

General summary of progress of co-operative societies in 1910-11.

Number of societies and their membership.	I						II					
	1906-06.	1906-07.	1907-08.	1908-09.	1909-10.	1910-11.	Working capital of Co-operative societies on 31st June 1911 (Statement I, IV).					
Central societies .. .. .	1	1	1	3	3	5						
Urban societies, cash, limited .. .. .	4	9	10	13	16	19						
Do. do. unlimited .. .. .	..	2	3	3	4	4						
Do. others, limited .. .. .	3	9	9	8	7	6						
Do. do. unlimited .. .. .	..	1	1	1	1	1						
Total .. .. .	7	21	23	24	28	30						
Rural societies, cash, limited .. .. .	18	18	13	10	8	6						
Do. do. unlimited .. .. .	6	20	66	143	288	554						
Do. Total .. .. .	17	41	77	153	296	560						
Total societies .. .. .	25	63	101	180	277	586						
						+ 1 Union.						
	2,723	6,429	9,537	15,597	30,955	44,102						

SYNOPSIS of loans granted by urban (other than central) and rural societies in 1910-11 and 1908-10 (year 1910-11 compared with results of two previous years 1908-1909 and 1909-1910).

Loans—purpose.	Urban, 1910-11.		Urban, 1908-10 (two years).		Rural, 1910-11.		Rural, 1908-10 (two years).		Urban, 1910-11.		Urban, 1908-10 (two years).		Rural, 1910-11.		Rural, 1908-10 (two years).	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
For cultivation expenses .. .. .	5,040	1.3	10,500	1.8	1,07,516	6.7	1,90,978	9.8	73,131	19.7	90,543	27.0	3,92,113	90.0	3,94,000	87.4
.. purchase of cattle .. .. .	4,190	1.1	10,939	1.9	2,22,910	14.0	2,46,954	12.7	85,043	22.4	1,13,307	29.9	4,30,477	97.0	4,37,083	99.0
.. payment of sizar kist .. .. .	9,268	2.4	19,380	3.3	77,453	4.8	1,07,908	5.6	1,18,793	29.0	2,12,197	56.4	4,02,700	90.0	4,16,939	91.7
.. improvement of land .. .. .	3,245	0.6	3,833	0.7	54,555	3.4	99,039	5.2	1,14,684	29.2	1,84,434	48.0	3,12,016	19.8	4,11,328	91.9
.. purchase of raw material for industries.	6,092	1.6	10,041	1.7	7,248	0.5	8,371	0.4	..	..	..	..	..	..	..	..
.. trade .. .. .	61,026	15.6	1,16,913	20.1	1,55,165	9.7	2,39,555	12.3	19,508	5.0	32,440	8.0	11,408	0.7	30,150	1.3
.. house-building .. .. .	29,787	7.6	44,735	7.7	81,874	5.1	75,001	4.0	1,761	0.4	1,159	0.1	345	0.0	891	0.0
.. purchase of land .. .. .	9,855	2.6	18,980	3.3	59,071	3.7	72,832	3.8	1,02,325	26.1	1,81,713	45.4	7,00,148	45.7	9,09,139	69.9
.. food and necessaries of life .. .. .	75,502	19.3	1,31,452	22.6	74,596	4.7	92,214	4.8	3,67,661	95.2	3,59,661	91.9	3,80,507	82.6	9,61,796	68.0
Total Productive .. .. .	2,08,065	51.9	3,66,776	63.2	3,40,490	21.6	11,32,952	58.4	716	0.2	3,740	0.7	17,807	1.1	32,034	1.9
For paying off prior debts .. .. .	1,51,797	39.8	1,76,860	30.5	7,27,417	46.6	7,76,140	40.9	..	..	..	..	..	..	..	..
For marriages .. .. .	39,578	7.9	32,729	5.6	25,993	1.6	29,454	1.5	..	..	..	..	..	..	..	..
.. other ceremonies .. .. .	5,461	1.4	1,230	0.2	1,782	0.1	2,370	0.1	..	..	..	..	..	..	..	..
.. litigation .. .. .	70	0.0	606	0.1	103	0.0	250	0.0	..	..	..	..	..	..	..	..
.. other non-productive purposes .. .. .	450	0.1	3,482	0.4	965	0.1	70	0.0	..	..	..	..	..	..	..	..
Total Non-productive .. .. .	36,560	9.3	37,187	6.4	28,749	1.8	31,144	1.6	3,48,970	89.4	4,00,131	80.0	13,04,479	80.0	16,00,184	97.7
Grand Total .. .. .	3,91,421	100.0	5,80,773	100.0	15,96,466	100.0	19,40,236	100.0	3,91,421	100.0	5,80,773	100.0	13,04,479	100.0	16,00,184	100.0

DEMAND, collection and balance of principal and interest due to societies in 1910-11.

	Demand.				Collection.				Balance.				Percentage of collection to demand.			
	Central.	Urban.	Rural.	Total.	Central.	Urban.	Rural.	Total.	Central.	Urban.	Rural.	Total.	Central.	Urban.	Rural.	Total.
Principal, including arrears .. .. .	5,00,849	3,47,906	9,09,818	17,58,573	4,39,113	3,10,391	7,47,692	14,86,996	79,916	37,614	1,64,226	2,79,757	84.5	89.9	89.9	81.9
Interest due in previous year .. .. .	1,607	1,970	6,267	9,745	1,507	1,439	5,042	7,989	..	..	1,245	1,756	100.0	79.0	80.4	82.0
Interest due in 1910-11 .. .. .	1,17,716	37,584	1,56,368	3,11,568	1,14,190	34,712	1,44,487	2,93,391	3,826	2,969	11,792	19,178	97.9	99.4	99.8	96.9
				20,87,086				17,89,776			2,98,706					86.7

LOANS and deposits repaid by all societies in 1910-11.

	Amount to be repaid.	Amount repaid.	Percentage.
Central societies .. .. .	7,53,265	6,70,581	89.0
Urban societies—cash .. .. .	2,44,330	2,42,589	99.3
Do. others .. .. .	3,41,800	3,60,096	99.6
Rural societies .. .. .	3,11,365	2,66,511	85.6
All societies .. .. .	16,50,760	15,19,777	92.1

LOANS and deposits repaid by rural societies compared for five years ending 1910-11.

	Amount outstanding against rural societies at the beginning of the year.	Amount repaid by rural societies.	Percentage.
1906-1907 .. .. .	87,375	7,718	8.8
1907-1908 .. .. .	1,27,000	90,300	71.1
1908-1909 .. .. .	2,24,907	79,154	35.2
1909-1910 .. .. .	4,36,914	1,75,150	40.1
1910-1911 .. .. .	16,54,096	3,34,560	20.2

GROSS income and net profits of societies compared for five years ending 1910-11.

	1906-07.			1907-08.			1908-09.			1909-10.			1910-11.		
	Gross income.	Net profit.	Percentage.	Gross income.	Net profit.	Percentage.	Gross income.	Net profit.	Percentage.	Gross income.	Net profit.	Percentage.	Gross income.	Net profit.	Percentage.
Central societies .. .. .	98,543	838	0.8	1,02,900	2,239	2.2	8,31,654	7,675	0.9	17,60,061	23,236	1.3	32,75,960	37,379	1.1
Urban societies .. .. .	6,70,453	9,735	1.4	8,25,629	14,877	1.8	16,66,135	19,674	1.2	15,06,960	30,660	2.0	17,76,661	30,566	1.7
Rural societies .. .. .	2,23,168	4,000	1.8	3,67,439	11,812	3.2	6,68,823	14,632	2.2	16,40,307	36,073	2.2	23,05,705	49,264	2.1
All societies .. .. .	9,91,169	14,573	1.5	13,95,968	28,928	2.0	25,66,612	22,981	0.9	49,07,328	90,029	1.8	73,57,326	1,17,209	1.6

\* Includes income of 1 Union of 19 societies, Rs. 430.

7. The heads adopted for the general summary, namely, membership, working capital, net profit (including dividend and reserve fund), loans and 'demand, collection and balance' will also be followed generally in the remaining portion of the report, and much repetition of statistics will be saved in this way.

8. The benefit conferred by the Co-operative Societies Act during the year 1910-1911 may be estimated numerically as follows. The working capital of urban and rural societies at the end of the year was nearly 30 lakhs of rupees. This working capital was invested in loans to 25,000 borrowers, ryots and others, who but for the societies would have paid interest, ranging from 12 to 18 per cent. (or on an average 15 per cent.), and who actually paid  $9\frac{1}{2}$  per cent. or a little less. This saving of 5 per cent. on 30 lakhs of rupees, or approximately  $1\frac{1}{2}$  lakhs of rupees is the gift made by the Act in the seventh year of its working. How much it is likely to amount to when the number of societies has increased tenfold may be estimated. In paragraph 41 of the last Administration Report, 18 per cent. was assumed to be the market rate of interest for the classes of loans advanced by Co-operative Credit Societies, but I have purposely adopted this time a lower rate.

9. The moral boon is even greater. The societies enable people who were hitherto at the mercy of the usurer to live in peace and contentment and to put by some money; they enable the cultivator who carried home his produce only to hand it over to his sowcar at three-fourths of its price (not paid to him, but adjusted to his account), to store it till he can sell it to advantage and live upon the proceeds for the rest of the year. The societies enable people, who, for generations, paid debts contracted at marriages performed 50 or 60 years ago, to marry decently without becoming debtors for the rest of their natural lives. The societies have introduced ideas of thrift, sobriety and cleanliness into villages which were hitherto strangers to civilisation.

10. It may be asked why, if the movement confers such tangible benefits, it does not catch like wild-fire. No good thing ever catches like wild-fire; and the only element of suspicion about the co-operative movement is that it does catch on in unexpected quarters and in unexpected ways, so that occasionally, a sowcar, who came to a meeting to curse, goes home, heading the list of applicants for an unlimited liability society.

11. The reasons which ordinarily bar the progress of the movement may be briefly indicated. Villages which are so heavily involved in debt that no bank can lend them money to redeem their lands have sternly to be ruled out and they unfortunately are a large number. Elsewhere, and especially in deltaic villages, the margin left after payment of assessment (which the sequel proves to be moderate), and of heavy interest to the sowcar, is still ample, so that the ryot in no way feels inclined to enter, or form, a co-operative society for the purpose of getting free from debt. "The rate of interest in our village is not high" is a common answer in such villages, which really means "we have enough to live upon after paying assessment to the sircar and interest to the usurer." There are still large tracts of the Presidency which have not been entered upon by co-operative officials, because working in compact areas, where there are societies already in existence, pays better, co-operatively, than turning the sod in isolated tracts and leaving the seedlings to the mercy of chance. The Board recently pointed out three taluks in the Ceded districts where little or no work had till then been done, viz., Madanapalle, Vayalpad and Kadiri, and in less than three weeks, 27 societies were organised there. It is sad to think that, speaking co-operatively, there is so much unreclaimed waste in most districts of the Presidency. The figures quoted at the head of this chapter will show that the department has not been idle, but there are limitations to work, both physical and pecuniary.

12. It is unnecessary to dwell at this stage of the report on the growth of the figures presented by the general summary, but some of the broader features of progress will be indicated. The membership of all societies increased from 30,085 to 44,102, with 16,163 admissions and 2,146 withdrawals, due to the causes noted below. The working capital of societies has increased under every head except Government loans. As stated in previous reports, no loans are now given to

societies from Government funds and the sole reason why societies have not yet fully paid up the first and only Government loan is the low rate of interest charged thereon.

*Causes of withdrawal of membership.*

	No.
1. Transfer of shares .. .. .	63
2. Death .. .. .	448
3. Change of residence .. .. .	542
4. Change of sphere of operations of society .. .. .	542
5. Discharge of instalments of loan and share capital .. .. .	304
6. Voluntary withdrawal .. .. .	212
7. Employees quitting Madras and Southern Mahratta Railway Service .. .. .	39
8. Disolution of Madras Tailoring Society, No. 49 .. .. .	24
9. Expulsion ( <i>vide</i> page 17 of this report) .. .. .	124
10. Other causes, not readily traceable .. .. .	11
Total ..	2,146

13. It will be observed that the reserve fund of all societies has reached a total of Rs. 1,85,498 and, judging from the rate of increase, there will be no reason to complain a few years hence of the small proportion of reserve fund to working capital. The reserve funds of all societies, except the Madras Central Bank, are lodged in their respective central banks at 5 per cent. interest, while the Madras Central Bank's own reserve is lodged in the Bank of Madras. The Triplicane Stores utilised a portion of their reserve last year for the purchase of a building, but this precedent will not be followed hereafter, all buildings being now required to be purchased in the first instance from the general funds of societies and paid for gradually by the method of amortization. In other parts of India, and in the practice of co-operative societies generally, the reserve fund is permitted to be used as working capital of the societies which have earned it, but in this Presidency the practice above referred to has found favour, although rural societies do complain at conferences of their being made to pay 7½ per cent. to central banks and receiving only 5 per cent. for their reserve fund. The central banks' rejoinder is that the reserve fund of rural societies is received in petty sums, that interest has to be paid for these sums from the moment of receipt, whether they are required or not for the immediate use of the central banks, and that the lodging of rural societies' reserve funds in the central banks entails an amount of account-keeping out of proportion to the sums involved. When the reserve funds of rural and urban societies attain larger proportions, as they will do in a very few years, it should be possible to make other arrangements, more satisfactory to all concerned.

14. The nature and amount of loans advanced by each class of societies will be discussed in the appropriate place, but it is interesting to note that neither urban nor rural societies show a tendency, as was hoped might be the case last year, to advance less money, as time goes on, for non-productive purposes, such purposes having in fact claimed 9.8 per cent. of the total amount of loans advanced by urban societies in 1910-1911, against 6.4 per cent. in the two previous years taken together, while rural societies in 1910-1911 gave 1.8 per cent. of the money at their disposal for the same purposes against 1.6 per cent. in the two previous years. The fact appears to be that marriage loans are being contracted to a larger extent than before from co-operative societies and this, in spite of appearances, is a healthy sign since, in the words of the Bengal Report for 1910-1911, it "represents the increasing control which societies exercise on ceremonial expenditure." The rise in the price of food-stuffs may also in part account for the proportionately higher expenditure on marriages, as no doubt it does for the larger amount of money borrowed by co-operators in towns (20 per cent. of the total amount borrowed by them for all purposes) than in rural areas (5 per cent.) for the purchase of food and necessaries of life. Townsfolk have to buy their food while village-folk grow it, and this makes an enormous difference in practice in the borrowing habits of people in the two areas. Proportionately, the amount borrowed for productive purposes has declined in 1910-1911, as compared with the two previous years, but this decline need not be regretted in the infant stage of the movement, so long as truthfulness in the application of loans for purposes stated in the application is insisted on; and this is generally done by all classes of societies.

\* 15. The last statement in the general summary compares the net profit made by the different classes of societies on their gross income. The proportion is about 1.5 per cent. in the case of Central and Urban societies, which pay dividends and maintain regular office establishments, and above 2 per cent. in the case of rural societies which seldom pay interest on share capital, and never a dividend, and which incur little or no expenditure on office establishment.

16. Of the total demand for the year, Rs. 20,87,086, all societies collected Rs. 17,88,376, or 85.7 per cent. Subsequent collections (Rs. 19,168) have raised the percentage to 86.6.

### III.—WORKING OF SOCIETIES.

#### (a) Central Societies and Unions.

17. There were, at the end of 1910-1911, 6 central societies of which 5 were central banks, instituted and maintained for the purpose of financing other, chiefly rural, co-operative societies, and one, the Uttaramallur Union, was a central society composed of delegates from 19 rural societies which occupied itself with controlling and supervising its member-societies, without directly financing them. By the constitution of the Uttaramallur Union, however, all the members of the societies are jointly and severally liable for debts contracted by any one society with the concurrence, and on the recommendation, of the union. This financial *trait d'union* among the societies is a point to be remembered in speculating on the future possibilities of such unions.

18. The five central banks, which, by name only, are classed as central societies, (seeing that other societies are not centralised or centrally represented in them), merit a detailed description both on account of their strong and their weak points. Finance, if one may vary the epigram, is their forte and co-operation their foible. The following figures indicate how each of these banks raised its working capital during the year :—

Statement showing the working of Co-operative Central Banks during 1910-11.

	Madras Central Urban Bank No. 18, Registered 19th October 1905. Shares 100 of 500 Rs. 500 of 100 Rs.	Salem District Bank No. 151, Registered 25th January 1909. Shares 200 of 500 Rs.	Trichinopoly District Bank No. 178, Registered 25th March 1909. Shares 100 of 500 Rs.	Coimbatore District Bank No. 427, Registered 16th September 1910. Shares 1,000 of 100 Rs.	Tenali District Bank No. 530, Registered 23rd November 1910. Shares 200 of 500 Rs.	Total rupees.
	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A.
Loans from non-members ..	..	From Indian Bank, Limited. 1,58,000 0 0 Salem Urban Society. 816 4 0 Other non-members. 43,559 6 9	Fixed deposit. 98,883 4 6 Indian Bank, Limited. 20,000 0 0			
Loans from other Societies.	5,76,883 5 0	2,02,375 9 9	1,13,883 4 6	5,240 0 0	1,000 0 0	8,99,192 3 8
Share capital ..	1,00,000 0 0	39,000 0 0	3,500 0 0	57,800 0 0	..	99,800 0 0
Deposits by members ..	7,18,362 1 0	30,000 0 0	7,600 0 0	19,830 0 0	2,450 0 0	1,59,380 3 0
Total working capital ..	13,94,995 6 0	3,05,125 9 9	1,97,038 7 6	85,955 0 0	3,450 0 0	19,86,564 7 8
Net profit ..	28,787 5 2	4,133 7 4	1,632 12 1	2,559 8 8	166 7 10	37,279 4 1
Reserve fund up to end of 1910-11 ..	10,848 0 0	..	..	..	..	..
Added as per audit of accounts for 1910-11 ..	7,196 13 4	1,038 5 10	408 3 0	142 12 11	..	..
Total, reserve fund ..	18,044 18 4	2,058 11 1	729 0 6	142 12 11	..	..

19. There can be but one opinion as to the magnitude and importance of the financial assistance rendered by these Central Banks to Co-operative societies. It will be seen from the statement on pages 13 and 14 of this report that with the exception of two lakhs of rupees, obtained in the shape of deposits by 44 rural societies, and about half a lakh of rupees borrowed by 19 societies from a Nidhi in Madura, practically the whole of the working capital of the remaining 500 rural societies was obtained

from the Central Banks. The original intention in starting these central banks was that they should obtain their working capital mainly from shares and deposits. The Madras Central Urban Bank, Limited, still adheres to this ideal, since 13 lakhs out of its working capital of 14 lakhs were made up of deposits from members and non-members. Of the other banks, Trichinopoly has followed closely the model of the Madras Central Urban Bank, but Salem relies largely on a cash credit with the Indian Bank (Limited), and Coimbatore has applied to me for permission to open a similar drawing account.

20. *Membership, meetings and management.*—The membership of the Central Banks was at the beginning of the year 263 and at its end 420. There were 181 admissions against 24 withdrawals from membership, due to death, transfer of shares and other causes.

21. The Central Banks held during the year 8 general meetings and 45 committee meetings, of which one of the latter and none of the former had to be adjourned. The management of all the Banks, and in particular of the Madras Central Urban Bank, was excellent.

22. *Net profit, dividend and reserve.*—The net profit and reserve fund of each bank are given above in detail. On its transactions of 1910-11, the Madras Central Urban Bank, declared a dividend of 12 per cent., the Salem District Urban Bank 9 per cent., the Trichinopoly District Urban Bank 10 per cent., and the Coimbatore District Urban Bank 9 per cent. The dividend of the Coimbatore Bank, as will be seen from the audit report printed at page 79 of the *Bulletin*, Volume III, No. 1, depended on the question whether the entrance fees of Rs. 1,998 should be regarded as a profit item of the year. On the ground that it was not, the Directors decided to exclude it from the profit and loss account and to utilise a portion of the entrance fees as a dividend equalisation fund. I saw no reason to object to this procedure.

23. *Loans to members.*—Central Banks advance loans to their members on paid-up deposits or on the deposit of Government promissory notes. Such loans, not being co-operative, are not specially classified or described in the Administration report.

24. *Demand, collection and balance.*—The general summary shows that Central Banks in 1910-11 collected 84.5 per cent. of the principal due to them from societies in that year, 100 per cent. or the whole, of the interest which had been in arrear at the end of the previous year, and 97.0 per cent. of the interest due to them in the year under report. Loans, in respect of which an extension had not been granted before 30th June 1911, are treated as falling due wholly in the year 1910-11, and extensions subsequently granted, of which there are a great number, would *pro tanto* reduce the amount of principal due in the year and increase the percentage of collections.

25. *Central Banking Unions.*—The Central Banks in the Madras Presidency are very useful institutions and they have as such been registered by Government under section 29 of Act X of 1904, but it must be frankly admitted that they are not themselves, in any strict sense of the term, *co-operative* societies. A central co-operative society, properly so-called, ought to be a union of co-operative societies, whether for the purpose of controlling, advising or co-ordinating its member-societies, or for the purpose of obtaining credit for them in the money market. We have one union of the first kind in the Madras Presidency but none of the second. Elsewhere in India, as will be seen from the very useful summary of central financing institutions, at pages 18 to 20 of the report of the 5th Conference of Indian Registrars, there are central societies of both kinds, some societies combining both administrative and financial operations in one body. The Conference have formally recorded a recommendation that whereas in Madras there is only a Central Bank, composed of individual shareholders, there ought also to be there a central union of co-operative societies.

26. The most interesting and the most responsible work of the Registrar in the next few years will be the organisation of these co-operative unions, beginning with taluk unions and ending with probably a union for the whole province. These unions would gradually take upon themselves the functions now exercised from

without, by the Registrar on the one hand, in controlling, inspecting and auditing societies, and by the central banks on the other, in financing the co-operative movement. As regards financing, in particular, most of the difficulties now experienced will disappear when co-operative unions act themselves as financing bodies by securing local capital and using, only as a very temporary expedient, the privilege of cash credit with joint stock banks.

27. Some idea can be formed at once of the administrative functions of such unions by studying the operations of the Uttaramallur union for the ten months of the year 1910-1911 when it was in existence. It was registered as "Co-operative Society No. 380" on 5th August 1910 with a membership of 19 societies each of which pays Rs. 5 as admission fee on being affiliated to the Union, and further a delegate fee of Rs. 2 for every delegate sent to represent it at general meetings of the union. Only one fee is paid on each individual delegate, however often he may attend union meetings, and the fee is renewed only when a fresh delegate is elected, that is, ordinarily, once in two years. The union maintains a supervisor on Rs. 20-1-25, whose business it is to visit every affiliated society at least once a month and instruct it in account-keeping and other matters, and who is paid 4 annas for every day and night spent away from head-quarters. Inspections of affiliated societies are also made by the Secretary and the other members, six in number, of the governing body of the union, and assemblies of members of the affiliated societies are held as often as practicable. The Union scrutinises all applications for loans emanating from its affiliated societies and recommends them, in some cases direct to the Central Bank, and in other cases through the Registrar. In return for its services in scrutinising loan applications and ensuring punctuality in the repayment of loans, it is allowed by the Central Bank a commission of  $\frac{1}{8}$ th of the interest paid every year by the affiliated societies. Lastly, it is helped by the Registrar with special contributions from the funds of the affiliated societies served by it. The following is an extract from a recent monthly report of the Union:—

"Four loans of Rs. 3,000, 700, 500 and 900 were sanctioned for societies Nos. 41, 158, 158 and 132, respectively.

2. Among the 17 affiliated societies, of which 3 have been newly started, 6, viz., Nos. 132, 41, 134, 42, 158, 212, understand fully the principles on which extensions of time should be granted for loans. The others are improving.

3. All the societies were inspected by the supervisor during the month and the results of his inspection were reported to this office.

4. About 7 societies have learnt to prepare the monthly statement . . . and the others are being taught by the supervisor.

5. A meeting of the panchayat members of the affiliated societies was convened. Out of 17 societies, 15 were represented. The inspection report was read and explained."

In the last audit report on this Union I find a note:—

"The Union hopes to add to its administrative functions that of finance by federating with two or three other unions in its neighbourhood."

An excellent idea, which bears the germ of the future self-contained Co-operative Central Banking Union, which shall comprise in itself all the elements required for financing as well as for controlling and guiding co-operative work in a defined area.

#### (b) Urban Cash Societies.

28. *Types.*—Of the 30 urban societies in this Presidency, 23 are purely cash societies, 2, namely Kurnool and Ootacamund, purely distributive, while 5 (Big Conjeeveram Weavers' Union, Madanapalle, Madura, Triplicane and Coimbatore) combine credit with productive or distributive work. Five of the societies (Conjeeveram Weavers' Union, Berhampur, Tirumangalam, Sholinghur and Penukonda) are on an unlimited liability basis, while all the rest are limited liability societies. Statistics regarding the 23 urban cash societies are given in paragraph 30 and those regarding "other" urban societies in paragraph 59 of this report.

29. The earlier urban societies, viz., No. 8 Nicholson Town Bank, Tanjore, No. 29 Tirumangalam, and No. 40 Berhampur, were hardly different from Nidhis, except that profits of management were restricted. In these societies, as in Nidhis, each member has to pay up his share in definite monthly instalments, 24 or 45 at

choice, of Re. 1 each, the sum of Rs. 25 in the one case, or Rs. 50 in the other, being paid back to him at the end of the period as his share, including interest. It is open to a member to take a loan, generally on the pledge of immoveable property, subject to repayment by the same monthly instalments, in which case the value of the share and the amount of loan are set off against each other. Hundreds of Nidhis on the same hard lines,—hard, because the poor cannot always afford to pay Re. 1 per mensem for each share or loan of Rs. 25 taken,—are run all over the Presidency, and the earlier urban banks were content to bestow co-operative credit on the same lines. Other early banks (Nos. 22, 25, 27) considerably allowed the whole of the Rs. 50 share to be reserve liability. No. 45 as well as No. 118, where all but Rs. 5 is reserve, and No. 375 (all but Rs. 3 reserve) are variations of the type. A number of urban institutions provide for the share capital being paid up by easy annual instalments of Rs. 2 per annum. These are, Nos. 19, 26, 28, 46 (initial payment Rs. 5), 96 (Rs. 3 paid at first), and 109, in all of which a Rs. 50 share is gradually paid up, except where otherwise stated, by annual instalments of Rs. 2; No. 378, B class, in which Rs. 40 are similarly paid up; No. 59 (Rs. 25 by instalments); No. 570 (Rs. 10 by instalments); No. 597 (Rs. 5 by annual instalments of Re. 1). In societies No. 193 (share value, Rs. 10), 381 (share value, Rs. 5), and No. 3 (share value, Rs. 3), only Re. 1 is paid on allotment and the rest is reserve liability. A share value of Rs. 5, paid down on allotment, with nothing in reserve, is the rule in Nos. 15, 52, 58, 63, 98 and 371, while No. 374 (Ootacamund stores) is in some difficulty owing to its having fixed the unit value of each share at Re. 1 only, to be paid on allotment. No. 21 Big Conjeeveram Weavers' Union, an unlimited liability society, has no share capital, while No. 378, Tiruvalur Bank, already mentioned in connection with Rs. 40 shares, provides for an A class of share-holders who pay down Rs. 40 on each share on allotment.

30. The following statement exhibits the operations of 23 urban cash societies during the year 1910-11 :—

Statement showing the working of urban cash societies during 1910-11.

Names of urban cash societies.	Number of members	Share capital.		Deposits and loans from non-members.		Loans from members.		Loans from other societies.	
		Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.
1	2	3	4	5	6	7	8	9	10
<i>Cash, limited.</i>									
1. The Tiruvannamalai Urban Co-operative Credit Society, No. 570.	84	1,284	0 0	2,023	0 0	1,523	0 0	1,000	0 0
2. The Tindivanam Urban Bank, Limited, No. 46.	433	10,970	0 0	14,383	0 0	5,744	0 0	23,500	0 0
3. The Big Conjeeveram Town Bank, Limited, No. 3.	1,299	8,978	0 0	19,651	0 0	29,880	10 2	7,000	0 0
4. The Chingleput Urban Bank, No. 375.	90	861	0 0	1,869	1 8	2,428	14 0	4,600	0 0
5. The Little Conjeeveram Urban Society, No. 381.	324	3,377	0 0	3,376	8 0	9,779	3 8	4,000	0 0
6. The Chittoor Urban Credit Society, No. 59.	72	1,315	0 0	..	..	956	0 0	1,000	0 0
7. The Tenali Urban Bank, No. 22 ..	194	..	..	14,173	11 8	7,726	13 3	5,240	0 0
8. The Ongole Urban Credit Society, No. 96.	74	655	0 0	250	0 0	610	0 0	3,600	0 0
9. The Kurnool Urban Co-operative Credit Bank, No. 109.	337	955	0 0	3,543	15 0	3,042	0 0	3,000	0 0
10. The Madras and Southern Mahratta Railway Employes' Bank, No. 53.	1,059	22,200	0 0	5,925	0 0	9,000	0 0	..	..
11. The Dindigul Urban Bank, No. 193 ..	376	1,845	0 0	8,050	0 0	3,490	0 0	..	..
12. The Paramagudi Urban Bank, No. 45.	97	1,435	4 7	4,160	0 0	960	3 0	..	..
13. The Salem Urban Credit Society, No. 35.	329	..	..	6,379	4 11	14,553	13 5	..	..
14. The Krishnagiri Urban Bank, No. 118.	123	3,745	0 0	464	0 0	1,123	13 1	3,700	0 0
15. The Nicholson Town Bank, No. 8 ..	424	20,448	14 4	3,794	4 2	3,405	4 0	..	..
16. The Mannargudi Urban Bank, No. 27.	527	..	..	8,528	0 0	17,910	12 9	..	..
17. The Tiruvalur Sri Kamalambika Urban Bank, No. 378.	98	3,690	0 0	..	..	525	0 0	3,000	0 0
18. The Namakkal Urban Bank, No. 19.	193	3,571	0 0	9,938	0 0	5,600	0 0	..	..
19. The Erode Urban Bank, No. 597 (not in operation during the year 1910-11).	..	..	..	..	..	..	..	..	..
<i>Cash, unlimited.</i>									
20. The Penukonda Town Bank, No. 371.	376	1,070	0 0	3,592	0 0	391	0 0	4,700	0 0
21. The Sholingur Urban Bank, No. 98.	139	1,965	0 0	2,604	0 0	1,288	0 0	800	0 0
22. The Berhampur Urban Bank, No. 40.	344	20,659	0 0	3,300	0 0	4,850	0 0	..	..
23. The Tirumangalam Urban Bank, No. 29.	250	10,695	0 0	3,000	0 0	..	..	..	..
Total ..	6,692	1,17,413	3 11	1,22,681	13 9	1,31,619	11 4	62,540	0 0

## Statement showing the working of urban cash societies during 1910-11—cont.

Names of urban cash societies.	Total working capital.		Net profit, 1910-11.		Reserve fund after audit of transactions of 1910-11.		Dividend.
	7		8		9		
<i>Cash, limited.</i>							
1. The Tiruvannámalai Urban Co-operative Credit Society, Limited, No. 570.	Rs. 5,588	A. P. 0 0	Rs. 111	A. P. 5 6	Rs. 49	A. P. 0 7	3 per cent.
2. The Tindivanam Urban Bank, Limited, No. 46.	54,598	0 0	1,475	9 1	3,529	12 2	Dividend not declared.
3. The Big Conjeeveram Town Bank, Limited, No. 8.	64,504	10 11	2,484	12 5	4,117	9 3	6·8 per cent.
4. The Chingleput Urban Bank, No. 375.	9,318	15 3	89	9 7	37	5 5	3 per cent.
5. The Little Conjeeveram Urban Society, No. 381.	20,082	11 3	61	13 3	30	14 8	6·25 per cent. (fixed).
6. The Chittoor Urban Credit Society, No. 59.	8,171	0 0	65	15 4	183	7 9	6·25 per cent. (fixed).
7. The Tenali Urban Bank, No. 22.	27,200	8 6	856	11 6	2,595	1 10	No dividend.
8. The Ongole Urban Credit Society, No. 96.	4,415	0 0	119	15 11	227	6 1	6·25 per cent.
9. The Kurnool Urban Co-operative Credit Bank, No. 109.	10,540	15 0	390	3 0	326	12 9	Dividend not declared.
10. The Madras and Southern Mahratta Employés' Bank, No. 52.	37,125	0 0	2,350	11 3	993	15 2	7·9 per cent.
11. The Dindigul Urban Bank, No. 193.	12,385	0 0	352	10 7	333	9 7	Dividend not declared.
12. The Paramagudi Urban Bank, No. 45.	6,555	12 7	267	10 5	609	5 5	4·8 per cent.
13. The Salem Urban Credit Society, No. 25.	20,824	2 4	693	8 8	4,030	3 2	No dividend.
14. The Krishnagiri Urban Bank, No. 118.	7,024	12 1	372	9 5	193	1 2	9 per cent.
15. The Nicholson Town Bank, No. 8 ..	26,644	6 6	678	3 6	728	8 10	13 per cent.
16. The Mannárgudi Urban Bank, No. 27.	26,438	12 9	693	0 8	1,850	2 10	No dividend.
17. The Tiruválúr Sri Kamalambika Urban Bank, No. 378.	5,215	0 0	157	10 8	39	6 8	2·8 per cent.
18. The Námakkal Urban Bank, No. 19.	19,109	0 0	783	0 9	1,450	0 6	6·25 per cent. (fixed).
19. The Erode Urban Bank, No. 597 (not in operation during the year 1910-11).	..	..	..	..	..	..	..
<i>Cash, unlimited.</i>							
20. The Penukonda Town Bank, No. 371.	9,003	0 0	306	5 10	454	14 10	Dividend not declared.
21. The Sholinghur Urban Bank, No. 48.	6,657	0 0	883	6 7	363	8 7	6 per cent.
22. The Berhampur Urban Bank, No. 40.	22,309	0 0	1,366	9 4	2,783	13 1	6 per cent. (fixed).
23. The Tirumangalam Urban Bank, No. 29.	18,595	0 0	989	9 0	1,150	11 4	3 per cent.
Total ..	4,24,253	12 0	15,060	15 9	26,078	11 8	

31. *Working capital.*—The bulk of the working capital of urban societies consists of share capital, deposits by members, and loans and deposits from non-members, comparatively little being obtained, or in fact being obtainable, from Central Banks, which will lend at most up to the paid-up share capital of limited liability societies. The 23 cash societies working in towns had, at the end of 1910-11, a share capital of 4·24 lakhs of rupees against 3·44 lakhs, the working capital of 20 such societies at the end of 1909-10. All these societies, with the exception of Chingleput (No. 375), Chittoor (No. 59), Erode (No. 597), and Little Conjeeveram Town Bank (No. 381), the last two of which were recently formed, made a net profit ranging from Rs. 100 to Rs. 2,500 each, the total net profit of urban cash societies being Rs. 15,061 as shown in the above statement.

