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THE CO-OPERATIVE MOVEMENT
IN INDIA

THE CO-OPERATIVE MOVEMENT IN INDIA

*Its Relation to a
Sound National Economy*

BY
ELEANOR M. HOUGH, Ph.D.

With an Introduction by
THE RIGHT HONOURABLE SIR HORACE PLUNKETT,
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**THIS BOOK IS DEDICATED TO ALL UNSELFISH
WORKERS FOR THE CAUSE OF CO-OPERATION,
IN WHICH, IN ITS BROADEST ASPECT,
LIES THE HOPE, NOT ALONE OF THE
GREAT COUNTRY OF INDIA,
BUT OF THE WORLD.**

INTRODUCTION

By the RT. HON. SIR HORACE PLUNKETT, K.C.V.O.

IN December last a young American lady, passing through London on her way from India to the United States, called upon me. She told me that she had written a book upon "The Co-operative Movement in India," and that if I would write a brief Introduction, she would be greatly obliged. She was unknown to me; I was in poor health and in hopeless arrears with some literary work I had hoped to do. She explained that she had spent the greater part of a year in India; that her book was a "thesis" required for the Degree of Doctor of Philosophy at the George Washington University; and that her request was prompted by the frequent evidences, brought to her notice in the course of her Indian studies, of my keen interest in her subject. I could not do more than promise to consider her request. She left me a ponderous tome in typescript and a most favourable impression of my strange visitor. With thanks in anticipation and a charming courtesy, she wished me better health and was gone.

From her ship she wrote that an eminent firm of London publishers had taken her book and would send me the proofs. These came in due course, together with an admirable Foreword by Professor Kaji, which seemed to take all the wind out of my sails. Nevertheless, I set to work upon the formidable task of reading the book, and I simply could not put it down. I soon came to the reason for my suggested intervention. In 1928 I had written a Memorandum upon Co-operation for the Royal Commission upon Indian Agriculture, over which Lord Linlithgow presided; and Miss Hough, in her exhaustive search, had procured a copy.

I had prefaced my essay with an account of the agricultural

co-operative movement in Ireland from its origin in 1889. I did so because some Indian students had taken a keener interest in our endeavour to reorganise Irish agriculture upon co-operative lines than had any other outsiders. More particularly were they interested in our work among the more backward peasantry along the western seaboard of the island, where they found a rural community with so many characteristics with which they were familiar at home that some of them told me the Irish Celt must have migrated from the East in prehistoric times. In both countries the prosperity of every section of the population depended, directly or indirectly, upon the amount of wealth produced from the soil, upon the efficiency of its production and the economy of its distribution. We told them of the two fundamental principles upon which our efforts were based—namely, the immeasurably more effective value of organised voluntary action than of State assistance, however essential this might be; secondly, we insisted upon regarding and treating agriculture in three aspects—as an industry, as a business, and as a life. We had not yet adopted our formula, Better Farming, Better Business, Better Living.

I must, however, restrict the mention of my own opinions to those which appear to have appealed to Miss Hough. She notes, not apparently with disagreement, my submission that the widely spread and numerous supported Indian Co-operative *Movement* would more accurately be called a Co-operative *Policy*. It was created by “resolutions” (to all intents and purposes laws) of the Central Government and has been administered almost wholly by the ablest civil service in the world. A huge posse, now nearly all Indian, of Registrars, Assistant Registrars, Auditors and Accountants, inspectors, supervisors, and largely controls the co-operative societies scattered over the continent. These societies are so predominantly for the purpose of credit that comparatively little attention has been given to the other co-operative objects and functions needed to bring the movement into the co-operative category. It could not have been otherwise, since indebtedness and its relief is necessarily the primary purpose in view. All the talk about “Indianisa-

tion " and " de-officialisation " but leads to the general conclusion that Indian organisers will have to be trained gradually to build up an indigenous and spontaneous movement upon the foundations laid. In such a development, which Miss Hough realises it will take a generation or more to achieve, she visualises tremendous possibilities, which His Majesty may well have had in mind when, at the Durbar at Delhi in 1911, he declared that, " if the system of co-operation can be introduced and utilised to the full, I foresee a great and glorious future for the agricultural interests of the country."

It would be impossible in brief space to give an adequate summary of the contents of this remarkable survey; but I feel bound to add a few words in appreciation of its quality. As I recalled my own relatively exiguous effort to grasp the actual achievement and future potentialities of the attempt to apply to Indian conditions the principles and methods of co-operation as they have been worked out in the West, I became more and more fascinated with this latest contribution to India's co-operative problems. Miss Hough was not appalled, as I was, by the voluminous literature on the subject, but determined to master it. She embarked upon an itinerary which brought her into personal touch with typical communities with which the central and local governments were seeking to try out their co-operative experiments. The interested student will not fail to observe how, in the Appendices, many books of reference and innumerable official documents are listed—not, as is a too common practice, in order to impress the reader with the comprehensiveness of the documentation, but to enable him to find the relevant needles in the huge stacks of hay. Close upon a thousand notes give the authorities upon which she relies for statements made.

The supreme merit of the work is its placing of co-operation in its proper setting—that is, as one factor of immense present and far greater prospective importance in the national economy of a country whose future prosperity depends mainly upon the organisation of the overwhelming majority of the population engaged in the production of

food and the raw material of some industries. While full account is taken of the social conditions, the illiteracy, the racial, linguistic, and other complexities which bulk so largely in the political difficulties, there is the most skilful avoidance of controversial politics. I give it as my humble opinion that all who are genuinely concerned for the welfare of India's millions of peasant folk and wish to grasp their baffling economic problems, with due regard to the eternal human factor, will do well to follow the trail this enterprising thesis has so finely blazed.

HORACE PLUNKETT.

*The Horace Plunkett Foundation,
10 Doughty Street,
London, W.C. 1.
March 1932.*

FOREWORD

By H. L. KAJI, M.A., B.Sc., Professor, Sydenham College of Commerce and Economics, Bombay.

It is a welcome sign of the times that investigators and workers are taking more and more to the careful study of the Co-operative Movement in India and placing their observations and conclusions before the public. The movement has now been with us for over a quarter of a century and stands now at the parting of ways. Mistakes, indifference, or inertia at this stage would be calamitous indeed. It is very gratifying, therefore, to find serious workers attempting in an ever larger measure to carefully study the Movement and to publish the results of their study in a desire to prevent any further complacent drifting or groping in the dark. The increase in the volume and the improvement in the quality of co-operative literature in recent years is thus a very hopeful sign indeed.

The present volume is the result of the study of the Co-operative Movement in India by a qualified American investigator, and is a very welcome addition to recent co-operative literature, particularly as it represents a dispassionate examination of the movement without any bias, communal or regional. It is not a "tourist production," but is the result of a very careful study indeed of Co-operation and its problems in India, not merely by reading a number of books, reports and pamphlets, but also by personal discussions with eminent co-operative workers and by observations made during visits to typical co-operative organisations.

The unprecedented fall in the prices of agricultural produce, the general trade depression and the economic crisis throughout the world have affected India profoundly

and the Co-operative Movement has been put to a strain unparalleled in character and magnitude, and co-operators are watching with anxiety how it stands that strain. The financial structure of the movement in India links up the individual to his primary society, the society to its central financing agency, and this to the apex bank of the Province. The inability of the individual agriculturist to meet his obligations in the matter of the repayment of loans thus causes troubles and difficulties to the primary society, the central financing agency and the Provincial Bank, and the figures for overdue loans are mounting up high enough to cause serious anxiety. The political situation in the country further aggravates the position and adds unwillingness to his inability to repay. The financial stringency of the Central and Provincial Governments, leading to increased taxation and to drastic cuts in establishments and in salaries, precludes the possibilities of increasing the staff of the Co-operative Departments in the Provinces adequately to enable effective supervision and administration to be carried on. Even apart from all these factors, various weaknesses of the Co-operative Movement had begun to make their influences felt. The Movement in Burma has practically collapsed; the situation in the United Provinces of Agra and Oudh is serious and the picture in the rest of the country is none too rosy. The financial, political, and economic crisis superimposed upon this fabric creates a problem thus of unparalleled magnitude, so that even Provincial Banks like those of Bombay and Bengal are feeling the strain. The Committees of Enquiries into the Co-operative Movement in the different Provinces and Indian States that sat at different times between 1922 and 1930, the Royal Commission on Agriculture of 1926-28 and the Central and Provincial Banking Enquiry Committees of 1928-31 have thrown searchlights on the co-operative situation, found mistakes, exposed weaknesses and suggested remedies.

The evaluation of the Co-operative Movement in the present volume is a clear exposition of its handicaps and weaknesses and is a digest of opinions of Commissions, committees, reports, and individuals. The suggestions offered

for strengthening the Movement and removing the handicaps are quite sound.

