

ANNUAL REPORT

ON THE WORKING OF THE

CO-OPERATIVE CREDIT SOCIETIES ACT

(X OF 1904)

FOR THE YEAR 1907-1908.



MADRAS:

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ANNUAL REPORT on the Working of the Co-operative Credit Societies Act (X of 1904) for the year 1907-1908.

D. Dis. No. 384 of 1908.

From

R. RAMACHANDRA RAO, Esq.,
REGISTRAR OF CO-OPERATIVE CREDIT SOCIETIES,
MADRAS,

To

THE SECRETARY TO THE COMMISSIONER OF
REVENUE SETTLEMENT, SURVEY, LAND
RECORDS AND AGRICULTURE.

Dated the 5th September 1908.

SIR,

I have the honour to report on the administration of India Act X of 1904 in the Madras Presidency for the period of 12 months ending 30th June 1908. The last report comprised a period of 15 months.

2. *Administration and tours.*—Mr. P. Rajagopalachariar was the Registrar till the 14th October 1907, when, I succeeded him. He spent 53 days in camp and I spent 172 days. Mr. Rajagopalachariar was the first Registrar. His work during the years he held charge, has been recognised by Government as satisfactory, and last year the Government was pleased to specially note its appreciation of the excellence of the services rendered by him during his tenure of the post of Registrar. Mr. Vijayaraghavachariar continued on special duty as my Assistant throughout the year. He spent nearly 20 days per month in camp. The average touring per month by Inspectors was nearly 23 days. The staff was strengthened by the addition of two Inspectors at the close of the year.

3. *Societies.*—The year began with 63 societies registered, of which one was central, 21 urban and 41 rural societies. During the year, thirty-eight societies were registered: 36 rural and 2 urban. The year closed with 101 registered societies, one central (the Madras Central Urban Bank, Limited), 23 urban and 77 rural societies. All the 77 rural societies are cash societies; of the 23 urban societies 13 were cash societies, 2 were productive and 8 were distributive societies. Of the thirty-eight societies registered during the year, all the 36 rural societies and one of the urban societies were organised on the principle of unlimited liability and the other remaining society (an urban one) was the only one organised on the basis of limited liability. Of the 101 societies, 7 did not get into full working order at the end of the year; so the transactions of the remaining 94 are embodied in the accompanying statements. Of these 94, audit reports have been received for 66 societies; and the figures for the other societies have been obtained from the administration reports. The figures may require slight revision. It was impossible to obtain audited figures for all the societies, first, because the societies have largely increased in number, and secondly, the report is submitted much earlier than in the previous year owing to the precession of the Conference. Audited figures will be

embodied in the next report as directed in G.O., No. 1281, Revenue, dated 28th May 1907. In the Board's review of the last year, it was pointed out that no societies had been started in six districts. In two of these six districts, Vizagapatam and Gódvári, societies have now been started. I toured in all the other four districts (Malabar, South Canara, Anjengo and the Nilgiris). The circumstances of Malabar and South Canara are exceptional; complexities of land tenure and habits of the people living as they do in isolated houses, are not favourable for the immediate formation of co-operative societies. Anjengo is a small district less than a square mile in extent situated in the midst of Native Territory. The Nilgiris district is engaging my attention.

4. *Members.*—The total number of members rose from 6,439 to 9,537. Of the latter, 36 per cent. were agriculturists, pure and simple, and 26 non-agriculturists; the remaining 38 per cent. derived their income partly from agriculture and partly from other sources. There were some withdrawals due to the maturity of shares organised on the Nidhi system and also due to the shifting of residence of members from the area of operations. There were 27 expulsions wholly due to suits filed for default.

5. *Share capital.*—Of the 94 societies the transactions of which are covered by this report, 76 societies were on paid-up share capital and 18 were on non-share capital. Of the former 76 societies, some societies insist on the payment of the share capital in lump; some societies allow instalments and some organised on the Nidhi system, demand periodical payments. The lump sum varies from Re. 1 to Rs. 20 per share with a distinct partiality towards smaller amounts. The amounts are fixed by the members of the societies themselves according to local conditions; and I have received no complaints of the amounts being regarded as too high. Further, a membership of a co-operative society is valued; and to continue his interest in the management of the society, the member prefers to contribute towards the share capital. There is, however, in the case of the older societies, a clear feeling that they ought to get some return, moderate though it be, on the paid-up share capital, especially when they see societies without any paid-up share capital working in other parts of the Presidency with all the privileges that they themselves enjoy. But they will be satisfied from what I can judge, with a very moderate return not exceeding $7\frac{1}{2}$ per cent. per annum. The first Conference of Registrars has recommended the payment of dividends; and the limitations of the dividends will keep the societies from degenerating into profit-earning institutions. The total paid-up share capital of all the societies rose from Rs. 75,875 to Rs. 1,22,297.

6. *Deposits.*—At the beginning of the year, the deposits from members amounted to Rs. 1,62,900. During the year Rs. 3,03,370 was received and Rs. 2,24,276 was returned leaving a balance of Rs. 2,44,338 (inclusive of a sum of Rs. 2,344 which was treated in the previous year as deposits by non-members, and is now treated as deposits by members owing to the admission as members of the depositors). Deposits from non-members at the beginning of the year amounted to Rs. 79,398; Rs. 1,30,373 was received during the year and Rs. 49,918 was paid off with a closing balance of Rs. 1,57,509 (exclusive of the sum of Rs. 2,344 above referred to). It is gratifying to note that the non-members have begun to deposit largely. Interest paid on deposits by societies ranged from 3 to 9 per cent. per annum. The average interest may be taken to be between 6 and 7 per cent. per annum. Some of the older societies have reduced the rates of interest they offer and have been able to raise funds at the reduced rates. This circumstance indicates that the societies are being utilised as savings banks.

7. *Other borrowings.*—The balance of the grant kindly placed by Sir D. M. Hamilton, viz., Rs. 537-8-0, was disbursed in the year. The Government advanced a sum of Rs. 12,700 to nine societies, mostly all sanctioned in 1906-1907. With reference to the orders of Government in G.O., No. 1584, dated 22nd June 1907, societies have been informed that the grant of Government loans could not be made as a matter of course but would depend on the circumstances of each case. The chief source of supply next to deposits and share capital was the Madras Central Bank which issued Rs. 1,22,650 to as many as 43 societies. It charges $7\frac{1}{2}$ per cent. per annum on the loans issued by it. No interest fell due during the year under report on the Government loans and on the loans issued from Sir D. M. Hamilton's

Fund. Two societies, Melatur and Vadanangur, have exceeded their borrowing powers to the extent of Rs. 25 and Rs. 629 respectively; the societies will be asked to refund the excess amounts borrowed; all the other societies have kept within their borrowing powers.

8. *Sources of supply.*—It is gratifying to notice that, on the whole, the societies have been able to finance themselves. A large amount of money has been obtained from non-members; and private corporations show a tendency to trust societies with their funds. Of the total amount due by the societies (Rs. 7,73,617), Rs. 3,66,631 or 48 per cent. was contributed by members as share capital and as deposits; Rs. 48,900 or 6 per cent. was lent by Government; Rs. 1,76,550 or 23 per cent. was lent by other societies and Rs. 1,81,563 or 23 per cent. was paid by non-members. It will be noticed that only 6 per cent. was contributed by Government and all the rest of the money has been invested in the societies by the public at business rates of interest and not on account of any philanthropic motives, with, of course, the single exception of Sir D. M. Hamilton. The progress attained last year in attracting money from the general public has been maintained. No doubt the ideal co-operative society ought to be able to work on the savings—the thrifted savings—of the poor residents in the area of operations, but before the poor people unaccustomed to co-operation and to banking would trust a managing body with their savings, it is necessary to demonstrate to them visibly the actual working of a society in their midst. To enable this to be done, it will be necessary to resort at the outset to borrowings from outside. I am however glad to notice that there is a tendency on the part of the older societies to obtain local deposits and to rely less and less on the Madras Central Bank.

9. *Loans to members.*—At the commencement of the year, there were 3,471 loans aggregating to Rs. 3,21,196 pending against members. During the year 5,146 loans aggregating to Rs. 4,85,173 were disbursed. The members repaid during the year Rs. 2,70,939. At the end of the year, the loans outstanding were 5,738 in number and Rs. 5,35,430 in amount. Societies continued to be prompt in disposing of loan applications; and the managing bodies on the whole show considerable business capacity in dealing with these applications; when funds are wanting, loans are immediately applied for from the Madras Central Bank.

10. *Loans classified according to value, purpose, security and period.*—Loans issued to members were mostly of small sums. Out of the 5,146 loans issued 2,798 were on sums not exceeding Rs. 50, 1,223 not exceeding Rs. 100, 873 not exceeding Rs. 250, 224 not exceeding Rs. 500 and only 20 loans exceeded Rs. 500. The large number of small loans testify to the real necessity of the existence of these societies. It is impossible to obtain any sum below 100 from the outside public at the rates offered by the societies. Three hundred and thirty-seven loans were granted on the security of the paid-up share capital and deposits, 39 loans on the pledge of moveable property, 1,337 loans on the mortgage of immoveable property, 3,441 loans on the joint and several responsibility of the borrower and one or other members standing as sureties and 92 loans were granted on the simple bond of the borrower. The largest number is on joint security covering Rs. 2,87,622, *i.e.*, 59 per cent. of the total amount advanced. The following figures show the purposes to which loans were disbursed:—

	RS.
For productive purposes	3,13,616
For paying off prior debts	1,56,866
For non-productive purposes	14,661
	<hr/>
Total ...	4,85,173
	<hr/>

As compared with the last year, the figures continue to show a greater tendency to borrow for productive purposes only. Considerable amount of the money will be continued to be borrowed to pay off prior debts especially in the poorer districts where the rate of interest on small sums is very heavy. The loans were mostly for short periods. Four thousand seven hundred and fifty loans were issued for a period not exceeding one year, 144 below 2 years, 170 below 3 and 82 below 4.

11. The interest charged on loans by the societies varied from $6\frac{1}{4}$ per cent. to $9\frac{3}{4}$ per cent. per annum. The average rate was 9 per cent. The tendency to reduce the rate of interest on loans observed last year, continued in the year under report, two more societies, viz., Lalgudi Rural and Tenal Urban having reduced their rate of interest from 9 and $8\frac{3}{4}$ per cent. respectively to 8 per cent. Wherever co-operative rural societies have been at work for some time and have become well-known, the local sowcars have had to reduce their usurious rates of interest. This sort of reduction has occurred in Trichinopoly, Chingleput, North Arcot, Salem, Cuddapah and Kurnool, the maximum rates of interest in the above districts having fallen from 36, 18, 18, 24, 75, 30 per cent. respectively to 12, 12, 9, 12, 18, $18\frac{3}{4}$ per cent. This is a very satisfactory feature, and the reduction will become more with the expansion of the societies in number and in transactions.