32. *Dividend.*—Dividends on paid-up share capital were paid by ten societies, viz., No. 3, Big Conjeeveram (6·8 per cent.), No. 29, Tirumangalam (3 per cent.), No. 45, Paramagudi (4·8 per cent.), No. 8, Nicholson Town Bank (13 per cent.), No. 375, Chingleput (3 per cent.), No. 118, Krishnagiri (9 per cent.), No. 378, Tiruválúr (2·8 per cent.), No. 98, Sholinghur (6 per cent.), No. 570, Tiruvannámalai (3 per cent.) and No. 52, the Madras and Southern Mahratta Railway Employés' Urban Bank (7·9 per cent.). Fixed rates of interest on share capital, determined by the by-laws in each case, are paid by No. 19, Námakkal (one anna in the rupee), No. 15, Triplicane (3½ per cent.), No. 381, Little Conjeeveram (one anna in the rupee), No. 96, Ongole (one anna in the rupee), No. 59, Chittoor (one anna in the rupee), No. 40, Berhampur (6 per cent.). In the following societies there is no paid-up capital and consequently no dividend: No. 25, Salem, No. 22, Tenali and No. 27, Mannárgudi, No. 371, Penukonda and No. 109, Kurnool Urban Bank paid no dividend though they have a fully paid-up capital, while No. 193, Dindigul and No. 46, Tindivanam paid no dividend upon their partly paid-up share capital. No. 597, Erode Bank had barely commenced operations at the end of the year and it therefore paid no dividend.



33. *Membership, meetings and management.*—In the urban cash societies there were 4,959 members at the beginning of the year and 6,692 at its end, 2,401 admissions and 668 withdrawals, of which 72 were voluntary, 295 due to expiry of the share period adopted in certain cases after the model of *nidhis*, 54 due to death, 71 to change of residence, 137 to residence in villages once included in, but subsequently excluded from, the operation of societies and 39 to transfer of employées from the service of the Madras and Southern Mahratta Railway Company. The number of general meetings held was 73, of which 2 were adjourned, and of committee meetings, 597, of which 36 were adjourned.

34. The Railway Employées' Bank, No. 52, composed of 1,059 members, which earned a net profit of Rs. 2,350 and did otherwise excellent work, is the only employées' society in this Presidency. Government servants as well as other public servants are everywhere eager to have such societies, but the restrictions on Government servants of certain classes belonging to any societies, except Central Banks and Stores, seem to be in the way. The obvious objection to Government servants taking active part in co-operative societies which are being expressly educated to get on without official help or influence of any kind, does not seem to apply to societies *wholly* composed of such servants, and the question perhaps merits reconsideration from this point of view. In any case, it seems desirable to rescue public servants, no less than other classes of borrowers, in the present high state of prices, from the hands of *sowcars*.

35. *Loans.*—It will be seen from the general summary at page 3 *supra* that the kinds of loans most frequently taken by members of urban societies are, in order of amount, for purchase of necessaries of life, 19·3 per cent; for petty trade, 15·6 per cent.; for marriages, 7·8 per cent; and for house building 7·6 per cent; total, 50·3 per cent. of total loans granted. Comparing loans granted on the mortgage of immoveable property and those on the joint security of two or more members, we find, again from the general summary, that 68·2 per cent. of the total loans granted were on joint personal security, and 26·1 per cent. on immoveable securities, which discloses, from the co-operative point of view, an improvement on the previous biennium when the proportions were 61·9 per cent. and 31·6 per cent. There was similar improvement under loans not exceeding one year (88·4 per cent. against 80·3 per cent). Loans between Rs. 100 and Rs. 250 were advanced to practically the same extent as loans above Rs. 250, which was not so good as in the previous biennium, when loans of the lower class predominated.

36. *Demand, collection and balance.*—Out of a principal amount of Rs. 3·48 lakhs, including arrears, which had to be collected in the year, Urban societies, including productive and distributive as well cash societies, collected 3·10 lakhs or 89·2 per cent., while the collection of interest due in the year under report was 92·4 per cent. That these societies were punctual in the repayment of their own dues will be evident from the general summary which shows them to have met more than 99 per cent. of such demands within the year.

#### (c) *Rural Societies.*

37. *Types.*—It being impossible to present in detail the year's doings of hundreds of societies, the practice has been adopted, within the last few years, of arranging the details of societies according to districts. The result is most heterogeneous, since districts with one society each, like Tinnevely, South Canara, Malabar and Cuddapah, are assigned equal importance with districts containing more than 100 societies each, like Chingleput and Anantapur. Moreover, an arrangement of societies by districts has no meaning where there is nothing like a District Administration of societies. When the time arrives for the grouping of societies under unions, each union may be separately viewed under the aspects of efficiency, control, finance and so forth. Meanwhile, if the statistics in the various Imperial and Provincial appendices are to have a meaning, they should be distributed otherwise than by districts. To supply to some extent the want of such a distribution, I shall endeavour first of all to describe the various types of existing societies, and then bring into relief such of them as have done particularly good or notably bad work during the year.

38. Six types of rural societies may be recognised at present in this Presidency and they are as follow :—

(1) Limited liability societies, founded at the beginning of the movement, with a heavy share capital, of which, in consequence of subsequent amendments, Re. 1 or Rs. 5 alone per share is required to be paid up at once, the rest being held as reserve liability against future risks, which at that time it was impossible to foresee. These are (1) Tirur, Rs. 50 per share, of which Rs. 5 has to be paid on allotment, the balance Rs. 45 being held on reserve; No. 9 Melattur (Tanjore district) and No. 10 Nandalur (Cuddapah district) with shares of Rs. 50 and Rs. 30 each respectively, of which Re. 1 alone is paid on allotment, the rest being held as reserve. It needs scarcely to be added that the contingency requiring the calling up of the reserve has never arisen in these cases.

(2) The following three limited liability societies, viz., No. 6, Vilatikulam (Tinnevely district), No. 7, Nidamangalam (Tanjore district) and No. 13 Nambipuram (Ramnad district), require Rs. 5 per share to be paid on allotment. There is no reserve liability in the first two cases and in the third there is a reserve liability of Rs. 45, to be paid up by nine annual instalments.

The six societies above described under (1) and (2) are the only *limited* liability rural societies now left in the Presidency. A great many more were started at first, but all of them, with the exception of these six, have gradually converted themselves into unlimited liability societies. Nambipuram is so converting itself at the time of writing this report.

(3) Of the earlier unlimited liability rural societies, 8, viz., No. 33 Tozhur, No. 50 Kannandahalli, No. 57 Timmancherla, No. 70 Vadlamannadu, No. 82 Paundarikapuram, No. 48 Melmalayanur, No. 16 Alinjivakkam, and No. 147 Vadamalaipuram, have a heavy share capital, the unit share value ranging from Rs. 10 to Rs. 50 and being payable either in one sum, as in the case of Nos. 50, 57, and 70, or by easy annual instalments.

(4) In 46 societies, started between 1906 and 1909, the share capital is raised by means of shares ranging from Rs. 5 to less than Rs. 10 each. Even this was found too heavy for the ordinary ryot.

(5) The most favoured form of share capital is that where the unit value of the share is either one rupee, or two rupees or at the most three rupees. This is the case with 422 societies and it is the type now followed in starting fresh societies.

(6) Lastly, there are 78 societies on pure Raiffeisen lines, *i.e.*, without any share capital.

39. *Working capital.*—The total working capital of 560 rural societies on 30th June 1911 was, as stated in the general summary, 23·94 lakhs of rupees, against 15·62 lakhs of rupees, the working capital of 346 societies, on the same day last year. The bulk of the former working capital, viz., 18·64 lakhs, was raised by loans from the five central and district co-operative banks already described, the amount which each central bank contributed to the total working capital of rural societies being practically its own working capital, as stated in paragraph 19 *supra*. The necessity of raising the working capital *locally* by means of share capital, deposits by members, and loans and deposits by non-members (preferably the two latter methods which affect only well-to-do members and friends of a society) is regularly inculcated upon all new societies, but it takes a long time for deposits to come into rural banks, although urban societies have to subsist upon such deposits from the very start. Of the three lakhs of rupees (1·18 *plus* 1·82) which rural societies are shown by the general summary to have raised by means of deposits and local loans, whether from members or from friends, not less than two lakhs belong to a small number of societies, not exceeding 44, and comprising some of the earliest societies. The list of these 44 societies, with their deposits, name, district, taluk, etc., is given below, and they might be regarded as forming the first class of rural societies, the model in fact to which all societies should work up.

Statement showing the local deposits obtained by forty-four first-class rural societies in 1910-11.

No.	Name of society.	Loans and deposits by non-members.	Deposits by members.	Total.
		Rs. A. P.	Rs. A. P.	Rs. A. P.
<i>Anantapur district.</i>				
Penukonda taluk.				
14	Bukkapatnam .. .. .	500 0 0	764 0 0	1,264 0 0
342	Kottacharuva .. .. .	1,900 0 0	..	1,900 0 0
Dharmavaram taluk.				
47	Dharmavaram .. .. .	2,357 8 0	405 0 0	2,762 8 0
Gooty taluk.				
54	Vajrakarur .. .. .	..	2,004 0 0	2,004 0 0
55	Guntakal .. .. .	..	2,526 0 0	2,526 0 0
Kalyandrug taluk.				
177	Kalyandrug .. .. .	2,000 0 0	174 2 0	2,174 2 0
306	Gangavaram .. .. .	1,000 0 0	..	1,000 0 0
<i>North Arcot district.</i>				
Walajah taluk.				
4	Kaveripauk .. .. .	742 0 0	1,418 0 0	2,160 0 0
Wandiwash taluk.				
12	Vadanangur .. .. .	22 0 0	1,122 0 0	1,144 0 0
<i>Giddalur district.</i>				
Amalapuram taluk.				
87	Komaragiriapatnam .. .. .	5,549 8 0	168 0 0	5,717 8 0
<i>Guntur district.</i>				
Tenali taluk.				
39	Tammapudi .. .. .	..	1,400 0 0	1,400 0 0
<i>Chingelput district.</i>				
Tiruvallur taluk.				
2	Kilscheri .. .. .	4,400 0 0	4,379 15 8	8,779 15 8
61	Pondavakkam .. .. .	22 0 0	1,000 0 0	1,022 0 0
356	Irayamangalam .. .. .	1,155 0 0	68 0 0	1,223 0 0
1	Tirur .. .. .	1,050 0 0	504 0 0	1,554 0 0
Conjeevaram taluk.				
51	Kallipatta .. .. .	..	1,338 4 6	1,338 4 6
92	Molalur .. .. .	1,000 0 0	30 0 0	1,030 0 0
142	Pichchivakkam .. .. .	24 0 0	953 2 8	977 2 8
Madurantakam taluk.				
41	Uttaramallur .. .. .	19,993 14 7	11,564 12 10	31,558 12 6
134	Kammalampundi .. .. .	29 0 0	1,552 0 0	1,581 0 0
192	Madurantakam .. .. .	2,948 0 0	277 0 0	3,225 0 0
Baidapet taluk.				
483	Parattipatti .. .. .	2,000 0 0	..	2,000 0 0
<i>Salem district.</i>				
Salem taluk.				
130	Attayampatti .. .. .	..	2,180 0 0	2,180 0 0
Krishnagiri taluk.				
320	Jaggasamudram .. .. .	1,029 0 0	47 0 0	1,076 0 0
Omair taluk.				
107	Omair .. .. .	1,372 0 0	224 0 0	1,596 0 0
<i>Oddupet district.</i>				
Pullempet taluk.				
10	Nandalur .. .. .	2,079 0 0	1,668 2 0	3,747 2 0
<i>Tanjore district.</i>				
Mannargudi taluk.				
7	Nidamangalam .. .. .	4,487 0 10	2,324 0 0	6,811 0 10
Masnilam taluk.				
76	Sangaliparam .. .. .	1,770 0 0	1,812 0 0	3,582 0 0
Tanjore taluk.				
78	Titte .. .. .	2,260 0 0	1,295 0 0	3,555 0 0

Statement showing the local deposits obtained by forty-four first-class rural societies in 1910-11—cont.

No.	Name of society.	Loans and deposits by non-members.			Deposits by members.			Total.		
		Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.
<i>Tanjore district—cont.</i>										
Kumbakonam taluk.										
82	Paundarikapuram .. .. .	6,850	0	0	2,804	0	0	9,154	0	0
<i>Tinnevely district.</i>										
Ottappidaram taluk.										
6	Vilatikulam .. .. .	712	0	0	482	0	0	1,194	0	0
<i>Kistna district.</i>										
Divi taluk.										
56	Nagayalanka .. .. .	..	..	..	2,146	8	0	2,146	8	0
Kaikalur taluk.										
84	Venkatapuram .. .. .	2,121	0	0	90	0	0	2,211	0	0
<i>South Canara district.</i>										
Uppinangodi taluk.										
181	Puttur .. .. .	2,426	0	0	1,155	0	0	3,581	0	0
<i>Trichinopoly district.</i>										
Namakal taluk.										
20	Velur .. .. .	8,145	0	0	8,208	8	9	11,353	8	9
216	Tuttikulam .. .. .	100	0	0	1,181	0	0	1,281	0	0
328	Kalappanaikkanpatti .. .. .	..	..	..	1,574	0	0	1,574	0	0
Trichinopoly taluk.										
80	Lalgudi .. .. .	5,172	0	0	17,643	0	0	22,815	0	0
298	Irungalur .. .. .	6,000	0	0	..	..	..	6,000	0	0
278	Valadi .. .. .	11,596	0	0	2,264	0	0	13,860	0	0
Udaiyarpalayam taluk.										
98	Tirumalavadi .. .. .	2,550	0	0	..	..	..	2,550	0	0
<i>Coimbatore district.</i>										
Udamalpet taluk.										
360	Karattoluvu .. .. .	6,317	0	0	..	..	..	6,317	0	0
<i>Madura district.</i>										
Madura taluk.										
81	Ottakkadai .. .. .	4,000	0	0	..	..	..	4,000	0	0
Periyakulam taluk.										
145	Periyakulam .. .. .	7,076	0	0	3,299	12	10	10,375	12	10
Total ..		1,23,055	8	5	84,273	6	10	2,06,327	15	5

40. To know when each of these societies was founded, it will be enough to note that the last registered society on the last day of each calendar year (30th June in the case of 1911) bore the number set against it :—

	Society number.
31st December 1904 .. .. .	4
31st " 1905 .. .. .	21
31st " 1906 .. .. .	45
31st " 1907 .. .. .	73
31st " 1908 .. .. .	144
31st " 1909 .. .. .	334
31st " 1910 .. .. .	535
30th June 1911 .. .. .	599

41. Of the three lakhs of rupees raised by means of local deposits and loans by 560 rural societies, two lakhs belong, as just stated, to 44 societies each of which had deposits to the extent of more than Rs. 1,000, which figure may be taken as distinguishing a first-class rural society. Of the remaining one lakh, a sum of Rs. 46,000 was raised as loan by certain newly-formed rural societies in the Tirupur taluk of the Madura district from a nidhi in Madura town at  $6\frac{3}{4}$  per cent. per annum. For account purposes this amount is classed as "loan from non-members" and it is rightly excluded from the column "loans from other societies."

Co-operatively speaking, it is preferable for a rural society to borrow from a local nidhi than from a central society at the same rate of interest; and of course, the society does still better when the local loan bears a lower rate of interest. It is necessary in such cases that there should be a stipulation for repayment of the loan by easy annual instalments, a concession invariably granted by central societies to well-behaved rural societies. The rule observed in such cases by the central banks is that interest alone is recovered for the first two years, and that subsequently, so long as a tenth part of the principal is paid regularly with interest every year, yearly extensions up to a maximum of ten years, are claimable by the borrowing society on the recommendation of the Registrar. It is not the case, however, that rural societies take full advantage of this concession, since, as will be seen from the general summary (page 3 *supra*) not less than 20 per cent. of loans and deposits outstanding against rural societies at the beginning of a year is discharged by them in the course of the year, and this has been the case for the last five years. This is a point to be remembered when calculating the average proportion of outstanding liabilities, which rural societies, as a whole, may be expected to discharge in any period of twelve months.

While on this subject, it may be noticed that there is, according to the general summary, a curious concomitance between "total deposits by members" and "total deposits and loans from non-members," whether in the case of central or urban or rural societies, each total running into the same number of lakhs of rupees under any class of societies.

42. *Sir D. M. Hamilton's fund.*—Of the sum of Rs. 4,987 lent by Sir D. M. Hamilton to rural societies in this Presidency at the commencement of the movement, and bearing interest at 2 per cent. a balance of Rs. 4,322-8-0 is still due to that gentleman. The instalments of the loan are being regularly repaid to his bankers, according to the original stipulation.

43. *Net profit, dividend and Reserve fund.*—The 560 rural credit societies in this Presidency made a net profit of just under half a lakh of rupees in the course of the year 1910-1911, and their Reserve fund, as determined by the transactions of that and previous years, now amounts to Rs. 1,20,805 against Rs. 71,540 on the same day last year. No dividend is, by statute, permissible in a rural society which must, under Act X of 1904, carry the whole of its net profit to reserve. Of the net profit of Rs. 49,216, made by all rural societies in this Presidency, a sum of no less than Rs. 33,832, or two-thirds of the whole, was contributed by 156 rural credit societies (including 40 out of the 44 already referred to as first-class societies), each of which made a net profit of over Rs. 100 in the course of the year 1910-1911. Excluding 40 societies of the first class, the remaining 116 may be put down as second class societies distinguished by their making a net profit of Rs. 100 or over per annum.

44. The following is the list of societies with the net profit made by each:—

Number.	Name of society.	Net profit.	Number.	Name of society.	Net profit.
	<i>Anantapur district.</i>	Rs. A. P.		<i>Chittoor district.</i>	Rs. A. P.
57	Limmanchevra (Gooty) .. ..	225 12 10	77	Tatiguntapalle (Vayalpad) .. ..	124 6 0
60	Iliravakonda (do.) .. ..	160 3 0	108	Chandragiri (Chandragiri) .. ..	219 11 3
137	Pamidi (do.) .. ..	100 12 0		<i>Kurnool district.</i>	
202	Rampuram (Kalyandrug) .. ..	107 14 1	53	Peapalli (Pattikonda) .. ..	254 12 4
224	Pallura (do.) .. ..	103 10 11		<i>Nellore district.</i>	
230	Roddam (do.) .. ..	171 11 5	24	Gudur (Gudur) .. ..	248 3 4
243	Somandepalle (Penukonda) .. ..	204 14 6	24	Kandukur (Kandukur) .. ..	164 7 11
244	Guttura (do.) .. ..	147 5 6		<i>Giddalur district.</i>	
283	Katipi (do.) .. ..	108 9 7	245	Hamevaram (Tuni) .. ..	161 15 9
343	Kambudur (Kalyandrug) .. ..	109 4 6	246	Vontimamidi (do.) .. ..	123 5 9
363	Siripi (do.) .. ..	101 6 7		<i>Guntur district.</i>	
430	Mailamudram (Penukonda) .. ..	111 6 4	23	Sarepalli (Tenali) .. ..	103 10 10
502	Hindupur (Hindupur) .. ..	160 15 7			
	<i>North Arcot district.</i>				
17	Balavada (Wandiwaah) .. ..	140 3 2			
64	Anakkavur (do.) .. ..	107 3 1			
164	Valluvambakam (Walaipet) .. ..	120 15 9			
190	Ukhal (Cheyyar) .. ..	135 5 5			

Number.	Name of society.	Net profit.	Number.	Name of society.	Net profit.
<i>South Arcot district.</i>			<i>Salem district—cont.</i>		
		Rs. A. P.			Rs. A. P.
48	Melmalyanur (Tindivanam)	125 7 6	208	Kanganaiikkanpatti (Omalar)	118 10 2
71	Mudiyannur (Kallakurohi)	277 9 11	220	Kallippatti (do.)	124 4 9
148	Kallakurohi (do.)	346 8 3	228	Gudalur (Tiruchengodu)	104 7 10
150	Sankarapuram (do.)	210 6 8	238	Potaneri (Omalar)	168 5 8
170	Sulankurohi (do.)	107 8 8	232	Ernapuram (Tiruchengodu)	165 3 3
255	Vellimedu (Tindivanam)	208 12 4	267	Edappadi (do.)	230 7 3
284	P. Srivankur (Kallakurohi)	174 4 0	268	Kumarapalayam (do.)	228 3 7
318	Pudupatti (do.)	127 13 9	289	Ilupuli (do.)	104 0 6
345	Nilamangalam (do.)	221 15 0	289	Manattal (Omalar)	106 9 11
354	Merkanam (Tindivanam)	129 7 5	291	Amarakundi (do.)	126 8 1
396	Agrebara Pandalam (Kallakurohi)	105 7 0	331	Gonur (do.)	156 2 0
			332	Pottaneri-Nallagavandanpatti (Omalar)	140 13 3
<i>Chingleput district.</i>			43	Pakalpatti (Salem)	367 15 7
5	Damal (Conjeeveram)	200 15 4	44	Panamarattupatti (Salem)	330 12 8
11	Nemmili (do.)	101 7 6	50	Kannandahalli (Krishnagiri)	365 12 7
91	Tirupandiyur (Conjeeveram)	114 8 3	75	Jammanahalli (Uttankarai)	168 3 9
95	Vaiarpuram (do.)	208 0 8	94	Attur (Attur)	310 14 3
100	Karunguli (Madurantakam)	179 3 10	104	Taramangalam (Omalar)	334 2 3
141	Salur (Chingleput)	208 9 6	105	Oduvankurchi (Salem)	227 0 0
149	Manimangalam (Conjeeveram)	238 14 1	108	Tolur (Omalar)	105 10 9
152	Silavattam (Madurantakam)	286 5 9	<i>Tanjore district.</i>		
160	Orattur (do.)	149 1 3	9	Melattur (Tanjore)	493 3 2
175	Oragadam (Chingleput)	180 7 3	79	Valluvakkudi (Shiyali)	189 11 11
226	Kalattur (do.)	154 11 11	81	Annaikkadu (Pattukkottai)	129 6 2
249	Madur (Madurantakam)	101 6 7	<i>Kistna district.</i>		
312	Tirakkalikundram (Chingleput)	175 14 4	70	Vadlamemadu (Bandar)	125 10 6
313	Palliagarum (Madurantakam)	100 15 1	161	Palleveda (Kaikalur)	293 13 10
314	Kumaravadi (do.)	127 0 1	351	Avanigadda (Divi)	172 12 9
315	Oratti (do.)	110 9 1	<i>Bellary district.</i>		
<i>Ramanad district.</i>			86	Havinahadagalli (Hadagalli)	136 7 5
13	Nambipuram (Sattur)	138 10 4	66	Magalam (do.)	211 7 7
147	Vadamalapuram (do.)	169 13 9	67	Hirahadagalli (do.)	469 4 6
<i>Salem district.</i>			<i>Trichinopoly district.</i>		
108	Namesgiripectai (Salem)	204 9 0	68	Jayankondaaholapuram (Udaiyarpalayam)	450 8 9
111	Vanavasi (Omalar)	300 11 5	194	Manavasi (Kulittalai)	216 13 7
112	Rasipuram (Salem)	196 10 11	195	Tottayam (Musiri)	145 2 1
114	Kannankurohi (do.)	195 7 11	203	Kilkavattankurihochi (Udaiyarpalayam)	167 2 2
115	Pottipuram (Omalar)	416 4 2	210	Vengarai (Námakkal)	140 10 8
116	Jalakentapuram (Omalar)	292 10 0	285	Kallori (Udaiyarpalayam)	230 9 10
117	Muttunayakanpatti (Omalar)	144 15 1	<i>Ooimbatore district.</i>		
119	Palakodu (Dharmapuri)	219 9 9	72	Chennimalai (Erode)	137 10 7
121	Adamankottai (do.)	163 7 6	73	Pudupalaiyam (do.)	228 5 3
122	Dharmapuri (do.)	200 9 10	184	Kambaliyampatti (do.)	115 1 9
128	Harur (Uttankarai)	239 2 9	234	Perundurai (do.)	155 0 1
129	Uttankarai (Uttankarai)	187 11 8	317	Kangayam (Dharapuram)	120 7 0
131	Madiyampatti (Salem)	155 8 8	344	Sullipalayam (Erode)	112 10 0
155	Neikkarapatti (do.)	360 15 2	390	Mungilpalaiyam (Erode)	103 12 9
166	Kadiyampatti (Omalar)	126 8 3			
169	Tolasampatti (do.)	190 8 0			
171	Mamundi (Tiruchengodu)	149 11 6			
173	Ohinnappampatti (Omalar)	141 14 6			
174	Pannapatti (do.)	142 1 0			
206	Palaveri (Salem)	115 8 0			

45. The remaining 400 rural societies, comprising most of those registered in the last two years, may be placed in the third class. Their further progress may be tested, so far as mere figures can afford a test, either by their increasing the volume of their transactions and earning a net profit of over Rs. 100 each (which would correspond, according to the last statement in the general summary, to gross receipts of Rs. 5,000 per annum) and thus entering class II of rural societies, or by their collecting local deposits, whether from members or from friends, to the amount of Rs. 1,000 each, at which stage they will have raised themselves to class I.

46. Thirty-one rural credit societies, started towards the close of the year, and included in the 400 of class III, worked at a total net loss of Rs 251-3-7. The net profit of Rs. 49,216 referred to *supra* has been arrived after deducting this amount from the total net profit of the 529 societies each of which worked at a profit.

47. *Membership, meetings and management.*—The year began with 22,301 members in 346 rural societies and ended with 34,036 members in 560 rural societies (*vide* general summary). There were 12,983 admissions and 1,198 removals, due to the following causes.

*Reasons for withdrawal or removal of 1,198 members from rural societies.*

	No.
(1) Transfer of shares ... ..	35
(2) Death ... ..	854
(3) Change of residence to village outside the operation of societies.	262
(4) Residence in village once included in, but subsequently excluded from, a society's operations.	205
(5) Discharge of loan coinciding with cessation of instalments of share capital (the Nidhi principle).	57
(6) Voluntary withdrawal ... ..	140
(7) Expulsion due to members having had to be proceeded against in Court.	13
(8) Expulsion due to default ... ..	105
(9) Expulsion for misconduct ... ..	6
(10) Removal due to causes not traceable ... ..	11
Total ...	1,198

(a) For insulting the panchayat .. ..	2	(c) For misapplication of loans .. ..	1
(b) For drunkenness .. ..	3	(d) For conviction in a criminal Court .. ..	1
			6

48. Altogether, the 560 rural societies held 1,134 general meetings, of which 16 were adjourned, an average of two meetings for each society, and 9,529 committee meetings, of which 38 were adjourned, giving an average of 16 meetings for each committee.

49. The efficiency of management as well as the internal economy of this rather large family of 560 rural societies is being tested by personal inspection, annual audit, the filling up of a detailed printed form of report every year for each society, reports of unpunctuality from Central and District Banks, visits by honorary organisers and district officials, property statements of societies renewed every year, particulars required with every application for a loan, visits of supervisors, one of whom is entertained, when possible, for every close area of 10 societies or less, monthly reports of the Uttaramallur union in the case of societies comprised therein, and above all, by the financial results of each society specially obtained, posted and compiled for this report. It is not easy to make a general statement on the result of the application of so many detailed tests, beyond observing that signs of improvement are evident from the greater number of meetings held year after year, the proportionately small number of defaults, suits and expulsions, the entire absence of irrecoverable arrears, the continuance in working of the full number of societies organised, none having had to be dissolved as in other provinces, and the paucity of complaints from members. Irregularities of a minor order, such as partiality in the distribution of loans, factions in societies, and neglect in keeping the prescribed accounts, are promptly reported, in most cases by members themselves, and as far as possible enquired into and rectified. The risk of overdoing the part assigned to co-operative officials of giving advice and assistance, is ever borne in mind, and societies are encouraged to use their own efforts † to set their house in order. As it is, the hands of the Registrar and his subordinates are always full, what with trying to avert the danger of co-operative principles being lost sight of by good societies in the heat of their pursuit after profits and dividends, and what with the duty of seeing that slack societies are not oppressed by stagnation and decay.

50. *Loans.*—The general summary at page 3 of this report furnishes information in sufficient detail and in a convenient form regarding loans granted by rural societies in 1910–11, as compared with the total of the two previous years. Rural societies appear to conform more nearly than urban societies to the co-operative ideal of restricting loans to productive purposes, since the former advanced only 1·8 per cent. of their total loans for non-productive purposes, against 9·3 per cent. advanced by

† One society, Salar, in the Coimbatore district has started of its own motion a council of supervision, which is a regular institution in German Societies for keeping an eye over the doings of the panchayat or committee of management. Endeavour will be made to start such councils of supervision elsewhere, although opinion in this country is not unanimous as to their stability amid Indian environments.

urban societies. As regards productive purposes, strictly so-called, rural societies disbursed 52·6 per cent. of the money at their disposal for such loans against 58·4 per cent. in the two previous years. On the other hand, the proportion of loans taken for paying off old debts advanced from 40 per cent. to 45·6 per cent. The productive objects for which loans were granted ranked as follows, in the order of the amount spent on each :—

For purchase of cattle, 14 per cent. ; for petty trade, 9·7 per cent. ; for cultivation expenses, 6·7 per cent. ; for the building and repair of dwellings, 5·1 per cent. ; for payment of sircar or zamindari kist, 4·8 per cent. ; for the purchase of food and necessaries of life 4·7 per cent. (see paragraph 14 *supra*) ; for the purchase of land, 3·7 per cent. ; and for the improvement of land 3·4 per cent.

Co-operative rural societies have apparently done little for the development of rural industries, since only 0·5 per cent. of their loans went to the purchase of raw material required for industries. The amount of loans advanced for marriages, Rs. 25,903, represents 1·6 per cent. of the total expenditure on loans by 560 rural societies and is a trifle, compared with Rs. 30,578 or 7·8 per cent. advanced by 30 urban societies for the same purpose. While it is satisfactory to note that only Rs. 108 were borrowed for litigation, against Rs. 250 in the previous two years, it is to be hoped that the borrowers were defendants and not plaintiffs.

51. Nearly four lakhs of rupees disbursed by rural societies took the shape of loans of Rs. 50 each or below, while a little over four lakhs was taken by borrowers each of whom required between Rs. 50 and Rs. 100, and a similar amount was needed to satisfy the needs of those who wished to borrow between Rs. 100 and Rs. 250 each. Loans exceeding Rs. 250 in amount account for an expenditure of 3·12 lakhs of rupees.

52. During the two years 1908–09 and 1909–10, rural societies lent 48·9 per cent. of their money on the mortgage of immoveable property and just a little less or 48·6 per cent. on the joint personal security of two or more borrowers. During the year under report, however, co-operative ideas had advanced so far that suretyship loans (52·4 per cent.) show a slight preponderance over mortgage loans (45·7 per cent.) and it is to be hoped that this tendency will increase, the more so as suretyship loans usually run for shorter terms than mortgage loans and enable societies to turn over their capital more rapidly.

53. The rule in co-operative societies is to restrict the running of loans to a year at a time and such loans claimed 99·2 per cent. of the total amount of loans, against 97·7 per cent. in the two previous years.

54. *Demand, collection and balance and defaulters.*—In 1910–11 rural societies collected 82·2 per cent. of the principal due to them, including arrears, 80·4 per cent. of the interest outstanding from the previous year, and 92·5 per cent. of the interest due in the year under report. Collections of arrears to the extent of Rs. 16,168 under principal and Rs. 876 under interest have been made since the close of the year. Out of 23,615 loans issued during the year by urban and rural societies, the number of defaults reported on the last day of the year was 2,809 or nearly 12 per cent. In a large majority of cases the defaulters were persons entitled to obtain extension, whose application for extension was not made, or was not disposed of, till after the close of the year.

