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OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
MADRAS,
Dated 5th December 1952.

FROM

SRI J. C. RYAN, M.A., I.A.S.,
Registrar of Co-operative Societies,
Madras.

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TO

THE SECRETARY TO GOVERNMENT,
DEVELOPMENT DEPARTMENT,
FORT ST. GEORGE,
Madras.

SIR,

I have the honour to submit my report on the working of co-operative societies in Madras State for the co-operative year ended the 30th June 1952.

Yours faithfully,
J. C. RYAN,
Registrar of Co-operative Societies.

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PART A.

CHAPTER I.

1. *General Progress of the Co-operative Movement.*—Addressing a meeting in New Delhi, Pandit Jawaharlal Nehru, the Prime Minister of India, said, "I am of firm conviction that only through the adoption of the co-operative method can agricultural production increase. I feel we should propagate the co-operative method to achieve quick progress. We have to bring this method in all spheres of life, trade and industry". Co-operation is both a system and a moral force. It is a form of organization with legislative sanction and a mode of working which enable people of small means to mobilise their resources and abilities for their common good. In a world torn by conflicting economic ideologies, co-operation exercises a unifying influence. In India, all political parties have advocated the co-operative method and invoked the co-operative organization for the economic betterment of the masses. The very universality of its appeal makes it necessary to ensure that co-operation does not identify itself with any single political party whether it is the party in power or not. Co-operative organizations deserve help and encouragement from Government no matter from which party it is drawn; but at the same time they should be self-reliant and not be absorbed by Government. While Co-operation should cover a wild field of economic activities and help a welfare state to carry out their plans for the welfare of the people. It should preserve its independence and retain its individuality. Thanks to the large support which the State Government have been giving to the movement and the services rendered by the large body of non-official workers, the movement has covered a wide range of services to the people and catered to their varying needs both in the urban and the rural areas. The building up of our national character, discipline and love of social service would alone guarantee the advancement of the co-operative movement so as to serve fully and effectively the economic needs for the people.

The year under report was one of continued progress, though adverse seasonal conditions and successive failure of monsoons in the last five years have had their own effect on the progress of the societies. The statistical table given in the Appendix I furnishes at a glance the relative progress in the working of the societies during the last two years. The figures given in it are exclusive of the 107 producer-*cum*-consumers co-operative societies in the Malabar district which are under the administrative control of the Collector of Malabar.

The number of co-operatives in my charge, their membership, share capital and working capital recorded an appreciable increase during the year. On 30th June 1952, there were 25,241 societies with 37·25 lakhs members, a share capital of Rs. 12,17·65 lakhs and a working capital of Rs. 94·53 crores as against 24,205 co-operatives with 34·53 lakhs of members, Rs. 10,74·79 lakhs of share capital and Rs. 85·32 crores of working capital at the end of the previous year.

2. *Co-operative Credit—(a) Financing Banks.*—The resources position of the Madras State Co-operative Bank and the 31 Central Co-operative Banks continued to be satisfactory during the year. They were able to meet the growing demands made on them for funds for several purposes from their own resources, supplemented by funds obtained from the Imperial Bank of India on Government guarantee, and from the Reserve Bank of India. I have been impressing on the Central Co-operative Banks that they should be able to command more funds by way of deposits in order to finance the growing activities of the co-operatives affiliated to them. As a practical step in this direction, in September 1951, I instituted a Rural Savings Drive for securing deposits as investments in Central Co-operative Banks. In pursuance of this drive, Central Banks accepted one year deposits at 3 per cent interest from societies, individuals and institutions. A target of Rs. 2 crores was fixed for the deposits to be canvassed before the close of December 1951. Special efforts were taken by my officers and the non-official co-operators to secure the deposits in time. I am glad to record that as a result, a sum of Rs. 1·06 crores was collected as deposits in the Central Banks. I feel that if the Central Co-operative Banks and the non-official co-operators put forth systematic efforts to tap surplus money in the towns and the villages, they should be able to provide themselves with more funds and become increasingly less dependent on outside agencies for the funds that they need. I hope that the Central Co-operative Banks will continue their efforts in this direction this year also.

The Madras State Co-operative Bank had 163 individuals and 31 Central Co-operative Banks as its members and a paid-up share capital of Rs. 14·91 lakhs. The deposits held by it at the end of the year amounted to Rs. 4·02 crores. It issued loans to Central Co-operative Banks to the extent of Rs. 9·76 crores as against Rs. 7·65 crores in the previous year. A sum of Rs. 5·96 crores was due from the Central Co-operative Banks at the end of the year. The State Bank continued to finance Central Banks for financing agricultural operations from its own resources supplemented by funds obtained from the Reserve Bank of India by rediscounting the hundies of Central Banks. In this way it

obtained funds to the extent of Rs. 4·54 crores. It financed the procurement operations and import of foodgrains with the help of the funds obtained from the Imperial Bank of India on Government guarantee up to a limit of Rs. 3 crores. It also obtained an additional accommodation of Rs. 50 lakhs from the Imperial Bank of India for distributing Chemical Fertilisers. The Bank earned a net profit of Rs. 3·98 lakhs.

The thirty-one central co-operative banks in the State had 23,913 members, mostly co-operatives. They had a paid-up share capital of Rs. 151·05 lakhs as against Rs. 136·57 lakhs at the end of the previous year. There was a noticeable increase in the deposits of individuals held by them at the end of the year, which amounted to Rs. 6·81 crores as against Rs. 6·10 crores at the end of the previous year. The Central banks continued to enjoy the confidence of the investing public. The estimated bad and doubtful debts of central cooperative banks were Rs. 15·92 lakhs. Against this amount, the banks had reserves amounting to Rs. 88·69 lakhs. The financial condition of the banks was sound. The loan transactions of central banks recorded an increase during the year. The loans issued to the various types of societies amounted to Rs. 44·27 crores as against Rs. 44·18 crores in the previous year. The amount of loans outstandiug was Rs 16·28 crores.

For financing procurement operations and import of foodgrains, the central banks utilized the funds made available by the Imperial Bank of India on Government guarantee up to a limit of Rs. 3 crores. The amount outstanding to the Imperial Bank of India at the end of the year was Rs. 1·79 crores. Government also guaranteed upto a limit of Rs 50 lakhs the borrowings from the Imperial Bank of India by the State Co-operative Bank for financing the distribution of chemical fertilisers. A sum of Rs. 16·01 lakhs was due to the Imperial Bank of India at the end of the year.

For financing agricultural operations and marketing of crops, the Reserve Bank of India sanctioned credit limits to the central banks through the State Co-operative Bank. As against Rs. 2·25 crores obtained during the previous year, the amount obtained in the year under report was Rs. 4·54 crores. The amount outstanding to the Reserve Bank of India at the end of the year was Rs. 2·90 crores.

I am happy to record that from a relatively passive role, the Reserve Bank of India has come to play an increasingly important part in the matter of providing agricultural finance to the co-operative banks. In my last report, I indicated some of the concessions shown by the Reserve Bank of India to central co-operative banks in the matter of providing funds to the co-operatives for financing agricultural operations and marketing of crops. Further concessions have been extended during the year. First, although the Bank rate was raised from 3 per cent to $3\frac{1}{2}$ per cent, the Reserve Bank of India continues to provide financial accommodation to the co-operatives at $1\frac{1}{2}$ per cent. In view of this concessional rate

I am pursading central banks to lend at not more than 4½ per cent interest to rural credit societies and marketing societies, so that the rate to the ultimate borrowers may be kept at 6¼ per cent.

Secondly, the accommodation given by the Reserve Bank of India could hitherto be used by the Apex Bank to finance only A and B class central banks, the idea being that the institutions financed should conform to superior standards. It was represented that the need for help was greater from C class banks because they were located in tracts where the recurrence of famines or the economic backwardness of people gave rise to the demand for more credit and a paucity of deposits. The Reserve Bank of India therefore agreed to provide accommodation to C class central co-operative banks also, if their financial condition was considered satisfactory and their case was specially recommended by the Registrar.

Thirdly, till recently all accommodation obtained from the Reserve Bank of India should be repaid before a fixed date, viz., 20th September of every year. This caused some inconvenience to co-operative banks. The Reserve Bank of India has now decided to allow all loans taken by co-operative banks to run their full period of 12 months subject to the condition that the total amount outstanding does not exceed the credit limit fixed for the year.

Fourthly, the credit limits sanctioned have been made flexible. Hitherto, the practice was that the limits once utilised could not be re-utilised after repayment even within the year to which the sanction related, without fresh approach to the Reserve Bank of India. Central Banks can now draw on their limits as and when needed and repay as and when convenient, provided the amounts outstanding do not exceed the limits fixed.

These concessions have considerably helped the central co-opeartive banks to finance the agriculturists with ease. In recent years, there has been a persistent demand for medium-term loans and the central banks have been resisting this demand as their medium term resources are limited. It is hoped that the Reserve Bank of India will come to the aid of the central banks by providing them with medium-term funds. The matter is already under its consideration. At the Central Banks' Conference held in Madras in July 1952, the Executive Director of Reserve Bank of India, outlined the policy of the Reserve Bank in respect of co-operative finance and assured that the Reserve Bank of India would be prepared to do its best to help agriculturists.

The amount of loans issued during the year to agricultural credit societies was Rs. 7·66 crores as against Rs 8·61 crores in the previous year. The slight fall is due to the fact that with depression in sight, the central banks pursued a cautious loan policy. The amouut outstanding against all the societies was Rs. 16·28 crores at the end of the year as against Rs. 14·84 crores at the end of the previous year. The percentage of overdues to the central banks was 11 as against 6·07 in the last year. It was in

1943–44 that the percentage of overdues under principal was 13·88. Since then, there has been a progressive fall in overdues. Last year, there was a slight increase in the percentage. In the present year, however, the percentage has gone up by 5. This is chiefly due to the fact that the agriculturists could not repay their debts owing to adverse seasonal conditions and successive failure of monsoons during the last 4 or 5 years. The Rayalaseema experienced severe famine and the ryots had not the wherewithal to pay back their debts. I have advised the central banks to carry out an intensive examination of loans outstanding against members of rural credit societies and to obtain additional security for such of the loans as are not supported by adequate security. In the course of the examination of loans, steps will also be taken to collect the debts. The central banks will push through the scheme vigorously during the year and make an all-out effort to arrest the rise in overdues.

(b) *Agricultural credit societies.*—The number of agricultural credit societies rose from 16,330 to 16,727. The number of their members went up from 13·58 lakhs to 14·63 lakhs; their paid-up share capital from Rs. 168·79 lakhs to Rs. 193·22 lakhs; and their working capital from Rs. 1,208·02 lakhs to Rs. 1,340·51 lakhs. The total amount of loans issued by them during the year however fell to Rs. 7·33 crores from Rs. 7·65 crores in the previous year. This is due in part to the cautious policy adopted by the Central Banks and also to a realization by the village co-operatives that depression had set in. Co-operative credit is still personal credit in the sense that the greater part of the loans outstanding against members were surety loans, the percentage of such loans being 62·28 of the total loans outstanding. The amount of deposits held by agricultural credit societies at the end of the year was Rs. 58 lakhs as against Rs. 73 lakhs in the previous year. This is a further indication that the prosperous days for agriculturists are disappearing and that they are entering into an era of depression.

The scheme for the reorganization of rural credit societies was pursued with vigour during the year and it produced good results. Rural credit societies covered 67·97 per cent of the villages and served 19·49 per cent of the rural population at the end of the year as against 65·54 per cent of the villages and 17·98 per cent of the population at the end of the previous year. Nearly 80 per cent of the societies have undertaken extra credit activities of one variety or another. They did business to the extent of Rs. 204·65 lakhs in controlled commodities, agricultural implements, mill cloth, etc. They also helped food production by distributing seeds, chemical manures and iron and steel, by getting fallow lands on lease for cultivation and by encouraging the manufacture of rural compost.

Now that the State is covered with a fairly large number of village co-operatives, attention is paid to increase their membership and to expand their activities instead of increasing their number.

Steps are also being taken to stimulate the multipurpose activities undertaken by rural credit societies. If the societies are to undertake such work in a sustained and systematic manner, and cater to the several economic needs of the villagers, they should have paid staff. While honorary workers can lay down policies and guide the management, paid staff is necessary to attend to the day-to-day work in the societies. I have therefore advised the central banks to insist on the employment of paid staff in societies where their loan transactions exceed Rs. 50,000.

In order to strengthen and develop multipurpose activities in select societies, I have submitted a scheme to Government for undertaking this work in good societies with the help of the departmental staff. Under the scheme, a few societies will be selected in each district and about 220 in all will be tackled for intensive development on multipurpose lines. The societies will be given the services of Junior Inspectors free of cost in the first year, and in the subsequent years a portion of the cost will be recovered. The scheme is under the consideration of Government.

(c) *Non-agricultural credit societies.*—There were 1,246 societies of this category as against 1,217 in the previous year. The deposits held by them increased from Rs. 7·06 crores to Rs. 7·59 crores on the last day of the year. These societies depend very little on outside borrowings for their funds; which amounted to only 10 per cent of the total working capital of Rs. 12·02 crores. During the year, they issued loans to the extent of Rs. 10·51 crores as against Rs. 10·20 crores in the previous year. The societies also assisted the central banks to get more deposits during the year. The employee's societies, besides providing loans to their members also encouraged thrift among them. The system of compulsory savings is in vogue in almost all the societies. The owned capital of the societies and deposits of members held by them amounted to Rs. 337 lakhs, which is 79 per cent of their working capital. The societies were thus able to find the bulk of the funds they required from their own resources.

(d) *Land mortgage banks.*—The amount of loans issued by the Central Land Mortgage Bank recorded a further increase from Rs. 82·27 lakhs in 1950–51 to Rs. 82·84 lakhs in the year under report. There was appreciable increase in the loans issued for land improvement from Rs. 6·75 lakhs in 1950–51 to Rs. 9·52 lakhs in 1951–52. The Central Land Mortgage Bank floated its 47th series of debentures for Rs. 60 lakhs bearing 3¾ per cent interest, in the issue price being Rs. 99–4–0 per cent. In view of the tightness of the money market, I took special efforts to ensure that the debentures floated by the Central Land Mortgage Bank were fully subscribed. I appealed to the Central Bank to under-write the issue and to advise co-operative institutions to invest their uninvested reserves in the debentures. The response to the appeal was splendid. The co-operatives subscribed to the extent of Rs. 26·04 lakhs and made the floatation a success. The Reserve Bank of India also extended its support by purchasing debentures to the extent of Rs. 12 lakhs being 20 per cent of the total issue. Government continued to guarantee the repayment of principal of, and payment of interest on, the debentures to the extent of Rs. 7 crores. The value of debentures in circulation at the end of the year was Rs. 5·59 crores. On account of the increase in the Bank rate, as also in the rate of interest paid on the debentures, the Central Land Mortgage Bank raised its lending rate from 4½ per cent to 5 per cent and the ultimate borrower is now charged 6 per cent. Pending formulation of a scheme for the Constitution of a Revolving Fund as a long range policy for the purpose of rendering help to the borrowers in times of adverse seasonal conditions, Government have sanctioned, as an interim measure, a special loan of Rs. 5 lakhs to the Central Land Mortgage Bank in order to enable it to grant extension of time to the borrowers of the primary land mortgage banks in drought-affected areas for payment of instalments of loans due to be paid in May and August 1952. The loan is repayable in five equal annual instalments, the rate of interest charged being 3¾ per cent. The Central Land Mortgage Bank will give extension in deserving cases, availing itself of the loan provided by Government.

3. *Co-operative production.*—The co-operatives played an effective role in the Grow More Food Campaign. Reclamation of waste lands, provision of irrigation facilities, distribution of seeds, chemical fertilizers and agricultural implements, provision of credit for agricultural expenses and cultivation by modern tractors have been effectively handled by these societies. They took a significant part in the production of other necessaries of life such as milk, egg, fish, fruits and vegetables, salt and sugar, handloom cloth and cottage industrial goods.

(i) *Production of food-crops—(a) Cultivation of fallow lands.*—Forty-three village co-operative societies in the seven districts selected for intensive cultivation, obtained 2,550 acres of Government fallow lands on lease and 32 societies sub-leased 1,413 acres to 918 members for cultivation of food crops. Nine hundred and seventy-five acres have actually been brought under cultivation. The land colonization co-operative societies for civilians and ex-servicemen have so far reclaimed 17,314 acres of fallow lands. Their members cultivated 15,574 acres. Thirty-five land reclamation co-operative societies in the Pattukkottai taluk of Tanjore district reclaimed 4,116 acres till now and made them available for cultivation of food crops. Three hundred and eighty-nine tenants' societies consisting of Harijans and landless labourers obtained 43,780 acres of padugai, lanka and waste lands from Government on lease and sub-leased 27,664 acres for production of food crops.

(b) *Provision of irrigation facilities.*—Twenty-two irrigation societies provided facilities for irrigating 5,390 acres. Notable progress was made by rural credit societies to provide lift irrigation by the issue of loans to members for the purchase and installation of pumpsets. One hundred and sixty-six rural credit societies affiliated to 18 central banks issued Rs. 12·16 lakhs as loans to their members for the purchase and installation of pumpsets. During the year, 431 pumpsets were installed by them and, at the end of the year, 766 pumpsets set up by them were functioning. Eight societies owned 12 power drills which were used for deepening 72 wells. The Nelvoy Agricultural Co-operative Farming Society in Chingleput district took on hire 7 pumpsets from the Agricultural Department and provided irrigation facilities for 98 acres of land. The Tiruvallur Taluk Agricultural Improvement and Marketing Society took on hire one boring set from the Industries Department and arranged for the sinking of 13 new wells. Primary land mortgage banks issued Rs. 9·52 lakhs for land improvement such as construction of wells, installation of pumpsets and conversion of dry lands into wet.

(c) *Supply of seeds, manure and agricultural implements.*—During the year, Government sanctioned the scheme entrusting the distribution of improved seeds to village co-operatives on agency basis in the seven selected districts of East Godavari, Guntur, Nellore, Madurai, Coimbatore, Tirunelveli and South Kanara, where the scheme of intensive cultivation through village co-operatives is in force and also in the Malabar district. Under this scheme, the Agricultural department supplied seeds to the co-operatives at the latters' head quarters and the co-operatives undertook their sale for a small commission paid to them. The societies sold 11,358 bags of seeds valued at Rs. 2·31 lakhs. The ryots benefited a good deal by the arrangement. The question of extending the scheme to some more districts is under the consideration of Government. Marketing societies also supplied seeds to the ryots to the value of Rs. 4·7 lakhs.

The distribution of chemical fertilizers was made by the co-operative wholesale stores and marketing federations through their 221 depots and branches and through 2,102 select primaries. Twenty-one thousand, five hundred and twelve tons of ammonium sulphate and 8,220 tons of superphosphate were sold by them to the ryots. Marketing societies distributed agricultural implements to the value of Rs. 36·93 lakhs, and compost manure to the value of Rs. 6·34 lakhs. Nine hundred and thirty-two societies sold 8,159 tons of iron and steel valued at Rs. 36·19 lakhs. Forty-seven societies, approved as fabricators, manufactured agricultural implements worth Rs. 1·79 lakhs and the value of their sales was Rs. 2·95 lakhs. Five hundred and fifty societies undertook the distribution of fabricated agricultural implements and sold them to the value of Rs. 4·93 lakhs.

(d) *Provision of tractors.*—Twenty-one societies including 8 producers'-*cum*-consumers' co-operative societies owned 26 tractors with which 4,822 acres of land were brought under cultivation.

The Dendulur multi-purpose co-operative society in the West Godavari district hired a tractor from the Agricultural department at a concessional rate and made it available to its members, who reclaimed 761 acres of land.

(e) *Provision of credit.*—Rural credit societies advanced loans to their members to the extent of Rs. 6·59 crores during the year for cultivation expenses. The non-agricultural credit societies also issued Rs. 5·07 crores to their agriculturist members for the same purpose.

(ii) *Production of other foodstuffs*—(a) *Milk.*—Forty-one milk supply unions and milk supply societies supplied milk and milk products to the value of Rs. 141·43 lakhs, to individuals and institutions. The major consumers among institutions were the State hospitals, jails, borstal schools, etc.

(b) *Eggs.*—Forty egg production and sale societies sold 1·94 lakhs of eggs for Rs. 24,660. The Madras Milk Supply Union purchased 171 exotic birds and supplied them to its feeder societies for breeding purposes.

(c) *Fish.*—Three hundred and thirty-two fishermen societies issued Rs. 8·69 lakhs as loans to their members and distributed yarn for making nets and fishing tackle worth Rs. 2·80 lakhs. Some of them took the lease of inland fisheries to the value of Rs. 1·45 lakhs and sub-leased them to their members.

(d) *Fruits and vegetables.*—The fruit growers' and vegetable growers' societies marketed fruits and vegetables belonging to their members to the value of Rs. 1·23 lakhs. The Nilgiris Co-operative Marketing Society sold Rs. 5·65 lakhs worth of potatoes, grown by its members. It exported vegetables to the value of Rs. 33,539 to Ceylon.

(e) *Salt.*—Five salt workers' co-operative societies produced salt to the value of Rs. 1·02 lakhs.

(f) *Sugar, sugarcane and jaggery.*—Members of 13 sugarcane growers' societies raised 69,043 tons of sugarcane and supplied 41,343 tons of cane valued at Rs. 13·25 lakhs to the sugar factories. Members of 2,115 palm jaggery manufacturing societies produced jaggery worth Rs. 91·26 lakhs.

(iii) *Production of textiles.*—The thousand one hundred and sixty-one weavers' co-operative societies had in their fold 2·12 lakhs looms and produced cloth to the value of Rs. 8·40 crores. The value of goods produced represents nearly a third of the handloom cloth manufactured in the State. The sales effected amounted to Rs. 10·20 crores.

(iv) *Production of cottage industrial goods.*—The value of goods produced by the cottage industrial societies was Rs. 30·54 lakhs. The goods produced consisted of metal wares, coir goods, leather goods, etc. The value of goods sold during the year was Rs. 40·69 lakhs. The ready made garments produced by the Madras Women Cottage Industrial Society in the Madras City were sold for Rs. 14,390.

4. *Co-operative distribution.*—Co-operative stores, wholesale and primary, continued to play an effective role in the procurement of foodgrains and their distribution. They procured and imported foodgrains to the value of Rs. 16·22 crores and distributed foodgrains worth Rs. 16·16 crores. On 30th June 1952, they had stocks valued at Rs. 5·28 crores. In the latter part of the year, they held large stocks of foodgrains such as wheat and milo on consignment account. The value of such stocks held by them was Rs. 3·31 crores at the end of the year. By undertaking these activities, the stores societies helped the Government and the public in the equitable distribution of foodgrains. In June 1952, Government decontrolled and derationed foodgrains. With the decontrol of foodgrains, co-operatives have to face a new situation. They have, therefore, been permitted by Government to deal in foodgrains in the free market, although the co-operatives hold foodgrains on Government account for distribution to Fair Price Shops. I am sure that their past experience in dealing in foodgrains will be of advantage and that they will gradually build up business in the free market. I advised them to make bulk purchases of paddy during the next harvest, arrange for its conversion into rice and supply to their members. Several central stores have already commenced the work. The future of the central stores as well as the primaries will largely depend upon the extent to which they will adapt themselves to the new conditions and the extent to which they will adopt sound business methods and practices.

Twenty four co-operative wholesale stores supplied the affiliated primaries and ration and Fair Price Shops keepers, goods to the value of Rs. 19·24 crores. The retail stores distributed foodgrains and other commodities to the value of Rs. 23·88 crores to members and non-members. Employees' co-operative societies, urban banks and rural credit societies distributed foodgrains and other commodities to the extent of Rs. 291 lakhs. The three Co-operative wholesale stores at cuddapah, Chittoor and Anantapur in Rayalaseema were pressed into service for the distribution of fodder for cattle on account of famine conditions in that area. They were supplied with fodder worth Rs. 49,798. The sale of fodder amounted to Rs. 29,466. The distribution was done on an agency basis and the co-operative wholesale stores were paid a small commission for the services rendered by them.

5. (*a*) *Five-year plan and co-operation.*—In the draft Five-year Plan of the Madras Government, provision has been made for schemes relating to co-operatives costing Rs. 100 lakhs. Some of the important schemes included in the plan are the organization of co-operative land colonization societies for the benefit of Harijans, landless labourers and ex-servicemen, intensive cultivation through village co-operatives, the provision of credit at reduced rates of interest to agriculturists in the Rayalaseema area, the construction of warehouses for storage of agricultural produce, etc. Besides, a sum of Rs. 371 lakhs has been provided for several other schemes, such as co-operative housing, dairying and milk supply, cottage industrial societies, amelioration of backward classes, etc.

(*b*) *Community Projects.*—The aim of Community Projects is to utilize fully the land and labour in villages by methods that money and organization can find. The intensive development of the rural community was undertaken in this State through the Firka Development Scheme. Its scope was however limited for want of finance and trained personnel. The Community Projects supply these two wants. Six projects covering 1,274 villages have been located in the Madras State. The area of operations of each project extends over about 300 villages with a population of about 2 lakhs. Each project will have as much as about Rs. 65 lakhs provided under the Indo-United States Technical Co-operation Plan. Co-operatives have a vital role to play in the matter of supply of credit, organization of cottage industrial societies, marketing societies, housing societies and the like. Seventeen Senior Inspectors of Co-operative Societies have been deputed for work in the project areas. My officers have, in consultation with the Collectors, drawn up schemes for the development of co-operative activities in these areas. I have submitted proposals for the intensive development of palmgur industry in two of the project areas and these are under the consideration of Government.

6. *Prohibition* (*Amelioration*).—Ameliorative work which is the constructive side of prohibition was directed towards the economic improvement of the people, chiefly through co-operative organizations. There was a marked progress in this work during the year under report and the several activities undertaken, helped to promote rural uplift in general and to better the socio-economic condition of the ex-toddy tappers in particular. Palm jaggery co-operatives and other types of co-operative societies such as land colonization, milk supply, cottage industrial and tenants' co-operatives continued to provide employment for the ex-toddy tappers. There were 2,115 palm jaggery co-operatives at the end of the year with 1·63 lakhs of members and a paid-up share capital of Rs. 8·46 lakhs, and they provided employment to 1·58 lakhs ex-toddy tappers. The societies produced and sold jaggery for Rs. 91·26 lakhs and 102·36 lakhs respectively. The steps taken to develop the palmgur industry and to market the jaggery through co-operative agencies produced satisfactory results, though they were to a certain extent affected by the slump in the price of jaggery. Nearly one-fourth of the jaggery produced was sold through co-operative agencies. The Madras State leads the rest of India in the development of palmgur industry through co-operatives. The other activities carried on under the ameliorative

programme were promotion of thrift through rural co-operatives, intensive development of co-operatives in the select firkas, encouragement of social and recreational activities by rural credit societies, provision of counter-attraction to drink, propaganda through films and magic lantern slides, etc., and these have helped to promote general rural welfare.

7. *Firka development.*—Out of 2,466 villages in the firkas and centres selected for intensive rural reconstruction work, 2,260 were covered by co-operatives. The promotion of co-operative activities in the select firkas and centres was attended to by a special staff of 22 Junior Inspectors and two Senior Inspectors who worked under the administrative control of the Collectors concerned. In the Thirumangalam, Dendulur and Kumbla firkas in the districts of Madurai, West Godavari and South Kanara, respectively, selected for the organization of multi-purpose co-operatives of the full fledged type, 11 multi-purpose co-operative societies were formed during the year bringing the total number of such societies to 92 at the end of the year. These societies carried on various extra-credit activities, such as supply of domestic and agricultural requirements, marketing of produce, etc. Government have since placed a sum of Rs. 1 lakh at my disposal for the promotion of social and recreational activities by rural co-operatives in select firkas.

The scheme sanctioned by Government last year for the procurement and supply of raw materials to village artisans in select firkas was implemented during the year in 25 firkas. In 18 firkas the co-operative agencies set up under the scheme, procured and supplied raw materials to the artisans to the value of Rs. 88,300 and Rs. 54,000 respectively. The co-operative agencies in the other select firkas have completed the necessary arrangements to procure the raw materials required by the artisans. In 11 firkas, the work is attended to by firka cottage industries co-operative federations for which Government have sanctioned a staff of 11 Senior Inspectors free of cost. The scheme is being continued.

8. *Resettlement of ex-servicemen.*—The societies formed for the resettlement of ex-servicemen consisted of 11 land colonization co-operative societies, 9 co-operative workshops and 13 co-operative motor transport societies. They provided work in all for 2,834 ex-servicemen. The co-operative workshops had 779 members on their rolls with a paid-up share capital of Rs. 0·49 lakh. Their production during the year amounted to Rs. 5·59 lakhs as against Rs. 6·31 lakhs in the previous year, and the salaries and wages paid to their members amounted to Rs. 1·57 lakhs as against Rs. 1·87 lakhs in the previous year. Six out of the nine workshops have been reorganized providing them with modern machinery and suitable buildings to house the workshops as well as their staff. The cost involved in reorganizing the six workshops is Rs. 9·53 lakhs. The reorganization of the Strathie Co-operative

Engineering Workshop is under the consideration of Government. The workshops had to pass through a strenuous period, on account of want of a market for the goods produced and labour unrest. It is proposed to review the working of the workshops so that the future course of action may be decided. An expert Engineer of the Public Works Department will be placed on special duty, who will examine the working of the workshops and make suitable recommendations.

The 11 land colonization co-operative societies for ex-servicemen had 1,318 members with a paid-up share capital of Rs. 6 lakhs. They have so far brought under cultivation 4,781 acres of land, and mostly food crops were grown on them. Capital works such as provision of huts for colonists, reclamation of land, sinking of drinking water wells, excavation of irrigation channels, continued to be undertaken in the colonies. During the year, 5 new land colonization schemes were investigated, of which Government have approved 4 schemes, namely, Jambuvanodai and Nallavanniankudikadu in Tanjore district, Kalla and Sisali in the West Godavari district and Nizampatam in the Guntur district. Societies have since been registered at Jambuvanodai and Nizampatam. These four schemes are expected to enroll 555 colonists. In the Wynaad area, 1,827 ex-servicemen were settled and a free grant of Rs. 38 lakhs was sanctioned by the Post-war Services Reconstruction Fund Committee for their benefit, of which a sum of Rs. 24·75 lakhs was disbursed to the colonists. The State Government contributed a sum of Rs. 2·29 lakhs.

The 13 co-operative motor transport societies for ex-servicemen did notable work during the year. They owned 315 vehicles, employed 737 ex-servicemen and paid Rs. 4·80 lakhs as salaries and allowances. The goods transport continued to be the main line of their activity. Ten societies undertook passenger transport also. Thirty-two buses were run for passengers as against 20 buses in the previous year. The Post-war Services Reconstruction Fund Committee provided a sum of Rs. 40,000 as loans for the purchase of two buses. The passenger service undertaken by the societies was popular.

9. *Co-operative housing.*—Co-operative housing Societies which were 294 at the end of the year, made notable progress. Government loans were sanctioned to the societies to the extent of about Rs. 119 lakhs during the financial year 1951–52 of which a sum of Rs. 71·61 lakhs was disbursed. The construction of 1,168 houses was completed during the year. The amount of Government loans outstanding against the societies at the end of the year was Rs. 289·90 lakhs.

The scheme submitted by me for the construction of 'cutcha' houses for Harijans costing about Rs. 150 each with the aid of interest-free loans repayable in three years is under the consideration of Government. In August 1952, the Government of India announced the details of a housing scheme for industrial workers and called for proposals from the State Governments. Co-operative housing societies formed for the benefit of industrial workers will be eligible for a subsidy of 25 per cent and a loan up to 37½ per cent of the cost of the houses and sites. The scheme is under my scrutiny. A move has already come from the workers in the Government Coach Building Factory at Chromepet to organize a co-operative housing society for them, and the proposal is now before Government.

The special arrangements for the procurement and distribution of essential building materials such as timber, iron and steel to co-operative housing societies continued to be in force during the year. Government have also ordered recently the supply of cement at Indian Stores Department rates to co-operative housing societies. Co-operative housing societies obtained during the year 895 tons of iron and steel, 108,940 r.ft. of pipes and tubes, 11,601 tons of cement and 26,847 c.ft. of timber at concessional rates from the Forest department.

The special staff employed for acquisition of land on behalf of co-operative housing societies continued during the year. Twelve new applications for the acquisition of 146·46 acres were received during the year. Twenty awards covering 334·44 acres were pronounced and 36 applications in respect of 396·53 acres were pending. In my last report, I made mention of the set-back received by the co-operative housing societies owing to the writ petitions filed in the High Court, questioning the validity of acquiring private lands for co-operative housing schemes. The petitions were dismissed by the High Court and it is hoped that the societies will speed up the execution of the schemes.

About the close of the year, the housing societies were confronted with a new difficulty, namely, inadequacy of funds provided by Government. The loan programme for the current year was drawn on the basis that Rs. 80 lakhs would be allotted by Government. But the amount sanctioned by them was only Rs. 50 lakhs. I had therefore to stop sanctioning fresh loans from the middle of June 1952 and to permit the drawal of only 50 per cent of the amount of loans sanctioned after the first of April 1952. This caused inconvenience to several members, and housing societies could not execute their programme. Repesentations have been made by the societies for provision of more funds and I have requested Government to restore the cut.

The rural housing scheme has been in operation for the last two years. There were 41 rural housing societies at the end of the year and one society has since been registered. Government have provided a sum of Rs. 10 lakhs for the current financial year. The idea of rural housing being new, the progress in the working of the scheme has been inevitably slow in spite of special efforts taken to push through it. The scheme demands adequate security for the Government loan and sufficient repaying capacity on the part of the borrower. The members of rural housing societies

have therefore to be selected with great care. The preliminary work connected with the organization of rural housing societies, purchase of sites, preparation of layout plan and designs of houses and their approval by the Director of Town-Planning, take time. Another difficulty has been the dearth of honorary office bearers with the requisite leisure and enthusiam to devote the necessary attention to the societies. I am confident, however, that these difficulties can gradually be overcome and I have taken special steps to achieve better progress in the current year. To speed up the progress and to ensure the proper working of the rural housing societies, it is necessary that a special Deputy Registrar should be placed at my disposal to inspect and guide the societies. I have submitted the necessary proposals to Government and am awaiting favourable orders.

10. *Committees and Conferences.*—The State Co-operative Advisory Council met once during the year and offered its opinion on certain amendments to the rules under the Madras Co-operative Societies Act. The term of the non-official members of the Council has since expired, and I have requested Government to extend their term for a further period of two years.

I regret to record the demise of Sri T. A. Ramalingam Chettiar, veteran co-operator and ex-officio member of the Council. In his death, the co-operative movement in Madras substained a great loss. Another co-operator of eminence, Sri K. A. Nachiappa Gounder, departed during the year under report leaving behind remarkable evidence of co-operative effect.

The first Madras State Co-operative Housing Conference was convened by the Madras State Co-operative Union on the 1st June 1952. The Conference was inaugurated by Sri D. Sanjeevayya, Minister for Co-operation, and presided over by Mr. C. S. Ratnasabhapathi Mudaliar. The most important resolution passed by the Conference was a request to Government to undertake comprehensive legislation on the lines of the English Housing Act, fixing responsibility on the Government and local bodies to relieve housing shortage and providing subsidies for non-porfit making institutions for the construction of houses for lower income groups.

The XXV Conference of Central Co-operative Banks was held on the 19th July 1952. It was inaugurated by Sri B. Venkatappaiah, I.C.S., Executive Director of the Reserve Bank of India. At this Conference, it was decided that Central Banks should not charge more than 4½ per cent interest on the loans issued to rural credit societies and marketing societies.

The Central Land Mortgage Bank convened a conference of primary land mortgage banks on the 22nd March 1952 at Madras. It was inaugurated by Shri Sri Prakasa, Governor of Madras. The Central Land Mortgage Bank also arranged for regional conferences of employees of primary land of mortgage banks and Co-operative Sub-Registrars for land mortgage banks at three centres at which several details relating to the working of the banks and the problems facing them in the course of their daily administration, were discussed. The conferences were useful to the employees.

A departmental conference of select Deputy Registrars was held in the last week of August 1952 at Madras to consider the various problems concerning the activities of co-operatives and several administrative matters.

The first Indian Co-operative Congress representing both the officers of the department and non-official co-operators was held under the auspices of the Indian Co-operative Union at Bombay in February 1952. Government deputed me and the Joint Registrars, Sri K. Subrahmanyam Nayudu and Sri A. Palaniappa Mudaliar, to attend the conference.

I continued to serve on the Standing Advisory Committee on Agricultural Credit set up by the Reserve Bank of India and on the Extension Board of the Indian Council of Agricultural Research.

Besides the officers and staff of the Reserve Bank of India, visitors from other States and even foreign counties made study tours in the State. Among the distinguished visitors were Mr. Pongse Sreevardhana, Registrar of Co-operative Societies, Bangkok, Mr. Praman Vidhyanont of the Technique and Promotion Division of the Department of Co-operation of Thailand, Mr. George Oteong of the Gold Goast Marketing Association, Mr. Augustice De Castro, Registrar of Co-operative Societies in the Phillipines, Dr. R. Ahmed, Minister, West Bengal, the Registrars of Co-operative Societies West Bengal and Bombay, and Mr. N. T. Sobbanjitta of the Co-operative Bank of Thailand.

11. *Administration.*—I held charge of the post of the Registrar of Co-operative Societies throughout the year. Sri K. Subrahmanyam Nayudu, Sri A. Palaniappa Mudaliar, Sri G. Viswanatham Chetti and Sri K. Muthukrishna Nayudu held the posts of Joint Registrars (Resettlement), Joint Registrar (Prohibition), Joint Registrar and Additional Joint Registrar, respectively. I regret to record the death of Sri K. Sarvothama Rao, an officer of this department who was acting as Chief Officer of the Agricultural Credit Department of the Reserve Bank of India. Sri K. Subrahmanyam Nayudu, Joint Registrar, has been deputed by Government in his place. The Joint Registrars assisted me a great deal in the discharge of my duties. I acknowledge the loyal help rendered by my Personal Assistant and officers of the department. The subordinate staff discharged their duties faithfully. I wish to express my thanks to the co-operators all over the State for their unfailing courtesy shown to me and my officers and for their great help towards the progress of the movement. I am indebted to the several officers of the Revenue Department the Development and the Food and Agriculture Department, for their co-operation at all times. I shall be failing in my duty if I do not express my thanks to the leading journals and newspapers for their helpful criticism of the movement and to the Department of Information for the publicity given to the co-operative news and events. The relations with the other department were cordial.

CHAPTER II.

Supervision, Education and Training.

1. *Supervision.*—The drive instituted last year to revive and strengthen the existing supervising unions and to organize new ones was kept up. As a result, on 30th June 1952, there were 268 supervising unions functioning in the State as against only 264 at the end of the previous year. They had 11,422 societies affiliated to them and they employed 602 supervisors. In 72 unions the societies cleared their entire dues to the central bank. The central banks collected Rs. 4·11 lakhs as supervision fund from the societies affiliated to the unions to meet the cost of supervisors. They contributed Rs. 4·89 lakhs to the Supervision Fund as rebate on interest collected from societies and spent Rs. 3·31 lakhs from their general funds.

The supervision of certain types of societies such as stores, weavers' societies, jaggery societies, fishermen societies, milk supply societies, sale societies and other non-credit societies continued to be done by the departmental staff. The staff employed for the purpose was as detailed below:—

	Co-operative Sub-Registrars.	Senior Inspectors.	Junior Inspectors.
1 Stores Societies ..	41	68	..
2 Weavers' Societies ..	39	109	22
3 Jaggery Societies ..	..	85	..
4 Fishermen Societies ..	3	1	13
5 Milk Supply Societies ..	1	29	30
6 Harijan Societies ..	..	..	31
7 Other types of non-crerdit societies.	1	64	16
Total ..	85	356	112

2. *Co-operative training institutes*—(*a*) *Training of the staff of the department.*—The Central Co-operative Institute, Madras, which is an institution run by Government, conducted three courses of training during the year. In the first course, 64 Junior Inspectors and two non-official candidates were given training for four months. The second was a special course of training for secretaries and managers of co-operative institutions for a period of six months to train non-official employees in co-operative institutions. Thirty-six candidates underwent the training. The third course, which lasted for four months, was for training 44 Rural Welfare Officers absorbed in the department as Junior Inspectors. As the institute could not give training to all the candidates recruited for appointment as Junior Inspectors, 163 candidates were trained in the moffusil

co-operative institutes. As usual, I conducted the examinations in Co-operation, Banking, Auditing and Book-keeping twice in the year. Nine hundred and nineteen candidates were admitted to the examinations.

The Central Co-operative Institute is now conducting a course of training for 81 Senior Inspectors recruited by the Madras Public Service Commission and one non-official candidate. The course commenced in September 1952 and will last for nine months. The teaching staff of the Central Co-operative Institute now consists of one Principal and three Senior Inspector-Lecturers. Mention was made in my report for the last year of the proposal of the Reserve Bank of India to conduct a course of training in the Central Co-operative Institute, Madras, for the superior staff of the State Governments and Co-operative Institution. The proposal did not materialize and that course of training is now being conducted at Poona. The services of a Deputy Registrar of this department have been lent to the Reserve Bank of India for this purpose.

Refresher classes for departmental Inspectors were held as usual during the year for seven days at the headquarters of each Deputy Registrar. Government have been pleased to waive the recovery of the cost of the departmental Inspectors deputed to co-operative institutions under Fundamental Rule 127 or on foreign service terms for the period they attend the refresher classes. They have also agreed to meet their travelling allowances to and fro.

(b) *Training of non-official co-operative employees.*—An eleven months' training course for supervisors, consisting of a theoretical course for nine months and a practical course for two months is being conducted by each of the Co-operative Training Institutes at Tanjore, Coimbatore, Anantapur and Rajahmundry every year and at the end of the training an examination is conducted by the Madras State Co-operative Union. These institutes gave training to 552 candidates during the year under report. Four hundred and eight candidates came out successful in the final examinations. In addition to the nine months' theoretical course for supervisors, the institutes conducted a short course for a period of three months for the employees of non-credit institutions and others. One hundred and fifty-two candidates underwent the training. Of these, 75 candidates were deputed from co-operative institutions. One hundred and fourteen candidates came out successful in the final examinations.

The institutes derive their funds from the tuition fees collected from the candidates, grants received from Central Banks in their jurisdiction and grants obtained from the State Co-operative Union. The cost of the teaching staff in the institutes is met by Government. Either departmental officers are deputed free of cost or subsidy is given to the institutes to meet the cost of the non-official staff employed. The institutes at Tanjore, Coimbatore and Rajahmundry were entrusted with the training of 64 Junior

Inspectors and 97 Rural Welfare Officers absorbed as Junior Inspectors since they could not be trained at the Central Co-operative Institute, Madras, for want of accommodation. Services of the Government staff required for the special training classes and lump-sum grants towards other expenses were sanctioned to these institutes. During 1951–52, the four co-operative training institutes received in all Rs. 5,802 as Government subsidy in addition to the departmental staff deputed for teaching work.

3. *Education and propaganda*—(a) *Co-operative education.*—Government have sanctioned two permanent posts of Deputy Registrars for the Madras University to give lectures on Co-operative Law and Principles and to impart practical training to the students who have taken Co-operation as one of the subjects for the B. Com. (Hons.) course in the constituent colleges of the Madras University. During the year, 25 candidates sat for the final examination and 22 came out successful, of whom one secured a first class. Three candidates were recommended for the degree. Government have amended the service rules, providing preference to holders of B. Com. (Hons.) degree of the University of Madras with Co-operation as one of the subjects for recruitment in the Co-operative department. I have advised the Central Co-operative Banks to amend the rules governing the service conditions of their employees, providing exemption to the holders of B. Com. (Hons.) degree of the Madras University with Co-operation as one of the subjects, from undergoing training in the co-operative institutes.

(b) *Propaganda—The Madras Journal of Co-operation* published by the Madras State Co-operative Union and monthly journals published in the regional languages by the Tamilnad Co-operative Federation, the Andhra Desa Co-operative Union and the Malabar and South Kanara Co-operative Central Banks provide the public with useful and up-to-date literature on Co-operation. The pay of the Manager-*cum*-Editor of the Madras Journal of Co-operation employed by the Madras State Co-operative Union continued to be met by the Government. The Andhra Desa Co-operative Union, Rajahmundry, conducted a training class for panchayatdars at Attili for 18 days under the auspices of the West Godavari District Co-operative Central Bank. Seventy-three panchayatdars attended the classes. The State Co-operative Union has brought out films on 'milk supply' and 'cottage industries' and is awaiting the certificate of the Board of Censors.

Government have permitted the translation of the Madras Co-operative Manual, Volumes I and III in Tamil and Telugu by the Tamil Nadu Co-operative Federation, Coimbatore, and Andhra Desa Co-operative Union, Rajahmundry, respectively. The translation will be printed and sold by them. The Madras Information published articles on subjects relating to Co-operation. Prohibition and Rural uplift in English and in the regional laungages. Talks on Co-operation and allied subjects are broadcast through the All-India Radio Stations at Madras and Tiruchirappalli,

CHAPTER III.

Administration.

1. *Organization of the department—(a) Staff for general administration.*—The sanctioned strength of the Co-operative department, excluding the staff for Prohibition (Amelioration), was as follows at the end of the year :—

Registrar	1
Joint Registrars	3
Deputy Registrars	41
Deputy Registrars for Land Mortgage Banks ..	3
Deputy Registrars on Special Duty	6
Personal Assistant to the Registrar of Co-operative Societies.	1
Special Deputy Collector for Land Acquisition ..	1
Dairy Development Officer	1
District Veterinary Officer	1
Technical Experts for ex-servicemen societies ..	2
Tahsildar to work as Personal Assistant to Special Land Acquisition Officer.	1
Deputy Tahsildars for Land Acquisition	3
Deputy Surveyors	2
Dairy Assistants	29
Veterinary Assistant Surgeons	3
Co-operative Sub-Registrars	262
Woman Special Officer	1
Senior Inspectors	1,091
Junior Inspectors	1,102
Revenue Inspectors	15
Upper division clerks	5
Principal, Central Co-operative Institute	1
Dairy Chemist	1
Milk Tester	1
Laboratory Attenders	2
Accountant	1
Store-keepers	2
Lower division clerks, typists and steno-typists ..	271
Demonstration maistris	5
Stockmen-compounders	5

(b) *Staff for amelioration work connected with Prohibition.*—The sanctioned strength of the staff for the ameliorative branch of Prohibition was as follows at the end of the year :—

Deputy Commissioner of Prohibition (Amelioration) and Joint Registrar	1
Special Development Officers	8
State Palm Gur Organizer	1
Deputy State Palm Gur Organizer	1
Assistant Development Officers (Co-operative Sub-Registrars).	16
Co-operative Sub-Registrar (Manager)	1
Senior Inspectors	96
Junior Inspectors	15
Stenographers	10
Lower division clerks and typists	7
Photographer	1
Reserve operator	1
Drivers and cleaners	53
Van operators	15
Palm Gur Instructors	30

The bifurcation of the Krishna district into two co-operative circles absorbing the ameliorative staff connected with Prohibition was given effect to during the year. On the recommendation of the Rayalaseema Development Board, I have submitted proposals for the bifurcation of the Anantapur, Bellary and Chittoor districts. I have also submitted proposals for the bifurcation of West Godavari district in consequence of the extension of the Intensive Food Production Scheme to that district. It may be necessary to bifurcate the districts of Kurnool and Cuddapah in consequence of the extension of the Food Production Scheme to them. I have requested Government to bifurcate the Ramnad district as the co-operative work in that district has become too heavy for a single officer and as there is scope for further expansion of the movement after the abolition of the Zamindaris there.