12. *Defaulting members.*—The punctuality with which members repaid the moneys due by them to their societies is remarkable. The managing bodies themselves took prompt action; and in the few cases where delays were noticed at the inspections, prompt action was taken. Three suits were pending disposal at the beginning of the year, 26 suits were filed during the year, 5 claims were satisfied before decree, 15 were decreed during the year and 9 suits were pending disposal at the end of the year. Nine decrees were pending execution at the beginning of the year, 12 claims were satisfied during the year and 12 decrees were pending execution at the end of the year. On the whole the societies are well able to take care of themselves though not clothed with any special powers for summary recovery. The Government has directed that a demand, collection and balance statement of loans and of interest should be prepared; and I have submitted my report as to the form of accounts to be embodied in the annual report; orders are due.

13. The two productive societies are the Weavers' Union at Conjeeveram and the Tailors' Union at Triplicane. The Weavers' Union works on the lines indicated in the last year's report. The number of weaver members increased by five and the total number of weaver members at the end of the year was 47. It is to be regretted of these 47, only 15 work for the society. On the other members, pressure is brought to bear by their creditors to whom they are heavily indebted and on whose behalf they continue to work on hard conditions. Unless the weaver is relieved from his prior debts by the aid of funds from the Union, he cannot value the advantages of co-operation; but unfortunately the weavers' character is untrustworthy and they cannot be trusted without due safeguards with large loans. The Union is however training up young persons as volunteers; and these volunteer members are doing better work. An attempt was made during the year to extend the society's workshop with the aid of borrowed money, but fell through on account of some technical difficulties. The Tailoring Union, Madras, admitted 4 new members. It earned a total wage of Rs. 1,938 and a net profit of Rs. 32-9-2. One feature of this Union is the building up of the share capital out of the wages earned. The share capital thus built up at the end of the year was Rs. 135. There are 8 distributive societies; Triplicane continues to lead as in the previous years. It purchased stores for over Rs. 2,37,000 and sold for over Rs. 2,41,000. Coimbatore purchased for Rs. 31,000 and sold for Rs. 37,000. Madura purchased for Rs. 29,000 and sold for Rs. 32,000. All these stores are locally appreciated and are worked by public spirited gentlemen who render their services gratuitously at a good deal of sacrifice of time and trouble. All the distributive societies follow closely the model of the co-operative societies in England.

14. *Custody of funds.*—Every society was allowed public accounts with the nearest post office. The custody of funds presented no difficulty, and several men were available to perform the duties of the Treasurer, and as a rule, large sums were not allowed to accumulate, as moneys received were then and there disbursed as loans or returned to the Madras Central Bank in partial repayments of loans.

15. *Receipts and disbursements.*—The opening balance of societies was Rs. 30,159 and the total receipts amounted to Rs. 13,65,817. The total disbursements amounted to Rs. 13,48,167 leaving a closing balance of Rs. 47,799. The societies continue to show development. In comparing with previous report, it must be remembered that that report embraces a period of fifteen months as against twelve now reported on.

16. *Profits.*—Of the 94 societies now reported on, 93 worked at an aggregate net profit of Rs. 23,174. This, notwithstanding that the margin of profit allowed is very small, proves the care and economy with which the affairs of the several societies are managed by their respective managing bodies. The single society that worked at a loss this year was the Tenali Stores. This was one of the two societies that worked at a loss the previous year also. The Tenali Stores is working under a disadvantage. The number of members is rather small for a stores-society and the volume of transactions is consequently not sufficiently large. The establishment and contingent charges are unavoidably comparatively large and the profit derived from the transactions are not large enough to meet the expenditure. The constitution of the society has been recently amended to enable more persons to join as members, and the result will be watched. The Berhampur Urban Bank—the other society reported to have worked at a net loss in the previous year—has not only worked out the loss, but has earned a clear profit besides.

17. *Reserve funds.*—The Reserve Funds of all societies rose from Rs. 3,369 at the commencement of the year to Rs. 12,781 at its close. Out of the net profits of the year it is expected over Rs. 15,000 will go to the reserve. The reserve fund is either put into the Postal Savings' Bank or invested in the Madras Central Bank. The reserve fund is kept separate from the general fund and cannot be generally drawn upon by the societies without my previous sanction.

18. *Audit and inspection.*—The audit work of all societies was kept going on throughout the year; and hence I am able to include the audited figures of as many as 66 societies in the present report though the report is submitted so soon after the close of the year. The Inspectors have continued to work hard and work well under very trying circumstances. The quality of the audit is uniformly good, and I have no doubt that a good deal of the prestige of the societies is due to the thoroughness of the audit. The work of inspection is also heavy; the newer societies require frequent inspections by way of instruction; and the older ones are inspected to see that the work is continued on proper lines.

19. *Resources.*—This has been already dealt with in paragraph 8 *supra*. So far as the Madras Presidency is concerned there has been no difficulty to obtain funds from the general money market.

20. *Managing bodies.*—The managing bodies have worked satisfactorily. As the result of my personal observation, I fully endorse my predecessor's remark that considering the large volume of practically unpaid labour in the management of these societies, it is creditable that it has been done, and done so well. The attendance at general and committee meetings was good; out of 229 general and 1,975 committee meetings convened during the year, only 2 of the former and 69 of the latter broke up for want of quorum.

21. *Disputes and litigation.*—Figures have already been furnished in paragraph 12 *supra*. The suits were filed on account of unpunctuality in the repayment of loans, but on no occasion was the claim disputed nor indeed, could it be disputed.

22. *Acts, rules and by-laws.*—The experience of the last four years shows that the Act requires amendment in certain particulars; several of these have been discussed at the annual Conferences; and I trust they will be sanctioned at an early date. The rules under the Act continued in force with a slight amendment. In regard to by-laws, as in previous years, great latitude was allowed to the societies in framing their constitutions; but there has been no departure worth mentioning from the usual types already in vogue.

23. *Attitude of the public.*—The public everywhere welcome the societies with enthusiasm; and once a society has justified its existence by actual work and careful management, the public have no hesitation to confide their savings to such societies. And from villages in the neighbourhood, applications for societies are voluntarily sent up. There has been no opposition worth noticing from the professional money-lender while, in not a few cases, he has been of active help. The public have been greatly scared by the Provident Fund swindles in some of the districts; in such places, the establishment of a co-operative society is a work of time, but I am glad to notice that when once such a society is established, it works well and attracts public confidence.

24. The following statement shows the cost of the movement incurred in the year by the State :—

	Rs.
Registrar's salary	19,241
Local allowance	1,152
Tentage	689
Special Deputy Collector's salary	3,600
Pay of establishment	4,409
Travelling allowance of officers and establishment	6,608
Contingencies	1,609
Total, ...	37,308

The total works out to 1.3 per cent. on the total transactions of the year, a very low percentage to be paid for supervision and audit, and rendered possible by the vast amount of honorary work.

25. *Conclusion.*—The general progress has been sustained in the year under report. The increase in the number of societies and in the volume of transactions shows the general usefulness of the societies and proves that the societies have come on to stay. I have on my hand several applications which go to show the same thing. My thanks are due to my Deputy Collector M.R. Ry. K. Vijayaraghavachariar for the great assistance he has been rendering me in organising new societies and supervising the work of the older societies; his work involving a good deal of touring is specially arduous. In the societies themselves, several gentlemen have turned out considerable work, and it would be invidious to name a few and omit the others; but there is no doubt that the success of the societies is due to the disinterested labours of several gentlemen working at a great sacrifice of time and trouble and sometimes money, and my thanks are due to all of them for helping the co-operative movement to succeed.

I have the honour to be,

Sir,

Your most obedient servant,

R. RAMACHANDRA RAO,
Registrar.

STATEMENT I.—General Progress.

Province.	Kind of Society.	Number of societies.		Number of members.		Working capital.	
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.
		3	4	5	6	7	8
Madras.	A. Central Societies (lending to other Societies)—						
	Cash .. Limited liability ..	1	1	43	45	80,100 0 0	1,74,040 0 0
	B. Urban Societies—						
	Cash .. Limited liability ..	9	10	1,955	2,386	1,29,744 13 10	1,68,607 7 10
	Unlimited liability ..	2	3	315	510	42,939 0 0	42,164 10 8
	Others .. Limited liability ..	9 (a)	9	1,253	1,829	38,107 14 5	57,154 6 4
	Unlimited liability ..	1	1	45	50	1,505 5 2	1,519 9 3
	Total of Urban Societies ..	21	23	3,568	4,775	2,12,351 1 5	2,60,340 2 1
	C. Rural Societies—						
	Cash .. Limited liability ..	12	12	1,224	1,378	57,473 15 9	81,809 0 0
	Unlimited liability ..	29 (b)	65	1,604	3,854	94,835 4 5	2,48,301 2 3
	Total of Rural Societies ..	41	77	2,828	5,227	1,51,808 4 2	2,30,260 2 3
	Total of all Societies ..	63	(b) 101	6,439	10,047	4,44,265 5 7	7,73,640 4 4

(a) Six of these do also banking business.

(b) Seven societies out of the number shown did not get into full working order before the end of the year. The transactions of the remaining 94 societies are alone embodied in the accompanying statements.

