

ANNUAL REPORT

ON THE WORKING

OF THE

Co-operative Credit Societies Act

(X OF 1904)

FOR THE YEAR 1905-1906.



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1906.

ANNUAL REPORT on the Working of the Co-operative Credit Societies Act (X of 1904) for the year 1905-1906.

Ref. on C. No. 356.

From

P. RAJAGOPALA CHARIYAR, Esq.,
REGISTRAR OF CO-OPERATIVE CREDIT SOCIETIES,
MADRAS,

To

THE SECRETARY TO THE COMMISSIONER OF
REVENUE SETTLEMENT AND DIRECTOR
OF THE DEPARTMENT OF LAND
RECORDS AND AGRICULTURE.

Dated the 5th July 1906.

SIR,

I have the honour to report on the administration of India Act X of 1904 (The Co-operative Credit Societies Act) during the official year 1905-1906.

2. *Societies.*—When the year opened, 10 societies had been already registered; but as the rules of only 3 of them had been passed by Government, the work of the latter alone could be exhibited in the annual report for 1904-1905. The approval of Government to the remaining 7 societies was subsequently received and these societies commenced work during the year under report. In addition, 17 new societies (9 rural and 8 urban) were registered during the year, so that, on the 31st March 1906, there were 27 societies, 17 of them being rural and 10 urban. Particulars in regard to the 17 new societies are given in enclosure A to statement No. I. Of these, the urban societies of Salem and Mannargudi, which were registered in the last month of the year, did not get into working order before the end of the year. I therefore confine myself in this report and in the statements (Nos. I to XV) accompanying it to the transactions of 25 societies.

3. Of the 27 societies which were in existence on the 31st March 1906, the rural societies of Kaveripak and Damal and the urban societies of Triplicane and Madras Central had been registered by Government under section 29 of the Act. The remaining 23 societies had been registered by me under section 6. The reason for exceptional treatment in the case of the two rural societies was that the area of operations was in each case comparatively wide—54 villages in the case of Kaveripak and 13 villages in the case of Damal. In the case of the Triplicane Society, special registration (under section 29) was considered necessary, as its area of operations comprised a portion of Madras city as well as the village of Saidapet outside city limits. The Madras Central Urban Bank was registered under section 29 as its area of operations was co-extensive with the whole presidency, the bank being intended to finance credit societies all over the mufassal—urban as well as rural.

4. Of the 27 societies referred to, the Coimbatore and Triplicane Urban Societies are distributive as well as credit societies. Coimbatore had been working for some months prior to registration and Triplicane for over a year. In allowing the registration of these two societies, Government proceeded on the view that a society which aimed at cheapening to its members the cost of the necessaries of life, in addition to providing them with facilities for credit, was eligible for registration under the Act. The Madras Central Bank is intended, as stated *supra*, to finance credit societies in the districts. It does not lend to its members. The Conjeeveram Urban Weavers' Union is an association of weavers which supplies to its members raw material and

appliances, gives them ready-money advances, purchases from them their finished products and sells the same to the best advantage. The idea of the organisers of this society is to eliminate the middleman who supplies the raw material required by the weavers as well as the middleman who purchases their finished products for sale to the public. The union is thus a productive as well as a credit society. The remaining 24 societies are pure credit societies.

5. Government, while passing orders on my report for 1904-1905, were pleased to express their approval of the policy of allowing every society the utmost latitude—consistent with the law—in framing its constitution. The result has been that the societies which have sprung up are by no means of a uniform type. Some of them are of the Raiffeisen model—constituted on the basis of unlimited liability, with area of operations confined to a single village, and enforcing gratuitous service from the managing body. The rural societies of Salavedu, Surepalli, Alinjivakkam, Gudur and Velur belong to this type. A second batch of societies (urban as well as rural) is similar to the societies named above, with however an important difference, viz., that they are not constituted on the basis of unlimited liability, but a reserve liability is imposed on each member for the common debt, so as to afford security to those who may lend to the societies. To this type belong the rural societies of Bukkapatnam, Vadanangur, Damal, Nemmili, Nandalur, Nambipuram and Vilattikulam and the urban societies of Tenali, Namakkal, Salem and Mannargudi. It has been found by experience that the societies of the second type are able to borrow quite as easily as the unlimited liability societies of the first type. A third type is represented by the rural societies of Nidamangalam, Melatur, Kilacheri and Tirur, where the liability of the members is restricted to their paid-up share capital. These societies too experience very little difficulty in raising the necessary funds for their work. To a fourth type belong the rural society of Kaveripak and the urban societies of Conjeeveram (Town Bank) and Tanjore. These societies have been framed on the model of the Nidhis of Southern India, and, as expected, the people—especially in urban areas—understand them easily and take to them. A fifth type is represented by the distributive-credit societies of Triplicane and Coimbatore already referred to, and sixthly and lastly, there is the Weavers' Union of Conjeeveram which is an experiment at a productive-credit society of artisans. It is premature to say which of the above types will survive in the long run. On the whole, the tendency in villages is to favour the Raiffeisen type, but with a paid-up share capital; and in towns the types favoured are the Nidhi model and the distributive-credit society.

6. *Members.*—The 25 societies (whose transactions are embodied in this report) began with 1,067 members on their rolls at the commencement of the year and ended with 2,733 at its close. The latter figure would have been greater but for the large number of withdrawals from the rural societies of Tirur and Kilacheri, due to the reduction in the area of operations of these two societies made during the year. Of the 2,733 members belonging to all societies on the last day of the year, 868 were pure agriculturists and 955 were pure non-agriculturists, the remaining 910 members being persons deriving their income partly from agriculture and partly from other sources. In my last annual report, I pointed out that the only way in which the distinction between rural and urban societies made by the Act can be complied with in practice was by treating those who derived their income partly from agriculture and partly from other sources as agriculturists in the case of rural societies and as non-agriculturists in the case of urban societies. And Government have accepted the above view.

Some of the rural societies are very small indeed, for example, Alinjivakkam (20 members), Nemmili (25 members), Surepalli (14 members) and Nambipuram (25 members). There are on the other hand some large societies also, for example Kaveripak rural (285 members), Kilacheri rural (227 members), Conjeeveram urban (574 members) and Triplicane urban (408 members). A tendency is noticeable on the part of societies registered on the basis of unlimited liability to restrict membership as far as possible.

7. *Share capital.*—There has been a pronounced tendency on the part of all societies, to whatever type they may belong, to have a paid-up share capital. Thus, of the 25 societies being dealt with, 19 had a paid-up share capital. The total amount of paid-up share capital at the end of the year was Rs. 31,448.

8. *Borrowings.*—With one or two exceptions, all societies borrowed money freely. The borrowings were chiefly by way of deposits. The following statement shows the nature and amount of borrowings done :—

—	Deposits.			Loans from Government.	Loans from Sir D. M. Hamilton.	Other borrowings.			Total.		
	RS.	A.	P.	RS.	RS.	RS.	A.	P.	RS.	A.	P.
Pending at the beginning of the year	9,555	6	0	2,000	..	..	..	..	11,555	6	0
Received during the year	69,229	6	8	12,400	1,400	15,301	9	6	98,331	0	2
Paid off during the year	22,438	13	0	..	..	11,243	15	11	33,682	12	11
Pending at the end of the year	56,345	15	8	14,400	1,400	4,057	9	7	76,203	9	3

It will be seen from the above statement that the most popular method of borrowing is by taking in deposits, and it may here be added that, of the total deposits of Rs. 56,345-15-8 pending against all societies at the end of the year, a sum of Rs. 48,639-10-4 was held by members, the remaining Rs. 7,706-5-4 being held by non-members.

9. Taking the aggregate loanable capital of all societies as it stood at the end of the year, the following figures will show how large a proportion of the same had been contributed by members :—

Contributed by members—

	RS.	A.	P.
(1) As share capital	31,418	4	11
(2) As deposits	48,639	10	4
Total	80,087	15	3

Contributed by persons other than members—

	RS.	A.	P.
(1) By non-members as deposits	7,706	5	4
(2) By Government	14,400	0	0
(3) By Sir D. M. Hamilton	1,400	0	0
(4) By other societies	2,700	0	0
(5) Other items	1,357	9	7
Total	27,563	14	11

In explanation of the large volume of deposits put in by members, I may mention that, so far as the movement has gone, it has generally been helped by the well-to-do who have not hesitated to join with their poorer brethren as members and to put in a portion of their moneys to give the societies a start. As the well-to-do depositors are paid reasonable interest on their money (please see statement No. VI) and as in the internal management of the societies themselves, all members—at least theoretically—occupy the same position, whether well-to-do or otherwise, I consider the interest taken by the well-to-do people everywhere in the movement a healthy sign. Such people bring business capacity with them and the admission of such people as members gives prestige to the societies themselves and inspires public confidence. A co-operative credit society is primarily intended to lend money to its members, but no society can lend freely unless it borrows freely. It, therefore, seems to me that the correct test of the success of a society is to enquire whether it is able to borrow the money it requires freely. Applying this test, I must say that most of the societies now working in this presidency have been successful. They have been able largely to finance themselves locally; and where money is not forthcoming locally, the Madras Central Urban Bank is ready to step in and to advance the necessary funds. That this question of finding funds has so far given very little trouble is in my opinion due to the fact that organisers everywhere have been allowed to frame their constitution just as they liked—consistently with the law—and the people of a place know best what organisation will inspire public confidence and draw funds.

10. *Loans*.—As a consequence of the free supply of funds to the societies, they were able to grant loans freely to their members, as the following figures will show :—

	RS.	A.	P.
(1) Loans outstanding against members at the beginning of the year	12,586	8	0
(2) Loans disbursed to members during the year	94,370	4	6 (on account of 1,263 loans).
(3) Repayments during the year	18,464	0	8
(4) Loans outstanding against members at the end of the year	88,492	11	10 (on account of 1,164 loans).

As the total number of members (of all societies) on the last day of the year was 2,733, and as it was very seldom that any member got a fresh loan when one already given him was pending, it may be taken that nearly 50 per cent. of the members received loans during the year.

11. Detailed information is given in enclosures A to D of statement No. VII regarding the values of the loans to members disbursed during the year, the security on which they were granted and the periods and purposes for which they were given. It may be said in a general way that loans to members were mostly of small sums, given for short periods, on the suretyship system, and for useful purposes. Of the 1,263 loans disbursed during the year, 819 loans were for sums not exceeding Rs. 50; and of the remainder, 258 loans were for sums exceeding Rs. 50 but not exceeding Rs. 100. The number of loans exceeding Rs. 250 was only 47 out of a total of 1,263. No loan was given exceeding Rs. 1,000.

12. Again, of the 1,263 loans disbursed during the year, 608 were on the suretyship system. Land mortgages came next and account for 398 loans. Eighty-six loans were given (by five societies) on the pledge of jewels and 99 loans were given on the security of the paid-up share capital and deposits of members. The remaining 72 loans (aggregating to Rs. 4,403-12-0) were given on the simple bonds of the borrowers. Government have already been pleased to accept my view that every effort should be made to stop this last class of loans and to extend the suretyship system. It is therefore satisfactory to note that the unsecured loans were given by only five societies, and that even of these, only one, viz., Melatur, did any large business of this kind. Of the 72 unsecured loans, 59 were granted by the single society of Melatur.

13. Of the 1,263 loans, 979 were for periods not exceeding a year, 174 exceeded a year but did not exceed three years, and 110 exceeded three years but did not exceed four years. No loan was given by any society for a period exceeding four years. The 110 loans exceeding three but not exceeding four years occurred in only two societies, viz., the Kaveripak rural (46) and the Conjeeveram Town Bank (64). As already stated by me, these two societies follow the Nidhi model. The Nidhi model lends itself to long term loans, and where a loan is required for the repayment of a prior usurious debt, a long term loan is obviously necessary.

14. In regard to the purposes for which the loans were granted, the following figures show that, on the whole, loans were given for useful purposes:—

	RS.	A.	P.
(1) For productive purposes	72,325	0	6
(2) For paying off prior debts	20,051	8	0
(3) For non-productive purposes	1,993	12	0
Total ..	94,370	4	6

While there can be no doubt that loans were generally given for useful purposes, I must mention that there is a general feeling of resentment against the attempt to restrict the grant of loans to what are known as productive purposes. In passing orders on my report for 1904-1905, Government were pleased to say that "the Registrar should do his utmost to encourage the acceptance of the principles of unlimited liability and of the regulation of the purposes for which loans may be

granted". So far as the principle of unlimited liability is concerned, there has not been much difficulty, as every rural society registered since August 1905 has been on the basis of unlimited liability. In regard to the purposes for which loans may be given, however, there is the same feeling almost everywhere, that people know best how to use the moneys which they borrow and that it should be no function of a credit society to interfere with the use of the loans granted by it. It is true that most societies have—at my instance and in deference to the wishes of Government—enacted rules restricting the grant of loans to certain specified purposes and giving power to the managing bodies to cancel and recover loans which may be misapplied. I, however, apprehend that these rules are inoperative in practice; they have been put in, not as the result of conviction, but out of deference to Government. It is significant that not a single case has till now occurred anywhere of any loan being cancelled for misuser. This question of the use of the loans granted by credit societies is one that requires anxious consideration. On the one hand, it is stated by every writer of authority on People's Banks in Europe that one chief reason for the success of these institutions is the fact that the loans granted by them are used for distinctly productive purposes. Against this, we have the palpable fact that, so far as this presidency is concerned at any rate, there is a general feeling of unwillingness to regulate the purposes for which loans may be granted. One of the objects for which loans are most usually granted by rural societies is to enable the borrower to pay the kist due to the sirkar or the rent due to the zamindar. During the year under report, a sum of Rs. 14,573 was disbursed for this purpose. Yet, the payment of the sirkar assessment can hardly be termed a productive use though it may enable the ryot to secure more favourable terms for his produce than he would get if he had to sell it in the kist season. Again, a sum of Rs. 10,753-8-0 was disbursed during the year for the purchase of food and other necessaries of life. It is difficult to say how much of this was quite productive expenditure. On the whole, probably the best course will be to leave each society for the present to work out the problem in its own way.

15. In addition to the loans granted by societies to their members, loans were also granted—but on a small scale—by societies to other societies. The Central Bank granted two loans (of Rs. 1,000 each) to the Gudur rural society and to the Conjeeveram Weavers' Union. The Kilacheri bank granted two loans (of Rs. 350 each) to the neighbouring rural societies of Nemmili and Alinjivakkam. The business of the Madras Central Urban Bank has developed considerably since the close of the year under report and I hope to give a good account of the work of this bank in my next annual report.

16. *Rates of interest.*—Statement No. VI gives information in regard to the rates of interest paid by credit societies on the moneys borrowed by them and statement No. VIII gives similar information in regard to the loans granted by the societies.

It may be said generally that the societies pay on an average about 7 per cent. for the moneys they borrow and charge about 9 per cent. for the moneys they lend. [The Central Bank which borrows at 6 per cent. in the presidency town and lends the money at $7\frac{1}{2}$ per cent. to mofussil societies is exceptional.] Each society settles for itself its rates for borrowing and lending. This matter is embodied in the by-laws which are submitted to Government for approval. From enquiries made by me, I find that the rate of interest at which a man can get money in the mofussil—especially in the case of small loans—is seldom less than 12 per cent. per annum. The average of 9 per cent. per annum charged by societies on the loans granted by them to their members therefore means substantial relief. It will be a mistake to make loans unduly cheap at the very outset. After a time, the tendency will no doubt set in towards a reduction of the rates of interest all round.

17. *Goods.*—I have already referred to the Conjeeveram Weavers' Union as a productive credit society and to the Coimbatore and Triplicane societies as distributive credit organisations. Statement No. IX gives details of the work done by these three societies during the year under report. The Weavers' Union could not do much work as it got into proper working order only a month before the close of the year. The Coimbatore society (which had worked for about six months during the year) purchased stores for nearly Rs. 9,000 and sold stores for nearly Rs. 8,000.

The Triplicane society did a much larger volume of business, its purchases amounting to nearly Rs. 84,000 and its sales to nearly Rs. 85,000. The gross profit realised by the purchase and sale of stores was Rs. 446-8-7 in the case of Coimbatore and Rs. 4,523-12-3 in the case of Triplicane.

18. *Receipts and disbursements.*—The subjoined statement exhibits the receipts and disbursements of all societies, as well as their opening and closing balances :—

	RS.	A.	P.		RS.	A.	P.
Receipts	2,42,124	14	11	Disbursements ..	2,32,366	7	3
Opening balance ..	3,880	11	1	Closing balance ..	13,639	2	9
Total	2,46,005	10	0	Total	2,46,005	10	0

Statement No. X gives all receipts and disbursements in detail. It will be seen therefrom that the business done was of a diverse kind, as was to be expected from societies of so many different types. Among rural societies, Kaveripak, Nidamangalam and Kilacheri did the largest volume of business. And among urban societies, Triplicane, the Conjeeveram Town Bank and Coimbatore did most work.

19. *Profit and loss.*—Only two societies worked at a loss, viz., the Nicholson Town Bank of Tanjore (which worked at a net loss of Rs. 210) and the Conjeeveram Weavers' Union (which worked at a net loss of Rs. 6-14-3). The other 23 societies all worked at a profit and earned an aggregate net profit of Rs. 4,539-15-8; and of this net profit, a sum of Rs. 2,076-9-2 has to go to the reserve fund accounts of the several societies under their rules (please see statements Nos. XI and XIV). Eighteen out of the 23 societies which worked at a profit during the year, will carry the net profits earned by them in their entirety to their reserve fund accounts; and of the remaining five societies, every one of them will carry a substantial portion of their profits to their reserve fund accounts. The net loss incurred by the Nicholson Town Bank of Tanjore and the Weavers' Union of Conjeeveram will be a first charge on the net profits of these societies for 1906-1907. The assets and liabilities of all societies (except Triplicane) are given in detail in statement No. XII.

20. *Meetings.*—The societies convened in all 63 general and 463 committee meetings, of which 2 general and 17 committee meetings broke up for want of quorum, the remaining 61 general and 446 committee meetings being duly held and business done. On the whole, I have great pleasure in being in a position to say that the members generally have evinced considerable interest in their societies.

21. *Inspection and audit.*—Section 21 of the Act lays on the Registrar the duty of auditing the accounts of every co-operative credit society at least once a year. As it is obviously impossible for me to comply with this direction literally, I assume that that what is meant is that I must either do the audit myself or get it done. All societies were inspected from time to time by me during the year and the audit of their accounts was also being worked up (under my supervision) by the Inspectors sanctioned for the purpose. After the end of the year, the accounts of each society were formally closed and reviewed and an audit certificate granted thereon, this being done by me personally for some of the societies and by the Deputy Collector for the others. In the case of the Triplicane society, however, it has not been found practicable to take up and complete its audit, and the figures given—so far as that society is concerned—are taken from the society's two half-yearly reports for 1905-1906. Otherwise, all the figures given in the statements submitted herewith are audited figures. A further report will be submitted in regard to the Triplicane society as soon as the audit of that society, which the Deputy Collector has been instructed to take up, is over.