2. *Recruitment to the Co-operative department.*—During the year, the minimum educational qualification prescribed for the Junior Inspectors was lowered to a pass in the Intermediate examination in lieu of the degree in Arts and Science on account of the inadequate response to recruitment from graduates in the past. As there was delay in the Commission's normal programme of selection, and as Junior Inspectors were urgently required, Government dispensed with the written competitive examination for the recruitment of the Junior Inspectors in 1952. The Madras Public Service Commission recruited 433 Junior Inspectors subjecting them to an oral test alone. Government relaxed the rules regarding age and educational qualifications in respect of temporary

Junior Inspectors who had been appointed under rule 9 (*a*) (i) of the general rules governing the subordinate services and who had held the post for over one year. The Madras Public Service Commission selected 92 of these candidates for regular appointment as Junior Inspectors. These candidates were exempted from undergoing co-operative training and instructions, in view of the experience and working knowledge they had gained in the department. The normal course of training of one year, viz., nine months' theoretical training and three months' practical training, was restored for the Junior Inspectors in 1952 after a long period. Consequent on the Government's decision to abolish the posts of Rural Welfare Officers sanctioned in connexion with the Prohibition (Amelioration) Scheme, 141 Rural Welfare Officers were absorbed as Junior Inspectors relaxing the relevant rules. They were given a short course of training for six months and were absorbed in regular vacancies as Junior Inspectors.

As the normal direct recruitment of Senior Inspectors at one-third of the substantive vacancies was found to be insufficient due to the large increase in the number of posts, Government accepted my proposal to make an additional special recruitment of 100 Senior Inspectors against temporary and officiating vacancies. The Commission recruited 106 candidates.

The Public Service Commission will be recruiting one Deputy Registrar and 29 Co-operative Sub-Registrars for 1952–53.

3. *Audit*—(*a*) *Progress*.—Including the societies in the merged States of Pudukkottai, Banganapalle and Sandur, the audit of 23,907 societies had to be done for the co-operative year ended 30th June 1951, and of 329 societies for periods other than the co-operative year. Of the former, the audit of all societies except 20 was completed by 30th June 1952. The audit of 8 societies out of these 20 societies has since been completed. The audit of the remaining 12 societies could not be done for the following reasons: in 5 societies, books were missing; in 2 cases, the office-bearers failed to produce the books; and in the remaining 5 societies, the transactions were voluminous and complicated. Of the 329 societies, which adopted accounting periods other than the co-operative year for audit, 311 societies were audited leaving a balance of 18 societies at the end of the year. The audit of 11 societies has been completed since.

The revision in the standard number of societies per auditor in respect of societies other than agricultural credit societies was deferred. I have submitted proposals for additional audit staff in accordance with the existing standard and based on the number of societies as on 30th June 1951. They are under the consideration of Government.

Many big co-operative societies continued to take the services of departmental staff under Fundamental Rule 127 to get their accounts audited expeditiously. As many as 1,068 societies took the services of 25 Co-operative Sub-Registrars, 335 Senior Inspectors and 21 Junior Inspectors under this arrangement. In addition, retired officers of the department—7 Co-operative Sub-Registrars, 2 Senior Inspectors, and 1 Junior Inspector—were authorized to conduct the audit of co-operative societies under section 37 of the Act. Nine Chartered Accountants were authorized as in the previous year to audit the accounts of the Apex Co-operative institutions. Government directed the discontinuance of free audit of trade unions during the year. My audit staff did not, therefore, conduct the audit of trade unions for the year ended 31st March 1952. The Triplicane Urban Co-operative Society, in which departmental audit was introduced, has since taken up the services of one Co-operative Sub-Registrar and six Senior Inspectors, exclusively for the audit of its accounts, under Fundamental Rule 127.

The audit of the South India Co-operative Insurance Society is done by Chartered Accountants in accordance with the requirements under the Insurance Act. As the society was registered under the Co-operative Societies Act and as it had to fulfil the requirements of section 37 of that Act, I proposed a double audit for 1952 and Government have agreed to it.

The audit of the producers-*cum*-consumers co-operative societies in the Malabar district continued to be done by the special staff under my control. The audit of all the 107 societies was completed before the close of the year.

As in the previous year, the audit of gramasanghams registered under the Societies Registration Act XXI of 1860 was conducted by my staff. The audit of all the 71 gramasanghams was completed for the year ended 31st December 1951.

During the year 1951–52, a sum of Rs. 2·75 lakhs was levied as audit fees for the audit of accounts of the societies, liable to pay audit fees under rule XI for the year 1950–51. A sum of Rs. 1,63,600 has so far been collected. Remission of audit fees to the extent of Rs. 4,650 was granted for the co-operative year 1949–50, to 26 societies which had worked at a loss or whose financial position was not sound.

(*b*) *Withdrawal of free audit*.—Audit fees were also levied under rule XII of the rules framed under the Madras Co-operative Societies Act. There were 11,430 societies liable to contribute to the Audit Fund under this rule for the year ended 30th June 1951, and they were levied audit fees to the extent of Rs. 1·22 lakhs. A sum of Rs. 50,094 has so far been collected. The exemption from contribution to the Audit Fund granted to co-operative societies of which all the members or a majority of the members are Harijans was continued during the year.

4. *Arbitration*.—Forty-one thousand, one hundred and seventy-two arbitration references were received and 37,215 references were disposed of during the year, the number disposed of by honorary arbitrators being 16,475. On the 30th June, 17,190 references

were pending disposal. Of these, 1,911 were pending for over one year. Forty-two revision petitions filed under sections 51 (5) and 57 of the Co-operative Societies Act were pending at the beginning of the year; 101 references were received during the year; 58 were disposed of leaving 85 petitions on hand at the end of the year.

The number of references received for disposal under section 51 (1) (c) of the Madras Co-operative Societies Act, i.e., against the managements of co-operative institutions or their office-bearers is on the increase. As against 1,010 references received during the previous year, 1,045 references were received during the year under report. Under existing orders, these cases have to be disposed of by the Deputy Registrars themselves. I have asked the Deputy Registrars to transfer a few of these cases to the Special Development Officers for disposal in districts where the arbitration work is heavy. The conference of Deputy Registrars held in August 1952 considered that the references under section 51 (1) (c) against the ex-employees of the societies might be permitted to be disposed of by the Co-operative Sub-Registrars while those against the honorary office-bearers might be disposed of by the Deputy Registrars themselves. The change requires the sanction of Government for which I shall take the necessary steps.

5. *Execution.*—The following statement shows the disposal of execution petitions under section 57-A of the Madras Co-operative Societies Act :—

	Number of petitions.	Amount involved. RS. (IN LAKHS.)
Execution petitions pending disposal at the beginning of the year	13,619	64·53
Petitions received during the year	18,099	51·50
Total ..	31,718	116·03
Petitions finally disposed of during the year ..	9,019	19·20
Petitions withdrawn during the year	4,764	20·31
Total ..	13,873	39·51
Petitions pending at the end of the year ..	17,845	76·52

Of the sum of Rs. 19·20 lakhs involved in the petitions disposed of during the year, Rs. 16·51 lakhs were realized in cash without sale of properties attached, Rs. 2·05 lakhs by sale of properties to persons other than the decree-holders and the balance of Rs. 0·64 lakh by set-off to the decree-holders.

6. *Supersession.*—At the beginning of the year, the committees of 48 societies were under supersession. During the year, the committees of 43 societies were superseded, as against 28 in the previous year. Normal management was restored in the case of 14 societies, while the registration of 2 societies was cancelled during the year. At the end of the year, the committees of 75 societies

were under supersession as against 48 at the beginning. They comprised, 1 central bank, 22 weavers co-operative societies, 12 stores, 11 marketing societies, 9 urban banks, 5 house building societies, 3 milk supply unions, 2 land mortgage banks and 1 land colonization society. Nine societies belonged to other types. Deputy Registrars have been appointed as Special Officers in 5 societies, Co-operative Sub-Registrars in 23 societies, Senior Inspectors in 42 societies and Junior Inspectors in 5 societies. There has been an increase in the number of societies under supersession at the end of the year.

7. *Liquidation.*—During the year, the registration of 183 societies was cancelled and the number of societies under liquidation therefore rose to 979. Of these, the affairs of 191 societies were finally closed leaving 788 societies under liquidation at the end of the year. The total assets pending realization in all the 979 societies under liquidation amounted to Rs. 45·30 lakhs. A sum of Rs. 8·61 lakhs was collected in cash while Rs. 15·38 lakhs had to be written off. The percentage of cash collections to demand works out to 19.

At the beginning of the year, four Co-operative Sub-Registrars were working as liquidators of producers-*cum*-consumers societies under liquidation, in the districts of East Godavari, West Godavari, Krishna and Guntur. Of these, one post in the West Godavari was retrenched towards the close of the year, as the liquidation work was completed. In the Ramanathapuram, Tanjore and Kumbakonam Circles Special Co-operative Sub-Registrars for liquidation and execution were working. They concentrated attention on the recovery of assets in societies that had been under liquidation for over ten years and expedited action in the long pending execution petitions.

8. *Criminal prosecutions.*—Ninety-seven criminal complaints were filed with the Police during the year including twelve complaints filed by the societies themselves. Thirty-seven cases related to stores societies, 20 to weavers societies, 14 to rural credit societies, 6 each to urban banks, employees societies and milk supply societies, and 5 to marketing societies and sale societies. Of the remaining three, two are against the employees of central stores and one against an employee of a central bank. At the end of the year, 179 cases were pending disposal with the Police and in courts. The amount involved in the cases launched during the year was Rs. 6·57 lakhs. Sixty-seven cases were disposed of during the year involving 50 office-bearers and 52 paid employees. Nineteen office-bearers and 17 paid employees were convicted.

To speed up investigation of cases relating to misappropriation at the initial stage and to assist the Police and the prosecution staff during the stages of trial, a special staff of one Co-operative Sub-Registrar is working in the Ramanathapuram district and in the

Dindigul Circle. Government have since sanctioned Special Co-operative Sub-Registrars for the Chittoor and North Arcot districts and for Erode, Tanjore and Bapatla circles.

9. *Acts and rules.* In 1947, section 57-C of the Madras Co-operative Societies Act was amended providing for the application of section 57-A in the recovery of sums due on decrees to co-operative societies registered in the State of Mysore. Government have directed that the amendment should take effect from 8th April 1952. Government amended rule XI exempting the audit unions, district federations, language federations, supervising unions and training institutes from the levy of audit fees. They amended rule XXX providing for societies to let out quarters for rent to their officers who are paid employees. Rule VII (6) was amended making it obligatory on limited liability societies to revise the lists of their members and bring them up to 30 days prior to the date of election. A new rule was also framed prohibiting all registered societies from admitting members or transferring shares within 30 days prior to the date of their annual general meetings.

The rules framed under section 29-A of the Madras Land Mortgage Banks Act X of 1934 were amended prescribing the procedure for the issue of certified copies of documents under section 29-A and the levy of fees therefor.

Government have published recently a draft rule XXXI to regulate the election of the directors of the South India Co-operative Insurance Society from among policy-holders.

10. *Deputation of departmental officers.*—Three hundred and sixty officers were working in co-operative societies at the end of the year as against 383 officers at the end of the previous year. Of these, 289 officers were deputed on foreign service terms and the rest under Fundamental Rule 127. Officers deputed belong to the following categories:—

Deputy Registrars	21
Co-operative Sub-Registrars	109
Senior Inspectors	219
Junior Inspectors	11
Total ..	360

Seventeen officers are in central banks, 84 in consumers' societies, 77 in weavers' societies, 36 in sale societies, 46 in housing societies; and the remaining 100 officers are in other types of societies. The services of 6 Co-operative Sub-Registrars and 14 Senior Inspectors were placed at the disposal of the Reserve Bank of India for 8 months in connexion with All-India Rural Credit Survey undertaken by the Reserve Bank of India. One Deputy Registrar is working as Lecturer in the Co-operative Training College, Poona, on foreign service terms from 15th March 1952.

11. *Grants-in-aid.*—Appendix No. 7 shows the grants-in-aid sanctioned and disbursed to societies during the year.

12. *Cost of working the department.*—

	RS. (IN LAKHS).
(i) Pay of the Registrar	0·19
(ii) Pay of officers	3·03
(iii) Pay of establishment	32·58
(iv) Allowances, contingencies and other charges	29·35
(v) Dairy Development Scheme	1·72
(vi) Grants-in-aid	12·36
Total ..	79·23
Deduct—Amount recoverable from the fund for Village Reconstruction and Harijan Uplift.	2·92
Net ..	76·31

The revenues of the department for 1951–52 were Rs. 18·83 lakhs as against Rs. 25·33 lakhs in the previous year. The fall in the revenues is due to the non-receipt of the grant from the Central Government for food production schemes and also due to the fact that some part of the cost recoverable from societies in respect of staff deputed to them under Fundamental Rule 127 were pending realization. I am taking necessary steps to collect the amounts. The percentage of the net departmental cost to the working capital of the movement for the year was 0·6 as in the previous year.

PART B.

CHAPTER I.

Co-operative Credit—Agricultural and Non-Agricultural.

1. *The Madras State Co-operative Bank.*—The transactions of the Madras State Co-operative Bank during the year compared with the previous year were as below:—

	On 30th June 1952. RS. (IN LAKHS).	On 30th June 1951. RS. (IN LAKHS).
1 Paid-up share capital	14·91	14·87
2 Total deposits held	402·38	436·26
3 Advances from the Reserve Bank of India	289·50	119·50
4 Loans from commercial banks ..	197·05	233·89
5 Reserve fund	44·75	43·75
6 Other funds	12·23	11·40
7 Working capital	901·22	859·67
8 Loans issued to central banks during the year	975·62	765·25
9 Loans issued to other societies during the year	5·62	15·41
10 Net profits for the year	3·98	3·75

The deposits from inside the movement were Rs. 180·4 lakhs and the outside deposits and borrowings amounted to Rs. 707 lakhs. There has been a slight fall in the deposits from within the movement but the other deposits remained practically stationary. The Reserve Bank of India sanctioned credit limits to the extent of Rs. 349·5 lakhs to the central banks for financing agricultural operations and marketing of crops. The credit limits are now fixed for each co-operative year instead of for each agricultural year ending with September. Further the credit limits are not extinguished with each drawal but is kept alive until it is renewed again. These modifications have facilitated operations on the limits by the central banks through the Madras State Co-operative Bank.

The State Co-operative Bank discounted hundis of Central Banks to the extent of Rs. 473·57 lakhs. It rediscounted them with the Reserve Bank of India to the extent of Rs. 453·72 lakhs as against Rs. 224·50 lakhs in the previous year. A sum of Rs. 285·72 lakhs was repaid to the Reserve Bank of India leaving a balance of Rs. 289·50 lakhs as outstanding at the end of the year.

The total loans issued to central banks for different purposes were as follows :—

	1951–52. RS. (IN LAKHS).	1950–51. RS. (IN LAKHS).
1 For financing primary credit societies.	445·69	382·46
2 For financing sale societies ..	77·77	50·15
3 For financing stores for normal business	22·78	8·03
4 For financing stores for procurement	367·64	232·94
5 For financing the distribution of chemical fertilizers	57·68	80·88
6 For financing weavers' societies ..	4·06	10·79
Total ..	975·62	765·25

The accommodation of Rs. 3 crores provided by the Imperial Bank of India to the State Co-operative Bank on Government guarantee was utilized for financing the procurement and import of foodgrains. At the end of the year, a sum of Rs. 179·00 lakhs was due to the Imperial Bank of India. The State Co-operative Bank enjoyed a further accommodation of Rs. 50 lakhs with the Imperial Bank of India on Government guarantee for financing the distribution of chemical fertilizers. The amount outstanding to the Imperial Bank of India at the end of the year on this account was Rs. 16·01 lakhs.

The central banks repaid their dues to the State Co-operative Bank regularly except in the case of the Cuddapah Central Co-operative Bank which had overdues to the extent of Rs. 21·81 lakhs and the Chicacole Central Co-operative Bank, which had

overdues to the extent of Rs. 1 lakh, on the last day of the year. The banks' net profits for the year were Rs. 3·98 lakhs as against Rs. 3·75 lakhs in the previous year.

The State Bank gave Rs. 46,905 as subsidies from its general funds to central banks for rehabilitation and rectification work in rural credit societies and for the development of cottage industries. It also gave Rs. 2,000 from its common good fund as its contribution towards the Rayalaseema Famine Relief.

2. *Central co-operative banks—Progress.*—The transactions of central banks during the year compared with the previous year were as follows :—

	On 30th June 1952.	On 30th June 1951.
1 Number of members—		
(a) Individuals	4,016	4,053
(b) Societies	19,897	19,081
	RS. (IN LAKHS).	RS. (IN LAKHS).
2 Paid-up share capital	151·05	136·57
3 Deposits from co-operative banks and societies.	519·61	572·97
4 Deposits from individuals and other sources.	681·59	610·30
5 Loans from commercial banks ..	47·08	34·15
6 Loans from the State Co-operative Bank and Central Banks	664·25	571·85
7 Reserve Fund	70·41	63·88
8 Bad Debts Reserve	18·29	17·35
9 Other Funds	33·57	26·44
10 Working Capital	2,185·85	2,033·51
11 Loans issued to societies	4,426·56	4,418·58
12 Loans outstanding against societies ..	1,628·01	1,484·42
13 Net profit	20·66	20·17

(i) *Composition of capital.*—The owned capital, the borrowed capital and the working capital of central banks at the end of the last two years were as below :—

	On 30th June 1952. RS. (IN LAKHS).	On 30th June 1951. RS. (IN LAKHS).
1 Owned capital	273·32	244·24
2 Borrowed capital	1,912·53	1,789·27
3 Working capital	2,185·85	2,033·51

The owned capital represents 12·5 per cent of the working capital.

The following statement shows the borrowings of central banks within the movement and those outside the movement :—

	On 30th June 1952. RS. (IN LAKHS).	On 30th June 1951. RS. (IN LAKHS).
Within the movement—		
(i) State Co-operative and central banks ..	668·49	577·00
(ii) Other societies	515·37	567·82
Total ..	1,183·86	1,144·82
Outside the movement—		
Individuals and other sources ..	728·67	644·45
Total ..	1,912·53	1,789·27

There was considerable increase in the flow of deposits into the central banks This was due to a drive instituted to mop up rural savings for investment in central co-operative banks.

The concession given to central banks to borrow up to 20 times their paid-up share capital and reserve fund was continued. Nineteen central banks availed themselves of the concession.

(ii) *Loan policy of central co-operative banks.*—During the year, the central co-operative banks issued Rs. 44·27 crores as loans to affiliated societies as against Rs. 44·18 crores in the previous year.

	1951–52.	1950–51.
	RS. (IN LAKHS).	RS. (IN LAKHS).
Short-term loans	4,278·82	4,235·15
Medium-term and long-term loans ..	147·76	183·25
Total ..	4,426·58	4,418·40

The central banks appear to have resisted the demand for medium-term loans having regard to the composition of their resources. While the proportion of short-terms to medium-term and long-term loans during the previous year was 23 : 1, it was 29 : 1 in the present year. There is a persistent demand for medium-term loans particularly in the Rayalaseema and other backward tracts, and it will be very difficult for the central co-operative banks to meet all the requirements without outside financial assistance. The Reserve Bank of India is at present providing funds for the Central banks through the State Co-operative Bank repayable in a period of 15 months. It has been good enough to recognize the need to come to the assistance of the State Co-operative Bank by providing medium-term funds. Suitable amendments to the Reserve Bank of India Act in this regard are under the consideration of Government of India.

The following statement gives the particulars of loans issued by the central banks classified according to the types of societies which borrowed from them :—

—	1951–52.		
	Loans.	Cash credits.	Total.
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
(1)	(2)	(3)	(4)
1 Rural credit societies	679·12	87·23	766·35
2 Marketing societies	126·49	315·21	441·70
3 Wholesale stores	257·13	1,130·85	1,387·98
4 Primary stores	22·50	579·49	601·99
5 Weavers' societies	5·86	152·92	158·78
6 Others	228·45	841·31	1,069·76
Total ..	1,319·55	3,107·01	4,426·56

—	1950–51.		
	Loans.	Cash credits.	Total.
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
	(5)	(6)	(7)
1. Rural credit societies	747·58	113·59	861·17
2. Marketing societies	106·68	351·77	458·45
3. Wholesale stores	213·55	1,099·67	1,313·22
4. Primary stores	25·82	667·87	693·69
5. Weavers' societies	8·02	175·74	183·76
6. Others	460·23	447·88	908·11
Total ..	1,561·88	2,856·52	4,418·40

(iii) *Fluidity of funds.*—The proportion of cash resources, investments in Government and trustee securities, and advances to societies to the total borrowings as on the last day of the year was as below :—

	Amount.	Percentage to total borrowings.
	RS. (IN LAKHS).	PER CENT.
1. Cash on hand and with banks ..	116·47	6
2. Investment in Government and trustee securities	261·55	14
3. Loans and advances	1,628·01	88

(iv) *Recovery of dues.*—The percentage of arrears to demand in central banks for the year was 11·00 as against 6·07 in the previous year. The five central banks at Coimbatore, Madurai, Salem, Tirunelveli and Tiruchirappalli recovered the entire principal and interest due from the societies maintaining their previous good record. Twenty-six central banks had no overdues under interest.

The State averages of the percentage of balance to demand under principal and interest-arrear and current in the past five years were as follows :—

Years.	Percentage of balance to demand.		
	Principal.	Interest.	
		Arrear.	Current.
1951–52	11·00	79·20	0·40
1950–51	6·07	72·46	0·18
1949–50	5·00	53·42	0·21
1948–49	5·27	71·64	0·26
1947–48	5·05	73·66	0·52

There was a rise in the percentage of overdues to the central banks at the end of the year under report. The overdues of the central banks at Cuddapah and Srikakulam were particularly heavy. The increase was mostly due to the fact that agriculturists in general were affected adversely by the successive failure of monsoons during the last five years and those in Rayalaseema in particular were affected by famine conditions.

(v) *Bad and doubtful debts.*—The estimate of bad and doubtful debts in central banks was Rs. 15·92 lakhs. The central banks had a bad debt reserve of Rs. 18·28 lakhs. Their aggregate bad debt reserves and statutory reserves stood at Rs. 88·69 lakhs. The general financial position of the central banks is thus sound.

(vi) *Net profits.*—The net profits of the central banks for the year were Rs. 20·66 lakhs as against Rs. 20·17 lakhs in the previous year.

(vii) *Cost of management.*—The cost of their management was Rs. 26·73 lakhs. This worked out at 1·21 per cent of their working capital as against 1·18 per cent in the previous year.

(viii) *State assistance to central banks in the Rayalaseema*—(*a*) *Subsidy to provide loans at low rates of interest.*—The scheme for providing loans at reduced rates of interest, viz., 5 per cent to the ultimate borrowers in Rayalaseema was continued during the year. A sum of Rs. 71,297 was given as subsidy to the five central banks there to enable them to lend at reduced rates.

(*b*) *Subsidy for intensive supervision of rural credit societies.*—A subsidy of Rs. 18,220 was given by Government to the five central banks in Rayalaseema during the year for employing additional supervisors at the rate of one supervisor for every 15 societies for the intensive supervision of agricultural credit societies.

3. *Agricultural credit societies* (*excluding land mortgage banks*)—(i) *General progress.*—The transactions of agricultural credit societies other than land mortgage banks during the last two years are indicated below :—

		On 30th June 1952.	On 30th June 1951.
1	Number of societies	16,727	16,330
2	Number of members	1,463,323	1,357,760
		RS. (IN LAKHS.)	RS. (IN LAKHS.)
3	Paid-up share capital	193·22	168·79
4	Deposits from members	29·20	40·23
5	Deposits from non-members	28·64	32·41
6	Loans due to financing banks and other societies	903·36	790·18
7	Loans due to Government	7·80	5·58
8	Reserve fund	116·71	111·83
9	Other funds	61·58	59·00
10	Total working capital	1,340·51	1,208·02
11	Number of societies that worked at profit	NUMBER. 9,535	NUMBER. 9,017
12	Net profits for the year	RS. (IN LAKHS.) 17·73	RS. (IN LAKHS.) 18·19
13	Number of societies that worked at loss	NUMBER. 6,548	NUMBER. 5,790
14	Loss sustained	RS. (IN LAKHAS.) 15·59	RS. (IN LAKHAS.) 11·68
15	Total amount of loans issued during the year	732·66	765·29
16	Loans outstanding against members during the year	1,079·27	964·38

(ii) *Purpose of loans.*—The following statement shows the amount of loans disbursed by societies for productive purposes, for the discharge of prior debts and for other unproductive purposes :—

	1951–52.		1950–51.	
	Amount.	Percentage to total loans issued.	Amount.	Percentage to total loans issued.
	RS. (IN LAKHS.)		RS. (IN LAKHS.)	
(i) For productive purposes	692·83	94·56	733·45	95·84
(ii) For the discharge of prior debts	28·74	3·92	28·29	3·69
(iii) For non-productive purposes	11·09	1·52	3·55	0·47
Total ..	732·66	100·00	765·29	100·00
(iv) Loans outstanding at the end of the year	1,079·27	..	964·38	..

(iii) *Security for loans.*—The following table shows the percentage of loans outstanding against the members of agricultural credit societies on the mortgage of immovable properties, on personal sureties, etc:—

	Percentage on loans outstanding classified according to security to the total loans outstanding.	
	On 30th June 1952.	On 30th June 1951.
(i) Loans on the security of deposits ..	0·19	0·20
(ii) Loans on the pledge of—		
(*a*) Jewels	0·48	0·54
(*b*) Standing crops	0·17	0·27
(*c*) Produce and finished goods ..	0·94	1·86
(iii) Loans on mortgage of immovable properties	35·94	31·85
(iv) Loans on the joint security of one or more members	62·28	64·76
(v) Loans on the simple bond of the borrowers	..	0·52
	100·00	100·00

The percentage of loans issued on the security of immovable properties has increased.

(iv) *Recovery of overdues.*—The percentage of overdues in respect of loans from members to societies was as follows :—

	On 30th June 1952.	On 30th June 1951.
Principal	30·06	24·52
Arrear interest	55·89	60·07
Current interest	24·90	21·38

The percentages of overdues under principal and under current interest which had been steadily falling during the past years have now shown a tendency to rise in spite of the high prices of food-grains. This is due largely to the failure of rains generally and to the prevalence of famine conditions in the Rayalaseema. The intensive examination of loans in the agricultural credit societies, the reimposition of penal interest on overdue instalments, the revival of dormant unions and the strengthening of the administrative sections in central banks so as to make them function effectively, are expected to reduce the overdues in agricultural credit societies. As regards arrear interest, there has been a steady decline, this is attributed to the cancellation of bad societies on systematic lines.

(v) *Post-sanction of loans.*—Twenty-nine central co-operative banks are working the scheme. During the year, 1,333 societies obtained cash credits from the central co-operative banks to the extent of Rs. 29·10 lakhs for this purpose, whereas in the previous year 836 societies obtained cash credits amounting to Rs. 20·42 lakhs. The cash credit was operated upon to the extent of Rs. 32·83 lakhs as against Rs. 30·71 lakhs in the previous year.

(vi) *Reorganization of rural credit societies.*—At the end of the year, there were 13,907 rural credit societies affiliated to the central banks covering 22,101 villages under the scheme. The percentages of villages covered and the population served by them were 67·97 and 19·49 respectively at the end of the year as against 65·54 and 17·98 at the end of the previous year. In the area of the central banks at Ramachandrapuram, Vijayavada, Masulipatnam, and Eluru as well as in the Nilgiris district, the population served by the rural credit societies exceeded the target of 30 per cent. On the last day of the year, there were 11,106 societies in the State doing multipurpose activities of one kind or another such as supply of agricultural, industrial and domestic requirements of members, sale of agricultural produce, construction of godowns, promotion of thrift, organization of social and recreational activities, and encouragement of subsidiary occupation like dairying, etc. They also assisted in producing more food by distributing chemical manures and iron and steel, by taking up fallow lands on lease for cultivation and by encouraging members to manufacture rural compost out of farm-yard rubbish thrown into manure pits. They did business to the extent of Rs. 204·65 lakhs in controlled commodities, agricultural implements, cloth, manure, etc., during the year.

For their supervision, the central banks employed 757 supervisors including the additional supervisors maintained out of Government subsidy. The subsidy given amounted to Rs. 1·85 lakhs. Government have been pleased to extend the scheme by another year from 1st February 1952 and have provided Rs. 2·32 lakhs as subsidy for the appointment of 265 additional supervisors by the central banks. In view of the fact that over 50 per cent of the villages were covered by co-operatives and as most of the societies had taken up multi-purpose activities the question of

continuing the scheme was examined by me. Membership in most societies have yet to be increased so as to include at least 30 per cent of the rural population. The societies have also to be supervised intensively so that the multi-purpose activities undertaken by them may be maintained. I have, therefore, recommended to Government the continuance of the scheme for another year from 1st February 1952 on payment of subsidy to central banks at 50 per cent of the cost of the additional supervisors employed by them. The balance of 50 per cent will have to be borne by the central banks themselves. They can afford to do so as their transactions with the agricultural credit societies have increased on account of the operation of the scheme of subsidized supervision and their income has improved.

Experience has shown that if the rural credit societies are to function effectively on multi-purpose lines and cater to the several economic needs of the villagers, they should have paid staff to attend to their day-to-day work. I have therefore advised central banks to insist on the employment of paid staff in societies whose transactions under loans exceed Rs. 50,000.

I have also submitted a scheme to Government for stimulating the multi-purpose activities in select societies with the help of the paid departmental staff. Under this scheme, about 220 societies will be selected for the intensive development of credit as well as non-credit activities. The societies will be given the services of Junior Inspectors free of cost in the first year. The scheme is under the consideration of Government.

On the recommendation of the Planning Commission, village co-operatives have been advised to undertake the work relating to the excavation of canals and channels passing through their jurisdiction by mobilising rural labour, and for this purpose they have been permitted to adopt the necessary bylaws.

Government permitted rural credit societies, to adopt bylaws approved by them for full-fledged multipurpose societies wherever they desired to do so. Two hundred and forty-three societies have adopted these bylaws and undertaken a variety of activities besides supply of credit. They had 18,905 members on their rolls with a paid-up share capital of Rs. 2·78 lakhs. They held deposits to the extent of Rs. 1·04 lakhs. The amount due by them to the central banks are Rs. 12·09 lakhs. They issued Rs. 10·23 lakhs as loans to their members for agricultural operations and for repayment of their petty debts. The outstandings against members were Rs. 14·71 lakhs. During the year, they supplied the domestic and agricultural requirements of members to the extent of Rs. 7·52 lakhs and distributed seeds, manure, iron and steel and other agricultural implements to the extent of Rs. 1·03 lakhs. They also undertook the sale of produce of members and marketed goods worth about Rs. 23,700. Two societies in the districts of Nilgiris and Nellore constructed godowns at a cost of

Rs. 20,120 with Government help. One society in the Ramanathapuram district undertook the construction of 11 small bridges on the village roads at an estimated cost of Rs. 4,555.

(vii) *Rural credit societies and food production.*—The scheme of intensive cultivation through village co-operatives continued to be in force in the seven select districts during the year. The co-operatives distributed 10,354 tons of chemical fertilisers, 2,019 tons of iron and steel and 11,475 agricultural implements. They dug 53,560 manure pits for the manufacture of rural compost estimated to give 19,615 tons of manure. They distributed seeds obtained from the Agricultural Depots. Eleven thousand three hundred and fifty-eight (11,358) bags of improved seeds valued at Rs. 2·31 lakhs were sold to them. They supplied to the Revenue department for the lease of 12,701 acres of land for being sub-leased to their members. Two thousand five hundred and fifty acres of waste lands were leased to them and 975 acres have been brought under cultivation by their members. The crops grown by them were chiefly paddy, ragi and other varieties of millets. I have submitted a revised proposal for the sanction of interest-free loans and subsidies to the members of societies who bring fallow lands under cultivation. They are under the consideration of Government. The rural credit societies helped food production on other directions too. Loans amounting to Rs. 1·21 lakhs were issued for the purchase of pump-sets. The co-operatives in the Bapatla circle of the Guntur district made use of the pump-sets of the Bapatla Agricultural College by taking them over on hire. The rural credit societies in the Nellore district availed themselves of the services of the tractors owned by the Nellore Co-operative Wholesale Stores by taking them on hire and bringing lands under cultivation. The Gobichettipalayam and the Dharapuram sale societies in the Erode circle owned four power drills which were lent to their members for hire for deepening irrigation wells. Twenty-one co-operatives purchased a sprayer each and distributed 1,678 lb. of pesticides.

Government have since extended the scheme of intensive cultivation through village co-operatives to the districts of Visakhapatnam, Srikakulam, West Godavari, Tiruchirappalli, South Arcot, Tanjore, Krishna and that portion of the Kurnool district which has been classified as an intensive cultivation pocket. They have under consideration a proposal to extend the scheme to the remaining districts covering the entire State.

(viii) *Loans to co-operative societies to purchase pump-sets.*—During the year, 18 central banks issued Rs. 12·16 lakhs as loans to 166 co-operative societies to enable them to issue special loans to their members for purchasing and installing pump-sets. At the end of the year, a sum of Rs. 15·80 lakhs was outstanding against members under this head. The number of pump-sets installed by the members during the year with the help of the central bank loans was 431. Up to the end of the year 726 pump-sets in all have been installed.

4. *Non-agricultural credit societies*—(i) *General progress.*—The following table shows the progress made by the non-agricultural credit societies during the last two years :—

	On 30th June 1952.	On 30th June 1951.
Number of societies	1,246	1,217
Number of members	573,868	511,168
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital	210·30	191·98
Deposits of members	365·65	339·27
Deposits of non-members	393·82	366·89
Loans from central banks and other societies	126·10	136·23
Reserve funds	71·79	65·11
Other funds	34·51	25·59
Total working capital	1,202·17	1,125·07
Net profits	17·97	17·14
Total loss	2·01	1·84

There was an increase in the deposits of members and non-members held by the societies, and in the profits earned by them. This is a satisfactory feature. The percentage of overdues was as follows :—

	On 30th June 1952.	On 30th June 1951.
Short-term loans	13·42	11·09
Medium and Long-term loans	12·74	11·99
Arrear interest	41·67	45·85
Current interest	12·97	10·86

(ii) *Urban banks.*—Out of 1,246 societies, 236 were urban banks which had to maintain fluid resources ; 696 were employees' societies and 314 were other limited and unlimited liability credit institutions. As usual, most of the urban banks carried on their business with their own resources. The loans taken by them from central banks amounted to only Rs. 64·69 lakhs as against their total working capital of Rs. 730·94 lakhs. Their owned capital and deposits from members amounted to Rs. 320·27 lakhs. Sixty-six banks having a working capital of Rs. 1 lakh and above and having qualified paid secretaries have made provision in their by-laws for discounting the cheques of select members. During the year 45 banks discounted cheques to the value of Rs. 55·07 lakhs.

(iii) *Employees' societies.*—Six hundred and ninety-six employees' societies had on their rolls 2·33 lakhs of members with a paid up share capital of Rs. 93·03 lakhs. Their reserve fund and other funds amounted to Rs. 25·37 lakhs and Rs. 8·21 lakhs respectively. A sum of Rs. 52·26 lakhs was held under thrift deposits accumulated by their members. The owned capital and members' deposits amounted to Rs. 336·51 lakhs against their working capital of Rs. 427·87 lakhs. The outstandings against members were Rs. 394·41 lakhs. The percentage of overdues to demand was 4·6.

The value of goods marketed or sold by these societies amounted to Rs. 20·99 lakhs.

(iv) *Fluid resources of limited liability societies.*—Two hundred and eighty-five limited liability credit societies were required to maintain fluid resources. Seventy-seven societies did not maintain fluid resources on a few days during the first half-year. Eighty-eight societies did not maintain fluid resources for some days during the second half-year. Forty-nine of these societies were defaulters during the previous half-year also. I have instructed the Deputy Registrars to see that no society commits default in respect of the maintenance of fluid resources. Since the close of the year, Government permitted limited liability credit societies to reckon 90 per cent of the market value of Government Promissory Notes as fluid resources. Previously they could reckon only 80 per cent.

5. *Co-operative land mortgage banks—(a) The Madras Co-operative Central Land Mortgage Bank, Limited, Madras—(i) General Progress.*—The following statement shows the general financial position of the bank at the end of the last two co-operative years :—

	On 30th June 1952.	On 30th June 1951.
Number of primary land mortgage banks affiliated	130	129
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital	20·48	17·35
Borrowings in the form of debentures ..	559·49	508·77
Other borrowings	23·34	10·08
Reserve fund	22·49	21·00
Other funds	8·89	7·25
Working capital	634·69	564·45
Net profits	3·36	3·60

During the year the bank disbursed loans amounting to Rs. 82·84 lakhs as against Rs. 82·27 lakhs in the previous year. The loans due to it at the end of the year were Rs. 484·97 lakhs, as against Rs. 435·78 lakhs at the end of the previous year. It earned a net profit of Rs. 3·36 lakhs as against Rs. 3·60 lakhs in the previous year. The slight fall in profits was due to the increased establishment charges and the higher rate of discount allowed on debentures.

(ii) *Debentures.*—During the year, the Bank issued its 47th series of debentures for Rs. 60 lakhs, the issue price being Rs. 99·4 per cent and the rate of interest being 3-3/4 per cent per annum. In view of the tightness of money market, I took spec al efforts to see that the debentures were fully subscribed. I am glad

to state that the co-operative institutions responded well to my appeal and subscribed a good portion of the debentures. The 47th series were subscribed as indicated below ,—

		RS.
1	Individuals	1,85,400
2	Hindu Religious Endowment Board and Hindu Religious bodies ..	2,50,600
3	District boards, municipalities and panchayats	6,22,400
4	Joint stock banks	56,000
5	Central Banks and other co-operative institutions	26,04,100
6	Reserve Bank of India	12,00,000
7	Insurance companies	6,77,000
8	Provident fund and other trusts ..	3,42,500
9	Others	62,000
	Total ..	60,00,000

The Government's guarantee for the debentures floated by the Bank remained at 7 crores at the end of the year. The total value of the debentures in circulation at the close of the year was Rs. 559·49 lakhs.

(iii) *Rates of interest charged by the Central Land Mortgage Bank on the loans issued.*—Till the 15th November 1951, the rate of interest on loans to the primary land mortgage banks and the ultimate borrowers were 4-1/4 per cent, and 5-1/4 per cent respectively. Subsequently, on account of the enhancement of the Bank rate from 3 per cent to 3-1/2 per cent the Board of Directors of the Central Land Mortgage Bank enhanced the rates of interest charged to the primary land mortgage banks and the ultimate borrower to 4-3/4 per cent and 5-3/4 per cent respectively. As the 47th series of debentures were issued at a higher rate, viz., 3-3/4 per cent, it became necessary to increase the lending rate further by a quarter per cent to the primary land mortgage banks with the result that the ultimate borrowers were charged 6 per cent interest with effect from 1st April 1952.

(iv) *Concessions to the land mortgage banks in Rayalaseema.*—The scheme for the provision of long-term loans to the ryots in Rayalaseema through the Madras Co-operative Central Land Mortgage Bank at a concessional rate of interest with the subsidy provided by Government continued to be in force during the year. Hence, agriculturists in the districts of Cuddapah, Kurnool, Bellary, Anantapur and Chittoor were able to get their loans from the primary land mortgage banks at 1-1/4 per cent less than those in other parts of the State. The loans given in this way amounted to Rs. 6·73 lakhs during the year as against a sum of Rs. 4·87 lakhs during the previous year.

To bring home to the ryots in Rayalaseema the benefits of land mortgage banks Government sanctioned up to 30th June 1954, the payment of a subsidy of Rs. 500 per annum to each of the 14 land mortgage banks to enable them to appoint 14 additional supervisors.

Government were also pleased to continue the remission in full up to and inclusive of 30th June 1954 of the fees payable for the registration of documents by or on behalf of land mortgage banks in the Rayalaseema and of the fees for obtaining encumbrance certificates in respect of applications for loans.

(v) *Government assistance to the banks in areas affected by famine.*—On account of famine conditions in Rayalaseema and several other parts of the State, the borrowers in 29 land mortgage banks were unable to pay the instalments that fell due from them in May and August 1952. It was represented that they should be given time for their repayment over a period of five years. As any extension given to the members would affect the contribution to be made by the Central Land Mortgage Bank towards the sinking funds set up for redeeming debentures, it was proposed that Government should provide a sum of Rs. 5 lakhs as advance to the Central Land Mortgage Bank repayable over a period of five years. I submitted the proposals accordingly, and Government have sanctioned the advance. Necessary steps are being taken to give extension in deserving cases with this Government aid.

(vi) *Constitution of a revolving fund.*—In my report for the previous year, I referred to the proposal submitted to Government for the constitution of a revolving fund to meet payment of instalments of loans due by borrowers of land mortgage banks when they were not able to pay them on account of circumstances beyond their control. These proposals have not yet matured. Meanwhile, the famine conditions in certain parts of the State brought the Government aid of Rs. 5 lakhs referred to above. Experience gained in the utilization of these 5 lakhs will enable the finalization of the proposal for a revolving fund.

(b) *Primary land mortgage banks*—(i) *General progress.*—There were 130 primary land mortgage banks at the end of the year. The following table shows the progress made by these banks:—

	On 30th June 1952.	On 30th June 1951.
(i) Number of banks	130	129
(ii) Number of members	143,927	133,405
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
(iii) Paid-up share capital	37·94	34·34
(iv) Loans due to Central Land Mortgage Bank	4,84·97	4,27·89
(v) Other borrowings	1·57	1·29
(vi) Reserve Fund	8·67	8·10
(vii) Other funds	2·18	2·11
(viii) Working capital	5,35·33	4,73·73
(ix) Net profit	1·81	1·93
(x) Net loss	0·64	0·24

During the year, the primary banks issued loans to the extent of Rs. 82·67 lakhs as against Rs. 84·20 lakhs in the previous year. During the year, 98 banks worked at a profit, the total amount of profit being Rs. 1·81 lakhs Thirty-two banks substained losses. Their net loss was Rs. 0·64 lakhs.

(ii) *Classification of loans according to purpose.*—The table below gives an analysis of the purposes for which the loans were issued:—

Purpose.	1951–52. RS. (IN LAKHS.)	1950–51. RS. (IN LAKHS.)
(1) For land improvement	9·52	6·75
(2) For purchase of lands to round off holdings	2·17	1·05
(3) For discharge of prior debts ..	62·37	71·86
(4) For other purposes	8·61	4·54
Total ..	82·67	84·20

It is gratifying to observe that loans for land improvement and for rounding off holdings are on the increase. A large number of loans was given for the installation of pumping sets. Select co-operative wholesale stores were advised to stock engines, motors, pumps and pipes for helping agriculturists to purchase them with their land mortgage bank loans, and some of the co-operative wholesale stores have done appreciable work in this behalf.

(iii) *Classification of loans according to value.*—The classification of loans issued according to value during the last two years is as below:—

	1951–52.		1950–51.	
	Number.	Amount. RS. (IN LAKHS.)	Number.	Amount. RS. (IN LAKHS.)
(1) Loans for less than Rs. 1,000	1,043	8·51	1,274	8·95
(2) Loans of Rs. 1,000 and more but less than Rs. 5,000	2,120	48·78	2,190	53·30
(3) Loans of Rs. 5,000 and more but less than Rs. 10,000	278	21·13	263	20·36
(4) Loans of Rs. 10,000 and more but Rs. 15,000 or less	59	4·25	14	1·59
Total ..	3,500	82·67	3,741	84·20

Government in G.O. No. 4854, Development, dated 2nd November 1951, directed that the individual maximum credit limit should be retained at Rs. 15,000 subject to the condition that loan amounts in excess of Rs. 10,000 should be utilized only for land improvement. Hence, it may be taken that the bulk of Rs. 4·25 lakhs disbursed in sums of Rs. 10,000 and more were given for growing more food.

(iv) *Recovery of dues.*—The percentage of members' overdues under principal and interest was follows:—

	1951–52.	1950–51.
(1) Principal	7·79	7·69
(2) Arrear interest	20·95	9·60
(3) Current interest	3·52	1·66

There was a slight increase in overdues due to adverse seasonal conditions.

CHAPTER II.

Co-operative Farming.

1. *Land colonization societies.*—There were 30 land colonization societies excluding those for ex-servicemen, at the beginning of the year. Six colonization schemes were selected for sanction during the year, of which five have been sanctioned by Government. Of these five schemes, co-operative land colonization societies were formed at three centres, namely, Pattuthurai (Salem district), Vachinampalayam (Coimbatore district), and Kadathi (Bellary district). Land colonization societies in the remaining two centres, namely, Avarampatti in the Tanjore district and Siddhipuram in the Nellore district were registered since the close of the year.

These land colonization societies had 3,417 members at the end of the year, of whom 2,875 were active colonists. Their total paid-up share capital was Rs. 95,383 of which a sum of Rs. 30,790 was contributed by Government as free grant.

During the financial year, the societies received Government assistance as shown below:—

	RS.
Interest-free loans—	
For bulls	14,750
For implements	8,035
For reclamation	5,535
Total ..	28,320
Free grants—	
For share capital	1,030
For bulls	2,250
For manure	900
For seeds	2,742
For reclamation	5,535
Total ..	32,457

In addition, free grants were given to the following societies for the purposes indicated below:—

	RS.
(1) Sendivakkam Land Colonization Society for purchase of country carts	700
(2) Nemalur Land Colonization Society for carding and Slivering	800
Total ..	1,500

On the 30th June 1952, the societies were indebted to Government to the extent of Rs. 2·47 lakhs. They borrowed from the central banks for agricultural operations, and a sum of Rs. 39,392 was outstanding against them at the end of the year. Loans due from members at the end of the year amounted to Rs. 2·84 lakhs.

The societies were assigned 14,201 acres, of which 10,042 acres were reclaimed and made fit for cultivation till the end of the year. A sum of Rs. 69,250 was sanctioned to 91 colonists under the New Well Subsidy Scheme up to the end of the year. Fifty seven wells were sunk and 34 were under construction.

Besides agriculture, the colonists took up cottage industries akin to it. In the Andhiyur and Gettisamudram Land Colonization societies in the Erode Circle, 61 colonists took to poultry farming and they had 437 fowls. Twelve Rhode Island red cockerels and 8 White Leghorns were supplied to these societies by the Animal Husbandry department. They also took to sheep-rearing and reared sheep worth Rs. 5,400. They maintained two stud bulls. The colonists in the Krishna district owned 150 milch animals and carried on milk trade.

2. *Colonization societies on private lands taken on lease.*—Three societies of this type were working during the year. They were the Marudur Society in the Tiruchirappalli district, the Nelvoy Society in the Chingleput district and the Suravaram Society in the East Godavari district. The Thattabhanda Land Colonization Society in Visakhapatnam district could not be started on account of difficulties in getting the land leased to the society. Steps have, therefore, been taken to cancel its registration.

(*a*) *The Marudur Land Colonization Society.*—This society had 54 members with a paid-up share capital of Rs. 4,700 at the end of the year. This is the third year of its working. Out of 381·44 acres taken on lease for a period of 20 years, 370 acres were ear-marked for cultivation and 11·44 acres were set apart for house-sites and other common purposes such as threshing floor, channels, etc. Three hundred and seventy acres were sub-leased to members. Three hundred and thirty-four acres were cultivated during the year and the remaining lands were utilized for pasture. The society supplied manures and seeds to the value of

Rs. 2,249 to its members. Out of the Government loan of Rs. 80,000 sanctioned by Government for captial expenditure, the society has so far utilized a sum of Rs. 70,000.

(b) *The Nelvoy Co-operative Farming Society.*—This society took 386 acres of lands from seven pattadars on lease for 20 years. The lands were sub-leased to landless tenants and four out of the seven pattadars. At the end of the years there were 94 members with a paid-up share captial of Rs. 3,522. The society collected a sum of Rs. 9,063 as lease from the members, paid a sum of Rs. 8,270 to the pattadars, thereby earning a commision of Rs. 793. It worked seven pumpsets obtained from the Agricultural department, three on hire and four under the Palar River Pumping Scheme. It has now proposed to take over the pumpsets and work them on a proprietory basis. It is expected that an extent of 350 crop acres will be benefited by this arrangement.