STATEMENT II.—Receipts

					Re-		
District or group.	Kind of Society.	Share payments.	Entrance fees.	Deposits by members.			
1	2	3	4	5			
					<i>A.—Central Societies (lending to or</i>		
		RS. A. P.	RS. A. P.	RS. A. P.			
Madras	Cash—Limited liability	600 0 0	20 0 0	1,11,800 0 0			
					<i>B.—Urban</i>		
Arcot, North ..	Cash—Unlimited liability	780 0 0	39 0 0	.. ..		
	Others—Limited liability	1,370 0 0	68 8 0	325 0 0			
Arcot, South ..	Cash—Limited liability	1,140 0 0	114 0 0	19,315 0 0			
	Cash—Limited liability	1,388 0 0	88 2 0	26,138 14 3			
Chingleput ..	Others—Unlimited liability .. ..	.. ..	3 0 0	.. ..		
	Others—Limited liability	340 0 0	25 0 0	6,673 0 0			
Coimbatore ..	Others—Limited liability	790 0 0	39 8 0	475 0 0			
Cuddapah	Cash—Limited liability	162 0 0	240 0 0	5,207 0 0			
Guntúr	Others—Limited liability	872 0 0	57 0 0	.. ..		
Ganjám	Cash—Unlimited liability	7,654 0 0	0 10 0	5,820 0 0			
Karnool	Others—Limited liability	755 0 0	75 8 0	.. ..		
	Cash—Limited liability	1,485 0 0	56 0 0	1,300 0 0			
Madras	Others—Limited liability	2,187 2 0	76 4 0	53,078 15 8			
	Cash—Limited liability	290 0 0	58 0 0	433 0 0			
Madura	Cash—Unlimited liability	5,892 0 0	42 4 0	608 0 0			
	Others—Limited liability .. ..	.. ..	281 0 0	8,512 4 4			
Salem	Cash—Limited liability	365 0 0	273 0 0	35,362 6 7			
Tanjore	Cash—Limited liability	7,600 0 0	129 11 6	14,181 5 10			
	Cash—Limited liability	12,430 0 0	958 13 6	1,01,937 10 8			
Total	Cash—Unlimited liability	14,326 0 0	81 14 0	6,428 0 0			
	Others—Limited liability	6,314 2 0	622 12 0	64,064 4 0			
	Others—Unlimited liability .. ..	.. ..	3 0 0	.. ..		
	Total of Urban Societies ..	33,070 2 0	1,666 7 6	1,72,429 14 8			
					<i>C.—Rural</i>		
Anantapur	Cash—Limited liability .. ..	.. ..	17 0 0	.. ..		
	Cash—Unlimited liability	639 0 0	159 0 0	466 0 0			
Arcot, North ..	Cash—Limited liability	4,235 0 0	23 8 0	365 0 0			
	Cash—Unlimited liability	441 0 0	27 12 0	.. ..		
Arcot, South ..	Cash—Limited liability	984 8 0	49 12 0	.. ..		
Bellary	Cash—Unlimited liability	578 0 0	70 0 0	.. ..		
Chingleput ..	Cash—Limited liability	329 0 0	30 4 0	1,880 0 0			
	Cash—Unlimited liability	2,732 0 0	153 0 0	14,256 0 0			
Coimbatore ..	Cash—Unlimited liability	1,281 0 0	103 8 0	250 0 0			
Cuddapah	Cash—Limited liability	815 0 0	26 8 0	93 0 0			
	Cash—Unlimited liability	205 0 0	10 4 0	.. ..		
Gódvári	Cash—Unlimited liability	235 0 0	23 8 0	.. ..		
Guntúr	Cash—Unlimited liability	100 0 0	1 4 0	.. ..		
Kistna	Cash—Unlimited liability	1,146 0 0	68 4 0	10 0 0			
Karnool	Cash—Unlimited liability	5 0 0	0 4 0	.. ..		
Madura	Cash—Unlimited liability	618 0 0	77 4 0	.. ..		
Nellore	Cash—Unlimited liability	420 0 0	21 0 0	.. ..		
Salem	Cash—Unlimited liability	2,728 0 0	800 12 0	298 8 0			
Tanjore	Cash—Limited liability	1,223 0 0	19 8 0	389 0 0			
	Cash—Unlimited liability	1,910 0 0	136 8 0	175 0 0			
Tinnevely ..	Cash—Limited liability	300 0 0	4 8 0	25 0 0			
Trichinopoly ..	Cash—Unlimited liability	2,405 0 0	123 4 0	885 0 0			
Total	Cash—Limited liability	6,902 0 0	121 4 0	2,772 0 0			
	Cash—Unlimited liability	16,425 8 0	1,325 4 0	16,338 8 0			
	Total of Rural Societies ..	23,327 8 0	1,446 8 0	19,110 8 0			
	Total of all Societies ..	56,997 10 0	3,132 15 6	3,08,340 6 8			

and Disbursements.

ceipts.

Loans from other sources.			Loans repaid by members.	Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.
Government.	Other societies.	Non-members.				
6	7	8	9	10	11	12

(Dealing with other societies).

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
..	..	49,740 0 0	1,500 0 0	31,100 0 0	7,304 7 0	..

Societies.

..	..	..	130 0 0	..	18 10 10	1,881 5 3
..	6,000 0 0	4,038 0 0	9,008 0 0	..	2,499 6 2	..
..	..	4,314 3 4	21,598 0 0	..	3,772 5 3	..
..	..	1,745 12 0	2,818 12 5	..	69 2 5	8,945 14 9
..	..	6,710 0 0	3,688 12 0	..	174 0 9	36,902 13 10
..	5,000 0 0	125 0 0	..	..	..	1,874 6 3
..	1,000 0 0	22,796 0 0	13,273 0 0	..	1,208 13 4	..
..	..	765 9 3	..	..	..	10,832 9 6
..	..	5,195 0 0	40 0 0	..	1,086 13 8	13,207 7 4
..	..	..	3,835 2 4	..	270 10 1	..
..	1,000 0 0	17,779 15 10	4,398 9 5	..	227 9 3	2,41,469 7 0
..	..	1,625 0 0	2,139 0 0	..	364 11 6	..
..	..	2,657 2 8	1,043 15 8	..	1,948 2 10	..
..	4,000 0 0	12,830 0 9	17,445 0 0	..	731 13 5	31,971 3 3
..	5,000 0 0	2,969 0 0	22,043 0 0	..	2,537 9 0	..
..	..	3,741 14 0	21,530 3 8	..	2,224 6 5	..
..	21,000 0 0	39,482 1 4	94,822 6 0	..	12,788 14 1	..
..	..	7,852 2 8	1,083 15 8	..	3,010 0 6	..
..	1,000 0 0	38,210 9 10	25,660 5 5	..	1,233 0 11	3,38,139 4 10
..	..	1,745 12 0	2,816 12 5	..	69 2 5	8,945 14 9
..	22,000 0 0	87,290 9 10	1,23,883 7 6	..	17,101 1 11	3,42,085 3 7

Societies.

6,000 0 0	8,000 0 0	500 0 0	2,433 8 0	..	233 15 9	..
..	3,000 0 0	849 8 0	4,232 0 0	..	942 12 9	..
..	2,000 0 0	..	13,214 0 0	..	1,900 14 0	..
..	6,000 0 0	..	5,980 0 0	..	501 9 8	..
..	9,000 0 0	..	1,510 8 0	..	832 9 9	..
..	3,800 0 0	2,625 0 0	613 12 0	..	211 8 6	..
3,100 0 0	22,500 0 0	7,324 2 3	11,547 0 0	..	1,297 0 1	..
..	8,000 0 0	..	21,700 13 0	..	3,398 4 10	..
..	4,000 0 0	3,283 0 0	40 0 0	..	3 10 0	..
..	3,000 0 0	..	3,640 0 9	..	254 12 11	..
..	..	..	955 0 0	..	..	..
..	..	..	11,203 14 0	..	25 6 2	..
..	1,000 0 0	3,000 0 0	455 0 0	..	923 6 3	..
..	..	800 0 0	67 0 0	..	83 7 5	..
..	3,000 0 0	2,000 0 0	510 0 0	..	45 7 6	..
600 0 0	2,000 0 0	..	12,797 6 0	..	7 4 8	..
3,000 0 0	13,700 0 0	10 0 0	21,123 14 1	..	1,159 15 1	..
..	3,750 0 0	2,835 0 0	15,223 6 3	..	2,051 10 3	..
..	..	2,200 0 0	3,028 8 0	..	1,222 12 9	..
..	1,900 0 0	6 0 0	6,450 0 0	..	475 12 9	..
..	9,500 0 0	7,219 0 0	8,530 0 0	..	587 9 11	..
12,700 0 0	16,450 0 0	9,254 0 0	52,507 15 0	..	791 12 10	..
..	87,700 0 0	22,902 10 3	93,047 11 1	..	5,497 2 5	..
12,700 0 0	1,04,150 0 0	32,156 10 3	1,45,555 10 1	..	10,907 9 8	..
12,700 0 0	1,26,150 0 0	1,69,187 4 1	2,70,939 1 7	31,100 0 0	16,404 12 1	3,42,085 3 7

Statement II.—Receipts

District or group.	Kind of society.	Receipts		
		Other income.	Total income of year.	Opening balance.
		13	14	15
<i>A.—Central (lending to or dealing</i>				
		RS. A. P.	RS. A. P.	RS. A. P.
Madras	Cash—Limited liability	(a) 79 12 0	2,02,144 8 0	754 14 3
<i>B.—Urban</i>				
Aroor, North ..	Cash—Unlimited liability	0 12 0	819 12 0	..
	Others—Limited liability	5 5 4	3,798 13 5	..
Aroor, South ..	Cash—Limited liability	(b) 61 7 0	37,071 13 2	6,084 10 2
	Cash—Unlimited liability	(c) 582 0 9	63,879 9 7	51 7 10
Chingleput ..	Others—Unlimited liability	(d) 984 6 4	9,564 15 11	854 15 3
Coimbatore ..	Others—Limited liability	(e) 1695 8 5	58,209 1 0	1,226 7 1
Cuddapah ..	Others—Limited liability	85 9 3	3,339 7 11	..
Guntúr	Cash—Limited liability	(f) 106 5 9	47,993 3 1	1,749 6 1
	Others—Limited liability	22 4 9	13,549 7 6	386 10 6
Ganjám	Cash—Unlimited liability	(g) 168 5 4	19,942 13 0	426 9 0
Kurnool	Others—Limited liability	5 8 0	14,043 7 4	..
Madras	Cash—Limited liability	9 15 3	6,956 11 8	13 12 11
	Others—Limited liability	(h) 2,396 4 5	3,21,612 3 7	2,187 10 4
Madura	Cash—Limited liability	31 7 6	5,941 3 0	144 8 9
	Cash—Unlimited liability	(j) 223 7 7	12,410 0 9	16 10 9
	Others—Limited liability	(k) 1,702 6 5	68,473 11 2	612 3 0
Salem	Cash—Limited liability	(l) 211 3 1	67,761 2 8	1,164 0 5
Tanjore	Cash—Limited liability	(m) 202 14 1	54,610 7 6	2,781 0 3
Total	Cash—Limited liability	1,294 5 1	2,84,214 2 8	11,988 14 5
	Cash—Unlimited liability	390 8 11	33,172 9 9	443 3 9
	Others—Limited liability	5,781 12 11	4,81,026 3 11	4,362 14 11
	Others—Unlimited liability	984 6 4	9,564 15 11	854 15 3
	Total of Urban Societies ..	8,451 1 3	8,07,978 0 3	17,650 0 4
<i>C.—Rural</i>				
Anantapur ..	Cash—Limited liability	12 4 0	3,196 11 9	80 12 0
	Cash—Unlimited liability	17 9 2	21,305 13 11	1,514 11 9
Aroor, North ..	Cash—Limited liability	270 4 11	23,028 10 11	1,177 7 1
	Cash—Unlimited liability	22 11 0	8,973 0 8	800 7 4
Aroor, South ..	Cash—Unlimited liability	15 6 0	9,192 11 9	854 3 0
Bellary	Cash—Unlimited liability	42 8 11	10,515 13 5	34 12 6
Chingleput ..	Cash—Limited liability	31 2 7	21,539 6 8	156 12 4
	Cash—Unlimited liability	9 13 0	75,174 1 1	773 13 7
Coimbatore ..	Cash—Unlimited liability .. .. .	..	9,678 2 0	..
Cuddapah	Cash—Limited liability	57 1 0	12,174 6 8	515 5 6
	Cash—Unlimited liability .. .. .	..	215 4 0	..
Gódvári	Cash—Unlimited liability .. .. .	..	4,238 14 2	..
Guntúr	Cash—Unlimited liability	2 14 8	12,231 6 11	307 9 8
Kistna	Cash—Unlimited liability .. .. .	..	5,712 11 5	13 0 0
Kurnool	Cash—Unlimited liability .. .. .	..	417 11 6	181 7 8
Madura	Cash—Unlimited liability	8 6 0	6,220 14 8	..
Nellore	Cash—Unlimited liability	3 11 0	17,002 0 1	951 7 9
Salem	Cash—Unlimited liability	58 9 8	43,267 6 5	1,349 2 0
Tanjore	Cash—Limited liability	136 8 4	24,799 4 4	44 2 5
	Cash—Unlimited liability	7 8 10	7,933 5 7	825 2 1
Tinnevelly ..	Cash—Limited liability	54 7 3	9,327 9 2	1,057 9 7
Trichinopoly ..	Cash—Unlimited liability	85 5 0	29,539 5 10	1,115 15 9
Total	Cash—Limited liability	561 12 1	94,066 1 6	3,032 0 11
	Cash—Unlimited liability	271 10 5	2,61,618 13 5	8,721 13 1
	Total of Rural Societies ..	833 6 6	3,55,684 14 11	11,753 14 0
	Total of all Societies ..	9,364 3 9	13,65,807 2 2	30,158 12 7

(a) Chiefly remittance charges recovered from Mafassal societies.