22. I was for 233 days in camp during the year under report.

23. With reference to G.O., No. 553, Revenue, dated 18th June 1906, I have the honour to report that no particular difficulty has so far been experienced by any society in collecting the moneys due to it. The Kilacheri Bank had to go to court in one case, but it had no difficulty in obtaining a decree against the defaulter. The decree is now under execution.

ENCLOSURES.

STATEMENT No. I.—Number of Co-operative Credit Societies at the beginning and at the end of the year 1905-1906.

Number of societies at the beginning of the year.			Number of societies registered during the year.			Number of societies dissolved or wound up during the year.			Number of societies at the end of the year.			Remarks.
Rural.	Urban.	Total.	Rural.	Urban.	Total.	Rural.	Urban.	Total.	Rural.	Urban.	Total.	
1	2	3	4	5	6	7	8	9	10	11	12	
8	2	10	9	8	17	..	..	..	17	10	27	Of the 27 societies, those of Salem and Mannargudi got into working order only after 31st March 1906. The transactions of the remaining 25 societies are embodied in the annual accounts of 1905-1906.

ENCLOSURE A TO STATEMENT No. I.—List of Co-operative Credit Societies registered during the year 1905-1906.

Consecutive number.	Name of society.	District in which situated.	Rural or Urban.	Limited or Unlimited.	Date of registration		Remarks.
					By the Registrar under section 6 of the Act.	By the Local Government under section 29 of the Act.	
1	2	3	4	5	6	7	8
1	The Nemmili Village Credit Society, Limited.	Chingleput.	Rural ..	Limited ..	18th April 1905.	..	
2	The Vadanangur Village Credit Society, Limited.	North Arcot.	Do. ..	Do. ..	6th May 1905.	..	
3	The Nambipuram Agricultural Bank, Limited.	Tinnevely.	Do. ..	Do. ..	30th June 1905.	..	
4	The Bukkapatnam Village Credit Society, Limited.	Anantapur.	Do. ..	Do. ..	29th July 1905.	..	
5	The Triplicane Urban Co-operative Society, Ltd.	Madras ..	Urban ..	Do. ..	..	21st August 1905.	Mainly a distributive society — does also credit business.
6	The Alinjivakam Kyots' Credit Society.	Chingleput.	Rural ..	Unlimited.	27th Aug. 1905.	..	
7	The Salavedu Rural Credit Society.	North Arcot	Do. ..	Do. ..	26th Sept 1905.	..	
8	The Madras Central Urban Bank, Limited.	Madras ..	Urban ..	Limited ..	..	19th Oct. 1905.	Lends to credit societies over the whole presidency.
9	The Namakkal Urban Bank, Limited.	Salem ..	Do. ..	Do. ..	4th Nov. 1905.	..	
10	The Velur Rural Bank.	Do. ..	Rural ..	Unlimited.	10th Nov. 1905.	..	
11	The Big Conjeeveram Urban Weavers' Union.	Chingleput.	Urban ..	Do. ..	20th Dec. 1905.	..	A productive as well as a credit society.
12	The Tenali Urban Bank, Limited.	Guntur ..	Do. ..	Limited ..	12th Jan. 1906.	..	
13	The Surepalli Rural Credit Society.	Do. ..	Rural ..	Unlimited.	21st Jan. 1906.	..	
14	The Gudur Rural Credit Society	Nellore ..	Do. ..	Do. ..	19th Feb. 1906.	..	
15	The Salem Urban Co-operative Society, Ltd.	Salem ..	Urban ..	Limited ..	1st March 1906.	..	Did not get into full working order before 31st March 1906.
16	The Coimbatore Urban Bank and Stores, Ltd.	Coimbatore.	Do. ..	Do. ..	10th March 1906.	..	Is a distributive as well as a credit society.
17	The Mannargudi Urban Bank, Limited.	Tanjore ..	Do. ..	Do. ..	30th March 1906.	..	Began work only after 31st March 1906.

ENCLOSURE B TO STATEMENT No. I.—List of Co-operative Credit Societies dissolved or wound up during the year 1905-1906—NIL

ENCLOSURE C TO STATEMENT No. I.—List of Co-operative

District in which situated.	Consecutive number.	Name of society.	Nature of society, rural or urban.	Liability of members for the common debt, limited or unlimited.	Area of operations.
1	2	3	4	5	6
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	Rural	Limited ..	One village
Arcoot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited. (a)	Do.	Do. ..	54 villages and two towns.
Do. ..	3	The Vadanangur Village Credit Society, Limited.	Do.	Do. ..	Three villages ..
Do. ..	4	The Salavedu Rural Credit Society.	Do.	Unlimited ..	One village
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	Urban	Limited ..	One town
Do. ..	6	The Big Conjeeveram Urban Weavers' Union. (b)	Do.	Unlimited ..	A portion of a town.
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	Rural	Limited ..	One village
Do. ..	8	The Kilacheri Agricultural Bank, Limited.	Do.	Do. ..	Eight villages ..
Do. ..	9	The Damal Agricultural Bank, Limited. (c)	Do.	Do. ..	Thirteen village ..
Do. ..	10	The Nemmili Village Credit Society, Limited.	Do.	Do. ..	One village
Do. ..	11	The Alinjivakam Ryots' Credit Society.	Do.	Unlimited ..	Do.
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited. (d)	Urban	Limited ..	One town
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	Rural	Do. ..	Four villages ..
Guntur ..	14	The Tenali Urban Bank, Limited.	Urban	Do. ..	One town
Do. ..	15	The Surepalli Rural Credit Society.	Rural	Unlimited ..	Two villages ..
Madras ..	16	The Madras Central Urban Bank, Limited. (e)	Urban	Limited ..	The Madras Presidency.
Do. ..	17	The Triplicane Urban Co-operative Society, Limited. (f)	Do.	Do. ..	A portion of Madras City.
Nellore ..	18	The Gudur Rural Credit Society.	Rural	Unlimited ..	One village
Salem ..	19	The Namakkal Urban Bank, Limited.	Urban	Limited ..	One town
Do. ..	20	The Velur Rural Bank.	Rural	Unlimited ..	Two villages ..
Tanjore ..	21	The Nicholson Town Bank, Limited.	Urban	Limited ..	One town
Do. ..	22	The Melatur Agricultural Bank, Limited.	Rural	Do. ..	Two villages ..
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	Do.	Do. ..	Seven villages ..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	Do.	Do. ..	One village
Do. ..	25	The Vattikulam Agricultural Bank, Limited.	Do.	Do. ..	Do.

Credit Societies working on the 31st March 1906.

Date of registration		Number and date of Government Order, if any, registering the society.	Number and date of Government Order approving of the by-laws and of subsequent amendments to the same.	Remarks.
By the Registrar under section 6 of the Act.	By the Local Government under section 29 of the Act.			
7	8	9	10	11
29th July 1905	Mis. No. 851, Revenue, dated 11th September 1905.	
24th December 1904.	12th June 1905 ..	No. 544, Revenue, dated 12th June 1905.	Nos. 544 and 954, Revenue, dated 12th June 1905 and 2nd October 1905.	(a) Government considered this society ineligible for registration under section 6 of the Act, but registered it under section 29 as a special case and as an experimental measure.
6th May 1905	Nos. 551 and 795, Revenue, dated 13th June 1905 and 31st October 1905.	
26th September 1905.	Nos. 1040, 808 and 328, Revenue, dated 24th October 1905, 3rd November 1905 and 31st March 1906.	
8th October 1904.	Nos. 1349, 262, 230 and 664, Revenue, dated 9th December 1904, 20th March 1905, 26th April 1905 and 8th August 1905.	
20th December 1905.	No. 138, Revenue, dated 14th February 1906.	(b) A productive as well as a credit society.
30th August 1904.	Nos. 1113, 1316 and 512, Revenue, dated 3rd October 1904, 1st December 1904 and 5th June 1905.	
7th September 1904.	Nos. 1113, 1316, 511 and 1822, Revenue, dated 3rd October 1904, 1st December 1904, 5th June 1905 and 11th December 1905.	
19th January 1905.	9th June 1905 ..	No. 534, Revenue, dated 9th June 1905.	Nos. 534 and 90, Revenue, dated 9th June 1905 and 30th January 1906.	(c) Government considered this society ineligible for registration under section 6 of the Act, but registered it as a special case under section 29 of the Act.
18th April 1905	No. 496, Revenue, dated 30th May 1905.	
27th August 1905.	No. 924, Revenue, dated 25th September 1905.	
10th March 1906.	No. 331, Revenue, dated 7th April 1906.	(d) A distributive as well as a credit society.
14th March 1905.	Nos. 538, 827 and 896, Revenue, dated 9th June 1905, 6th September 1905 and 23rd November 1905.	
12th January 1906.	Nos. 148 and 375, Revenue, dated 16th February 1906 and 18th April 1906.	
21st January 1906.	No. 158, Revenue, dated 26th February 1906.	
..	19th October 1905.	No. 1022, Revenue, dated 19th October 1905.	Nos. 1022 and 1251, Revenue, dated 19th October 1905 and 23rd December 1905.	(e) Grants loans only to other societies.
..	21st August 1905.	No. 770, Revenue, dated 21st August 1905.	Nos. 770, 1002 and 252, Revenue, dated 21st August 1905, 14th October 1905 and 26th February 1906.	(f) A distributive society mainly — does also credit business.
19th February 1906.	No. 220, Revenue, dated 9th March 1906.	
4th November 1905.	No. 1177, Revenue, dated 4th December 1905.	
10th November 1905.	Nos. 1197 and 274, Revenue, dated 11th December 1905 and 12th March 1906.	
9th February 1905.	Nos. 533 and 887, Revenue, dated 9th June 1905 and 16th September 1905.	
11th February 1905.	Nos. 537 and 826, Revenue, dated 9th June 1905 and 6th September 1905.	
5th February 1905.	Nos. 536, 900 and 84, Revenue, dated 9th June 1905, 19th September 1905 and 18th January 1906.	
30th June 1905	No. 703, Revenue, dated 3rd August 1905.	
30th January 1905.	Nos. 535 and 602, Revenue, dated 9th June 1905 and 18th July 1905.	

STATEMENT No. II.—Changes in the membership of Co-operative Credit Societies during the year 1905–1906.

District.	Consecutive number.	Name of society.	Number of members at the beginning of the year.	Joined during the year.			
				New members.	Representatives in interest of deceased members.	Transferees of shares.	Total of columns 5, 6 and 7.
1	2	3	4	5	6	7	8
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	69	..	..	69
Arcot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	289	..	..	289
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	48	..	..	48
Do. ..	4	The Malavedu Rural Credit Society.	..	72	..	..	72
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	285	295	..	2	297
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	30	..	..	30
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	214	..	..	..	..
Do. ..	8	The Kilaoheri Agricultural Bank, Limited.	384	6	2	..	8
Do. ..	9	The Damal Agricultural Bank, Limited.	..	45	..	..	45
Do. ..	10	The Nemmili Village Credit Society, Limited.	..	25	..	..	25
Do. ..	11	The Alinjivakam Ryots' Credit Society.	..	20	..	..	20
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	141	..	..	141
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	56	..	..	56
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	30	..	..	30
Do. ..	15	The Surepalli Rural Credit Society.	..	14	..	..	14
Madras ..	16	The Madras Central Urban Bank, Limited.	..	27	..	..	27
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	184	244	..	..	244
Nellore ..	18	The Gudur Rural Credit Society ..	..	82	..	..	82
Salem ..	19	The Namakkal Urban Bank, Limited.	..	39	..	..	39
Do. ..	20	The Velur Rural Bank ..	..	39	..	..	39
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	150	..	..	150
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	50	..	..	50
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	113	..	..	113
Tinnevely ..	24	The Nanbipuram Agricultural Bank, Limited.	..	25	..	..	25
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	..	65	..	..	65
		Total ..	• 1,067	2,004	2	2	2,004

* The number of members at the close of 1904–1905, as given in the report of that year, was 883, whereas in this report number at the commencement of the year is given as 1,067. The difference (184) is the number of members (at the commencement of the year) of the Triplicane society which did not come into the report of 1904–1905, as it was registered only in August 1905, though it had been working for over a year previously.

Statement No. II.—Changes in the membership of Co-operative Credit Societies during the year 1905-1906—cont.

District.	Consecutive number.	Name of society.	Removed during the year.					Number of members at the end of the year (column 4 plus column 8 minus column 13.)	Profession of the members in column 14.		
			Withdrawals.	Transfers of shares.	Deaths.	Expulsions.	Total of columns 9, 10, 11 and 12.		Pure agriculturists.	Persons deriving their income partly from agriculture and partly from other sources.	Pure non-agriculturists.
			9	10	11	12	13	14	15	16	17
Mantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	..	1	..	1	68	32	35	1
Arrot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	2	..	..	2	4	235	140	105	40
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	..	48	31	26	2
Do. ..	4	The Sulavedu Rural Credit Society,	..	..	..	..	..	72	34	33	5
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	..	..	1	..	8	574	49	161	363
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	30	..	3	27
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	120	..	..	..	120	24	50	42	8
Do. ..	8	The Kilacheri Agricultural Bank, Limited.	161	..	4	..	165	227	157	70	..
Do. ..	9	The Darnal Agricultural Bank, Limited.	..	..	..	..	..	45	20	21	4
Do. ..	10	The Nemmili Village Credit Society, Limited.	..	..	..	..	..	25	24	1	..
Do. ..	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..	20	14	6	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	18	..	1	..	19	122	3	106	13
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	..	56	22	26	8
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	..	..	30	1	28	1
Do. ..	15	The Surepalli Rural Credit Society.	..	..	..	..	..	14	13	1	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	..	..	27	..	17	10
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	20	..	..	..	20	408	..	..	408
Nellore ..	18	The Gudur Rural Credit Society ..	..	..	..	..	..	82	64	15	3
Salem ..	19	The Namakkal Urban Bank, Limited.	..	..	..	..	..	39	..	20	19
Do. ..	20	The Velur Rural Bank ..	..	..	..	..	..	39	17	21	1
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	..	..	..	..	180	19	141	20
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	..	1	..	1	49	40	8	1
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	2	..	..	..	2	111	76	14	21
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..	..	25	18	7	..
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	1	..	..	..	2	63	44	13	6
		Total ..	325	7	8	2	342	2,733	868	910	266

STATEMENT No. III.—Changes in the paid-up share capital of Co-operative Credit Societies during the year 1905-1906.

District.	Consecutive number.	Name of society.	Paid-up share capital at the beginning of the year.	Subscriptions to the share capital received during the year.	Total of columns 4 and 5.	Share capital paid off during the year.	Paid-up share capital at the end of the year.
1	2	3	4	5	6	7	8
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	..	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	2,841 0 0	2,841 0 0	16 0 0	2,825 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	..	330 0 0	330 0 0	..	330 0
Do.	4	The Salavedu Rural Credit Society.	..	146 0 0	146 0 0	..	146 0 0
Chingleput.	5	The Conjeeveram Town Bank, Limited.	3,651 0 0	1,634 0 0	5,285 0 0	..	5,285 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	238 0 0	30 0 0	268 0 0	123 0 0	145 0 0
Do.	8	The Kilacheri Agricultural Bank, Limited.	876 0 0	6 0 0	882 0 0	387 0 0	495 0 0
Do.	9	The Damal Agricultural Bank, Limited.	..	..	..	..	..
Do.	10	The Nemmili Village Credit Society, Limited.	..	234 0 0	234 0 0	..	234 0 0
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	804 0 0	804 0 0	59 0	745 0 0
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	785 0 0	785 0 0	..	785 0 0
Guntur ..	14	The Tenali Urban Bank, Limited.	..	..	..	..	..
Do.	15	The Surepalli Rural Credit Society.	..	..	..	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	4,200 0 0	4,200 0 0	..	4,200 0 0
Do.	17	The Triplicane Urban Co-operative Society, Limited.	1,160 12 1	2,141 13 11	3,802 10 0	144 5 1	(a) 3,158 4 11
Nellore ..	18	The Gudur Rural Credit Society.	..	1,030 0 0	1,030 0 0	..	1,030 0 0
Salem ..	19	The Namakkal Urban Bank, Limited.	..	1,060 0 0	1,060 0 0	..	1,060 0 0
Do.	20	The Velur Rural Bank ..	..	895 0 0	895 0 0	..	895 0 0
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	6,375 0 0	6,375 0 0	..	6,375 0 0
Do.	22	The Melator Agricultural Bank, Limited.	..	1,235 0 0	1,235 0 0	..	1,235 0 0
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	1,915 0 0	1,915 0 0	15 0 0	1,900 0 0
Tinnevely.	24	The Nambipuram Agricultural Bank, Limited.	..	125 0 0	125 0 0	..	125 0 0
Do.	25	The Vilattikulam Agricultural Bank, Limited.	..	495 0 0	495 0 0	15 0 0	480 0 0
		Total ..	(b) 5,925 12 1	26,281 13 11	82,207 10 0	759 5 1	31,448 4 11

(a) Includes the sum of Rs. 5 due to a member who has been removed but to whom refund has not yet been made.

(b) The paid-up share capital at the close of 1904-1905, as given in the report of that year, was Rs. 4,765. For explanation of the difference between that and the paid-up share capital at the beginning of 1905-1906 as now given—see note at foot of Statement No. II.

STATEMENT No. IV.--Deposits received and paid off by Co-operative Credit Societies
during the year 1905-1906.