55. *Co-operation among aboriginal and primitive tribes.*—At the instance of Mr. S. P. Rice, I.C.S., Collector of the Nilgiris, the Registrar inspected a number of Badaga villages in the neighbourhood of Kaity, Coonoor, Katteri and Kotagiri with the object of devising measures, if practicable, to relieve the Badagas from indebtedness to the Muhammadan Labbais who are the local sowcars. The Labbai begins operations in a village by opening a bazaar from which he sells on credit the necessaries of life, generally a bag of ragi to commence with. An account once opened at this bazaar advances rapidly with compound interest, and the annual produce, whether potatoes or coffee, of each Badaga family having an account with the Labbai, just suffices to keep down the annual interest. If the dry grain raised on the family land, which is generally the only produce that the borrower reserves for his maintenance, proves insufficient, recourse is had again to the Labbai, and numerous cases were reported to the Registrar by the victims themselves and admitted



by the bazaarmen, in which a bag of grain worth a few rupees and purchased some four or five years ago had at the date of enquiry developed into a debt of Rs. 800 or Rs. 400.

To rescue the Badagas from such fearful thralldom—it is literally no less in certain cases—by means of co-operative societies is a task of no small responsibility. Arrangements have been made to open two or three Badaga co-operative societies in suitable localities, to train them carefully in account-keeping and to enable them to open their own bazaar, without which the Labbai would simply walk out at one door and rush in at the other. If the experiments prove successful, and there is no reason why they should not, seeing that owing to the educational efforts of the Kaity and other missions there is a fair supply of literate men in every large Badaga village, further attempts may be made in future to relieve Badaga indebtedness on a larger scale.

(d) *Other forms of Co-operation.*

56. Co-operative societies for purposes other than credit are registered specially with the sanction of Government under section 29 of the Act. There are seven such societies in this Presidency. No. 21, Big Conjeeveram Weavers' Union, is a productive society on unlimited liability basis, maintained for paying advances to, and selling the products of, 87 weavers in the town, with whom are associated four other members for the purpose of lending financial and other assistance to the weavers. The experiment is a most interesting one, but its success so far is due to one enthusiastic and self-sacrificing spirit, Mr. P. Ramachandra Sastri, the Secretary of the Union. Many demands are made in other parts of the Presidency for similar societies among the weavers at Dharmavaram, Berhampore and elsewhere. But the movement at Conjeeveram is not sufficiently advanced, particularly in the direction of self-support, to justify its repetition elsewhere. The weavers, as a class, are as unthrifty as they are hard-working, and although it wrings the heart of any one to witness the way in which they are sweated, generally by sowcars of their own community, yet without willing co-operation on their part, of which there is as yet very little indication, it is not possible to do anything for their relief.

57. The history of distributive co-operation in this Presidency, with the single brilliant exception of the Triplicane Stores, has been such that its results, far from encouraging, tend actually to discourage and prevent the rapid spread of distributive and productive work. That history may be recounted in very few words. In addition to the stores just mentioned there are five others, namely, No. 63 (Madanapalle), No. 28 (Madura), No. 26 (Coimbatore), all three of which combine distributive with credit work, i.e., lend money to their members as well as sell provisions to them; there are also in addition two purely distributive societies, No. 58 (Kurnool) and No. 374 (Ootacamund). Three of these stores, those at Madura, Coimbatore and Ootacamund, worked at a loss, due, in the case of Coimbatore, to plague, in the case of Madura to a large quantity of old stock having had to be cleared at a sacrifice, and in the case of Ootacamund to heavy establishment charges and want of local support. To this tale of loss has to be added the fact that three other stores, Tenali, Guntur and the Stores branch at Chittoor, had to be closed in previous years, together with the Madras Tailoring House, a productive society whose failure was recounted at length in last year's administration report. The dissolution of the Tailoring House resulted in no loss to the shareholders, since it paid back the full subscribed share capital with 10 per cent. interest. Whatever may be the cause or causes of failure, and howsoever one may extenuate the temporary ill-success of such good societies as those at Coimbatore and Madura, it must be admitted that stores are the weak point of co-operation in this Presidency, and the Board of Revenue, therefore, decided, hardly one moment too soon, not to permit in future the registration of the same society for credit and distributive work.

58. Applications for the opening of stores at Erode and at Mattigiri (Hosur Remount depot) were recently submitted to the Board, but as yet the opening of urban banks at these places has alone been sanctioned.

59. The following statement compares the membership of, and the work done by, the existing productive and distributive urban societies.

## Statistics of urban productive and distributive societies.

Names of urban productive and distributive societies.	Number of members.	Working capital.			Sales for the year.			Daily sales (average).			Net profit, + or loss —.	Dividend, per cent. on paid-up share capital.
		Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.		
No. 21. The Big Conjeevaram Urban Weavers' Union (Productive).	91 (87 weavers and 4 others).	4,991	8	1	8,058	9	5	22	6	2	+ 45 0 0	..
No. 15. The Triplicane Urban Co-operative Society (Ltd.), (Distributive).	1,649	27,455	72	0	4,45,711	1	1	1,297	6	10	+ 15,347 4 2	3½ per cent. fixed.
No. 63. The Madanapalle Urban Society and Stores (Ltd.), (Cash and Distributive).	92	2,534	0	0	8,397	7	10	24	11	5	+ 341 10 10	6½ per cent. fixed.
No. 28. The Madura Urban Co-operative Society and Stores (Ltd.), (Cash and Distributive).	55 (associates 42).	50,203	3	7	49,338	1	11	187	0	9	— + 198 8 9	No dividend on share-capital.
No. 26. The Coimbatore Urban Bank and Stores (Ltd.), (Cash and Distributive).	310	13,428	3	6	39,748	1	7	110	6	7	+ ‡ 41 14 4	9 per cent. for general branch.
No. 58. The Kurnool Urban Co-operative Stores (Ltd.), (Distributive).	70	715	0	0	11,992	11	9	33	5	0	+ 62 1 1	5 per cent. fixed.
No. 374. The Ootacamund Urban Co-operative Stores (Ltd.), (Distributive).	60	697	12	1	7,108	16	3	19	11	11	— 195 0 8	Nil.

\* The union has no share capital. Half of net profit goes to reserve fund, one-eighth to bonus to panohayat and three-eighths to weaver members.

† General branch + Rs. 796-10-10; Stores branch — Rs. 995-3-7.

‡ The Stores branch worked at a loss of Rs. 300-9-4 and the General branch at a profit of Rs. 342-7-8.

60. *Membership, meetings and management.*—The total number of members in the societies now under consideration rose from 2,562 at the beginning of the year to 2,904 at its end. There were 598 admissions with 256 removals, due to death (21), change of residence (209), voluntary withdrawal (2) and the dissolution of the Madras Tailoring House (24).

61. The management of the Triplicane Stores continued on its usual excellent lines, that at Ootacamund left much to be desired, while that of the other societies was fair. It is management that chiefly tells in the stores line, and it is to be feared that, until the managers of stores are full-timed and salaried men, the present uncertainty will be a constant factor in the life-history of our stores.

62. *Loans and demand, collection and balance.*—These points have already been dealt with under III-B, Urban Cash Societies.

63. *Grain banks.*—There is nothing specially to report under this head, beyond what was stated in the last administration report.

## IV.—RESERVE FUND.

64. The state of the reserve fund of societies generally will appear from the summary at pages 2, 3, of this report, while that of reserve funds in central banks is dealt with at page 6. It will be seen from the remarks under the general summary that if the conditions of work of our co-operative societies are carefully considered, there is nothing to complain of in the growth of the reserve fund, which in a very few years will attain proportions that will justify its being used for the organisation and maintenance of central banking unions, properly so called. Meanwhile, it is necessary to conserve the reserve fund from attacks made on it from unexpected quarters. It is well known that in Europe co-operative societies have been known to seek dissolution for the purposes of dividing among the members the coveted reserve fund. Exactly the same thing happened in this Presidency with No. 50, the Kannadahalli Rural Credit Society in the Salem district, which applied for permission to dissolve and divide the reserve fund after of course paying.

off its debts, which include a cheap Government loan of Rs. 1,800. The society labours under a heavy share capital, as already stated in paragraph 58, for which no interest is paid. Since the close of the year, the society was advised, and has agreed, to desist from its unwise course and the obvious remedy will be adopted of inducing other societies to pass a by-law that exists in some already, to wit, that the reserve fund shall in no case be divided, but shall, in the event of dissolution and of no other society being started in the same locality, be utilised for some useful public purpose in the village concerned. It may be mentioned in this connection that certain rural societies provide in their by-laws for the formation of a common good fund by deduction from net profits which should, under the Act, be carried wholly to reserve. The Board has recently objected to this procedure, which of course curtails *pro tanto* the reserve fund, and until the Act is amended, this decision will hold good.

#### V.—RESOURCES.

65. The various resources at present utilised for raising the working capital required for co-operative societies of different kinds have been mentioned in the course of this report. It has long been recognised as a cardinal principle of co-operative banking that fixed deposits for more or less long terms, what Dr. Wolff calls "good lying money," should form the staple of a co-operative bank that has to lend for long terms, as our rural societies must ordinarily do. Where money is quickly turned over by means of short loans, as is ordinarily the case among tradesmen and other town borrowers, short term deposits are a handy resource to the lending bank; and we accordingly find that urban banks in this presidency are able to make both ends meet by means of short term local deposits without going elsewhere for loans. That urban societies in actual practice rely largely on short term deposits will be evident from an inspection of statement No. IX, columns 3, 4, and 5, which show that 5.31 lakhs of rupees were the outstanding demand against urban societies at the beginning of the year, to which 6.67 lakhs were added by way of loans and deposits during the year. Out of the total demand, 9.98 lakhs, urban societies were called upon to pay back 5.86 lakhs during the year; in other words, they must have received and repaid in the same year loans or deposits to the amount of at least (5.86 lakhs minus 5.31 lakhs or) 2.55 lakhs. On the other hand, rural societies, as stated elsewhere in this report (page 15), are ordinarily called upon to pay back only about 20 per cent. of the demand outstanding against them at the beginning of the year. *Per contra*, the great majority of rural societies, with the exception of a few of the older ones, enumerated on pages 13, 14 *supra* are not in the fortunate position of receiving large local deposits, whether for long or for short terms, and they have to be accommodated by Central Banks until they can stand on their own legs. The problem of finding money for long term loans by means of deposits for comparatively shorter terms has thus to be solved by the Central Banks, and as the volume of transactions in their case is so much larger, the problem also becomes far more difficult than in the case of an individual rural society which has to find a few hundreds, or at most a few thousands, of rupees to keep its members from the hands of the village usurer. That the problem has so far been solved successfully\* by the Central Banks is no guarantee that they will always prove equal to the ever-increasing demands of the ever-expanding co-operative movement in rural areas. It would appear from the considerations just adduced that the problem for the future can be most efficiently solved by local unions acting as the bankers, as well as the controlling authority, of the societies comprised in them. It is much easier to provide for the daily wants of a small family than to cater for a whole city from year's end to year's end. It is hoped that with the passing of the amending Act, now in contemplation, local unions will be formed everywhere and relieve the Central Banks as well as the central authority of the Registrar of a good deal of the responsibility that now devolves on them. The test of the efficiency of a local union formed for banking purposes is always this. Will the union make credit cheaper to the member societies than was the case before it came into existence? In other words, if a union is to be formed merely for the

\* The following extract from page 24 of Mr. Charles Macdonald's excellent booklet on "Co-operative Credit in Behar" will be read with interest:—At the Allahabad Conference, the Registrar of Madras "explained that he had started a Central Bank of this nature for Co-operative Credit Societies in Madras; that the Central Bank was now lending money to societies at 7 per cent. and was making 65 per cent." (25 per cent. ? *L.D.S.*) "profit over the transaction. Some members of the Conference thought this was unconscionable; personally I thought it was genius."

purpose of distributing among the member-societies, the same amount of money as before, possibly from the same central bank as before, and at the same rate of interest as before, though the union may earn a commission by doing so, it has not fulfilled its mission as a banking union. It seems necessary to impress this principle on unions that intend to start work as banking agencies.

#### VI.—DISPUTES AND LITIGATION.

66. There are no disputes of sufficient importance to merit mention in an administration report. As regards litigation, statement No. VIII in the appendix gives all the information that is required. One hundred and fifty-two suits were filed during the year by urban and other societies, against ninety-nine suits by 13 urban and other societies in the previous year. The increase is not large, considering the larger volume of transactions during the year under report. Ten claims were satisfied before decree against four in the previous year and sixty-seven suits preferred by societies were pending at the end of the year. One hundred and two decrees were pending execution at the end of the year against sixty at the end of the previous year.

#### VII.—AUDIT AND INSPECTION.

67. The rule, introduced from the first in this Presidency, to complete the audit of all societies before submitting the administration report, has been followed this year also, notwithstanding the great increase in the number of societies, but special arrangements will have to be made next year in order to secure audited figures for the administration report. The task of preparing so many audit notes and of reviewing so many audit reports involves a great strain on the Registrar and his establishment; but there is every reason to believe that the work of audit, though not done by experts, has been carefully and conscientiously performed and serves the purposes, intended by the Act, of justifying public confidence in the movement. Besides the audit which keeps the Inspectors of the department engaged for about half the year, organisation, inspection and the starting of new societies obliges them to be nearly always on tour and it is found that each Inspector on duty spent on an average  $23\frac{1}{2}$  days in every month on tour. For this and other work the Inspectors submit half-weekly diaries of their movements and they also furnish in advance for each month a programme which has to be approved by the Registrar or, the Section Deputy Collector before it is carried out in detail. Government have called for a proposition statement for the new Inspectors to be entertained for the current year's additional work and this will be submitted in due course.

#### VIII.—ACTS, RULES AND BY-LAWS.

68. Though the amending Act was at first expected to come into force this cold weather, it is now understood that it will not be passed till the beginning of next year. The amending and enabling provisions of the Act have been reported upon by the Registrar and it seems unnecessary to recapitulate them here.

#### IX.—MISCELLANEOUS—CONFERENCES—THE BULLETIN.

69. Several important conferences were held during the year, which were confined to the societies registered in particular districts or taluks. Among the more important ones were (1) The Chingleput District Co-operators' Conference held at Madurantakam on the 26th February 1911 under the presidentship of the Hon'ble Mr. Justice C. Sankaran Nayar, C.I.M.; (2) a conference of Tanjore societies held at Nidamangalam on the 28th and 29th May 1911, and presided over by M.R.Ry. T. Ranga Chariar Avargal, High Court Vakil; (3) the Timmancherla Co-operative Conference held on the 16th April 1911 by societies in the Anantapur district and presided over by the Hon'ble Mr. Kesava Pillai. A brief report of these conferences, together with the President's speech at the first of them, was published in the "*Madras Bulletin of Co-operation*," dated 10th September 1911. It may be pointed out, for the benefit of co-operators who may intend to hold such conferences in future, that it is very necessary to publish the official report of each conference, for which the organisers make themselves responsible, within, as far as possible, a week or two of the holding of the conference. None of the official reports of the conferences mentioned above has as yet been published, but, thanks to the enterprise of the daily

newspapers, the public were duly informed at the time of what transpired at each of these meetings. A Provincial Conference of societies in the Madras Presidency is still a desirable event of the future, although other provinces have already had their Provincial Conferences and some more than one each.

70. The present seems to be the appropriate heading for noticing the *Madras Bulletin of Co-operation* which, with the number published on the 10th September 1911, and bearing that date, entered upon the third year of its existence and is continuing to discharge its function of giving co-operative news and instruction to the public in its three editions, published respectively in English, Tamil and Telugu. The Bulletin is now brought out at a slight loss to Government, but seeing that its circulation is daily on the increase, thanks to the patronage of educational and other institutions, it will before long pay its way.

#### X.—ATTITUDE OF THE PUBLIC—OFFICIAL AND NON-OFFICIAL ASSISTANCE.

71. The public journals, especially the *Hindu* and the *Madras Mail*, exerted their utmost during the year under report to excite public interest in the co-operative movement. Their reports of conferences, together with special articles on co-operative subjects that appear from time to time, more particularly in the former journal, have done a good deal to educate the public in what is as yet a novel, though an interesting, topic. Looking at the different parts of the Presidency, it must strike any one that the Southern and Tamil districts have proved themselves to be more abundantly receptive of co-operative ideas than Malabar and South Canara which have so far held themselves distinctly aloof from the movement or generally the Northern Circars of which the same remark may be made. That the Ceded districts are peculiarly suited for the spread of the co-operative movement, has been proved not only by the example of Anantapur district where there are 120 societies, the largest number in any district in the Presidency, but also by the recent experience referred to in paragraph 11 *supra*.

72. It is usual to conclude the administration report with an acknowledgment of indebtedness for the official as well as the non-official assistance received by the Registrar during the year. The present Registrar has no wish to ignore the gentlemen whose services have been so handsomely acknowledged by his predecessors in the past. In fact, the first friends of the movement are still its fastest adherents, advocates and apostles, and one can only wish that their number was recruited more rapidly than it is by new accessions to the body, still unrecognized, of honorary organisers in this Presidency. A little more knowledge of the work and of the workmen would, however, place me in a better position next year to record my personal appreciation of services, and I would therefore reserve the customary, but none the less well-earned, tributes for that occasion. Meanwhile, I have no doubt the benign Government will not forget the co-operators of the Presidency on the occasion, which is fast approaching, of the public recognition of services by the august Sovereign to whom India is about to present her allegiance in person.

I have the honour to be,

Sir,

Your most obedient servant,

L. D. SWAMIKANNU,

Registrar, Co-operative Credit Societies, Madras.

## STATEMENTS.

## STATEMENT No. I.—General progress (Imperial).

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.	
1	2	3	4	5	6	7		8	
Madras.	A. Central Societies (lending to other societies) .. .. .	3	3	363	420	Rs. 12,20,306	A. P. 4 6	Rs. 19,26,564	A. P. 7 3
	B. Urban Societies—								
	Cash .. . { Limited liability ..	16	19	4,126	5,783	2,50,076	7 6	2,50,489	12 0
	.. . { Unlimited liability ..	4	4	833	909	68,893	0 0	63,564	0 0
	Others .. . { Limited liability ..	7	(a) 6	2,505	2,813	90,037	4 3	1,05,044	0 3
	.. . { Unlimited liability ..	1	1	57	91	2,775	15 2	6,991	3 1
	Total of Urban Societies ..	28	30	7,521	9,596	4,26,781	11 4	5,24,288	15 3
	C. Rural Societies—								
	Cash .. . { Limited liability ..	3	(b) 6	699	(c) 589	53,527	6 5	(c)40,159	3
	.. . { Unlimited liability ..	338	354	21,603	25,547	15,98,278	1 4	24,54,009	15 0
Total of Rural Societies ..	341	360	22,301	26,136	15,51,805	7 9	24,54,168	7 3	
D. Union Society .. .. .	..	1	..	..	..	..	..	..	
Grand Total of all Societies ..	371	398	30,085	44,102	33,18,899	7 7	49,15,032	14 3	

(a) Excludes Madras Tailoring House dissolved.

(b) Kancheri and Nemmili societies have changed their liability from limited to unlimited and hence the increase.

(c) Decrease due to change of liability of the above two societies.

## STATEMENT No. II.—Receipts

District or group.	Kind of society.	Receipts		
		Share payments.	Entrance fees.	Deposits by members.
1	2	3	4	5
<b>A.—Central</b>				
Coimbatore ..	Cash—Limited liability ..	19,589 0 0	1,988 0 0	6,805 0 0
Guntur ..	Cash—Limited liability ..	2,450 0 0	245 0 0	..
Madras ..	Cash—Limited liability ..	18,000 0 0	..	6,04,082 5 4
Salem ..	Cash—Limited liability ..	7,950 0 0	90 0 0	10,550 0 0
Trichinopoly ..	Cash—Limited liability ..	4,400 0 0	185 0 0	41,955 3 0
Total of Central Societies ..		52,389 0 0	2,508 0 0	6,68,392 8 4
<b>B.—Urban</b>				
Anantapur ..	Cash—Unlimited liability ..	898 0 0	98 4 0	242 0 0
Arcoot, North ..	Cash—Limited liability ..	1,984 0 0	77 2 0	1,882 0 0
Arcoot, South ..	Cash—Unlimited liability ..	395 0 0	19 12 0	600 0 0
Chingleput ..	Cash—Limited liability ..	1,815 0 0	181 8 0	5,089 0 0
Chittoor ..	Others—Unlimited liability ..	6,023 0 0	304 12 0	56,056 7 8
Coimbatore ..	Cash—Limited liability ..	155 0 0	20 8 0	2,293 15 11
Guntur ..	Others—Limited liability ..	129 12 0	7 12 0	871 0 0
Ganjám ..	Others—Limited liability ..	145 0 0	12 4 0	12,725 0 0
Kurnool ..	Cash—Limited liability ..	64 0 0	107 0 0	8,348 2 6
Madras ..	Cash—Unlimited liability ..	12,989 0 0	62 10 0	8,600 0 0
Madura ..	Cash—Limited liability ..	664 0 0	156 0 0	1,195 0 0
The Nilgiris ..	Others—Limited liability ..	10 0 0	0 8 0	..
Rámnád ..	Cash—Limited liability ..	16,395 0 0	625 0 0	9,600 0 0
Salem ..	Others—Unlimited liability ..	4,440 11 4	85 12 0	85,441 1 0
Tanjore ..	Cash—Limited liability ..	1,084 0 0	185 8 0	2,068 0 0
Trichinopoly ..	Others—Unlimited liability ..	6,379 0 0	80 2 0	1,98,397 9 8
Total ..	Cash— { Limited liability ..	45,842 0 0	2,105 12 0	1,35,203 11 4
	Others— { Unlimited liability ..	20,156 0 0	260 14 0	4,442 0 0
	Others— { Limited liability ..	5,407 7 4	289 4 0	2,91,699 3 8
	Others— { Unlimited liability ..	..	20 8 0	2,293 15 11
Total of Urban Societies ..		71,406 7 4	2,674 8 0	4,38,688 14 6
<b>C.—Rural</b>				
Anantapur ..	Cash—Unlimited liability ..	4,930 0 0	1,588 8 0	6,017 2 0
Arcoot, North ..	Cash—Unlimited liability ..	2,174 0 0	317 14 0	1,221 0 0
Arcoot, South ..	Cash—Unlimited liability ..	5,277 0 0	824 0 0	1,062 0 8
Bellary ..	Cash—Unlimited liability ..	74 0 0	9 0 0	25 12 0
Canara, South ..	Cash—Unlimited liability ..	370 0 0	18 0 0	1,295 0 0
Chingleput ..	Cash—Limited liability ..	100 0 0	2 0 0	504 0 0
Chittoor ..	Cash—Unlimited liability ..	11,399 0 0	1,927 6 0	42,878 7 8
Coimbatore ..	Cash—Unlimited liability ..	110 0 0	19 8 0	106 0 0
Cuddapah ..	Cash—Limited liability ..	5,817 0 0	879 2 0	8,272 8 8
Gódvári ..	Cash—Unlimited liability ..	102 0 0	2 12 0	1,628 0 0
Guntur ..	Cash—Unlimited liability ..	189 0 0	45 6 0	254 0 0
Kistna ..	Cash—Unlimited liability ..	484 0 0	50 4 0	125 0 0
Kurnool ..	Cash—Unlimited liability ..	2,570 0 0	218 0 0	1,360 8 0
Madura ..	Cash—Unlimited liability ..	798 0 0	186 4 0	85 0 0
Malabar ..	Cash—Unlimited liability ..	4,186 0 0	871 4 0	4,081 0 0
Nellore ..	Cash—Unlimited liability ..	314 0 0	58 8 0	4,460 0 0
Rámnád ..	Cash—Limited liability ..	15 0 0	0 12 0	..
Salem ..	Cash—Unlimited liability ..	200 0 0	..	..
Tanjore ..	Cash—Unlimited liability ..	5,880 0 0	632 2 0	2,534 4 0
Tinnevely ..	Cash—Unlimited liability ..	5,337 0 0	660 8 0	15,480 10 0
Trichinopoly ..	Cash—Limited liability ..	1,061 0 0	23 12 0	3,840 0 0
Visagapatam ..	Cash—Unlimited liability ..	2,014 0 0	390 12 0	1,339 0 0
	Cash—Limited liability ..	25 0 0	0 12 0	44 0 0
	Cash—Unlimited liability ..	4,560 0 0	600 2 0	22,024 12 0
	Cash—Unlimited liability ..	15 0 0	1 12 0	217 0 0
Total ..	Cash— { Limited liability ..	1,488 0 0	29 4 0	6,412 0 0
	Others— { Unlimited liability ..	54,088 0 0	9,239 0 0	1,07,808 11 2
Total of Rural Societies ..		55,592 0 0	9,252 4 0	1,14,220 11 2
. Uttersmallur union ..		..	197 0 0	..
Grand Total of all Societies ..		1,79,362 7 4	14,649 10 0	12,11,252 2 0

and disbursements (Imperial).

Receipts.

Loans from other societies.			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

Societies.

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
..	95,300 0 0	14,338 0 1	..	11,280 0 0	3,538 10 11	..
..	..	1,000 0 0	..	..	..	..
..	..	8,17,808 12 11	80,800 0 0	8,09,050 0 0	80,284 2 5	..
..	94,000 0 0	97,540 6 1	3,300 0 0	1,04,586 10 0	26,463 10 10	..
..	28,538 2 0	1,10,652 7 10	..	11,244 10 0	6,498 8 6	..
..	2,17,838 2 0	5,40,838 10 11	83,900 0 0	4,36,131 4 0	1,15,784 11 8	..

Societies.

..	500 0 0	2,902 0 0	3,050 0 0	..	499 10 8	..
..	1,000 0 0	2,022 0 0	139 0 0	..	83 7 0	..
..	..	842 0 0	4,419 0 0	..	671 14 8	..
..	15,000 0 0	14,329 0 0	30,199 6 8	..	5,163 1 6	..
..	13,000 0 0	26,228 8 9	61,149 0 0	..	8,052 4 4	..
..	600 0 0	2,718 12 1	5,179 10 2	..	31 10 11	8,058 9 6
..	1,000 0 0	..	618 0 0	..	108 12 8	..
..	..	800 0 0	320 0 0	..	30 8 9	8,307 7 10
..	..	14,777 0 0	5,000 0 0	..	318 9 1	39,748 1 7
..	..	27,249 9 1	12,166 15 9	..	2,152 8 11	..
..	..	6,260 0 0	12,198 8 2	..	2,980 11 11	..
..	3,000 0 0	3,542 15 0	3,482 0 0	..	619 11 0	..
..	..	7,800 0 0	38,361 8 6	..	2,368 12 4	11,992 11 9
..	..	5,010 0 0	7,971 1 1	..	199 6 3	4,46,711 1 1
..	..	8,000 0 0	3,254 0 0	..	419 14 8	..
..	..	48,108 15 5	8,476 0 0	..	1,718 14 7	..
..	..	436 12 7	40,094 7 7	3,000 0 0	1,857 1 1	49,388 1 11
..	..	1,620 0 0	6,664 0 0	..	726 8 4	7,108 10 8
..	3,500 0 0	9,079 2 6	25,426 7 10	25,074 0 5	2,355 1 1	..
..	2,000 0 0	9,767 2 2	28,901 1 5	..	4,003 9 10	..
..	..	5,628 0 0	11,288 0 0	..	1,918 0 1	..
..	38,500 0 0	1,11,768 6 6	2,20,733 7 9	28,074 0 5	27,973 7 6	..
..	500 0 0	17,994 0 0	28,088 8 2	..	5,869 2 1	..
..	..	61,119 2 0	53,475 8 2	3,000 0 0	2,295 4 1	5,63,794 2 5
..	600 0 0	2,718 12 1	5,179 10 2	..	21 10 11	8,058 9 6
..	39,500 0 0	1,92,588 4 7	3,07,473 2 9	28,074 0 5	26,251 9 7	5,71,854 11 11

Societies.

..	1,58,900 0 0	1,908 0 0	97,533 1 9	900 0 0	27,007 1 6	..
..	24,400 0 0	729 0 0	31,241 9 0	..	8,496 7 5	..
..	25,100 0 0	650 0 0	28,036 0 9	..	8,068 15 4	..
..	..	..	12,437 8 0	..	2,750 4 6	..
..	..	759 0 0	7,244 0 0	..	318 4 1	..
..	..	800 0 0	889 0 0	..	113 3 7	..
..	1,97,328 2 3	23,698 2 4	1,79,236 4 9	1,528 8 7	33,925 9 8	..
..	1,400 0 0	3 0 0	10,980 8 0	..	1,074 4 10	..
..	80,600 0 0	10,617 8 0	30,260 14 5	1,200 0 0	4,384 12 3	7.
..	..	50 0 0	6,306 9 0	..	1,027 5 7	..
..	..	5,657 0 0	14,246 0 0	..	2,668 1 0	..
..	6,800 0 0	10 0 0	8,664 2 9	..	1,402 12 4	..
..	42,265 15 6	105 0 0	42,928 8 5	10,473 15 6	5,846 3 5	..
..	20,650 0 0	..	2,167 0 0	..	663 2 2	..
..	49,550 0 0	51,415 0 0	15,889 0 0	..	2,521 11 10	..
..	..	3,820 0 0	6,160 0 0	..	349 9 11	..
..	..	..	6,165 4 6	..	1,165 8 5	..
..	..	..	2,440 8 0	..	201 9 2	..
..	54,500 0 0	544 0 0	12,178 0 0	..	1,305 3 0	..
..	26,489 0 0	7,519 8 0	1,51,166 8 9	720 0 0	24,265 8 0	..
..	1,000 0 0	583 0 0	30,331 0 0	..	1,698 9 6	..
..	18,200 0 0	2,768 0 0	17,208 2 2	..	2,696 0 2	..
..	500 0 0	327 0 0	4,311 0 0	..	397 2 0	..
..	61,400 0 0	24,064 0 0	30,641 2 0	5,450 0 0	15,175 4 2	..
..	..	..	3,128 6 11	..	479 14 0	..
..	1,500 0 0	1,760 0 0	24,172 1 0	..	2,437 12 10	..
..	9,53,533 1 9	1,47,316 2 4	7,57,506 14 2	20,250 2 1	1,52,423 2 11	..
..	8,56,023 1 9	1,49,076 2 4	7,91,878 15 2	20,264 2 1	1,56,861 0 9	..
..	..	..	..	..	..	..
..	11,12,400 2 9	8,83,498 2 10	11,23,061 1 11	4,24,471 7 6	2,08,847 0 0	5,71,854 11 11