(c) *The Suravaram (Sri Ramakrishna) Land Colonization Society.*—This society, in East Godavari district, took 89 acres of land on lease from Sri Balananda Swamiji. It is intended to promote the economic improvement of the Koyas and other agency tribes. There were 19 members at the end of the year with a paid-up share captail of Rs. 230. Thirty one acres were reclaimed during the year which were cultivated with paddy crop.

3. *Land colonization co-operative societies for ex-servicemen.*—There were eleven land colonization societies for ex-servicemen at the end of the year. A detailed account of their working is given in Chapter XI.

4. *Co-operative joint farming societies.*—The Nuzvid joint Farming society in the Krishna district, which is the only society of this type, did not make any progress owing to lack of agreement among the members. The Thengumarahada Co-operative Farming Society in the Hollimoyar village of the Nilgiris district was registered towards the close of the year An extent of 500 acres has been leased to this society by Government. The colonists had cleared 200 acres even before the society was registered and raised paddy on 116 acres, and other food grains on the remaining extent.

5. *Consolidation of holdings societies.*—At the end of the year, there were 20 societies for consolidation of holdings with 1,242 members on their rolls. During the year, four societies (3 in the West Godavari district and one in the Guntur district) consolidated 89 holdings into 74 plots measuring about 116 acres. Thirty-seven members were benefited by the scheme. Unless the Madras Economic Holdings Bill becomes law making radical changes in the law of the inheritance and the aliention of agricultural property, as recommended by the Madras Land Revenue Reforms Committee, there cannot be much future for these societies.

6. *Tenants' and field labourers' societies.*—These societies are mostly composed of Harijans and landless labourers and they help

food production by bringing under cultivation waste lands, lanka lands, etc. There were 389 societies on 30th June 1952. They had 30,280 Harijans and members of other backward communities and 2,554 caste labourers as members. These societies obtained lease of 43,780 acres of padugai, lanka and waste lands from Government, for a total annual rental of Rs. 7·40 lakhs. Of these, 11,376 acres were taken on lease for periods exceeding five years and the rest for shorter periods. The lands were parcelled out and sub-leased to 32,051 members for an annual rental of Rs. 7·43 lakhs. Twenty-seven thousand six hundred and sixty-four acres were cultivated with food crops and 8,730 acres with commerical crops. The societies borrowed Rs. 45,818 from the central banks during the year for issue of loans to their members. The loans due to the central banks at the end of the year were Rs. 89,674.

7. *Agricultural improvement societies.*—There were 58 societies at the end of the year with 6,745 members and a paid-up share capital of Rs. 1,05,980. Their main work was the distribution of improved seeds, fertilisers and agricultural implements to the ryots. During the year, a sum of Rs.87.322 was disbursed by the societies to their members. Thirty-one societies in Madurai, Ramanathapuram, Coimbatore, Krishna, Tanjore, Malabar, and Guntur districts supplied to their members improved seeds, worth Rs. 63,182, manures to the value of Rs. 3,66,570 and agricultural implements to the value of Rs. 1,26,374. Thirteen societies in Ramnathapuram district marketed Rs. 1,54,227 worth of agricultural produce raised by members.

8. *Agricultural demonstration societies.*—There were seven agricultural demonstration societies in the State at the end of the year.

The Lalgudi Sivagnanam agricultural Co-operative Society in Tiruchirappalli district deserves special mention. There were 924 individuals and 16 societies on its rolls as members with a paid-up share capital of Rs. 8,615 at the end of the year, Eighteen acres of wet lands and 3½ acres of dry lands owned by it at Angarai village are used for demonstration purposes. The society cultivated paddy in 15 acres and sugarcane in 3 acres adopting improved methods of agriculture. 245·49 acres have been alienated to it by Government in Neikulam village for demonstration of dry farming. As this block is a forest area, the society could reclaim only 120 acres. It distributed manures worth Rs. 5·54 lakhs. It also sold 53 tons of iron and steel to the value of Rs. 23,426 and 1,462 iron implements manufactured by it. It is maintaining one Kangayam stud bull and one stud buffalo. It earned a net profit of Rs. 2,859 during the year.

9. *Irrigation societies.*—There were 22 irrigation societies at the end of the year with 3,065 members and a paid-up share

captial of Rs. 79,479. The value of irrigation works executed during the year amounted to Rs. 48,962 and 1,664 members benefited thereby. Five thousand three hundred and ninety acres were brought under cultivation on accout of irrigation works executed during the year. The Sri Krishna Co-operative Irrigation Society in the Krishna district continued to supply water to its members by baling out water from the Krishna River with the aid of pumps. In this way, it enabled its membres to cultivate 2,800 acres during the year. At the end of the year, the society had 570 members on its rolls with a paid-up share captial of Rs. 61,367. The amount outstanding to the central bank in respect of loans obtained for execution of capital works was Rs. 93,340 at the end of the year. The society distributed chemical fertilizers and agricultural implements to the extent of Rs. 22,324.

Towards the close of the year, Government ordered that the river pumping projects should be worked through co-operative societies, that the existing projects working under Agricultural department on a subsidised basis should be taken over by co-operative societies, wherever possible, that if co-operative societies could not be formed, the beneficiaries should be asked to meet the entire expenditure and that if it was not possible to do so, the works should be closed down. Investigation is now being carried on in a number of districts to organize irrigation societies by installing engines and pumpsets on the banks of rivers on a co-operative basis, and two proposals have been submitted to Government for approval.

10. *Land reclamation societies.*—The scheme for the reclamation of the lands in the Cauvery-Mettur Project area continued to be in force during the year. The societies obtained the funds from the Central Co-operative Bank, Tanjore, for their short-term requirements while Government advanced long-terms loans to ryots for the reclamation of lands at the rate of Rs. 50 per acre. On 30th June 1952, there were 35 land reclamation co-operative societies, with 7,178, members and a paid-up share captial of Rs. 79,822. Out of a total extent of 6,884·11 acres in all the 35 societies, 4,116·3 acres have been reclaimed so far. More reclamation could not be done during the year due to the inadequate supply of water in the canals and the heavy cost of reclamation brought about by the rise in the cost of labour.

Out of a sum of Rs. 1,63,665 of Government loans granted up to 30th June 1952 to the land reclamation societies since the inception of the scheme, a sum of Rs. 36,519 with interest was recovered leaving a balance of Rs. 1,27,146 at the end of the year. A sum of Rs. 11,300 representing Government loans for the construction of godowns was also outstanding from these societies at the end of the year. The repayments made during the year amounted to Rs. 8,027 under principal and Rs. 2,406 under interest.

A new scheme of land reclamation is being worked by the Nambivoyal Land Coionization Society to which an extent of 469·70 acres has been assigned by Government. Government have sanctioned loans to the society for reclamation at Rs. 100 per acre repayable in 15 years. The society has allotted 448·56 acres of lands to its members for reclamation and the remaining 21·14 acres are proposed to be reclaimed by the society itself. Its members have reclaimed 288·56 acres, and a sum of Rs. 10,685 has so far been given by Government as loan to the society.

CHAPTER III.

Co-operative Marketing.

1. *Loan and sale societies.*—*General progress.*—At the end of the year, there were 291 loan and sale or marketing societies as against 274 at the beginning of the year. The following table shows the progress made by them during the last two years. :—

	1951-52.	1950-51.
Number of sale societies	291	274
Number of members	237,030	229,579
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital at the end of the year	61·58	66·00
Loans and advances issued during the year	1,47·45	1,56·20
Value of produce sold as agent ..	1,77·89	2,13·70
Value of produce sold as owner ..	2,33·58	1,62·98
Value of seeds, manures and agricultural implements sold	1,23·85	1,66·00

The Marketing societies in Salem, Nilgiris, South Kanara and Coimbatore did good business in the marketing of members' produce on agency basis. There has been an increase in the value of produce sold by the societies as owners. With the decontrol of foodgrains in the Madras State towards the close of the year, the time has come for the sale societies to resume their normal activities. They can now lend on the pledge of foodgrains and help the producers to get a better price for their produce.

2. *Storage facilities.*—The scheme sanctioned by Government in the year 1949, for the grant of subsidies to the extent of 50 per cent of the cost of construction of godowns by marketing and rural credit societies continued to be in force. During the financial year 1951–52, five marketing societies were sanctioned free grants amounting to Rs. 48,110 and four of them were sanctioned loans amounting to Rs. 30,510. Twenty-two rural credit societies were sanctioned Rs. 1,08,753 as free grants and eleven of them were sanctioned Rs. 36,500 as loans. Of these, twenty-one rural credit societies and two marketing societies completed the construction of their godowns. During 1952–53, eighty-two rural credit and twenty-eight marketing societies have proposed to construct

godowns. During the year that is over, 98 sale societies occupied 385 rented godowns and paid a monthly rent of Rs. 23,753. If they construct godowns for themselves taking advantage of the subsidy and loans provided by Government they will save the rent charges and provide better facilities for their members.

3. *Groundnut godowns.*—Out of ten godowns constructed by the Agricultural Department from the Groundnut Development Fund, nine godowns continued to be in charge of the sale societies at Amudalavalasa, Jaggayyapeta, Tirupattur, Vayalpad, Guntur, Ariyalur, Vizianagaram, Arni and Tadpatri. Portions of the godowns at Nandigama and Tadpatri are under the occupation of the Krishna District Tobacco Market Committee and the Anantapur Cotton and Groundnut Market Committee respectively.

4. *Procurement work.*—During the year fifteen sale societies under-took procurement of foodgrains such as paddy, millet, etc. They procured in all 1,993 tons of paddy and millets worth Rs. 11·95 lakhs.

5. *Processing activities.*—Seven sale societies in the districts of Malabar (South), Ramanathapuram, and Tiruchirappalli undertook processing activities such as coffee and arecannt curing, cotton ginning and paddy hulling and the total value of produce processed was Rs. 18·41 lakhs. Two sale societies in the Tuticorin circle procured cotton valued at Rs. 10 lakhs and recovered Rs. 2,529 from its members as processing charges. The Aruppukkottai Sale Society ginned 81 candies and 350 lbs. of cotton lint and earned Rs. 4,209 as processing charges.

6. *Export trade.*—The Dindigul Co-operative Marketing Society exported 155 tons of onions to Ceylon during the quarter ended 30th June 1952. The society could have exported larger quantities of this commodity but for the fact that the system of reservation of export quotas for co-operatives, was cancelled and the principle of "first come first served" was followed in the allotment of export quotas. The Nilgiris Co-operative Marketing Society exported vegetables worth Rs. 33,539 to Ceylon and earned a commission of Rs. 2,887.

7. *Distribution of manures, seeds and agricultural implements.*—The value of chemical manures and agricultural implements sold by the sale societies was Rs. 46·12 lakhs and Rs. 36·93 lakhs respectively. The following statement shows the extent of business done by them in the sale of compost manure and distribution of improved varieties of seeds :—

	Value of sales.	
	1951–52.	1950–51.
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Compost manure	6·34	2·05
Improved varieties of seeds ..	4·7	2·41

8. *Controlled Credit Scheme.*—The scheme was in operation in twenty circles as against twenty-two in the previous year. Forty-four marketing societies worked it through 402 rural credit societies and the progress made in the last two years is indicated below :—

Name of produce.	1951–52.			1950–51.		
	Amount of loans issued.	Extent of land covered.	Value of produce brought to sale societies.	Amount of loans issued.	Extent of land covered.	Value of produce brought to sale societies.
	RS. (IN THOUSANDS).	ACS.	RS. (IN THOUSANDS).	RS. (IN THOUSANDS).	ACS.	RS. (IN THOUSANDS).
Paddy	2	17	..	33	1,531	12
Ragi and cholam	4	162	11	..	..	..
Groundnut	393	11,874	812	735	12,451	3,030
Cotton	129	3,859	230	69	1,722	1,409
Other crops	1,621	5,990	439	730	3,023	950

The value of produce brought for sale through the marketing societies is not in proportion to the amount of loans granted under the scheme. Marketing panchayatdars were appointed in 576 societies. But only 150 panchayatdars were active and brought produce valued at Rs. 40·13 lakhs to the sale societies. The societies in Anantapur, Salem and Coimbatore districts did good work in this direction. The Controlled Credit Scheme in respect of foodgrains was in abeyance during the period of controls as the ryots had no incentive to hold over produce for a better market. Now that controls have been lifted I have advised the societies to revive the scheme.

9. *Special Controlled Credit Scheme in Rayalaseema.*—The special staff of Senior Inspectors for the development, management and supervision of marketing societies in the Rayalaseema was continued. Sixteen marketing societies worked the Controlled Credit Scheme through 161 rural credit societies which issued loans to the extent of Rs. 13·05 lakhs for the cultivation of groundnut, cotton and other crops on 2,837 acres of land. Produce to the value of Rs. 5·89 lakhs was sold through the sale societies.

10. *Some important marketing societies*—(i) *The Provincial Co-operative Marketing Society.*—This society continued to help the producers' societies as their buying agent for raw materials and agricultural implements. During the year 664 tons of iron and steel materials for agricultural and building purposes, worth Rs. 2·19 lakhs, were taken delivery of and booked to the various co-operative institutions in the State as against 428 tons, worth Rs. 1·50 lakhs, during the previous year. The society also distributed controlled commodities such as sugar, etc., to permit holders until sugar was decontrolled at the close of the year. The affairs of the society were mismanaged by its paid Secretary. A case of misappropriation of the funds of the society is pending against him and other members of the staff. The Secretary was removed from service and a departmental Senior Inspector is now doing duty as the Secretary of the Society.

(ii) *The Nilgiris Co-operative Marketing Society.*—This society was started with the main object of supplying manure to its members and marketing their produce such as potatoes, vegetables, etc. The society had a membership of 3,083 consisting of 2,980 individuals and 103 societies with a paid-up share capital of Rs. 92,797. As the affairs of the society were not satisfactory, its committee was superseded in May 1951. It continued to be managed by a Special Officer of the grade of a Deputy Registrar during the year. The society prepared 6,015 bags of potato manure valued at Rs. 2·05 lakhs according to the Nanganad formulae. It sold 4,604 bags worth Rs. 1·76 lakhs. It marketed potatoes worth Rs. 5·05 lakhs on agency basis and earned a commission of Rs. 16,054. It exported to Ceylon vegetables worth Rs. 33,539 and earned a commission of Rs. 2,887. It sold agricultural implements of the value of Rs. 3,267. The entire loss of Rs. 13,148 incurred by the society in previous years was wiped out by 31st December 1951 and the society is now working at a profit.

(iii) *The South Kanara Agriculturists' Co-operative Marketing Society.*—This society has a membership of 5,436 and a paid-up share capital of Rs. 71,085. It issued Rs. 17·02 lakhs as loans against members' produce. It marketed pepper, betelnuts, coconuts, plantains, etc. The society sold 40,620 cwt. of betulnuts in the year which is a record in the history of the society. This is estimated to be about one-third of the total marketable produce of the district. The society purchased during the year 1,040 cwt. of copper sulphate costing Rs. 95,647 on its own account and supplied the same to members at reasonable rates. The society maintains two lorries to transport its members' produce.

11. *Marketing Federations.*—There were four marketing federations at the end of the year. Of these, the Tanjore and the West Godavari Marketing Federations did appreciable business.

(*a*) *Tanjore Co-operative Marketing Fedaration* did procurement work on a non-monopoly basis. It procured paddy worth Rs. 21·42 lakhs and sold paddy to the value of Rs. 25·6 lakhs. It wiped off its losses of previous years and earned a net profit of Rs. 7,241 during the year.

(*b*) *The West Godavari Marketing Federation* had 101 societies and 193 individuals as its members. Its paid-up share capital was Rs. 51,600. It procured 1,049 tons of paddy and rice to the value of Rs. 2·41 lakhs. It sold implements worth Rs. 2·44 lakhs and manures worth Rs. 3·48 lakhs.

12. *The Ponnani Arecanut Processing and Marketing Society.*—The scheme sanctioned by the Government of India to provide financial aid to the society was given effect to from 6th July 1951. During the year the society purchased raw nuts to the value of Rs. 90,315 for curing, and cured nuts to the value of Rs. 1·07 lakhs. Sale of nuts amounted to Rs. 1·09 lakhs. Sixty per cent of the sales were effected by booking direct orders from co-operative societies and merchants in the Tamil Nad, Andhra Desa and the Mysore State. The society earned a gross profit of Rs. 10,567 and brought down the net loss to Rs. 35,353. The construction of drying chamber is in an experimental stage and if it proves successful, considerable economy in fuel can be achieved. The first instalment of the interest-free loan of Rs. 36,000 granted to the society under the scheme was repaid on the due date.

13. *The Malabar District Produce Sale Society* helped the coconut growers in Kurumbranad taluk to market their produce, after conversion into copra. The society was able to influence the copra market at Badagara where it has suitable godowns and a copra yard. At present there are no facilities to dry copra during the rainy season. To overcome this drawback and to render marketing facilities to the producers throughout the year, the society has taken steps to set up a hot air kiln as suggested by the Indian Central Coconut Committee. This committee has sanctioned a subsidy of Rs. 12,000 to the society for the installation of the kiln. The other produce handled by the society are coffee, ginger and pepper. The bulk of the business is done through its Kalpetta branch in Wynaad taluk where it has two godowns. The society has put up coffee curing works at Kalpetta and has imported the necessary machinery from foreign countries, costructed a pucca engine shed, and a barbecue and installed the coffee huller and grinder worked by oil engine, at a total cost of Rs. 70,000. The society has been licensed as an 'A' agent of the India Coffee Board and Rs. 4·75 lakhs worth of coffee was cured and graded during the year. The society also distributes chemical fertilizers and agricultural implements.

14. *Chennur Betel Leaf Growers Co-operative Society* in the Cuddapah district had a membership of 86 and share capital of Rs. 7,155. It marketed its members' produce, chiefly betel leaves for Rs. 33,976. It owns a lorry. It also owns a pumpset purchased out of the Government subsidy of Rs. 7,000 which is hired out to its members.

15. *Growers Co-operative Societies for Fruits, Vegetables, etc.*—There were fifteen societies of these types at the end of the year. They had 3,544 members with a paid-up share capital of Rs. 90,824. Loans to the tune of Rs. 50,550 were issued to the members by some of the societies in Rajahmundry, Eluru and Nellore (South) circles. The value of fruits marketed by them during the year was Rs. 1·23 lakhs and the commission earned was Rs. 5,962. The value of manures, seeds and other agricultural requirements supplied by them to members during the year amounted to Rs. 10,730. The business done by some of the important societies and their working are indicated below.

(*a*) *The Kodur Fruit Growers' Co-operative Society in the Cuddapah district.*—The society had 1,798 individuals and one society as its members with a paid-up share capital of Rs. 44,523.

It marketed during the year fruits to the value of Rs. 15,192 and earned a commission of Rs. 2,446. Its borrowings from the central bank amounted to Rs. 91,013 at the close of the year. It has built up a reserve fund of Rs. 77,246. It supplied manures and packing materials to its members to the value of Rs. 10,166.

(b) *The Palacole Fruit Growers Co-operative Society in the West Godavari district.*—The society handles lime fruits. On 30th June 1952, its membership was 339 with a paid-up share capital of Rs. 3,830. During the year, it disposed of lime fruits worth Rs. 50,635; earning a commission of Rs. 2,276. It prepared bye-products from fruits and sold them for Rs. 4,808. Loans to the extent of Rs. 3,512 were outstanding against its members at the end of the year.

CHAPTER IV.

Co-operative Dairying and Animal Husbandry.

1. *Milk-supply unions and societies*—(a) *General progress.*—The scheme for augmenting the supply of milk to the urban and semi-urban areas of the State introduced in October 1948 was extended for a further period of three years from October 1951. On 30th June 1952, there were 41 milk-supply unions and 722 milk-supply societies. Of the 722 societies, 281 functioned independently and the rest served as feeder societies to the unions. The 41 milk-supply unions had on their rolls 4,515 members including 441 affiliated societies with a paid-up share capital of Rs. 3·59 lakhs. The milk-supply societies had a membership of 69,203 and a paid-up share capital of Rs. 9·95 lakhs respectively. The total value of milk and milk products handled by the unions and societies during 1950–51 and 1951–52 is shown below :—

	Value of milk and milk products sold.	
	Milk-supply unions.	Milk-supply societies.
	RS. (IN LAKHS).	RS. (IN LAKHS).
1951–52	76·54	64·89
1950–51	71·76	56·24

The annual sales of milk by the Coimbatore and Tiruchirappalli-Srirangam Co-operative Milk-supply Unions are about Rs. 7 and Rs. 5 lakhs respectively. The value of milk sold by the Madras Co-operative Milk Supply Union alone was Rs. 28·8 lakhs. Government exempted milk-supply depots and their authorized stalls in the State from the provisions of section 7 (i) of the Madras Shops and Establishments Act, 1947, which restricts the hours of their business, for a further period of one year from 14th November 1951. Government have also exempted all co-operative

milk-supply societies and unions formed on or after 1st July 1946 from payment of sales tax for a period of three years from the date of their starting.

(b) *Supply to State Hospitals and Jails, etc.*—The following statement gives the particulars of milk supplied by co-operative milk-supply organizations to State hospitals, jails, etc., during the last two years :—

	Value of milk supplied.	
	1951–52.	1950–51.
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
(i) Hospitals	22·74	26·93
(ii) Jails	3·11	2·93
(iii) Child-Welfare centres	3·10	4·23
(iv) Other institutions	5·91	8·51

The fall in the value of milk supplied to the hospitals and other institutions was contributed by the Madras, Chittoor and Madurai milk-supply unions. The Mangalore Co-operative Milk Supply Union did not supply milk to the Government Hospital during the year.

(c) *Interest-free Government loans for the purchase of milch animals.*—During the financial year 1951–52, interest-free loans to the extent of Rs. 12·44 lakhs were given to the members of milk-supply societies and unions for the purchase of milch animals. On 31st March 1952 a sum of Rs. 8,18,769 was outstanding under this head against the societies and unions. Government waived the recovery of a sum of Rs. 2,378 out of these loans as the animals purchased by the borrowers died of contagious diseases. Government have since ordered that interest at 3 per cent per annum should be collected from the societies in respect of Government loans given to the milk-supply societies and unions for the purchase of milch animals and that the loans should be given only to those societies which have not availed themselves of Government loans for the past three years in succession.

(d) *Interest-bearing loans for the purchase of lorries.*—During the financial year 1951–52, a loan of Rs. 10,000 was sanctioned to the Rajahmundry Milk-supply Union for the purchase of a lorry for transporting milk from rural areas. The amount of interest-bearing loans granted to the milk-supply societies and unions outstanding on 30th June 1952 was Rs. 55,990.

2. *Some important milk-supply unions and societies*—(a) *The Madras Co-operative Milk-supply Union.*—On 30th June 1952, the Union had 124 feeder societies and 24 individuals as its members with a total paid-up share capital of Rs. 1·59 lakhs. It purchased during the year 89·57 lakhs of lb. of milk as against 89·04 lakhs of lb. in the previous year. It sold 86·01 lakhs of lb. of milk for Rs. 28·14 lakhs during the year as against 87·1 lakhs of lb. of milk for Rs. 28·63 lakhs during the previous year. The Union continued to be the sole contractor for the

supply of milk to the State hospitals in the City and the Tambaram T.B. Sanatorium. The value of milk supplied to the hospitals during the year was Rs. 12·64 lakhs. The union continued to run the dairy farm at Raj Bhavan. Guindy, for the supply of fresh milk to the Governor and his staff. It continued to cater to the needs of the general public through its 53 depots and 43 house delivery boys. A special staff of one Co-operative Sub-Registrar, five Senior Inspectors and six Junior Inspectors provided at Government cost continued to assist the Union in augmenting the supply of milk to the City. The Union supplied cattle feed to its feeder societies to the value of Rs. 90,078. The three veterinary first-aid posts and the mobile veterinary unit, continued to render timely veterinary aid to the milch animals owned by the members of the affiliated societies. The District Veterinary Officer (Milk) continued to have his control over the first-aid posts and the mobile veterinary unit. Government have now sanctioned three additional first-aid posts to be attached to the Union.

In April 1951, Government approved a scheme costing a non-recurring expenditure of Rs. 1·11 lakhs and a recurring expenditure of Rs. 20,500 to increase the supply of milk to Madras City by 5,000 lb. per day by expanding the activities of the Madras Milk Supply Union, and sanctioned a staff of 1 Co-operative Sub-Registrar, 3 Senior Inspectors, 2 Dairy Assistants and 1 Dairy Chemist, 2 Milk testers and 2 laboratory attenders. The sanction includes the provision for setting up a laboratory with the necessary outfit for quality control tests. The laboratory has since been established and is in charge of the Dairy Development Officer. The laboratory contains the necessary equipment to conduct bacteriological tests and analysis of the samples of milk taken from the Union. The staff of 1 Co-operative Sub-Registrar and 3 Senior Inspectors have been entrusted with the task of organizing primary societies for increasing the supply of milk to the Union, along the routes chosen for the purpose. The Union has purchased a site at Kodambakkam to instal a second pasteurisation plant.

(b) *The Coimbatore Co-operative Milk-Supply Union* had 46 members on its rolls with a paid-up share capital of Rs. 19,290 on 30th June 1952. It purchased 26·88 lakhs of lb. of milk valued at Rs. 6·46 lakhs and sold 25·29 lakhs of lb. of milk for Rs. 7·07 lakhs. It continued to supply milk to the State hospitals, jails and child-welfare centres in the town.

(c) On 30th June 1952. *The Tiruchirappalli-Srirangam Co-operative Milk Supply Union* had 729 members with a paid-up share capital of Rs. 14,004 It purchased milk to the value of Rs. 4·30 lakhs and sold it as fluid milk and by products, realizing a sum of Rs. 5·50 lakhs. It continued to supply milk to the Rajaji Tuberculosis Sanatorium, jails and other public institutions of the place.

3. *Dairy Development Schemes*—(a) *Milk-Recording Scheme.*—The scheme was worked in 24 milk-supply institutions. At the end of the year there were 223 animals in the scheme. The maximum and minimum yield per animal under the scheme for the period of lactation was 2,398 lb. and 615 lb. respectively. The maximum and minimum number of days for which each animal was in lactation was 300 and 180 respectively. A sum of Rs. 100 was drawn and paid to two institutions out of the Government subsidy for the award of prizes during the year.

(b) *Stud bulls.*—Government have sanctioned a subsidy of Rs. 1,000 to the Cuddalore Co-operative Milk-Supply Union to meet half the cost of a Sindhi bull and a murrah buffalo to be purchased by it.

(c) *Co-operative creameries and butter and ghee production societies.*—(i) The Karunguzhi Co-operative Creamery Society in the Chingleput district had a membership of 201 with a paid-up share capital of Rs. 1,433 as on 30th June 1952. It purchased during the year 91,232 lb. of milk for Rs. 12,613 out of which 6,780 lb. were sold as fluid milk for Rs. 1,307, and the balance was converted into by-products and sold for Rs. 15,378. The Junior Inspector sanctioned for the management of the society was continued free of cost.

(ii) Of the nine butter and ghee supply societies, that at Avanashi in the Coimbatore district functioned satisfactorily during the year. It sold Rs. 10,592 worth of butter and Rs. 1,710 worth of ghee.

4. *Salvage of dry animals*—(a) *The Madras Co-operative Society for salvage of dry cows.*—During the year, the membership and paid-up share capital of the society increased from 613 and Rs. 3,815 to 709 and Rs. 4,295 respectively. The number of cows collected and sent to the kancha at Kambakkam for salvage was 314. During the year, 213 cows were returned to the owners after calving or during pregnancy and six cows died at the kancha. There were 288 animals at the kancha at the end of the year. A sum of Rs. 28,749 was collected during the year towards salvage fees as against Rs. 23,758 during the previous year.

(b) *The Vattambedu Salvage Farm.*—The Madras Co-operative Milk-Supply Union continued to manage the salvage farm at Vattambedu. During the year, 114 animals were sent to the farm for salvage and 73 animals were returned to the members after salvage and three animals died. There were 84 dry she-buffaloes in the farm at the end of the year. The total amount of salvage fees collected during the year was Rs. 5,487. Government continued to lend the services of one Senior Inspector, one stockman-compounder and one cattleman and to give an annual grant of Rs. 460 towards maintenance of the stud buffalo and cost of medicines. The Union has taken on lease 350 acres of lands at Vattambedu. A tractor was purchased for the cultivation of green fodder such as guinea grass, etc., on an extent of about 40 acres.

5. *Cattle breeding societies—(a) General.*—As on 30th June 1952 there were 35 cattle breeding societies in the State with a membership of 3,444 and a paid-up share capital of Rs. 42,284. Of these 27 societies maintained 84 bulls, 80 rams and 5 buffalo bulls. The bulls rendered 2,366 services during the year. The number of pedigree calves produced during the year was 732 bull calves, 296 heifers and 17 buffalo calves. The societies received Rs. 22,890 by way of subsidies from Government and other sources A sum of Rs. 2,881 was collected towards service fees during the year.

(b) *Societies in the Cuddapah district.*—The ten cattle breeding societies in the Cuddapah district had 296 members on their rolls with a paid-up share capital of Rs. 3,674. The ten bulls maintained by them rendered 367 services during the year—164 bull calves and 118 heifer calves were born to them. The societies received service fees to the extent of Rs. 202 and subsidy to the tune of Rs. 3,689, from Government and others for their working expenses and as premium for the maintenance of bulls.

(c) *Societies in the Salem district.*—The Mecheri Cattle Breeding Society had a membership of 324 with a paid-up share capital of Rs. 4,250 on 30th June 1952. The eight bulls maintained by the society rendered 23 services during the year and 11 bull calves were born to them. Owing to the lack of adequate grazing facilities, the activities of the society have been temporarily suspended. The continuance of the scheme depends on the availability of sufficient forest lands. The Anchetty Cattle Breeding Society had 416 members on its rolls with a paid-up share capital of Rs. 749. It maintained seven bulls which rendered 369 services during the year. Three hundred ard eight calves were born during the year. Five more bulls will be purchased by the society and entrusted to suitable custodians in the current year.

(d) *The Sugalimitta Cattle Breeding Society.*—The society had a membership of 148 with a paid-up share capital of Rs. 38 on 30th June 1952. It maintained 3 stud bulls which rendered 268 services during the year. One hundred and twenty bull calves and 148 heifers were born to the bulls during the year. Government continued to assist the society by giving it the free services of a Senior Inspector.

(e) *Village Livestock Improvement Scheme.*—The Kangayam Cattle Breeding and Marketing Society in the Palladam firka and the Ongole Cattle Breeding Society in the Ongole firka continued to work the Village Livestock Improvement Scheme during the year. On 30th June 1952 the societies at Palladam and Ongole firkas had 209 and 68 members with a paid-up share capital of Rs. 7,630 and Rs. 3,150 respectively. The six bulls maintained under the scheme and stationed at different centres in the firkas rendered two hundred and ninety-eight services. The number of bull calves and heifers born during the year was 50. Government continued to assist the two societies with the free services of a Senior Inspector for each. A subsidy of Rs. 5,200 was drawn and paid to the societies during the year, for the construction of sheds and the purchase of medicines and veterinary outfits.

6. *Poultry farming and egg production.*—At the end of the year, there were 40 egg production and sale societies with 2,098 members on their rolls and a paid-up share capital of Rs. 11,309. They purchased during the year 194,774 eggs for Rs. 20,683 and sold 193,817 eggs for Rs. 24,660.

Under the scheme for poultry farming in the feeder societies of the Madras Co-operative Milk Supply Union 171 exotic birds purchased with Government subsidy were introduced in 16 out of the 18 societies selected for the introduction of the scheme. As a result a large number of cross bred chickens are now found in the villages. The results so far achieved are satisfactory. Government continued to assist the union to work the scheme by granting the services of one Senior Inspector, three egg collectors and two salesmen free of cost.

CHAPTER V.

Co-operative Societies for Harijans and other Backward Communities and miscellaneous types of agricultural societies.

1. *Societies for Harijans and Backward Communities—(a) General progress.*—During the year there was an increase in the number of societies formed exclusively for Harijans and Backward communities. They made appreciable progress in several directions as revealed from the following particulars :—

		On 30th June 1952.	On 30th June 1951.
1	Number of societies	2,785	2,445
2	Number of members	212,285	169,491
		RS. (IN LAKHS)	RS. (IN LAKHS)
3	Paid-up share capital ..	13·00	10·90
4	Working capital	41·29	35·70
5	Reserve fund	6·33	6·30
6	Thrift deposits collected during the year.	1·00	0·78
7	Other deposits held by members at the end of the year.	1·82	2·21
8	Loans due at the end of the year—		
	(i) to Government ..	4·32	1·56
	(ii) to Central Banks ..	12·40	12·25
9	Loans outstanding against members at the end of the year.	28·00	28·65
10	Value of joint purchase made by members during the year.	6·31	7·18
11	Value of raw materials supplied to members during the year.	0·10	0·55
12	Value of finished goods of members sold through the societies during the year.	2·15	2·24

(b) *Grants and concessions given by Government to Scheduled Class Societies.*—The Scheduled Class societies continued to enjoy the following concessions and financial help at the hands of Government:—

(i) Scriptory grant not exceeding Rs. 30 per month per society, the total amount disbursed for the financial year ending 31st March 1952 being Rs. 24,003.

(ii) Exemption from the payment of fees leviable for the registration of documents and for obtaining encumbrance certificates.

(iii) Exemption from contributing from their net profits to the audit fund.

(iv) Grant of lease of lanka and waste lands of Government at favourable rentals.

(c) *Supervision.*—The supervision of these societies is done by departmental Inspectors. In nine districts the Territorial Inspectors supervise these societies. In the other districts their supervision is attended to by 31 Junior Inspectors. The supervision of Kallar societies in the Madurai district is attended to by a special staff consisting of 1 Co-operative Sub-Registrar, 4 Senior Inspectors, and 11 Junior Inspectors working under the administrative control of the Harijan Welfare Department and the Collector, Madurai.

2. *Societies for hill tribes in the Agency.*—On 30th June 1952, there were 48 credit societies and 14 non-credit societies. Seven of the non-credit societies were stores societies. The five credit societies in the Visakhapatnam and Srikakulam agency and the stores societies in the East Godavari district did good work.

(a) *Credit societies.*—Forty-three credit societies have been started for the economic uplift of the hill tribes in the Agency tracts of the districts of Visakhapatnam, Srikakulam and East Godavari. They had 7,524 members with a paid-up share capital of Rs. 62,726. They issued loans amounting to Rs. 1,15,037 and the amount outstanding at the end of the year was Rs. 2,26,244. The societies purchased necessaries of life valued at Rs. 97,010 and distributed goods to the value of Rs. 94,557, to their members. Thirty-four societies made a profit of Rs. 4,400 and 9 societies worked at a loss of Rs. 500. These societies are being supervised by a staff of 4 Senior Inspectors and 5 Junior Inspectors. In addition to supervision, the special staff attend to the organization of new societies. As the hill people who are under the influence of Sowcars and merchants, are slow in realizing the benefits of co-operation, the progress of the societies is bound to be slow. It is, however, gratifying to note that the co-operative movement is beginning to take root among the hill people also.

(b) *Co-operative stores societies.*—At the end of the year, there were 6 co-oprative stores societies for the benefit of the hill tribes in the East Godavari Agency and one stores in the West Godavari Agency. In the East Godavari Agency area, the stores at Bhadrachalam, Cherla and Kannavaram did good business. They opened 12 depots at which the domestic requirements of hillmen were distributed. The total sales made by them amounted to Rs. 3·56 lakhs. The special staff of three Senior Inspectors sanctioned by the Government free of cost, supervise these depots. During the year Government were pleased to enhance the rate of subsidy to these stores for the maintenance of the depots from Rs. 50 to Rs. 60 per month per depot. The total subsidy paid to them during the financial year was Rs. 3,917. In the West Godavari district, the Central Co-operative Stores through its 4 depots in the Polavaram Agency area is supplying the domestic and agricultural requirements of the hillmen. The value of goods supplied was Rs. 1·28 lakhs. The minor hill produce gathered by the hillmen is collected at these depots and arranged to be sold. The sales effected in this way amounted to Rs. 6,819. Government have sanctioned to the central stores an annual subsidy of Rs. 2,640 to meet the pay of the 4 salesmen and 4 watchmen and the rent for the depots. They have also sanctioned the post of a Senior Inspector to supervise the work and a peon to work under him. My proposal to organise a marketing society at Kannavaram in the Polavavam Agency for the benefit of hillmen is under the consideration of Government.

(c) *Special Agency Development Scheme.*—In connexion with the Ten-Year Plan for the development of the Agency tracts proposed by the Special Agency Development Officer, I suggested to Government that the best method of promoting the economic condition of the hillmen was by forming co-operative marketing societies and labour contract societies. What the hillmen most need is a good market for the hill produce. This can be achieved only through a marketing organization. Labour contract societies will provide them with work under fair conditions. I recommended certain facilities to be provided for these societies when formed. Government have ordered that these proposals might be taken up after watching the marketing society proposed to be started in the Polavaram firka.

(d) *The Atmakur Chenchu Purchase and Sale Society* in the Kurnool district started for the benefit of the Chenchus of Nallamalais collected from its members minor forest produce valued at Rs. 16,649 for sale at favourable markets. The value of sales effected during the year was Rs. 27,467. The society earned a net profit of Rs. 1,221.

3. *Miscellaneous types of agricultural non-credit societies*—(a) *Sugarcane Growers' Co-operative societies and unions.*—On 30th June 1952, there were 13 Sugarcane Growers' societies and unions

in the State. They had on their rolls 9,364 members with a paid-up share capital of Rs. 2·82 lakhs. They issued loans to the tune of Rs. 8·81 lakhs to their members. 69,043 tons of sugarcane were cultivated by the members of the societies and 41,343 tons of sugarcane valued at Rs. 13·25 lakhs were supplied to the sugar factories in their area. Government have sanctioned one Senior Inspector free of cost to supervise the Sugarcane Societies in the Hospet area of the Bellary district.

(*b*) *Sugar factories.*—The Ettikoppaka Co-operative Agricultural and industrial society in Visakhapatnam district installed during the year the plant purchased by it from Pipraich in the Uttar Pradesh. The crushing capacity of this plant is 600 tons per day. The installation has been completed and the new plant commenced working during the year. It crushed 772 tons of cane valued at Rs. 36,783 and produced 40·8 tons of sugar. The old factory of the society worked for 171 days during the current season. It crushed 9,534 tons of sugarcane worth Rs. 3·57 lakhs and produced 879·7 tons of sugar valued at Rs. 6·54 lakhs. The society sold 586·6 tons of sugar for Rs. 5·68 lakhs and held stocks worth 748·7 tons of sugar valued at Rs. 6·15 lakhs. The funds for the purchase of machinery and equipment were provided by the Madras State Co-operative Bank to the extent of Rs. 20 lakhs. Since the close of the year, an additional loan of Rs. 8 lakhs has been provided by the State Bank. During the off season, the factory proposes to undertake the conversion of palmyrah jaggery into refined sugar after effecting the necessary changes to its machinery.

(*c*) *The Guntur District Tobacco Growers' and Curers' Society, Ongole*, has its jurisdiction over the Guntur district and the Kandukur taluk of the Nellore district. It had 1,813 members and a paid-up share capital of Rs. 1·13 lakhs. Its main function is the distribution of coal to its members for curing tobacco. During the year, the society purchased coal for Rs. 7·29 lakhs and distributed coal worth Rs. 9·98 lakhs. It earned a net profit of Rs. 21,205.

(*d*) *The Anamalai Estate Workers' Co-operative Thrift Bank at Valparai* registered for the benefit of the Plantation labourers in the 43 estates in the Anamalai Hills admitted 346 members and collected Rs. 1,042 as share capital. At the end of the year, the number of members was 2,426 and their paid-up share capital amounted to Rs. 9,022. During the year the thrift deposits and fixed deposits collected amounted to Rs. 31,206. The value of fixed and current deposits collected was Rs. 93,786. The bank issued jewel loans to the extent of Rs. 48,509. It also conducted eight monthly chits and two daily chits. The amount outstanding under chit funds at the end of the year was Rs. 96,895. It earned a net profit of Rs. 583.

CHAPTER VI.

Consumers' Co-operative Societies.

1. *Primary co-operative stores (excluding School and College Students' stores)*—(*a*) *General progress.*—There was no major change in policy in respect of the consumers' co-operatives Societies which were beyond revival were weeded out. On 30th June 1952, the number of stores was 1,591. The progress made by them in the last two years is indicated below :—

		On 30th June 1952.	On 30th June 1951.
1	Number of stores	1,591	1,649
2	Number of branches and sales depots run by them	1,787	1,778
		(IN LAKHS)	(IN LAKHS)
3	Number of members	5·52	5·35
		RS. (IN LAKHS)	RS. (IN LAKHS)
4	Paid-up share capital	92·81	99·64
5	Reserve Fund	86·66	75·12
6	Borrowings from central banks	73·36	76·37
7	Borrowings from others	44·22	95·59
8	Total working capital	297·05	346·72
9	Purchases during the year	2,189·57	2,318·65
10	Sales during the year	2,388·56	2,561·62
11	Gross profits	94·30	114·90
12	Net profits	20·50	35·00
13	Trading loss	1·69	2·20

Membership in primary co-operative stores has increased even though there was a slight fall in the number of the stores. The share capital and reserve fund constituted 31 per cent and 29·9 per cent respectively of the working capital. The share capital and reserve fund put together exceeded 60 per cent of their working capital. This shows that the stores societies are very strong financially.

(*b*) *Business.*—The sources of purchases are indicated below :—

		RS. (IN LAKHS.)
1	From co-operative wholesale stores	658·55
2	From other primaries	28·54
3	From producers' societies	92·27
4	From others	1,410·21
		2,189·57

The purchases of primary stores from the wholesale stores constituted 30 per cent, as against 27 per cent in the previous year. If this is an indication of increasing loyalty of the primaries to the wholesale, one need not entertain doubt about the success of the consumers' co-operative movement after controls are abandoned.

The statement furnished below details the analysis of the various commodities sold by the primary stores :—

	1951–52. RS. (IN LAKHS.)	Percentage to total sales.	1950–51. RS. (IN LAKHS.)	Percentage to total sales.
1 Foodstuffs	1,562·09	65·38	1,762·95	68·82
2 Groceries	440·03	18·41	390·06	15·23
3 Cloth—				
(a) Mill	156·61	6·53	142·80	5·57
(b) Handloom	86·81	3·63	71·32	2·78
4 Drugs—				
Medicines and infant foods.	7·94	0·37	10·47	0·40
5 Other consumer goods ..	103·96	4·35	170·86	6·67
6 Vegetables, fruits, etc. ..	23·20	0·96	4·53	0·17
7 Fuel	7·92	0·37	8·63	0·36
Total ..	2,388·56	100·00	2,561·62	100·00

Foodstuffs still continue to be the bulk of the articles sold by stores. It is well that co-operators make a note of this, for, there is a considerable section of them which believes in developing trade on non-food lines as the best safeguard when controls are lifted. The object of a consumers' stores is to satisfy the needs of its members. These needs are largely for foodgrains. Development of business in foodgrains will not only serve the ideal of satisfying the wants of members but also provide large business.

The system of supplying articles to the Jails, Borstal schools and certified schools from co-operative stores in pursuance of the orders of Government was continued. One hundred stores supplied articles worth Rs. 14·15 lakhs to jails and certified schools. They snpplied articles to Government and local board hospitals for Rs. 2·25 lakhs, devasthanams and mutts for Rs. 2·11 lakhs and educational institutions and hostels for Rs. 2·65 lakhs.

(c) *Consignment business.*—Some of the primaries helped the producers' co-operatives societies in the sale of their goods on consignment basis. The extent of business done in this way amounted to Rs. 1·47 lakhs. Business of this kind needs to be developed more by co-operative stores; for goods taken from producers' co-operatives help to eliminate the middlemen who stand between the producer and the consumer and conserve the middlemen's profit for both producer and consumer. Handloom goods are a variety where this linking of producers' societies and consumers' societies can be done on a much larger scale than is being done now.

(d) *Procurement operations by primary stores.*—Procurement of foodgrains was undertaken during the year under report also.

The work done in this respect in the last two years is indicated below :—

	1951–52. Quantity in tons.	1951–52. Value. RS. (IN LAKHS.)	1950–51. Quantity in tons.	1950–51. Value. RS. (IN LAKHS.)
Procured during the year ..	69,457	288·06	27,672	40·10
Sold during the year	1,02,281	315·62	21,618	43·56
Stock on 30th June	4,160	12·73	1,606	2·00

The quantity and value of different commodities procured by primary stores were as below :—

Articles. (1)	1951–52. Quantity in tons. (2)	1951–52. Value. RS. (IN LAKHS.) (3)	1950–51. Quantity in tons. (4)	1950–51. Value. RS. (IN LAKHS.) (5)
Paddy and rice	60,781	273·45	17,988	29·25
Millets	5,653	13·94	8,522	8·44
Others	3,023	0·67	1,162	2·41
Total ..	69,457	288·06	27,672	40·10

The business done in respect of imported foodgrains was as below :—

1951–52.

Articles.	Stock imported. Quantity in tons. (6)	Stock imported. Value. RS. (IN LAKHS.) (7)	Sold. Quantity in tons. (8)	Sold. Value. RS. (IN LAKHS. (9)
Paddy and rice	45,159	171·42	44,685	180·88
Millets	18,521	72·34	18,327	77·15
Others	7,591	29·36	7,835	30·09
Total ..	71,271	273·12	70,847	288·12

1950–51.

Articles.	Stocks imported. Quantity in tons. (10)	Stocks imported. Value. RS. (IN LAKHS.) (11)	Sold. Quantity in tons. (12)	Sold. Value. RS. (IN LAKHS.) (13)
Paddy and rice	58,247	152·18	45,449	100·73
Millets	42,193	98·34	41,123	100·26
Others	5,704	22·48	5,533	22·43
Total ..	106,144	273·00	92,105	224·42

(e) *Classification of primary co-operative stores.*—The volume of business done by the urban, semi-urban and rural stores in the past two years is shown below :—

—	1951–52. Number of stores.	1951–52. Purchases. RS. (IN LAKHS.)	1951–52. Sales. RS. (IN LAKHS.)	1950–51. Number of stores.	1950–51. Purchases. RS. (IN LAKHS.)	1950–51. Sales. RS. (IN LAKHS.)
Urban	284	1,103·69	1·214·75	278	1,132·57	1,229·90
Semi-urban	352	715·85	741·81	353	690·45	752·29
Rural	955	870·03	432·47	1,018	495·63	579·43
Total ..	1,591	2,198·57	2,388·56	1,649	2,318·65	2,561·62

(*f*) *Organization of co-operative stores for workers in the estates and plantations.*—One of the measures suggested by the Government of India to check the evils of the system of recruitment of labour through kanganies and to promote the welfare of the estate labourers is the establishment of co-operative stores for them. Co-operative stores can really help the labourers by providing them with the necessaries of life at reasonable cost. For their success, however, the co-operation of the management and the labourers is necessary. I suggested to Government that the labour welfare staff might contact the estates and advise them to afford the necessary assistance to the Stores formed for the labourers and to create conditions favourable for the formation of co-operative stores before steps are taken to organize them. Where separate stores cannot be formed, the estate labourers can be helped by opening branches of the Central Stores to serve their needs. In the Nilgiris district it is proposed to open such branches and depots instead of forming separate stores, provided certain facilities are granted to them by the estates. There is no need to start credit societies for Estate labourers. Credit will only ruin them. Estate workers in the East need only stores and provision for promoting thrift. My suggestions have been accepted by Government.

(*g*) *Working of some important stores*—(i) *The Triplicane Urban Co-operative Society, Limited.*—The society had a membership of 20,396 at the end of the year. Its paid-up share capital was Rs. 2·05 lakhs as against Rs. 1·99 lakhs in the last year. The sales effected during the year amounted to Rs. 156·54 lakhs. It undertook processing activities and produced gingelly oil and cakes through its oil Mills to the value of Rs. 5·19 lakhs. The new building of the society constructed out of the Government subsidy was opened in October 1952 by Sri Sri Prakasa, the Governor of Madras.

