heavy overdues the question of registration of societies was to be examined with care and as occasion arose. In the past there has been a tendency, and I consider it a dangerous one, to accede to the demands of ryots for accommodation through societies rather than to consider the requirements of financial safety and the limitations of the present organization. Existing provisions cannot with safety meet all villagers' needs nor can all his debts be converted to co-operative debts; yet some seem to think that because it may be desirable to make such provision we should conduct our business as though it had already been made. It was therefore thought essential to examine with strictness the necessity for new organizations in villages and to limit as stated above the organization only to such societies as could provide the ryot with short term finance on prompt and easy terms and attempts were made to make every member realize that until he learns to use the short term credit properly and to repay it promptly of his own accord co-operative credit societies cannot further

expand. A warning was issued against registering societies formed hastily without the proper human element or the necessary training in co-operative principles, bearing in mind that co-operative societies are not to be taken as platforms for ambitious souls to advertise themselves. In this movement there is no real place for self-seekers, but there is a need for unselfish helpers who believe that the labour of running co-operative societies and assisting persons of limited means is worth while without any other reward. Every registering officer was therefore expected to satisfy himself that there was every chance of the society to be registered succeeding as a co-operative concern. The organisation of new societies was therefore restricted in the year. The number of societies registered in each district are as follows:—

Name of district.	Number of societies registered.	Number of societies liquidated.	Percentage of members, over dues to demand under principal in agricultural societies.			
			1927-28.		1928-29.	
			L.T.	S.T.	L.T.	S.T.
Anantapur	5	1	60	60	68	64
Arcot, North	67	9	59	48	58	85
Do. South	20	5	64	57	68	56
Bellary	18	...	59	46	58	44
Chingleput	38	17	56	81	59	81
Chittoor	7	12	76	85	65	76
Coimbatore...	30	10	46	36	39	32
Cuddapah	8	6	78	77	85	78
Ganjām	58	11	19	16	14	21
Godāvari, East	18	...	20	17	28	19
Do West	35	...	16	9	14	8
Guntūr	53	8	38	24	35	19
Kanara, South	5	13	43	41	38	39
Kistna	39	4	30	27	26	20
Kurnool	13	6	63	65	62	66
Madras	16	6	...	..	...	...
Madura	28	4	61	37	61	31
Malabar	29	8	58	62	64	62
Nellore	25	2	45	38	47	31
Nilgiris, The	8		65	58	68	52
Rāmnād	14	1	58	49	60	45
Salem	42	7	60	60	55	58
Tanjore	45	14	51	21	55	24
Tinnevelly	10	8	39	15	49	25
Trichinopoly	41	2	45	20	48	17
Vizagapatam	22	1	8	32	27	27
Godāvari, Agency	3	...	...	6	27	7
Vizagapatam, Agency	...	...	...	14	...	1
Ganjām do.	...	...	...	...	...	...
Total ...	692*	150				

* Excludes 34 unions registered during the year.

Rectification of societies was taken up by all federations and by the additional inspectors given for administrative purposes in each district. These efforts were backed in some cases by a small bank staff and also by a large number of departmental inspectors for a short time and were on the whole encouraging. The percentage of overdues in agricultural societies under principal fell from 42·71 to 40·72, interest due in previous years from 57·05 to 55·03 and amount due in the year under report from 36·59 to 35·64. Better results can be achieved if the federations increase their activity and efficiency on the lines mentioned in paragraph 17. In the year the registration of 150 societies was cancelled as against 107 in the previous year, the number in each district is shown in the above statement.

Societies.

12. There were at the end of the year 15,086 societies of all classes of which 12,947 were agricultural, 1,659 non-agricultural 448 unions, 31 Central banks and 1 Provincial bank. Of the 448 unions, 2 represent language Federations, 4 Co-operative training institutes, 1 Provincial Co-operative union, 12 audit unions, 25 Federations and the remaining 404 are local supervising unions.

Members.

13. The number of members in 14,638 societies excluding 448 unions was 940,784 giving an average of 64 members per society as in the previous two years. The average membership in 6 of the major Provinces is 50.

The total number of members on 30th June 1929 bears a percentage of 2·1 to the population of the Presidency. Members may be classified as follows:—

Non-cultivating landholders	61,094
Cultivating landholders...	392,365
Tenants	63,164
Field labourers	45,675
	562,298
Non-agricultural	277,545
Mixed	100,941
Total members	940,784

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

Non-Brahmans	588,065
Brahmans	111,033
Ādi Drāvidas and Ādi-Āndhras ...	94,244
Christians	74,784
Muhammadans	54,561
Other classes	18,097
Total ...	940,784

14. The working capital rose from Rs. 1,522·97 lakhs to Rs. 1,651·53 lakhs (Appendix I). The total working capital employed in the movement without taking into account the investments of one society in another amount to Rs. 908·69 lakhs as against Rs. 820·94 lakhs in the previous year made up of—

Working capital.

	LAKHS.
Paid-up share capital	171·70
Deposits of individuals and institutions.	618·77
Reserve fund	84·28
Loans from Government	33·94
Total ...	908·69

The owned capital in the movement is Rs. 255·98 lakhs (i.e.) 28·2 of the net working capital.

15. In regard to re-payments by agricultural societies to central banks there was a fall in the percentage of overdues by 8·17 per cent under principal and ·42 per cent under current interest while in arrear interest there was an increase of 5·06 per cent.

Collection and overdues.

This increase is particularly noticeable in the districts of Cuddapah, South Kanara, Malabar, Arcot (North), Arcot (South) and Bellary. The classified list of societies for 1927–28 shows that in all these districts the number of dormant societies is very large compared with their total number. Consequently, attempts to realize the arrear interest due on account of loans issued in previous years have not been encouraging. The District Federations must be particularly requested to take up the rectification of such societies in these districts and show better results in the current year.

As regards re-payments by members to their societies, there has been a fall of 2 per cent in principal and arrear interest and 1 per cent in current interest.

In non-agricultural societies there has been a slight reduction under principal and interest due by members to societies (Appendix I).

A special arrangement was made during May and June. A small staff of auditors was left to finish the interim audit quickly and the whole of the rest of the staff was put on to stimulate collection work in societies. The societies were distributed between the Government staff and the union and the federation staff. This arrangement undoubtedly contributed considerably to the improvement of overdues, though it is to be borne in mind that generally the departmental staff took up all the worst societies. Though this could only be done at some slight sacrifice to the audit, I think it was justified by the result and I have made it clear to all concerned that the experiment cannot be repeated.

16. There were 31 central banks including the Christian Central Co-operative Bank as in last year. There has been a move in the *Trichinopoly* district for the formation of separate Banking unions at Udayarpalayam and Lalgudi. There was subsequently another proposal from the district Federation to organize a separate central bank in Trichinopoly itself. These proposals are consequent on the attitude adopted by the present District Bank in objecting to alter their constitution in spite of the repeated demands made by societies for a louder voice, in the management. The question of amending the by-laws of the Trichinopoly bank is however engaging their attention and I have deferred the question of formation of separate banks till their decision is known. After the close of the year, a compromise has been reached which settles the question for the time being.

Central Banks.

Special deposits by local boards, municipalities, etc., rose from Rs. 161·07 lakhs to Rs. 171·19 lakhs while in the Madras Central Urban Bank there has been a fall from Rs. 27·82 lakhs to Rs. 22·37 lakhs. This may be attributed to the restrictions imposed on the acceptance of such deposits, namely, that no central bank may receive such deposit from outside its area of operation unless the local central banks have had the option and have expressed their inability to take the deposits at the highest rate permissible. Attempts were made by certain district boards to persuade the Registrar direct and through the Government to coerce central banks into taking deposits at high rates of interest. The maximum of 4 per cent allowable on local board and municipal deposits was however insisted on and the Bankers also in their conference held on 7th April 1929 resolved,

"that not more than 4 per cent be offered on deposits of local board fixed for a period of three years and less and 4½ per cent for deposits fixed for a period of over three years."

This extension of the period had no practical application until subsequently in G.O. No. 3543, L. & M., dated 3rd August 1929, the Government extended from three to five years the period for which a local authority may invest its funds. The prevailing rates are therefore 4 per cent for three years and less and 4½ per cent for more than three years.

The Committee on Co-operation recommended that the rate of interest on loans to societies should be reduced wherever possible to 7½ per cent and such of those Central Banks who had not reduced their lending rate to 7½ per cent were requested to give effect to the recommendation.

Of the loans issued to societies the proportion of long term loans is high and every opportunity was therefore taken, i.e., at the time of recommending loans to the Madras Central Urban Bank, to bring home to Central Banks the necessity of increasing short term transactions.

In accordance with the recommendation of the Committee, Central Banks were requested to maintain separate ledgers not only for short and long term loans but also for deposits and to introduce loan application and promissory notes in the different colours for long and short term loans (white for short term, pale blue for long term). There has been some delay in carrying out the recommendation of the Townsend Committee owing to difficulty in finding suitable paper acceptable to the Registration department. This difficulty has since been removed.

It was also pointed out to Central Banks that it will be advantageous for them to introduce the system of pass-books in respect of loans sanctioned by them to primary societies and that this system if adopted will not only enable a rural society to know the position in regard to its outstanding loans, etc., at any time but that it will also obviate the necessity for reconciliation at the time of the final audit. This reconciliation now necessary between the bank's and the society's figures adds appreciably to the work and delay of audit. This was accepted by the Bankers'

Conference (7th April 1929) and they resolved that the pass-book should comprise not only loans but also entries relating to share capital, reserve fund, suspense, supervision fund, and any other necessary accounts and that the posting be made at least twice a year.

The model by-laws of Central Banks were revised and circulated to all Central Banks making provision in accordance with the recommendations of the committee for the continuance of the individual shareholders the co-optation of individuals in the Board of Management, the appointment of a paid Secretary and separate Treasurer, pooling of supervision fund and appropriation of remittances.

The recommendations of the Townsend Committee in regard to the appointment of paid Secretary, the keeping of cash under a double lock system and the taking of security from those who deal with cash of the bank were impressed upon the central banks. These recommendations have been accepted and acted on in most cases.

There has been correspondence with the Imperial Bank which considers that the minority report of the Townsend Committee deserves very serious consideration. Co-operative banks should, in its view, depend for their fluid resource to a less extent than hitherto on the overdrafts given to them by the Imperial Bank. The Imperial Bank has pointed out that with the best of intentions it cannot guarantee that its overdrafts will not be withdrawn, for it must consider the interests of its own safety and of its share-holders primarily. It has suggested that the Central Banks should provide from their own resources a portion of fluid resource to an extent which will increase annually from 35 to 75 per cent, in five years the balance being provided from the Imperial Bank cash credit. This is undoubtedly a sound proposal in the best interests of the co-operative banks themselves as it will compel them to rely for their safety more on their own resources and will make them study this aspect of their development more closely.

Their objection to a continuance of the present situation, which involves reliance for the safety of co-operative banks on an overdraft from the Imperial Bank which is and must always be free to withdraw that overdraft if it sees fit, is based not on the value of the co-operative paper pledged but on the readiness with which its value can be realized. If it were merely that the Imperial Bank thought that that paper was not so valuable as represented, that if it were realized, only a portion of its value would be obtained, the difficulty could be got over by pledging more of it. After all, there is plenty of it available. The total overdraft is only about 65 lakhs and co-operative paper to far more than that amount could be lodged. The difficulty is in fact a different one. If these pro-notes had to be realized by making the members pay up, this could only be done slowly, and, in some cases, only by selling the land of the ryots and the Imperial Bank's criticism is that not only this co-operative paper but also the bulk of the business of these banks in their loan transactions is not in a sufficiently fluid form. There is some justification for this criticism arising from the fact that a great deal of money has been lent out for 10 years and from this fact that the management of many co-operative banks believe greatly in the safety of the investments they have made in their loans to ryots but do not seem to have given any great attention to the readiness with which their assets can be realized. I have had on many occasions to call attention to the unwisdom, to put it mildly, of banking on the presumption that deposits will be renewed.

Much work has been done in the last few years to increase the short-term business of the banks and the Madras Central Urban Bank has constantly worked in the same direction. Ten-year loans are a thing of the past. But though I consider the fluid resource at present prescribed will be adequate as a statutory requirement, no such provision is adequate unless the bank's business is conducted in a safe and proper manner, loans being regulated in accordance with the nature as well as quantity of resources available. In other words, this fluid resource presupposes that the bank is doing a considerable proportion of its business on a short-term basis. Some of the banks, and among them some of the largest and oldest banks in the Presidency are the worst offenders in this respect, persist that experience shows they are safe, that their deposits will be renewed, that it is necessary to lend for long-term, that short-term loans are not what is required and so forth. In other words, they have much to learn of the elementary principles which apply to all banks whether co-operative or joint stock. At the same time it must be observed that there is in this respect considerable improvement. The banks as a whole realized the need for keeping a close eye on the safety of the finance. Fluid resources have been generally maintained up to the standard not merely because the Government Order requires it but also because the necessity is understood.

Subsequently, the Imperial Bank of India has taken up the question of insisting that central banks shall over a period gradually replace their co-operative pro-notes by Government paper, as cover for overdraft. This will result in the Government paper and not the overdraft being relied on for fluid resource. It means investing money at a lower rate of interest in Government promissory notes the interest on which is taxable with income-tax to the full extent, set off under existing rules being of little value, instead of in co-operative societies' pro-notes at a higher rate free of income-tax. The only excuse for this is the greater fluidity of assets which would result.

The point in co-operative activities on which much attention has been focussed in Madras during the last few years is the statement of overdue loans, and I find even in co-operative year books the suggestion that while other provinces and other countries may have produced other forms of co-operative activities, Madras, has become noted for its overdues.

I may say that a dispassionate and comparative examination does not justify such a particularization of Madras I have myself, of course, emphasised the fact of their existence in previous reports to the Government and the causes have been examined in detail on many occasions. The dangers have not been minimized for it is obvious to any thinking person that no financing institution can continue for long when its overdue loans are steadily increasing. It seems necessary therefore to review the soundness of the situation with some care, to examine the present situation and to consider the adequacy of the steps taken with the definite intention of bringing about an improvement. In doing so, it is necessary to bear in mind the reports of the King Committee in the Central Provinces and of the Oakden Committee in the United Provinces. I venture to think that the Townsend Committee's report in this Presidency showed a much more cheerful picture than its two predecessors. The Burma Committee has submitted a report which must influence any view of Co-operation in India. Finally, there is the Linlithgow Commission's report recommending such an enquiry in all provinces.

It is no doubt gratifying that after considerable effort there has been this year, a decided though not very great, reduction in overdues. I am unable, however, to compare our figure of overdues with that of other provinces for no comparative figure of demand is available, but the following statement of collection compared with outstandings is important. It is, I think, more important than the mere statement of percentage of overdues, as it shows what amount of their outstandings is coming back to the banks every year. The figures for most of the major Provinces are—

Provinces.	Percentage of amount repaid by members.											
	To amount outstanding at the beginning of the year.						To amount outstanding at the beginning of the year *plus* the amount disbursed during the year.					
	1923–24.	1924–25.	1925–26.	1926–27.	1927–28.	1928–29.	1923–24.	1924–25.	1925–26.	1926–27.	1927–28.	1928–29.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Madras	44·6	41·9	41·9	42·9	40·9	40·9	27·3	27·0	27·2	25·6	25·8	27·4
Bombay	72·5	70·6	94·1	77·1	84·8	67·0	39·7	39·3	42·6	42·3	45·3	40·0
Bengal	22·5	42·3	48·4	38·2	43·3	...	15·9	26·2	28·3	23·2	26·5	...
Burma	34·7	35·8	36·6	32·3	30·8	24·0	28·8	26·1	25·4	23·6	23·3	19·0
Punjab	32·4	37·6	38·9	38·4	38·6	27·0	22·3	23·0	24·3	23·5	24·5	18·0
Central Provinces and Berar.	50·3	45·4	40·7	31·8	33·2	33·0	35·6	28·7	26·1	21·7	24·6	24·0

I have unfortunately not yet got figures for all Provinces for 1928–29.

Assuming that book adjustments and extension of loans are not included as collections in all cases, the position of Madras is not unsatisfactory and there is a marked improvement in collection of outstandings including sums disbursed during the year.

It is perhaps not saying much to say that Madras is not worse than the rest of India in point of collections and I have prepared another statement to show the present and prospective positions of all central banks and the manner in which they have arranged their transactions—it is contained at Appendix 15 (resources statement)—and shows clearly that a certain number of banks in certain years have so arranged their transactions that the amounts repayable by them are markedly in excess of what is due to be repaid to them. But the bulk of them are in a satisfactory state from this point of view.

I have had also a series of graphs prepared showing collections, demand and overdues monthly for a number of years. The graphs for each bank showing the percentages of overdues each month compared with the demand for that month together with arrear left from the previous month are added as Appendix 16. These curves show what is reflected strongly in all of them that the work of Co-operative societies is dominated not by harvests but by annual returns. It is as well that it is so and that institutions make a serious effort to make such collections as will produce a satisfactory balance sheet, but it is not ideal, for the nature of the business requires that demand and collection should both be made when it is most convenient for ryots to repay, that is, in the month immediately following the harvest. As it is, there are great efforts in May and June followed by a great slump in July when every one turns his attention to annual statistics and reports. It is not too bad but it might be better.

The criticism offered by bankers, that the assets of co-operative banks are generally in not merely so fluid a form as is necessary for safety, is not entirely without support, although co-operative banks are not subject to the same law in regard to liquidation as joint stock banks. strenuous efforts have been made in the past few years to improve the position of co-operative banks by enlarging their short-term business and though co-operative bank directors are apt to point to the soundness of the security offered in co-operative transactions and assert that there never has been any trouble and never will be, that ryots are honest fellows and will all be well, that deposits will be renewed and that what the ryots ask for must be given at all costs, this attitude is fast disappearing and is championed only by a few die-hards who will not recognize the necessity for prompt repayments and for granting loans proportionate to the funds borrowed. They have yet to realize that though the objects of co-operative banks and commercial banks may be very different, the one seeking to increase the shareholders' profit being ruled by shareholders who have generally no other interest in the concern, while the other seeks to benefit the borrower-shareholder, whose interest as borrower is far greater than his interest as shareholder; nevertheless, both are governed by the same general rules and actuated by the same need to establish a strong credit so that they may borrow cheaply.

The transactions are, so far as I have been able to ascertain both by my own enquiries and inspections and by numerous reports and discussions, entirely genuine in one respect. There are few book adjustments. The practice of showing a loan as repaid by granting a new one is one which has been strongly discouraged by all supervising bodies and particularly by this Department and has never been widely practised. Occasional examples of it are found but there is not the slightest justification for supposing that it is, or ever has been, freely practised. The Burma report draws attention to this malpractice and I understand that that report has caused some uneasiness on that score in other provinces. I find no justification for it here, but I have given instructions that the liability ledger which shows all such transactions at a glance should be carefully kept up-to-date in all credit societies.

The main item to which attention has been directed in order to improve the situation has been the increase in short-term loans. Appendix 5 shows the increase in short-term transactions while the overdue statements show clearly that it is markedly less for short-term than for long-term loans. To improve short-term loans emphasis has been laid on the need for funds being readily accessible to the society and for this a system has been recommended whereby the society may apply in the ordinary course before the collection season for loan to be sanctioned and to be drawn upon from a specified date for four months, any undrawn amount then lapsing.

Emphasis has also been laid on the need not only for financing cultivation by short-term loans repayable from harvest but also for granting loans on the harvested produce to enable the ryot to pay off any creditor at once and then be free to sell his crop as he sees fit in the best market, but always on the understanding that repayment of the loan precedes delivery of the grain from the society's custody. All enquiries show that ryots suffer considerable losses by binding them to sell their crops in advance to small merchants and money-lenders who give him advances, and liberty to sell as he sees fit even if he does not hold up his produce for a rise in the market is advantageous to him.

Collections have been improved also by general stimulation of all supervising bodies and officials and in particular by giving fuller and more methodical training at the institutes for Inspector and supervisor staff.

A further step inaugurated about the close of the year arose from a discussion I had with some ryots in Bellary where collections are notoriously poor. The point became very clear that they knew little of their society. Explanation of its objects and methods, of the reason for every provision and of the source and destination of its funds awakened a lively interest and a desire to try again to make their societies a success. The instruction we have provided for by the Government subsidy to Federations to conduct brief course of instruction to rural panchayatdars helps considerably in this respect, but more is necessary to rouse and maintain a constant genuine interest in a society among its members. A sense of corporate existence in the society is generally lacking: beyond getting loans when they want them and repaying when they must, the members in too many cases, take no further heed for their societies. I have therefore recommended weekly meetings of the primary credit societies so that notices are not necessary for each meeting separately. At each such meeting there will be little business to transact, but the secretary can explain what loans and repayments there have been since the last meeting and the members can get to know more of the society and its ways and ideals, while in the small town-societies they will get to know each other and that is necessary in many societies. If such meetings are conducted in an orderly manner they will take only about a quarter of an hour and certainly, at least in the villages, the members can rarely complain that it is a hardship to meet in their society when they would otherwise have been sitting in some one's pial gossipping. No expense is involved.

Another recommendation made some time ago to facilitate the banks' work was that they should receive local board money repayable only at the seasons when the banks were receiving large payments and further that they should take such funds not in large lumps repayable on one day but should be repayable in smaller amounts over a period. Several banks are trying to carry this out, but generally more requires to be done.

Cash facilities.—The necessity for providing cash more readily than is at present available in most districts has been emphasized on innumerable occasions. Enquiry showed that only in rare instances could a ryot rely on getting a loan within a month of his application to his village society.

This difficulty is partly the cause for the great preponderance of long-term loans. It is partly the result, for when ryots and others could get long-term loans in considerable quantities no one troubled to find a method of getting money more quickly to embark on what was to the bank and the society officials the more troublesome business of smaller short-term loans. It is intimately connected with the matter of overdue loans.

Several evils result from the absence of facilities for quick payments :—

(a) Without money readily available, it is difficult to get ryots to save. Savings bank deposits are impossible unless there are cash facilities for no one will put his money into a savings bank deposit if it takes a month or two to get the money back. On the other hand, provision of facilities might result in considerable deposits coming in from the ryots in small sums and would provide an invaluable inducement to thrift and saving.

(b) Without facilities for ready money, men will not readily repay loans because they feel that if they repay all their loans they will run short of ready money and will be unable to get cash again when they want it.

(c) Without ready money the finance of agricultural operations through co-operative societies is impossible for that requires short-term loans to be obtainable at short notice. Similarly other small loans for urgent domestic needs frequently put the ryot in the hands of a money-lender. For this money must be available at once.

All this hinges on the availability of cash at short notice. For this,

(a) a cash credit is possible and has been granted to a few good societies.

(b) Forecast loans (say about 5 per cent of the market value of the total land of the members sanctioned on a basis of the society in general, not for each individual, is possible in a larger number of cases, but this has not yet been much developed.

Even these require facilities for obtaining the cash and for this societies must be within reasonable distance of the Central Bank or a branch or agency from which cash can be got at any time or at 2 or 3 specified times in the week.

District federations.

17. There are now 25 federations which give a registered federation for all parts of the Presidency except the Agency, Madras City, the Kumbakōnam Central Bank area, i.e., half of Tanjore District. From the reports received about the working of federations, I may observe that they have amply justified their existence, are becoming more firmly

established and making their influence felt on the supervision of primary societies. They are intended to co-ordinate the work of the several units, to co-ordinate, stimulate and assist the work of supervision in all its aspects by unions and to supplement it in items which are unsuitable to or beyond the powers of the unions.

To render this effective and to get the best work from the staff and to make the most of the resources available, the unions and Federations have been required to pool all supervision funds for the districts, to combine the staff into a district cadre and to have a well-paid district officer—a chief executive officer—employed by the Federation, to carry out the requirements of the Federation directorate and to superintend the work of the supervision staff to ensure that they are doing their work efficiently. The fund has actually been pooled in 22 Federations in accordance with the recommendations of the Townsend Committee. The districts which have not yet fallen in line in this respect are Chingleput, Salem and Nellore. Arrangements were made for the collection of the pooled supervision fund by the Central Bank by passing a by-law prescribing the order in which payments by societies are to be credited to the various heads and in this order supervision fund comes first. Though no specific provision is made that each union should receive not less than the amount collected in its area it is found in actual practice that in distributing the supervision fund each union gets actually more than this amount. The Federation is intended to combine all interests in the district and in view of the great importance of the financial aspect should include strong representation of Central Banks. Stimulation of collection work through supervising bodies will naturally come more effectively from the central bank than from any other source. All but the two Federations at Chingleput and Salem have provided for adequate representation of central banks on their board of management. In regard to Salem, disputes between Federation and Bank have been going on for a considerable time and it is improbable that these difficulties will be overcome in the near future particularly having regard to their attitude towards any departmental intervention. In Chingleput the matter is to be discussed at a joint conference which has not yet met.

The Government have in the year permitted the Deputy Registrars and the Assistant Registrars to serve in the Federations and it is likely that their association will bring about effective improvement in the work of both the official and non-official supervising staff. With regard to the Chief Executive officer the point must be emphasized that while honorary work is invaluable for direction and stimulation of co-operative efforts it is unreasonable to expect honorary workers to undertake duties which involve systematic daily full-time work. Such duties can only be effectively discharged by a staff properly paid, controlled and superintended. The work of the Federation ordinarily calls for a touring executive officer for the district. Recommendations were made accordingly to Federations. It has in some cases quite wrongly interpreted as a scheme to push departmental officers on to Federations. We have few suitable men to spare. Further, Federations have difficulty in raising funds to pay adequately such an officer, but actually 11 of the 25 federations applied to the department for experienced officers to take up the work and their services have been lent.

The last Provincial Conference passed a resolution that it is undesirable to appoint departmental officers to federations; but in view of what is actually going on constantly and of the growing concord between the official and non-official sides of co-operative activities it is difficult to attach much importance to this resolution. The individuals concerned know that the departmental officers are actually doing their utmost in the best interests of co-operative societies but at the larger conferences a feeling of distrust of, almost of enmity to, the Government and all its works seems to persuade the discussions and colour the resolutions. Certainly, the idea that the official is concerned only with maintaining his petty authority at all costs has no justification in the facts and officers of this department have far too much unavoidable work to do to be tempted to go out of their way to find more or to be jealous of handing over functions to others. The department does not do more supervision than is necessary to discharge the duties imposed on it in regard to the safety of the financial structure and of public interests involved.

In their recommendations, the Committee on Co-operation referred to the raising of the supervision fund by contributions from central banks and primary societies and that in weaker districts where the supervision fund collected is not adequate to meet the requirements of supervision in the districts, Government should make such contribution as is necessary to make up the deficit. In districts where the

recommendations of the Committee have been acted upon, the Government are being requested to subsidize federations.

Including the recurring grant of Rs. 1,200 to the Madras Provincial Co-operative Union and Rs. 1,000 to the two Federations at South Kanara and Chingleput a sum of Rs. 25,600 was allotted to the remaining federations and the Hood Institute. Out of the sum allotted a sum of Rs. 23,130 was drawn and spent. The institutions concerned contributed from their own funds and donations Rs. 18,284 towards the expenditure. A sum of Rs. 38,063 was spent on the conduct of the training classes and in the education of the rural Panchayatdars. Classes for Panchayatdars were held in 370 centres as against 248 in the previous year at which 12,791 panchayatdars attended as against 8,719 in the previous year. The publication by the South Arcot Federation of relevant extracts from the Presidency Administration Report under important heads such as consolidation, rectification, overdues, classification, etc., and adding a few general remarks pertaining to the position of each district is to be commended.

Propagandist institutes.

18. Under this head last year three were included, namely, the Provincial Co-operative Union, the Andhra Sahakara Sammelanam and the Hood Co-operative Institute at Tanjore. The last named is more properly to be described as a training institute and will be dealt with under that head. The Provincial Co-operative Union is gradually strengthening its position as the non-official centre of all kinds of co-operative activity and its relations with the department are cordial. It has been in the past confining its activity mainly to the holding of annual conferences. Lack of funds and the absence of a standing committee on the spot prevented it from doing much steady work. The Madras Central Urban Bank has now however given it a grant which has enabled it to develop as a propagandist and teaching body. It has 300 books and 300 volumes of reports and periodicals. This library is being constantly added to and a small reading room is always open on the premises of the Provincial Co-operative Union. The Provincial Co-operative Union is now being linked up with the work of the training institutes described below.

The Sammelenam cannot be said to do more than drag on its existence. It has gone back to Bezwada after a dispute which ended in the directors from Rajahmundry refusing to have anything more to do with its management.

One more propagandist institute has been added—the Tamil Nadu Federation—a language federation comprising practically a combination of the Tamil district federations and its principal function is the publication of the Tamil journal.

Training institutes.

19. At the beginning of the year there was one—the Hood Co-operative Institute at Tanjore but classes were being run also at Coimbatore, Vellore, Anantapur and Bezwada and during the year three of them were registered as the Co-operative Institute at Coimbatore, the Rayalseema Co-operative Institute at Anantapur, the Andhra Co-operative Institute at Bezwada. Their by-laws were fixed in collaboration with the Provincial Co-operative Union providing for centralization of control of teaching, examination syllabuses, etc., in a committee of the Provincial Co-operative Union consisting of one representative of each school and the President of the Provincial Co-operative Union, and the Registrar of Co-operative Societies. The Institutes have come into line and the Provincial Co-operative Union, will, it is hoped, shortly make provision accordingly in its own by-laws. The Gray Co-operative Institute at Vellore has subsequently been registered. The Bezwada school has however to cater for too large an area and it is proposed to start another at Rajahmundry splitting the coastal districts into two groups as none of them can conveniently be added to the Ceded Districts Institute at Anantapur and it is necessary to have each, as far as practicable, confined to one language.

Each such institute is run by a small local committee on each of which the President of the Provincial Co-operative Union and the Registrar of Co-operative Societies have been appointed ex-officio members. The examination is common for all and is held at the end of each course. It is run by the Registrar of Co-operative Societies on behalf of the joint committee of the Provincial Co-operative Union. The courses are to be two in the year, each of 4½ months running approximately from June 1st to October 15th, and from December 1st to April 15th. It is hoped to run short refresher and special courses in the intervals or concurrently with these courses:—

The following statement shows the districts comprised in the training classes:—

Name of centre.	Districts comprised.
1. Anantapur	Anantapur, Bellary, Cuddapah, Kurnool and Chittoor.
2. Tanjore	Tanjore, Trichinopoly, Madura, Rāmnād and Tinnevelly.
3. Vellore	Arcot (North), Salem, Chingleput and Arcot (South).
4. Coimbatore	Coimbatore, the Nilgiris, Malabar and South Kanara.
5. Bezwada	Ganjām, Vizagapatam, East and West Gōdāvari, Kistna, Guntūr and Nellore.

There were in 1928–29 two sessions in each of these five institutes besides a 4½ months course in the Provincial Co-operative Union. Six hundred and twelve candidates underwent training of whom 404 were passed. Two Inspectors from the department from each district were sent to each session and in this manner about 100 Inspectors have been trained.

The Government have since approved the opening of technical subjects in Co-operation, Auditing, Banking and Book-keeping in the Government Institute of Commerce. A Deputy Registrar has been lent to the Institute as lecturer in Co-operation. The first classes were commenced on 1st July and a selection of 33 candidates from out of 140 applicants who applied, was made by me. Seven senior Inspectors were deputed by me to undergo training in the Institute.

It is hoped that these five or, including Rajahmundry six, institutes will be firmly established for I feel strongly that there is ample work in training various classes of workers and in accumulating libraries and statistical and other information of all kinds and to serve as information bureau for all of these institutes for many years to come. Tanjore is raising funds for its buildings and it is to be hoped that each will find no difficulty in raising funds for the purpose. I know no better object for the utilization of the large number of small accumulations of Common Good Funds.

Local supervising unions.

20. There were 414 unions at the beginning of the year. During the year 34 were registered bringing the total to 448. Twelve-thousand three hundred and eighty-three societies stand affiliated to these unions with a membership of 790,713. The total working capital of the affiliated societies rose by Rs. 64 lakhs. A statement comparing the average size of the unions

in each district with their average working capital and expenditure for the last year is furnished below:—

District.	1927-28. Unions.	Societies per union (average).	Average working capital.	Average cost of management.	1928-29. Unions.	Societies per union (average).	Average working capital.	Average cost of management.
			RS.	RS.			RS.	RS.
Anantapur	16	28	1,32,900	743	16	30	1,26,816	732
Arcot (North) ..	34	27	1,55,604	992	35	21	1,49,571	1,182
Do. (South) ...	24	37	1,87,456	893	26	35	1,68,110	900
Bellary	10	29	1,40,538	804	10	33	1,61,469	679
Chingleput	31	29	2,31,205	1,591	31	29	2,33,645	1,601
Chittoor	11	25	98,783	742	11	25	1,17,189	958
Coimbatore	22	25	1,76,177	1,396	21	28	2,18,081	2,520
Cuddapah	9	28	88,117	548	9	30	89,313	320
Ganjām ...	16	30	97,198	424	18	32	1,18,029	1,048
Gōdāvari (East) ...	15	28	2,78,337	1,931	17	36	3,13,035	1,448
Do. (West) ...	11	30	2,64,818	1,521	15	24	2,49,140	808
Guntūr	12	41	2,76,123	1,628	18	44	2,90,147	3,490
Kanara (South) ...	18	25	1,63,250	1,174	18	25	1,30,853	1,233
Kistna	15	27	1,52,227	816	18	25	1,43,849	784
Kurnool	11	27	81,824	600	11	27	98,978	729
Madras	...	..	...	...	4	14	48,088	625
Madura	15	29	1,59,068	836	15	29	1,75,782	790
Malabar	22	22	81,024	402	24	27	88,308	743
Nellore	15	26	1,43,033	916	16	27	1,27,058	1,320
Nilgiris, The ...	8	18	52,746	1,287	3	20	61,228	1,041
Rāmnād	14	30	1,78,[illegible]11	720	15	29	1,66,099	2,210
Salem	15	28	2,67,605	997	18	26	2,44,100	921
Tanjore ...	21	25	1,95,037	986	22	27	2,14,480	992
Tinnevelly	19	35	1,71,376	723	21	34	1,56,707	854
Trichinopoly	18	26	3,23,088	1,607	19	26	3,30,147	1,804
Visagapatam	12	31	78,969	596	14	29	1,06,770	642

A supervising union if it is to function effectively should not affiliate to itself more than 20 to 30 societies. Judged by this standard the Federations in South Arcot, Bellary, Ganjām, East Gōdāvari, Guntūr and Tinnevelly, where unions have on the average more than 30 societies would be well advised to consider organizing more unions.

It was impressed on the Sub-Deputy Registrars that they should concentrate their attention on the working of unions so as to make them attend to the proper working of affiliated societies. It is for them rather to see that Unions look after societies than to attempt themselves to put right the large number of societies in their charge which requires careful individual attention. The rectification work in societies should be done when it is done at all by a Sub-Deputy

Registrar with the help and assistance of the supervising Unions. Their special attention was drawn to the necessity of arranging for as many general and governing body meetings of the unions in the course of their tours and explain what is expected of them and their societies and persuade them to greater activities.

Loan and Sale Societies.

21. These societies of which there are 63 in number come under two main heads. There are big societies of which four deal in cotton.

The main object of these societies is to facilitate the sale of cotton by providing godowns to hold cotton brought in by ryots, and advancing money on it and to arrange for its ginning, grading and sale. Further, it is intended that in conjunction with the Agricultural Department it should obtain, distribute and recover pure strain seed produced in the first instance by the Agricultural Department.

The other societies are smaller ones. Their object is to build, or buy or hire a godown in which a ryot can store his produce and get an advance on it and sell it at his leisure. These societies to obtain loans pledge the goods again to the central banks and the ryot gets his produce or delivers it to the purchaser only on repayment of his loan to the society. He is enabled to sell it as he sees fit, but these societies, at least in the early stages, are not in a position to employ the expert staff necessary to undertake the joint sale of the produce on behalf of the ryot and the very fact of the ryot being able to pay off any advances on the crop at once while being free to sell at the best terms available instead of being bound to sell to a specific creditor by the creditor's measurement on the creditor's terms is in itself a considerable advantage to him. He is not encouraged to hold up his crop except in the case of food-grains which have certain customary seasonal fluctuations in price.

These societies are linked with co-operative societies which themselves do a fair amount of short-term business on crops, but they have generally no godown accommodation for the purpose. The correct line of business is probably for the village society to advance for cultivation loans repayable at the harvest when the produce should go into the godown and the village society be repaid by a loan on the produce, this loan being repaid in full on the sale of the grain. An individual member of a society handing over his produce as security for a loan is not limited by his individual maximum borrowing power and when the custody of produce is handed over to the central banks the society again is not limited by its maximum borrowing power. Urban banks are encouraged to open current accounts and to act as a transmitting agent and to charge some commission, if necessary. The Bellary Loan and Sale Society started for the sale of cotton took over the auction sales conducted by the Agricultural department and the results were reported to be encouraging and I may observe that the Royal Commission on Agriculture recommended that auction sales by the Agricultural department should only be continued until this can be taken over by the co-operative societies. Similar sales in other trading centres are recommended. The transactions of these societies are exhibited in paragraph 60.

Of the sum of Rs. 7,300 advanced to the following societies for the construction of godowns for storing the pledged produce a sum of Rs. 2,450 was disbursed during the year, Rs. 450 to the Orattanad Loan and Sale Society and Rs. 1,000 to the Madurantakam society and another Rs. 1,000 to the Nangavaram Loan and Sale Society.

			RS.
Nandyal Loan and Sale Society	...	...	1,600
Ambur Loan and Sale Society ...	...	...	2,300
Orattanad Loan and Sale Society	...	...	3,400
	Total	...	7,300

Though a sum of Rs. 15,000 was provided in the budget, there has not been satisfactory response for such applications due to availability of suitable godowns for rent. The godowns at Nandyal and Ambur are already completed as stated in my last year's report, but the Ambur society has been neglected by its founders and is not a success. The godowns at Orattanad are not yet quite completed. The construction of godowns at Madurantakam and Nangavaram is in progress. The godowns constructed were all insured.

The slow progress is to be attributed largely to the difficulty of making an expensive godown pay when it is used for storing crops only for a few months after the harvest.

Trading activities in Agricultural and non-agricultural societies.

22. It may be observed from Section 1 of Appendix I that these societies purchased and sold as owner, goods to the value of Rs. 26·55 lakhs and Rs. 28·03 lakhs respectively, as against Rs. 25·42 lakhs and Rs. 26·67 lakhs in the previous year. As agent for the purchase and sale of members' products they had transactions to the value of Rs 2·19 lakhs and Rs 19·03 lakhs respectively as against Rs. 1·85 lakhs and Rs. 4·12 lakhs in the previous year. There has been an appreciable increase in the joint sale of members' products, which is largely contributed by the "Bodinayakkanur Cardamom Bank" in the Madura district. The primary societies and loan and sale societies advanced loans on standing crops during the year a sum of Rs. 16·30 lakhs as against Rs. 13·83 lakhs in the previous year. On the pledge of produce in the godowns a sum of Rs. 13·83 lakhs was advanced.

Labour Contract Societies.

23. There were 63 societies for labourers as against 60 societies in the previous year for the object of taking labour contracts and thereby to find work for their members. The total number of members in these societies were 3,781 of whom 3,105 were actual labourers, the remaining being helpers. The members include road makers, wood cutters, cartmen and field labourers. The societies had a paid up share capital of Rs. 22,371 with a reserve fund of Rs. 37,676. Only 33 societies secured contracts to the value of Rs. 1,63,325 while they had at the beginning work pending execution to the value of Rs. 1,71,833. They actually completed within the year work valued at Rs. 2,28,665. A sum of Rs. 94,613 was paid as wages. The remaining 30 societies did not do any work. It will thus be seen that nearly 50 per cent of the societies have not made any material progress during the year. Several of the societies have either not secured contracts or their work has not in the past been so satisfactory as to merit contracts being given to them. Patronage from public bodies and even from Government departments has not been encouraging. I can only conclude that the powerful competition of private contractors has been so strong that the labour societies could not stand against them. In one case that came to my notice, an actual worker in a society stood away and began to compete with the tender of a labour society. Unless it is recognized that these labour societies are only there to secure to the actual workers a proper wage and the rates they tender are such as to provide for this as well as for the payment of technical help and adequate supervision, the considerable profits which at present commonly go to the pocket of the contractor will be shared between the labourer society and the employer.

24. To the already existing nine societies one more was added in the year under report. These societies are at Trichinopoly and Tanjore which were affected by the abnormal floods in the Cauvery in July 1924. They have 565 members with a paid-up share capital of Rs. 13,278. Total extent of land for reclamation was 2,360 acres of which the total extent cleared comes to 1,068. An extent of 905 acres is to be brought under the High Level Channel Scheme, leaving a balance of 443 acres to be reclaimed. The High Level Channel Scheme, at Maruvur sanctioned by Government was not put into execution. The work, it is reported, is kept in suspense. A similar scheme for the Murungapatti area is under consideration by the Government. The total amount of loan outstanding at the end of the year was Rs. 2,06,755. To facilitate reclamation, tram rails and tipping waggons have been supplied by the Public Works Department, free of cost, and a supervisor of the Public Works Department and a mechanic have been lent to this Department for their periodical inspection and upkeep.

Land Reclamation Societies.

25. The number of land mortgage banks increased by three making up 21 at the end of the year. There are now four in each of the districts of Chingleput, North Arcot and Coimbatore, two each, in the districts of South Arcot, East Gōdāvari and Kistna, one each in the districts of Tanjore, Tinnevelly and Trichinopoly. Of these only 8 did substantial work in floating debentures though in 6 more deposits were secured by the banks. The others did no work. The number of members was 1,674 with a paid-up share capital of Rs. 1,11,185. Their working capital was Rs. 8,66,653. They earned a net profit of Rs. 10,970. Certain weaknesses of such banks have been emphasized notably the difficulty such local banks have of floating debentures. The debentures taken so far have been bought up by a very few individuals. It is further evident that in so far as no arrears can be permitted in such banks while crops cannot be guaranteed, they must work in connexion with local village societies to the extent that if a member is for reasons beyond his control, e.g., failure of water-supply, unable to get a crop and therefore to pay his instalment in full, he must borrow from the unlimited liability society to pay the balance. This implies that the members must have credit with that society to borrow a loan repayable in two or at most three years. The undesirability of risking arrears by lending in areas where crops are

Land Mortgage Banks.

notoriously precarious render it imperative to develop these banks, at any rate, to begin with, in deltas and areas where crops are most assured. It will probably be necessary, if they are extended to areas of precarious crops, to charge higher rates of interest to cover the greater risk taken.

A Central Land Mortgage Bank is to be started shortly and it is hoped that it will be possible with this to surmount the difficulties hitherto encountered.

Debentures issued by the various Land Mortgage Banks and the amount of debentures taken up by the public and Government are shown below :—

Name of Land Mortgage Bank.	Amount of debentures issued.	Amount of debentures taken by	
		Public.	The Government.
	Rs.	Rs.	Rs.
1. Ambur	6 000	3,000	3,000
2. Conjeeveram	1,00,000	50,000	50,000
3. Kambiliampatti	61,000	30,500	30,500
4. Peelamedu (Coimbatore)	20,000	10 000	10,000
5 Gudlavalleru	2,47,500	1,97,500	50,000
6. Alamuru	1,09 000	59,000	50,000
7. Kulittalai	48.950	22,350	21,600
8. Vadlamannadu	44,500	44,500	...
Total ...	6,31,950	4,16,850	2,15,100

In regard to repayments to debenture-holders there have been no default. A sum of Rs. 43,450 under principal and a sum of Rs. 31,709 under interest to debenture-holders have been completely cleared. In regard to repayment of societies by members a sum of Rs. 5,283 was overdue under principal against a demand of Rs. 33,017 while under interest a sum of Rs. 3,143 was overdue against a demand of Rs. 47,264. The default is particularly noticeable in the Conjeeveram Land Mortgage Bank where it was attributed to failure of crops in three villges.

I have received applications to register more Land Mortgage Banks, but have kept them in abeyance as I was not satisfied that the conditions were favourable in each case and that debentures would be taken up. It seems therefore better to await the formation of the Central Mortgage Bank.

26. There were at the beginning of the year eight societies for carrying out kudimaramath work, i.e., keeping channel in good repair and nine for the purpose of irrigating lands jointly with the aid of power pumps. One society for the first

Irrigation and Kudimaramath societies.

purpose was registered in Tanjore and one for the latter purpose in Malabar was liquidated. These 17 societies are in the districts of South Arcot, Malabar and Tanjore. Out of the 11 kudimaramath societies five did practically no work. The Olukkai Irrigation Society in South Arcot removed silt from the feeder channel and directed water from the Pennar river by raising bunds across the river. The extent of land benefitted was 775 acres. It also attended to the removal of prickly-pear from the tank bund and undertook repairs from the Public Works Department contract. Of the irrigation societies only one Melapattambakkam Co-operative Irrigation society, in the South Arcot District, took a Government loan of Rs. 2,700 and installed an oil engine for pumping water from a well. The test at first made to ascertain the natural spring water-supply in the well was reported to be amply sufficient, but when work was started after installing the plant, it was found to be quite inadequate. Arrangements are now being made to find another well which will give an adequate supply. The formation of such societies is limited by the fact that there are few wells with so strong a spring supply of water that it is profitable to use a power pump on it. The Industrial Department carries out the preliminary investigations in regard to the supply of water in wells, etc., but the members are somewhat reluctant to pay for an investigation the result of which is naturally uncertain.

Milk Supply societies.

27. There were at the beginning of the year 20 milk supply societies all of which were in the Chingleput District in close proximity to Madras. During the year 15 more societies in the Chingleput District and seven societies in the city of Madras and one in Madura were registered. Of the 22 societies registered in Madras and Chingleput districts, 11 remained unstarted. The total number of members in these societies was 738 with a paid-up share capital of Rs. 1,950. The societies in the first two districts brought in 133,325 Madras measures of milk valued Rs. 54,803 and sold 133,030 measures valued at Rs. 54,708 as against a sale in the previous year of 31,000 measures valued at Rs. 15,500.

The Madras Co-operative Milk Supply Union, a detailed description of its working has been given in paragraph 25 of the last year's report, took up the contract to supply the milk required by four of the leading hospitals in the city. Subsequently the milkmen have failed to carry out the contract.

The Government have been requested to grant a loan of Rs. 75,000 to set up a pasteurisation plant and Rs. 15,000 sanctioned to the Milk Supply Union by the Government for the purchase of lorries and vessels has been fully spent for the purpose.

Students' Societies.

28. To the 46 societies existing at the beginning of the year 21 societies were added by registration. Three were liquidated thus bringing the total to 64 at the end. The greatest number of societies are in Malabar (10), East Gōdāvari (9). There were 2,943 students, 757 teachers and 3,054 associates. Their paid-up share capital was Rs. 4,510. They had a stock at the beginning of the year worth Rs. 7,673. Stock to the value of Rs. 16,491 was purchased on indent from members and to the value of Rs. 42,415 at the societies' own risk. Sales were effected to the extent of Rs. 52,700 leaving a balance of stock worth Rs. 13,879, on the last day of the year. A bonus of Rs. 380 was paid on the sales. Savings effected to the members and associates is estimated at Rs. 4,559. The model by-laws of students' societies referred to in paragraph 26 of last year's report did not provide for borrowings either as deposits or as loans from central banks, as such societies were expected to work on their own capital, on the indent system. It was brought to my notice that practical difficulties arose in the working of some of these societies in finding money to pay for goods before they could be sold and paid for and societies were therefore permitted to borrow from the central bank in the form of cash credit not exceeding twice their paid-up share capital. An amendment to the by-law was accordingly introduced.

Agricultural Demonstration Societies.

29. The number of agricultural demonstration societies was 16 at the close of the year as against 15 at the beginning. Of these societies 5 are in Trichinopoly, 4 in East Gōdāvari, 3 in Tanjore and 1 each in the districts of South Kanara, Ganjām and Coimbatore. The activities of the "Sivagnanam Agricultural Society" at Lalgudi in the Trichinopoly District are becoming well-known, but several of the societies are practically doing nothing. Improved varieties of seed, manure, etc., were supplied to members of Lalgudi society, to the value of Rs. 1,19,269 and demonstration was carried out in an extent of 9·5 acres by old and new methods. The result of their working shows that improved methods and material, result in an appreciable increase in the profit as well as the output. The three societies in Tanjore, it is reported, cultivated

paddy in 22·15 acres of land with the help of the Agricultural Demonstrator. The work was carried out under the advice of the Agricultural Department. But it is evident that in spite of recommendations that the Agricultural Department should do no more than advice, the demonstrators actually actively assisted in many cases.

The four societies in East Gōdāvari obtained and distributed select seeds obtained from the Agricultural Department.

Weavers' societies.

30. There were 55 societies exclusively for weavers and 86 credit societies of which more than 60 per cent were weavers. Their transactions are shown in section III A, B, C of Appendix 8. Their working capital increased from Rs. 1,52,413 to Rs. 1,55,900 and the divisible profit from Rs. 3,752 to Rs. 4,669. The working capital in credit societies where more than 60 per cent of members were weavers rose from Rs. 5,20,38[illegible] to Rs. 5,5[illegible],284. The difficulties in developing co-operative activities among weavers and the progress made have been fully explained in detail in my notes to the Textile Committee. It was pointed out that the main difficulties to be overcome were the indifference, ignorance and character of the weavers, difficulty in selling their products, the vested interests of master weavers, indebtedness of the weavers, their unbusinesslike methods and the rarity among weavers themselves, men capable of running even a simplest society and that to overcome these it was necessary (1) by social and educational work to divert expenditure from toddy to more nourishing food, and to induce some desire for improvement, (2) to organize local co-operative societies with the real co-operation of weavers, not merely their passive acquiescence to provide an organization for providing yarn at the cheapest possible rates and to give small loans and to take over cloth not intended for local sale, (3) to organize a central depot for the disposal of their products on a large scale, (4) by technical advice and assistance to facilitate cheaper production, (5) by technical supervision to ensure uniformity of quality, and (6) by technical advice to facilitate the manufacture of cloth suitable for wholesale market.

In regard to item (1 temperance propaganda has been started by the Government. In regard to the rest, I have applied to Government for the appointment of a Textile Business Expert. The Textile Committee sat during the year and the Joint Registrar and I gave evidence before it. Their recommendations were received and I have been requested to devote attention to the development of these societies on the lines suggested by the Committee. A

recommendation has been made by the Textile Committee that when a sufficient number of societies has been created Railway Administrations might be addressed on the question of cheap transport over railways.

An Advisory Committee of the textile section for advising the Government in all matters relating to the improvement of the textile industry and betterment of the weaving classes has been constituted since the close of the year and my Joint Registrar has been nominated as a member.

Egg Production Societies.

31. The one society at Valarpuram did not do any work. I received application for registration of similar societies in the East Gōdāvari District; the business prospects are under investigation.

Criminal offences.

32. The number of prosecutions for offences committed by the office-bearers of co-operative societies, and by one or two of the supervising staff have shown a decline in the year, the number being 43 as against 56 in the previous year. There were 30 cases at the instance of the department and 13 at the instance of societies. There were 33 cases pending at the beginning of the year, bringing the total to 76. Of these, in 36 cases the accused were convicted, 1 died during trial and 14 were acquitted. Nine were pending investigation and 16 pending trial in courts.

Classification of societies.

33. The following comparative statement shows the classification on collection in societies compared with demand. The last year figures are given by districts in Appendix 5, section II.

Year.	Number of societies in which collections of principal to demand by members were.										Dormant societies which have not given any loans in the last twelve months.		Societies to which no loans have yet fallen due.		Total.
	95 per cent		70 per cent.		55 per cent.		40 per cent.		Below 40 per cent.						
	Number.	Percentage of total number.	Number.	Percentage of total number.	Number.	Percentage of total number.	Number.	Percentage of total number.	Number.	Percentage of total number.	Number.	Percentage of total number.	Number.	Percentage of total number.	
(1)	(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)
1926-27 ..	1,671	18	1,306	14	909	7	728	7	2,430	26	2,671	28	...	...	9,515
1927-28 ...	*1,125	15	981	13	[illegible]98	8	608	8	2,184	30	1,182	15	896	12	7,474
Total ...	†1,406	13	1,3[illegible]3	12	941	8	1,0[illegible]0	9	3,677	32	1,781	16	1,167	10	11,405
1928-29 ...	1,041	15	1,055	15	560	8	590	8	1,782	25	1,42[illegible]	20	597	9	7,048

* For part of the year. † For whole of the year.

It cannot be said that there is any great change apparent from the figures, but I imagine that the work that has been done in the last few years will produce a gradual effect.

III.—Working of Societies.

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

Progress.

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

Years.	Share capital paid up		Deposits and other borrowings (including overdrafts).	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
1924-25 ...	5,94,700	69,680	1,00,80,867	17,80,700
1925-26 ...	5,92,470	−2,230	1,25,82,219	25,01,352
1926-27 ...	5,95,770	3,300	1,16,96,648	−8,85,571
1927-28 ...	5,96,350	580	1,25,46,049	8,49,401
1928-29 ...	6,13,750	17,400	1,31,87,556	6,41,507

Years.	Total working capital (excluding building and other funds).		Net profit.		Reserve fund after audit.	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.	RS.	RS.	RS.
1924-25 ...	1,10,60,567	19,00,280	2,07,715	55,823	4,86,929	1,13,881
1925-26 ...	1,36,74,689	26,14,122	1,89,661	−18,054	6,00,000	1,63,071
1926-27 ...	1,28,92,418	−7,82,271	2,05,848	16,187	7,00,000	1,00,000
1927-28 ...	1,38,42,399	9,49,981	2,61,463	55,615	9,00,000	2,00,000
1928-29 ...	1,47,01,306	8,58,907	2,42,807	−18,656	9,60,702	60,702

Share capital.

35. The total share capital of the bank rose to Rs. 6,13,750 from Rs. 5,96,350. No preferential shares of individuals were redeemed during the year. The amount of shares held by individuals remained the same as in the previous year, namely, Rs. 18,400 and that of central banks Rs. 5,95,350 against Rs. 5,77,950 at the beginning of the year. Of the total members in the Provincial Bank 30 are central banks, 28 primary societies and 184 individual members.

Deposits and borrowings.

36. Deposits of all kinds increased from Rs. 125·46 lakhs to Rs. 131·87 lakhs. The deposits of individuals rose from Rs. 56·95 to Rs. 61·75 lakhs while the deposits of local boards, municipalities, etc., fell from Rs. 27·82 to Rs. 22·37 at the end of the year.

Loans.

37. Loans to the extent of Rs. 65·37 lakhs of which Rs. 9·14 lakhs went to individuals on the security of their deposits, were issued during the year as compared with Rs. 65·91 lakhs of which Rs. 12·51 were to individuals in the previous year. The total loans outstanding amounted to Rs. 82·27 lakhs of which Rs. 1·67 lakhs were due from individuals and the rest from central banks. That from central banks were Rs. 64·38 under long term and Rs. 16·22 under short term.

Indebtedness of primary societies

38. The direct indebtedness of primary societies to the Madras Central Urban Bank fell from Rs. 1,500 to Rs. 637.

Net profits.

39. The net divisible profit of the Madras Central Urban Bank for the year comes to Rs. 1,34,928 as against Rs. 2,61,463 in the previous year. The serious drop is due to the depreciation in Government paper of which the value fell by Rs. 1,88,536.

Surplus investments.

40. The Madras Central Bank had the following investments outside the movement :—

	RS.
Government securities	53,80,766
Deposits in the Bengal Provincial Co-operative Bank	5,00,000
Imperial Bank of India	3,00,000
	61,80,766

Special deposits.

41. The amount of local fund and municipal deposits in the Madras Central Urban Bank at the end of the year amounted to Rs. 22·37 lakhs. It is made up of the following items :—

	RS.
1. Railway cess	12,00,266
2. Security deposits of employees and contractors of local boards and municipalities	2,14,260
3. Provident fund of employees of local boards and municipalities	73,100
4. Surplus general Funds of local boards and municipalities	5,13,634
5. Jail contractors' deposits	1,550
6. Abkari contractors' deposits	2,27,715
7. Security deposits of Government employees	6,550
	22,37,075

Overdrafts.

42. The Imperial Bank has sanctioned an overdraft of Rs. 17,55,000 to the bank on the security of co-operative societies demand promissory notes and Rs. 10,00,000 on Government securities.

Fluid resources.

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

(b) *Central Banks.*

Progress.

44. The following statement shows the progress of all the thirty-one District Co-operative Central Banks during the last five years :—

Years.	Share capital paid up.		Deposits and other borrowings (including overdrafts)	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
(1)	(2)	(3)	(4)	(5)
	RS.	RS.	RS.	RS.
1924-25 ...	36,92,477	+4,51,140	3,00,60,758	+43,44,508
1925-26 ...	40,23,236	+3,30,779	3,45,97,534	+45,36,781
1926-27 ...	44,32,588	+4,09,352	4,22,66,554	+76,69,020
1927-28 ...	48,69,649	+4,37,061	4,81,17,906	+58,51,352
1928-29 ...	52,08,580	+3,38,931	5,07,91,180	+26,73,274

Years.	Total working capital (excluding building and other funds).		Net profit.		Reserve fund after audit.	
	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.	Amount.	Increase or decrease as compared with previous year.
	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.	RS.	RS.	RS.
1924-25 ...	3,44,67,230	+49,33,241	5,98,799	+1,58,165	8,90,062	+1,76,081
1925-26 ...	3,95,23,015	+50,55,785	6,02,829	+9,030	10,38,990	+1,48,928
1926-27 ...	4,77,81,743	+82,58,628	6,68,279	+65,450	12,58,851	+2,19,861
1927-28 ...	5,42,94,318	+65,12,575	9,93,484	+3,25,205	15,52,338	+2,93,487
1928-29 ...	5,76,25,052	+33,30,734	10,94,974	+1,01,490	18,98,988	+3,46,650

Overdrafts.

45. The Imperial Bank of India sanctioned an overdraft of Rs. 35,000 to the Ganjâm District Co-operative Banking Union and Rs. 15,000 to the Srivilliputtur Co-operative Banking Union. The total overdraft allowed to the various central banks amounted to Rs. 37·16 lakhs as against Rs. 35·66 lakhs in the previous year. The overdrafts are allowed to be used as cover for deposits or as short-term loans repayable within a year.

It is gratifying to note that all the central banks except the Malabar District Co-operative Bank to which the Imperial Bank of India has allowed overdrafts observed the condition that the drawn portion of the overdraft should not at any time exceed the amount of short-term loans repayable within the succeeding 12 months. The Malabar District Central Bank failed to observe this condition for 44 days in the quarter ending 30th September 1928 and for 30 days in the next quarter. The Townsend Committee recommended that security for cash credits should be accompanied by a continuing guarantee agreement. A form of the agreement was drawn up by Government solicitor which was circulated to all central banks with a view to give effect to this recommendation.

Fluid resources.

46. An examination of the half-yearly reports shows that the banks noted below failed to maintain the required standard of fluid

resource on the days noted against each with the amount of deficiency.

Name of bank.	I half year.		II half year.	
	Number of days.	Amount of deficiency.	Number of days.	Amount of deficiency.
		RS.		RS.
1. Ramachandrapuram	17	48,164	66	1,10,471
2. Coimbatore	21	59,888	21	12,689
3. Rajahmundry	3	938	17	7,029
4. Ganjām	5	2,349	16	1,14,973
5. West Gōdāvari Ellore	Nil.	Nil.	13	45,797
6. Vizia vada	7	12,166	Nil.	Nil.
7. Cocanada	Nil.	Nil.	8	2,857

In my reviews I have emphasized the fact that the Co-operative central banks should make adequate arrangements sufficiently in advance to maintain the standard of fluid resource. In their recommendations, the Townsend Committee recommended that the standard of fluid resources in central banks should be 30 per cent of fixed deposits falling due within the next six months or 50 per cent of those falling due in the next 30 days whichever is from time to time the higher. The question was referred to the Bankers' conference for their opinion but no decision has yet been arrived at. In regard to relying on the Imperial Bank for fluid resource I have already referred to this in detail in paragraph 16 supra.

Deposits from special sources and individuals.

47. At the end of the year the deposits from local boards and other special sources amounted to Rs. 171·19 lakhs as compared with Rs. 161·07 lakhs at the end of the previous year. The amount is made up of the following items:—

	RS.
1. Railway cess	61,17,459
2. Security deposits of employees and contractors, local boards and municipalities	16,38,773
3. Provident fund of employees of local boards and municipalities.	35,14,013

	RS.
4. Surplus general funds of local boards and municipalities ...	48,52,386
5. Jail contractors' deposits ...	63,081
6. Abkāri contractors' deposits ...	9,84,433
7. Security deposits of Government employees	69,946
8. Civil Court deposits	2,76,630
9. Lanka toll and ferry contractors ...	76,990
10. Religious endowment fund and chatram funds	80,223
Total ...	1,71,18,934

The deposits held by the District Bank from non-members and members amounted to Rs. 350·97 lakhs against Rs. 331·91 lakhs in the previous year, an increase of Rs. 19·06 lakhs. These deposits represent 69 per cent of the working capital as compared with 61 per cent in the previous year.