## Statement No. II.—Receipts

District or group.	Kind of society.	Receipts—		
		Other income.	Total income of the year.	Opening balance.
		13	14	15
<i>A.—Central</i>				
		RS. A. P.	RS. A. P.	RS. A. P.
Coimbatore ..	Cash—Limited liability .. .. .	15,404 5 6	1,67,199 0 6	.. .. .
Guntúr ..	Cash—Limited liability .. .. .	.. .. .	8,695 0 0	.. .. .
Madras ..	Cash—Limited liability .. .. .	2,715 12 11	13,61,939 1 7	4,518 0 7
Salem ..	Cash—Limited liability .. .. .	1,82,784 10 4	5,27,215 5 8	4,566 5 7
Trichinopoly ..	Cash—Limited liability .. .. .	1,036 0 8	2,04,506 4 0	2,216 2 8
	<b>Total of Central Societies ..</b>	<b>2,01,891 6 5</b>	<b>22,64,604 14 4</b>	<b>11,295 8 10</b>
<i>B.—Urban</i>				
Anantapur district.	Cash—Unlimited liability .. .. .	1 0 4	7,676 14 6	462 9 0
	Cash—Limited liability .. .. .	11 15 0	5,899 8 0	.. .. .
Arcot, North ..	Cash—Unlimited liability .. .. .	61 3 3	7,008 13 8	344 15 0
	Cash—Limited liability .. .. .	859 8 0	71,571 2 9	1,501 7 8
Arcot, South ..	Cash—Unlimited liability .. .. .	9,005 6 8	1,79,819 7 0	2,344 6 0
	Cash—Limited liability .. .. .	.. .. .	.. .. .	.. .. .
Chingleput ..	Others—Unlimited liability .. .. .	5,175 11 9	24,066 14 4	97 2 8
	Cash—Limited liability .. .. .	14 14 2	2,772 6 7	80 8 10
Chittoor ..	Others—Limited liability .. .. .	1 7 9	10,176 8 4	269 7 4
Coimbatore ..	Others—Limited liability .. .. .	5,973 13 8	78,790 2 4	501 8 10
Guntúr ..	Cash—Limited liability .. .. .	115 8 11	50,201 8 2	1,784 0 0
Ganján ..	Cash—Unlimited liability .. .. .	252 7 4	88,273 5 5	1,405 6 5
	Cash—Limited liability .. .. .	23 4 7	12,683 14 7	648 15 5
Kurnool ..	Others—Limited liability .. .. .	20 12 5	12,024 0 2	187 6 6
	Cash—Limited liability .. .. .	8,659 2 0	78,198 7 10	120 5 10
Madras ..	Others—Limited liability .. .. .	11,020 13 8	5,55,869 14 4	11,755 8 0
	Cash—Limited liability .. .. .	1,786 1 0	12,707 7 8	1,185 11 11
Madura ..	Cash—Unlimited liability .. .. .	296 8 7	24,950 6 2	496 2 6
	Others—Limited liability .. .. .	20,216 4 1	3,58,876 11 4	2,224 4 4
The Nilgiris ..	Others—Limited liability .. .. .	1,442 11 6	9,520 15 4	.. .. .
Rámnád ..	Cash—Limited liability .. .. .	120 18 1	10,942 8 5	566 12 5
Salem ..	Cash—Limited liability .. .. .	869 14 7	98,188 15 7	3,409 9 5
Tanjore ..	Cash—Limited liability .. .. .	655 8 6	78,970 7 11	779 14 6
Trichinopoly ..	Cash—Limited liability .. .. .	164 12 7	-21,420 12 8	832 2 9
	Cash— { Limited liability .. .. .	16,228 18 8	6,28,419 11 2	18,253 14 9
	{ Unlimited liability .. .. .	610 14 6	77,909 7 9	2,709 0 11
	Others— { Limited liability .. .. .	39,075 15 1	10,20,257 14 10	14,988 3 0
	{ Unlimited liability .. .. .	5,176 11 9	24,066 14 4	97 2 8
	<b>Total of Urban Societies ..</b>	<b>61,091 7 0</b>	<b>17,45,654 0 1</b>	<b>30,998 4 11</b>
<i>C.—Rural</i>				
Anantapur ..	Cash—Unlimited liability .. .. .	437 8 2	2,99,166 5 5	9,935 9 4
	Cash—Unlimited liability .. .. .	346 0 6	65,925 14 11	1,213 4 7
Arcot, North ..	Cash—Unlimited liability .. .. .	254 8 10	1,39,292 4 2	2,398 6 3
Arcot, South ..	Cash—Unlimited liability .. .. .	30 8 11	15,335 7 5	1,154 10 4
Bellary ..	Cash—Unlimited liability .. .. .	1 4 6	10,000 8 7	44 6 5
Canara, South ..	Cash—Limited liability .. .. .	22 8 3	2,424 11 10	1 8 10
Chingleput ..	Cash—Unlimited liability .. .. .	2,751 12 9	4,94,568 1 7	5,342 13 6
Chittoor ..	Cash—Unlimited liability .. .. .	6 14 6	19,698 14 4	116 2 8
Coimbatore ..	Cash—Unlimited liability .. .. .	1,575 8 3	1,88,627 1 7	2,061 4 10
Uddapah ..	Cash—Limited liability .. .. .	72 5 6	9,189 0 1	1,027 15 11
Gódvári ..	Cash—Unlimited liability .. .. .	28 13 6	23,073 4 6	501 10 3
Guntúr ..	Cash—Unlimited liability .. .. .	40 15 10	17,328 2 11	1,453 13 10
Kistna ..	Cash—Unlimited liability .. .. .	1,588 6 4	1,07,210 9 2	308 6 11
Kurnool ..	Cash—Unlimited liability .. .. .	19 6 8	80,708 13 5	48 10 4
Madura ..	Cash—Unlimited liability .. .. .	1,126 11 5	1,30,640 11 3	2,951 8 2
Malabar ..	Cash—Unlimited liability .. .. .	0 11 1	16,127 13 0	111 10 6
Nellore ..	Cash—Unlimited liability .. .. .	78 15 5	7,425 8 4	162 6 6
	Cash—Limited liability .. .. .	42 15 1	2,826 0 3	691 12 5
Rámnád ..	Cash—Unlimited liability .. .. .	13 11 3	76,366 4 3	228 1 0
Salem ..	Cash—Limited liability .. .. .	1,681 3 1	2,53,262 13 10	6,903 7 8
Tanjore ..	Cash—Unlimited liability .. .. .	304 15 6	28,842 5 0	822 5 11
	Cash—Unlimited liability .. .. .	88 6 3	46,699 10 8	686 6 8
Tinnevely ..	Cash—Limited liability .. .. .	24 15 8	5,925 12 8	503 3 9
Trichinopoly ..	Cash—Unlimited liability .. .. .	528 8 7	2,26,456 2 10	4,065 5 5
Visagapatam ..	Cash—Unlimited liability .. .. .	1 0 3	2,843 2 4	16 15 9
	Cash— Limited liability .. .. .	467 12 0	49,266 14 10	3,046 9 10
	Cash— Unlimited liability .. .. .	10,590 6 1	21,13,771 10 6	39,700 0 11
	<b>Total of Rural Societies ..</b>	<b>11,058 2 1</b>	<b>21,63,038 9 4</b>	<b>42,746 10 9</b>
	<b>Uttramallur Union ..</b>	<b>301 11 1</b>	<b>498 11 1</b>	<b>.. .. .</b>
	<b>Grand Total of all Societies ..</b>	<b>2,74,342 10 7</b>	<b>61,73,795 15 10</b>	<b>85,040 8 6</b>

and disbursements (Imperial)—cont.

cont.			Disbursements.					
Grand total of 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		
<i>Societies—cont.</i>								
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.		
1,87,199 0 6	250 0 0	2,720 0 0	..	88,000 0 0	9,098 0 1	75 0 0		
8,695 0 0	..	..	..	..	..	..		
13,66,502 9 2	..	2,81,761 4 4	..	..	60,758 7 0	39,400 0 0		
5,31,781 10 10	2,850 0 0	4,570 0 0	..	1,07,800 0 0	1,44,095 8 1	900 0 0		
2,06,722 6 8	..	26,000 0 0	..	29,038 1 0	1,250 0 0	..		
22,75,900 4 2	2,100 0 0	4,16,051 4 4	..	1,74,838 2 0	2,16,196 12 2	40,375 0 0		
<i>Societies—cont.</i>								
8,189 7 6	20 0 0	20 0 0	..	300 0 0	40 0 0	7,072 0 0		
5,899 8 0	..	..	..	..	..	5,715 0 0		
7,958 12 8	35 0 0	1,017 0 0	..	200 0 0	..	6,920 0 0		
73,072 10 5	160 0 0	21,730 0 0	..	500 0 0	15,531 0 0	28,699 0 0		
1,82,163 13 0	2,718 0 0	85,683 11 8	..	21,400 0 0	20,621 14 6	79,217 0 0		
24,164 0 7	..	421 10 9	..	700 0 0	2,278 12 4	6,648 1 8		
2,802 15 5	170 0 0	125 0 0	..	..	..	2,225 0 0		
10,445 10 8	110 12 0	350 0 0	..	..	..	550 0 0		
79,291 11 2	140 0 0	12,260 12 6	..	..	14,434 0 0	5,195 0 0		
51,985 8 2	83 0 0	7,061 5 8	..	5,160 0 0	23,388 7 10	12,080 0 0		
39,878 11 10	16,475 0 0	5,250 0 0	..	..	5,850 0 0	7,710 0 0		
18,332 14 0	83 0 0	2,084 0 0	..	..	250 0 0	9,731 0 0		
12,211 6 8	40 0 0	..	..	..	..	..		
78,816 13 8	480 0 0	4,800 0 0	..	..	4,275 0 0	65,494 0 0		
5,87,625 8 4	1,169 8 0	79,290 10 7	..	25 0 0	..	9,718 0 0		
18,898 8 7	10 0 0	826 0 0	..	..	..	9,720 0 0		
25,446 8 8	7,476 0 0	..	..	5,200 0 0	1,537 0 0	7,770 0 0		
3,56,100 16 8	..	1,89,596 2 8	..	..	45,546 5 2	43,370 0 0		
9,520 15 4	20 0 0	135 8 0	..	..	100 0 0	..		
11,559 4 10	299 11 5	945 0 0	..	1,300 0 0	1,500 0 0	6,350 0 0		
1,01,598 9 0	180 0 0	32,066 12 1	..	6,500 0 0	10,500 2 5	20,580 0 0		
79,750 6 5	9,442 11 2	10,326 0 0	..	3,000 0 0	1,715 0 0	47,007 0 0		
22,302 15 5	240 0 0	8,376 0 0	..	2,800 0 0	120 0 0	11,735 0 0		
6,36,678 9 11	18,716 6 7	1,18,518 14 0	..	40,660 0 0	77,801 8 9	2,99,478 0 0		
80,618 8 8	24,006 0 0	6,287 0 0	..	5,700 0 0	7,427 0 0	27,479 0 0		
10,36,196 1 10	1,480 4 0	2,81,682 1 10	..	25 0 0	60,080 11 8	58,833 0 0		
24,164 0 7	..	421 10 9	..	700 0 0	2,278 12 4	6,648 1 8		
17,76,652 5 0	29,202 10 7	4,06,855 10 7	..	47,085 0 0	1,47,588 1 4	2,91,421 1 8		
<i>Societies—cont.</i>								
3,09,101 14 9	141 0 0	2,204 8 0	768 0 0	18,250 0 0	476 0 0	2,39,871 8 0		
67,132 2 6	2,607 0 0	1,152 0 0	458 0 0	3,500 0 0	..	51,775 0 0		
1,41,685 10 5	189 8 0	892 0 8	125 0 0	3,525 0 0	40 0 0	1,23,248 7 7		
16,490 1 9	4 0 0	2 8 0	..	5,100 0 0	..	6,530 0 0		
10,044 15 0	10 0 0	1,094 0 0	..	350 0 0	..	8,190 0 0		
2,425 15 8	..	..	40 0 0	..	250 0 0	1,981 0 0		
4,99,910 15 1	5,115 0 0	32,595 6 6	1,000 0 0	22,672 2 11	19,939 0 4	2,68,704 10 9		
18,815 1 0	84 0 0	..	..	700 0 0	..	11,726 0 0		
1,40,688 6 5	999 0 0	4,384 5 0	..	24,460 0 0	120 0 0	1,00,057 0 0		
10,217 0 0	2,242 7 0	482 0 0	120 0 0	..	557 0 0	4,355 9 2		
23,574 14 9	22 0 0	120 0 0	..	6,100 0 0	4 0 0	14,723 0 0		
18,782 0 9	..	..	430 0 0	1,000 0 0	..	15,815 0 0		
1,07,519 0 1	875 0 0	12 0 0	200 0 0	21,522 15 8	4,245 0 0	59,495 15 8		
30,752 7 9	15 0 0	..	55 0 0	150 0 0	..	28,000 0 0		
1,38,592 2 5	213 0 0	2,922 0 0	..	3,000 0 0	2,109 0 0	1,16,860 0 0		
15,239 7 6	..	2,170 0 0	..	..	2,355 0 0	9,194 0 0		
7,587 14 10	55 0 8	..	260 0 0	900 0 0	50 0 0	4,475 0 0		
3,576 12 8	..	250 0 0	45 0 0	100 0 0	20 0 0	2,264 0 0		
76,618 5 2	14 0 0	1,824 15 0	..	500 0 0	464 0 0	69,979 0 0		
2,60,166 5 6	1,055 0 0	10,171 7 10	500 0 0	47,197 8 0	4,762 0 0	1,47,488 0 9		
29,664 10 11	419 2 16	1,571 0 0	315 0 0	2,500 0 0	1,090 0 0	21,127 12 0		
47,386 1 4	114 0 0	650 0 0	..	800 0 0	1,859 0 0	22,250 0 2		
6,429 1 5	25 0 0	568 0 0	35 0 0	500 0 0	610 0 0	2,765 0 0		
2,80,521 8 2	484 0 0	11,734 7 1	400 0 0	21,524 10 0	21,980 0 0	1,46,766 0 0		
2,860 2 1	..	175 0 0	..	500 0 0	..	1,662 5 5		
52,312 8 8	2,686 9 10	2,271 0 0	665 0 0	2,100 0 0	2,527 0 0	28,508 5 2		
21,52,471 11 5	11,897 8 0	73,076 9 8	4,200 0 0	1,22,992 4 5	57,575 0 4	15,62,161 15 4		
22,06,785 4 1	14,524 1 10	75,947 9 8	4,305 0 0	1,24,992 4 5	60,112 0 4	16,96,655 4 7		
498 11 1	..	..	..	..	..	..		
62,58,826 8 4	56,826 12 5	2,97,254 2 7	4,205 0 0	4,08,911 6 5	4,22,891 12 10	20,28,461 6 2		

## Statement No. 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
<b>A.—Central</b>				
		Rs. A. P.	Rs. A. P.	Rs. A. P.
Coimbatore .. ..	Cash—Limited liability .. ..	99,800 0 0	1,401 7 1	.. ..
Guntur .. ..	Cash—Limited liability .. ..	.. ..	.. ..	.. ..
Madras .. ..	Cash—Limited liability .. ..	8,16,550 0 0	51,957 14 8	4,417 9 10
Salem .. ..	Cash—Limited liability .. ..	64,583 2 0	21,428 8 4	1,428 12 0
Trichinopoly .. ..	Cash—Limited liability .. ..	1,44,760 0 0	3,230 12 8	455 5 9
	<b>Total of Central Societies ..</b>	<b>11,25,143 2 0</b>	<b>78,013 10 9</b>	<b>6,801 11 7</b>
<b>B.—Urban</b>				
Anantapur .. ..	Cash—Unlimited liability .. ..	.. ..	899 11 0	.. ..
Arcot, North .. ..	Cash—Limited liability .. ..	.. ..	264 11 6	179 6 7
Arcot, South .. ..	Cash—Unlimited liability .. ..	.. ..	2,181 11 9	1,204 0 2
Chingleput .. ..	Cash—Limited liability .. ..	.. ..	4,617 8 8	1,083 9 5
	Others—Unlimited liability .. ..	.. ..	110 1 9	4 1 1
Chittoor .. ..	Cash—Limited liability .. ..	.. ..	48 10 0	57 11 6
	Others—Limited liability .. ..	.. ..	77 15 1	88 7 11
Coimbatore .. ..	Others—Limited liability .. ..	.. ..	582 0 8	44 10 7
Guntur .. ..	Cash—Limited liability .. ..	.. ..	1,828 2 5	.. ..
Ganjam .. ..	Cash—Unlimited liability .. ..	.. ..	2,252 13 2	.. ..
Kurnool .. ..	Cash—Limited liability .. ..	.. ..	860 4 4	43 13 11
	Others—Limited liability .. ..	.. ..	.. ..	245 6 3
Madras .. ..	Cash—Limited liability .. ..	.. ..	823 3 8	229 8 8
	Others—Limited liability .. ..	.. ..	727 10 3	6,684 9 1
Madura .. ..	Cash—Limited liability .. ..	.. ..	217 5 10	27 0 0
	Cash—Unlimited liability .. ..	.. ..	1,197 14 0	194 9 5
	Others—Limited liability .. ..	8,500 0 0	2,219 15 0	68 0 4
The Nilgiris .. ..	Others—Limited liability .. ..	.. ..	5 6 6	.. ..
Rámnád .. ..	Cash—Limited liability .. ..	.. ..	357 0 0	110 3 11
Salem .. ..	Cash—Limited liability .. ..	26,340 4 5	1,454 2 9	187 12 1
Tanjore .. ..	Cash—Limited liability .. ..	.. ..	1,844 15 2	216 6 5
Trichinopoly .. ..	Cash—Limited liability .. ..	.. ..	1,143 4 10	355 14 9
	Cash—Limited liability .. ..	26,340 4 5	15,875 3 5	3,466 0 10
	Cash—Unlimited liability .. ..	.. ..	4,115 1 3	374 0 0
	Others—Limited liability .. ..	8,500 0 0	3,562 15 6	7,131 2 2
	Others—Unlimited liability .. ..	.. ..	110 1 9	4 1 1
	<b>Total of Urban Societies ..</b>	<b>29,840 4 5</b>	<b>23,163 3 4</b>	<b>10,975 4 1</b>
<b>C.—Rural</b>				
Anantapur .. ..	Cash—Unlimited liability .. ..	.. ..	21,874 5 4	.. ..
Arcot, North .. ..	Cash—Unlimited liability .. ..	.. ..	3,695 5 0	.. ..
Arcot, South .. ..	Cash—Unlimited liability .. ..	.. ..	6,145 13 11	.. ..
Bellary .. ..	Cash—Unlimited liability .. ..	.. ..	1,958 15 0	.. ..
Canara, South .. ..	Cash—Unlimited liability .. ..	.. ..	184 3 2	.. ..
Chingleput .. ..	Cash—Limited liability .. ..	.. ..	80 1 6	.. ..
	Cash—Unlimited liability .. ..	4,628 2 11	26,766 0 8	.. ..
Chittoor .. ..	Cash—Unlimited liability .. ..	.. ..	710 8 0	.. ..
Coimbatore .. ..	Cash—Unlimited liability .. ..	1,200 0 0	3,996 11 6	.. ..
Cuddapah .. ..	Cash—Limited liability .. ..	.. ..	787 13 0	.. ..
Gódvári .. ..	Cash—Unlimited liability .. ..	.. ..	1,734 14 0	.. ..
Guntur .. ..	Cash—Unlimited liability .. ..	.. ..	1,076 14 4	.. ..
Kistna .. ..	Cash—Unlimited liability .. ..	11,365 15 6	3,722 13 2	.. ..
Kurnool .. ..	Cash—Unlimited liability .. ..	.. ..	632 0 0	.. ..
Madura .. ..	Cash—Unlimited liability .. ..	2,050 0 0	2,417 6 5	.. ..
Malabar .. ..	Cash—Unlimited liability .. ..	.. ..	184 14 6	.. ..
Nellore .. ..	Cash—Unlimited liability .. ..	.. ..	672 8 0	.. ..
	Cash—Limited liability .. ..	.. ..	42 4 10	.. ..
Rámnád .. ..	Cash—Unlimited liability .. ..	.. ..	1,218 2 5	.. ..
Salem .. ..	Cash—Unlimited liability .. ..	.. ..	25,654 15 1	.. ..
Tanjore .. ..	Cash—Limited liability .. ..	500 0 0	964 2 11	.. ..
	Cash—Unlimited liability .. ..	300 0 0	2,093 11 9	.. ..
Tinnevely .. ..	Cash—Limited liability .. ..	.. ..	208 2 4	.. ..
Trichinopoly .. ..	Cash—Unlimited liability .. ..	4,700 0 0	10,821 5 8	121 14 0
Vinagapatam .. ..	Cash—Unlimited liability .. ..	.. ..	363 6 9	.. ..
	Cash—Limited liability .. ..	500 0 0	1,983 3 7	.. ..
	Cash—Unlimited liability .. ..	24,244 2 5	1,15,919 14 3	121 14 0
	<b>Total of Rural Societies ..</b>	<b>24,744 2 5</b>	<b>1,17,991 7 3</b>	<b>121 14 0</b>
	Uttaramallur Co-operative union ..	.. ..	.. ..	.. ..
	<b>Grand Total of all Societies ..</b>	<b>11,79,737 3 10</b>	<b>2,19,073 10 4</b>	<b>17,393 13 3</b>

and disbursements (Imperial)—cont.

ments—cont.

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

Societies—cont.

Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.
187 15 8	15,484 0 7	..	1,66,461 7 8	787 9 1	1,07,199 0 0	
59 14 7	2,000 0 0	..	3,089 14 7	1,086 1 5	8,698 0 0	
2,790 4 0	8 8 4	8,517 11 0	18,66,166 11 8	846 7 0	19,66,509 2 9	
358 7 7	1,82,687 12 7	790 5 2	5,21,867 4 10	416 0 9	5,21,781 10 10	
230 8 5	1,023 14 2	820 13 6	2,06,214 3 8	408 8 2	2,06,722 6 6	
..	2,626 12 2	2,01,169 2 2	9,568 12 9	22,72,269 9 6	2,840 10 2	22,75,009 4 2

Societies—cont.

..	29 7 0	8 7 0	149 2 0	8,032 12 0	105 11 6	8,137 7 6
..	36 8 2	..	..	8,751 8 2	147 12 10	8,898 0 0
..	89 5 4	51 8 0	190 2 0	0,877 1 6	476 11 2	7,362 12 8
..	308 10 7	269 12 7	1,009 0 8	72,678 4 9	494 5 8	73,072 10 5
..	1,217 2 9	8,456 15 0	982 5 4	1,76,619 9 4	5,544 9 8	1,82,163 12 0
7,037 5 4	402 4 7	7,296 9 2	43 11 8	22,932 10 11	291 5 2	24,164 0 7
..	11 8 7	..	57 1 0	2,894 15 10	107 12 7	2,991 12 5
8,418 5 8	212 2 5	8 0 0	47 7 0	9,859 2 7	686 6 1	10,445 10 8
37,917 10 4	1,779 6 1	5,985 4 1	81 14 4	78,821 0 7	970 10 7	79,791 11 2
..	284 18 0	218 5 7	521 14 0	60,626 0 9	1,459 7 5	61,085 8 2
..	282 8 8	136 2 0	807 12 6	88,748 8 9	236 6 1	89,078 11 10
..	85 12 10	140 1 0	109 7 11	12,897 9 0	426 5 0	13,323 16 0
11,105 1 1	408 9 4	..	129 14 10	11,922 16 6	287 7 2	12,211 6 2
..	377 15 0	1,804 9 5	292 11 9	78,277 0 0	29 12 2	78,306 12 0
4,17,316 7 5	18,749 11 3	20,558 2 2	..	5,49,136 10 9	18,468 11 7	6,67,604 0 4
..	79 10 5	1,576 12 0	76 0 0	12,022 12 4	1,860 6 2	13,882 2 7
..	416 6 9	173 7 0	281 2 4	24,246 8 0	1,200 0 2	25,446 8 2
41,826 2 2	2,842 4 2	20,877 2 1	844 2 1	2,50,190 2 5	5,910 12 2	2,56,100 15 8
..	592 11 10	1,194 6 5	..	9,217 2 0	202 12 4	9,419 4 4
..	126 8 1	21 12 0	92 2 7	11,122 7 0	426 12 10	11,548 4 10
..	498 14 10	42 2 1	1,020 10 10	99,270 15 6	2,222 9 6	1,01,492 9 0
..	769 14 2	189 9 2	627 4 9	75,028 12 11	4,711 2 6	79,739 6 8
..	148 15 2	82 2 4	254 2 11	20,265 8 1	2,047 7 4	22,312 16 5
..	8,951 6 9	12,922 5 2	4,944 15 2	8,17,065 2 2	19,608 6 9	8,36,673 8 11
..	797 12 2	868 9 6	1,268 4 8	77,900 11 8	2,717 12 0	80,617 2 8
5,28,751 12 5	19,581 12 2	48,114 14 9	1,052 7 9	10,08,748 2 10	26,447 15 0	10,35,195 1 10
..	402 4 7	7,296 9 2	43 11 8	22,922 10 11	221 5 2	24,164 0 7
5,20,789 1 9	24,782 4 9	68,697 6 7	7,400 6 6	17,27,646 12 7	49,006 8 5	17,76,652 6 0

Societies—cont.

..	1,662 6 2	221 9 9	7,029 9 11	2,92,508 15 6	16,594 12 1	3,09,101 14 9
..	651 12 5	281 9 8	1,060 12 2	66,128 9 2	2,000 10 4	67,129 2 6
..	707 2 4	17 7 7	1,012 4 10	1,56,952 12 6	5,722 12 11	1,62,654 10 5
..	43 14 2	75 10 6	622 4 1	18,297 2 10	1,092 12 11	16,490 1 9
..	6 4 1	..	65 1 2	10,020 2 5	8 6 7	10,028 8 0
..	5 15 0	..	100 15 1	2,409 0 1	17 12 7	2,426 15 2
..	3,324 10 1	2,211 4 0	6,620 5 6	4,92,757 11 7	7,122 2 1	4,99,879 12 1
..	63 0 10	0 4 6	292 10 7	18,526 7 11	228 0 1	18,754 8 0
..	570 5 10	1,560 1 2	924 14 10	1,28,258 0 4	2,420 0 1	1,30,678 0 5
..	182 1 8	827 5 1	227 4 6	9,752 0 4	462 1 9	10,214 2 1
..	75 12 4	12 14 1	427 7 2	22,267 2 7	207 12 2	22,474 14 9
..	158 6 6	6 12 5	225 2 11	18,442 10 2	225 0 0	18,667 10 2
..	224 2 7	1,206 4 0	1,170 1 2	1,04,761 10 5	2,767 5 2	1,07,528 0 1
..	278 2 0	22 0 0	147 10 2	29,910 12 2	841 11 6	30,751 7 8
..	685 14 11	1,069 4 9	471 9 11	1,21,744 4 0	1,247 12 5	1,23,991 2 5
..	107 1 5	0 4 6	102 7 10	16,112 12 2	126 11 2	16,238 7 6
..	242 12 1	5 4 0	422 12 2	7,062 6 4	504 2 6	7,566 14 10
..	61 5 6	2 7 2	169 8 2	2,964 10 2	612 2 5	3,576 12 5
..	614 6 2	0 2 4	92 5 7	75,012 5 7	1,599 12 2	76,611 5 2
..	890 6 2	1,225 15 6	9,277 1 11	2,48,862 6 7	11,202 12 11	2,60,064 8 0
..	241 2 1	102 8 6	672 2 2	29,514 0 7	160 10 4	29,674 10 11
..	285 12 2	114 9 2	855 0 0	45,248 4 1	2,027 12 2	47,275 1 4
..	60 12 1	0 2 2	120 0 7	8,922 1 8	476 12 0	9,398 1 5
..	1,022 12 5	264 12 10	2,222 1 2	2,22,729 0 2	7,722 2 0	2,30,451 2 2
..	15 6 0	2 0 0	102 7 10	2,224 10 1	26 8 0	2,250 2 1
..	552 5 5	922 7 8	1,211 0 1	80,821 4 0	1,722 4 0	82,543 8 8
..	11,762 7 8	9,646 9 2	24,122 11 8	20,88,721 1 1	64,740 10 4	21,53,461 11 5
..	12,214 12 10	10,579 0 2	25,442 11 9	21,29,212 5 9	66,472 16 4	22,05,684 4 1
..	224 0 0	60 0 0	..	242 0 0	166 5 1	490 11 1
5,20,789 1 9	40,959 4 10	2,20,292 10 11	52,408 0 0	61,29,632 1 10	1,19,174 6 6	62,48,806 8 6

District or group.	Kind of Society.	Profit.			
		Interest earned.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6
<b>A.—Central</b>					
Coimbatore ..	Cash—Limited liability ..	Rs. 4,226 10 9	A. P.	Rs. 1,998 5 5	Rs. 6,226 0 2
Guntur ..	Cash—Limited liability ..			245 0 0	245 0 0
Madras ..	Cash—Limited liability ..	91,014 9 9		1,372 1 2	92,386 8 11
Salem ..	Cash—Limited liability ..	25,709 11 5		151 15 0	25,861 10 5
Trichinopoly ..	Cash—Limited liability ..	8,494 4 8		301 14 0	8,696 2 8
	<b>Total of Central Societies ..</b>	<b>1,39,444 18 2</b>		<b>3,969 8 7</b>	<b>1,33,414 0 9</b>
<b>B.—Urban</b>					
Anantapur ..	Cash—Unlimited liability ..	684 2 9		99 4 4	783 7 1
	{ Limited liability ..	137 1 2		89 1 0	226 2 2
Arcot, North ..	Cash—Unlimited liability ..	682 15 8		49 6 3	732 5 11
Arcot, South ..	Cash—Limited liability ..	5,274 15 6		329 0 4	5,603 15 10
Chingleput ..	Cash—Limited liability ..	8,386 10 1		485 11 9	8,872 5 10
	Others—Unlimited liability ..	43 18 5	638 7 5	193 4 6	877 9 4
Chittoor ..	Cash—Limited liability ..	281 4 5		11 15 8	248 4 1
	Others—Limited liability ..	35 2 4	544 5 7	46 9 5	626 1 4
Coimbatore ..	Cash—Limited liability ..	848 11 6	2,613 18 3	89 15 10	3,052 8 7
Guntur ..	Cash—Limited liability ..	2,701 9 3		126 5 3	2,827 14 6
Ganjám ..	Cash—Unlimited liability ..	3,033 13 8		146 14 4	3,180 11 7
	Cash—Limited liability ..	827 0 11		179 4 7	1,006 5 6
	Others—Limited liability ..		451 8 7	21 4 5	472 13 0
Madras ..	Cash—Limited liability ..	2,816 15 9		822 12 6	3,139 11 8
	Others—Limited liability ..	748 15 5	28,449 6 11	1,349 1 9	30,547 8 1
	Cash—Limited liability ..	564 8 11		191 11 0	756 8 11
Madura ..	Cash—Unlimited liability ..	1,854 12 9		297 12 5	2,152 9 2
	Others—Limited liability ..	1,874 13 5	1,870 8 4	1,338 9 8	5,083 10 5
The Nilgiris ..	Others—Limited liability ..		418 7 11	35 12 0	454 8 11
Rámnád ..	Cash—Limited liability ..	735 6 9		92 11 2	828 1 11
Salem ..	Cash—Limited liability ..	2,512 0 11		282 6 9	2,744 7 8
Tanjore ..	Cash—Limited liability ..	4,131 9 6		867 12 4	4,999 5 10
Trichinopoly ..	Cash—Limited liability ..	1,978 13 3		143 0 3	2,121 13 6
	Cash—{ Limited liability ..	29,747 15 10		3,571 12 7	33,319 12 5
	{ Unlimited liability ..	6,255 12 5		598 5 4	6,849 1 9
	Others—{ Limited liability ..	3,007 10 8	84,347 13 7	2,881 5 1	40,238 13 4
	{ Unlimited liability ..	43 13 5	638 7 5	193 4 6	877 9 4
	<b>Total of Urban Societies ..</b>	<b>89,054 4 4</b>	<b>84,986 5 0</b>	<b>7,242 11 6</b>	<b>81,283 4 10</b>
<b>C.—Rural</b>					
Anantapur ..	Cash—Unlimited liability ..	82,496 4 11		1,871 13 11	84,368 2 10
Arcot, North ..	Cash—Unlimited liability ..	5,771 13 8		520 3 11	6,292 1 7
Arcot, South ..	Cash—Unlimited liability ..	9,990 8 3		1,038 6 1	11,028 9 7
Bellary ..	Cash—Unlimited liability ..	2,795 3 4		89 3 11	2,884 7 3
Canara, South ..	Cash—Unlimited liability ..	388 0 10		14 4 6	402 5 4
	{ Limited liability ..	159 4 6		24 8 3	183 12 9
Chingleput ..	Cash—Unlimited liability ..	38,159 1 9		5,431 2 0	43,590 8 10
Chittoor ..	Cash—Unlimited liability ..	1,128 12 3		26 2 0	1,154 14 3
Coimbatore ..	Cash—Unlimited liability ..	6,738 9 0		908 6 2	7,646 15 2
Cuddapah ..	Cash—Limited liability ..	1,384 2 9		50 10 9	1,484 13 6
Gódvári ..	Cash—Unlimited liability ..	2,597 9 5		68 6 0	2,665 15 5
Guntur ..	Cash—Unlimited liability ..	1,760 1 8		90 6 10	1,840 8 6
Kistna ..	Cash—Unlimited liability ..	5,600 15 5		288 11 3	5,979 10 8
Kurnool ..	Cash—Unlimited liability ..	1,533 14 1		255 10 3	1,789 8 4
Madura ..	Cash—Unlimited liability ..	4,599 6 6		940 9 7	5,540 0 1
Malabar ..	Cash—Unlimited liability ..	385 15 0		53 14 7	439 13 7
Nellore ..	Cash—Unlimited liability ..	1,389 14 1		75 5 5	1,415 8 6
	{ Limited liability ..	176 12 11		40 15 7	217 12 6
Rámnád ..	Cash—Unlimited liability ..	2,742 13 4		634 12 3	3,377 9 7
Salem ..	Cash—Unlimited liability ..	37,023 8 5		79 5 5	37,812 13 10
Tanjore ..	Cash—{ Limited liability ..	1,661 10 5		199 3 11	1,860 14 4
	{ Unlimited liability ..	4,069 14 1		461 2 1	4,531 0 2
Tinnevely ..	Cash—Limited liability ..	865 9 7		25 9 0	890 9 7
Trichinopoly ..	Cash—Unlimited liability ..	16,811 6 2		340 4 10	17,651 11 0
Vizagapatam ..	Cash—Unlimited liability ..	469 11 11		2 12 8	472 8 7
	Cash—{ Limited liability ..	3,746 15 2		340 15 6	4,087 14 8
	{ Unlimited liability ..	1,76,483 3 4		14,350 15 9	1,90,834 8 1
	<b>Total of Rural Societies ..</b>	<b>1,80,230 2 6</b>		<b>14,691 15 3</b>	<b>1,94,922 1 9</b>
	<b>Grand Total of all Societies ..</b>	<b>3,48,729 4 0</b>	<b>84,986 5 0</b>	<b>26,933 14 4</b>	<b>4,09,619 7 4</b>

and loss account (Imperial).

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

Societies.

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
3,439 0 4	224 12 8	..	..	1 15 6	3,665 12 6	+ 2,559 3 8
5 1 7	73 6 7	..	..	..	78 8 2	+ 166 7 10
60,542 2 9	2,850 4 0	..	..	305 8 0	63,598 16 9	+ 28,787 8 2
21,345 6 8	874 0 7	..	..	8 12 0	21,738 8 1	+ 6,133 7 4
6,819 2 9	230 8 5	..	..	14 0 0	7,048 6 2	+ 1,682 12 1
92,150 18 11	8,762 11 3	..	..	231 3 6	96,154 12 8	+ 37,379 4 1

Societies.