A broader view, however, of the position and requirements can be obtained if we do not go into details. To anyone who has been carefully watching the Movement and who has been in close touch with its working, it must be fairly obvious that Co-operation has not so far become the live force in the rural economy of India that it ought to have become, and that its sponsors originally hoped it would. To identify Co-operation with the lending operations of a co-operative credit society is to misunderstand entirely the aims and ideals of the Co-operative Movement, which, though essentially an economic movement, has a moral background of vital importance to the healthy progress of societies. A successful society in a village financing the needs of its members may be a good banking institution, a good though tiny business concern, but it is not a co-operative organisation. Unless the co-operative society becomes a dominant force in the village, unless its inhabitants learn to look up to it as a potent means for the betterment of their life, unless they recognise in it a powerful instrument for better farming, better living, and better business, not much good can come out of the movement. Co-operation cannot thus succeed really, unless the outlook of the people is radically changed, unless their fatalistic, listless attitude towards life, their blind adherence to tradition and custom, in matters social and agricultural, is removed, and unless they see in the co-operative society not a quasi-governmental, quasi-paternal financing agency, but their own institution. Rural reconstruction and mass education as distinguished from rural literacy must therefore be the immediate objectives if Co-operation is to lift the masses—the rural population, from the despondence of ages and make them fit citizens of the India of to-day and tomorrow, contributing to its progress towards the achievement of political freedom and economic prosperity. The problem of rural reconstruction and rural education is a stupendous problem, sought to be solved so far by a few benevolently inclined social servants, each in his own way.

It must be remembered, however, that the vast field cannot be covered by a few Braynes and Gurgaons, by even a few Tagores and Vishwabharatis, but by the people themselves, and for this there is no force so potent as the co-operative society of the village. For this purpose, however, we cannot afford to parcel out the agriculturist into a bundle of different needs, each being met by a different type of institution. It cannot serve our purpose if there is a credit society for financing his current agricultural needs, a sales society or a sales union for the co-operative marketing of his produce, an artisan's society for his subsidiary occupation, an insurance society for his cattle, a co-operative store for the purchase of his household requirements, a better-living society for social reform, an anti-malarial society for improvements in sanitation, and so forth. The energy, the ability, the leadership, the identity of interests, the sense of "All for each and each for all," so essential for the germination and fostering of the co-operative spirit and the building up of a sound co-operative structure, we cannot afford to dissipate on several different institutions, however good each one of them might be. There must be one, and only one, society for a village catering to all the needs of the people. The *sowcar*, whom co-operation seeks to replace, is not merely the usurer. He is the tradesman and the dalal, as also the adviser and guide of the people there. There is a human bond between the *sowcar* and the people, and if we would displace him, we must substitute for him an agency that would take his place in every direction, that would do all that he did, and that too in a better way, that would not only be an economic organisation, but be the village *panchayat* modernised in a sense, functioning as a council of elders, arranging for finance, purchase, and sale, as also for sanitation, medical relief, cattle insurance, life insurance, social reform, and not merely in theory but in actual practice carrying out a policy of rural reconstruction. Then, and then only, will the co-operative society be a live force in the village; then, and then only, will Co-operation stand out triumphant.

To achieve this purpose, progressive deofficialisation of

the Movement is a matter of immediate concern. The real problem before the Movement is not how to achieve greater efficiency in the machines that have been created, but to vitalise them, to infuse the soul in them so as to make them living organisms in the rural economy of the country. Efficiency through greater official strictness is not the test of real success so much as creating a village community sense among the people and focussing it in the management of the village co-operative society—a multiple-purpose society, rather a comprehensive society—and in the gradual effacement of all official intrusion and paternalism. It is not the cancellation of bad societies that spells success, so much as the cancellation of good societies—cancellation in this case being a recognition of the fact that these do not require official guidance and patronage or concessions and privileges from the State, and that these could be left with safety to themselves, registered under the ordinary law of the land. Speedy effacement, when conditions are ripe, should be the goal, not tightening of the official control. Of course this cannot be achieved at once or even, for the matter of that, in the immediate or near future. But the goal of a de-officialised movement must always be kept up before them by the friends, philosophers, and guides of the Movement of to-day.

One more point strikes one as almost obvious. The Co-operative Movement has been with us now for over twenty-five years. Though credit societies dominate the field, non-credit co-operation is fast developing; even problems of co-operative finance, both long-term and short-term, are becoming more and more complicated; new and complex situations are arising. Under these circumstances, the Co-operative Movement in a Province, often as large and as populated as some of the European or American States, is no longer a one man's job, however gifted that one man might be. If Co-operation is to be, as Sir Horace Plunkett says, an integral part of a comprehensive agricultural policy, and if Co-operation is to lead to rural reconstruction, it should be directed not by an individual, but by a Committee, a Board, a Cabinet. The Registrar

of Co-operative Societies, the Director of Agriculture, the Director of Industries, the Director of Public Health and such other heads of departments which are connected with problems of rural welfare naturally all ought to find a place on this Board of Rural Welfare. The Chairmen of the Provincial Co-operative Bank and the Provincial Co-operative Institute or Union would be excellent and necessary members too. With such a membership and the co-opting of a few more members as experts in co-operative economics and with the Minister of Agriculture and Co-operation as President, the Board of Rural Welfare would be a very useful co-ordinating body, laying down the policy, taking a periodical stock of the situation, settling the programmes and leading up to a progressive deofficialisation of the Movement, in which the ultimate solution of the co-operative problems of to-day largely lies.

Even as it is, the position is very far from being hopeless or even gloomy. The Registrars, assisted by workers, stipendiary and honorary, have striven, and very often successfully, to guide the Movement on right lines, to evoke a sense of responsibility among the village people, to foster the community-sentiment, inherent in Indian culture and so helpful to co-operation, to experiment with successful credit societies attempting to expand their scope to non-credit activities such as purchase and sale. The success so far achieved is very encouraging indeed. A succession of able Registrars has brought the Punjab in the forefront as regards progress in Co-operation and has been responsible for a notable contribution to the Co-operative Movement in India by successfully bringing about consolidation of holdings through Co-operation. The development of Co-operative Housing, and of Co-operative Urban Banking in Bombay, the Anti-malarial co-operative organisations and the milk societies of Bengal, the system of supervising unions evolved in Madras, are all evidences of very good work done so far. Co-operation has taken root in the soil and has come to stay. The plant is being watered carefully and has begun flowering in very many cases. It is growing and branching out quickly and the danger lies in this very expan-

sion and development. It is to meet this danger that one perceives the need for a well-directed campaign of adult education in rural areas, for making co-operative societies centres for rural reconstruction work, for fostering the sense of village responsibility for village welfare and for progressive deofficialisation. The recent political awakening of the village population is a hopeful sign in this, that the awakened masses, when things settle down a bit, would be more conscious and responsive to their economic needs and co-operate more effectively towards making their co-operative institutions successful. It is this rapid development in various directions of the Co-operative Movement in India, and the very vast scope it has for about 90 per cent. of India's 350 millions who live in rural areas, that suggest the need for a change, so that instead of doing things well for them, the co-operative leaders, official and non-official, might direct their energies to raising them to the level where they could take care of themselves and take up the responsibilities of further expansion, development, diversification and ordered progress of the Co-operative Movement.

H. L. KAJI.

AUTHOR'S PREFACE

THIS study was made as part of the work for the degree of Doctor of Philosophy from the George Washington University of Washington, D.C.

It is impracticable to make specific acknowledgment of the help received from individual workers in the Indian Co-operative Movement, for wherever I turned during my stay in India I met with unfailing courtesy and co-operation from all connected with it.

I wish, however, to take this opportunity of expressing my hearty thanks to all of those busy people who gave me so generously of their time in interviews and correspondence, and my gratitude to the staff of the Provincial Co-operative Institute of Bombay, who were tireless in meeting my demands upon the facilities of their excellent library, and to the Hyderabad Central Co-operative Union, my hosts at the Conference held in Hyderabad (Deccan), April 4-5, 1931, of the All-India Co-operative Institutes' Association.

If my findings are of any assistance to the cause of Co-operation in India, that will be their best reward.

ELEANOR M. HOUGH.

Bombay, November 17, 1931.

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APPENDIX A
THE CO-OPERATIVE SOCIETIES ACT
(Act II of 1912)

Passed by the Governor-General of India in Council.

(Received the assent of the Governor-General, 1st March, 1912.)

An Act to amend the Law relating to Co-operative Societies.

Whereas it is expedient further to facilitate the formation of Co-operative Societies for the promotion of thrift and self-help among agriculturists, artisans and persons of limited means, and for that purpose to amend the law relating to Co-operative Societies, It is hereby enacted as follows :

1. (1) This Act may be called the Co-operative Societies Act, 1912; and
- (2) It extends to the whole of British India.
2. In this Act, unless there is anything repugnant in the subject or context—
 - (a) “by-laws” means the registered by-laws for the time being in force and includes a registered amendment of the by-laws;
 - (b) “committee” means the governing body of a registered society to whom the management of its affairs is entrusted;
 - (c) “member” includes a person joining in the application for the registration of a society and a person admitted to membership after registration in accordance with the by-laws and any rules;
 - (d) “officer” includes a chairman, secretary, treasurer, member of committee, or other person empowered under the rules or the by-laws to give directions in regard to the business of the society;
 - (e) “registered society” means a society registered or deemed to be registered under this Act;
 - (f) “Registrar” means a person appointed to perform the duties of a Registrar of Co-operative Societies under this Act; and
 - (g) “rules” means rules made under this Act.