(b) Includes fees and fines Rs. 44-11-8, surveyor's and appraisers fees Rs. 15-15-0.

(c) Includes fees and fines Rs. 80-9-0, sale-proceeds of books and forms Rs. 18-7-0 and

(d) Includes advances recovered Rs. 979-6-4.

(e) Includes fees and fines Rs. 15 and advances recovered Rs. 1,671-9-9.

(f) Includes Rs. 49-8-9 fees and fines, Rs. 45-9-0 court costs and Rs. 14-11-0 advances

(g) Includes fees and fines Rs. 62 and Rs. 98-3-0 surveyor's and appraiser's fees.

(h) Includes Rs. 1,937-13-4 being the value of work done by the members of the Triplicane

(i) Includes fees and fines Rs. 159-13-1 and Rs. 63-3-6 being the advances recovered.

(k) Includes Rs. 1,408-6-8 being the amount of advances recovered and Rs. 256-4-0 being the

(l) Includes fees and fines Rs. 90-2-0, surveyor's and appraiser's fees Rs. 59-1-0 and court

(m) Includes fees and fines Rs. 88-12-6, sale-proceeds of books and forms Rs. 14-13-5 and

The figures in column 13 in case of Rural Societies are chiefly fees and fines.

and Disbursements—cont.

cont.	Disbursements.						
	Grand total receipts including the opening balance.	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.
				Government.	Other societies.	Non-members.	
16	17	18	19	20	21	22	

with other Societies)—cont.

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
2,02,899 1 8	..	65,200 0 0	..	..	3,000 0 0	4,500 0 0

Societies—cont.

819 12 0	..	..	..	..	..	150 0 0
3,798 13 5	15 0 0	50 0 0	..	..	..	1,400 0 0
43,156 7 4	..	9,105 0 0	..	7,000 0 0	3,923 0 0	17,758 0 0
63,931 1 5	598 0 0	22,086 5 2	..	2,000 0 0	6,109 0 3	28,697 0 0
10,419 15 2	..	..	..	800 0 0	931 7 11	2,745 2 3
57,435 8 1	120 0 0	5,861 0 0	..	..	4,218 0 0	4,145 0 0
8,839 7 11	..	..	..	..	135 0 0	125 0 0
49,742 9 2	..	6,555 9 4	..	4,000 0 0	15,763 6 4	19,100 0 0
13,886 2 0	6 0 0	..	..	..	766 9 3	..
20,869 6 0	..	3,080 0 0	..	..	3,795 0 0	12,040 0 0
14,043 7 4	20 0 0	..	..	..	..	..
6,970 8 7	600 0 0	1,400 0 0	..	..	..	3,779 0 0
3,23,799 13 11	354 13 7	50,603 7 8	..	100 0 0	17,576 6 5	7,173 0 0
6,085 11 9	..	..	..	500 0 0	..	4,880 0 0
12,426 11 6	470 0 0	898 0 0	..	..	1,637 8 0	8,400 0 0
69,085 14 2	..	3,883 1 1	..	..	7,436 15 9	22,670 0 0
68,925 3 1	120 0 0	20,965 0 0	..	4,500 0 0	2,081 0 0	30,135 0 0
57,391 7 9	5,481 7 9	19,715 5 2	..	..	3,586 0 0	22,414 0 0
2,96,203 1 1	6,797 7 9	79,827 3 8	..	18,000 0 0	31,462 6 7	1,26,765 0 0
38,615 13 6	470 0 0	3,478 0 0	..	..	5,432 8 0	20,690 0 0
4,85,889 2 10	515 13 7	59,897 8 9	..	100 0 0	30,118 15 5	35,513 0 0
10,419 15 2	..	..	..	800 0 0	931 7 11	2,745 2 3
8,25,628 0 7	7,783 5 4	1,48,202 12 5	..	18,900 0 0	67,945 5 11	1,85,613 2 3

Societies—cont.

3,277 7 9	..	250 0 0	..	..	..	1,915 0 0
22,820 9 8	..	..	..	..	112 0 0	21,159 0 0
24,206 2 0	2,157 0 0	1,579 0 0	..	500 0 0	200 0 0	18,576 0 0
9,773 8 0	..	..	..	500 0 0	..	8,531 0 0
10,046 14 9	3 0 0	..	..	..	..	9,549 0 0
10,550 9 11	..	..	..	..	..	10,154 0 0
21,696 8 0	52 0 0	980 0 0	..	500 0 0	612 0 0	17,338 0 0
75,947 14 8	..	6,214 0 0	..	6,700 0 0	181 0 0	67,256 14 0
9,678 2 0	..	250 0 0	..	..	..	5,453 0 0
12,689 12 2	25 0 0	424 0 0	..	..	84 0 0	3,292 0 0
215 4 0	..	..	..	..	..	136 0 0
4,238 14 2	..	..	..	..	..	4,140 0 0
12,539 0 7	120 0 0	..	..	2,000 0 0	..	9,614 6 0
5,725 11 5	..	..	..	..	..	3,782 0 0
599 8 2	..	..	..	..	..	470 0 0
6,220 14 8	..	..	..	..	..	6,186 4 0
17,953 7 10	40 0 0	..	..	700 0 0	..	14,955 0 0
44,616 8 5	165 0 0	1,804 3 0	..	100 0 0	10 0 0	37,480 0 0
24,843 6 9	60 5 5	1,906 0 0	..	900 0 0	600 15 9	19,667 12 3
8,758 7 8	..	..	..	..	155 0 0	6,910 0 0
10,385 2 9	30 0 0	..	..	300 0 0	72 0 0	7,559 0 0
30,655 5 7	140 0 0	2,516 0 0	..	..	..	24,860 0 0
97,098 2 5	2,324 5 5	5,089 0 0	..	2,200 0 0	1,668 15 9	71,337 12 3
2,70,340 10 6	468 0 0	10,784 8 0	..	10,000 0 0	458 0 0	2,23,722 8 0
3,67,438 12 11	2,792 5 5	15,873 8 0	..	12,200 0 0	2,126 15 9	2,95,060 4 3
13,95,865 14 9	10,575 10 9	2,24,276 4 5	..	31,100 0 0	73,072 5 8	4,85,173 6 6

advances recovered Rs. 479-14-0.

recovered.

Tailoring House, Rs. 275-11-6 being the advances recovered and Rs. 70-6-5 being the fees and fines.

house-rent recovered.

costs Rs. 61-12-9.

surveyors' fees Rs. 37-2-0 and court costs Rs. 36-9-11.

STATEMENT II.—Receipts

District or group.	Kind of society.	Disburse.		
		Loans to other societies.	Interest paid on loans and deposits.	Dividend and bonus paid.
		23	24	25
<i>A.—Central Societies (lending to or dealing</i>				
		RS. A. P.	RS. A. P.	RS. A. P.
Madras	Cash—Limited liability	1,22,650 0 0	4,413 0 0	578 0 8
<i>B.—Urban</i>				
North Arcot ..	Cash—Unlimited liability .. ..	.. ..	1 4 0	.. ..
	Others—Limited liability .. ..	.. ..	.. ..	.. ..
South Arcot ..	Cash—Limited liability .. ..	.. ..	1,738 8 0	.. ..
Chingleput ..	Cash—Limited liability .. ..	.. ..	1,383 7 4	663 6 9
	Others—Unlimited liability .. ..	.. ..	94 0 9	70 2 6
Coimbatore ..	Others—Limited liability .. ..	.. ..	399 10 8	331 7 6
Cuddapah	Others—Limited liability .. ..	.. ..	8 2 0	.. ..
Guntúr	Cash—Limited liability .. ..	.. ..	945 8 5	.. ..
	Others—Limited liability .. ..	.. ..	.. ..	.. ..
Ganjám	Cash—Unlimited liability .. ..	.. ..	223 3 7	.. ..
Kurnool	Others—Limited liability .. ..	.. ..	.. ..	.. ..
Madras	Cash—Limited liability .. ..	.. ..	70 0 0	.. ..
	Others—Limited liability .. ..	.. ..	182 7 8	2,371 18 8
Madura	Cash—Limited liability .. ..	.. ..	165 10 0	.. ..
	Cash—Unlimited liability .. ..	.. ..	1,014 8 8	180 8 8
	Others—Limited liability	1,000 0 0	736 4 10	189 0 4
Salem	Cash—Limited liability	3,000 0 0	1,515 1 9	267 15 0
Tanjore	Cash—Limited liability .. ..	.. ..	1,203 11 5	134 8 2
Total	Cash—Limited liability	8,000 0 0	7,021 14 11	1,065 13 11
	Cash—Unlimited liability .. ..	.. ..	1,237 12 3	130 5 8
	Others—Limited liability	1,000 0 0	1,322 12 9	2,892 5 6
	Others—Unlimited liability .. ..	.. ..	94 0 9	70 2 6
	Total of Urban Societies ..	4,000 0 0	9,676 8 8	4,158 9 2
<i>C.—Rural</i>				
Anantapur ..	Cash—Limited liability .. ..	.. ..	92 5 2	.. ..
	Cash—Unlimited liability .. ..	.. ..	474 8 10	.. ..
North Arcot ..	Cash—Limited liability .. ..	.. ..	775 8 1	.. ..
	Cash—Unlimited liability .. ..	.. ..	255 4 8	.. ..
South Arcot ..	Cash—Unlimited liability .. ..	.. ..	165 0 0	.. ..
Bellary	Cash—Unlimited liability .. ..	.. ..	187 12 0	.. ..
Chingleput ..	Cash—Limited liability	500 0 0	720 7 1	.. ..
	Cash—Unlimited liability .. ..	.. ..	2,527 4 5	.. ..
Coimbatore ..	Cash—Unlimited liability .. ..	.. ..	0 4 2	.. ..
Cuddapah	Cash—Limited liability .. ..	.. ..	127 8 0	.. ..
	Cash—Unlimited liability .. ..	.. ..	.. ..	.. ..
Gódsári	Cash—Unlimited liability .. ..	.. ..	.. ..	.. ..
Guntúr	Cash—Unlimited liability .. ..	.. ..	406 4 0	.. ..
Kistna	Cash—Unlimited liability .. ..	.. ..	37 8 0	.. ..
Kurnool	Cash—Unlimited liability .. ..	.. ..	.. ..	.. ..
Madura	Cash—Unlimited liability .. ..	.. ..	.. ..	.. ..
Nellore	Cash—Unlimited liability .. ..	.. ..	560 14 0	.. ..
Salem	Cash—Unlimited liability .. ..	.. ..	886 9 9	.. ..
Tanjore	Cash—Limited liability .. ..	.. ..	384 13 9	.. ..
	Cash—Unlimited liability .. ..	.. ..	456 4 0	.. ..
Tinnevelly ..	Cash—Limited liability .. ..	.. ..	182 18 8	.. ..
Trichinopoly ..	Cash—Unlimited liability	2,000 0 0	313 8 0	.. ..
Total	Cash—Limited liability	500 0 0	2,288 5 9	.. ..
	Cash—Unlimited liability	2,000 0 0	6,271 1 10	.. ..
	Total of Rural Societies ..	2,500 0 0	8,554 7 7	.. ..
	Total of all Societies ..	1,29,150 0 0	22,644 0 3	4,736 9 10

(*) Includes Rs. 510-10-9 being advances made and Rs. 48-10-0 cost of an almyrah purchased.