Loans.

48. Loans to the extent of Rs. 288·14 lakhs were disbursed during the year of which Rs. 25·22 were to individuals on the security of their deposits and Rs. 262·92 to societies. Of the loans issued to societies 59 per cent were short term loans and 41 per cent long term loans. When we take the loans outstanding against societies it will be seen that they are in the ratio of approximately 1 : 3. It will thus be clear that the central banks have very greatly to develop their short-term banking, but at the same time it is evident that efforts are very definitely being made to do this. I may here refer to my remarks on the development of short-term loans in paragraph 16.

Net profits.

49. There was an appreciable increase in both book and divisible profits in the central banks of North Arcot, Chingleput, Guntūr, South Kanara, Nellore and Trichinopoly. With the exception of four banks noted below the rest will be in a position to declare dividend at the maximum rate of 9 per cent:—

(1) Cuddapah Co-operative Central Bank.
(2) Hospet Co-operative Central Bank.
(3) Cocanada Co-operative Central Bank.
(4) Madras Christian Co-operative Central Bank.

Demand, collection and balance.

50. The percentage of balance to demand for principal arrear and current interest due to the district banks is shown in Appendix 4, Section II. It will be seen therefrom that the principal arrears under long and short-term loans

was nil in Aska Co-operative Central Bank. For long-term loan the arrear was less than 10 per cent in Ramachandrapuram, South Kanara, Konaseema and Kistna-(Machilipatam) Co-operative Central Banks while they were very high in Anantapur, Arcot South, Chittoor, Cuddapah, Malabar and Tanjore, the percentage being in excess of 50 per cent. For short-term loans the arrears were not heavy except in the case of Cuddapah, South Kanara, Kurnool and Malabar District Banks, the arrears being less than 20 per cent. With regard to the collection of arrear interest all the District Banks have done better than for some years previously, with the exception of Arcot, North (39 per cent), Arcot, South (47 per cent), Bellary (30 per cent), Coimbatore (35 per cent), Cuddapah (71 per cent), South Kanara (62 per cent), Malabar (50 per cent), and Salem (32 per cent). In regard to current interest all the central banks have kept down the arrears to less than 10 per cent except in the case of Cuddapah, Malabar and Madura where the percentages were 27 per cent, 17 per cent and 12 per cent.

(c) *Agricultural Societies.*

Class I.—Credit Societies.

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

	1927-28.	1928-29.
Number of societies	11,966	12,382
Number of members	630,298	652,285
	LAKHS. RS.	LAKHS. RS.
Paid-up share capital	67·56	74·57
Deposits by members	8·16	9·38
Do. by non-members ...	16·66	21·81
Loans from financing banks and other societies	438·64	461·91
Loans from Government ...	9·65	10·32
Reserve Fund	33·13	39·47
Total ...	573·80	617·46

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

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

Particulars.	Increase.	Accounted for by societies registered During the year.	Accounted for by societies registered Before 1st July 1928.
Number of members	21,987	17,849	4,138
	RS.	RS.	RS.
Paid-up share capital	7,00,254	1,74,895	5,25,359
Deposits of individuals	6,37,582	49,130	5,88,452
Loans from financing banks ...	23,26,610	12,54,679	10,71,931
Reserve fund	6,33,829	...	6,33,829

53. Loans. A statement of loans given by agricultural societies during the year, classified according to purpose, value, security and period is found in Appendix 2, which also contains corresponding figures for the previous year. The following statement shows the amount of loans given during the past 5 years for (1) productive purposes, (2) non-productive purposes, and (3) paying off prior debts:—

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

Year.	Number of members.	Working capital.	Loans for productive purposes.		Loans for redemption of prior debts.		Loans for non-productive purposes.		Total loans.	
			Number.	Amount.	Number.	Amount	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		IN LAKHS RS.		IN LAKHS RS.		IN LAKHS RS.		IN LAKHS RS.		IN LAKHS RS.
1924-25 ..	509,536	365·73	136,062	109·11	31,217	46·60	3,317	2·62	170,626	158·33
1925-26 ...	548,568	407·46	131,765	111·89	30,631	49·09	3,955	3·60	166,351	167·58
1926-27	612,220	500·00	148,600	148·98	46,077	89·34	3,358	3·25	198,065	236·57
1927-28	662,589	585·76	148,863	151·50	47,628	100·04	4,180	4·43	200,166	255·96
1928-29 ..	690,681	629·19	156,110	164·69	37,565	82·02	4 356	4·47	198,031	251·18

It may be seen therefrom that the percentage of total loans issued during the year to the working capital was 40 per cent. The amount of loans given by agricultural societies during the year for short-term purposes rose by 12 per cent while that for long term fell by a like per cent. Though there is a development in short-term transactions during the year the total loans outstanding were 28 per cent under short term and 72 per cent under long term. It will be observed that the proportion of short-term loans is greater in the case of loans by agricultural societies than in the case of central banks to societies. This clearly indicates that there has been a tendency in the past to issue a comparatively larger amount as long-term loans. A very great deal more should therefore be done with short-term loan than has been done in the past but in pressing for a larger proportion of short-term loans it must always be borne in mind that an attempt to develop this too quickly will result in the grant of nominal short-term loans used for long-term purposes with no intention of repayment in the short term prescribed.

The amount of loans granted for productive purposes increased from Rs. 151·50 lakhs in the previous year to Rs. 164·69 lakhs while in loans for non-productive purposes there was only a slight increase by Rs. 4,000. Loans for redemption of prior debts fell by Rs. 18 lakhs. These results are very gratifying and they have come about by education of the ryot that his material prosperity lies only in his ability to help himself from assistance in societies by loans for productive purposes. I would commend this fact to the notice of the Federations so that they will increase their efforts in this direction. The amounts borrowed from co-operative central banks was Rs. 200·13 lakhs of which Rs. 105·56 on short term and Rs. 94·57 on long term while the amounts due to co-operative central banks were Rs. 461·79 of which Rs. 105·28 were on short term and Rs. 356·51 on long term. The amount of loans given for repayment of kist during the year increased from Rs. 15·47 lakhs to Rs. 17·50 lakhs.

A suggestion was made at the instance in the first place of certain co-operative societies that the societies should pay the kists of the members and a detailed scheme was prepared providing that on information given by the karnam the society should pay down to the village headman or taluk treasury the whole regular kist (excluding any penal or miscellaneous items) of the members in a lump and recover the amount from the members when crops come to be sold. This will obviate both the common practice of selling crops at the next unfavourable season and also that of borrowing from the local money-lender for the purpose. Collectors were consulted and 22 replied. Of these, 11 were opposed to it on various grounds. The remaining 11 agreed to try it. The aggregate amount of kist so remitted by

societies in the districts of Kistna and Nellore comes to Rs. 63,204 as against Rs. 20,843 paid by societies in the Kaikalur union area of the Kistna District in the previous year.

Profits.

54. The total divisible profit earned by societies during the year amounted to Rs. 12,38,203 as against Rs. 9,69,952 in the previous year. The total loss not yet recouped by societies on the last day of the year amounted to Rs. 11,77,087 compared with Rs. 10,97,999 in the previous year. Three hundred and twenty-nine societies out of 12,382 societies were not really started on work before the end of the year. Of the remaining 12,053 societies, 4,750 societies worked at a loss when overdue interest is excluded from profits and 889 societies only worked at a loss amounting in all to Rs. 44,363 when overdue interest is included in the profits. Of the societies started during the year, 226 societies were responsible for a loss of Rs. 3,525. The remaining loss, viz., 40,838 relates to 663 old societies and the average loss per society comes to Rs. 61.

Arrears.

55. 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.	
1924–25 ...	2,01,56,716	84,56,494	41·95	15,36,156	7,60,149	49·48	32,05,196	11,48,650	35·83
1925–26 ...	2 33,56,966	1,07,79,319	46·15	19,45,240	10,47,861	53·87	36,82,186	14,[illegible]7,600	38·28
1926–27 ...	2,65,62,889	1,21,29,508	45·66	25,04,015	13,49,203	53·88	39,77,887	16,44,556	41·34
1927–28 ...	3,16,74,033	1,35,57,516	42·81	30,17,811	17,22,276	57·08	47,84,582	17,55,731	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

Appendix 5, section 1, gives details of overdues by each district in regard to percentages of overdues under principal to demand, arrear interest and current interest. It may be seen therefrom, taking 30 per cent as a reasonable minimum the following districts in order of merit show fair results :—

Ganjām.	Guntūr.
Gōdāvari, East.	Vizagapatam.
Kistna.	Trichinopoly.

The districts of Cuddapah, Anantapur, South Arcot, Chittoor, Kurnool, the Nilgiris, Malabar and Salem continue to show very heavy overdues.

In regard to arrear and current interest, Cuddapah, Kurnool, Chittoor, Anantapur, South Arcot and Madura show more than 50 per cent overdues, while, Tanjore, Rāmnād, the Nilgiris, Salem, Chingleput, Trichinopoly and Nellore, show a higher percentage of overdues only in arrear interest.

Collection work in unions.

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

District.	Name of union.	Percentage of arrears.	
		Principal (average for short and long term loans).	Current interest.
1. Arcot, North	Tiruvannamālai	12	10
2. Gānjām	Gopalpur	0·60	0·88
3. Do.	Rambha	1	6
4. Do.	Ballipodoro	5	4
5. Do.	Boirani	7	2
6. Do.	Jagannadhaprasad	8	2
7. Coimbatore	Kottur	9	6
8. Kistna	Gudlavalleru	5	5
9. Do.	Gudi ada	12	9
10. West Gōdāvari	Bimavaram	8	8
11. Do.	Undi	6	7
12. Do.	Badampadi	9	7
13. Do.	Tadepalligudam	6	5
14. Do.	Ellore	11	8
15. Do.	Chintalapudi	8	6
16. Do. ...	Penukonda	9	6
17. Do.	Kaikaram	1	0·80
18. Tanjore	Mannargudi	12	10
19. Trichinopoly	Karur, North	8	3
20. Rāmnād	Rameswaram	11	10
21. Vizagapatam	Vizianagram	10	3
22. Do.	Visagapatam	9	5

Looking back on the progress in collection work in the last four years, I should congratulate the Jagannadhaprasad Union of Ganjām District and the Vizianagram Union of the Vizagapatam District for keeping up its level of

efficiency right through in the past four years. The Ellore Union in West Gōdāvari and the Rameswaram Union in Rāmnād District have continued to maintain their level of work for three years, while the Amudalavalasa (Ganjām), Tadepalligudem (West Gōdavari), Alamuru (East Gōdāvari), and Ottapidaram (Tinnevelly) unions were in this select list for two years. I furnish below the names of unions which have done very badly and I should sound a note of warning that unless matters improve, they cannot justify their existence :—

District.	Name of union.	Percentage of arrears.	
		Principal (average of L.T. and S.T. loans)	Current interest.
1. South Arcot	Ariyur	93	91
2. Cuddapah	Nandalur	92	96
3. Do.	Kharipet	90	96
4. Malabar	Badagara	90	85
5. Anantapur	Kambadur	89	72
6. Cuddapah	Yerraguntla	87	90
7. Tanjore	Pattukkottah	87	71
8. Anantapur	Madakasira	86	73
9. Kurnool	Nandikotkur	86	89
10. Tanjore	Orattanad, South	84	87
11. Cuddapah	Badvel	84	78
12. Anantapur	Tanakal	84	95
13. Do.	hethur	84	19
14. Chingleput	Uttukottai	82	58
15. Salem	Thalavasal	82	73
16. South Arcot	Nellikuppam	81	75
17. Chittoor	Gurrakonda	81	86
18. Do	Nagari	81	78
19 Tanjore	Melathur	81	66
20. Madura	Nilakkottai...	81	78
21. Malabar	Pattambi ...	81	69
22. South Arcot	Ulundurpet	80	80
23. Chittoor	Pakala	80	56
24. Kurnool	hone	79	81
25. Tanjore	Vallam	79	60
26. Anantapur	Penukonda	78	44
27. Salem	Denkanikotta	78	48
28. Malabar	Parapanangadi	78	88
29. Tanjore	Coleroon	77	57
30. Salem	Attur	77	55
31. South Arcot	Vanur	77	56
32. Tanjore	Orattanad, North	77	97
33. Kurnool	Atmakur	76	70
34. Malabar	Kumaranallur	76	66
35. Bellary	Siruguppa	76	62
36. Salem	Krishnagiri	76	85
37. South Arcot	a karapuram	76	60
38. Madras	ity Local Union	75	65
39. Coimbatore	Kollegal	75	45
40. Malabar	Tellicherry	75	19
41. North Arcot	ellore	...	93
42. Do	Natrampalli	...	80
43. South Arcot	Panruti	65	61

57. During the year instructions were issued to agricultural societies to post the several columns of the property statements which forms the basis of credit allowed to primary societies and constant efforts have been made both by the department and the non-official bodies and their staff to have these statements made more reliable, more complete and up to date.

Property statements and liability registers.

Village officers have been instructed by the Board of Revenue to supply the secretaries of co-operative societies with information concerning the survey numbers and details of properties of members.

Similarly the importance of maintaining the liability ledger correctly and promptly was emphasized on all the supervising authorities. From statistics collected by me I find that in many of the societies the liability ledger is either not maintained at all, or, if maintained, incorrectly. Unless these ledgers are maintained correctly, it will be difficult to find out to what extent adjustment of loans is practised and to put a stop to it. In the matter of adjustment of loans and dues, my Deputy Registrars report that the practice is very negligible and it is to be observed that this is a practice which the department has been at considerable pains to suppress for many years now. The practice was never encouraged or even countenanced, though in one or two districts the practice still continues to some slight, though undesirable extent.

58. In 14,770 societies excluding those not started the number of panchayatdars who were in default themselves to their societies was 5,780. Not only do they set a thoroughly bad example to the members, but in many cases it results in their being unable to bring any pressure on members to pay lest they lose their seats on the panchayat.

Defaulting panchayatdars.

Class II.—Purchase, Purchase and Sale.

59. The following figures show the outturn of the societies of this class during 1928-29 :—

	On 30th June 1928.	On 30th June 1929.
(1) Number of societies	133	127
	RS.	RS.
(2) Sale of goods to members ...	2,22,180	1,55,777
(3) Sale of members' products for commission	5,67,081	5,32,463

	On 30th June 1928.	On 30th June 1929.
	RS.	RS.
(4) Savings to members	7,720	8,707
(5) Loans on the pledge of movables	5,95,111	4,37,329
(6) Loans by Government for construction of godowns ...	7,697	7,300
(7) Working capital	5,64,437	6,18,922
(8) Net profits	18,545	16,423
(9) Net loss	21,783	32,768

Transactions of loan and sale societies.

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

Name of the society.	Produce dealt with.	Number of members. Individuals.	Number of members. Societies.	Paid-up share capital.	Borrowings from Central Banks.	Repayments.	Advances to members.	Repaid out of advances.	Value of goods received for pledge or for sale.	Net profit + or loss —.
				RS.	RS.	RS.	RS.	RS.	RS.	RS.
1. Tiruppur Cotton C.S.	Cotton and cotton seeds.	374	63	18,849	1,61,241	1,76,777	3,22,447	3,35,894	2,20,318	3,435
2. Kovilpatti ...	Cotton ...	631	32	6,175	32,451	19,844	128,845	1,41,145	2,83,632	1,121
3. Nandyal ...	Cotton and Groundnut.	145	9	154	8,500	9,719	12,450	8,718	39,601	146
4. Bellary ...	Do.	151	..	3,145	...	...	9,254	3,310	99,438	580
5. Anakapalle ...	Jaggery ...	10	46	1,490	9,765	8,009	1,250	995	63,974	28
6. Vallam ...	Paddy, Groundnut, etc.	52	9	1,485	28,868	17,114	23,510	15,832	33,075	293
7. Tanjore ...	Paddy and grain.	45	8	1,825	34,442	41,402	19,793	28,421	27,815	225
8. Pilaru ...	Paddy ...	20	86	2,720	39,800	...	45,250	3,915	70,100	116
9. Dharmavaram.	Groundnut and rice.	21	47	1,990	9,000	3,137	12,537	7,412	21,974	117
10. Tadpatri ...	Cholam and Groundnut.	47	36	610	4,000	1,711	4,825	2,530	3,975	99

Class III.—Production.

61. There are no societies under this class.

Class IV.—Production and Sale.

62. There were at the end of the year 41 societies under this class of which 15 represent Milk Supply Societies registered under this class in addition to the seven registered under the non-agricultural class.

These 41 are distributed as indicated below :—

Agricultural and industrial societies	5
Egg production societies	1
Milk supply societies	35
Total ...	41

The Tindivanam Agricultural and Industrial society sold bone-meal to the extent of Rs. 4,395 during the year. The society is working at a loss which in the year under report was Rs. 4,395. It has applied for a loan under the State Aid to the Industries Act.

The Kallakurchi Industrial and Agricultural Society earned a net profit of Rs. 862 as against Rs. 3,340 in the previous year. The special activities undertaken by the society were oil-expelling, tractor ploughing, and hiring for the benefit of the members, the test engine obtained from the Industries Department for crushing sugarcane. In the locality served by this society, it is no doubt of some use to the agriculturists, but the directors will do a great service to the society if they put the society on a more satisfactory basis, and settle down to certain definite profitable lines of business instead of experimenting in new and doubtful ventures.

The other societies, namely, the Pillapalayam Agricultural and Industrial Society in Coimbatore, the Melur Agricultural Society in Madura and Udipi Industrial and Agricultural Society in South Kanara do not record any progress in the year.

The working of the Milk Supply and Egg production societies have already been referred to in paragraphs 27 and 31.

Class V.—Insurance Societies.

63. Of the three cattle insurance societies in the Chingleput District, in the Mukundagiri Cattle Insurance society, two animals were insured for Rs. 152. The one in South Arcot did no work. No attempt has been made to push these societies.

Class VI.—Other Forms.

64. Thirty-nine societies were newly registered under this class and one was added by transfer and one was removed from this class to another. There were at the end of the year 387 societies distributed as shown below :—

1. Kudimaramat and irrigation ...	18
2. Agricultural demonstration.	16
3. Land reclamation.	10
4. Labour contract ..	5
5. Societies for tenants and depressed classes ...	333
6. Landholders' lease societies ...	2
7. Salt licensees ...	1
8. Building societies.	1
9. Agricultural implements ...	1
Total ...	387

A detailed description of the first four types of societies has already been furnished in the summary.

The working of the depressed class societies will be referred to at the end of this chapter.

(d) Non-Agricultural Societies.

Class I.—Credit Societies.

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

Progress.

	1927–28.	1928–29.
1. Number of societies ...	1,135	1,144
2. Number of members ...	197,945	209,682
	RS.	RS.
3. Paid-up share capital ...	58,41,058	63,78,576
4. Reserve fund	13,66,903	15,92,965
5. Deposits by individuals—		
Members	53,85,882	59,48,680
Non-members	65,62,892	74,24,419
6. Loans from Government ...	7,120	8,534
7. Loans from Central Banks and other societies ...	25,96,177	26,85,799
8. Working capital	2,17,60,032	2,59,78,923
9. Divisible profit	8,05,997	9,07,206
10. Book profit	13,67,737	15,09,889

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

1925–26	... 18·07	1927–28	... 11·90
1926–27	... 12·31	1928–29	... 10·99

It will be seen from the above that the proportion of borrowing is steadily decreasing, the decrease in the year being about a lakh. This is a good sign as it indicates a growing ability for these societies to attract their own resources, but I should like to see a greater preponderance of the funds coming from members particularly in the form of savings deposits. These societies do not produce nearly so much savings as they should do. Every one is aware that facilities for borrowing are constantly being improved, but little is being done to urge the members to set aside, as opportunity occurs, any small sums which they can save. Even very small sums can be set aside either as a permanent saving or for utilization on seasonal expenditure and will go far, to relieve the burden of constant borrowing with its long tale of interest. Savings deposit are the best means of encouraging and facilitating thrift and the fact that this encouragement of thrift is the chief object of these societies is commonly lost sight of. It is therefore essential that no opportunity should be lost to induce the members to start and to persevere in the savings habit.

Expansion.

66. The increase during the year on account of (1) the formation of new societies in the year and (2) the development of societies registered before the year is as follows :—

Particulars.		Total increase or decrease.	Accounted for by societies registered	
			During the year 1928–29.	Before 1st July 1928.
Number of members	No.	11,737	4,774	6,963
Paid up share capital	Rs.	5,37,518	1,11,348	4,26,170
Deposits by individuals ...	"	13,99,275	18,557	13,80,718
Loans from Central Banks ...	"	39,622	13,755	25,867
Reserve fund	"	2,26,062	...	2,26,002

Loans.

67. Loans to the extent of Rs. 169·37 lakhs were advanced to members while the total loans outstanding were Rs. 205·72 lakhs.

Of the 1,144 societies 927 societies are on limited liability basis while 217 are on unlimited liability basis. Of these societies,

(1)	Government servants' are	219
(2)	Municipal Employees' (superior) are ...	48
(3)	Local Boards and Railway Employees' are	10
(4)	Municipal Employees' (inferior) are ...	51
(5)	Factory Employees' are	8
(6)	Others are	808
	Total	1,144

The percentage of balance to demand is as follows :—

Year.	Principal.	Arrear interest.	Current interest.
1927–28...	16·69	47·19	16·24
1928–29...	16·61	47·36	15·00

Fluid Resources.

68. The number of societies which had more than Rs. 20,000 as deposits and which had to maintain fluid resources ranged between 101 to 107 societies in the co-operative year. Of these only 82 to 86 societies maintained the required standard of fluid resource. In my reviews on every quarter, I have impressed upon them the necessity of keeping up to the standard.

A certain number will apparently not realize the need or reason for fluid resources or the risks they run by neglecting them until it is too late. A few seem to think that this constant insistence on Fluid Resource is merely departmental Pessimism.

Thrift societies.

69. There were 131 societies on the thrift basis, 1 in East Gōdāvari, 124 in South Kanara, 3 in Kurnool and 3 in Madras. Their paid-up share capital is Rs. 40,252 as against Rs. 38,051 in the previous year, while their deposits which consist of fixed, recurring, current and provident deposits, amount to Rs. 12,557. Out of the savings, Rs. 14,803 has been invested in other societies.

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

70. There were 241 societies under this class at the beginning of the year. Forty-five were registered, 16 were cancelled, leaving 270 societies at the end of the year. Their purposes were as follows :—

1.	Stores and trading unions	104
2.	School and college stores	64
3.	Weavers	55
4.	Fishermen societies	12
5.	Khaddar cloth stores	7
6.	Hostel societies	4
7.	Salt production and salt licensees ...	2
8.	Slate makers	1
9.	Ayurvedic pharmacy	1
10.	Brass vessel makers	1
11.	Dairy society	1
12.	Match works	1
13.	Soap stone and quarry workers	1
14.	Shepherds society	1
15.	Coir workers	12
16.	Basket makers	1
17.	Toy makers	2
	Total ...	270

The transactions of the 55 weavers' societies are exhibited in Appendix 8, Section III-A and B. The other societies mentioned above bought goods to the value of Rs. 22·70 lakhs which together with the goods on hand at the beginning of the year amounted to Rs. 26·09 lakhs. Goods sold were to the extent of Rs. 23·84 lakhs. Their working capital and net profits were Rs. 21·69 lakhs and Rs. 53,850.

Class VI.—Other Forms.

71. There were at the end of the previous year 217 societies. Thirty-one were registered during the year and one society was brought in by transfer and three societies were removed by transfer and one society was dissolved in the year. Thus, there were 245 societies at the end of the year.

Number of societies.

72. The number of building societies increased from 121 to 140 at the end of the year. The greatest number of societies will be found in Madras and Coimbatore Districts 17 in each, Kistna provides 11, Gōdāvari East and Chingleput 10 each. There were 4,112 members with a paid-up share capital of Rs. 9·60 lakhs. The total amount of Government loans outstanding increased from Rs. 17·02 lakhs to Rs. 22·09 lakhs; a sum of Rs. 13,570 principal and Rs. 7,650 interest were overdue. Of this amount South Kanara alone contributes Rs. 6,590 while Kistna takes up Rs. 4,350 under principal, while the same districts are overdue in interest to the extent of Rs. 3,620 and Rs. 2,120 respectively. A sum of Rs. 30·47 lakhs was outstanding against members, of which Rs. 4·15 lakhs fell due in the year. The collections amounted to Rs. 1·73 lakhs the overdue balance being Rs. 2·42 lakhs. In interest, against a demand Rs. 2·56 lakhs Rs. 81,000 were overdue. It is clear that, especially considering that the members of building societies are fairly well-to-do persons whose ability to repay the instalments has previously been certified by the societies when they applied for the loans that there has been great slackness in collection. 1,164 houses are completed to the value of Rs. 33·52 lakhs while 361 houses were under construction valued at Rs. 5·48 lakhs. Thus it will be seen as against Rs. 22·08 lakhs of Government loan outstanding, the security to Government in the value of houses mortgaged by them amounts to Rs. 39 lakhs.

Building societies.

73. The number of printing societies continued to be the same as in the previous year, viz., 6, one each in the districts of Ganjām, South Kanara, Madras, Rāmnād, Tanjore and Trichinopoly. Their transactions were as follows:—

Printing societies.

	RS.
Paid-up share capital	34,744
Reserve fund	8,572
Borrowed capital	46,284
Estimated cost of machinery on 30th June 1929	50,325

	RS.
Sale of books and forms	32,775
Printing and binding charges realized.	51,633
Net profit	+9,341

None of the societies did any appreciable work.

(e) Societies for depressed and backward classes.

74. There were 3,026 societies at the beginning of the year, of which 1,572 were Ādi-Āndhra societies in charge of Labour Department and 1,090 in charge of the Co-operative Department and 364 in charge of the Superintendent of Police for Kallars. Including those that were registered and excluding those cancelled, the total number of societies at the end was 1,735, 972 and 383, respectively. The transactions of the societies in charge of the Labour Department and of the Special Officer for Kallars are given below:—

		RS.
Number of members		97,899
Paid-up share capital		5,11,765
Deposits of non-members		37,794
	RS.	
Borrowings from Government S.T.	413	8,13,941
L.T.	8,13,528	
Borrowings from Central Banks S.T.	78,398	5,67,922
L.T.	4,89,524	
Reserve fund		1,72,574

A comparative statement of the transactions of societies in charge of the Co-operative Department is given below:—

	1927-28.	1928-29.
Number of members ...	34,378	37,901
	RS.	RS.
Paid-up share capital ...	2,43,013	3,46,396
Deposits of members ...	25,151	33,634
Loans from Central Banks and non-members ...	8,75,597	8,03,636
Loans from Government L.T.	11,379	5,561
Reserve fund	82,812	1,66,187
Overdues to Government S.T.	...	6,103
L.T.	...	44,892

75. There were 95 societies at the end of the year, of which 61 are in the Nilgiris, 14 in Salem, 14 in the Agency, 3 in Kurnool, 2 in Arcot North and 1 in Ganjām.

Societies for hill tribes.

In regard to the Badagas of the Nilgiris coming under this class, the Government have for some time past been considering the question of the organization of a land mortgage Bank for the improvement of their economic condition. They are still thriftless; cultivation leaves much to be desired: indebtedness the natural corollary to these two conditions, is still a burden. Enquiries made in 42 villages showed that if a land mortgage bank was started for the area about 3½ lakhs of rupees may ultimately be required by them. The Government were pleased to accept the suggestion and provided a sum of Rs. 50,000 to start with for this purpose. It is the intention to sell debentures to the general public and to the directors of the proposed bank. This land mortgage bank has subsequently been registered.

In regard to the amelioration of the Todas in the Nilgiris, the Collector of the Nilgiris has taken up the question at the instance of Government and a Co-operative Inspector has been given to him for the purpose.

The Society for Todas received a loan of Rs. 7,500 from Government and a sum of Rs. 1,500 was paid off. With the advances made to members in the year the amount outstanding against the members was Rs. 6,350. Thirty acres of their land have been brought under cultivation and the potatoes raised by them fetched a net income of Rs. 9,270. Ghee produced by them was sold for Rs. 1,731. The society stocked provisions and supplied them to members every shandy day and the total transactions under that head amounted to Rs. 1,658 in the year.

76. The number of societies which took up joint or individual cultivation by members was 442 with a membership of 34,921. Most of the societies are situated in the districts of Guntūr, East Gōdāvāri, Kistna, North Arcot and Chingleput. They had 37,770 acres at the beginning of the year while they obtained on lease 2,794 acres in the year. They had in their enjoyment at the end of the year excluding the extent given up, 39,280 acres. The total lease amount collected was Rs. 83,200 out of which Rs. 8,000 was paid to owners. Other societies obtained house-sites for the benefit of their members and the total number in their possession at the end of the year was 16,740. A sum of Rs. 5,00,000 was outstanding against them.

Cultivation of lands.

IV.—Reserve Fund.

77. The total Reserve Fund will amount to Rs. 97,23,918 compared with Rs. 82,18,439 in the previous year, when the contributions have been made in accordance with the Audit orders on the accounts for the year 1928–29. The total is made up as follows:—

		RS.
Madras Central Urban Bank	...	9,60,702
District Central Banks ...	...	18,98,988
Agricultural Primary Societies	...	46,89,599
Non-Agricultural Societies ...	...	21,74,629
Total Rs.	...	97,23,918

As per Audit Order of 1927–28 the Primary Societies, Agricultural and Non-agricultural were required to invest Rs. 58,96,935 towards Reserve Fund of which Rs. 47,26,088 have been separately invested leaving a balance of Rs. 11,70,847 at the end of the year. The total reserve of all societies has increased by 14·65 lakhs, as against 12·30 lakhs in the previous year. Total working capital increased by 128·56 lakhs as compared with 188·63 in the previous year.

V.—Resources.

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

Types of societies.	Total working capital on 30th June 1929.	Percentage of total working capital derived from					
		Share capital.	De-posits.	Loans from other societies.	Govern-ment.	Reserve fund.	Total.
	RS.						
(Provincial) Madras Central Urban Bank ...	1,47,01,806	4·18	57·22	32·48	...	6·12	100
District Central Banks	5,76,25,052	9·02	60·95	27·22	...	2·81	100
Agricultural Societies ..	6,29,19,106	12·46	5·10	74·04	2·08	6·37	100
Non-Agricultural Societies ...	2,99,08,071	26·11	50·75	9·74	7·06	6·34	100

VI.—SUPERVISION FUND.

79. The receipts by Local Supervising Unions and Federations towards Supervision Fund were as follows:—

	Rs.
Affiliation and delegation fees ...	12,802
Supervision fund	3,30,656
Contribution by Central Banks ...	2,01,309
Contribution to Federation	47,081
Miscellaneous income	3,55,177

This together with the opening Balance of Rs. 1,01,142 makes up 10·48 lakhs. The amount spent is Rs. 9,29,194 made up of:—

	Rs.
1. Pay and travelling allowance of Supervisors	3,11,663
2. Travelling Allowance of Governing Body Members	55,161
3. Contingencies	74,757
4. Contributions	41,525
5. Miscellaneous	4,46,088
Total Rs. ...	9,29,194

leaving a closing balance of Rs. 1·19 lakhs at the end of the year. As against this Rs. 9,29,194 the Government have spent in the running of this department Rs. 8·89 lakhs. The total demand of supervision fund including arrears of primary societies was Rs. 4,08,781 of which Rs. 2,57,466 were collected leaving a balance of Rs. 1,51,315 remaining uncollected. As the supervision fund has now been made the first charge on remittances, better results may be hoped for.

VII.—DISPUTES AND LITIGATION.

80. There were 32,297 cases filed by societies of which 24,768 were filed in the year. In 2,703 cases claims were satisfied before decree, while decrees were passed in 20,309 cases leaving 9,285 cases pending disposal at the end of the year involving Rs. 18·19 lakhs as against Rs. 7·91 lakhs at the beginning of the year. To the 42,371 cases pending execution at the beginning of the year 20,309 cases were added during the year under report. Thus 62,680 cases were pending execution at the beginning of the year. Of these 26,963 awards were below 50 and the rest above Rs. 50. Of the 26,963 cases 23,024 were on simple money decrees, the remaining being mortgage decrees. In 6,828 cases the claims were satisfied without recourse to execution proceedings and 5,752 were satisfied after execution proceedings. Of this number 580 cases were executed through village and panchayat courts. There remained at the end of the year 50,100 cases pending execution, of which 21,186 were for Rs. 50 or less. The total amount involved in claims pending execution was Rs. 50·75 lakhs against Rs. 35·54 lakhs in the previous year. A panel of arbitrators is maintained in every district and though in several districts sufficient care is not taken to see that arbitration cases are disposed of promptly, the outstanding order is that if an arbitrator does not dispose of a dispute in three months it should be withdrawn and referred to some one else. In cases of undue delay in enquiry by arbitrator, his name is removed from the list.' On the whole the disposal of disputes has been considerably expedited and district officers have in many cases shown a commendable activity in this matter.

One of the difficulties at present felt is in the service of summons and it has been suggested that by utilizing the services of village officers or servants for service of processes in their villages much improvement could be effected. Four suggestions have been made which it is hoped will also do much to improve matters of deciding disputes and executing decrees:

(i) to employ a special Revenue staff in districts where the arrears of unexecuted decrees are very heavy;

(ii) to arm the district co-operative staff with powers to execute by attachment of movables and it has subsequently been decided to await the passing of the new Act;

(iii) to organize in large towns a central society which will provide a Court in which arbitrator or the Registrar will sit to receive and dispose of disputes on fixed dates and will also provide for clerical and legal assistance in serving processes and obtaining decrees;

(iv) central societies where there are civil courts to provide legal and other help necessary for the prompt disposal of execution proceedings.

It is hoped that these last two proposals will be given effect to.

Civil suits.

81. To the 336 suits pending disposal at the beginning of the year 1,026 were added making up 1,362 at the end. In 94 cases claims were satisfied before decree, while in 959 cases decrees were passed leaving 309 cases involving a sum of Rs. 33,954. The number

of decrees to be executed were 3,511, out of which, claims in 349 cases were satisfied without execution proceedings and 372 after execution proceedings and 2,790 pending execution involving Rs. 1·44 lakhs. Of the 3,511 cases pending execution 2,519 were for Rs. 50 and below with 2,364 on simple money decrees. The number of cases executed through village courts was 139.

82. Under rule VIII-A of the rules framed under the Act, I have prescribed a register of immovable properties to be maintained by societies to record the immovable properties purchased by societies in auction with a view to make a correct valuation of the assets of the societies and to check the income from these properties. Four hundred and sixteen such cases have come to my notice in which a sum of Rs. 1·27 lakhs was involved and the value of the property bought in by the society was only Rs. 91,234. They realized an income of Rs. 1,690 at a cost of Rs. 768. These figures will indicate that the societies will be well-advised to be cautious, in advancing loans on immovable properties not readily marketable.

VIII.—Liquidation.

83. There were at the beginning of the year 300 societies in which liquidation proceedings were pending. To this 150 societies (of which 103 agricultural and 47 non-agricultural) were placed under liquidation in the year and the affairs of 92 societies were closed during the year. Thus, 358 societies were pending liquidation proceedings. I called for special reports on all societies which were under liquidation in pursuance of the orders passed prior to 1st July 1923. I found that in 144 societies then under liquidation the liquidation proceedings had not been completed and the amount remaining uncollected in such societies were Rs. 1,40,912. The special liquidation inspectors have been directed to submit progress reports monthly in regard to these societies and the Deputy Registrars have been asked to press for better collections.

In 28 societies in which liquidation proceedings were closed the amount of bad debts written off was Rs. 28,706. It is evident from Appendix 10 that sufficient attention has, in recent years, not been paid to the affairs of liquidated societies. A form of ledger to be maintained by the liquidator was prescribed in accordance with the recommendation of the Committee on Co-operation to find out easily what action was taken in respect of the dues of each member of the society in liquidation.

IX.—Audit.

84. The periodical meetings in regard to audit arrangements referred to in paragraph 82 of my last year's administration report were being regularly held in all the districts and at these meetings the programme of audit was gone through. Audit is now being got through more expeditiously than before and from the reports I have received on the test audit and from the Deputy Registrars' other reports on the matter it is evident that the quality is better than what was produced in a more leisurely fashion previously. Audit of all societies with the exception of 13, was completed before the end of the co-operative year and in all but 78 societies the audit certificates were issued. In the case of the 13 societies, the audit could not be done in seven societies as the books were in Court and in four societies accounts were in confusion and in two societies the account books were lost.

After the completion of the final audit of 1927–28 by the end of November 1928 the interim and super audit of societies of 1928–29 were taken up which should have been completed by May 1929. The interim audit was to be by a departmental inspector comprising only such questions and statements which will bring the audit up to the date of the auditor's inspection. The other, namely, super audit, is a full overhaul of the societies' affairs up to the date of audit. This super audit was divided between the inspectors and supervisors in proportion so that this department does the super audit as defined in the Maclagan Committee's report once in two years for all societies in its charge. That is to say, it does not super audit societies in charge of the Labour and other departments.

At a Conference of Deputy Registrars held in April last, I reviewed the position and found that in a few districts they had to be given some more time to finish up. I found that in reviewing the progress to the end of June that while the audit work had been completed in Coimbatore, Cuddapah, West Gōdāvari, Guntūr, Nellore, Vizagapatam and Agency sections, it was nearly complete in all other sections except Anantapur, South Arcot, East Gōdāvari, in which only 17, 15 and 21 societies remained unaudited. The training being given to auditors and the methodical regulation of their work has in spite of the evasions of a certain number of idle and loitering persons resulted in a marked improvement while the quarterly meetings of inspectors helps considerably in removing doubts and difficulties of individual auditors.

In accordance with the recommendations of the Townsend Committee that 5 per cent of the societies should be test audited, 435 out of 687 societies were audited before the close of the co-operative year. It was found that adequate steps were not generally taken either by primary societies or supervising unions to rectify the various defects pointed out in the respective columns in the audit notes. To watch how far the defects noticed are rectified and to enable the inspecting authorities to know if adequate action has been taken to set right the objection raised, two registers were prepared with suitable columns, one to be maintained by societies and the other by the union to which the societies are affiliated. The figures furnished in this report are unaudited except in the case of Provincial and Central Banks and 4,959 societies.

The number of audit unions increased from 11 to 12. Nineteen societies come under the audit scheme in Madras and contributed Rs. 4,925 required for 3 auditors deputed from the department to audit the accounts. The audit fees collected under rule VIII(*d*) of the rules was Rs. 710. The accounts of the Madras Central Urban Bank, Christian Co-operative Central Bank and the Salem District Urban Bank and eight other big societies were audited by public accountants and auditors.

X.—Act, Rules and By-laws.

85. The revision of the amended Co-operative Societies Act and the rules is under consideration with the Government. A draft rule was published to rule IX(*a*) of the rules under the Act in the year to exempt thrift societies which have as their main object the accumulation of their members' savings, from setting apart as Reserve Fund any portion of their profits, provided they had provision in their by-laws neither for borrowing from non-member nor lending to their members. Rules for the grant of State loans to Co-operative Building Societies providing for the annual valuation by the departmental authorities and permitting advance payment of instalments which will have the effect of reducing the amount of subsequent instalments without reducing the maximum period were amended.

XI.—Staff.

86. In the year under report it was possible to complete the audit and the interim audit in sufficient time to place the

whole staff on special duty to stimulate collection. This was only possible by driving the department at top pressure and pushing interim audit at a faster pace than was desirable. It will not be possible to repeat this experiment and was only done this time on account of the imperative need of getting the overdues down. There are complaints of delay in the department but such complaints are seldom found to be fully justified and every effort is being made to run the department more efficiently both in the office and in the field. The movement presents complicate questions more frequently than before and even simple things now cause a certain amount of correspondence which cannot be avoided. The routine work of the department has considerably increased while by constant insistence on attention to the office manual it is hoped that the work in all offices has improved. It is certain that the clerks know more about the manual than they did but there is a certain reluctance to apply it. They prefer to save a few minutes at the moment by avoiding or by faulty registration or indexing at the expense of much time wasted and searching for papers later on. It is unfortunately difficult to make Sub-Deputy Registrars realize that defective office work is reflected in delays and in complaints from non-official bodies which again increases work and creates a feeling of impatience. The quality of the staff is, I consider, gradually improving. It has certainly put in another year of hard work. I am indebted to the Joint Registrar and Deputy Registrars for their constant loyal assistance and advice. Their duties have been extremely heavy but they have responded cheerfully and willingly to all demands. They set a high standard of departmental work. The Sub-Deputy Registrars have also with a few exceptions worked whole heartedly to carry out what was required while the inspectorate staff in the back ground have carried out their arduous and often dull duties in a manner worthy of great praise.

Government were pleased to confer the title of Rao Sahib on M.R.Ry. N. Ranganatha Achariyar Avargal, B.A., B.L., Deputy Registrar, Gudlavalleti Venkataratnam Pantulu Garu, President of the Land Mortgage Bank at Gudlavalleru in the Kistna District, and M.R.Ry. V. S. Srinivasa Ayyar Avargal, President of the Tanjore Co-operative Central Bank.

I regret to record the death of M.R.Ry. K. Sivasubrahmanya Pillai Avargal, B.A., my Personal Assistant and Deputy Registrar.

XII.—MISCELLANEOUS.

87. The Seventeenth Provincial Co-operative Conference was held soon after the close of the co-operative year under the Presidentship of Diwan Bahadur T. Ragavayya Garu, Diwan of Pudukottah. A conference of urban banks in the Tamil districts, Malabar and South Kanara was held at Erode with M.R.Ry. A. Ranganatha Mudaliyar Avargal, M.L.C., as Chairman. There were 2 conferences of Bankers and 2 Departmental conferences at which the President of the Provincial Co-operative Union was also present. A number of conferences of District Federations and Central Banks besides taluk and union conferences were held.

His Excellency the Governor of Madras opened the Conjeeveram Central Bank buildings, the cost of which was estimated at Rs 45,000.

88. The following officers from other Provinces visited this Province to study the progress of the co-operative movement:—

G. W. Paterson, Esq., of the Gold Coast.
J. A. Maybin, Esq., from Ceylon.
E. S. Boyd, Esq., from the Federated Malaya States.

A batch of six officers from Ceylon and two probationers from Hyderabad were given training on the working of societies in this Province.

89. There are at present one Sub-Deputy Registrar, 12 Senior Inspectors and 35 Junior Inspectors on foreign service, under 15 district banks, 18 Federations, 11 audit unions and 4 other institutions.

90. The Government sanctioned during the year a sum of Rs. 1,550 to the following societies for the maintenance of public libraries:—

Names of societies.	Amount sanctioned.
	RS.
1. The Madras Provincial Co-operative Union ...	400
2. The Hood Co-operative Institute	400
3. The Nilgiris Public Servants' Co-operative Society.	200
4. The Alamuru Local Co-operative Union.	200
5. The South Arcot Central Bank	200
6. The Villupuram Co-operative Supervising Union.	100
7. The Kurnool District Council of Supervision ...	50
Total ...	1,550

XIII.—ATTITUDE OF THE PUBLIC.

91. The feeling between officials and non-officials continues cordial and my thanks and acknowledgments are due to a very large and increasing number of honorary workers who have done so much to develop the Co-operative movement and to assist in the pruning and weeding that has been necessary in the last two or three years. I am indebted also to the officers of the Imperial Bank of India in this Presidency for their valuable advice in matters of finance. Relations with other departments are satisfactory.

I have the honour to be,
Sir,
Your most obedient servant,
H. M. HOOD,
Registrar.

APPENDICES.

APPENDIX No. 1.—*General Summary of Progress of Co-operative Societies in 1928–29.*

SECTION I.—WORKING CAPITAL OF SOCIETIES ON 30TH JUNE 1929.

—	Provincial Bank (1).	Central Banks (81).	Supervising unions (448).*	Agricultural societies. Credit (12,382).	Purchase and production (174).	Others (391).	Total of Agricultural Societies (12,947).	Non-agricultural societies. Credit (1,144).	Purchase and production. (270).	Others (245).	Total of Non-agricultural Societies (1,659).	Total, 1928–29 (15,086).	Total, 1927–28 (14,510).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Share capital	6,13,750	52,08,630	...	74,56,834	2,77,577	1,14,544	78,48,955	63,78,576	3,20,828	11,09,244	78,08,648	2,14,79,983	1,97,29,036
Deposits of members	†84,12,488	3,50,97,362	...	9,38,561	34,255	9,898	9,82,709	59,43,630	17,09,360	22,576	76,75,566	5,21,68,125	4,81,64,586
Loans from other societies	47,75,068	1,56,93,818	...	4,61,91,106	3,29,418	72,412	4,65,92,936	26,35,799	1,39,826	1,36,355	29,11,980	6,99,73,802	6,61,90,010
Loans and deposits of non-members (individuals, etc.)	...	...	...	21,81,088	24,581	44	22,05,713	74,24,419	24,700	54,339	75,03,458	97,09,171	88,59,774
Loans from Government	.	...	...	10,32,188	38,837	2,10,185	12,81,210	8,534	1,150	21,08,114	21,12,798	33,94,008	28,91,572
Reserve fund	9,00,000	16,25,242	...	39,46,735	42,772	18,076	40,07,583	15,92,965	2,11,562	91,094	18,95,621	84,28,446	69,62,699
Total working capital on 30th June 1929.	1,47,01,306	5,76,25,052	7,78,60,988	6,17,46,512	7,47,440	4,25,154	6,29,19,106	2,39,78,923	24,07,426	35,21,722	2,99,08,071	16,51,53,535	..
Total working capital on 30th June 1928.	1,38,42,399	5,42,94,318	7,14,51,821	5,73,80,918	8,05,147	3,90,688	5,85,76,753	2,17,60,032	8,78,540	29,45,635	2,55,84,207	...	15,22,97,677
Divisible profit 1928–29	2,42,807	10,94,974	...	12,38,208	20,419	12,207	12,70,829	9,07,206	57,681	92,378	10,57,265	+ 36,65,875	+ 31,95,520
Loss unrecouped	...	...	...	11,77,087	45,224	16,753	12,39,064	30,051	39,322	61,638	1,31,011	− 13,70,075	− 12,81,369
Reserve fund including additions to be made as per audit order of 1928–29...	9,60,702	18,98,968	...	46,17,846	48,602	23,151	46,89,599	18,37,104	2,25,177	1,12,348	21,74,629	97,23,918	82,18,439
Value of goods purchased as owner ...	...	...	...	...	2,84,688	..	2,84,688	...	24,20 024	...	24,20,024	26,54,712	25,41,899
Value of goods purchased as agent ...	...	...	...	1,30,718	88,102	...	2,18,820	...		...	...	2,18,820	1,84,595
Value of goods sold as owner	...	...	...	...	2,54,292	...	2,54,292	...	25,48,498	...	25,48,498	28,02,785	26,66,876
Value of goods sold as agent	...	..	...	5,67,081	18,20,822	...	18,87,858	..	15,659	...	15,659	19,03,012	4,12,189

* This includes seven propagandist unions, twleve audit unions and twenty-five federations of unions.
† Includes non-members deposits in the case of Provincial and Central Banks.

SECTION II.—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1928–29.

—	Demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Collection. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Balance. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Percentage of balance to demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	RS.	RS.	RS.	RS.	RS. (a)	RS. (b)	RS. (c)	RS.	RS.	RS.	RS.	RS.			
Principal including arrears	4,24,88,589	3,65,91,447	2,13,98,859	10,04,78,895	3,42,75,049	2,16,88,232	1,76,45,418	7,36,08,699	82,13,540	1,49,03,215	37,53,441	2,68,70,196	19·33	40·72	17·53
Interest due in previous years	1,89,319	35,27,354	5,98,971	43,15,644	1,34,832	15,86,181	3,14,060	20,35,098	54,487	19,41,173	2,84,891	22,80,551	28·78	55·03	47·56
Interest due in 1928–29.	43,48,941	56,35,334	22,46,327	1,22,30,609	42,21,488	36,26,876	18,90,532	97,38,896	1,27,453	20,08,458	3,55,795	24,91,706	2·93	35·64	15·84

(a) Includes extension of time given for Rs. 11,62,376 (b) for Rs. 6,54,676 and (c) for Rs. 3,49,797.

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

—	Demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Collection. Provincial and Central Banks	Agricultural.	Non-agricultural.	Total.	Balance. Provincial and Central Banks.	Agricultural.	Non-agricultural.	Total.	Percentage of balance to demand. Provincial and Central Banks.	Agricultural.	Non-agricultural.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	RS.	RS.	RS.	RS.	RS. (a)	RS. (b)	RS. (c)	RS.	RS.	RS.	RS.	RS.			
Principal including arrears	3,44,98,497	3,21,92,935	1,93,17,160	8,04,91,171	2,67,37,523	1,84,43,870	1,58,89,225	5,56,53,197	77,60,974	1,37,49,065	33,27,985	2,48,37,974	22·50	42·71	17·31
Interest due in previous years	1,79,425	30,31,234	5,44,745	37,54,858	1,66,874	13,01,740	2,52,161	17,19,762	42,551	17,29,494	2,62,584	20,34,596	23·72	57·05	48·20
Interest due in 1927–28.	39,51,272	43,34,967	20,04,767	1,02,90,501	38,18,801	30,66,241	16,50,713	79,75,453	1,32,471	17,68,726	3,54,054	22,55,048	3·35	36·59	17·66

(a) Includes extension of time given for Rs. 13,10,612, (b) for Rs. 5,77,896 and (c) for Rs. 3,14,248.

APPENDIX No. 2.—*Synopsis of Loans in Agricultural and Non-Agricultural Societies (other than Central Banks) in 1928–29 and 1927-28.*

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

Loans.	Agricultural, 1928-29.		Agricultural, 1927-28.		Non-agricultural, 1928-29.		Non-agricultural, 1927-28.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
(1) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses.	51,81,502	20·62	45,28,648	17·68	5,12,316	2·57	6,99,288	3·88
For purchase of cattle	15,49,620	6·17	16,58,200	6·49	1,42,490	·72	1,57,279	0·87
For payment of kists ...	16,87,499	6·73	14,82,255	5·79	52,820	·26	65,098	0·36
For improvement of lands.	12,27,586	4·89	12,04,632	4·70	1,85,147	·93	2,21,884	1·23
For purchase of raw materials for industries.	1,22,182	·49	1,33,184	0·52	1,07,739	·54	1,03,377	0·57
For trade	22,47,071	8·95	21,54,614	8·42	34,03,229	17·08	26,09,135	14·48
For education	69,111	·24	52,120	0·20	1,90,219	·95	1,99,098	1·11
For house building ...	10,41,034	4.14	9,25,787	3·62	18,26,733	9·17	16,06,752	8·93
For manufacture and purchase of country carts.	74,137	·30	94,476	0·37	56,337	·28	1,00,299	0·56
For purchase of lands ...	12,01,104	4·78	12,24,714	4·78	4,55,601	2·29	3,28,966	1·83
For food and necessaries of life	20,68,664	8·25	16,96,669	6·63	40,35,507	20·25	36,20,557	20·09
Total, productive	1,64,69,519	65·56	1,51,50,309	59·20	1,09,67,036	55·04	97,11,678	53·89
For paying off debts (prior)	82,01,854	32·66	1,00,04,436	39·07	63,68,399	31·97	58,43,434	32·43
For marriages	3,28,381	1·31	2,91,080	1·14	17,51,236	8·79	11,22,087	6·22
For other ceremonies ...	43,815	·17	54,151	0·21	2,69,586	1·35	2,42,285	1·34
For litigation	...	..	...	...	...	...	...	...
For other non-productive purposes	75,044	·30	98,715	0·38	5,67,305	2·85	11,02,421	6·12
Total, non-productive	4,47,240	1·78	4,43,946	1·73	25,88,127	12·99	27,66,793	15·38
Grand total	2,51,18,613	100·00	2,55,96,790	100·00	1,99,24,212	100·00	1,80,21,905	100·00
(2) VALUE.								
Loans not exceeding Rs. 50	32,55,214	12·96	34,09,630	13·32	22,87,286	11·48	21,50,580	11·94
Loans exceeding Rs. 50, but not Rs. 100 ...	40,21,418	16·01	40,53,889	15·83	29,13,681	14·62	26,89,938	14·92
Loans exceeding Rs. 100, but not Rs. 250 ...	57,96,803	23·04	58,91,678	23·01	44,28,784	22·28	42,78,703	23·74
Loans exceeding Rs. 250 ...	1,20,55,178	47·99	1,22,43,583	47·84	1,02,94,361	51·62	89,02,684	49·40
Total ...	2,55,18,613	100·00	2,56,96,790	100·00	1,99,24,212	100·04	1,80,21,905	100·00

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

Loans.	Agricultural, 1928-29.		Agricultural, 1927-28.		Non-agricultural, 1928-29.		Non-agricultural, 1927-28.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
(1) SECURITY.	RS.		RS.		RS.		RS.	
Loans on security of deposits	56,489	·10	59,788	0·11	6,56,261	2·75	4,91,130	2·30
Loans on pledge of movables	12,43,982	2·25	11,45,735	2·23	51,828	·22	55,377	0·25
Loans on mortgage of immovable properties ...	2,54,77,950	46·06	2,63,71,891	51·36	92,08,499	38·62	81,52,917	38·26
Loans on joint security of two or more members.	2,82,70,892	51·10	2,35,19,790	45·81	1,38,34,990	58·05	1,17,74,101	55·25
Loans on simple bond of borrowers	2,72,460	0·49	2,51,613	0·49	84,356	·35	8,39,848	3·94
Total ...	5,53,21,773	100·00	5,13,48,817	100·00	2,38,35,939	100·00	2,13,13,373	100·00
(2) PERIOD.								
Loans not exceeding one year	1,56,39,556	28·27	1,32,55,649	25·81	49,24,256	20·66	47,82,391	22·44
Loans exceeding one year, but not two years ...	49,43,595	8·94	55,79,428	10·86	67,13,335	28·17	59,71,073	28·02
Loans exceeding two years, but not five years ...	2,12,52,265	38·41	2,01,20,095	39·19	78,25,927	32·83	71,15,788	33·39
Loans exceeding five years	1,34,86,357	24·38	1,23,93,645	24·14	43,72,411	18·34	34,44,121	16·15
Total ...	5,53,21,773	100·00	5,13,45,517	100·00	2,38,35,929	100·00	2,13,13,373	100·00

APPENDIX No. 3.— Members, 1928–29.

District.	At the beginning of the year.	Admitted during the year. Individuals. New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Removed during the year. Individuals. Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).	At the end of the year (columns 2+6−12).	Of the number in column 13. Agriculturists.	Non-agriculturists.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Provincial Bank	184	...	...	..	...	...	...	...	...	...	...	184	..	184
Central Banks	3,221	69	15	149	233	5	34	..	...	88	127	3,327	872	2,186
Agricultural Societies.														
Anantapur	25,760	1,025	17	1	1,043	967	298	9	31		1,305	25,498	17,785	8,675
Arcot, North	31,369	4,082	37	10	4,129	2,620	239	9	195	13	3,076	32,422	27,838	2,184
Do. South	31,043	1,921	24	3	1,948	1,211	255	28	133	3	1,630	31,361	28,738	794
Bellary	10,912	1,734	18	2	1,754	761	114	8	15	2	900	11,766	9,771	788
Chingleput	43,039	3,351	25	33	3,409	1,567	458	70	114	37	2,241	44,207	37,688	3,280
Chittoor	9,075	897	9	3	909	771	40	74	107	3	995	8,989	6,845	597
Coimbatore	32,348	4,454	7	...	4,461	1,580	358	125	546	176	2,785	34,074	25,648	6,059
Cuddapah	6,593	245	6	1	252	221	110	..	16	2	349	6,496	5,177	578
Ganjām	16,989	4,975	13	10	4,998	680	178	33	137	18	1,046	20,941	16,884	3,042
Do. Agency	3,502	18	...	...	18	48	..	...	...	...	48	3,467	2,767	877
Gōdāvari, East	49,566	6,874	24	...	6,898	1,260	546	44	113	2	1,965	54,499	41,444	6,470
Do. Agency	534	159	1	...	160	11	4	...	...	...	15	679	561	99
Do. West	24,180	5,164	29	1	5,194	829	274	21	44	...	1,168	28,156	23,072	2,620
Guntūr	41,094	5,603	36	1	5,640	1,595	305	24	63	1	1,988	44,746	28,649	5,217
Kanara, South	37,225	2,387	2	4	2,393	1,118	325	65	1,933	84	3,525	36,093	22,290	9,320
Kistna	25,464	4,066	78	4	4,148	941	377	40	161	3	1,522	28,085	20,679	1,882
Kurnool	9,502	581	22	4	607	490	106	9	4	4	613	9,496	6,750	1,161
Madura	30,339	2,901	32	1	2,934	867	471	100	217	16	1,671	31,602	30,279	741
Malabar	44,436	3,150	25	...	3,175	1,132	533	62	433	110	2,270	45,841	27,140	12,942
Nellore	18,442	1,813	12	2	1,827	839	336	87	128	67	1,457	18,812	15,231	1,679
Nilgiris, The	1,756	538	...	3	541	136	31	...	1	...	168	2,129	2,122	7
Rāmnād	18,609	1,680	8	...	1,688	854	229	24	172	4	1,283	18,964	16,141	960
Salem	21,604	3,747	23	8	3,778	1,566	202	49	210	111	2,138	23,244	19,720	2,066
Tanjore	43,102	3,694	45	30	3,769	1,858	210	9	487	74	2,638	44,238	36,084	4,606
Tinnevelly	35,392	3,478	18	1	3,497	1,847	271	48	1,002	1	3,169	35,720	28,829	2,189
Trichinopoly	27,348	4,504	16	1	4,521	1,696	245	41	368	...	2,350	29,514	25,956	1,041
Visagapatam	15,777	2,730	17	2	2,749	481	313	50	216	...	1,060	17,466	15,232	1,410
Do. Agency	2,610	202	...	...	202	124	2	...	...	...	126	2,686	1,751	729
Total ...	657,545	75,918	539	125	76,582	28,015	6,825	1,024	6,846	736	48,446	690,681	540,516	76,858
Non-Agricultural Societies.														
Anantapur	3,997	581	1	5	587	266	34	6	62	6	374	4,210	721	2,247
Arcot, North	7,931	1,802	...	3	1,805	718	57	1	183	14	923	8,813	773	6,296
Do. South	9,552	1,107	...	6	1,113	741	31	...	310	17	1,099	9,566	568	7,252
Bellary	4,415	829	...	2	831	531	34	8	21	118	707	4,539	489	8,757
Chingleput	14,110	1,594	3	32	1,629	757	171	46	209	67	1,250	14,489	1,292	10,421
Chittoor	3,583	785	17	3	805	112	34	2	298	45	491	4,197	408	3,195
Coimbatore	9,842	2,284	1	44	2,329	562	62	26	452	86	1,188	10,983	1,391	8,560

Appendix No. 3.—Members, 1928-29—cont.