3. The Local Government may appoint a person to be Registrar of Co-operative Societies for the Province or any portion of it, and may appoint persons to assist such Registrar, and may, by general or special order, confer on any such persons all or any of the powers of a Registrar under this Act.
4. Subject to the provisions hereinafter contained, a society which has as its object the promotion of the economic interests of its members in accordance with co-operative principles, or a society established with the object of facilitating the operations of such a society, may be registered under this Act with or without limited liability: Provided that unless the Local Government by general or special order otherwise directs—
 - (1) the liability of a society of which a member is a registered society shall be limited;
 - (2) the liability of a society of which the object is the creation of funds to be lent to its members, and of which the majority of the members are agriculturists, and of which no member is a registered society, shall be unlimited.
5. Where the liability of the members of a society is limited by shares, no member other than a registered society shall—
 - (a) hold more than such portion of the share-capital of the society, subject to a maximum of one-fifth, as may be prescribed by the rules; or
 - (b) have or claim any interest in the shares of the society exceeding one thousand rupees.
6. (1) No society, other than a society of which a member is a registered society, shall be registered under this Act which does not consist of at least ten persons above the age of eighteen years and, where the object of the society is the creation of funds to be lent to its members, unless such persons—
 - (a) reside in the same town or village or in the same group of villages; or,
 - (b) save where the Registrar otherwise directs, are members of the same tribe, class, caste or occupation.
- (2) The word "limited" shall be the last word in the name of every society with limited liability registered under this Act.
7. When any question arises whether for the purpose of this Act a person is an agriculturist or a non-agriculturist, or whether any person is a resident in a town or village or

group of villages, or whether two or more villages shall be considered to form a group, or whether any person belongs to any particular tribe, class, caste or occupation, the question shall be decided by the Registrar, whose decision shall be final.

8. (1) For purposes of registration an application to register shall be made to the Registrar.
- (2) The application shall be signed—
 - (a) in the case of a society of which no member is a registered society, by at least ten persons qualified in accordance with the requirements of Section 6, sub-section (1); and
 - (b) in the case of a society of which a member is a registered society, by a duly authorised person on behalf of every such registered society, and where all the members of the society are not registered societies, by ten other members, or, when there are less than ten other members, by all of them.
- (3) The application shall be accompanied by a copy of the proposed by-laws of the society, and the persons by whom or on whose behalf such application is made shall furnish such information in regard to the society as the Registrar may require.
9. If the Registrar is satisfied that a society has complied with the provisions of this Act and the rules and that its proposed by-laws are not contrary to the Act or to the rules, he may, if he thinks fit, register the society and its by-laws.
10. A certificate of registration signed by the Registrar shall be conclusive evidence that the society therein mentioned is duly registered unless it is proved that the registration of the society has been cancelled.
11. (1) No amendment of the by-laws of a registered society shall be valid until the same has been registered under this Act, for which purpose a copy of the amendment shall be forwarded to the Registrar.
- (2) If the Registrar is satisfied that any amendment of the by-laws is not contrary to this Act or to the rules, he may, if he thinks fit, register the amendment.
- (3) When the Registrar registers an amendment of the by-laws of a registered society, he shall issue to the society a copy of the amendment certified by him, which shall be conclusive evidence that the same is duly registered.
12. No member of a registered society shall exercise the rights of a member unless or until he has made such payment

- to the society in respect of membership, or acquired such interest in the society, as may be prescribed by the rules or by-laws.
13. (1) Where the liability of the members of a registered society is not limited by shares, each member shall, notwithstanding the amount of his interest in the capital, have one vote only as a member in the affairs of the society.
 - (2) Where the liability of the members of a registered society is limited by shares, each member shall have as many votes as may be prescribed by the by-laws.
 - (3) A registered society which has invested any part of its funds in the shares of any other registered society may appoint as its proxy, for the purpose of voting in the affairs of such other registered society, any one of its members.
14. (1) The transfer or charge of the share or interest of a member in the capital of a registered society shall be subject to such conditions as to maximum holding as may be prescribed by this Act or by the rules.
 - (2) In the case of a society registered with unlimited liability a member shall not transfer any share held by him or his interest in the capital of the society or any part thereof unless—
 - (a) he has held such share or interest for not less than one year; and
 - (b) the transfer or charge is made to the society or to a member of the society.
15. Every registered society shall have an address, registered in accordance with the rules, to which all notices and communications may be sent, and shall send to the Registrar notice of every change thereof.
 16. Every registered society shall keep a copy of this Act and of the rules governing such society, and of its by-laws, open to inspection free of charge at all reasonable times at the registered address of the society.
 17. (1) The Registrar shall audit or cause to be audited by some person authorized by him by general or special order in writing in this behalf the accounts of every registered society once at least in every year.
 - (2) The audit under sub-section (1) shall include an examination of overdue debts, if any, and a valuation of the assets and liabilities of the society.
 - (3) The Registrar, the Collector or any person authorized by general or special order in writing in this behalf by the Registrar shall at all times have access to all the books, accounts, papers and securities of a society, and every officer of the society shall furnish such

information in regard to the transactions and working of the society as the person making such inspection may require.

18. The registration of a society shall render it a body corporate by the name under which it is registered, with perpetual succession and a common seal, and with power to hold property, to enter into contracts, to institute and defend suits and other legal proceedings and to do all things necessary for the purposes of its constitution.
19. Subject to any prior claim of the Government in respect of land-revenue or any money recoverable as land-revenue or of a landlord in respect of rent or any money recoverable as rent, a registered society shall be entitled in priority to other creditors to enforce any outstanding demand due to the society from a member or past member—
 - (a) in respect of the supply of seed or manure or of the loan of money for the purchase of seed or manure—upon the crops or other agricultural produce of such member or person at any time within eighteen months from the date of such supply or loan;
 - (b) in respect of the supply of cattle, fodder for cattle, agricultural or industrial implements or machinery, or raw materials for manufacture, or of the loan of money for the purchase of any of the foregoing things—upon any such things so supplied, or purchased in whole or in part from any such loan, or on any articles manufactured from raw materials so supplied or purchased.
20. A registered society shall have a charge upon the share or interest in the capital and on the deposits of a member or past member and upon any dividend, bonus or profits payable to a member or past member in respect of any debt due from such member or past member to the society, and may set off any sum credited or payable to a member or past member in or towards payment of any such debt.
21. Subject to the provisions of section 20, the share or interest of a member in the capital of a registered society shall not be liable to attachment or sale under any decree or order of a Court of Justice in respect of any debt or liability incurred by such member, and neither the Official Assignee under the Presidency-towns Insolvency Act, 1909, nor a Receiver under the Provincial Insolvency Act, 1907, shall be entitled to or have any claim on such share or interest.

22. (1) On the death of a member a registered society may transfer the share or interest of the deceased member to the person nominated in accordance with the rules made in this behalf, or, if there is no person so nominated, to such person as may appear to the committee to be the heir or legal representative of the deceased member, or pay to such nominee, heir or legal representative, as the case may be, a sum representing the value of such member's share or interest, as ascertained in accordance with the rules or by-laws.

Provided that—

- (i) in the case of a society with unlimited liability, such nominee, heir or legal representative, as the case may be, may require payment by the society of the value of the share or interest of the deceased member ascertained as aforesaid;
 - (ii) in the case of a society with limited liability, the society shall transfer the share or interest of the deceased member to such nominee, heir or legal representative, as the case may be, being qualified in accordance with the rules and by-laws for membership of the society, or on his application within one month of the death of the deceased member to any person specified in the application who is so qualified.
- (2) A registered society may pay all other moneys due to the deceased member from the society to such nominee, heir or legal representative as the case may be.
- (3) All transfers and payments made by a registered society in accordance with the provisions of this section shall be valid and effectual against any demand made upon the society by any other person.
23. The liability of a past member for the debts of a registered society as they existed at the time when he ceased to be a member shall continue for a period of two years from the date of his ceasing to be a member.
24. The estate of a deceased member shall be liable for a period of one year from the time of his decease for the debts of a registered society as they existed at the time of his decease.
25. Any register or list of members or shares kept by any registered society shall be *prima facie* evidence of any of the following particulars entered therein :—
- (a) the date at which the name of any person was entered in such register or list as a member;

- (b) the date at which any such person ceased to be a member.
26. A copy of any entry in a book of a registered society regularly kept in the course of business, shall, if certified in such manner as may be prescribed by the rules, be received, in any suit or legal proceeding, as *prima facie* evidence of the existence of such entry, and shall be admitted as evidence of the matters, transactions and accounts therein recorded in every case where, and to the same extent as, the original entry itself is admissible.
27. Nothing in section 17, sub-section (1), clauses (b) and (c) of the Indian Registration Act, 1908, shall apply to—
- (1) any instrument relating to shares in a registered society, notwithstanding that the assets of such society consist in whole or in part of immoveable property; or
 - (2) any debenture issued by any such society and not creating, declaring, assigning, limiting or extinguishing any right, title or interest to or in immoveable property except in so far as it entitles the holder to the security afforded by a registered instrument whereby the society has mortgaged, conveyed or otherwise transferred the whole or part of its immoveable property or any interest therein to trustees upon trust for the benefit of the holders of such debentures; or
 - (3) any endorsement upon or transfer of any debenture issued by any such society.
28. (1) The Governor-General in Council, by notification in the *Gazette of India*, may, in the case of any registered society or class of registered societies, remit the income-tax payable in respect of the profits of the society, or of the dividends or other payments received by the members of the society on account of profits;
- (2) The Local Government, by notification in the local official *Gazette*, may in the case of any registered society, or class of registered societies, remit—
- (a) the stamp-duty with which, under any law for the time being in force, instruments executed by or on behalf of a registered society or by an officer or member and relating to the business of such society, or any class of such instruments, are respectively chargeable;
 - (b) any fee payable under the law of registration for the time being in force.
29. (1) A registered society shall not make a loan to any person other than a member:

Provided that with the general or special sanction of the Registrar, a registered society may make loans to another registered society.