(ii) *The Madras State Indian Medical Practitioners' Co-operative Pharmacy and Stores, Limited.*—On 30th June 1952, the society had 1,049 members with a paid-up share capital of Rs. 50,705. Raw materials worth Rs. 1·95 lakhs were purchased during the year and the sale of drugs and medicines manufactured by the stores amounted to Rs. 5·09 lakhs. The value of medicines supplied to District Boards was Rs. 2·79 lakhs. The society earned a net profit of Rs. 67,626. It is now housed in a building of its own near Adayar costing Rs. 2·52 lakhs of which Rs. 1·45 lakhs was contributed by Government as a loan.

(iii) *The Tambrahalli Co-operative Stores* in Bellary district continued to distribute building materials such as iron and steel, galvanized iron sheets, asbestos cement sheets, etc., to the families displaced under the Tungabhadra Project. The persons displaced from their homes on account of the Tungabhadra Project have become members of the stores. It had a membership of 191 with a paid-up share capital of Rs. 11,310. During the year, the stores received stocks of housing materials worth Rs. 2·18 lakhs and distributed stocks worth Rs. 1·60 lakhs. Three hundred and thirty-four tons of the materials were distributed and 1,076 members benefited thereby. The stores has opened a branch at Hospet for storage and distribution of the housing materials. Government have given it the services of a Senior Inspector free of cost to attend to the distribution of building materials.

(iv) *The Chandrasekharapuram Co-operative Stores* in the Tanjore district is functioning in an entirely rural area. It has developed business in various lines and is handling consumer goods, cloth, groundnut cakes, cycles and radios, besides provisions. It has also been selected as a dealer for distribution of chemical fertilizers, iron and steel. The stores is running its business with its own resources. Its annual sales were about Rs. 8 lakhs.

2. *Wholesale stores*—(*a*) *General-progress.*—On 30th June 1952, there were 24 co-operative wholesale stores in the State. Their progress during the last two years is furnished below:—

	On 30th June 1952.	On 30th June 1951.
Number of co-operative wholesale stores ..	24	24
Number of members	15,434	14,197
	As on 30th June 1952. RS. (IN LAKHS).	As on 30th June 1951. RS. (IN LAKHS).
Paid-up share capital	35·66	36·37
Reserve fund	56·17	49·70
Borrowings from central banks	257·01	236·63
Borrowings from others	12·67	10·15
Working capital	361·51	332·85
Value of purchases during the year ..	1,836·34	1,934·84
Value of sales	1,924·09	2,017·72
Gross profits	48·46	56·72
Net profits	14·08	18·10
Net loss	0·43	..

There was a slight fall in the purchases and sales made by the co-operative wholesale stores and in their net profits. The abolition of procurement and distribution in respect of millets from May 1952 and total withdrawal of statutory and informal rationing in June 1952 partly contributed to the fall in the business.

(*b*) *Financial position.*—During the year, the co-operative wholesale stores borrowed Rs. 16·89 crores as against Rs. 15·18 crores during the previous year. Their owned capital which was Rs. 92 lakhs was about a third of their borrowed capital. Their general financial position was sound.

(*c*) *Sales.*—Out of the total sales of Rs. 19·24 crores, the value of goods sold to members was Rs. 6·53 crores. The co-operative wholesale stores were permitted to sell goods to non-members till all the controls over foodgrains were withdrawn or up to 31st December 1952 whichever was earlier. Food-stuffs constituted 89 per cent of their total sales. The value of mill-cloth sold during the year was Rs. 29·37 lakhs. Here again, I should like to stress the importance of co-operators concentrating attention on articles of food rather than on other commodities. Both service and business lie in this direction.

During the year seventeen wholesale stores undertook supply of the requirements of jails, borstal schools, hospitals, etc., as against 10 during the previous year. The goods supplied by them to these institutions during 1950–51 and 1951–52 are indicated below:—

	1951–52. RS. (IN LAKHS).	1950–51. RS. (IN LAKHS).
Jails and certified schools	11·41	12·93
Hospitals	2·47	1·83
Devasthanams and mutts	0·12	0·64
Educational institutions	5·00	2·96

(*d*) *Procurement and import of foodgrains.*—The following statement shows the progress in the procurement and import of foodgrains undertaken by the wholesale stores during the years 1950–51 and 1951–52 :—

1951–52.

	Paddy and rice.		Millets.		Others.	
	Quantity. (IN TONS.)	Value. RS. (IN LAKHS.)	Quantity. (IN TONS.)	Value. RS. (IN LAKHS.)	Quantity. (IN TONS.)	Value. RS. (IN LAKHS.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Procurement.						
Procured during the year.	30,521	104·31	409	1·13	316	0·15
Sold	29,045	109·31	618	1·76	300	0·02
Stock at the end of the year.	7,573	25·00	11	0·02	16	0·09
Imports.						
Imported during the year.	173,161	716·82	82,429	318·40	38,717	192·98
Sold	148,565	684·80	60,214	302·16	50,225	202·77
Stock at the end of the year.	33,717	156·13	8,451	32·34	5,771	301·40

1950–51.

	Paddy and rice.		Millets.	
	Quantity. (IN TONS).	Value. RS. (IN LAKHS).	Quantity. (IN TONS)	Value. RS. (IN LAKHS).
	(8)	(9)	(10)	(11)
Procurement.				
Procured during the year ..	49,978	146·65	7,175	18·35
Sold	49,185	157·05	10,694	28·61
Stock at the end of the year ..	11,393	20·16	189	0·44
Imports.				
Imported during the year ..	165,906	609·72	54,562	187·30
Sold	155,317	644·88	52,299	177·26
Stock at the end of the year ..	15,780	66·69	6,824	28·67

While there was a fall in local procurement, the quantity of foodgrains imported increased. The fall in local procurement was due to the fact that there was no procurement of foodgrains in the deficit districts throughout the year. The Madras State Co-operative Bank provided the funds required for local procurement as well as for the import of foodgrains by borrowing from the Imperial Bank of India on Government gurantee up to Rs. 3 crores. At the end of the year, Rs. 1·79 crores were due to the Imperial Bank of India. Consequent on decontrol of foodgrains the amount of Government guarantee has been reduced to Rs. 2½ crores.

Government permitted the co-operatives to take imported foodgrains on agency basis. During the year, they received 157,893 tons of foodgrains on agency basis, released 79,230 tons and held on hand 87,964 tons valued at 3·31 crores, at the end of the year. The permission to hold imported foodgrains on Government account was not only a recognition of the fact that the co-operatives were doing the Government's job but it also enabled the co-operatives not to lock up their funds for indeterminable periods.

(*e*) *Development of activities in free market.*—With the decontrol and derationing of foodgrains in June 1952, and the withdrawal of intensive procurement operations, in surplus districts the central stores will be faced with a new situation. They cannot depend for their business on the allotment of quotas from the Civil Supplies Department but will have to enter the free market. In recognition of this, Government permitted them to deal in foodgrains in free market subject to certain conditions, although the co-operative wholesale stores held considerable stocks of controlled rice on hand. The future of the central stores lies in developing their trades in foodgrains which constitute the major article of consumption in each family. Central stores having handsome resources have therefore been advised to purchase large quantities of paddy during harvest time to have them milled and to supply the rice to their member-stores and to other stores situated in the zones into which the State has been divided for the purpose of movement of foodgrains. At the Deputy Registrars' Conference held in July 1952, targets were fixed for the purchase of paddy and rice by the Co-operative Wholesale Stores at Vellore, Madurai, Guntur and Tiruchirappalli, at the ensuing harvest. The central stores concerned are making the necessary arrangements. Government have decided to introduce procurement of paddy with effect from 1st January 1953 on a levy basis in five deltaic districts. While renewing their guarantee for the loan of Rs. 2·50 crores provided from the Imperial Bank of India to the Madras State Co-operative Bank they have directed that co-operatives should make use of this loan for procuring foodgrains under this scheme. It is hoped that co-operatives will do their best in this direction.

(*f*) *Business in mill-cloth.*—During the year, Government reallotted mill cloth quota to co-operatives at the rate of 25 bales from Bombay and 25 bales from Ahmedabad to the co-operative wholesale stores in each district. In addition, a monthly quota of mill-cloth of South Indian Mills, other than the Buckingham and Carnatic Mills, the Mettur and the Loyal Mills was allotted to all the co-operative wholesale stores. As for the Buckingham and Carnatic Mills, the Mettur and Loyal Mills, Government instructed them to give preference to co-operatives in the matter of distribution of their cloth, wherever possible. During the year the co-operative wholesale stores procured 2,430 bales from the Bombay and Ahmedabad surplus areas valued at Rs. 36·56 lakhs and distributed 1,930 bales to the primary stores valued at Rs. 33·55 lakhs. Besides the above allotments made by the Director of Controlled Commodities, the co-operative wholesale stores, purchased in the open market 123 bales for Rs. 1·76 lakhs.

(g) *Distribution of chemical fertilizers.*—The scheme for the distribution of chemical fertilizers through the co-operatives was continued during the year. Twenty-one co-operative wholesale stores, the Tanjore and the West Godavari Marketing Federations and the Lalgudi Sivagnanam Agricultural Co-operative Society continued to act as wholesalers. Retail distribution to the ryots was done through the net work of the 2,102 primaries selected for the purpose and 221 depots and the branches of the co-operative wholesale stores and marketing federations. The co-operative wholesale stores obtained their requirements from the agricultural depots as well as from the clearing agents according to their needs. They took over from the agricultural depots 25,649 tons of ammonium sulphate and 7,849 tons of superphosphate during the year. The sales to agriculturists during the period were 21,512 tons of ammonium sulphate and 8,220 tons of superphosphate. The co-operatives were allowed as usual a commission of Rs. 15 and Rs. 20 per ton on the sale of ammonium sulphate and superphosphate respectively. Till 31st March 1952, the co-operatives were permitted to sell superphosphate at half cost to the ryots and recover the other half cost from Government as subsidy. From 1st April 1952 to 6th June 1952, Government allowed a concession of 25 per cent to the ryots on superphosphate and afterwards ordered the sale of superphosphate at full cost to ryots. The subsidies sanctioned to the co-operatives on the sale of superphosphate during the year amounted to Rs. 14·26 lakhs out of which Rs. 13·31 lakhs have so far been drawn and paid.

(h) *Distribution of iron and steel.*—During the year the wholesale stores and marketing federations continued the distribution of iron and steel. They acted as wholesalers and procured stocks of various categories of iron and steel on the permits issued by the Director of Controlled Commodities from the stock-holders at scheduled rates. The materials were sold to the ryots with a margin ranging from Rs. 35 to Rs. 40 per ton. The indents for quarterly allotments are now made by the Joint Director of Agriculture in consultation with the co-operative wholesale stores

and marketing federations. Nine hundred and thirty-two primary societies were selected for retail distribution of iron and steel. The total quantity procured during the year by the co-operative wholesale stores and federations as wholesalers amounted to 20,358 tons valued at Rs. 80·43 lakhs. The sales to ryots during that period were 8,159 tons valued at Rs. 36·19 lakhs. The distribution of iron materials for tobacco barns continued to be done by the Godavari, Krishna, Guntur, Nellore and Kurnool Co-operative Wholesale Stores and the West Godavari Marketing Federation.

The central stores continued to supply iron and steel required by the societies selected for fabrication of agricultural implements. The 47 primary societies selected for the purpose were supplied with raw materials valued at Rs. 1·84 lakhs. They manufactured agricultural implements worth Rs. 1·79 lakhs and sold implements valued at 2·95 lakhs. Five hundred and fifty co-operative societies selected as distributors purchased implements worth Rs. 5·04 lakhs both from co-operatives and from private dealers and made sales for Rs. 4·93 lakhs. They were given an all inclusive margin of 6¼ per cent.

(i) *Other activities.*—Seven co-operative wholesale stores hulled paddy worth Rs. 8·72 lakhs during the year. The South Arcot District Central Stores undertook the supply of goods such as gur, jaggery, pepper, etc., worth Rs. 5,772 to the Pondicherry Co-operative Stores after obtaining the necessary export permits. It also proposes to supply 100 tons of cement to this stores.

During the latter half of the year, there was acute scarcity of cattle fodder in the districts of Anantapur, Cuddapah and Chittoor. The central stores in these districts were pressed into service by Government for the distribution of cattle fodder. Government appointed a Special Deputy Collector to purchase fodder stocks from the surplus districts of East Godavari and West Godavari, to arrange for pressing them into bales and to rail them to the three co-operative wholesale stores who received them and transported them to taluk headquarters for being sold at the rates prescribed by the Collector. Besides incidental charges the co-operative wholesale stores were allowed a 3½ per cent margin of profit. As the business was open to risks, Government were pleased to guarantee the co-operative wholesale stores against losses in this business. The central stores received fodder to the value of Rs. 49,798 and sold fodder worth Rs. 29,466 and had on hand stock valued at Rs. 20,332 at the end of the year. They did useful service to the public by undertaking this work.

Government have recently entrusted to the co-operative wholesale stores the distribution of quinine through the primary stores and multi-purpose co-operative societies for sale in rural areas on agency basis. The work has just commenced.

(j) *Department staff for supervision.*—On 30th June 1952, there were 41 Co-operative Sub-Registrars and 68 Senior Inspectors for the supervision of stores societies. Supervision fees were levied on the stores earning net profits of Rs. 1,000 and more, at 5 per cent of their profits subject to a maximum of Rs. 3,000 in each case. A sum of Rs. 1·04 lakhs was collected from them during the year against the demand of Rs. 1·59 lakhs. The balance is being collected.

3. *School and college students' stores.*—The number of societies increased to 418 from 395 during the year. The progress of these stores during the last two years is detailed below :—

	On 30th June 1952.	On 30th June 1951.
Number of societies	418	395
Number of members	61,878	55,762
Number of students	27,286	22,479
Number of teachers	10,583	9,548
Number of associates	24,009	23,735
	RS.	RS.
Paid-up share capital	97,724	90,400
	RS. (IN LAKHS).	RS. (IN LAKHS).
Value of books purchased	17·73	15·04
(i) On indent from members	3·00	2·79
(ii) At societies' risk	14·73	15·04
Value of books sold	19·44	16·63
(i) Out of those purchased on indent ..	3·47	3·81
(ii) Out of those purchased at societies' risk.	15·97	12·82
Value of stationery articles purchased ..	0·38	1·04
Value of stationery articles sold	0·51	0·68
Value of articles held at the end of the year..	4·09	3·58
Net profits earned	0·76	0·69
Net loss sustained by some societies	0·33	0·21

The savings effected for the members by all the societies amounted to Rs. 20,048. What is more important the students got to know, what co-operation can do and some of them learnt how a co-operative institution is to be run.

4. *Distribution of goods by other types of societies.*—A large number of rural credit societies, employees' societies, etc., continued to distribute controlled commodities and consumer goods as in the previous years in places not served by stores societies. The table below shows the work done by them during the year—

	Rural credit societies.	Limited liability credit societies.	Employees' societies.	Others.	Total.
Number of societies ..	2,195	13	52	32	2,292
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS.)	RS. (IN LAKHS).
Value of goods purchased.	239·87	3·32	21·22	12·48	276·89
Value of goods sold ..	252·86	4·37	21·72	12·27	291·22
Value of goods held at the end of the year ..	9·45	0·44	0·99	0·39	11·27
Profits earned—					
(i) Number of societies.	850	5	45	21	921
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
(ii) Amount	3·32	0·03	1·14	0·09	4·37
Loss sustained—					
(i) Number of societies.	902	8	7	8	925
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
(ii) Amount	2·4	·08	·13	·02	2·63

Rural credit societies can purchase foodgrains and domestic requirements of their members only to the extent of their paid-up share capital and reserve fund. Even so, nearly half the number of these societies which undertook distribution work sustained losses to the tune of Rs. 2·4 lakhs. This must make enthusiasts for multi-purpose societies think seriously, whether it is not unwise to drive every rural credit society to undertake trade. In any case, I have asked the Deputy Registrars to examine the case of societies which have sustained losses and see that they discontinue the business if it will not be profitable. As regards urban banks and limited liability societies, they were permitted to purchase and sell controlled articles and other essential food stuffs to members and non-members only for the duration of the War. This concession was later extended from time to time. The last extension was for the duration of controls or 30th June 1953 whichever was earlier. Now that controls over foodgrains have been withdrawn, I have asked these societies to discontinue the business. Trading and banking cannot be combined in one and the same institution, especially when the trade is free from controls.

Government have exempted 36 rural credit societies which took up distribution of foodgrains and worked at a loss from the payment of licence fee under the Madras Foodgrains Control Order, 1947.

5. (a) *Working of the producers'*-cum-*consumers' co-operative societies in the Malabar district.*—There were 107 producers'-*cum*-consumers' co-operative societies in the Malabar district at the end of the year. A statement showing their progress is furnished below:—

		30th June 1952.	30th June 1951.
1	Number of societies	107	107
2	Members	186,426	187,615
		RS. (IN LAKHS).	RS. (IN LAKHS).
3	Paid-up share capital	37·78	41·30
4	Reserve fund	41·28	29·77
5	Borrowings from central banks.	9·45	3·08
6	Borrowings from others	25·06	23·58
7	Other funds	71·05	33·18
8	Total working capital	184·62	130·91
		1951–52.	1950–51.
9	Value of goods purchased	1,568·50	1,304·98
10	Value of goods sold	1,456·11	1,417·25
11	Net profit	16·77	29·62
12	Net loss	2·01	0·17

The main business of the societies was procurement and distribution of foodgrains. There was an increase in the quantity of foodgrains procured during the year as compared with the year 1950–51. The total quantity procured in the year was 90,417 tons of paddy valued at Rs. 267·41 lakhs as against 89,819 tons valued at Rs. 230·80 lakhs during the previous year. The societies also acted as whole sale and retail distributors of food grains, kerosene, sugar and other essential articles besides agricultural requirements like agricultural implements, groundnut cake and chemical fertilizers.

The societies continued to remain under the administrative control of the Collector of Malabar, who had been vested with all the powers of the Registrar under the Madras Co-operative Societies Act. They were financed by the Malabar District Co-operative Central Bank for local procurement, while the imported foodgrains were generally taken on credit from Government without prepayment of cost. The audit of these societies was conducted by the special staff under my control.

(b) *Reorganization of the producers'*-cum-*consumers' societies.*—Of the 107 producers'-*cum*-consumers' societies, 106 societies had already resolved to reorganize themselves into the following types of societies:—

Marketing societies	66
Co-operative banks, limited	25
Agricultural improvement societies	8
Multi-purpose societies	5
Co-operative stores	1
Co-operative urban bank	1
	106

Proposals for the reorganization of the remaining one society into a marketing society have since been received. The registration of the by-laws of all these societies was kept in abeyance pending withdrawal of procurement and distribution of foodgrains entrusted to them. In view of the abolition of local procurement and the difficulties experienced in the administration of the societies, the Collector of Malabar sent up proposals to Government for the transfer of the administrative control of the societies to the Co-operative department. I agree to the proposal subject to the condition that before effecting the transfer, (1) the procurement and distribution work done by these societies should be wound up, (ii) the money due to Government by them should be recovered in full and (iii) they should not be entrusted with the purchase and sale of paddy and rice in the free market, as their transformation into a bank or an agricultural improvement society or a marketing society will not permit such a course. The matter is under the consideration of Government.

(c) *Producers'*-cum-*consumers' co-operative societies in the Chingleput district.*—Of the two producers'-*cum*-consumers' co-operative societies in the district, the Sriperumbudur Producers'-*cum*-Consumers' Society was reorganized into a co-operative marketing society during the year. The Saidapet Producers'.*cum* Consumers' Co-operative Society had on its rolls 391 members with a paid-up share capital of Rs. 32,090. Its working capital was Rs. 9·82 lakhs. During the year, it purchased foodgrains and other articles to the value of Rs. 38·18 lakhs and effected sales to the extent of Rs. 42·62 lakhs. The net profit earned by the society during the year was Rs. 77,059.

CHAPTER VII.

Weavers' Co-operative Societies.

1. *General position of the handloom industry.*—During the year, the handloom industry passed through a period of stress. In the earlier part of the year, yarn was scarce, and, in the latter part, there was a general slump in the handloom cloth market, resulting in accumulation of stocks. As the year closed, it was felt that a Relief Scheme for weavers on the lines of the one which was worked through co-operatives in 1949, was necessary.

2. *Primary weavers' co-operative societies.*—The progress made by the primary weavers' co-operative societies during the last two years is indicated below :—

	1951–52.	1950–51.
1 Number of societies	1,161	1,017
2 Number of members	221,853	190,525
3 Number of looms in the societies	212,748	176,129
	RS. (IN LAKHS).	RS. (IN LAKHS).
4 Paid-up share capital	118·36	92·03
5 Borrowings outstanding	82·93	45·53
6 Reserve fund	108·42	76·98
7 Price fluctuation fund	42·53	23·50
8 Wages equalization fund	4·90	2·31
9 Building fund	26·65	10·59
10 Working capital	383·79	254·13
11 Value of cloth produced	840·62	714·51
12 Value of cloth sold	1,020·30	1,004·57
13 Net profits	16·73	113·04
14 Net loss	32·48	5·30

While the production of handloom goods and their sales showed an increase, there was a fall in the profits earned by some of the societies and an increase in the losses sustained by a few others. This was chiefly due to the fact that the societies had to dispose of their products at reduced prices. During the year the societies paid wages, dividends, etc., to their members as indicated below :—

1 Wages paid to members	Rs. 319·71 in lakhs.
2 Dividends paid on share capital	Rs. 3,05,855
3 Bonus to members	Rs. 15,74,781

Under the system of thrift collections out of wages paid to members a sum of Rs. 16·70 lakhs was collected as thrift deposits.

Marketing.—As usual, the societies marketed their goods through the emporia of the Madras State Handloom Weavers' Co-operative Society, the Co-operative Wholesale Stores, the

Primary Co-operative Stores and other co-operative institutions. They also sold goods to consumers direct. Particulars of sales are given below :—

	RS. (IN LAKHS).
1 Through the Madras State Handloom Weavers' Co-operative Society, Ltd., Madras	122·25
2 Through co-operative consumers' societies	17·22
3 Through other co-operatives	9·19
4 To merchants	639·79
5 To the consumers direct	231·85
Total sales ..	1,020·30

3. *Levy of supervision fees.*—The societies continued to pay supervision charges according to the scale prescribed by Government, towards the cost of the Government staff employed for supervision. In this way, they paid Rs. 1,35,453, during the year out of a total demand of Rs. 1,60,253 leaving a balance of Rs. 24,800 at the end of the year.

4. *Relief Scheme.*—On account of the slump in the handloom trade about the close of the year and the stoppage of work in some of the weavers' co-operative societies, Government sanctioned a scheme of relief to weavers through co-operatives for three months to start with and later extended it till the end of December 1952. Under the scheme the weavers were assured of a subsistence wage and continuous employment and relieved of the burden of marketing cloth as far as possible. The weavers outside the co-operative fold were provided with an advance not exceeding Rs. 25 per head so as to enable them to join the co-operative societies and to take shares in them. Government placed at my disposal a sum of Rs. 5 lakhs for this purpose. They fixed a ceiling rate of 6 annas per knot as wages and agreed to meet the cost of supervisors to be appointed at the rate of one supervisor for every five societies to advise them on specifications of cloth and sale of goods. The societies selected for working the scheme will be provided with funds by Government through the Madras State Co-operative Bank to an extent of Rs. 35 lakhs, to enable them to purchase yarn and to pay wages. The State Co-operative Bank earmarked Rs. 15 lakhs from its own funds for financing the scheme through the central banks. Government guaranteed to make good the ultimate business losses of the societies arising out of the production and sale of the handloom goods under the scheme. The scheme was introduced in July 1952 and is in force in 17 districts. One hundred and fifty-nine weavers' co-operative societies are working the scheme with 15,453 weavers. A sum of Rs. 71,175 was advanced as interest-free advances for subscribing share-capital. The societies borrowed Rs. 11·68 lakhs from the central co-operative banks for the purchase of yarn and payment of wages. The value of goods produced was Rs. 8·63 lakhs and the value of goods sold was Rs. 3·70 lakhs and

stocks on 15th October 1952 were valued at Rs. 5·09 lakhs. Even before the Relief Scheme was introduced, Government provided me with Rs. 25,000 to help indigent weavers to join co-operative weavers' societies with a share-capital of Rs. 25 each. This step was to be tried first in the West Godavari district. A sum of Rs. 22,850 was disbursed up to the end of the year out of the sum of Rs. 25,000. Rupees 9,318 have been recovered leaving a balance of Rs. 13,532 at the end of the year.

5. *Reservation of certain varieties of cloth for handlooms.*—As a measure of protection to the handloom industry it was urged repeatedly in the past that certain varieties of cloth should be reserved for production exclusively by handlooms. There was, however, no uniformity in the varieties suggested for reservation. The Chief Minister rallied public opinion on behalf of coloured sarees and bordered dhoties. Apart from the fact that the suggestion is simple, intelligible to the enlightened mill-owners as well as the illeterate handloom weavers and capable of easy enforcement, it is hal owed by history; for, before mill-cloth made its appearance, sarees and dhoties needed in the country were provided by the handlooms. The proposal is engaging the attention of the Central Government.

6. *The Madras State Handloom Weavers' Co-operative Society—General progress.*—The membership and share capital of the Madras State Handloom Weavers' Co-operative Society rose from 2,939 and Rs. 4·01 lakhs to 3,604 and Rs. 4·86 lakhs respectively. The purchases and sales of finished goods on outright basis amounted to Rs. 96·88 lakhs Rs. 86·19 lakhs respectively as against Rs. 136·33 lakhs and Rs. 157·97 lakhs in the previous year. The society purchased 48,320½ bales and 2,95,959 lbs. of yarn for Rs. 503·08 lakhs and distributed to the primaries 48,827 bales for Rs. 537·31 lakhs. Its reserve fund and other reserves on the last day of the year amounted to Rs. 52·14 lakhs. Its working capital was Rs. 115·41 lakhs. It earned a net profit of Rs. 2·73 lakhs as against Rs. 11·60 lakhs in the previous year. The fall in profits was mostly due to the reduction in prices of handloom cloth and yarn to the market level.

(a) *Collective weaving centres.*—The State Handloom Weavers' Co-operative Society is running five collective weaving centres which are engaged in the production of standardized and special varieties of cloth. The value of goods produced by them was Rs. 17·89 lakhs as against Rs. 21·23 lakhs in the previous year.

(b) *Handloom weaving factories.*—The State Handloom Weavers' Co-operative Society set up three more factories during the year bringing the total number of factories to eight for the production of improved varieties of cloth such as bed-sheets, furnishing fabrics, sports, shirtings, blankets, etc. The value of goods produced was Rs. 4·65 lakhs as against Rs. 1·94 lakhs in the previous year.

(c) *Screen printing factory.*—The screen-printing factory at Madras printed 13,425 yards of cloth as against 23,313 yards during the previous year.

(d) *Dye factories.*—All the seven dye factories functioned during the year. In order to improve their business, the primary weavers' co-operative societies which produce coloured goods have been advised to take at least 5 per cent of their requirements of yarn in the shape of coloured yarn supplied by the dye factories.

(e) *Installation of a calendering plant and other plants.*—A site of nearly 5½ acres has heen selected at Erode and negotiations are under progress for the purchase of the land for the installation of the plants. Orders have been placed for the supply of machinery and the import licences are awaited by the State society.

(f) *Marketing.*—The State society opened 20 sales emporia and depots in the year bringing the total number of its selling units to 124. They sold goods to the value of Rs. 86·19 lakhs during the year and held on hand stock valued at Rs. 42·61 lakhs at the end of the year. The scheme of Regional Marketing Officers procuring goods from affiliated primary societies in three regions and arranging for sales through the selling units continued to work successfully. Besides purchasing goods to the value of Rs. 96·88 lakhs on outright basis, the Regional Marketing Officers entered into forward contracts with the primary weavers' co-operative societies for Rs. 18·21 lakhs for the supply of handloom goods.

(g) *Export trade.*—The State Handloom Weavers' Co-operative Society exported goods to the value of Rs. 4·26 lakhs to Malaya, Ceylon, New York, etc. A scheme for appointing commercial travellers abroad under the control of this society is under the consideration of the Government of India.

(h) *Exhibition.*—The State Handloom Weavers' Co-operative Society participated in the exhibitions conducted in 15 places. It was awarded two gold medals at the Mysore Dasara Exhibition and All-India Exhibition, Gwalior.

7. (a) *Co-operative Spinning Mills.*—The Madras Co-operative Spinning Mills, Limited, Guntakal, is an unique institution. Its objective is to produce some part of the yarn needed by the weavers' co-operative societies in the Madras State. On 30th June 1952, the spinning mills had 864 members (primary and central weavers' co-operative societies) with a paid-up share capital of Rs. 29·81 lakhs. It has taken up the construction of its buildings and placed orders for the import of machinery. Some of the machinery has just arrived. It is expected that the mills will go into production in 1953. The foundation stone for mills' buildings was laid by the Prime Minister of India in December 1951.

(b) *The South India Co-operative Spinning Mills, Limited.*—A second co-operative spinning mills was registered in April 1952 with an authorized share capital of Rs. 45 lakhs. At the end of the year, it had 328 members (primary and central weavers' co-operative societies) with a paid-up share capital of Rs. 8·04 lakhs. The constitution of this mill is on the same lines as that of the Guntakal Mills. The mills propose to purchase the machinery from one of the mills in the State in working condition if possible.

8. *The Yemmiganur Weavers' Co-operative Society.*—The Yemmiganur Weavers' Co-operative Society in the Bellary district is the biggest weavers' co-operative society in the State. On 30th June 1952, it had 1,692 members with 1,836 looms and a paid-up share-capital of Rs. 1·04 lakhs. Its output and sale of finished goods during the year amounted to Rs. 8·29 lakhs and Rs. 11·94 lakhs respectively. It had a reserve fund of Rs. 5·22 lakhs, building fund of Rs. 3·37 lakhs and price fluctuation fund of Rs. 0·82 lakhs.

9. *Weavers' Co-operative Housing Schemes.*—Twelve weavers' co-operative societies have taken steps to provide houses for their weaver members. The Yemmiganur Weavers' Co-operative Society has so far constructed 80 houses of which 60 have been occupied by its members under the hire-purchase system. Twenty houses are under different stages of construction. The society has also erected a large dye factory and a spacious godown for storing yarn and finished goods. The colony is located in a beautiful locality embellished with fine avenues and an inviting pose. Amenities like good drinking water, electric lights, playgrounds, etc., have been provided. A visit to the colony will show one what co-operative effort can produce for the common weal. The Padakandla Weavers' Co-operative Society have completed the construction of all the 20 houses. The Ondipudur Weavers' Co-operative Society has constructed 32 houses. The Kilkodungalar Weavers' Co-operative Society in Tiruvannamalai circle is taking action to acquire land for the construction of houses. The remaining soieceties have not shown much progress with similar schemes taken up by them because the handloom industry is passing through a difficult time.

10. *Cumbly Weavers' Co-operative Societies—(a) General.*—There were 12 cumbly weavers' co-operative societies in the State on 30th June 1952. They had 729 members with a paid-up share capital of Rs. 15,180. Goods worth Rs. 78,350 were produced during the year and the sales amounted to Rs. 1,00,088. The designer for woollen industry rendered technical assistance to these societies and the Junior Inspector attended to their supervision.

(*b*) *Eluru Pile Carpet Weavers' Co-operative Society.*—The society had 131 members with a paid-up share capital of Rs. 3,525. It produced goods worth Rs. 11,681 and sold goods for Rs. 23,124. It earned a net profit of Rs. 530.

(*c*) *The Ayodhyapatnam Wool and Cotton Carpet Weavers' Co-operative Society in Salem district* had 91 members and a paid-up share capital of Rs. 8,800. It owns 60 looms. It produced goods worth Rs. 65,074 and its sales amounted to Rs. 61,204. It paid wages to the extent of Rs. 11,538. It earned a net profit of Rs. 4,906.

11. *Khadi societies.*—On 30th June 1952, there were 19 Khadi co-operative societies in the State in the areas where Khadi production centres of Government or the All-India Spinners'

Association were not functioning. Details of their working are furnished in the table below :—

Number of societies.	Number of members.	Paid-up share capital.	Reserve Fund.	Total working capital.	Value of goods produced.	Value of goods sold.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		(RUPEES IN LAKHS.)				
19	6,115	1·46	1·02	2·45	5·14	5·07

12. *Power-loom weaving as a cottage industry.*—The Somanur Weavers' Co-operative Society had installed two power-looms. Government have stated that in view of the unsatisfactory supply position of yarn, the number of power-looms should not be increased at present.

CHAPTER VIII.

Cottage Industrial Co-operative Societies (other than Handloom Weavers' Co-operative Societies).

1. *General progress.*—A statement showing the progress made by the different types of cottage industrial co-operatives during the year is furnished below :—

Serial number and type of society.	Number of societies.	Number of members.	Paid-up share capital.	Value of raw materials purchased.	Value of goods produced.	Value of goods sold.
			RS.	RS.	RS.	RS.
1 Carpet weavers' co-operative society.	4	598	7,188	54,313	86,383	99,506
2 Cumbly weavers' co-operative societies.	12	729	15,180	30,979	78,350	1,00,088
3 Handspinners' co-operative societies.	19	6,115	1,45,982	1,44,363	5,14,468	5,07,360
4 Mat weavers' co-operative societies.	15	687	6,247	20,659	13,109	13,985
5 Tape weavers' co-operative societies.	7	802	8,393	92,668	1,46,854	1,64,856
6 Lace workers' co-operative societies.	1	235	622	..	..	..
7 Coir workers' co-operative societies.	15	1,598	18,286	1,84,838	95,933	2,63,338
8 Leather workers' co-operative societies.	11	459	12,305	35,695	22,512	52,692
9 Basket-makers' co-operative societies.	7	339	4,440	10,735	31,153	31,807
10 Toy-makers' co-operative society.	4	117	3,285	5,916	7,248	7,449
11 Button-makers' co-operative society.	1	65	201	77	462	462
12 Pot-makers' co-operative societies.	10	738	12,817	1,599	97,253	1,02,078
13 Timber workers' co-operative societies.	3	232	8,344	1,679	2,676	7,976
14 Cart-makers' co-operative societies.	8	114	4,535	5,784	4,656	12,560
15 Brick-makers' co-operative societies.	1	56	725	7,612	18,256	25,099
16 Stone carvers' co-operative societies.	4	150	873	..	..	2,832
17 Tailors' co-operative society	3	139	2,420	12,415	15,013	12,644
18 Beedi or cigar workers' co-operative societies.	3	355	6,105	3,144	6,134	6,740
19 Hand-pounded rice co-operative societies.	3	159	1,400	..	..	..
20 Forest coupes or charcoal producers' co-operative societies.	11	538	13,176	9,396	28,584	1,30,786
21 Coffee-curing co-operative societies.	1	693	1,57,980	..	..	..
22 Oil producers' co-operative societies.	3	154	15,190	2,20,749	..	2,43,175
23 Metal workers' co-operative societies.	33	3,717	1,64,483	4,51,924	9,98,437	11,41,118
24 Women's co-operative societies.	63	6,379	41,058	1,13,941	1,42,019	1,77,969
25 Miscellaneous other types of co-operative societies.	42	5,991	1,65,394	4,40,900	7,44,460	9,65,240
Total ..	279	31,159	8,36,079	18,49,986	30,58,955	40,69,205

Out of the grant of Rs. 17,371 placed at my disposal for giving financial assistance to the cottage industrial co-operative societies, a sum of Rs. 12,183 was disbursed to 27 societies towards their establishment and contingent expenses and the cost of equipment, etc., during the year.

The Madras State Co-operative Bank continued the employment of two ceramic instructors, one leather instructor and one coir instructor, who trained and also supervised the works of the members of the societies engaged in the industries concerned.

2. *Working of certain cottage industrial co-operative societies.*—Of the various cottage industrial co-operatives in the State those for the manufacture of metalware, leather goods, pots and pans, baskets, mats and coir goods have been successful.

A brief account of them is given below :—

(i) *Metal workers' co-operative societies.*—The Rajahmundry Brass Workers' Production and Sale Co-operative Society in the East Godavari district purchased raw materials worth Rs. 85,007 and sold brassware worth Rs. 1·09 lakhs during the year. The Azzram Brass Workers' Co-operative Society in the West Godavari district produced wares worth Rs. 1·52 lakhs and effected sales to the extent of Rs. 1·59 lakhs. The Salem District Metal Workers' Co-operative Society produced goods worth Rs. 61,895 and sold goods worth Rs. 92,141 during the year.

(ii) *Leather workers' co-operative societies.*—During the year, the Tiruchirappalli Leather Workers' Co-operative Society produced leather goods like chappals, boots, shoes, bags, etc. for Rs. 18,282 and sold goods worth Rs. 21,928. The Kumbakonam Arunthathiyar Leather Workers' Co-operative Society in the Tanjore district purchased raw meterials valued at Rs. 6,085 and sold goods worth Rs. 6,856. The Pannur Leather Workers' Co-operative Society consisting of Harijan workers manufactured leather goods of various kinds. It obtained from Government a subsidy of Rs. 3,300 and secured a cash credit accommodation for Rs. 3,500 from the Chittoor Central Co-operative Bank. During the year it produced goods worth Rs. 7,859 and sold them for Rs. 7,133. Government have sanctioned the services of a Junior Inspector free of cost to it to work as its Manager.

(iii) *Coir workers' co-operative societies.*—The five coir workers' co-operative societies in the Malabar district produced improved varieties of yarn for export to foreign markets and also cheap goods to suit local markets. They produced coir goods worth Rs. 18,368 and sold goods to the extent of Rs. 23,403. Contacts were made with the Cochin Central Marketing Co-operative Society, which helped the coir societies in marketing their goods. About one-third of the stock with the societies was sold to fishermen in the West Coast who required yarn for making nets. The Annadanapatti Yarn Rope Makers' Co-operative Society in the Salem district, which is composed of Harijans, sold goods valued at Rs. 67,255. It paid wages amounting to Rs. 12,303.

(iv) *Mat weavers' co-operative societies.*—Government have extended the concession sanctioned to the Giriammalpuram Mat Weavers' Co-operative Society in the Tirunelveli district for the free removal of Korai grass from the unreserved forest lands in some parts of the Tirunelveli district for a further period of two years from 1st July 1952. The society produced mats worth Rs. 11,004 and effected sales to the extent of Rs. 12,638 during the year.

(v) *Pot-makers' co-operative societies.*—The Manamathurai Potters' Co-operative Society in the Ramanathapuram district continued to do good business. It made mud pots, filters, koojahs, etc. It sold pottery worth Rs. 40,853, and earned a gross income of Rs. 2,169. The three potters' co-operative societies at Nellai, Koniyoor and Thenpottai in the Tirunelveli district have done appreciable business. They produced earthenware worth Rs. 52,183 and sold them for Rs. 55,905.

(vi) *Basket-makers' co-operative societies.*—The Basket-makers' Co-operative Society at Paranattarmangalam in the Salem district which is composed of Harijan members sold baskets worth Rs. 21,637. It paid wages to the members amounting to Rs. 8,976. The Vellore Basket-makers' Co-operative Society sold goods worth Rs. 8,597, and paid Rs. 4,517 as wages to its members.

3. *Cottage industrial societies for women.*—At the end of the year there were 63 women's cottage industrial co-operative societies. They had 6,379 members with a paid-up share capital of Rs. 41,058. They mostly produced ready-made garments. The total value of goods produced and sold were Rs. 1·42 lakhs and Rs. 1·78 lakhs respectively. The working of some of the Women's Cottage Industrial Societies is given below :—

(i) *Women's cottage industrial societies in the Madras City.*—During the year two cottage industrial societies for women were organized and registered at Little Mount (Guindy) and Rayapuram, bringing the total number of such societies in the city to 12. The societies produced finished goods during the year on orders placed by the Madras Women's Cottage Industrial Co-operative Society and paid Rs. 7,378 as wages to their members. The Central Society continued to assist them by providing work and marketing their finished goods. Its purchases amounted to Rs. 45,732 while sales were effected to the extent of Rs. 51,607. It earned a net income of Rs. 1,116.

During the Park Fair Exhibition in December last, the Central Co-operative Society opened a stall to popularise the products of the women's societies. During March 1952 the Christian Medical College Hospital, Vellore, placed orders with the society for the supply of 900 pillow covers and 1,000 bed sheets, costing about Rs. 7,000. The Central Society also executed orders worth Rs. 600 placed by the City Harijan Welfare Schools during April 1952.

Government have sanctioned free of cost two tailoring instructors to work in the Women's Societies in the City for a period of one year. The instructors help the members in cutting cloth and stitching garments.

(ii) *Women's cottage industrial societies outside the Madras City.*—The Arni Ladies Cottage Industries Co-operative Society in the North Arcot district purchased mill cloth and stitched ready-made garments worth Rs. 11,217 during the year. The goods sold were worth Rs. 8,670. The Virudhunagar Ladies Cottage Industries Co-operative Society in the Ramanathapuram district did good business. It produced ready-made garments, laces, tapes, etc., worth Rs. 16,012 and effected sales to the extent of Rs. 17,448 earning a gross income of Rs. 2,494. The Visakhapatnam Women's Cottage Industries Society continued to execute orders placed by the Naval authorities of the Visakhapatnam Naval Base. It produced and sold goods for Rs. 7,417 and Rs. 7,846 respectively.

CHAPTER IX.

Co-operative Housing Schemes.

A. *Urban Housing Societies.*

1. *General progress.*—At the end of the year, there were two hundred and ninety-four housing societies of all types. The position of the different types of societies as at the end of the year is summarized in the following table :—

Particulars.	Ordinary building societies.	House building societies.	House construction societies.	Co-operative townships.	Total.
Number of societies	205	73	14	2	294
Number of members	13,328	8,856	3,146	1,173	26,503
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
Paid-up share capital	36·62	55·57	53·47	4·29	149·95
Government loans sanctioned during the year.	35·08	66·84	32·16	3·58	137·66
Government loans outstanding.	77·59	69·55	137·45	5·31	289·90
Total working capital ..	125·91	134·94	244·75	9·78	515·38
Loans disbursed to members ..	32·65	36·81	..	1·76	71·22
Loans outstanding against the members.	107·51	99·14	..	5·60	212·25
Number of houses completed during the year.	362	501	275	30	1,168
Number of houses under construction at the end of the year.	586	1,042	407	48	2,083

2. *Ordinary building societies.*—There were two hundred and five ordinary building societies at the end of the year, providing their members with long term loans for the construction of houses on sites owned by them. They have constructed 362 houses and 586 houses are under construction. Some of these building societies were entrusted with the Government sponsored housing schemes in their respective areas on their undertaking to acquire the lands selected by Housing Committees appointed by Government. Up to the end of the year, they had acquired 351·45 acres and three applications for acquiring 42·9 acres were pending with the Special Land Acquisition Officer at the close of the year. They provided for the construction of 1,820 houses of different type designs and allotted 1,144 sites up to 30th June 1952. The Committees of the Cuddalore Co-operative Building Society and the Gandhi Co-operative Building Society, Vijayavada, continued to be under supersession during the year.

3. *House building societies.*—There were seventy-three house building societies at the end of the year. During 1951–52 six societies applied for the acquisition of 52·91½ acres. Awards in favour of seventeen societies were pronounced, covering an extent of 270·16 acres. At the end of the year, thirty-one applications in respect of 297·32 acres were pending with the Special Land Acquisition Officer. These societies took possession of 1,080·10 acres up to the end of June 1952. They planned for the construction of 5,535 houses and allotted 3,099 sites. During the year, 501 houses were completed; more than 50 houses were completed in each of the housing colonies at Adoni, Eluru, Kovvur, Palani, Salem (City Extension) and Suramangalam. At the end of the year, 1,042 houses were under construction in different stages; more than 50 houses were under construction in each of the following centres; Anantapur, Chinnamanur, Chidambaram, Eluru, Karaikudi, Kovvur, Rayachoti and Tuticorin. On the 30th June 1952, 33 Senior Inspectors and 12 Co-operative Sub-Registrars were working as paid secretaries of these societies. The services of two Public Works Department Officers were lent to house building societies during the year. The affairs of two house building societies—Parvathinagar Government Servants Co-operative House Building Society, Bellary and Ellore Co-operative House Building Society were managed during the year by special officers appointed under Section 43 of the Madras Co-operative Societies Act.

4. *Co-operative house construction societies.*—With the conversion of the Kurnool Town Shroffs Co-operative Building Society into a co-operative house construction society, there were fourteen house construction societies functioning at the end of the year. During the year a house construction society was registered for the Sindhi Refugees in Madras, but it has not yet commenced work. The statistical particulars relating to co-operative house construction societies are given in Appendix No. 8.

The Madras Co-operative House Construction Society completed 475 houses in the two housing colonies at Gandhinagar (Adyar) and Venkatesapuram (Ayyanavaram) according to programme and has taken up the construction of houses in Adyar II. It has completed the preliminaries for the Mylapore Scheme and will commence construction as soon as Government loans are available. The Tanjore Co-operative House Construction Society completed 81 houses in three colonies and 15 houses were under construction at the end of the year. It has acquired an additional extent of 26 acres and has prepared a layout plan, which is pending approval by the Director of Town-Planning. The Madura Co-operative House Construction Society took possession of 148·26 acres, completed 212 houses and 72 houses were under construction at the end of the year. An elementary school and police out-post have been opened at the housing colony in Tirunagar. The Palamcottah Co-operative House Construction Society completed 132 houses and took up the construction of houses in the colony extension area in which 39 houses were in various stages of construction at the end of the year. Government have ordered the exclusion of the colony from the municipal limits of Melapalayam and its inclusion in the jurisdiction of the Palamcottah Municipality. In the Guntur Co-operative House Construction Society, construction work was in full swing and 124 houses were in various stages of construction at the end of the year. It has applied for the acquisition of 30·17 acres of additional land. The Coimbatore Co-operative House Construction Society had planned two housing colonies. The 'A' colony with 47 houses has been completed. Preliminaries for commencing work in respect of the 'B' colony have been completed. The Tiruchirappalli Co-operative House Construction Society took possession of 72 acres and allotted 280 sites and at the end of the year 72 houses were under construction in different stages. Though it was sanctioned a loan of Rs. 10 lakhs it was permitted to draw only Rs. 4 lakhs owing to the cut in the provision of funds by Government. House construction societies at Erode, Rajahmundry and Tenali have not yet begun construction. The Committee of the Sultanabad Co-operative House Construction Society was superseded during the year and its affairs are being managed by a part-time Special Officer. Government have permitted the Harvey Mill Employees' Co-operative Housing Society at Vikramasingapuram to take water from Tambaraparni river. At the end of the year, five officers from the Public Works Department, one Divisional Accountant from the Office of the Accountant-General, two Deputy Registrars and seven Senior Inspectors were working in Co-operative House Construction Societies.

5. *Co-operative Townships.*—The Katpadi Co-operative Township had 1,111 members with a paid-up share capital of Rs. 4·06 lakhs. Out of 1,984 plots provided in the township, 1,067 were allotted, 96 houses were completed and 48 houses were under construction at the end of the year. Government loans to the extent of Rs. 5·61 lakhs were outstanding against the Township at the end of the year. To speed up the construction of houses, the Township amended its by-laws providing for the letting out of houses on the hire purchase system. The Township has provided roads and culverts, planted avenue trees and arranged for street lighting for the colony at a cost of Rs. 1·31 lakhs. During the year, the term of the nominated Board of Management expired and the general body elected the Directors. The Township has taken the services of a Deputy Registrar as its paid Secretary. The other Township at Padavu in South Kanara district continues to be dormant. There seems to be no future for it, until Mangalore is converted into an all-weather port.

6. *Co-operative house mortgage banks.*—The four house mortgage banks, two in the City of Madras, one in Coimbatore and the other in Erode are financed chiefly by the South India Co-operative Insurance Society. They had 4,800 members on their rolls with a share capital of Rs. 7·55 lakhs. Their working capital amounted to Rs. 40·29 lakhs, at the end of the year. They disbursed Rs. 7·27 lakhs for the construction of houses and Rs. 5·99 lakhs for other purposes on the mortgage of houses.