District.	Of the number in column 13—cont.		Of the number in column 14.					Of the number in column 18.							
	Mixed.	Total (columns 14 to 16).	Non-cultivating landlords.	Cultivating landlords.	Tenants.	Field labourers.	Total (columns 18 to 21).	Brahmans.	Non-Brahmans.	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Āndhras.	Other classes.	Total (columns 23 to 28).
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Provincial Bank	...	184	...	...	...	...	...	139	38	5	2	...	...	184
Central Banks	769	3,327	255	114	3	...	372	2,199	838	218	27	...	45	3,327
Agricultural Societies.														
Anantapur	4,028	25,488	3,308	12,325	1,442	710	17,785	1,775	19,404	896	1,670	1,824	419	25,488
Arcot, North	2,405	32,422	2,084	24,474	685	690	27,933	2,053	25,517	415	1,123	2,470	844	32,422
Do. South	1,829	31,361	1,399	22,927	1,740	2,672	28,738	2,000	21,618	852	1,050	5,724	117	31,361
Bellary	1,257	11,766	2,275	6,539	590	367	9,771	673	8,466	338	560	1,169	560	11,766
Chingleput	3,289	44,207	3,062	31,718	1,658	1,205	37,638	3,419	31,451	1,532	687	6,836	272	44,207
Chittoor	1,547	8,989	870	5,569	323	88	6,845	678	6,916	227	544	548	76	8,989
Coimbatore	2,367	34,074	2,335	20,112	1,899	1,302	25,648	987	29,887	816	409	2,232	243	34,074
Cuddapah	746	6,496	699	3,959	158	361	5,177	345	3,579	1,665	461	366	80	6,496
Ganjām	1,515	20,941	3,285	11,479	1,336	184	16,284	2,709	17,878	20	32	269	33	20,941
Do. Agency	323	3,467	605	1,798	145	219	2,767	53	1,811	25	4	...	1,574	3,467
Gōdāvari, East	6,685	54,499	4,663	16,625	5,477	14,679	41,444	4,321	27,996	1,004	393	20,382	318	54,499
Do. Agency	19	679	157	366	34	4	561	60	539	6	28	39	7	679
Do. West	2,464	28,156	2,725	16,768	2,330	749	23,072	2,277	20,133	1,443	1,437	2,705	161	28,156
Guntūr	10,880	44,746	5,366	19,040	2,909	1,334	28,649	3,783	20,052	14,891	1,727	3,701	1,092	44,746
Kanara, South	4,483	36,098	2,024	6,896	11,960	1,410	22,290	6,561	18,289	4,601	4,283	1,888	478	36,098
Kistna	5,574	28,085	1,339	17,381	637	1,822	20,679	2,614	17,727	2,870	618	4,027	199	28,085
Kurnool	1,585	9,496	889	5,157	446	258	6,750	372	5,782	1,564	866	7[illegible]9	218	9,496
Madura	582	31,602	986	28,512	542	239	30,279	435	28,997	1,008	256	902	5,009	31,602
Malabar	5,259	45,341	1,809	6,851	16,064	2,416	27,140	1,081	29,230	1,860	12,484	698	38	45,341
Nellore	1,902	18,812	3,136	11,099	656	340	15,232	1,396	11,837	1,125	1,177	2,469	308	18,812
Nilgiris, the	...	2,129	...	2,007	...	115	2,122	1	2,111	17	...	...	...	2,129
Rāmnād	1,868	18,964	1,342	13,786	659	404	16,141	778	14,015	1,309	402	2,106	354	18,964
Salem	1,458	23,244	1,561	17,783	227	149	19,720	1,292	19,447	266	747	1,871	121	23,244
Tanjore	3,548	44,238	3,833	16,619	4,633	10,999	36,084	5,281	23,570	1,780	1,294	12,065	298	44,238
Tinnevelly	4,752	35,720	2,084	24,786	1,458	501	28,829	1,127	25,548	4,451	755	3,621	218	35,720
Trichinopoly	2,517	29,514	1,926	21,945	1,459	626	25,956	2,799	21,824	1,820	547	2,485	39	29,514
Vizagapatam	824	17,466	771	13,582	381	498	15,232	1,066	15,668	45	82	598	7	17,466
Do. Agency	206	2,686	158	1,032	495	71	1,751	263	1,859	20	32	80	432	2,686
Total	78,807	690,681	54,786	381,080	60,798	43,907	540,516	50,652	465,601	45,951	38,658	81,769	18,050	690,681
Non-Agricultural Societies														
Anantapur	1,243	4,210	241	308	143	29	721	833	1,678	351	1,048	276	29	4,210
Arcot, North	1,244	3,818	245	364	87	77	773	1,468	4,440	765	954	504	182	3,818
Do. South	1,746	9,566	115	390	45	18	568	2,311	5,737	475	800	171	72	9,566
Bellary	298	4,539	175	163	121	30	489	885	2,036	192	1,077	279	70	4,539
Chingleput	2,776	14,489	763	346	45	128	1,292	2,342	8,979	883	1,078	848	359	14,489
Chittoor	594	4,197	117	246	32	13	408	1,112	2,152	284	594	42	13	4,197
Coimbatore	1,032	10,983	463	585	233	110	1,391	3,045	5,766	888	695	825	269	10,983

APPENDIX No. 3.—*Members*, 1928–29—cont.

District.	At the beginning of the year.	Admitted during the year.				Removed during the year.						At the end of the year (columns 2+6−12).	Of the number in column 13.	
		Individuals.				Individuals.								
		New admissions.	Representatives in interest of deceased members.	By transfer of shares.	Total (columns 3 to 5).	Voluntary withdrawals.	Deaths.	Expulsion due to misconduct.	Expulsion due to default.	Transfer of shares.	Total (columns 7 to 11).		Agriculturists.	Non-agriculturists.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Non-Agricultural Societies—cont.														
Cuddapah ...	3,834	570	...	...	570	233	37	...	2	...	272	4,132	431	3,416
Ganjām ...	6,563	1,249	1	2	1,252	348	57	6	51	12	474	7,341	446	6,594
Gōdāvari, East ...	6,416	1,474	1	2	1,477	434	45	26	42	2	549	7,344	182	5,918
Do. West ...	2,298	646	1	...	647	204	14	9	...	...	227	2,718	300	1,943
Do. Agency ...	53	10	...	...	10	2	...	...	...	..	2	61	1	60
Guntūr ...	7,109	1,117	8	65	1,190	234	52	50	195	68	599	7,700	931	4,667
Kanara, South ...	9,709	889	...	29	918	284	84	18	494	97	927	9,700	1,074	7,782
Kistna ...	4,574	1,001	3	5	1,009	308	45	16	13	9	391	5,192	462	3,766
Kurnool ...	2,950	727	22	8	757	294	35	...	72	6	407	3,300	143	1,998
Madras ...	46,902	7,382	14	41	7,437	2,602	249	30	483	175	3,539	50,800	62	50,711
Madura ...	9,781	1,539	14	2	1,555	498	77	7	349	67	998	10,338	3,162	6,472
Malabar ...	10,144	1,404	5	13	1,422	680	68	18	147	58	961	10,605	706	9,197
Nellore ...	2,847	621	...	6	627	259	11	7	22	15	314	3,160	288	2,374
Nilgiris, the ...	2,427	981	..	.	981	249	8	..	...	81	338	3,070	238	2,389
Rāmnād ...	5,260	1,073	14	3	1,090	222	32	22	540	8	824	5,526	760	3,839
Salem ...	6,602	1,170	...	48	1,218	438	63	29	168	64	762	7,058	1,048	4,457
Tanjore ...	14,843	2,292	16	32	2,340	665	145	...	705	110	1,625	15,558	2,324	10,935
Tinnevelly ...	8,591	1,784	3	47	1,834	511	58	83	357	41	1,050	9,375	1,429	6,249
Trichinopoly ...	16,624	3,891	...	1	3,892	1,133	33	1	1,971	44	3,182	16,834	960	15,200
Vizagapatam Section ...	8,609	2,889	1	1	2,891	792	75	1	312	5	1,185	10,815	842	8,971
Do. Agency ...	215	7	...	..	7	59	...	...	...	..	59	163	4	156
Total ...	230,081	40,698	125	400	41,223	14,081	1,606	412	7,408	1,205	24,712	246,592	21,410	198,817
Grand total ...	891,031	116,686	675	677	118,038	42,101	8,465	1,436	14,254	2,029	68,285	940,784	562,298	277,545

Appendix No. 3.— *Members*, 1928-29—cont.

District.	Of the number in column 13—cont.		Of the number in column 14.					Of the number in column 18.						
	Mixed.	Total (column 14 to 16).	Non-cultivating landlords.	Cultivating landlords.	Tenants.	Field labourers.	Total (column 18 to 21).	Brahmans.	Non-Brahmans.	Christians.	Muhammadans.	Ādi-Drāvidas and Ādi-Āndhras.	Other classes.	Total (columns 23 to 28).
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Non-Agricultural Societies—cont.														
Cuddapah	285	4,182	45	386	...	..	431	816	1,165	752	1,115	172	112	4,182
Ganjām	301	7,341	67	318	61	..	446	1,908	4,658	189	317	290	34	7,341
Gōdāvari, East	1,269	7,344	60	81	21	...	162	2,187	3,254	1,085	325	428	65	7,344
Do. West	475	2,718	25	254	16	5	300	829	975	681	157	40	36	2,718
Do. Agency	...	61	...	1	...	...	1	33	23	2	2	1	...	61
Guntūr	2,102	7,700	259	482	118	74	931	1,883	2,763	1,660	879	499	16	7,700
Kanara, South	844	9,700	180	302	310	282	1,074	2,501	3,418	2,657	786	262	81	9,700
Kistna	984	5,192	84	290	23	65	463	1,688	1,958	854	157	446	99	5,192
Kurnool	1,159	3,300	10	98	15	20	143	615	1,112	482	1,007	43	41	3,300
Madras	27	50,800	6	34	22	...	62	11,957	22,349	6,892	4,078	4,472	1,052	50,800
Madura	709	10,843	402	2,601	56	103	3,162	2,519	5,112	571	768	111	1,267	10,843
Malabar	702	10,605	64	113	243	287	700	895	7,299	867	864	632	48	10,605
Nellore	508	3,160	155	85	28	15	283	942	870	555	478	208	57	3,160
Nilgiris, the	443	3,070	.0	218	...	...	238	289	1,176	756	140	608	101	3,070
Rāmnād	927	5,526	250	408	71	31	760	1,646	3,117	384	247	29	153	5,526
Salem	1,558	7,058	598	249	99	67	1,048	1,764	3,896	326	779	267	26	7,058
Tanjore	2,294	15,558	920	968	161	240	2,324	4,301	8,989	685	726	558	354	15,558
Tinnevelly	1,697	9,875	361	858	124	91	1,429	1,935	4,708	1,997	328	153	254	9,875
Trichinopoly	674	16,834	218	599	125	18	960	3,969	7,973	3,216	1,126	397	153	16,834
Vizagapatam Section	502	10,315	261	394	162	25	842	3,253	5,909	366	359	419	9	10,315
Do. Agency	3	163	4	...	...	...	4	77	86	...	...	...	...	163
Total ...	26,865	246,592	6,108	11,171	2,868	1,768	21,410	58,048	121,588	28,610	20,874	12,475	5,002	246,592
Grand total ...	100,941	940,784	61,094	392,365	68,164	45,675	562,298	111,033	588,065	74,784	54,561	94,244	18,097	940,784

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

1928–29.

District.	Principal.						Interest.		
	Long term.			Short term.					
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
Agricultural Societies.	RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur	8,94,285	6,52,878	73·00	1,97,897	1,19,802	60·54	1,50,960	7,550	5·00
Arcot, North ...	14,26,945	4,05,650	28·43	2,41,222	33,109	13·78	2,95,070	2,601	·88
Do. South	11,71,770	7,02,217	59·93	1,85,499	64,801	34·98	2,11,819	17,934	8·47
Bellary	4,60,015	2,51,476	54·67	59,479	13,346	22·44	79,690	8,628	10·83
Chingleput	16,41,614	6,14,779	37·45	3,52,424	30,774	8·73	4,04,627	170	·04
Chittoor .. .	5,63,812	4,28,542	76·08	29,004	21,996	75·84	82,979	9,330	11·24
Coimbatore	9,97,610	2,17,408	21·79	5,32,604	81,388	15·28	2,10,131	6,019	2·86
Cuddapah	2,68,261	23,624	8·80	47,981	33,306	69·42	60,544	27,995	46·24
Ganjām	6,06,967	41,368	6·81	69,039	4,991	7·23	94,511	744	·79
Gōdāvari, East ...	6,41,495	29,207	4·51	21,98,516	1,50,654	6·85	2,49,578	4,354	1·74
Do. West ..	7,89,265	40,870	5·18	10,90,692	82,415	29·72	1,82,127	3,428	1·88
Guntūr	4,95,105	1,40,461	28·37	10,09,102	1,20,212	11·91	1,98,005	7,370	3·72
Kanara, South ...	50,492	305	·60	8,24,152	1,42,809	17·26	77,746	4,187	5·38
Kistna	7,44,711	1,43,545	19·26	8,00,177	67,849	8·48	1,76,727	4,125	2·34
Kurnool	2,80,296	1,61,487	57·58	46,516	23,269	50·02	54,567	4,242	7·49
Madura	5,99,180	2,58,764	43·19	91,441	8,518	9·32	1,40,047	41,607	29·71
Malabar	4,86,425	2,88,388	59·29	65,505	19,452	29·70	1,06,350	18,097	17·02
Nellore	4,11,765	1,55,840	37·73	6,61,732	1,65,204	24·97	1,25,156	10,598	8·47
Nilgiris, the	55,928	7,691	13·75	8,044	290	3·60	10,688	...	...
Rāmnād	[illegible],35,190	3,26,848	51·46	1,52,384	29,882	19·61	1,31,709	16,796	1·275
Salem	9,15,864	4,55,704	49·76	1,69,272	41,951	24·79	1,83,781	5,577	3·04
Tanjore	11,44,405	5,02,826	43·94	5,31,861	19,227	3·61	2,07,586	11,698	5·63
Tinnevelly	6,90,775	2,34,581	33·96	7,11,068	1,36,531	19·20	1,69,684	11,032	6·50
Trichinopoly	11,09,993	2,14,875	13·36	5,81,814	13,067	2·25	2,73,793	2,901	1·09
Vizagapatam ...	21,016	4,774	22·72	7,27,104	1,60,511	22·08	72,050	4,929	6·84
Vizagapatam Agency Section.	...	...	...	3,280	...	...	458	...	...
Ganjām Agency ...	...	...	...	2,667	...	..	...	...	...
Gōdāvari do. ...	1,000	...	...	...	798	2·99	2,478	10	·40
Non-Agricultural Societies.									
Anantapur	33,756	6,521	19·32	4,98,398	19,570	3·93	20,102	383	1·91
Arcot, North	3,57,170	11,640	3·26	63,769	3,101	4·86	35,303	1,147	3·25
Do. South	3,90,713	38,742	9·92	5,12,045	3,117	·61	57,731	1,125	1·94
Bellary	63,886	14,614	22·88	41,652	240	·58	11,942	295	2·47
Chingleput	18,59,514	5,266	·39	67,036	3,651	5·45	55,021	..	...
Chittoor	25,512	4,442	17·41	9,23,974	10,215	1·11	39,428	46	·12
Coimbatore	28,360	3,058	13·09	13,62,953	1,102	·08	36,386	1,582	4·35
Cuddapah	35,590	9,940	27·93	1,44,318	763	·53	15,498	108	·69
Ganjām	69,749	970	1·39	1,82,887	764	·42	16,060	...	...
Gōdāvari, East ...	28,926	1,806	6·24	3,22,879	12,931	4·00	17,881	2,505	14·01
Do. West ...	7,850	310	3·95	17,409	1,858	10·67	1,848	71	3·84
Guntūr	29,394	2,966	10·09	5,57,057	14,957	2·68	39,223	804	2·05

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

1928–29—*cont.*

District.	Principal.						Interest.		
	Long term.			Short term.					
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
Non-Agricultural Societies—cont.	RS.	RS.		RS.	RS.		RS.	RS.	
Kanara, South ..	1,82,570	835	·46	5,64,500	6,827	1·21	49,490	782	1·58
Kistna	29,016	3,879	13·37	3,42,221	1,641	·48	13,078	183	1·39
Kurnool	49,420	7,431	15·04	87,264	3,094	8·80	6,331	129	2·04
Madras	6,58,078	23,254	3·56	22,21,877	1,878	·08	1,59,782	1,098	·68
Madura	2,85,289	9,460	3·31	11,14,590	63,855	5·73	43,242	1,446	3·34
Malabar	15,836	5,448	34·47	1,57,429	1,087	·69	12,650	1,261	9·97
Nellōre	66,081	14,811	22·41	94,588	192	·20	14,665	161	1·09
Nilgiris, The	8,554	...	..	82,800	...	...	5,525	...	...
Rāmnād	2,19,294	8,264	3·77	6,57,753	691	·10	29,982	2,123	7·08
Salem	1,14,404	16,886	14·76	15,88,565	80,741	2·00	64,922	1,404	2·16
Tanjore	2,48,307	25,603	10·31	9,01,410	11,774	1·31	52,884	1,466	2·81
Tinnevelly	1,83,052	13,199	7·21	10,74,842	7,908	·73	36,972	3,465	9·37
Trichinopoly ...	4,07,652	2,947	·72	8,25,444	...	...	75,588	...	...
Vizagapatam ...	22,466	...	...	3,50,315	4,978	1·42	18,418	25	·14
Vizag. Agency Sec. ...	...	...	...	...	...	...	...	...	...
Ganjam do.	...	...	...	...	...	..	...	...	...
Gōdāvari do.	120	120	100	540	250	46·3	68	56	82·35

Appendix No. 4—Section II.—*Percentage of overdues by primary societies to individual central banks, towards principal, arrear, interest and current interest for* 1928–29.

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.		
	B.—Central Banks.				
1	Anantapur District Co-operative Central Bank, Limited, No. 3231.	70·59	16·36	18·78	2·78
2	North Arcot District Co-operative Central Bank, Limited, Vellore, No. 2161.	24·67	14·59	39·92	0·19
3	South Arcot District Co-operative Central Bank, Limited, No. 1844.	56·00	13·87	47·20	5·05
4	Hospet Co-operative Central Bank, Limited (Bellary District), No. 5398.	48·32	11·21	30·18	6·91
5	Chinglepat District Co-operative Central Bank, Limited, Conjeeveram, No. 1560.	35·78	1·55	...	...
6	Chittoor District Co-operative Central Bank, Limited, No. 5230.	68·33	31·51	16·73	7·54
7	Coimbatore District Urban Bank, Limited, No. 427.	19·64	8·18	35·72	0·78
8	Cuddapah District Co-operative Central Bank, Limited, No. 3233.	65·16	46·09	71·84	27·46
9	Ganjām District Co-operative Banking Union, Limited (Berhampore), No. 1928.	11·80	8·19	29·56	0·99
10	Aska Central Co-operative Banking, Union Limited (Ganjām District) No. 2569.	...	...	...	...
11	Gōdāvari District Co-operative Bank, Limited, Cocanada, No. 2351.	32·48	19·84	13·84	4·18
12	Rajahmundry Central Co-operative Bank, Limited (Gōdāvari District), No. 4200.	11·99	6·16	9·84	0·98
13	Ramachandrapuram Co-operative Central Bank, Limited (Gōdāvari District), No. 4201.	2·54	2·82	...	0·26
14	Sree Konaseema Co-operative Central Bank, Limited, Amalapuram, (Gōdāvari District), No. 4460.	1·75	4·56	...	...
15	Ellore Central Co-operative Bank, Limited (Gōdāvari West), No. 2965.	10·63	6·24	11·10	1·73
16	Guntūr District Co-operative Bank, Limited, No. 530.	21·57	12·15	17·18	3·63
17	South Kanara District Central Co-opera- Limited, No. 1113.	1·98	31·85	62·22	6·77
18	Kistna District Co-operative Bank, Limited, Masulipatam, No. 1442.	6·95	2·17	7·71	1·16
19	Visiavada Central Co-operative Banking Union Limited (Kistna District) No. 2967.	25·68	17·82	2·99	3·68
20	Kurnool District Co-operative Central Bank, Limited, No. 2411.	42·10	32·94	...	1·17
21	Madras Christian Central Co-operative Bank, Limited, No. 1674.	40·79	2·26	13·50	4·15
22	Madurā-Rāmnād Central Co-operative Bank, Limited, No. 975.	48·24	2·17	29·17	12·94
	B.—Central Banks—*cont.*				
23	Malabar District Co-operative Bank, Limited, No. 2411.	57·76	22·64	50·55	17·17
24	Nellore District Co-operative Banking Union, Limited, No. 2523.	31·14	16·46	7·15	5·30
25	Srivillipattūr Co-operative Banking Union, Limited (Rāmnād District), No. 5184.	41·13	15·25	...	·72
26	Salem District Urban Bank, Limited, No. 151.	48·38	13·09	32·01	2·11
27	Tanjore District Co-operative Bank, Limited, Kumbakōnam, No. 1023.	29·98	3·40	9·59	0·50
28	Tanjore District Co-operative Central Bank, Limited (Tanjore), No. 5214.	59·65	11·51	15·97	3·76
29	Tinnevelly District Co-operative Banking Union, Limited, No. 2690.	33·70	15·76	18·90	5·13
30	Trichinopoly District Urban Bank, Limited, No. 178.	19·83	4·20	3·55	1·13
31	Visagapatam District Co-operative Banking Union, Limited, Vizianagram, No. 1764.	23·24	19·76	1·18	3·89

APPENDIX No. 5—SECTION I.—*Demand, balance and percentage of loans due by members to Agricultural and Non-Agricultural Credit Societies, 1928–29.*

District.	Out of principal.												Out of interest overdue at the end of the previous year.		Out of interest accrued and fallen due during the year.	
	1927–28.						1928–29.									
	Long term.			Short term.			Long term.			Short term.						
	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	1927–28.	1928–29.	1927–28.	1928–29.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Agricultural Societies.	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.					
Anantapur ...	10,00,572	6,01,113	60·11	2,21,352	1,32,631	59·93	10,00,824	6,75,623	67·51	2,18,386	1,38,686	63·51	62·96	60	48·85	55
Arcot, North ...	17,48,444	10,32,005	59·04	3,31,267	1,44,036	43·48	18,30,515	9,64,769	52·71	3,77,022	1,32,839	35·24	54·97	51	48·94	41
Do. South ...	12,44,550	8,02,431	64·47	2,16,344	1,23,849	57·25	13,84,207	9,44,367	68·22	2,51,110	1,41,567	56·37	62·78	59	47·55	55
Bellary ...	4,97,848	2,95,175	59·29	55,054	25,455	46·23	5,60,767	3,24,939	57·96	75,726	33,675	44·47	37·63	45	38·40	47
Chingleput ...	19,27,712	10,77,687	55·92	2,32,989	85,440	31·31	22,62,045	13,27,517	58·69	3,05,052	95,221	31·22	58·62	56	36·85	39
Chittoor ...	5,76,892	4,37,537	75·84	61,182	52,285	85·46	5,79,434	3,75,371	64·78	58,157	44,081	75·80	65·11	67	73·23	59
Coimbatore ...	10,99,033	5,07,477	46·18	7,33,785	2,62,522	35·76	11,88,062	4,58,775	38·62	6,88,736	2,22,740	32·34	56·50	49	24·89	28
Cuddapah ...	3,54,894	2,78,443	78·45	49,651	38,284	77·11	3,98,536	3,39,074	85·08	71,814	56,248	78·33	71·42	78	72·48	73
Ganjām ...	4,34,034	80,360	18·51	2,21,073	34,512	15·61	6,32,988	91,328	14·43	1,76,144	36,270	20·58	43·36	45	11·75	12
Gōdāvari, East.	6,42,694	1,27,235	19·79	18,30,729	3,16,670	17·30	8,54,509	2,00,637	23·48	24,16,013	4,58,202	18·97	32·20	28	12·74	16
Do. West.	5,82,200	94,956	16·31	12,59,226	1,17,559	9·33	7,02,326	99,172	14·12	17,38,969	1,32,347	7·61	29·13	28	15·92	9
Guntūr ...	5,75,860	2,16,652	37·62	10,87,105	2,63,894	24·28	6,15,480	2,15,845	35·07	13,26,613	2,49,764	18·88	31·69	20	23·41	19
Kanara, South.	87,371	37,865	43·34	14,18,760	5,84,816	41·25	1,39,910	53,358	38·14	11,90,556	4,67,153	39·24	48·46	40	24·87	8
Kistna ...	8,02,261	2,38,598	29·74	7,73,625	2,08,953	27·01	7,93,169	2,07,620	26·18	11,99,936	2,34,318	19·53	42·79	33	25·39	28
Kurnool ...	3,76,887	2,36,861	62·93	66,449	43,196	65·00	4,02,248	2,50,582	62·30	66,690	44,159	66·22	47·18	77	62·54	59
Madura ...	7,72,891	4,74,089	61·34	1,11,190	40,684	36·59	8,66,573	5,24,998	60·58	1,41,648	44,216	31·22	61·98	58	51·64	52
Malabar ...	4,76,820	2,77,534	58·06	7,64,654	4,74,376	62·04	4,42,169	2,82,414	63·87	8,47,081	5,23,483	61·80	62·76	46	37·86	47
Nellore ...	3,06,843	1,36,720	44·56	6,05,465	2,01,480	33·28	4,39,766	2,05,380	46·70	8,10,701	2,47,460	30·53	62·97	53	51·18	43
Nilgiris, The ..	1,08,938	70,173	64·62	16,680	9,682	58·05	89,907	56,660	63·03	20,511	10,687	53·08	47·86	60	59·60	47
Rāmnād ...	6,57,913	3,82,127	58·08	1,78,128	87,885	49·34	7,83,977	4,73,768	60·43	1,80,303	80,327	44·55	63·61	61	46·81	49
Salem ...	9,19,364	5,58,228	60·29	2,64,423	1,59,297	60·25	10,03,009	5,52,263	55·06	2,20,656	1,26,800	57·64	55·07	56	45·68	38
Tanjore ...	13,87,916	7,02,651	50·62	5,75,612	1,28,580	20·60	14,66,737	8,13,048	55·43	6,35,167	1,49,904	23·77	61·76	66	48·04	45
Tinnevelly ...	7,98,609	3,12,784	39·17	6,38,266	92,973	14·56	8,59,541	4,24,241	49·36	7,71,430	1,90,013	24·63	53·10	51	25·39	36
Trichinopoly ...	14,31,284	6,48,967	45·35	4,21,419	85,839	20·36	16,14,464	6,93,663	42·96	5,11,632	86,038	16·82	63·19	55	28·89	26
Vizagapatam ...	3,538	296	8·37	6,66,185	2,13,306	32·19	24,564	6,563	26·73	8,40,416	2,24,567	26·72	50·36	30	12·69	13
Gōdāvari Agency.	...	...	...	15,048	855	5·67	598	163	27·26	30,704	2,094	6·82	6·87	...	1·67	8
Vizagapatam Agency.	...	...	...	3,504	503	14·35	...	...	...	3,873	50	1·3	50·00	...	17·15	1
Ganjam Agency.	...	...	...	...	...	...	...	...	...	...	...	..	...	...	...	..

APPENDIX No 5.—SECTION I.—*Demand, balance and percentage of loans due by members to Agricultural and Non-Agricultural Credit Societies*, 1928–29—cont.

District.	Out of principal												Out of interest overdue at the end of the previous year.		Out of interest accrued and fallen due during the year.	
	1927–28.						1928–29.									
	Long term.			Short term.			Long term.			Short term.						
	Principal recoverable.	Balance.	Percentage of balance of demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	Principal recoverable.	Balance.	Percentage of balance to demand.	1927–28.	1927–28.	1927–28.	1927–28.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Non-Agricultural Societies.	RS.	RS.		RS.	RS.		RS.	RS.								
Anantapur ...	2,64,407	36,695	13·87	1,23,258	11,130	9·03	3,06,877	54,567	17·78	93,394	6,611	7·11	59·39	27	22·58	29
Arcot, North ...	5,61,353	1,72,862	30·70	93,069	13,444	14·44	5,98,932	2,02,473	37·14	1,51,605	14,955	9·86	55·03	73	28·24	19
Do. South ...	3,67,454	2,21,778	33·22	1,13,845	17,019	14·93	6,43,810	2,05,491	31·67	1,22,045	12,185	9·99	41·14	55	23·74	26
Bellary ...	1,67,975	45,202	26·92	38,248	11,735	30·69	1,67,897	43,264	27·55	87,554	12,345	14·09	19·47	9	26·12	27
Chingleput ...	6,33,733	74,300	10·30	71,598	10,073	14·07	7,43,173	1,54,392	27·03	93,414	21,956	23·51	48·53	40	10·08	14
Chittoor ...	3,61,788	1,45,949	40·34	73,753	16,518	22·39	4,67,161	1,90,499	40·78	90,382	16,239	18·00	46·02	37	18·72	15
Coimbatore ..	4,82,345	1,13,453	23·53	3,27,423	55,507	16·95	5,91,300	1,02,112	17·27	3,31,051	52,933	16·00	47·92	42	17·33	21
Cuddapah ...	2,46,529	73,243	29·70	76,611	15,340	20·02	2,95,319	75,900	25·39	95,481	19,262	20·17	53·10	44	10·06	14
Ganjām ...	1,61,012	54,416	33·79	1,16,339	24,524	21·09	1,62,543	60,686	37·30	1,33,705	18,102	13·51	58·41	59	26·18	24
Godāvari, East	1,22,545	22,857	18·65	1,78,002	24,573	13·80	2,20,814	46,230	20·93	2,12,374	43,287	20·37	51·99	53	18·98	10
Do. West	4,719	982	20·80	79,053	21,422	27·09	8,482	787	9·28	64,493	19,273	29·90	31·50	20	13·66	18
Guntūr ...	2,61,081	61,019	23·37	2,64,462	80,317	30·37	3,56,103	96,722	27·17	2,59,971	66,559	25·60	29·28	39	12·38	18
Kanara, South	2,70,749	48,543	17·72	8,75,476	2,38,783	26·70	2,84,556	62,528	21·97	7,82,372	1,71,679	21·95	56·23	60	16·08	8
Kistna ...	90,396	25,021	27·67	1,70,976	24,715	14·46	1,11,367	27,990	25·11	2,35,161	33,769	15·64	23·70	54	32·24	20

Kurnool ...	1,01,908	49,207	48·28	31,894	10,628	33·38	1,05,348	37,627	35·72	31,269	6,234	19·93	36·88	13	37·12	40
Madras ...	36,51,262	2,43,596	6·67	8,81,977	36,386	4·13	38,91,809	2,23,776	5·75	10,63,117	38,092	3·58	63·80	46	8·29	9
Madura ...	2,33,402	51,056	21·88	7,13,601	46,565	6·48	2,90,151	56,769	19·57	7,45,046	72,051	9·67	33·79	39	12·85	12
Malabar ...	99,872	49,843	49·98	2,18,861	69,969	32·05	1,34,010	55,708	41·57	2,39,698	73,394	30·62	73·04	64	19·43	36
Nellore ...	1,68,352	37,780	22·45	57,085	9,399	16·47	1,91,419	61,602	32·25	61,886	13,246	21·40	11·81	54	26·09	23
Nilgiris, the ...	1,01,201	18,438	18·26	57,697	12,862	22·29	1,43,833	24,662	17·62	66,899	19,472	15·77	38·74	51	11·91	...
Rāmnād ...	2,47,103	62,228	25·18	1,85,033	43,883	23·72	3,24,850	84,002	25·89	1,42,650	29,231	20·51	25·39	8	22·62	29
Salem ...	2,62,338	1,05,268	40·13	8,21,305	68,217	8·30	3,43,082	89,506	26·10	7,52,938	49,675	6·60	34·69	64	16·58	7
Tanjore ..	5,83,834	1,43,971	24·66	3,54,656	40,781	11·50	6,45,585	1,96,156	30·38	3,72,583	49,538	13·28	37·91	52	17·71	16
Tinnevelly ...	4,43,565	63,470	14·31	1,97,008	29,829	15·14	5,10,644	1,03,838	20·34	1,10,661	32,445	29·34	53·13	48	13·99	15
Trichinopoly ...	15,27,357	1,34,790	8·82	4,40,803	46,988	10·66	15,89,913	1,49,628	9·42	5,49,840	32,321	5·88	35·13	43	16·17	11
Vizagapatam ...	1,87,946	40,290	21·45	3,59,816	68,675	19·09	2,23,250	35,410	15·88	4,01,709	75,681	18·83	52·81	34	16·97	11
Godāvari Agency ...	...	...	2,141	2,141	1,074	50·16	...	...	...	2,760	2,058	74·56	11·11	48	23·00	72

APPENDIX No. 5—SECTION II (a) AND (b).—*Classification of Societies.*

Name of the 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 whose accounts need not be faultless.	All other societies that come under class D.	Bad societies which will be cancelled should they fail to come under class C within two years.	Total.	Number of societies in which collections of principal to demand by members were 95%	70%	55%	40%	Below 40%	Dormant societies which have not given any loans in the last 12 months.	Societies in which no loans have yet fallen due.	Total.
	A	B	C	D		I	II	III	IV	V	VI	VII	
Anantapur	...	2	106	18	126	6	19	9	12	69	...	11	126
Arcot, North	6	86	481	73	646	53	74	71	81	178	128	71	646
Do. South	..	16	506	14	536	27	46	98	49	300	48	43	536
Bellary	1	8	111	14	134	18	16	14	9	37	31	14	134
Chingleput	2	20	75	26	123	7	14	7	8	36	34	17	123
Chittoor	3	20	166	63	252	10	19	13	24	130	47	9	252
Coimbatore	6	89	258	58	411	67	82	31	39	37	117	38	411
Cuddapah	...	13	199	12	223	2	7	1	9	122	78	4	223
Ganjām	5	29	282	12	331	110	49	26	18	34	14	80	331
Gōdāvari, East	14	76	118	78	286	48	68	18	15	36	84	17	286
Do. West	13	119	103	10	245	89	54	13	19	21	23	26	245
Guntūr	16	62	251	30	359	64	49	29	27	78	65	47	359
Kanara, South	9	80	217	93	399	24	92	48	40	72	116	13	399
Kistna	10	68	122	13	213	48	46	16	11	41	34	17	213
Kurnool	1	11	25	8	45	1	2	3	7	16	11	5	45
Madras	7	20	7	5	39	11	11	2	3	5	8	4	39
Madura	...	6	46	2	54	5	8	4	5	5	26	1	54
Malabar	6	60	163	22	251	15	33	22	24	95	38	24	251
Nellore	6	78	139	47	265	37	44	29	30	54	44	27	265
Nilgiris, The	1	9	45	7	62	1	4	6	5	9	33	4	62
Rāmnād	2	9	74	9	94	15	9	5	...	6	53	6	94
Salem	2	35	243	58	338	22	28	16	22	61	140	49	338
Tanjore	14	52	104	22	192	17	25	27	20	51	43	9	192
Tinnevelly	169	142	356	21	688	169	142	65	82	209	21	...	688
Trichinopoly	10	46	185	19	260	34	44	27	15	81	71	38	260
Vizagapatam	65	168	202	16	451	143	63	38	16	50	123	28	451
Ganjām Agency	...	2	...	...	2	...	...	...	...	2	...	...	2
Gōdāvari Agency ...	...	7	3	1	11	...	2	...	...	1	8	...	11
Vizagapatam Agency ...	...	9	3	...	12	8	5	2	...	1	1	...	12
Total ...	371	1,336	4,590	751	7,048	1,041	1,055	560	590	1,782	1,423	597	7,048

APPENDIX No. 6.—*Agricultural, Purchase, Purchase and Sale, Production, Production and Sale Societies*, 1928–29.

SECTION I.—PURCHASE, PURCHASE AND SALE SOCIETIES.

District. (1)	Number of societies. (2)	(a) Purchase as owner. Value of goods on hand at the beginning of the year. (3)	Value of goods bought during the year. (4)	Value of goods sold out of columns 3 and 4. (5)	Value of goods on hand at the end of the year. (6)
		RS.	RS.	RS.	RS.
Anantapur	5	495	15,933	16,273	155
Arcot, North	11	1,378	1,482	1,835	1,080
Do. South	13	340	696	738	240
Bellary	5	...	...	...	...
Chingleput	17	183	46	81	150
Coimbatore	10	4,649	11,701	14,869	2,128
Cuddapah	3	...	...	...	...
Ganjām	1	...	...	...	...
Gōdāvari, East	2	214	875	470	211
Kanara, South ...	57	...	...	...	...
Kurnool	2	18		8	9
Madras	1	...	60,321	71,798	...
Madura	2	665	9,898	10,572	572
Malabar	1	...	8,012	7,797	400
Nellore	1	...	...	...	...
Rāmnād	5	10,617	18,865	21,349	9,779
Salem	3	18	...	17	...
Tanjore	16	2,404	16,717	16,998	2,124
Tinnevelly	7	2,277	18,727	20,689	1,505
Trichinopoly	5	2,422	30,747	24,738	5,491
Vizagapatam	2	...	...	...	...
Ganjām Agency ...	3	3,527	6,658	6,941	3,762
Vizagapatam Agency ...	9	2,119	6,168	6,967	2,202
Gōdāvari, East „ ..	2	...	...	...	...
Total ...	133	(a) 31,326	2,06,586	2,22,190	29,858

(a) Includes Rs. 862 to audit and transfer.

District. (1)	(b) Sale as owner. Value of goods on hand at the beginning of the year. (7)	Value of goods purchased from members during the year. (8)	Value of goods sold to outsiders out of goods in columns 7 and 8 during the year. (9)	(c) Advances on produce or finished products. Loans given on the pledge of produce or goods. Amount outstanding at the beginning of the year. (10)	Advanced during the year. (11)	Repaid during the year. (12)	Balance outstanding. (13)
				RS.	RS.	RS.	RS.
Anantapur	...	...	...	6,065	18,566	13,785	10,846
Arcot, North	...	...	...	5,673	2,300	2,966	5,007
Do. South	...	...	...	3,814	1,229	4,223	820
Bellary	...	...	...	4,153	25,294	19,066	10,381
Chingleput	...	...	...	..	220	...	220
Coimbatore	...	...	...	1,21,927	3,22,447	3,85,894	1,08,480
Cuddapah	...	...	...	60	1,140	760	440
Ganjām	...	...	...	...	...	...	...
Gōdāvari, East	...	...	...	.	...	...	...
Kanara, South	...	...	...	43,756	20,172	15,668	48,260
Kurnool	...	...	...	8,407	12,450	8,718	12,139
Madras	...	...	...	...	...	...	...
Madura	...	..	...	...	...	...	...
Malabar	...	...	...	..	...	...	...
Nellore	...	...	...	...	...	...	. .
Rāmnād	...	...	...	...	...	...	...
Salem	...	...	...	...	...	...	...
Tanjore	...	...	...	49,385	47,930	56,056	41,259
Tinnevelly	...	...	...	8,710	1,26,845	1,11,445	24,110
Trichinopoly	...	...	...	...	9,129	1,957	7,172
Vizagapatam	...	...	...	...	7,390	2,635	4,755
Ganjām Agency	...	...	...	...	...	...	...
Vizagapatam Agency	...	...	...	...	...	...	...
Gōdāvari, East „	...	...	...	...	...	...	...
Total	...	...	...	(b) 2,51,950	5,95,111	5,73,173	2,78,883

(b) Includes Rs. 4,248 due to audit and transfer.

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

District.	(d) Purchase and sale as agent. Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.	Net profit or loss. Plus.	Minus.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	...	...	16,412	584	526	7
Arcot, North	...	...	...	18,076	170	602	1,897
Do. South	...	71,078	1,308	4,210	452	198	235
Bellary	.	1,24,887	2,508	16,869	1,479	1,829	47
Chinglepat	...	...	...	20,582	1,812	987	459
Coimbatore	...	...	...	1,50,258	8,546	4,568	659
Cuddapah	...	...	...	1,011	18	18	10
Ganjām	...	...	...	42,520	132	116	...
Gōdāvari, East	...	...	...	1,180	35	5	214
Kanara, South	...	28,610	545	72,272	1,084	3,149	4,272
Kurnool	648	648	25	15,994	85	150	...
Madras	...	...	...	17,177	11,826	...	6,360
Madura	...	...	...	727	330	288	...
Malabar	...	...	...	1,250	258	...	241
Nellore	...	...	...	75	...	..	59
Rāmnād	...	...	...	17,766	832	676	4,293
Salem	...	...	...	1,976	...	120	...
Tanjore	...	...	...	66,456	1,766	1,634	1,878
Tinnevelly	..	2,59,080	1,821	37,279	2,868	1,479	210
Trichinopoly	...	...	...	22,176	1,496	875	329
Visagapatam	87,459	88,288	2,[illegible]53	8,782	2,824	28	223
Ganjām, Agency	.	...	...	12,191	770	357	310
Visagapatam Agency ...	...	...	...	29,011	891	1,521	86
Gōdāvari, East " ...	...	...	...	835	...	19	...
Total ...	88,102	5,67,031	7,720	5,64,437	37,203	18,545	21,763

SECTION II.—PRODUCTION, PRODUCTION AND SALE SOCIETIES.

District.	Number of societies.	Value of raw materials purchased for use by societies.	Value of raw materials produced for sale or for conversion into finished products.	Value of goods prepared for market and sold to members as owner.	Value of goods prepared for market for commission.	Working capital.	Net profit or loss. Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South	2	6,798	150	8,769	175	1,50,948	862	21,987
Chingleput	36	...	...	...	31,987	985	836	151
Coimbatore	1	...	...	...	...	9,236	...	565
Kanara, South	1	...	...	...	..	14,443	...	767
Madura	1	...	12,390	...	...	7,385	174	...
Total ...	41	6,798	12,540	8,769	32,162	1,82,942	1,872	23,420

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

District.	Agricultural requisites.		Manure.		Food-stuffs.		Cloths.	Cattle food and miscellaneous articles.	Total.	Estimated savings.	Advances made in the year on the pledge of produce and standing crops.
	Monsoon ploughs.	Others.	Fish-guano, fish manure, bonemeal, etc.	Oil-cake.	Rice.	Other articles.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	...	...	...	...	...	35	21	56	...	2,150
Arcot North	...	...	...	...	...	...	...	...	...	...	10,475
Arcot South	...	...	...	...	...	...	...	...	...	...	31,459
Bellary	...	570	...	...	12,728	...	3,629	10	16,937	1,449	250
Chingleput	...	...	190	...	362	...	1,336	...	1,888	75	1,01,502
Coimbatore	...	...	...	...	...	13,208	294	...	13,502	...	...
Cuddapah	...	...	345	2,072	300	297	208	...	3,222	281	...
Ganjam	...	...	...	...	...	...	...	...	...	...	7,500
Godāvari, East	...	...	...	...	58	...	...	...	58	2	2,03,089
Godāvari West	...	...	...	...	...	...	...	...	...	...	2,84,194
Guntūr	...	...	1,452	98	3,051	...	...	...	4,601	...	63,461
South Kanara	6	1	231	...	...	...	...	...	238	...	10,814
Kistna	46	1,616	8,173	...	16,333	28	478	...	26,719	789	60,830
Kurnool	...	...	...	...	...	...	19,077	643	19,720	...	...
Madras	...	...	...	...	5,854	19,350	31,320	...	56,524	2,680	...
Madura	...	...	...	...	...	...	...	...	...	...	2,650
Malabar	...	6	24	...	...	...	...	...	30	4	1,246
Nellore	...	...	37,556	...	...	...	...	1,179	38,735	1,046	28,841
Nilgiris, the	...	42	241	...	1,784	...	24	...	2,040	253	...
Ramnad	25	255	...	...	...	...	...	...	281	...	...
Tanjore	...	...	14	...	2,569	...	...	...	2,583	20	1,41,410
Tinnevelly	...	108	...	...	...	...	...	...	108	...	14,174
Trichinopoly	...	320	1,17,210	...	83	...	...	...	1,18,638	1,568	50,095
Vizagapatam	...	...	...	...	...	...	1,025	...	...	...	20,808
Total ...	77	2,818	1,65,436	2,170	43,122	32,883	57,422	1,853	3,05,880	9,686	10,35,105

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

District.	Paddy.	Tobacco.	Cotton.	Mats.	Jaggery.	Lunghis.	Groundnut and coconuts.	Other articles.	Total.	Approximate gain.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	RS.	RS.	RS.			RS.	RS.	RS.	RS.	RS.
Anantapur	...	...	...	...	...	...	...	50	50	...
Kistna	...	...	7,599	...	...	...	8,060	...	15,659	128
Kurnool	...	...	10,000	...	...	18,166	6,960	643	35,769	3,000
Madura	...	...	...	...	...	...	...	12,57,347	12,57,347	3,565
Malabar	6	...	...	...	...	...	...	24	30	4
Nilgiris, the	...	9,705	1,762	...	...	...	...	...	11,467	1,488
Total ...	6	9,705	19,361	...	...	18,166	15,020	12,58,064	13,20,322	8,130

APPENDIX No. 8.—*Non-Agricultural Trading Societies*, 1928–29.

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

District.	Number of societies.	(a) Purchase as owner. Value of goods on hand at the beginning of the year.	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.	(b) Sale as owner. 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.	RS.	RS.	RS.
Anantapur ...	4	..	2,131	2,598	...	..	...	...
Arcot, North ...	2	2,080	7,612	9,347	892	...	...	...
Do. South ...	10	8,871	80,816	88,215	8,184	...	...	...
Bellary	7	961	10,290	10,054	2,426	...	...	...
Chingleput	5	2,807	50,772	52,635	3,640	...	...	...
Chittoor	4	2,640	6,894	7,625	1,752	...	...	...
Coimbatore ...	7	24,562	1,47,566	1,63,068	21,175	...	...	...
Cuddapah	1	...	...	...	...	...	...	...
Ganjām	11	1,881	13,287	13,913	1,452	...	...	...
Gōdāvari, East ..	12	1,154	11,415	11,698	2,980	...	...	...
Do. West ...	2	...	302	92	221	...	...	...
Guntūr	8	910	2,987	8,150	1,584	...	...	...
Kanara, South ..	5	1,029	12,488	13,411	1,405	...	...	...
Kistna	4	1,952	13,687	15,428	2,224	...	...	...
Kurnool	8	442	20,587	19,811	2,548	...	...	...
Madras	5	1,17,601	11,81,780	11,45,802	1,77,165	...	...	...
Madura	5	47,470	1,70,229	1,95,041	36,680	...	...	...
Malabar	45	12,168	1,34,564	1,35,659	15,678	...	...	...
Nellore	3	1,185	4,276	5,123	870	...	...	...
Nilgiris, the ...	2	10,367	1,29,964	1,33,198	7,133	...	...	...
Rāmnād	7	14,838	1,40,770	1,56,079	11,417	...	...	...
Salem	4	444	4,894	4,787	287	...	...	...
Tanjore	11	10,486	54,901	56,744	8,643	...	...	...
Tinnevelly	4	2,396	35,744	37,047	1,660	...	...	...
Trichinopoly ...	7	6,953	26,532	29,545	3,940	...	...	...
Vizagapatam ...	13	59,592	40,251	64,474	42,429	...	...	...
Do. Agency.	8	154	1,465	1,518	197	...	...	...
Gōdāvari Agency ..	1	...	...	...	...	...	...	...
Total ...	195	3,82,891 (a)	22,55,754	23,70,555	3,55,977	...	...	...

(a) Excludes Rs. 3,274 due to audit and transfer.

District.	(c) Advances on produce or finished goods. Loans given on the pledge of products or goods. Amount outstanding at the beginning of the year.	Advanced during the year.	Repaid during the year.	Balance outstanding at the end of the year.	(d) Purchase and sale as agent. Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.	Net profit or loss. Plus.	Minus.
(1)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
I.—PURCHASE AND SALE.					RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur ...	...	...	...	...	...	...	...	614	97	350	21
Arcot, North ...	...	...	...	...	...	...	...	1,893	548	..	542
Do. South ...	...	...	...	...	...	...	...	15,591	3,865	8,881	855
Bellary	...	...	...	...	...	...	...	4,219	402	961	70
Chingleput	...	...	...	...	...	...	...	5,826	1,852	477	172
Chittoor	...	...	...	...	...	...	...	6,608	636	281	14
Coimbatore ...	...	...	...	...	...	...	...	91,671	9,604	4,369	682
Cuddapah	...	...	...	...	...	...	...	241	...	...	...
Ganjām	...	...	...	...	...	...	...	4,263	181	456	809
Gōdāvari, East ..	...	...	...	...	...	...	...	3,585	468	899	1
Do. West ...	...	...	...	...	...	...	...	78	...	87	...
Guntūr	...	...	...	...	...	...	...	1,180	178	253	...
Kanara, South ..	...	...	...	...	...	...	...	10,540	1,488	1,189	382
Kistna	...	...	...	...	...	15,659	128	4,012	1,067	578	12
Kurnool	...	...	...	...	...	...	...	4,207	1,250	1,884	982
Madras	...	...	...	...	...	...	...	18,51,829	70,764	10,828	781
Madura	...	...	...	...	...	...	...	58,392	8,686	6,464	682
Malabar	...	...	...	...	...	...	...	31,662	3,768	2,491	10,978
Nellore	...	...	...	...	...	...	...	8,843	270	22	688
Nilgiris, the ...	...	...	...	...	...	...	...	22,376	4,463	7,708	...
Rāmnād	...	...	...	...	...	...	...	25,605	7,499	5,169	2,245
Salem	...	...	...	...	...	...	...	780	85	164	..
Tanjore	...	...	...	...	...	...	...	14,987	2,568	1,482	1,101
Tinnevelly	...	...	...	...	...	...	...	8,796	749	849	1,887
Trichinopoly ...	...	...	...	...	...	...	...	8,769	2,570	287	1,396
Vizagapatam ...	...	...	...	...	...	...	...	48,420	1,636	1,374	527
Do. Agency.	...	...	...	...	...	...	...	277	17	80	1
Gōdāvari Agency ..	...	...	...	...	...	...	...	16	...	...	1
Total ...	...	...	...	...	...	15,659	128	21,44,694	1,28,711	51,978	23,16[illegible]

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

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 to members (out of goods in columns 3 and 4) during the year.	Value of goods on hand at the end of the year.	(b) Sale as owner. Value of goods on hand at the beginning of the year.	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)
PRODUCTION, PRODUCTION AND SALE.		RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South	1	...	...	...	...	...	...	...
Ganjām	1	...	...	...	...	...	...	...
Gōdāvari, East	1	4,480	1,764	2,965	4,296	...	...	...
Kanara, South ...	1	...	...	...	...	...	...	...
Kistna	1	...	...	...	...	...	...	...
Kurnool	1	...	...	...	...	...	...	...
Madras	7	...	...	...	...	...	22,816	22,816
Madura	1	...	...	...	...	...	...	...
Malabar	1	...	...	...	...	...	...	...
Nellore	1	...	...	...	...	1,010	585	2,066
Rāmnād	1	138	...	...	138	...	...	...
Salem	1	...	...	...	...	...	...	...
Tanjore	1	...	3,680	2,300	1,380	...	...	...
Visagapatam	1	2,325	8,779	8,496	3,887	...	...	...
Total ...	20	(a)6,943	14,223	13,761	9,701	1,010	238	24,882

District.	(c) Advances on produce or finished goods. Loans given on the pledge of products or goods. Amount outstanding at the beginning of the year.	Advanced during the year.	Repaid during the year.	Balance outstanding at the end of the year.	(d) Purchase and sale as agent. Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year.	Value of goods of members sold to the public.	Savings effected to members.	Working capital.	Cost of management.	Net profit or loss. Plus.	Minus.
(1)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRODUCTION, PRODUCTION AND SALE.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South	...	...	...	...	...	...	...	3,122	27	...	302
Ganjām	...	...	...	...	...	...	...	2,418	4	..	219
Gōdāvari, East	...	...	...	...	...	...	...	427	074	521	..
Kanara, South	...	...	...	...	...	...	...	305	...	...	27
Kistna	...	...	...	...	...	...	...	28	...	...	4
Kurnool	...	...	...	...	...	...	...	1,228	1	...	49
Madras	...	...	...	...	...	...	...	120	...	19	...
Madura	...	...	...	...	...	...	...	1,006	227	...	75
Malabar	...	...	...	...	...	...	...	82	...	...	3
Nellore	3	...	...	...	...	...	...	2,110	226	433	...
Rāmnād	...	...	...	...	...	...	...	282	...	...	2
Salem	...	...	...	...	...	...	...	1,066	...	...	103
Tanjore	...	...	...	...	...	...	...	9,983	2,850	228	...
Visagapatam	...	...	...	...	...	...	...	2,706	482	673	...
Total	3	...	...	...	...	...	...	24,782	4,490	1,874	788

(a) Excludes Rs. 1,109 due to audit and transfer.

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

District.	Number of societies.	Value of raw materials.				Value of finished products.				Working capital.	Cost of management.	Net profit or loss.	
		On hand at the beginning of the year.	Bought during the year.	Sold during the year.	On hand at the end of the year.	On hand at the beginning of the year.	Purchased from members during the year.	Sold to the public during the year.	On hand at the end of the year.			Plus.	Minus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, North	4	2,053	7,080	9,634	43	1,682	14,907	16,139	133	8,111	868	28	2,896
Do. South	4	...	441	346	95	1,775	3,016	3,536	1,602	3,295	498	34	328
Bellary	1	...	90	100	...	...	86	86	...	712	23	126	...
Coimbatore	6	1,396	4,068	4,646	473	...	...	...	...	5,643	85	812	711
Ganjām	6	...	...	...	...	...	...	...	...	13,589	84	290	568
Gōdāvari, East	3	...	...	...	...	...	...	...	...	10,856	42	8	441
Guntūr	2	45	...	...	45	...	...	...	...	7,998	18	2	786
Kanara, South	1	15	...	19	...	...	...	...	...	520	39	67	...
Kistna	3	3	...	3	...	...	...	...	...	580	10	100	8
Madras	1	...	900	901	...	...	...	...	...	5,728	24	272	...
Madura	1	4,813	72,231	74,592	4,820	...	...	...	...	31,507	2,755	2,908	...
Malabar	3	72	2,405	2,224	166	...	...	...	...	1,405	16	39	48
Nellore	2	...	...	...	...	...	...	...	...	2,173	11	51	69
Rāmnād	4	...	...	...	...	56	...	50	6	15,418	163	...	586
Salem	2	583	418	1,026	...	3,389	...	3,450	...	1,377	77	164	...
Vizagapatam	2	...	...	...	...	...	...	...	...	...	...	...	...
Total ...	45	(a)8,980	87,658	93,491	5,142	(b) 6,802	18,009	23,261	1,741	1,08,862	4,763	4,400	5,986

(a) Includes Rs. 602 due to audit and transfer.
(b) Includes Rs. 798 due to audit and transfer.

Section III-B.—Production, Production and Sale Societies exclusively for Weavers, 1928–29.

District. (1)	Number of societies. (2)	Value of raw materials purchased for use by societies. (3)	Value of raw materials produced for sale or for conversion into finished product. (4)	Value of goods prepared for the market and sold to members as owner. (5)	Value of goods prepared for the market for commission. (6)	Loans given on the pledge of goods. Amount outstanding at the beginning of the year. (7)	Loans given on the pledge of goods. Advanced during the year. (8)
		RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	8	...	...	...	...	...	...
Chingleput	1	...	...	441	...	...	...
Gōdāvari, West	5	16,965	...	18,867	...	...	...
Kistna	1	4,055	...	3,235	...	...	...
Total ...	10	21,020	...	22,543	...	..	...

District.	Loans given on the pledge of goods—cont. Repaid during the year. (9)	Loans given on the pledge of goods—cont. Balance outstanding. (10)	Purchase and sale as agent. Value of domestic or agricultural requirements or raw materials or other necessaries purchased for distribution to members during the year. (11)	Purchase and sale as agent. Value of goods of members sold to the public. (12)	Purchase and sale as agent. Savings effected to members. (13)	Working capital. (14)	Cost of management. (15)	Net profit or loss. Plus. (16)	Net profit or loss. Minus. (17)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Anantapur	...	...	...	...	...	13,955	63	44	614
Chingleput	...	...	...	...	...	7,410	78	...	2,687
Gōdāvari, West	...	...	...	...	...	22,777	1,074	225	3,658
Kistna	...	...	...	...	...	2,896	30	...	169
Total ...	...	...	...	...	...	47,087	1,245	269	7,078

Section III-C.—Credit Societies of which Weavers form more than 60 per cent of the Members.

District. (1)	Number of societies. (2)	Paid-up share capital. (3)	Deposits of members. (4)	Loans from societies and non-members. (5)	Loans from Government. (6)	Reserve fund. (7)	Working capital. (8)	Cost of management. (9)	Net profit or loss. Plus. (10)	Net profit or loss. Minus. (11)	Value of joint purchase of raw materials for members. (12)	Value of joint sale of finished products sold to the public on behalf of the members. (13)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.		
rcot, North ...	7	6,120	...	55,047	..	3,116	64,288	287	1,656	2,898	...	...
Do. South ...	2	1,466	...	12,018	...	499	14,588	103	91	201	...	...
ellary ...	4	3,538	1	9,442	...	678	13,654	66	341	1,179	...	...
hingleput ...	15	25,249	4,229	1,35,095	...	16,924	1,81,497	2,268	4,805	942	...	...
oimbatore ...	10	3,547	119	65,174	...	12,695	80,535	647	3,036	172	...	...
uddapah ...	5	666	...	2,446	...	3	3,315	7	19	189	...	...
anjām ...	1	67	...	500	...	...	567	10	...	48	...	...
odāvari, East.	3	1,691	...	8,986	...	179	10,856	42	8	441	...	...
untūr ...	7	1,889	...	7,055	...	150	9,094	50	68	194	...	...
urnool ...	5	868	...	4,040	...	50	4,958	27	55	586	...	...
adura ...	2	1,395	...	7,828	...	184	9,407	12	10	987	...	...
alabar ...	1	375	...	...	...	71	446	48	47	...	...	...
āmnād ...	2	658	...	4,104	...	419	5,176	41	...	258	...	...
anjore ...	2	7,546	13,968	32,973	...	705	55,187	326	424	100	...	...
innevelly ..	3	3,100	...	9,922	...	386	13,368	174	300	164	...	...
richinopoly ...	12	7,287	11	66,227	...	6,848	80,368	883	1,787	2,059	..	...
Total ...	86	70,657	18,328	4,21,457	...	42,847	5,53,284	4,991	2,640	9,818	...	...

APPENDIX No. 9—SECTION I.—*Civil suits and decrees*, 1928–29.

Names of societies.	Number of suits preferred by societies in civil courts.							Number of decrees obtained by societies in civil courts.															
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Claims satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Amount involved in the cases in column (6).	Obtained in previous year and pending execution at the beginning of the year.	Obtained during the year.	Total.	Of the No. in Col. (10) No. of decrees for Rs. 50 and below.	Of the No. in Col. (10) No. of decrees for Above Rs. 50.	Of the No. in Col. (11) (1) No. of Simple money decrees.	Of the No. in Col. (11) (1) No. of Mortgage decrees.	Claim satisfied during the year. Without execution proceedings.	Claim satisfied during the year. After taking execution.	Of the number in Column (13) (2) the number executed through village and panchayat courts.	Pending execution at the end of the year. Rs. 50 and below.	Pending execution at the end of the year. Above Rs. 50.	Pending execution at the end of the year. Total.	Of the No. in Col. (15) (1) No. of Simple money decrees.	Of the No. in Col. (15) (1) No. of Mortgage decrees.	Total amount involved in claims pending execution.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)		(14)		(15)	(16)			(17)		(18)
(a) Agricultural Societies.							Rs.																
Anantapur ...	25	24	49	1	22	26	4,228	89	22	111	77	34	67	10	7	10	...	60	34	94	47	13	7,978
Arcot, North ...	10	33	43	2	31	10	468	12	31	43	32	11	32	...	1	1	...	31	10	41	31	...	3,089
Arcot, South ...	19	59	78	2	43	23	2,044	37	43	80	44	36	33	12	18	2	...	38	24	60	27	11	4,978
Bellary ...	2	...	2	...	2	...	...	4	2	6	...	6	...	...	...	6	...	...	...	...	...	...	...
Chingleput ...	...	65	65	3	52	10	990	72	52	124	69	55	62	7	4	11	9	52	51	109	52	6	4,744
Chittoor ...	24	2	26	...	15	11	642	17	15	32	11	21	9	2	1	3	...	11	17	28	6	5	3,722
Coimbatore ...	4	2	6	2	3	1	464	17	3	20	9	11	6	3	3	4	...	5	8	13	4	1	1,132
Cuddapah ...	2	...	2	...	2	...	.	21	2	23	...	23	...	...	...	...	...	...	23	23	...	...	2,432
Ganjām ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari East.	...	44	44	...	44	...	...	...	44	44	27	17	27	...	15	1	1	16	14	30	16	...	977
Gōdāvari Agency ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvery West.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South.	22	126	148	15	104	29	1,018	342	104	446	391	55	391	...	50	69	26	287	40	327	287	...	10,530
Kistna ...	8	28	36	5	30	1	11	39	30	69	69	...	69	...	23	6	6	40	...	40	40	...	900
Kurnool ...	1	...	1	...	...	1	15	3	...	3	2	1	2	...	...	...	...	2	1	3	2	...	296
Madura ...	...	1	1	1	...	...	...	52	...	52	21	31	18	8	2	5	...	19	26	45	18	6	1,896
Malabar ...	40	201	241	6	180	55	1,858	766	180	946	869	77	830	39	66	68	22	706	106	312	678	38	20,701
Nellore ...	9	31	40	1	24	5	1,249	3	34	37	34	3	34	...	4	3	3	22	8	30	22	...	1,127
Nilgiris, the ...	...		.	...	..	...	...	2	...	2	2	...	2	...	2	...	...	..	...	...	...	...	...
Rāmnād ...	47	28	...	...	41	34	942	78	41	114	103	11	99	4	7	11	9	86	10	96	82	4	2,223
Salem	7	17	75	7	11	6	935	38	11	49	28	21	23	5	...	1	...	26	22	48	21	5	4,284
Tanjore ...	6	9	24	...	10	5	1,418	39	10	49	48	6	33	10	5	4	4	34	6	40	24	10	4,211
Tinnevelly ...	9	...	15	9	...	...	...	14	...	14	14	...	10	4	14	..	...	...	...	...	...	..	...
Trichinopoly ...	...	5	9	...	4	1	583	58	4	62	51	11	49	2	3	4	1	44	10	54	44	..	1,689
Vizagapatam ..	...	...	5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Vizagapatam Agency ..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	235 (a)	675	910	54	628	228	16,855	1,698 (b)	628	2,326	1,896	430	1,790	106	223	210	81	1,485	408	1,693	1,391	94	76,010

(a) Excludes Rs. 92 due to audit and transfer.
(b) Excludes Rs. 262 due to audit and transfer.