- (2) Save with the sanction of the Registrar, a society with unlimited liability shall not lend money on the security of moveable property.
 - (3) The Local Government may, by general or special order, prohibit or restrict the lending of money on mortgage of immoveable property by any registered society or class of registered societies.
30. A registered society shall receive deposits and loans from persons who are not members only to such extent and under such conditions as may be prescribed by the rules or by-laws.
31. Save as provided in sections 29 and 30, the transactions of a registered society with persons other than members shall be subject to such prohibitions and restrictions, if any, as the Local Government may, by rules, prescribe.
32. (1) A registered society may invest or deposit its funds—
- (a) in the Government Savings Bank, or
 - (b) in any of the securities specified in section 20 of the Indian Trusts Act, 1882, or
 - (c) in the shares or on the security of any other registered society, or
 - (d) with any bank or person carrying on the business of banking, approved for this purpose by the Registrar, or
 - (e) in any other mode permitted by the rules.
- (2) Any investments or deposits made before the commencement of this Act which would have been valid if this Act had been in force are hereby ratified and confirmed.
33. No part of the funds of a registered society shall be divided by way of bonus or dividend or otherwise among its members:

Provided that after at least one-fourth of the net profits in any year have been carried to a reserve fund, payments from the remainder of such profits and from any profits of past years available for distribution may be made among the members to such extent and under such conditions as may be prescribed by the rules or by-laws:

Provided also that in the case of a society with unlimited liability, no distribution of profits shall be made without the general or special order of the Local Government in this behalf.

34. Any registered society may, with the sanction of the Registrar, after one-fourth of the net profits in any year

has been carried to a reserve fund, contribute an amount not exceeding 10 per cent. of the remaining net profits to any charitable purpose, as defined in section 2 of the Charitable Endowments Act, 1890.

35. (1) The Registrar may of his own motion and shall on the request of the Collector, or on the application of a majority of the committee, or of not less than one-third of the members, hold an inquiry or direct some person authorized by him by order in writing in this behalf to hold an inquiry into the constitution, working and financial condition of a registered society.
- (2) All officers and members of the society shall furnish such information in regard to the affairs of the society as the Registrar or the person authorized by the Registrar may require.
36. (1) The Registrar shall, on the application of a creditor of a registered society, inspect or direct some person authorized by him by order in writing in this behalf to inspect the books of the society.
- Provided that—
- (a) the applicant satisfies the Registrar that the debt is a sum then due, and that he has demanded payment thereof and has not received satisfaction within a reasonable time; and
- (b) the applicant deposits with the Registrar such sum as security for the costs of the proposed inspection as the Registrar may require.
- (2) The Registrar shall communicate the results of any such inspection to the creditor.
37. Where an inquiry is held under section 35 or an inspection is made under section 36, the Registrar may apportion the costs, or such part of the costs as he may think right, between the society, the members or creditor demanding an inquiry or inspection, and the officers or former officers of the society.
38. Any sum awarded by way of costs under section 37 may be recovered, on application to a Magistrate having jurisdiction in the place where the person from whom the money is claimable actually and voluntarily resides or carries on business, by the distress and sale of any moveable property within the limits of the jurisdiction of such Magistrate belonging to such person.
39. (1) If the Registrar, after an inquiry has been held under section 35 or after an inspection has been made under section 36 or on receipt of an application made by three-fourths of the members of a regis-

tered society, is of opinion that the society ought to be dissolved, he may cancel the registration of the society.

- (2) Any member of a society may, within two months from the date of an order made under sub-section (1), appeal from such order.
 - (3) Where no appeal is presented within two months from the making of an order cancelling the registration of a society, the order shall take effect on the expiry of that period.
 - (4) Where an appeal is presented within two months, the order shall not take effect until it is confirmed by the appellate authority.
 - (5) The authority to which appeals under this section shall lie shall be the Local Government:
Provided that the Local Government may, by notification in the local official *Gazette*, direct that appeals shall lie to such Revenue-authority as may be specified in the notification.
40. Where it is a condition of the registration of a society that it should consist of at least ten members, the Registrar may, by order in writing, cancel the registration of the society if at any time it is proved to his satisfaction that the number of the members has been reduced to less than ten.
41. Where the registration of a society is cancelled, the society shall cease to exist as a corporate body—
- (a) in the case of cancellation in accordance with the provisions of section 39, from the date the order of cancellation takes effect;
 - (b) in the case of cancellation in accordance with the provisions of section 40, from the date of the order.
42. (1) Where the registration of a society is cancelled under section 39 or section 40, the Registrar may appoint a competent person to be liquidator of the society.
- (2) A liquidator appointed under sub-section (1) shall have power—
 - (a) to institute and defend suits and other legal proceedings on behalf of the society by his name of office;
 - (b) to determine the contribution to be made by the members and past members of the society respectively to the assets of the society;
 - (c) to investigate all claims against the society and, subject to the provisions of this Act, to decide questions of priority arising between claimants;
 - (d) to determine by what persons and in what pro-

- portions the costs of the liquidation are to be borne; and
- (e) to give such directions in regard to the collection and distribution of the assets of the society as may appear to him to be necessary for winding up the affairs of the society.
- (3) Subject to any rules, a liquidator appointed under this section shall, in so far as such powers are necessary for carrying out the purposes of this section, have power to summon and enforce the attendance of witnesses and to compel the production of documents by the same means and (so far as may be) in the same manner as is provided in the case of a Civil Court, under the Code of Civil Procedure, 1908.
- (4) Where an appeal from any order made by a liquidator under this section is provided for by the rules, it shall lie to the Court of the District Judge.
- (5) Orders made under this section shall, on application, be enforced as follows :—
- (a) when made by a liquidator, by any Civil Court having local jurisdiction in the same manner as a decree of such Court;
- (b) when made by the Court of the District Judge on appeal, in the same manner as a decree of such Court made in any suit pending therein.
- (6) Save in so far as is hereinbefore expressly provided, no Civil Court shall have any jurisdiction in respect of any matter connected with the dissolution of a registered society under this Act.
43. (1) The Local Government may, for the whole or any part of the Province and for any registered society or class of such societies, make rules to carry out the purposes of this Act.
- (2) In particular and without prejudice to the generality of the foregoing power, such rules may—
- (a) subject to the provisions of section 5, prescribe the maximum number of shares or portion of the capital of a society which may be held by a member;
- (b) prescribe the forms to be used and the conditions to be complied with in the making of applications for the registration of a society and the procedure in the matter of such applications;
- (c) prescribe the matters in respect of which a society may or shall make by-laws and for the procedure to be followed in making, altering and abrogating

- by-laws, and the conditions to be satisfied prior to such making, alteration or abrogation;
- (d) prescribe the conditions to be complied with by persons applying for admission or admitted as members, and provide for the election and admission of members, and the payment to be made and the interests to be acquired before the exercise of the right of membership;
 - (e) regulate the manner in which funds may be raised by means of shares or debentures or otherwise;
 - (f) provide for general meetings of the members and for the procedure at such meetings and the powers to be exercised by such meetings;
 - (g) provide for the appointment, suspension and removal of the members of the committee and other officers, and for the procedure at meetings of the committee, and for the powers to be exercised and the duties to be performed by the committee and other officers;
 - (h) prescribe the accounts and books to be kept by a society and provide for the audit of such accounts and the charges, if any, to be made for such audit, and for the periodical publication of a balance-sheet showing the assets and liabilities of a society;
 - (i) prescribe the returns to be submitted by a society to the Registrar and provide for the persons by whom and the form in which such returns shall be submitted;
 - (j) provide for the persons by whom and the form in which copies of entries in books of societies may be certified;
 - (k) provide for the formation and maintenance of a register of members and, where the liability of the members is limited by shares, of a register of shares;
 - (l) provide that any dispute touching the business of a society between members or past members of the society or persons claiming through a member or past member or between a member or past member or persons so claiming and the committee or any officer shall be referred to the Registrar for decision, or, if he so directs, to arbitration, and prescribe the mode of appointing an arbitrator or arbitrators and the procedure to be followed in proceedings before the Registrar or such arbitrator or arbitrators, and the enforcement of the decisions of the Registrar or the awards of arbitrators.

- (m) provide for the withdrawal and expulsion of members and for the payments, if any, to be made to members who withdraw or are expelled and for the liabilities of past members;
 - (n) provide for the mode in which the value of a deceased member's interest shall be ascertained, and for the nomination of a person to whom such interest may be paid or transferred;
 - (o) prescribe the payments to be made and the conditions to be complied with by members applying for loans, the period for which loans may be made, and the amount which may be lent, to an individual member;
 - (p) provide for the formation and maintenance of reserve funds, and the objects to which such funds may be applied, and for the investment of any funds under the control of the society;
 - (q) prescribe the extent to which a society may limit the number of its members;
 - (r) prescribe the conditions under which profits may be distributed to the members of a society with unlimited liability and the maximum rate of dividend which may be paid by societies;
 - (s) subject to the provisions of section 39, determine in what cases an appeal shall lie from the orders of the Registrar and prescribe the procedure to be followed in presenting and disposing of such appeals; and
 - (t) prescribe the procedure to be followed by a liquidator appointed under section 42, and the cases in which an appeal shall lie from the order of such liquidator.
- (3) The Local Government may delegate, subject to such conditions, if any, as it thinks fit, all or any of its powers to make rules under this section to any authority specified in the order of delegation.
 - (4) The power to make rules conferred by this section is subject to the condition of the rules being made after previous publication.
 - (5) All rules made under this section shall be published in the local official *Gazette* and on such publication shall have effect as if enacted in this Act.
44. (1) All sums due from a registered society or from an officer or member or past member of a registered society as such to the Government, including any costs awarded to the Government under Section 37, may be recovered in the same manner as arrears of land-revenue.