(e) Includes Rs. 1,015 being advances made

(p) Includes Rs. 3,182-0-3 being the advances made to members and others and Rs. 94 cost of furniture purchased.

(q) Includes Rs. 671-15-3 being the advances made and Rs. 20 being the cost of furniture purchased.

(r) Includes Rs. 99-3-0 being surveyor's and appraiser's fees.

(s) Includes Rs. 1,294-6-10 being wages paid to the members of the Triplicane Tailoring House, Rs. 555-13-4 being

(f) Includes Rs. 1,210-10-6 being the advances made to members and others.

(w) Includes Rs. 54-0-9 being court costs and Rs. 60-5-0 being surveyor's and appraiser's fees.

(z) Includes Rs. 32-2-0 being surveyor's and appraiser's fees, Rs. 131-2-0 being court costs and Rs. 50-12-0 value

(y) Includes court costs Rs. 136-7-0 and surveyor's and appraiser's fees Rs. 37-15-0.

and Disbursements—cont.

ment—cont.

Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.
26	27	28	29	30	31	32

with other Societies)—cont.

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
..	287 9 9	71 2 0	208 6 0	4,00,908 2 5	1,992 14 10	2,02,899 1 3

Societies—cont.

..	9 15 0	..	..	159 15 0	659 13 0	819 19 0
2,077 2 4	123 9 1	49 10 4	..	8,715 9 9	82 3 8	8,798 13 5
..	105 7 2	13 3 0	400 0 0	40,043 2 2	3,113 5 2	43,156 7 4
..	520 6 10	(n) 584 11 1	582 14 10	63,223 4 8	707 13 2	63,931 1 5
4,443 4 3	163 10 5	(o) 1,084 12 9	70 0 0	10,412 8 10	7 0 4	10,419 15 2
34,501 4 10	1,178 5 2	(p) 3,282 5 11	148 12 6	54,177 14 2	3,257 9 11	57,435 8 1
2,516 6 0	58 7 9	77 0 0	..	2,904 15 9	434 8 2	3,339 7 11
..	159 15 11	51 3 0	309 0 0	46,884 11 0	2,857 14 2	49,742 9 2
11,454 13 2	672 1 6	(q) 697 5 8	..	13,595 13 2	290 4 10	13,886 2 0
..	158 10 0	(r) 107 3 0	..	19,434 0 7	935 5 5	20,369 6 0
18,363 4 11	155 5 8	2 11 0	..	13,541 5 2	502 2 2	14,043 7 4
..	54 12 0	..	..	5,903 12 0	1,066 12 7	6,970 8 7
2,36,252 7 1	5,247 15 5	(s) 2,587 5 3	1 0 0	3,22,450 12 9	1,849 1 2	3,23,709 13 11
..	47 2 2	18 10 0	140 0 0	5,751 6 2	334 5 7	6,085 11 9
..	202 7 0	62 15 9	72 0 6	12,387 11 2	39 0 4	12,426 11 6
29,031 6 10	1,384 10 0	(t) 1,402 5 9	496 4 0	67,780 0 7	1,555 13 7	69,085 14 2
..	325 6 7	(u) 115 13 9	717 4 0	53,742 9 1	5,182 10 0	68,925 3 1
..	498 6 7	(v) 227 13 6	400 3 0	53,663 7 7	3,728 0 2	57,391 7 9
..	1,711 9 3	1,011 6 4	2,549 5 10	2,79,212 4 8	16,990 12 10	2,96,204 1 1
..	401 0 0	170 2 9	72 0 4	31,981 10 9	1,634 2 9	33,615 13 6
3,29,196 13 2	8,815 6 2	8,098 11 6	646 0 6	4,78,117 7 4	7,271 11 6	4,85,389 2 10
4,443 4 3	163 10 5	1,084 12 9	70 0 0	10,412 8 10	7 6 4	10,419 15 2
3,38,640 1 5	11,091 9 10	10,375 1 4	3,337 6 10	7,99,723 15 2	25,904 1 5	8,25,628 0 7

Societies—cont.

..	19 7 0	16 4 0	202 10 1	2,495 10 8	781 13 6	3,277 7 9
..	72 7 8	..	193 6 11	22,011 7 5	809 2 3	22,820 9 8
..	415 8 8	(y) 174 6 0	676 10 0	23,053 9 9	1,152 8 3	24,206 2 0
..	89 15 3	2 5 6	254 0 7	9,632 10 0	140 14 0	9,773 8 0
..	23 6 6	..	20 2 0	9,860 8 6	186 6 3	10,046 14 9
..	48 11 0	42 8 11	35 8 0	10,466 7 11	84 2 0	10,550 9 11
..	153 8 9	0 3 1	742 6 11	21,448 4 10	247 14 2	21,696 3 0
..	299 0 4	20 12 0	336 6 5	73,535 5 2	2,412 9 6	75,947 14 8
..	39 2 6	..	..	8,742 6 8	935 11 4	9,678 2 0
..	53 11 5	86 2 3	810 0 0	9,852 6 8	3,337 5 6	12,589 12 2
..	12 12 0	..	..	148 12 0	66 8 0	215 4 0
..	17 15 11	..	..	4,157 15 11	80 14 3	4,238 14 2
..	19 0 6	0 7 8	290 8 0	12,450 10 2	88 6 5	12,539 0 7
..	65 1 4	12 0 0	13 6 0	3,895 15 4	1,829 12 1	5,725 11 5
..	3 0 0	..	..	478 0 0	126 3 2	599 3 2
..	34 10 3	..	..	6,220 14 8	0 0 5	6,220 14 8
..	97 11 0	3 11 0	381 9 0	16,738 13 0	1,214 10 10	17,953 7 10
..	169 5 8	3 12 0	654 14 0	41,274 1 5	3,342 7 0	44,616 8 5
..	204 2 5	100 11 1	821 12 10	24,836 9 6	5 15 3	24,843 8 9
..	88 11 4	..	249 0 0	7,808 15 4	949 3 4	8,758 9 8
..	80 4 8	..	416 6 3	8,640 8 7	1,744 10 2	10,385 2 9
..	169 7 3	23 8 0	269 13 0	30,292 4 8	363 1 4	30,655 5 7
..	928 0 11	827 11 5	3,169 14 1	89,827 1 7	7,271 2 10	97,098 4 5
..	1,198 6 6	109 1 1	2,698 9 11	2,57,710 3 4	12,680 5 2	2,70,340 8 6
..	2,124 7 5	436 12 6	5,868 8 0	3,47,537 4 11	19,901 8 0	3,67,438 12 11
3,38,640 1 5	13,503 11 0	10,882 15 10	9,412 4 10	13,48,167 6 6	47,798 8 3	13,95,966 14 9

the cost of materials purchased, Rs. 37-8-0 cost of a sewing machine and Rs. 500-1-1 being the advances given.

of furniture purchased.

STATEMENT III.—Profit

District or group.	Kind of Society.	Profit.			
		Interest earned.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6
<i>A.—Central Societies (lending to or</i>					
Madras	Cash—Limited Liability	Rs. 8,849 5 9	A. P. ..	Rs. (a) 99 12 0	A. P. 8,949 1 9
<i>B.—Urban</i>					
Arcot, North	Cash—Unlimited liability	1 2 9	..	39 12 0	40 14 9
	Others—Limited liability	50 8 4	79 6 5	(c) 72 8 0	202 6 9
Arcot, South	Cash—Limited liability	2,749 10 5	..	(c) 158 11 8	2,908 6 1
Chingleput	Cash—Limited liability	3,612 5 3	..	(d) 190 3 0	3,802 8 3
	Others—Unlimited liability	33 2 11	375 6 0	8 0 0	416 8 11
Coimbatore	Others—Limited liability	201 6 11	2,169 1 2	(c) 48 12 8	2,419 4 9
Cuddapah	Others—Limited liability	8 8 3	63 7 8	39 8 0	106 7 11
	Cash—Limited liability	1,214 12 4	..	(e) 300 12 9	1,515 9 1
Guntur	Others—Limited liability .. ..	..	657 9 4	(f) 64 1 9	721 11 1
Ganjám	Cash—Unlimited liability	1,094 13 8	..	(c) 67 12 4	1,162 10 0
Kurnool	Others—Limited liability .. ..	..	501 15 5	(e) 75 8 0	577 7 5
Madras	Cash—Limited liability	294 7 2	..	(e) 56 0 0	350 7 2
	Others—Limited liability	346 9 2	12,217 9 0	(g) 2,196 12 11	14,760 15 1
	Cash—Limited liability	368 8 11	..	(e) 72 1 6	440 10 5
Madura	Cash—Unlimited liability	2,062 11 4	..	(e) 202 8 1	2,265 3 5
	Others—Limited liability	796 12 4	2,518 11 11	(h) 589 15 9	3,905 8 0
Salem	Cash—Limited liability	2,579 14 1	..	(k) 436 4 9	3,016 2 10
Tanjore	Cash—Limited liability	2,254 8 10	..	(l) 255 14 4	2,510 7 2
Total	Cash— { Limited liability	13,074 3 0	..	1,470 0 0	14,544 3 0
	{ Unlimited liability	3,158 11 9	..	810 0 5	3,468 12 2
	Others— { Limited liability	1,398 13 0	18,207 12 11	3,087 3 1	22,693 13 0
	{ Unlimited liability	33 2 11	375 6 0	8 0 0	416 8 11
	Total of Urban Societies	17,664 14 8	18,583 2 11	4,875 8 6	41,123 5 1
<i>C.—Rural</i>					
Anantapur	Cash— { Limited liability	247 3 6	..	21 12 0	268 15 6
	{ Unlimited liability	1,747 12 6	..	176 9 2	1,924 5 8
Arcot, North	Cash— { Limited liability	1,995 2 10	..	116 10 0	2,111 12 10
	{ Unlimited liability	526 2 7	..	48 4 0	574 6 7
Arcot, South	Cash—Unlimited liability	500 7 3	..	65 2 0	565 9 3
Bellary	Cash—Unlimited liability	455 2 10	..	70 0 0	525 2 10
Chingleput	Cash— { Limited liability	1,698 7 8	..	42 4 0	1,740 1 8
	{ Unlimited liability	4,806 15 7	..	162 9 0	4,969 8 7
Coimbatore	Cash—Unlimited liability	184 8 3	..	103 8 0	288 0 3
Cuddapah	Cash— { Limited liability	580 4 2	..	46 14 0	627 2 2
	{ Unlimited liability	2 7 8	..	10 6 0	12 13 8
Gódvári	Cash—Unlimited liability	95 14 11	..	23 8 0	119 6 11
Guntur	Cash—Unlimited liability	938 12 7	..	1 4 0	940 0 7
Kistna	Cash—Unlimited liability	579 12 1	..	68 4 0	648 0 1
Kurnool	Cash—Unlimited liability	115 2 11	..	0 4 0	115 6 11
Madura	Cash—Unlimited liability	110 12 0	..	85 10 0	196 6 0
Nellore	Cash—Unlimited liability	1,247 5 3	..	21 0 0	1,268 5 3
Salem	Cash—Unlimited liability	2,543 11 4	..	359 5 8	2,903 1 0
Tanjore	Cash—Limited liability	1,370 3 0	..	38 7 2	1,408 10 2
	Cash—Unlimited liability	685 1 10	..	144 2 2	829 4 0
Tinnevely	Cash—Limited liability	643 9 7	..	58 11 0	702 4 7
Trichinopoly	Cash—Unlimited liability	1,195 11 9	..	137 1 0	1,382 12 9
Total	Cash—Limited liability	6,534 14 9	..	324 10 2	6,859 8 11
	Cash—Unlimited liability	15,735 13 4	..	1,526 13 0	17,262 10 4
	Total of Rural Societies	22,270 12 1	..	1,851 7 2	24,122 3 8
	Total of all Societies	48,785 0 6	18,583 2 11	6,826 6 8	74,194 10 1