Appendix No. 9—Section I.—*Civil suits and decrees*, 1928–29—*cont.*

Names of societies.	Number of suits preferred by societies in civil courts.							Number of decrees obtained by societies in civil courts.															
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Claims satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Amount involved in the cases in column (7).	Obtained in previous year and pending execution at the beginning of the year.	Obtained during the year.	Total.	Of the No. in Col. (10) No. of decrees for Rs. 50 and below.	Of the No. in Col. (10) No. of decrees for Above Rs. 50.	Of the No. in Col. (11) (1) No. of Simple money decrees.	Of the No. in Col. (11) (1) No. of Mortgage decrees.	Claim satisfied during the year. Without execution proceedings.	Claim satisfied during the year. After taking execution proceedings.	Of the number in column (13) (2) the number executed through village and panchayat courts.	Pending execution at the end of the year. Rs. 50 and below.	Pending execution at the end of the year. Above Rs. 50.	Pending execution at the end of the year. Total.	Of the No. in Col. (15) (1) No. of Simple money decrees.	Of the No. in Col. (15) (1) No. of Mortgage decrees.	Total amount involved in claims pending execution.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)		(14)		(15)	(16)			(17)		(18)
(b) Non-Agricultural Societies.							RS.																RS.
Anantapur ...	5	6	11	...	11	...	...	14	11	25	13	12	12	1	1	9	...	4	11	15	4	...	1,526
Arcot, North ...	...	9	9	1	3	6	3,363	22	2	24	9	15	9	...		6	...	9	9	18	9	...	2,026
Do. South ...	...	21	21	...	16	5	976	12	16	28	11	17	11	...	...	4	...	12	12	24	12	...	1,318
Bellary ...	...	1	1	...	1	...		...	1	1	...	1	...	...	...	1	...	...	...	...	...	...	...
Chingleput ...	5	5	10	1	3	6	1,485	17	3	20	18	2	16	2	...	1	...	18	1	19	16	2	419
Chittoor ...	1	...	1	1	...	...	...	10	...	10	6	4	6	...	...	...	...	6	4	10	6	...	585
Coimbatore ...	1	...	1	...	1	...	...	15	1	16	10	6	10	...	...	...	...	10	6	16	10	...	932
Cuddapah ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Ganjām ...	1	10	11	...	...	11	961	78	...	78	30	43	27	3	...	2	...	30	41	71	27	3	7,516
Ganjām Agency ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East.	...	21	21	5	14	2	78	...	14	14	14	...	14	...	...	8	8	6	...	6	6	...	282
Gōdāvari Agency ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, West.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr ...	30	78	108	7	101	...	...	33	101	133	133	...	133	...	20	41	41	72	...	72	72	...	1,505
Kanara, South.	...	4	4	...	4	...	...	40	4	44	32	12	32	...	4	1	...	27	12	39	27	...	1,539
Kistna ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Kurnool ...	...	...	...	...	...	...	...	19	...	19	10	9	10	...	...	2	...	10	7	19	10	..	1,576
Madras ...	7	41	48	3	26	19	591	244	26	270	73	197	56	17	5	10	...	60	195	255	43	17	15,661
Madura ..	3	23	26	6	9	11	327	40	9	49	37	12	36	1	2	3	1	34	10	44	33	1	2,173
Malabar ...	10	...	10	...	5	5	146	13	5	18	16	2	16	...	5	1	...	10	2	12	0	...	290
Nellore ...	12	24	36	...	35	1	4,268	62	35	97	21	76	21	..	19	13	...	14	51	65	14	...	1,918
Nilgiris, the ...	...	...	...	..	...	...	...	8	...	8	8	...	8	...	8	...	...	...	...	...	...	...	...
Rāmnād ...	8	25	33	2	31	...	...	32	31	63	63	...	63	...	12	7	7	44	..	44	44	..	491
Salem	2	61	63	2	56	5	2,600	65	56	121	59	62	42	17	7	18	..	52	44	96	35	17	10,293
Tanjore ...	8	17	25	7	9	9	1,684	9	9	18	11	7	8	3	2	3	1	9	4	13	8	1	802
Tinnevelly ...	5	...	5	5	...	...	...	32	...	32	20	12	15	5	32	...	...	...	..	...	...	...	...
Trichinopoly ...	3	5	8	...	7	1	650	94	7	101	26	73	28	...	9	32	...	20	40	60	20	..	17,448
Vizagapatam ...	...	...		...	...	...	...	1	...	1	1	...	1	...	...	...	...	1	...	1	1	..	3
Vizagapatam Agency ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	101 (a)	351	452	40	331	81	17,099	854 (b)	331	1,185	623	562	574	49	126	162	58	448	449	897	407	41	68,367

(a) Excludes Rs. 68 due to audit and transfer.
(b) Includes Rs. 142 due to audit and transfer.

APPENDIX No. 9.—SECTION II.—*References under Rule XIV of the Rules framed under the Act (Arbitration)*, 1928–29.

District.	Number of references filed by societies.							Number of decisions of awards obtained by societies.		
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Claims satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Amount involved in the cases in column (7).	Obtained in previous years and pending execution at the beginning of the year.	Obtained during the year.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(a) *Agricultural.*							RS.			
Anantapur	485	648	1,088	61	542	490	64,827	880	542	1,422
Arcot, North ...	602	1,583	2,185	180	877	1,128	1,99,619	2,105	877	2,982
Do. South	324	1,358	1,682	60	945	677	1,08,795	1,674	945	2,619
Bellary	147	203	350	24	215	111	28,294	225	215	440
Chingleput	380	1,683	2,063	68	1,118	882	1,28,680	2,129	1,118	3,243
Chittoor	92	392	484	37	264	183	39,326	709	264	973
Coimbatore	431	1,019	1,450	157	876	417	61,368	1,929	876	2,805
Cuddapah	199	281	480	2	305	173	29,608	448	305	753
Ganjām	28	193	221	29	129	63	8,185	206	129	335
Ganjām Agency ...	8	1	9	2	7	...	...	17	7	24
Gōdāvari, East ...	104	655	759	132	456	171	32,303	1,659	456	2,115
Gōdāvari Agency ...	...	3	3	...	1	2	110	...	1	1
Gōdāvari, West ...	64	347	411	78	211	122	17,486	182	211	393
Guntūr	253	918	1,171	161	770	240	40,947	580	770	1,350
Kanara, South ...	702	1,521	2,223	86	1,748	389	40,845	5,627	1,748	7,375
Kistna	287	330	617	34	398	185	21,646	313	398	711
Kurnool	58	133	191	5	60	126	24,602	178	60	238
Madras	...	...	...	...	...	...	...	...	...	...
Madura	65	197	262	19	76	167	22,336	807	76	883
Malabar	447	1,428	1,875	61	1,234	580	24,560	2,779	1,234	4,013
Nellore	150	708	858	55	493	310	66,925	386	493	879
Nilgiris, The	...	29	29	...	28	1	560	564	28	592
Rāmnād	207	507	714	87	467	210	36,583	1,514	467	1,981
Salem	117	533	650	58	489	103	58,870	1,110	489	1,599
Tanjore	231	957	1,188	106	835	247	48,150	2,840	835	3,675
Tinnevelly	196	1,514	1,710	168	1,303	239	23,490	1,678	1,303	2,981
Trichinopoly ...	112	793	905	137	643	125	13,841	2,309	643	2,952
Vizagapatam ...	179	188	367	50	128	189	19,719	418	128	546
Do. Agency.	...	104	104	6	81	17	1,527	6	81	87
Total, Unlimited ...	(a)5,763	18,281	24,044	1,818	14,694	7,537	11,52,247	(b)33,272	14,694	47,966
Total, Class I ...	...	...	...	...	...	...	...	...	...	...
Total, previous year.	...	...	...	...	...	...	...	...	...	...

District.	Number of decisions obtained by societies.												
	Of the No. in Col. (11) No. of decrees for		Of the No. in Col. (12) (1) No. of		Claim satisfied during the year.		Of the No. in Col. (13) (2) the No. executed through village and panchayat Courts.	Pending execution at the end of the year.			Of the No. in Col. (15) (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.	
(1)	(12)		(13)		(14)		(15)	(16)			(17)		(18)
													Rs.
Anantapur	414	1,008	313	101	119	170	13	389	794	1,183	240	99	1,75,592
Arcot, North	828	2,154	374	454	294	270	4	662	1,756	2,418	809	353	3,11,891
Do. South	798	1,821	489	309	263	119	7	686	1,551	2,237	441	245	2,81,658
Bellary	73	367	69	4	71	79	...	36	254	290	84	2	61,426
Chingleput	869	2,378	545	324	152	145	6	792	2,153	2,945	518	274	3,58,312
Chittoor	276	697	169	107	70	117	5	214	572	786	132	82	1,25,528
Coimbatore	944	1,861	754	190	422	250	8	690	1,443	2,133	568	122	2,42,558
Cuddapah	73	680	73	...	13	28	7	56	661	717	56	...	1,31,879
Ganjām	141	194	126	15	63	39	1	70	163	233	58	12	24,936
Ganjām Agency	22	2	22	...	2	8	...	12	2	14	12	...	831
Gōdāvari, East	879	1,236	867	12	154	64	52	770	1,127	1,897	761	9	1,51,108
Gōdāvari Agency	...	1	...	...	...	1	...	...	...	...	...	...	...
Gōdāvari, West	154	239	153	1	87	48	...	121	192	313	121	...	38,809
Guntūr	762	588	762	...	384	8	...	464	544	1,008	464	...	1,23,769
Kanara, South	4,658	2,717	4,658	...	765	378	245	3,601	2,131	5,732	3,601	...	2,94,176
Kistna	300	411	262	38	120	57	5	228	306	534	200	28	55,853
Kurnool	116	122	114	2	...	...	...	116	122	238	114	2	...
Madras	...	...	...	...	...	...	...	...	...	...	...	...	23,129
Madura	309	574	104	205	72	41	...	265	505	770	91	174	85,095
Malabar	2,732	1,281	2,495	237	205	353	20	2,428	1,027	3,455	2,168	265	1,21,014
Nellore	360	519	359	1	98	88	24	283	415	698	282	1	65,557
Nilgiris, The	128	464	97	31	47	152	...	77	316	393	30	47	64,037
Rāmnād	855	1,126	610	245	167	148	15	747	919	1,666	537	210	1,81,975
Salem	465	1,134	279	186	149	141	8	370	939	1,309	212	158	1,91,954
Tanjore	1,372	2,303	1,053	319	370	202	18	1,168	1,935	3,103	893	275	2,90,376
Tinnevelly	1,500	1,481	1,208	292	645	205	48	1,063	1,068	2,131	850	213	1,52,331
Trichinopoly	855	2,097	436	419	351	234	6	627	1,740	2,367	819	308	3,18,451
Vizagapatam	212	334	208	4	28	135	...	118	265	383	115	3	89,558
Do. Agency.	47	40	43	4	15	2	...	32	38	70	30	2	4,184
Total, Unlimited	20,142	27,824	16,642	3,500	5,026	3,967	492	16,035	22,938	38,973	13,151	2,884	38,47,482
Total, Class I	...	...	...	...	...	...	...	...	...	...	...	...	...
Total, previous year.	...	...	...	...	...	...	...	...	...	...	...	...	...

(a) Excludes Rs. 640 due to audit and transfer.
(b) Excludes Rs. 1,741 due to audit and transfer.

APPENDIX No. 9—SECTION II.—*References under Rule XIV of the Rules framed under the Act (Arbitration), 1928–29*—cont.

Names of societies.	Number of references filed by societies.							Number of decisions of awards obtained by societies.		
	Pending disposal at the beginning of the year.	Filed during the year.	Total.	Claims satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Amount involved in the cases in column (7).	Obtained in previous year 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)
(b) Non-Agricultural Societies.							RS.			
Anantapur	89	115	204	71	80	53	9,491	112	80	193
Do. North	149	296	445	36	241	168	24,391	625	241	866
Arcot, South	156	643	799	80	637	82	13,842	588	637	1,225
Bellary	58	297	355	27	225	103	25,393	181	225	406
Chingleput	47	146	193	19	127	47	8,043	192	127	319
Chittoor	3	202	205	14	166	25	3,810	352	166	518
Coimbatore	115	332	447	50	276	121	33,168	484	276	710
Cuddapah	87	269	356	4	241	61	13,316	234	241	475
Ganjām	24	147	171	18	153	...	...	101	153	254
Ganjām Agency ...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East ...	...	165	165	19	109	44	11,078	...	102	109
Gōdāvari Agency ...	...	...	...	...	...	...	...	...	...	...
Gōdāvari, West	5	25	30	...	26	4	1,188	4	26	30
Guntūr	86	441	527	110	314	103	13,650	279	314	593
Kanara, South	111	386	497	55	388	54	18,397	1,419	388	1,807
Kistna	2	69	71	3	55	13	15,718	256	55	311
Kurnool	27	58	85	10	39	36	5,366	41	39	80
Madras	137	329	466	26	333	107	3,31,011	298	333	631
Madura	22	401	428	31	288	109	34,909	399	283	682
Malabar	126	245	378	23	230	120	10,014	640	280	910
Nellore	...	47	47	2	32	13	2,424	37	32	69
Nilgiris, The	23	26	49	2	47	...	...	92	47	139
Rāmnād	109	277	386	39	222	125	16,555	368	222	590
Salem	38	137	175	12	128	35	2,457	223	128	351
Tanjore	104	729	833	104	649	80	49,256	842	649	1,491
Tinnevelly	20	221	241	30	107	104	7,918	592	107	699
Trichinopoly	176	157	333	20	260	53	4,400	465	260	725
Vizagapatam	100	327	427	85	254	88	11,162	285	254	539
Vizagapatam Agency ...	...	...	...	...	...	...	...	...	...	...
Total, unlimited ...	(a)1,766	6,487	8,253	890	5,615	1,748	6,66,307	(b)9,099	5,615	14,714
Total, class I ...	...	...	...	...	...	...	...	...	...	...
Total, previous year ...	...	...	...	...	...	...	...	...	...	...

(a) Excludes Rs. 190 du[e] to audit and transfer.
(b) Excludes Rs. 1,227 du[e] to audit and transfer.

Number of decisions of awards obtained by societies.

Of the No. in Col. (10) No. of decrees for		Of the No. in Col. (11) (1) No. of		Claim satisfied during the year.		Of the No. in Col. (13) (3) the No. executed through village and panchayat Courts.	Pending execution at the end of the year.			Of the No. in Col. (15) (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)
												RS.
62	130	32	30	23	24	...	45	100	145	18	27	7,468
401	465	381	20	32	95	...	364	375	739	341	23	67,315
547	678	526	21	166	94	...	427	538	965	401	26	1,84,331
130	276	120	10	14	49	...	107	236	343	107	...	53,367
61	258	56	5	9	52	...	58	200	258	53	5	46,199
184	334	157	27	58	85	2	123	252	375	110	13	51,569
368	347	349	14	112	106	1	246	246	492	233	13	48,503
212	263	192	20	66	69	26	76	264	340	70	6	51,628
110	144	92	18	40	14	...	75	125	200	68	7	17,602
29	73	29	...	...	...	...	29	73	102	29	...	39,631
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...
17	13	17	...	8	...	...	14	13	27	14	...	1,879
398	200	398	...	210	6	...	254	123	377	254	...	44,415
982	825	982	...	140	278	18	789	600	1,389	788	1	1,55,480
170	141	169	1	30	24	1	152	105	257	152	...	31,932
18	62	13	5	6	16	...	12	46	58	12	...	8,095
291	340	261	30	61	14	10	178	378	556	178	5	37,982
319	363	274	45	97	66	8	252	267	519	225	27	48,775
632	278	620	12	96	79	10	478	255	733	458	20	36,070
30	39	23	7	4	2	...	27	36	63	20	7	4,018
66	73	40	26	41	3	...	46	49	95	38	8	19,814
239	351	185	54	51	152	8	172	215	387	144	28	21,361
133	218	128	5	32	84	...	96	139	235	95	1	72,600
720	771	663	57	133	242	7	552	564	1,116	507	45	96,984
207	492	197	10	298	57	...	158	186	344	150	8	20,569
291	434	269	22	78	69	2	235	343	578	223	12	68,682
214	325	214	...	...	105	...	186	248	434	186	...	47,819
...	...	...	...	...	...	...	...	...	...	...	...	...
6,821	7,898	6,882	439	1,802	1,765	88	5,151	5,976	11,127	4,869	282	12,28,438
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...

APPENDIX No. 10.—*Societies under liquidation*, 1928-29.

Name of the society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets: Remaining uncollected during the year.	Assets: On hand on the last day of the year.	Assets: Total (columns 6 and 7).	Liabilities: To members.	Liabilities: To non-members.	Liabilities: Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
ANANTAPUR DISTRICT.										
1. Somandapalli Weavers' ... 4308	27 Sep. 23	...	1	1	..	404	404	...	...	...
2. Saukepalli ... 1347	22 Oct. 23	5,261	142	233	5,170	15	5,185	240	2,736	2,976
3. Kesapuram ... 432	29 Apr. 25	795	6	306	495	28	523	97	...	97
4. Udiripykonda ... 3622	25 July 27	2	9	11	...	124	124	...	...	...
5. Podiralla 5870	14 May 28	11,591	383	1,974	10,000	6	10,006	840	7,215	8,055
ARCOT, NORTH.										
1. Katpadi 851	20 May 16	1,383	175	121	1,437	113	1,550	133	691	824
2. Mangadu 823	3 Feb. 17	...	39	39	...	917	917	...	...	...
3. Vengodu 1011	10 Jan. 18	226	57	232	51	1,220	1,271	...	...	...
4. Iramangalam ... 1828	27 Mar. 25	11,655	1,961	1	13,615	11	13,626	384	6,200	6,584
5. Vellore Basket-makers' ... 865	26 Feb. 27	1,646	...	23	1,623	1	1,624	545	2,213	2,758
6. Vellore Trading Union 2308	18 Sep. 27	6,036	...	39	5,997	39	6,036	1,315	7,058	8,373
7. Kilpalur C.S. ... 1231	13 Aug. 27	...	30	30	...	639	639	...	...	...
8. Polur Danish Mission. ... 9934	10 Oct. 27	23	60	67	16	77	93	32	...	32
9. Velam Field Labourers' ... 5057	5 Nov. 27	1,600	190	942	848	341	1,189	141	625	766
10. Tiruvannamalai Conservancy ... 2644	9 Sep. 26	...	...	...	...	17	17	15	...	15
11. Usur Wood-cutters' C.S. ... 5542	14 June 28	2,963	66	9	3,020	...	3,020	826	1,607	2,433
12. Ranipet Government Training School ... 887	14 Aug. 28	72	2	74	...	74	74	10	...	10
13. Malaicheri House Building ... 8883	24 Nov. 28	9,888	1,400	220	11,068	100	11,168	1,830	6,418	8,248
14. Puttuthaka Weavers' 8869	27 Feb. 29	47	23	70	...	27	27	20	...	20
15. Modanapalaiyam .. 4716	21 Dec. 27	8,484	972	1,021	8,435	473	8,908	270	6,368	6,638
16. Kaniyambadi C.S. 8498	9 Feb. 29	19,298	...	3,258	16,010	67	16,107	1,534	9,852	11,386
17. Nattrampalli Trading Union. 3477	8 Mar. 29	6,230	...	...	6,230	...	6,230	8,763	360	9,123
18. Kaveripakkam Trading Union. 4918	11 Apr. 29	3,453	...	...	3,453	13	3,466	3,468	109	3,577
19. Polur Trading Union 3556	15 Apr. 29	5,235	...	100	5,135	637	5,772	5,285	679	5,964
20. Arkonam Public Servants' ... 10035	18 Feb. 29	5,622	...	...	5,622	48	5,670	1,332	3,377	4,709
ARCOT, SOUTH.										
1. Manakuppam C.S. 765	17 Dec. 15	247	66	66	247	1,440	1,687	131	...	131
2. Perumathur ... 1058	27 Jan. 21	1,142	705	4	1,843	87	1,930	93	87	180

APPENDIX No. 10.—*Societies under liquidation*, 1928-29—cont.

Name of the society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets: Remaining uncollected during the year.	Assets: On hand on the last day of the year.	Assets: Total (columns 6 and 7).	Liabilities: To members.	Liabilities: To non-members.	Liabilities: Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
ARCOT, SOUTH—cont.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Chidambaram Stores 3591	20 Aug. 22	...	...	...	...	2	2	...	...	...
Vriddhachalam Stores 2984	11 Nov. 22	...	..	...	...	1	1	...	...	...
Merkanam Public Servants' ... 5748	30 June 28	33	2	2	33	63	96	87	8	95
6. Kandamangalam C.S. 7195	8 Nov. 24	24	...	...	24	...	24	43	...	43
7. Villupuram F.L.C.S. 4645	Do.	1,021	451	15	1,457	15	1,472	182	535	717
8. Periyanolambai 2792	6 Feb. 25	...	8	8	...	55	55	...	...	...
9. Sholavalli Building Society ...G.962	12 May 27	14	...	...	14	117	131	128	...	128
10. Karunkuzhi ...G.864	15 Dec. 27	6,500	805	11	7,294	388	7,682	209	5,271	5,480
11. Epakkam 5934	9 Apr. 28	4,539	778	43	5,274	29	5,303	150	4,232	4,382
12. Mannargudi Public Servants'	21 Oct. 28	429	15	132	312	101	413	227	134	361
13. Attur F.L.C.S.	20 Nov. 28	43	...	43	...	43	43	50	...	50
14. Villupuram Railway Gangmen... ...	18 Feb. 29	558	27	11	574	11	585	172	179	351
15. Villupuram Stores. ...	8 Mar. 29	1,680	6	1,386	300	1,386	1,686	987	956	1,943
BELLARY.										
1. Magalam C.S. ... 66	28 July 22	1,375	95	95	1,375	2,546	3,921	325	...	325
CHINGLEPUT.										
1. Nanjipuram ... 158	19 Mar. 19	1,806	175	57	1,924	873	2,797	20	...	20
2. Kavanurpuducheri 631	26 Mar. 19	17,611	..	230	17,381	718	18,099	2,485	8,678	11,163
3. Kamalampundi... 134	Do.	11,364	1,079	150	12,293	2,329	14,622	760	94	854
4. Manampathi Kandigai ... 156	8 June 19	1,928	239	39	2,128	1,304	3,432	82	...	82
5. Kiluallattur ... 138	19 June 19	3,420	..	...	3,420	7	3,427	249	104	353
6. Conjeeveram Weavers' ... 2858	9 Oct. 19	...	...	...	...	7	7	6	...	6
7. Hanumanthandalam 163	1 July 20	1,461	348	478	1,331	1,393	2,724	91	...	91
8. Kinarkandigai ... 718	Do.	163	92	55	220	769	989	174	...	174
9. Sunnambukulam. 373	Do.	5,997	390	33	6,354	463	6,817	612	23	835
10. Gummidipundi ... 591	Do.	7,075	589	195	7,469	223	7,692	463	478	941
11. Zamin Vayalar ... 1367	8 Nov. 23	29	...	29	...	401	401	16	...	16
12. Ponneri cheri ... 5126	29 Jan. 24	3,399	525	488	3,436	1,020	4,456	177	2,380	2,557
13. Mattur Christian. 2473	16 June 24	1,980	1,547	438	3,089	438	3,477	699	1,711	2,410
14. Tirupporur Trading Union ... 4196	28 July 24	86	...	...	86	..	86	34	...	34

Appendix No. 10.—*Societies under liquidation*, 1928-29—cont.

Name of the society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected during the year.	On hand on 30th June 1929.	Total (columns 6 and 7).	Liabilities. To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CHINGLEPUT—cont.										
15. Oshukarai ... 453	5 Apr. 25	4,004	648	808	4,839	5	4,844	399	...	399
16. Chingleput Municipal Menial 3508	22 Apr. 25	744	429	410	763	410	1,173	197	562	759
17. Rendankattalai Adi-Dravida ... 4617	13 May 25	6,083	274	...	6,357	2	6,359	439	2,980	3,419
18. Kinar 2169	16 Dec. 26	4,553	791	467	4,877	467	5,344	246	3,380	3,626
19. Perumbair ... 744	3 Apr. 27	574	21	21	574	246	820	47	15	62
20. Ammanambakkam. 1698	13 Sep. 27	1,155	198	19	1,334	49	1,383	47	841	888
21. Kanakavallipuram ... 7212	27 Jan. 28	...	4	4	...	37	37	14	...	14
22. Bhimantope Arunthithi ... 7232	20 Mar. 28	400	34	6	428	86	514	80	256	336
23. Andankuppam ... 5041	9 Apr. 28	3,415	166	17	3,563	37	3,600	207	3,071	3,278
24. Nattamcheri ... 2575	27 May 28	873	49	8	914	8	922	184	360	404
25. Hasanapuram ... 2902	8 July 28	1,951	123	27	2,052	27	2,079	98	1,451	1,549
26. Numbal Panchama 4547	Do.	6,224	392	...	6,616	...	6,616	485	4,705	5,190
27. Mannavedu ...	6 June 28	...	...	..	...	19	19	16	3	19
28. Velur G.535	2 July 28	...	...	...	...	...	...	...	3	3
29. Tiruvadampudur. G.658	28 Nov. 26	..	...	...	...	...	...	...	3	3
30. Sekadu Cheri ... 8587	20 Aug. 28	5	...	4	1	...	1	1	...	1
31. Kattuvakkam ... 9979	8 Nov. 28	29	1	...	30	...	30	30	3	33
32. Manmadam ...	13 Dec. 27	5	...	...	5	...	5	5	3	8
33. Poonamalli Melaicheri ...10757	30 Nov. 28	22	...	21	1	...	1	1	...	1
34. Nilankaraikappam ...10942	18 July 28	...	...	...	...	...	...	...	3	3
35. Muttavakkam ...G.453	15 Apr. 29	37	...	...	37	...	37	41	...	41
CHITTOOR.										
1. Tirupathi Stores. 4558	28 Apr. 22	...	...	...	...	5	5	5	...	5
2. Chittoor Stores	29 July 22	...	..	...	...	7	7	4	...	4
3. Pakala Trading Union...	13 Dec. 27	1,101	121	...	1,222	...	1,222	916	12	928
4. Chittoor Building Society	9 May 28	8	16	7	17	4	21	6	8	14
5. Papasamudram	31 May 28	2,626	244	2,289	581	1,491	2,072	188	2,039	2,226
6. Vediyangadu Weavers...	29 July 28	63	14	77	...	78	78	...	6	6
7. Uahkayalepenta ..	30 Sep. 28	25	...	..	25	...	25	20	15	35
8. Peddur	19 Sep. 28	185	...	185	.	...	...	...	...	...
9. Gollapalle	8 Nov. 28	2,928	247	289	2,881	...	2,881	225	2,004	2,229
10. Kadagunta	8 Nov. 28	4,570	387	1,158	3,799	...	3,799	504	1,340	1,844
11. Kodukanthangal ...	28 Nov. 28	4,720	521	200	5,041	...	5,041	362	3,107	3,469
12. Melapadi	Do.	1,522	78	456	1,556	54	1,610	152	723	875
13. Peddamellella	Do.	4,907	502	242	5,167		5,167	193	4,068	4,261
14. Tikalamanda	Do.	54	4	4	54	4	58	10	28	38

Appendix No. 10.—*Societies under liquidation*, 1928-29—cont.

Name of the society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1929.	On hand on 30th June 1929.	Total (columns 6 and 7).	Liabilities. To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CHITTOOR—cont.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
15. Yemugondapalem. ...	28 Nov. 28	2,061	164	1,101	1,129	...	1,129	166	443	609
16. Punganur Zamindari Menials'	22 Dec. 28	462	42	...	504	.	504	180	32	162
17. Muttukurpelle	23 Mar. 29	Figures not received.								
18. Graem'spet Weavers'	30 Apr. 29	Figures not received.								
COIMBATORE.										
1. Kiranur 3599	14 Dec. 26	3,734	494	...	4,228	2	4,230	162	2,046	2,208
2. Oomayansetti Pudur 7099	30 July 28	5,596	788	166	6,168	113	6,281	557	4,239	4,796
3. Gobikadathur ... 6638	14 Sep. 28	4,527	479	324	4,682	204	4,886	349	3,509	3,858
4. Tolampaliyam ... 757	10 Nov. 28	9,949	1,050	540	10,459	363	10,822	636	6,309	6,945
5. Kolappalur Weavers' ... 9185	Do.	799	...	...	799	...	799	678	11	689
6. Gobi Pudupalavam. 7800	24 Nov. 28	1,007	48	...	1,055	...	1,055	329	386	715
7. Andiyur Elementary Teachers'... 8159	18 Feb. 29	96	4	..	100	8	108	83	1	84
8. Andiyur Panchama ... 2343	15 Mar. 29	1,935	74	...	2,009	2	2,011	109	847	956
9. Ulagapuram ... 2296	15 Apr. 29	1,920	42	..	1,962	7	1,869	212	878	1,090
10. Sinnapapanuttu ... 8284	Do.	144	..	...	144	10	154	85	...	85
11. Erode Chucklers' 4850	Do.	509	10	...	519	3	522	72	197	269
CUDDAPAH.										
1. Pallavolu 4762	18 Feb. 28	6,898	3,465	1,429	8,934	5	8,985	628	3,245	3,873
2. Jamalpalle ... 4101	1 Aug. 27	2,705	1,309	1,225	2,789	40	2,929	133	819	952
3. Budireddipalle	15 Apr. 29	4,616	141	253	4,504	26	4,530	670	3,050	3,720
4. Lakkireddipalle	21 Oct. 28	324	...	232	92	108	200	103	...	103
5. Gandlur	20 Apr. 29	...	...	...	...	...	...	...	3	3
GANJĀM.										
1. Borubhadra C.S. ... 3814	26 May 24	2,559	200	...	2,759	...	2,759	...	1,227	1,227
2. Burupada ... 3436	1 June 24	3,248	270	3,518	..	...	...	...	...	...
3. Bijjipalli ... 4898	31 July 28	346	...	346	...	...	...	...	...	...
4. Gudem 4985	Do.	676	300	225	751	...	751	38	27	65
5. Nandigam... ... 4900	14 Aug. 28	1,637	305	816	1,126	...	1,126	49	40	89
6. Peddaguruvam ... 4872	Do.	1,862	210	121	1,951	...	1,951	.	1,054	1,054
7. Tumburu ... 4902	21 Oct. 28	1,522	...	1,522	...	...	...	...	...	...
8. Uppalapalli ... 4370	18 Dec. 28	622	...	622	...	...	...	...	...	...
9. Kottagraharam ... 4899	30 Jan. 29	1,476	109	461	1,124	...	1,124	...	226	226
10. Tekkali Vysya ... 2164	5 Mar. 29	10,868	...	7,104	3,764	...	3,764	40	4	44

APPENDIX No. 10.—*Societies under liquidation*, 1928–29—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1929.	On hand on 30th June 1929.	Total (columns 6 and 7).	Liabilities. To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
GŌDĀVARI, EAST.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1. Gorinta 1916	19 July 28	1,169	...	...	1,169	468	1,637	587	...	587
2. Sankaraguptam ... 850	15 Apr. 24	217	3	3	217	114	331	54	...	54
3. Pasarlapudi ... 3386	22 Feb. 25	290	2	15	277	146	423	249	...	249
4. Modekurru ... 1661	1 Mar. 25	1,200	24	36	1,188	901	2,089	362	589	951
5. Vadalrevu ... 2518	12 May 25	2,542	11	809	1,744	125	1,869	651	651	1,302
6. Ramachandrapuram Trading Union 1491	13 May 25	443	10	12	441	3	444	1,592	1,440	3,032
7. Jagannadhapuram Sri Krishna ... 3486	30 May 25	85	...	...	85	55	140	47	...	47
8. Prattipadu ... 3719	15 June 25	766	..	271	495	556	1,051	160	...	160
9. Maruvada 1547	21 Jan. 27	4,379	...	...	4,379	58	4,437	232	3,016	3,248
GŌDĀVARI, WEST.										
1. Akivadu C.B.M. workers 3891.	13 Nov. 27	172	9	119	62	259	321	118	...	118
GUNTŪR.										
1. The Yerrubalem Co-operative Society ... 4225	28 June 27	9,395	1,404	4,022	6,777	326	7,103	951	3,583	4,534
2. Yenikepadu	18 Feb. 29	4,119	751	1,176	3,694	69	3,763	465	1,133	1,598
3. Tenali Printing Works	5 Mar. 29	...	...	...	...	194	194	68	...	68
4. Nidamarru Christian C.S.	Do.	4,153	441	65	4,529	101	4,630	322	3,091	3,413
KANARA, SOUTH.										
1. Coodapur Guano Factory Owners' Co-operative Society ... 4677	14 June 26	4,080	...	25	4,055	22	4,077	1,504	1,100	2,604
2. Yermal Mogers C.S. 6189	26 Mar. 27	341	...	300	41	...	41	29	39	68
3. Mangalore Guano Factory Owners. 2715	5 May 27	8,960	...	...	8,960	2	8,962	5,719	1,548	7,267
4. Kuderepady Grain Bank	30 July 27	54	...	..	54	...	54	47	...	47
5. Adhur Grain Bank ...	1 Aug. 27	58	...	...	58	...	58	56	11	67
6. Mangalore Labour Union	17 Mar. 28	1,186	..	188	998	7	1,005	544	135	679
7. Kasaragod Public Servants	16 Mar. 28	40	...	40	...	12	12	8	...	8
8. Balar C.S. ... 1109	28 Jan. 22	110	...	...	110	12	122	617	324	941
9 Bela Lady of Dolours ... 972	22 Jan. 28	1,928	...	...	1,928	9	1,937	198	377	575

APPENDIX No. 10.—*Societies under liquidation*, 1928–29—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets. Remaining uncollected on 30th June 1929.	On hand on 30th June 1929.	Total (columns 6 and 7).	Liabilities. To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
KANARA, SOUTH—cont.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
10. Uppinangadi ... 1198	15 Feb. 25	9,505	...	1,949	7,556	1,025	8,581	1,191	5,515	6,706
11. Savanai ... 1812	18 May 25	71	...	9	62	..	62	352	43	395
12. Aryakarthyayani. 7347	10 Aug. 25	2,531	...	301	2,230	3	2,233	352	1,674	2,026
13. Adur Shri Mallavar 3385	16 Feb. 26	7,912	100	955	7,057	25	7,082	...	9,957	9,957
14. Ramakunja ... 2886	24 Apr. 26	7,834	...	1,293	6,541	59	6,600	1,073	6,205	7,278
15. Malady 2145	30 Apr. 26	158	...	158	...	17	17	859	...	859
16. Muliyar 2837	16 May 26	9,542	...	1,426	8,115	9	8,124	586	7,223	7,809
17. Amembal 1913	22 Nov. 26	5,037	...	105	4,932	6	4,938	513	2,757	3,270
18. Mandekolu ... 7470	22 Dec. 26	1,422	...	75	1,347	2	1,349	177	832	1,009
19. Patla 3376	8 June 27	1,188	4,168	210	5,146	5	5,151	...	7,512	7,512
20. Farengipet	30 July 27	3,749	...	649	3,100	14	3,115	434	2,621	3,055
21. Polippu Mogiers, Ltd.	9 June 27	1,159	...	...	1,159	73	1,232	369	52	421
22. Hosakopla Mogiers, Ltd.	17 Aug. 27	157	92	10	239	4	243	91	5	96
23. Kinnikambla	6 Feb. 28	10,554	...	3,404	7,150	5	7,155	1,889	4,715	6,604
24. Machina	12 June 28	1,516	...	735	781	4	785	255	83	338
25. Keyur	31 May 28	3,702	...	371	3,331	3	3,334	497	1,847	2,344
26. Jeppu	5 July 28	6,609	...	221	6,388	9	6,397	570	4,274	4,844
27. Kanara Kshatria. ...	26 Oct. 28	18,747	...	1,696	17,051	33	17,084	3,627	5,941	9,568
28. Kungathur	29 Oct. 28	6,872	...	1,095	5,777	30	5,807	1,257	4,168	5,425
29. Puthur Government Servants. ...	8 Nov. 28	8,915	...	716	8,199	141	8,340	3,515	27	3,542
30. South Kanara Garden Planters	12 Nov. 28	1,03,539	...	10,648	92,891	93	92,984	33,776	46,096	79,872
31. Bellur C.S. ...	21 Nov. 28	2,860	...	711	2,149	1	2,150	1,818	...	1,818
32. Kudupur C.S.	28 Nov. 28	3,950	...	276	3,674	1	3,675	603	1,751	2,354
33. Karanji Grain Bank	5 Jan. 29	1,098	...	400	698	91	789	172	...	172
34. Addoor C.S.	30 Jan. 29	4,444	...	487	3,957	...	3,957	514	2,435	2,949
35. Kanvathirtha C.S.	4 Mar. 29	9,015	...	305	8,710	49	8,759	1,067	6,684	7,751
36. Gurpur C.S.	5 Mar. 29	7,568	...	611	6,957	...	6,957	1,387	5,021	6,408
37. Udippi Protestant Christians	19 Mar. 29	104	...	10	94	...	94	54	43	97
38. Kudlu	15 Apr. 29	5,198	...	155	5,043	11	5,054	236	3,575	3,811
KISTNA.										
1. Anamanapudi ... 1750	27 Feb. 21	570	...	...	570	.	570	2	564	566
2. Komalamudi ... 715	14 Mar. 21	1,767	13	...	1,780	...	1,780	332	655	987
3. Venkatapuram .. 84	2 Mar. 25	2,722	23	573	2,172	1,252	3,424	19	...	19
4. Peddagollapalem .. 1832	2 May 25	916	44	98	862	...	862	66	757	823
5. Rakshnamarga C.S. 5628	17 Feb. 26	1,288	12	1,300	...	268	268	261	...	261
6. Pulligedda ... 5905	21 July 26	5,285	18	287	5,016	...	5,016	1,060	2,688	3,748
7. Nutalapadu ... 1319	11 Oct. 26	535	147	94	588	1	589	48	43	91

APPENDIX No. 10.—*Societies under liquidation*, 1928–29—cont.

Name of the society. (1)	Date of liquidation. (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. Remaining uncollected during the year. (6)	On hand on the last day of the year. (7)	Total (columns 6 and 7). (8)	Liabilities. To members. (9)	To non-members. (10)	Total (columns 9 and 10). (11)
KISTNA—cont.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
8. Masulipatam Stores 6577	16 Jan. 27	125	4	60	49	127	176	170	...	170
9. Machavaram ... 7975	16 June 27	5,690	588	2,267	4,011	...	4,011	611	2,273	2,884
10. Chinnalingala ... 2462	16 Oct. 27	1,144	68	290	917	135	1,052	147	...	147
11. Kesavapalli Appa-rowpet 8080	21 Dec. 27	419	46	166	299	...	299	58	144	202
12. Pedana 5207	1 Apr. 28	265	5	120	150	1	151	59	41	100
13. Devakota Venkatapuram ...10289	26 Apr. 28	1,958	98	273	1,783	1	1,784	230	1,281	1,511
14. Kavutharam Spinners and Weavers ... 5015	6 Feb. 28	1,011	35	840	206	617	823	893	289	1,182
15. Kondapalli ... 721	14 Mar. 28	1,015	7	391	631	1	632	309	340	649
KURNOOL.										
1. Tsanugondla ... 517	16 Nov. 22	365	69	69	365	1,451	1,816	112	...	112
2. Pullala Cheruvu	18 July 28	4	...		4	...	4	12	...	12
3. Atmakur A.B.M.	18 Sep. 28	301	7	119	189	5	194	90	49	139
4. Munagala Christian	27 June 29	189	...	...	189	...	189	24	90	114
MADRAS.										
1. Madras Tramway Men's Union ... 4121	28 June 22	2,555	10	180	2,485	438	2,873	953	...	953
2. Royapuram Indian Christian .. 2802	16 June 24	986	8	60	934	870	1,804	158	...	158
3. Chintadripet Stores. 3492	18 Feb. 28	131	4	69	66	128	191	698		698
4. Kavapetta ... 1667	3 May 22	6,813	50	55	6,808	407	7,215	1,012	4,583	5,595
5. Madras Leather Goods Factory... 3564	8 May 22	825	...	30	795	30	825	3,837	2,514	6,351
6. Kilpauk 3701	18 Nov. 26	63	...		63	7	70	33	38	71
7. Madras Telugu Baptists .. 2089	21 May 27	99	7	7	99	235	334		15	15
8. Semmancheri 2193	Do.	509	10	10	499	365	864	265	264	559
9. Mylapore Noochikuppam ... 4120	8 Sep. 27	857	...	20	837	34	871	441	90	531
10. Chintadripet Mettucheri	13 May 28	723	2	2	723	66	789	204	660	864
11. Suparigunta ... 2253	18 Feb. 28	7	...	...	7	13	20	16	4	20
12. Perambur King George ... 5177	14 Aug. 28	241	...	9	232	9	241	145	4	149
13. Presidency College Hostel Students. ...	21 Oct. 28	85	...	85	...	85	85	85	3	88
14. Park Town C.S.	19 July 28	Figures not received.								
15. Adyar Narayanaswami Gardens. ...	2 Mar. 29	3,476	...	...	3,476	...	3,476	1,200	16	1,216
16. Teynampet Cathedral	28 Feb. 29	996	...	...	996	...	996	357	...	357
17. Koyatope C.S.	Do.	481	76	76	481	76	557	198	32	230

APPENDIX No. 10.—*Societies under liquidation*, 1928–29—cont.

Name of the society. (1)	Date of liquidation. (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. Remaining uncollected during the year. (6)	On hand on the last day of the year. (7)	Total (columns 6 and 7). (8)	Liabilities. To members. (9)	To non-members. (10)	Total (columns 9 and 10). (11)
MADURA.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1. Madakkulam ... 763	25 Feb. 23	1,080	205	45	1,240	2,057	3,297	565	44	609
2. Uttamapalaiyam *Christian* ... 2747	13 Nov. 23	266	36	283	19	208	227	48	...	48
3. Tevaram Panchamas .. 4674	17 Jan. 24	72	3	21	54	12	66	29	2	31
4. Pallapatti Christian 7172	17 May 26	6	...	6	...	20	20	...	...	...
5. Kilamangalam Panchama ... 5236	10 Sep. 26	587	55	87	555	...	555	71	267	338
6. Talipatti C.S. ... 4817	29 Oct. 26	3,125	375	..	3,500	...	3,500	226	2,401	2,627
7. R. Kombai ... 691	1 Nov. 26	606	88	33	661	717	1,378	60	25	85
8. Andersonpet ... A662	21 June 27	Figures not received.								
9. Palaya Kanniyedu. 1418	27 June 27	5,342	...	18	5,324	10	5,334	148	3,107	3,255
10. Kuttattuppatti	17 Oct. 27	1,977	143	54	2,066	1,233	3,299	204	23	227
11. Peria Thandalaikkulam.	19 Oct. 27	1,547	95	58	1,584	...	1,584	170	218	388
12. Reddiapatti	Do.	4,127	1,409	7	5,529	...	5,529	163	2,607	2,770
13. Melur Christian Workers	9 Oct. 27	...	46	15	31	198	229	77	3	80
14. Ambadurai	22 Oct. 27	1,927	384	3	2,308	...	2,308	183	483	666
15. Chinnalappatti	18 Nov. 27	...	571	11	560	...	560	86	255	341
16. Ammapatti	10 Sep. 27	149	23	156	16	207	223	77	14	91
17. Viriveedu	18 Sep. 27	2,387	287	14	2,660	...	2,660	254	481	735
18. Puliyampatti	9 Sep. 27	212	44	16	240	242	482	60	75	135
19. Erumalainaickanpatti	18 Jan. 28	1,147	278	179	1,246	...	1,246	218	439	657
20. Erasakkanaikanur ...	21 Apr. 28	2,182	...	172	2,010	...	2,010	197	1,261	1,458
21. Ramaswamipuram	24 Apr. 28	244	...	...	244	7	251	90	5	95
22. Dindigul Purchase and Sale	4 Nov. 22	58	19	1	76	26	102	56	5	61
23. Dindigul Lock and Safe	8 Jan. 23	...	1	1	...	37	37	...	...	...
24. Cumbum Valley Labour	17 June 25	644	433	2	1,075	63	1,138	454	39	493
25. Dindigul Sourashtra Weavers	29 Oct. 27	88	...	...	88	340	428	...	...	...
26. Kesavapalaiyam Sacred Hearts	14 Mar. 28	210	14	11	213	44	257	104	5	109
27. Madura Balinga Industrial	18 July 28	880	...	42	838	...	838	1,746	536	2,282
28. Endalaiparai C.S. ...	27 July 28	2,812	...	185	2,627	...	2,627	86	1,436	1,522
29. Periyakulam Christian	28 Nov. 28	16	...	16	...	16	16	8	...	8
30. Madura Rāmnād Building Society	25 Aug. 28	...	...	...	...	99	99	96	...	96

APPENDIX No. 10.—*Societies under liquidation*, 1928-29—cont.

Name of the society. (1)	Date of liquidation. (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. Remaining uncollected during the year. (6)	Assets. On hand on the last day of the year. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
MALABAR.										
1. Vasumathi Trading Union 4898	21 Apr. 28	4,580	499	...	5,079	84	5,163	1,547	2,886	4,433
2. Melattur C.S. ... 2102	23 June 24	3,338	354	18	3,674	24	3,698	131	2,320	2,451
3. Veliyangode Fishermen C.S. ... 2780	8 Jan. 25	6,070	628	...	6,698	22	6,715	1,429	1,002	2,431
4. Melaparamba C.S. 2134	24 June 26	6,299	555	372	6,482	...	...	...	...	...
5. Tanur Kadapuram. ...	18 Nov. 27	662	...	...	662	217	879	82	447	529
6. Channamangalore. ...	14 Apr. 28	6,221	620	151	6,690	47	6,737	203	5,163	5,366
7. Puthiyara C.S.	24 Apr. 28	8,752	438	995	8,195	146	8,341	824	800	1,624
8. Elamkulam C.S.	25 Apr. 28	5,775	698		6,468	7	6,475	1,479	1,841	3,320
9. Kodiyathur	10 Dec. 28	1,446	39	320	1,165	44	1,209	199	628	827
10. Alangad	Do.	1,612	51	..	1,663	...	1,663	65	1,816	1,881
11. Iringathur	22 Dec. 28	6,814	206	...	7,020	...	7,020	998	4,156	5,154
12. Kalpathi Stores	7 Nov. 28	171	2	...	173	...	173	210	22	232
13. Nhangathiri	18 Dec. 28	Figures not received.								
14. Nethimangalam	19 Mar. 29	14,128	299	101	14,326	90	14,416	934	10,978	11,912
15. Meppayur	18 Apr. 29	7,100	...	...	7,100	...	7,100	724	5,636	6,360
16. Pallikayal Irrigation Society	1 Mar. 29	...	...	...	...	...	...	...	9	9
NELLORE.										
1. Talamanchi ... 1706	1 Feb. 25	2,222	149	252	2,119	...	2,119	173	1,199	1,372
2. Yekolla Adi-Andhra .. 7719	19 Feb. 26	409	40	...	449	20	469	100	2	102
3. Pedathalapudi ... 1926	25 June 27	6,129	437	42	6,524	61	6,585	230	2,906	3,136
4. Nellore Salvation Army 4911	21 Dec. 27	617	42	659	...	30	30	30	...	30
5. Indur 5654	Do.	...	...	...	...	120	120	...	...	...
6. Kesaripalem Cobblers	7 Nov. 28	176	13	50	139	51	190	25	168	193
7. Thikanaram	15 Apr. 29	272	..	..	272	...	272	50	162	212
NILGIRIS.										
1. Bempatti ... 3275	26 Sep. 24	1,447	149	205	1,391	1	1,392	60	...	60
2. Honnathalai ... 2681	13 Mar. 27	5,425	623	1,301	4,747	1	4,748	229	138	367
3. Melatti Bellicombai 4835	8 Mar. 25	7,005	912	189	7,728	...	7,728	65	3,571	3,636
4. Tirichigadi ... 2481	1 Dec. 25	7,954	869	465	8,358	.	8,358	128	4,058	4,186
5. Potato Growers Purchase and Sale 3282	24 Apr. 26	1,146	649	754	1,041	.	1,041	..	...	...
6. Kundah Kotagiri... 4480	12 Dec. 25	1,190	124	45	1,269	289	1,558	106	.	106
7. Kattabettu ... 2930	12 June 26	3,791	464	997	3,258	...	3,258	84	865	949

APPENDIX No. 10.—*Societies under liquidation*, 1928-29—cont.

Name of the society. (1)	Date of liquidation. (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. Remaining uncollected during the year. (6)	Assets. On hand on the last day of the year. (7)	Assets. Total (columns 6 and 7). (8)	Liabilities. To members. (9)	Liabilities. To non-members. (10)	Liabilities. Total (columns 9 and 10). (11)
NILGIRIS—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
8. The Co-operative Homestead ... 9292	14 Mar. 28	...	..	...	...	287	387	2,721	...	2,721
9. Salamoor 1009	1 Feb. 28	2,198	198	162	2,234	...	2,234	113	777	890
10. Athikannumur Estate Labourers 5516	21 Dec. 27	335	22	115	242	94	336	162	...	162
RĀMNĀD.										
1. Melamattur ... 450	1 Feb. 16	5,098	413	2	5,509	234	5,743	227	2,245	2,472
2. Periavadi 559	Do.	5,951	475	51	6,375	443	6,818	134	874	1,008
3. Sinnavadi ... 888	Do.	6,469	362	25	6,806	561	7,367	134	1,122	1,256
4. Sattur Pudukottai 1085	6 Jan. 21	13,256	460	299	13,417	555	13,971	568	6,147	6,715
5. Vellaipottal ... 240	29 Nov. 15	618	49	49	618	546	1,159	68	...	68
6. Srivilliputtur Weavers'	1 May 27	804	49	31	822	43	865	341	...	341
7. Ingur ... 664	30 Nov. 22	1,788	218	218	1,788	1,144	2,932	163	5	168
8. Ramalingapuram. 434	1 Feb. 16	3,552	277	41	3,788	697	4,485	198	2,298	2,496
9. Kolavarpatti ... 614	Do.	...	8	8	...	288	288	...	7	7
10. Nattarmangalam ... 997	6 Sep. 21	284	19	10	293	6	299	...	...	...
11. Andukondan ... 725	7 Apr. 21	1,175	254	112	1,317	1,763	3,080	40	...	40
12. Salai Iluppaikulam ... 881	Do.	149	121	172	98	1,764	1,862	253	...	253
13. Udyampatti ... 1215	19 Feb. 24	6,298	764	...	7062	7,062	7,062	111	3,172	3,283
14. Urappuli	21 Dec. 27	16	12	24	4	260	264	118	14	132
15. Kottandal...	10 Sep. 27	2,144	257	114	2,287	...	2,287	118	1,605	1,723
16. Rāmnād District Public Servants' 2482	14 Dec. 22	...	63	63	...	940	940	80	7	87
17. Sivakasi Reserve Police 4265	11 Feb. 22	...	1	1	...	56	56	130	...	130
18. Watrap Purchase and Sale 3299	16 Apr. 22	43	...	...	43	4	47	28	995	1,023
19. Sattur, C.S. .. 1014	28 Feb. 22	2,044	59	18	2,085	594	2,679	364	...	364
20. Kuppanpatti	30 July 28	1	20	21	...	287	287	...	22	22
SALEM.										
1. Gudalur 223	27 Oct. 15	6,642	306	...	6,948		6,948	333	3,339	3,672
2. Ernapuram ... 282	Do.	5,416	359	1,872	3,903	...	3,903	479	1,254	1,733
3. Gonur ... 331	1 Dec. 15	3,680	222	104	3,798		3,798	298	848	1,146
4. Karuppareddiyur. 332	Do.	1,148	213	...	1,361	512	1,873	129	...	129
5. Jambuguttaipatti. 350	15 Nov. 15	3,773	259	...	4,032	...	4,032	243	1,769	2,012
6. Salem Swadeshi Stores ... 2651	29 Aug. 23	23	99	98	24	...	24	...	1,485	1,485
7. Kelamangalam Stores 3554	31 Jan. 23	1,662	128	...	1,790	333	2,123	1,111	...	1,111
8. Hosur Stores ... 3555	31 July 23	832	69	25	876	...	876	1,303	276	1,579

APPENDIX No. 10.—*Societies under liquidation*, 1928–29—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected 30th June 1929.	On hand on 30th June 1929.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
SALEM—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
9. Kelamangalam C.S. 1946	31 May 25	2,577	288	1,006	1,854	2,418	4,267	208	...	208
10. K. Pallipatti ... 124	7 June 25	1,655	87	1,005	737	1,000	1,737	174	...	174
11. Kambainallur ... 125	14 May 25	20,797	4,138	496	24,439	...	24,439	658	10,494	11,152
12. Kondarampatti ... 126	Do.	7,460	1 017	3,518	4,959	...	4,959	155	1,742	1,897
13. Bohambadi ... 127	Do.	6,087	722	70	6,739	...	6,739	188	1,349	1,537
14. Sonnampatti 1505	7 June 25	3,822	816	66	3,572	...	3,572	195	1,080	1,225
15. Sokkanur Adi-Dravida ... 6750	7 Nov. 25	...	...	...	...	...	...	6	...	6
16. Alagapuram Field Labourers ... 6646	28 May 26	1,427	157	3	1,581	...	1,581	119	768	887
17. Kosavampatti ... 3517	13 July 26	4,919	337	922	4,334	...	4,334	482	1,852	2,334
18. Kambainallur Trading Union. 4088	17 Aug. 26	321	...	...	321	446	767	600	72	672
19. Dharmapuri Distributive Society 2097	26 Apr. 28	1,199	64	3	1,260	289	1,549	1,187	3	1,190
20. Rangapuram ... 6039	23 Apr. 28	626	3	...	629	39	668	108	..	108
21. Manivilandampudur. 6562	29 Oct. 28	6,311	214	226	6,299	...	6,299	139	6,122	6,261
22. Palacode Urban C.S. 6748	Do.	10,573	248	554	10,267	...	10,267	1,826	5,631	7,457
23. Sankarai ... 5385	20 Jan. 29	4,996	868	160	5,704	...	5,704	212	4,349	4,561
24. Kuntamarnapalli 8512	28 Jan. 29	3,462	121	23	3,560	...	3,560	339	1,949	2,288
25. Tusur Pallars ... 2538	1 Mar. 29	2,132	...	...	2,132	...	2,132	218	1,835	2,053
26. Undanapalli ... 2590	17 Mar. 29	8,565	...	...	8,565	...	8,565	513	5,739	6,252
TANJORE.										
1. T. Mangudi ... 1024	14 Dec. 25	2,014	217	3	2,228	...	2,228	...	3,611	3,611
2. Shiyali Agricultural and Industrial Society ... 4072	15 Feb. 27	17,044	...	3,110	13,934	304	14,238	22,946	24,225	47,171
3. Kumbakōnam Taluk Village Officers' C.S. ... 4058	24 Feb. 27	10	..	10	...	...	...	...	...	...
4. Negapatam Stores. ...	14 Mar. 28	4	...	2	2	89	91	245	...	245
5. Shiyali Stores	3 Sep. 28	549	23	538	34	519	553	1,186	..	1,186
6. Kumbakonam Stores	29 Oct. 28	1	948	949	...	729	729	440	13	453
7. Mayavaram Public Servants	18 Dec. 28	174	2	176	...	71	71	61	...	61
8. Panchanadikkulam 325	7 Apr. 16	1,927	96	1,606	417	687	1,104	80	...	80
9. Marudur ... 421	Do.	1,096	79	893	282	1,189	1,471	101	...	101
10. Mullarpattikadu. 594	14 Apr. 16	85	82	167	...	1,974	1,974	...	...	...
11. Orattur Mill-hands C.S.	19 Oct. 26	411	45	319	137	450	587	33	89	122
12. Velankanni Catholics	9 May 28	4,290	2,378	3,949	2,718	496	3,214	319	102	421
13. Tepperumanallur ...	21 Apr. 28	1,534	217	1,487	264	1,346	1,610	98	...	98
14. Tiruchurai	26 Sep. 28	9,903	931	1,953	8,881	29	8,910	1,219	5,787	7,006

APPENDIX No. 10.—*Societies under liquidation*, 1928–29—cont.

Name of society.	Date of liquidation.	Assets remaining uncollected on 30th June preceding or on the date of liquidation.	Assets accrued during the year.	Assets collected during the year.	Assets.			Liabilities.		
					Remaining uncollected 30th June 1929.	On hand on 30th June 1929.	Total (columns 6 and 7).	To members.	To non-members.	Total (columns 9 and 10.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
TANJORE—*cont.*		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
15. Asikadu	7 Nov. 28	1,874	70	1,444	...	1,232	1,232	...	...	...
16. Tanjore Town Permanent Building. ...	1 Nov. 28	...	...	..	...	...	...	...	8	8
17. Alangudi	3 Dec. 28	36	1	87		...	...	...	...	...
18. Ammachatram	15 Apr. 29	...	...	...	...	...	...		8	8
19. Govindapuram	20 Apr. 29	791	16		807	..	807	376	8	384
20. Theruvalaputtur F.L.C.S. ...	7 Nov. 28	22	...	...	22	...	22	26	...	26
21. Thodaripatti F.L. C.S.	1 Nov. 28	1	2	3	...	16	16	18	...	18
22. Muthuveerakandarapatti	10 Dec. 28	3,296	130	108	3,318	85	3,403	422	1,230	1,652
TINNEVELLY.										
1. Nambipuram Agricultural Bank 13	20 Mar. 16	16	156	172	...	2,912	2,912	177	..	177
2. Swiseshapuram C.S. ...	13 July 23	218	15	194	39	41	80	32	19	51
3. Avalvaram Agricultural Society ...	30 Sep. 28	173	17	190	...	320	320	245	...	245
4. Koilpatti Farm Employees	16 Nov. 28	145	9	147	7	147	154	117	...	117
5. Thuppakudi	10 Jan. 29	102	...	...	102	...	102	65	5	70
6. Alwaneri C.M.S. Officials	5 Mar. 29	490	15	21	484	...	484	251	50	301
TRICHINOPOLY.										
1. Kokkudi 659	2 Nov. 16	1,210	59	21	1,248	809	2,057	138	...	138
2. Vaiyampatti ... 951	28 Feb. 16	245	4	4	245	330	575	45	71	116
3. Kumaravadi ... 600	Do.	...	15	15	...	488	488	...	...	
4. Mullipadi ... 695	18 Aug. 16	2,842	203	70	2,474	...	2,474	65	1,203	1,268
5. Kilakavattankurchi 208	18 Dec. 18	1,101	18	1,119	...	748	748	..		..
6. Kodangudi ... 550	22 Nov. 20	3,064	163	48	3,177	25	3,202	8	1,020	1,028
7. Edangauni ... 538	26 Nov. 20	195	...	195	...	...	..	...		...
8. Trichinopoly Stores ... 1405	4 Aug. 21	...	5	5	...	...	...	...	...	...
9. Trichinopoly Reserve Police ..	27 Jan. 29	...	...	...	..	23	23	5	...	5
10. Mavathur	31 July 28	2,525	391	632	2,184	...	2,184	257	344	601
11. Kodavur	20 Apr. 29	1,874	...	...	1,874	...	1,874	160	80	240
VIZAGAPATAM.										
1. The Karasa Salt and Abkāri ...	12 June 26	123	33	84	72	265	337	129	...	129
2. Parvathipur American Mission	14 Dec. 28	124	12	...	136	286	422	385	...	385

Appendix No. 11.—*Number of societies in each district*, 1928–29.