- (2) Sums due from a registered society to Government and recoverable under sub-section (1) may be recovered, *firstly*, from the property of the society; *secondly*, in the case of a society of which the liability of the members is limited, from the members subject to the limit of their liability; and, *thirdly*, in the case of other societies, from the members.
45. Notwithstanding anything contained in this Act, the Local Government may, by special order in each case and subject to such conditions, if any, as it may impose, exempt any society from any of the requirements of this Act as to registration.
46. The Local Government may, by general or special order, exempt any registered society from any of the provisions of this Act or may direct that such provisions shall apply to such society with such modifications as may be specified in the order.
47. (1) No person other than a registered society shall trade or carry on business under any name or title of which the word "co-operative" is part without the sanction of the Local Government.
Provided that nothing in this section shall apply to the use by any person or his successor in interest of any name or title under which he traded or carried on business at the date on which this Act comes into operation.
- (2) Whoever contravenes the provisions of this section shall be punishable with fine which may extend to fifty rupees, and in the case of a continuing offence with further fine of five rupees for each day on which the offence is continued after conviction therefor.
48. The provisions of the Indian Companies Act, 1882, shall not apply to registered societies.
49. Every society now existing which has been registered under the Co-operative Credit Societies Act, 1904, shall be deemed to be registered under this Act, and its by-laws shall, so far as the same are not inconsistent with the express provisions of this Act, continue in force until altered or rescinded.
50. The Co-operative Credit Societies Act, 1904, is hereby repealed.

APPENDIX B

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TABLE I.
Number of Co-operative Societies by Provinces and States, 1929-30.*

Province or State	Provincial Banks	Other Central Societies (including Central Banks and Banking Unions)	Supervising and Guaranteeing Unions (including Re-insurance Societies)	Agricultural (including Cattle Insurance Societies)	Non-Agricultural (including other Insurance Societies).	Total
Ajmer-Merwara	—	7	2	531	97	637
Assam	1	15	—	1,295	79	1,390
Bengal	1	116	3	20,436	1,913	22,469
Bihar and Orissa	1	67	196	8,715	338	9,317
Bombay	1	19	101	4,782	831	5,734
Burma	1	12	454	2,567	188	3,222
Central Provinces and Berar	1	34	20	3,987	95	4,137
Coorg	—	1	13	229	21	264
Delhi	—	1	—	220	50	271
Madras	1	32	450	13,106	1,649	15,237
North-West Frontier Province	—	1	—	152	13	166
Punjab	1	118	—	17,222	2,952	20,293
United Provinces	—	69	3	5,184	283	5,539
Total (British India)	8	491	1,242	78,426	8,526	88,693
Baroda	—	6	2	874	163	1,045
Bhopal	—	25	10	1,114	26	1,175
Cochin	—	1	—	128	81	210†
Gwalior	—	†	—	3,820	44	3,864
Hyderabad	1	30	—	1,750	355	2,136
Indore	—	5	—	387	40	432
Kashmir	—	14	—	2,438	294	2,746
Mysore	1	15	—	1,686	400	2,102
Travancore	—	1	28	1,428	327	1,784
Total (Indian States)	2	97	40	13,623	1,730	15,494
GRAND TOTAL	10	588	1,282	92,051	10,256	104,187

* Based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, pp. 3, 8.

† Figures not available

TABLE II

Working Capital for All India Showing the Increase since 1906-7.*

	Average for four years, 1906-7 to 1909-10.	Average for five years, 1910-11 to 1914-15.	Average for five years, 1915-16 to 1919-20.	Average for five years, 1920-21 to 1924-25.	1926-27.	1927-28.	1928-29.	1929-30.
	Rs. (1,000)	Rs (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
Share Capital paid up . . .	13,19‡	88,87	2,51,97	5,25,66	8,87,38	10,06,07	11,03,16	11,93,60
Loans and Deposits held at end of year from Members	14,12	88,28	96,35	2,54,45	4,49,52	5,07,64	5,73,33	5,98,02
Loans and Deposits held at end of year from Societies .	13,59	†1,93,42	47,81	1,49,98	2,36,99	3,19,78	3,47,64	3,57,79
Loans and Deposits held at end of year from Provincial or Central Banks . . .	—	—	5,03,19	12,29,88	22,83,76	25,19,34	26,55,06	29,32,08
Loans and Deposits held at end of year from Govern- ment . . .	5,86	10,87	25,58	67,69	1,51,01	1,63,08	1,82,70	1,81,85
Loans and Deposits held at end of year from Non-Mem- bers and other Sources . .	19,69	1,41,98	4,70,25	10,96,22	21,84,42	24,54,19	25,84,80	27,58,99
Reserve and Other Funds . .	1,67	25,00	1,23,32	3,12,38	6,00,53	7,00,77	8,22,27	9,29,45
Total	68,12	5,47,42	15,18,47	36,36,26	67,93,61	76,70,87	82,68,96	89,51,78

* India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, p. 5.

† Includes loans from Central or Provincial Banks.

‡ Figures punctuated in Indian fashion by lakhs and crores. Commas may be shifted to show hundreds of thousands and millions.

TABLE III
Working Capital by Provinces and States for 1929-30.*

Province or State.	Loans and Deposits held at End of Year from							
	Share Capital paid up.	Members.	Societies.	Provin- ^a cial or Central Banks.	Government.	Non-Members and Other Sources.	Reserve and Other Funds.	Total.
	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
Ajmer-Merwara	6,66	2,81	1,20	10,36	—	15,59	9,18	45,80
Assam	7,75	7,72	1,91	19,64	1,03	25,44	8,54	72,03
Bengal	1,89,40	79,16	17,84	5,20,68	73	5,26,30	1,34,99	14,69,10
Bihar and Orissa	54,16	15,36	3,54	2,50,84	70	2,06,84	50,66	5,82,10
Bombay	1,65,32	2,73,92	66,26	2,72,24	43,54	3,66,31	93,80	12,81,39
Burma	87,88	12,33	6,57	63,51	4,59	29,98	71,70	2,76,56
Central Provinces and Berar	34,64	5,97	34,36	2,09,90	4	1,88,51	64,08	5,37,50
Coorg	2,61	28	9	2,24	7	2,54	2,14	9,97
Delhi	2,30	1,10	2	6,33	—	12,56	1,85	24,16
Hyderabad Administered Area	1,57	2,78	3	—	3	—	21	4,62
Madras	2,32,98	78,02	1,39,02	6,78,23	36,08	5,35,19	1,10,26	18,09,78
North-West Frontier Province	1,62	49	2	3,70	—	2,83	24	8,90
Punjab	1,81,40	56,13	60,64	6,70,90	33,99	6,16,86	2,34,87	18,54,79
United Provinces	55,36	8,74	3,32	57,56	15	53,52	37,42	2,16,07
Total (British India)	10,23,65	5,44,81	3,34,82	27,66,13	1,20,95	25,82,47	8,19,94	81,92,77
Baroda	5,31	8,27	1,93	17,98	6,82	22,23	8,87	71,41
Bhopal	1,28	1	1,27	8,12	4,15	6	7,21	22,10
Cochin	2,74	2,89	1,53	3,84	26	6,05	2,68	19,99
Gwalior	14,49	1,41	8,09	—	35,65	8,32	17,56	85,52
Hyderabad	42,74	7,20	2,47	61,94	3,23	49,54	20,59	1,87,71
Indore	3,05	4,31	12	13,13	2,10	15,27	11,90	49,88
Kashmir	22,38	19	83	29,53	4,85	18,27	13,35	89,40
Mysore	47,13	23,66	3,83	23,90	2,67	45,63	22,43	1,69,25
Travancore	30,83	5,27	2,90	7,51	1,17	11,15	4,92	63,75
Total (Indian States)	1,69,95	53,21	22,97	1,65,95	60,90	1,76,52	1,09,51	7,59,01

TABLE IV
*Percentages of Working Capital derived from Different Sources in
 1929-1930.*

Source of Capital.	Movement as a Whole.	Provincial Banks.	Central Banks.	Agricultural Societies.	Non-agricultural Societies.
Owned Capital (Share Capital plus Reserve)	23.7	11.8	15.3	28.8	36.1
Loans and Deposits from Societies, including Provincial and Central Banks .	36.8	37.1	22.1	61.4	9.5
Non-member Deposits	30.8	*49.1	*60.4	4.0	22.0
Member Deposits .	6.7			5.2	27.7
Government Loans and Deposits . . .	2.0	2.0	2.2	0.6	4.7
Total	100.0	100.0	100.0	100.0	100.0

* Loans and Deposits from Individuals and Other Sources.

Total Working Capital.