STATEMENT No. IV.—Deposits received and paid off

District.	Consecutive number.	Name of society.	Deposits at the beginning of the year.			Deposits received during the year.		
			Fixed.	Savings.	Total.	Fixed.	Savings.	Total.
1	2	3	4	5	6	7	8	9
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	850 0 0	..	850 0
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	..	4,955 0 0	..	4,955 0
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	..	850 0 0	..	850 0
Do.	4	The Salavedu Rural Credit Society.	..	..	..	1,250 0 0	..	1,250 0
Chingleput.	5	The Conjeeveram Town Bank, Limited.	4,625 0 0	3,445 6 0	8,070 6 0	16,939 0 0	9,305 14 8	26,244 14
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	290 0 0	..	290 0 0	140 0 0	..	140 0
Do.	8	The Kilacheri Agricultural Bank, Limited.	1,195 0 0	..	1,195 0 0	1,245 0 0	..	1,245 0
Do.	9	The Damal Agricultural Bank, Limited.	..	..	..	1,940 0 0	1,025 0 0	2,965 0
Do.	10	The Nemmeli Village Credit Society, Limited.	..	..	..	250 0 0	..	250 0
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	1,000 0 0	..	1,000 0
Cuddapah.	13	The Nandalur Agricultural Bank, Limited.	..	..	..	500 0 0	11 0 0	511 0
Guntur ..	14	The Tenali Urban Bank, Limited.	..	..	..	1,665 0 0	2,510 0 0	4,175 0
Do. ..	15	The Surepalli Rural Credit Society.	..	..	..	2,000 0 0	..	2,000 0
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	500 0 0	..	500 0
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	515 0 0	13,831 8 0	14,346 8
Nellore ..	18	The Gudur Rural Credit Society.	..	..	..	..	..	..
Salem ..	19	The Namakkal Urban Bank, Limited.	..	..	..	1,750 0 0	93 0 0	1,843 0
Do. ..	20	The Velur Rural Bank .. ..	..	..	..	1,350 0 0	..	1,350 0
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	..	..	1,600 0 0	..	1,600 0
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	..	..	525 0 0	..	525 0
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	..	..	1,625 0 0	190 0 0	1,815 0
Tinnevely.	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	350 0 0	..	350 0
Do.	25	The Vilattikulam Agricultural Bank, Limited.	..	..	..	440 0 0	24 0 0	464 0
Total ..			6,110 0 0	3,445 6 0	9,555 6 0	42,239 0 0	26,990 6 8	69,229 6

Co-operative Credit Societies during the year 1905-1906.

Deposits paid off during the year.			Deposits at the end of the year.			Remarks. (Here enter how much of the amount mentioned in column 15 is held by members and how much by non-members.)
Fixed.	Savings.	Total.	Fixed.	Savings.	Total.	
10	11	12	13	14	15	
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
..	..	..	850 0 0	..	850 0 0	Wholly by members.
..	..	..	4,955 0 0	..	4,955 0 0	Do.
..	..	..	850 0 0	..	850 0 0	Do.
..	..	..	1,250 0 0	..	1,250 0 0	Do.
1,000 0 0	6,036 11 9	7,036 11 9	20,564 0 0	6,714 8 11	27,278 8 11	{ By members Rs. 21,929 3 7 By non-members .. 5,349 5 4
..
20 0 0	..	20 0 0	410 0 0	..	410 0 0	Wholly by members.
210 0 0	..	210 0 0	2,230 0 0	..	2,230 0 0	{ By members Rs. 1,430 0 0 By non-members .. 800 0 0
..	1,000 0 0	1,000 0 0	1,940 0 0	25 0 0	1,965 0 0	Wholly by members.
..	..	..	250 0 0	..	250 0 0	Do.
..
..	..	..	1,000 0 0	..	1,000 0 0	Wholly by members.
..	..	..	500 0 0	11 0 0	511 0 0	{ By members Rs. 508 0 0 By non-members .. 5 0 0
..	380 0 0	380 0 0	1,665 0 0	2,130 0 0	3,795 0 0	{ By members .. 2,697 0 0 By non-members .. 1,098 0 0
..	..	..	2,000 0 0	..	2,000 0 0	Wholly by members.
..	..	..	500 0 0	..	500 0 0	Do.
..	13,542 1 3	13,542 1 3	515 0 0	289 6 9	804 6 9	Do.
..	..	..	1,750 0 0	93 0 0	1,843 0 0	Wholly by members.
..	..	..	1,350 0 0	..	1,350 0 0	Do.
250 0 0	..	250 0 0	1,350 0 0	..	1,350 0 0	Do.
..	..	..	525 0 0	..	525 0 0	Do.
..	..	..	1,625 0 0	190 0 0	1,815 0 0	{ By members Rs. 1,422 0 0 By non-members .. 390 0 0
..	..	..	350 0 0	..	350 0 0	Wholly by members.
..	..	..	440 0 0	24 0 0	464 0 0	{ By members Rs. 400 0 0 By non-members .. 64 0 0
1,480 0 0	20,958 13 0	22,438 13 0	46,869 0 0	9,478 15 8	56,346 15 8	{ By members Rs. 48,639 10 4 By non-members .. 7,706 5 4
						Total Rs. 56,346 15 8

STATEMENT No. V.—Borrowings otherwise than by way of deposits received

District.	Consecutive number.	Name of society.	Pending at the beginning of the year.						Received during the year.					
			Debentures.	Borrowings from Government.	Borrowings from the Hon'ble Mr. V. M. Hamilton's fund.	Borrowings from other societies.	Other borrowings.	Total.	Debentures.	Borrowings from Government.	Borrowings from the Hon'ble Mr. D. M. Hamilton's fund.	Borrowings from other societies.	Other borrowings.	Total.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Ananta- pur.	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	..	..	..	..	850	300	..	..	1,150 0 0
Aroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	..	..	..	..	..	2,000	..	..	..	2,000 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	..	..	..	1,000	..	..	..	1,000 0 0
Do.	4	The Salavedu Rural Credit Society.	..	..	..	..	..	..	..	1,350	..	..	..	1,350 0 0
Chingle- put.	5	The Conjeeveram Town Bank, Limited.	..	..	..	..	..	..	..	..	..	..	..	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	..	..	..	..	1,000	(a) 30 8 4	1,030 8 4
Do.	7	The Tirar Rural Co-operative Credit Society, Limited.	..	..	..	..	..	..	..	..	..	..	62 0 0	62 0 0
Do.	8	The Kilacheri Agricultural Bank, Limited.	..	2,000	..	..	..	2,000	..	..	..	..	..	..
Do.	9	The Damal Agricultural Bank, Limited.	..	..	..	..	..	..	..	..	..	..	..	..
Do.	10	The Nemmeli Village Credit Society, Limited.	..	..	..	..	..	..	..	..	300	350	..	650 0 0
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..	..	..	..	500	350	..	850 0 0
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..	..	..	..	..	(b) 401 1 2	401 1 2
Cuddapah.	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	..	..	..	1,200	300	..	..	1,500 0 0
Guntur ..	14	The Tenali Urban Bank, Ltd.	..	..	..	..	..	..	..	..	..	..	..	..
Do. ..	15	The Surepalli Rural Credit Society.	..	..	..	..	..	..	..	..	..	..	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	..	..	..	..	..	..	..	..	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	..	..	..	..	..	..	..	(c) 11,608 0 0	11,608 0 0
Nellore ..	18	The Gudur Rural Credit Society.	..	..	..	..	..	..	..	..	..	1,000	..	1,000 0 0
Salem ..	19	The Namakkal Urban Bank, Limited.	..	..	..	..	..	..	..	..	..	..	..	..
Do. ..	20	The Velur Rural Bank	..	..	..	..	..	..	..	2,000	..	..	..	2,000 0 0
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	..	..	..	..	..	..	..	..	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	..	..	..	..	..	..	1,150	..	..	..	1,150 0 0
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	..	..	..	..	..	..	2,000	..	..	..	2,000 0 0
Tinne- velly.	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..	..	..	..	..	..	..	..	..
Do.	25	The Vilattikulase Agricultural Bank, Limited.	..	..	..	..	..	..	..	850	..	..	(d) 500 0 0	1,350 0 0
		Total ..	..	2,000	..	..	..	2,000	..	12,400	1,400	2,700	12,601 9 6	29,101 9

and paid off by Co-operative Credit Societies during the year 1905-1906.

Paid off during the year.						Pending at the end of the year.						Remarks.											
Debentures.		Borrowings from Government.		Borrowings from the Hon'ble Mr. D. M. Hamilton's fund.		Other borrowings.		Total.		Debentures.			Borrowings from Government.		Borrowings from the Hon'ble Mr. D. M. Hamilton's fund.		Other borrowings.		Total.				
16	17	18	19	20	21	22	23	24	25	26	27		28	29	30	31	32	33	34	35			
				Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.		
..	850	300	..	..	..	..	1,150	0	0	..	..	..	..	..	..
..	2,000	..	..	..	..	..	2,000	0	0	..	..	..	..	..	..
..	1,000	..	..	..	..	..	1,000	0	0	..	..	..	..	..	..
..	1,350	..	..	..	..	..	1,350	0	0	..	..	..	..	..	..
..		
..	1,000	(a)	30	8	4	1,030	8	4	(a) The sum of Rs. 30-8-4 was the advance received by the union for cloths ordered but pending delivery on the last day of the year.	
..	62	0	0	62	0	0	..	..	..	..	..	..	..	..	..	..	..	..
..	2,000	..	..	..	..	..	2,000	0	0	..	..	..	..	..	..
..	300	350	..	..	..	650	0	0	..	..	..	..	..	..
..	500	350	..	..	..	850	0	0	..	..	..	..	..	..
..	(b)	307	0	3	(b)	307	0	3	(b)	94	0	11	94	0	11	(b) The sum of Rs. 401 1-2 was the aggregate amount received from several members for stores to be supplied. Out of this, a sum of Rs. 307-0-3 was adjusted by supply, the remaining Rs. 94-0-11 being the debt pending against the society on the last day of the year.
..	1,200	300	..	..	..	..	1,500	0	0	..	..	..	..	..	..
..		
..	(c)	10,874	15	8	(c)	10,874	15	8	(c)	733	0	4	733	0	4	(c) The sum of Rs. 11,608 was the advance received from several members for stores to be supplied. Deducting the sum of Rs. 10,874-15-8 adjusted by supply, the debt pending against the society on this account was Rs. 733-0-4.
..	1,000	1,000	0	0	
..	2,000	..	..	..	..	..	2,000	0	0	..	..	..	..	..	..
..	1,150	..	..	..	..	..	1,150	0	0	..	..	..	..	..	..
..	2,000	..	..	..	..	..	2,000	0	0	..	..	..	..	..	..
..		
..	850	(d)	500	0	0	1,350	0	0	(d) Loan given by the Ettaiyaparam Raja free of interest for a period of eight years, the principal being repayable in five equal annual instalments beginning with the fourth year.	
..	11,243	15	11	11,243	15	11	..	14,400	1,400	2,700	1,357	9	7	19,857	9	7	..	..

ENCLOSURE A TO STATEMENT No. V.—Government loans outstanding

District.	Consecutive number.	Name of society.	Amount disbursed in previous years and outstanding at the beginning of the year.	Amount disbursed during the year.	Amount outstanding at the end of the year.
1	2	3	4	5	6
			rs.	rs.	rs.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited ..	..	850	850
Aroot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	2,000	2,000
Do. ..	3	The Vadanangur Village Credit Society, Limited ..	..	1,000	1,000
Do. ..	4	The Salavedu Rural Credit Society .. ..	..	1,350	1,350
Chingleput ..	8	The Kilacheri Agricultural Bank, Limited	2,000	..	2,000
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited .. ..	..	1,200	1,200
Salem ..	20	The Velur Rural Bank .. ..	..	2,000	2,000
Tanjore ..	22	The Melatur Agricultural Bank, Limited .. ..	..	1,150	1,150
Do. ..	23	The Nidanangalam Agricultural Bank, Limited .. ..	..	2,000	2,000
Tinnevely ..	25	Vilattikulam Agricultural Bank, Limited .. ..	..	850	850
		Total ..	2,000	12,400	14,400

ENCLOSURE B TO STATEMENT No. V.—Loans from the Hon'ble Sir D. M. Hamilton's

District.	Consecutive number.	Name of society.	Amount disbursed in previous years and outstanding at the beginning of the year.	Amount disbursed during the year.	Amount outstanding at the end of the year.
1	2	3	4	5	6
			rs.	rs.	rs.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited ..	..	300	300
Chingleput ..	10	The Nemmili Village Credit Society, Limited ..	..	300	300
Do. ..	11	The Alinjivakam Byots' Credit Society .. ..	..	500	500
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited .. ..	..	300	300
		Total ..	..	1,400	1,400

against Co-operative Credit Societies during the year 1905-1906.

Number and date of Government Order sanctioning the loan.	Treasury from which the loan was disbursed and the date of disbursement.	Date from which interest will be charged.	Date when first instalment of repayment will be due.	Remarks.
7	8	9	10	11
No. 153, Revenue, dated 22nd February 1906.	Pennkonda Sub-Treasury, 17th March 1906.	29th July 1909.	29th July 1909.	Under the notification of the Government of India, loans are admissible only to rural societies; and each such loan is to be free of interest for a period of three years counting from date of registration of the society concerned, and to be repayable in ten equal annual instalments beginning with the fourth year, with interest at 4 per cent. per annum on the balance against the society.
No. 957, Revenue, dated 10th October 1905.	Wallajah Sub-Treasury, 6th November 1905.	24th December 1907.	24th December 1908.	
No. 836, Revenue, dated 6th September 1905.	Wandiwash Sub-Treasury, 9th October 1905.	6th May 1908 ..	6th May 1909 ..	
No. 153, Revenue, dated 22nd February 1906.	Wandiwash Sub-Treasury, 19th March 1906.	26th September 1908.	26th September 1909.	
No. 89, Revenue, dated 1st February 1905.	Conjeevaram Sub-Treasury, 16th March 1905.	7th September 1907.	7th September 1908.	
No. 1271, Revenue, dated 29th December 1905.	Rajampet Sub-Treasury, 19th January 1906.	14th March 1908.	14th March 1909.	
No. 61, Revenue, dated 18th January 1906.	Namakkal Sub-Treasury, 12th February 1906.	10th November 1908.	10th November 1909.	
No. 836, Revenue, dated 6th September 1905.	Tanjore District Treasury, 3rd October 1905.	11th February 1908.	11th February 1909.	
No. 14, Revenue, dated 5th January 1906.	Tanjore District Treasury, 8th February 1906.	5th February 1908.	5th February 1909.	
No. 153, Revenue, dated 22nd February 1906.	Ottappidaram Sub-Treasury, 23rd March 1906.	30th January 1908.	30th January 1909.	
....	

fund outstanding against Co-operative Credit Societies during the year 1905-1906.

Number and date of Government Order sanctioning the loan.	Treasury from which the loan was disbursed and the date of disbursement.	Date from which interest will be charged.	Date when first instalment of repayment will be due.	Remarks.
7	8	9	10	11
No. 1069, Revenue, dated 1st November 1905.	Pennkonda Sub-Treasury, 28th February 1906.	28th February 1909.	28th February 1910.	Under the orders of the Government of Madras, a loan granted to a rural society from the fund (Rs. 5,000) allotted to this province by the Hon'ble Sir D. M. Hamilton will be free of interest for a period of three years from date of disbursement, and be recoverable in ten equal annual instalments beginning with the fourth year, with interest at 2 per cent. per annum on the balance against the society.
No. 59, Revenue, dated 17th January 1906.	Tiruvallur Sub-Treasury, 23rd February 1906.	23rd February 1909.	23rd February 1910.	
No. 1069, Revenue, dated 1st November 1905.	Tiruvallur Sub-Treasury, 23rd February 1906.	23rd February 1909.	23rd February 1910.	
No. 1069, Revenue, dated 1st November 1905.	Rajampet Sub-Treasury, 9th March 1906.	9th March 1909.	9th March 1910.	
....	

STATEMENT No. VI.—Rates of interest per annum paid on borrowed capital by Co-operative Credit Societies in 1905–1906.

District.	Consecutive number.	Name of society.	On fixed deposits.	On savings deposits.	On debentures.	(a) On borrowings from Government.	(b) On borrowings from the Honourable Mr. D. M. Hamilton's fund.	On borrowings from other societies.	On other borrowings.
1	2	3	4	5	6	7	8	9	10
			PER CENT.	PER CENT.				PER CENT.	
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	6	..	..	..	..	..	..
Aroot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	6 and 9	..	..	..	..	..	..
Do. ..	3	The Vadanangur Village Credit Society, Limited.	9	..	..	..	..	..	..
Do. ..	4	The Salavedu Rural Credit Society.	7½	..	..	..	..	..	..
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	7½ and 6	6½ and 2½	..	..	..	..	..
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	6	..
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	6½	..	..	..	..	..	..
Do. ..	8	The Kilacheri Agricultural Bank, Limited.	7½ and 6½	..	..	..	..	..	..
Do. ..	9	The Damal Agricultural Bank, Limited.	6 and 7½	3	..	..	..	..	..
Do. ..	10	The Nemzili Village Credit Society, Limited.	6	..	..	..	..	7½	..
Do. ..	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..	7½	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	6	..	..	..	..	..	..
Cuddapah ..	13	The Nandelur Agricultural Bank, Limited.	6	6½	..	..	..	..	..
Guntur ..	14	The Tenali Urban Bank, Limited.	7½	6½ and 3½	..	..	..	..	..
Do. ..	15	The Sutepalli Rural Credit Society.	7½	..	..	..	..	..	..
Madras ..	15	The Madras Central Urban Bank, Limited.	6	..	..	..	..	..	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	5	4	..	..	..	..	..
Nellore ..	18	The Gudur Rural Credit Society.	..	..	..	..	..	7½	..
Salem ..	19	The Namakkal Urban Bank, Limited.	7½	6½	..	..	..	..	..
Do. ..	20	The Velur Rural Bank ..	7½	..	..	..	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited.	6	..	..	..	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Limited.	6	..	..	..	..	..	..
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	7½	6½	..	..	..	..	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	6	..	..	..	..	..	..
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	6	6½	..	..	..	..	..

(a) *Vide* explanation in column 11 of enclosure A to statement No. V.(b) *Vide* explanation in column 11 of enclosure B to statement No. V.

STATEMENT No. VII.—Loans of all kinds granted by Co-operative Credit Societies during the
year 1905-1906.

STATEMENT No. VII.—Loans of all kinds granted by

District.	Consecutive number.	Name of society.	Loans to				
			Outstanding at the beginning of the year.		Disbursed during the year.		
			Number of loans.	Amount.	Number of loans.	Amount.	
1	2	3	4	5	6	7	
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	..	RS. A. P.	36	RS. A. P.	1,442 8 0
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	203	10,359 0 0	
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	53	2,038 0 0	
Do.	4	The Salavedu Rural Credit Society	..	..	55	3,496 0 0	
Chingleput.	5	The Conjeeveram Town Bank, Limited	65	8,853 0 0	212	30,481 0 0	
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	27	568 8 6	
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	9	293 8 0	14	440 0 0	
Do.	8	The Kilacheri Agricultural Bank, Limited.	111	3,440 0 0	103	4,845 0 0	
Do.	9	The Damal Agricultural Bank, Limited	..	..	15	2,000 0 0	
Do.	10	The Nemmili Village Credit Society, Limited.	..	..	27	1,187 8 0	
Do.	11	The Alinjivakam Ryots' Credit Society	..	..	35	780 0 0	
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..
Cuddapah.	13	The Nandalur Agricultural Bank, Limited.	..	..	51	3,000 0 0	
Guntur	14	The Tenali Urban Bank, Limited	..	..	13	3,425 0 0	
Do.	15	The Surepalli Rural Credit Society	..	..	13	1,975 0 0	
Madras	16	The Madras Central Urban Bank, Limited (a).	..	..	..	..
Do.	17	The Triplicane Urban Co-operative Society, Limited (b).	..	..	28	977 0 0	
Nellore	18	The Gudur Rural Credit Society	..	..	61	2,030 0 0	
Salem	19	The Namakkal Urban Bank, Limited	..	..	15	2,105 0 0	
Do.	20	The Velur Rural Bank	..	..	39	4,325 0 0	
Tanjore	21	The Nicholson Town Bank, Limited	..	..	62	7,632 0 0	
Do.	22	The Melatur Agricultural Bank, Limited.	..	..	70	4,353 12 0	
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	..	67	4,545 0 0	
Tinnevely.	24	The Nambipuram Agricultural Bank, Limited.	..	..	20	486 0 0	
Do.	25	The Vilattikulam Agricultural Bank, Limited.	..	..	44	1,879 0 0	
		Total ..	185	12,586 8 0	1,263	94,370 4 6	

(a) The Central Bank grants loans only to other societies and not to its own members.