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Anantapur.	Central	1	...	...	...	...	1
	Union	16	1	...	...	...	17
	Agricultural—						
	Class I—Credit — Limited	1	...	...	...	...	1
	Class I—Credit — Unlimited ...	457	5	...	...	..	462
	Class II—Purchase and purchase and sale. — Limited	5	...	...	...	...	5
	Class II—Purchase and purchase and sale. — Unlimited ...	...	...	...		...	...
	Class IV—Production and sale. — Limited	...	...	...		...	...
	Class IV—Production and sale. — Unlimited ...	...	...	...	...	...	...
	Class VI—Others .. — Limited	1	...	...	...	...	1
	Class VI—Others .. — Unlimited ...		..	...	...	...	...
	Agricultural, total	464	5	...	...	...	469
	Non-Agricultural—						
	Class I—Credit ... — Limited	14	...	...	...	..	14
	Class I—Credit ... — Unlimited ..	3	...	.	...	...	3
	Class II—Purchase and purchase and sale. — Limited	5	...	...	1	...	4
	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
Arcot, North.	Central	1	...	...	...	...	1
	Union	34	1	...	...	...	35
	Agricultural—						
	Class I—Credit ... — Limited	5	...	...	.	..	5
	Class I—Credit ... — Unlimited ...	725	59	...	2	3	779
	Class II—Purchase and purchase and sale. — Limited	13	1	...	3	...	11
	Class II—Purchase and purchase and sale. — Unlimited ...	...	...	...	...	...	...
	Class VI—Others .. — Limited	1	...	...	...	...	1
	Agricultural, total	744	60	...	5	3	796
	Non-Agricultural—						
	Class I—Credit ... — Limited	52	4	...	1	2	53
	Class I—Credit ... — Unlimited ...	8	...	...	...	..	8
	Class II—Purchase and purchase and sale. — Limited	8	...	...	2	...	6
	Class II—Purchase and purchase and sale. — Unlimited ...	...	..	...	...	..	...
	Class VI—Others ... — Limited	9	2	...	1	1	9
	Class VI—Others ... — Unlimited ...	...	...	...	...	...	...
	Non-Agricultural, total	77	6	...	4	3	76

Appendix No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Arcot, South.	Central	1	...	...	...	...	1
	Union	24	2	...	...	...	26
	Agricultural—						
	Class I—Credit ... — Limited	5	...	...	...	...	5
	Class I—Credit ... — Unlimited ...	772	18	...	2	...	788
	Class II—Purchase and purchase and sale. — Limited	8	5	...	...	...	13
	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
	Class VI—Others... — Limited	8	...	...	...	...	8
	Class VI—Others... — Unlimited ...	...	...	...	...	...	...
	Agricultural, total ...	796	18	...	2	.	812
	Non-Agricultural—						
	Class I—Credit ... — Limited	60	1	...	1	...	60
	Class I—Credit ... — Unlimited ...	8	...	...	1	...	7
	Class II—Purchase and purchase and sale. — Limited	14	1	...	1	...	14
	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	5	...	...	...	..	5
	Class VI—Others.. — Unlimited ...	1	...	...	...	...	1
	Non-Agricultural, total	89	2	...	3	...	88
Bellary.	Central	1	...	...	...	...	1
	Union	10	...	...	..	...	10
	Agricultural—						
	Class I—Credit ... — Limited	...		...	...	...	...
	Class I—Credit ... — Unlimited ...	270	16	...	...	...	286
	Class II—Purchase and purchase and sale. — Limited	4	1	...	...	...	5
	Class II—Purchase and purchase and sale. — Unlimited ...	...	...	...	...	...	...
	Agricultural, total	274	17	...	...	...	291

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Bellary—cont.	Non-Agricultural—							
	Class I—Credit	Limited	28	...	...	...	...	28
		Unlimited	5		...	...	...	5
	Class II—Purchase and purchase and sale.	Limited	6	1	..		...	7
		Unlimited	1	...	...	...	...	1
	Class VI—Others	Limited	4	...	...	...	...	4
		Unlimited	..	...	...	...	...	...
	Non-Agricultural, total		44	1		...	...	45
Chingleput.	Central		1	...	...	...	...	1
	Union		31	...	...	...	...	31
	Agricultural—							
	Class I—Credit	Limited	6	..	...	...	...	6
		Unlimited	981	21	...	16	...	986
	Class II—Purchase and purchase and sale.	Limited	17	...	...	...	...	17
		Unlimited	..	...	...	...	...	...
	Class IV—Production and sale.	Limited	21	15	...	...	...	36
		Unlimited	...	...	...	...	...	...
	Class V—Insurance	Limited	3	...	...	...	...	3
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	2	...	...	...	...	2
		Unlimited	1	...	...	...	...	1
	Agricultural, total		981	36	...	16	..	1,001
	Non-Agricultural—							
	Class I—Credit	Limited	27	1	...	...	...	28
		Unlimited	16	...	...	1	...	15
	Class II—Purchase and purchase and sale.	Limited	4	1	..	...	...	5
		Unlimited	...	...	...	...	...	...
	Class III—Production.	Limited	1	...	...	...	.	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	12	...	...	...	...	12
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		60	2	...	1	...	61

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Chittoor.	Central		1	...	...	...	...	1
	Union		11	...	...	...	...	11
	Agricultural—							
	Class I—Credit	Limited	...	...	...	..	...	
		Unlimited	278	6	8	10	...	277
	Class II—Purchase and purchase and sale.	Limited	...	...	...	...	...	...
		Unlimited	...	...	...	...	...	...
	Agricultural, total		278	6	8	10	...	277
	Non-Agricultural—							
	Class I—Credit	Limited	20	...	2		...	22
		Unlimited	2	...	...	1	...	1
	Class II—Purchase and purchase and sale.	Limited	4	1	...	1	...	4
		Unlimited.	...	...	...	...	...	...
	Class VI—Others	Limited	1	...	1	...	...	2
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		27	1	3	2	...	29
Coimbatore.	Central		1	...	...	...	...	1
	Union		22	2	...	...	...	24
	Agricultural—							
	Class I—Credit	Limited	11	3	...	..	...	14
		Unlimited	513	22	...	7	...	528
	Class II—Purchase and purchase and sale.	Limited	9	1	...	...	...	10
		Unlimited	...	..	...	...	...	...
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Agricultural, total		535	26	...	7	...	554
	Non-Agricultural—							
	Class I—Credit	Limited	28	...	...	...	...	28
		Unlimited	15	...	...	2	...	13
	Class II—Purchase and purchase and sale.	Limited	12	2	...	1	...	13
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	16	2	...	...	...	18
		Unlimited	5	...	...	...	...	5
	Non-Agricultural, total		76	4	...	3	...	77

APPENDIX No. 11.—*Number of societies in each district*, 1928-29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Cuddapah.	Central		1	...	...	...	...	1
	Union		9	...	...	...	...	9
	Agricultural—							
	Class I—Credit	Limited	1	...	...	...	...	1
		Unlimited	259	6	...	5	...	260
	Class II—Purchase and purchase and sale.	Limited	3	...	...	...	...	3
		Unlimited	...	...	...	...	...	...
	Agricultural, total		263	6	...	5	...	264
	Non-Agricultural—							
	Class I—Credit	Limited	34	2	...	1	...	35
		Unlimited	2	...	...	...	...	2
	Class II—Purchase and purchase and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	18	...	...	...	...	18
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		55	2	...	1	...	56
Ganjām.	Central		2	...	...	...	...	2
	Union		16	2	...	...	...	18
	Agricultural—							
	Class I—Credit	Limited	...	...	...	...	...	...
		Unlimited	521	52	...	10	..	563
	Class II—Purchase and purchase and sale.	Limited	...	1	...	...	...	1
	Class VI—Others	Limited	1	1	...	...	...	2
		Unlimited	...	...	...	...	...	...
	Agricultural, total		522	54	...	10	...	566
	Non-Agricultural—							
	Class I—Credit	Limited	27	2	...	1	...	28
		Unlimited	3	2	...	...	...	5
	Class II—Purchase and purchase and sale.	Limited	14	...	...	...	...	14
		Unlimited	3	...	...	...	...	3
	Class IV—Production and sale.	Limited	...	...	...	...	...	...
		Unlimited	1	...	...	...	...	1
	Class VI—Others	Limited	6	...	...	...	...	6
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		54	4	...	1	...	57

APPENDIX No. 11.—*Number of societies in each district*, 1928-29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Ganjām Agency.	Central		...	...	...	...	...	...
	Union		...	...	...	...	...	...
	Agricultural—							
	Class II—Purchase and purchase and sale.	Limited	3	...	...	...	...	3
		Unlimited	...	...	...	...	...	...
	Agricultural, total		3	...	...	...	...	3
Gōdāvari, East.	Central		4	...	...	...	...	4
	Union		15	3	...	...	...	18
	Agricultural—							
	Class I—Credit	Limited	2	...	...	...	...	2
		Unlimited	497	11	...	...	...	508
	Class II—Purchase and purchase and sale.	Limited	2	...	...	...	...	2
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	5	...	...	...	...	5
		Unlimited	95	...	...	...	...	95
	Agricultural, total		601	11	...	...	...	612
	Non-Agricultural—							
	Class I—Credit	Limited	40	2	...	...	...	42
		Unlimited	3	...	...	...	...	3
	Class II—Purchase and purchase and sale.	Limited	12	...	...	...	...	12
		Unlimited	3	...	...	...	...	3
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited.	...	...	...	...	...	...
	Class VI—Others	Limited	7	5	...	...	...	12
		Unlimited	2	...	...	...	...	2
	Non-Agricultural, total		68	7	...	...	...	75
Gōdāvari Agency.	Central		...	...	...	...	...	...
	Union		...	...	...	...	...	...
	Agricultural—							
	Class I—Credit	Limited	...	...	...	...	...	...
		Unlimited	9	3	...	...	...	12
	Class II—Purchase and purchase and sale.	Limited	2	...	...	...	...	2
		Unlimited	...	...	...	...	...	...
	Agricultural, total		11	3	...	...	...	14

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Godāvari Agency—cont.	Non-agricultural—						
	Class I—Credit ... Limited	1	...	...	...	...	1
	Class I—Credit ... Unlimited. ...	...	...	...	...	...	...
	Class II—Purchase and purchase and sale. Limited	1	...	...	...	...	1
	Class II—Purchase and purchase and sale. Unlimited. ...	...	...	..	...	...	...
	Non-Agricultural, total	2	...	...	...	...	2
Godāvari, West.	Central	1	...	...	...	...	1
	Union	11	4	...	...	...	15
	Agricultural—						
	Class I—Credit ... Limited	.	...	...	...	...	...
	Class I—Credit ... Unlimited. ...	320	26	...	...	...	346
	Class VI—Others... Limited	...	...	...	...	...	...
	Class VI—Others... Unlimited. ...	21	4	...	...	...	25
	Agricultural, total	341	30	...	...	...	371
	Non-Agricultural—						
	Class I—Credit ... Limited	16	...	...	...	...	16
	Class I—Credit ... Unlimited. ...	1	...	...	...	...	1
	Class II—Purchase and purchase and sale. Limited	...	2	...	...	...	2
	Class II—Purchase and purchase and sale. Unlimited. ...	...	...	...	...	...	...
	Class IV—Production and sale. Limited	5	...	...	...	...	5
	Class IV—Production and sale. Unlimited. ...	...	..	..	...	...	...
	Class VI—Others ... Limited	1	...	...	...	...	1
	Class VI—Others ... Unlimited. ...	...	3	...	...	...	3
	Non-Agricultural, total	23	5	...	...	...	28
Guntur.	Central	1	...	...	...	...	1
	Union	12	1	...	...	...	13
	Agricultural—						
	Class I—Credit ... Limited	...	...	...	...	...	...
	Class I—Credit ... Unlimited. ...	452	24	1	2	1	474
	Class VI—Others... Limited	9	...	...	...	...	9
	Class VI—Others... Unlimited. ...	95	22	1	...	...	118
	Agricultural, total	556	46	2	2	1	601

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Guntur—cont.	Non-Agricultural—						
	Class I—Credit ... Limited	39	2	...	1	1	39
	Class I—Credit ... Unlimited. ...	4	...	...	...	...	4
	Class II—Purchase and purchase and sale. Limited	2	2	...	...	...	4
	Class II—Purchase and purchase and sale. Unlimited. ..	1	...	...	...	...	1
	Class VI—Others... Limited	4	2	...	...	...	6
	Class VI—Others... Unlimited. ...	...	1	...	...	...	1
	Non-Agricultural, total	50	7	...	1	1	55
Kanara, South.	Central	1	...	...	...	...	1
	Union	18	...	...	...	...	18
	Agricultural—						
	Class I—Credit ... Limited	16	...	...	1	...	15
	Class I—Credit ... Unlimited. ...	415	4	...	8	...	411
	Class II—Purchase and purchase and sale. Limited	7	1	...	1	...	7
	Class II—Purchase and purchase and sale. Unlimited. ...	...	...	...	...	...	...
	Class IV—Production and sale. Limited	1	...	...	...	...	1
	Class IV—Production and sale. Unlimited. ...	...	...	...	...	...	...
	Class VI—Others... Limited	1	...	...	...	...	.
	Class VI—Others... Unlimited. ...	...	...	...	...	...	...
	Agricultural, total	440	5	...	10	...	435
	Non-Agricultural—						
	Class I—Credit ... Limited	43	...	2	3	...	45
	Class I—Credit ... Unlimited. ...	12	...	...	...	2	10
	Class II—Purchase and purchase and sale. Limited	6	...	...	...	...	6
	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	13	...	...	...	...	12
	Class VI—Others... Unlimited. ...	...	...	...	...	...	...
	Non-Agricultural, total	77	...	2	3	2	74

APPENDIX No. 11.—*Number of societies in each district, 1928-29*—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Kistna.	Central		2	...	...	...	...	2
	Union		15	4	...	...	...	19
	Agricultural—							
	Class I—Credit	Limited	1	1	...	...	...	2
		Unlimited	394	26	...	4	...	416
	Class VI—Others	Limited	1	...	...	...	...	1
		Unlimited.	54	8	...	...	...	62
	Agricultural, total		450	35	...	4	...	481
	Non-Agricultural—							
	Class I—Credit	Limited	24	4	..	...	...	28
		Unlimited	14	..	...	...	...	14
	Class II—Purchase and purchase and sale.	*Limited*	4	...	...	...	...	4
		Unlimited	3	...	...	...	...	3
	Class IV—Production and sale.	Limited	2	...	...	...	...	2
		Unlimited	...	...	...	...	...	...
	Class VI—Others	*Limited*	11	1	...	...	..	12
		Unlimited	7	...	...	...	...	7
	Non-Agricultural, total		65	5	...	...	...	70

District. (1)	Kind of society. (2)		(3)	(4)	(5)	(6)	(7)	(8)
Kurnool.	Central		1	...	...	...	...	1
	Union		11	..	...	...	...	11
	Agricultural—							
	Class I—Credit	Limited	...	...	...	...	...	...
		Unlimited	307	10	...	4	...	313
	Class II—Purchase and purchase and sale.	Limited	1	1	...	...	..	2
		Unlimited.	...	...	...	...	...	...
	Agricultural, total		308	11	...	4	...	315
	Non-Agricultural—							
	Class I—Credit	Limited	33	...	...	1	...	32
		Unlimited	7	...	...	...	...	7
	Class II—Purchase and purchase and sale.	Limited	7	1	...	1	...	7
		Unlimited	1	...	...	...	...	1
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	5	1	...	...	...	6
		Unlimited	...	...	..	...	...	...
	Non-Agricultural, total		54	2	...	2	...	54

APPENDIX No. 11.—*Number of societies in each district, 1928-29*—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Madras.	Provincial		1	...	...	...	...	1
	Central		1	...	...	...	...	1
	Union		5	...	...	...	...	5
	Agricultural—							
	Class II—Purchase and purchase and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Agricultural, total		1	...	...	...	...	1
	Non-Agricultural—							
	Class I—Credit	Limited	69	3	...	1	...	71
		Unlimited	55	1	...	4	...	52
	Class II—Purchase and purchase and sale.	Limited	6	1	...	1	...	6
		Unlimited.	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	...	7	...	...	...	7
		Unlimited	...	...	...	...	...	...
	Class VI—Others.	Limited	16	4	...	...	...	20
		Unlimited	1	...	...	...	...	1
	Non-Agricultural, total		147	16	...	6	...	157

District. (1)	Kind of society. (2)		(3)	(4)	(5)	(6)	(7)	(8)
Madura.	Central		1	...	...	...	...	1
	Union		15	...	...	...	...	15
	Agricultural—							
	Class I—Credit	Limited	...	...	...	...	...	...
		Unlimited	509	21	...	1	...	529
	Class II—Purchase and purchase and sale.	Limited	2	...	...	...	...	2
		Unlimited	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Agricultural, total		513	21	...	1	...	533
	Non-Agricultural—							
	Class I—Credit	Limited	36	1	...	1	...	36
		Unlimited	5	1	...	...	...	6
	Class II—Purchase and purchase and sale.	Limited	7	...	...	1	...	6
		Unlimited	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others.	Limited	7	...	...	1	..	6
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		56	2	...	3	...	55

Appendix No. 11.—*Number of societies in each district*, 1928-29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Malabar.	Central		1	...	...	...	..	1
	Union		22	2	...	...	...	24
	Agricultural—							
	Class I—Credit	Limited	1	...	...	...	...	1
		Unlimited	507	11	...	6	...	512
	Class II—Purchase and purchase and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others.	Limited	5	..	...	1	...	4
		Unlimited	...	...	...	...	..	...
	Agricultural, total		514	11	...	7	...	518
	Non-Agricultural—							
	Class I—Credit	Limited	71	3	...	...	...	74
		Unlimited	8	...	..	...	...	8
	Class II—Purchase and purchase and sale.	Limited	34	15	...	1	...	48
		Unlimited	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others.	Limited	2	...	...	...	...	2
		Unlimited		...	...	...	...	...
	Non-Agricultural, total		116	18	...	1	...	133
Nellore.	Central		1	...	...	...	...	1
	Union		15	1	...	...	..	16
	Agricultural—							
	Class I—Credit	Limited	...	1	..	...	...	1
		Unlimited	421	19	...	1	..	439
	Class II—Purchase and purchase and sale.	Limited	1	...	...	...	...	1
		Unlimited.	...	...	...	...	...	...
	Class VI—Others...	Limited	...	...	...	...	...	...
		Unlimited	2	...	...	...	...	2
	Agricultural, total		424	20	...	1	...	443
	Non-Agricultural—							
	Class I—Credit	Limited	26	...	...	...	..	26
		Unlimited	3	...	..	...	...	3
	Class II—Purchase and purchase and sale.	Limited	3	...	...	...	...	3
		Unlimited	2	..	...	...	...	2
	Class IV—Production and sale.	Limited	...	...	...	...	...	..
		Unlimited	2	...	...	1	...	1
	Class VI—Others ...	Limited	2	1	...	...	...	3
		Unlimited	...	4	...	...	...	4
	Non-Agricultural, total		38	5	...	1	...	42

Appendix No. 11.—*Number of societies in each district*, 1928-29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Nilgiris, The.	Central		...	...	...	...	...	...
	Union		3	...	...	...	...	3
	Agricultural—							
	Class I—Credit	Limited	...	...	...	...	...	...
		Unlimited	57	5	...	...	...	62
	Agricultural, total		57	5	...	...	...	62
	Non-Agricultural—							
	Class I—Credit	Limited	5	1	..	...	...	6
		Unlimited	...	...	...	...	...	...
	Class II—Purchase and purchase and sale.	Limited	2	...	...	...	...	2
		Unlimited	...	..	...	...	...	...
	Class VI—Others...	Limited	2	2	...	...	...	4
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		9	3	...	...	...	12
Rāmnād.	Central		1	...	...	...	...	1
	Union		14	1	...	...	...	15
	Agricultural—							
	Class I—Credit	Limited	...	...	...	...	...	...
		Unlimited	388	11	1	1	...	399
	Class II—Purchase and purchase and sale.	Limited	5	...	...	...	...	5
		Unlimited	...	...	...	...	...	...
	Class VI—Others...	Limited	...	1	...	...	...	1
		Unlimited	...	1	...	...	...	1
	Agricultural, total		393	13	1	1	...	406
	Non-Agricultural—							
	Class I—Credit	Limited	27	...	1	...	1	27
		Unlimited	10	...	...	...	1	9
	Class II—Purchase and purchase and sale.	Limited	8	1	...	...	...	9
		Unlimited	2	...	...	...	...	2
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited	...	...	...	...	...	...
	Class VI—Others	Limited	5	...	...	...	...	5
		Unlimited	...	...	...	...	...	...
	Non-Agricultural, total		53	1	1	...	2	53

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Salem.	Central		1	...	...	...	...	1
	Union		15	3	...	...	...	18
	Agricultural—							
	Class I—Credit ...	Limited	1	...	...	...	...	1
		Unlimited ...	421	36	...	5	...	452
	Class II—Purchase and purchase and sale.	Limited	3	...	...	...	...	3
		Unlimited ...	...	...	...	...	..	...
	Class VI—Others...	Limited	1	...	...	...	..	1
		Unlimited ...	...	...	...	...	...	...
	Agricultural, total ...		426	36	..	5	...	457
	Non-Agricultural—							
	Class I—Credit ...	Limited	42	2	...	1	...	43
		Unlimited ...	5	...	...	...	...	5
	Class II—Purchase and purchase and sale.	Limited	4	2	...	1	...	6
		Unlimited ...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	1	...	...	...	...	1
		Unlimited ...	...	...	...	...	...	...
	Class VI—Others...	Limited	1	1	...	...	...	2
		Unlimited ...	...	...	...	...	...	...
	Non-Agricultural, total ...		53	6	...	2	...	57
Tanjore.	Central		2	..	...	...	...	2
	Union		21	2	...	...	...	23
	Agricultural—							
	Class I—Credit ...	Limited	2	...	...	...	..	2
		Unlimited ..	967	43	...	11	...	999
	Class II—Purchase and purchase and sale.	Limited	16	...	...	...	..	16
		Unlimited ...	...	...	...	...	...	..
	Class VI—Others ...	Limited	13	1	...	...	...	14
		Unlimited ...	20	...	...	...	...	20
	Agricultural, total ...		1,018	44	...	11	...	1,051

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—cont.

District. (1)	Kind of society. (2)		Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Tanjore—cont.	Non-Agricultural—							
	Class I—Credit ..	Limited	24	...	1	...	1	24
		Unlimited ...	19	...	1	...	1	19
	Class II—Purchase and purchase and sale.	Limited	13	...	..	2	...	11
		Unlimited ...	...	...	...	...	...	...
	Class IV—Production and sale.	Limited	...	...	...	...	...	...
		Unlimited ..	..	1	...	...	...	1
	Class VI—Others...	Limited	24	...	...	1	...	23
		Unlimited ...	1	...	...	...	...	1
	Non-Agricultural, total ...		81	1	2	3	2	79
Tinnevelly.	Central		1	...	...	...	...	1
	Union		19	2	...	...	...	21
	Agricultural—							
	Class I—Credit ...	Limited	1	...	...	...	...	1
		Unlimited ...	653	10	1	2	...	662
	Class II—Purchase and purchase and sale.	Limited	10	...	...	2	1	7
		Unlimited ...	...	...	...	...	...	...
	Class VI—Others...	Limited	1	...	...	...	...	1
		Unlimited ...	...	...	...	...	...	...
	Agricultural, total ...		665	10	1	4	1	671
	Non-Agricultural—							
	Class I—Credit ...	Limited	49	...	...	2	...	47
		Unlimited ...	9	...	...	...	...	9
	Class II—Purchase and purchase and sale.	Limited	6	...	...	2	...	4
		Unlimited ...	...	...	...	...	...	...
	Class VI—Others ...	Limited	5	...	...	...	...	5
		Unlimited ...	...	.	...	...	...	...
	Non-Agricultural, total ...		69	...	...	4	...	65
Trichinopoly.	Central		1	...	...	...	...	1
	Union		18	1	...	...	...	19
	Agricultural—							
	Class I—Credit ...	Limited	1	...	...	...	...	1
		Unlimited ...	466	33	...	2	...	497
	Class II—Purchase and purchase and sale.	Limited	3	2	...	...	...	5
		Unlimited ...	...	...	...	...	...	...
	Class VI—Others ...	Limited	9	1	...	...	...	10
		Unlimited ...	...	...	...	...	...	...
	Agricultural, total ...		479	36	...	2	...	518

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—*cont.*

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Trichinopoly—cont.	Non-Agricultural—						
	Class I—Credit ... Limited	24	...	1	...	...	25
	Class I—Credit ... Unlimited ...	8	...	...	...	1	7
	Class II—Purchase and purchase and sale. Limited	3	4	...	...	...	7
	Class II—Purchase and purchase and sale. Unlimited ...	...	...	...	...	...	...
	Class VI—Others ... Limited	10	1	...	...	...	11
	Class VI—Others ... Unlimited ...	...	...	...	...	...	...
	Non-Agricultural, total	45	5	1	...	1	50
Vizagapatam.	Central	1	...	...	...	...	1
	Union	12	2	...	...	...	14
	Agricultural—						
	Class I—Credit ... Limited	1	...	...	...	...	1
	Class I—Credit ... Unlimited ...	398	16	...	...	...	414
	Class II—Purchase and purchase and sale. Limited	2	...	...	...	...	2
	Class II—Purchase and purchase and sale. Unlimited ...	...	...	...	...	...	...
	Agricultural, total	401	16	...	...	...	417
	Non-Agricultural—						
	Class I—Credit ... Limited	47	3	...	1	...	49
	Class I—Credit ... Unlimited ...	1	...	...	...	...	1
	Class II—Purchase and purchase and sale. Limited	18	2	...	...	...	15
	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	9	1	...	...	...	10
	Class VI—Others ... Unlimited ...	...	...	...	...	...	...
	Non-Agricultural, total	71	6	...	1	...	76
Vizagapatam Agency.	Central	...	...	...	...	...	...
	Union	...	...	...	...	...	...
	Agricultural—						
	Class I—Credit ... Limited	...	...	...	...	...	...
	Class I—Credit ... Unlimited ...	4	...	...	...	...	4
	Class II—Purchase and purchase and sale. Limited	9	...	...	...	...	9
	Class II—Purchase and purchase and sale. Unlimited ...	...	...	...	...	...	...
	Agricultural, total	13	...	...	...	...	13

APPENDIX No. 11.—*Number of societies in each district*, 1928–29—*cont.*

District. (1)	Kind of society. (2)	Number of societies at the beginning of the year. (3)	Number of societies registered during the year. (4)	Number of societies brought in by transfer from another class. (5)	Number of societies dissolved during the year. (6)	Number of societies removed by transfer to another class. (7)	Number of societies at the end of the year. (8)
Vizagapatam Agency—cont.	Non-Agricultural—						
	Class II—Purchase and purchase and sale. Limited	8	...	...	...	...	8
	Class II—Purchase and purchase and sale. Unlimited ...	...	...	...	...	...	...
	Non-Agricultural, total	8	...	...	...	...	8
Presidency—Total.	Provincial	1	...	...	...	...	1
	Central	81	...	...	...	...	81
	Union	414	34	...	...	...	448
	Agricultural—						
	Class I—Credit ... Limited	55	5	...	1	...	59
	Class I—Credit ... Unlimited ..	11,811	509	6	99	4	12,323
	Class II—Purchase and purchase and sale. Limited	127	13	...	6	1	133
	Class II—Purchase and purchase and sale. Unlimited ...	...	...	...	...	...	...
	Class IV—Production and sale. Limited	26	15	...	...	...	41
	Class IV—Production and sale. Unlimited ...	...	...	...	...	...	...
	Class V—Insurance. Limited... ...	4	...	...	...	...	4
	Class VI—Others ... Limited	60	4	...	1	...	63
	Class VI—Others ... Unlimited ...	288	35	1	...	...	324
	Agricultural, total	12,471	581	7	107	5	12,947
	Non-Agricultural—						
	Class I—Credit ... Limited	909	31	7	15	5	927
	Class I—Credit ... Unlimited ...	226	4	1	9	5	217
	Class II—Purchase and purchase and sale. Limited	202	37	...	15	...	224
	Class II—Purchase and purchase and sale. Unlimited ...	16	...	...	...	...	16
	Class III—Production. Limited	1	...	...	...	...	1
	Class III—Production. Unlimited ..	...	...	...	...	...	...
	Class IV—Production and sale. Limited	19	7	...	...	...	26
	Class IV—Production and sale. Unlimited ...	3	1	...	1	...	3
	Class VI—Others ... Limited	200	23	1	3	1	220
	Class VI—Others ... Unlimited ...	17	8	...	...	...	25
	Non-Agricultural, total	1,593	111	9	48	11	1,659
	Grand total of societies of all types	14,510	726	16	150	16	15,086

Appendix No. 12.—*List of Honorary Assistant Registrars of Co-operative Societies for 1928–29 as on 30th June 1929.*

Serial number.	Name of the Honorary Assistant Registrar.	Headquarters.
	Anantapur.	
1	M.R.Ry. Uppari Urukondappa Garu	Uravakonda.
2	" Hanumantha Rao Garu	Dharmavaram.
3	" Malla Reddi Garu	Putlur.
	Bellary.	
4	M.R.Ry. Sivachena Basappa Garu	Bellary.
5	" A. D. Singara Mudaliyar	Hospet.
	Cuddapah.	
6	Rev. B. Samuel	Jammalamadugu.
	Kurnool.	
7	Rev. A. Andrews	Nandikotukur.
8	M.R.Ry. P. Bali Reddi Garu	Nandyal.
	Madras.	
9	M.R.Ry. Rao Sahib Dharmalingam Pillai Avargal ...	Madras.
	Madura.	
10	M.R.Ry. Rao Bahadur K. P. Janarthana Rao Avargal, B.A., Superintendent of Kallar Reclamation.	Madura.
	Tanjore.	
11	M.R.Ry. P. Duraiswami Pillai Avargal, B.A.	Tanjore.

Appendix No. 13.—*Contribution paid by individual Central Banks towards Supervision Fund in 1928–29.*

Names of Central Banks.	Amount paid.
B.—Central Banks.	RS.
Anantapur District.	
Anantapur District Co-operative Central Bank, Ltd., No. 3231	4,416
Arcot (North) District.	
Co-operative Central Bank, Ltd., Vellore, No. 2161 ...	8,479
Arcot (South) District.	
South Arcot District Co-operative Bank, Ltd., No. 1844 ...	13,022
Bellary District.	
Hospet Co-operative Central Bank, Ltd., No. 5898	8,943
Chingleput District.	
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	28,572
Chittoor District.	
Chittoor District Co-operative Central Bank, Ltd., No. 5230...	4,084
Coimbatore District.	
Coimbatore District Urban Bank, Ltd., No. 427	14,261
Cuddapah District.	
Cuddapah District Co-operative Central Bank, Ltd., No. 3233...	1,196
Ganjām District.	
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	1,758
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	2,041
Gōdāvari District.	
District Co-operative Bank, Ltd., No. 2351, Cocanada	2,865
Rajahmundry Central Co-operative Bank, No. 4200 ...	249
B.—Central Banks—*cont.*	RS.
Gōdāvari District—cont.	
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	2,849
Sri Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	2,716
Gōdāvari (West) District.	
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	10,845
Guntūr District.	
Guntūr District Co-operative Bank, Ltd., No. 530	5,526
Kanara (South) District.	
South Kanara Central Co-operative Bank, Ltd., No. 1118 ...	4,550
Kistna District.	
Kistna Co-operative Bank, Ltd., No. 1422, Masulipatam ...	19,701
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	5,703
Kurnool District.	
Kurnool District Co-operative Central Bank, Ltd., No. 2411.	5,615
Madras District.	
Christian Central Co-operative Bank, Ltd., No. 1674	5,552
Madura District.	
Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975.	2,979
Malabar District.	
Malabar District Co-operative Bank, Ltd., No. 2411	5,680
Nellore District.	
Nellore District Banking Union, Ltd., No. 2528	5,319

APPENDIX No. 13.—*Contribution paid by individual Central Banks towards Supervision Fund in 1928-29*—cont.

Names of Central Banks.	Amount paid.	Names of Central Banks.	Amount paid.
B.—CENTRAL BANKS—*cont.*	RS.	B.—CENTRAL BANKS—*cont.*	RS.
Rámnád District.		*Tinnevelly District.*	
Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184.	2,502	Tinnevelly District Co-operative Banking Union, Ltd., No. 2890.	6,741
Salem District.		*Trichinopoly District.*	
Salem District Urban Bank, Ltd., No. 151	5,586	Trichinopoly District Urban Bank, No. 178	18,965
Tanjore District.		*Vizagapatam District.*	
Tanjore District Central Co-operative Bank, Ltd., No. 1028, Kumbakōnam	8,952	Vizagapatam District Co-operative Banking Union, Ltd., Vizianagram, No. 1764 ...	1,501
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	2,188	Total ...	2,01,309
		Total previous year ...	1,44,096

APPENDIX No. 14—STATEMENT A.

APPENDIX No. 14—STATEMENT A.—*Central Banks*, 1928-29.

(1)	Number of members. Individuals. (2)	Number of members. Societies. (3)	Number of affiliated societies holding shares in Central Banks. Central credit. (4)	Agricultural credit. (5)	Non-agricultural credit. (6)	Others. (7)	Loans made during the year to Individuals. Long term. (8)	Short term.	Banks and societies. Long term. (9)	Short term.	Receipts from loans and deposits repaid during the year by Individuals. Long term. (10)	Short term.	Banks and societies. Long term. (11)	Short term.	Loans due by Individuals. Long term. (12)	Short term.
							RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.																
Madras Central Urban Bank, Ltd., No. 18	184	58	30	6	12	10	9,14,850		56,28,290		10,58,618		56,34,494		1,67,268	
Total, previous year ...	184	58	30	6	12	10	12,51,511		53,40,000		10,51,877		43,65,544		3,11,678	
B.—CENTRAL BANKS.																
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	121	463	9	431	19	4	340	18,292	1,11,333	4,91,732	64	21,220	2,53,949	4,53,455	276	10,728
Arcot (North) District Co-operative Central Bank, Ltd., No. 2161, Vellore	93	752	26	661	50	15	...	61,478	5,49,859	3,65,943	...	62,136	7,57,236	2,55,503	...	6,498
Arcot (South) District Co-operative Central Bank, Ltd., No. 1844	113	672	12	577	81	2	8,877	31,594	3,61,628	2,51,145	10,522	54,014	5,29,526	2,80,247	9,739	3,556
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	131	276	9	229	29	9	7,948	7,549	3,18,695	85,119	13,808	4,891	2,03,788	86,789	9,351	5,546
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram ...	107	808	18	756	24	10	...	2,06,980	6,28,474	9,21,786	548	2,29,521	7,44,876	9,52,888	1,299	81,652
Chittoor District Co-operative Central Bank, Ltd., No. 5280	81	282	9	255	16	2	...	19,955	1,73,623	67,846	45,000	20,201	1,55,758	36,110	...	9,298
Coimbatore District Urban Bank, Ltd., No. 427	179	605	14	589	16	36	...	1,73,438	8,97,194	8,31,478	...	1,65,091	8,68,429	7,38,768	...	18,779
Cuddapah District Co-operative Central Bank, Ltd., No. 3233...	59	181	8	142	31	...	7,450	1,965	79,000	74,485	4,415	2,500	77,668	48,657	7,556	1,020
Ganjām District—																
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur ...	75	311	9	268	28	11	...	57,362	3,55,890	2,02,745	200	50,628	2,30,874	39,720	500	13,210
Aska Central Co-operative Banking Union, Ltd., No. 2569	12	279	7	265	6	1	...	...	4,08,560	1,55,597	...	...	3,57,866	13,952	...	...
Gōdāvari District—																
Gōdāvari District Co-operative Bank, Ltd., No. 2351, Cocanada	118	187	...	121	16	...	...	50,720	5,250	4,70,342	...	51,975	40,101	3,03,984	...	3,344
Rajahmundry Central Co-operative Bank, Ltd., No. 4200.	29	47	...	35	11	1	...	13,400	65,000	70,320	...	14,771	37,708	49,300	...	1,249
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	96	109	...	104	1	4	1,750	19,575	1,66,150	10,21,763	1,977	4,700	3,34,778	7,94,129	1,487	14,900
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460 Amalapuram	66	127	6	111	4	6	...	2,000	2,85,130	9,22,602	...	1,100	2,55,955	6,40,003	...	900

Appendix No. 14—Statement A.—*Central Banks*, 1928-29—cont.

—	Loans due by Banks and societies. Long term. (13)	Loans due by Banks and societies. Short term. (13)	Loans and deposits received during the year from Central banks. Long term. (14)	Loans and deposits received during the year from Central banks. Short term (14)	Primary societies. Long term. (15)	Primary societies. Short term. (15)	Individuals and other sources. Long term. (16)	Individuals and other sources. Short term. (16)	Sale of goods to members. (17)	Purchase of members' products. (18)	Cost of management. (19)	Share capital paid up. (20)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
A.—Provincial Bank.												
Madras Central Urban Bank, Ltd., No. 18	64,37,689	16,22,066	10,78,690	14,07,758	25,0001	0,397	11,54,209	62,905,724	...	...	84,183	6,13,750
Total, previous year ..	82,40,095				23,05,987		5,32,68,3?8		...	...	76,745	5,96,350
B.—Central Banks.												
Anantapur District Co-operative Central Bank, Ltd., No. 3231.	15,08,383	1,81,248	1,00,000	3,66,641	31,878	14,082	86,926	10,38,210	...	...	11,068	2,27,887
Arcot (North) District Co-operative Central Bank, Ltd., No. 2161, Vellore	33,65,524	3,20,917	2,00,000	6,42,691	51,276	1,54,892	2,89,997	38,93,478	...	...	15,438	3,97,250
Arcot (South) District Co-operative Central Bank, Ltd., No. 1844	24,50,733	1,35,486	..	74,513	70 858	3,84,895	4,90,223	34,93,747	...	...	18,784	3,35,968
Bellary District — Hospet Co-operative Central Bank, Ltd., No. 5398	9,76,648	55,227	90,000	85,000	15,960	1,44,145	1,06,119	4,69,709	...	...	8,690	1,69,148
Chingleput District Co-operative Central Bank, Ltd.. No. 1560, Conjeeveram ..	44,15,072	2,20,080	5,00,000	15,63,804	52,030	1,61,285	4,85,798	40,55,473	...	...	22,376	4,14,810
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	8,42,261	67,278	...	...	82,439	2,59,689	1,40,604	7,74,874	...	...	7,293	1,60,873
Coimbatore District Urban Bank, Ltd., No. 427 ..	20,44,417	6,55,177	...	6,05,151	61,754	5,64,646	2,16,194	85,73,709	...	...	16,989	2,39,706
Cuddapah District Co-operative Central Bank, Ltd., No. 3233.	5,47,857	75,089	...	66,478	6,556	1,54,625	1,21,360	4,14,413	...	...	8,901	73,270
Ganjām District—												
Ganjām District Co-operative Banking Union, Ltd.. No 1928, Berhampur ...	6,22,362	2,08,575	1,75,000	1,15,000	5,259	...	1,37,421	6,05,168	...	...	8,969	71,892
Aska Central Co-operative Banking Union, Ltd No. 2569	6,81,194	1,50,325	2,35,000	1,65,000	6,867	...	81,000	1,29,138	...	...	3,534	90,611
Gōdāvari District—												
Gōdāvari District Co-operative Bank, Ltd., No. 2351, Cocanada	1,08,213	5,07,668	...	2,38,008	36,775	8,518	29,217	11,31,924	...	...	4,423	81,050
Rajahmundry Central Co-operative Bank, Ltd., No. 4200.	1,47,839	57,244	...	...	2,646	38,161	29,518	1 88,603	...	...	1,101	28,050
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	7,78,089	7,78,272	95,000	5,05,905	17,361	65,834	78,930	21,74,277	...	...	6,797	1,30,340
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	9,42,413	7,02,562	2,20,000	3,36,976	12,816	52,924	57,157	15,10,515	...	...	7,398	1,75,900

APPENDIX No. 14—STATEMENT A.—*Central Banks*, 1928–29—cont.

	Loans and deposits held at the end of the year from								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.
	Societies.		Provincial or Central Banks.		Government.		Individuals and other sources.				Book profit.	Divisible profit.	Loss (including overdue interest).		On borrowings.	On lendings.	
	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.									
	(21)		(22)		(23)		(24)		(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
A.—PROVINCIAL BANK.																	
Madras Central Urban Bank, Ltd., No. 18	1,397	45,900	31,01,996	16,25,775	..	.	30,00,205	54,03,198	10,78,794	1,48,80,100	2,48,289	2,42,807	...	9	...	...	...
Total, previous year ...	84,401	60,968	20,96,757	18,75,872	...	...	31,95,004	52,82,957	8,88,519	1,40,30,915	2,16,699	2,61,468	...	9	...	...	...
B.—CENTRAL BANKS.																	
Anantapur District Co-operative Central Bank, Ltd., No. 3281.	2,09,773	9,895	7,00,000	1,02,924	...	..	2,45,381	2,28,087	61,654	17,85,551	41,414	33,825	...	9	...	...	6,764
Arcot (North) District Co-operative Central Bank, Ltd., No 2161, Vellore	3,24,616	49,190	8,53,900	-15,461	.	..	5,93,875	14,17,978	1,50,228	38,01,998	80,005	77,711	...	9	...	...	11,450
Arcot (South) District Co-operative Central Bank, Ltd., No. 1844	3,19,866	41,803	...	1,520		..	13,72,508	8,81,199	1,00,725	30,03,598	77,337	55,649	...	9	...	...	1,55,732
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5898...	68,758	19,686	3,00,175	60,000	...	...	2,99,282	1,64,797	35,171	11,16,967	23,030	14,345	...	9	...	...	1,69,148
Chingleput District Co-operative Central Bank, Ltd, No. 1560, Conjeeveram ...	4,83,062	33,782	15,00,000	2,68,788	...	...	12,60,756	7,75,168	1,57,2[illegible]3	48,87,969	77,995	77,995	...	9	...	...	4,38,690
Chittoor District Co-operative Central Bank, Ltd., No. 5230.	1,42,936	44,719	48,910	...	...		5,88,697	2,29,143	22,780	10,32,508	32,396	23,778	..	9	...	...	11,427
Coimbatore District Urban Bank, Ltd., No. 427	3,45,125	1,15,594		...	...	...	7,59,446	16,76,955	1,87,657	33,24,483	91,569	87,443	..	9	..	...	17,394
Cuddapah District Co-operative Central Bank, Ltd., No. 3283.	35,291	20,908	...	819	...	...	3,51,503	2,01,480	19,734	7,06,005	35,002	4,605	...	9	...	....	980
Ganjām District—																	
Ganjām District Co-operative Banking Union, Ltd, No. 1828. Berhampur ...	65,737		1 75,000	95,000	...	...	3,75,971	81,137	20,234	8,74,471	16,866	16,000	...	9	...	...	17,008
Aska Central Co-operative Banking Union, Ltd., No. 2569	26,021	...	4,76,484	1,65,000	...		73,199	61,28[illegible]	8,938	9,0[illegible],485	10,670	10,670	...	9	...	...	20,889
Gōdāvari District—																	
Gōdāvari District Co-operative Bank, Ltd., No. 2851, Cocanada	44,478	2,202	...	95,000	..	...	71,715	8,90,082	29,634	7,14,126	23,106	20,588	...	9	...	...	...
Rajahmundry Central Co-operative Bank, Ltd., No. 4 00 ...	9,056	6,608	...	...	...		72,238	1,85,995	4,112	2,50,054	5,988	5,655	...	9	...	...	...
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	67,858	2,098	78,080	2,99,849	...		2,95,484	6,83,833	51,665	16,09,207	44,899	44,539	...	9	...	...	160
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460 Amalapuram	59 677	3,279	7,03,174	2,61,722	...	...	1,51,717	4,42,962	22,815	18,21,246	27,711	27,711	...	9	...	...	...

APPENDIX No. 14—STATEMENT A.—*Central Banks*, 1928-29—*cont.*

(1)	Number of members. Individuals. (2)	Number of members. Societies. (3)	Number of affiliated societies holding shares in Central Banks. Central credit. (4)	Agricultural credit. (5)	Non-agricultural credit. (6)	Others. (7)	Loans made during the year — Individuals. Long term. (8)	Individuals. Short term. (8)
B.—CENTRAL BANKS—*cont.*							RS.	RS.
Gōdāvari, West—								
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore ...	44	242	10	220	11	1	...	22,306
Guntūr District Co-operative Bank, Ltd., No. 530	125	366	11	333	22	...	2,100	68,845
Kanara, (South) District Central Co-operative Bank, Ltd., No. 1118	248	390		316	44	30	...	68,835
Kistna District—								
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	157	362	14	327	19	2	1,95,740	6,06,858
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	43	167	8	150	8	1	7,400	60,230
Kurnool District Co-operative Central Bank, Ltd., No. 2411...	87	259	11	218	28	12	...	9,075
Madras District—Christian Central Co-operative Bank, Ltd., No. 1674.	139	1,355	1	1,169	184	1	5,596	8,009
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	106	544	20	477	31	16	1,560	28,323
Malabar District Co-operative Bank, Ltd., No. 2411	145	556	12	481	54	9	...	34,629
Nellore District Co-operative Banking Union, Ltd., No 2523.	81	390	16	349	20	5	12,778	1,97,858
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	75	224	7	206	4	7	...	1,100
Salem District Urban Bank, Ltd., No. 151	102	475	14	413	48	5	...	84,480
Tanjore District—								
Tanjore District Co-operative Bank, Ltd., No. 1028, Kumbakōnam	163	826	..	296	17	13	5,420	71,108
Co-operative Central Bank, Ltd., No. 5214, Tanjore ..	258	264	...	228	18	23	...	49,877
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690.	121	661	19	592	43	7	4,599	52,857
Trichinopoly District Urban Bank, Ltd., No. 178	98	508	19	443	30	16	63,977	40,82[illegible]
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram ...	57	458		408	42	13	2,2[illegible]5	34,880
Total, Central Banks ...	3,[illegible]29	12,600	289	11,110	945	262	8,27,790	21,94,587
Total, previous year ...	3,214	11,944	..	10,524	919	501	22,23,291	

(1)	Loans made during the year — Banks and societies. Long term. (9)	Banks and societies. Short term. (9)	Receipts from loans and deposits repaid during the year by — Individuals. Long term. (10)	Individuals. Short term. (10)	Banks and societies. Long term. (11)	Banks and societies. Short term. (11)	Loans due by — Individuals. Long term. (12)	Individuals. Short term. (12)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	4,78,585	11,35,370	...	18,268	4,58,705	7,07,750	...	7,226
Guntūr District Co-operative Bank, Ltd., No. 530	4,51,800	9,81,822	8,555	82,955	3,32,473	8,73,170	2,305	22,420
Kanara, (South) District Central Co-operative Bank, Ltd., No. 1118	2,81,780	8,06,891	...	77,025	1,95,248	3,82,083	...	13,310
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	4,84,290	13,22,901	1,97,980	6,81,598	7,71,581	7,83,897	45,619	49,510
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	1,91,870	2,98,550	7,290	38,090	1,61,154	2,12,824	3,780	28,140
Kurnool District Co-operative Central Bank, Ltd., No. 2411	1,79,810	64,205	...	6,181	1,42,928	40,038	...	10,959
Madras District—Christian Central Co-operative Bank, Ltd., No. 1674	3,24,102	16,46,474	6,190	5,155	4,15,667	16,27,389	10,862	8,454
Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	4,14,007	4,80,426	18	17,522	4,02,016	4,30,111	2,142	10,801
Malabar District Co-operative Bank, Ltd., No. 2411	1,74,862	92,063	...	87,502	1,96,691	61,212	..	18,908
Nellore District Co-operative Banking Union, Ltd., No 2523	2,84,089	4,27,438	64,719	1,82,763	2,50,525	5,01,568	19,055	27,518
Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	2,35,541	93,992	...	1,020	2,40,415	1,13,666	...	130
Salem District Urban Bank, Ltd., No. 151	6,77,860	2,08,419	...	1,04,452	5,27,143	1,69,384	...	11,620
Tanjore District Co-operative Bank, Ltd., No. 1028, Kumbakōnam	5,87,6[illegible]9	4,02,838	8,187	75,887	4,61,481	3,87,980	7,406	10,824
Co-operative Central Bank, Ltd., No. 5214, Tanjore	2,75,683	3,42,890	..	39,993	1,79,229	3,68,456	...	23,557
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	1,41,107	6,77,201	1,965	52,070	4,24,840	6,02,863	8,208	22,945
Trichinopoly District Urban Bank, Ltd., No. 178	10,63,034	3,90,884	86,683	63,898	8,76,862	3,24,832	47,450	14,399
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	1,60,405	8,15,968	27,230	2,509	35,338	6,70,976	4,352	19,271
Total, Central Banks	1,06,61,756	1,56,29,920	4,35,301	21,69,566	1,09,20,748	1,29,06,044	1,75,887	4,65,665
	2,63,56,004		22,42,230		2,02,92,782		2,58,177	4,65,865

Appendix No. 14—Statement A.—Central Banks, 1928–29—cont.

—	Loans due by Banks and societies. Long term. (13)	Loans due by Banks and societies. Short term. (13)	Loans and deposits received during the year from Central banks. Long term. (14)	Central banks. Short term. (14)	Primary societies. Long term. (15)	Primary societies. Short term. (15)	Individuals and other sources. Long term. (16)	Individuals and other sources. Short term. (16)	Sale of goods to members. (17)	Purchase of members' products. (18)	Cost of management. (19)	Share capital paid up. (20)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
B.—CENTRAL BANKS—*cont.*												
Gōdāvari, West—												
West Gōdāvari District Co-operative Central Bank, Ltd., No. 2965, Ellore	8,21,520	10,19,520	3,28,000	8,20,514	27,741	...	1,79,725	24,80,789	...	...	6,157	1,76,245
Guntūr District Co-operative Bank, Ltd., No. 530	13,42,778	9,58,984	...	9,57,061	27,422	82,184	2,08,052	32,64,972	...	...	12,605	1,77,808
Kanara, South) District Central Co-operative Bank, Ltd., No. 1118	8,28 232	5,81,191	...	8,47,128	46,168	8,18,533	10,858	38,82,890	...	...	8,233	1,44,122
Kistna District—												
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	12,52,199	11,22,799	2,60,000	4,53,496	58,179	1,89,967	1,14,550	32,85,101	...	...	13,883	1,90,498
Visiavada Central Co-operative Banking Union, Ltd., No. 2967 ...	8,49,269	8,05,740	...	1,01,169	4,641	15,468	1,67,688	8,52,274	...	...	8,737	71,831
Kurnool District Co-operative Central Bank, Ltd., No 2411.	8,96,062	81,416	1,00,000	17,621	19,068	5,000	1,24,890	4,82,521	...	...	6,046	1,07,313
Madras District—Christian Central Co-operative Bank, Ltd., No. 1874.	8,45,864	1,49,678	...	5,71,763	1,21,987	17,09,562	1,53,650	10,78,795	...	...	20,934	1,82,035
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	13,57,354	3,23,418	.	80,814	90,875	4,75,354	8,37,145	16,45,280	...	...	13,321	2,31,852
Malabar District Co-operative Bank, Ltd., No. 2411	10,91,948	52,010	...	48,149	11,653	1,69,701	8,630	31,77,254	...	...	9,211	1,14,599
Nellore District Co-operative Banking Union, Ltd., No. 2523.	8,99,992	5,68,708	75,000	91,802	9,652	1,44,020	1,72,867	26,31,791	...	...	12,805	1,59,406
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	9,92,912	68,480	1,00,000	1,81,611	8,818	7,261	42,595	5,33,829	...	...	6,854	1,12,518
Salem District Co-operative Urban Bank Ltd., No. 151 ...	23,17,863	2,24,849	1,45,000	2,24,508	3,42,085	5,65,654	2,58,323	28,76,938	...	...	17,836	1,81,587
Tanjore District—												
Tanjore District Co-operative Bank, Ltd., No. 1023, Kumbakōnam	11,89,309	1,94,254	...	32,258	27,700	1,55,475	2,61,590	9,24,742	...	...	14,492	1,18,119
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	7,91,853	1,82,84[illegible]	..	45,000	41,606	2,18,609	1,50,487	18,93,550	...	...	9,931	1,43,422
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690.	10,76,277	6,64,095	...	79,901	38,185	4,32,429	2,41,268	31,45,840	..	...	18,630	2,06,802
Trichinopoly District Urban Bank, Ltd., No. 178	30,16,478	2,44,698	Nil.	2,66,660	93,658	5,91,078	3,99,836	3[illegible],53,641	...	...	30,672	1,76,430
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram ...	2,82 231	8,91,117	223	43,755	23,491	1,75,888	3,53.281	8,65,362	...	...	4,088	1,22.280
Total, Central Banks ...	3,80,82,621	1,18,58,885	26,23,225	85,72,862	14,45,845	77,04,879	54,04,849	6,58,58,802	..	..	3,40,786	52,08,680
Total, previous year ...	3 82,64,518	91,61,618	98,13,980		74,07,160		6,63,51,005		...	...	2,75,214	48,69,649

APPENDIX No. 14—STATEMENT A.—*Central Banks*, 1928-29—cont.

—	Loans and deposits held at the end of the year from: Societies. Long term. (21)	Societies. Short term. (21)	Provincial or Central Banks. Long term. (22)	Provincial or Central Banks. Short term. (22)	Government. Long term. (23)	Government. Short term. (23)	Individuals and other sources. Long term. (24)	Individuals and other sources. Short term. (24)	Reserve funds and other funds. (25)	Working capital (26)	Profit and loss for the year. Book profit. (27)	Profit and loss for the year. Divisible profit. (28)	Profit and loss for the year. Loss (including overdue interest). (29)	Usual dividend paid on shares. (30)	Most usual rate of interest paid. On borrowings. (31)	Most usual rate of interest paid. On lendings. (32)	Uncalled and subscribed share capital. (33)
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.	RS.
Gōdāvari, West—																	
West Gōdāvari District Co-operative Central Bank, Ltd., No 2965, Ellore ...	69,513	...	6,06,000	1,58,012	...	...	2,65,260	6,01,426	45,736	19,22,192	24,246	22,084	...	9	...	...	1,43,155
Guntūr District Co-operative Bank, Ltd., No. 580 ..	1,33,463	80,867	81,300	27,414	..	...	8,15,785	11,42,715	87,972	24,47,024	80,428	71,016	...	9	...	...	23,992
Kanara, (South) District Central Co-operative Bank, Ltd., No. 1118...	2,70,608	2,22,305	...	83,[illegible]51	...	...	2,72,464	8,78,082	52,884	18,68,566	33,[illegible]81	21,036	...	9	..	...	1,228
Kistna District—																	
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	2,34,999	62,347	1,15,000	34,497	...	..	10,02,208	8,28,067	93,068	25,60,678	65,200	62,478	..	9	...	...	5,202
Viziavada Central Co-operative Banking Union, Ltd., No. 2967	12,950	1,856	...	822	...	...	4,61,973	1,99,821	14,354	7,62,407	16,555	14,120	...	9	...	...	66,969
Kurnool District Co-operative Central Bank, Ltd., No. 2411	37,494	5,000	...	314	..	...	3,28,766	8,26,601	41,763	8,42,251	21,447	20,261	.	9	...	...	92,687
Madras District-Christian Central Co-operative Bank, Ltd., No. 1671.	.	1,18,602	3,18,944	1,81,641	...	...	4,07,120	2,46,959	57,945	17,13,546	17,593	13,785	...	9	...	...	38,265
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	4,01,934	1,01,872	...	1,591	...	...	9,60,250	9,17,135	1,25,179	27,45,318	68,776	41,412	...	9	...	...	46,748
Malabar District Co-operative Bank, Ltd., No. 2411	80,707	87,421	...	3,327	..	...	10,927	11,26,281	26,694	14,49,906	41,426	13,777	.	9	...	...	28,951
Nellore District Co-operative Banking Union, Ltd., No. 2523	69,959	21,439	1,29,000	603	...	...	4,41,379	7,39,048	46,659	16,07,498	58,899	41,624	...	9	..	...	7,294
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	83,409	1,606	5,91,800	7,430	...	...	1,11,920	2,02,380	25,281	11,86,402	25,365	24,235	..	9	...	.	14,884
Salem District Urban Bank, Ltd., No. 151	7,75,799	69,695	1,53,000	2,868	...	..	7,11,826	5,97,846	1,63,749	26,55,870	68,227	59,754	...	9	...	...	22,163
Tanjore District—																	
Tanjore District Co-operative Bank, Ltd., No. 1023, Kumbakōnam	2,07,742	53,369	652	...	...	..	9,96,204	2,93,365	62,640	17,32,001	14,263	13,475	...	9	.	...	11,581
Co-operative Central Bank, Ltd., No. 5214, Tanjore ...	1,84,364	40,151	.	45,000	..	...	3,43,516	5,56,343	44,803	13,57,629	24,876	23,834	...	9	..	...	24,928
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	1,60,921	1,06,394	...	1,159	...	...	2,66,269	14,21,398	98,497	22,61,498	66,076	55,918	...	9	...	..	45,688
Trichinopoly District Urban Bank, Ltd., No. 178	4,77,097	78,990		245		...	13,24,141	18,05,872	3,36,627	41,98,922	79,018	75,879	...	9	...		120
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram ...	95,505	14,225	..	64		...	10,28,988	8,48,692	30,272	16,85,011	27,481	23,287	...	9	..	..	95,520
Total, Central Banks ..	54,58,710	13,65,383	69,81,019	18,58,670	...	.	1,60,54,088	1,90,41,274	22,26,638	5,82,26,448	13,21,475	10,94,974	...	...	.	...	15,18,917
Total, previous year ...	51,50,140	13,13,906	72,71,601	11,90,676	...	...	1,64,55,610	1,67,56,881	16,25,259	5,46,12,814	12,19,327	9,93,484		...	...	...	12,48,464

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

—	Provincial Bank.	Central Banks.	Total.
	Rs.	Rs.	Rs.
Share capital of individuals	18,400	14,18,990	15,12,390
Loans and deposits from individuals and other societies	84,12,488	3,50,97,362	4,35,09,850
Reserve Fund ...	9,00,000	16,25,242	25,25,242
Total ...	93,30,888	3,82,16,594	4,75,47,482
Total, previous year ...	91,96,451	3,59,52,670	4,51,49,121

APPENDIX No. 14—STATEMENT B.

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1928–29.

District.	Number of societies.	Number of members.	Loans made during the year to Individuals. Short term.	Loans made during the year to Individuals. Long term.	Loans made during the year to Banks and societies.	Receipts from loans and deposits repaid during the year by Individuals. Short term.	Receipts from loans and deposits repaid during the year by Individuals. Long term	Receipts from loans and deposits repaid during the year by Banks and societies.	Loans due by Individuals. Short term.	Loans due by Individuals. Long term.	Of which overdue. Short term.	Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
			RS.	RS	RS.	RS.	RS.		RS.	RS.	RS.	RS.
AGRICULTURAL SOCIETIES.												
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	1	52	120	...	...	29	...	...	340	...	268	...
Arcot, North ...	5	248	4,413	8,900	...	2,300	67	...	2,113	12,258	1,338	52
Do South	5	232	1,505	...	...	2,004	...	...	166	...	166	...
Chingleput	6	690	1,039	52,340	...	658	8,935	...	1,068	1,72,688	313	5,086
Coimbatore	14	355	15,848	48,288	..	27,646	2,773	...	4,638	1,03,357	23	...
Cuddapah	1	16	..	...	...	...	...	...	160	266	160	266
Gōdāvari, East ...	2	306	...	1,61,550	...	...	7,149	...	...	1,57,401	...	...
Kanara, South ...	15	487	5,090		...	4,943	...	...	4,276	..	548	...
Kistna	2	376		1,39,213	...	...	35,430	...	...	3,21,579	...	...
Malabar	1	94	975	...	...	677	...	...	2,162	...	1,254	...
Nellore	1	22	...	...	...	...	...	...	...	...	...	...
Salem	1	20	...	...	...	...	...	...	458	...	458	...
Tanjore	2	410	1,05,070	14,810	...	84,991	6,237	...	83,663	35,049	3,435	1,819
Tinnevelly	1	...	...	...	...	...	...	...	...	...	...	...
Trichinopoly	1	62	...	31,100	...	...	1,192	...	...	48,945	...	...
Vizagapatam	1	15	...	...	...	...	...	...	351	...	351	..
Total, Limited ...	59	3,385	1,34,060	4,59,201	...	1,23,248	61,783	...	99,395	8,46,548	8,299	7,228
(b) *Unlimited.*												
Anantapur	462	25,186	81,818	2,20,460	...	78,799	3,19,419	...	2,01,738	14,96,741	1,38,418	6,75,622
Arcot, North	779	31,842	4,20,770	5,80,621	500	2,22,175	7,19,711	12,927	4,66,256	33,90,255	1,81,531	9,64,717
Do. South	783	30,475	82,695	3,11,471	...	1,05,389	4,23,186	...	2,12,836	28,69,217	1,41,401	9,44,267
Bellary	286	11,433	42,962	4,07,013	...	41,491	2,32,677	...	59,012	10,62,619	33,675	3,24,939
Chingleput	938	42,159	2,46,829	7,64,237	...	2,03,623	8,18,300	...	3,24,486	49,21,709	94,910	13,22,481
Chittoor	277	8,989	8,474	1,75,902	...	13,529	1,61,558	...	51,410	7,92,736	44,081	4,15,371
Coimbatore	528	33,081	5,36,402	7,90,105	...	4,37,376	7,16,855	...	6,66,803	20,41,782	2,22,717	4,58,775
Cuddapah	260	6,437	30,439	57,125	...	15,566	59,462	...	79,314	5,66,289	56,088	3,38,808
Ganjām	563	20,855	3,15,785	7,76,791	...	1,35,981	5,18,024	...	3,49,796	12,98,300	36,270	91,328
Gōdāvari, East	508	49,169	25,46,785	6,65,122	...	19,13,408	6,44,025	...	25,51,491	18,54,022	4,58,202	2,00,637
Do. Agency ...	12	526	27,144	7,000	...	28,610	435	...	21,494	11,160		163
Do. West ...	346	26,575	21,40,472	6,89,813	...	15,58,504	5,80,910	...	19,49,831	12,82,664	1,32,347	99,172
Guntūr	474	34,467	12,38,968	5,20,284	...	10,73,229	3,97,266	...	13,24,127	13,35,077	2,49,764	2,15,845
Kanara, South ...	411	34,854	6,74,945	1,45,115	50	7,04,346	78,671	969	9,75,664	3,01,690	4,66,610	53,358
Kistna	416	24,401	12,31,754	4,09,551	...	9,45,411	5,44,165	...	11,30,866	9,87,432	2,34,318	2,07,620
Kurnool	313	9,384	38,004	1,83,011	...	22,469	1,51,663	..	80,393	6,59,215	44,159	2,50,582
Madura	529	31,424	1,36,197	3,61,482	...	96,915	3,39,074	334	1,49,582	12,73,207	44,216	5,24,996
Malabar	512	45,118	3,17,627	1,86,249	661	3,16,406	1,59,755	...	8,10,698	5,76,727	5,22,228	2,82,414
Nellore	439	18,730	4,87,809	1,91,204	...	5,40,006	2,26,533	...	7,35,085	7,35,418	2,47,480	2,05,380
Nilgiris, the	63	2,129	18,268	48,143	...	9,824	33,247	...	31,915	1,59,339	10,687	56,660
Rāmnād	399	18,620	1,08,569	2,75,748	...	99,266	3,04,275	...	1,47,704	13,47,634	80,327	4,73,768
Salem	452	23,201	1,91,485	6,75,558	...	90,192	4,43,939	..	3,06,656	22,99,943	1,26,342	5,52,263
Tanjore	999	42,135	43,306	8,91,877	...	3,92,222	6,44,395	...	4,97,168	26,59,002	1,46,479	8,11,229
Tinnevelly	662	34,806	6,61,074	1,79,515	...	5,77,662	4,35,300	...	7,72,560	12,30,540	1,90,013	4,24,241
Trichinopoly	497	28,818	4,67,459	12,60,754	3,400	4,19,403	8,99,666	2,800	4,30,328	36,97,114	86,037	6,93,663
Vizagapatam	414	17,428	7,36,721	1,48,154	...	5,86,607	17,601	..	9,09,406	2,07,190	2,24,216	6,563
Vizagapatam Agency ...	4	144	5,165	...	...	3,823	...	...	7,410	...	50	...
Total, Unlimited ...	12,323	652,285	1,32,07,546	1,09,22,365	S.T. 3,450 L.T. 1,161	1,06,39,242	98,73,134	S.T. 4,103 L.T. 12,927	1,52,44,024	3,85,79,143	41,62,568	1,05,94,814
Total, Class I ...	12,382	655,670	1,33,41,606	1,13,81,566	4,611	1,07,62,490	99,34,917	17,030	1,53,43,419	3,94,25,686	41,70,867	1,06,02,037
Total, previous year ...	11,966	630,298	1,17,31,792	1,46,25,020	16,403	87,30,679	88,33,702	14,053	1,39,43,121	3,78,99,755	39,29,562	96,27,955

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1928–29—cont.