444 2 9	29 7 6	..	..	3 7 0	477 1 3	+ 306 5 10
78 4 6	86 8 2	..	..	..	114 12 8	+ 111 5 6
264 10 0	84 5 4	..	..	..	348 15 4	+ 388 6 7
3,805 14 10	308 10 7	..	..	18 13 4	4,123 6 9	+ 1,475 9 1
4,809 7 2	1,279 15 0	..	..	96 12 5	6,186 2 7	+ 2,626 8 2
206 9 6	384 13 4	..	42 8 2	197 15 3	821 9 4	+ 45 0 0
145 12 2	11 8 7	..	..	..	167 4 9	+ 85 15 4
71 4 1	218 2 5	..	..	..	284 6 6	+ 341 10 10
615 1 7	1,808 2 1	..	..	587 6 7	3,010 10 8	+ 41 14 4
1,550 4 1	285 12 0	..	..	15 2 0	1,851 3 1	+ 976 11 5
1,549 4 11	268 8 0	..	..	7 7 4	1,814 2 8	+ 1,366 9 4
525 10 0	90 8 6	..	..	..	616 9 6	+ 390 2 0
..	408 0 11	2 11 0	..	..	410 11 11	+ 62 1 1
391 1 5	897 15 0	..	..	..	789 0 5	+ 2,350 11 2
672 7 10	18,638 4 0	..	..	889 8 1	15,200 2 11	+ 15,247 4 2
321 6 11	83 2 5	..	..	..	408 9 4	+ 352 10 7
737 8 5	416 6 9	..	..	9 6 0	1,168 0 2	+ 989 9 0
2,258 8 11	2,895 10 5	..	..	187 15 10	5,282 8 0	+ 198 8 9
6 6 6	624 11 10	..	19 2 2	..	649 4 7	+ 195 0 8
423 15 5	135 8 1	..	..	..	560 7 6	+ 267 10 5
1,179 6 9	498 14 10	..	..	10 0 0	1,688 5 7	+ 1,055 2 1
2,676 9 3	770 6 3	..	..	28 8 0	3,476 7 6	+ 1,528 14 4
1,161 12 6	174 15 8	..	..	..	1,338 12 9	+ 783 0 9
17,069 10 0	4,070 13 8	..	..	164 2 9	21,204 11 5	+ 12,015 1 9
2,939 5 1	798 9 7	..	..	30 4 4	3,808 8 0	+ 2,045 14 9
3,622 12 11	19,527 15 8	2 11 0	19 2 2	1,664 14 6	24,827 8 4	+ 15,399 5 0
206 9 6	884 13 4	..	49 2 2	197 15 3	821 9 4	+ 48 0 0
22,858 5 6	24,777 4 2	2 11 0	61 5 6	2,047 5 10	50,777 0 1	+ 20,506 4 9

Societies.

24,805 15 2	1,682 9 8	..	..	101 2 11	26,589 11 9	+ 7,778 7 1
3,941 0 9	637 4 2	..	..	7 8 0	4,585 12 5	+ 1,706 4 2
7,601 8 7	702 2 4	..	..	16 0 1	8,319 6 0	+ 2,709 2 7
1,976 10 6	43 14 2	..	..	6 11 0	2,027 2 9	+ 807 2 6
195 9 6	5 4 1	..	..	..	200 12 7	+ 201 7 9
54 8 2	5 15 6	..	..	..	60 7 8	+ 122 5 1
30,187 13 8	2,273 12 10	..	..	118 12 7	33,886 2 1	+ 10,004 11 9
748 7 10	62 5 2	..	..	..	810 12 0	+ 844 1 2
5,017 1 2	593 5 11	..	..	19 9 7	5,630 0 9	+ 2,016 14 5
774 6 1	188 1 2	..	..	..	967 7 4	+ 477 6 2
1,955 9 10	68 15 4	..	..	15 2 7	2,029 11 9	+ 624 2 8
1,203 10 8	142 6 6	..	..	3 15 0	1,350 0 2	+ 490 2 4
4,244 6 11	330 14 8	..	..	12 10 0	4,588 15 7	+ 1,200 11 1
1,128 8 4	308 2 0	..	..	1 0 0	1,432 10 4	+ 266 14 0
3,557 7 5	712 14 11	..	..	1 14 0	4,272 4 4	+ 1,367 11 9
266 5 11	122 1 5	..	..	..	388 7 4	+ 51 6 2
666 2 2	242 12 1	..	..	5 8 0	912 8 2	+ 502 11 2
42 2 8	26 5 6	..	..	0 10 0	79 2 2	+ 138 10 4
2,214 1 6	616 6 2	..	..	0 14 0	2,831 5 9	+ 546 2 10
25,896 1 7	857 4 1	..	..	64 9 7	26,817 15 3	+ 10,994 14 7
872 14 6	241 2 1	..	..	2 12 0	1,122 13 7	+ 728 0 9
2,378 2 5	297 7 2	..	..	40 2 6	2,215 12 1	+ 1,215 9 1
178 10 0	56 12 2	..	..	..	235 6 2	+ 166 2 4
11,994 0 10	1,076 5 5	..	..	124 14 2	12,212 4 6	+ 4,428 6 6
365 11 8	15 6 0	..	..	2 0 0	383 1 3	+ 89 6 11
1,922 9 6	522 5 7	..	..	9 6 0	2,455 5 9	+ 1,622 9 8
1,30,844 5 6	11,791 11 9	..	..	614 6 4	1,42,269 14 7	+ 47,563 11 6
1,32,766 14 11	12,316 1 4	..	..	623 12 4	1,45,705 12 7	+ 49,216 5 2
2,48,806 2 4	49,846 0 10	2 11 0	61 5 6	2,327 6 4	2,92,042 10, 0	+ 1,17,576 12 4

## STATEMENT No. IV.—Balance

District or group.	Kind of society.	Value of investments.	Assets		
			Cash in hand and bank.	Loans due by members.	Loans due by other societies.
1	2	3	4	5	6
<b>A.—Central</b>					
Coimbatore ..	Cash—Limited liability ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Guntúr ..	Cash—Limited liability ..	.. ..	737 9 1	75 0 0	88,050 0 0
Madras ..	Cash—Limited liability ..	.. ..	8,635 1 5	.. ..	.. ..
Salem ..	Cash—Limited liability ..	.. ..	845 7 0	24,250 0 0	14,13,700 0 0
Trichinopoly ..	Cash—Limited liability ..	.. ..	447 1 8	450 0 0	8,09,686 8 0
	..	.. ..	408 8 2	.. ..	2,00,565 6 0
	Total of Central Societies ..	.. ..	5,573 6 4	24,775 0 0	20,12,001 14 0
<b>B.—Urban</b>					
Anantapur ..	Cash—Unlimited liability ..	.. ..	106 5 0	9,052 0 0	.. ..
..	Cash—Limited liability ..	.. ..	147 15 10	5,576 0 0	.. ..
Arcot, North ..	Cash—Unlimited liability ..	.. ..	481 9 6	6,393 0 0	.. ..
Arcot, South ..	Cash—Limited liability ..	.. ..	494 5 8	55,183 1 1	.. ..
Chingleput ..	Cash—Limited liability ..	.. ..	5,544 9 8	93,073 0 0	.. ..
..	Others—Unlimited liability ..	.. ..	231 5 8	603 1 9	.. ..
Chittoor ..	Cash—Limited liability ..	.. ..	107 15 7	3,080 0 0	.. ..
..	Others—Limited liability ..	.. ..	586 8 2	525 0 0	.. ..
Coimbatore ..	Others—Limited liability ..	1,500 0 0	1,002 8 11	2,375 0 0	.. ..
Guntúr ..	Cash—Limited liability ..	.. ..	1,468 0 4	30,607 11 6	.. ..
Ganjám ..	Cash—Unlimited liability ..	.. ..	978 6 7	31,211 9 10	.. ..
..	Cash—Limited liability ..	.. ..	438 2 4	10,431 0 0	.. ..
Kurnool ..	Others—Limited liability ..	.. ..	806 15 2	.. ..	.. ..
..	Cash—Limited liability ..	.. ..	50 9 8	42,025 6 10	.. ..
Madras ..	Others—Limited liability ..	11,000 0 0	18,488 11 7	4,785 14 4	.. ..
..	Others—Limited liability ..	.. ..	1,860 10 6	10,977 0 0	.. ..
Madura ..	Cash—Unlimited liability ..	.. ..	1,242 5 4	19,058 1 7	.. ..
..	Others—Limited liability ..	.. ..	6,042 8 6	24,819 2 10	8,500 0 0
The Nilgiris ..	Cash—Limited liability ..	.. ..	203 13 4	.. ..	.. ..
Rámnád ..	Cash—Limited liability ..	.. ..	446 5 10	6,512 0 0	.. ..
Salem ..	Cash—Limited liability ..	.. ..	2,322 9 6	23,179 7 9	3,316 4 0
Tanjore ..	Cash—Limited liability ..	.. ..	4,739 12 1	56,754 14 7	.. ..
Trichinopoly ..	Cash—Limited liability ..	.. ..	2,047 7 4	18,158 0 0	.. ..
	Cash { Limited liability ..	.. ..	19,654 8 4	3,55,557 9 9	3,316 4 0
	Unlimited liability ..	.. ..	2,808 10 5	66,714 11 5	.. ..
Total	Others { Limited liability ..	12,500 0 0	26,630 12 8	32,505 1 2	8,500 0 0
	Unlimited liability ..	.. ..	231 5 8	603 1 9	.. ..
	Total of Urban Societies ..	12,500 0 0	49,320 5 1	4,54,380 8 1	6,816 4 0
<b>C.—Rural</b>					
Anantapur ..	Cash—Unlimited liability ..	.. ..	16,807 9 9	4,02,161 0 0	.. ..
Arcot, North ..	Cash—Unlimited liability ..	.. ..	2,045 7 0	67,821 0 0	.. ..
Arcot, South ..	Cash—Unlimited liability ..	.. ..	5,772 12 6	1,55,004 12 2	.. ..
Bellary ..	Cash—Unlimited liability ..	.. ..	1,122 15 7	22,344 0 0	.. ..
Canara, South ..	Cash—Unlimited liability ..	.. ..	5 6 7	4,380 0 0	.. ..
Chingleput ..	Cash { Limited liability ..	.. ..	25 15 7	2,244 0 0	.. ..
..	Unlimited liability ..	.. ..	7,471 4 8	5,25,998 6 0	4,104 15 4
Chittoor ..	Cash—Unlimited liability ..	.. ..	295 0 1	10,935 8 0	.. ..
Coimbatore ..	Cash—Unlimited liability ..	.. ..	2,445 7 11	1,05,775 1 7	.. ..
Cuddapah ..	Cash—Limited liability ..	.. ..	501 7 11	10,869 0 8	.. ..
Gódvári ..	Cash—Unlimited liability ..	.. ..	814 7 2	27,112 0 0	.. ..
Guntúr ..	Cash—Unlimited liability ..	.. ..	852 4 8	21,896 0 0	.. ..
Kistna ..	Cash—Unlimited liability ..	.. ..	2,784 0 7	71,557 13 1	898 0 0
Kurnool ..	Cash—Unlimited liability ..	.. ..	861 1 9	82,202 0 0	.. ..
Madura ..	Cash—Unlimited liability ..	.. ..	1,847 15 5	116,305 0 0	2,050 0 0
Malabar ..	Cash—Unlimited liability ..	.. ..	126 1 10	5,249 0 0	.. ..
Nellore ..	Cash—Unlimited liability ..	.. ..	578 11 11	11,825 0 0	.. ..
Rámnád ..	Cash { Limited liability ..	.. ..	641 11 1	1,479 0 0	.. ..
..	Unlimited liability ..	.. ..	1,600 12 8	64,024 0 0	.. ..
Salem ..	Cash—Unlimited liability ..	.. ..	11,338 11 0	3,71,530 15 3	2,665 0 0
Tanjore ..	Cash { Limited liability ..	.. ..	150 10 4	18,511 12 0	500 0 0
..	Unlimited liability ..	.. ..	2,104 0 7	57,773 4 5	300 0 0
Tinnevely ..	Cash—Limited liability ..	.. ..	476 15 9	3,505 0 0	.. ..
Trichinopoly ..	Cash—Unlimited liability ..	.. ..	7,734 0 10	2,11,092 7 0	8,750 0 0
Vizagapatam ..	Cash—Unlimited liability ..	.. ..	86 8 8	4,778 14 7	.. ..
	Cash { Limited liability ..	.. ..	1,796 12 8	36,608 12 8	500 0 0
Total	Unlimited liability ..	.. ..	65,639 12 8	22,89,568 4 2	13,762 15 4
	Total of Rural Societies ..	.. ..	67,438 9 4	23,26,177 0 5	14,262 15 4
	Grand total of all Societies ..	12,500 0 0	1,23,330 4 9	28,05,832 8 6	20,32,081 1 4

\* Excludes Rs. 2,050 transferred from

sheet as at 30th June 1911 (Imperial).

				Liabilities.			
Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other societies.	Interest due on loans in columns 11 and 12.	Loans from Government.
7	8	9	10	11	12	13	14

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.
1,687 15 10	..	44 14 10	90,598 7 9	5,240 0 0	57,500 0 0	1,988 14 8	..
28,745 10 8	..	11,985 14 9	3,685 1 5	1,000 0 0	..	8 1 7	..
5,031 10 4	..	26 4 0	3,15,641 8 0	5,76,638 5 0	39,000 0 0	4,396 6 9	..
8,188 8 9	..	0 2 6	2,04,162 4 5	1,12,888 4 6	2,500 0 0	2,850 6 5	..
38,658 13 7	..	11,307 4 1	20,92,211 6 0	8,99,182 3 3	99,800 0 0	17,792 2 1	..

Societies.

267 8 7	..	..	9,416 13 7	2,892 0 0	4,700 0 0	87 7 0	..
58 10 2	..	..	5,777 10 0	2,022 0 0	1,000 0 0	51 15 0	..
294 8 11	..	30 2 0	7,148 15 6	2,604 0 0	800 0 0	67 7 10	..
1,732 0 5	..	418 15 8	57,826 6 5	14,322 0 0	28,500 0 0	644 4 3	..
951 2 11	..	270 2 1	99,858 15 8	23,896 10 5	15,600 0 0	751 2 10	..
21 2 6	550 0 0	4,006 7 3	5,412 1 2	2,469 15 1	600 0 0	92 1 5	..
176 6 3	..	..	2,364 5 10	..	1,000 0 0	15 10 0	..
16 8 6	2,819 10 2	261 13 8	3,599 2 6	1,500 0 0	..	..	..
72 3 5	8,171 7 3	842 15 7	13,964 2 2	3,967 0 0	..	238 5 6	..
1,171 7 4	..	194 4 7	35,436 7 9	14,428 11 3	3,240 0 0	508 1 3	..
213 10 4	..	92 0 0	32,490 10 9	2,800 0 0	..	33 12 6	..
248 2 0	..	140 1 0	11,250 11 4	2,543 15 0	2,000 0 0	156 0 2	..
..	761 1 3	..	1,068 0 5	..	..	..	..
77 7 2	..	58 6 8	42,211 14 4	5,925 0 0	..	88 1 3	..
76 7 4	22,958 6 5	13,546 15 10	70,856 7 6	..	..	..	..
183 8 9	..	..	12,021 2 2	3,050 0 0	..	99 3 2	..
239 12 11	..	178 0 11	20,718 4 9	3,000 0 0	..	120 10 7	..
658 13 10	15,675 10 2	2,004 12 7	52,700 10 11	24,290 0 9	..	400 13 0	..
..	577 14 5	69 0 9	850 12 6	335 12 7	..	..	..
27 11 8	..	29 0 8	7,015 2 2	4,160 0 0	..	104 4 5	..
658 12 9	..	71 5 6	29,548 7 6	6,724 4 11	2,700 0 0	86 12 10	..
379 4 9	..	222 1 2	62,089 0 7	12,320 4 2	2,000 0 0	442 2 2	..
118 11 5	..	0 8 0	20,324 10 9	9,938 0 0	..	249 11 2	..
6,773 11 7	..	1,422 13 11	3,85,724 15 7	1,05,885 13 9	57,040 0 0	3,204 7 7	..
965 8 9	..	290 2 11	69,773 13 6	17,296 0 0	5,500 0 0	269 5 11	..
828 12 1	50,464 1 8	16,715 10 5	1,43,129 6 0	35,092 12 4	..	639 5 6	..
21 2 6	550 0 0	4,006 7 3	5,412 1 2	2,469 15 1	600 0 0	92 1 5	..
7,583 13 11	51,014 1 8	22,435 2 6	6,04,050 2 2	1,60,244 10 2	62,140 0 0	4,295 4 5	..

Societies.

13,218 11 1	..	122 9 10	4,32,309 14 8	9,934 8 0	3,73,600 0 0	7,934 13 10	7,565 0 0
2,585 6 8	..	263 2 10	72,515 0 1	782 0 0	56,000 0 0	1,000 11 5	3,180 0 0
3,105 6 4	..	1 14 0	1,63,884 12 0	932 0 0	1,44,973 0 0	2,285 8 6	1,125 0 0
913 14 1	..	108 11 6	24,489 9 2	..	21,700 0 0	484 14 0	..
120 2 6	..	..	4,505 9 1	2,426 0 0	..	42 13 4	..
78 13 1	..	..	2,348 12 8	1,050 0 0	..	15 11 2	280 0 0
18,684 5 8	..	362 1 4	5,56,616 1 0	32,618 14 7	4,20,224 15 4	7,999 9 4	8,655 0 0
817 15 0	..	..	11,548 7 1	2 0 0	9,600 0 0	187 2 0	200 0 0
3,974 15 0	..	17 5 1	1,12,212 13 7	7,534 8 0	8,3060 0 0	1,592 6 9	..
1,494 4 11	..	849 15 1	13,714 12 2	2,679 0 0	7,000 0 0	182 12 8	840 0 0
975 15 8	..	9 14 0	28,412 4 10	5,549 8 0	19,600 0 0	684 13 1	..
928 1 1	..	2 0 6	23,178 6 3	10 0 0	15,900 0 0	255 0 1	3,400 0 0
1,805 13 2	..	280 14 9	77,321 9 7	2,341 0 0	50,842 0 0	1,308 4 5	1,250 0 0
1,059 2 9	..	57 0 0	24,186 4 6	500 0 0	20,600 0 0	697 2 9	495 0 0
1,424 6 11	..	616 2 2	1,22,248 8 7	57,076 0 0	62,050 0 0	1,171 13 0	..
75 9 4	..	..	5,450 11 2	2,605 0 0	..	45 11 7	..
827 1 5	..	59 10 5	18,290 9 9	400 0 0	6,700 0 0	180 0 3	2,140 0 0
55 9 0	..	..	2,176 4 1	240 0 0	200 0 0	2 5 1	315 0 0
1,638 0 1	..	..	67,252 12 4	295 0 0	59,700 0 0	1,140 8 6	..
12,826 7 11	..	508 15 1	3,98,865 1 2	4,112 0 0	3,00,422 8 0	5,145 11 3	4,500 0 0
803 14 9	..	31 12 2	19,948 2 3	4,487 9 10	2,500 0 0	84 11 10	2,205 0 0
2,121 5 0	..	74 9 1	62,372 10 1	10,912 0 0	26,100 0 0	1,265 4 6	..
149 4 8	..	..	4,181 4 5	712 0 0	1,400 0 0	16 15 10	505 0 0
5,222 3 6	..	66 5 5	2,27,865 0 9	24,602 0 0	1,22,718 6 0	2,761 6 6	2,200 0 0
240 3 11	..	..	5,055 11 2	..	4,400 0 0	78 12 0	..
2,551 14 5	..	881 12 3	42,369 2 7	9,148 9 10	11,100 0 0	202 9 7	4,225 0 0
72,055 2 8	..	2,550 11 1	24,42,576 13 11	1,72,524 6 7	12,22,214 12 4	26,162 8 7	26,210 0 0
74,637 1 1	..	3,422 7 4	24,25,946 1 6	1,82,702 0 5	12,24,214 12 4	26,466 2 2	40,545 0 0
1,20,874 12 7	51,014 1 8	27,174 12 11	51,82,207 10 9	12,42,079 12 10	22,27,224 12 4	52,462 8 8	40,545 0 0

"loans from other societies" to "loans from non-members."



Statement No. IV.—Balances

District or group	Kind of society.	Interest due to Government.	Total of columns 11 to 16.	Share capital.	Deposits by members.
		15	16	17	18
<i>A.—Central</i>					
Coimbatore ..	Cash—Limited liability ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Guntur ..	Cash—Limited liability ..	.. ..	64,525 14 5	19,330 0 0	4,085 0 0
Madras ..	Cash—Limited liability ..	.. ..	1,005 1 7	2,450 0 0	.. ..
Salem ..	Cash—Limited liability ..	.. ..	5,85,097 9 11	1,00,000 0 0	7,18,862 1 0
Trichinopoly ..	Cash—Limited liability ..	.. ..	2,45,772 0 6	30,000 0 0	33,760 0 0
		.. ..	1,20,233 10 11	7,600 0 0	72,055 3 0
	<b>Total of Central Societies ..</b>	.. ..	<b>10,16,634 5 4</b>	<b>1,59,820 0 0</b>	<b>8,28,252 4 0</b>
<i>B.—Urban</i>					
Anantapur ..	Cash—Unlimited liability ..	.. ..	7,679 7 0	1,020 0 0	391 0 0
Aroot, North ..	Cash—Limited liability ..	.. ..	3,073 15 0	1,234 0 0	1,332 0 0
Aroot, South ..	Cash—Unlimited liability ..	.. ..	3,471 7 10	1,965 0 0	1,288 0 0
Chingleput ..	Cash—Limited liability ..	.. ..	38,526 4 3	10,970 0 0	5,744 0 0
	Cash—Limited liability ..	.. ..	40,247 14 8	13,211 0 0	41,148 11 10
	Others—Unlimited liability ..	.. ..	3,182 0 6	.. ..	1,921 4 0
Chittoor ..	Cash—Limited liability ..	.. ..	1,015 10 0	1,215 0 0	956 0 0
	Others—Limited liability ..	.. ..	1,500 0 0	1,034 0 0	.. ..
Coimbatore ..	Others—Limited liability ..	.. ..	9,205 8 6	1,413 0 0	3,046 3 6
Guntur ..	Cash—Limited liability ..	.. ..	23,171 12 6	655 0 0	8,296 13 3
Ganjám ..	Cash—Unlimited liability ..	.. ..	3,883 12 6	20,659 0 0	4,850 0 0
Kurnool ..	Cash—Limited liability ..	.. ..	6,699 15 2	955 0 0	3,042 0 0
	Others—Limited liability ..	.. ..	.. ..	715 0 0	.. ..
Madras ..	Cash—Limited liability ..	.. ..	6,018 1 2	22,200 0 0	9,000 0 0
	Others—Limited liability ..	.. ..	.. ..	16,677 6 0	20,788 6 0
Madura ..	Cash { Limited liability ..	.. ..	8,149 3 2	1,845 0 0	2,490 0 0
	{ Unlimited liability ..	.. ..	8,120 10 7	10,595 0 0	.. ..
	Others—Limited liability ..	.. ..	24,690 13 9	800 0 0	25,613 2 10
The Nilgiris ..	Others—Limited liability ..	.. ..	385 12 7	362 0 0	0 0 6
Rámnád ..	Cash—Limited liability ..	.. ..	4,264 4 5	1,435 4 7	960 8 0
Salem ..	Cash—Limited liability ..	.. ..	9,511 2 9	2,745 0 0	15,679 9 6
Tanjore ..	Cash—Limited liability ..	.. ..	14,769 7 4	23,186 14 4	20,841 0 9
Trichinopoly ..	Cash—Limited liability ..	.. ..	10,187 11 2	3,671 0 0	5,600 0 0
	Cash { Limited liability ..	.. ..	1,65,630 5 4	83,173 2 11	1,15,090 11 4
	{ Unlimited liability ..	.. ..	23,156 5 11	34,239 6 0	6,529 0 0
	Others { Limited liability ..	.. ..	35,732 2 10	2,050 8 0	49,447 12 10
	{ Unlimited liability ..	.. ..	3,182 0 6	.. ..	1,921 4 0
	<b>Total of Urban Societies ..</b>	.. ..	<b>2,27,672 14 7</b>	<b>1,87,916 8 11</b>	<b>1,72,988 12 2</b>
<i>C.—Rural</i>					
Anantapur ..	Cash—Unlimited liability ..	164 2 0	3,99,198 7 10	12,108 0 0	12,703 10 0
Aroot, North ..	Cash—Unlimited liability ..	65 15 5	61,028 10 10	6,487 0 0	2,970 0 0
Aroot, South ..	Cash—Unlimited liability ..	21 8 0	1,49,340 0 6	10,530 0 0	1,285 0 0
Bellary ..	Cash—Unlimited liability ..	.. ..	22,184 14 0	1,486 0 0	30 13 0
Canara, South ..	Cash—Unlimited liability ..	.. ..	3,408 13 4	677 8 0	1,155 0 0
Chingleput ..	Cash { Limited liability ..	9 5 4	1,355 0 6	350 0 0	504 0 0
	{ Unlimited liability ..	172 7 8	4,80,700 14 11	30,670 0 0	38,977 3 3
Chittoor ..	Cash—Unlimited liability ..	3 5 4	9,992 13 4	993 0 0	212 0 0
Coimbatore ..	Cash—Unlimited liability ..	.. ..	97,176 14 9	9,989 0 0	2,911 14 8
Cuddapah ..	Cash—Limited liability ..	10 3 3	10,712 0 11	749 9 0	1,668 8 0
Gódvári ..	Cash—Unlimited liability ..	.. ..	25,834 5 1	1,685 0 0	258 0 0
Guntur ..	Cash—Unlimited liability ..	74 13 5	19,640 13 6	1,460 0 0	1,525 0 0
Kistna ..	Cash—Unlimited liability ..	21 15 7	66,264 4 0	5,880 0 0	3,688 8 0
Kurnool ..	Cash—Unlimited liability ..	8 0 6	82,200 3 3	1,593 0 0	85 0 0
Madura ..	Cash—Unlimited liability ..	.. ..	1,10,297 13 6	6,584 0 0	8,299 12 10
Malabar ..	Cash—Unlimited liability ..	.. ..	2,650 11 7	590 0 0	2,090 0 0
Nellore ..	Cash—Unlimited liability ..	41 15 2	9,461 15 5	3,300 0 0	6 0 0
Rámnád ..	Cash { Limited liability ..	.. ..	757 5 1	1,280 0 0	.. ..
	{ Unlimited liability ..	.. ..	61,135 3 6	4,800 0 0	744 5 0
Salem ..	Cash—Unlimited liability ..	86 14 5	3,23,278 1 8	50,915 0 0	13,300 7 4
Tanjore ..	Cash { Limited liability ..	35 3 9	9,312 9 5	7,587 13 2	2,359 0 0
	{ Unlimited liability ..	.. ..	48,278 4 6	6,291 0 0	6,078 0 0
Tinnevely ..	Cash—Limited liability ..	10 0 0	2,733 15 10	725 0 0	482 0 0
Trichinopoly ..	Cash—Unlimited liability ..	51 8 11	1,74,380 5 5	21,315 0 0	26,984 11 9
Visagapatam ..	Cash—Unlimited liability ..	.. ..	4,478 12 0	190 0 0	287 0 0
	Cash { Limited liability ..	64 13 4	24,870 15 9	10,642 6 2	5,013 3 0
	{ Unlimited liability ..	714 10 5	30,99,937 6 11	1,77,458 8 0	1,13,493 3 10
	<b>Total of Rural Societies ..</b>	<b>779 6 9</b>	<b>31,24,808 6 8</b>	<b>1,88,100 14 2</b>	<b>1,18,505 11 10</b>
	<b>Grand total of all Societies ..</b>	<b>779 6 9</b>	<b>33,69,129 10 7</b>	<b>4,85,396 7 1</b>	<b>11,19,746 12 0</b>

sheet as at 30th June 1911 (Imperial)—cont.

Liabilities—cont.							Profit + or loss —
Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establish- ment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	
19	20	21	22	23	24	25	

Societies—cont.

Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.	Ms. A. P.
51 10 10	..	23,466 10 10	26 12 0	6 12 10	..	88,036 4 1	2,559 2 8
..	..	2,450 0 0	18 8 0	..	..	3,468 9 7	166 7 10
23,706 2 10	20 11 1	8,42,088 14 11	108 0 0	11,352 2 5	10,848 0 0	14,49,469 11 2	23,787 5 2
685 15 8	1,369 7 4	65,705 7 0	15 9 0	16 0 2	..	2,11,608 0 8	4,122 7 4
2,133 7 8	..	81,788 10 8	..	507 2 9	..	2,02,529 8 4	1,632 12 1
26,577 5 0	1,290 2 5	10,15,499 11 5	168 14 0	11,881 2 2	10,848 0 0	20,65,022 1 11	27,279 4 1

Societies—cont.

19 0 2	..	1,430 0 2	..	..	..	9,109 7 9	306 8 10
26 5 6	..	2,592 5 6	..	..	..	5,666 4 6	111 5 6
29 11 11	..	2,322 11 11	7 0 0	4 5 1	..	6,765 8 10	223 6 7
701 8 7	298 0 8	17,713 4 8	0 6 2	110 14 8	..	56,350 12 4	1,478 9 1
1,278 5 4	629 5 4	50,267 6 6	181 1 7	576 6 1	..	97,222 12 5	2,636 2 2
42 4 1	52 10 0	2,016 2 1	95 10 7	92 4 0	..	5,366 1 2	46 0 0
98 15 8	0 12 10	2,262 12 6	..	..	..	2,278 6 6	85 15 4
..	53 14 2	1,087 14 2	..	769 10 6	..	3,357 8 8	341 10 10
76 13 10	41 18 8	4,579 15 0	186 0 4	0 12 0	..	13,922 4 10	41 14 4
272 11 11	..	9,224 9 2	18 0 0	45 6 6	0 0 2	32,459 12 4	976 11 5
1,709 12 7	..	27,218 12 7	19 0 0	2 7 4	..	31,124 1 5	1,366 9 4
90 2 6	..	4,087 2 6	7 0 0	66 5 8	..	10,860 2 4	390 2 0
..	127 2 0	842 2 0	28 0 0	125 12 4	..	1,005 15 4	22 1 1
127 6 6	79 11 8	81,407 2 2	20 0 0	2,420 15 8	..	39,861 2 1	2,250 11 2
116 8 4	..	37,582 4 4	240 9 4	9,112 10 7	8,572 11 1	56,509 2 4	15,247 4 2
72 12 5	1 8 0	4,409 4 5	3 8 0	106 2 0	..	12,668 6 8	322 10 7
774 8 6	236 11 8	11,606 4 2	..	2 12 0	..	19,728 11 9	929 9 9
368 4 5	451 12 4	26,723 2 7	1,247 2 6	127 9 2	..	52,299 2 8	129 8 9
..	..	362 0 6	21 0 0	217 0 1	..	1,045 12 2	125 0 8
76 12 5	2 4 10	2,474 14 10	..	8 4 6	..	6,747 7 9	267 10 5
362 2 4	..	18,727 1 10	..	124 0 10	..	28,492 5 5	1,066 2 1
1,665 12 10	52 6 7	45,596 2 6	91 2 0	172 12 5	..	60,560 2 2	1,528 14 4
144 6 7	2 6 3	9,317 12 10	28 0 0	8 2 0	..	19,541 10 0	722 0 9
4,809 10 7	1,066 8 2	2,04,140 1 0	229 7 9	2,710 0 4	0 0 2	2,73,709 14 7	12,012 1 0
2,682 2 9	285 11 8	43,526 14 5	28 0 0	9 9 5	..	66,727 12 2	2,045 14 9
561 10 7	674 10 2	71,187 7 7	1,793 2 4	10,454 9 2	8,572 11 1	1,27,740 1 0	15,299 5 0
42 4 1	52 10 0	2,016 2 1	95 10 7	92 4 0	..	5,366 1 2	46 0 0
7,946 12 0	2,029 8 0	8,20,880 9 1	2,144 4 8	14,266 6 11	8,572 11 2	5,72,542 14 6	20,566 4 9

Societies—cont.

482 2 2	..	25,228 12 2	18 10 0	0 15 0	74 10 6	4,24,531 7 7	7,770 7 1
298 0 8	..	9,725 0 2	10 8 0	24 7 9	0 0 2	70,808 11 11	1,706 4 2
30 2 11	..	11,796 2 11	..	40 0 0	..	1,61,175 9 5	2,709 2 7
2 2 6	..	1,468 15 6	..	28 8 2	..	23,682 5 8	807 2 6
2 12 0	..	1,835 4 0	..	..	..	4,204 1 4	201 7 9
16 7 1	..	870 7 1	..	..	..	2,225 7 7	122 5 1
892 15 1	..	65,541 1 4	25 2 0	152 5 8	125 12 6	5,46,611 5 3	10,004 11 9
6 8 6	..	1,211 8 6	..	..	..	11,204 5 10	344 1 2
90 8 9	..	12,991 7 5	27 2 3	0 0 2	..	1,10,194 12 2	2,016 14 6
97 4 1	..	2,515 5 1	10 0 0	..	..	12,227 6 0	477 6 2
3 8 7	..	1,946 2 7	5 0 0	0 2 6	..	27,266 1 2	622 2 6
74 8 9	..	2,049 5 9	4 0 0	2 14 2	..	22,697 1 11	490 2 4
67 7 2	..	9,625 15 2	8 0 1	22 5 2	..	76,980 14 0	1,290 11 1
1 2 2	..	1,529 2 2	..	..	..	22,829 6 0	366 14 0
196 4 6	..	10,080 1 4	29 0 0	600 0 0	..	1,21,006 14 10	1,267 11 9
53 9 4	..	2,732 9 4	15 0 0	..	..	5,392 4 11	51 6 2
0 7 7	..	2,206 7 7	18 0 0	1 7 8	..	12,727 14 6	502 11 2
..	..	1,280 0 0	..	..	0 4 2	2,087 9 9	122 10 6
12 6 7	..	5,562 11 7	2 0 0	5 9 5	..	66,706 2 2	546 2 10
276 6 0	..	64,491 12 4	51 10 7	62 9 1	..	2,27,270 2 2	10,994 14 7
50 10 11	..	9,947 2 1	..	..	..	19,209 1 6	722 9 9
319 4 3	..	12,568 4 3	14 0 0	1 0 6	75 12 9	61,057 7 0	1,216 2 1
20 1 2	..	1,227 1 2	15 0 0	..	..	8,976 1 1	155 2 4
720 12 11	11 4 0	49,021 12 11	56 2 0	20 2 5	..	2,22,441 2 6	4,426 5 6
10 0 9	..	427 0 9	..	0 7 6	..	4,966 4 2	89 6 11
184 7 4	..	15,840 5 6	25 0 0	..	0 4 2	40,726 9 11	1,622 9 2
2,492 9 4	11 4 0	2,94,460 9 2	237 4 11	971 7 0	226 6 5	22,95,928 2 2	47,522 11 6
2,682 0 8	11 4 0	2,10,200 14 2	212 4 11	971 7 0	226 11 1	24,26,729 12 4	49,216 5 2
32,207 1 8	2,220 14 5	16,48,681 2 2	2,625 7 7	27,119 1 1	19,787 6 4	20,65,205 12 9	1,17,576 12 4

STATEMENT No. V.—General progress by districts (Provincial).