Movement as a Whole	Rs. 89,51,79,235
Provincial Banks	Rs. 8,62,00,508
Central Banks	Rs. 30,90,22,374
Agricultural Societies	Rs. 34,93,12,049
Non-agricultural Societies	Rs. 15,06,44,304

TABLE V
General Division of Primary Societies by Types of Liability, 1929-30.*

Province or State.	Agricultural.				Non-agricultural.				Total.	
	Credit.		Non-credit.		Credit.		Non-credit.			
	Ltd.	Unltd.	Ltd.	Unltd.	Ltd.	Unltd.	Ltd.	Unltd.	Credit.	Non-credit.
Ajmer-Merwara†	13	500	18	—	47	20	29	1	580	48
Assam	11	1,282	2	—	53	—	26	—	1,346	28
Bengal	—	19,156	1,053	11	431	25	924	532	19,612	2,520
Bihar and Orissa	76	8,624	14	1	79	56	38	165	8,835	218
Bombay	9	4,517	207	46	561	19	199	52	5,106	504
Burma	—	2,284	23	3	161	7	20	—	2,452	46
Central Provinces and Berar	—	3,950	36	1	28	42	24	1	4,020	62
Coorg	73	156	—	—	16	—	4	1	245	5
Delhi	—	217	3	—	21	17	9	3	255	15
Hyderabad Administered Area	—	—	—	—	9	—	8	—	9	8
Madras	62	12,478	232	329	946	205	454	44	13,691	1,059
North-West Frontier Province	—	152	—	—	3	—	10	—	155	10
Punjab	12	16,125	1,085	—	85	1,007	1,532	328	17,229	2,945
United Provinces	1	5,043	140	—	71	156	48	8	5,271	196
Total (British India)	257	74,484	3,029	391	2,511	1,554	3,325	1,135	78,796	5,160
Total previous year	254	71,704	2,669	384	2,351	1,533	3,188	1,113	75,842	7,354
Baroda	31	728	51	64	48	109	6	—	916	121
Bhopal	—	1,114	—	—	—	26	—	—	1,140	—
Cochin	—	126	2	—	†	†	—	—	195	14
Gwalior	†	†	†	†	†	†	†	†	†	†
Hyderabad	†	†	†	†	†	†	†	†	†	†
Indore	—	387	—	—	10	21	—	—	418	9
Kashmir	—	2,438	—	—	—	—	—	—	2,438	—
Mysore	71	1,490	76	49	228	17	93	62	1,806	280
Travancore	101	1,327	—	—	150	153	24	—	1,731	24
Total (Indian States)	203	7,610	129	113	†	†	†	†	8,862	585
Total previous year	179	8,872	121	92	623	513	†	†	10,187	40
GRAND TOTAL	460	82,094	3,158	504	†	†	†	†	87,668	8,455
GRAND TOTAL PREVIOUS YEAR	433	80,576	2,790	476	2,974	2,046	†	†	86,029	16,012

Operations of Primary Agricultural Societies during 1929-30.*

Province or State.	No. of Societies.	No. of Members.	Cost of Management.	Profit for the Year.	Sale of Goods to Members.	Purchase of Members' Products.
			Rs.	Rs.	Rs.	Rs.
Ajmer-Merwara	531	11,491	14,580	74,427	35	36
Assam	1,295	52,896	28,323	1,40,919	—	17,327
Bengal	20,436	512,425	8,31,590	5,43,544	81,24,680	—
Bihar and Orissa	8,715	236,393	1,48,008	4,28,050	4,477	7,257
Bombay	4,779	343,624	8,11,879	6,60,322	10,94,868	3,73,273
Burma	2,310	55,609	3,00,510	1,75,902	53,366	10,495
Central Provinces and Berar	3,987	61,525	28,333	4,06,683	3,26,187	100
Coorg	229	11,558	17,568	36,857	—	—
Delhi	220	5,383	3,663	31,776	—	—
Madras	13,101	† 13,562	5,41,473	51,7,551	—	—
North-West Frontier Province	152	4,122	1,553	14,127	—	—
Punjab	17,222	‡ 540,338	6,03,723	31,55,530	28,16,762	34,59,440
United Provinces	5,184	121,871	1,12,396	6,03,359	10,912	23,216
Total (British India)	78,161	2,670,797	34,43,599	1,14,29,047	1,24,31,287	1,23,92,852
<i>Total previous year</i>	<i>75,011</i>	<i>2,583,403</i>	<i>39,33,252</i>	<i>1,18,74,504</i>	<i>1,23,02,768</i>	<i>1,56,99,319</i>
Baroda	874	27,489	40,740	20,573	2,38,277	7,038
Bhopal	1,114	19,837	—	66,750	312	—
Cochin	128	11,761	16,150	22,309	—	—
Gwalior	3,820	67,889	30,604	2,09,837	—	—
Hyderabad	1,750	37,497	46,230	1,70,220	727	500
Indore	387	7,487	13,554	1,23,389	—	—
Kashmir	2,438	45,602	50,356	2,61,877	—	—
Mysore	1,686	65,915	28,281	1,41,567	1,62,337	73,960
Travancore	1,428	163,353	84,013	1,92,421	12,890	—
Total (Indian States)	13,625	446,830	3,09,928	12,08,943	4,14,543	81,498
<i>Total previous year</i>	<i>12,980</i>	<i>420,623</i>	<i>2,46,024</i>	<i>11,82,036</i>	<i>1,70,520</i>	<i>86,644</i>
GRAND TOTAL	91,786	3,117,627	37,53,527	1,26,37,990	1,28,45,830	1,24,44,350
GRAND TOTAL PREVIOUS YEAR	87,991	3,004,026	41,79,276	1,30,50,540	1,24,73,288	1,57,85,963

* India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, pp. 12, 14, 15. † Includes 1,708 societies which are members of other societies. ‡ Includes 1,508 societies.

TABLE VI (b)
Operations of Primary Agricultural Societies during 1929-30 (continued).*

Province or State.	Loans during Year to Individuals.	Loans Due by Individuals.	Individual Loans Overdue. †	Working Capital. ‡	Share Capital paid up.	Reserve Fund.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ajmer-Merwara	2,79,612	15,76,568	26,139	16,89,915	2,69,894	5,13,941
Assam	6,62,234	24,18,730	12,34,908	29,30,822	1,56,216	6,04,231
Bengal	1,61,38,352	4,03,84,929	1,60,37,429	5,52,47,847	58,55,826	85,43,993
Bihar and Orissa	44,18,961	2,01,31,196	34,49,870	2,42,94,154	15,06,626	30,51,784
Bombay	2,28,45,301	3,53,10,893	1,08,35,080	4,10,06,469	27,76,310	59,44,486
Burma	36,77,648	1,36,22,502	10,15,981	1,60,49,880	29,10,822	59,28,259
Central Provinces and Berar	57,10,116	1,44,76,991	65,90,085	1,73,75,334	2,17,323	30,51,759
Coorg	2,39,909	5,92,226	1,57,814	6,20,853	1,65,117	1,91,069
Delhi	91,594	7,39,106	56,107	8,35,751	96,719	1,15,531
Madras	2,60,79,442	5,91,44,262	1,77,53,461	6,77,10,265	84,75,632	47,64,526
North-West Frontier Province	2,63,372	3,27,282	445	3,40,038	43,663	13,155
Punjab	2,68,85,321	7,16,09,116	55,98,554	8,10,28,945	99,85,696	1,64,47,627
United Provinces	34,97,359	80,89,194	37,78,676	1,00,13,479	23,20,981	22,94,402
Total (British India)	11,07,89,221	26,84,22,995	6,65,34,549	31,91,43,752	3,47,80,825	5,14,64,763
Total previous year	11,58,32,499	25,04,88,359	5,32,38,912	29,53,75,342	3,21,92,262	4,51,21,859
Baroda	9,88,710	34,19,188	8,74,311	36,69,004	68,056	7,09,207
Bhopal	2,10,364	9,38,678	7,05,605	12,96,361	54,928	4,09,752
Cochin	5,24,546	4,44,063	1,20,181	7,25,569	50,435	1,41,632
Gwalior	15,78,512	47,51,905	26,97,506	20,02,102	7,14,788	11,49,338
Hyderabad	9,29,072	59,35,979	—	76,11,790	15,89,949	14,68,246
Indore	4,21,197	22,70,758	—	22,10,150	—	9,10,456
Kashmir	9,32,620	40,76,817	3,69,313	49,43,224	17,15,517	10,83,877
Mysore	21,83,779	42,01,891	12,24,321	45,90,929	12,61,414	7,70,390
Travancore	19,34,078	28,51,493	9,16,909	31,19,168	20,30,845	3,31,319
Total (Indian States)	97,02,878	2,88,90,772	69,08,046	3,01,68,297	74,85,932	69,74,217
Total previous year	97,19,705	2,68,36,360	59,46,687	2,83,73,371	72,66,066	67,52,704
GRAND TOTAL	12,04,92,099	29,73,13,767	7,34,42,595	34,93,12,049	4,22,66,757	5,84,38,980
GRAND TOTAL PREVIOUS YEAR	12,55,52,204	27,73,24,699	5,81,85,599	32,37,48,713	3,94,58,328	5,18,74,543

* India, Department of Commercial Intelligence and Statistics, Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30, pp. 12-15.

† Overdue loans less loans of Government Societies.