District.	Loans due by Banks and societies. (10)	Loans and deposits received during the year from Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sales of goods to members. (15)	Purchase of members' produets. (16)	Cost of management. (17)	Share Capital outstanding the end of the year. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
AGRICULTURAL SOCIETIES—cont.												
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	...	...	...	...	...	...	...	...	...	...	...	83
Arcot, North	...	4,338	2,050	2,700	...	...	...	3,000	...	...	61	4,513
Do. South		...	...	...	...	...		...	...	...	91	2,287
Chingleput	...	478	26,250	637	1,600	...	...	5,500	...	...	1,024	23,924
Coimbatore		...	59,600	11,150	...	...		17,500	...	...	567	20,570
Cuddapah	...	...	...	...		...	...	...	...	...	1	242
Gōdāvari, East	...	...	91,400	...	...	...	...	50,000	...	...	903	18,860
Kanara, South	...	258	162	105	...	...	...	...	...	...	218	2,665
Kistna	...	...	91,000	...	...	...	...	...	...	...	8,134	39,610
Malabar	...	...	...	...	...	...	...	...	...	...	14	682
Nellore	...	45	...	500	...	...	...	...	...	...	...	86
Salem	...	...	...	...	...	...	...	...	...	...	...	97
Tanjore	...	23,680	12,998	33,250	...	...	...	...	...	...	629	22,715
Tinnevelly	...	...	...	...	...	...	...	...	...	...	...	...
Trichinopoly	...	...	21,500	...	...	...	...	21,600	...	...	275	8,930
Vizagapatam	...	...	...	...	...	...	...	...	...	...	...	280
Total, Limited ...	...	28,799	3,08,960	48,342	1,600	...	...	97,600	...	...	6,917	1,45,494
(b) *Unlimited.*												
Anantapur	...	16,480	20,255	50,782	1,06,428	470	380	1,895	...	...	11,708	1,95,388
Arcot, North	19,077	8,253	16,317	3,17,592	4,72,812	...	52	6,221	...	...	28,336	5,57,204
Do. South	...	5,278	3,672	1,00,805	3,09,792	1,125	...	3,128	...	...	16,681	2,95,102
Bellary	...	11,307	6,943	39,350	3,22,506	...	378	...	...	...	5,849	1,83,535
Chingleput	...	53,203	1,11,386	2,77,937	6,35,394	...	...	3,176	...	...	29,277	4,57,165
Chittoor	...	3,?05	10	2,527	1,31,580	...	...	...	...	...	5,174	1,37,554
Coimbatore	...	7,525	12,287	5,06,911	7,77,509	-	...	1,000	...	...	24,502	3,77,175
Cuddapah	...	2,879	200	22,675	44,232	...	...	...	...	...	2,122	89,388
Ganjām	...	4,141	38,562	2,43,196	7,50,880	...	...	...	...	...	15,359	2,36,014
Gōdāvari, East	...	1,37,407	2,03,385	22,98,511	5,19,693	...	...	...	...	...	25,464	5,70,657
Do. Agency ...	...	...	...	25,000	7,000	...	...	...	...	...	385	6,896
Do. West	...	16,632	28,531	17,01,080	7,00,975	...	...	...	...	...	18,269	4,18,228
Guntūr	...	45,702	74,686	8,67,491	4,61,090	...	...	...	...	...	18,603	4,05,376
Kanara, South	85	1,12,389	1,19,092	8,36,924	77,927	40	...	...	...	...	22,732	3,06,394
Kistna	...	7,590	23,311	9,71,295	4,28,110	6,210	...	...	...	...	13,503	3,40,731
Kurnool	...	4,015	3,006	41,400	1,59,240	...	...	...	...	...	2,647	1,07,725
Madura	3,381	7,167	3,149	1,04,569	2,43,721	...	...	93,285	40,089	39,894	6,560	2,36,697
Malabar	661	20,140	16,768	35,974	1,57,550	1,686	...	...	...	...	16,412	2,73,529
Nellore	...	...	4,630	3,89,556	2,08,780	...	...	...	...	...	12,540	2,22,807
Nilgiris, the	...	242	60	17,772	47,356	...	...	...	...	...	3,258	13,860
Rāmnād	...	4,379	36,552	96,462	2,64,955	...	...	...	...	...	11,993	1,70,847
Salem	...	20,890	3,591	1,98,550	6,19,125	12,232	...	...	...	...	18,855	2,35,760
Tanjore	...	94,506	1,78,032	2,87,615	7,27,121	1,558	...	57,228	...	...	23,717	4,77,586
Tinnevelly	...	34,230	50,477	5,99,969	1,35,223	...	...	...	...	...	20,101	3,19,481
Trichinopoly	2,800	1,71,727	3,03,368	3,18,476	10,09,336	...	...	5,193	...	...	41,770	5,00,930
Vizagapatam	...	2,024	2,123	6,52,030	1,42,430	...	...	...	...	...	6,364	1,73,843
Do. Agency ...	...	...	...	4,710	.	...	...	...	...	...	65	1,488
Total, Unlimited ...	S.T. 3,885 L.T. 23,119	7,91,061	12,55,343	1,05,08,160	94,55,267	23,271	810	1,70,626	...	...	4,02,047	73,11,340
Total, Class I ...	26,004	8,19,860	15,64,303	1,05,56,502	94,56,867	23,271	810	2,68,226	...	...	4,08,964	74,56,834
Total, previous year ...	51,517	7,16,901	12,44,723	76,30,245	12,99,758	28,864	940	3,39,670	1,020	...	3,65,388	67,56,580

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*—1928–29—*cont.*

District.	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or Central banks. Short term. (22)	Provincial or Central banks. Long term. (22)	Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. Book profit. (26)	Divisible profit. (27)	Loss (excluding overdue interest from profits). (28)	Loss (including overdue interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
AGRICULTURAL SOCIETIES—*cont.*															
CLASS I.—CREDIT.															
(a) *Limited.*															
Anantapur	90	...	...	...	...	...	182	355	122	81	...	...			
Arcot, North	6,600	300	...	1,800	...	...	4	16,217	350	288	2	2			
Do. South	..	...	...	...	...	3,000	720	3,007	371	315	145	145			
Chingleput	1,478	86,250	...	337	3,978	55,500	3,964	1,75,431	6,533	3,258	153	46			
Coimbatore	...	62,950	...	3,395	...	40,500	326	1,27,741	3,036	2,990	41	41			
Cuddapah	...	..	...	...	155	..	23	420	202	25	58	..			
Gōdāvari, East		91,400	...	...	...	50,000	...	1,60,210	1,343	1,343	356	356			
Kanara, South	1,072	1[illegible]5	...	585	...	...	3,167	7,684	493	313	260	167			
Kistna	...	2,42,000	...	...	...	50,000	1,444	3,33,054	4,490	4,490	396	396			
Malabar	...	...	...	...	...	...	957	1,689	997	468	...	...			
Nellore	45	-	...	500	...	...	...	581	..	...	...	...			
Salem	...	1,025	...	...	...	...	473	1,595	345	...	...	...			
Tanjore	36,355	25,063	...	22,250	...	...	6,457	1,23,860	3,519	2,128	162	...			
Tinnevelly	...	...	...	...	...	...	...	...	--	...	...	...			
Tirchinopoly	...	24,000	...	...	...	21,600	135	54,665	770	769	...	...			
Vizagapatam	...	...	...	...	...	..	42	322	175	...	...	...			
Total, Limited ...	45,640	5,32,308	...	39,867	4,133	2,20,600	17,894	10,06,831	22,746	16,414	1,572	1,153			
(b) *Unlimited.*															
Anantapur	51,618	32,436	...	1,24,021	14,43,875	...	1,81,715	20,29,058	2,27,007	33,846	78,205	526	$6\frac{1}{4}$ per cent.	$7\frac{1}{2}$ to $8\frac{1}{2}$ per cent.	$9\frac{3}{8}$ to $10\frac{15}{16}$ per cent.
Arcot, North	10,859	32,691	535	2,70,914	32,35,557	9,857	2,53,488	43,71,106	4,52,704	1,19,187	64,177	771			
Do. South	9,991	11,553	48	1,15,897	22,82,109	75,118	2,07,921	29,97,639	2,81,687	42,423	88,185	853			
Bellary	26,030	11,935	...	32,617	9,92,655	1,134	57,907	13,05,818	81,868	22,640	23,548	545			
Chingleput	65,412	2,69,641	...	1,88,330	43,97,813	10,399	4,89,081	58,98,341	4,39,914	1,19,569	96,769	581			
Chittoor	2,820	5,473	666	18,438	8,06,371	...	54,456	10,25,778	1,41,806	23,467	47,938	217			
Coimbatore	10,348	14,976	...	5,03,327	18,19,045	2,899	2,83,892	30,11,662	2,60,200	87,724	26,701	683			
Cuddapah	7,042	2,493	...	51,985	5,81,944	...	28,583	7,56,385	70,901	6,082	82,224	710			
Ganjām	8,946	60,931	...	2,49,827	12,58,918	...	54,521	18,53,656	39,920	25,310	10,089	2,353			
Gōdāvari, East	50,303	93,717	...	20,90,322	18,97,801	...	1,75,770	48,78,570	2,05,273	72,028	29,019	1,623			
Do. Agency ...		...	...	19,166	11,000	...	186	37,248	510	411	155	14			
Do. West ...	12,782	61,833	...	15,49,034	18,83,222	...	1,87,451	36,12,550	1,11,277	78,544	16,578	400			
Guntūr	50,818	93,888	...	9,46,092	13,46,298	..	1,23,848	29,65,815	1,44,943	49,001	44,386	2,627			
Kanara, South	1,63,967	1,62,866	98	5,23,993	1,51,419	...	1,40,529	14,69,166	1,44,868	39,611	59,482	8,135			
Kistna	9,171	41,815	...	8,42,580	10,14,166	...	1,50,077	23,98,540	1,39,665	60,412	25,485	357			
Kurnool	6,458	2,163	24	60,322	6,74,159	...	33,272	8,84,123	71,019	21,863	10,944	1,213			
Madura	10,325	5,487	1,020	85,890	7,41,467	4,02,125	1,35,827	16,18,838	1,63,044	35,920	46,630	1,057			
Malabar ... ... –	41,634	33,976	1,359	40,372	10,45,649	...	1,18,692	15,55,211	1,93,944	36,877	48,566	288			
Nellore	29	3,939	..	5,84,515	8,00,083	...	85,527	16,96,980	1,10,046	21,586	50,385	5,594			
Nilgiris, the	637	485	...	20,733	1,18,770	6,000	34,159	1,94,644	48,296	11,459	2,414	5			
Rāmnād	9,351	36,490	...	95,388	13,03,807	2,092	1,18,218	17,36,193	1,52,849	21,901	69,967	2,951			
Salem	19,454	8,708	4,432	2,11,536	22,07,111		2,32,756	29,09,757	2,26,242	59,530	56,973	1,522			
Tanjore	99,778	2,52,491	1,641	2,19,732	18,79,109	2,97,202	2,78,092	34,91,631	3,67,323	83,707	81,498	2,160			
Tinnevelly	42,234	51,473	435	6,29,505	11,13,184	...	1,19,562	22,75,874	1,28,749	28,35[illegible]	48,840	1,236			
Trichinopoly ...	1,61,146	3,64,301	1,150	2,14,409	29,55,417	4,762	3,37,442	45,39,555	3,06,860	1,01,020	29,364	346			
Vizagapatam	1,768	2,194	...	7,93,215	2,00,029	...	46,230	12,17,209	57,928	27,114	17,045	1,675			
Do. Agency ...	...	...	...	6,710	...	...	145	8,343	428	418	...	..			
Total, Unlimited ...	8,92,921	16,47,888	11,408	1,04,88,720	3,56,46,978	8,11,588	39,28,841	6,07,39,681	45,69,822	12,21,789	11,75,515	38,542			
Total, Class I ...	9,38,561	21,81,088	11,408	1,05,28,587	3,56,51,111	10,32,188	39,46,735	6,17,46,512	45,92,068	12,38,203	11,77,087	39,695			
Total previous year ...	8,15,560	16,68,507	31,773	83,25,034	3,55,47,689	9,64,869	33,12,906	6,78,80,918	39,92,289	9,69,952	10,97,999	38,950			

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1928–29—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to Individuals. Short term.	Loans made during the year to Individuals. Long term.	Loans made during the year to Banks and societies.	Receipts from loans and deposits repaid during the year by Individuals. Short term.	Receipts from loans and deposits repaid during the year by Individuals. Long term.	Receipts from loans and deposits repaid during the year by Banks and societies.	Loans due by Individuals. Short term.	Loans due by Individuals. Long term.	Loans due by Of which overdue. Short term.	Loans due by Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
CLASS II.—PURCHASE, PURCHASE AND SALE.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(a) *Limited.*												
Anantapur	5	301	18,566	...	...	12,084	...	...	10,846	55	4,996	55
Arcot, North	11	316	2,300	...	...	2,966	...	...	5,007	...	3,207	...
Do. South	13	148	1,229	...	...	2,812	1,411	...	577	243	267	243
Bellary	5	383	25,313	4,030	...	16,824	1,763	...	12,642	2,267	4,373	...
Chingleput	17	578	220	...	...	...	4	...	348	...	128	...
Chittoor	...	...	...	...	...	...	...	...	...	...	...	...
Coimbatore	10	584	15,657	...	...	6,409	...	...	9,585	...	30	...
Cuddapah	3	43	1,140	...	...	760	...	...	440	...	60	...
Ganjām	1	86	45,250	...	...	3,915	...	...	41,335	...	...	...
Ganjām Agency ...	3	3,467	960	...	...	1,057	...	...	2,847	...	1,978	...
Godāvari, East	2	38	...	...	...	...	...	...	...	...	...	...
Do Agency ...	2	158	...	...	...	14	...	...	189	...	189	...
Kanara, South. ...	7	456	1,750	...	...	31,269	...	...	45,969	...	20,248	...
Kurnool	2	162	12,450	...	...	8,719	...	...	12,138	...	1,289	...
Madras	1	38	...	...	...	...	...	...	...	...	...	...
Madura	2	86	...	...	...	...	...	...	...	...	...	...
Malabar	1	88	...	...	...	...	...	...	...	...	...	...
Nellore	1	...	...	...	...	...	...	...	...	...	...	...
Rāmnād	5	230	...	...	...	...	...	...	...	...	...	...
Salem	3	7	...	...	...	...	...	...	...	...	...	...
Tanjore	16	537	47,930	...	...	56,056	...	...	41,259	...	23,479	...
Tinnevelly	7	875	1,36,845	...	...	1,11,445	...	...	24,320	...	4,085	...
Trichinopoly	5	102	9,129	...	...	1,957	...	...	7,172	...	...	...
Vizagapatam	2	23	7,390	...	...	2,635	...	...	4,755	...	255	...
Do. Agency ...	9	2,542	14,383	5,200	...	14,412	2,362	...	20,548	5,154	11,405	1,404
Total, Limited ...	133	11,097	3,30,512	9,230		2,73,334	5,540	...	2,39,977	7,719	75,988	1,702
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class II ...	133	11,097	3,30,512	9,230		2,73,344	5,540	...	2,39,977	7,719	75,988	1,702
Total, previous year ...	127	11,907	1,58,406	14,908	...	2,29,257	15,861	720	2,45,218	6,204	1,48,680	3,092
CLASS III.—PRODUCTION—*Nil.*												
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.												
(a) *Limited.*												
Arcot, South	2	276	550	...	...	650	...	...	961	7,000	961	1,670
Chingleput	36	656	...	...	...	...	...	...	...	...	...	...
Coimbatore	1	27	...	...	...	...	...	...	...	...	...	...
Kanara, South	1	296	...	...	...	...	...	...	...	...	...	...
Madura	1	38	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	41	1,293	550	...	...	650	...	...	961	7,000	961	1,670
(b) *Unlimited*—Nil.												
Total, Class IV ...	41	1,298	550	...	...	620	...	...	961	7,000	961	1,670
Total, previous year ...	26	1,569	...	300	925	2,822	Nil.	Nil.	1,060	7,000	1,060	500

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies,* 1928–29—cont.

Districts.	Loans due by: Banks and societies.	Loans and deposits received during the year from: Individuals. Members.	Individuals. Non-members.	Central banks. Short term.	Central banks. Long term.	Primary societies.	Government. Short term.	Government. Long term.	Sale of goods to members.	Purchase of members' products.	Cost of management.	Paid up share capital.
	(10)	(11)		(12)		(13)	(14)		(15)	(16)	(17)	(18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS II.—PURCHASE, PURCHASE AND SALE.												
(a) *Limited.*												
Anantapur	...	50	255	13,000	...	...	...	...	...	...	534	5,385
Arcot, North	...	...	...	1,000	...	...	...	...	...	...	170	7,441
Do. South	...	27	...	300	...	...	...	...	...	...	452	3,788
Bellary	...	...	...	28,217	...	..	...	...	...	...	1,479	6,690
Chingleput	...	...	...	1,000	...	...	...	...	...	...	1,812	16,784
Chittoor	...	...	...	...	...	...	...	...	...	...	...	
Coimbatore	...	4,775	...	1,66,241	6,000	...	...	...	...	...	8,546	32,181
Cuddapah	...	40	...	1,000	...	...	...	...	...	...	13	525
Ganjām	...	...	...	39,800	..	...	...	...	...	...	132	2,720
Ganjām Agency ...	...	...	...	...	.	...	...	...	...	...	770	8,133
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	35	855
Do. Agency ...	...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South ...	...	8,610	8,550	10,200	...	50	...	...	...	..	1,094	28,191
Kurnool	...	...	14,000	8,500	...	...	...	13,000	...	...	85	5,128
Madras	...	1,000	...	...	...	...	...	...	...	...	11,826	477
Madura	...	34	...	...	...	...	...	...	...	...	339	420
Malabar	...	3,100	...	7,060	...	...	...	...	...	...	253	450
Nellore	...	...	...	...	...	...	...	...	...	...	..	...
Rāmnād	...	14,367	562	15,364	...	...	...	...	...	...	882	4,118
Salem	...	...	...	...	...	...	...	...	...	...	...	
Tanjore	...	1,000	1,500	70,098	...	...	...	450	...	...	1,766	15,137
Tinnevelly	...	25,760	2,090	32,951	...	...	...	...	...	...	2,863	8,812
Trichinopoly	...	3,000	775	10,021	...	5,460	...	...	...	...	1,496	10,026
Vizagapatam	...	380	...	15,265	...	...	...	...	...	...	2,324	1,900
Do. Agency ...	...	3,652	...	...	...	...	...	...	...	...	891	19,868
Total, Limited ...	...	65,775	27,732	4,19,002	7,000	5,510	...	13,450	...	...	37,203	1,81,582
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class II ...	...	65,775	27,732	4,19,002	7,000	5,510	...	13,450	...	...	37,203	1,81,582
Total, previous year ...	344	57,660	72,110	4,32,881	2,150	925	...	2,600	...	...	25,947	1,96,918
CLASS III.—PRODUCTION —*Nil.*												
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.												
(a) *Limited.*												
Arcot, South	...	163	...	13,376	5,000	534	...	...	...	...	12,596	73,554
Chingleput	...	...	...	...	...	...	...	...	...	...	3	917
Coimbatore	...	...	500	...	...	...	...	...	...	...	769	7,328
Kanara, South	...	110	1,000	1,916	...	...	...	...	...	...	2,650	7,084
Madura	...	...	...	...	...	...	...	...	...	...	17	7,106
Total, Limited ...	...	273	1,500	15,292	5,000	534	...	...	...	...	16,085	95,989
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...
Total, Class IV ...	...	273	1,500	15,292	5,000	534	...	...	...	...	16,085	95,989
Total, previous year ...	...	5,650	Nil.	5,500	60,757	534	...	...	...	...	8,729	96,558

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies, 1928–29*—cont.

Districts.	Loans and deposits held at the end of the year from: Members.	Non-members.	Primary societies.	Provincial or Central banks: Short term.	Provincial or Central banks: Long term.	Government.	Reserve fund.	Working capital.	Profit and loss for the year: Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).	Usual rate of dividend paid on shares.	Most usual rate of interest: On borrowings.	On lendings.
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS II.—PURCHASE, PURCHASE AND SALE.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited.*															
Anantapur	...	255	...	10,083	...	...	89	16,412	558	526	7	7	$6\frac{1}{4}$ per cent.	$7\frac{1}{2}$ to $8\frac{1}{4}$ per cent.	$9\frac{3}{8}$ to $10\frac{15}{16}$ per cent.
Arcot, North	...	...	1,550	2,000	3,259	2,300	1,526	18,076	675	602	1,897	1,748			
Do South	27	...	...	...	175	...	220	4,210	225	198	235	235			
Bellary	...	...	...	8,924	...	...	755	16,369	1,944	1,339	47	48			
Chingleput	1,000	210	...	190	1,389	...	960	20,538	565	937	459	...			
Chittoor	...	...	...	...	...	...	...	...	...	...	...	...			
Coimbatore	601	...	...	1,05,821	6,000	...	5,655	1,50,258	4,568	4,568	659	659			
Cuddapah	40	...	...	400	...	...	46	1,011	17	13	10	10			
Ganjam	...	...	...	39,800	...	...	...	42,520	116	116	...	...			
Ganjam Agency ...	...	200	...	...	...	...	3,859	12,191	688	357	310	167			
Godavari, East	...	...	...	268	...	...	7	1,180	5	5	214	214			
Do. Agency ...	...	...	...	...	...	..	76	835	82	19	...	...			
Kanara, South	13,784	19,167	50	4,480	...	...	6,650	72,272	5,756	3,149	4,272	3,489			
Kurnool	...	...	...	9,361	...	1,547	58	15,994	347	150	...	...			
Madura	1	24	...	...	...	...	283	727	238	238	...	...			
Malabar	...	...	...	800	...	...	...	1,250	...	...	241	241			
Madras	...	1,700	...	...	...	15,000	...	17,177	...	...	6,360	6,360			
Nellore	...	...	...	...	...	...	...	75	...	...	59	59			
Ramnad	7,016	289	...	4,960	540	...	908	17,776	676	676	4,293	1,270			
Salem	...	...		...	...	...	246	1,976	120	120	...	...			
Tanjore	100	90	...	43,589	160	3,850	3,526	66,458	1,498	1,684	1,872	887			
Tinnevelly	4	...		18,036	...	...	427	27,279	1,740	1,479	210	102			
Trichinopoly	...	500	4,215	6,135	...	...	1,300	22,176	875	875	329	329			
Vizagapatam	360	...	...	6,256	...	...	216	8,782	23	23	225	123			
Do. Agency ...	6,272	533	...	...	...	..	2,348	20,011	3,717	1,526	86	43			
Total, Limited ...	29,205	22,918	5,815	2,61,543	11,523	22,697	29,155	5,64,438	24,428	18,545	21,783	16,041			
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...			
Total, Class II ...	29,205	22,918	5,815	2,61,543	11,523	22,697	29,155	5,64,438	24,428	18,545	21,783	16,041			
Total, previous year ...	31,998	41,840	23,158	2,87,388	4,170	5,900	27,555	6,18,922	2,22,821	16,422	32,768	20,682			
CLASS III.—PRODUCTION—*Nil.*															
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.															
(a) *Limited.*															
Arcot, South	...	163	1,900	10,493	36,229	16,140	12,464	1,50,943	1,412	862	21,937	21,937			
Chingleput	...	...	...	...	...	...	68	985	812	836	151	127			
Coimbatore	...	500	...	1,000	...	...	408	9,236	...	...	565	565			
Kanara, South	5,050	1,000	...	915	...	...	445	14,444	...	...	767	767			
Madura	...	...	...	...	...	..	229	7,395	174	174	...	...			
Total, Limited ...	5,050	1,663	1,900	12,408	36,229	16,140	13,614	1,82,943	2,398	1,872	23,420	23,396			
(b) *Unlimited*—Nil.	...	...	...	...	...	...	...	...	...	...	...	...			
Total, Class IV ...	5,050	1,663	1,900	12,408	36,229	16,140	13,614	1,82,943	2,398	1,872	23,420	23,396			
Total, previous year ...	5,050	1	1,607	1,031	52,148	17,012	12,823	1,86,225	4,218	4,092	20,055	20,055			

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1928-29—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals — Short term.	Loans made during the year to — Individuals — Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals — Short term.	Receipts from loans and deposits repaid during the year by — Individuals — Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals — Short term.	Loans due by — Individuals — Long term.	Loans due by — Of which overdue — Short term.	Loans due by — Of which overdue — Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
CLASS V.—INSURANCE.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(a) *Limited.*												
Arcot, South	1	14	...	...	...	...	...	...	...	...	...	...
Chingleput	3	38	...	...	...	...	...	...	...	...	...	...
Coimbatore	...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...
Madura	...	...	...	...	...	...	...	...	...	...	...	...
Salem	...	...	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	4	52	...	...	...	...	...	...	...	...	...	...
(b) *Unlimited*—Nil.												
Total, Class V ...	4	52	...	...	...	...	...	...	...	...	...	...
Total, previous year ...	4	53	...	...	...	...	...	...	...	...	...	...
CLASS VI.—OTHERS.												
(a) *Limited.*												
Anantapur	1	...	...	...	...	...	...	...	...	...	...	...
Arcot, North	1	16	...	...	...	...	...	...	...	...	...	...
Arcot, South	8	221	...	...	...	...	...	...	...	2,700	...	270
Chingleput	2	76	...	...	...	...	...	...	9,198	...	...	...
Coimbatore	1	27	...	...	...	...	...	...	...	...	...	...
Ganjām	2	45	...	...	...	...	...	...	...	...	...	...
Gōdāvari, East ...	5	55	...	...	...	...	...	...	200	30	200	30
Do. West	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr	9	2,018	566	899	...	1,781	1,42[illegible]	...	5,460	3,759	5,000	3,394
Kanara, South ...	1	...	...	...	...	...	...	...	...	...	...	...
Kistna	1	85	...	...	...	...	...	...	...	...	...	...
Madura	1	54	...	...	...	23	...	...	45	...	45	...
Malabar	4	91	...	...	...	...	...	...	...	...	...	...
Rāmnād	1	96	...	...	...	...	...	...	...	...	...	...
Salem	1	16	...	...	...	...	...	...	...	...	...	...
Tanjore	14	602	...	7,866	...	...	3,200	...	184	60,997	184	314
Tinnevelly	1	39	...	...	...	...	...	...	...	...	...	...
Trichinopoly	10	532	...	19,159	...	...	7,018	...	...	1,25,067	...	423
Total, Limited ...	68	3,928	566	27,924	...	1,804	11,643	...	15,087	1,92,553	5,429	4,431
(b) *Unlimited.*												
Chingleput	1	15	...	...	...	...	...	...	...	451	...	451
Gōdāvari, East ...	95	4,931	7,665	2,347	...	4,708	55	...	14,732	2,487	8,006	...
Do. West	25	1,581	806	...	...	368	...	...	4,512	...	3,7[illegible]	...
Guntūr	118	8,2[illegible]1	6,071	972	...	8,365	7,097	...	13,721	17,119	8,909	13,714
Kistna	62	3,328	2,907	839	...	1,040	629	...	3,643	1,038	886	299
Nellore	2	58	303	...	...	681	...	...	303	...	...	...
Rāmnād	1	18	...	...	...	...	...	...	...	...	...	...
Tanjore	20	554	...	200	...	476	2,704	...	316	5,045	316	3,816
Total, Unlimited ...	324	18,641	17,752	4,358	...	15,663	10,485	...	37,227	26,140	21,850	18,280
Total, Class VI ...	387	22,569	18,318	32,282	...	17,467	22,128	...	52,314	2,18,693	27,279	12,711
Total, previous year ...	348	20,677	11,856	56,498	2,000	35,873	10,793	...	46,477	1,99,982	29,326	13,891
Grand total of all classes of Agricultural Societies	12,947	6,90,681	1,36,90,986	1,14,23,018	4,611	1,10,53,941	99,62,585	17,030	(a) 1,56,36,671	(b) 3,96,59,098	41,75,095	1,06,18,120
Do. previous year ...	12,471	6,64,504	1,09,02,054	1,46,96,726	19,328	89,96,681	88,60,356	14,772	1,32,35,876	3,81,12,941	41,03,628	96,45,488

(a) Excludes Rs. 3,36,250 due to audit, transfer and liquidation. (b) Includes Rs. 85,724 due to audit, transfer and liquidation.

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1928–29—cont.

Districts.	Loans due by Banks and societies. (10)	Loans and deposits received during the year from — Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' produce. (16)	Cost of management. (17)	Share capital. Outstanding at the end of the year. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS V.—INSURANCE.												
(a) *Limited.*												
Arcot, South	...	...	...	...	...	...	...	...	...	...	...	14
Chingleput	...	...	...	...	...	...	...	...	...	...	...	42
Coimbatore	...	...	...	...	...	...	...	...	...	...	...	...
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...
Madura	...	...	...	...	...	...	...	...	...	...	...	...
Salem	...	...	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	...	...	...	...	...	...	...	...	...	...	...	56
(b) *Unlimited*—Nil.												
Total, Class V ...	...	...	...	...	...	...	...	...	...	...	...	...
Total, previous year ...	...	...	...	...	...	...	...	...	.	...	14	55
CLASS VI.—OTHERS.												
(a) *Limited.*												
Anantapur	...	...	...	...	...	...	...	...	...	...	...	...
Arcot, North	...	...	...	...	...	...	...	...	...	...	...	...
Arcot, South	...	250	...	...	...	...	...	.	...	...	244	868
Chingleput	...	...	...	...	...	...	...	...	...	...	521	1,504
Coimbatore	...	...	...	...	...	...	...	...	...	...	...	330
Ganjām	...	...	...	...	...	...	...	...	...	...	9	290
Gōdāvari, East	...	...	...	.	...	...	...	...	...	...	6	615
Gōdāvari, West ...	...	...	...	...	...	...	...	...	...	...	...	...
Guntūr	...	...	...	...	...	...	...	...	...	...	80	11,214
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...
Kistna	...	...	...	...	...	...	...	...	...	...	...	1,584
Madura	...	...	...	...	...	...	...	...	...	...	8	240
Malabar	...	...	...	...	...	...	...	...	...	...	164	3,385
Rāmnād	...	...	...	2,920	...	...	...	...	...	...	60	591
Salem	...	...	...	...	...	...	...	...	...	...	...	930
Tanjore	...	...	...	31,565	...	12,986	...	7,060	...	...	3,726	5,541
Tinnevelly	...	...	...	4,813	...	...	...	...	...	...	579	304
Trichinopoly	...	...	...	2,000	...	...	...	33,309	...	...	1,261	11,641
Total, Limited ...	...	250	...	40,798	.	12,986	...	40,359	...	...	6,658	39,032
(b) *Unlimited.*												
Chingleput	...	...	...	...	...	...	...	...	...	...	...	37
Gōdāvari, East ...	...	191	50	3,550	2,100	...	...	...	...	...	346	10,236
Do. West ...	...	...	...	150	...	...	...	...	...	...	100	14,066
Guntūr	...	740	10	1,788	500	...	...	...	...	...	1,014	30,490
Kistna	...	...	...	1,640	756	...	...	...	...	...	208	17,468
Nellore	...	...	...	88	...	...	...	...	...	.	19	212
Rāmnād	...	...	...	...	...	...	...	...	...	...	7	44
Tanjore	...	1,069	...	...	...	...	...	...	...	...	116	2,959
Total, Unlimited ...	...	2,020	60	7,216	3,356	...	...	...	...	...	1,810	75,512
Total, previous year ...	2,000	2,987	535	53,284	7,600	18,950	...	63,727	...		7,324	1,05,017
Total, Class VI ...	...	2,270	60	48,014	3,356	12,986	...	40,359	...	...	8,468	1,14,544
Grand total of all classes of Agricultural Societies ...	(c) 26,004	8,88,178	16,83,596	1,10,38,810	94,72,223	42,301	810	8,22,085	...	...	4,70,670	78,48,955
Do. previous year ...	53,861	7,82,198	13,17,868	81,12,010	1,30,68,030	48,739	940	4,05,997	...	...	4,07,403	71,55,123

(c) Excludes Rs. 15,438 due to audit, transfer and liquidation.

APPENDIX No. 14—STATEMENT B.—*Operations of Agricultural Societies*, 1928–29—cont.

Districts.	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Primary societies. (21)	Provincial or Central banks. Short term. (22)	Provincial or Central banks. Long term. (22)	Government. (23)	Reserve fund. (24)	Working capital. (25)	Profit and loss for the year. Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. On borrowings. (31)	On lendings. (32)
CLASS V.—INSURANCE.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited.*															
Arcot, South	...	...	...	...	...	...	3	17	...	...	...	...			
Chingleput	...	...	...	...	...	...	...	42	...	2	21	19			
Coimbatore	...	...	...	...	...	...	...	...	...	...	...	...			
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...			
Madura	...	...	...	.	...	...	...	...	...	...	...	...			
Salem	...	...	...	...	...	...	...	...	...	...	...	...			
Total, Limited	...	...	...		...	...	3	59	...	2	21	19			
(b) *Unlimited*—Nil.															
Total, Class V	...	...	...	...	...	...	3	59	...	2	21	19			
Total, previous year	...	...	...	...	...	...	4	59	...	...	22	22			
CLASS VI.—OTHERS.															
(a) *Limited.*															
Anantapur	...	...	...	...	...	..	...	...	...	...	...	...			
Arcot, North	...	...	...	...	...	...	...	...	1	1	...	...			

Districts.	(19)	(20)	(21)	(22) Short term	(22) Long term	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Arcot, South	176	...	...	687	180	2,700	122	4,678	105	4	688	207	6¼ per cent.	7½ to 8½ per cent.	9⅜ to 10$\frac{15}{16}$ per cent.
Chingleput	...	...	...	8,828	1,510	...	48	11,390	3,160	3,160	45	45			
Coimbatore	...	...	...	...	...	...	...	830	...	...	752	752			
Ganjām	...	...	...	...	...	...	...	290	...	...	2	2			
Gōdāvari, East	...	...	...	...	...	...	96	711	84	1	29	29			
Godavari, West	...	...	...	...	...	...	...	...	...	...	...	...			
Guntūr	707	...	...	962	2,000	...	1,444	16,327	1,554	128	487	219			
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	...			
Kistna	...	...	...	...	...	...	57	1,641	...	...	...	...			
Madura	..	...	...	...	...	...	162	402	114	44	..	...			
Malabar	5,301	...	50	...	4,370	...	2,288	15,394	25	25	4,854	4,854			
Ramnad	..	...	...	2,920	...	...	...	3,511	...	...	36	36			
Salem	...	...	...	..	...	...	23	953	26	25	...	...			
Tanjore		...	6,180	12,857	...	63,704	3,645	91,927	3,354	1,942	2,246	113			
Tinnevelly	..	...	...	3,624	...	...	1,073	5,001	287	287	..	...			
Trichinopoly	...	...	...	...	.	1,42,775	1,985	1,56,401	3,347	2,816	358	358			
Total, Limited	6,184	...	6,230	29,328	8,060	2,09,179	10,943	3,08,956	12,006	8,431	9,897	6,615			
(b) *Unlimited.*															
Chingleput	..	...	...	...	...	...	620	657	258	26	34	...			
Gōdāvāri, East	1,348	34	...	5,187	2,262	...	1,888	20,938	2,901	966	2,045	1,157			
Do. West	34	...	...	2,650	...	..	1,138	17,888	1,147	650	406	32			
Guntūr	1,887	10	...	4,036	11,043	...	1,598	48,559	2,879	814	4,076	1,742			
Kistna	...	...	...	1,611	667	...	1,203	20,949	1,851	1,353	280	251			
Nellore	...	...	...	88	...	...	17	317	62	61	9	9			
Ramnad	...	...	...	...	..	...	..	44	3	3	...	...			
Tanjore	940	...	...	...	1,250	1,006	695	6,851	1,181	403	505	45			
Total, Unlimited	3,709	44	..	13,572	15,222	1,006	7,182	1,16,198	10,282	3,776	7,356	3,236			
Total, previous year	8,004	2,800	5,550	39,171	25,670	1,90,805	13,612	3,90,629	21,877	12,897	18,451	7,984			
Total, Class VI	9,893	44	6,230	42,900	23,282	2,10,185	18,075	4,25,154	22,288	12,207	16,753	9,851			
Grand total of all classes of Agricultural Societies	(d) 9,82,709	(e) 22,05,718	(f) 25,353	(g) 1,68,45,438	(h) 3,57,22,145	(i) 12,81,310	40,07,583	6,29,19,106	46,41,182	12,70,829	12,39,064	89,002			
Do. previous year	8,60,612	17,11,148	62,088	86,12,624	3,56,29,672	11,78,586	33,66,900	5,85,76,753	42,41,150	10,08,364	11,64,295	87,693			

(d) Includes Rs. 1,39,097 due to audit, transfer and liquidation.
(e) Excludes Rs. 27,230 do.
(f) Do. Rs. 26,020 do.
(g) Excludes Rs. 3,10,84 due to audit, transfer and liquidation.
(h) Includes Rs. 96,143 do.
(i) Do. Rs. 7,67,832 do.

APPENDIX No. 14—STATEMENT C.—*Operations of Non-Agricultural Societies*, 1928–29.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
NON-AGRICULTURAL SOCIETIES.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	14	3,032	97,832	2,72,622	...	84,257	2,40,996	...	36,269	3,50,820	3,942	45,916
Arcot, North	53	6,735	1,36,974	4,22,815	...	1,32,945	3,72,945	...	57,621	6,15,809	14,898	1,87,112
Do. South	60	7,730	1,12,934	4,45,604	..	1,08,321	4,37,482	...	58,564	8,26,9[illegible]4	11,874	2,01,151
Bellary	28	3,467	66,300	1,20,199	...	66,322	1,13,846	...	44,184	2,07,239	9,498	39,985
Chingleput	28	11,483	60,218	5,82,612	...	51,569	5,42,051	...	38,370	10,52,346	19,709	1,34,067
Chittoor	22	3,921	72,099	3,49,619	...	74,096	2,76,194	...	46,021	7,24,796	16,070	1,89,201
Coimbatore	28	8,16[illegible]	3,09,134	5,97,460	...	2,62,489	4,85,649	...	2,99,912	6,40,993	50,275	97,441
Cuddapah	35	3,717	73,339	2,59,397	...	76,319	2,18,315	...	27,906	2,95,008	19,262	75,439
Ganjām	28	5,799	97,125	1,69,150	...	1,11,816	96,099	...	85,210	3,06,194	17,250	59,843
Gōdāvari, East	42	5,614	2,11,097	1,97,685	...	1,69,065	1,74,614	...	1,66,854	2,54,528	42,680	46,230
Do. Agency ...	1	51	805	200	...	703	...	...	2,488	200	2,058	...
Do. West ...	16	1,765	54,622	12,197	...	43,138	6,263	...	88,706	14,114	19,077	787
Guntūr	39	7,150	1,96,806	3,48,182	...	1,80,021	2,57,196	...	1,89,347	5,72,981	66,818	95,760
Kanara, South	45	7,759	4,96,674	2,77,167	...	5,41,150	1,84,584	600	4,77,198	3,26,310	1,38,740	47,909
Kistna	23	3,262	2,61,937	1,00,615	...	1,89,251	77,406	...	1,88,314	1,38,352	30,464	25,664
Kurnool	32	26,777	20,227	97,781	...	24,891	66,756	...	13,088	1,57,419	5,450	34,999
Madras	71	36,749	9,18,817	40,65,713	...	9,47,920	36,11,227	...	2,62,168	36,45,072	14,978	1,78,204
Madura	36	7,481	6,60,433	2,68,551	...	6,46,187	2,32,036	...	5,76,220	3,40,577	70,599	58,458
Malabar	74	7,349	1,80,717	90,327	...	1,57,309	74,788	...	1,71,500	1,29,552	68,414	48,926
Nellore	26	2,699	44,944	1,81,225	...	47,173	1,24,653	...	40,324	2,62,691	13,027	58,550
Nilgiris, The	6	2,222	61,885	1,45,185	...	55,927	1,19,221	...	51,237	1,22,353	10,472	24,662
Rāmnād	27	4,248	1,09,553	2,96,030	...	1,13,184	2,35,811	...	97,330	4,44,328	28,972	72,354
Salem	43	6,708	4,73,898	3,12,422	...	4,73,369	2,48,823	...	5,81,849	4,07,131	48,787	89,400
Tanjore	24	10,646	2,70,878	4,86,999	...	2,54,654	4,24,558	...	1,71,983	6,76,861	37,490	1,60,645
Tinnevelly	47	8,281	2,32,880	4,21,096	...	1,75,019	3,98,770	...	1,79,533	5,42,250	27,675	96,489
Trichinopoly	25	14,590	5,03,858	14,87,792	6,495	4,83,067	14,25,076	...	2,73,180	17,56,507	27,202	1,35,631
Vizagapatam	49	8,192	4,00,175	2,44,879	...	3,24,960	1,87,840	...	3,47,454	2,79,303	74,029	35,410
Total, Limited ...	927	1,91,482	61,20,161	1,22,53,472	6,495	57,94,980	1,06,33,199	600	45,75,274	1,50,90,656	8,89,196	22,88,141
(b) *Unlimited.*												
Anantapur	3	607	2,635	17,360	...	2,373	9,310	...	4,369	33,900	2,699	8,651
Arcot, North	8	973	6,158	27,730	...	3,165	23,341	...	8,297	74,577	602	15,361
Do. South	7	524	890	4,074	...	1,489	4,113	...	311	10,129	311	4,340
Bellary	5	370	10,716	10,988	...	8,887	7,787	...	9,362	16,140	2,847	6,329
Chingleput	15	1,614	22,579	58,985	...	19,889	41,123	...	5,647	1,32,740	2,247	20,305
Chittoor	1	45	...	...	...	17	14	...	199	1,418	199	1,298
Coimbatore	13	545	12,876	2,508	...	12,665	3,539	...	5,303	8,020	2,663	4,671
Cuddapah	2	81	...	2,584	...	...	1,134	...	...	2,920	...	461
Ganjām	5	362	28,863	4,630	...	3,387	5,427	...	27,522	12,161	852	823
Gōdāvari, East	3	249	...	...	...	23	...	...	606	...	606	...
Do. West... ...	1	19	890	...	...	194	91	...	559	51	199	51
Guntūr	4	176	4,590	936	..	6,132	1,190	...	5,084	2,068	241	972
Kanara, South	10	1,068	62,576	13,173	...	57,445	10,556	...	53,742	34,298	32,939	14,619
Kistna	14	767	6,528	2,992	...	8,325	4,578	...	11,549	5,676	6,315	2,326
Kurnool	7	142	...	475	...	146	965	...	783	3,083	783	2,628
Madras	52	4,349	71,786	40,473	...	69,735	44,320	...	54,662	83,834	28,114	45,572
Madura	6	607	3,086	3,060	...	3,198	1,346	...	1,817	2,841	1,452	311
Malabar	8	959	11,759	3,727	...	8,985	8,518	...	12,750	10,512	4,980	6,777
Nellore	3	118	270	2,485	...	254	4,947	...	489	13,057	219	3,057
Rāmnād	9	344	...	5,250	...	285	4,538	...	442	24,583	259	11,647
Salem	5	147	3,879	...	...	3,509	216	...	3,160	242	888	106
Tanjore	19	1,942	51,887	58,239	...	67,318	24,877	...	30,078	1,83,478	12,048	35,511
Tinnevelly	9	579	4,863	2,848	...	3,197	8,036	...	5,568	14,706	4,770	7,401

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1928-29—cont.

Districts.	Loans due by: Banks and societies. (10)	Loans and deposits received during the year from: Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sales of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Share capital—Outstanding at the end of the year (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
NON-AGRICULTURAL SOCIETIES.												
CLASS I.—CREDIT.												
(a) *Limited.*												
Anantapur	...	3,03,892	1,40,770	86,000	17,500	...	...	...	...	...	5,318	1,28,098
Arcot, North	...	1,06,030	1,60,609	39,961	61,865	...	...	...	...	...	10,619	2,29,610
Do. South	...	3,47,335	3,22,916	1,03,900	61,687	7,480	...	...	...	...	13,623	2,27,480
Bellary	494	48,745	34,864	256	12,376	...	...	...	...	...	3,696	1,01,211
Chingleput	...	5,75,182	3,89,380	39,803	3,33,280	...	...	...	...	...	16,546	2,38,438
Chittoor	...	4,78,560	4,20,026	1,07,105	10,825	...	...	...	...	...	7,353	1,63,740
Coimbatore	...	8,80,624	4,89,087	1,05,524	27,400	...	...	...	...	...	16,792	3,33,042
Cuddapah	...	90,102	20,975	46,377	35,375	...	...	...	...	...	4,857	1,11,510
Ganjām	...	1,70,834	75,038	17,225	29,409	...	...	...	...	...	4,851	42,651
Gōdāvari, East... ...	...	91,225	1,21,715	1,53,821	12,675	...	...	...	...	...	5,217	1,87,382
Do. Agency ...	...	350	...	...	...	...	...	...	...	...	5	1,335
Do. West... ...	...	2,647	9,542	10,450	13,750	...	...	...	...	...	907	30,984
Guntūr	...	2,09,442	3,82,346	66,510	10,100	...	...	...	...	...	6,931	1,64,925
Kanara, South	...	2,47,296	3,60,969	71,616	13,989	200	...	...	...	...	15,198	2,16,433
Kistna	...	1,98,045	1,39,898	1,07,705	15,700	...	...	...	...	...	4,877	84,429
Kurnool	...	43,875	13,312	11,918	26,066	...	...	...	...	...	2,258	49,093
Madura	...	7,52,975	3,14,759	2,84,408	45,341	...	...	...	...	...	17,004	4,04,878
Malabar	...	84,345	88,580	14,348	4,581	...	...	...	...	...	4,747	1,26,561
Nellore	...	72,172	23,695	21,611	59,490	...	...	...	...	...	3,706	85,507
Nilgiris, the	...	75,931	7,797	12,650	9,949	...	...	...	...	...	4,513	67,912
Rāmnād	...	4,18,579	3,12,497	88,139	93,410	...	...	...	...	...	8,936	1,67,613
Salem	...	6,95,256	8,88,066	65,893	71,918	...	...	...	...	...	16,445	2,59,390
Tanjore	...	5,03,442	3,42,287	1,53,433	98,406	...	...	...	...	...	16,629	1,96,349
Tinnevelly	...	8,45,890	3,51,838	21,013	22,550	...	...	...	...	...	12,383	2,15,210
Trichinopoly ...	10,745	4,48,362	7,11,652	42,083	52,194	...	...	...	...	...	28,484	6,97,157
Vizagapatam	...	2,00,316	99,780	1,14,273	20,773	...	...	...	...	...	8,155	2,59,354
Total, Limited ...	11,239	88,03,404	71,10,939	26,40,076	13,79,559	7,680	...	...	...	...	3,01,186	61,25,664
(b) *Unlimited.*												
Anantapur	...	13,726	5,849	...	..	...	...	...	...	...	607	5,378
Arcot, North	...	17,728	18,544	3,351	10,530	...	...	...	...	...	1,289	16,782
Do. South	...	100	...	...	2,100	...	...	...	...	...	140	3,291
Bellary	...	775	2,000	...	1,100	...	...	...	...	...	223	16,641
Chingleput	...	12,892	33,143	33,581	1,43,467	...	...	...	...	...	1,950	20,659
Chittoor	...	...	...	...	...	...	...	...	...	...	6	885
Coimbatore	...	280	...	3,860	450	...	...	...	...	...	215	5,996
Cuddapah	...	...	...	...	...	...	...	...	...	...	46	1,651
Ganjām	...	...	...	28,380	...	...	...	...	...	...	469	4,670
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	3	552
Do. West... ...	...	...	...	300	...	...	...	...	...	...	4	180
Guntūr	...	1,003	...	3,400	640	...	...	...	...	...	51	1,274
Kanara, South	...	3,830	29,687	22,387	250	...	...	...	...	...	1,558	19,616
Kistna	...	881	...	3,100	...	...	...	...	...	...	355	7,240
Kurnool	...	...	...	...	420	...	...	1,410	...	...	26	867
Madras	...	96	135	...	19,930	...	...	2,000	...	...	2,335	73,187
Madura	...	99	67	...	1,140	...	...	...	...	...	102	2,674
Malabar	...	1,504	...	...	4,000	...	...	...	...	...	497	9,368
Nellore	...	...	...	275	2,330	...	...	...	...	...	239	2,069
Rāmnād	...	10	16	650	5,170	...	...	...	...	...	134	6,206
Salem	...	...	...	1,250	...	...	...	...	...	...	11	1,311
Tanjore	...	10,148	48,505	60,980	6,473	...	...	...	...	...	2,491	39,066
Tinnevelly	...	1,000	2,343	2,876	1,608	...	...	...	...	...	238	3,856

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1928–29*—cont.

Districts.	Loans and deposits held at the end of the year from: Members. (19)	Non-members. (20)	Primary Societies. (21)	Provincial or Central banks: Short term. (22)	Provincial or Central banks: Long term. (22)	Government. (23)	Reserve funds. (24)	Working capital. (25)	Profit and loss for the year: Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits). (28)	Loss (including over-due interest in profits). (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest: On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
NON-AGRICULTURAL SOCIETIES.															
CLASS I.—CREDIT.															
(a) *Limited.*															
Anantapur	90,995	1,15,565	...	64,463	35,267	...	24,183	4,56,564	30,848	20,552	55	...			
Arcot, North	1,63,875	1,66,378	...	10,999	1,04,656	...	58,637	7,34,115	74,160	33,286	67	23			
Do. South	2,29,578	4,25,077	2,893	10,199	1,46,955	...	77,299	11,19,681	76,835	33,628	510	22			
Bellary	51,102	91,924	494	142	26,581	...	17,966	2,89,410	20,772	14,789	1,182	641			
Chingleput	3,22,558	4,27,312	...	28,740	99,984	...	74,101	11,91,133	58,749	37,954	1,072	...			
Chittoor	1,96,276	4,23,594	...	73,939	23,866	...	39,306	9,19,721	61,304	40,312	106	87			
Coimbatore	2,85,312	3,48,071	...	29,068	57,490	...	74,824	11,27,805	78,315	51,367	36	...			
Cuddapah	1,05,297	53,515	...	10,910	46,640	...	19,840	3,47,762	26,265	17,199	671	110			
Ganjām	1,52,362	85,475	705	9,125	45,905	...	36,449	3,73,672	32,055	14,027	95	19			
Gōdāvari, East ...	62,724	1,29,510	...	62,056	29,315	...	18,685	4,39,671	32,027	18,154	445	78			
Do. Agency ...	250	...	...		600	...	587	2,762	296	50	...	...			
Do. West ...	13,316	39,271	...	8,230	16,990	...	5,540	1,14,272	3,018	2,249	100	...			
Guntūr	1,92,807	3,77,616	...	51,468	23,081	...	30,717	8,40,609	56,011	23,661	3,709	72			
Kanara, South ...	3,58,651	3,80,040	200	33,365	23,541	...	88,376	10,95,595	62,583	30,577	2,014	122			
Kistna	1,24,167	85,488	...	52,156	20,548	...	13,638	3,40,428	19,393	10,149	45	17			
Kurnool	51,686	15,834	5	11,174	38,224	...	16,040	1,82,068	15,019	8,676	601	...			

Districts.	(19)	(20)	(21)	(22) Short term	(22) Long term	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Madras	12,85,012	11,79,591	90	28,909	1,36,671	...	2,57,706	42,72,346	2,17,995	1,72,667	112	101			
Madura	3,35,086	1,14,398	12	1,74,167	47,374	...	79,874	11,55,789	68,979	49,012	261	223			
Malabar	55,374	93,247	...	4,358	20,982	...	36,362	3,36,884	48,779	15,398	1,078	17			
Nellore	84,064	29,350	...	5,834	1,08,189	...	13,416	3,21,810	16,371	6,649	66	..			
Nilgiris, the	73,829	23,205	...	8,067	1,422	...	9,899	1,84,334	10,087	7,804	...	...			
Rāmnād	1,68,387	1,28,167	..	23,032	1,52,347	...	41,563	6,91,129	38,532	22,568	48	15			
Salem	3,61,883	7,54,413	...	18,497	81,945	...	1,30,560	18,01,688	70,812	44,730	718	10			
Tanjore	4,01,479	3,28,303	...	8,567	62,102	...	67,593	10,64,693	58,482	86,617	57	10			
Tinnevelly	2,39,313	3,34,372	...	15,106	30,984	...	50,309	8,85,293	48,236	31,309	1,667	82			
Trichinopoly	3,13,870	9,56,004	..	14,307	38,862	...	1,42,479	21,62,679	1,27,833	98,718	...	...			
Vizagapatam	1,27,029	1,30,724	...	67,019	21,945	...	47,321	6,53,391	53,201	36,229	539	45			
Total, Limited ...	58,47,282	72,36,444	4,369	8,29,188	14,36,396	...	14,68,386	2,29,47,729	14,06,958	8,78,525	17,412	1,559	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9⅜ per cent.
(b) *Unlimited.*															
Anantapur	31,061	1,435	...	1,657	...	...	7,966	47,497	6,167	1,073	700	...			
Arcot, North	5,572	16,325	...	4,836	42,050	...	9,281	94,846	6,795	2,342	405	...			
Do. South	..	...	...	...	7,603	...	1,778	12,667	1,605	352	90	...			
Bellary	500	1,900	...	1,536	300	...	1,696	22,573	3,428	2,254	92	16			
Chingleput	10,969	49,042	...	3,903	59,772	...	12,678	1,57,023	8,322	2,792	67	5			
Chittoor	...	...	...	...	148	...	811	1,844	758	147	...	...			
Coimbatore	605	742	...	3,030	2,841	...	3,003	16,217	8,792	804	109	28			
Cuddapah	100	...	...	...	165	...	216	2,132	476	428	5	...			
Gānjām	...	...	...	28,619	8,790	...	283	42,362	781	300	54	48			
Gōdāvari, East ...	4	...	...	542	...	...	70	1,168	95	...	324	61			
Do. West ...	...	...	..	300	180	...	28	638	95	20	24	24			
Guntūr	11	1,000	...	3,500	1,100	...	344	7,729	528	221	4	...			
Kanara, South ...	6,130	46,891	...	19,946	3,032	...	16,473	1,12,088	9,767	908	2,628	...			
Kistna	1,955	3,036	.	4,448	..	...	2,496	19,175	2,245	453	216	91			
Kurnool	...	...	...	432	3,608	...	50	4,957	645	...	480	34			
Madras	1,698	2,424	2,550	...	35,065	1,105	17,398	1,33,422	25,273	8,012	3,689	28			
Madura	99	67	...	174	540	1,548	1,408	6,510	695	301	41	...			
Malabar	2,634	365	...	...	8,472	...	5,747	26,486	4,822	926	5	...			
Nellore	...	...	...	275	12,769	...	1,020	16,133	448	72	...	...			
Rāmnād	...	16	...	1,100	21,716	...	1,013	30,051	2,359	300	681	...			
Salem	...	50	...	1,984	...	...	269	3,514	252	112	194	25			
Tanjore	33,329	62,431	...	5,300	26,868	881	27,960	1,95,655	10,598	4,349	1,389	...			
Tinnevelly	1,196	1,770	...	2,588	12,144	...	781	22,885	1,958	285	1,115	11			

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1928–29*—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals — Short term.	Loans made during the year to — Individuals — Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals — Short term.	Receipts from loans and deposits repaid during the year by — Individuals — Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals — Short term.	Loans due by — Individuals — Long term.	Loans due by — Of which overdue — Short term.	Loans due by — Of which overdue — Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
CLASS I.—CREDIT—cont.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
(b) *Unlimited*—cont.												
Trichinopoly	7	1,326	12,037	2,775	...	12,577	9,631	...	12,633	29,622	5,119	13,997
Vizagapatam	1	292	...	...	...	683	...	...	1,652	...	1,652	...
Total, *Unlimited* ...	217	18,200	3,18,368	2,65,290	...	2,53,877	2,14,592	...	2,56,518	6,49,556	1,08,004	2,07,214
Total, Class I ...	1,144	209,682	64,38,529	1,35,18,762	6,495	60,88,857	1,08,47,791	600	48,31,792	1,57,40,212	9,97,200	24,45,355
Total, previous year ...	1,135	197,945	57,31,353	1,14,39,881	37,030	55,90,194	97,55,396	23,984	46,97,956	1,39,38,154	10,45,360	20,95,854
CLASS II.—PURCHASE, PURCHASE AND SALE.												
(a) *Limited.*												
Anantapur	4	227	...	...	...	...	...	...	...	...	...	...
Arcot, North	6	276	...	...	..	...	...	...	...	...	...	...
Do. South	14	1,045	...	...	...	...	24	...	...	409	...	409
Bellary	7	605	...	...	...	...	...	..	...	...	...	...
Chingleput	5	366	...	...	...	...	...	...	...	...	...	...
Chittoor	4	218	300	1,243	...	485	1.407	...	711	1,270	511	357
Coimbatore	13	1,149	6,500	...	...	8,335	...	...	4,575	...	2,606	...
Cuddapah	1	17	...	...	...	...	...	...	...	...	...	...
Ganjām	14	629	...	...	...	61	...	...	...	...	...	...
Gōdāvari, East	12	356	...	...	...	...	...	...	...	...	...	...
Do. Agency ...	1	10	...	...	...	...	...	...	...	...	...	...
Do. West	2	78		...	..	..	...	...	...	...	...	...
Guntūr	4	96	575	...	...	719	...	...	29	..	...	...
Kanara, South	6	465	1,050	...	...	1,847	...	...	1,949	...	1,281	...
Kistna	4	332	...	...	..	124	...	...	166	...	166	...
Kurnool	7	325	...	...	...	73	...	...	156	...	156	...
Madras	6	6,312	37,101	9,560	...	69,388	7,721	...	53,602	4,024	23,627	35
Madura	6	1,957	...	...	...	...	...	..	...	...	...	...
Malabar	48	2,232	741	45	...	817	6	...	1,648	48	1,044	9
Nellore	3	124	...	...	...	...	...	...	...	...	...	...
Nilgiris, the	2	716	...	...	...	...	...	...	...	1,257	...	1,257
Rāmnād	9	842	...	...	...	...	...	...	..	...	...	...
Salem	6	54	...	...	...	...	...	...	...	...	...	...
Tanjore	11	957	...	...	...	...	...	...	...	...	...	...
Tinnevelly	4	378	...	...	...	...	...	...	...	...	...	...
Trichinopoly	7	277	..	...	...	...	...	...	...	...	...	...
Vizagapatam	15	1,228	...	...	...	...	...	...	...	...	...	...
Do. Agency ...	3	163	...	...	...	...	..	...	...	...	...	..
Total, Limited ...	224	21,234	46,267	10,848	...	81,879	9,158	..	62,836	7,008	29,391	2,067
(b) *Unlimited.*												
Bellary	1	23	144	...	...	44	128	...	100	871	...	789
Ganjām	3	388	2,850	2,830	...	89	3,316	...	2,866	5,551	16	1,002
Gōdāvari, East	3	186	3,860	...	...	4,320	4,615	...	6,274	2,425	2,814	1,825
Guntūr	1	101	...	...	...	810	245	...	4,260	2,411	4,260	694
Kistna	3	97	298	...	...	383	...	...	552	...	264	...
Kurnool	1	18	...	...	...	...	...	..	...	...	...	...
Nellore	2	70	2,404	749	...	1,856	134	...	1,420	615	3	1
Rāmnād	2	147	...	3,750	...	60	3,244	...	113	11,600	113	2,052
Total, Unlimited ...	16	1,030	9,556	7,329	...	7,562	11,682	...	15,585	23,473	7,470	6,363
Total, Class II ...	240	22,264	55,823	18,177	...	89,441	20,840	...	78,421	30,461	36,861	8,430
Total, previous year ...	218	21,285	96,822	20,400	...	79,169	8,036	...	1,12,398	34,754	13,275	6,029

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1928–29—cont.