District.	Kind of society.	Number of societies at the beginning of the year.	Number of societies registered in the year.	Number of societies dissolved in the year.	Number of societies at the end of the year.	Number of villages affected by societies in column 6.
1	2	3	4	5	6	7
Anantapur .. ..	Urban .. ..	1	..	..	1	1
	Rural .. ..	86	35	..	121	162
North Arcot .. ..	Urban .. ..	1	1	..	2	2
	Rural .. ..	13	3	..	21	29
Chittoor .. ..	Urban .. ..	2	..	..	2	2
	Rural .. ..	2	..	..	2	2
South Arcot .. ..	Urban .. ..	1	..	..	1	1
	Rural .. ..	10	23	..	33	79
Bellary .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	3	..	..	3	10
South Canara .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	1	..	..	1	1
Chingleput .. ..	Union .. ..	..	1	..	1	..
	Urban .. ..	3	1	..	4	4
	Rural .. ..	71	42	..	113	180
Coimbatore .. ..	Central .. ..	..	1	..	1	1
	Urban .. ..	1	1	..	2	2
	Rural .. ..	11	16	..	27	45
Ouddepah .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	1	..	..	1	2
Ganjám .. ..	Urban .. ..	1	..	..	1	1
	Rural .. ..	..	..	..	..	..
Gódvári .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	5	..	..	5	5
Guntúr .. ..	Central .. ..	..	1	..	1	1
	Urban .. ..	2	..	..	2	5
	Rural .. ..	6	2	..	8	11
Kistna .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	7	8	..	15	24
Karnool .. ..	Urban .. ..	2	..	..	2	2
	Rural .. ..	1	14	..	15	15
	Central .. ..	1	..	1	1	The whole Presidency...
Madras .. ..	Urban .. ..	3	..	1	2	11
	Rural .. ..	..	..	..	..	..
Madura .. ..	Urban .. ..	3	..	..	3	7
	Rural .. ..	4	24	..	28	33
Malabar .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	1	..	..	1	6
Nellore .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	2	..	..	2	2
Nilgiris .. ..	Urban .. ..	1	..	..	1	1
	Rural .. ..	..	..	..	..	..
Rámnád .. ..	Urban .. ..	1	..	..	1	5
	Rural .. ..	5	23	..	28	36
Salem .. ..	Central .. ..	1	..	..	1	1
	Urban .. ..	2	..	..	2	4
	Rural .. ..	72	1	..	73	202
Tanjore .. ..	Urban .. ..	3	..	..	3	10
	Rural .. ..	12	9	..	21	51
Tinnevelly .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	1	..	..	1	1
Triahinopoly .. ..	Central .. ..	1	..	..	1	1
	Urban .. ..	1	..	..	1	1
	Rural .. ..	30	9	..	39	66
Vinagapatam .. ..	Urban .. ..	..	..	..	..	..
	Rural .. ..	2	..	..	2	11
Total .. ..	Union .. ..	..	1	..	1	..
	Central .. ..	3	2	..	5	5
	Urban .. ..	28	8	..	36	72
	Rural .. ..	346	214	..	560	972
Grand total .. ..	....	377	220	1	596	1,050

**STATEMENT No. VI.—Loans disbursed by societies to members classified  
according to value, security and period (Provincial).**

## STATEMENT No. VI.—Loans disbursed by societies to members

District and kind of society.		Loans not exceeding Rs. 50.		Loans exceeding Rs. 50 but not exceeding Rs. 100.		Loans exceeding Rs. 100 but not exceeding Rs. 250.	
		Number.	Amount.	Number.	Amount.	Number.	Amount.
1		2	3	4	5	6	7
Anantapur	{ Urban .. ..	64	Rs. 2,052 0 0	35	2,810 0 0	12	2,210 0 0
	{ Rural .. ..	2,049	66,822 0 0	610	55,957 8 0	378	68,459 0 0
	Total .. ..	2,113	68,874 0 0	645	58,767 8 0	390	70,669 0 0
Aroor, North	{ Urban .. ..	32	1,415 0 0	30	2,920 0 0	17	3,275 0 0
	{ Rural .. ..	628	19,078 0 0	160	14,026 0 0	78	15,090 0 0
	Total .. ..	660	20,593 0 0	198	16,946 0 0	95	18,365 0 0
Aroor, South	{ Urban .. ..	25	1,055 0 0	20	1,765 0 0	17	3,098 0 0
	{ Rural .. ..	840	14,666 8 0	855	84,286 15 7	214	38,380 0 0
	Total .. ..	865	15,721 8 0	875	86,051 15 7	231	41,478 0 0
Bellary	{ Urban .. ..	18	660 0 0	15	1,385 0 0	9	1,705 0 0
	{ Rural .. ..	18	660 0 0	15	1,385 0 0	9	1,705 0 0
	Total .. ..	18	660 0 0	15	1,385 0 0	9	1,705 0 0
Canara, South	{ Urban .. ..	9	425 0 0	85	3,460 0 0	18	3,605 0 0
	{ Rural .. ..	9	425 0 0	85	3,460 0 0	18	3,605 0 0
	Total .. ..	9	425 0 0	85	3,460 0 0	18	3,605 0 0
Chingleput	{ Urban .. ..	150	5,207 0 1	155	14,522 5 3	174	34,383 0 0
	{ Rural .. ..	3,238	1,02,967 2 9	1,171	1,08,926 8 0	592	1,02,729 0 0
	Total .. ..	3,388	1,08,174 2 10	1,326	1,18,448 13 3	766	1,37,112 0 0
Chittoor	{ Urban .. ..	88	1,500 0 0	4	375 0 0	5	900 0 0
	{ Rural .. ..	191	4,520 0 0	43	3,221 0 0	24	3,705 0 0
	Total .. ..	279	6,020 0 0	47	3,596 0 0	29	4,605 0 0
Coimbatore	{ Urban .. ..	116	3,920 0 0	14	1,265 0 0	4	610 0 0
	{ Rural .. ..	759	26,668 0 0	270	25,987 0 0	181	25,045 0 0
	Total .. ..	875	29,888 0 0	284	27,252 0 0	185	25,655 0 0
Ooddepah	{ Urban .. ..	20	688 0 0	15	1,150 0 0	6	1,067 9 3
	{ Rural .. ..	20	688 0 0	15	1,150 0 0	6	1,067 9 3
	Total .. ..	20	688 0 0	15	1,150 0 0	6	1,067 9 3
Ganjám	{ Urban .. ..	13	520 0 0	16	1,460 0 0	11	2,130 0 0
	{ Rural .. ..	13	520 0 0	16	1,460 0 0	11	2,130 0 0
	Total .. ..	13	520 0 0	16	1,460 0 0	11	2,130 0 0
Gódvári	{ Urban .. ..	54	1,759 0 0	28	2,348 0 0	29	4,761 0 0
	{ Rural .. ..	54	1,759 0 0	28	2,348 0 0	29	4,761 0 0
	Total .. ..	54	1,759 0 0	28	2,348 0 0	29	4,761 0 0
Guntúr	{ Urban .. ..	111	4,340 0 0	44	4,090 0 0	16	3,100 0 0
	{ Rural .. ..	67	2,184 0 0	59	7,222 0 0	19	3,250 0 0
	Total .. ..	178	6,524 0 0	103	11,312 0 0	35	6,350 0 0
Kistna	{ Urban .. ..	401	9,830 12 0	120	10,070 0 0	127	21,520 3 6
	{ Rural .. ..	401	9,830 12 0	120	10,070 0 0	127	21,520 3 6
	Total .. ..	401	9,830 12 0	120	10,070 0 0	127	21,520 3 6
Karnool	{ Urban .. ..	56	3,574 0 0	27	2,447 0 0	17	2,630 0 0
	{ Rural .. ..	177	7,640 0 0	110	10,755 0 0	48	9,230 0 0
	Total .. ..	233	10,214 0 0	137	13,202 0 0	65	11,860 0 0
Madras	{ Urban .. ..	398	15,960 0 0	293	28,432 0 0	101	17,520 0 0
	{ Rural .. ..	398	15,960 0 0	293	28,432 0 0	101	17,520 0 0
	Total .. ..	398	15,960 0 0	293	28,432 0 0	101	17,520 0 0

classified according to value, security and period (Provincial).

Loans exceeding Rs. 250.		Loans granted on the security of paid-up share capital and deposit of members.		Loans granted on the pledge of moveable property.		Loans granted on the mortgage of immovable property.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
8	9	10	11	12	13	14	15
	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
126	48,688 0 0	32	1,505 0 0	..	..	30 1,168	2,087 0 0 1,17,789 0 0
126	48,688 0 0	32	1,505 0 0	..	..	1,168	1,19,826 0 0
8	3,025 0 0	2	305 0 0	..	..	8	900 0 0
10	8,581 0 0	26	694 0 0	..	..	235	31,894 0 0
18	6,606 0 0	28	999 0 0	..	..	248	32,794 0 0
35	22,781 0 0	..	..	..	..	46	14,610 0 0
97	36,065 0 0	5	500 0 0	..	..	678	90,250 0 0
132	58,846 0 0	6	500 0 0	..	..	719	1,04,800 0 0
..	..	..	..	..	..	..	..
7	2,780 0 0	..	..	..	..	17	2,798 0 0
7	2,780 0 0	..	..	..	..	17	2,798 0 0
..	..	..	..	..	..	..	..
2	700 0 0	..	..	..	..	3	550 0 0
2	700 0 0	..	..	..	..	3	550 0 0
68	31,457 12 4	38	3,788 0 0	..	..	152	35,308 0 0
162	61,068 0 0	78	3,823 0 0	..	..	1,441	1,46,601 12 0
228	92,520 12 4	116	7,561 0 0	..	..	1,693	1,81,009 12 0
..	..	..	..	..	..	..	..
1	280 0 0	..	..	..	..	16	961 0 0
1	280 0 0	..	..	..	..	16	961 0 0
..	..	..	..	..	..	..	..
56	22,462 0 0	19	525 0 0	..	..	439	47,999 0 0
56	22,462 0 0	19	525 0 0	..	..	439	47,999 0 0
..	..	..	..	..	..	..	..
3	1,500 0 0	..	..	..	..	8	1,250 0 0
3	1,500 0 0	..	..	..	..	8	1,250 0 0
..	..	..	..	..	..	..	..
9	3,600 0 0	16	980 0 0	..	..	32	6,540 0 0
..	..	..	..	..	..	..	..
9	3,600 0 0	16	980 0 0	..	..	32	6,540 0 0
..	..	..	..	..	..	..	..
15	5,855 0 0	..	..	..	..	34	4,055 0 0
15	5,855 0 0	..	..	..	..	34	4,055 0 0
..	..	..	..	..	..	..	..
1	500 0 0	4	200 0 0	..	..	6	436 0 0
7	2,860 0 0	..	..	..	..	4	1,100 0 0
..	..	..	..	..	..	..	..
9	3,360 0 0	4	200 0 0	..	..	10	1,536 0 0
..	..	..	..	..	..	..	..
37	18,075 0 0	3	107 0 0	..	..	283	24,662 0 0
37	18,075 0 0	3	107 0 0	..	..	283	24,662 0 0
..	..	..	..	..	..	..	..
5	2,150 0 0	..	..	..	..	76	7,038 0 0
3	975 0 0	..	..	..	..	221	19,927 0 0
..	..	..	..	..	..	..	..
3	3,126 0 0	..	..	..	..	296	24,962 0 0
..	..	..	..	..	..	..	..
42	12,500 0 0	103	6,943 0 0	12	1,307 0 0	3	650 0 0
..	..	..	..	..	..	..	..
42	12,500 0 0	103	6,943 0 0	12	1,307 0 0	3	650 0 0

## Statement No. VI.—Loans disbursed by societies to members.

District and kind of society.	Loans granted on the joint and several responsibility of the borrower and one or more other members standing as sureties.			Loans granted on the simple bond of the borrower without any collateral security or surety.			Loans not exceeding one year.						
	Number.	Amount.		Number.	Amount.		Number.	Amount.					
	16	17		18	19		20	21					
Anantapur ..	Urban ..	81	rs. 5,035	A. 0	P. 0	..	..	111	rs. 7,072	A. 0	P. 0		
	Rural ..	1,909	1,16,149	0	0	64	4,428	8	0	3,163	2,39,871	8	0
	Total ..	1,990	1,21,184	0	0	64	4,428	8	0	3,274	2,46,943	8	0
Arcot, North ..	Urban ..	77	9,480	0	0	..	..	81	9,885	0	0		
	Rural ..	616	29,187	0	0	..	..	876	51,775	0	0		
	Total ..	693	38,667	0	0	..	..	957	61,660	0	0		
Arcot, South ..	Urban ..	51	14,089	0	0	..	..	97	28,699	0	0		
	Rural ..	307	29,028	7	7	21	3,575	0	0	1,006	1,28,348	7	7
	Total ..	358	43,117	7	7	21	3,575	0	0	1,103	1,52,047	7	7
Bellary ..	Urban ..	..	..	..	..	..	..	..	..	..	..	..	..
	Rural ..	32	3,785	0	0	..	..	49	6,580	0	0		
	Total ..	32	3,785	0	0	..	..	49	6,580	0	0		
Canara, South ..	Urban ..	..	..	..	..	..	..	..	..	..	..	..	..
	Rural ..	61	7,640	0	0	..	..	64	8,190	0	0		
	Total ..	61	7,640	0	0	..	..	64	8,190	0	0		
Chingleput ..	Urban ..	855	46,524	1	8	..	..	528	84,911	8	2		
	Rural ..	3,642	2,20,204	11	0	2	56	8	9	5,144	3,65,845	10	9
	Total ..	3,997	2,66,728	12	8	2	56	8	9	5,672	4,50,257	2	11
Chittoor ..	Urban ..	47	2,775	0	0	..	..	29	1,325	0	0		
	Rural ..	244	10,765	0	0	..	..	259	11,728	0	0		
	Total ..	291	13,540	0	0	..	..	288	13,053	0	0		
Coimbatore ..	Urban ..	115	4,670	0	0	..	..	134	5,195	0	0		
	Rural ..	781	51,938	0	0	3	125	0	0	1,216	1,00,057	0	0
	Total ..	896	56,608	0	0	3	125	0	0	1,350	1,05,252	0	0
Uddapah ..	Urban ..	..	..	..	..	..	..	..	..	..	..	..	..
	Rural ..	36	3,105	9	3	..	..	37	2,105	9	3		
	Total ..	36	3,105	9	3	..	..	37	2,105	9	3		
Ganjám ..	Urban ..	1	200	0	0	..	..	..	..	..	..	..	..
	Rural ..	..	..	..	..	..	..	..	..	..	..	..	..
	Total ..	1	200	0	0	..	..	..	..	..	..	..	..
Gódvári ..	Urban ..	..	..	..	..	..	..	..	..	..	..	..	..
	Rural ..	92	10,668	0	0	..	..	126	14,723	0	0		
	Total ..	92	10,668	0	0	..	..	126	14,723	0	0		
Guntúr ..	Urban ..	162	11,395	0	0	..	..	172	12,030	0	0		
	Rural ..	148	14,416	0	0	..	..	152	15,516	0	0		
	Total ..	310	25,811	0	0	..	..	324	27,546	0	0		
Kistna ..	Urban ..	..	..	..	..	..	..	..	..	..	..	..	..
	Rural ..	400	34,726	15	6	..	..	667	59,495	15	6		
	Total ..	400	34,726	15	6	..	..	667	59,495	15	6		
Kurnool ..	Urban ..	30	2,756	0	0	..	..	106	9,791	0	0		
	Rural ..	117	8,873	0	0	..	..	338	28,600	0	0		
	Total ..	147	11,629	0	0	..	..	444	38,391	0	0		
Madras ..	Urban ..	679	65,796	0	0	38	716	0	0	807	70,287	0	0
	Rural ..	..	..	..	..	..	..	..	..	..	..	..	..
	Total ..	679	65,796	0	0	38	716	0	0	807	70,287	0	0

classified according to value, security and period (Provincial)—cont.

Loans exceeding one year but not exceeding two years.		Loans exceeding two years.		Total loans.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
22	23	24	25	26	27
..	Rs. A. P.	..	Rs. A. P.	111	Rs. A. P.
..	..	..	..	3,163	7,072 0 0 2,39,871 8 0
..	..	..	..	3,374	2,46,948 0 0
..	..	6	1,250 0 0	87	10,636 0 0
..	..	..	..	876	51,778 0 0
..	..	6	1,250 0 0	968	62,410 0 0
..	..	..	..	97	28,699 0 0
..	..	..	..	1,006	1,22,348 7 7
..	..	..	..	1,108	1,62,047 7 7
..	..	..	..	..	..
..	..	..	..	49	6,530 0 0
..	..	..	..	49	6,530 0 0
..	..	..	..	..	..
..	..	..	..	64	2,190 0 0
..	..	..	..	64	2,190 0 0
18	313 9 6	4	345 0 0	548	26,670 1 8
..	..	19	6,240 0 0	5,163	2,70,686 10 9
18	313 9 6	23	5,686 0 0	5,706	4,66,266 12 6
18	1,450 0 0	..	..	47	2,775 0 0
..	..	..	..	269	11,726 0 0
18	1,450 0 0	..	..	306	14,501 0 0
..	..	..	..	..	..
..	..	..	..	134	5,195 0 0
..	..	..	..	1,316	1,00,067 0 0
..	..	..	..	1,350	1,05,262 0 0
7	2,250 0 0	..	..	..	..
..	..	..	..	44	4,866 9 3
7	2,250 0 0	..	..	44	4,866 9 3
..	..	49	7,710 0 0	49	7,710 0 0
..	..	..	..	..	..
..	..	49	7,710 0 0	49	7,710 0 0
..	..	..	..	..	..
..	..	..	..	126	14,728 0 0
..	..	..	..	126	14,728 0 0
..	..	..	..	172	12,030 0 0
..	..	..	..	152	15,516 0 0
..	..	..	..	224	27,646 0 0
..	..	..	..	..	..
..	..	..	..	685	59,496 15 6
..	..	..	..	685	59,496 15 6
..	..	..	..	105	9,791 0 0
..	..	..	..	328	28,600 0 0
..	..	..	..	443	28,391 0 0
27	5,125 0 0	..	..	334	75,412 0 0
..	..	..	..	..	..
27	5,125 0 0	..	..	334	75,412 0 0



## Statement No. VI.—Loans disbursed by societies to members

District and kind of society.	Loans not exceeding Rs. 50.		Loans exceeding Rs. 50 but not exceeding Rs. 100.		Loans exceeding Rs. 100 but not exceeding Rs. 250.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
1	2	3	4	5	6	7
Madura .. { Urban .. .. Rural .. .. Total ..	660	Rs. A. P. 17,980 0 0	114	11,070 0 0	109	22,900 0 0
	828	30,148 0 0	403	84,731 0 0	178	31,218 0 0
	1,388	48,126 0 0	517	45,801 0 0	287	54,118 0 0
Malabar .. { Urban .. .. Rural .. .. Total ..	92	2,734 0 0	38	3,265 0 0	18	3,195 0 0
	92	2,734 0 0	38	3,265 0 0	18	3,195 0 0
	92	2,734 0 0	38	3,265 0 0	18	3,195 0 0
Nellore .. { Urban .. .. Rural .. .. Total ..	83	1,915 0 0	17	1,485 0 0	4	725 0 0
	83	1,915 0 0	17	1,485 0 0	4	725 0 0
	83	1,915 0 0	17	1,485 0 0	4	725 0 0
Ramanád .. { Urban .. .. Rural .. .. Total ..	16	800 0 0	8	800 0 0	14	3,080 0 0
	668	21,687 0 0	209	19,344 8 0	94	16,101 8 0
	679	22,487 0 0	217	20,144 8 0	108	19,181 8 0
Salem .. { Urban .. .. Rural .. .. Total ..	80	3,650 0 0	67	6,390 0 0	31	5,840 0 0
	887	31,082 0 0	511	45,216 0 0	250	45,420 0 0
	967	34,682 0 0	578	51,506 0 0	281	51,260 0 0
Tanjore .. { Urban .. .. Rural .. .. Total ..	247	11,378 0 0	104	9,797 0 0	68	12,147 0 0
	290	10,811 12 0	184	15,646 0 0	139	24,980 0 0
	537	22,184 12 0	288	25,443 0 0	207	37,077 0 0
Tinnevely .. { Urban .. .. Rural .. .. Total ..	36	1,620 0 0	22	2,145 0 0	..	..
	36	1,620 0 0	22	2,145 0 0	..	..
	36	1,620 0 0	22	2,145 0 0	..	..
Trichinopoly .. { Urban .. .. Rural .. .. Total ..	29	1,385 0 0	..	..	14	1,950 0 0
	899	34,178 0 0	372	34,610 0 0	229	40,798 0 0
	928	35,558 0 0	372	34,610 0 0	243	42,748 0 0
Visagapatam .. { Urban .. .. Rural .. .. Total ..	8	281 0 0	4	290 0 0	7	1,091 5 6
	8	281 0 0	4	290 0 0	7	1,091 5 6
	8	281 0 0	4	290 0 0	7	1,091 5 6
Total .. { Urban .. .. Rural .. .. Grand Total ..	1,985	73,131 0 1	931	88,043 5 2	610	1,15,763 0 0
	11,787	3,92,153 2 9	4,751	4,30,477 7 7	2,592	4,62,020 10 3
	13,672	4,65,284 2 10	5,682	5,18,520 12 10	3,202	5,77,783 10 3

classified according to value, security and period (Provincial)—cont.

Loans exceeding Rs. 250.		Loans granted on the security of paid-up share capital and deposit of members.		Loans granted on the pledge of moveable property.		Loans granted on the mortgage of immoveable property.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
8	9	10	11	12	13	14	15
	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
23	8,910 0 0	18	850 0 0	..	..	78	9,985 0 0
55	20,705 0 0	16	1,211 0 0	..	..	957	89,268 0 0
78	29,615 0 0	20	1,561 0 0	..	..	1,038	99,240 0 0
..	..	..	..	..	..	..	..
..	..	..	..	..	..	..	..
..	..	..	..	..	..	..	..
1	350 0 0	..	..	..	..	..	..
1	850 0 0	..	..	..	..	..	..
6	1,670 0 0	8	800 0 0	..	..	12	1,600 0 0
40	15,110 0 0	39	562 0 0	..	..	66	2,523 0 0
45	16,780 0 0	42	1,862 0 0	..	..	78	11,132 0 0
11	4,800 0 0	12	1,785 0 0	..	..	40	7,285 0 0
68	25,820 0 0	1	90 0 0	..	..	626	65,770 0 0
79	80,620 0 0	14	1,825 0 0	..	..	666	72,055 0 0
82	18,690 0 0	51	4,032 0 0	6	454 0 0	78	18,650 0 0
22	8,010 0 0	1	150 0 0	8	245 0 0	150	16,324 0 0
54	21,700 0 0	52	4,122 0 0	8	799 0 0	222	21,994 0 0
..	..	..	..	..	..	45	2,115 0 0
..	..	..	..	..	..	45	2,115 0 0
14	8,400 0 0	1	10 0 0	..	..	7	2,350 0 0
96	87,190 0 0	24	2,840 0 0	..	..	605	62,741 0 0
110	45,590 0 0	25	2,850 0 0	..	..	412	65,991 0 0
..	..	..	..	..	..	5	571 5 6
..	..	..	..	..	..	5	571 5 6
251	1,14,483 12 4	262	19,568 0 0	18	1,761 0 0	561	1,02,325 0 0
808	2,12,014 0 0	225	11,482 0 0	2	245 0 0	6,977	7,30,142 9 6
1,059	4,26,497 12 4	488	21,050 0 0	20	2,106 0 0	7,528	8,32,468 9 6

## Statement No. VI.—Loans disbursed by societies to members

District and kind of society.	Loans granted on the joint and several responsibility of the borrower and one or more other members standing as sureties.		Loans granted on the simple bond of the borrower without any collateral security or surety.		Loans not exceeding one year.		
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
	16	17	18	19	20	21	
Madura .. ..	Urban .. ..	715	Rs. 50,525 0 0	..	Rs. .. ..	702	Rs. 48,890 0 0
	Rural .. ..	490	26,954 0 0	1	880 0 0	1,469	1,16,500 0 0
	Total .. ..	1,205	76,479 0 0	1	880 0 0	2,166	1,65,390 0 0
Malabar .. ..	Urban .. ..	148	9,194 0 0	..	..	148	9,194 0 0
	Rural .. ..	..	..	..	..	..	..
	Total .. ..	148	9,194 0 0	..	..	148	9,194 0 0
Nellore .. ..	Urban .. ..	105	4,475 0 0	..	..	105	4,475 0 0
	Rural .. ..	..	..	..	..	..	..
	Total .. ..	105	4,475 0 0	..	..	105	4,475 0 0
Bámnád .. ..	Urban .. ..	28	8,850 0 0	..	..	48	6,850 0 0
	Rural .. ..	885	66,607 8 0	16	1,540 0 0	1,006	72,248 0 0
	Total .. ..	913	64,657 8 0	16	1,540 0 0	1,049	78,598 0 0
Salem .. ..	Urban .. ..	136	11,560 0 0	..	..	189	20,580 0 0
	Rural .. ..	1,089	81,628 0 0	..	..	1,716	1,47,488 0 0
	Total .. ..	1,225	93,188 0 0	..	..	1,905	1,68,068 0 0
Tanjore .. ..	Urban .. ..	321	28,871 0 0	..	..	322	29,720 0 0
	Rural .. ..	402	38,096 0 0	80	7,482 12 0	685	59,897 12 0
	Total .. ..	723	61,967 0 0	80	7,482 12 0	957	89,117 12 0
Tinnevely .. ..	Urban .. ..	18	650 0 0	..	..	58	3,765 0 0
	Rural .. ..	..	..	..	..	..	..
	Total .. ..	18	650 0 0	..	..	58	3,765 0 0
Trichinopoly .. ..	Urban .. ..	49	9,475 0 0	..	..	57	11,785 0 0
	Rural .. ..	964	79,885 0 0	8	800 0 0	1,581	1,42,666 0 0
	Total .. ..	1,013	89,360 0 0	8	800 0 0	1,638	1,54,401 0 0
Vizagapatam .. ..	Urban .. ..	14	1,091 0 0	..	..	19	1,662 5 6
	Rural .. ..	..	..	..	..	..	..
	Total .. ..	14	1,091 0 0	..	..	19	1,662 5 6
Total .. ..	Urban .. ..	3,847	2,67,051 1 8	38	716 0 0	3,877	3,45,970 8 2
	Rural .. ..	12,494	8,86,807 8 4	190	17,887 7 9	19,846	16,84,675 4 7
	Grand Total .. ..	15,341	11,03,858 6 0	228	18,603 7 9	23,223	19,30,645 13 9

classified according to value, security and period (Provincial)—cont.

Loans exceeding one year but not exceeding two years.			Loans exceeding two years.			Total loans.		
Number.	Amount.		Number.	Amount.		Number.	Amount.	
22	23		24	25		26	27	
	Rs.	A. P.		Rs.	A. P.		Rs.	A. P.
5	375	0 0	99	11,595	0 0	906	60,800	0 0
..	..	..	1	300	0 0	1,464	1,16,800	0 0
5	375	0 0	100	11,895	0 0	2,270	1,77,600	0 0
..	..	..	..	..	..	148	9,194	0 0
..	..	..	..	..	..	148	9,194	0 0
..	..	..	..	..	..	105	4,475	0 0
..	..	..	..	..	..	105	4,475	0 0
..	..	..	..	..	..	48	8,350	0 0
..	..	..	..	..	..	1,006	79,248	0 0
..	..	..	..	..	..	1,049	78,598	0 0
..	..	..	..	..	..	189	20,500	0 0
..	..	..	..	..	..	1,716	1,47,488	0 0
..	..	..	..	..	..	1,905	1,68,048	0 0
88	12,038	0 0	41	5,249	0 0	451	47,007	0 0
..	..	..	..	..	..	685	60,997	12 0
88	12,038	0 0	41	5,249	0 0	1,086	1,06,404	12 0
..	..	..	..	..	..	68	2,766	0 0
..	..	..	..	..	..	68	2,766	0 0
..	..	..	..	..	..	57	11,785	0 0
15	4,100	0 0	..	..	..	1,596	1,46,766	0 0
15	4,100	0 0	..	..	..	1,653	1,58,601	0 0
..	..	..	..	..	..	19	1,662	5 6
..	..	..	..	..	..	19	1,662	5 6
151	19,301	9 6	199	26,149	0 0	2,727	2,91,421	1 8
22	6,850	0 0	20	5,640	0 0	19,838	16,96,666	4 7
173	26,651	9 6	219	31,789	0 0	22,615	19,88,086	6 3

## STATEMENT No. VII.—Loans disbursed by societies

Loans for productive

District and kind of Society.	Cultivation expenses (purchase of seed-grain, manure, implements of husbandry).		Purchase of cattle.		Payment of Sirkar kist or rent to zamindar.		Permanent improvement to land such as by digging wells.		Purchase of raw materials of industry and artizan's appliances, tools, etc.		Purposes of trade.		Building, buying or repair of houses.	
	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.
Anantapur .. { Urban ..			890	0 0	120	0 0	75	0 0			785	0 0	870	0 0
.. { Rural ..	16,887	0 0	37,117	0 0	14,461	0 0	3,517	0 0	999	0 0	17,787	0 0	6,661	0 0
.. Total ..	16,887	0 0	37,507	0 0	14,581	0 0	3,592	0 0	999	0 0	18,572	0 0	7,081	0 0
Arcot, North .. { Urban ..	185	0 0	875	0 0	50	0 0	50	0 0	100	0 0	3,300	0 0	775	0 0
.. { Rural ..	2,329	0 0	5,818	0 0	5,394	0 0	987	0 0	828	0 0	8,648	0 0	1,600	0 0
.. Total ..	2,514	0 0	6,193	0 0	5,444	0 0	1,037	0 0	928	0 0	12,948	0 0	2,375	0 0
Arcot, South .. { Urban ..	1,800	0 0	50	0 0	575	0 0					9,800	0 0	2,525	0 0
.. { Rural ..	4,080	0 0	12,819	0 0	625	0 0	2,970	0 0			11,697	8 0	9,900	0 0
.. Total ..	5,880	0 0	12,869	0 0	1,200	0 0	2,970	0 0			20,997	8 0	12,425	0 0
Hellary .. Rural ..	238	0 0	160	0 0			565	0 0			1,570	0 0	50	0 0
Canara, South. Rural ..	260	0 0			50	0 0					8,575	0 0	150	0 0
Chingleput .. { Urban ..	955	0 0	1,070	0 0	2,458	0 0	100	0 0	5,412	0 2	22,276	0 0	10,487	0 0
.. { Rural ..	6,969	0 0	46,095	8 0	26,915	0 0	6,978	4 0	885	0 0	35,941	7 9	23,114	0 0
.. Total ..	7,924	0 0	47,165	8 0	29,368	0 0	7,078	4 0	5,797	0 2	68,217	7 9	33,551	0 0
Chittoor .. { Urban ..	6,385	0 0	1,525	0 0	29	0 0	195	0 0			724	0 0	188	0 0
.. { Rural ..														
.. Total ..	6,385	0 0	1,525	0 0	29	0 0	195	0 0			724	0 0	188	0 0
Coimbatore .. { Urban ..	2,600	0 0	20,344	0 0	601	0 0	4,331	0 0	1,320	0 0	15,339	0 0	4,290	0 0
.. { Rural ..														
.. Total ..	2,600	0 0	20,344	0 0	601	0 0	4,331	0 0	1,320	0 0	15,339	0 0	4,290	0 0
Ouddapah .. Rural ..	4,025	9 3	80	0 0									140	0 0
Ganjám .. Urban ..											230	0 0	710	0 0
Gódvári .. Rural ..	6,045	0 0			465	0 0	1,490	0 0			235	0 0	355	0 0
Guntúr .. { Urban ..	380	0 0	360	0 0	2,725	0 0	100	0 0			355	0 0	1,100	0 0
.. { Rural ..	2,786	0 0	40	0 0	4,288	0 0	3,385	0 0			310	0 0	100	0 0
.. Total ..	3,116	0 0	400	0 0	7,008	0 0	3,485	0 0			665	0 0	1,200	0 0
Kistna .. Rural ..	10,382	12 0	2,415	0 0	7,716	0 0	4,800	0 0			1,847	8 6	2,153	0 0
Karnool .. { Urban ..	50	0 0			50	0 0					2,185	0 0	250	0 0
.. { Rural ..	890	0 0	2,415	0 0	310	0 0	540	0 0			1,186	0 0	790	0 0
.. Total ..	940	0 0	2,415	0 0	360	0 0	540	0 0			3,321	0 0	1,040	0 0
Madras .. Urban ..													3,850	0 0
Madura .. { Urban ..	1,560	0 0	1,145	0 0	2,250	0 0	700	0 0	580	0 0	3,025	0 0	4,255	0 0
.. { Rural ..	5,088	0 0	17,382	0 0	630	0 0	3,733	0 0			3,710	0 0	4,187	0 0
.. Total ..	6,598	0 0	18,527	0 0	2,880	0 0	4,433	0 0	580	0 0	6,735	0 0	8,442	0 0
Malabar .. Rural ..	1,286	0 0	2,294	0 0	2,684	0 0	200	0 0	775	0 0			40	0 0
Nellore .. Rural ..	585	0 0	1,070	0 0	515	0 0	90	0 0			450	0 0	370	0 0
Rámnád .. { Urban ..			50	0 0							1,100	0 0	1,200	0 0
.. { Rural ..	7,676	0 0	12,457	8 0	1,204	0 0	6,623	0 0			6,247	0 0	9,027	0 0
.. Total ..	7,676	0 0	12,507	8 0	1,204	0 0	6,623	0 0			7,347	0 0	10,227	0 0
Salem .. { Urban ..	360	0 0			50	0 0	70	0 0			6,970	0 0	1,155	0 0
.. { Rural ..	12,967	0 0	28,768	0 0	1,488	0 0	7,046	0 0	1,925	0 0	18,502	0 0	10,792	0 0
.. Total ..	13,327	0 0	28,768	0 0	1,538	0 0	7,116	0 0	1,925	0 0	25,472	0 0	11,947	0 0

to members classified according to purpose (Provincial).