B. Rural Housing Societies.

On 30th June 1952 there were 40 rural housing societies and one new society has since been registered. They had a membership of 810 and a paid-up share capital of Rs. 1·18 lakhs. Five societies applied for the acquisition of 16·48 acres and the applications were pending with the Special Land Acquisition Officer. The members of 19 rural housing societies have got sites of their own. Five societies purchased lands by private negotiation. Lands were assigned to four societies by the Revenue department and assignment of lands to three societies were pending with that department at the end of the year. Three societies were conducting negotiations for the purchase of lands selected by them for the construction of houses.

The Budget allotment for rural housing for the financial year 1951–52 was Rs. 15 lakhs. Forty-seven loans amounted to Rs. 1,66,100 were sanctioned to six societies of which only Rs. 68,000 were drawn before the end of March 1952. For the current year there is a budget provision of Rs. 10 lakhs. Up to the end of September 1952, Rs. 8,200 were sanctioned as new loans and Rs. 71,200 were reallotted for drawal during the current year. A drive has been instituted for speeding up the construction of houses by rural housing societies and if Government sanction the special staff I have applied for, I hope to utilize the bulk of the allotment before the end of March 1953.

At present, the construction of houses has been undertaken by the rural housing societies at Gurupuram in the Bellary district, Amaravathi in the Guntur district, Koteshwar in the South Kanara district, Rangapuram Dharmajigudem in the West Godavari district and Kota in the Nellore district. Thirty-eight houses were under construction at the end of September 1952. It is expected that fifteen more societies will commence construction before the end of June 1953.

Government were pleased to sanction the services of Senior Inspectors, free of cost, to work as the paid Secretaries of rural housing societies situated in economically backward areas or in places where the services of honorary office-bearers could not be had. At the end of September 1952, five Senior Inspectors were working as the paid secretaries of rural housing societies. Five other posts of Senior Inspectors were not filled up, as the societies concerned had not yet completed the preliminary arrangements.

CHAPTER X.

Miscellaneous types of Non-agricultural Co-operative Societies.

1. *Co-operative insurance societies.*—There were three co-operative insurance societies at the end of the year. Their working is briefly described below:—

(a) *The South India Co-operative Insurance Society.*—The South India Co-operative Insurance Society had 53,995 members. During the year it issued 6,430 policies for Rs. 91·81 lakhs and settled claims in respect of 292 policies involving Rs. 2·93 lakhs. At the end of the year, 31,880 policies were in force for an assured sum of Rs. 4·29 crores. The total amount of premia realized during the year was Rs. 22·89 lakhs. At the end of the year, the society had a life fund of Rs. 89·36 lakhs.

(b) *The Indian Posts and Telegraphs Insurance Society, Limited.*—The jurisdiction of this society extends throughout the Indian Union. The society has been given the concession of recovering the premia from policy-holders by deductions from their salaries. There were 3,644 members on its rolls on 30th June 1952. During the year, it issued 474 policies for Rs. 5·63 lakhs and settled 184 claims to the tune of Rs. 0·96 lakh. At the end of the year, there were 3,745 policies in force covering a sum of Rs. 38·03 lakhs. The amount of premia realized during the year was Rs. 1·38 lakhs. The life insurance fund at the end of the year was Rs. 14·19 lakhs.

(c) *The Co-operative Fire and General Insurance Society, Limited.*—The society confines its business mostly to fire insurance. During the year, it issued 3,834 fire insurance policies involving Rs. 6·63 crores. The total premia collected amounted to Rs. 2·34 lakhs. Seventy-four claims involving Rs. 13,483 on account of damage by fire, were settled during the year. The fire insurance fund at the end of the year amounted to Rs. 1·74 lakhs.

2. *Labour contract societies.*—There were 47 labour contract co-operative societies. They secured contracts to the extent of Rs. 6·09 lakhs during the year. The total value of the contracts executed during the year was Rs. 4·39 lakhs. Works costing Rs. 5·84 lakhs were pending execution at the end of the year. The wages paid to the workers amounted to Rs. 1·83 lakhs. The two Kallar labour contract societies in Madurai district continued to do good work and they secured contract works worth Rs. 4·17 lakhs and executed works costing Rs. 2·07 lakhs. Contracts pending execution at the end of the year were of the value of Rs. 2·10 lakhs. The Chitvel Labour Contract Co-operative Society in the Cuddapah district secured contract works costing Rs. 3·18 lakhs and executed works costing Rs. 80,000. For the exclusive supervision and administration of the Forest Coupe and Labour Contract Co-operative Societies in the Cuddapah district, Government have sanctioned the free services of a Senior Inspector for one year.

The Uralangal Labour Contract Co-operative Society in Malabar district secured works costing Rs. 1·66 lakhs and executed works costing Rs. 49,353.

The Collector, Kurnool, has recommended to Government the grant of nine forest coupes to the Santhajuthur Labour Contract Co-operative Society in the Kurnool district at a concessional rate in order to keep the prices of firewood in the district at a reasonable level and the society has agreed to sell firewood at the rate prescribed by the Collector. If the Government grant the coupes to the society. the membership of the society will increase and the members will have full-time employment.

The Dhanushkodi Labour Contract Co-operative Society in the Ramanathapuram district represents a new feature in the organization of labour contract co-operative societies. The society is composed of the workers employed in loading and unloading cargo at Dhanushkodi and Talaimannar piers. The society has obtained the contract for the transhipment of cargo in the Railway Goods yard. It handled 2,274 tons of cargo and 34,264 parcels and paid Rs. 4,312 as wages to 87 members. It has applied for the contract for transhipment of goods in the shipyard also.

3. *Co-operative Canteens and Restaurants.*—The number of canteens was 20 as one canteen in Madras was liquidated during the year. The membership and paid-up share capital of these canteens were 5,648 and Rs. 22,152 respectively. Provisions, etc., to the value of Rs. 4·32 lakhs were purchased and the sales amounted to Rs. 5·05 lakhs The societies earned a net profit of Rs. 6,693. The canteens in South Arcot, Coimbatore and Madras did good business.

4. *Co-operative printing societies.*—During the year, one printing society was started at Madurai. With this, the total number of printing societies was 7 at the end of the year. They had a paid-up share capital of Rs. 1·54 lakhs. They executed printing, binding and other works for a total value of Rs. 4·19 lakhs. They also printed books and forms on their own account for Rs. 1·65 lakhs. The co-operative printing society in Malabar

undertook the printing of the monthly issue of the Journal of Co-operation in Malayalam and a few other co-operative publications. All the societies worked at profit during the year. The printing societies at Coimbatore and Madras did good business as in the previous years and the total net profits amounted to Rs. 21,634.

5. *Fishermen societies*—The following statement shows the progress made by the fishermen co-operative societies :—

	As on 30th June 1952.	As on 30th June 1951.
Number of societies	332	257
Number of members	55,797	36,940
Number of sympathisers	2,316	2,047
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital	6·08	4·09
Reserve Fund	1.71	1·05
Loans issued to members during the year ..	8·69	5·86
Loans outstanding against members at the end of year.	10·07	6·85
Loans from Central Banks outstanding at the end of the year.	5·21	3·47
Value of foodstuffs and other necessaries distributed.	12·70	17·74
Value of nets and fishing tackle sold to members.	2·80	2·69
Value of lease of inland fisheries taken by societies.	1·45	1·31
Amount remitted to Government and other local bodies.	1·38	1·27

The progress made was mainly due to the liberal help given by Government, such as lease of inland fisheries on average rental basis, appointment of additional staff for the organization, supervision and distribution of yarn at a subsidised rate. The societies in Malabar, South Kanara, Visakhapatnam and Tanjore districts continued to be under the administrative charge of the Fisheries department. During the year the control over the societies in other districts except Anantapur, Coimbatore, Madurai, Salem, Tiruchirappalli, Kurnool and Srikakulam was also transferred to the Fisheries department. All the special staff consisting of 3 Co-operative Sub-Registrars, 1 Senior Inspector and 13 Junior Inspectors were working in that department.

6. *Educational and Publishing Societies.*—The South India Adult Education Co-operative Society, Madras, purchased the literature published by the South India Adult Education Association to the value of Rs. 7,471 and effected sales to the extent of Rs. 3,119.

The Madras Catholic Educational Co-operative Society had on 30th June 1952, 118 members with a paid-up share capital of Rs. 2,995. It obtained Rs. 4,416 as donations and disbursed Rs. 1,300 as cheap loans to deserving students for prosecuting higher studies. A sum of Rs. 5,222 was outstanding under loans at the end of the year. The society worked at a profit of Rs. 180.

The Canara Catholic Educational Society also did useful work. It issued nine long-term loans for Rs. 4,332 to deserving Catholic students for prosecuting higher studies. On 30th June 1952, the loans outstanding against members were Rs. 23,601. The net profit earned by it was Rs. 1,273.

7. *Salt Manufacturing Societies.*—On 30th June 1952 there were 7 salt workers' societies and 1 salt licensees' society. Of these only 5 salt workers' societies produced salt in the year. The seven societies had 2,033 members and a paid-up share capital of Rs. 38,262. The five salt workers' societies obtained lands measuring about 1,143 acres from Government for production of salt and loans amounting to Rs. 36,628 from Central Banks and others. Two societies produced salt on proprietary basis, while three societies marketed the salt produced by their members on agency basis and earned a commission of Rs. 14,725. Pickotas, brine-vats, bunds and other works were executed at a capital cost of Rs. 45,227. Six hundred and sixty-one members were actually engaged in the manufacture of salt and produced goods valued at Rs. 1·02 lakhs. The sales amounted to Rs. 1·42 lakhs. The value of stocks at the end of the year was Rs. 0·62 lakh.

8. *Co-operative Motor Transport Societies (Civilians).*—There were three co-operative motor transport societies for civilians at the end of the year.

The Kurnool District Co-operative Motor Transport Society had 40 members with a paid-up share capital of Rs. 14,550. The society owned three buses and gave employment to 13 members. The income from hire charges from the buses was Rs. 81,726 and the maintenance charges amounted to Rs. 74,269. It obtained the funds required by it from the co-operative central bank and the amount outstanding at the end of the year was Rs. 17,997.

The Pudukkottai Co-operative Motor Transports, Limited, had 47 members with a paid-up share capital of Rs. 7,700. The society had six buses. The earnings of the society during the year amounted to Rs. 1,19,033. A sum of Rs. 87,757 was incurred on the maintenance and the running of the vehicles, the society gave employment to 33 members and paid salaries, allowances, etc., to the tune of Rs. 26,334. It had to repay Rs. 16,870 to the Central Bank, Pudukkottai. It earned a net profit of Rs. 2,335.

The Anantapur District Co-operative Motor Transport Society has been dormant and it is proposed to liquidate it.

CHAPTER XI.

Co-operative Societies for Ex-servicemen.

1. *General.*—There were 9 co-operative workshops, 11 land colonization societies and 13 motor transport societies for ex-servicemen.

2. *Co-operative workshops for ex-servicemen.*—The nine co-operative workshops continued to provide employment for ex-service men by undertaking the manufacture of utility articles and consumer goods as in the last year. Except the Strathie Engineering Workshop, Madras, the Reid Timber Works, Madras, and the Katpadi Timber Works, the other workshops were reorganised by equipping them with up-to-date labour-saving machinery. Buildings to house the machinery and for providing quarters to some of the workmen were constructed during the year. Electricity was provided to the Tirunelveli Co-operative Timber Works and the Metal and Timber Workshop at Olavakode to enable them to undertake machine production. The capital cost of reorganizing the workshops amounting to Rs. 9·53 lakhs was met from grants as shown below :—

	RS. (IN LAKHS).
(i) Central Government	2·15
(ii) State Government	2·29
(iii) Post-War Services Re-construction Fund Committee.	3·43
(iv) Grants from Post-War Services Re-construction Fund Committee towards housing for workmen.	1·66
Total ..	9·53

At the end of the year, there were 9 workshops with 779 ex-service men members and a paid-up share capital of Rs. 0·49 lakh. Their working capital rose from Rs. 7·51 lakhs to Rs. 8·69 lakhs at the end of the year. The value of goods produced and sold during the year was Rs. 5·59 lakhs and Rs. 5·45 lakhs, respectively. A sum of Rs. 1·57 lakhs was paid as wages to the members. Of the nine workshops, two earned profits amounting to Rs. 0·06 lakh, while the remaining seven workshops incurred a total loss of Rs. 1·47 lakhs. The workshops, however, built up reserves to the extent of Rs. 0·82 lakh (reserve fund Rs. 62,438 and business reserve Rs. 19,676). The Indian Bank provided the funds required by the workshops, and Government have guaranteed their repayment up to a limit of Rs. 7 lakhs. The amount outstanding to the Indian Bank on the last day of the year was Rs. 6·70 lakhs.

The Strathie Co-operative Engineering Workshop undertook the manufacture of metal working machinery, iron roof tresses, gates, windows, doors, etc., and palm-gur equipment, besides

household utensils made of stainless steel, copper, brass and aluminium sheets, and furniture. The value of goods manufactured was Rs. 2·14 lakhs and the value of goods sold was Rs. 1·86 lakhs. The amount of wages paid to their members was Rs. 0·61 lakh. The workshop is imparting training for about 90 candidates under the Adult Civilians Training Scheme of the Government of India, since April 1950 in technical trades, such as machining, moulding, pattern making, turning, welding, etc. For this purpose, the workshop is paid Rs. 11 per month per trainee.

The three metal works have confined themselves to the manufacture of household utensils and the fabrication of agricultural implements on a small scale. They manufactured goods to the value of Rs. 0·52 lakh and sold goods to the value of Rs. 0·53 lakh. They paid Rs. 19,790 as wages.

The timber workshops secured large orders for the supply of furniture to the District Boards, Municipalities Government offices and private institutions. They manufactured furniture to the value of Rs. 2·93 lakhs and sold furniture for Rs. 3·06 lakhs. The wages paid amounted to Rs. 0·76 lakhs.

During the year, the workshops had to contend against many difficulties such as, short supply of raw materials, want of markets for their goods, and lack of co-operation on the part of the member workers. To add to these, the workshops had to bear additional expenditure consequent on the introduction of Government of India Scheme for Industrial undertakings in this State, viz., the Employees' Provident Fund Scheme and the Employees State Insurance Scheme, and the enforcement of leave with wages to workmen under the Factories Act. The Strathie Engineering workshop was forced to effect retrenchment for want of work consequent on the reduction in the allotment of quotas of iron and steel. The workmen resented this step and carried on agitation by forming themselves into a trade union. They were not amenable to control and discipline and the management was forced to lock them out for a period of 2½ months' after which the workshop was re-opened with 52 workmen.

The Metal and Timber works at Kapparada were also confronted with similar difficulties. The workmen were not amenable to discipline and goods produced by them were defective. Most of the articles produced could not be sold. The workshop was therefore forced to suspend production.

As a result of the difficulties experienced in running the workshops, it is proposed to review their working with a view to decide the future course of action, Government have ordered that an expert Engineer of the Public Works Department should be placed on special duty to examine the working of all the workshops and submit his recommendations. The investigation is expected to be taken up shortly.

3. *Co-operative land colonization societies for ex-servicemen.*—The eleven land colonization societies continued to function during the year. As the Government of India desired that three colonies should be formed, one each in the Tamil, Telugu and Malayalam areas for the settlement of ex-service personnel released between September 1950 and March 1951, proposals for the formation of two land colonization schemes, one for the Tamil area in Jambuvanodai village, Thiruthuraipundi taluk, Tanjore district and the other for the Telugu area in Kalla and Sisali villages, Bhimavaram taluk, West Godavari district, were examined and proposals and estimates were submitted to Government during the year. Government approved the Jambuvanodai scheme and the estimates for Rs. 4 lakhs. A land colonization society has been organised at the place and it has been registered. The proposals in respect of the land colonization society at Kalla-Sisali in the West Godavari district are under the consideration of Government. During the year, Government approved two more proposals for the settlement of ex-servicemen in land colonization societies at Nallavanniankudikadu in Tanjore district and Nizampatnam in Guntur district. Besides these, I have submitted proposals for the formation of a land colonization society in Kalagattoor village, Palamaner taluk, Chittoor district and they are under the consideration of Government.

There were 1,318 members on the rolls of the eleven land colonization societies with a paid-up share capital of Rs. 6 lakhs. The following table shows the ultimate strength of each colony, the extent of land allotted to each, the extent reclaimed and cultivated, etc.—

Name of society. (1)	Ultimate strength. (2)	Number of members on roll as on 30th June 1952. (3)	Number of active colonists as on 30th June 1952. (4)	Total extent of land allenated to the society. (5)	Extent reclaimed. (6)	Extent cultivated. (7)
				ACS.	ACS.	ACS.
1 Kalavapudi Society (West Godavari).	345	328	326	2,291·90	1,697·12	1,000·00
2 Komaragiripatnam Society (East Godavari district).	120	111	111	469·56	275·00	220·00
3 Kalidindi Society (Krishna district).	350	225	225	1,894·00	1,642·00	695·00
4 Bhavadevarapalli Society (Krishna).	100	91	91	584·00	420·00	420·00
5 Rudravaram Society (Kurnool).	72	72	72	493·64	420·18	374·48
6 Piduguralla Society (Guntur).	64	64	64	499·89	445·00	398·00
7 Meyyur-Cudpakkam Society (Chingleput).	82	79	40	680·04	485·00	254·75
8 Chinnakalpalayam Society (Coimbatore).	30	22	1	204·47	150·00	58·25
9 Menivilandan Society (Salem).	250	24	10	2,992·00	528·00	180·65
10 Tirumangalaikottai Society (Tanjore).	285	220	220	1,578·77	875·56	875·56
11 Dr. Rajan Nagar Society (Tiruchirappalli).	82	82	82	355·42	333·72	309·75
Total ..	1,780	1,316	1,242	11,998·69	7,271·58	4,781·39

Till the end of the year, 7,272 acres were reclaimed as against 6,337 acres up to the end of the previous year. During the year, 4,781 acres were brought under cultivation as against 4,682 acres during the last year.

In 1948–49 the Government of India sanctioned a contribution of Rs. 2·18 lakhs for 436 members settled in the land colonization societies. During the year, they sanctioned a contribution of Rs. 3·50 lakhs for additional 700 members. The Post-War Services Reconstruction Fund Committee has so far contributed Rs. 11·13 lakhs for the development of these colonies. The Government of Madras have helped them with Rs. 12·69 lakhs.

Poultry farming, carpentry, fishing, weaving and tailoring are some of the subsidiary occupations introduced in the colonies.

Wynaad Land Colonization Scheme.—The Post-War Services Reconstruction Fund Committee sanctioned a free grant of Rs. 38 lakhs for the benefit of 2,000 ex-servicemen at Rs. 1,900 each to be settled in Wynaad. The question whether a separate society should be formed for ex-servicemen was examined and it was finally decided that two separate co-operative societies should be formed, one for the ex-servicemen and the other for civilians. Steps are being taken to give effect to these arrangements. Till the end of June 1952, 1,827 ex-servicemen were settled in Wynaad. They were assigned 13,104 acres of land out of which 10,483 acres were brought under cultivation. The colonists raised foodgrains such as paddy and other produce such as vegetables, fruits, etc. A sum of Rs. 24·75 lakhs was disbursed as free grant to the colonists out of the Post-War Services Reconstruction Fund and Rs. 2·29 lakhs out of contributions made by the State Government.

4. *Co-operative motor transport societies for ex-servicemen.*—The thirteen Co-operative motor transport societies for ex-servicemen continued to function during the year. The following table gives particulars of the working :—

Year.	Number of vechicles.	Number of members.	Paid-up share capital.	Hire charges earned.	Amount of salaries, wages and allowances, paid.	Fleet Replacement Fund.
			RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
1949–50 ..	289	750	2·9	31·6	5·9	9·6
1950–51 ..	305	708	3·2	34·4	6·9	16·6
1951–52 ..	315	737	3·2	39·1	4·8	20·6

Of the vehicles owned by these societies, 275 were lorries, 32 were buses, 3 tippers, 2 vans, 2 cars and one jeep. The Madras Co-operative Motor Transport Society continued to act as the chief agent for the insurance of vehicles of all societies. It also acted to a limited extent as their agent for the purchase and supply of spare parts, accessories, etc. The members of the Board of Directors in all societies are nominated by me. Each society is having a departmental Co-operative Sub-Registrar as its Secretary.

(a) *Goods transport.*—This business continued to be the main line of activity during the year. The societies at Tirunelveli and Kozhikode continued to maintain two branches each; while the societies at Tiruchirappalli and Vijayavada closed the branches during the year. Besides, the general public and reputed firms, several departments of Government like the Civil Supplies, Public Works, Forest, etc., continued to entrust their transport work to these societies. The societies at Visakhapatnam, Malabar, Guntur, Vellore and Madras undertook the transport of foodgrains. Those at Guntur and Vijayavada undertook transport work in connexion with the repairs to the Krishna Anicut. The society at Vijayavada transported tobacco to the Hyderabad State on behalf of the I.L.T.D. Company. The societies at Guntur and Salem did yeoman service to the public in supplying drinking water in the days of water scarcity. Some of the lorries of the Madras Society were engaged in transport work at the Tungabadra Dam Site.

The Guntur Society continued to run parcel service between Guntur and Chirala, which was successful. The three societies at Tanjore, Tiruchirappalli and Vellore continued the out-agencies at Gandarvakottai, Vallam, Turaiyur and Chengam respectively. The society at Cuddalore is running Mail Service between Cuddalore N.T. Post Office and the R.M.S. Cuddalore O.T.

The lorries of some of the societies were made use of by the local bodies during the last General Elections.

(b) *Passenger transport.*—Government permitted the co-operative motor transport societies to undertake passenger transport and to convert lorries into buses wherever permits were granted by the Road Traffic Authority. All the societies except those at Madras, Tiruchirappalli and Vijayavada availed themselves of this permission. The Tiruchirappalli Co-operative Motor Transport Society has since made arrangements to start passenger transport and also borrowed the necessary funds from the Post-War Services Reconstruction Fund Committee.

The funds needed for the purchase of new buses and for the conversion of lorries into buses were found by the societies partly from their own resources and partly by borrowing from the Post-War Services Reconstruction Fund. The owned funds utilized in this way during the year under report amounted to Rs. 3·15 lakhs, while the borrowings amounted to Rs. 40,000 only. The Tiruchirappalli Co-operative Motor Transport Society has since borrowed Rs. 25,000 from the Post-War Services Reconstruction Fund Committee to purchase a bus. The Visakhapatnam society has since purchased two buses from its own funds.

As the lorries of the societies are becoming old, the expenditure on repairs, etc., is increasing and the lorry transport may not be remunerative in the long run with the existing old lorries. The societies will have to develop passenger transport as it is more remunerative and gives assured income.

(c) *Finance.*—The Post-War Services Reconstruction Fund Committee sanctioned an interest-free loan of Rs. 20 lakhs to meet the capital expenditure of these societies. Out of this, a sum of Rs. 17·84 lakhs was drawn and advanced to the societies up to the end of the year. On my representation, the Post-War Services Reconstruction Fund Committee was pleased to extend the period of the repayment of the loan up to 30th June 1956. The amount due to the Post-War Services Reconstruction Fund Committee towards the first instalment for 1951–52 was Rs. 2,06,986. I am glad to state that the societies repaid Rs. 3,00,694 thus making an advance repayment of Rs. 93,708. The Vijayavada Co-operative Motor Transport Society repaid Rs. 2,000 after the close of the year. The societies at Vellore, Tiruchirappalli and Salem have repaid the instalments in full; while the societies at Madras, Visakhapatnam, Guntur and Tirunelveli have discharged their dues to the Post-War Services Reconstruction Fund Committee completely. The loan repayment reserve to the credit of the societies on the last day of the year stood at Rs. 5·44 lakhs.

During the year, 614 ex-servicemen were employed by the co-operative motor transport societies. They were paid salaries, allowances, etc., to the extent of Rs. 4·80 lakhs. In addition they were given dividend and bonus. The habit of thrift has been enforced among them by instituting a compulsory Thrift fund. An amount of Rs. 14,536 was accumulated under Thrift Fund.

5. *Co-operative milk supply societies for ex-servicemen.*—Separate co-operative milk supply societies were not organised for the benefit of ex-servicemen. They were, however, encouraged to join the existing milk-supply societies. In Pudukottai area, 25 ex-servicemen have become members of four milk-supply societies, 21 of them were given free grants from the Post-War Services Reconstruction Fund to the extent of Rs. 2,100 towards the purchase of milch animals.

6. *Training of ex-servicemen in Physical Training Instructors' Course.*—In order to enable ex-servicemen to find employment as Physical Training Instructors in educational institutions under the control of the Government and local bodies, a batch of 40 ex-servicemen were given a short course of training in the Y.M.C.A College of Physical Education, Madras, from March to June 1952. This was the fourth of such courses, and the Committee for the administration of the Post-War Services Reconstruction Fund met the cost of the course amounting to Rs. 14,400. There is a great demand for trained Physical Training Instructors from several educational institutions in this State. Major-General Mohite, General Officer Commanding, Madras Area, member, Post-War Services Reconstruction Fund Committee is examining the possibility of giving training for a large number of ex-servicemen as Physical Training Instructors by the Defence Department.

CHAPTER XII.

Prohibition—Ameliorative Work.

1. *General.*—The year under report is the fourth year of total Prohibition in the State.

2. *Scope of ameliorative work.*—As in the previous year, the ameliorative activities connected with Prohibition were directed towards constructive work. They consisted chiefly in providing employment for the ex-toddy tappers and in promoting the economic welfare of the ex-addicts to drink and the general public through co-operative organizations. In the bifurcated districts, the Deputy Registrars and their staff attended to ameliorative work. During the year, the district of Krishna was bifurcated, bringing the total number of districts bifurcated to 16. The Special Development Officers were in charge of the ameliorative work in the remaining districts, viz., Anantapur, Bellary, Chittoor, Cuddaph, West Godavari, Kurnool, Madras and Ramanathapuram. I have since submitted proposals for the bifurcation of the districts of Bellary, West Godavari, Anantapur, Chittoor and Ramanathapuram. After bifurcation, the ameliorative work in these districts also will be entrusted to the Deputy Registrars.

Rehabilitation of ex-toddy tappers.—The best form of alternative employment that could be found for the toddy-tappers on the introduction of Prohibition was the tapping of sweet juice instead of fermented toddy from palm trees for the manufacture of jaggery or for sale as beverage. During the year, Government restored the permission to tap palmyrah trees for sweet juice for the manufacture of jaggery in the districts of East Godavari, Chittoor and Chingleput and to a limited extent in the Madras City. They also permitted the drawal of sweet toddy from date trees in the whole of the Chittoor and Nellore districts, in the Doddaghatta centre in the Anantapur district and in one select centre in the Kurnool district. In the Coimbatore district permission to tap coconut palms for jaggery manufacture was extended to two more firkas, viz., Kugalur and Gobichettipalayam. At the end of the year, the concession to tap palmyra trees was in force in all the districts except Anantapur, Bellary, Cuddapah, Kurnool and Srikakulam; the permission to tap coconut trees was available in the districts of Malabar, South Kanara and Coimbatore; date trees could be tapped in the districts of North Arcot, Nellore and Chittoor and in select centres in the districts of Guntur, Krishna and Srikakulam; and sago trees were permitted to be tapped in four taluks in the Malabar district. During the year 1·13 lakhs of licences were issued to the members of the jaggery co-operative societies for tapping sweet juice for jaggery manufacture. Although, 890 licensees were caught abusing the concession and were convicted under the Madras Sweet Toddy Rules, the concession to tap palm trees for sweet juice for jaggery manufacture worked well on the whole.

The sale of sweet juice as beverage continued to be permitted during the year in the Tirunelveli and Ramanathapuram districts. Eight thousand eight hundred and twenty-five permits were issued to the members of 265 societies for this purpose. The permit holders tapped 33·56 lakhs of Madras measures of neera (sweet juice) of which 17·09 lakhs of Madras measures were sold as beverage. The unsold sweet juice was converted into 30,207 maunds of gur. Sixty-six permit holders were apprehended for abusing the concession and they were convicted under the Madras Sweet Toddy Rules. During the year, two more neera stalls were run one each by the Vannarpet Jaggery Manufacturing Co-operative Society and the Pettai Jaggery Manufacturing Co-operative Society in the Tirunelveli district. Six thousand twenty-eight Madras measures of neera were sold in these stalls during the year. The societies were granted subsidies of Rs. 250 each towards cost of utensils, etc. In the City of Madras, two neera parlours, one at Chintadripet and the other at Chepauk, were opened by the department in December 1951 and April 1952, respectively. Date trees in the Government House Estate Compound, Mount Road, were taken on lease for the supply of neera to these parlours and neera was tapped under the supervision of a Palm Gur Instructor. The parlours were popular in the first few months but later, as the novelty of it disappeared, the sales declined. Both the neera parlours have since been closed. During the year, they sold 23,816 Madras measures of neera for Rs. 5,954. The surplus neera left unsold at the neera parlours was converted into edibles whenever possible. Proposals for the opening of a neera parlour at Mangalore under the auspices of a local jaggery manufacturing co-operative society are under the consideration of Government. I have also recommended to Government the grant of permission to sell the sweet juice of palm trees for consumption as beverage in the Rayalaseema and other famine affected areas of the State as a measure of famine relief.

(i) *Palm jaggery manufacturing co-operative societies.*—At the end of the year, there were 2,115 palm jaggery manufacturing co-operative societies with 1·63 lakhs of members (of whom 1·58 lakhs were ex-toddy tappers). Their paid-up share capital amounted to Rs. 8·46 lakhs. At the end of the year 1·25 lakhs licences for tapping palm trees for jaggery manufacture were in force. Of these 1·17 lakhs were for tapping palmyrah trees, 7,174 for coconut trees, 306 for date trees and 279 for sago. The number of palm trees tapped during the year was 35·28 lakhs. The quantity and value of palm jaggery produced by the members of the jaggery societies during the year were as shown below :—

	Palmyrah.	Coconut.	Date.	Sago.	Total.
Jaggery produced—					
(i) Quantity in lakhs of maunds	23·05	2·21	0·02	0·08	25·36
(ii) Value in lakhs of rupees	78·86	11·95	0·11	0·34	91·26

There was a slight fall in the quantity of jaggery manufactured during the year when compared to the previous year. It was due to a fall in the price of jaggery.

During the year, a drive was instituted for the marketing of palm jaggery through co-operative societies. Nearly one-fourth of the jaggery produced was marketed in this way. The quantity and value of palm jaggery sold through primary jaggery societies and through marketing societies are as shown below:—

	Quantity. MDS. (IN LAKHS).	Value. RS. (IN LAKHS).
Through jaggery societies	5·03	23·84
Through marketing societies	42,927 Mds.	1·44

The Tirunelveli District Jaggery Loan and Sale Society was revived during the year. The Government sanctioned the free services of a Senior Inspector to work as its Secretary and granted a subsidy of Rs. 500 to meet the contingent and non-recurring expenditure. The society marketed 1,190 maunds of jaggery produced by the members of its affiliated societies valued at Rs. 4,177. Proposals for the formation of a jaggery marketing society at Kunnathur in the Coimbatore district were submitted to Government and they are under their consideration. Jaggery marketing societies are being organized also in the South Kanara, Chittoor and West Godavari districts.

Palm jaggery societies provided their members with small loans out of their own resources or by borrowing from the Central banks to meet expenses in connexion with the jaggery manufacture. During the year, they issued a sum of Rs. 2·92 lakhs as loans and a sum of Rs. 3·45 lakhs were outstanding at the end of the year. The societies undertook extra activities for the benefit of their members such as sale of controlled commodities and promotion of subsidiary occupations like dairying, poultry-rearing, etc. Interest free loans to an extent of Rs. 4,650 were issued to the members of the societies for undertaking dairying as a subsidiary occupation and a sum of Rs. 3,851 was outstanding at the end of the year. The Chintamoni Jaya Vilas Jaggery Manufacturing Co-operative Society in the Tirunelveli district was sanctioned a subsidy of Rs. 444 to meet its establishment charges and 50 per cent of the cost of utensils to enable it to undertake dairying activities.

The Government permitted the lease of palm trees standing on Government lands at flat rates to the jaggery societies without recourse to public auction. The Railway Board have since accepted the recommendation of the All-India Palm Gur Workers' Conference and permitted the lease of palm trees standing on railway lands to jaggery societies at flat rates. Government permitted the removal of light fuel at concessional rates from Government forests by the members of jaggery manufacturing co-operative societies for jaggery manufacture.

A special staff of 85 Senior Inspectors and 83 peons attended to the organization and supervision of the jaggery manufacturing co-operative societies during the year.

Development of palm gur industry.—The scheme for the training of the members of jaggery manufacturing co-operative societies in improved methods of producing palm gur continued to be in operation during the year. The Government of India continued to share 50 per cent of the recurring cost of the scheme. There were 27 Palm Gur Instructors at the beginning of the year. Two additional Palm Gur Instructors were recruited during the year and deputed for training in the Central Palm Gur Training School, Cuddalore. Including the Palm Gur Instructor employed for the neera parlours in the City of Madras, the number of palm gur Instructors at the end of the year was 30. They conducted 610 training centres and trained 4,611 ex-toddy-tappers in the improved processes of jaggery manufacture. They gave 849 demonstrations in improved technique which were witnessed by 11,683 members of the societies and thousands of others interested in the palm gur industry. Government sanctioned a sum of Rs. 10,000 as subsidy towards 50 per cent of the cost of improved gur making equipment to be purchased by the members of jaggery societies. The equipment will be supplied at half cost during the current year.

The palm gur staff participated in five exhibitions conducted in the Moffusil. In the Park Fair Exhibition held at Madras in December 1951, the improved methods of manufacture of jaggery, and the process of extraction of sugar from palm juice and the conversion of jaggery into edibles were demonstrated. A neera parlour was also run in the exhibition. One of the Palm Gur Instructors was deputed to Bombay to participate in the International Industries Fair held there. Two photos depicting the methods of tapping palmyrah and coconut palms in the State were exhibited at the Fair and they won the first prize, being the best of the photos exhibited there. During the year, a map showing the progress of the palm gur industry in the State was prepared at the request of the Government of India and sent to them for exhibition in conferences and exhibitions of an All-India character.

The two Palm Gur Instructors who underwent training in the Aerial ropeway method of climbing palm trees conducted 101 demonstrations in 68 villages in the South Arcot, Tirunelveli and West Godavari districts during the year.

Intensive jaggery production centres.—The two intensive production centres organized at the instance of the Central Government, one at Doddagatta in the Anantapur district for date jaggery and the other at Rochemanagaram in the Tirunelveli district for palmyrah jaggery were closed in October 1951 after the tapping season was over. At these centres, licences were issued to 73 members of the two societies and interest-free Government loans at Rs. 100 each were issued to 66 members towards intitial investment on tree-rent, pots, tapping tools, etc. The entire loan was recovered from the sale proceeds of the jaggery supplied by them. Improved furnaces were constructed with Government subsidy at Rs. 10 each. The members were also supplied with sets of gur-making equipment free of cost. The centres produced 772 imperial maunds of palmyrah jaggery and 365 maunds of date jaggery during the period, and the entire quantity was sold. The working of the two centres revealed that the cost of production of palmyrah jaggery worked out at Rs. 420-8-0 per ton at the beginning of the season, Rs. 325 per ton during the middle of the season and Rs. 379-8-0 per ton at the end of the season. In the case of date jaggery, the cost of production worked out at Rs. 385-7-0 per ton.

The State Palm Gur Organizer along with an ex-tapper attended the second refresher training course for palm gur workers conducted by the Government of India at Marthandam in the Travancore-Cochin State and the Fourth Session of the All-India Palm Gur Workers' Conference held at Mahuva in the Sowrashtra State. Samples of the palm gur, candy, palm leaf products, charts, etc., were taken by him and displayed in the exhibition held as an annexe to the conference at Mahuva.

During the year, experiments were conducted in the manufacture of sweets from palm jaggery and in the production of white sugar from palm juice with the help of a centrifugal machine. It is proposed to start centres for the production of sweets and white sugar in select areas in each district in the ensuing tapping season. The Central Palm Gur Research Laboratory to be set up by the Government of India is proposed to be located in this State.

(ii) *Other co-operative societies for ex-toddy tappers.*—The following tables show the number of ex-toddy tappers provided with employment in societies other than jaggery manufacturing co-operative societies. As many as 10,543 ex-addicts were enrolled in these societies.

I

Milk supply unions and societies.

Type of society.	Number of societies in which the ex-toddy tappers have been admitted.	Number of members.		Paid-up share capital.		Production.			
						Ex-toddy tappers.		Others.	
		Ex-toddy tappers.	Others.	Ex-toddy tappers.	Others.	Quantity.	Value.	Quantity.	Value.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				RS.	RS.	LB. LAKHS.	RS. LAKHS.	LB. LAKHS.	RS. LAKHS.
Milk Supply Co-operative Unions.	12	127	348	4,310	24,178	1·45	0·33	23·24	4·32
Milk Supply Co-operative Societies.	189	2,987	11,311	37,175	169,375	16·08	2·81	70·08	14·99

II

Land Colonization Societies, Field Labourers' Co-operative Societies and Tenants' Societies.

Type of society.	Number of societies.	Number of members.		Paid-up share capital.		Land sub-leased.	
		Ex-toddy tappers.	Others.	Ex-toddy tappers.	Others.	Ex-toddy tappers.	Others.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				RS.	RS.	ACS.	ACS.
Land Colonization Co-operative Societies.	7	431	206	3,428	2,942	1,114·18	1,030·37
Field Labourers' and Tenants' Co-operative Societies.	52	3,941	270	5,891	465	1,977·00	84·00

Besides the societies mentioned above 11 cottage industrial societies, 8 labour contract societies and 10 other types of societies were formed and 1,142 ex-toddy tappers were provided with employment through them.

Government ordered that unobjectionable poramboke lands might be leased out to ex-toddy tappers. 2,029·68 acres of lands were obtained on lease for 1,665 ex-tappers in the districts of Guntur, Coimbatore, Krishna and Nellore.

(iii) *Other modes of employment.*—About 70,000 ex-tappers were provided with work in other avocations as unskilled workers in industrial concerns as peons, watchmen, etc.

3. *Rehabilitation of ex-addicts.*—The improvement of the economic condition of ex-addicts to drink received special attention. They were enrolled in labour contract societies, cottage industrial societies and fishermen societies particulars regarding which are given in Chapters VIII and X.

4. *General economic development.*—In addition to providing employment for ex-toddy tappers and improving the economic condition of ex-addicts to drink, the ameliorative staff of this department devoted their attention to general rural welfare. Some of the important activities in this direction are narrated below :—

(1) *Health co-operatives.*—There were two health co-operative societies at the end of the year, one at Poddaturpet in the Chittoor district and the other at Madapuram in the Anantapur district. The Poddaturpet Health Co-operative Society had 51 members with paid-up subscriptions of Rs. 306. It derived [illegible] in the shape of donations made by patients and societies and medical charges collected from the patients. Donations and other collections received during the year amounted to Rs. [illegible]24. The society opened a hospital and secured the services of a qualified doctor. It appointed a compounder, two midwives, a wardboy, a sweeper and a water carrier. Eighteen thousand nine hundred and forty-one

patients were given treatment. Two midwives attended to 69 cases of confinement. Milk powder was distributed through the society to expectant mothers, young children and their mothers, under the United Nations Socio-Economic Scheme. Four thousand two hundred and thirty persons benefited by this. The Indian Red Cross Society supplied the society semolina and wheat which were converted into kanji and served to 5,963 persons. The society provides medical relief for 10 villages, with a population of nearly 15,000, within a radius of 3 miles from its headquarters.

(2) *Development of co-operatives in select firkas and centres*—(*a*) *General*.—The Firka Development Scheme continued to be in operation in 63 firkas, 7 centres and 14 areas in the State. During the year, 271 additional villages were brought within the co-operative fold either by organizing new societies or by including the villages in the jurisdiction of the neighbouring societies. At the end of the year, 2,260 villages out of 2,466 in the select areas were covered by co-operative societies. In 60 firkas every village was served by a co-operative society at the end of the year. A special staff of 22 Junior Inspectors and 2 Senior Inspectors attended to the work relating to the development of the co-operatives in the selected areas at the end of the year. The staff continued to work under the administrative control of the Collectors concerned.

(*b*) *Multi-purpose co-operative societies in the select firkas*.—Eleven multi-purpose co-operative societies were formed during the year, six in the Tirumangalam firka in the Madurai district and five in the Kumbla firka in the South Kanara district. There were ninety-two multi-purpose co-operative societies functioning in the Tirumangalam, Dendalur and Kumbla select firkas at the end of the year. The progress made by the multi-purpose co-operative societies in these three firkas is indicated below :—

	Name of the firka.	Number of multi-purpose societies as on 30th June 1952.	Number of members.	Share capital.	Loans issued to members.	Loans outstanding at the end of the year.
				RS.	RS. (IN LAKHS).	RS. (IN LAKHS).
1	Tirumangalam ..	59	10,453	83,584	·88	3·92
2	Dendaluru	24	4,380	89,399	6·03	5·44
3	Kumbla	9	1,165	20,996	1·74	1·31

Seven multi-purpose co-operative societies in the Tirumangalam firka were sanctioned a grant-in-aid of Rs. 87–8–0 each to meet 50 per cent of the cost of sprayers and pesticides. The Nallamaram multi-purpose co-operative society introduced a new scheme for watching the standing crop of its members, after suitably amending its by-laws. Under this scheme, the members subscribed at the rate of Rs. 2–4–0 per acre of wet land and Re. 1–2–0 per acre of dry land. Four watchmen were appointed on a monthly salary of Rs. 25 each, and they checked petty thefts and illicit grazing in the fields. The Melakottai multi-purpose co-operative society purchased a stud bull out of contributions raised by the members and with the help of a grant from the Collector. Thirteen pump sets were purchased by the members of five societies with the help of loans provided by the Central Bank.

The Dendalur multi-purpose co-operative society in the West Godavari district hired a tractor from the Agricultural department and supplied it to the ryots, both members and non-members, on hire system at a concessional rate. An extent of 136·56 acres was harrowed and 101·17 acres were ploughed with the tractor during the year. The total extent of land brought under cultivation with the aid of the tractor up to the end of the year was 761 acres. The society also undertook the distribution of raw materials to the artisans in the Dendalur select firka. It purchased raw materials for Rs. 5,212 and effected sales for Rs. 3,471 up to the end of the year. The special staff of seven Senior Inspectors sanctioned for supervision and development of the multi-purpose co-operative societies in the Tirumangalam and Dendalur select firkas are now working under the administrative control of the Collectors concerned.

(*c*) *Development of village industries in select firkas*.—The scheme sanctioned by Government for utilizing the services of co-operatives for the procurement and supply of raw materials to village artisans was implemented in 25 select firkas in the State during the year. Eighteen agencies out of 25 purchased and sold raw materials for Rs. 88,337 and Rs. 54,017 respectively. They had a stock of raw materials worth Rs. 38,591 at the end of the year. Two more agencies have commenced distribution of raw materials since the close of the year. The remaining five agéncies are awaiting receipt of stocks of materials. An interest-free Government loan of Rs. 60,660 was sanctioned to the agencies up to the end of the year of which they repaid Rs. 20,156 leaving a balance of Rs. 40,504 at the end of the year. The staff of eleven Senior Inspectors sanctioned for the firka cottage industries cooperative federations was continued during the year.

Government have since sanctioned a scheme for giving financial assistance to the co-operative societies in the select firkas and centres to enable them to undertake social, educational and other useful activities. A sum of Rs. 1 lakh has been placed at my disposal for being disbursed as subsidy to deserving societies which undertake the work.

(3) *Gramasanghams*.—There were 12,059 gramasanghams at the end of the year as against 14,040 at the beginning of the year. Consistent with the policy of promoting rural uplift through rural co-operatives, the weak and dormant gramasanghams were wound

up and their funds transferred to the rural credit societies in the areas concerned. During the year, 988 gramasanghams provided counter-attractions to drink; 698 undertook public health activities; 580 attended to street cleaning, construction of latrines, etc; 125 laid and repaired village roads; 249 undertook agricultural improvement; 550 engaged themselves in educational activities such as running night schools, reading rooms and libraries and 87 encouraged the promotion of cottage industries and thrift. One hundred and forty-eight gramasanghams received library grants amounting to Rs. 5,920 from the Education Department.

A sum of Rs. 6,000 was disbursed as subsidy during the year to these gramasanghams for the construction of community centres one each in the districts of Nilgiris, North Arcot and South Kanara. The construction of the buildings is at various stages of progress. Government sanctioned a subsidy of Rs. 3,000 to a gramasangham in the Krishna district for the construction of a community centre. They have since ordered that the scheme of granting subsidies for the construction of community centres should in future apply only to rural credit societies and to gramasanghams in the select firkas. They have also ordered that gramasanghams need not be organized where there are gramasevasanghams in select firkas.

(4) *Social activities in rural credit societies.*—During the year, 9,738 rural credit societies adopted the special by-laws for undertaking social and recreational activities and 5,916 societies undertook village uplift work such as the conduct of reading circles and libraries, the construction of village hall-*cum*-godowns, the conduct of games, bhajans, tournaments etc., Twenty-two rural credit societies were given half-grants to the extent of Rs. 1·09 lakhs for the construction of village hall-*cum*-godowns. Twenty-one of them completed the construction during the year and in one society the construction of building was in progress.

(5) *Rural housing.*—There were forty rural housing societies at the end of the year. Their work is described in Chapter IX.

(6) *District Amelioration Fund.*—The District Amelioration Fund continued to be administered by the central co-operative banks in the districts in collaboration with the Special Development Officers and the Deputy Registrars concerned. During the year, a sum of Rs. 339 was credited to the fund while a sum of Rs. 4,023 was spent, leaving a balance of Rs. 37,016 at the end of the year. The amelioration fund was utilized for sponsoring social and recreational activities.

(7) *Distribution of quinine.*—The Special Development Officers continued to exercise supervision over the free distribution of quinine by the staff of the Public Health Department in the villages during their tours.

(8) *Recreational activities.*—During the year, 1,441 firka tournaments, 227 taluk tournaments, 44 divisional tournaments and 3 district tournaments were held. In the Madurai district, two new recreation clubs were started to provide recreation for the ex-addicts. Bajanas, kathaprasangams, etc., were conducted in 1,944 villages and epic lore were read in 479 villages.

(9) *Installation of radio sets.*—During the year, 9 radio sets were installed in villages in the Deputy Registrar's circles of Dharmapuri, Erode and Madurai by raising donations from the public. In the Madurai district, a battery operated radio set was installed at Nallamaram village in the Tirumangalam select firka at a cost of Rs. 650 half the cost being borne by Government. Three sets belonging to the late Publicity Department were installed during the year one in each of the districts of South Arcot, Ramanathapuram and Visakhapatnam. With the installation of the above 3 sets, all the 34 radio sets belonging to the late Publicity Department allotted to Prohibition districts have been installed.

The question of extending to the Gramasanghams and co-operative societies the concession granted to panchayat boards in the matter of payment of maintenence charges of the radio sets installed by them is still under the consideration of Government.

(10) *Exhibition of films, magic lantern slides, etc.*—Of the 15 propaganda vans with the department at the beginning of the year, two were condemned as unfit for further use during the year. As suggested by Government, the remaining 13 propaganda vans were distributed on a regional basis to cover all the districts in the State. Of these, seven vans were fitted with 16 m.m. projector and six were fitted with 35 m.m. projector at the end of the year.

The propaganda equipment fitted in the vans was made use of for carrying on ameliorative propaganda in the country side. Films were exhibited through the propaganda van during the Park Fair Exhibition held in Madras in December last. The propaganda vans were also utilized by the Collectors and the Agricultural Department for propaganda work in connexion with the schemes for intensive manuring, food production and rural welfare. In the Rayalaseema area, they were used by the Collectors in connexion with "Famine Relief" work. They were also made available to the Women's Welfare Department whenever required for propaganda among women.