Districts.	Loans due by: Banks and societies. (10)	Loans and deposits received during the year from: Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Outstanding at the end of the year. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS I.—CREDIT—*cont.*												
(b) *Unlimited*—cont.												
Trichinopoly	...	585	645	7,670	2,451	...	...	...	...	...	1,340	8,418
Vizagapatam	...	...	...	...	...	...	...	...	...	...	2	1,260
Total, Unlimited ...	...	64,657	1,40,934	1,72,060	2,02,059	...	...	3,410	...	..	14,381	2,52,912
Total, Class I ...	11,289	38,69,061	72,51,873	28,12,136	15,81,618	7,680		3,410	...	..	3,24,517	63,78,576
Total, previous year ...	22,534	87,16,744	63,40,487	28,33,273	14,20,617	11,129	1,67,866	1,101	4,253	...	2,84,299	58,41,058
CLASS II.—PURCHASE, PURCHASE AND SALE.												
(a) *Limited.*												
Anantapur	...	...	...	...	...	...	...	...	...	...	97	548
Arcot, North	...	...	...	866	...	...	..	...	...	...	...	3,289
Do. South	...	...	200	...	2,050	...	...	...	...	...	3,868	7,628
Bellary	...	...	...	382	...	...	...	...	...	10,290	403	3,467
Chingleput	...	1,080	35,483	...	...	...	...	...	...	...	1,810	4,238
Chittoor	...	375	...	...	...	...	...	...	...	...	627	2,486
Coimbatore	...	1,94,902	64,126	1,694	...	...	...	...	...	...	9,682	10,167
Cuddapah	...	...	...	...	...	...	...	...	...	...	...	72
Ganjām	...	175	525	...	...	...	...	...	...	...	190	3,237
Gōdāvari, East	...	...	...	1,200	...	...	...	...	...	...	458	2,301
Do. Agency ...	...	...	...	...	...	...	...	...	...	...	...	16
Do. West	...	...	...	...	...	...	...	..	...	...	6	78
Guntūr	...	...	500	...	...	...	...	...	..	...	178	456
Kanara, South	...	200	1,500	...	...	...	...	...	...	...	1,526	3,946
Kistna	...	...	...	...	...	...	...	...	...	...	1,789	3,058
Kurnool	...	...	1,286	250	...	...	...	...	...	...	1,247	3,477
Madras	...	2,44,412	600	8,868	5,000	..		...	...	...	68,294	1,10,437
Madura	...	1,454	340	36,063	...	...	...	...	...	...	11,448	57,357
Malabar	...	1,740	133	23,515		...	...	...	..	...	3,931	13,941
Nellore	...	...	...	...	1,300	...	...	...	...	...	255	804
Nilgiris, the	...	900	630	8,868	11,268	...	...	...	...	...	4,463	12,998
Rāmnād	...	2,209	7,242	1,800	..	500	...	...	...	...	7,520	12,307
Salem	...	..	...	142	...	...	...	...	...	...	162	1,756
Tanjore	...	...	616	9,776	...	10,045	..	...	...	...	2,777	7,544
Tinnevelly	...	...	...	...		...	...	...	...	...	749	3,037
Trichinopoly	..	3,300	550	...	...	1,400	...	...	...	...	2,573	4,458
Vizagapatam	...	19,226	24,726	25,500	...	...	...	...	...	...	1,636	6,722
Do. Agency ...	...	...	...		...	...	...	...	...	...	17	164
Total, Limited ...	...	4,69,923	1,38,557	1,18,924	19,618	11,945	...	...	...	...	1,25,606	2,79,848
(b) *Unlimited.*												
Bellary	...	...	...	300	...	...	...	...	...	...	24	97
Ganjām	...	...	...	2,600	3,245	...	...	...	...	...	59	1,286
Gōdāvari, East ...	...	400	...	3,500	...	...	...	...	...	...	42	1,691
Guntūr	...	...	...	...	...	...	...	...	...	...	18	993
Kistna	...	...	18	...	...	...	...	...	...	...	7	139
Kurnool	...	...	...	...	...	...	...	...	...	...	...	19
Nellore	...	...	...	1,140	700	...	...	...	...	..	11	586
Rāmnād	...	8	20	...	3,450	...	...	...	...	...	148	2,411
Total, Unlimited ...	...	408	38	7,540	7,895	...	...	...	...	...	304	7,222
Total, Class II ...	...	4,70,326	1,38,590	1,26,464	27,013	11,945	...	...	...	...	1,25,910	2,87,070
Total, previous year ...	...	5,50,507	78,705	1,25,835	26,778	18,335	...	...	...	...	1,10,138	2,78,456

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1928–29—cont.

Districts.	Loans and deposits held at the end of the year from — Members. (19)	Non-members. (20)	Societies. (21)	Provincial or Central banks. Short term. (22)	Provincial or Central banks. Long term. (22)	Government. (23)	Reserve funds. (24)	Working capital. (25)	Profit and loss for the year. Book profit. (26)	Divisible profit. (27)	Loss (excluding over-due interest from profits)—Profit and lost statement. (28)	Loss (including over-due interest in profits)—Balance sheet. (29)	Usual rate of dividend paid on shares. (30)	Most usual rate of interest. On borrowings. (31)	On lendings. (32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
CLASS I.—CREDIT—*cont.*															
(b) *Unlimited*—cont.															
Trichinopoly	485	375	...	6,007	26,006	...	11,533	52,819	10,484	1,970	382	...			
Vizagapatam	5	106	...	...	...	...	282	1,653	544	261	...	...			
Total, Unlimited ...	96,848	1,87,975	2,550	90,177	2,73,119	3,584	1,24,579	10,31,194	1,02,931	28,681	12,639	335			
Total, Class I ...	59,43,630	74,24,419	6,919	9,19,365	17,09,515	3,584	15,92,965	2,39,78,923	15,09,889	9,07,206	30,061	1,924			
Total, previous year ...	53,85,882	65,62,892	8,363	7,27,248	18,60,566	7,120	13,66,903	2,17,60,032	13,67,787	8,05,997	28,892	2,650			
CLASS II.—PURCHASE, AND PURCHASE AND SALE.															
(a) *Limited.*															
Anantapur	...	...	...	...	...	...	66	614	350	350	21	21			
Arcot, North	..	...	...	5,717	.	...	547	9,503	28	28	2,938	2,938			
Do. South	324	220	...	...	2,339	...	8,274	18,845	4,127	3,822	682	682			
Bellary	...	...	...	47	...	...	256	3 770	961	961	70	70			
Chingleput	125	536	...	...	...	...	90	4,969	477	485	180	172			
Chittoor	2,080	200	...	...	519	..	1,278	6,506	329	222	1,080	998			
Coimbatore	32,078	...	...	1,694	1,520	...	51,855	97,314	5,376	4,781	1,393	11,203			
Cuddapah	...	...	...	...	...	...	169	241	264	264	...	...			
Ganjām	475	175	...	...	...	...	1,976	5,863	479	470	876	876			
Gōdāvari, East	...	...	...	1,200	...	...	184	3,585	899	899	1	1			
Do. Agency ...	...	..	...	...	...	...	...	16	...		...	...			
Do. West ...	...	...	...	...	...	...	...	78	87	87	1	1			
Guntūr	...	500	...	...	...	...	326	1,292	255	255	..	...			
Kanara, South	200	2,100	...	883	...	...	3,126	10,255	1,309	1,256	282	...			
Kistna	..	...	...	...	...	...	838	3,896	753	633	...	...			
Kurnool	...	...	...	62	...	...	85	3,624	1,553	1,544	982	983			
Madras	16,55,075	600	...	1,768	3,975	...	85,202	18,57,057	14,329	11,097	780	780	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9½ per cent.
Madura	1,470	1,129	...	4,922	...	...	23,020	87,898	9,551	9,441	563	563			
Malabar	1,700	608	...	11,718	815	1,150	8,774	33,701	2,579	2,376	11,015	10,952			
Nellore	...	244	...	...	2,071	...	108	3,227	22	22	514	514			
Nilgiris, the	1,205	630	...	1,768	6,918	...	5,152	28,671	7,703	7,943	...	...			
Rāmnād	3,357	4,615	...	500	769	...	9,029	30,577	5,986	5,169	2,772	2,706			
Salem	...	...	...	69	...	...	333	2,157	168	163	70	70			
Tanjore	316	750	...	1,139	...	...	4,859	14,608	1,314	1,405	2,466	2,375			
Tinnevelly	13	...	...	...	331	..	414	3,795	349	349	1,398	1,387			
Trichinopoly	2,200	...	800	...	...	...	1,302	8,760	288	288	1,386	1,397			
Vizagapatam	6,590	9,811	...	23,500	...	...	1,797	48,420	1,433	1,378	526	526			
Do. Agency ...	60	...	...	...	...	..	53	277	86	80	...	...			
Total, Limited ...	17,07,218	22,113	800	54,987	19,257	1,150	2,04,208	22,89,581	61,035	54,963	30,096	29,217			
(b) *Unlimited.*															
Bellary	...	...	...	300	300	...	15	712	146	125	...	...			
Ganjām	...	175	...	2,600	4,732	...	1,323	10,116	358	290	.	...			
Gōdāvari, East	...	...	...	6,600	2,386	...	179	10,856	510	8	441	...			
Guntūr	...	...	...	2,905	3,920	...	67	7,885	322	...	786	...			
Kistna	...	13	...	...	184	...	299	585	182	45	20	...			
Kurnool	...	...	..	...	...	...	288	307	55	55	...	...			
Nellore	...	...	...	900	687	...	...	2,173	52	52	69	69			
Rāmnād	9	20	...	...	10,361	...	549	13,350	570	...	57	...			
Total, Unlimited ...	9	208	...	13,305	22,520	...	2,720	45,984	2,195	575	1,373	69			
Total, Class II ...	17,07,227	22,321	800	68,292	41,777	1,150	2,06,928	23,35,565	63,230	55,538	31,469	29,286			
Total, previous year ...	2,17,811	35,871	5,181	83,523	42,046	1,925	1,48,209	8,13,022	69,504	58,591	24,128	22,280			

Appendix No. 14.—Statement C.—*Operations of Non-agricultural Societies*, 1928–29—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals — Short term.	Loans made during the year to — Individuals — Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals — Short term.	Receipts … by — Individuals — Long term.	Receipts … by — Banks and societies.	Loans due by — Individuals — Short term.	Loans due by — Individuals — Long term.	Loans due by — Of which overdue — Short term.	Loans due by — Of which overdue — Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Class III.—Production.												
(a) *Limited.*												
Chingleput	1	522	...	...	...	...	...	..	203	...	203	...
Total, Limited ...	1	522	...	...	...	...	...	...	203	...	203	...
(b) *Unlimited*—Nil.	...	..	...	...	...	...	...	...	...	...	...	...
Total, Class III ...	1	522	...	...	..	..	...	...	203	...	203	...
Total, previous year...	1	537	..	...	...	...	69	...	...	208	...	203
Class IV.—Production, Production and Sale.												
(a) *Limited.*												
Anantapur	3	205	275	...	...	141	2,963	...	2,708	3,955	2,433	2,767
Arcot, South	1	23	...	...	...	363	...	...	1,785	...	1,785	...
Ganjām	...	...	...	...	...	...	...	...	...	...	...	...
Godāvari, East	1	46	...	...	...	...	...	...	...	...	...	...
Do. West ...	5	526	...	...	...	...	...	...	...	...	...	...
Kanara, South	1	47	...	...	...	...	...	...	...	...	...	...
Kistna	2	87	...	...	...	...	...	..	...	...	...	...
Karnool	1	31	...	...	...	...	...	...	...	...	...	...
Madras	7	76	...	...	...	...	...	...	...	...	...	...
Madura	1	19	...	...	...	...	..	...	...	...	...	...
Malabar	1	13	...	...	...	...	...	...	...	...	...	...
Rāmnād	1	37	...	...	...	...	...	...	...	...	...	...
Salem	1	28	.	...	...	..	...	...	1,526	...	1,526	...
Vizagapatam	1	119	...	...	...	...	...	...	...	...	...	...
Total, Limited ..	26	1,257	275	...	...	504	2,983	...	6,019	3,956	5,744	2,767
(b) *Unlimited.*												
Ganjām	1	44	...		...	...	454	...	108	1,954	108	715
Kistna	...	...		...	...		...	...	..	...	...	...
Nellore	1	42	1,859	...	...	1,452	..	...	1,211	...	...	...
Tanjore	1	...	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	3	86	1,859	...	...	1,452	454	...	1,819	1,954	108	715
Total, Class IV ...	29	1,343	2,134	...	...	1,956	3,437	...	7,338	5,909	5,852	3,482
Total, previous year ..	22	1,198	2,713	870	...	1,159	4,907	...	5,409	11,093	5,139	4,923
Class V.—Insurance— *Nil.*												
Class VI.—Others.												
(a) *Limited.*												
Anantapur	6	139	915	3,016	...	699	821	...	539	8,692	129	1,280
Arcot, North	9	329	...	18,874	.	...	9,316	...	...	1,19,652	...	24,721
Do. South	5	203	..	3,352	...	...	5,887	...	...	46,178	...	7,849
Bellary	4	74	...	6,900	...	...	24,743	...	...	1,21,912	...	22,519
Chingleput	12	504	...	36,205	...	...	13,323	...	...	1,05,865	...	386
Chittoor	2	13	...	2,600	...	...	399	...	...	7,938	...	390
Coimbatore	18	819	...	91,965	...	...	31,321	...	...	3,01,835	...	18,625
Cuddapah	18	317	...	2,660	...	324	3,605	...	4,263	46,817	4,263	16,753
Ganjām	6	119	...	5,790	...	...	1,099	...	...	26,789	...	1,662
Godāvari, East	12	847	...	19,320	...	...	6,703	...	...	90,324	...	55,743

Appendix No. 14—Statement C.—*Operations of Non-agricultural Societies, 1928–29*—cont.

Districts.	Loans due by Banks and societies. (10)	Loans and deposits received during the year from Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' products. (16)	Cost of management. (17)	Paid-up share capital. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Class III.—Production.												
(a) *Limited.*												
Chinglepat	...	...		...	...	...	...	...	...	...	75	3,182
Total, Limited ...	...	...	...	...	...	...	...	...	...	...	75	3,182
(b) *Unlimited*—Nil.	...	...	..	...	...	...	...	...	...	...		...
Total, Class III ...		...	...	...		...	...	...	..	...	75	3 182
Total, previous year ...	...	...	...	...	200	...	...	...	...	...	227	3,182
Class IV.—Production, Production and Sale.												
(a) *Limited.*												
Anantapur	...	35	...	...	...	...	...	...	...	...	63	4,184
Arcot, South	...	...	..	...	...	...	...	...	...	...	27	1,635
Ganjām	.	...	..	...	...	.	...	...	...	...	...	...
Gōdāvari, East	...	...	...	396	...	...	..	...	...	...	674	230
Do. West ...	...	...	...	800	...	...	...	...	...	...	1,074	16,622
Kanara, South	...	...	...	...	...	...	...	...	...	...	...	305
Kistna	...	...	...	...	...	...	...	...	...	...	30	2,868
Kurnool	...	...	...	...	...	...	...	...	...	...	1	1,170
Madras	...	...	...	...	.	...	...	...	..	...	...	120
Madura	...	...	...	...	...	...	...	...	...	...	227	925
Malabar	...	...	...	...	...	180	...	...	...	...	...	32
Rāmnād	...	...	...	...	...	...	...	...	..	...	...	282
Salem	...	...	...	...	...	...	...	...	...	...	...	538
Vizagapatam	...	1,718	...	1,700	...	...	...	...	...	...	482	987
Total, Limited ...	...	1,753	...	2,898	...	180	...	...	...	...	2,578	29,843
(b) *Unlimited.*												
Ganjām	...	...	...	...	...	...	...	...	...	...	4	369
Kistna	...	...	...	...	...	...	...	...	...	...	...	...
Nellore	...	400	...	...	...	...	...	...	...	...	226	·64
Tanjore	...	...	...	...	11,500	...	...	...	...	...	58	300
Total, Unlimited ...	..	400	...	...	11,500	...	...	...	...	...	288	733
Total, Class IV ...	...	2,153	...	2,898	11,500	180	...	...	...	...	2,866	30,576
Total, previous year ...	...	2,603	60	6,680	...	1,000	...	...	...	...	1,567	29,227
Class V.—Insurance—*Nil.*												
Class VI.—Others.												
(a) *Limited.*												
Anantapur	...	...	...	...	1,500	...	...	...	...	..	84	9,931
Arcot, North	...	588	500	...	...	...	...	11,675	...	...	1,955	41,864
Do. South	...	...	...	...	...	...	...	...	...	...	178	18,646
Bellary	...	...	...	...	...	...	...	6,900	...	...	469	40,485
Chingleput	...	...	...	...	...	...	...	24,172	...	...	701	39,076
Chittoor	...	...	...	...	3,000	...	...	...	...	...	2	1,970
Coimbatore	...	3,620	25,466	23,979	10,000	...	...	33,520	...	...	1,322	78,621
Cuddapah	...	...	...	...	...	...	...	1,280	...	...	264	18,085
Ganjām	...	600	1,100	...	...	...	...	3,150	...	...	1,586	10,119
Gōdāvari, East	...	22	...	...	...	...	...	12,950	...	...	681	38,848

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1928–29*—cont.

Districts.	Loans and deposits held at the end of the year from — Members.	Non-members.	Primary Societies.	Provincial or Central Banks — Short term.	Provincial or Central Banks — Long term.	Government.	Reserve fund.	Working capital.	Profit and loss for the year — Book profit.	Divisible profit.	Loss (excluding over-due interest from profits).	Loss (including over-due interest in profits).	Usual rate of dividend paid on shares.	Most usual rate of interest — On borrowings.	On lendings.
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS III.—PRODUCTION.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited.*															
Chingleput	24	1,707	...	...	1,390	...	1,107	7,410	...	...	2,631	2,463			
Total, Limited ...	24	1,707	...	...	1,390	...	1,107	7,410	...	...	2,631	2,463			
(b) *Unlimited*—Nil.		...	...	...	...	...	...	...		...	...	...			
Total, Class III ...	24	1,707	...	...	1,390	...	1,107	7,410	..	...	2,631	2,463			
Total, previous year ...	24	1,830	...	...	1,706	...	1,107	7,849	...		2,175	2,025			
CLASS IV.—PRODUCTION, PRODUCTION AND SALE.															
(a) *Limited.*															
Anantapur	35	171	...	2,820	6,385	...	408	12,958	467	44	614	...			
Arcot, South	...	...	..	...	...	...	1,310	2,945	863	..	302	...			
Ganjām	...	...	..	...	...	...	...	...	...	...	...	...			
Gōdāvari, East	...	...	...	...	...	...	197	437	521	521	...	...			
Do. West ...	...	501	...	4,750	...	...	905	22,779	616	251	3,658	3,197			
Kanara, South	...	...	...	...	...	...	...	305	...	...	27	27			
Kistna	...	...	...	...	...	...	55	2,923	...	...	173	173			
Kurnool	...	...	...	...	...	.	58	1,228	...	...	49	49			
Madras	...	...	...	...	...	...	...	120	19	19	...	...			
Madura	...	...	...	...	...	...	81	1,006	...	...	75	75			
Malabar	...	...	180	...	...	...	...	212	...	...	...	...			
Rāmnād	...	...	...	...	...	..	...	282	...	...	2	2			
Salem	47	...	...	354	...	...	132	1,066	769	...	103	...			
Vizagapatam	1,400	...	...	275	...	...	45	2,706	673	673	...	...			
Total, Limited ...	1,482	672	180	8,199	6,385	...	3,191	49,952	3,928	1,482	5,003	3,523	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9⅜ per cent.
(b) *Unlimited.*															
Ganjām	...	...	...	...	1,790	...	218	2,377	119	..	219	...			
Kistna	...	...	...	...	...	...	...	...	...	...	...	...			
Nellore	627	...	...	1,330	...	...	118	2,139	862	433	...	...			
Tanjore	...	...	...	...	9,683	...	...	9,983	228	228		...			
Total, Unlimited ...	627	...	...	1,330	11,473	...	336	14,499	1,209	661	219	...			
Total, Class IV ...	2,109	672	180	9,529	17,858	...	3,527	64,451	5,137	2,143	5,222	3,523			
Total, previous year ...	3,370	475	255	12,459	8,730	...	3,153	57,669	2,580	592	5,114	3,500			
CLASS V.—INSURANCE—*Nil.*															
CLASS VI.—OTHERS.															
(a) *Limited.*															
Anantapur	...	...	...	...	1,300	2,788	206	14,228	896	446	85	37			
Arcot, North	...	1,000	...	654	...	81,218	4,177	1,28,914	10,471	2,968	1,753	1,753			
Do. South	...	...	...	...	...	35,813	1,126	55,585	7,233	25	1,954	...			
Bellary	...	...	...	...	...	70,290	2,253	1,13,028	14,663	8,235	...	...			
Chingleput	...	...	...	...	2,400	67,849	5,487	1,14,812	8,099	7,598	126	54			
Chittoor	...	...	...	..		6,135	37	8,142	244	34	...	...			
Coimbatore	2,600	42,252	...	3,171	10,000	1,59,441	9,644	3,05,729	14,767	10,002	123	67			
Cuddapah	170	100	...	6,702	810	31,883	814	58,564	6,269	3,770	5,604	3,598			
Ganjām	3,600	1,200	...	...	...	19,405	182	34,506	404	190	920	670			
Gōdāvari, East ...	22	...	...	785	...	56,964	1,468	98,087	5,706	3,019	266	266			

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies, 1928–29*—cont.

Districts.	Number of societies.	Number of members.	Loans made during the year to — Individuals. Short term.	Loans made during the year to — Individuals. Long term.	Loans made during the year to — Banks and societies.	Receipts from loans and deposits repaid during the year by — Individuals. Short term.	Receipts from loans and deposits repaid during the year by — Individuals. Long term.	Receipts from loans and deposits repaid during the year by — Banks and societies.	Loans due by — Individuals. Short term.	Loans due by — Individuals. Long term.	Loans due by — Of which overdue. Short term.	Loans due by — Of which overdue. Long term.
(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)		(9)	
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS VI.—OTHERS.												
(a) *Limited.*												
Gōdāvari, West ...	1	68	...	11,180	...	...	2,419	...	..	26,027	...	43
Guntūr	6	97	...	35,930	...	...	468	...	775	59,957	775	674
Kanara, South	12	366	...	840	...	400	2,528	...	...	53,740	...	18,017
Kistna	12	285	...	10,580	...	...	12,561	...	...	3,44,214	...	32,225
Kurnool	6	107	...	4,422	...	...		...	...	5,522	...	...
Madras	20	3,314	...	4,06,243	...	...	51,841	...	...	8,37,709	...	555
Madura	6	279	...	11,527	...	...	10,595	...	...	1,46,653	...	3,375
Malabar	2	52	...	1,237	...	...	5,822	...	...	28,242	...	1,053
Nellore	3	60	...	2,780	...	...	...	...	...	2,780	...	...
Nilgiris, The	4	132	...	2,175	...	...	8,522	...	...	59,129	...	5,140
Rāmnād	5	108	...	...	...	...	...	...	...	...	...	...
Salem	2	121	...	54,315	...	...	15,835	...	...	1,54,708	...	30,966
Tanjore	23	1,956	...	23,890	...	...	5,698	...	...	85,582	...	3,427
Tinnevelly	5	137	...	4,100	..	...	4,613	...	...	50,711	...	782
Trichinopoly	11	641	...	36,800	...	...	1,564	...	...	41,640	...	...
Vizagapatam	10	484	...	79,840	...	...	13,665	...	..	3,39,759	...	4,358
Total, Limited ...	220	11,571	915	8,76,241	...	1,423	2,33,376	...	5,577	31,14,375	5,167	2,45,548
(b) *Unlimited.*												
Arcot, South	1	41	...	...	...	...	...	...	...	...	...	...
Coimbatore	5	305	80	104	...	17	7	...	620	6,820	540	3,221
Gōdāvari, East	2	46	...	...	...	...	216	...	...	1,672	...	1,432
Do. West ...	3	262	150	...	...	...	...	..	150	...	...	...
Guntūr	1	80	...	1,215	...	...	250	...	...	965	...	...
Kistna	7	372	...	...	...	...	...	...	...	...	...	...
Madras	1	...	5,586	...	...	7,510	...	..	155	...	155	...
Nellore	4	47	...	...	...	...	...	...	...	...	...	...
Tanjore	1	57	..	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	25	1,210	5,816	1,319	...	7,527	475	...	925	9,457	695	4,653
Total, Class VI ...	245	12,781	6,731	8,77,560	...	8,950	2,38,749	..	6,502	31,23,832	5,862	2,50,196
Total, previous year ...	217	12,069	12,977	7,16,859	..	8,632	1,74,614	...	17,641	24.95,765	3,120	1,52,076
Grand total of all non-agricultural societies.	1,659	246,592	65,03,217	1,34,14,499	6,495	61,89,204	1,11,05,817	600	(a) 49,24,256	(b) 1,89,00,434	10,45,978	27,07,463
Grand total of all non-agricultural societies of previous year ...	1,593	233,034	58,43,865	1,21,78,040	37,030	56,79,154	99,43,022	23,984	84,33,404	1,64,79,969	10,66,894	22,61,085

(a) Excludes Rs. 38,23,161 due to audit, transfer and liquidation.
(b) Includes Rs 1,11,783 do. do.

APPENDIX No. 14—STATEMENT C.—*Operations of Non-agricultural Societies*, 1928–29—cont.

Districts.	Loans due by Banks and societies. (10)	Loans and deposits received during the year from — Individuals. Members. (11)	Individuals. Non-members. (11)	Central banks. Short term. (12)	Central banks. Long term. (12)	Primary societies. (13)	Government. Short term. (14)	Government. Long term. (14)	Sale of goods to members. (15)	Purchase of members' produce. (16)	Cost of management. (17)	Share capital outstanding at the end of the year. (18)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
CLASS VI.—OTHERS.												
(a) *Limited*—cont.												
Gōdāvari, West ...	...	...	...	...	...	...	...	10,920	...	...	89	6,535
Guntūr	...	...	...	...	...	...	...	33,220	...	...	75	29,950
Kanara, South	...	...	750	5,484	...	...	...	450	...	...	7,992	28,386
Kistna	...	...	...	...	...	...	...	8,580	...	...	608	1,01,896
Kurnool	...	...	200	...	...	...	...	...	...	...	48	5,960
Madras	...	3,711	1,159	150	150	...	...	2,74,365	...	...	9,468	3,52 228
Madura	...	616	...	...	...	...	...	4,000	...	...	482	44,288
Malabar	...	...	...	...	...	...	...	...	...	...	130	8,069
Nellore	...	...	...	...	...	...	...	...	...	...	17	3,206
Nīlgiris, The	...	...	...	648	...	...		...	...	...	171	27,515
Rāmnād	...	395	...	...	...	...	...	...	...	...	424	2,149
Salem	...	...	...	...	...	...	...	33,660	...	...	782	40,954
Tanjore	...	250	100	28,114	3,975	555	...	14,160	...	...	8,546	40,802
Tinnevelly	...	176	12	506	4,400	...	...	...	...	...	1,815	3,416
Trichinopoly	...	1,800	3,882	2,973	...	7,050	..	26,500	...	...	4,787	29,693
Vizagapatam	...	13,925	...	5,000	...	...	...	64,780	...	...	848	87,318
Total, Limited ...	...	25,803	33,169	66,854	23,025	7 605	...	5,64,282	...	...	43,364	11,04,955
(b) *Unlimited*.												
Arcot, South	...	...	...	...	...	...	...	...	...	...	8	147
Coimbatore	...	...	...	...	...	...	...	...	...	...	106	1,659
Gōdāvari, East	...	...	...	...	...	...	...	...	...	...	...	229
Do. West	...	...	...	150	...	...	...	...	...	...	26	326
Kistna	...	...	...	...	...	...	...	...	...	...	20	385
Madras	...	...	...	227	1,000	..	...	...	...	...	14,228	297
Nellore	...	...	...	...	...	...	...	...	...	...	35	47
Tanjore	...	...	...	...	...	...	...	...	...	...	139	579
Guntūr	...	...	...	...	...	...	...	1,215	...	...	71	420
Total, Unlimited ...	...	...	...	377	1,000	...	...	1,215	...	...	14,538	4,289
Total, Class VI ...	...	25,808	33,169	67,231	24,025	7,605	...	5,65,497	...	...	58,097	11,09,244
Total, previous year ...	...	47,768	35,298	95,335	19,203	25,361	6,565	4,39,829	...	...	68,553	9,55,991
Total of all non-agricultural societies.	(c) 11,339	93,66,343	74,23,632	30,08,729	16,44,156	2,740	...	5,68,347	...	...	5,11,465	78,06,648
Total of all non-agricultural societies of previous year ...	22,534	93,17,622	64,54,550	30,60,623	14,66,798	55,825	1,74,431	4,40,930	...	...	4,64,784	71,07,914

(c) Excludes Rs. 17,190 due to audit, transfer and liquidation.

APPENDIX No. 14.—STATEMENT C.—*Operations of Non-agricultural Societies*, 1928–29—cont.

Districts.	Loans and deposits held at the end of year from: Members.	Non-members.	Primary societies.	Provincial or Central banks: Short term.	Provincial or Central banks: Long term.	Government.	Reserve fund.	Working capital.	Profit and loss for the year: Book profit.	Divisible profit.	Loss (excluding over-due interest from profits—	Loss (including over-due interest in profit—	Usual rate of dividend paid on shares.	Most usual rate of interest: On borrowings.	On lendings.
	(19)	(20)	(21)	(22)		(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
CLASS VI.—OTHERS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
(a) *Limited—cont.*															
Gōdāvari, West ...	...	...	...	...	...	19,140	15	25,690	626	247	...	...			
Guntūr	...	...	...	...	...	53,092	562	83,604	435	113	297	2			
Kanara, South	6,095	1,586	...	17,449	6,247	38,284	5,518	98,565	2,121	376	24,469	19,761			
Kistna	...	...	...	...	...	2,45,423	650	3,47,969	11,690	11	6,656	...			
Kurnool	...	200	...	139	...	...	646	6,945	189	164	455	480			
Madras	1,800	5,601	...	397	745	5,69,968	24,657	9,55,396	38,473	25,713	1,420	1,350			
Madura	387	...	...	450	...	1,04,242	2,794	1,52,111	9,778	4,017	723	728			
Malabar	...	...	...	...	...	20,155	398	28,622	1,264	994	...	...			
Nellore	...	...	...	...	...	..	1,018	4,224	556	556	5	5			
Nilgiris, The	...	...	..	648	...	37,914	1,480	67,557	4,095	3,183	12	12			
Rāmnād	395	...	...	...	1,332	...	26	3,902	37	37	1,115	1,115			
Salem	...	..	...	..	..	1,06,363	186	1,47,503	9,883	...	...				
Tanjore	1,735	2,000	5,727	36,425	8,091	56,781	12,926	1,64,477	7,992	7,611	7,184	7,015			
Tinnevelly	256	...	...	6		46,598	995	51,271	4,177	3,333	691	157			
Trichinopoly	1,200	400	10,400	6,068	7,965	26,500	6,188	88,409	2,9:8	2,807	2,431	2,431			
Vizagapatam	4,326	...	...	4 200	...	2,45,637	1,378	3,42,854	11,919	6.333	13	13			
Total, Limited ...	22,576	54,589	16,127	77,094	38,890	21,01,881	84,826	35,00,690	1,69,905	91,777	56,308	39,509			
(b) *Unlimited.*															
Arcot, South	...	...	...	5	...	...	564	716	...	...	44	41	6 to 9 per cent.	5 to 7½ per cent.	7½ to 9½ per cent.
Coimbatore	...	...	...	...	371	5,643	501	8,374	813	204	864	359			
Gōdāvari, East	...	...	...	...	2,218	...	274	2,721	561	115	336	...			
Do. West... ..	...	...	...	150	...	...	...	476	16	16	9	10			
Kistna	...	...	...	...	...	...	20	405	3	3	26	26			
Madras	...	...	...	500	1,000	...	4,305	6,102	...	...	4,016	4,016			
Nellore	...	...	...	...	...	...	...	47	...	...	27	27			
Tanjore	...	...	...	...	...	...	602	1,181	263	263	...	...			
Guntūr	...	...	...	...	...	590	...	1,010	...	...	13	13			
Total, Unlimited ...	...	...	...	655	3,589	6,283	6,266	21,032	1,656	601	5,835	4,492			
Total, Class VI ...	22,576	54,339	16,127	77,749	42,479	21,08,114	91,094	35,21,722	1,71,561	92,378	61,638	44,001			
Total, previous year ...	27,845	47,558	18,705	90,367	32,064	17,03,941	69,664	29,45,635	1,29,752	71,929	56,765	35,583			
Total of all non-agricultural societies ...	(d) 76,75,566	(e) 75,03,458	(f) 24,026	(g) 10,74,935	(h) 18,13,019	(i) 21,12,798	18,95,621	3,99,08,071	17,49,817	10 57,265	1,31,011	81,197			
Total of all non-agricultural societies of previous year ...	56,34,432	66,46,626	32,504	9,13,597	19,45,112	17,12,986	15,89,036	2,55,84,207	15,69,577	9,37,209	1,17,074	65,938			

(d Includes Rs. 16,97,224 due to audit, transfer and liquidations.
(e) Excludes Rs. 92,314 do. do.
(f) Do. Rs. 13,605 do. do.
(g) Do. Rs. 64,836 do. do.
(h) Do. Rs. 1,01,530 do. do.
(i) Do. Rs. 10,692 do. do.

Appendix No. 14—Statement D.—*Operations of Unions, District Federations, etc.*, 1928–29.

District.	Number of unions.	Number of societies affiliated to unions.	Total number of individual members in societies affiliated to union.	Total working capital of affiliated societies.	Expenditure in the year.	Percentage of expenditure to working capital.	Number of supervising staff maintained by unions.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				RS.	RS.		
Anantapur	16	461	25,135	20,29,053	11,708	0·57	22
Arcot, North	35	729	39,071	52,34,619	41,382	0·79	42
Do. South	26	900	41,568	43,70,871	23,407	0·53	30
Bellary	10	322	15,645	16,14,686	9,792	0·61	11
Chingleput	31	878	54,157	72,42,987	49,626	0·69	36
Chittoor	11	270	9,902	12,89,080	10,543	0·81	14
Coimbatore	21	576	42,790	45,79,801	52,932	1·15	35
Cuddapah	9	263	7,453	8,03,817	2,883	0·36	8
Ganjām	18	574	25,340	21,24,521	18,862	0·89	19
Godāvari, East	17	609	50,463	53,21,539	24,525	0·46	27
Do. West... ...	15	359	29,475	37,37,094	12,089	0·33	16
Guntūr	13	564	47,213	37,71,914	32,382	0·86	19
Kanara, South	18	437	44,322	23,55,353	22,172	0·94	23
Kistna	18	437	28,348	25,90,003	14,108	0·54	18
Kurnool	11	293	12,331	10,88,757	8,025	0·74	11
Madras	4	56	4,519	1,92,331	2,499	1·3	2
Madura	15	436	32,145	26,36,730	11,856	0·41	16
Malabar	24	630	55,946	19,99,399	17,814	0·89	31
Nellore	16	427	21,207	20,32,938	21,118	1·04	17
Nilgiris, The	3	59	1,948	1,83,685	3,123	1·70	3
Rāmnād	15	426	23,813	24,91,481	33,298	1·34	15
Salem	18	462	25,601	48,93,794	16,575	0·37	24
Tanjore	22	595	42,345	47,18,562	21,822	0·46	25
Tinnevelly	21	716	45,095	32,90,847	17,922	0·54	31
Trichinopoly	19	492	43,910	62,72,800	34,284	0·54	34
Vizagapatam	14	415	20,941	14,94,776	8,983	0·60	13
Total ...	440	12,383	790,718	7,78,60,983	5,22,675	0·67	542
Total of previous year...	414	11,544	783,928	7,14,51,821	4,17,396	0·58	479

APPENDIX No. 14—STATEMENT E.

APPENDIX No. 14—STATEMENT E.—*Operations of Insurance Societies*, 1928–29.

District.	Name of the society.	Number of members.	Amount of risk insured.	Premia collected.	Supplementary contributions collected.	Number of animals. Insured.	Number of animals. Lost.	Claims paid.	Cost of management.	Funds in hand at the end of the year.	Amount of risk re-insured.	Amount of premia paid for re-insurance.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Arcot, South	1. Mudiyanur Cattle Insurance C.S., Ltd., No. E. 1096	14	...	...	...	...	...	...	...	18	...	...
Chingleput	2. Kilacheri Cattle Insurance C.S., Ltd., No. G. 629...	15	...	...	...	...	...	...	...	11	...	...
	3. Mukandagiri Cattle Insurance C.S., Ltd., No. G. 631...	14	...	...	...	2	...	...	1	19	152	3
	4. Mappedu Cattle Insurance C.S., Ltd., No. G. 806	10	...	...	...	...	...	...	...	2	...	...
Total ...	...	53	..	...	...	2	...	...	1	50	152	3

STATEMENT F.—NIL.

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1928–29.

(1)	Share payments. (2)	Receipts by loans and deposits from								Loans and deposits recovered from					
		Non-members and members in an individual capacity. (3)		Provincial and Central Banks. (4)		Societies. (5)		Government. (6)		Individual members. (7)		Provincial and Central Banks. (8)		Societies. (9)	
		Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.
	RS.	RS.	RS.	RS.	RS.	RS.	RS.			RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.															
Madras Central Urban Bank, Ltd., No. 18	17,400	11,54,209	6,29,05,724	10,78,690	14,97,753	25,000	10,897	...	...	10,58,618		56,84,484		6,423	
Total, previous year ...	580	5,32,68,388		...	23,05,987		...	...	...	10,51,877	...	43,61,615		8,929	
B.—CENTRAL BANKS.															
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	8,775	86,926	10,38,210	1,00,000	3,66,641	31,378	14,082	...	...	64	21,220	...	...	2,58,949	4,58,455
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	13,163	2,39,997	38,93,478	2,00,000	6,42,691	51,276	1,54,892	...	...	...	62,136	...	...	7,57,286	2,55,508
Arcot, South, District Co-operative Central Bank, Ltd., No. 1844	19,671	4,90,223	34,93,747	...	74,513	70,858	3,34,895	...	..	10,522	54,014	...	...	5,29,526	2,80,247
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398.	9,377	1,06,119	4,69,709	90,000	85,000	15,960	1,44,145	...	...	13,803	4,891	...	...	2,08,738	86,789
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	33,562	4,85,798	40,55,478	5,00,000	15,68,804	52,030	1,61,285	...	...	548	2,29,521	...	...	7,44,876	9,52,888
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	7,455	1,40,604	7,74,874	...	...	82,489	2,59,689	...	...	45,000	20,201	...	...	1,55,758	36,110
Coimbatore District Urban Bank, Ltd., No. 427	4,947	2,16,194	85,73,709	...	6,05,151	61,754	5,64,646	...	...	...	1,65,021	...	...	8,68,429	7,38,768
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ..	10,125	1,21,360	4,14,418	...	66,473	6,556	1,54,625	...	...	4,415	2,500	...	...	77,668	48,657
Ganjām District—															
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	22,415	1,37,421	6,05,168	1,75,000	1,15,000	5,259	...	...	...	200	50,628	...	...	2,30,874	39,720
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	20,452	31,000	1,29,183	2,35,000	1,65,000	6,367	...	...	...	...	...	...	...	3,57,866	13,952
Gōdāvari, East, District—															
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	4,450	29,217	11,31,924	...	2,38,008	36,775	8,518	...	...	...	51,975	...	...	40,101	3,08,984
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	3,150	29,518	1,88,608	...	...	2,646	38,161	...	...	...	14,771	...	...	37,708	49,300
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	2,100	78,980	21,74 277	95,000	5,05,905	17,861	65,834	...	...	1,977	4,700	...	...	3,34,778	7,94,129
Sree Konaseema Co-operative Central Bank, Ltd., Amalapuram, No. 4460	48,800	57,157	15,10,515	2,20,000	3,36,976	12,816	52,924	...	...	...	1,100	...	...	2,55,955	6,40,008

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1928-29—*cont.*

—	Income realized.				Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Share capital withdrawn.	Loans and deposits repaid to					
	Interest received.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).				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.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		(18)		(19)	
	RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.													
Madras Central Urban Bank, Ltd., No. 18	5,79,728	...	62,31,506	68,11,234	93,620	8,03,43,553	...	11,54,406	6,25,05,290	1,20,000	18,01,911	11,455	9,753
Total, previous year ...	5,61,320	...	36,88,127	42,49,447	78,600	6,53,20,418	...	5,32,98,858		...	...	18,91,329	
B.—CENTRAL BANKS.													
Anantapur District Co-operative Central Bank, Ltd., No. 8231 ...	1,44,820	...	2,01,625	3,45,945	22,265	27,42,910	1,800	48,886	9,41,670	3,50,000	4,19,664	...	14,964
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	3,05,017	...	1,57,206	4,62,318	22,688	67,55,868	5,163	3,04,724	34,99,673	6,91,200	6,42,016	4,862	1,77,368
Arcot, South, District Co-operative Banking Union, Ltd., No. 1844	2,13,399	...	7,05,065	9,18,464	14,025	62,90,705	550	4,95,420	34,10,269	...	92,967	58,121	3,29,919
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5898.	73,658	...	3,02,822	3,76,480	27,188	16,33,154	2,590	1,57,601	3,83,177	90,107	50,000	...	1,28,771
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	3,91,325	...	13,88,143	17,79,468	20,585	1,05,79,838	14,220	4,49,791	41,31,761	6,75,000	15,37,856	55,000	1,44,965
Chittoor District Co-operative Central Bank, Ltd., No. 5280 ..	76,863	...	4,78,483	5,55,346	38,687	21,16,168	3,989	1,16,655	7,96,080	85,587	1,000	38,658	2,46,611
Coimbatore District Urban Bank, Ltd., No. 427	2,23,230	...	27,03,431	29,26,661	93,401	1,48,18,676	2,158	4,84,846	85,70,398	...	6,05,150	12,954	5,31,282
Cuddapah District Co-operative Central Bank, Ltd., No. 3233 ...	36,790	...	3,96,932	4,33,722	16,779	13,57,298	1,500	54,497	4,14,661	16,562	65,363	1,779	1,57,259
Ganjām District—													
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	46,406	...	35,698	82,104	16,160	14,79,949	1,882	1,38,952	6,05,559	...	20,000	591	...
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	50,750	...	22,269	73,019	29,434	10,61,223	...	60,601	91,368	...	2,06,678	...	...
Gōdāvari District—													
Gōdāvari District Co-operative Banking Union, Ltd., No. 2351, Cocanada	46,899	...	12,32,468	12,79,367	30,619	31,58,903	1,100	69,987	12,96,995	...	1,38,002	...	38,931
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	13,322	...	3,48,793	3,62,115	3,472	7,29,444	100	20,300	1,32,114	...	...	...	32,117
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4201.	1,11,683	...	94,223	2,05,906	54,011	43,34,908	1,700	84,924	23,69,196	16,920	4,26,056	252	67,758
Sree Konaseema Co-operative Central Bank. Ltd., No. 4460, Amalapuram	67,907	...	16,156	84,063	43,446	32,63,754	1,600	40,118	15,76,865	72,619	1,46,454	326	53,298

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1928–29—*cont.*

	Loans to								Expenses.							
	Government.		Individual members.		Provincial and Central Banks.		Societies.		Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).	Closing balance.	Grand total of disbursements including closing balance (columns 16 to 23, 29 and 30).
	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.	Long term.	Short term.								
	(20)		(21)		(22)		(23)		(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
			RS.	RS.			RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
A.—PROVINCIAL BANK.																
Madras Central Urban Bank, Ltd., No. 18	...	...	9,14,850			56,23,	290		5,26,846	53,790	...	84,188	74,39,824	81,04,148	98,949	8,03,48,552
Total, previous year ...	...	...	12,51,511			58,40,	000		5,08,194	56,966	...	76 745	28,08,195	34,45,100	93,620	6,53,20,418
B.—CENTRAL BANKS.																
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	...	...	340	13,292	...	...	1,11,833	4,91,782	96,408	19,526	...	10,324	1,93,619	3,19,877	24,852	27,42,910
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	...	...	...	61,478	...	...	5,49,859	3,65,943	2,03,938	34,287	...	13,985	1,83,249	4,35,454	18,183	67,55,868
Arcot, South, District Co-operative Banking Union, Ltd., No. 1844	...	...	8,877	31,594	...	...	3,61,6?8	2,51,145	1,27,723	27,014	...	16,416	10,56,115	12,27,268	22,947	62,90,705
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5893.	...	...	7,948	7,549	...	...	3,18,695	85,119	55,512	14,063	...	8,681	3,04,573	3,82,829	18,768	16,83 154
Chingleput District Co-operative Central Bank, Ltd., No. 1560, Conjeeveram	...	...	...	2,06,980	...	...	6,28,474	9,21,786	2,73,002	38,380	...	21,940	14,43,230	17,71,552	42,453	1,05,79,838
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	...	...	...	19,955	...	...	1,73,623	67,846	44,978	11,561	...	7,227	4,86,803	5,50,569	15,645	21,16,163
Coimbatore District Urban Bank, Ltd., No. 427	...	...	...	1,73,488	...	...	8,97,194	8,31,478	1,52,878	20,903	...	16,989	23,61,970	25,52,685	1,57,648	1,48,18,676
Cuddapah District Co-operative Central Bank, Ltd., No. 3288 ...	...	...	7,450	1,985	...	...	79,000	74,485	28,289	5,895	...	3,846	4,38,399	4,76,429	5,878	13,57,298
Ganjām District—																
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	...	...	57,362	...	...	3,55,890	2,02,745	28,255	3,998	...	3,905	37,580	73,738	23,230	14,79,949
Aska Central Co-operative Banking Union, Ltd., No. 2569	...	...	...	...	...	...	4,08,560	1,55 597	88,989	6,158	...	3,479	65,082	1,13,658	24,761	10,61,223
Gōdāvari District—																
Gōdāvari District Co-operative Banking Union, Ltd., No. 2851, Cocanada	...	...	...	50,720	...	...	5,250	4,70,842	27,187	6,759	...	4,423	10,11,808	10,50,127	87,449	81,58,908
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	...	...	...	13,400	...	...	65,600	70,320	7,381	1,848	...	1,101	8,88,956	8,93,786	1,707	7,29,444
Ramachandrapuram Co-operative Central Bank, Ltd., No. 4301.	...	...	1,750	19,575	...	...	1,66,150	10,21,763	58,793	9,684	...	6,798	53,694	1,28,919	29,945	43,34,908
Sree Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalapuram	...	...	...	2,000	...	...	2,85,130	9,22,602	79,128	9,601	...	7,247	26,754	1,22,730	40,017	32,63,754

Appendix No. 14—Statement G.—Central Banks—Receipts and Disbursements, 1928–29—cont.

(1)	Share payments. (2)	Receipts by loans and deposits from: Non-members and members in an individual capacity. (3) Long term.	(3) Short term.	Provincial and Central Banks. (4) Long term.	(4) Short term.	Societies. (5) Long term.	(5) Short term.	Government. (6) Long term.	(6) Short term.	Loans and deposits recovered from: Individual members. (7) Long term.	(7) Short term.	Provincial and Central Banks. (8) Long term.	(8) Short term.	Societies. (9) Long term.	(9) Short term.
B.—Central Banks—cont.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			RS.	RS.	RS.	RS.	RS.	RS.
Gōdāvari, West—															
Gōdāvari, West, District Co-operative Central Bank, Ltd., No. 2965, Ellore	43,700	1,79,725	24,80,789	3,28,000	3,20,514	27,741	...	...	...	...	18,268	...	...	4,58,705	7,07,756
Guntūr District Co-operative Bank, Ltd., No. 530	12,680	2,03,052	32,94,972	...	9,57,061	27,422	82,184	...	...	8,555	82,955	...	...	3,32,478	8,73,170
Kanara, South, District Central Co-operative Bank, Ltd., No. 1113	1,510	10,858	38,82,890	...	3,47,128	46,166	8,13,538	...	...	...	77,025	...	...	1,95,248	3,82,088
Kistna District—															
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	23,889	1,14,550	32,85,101	2,60,000	4,53,496	58,179	1,39,967	...	...	1,97,980	6,81,598	...	...	7,71,581	7,88,897
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	11,500	1,67,688	8,52,274	...	1,01,169	4,641	15,468	...	...	7,290	38,090	...	...	1,61,154	2,12,824
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	11,606	1,24,390	4,82,521	1,00,000	17,621	19,068	5,000	...	...	...	6,181	...	...	1,42,928	40,088
Madras District Christian Central Co-operative Bank, Ltd., No. 1674	24,868	1,53,650	10,78,795	...	5,71,763	1,21,987	17,09,562	...	...	6,190	5,155	...	...	4,15,667	16,27,389
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	16,379	3,17,145	16,45,280	...	30,814	90,875	4,75,354	...	...	18	17,522	18,000	...	3,84,016	4,30,111
Malabar District Co-operative Bank, Ltd., No. 2411	2,704	3,630	31,77,254	...	48,149	11,656	1,69,701	...	...	...	37,502	...	...	1,96,891	61,212
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	9,747	1,72,367	26,31,791	75,000	91,802	9,652	1,44,020	...	...	64,719	1,82,768	...	...	2,50,525	5,01,568
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	6,330	42,595	5,33,829	100,000	1,31,611	8,318	7,261	...	..	...	1,020	...	...	2,40,415	1,18,668
Salem District Urban Bank, Ltd., No. 151	9,065	2,58,828	28,76,938	1,45,000	2,24,508	2,42,085	5,65,654	...	...	...	1,04,452	...	...	5,27,143	1,69,334
Tanjore District—															
Tanjore District Co-operative Bank, Ltd., No. 1023, Kumbakōnam	5,810	2,61,590	9,24,742	...	32,258	27,700	1,55,575	...	...	8,137	75,887	...	...	4,61,481	8,37,930
Co-operative Central Bank, Ltd., No. 5214, Tanjore	6,887	1,50,487	16,98,550	...	45,000	41,606	2,18,609	...	...	...	39,993	...	...	1,79,229	8,68,456
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	15,225	2,41,268	34,45,840	...	79,901	38,135	4,32,429	...	...	1,965	52,070	...	...	4,24,840	6,02,268
Trichinopoly District Urban Bank, Ltd., No. 178	2,640	3,99,836	38,53,641	..	2,66,660	93,658	5,91,978	...	...	36,683	63,898	...	...	8,76,862	[illegible]
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagaram	27,408	3,53,281	8,65,362	225	43,755	23,481	1,75,888	...	...	27,280	2,509	...	...	35,333	6,70,976
Total, Central Banks ...	4,40,840	54,04,849	6,56,58,802	26,23,225	85,72,862	14,45,245	77,04,879	...	...	4,35,801	21,69,566	18,000	...	1,09,02,748	1,29,06,044
Total, previous year ...	5,18,811	6,63,51,005		98,18,960		74,07,160		...	...	22,42,280		15,000		2,02,77,782	

APPENDICES

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1928-29—*cont.*

	Income realized.							Loans and deposits repaid to					
	Interest realized.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).	Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).	Share capital withdrawn.	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.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		(18)		(19)	
B.—CENTRAL BANKS—*cont.*	RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Gōdāvari West—													
Gōdāvari, West, District—Ellore Central Co-operative Banking Union, Ltd., No. 2965	1,01,139	...	74,399	1,75,538	20,472	47,67,202	...	84,306	24,88,297	1,38,000	2,12,500	...	2,110
Guntūr District Co-operative Bank, Ltd., No. 530	1,76,286	...	6,47,484	8,23,770	31,265	67,29,509	2,670	3,22,672	28,19,871	2,11,000	9,69,777	...	56,720
Kanara, South, District—Central Co-operative Bank, Ltd., No. 1118	66,218	...	20,74,816	21,41,034	17,575	79,15,050	13,440	3,17,416	37,97,818	...	3,18,977	19,022	8,16,760
Kistna District—													
Kistna Dist. Co-operative Bank, Ltd., No. 1442, Masulipatam ...	1,70,189	...	9,82,945	11,53,184	51,358	30,29,780	15,110	2,17,825	30,94,912	2,70,000	4,19,000	8,268	1,42,055
Visiavada Central Co-operative Banking Union, Ltd., No. 2967.	46,865	...	1,92,718	2,39,583	9,638	18,21,819	220	1,40,515	8,09,287	...	1,00,940	57	14,382
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	56,398	...	2,35,353	2,91,751	6,347	12,47,441	800	2,52,198	3,45,165	1,00,000	17,307	12	1,000
Madras District Christian Central Co-operative Bank, Ltd., No. 1674	90,652	...	53,77,495	54,68,147	5,437	1,11,88,610	4,890	1,39,459	10,65,776	...	4,14,950	57,274	17,27,574
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	1,29,691	...	31,39,777	32,69,468	19,180	67,13,112	2,600	90,311	15,51,911	...	29,742	30,327	5,04,154
Malabar District Co-operative Bank, Ltd., No. 2411	89,024	...	2,21,017	3,10,041	16,370	40,34,910	260	343	29,12,647	1,08,000	87,600	231	1,67,799
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	1,22,111	...	3,26,410	4,48,521	8,342	45,90,817	2,350	2,17,229	26,08,541	1,71,000	1,41,610	...	1,26,231
Rāmnād District — Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	90,035	...	2,96,908	3,86,943	28,514	16,50,502	350	7,400	5,45,464	1,63,300	1,75,287	393	6,807
Salem District Urban Bank, Ltd., No. 151	1,89,189	...	1,56,755	3,45,944	7,132	55,75,578	7,011	2,71,651	27,33,615	92,000	2,41,968	2,49,705	5,98,228
Tanjore District—													
Tanjore District Co-operative Bank, Ltd., No. 1023, Kumbakōnam	1,02,482	...	8,16,016	9,18,498	4,604	32,14,107	4,850	2,53,578	8,32,164	...	31,601	8,498	1,26,628
Co-operative Central Bank, Ltd., No. 5214, Tanjore	68,671	...	9,09,489	9,78,160	23,309	39,45,236	2,816	2,56,745	18,22,267	...	...	2,462	2,07,621
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	1,56,272	...	15,66,950	17,23,222	37,495	70,94,753	4,837	1,30,515	34,32,126	...	78,799	5,229	4,87,625
Trichinopoly District Urban Bank, Ltd., No. 178	2,51,085	...	28,39,662	30,90,747	60,396	96,60,931	...	5,64,547	34,27,917	...	4,68,118	1,988	5,78,197
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	71,560	...	16,16,315	16,87,875	46,412	39,59,735	1,400	1,14,260	7,42,282	431	44,545	4,058	1,86,988
Total, Central Banks ...	37,79,486	...	2,15,57,932	3,33,37,368	8,41,501	15,24,60,830	1,01,356	59,12,167	6,32,44,841	32,51,676	80,99,417	5,59,562	76,69,012
Total, previous year ...	33,73,568	...	2,31,10,055	2,64,83,623	7,19,022	13,38,23,018	76,750	6,27,44,920		86,53,378		63,81,066	

APPENDIX No. 14—STATEMENT G.—*Central Banks—Receipts and Disbursements*, 1928–29—cont.

—	Loans to Government. Long term.	Loans to Government. Short term.	Loans to Individual members. Long term.	Loans to Individual members. Short term.	Loans to Provincial and Central Banks. Long term.	Loans to Provincial and Central Banks. Short term.	Loans to Societies. Long term.	Loans to Societies. Short term.	Expenses. Interest paid on loans and deposits.	Expenses. Dividend and bonus paid.	Expenses. Stock bought.	Expenses. Establishment and contingencies.	Expenses. Other items.	Expenses. Total expenditure (columns 24 to 28).	Closing balance.	Grand total of disbursements including closing balance (columns 16 to 23, 29 and 30).
	(20)		(21)		(22)		(23)		(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
B.—Central Banks—cont.			RS.	RS.			RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
Gōdāvari, West—																
Gōdāvari, West, District—Ellore Central Co-operative Banking Union, Ltd., No. 2965	...	...	...	22,306	...	...	4,78,585	11,35,870	82,077	9,371	...	6,808	78,507	1,76,763	84,015	47,67,202
Guntūr District Co-operative Bank, Ltd., No. 530	...	...	2,100	68,845	...	...	4,51,800	9,81,822	1,04,035	15,047	...	12,694	6,92,857	8,24,633	68,099	67,29,509
Kanara, South District—Central Co-operative Bank, Ltd., No. 1118	...	...	...	68,635	...	...	2,81,786	3,06,891	60,025	11,649	...	8,233	19,10,070	20,09,977	19,678	79,15,050
Kistna District—																
Kistna Dist. Co-operative Bank, Ltd., No. 1442, Masulipatam ...	...	...	1,95,740	6,96,858	...	...	4,84,290	13,22,901	1,06,636	16,012	...	13,972	9,85,502	11,22,122	40,654	80,29,730
Visiavada Central Co-operative Banking Union, Ltd., No. 2967.	...	...	7,400	60,230	...	...	1,91,870	2,98,550	32,964	5,054	...	3,786	1,37,282	1,79,086	18,832	18,21,819
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	...	...	...	9,075	...	...	1,79,810	64,295	32,141	8,812	...	6,125	2,13,189	2,59,767	18,512	12,47,441
Madras District Christian Central Co-operative Bank, Ltd., No. 1674	...	...	5,596	8,609	...	...	3,24,102	16,46,474	63,393	13,822	...	20,807	56,89,477	57,87,499	6,407	1,11,88,610
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	...	...	1,560	28,323	...	...	4,14,007	4,80,426	84,013	18,695	...	13,384	34,52,614	35,68,706	11,045	67,13,112
Malabar District Co-operative Bank, Ltd., No. 2411	...	...	...	34,629	...	...	1,74,362	92,068	58,411	8,187	...	9,827	3,51,723	4,27,648	29,328	40,84,910
Nellore District Co-operative Banking Union, Ltd., No. 2528 ...	...	...	12,778	1,97,858	...	...	2,34,039	4,27,438	70,774	11,960	...	11,576	3,19,586	4,18,896	37,852	45,90,817
Rāmnād District—Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	...	...	...	1,100	...	...	2,85,541	93,992	64,434	8,810	...	6,987	3,03,798	3,83,979	36,989	16,50,502
Salem District Urban Bank, Ltd., No. 151	...	...	...	84,460	...	...	6,77,860	2,68,419	1,18,837	16,097	...	17,776	1,92,577	3,40,287	10,964	55,75,578
Tanjore District—																
Tanjore District Co-operative Bank, Ltd., No. 1023, Kumbakōnam	...	...	5,420	71,108	...	...	5,37,689	4,02,833	80,920	10,515	...	13,923	8,24,726	9,30,084	4,654	82,14,107
Co-operative Central Bank, Ltd., No. 5214, Tanjore	...	...	...	49,377	...	...	2,75,688	3,42,890	45,742	12,287	...	10,912	8,78,463	9,47,404	37,971	89,45,236
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690	...	...	4,599	52,857	...	...	1,41,107	6,77,201	84,693	16,869	...	18,669	19,30,408	20,50,669	29,719	70,94,758
Trichinopoly District Urban Bank, Ltd., 178	...	...	63,977	40,899	...	...	10,63,084	3,90,534	1,56,386	15,751	...	30,624	27,85,409	29,88,120	78,605	96,60,931
Visagapatam District Co-operative Banking Union, Ltd., No. 1964, Vizianagram	...	...	2,255	34,880	...	...	1,60,405	8,15,968	64,632	7,802	...	4,308	17,42,538	18,19,180	33,133	39,59,725
Total, Central Banks ...	...	...	3,27,790	21,94,587	...	...	1,06,61,756	1,56,29,920	25,47,314	4,10,867	...	3,36,122	3,05,35,558	3,38,29,361	9,79,885	15,24,60,880
Total, previous year ...	...	...	22,23,291		...		2,63,56,004		24,70,080	3,55,348	...	2,77,206	2,34,07,068	2,65,09,708	8,38,501	13,88,28,619

APPENDIX No. 14—STATEMENT H.—*Central Banks—Balance Sheet*, 1928–29.