Province or State.	Owned Capital. †	Loans and Deposits held at end of Year from				
		Members.	Non-Members.	Societies.	Provincial or Central Banks.	Government.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ajmer-Merwara	7,83,835	21,012	20,213	10,227	8,54,628	—
Assam	7,60,447	2,46,459	2,30,491	25,729	16,53,199	14,497
Bengal	1,43,99,819	19,70,902	16,61,372	88,087	3,70,83,003	44,664
Bihar and Orissa	45,58,410	5,97,690	2,22,363	16,890	1,88,72,363	26,438
Bombay	87,20,796	77,36,746	40,91,162	2,58,811	2,00,59,405	1,39,549
Burma	88,39,081	8,25,374	1,35,140	71,274	57,66,659	4,12,352
Central Provinces and Berar	32,69,082	2,88,276	5,86,292	7,206	1,32,21,482	2,996
Coorg	3,56,186	19,368	29,577	2,652	2,05,868	7,205
Delhi	2,12,250	2,532	28,799	9	5,92,161	—
Madras	1,32,40,158	10,16,659	22,14,472	28,775	4,99,29,243	12,80,958
North-West Frontier Province	56,818	1,653	1,502	—	2,80,065	—
Punjab	2,64,33,323	33,37,314	36,52,214	15,99,120	4,59,56,857	50,117
United Provinces	40,15,383	1,20,361	1,28,822	11,509	51,37,404	—
Total (British India)	8,62,45,588	1,61,84,846	1,30,02,419	21,20,289	19,96,12,334	19,78,776
Total previous year	7,73,14,101	1,56,22,334	1,28,33,045	21,88,870	18,51,93,477	22,23,515
Baroda	7,77,263	4,58,416	6,10,375	—	16,96,356	1,26,594
Bhopal	4,64,680	757	—	95	7,91,138	39,691
Cochin	1,92,067	1,81,220	75,539	8,091	2,68,652	—
Gwalior	18,64,126	1,37,466	510	—	—	—
Hyderabad	30,58,195	5,50,950	—	16,510	39,69,487	16,648
Indore	9,10,456	65,096	—	—	12,33,869	729
Kashmir	27,99,394	10,425	6,295	—	21,27,110	—
Mysore	20,31,804	2,40,055	1,52,681	1,383	19,96,941	1,68,065
Travancore	23,62,164	2,63,589	24,133	—	4,69,282	—
Total (Indian States)	1,44,60,149	19,07,974	8,69,533	26,079	1,25,52,835	3,51,727
Total previous year	1,40,18,770	16,15,596	10,48,817	1,37,566	1,11,72,055	3,80,567
GRAND TOTAL	10,07,05,737	1,80,92,330	1,38,71,952	21,46,368	21,21,65,169	23,30,503
GRAND TOTAL PREVIOUS YEAR	9,13,32,871	1,72,73,920	1,38,81,862	23,26,436	19,63,65,532	26,04,082

* Based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, pp 14-15.

† Share capital plus reserve fund.

TABLE VII (a)

Operations of Primary Non-Agricultural Societies during 1929-30.*

Province or State.	No. of Societies.	No. of Members.	Cost of Management.	Profit for the Year.	Sale of Goods to Members.	Purchase of Members' Products.
			Rs.	Rs	Rs	Rs.
Ajmer-Merwara †	97	7,111	24,051	27,952	4,98,846	4,52,220
Assam	79	13,271	35,679	59,797	2,74,025	1,111
Bengal	1,912	193,711	3,35,963	8,98,912	6,16,792	2,59,348
Bihar and Orissa	338	24,835	87,062	81,283	5,49,637	3,44,702
Bombay	331	219,116	6,65,970	9,50,463	13,06,942	5,29,626
Burma	188	29,211	1,46,926	3,54,407	1,72,837	9,618
Central Provinces and Berar	95	18,387	49,760	87,505	1,65,051	2,098
Coorg	21	2,192	6,933	8,287	53,751	—
Delhi	50	1,864	712	5,784	138	121 †
Madras	1,049	‡259,693	5,10,530	19,20,555	—	—
North-West Frontier Province	13	1,553	1,279	12,350	—	—
Punjab	2,952	104,603	1,51,364	3,83,671	7,00,401	6,96,501 †
United Provinces	283	26,730	47,820	1,15,734	58,166	18,439
Hyderabad Administered Area	17	5,403	12,173	14,774	52,301	45,939
Total (British India)	8,525	907,680	20,66,322	49,21,474	44,48,887	23,59,723
Total previous year	8,195	855,028	19,32,556	45,04,916	42,70,008	25,52,755
Baroda	163	10,395	14,561	18,067	47,347	—
Bhopal	26	467	—	908	2	—
Cochin	81	9,437	13,712	32,441	36,163	39,865
Gwalior	44	835	269	7,550	—	—
Hyderabad	355	15,061	21,867	1,19,512	2,25,171	1,75,190
Indore	40	3,637	8,705	17,800	9,305	16,530
Kashmir	294	5,828	3,577	18,253	—	—
Mysore	400	57,341	1,22,601	3,67,950	16,15,068	11,07,973
Travancore	327	48,367	48,841	1,10,832	2,99,822	—
Total (Indian States)	1,730	151,368	2,34,133	6,93,313	22,32,938	13,39,558
Total previous year	1,566	137,269	2,05,255	6,12,022	19,10,827	12,50,485
GRAND TOTAL	10,255	1,059,048	23,00,455	56,14,787	66,81,825	36,99,281
GRAND TOTAL PREVIOUS YEAR	9,761	992,297	21,37,811	51,16,938	61,80,835	38,03,240

Province or State.	Loans during Year to Individuals.	Loans Due by Individuals.	Individual Loans Overdue.†	Working Capital.‡	Share Capital paid up.	Reserve Fund.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ajmer-Merwara §	3,18,258	5,79,283	27,675	8,44,573	1,80,394	1,30,732
Assam	7,17,823	16,30,537	3,93,153	20,28,735	3,57,753	1,49,533
Bengal	2,16,03,936	2,47,22,477	27,97,596	2,76,87,755	63,38,145	18,19,370
Bihar and Orissa	22,69,766	28,03,538	4,25,146	36,86,694	9,99,317	3,59,950
Bombay	3,13,26,571	2,93,27,846	29,37,270	4,36,90,058	93,81,691	23,02,979
Burma	47,97,853	49,03,140	80	64,82,897	46,73,369	6,03,137
Central Provinces and Berar	16,81,442	14,74,745	25,042	16,70,860	6,56,241	97,757
Coorg	1,34,318	1,08,680	21,083	1,30,283	72,599	16,564
Delhi	1,92,661	1,92,653	16,713	2,09,522	49,362	3,681
Madras	2,15,38,413	2,65,99,541	44,43,035	3,14,48,796	85,48,242	21,20,327
North-West Frontier Province	2,00,065	1,67,002	—	2,08,509	1,00,301	7,674
Punjab	68,01,708	84,95,174	4,25,730	1,45,39,054	27,37,330	37,45,460
United Provinces	19,76,512	20,21,101	1,74,275	22,88,835	9,12,011	2,25,748
Hyderabad Administered Area	3,69,096	4,21,627	—	4,62,003	1,57,525	20,792
Total (British India)	9,39,28,422	10,34,47,344	1,16,86,798	13,53,78,634	3,51,64,280	1,16,03,704
Total previous year	8,20,50,116	8,83,81,206	1,00,79,512	12,26,12,014	3,15,62,332	1,03,44,808
Baroda	6,56,005	9,52,007	68,388	13,93,111	2,05,130	67,223
Bhopal	3,850	11,836	8,738	18,325	1,373	5,821
Cochin	5,84,494	4,53,702	67,936	6,43,638	1,79,151	70,184
Gwalior	64,245	1,07,769	40,423	59,059	22,937	32,154
Hyderabad	14,94,886	17,63,514	—	24,10,428	13,55,525	2,16,137
Indore	3,79,940	4,43,601	71,771	6,28,553	1,30,771	52,520
Kashmir	3,25,065	4,96,233	39,043	5,54,604	1,09,530	60,116
Mysore	69,31,714	66,02,355	9,85,765	76,36,032	28,80,704	10,98,167
Travancore	13,38,289	15,56,007	3,97,667	19,21,920	9,64,336	1,08,014
Total (Indian States)	1,17,78,488	1,23,87,084	16,79,731	1,52,65,070	58,49,457	17,10,336
Total previous year	1,02,48,196	1,10,55,337	18,24,700	1,36,75,447	52,69,570	15,66,566
GRAND TOTAL	10,57,06,910	11,58,34,428	1,33,66,529	15,06,44,304	4,10,13,737	1,33,14,040
GRAND TOTAL PREVIOUS YEAR	9,22,98,312	9,94,36,543	1,19,04,212	13,62,87,461	3,68,31,902	1,19,01,474

* India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, pp. 16, 18-19.

† "Loans Overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority

‡ Working capital represents the total of share capital, reserve, and loans and deposits held at end of year. See Table VII (c).