By arrangement with the Films Division of the Government of India, one copy of the news reel and documentary in Tamil in 35 m.m. size released by them was supplied free of cost to my department for rural publicity through the propaganda vans. Government sanctioned a sum of Rs. 8,112 per annum towards the purchase of one copy of documentary and news reel in Telugu in 16 m.m. size from the Films Division. During the year, 40 documentaries and 49 news reels of 35 m.m. size were received free of cost and 66 films of 16 m.m. size were purchased at a cost of Rs. 6,600 from the Films Division. The film on prohibition entitled "New Deepavali" produced by my department was certified by the Board of Film Censors and released for exhibition to the public during the year.

Photographs of important events connected with prohibition and co-operation were taken for publication in the *Madras Information* and for preparing magic lantern slides. Three sets of magic lantern slides are in circulation in the districts.

(11) *Promotion of thrift.*—At the end of the year, there were 5,895 rural credit societies and other types of societies which undertook thrift schemes. They distributed 13,006 hundi boxes during the year. Savings accumulated in the boxes amounted to Rs. 3·01 lakhs in rural credit societies and Rs. 88,438 in other societies. Besides, a sum of Rs. 2·50 lakhs was collected in the form of savings or thrift deposits by rural credit societies, while savings amounting to Rs. 11·51 lakhs were collected by other societies. One thousand one hundred and nineteen societies celebrated thrift days, when hundi boxes were distributed and members were encouraged to save.

(12) *Publicity and propaganda.*—My staff carried on propaganda on prohibition, co-operation, thrift, food production, etc., making use of the equipment in the propaganda vans. The brochure entitled "Total Prohibition" published by the Director of Information and Publicity in regional languages was given wide publicity in the districts.

(13) *Harijan welfare.*—Special types of co-operative societies such as leather workers' societies, basket makers' societies, field labourers' societies, tenants' societies, etc., formed for the benefit of the Harijans continued to receive my attention and my staff participated in the Harijan Day celebrations.

STATEMENT A.—OPERATIONS OF STATE AND CENTRAL BANKS (CENTRAL CREDIT SOCIETIES), 1951–52

GENERAL STATEMENTS.

STATEMENT "A".—*Operations of State and Central Banks (Central Credit Societies)*, 1951-52.

State.	Number of Banks.	Number of offices including head office.	Number of members.		Loans advanced during the year to				Loans repaid during the year by				Loans due at the end of the year by	
			Individuals.	Banks and societies.	Individuals.		Banks and societies.		Individuals.		Banks and societies.		Individuals.	
					Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. State Co-operative Banks (M).														
						RS.		RS.		RS.		RS.		RS.
Madras ..	1	6	163	31	212	30,66,314	620	9,81,24,537	179	22,88,716	521	8,81,24,481	134	20,15,854
B. Central Co-operative Banks (M).														
Madras ..	31	49	4,016	19,897	3,275	47,83,559	19,745	44,26,56,314	3,038	41,71,620	17,374	42,81,19,376	2,323	24,86,666

State.	Loans due at the end of the year by—*cont.*							Cash in		Investments.			Interest receivable.	Of which overdue.	Share capital paid up.
	Of which overdue.		Banks and societies.		Of which overdue.		Total bad and doubtful debts.								
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Hand.	Banks.	Government and other trustee securities.	Land and buildings.	Others.			
—	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
A. State Co-operative Banks (M)—cont.															
		RS.		RS.		RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras ..	..	..	437	6,17,27,207	28	22,81,000	1,192	5,86,230	15,58,522	2,26,99,929	3,65,973	1,30,000	20,96,147	839	14,91,300
B. Central Co-operative Banks (M)—cont.															
Madras ..	125	10,219	36,145	16,28,00,613	6,188	1,41,14,855	15,92,254	58,69,236	57,78,309	2,61,55,364	15,79,494	1,85,45,978	74,16,113	59,900	1,51,04,734

NOTE.—A—State Bank. B—Central Co-operative Banks. } Figures are given separately in the above statement. Letter (M) represents mixed type of institutions where individuals are also allowed to hold shares of the institutions.

State.	Reserve fund.	Bad debts reserve.	Other funds.	Loans from			Deposits from			Working capital.	Cost of management.	Profit + or loss — for the year.	Usual dividend paid on shares.	Most usual rate of interest on	
				Commercial banks.	Co-operative banks.	Other sources.	Co-operative banks.	Primary societies.	Individuals and other sources.					Borrowings.	Lendings.
—	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.		PER CENT.	PER CENT.
A. State Co-operative Bank (M)—cont.															
Madras ..	44,75,000	30,000	12,32,948	1,97,05,651	..	2,89,50,000 (B)	1,02,87,107	77,59,773	2,21,90,043	9,61,21,822	3,47,877	+3,97,840	9	2	3½
B. Central Co-operative Banks (M)—cont.															
Madras ..	70,41,173	18,28,817	33,56,739	47,08,326	6,64,24,745	.. (B)	4,24,039	5,15,36,662	6,81,59,362	21,85,84,597	26,73,033	+20,66,267	5	3½	4½

NOTE.—(1) Loans from Reserve Bank are shown separately by the letters 'B' within brackets.
(2) For the purpose of this statement, the working capital is taken to be the total of colums (30) to (39.)

STATEMENT A-I.—*Operations of Central Non-credit Societies,* 1951–52.

State.	Class or type. Marketing Unions or federations.	Wholesale stores and supply unions.	Industrial unions.	Milk unions.	Other types.	Total number of central societies.	Number of members. Indivi-duals.	Societies.	Loans advanced during the year. Number.	Amount.	Loans repaid during the year. Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
										RS.		RS.
						STATE.						
						(i) *The Madras State Co-operative Marketing Society, Limited.*						
Madras	1	..	..	..	..	1	119	299	..	..	..	..
						(ii) *The Madras Handloom Weavers' State Co-operative Society, Limited.*						
	..	..	..	..	1	1	5,042	7,203	..	..	..	..
Total ..	1	..	..	..	1	2	5,161	7,502	..	..	..	..
						CENTRAL.						
						(i) *Co-operative Wholesale Stores.*						
	..	24	..	..	..	24	10,609	4,825	..	..	..	..
						(ii) *District Marketing Federations.*						
	4	..	..	..	..	4	1,373	253	..	..	3	414
						(iii) *Milk Supply Unions.*						
	..	..	..	41	..	41	3,969	546	605	5,94,491	380	7,31,740
						(iv) *Central Women Cottage Industries Society, Limited.*						
	..	..	1	..	..	1	10	16	..	..	..	..
						(v) *Co-operative Spinning Mills.*						
	..	..	..	..	2	2	..	1,205	..	..	..	..
						(vi) *Other types.*						
	..	..	..	..	3	3	2,479	73	..	..	..	..
Total ..	4	24	1	41	5	75	18,440	6,918	605	5,94,491	383	7,32,154

State.	Loans due at the end of the year. Number.	Amount.	Cash on hand and in bank.	Invest-ments in land and build-ings.	Invest-ments in plant and machinery.	Other assets.	Value of goods Received As owners.	Received As agents.	Sold As owners.	Sold As agents.	Stock held At the beginning of the year As owners.	As agents.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
						STATE—*cont.*						
						(i) *The Madras State Co-operative Marketing Society, Limited.*—cont.						
Madras	..	..	14,840	..	..	14,818	7,22,379	..	7,40,232	..	63,988	..
						(ii) *The Madras Handloom Weavers' State Co-operative Society, Limited.*—cont.						
	..	..	11,09,767	98,259	10,48,612	42,29,324	6,17,57,746	..	6,42,58,591	..	76,83,413	..
Total ..	..	..	11,24,607	98,259	10,48,612	42,44,137	6,24,80,125	..	6,49,98,823	..	77,47,401	..
						CENTRAL—*cont.*						
						(i) *Co-operative Wholesale Stores*—cont.						
	..	..	28,74,788	9,46,721	7,87,420	2,86,25,699	18,14,97,417	79,29,622	18,34,77,197	76,22,036	2,58,53,047	91,329
						(ii) *District Marketing Federations*—cont.						
	..	..	1,15,334	83,463	72,831	10,89,924	51,79,448	..	54,00,496	..	4,90,297	49,060
						(iii) *Milk Supply Unions*—cont.						
	655	3,61,534	2,19,997	4,22,585	1,03,807	8,22,141	64,93,841	61,496	75,88,643	65,978	18,367	..
						(iv) *Central Women Cottage Industries Society, Limited*—cont.						
	..	..	1,767	..	..	2,380	45,733	..	52,132	..	5,426	..
						(v) *Co-operative Spinning Mills*—cont.						
	..	..	22,863	78,610	4,81,787	33,98,710	..	..	..	..	..	..
						(vi) *Other Types*—cont.						
	3	161	4,458	90	..	2,23,788	7,87,725	..	10,03,450	..	59,969	..
Total ..	658	361,695	32,38,707	15,31,469	14,45,795	3,41,62 592	19,39,54,164	79,91,118	20,25,21,968	76,88,014	2,64,27,106	1,40,389

STATEMENT A-I.—*Operations of Central Non-credit Societies*, 1951–52—cont.

State.	Stock held—cont. At the end of the year: As owners. (26) RS.	As agents. (27) RS.	Share capital paid up. (28) RS.	Reserve and other funds. (29) RS.	Deposits from: Individuals. (30) RS.	Others. (31) RS.	Loans held at the end of the year from: Provincial or Central Banks. (32) RS.	Government. (33) RS.	Others. (34) RS.	Working capital. (35) RS.	Cost of management. (36) RS.	Profit (+) or Loss (—) for the year. (37) RS.
					STATE—*cont.*							
					(i) *The Madras State Co-operative Marketing Society, Limited*—cont.							
Madras	18,252	..	49,020	71,714	7,647	..	1,89,941	..	..	3,18,322	32,246	— 99,776
					(ii) *The Madras Handloom Weavers' State Co-operative Society, Limited*—cont.							
	69,31,828	..	4,85,620	52,14,422	5,51,341	..	6,70,242		37,66,002	1,06,87,627	15,49,888	+ 2,72,783
Total ..	69,50,080	..	5,34,640	52,86,136	5,58,988	..	8,60,183	..	37,66,002	1,10,05,949	15,82,134	— 99,776 + 2,72,783
					CENTRAL—*cont.*							
					(i) *Co-operative Wholeale Stores*—cont.							
	3,15,05,051	20,16,593	35,65,946	1,12,78,367	5,45,899	3,00,916	2,53,53,232	..	2,48,296	4,12,87,656	34,56,545	+ 13,91,481 — 43,326
					(ii) *District Marketing Federations*—cont.							
	7,04,476	..	1,94,580	72,419	42,670	1,305	10,56,876	..	..	13,67,841	2,16,715	— 89,498 + 39,590
					(iii) *Milk Supply Unions*—cont.							
	33,296	59	3,59,461	6,48,313	1,65,647	1,09,126	58,599	2,80,143	1,161	16,22,450	8,38,163	— 73,803 + 73,575
					(iv) *Central Women Cottage Industries Co-operative Society, Limited*—cont.							
	12,231	..	655	3,787	..	485	2,900	..	..	7,827	3,763	+ 424
					(v) *Co-operative Spinning Mills*—cont.							
			37,84,900	15,880	..	..	..	..	..	38,00,780	53,827	+ 48,494
					(vi) *Other types*—cont.							
	58,473	..	1,18,360	73,490	801	500	5,610	..	..	1,98,761	38,567	+ 21,206 — 2,190
Total ..	3,23,13,527	20,16,652	80,23,902	1,20,87,247	7,55,017	4,12,332	2,64,77,217	2,80,143	2,49,457	4,82,85,315	46,07,580	+ 15,74,770 — 2,08,817

NOTE.—For the purpose of this statement, working capital is taken to be the total of columns (28) to (34.)

STATEMENT B.—*Operations of Agricultural Credit Societies (excluding Land Mortgage Banks)*, 1951–52.

State.	Class of societies. Credit. Limited. (2) NO.	Unlimited. (3) NO.	Grain banks. (4) NO.	Total number of societies. (5) NO.	Number of members. (6) NO.	Loans made during the year to individuals. (7) RS.	Loans repaid during the year by individuals. (8) RS.	Loans due at the end of the year by individuals. (9) RS.	Of which over-due. (10) RS.
(1)									
Madras.									
Agricultural credit societies—									
Limited	99	..	..	99	31,797	15,97,531	11,01,757	21,29,890	5,45,769
Unlimited	..	16,616	..	16,616	14,30,931	7,16,66,534	6,18,51,585	10,57,90,294	2,57,50,880
Grain banks	..	..	12	12	595	1,690	554	7,116	5,496
Total ..	99	16,616	12	16,727	14,63,323	7,32,65,755	6,29,53,896	10,79,27,300	2,63,02,145

State.	Cash. In hand. (11) RS.	At banks. (12) RS.	Investments in Land and buildings. (13) RS.	Trustee securities other than land and buildings. (14) RS.	Deposits with banks. (15) RS.	Other assets. (16) RS.	Value of goods. Received. (17) RS.	Marketed. (18) RS.	Share capital paid up. (19) RS.	Reserve fund. (20) RS.	Other funds. (21) RS.
Madras—cont.											
Agricultural credit societies—											
Limited	1,20,317	2,41,328	27,325	17,605	1,49,946	3,72,123	12,85,582	14,51,056	5,74,962	2,08,270	81,387
Unlimited	42,28,266	6,05,079	8,60,129	99,836	34,66,115	1,66,87,740	2,55,83,421	2,62,88,158	1,87,42,699	1,14,41,869	60,70,905
Grain banks	3,375	4,166	..	46	11,907	2,17,570	..	..	4,007	21,375	5,481
Total ..	43,51,958	8,50,573	8,87,454	1,17,487	36,27,968	1,72,77,433	2,68,69,003	2,77,39,214	1,93,21,668	1,16,71,514	61,57,773

STATEMENT B.—*Operations of Agricultural Credit Societies (excluding Land Mortgage Banks)*, 1951-52—cont.

State.	Loans held at the end of the year from		Deposits held at the end of the year from			Working capital.	Cost of management.	Profit (+) or loss (—) for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
	Provincial or central banks.	Government.	Members.	Non-members.	Societies.					On borrowings.	On lendings.
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
Madras—cont.											
Agricultural credit societies—											
Limited	12,39,054	..	6,19,545	2,49,084	..	29,72,302	1,43,335	+ 86,601 — 21,647	6¼	4½	6¼
Unlimited	8,90,60,827	7,80,073	23,00,263	26,15,333	36,216	13,10,48,185	20,95,239	+ 16,85,070 — 15,35,693	6¼	4½	6¼
Grain banks	..	..	4	..	..	30,867	86	+ 846 — 1,184	6¼	4½	6¼
Total ..	9,02,99,881	7,80,073	29,19,812	28,64,417	36,216	13,40,51,354	22,38,660	+ 17,72,517 — 15,58,524			

STATEMENT B-I.—*Operations of Agricultural Non-credit Societies*, 1951-52.

State.	Class of societies. (a) Limited.					(b) Unlimited.		Number of societies.	Number of members.	Loans made during the year.	Loans repaid during the year.	Loans due at the end of the year.
	Purchase and sale.	Production and sale.	Production.	Social service.	Housing.	Production and sale.	Production.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Madras.	NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.	RS.	RS.	RS.
Purchase and Sale—												
Limited ..	958	..	..	..	..	..	..	958	188,884	70,155	25,502	51,783
Production and Sale—												
Limited	..	1,420	..	..	..	..	..	1,420	385,794	1,72,70,792	1,76,18,322	1,16,45,343
Unlimited ..	..	..	..	..	..	34	..	34	4,247	5,436	3,925	9,084
Production—Limited.	..	..	171	..	..	..	..	171	45,996	1,59,212	1,98,088	3,87,581
Production—Unlimited.	..	..	..	..	..	..	1,147	1,147	59,976	11,35,899	9,01,847	17,69,114
Social Service—Limited ..	..	..	..	5	..	..	..	5	902	27,446	50,672	70,215
Housing—Limited ..	..	..	..	..	40	..	..	40	810	94,210	..	94,210
Total ..	958	1,420	171	5	40	34	1,147	3,775	686,609	1,87,63,150	1,87,98,356	1,40,27,280

STATEMENT B-I.—*Operations of Agricultural Non-credit Societies,* 1951-52—cont.

State.	Cash on hand and in bank. (14)	Investments in land and buildings. (15)	Investments in plant and machinery. (16)	Other assets. (17)	Value of goods. Received. As owners. (18)	Value of goods. Received. As agents. (19)	Value of goods. Sold. As owners. (20)	Value of goods. Sold. As agents. (21)	Stocks held. At the beginning of the year. As owners. (22)	Stocks held. At the beginning of the year. As agents. (23)	Stocks held. At the close of the year. As owners. (24)	Stocks held. At the close of the year. As agents. (25)
***Madras*—cont.**	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Purchase and Sale—												
Limited ..	20,23,983	1.25,623	76,789	43,07,177	3,85,32,598	7,64,960	4,04,03,882	8,35,074	41,63,234	48,648	28,91,078	1,84,900
Production and Sale—												
Limited ..	65,33,949	12,52,393	8,31,409	98,25,385	4,77,88,136	76,47,673	5,07,77,061	50,79,816	53,73,746	15,26,388	72,66,748	6,28,824
Unlimited ..	3,918	705	..	14,038	16,695	..	18,825	..	215	..	265	..
Production—Limited.	3,85,519	2,56,940	9,92,775	8,68,673	31,94,271	..	36,18,754	..	7,53,734	6,649	13,77,722	..
Production—Unlimited.	2,00,381	1,71,657	1,42,533	8,20,391	1,47,554	3,600	1,52,540	3,600	14,476	..	8,110	516
Social Service—Limited ..	613	..	..	7,523	383	..	846	..	418	..	30	..
Housing—Limited ..	53,861	26,276	..	27,569	2,822	..	1,715	..	..	..	—	..
Total ..	92,02,214	18,33,594	20,43,506	1,58,70,756	8,96,82,459	84,16,233	9,49,73,623	59,18,490	1,03,05,823	15,81,685	1,15,43,953	8,14,240

STATEMENT B-I.—*Operations of Agricultural Non-credit Societies,* 1951-52—cont.

State.	Share capital paid up. (26)	Reserve and other funds. (27)	Deposits from Individuals. (28)	Deposits from Others. (29)	Loans held at the end of the year from Provincial or Central banks. (30)	Loans held at the end of the year from Government. (31)	Loans held at the end of the year from Others. (32)	Working capital. (33)	Cost of management. (34)	Profit or loss for the year. Profit. (35)	Profit or loss for the year. Loss. (36)
***Madras*—cont.**	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Purchase and Sale—											
Limited ..	34,70,014	31,71,980	3,99,599	68,305	9,37,476	7,62,875	2,10,734	90,20,483	15,90,990	2,85,324	12,69,854
Production and Sale—											
Limited ..	81,78,649	55,20,997	4,47,142	1,53,046	1,27,48,463	6,45,488	4,35,791	2,81,29,576	24,35,212	7,58,278	10,09,806
Unlimited ..	24,038	3,573	451	726	4,928	..	..	33,716	2,101	676	7,095
Production—Limited.	11,37,196	12,82,817	38,000	1,19,439	38,11,077	1,93,311	1,05,357	66,87,197	90,015	1,27,127	73,210
Production—Unlimited.	8,23,270	3,48,458	20,414	5,023	11,73,223	3,03,491	1,13,405	27,87,284	1,04,841	33,093	85,559
Social Service—Limited ..	12,514	385	184	..	61,013	..	..	74,096	1,911	724	12
Housing—Limited..	1,18,015	1,041	..	1,094	..	58,000	174	1,78,324	849	241	1,286
Total ..	1,37,63,696	1,03,29,251	9,05,790	3,47,633	1,87,36,180	19,62,665	8,65,461	4,69,10,676	42,25,919	12,05,463	24,46,822

NOTE.—For the purpose of this statement, working capital is taken to be the total of columns (26) to (32).

STATEMENT B-II.—*Operations of Central Land Mortgage Banks*, 1951–52.

State.	Number of banks.	Number of members. Individuals.	Banks.	Loans made during the year to banks and societies.	Loans repaid during the year by banks and societies.	Loans due at the end of the year by banks and societies.	Of which overdue.	Bad and doubtful debts.	Interest receivable.	Of which overdue.	Sinking Fund investments.	Other investments including cash and bank balances.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	NO.	NO.	NO.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
The Madras Co-operative Central Land Mortgage Bank, Limited.												
Madras	1	576	130	82,84,065	33,65,113	4,84,96,931	73,118	41,093	20,59,908	33,125	98,55,252	49,98,674

State.	Share capital paid up.	Reserve fund.	Other funds.	Borrowings held at the end of the year. Loans from Government.	Loans and deposits from Banks and societies.	Individuals and other sources.	Debentures.	Working capital.	Cost of management.	Profit (+) or loss (—) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest on Borrowings.	Lendings.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
The Madras Co-operative Central Land Mortgage Bank, Limited—cont.													
Madras	20,47,600	22,49,870	8,89,149	10,00,000	13,16,652	17,680	5,59,49,000	6,34,69,451	5,07,183	3,36,280	4 or 1 over the last borrowing rate.	3½	5

NOTE.—For the purpose of this statement, working capital is taken to be the total of columns (14) to (20).

STATEMENT B-III.—*Operations of Primary Land Mortgage Banks*, 1951–52.

State.	Number of banks.	Number of members.	Loans made during the year to individuals.	Loans repaid during the year by individuals.	Loans due at the end of the year by individuals.	Of which overdue.	Bad and doubtful debts.	Interest receivable.	Of which overdue.	Other assets including investments, cash and bank balances.	Share capital paid up.	Reserve fund.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	NO.	NO.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
Primary Land Mortgage Banks.												
Madras ..	130	143,927	82,67,278	33,12,548	4,90,43,127	2,18,037	..	23,45,541	93,487	50,03,166	37,93,823	8,67,223

State.	Sinking fund.	Other funds.	Borrowings held at the end of the year. Borrowings from Central Land Mortgage Bank.	Loans from Government.	Loans and deposits from Banks and societies.	Individuals and other sources.	Debentures.	Working capital.	Cost of management.	Profit (+) or loss (—) for the year.		Usual rate of dividend paid on shares.	Most usual rate of interest on Borrowings.	Lendings.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)		(24)	(25)	(26)
	RS.	RS.	RS.		RS.	RS.		RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
Primary Land Mortgage Banks—cont.														
Madras ..	6,043	2,11,811	4,84,96,931	..	2,595	1,54,312	..	5,35,32,738	5,91,424	Profit 1,80,866	Loss. 64,482	5	5	6

STATEMENT C.—*Operations of Non-agricultural Credit Societies, 1951–52.*

State.	Number of societies.	Number of members.	Loans made during the year to individuals.	Loans repaid during the year by individuals.	Loans due at the end of the year by individuals.	Of which overdue.	Cash. In hand.	Cash. In bank.	Investments. Land and buildings.	Investments. Trustee securities other than land and buildings.	Investments. Other securities.	Value of goods. Received.	Value of goods. Marketed.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madras.			RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Urban Banks	236	286,552	5,51,47,696	5,46,47,225	5,38,26,889	1,10,21,713	36,32,418	41,82,236	9,88,836	20,38,142	29,46,577	2,29,137	3,24,021
Employees Societies—													
Limited	675	228,046	4,67,74,949	4,19,75,510	3,95,01,112	21,12,196	1,98,122	4,64,967	51,350	26,15,199	13,49,118	10,51,413	10,87,679
Unlimited	21	5,275	1,67,985	1,70,792	1,23,917	43,666	8,650	21,760	4,592	17,883	81,609	9,82,424	10,11,364
Other Societies—													
Limited	236	45,535	28,17,233	23,83,542	33,95,620	9,71,330	99,575	86,438	10,810	22,354	2,04,281	4,53,387	3,94,055
Unlimited	78	8,460	2,09,137	2,29,054	3,38,311	1,46,495	6,032	47,641	956	5,839	26,929	1,48,734	1,56,897
Total ..	1,246	573,868	10,51,17,050	9,94,06,123	9,71,85,849	1,42,95,400	39,44,797	48,03,042	10,56,544	46,99,417	46,08,514	28,65,145	29,74,016

—	Share capital paid up.	Reserve fund.	Other funds.	Loans held at the end of the year from Provincial or central banks.	Loans held at the end of the year from Government.	Deposits held at the end of the year from Members.	Deposits held at the end of the year from Non-members.	Deposits held at the end of the year from Societies.	Working capital.	Cost of management.	Profit (+) or loss (—) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest on Borrowings.	Most usual rate of interest on Lendings.
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Madras—cont.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
Urban Banks	1,03,57,611	41,92,111	24,41,171	65,08,501	..	1,50,36,183	3,44,25,297	1,33,156	7,30,94,030	17,46,601	(+) 10,72,927 (—) 83,582	6¼	4	6¼
Employees Societies—														
Limited	92,50,120	25,01,815	7,83,670	45,06,659	..	2,09,05,560	44,84,995	25,200	4,24,58,019	8,98,859	(+) 6,19,768 (—) 70,192	6¼	4	6¼
Unlimited	52,970	34,782	37,800	31,791	..	83,930	7,400	..	2,48,673	33,066	(+) 29,548 (—) 3,502	6¼	4	6¼
Other Societies—														
Limited	12,47,123	3,64,969	1,63,275	12,10,032	..	4,78,546	4,60,353	260	39,24,588	1,36,034	(+) 64,773 (—) 27,778	6¼		6¼
Unlimited	1,22,384	84,867	25,376	1,94,187	..	60,570	3,911	..	4,91,295	16,277	(+) 9 847 (—) 16,078	6¼	4	6¼
Total ..	2,10,30,208	71,78,544	34,51,292	1,24,51,170	..	3,65,64,789	3,93,81,986	1,58,616	12,02,16,605	28,30,897	(+) 17,96,863 (—) 2,01,132			

STATEMENT C-I.—*Operations of Non-agricultural Non-credit Societies, 1951–52.*

State.	Class of societies. (a) Limited. Purchase and sale.	(a) Limited. Production and sale.	(a) Limited. Production.	(a) Limited. Social services.	(a) Limited. Housing.	(a) Limited. Insurance.	(b) Unlimited. Production and sale.	Total number of societies.	Number of members.	Loans made during the year. Number of loans issued.	Loans made during the year. Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Madras.											RS.
Purchase and Sale, Limited	1,072	..	..	..	..	..	..	1,072	416,604	..	..
Production and Sale, Limited	..	1,467	..	..	..	..	..	1,467	254,304	1,923	4,97,761
Production and Sale, Unlimited	..	..	..	..	..	..	3	3	89	..	..
Production, Limited	..	..	65	..	..	..	..	65	9,647	385	26,733
Social Services, Limited	..	..	..	67	..	..	..	67	8,318	1,184	64,400
Housing, Limited	..	..	..	..	298	..	..	298	31,299	2,077	84,48,086
Insurance, Limited	..	..	..	..	..	3	..	3	59,707	..	..
Total ..	1,072	1,467	65	67	298	3	3	2,375	779,966	5,519	90,36,980

State.	Loans repaid during the year. Number of loans fully repaid.	Loans repaid during the year. Amount fully and partly repaid.	Loans due at the end of the year, Amount.	Cash on hand and in bank.	Investments in land and buildings.	Investments in plant and machinery.	Other assets.	Value of goods. Received. As owners.	Value of goods. Received. As agents.
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Madras—cont.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Purchase and Sale, Limited	..	..	..	40,84,134	13,64,886	5,95,389	2,31,30,120	18,88,74,745	1,51,118
Production and Sale, Limited	1,380	4,31,908	4,39,486	52,21,575	15,99,608	10,08,128	2,12,39,495	9,26,98,143	15,64,985
Production and Sale, Unlimited	..	..	..	1,171	311	440	79,900	59,,965	..
Production, Limited	8	11,694	28,134	1,14,977	1,82,929	21,12,151	10,99,645	8,21,167	..
Social Service, Limited	584	53,064	82,756	21,724	..	603	1,82,889	49,348	..
Housing, Limited	381	16,23,975	2,58,10,245	21,38,275	2,18,42,060	7,81,783	97,47,043	14,99,387	..
Insurance, Limited	..	..	..	5,06,130	..	..	1,23,55,563	..	..
Total ..	2,301	21,20,641	2,63,60,621	1,20,87,986	2,49,89,794	44,98,494	6,78,34,655	28,40,02,755	17,16,103

STATEMENT C-I.—*Operations of Non-agricultural Non-credit Societies*, 1951–52—cont.

State.	Value of goods—cont. Sold. As owners.	As agents.	Stock held. At the beginning of the year. As owners.	As agents.	At the close of the year. As owners.	As agents.	Share capital paid up.	Reserve and other funds.	Deposits from Individuals.	Others.
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras—cont.										
Purchase and Sale, Limited	18,89,50,967	1,27,807	1,68,27,383	1,14,990	1,56,58,986	12,699	58,80,724	1,30,23,698	24,90,783	6,37,765
Production and Sale, Limited	11,52,98,514	23,94,247	1,29,48,146	157	1,67,03,797	3,91,663	1,40,93,608	2,50,53,386	22,74,912	7,31,411
Production and Sale, Unlimited	88,142	..	13,543	..	5,045	..	6,043	24,504	991	..
Production, Limited	10,03,456	..	99,688	..	1,26,183	..	4,91,229	23,56,164	64,076	1,71,033
Social Service, Limited	53,409	..	5,169	..	2,082	..	64,678	8,255	1,52,560	4,916
Housing, Limited	10,12,428	..	11,29,726	1,07,935	10.54,605	9,156	1,57,49,248	22,91,081	54,58,260	18,27,174
Insurance, Limited	..	..	..	..	..	..	3,68,080	1,10,25,984	36,135	.
Total ..	30,64,06,916	25,22,054	3,10,23,655	2,23,085	3,35,50,698	4,13,518	3,66,53,610	5,37,83,072	1,04,77,717	33,72,299

State.	Loans held at the end of the year from Provincial or Central Banks.	Government.	Others.	Working capital.	Cost of management.	Profit or loss for the year. Profit +.	Loss (—).
	(32)	(33)	(34)	(35)	(36)	(37)	(38)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras—cont.							
Class I Purchase and Sale, Limited	63,38,825	19,110	26.26,385	3,10,17,290	70,76,702	18,32,844	16,77,122
Class II Production and Sale, Limited	58,13,673	4,12,534	7,96,610	4,91,76,134	44,84,346	20,01,013	44,60,057
Class II Production and Sale, Unlimited	12,093	..	39,910	83,541	4,239	..	2,234
Class III Production, Limited	3,07,875	4,19,846	3,03,452	41,13,675	7,71,791	1,29,333	6,45,838
Class IV Social Services, Limited	3,814	..	..	2,34,223	6,098	2,971	1,214
Class V Housing, Limited	5,31,663	2,89,90,446	21,85,649	5,70,33.521	5,68,090	2,92,116	1,34,474
Class VI Insurance, Limited	50,000	..	..	1,14,80,199	8,10,971	51,912	..
Total ..	1,30,57,943	2,98,41,936	59,52,006	15,31,38,583	1,37,22,237	43,10,189	69,20,939

Note.—For the purpose of this statement working capital is taken to to be the total of columns (28) to (34)

STATEMENT D.—*Operations of Supervising Unions*, 1951–52.

State.	Number of unions.	Number of societies affiliated to the unions.	Total number of individual members in societies affiliated.	Income. Subscriptions from affiliated societies.	Contributions by central institutions.	Government grants.	Other sources.	Total working capital of affiliated societies.	Expenditure in the year.	Percentage of column (10) to column (9).	Number of supervising staff maintained by unions.	Remarks.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	NO.	NO.	NO.	RS.	RS.		RS.	RS.	RS.	PER CENT.	NO.	
Madras ..	268	11,422	1,241,844	1;11,009	3,23,324	..	13,014	11,67,88,138	5,90,642	·51	602	..

STATEMENT D-I.—*Operations of State Co-operative Unions and State Institutes*, 1951–52.

State.	Number of unions or institutes.	Number of affiliated societies. Primary.	Central.	Number of individual members.	Income from Fees or subscriptions from affiliated societies.	Contributions by central and provincial banks.	Government grants.	Other sources.	Total income.	Number of staff maintained for Audit.	Supervision.	Education.	Propaganda.	Total expenditure.	Remarks.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	NO.	NO.	NO.	NO.	RS.	RS.	RS.	RS.	RS.	NO.		NO.	NO.	RS.	
Madras.															
State Union (1).															
	1	831	62	14	9,423	12,000	10,100	14,887	46,410	..	..	..	1	34,037	..
Language Federations (3).															
	3	1,056	130	67	16,999	5,896	300	6,810	30,005	..	..	3	1	21,666	..
Audit Unions (2).															
	2	45	..	..	15,450	1,045	..	..	16,495	10	..	..	..	18,060	..
Institutes (4).															
	4	15	36	13	10,060	5,100	1,650	29,239	46,019	..	..	27	..	35,024	..
Total ..	10	1,947	228	94	51,902	24,041	12,050	50,936	1,38,929	10	..	30	2	1,08,787	..

STATEMENT E.—*Operations of Life Insurance Societies, Madras State*, 1951–52.

State.	Name of the society.	Number of members.	New life insurance business in respect of which a premium has been paid in the year. Number of policies.	Sum assured.	Single premium income.	Yearly premium income.	Total life insurance business in force at the end of the year. Number of policies.	Sum assured.	Premium income received during the year.	Supplementary contribution collected.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
				RS.		RS.		RS.	RS.	RS.
Madras ..	1 The South India Co-operative Insurance Society, Limited.	5 3,995	6,430	91,81,435	Nil.	5,12,388	31,880	4,28,89,747	22,88,900	3,17,689
	2 The Indian Posts and Telegraphs Insurance Co-operative Society, Limited.	3,644	474	5,63,400	Nil.	25,293	3,745	38,03,131	1,38,234	72,025
	Total ..	57,639	6,904	97,44,835	Nil.	5,37,681	35,625	4,66,92,878	24,27,134	3,89,714

State.	Name of the society.	Claims. Number of lives lost by death.	Amount of claims by death.	Number of claims paid by maturity.	Amount of claims by maturity.	Total amount of claims by death and maturity.	Surrender of policies.	Life insurance fund at the end of the year.	Amount of risk re-insured.	Amount of premium paid for re-insurance.	Total assets at the end of the year.	Cost of management.	Remarks.
		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
			RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	
Madras ..	1 The South India Co-operative Insurance Society, Limited.	142	1,66,950	150	1,35,699	2,92,649	6,005	89,36,336	34,000	24,309	1,00,67,213	6,69,239	..
	2 The Indian Posts and Telegraphs Insurance Co-operative Society, Limited.	141	33,314	43	62,906	96,220	7,466	14,19,180	Nil.	Nil.	15,90,862	32,051	..
	Total ..	283	2,00,264	193	1,88,605	3,88,869	13,471	1,03,55,516	34,000	24,309	1,16,58,075	7,01,290	..

STATEMENT E-I.—*Operations of Fire and General Insurance Societies, Madras State*, 1951–52.

State.	Name of the society.	Number of "A" class members.	Number of "B" class members.	Fire insurance business. Number of policies issued.	Sum assured.	Type of risks insured. Godowns and buildings.	Cotton mills.	Factories	Premium collected during the year.	Total premium income.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
									RS.	RS.
Madras ..	The Co-operative Fire and General Insurance Society, Limited, Madras.	403	1,665	3,834	6,63,44,475	228	(Mills) 12	Printing Presses and non hazardous goods. 3,594	2,33,746	3,85,965

State.	Name of the society.	Claims. Number of claims by fire, etc.	Amount paid.	Number of claims by riot, etc.	Amount paid.	Total number of claims paid.	Total amount of claims paid.	Fire insurance fund at the end of the year.	Amount of risk reinsured.	Amount of premium paid for reinsurance.	Total assets at the end of the year.	Cost of management.	Remarks.
		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
			RS.		RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras ..	The Co-operative Fire and General Insurance Society, Limited, Madras.	74	13,483	Nil.	Nil.	74	13,483	1,73,944	3,27,78,501	1,27,699	12,03,885	1,09,681	Nil.

STATEMENT F.—*Statement of societies under liquidation*, 1951–52.

State.	Number of societies in liquidation at the beginning of the year.	Number of societies brought under liquidation during the year.	Number of societies whose accounts were finally wound up during the year.	Number of societies under liquidation at the end of the year. Central Banks (institutions).	Agricultural societies.	Non-agricultural societies.	Assets realized during the year.	Liabilities paid off during the year.	Cost of management.	Liabilities at the end of the year. Share capital and reserves.	Outside liabilities.	Assets at the end of the year. Cash and liquid assets.	Loans and others.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
							RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras	796	183	191	3	416	369	23,98,944	20,38,456	19,787	22,20,533	17,68,535	8,56,912	18,82,790

APPENDICES.

APPENDIX No. 1.—*General Summary of Progress of Co-operative Societies in* 1951–52.

SECTION I.—WORKING CAPITAL OF SOCIETIES ON 30TH JUNE 1952 (MADRAS STATE).

Details of progress.	Madras Provincial Co-operative Bank.	Central Banks.	Central non-credit societies.	Central Land Mortgage Bank.	Agricultural credit societies.	Land mortgage banks.	Agricultural non-credit societies.	Total of agricultural societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
1 Number of societies	1	31	77	1	16,727	130	3,775	20,632
2 Number of members	194	23,913	38,021	706	463,323	1,43,927	686,609	2,294,319
3 Paid-up share capital	14,91,300	1,51,04,734	85,58,542	20,47,600	1,93,21,668	37,93,823	1,37,63,696	3,68,79,187
4 Reserve fund	44,75,000	70,41,173	1,73,73,383	22,49,370	1,16,71,514	{8,67,223 / 2,17,854}	1,03,29,251	2,28,67,988
5 Other funds	12,62,948	51,85,556	..	8,89,149	61,57,773	..	..	63,75,627
6 Loans from Government	..	..	2,82,929	10,00,000	7,80,073	..	19,62,665	27,42,738
7 Other deposits and borrowings	8,88,92,574	19,12,53,134	3,30,76,410	13,84,332	9,61,20,326	4,86,53,838	2,08,55,064	16,56,29,228
Debentures	..	..	..	5,59,49,000	..	..	..	..
8 Working capital	9,61,21,822	21,85,84,597	5,92,91,264	6,34,69,451	13,40,51,354	5,35,32,738	4,69,10,676	23,44,94,768
9 Divisible profits	3,97,840	20,66,267	18,47,553	3,36,280	17,72,517	1,80,866	12,05,463	31,56,846
10 Net loss	..	..	3,08,593	..	15,58,524	64,482	24,46,822	40,69,828
11 Total loans issued during the year ..	10,11,90,851	44,74,39,873	5,94,491	82,84,065	7,32,65,755	82,67,278	1,87,63,150	10,02,96,183

Details of progress.	Non-agricultural credit societies.	Non-agricultural non-credit societies.	Total of non-agricultural societies.	Supervising unions.	Provincial unions. Audit unions and Language federations.	Provincial institutes.	Grand total for 1951–52 (2 to 5, 9, 12, 13 to 15).	Total of last year 1950–51.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	RS.	RS.	RS.				RS.	RS.
1 Number of societies	1,246	2,975	4,221	268	6	4	25,241	24,205
2 Number of members	5,73,868	779,966	1,353,834	11,422	2,205	64	3,724,678	3,453,082
3 Paid-up share capital	210,30,208	3,66,53,610	5,76,83,818	..	..	..	12,17,65,181	10,74,79,383
4 Reserve fund	71,78,544	5,37,83,072	6,09,61,616	..	..	..	11,49,68,530	9,71,16,347
5 Other funds	34,51,292	..	34,51,292	..	..	..	1,71,64,572	1,49,50,564
6 Loans from Government	..	2,98,41,936	2,98,41,936	..	..	..	3,38,67,603	2,66,78,020
7 Other deposits and borrowings	8,85,56,561	3,28,59,965	12,14,16,526	..	..	..	60,16,02,204	55,61,43,307
Debentures	..	..	..	..	..	..	5,59,49,000	5,08,77,100
8 Working capital	12,02,16,605	15,31,38,583	27,33,55,188	..	..	..	94,53,17,090	85,32,44,721
9 Divisible profits	17,96,863	43,10,189	61,07,052	..	..	..	1,39,13,838	2,75,66,340
10 Net loss	2,01,132	69,20,939	71,22,071	..	..	..	1,15,00,492	64,32,201
11 Total loans issued during the year ..	10,51,17,050	90,36,960	11,41,54,030	..	..	..	77,19,59,493	65,01,11,904

APPENDIX No. 1.—SECTION II—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1951-52.

1951-52.	Demand.				Collection.			
	Central banks.	Agri-cultural.	Non-agri-cultural.	Total.	Central banks.	Agri-cultural.	Non-agri-cultural.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Principal including arrears	12,81,34,097	11,22,88,434	11,18,13,665	35,22,36,196	11,40,09,023	8,17,92,571	9,67,85,017	29,25,86,611
Interest due in previous years (arrear interest) ..	39,583	32,29,254	12,31,496	45,00,333	8,221	14,48,247	7,46,497	22,02,965
Interest due in 1951-52 (current interest) ..	73,76,529	96,22,168	68,26,206	2,38,24,903	73,47,991	77,37,322	59,36,664	2,10,21,977

1951-52.	Balance.				Percentage of balance to demand.		
	Central banks.	Agri-cultural.	Non-agricultural.	Total.	Central banks.	Agri-cultural.	Non-agri-cultural.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	RS.	RS.	RS.	RS.			
Principal including arrears	1,41,25,074	3,04,95,863	1,50,28,648	5,96,49,585	11·00	27·15	13·44
Interest due in previous years (arrear interest) ..	31,362	17,81,007	4,84,999	22,97,368	79·20	55·15	31·26
Interest due in 1951-52 (current interest) ..	28,538	18,84,846	8,89,542	28,02,926	0·40	19·59	13·03

APPENDIX No. 1—SECTION III—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1950-51.

1950-51.	Demand.				Collection.			
	Central bank.	Agricultural.	Non-agricultural.	Total.	Central bank.	Agricultural.	Non-agricultural.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Principal including arrears	10,65,55,722	9,47,43,295	10,10,77,124	30,23,76,141	10,00,83,712	7,35,98,442	8,90,09,338	26,26,91,492
Interest due in previous years (arrear interest) ..	42,101	27,85,993	10,14,467	38,42,561	11,595	12,03,730	5,59,467	17,74,792
Interest due in 1950-51 (current interest) ..	60,47,585	78,92,270	59,23,147	1,98,63,002	60,36,677	65,85,108	52,45,208	1,78,66,993

1950-51.	Balance.				Percentage of balance to demand.		
	Central bank.	Agricultural.	Non-agricultural.	Total.	Central bank.	Agri-cultural.	Non-agri-cultural.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	RS.	RS.	RS.	RS.			
Principal including arrears	64,72,010	2,11,44,853	1,20,67,786	3,96,84,649	6·07	22·32	11·94
Interest due in previous years (arrear interest) ..	30,506	15,82,263	4,55,000	20,67,769	72·46	56·79	44·85
Interest due in 1950-51 (current interest) ..	10,908	13,07,162	6,77,939	19,96,009	0·18	16·56	11·45

APPENDIX No. 2.—*Synopsis of Loans in Agricultural and Non-Agricultural Societies (other than Central Banks and Land Mortgage Banks) in* 1951–52 *and* 1950–51.

Classifications.	Agricultural, 1951–52. Amount.	Agricultural, 1951–52. Percentage.	Agricultural, 1950–51. Amount.	Agricultural, 1950–51. Percentage.	Non-agricultural, 1951–52. Amount.	Non-agricultural, 1951–52. Percentage.	Non-agricultural, 1950–51. Amount.	Non-agricultural, 1950–51. Percentage.
A.—LOANS ISSUED DURING THE YEAR CLASSIFIED ACCORDING TO (a) PURPOSE AND (b) VALUE.								
(a) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses ..	5,11,47,763	55·54	5,51,41,576	57·36	66,18,187	5·80	58,96,161	5·29
For purchase of cattle ..	1,16,76,088	12·69	1,17,00,495	12·17	15,68,707	1·37	11,44,866	1·02
For payment of sarkar kist ..	17,92,308	1·95	20,63,835	2·14	1,08,654	0·10	14,47,710	1·30
For improvement to lands ..	51,70,700	5·62	44,00,598	4·57	28,94,377	2·54	17,51,246	1·57
For purchase of raw materials ..	14,93,845	1·62	6,78,258	0·70	17,61,156	1·54	14,09,456	1·25
For trade ..	36,50,479	3·97	55,93,899	5·82	1,76,75,738	15·48	2,09,79,701	18·80
For education ..	1,31,023	0·14	1,15,348	0·12	18,99,654	1·65	14,64,200	1·31
For building, buying or repairing houses ..	14,98,425	1·63	18,00,593	1·90	1,98,41,509	17·37	1,28,40,819	11·50
For manufacture and purchase of country carts ..	3,03,280	0·33	2,76,877	0·28	2,26,163	0·20	5,46,964	0·47
For purchase of land ..	10,19,836	1·12	17,82,391	1·85	18,07,065	1·59	18,24,980	1·64
For purchase of food and other necessaries of life ..	94,51,790	10·30	83,02,124	8·63	2,59,61,059	22·73	2,78,57,606	25·02
Total of loans for productive purposes ..	8,73,35,537	94·91	9,18,55,984	95·54	8,03,62,269	70·37	7,71,63,709	69·17
For paying off prior debts ..	33,92,582	3·69	33,42,659	3·47	2,49,27,693	21·83	2,59,53,189	23·40
For marriage ..	3,57,954	0·39	1,68,045	0·16	41,94,071	3·70	40,94,397	3·67
For other ceremonies ..	1,89,609	0·20	76,420	0·08	13,66,474	1·20	14,01,017	1·35
For litigation and other non-productive purposes ..	7,53,223	0·81	6,80,655	0·75	33,03,523	2·90	27,16,554	2·41
Total for non-productive purposes ..	13,00,786	1·40	9,25,120	0·99	88,64,068	7·80	82,11,968	7·43
Grand total ..	9,20,28,905	100·00	9,61,23,763	100·00	11,41,54,030	100·00	11,13,28,866	100·00
(b) VALUE.								
Loans not exceeding Rs. 50 ..	64,52,057	7·01	74,07,001	7·21	71,55,947	6·27	1,51,91,157	13·70
Loans exceeding Rs. 50 but not exceeding Rs. 100 ..	1,17,06,487	12·72	1,27,88,855	13·80	1,28,33,032	11·24	63,18,704	5·64
Loans exceeding Rs. 100 but not exceeding Rs. 250 ..	2,60,57,392	28·32	2,84,03,846	29·54	2,34,97,205	20·58	3,67,98,908	33·06
Loans exceeding Rs. 250 ..	4,78,12,969	51·95	4,75,24,061	49·45	7,06,67,846	61·91	5,30,20,007	47·60
Total ..	9,20,28,905	100·00	9,61,23,763	100·00	11,41,54,030	100·00	11,13,28,866	100·00

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

(a) SECURITY.								
1 Loans on the security of deposits ..	2,86,886	0·23	2,52,295	0·23	37,41,285	3·03	32,36,696	3·06
2 Loans on the pledge of—								
(a) Jewels ..	8,89,178	0·73	5,31,462	0·48	89,49,504	7·24	76,66,131	7·21
(b) Standing crops ..	12,93,814	1·06	11,83,855	1·08	1,09,274	0·09	2,04,977	0·19
(c) Produce and finished goods ..	80,71,759	6·62	78,72,709	7·19	11,71,372	0·95	8,91,168	0·76
Total of movables (a) + (b) + (c) ..	1,05,41,651	8·41	95,88,026	8·75	1,02,30,150	8·28	87,62,276	8·16
3 Loans on the mortgage of immovable properties ..	3,94,98,648	32·39	3,11,23,658	28·37	5,24,52,229	42·45	4,19,18,188	39·47
4 Loans on the joint security of one or more members ..	7,19,14,295	58·97	6,79,02,996	61·91	5,42,12,254	43·88	5,03,76,844	47·43
5 Loans on the simple bond of the borrowers ..	..	..	8,13,843	0·74	29,10,552	2·36	19,02,092	1·88
Total (1 to 5) ..	12,19,54,580	100·00	10,96,80,818	100·00	12,35,46,470	100·00	10,61,96,096	100·00
(b) PERIOD.								
1 Loans not exceeding one year ..	8,70,26,220	71·36	7,73,88,615	70·55	3,26,66,981	26·44	2,97,36,814	28·01
2 Loans exceeding one year but not exceeding three years ..	2,27,38,634	18·65	1,62,72,034	14·85	4,30,92,187	34·88	3,60,65,801	34·48
3 Loans exceeding three years but not exceeding five years ..	1,08,63,797	8·90	23,97,539	2·18	1,91,48,056	15·50	1,98,63,753	18·50
4 Loans exceeding five years ..	13,25,929	1·09	1,36,22,630	12·42	2,86,39,246	23·18	2,05,29,728	19·01
Total (1 to 4) ..	12,19,54,580	100·00	10,96,80,818	100·00	12,35,46,470	100·00	10,61,96,096	100·00

Appendix No. 3.—*Percentage of overdues to individual Central Banks towards principal, arrear interest and current interest for* **1951–52.**

Serial number and name of the Central Bank.	Percentage of principal over-due to demand.		Percentage of interest over-due to demand.	
	Long term.	Short term.	Arrear.	Currrent.
(1)	(2)	(3)	(4)	(5)
1 Anantapur Co-operative Central Bank	29·41	11·05	..	..
2 Vellore Co-operative Central Bank	34·54	5·10	..	..
3 South Arcot District Co-operative Central Bank ..	46·77	17·80	..	..
4 Hospet Co-operative Central Bank	40·86	11·20	..	0·25
5 Kancheepuram Co-operative Central Bank	26·62	0·31	..	..
6 Chittoor District Co-operative Central Bank	47·93	8·98	..	..
7 Coimbatore District Co-operative Central Bank ..	..	..	..	..
8 Cuddapah Co-operative Central Bank	80·04	52·88	99·63	4·5
9 Kakinada Co-operative Central Bank	..	12·48	..	..
10 Rajahmundry Co-operative Central Bank	12·82	11·74	..	..
11 Ramachandrapuram Co-operative Central Bank ..	15·12	8·40	..	..
12 Sreekonaseema Co-operative Central Bank	14·30	12·21	..	..
13 Eluru Co-operative Central Bank	20·67	15·32	..	0·49
14 Guntur Co-operative Central Bank	13·33	17·80	..	..
15 South Kanara District Co-operative Central Bank ..	4·05	7·01	..	..
16 Krishna Co-operative Central Bank	6·22	22·05	..	..
17 Vijayavada Co-operative Central Bank	14·79	12·40	..	..
18* Kurnool District Co-operative Central Bank	50·90	4·22	..	..
19 Madras District Co-operative Central Bank	1·50	..	..	..
20 Madurai District Co-operative Central Bank	..	..	..	..
21 Malabar District Co-operative Central Bank	3·01	0·04	..	..
22 Nellore District Co-operative Central Bank	36·64	9·62	..	..
23 Ramanathapuram District Co-operative Central Bank.	32·39	8·72	..	..
24 Salem District Co-operative Central Bank	..	..	..	..
25 Tanjore District Co-operative Central Bank	22·20	8·23	..	..
26 Kumbakonam Co-operative Central Bank	1·94	0·97	..	..
27 Tirunelveli District Co-operative Central Bank ..	..	..	..	..
28 Tiruchirappalli District Co-operative Central Bank ..	..	..	..	..
29 Vizianagaram Co-operative Central Bank	26·20	11·28	..	..
30 Srikakulam Co-operative Central Bank	65·70	53·29	76·87	11·05
31 Pudukkottai Co-operative Central Bank	42·82	4·70	94·21	..
State average ..	12·08	10·82	79·29	0·40

APPENDIX No. 4—SECTION I *(a)*.