(b) From the Triplicane Society's reports for the four half-years ending 31st March 1906, it is found that credit loans repaid. But in the society's balance sheet, a sum of Rs. 981-3-6 is shown as an asset on 31st March 1906 on society's two half-yearly reports for 1905-1906. The matter will be enquired into at audit, pending which the figures

Co-operative Credit Societies during the year 1905-1906.

members.							Loans to other societies.			
Repaid during the year.					Outstanding at the end of the year.		Outstanding at the beginning of the year.	Disbursed during the year.	Repaid during the year.	Outstanding at the end of the year.
Completely.		Partly.		Total amount.	Number of loans.	Total amount.				
Number of loans.	Amount.	Number of loans.	Amount.							
8	9	10	11	12	13	14	15	16	17	18
5	Rs. 170 0 0	2	Rs. 50 0 0	Rs. 220 0 0	31	Rs. 1,222 8 0	..	..	..	..
25	1,076 0 0	47	490 0 0	1,566 0 0	178	8,793 0 0	..	..	..	..
5	140 0 0	2	40 0 0	180 0 0	48	1,858 0 0	..	..	..	..
12	726 0 0	..	..	726 0 0	43	2,770 0 0	..	..	..	..
51	4,573 0 0	70	2,427 0 0	7,000 0 0	226	32,384 0 0	..	..	..	..
..	..	17	106 7 7	106 7 7	27	462 0 11	..	..	..	..
4	40 0 0	7	193 10 11	233 10 11	19	499 13 1	..	..	..	..
129	4,122 0 0	7	70 0 0	4,192 0 0	85	4,093 0 0	..	700	..	700
1	80 0 0	..	..	80 0 0	14	1,920 0 0	..	..	..	..
4	85 0 0	5	33 0 0	118 0 0	23	1,069 8 0	..	..	..	..
..	..	..	..	..	35	780 0 0	..	..	..	..
..
4	110 0 0	4	161 0 0	271 0 0	47	2,729 0 0	..	..	..	..
..	..	..	..	..	13	3,425 0 0	..	..	..	..
..	..	..	..	..	13	1,975 0 0	..	..	..	..
..	..	..	..	..	..	..	..	2,000	..	2,000
..	..	28	926 2 2	926 2 2	28	50 13 10	..	..	..	..
..	..	..	..	..	61	2,030 0 0	..	..	..	..
2	150 0 0	..	..	150 0 0	12	1,955 0 0	..	..	..	..
3	275 0 0	4	85 0 0	360 0 0	36	3,965 0 0	..	..	..	..
3	335 0 0	1	36 0 0	371 0 0	59	7,261 0 0	..	..	..	..
24	1,806 4 0	1	50 0 0	1,356 4 0	46	2,997 8 0	..	..	..	..
9	455 0 0	4	59 8 0	514 8 0	58	4,030 8 0	..	..	..	..
..	..	1	5 0 0	5 0 0	20	481 0 0	..	..	..	..
8	88 0 0	..	..	88 0 0	41	1,791 0 0	..	..	..	..
284	13,731 4 0	200	4,732 13 8	18,464 0 8	1,164	88,492 11 10	..	2,700	..	2,700

work was done only during the last half-year, the sum of Rs. 977 being shown as loans disbursed and Rs. 926-2-2 as account of moneys due from sundry debtors. Evidently there have been more loan transactions than appear in the given by the society have been adopted.

ENCLOSURE A to STATEMENT No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906 classified according to their value.

District.	Consecutive number.	Name of society.	Loans not exceeding Rs.10.		Loans exceeding Rs. 10, but not exceeding Rs. 25.		Loans exceeding Rs. 25, but not exceeding Rs. 50.		Loans exceeding Rs. 50, but not exceeding Rs. 100.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1	2	3	4	5	6	7	8	9	10	11
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	1	10 0 0	10	222 8 0	25	1,210 0 0	..	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	24	187 0 0	77	1,373 0 0	47	1,979 0 0	35	2,930
Do.	3	The Vadanangur Village Credit Society, Limited.	3	23 0 0	10	215 0 0	38	1,620 0 0	2	175
Do.	4	The Salavedu Rural Credit Society ..	..	..	9	191 0 0	21	1,000 0 0	25	2,305
Chingleput ..	5	The Conjeeveram Town Bank, Limited ..	..	..	31	724 8 0	38	1,342 8 0	78	7,264
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	21	369 12 4	6	198 12 2	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	6	60 0 0	..	..	8	380 0 0	..	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	4	38 0 0	25	444 0 0	64	2,169 0 0	13	1,194
Do.	9	The Damal Agricultural Bank, Limited ..	..	..	1	25 0 0	2	80 0 0	5	480
Do.	10	The Neumili Village Credit Society, Limited	..	..	10	212 8 0	11	410 0 0	6	565
Do.	11	The Alinjivakam Ryots Credit, Society ..	5	80 0 0	16	300 0 0	11	400 0 0	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	9	185 0 0	24	885 0 0	12	1,060
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	..	3	150 0 0	2	175
Do.	15	The Surepalli Rural Credit Society ..	..	..	..	..	..	..	4	400
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	9	80 0 0	6	135 0 0	9	422 0 0	3	190
Nellore ..	18	The Gudur Rural Credit Society ..	1	10 0 0	36	720 0 0	16	600 0 0	8	700
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	1	25 0 0	4	195 0 0	5	475
Do.	20	The Velur Rural Bank ..	..	..	..	..	15	745 0 0	7	700
Tanjore ..	21	The Nicholson Town Bank, Limited ..	1	10 0 0	10	232 0 0	18	860 0 0	12	1,080
Do.	22	The Melatar Agricultural Bank, Limited ..	2	16 4 0	22	532 8 0	18	860 0 0	20	1,770
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	..	25	625 0 0	17	810 0 0	13	1,110
Tinnevely..	24	The Nambipuram Agricultural Bank, Ltd.	..	..	17	326 0 0	1	40 0 0	2	120
Do.	25	The Vilattikulam Agricultural Bank, Ltd.	2	16 0 0	9	220 0 0	27	1,188 0 0	6	455
		Total ..	61	535 4 0	345	7,077 12 4	413	18,044 4 2	258	23,148

Enclosure A to Statement No.VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906 classified according to their value—*cont.*

District.	Consecutive number.	Name of society.	Loans exceeding Rs. 100, but not exceeding Rs. 250.		Loans exceeding Rs. 250, but not exceeding Rs. 500.		Loans exceeding Rs. 500, but not exceeding Rs. 1,000.		Total loans.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
			12	13	14	15	16	17	18	19
				Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
nantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	..	..	36	1,442	8 0
eroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	17	2,815 0 0	0 3	1,075 0 0	..	..	203	10,359 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	..	53	2,038	0 0
Do.	4	The Salavedu Rural Credit Society	..	..	..	..	..	55	3,496	0 0
hingleput..	5	The Conjeeveram Town Bank, Limited	38	6,925 0 0	0 21	8,625 0 0	6	5,100 0 0	312	30,481 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	27	568	8 6
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..	..	14	440	0 0
Do.	8	The Kilacheri Agricultural Bank, Limited.	7	1,000 0 0	..	..	..	103	4,845	0 0
Do.	9	The Damal Agricultural Bank, Limited	6	1,015 0 0	0 1	400 0 0	..	..	15	2,000 0 0
Do.	10	The Nemmili Village Credit Society Limited	..	..	..	..	..	27	1,187	8 0
Do.	11	The Alinjivakam Ryots' Credit Society	..	..	..	..	..	35	780	0 0
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..	..	..
addapah ..	13	The Nandalur Agricultural Bank, Limited.	6	870 0 0	..	..	..	..	51	3,000 0 0
untur ..	14	The Tenali Urban Bank, Limited	1	200 0 0	0 7	2,900 0 0	..	..	13	3,425 0 0
Do.	15	The Surepalli Rural Credit Society	9	1,575 0 0	..	..	..	..	13	1,975 0 0
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	1	150 0 0	..	..	..	..	28	977 0 0
ellore ..	18	The Gudur Rural Credit Society	..	..	..	..	..	..	61	2,030 0 0
alem ..	19	The Namakkal Urban Bank, Limited	2	400 0 0	0 3	1,010 0 0	..	..	15	2,105 0 0
Do.	20	The Velur Rural Bank	17	2,880 0 0	..	..	..	..	39	4,325 0 0
anjore ..	21	The Nicholson Town Bank, Limited	15	2,950 0 0	0 5	2,500 0 0	..	..	62	7,532 0 0
Do.	22	The Melatur Agricultural Bank, Limited	8	1,175 0 0	..	..	..	..	70	4,353 12 0
Do.	23	The Nidamangalam Agricultural Bank, Limited.	12	2,000 0 0	..	..	..	..	67	4,545 0 0
innevelly ..	24	The Nambiparam Agricultural Bank, Ltd.	..	..	..	..	..	..	20	485 0 0
Do.	25	The Vilattikulam Agricultural Bank, Ltd.	..	..	..	..	..	..	44	1,879 0 0
		Total	139	23,955 0 0	0 41	16,510 0 0	6	5,100 0 0	1,263	94,270 4 6

ENCLOSURE B TO STATEMENT No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906 classified according to the nature of security taken.

District.	Consecutive number.	Name of society.	Loans granted on the security of paid-up share capital and deposit.		Loans granted on the pledge of moveable property.		Loans granted on the mortgage of immoveable property.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.
1	2	3	4	5	6	7	8	9
				RS. A. P.		RS. A. P.		RS. A. P.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	5	182 8 0	..	..	28	1,130 0 0
Arcot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	8	1,038 0 0	64	2,211 0 0	44	4,280 0 0
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	47	1,813 0 0
Do. ..	4	The Salavedu Rural Credit Society.	6	492 0 0	..	..	30	1,604 0 0
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	27	4,366 0 0	10	525 8 0	125	22,307 8 0
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	..
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..	..	..
Do. ..	8	The Kilacheri Agricultural Bank, Limited.	..	..	1	14 0 0	22	597 0 0
Do. ..	9	The Damal Agricultural Bank, Limited.	..	..	1	80 0 0	10	1,455 0 0
Do. ..	10	The Nemmili Village Credit Society, Limited.	..	..	..	..	..	..
Do. ..	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	5	420 0 0	..	..	1	60 0 0
Guntur ..	14	The Tenali Urban Bank, Limited.	..	..	..	..	..	..
Do. ..	15	The Surepalli Rural Credit Society.	12	1,775 0 0	..	..	..	..
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	15	215 0 0	..	..	..	..
Nellore ..	18	The Gudur Rural Credit Society.	..	..	..	..	..	..
Salou ..	19	The Namakkal Urban Bank, Limited.	1	45 0 0	..	..	..	..
Do. ..	20	The Velur Rural Bank	..	..	..	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited.	6	167 0 0	10	1,215 0 0	16	2,325 0 0
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	..	..	..	9	460 0 0
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	..	..	..	10	400 0 0
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	2	60 0 0	..	..	16	306 0 0
Do. ..	25	The Vilttikulam Agricultural Bank, Limited.	4	98 0 0	..	..	40	1,783 0 0
		Total ..	99	9,981 8 0	86	4,045 8 0	398	38,520 8 0

Enclosure B to Statement No. VII.—Loans disbursed by Co-operative Credit Societies, etc.—cont.

District.	Consecutive number.	Name 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.		Total loans disbursed.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.
			10	11	12	13	14	15
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	3	Rs. 130 0 0	..	..	36	1,442 8 0
Arcot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	87	2,830 0 0	..	..	203	10,359 0 0
Do. ..	3	The Vadanangur Village Credit Society, Limited.	6	225 0 0	..	..	63	2,038 0 0
Do. ..	4	The Salavedu Rural Credit Society.	19	1,400 0 0	..	..	55	3,490 0 0
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	60	3,282 0 0	..	..	212	30,481 0 0
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	27	508 8 6	..	..	27	508 8 6
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	14	440 0 0	..	..	14	440 0 0
Do. ..	8	The Kilasheri Agricultural Bank, Limited.	73	3,824 0 0	7	410 0 0	103	4,845 0 0
Do. ..	9	The Damal Agricultural Bank, Limited.	4	465 0 0	..	..	15	2,000 0 0
Do. ..	10	The Nemmilli Village Credit Society, Limited.	27	1,187 8 0	..	..	27	1,187 8 0
Do. ..	11	The Alinjivakam Ryots' Credit Society.	35	780 0 0	..	..	35	780 0 0
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..
Ouddapah ..	13	The Nandalur Agricultural Bank, Limited.	41	2,400 0 0	4	120 0 0	51	3,000 0 0
Guntur ..	14	The Tenali Urban Bank, Limited.	13	3,425 0 0	..	..	13	3,425 0 0
Do. ..	15	The Sarepalli Rural Credit Society.	1	200 0 0	..	..	13	1,975 0 0
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	13	762 0 0	..	..	28	977 0 0
Nellore ..	18	The Gudur Rural Credit Society.	60	2,020 0 0	1	10 0 0	61	2,020 0 0
Salem ..	19	The Namakkal Urban Bank, Limited.	14	2,060 0 0	..	..	15	2,105 0 0
Do. ..	20	The Veler Rural Bank ..	31	3,200 0 0	..	..	39	4,325 0 0
Tanjore ..	21	The Nicholson Town Bank, Limited.	30	3,925 0 0	..	..	62	7,632 0 0
Do. ..	22	The Melatur Agricultural Bank, Limited.	2	55 0 0	59	3,838 12 0	70	4,353 12 0
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	56	41,30 0 0	1	25 0 0	67	4,545 0 0
Tinnevelly ..	24	The Nambipuram Agricultural Bank, Limited.	2	120 0 0	..	..	20	486 0 0
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	..	..	..	..	44	1,879 0 0
Total ..			608	37,419 0 6	73	4,403 12 0	1,263	94,270 4 6

ENCLOSURE C TO STATEMENT No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906 classified according to the purposes for which they have been given.

District.	Consecutive number.	Name of society.	For productive purposes.			
			For cultivation expenses (purchase of seed, grain, manure, implements of husbandry, etc.).	For purchase of cattle.	For payment of Sirkar kist or rent to zamindar.	For permanent improvement to land such as by digging wells, etc.
1	2	3	4	5	6	7
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	400 0 0	722 8 0	50 0 0	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	562 0 0	339 0 0	919 0 0	..
Do.	3	The Vadanangar Village Credit Society, Limited.	..	323 0 0	450 0 0	100 0 0
Do.	4	The Salavedu Rural Credit Society ..	132 0 0	660 0 0	804 0 0	75 0 0
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	685 0 0	232 0 0	225 0 0	500 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	60 0 0	50 0 0	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	215 0 0	1,170 0 0	1,450 0 0	..
Do.	9	The Damal Agricultural Bank, Limited ..	..	..	525 0 0	100 0 0
Do.	10	The Nemmili Village Credit Society, Limited.	..	170 0 0	320 0 0	140 0 0
Do.	11	The Alinjivakam Ryots' Credit Society ..	505 0 0	225 0 0	..	40 0 0
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..
Cuddapah ..	13	The Nandalar Agricultural Bank, Limited.	1,590 0 0	110 0 0	530 0 0	..
Gantur ..	14	The Tenali Urban Bank, Limited ..	..	..	350 0 0	..
Do.	15	The Surepalli Rural Credit Society ..	..	..	1,375 0 0	..
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	..
Nellore ..	18	The Gudur Rural Credit Society ..	..	..	1,980 0 0	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	..	..
Do.	20	The Velur Rural Bank ..	2,825 0 0	..	400 0 0	200 0 0
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	..	..	200 0 0
Do.	22	The Melatur Agricultural Bank, Limited.	100 0 0	50 0 0	2,065 0 0	..
Do.	23	The Nidamangulam Agricultural Bank, Limited.	500 0 0	1,065 0 0	825 0 0	..
Tinnevely.	24	The Nambipuram Agricultural Bank, Limited.	486 0 0	..	..	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	450 0 0	88 0 0	855 0 0	..
		Total ..	8,450 0 0	6,109 8 0	14,573 0 0	1,355 0 0

Enclosure C to Statement No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906 classified according to the purposes for which they have been given—*cont.*

District.	Consecutive number.	Name of society.	For productive purposes— <i>cont.</i>			
			For the purchase of raw materials of industry and artisans' appliances, tools, etc.	For purposes of trade.	For building, buying or repairing houses.	For purchase of land.
			8	9	10	11
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	..	270 0 0	..	..
Aroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	2,581 0 0	460 0 0	..
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	175 0 0	..
Do.	4	The Salavedu Rural Credit Society ..	..	1,410 0 0	335 0 0	80 0 0
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	375 0 0	8,665 8 0	4,334 0 0	1,385 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	568 8 6	..	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..
Do.	8	The Kilascheri Agricultural Bank, Limited.	50 0 0	..	85 0 0	50 0 0
Do.	9	The Damal Agricultural Bank, Limited ..	..	545 0 0	400 0 0	..
Do.	10	The Nemmili Village Credit Society, Limited.	..	..	..	70 0 0
Do.	11	Alinjivakam Ryots' Credit Society ..	..	..	10 0 0	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited	..	..	490 0 0	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	1,700 0 0	800 0 0	..
Do. ..	15	The Surepalli Rural Credit Society ..	..	..	..	100 0 0
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	..
Nellore ..	18	The Gudur Rural Credit Society ..	..	50 0 0	..	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	..	..
Do.	20	The Velur Rural Bank ..	150 0 0	..	150 0 0	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	3,375 0 0	625 0 0	..
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	..	125 0 0	100 0 0
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	1,155 0 0	100 0 0	..
Tinnevely.	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	245 0 0	..	70 0 0	..
		Total ..	1,388 8 6	19,751 8 0	8,159 0 0	1,785 0 0