—	Assets.										Liabilities.			
	Cash in hand and in bank.	Market value of investments.	Loans due by members (individuals).		Loans due by banks and societies.		Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.		Loans and deposits from Provincial and Central Banks.	
			Long term.	Short term.	Long term.	Short term.					Long term.	Short term.	Long term.	Short term.
(1)	(2)	(3)	(4)		(5)		(6)	(7)	(8)	(9)	(10)		(11)	
A.—PROVINCIAL BANK.	RS.	RS.	RS.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.	RS.
Madras Central Urban Bank, Ltd., No. 18	2,71,219	66,38,427	...	1,67,268	64,37,680	16,22,066	2,16,308	...	76,377	1,54,29,354	80,09,295	5,40,393	31,01,996	16,25,775
Total, previous year ...	6,55,477	50,54,324	8,11,678		73,03,500	9,36,595	2,06,404	...	73,318	1,45,41,796	81,95,094	52,82,957	20,96,757	18,75,872
B.—CENTRAL BANKS.														
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	24,852	71,032	276	10,726	15,08,383	1,81,248	59,463	...	9,716	18,65,196	3,45,881	2,28,087	7,00,000	1,02,924
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	18,138	1,01,469	...	6,498	33,65,524	3,20,917	74,334	...	7,519	39,54,394	5,93,375	14,17,978	8,53,900	15,461
Arcot, South, District Co-operative Banking Union, Ltd., No. 1844 ...	1,52,268	3,00,075	9,789	8,556	24,50,783	1,36,48[illegible]	63,400	...	16,045	31,86,302	13,72,508	8,31,199	...	1,529
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5898.	18,768	66,085	9,351	5,546	9,76,648	55,22[illegible]	25,935	...	2,299	11,59,859	2,99,282	1,64,797	3,00,176	60,000
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	42,453	1,51,301	1,299	81,652	44,15,072	2,20,08[illegible]	86,984	...	61,796	50,60,587	12,60,756	7,75,168	15,00,000	2,63,788
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	98,819	45,415	...	9,298	8,42,261	67,27[illegible]	21,767	...	5,349	10,89,682	3,88,697	2,29,148	48,910	...
Coimbatore District Urban Bank, Ltd., No. 427	2,01,028	4,70,455	...	18,779	20,44,417	6,55,177	69,147	...	25,526	34,84,524	7,59,446	16,76,955	...	...
Cuddapah District Co-operative Central Bank, Ltd., No. 3288 ...	19,454	57,482	7,556	1,020	5,47,857	75,089	45,485	...	2,464	7,56,407	3,51,503	2,01,480	...	819
Ganjām District—														
Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	27,131	26,082	500	13,210	6,22,362	2,08,575	15,075	...	1,387	9,14,322	8,75,471	81,187	1,75,000	95,000
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	24,761	17,229	..	...	6,81,194	1,50,325	15,384	...	38,801	9,27,694	73,196	61,282	4,76,484	1,65,000
Gōdāvari, East—														
Gōdāvari District Co-operative Banking Union, Ltd., Cocanada, No. 2351	87,449	80,653	...	3,344	1,08,213	5,07,668	14,833	...	2,072	7,54,232	71,715	3,90,032	...	95,000
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	1,707	43,037	...	1,249	1,47,889	57,244	3,886	...	1,383	2,61,845	72,233	1,85,995	...	...
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	29,970	44,490	1,487	14,90[illegible]	7,78,08[illegible]	7,78,27[illegible]	33,357	...	1,195	16,81,710	2,95,484	6,83,838	78,080	2,99,849
Sri Konaseema Co-operative Central Bank, Ltd., Amalāpuram, No. 4460...	40,017	28,079	...	900	9,43,418	7,92,56[illegible]	74,025	...	2,274	18,80,275	1,51,717	4,42,962	7,08,174	2,61,722
Gōdāvari, West Ellore Central Co-operative Banking Union, Ltd., No. 2965	84,015	47,377	...	7,226	8,21,52[illegible]	10,19,52[illegible]	50,324	...	3,906	19,83,88[illegible]	2,65,260	6,01,426	6,06,000	1,58,012
Guntūr District Co-operative Banking Union, Ltd., No. 520	68,099	1,07,879	2,305	22,42[illegible]	13,42,778	9,58,984	51,584	...	34,086	25,88,035	8,15,785	11,42,715	31,000	27,414
Kanara, South, District Central Co-operative Bank, Ltd., No. 1118.	20,787	4,07,464	...	18,310	8,28,282	5,81,101	23,297	...	64,951	14,39,232	2,73,464	3,73,032	...	33,151

Appendix No. 14—Statement II.—*Central Banks—Balance Sheet*, 1928-29—cont.

Liabilities—cont.

—	Loans and deposits from societies. Long term. (12)	Loans and deposits from societies. Short term. (12)	Loans from Government. Long term. (13)	Loans from Government. Short term. (13)	Share capital paid up. (14)	Interest due by the bank. (15)	Cost of management due. (16)	Other items. (17)	Reserve fund under section 33 of Act II of 1912. (18)	Other funds, e.g., building funds, etc. (19)	Other undisbursed profits carried forward. (20)	Total. (21)	Profit + or loss − (column 14, profit and loss statement). (22)
A.—Provincial Bank.	RS.	RS.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras Central Urban Bank, Ltd., No. 18	1,897	45,900	...	...	6,13,750	1,75,415	...	107,556	9,00,000	1,78,794	18,044	1,51,81,115	+2,46,289
Total, previous year ...	34,401	60,968	...	...	5,96,350	1,49,534	...	77,480	7,00,000	1,88,519	28,165	1,42,80,097	+2,61,699
B.—Central Banks.													
Anantapur District Co-operative Central Bank, Ltd., No. 3231 ...	2,09,773	9,895	...	...	2,27,837	25,457	777	11,951	45,932	15,728	46	18,23,782	+ 41,414
Arcot, North, District Co-operative Central Bank, Ltd., Vellore, No. 2161	3,24,616	49,190	...	.....	3,97,250	40,935	1,607	39,849	1,25,000	25,228	...	38,74,889	+ 30,005
Arcot, South, District Co-operative Central Bank, Ltd., No. 1844 ...	3,19,866	41,803	...	...	3,35,968	35,157	2,396	17,814	72,474	28,251	...	30,58,965	+ 77,837
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5898.	68,758	19,636	...	...	1,69,148	18,376	10	6,476	26 150	9,021	...	11,36,829	+ 23,030
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	4,83,062	33,732	...	...	4,14,310	66,158	466	27,999	1,20,379	36,824	...	49,82,592	+ 77,995
Chittoor District Co-operative Central Bank, Ltd., No. 5230 ...	1,42,936	44,719	...	...	1,60,373	16,535	468	7,785	22,628	102	...	10,57,286	+ 32,396
Coimbatore District Urban Bank, Ltd., No. 427	3,45,125	1,15,594	...	...	2,39,706	52,801	...	15,671	1,12,000	75,657	...	33,92,955	+ 91,569
Cuddapah District Co-operative Central Bank, Ltd., No. 3238 ...	35,291	20,908	...	...	76,270	11,999	269	3,132	13,377	6,357	...	7,21,405	+ 35,002
Ganjām District— Ganjām District Co-operative Banking Union, Ltd., Berhampur, No. 1928	55,787	...	...	...	71,8?2	13,906	...	9,078	14,607	5,627	...	8,97,456	+ 16,866
Aska Central Co-operative Banking Union, Ltd., No. 2569 ...	26,021	...	...	...	90,611	10,404	238	4,902	6,917	2,021	...	9,17,024	+ 10,670
Gōdāvari, East— Gōdāvari District Co-operative Banking Union, Ltd., Cocanada, No. 2351	44,473	2,202	...	...	51,050	11,372	...	5,328	20,800	8,854	...	7,31,126	+ 23,108
Rajahmundry Central Co-operative Bank, Ltd., No. 4200 ...	9,056	6,608	...	...	22,050	3,091	...	2,212	3,431	681	...	2,55,357	+ 5,988
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201 ...	67,858	2,098	...	...	1,30,340	22,786	...	4,818	30,000	21,665	...	16,36,811	+ 44,899
Sri Konaseema Co-operative Central Bank, Ltd., Amalāpuram No. 4460...	59,677	3,379	...	...	1,75,900	28,855	374	2,589	14,447	8,368	...	18,52,564	+ 27,711
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965	69,518	...	...	...	1,76,245	28,257	100	9,093	31,377	14,859	...	19,50,642	+ 24,246
Guntūr District Co-operative Banking Union, Ltd., No. 580	1,33,463	30,867	...	...	1,77,806	33,140	...	27,443	78,494	9,478	...	25,07,607	+ 30,428
Kistna, South, District Central Co-operative Bank, Ltd., No. 1113.	2,70,608	2,22,306	...	...	1,44,132	13,033	...	24,997	47,700	5,184	...	14,05,651	+ 33,581

APPENDIX No. 14—STATEMENT H.—*Central Banks—Balance Sheet*, 1928-29—*cont.*

—	Assets.										Liabilities.			
	Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).		Loans due by banks and societies.		Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.		Loans and deposits from Provincial and Central Banks.	
			Long term.	Short term.	Long term.	Short term.					Long term.	Short term.	Long term.	Short term.
(1)	(2)	(3)	(4)		(5)		(6)	(7)	(8)	(9)	(10)		(11)	
B.—CENTRAL BANKS—*cont.*	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Kistna District—														
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	40,654	1,05,141	45,619	49,510	12,52,199	11,22,799	44,978	...	33,217	26,94,112	10,02,206	8,28,067	1,15,000	34,497
Visiavada Central Co-operative Banking Union, Ltd., No. 2967.	74,104	18,840	3,220	28,140	3,49,269	3,05,740	14,144	...	2,119	7,95,686	4,61,978	1,99,621	...	322
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	25,708	40,590	...	10,959	6,96,062	81,416	25,468	...	7,978	8,88,176	3,28,766	3,26,601	...	314
Madras District Christian Central Co-operative Bank, Ltd., No. 1674.	188,710	5,83,021	10,862	3,454	8,45,364	1,49,678	28,301	...	10,633	17,69,528	4,07,420	2,46,959	5,18,944	1,81,641
Madura District Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	83,628	9,98,653	2,142	10,801	18,57,354	3,28,416	90,879	...	29,937	28,96,810	9,66,250	9,17,135	...	1,591
Malabar District Co-operative Bank, Ltd., No. 2411	29,328	2,54,930	...	13,908	10,91,948	82,010	40,288	...	24,884	15,86,791	10,927	11,26,231	...	3,327
Nellore District Co-operative Banking Union, Ltd., No. 2523 ...	37,851	93,931	19,055	27,518	8,99,992	5,63,703	60,762	...	4,551	17,07,868	4,41,879	7,39,048	1,29,000	603
Rāmnād District Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	36,989	37,553	...	180	9,92,912	68,480	49,789	...	1,841	11,82,644	1,11,920	2,02,880	5,91,800	7,480
Salem District Urban Bank, Ltd., No. 151	10,964	1,64,871	...	11,620	28,17,863	2,24,349	42,978	...	3,106	27,75,751	7,11,826	5,97,846	1,53,000	2,868
Tanjore District—														
Tanjore District Central Co-operative Bank, Ltd., No. 1028, Kumbakonam	12,773	3,24,193	7,406	10,824	11,89,309	1,94,254	26,991	...	6,964	17,72,714	9,96,204	2,93,365	652	...
Tanjore District Co-operative Central Bank, Ltd., No. 5214, Tanjore	44,397	2,95,907	...	28,557	7,91,853	1,82,840	20,957	...	35,534	13,95,045	3,43,546	5,56,343	...	45,000
Tinnevelly—														
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	2,99,232	1,89,110	3,208	22,945	10,76,277	6,64,095	88,795	...	8,097	23,46,759	2,66,269	14,21,893	...	1,159
Trichinopoly District Urban Bank, No. 178	1,73,274	3,25,379	47,450	14,399	30,16,478	2,44,608	59,905	...	10,424	43,92,002	13,24,141	18,05,372	...	245
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	33,153	4,53,236	4,352	19,271	2,32,251	8,91,117	45,647	...	19,588	16,98,545	10,28,983	3,43,692	...	54
Total, Central Banks ...	18,09,449	65,15,959	1,75,387	4,65,665	3,8[illegible],32,621	1,18,58,355	13,63,002	...	4,79,087	6,07,89,555	1,60,56,088	1,90,41,274	69,81,069	18,58,670
Total, previous year ...	16,75,586	54,86,985	2,58,177	4,65,835	3,82,64,518	91,61,618	12,71,071	...	4,89,003	5,70,22,293	1,64,85,610	1,67,55,881	72,71,601	11,90,676

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

—	Loans and deposits from societies. Long term.	Short term.	Loans from Government. Long term.	Short term.	Share capital paid up.	Interest due by the bank.
	(12)		(13)		(14)	(15)
B.—CENTRAL BANKS—*cont.*	RS.	RS.			RS.	RS.
Kistna District—						
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	234,999	63,347	...	...	1,90,498	39,407
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	12,950	1,356	...	...	71,331	8,691
Kurnool District Co-operative Central Bank, Ltd., No. 2411 ...	37,494	5,000	...	...	1,07,818	18,071
Madras District Christian Central Co-operative Bank, Ltd., No. 1674.	...	1,18,602	...	...	1,83,035	21,470
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	4,01,984	1,01,872	...	...	2,81,352	67,094
Malabar District Co-operative Bank, Ltd., No. 2411	80,707	87,421	...	...	1,14,599	31,290
Nellore District—Co-operative Banking Union, Ltd., No. 2523 ...	69,959	21,439	...	...	1,59,406	27,753
Rāmnād District Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	83,409	1,666	...	...	1,12,516	17,729
Salem District Urban Bank, Ltd., No. 151	7,75,799	69,695	...	...	1,81,587	36,435
Tanjore District—						
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	2,07,742	53,369	...	...	1,18,119	18,850
Tanjore District Co-operative Central Bank, Ltd., No. 5214, Tanjore	1,84,364	40,151	...	...	1,48,422	9,352
Tinnevelly District—						
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	1,60,924	1,06,394	...	...	2,06,862	18,175
Trichinopoly District Urban Bank, No. 178	4,77,097	78,990	...	...	1,76,480	96,768
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	95,505	14,225	...	...	1,23,280	26,104
Total, Central Banks ...	54,88,716	13,65,363	...	...	52,08,630	8,62,996
Total, previous year ...	51,50,140	13,13,998	...	...	49,69,649	8,47,628

Banks—Balance Sheet, 1928–29—*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 undisbursed 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.
Kistna District Co-operative Bank, Ltd., No. 1442, Masulipatam	12	28,814	69,912	28,151	...	26,28,912	+ 65,200
Viziavada Central Co-operative Banking Union, Ltd., No. 2967.	2	7,981	11,307	3,047	...	7,79,081	+ 16,555
Kurnool District Co-operative Central Bank, Ltd., No. 2411	78	6,329	28,586	18,177	...	8,66,729	+ 21,447
Madras District Christian Central Co-operative Bank, Ltd., No. 1674.	1,180	14,011	39,162	18,788	1,728	17,51,930	+ 17,593
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975	62	15,565	93,053	32,126	...	28,28,084	+ 68,776
Malabar District Co-operative Bank, Ltd., No. 2411	395	13,774	24,848	1,846	...	14,95,365	+ 41,426
Nellore District—Co-operative Banking Union, Ltd., No. 2523	888	12,885	87,066	9,593	...	16,48,464	+ 58,899
Rāmnād District Srivilliputtūr Co-operative Banking Union, Ltd., No. 5184	18	3,130	20,053	5,228	...	11,57,279	+ 25,865
Salem District Urban Bank, Ltd., No. 151	301	14,918	1,04,314	59,435	...	27,07,524	+ 68,227
Tanjore District Central Co-operative Bank, Ltd., No. 1023, Kumbakōnam	1,359	6,151	45,835	16,805	...	17,58,451	+ 14,263
Tanjore District Co-operative Central Bank, Ltd., No. 5214, Tanjore	65	3,123	34,500	10,308	...	13,70,169	+ 24,876
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	100	910	61,499	36,998	...	22,80,683	+ 66,076
Trichinopoly District Urban Bank, No. 178	448	16,836	2,43,712	92,915	...	43,12,954	79,048
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	9,949	25,682	4,590	...	16,71,064	+ 37,431
Total, Central Banks	11,558	3,65,314	16,25,242	6,01,896	1,769	5,94,68,080	+ 18,21,475
Total, previous year	5,822	3,34,630	13,06,763	3,18,496	2,072	5,58,02,9 66	+ 12,19,327

Appendix No. 14—Statement I.—*Central Banks—Profit and Loss, 1928–29.*

(1)	Profit brought forward from last year. (2)	Profit. Interest accrued. (3)	Profit. By sale of goods to members. (4)	Profit. By purchase and sale of members' products. (5)	Profit. Other items. (6)	Profit. Total. (7)	Loss. Interest due. (8)	Loss. Cost of management paid and due. (9)	Loss. Provision for bad and doubtful debts. (10)	Loss. Depreciation of stock and buildings. (11)	Loss. Other items. (12)	Loss. Total. (13)	Net profit + or loss − (column 22 of balance sheet). (14)	Amount of column 7 actually received. (15)	Amount of column 13 actually disbursed. (16)
A.—Provincial Bank.	RS.	RS.			RS.	RS.	RS.	RS.	Debts written off		RS.	RS.	RS.	RS.	RS.
Madras Central Urban Bank, Ltd., No. 18	...	5,76,857	...	...	3,08,486	8,85,343	5,53,227	84,188	2,500	1,196	1,425	6,42,536	+ 2,42,807	8,80,635	6,10,534
Total, previous year	23,165	5,94,297	...	...	2,64,397	8,58,694	5,10,128	76,745	...	...	10,358	5,97,231	+ 2,61,463	8,52,406	5,94,939
B.—Central Banks.															
Anantapur District Co-operative Central Bank, Ltd., No. 3281	...	1,34,966	...	...	6,756	1,41,782	95,053	11,068	1,657	119	...	1,07,897	+ 33,825	1,49,292	1,06,731
Arcot, North, District Co-operative Central Bank, *Ltd., Vellore, No. 2161.*	...	3,00,803	...	...	10,022	3,16,82[illegible]	1,96,485	15,438	...	181	27,010	2,39,114	+ 77,711	3,15,062	2,17,918
Arcot, South, District Co-operative Central Bank, Ltd., No. 1844	...	1,92,544	...	...	11,636	2,04,18[illegible]	1,28,829	18,784	...	478	445	1,48,581	+ 55,649	2,21,912	1,44,189
Bellary District—Hospet Co-operative Central Bank, Ltd., No. 5398	...	75,107	...	...	3,338	78,445	55,248	8,690	...	162	...	64,100	+ 14,345	76,996	64,192
Chingleput District Co-operative Central Bank, Ltd., Conjeeveram, No. 1560	...	3,64,831	...	...	9,235	3,74,066	2,65,282	22,376	...	257	8,156	2,96,071	+ 77,995	4,00,507	2,94,948
Chittoor District Co-operative Central Bank, Ltd., No. 5230	...	77,638	...	...	5,308	82,946	46,830	7,293	...	305	5,225	59,178	+ 23,773	81,768	52,255
Coimbatore District Urban Bank, Ltd., No. 427	...	2,27,861	...	...	33,846	2,61,70[illegible]	1,48,057	16,939	...	185	14,083	1,74,264	+ 87,443	2,57,536	1,69,812
Cuddapah District Co-operative Central Bank, Ltd., No. 3233	...	36,729	...	...	3,519	40,24[illegible]	29,743	3,901	...	69	1,930	35,643	+ 4,605	40,153	32,136
Ganjām District—															
Ganjām District Co-operative Banking Union, Ltd., No. 1928, Berhampur	...	50,208	...	...	8,171	58,379	33,368	3,969	...	42	...	37,379	+ 16,000	49,579	32,160
Aska Central Co-operative Banking Union, Ltd., No. 2539	...	55,616	...	...	1,264	56,880	42,621	3,534	...	55	...	46,210	+ 10,670	52,015	42,419
Gōdāvari, East—															
Gōdāvari District Co-operative Bank, Ltd., No. 2351, Cocanada	...	49,063	...	...	4,051	53,111	27,274	4,423	...	179	650	32,526	+ 20,588	51,660	31,560
Rajahmundry Central Co-operative Bank, Ltd., No. 4200	...	14,177	...	...	704	14,881	8,023	1,101	...	51	51	9,226	+ 5,655	14,022	8,462
Rāmachandrapuram Co-operative Central Bank, Ltd., No. 4201	...	1,12,549	...	...	3,491	1,16,040	64,589	6,797	...	138	32	71,501	+ 44,539	1,15,133	65,590
Sri Konaseema Co-operative Central Bank, Ltd., No. 4460, Amalāpuram	...	1,17,773	...	...	2,226	1,19,999	84,759	7,398	...	...	131	92 288	+ 27,711	69,133	86,875
Gōdāvari, West—Ellore Central Co-operative Banking Union, Ltd., No. 2965.	...	1,12,621	...	...	4,064	1,16,685	87,283	6,157	...	180	1,081	94,601	+ 22,084	1,04,913	88,885
Guntūr District Co-operative Bank, Ltd., No. 530	...	1,77,276	...	...	6,917	1,84,193	99,819	12,695	...	663	...	1,13,177	+ 71,016	1,83,365	1,16,729
Kanara, South, District Central Co-operative Bank, Ltd., No. 1113	...	62,620	...	...	27,232	89,852	59,958	8,233	...	625	...	68,816	+ 21,036	93,576	88,357
Kistna District—															
Kistna Co-operative Bank, Ltd., No. 1442, Masulipatam	...	1,74,282	...	...	10,284	1,84,566	1,07,110	13,383	...	152	948	1,22,093	+ 62,473	1,77,426	1,20,608
Vizavada Central Co-operative Banking Union, Ltd., No. 2967	...	47,940	...	...	2,698	50,638	32,658	3,737	...	128	...	36,518	+ 14,120	49,462	36,700
Kurnool District Co-operative Central Bank, Ltd., No. 2411	..	56,003	...	...	3,403	59,406	32,912	6,096	...	70	67	39,145	+ 20,261	59,282	38,266

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

(1)	Profit brought forward from last year. (2)	Profit. Interest accrued. (3)	By sale of goods to members. (4)	By purchase and sale of members' products. (5)	Other items. (6)	Total. (7)
B.—CENTRAL BANKS—*cont.*	RS.	RS.			RS.	RS.
Madras District Christian Central Co-operative Bank, Ltd., No. 1674 ...	...	89,385	...	...	27,495	1,16,880
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975.	...	1,22,880	...	...	42,822	1,65,702
Malabar District Co-operative Bank, Ltd., No. 2411	...	84,489	...	...	8,108	92,597
Nellore District Co-operative Banking Union, Ltd., No. 2523	Nil.	1,18,244	...	...	5,688	1,23,932
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	...	89,593	...	...	3,438	93,031
Salem District Urban Bank, Ltd., No. 151	...	1,98,078	...	...	9,965	2,08,043
Tanjore District—						
Tanjore District Co-operative Bank, Ltd., No. 1028, Kumbakōnam ...	...	1,05,644	...	...	19,130	1,24,774
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	...	69,994	...	...	19,412	89,406
Tinnevelly District—						
Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	...	1,43,809	...	...	20,612	1,64,421
Trichinopoly District Urban Bank, Ltd., No. 178	...	2,37,442	...	...	42,964	2,80,406
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	79,127	...	...	18,772	97,899
Total, Central Bank ...	...	37,79,742	...	...	3,72,071	41,51,813
Total, previous year ...	2,072	35,86,828	...	...	3,46,061	[illegible]

Serial number. (1)	Name of the Central Bank. (2)	A. Permanent. Share Capital. (3)	Reserve Fund deposits. (4)
		RS.	RS.
1	Madras Central Urban Bank, Ltd.	6,13,750	17,09,498
2	Anantapur District Co-operative Central Bank, Ltd.	2,27,837	1,69,772
3	Co-operative Central Bank, Ltd., Vellore ...	3,97,250	3,24,000
4	South Arcot District Co-operative Central Bank, Ltd.	3,35,968	72,476
5	Aska Co-operative Central Bank, Ltd. ...	90,611	26,021
6	Co-operative Central Bank, Ltd., Conjeeveram	4,14,310	1,20,379
7	Chittoor District Co-operative Central Bank, Ltd.	1,60,873	79,216
8	Christian Co-operative Central Bank, Ltd.	1,82,035	2,37,305
9	Coimbatore District Urban Bank, Ltd. ..	2,39,706	3,41,325
10	Cuddapah District Co-operative Central Bank, Ltd.	76,270	30,059
11	West Gōdāvari District Co-operative Central Bank, Ltd., Ellore	1,76,246	69,518
12	Ganjām District Banking Union, Ltd. ...	71,392	55,337
13	District Co-operative Central Bank, Ltd., Cocanada	81,050	44,473
14	Guntūr District Co-operative Central Bank, Ltd., Tenali	1,77,808	78,494
15	Hospet Co-operative Central Bank, Ltd. ...	1,69,146	65,758
16	Sri Konaseema Co-operative Central Bank, Ltd.	1,75,900	54,991
17	Krishna Co-operative Bank, Ltd., Masulipatam	1,90,498	2,30,649
18	Kurnool District Co-operative Central Bank, Ltd.	1,07,418	37,494
19	Madura-Rāmnād Co-operative Central Bank, [illegible]	[illegible]	[illegible]

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Appendix No. 14—Statement I.—*Central Banks—Profit and Loss*, 1928–29—cont.

(1)	Profit brought forward from last year. (2)	Profit. Interest accrued. (3)	By sale of goods to members. (4)	By purchase and sale of members' products. (5)	Other items. (6)	Total. (7)	Loss. Interest due. (8)	Cost of management paid and due. (9)	Provision for bad and doubtful debts. (10)	Depreciation of stock and buildings. (11)	Other items. (12)	Total. (13)	Net profit + or loss − (column 22 of balance sheet). (14)	Amount of column 7 actually received. (15)	Amount of column 13 actually disbursed. (16)
B.—Central Banks—*cont.*	RS.	RS.			RS.	RS.	RS.	RS.			RS.	RS.	RS.	RS.	RS.
Madras District Christian Central Co-operative Bank, Ltd., No. 1674 ...	...	89,335	...	...	27,495	1,16,830	67,088	20,934	...	9,962	5,061	1,03,045	+ 13,785	1,16,718	20,05,589
Madura District—Madura-Rāmnād Central Co-operative Bank, Ltd., No. 975.	...	1,22,380	...	...	43,322	1,65,702	1,02,971	13,321	...	146	7,852	1,24,290	+ 41,412	1,65,947	97,397
Malabar District Co-operative Bank, Ltd., No. 2411	...	84,489	...	...	8,108	92,597	62,314	9,211	...	522	6,773	78,820	+ 13,777	97,168	87,789
Nellore District Co-operative Banking Union, Ltd., No. 2523	Nil.	1,18,244	...	...	5,688	1,23,932	69,128	12,305	.	626	254	82,308	+ 41,624	1,27,351	82,350
Rāmnād District—Srivilliputtur Co-operative Banking Union, Ltd., No. 5184	...	89,593	...	...	3,438	93,031	61,849	6,854	...	93	...	68,796	+ 24,235	98,227	71,870
Salem District Urban Bank, Ltd., No. 151	...	1,93,078	...	...	9,965	2,03,043	1,14,349	17,8[illegible]6	...	91	11,018	1,43,289	+ 59,754	1,99,154	1,31,618
Tanjore District— Tanjore District Co-operative Bank, Ltd., No. 1023, Kumbakōnam ...	...	1,05,644	...	...	19,130	1,24,774	79,633	14,402	...	840	16,834	1,11,299	+ 13,476	1,21,562	94,844
Tanjore District Co-operative Banking Union, Ltd., No. 5214, Tanjore	...	69,994	...	...	19,412	89,406	46,339	9,931	...	1,668	10,634	68,572	+ 20,834	87,764	56,658
Tinnevelly District— Tinnevelly District Co-operative Banking Union, Ltd., No. 2690, Tinnevelly	...	1,43,809	...	...	20,612	1,64,421	79,275	18,630	...	50[illegible]	10,096	1,08,508	+ 55,918	1,75,718	1,03,392
Trichinopoly District Urban Bank, Ltd., No. 178	...	2,37,442	...	...	42,964	2,80,406	1,69,864	30,672	...	272	4,219	2,05,027	+ 75,372	2,97,875	1,86,960
Vizagapatam District Co-operative Banking Union, Ltd., No. 1764, Vizianagram	...	79,127	...	...	18,772	97,899	69,559	4,088	..	932	33	74,612	+ 23,287	91,270	68,839
Total, Central Bank ...	...	37,79,742	...	...	3,72,071	41,51,812	25,62,680	3,40,786	1,657	...	1,32,880	30,56,839	+ 10,94,974	41,36,611	48,04,[illegible]02
Total, previous year ...	2,072	35,36,828	...	...	3,46,061	[illegible]	[illegible]5,39,097	2,75,214	...	...	75,094	28,89,405	+ 9,93,484	37,11,814	27,47,298

APPENDIX No. 15.—*Statement showing Commitments of Central Banks on 30th June 1929.*

Serial number.	Name of the Central Bank.	Liabilities. A. Permanent. Share Capital.	A. Permanent. Reserve Fund deposits.	A. Permanent. Total.	B. On demand. Savings deposit and current accounts.	B. On demand. Undrawn cash credit of Societies.	B. On demand. Drawn cash credit of Imperial Bank and Madras Central Urban Bank.	B. On demand. Total.	C. Fixed deposits and loans repayable by Bank Total.	Total of A, B and C.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1	Madras Central Urban Bank, Ltd.	6,13,750	17,09,493	23,23,243	35,05,979	13,22,940	...	48,28,919	79,72,083	1,51,24,245
2	Anantapur District Co-operative Central Bank, Ltd.	2,27,837	1,69,773	3,97,610	74,028	10,174	3,546	87,748	14,96,060	19,81,418
3	Co-operative Central Bank, Ltd., Vellore ...	3,97,250	3,24,000	7,21,250	2,19,348	15,531	53,689	2,88,568	32,54,518	42,64,336
4	South Arcot District Co-operative Central Bank, Ltd.	3,35,968	72,475	4,08,443	3,17,565	21,882	698	3,40,145	25,66,905	33,15,493
5	Aska Co-operative Central Bank, Ltd. ...	90,611	26,021	1,16,632	...	...	16	16	8,01,937	9,18,585
6	Co-operative Central Bank, Ltd., Conjeeveram	4,14,310	1,20,379	5,34,689	1,52,011	75,565	1,21,064	3,48,640	43,16,456	51,99,785
7	Chittoor District Co-operative Central Bank, Ltd.	1,60,373	59,216	2,19,589	70,124	20,300	7,469	97,893	8,49,404	11,66,886
8	Christian Co-operative Central Bank, Ltd.	1,82,035	2,87,305	4,69,340	3,13,137	63,056	...	3,76,193	14,23,566	22,69,099
9	Coimbatore District Urban Bank, Ltd. ..	2,89,706	3,41,825	6,31,531	5,68,230	21,405	...	5,89,635	28,97,120	40,68,286
10	Cuddapah District Co-operative Central Bank, Ltd.	76,270	30,059	1,06,329	54,094	1,523	...	55,617	6,10,001	7,71,947
11 *	West Gōdāvari District Co-operative Central Bank, Ltd., Ellore	1,76,245	69,513	2,45,758	40,445	...	80,065	1,20,510	17,00,212	20,66,480
12	Ganjām District Banking Union, Ltd. ...	71,392	55,337	1,26,729	342	3,926	...	4,268	7,82,845	9,13,842
13	District Co-operative Central Bank, Ltd., Cocanada	81,050	44,473	1,25,523	1,22,007	800	...	1,22,807	6,03,432	8,51,762
14	Guntūr District Co-operative Central Bank, Ltd., Tenali	1,77,808	78,494	2,56,302	1,46,356	27,076	13,647	1,87,079	21,31,244	25,74,625
15	Hospet Co-operative Central Bank, Ltd. ...	1,69,148	65,758	2,34,906	42,291	4,824	1,002	48,117	9,12,647	11,95,670
16	Sri Konaseema Co-operative Central Bank, Ltd.	1,75,900	54,991	2,30,891	28,319	...	7,115	35,434	16,22,531	18,88,856
17	Krishna Co-operative Bank, Ltd., Masulipatam	1,90,498	2,30,649	4,21,147	94,337	52,128	86,216	2,32,681	22,77,117	29,30,945
18	Kurnool District Co-operative Central Bank, Ltd.	1,07,418	37,494	1,44,907	49,250	2,092	314	51,656	6,93,176	8,89,739
19	Madura-Rāmnād Co-operative Central Bank, Ltd.	2,31,352	2,50,615	4,81,967	2,21,166	17,470	...	2,38,636	23,88,783	31,09,386
20	Malabar District Co-operative Central Bank, Ltd.	1,14,599	80,708	1,95,307	1,09,077	12,842	51,469	1,73,388	13,08,650	16,77,345
21	Nellore District Co-operative Banking Union, Ltd.	1,59,406	69,959	2,29,365	1,24,064	3,910	...	1,27,974	14,01,428	17,58,767
22	Rajahmundry Co-operative Central Bank, Ltd.	22,050	9,056	31,106	10,233	5,000	...	15,233	2,23,892	2,70,231
23	Ramachandrapuram Co-operative Central Bank, Ltd.	1,30,340	67,858	1,98,198	73,981	16,770	8,853	99,604	14,27,202	17,25,004
24	Salem District Urban Bank, Ltd.	1,81,587	3,29,799	5,11,386	1,45,166	1,01,159	2,278	2,48,603	16,80,290	24,40,279
25	South Kanara Co-operative Central Bank, Ltd.	1,44,122	2,69,857	4,13,979	1,87,095	86,674	32,357	3,06,126	6,78,646	13,98,751
26	Srivilliputtur Banking Union, Ltd.	1,12,516	20,053	1,32,569	34,594	9,037	35,666	79,297	9,98,603	12,10,469
27	Tanjore District Co-operative Central Bank, Ltd., Kumbakōnam	1,18,119	1,82,192	3,00,311	1,15,381	33,164	83,287	2,31,832	15,51,332	20,83,475
28	Tanjore Co-operative Central Bank, Ltd. ...	1,43,422	1,35,364	2,78,786	2,38,783	35,496	80,486	3,54,765	11,69,406	18,02,957
29	Tinnevelly District Co-operative Banking Union, Ltd.	2,06,862	61,499	2,68,361	2,97,511	33,612	...	3,31,123	19,56,140	25,55,624
30	Trichinopoly District Urban Bank, Ltd. ...	1,76,430	2,43,712	4,20,142	6,16,719	45,787	...	6,62,506	36,85,845	47,68,493
31	Vizagapatam District Banking Union, Ltd.	1,22,280	87,898	2,10,178	1,19,816	8,000	...	1,27,816	14,82,457	18,20,451
32	Visiavada Co-operative Central Banking Union, Ltd.	71,831	12,500	84,331	46,341	...	...	46,341	6,76,222	8,06,894
	Total, M.C.U.B., Ltd. ...	6,13,750	17,09,493	23,23,243	35,05,979	13,22,940	...	48,28,919	79,72,083	1,51,24,245
	Total, Central Banks ...	52,08,730	38,88,832	90,97,562	46,31,811	7,29,203	6,69,237	60,30,251	4,95,68,067	6,46,95,880

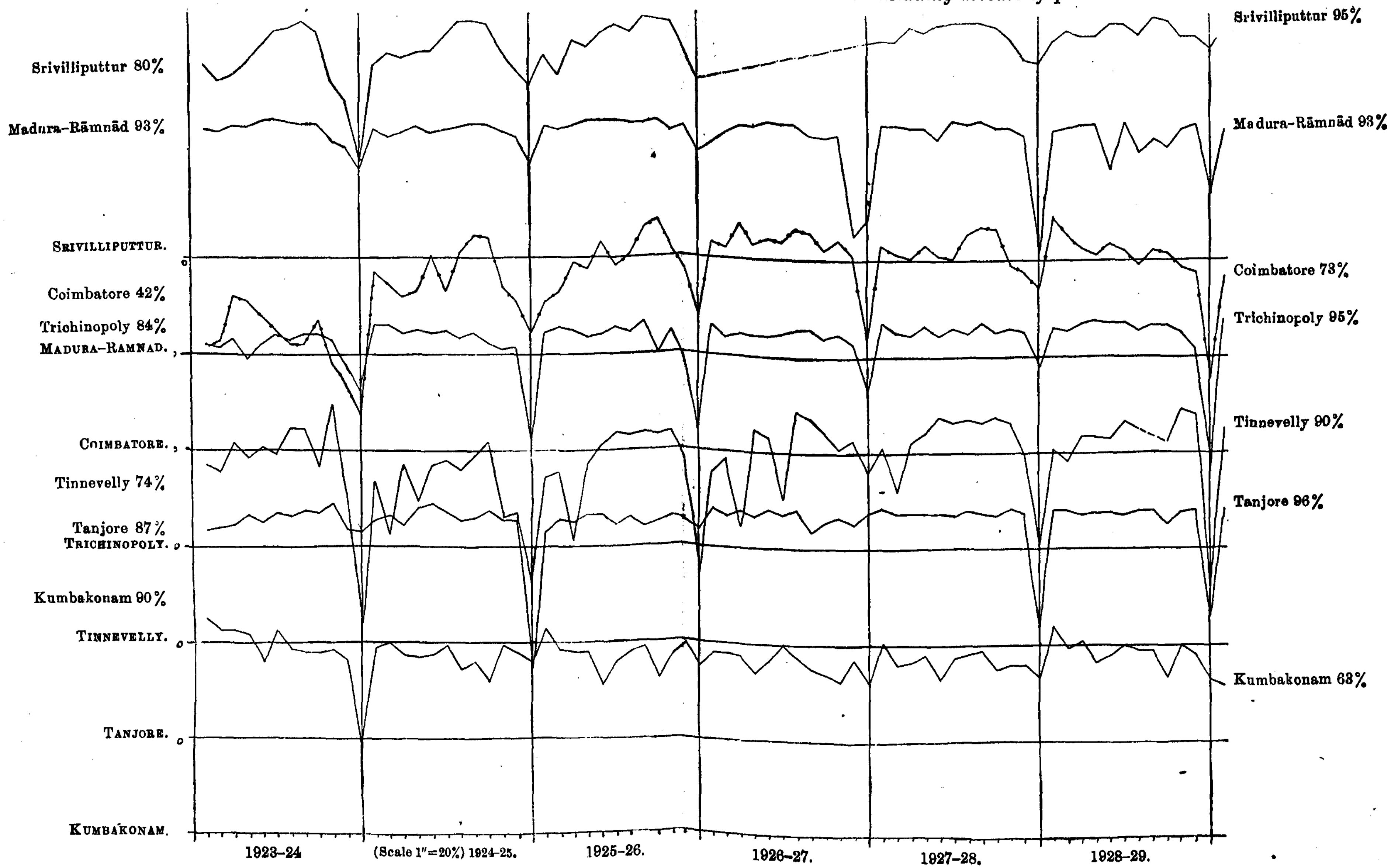
Serial number.	Assets. D. Indefinite. Reserve fund invested in M.C.U.B.	D. Indefinite. Investment by way of share capital.	D. Indefinite. Total.	E. On demand. Undrawn cash credit of the bank.	E. On demand. Government paper.	E. On demand. Total.	F. Loans and investments due to bank.	Total of D, E and F.	Difference between A, B, C and D, E, F.	Cash on hand.
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1	9,00,000	1,000	9,01,000	37,15,000	*4,86,427	42,01,427	91,00,223	1,42,02,650	−9,21,595	2,71,219
2	45,932	25,100	71,032	96,454	...	96,454	17,01,633	18,69,119	−1,12,299	24,352
3	1,31,469	30,000	1,61,469	2,46,311	...	2,46,311	36,92,940	41,00,720	−1,63,616	18,133
4	72,475	27,600	1,00,075	3,50,158	...	3,50,158	28,04,514	32,54,747	−60,746	1,52,268
5	7,229	10,000	17,229	24,984	..	24,984	8,31,519	8,73,732	−44,853	24,761
6	1,21,501	29,800	1,51,301	3,78,937	...	3,78,937	47,18,103	52,48,341	+48,556	42,453
7	22,615	22,800	45,415	42,531	...	42,531	9,18,832	10,06,778	−1,60,108	98,319
8	41,265	...	41,265	1,75,000	†3,01,756	4,76,756	12,48,548	17,66,569	−5,02,530	1,38,718
9	1,12,000	28,000	1,40,000	3,00,000	1,30,455	4,30,455	29,18,373	34,88,828	−5,79,458	2,01,423
10	13,377	10,330	23,707	70,000	33,775	1,03,775	6,31,522	7,59,004	−12,943	19,454
11 *	31,377	16,000	47,377	49,935	...	49,935	18,48,266	19,45,578	−1,20,902	84,015
12	15,872	10,210	26,082	40,000	...	40,000	8,44,647	9,10,729	−3,113	27,131
13	21,853	10,005	31,858	71,000	28,900	99,900	6,39,770	7,71,528	−80,234	37,449
14	82,479	25,400	1,07,879	1,86,353	...	1,86,353	23,26,437	26,20,669	+46,044	68,099
15	27,482	15,240	42,722	23,998	...	23,998	10,70,135	11,36,855	−58,815	18,768
16	15,130	12,950	28,080	1,32,885	...	1,32,885	17,35,880	18,96,845	+7,989	40,017
17	69,912	27,600	97,512	2,13,784	...	2,13,784	24,77,755	27,89,051	−1,41,894	† 40,654
18	30,450	10,139	40,589	89,686	...	89,686	7,88,437	9,18,712	+28,978	25,708
19	93,053	30,600	1,23,653	2,00,000	98,000	2,98,000	24,70,750	28,92,403	−2,16,988	83,626
20	24,848	22,482	47,330	98,531	71,184	1,69,715	13,30,868	15,47,913	−1,29,432	29,328
21	37,066	20,500	57,566	1,90,000	...	1,90,000	15,46,632	17,94,198	+35,431	37,850
22	3,609	2,540	6,149	10,000	...	10,000	2,48,219	2,64,368	−5,863	1,707
23	31,470	13,020	44,490	1,01,146	...	1,01,146	15,72,697	17,18,333	−6,671	29,970
24	1,09,874	27,758	1,37,632	3,24,961	...	3,24,961	25,81,071	30,43,664	+6,03,385	10,964
25	47,701	27,619	75,320	2,27,949	...	2,27,949	12,55,986	15,59,255	+1,60,504	19,678
26	20,053	17,500	37,553	74,333	...	74,333	10,56,522	11,68,408	−42,061	36,989
27	48,235	20,050	68,285	1,81,713	2,44,177	4,25,890	14,36,968	19,31,143	−1,52,332	12,777
28	36,307	20,050	56,357	19,513	2,00,184	2,19,697	10,48,250	13,24,304	−4,78,653	44,311
29	61,511	27,600	89,111	2,50,000	...	2,50,000	18,66,525	22,05,636	−3,49,988	29,719
30	2,56,872	28,250	2,85,122	3,00,000	3,01,250	6,01,250	35,64,328	44,50,700	−3,17,793	1,73,274
31	27,065	16,400	43,465	1,00,000	...	1,00,000	15,56,762	17,00,227	−1,20,224	33,133
32	11,340	7,500	18,840	50,000	...	50,000	6,86,429	7,05,269	−51,625	74,104
Total, M.C.U.B., Ltd.	9,00,000	1,000	9,01,000	37,15,000	4,86,427	42,01,427	91,00,223	1,42,02,650	−9,21,595	2,71,219
Total, Central Banks	16,71,422	5,93,043	22,64,465	46,20,162	14,09,681	60,29,843	5,34,19,318	6,17,13,626	−39,13,136 +9,30,882 −29,82,254	16,29,151

Serial number.	Of C. and F. amounts repayable in 1929-30. C. By Bank.	1929-30. F. To Bank.	1930-31. C. By Bank.	1930-31. F. To Bank.	1931-32. C. By Bank.	1931-32. F. To Bank.	1932-33. C. By Bank.	1932-33. F. To Bank.	1933-34 and following years. C. By Bank.	1933-34 and following years. F. To Bank.	Name of Bank.
(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	
1	55,64,383	33,69,765	17,06,370	18,22,294	74,011	11,50,812	1,04,026	9,82,400	5,23,293	19,02,752	M.C.U.B.
2	4,63,827	10,04,843	2,43,394	1,78,438	78,139	1,37,447	78,200	1,12,534	6,24,000	2,61,420	Anantapur.
3	8,16,180	18,90,784	3,20,136	5,47,770	3,40,448	3,99,502	84,074	2,99,448	5,84,030	5,55,141	Vellore.
4	13,86,295	14,18,715	5,16,094	4,96,685	1,88,034	2,83,600	1,08,722	1,92,797	3,40,763	3,85,488	South Arcot.
5	2,79,585	4,72,414	1,25,699	2,16,602	1,31,415	1,00,965	96,500	36,705	70,700	4,588	Aska.
6	19,93,106	18,01,078	6,38,950	3,67,319	2,15,067	4,85,117	2,55,871	3,78,603	12,13,562	3,32,955	Conjeeveram.
7	3,77,949	6,60,381	2,44,984	1,16,049	20,440	64,454	...	49,104	2,06,081	28,844	Chittoor.
8	5,47,201	7,00,177	97,999	1,48,539	2,27,827	75,398	...	4,018	6,00,309	72,254	Madras Christian.
9	23,17,684	18,12,980	3,89,007	4,53,894	1,76,214	3,07,752	14,190	2,32,288	25	1,11,459	Coimbatore.
10	3,13,155	3,59,569	1,23,655	1,18,226	29,521	76,261	5,239	52,188	1,88,431	48,863	Cuddapah.
11 *	7,98,089	14,12,418	6,24,21	1,95,929	3,16,490	96,742	2,11,000	73,477	3,12,269	69,700	West Gōdāvari.
12	8,37,572	5,45,807	2,61,850	1,67,314	70,850	94,012	57,500	24,889	55,573	12,545	Ganjām.
13	5,47,592	5,74,861	2,432	22,612	...	17,462	800	7,306	53,098	17,530	Cocanada.
14	13,52,822	13,01,669	2,08,518	2,88,005	2,03,232	1,93,135	2,65,163	1,48,760	15,200	1,25,330	Guntur.
15	4,40,448	5,50,377	1,28,599	1,98,682	1,28,612	1,38,231	40,628	98,375	1,73,860	84,470	Hospet.
16	8,41,374	9,97,801	2,35,716	2,19,426	1,30,152	1,90,038	1,17,503	1,41,185	2,97,787	1,87,430	Sri Konaseema.
17	15,01,993	16,48,573	3,39,925	3,20,269	2,02,475	1,62,570	700	1,18,350	2,32,024	2,22,365	Krishna.
18	3,80,574	3,81,049	1,33,568	1,64,707	1,19,618	1,25,175	1,09,421	58,718	...	42,512	Kurnool.
19	9,95,786	15,21,000	3,46,079	3,96,581	1,17,822	1,75,138	1,41,252	1,05,035	7,87,844	1,71,010	Madura-Rāmnād
20	12,06,673	8,55,145	2,478	1,90,695	2,568	1,64,232	1,563	75,801	95,333	87,710	Malabar.
21	7,74,906	10,40,424	74,308	1,89,018	1,90,265	1,19,845	37,037	64,116	3,24,917	1,33,230	Nellore.
22	1,83,799	1,58,825	21,415	56,903	4,000	22,691	14,678	5,460	...	4,340	Rajahmundry.
23	10,61,020	9,53,698	1,44,227	1,64,717	98,181	1,43,711	36,100	1,09,097	87,674	2,01,474	Ramachandrapuram.
24	8,60,541	10,66,745	3,49,637	3,82,501	4,52,305	3,04,474	12,271	2,64,307	5,636	5,85,205	Salem.
25	2,29,234	10,20,091	4,859	1,15,148	732	27,265	5,322	17,082	4,38,499	76,405	South Kanara.
26	4,01,890	4,45,346	37,025	1,97,200	22,100	1,46,469	..	89,882	5,37,588	1,77,625	Srivilliputtur.
27	1,94,195	6,95,730	3,35,026	2,86,817	3,57,391	1,89,963	55,086	1,06,512	6,00,184	55,167	Tanjore-Kumbakonam.
28	7,11,875	6,47,032	1,02,683	1,98,474	1,62,896	93,832	8,712	48,087	1,83,740	30,391	Tanjore.
29	12,57,183	16,28,019	69,839	3,11,309	91,195	1,26,898	70,587	74,226	1,67,336	95,586	Tinnevelly.
30	16,21,610	11,79,461	1,18,807	6,82,414	3,79,388	5,17,334	4,31,340	3,73,764	59,147	8,11,323	Trichinopoly.
31	8,88,818	12,49,025	4,06,715	3,08,665	99,093	43,406	44,954	82,824	92,882	27,842	Vizagapatam.
32	5,09,689	5,03,689	1,38,883	1,05,810	11,500	30,266	...	22,962	10,150	23,702	Visiavada.
Total, M.C.U.B., Ltd.	55,64,383	33,69,765	17,06,370	18,22,294	74,011	11,50,812	1,04,026	9,82,400	5,23,293	19,02,752	
Total, Central Banks	2,54,21,759	2,94,07,270	68,16,183	39,41,693	45,68,470	50,53,385	23,04,412	34,16,485	83,07,982	49,83,205	

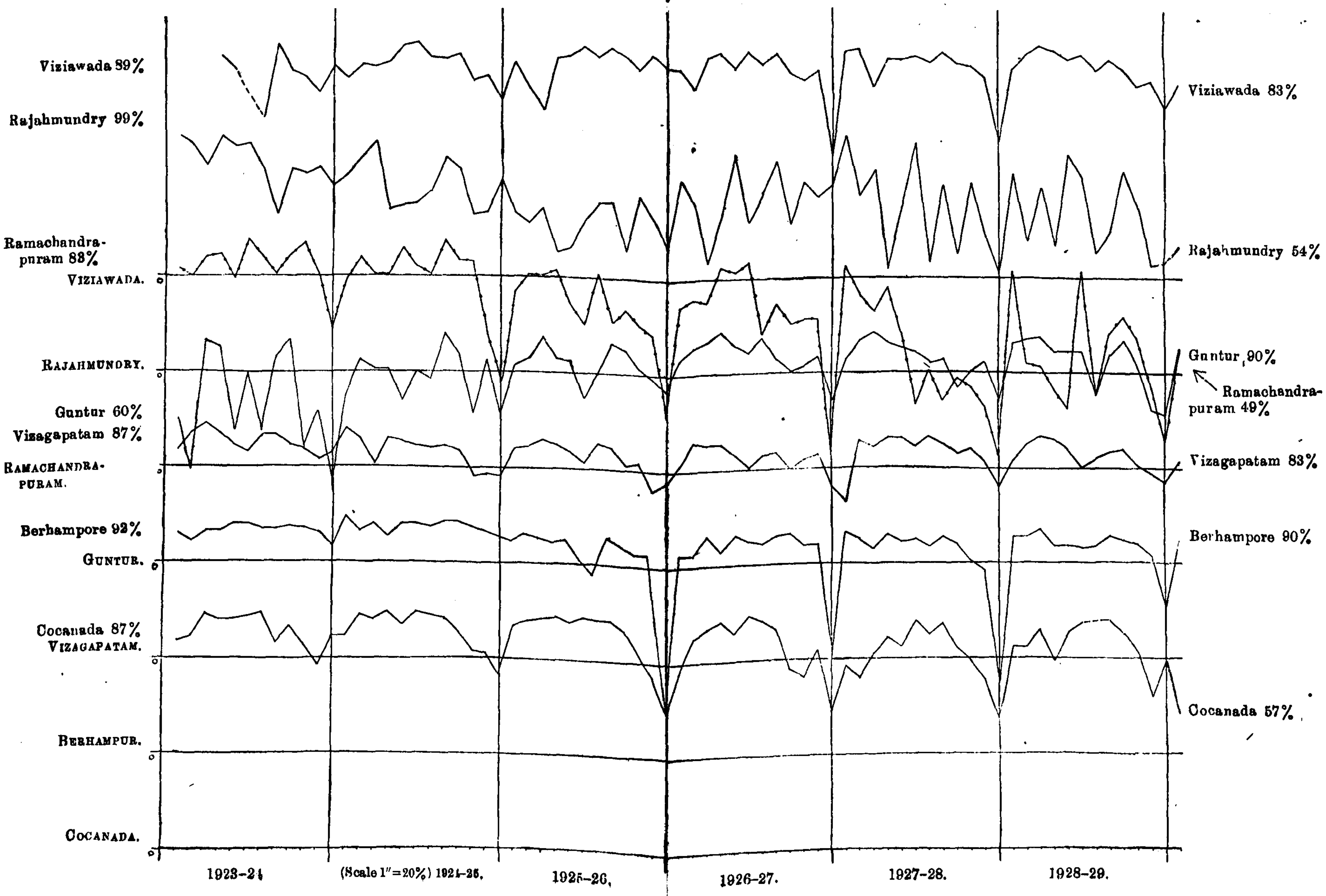
* Includes Treasury Bills.

† Includes Rs. 7,500 in Post Office Cash Certificates.

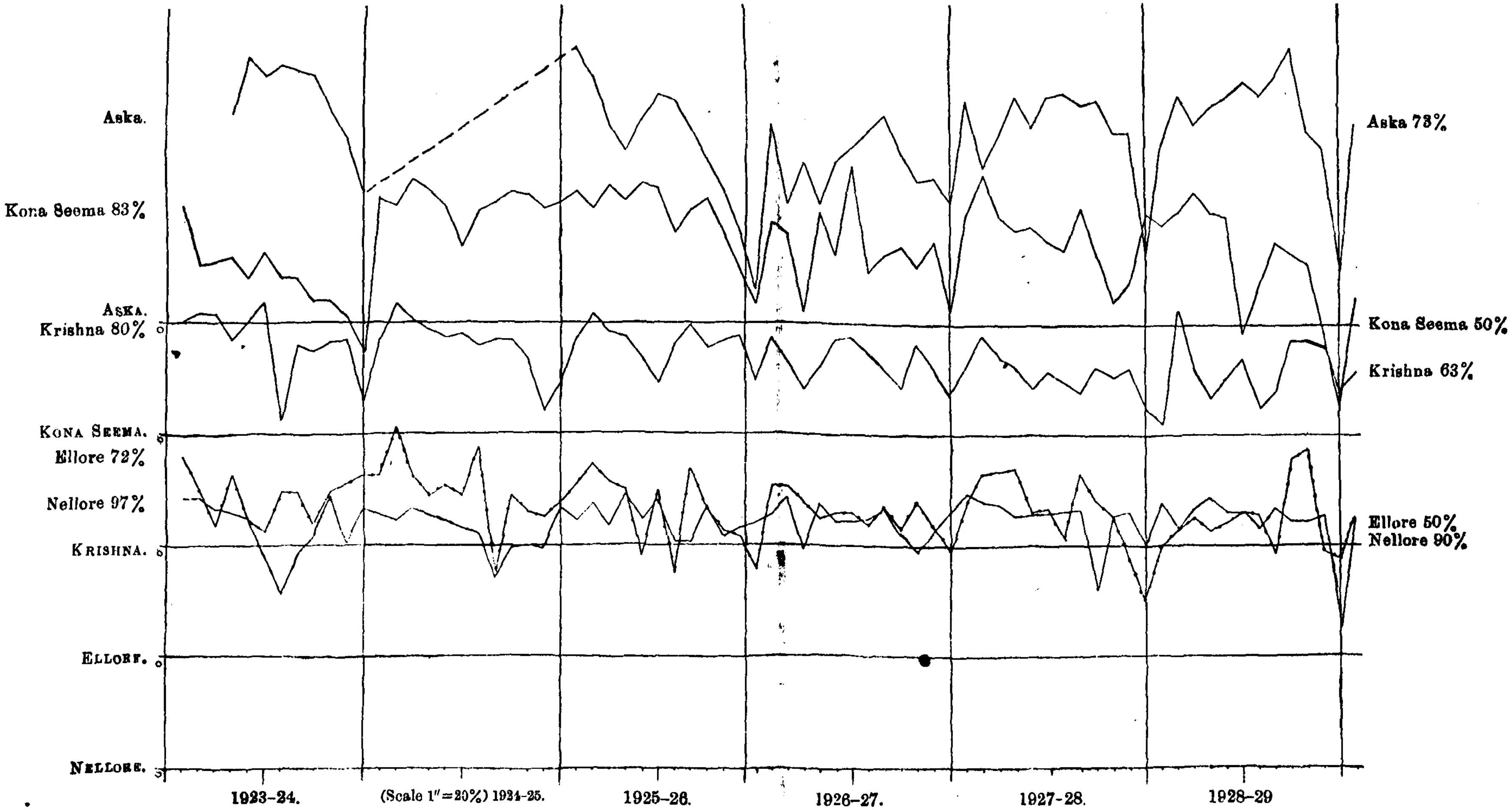
APPENDIX No. 16.—*Percentage of overdues to the demand for the month including arrears of previous month.*



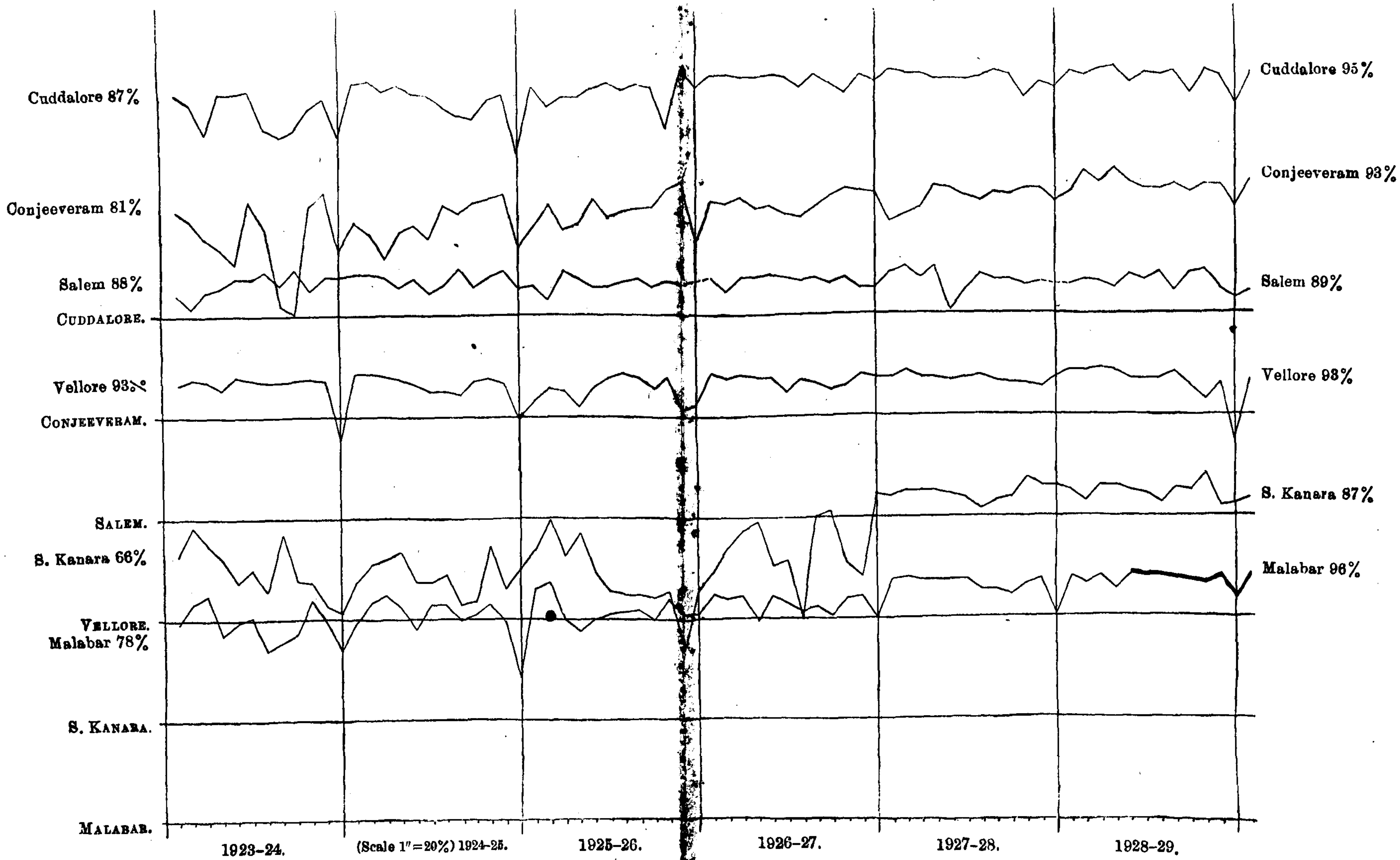
APPENDIX No. 16.—*Percentage of overdues to the demand for the month including arrears of previous month*—cont.



Appendix No. 16.—*Percentage of overdues to the demand for the month including arrears of previous month*—cont.



APPENDIX No. 16,—*Percentage of overdues to the demand for the month including arrears of previous month*—cont.



APPENDIX No. 16.—*Percentage of overdues to the demand for the month including arrears of previous month*—cont.