purposes.			Loans for paying off prior debts.	Loans for non-productive purposes.					Total loans, columns 11, 13 and 17.
Purchase of land.	Purchase of food and necessaries of life.	Total of loans, columns 2 to 10.		Marriages.	Other ceremonies.	Litigation.	Other non-productive purposes.	Total of loans, columns 13 to 16.	
9	10	11	12	13	14	15	16	17	18
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
40 0 0	665 0 0	2,445 0 0	3,747 0 0	730 0 0	100 0 0	..	..	880 0 0	7,072 0 0
2,880 8 0	5,724 0 0	1,06,543 8 0	1,81,403 0 0	1,765 0 0	60 0 0	100 0 0	..	1,925 0 0	2,20,871 8 0
8,920 8 0	6,399 0 0	1,08,988 8 0	1,35,150 0 0	2,545 0 0	100 0 0	100 0 0	..	2,805 0 0	2,40,942 8 0
950 0 0	.. 0 0	5,835 0 0	4,690 0 0	50 0 0	60 0 0	..	..	110 0 0	10,635 0 0
2,142 0 0	1,058 0 0	29,804 0 0	21,459 0 0	492 0 0	30 0 0	..	..	512 0 0	51,775 0 0
8,092 0 0	1,108 0 0	35,639 0 0	26,149 0 0	542 0 0	80 0 0	..	..	622 0 0	62,410 0 0
..	2,925 0 0	16,675 0 0	11,149 0 0	875 0 0	..	..	..	875 0 0	28,599 0 0
7,890 0 0	4,822 0 0	54,758 8 0	67,449 15 7	1,145 0 0	..	..	..	1,145 0 0	1,22,248 7 7
7,820 0 0	7,747 0 0	71,428 8 0	78,598 15 7	2,020 0 0	..	..	..	2,020 0 0	1,52,047 7 7
150 0 0	387 0 0	3,070 0 0	3,460 0 0	..	..	..	..	..	6,530 0 0
..	..	4,025 0 0	4,115 0 0	..	50 0 0	..	..	50 0 0	8,190 0 0
8,295 0 0	8,685 0 0	54,883 0 2	28,877 1 6	1,810 0 0	250 0 0	..	450 0 0	2,510 0 0	85,570 1 8
15,061 0 0	16,017 8 0	1,77,476 11 9	1,85,507 8 0	6,456 12 0	1,232 0 0	8 0 0	5 0 0	7,701 12 0	2,70,685 10 9
18,356 0 0	24,702 8 0	2,32,159 11 11	2,18,884 4 6	8,266 12 0	1,482 0 0	8 0 0	455 0 0	10,211 12 0	4,56,265 12 5
..	2,675 0 0	2,675 0 0	100 0 0	..	..	..	..	..	2,775 0 0
751 0 0	408 0 0	10,150 0 0	1,526 0 0	50 0 0	..	..	..	50 0 0	11,726 0 0
751 0 0	8,078 0 0	12,825 0 0	1,626 0 0	50 0 0	..	..	..	50 0 0	14,601 0 0
..	4,755 0 0	4,755 0 0	415 0 0	25 0 0	..	..	..	25 0 0	5,195 0 0
6,269 0 0	4,888 0 0	59,282 0 0	38,368 0 0	2,292 0 0	..	..	..	2,292 0 0	1,00,067 0 0
6,369 0 0	9,148 0 0	64,137 0 0	88,798 0 0	2,317 0 0	..	..	..	2,317 0 0	1,05,252 0 0
50 0 0	..	4,245 9 3	110 0 0	..	..	..	..	..	4,355 9 3
..	80 0 0	1,020 0 0	6,090 0 0	600 0 0	..	..	..	600 0 0	7,710 0 0
1,860 0 0	987 0 0	10,937 0 0	3,665 0 0	120 0 0	..	..	..	120 0 0	14,722 0 0
400 0 0	340 0 0	5,760 0 0	5,320 0 0	950 0 0	..	..	..	950 0 0	12,650 0 0
1,830 0 0	700 0 0	18,384 0 0	2,052 0 0	80 0 0	..	..	..	80 0 0	15,516 0 0
2,230 0 0	1,040 0 0	19,144 0 0	7,372 0 0	1,080 0 0	..	..	..	1,080 0 0	27,544 0 0
3,335 0 0	3,555 0 0	86,213 15 6	21,851 0 0	1,401 0 0	30 0 0	..	..	1,431 0 0	69,495 15 6
..	75 0 0	2,610 0 0	5,386 0 0	1,675 0 0	120 0 0	..	..	1,795 0 0	9,791 0 0
475 0 0	1,949 0 0	8,505 0 0	20,070 0 0	25 0 0	..	..	..	25 0 0	28,090 0 0
475 0 0	2,024 0 0	11,115 0 0	25,455 0 0	1,700 0 0	120 0 0	..	..	1,820 0 0	36,391 0 0
..	7,465 0 0	11,315 0 0	45,188 0 0	15,053 0 0	3,854 0 0	..	..	18,909 0 0	75,412 0 0
2,550 0 0	26,795 0 0	42,860 0 0	15,800 0 0	1,875 0 0	255 0 0	70 0 0	..	2,200 0 0	60,560 0 0
1,240 0 0	7,310 0 0	43,226 0 0	71,179 0 0	2,301 0 0	95 0 0	..	..	2,396 0 0	1,16,800 0 0
2,790 0 0	34,105 0 0	86,085 0 0	86,979 0 0	4,176 0 0	350 0 0	70 0 0	..	4,596 0 0	1,77,660 0 0
200 0 0	..	7,379 0 0	870 0 0	..	..	..	945 0 0	945 0 0	9,194 0 0
..	..	3,080 0 0	1,200 0 0	..	..	..	15 0 0	15 0 0	4,475 0 0
50 0 0	2,180 0 0	4,580 0 0	1,770 0 0	..	..	..	..	..	6,250 0 0
1,910 0 0	1,670 0 0	46,814 8 0	24,798 8 0	455 0 0	165 0 0	..	..	620 0 0	72,242 8 0
1,960 0 0	3,850 0 0	51,394 8 0	26,508 8 0	465 0 0	165 0 0	..	..	620 0 0	78,592 8 0
1,450 0 0	1,650 0 0	11,705 0 0	6,880 0 0	1,225 0 0	770 0 0	..	..	1,995 0 0	20,580 0 0
4,175 0 0	3,442 0 0	94,005 0 0	50,453 0 0	3,020 0 0	..	..	..	3,020 0 0	1,47,455 0 0
5,625 0 0	10,092 0 0	1,05,710 0 0	57,323 0 0	4,255 0 0	770 0 0	..	..	5,025 0 0	1,68,042 0 0

## Statement No. VII.—Loans disbursed by societies

District and kind of society.		Loans for productive						
		Cultivation expenses (purchase of seed-grain, manure, implements of husbandry).	Purchase of cattle.	Payment of Sirkar kist or rent to zamindar.	Permanent improvement to land such as by digging wells.	Purchase of raw materials of industry and artisan's appliances, tools, etc.	Purposes of trade.	Building, buying or repair of houses.
1		2	3	4	5	6	7	8
		RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Tanjore	{ Urban ..	200 0 0	260 0 0	975 0 0	..	..	9,810 0 0	2,510 0 0
	{ Rural ..	2,180 0 0	8,068 0 0	4,579 0 0	2,280 0 0	..	7,178 0 0	927 0 0
	Total ..	2,380 0 0	8,318 0 0	5,554 0 0	2,280 0 0	..	16,988 0 0	3,437 0 0
Tinnevely	.. Rural ..	835 0 0	550 0 0	..	..	..	805 0 0	50 0 0
Trichinopoly	{ Urban ..	50 0 0	500 0 0	20 0 0	1,150 0 0	..	1,750 0 0	550 0 0
	{ Rural ..	13,717 0 0	23,647 0 0	5,188 0 0	4,875 0 0	1,016 0 0	18,668 0 0	7,040 0 0
	Total ..	13,767 0 0	24,147 0 0	5,208 0 0	6,025 0 0	1,016 0 0	20,418 0 0	7,590 0 0
Visagapatam	.. Rural ..	270 0 0	..	371 5 6	..	..	..	..
Total	{ Urban ..	5,040 0 0	4,100 0 0	9,268 0 0	3,245 0 0	5,092 0 2	61,068 0 0	29,787 0 0
	{ Rural ..	1,07,616 5 3	2,22,910 0 0	77,468 5 6	54,555 4 0	7,248 0 0	1,55,165 5 3	81,874 0 0
	Grand Total ..	1,12,656 5 3	2,27,100 0 0	86,721 5 6	58,800 4 0	13,340 0 2	2,16,251 5 3	1,11,661 0 0

to members classified according to purpose (Provincial)—cont.

purposes—cont.			Loans for paying off prior debts.	Loans for non-productive purposes.					Total loans, columns 11, 13 and 17.
Purchase of land.	Purchase of food and necessaries of life.	Total of loans, columns 2 to 10.		Marriages.	Other ceremonies.	Litigation.	Other non-productive purposes.	Total of loans, columns 13 to 16.	
9	10	11	12	13	14	15	16	17	18
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
1,120 0 0	17,087 0 0	31,952 0 0	9,695 0 0	5,310 0 0	50 0 0	..	..	5,360 0 0	47,007 0 0
1,501 0 0	8,039 12 0	34,647 12 0	23,020 0 0	1,690 0 0	40 0 0	..	..	1,730 0 0	59,397 12 0
2,621 0 0	25,126 12 0	66,599 12 0	32,715 0 0	7,000 0 0	90 0 0	..	..	7,090 0 0	1,06,404 12 0
..	..	2,040 0 0	1,725 0 0	..	..	..	..	..	3,765 0 0
..	75 0 0	4,195 0 0	7,190 0 0	360 0 0	..	..	..	360 0 0	11,785 0 0
6,852 0 0	9,174 0 0	90,167 0 0	52,049 0 0	4,460 0 0	90 0 0	..	..	4,550 0 0	1,46,766 0 0
6,852 0 0	9,249 0 0	94,362 0 0	59,239 0 0	4,810 0 0	90 0 0	..	..	4,900 0 0	1,56,501 0 0
..	..	641 5 6	890 0 0	131 0 0	..	..	..	131 0 0	1,569 5 6
9,355 0 0	75,502 4 0	2,08,065 0 2	1,51,797 1 6	30,578 0 0	5,461 0 0	70 0 0	450 0 0	36,569 0 0	3,91,421 1 6
59,071 8 0	74,596 4 0	3,40,489 14 0	7,27,416 10 7	25,908 12 0	1,782 0 0	108 0 0	955 0 0	28,768 12 0	15,96,665 4 7
68,926 8 0	1,50,098 4 0	10,48,554 14 2	8,79,318 12 1	55,481 12 0	7,243 0 0	178 0 0	1,418 0 0	66,317 12 0	19,33,086 6 0



## STATEMENT No. VIII.—Suits and decrees (Provincial).

District.	Consecutive number.	Name of Society.	Number of suits preferred by Societies.					Number of decrees obtained by Societies.					
			Pending disposal at the beginning of the year.	Filed during the year.	Total.	Satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Obtained in the previous years and pending execution at the beginning of the year.	Obtained during the year.	Total.	Claim satisfied during the year.	Pending execution at the end of the year.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Anantapur ..	1	Bukkapatnam Village Credit Society.	..	1	1	..	1	..	..	1	1	..	1
	2	Timmencherla Rural Credit Society.	..	..	..	..	..	..	1	..	1	..	1
	3	Yerrabommanahalli Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
Arcot, North..	4	Cherukuru Rural Credit Society.	..	8	8	..	8	..	..	8	8	..	8
	5	Kaveripank Rural Credit Society.	1	4	5	..	1	4	14	1	15	5	10
Arcot, South ..	6	Sholinghur Urban Bank (Limited).	..	14	14	3	2	9	..	2	2	2	..
	7	Tindivanam Urban Bank (Limited).	15	6	21	..	19	2	3	19	22	3	19
Bellary ..	8	Mudiyapur Rural Credit Society.	..	5	5	..	1	4	..	1	1	1	..
	9	Magalam Rural Credit Society.	..	2	2	..	..	2	..	..	..	..	..
Chingleput ..	10	Conjeeveram Town Bank (Limited).	..	26	26	..	25	1	5	25	30	22	8
	11	Big Conjeeveram Weavers' Union.	..	..	..	..	..	..	6	..	6	2	4
Coimbatore ..	12	Oragadam Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
	13	Chennimalai Rural Credit Society.	..	..	..	..	..	..	2	..	2	1	1
Cuddapah ..	14	Nandalur Agricultural Bank	..	84	84	2	..	32	1	..	1	..	1
Ganjam ..	15	Berhampur Urban Bank	5	1	6	..	6	..	..	6	6	3	3
Guntur ..	16	Tenali Urban Bank (Limited).	..	..	..	..	..	..	2	..	2	..	2
	17	Ongole Urban Co-operative Credit Society.	..	1	1	..	..	1	..	..	..	..	..
Kistna ..	18	Vadlamannadu Rural Credit Society.	..	3	3	..	3	..	..	3	3	..	3
	19	Chavilipada Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
Kurnool ..	20	Pyapalli Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
	21	Kurnool Urban Co-operative Credit Bank (Limited).	..	1	1	..	1	..	..	1	1	..	1
Madura ..	22	Tirumangalam Urban Bank	..	..	..	..	..	..	3	..	3	1	2
	23	Madura Urban Co-operative Stores.	..	4	4	2	1	1	2	1	3	..	3
	24	Periyakulam Rural Credit Society.	..	2	2	..	..	2	..	..	..	..	..
Nellore ..	25	Gudur Rural Credit Society.	..	..	..	..	..	..	3	..	3	..	3
	26	Kandukuru Rural Credit Society.	..	..	..	..	..	..	1	..	1	..	1
Ramanád ..	27	Paramagudi Urban Bank (Limited).	..	..	..	..	..	..	6	..	6	4	2
	28	Kannndahalli Rural Credit Society.	..	..	..	..	..	..	1	..	1	..	1
Salem ..	29	Salem Urban Co-operative Credit Society (Limited).	..	3	3	..	3	..	4	3	7	2	5
	30	Pahalpatti Rural Credit Society.	..	4	4	..	..	4	1	..	1	..	1
	31	Jammanahalli Rural Credit Society.	2	6	8	..	8	..	..	8	8	1	7
	32	Dharmapuri Rural Credit Society.	..	3	3	..	3	..	..	3	3	..	3
	33	Harur Rural Credit Society.	..	5	5	..	5	3	..	2	2	..	2

## Statement No. VIII.—Suits and decrees (Provincial)—cont.

District.	Consecutive number.	Name of Society.	Number of suits preferred by Societies.						Number of decrees obtained by Societies.				
			Pending disposal at the beginning of the year.	Filed during the year.	Total.	Satisfied before decree.	Decreed during the year.	Pending disposal at the end of the year.	Obtained in the previous years and pending execution at the beginning of the year.	Obtained during the year.	Total.	Cham satisfied during the year.	Pending execution at the end of the year.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Salem—cont.	34	Kadiyampatti Rural Credit Society.	..	2	2	..	2	..	..	2	2	..	2
	35	Mamundi Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
	36	Pannapatti Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
	37	Potteneri Nallakavundapatti Rural Credit Society.	..	1	1	..	1	..	..	1	1	..	1
Tanjore ..	38	Nicholson Town Bank (Limited).	..	2	2	..	2	..	2	2	2	..	2
	39	Mannargudi Urban Bank (Limited).	..	1	1	..	1	..	1	1	2	1	1
	40	Nidamangalam Agricultural Bank (Limited).	..	6	6	2	2	..	1	2	4	4	..
Trichinopoly ..	41	Nammakkal Urban Bank ..	..	2	2	..	2	..	..	2	2	2	..
	42	Perambalur Rural Credit Society.	..	2	2	..	..	2	..	..	..	..	..
	43	Manavaal Rural Credit Society.	..	1	1	..	1	..	..	1	1	1	..
		Total ..	22	152	175	10	98	67	60	98	168	54	102

## STATEMENT No. IX.—Demand, collection.

District.	Kind of society.	Loans and deposits			
		Amount outstanding at the beginning of the year.	Incurred during the year.	Total.	Amount that fell due for repayment in the year with arrears of previous years.
1	2	3	4	5	6
<b>A.—Central</b>					
Coimbatore ..	Cash—Limited liability ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Guntūr ..	Cash—Limited liability ..	..	1,16,438 0 1	1,16,438 0 1	1,07,113 0 1
Madras ..	Cash—Limited liability ..	..	1,000 0 0	1,000 0 0	..
Salem ..	Cash—Limited liability ..	8,16,125 15 1	9,21,389 2 3	17,37,515 1 4	4,67,008 4 1
Trichinopoly ..	Cash—Limited liability ..	3,29,500 8 9	2,02,090 6 1	5,31,590 14 10	1,21,965 5 1
		64,579 12 8	1,81,141 12 10	2,45,721 9 6	57,288 2 0
	<b>Total, Central Societies ..</b>	<b>12,10,206 4 6</b>	<b>14,32,059 5 3</b>	<b>26,32,265 9 9</b>	<b>7,53,364 11 3</b>
<b>B.—Urban</b>					
Anantapur ..	Cash—Unlimited liability ..	4,699 0 0	3,644 0 0	8,343 0 0	60 0 0
Aroot, North ..	Cash—Limited liability ..	..	4,854 0 0	4,854 0 0	..
Aroot, North ..	Cash—Unlimited liability ..	4,467 0 0	1,442 0 0	5,909 0 0	1,217 0 0
Aroot, South ..	Cash—Limited liability ..	46,988 0 0	84,411 0 0	81,377 0 0	37,751 0 0
Chingleput ..	Cash—Limited liability ..	62,966 0 0	95,265 0 5	1,58,251 0 5	66,550 10 2
	Others—Unlimited liability ..	2,775 15 2	5,610 12 0	8,386 11 2	3,895 8 1
Chittoor ..	Cash—Limited liability ..	210 0 0	1,871 0 0	2,081 0 0	125 0 0
	Others—Limited liability ..	1,050 0 0	800 0 0	1,850 0 0	350 0 0
Coimbatore ..	Others—Limited liability ..	11,206 0 0	37,502 6 0	38,708 6 0	21,672 6 0
Guntūr ..	Cash—Limited liability ..	80,974 10 0	36,595 11 7	66,570 5 7	85,869 13 1
Ganjām ..	Cash—Unlimited liability ..	9,900 0 0	9,850 0 0	19,750 0 0	11,100 0 0
Kurnool ..	Cash—Limited liability ..	4,181 0 0	7,788 15 0	11,919 15 0	2,334 0 0
Madras ..	Cash—Limited liability ..	7,100 0 0	16,900 0 0	24,000 0 0	8,775 0 0
	Others—Limited liability ..	14,637 15 7	35,441 1 0	1,00,079 0 7	79,579 9 1
Madura ..	Cash—Limited liability ..	3,788 0 0	7,078 0 0	10,866 0 0	1,326 0 0
	Cash—Unlimited liability ..	6,737 0 0	8,000 0 0	14,737 0 0	6,787 0 0
	Others—Limited liability ..	46,542 2 5	2,38,503 8 8	2,85,045 11 1	2,36,067 7 6
The Nilgiris ..	Others—Limited liability ..	..	571 5 7	571 5 7	235 8 6
Rāmnād ..	Cash—Limited liability ..	5,749 0 0	3,128 8 0	8,866 8 0	2,880 8 0
Salem ..	Cash—Limited liability ..	29,862 6 3	44,308 7 8	74,170 13 11	49,366 15 6
Tanjore ..	Cash—Limited liability ..	22,479 13 9	27,722 7 2	50,202 4 11	16,041 0 0
Trichinopoly ..	Cash—Limited liability ..	14,760 0 0	7,074 0 0	21,834 0 0	6,296 0 0
	Cash—Limited liability ..	2,29,029 14 0	2,35,462 1 10	5,14,491 15 10	2,25,265 14 9
	Cash—Unlimited liability ..	25,808 0 0	22,936 0 0	48,739 0 0	19,114 0 0
	Others—Limited liability ..	73,486 2 0	3,52,818 5 3	4,26,254 7 3	3,37,904 15 1
	Others—Unlimited liability ..	3,775 15 2	5,610 12 0	8,386 11 2	3,895 8 1
	<b>Total of Urban Societies ..</b>	<b>3,31,044 15 2</b>	<b>6,66,827 8 1</b>	<b>9,97,872 2 3</b>	<b>5,85,680 5 11</b>
<b>C.—Rural</b>					
Anantapur ..	Cash—Unlimited liability ..	2,56,678 8 0	1,66,320 2 0	4,25,498 10 0	15,866 8 0
Aroot, North ..	Cash—Unlimited liability ..	41,669 0 0	26,350 0 0	68,019 0 0	7,087 0 0
Aroot, South ..	Cash—Unlimited liability ..	56,088 0 0	96,812 0 3	1,52,860 0 3	4,082 0 3
Bellary ..	Cash—Unlimited liability ..	27,807 8 0	26 12 0	27,833 4 0	6,402 8 0
Canara, South ..	Cash—Unlimited liability ..	3,122 0 0	2,054 0 0	5,176 0 0	1,595 0 0
	Cash—Limited liability ..	820 0 0	1,304 0 0	2,124 0 0	290 0 0
Chingleput ..	Cash—Unlimited liability ..	3,17,868 13 1	2,68,904 12 10	5,81,778 9 11	83,882 9 9
Chittoor ..	Cash—Unlimited liability ..	9,206 0 0	1,508 0 0	10,714 0 0	700 0 0
Coimbatore ..	Cash—Unlimited liability ..	32,957 0 0	94,489 11 8	1,27,446 11 8	8,584 0 0
Cuddapah ..	Cash—Limited liability ..	11,668 8 0	1,678 0 0	13,346 8 0	1,159 0 0
Gódvári ..	Cash—Unlimited liability ..	25,720 8 0	5,911 0 0	31,631 8 0	6,618 8 0
Guntūr ..	Cash—Unlimited liability ..	16,500 0 0	6,785 0 0	22,235 0 0	400 0 0
Kistna ..	Cash—Unlimited liability ..	50,861 0 0	43,751 7 6	94,602 7 6	29,779 15 6
Kurnool ..	Cash—Unlimited liability ..	4,950 0 0	26,885 0 0	31,835 0 0	2,955 0 0
Madura ..	Cash—Unlimited liability ..	15,416 12 10	1,05,046 0 0	1,20,462 12 10	7,087 0 0
Malabar ..	Cash—Unlimited liability ..	1,870 0 0	8,350 0 0	10,220 0 0	5,525 0 0
Nellore ..	Cash—Unlimited liability ..	10,456 0 0	..	10,456 0 0	3,316 0 0
	Cash—Limited liability ..	1,180 0 0	..	1,180 0 0	425 0 0
Rāmnād ..	Cash—Unlimited liability ..	6,250 0 0	57,578 4 0	63,828 4 0	2,626 15 0
Salem ..	Cash—Unlimited liability ..	3,34,468 13 2	59,432 2 0	3,93,900 15 2	53,414 7 10
	Cash—Limited liability ..	11,604 9 10	6,428 0 0	17,027 9 10	5,491 0 0
Tanjore ..	Cash—Unlimited liability ..	33,103 0 0	22,307 0 0	55,410 0 0	9,094 0 0
	Cash—Limited liability ..	3,685 0 0	1,267 0 0	4,952 0 0	1,763 0 0
Tinnevely ..	Cash—Unlimited liability ..	1,34,660 6 10	1,19,480 12 0	2,54,141 2 10	52,579 7 1
Trichinopoly ..	Cash—Unlimited liability ..	5,145 0 0	217 0 0	5,362 0 0	575 0 0
Visagapatam ..	Cash—Unlimited liability ..	..	..	..	..
	Cash—Limited liability ..	28,958 1 10	9,079 0 0	38,630 1 10	9,128 0 0
	Cash—Unlimited liability ..	13,85,738 5 11	11,08,558 0 3	24,94,396 6 2	3,02,119 15 5
	<b>Total, Rural Societies ..</b>	<b>14,14,696 7 9</b>	<b>11,18,330 0 3</b>	<b>25,33,026 8 0</b>	<b>3,11,247 15 5</b>
	<b>Grand total of all Societies ..</b>	<b>29,55,947 11 5*</b>	<b>32,07,216 8 7</b>	<b>61,63,164 4 0</b>	<b>16,50,393 0 7</b>

\* There is a difference of Rs. 25 between these and the corresponding figures of previous.

and balance, 1910-1911 (Provincial).

due by societies.				Interest due by societies.			
Amount repaid during the year out of the amount in column 6.	Advance payment.	Balance (column 6-7.)	Amount outstanding at the end of the year columns 6-(7+8).	Amount outstanding at the beginning of the year.	Accrued during the year and falling due before the end of the year.	Total.	
7	8	9	10	11	12	13	
<b>Societies.</b>							
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
49,813 0 1	..	57,800 0 0	66,825 0 0	..	3,338 12 3	3,338 12 3	
4,42,510 11 4	..	24,433 8 9	12,94,995 6 0	2,410 6 0	54,051 14 6	56,463 4 6	
1,21,865 5 1	1,84,500 0 0	..	2,75,125 9 9	578 9 6	20,844 14 10	21,423 8 4	
56,283 2 0	..	1,000 0 0	1,89,438 7 6	..	3,236 4 8	3,236 4 8	
6,70,561 2 6	1,84,500 0 0	82,783 8 9	18,27,184 7 3	2,988 15 6	81,471 14 2	84,460 13 8	
<b>Societies.</b>							
60 0 0	300 0 0	..	7,933 0 0	..	410 11 9	410 11 9	
1,217 0 0	..	..	4,354 0 0	..	264 11 6	264 11 6	
87,751 0 0	..	..	4,892 0 0	78 8 10	3,199 5 4	3,277 14 2	
66,205 10 2	11,400 0 0	345 0 0	80,645 6 3	149 8 11	4,647 11 2	4,796 15 1	
3,895 8 1	..	..	4,991 8 1	2 1 6	131 3 2	133 4 8	
125 0 0	..	..	1,956 0 0	..	48 10 0	48 10 0	
850 0 0	..	..	1,500 0 0	..	77 15 1	77 15 1	
21,672 6 0	5,022 12 6	..	12,018 2 6	..	572 0 8	572 0 8	
85,109 13 1	500 0 0	760 0 0	80,960 6 6	148 15 6	1,679 2 11	1,828 2 5	
11,100 0 0	..	..	8,650 0 0	..	2,952 13 2	2,952 13 2	
2,384 0 0	..	..	9,685 15 0	12 4 5	373 2 3	385 6 8	
8,475 0 0	600 0 0	300 0 0	14,925 0 0	18 7 0	320 7 2	328 14 2	
79,290 10 7	..	288 14 6	20,788 6 0	10 14 2	732 6 11	733 5 1	
826 0 0	..	..	10,540 0 0	..	217 5 10	217 5 10	
6,787 0 0	..	..	8,000 0 0	22 5 0	1,175 9 0	1,197 14 0	
2,35,142 7 6	..	925 0 0	49,908 3 7	242 8 1	2,047 2 11	2,289 15 6	
285 8 6	..	..	325 12 1	..	5 6 6	5 6 6	
2,745 0 0	1,000 0 0	85 8 0	5,120 4 0	..	360 2 11	360 2 11	
49,066 15 6	..	300 0 0	25,102 14 6	112 10 8	1,357 0 1	1,470 10 9	
15,041 0 0	..	..	35,161 4 11	49 6 10	1,920 1 9	1,969 2 7	
6,296 0 0	..	..	15,538 0 0	..	1,143 4 10	1,143 4 10	
2,28,476 6 9	13,500 0 0	1,790 8 0	2,77,518 9 1	570 9 2	15,266 7 4	15,837 6 6	
19,114 0 0	300 0 0	..	29,326 0 0	22 5 0	4,103 13 5	4,125 3 5	
3,86,691 0 7	5,022 12 6	1,213 14 6	84,540 10 2	253 4 2	3,385 6 1	3,638 10 4	
3,395 8 1	..	..	4,991 8 1	2 1 6	131 3 2	133 4 8	
5,82,676 15 5	18,822 12 6	3,004 8 6	3,96,373 6 4	348 3 11	22,886 14 0	23,734 1 11	
<b>Societies.</b>							
12,695 8 0	3,800 0 0	2,971 0 0	4,08,803 2 0	116 4 11	22,389 8 2	22,505 12 7	
5,087 0 0	..	2,000 0 0	62,933 0 0	300 0 4	2,434 0 0	2,734 1 0	
4,082 9 3	500 0 0	..	1,48,268 0 0	..	6,147 6 11	6,147 6 11	
5,402 8 0	700 0 0	1,000 0 0	31,780 12 0	..	1,958 15 0	1,958 15 0	
1,595 0 0	..	..	2,681 0 0	..	190 11 2	190 11 2	
290 0 0	..	..	1,334 0 0	..	30 1 6	30 1 6	
70,063 9 9	5,204 0 0	13,819 0 0	5,06,506 0 2	187 12 4	26,763 10 10	26,950 7 2	
700 0 0	..	10,014 0 0	..	..	710 2 0	710 2 0	
8,400 0 0	20,550 5 0	185 0 0	98,496 6 8	..	4,041 14 2	4,041 14 2	
1,159 0 0	..	..	12,187 8 0	..	737 12 0	737 12 0	
6,204 0 0	30 0 0	412 8 0	26,407 8 0	..	1,760 9 10	1,760 9 10	
400 0 0	1,000 0 0	..	20,883 0 0	..	1,108 8 0	1,108 8 0	
25,979 15 6	..	3,800 0 0	68,422 8 0	164 8 4	3,879 2 5	4,043 11 0	
205 0 0	..	2,750 0 0	31,680 0 0	..	707 0 0	707 0 0	
7,037 0 0	1,000 0 0	..	1,12,425 12 10	..	2,627 9 2	2,627 9 2	
5,525 0 0	..	..	4,895 0 0	..	184 14 6	184 14 6	
1,210 0 0	..	2,106 0 0	9,246 0 0	..	672 15 7	672 15 7	
425 0 0	..	..	755 0 0	..	42 4 10	42 4 10	
3,626 15 0	462 0 0	..	60,789 8 0	..	1,255 10 5	1,255 10 5	
43,814 7 10	13,747 8 0	9,600 0 0	2,31,338 15 4	246 3 7	25,866 13 0	26,112 8 7	
5,476 0 0	..	16 0 0	11,551 9 10	6 12 2	979 14 11	986 12 2	
3,019 0 0	300 0 0	6,075 0 0	53,091 0 0	124 7 6	2,319 7 2	2,443 15 2	
1,763 0 0	..	..	3,189 0 0	..	208 2 4	208 2 4	
52,579 7 1	3,059 10 0	..	1,98,503 1 9	329 4 0	10,686 15 8	10,916 3 8	
575 0 0	100 0 0	..	4,657 0 0	0 3 10	347 8 11	347 12 9	
9,113 0 0	..	15 0 0	29,517 1 10	6 12 2	1,948 4 7	2,005 1 10	
2,57,401 7 5	40,443 7 0	44,718 8 0	21,76,551 7 9	1,368 12 10	1,17,077 14 10	1,18,446 11 8	
2,66,514 7 5	60,448 7 0	44,733 8 0	22,06,068 9 7	1,375 10 1	1,19,076 3 5	1,20,451 13 6	
15,19,771 9 4	2,13,766 3 6	1,30,521 7 3	44,29,626 7 2	5,212 12 6	2,23,424 15 7	2,28,647 13 1	

years, due to the winding up of the Madras Tailoring houses during the year.