Enclosure C to Statement No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906, classified according to the purposes for which they have been given—*cont.*

District.	Consecutive number.	Name of society.	For productive purposes — <i>cont.</i>		For paying off prior debts.	For non- productive purposes.
			For purchase of food and other necessaries of life.	Total.		
			12	18	14	15
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur..	1	The Bukkapatnam Village Credit Society, Limited.	..	1,442 8 0	..	..
Aroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	1,823 0 0	6,684 0 0	3,255 0 0	185 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	135 0 0	1,193 0 0	765 0 0	55 0 0
Do.	4	The Salavedu Rural Credit Society ..	..	3,496 0 0	..	..
Chingleput.	5	The Conjeeveram Town Bank, Limited.	2,909 8 0	19,311 0 0	9,905 0 0	1,175 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	568 8 0	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	190 0 0	300 0 0	140 0 0	..
Do.	8	The Kilaoheri Agricultural Bank, Limited.	217 0 0	3,237 0 0	1,608 0 0	..
Do.	9	The Damal Agricultural Bank, Limited ..	150 0 0	1,720 0 0	280 0 0	..
Do.	10	The Nemmilli Village Credit Society, Limited.	170 0 0	870 0 0	317 8 0	..
Do.	11	The Allinjivakam Ryots' Credit Society ..	..	780 0 0	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	280 0 0	3,000 0 0	..	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	525 0 0	3,375 0 0	50 0 0	..
Do.	15	The Surepalli Rural Credit Society ..	..	1,975 0 0	..	..
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	977 0 0	977 0 0	..	..
Nellore ..	18	The Gudur Rural Credit Society ..	..	2,030 0 0	..	..
Palau ..	19	The Namakkal Urban Bank, Limited ..	..	200 0 0	1,905 0 0	..
Do.	20	The Velur Rural Bank ..	..	3,725 0 0	600 0 0	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	3,027 0 0	7,027 0 0	555 0 0	50 0 0
Do.	22	The Melatur Agricultural Bank, Limited.	850 0 0	3,690 0 0	495 0 0	75 0 0
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	4,545 0 0	..	..
Tinnevely.	24	The Nambapuram Agricultural Bank, Limited.	..	486 0 0	..	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	..	1,703 0 0	176 0 0	..
		Total ..	10,753 8 0	72,325 0 6	20,061 8 0	1,540 0 0

Enclosure C to Statement No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906, classified according to the purposes for which they have been given—*cont.*

District.	Consecutive number.	Name of society.	For non-productive purposes— <i>cont.</i>				Total of columns 13, 14 and 19.
			For other ceremonies.	For litigation.	For other non-productive purposes.	Total.	
			16	17	18	19	
			Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	..	1,442 8 0
Arcoot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	135 0 0	..	100 0 0	420 0 0	10,359 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	35 0 0	..	..	90 0 0	2,038 0 0
Do.	4	The Salaveda Rural Credit Society ..	..	..	..	..	3,496 0 0
Chingleput.	5	The Conjeeveram Town Bank, Limited.	90 0 0	..	..	1,265 0 0	30,481 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union	..	..	..	..	568 8 6
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..	440 0 0
Do.	8	The Kilaohari Agricultural Bank, Limited.	..	..	..	..	4,845 0 0
Do.	9	The Damal Agricultural Bank, Limited.	..	..	..	..	2,000 0 0
Do.	10	The Nemmili Village Credit Society, Limited.	..	..	..	..	1,187 8 0
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	780 0 0
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	3,000 0 0
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	..	3,425 0 0
Do. ..	15	The Surepalli Rural Credit Society.	..	..	..	..	1,975 0 0
Madras ..	16	The Triplicane Urban Co-operative Society, Limited.	..	..	..	..	977 0 0
Nellore ..	17	The Gudur Rural Credit Society ..	..	..	..	..	2,030 0 0
Salem ..	18	The Namakkal Urban Bank, Limited ..	..	..	..	..	2,105 0 0
Do. ..	19	The Velur Rural Bank ..	..	..	..	..	4,325 0 0
Tanjore ..	20	The Nicholson Town Bank, Limited ..	..	..	..	50 0 0	7,632 0 0
Do. ..	21	The Melatur Agricultural Bank, Limited.	27 8 0	50 0 0	6 4 0	168 12 0	4,853 12 0
Do. ..	22	The Nidamangalam Agricultural Bank, Limited.	..	..	..	..	4,545 0 0
Tinnevely.	23	The Nambipuram Agricultural Bank, Limited.	..	..	..	..	486 0 0
Do.	24	The Vilattikulam Agricultural Bank, Limited.	..	..	..	..	1,879 0 0
		Total ..	297 8 0	50 0 0	106 4 0	1,993 12 0	94,370 4 6

ENCLOSURE D TO STATEMENT No. VII.—Loans disbursed by Co-operative Credit Societies to members during the year 1905-1906, classified according to the periods for which they have been given.

District.	Consecutive number.	Name of society.	Loans not exceeding one year.		Loans exceeding one year but not exceeding two years.		Loans exceeding two years but not exceeding three years.		Loans exceeding three years but not exceeding four years.		Total loans.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1	2	3	4	5	6	7	8	9	10	11	12	13
				RS. A. P.		RS. A. P.		RS. A. P.		RS. A. P.		RS. A.
Anantapur ..	1	The Bukkapatnum Village Credit Society, Limited.	36	1,442 8 0	..	..	..	..	..	..	36	1,442 8 0
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	136	4,258 0 0	21	1,543 0 0	..	..	46	4,560 0 0	203	10,359 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	53	2,038 0 0	..	..	..	..	..	..	53	2,038 0 0
Do.	4	The Salavedu Rural Credit Society.	55	3,496 0 0	..	..	..	..	..	..	55	3,496 0 0
Chingleput.	5	The Conjeevaram Town Bank, Limited.	82	7,058 8 0	62	8,562 8 0	4	1,975 0 0	64	12,885 0 0	212	30,481 0 0
Do.	6	The Big Conjeevaram Urban Weavers' Union.	27	568 8 6	..	..	..	..	..	..	27	568 8 6
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	14	440 0 0	..	..	..	..	..	..	14	440 0 0
Do.	8	The Kilocheri Agricultural Bank, Limited.	101	4,769 0 0	2	76 0 0	..	..	..	..	103	4,845 0 0
Do.	9	The Damal Agricultural Bank, Limited.	5	545 0 0	..	..	10	1,455 0 0	..	..	15	2,000 0 0
Do.	10	The Nemmali Village Credit Society, Limited.	27	1,187 8 0	..	..	..	..	..	..	27	1,187 8 0
Do.	11	The Alinjivakam Ryots' Credit Society.	35	780 0 0	..	..	..	..	..	..	35	780 0 0
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..	..	..	..	..
Caddapah ..	13	The Nandalur Agricultural Bank, Limited.	51	3,000 0 0	..	..	..	..	..	..	51	3,000 0 0
Guntur ..	14	The Tenali Urban Bank, Limited.	13	3,425 0 0	..	..	..	..	..	..	13	3,425 0 0
Do.	15	The Surepalli Rural Credit Society.	13	1,975 0 0	..	..	..	..	..	..	13	1,975 0 0
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	28	977 0 0	..	..	..	..	..	..	28	977 0 0
Nellore ..	18	The Gudur Rural Credit Society.	61	2,030 0 0	..	..	..	..	..	..	61	2,030 0 0
Salom ..	19	The Namakkal Urban Bank, Limited.	15	2,105 0 0	..	..	..	..	..	..	15	2,105 0 0
Do.	20	The Velur Rural Bank.	25	2,525 0 0	14	1,700 0 0	..	..	..	..	39	4,325 0 0
Tanjore ..	21	The Nicholson Town Bank, Limited.	1	50 0 0	61	7,582 0 0	..	..	..	..	62	7,632 0 0
Do.	22	The Melatur Agricultural Bank, Limited.	70	4,353 12 0	..	..	..	..	..	..	70	4,353 12 0
Do.	23	The Nidamangalam Agricultural Bank, Limited.	67	4,545 0 0	..	..	..	..	..	..	67	4,545 0 0
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	20	486 0 0	..	..	..	..	..	..	20	486 0 0
Do.	25	The Villattikulam Agricultural Bank, Ltd.	44	1,879 0 0	..	..	..	..	..	..	44	1,879 0 0
		Total ..	979	54,031 12 6	160	19,463 8 0	14	3,430 0 0	110	17,445 0 0	1,263	94,370 4 6

ENCLOSURE E. TO STATEMENT No. VII.—Detailed statement of loans disbursed by Co-operative Credit Societies to other societies during the year 1905-1906.

District.	Consecutive number.	Name of society disbursing.	Name of society to which disbursed.	Amount disbursed.
1	2	3	4	5
Chingleput ..	8	The Kilacheri Agricultural Bank, Limited.	(1) The Nemmili Village Credit Society, Limited. (2) The Alinjivakam Ryots' Credit Society.	Rs. 350 350
Madras ...	16	The Madras Central Urban Bank, Limited.	(1) The Big Conjeeveram Urban Weavers' Union. (2) The Gadar Rural Credit Society ..	1,000 1,000
			Total ..	2,700

STATEMENT No. VIII.—Rates of interest per annum charged by Co-operative Credit Societies during the year 1905-1906 on the loans granted by them.

District.	Consecutive number.	Name of Society.	On the loans granted to members.					On the loans granted to other societies.
			On the security of paid-up share capital and deposit.	On the pledge of moveable property.	On the mortgage of immoveable property.	On the joint and several responsibility of the borrower and one or more other members standing as sureties for him.	On the simple bond of the borrower.	
1	2	3	4	5	6	7	8	9
			PER CENT.	PER CENT.	PER CENT.	PER CENT.	PER CENT.	PER CENT.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	9	..	9	9	..	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	7½	9½	9½	10½	..	..
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	9½	9½	..	..
Do.	4	The Salavedu Rural Credit Society.	9	..	9	9	..	..
Chingleput.	5	The Conjeeveram Town Bank, Limited.	7½ and 9	9	7½ and 9	9	..	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	12½	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	9½	..	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	..	9½	9½	9½	9½	7½
Do.	9	The Damal Agricultural Bank, Limited.	..	9½	9½	9½	..	..
Do.	10	The Nemmili Village Credit Society, Limited.	..	..	..	9	..	..
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	..	9	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	9	..	9	9	9	..
Guntur ..	14	The Tenali Urban Bank, Limited.	..	..	..	8½	..	..
Do.	15	The Surepalli Rural Credit Society.	8½	..	..	8½	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	..	..	6 and 7½
Do.	17	The Triplicane Urban Co-operative Society, Limited.	9½	..	..	9½	..	..
Nellore ..	18	The Gadar Rural Credit Society.	..	..	..	8½	8½	..
Salem ..	19	The Namakkal Urban Bank, Limited.	9½	..	..	9½	..	..
Do.	20	The Velur Rural Bank ..	9½	..	..	9½	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited.	6½	7	7	8	..	..
Do.	22	The Melatur Agricultural Bank, Limited.	..	..	9	9	9	..
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	..	9½	9½	9½	..
Tinnevely.	24	The Nambiparam Agricultural Bank, Limited.	9	..	9	9	..	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	9½	..	9½	..	..	..

STATEMENT No. IX.—Stock in hand of raw material, artisans' appliances, finished products and stores, Co-operative Credit Societies for the year 1905-1906. (This statement applies only to artisans' unions and those societies which have stores branches.)

District.	Consecutive number.	Name of society.	Stock in hand at the beginning of the year—cost price.				Stock purchased during the year—cost price.			
			Raw material.	Artisans' appliances.	Finished products.	Stores.	Raw material.	Artisans' appliances.	Finished products.	Stores.
1	2	3	4	5	6	7	8	9	10	11
Chingleput ..	6	The Big Conjeevaram Urban Weavers' Union.	..	..	..	Rs. A. P. ..	Rs. A. P. 481 4 0	Rs. A. P. 65 9 5	Rs. A. P. 101 15 3	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..	..	(a) 8,911 2 9
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	1,921 8 6	..	..	..	83,531 9 1

District.	Consecutive number.	Name of society.	Stock sold during the year.					
			Raw material.			Artisans' appliances.		
			Sale-proceeds.	Deduct gross profit.	Cost price.	Sale-proceeds.	Deduct gross profit.	Cost price.
12	13	14	15	16	17			
Chingleput ..	6	The Big Conjeevaram Urban Weavers' Union.	Rs. A. P. 380 11 8	Rs. A. P. 2 14 6	Rs. A. P. 377 13 2	Rs. A. P. 51 6 10	..	Rs. A. P. 51 6 10
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	..	..	..

District.	Consecutive number.	Name of society.	Stock sold during the year—cont.					
			Finished products.			Stores.		
			Sale-proceeds.	Deduct gross profit.	Cost price.	Sale-proceeds.	Deduct gross profit.	Cost price.
18	19	20	21	22	23			
Chingleput ..	6	The Big Conjeevaram Urban Weavers' Union.	Rs. A. P. 13 7 10	Rs. A. P. 1 6 0	Rs. A. P. 12 1 10	Rs. A. P. ..	Rs. A. P. ..	Rs. A. P. ..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	7,895 11 7	446 8 7	7,449 3 0
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	84,828 10 5	4,523 12 3	80,302 14 2

District.	Consecutive number.	Name of society.	Stock in hand at the end of the year—cost price.			
			Raw material.	Artisans' appliances.	Finished products.	Stores.
			24	25	26	27
Chingleput ..	6	The Big Conjeevaram Urban Weavers' Union.	Rs. A. P. 103 6 10	Rs. A. P. 14 2 7	Rs. A. P. 89 13 5	Rs. A. P. ..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	(d) 1,461 15 9
Madras ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	(e) 5,050 3 11

(a) Paid for Rs. A. P. 8,782 12 9
 Pending payment 128 6 0

8,911 2 9

(d) Includes the stock for Rs. 128-6-0 for which payment was pending.
 (e) Includes stores for Rs. 10 paid for but not delivered.

STATEMENT No. X.—Abstract of receipts and disbursements of Co-operative Credit Societies for 1905-1906.

District.	Consecutive number.	Name of society.	Share subscrip- tions.	Deposits.	Borrowings otherwise than by way of deposits.	Loans repaid.
1	2	3	4	5	6	7
<i>A.—Receipts.</i>						
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur	1	The Bukkapatnam Village Credit Society, Limited.	..	860 0 0	1,150 0 0	210 0 0
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	2,841 0 0	4,955 0 0	2,000 0 0	1,566 0 0
Do.	3	The Vadanangur Village Credit Society, Limited.	330 0 0	850 0 0	1,000 0 0	180 0 0
Do.	4	The Salavedu Rural Credit Society.	146 0 0	1,250 0 0	1,350 0 0	726 0 0
Chingleput	5	The Conjeeveram Town Bank, Limited.	1,634 0 0	26,244 14 8	..	7,000 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	1,030 8 4	106 7 7
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	80 0 0	140 0 0	62 0 0	233 10 11
Do.	8	The Kilacheri Agricultural Bank, Limited.	6 0 0	1,245 0 0	..	4,192 0 0
Do.	9	The Damal Agricultural Bank, Limited.	..	2,965 0 0	..	80 0 0
Do.	10	The Nannili Village Credit Society, Limited.	234 0 0	250 0 0	660 0 0	118 0 0
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	850 0 0	..
Coimbatore	12	The Coimbatore Urban Bank and Stores, Limited.	804 0 0	1,000 0 0	401 1 2	..
Cuddapah	13	The Nandalur Agricultural Bank, Limited.	785 0 0	511 0 0	1,500 0 0	271 0 0
Guntur	14	The Tenali Urban Bank, Limited.	..	4,175 0 0	..	..
Do.	15	The Surapalli Rural Credit Society.	..	2,000 0 0	..	..
Madras	16	The Madras Central Urban Bank, Limited.	4,200 0 0	500 0 0	..	..
Do.	17	The Triplicans Urban Co-operative Society, Limited.	2,141 13 11	14,346 8 0	11,608 0 0	926 2 2
Nellore	18	The Gudur Rural Credit Society.	1,030 0 0	..	1,000 0 0	..
Salem	19	The Namakkal Urban Bank, Limited.	1,060 0 0	1,843 0 0	..	150 0 0
Do.	20	The Vidur Rural Bank	895 0 0	1,350 0 0	2,000 0 0	360 0 0
Tanjore	21	The Nicholson Town Bank, Limited.	6,875 0 0	1,600 0 0	..	371 0 0
Do.	22	The Melalur Agricultural Bank, Limited.	1,235 0 0	525 0 0	1,150 0 0	1,356 4 0
Do.	23	The Nidamangalam Agricultural Bank, Limited.	1,915 0 0	1,815 0 0	2,000 0 0	514 8 0
Tinnevely	24	The Nambipuram Agricultural Bank, Limited.	125 0 0	350 0 0	..	5 0 0
Do.	25	The Vilattikulam Agricultural Bank, Limited.	495 0 0	464 0 0	1,350 0 0	88 0 0
		Total	26,281 13 11	69,229 0 8	29,101 9 0	19,464 0 6

Statement No. X.—Abstract of receipts and disbursements of Co-operative Credit Societies for 1905-1906—cont.