(a) and (b) Remittance charges recovered from and paid for Mufassal societies.

(c) Fees and fines including entrance fees.

(d) Includes Rs. 168-11-0 being the amount of fees and fines and Rs. 18-7-0 being sale-

(e) Includes Rs. 289-8-9 being the amount of fees and fines.

(f) Includes Rs. 57 being the amount of fees and fines.

(g) Includes Rs. 146-10-5 on account of fees and fines, Rs. 1,934-13-4 on account of charges

(h) Includes Rs. 284-10-6 on account of fees and fines, Rs. 8-5-6 sale-proceeds of books

(i) Includes Rs. 28-10-4 being the value of furniture written off and Rs. 25-6-4 excess

(j) Includes Rs. 3-8-0 cost of a sewing machine, Rs. 1,294-6-10 wages paid to the members

(k) Includes Rs. 263-2-0 being fees and fines and Rs. 39-8-9 being court costs.

(l) Includes Rs. 213-8-0 being fees and fines and Rs. 14-13-5 being sale-proceeds of books

The amounts in column 5 are chiefly fees and fines collected from members in case of rural

and Loss Account.

Loss.						Net profit or loss.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.	
7	8	9	10	11	12	13

dealing with other Societies).

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
6,368 10 2	289 9 9	..	..	(5) 71 2 0	6,729 5 11	+ 2,319 11 10

Societies.

..	9 15 0	..	..	..	9 15 0	+ 30 15 9
6 12 4	136 9 1	..	..	..	143 5 5	+ 59 1 4
1,758 1 5	105 7 2	..	..	2 9 0	1,866 1 7	+ 1,042 4 6
1,895 8 2	526 6 10	12 2 0	..	(1) 54 0 4	2,488 1 4	+ 1,314 5 11
78 12 7	221 12 10	..	33 0 8	72 12 9	412 6 10	+ 3 2 1
466 10 4	1,188 12 5	..	78 11 0	6 6 8	1,738 7 5	+ 480 13 4
12 2 0	62 7 9	..	..	..	74 9 9	+ 31 14 2
951 15 10	159 7 11	..	..	20 0 0	1,131 7 9	+ 384 1 4
18 12 0	693 9 6	..	..	10 6 0	722 11 6	+ 64 5 10
701 10 8	191 10 0	..	..	8 0 0	901 4 8	+ 261 5 4
..	223 5 8	..	..	..	223 5 8	+ 354 2 2
67 9 0	54 12 0	..	..	40 0 0	162 5 0	+ 188 2 2
310 2 7	5,648 4 2	..	..	(J) 1,879 15 8	7,838 5 5	+ 6,922 8 8
230 10 7	50 2 2	..	..	..	280 12 9	+ 159 13 8
1,410 8 8	206 7 0	..	..	..	1,616 15 8	+ 648 3 9
885 14 8	1,702 10 5	..	71 2 1	4 0 0	2,663 11 2	+ 1,241 12 10
1,574 11 5	830 6 7	..	..	48 9 9	1,953 11 9	+ 1,062 7 1
1,505 13 8	487 6 7	..	..	24 8 3	2,017 7 6	+ 492 15 8
7,984 6 1	1,714 1 3	12 2 0	..	189 6 4	9,899 15 8	+ 4,644 3 4
2,112 3 4	408 0 0	..	..	8 0 0	2,528 3 4	+ 940 8 10
1,700 5 11	9,655 10 7	..	147 13 1	1,900 11 4	13,404 8 11	+ 9,289 4 1
78 12 7	221 12 10	..	33 0 8	79 12 9	418 6 10	+ 3 2 1
11,875 11 11	11,999 8 8	12 2 0	180 13 9	2,177 14 5	26,246 2 9	+ 14,877 2 4

Societies.

98 6 8	19 7 0	..	..	8 12 0	126 9 3	+ 142 6 3
664 14 9	76 11 8	..	..	..	741 10 5	+ 1,182 11 3
1,022 11 6	414 0 8	..	..	..	1,436 12 2	+ 676 0 3
275 5 5	139 15 3	..	..	..	415 4 3	+ 159 1 11
295 15 8	23 6 6	..	..	..	319 6 2	+ 246 3 1
375 4 0	48 11 0	..	..	..	421 15 0	+ 103 2 10
845 7 8	167 3 7	..	..	0 3 1	1,012 14 4	+ 727 13 4
2,740 7 0	296 2 4	..	..	16 13 3	3,053 6 7	+ 1,916 2 0
165 14 2	39 2 6	..	..	..	205 0 8	+ 82 15 7
373 10 9	59 11 5	..	..	..	433 6 2	+ 193 12 0
..	12 12 0	..	..	..	12 12 0	+ 0 1 8
93 12 0	17 15 11	..	..	..	111 11 11	+ 7 11 0
287 11 8	19 0 6	..	..	0 7 8	307 3 5	+ 632 13 2
207 1 4	52 11 4	..	..	..	259 13 8	+ 388 3 5
..	3 0 0	..	..	..	3 0 0	+ 112 6 11
81 11 9	34 10 3	..	..	..	116 6 0	+ 80 0 0
617 12 0	111 0 6	..	..	..	728 12 6	+ 539 8 9
1,030 13 7	173 5 8	..	..	3 12 0	1,207 15 3	+ 1,695 1 9
480 14 10	154 6 5	..	..	1 9 9	336 15 0	+ 771 11 2
493 9 3	38 11 4	..	..	0 15 9	532 4 4	+ 293 15 8
246 5 0	77 0 8	..	..	..	323 5 8	+ 378 14 11
533 6 0	167 12 3	..	..	1 11 0	702 13 3	+ 679 15 6
3,067 8 0	891 13 9	..	..	10 8 10	3,969 14 7	+ 2,889 10 4
7,863 10 2	1,253 1 0	..	..	23 11 8	9,140 6 10	+ 8,122 3 6
10,931 2 2	2,144 14 9	..	..	34 4 6	13,110 5 5	+ 11,011 13 10
29,175 8 3	14,434 1 2	12 2 0	180 13 9	2,283 4 11	46,085 14 1	+ 29,108 12 0

proceeds of books and forms.

for work done to the public including materials supplied (Triplacane Tailoring House) and forms and Rs. 256-4-0 house-rent realised. collections refunded. of the Triplacane Tailoring House and Rs. 556-13-4 cost of materials purchased.

and forms. societies.