## Statement No. IX.—Demand, collection

District.	Kind of society.	Interest due by societies—cont.											
		Interest paid during the year out of the amount in column 13.	Paid in advance.	Amount outstanding at the end of the year.	Amount outstanding at the beginning of the year.								
		14	15	16	17								
<i>A.—Central</i>													
Coimbatore ..	Cash—Limited liability ..	Rs. 1,401	A. 7	P. 1	Rs. 1,987	A. 5	P. 1	Rs. ..	A. ..	P. ..			
Guntur ..	Cash—Limited liability ..	..	..	..	..	..	..	..	..	..			
Madras ..	Cash—Limited liability ..	51,957	14	8	4,504	5	10	2,21,650	0	0			
Salem ..	Cash—Limited liability ..	21,428	8	4	..	..	..	3,52,590	0	0			
Trichinopoly ..	Cash—Limited liability ..	8,230	12	8	..	5	8	0	0	0			
	<b>Total of Central Societies</b> ..	<b>78,013</b>	<b>10</b>	<b>9</b>	<b>6,447</b>	<b>2</b>	<b>11</b>	<b>13,41,290</b>	<b>0</b>	<b>0</b>			
<i>B.—Urban</i>													
Anantapur ..	Cash—Unlimited liability ..	899	11	0	..	11	0	9	5,030	0	0		
Aroot, North ..	Cash—Limited liability ..	..	..	..	..	..	..	..	..	..			
Aroot, South ..	Cash—Unlimited liability ..	264	11	6	..	..	..	5,892	0	0			
Chingleput ..	Cash—Limited liability ..	8,181	11	9	..	96	2	5	58,688	7	4		
Chittoor ..	Cash—Limited liability ..	4,617	8	8	..	179	6	5	74,995	0	0		
Chittoor ..	Others—Unlimited liability ..	110	1	9	..	28	2	11	189	10	3		
Chittoor ..	Cash—Limited liability ..	48	10	0	..	..	..	..	1,470	0	0		
Chittoor ..	Others—Limited liability ..	77	15	1	..	..	..	..	295	0	0		
Coimbatore ..	Others—Limited liability ..	532	0	8	..	..	..	..	2,270	0	0		
Guntur ..	Cash—Limited liability ..	1,828	2	5	..	..	..	..	80,744	11	3		
Ganjam ..	Cash—Unlimited liability ..	2,252	13	2	..	..	..	..	85,640	2	0		
Kurnool ..	Cash—Limited liability ..	360	4	4	..	25	2	4	4,122	0	0		
Madras ..	Cash—Limited liability ..	822	3	8	..	16	10	7	14,882	15	4		
Madras ..	Others—Unlimited liability ..	727	1	1	..	6	4	0	3,038	15	5		
Madras ..	Cash—Limited liability ..	217	5	10	..	..	..	..	3,511	0	0		
Madras ..	Cash—Unlimited liability ..	1,197	14	0	..	..	..	..	19,764	1	7		
Madras ..	Others—Limited liability ..	2,219	15	1	..	70	0	0	24,543	10	8		
The Nilgiris ..	Others—Limited liability ..	5	6	6	..	..	..	..	..	..	..		
Ramanad ..	Cash—Limited liability ..	857	0	0	..	8	3	11	6,826	0	0		
Salem ..	Cash—Limited liability ..	1,454	2	9	..	16	8	0	30,075	15	7		
Tanjore ..	Cash—Limited liability ..	1,844	15	2	..	124	9	5	38,649	0	0		
Trichinopoly ..	Cash—Limited liability ..	1,148	4	10	..	..	..	..	17,808	0	0		
	<b>Total</b> ..	<b>15,375</b>	<b>5</b>	<b>5</b>	<b>461</b>	<b>11</b>	<b>1</b>	<b>2,78,868</b>	<b>1</b>	<b>6</b>			
	Cash—Unlimited liability ..	4,115	1	8	..	11	0	9	66,326	3	7		
	Others—Limited liability ..	3,562	6	4	..	76	4	0	30,147	9	10		
	Others—Unlimited liability ..	110	1	9	..	28	2	11	139	10	8		
	<b>Total of Urban Societies</b> ..	<b>23,162</b>	<b>15</b>	<b>2</b>	<b>572</b>	<b>2</b>	<b>9</b>	<b>3,75,481</b>	<b>9</b>	<b>2</b>			
<i>C.—Rural</i>													
Anantapur ..	Cash—Unlimited liability ..	21,861	15	1	12	6	8	643	14	6	2,60,722	9	9
Aroot, North ..	Cash—Unlimited liability ..	3,685	5	0	..	..	..	48	12	0	47,087	9	0
Aroot, South ..	Cash—Unlimited liability ..	6,145	13	11	..	1	9	0	59,682	5	4		
Bellary ..	Cash—Unlimited liability ..	1,958	15	0	..	..	..	..	28,251	3	0		
Canara, South ..	Cash—Unlimited liability ..	184	8	2	..	6	8	0	8,484	0	0		
Chingleput ..	Cash—Limited liability ..	80	1	6	..	..	..	..	1,146	0	0		
Chingleput ..	Cash—Unlimited liability ..	26,758	8	6	7	8	0	191	14	6	3,37,525	0	0
Chittoor ..	Cash—Unlimited liability ..	710	8	0	..	..	..	..	10,189	11	0		
Coimbatore ..	Cash—Unlimited liability ..	8,994	10	4	2	1	2	47	3	10	35,969	0	0
Cuddapah ..	Cash—Limited liability ..	737	13	0	..	..	..	..	12,320	0	0		
Oddavari ..	Cash—Unlimited liability ..	1,734	4	0	0	10	0	26	5	10	26,685	0	0
Guntur ..	Cash—Unlimited liability ..	1,075	14	4	..	27	9	8	15,044	2	2		
Kistna ..	Cash—Unlimited liability ..	3,722	8	10	0	4	4	321	2	2	54,990	6	0
Kurnool ..	Cash—Unlimited liability ..	632	0	0	..	75	0	0	6,766	0	0		
Madura ..	Cash—Unlimited liability ..	2,417	6	5	..	220	2	9	15,394	0	0		
Malabar ..	Cash—Unlimited liability ..	184	14	6	..	..	..	..	2,215	0	0		
Nellore ..	Cash—Unlimited liability ..	672	8	0	22	13	9	0	7	7	13,515	6	6
Ramanad ..	Cash—Limited liability ..	42	4	10	..	..	..	..	1,655	8	0		
Ramanad ..	Cash—Unlimited liability ..	1,161	14	5	55	4	0	93	12	0	7,323	0	0
Salem ..	Cash—Unlimited liability ..	25,653	15	3	0	15	10	459	1	4	3,78,594	8	0
Tanjore ..	Cash—Limited liability ..	964	2	11	..	22	9	3	17,705	0	0		
Tanjore ..	Cash—Unlimited liability ..	2,098	11	9	..	345	3	5	36,716	6	7		
Tinnevely ..	Cash—Limited liability ..	208	2	4	..	..	..	..	2,951	0	0		
Trichinopoly ..	Cash—Unlimited liability ..	10,820	15	8	0	6	0	95	4	0	1,49,487	15	0
Visagapatam ..	Cash—Unlimited liability ..	362	6	9	..	4	6	0	5,245	0	0		
	<b>Total</b> ..	<b>1,982</b>	<b>8</b>	<b>7</b>	<b>22</b>	<b>9</b>	<b>8</b>	<b>37,277</b>	<b>8</b>	<b>0</b>			
	Cash—Unlimited liability ..	1,15,888	7	1	80	7	7	2,608	4	7	14,93,698	9	11
	<b>Total of Rural Societies</b> ..	<b>1,17,820</b>	<b>15</b>	<b>8</b>	<b>80</b>	<b>7</b>	<b>7</b>	<b>3,639</b>	<b>18</b>	<b>10</b>	<b>15,30,975</b>	<b>10</b>	<b>11</b>
	<b>Grand total of all Societies</b> ..	<b>* 2,18,997</b>	<b>9</b>	<b>7</b>	<b>* 80</b>	<b>7</b>	<b>7</b>	<b>9,650</b>	<b>3</b>	<b>6</b>	<b>32,47,747</b>	<b>4</b>	<b>1</b>

\* The difference of 9 annas 2 pies between these figures and those entered in the



## Statement No. IX.—Demand, collection

District.	Kind of society.	Loans due to societies—cont.			
		Outstanding at the end of the year (columns 19—24).	Amount outstanding at the beginning of the year.	Accrued during the year.	Total.
		25	26	27	28
<i>A.—Central</i>					
Coimbatore ..	Cash—Limited liability .. ..	Rs. 88,125 0 0	A. P.	Rs. 2,576 2 11	Rs. 2,576 2 11
Madras ..	Cash—Limited liability .. ..	14,37,950 0 0	787 8 0	82,469 12 5	83,257 4 5
Salem ..	Cash—Limited liability .. ..	3,10,186 8 0	461 4 0	26,348 2 6	26,809 6 6
Trichinopoly ..	Cash—Limited liability .. ..	2,00,565 6 0	258 19 0	6,321 7 6	6,580 3 6
	<b>Total of Central Societies ..</b>	<b>20,36,776 14 0</b>	<b>1,507 8 0</b>	<b>1,17,715 9 4</b>	<b>1,19,223 1 4</b>
<i>B.—Urban</i>					
Anantapur ..	Cash—Unlimited liability .. ..	9,052 0 0	..	566 15 8	566 15 8
Arcot, North..	Cash—Limited liability .. ..	5,576 0 0	..	83 7 0	83 7 0
Arcot, South..	Cash—Unlimited liability .. ..	6,998 0 0	66 15 0	677 6 10	746 5 10
Chingleput ..	Cash—Limited liability .. ..	55,183 1 1	382 3 11	5,349 5 3	5,731 9 2
Chittoor ..	Cash—Limited liability .. ..	98,078 0 0	669 8 3	8,166 5 3	8,835 8 6
Chittoor ..	Others—Unlimited liability .. ..	603 1 9	..	21 10 11	21 10 11
Chittoor ..	Cash—Limited liability .. ..	3,080 0 0	18 4 6	110 6 7	123 10 1
Chittoor ..	Others—Limited liability .. ..	525 0 0	..	25 11 3	25 11 3
Coimbatore ..	Others—Limited liability .. ..	2,375 0 0	..	813 8 1	813 8 1
Guntur ..	Cash—Limited liability .. ..	30,607 11 6	158 6 3	2,432 0 0	2,585 6 8
Ganjám ..	Cash—Unlimited liability .. ..	31,211 9 10	160 9 0	3,036 4 7	3,196 13 7
Kurnool ..	Cash—Limited liability .. ..	10,481 0 0	36 2 1	627 0 11	863 3 0
Madras ..	Cash—Limited liability .. ..	42,025 6 10	7 9 10	2,885 9 2	2,893 3 0
Madras ..	Others—Unlimited liability .. ..	4,785 14 4	28 11 9	167 7 8	191 3 5
Madras ..	Cash—Limited liability .. ..	10,977 0 0	0 1 2	474 8 0	474 9 2
Madura ..	Cash—Unlimited liability .. ..	19,058 1 7	60 1 3	1,898 10 3	1,958 11 6
Madura ..	Others—Limited liability .. ..	28,319 2 10	49 6 7	1,874 10 11	1,924 1 6
Rámnád ..	Cash—Limited liability .. ..	6,512 0 0	28 8 3	735 6 9	763 15 0
Salem ..	Cash—Limited liability .. ..	26,495 11 9	69 9 6	2,464 7 6	2,534 1 0
Tanjore ..	Cash—Limited liability .. ..	56,754 14 7	194 13 8	3,994 11 9	4,189 9 5
Trichinopoly ..	Cash—Limited liability .. ..	18,158 0 0	52 14 3	1,978 13 3	2,031 11 6
	<b>Total ..</b>	<b>3,58,878 18 9</b>	<b>1,607 18 1</b>	<b>29,002 0 5</b>	<b>30,609 18 6</b>
	{ Cash—Unlimited .. ..	<b>65,714 11 5</b>	<b>289 9 3</b>	<b>6,179 5 4</b>	<b>6,468 14 7</b>
	{ Others—Limited .. ..	<b>36,005 1 2</b>	<b>73 2 4</b>	<b>2,381 5 11</b>	<b>2,454 8 3</b>
	{ Others—Unlimited .. ..	<b>603 1 9</b>	<b>..</b>	<b>21 10 11</b>	<b>21 10 11</b>
	<b>Total of Urban Societies ..</b>	<b>4,61,996 12 1</b>	<b>1,970 8 8</b>	<b>37,584 6 7</b>	<b>39,564 15 3</b>
<i>C.—Rural</i>					
Anantapur ..	Cash—Unlimited .. ..	4,02,161 0 0	375 8 3	26,809 10 8	27,185 9 11
Arcot, North..	Cash—Unlimited .. ..	67,621 0 0	895 8 6	5,346 15 10	6,242 8 4
Arcot, South..	Cash—Unlimited .. ..	1,55,004 12 2	159 0 10	7,875 2 9	8,034 3 7
Bellary ..	Cash—Unlimited .. ..	22,344 0 0	81 7 8	2,899 3 6	2,980 11 2
Canara South..	Cash—Unlimited .. ..	4,880 0 0	..	318 4 1	318 4 1
Chingleput ..	Cash—Limited .. ..	2,244 0 0	..	113 3 7	113 3 7
Chittoor ..	Cash—Unlimited .. ..	5,30,098 5 4	524 0 1	33,471 4 6	33,995 4 7
Chittoor ..	Cash—Unlimited .. ..	10,985 8 0	38 13 2	1,152 14 7	1,186 11 9
Coimbatore ..	Cash—Unlimited .. ..	1,05,775 1 7	242 6 11	4,389 8 9	4,611 15 8
Cuddapah ..	Cash—Limited .. ..	10,869 0 3	225 8 11	1,877 1 10	1,609 5 9
Gódvári ..	Cash—Unlimited .. ..	27,112 0 0	545 7 0	2,208 8 11	2,758 10 11
Guntur ..	Cash—Unlimited .. ..	21,898 0 0	16 9 6	1,681 1 4	1,697 10 10
Kistna ..	Cash—Unlimited .. ..	72,450 18 1	156 11 10	6,100 4 4	6,257 0 2
Kurnool ..	Cash—Unlimited .. ..	32,209 0 0	16 14 0	591 6 3	608 4 3
Madura ..	Cash—Unlimited .. ..	1,18,365 0 0	24 7 5	1,892 15 0	1,417 6 5
Malabar ..	Cash—Unlimited .. ..	5,249 0 0	..	350 12 11	350 12 11
Nellore ..	Cash—Unlimited .. ..	11,825 2 0	291 10 2	1,614 1 1	1,805 11 3
Rámnád ..	Cash—Limited .. ..	1,479 0 0	45 12 0	161 10 6	210 6 6
Rámnád ..	Cash—Unlimited .. ..	64,024 0 0	..	1,252 4 2	1,252 4 2
Salem ..	Cash—Unlimited .. ..	3,74,195 15 3	1,293 9 0	35,776 15 6	37,069 8 8
Tanjore ..	Cash—Limited .. ..	19,011 12 0	160 9 7	1,608 0 1	1,768 6 8
Tanjore ..	Cash—Unlimited .. ..	53,073 4 5	634 8 8	3,923 8 6	4,558 1 2
Tinnevely ..	Cash—Limited .. ..	3,505 0 0	..	406 8 0	406 8 0
Trichinopoly..	Cash—Unlimited .. ..	2,14,842 7 0	539 4 10	15,103 11 10	15,643 0 8
Vizagapatam..	Cash—Unlimited .. ..	4,778 14 7	2 13 9	553 6 3	566 4 5
	<b>Total ..</b>	<b>37,108 12 3</b>	<b>434 9 6</b>	<b>3,666 8 0</b>	<b>4,101 1 6</b>
	{ Cash—Unlimited .. ..	<b>23,03,331 8 5</b>	<b>5,832 13 7</b>	<b>1,52,601 12 4</b>	<b>1,58,434 9 11</b>
	<b>Total of Rural Societies ..</b>	<b>23,40,439 15 8</b>	<b>6,367 7 1</b>	<b>1,56,268 4 4</b>	<b>1,62,535 11 5</b>
	<b>Grand total of all Societies ..</b>	<b>48,38,418 9 9</b>	<b>9,745 7 9</b>	<b>3,11,568 4 3</b>	<b>3,21,318 12 0</b>

-and balance, 1910-1911 (Provincial)—cont.

Interest due to societies.					
Amount recovered during the year on account of sums entered in column 26.	Amount recovered during the year on account of sums entered in column 27.	Amount written off during the year.	Balance [columns 28—(29+30+31)].	Advance collections.	Total collections (columns 29+30+31+32).
29	30	31	32	33	34

-Societies—cont.

Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
787 8 0	2,538 10 11	..	37 8 0	..	2,538 10 11
461 4 0	79,446 10 5	..	8,023 2 0	..	80,234 2 5
258 12 0	25,965 10 6	..	882 8 0	36 12 4	26,468 10 10
	6,239 7 6	..	82 0 0	..	6,466 8 6
1,507 8 0	1,14,190 7 4	..	8,525 2 0	36 12 4	1,16,784 11 8

-Societies—cont.

..	485 2 1	..	81 18 7	5 8 1	490 10 8
..	88 7 0	..	..	..	88 7 0
47 14 6	623 15 11	..	74 7 5	..	671 14 5
97 1 8	5,084 6 7	..	600 0 11	30 9 8	5,168 1 6
628 5 1	7,418 6 6	..	798 12 11	10 8 9	8,062 4 4
..	21 10 11	..	..	..	21 10 11
9 8 6	99 8 11	..	14 18 8	..	108 19 8
..	20 8 9	..	5 7 6	..	20 8 9
..	311 8 9	..	1 15 4	..	318 9 1
129 6 0	1,997 0 4	..	459 0 4	2,627 9 7	2,167 8 11
110 8 8	2,870 8 8	2 7 4	218 10 4	..	2,988 8 8
30 4 8	589 6 9	..	248 8 0	..	619 11 0
7 9 10	2,368 8 0	..	27 5 8	..	2,368 12 4
28 11 9	166 6 11	..	11 1 9	19 4 6	199 6 8
0 1 2	419 18 6	..	54 10 6	..	419 14 8
81 5 8	1,667 9 4	..	289 12 11	..	1,718 14 7
32 4 7	1,824 12 6	..	67 0 5	..	1,857 1 1
20 8 3	716 0 1	..	27 11 8	..	736 8 4
89 10 4	2,815 6 9	..	178 15 11	..	2,865 1 1
183 10 5	3,819 15 5	..	186 15 7	..	4,008 9 10
52 14 8	1,860 1 10	..	118 11 5	..	1,918 0 1
1,198 10 9	26,711 8 2	..	2,704 10 7	67 4 7	27,973 7 6
189 12 5	5,666 14 7	2 7 4	609 12 3	5 8 1	5,864 10 5
56 0 4	2,312 14 11	..	85 9 0	26 4 10	2,395 4 1
..	21 10 11	..	..	..	21 10 11
1,439 7 6	34,718 0 7	2 7 4	3,399 15 10	99 1 6	36,264 0 11

-Societies—cont.

843 6 3	24,207 1 8	..	2,634 11 0	2,466 9 7	27,007 1 6
446 5 1	5,050 9 4	..	745 0 11	..	5,496 7 5
136 12 2	7,504 8 7	..	808 14 10	448 10 7	8,089 15 4
55 14 11	2,615 9 9	..	309 2 0	87 11 10	2,799 4 0
..	318 4 1	..	..	..	318 4 1
..	113 8 7	..	..	..	113 8 7
467 12 8	32,334 5 4	..	1,198 3 0	1,123 8 1	33,926 9 8
38 18 2	1,040 7 8	..	112 6 11	..	1,974 4 10
210 10 8	4,030 15 8	..	370 5 4	148 9 11	4,384 12 8
188 5 11	843 15 8	..	575 0 2	..	1,027 5 7
531 14 0	2,085 15 6	..	135 12 5	40 8 6	2,668 1 0
16 9 6	1,843 7 10	..	237 9 6	48 11 0	1,408 12 4
155 14 11	5,503 0 10	..	598 0 5	27 8 8	5,666 8 8
..	362 6 7	..	248 12 8	300 12 7	662 3 2
24 7 5	1,383 2 0	..	110 12 0	2,216 1 8	2,821 11 10
..	349 9 11	..	1 3 0	..	349 9 11
142 8 8	1,023 0 2	..	640 2 10	..	1,165 8 8
48 12 0	152 12 2	..	8 18 4	..	301 9 2
..	1,207 8 1	..	44 12 1	96 10 11	1,308 8 0
1,061 14 4	33,089 10 8	..	2,917 15 8	118 15 0	34,766 8 0
160 9 7	1,537 15 11	..	70 0 9	..	1,608 9 6
455 9 6	2,228 1 8	..	874 6 0	12 11 1	2,694 6 8
..	397 2 0	..	9 6 0	..	397 2 0
566 6 1	14,392 12 2	..	682 12 5	215 1 0	15,175 4 3
0 1 1	471 12 4	..	94 7 0	8 1 4	479 14 9
392 11 6	8,045 2 4	..	663 2 6	..	8,427 12 10
4,648 15 7	1,41,442 0 10	..	12,343 9 6	7,322 2 6	1,53,423 2 11
5,041 11 1	1,44,467 8 2	..	12,006 12 2	7,322 2 6	1,46,861 0 9
7,983 10 7	2,98,390 11 1	2 7 4	19,931 15 0	7,468 0 4	3,00,849 12 4



Proceedings of the Board of Revenue (R.S., Sur., L. Rds. and Agri.),  
No. 393, dated 16th October 1911.

The Hon'ble Mr. A. BUTTERWORTH, I.C.S.

The report received from the Registrar of Co-operative Credit Societies on the working of India Act X of 1904 during the year ending 30th June 1911 is submitted to Government. It contains an interesting account of the progress of the co-operative movement and affords most gratifying evidence of progress and development.

2. *Personnel.*—M.R.Ry. Diwan Bahadur R. Ramachandra Rao Avargal was in direct charge of the operations until 1st March 1911 when he proceeded on privilege-leave, on the expiry of which he was transferred as Collector and District Magistrate, Nellore. M.R.Ry. Diwan Bahadur L. D. Swamikannu Pillai Avargal, who succeeded M.R.Ry. Diwan Bahadur R. Ramachandra Rao Avargal as Registrar of Co-operative Credit Societies, assumed charge of the office on the afternoon of 1st March 1911 and continued to do duty throughout the rest of the year. M.R.Ry. Diwan Bahadur R. Ramachandra Rao Avargal was in charge of the department from 14th October 1907 and the Board has no doubt that Government will agree with it that the progress made during his tenure of office reflects the highest credit upon him. His successor devoted a considerable part of the last four months of the year to extended touring in order to obtain a general idea of the condition of things throughout the Presidency.

3. *Number of Societies.*—The following table shows that in the year under report the growth of co-operative business was greater even than in 1909-10, the number of new societies having reached the figure 220 :—

Year.	Total number of societies in the year.	Increase during the year.
1905-06	25	...
1906-07	63	38
1907-08	101	38
1908-09	180	79
1909-10	377	197
1910-11	597	220

\* Includes the Madras Tailoring House which was dissolved before the close of the year.

The growth in membership has not, however, kept pace with the growth in societies, for while as compared with 1905-06 the number of societies has increased 24 fold, the number of members has increased only 16-fold. This feature is perhaps inevitable during the early stages of development. Of the societies registered during the year, one was a union of societies, the registration of which was sanctioned by Government under section 29 of Act X of 1904 (India). This union has its headquarters at Uttaramallur in the Chingleput district and has a membership of 19 rural societies situated in a compact area. It is the first institution, in the Madras Presidency, of the kind contemplated in paragraph 2 of the Resolution of the Government of India, Department of Revenue and Agriculture, No. 6-256-26, dated 6th May 1910, and is at present merely a controlling and supervising body, but it is hoped that in course of time it will develop into a financing agency and will be followed by other institutions of a like kind. Of the remaining 219 societies, 214 were rural and 5 urban. All the rural societies were organized on the basis of unlimited liability and all the urban societies on the limited liability basis. Two of the older rural societies, one at Kilacheri and the other at Nemmili in the Chingleput district, which had been originally organized on a limited liability basis, reconstituted their by-laws during the year under report, accepting unlimited liability. The Triplicane Urban Co-operative Tailoring House, a productive society organized on the basis of limited liability for the benefit of tailors in the city of Madras, was formally dissolved during the year, but the dissolution did not result in any loss to the shareholders, the society having repaid the full subscribed capital with interest at 10 per cent. The circumstances which led to the failure of this society were adverted to in paragraph 46 of the Registrar's Administration report for 1909-10. The Registrar

is requested to report in due course the result of his attempts to organize co-operative credit societies for the relief of the Badagas in the Nilgiri district, an important matter which has been taken in hand none too early.

4. *Members.*—The aggregate number of members rose from 30,085 to 44,102 or by about 46 per cent., while societies increased by about 58 per cent. Fifty-nine per cent. of the members were agriculturists, 21 per cent. were non-agriculturists and the remaining 20 per cent. derived their income partly from agriculture and partly from other sources. The percentage of agriculturists again shows an increase over that of previous years.

5. *Finance*—(i) *Share-capital and Reserve.*—Of the 596 societies which carried on operations during the year, 514 societies had a paid-up share capital of Rs. 4,85,396 as against 288 with a capital of Rs. 3,62,921 at the end of the previous year. The paid-up capital thus fell from Rs. 1,260 to Rs. 944 per society. In 1908-09 the figure was Rs. 1,494. The progressive decline is doubtless a consequence of the rapid growth in the number of societies. There was a satisfactory increase in the amount of the reserve fund.

(ii) *Deposits.*—The societies borrowed an aggregate sum of Rs. 20,94,750 during the year by way of deposits both from members and from non-members, of which sum Rs. 13,20,746 was refunded during the year, leaving an outstanding balance of Rs. 23,61,826 as against Rs. 15,85,772 at the close of the preceding year.

(iii) *Loans from Government.*—The transactions under this head were confined to the recovery of the instalments due from 38 rural co-operative credit societies registered between August 1904 and 31st March 1908 to which advances had been made by Government. A gratifying feature of the co-operative movement in the Madras Presidency is the effectual replacement of State aid by loans from Central Banks, but it is not contended that the present method of obtaining loans is free from objection; and one of the most important problems to be solved in the future is the cheapening of credit to borrowing societies.

(iv) *Sir D. M. Hamilton's allotment.*—Out of Rs. 4,987-8-0 advanced to societies in previous years from Sir D. M. Hamilton's allotment and bearing interest at 2 per cent. per annum, a sum of Rs. 4,322-8-0 is still due to that gentleman. The Registrar states that the instalments of the loan are being regularly repaid to his bankers.

(v) *Loans from other Co-operative Credit Societies.*—Loans aggregating Rs. 11,12,466 were issued during the year, and the bulk of this amount was advanced by central to non-central societies. A sum of Rs. 4,08,011 was repaid during the year, leaving an outstanding balance of Rs. 20,27,255 as against Rs. 13,24,850 at the close of the preceding year.

(vi) *Other borrowings.*—The Salem District Urban Bank and the Trichinopoly District Urban Bank obtained loans during the year from the Indian Bank, Limited, Madras, and the net amount of such loans outstanding against these societies at the end of the year was Rs. 1,78,000.

6. *Loans to Members.*—In addition to loans aggregating Rs. 19,09,923 which were due from members at the commencement of the year under report, 23,615 fresh loans aggregating Rs. 19,88,086 were disbursed during the year. Loans amounting to Rs. 11,33,051 were repaid by members during the same period and the balance outstanding against the members at the end of the year was thus Rs. 27,64,958. In 15,341 cases involving an aggregate sum of Rs. 11,03,858 loans were granted on the joint and several responsibility of the borrower and one or more other members standing as sureties for him, while 228 loans aggregating Rs. 18,603 were issued on the simple bond of the borrower without any collateral security or surety. In the remaining 8,046 cases involving a sum of Rs. 8,65,625, the loans were granted mostly on the security of the paid-up share capital and the deposits of members or on the mortgage of immoveable property, the amount disbursed on the security of moveable property being only Rs. 2,106. The entire absence of irrecoverable arrears and the comparative rarity of suits alluded to in paragraphs 49 and 66 of the report form clear indications of the general stability of the co-operative societies and of the care taken by the official agency in dealing with applications for registration.

7. *Management of societies.*—The management of the societies by their members was generally good and testifies to the easy educability of the people in co-operative matters. Only one society was dissolved and that without loss to the shareholders. Out of 11,386 committee and general meetings held during the year, only 93 had to be adjourned for want of a *quorum*. The net profits of the year amounted to Rs. 1,17,002 as against Rs. 75,958 in the preceding year and the reserve fund rose from Rs. 1,13,982 to Rs. 1,85,498.

8. *Cost.*—The cost of operations to Government amounted during the year to Rs. 62,471 and represents 0.5 per cent. of the total transactions as against 0.6 per cent. in the preceding year.

(True Extract.)

S. VENKATARAMADAS,  
*Secretary.*

To the Secretary to Government, Revenue Department.  
,, Registrar of Co-operative Credit Societies.

## GOVERNMENT OF MADRAS.

## REVENUE DEPARTMENT.

Order—No. 3644, Revenue, dated 6th December 1911.

Miscellaneous.
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The co-operative movement continued to develop with remarkable rapidity throughout the year and it is increasingly evident

that the inhabitants of this Presidency have to a large extent realised its possibilities and are quite able to take advantage of them.

2. The year under review is the sixth year since the inception of the movement. Though there were 589 co-operative credit societies in existence at the end of the year, no serious case of mismanagement has been reported, no appreciable sum has had to be written off as irrecoverable and the amount of litigation was not formidable.

3. The main end of the co-operative credit organizations is to put cheap money within the reach of the agriculturists, artisans and traders of the Presidency. The extent to which this object has been realised must be measured by the fact that, whereas throughout the Presidency the rate of interest exacted by the money-lender from his client averages at least 15 per cent., 19·88 lakhs of rupees were lent by urban and rural societies to their members at an average rate of interest of 9½ per cent. Of this sum, 19·22 lakhs are reported to have been borrowed for productive purposes or for repayment of existing debt. This achievement is in itself satisfactory. None the less it is plain that the co-operative credit societies are still only at the beginning of their task, and that there is room not only for an immense increase in the sum distributed in loans, but for a further substantial reduction in the rate of interest.

4. While the management of the co-operative credit societies is on the whole most encouraging, the same cannot be said in the case of productive and distributive societies among which failure has been the rule and success an exception. But the Government are not inclined to despair of success in this direction and consider that further efforts should be made to establish societies of this type whenever favourable opportunities present themselves.

5. The Government await with interest the result of the attempt to form co-operative societies among the Badagas of the Nilgiris with a view to delivering them out of the hands of Labbai usurers.

6. The Registrar suggests that the supply of capital to rural societies will present difficulties in the future as such societies rarely succeed in attracting any considerable sum in deposits, while the central banks as at present organized cannot be expected fully to respond to the societies' demands for cheap capital. The Registrar hopes to find a solution of this difficulty in the organization of central banking unions composed of individual societies. Such central unions would not only take over functions of control and inspection and audit now exercised by the Registrar but would also attract capital to be supplied to their constituents. The Government agree with the Registrar that the organization of these unions may prove an important line of further progress.

7. The early history of the co-operative movement in this Presidency has been full of promise. Many causes have united to produce this result, but the Government fully agree with the Board in considering that the outgoing Registrar, M.R. Ry. Diwan Bahadur R. Ramachandra Rao Avargal, is entitled to a large share of the credit for the prosperity of the movement whose development he had guided since 14th October 1907.

(True Extract.)

A. G. CARDEW,  
Secretary to Government.

- To the Board of Revenue (Revenue Settlement, Survey,  
Land, Records and Agriculture).
- „ the Secretary to the Government of India, Revenue  
and Agricultural Department, with C.L.
- „ the Chief Secretary to the Government of Bombay,  
Revenue Department,
- „ the Secretary to the Government of Bengal,  
Revenue Department,
- „ the Chief Secretary to the Government of  
Eastern Bengal and Assam,
- „ the Chief Secretary to the Government of  
the United Provinces, Revenue Department,
- „ the Chief Secretary to the Government of the Punjab,  
Revenue and Agricultural Department, } with C.L.
- „ the Revenue Secretary to the Government of Burma,
- „ the Honourable the Chief Commissioner of the Central Provinces,
- „ the Honourable the Chief Commissioner of Coorg,
- „ the Honourable the Chief Commissioner of Ajmer-Merwara,
- „ the Honourable the Agent to the Governor-General and  
Chief Commissioner, North-West Frontier Province,
- „ the Honourable the Agent to the Governor-General and  
Chief Commissioner, Baluchistan,
- „ Sir Daniel Mackinnon Hamilton, Kt., } with C.L.
- „ Sir Frederick Augustus Nicholson, K.C.I.E., }  
„ the Financial Department.

Copy to the Public Department.

Editors' Table.

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