District.	Consecutive number.	Name of society.	Interest.	Fees and fines.	Sale-proceeds of books and forms.	Sale-proceeds of raw material, artisans' appliances and finished products. (This column applies only to artisans' unions.)
			8	9	10	11
<i>A.—Receipts—cont.</i>						
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	5 5 4	72 8 0	..	..
Aroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	308 11 0	105 10 0	38 14 0	..
Do.	3	The Vudanangur Village Credit Society, Limited.	7 13 5	31 0 0	..	..
Do.	4	The Salavedu Rural Credit Society.	17 5 0	46 0 0	..	..
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	1,550 1 2	262 15 0	35 11 8	..
Do.	6	The Big Conjeeveram Urban Weaver's Union.	..	24 0 0	..	445 10 4
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	12 7 6	4 4 0	..	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	310 11 10	24 6 0	0 6 0	..
Do.	9	The Dumal Agricultural Bank, Limited.	1 15 3	50 6 0	..	..
Do.	10	The Nemmili Village Credit Society, Limited.	10 10 0	18 8 0	..	..
Do.	11	The Alinjivakam Ryots' Credit Society.	..	14 6 0	..	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	67 4 0	..	..
Gaddapah ..	13	The Nandalur Agricultural Bank, Limited.	4 1 4	27 12 0	..	..
Guntur ..	14	The Tenali Urban Bank, Limited.	..	204 10 9	..	..
Do.	15	The Surepalli Rural Credit Society.	..	70 0 0	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	10 0 0	135 0 0	..	..
Do.	17	The Triplicane Urban Co-operative Society, Limited.	29 12 7	146 9 8	..	..
Nellore ..	18	The Gudur Rural Credit Society.	..	51 8 0	..	..
Salom ..	19	The Namakkal Urban Bank, Limited.	65 4 11	217 13 10	..	..
Do.	20	The Velur Rural Bank ..	8 0 10	46 10 0	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited.	246 15 11	15 4 6	24 13 6	..
Do.	22	The Melatur Agricultural Bank, Limited.	87 0 9	48 13 8	..	..
Do.	23	The Nidamangalam Agricultural Bank, Limited.	18 5 10	43 8 6	15 1 5	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	1 0 0	18 0 0	..	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	4 1 0	37 2 0	8 2 0	..
		Total ..	2,699 11 7	1,774 15 11	124 0 2	445 10 4

Statement No. X.—Abstract of receipts and disbursements of Co-operative Credit Societies for 1905-1906—*cont.*

District.	Consecutive number.	Name of society.	Sale-proceeds of stores.	Sale-proceeds of stores received for commission sale.	Surveyors' and appraisers' fees.	Court costs.	Advances recovered.
			(This column applies only to distributive societies.)	(This column applies only to distributive societies.)			
			12	13	14	15	16
<i>A.—Receipts—cont.</i>							
			Rs. A. P.	Rs. A. P.	Rs. A. P.		Rs. A. P.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	..	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	38 2 6	..	..
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	..
Do.	4	The Salavedu Rural Credit Society.	..	..	..	..	..
Chingleput ..	5	The Conjeeveram Town Bank, Limited.	..	..	199 14 0	..	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	63 10 10
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..	..
Do.	8	The Kilascheri Agricultural Bank, Limited.	..	..	..	..	..
Do.	9	The Damal Agricultural Bank, Limited.	..	..	..	..	..
Do.	10	The Nemmili Village Credit Society, Limited.	..	..	..	..	..
Do.	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	7,895 11 7	..	..	..	543 6 7
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	..
Guntur ..	14	The Tenali Urban Bank, Limited.	..	..	..	..	..
Do.	15	The Surepalli Rural Credit Society.	..	..	..	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	..	..
Do.	17	The Triplicane Urban Co-operative Society, Limited.	84,826 10 5	318 15 8	..	..	12 11 3
Nellore ..	18	The Gudur Rural Credit Society.	..	..	..	..	..
Salem ..	19	The Namakkal Urban Bank, Limited.	..	..	2 6 0	..	..
Do.	20	The Velur Rural Bank ..	..	..	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	..	15 2 0	..	..
Do.	22	The Melatar Agricultural Bank, Limited.	..	..	..	..	..
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	..	..	..	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	..	..	..	..	..
		Total ..	92,722 6 0	318 15 8	265 10 6	..	619 14 6

Statement No. X.—Abstract of receipts and disbursements of Co-operative Credit Societies for 1905-1906—cont.

District.	Consecutive number.	Name of society.	Other receipts.	Total.	Add opening balance.	Grand total.
			17	18	19	20
<i>A.—Receipts—cont.</i>						
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	2,298 13 4	..	2,298 13 4
Aroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	11,854 5 6	..	11,854 5 6
Do.	3	The Vadanangur Village Credit Society, Limited.	..	2,398 13 5	..	2,398 13 5
Do.	4	The Salaveju Rural Credit Society.	..	3,535 5 0	..	3,535 5 0
Chingloput ..	5	The Conjeeveram Town Bank, Limited.	0 8 0	36,928 0 1	2,832 5 0	39,760 5 1
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	1,670 5 1	..	1,670 5 1
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	482 6 5	221 8 3	703 14 8
Do.	8	The Kilasheri Agricultural Bank, Limited.	0 0 10	5,778 8 8	673 2 2	6,451 10 10
Do.	9	The Dammal Agricultural Bank, Limited.	..	3,097 5 3	..	3,097 5 3
Do.	10	The Nemmili Village Credit Society, Limited.	..	1,281 2 0	..	1,281 2 0
Do.	11	The Alinjivakam Ryots' Credit Society.	..	864 6 0	..	864 6 0
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	(a) 12 0 9	10,723 10 1	..	10,723 10 1
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	3,098 13 4	..	3,098 13 4
Guntur ..	14	The Tenali Urban Bank, Limited.	..	4,379 10 9	..	4,379 10 9
Do.	15	The Surupalli Rural Credit Society.	..	2,070 0 0	..	2,070 0 0
Madras ..	16	The Madras Central Urban Bank, Limited.	..	4,845 0 0	..	4,845 0 0
Do.	17	The Triplicane Urban Co-operative Society, Limited.	(b) 73 9 9	1,14,430 13 5	153 11 8	1,14,584 9 1
Nellore ..	18	The Gudur Rural Credit Society.	..	2,081 8 0	..	2,081 8 0
Salem ..	19	The Namakkal Urban Bank, Limited.	..	3,338 10 9	..	3,338 10 9
Do.	20	The Velur Rural Bank ..	..	4,659 10 10	..	4,659 10 10
Tanjore ..	21	The Nicholson Town Bank, Limited.	..	8,648 3 11	..	8,648 3 11
Do.	22	The Melatur Agricultural Bank, Limited.	..	4,402 2 4	..	4,402 2 4
Do.	23	The Nidawangalam Agricultural Bank, Limited.	..	6,321 7 9	..	6,321 7 9
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	..	499 0 0	..	499 0 0
Do.	25	The Valattikulam Agricultural Bank, Limited.	0 8 0	2,436 13 0	..	2,436 13 0
Total ..			86 11 4	2,42,124 14 11	(c) 3,880 11 1	2,46,005 10 0

(a) Commission on goods sold	RS. A. P.
Sundries	9 3 1
	2 13 8
Total ..	12 0 9

(b) Commission on goods sold	RS. A. P.
Commission collected on chit funds conducted	64 0 11
	9 8 10
Total ..	73 9 9

(c) The closing balance of 1904-1905 was given in the report of that year as Rs. 3,726-15-5. The difference between that and the opening balance of 1905-1906 now given is due to the inclusion of the Triplicane Society (vide note at foot of statement No. II).

Statement No. X.—Abstract of receipts and disbursements of Co-operative Credit Societies for 1905-1906—cont.

District.	Consecutive number.	Name of society.	Share capital paid off.	Deposits returned.	Repayment of money borrowed otherwise than by way of deposits.	Loans.	Interest.
1	2	3	4	5	6	7	8
<i>B.—Disbursements.</i>							
Anantapur ..	1	The Bakkapatnam Village Credit Society, Limited.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Aroot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	16 0 0	..	..	10,359 0 0	..
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	..	..	2,038 0 0	..
Do. ..	4	The Salavedu Rural Credit Society ..	..	..	..	3,498 0 0	..
Chingleput ..	5	The Conjeeveram Town Bank, Limited ..	..	7,036 11 9	..	30,481 0 0	734 6 11
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	508 8 6	10 0 0
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	123 0 0	20 0 0	62 0 0	440 0 0	0 6 8
Do. ..	8	The Kilacheri Agricultural Bank, Limited.	387 0 0	210 0 0	..	6,545 0 0	73 16
Do. ..	9	The Damal Agricultural Bank, Limited ..	..	1,000 0 0	..	2,000 0 0	..
Do. ..	10	The Nemmili Village Credit Society, Ltd.	..	..	..	1,187 8 0	..
Do. ..	11	The Alinjivakam Ryots' Credit Society ..	..	..	..	780 0 0	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	59 0 0	..	307 0 8	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	3,000 0 0	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	840 0 0	..	3,425 0 0	..
Do. ..	15	The Surepalli Rural Credit Society ..	..	..	..	1,075 0 0	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	2,000 0 0	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	144 5 1	13,542 1 8	10,874 15 8	977 0 0	143 11 9
Nellore ..	18	The Gundur Rural Credit Society ..	..	..	..	2,030 0 0	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	..	2,105 0 0	..
Do. ..	20	The Velur Rural Bank ..	..	..	..	4,325 0 0	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	250 0 0	..	7,632 0 0	11 8 0
Do. ..	22	The Melatur Agricultural Bank, Limited ..	..	..	..	4,353 12 0	30 0 0
Do. ..	23	The Nidamangalam Agricultural Bank, Ltd.	15 0 0	..	..	4,545 0 0	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Ltd.	..	..	..	486 0 0	..
Do. ..	25	The Vilattikulam Agricultural Bank, Ltd.	15 0 0	..	..	1,879 0 0	8 6 2
Total ..			759 5 1	22,438 13 0	11,243 15 11	97,070 4 6	1,012 6 6

District.	Consecutive number.	Name of society	Raw material, artisans' appliances and finished products purchased. (This column applies only to artisans' unions).	Stores purchased. (This column applies only to distributive societies).	Paid to owners of goods sold on commission. (This column applies only to distributive societies.)	Establishment charges.	Contingent charges.
			9	10	11	12	13
Anantapur ..	1	The Bakkapatnam Village Credit Society, Limited.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Aroot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	..	49 9 7	122 5 6
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	23 10 9
Do. ..	4	The Salavedu Rural Credit Society ..	..	..	..	..	16 0 9
Chingleput ..	5	The Conjeeveram Town Bank, Limited ..	..	..	..	263 1 6	224 13 5
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	648 12 8	..	..	1 2 3	20 0 6
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..	0 1 6
Do. ..	8	The Kilacheri Agricultural Bank, Limited.	..	..	..	15 4 9	2 2 6
Do. ..	9	The Damal Agricultural Bank, Limited ..	..	..	..	..	..
Do. ..	10	The Nemmili Village Credit Society, Ltd.	..	..	..	..	8 13 0
Do. ..	11	The Alinjivakam Ryots' Credit Society ..	..	..	..	..	6 4 7
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	8,782 12 9	..	90 2 10	225 10 6
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	13 14 6
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	4 8 0	24 9 6
Do. ..	15	The Surepalli Rural Credit Society ..	..	..	..	..	11 5 0
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	32 12 9	84 5 9
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	..	83,531 9 7	252 7 3	1,810 2 2	344 5 2
Nellore ..	18	The Gundur Rural Credit Society ..	..	..	..	..	14 15 10
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	..	..	75 12 7
Do. ..	20	The Velur Rural Bank ..	..	..	..	6 0 0	19 5 9
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	..	..	191 2 0	123 0 11
Do. ..	22	The Melatur Agricultural Bank, Limited ..	..	..	..	..	..
Do. ..	23	The Nidamangalam Agricultural Bank, Ltd.	..	..	..	32 14 11	45 1 5
Tinnevely ..	24	The Nambipuram Agricultural Bank, Ltd.	..	..	..	..	8 13 5
Do. ..	25	The Vilattikulam Agricultural Bank, Ltd.	..	..	..	..	16 0 8
Total ..			648 12 8	92,314 6 6	252 7 3	2,526 12 9	1,522 10 11

Statement No. X.—Abstract of receipts and disbursements of Co-operative Credit Societies for 1905-1906—cont.

District.	Consecutive number.	Name of society.	Surveyors' and appraisers' fees.	Court costs.	Paid to the reserve fund.	Paid to the common good fund.	Dividend and bonus paid to members.	Honorary paid to management committee.
			14	15	16	17	18	19
<i>B.—Disbursements—cont.</i>								
Anantapur	1	The Bukkapatnam Village Credit Society, Limited.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Arcot, North	2	The Kaveripak Rural Co-operative Credit Society, Limited.	29 7 0	..	..	..	..	..
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	..	..
Do.	4	The Salavedu Rural Credit Society	..	..	..	..	..	..
Chingleput	5	The Conjeeveram Town Bank, Limited	237 5 0	..	44 14 0	..	..	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..	..	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	..	9 15 0	102 8 0	..	..	..
Do.	9	The Damal Agricultural Bank, Limited	..	..	..	..	..	..
Do.	10	The Nemmili Village Credit Society, Ld.	..	..	..	..	..	..
Do.	11	The Alinjivakam Ryots' Credit Society	..	..	..	..	..	..
Coimbatore	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..	..
Cuddapah	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	..	..
Guntur	14	The Tenali Urban Bank, Limited	..	..	..	..	..	..
Do.	15	The Surepalli Rural Credit Society	..	..	..	..	..	..
Madras	16	The Madras Central Urban Bank, Limited.	..	..	..	..	..	..
Do.	17	The Triplicane Urban Co-operative Society, Limited.	..	..	543 0 11	374 12 0	585 0 10	..
Nellore	18	The Gudur Rural Credit Society	..	..	..	..	..	..
Salem	19	The Namakkal Urban Bank, Limited	..	..	..	..	..	..
Do.	20	The Velur Rural Bank	..	..	..	..	..	..
Tanjore	21	The Nicholson Town Bank, Limited	..	..	..	..	..	..
Do.	22	The Melatur Agricultural Bank, Limited	..	..	..	..	..	..
Do.	23	The Nidamangalam Agricultural Bank, Ld.	..	..	..	..	..	..
Tinnevely	24	The Nambipuram Agricultural Bank, Ld.	..	..	..	..	..	..
Do.	25	The Vilattikulam Agricultural Bank, Ld.	..	..	..	..	..	..
Total			266 12 0	9 15 0	690 6 11	374 12 0	585 0 10	..

District.	Consecutive number.	Name of society.	Advances.	Other disbursements.	Total.	Add closing balance.	Grand total.
			20	21	22	23	24
Anantapur	1	The Bukkapatnam Village Credit Society, Limited.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Arcot, North	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	0 8 0	1,460 9 0	838 4 4	2,298 13 4
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	10,576 14 1	1,277 7 5	11,854 5 6
Do.	4	The Salavedu Rural Credit Society	..	..	2,061 10 9	337 2 8	2,398 13 5
Chingleput	5	The Conjeeveram Town Bank, Limited	..	..	3,512 0 9	23 4 3	8,535 5 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	72 6 2	..	39,022 4 10	738 0 3	39,760 5 1
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	1,320 14 1	349 7 0	1,670 5 1
Do.	8	The Kilacheri Agricultural Bank, Limited.	..	..	645 8 2	58 6 6	703 14 8
Do.	9	The Damal Agricultural Bank, Limited	..	0 6 3	6,346 3 6	105 7 4	6,451 10 10
Do.	10	The Nemmili Village Credit Society, Ld.	..	..	3,000 0 0	97 5 3	3,097 5 3
Do.	11	The Alinjivakam Ryots' Credit Society	..	..	1,196 5 0	84 13 0	1,281 2 0
Coimbatore	12	The Coimbatore Urban Bank and Stores, Limited.	572 9 2	..	786 4 7	78 1 5	864 6 0
Cuddapah	13	The Nandalur Agricultural Bank, Limited.	..	..	10,037 3 6	686 6 7	10,723 10 1
Guntur	14	The Tenali Urban Bank, Limited	..	..	3,013 14 6	84 14 10	3,098 13 4
Do.	15	The Surepalli Rural Credit Society	..	..	3,834 1 6	545 9 3	4,379 10 9
Madras	16	The Madras Central Urban Bank, Limited.	..	..	1,986 5 0	83 11 0	2,070 0 0
Do.	17	The Triplicane Urban Co-operative Society, Limited.	..	..	2,117 2 6	2,727 13 6	4,845 0 0
Nellore	18	The Gudur Rural Credit Society	..	3 0 0	1,13,156 7 9	1,426 1 4	1,14,584 9 1
Salem	19	The Namakkal Urban Bank, Limited	..	..	2,044 15 10	36 8 2	2,081 8 0
Do.	20	The Velur Rural Bank	..	..	2,180 12 7	1,157 14 2	3,338 10 9
Tanjore	21	The Nicholson Town Bank, Limited	..	..	4,850 5 9	809 6 1	4,659 10 10
Do.	22	The Melatur Agricultural Bank, Limited	..	..	8,277 10 11	370 9 0	8,648 3 11
Do.	23	The Nidamangalam Agricultural Bank, Ld.	..	..	4,383 12 0	18 6 4	4,402 2 4
Tinnevely	24	The Nambipuram Agricultural Bank, Ld.	..	..	4,641 0 4	1,680 7 5	6,321 7 9
Do.	25	The Vilattikulam Agricultural Bank, Ld.	..	494 13 6	494 13 6	4 2 6	499 0 0
Total			644 15 4	4 10 3	2,32,366 7 3	13,639 2 9	2,46,005 10 0

* Entrance fees refunded, Rs. 3.

STATEMENT No. XI.—Profit and Loss Account of Co-operative Credit Societies for 1905–1906.

District.	Consecutive number.	Name of society.	Profit.			Court costs recovered.
			Interest.	Gross profit on sales of raw material, artisans' appliances and finished products. (This column applies only to artisans' unions.)	Gross profit on sales of stores. (This column applies only to distributive societies.)	
1	2	3	4	5	6	7
Anantapur.	1	The Bakkapaṭnam Village Credit Society, Limited.	Rs. A. P. 37 0 4	..	..	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	401 14 9	..	..	..
Do.	3	The Vadanangur Village Credit Society, Limited.	84 14 9	..	..	..
Do.	4	The Salavedu Rural Credit Society ..	45 0 9	..	..	..
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	1,872 12 3	..	..	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	4 4 6	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	51 8 10	..	..	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	400 0 0	..	..	..
Do.	9	The Jamal Agricultural Bank, Limited ..	29 2 9	..	..	..
Do.	10	The Nemmili Village Credit Society, Limited.	22 3 0	..	..	..
Do.	11	The Alinjivakam Ryots' Credit Society ..	8 4 7	..	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	448 8 7	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	64 5 4	..	..	..
Guntūr ..	14	The Tenali Urban Bank, Limited ..	31 11 6	..	..	..
Do. ..	15	The Surepalli Rural Credit Society ..	24 0 0	..	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	16 4 0	..	..	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.(a)	49 15 1	..	4,523 12 3	..
Nellore ..	18	The Gudur Rural Credit Society ..	6 4 10	..	..	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	68 13 2	..	..	..
Do. ..	20	The Velur Rural Bank ..	77 6 0	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	332 0 10	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Limited.	132 1 8	..	..	..
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	113 13 10	..	..	..
Tinnevely..	24	The Nambiparam Agricultural Bank, Limited.	21 4 0	..	..	..
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	43 6 3	..	..	..
		Total ..	..	..	..	..

Statement No. XI.—Profit and Loss Account of Co-operative Credit Societies for 1905-1906—cont.