STATEMENT IV.—Balance

District or group.	Kind of society.	Assets.			
		Cash in hand and bank.	Loans due by members.	Loans due by other societies.	Interest due on columns 4 and 5.
1	2	3	4	5	6
<i>A.—Central Societies (lending to or</i>					
Madras	Cash—Limited liability ..	Rs. 1,992 14 10	A. P. 3,000 0 0	Rs. 1,72,050 0 0	A. P. 8,181 12 9
<i>B.—Urban</i>					
Arcot, North ..	Cash—Unlimited liability ..	659 13 0	150 0 0	..	1 2 9
Arcot, South ..	Others—Limited liability ..	82 8 8	1,270 0 0	..	31 13 6
Chingleput ..	Cash—Limited liability ..	3,118 5 2	30,793 0 0	..	840 12 8
Coimbatore ..	Others—Unlimited liability ..	707 13 2	45,503 0 0	1,000 0 0	453 1 6
Cuddapah ..	Cash—Unlimited liability ..	7 6 4	398 12 2	..	14 2 5
Guntúr ..	Others—Limited liability ..	3,257 9 11	2,090 0 0	..	49 15 6
Ganjám ..	Others—Limited liability ..	434 8 2	125 0 0	..	3 8 8
Kurnool ..	Cash—Limited liability ..	2,857 14 2	16,677 0 0	..	312 11 9
Madras ..	Others—Limited liability ..	290 4 10	..	..	..
Madura ..	Cash—Unlimited liability ..	935 5 5	17,050 0 0	..	28 3 0
Salem ..	Others—Limited liability ..	502 2 2	..	..	..
Tanjore ..	Cash—Limited liability ..	1,066 12 7	3,077 4 4	..	50 8 1
	Others—Limited liability ..	1,349 1 2	4,394 6 7	..	167 3 3
	Cash—Unlimited liability ..	334 5 7	4,991 0 0	..	3 3 6
	Others—Unlimited liability ..	39 0 4	25,426 0 4	..	138 0 9
	Cash—Limited liability ..	1,355 13 7	13,305 0 0	1,000 0 0	265 12 7
	Others—Limited liability ..	5,182 10 0	29,193 0 0	3,000 0 0	104 11 2
	Cash—Unlimited liability ..	3,728 0 2	24,440 1 7	..	205 7 3
	Others—Unlimited liability ..	..	..	..	..
Total	Cash—Limited liability ..	16,990 12 10	1,54,674 5 11	4,000 0 0	1,971 1 6
	Cash—Unlimited liability ..	1,634 2 9	42,626 0 4	..	167 6 6
	Others—Limited liability ..	7,271 11 6	21,184 6 7	1,000 0 0	518 5 1
	Others—Unlimited liability ..	7 6 4	398 12 2	..	14 2 5
	Total of Urban Societies ..	25,904 1 5	2,18,883 9 0	5,000 0 0	2,670 15 6
<i>C.—Rural</i>					
Anantapur ..	Cash—Limited liability ..	781 13 6	2,009 0 0	..	118 3 0
Arcot, North ..	Cash—Unlimited liability ..	809 2 3	25,231 0 0	..	1,009 13 11
Arcot, South ..	Cash—Limited liability ..	1,152 8 3	20,732 0 0	..	526 7 6
Bellary ..	Cash—Unlimited liability ..	140 14 0	6,823 0 0	..	224 2 4
Chingleput ..	Cash—Unlimited liability ..	186 6 3	10,898 8 0	..	228 14 0
Coimbatore ..	Cash—Unlimited liability ..	84 2 0	10,545 4 0	..	264 6 4
Cuddapah ..	Cash—Limited liability ..	247 14 2	20,611 0 0	500 0 0	1,147 3 0
Gólavari ..	Cash—Unlimited liability ..	2,412 9 6	65,622 1 0	..	2,204 13 4
Guntúr ..	Cash—Unlimited liability ..	935 11 4	8,413 0 0	..	180 14 3
Kistna ..	Cash—Unlimited liability ..	3,337 5 6	8,131 8 0	..	527 6 6
Kurnool ..	Cash—Unlimited liability ..	68 8 0	136 0 0	..	2 7 8
Madura ..	Cash—Unlimited liability ..	80 14 3	3,185 0 0	..	70 8 9
Nellore ..	Cash—Unlimited liability ..	88 6 5	9,373 0 0	..	374 1 6
Salem ..	Cash—Unlimited liability ..	1,829 12 1	7,733 0 0	..	602 10 6
Tanjore ..	Cash—Unlimited liability ..	126 3 2	1,388 0 0	..	91 11 11
Tinnevelly ..	Cash—Unlimited liability ..	0 0 5	5,676 4 0	..	103 7 4
Trichinopoly ..	Cash—Unlimited liability ..	1,214 10 10	14,546 10 0	..	400 8 2
	Cash—Unlimited liability ..	3,342 7 0	34,150 1 11	..	826 1 4
	Cash—Unlimited liability ..	6 15 3	17,938 10 0	..	638 14 0
	Cash—Unlimited liability ..	949 8 4	9,849 0 0	..	305 6 3
	Cash—Unlimited liability ..	1,744 10 2	6,255 0 0	..	292 2 6
	Cash—Unlimited liability ..	363 1 4	24,300 0 0	2,000 0 0	608 4 9
Total	Cash—Limited liability ..	7,271 2 10	75,677 2 0	500 0 0	3,250 4 5
	Cash—Unlimited liability ..	12,630 5 2	2,37,869 12 11	2,000 0 0	7,498 4 4
	Total of Rural Societies ..	19,901 8 0	3,13,546 14 11	2,500 0 0	10,748 8 9
	Total of all Societies ..	47,798 8 3	5,35,430 7 11	1,79,550 0 0	16,601 4 11

- (a) Includes Rs. 200 being the value of furniture on hand.
 (b) Includes Rs. 515 value of furniture on hand and
 (c) Includes Rs. 182-5-0 being the value of furniture
 (d) Includes Rs. 77 being the value of furniture on
 (e) Includes Rs. 445-10-9 being the advances
 (f) Includes Rs. 120 value of furniture on hand and
 (g) Includes Rs. 400 being the value of furniture on
 (h) Includes Rs. 104-9-8 value of furniture on hand
 (i) Includes Rs. 70 value of furniture on hand.

Sheet as at 30th June 1908.

Value of stock in hand.	Other items.	Total assets.	Liabilities.				
			Loans from non-members.	Loans from other societies.	Interest due on loans in columns 10 and 11.	Loans from Government.	Interest due to Government.
7	8	9	10	11	12	13	14

Dealing with other Societies).

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
..	..	1,80,224 11 7	53,740 0 0	..	951 6 7	..	..

Societies.

..	..	810 15 9	..	..	..	..	..
280 7 6	48 5 0	1,712 13 8	..	..	..	..	..
..	10 7 0	34,757 8 5	12,461 0 0	..	..	..	..
..	(a) 294 15 7	47,958 14 3	7,457 8 0	4,000 0 0	243 8 3	..	..
500 13 0	(b) 692 0 3	1,613 2 2	819 9 3	700 0 0	19 1 10	..	..
4,891 6 9	(c) 1,745 0 1	12,034 0 3	5,655 0 0	..	193 12 2	..	..
653 15 2	(d) 129 3 7	1,346 3 2	..	..	..	..	..
..	85 13 5	19,933 7 4	13,913 9 8	1,000 0 0	273 15 11	..	..
1,878 10 5	(e) 518 13 3	2,087 13 6	..	1,000 0 0	18 13 0	..	..
..	0 15 4	18,014 7 9	3,900 0 0	..	363 9 11	..	..
707 13 0	2 11 0	1,212 10 2	..	..	..	..	..
..	40 0 0	4,234 9 0	..	..	..	..	..
19,403 11 9	(f) 563 11 0	25,578 5 9	441 15 9	100 0 0	3 12 0	..	..
..	..	5,329 3 0	1,625 0 0	2,000 0 0	75 4 7	..	..
..	..	25,603 1 5	3,304 10 8	11,000 0 0	307 8 3	..	..
9,789 12 0	(g) 435 7 11	26,151 14 1	23,852 1 0	..	494 8 8	..	..
..	54 11 6	37,535 0 8	6,900 0 0	6,800 0 0	268 4 5	..	..
..	(h) 209 4 2	28,582 18 2	6,492 14 0	5,000 0 0	272 18 8	..	..
..	695 3 8	1,78,331 7 10	48,818 15 8	18,000 0 0	1,134 14 10	..	..
..	0 15 4	44,428 8 11	7,204 10 8	11,000 0 0	671 2 2	..	..
37,608 0 7	3,443 8 10	71,023 11 7	29,949 0 9	1,100 0 0	710 12 10	..	..
500 13 0	692 0 3	1,613 2 2	819 9 3	700 0 0	19 1 10	..	..
88,106 13 7	4,831 7 1	2,95,396 14 6	86,822 4 4	31,600 0 0	2,535 15 8	..	..

Societies.

..	..	2,909 0 6	1,300 0 0	..	5 0 0	850 0 0	..
..	1 3 2	27,051 3 4	937 8 0	8,000 0 0	103 3 6	7,550 0 0	..
..	(i) 118 9 7	22,524 9 4	500 0 0	3,200 0 0	679 14 4	3,000 0 0	..
..	0 2 6	7,188 2 10	..	3,400 0 0	68 12 0	1,350 0 0	..
..	..	11,313 12 3	300 0 0	7,000 0 0	156 4 0	1,250 0 0	..
..	..	10,993 12 4	..	10,000 0 0	212 8 0	..	..
..	5 0 7	22,511 1 9	4,475 0 0	5,800 0 0	221 3 5	4,750 0 0	68 0 0
..	22 12 0	70,262 8 10	7,851 2 3	36,700 0 0	419 9 11	6,250 0 0	..
..	..	9,529 9 7	..	3,000 0 0	155 10 0	..	..
..	..	11,996 4 0	4,170 0 0	4,000 0 0	231 10 0	1,200 0 0	14 0 0
..	0 2 0	205 1 8	..	..	..	..	..
..	..	3,336 7 0	..	3,000 0 0	93 12 0	..	..
..	..	9,835 7 11	..	1,000 0 0	87 8 0	4,000 0 0	..
..	12 0 0	10,177 5 7	3,000 0 0	1,000 0 0	19 4 4	2,000 0 0	..
..	..	1,605 15 1	300 0 0	..	..	550 0 0	..
..	..	5,779 11 9	2,000 0 0	3,000 0 0	81 11 9	..	..
..	0 0 3	16,161 13 3	500 0 0	9,300 0 0	238 2 0	2,600 0 0	..
..	..	38,318 10 3	75 0 0	18,600 0 0	267 10 0	7,000 0 0	..
..	0 10 0	18,585 1 3	3,928 0 0	4,850 0 0	160 5 3	3,150 0 0	50 1 2
..	0 1 4	11,103 15 11	2,620 0 0	6,000 0 0	96 3 4	..	..
..	1 1 3	8,292 13 10	1,140 0 0	3,100 0 0	70 6 0	1,300 0 0	14 3 6
..	..	27,271 6 1	7,903 0 0	9,500 0 0	346 8 6	2,000 0 0	..
..	120 5 5	86,818 14 8	15,513 0 0	20,450 0 0	1,308 7 0	14,250 0 0	146 4 8
..	36 5 3	260,034 11 8	25,486 10 3	1,24,500 0 0	2,356 11 4	34,650 0 0	..
..	156 10 8	3,46,853 10 4	40,999 10 3	1,44,950 0 0	3,725 2 4	48,900 0 0	146 4 8
88,106 13 7	4,988 1 9	3,22,475 4 5	1,81,561 14 7	1,76,550 0 0	7,212 8 7	48,900 0 0	146 4 8

hand and Rs. 92-8-10 being the advances pending recovery.
 Rs. 172-0-3 being the advances pending recovery.
 on hand and Rs. 1,561-10-7 being the advances pending recovery.
 hand and Rs. 62-3-7 being the advances pending recovery.
 pending recovery and Rs. 15 value of furniture on hand.
 Rs. 349 being the advances pending recovery.
 hand and Rs. 35-7-11 being the advances pending recovery.
 and Rs. 100-6-10 being the advances pending recovery.