APPENDIX No. 4—SECTION I (*a*).—*Demand, Balance and Percentage of loans due by members to Land Mortgage Banks*, 1951–52.

Districts.	Principal.			Interest. Arrear interest.			Interest. Current interest.		
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur	39,068	9,256	23·69	388	..	..	35,369	7,812	22·08
Arcot, North	86,072	17,413	20·23	3,592	..	..	68,010	8,280	12·17
Tiruvannamalai ..	60,094	5,002	8·32	14,891	3,690	24·75	46,060	1,577	3·42
Arcot, South	1,22,854	28,293	23·03	1,244	434	34·89	81,755	1,798	2·19
Tirukkoyilur	14,820	..	..	422	..	..	16,657	8	..
Bellary	15,185	..	..	133	..	..	10,859	252	2·32
Chingleput	1,22,737	46,208	37·65	5,949	2,595	43·62	82,532	5,337	6·46
Tiruvellore	32,223	2,126	6·59	..	..	..	31,828	720	2·26
Chittoor	53,983	1,990	3·69	..	..	..	44,635	1,106	2·47
Coimbatore	2,42,571	..	..	97	..	..	56,978	..	..
Erode	1,50,619	16,229	10·77	4,131	1,515	36·67	1,51,224	10,055	6·64
Cuddapah	52,078	17,939	34·44	1,408	..	..	38,325	12,078	31·48
Rajahmundry	1,61,130	2,997	1·86	938	..	..	1,04,434	2,554	2·44
Kakinada	1,05,965	..	..	..	..	..	1,35,932	..	..
Godavari, West ..	1,65,974	3,270	1·97	1,640	..	..	1,53,998	1,036	0·67
Guntur	16,285	134	0·82	533	1	..	9,463	13	..
Bapatla	78,911	4,213	5·34	..	..	..	90,380	3,869	4·28
Mangalore	12,100	..	..	..	..	..	11,135	..	..
Kasaragode	13,301	98	0·73	..	..	..	14,945	..	..
Vijayavada	62,225	1,092	1·75	32	..	..	70,406	108	0·15
Masulipatnam ..	1,01,271	5,405	5·33	2,420	252	10·41	91,383	2,490	2·72
Kurnool	44,798	..	..	10,108	276	2·73	28,925	120	0·41
Madras	..	..	..	..	..	..	..	..	..
Madurai	56,525	..	..	..	..	..	55,423	..	..
Dindigul	1,18,068	5,621	4·76	1,144	..	..	1,48,943	4,967	3·33
Malabar, North ..	41,747	915	2·18	32	32	100·00	24,722	53	..
Malabar, South ..	18,977	1,081	5·69	..	..	..	9,192	734	7·98
Nellore, North.. ..	16,725	380	2·27	..	..	..	19,893	149	0·75
Nellore, South.. ..	51,080	13,486	26·40	4,091	3,704	90·54	40,661	2,557	6·28
Nilgiris	15,994	938	5·86	101	..	..	21,535	371	1·72
Ramanathapuram ..	32,620	1,981	6·07	871	..	..	26,142	..	..
Salem	92,154	3,095	3·36	72	..	..	92,713	439	0·47
Dharmapuri	32,992	243	0·74	..	..	..	45,877	..	..
Tanjore	68,809	10,823	15·73	1,125	..	..	36,146	1,400	3·87
Kumbakonam	2,29,339	4,367	1·90	144	144	100·00	1,26,158	..	..
Tirunelveli	23,078	1,416	6·14	203	203	100·00	28,874	230	0·79
Tuticorin	24,609	991	4·02	198	121	61·11	18,919	440	2·33
Tiruchirappalli, North..	49,286	..	..	641	..	..	46,319	..	..
Tiruchirappalli, South.	22,118	..	..	..	..	..	31,538	..	..
Visakhapatnam ..	84,978	516	0·61	100	..	..	82,123	5,148	6·27
Srikakulam	63,488	10,549	16·61	5,247	..	..	53,235	4,819	9·05
Total ..	27,96,851	2,18,087	7·79	61,895	12,967	20·95	22,83,646	80,520	3·52

APPENDICES

APPENDIX No. 4—SECTION I (b).—*Demand, Balance and Percentage of Loans due by members of Agricultural Credit Societies (excluding Land Mortgage Banks), 1950–51 and 1951–52.*

Circle.	Out of principal.											
	1950–51.						1951–52.					
	Long term.			Short term.			Long term.			Short term.		
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur ..	6,50,039	2,16,353	32·28	4,82,351	1,58,025	32·76	6,45,657	4,15,671	64.37	6,66,250	3,38,385	50·75
Arcot, North ..	4,86,604	2,14,707	44·12	2,63,787	68,618	26·01	7,22,663	4,04,889	56·02	4,37,579	1,83,449	41·91
Tiruvannamalai	6,30,603	3,32,346	52·70	4,53,950	1,35,863	29·92	7,67,766	4,49,102	58·46	4,66,453	1,86,998	40·09
Arcot, South ..	1,49,933	1,06,452	73·66	9,66,277	3,40,442	35·23	1,51,687	1,15,373	76.06	12,36,790	5,00,807	40·49
Tirukkoyilur ..	1,58,711	99,523	62·70	7,84,859	2,40,330	30·62	1,43,576	1,16,710	81·29	10,56,278	4,91,166	46·49
Bellary ..	4,56,219	2,15,315	47·19	9,61,099	3,81,830	39·72	3,85,850	2,13,422	55·31	14,95,073	6,32,287	42·29
Chingleput ..	8,65,623	4,08,778	47·22	3,75,200	49,942	13·31	8,47,464	4,67,230	55·13	3,56,304	84,317	23·66
Tiruvellore ..	2,79,663	1,38,161	49·40	25,181	17,828	71·19	2,33,719	1,36,911	58·58	21,290	19,163	90·01
Chittoor ..	2,91,555	43,193	14 81	3,55,600	1,82,571	51·34	2,92,346	1,94,159	66·41	5,72,640	3,44,630	60·14
Coimbatore ..	6,24,833	2,01,182	32·19	15,07,401	2,84,665	18·81	8,83,816	3,17,037	35.91	20,35,406	3,86,542	19·02
Erode ..	12,01,703	3,67,811	30·60	15,48,040	2,31,567	14·95	12,89,702	3,31,334	25·69	15,75,858	2,47,680	15·72
Cuddapah ..	1,45,970	95,685	65·55	9,64,309	4,74,211	49·17	2,18,393	1,82,643	83·67	19,72,209	15,72,915	79·75
Rajahmundry	2,36,040	1,12,492	47·65	33,12,477	8,61,576	22·99	2,94,290	91,944	31·24	36,61,099	8,86,083	24·20
Kakinada ..	4,37,027	1,20,238	29·80	41,04,540	5,13,775	12·50	6,91,270	3,66,619	53·30	43,40,136	8,28,087	18·84
Godavari, West.	1,51,687	55,946	36·87	47,72,736	6,56,561	14·61	3,03,152	1,39,506	46·02	53,44,872	11,55,846	21·61
Guntur ..	1,20,239	45,125	37·52	10,00,441	2,47,361	24·70	1,19,820	53,678	44·79	15,64,439	5,96,419	38·10
Bapatla ..	1,15,075	48,551	42·19	7,42,337	1,99,059	26·81	1,14,952	52,292	45.49	12,78,781	3,68,133	28·77
Mangalore ..	34,243	15,266	44·58	9,06,055	1,75,758	19·39	72,942	14,842	20·35	10,70,066	2,42,083	22·61
Kasargode ..	4,959	2,270	45·77	9,84,061	87,443	9·89	8,861	1,983	22·38	12,71,408	1,72,021	13·53
Vijayavada ..	1,11,896	41,593	37·17	78,63,242	17,91,793	22·79	79,791	41,752	52·33	64,60,753	11,66,569	18·05
Machilipatnam	..	..	..	..	..	..	55,949	31,873	56·96	34,46,106	14,13,118	41·00
Kurnool ..	1,53,707	91,487	59·50	2,97,460	1,11,787	37·61	2,14,003	1,73,082	80·88	3,19,813	1,46,635	45.85
Madras	11,254	10,787	96·11	5,567	5,534	99·40	10,986	10,815	98·44	3,572	3,268	91·78
Madurai ..	8,66,327	3,25,068	37·49	12,97,072	3,23,364	24·93	8,10,137	1,67,286	20·65	13,81,407	2,99,426	21.65
Dindigul ..	5,57,425	79,668	14·29	21,29,718	1,64,570	7·72	7,69,705	2,15,790	28·04	24,56,350	3,53,235	14·38
Malabar, North.	1,86,018	58,132	31·25	2,37,526	61,944	26·08	2,81,153	83,624	29·74	3,31,791	1,31,679	39·68
Malabar, South.	3,22,268	95,236	29·55	4,40,764	1,20,447	27·32	3,71,494	88,391	23·79	5,95,034	1,42,952	24·03
Nellore, North.	89,549	42,891	47·89	4,48,286	1,15,127	25·68	95,706	52,357	54·70	5,94,966	1,97,501	33·28
Nellore, South.	96,072	60,903	63·39	6,52,467	3,72,386	56·76	85,029	58,871	69·23	6,93,327	25,631	3·70
Nilgiris ..	1,41,601	43,887	30·99	13,15,278	99,230	8·30	1,19,327	31,884	26·72	15,41,156	1,04,129	6·74
Ramanathapuram.	12,91,153	7,53,139	58·33	16,90,433	6,38,685	37·78	14,37,284	8,75,180	60.89	19,73,496	7,44,103	37.70
Salem ..	10,81,999	2,80,826	25·95	22,05,236	2,83,952	12·87	5,72,773	1,50,747	26·32	24,18,698	3,90,028	16·12
Dharmapuri ..	8,57,229	3,02,100	35·12	11,92,679	2,48,108	20·80	4,96,705	1,93,654	38·98	14,33,449	4,51,653	33·68
Tanjore ..	3,35,328	1,77,223	52·85	32,12,876	5,85,736	12·00	4,05,565	2,54,949	62·85	35,53,693	8,36,873	23.52
Kumbakonam.	8,20,487	3,52,195	41·70	2,71,888	74,096	27·03	10,55,458	5,06,008	47.90	2,91,548	96,175	32·87
Tirunelveli ..	55,660	21,420	38·48	5,98,239	56,352	9·41	57,330	20,372	35·54	6,89,752	74,476	10·79
Tuticorin ..	32,190	13,211	41·04	11,46,605	93,964	8·19	12,113	5,265	43·47	13,86,246	1,10,374	7·96
Tiruchirappalli, North.	11,19,843	2,83,761	25·34	2,62,470	57,822	22·03	11,42,373	3,05,976	26.78	2,59,769	47,506	18·29
Tiruchirappalli, South.	12,62,240	3,51,089	27·81	7,88,834	1,78,877	22·67	14,09,098	3,96,902	28·17	8,08,241	1,60,329	23·26
Visakhapatnam	1,729	1,480	85·59	45,53,064	4,61,583	10·13	1,060	1,060	100.00	50,52,265	11,24,270	22·25
Srikakulam ..	13,958	13,788	98·78	26,27,592	7,04,791	26·82	11,138	9,858	88·50	37,07,290	13,04,163	35·17
Pudukkottai ..	..	..	..	..	..	..	..	..	..	..	..	..
Total ..	1,64,48,659	62,39,278	37·93	5,73,47,997	1,18,55,573	20·67	1,76,82,103	77,41,041	43.78	6,98,21,633	1,85,61,104	26·58

APPENDIX No. 4—SECTION I (b).—*Demand, Balance and Percentage of Loans due by members of Non-Agricultural Credit Societies, 1950–51 and 1951–52.*

Districts.	Out of principal.											
	1950–51.						1951–52.					
	Long term.			Short term.			Long term.			Short term.		
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur ..	7,84,691	1,39,877	17·82	15,93,528	3,46,046	21·07	9,34,173	4,83,804	51·80	20,35,951	5,49,021	26·97
Arcot, North ..	8,86,505	2,05,021	23·14	14,15,974	1,55,244	10·10	11,36,301	1,78,848	15·74	22,01,002	1,61,392	7·34
Tiruvannamalai.	5,55,969	56,943	10·22	13,31,668	77,200	5·8	4,65,592	94,294	20·25	10,44,001	1,28,382	12·30
Cuddalore ..	8,85,312	1,53,636	36·17	7,22,079	83,234	11·54	9,40,044	1,39,325	14·82	7,29,932	91,438	12·53
Tirukkoyilur ..	2,89,428	1,04,297	36·03	13,50,103	4,85,829	35·98	1,98,272	52,663	26·56	9,82,341	57,560	5·86
Bellary	8,49,604	3,67,339	43·24	6,31,370	1,84,528	29·23	7,93,087	3,75,520	47·35	7,94,447	2,02,093	25·45
Chingleput ..	6,52,823	1,05,037	16·09	9,85,847	61,111	6·20	6,51,564	1,43,799	22·06	9,84,988	72,406	7·35
Tiruvellore ..	4,79,984	1,33,870	27·9	6,29,324	12,234	1·93	3,86,676	66,706	17·25	7,32,566	14,212	1·94
Chittoor ..	8,68,837	1,39,284	16·03	20,68,761	1,13,803	5·45	8,09,483	..	..	23,20,276	20	..
Coimbatore ..	9,04,239	1,07,442	11·88	18,21,692	31,239	1·71	9,60,310	34,452	3·59	23,72,098	66,262	2·79
Erode	6,13,112	21,893	3·57	9,15,478	3,969	0·43	6,10,766	44,162	7·23	10,32,292	13,593	1·31
Cuddapah ..	4,27,314	1,79,258	34·47	5,95,053	64,629	10·86	2,77,048	1,36,363	49·23	6,81,091	2,40,519	35·32
Rajahmundry ..	3,34,775	68,019	20·32	2,24,772	89,689	39·90	3,04,392	62,477	20·52	6,22,438	1,56,766	25·20
Kakinada ..	1,61,033	53,151	33·01	3,74,998	1,01,462	27·06	1,62,581	57,823	35·56	3,63,415	1,13,094	31·15
Godavari, West.	1,14,944	37,774	32·84	8,51,302	2,17,208	25·51	97,173	29,699	30·55	7,08,455	1,59,840	22·58
Guntur	2,31,365	16,416	70·96	49,451	10,094	20·41	2,09,050	45,793	21·90	84,653	16,201	19·16
Bapatla ..	5,22,156	1,48,559	28·45	4,33,831	89,909	20·72	5,96,944	2,17,625	36·46	7,21,223	1,37,716	19·10
Mangalore ..	5,92,751	66,620	11·24	25,60,283	1,81,307	7·82	13,15,582	77,940	5·92	19,74,447	2,05,399	10·41
Kasargod ..	1,83,565	9,725	5·28	14,21,974	18,440	1·30	2,24,368	34,779	15·50	16,63,463	56,861	3·42
Vijayavada ..	5,39,810	1,88,142	34·85	11,34,939	3,00,766	26·50	2,70,235	1,08,661	40·24	3,70,394	1,09,786	29·67
Machilipatnam..	..	..	..	..	..	..	4,30,644	1,64,431	38·24	8,21,058	1,51,037	18·40
Kurnool.. ..	2,08,244	57,998	27·85	1,24,591	24,138	19·37	3,77,576	2,11,861	56·84	1,32,424	25,001	18·88
Madras	2,07,89,775	9,18,886	4·42	23,09,814	49,718	2·15	2,29,19,620	9,02,905	3·94	31,46,740	41,038	1·30
Madurai ..	9,95,969	1,14,872	11·53	16,85,986	84,860	5·03	12,91,087	3,57,985	27·73	24,37,658	3,28,141	13·46
Dindigul ..	8,56,255	2,11,974	24·74	28,98,780	4,91,080	16·94	8,77,518	3,17,323	36·14	30,27,327	7,70,819	25·46
Malabar, North.	8,26,099	1,34,711	16·3	18,17,111	1,96,350	10·81	8,61,752	1,52,356	17·68	19,42,486	5,22,277	26·89
Malabar, South.	8,73,807	1,09,033	1·24	18,22,946	1,53,858	8·44	10,52,444	1,66,947	15·87	23,96,472	2,69,212	11·24
Nellore, North ..	34,781	12,079	34·68	46,851	11,508	24·56	34,896	21,791	62·44	39,628	12,146	30·67
Nellore, South ..	3,88,381	2,42,602	62·44	4,76,251	1,48,123	31·10	2,69,949	97,418	36·09	4,14,753	86,979	20·97
Nilgiris ..	3,15,139	4,465	1·42	16,82,487	15,315	0·91	1,39,959	3,343	2·39	18,00,799	6,498	0.36
Ramanathapuram.	9,60,207	4,11,205	42·8	20,40,215	3,13,121	15·35	10,08,025	4,03,672	40·05	25,26,383	10,30,262	40·72
Salem	10,49,076	1,35,696	14·13	25,26,615	96,288	3·81	11,20,989	1,66,054	14·81	25,92,705	1,72,228	6·55
Dharmapuri ..	6,26,170	57,330	16·43	11,36,682	1,48,242	13·04	6,23,751	83,142	13·33	11,85,576	53,397	4.50
Tanjore	10,02,976	3,03,267	27·38	12,09,367	1,47,882	12·23	10,60,816	3,73,361	35·19	12,81,250	1,26,227	9·85
Kumbakonam ..	7,32,831	1,15,072	15·70	8,24,871	78,296	9·49	7,62,106	1,42,568	18·71	9,31,690	1,28,162	13·75
Tirunelveli ..	5,30,368	78,702	15·13	8,01,563	60,111	7·5	5,42,190	78,847	14·54	9,22,756	73,084	7·92
Tuticorin ..	8,56,441	2,06,662	24·13	5,44,496	36,986	6·79	8,37,909	1,96,080	23·39	6,88,095	74,989	10·90
Tiruchirappalli, North.	66,29,194	2,33,914	3·52	11,81,265	35,772	3·03	75,42,012	2,40,815	3·19	13,71,492	45,009	3·28
Tiruchirappalli, South.	..	..	..	..	..	..	4,08,539	1,54,094	37·68	9,95,966	67,576	6·79
Pudukkottai ..	3,77,347	1,39,992	37·10	11,56,415	2,38,967	20·66	..	..	..	..	..	..
Visakhapatnam.	13,54,396	2,62,107	19·36	25,30,795	2,51,205	9·92	14,99,030	3,91,302	26·10	24,35,165	4,50,153	18·49
Srikakulam ..	15,024	8,438	56·22	6,51,748	1,35,509	20·79	1,10,358	52,369	47·43	6,43,414	2,28,111	35·48
Total ..	5,03,00,697	60,29,308	11·99	4,85,81,276	53,45,270	11·00	5,51,14,815	70,19,217	12·72	5,42,14,192	72,75,319	13·42

APPENDIX NO. 4—SECTION I (*b*).—*Demand, Balance and Percentage of Interest due by members of Agricultural Credit Societies (excluding Land Mortgage Banks)*, 1950–51 *and* 1951–52.

Name of Circle.	Out of interest overdue at the end of the previous year (arrears). 1950–51. Demand.	1950–51. Balance.	1950–51. Percentage.	1951–52. Demand.	1951–52. Balance.	1951–52. Percentage.	Out of interest accrued and fallen due during the year (current). 1950–51. Demand.	1950–51. Balance.	1950–51. Percentage.	1951–52. Demand.	1951–52. Balance.	1951–52. Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur ..	54,851	25,936	47·28	60,189	32,122	53·37	96,753	23,046	23·82	1,07,249	41,882	39·08
Arcot, North ..	39,011	23,484	60·19	51,831	30,927	59·71	71,843	19,840	27·61	1,21,050	43,243	35·70
Tiruvannamalai.	71,005	42,020	59·18	69,565	39,757	57·15	85,949	28,565	33·23	1,05,988	42,286	39·90
Cuddalore ..	1,45,765	1,27,984	87·80	1,31,910	1,13,667	86·36	62,172	17,336	27·88	79,349	24,850	31·27
Tirukkoyilur ..	55,200	44,622	80·83	57,607	44,070	76·38	61,159	16,173	26·44	78,136	22,982	29·45
Bellary ..	67,765	49,131	72·50	1,07,020	46,782	43·74	90,332	22,099	24·46	74,822	25,732	34·35
Chingleput ..	94,925	55,743	58·72	88,399	50,725	87·35	1,16,484	38,055	32·67	1,31,345	47,410	36·10
Tiruvellore ..	54,119	18,339	33·88	54,978	40,365	73·45	29,126	11,441	39·28	36,357	16,395	45·18
Chittoor.. ..	29,139	10,377	35·61	13,359	6,262	46·87	72,586	17,793	24·51	80,621	28,324	35·11
Coimbatore ..	72,568	40,009	55·63	1,11,248	57,080	51.35	1,86,056	42,289	22·73	2,57,801	54,910	21·29
Erode ..	75,498	39,586	52·43	58,908	26,143	44.31	2,48,407	42,670	17·17	2,89,244	51,426	17·08
Cuddapah ..	59,131	43,421	73·77	1,00,041	59,614	59·60	59,971	23,508	39.19	89,303	63,528	71·10
Rajahmundry ..	62,340	24,443	39·20	91,284	40,212	44·01	2,71,022	66,924	24·69	3,45,992	99,869	28·87
Kakinada ..	60,321	26,877	44·55	1,56,868	33,562	21·41	2,89,758	43,812	15·12	2,17,911	42,032	19·21
Godavari, West.	64,817	18,147	27·99	91,359	27,376	30·00	2,96,491	46,482	15·67	3,75,587	69,929	18·61
Guntur	25,970	13,136	50·50	33,898	16,156	48·50	82,134	19,131	23·39	1,09,866	30,801	28·02
Bapatla ..	30,191	14,339	46·56	18,833	7,972	42·32	49,000	12,551	25·61	79,426	20,792	26·19
Mangalore ..	32,926	21,543	65·42	33,790	19,497	57·70	52,443	11,217	21·38	63,833	10,353	16·29
Kasaragod ..	16,906	10,350	61·22	13,656	7,728	56·59	43,700	5,630	12·88	69,671	11,251	16·21
Vijayavada ..	1,52,177	54,960	36·11	75,433	16,293	21·62	5,35,459	1,36,760	25·54	4,28,840	87,562	20·43
Machilipatnam..	..	..	..	1,35,024	68,581	50·80	..	..	..	2,33,297	1,06,635	45·92
Kurnool ..	71,638	54,221	75·68	35,894	24,789	69·08	32,016	11,531	36·01	37,905	13,743	36·15
Madras	8,691	8,483	97·60	8,908	8,474	95·13	164	164	100·00	257	257	100·00
Madurai ..	61,118	21,673	35·46	46,340	17,512	37.79	1,41,882	22,426	15·80	2,13,760	44,215	20·67
Dindigul ..	36,304	13,894	38·24	52,388	37,013	70·61	2,18,754	24,487	11·19	2,79,855	16,718	5·96
Malabar, North	21,203	14,936	70·44	25,027	13,193	52·80	29,763	7,420	24·93	29,745	7,525	25·31
Malabar, South	26,225	12,359	47·12	19,057	9,196	48·25	56,953	15,202	26·69	82,090	14,661	17·90
Nellore, North ..	27,322	14,985	54·84	24,762	17,419	70·16	33,253	13,809	41·52	34,478	12,540	36.23
Nellore, South ..	32,173	17,632	54·80	53,994	36,773	68·15	30,493	16,828	55·18	54,001	37,355	69·26
Nilgiris ..	29,185	18,202	62·36	26,274	15,724	59·69	91,336	11,515	12·60	1,02,018	11,447	11·17
Ramanathapuram ..	1,59,453	80,960	50·77	1,81,625	85,783	47·24	2,19,382	83,890	38·24	2,76,830	72,825	26.30
Salem	51,064	8,174	16·07	48,282	11,164	23·18	2,14,924	33,027	15·36	1,83,988	29,471	16·03
Dharmapuri ..	57,289	17,835	31·13	58,461	16,569	28·37	1,41,346	32,731	23·15	1,20,542	38,880	32·28
Tanjore ..	1,88,988	1,49,892	79·31	2,12,430	1,82,183	85·85	2,44,646	57,003	23·30	2,63,283	54,540	20·69
Kumbakonam ..	1,80,950	1,56,330	86·39	1,58,405	1,30,169	82·28	97,365	23,860	24·50	1,47,749	70,417	47.66
Tirunelveli ..	21,224	19,311	90·98	24,541	20,396	83·26	55,471	4,024	7·23	51,397	4,823	9·37
Tuticorin ..	19,672	11,859	60·28	23,109	11,323	48·91	82,831	7,536	9·09	95,057	10,073	10·62
Tiruchirappalli, North	62,735	33,822	53·91	72,231	37,370	51·80	1,51,551	26,532	17·50	1,80,324	34,478	19·13
Tiruchirappalli, South	68,215	33,852	49·62	65,433	29,954	45·72	2,13,628	30,800	14·41	2,62,578	49,204	18.74
Visakhapatnam.	47,429	34,993	73·78	58,182	42,091	72·33	2,67,318	13,323	4·98	3,63,819	62,277	17·12
Srikakulam ..	46,273	28,448	61·47	1,10,769	67,211	60·65	1,85,075	37,275	17·43	2,73,820	73,119	26·69
Total ..	24,82,876	14,56,308	58·66	28,61,312	15,99,202	55·89	53,08,996	11,18,705	21·07	64,29,184	16,00,760	24·90

APPENDIX No. 4—SECTION I (b).—*Demand, Balance and Percentage of Interest due by members of Non-Agricultural Credit Societies, 1950–51 and 1951–52.*

Circles.	Out of the interest overdue at the end of the previous year (arrears). 1950–51. Demand.	1950–51. Balance.	1950–51. Percentage.	1951–52. Demand.	1951–52. Balance.	1951–52. Percentage.	Out of the interest accrued and fallen due during the year (current). 1950–51. Demand.	1950–51. Balance.	1950–51. Percentage.	1951–52. Demand.	1951–52. Balance.	1951–52. Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur ..	20,776	6,346	30·50	21,251	5,626	26·41	1,16,748	10,323	8·84	1,37,800	19,439	13·77
Arcot, North ..	14,016	6,713	47·85	17,822	8,101	45·50	95,666	8,198	8·57	1,32,326	11,777	9·09
Tiruvannamalai.	9,268	4,671	50·43	3,734	868	23.27	95,976	6,854	7·13	79,668	5,217	6·52
Arcot, South ..	11,069	4,920	44·54	10,504	5,837	55·24	75,205	6,140	8·17	67,395	6,398	9·49
Tirukkoyilur ..	5,347	1,819	33·64	8,707	2,914	33·33	59,071	5,778	9·78	67,363	12,716	18·84
Bellary ..	11,642	6,294	54·65	26,115	1,641	6·13	91,820	13,505	14·70	72,986	15,927	21·78
Chingleput ..	18,270	3,237	17·48	17,609	1,666	9·66	94,473	13,141	13·90	98,802	12,057	12·24
Tiruvellore ..	4,199	1,656	39·28	4,869	300	6·16	35,003	3,213	9·14	38,387	2,512	6·51
Chittoor ..	29,092	15,264	52·44	54,259	20,046	36·90	2,28,174	21,157	9·27	2,11,453	60,085	28·43
Coimbatore ..	9,449	3,337	35·26	9,344	7,492	80·64	1,51,372	5,455	3·60	1,76,823	5,270	2·99
Erode	5,673	3,601	63·49	7,233	4,449	61·11	1,30,451	3,820	29·27	1,34,011	3,323	2·43
Cuddapah ..	39,020	33,088	84·61	46,789	27,348	58·54	66,677	8,674	13·00	69,836	25,658	36·80
Rajahmundry ..	7,640	1,995	26·31	9,838	4,094	41·83	63,303	7,843	12·33	70,077	7,626	10·85
Kakinada ..	30,455	7,903	26·00	20,148	6,388	31·84	30,617	12,245	40·03	42,743	13,366	31·38
Godavari, West.	19,601	5,828	29·59	40,541	18,294	45·18	62,279	17,949	28·89	41,899	12,562	30·07
Guntur	5,136	3,176	61·80	4,428	1,350	30·47	8,887	2,277	25·61	13,744	3,319	24·09
Bapatla ..	14,266	6,829	47·65	23,421	1,809	7·73	1,05,675	13,755	13·01	1,43,585	37,864	26·39
Mangalore ..	41,398	31,963	77·29	34,470	10,105	29·27	1,07,521	12,875	12·00	1,22,923	37,929	30·83
Kasaragod ..	4,642	1,100	23·78	3,605	1,268	35·28	50,220	1,507	3·00	69,658	3,219	4·59
Vijayavada ..	25,422	11,883	46·86	5,753	2,248	39·13	1,51,420	15,393	10·10	43,388	2,029	4·60
Machilipatnam..	..	..	..	25,660	12,962	50·78	..	..	..	69,925	17,758	25·32
Kurnool ..	6,629	788	13·03	16,179	8,996	55·62	8,501	2,156	25·40	36,914	6,866	18·69
Madras	1,42,946	84,233	58·92	1,43,708	75,092	52·26	12,40,690	73,355	5·91	13,30,885	1,10,416	8·26
Madurai ..	17,703	5,704	32·20	29,552	11,585	39·32	1,52,652	11,188	7·33	1,82,572	25,587	13·73
Dindigul ..	65,820	543	0·82	73,841	31,199	42·28	2,13,477	90,563	42·41	2,16,309	38,743	18·26
Malabar, North.	31,286	23,472	75·00	38,930	9,840	25·27	1,26,328	6,300	5·00	1,34,017	21,231	15·82
Malabar, South.	34,534	6,397	18·55	29,785	7,382	24·78	1,33,864	28,228	21·08	1,57,491	25,429	16·12
Nellore, North.	9,510	7,591	79·89	8,675	7,071	81·54	1,965	285	14·50	3,472	1,341	37·14
Nellore, South.	19,535	10,176	52·20	18,238	9,012	49·42	40,859	8,220	20·00	34,676	9,022	25·93
Nilgiris, The ..	3,959	654	16·32	1,198	891	74·37	30,299	92	0·30	48,898	555	1·13
Ramanathapuram.	80,389	53,460	66·49	81,677	24,843	30·35	1,73,292	28,503	16·40	1,49,593	56,543	37·09
Salem	16,180	6,696	41·36	18,457	7,156	38·78	1,51,744	10,670	7·00	1,67,857	18,669	11·14
Dharmapuri ..	29,147	883	3·02	7,189	1,989	27·67	59,466	4,867	8·15	85,357	8,991	10·54
Tanjore ..	40,544	24,745	61·00	45,782	31,256	68·34	1,30,036	18,861	14·50	1,36,771	17,607	12·86
Kumbakonam ..	25,566	9,108	35·60	25,711	14,860	57·58	1,05,383	12,476	11·81	1,18,421	13,000	10·98
Tirunelveli ..	11,456	6,267	54·67	14,353	7,097	49·47	68,702	6,425	9·32	74,898	5,496	7·34
Tuticorin ..	21,342	6,782	31·86	30,865	13,400	43·36	81,275	15,564	19·13	95,024	19,376	20·42
Tiruchirappalli North.	31,532	7,435	23·50	32,502	5,808	17·87	5,41,080	41,318	7·63	6,26,380	31,506	5·03
Tiruchirappalli, South.	22,008	5,485	24·90	13,352	11,681	87·48	94,912	13,491	14·22	94,817	3,411	3·58
Visakhapatnam.	27,224	15,741	57·82	42,944	21,488	50·11	1,92,730	17,396	9·01	2,19,962	15,628	7·09
Srikakulam ..	7,166	2,430	33·89	6,369	2,205	65·57	16,346	5,119	31·31	62,233	17,549	28·13
Total ..	9,70,847	4,40,213	45·85	10,75,407	4,47,657	41·67	53,84,161	5,85,182	10·86	58,81,439	7,63,017	12·97

APPENDIX No. 5—SECTION I.—*General Summary of Progress of Primary or Retail Co-operative Stores during* 1951–52.

Circles.	Number of primary or retail stores as on 30th June 1952.	Number of branches or depots.	Number of members as on 30th June 1952.	Paid-up share capital on 30th June 1952.	Reserve fund as on 30th June 1952.	Borrowings outstanding on the last day of the year. Central banks.	Others.	Total.	Credit purchases of Co-operative Wholesale Stores.	Working capital.	Value of purchases made during 1951–52. Co-operative wholesale stores.	Others.	Total.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
			RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
Anantapur ..	42	42	0·09	0·90	2·32	1·40	1·76	3·16	..	6·38	30·21	25·41	55·12
Arcot, North ..	38	72	0·09	1·34	1·03	0·37	0·16	0·53	..	2·90	36·56	25·93	62·54
Tiruvannamalai.	13	5	0·04	0·47	0·32	0·40	0·04	0·44	..	1·23	7·11	10·26	17·37
Arcot, South ..	28	..	0·10	1·20	1·08	0·68	0·56	1·24	0·05	3·57	12·24	13·50	25·74
Triukkoyilur ..	22	..	0·04	0·58	0·43	0·16	0·03	0·19	..	1·20	1·03	8·95	9·98
Bellary ..	36	101	0·14	1·51	4·80	3·66	0·47	4·13	0·69	11·13	51·61	33·18	84·79
Chingleput ..	25	33	0·06	0·78	0·80	0·09	0·03	0·12	0·40	2·10	15·18	8·26	23·74
Tiruvallur ..	30	..	0·05	0·60	0·71	0·01	0·18	0·19	0·07	1·57	0·19	17·98	18·17
Chittoor ..	26	..	0·11	1·30	1·25	0·92	1·29	2·21	..	4·76	27·10	1·01	28·11
Coimbatore ..	57	164	0·52	7·48	9·74	3·05	5·89	8·94	4·21	30·37	94·91	155·57	250·48
Erode ..	12	51	0·05	1·55	1·73	1·21	0·38	1·59	0·01	4·88	0·59	58·73	59·32
Cuddapah ..	64	89	0·07	1·05	0·49	1·45	0·64	2·09	0·02	3·65	49·10	0·41	49·51
Rajahmundry ..	47	1	0·14	1·75	0·60	1·00	0·08	1·08	..	3·43	..	10·73	10·73
Kakinada ..	41	13	0·09	1·39	0·39	0·64	0·12	0·76	0·05	2·59	5·99	6·66	12·75
Godavari, West.	64	14	0·09	1·75	0·28	0·97	0·08	1·05	..	3·08	0·56	14·05	14·61
Guntur ..	32	7	0·06	1·54	0·74	0·97	0·25	0·62	..	2·90	15·07	..	15·07
Bapatla ..	58	..	0·11	2·78	0·48	0·76	0.11	0·87	..	4·13	10·37	1·47	11·84
Mangalore ..	29	47	0·09	1·29	1·59	0·67	0·41	1·08	0·24	4·20	38·58	13·71	51·29
Kasaragod ..	34	115	0·11	1·29	1·92	0·94	0·46	1·40	0·13	4·74	50·12	10·12	60·24
Vijayavada ..	33	38	0·07	2·05	0·59	0·81	0·17	0·98	..	3·62	2·46	32·24	34·70
Machilipatnam	12	15	0·04	1·07	0·49	1·12	0·09	1·21	0·01	2·78	0·86	15·57	16·43
Kurnool ..	52	84	0·08	1·09	1·62	0·15	0·06	0·21	0·23	3·15	25·10	0·39	25·49
Madras ..	8	66	0·22	2·44	3·30	0·38	10·07	10·45	0·04	16·23	..	152·40	152·40
Madurai ..	45	..	0·36	12·73	6·14	2·47	1·44	3·91	..	22·78	14·11	88·13	102·74
Dindigul ..	59	32	0·19	3·62	2·50	0·80	1·26	2·06	0·03	8·21	1·19	65·73	66·92
Malabar, North.	29	43	0·10	1·08	1·48	0·81	0·43	1·24	0·01	3·81	6·01	31·04	37·05
Malabar, South.	32	35	0·08	1·18	1·56	0·62	0·53	1·15	..	3·89	2·39	30·18	32·57
Nellore, North ..	26	..	0·04	1·09	0·21	0·89	0·09	0·98	0·02	2·30	4·89	6·23	11·12
Nellore, South ..	23	44	0·03	1·12	0·91	1·17	0·11	1·28	0·14	3·45	11·81	22·76	34·57
Nilgiris, The ..	23	30	0·12	2·18	3·99	4·92	1·16	6·08	2·24	14·49	2·12	59·76	61·88
Ramanathapuram.	93	113	0·37	7·02	11·06	30·52	..	30·52	..	48·60	35·27	226·08	261·35
Salem ..	48	82	0·25	2·15	2·36	1·55	0·78	2·33	..	6·84	32·62	46·32	78·94
Dharmapuri ..	27	32	0·09	0·99	0·73	0·28	0·69	0·97	..	2·69	7·55	23·06	30·61
Tanjore ..	28	62	0·09	1·34	1·82	1·22	0·29	1·51	0·03	4·70	2·52	37·21	39·73
Kumbakonam ..	60	60	0·17	3·42	2·10	1·46	1·47	2·93	0·12	8·57	3·58	30·09	33·67
Tirunelveli ..	67	91	0·32	5·11	4·76	..	0·43	0·43	0·14	10·44	13·13	68·75	81·88
Tuticorin ..	69	114	0·29	5·15	5·69	0·06	0·77	0·83	0·03	11·70	25·23	56·82	82·05
Tiruchirappalli, North.	32	50	0·21	2·06	1·81	2·23	0·88	3·11	0·26	7·24	18·46	41·69	60·15
Tiruchirappalli, South.	54	..	0·15	3·16	1·37	0·47	0·85	1·32	0·07	5·92	1·00	40·68	41·68
Visakhapatnam.	37	42	0·11	1·17	0·92	0·95	0·25	1·20	..	3·29	1·37	30·99	32·36
Srikakulam ..	36	..	0·09	1·04	0·55	1·73	0·21	1·84	0·01	3·44	0·36	8·42	8·78
Total ..	1,591	1,787	5·52	92·81	86·66	73·36	34·97	108·33	9·25	297·05	658·55	1,531·02	2,189·57

	Members.	Non-members.	Total.	es according to commodities. Food-stuff.	Cloth.	Others.	Total.	Trading results. Gross profit. Number.	Amount.	Gross loss. Number.	Amount.	Net results. Net profit. Number.	Amount.	Net loss. Number.	Amount.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).		RS. (IN LAKHS).		RS. (IN LAKHS).		RS. (IN LAKHS).		RS. (IN LAKHS)
Anantapur ..	1·17	58·39	59·56	52·40	3·12	4·04	59·56	32	1·82	9	0·01	9	0·20	33	0·37
Arcot, North ..	29·29	37·25	66·54	53·41	2·77	10·36	66·54	36	2·61	..	..	30	0·85	8	0·11
Tiruvannamalai ..	9·23	9·22	18·45	14·48	2·24	1·73	18·45	13	0·82	..	..	10	0·18	3	0·03
Arcot, South ..	11·56	15·59	27·15	12·67	5·47	9·01	27·15	23	0·79	4	0·06	7	0·10	20	0·42
Tirukoyilur ..	4·69	6·27	10·96	3·25	1·73	5·98	10·96	18	0·42	..	..	5	0·13	17	0·24
Bellary ..	15·89	76·47	92·36	72·67	5·14	14·55	92·36	32	3·89	3	0·02	15	1·15	21	0·67
Chingleput ..	5·00	20·05	25·05	18·89	1·82	4·24	24·95	23	0·95	1	0·01	7	0·20	17	0·38
Tiruvallur ..	14·57	4·69	19·26	6·18	0·82	12·16	19·16	30	0·32	3	0·01	18	0·10	15	0·23
Chittoor ..	9·07	22·94	32·01	25·15	1·25	5·51	31·91	38	1·65	4	0·01	17	0·53	25	0·40
Coimbatore ..	173·26	95·94	269·20	212·05	17·03	40·12	269·20	57	9·95	..	..	52	3·39	5	0·26
Erode	19·99	42·51	62·50	54·77	3·21	4·42	62·40	10	1·85	2	0·07	7	0·39	5	0·72
Cuddapah ..	20·42	20·42	40·84	30·33	10·31	0·20	40·84	26	0·99	37	0·05	7	0·02	36	0·83
Rajahmundry ..	7·25	4·06	11·31	8·33	1·41	1·57	11·31	30	0·57	15	0·02	6	0·07	39	0·65
Kakinada	4·16	9·05	13·21	0·09	9·55	3·57	12·21	27	0·48	3	0·01	5	0·02	30	0·45
Godavari, West ..	6·03	10·01	16·04	10·42	3·82	1·80	16·04	37	0·51	17	0·03	8	0·03	62	1·02
Guntur ..	7·95	7·95	15·90	15·00	0·60	0·30	15·90	30	0·35	2	0·01	..	..	..	..
Bapatla	0·97	12·61	13·58	0·43	0·27	12·88	13·58	58	0·36	..	..	7	0·02	51	0·91
Mangalore.. ..	14·69	40·05	54·74	46·68	1·67	6·29	54·64	28	1·90	1	0·01	15	0·48	14	0·16
Kasaragod ..	15·69	48·99	64·68	56·83	2·93	4·82	64·58	30	1·50	2	0·03	12	0·27	22	0.44
Vijayavada ..	28·98	8·33	37·31	30·27	2·75	4·29	37·31	26	0·35	3	0·06	6	0·08	27	0·80
Machilipatnam ..	4·79	12·42	17·21	12·52	2·50	2·09	17·11	10	0·47	6	0·01	..	..	17	0·33
Kurnool ..	7·42	20·71	28·13	25·85	1·60	0·68	28·13	16	0·68	8	0·07	5	0·22	35	0·69
Madras ..	58·87	112·71	171·58	98·83	3·24	68·51	170·58	8	10·35	..	..	5	3·42	3	0·10
Madurai ..	79·36	31·13	110·49	67·62	10·20	33·57	111·39	39	5·82	4	0·04	17	1·78	28	0·68
Dindigul	45·28	29·97	75·20	47·82	6·82	20·46	75·10	46	2·88	11	0·16	12	0·56	45	1·96
Malabar, North ..	9·62	29·59	39·21	31·64	3·05	4·52	39·21	25	1·62	2	0·01	17	0·18	12	0·21
Malabar, South ..	22·80	11·98	34·78	20·39	5·23	9·36	34·98	31	1·25	1	0·01	11	0·23	21	0·49
Nellore, North ..	4·81	6·71	11·52	6·54	0·83	4·15	11·52	17	0·35	..	..	4	0·01	20	0·49
Nellore, South ..	9·57	27·42	36·99	29·13	3·24	4·56	36·93	19	1·37	1	0·09	11	0·41	12	0·30
Nilgiris, The ..	27·58	39·02	66·60	55·69	3·19	7·72	66·60	24	2·27	1	0·21	17	0·96	8	1·44
Ramanathapuram.	42·06	256·50	298·56	139·32	45·62	113·72	298·56	89	14·28	5	0·08	33	1·80	57	4·12
Salem ..	23·72	51·17	74·89	54·75	7·68	12·46	74·89	35	2·58	9	0·06	18	0·34	30	0·71
Dharmapuri ..	20·23	12·74	32.97	22·31	4·69	5·97	32·97	25	1·09	2	0·01	10	0·15	17	0·22
Tanjore ..	8·29	33·46	41·75	24·48	5·43	11·89	41·75	27	1·40	..	..	12	0·27	16	0·39
Kumbakonam ..	12·14	47·38	59·52	21·82	10·31	27·39	59·52	56	2·56	4	0·01	22	0·38	38	0·61
Tirunelveli ..	44·01	48·00	92·01	30·31	18·47	43·23	92·01	57	3·80	7	0·05	14	0·21	43	1·40
Tuticorin ..	52·00	35·67	87·67	41·46	18·55	27·66	87·67	52	2·79	20	0·18	18	0·34	56	1·61
Tiruchirappalli, North. ..	17·78	46·94	64·72	39·41	5·75	19·56	64·72	32	3·10	..	..	15	0·34	17	0·33
Tiruchirappalli, South.	12·23	36·46	48·69	33·58	4·92	10·19	48·69	42	1·59	11	0·09	14	0·38	39	1·00
Visakhapatnam ..	11·32	24·18	35·50	28·57	3·07	3·86	35·50	30	1·43	7	0·04	9	0·40	28	0·76
Srikakulam ..	8·30	1·62	9·92	5·80	1·22	2·90	9·92	23	0·29	10	0·06	2	0·01	34	2·30
Total ..	921·99	1,466·57	2,388·56	1,562·09	243·42	583·05	2,388·56	1,313	94·30	215	1·69	509	20·50	1,026	30·38

APPENDIX No. 5—SECTION II.—*General Summary of Progress of the District Co-operative Wholesale Stores during* 1951–52.