District.	Consecutive number.	Name of society.	Profit—cont.		Loss.	
			Other items.	Total.	Interest.	Establishment and contingent charges.
			8	9	10	11
Anantapur.	1	The Bakkapatnam Village Credit Society, Limited.	Rs. 78 8 0	A. P. 110 8 4	Rs. 28 1 4	A. P. 18 1 0
Aroot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	145 8 0	547 6 9	256 8 8	161 15 1
Do.	3	The Vadanangur Village Credit Society, Limited.	31 0 0	115 14 9	59 4 0	23 10 9
Do.	4	The Salavedu Rural Credit Society ..	46 0 0	91 0 9	34 0 0	16 0 9
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	299 2 3	2,171 14 6	1,308 0 0	497 12 1
Do.	6	The Big Conjeeveram Urban Weavers' Union.	24 0 0	28 4 6	10 0 0	25 2 9
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	4 4 0	55 12 10	25 1 9	0 1 6
Do.	8	The Kilacheri Agricultural Bank, Limited.	24 12 10	424 12 10	187 12 9	20 10 10
Do.	9	The Urmal Agricultural Bank, Limited ..	50 6 0	79 8 9	25 2 9	50 9 0
Do.	10	The Newmili Village Credit Society, Limited.	18 8 0	40 11 0	10 14 0	8 13 0
Do.	11	The Alinjivakam Ryots' Credit Society ..	14 6 0	22 10 7	4 6 0	6 4 7
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	79 4 9	525 13 4	0 10 8	288 1 11
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	27 12 0	92 1 4	10 2 10	13 14 6
Quntur ..	14	The Tenali Urban Bank, Limited ..	204 10 9	236 6 3	20 6 9	29 1 6
Do.	15	The Europalli Rural Credit Society ..	70 0 0	94 0 0	22 6 0	11 5 0
Madras ..	16	The Madras Central Urban Bank, Limited.	135 0 0	151 4 0	1 8 6	129 2 6
Do.	17	The Triplicane Urban Co-operative Society, Limited.(a)	91 11 4	4,865 6 8	45 7 6	1,981 12 10
Nellore ..	18	The Gudur Rural Credit Society ..	51 8 0	57 15 10	1 13 0	14 15 10
Nalem ..	19	The Namakkal Urban Bank, Limited ..	217 13 10	286 11 0	16 14 5	75 12 7
Do.	20	The Velur Rural Bank ..	46 10 0	124 0 0	34 10 3	27 5 9
Tanjore ..	21	The Nicholson Town Bank, Limited ..	40 2 0	372 2 10	182 11 11	399 6 11
Do.	22	The Melatur Agricultural Bank, Limited.	48 13 8	180 15 4	32 8 0	57 7 4
Do.	23	The Nihoungalam Agricultural Bank, Limited.	58 9 11	172 7 9	31 8 0	81 0 4
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	18 0 0	39 4 0	3 12 6	18 13 6
Do ..	25	The Vilattikulam Agricultural Bank, Limited.	35 12 0	79 2 3	16 1 7	35 0 8
		Total ..	..	..	..	..

Statement No. XI.—Profit and Loss Account of Co-operative Credit Societies for 1905-1906—*cont.*

District.	Consecutive number.	Name of society.	Loss— <i>cont.</i>			
			Irrecoverable debts written off.	Depreciation and wastage of raw material, artisans' appliances and finished products. (This column applies only to artisans' unions.)	Depreciation and wastage of stores. (This column applies only to distributive societies).	Court costs.
			12	13	14	15
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	Rs. A. P.
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	..	..
Do.	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..
Do.	4	The Salavedu Rural Credit Society ..	..	..	..	..
Chingleput.	5	The Conjeeveram Town Bank, Limited.	..	..	..	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..
Do.	8	The Kilaoheri Agricultural Bank, Limited	..	..	..	9 15 0
Do.	9	The Damal Agricultural Bank, Limited..	..	..	..	..
Do.	10	The Nemmili Village Credit Society, Limited.	..	..	..	..
Do.	11	The Alinjivakam Ryots' Credit Society ..	..	..	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	..
Do. ..	15	The Surepalli Rural Credit Society ..	..	..	..	..
Madras ..	16	The Madras Central Urban Bank, Limited	..	..	..	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	..
Nellore ..	18	The Gudur Rural Credit Society ..	..	..	..	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	..	..
Do. ..	20	The Velur Rural Bank ..	..	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Limited.	..	..	..	..
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	..	..	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	..	..	..	..
		Total ..	..	..	..	..

Statement No. XI.—Profit and Loss Account of Co-operative Credit Societies for
1905-1906—cont.

District.	Consecutive number.	Name of society.	Loss—cont.			Net profit.	Net loss.
			Value of furniture forms, etc., written off.	Other items.	Total.		
			16	17	18		
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	..	..	48 2 4	64 6 0	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	0 8 0	418 15 9	128 7 0	..
Do.	3	The Vadanangar Village Credit Society, Limited.	..	..	82 14 9	33 0 0	..
Do.	4	The Salavedu Rural Credit Society ..	..	..	50 0 9	41 0 0	..
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	50 0 0	..	1,855 12 1	316 2 5	..
Do.	6	The Big Conjeeveram Urban Weavers' Union.	..	..	35 2 9	..	6 14 3
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	25 0 0	..	50 3 3	5 9 7	..
Do.	8	The Kilascheri Agricultural Bank, Limited.	..	0 6 3	168 12 10	256 0 0	..
Do.	9	The Damal Agricultural Bank, Limited..	..	..	75 11 9	3 13 0	..
Do.	10	The Nemmeli Village Credit Society, Limited.	..	..	19 11 0	21 0 0	..
Do.	11	The Alinjivakam Ryots' Credit Society ..	..	..	10 10 7	12 0 0	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	289 12 7	237 0 9	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	24 1 4	68 0 0	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	49 8 3	186 14 0	..
Do.	15	The Surepalli Rural Credit Society ..	..	..	33 11 0	60 5 0	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	130 11 0	20 9 0	..
Do.	17	The Triplicane Urban Co-operative Society, Limited. (a)	..	44 5 10	2,071 10 2	2,593 12 6	..
Nellore ..	18	The Oudur Rural Credit Society ..	..	..	16 12 10	41 3 0	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	92 11 0	194 0 0	..
Do.	20	The Velur Rural Bank ..	..	..	62 0 0	62 0 0	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	..	582 2 10	..	210 0 0
Do.	22	The Melatur Agricultural Bank, Limited.	..	..	89 15 4	91 0 0	..
Do.	23	The Nidamangalam Agricultural Bank, Limited.	..	..	112 8 4	59 15 5	..
Tinnevely ..	24	The Nambiparam Agricultural Bank, Limited.	..	..	22 10 0	16 10 0	..
Do.	25	The Vilattikulam Agricultural Bank, Limited.	..	0 12 0	51 14 3	27 4 0	..
		Total ..	..	..	..	4,539 15 8	216 14 3

(a) The accounts of the Triplicane Society have not yet been audited. The figures given in this statement, so far as that society is concerned, have been taken—provisionally—from the society's two half-yearly reports for 1905-1906.

STATEMENT No. XII.—Assets and liabilities of Co-operative Credit Societies
as they stood on 31st March 1906.

STATEMENT No. XII.—Assets and liabilities of Co-operative

Districts.	Consecutive number.	Name of society.	Assets		
			Loans outstanding.	Interest pending realisation.	Closing cash balance.
1	2	3	4	5	6
			RS. A. P.	RS. A. P.	RS. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	1,222 8 0	31 11 0	838 4 4
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	8,793 0 0	93 3 9	1,277 7 5
Do.	3	The Vadanangur Village Credit Society, Limited.	1,858 0 0	77 1 4	337 2 8
Do.	4	The Salavedu Rural Credit Society ..	2,770 0 0	27 11 9	23 4 3
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	32,334 0 0	390 9 1	738 0 3
Do.	6	The Big Conjeeveram Urban Weavers' Union.	462 0 11	..	349 7 0
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	499 13 1	53 3 3	58 6 6
Do.	8	The Kilachori Agricultural Bank, Limited.	4,793 0 0	139 5 2	105 7 4
Do.	9	The Damal Agricultural Bank, Limited ..	1,920 0 0	27 3 6	97 5 3
Do.	10	The Nemmili Village Credit Society, Ld.	1,069 8 0	11 9 0	84 13 0
Do.	11	The Alinjivakam Ryots' Credit Society.	780 0 0	8 4 7	78 1 5
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	686 6 7
Cuddapah.	13	The Nandalur Agricultural Bank, Ld. ..	2,729 0 0	60 4 0	84 14 10
Guntur ..	14	The Tenali Urban Bank, Limited ..	3,425 0 0	31 11 6	545 9 3
Do. ..	15	The Sreepalli Rural Credit Society ..	1,975 0 0	24 0 0	83 11 0
Madras ..	16	The Madras Central Urban Bank, Limited.	2,000 0 0	6 4 0	2,727 13 6
Do. ..	17	The Triplicane Urban Co-operative Society, Limited (a).	..	..	..
Nellore ..	18	The Gudur Rural Credit Society ..	2,080 0 0	6 7 10	36 8 2
Salem ..	19	The Namakkal Urban Bank, Limited ..	1,955 0 0	3 8 3	1,157 14 2
Do. ..	20	The Velur Rural Bank ..	3,965 0 0	69 5 2	309 5 1
Tanjore ..	21	The Nicholson Town Bank, Limited ..	7,261 0 0	85 0 11	370 9 0
Do. ..	22	The Melatur Agricultural Bank Limited.	2,997 8 0	45 1 0	18 6 4
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	4,030 8 0	95 8 0	1,680 7 5
Tinnevely.	24	The Nambipuran Agricultural Bank, Ld.	481 0 0	20 4 0	4 2 6
Do. ..	25	The Vilattikulam Agricultural Bank, Ld.	1,791 0 0	39 5 3	517 10 2

(a) As the accounts of the Triplicane society have not yet been audited, no entries are made in this statement against that society.

Credit Societies as they stood on 31st March 1906.

Assets—cont.							Liabilities.	
Value of raw material, artisans' appliances and finished products on hand. (This column applies only to artisans' unions.)	Value of stores on hand. (This column applies only to distributive societies.)	Value of furniture, stationery, etc., on hand.	Advances pending recovery.	Other items.	The reserve fund.	Total.	Share capital.	Deposits.
7	8	9	10	11	12	13	14	15
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.
..	2,092 7 4	..	850 0 0
..	..	70 0 0	..	..	..	10,233 11 2	2,825 0 0	4,955 0 0
..	2,272 4 0	530 0 0	850 0 0
..	2,821 0 0	146 0 0	1,250 0 0
207 6 10	..	200 0 0	8 11 4	..	44 14 0	33,707 7 4	5,285 0 0	27,278 8 11
..	1,027 10 1	..	..
..	611 8 10	115 0 0	410 0 0
..	102 8 0	5,140 4 6	495 0 0	2,230 0 0
..	2,044 8 9	..	1,965 0 0
..	1,165 14 0	234 0 0	250 0 0
..	866 6 0	..	..
..	1,461 15 9	68 6 1	29 0 7	..	..	2,240 13 0	745 0 0	1,000 0 0
..	2,874 2 10	785 0 0	511 0 0
..	4,002 4 0	..	3,795 0 0
..	2,082 11 0	..	2,000 0 0
..	4,734 1 6	4,200 0 0	500 0 0
..
..	2,073 0 0	1,030 0 0	..
..	3,116 6 5	1,060 0 0	1,843 0 0
..	4,343 10 3	895 0 0	1,350 0 0
..	7,716 9 11	6,375 0 0	1,350 0 0
..	3,060 15 4	1,235 0 0	525 0 0
..	5,806 7 5	1,900 0 0	1,815 0 0
..	505 6 6	125 0 0	350 0 0
..	2,347 15 5	480 0 0	464 0 0

Statement No. XII.—Assets and liabilities of Co-operative

Districts.	Consecutive number.	Name of society.	Liabilities			
			Borrowings otherwise than by way of deposits.	Interest pending payment.	Establishment charges pending payment.	Contingent charges pending payment.
			16	17	18	19
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur.	1	The Bukkapatnam Village Credit Society, Limited.	1,150 0 0	28 1 4	..	..
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	2,000 0 0	256 8 8	8 4 0	51 12 0
Do.	3	The Vadanangur Village Credit Society, Limited.	1,000 0 0	59 4 0	..	..
Do.	4	The Balavedu Rural Credit Society ..	1,350 0 0	34 0 0	..	..
Chingleput.	5	The Conjeeveram Town Bank, Limited ..	..	659 3 3	29 12 11	4 0 0
Do.	6	The Big Conjeeveram Urban Weavers' Union.	1,030 8 4	..	4 0 0	..
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	..	28 6 10	..	..
Do.	8	The Kilacheri Agricultural Bank, Limited.	2,000 0 0	53 8 11	3 3 7	..
Do.	9	The Damal Agricultural Bank, Limited ..	..	25 2 9	50 9 0	..
Do.	10	The Neumili Village Credit Society, Ld. ..	650 0 0	10 14 0	..	..
Do.	11	The Alinjivaham Ryots' Credit Society ..	850 0 0	4 6 0	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	94 0 11	0 10 8	25 10 8	10 0 0
Oddappah ..	13	The Nandalur Agricultural Bank, Limited.	1,500 0 0	10 2 10	..	..
Quntur ..	14	The Tenali Urban Bank, Limited ..	..	20 6 9	..	..
Do.	15	The Surepalli Rural Credit Society ..	..	22 6 0	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	1 8 6	12 0 0	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited (s).	..	..	..	..
Nellore ..	18	The Gudur Rural Credit Society ..	1,000 0 0	1 13 0	..	..
Salern ..	19	The Namakkal Urban Bank, Limited ..	..	16 14 5	..	..
Do. ..	20	The Velur Rural Bank ..	2,000 0 0	34 10 3	2 0 0	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	171 3 11	15 4 0	..
Do. ..	22	The Melatur Agricultural Bank, Limited.	1,150 0 0	2 8 0	..	57 7 4
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	2,000 0 0	31 8 0	..	..
Tinnevely.	24	The Naahipuram Agricultural Bank, Ld.	..	3 12 6	10 0 0	..
Do.	25	The Vilattikulam Agricultural Bank, Ld.	1,350 0 0	7 11 5	19 0 0	..

(s) As the accounts of the Triplicane society have not yet been audited, no entries are made in this statement against that society.

Credit Societies as they stood on 31st March 1906—cont.

—cont.

Surveyors' and appraisers' fees pending payment.	Dividend and bonus to members (declared for previous years) pending payment.	Honoraria to managing committee (declared for previous years) pending payment.	Net profit (declared for previous years and ordered to be carried to the reserve) not yet so carried.	Other items pending payment.	The reserve fund.	Total.	Net profit.	Net loss.
20	21	22	23	24	25	26	27	28
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.
..	2,028 1 4	64 6 0	..
8 11 6	10,105 4 2	128 7 0	..
..	2,239 4 0	83 0 0	..
..	2,780 0 0	41 0 0	..
..	44 14 8	44 14 7	0 0 7	..	44 14 0	33,391 4 11	316 2 5	..
..	1,034 8 4	..	6 14 3
..	22 8 5	..	..	605 13 3	5 9 7	..
..	102 8 0	4,884 4 6	268 0 0	..
..	2,040 11 9	3 13 0	..
..	1,144 14 0	21 0 0	..
..	851 6 0	12 0 0	..
..	(b) 128 6 0	..	2,003 12 3	237 0 9	..
..	2,806 2 10	68 0 0	..
..	3,815 6 9	186 14 0	..
..	2,022 6 0	60 5 0	..
..	4,713 8 6	20 9 0	..
..
..	2,031 13 0	41 8 0	..
2 8 0	2,923 6 5	194 0 0	..
15 2 0	4,281 10 3	62 0 0	..
..	7,926 9 11	..	210 0 0
..	3,969 15 4	91 0 0	..
..	5,746 8 0	59 15 5	..
..	488 12 6	16 10 0	..
..	3,320 11 5	27 4 0	..

(b) Value of stores received but not paid for.

STATEMENT NO. XIII.—Plus and Minus Memorandum of the Reserve Fund accounts of Co-operative Credit Societies for the year 1905-1906.

District.	Consecutive Number.	Name of society.	Amount to the credit of the reserve fund at the commencement of the year.	Paid to the credit of the reserve fund during the year.	Total.	Withdrawn from the reserve fund during the year for meeting losses.	Balance to the credit of the reserve fund at the end of the year.
1	2	3	4	5	6	7	8
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	..	..	..	..
Arcoot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	..	..	..
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..	..
Do. ..	4	The Salavedu Rural Credit Society ..	..	..	..	..	..
Chingleput ..	5	The Conjeeveram Town Bank, Limited ..	..	44 14 0	44 14 0	..	44 14 0
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..	..
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited. (a)	..	..	..	..	..
Do. ..	8	The Kiluchori Agricultural Bank, Limited.	..	102 8 0	102 8 0	..	102 8 0
Do. ..	9	The Darnal Agricultural Bank, Limited ..	..	..	..	..	..
Do. ..	10	The Nemmeli Village Credit Society, Limited.	..	..	..	..	..
Do. ..	11	The Alinjivakam Ryots' Credit Society ..	..	..	..	..	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..	..
Ouddapah ..	13	The Nandalur Agricultural Bank, Limited.	..	..	..	..	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	..	..
Do. ..	15	The Sorepalli Rural Credit Society ..	..	..	..	..	..
Madras ..	16	The Madras Central Urban Bank, Limited.	..	..	..	..	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	(b) 259 6 6	543 0 11	802 7 5	..	802 7 5
Nellore ..	18	The Gudur Rural Credit Society ..	..	..	..	..	..
Salem ..	19	The Namakkal Urban Bank, Limited ..	..	..	..	..	..
Do. ..	20	The Velur Rural Bank ..	..	..	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	..	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Limited ..	..	..	..	..	..
Do. ..	23	The Nilamangalam Agricultural Bank, Limited.	..	..	..	..	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..	..
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	..	..	..	..	..
		Total ..	259 6 6	690 6 11	949 13 5	..	949 13 5

(a) The Tirur society worked during 1904-1905 at a net profit of Rs. 22-6-5, which it should have paid to the credit of its reserve fund in 1905-1906, but failed to do so. The society has been since ordered to pay that amount, as well as the profit declared for 1905-1906, to the credit of its reserve fund.

(b) Though the Triplicane society was registered only in August 1905, it had been working for about 16 months before that date. Hence its having a reserve fund at the commencement of 1905-1906.

STATEMENT No. XIV.—Distribution of the net profits for 1905-1906 of Co-operative Credit Societies sanctioned by the Registrar.