STATEMENT IV—Balance

District of group.	Kind of society.	Assets.					
		Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.		
		15	16	17	18		
<i>A.—Central Societies (leading</i>							
Madras	Cash—Limited liability ..	Rs. 54,691 6 7	A. 0 0	P. 7,500 0 0	Rs. 1,12,800 0 0	A. 2,942 14 9	P. 0 0
<i>B.—Urban</i>							
Arcot, North ..	Cash—Unlimited liability ..	..	780 0 0	..	..	5 8 4	..
Arcot, South ..	Others—Limited liability ..	..	1,855 0 0	..	275 0 0	..	..
Chingleput ..	Cash—Limited liability ..	12,461 0 0	5,170 0 0	15,420 0 0	426 2 0	..	..
Coimbatore ..	Others—Unlimited liability ..	11,701 0 3	7,177 0 0	26,244 12 2	1,358 2 3	..	..
Cuddapah ..	Cash—Limited liability ..	1,538 11 1	..	..	..	62 9 3	..
Guntur	Others—Limited liability ..	15,848 12 2	1,225 0 0	4,125 0 0	9 0 0	..	..
Ganjám	Cash—Unlimited liability ..	..	790 0 0	475 0 0	..	..	..
Kurnool	Others—Limited liability ..	15,186 9 7	162 0 0	3,801 0 0	388 4 5	..	..
Madras	Cash—Unlimited liability ..	1,018 13 0	1,396 0 0	..	..	..	..
Madura	Others—Limited liability ..	4,263 9 11	8,904 0 0	4,470 0 0	156 14 6	..	..
Salem	Cash—Limited liability ..	..	735 0 0	..	..	..	..
Tanjore	Others—Limited liability ..	..	2,655 0 0	1,300 0 0	13 13 0	..	..
Total	Cash—Unlimited liability ..	545 11 9	6,818 3 8	6,781 14 8	201 8 6	..	..
	Others—Limited liability ..	3,701 4 7	1,005 0 0	445 0 0	9 3 4	..	..
	Cash—Unlimited liability ..	14,612 2 11	9,565 0 0	241 0 0	610 11 0	..	..
	Others—Limited liability ..	14,346 9 8	..	129 3 3	1 4 8	..	..
	Cash—Limited liability ..	13,968 4 5	2,385 0 0	19,656 14 7	439 6 4	..	..
	Others—Unlimited liability ..	11,765 11 8	9,330 12 9	6,106 0 8	790 13 8	..	..
	Cash—Limited liability ..	68,783 14 6	27,884 12 9	72,973 11 5	3,425 13 0	..	..
	Others—Unlimited liability ..	18,875 12 10	19,249 0 0	4,711 0 0	667 9 6	..	..
	Others—Limited liability ..	31,759 13 7	12,319 8 8	13,786 1 11	279 14 9	..	..
	Others—Unlimited liability ..	1,538 11 1	..	..	..	..	..
	Total of Urban Societies ..	1,20,958 4 0	59,453 0 5	91,470 13 4	4,373 5 3	..	..
<i>C.—Rural</i>							
Anantapur ..	Cash—Limited liability ..	2,155 0 0	..	800 0 0	11 10 3	..	..
Arcot, North ..	Cash—Unlimited liability ..	16,690 11 6	2,837 0 0	6,924 0 0	222 9 11	..	..
Arcot, South ..	Cash—Limited liability ..	7,379 14 4	9,541 0 0	4,679 0 0	202 4 0	..	..
Bellary	Cash—Unlimited liability ..	4,818 12 0	857 0 0	1,268 0 0	35 4 5	..	..
Chingleput ..	Cash—Unlimited liability ..	8,706 4 0	1,131 8 0	1,200 0 0	29 13 2	..	..
Coimbatore ..	Cash—Unlimited liability ..	10,212 8 0	578 0 0	..	..	..	..
Cuddapah ..	Cash—Limited liability ..	14,814 3 5	1,763 0 0	5,014 0 0	93 14 1	..	..
Gódvári	Cash—Unlimited liability ..	51,220 12 2	6,411 0 0	10,499 0 0	168 15 6	..	..
Guntur	Cash—Unlimited ..	8,165 10 0	1,281 0 0	..	..	..	..
Kistna	Cash—Limited liability ..	9,615 10 0	1,960 0 0	214 0 0	6 12 8	..	..
Kurnool	Cash—Unlimited liability ..	..	205 0 0	..	..	..	..
Madura	Cash—Unlimited liability ..	3,093 12 0	235 0 0	..	..	..	..
Nellore	Cash—Unlimited liability ..	5,087 8 0	2,000 0 0	2,000 0 0	93 15 3	..	..
Salem	Cash—Unlimited liability ..	6,019 4 4	1,566 0 0	2,010 0 0	193 14 4	..	..
Tanjore	Cash—Unlimited liability ..	850 0 0	610 0 0	..	..	..	..
Tinnevelly ..	Cash—Unlimited liability ..	5,081 11 9	618 0 0	..	..	..	..
Trichinopoly ..	Cash—Unlimited liability ..	12,638 2 0	2,965 0 0	..	..	..	..
	Cash—Unlimited liability ..	26,942 10 0	8,007 0 0	2,617 0 0	36 14 9	..	..
	Cash—Limited liability ..	12,128 6 5	5,553 0 0	117 0 0	4 15 8	..	..
	Cash—Unlimited liability ..	8,716 3 4	1,910 0 0	175 0 0	5 13 2	..	..
	Cash—Limited liability ..	5,624 9 6	1,430 0 0	785 0 0	15 13 2	..	..
	Cash—Unlimited liability ..	19,749 8 6	3,885 0 0	2,865 0 0	91 14 1	..	..
	Cash—Limited liability ..	51,727 11 8	20,247 0 0	11,409 0 0	335 5 10	..	..
	Cash—Unlimited liability ..	1,86,993 5 7	35,096 8 0	28,658 0 0	879 2 7	..	..
	Total of Rural Societies ..	12,38,721 1 3	55,343 8 0	40,067 0 0	1,214 8 5	..	..
	Total of all Societies ..	4,14,370 11 10	1,22,296 8 5	2,44,337 13 4	8,530 12 5	..	..

(a) Value of goods purchased but not paid for.

(b) Includes Rs. 1,487-3-5 value of goods purchased.

Sheet as at 30th June 1908—cont.

Liabilities.						
Dividends due to members.	Total due to members (columns 16 to 19).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit + and loss —.
19	20	21	22	23	24	25

to or dealing with other societies)—cont.

RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
56 9 8	1,23,299 8 5	14 0 0	..	0 0 9	1,78,004 15 9	+ 2,219 11 10

Societies—cont.

..	780 0 0	..	..	..	780 0 0	+ 30 15 9
..	1,635 8 4	13 0 0	5 4 0	..	1,653 12 4	+ 59 1 4
144 5 1	21,160 7 1	..	1 7 10 4	76 2 6	33,715 3 11	+ 1,041 4 6
116 10 11	34,896 9 4	41 0 0	5 13 7	0 0 2	46,644 7 4	+ 1,314 6 11
..	..	71 2 5	..	0 2 7	1,610 0 1	+ 3 2 1
22 13 6	5,435 6 9	69 0 0	..	..	11,353 2 11	+ 680 13 4
..	1,274 0 0	4 0 0	36 5 0	..	1,314 5 0	+ 31 14 2
..	4,351 4 5	11 8 0	..	..	19,549 6 0	+ 884 1 4
..	1,396 0 0	88 8 0	(a) 165 8 11	..	2,688 12 11	+ 65 6 3
..	13,530 14 6	15 0 0	..	..	17,809 8 5	+ 204 15 4
..	735 0 0	68 0 0	55 8 0	..	858 8 0	+ 354 2 2
50 12 7	4,019 9 7	..	9 15 3	16 14 0	4,046 6 10	+ 188 2 2
3 6 5	15,805 1 2	430 4 9	(b) 2,318 13 1	0 2 2	19,100 1 0	+ 6,778 4 9
1 14 3	1,461 1 7	3 0 0	..	3 15 2	5,169 5 4	+ 159 13 8
10 9 8	10,827 4 3	14 0 0	1 6 6	..	24,954 18 8	+ 648 3 9
14 15 8	145 7 7	432 6 10	1 11 11	..	24,926 4 0	+ 1,225 10 1
3 0 4	22,484 5 3	17 0 0	2 14 1	0 1 10	36,472 9 7	+ 1,062 7 1
25 11 10	16,253 6 11	35 0 0	35 10 11	..	28,089 13 6	+ 492 15 8
842 7 0	1,04,626 12 2	107 8 0	72 0 2	97 1 8	1,73,687 4 6	+ 4,644 3 4
10 9 3	24,638 2 9	29 0 0	1 6 6	..	43,644 6 1	+ 884 2 10
41 3 7	26,426 7 11	1,105 3 7	2,603 2 11	0 2 2	61,894 14 2	+ 9,128 13 5
..	..	71 2 5	..	0 2 7	1,610 0 1	+ 3 2 1
394 3 10	1,55,691 6 10	1,312 14 0	2,676 9 7	97 6 5	2,80,736 8 10	+ 14,660 5 8

Societies—cont.

..	611 10 3	..	..	..	2,766 10 3	+ 142 6 3
..	9,083 9 11	6 8 0	..	87 10 8	25,868 8 1	+ 1,182 11 3
..	14,422 4 0	28 4 0	19 1 6	0 0 10	21,849 8 8	+ 675 0 8
..	2,160 4 5	50 0 0	..	0 0 6	7,029 0 11	+ 159 1 11
..	2,361 5 2	..	..	..	11,067 9 2	+ 246 3 1
..	578 0 0	..	..	0 0 6	10,790 8 6	+ 101 2 10
..	6,870 14 1	79 0 4	19 2 7	..	21,783 4 5	+ 727 13 4
..	17,078 15 6	..	17 9 3	28 13 11	68,346 1 10	+ 1,916 2 0
..	1,281 0 0	..	..	..	9,446 10 0	+ 82 15 7
..	2,180 12 8	6 0 0	..	0 1 4	11,802 8 0	+ 193 12 0
..	205 0 0	..	..	..	205 0 0	+ 0 1 8
..	235 0 0	..	..	..	3,328 12 0	+ 7 11 0
..	4,093 15 3	..	2 14 3	18 4 10	9,202 10 9	+ 632 13 2
..	3,769 14 4	..	..	0 0 6	9,789 3 2	+ 388 3 5
..	610 0 0	..	..	33 8 2	1,493 8 2	+ 112 6 11
..	618 0 0	..	..	..	5,699 11 9	+ 80 0 0
..	2,965 0 0	19 2 0	..	0 0 6	15,622 4 6	+ 539 8 9
..	10,660 14 9	17 3 6	..	2 12 3	56,623 8 6	+ 1,695 1 9
..	5,674 15 8	..	..	..	17,813 6 1	+ 771 11 2
..	2,090 13 2	..	0 15 9	..	10,803 0 3	+ 295 15 8
..	2,230 13 2	58 4 0	0 4 3	..	7,913 14 11	+ 378 14 11
..	6,841 14 1	..	..	..	26,591 6 7	+ 679 15 6
..	31,991 5 10	171 8 4	38 8 4	0 2 2	83,929 4 4	+ 2,889 10 4
..	64,633 10 7	92 13 6	21 7 8	171 2 10	2,51,912 8 2	+ 8,122 3 6
..	96,625 0 5	264 5 10	60 0 0	171 5 0	3,35,841 12 6	+ 11,011 12 10
450 13 6	3,75,615 15 8	1,591 3 10	2,736 9 7	268 12 2	7,94,583 5 1	+ 27,801 15 4

but not paid for and Rs. 831-9-8 being the other payments due out of profits.

REPORT ON THE WORKING

OF THE

CO-OPERATIVE CREDIT SOCIETIES

IN

BENGAL

FOR THE YEAR

1907-1908.



CALCUTTA:

THE BENGAL SECRETARIAT BOOK DEPOT.

1908.