Name of District Co-operative Wholesale or Central Stores.	Number of members as on 30th June 1952.	Paid-up share capital as on 30th June 1952.	Reserve fund as on 30th June 1952.	Borrowings outstanding at the end of the year. Central.	Others.	Credit purchase.	Total.	Working capital as on 30th June 1952.	Annual purchases during 1951–52.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).
Anantapur Co-operative Wholesale Stores	759	1·15	1·04	3·61	0·14	..	3·75	5·94	56·91
Arcot, North, Co-operative Wholesale Stores	550	1·03	6·72	28·13	0·56	..	28·69	36·44	178·07
Arcot, South, Co-operative Wholesale Stores	1,157	1·78	2·64	20·40	0·90	..	21·30	25·67	65·93
Bellary Co-operative Wholesale Stores ..	815	1·87	1·87	12·58	0·34	2·29	12·87	18·40	84·57
Chingleput	185	2·16	9·42	21·00	0·27	..	21·27	32·85	133·70
Chittoor	397	0·98	3·13	..	0·19	..	0·19	4·30	70·72
Coimbatore	268	2·26	6·95	3·48	0·49	..	3·97	13·18	128·88
Cuddapah	341	1·01	0·53	8·42	0·26	..	8·68	10·22	44·86
Godavari, East ..	453	0·92	0·87	3·96	..	0·07	3·96	5·32	25·41
Godavari, West ..	148	0·42	0·01	2·72	..	..	2·72	3·15	10·44
Guntur	1,466	1·66	2·25	5·14	0·11	..	5·25	9·16	57·26
Kanara, South ..	685	2·42	2·44	1·45	1·16	..	2·61	7·47	162·06
Vijayawada	519	1·01	0·64	13·61	..	..	13·61	15·26	24·08
Kurnool	443	1·36	0·92	7·27	0·56	1·84	7·83	11.95	72·62
Madurai-Ramanathapuram	392	1·93	4·53	5·93	0·86	..	6·79	13·25	133·10
Malabar	934	2·31	1·28	7·00	0·58	..	7·58	11·57	46·53
Nellore	398	1·42	0·70	14·82	0·04	..	14·86	16·98	52·89
Nilgiris	135	0·68	0·82	3·53	0·12	..	3·65	5·15	38·65
Salem	2,917	2·41	2·18	37·95	0·45	..	38·40	42·99	217·28
Tanjore	402	1·11	0·74	8·58	0·17	..	8.75	10·60	38·60
Tirunelveli	277	2·28	2·80	24·63	0·55	..	25·18	30·26	77·01
Tiruchirappalli ..	464	1·66	2·43	8·09	0·36	..	8·45	12·54	70·74
Vizianagaram ..	505	1·39	1·50	7·68	0·33	..	8·01	10·90	22·04
Pudukkottai ..	729	0·49	0·31	7·08	0·08	..	7·16	7·96	19·85
Total ..	15,434	35·66	56·17	257·01	8·47	4·20	265·48	361·51	1,836·34
Total for the previous year	14,197	36·37	49·70	236·78	10·15	..	238·78	228·85	1,934·84

APPENDIX No. 5—SECTION II.—*General Summary of Progress of the District Co-operative Wholesale Stores during* 1951–52—*cont.*

Name of District Co-operative Wholesale or Central Stores.	Sales effected during 1951–52. Food stuffs.	Cloth.	Others.	Groceries.	Total.	Trading results. Gross profit.	Gross loss.	Net results. Net profit.	Net loss.
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).	RS. (IN LAKHS).		RS. (IN LAKHS.	RS. (IN LAKHS).
Anantapur Co-operative Wholesale Stores	62·36	..	0·17	1·06	63·59	2·12	..	1·02	..
Arcot, North, Co-operative Wholesale Stores	186·49	2·43	1·04	8·11	193·07	6·45	..	2·34	..
Arcot, South, Co-operative Wholesale Stores	46·88	2·56	3·72	15·75	68·91	3·13	..	0·88	..
Bellary Co-operative Wholesale Stores.	84·29	2·77	0·48	1·81	89·35	2·46	..	0·46	..
Chingleput	112·96	2·33	0·03	12 58	127·90	2·90	..	1·30	..
Chittoor	103·29	0·27	1·73	0·87	106·16	2·40	..	0·64	..
Coimbatore	121·49	1·58	0·55	3·15	126·77	1·25	..	2·21	..
Cuddapah	42·61	0·46	5·05	1·26	49·38	1·48	..	..	0·42
Godavari, East ..	9·70	8·67	..	8·93	27·30	0·64	..	0·05	..
Godavari, West ..	4·95	3·68	1·97	..	10 60	0·57	..	0·06	..
Guntur	26·76	20·93	..	10·31	58·00	1·71	..	0·59	..
Kanara, South ..	166·34	1·53	3·48	4·79	176·14	3·56	..	0·64	..
Vijayavada	8·04	1·34	11·00	..	20·38	0·79	..	0·09	..
Kurnool	52·49	0·61	0·27	22·61	75 98	3·23	..	0·54	..
Madurai-Ramanathapuram	108·88	14·86	3·85	12·71	140·30	2·61	..	0·35	..
Malabar	38·72	0·75	2·16	9·62	51·25	0·44	..	..	0·01
Nellore	30·07	7·62	7·82	15 27	60·78	1·95	..	0·50	..
Nilgiris	44·88	1·21	0·03	0 07	46·19	1·89	..	0·51	..
Salem	164·84	1·58	26·21	1·08	193·71	2·66	..	0·73	..
Tanjore	0·01	2·82	9·34	27·22	39·39	1·40	..	0·19	..
Tirunelveli	48·67	0·31	0·02	24·33	73·33	2·04	..	0·61	..
Tiruchirappalli ..	54·07	3·48	7·67	9·80	75·02	1·40	..	0·04	..
Vizianagaram ..	6·43	0·45	17·49	..	24·37	1·19	..	0·12	..
Pudukkottai ..	18·24	1·63	0·66	5 69	21·22	0·69	..	0·21	..
Total ..	1,538·46	83·87	104·74	197·02	1,924·09	48·46	..	14·18	0·43
Total for the previous year	1,629·60	32·27	355·85	..	2,017·72	56·72	..	18·10	..

APPENDIX No. 6.—*Statement showing the statistical particulars of co-operative land colonization societies.*

(i) For Civilians.

Serial number.	Name of the society.	District.	Number of colonists holding the land under the society.		Number of colonists who have been removed from the society.		Number of colonists who have relinquished their holding to the society.		Number of colonists newly admitted to the society including those who have become members by inheritance or nomination.		Area held by the society including area allotted to members.		Area held by members.		Area brought under cultivation including area reclaimed.	
			Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.
(1)	(2)	(3)	(4)		(5)		(6)		(7)		(8)		(9)		(10)	
	(a) Government lands.										ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
1	Doddaghatta ..	.. Anantapur ..	30	42	..	..	..	..	32	10	..	288·78	..	270·00	..	127·00
2	Regattipalli ..	.. Do. ..	73	73	..	..	..	..	..	..	..	1,357·65	..	868·00	..	500·00
3	Valkalnatham	.. North Arcot ..	53	53	11	..	..	2	11	2	278·72	278·72	266·66	266·66	213·18	251·51
4	Moranum ..	.. Do. ..	84	84	..	..	..	..	..	..	..	450·00	..	420·00	243·00	260·00
5	Kadathi ..	.. Bellary ..	..	16	..	..	..	..	..	16	..	346·00	..	..	..	..
6	Karanaipuducheri	.. Chingleput ..	37	37	..	..	..	..	..	..	80·27	80·27	80·27	80·27	80·27	80·27
7	Sendivakkam ..	.. Do. ..	38	38	..	..	..	..	..	..	71·13	71·13	71·13	71·13	71·13	71·13
8	Siruseri ..	.. Do. ..	63	63	..	..	..	..	..	..	120·90	120·90	120·90	120·90	112·99	112·99
9	Santhavelur ..	.. Do. ..	50	50	..	1	..	..	..	1	97·89	97·89	86·00	86·00	86·00	70·00
10	Nemalur ..	.. Do. ..	41	41	..	..	..	..	..	..	196·48	196·48	88·48	88.48	190·00	30·00
11	Athani ..	.. Coimbatore ..	100	98	26	..	..	22	..	..	492·93	482·53	492·93	482·53	492·93	482·53
12	Andhiyur ..	.. Do. ..	86	77	18	1	..	..	15	..	431·41	431·41	431·41	406·44	431·41	431·41
13	Gettisamudram	.. Do. ..	82	77	12	3	..	..	10	1	450·03	450.03	450·03	380·16	405.03	405·03
14	Vachinampalayam	.. Do. ..	..	26	..	..	..	..	..	26	..	191·78	..	..	..	..
15	Kothapasalamaru	.. West Godavari.	284	284	2	..	..	2	4	..	867·96	867·96	867·96	867·96	805·10	814·00
16	Gudlapadu ..	.. Do.	265	265	1	3	1	..	2	2	816·81	816·81	816·81	816·81	748·14	803·31
17	*Losarigutlapadu*	.. Do.	393	393	..	2	..	..	..	2	1,188·72	1,188·72	1,168·46	1,168·46	1,116·26	1,130·52
18	Mutyalapalli ..	.. Do.	144	144	..	1	..	..	..	1	476·50	476·50	476·50	476·50	360·50	402·50
19	Ganapavaram	.. Guntur ..	19	29	..	..	..	..	..	..	360·35	360·35	360·35	360·35	..	45·00
20	Allur	.. Krishna ..	131	131	..	..	..	..	..	..	225·85	225·85	221·65	223·00	221·65	223·00
21	Chennaraopalem	.. Do. ..	70	70	..	..	..	..	..	..	134·2	134·2	125·48	125·48	127·08	127·08
22	Malakapuram ..	.. Do. ..	60	60	..	..	..	..	..	..	60·17	60·17	60·17	60·17	60·17	60·17
23	Pedalanka ..	.. Do. ..	314	314	..	..	..	140	15	..	777·77	777·77	777·77	777·77	277·77	277·77
24	Ahobilam ..	.. Kurnool ..	..	36	87	3	90	3	..	..	548·94	548·94	200·00	308·00	134·00	308·00
25	Mohanurpatti ..	.. Salem ..	72	85	..	..	..	..	..	3	791·00	791·00	415·00	430·00	415·00	430·00
26	U. Oddapatti ..	.. Do. ..	15	15	..	1	..	..	..	1	190·00	190·00	86·00	86·00	86·00	86·00
27	Kanavaipudur	.. Do. ..	65	65	..	1	..	..	..	..	577·00	577·00	144·00	144·00	144·00	..
28	Mettupatti ..	.. Do. ..	109	110	81	1	1	..	7	2	734·00	734·00	578·00	578·00	598·00	598·00
29	Pattuthurai ..	.. Do. ..	..	22	..	..	..	..	..	22	..	770·00	..	110·00	..	..
30	Paruthikottai ..	.. Tanjore ..	155	155	..	..	..	..	..	..	343·00	343·00	310·00	310·00	270·00	275·00
31	Kangayampatti	.. Do. ..	97	97	..	..	..	..	..	..	208·00	208·00	194·00	194·00	145·00	155·00
32	Karuvaikurichi	.. Do. ..	96	96	..	..	..	..	..	..	306·00	306·00	288·00	288·00	286·00	286·00
33	Thallikottai ..	.. Do. ..	94	92	..	2	..	2	..	..	306·00	306·00	282·00	276·00	267·00	267·00
	(b) Private lands.															
1	Marudur ..	.. Tiruchirappalli.	32	32	..	..	..	..	..	..	381·44	381·44	358·00	362·05	358·00	370·00
2	Nelvoy	.. Chingleput ..	87	89	..	..	..	..	..	2	386·00	386·00	380·00	380·00	238·00	272·00
3	Suravaram ..	.. East Godavari	19	19	..	..	..	..	..	..	89·00	89·00	89·00	89·00	31·00	31·00

Appendix No. 6.—*Statement showing the statistical particulars of co-operative land colonization societies*—cont.

(i) For Civilians—*cont.*

Serial number.	Name of the society.	District.	Area reverted to the society by the removal of members. Up to but excluding the year under report. (11)	In the year under report.	Area relinquished to the society by the members. Up to but excluding the year under report. (12)	In the year under report.	Area relinquished to the Government by the society. Up to but excluding the year under report. (13)	In the year under report.	Value of land granted to the society. Up to but excluding the year under report. (14)	In the year under report.	Land value payable by the society. Up to but excluding the year under report. (15)	In the year under report.	Land value collected from the society. Up to but excluding the year under report. (16)	In the year under report.
			ACS.	ACS.	ACS.	ACS.			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
	(a) Government lands.													
1	Doddaghatta	Anantapur	..	..	..	..	..	..	..	..	..	..	..	..
2	Regattipalli	Do.	..	..	..	..	..	..	..	Free gift.	..	..	..	..
3	Valkalnatham	North Arcot	..	..	..	..	..	..	..	..	..	..	..	..
4	Moranam	Do.	..	..	..	..	..	..	..	..	..	..	..	..
5	Kadathi	Bellary	..	..	..	..	..	..	..	..	..	..	..	..
6	Karanaipuducheri	Chingleput	..	..	..	..	..	..	..	..	..	..	..	..
7	Sendivakkam	Do.	..	..	..	..	..	..	..	..	..	..	..	..
8	Siruseri	Do.	15	..	..	..	..	..	..	..	..	..	..	..
9	Santhavelur	Do.	..	..	..	..	..	..	2,387 4 0	2,387 4 0	2,387 4 0	2,387 4 0	555 0 0	740 0 0
10	Nemalur	Do.	..	..	..	..	..	..	..	..	..	..	..	..
11	Athani	Coimbatore	..	10·05	..	10·40	..	..	6,161 10 0	6,161 10 0	6,161 10 0	..	6,161 10 0	..
12	Andhiyur	Do.	..	24·97	..	..	..	..	5,392 0 0	5,392 0 0	5,392 0 0	70 0 0	5,322 0 0	..
13	Gettisamudram	Do.	..	24·87	..	..	..	..	5,062 14 0	5,062 14 0	5,062 14 0	..	5,062 14 0	..
	Chinnampalayam	Do.	..	..	..	..	..	..	..	..	..	..	..	..

Serial number.	Name of the society.	District.	(11) Up to but excluding the year under report.	In the year under report.	(12) Up to but excluding the year under report.	In the year under report.	(13) Up to but excluding the year under report.	In the year under report.	(14) Up to but excluding the year under report.	In the year under report.	(15) Up to but excluding the year under report.	In the year under report.	(16) Up to but excluding the year under report.	In the year under report.
15	Kothapasalamari	West Godavari	..	..	..	..	..	..	..	..	4,339 18 0	10,179 10 0	..	..
16	Gutlapadu	Do.	..	..	..	..	..	..	..	..	4,084 0 0	8,168 0 0	4,084 0 0	..
17	Losarigutlapadu	Do.	..	..	..	..	..	..	..	..	5,668 4 0	11,336 8 0	..	..
18	Mutyalapalli	Do.	..	..	..	..	..	..	..	..	1,522 0 0	..	1,522 0 0	..
19	Ganapavaram	Guntur	..	..	..	..	..	..	3,60,350 0 0	3,60,350 0 0	..	..	..	..
20	Ailuru	Krishna	..	..	..	..	..	..	36,186 0 0	36,186 0 0	29,918 0 0	29,918 0 0	2,415 0 0	1,000 0 0
21	Chennaraopalem	Do.	..	..	..	..	..	..	2,10,508 13 0	2,10,508 13 0	13,980 7 0	13,720 7 0	7,075 8 0	260 0 0
22	Malakapuram	Do.	..	..	..	..	..	..	3,034 0 0	3,034 0 0	1,830 8 0	1,680 1 0	150 7 0	150 7 0
23	Pedalanka	Do.	20	..	500·0	500·0	..	..	38,886 8 0	38,886 8 0	27,591 8 0	27,591 8 0	..	..
24	Ahobilam	Kurnool	..	16	..	..	..	..	..	..	..	..	..	..
25	Mohanurpatti	Salem	..	..	..	..	..	..	..	..	..	..	..	..
26	U. Oddapatti	Do.	..	..	..	..	..	..	..	..	..	..	..	..
27	Kanavaipudur	Do.	..	..	..	..	..	..	..	..	..	..	..	..
28	Mettupatti	Do.	..	..	..	..	..	..	..	..	..	..	..	..
29	Pattuthurai	Do.	..	..	..	..	..	..	..	..	..	..	..	..
30	Paruthikottai	Tanjore	..	..	..	..	..	..	10,545 0 0	10,545 0 0	10,545 0 0	10,545 0 0	1,207 0 0	1,207 0 0
31	Kangayampatti	Do.	..	..	..	..	..	..	7,459 9 0	7,459 0 0	7,459 0 0	7,459 0 0	877 0 0	1,125 0 0
32	Karuvaikurichi	Do.	..	..	..	..	..	..	11,475 0 0	11,475 0 0	11,475 0 0	11,475 0 0	1,086 0 0	212 0 0
33	Thallikottai	Do.	..	6	..	..	..	..	11,475 0 0	11,475 0 0	11,475 0 0	11,475 0 0	804 0 0	300 0 0
	(b) Private lands.													
1	Marudur	Tiruchirappalli.	..	..	..	..	..	..	..	..	..	..	..	..
2	Nelvoy	Chingleput	..	..	..	..	..	..	..	..	..	..	..	..
3	Suravaram	East Godavari	..	..	..	..	..	..	..	..	..	..	..	..

APPENDIX No. 6.—*Statement showing the statistical particulars of co-operative land colonization societies*—cont.

(i) For Civilians—*cont.*

Serial number.	Name of the society.	District.	Amount of implement advance granted to the society. Up to but excluding the year under report. (17)	Amount of implement advance granted to the society. In the year under report. (17)	Amount of implement advance repaid by the society. Up to but excluding the year under report. (18)	Amount of implement advance repaid by the society. In the year under report. (18)	Amount of assessment payable of the whole area granted to the society. Up to but excluding the year under report. (19)	Amount of assessment payable of the whole area granted to the society. In the year under report. (19)	Amount of assessment waived on account of reclamation of land. Up to but excluding the year under report. (20)	Amount of assessment waived on account of reclamation of land. In the year under report. (20)	Amount of assessment waived on account of land being left fallow not allotted to any member. Up to but excluding the year under report. (21)	Amount of assessment waived on account of land being left fallow not allotted to any member. In the year under report. (21)	Amount of water-rate waived. Up to but excluding the year under report. (22)	Amount of water-rate waived. In the year under report. (22)	Profit or loss during the year. (23)
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.			RS.	RS.			RS. A. P.
	(a) Government lands.														
1	Doddaghatta ..	.. Anantapur	..	2,250 0 0	..	..	..	..	..	..	..	..	..	..	— 121 0 0
2	Regattipalli	.. Do.	..	5,475 0 0	..	339 0 0	..	..	..	..	..	..	..	..	+ 8 6 0
3	Vaikalnatham	.. North Arcot	..	..	334 0 0	83 0 0	235 0 0	235 0 0	—	..	83	53	..	..	— 113 0 0
4	Moranum ..	.. Do.	966 0 0	..	4 0 0	57 0 0	..	..	..	..	..	..	..	..	..
5	Kadathi ..	.. Bellary	..	..	..	..	..	..	..	..	..	..	..	..	..
6	Karanaipuducheri	.. Chingleput	..	..	..	..	..	..	..	..	..	..	..	..	+ 10 0 0
7	Sendivakkam ..	.. Do.	..	..	..	..	..	..	..	..	..	..	..	..	+ 14 0 0
8	Siruseri	.. Do.	..	..	..	..	..	..	..	..	..	..	..	..	— 6 0 0
9	Santhavelur ..	.. Do.	..	..	..	..	..	..	..	..	..	..	..	..	+ 15 8 0
10	Nemalur ..	.. Do.	..	..	..	..	..	..	..	..	..	..	..	..	— 52 9 0
11	Athani	.. Coimbatore	750 0 0	..	554 0 0	..	2,265 0 0	297 0 0	..	..	..	..	..	..	— 379 0 0
12	Andhiyur ..	.. Do.	1,075 0 0	..	855 0 0	93 0 0	2,250 0 0	306 0 0	..	..	..	..	..	..	— 289 0 0
13	Gettisamudram	.. Do.	750 0 0	..	599 0 0	1 0 0	2,324 0 0	313 0 0	..	..	..	..	..	..	— 437 0 0
14	Vachinampalayam	.. Do.	..	..	..	..	..	..	..	..	..	..	..	..	..
15	Kothapasalamaru	.. West Godavari.	..	..	..	..	839 13 0	534 14 0	..	..	..	..	..	..	— 2,904 2 0
16	Gudlapadu ..	.. Do.	..	..	..	..	820 7 0	503 4 0	..	..	..	..	..	..	— 1,785 5 0
17	Losarigutlapadu	.. Do.	..	..	..	..	5,065 12 0	5,042 1 0	..	..	..	..	..	..	+ 1,807 6 0
18	Mutyalapalli ..	.. Do.	..	..	..	..	185 8 0	471 9 0	..	..	..	..	..	..	— 600 0 0
19	Ganapavaram .	.. Guntur ..	..	..	..	..	..	..	..	..	..	..	..	..	..
20	Alluru	.. Krishna	1,141 10 0	..	114 3 0	342 5 0	955 2 0	1,004 2 0	..	..	..	..	..	..	— 1,925 5 0
21	Chennaraopalem	.. Do.	619 8 0	..	62 0 0	185 4 0	481 15 0	506 11 0	..	..	..	..	..	..	— 13,840 1 0
22	Malakapuram ..	.. Do.	..	..	..	..	174 1 0	180 12 0	..	..	..	..	..	..	— 908 6 0
23	Pedalanka ..	.. Do.	170 0 0	..	..	..	..	4,256 0 0	..	..	..	1,356	..	..	— 1,200 7 0
24	Ahobilam ..	.. Kurnool	2,828 0 0	..	394 7 0	295 10 0	686 4 0	..	..	..	286	286	..	..	+ 374 14 0
25	Mohanurpatti ..	.. Salem ..	2,700 0 0	..	1,500 0 0	180 0 0	..	..	..	..	..	..	..	..	+ 81 13 0
26	U. Oddapatti ..	.. Do. ..	540 0 0	..	186 0 0	..	..	..	..	..	..	..	..	..	+ 0 3 0
27	Kanavaipudur	.. Do. ..	232 0 0	..	100 0 0	..	..	..	..	..	..	..	..	..	— 15 3 0
28	Mettupatti ..	.. Do. ..	1,813 0 0	310 0 0	898 0 0	151 0 0	..	651 0 0	..	..	..	..	..	..	— 13 3 0
29	Pattuthurai ..	.. Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	+ 21 9 0
30	Paruthikottai ..	.. Tanjore	5,809 0 0	5,809 0 0	2,880 0 0	3,814 0 0	..	..	..	..	..	..	..	..	— 162 11 0
31	Kangayampatty	.. Do.	4,725 0 0	4,725 0 0	2,318 0 0	2,669 0 0	1,369 0 0	1,471 0 0	..	..	..	..	..	..	— 63 9 0
32	Karuvaikurichi	.. Do.	1,530 0 0	..	262 0 0	120 0 0	1,159 0 0	1,415 0 0	..	..	..	..	..	..	— 73 14 0
33	Thallikottai ..	.. Do.	918 0 0	..	310 0 0	416 0 0	966 0 0	1,164 0 0	..	..	..	..	..	..	— 236 7 0
	(b) Private lands.														
1	Marudur ..	.. Tiruchirappalli.	..	..	..	..	1,790 0 0	1,458 5 0	..	..	..	..	..	..	— 5,445 8 0
2	Nelvoy	.. Chingleput	3,750 0 0	..	250 0 0	410 0 0	..	..	..	..	..	..	..	..	+ 65 0 0
3	Suravaram ..	.. East Godavari	..	—	—	—	..	..	..	..	..	..	..	..	— 5 4 0

APPENDIX No. 6—*Statement showing the statistical particulars of co-operative land colonization societies*—cont.

(ii) For ex-servicemen.

Serial number.	Name of the society.	District.	Number of colonists holding the land under the society.		Number of colonists who have been removed from the society.		Number of colonists who have relinquished their holding to the society.		Number of colonists newly admitted to the society excluding those who have become members by inheritance or nomination.		Area held by the society including area allotted to members.		Area held by members.		Area brought under cultivation including area reclaimed.	
			Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.
(1)	(2)	(3)	(4)		(5)		(6)		(7)		(8)		(9)		(10)	
											ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
1	Chennakalpalayam.	Coimbatore ..	23	2	21	..	21	..	44	2	204·47	..	115·00	10·00	150·00	58·25
2	Thirumangalakottai.	Tanjore ..	220	2	..	..	..	..	..	..	1,578·77	1,578·77	1,076·96	1,077·34	661·39	662·61
3	Kalavapudi ..	West Godavari.	318	326	17	18	..	..	22	26	2,291·86	2,291·86	1,590·00	1,650·46	1,181·63	1,697·12
4	Komaragiripatnam.	East Godavari.	111	111	43	1	..	..	1	..	469·56	469·56	444·00	444·00	158·70	275·00
5	Dr. Rajan Nagar ..	Tiruchirappalli.	82	82	..	..	..	..	..	..	355·42	355·42	328·00	328·00	320·35	333·72
6	P. Rudravaram ..	Kurnool ..	71	72	..	..	..	..	..	1	493·64	493·64	420·18	420·18	420·18	420·18
7	Manivilandan ..	Salem ..	24	24	6	..	6	..	..	..	2,292·00	2,292·00	240·00	240·00	722·95	703·65
8	Mayyur Gudepakkam.	Chingleput ..	39	40	..	..	..	..	..	1	680·4	680·4	680·4	680·4	484·81	484·81
9	Piduguralla ..	Guntur ..	56	64	..	..	..	..	..	..	499·89	499·89	448·00	488·00	444·89	444·89
10	Kalidindi	Krishna ..	303	229	13	4	13	88	..	13	1,894·00	1,894·00	1,632·47	1,145·00	1,632·47	661·00
11	Bhavadevarapalli.	Do. ..	10	91	..	14	..	14	..	72	534·02	534·02	..	485	..	420·00

Serial number.	Name of the society.	District.	Area reverted to the society by removal of members.		Area relinquished to the society by the members.		Area relinquished to the Government by the society.		Value of land granted to the society.		Value of land payable by the society.		Land value collected from the society.		Amount of implement advance granted to the society.	
			Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.
			(11)		(12)		(13)		(14)		(15)		(16)		(17)	
				ACS.	ACS.	ACS.	ACS.	ACS.	RS.						RS.	RS.
1	Chennakalpalayam.	Coimbatore ..	..	105	..	105	..	..	10,178	..	..	..	..	..	1,218	..
2	Tirumangalakottai.	Tanjore ..	..	..	..	..	..	..	7,83,685	..	..	..	..	..	..	..
3	Kalavapudi ..	West Godavari.	..	..	..	..	..	..	4,56,250	..	..	..	..	..	..	..
4	Komaragiripatnam.	East Godavari	..	..	..	..	..	..	1,15,000	..	..	..	..	..	..	..
5	Dr. Rajan Nagar.	Tiruchirappalli.	..	..	..	..	..	..	1,80,445	..	..	..	..	..	992·9	..
6	P. Rudravaram ..	Kurnool ..	..	..	..	..	..	..	8,93,100	..	..	..	..	..	..	..
7	Manivilandan ..	Salem	..	..	..	..	..	..	40,800	..	..	..	..	..	500	..
8	Mayyur Gudepakkam.	Chingleput ..	..	..	..	..	..	..	33,710	..	..	..	..	..	..	..
9	Piduguralla ..	Guntur ..	..	..	..	..	..	..	28,000	..	..	..	..	..	..	..
10	Kalidindi ..	Krishna ..	..	..	60	440	60	440	2,19,900	..	..	..	..	..	..	9,692·9
11	Bhavadevarapalli.	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

APPENDIX No. 6—*Statement showing the statistical particulars of co-operative land colonization societies*—cont.

(ii) For ex-servicemen—*cont.*

Serial number.	Name of the Society.	District.	Amount of implement advance repaid to the society. Up to but excluding the year under report. (18)	In the year under report.	Amount of assessment payable on the whole area granted to the society. Up to but excluding the year under report. (19)	In the year under report.	Amount of assessment waived on account of reclamation of land. Up to but excluding the year under report. (20)	In the year under report.	Amount of assessment waived on account of land being left fallow and not allotted to any member. Up to but excluding the year under report. (21)	In the year under report.	Amount of water-rate waived. Up to but excluding the year under report. (22)	In the year under report.	Profit earned during the year. Up to but excluding the year under report. (23)	In the year under report.	Loss sustained during the year. Up to but excluding the year under report. (24)	In the year under report.
			RS.		RS.	RS.		RS.			RS.	RS.		RS.		RS.
1	Chennakalpalayam.	Coimbatore ..	..	..	..	..	..	..	..	..	..	..	..	..	..	752
2	Tirumangalakottal.	Tanjore ..	..	..	..	389	..	..	..	..	4,297	..	..	..	..	..
3	Kalavapudi ..	West Godavari.	..	..	..	..	..	..	..	..	..	..	..	1,736·14	..	..
4	Komaragiripatnam.	East Godavari.	..	..	..	2,772·10	..	2,772·10	..	..	..	..	..	..	..	1,834·13
5	Dr. Rajan Nagar.	Tiruchirappalli.	..	..	3,499·12	3,057	..	..	..	..	..	..	..	82·10	..	..
6	P. Rudravaram ..	Kurnool ..	..	..	..	..	..	..	..	..	..	..	..	..	..	36
7	Manivilandan ..	Salem	500	..	..	..	..	..	..	..	..	..	..	..	..	420
8	Mayyur Gudapakkam.	Chingleput ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
9	Piduguralla ..	Guntur ..	..	..	..	..	..	..	..	..	..	..	..	..	..	891·12
10	Kalidindi ..	Krishna ..	..	..	..	..	..	..	..	..	1,159·1	2,482·7	..	..	..	..
11	Bhavadevarapalli.	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

Remarks.—Figures in column 30, represent the advance made by Government towards implements and to be reimbursed out of the contribution made by the F.W.S.R.F. Committee.

APPENDIX No. 7—*Grants-in-aid to co-operative societies*, 1951–52.

Serial number and type of the society to which the grant was given. (1)	Purpose of the grant. (2)	Amount sanctioned. (3)	Amount disbursed. (4)
		RS.	RS.
1 Central banks	(i) Maintenance of additional staff of supervisors under the scheme of reorganization of rural credit societies.	2,18,124	1,85,016
	(ii) Maintenance of additional staff for intensive supervision of rural credit societies in Rayalaseema.	21,900	18,221
	(iii) Grant to reduce the rate of interest in rural credit societies and marketing societies in the Rayalaseema.	97,075	71,297
2 Central Land Mortgage Bank, Limited, Madras.	Grant to reduce the rate of interest on long-term loans given by primary land mortgage banks in the Rayalaseema.	6,598	6,598
3 Co-operative stores and marketing societies.	For the distribution of chemical fertilizers and groundnut oil-cake at reduced prices.	15,80,331	14,84,479
4 Marketing societies ..	For the construction of godowns ..	48,010	18,752
5 Rural credit societies ..	For the construction of godowns-cum-village reading rooms.	1,08,753	74,553
6 Milk supply societies and unions.	Subsidy for milk recording schemes for equipment for the purchase of stud bulls and for poultry development.	1,24,613	28,348
7 Cattle breeding societies.	Improvement of cattle, etc. ..	10,864	10,152
	Purchase of stud bulls	800	800
8 Harijan societies ..	Scriptory grant	32,000	24,003
9 Land colonization co-operative societies for civilians.	Free grant for the purchase of bulls, country carts, seeds, the construction of sheds and for Cottage Industries.	32,457	32,457
10 Cottage industrial societies.	To meet the pay of establishment, rent and the cost of equipment.	17,633	16,398
11 Anamalai Estate Workers' Co-operative Thrift Bank.	To meet the establishment and contingent charges.	..	..
12 Co-operative institutes ..	Lump-sum grants to the mufassal institutes.	6,200	5,802
13 Development of Agency tracts.	(i) Bhadrachalam Agency Stores Societies for rent, staff, etc.	3,916	3,916
	(ii) Polavaram Agency for contingent charges, cost of staff, etc.	2,640	2,640
14 Ameliorative schemes ..	(i) Construction of community centres by gramasanghams.	3,000	6,000
	(ii) Library grant	5,920	4,390
	(iii) Cost of utensils for milk supply societies and unions and working expenses.	4,190	3,068
	(iv) Palm gur development scheme—Recurring—Non-recurring ..	1,000	1,000
	(v) Cottage industrial societies ..	5,530	9,998
15 Miscellaneous	Subsidy to loss societies towards the cost of stamp duty incurred in respect of sale certificates obtained in the course of execution of awards under Rule XXII.	16	16
	Total ..	23,31,570	20,07,904

APPENDIX No. 8.—*Statement showing the statistical particulars of co-operative house construction societies as on 30th June 1952.*

Serial number and name of the society. (1)	Number of members. (2)	Paid-up share capital. (3) RS.	Extent of lands taken possession of. (4) ACS.	Number of plots provided. (5)	Number of plots allotted up to 30th June 1952. (6)	Number of houses completed up to 30th June 1952. (7)	Number of houses under construction on 30th June 1952. (8)	Government loans disbursed during 1951-52. (9) RS.	Government loans outstanding as on 30th June 1952. (10) RS.	Overdue under Government loans. (11) RS.
1 Madras Co-operative House Construction Society	914	27,98,000	251·45	1,016	948	475	85	7,00,000	87,89,688	Nil.
2 Tanjore Co-operative House Construction Society	115	2,03,478	80·42	117	100	81	15	1,50,000	7,42,928	..
3 Madurai Co-operative House Construction Society	365	7,39,700	148·26	524	365	212	72	3,66,550	26,82,320	..
4 Palamcottah Co-operative House Construction Society ..	176	2,77,300	59·80	198	175	132	39	..	7,56,000	..
5 Guntur Co-operative House Construction Society	134	2,17,625	19·56	133	132	..	124	4,00,000	5,00,000	..
6 Coimbatore Co-operative House Construction Society ..	87	1,43,550	14·18	81	79	47	..	..	2,73,789	..
7 Tiruchirappalli Co-operative House Construction Society ..	379	5,80,823	72·00	489	280	..	72	..	..	..
8 Erode Co-operative House Construction Society	60	7,625	..	..	..	..	..	..	..	..
9 Rajahmundry Co-operative House Construction Society ..	191	2,42,091	40·96	211	..	..	..	..	..	..
10 Sultanabad Co-operative House Construction Society, Tenali.	72	23,270	4·49	..	..	..	..	..	..	..
11 Kurnool Town Shroffs' Co-operative House Construction Society.	42	30,850	..	..	..	..	..	..	..	..
12 Madurai Mills Co-operative Housing Society, Harveyapatti.	577	42,581	91·78	604	604	604	..	..	..	..
13 Harvey Mills Employees' Co-operative Housing Society, Vikkiramasingapuram.	16	20,020	89·11	..	..	..	..	..	..	..
14 Coral Mill Workers' Co-operative Housing Society, Tuticorin.	18	20,017	..	..	..	..	..	..	..	..
Total ..	3,146	53,46,930	872·01	3,373	2,683	1,551	407	16,16,550	1,37,44,725	..

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DEVELOPMENT DEPARTMENT

G.O. No. 1830, 20th April 1953

Administration Report—Co-operative department—1951-52—Recorded with remarks.

READ—the following papers :—

Letter from the Registrar of Co-operative Societies, Rc. No. 91195/52-Q, dated 9th December 1952.

Letter from the Collector of Malabar, Ref. A.R. No. 2754, dated 30th January 1953.

Letter from the Registrar of Co-operative Societies, Rc. No. 91195/52-Q, dated 19th February 1953.

Order—No. 1830, Development, dated 20th April 1953.

Recorded.

2. During the year, the general progress of the movement was maintained. In spite of the adverse seasonal conditions and the successive failure of monsoons during the last five years, the movement recorded progress as is apparent from the following statistics. The total number of societies rose from 24,205 to 35,241 ; their membership from 34·53 lakhs to 37·25 lakhs ; their share capital from Rs. 1,074·79 lakhs to Rs. 1,217·65 lakhs and their working capital from Rs. 85·32 crores to Rs. 94·53 crores.

In other respects, it may be mentioned that a Rural Savings Drive initiated by the Registrar during the year resulted in securing a sum of Rs. 1·06 crores as deposits in central banks from societies, institutions and individuals. The loans issued by the State Bank to central banks increased from Rs. 7·65 crores to Rs. 9·76 crores. The paid-up share capital of these banks increased from Rs. 136·57 lakhs to Rs. 151·05 lakhs. The deposits of individuals in these banks ~~also~~ increased from Rs. 6·10 crores to Rs. 6·81 crores in the year. For financing procurement operations and import of foodgrains, funds were made available to the central banks up to a limit of Rs. 3 crores by the Imperial Bank of India on Government guarantee. The Reserve Bank of India also sanctioned credit limits to central banks through the State Co-operative Bank up to Rs. 4·54 crores as against an amount of Rs. 2·25 crores in the previous year. The Reserve Bank also extended certain other concessions to central banks which considerably helped them to finance agriculturists. The adverse seasonal conditions and the successive failure of monsoons during the last 4 or 5 years led, however, to an increase of overdues to the central banks the percentage of which was 11 as against 6·07 in the previous year.

3. There was a slight increase in the number of agricultural credit societies, their membership, their paid-up share capital and their working capital. Due to the cautious policy adopted by the central banks and to some extent by village co-operatives themselves, there was a slight fall in the total amount of loans issued by them during the year. The scheme of reorganization of rural credit societies was continued during the year, the rural credit societies covering at the end of the year 67·97 per cent of the villages and covering 19·49 per cent of the rural population as against 65·54 per cent of the villages and 17·98 per cent of the population at the end of the previous year. Nearly 80 per cent of the societies have undertaken extra credit activities of one kind or other and did business to the extent of Rs. 204·65 lakhs in controlled commodities, agricultural implements, mill cloth, etc., and also helped food production by distribution of seeds, manure and implements.

The long-term finance in the movement also recorded some progress during the year. There was a slight increase in the amount of loans issued by the Central Land Mortgage Bank, the loans issued for land improvement having shown an appreciable increase from Rs. 6·75 lakhs in 1950–51 to Rs. 9·52 lakhs. It is encouraging to note that for the forty-seventh series of debentures floated by the Central Land Mortgage Bank for Rs. 60 lakhs during the year, co-operatives themselves subscribed to the extent of Rs. 26·04 lakhs and made the floatation a success. The Reserve Bank of India contributed its quota of twenty per cent of the total issue amount to Rs. 12 lakhs. Pending the formulation of a scheme for the constitution of the revolving fund for helping borrowers of the central bank in times of adverse seasonal conditions, the Government sanctioned, as an interim measure, a special loan of Rs. 5 lakhs to the Central Land Mortgage Bank in order to enable it to grant extension of time to borrowers of primary banks in drought-affected areas for repayment of loans. The loan was placed at the disposal of the Central Bank which was given discretion in the matter of extending the benefits of the scheme to deserving cases.

4. Co-operatives continued to play a useful role in the Grow More Food Campaign, reclamation of waste lands, provision of irrigation facilities, distribution of seeds, chemical fertilizers and agricultural implements. Forty-three village co-operatives in the seven districts selected for intensive cultivation obtained 2,550 acres of Government fallow lands on lease and 32 societies sub-leased 1,413 acres for cultivation of food crops. Primary land mortgage banks issued loans to the extent of Rs. 9·52 lakhs for land improvement such as construction of wells, installation of pump sets and conversion of dry lands into wet. Marketing societies distributed agricultural implements to the value of Rs. 36·93 lakhs and compost manure to the value of Rs. 6·34 lakhs. Wholesale stores and marketing federations distributed to ryots, through their primaries, 21,512 tons of ammonium sulphate and 8,220 tons of superphosphate. Five hundred and fifty societies undertook the distribution of fabricated agricultural implements and sold them to the value of Rs. 4·93 lakhs. Twenty-one societies owned 26 tractors with which nearly 5,000 acres of land was brought under cultivation. The tractor hired by the Dendulur

Multi-purpose Co-operative Society from the Agricultural department and made available for the use of its members was responsible for the reclamation of 760 acres of land.

5. The improvement is apparent in non-agricultural credit societies also. There was an increase in the number of these societies, their deposits from the public and the loans issued by them. The societies were able to meet the bulk of their requirements from their own resources, their owned capital and deposits from members amounting to 79 per cent of their working capital. The scheme sanctioned by Government in 1949 for the grant of subsidies for the construction of godowns by marketing and rural societies continued to be in force during the year. Five marketing societies and 22 rural credit societies were sanctioned free grants and loans under the scheme. The special staff sanctioned for the development and supervision of marketing societies in the Rayalaseema area was continued during the year.

6. There were 33 land colonization societies excluding those for ex-servicemen at the end of the year. These societies had 3,417 members of whom 2,875 were active colonists. The societies were assigned 14,201 acres of which 10,042 acres were reclaimed and made fit for cultivation by the end of the year. Besides agriculture, the colonists took to subsidiary occupations like cottage industries, poultry farming, sheep-rearing, milk trade, etc. There were 389 tenants and field labourers' societies consisting of 30,280 Harijans and 2,554 landless labourers of other castes. These societies took on lease 43,800 acres of padugai, lanka and waste lands from Government which were sub-leased to 32,000 members. Twenty-seven thousand six hundred and sixty-four acres were cultivated with food crops and 8,730 acres with commercial crops. There were also 58 agricultural improvement societies working at the end of the year, 7 demonstration societies and 22 irrigation societies. The irrigation societies provided facilities for irrigating 5,400 acres. The Nelvoy Agricultural Co-operative Farm Society in the Chingleput district took on hire 7 pump sets from the Agricultural department and provided irrigation facilities for its members. Towards the close of the year, the Government ordered that river pump projects should be worked through co-operative societies and that the existing projects working under the Agricultural department on subsidized basis should be taken over by co-operative societies wherever possible.

7. Community projects covering 1,274 villages have been located in the State. The area of operations of each project extends over about 300 villages with a population of about 2 lakhs. The aim of these projects is to utilize fully the land and labour in villages by methods that money and organization can achieve. This kind of intensive development of the rural community is not new to the State. It was in operation in the State in the form of Firka Development Scheme, though its scope was limited for want of finance and trained personnel. These omissions have been supplied by the present scheme of community projects each of which has been provided with Rs. 65 lakhs under the Indo-United States Technical Co-operation Plan. A special co-operative staff has been deputed for work in the project areas and is in charge of drawing up schemes for the intensive development of co-operative societies in these areas.

8. Ameliorative activities connected with Prohibition continued to be directed towards constructive work, in providing employment for ex-tappers and in promoting their economic welfare and those of ex-addicts. Alternative employment for ex-tappers was provided primarily in the tapping of sweet juice instead of fermented toddy from palm trees for the manufacture of jaggery or for sale as beverage. The Government restored during the year permission to tap palmyra, date and coconut trees for sweet juice for the manufacture of jaggery in a number of districts like East Godavari, Chittoor, Chingleput and Nellore and also in selected centres in Anantapur, Kurnool and Coimbatore districts. On the whole, the concession to tap palm trees for sweet juice for jaggery manufacture worked well during the year. At the end of the year, there were 2,115 palm jaggery manufacturing societies with 1·63 lakhs members, 1·25 lakhs of licences for tapping palm trees for jaggery manufacture were in force at the end of the year. Due to a fall in the price of jaggery, there was a slight reduction in the quantity of jaggery manufactured during the year as compared to the previous year. Besides assisting their members in the production and marketing of jaggery, palm jaggery societies provided members with loans borrowed from the central banks and a sum of Rs. 2·92 lakhs was issued to members by these societies. The Government permitted the lease of palm trees on Government lands to jaggery societies at fixed rates without public auction. Apart from jaggery societies, a number of ex-tappers and ex-addicts have been provided with employment in milk supply unions and societies, land colonization societies and field labourers' and tenants' co-operatives in a number exceeding 7,000. An area of more than 3,000 acres has been sub-leased to ex-tappers who have joined land colonies' and field labourers' societies. In addition, 70,000 ex-tappers were provided with work in other avocations as unskilled workers.

9. There was also an appreciable increase in the number of societies formed exclusively for Harijans and backward communities, their number at the end of the year being 2,785 as against 2,445 at its beginning. The membership also increased from 169,491 to 212,285. The Harijan societies continued to receive concessions in the shape of scriptory grants, exemption from payment of registration fees, exemption from contribution to the Audit Fund and lease of lanka and waste lands at concessional rentals.

10. Weavers' co-operatives passed through a most difficult time during the year. In the eariler part of the year, yarn was scarce and in the latter part there was a general slump in the handloom market, resulting in accumulation of stocks. Notwithstanding the adverse factors, there was an increase in the number of primary societies. There were 1,160 weavers' societies which had in their fold 2·12 lakhs of looms and produced cloth to the value of Rs. 8·40 crores during the year which represents about one-third of the cloth produced in the State. The number of members in these societies rose to 222,000 and the number of looms in the societies increased from 176,000 to 213,000. Though there was an increase in the production of handloom goods and their sales, the profits earned by some of the societies showed a great fall while the losses sustained by a few others increased. This was attributed to the fact that societies had to dispose of their products at reduced prices. About the close of the year, the

Government sanctioned a scheme for the relief of weavers through co-operatives. Under the scheme, weavers were assured a subsistence wage and continuous employment and were relieved of the burden of marketing cloth as far as possible. Weavers outside the movement were also encouraged to join co-operatives and they were given advances for finding the share capital. The scheme was in force in 17 districts and 159 weavers' societies are working the scheme with 15,453 weavers. A sum of Rs. 71,175 was given as interest-free advances for subscribing share capital. The State Co-operative Bank assisted the societies selected for working the schemes with advances for purchase of yarn, payment of wages, etc. Two hundred and seventy-nine cottage industrial co-operatives were in working during the year. They produced goods to the value of Rs. 13·50 lakhs during the year. Out of the grant for giving financial assistance to these societies, the Registrar disbursed about Rs. 12,000 to 27 societies during the year.

11. There were 294 housing societies at the end of the year consisting of various types. Of these, 205 ordinary building societies completed 362 houses and had under construction at the end of the year 586 houses. Seventy-three house building societies completed 501 houses, and had under construction 407 houses and the two co-operative townships in the State completed 30 houses and had under construction 48 houses. A total number of 1,168 houses were completed by all these societies during the year, those under construction being 2,083.

There were 40 rural housing societies at the end of the year and loans amounting to nearly Rs. 2 lakhs were sanctioned to some of these societies. Construction of houses by these societies was rather slow during the year and the Government are glad to note that the Registrar has instituted a drive for speeding up construction.

12. The Government are glad to note that, in spite of the adverse conditions for agriculturists as well as non-agriculturists, notably weavers, the movement kept abreast of these difficulties and achieved a commendable progress. They record their appreciation of the efforts made by the Registrar and his staff and the co-operation given by the non-official public which achieved these results.

(By order of the Governor)

J. M. LOBO PRABHU,
Secretary to Government.

To the Registrar of Co-operative Societies.
" Accountant-General.
" Director of Industries and Commerce.
" Director of Animal Husbandry.
" Board of Revenue.
" Secretary to the Government of India, Ministry of Food and Agriculture, New Delhi.
" Chief Officer, Reserve Bank of India, Agricultural Credit Department, Bombay.