District.	Consecutive number.	Name of society.	Net profit declared for the year 1905-1906.	Amount sanctioned to be carried to the credit of the reserve fund.	Amount sanctioned to be distributed as dividend to members.	Amount sanctioned to be paid as bonus to members purchasing stores.
1	2	3	4	5	6	7
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	64 6 0	64 6 0	..	..
Arcot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	128 7 0	128 7 0	..	..
Do. ..	3	The Vadanangur Village Credit Society, Limited.	33 0 0	33 0 0	..	..
Do. ..	4	The Salavedu Rural Credit Society ..	41 0 0	41 0 0	..	..
Chingleput ..	5	The Conjeeveram Town Bank, Ltd. ..	316 2 5	105 6 2	105 6 2	..
Do. ..	6	The Big Conjeeveram Urban Weavers' Union (a).	..	..	..	..
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	5 9 7	5 9 7	..	..
Do. ..	8	The Kilascheri Agricultural Bank, Limited.	256 0 0	256 0 0	..	..
Do. ..	9	The Damal Agricultural Bank, Ltd. ..	3 13 0	3 13 0	..	..
Do. ..	10	The Nemmili Village Credit Society, Limited.	21 0 0	21 0 0	..	..
Do. ..	11	The Alinjivakam Ryots' Credit Society.	12 0 0	12 0 0	..	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	237 0 9	59 4 0	..	177 12 9
Cuddapah ..	13	The Nandalur Agricultural Bank, Ltd.	68 0 0	68 0 0	..	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	186 14 0	186 14 0	..	..
Do. ..	15	The Surepalli Rural Credit Society ..	60 5 0	60 5 0	..	..
Madras ..	16	The Madras Central Urban Bank, Ltd.	20 9 0	5 2 3	12 13 8	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited (b).	2,593 12 6	656 4 11	134 13 5	1,114 8 7
Nellore ..	18	The Gudur Rural Credit Society ..	41 3 0	41 3 0	..	..
Salem ..	19	The Namakkal Urban Bank, Limited.	194 0 0	72 0 10	64 10 8	..
Do. ..	20	The Velur Rural Bank ..	62 0 0	62 0 0	..	..
Tanjore ..	21	The Nicholson Town Bank, Ltd. (c) ..	..	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Ltd.	91 0 0	91 0 0	..	..
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	59 15 5	59 15 5	..	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	16 10 0	16 10 0	..	..
Do. ..	25	The Vilattikulam Agricultural Bank, Limited.	27 4 0	27 4 0	..	..
		Total ..	4,539 15 8	2,076 9 2	317 11 11	1,292 5 4

(a) The union worked at a net loss of Rs. 6-14-3, which will be a first charge on the net profit of 1906-1907.

(b) The distribution of the net profits of the Triplicane Society is made provisionally and subject to detailed audit.

(c) The Bank worked at a net loss of Rs. 210, which will be a first charge on the net profit of 1906-1907.

Statement No. XIV.—Distribution of the net profits for 1905-1906 of Co-operative Credit Societies sanctioned by the Registrar—*cont.*

District.	Consecutive number.	Name of society.	Amount sanctioned to be paid as bonus to members supplying finished products.	Amount sanctioned to be paid to the managing committee as honoraria.	Amount sanctioned to be paid towards the repayment of borrowed capital.	Amount sanctioned to be disbursed for other purposes.
			8	9	10	11
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	..	Rs. A. P.	..	..
Arcot, North ..	2	The Kaveripak Rural Co-operative Credit Society, Limited.	..	..	..	..
Do. ..	3	The Vadanangur Village Credit Society, Limited.	..	..	..	..
Do. ..	4	The Salavedu Rural Credit Society ..	..	..	..	..
Chingleput ..	5	The Conjeeveram Town Bank, Ltd. ..	..	105 6 1	..	..
Do. ..	6	The Big Conjeeveram Urban Weavers' Union.	..	..	..	..
Do. ..	7	The Tirur Rural Co-operative Credit Society, Limited.	..	..	..	..
Do. ..	8	The Kilaoheri Agricultural Bank, Limited.	..	..	..	..
Do. ..	9	The Damal Agricultural Bank, Ltd. ..	..	..	..	..
Do. ..	10	The Nemmali Village Credit Society, Limited.	..	..	..	..
Do. ..	11	The Alinjivakam Ryots' Credit Society.	..	..	..	..
Coimbatore ..	12	The Coimbatore Urban Bank and Stores, Limited.	..	..	..	..
Cuddapah ..	13	The Nandalar Agricultural Bank, Ltd.	..	..	..	..
Guntur ..	14	The Tenali Urban Bank, Limited ..	..	..	..	..
Do. ..	15	The Surepalli Rural Credit Society ..	..	..	..	..
Madras ..	16	The Madras Central Urban Bank, Ltd.	..	2 9 1	..	..
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	..	..	..	(d) 688 1 7
Nellore ..	18	The Gudur Rural Credit Society ..	..	..	..	..
Salem ..	19	The Namakkal Urban Bank, Limited.	..	57 4 6	..	..
Do. ..	20	The Velur Rural Bank ..	..	..	..	..
Tanjore ..	21	The Nicholson Town Bank, Limited ..	..	..	..	..
Do. ..	22	The Melatur Agricultural Bank, Ltd.	..	..	..	..
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	..	..	..	..
Tinnevely ..	24	The Nambipuram Agricultural Bank, Limited.	..	..	..	..
Do. ..	25	The Viattikulam Agricultural Bank, Limited.	..	..	..	..
Total ..			..	165 3 8	..	688 1 7

(d) To the common good fund Rs. A. P.
 Bonus to employes 600 14 1
 87 3 6

Total .. 688 1 7

STATEMENT No. XV.—Number of general and committee meetings convened and held by Co-operative Credit Societies during the year 1905-1906.

District.	Consecutive number.	Name of society.	Number of general meetings convened.			Number of committee meetings convened.		
			Held.	Broken up for want of quorum or other causes.	Total.	Held.	Broken up for want of quorum or other causes.	Total.
1	2	3	4	5	6	7	8	9
Anantapur ..	1	The Bukkapatnam Village Credit Society, Limited.	4	..	4	36	3	38
Arcot, North.	2	The Kaveripak Rural Co-operative Credit Society, Limited.	2	..	2	10	2	12
Do.	3	The Vadanangur Village Credit Society, Limited.	2	..	2	25	..	25
Do.	4	The Salavedu Rural Credit Society.	4	..	4	45	..	45
Chingleput.	5	The Conjeeveram Town Bank, Limited.	2	..	2	43	6	49
Do.	6	The Big Conjeeveram Urban Weavers' Union.	1	..	1	3	..	3
Do.	7	The Tirur Rural Co-operative Credit Society, Limited.	1	..	1	11	..	11
Do.	8	The Kilocheri Agricultural Bank, Limited.	3	..	3	51	1	52
Do.	9	The Damal Agricultural Bank, Limited.	2	..	2	9	..	9
Do.	10	The Nemmili Village Credit Society, Limited.	2	..	2	14	..	14
Do.	11	The Alinjivakam Ryots' Credit Society (a).	5	..	5	..	..	..
Coimbatore.	12	The Coimbatore Urban Bank and Stores, Limited.	3	..	3	3	..	..
Cuddapah ..	13	The Nandalur Agricultural Bank, Limited.	2	1	3	1	..	1
Guntur ..	14	The Tenali Urban Bank, Limited.	2	..	2	6	..	6
Do. ..	15	The Surepalli Rural Credit Society.	1	..	1	11	..	11
Madras ..	16	The Madras Central Urban Bank, Limited.	2	..	2	5	..	5
Do. ..	17	The Triplicane Urban Co-operative Society, Limited.	5	..	5	16	..	16
Nellore ..	18	The Gudur Rural Credit Society.	2	..	2	15	..	15
Salem ..	19	The Namakkal Urban Bank, Limited.	1	..	1	2	..	2
Do. ..	20	The Velur Rural Bank ..	2	..	2	12	..	12
Tanjore ..	21	The Nicholson Town Bank, Limited.	1	1	2	17	2	19
Do. ..	22	The Melatur Agricultural Bank, Limited.	3	..	3	25	..	25
Do. ..	23	The Nidamangalam Agricultural Bank, Limited.	3	..	3	24	1	25
Tinnevely.	24	The Nambipuram Agricultural Bank, Limited.	4	..	4	29	..	29
Do.	25	The Vilattikulam Agricultural Bank, Limited.	2	..	2	34	2	36
		Total ..	61	2	63	446	17	463

(a) This society has no managing committee.

Resolution—No. 288, dated 26th July 1906.

The report received from the Registrar of Co-operative Credit Societies on the working of India Act X of 1904 in the Madras Presidency during the official year 1905-1906, will be submitted for the information of Government.

2. The Board regrets the delay in the submission of the report which is entirely due to the Registrar. His explanation has been called for and when received it will be submitted to Government.

3. *Societies.*—In addition to the ten societies which were in existence at the end of the previous year, 17 were newly registered during the year under report, nine of them being rural and eight urban. Of these 27 societies, 17 are situated in the districts of Chingleput, Tanjore, North Arcot and Salem, six in the districts of Guntur, Madras and Tinnevely and one each in the districts of Anantapur, Cuddapah, Nellore and Coimbatore. Five more societies have since been started—two in Madura and one each in the districts of Anantapur, Tanjore and Trichinopoly—and the Registrar has been instructed to extend his operations to the remaining ten districts, especially to the Circars, Kurnool and South Arcot.

Two of the eight urban societies started during the year had not got into working order before the close of the year and the Registrar's report is therefore confined to the remaining 25 societies. Five rural societies and one urban society were organized on the basis of unlimited liability and the remaining 19 on a limited liability basis. Of the societies of the latter description, three—one rural and two urban—were constituted on the model of *nidhis*, while two others are distributive credit societies. A central urban bank was also organized during the year in the city of Madras with the sole object of raising funds for financing co-operative credit societies in the *mufassal*.

4. *Members.*—The aggregate number of members rose from 1,067 to 2,733 in spite of a large number of withdrawals due to the reduction in the area of operations of the rural societies of Tirur and Kilacheri. Thirty-two per cent. of the members were agriculturists, pure and simple, and 35 per cent. non-agriculturists; the remaining 33 per cent. derived their income partly from agriculture and partly from other sources.

5. *Finance—Share capital.*—Of the 25 societies referred to above, 19 had a paid-up share capital aggregating Rs. 31,448 at the end of the year. Nearly 60 per cent. of this amount was contributed by

1. Conjeevaram Town Bank.
2. Madras Central Urban Bank.
3. Triplicane Urban Co-operative Society.
4. Nicholson Town Bank, Tanjore.

the urban societies named in the margin and 22 per cent. by the rural societies of Kaveripak, Gudur, Melatur and Nidamangalam. The remaining 18 per cent. was made up by the two urban banks of Coimbatore and Namakkal and by nine small rural societies.

6. *Deposits.*—Twenty-two out of the 25 societies borrowed an aggregate sum of Rs. 69,229 by way of deposits, of which Rs. 22,438 were repaid during the year. The amount outstanding at the end of the year was Rs. 56,346 as against Rs. 9,555 at the end of the preceding year. More than four-fifths of the deposits were contributed by members.

7. *Loans from Government.*—Loans amounting to Rs. 12,400 were disbursed by Government to nine rural societies under paragraph 26 of the Resolution of the Government of India, Revenue and Agricultural Department, No. 1-63-3, dated 29th April 1904, embodied in G.O., No. 663, dated 22nd June 1904. Loans for a further sum of Rs. 2,850 sanctioned during the year have also been since disbursed to three societies. The deposits of the members, together with the share capital paid up by them, were either equal to or greater than the amount lent to them by Government except in the case of the Kilacheri Agricultural Bank where the former fell short of the latter by Rs. 75. The Registrar is requested to move this society to make good the deficiency at an early date.

8. *Loans paid out of Sir D. M. Hamilton's Fund.*—Loans amounting to Rs. 2,200 were sanctioned out of this fund to six rural societies on condition that the loans should be free of interest until the commencement of the fourth year and that they should thereafter be recoverable in ten equal annual instalments together with interest at 2 per cent. per annum. Of the total amount sanctioned, only Rs. 1,400 were disbursed during the year.

9. *Loans from other Co-operative Credit Societies.*—Loans aggregating Rs. 2,700 were granted by the Madras Central Urban Bank and the Kilacheeri Agricultural Bank to four other co-operative credit societies.

10. *Other borrowings.*—Only five societies received loans of this description, the net amount payable by them at the end of the year being Rs. 1,358. Particulars of the sources from which the loans were derived are given in column 28 of statement No. V appended to the Registrar's report.

11. *Loans to members.*—There were 185 loans outstanding against members at the beginning of the year, the amount involved being Rs. 12,587. Loans aggregating Rs. 94,370 were disbursed during the year; 77 per cent. of the loan amount was granted for so-called "productive" purposes including the payment of the Sirkar kist and the purchase of the necessaries of life, 21 per cent. for payment of prior usurious debts and 2 per cent. for admittedly non-remunerative purposes. In 1,077 cases the amount of the loan did not exceed Rs. 100 while in 180 others the loans were for sums exceeding Rs. 100 but not exceeding Rs. 500. In six cases, loans exceeding Rs. 500 were granted, but in none of them did the amount of the loan exceed Rs. 1,000. In 284 cases the loans were completely and in 200 others partially repaid during the year, the aggregate amount thus repaid being Rs. 18,464. The balance outstanding against members at the end of the year was Rs. 88,493. Except in 72 cases involving an aggregate sum of Rs. 4,404, all the loans were granted either on the security of the paid-up share capital and deposits or on the pledge of moveable and immoveable property or on the joint and several responsibility of the borrowers and one or more sureties. More than three-fourths of the total number of loans were for short periods not exceeding one year. In this connection the Registrar points out that although most of the societies have, in deference to the wishes of Government, enacted by-laws restricting the grant of loans to so-called "productive" purposes, such restrictions remain inoperative in practice and that there is a general feeling of unwillingness everywhere to attempt to control the purposes for which loans may be used. He accordingly suggests that it would be best to leave each society for the present to work out the problem in its own way. The Board observes that according to the preamble to Act X of 1904 the object in view is to "encourage thrift, self-help and co-operation" and that expenditure of loans in economically unproductive ways is not conducive to thrift. It is questionable whether borrowing money—partly from Government—at a cheap rate of interest in order to pay Government dues is economically "productive".

12. *Interest.*—With the exception of the Madras Central Urban Bank, all the societies pay on an average about 7 per cent. on the money borrowed by them, while they charge 9 per cent. on the money lent by them. Having regard, however, to the fact that the market-rate of interest in the mufassal is seldom less than 12 per cent. the rate charged by the societies must give substantial relief to the agricultural community.

13. *Profit and loss.*—Twenty-three societies earned a net profit of Rs. 4,510, while the remaining two societies worked at a loss of Rs. 210 and Rs. 7, respectively. The loss sustained by the latter was solely due to the heavy expenditure incurred on account of establishment and contingent charges.

14. *Inspection and audit.*—With reference to the Registrar's remarks in paragraph 21 of his report, the Board doubts whether the legislature intended that the duty of *audit* should be delegated. Clause (1), section 21 of Act X of 1904 is imperative and contemplates the audit by the official Registrar of the accounts of each society "once at least in every year". Under clause (4) of the same section, the inspection of books, accounts, etc., can be delegated. Under section 5 the Local Government can "appoint a person to be Registrar of Co-operative Credit Societies for the Province or any portion of it," and if the task of *auditing* becomes too great for

one Registrar, the remedy would seem to lie in the appointment of two or more Registrars for different portions of the Presidency. No information has been furnished by the Registrar as regards the manner in which the accounts were found to have been kept, nor have any defects or irregularities of general occurrence been referred to. The further report promised by the Registrar on the results of the audit of the Triplicane Urban Co-operative Society will be awaited.

15. *Recovery of arrears.*—The information required in G.O., No. 553, Revenue, dated 18th June 1906, regarding the recovery of arrears due to societies is embodied in paragraph 23 of the Registrar's report.

16. The appended statement shows that the cost of this experiment to Government—in addition to the amount of loans granted—amounted in 1905-1906 to Rs. 24,371-14-9.

17. In conclusion, the Board notes with satisfaction the progress made by the new societies and the keen interest in their working evinced by the members and congratulates the Registrar on the results achieved during the year.

(True Extract.)

L. D. SWAMIKANNU,
Acting Secretary.

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

APPENDIX.

STATEMENT showing the charges incurred during 1905-1906 under "26-R. Registrar of Co-operative Credit Societies".

	RS.	A.	P.
Salary of Registrar	15,014	2	4
Local allowance	1,808	8	3
Tentage	600	0	0
Travelling allowance	2,876	14	0
• Pay of establishment including servants	2,346	11	2
Travelling allowance of establishment	1,076	3	6
Contingencies	649	7	6
Total	24,371	14	9

Note.—No expenditure was incurred on account of the Deputy Collector and his establishment as they were appointed in March 1906.

• Includes pay of inspectors.

GOVERNMENT OF MADRAS.

REVENUE DEPARTMENT.

Order—No. 800, Revenue, dated 18th August 1906.

Miscellaneous.

Recorded.

2. The Government consider that the progress made during the year under report in the institution of Co-operative Credit Societies is satisfactory. They will be glad if the Registrar will during this year give his attention to the districts in which no societies have yet been started.

3. The details of the working of the several societies, as exhibited in enclosure C to statement VII and in the statement X of the Registrar's report, show that while the societies have rightly been allowed the utmost latitude consistent with the law in framing their by-laws, their operations on the whole have been conducted on business-like principles, and have been calculated to conduce to the encouragement of genuine co-operation and thrift. The facts noticed by the Registrar that none of the societies have had any difficulty in borrowing funds and that men of means have readily joined them and shown an active interest in their working, while not more than 2·1 per cent. of the money borrowed has been devoted to non-productive purposes, augur well for their success, and the Government hope that the number of societies registered under the Act will considerably increase in the near future.

4. With regard to the question of the audit of the societies' accounts, to which the Registrar refers in paragraph 21 of the report, the Government consider that the provisions of the Act will be complied with if the audit is carried out by the Registrar's establishment under his supervision and finally passed by him.

(True Extract.)

A. G. CARDEW,
Ag. Secretary to Government.

To the Board of Revenue (Revenue Settlement, Land Records and
Agriculture).

„ the Secretary to the Government of India, Revenue and
Agricultural Department,

„ 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 „ „ „ United Provinces,
Revenue Department,

„ the „ „ „ Punjab, Revenue
and Agricultural
Department,

„ the Revenue Secretary to the Government of Burma,

„ the Honourable the Chief Commissioner of the Central Provinces,

„ the „ the „ Coorg,

„ the „ the Commissioner of Ajmer-Merwara,

„ the „ the Agent to the Governor-General and Chief
Commissioner of North-West Frontier
Province,

„ the „ the Agent to the Governor-General and Chief
Commissioner, Baluchistan,

„ Sir Daniel Mackinnon Hamilton, Et.,

„ Sir Frederick Augustus Nicholson, K.C.I.E.,

„ the Financial Department,

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with C.L.

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