§ Includes statistics of societies in the Railway Lands in Rajputana

TABLE VII (c)

Operations of Primary Non-Agricultural Societies during 1929-30 (continued).*

Province or State.	Owned Capital. †	Loans and Deposits held at end of Year from				
		Members	Non-Members	Societies.	Provincial or Central Banks	Government.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ajmer-Merwara †	3,11,126	2,60,109	1,00,261	251	1,72,826	—
Assam	5,07,286	5,25,489	8,67,154	21,459	36,847	70,500
Bengal	81,57,515	59,45,162	1,17,00,679	3,41,106	15,14,851	28,442
Bihar and Orissa	13,59,207	9,38,449	4,24,312	19,330	9,35,811	9,525
Bombay	1,16,84,670	1,96,54,976	62,90,242	2,31,139	16,81,617	41,47,414
Burma	52,76,506	4,07,546	6,23,414	19,547	1,09,196	46,688
Central Provinces and Berar	7,53,998	3,08,564	4,43,838	1,581	1,62,879	—
Coorg	89,163	8,400	13,763	160	18,797	—
Delhi	53,043	1,07,723	8,137	360	40,259	—
Madras	1,06,68,569	67,85,456	82,01,651	41,706	34,23,977	23,27,437
North-West Frontier Province	1,07,975	47,848	52,583	—	103	—
Punjab	64,82,790	22,75,610	25,99,369	53,680	31,27,202	403
United Provinces	11,37,759	7,54,213	1,67,031	816	2,29,016	—
Hyderabad Administered Area	1,78,317	2,77,988	—	2,758	—	3,000
Total (British India)	4,67,67,984	3,82,97,533	3,14,92,434	7,33,893	1,14,53,381	66,33,409
Total previous year	4,19,07,140	3,70,67,800	2,62,13,227	10,87,374	1,02,34,495	61,01,978
Baroda	2,72,353	3,68,716	2,98,074	—	1,01,437	3,52,531
Bhopal	7,194	18	—	—	10,616	497
Cochin	2,49,335	1,08,111	1,09,194	60,817	1,15,256	925
Gwalior	55,091	3,968	—	—	—	—
Hyderabad	15,71,662	1,68,980	76,819	42,486	4,62,749	87,732
Indore	1,83,291	§ 3,66,311	—	—	78,951	—
Kashmir	1,60,646	8,366	1,679	583	3,74,330	—
Mysore	39,78,871	21,25,516	10,00,988	64,967	3,67,170	98,520
Travancore	10,72,350	2,63,806	1,21,826	1,82,582	2,81,356	—
Total (Indian States)	75,59,793	34,13,792	16,08,580	3,51,435	17,91,865	5,40,205
Total previous year	68,36,136	30,27,477	15,82,202	1,08,002	14,64,760	6,66,870
GRAND TOTAL	5,43,27,777	4,17,11,325	3,31,01,014	10,85,328	1,32,45,246	71,73,614
GRAND TOTAL PREVIOUS YEAR	4,87,33,376	4,00,95,277	2,77,95,429	11,95,376	1,16,99,255	67,63,848

TABLE VIII (a)
Overdues of Primary Agricultural Societies on Loans to Individuals.*

Province or State.	Percentage of Outstanding Loans to Individuals Overdue at end of		Amount Overdue per Member at end of	
	1928-29.	1929-30.	1928-29 Rs	1929-30 Rs.
Ajmer-Merwara †	0 9	1 7	1 3	2 3
Assam	42 7	51 1	17 3	23 3
Bengal	34 3	39 7	24 9	31 3
Bihar and Orissa	11 5	17 1	9 9	14 6
Bombay	31 1	30 7	29 2	31 5
Burma	6 5	7 5	15 2	18 3
Central Provinces and Berar	35 7	45 5	81 8	107 1
Coorg	22 4	26 7	11 3	13 7
Delhi	4 7	7 6	6 5	10 4
Madras	26 8	30 0	21 5	24 9
North-West Frontier Province	—	0 1	—	0 2
Punjab	6 5	7 8	8 4	10 4
United Provinces	37 8	46 7	24 6	31 0
Total (British India)	21 3	24 8	20 7	24 9
Baroda	22 2	25 6	30 1	31 8
Bhopal	64 8	75 2	31 8	35 6
Cochin	22 4	27 3	8 4	10 2
Cwairor	49 9	56 8	35 0	39 7
Hyderabad	—	—	—	—
Indore	—	—	—	—
Kashmir	9 6	9 1	8 0	8 1
Mysore	30 0	29 1	17 7	18 8
Travancore	30 6	32 2	5 0	5 6
Total (Indian States)	22 1	23 9	14 1	15 5
GRAND TOTAL	21 3	24 7	19 4	23 6

* Computation based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* for 1928-29 and 1929-30. ("Loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.)

† Includes statistics of societies in the Railway Lands in Rajputana.

TABLE VIII (b)
Overdues of Primary Non-Agricultural Societies on Loans to Individuals.*

Province or State	Percentage of Outstanding Loans to Individuals Overdue at end of		Amount Overdue per Member at end of	
	1928-29	1929-30.	Rs.	Rs.
Ajmer-Merwara †	4 4	4 8	3 5	3 9
Assam	18 1	24 1	21 3	29 6
Bengal	12 2	11 4	13 2	14 4
Bihar and Orissa	18 1	15 2	21 0	17 1
Bombay	10 8	10 0	12 7	13 4
Burma	0 04	0 001	0 06	0 003
Central Provinces and Berar	1 4	1 7	0 9	1 4
Coorg	20 7	19 4	12 2	9 6
Delhi	7 5	8 7	6 7	9 0
Madras	15 8	16 7	15 3	17 1
North-West Frontier Province	—	—	—	—
Punjab	3 9	5 0	2 8	4 1
United Provinces	8 1	8 7	6 5	6 5
Total (British India)	11 4	11 3	11 8	12 9
Baroda	4 7	7 2	4 6	6 6
Bhopal	67 4	73 8	20 0	18 7
Cochin	14 2	15 0	7 2	7 2
Gwalior	28 1	37 5	39 6	48 4
Hyderabad	—	—	—	—
Indore	0 1	16 2	1 3	19 7
Kashmir	10 3	8 1	8 3	6 7
Mysore	23 2	14 9	27 0	17 2
Travancore	23 2	25 6	6 7	8 2
Total (Indian States)	16 5	13 5	13 3	11 1
GRAND TOTAL	12 0	11 2	12 0	12 6

* Computation based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* for 1928-29 and 1929-30 ("Loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority)

† Includes statistics of societies in the Railway Lands in Rajputana.

TABLE IX
Average Figures showing Development of Primary Societies in All India.*

	1912-13		1917-18		1922-23		1927-28		1928-29		1929-30	
	Agr	Non-Agr	Agr	Non-Agr	Agr	Non-Agr.	Agr	Non-Agr	Agr	Non-Agr	Agr	Non-Agr
Average Membership	41	111	35	140	34	124	34	99	34	102	34	103
	Rs.	Rs	Rs	Rs.	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs.
Average Holding in Share Capital	8 1	26 7	11 6	30 3	10 5	34 2	12 6	35 7	13 1	37 1	13 6	38 7
Average Holding in Reserve	2 3	2 9	10 0	5 7	12 6	6 4	15 9	8 5	17 3	12 0	18 7	12 6
Average Deposit per Member †	6 3	34 7	4 8	23 8	5 5	37 1	5 6	38 4	5 8	40 4	5 8	39 4
Average Loan per Member during year	46 2	71 3	34 8	75 9	40 0	90 5	42 3	95 2	41 8	93 0	38 6	99 8
Average Liability per Member ‡	51 7	45 1	59 5	47 8	68 7	70 8	76 3	86 0	77 4	88 3	79 7	90 9

* Based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* for the several years mentioned.

† Amount of deposit per member held at end of year.

‡ Loans and deposits held at end of year.

TABLE X (a).

*Average Figures for Primary Agricultural Societies by Provinces and States.**

Province or State.	Working Capital per Member		Share Capital per Member.		Reserve per Member.		Percentage of Working Capital Owned	
	1928-29	1929-30	1928-29	1929-30.	1928-29.	1929-30	1928-29.	1929-30
	Rs.	Rs.	Rs	Rs	Rs.	Rs		
Ajmer-Merwara	154 7	147 1	23 0	23 5	45 3	44 7	45 6	46 4
Assam	49 0	35 4	2 5	3 0	9 8	11 4	25 5	25 9
Bengal	98 6	107 8	10 0	11 4	14 6	16 7	25 2	26 1
Bihar and Orissa	102 2	102 8	5 7	6 4	11 6	12 9	16 9	18 8
Bombay	109 0	119 3	6 8	8 1	14 9	17 3	19 9	21 3
Burma	270 8	288 6	48 7	50 5	85 0	106 6	49 4	55 1
Central Provinces and Berar	276 9	282 4	2 7	3 5	48 5	49 6	18 9	18 8
Coorg	52 6	53 7	14 3	14 3	15 4	16 5	56 5	57 4
Delhi	149 3	155 3	16 9	18 0	17 7	21 5	23 2	25 5
Madras	91 1	95 1	11 4	11 9	5 8	6 7	18 8	19 6
North-West Frontier Province	85 1	82 5	9 1	10 6	2 6	3 2	13 8	16 7
Punjab	145 4	150 4	18 3	18 5	28 0	30 5	31 9	32 6
United Provinces	80 5	82 2	18 1	19 0	16 9	18 8	43 5	46 1
Total (British India)	114 3	119 5	12 4	13 0	17 5	19 3	26 2	27 0
Baroda	147 9	133 5	2 7	2 5	28 0	25 8	20 8	21 2
Bhopal	64 4	65 4	2 7	2 8	18 3	20 7	32 7	35 8
Cochin	57 2	61 7	4 2	4 3	10 4	12 0	25 5	26 5
Gwalior	31 5	†	10 2	10 5	14 5	16 9	77 8	†
Hyderabad	217 3	203 0	52 8	42 4	55 8	39 2	50 0	40 2
Indore	290 1	†	—	—	113 3	121 6	39 1	†
Kashmir	100 6	108 4	34 3	37 6	20 7	23 8	54 7	56 6
Mysore	62 0	70 4	19 0	19 3	11 3	11 8	48 9	44 3
Travancore	17 8	19 1	11 9	12 4	1 6	2 0	75 1	61 6
Total (Indian States)	67 5	67 5	17 2	16 8	16 1	15 6	49 4	48 0
GRAND TOTAL	107 8	112 0	13 1	13 6	17 3	18 7	28 2	28 8

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30.

† Complete data not available.

TABLE X (b).
Average Figures for Primary Non-Agricultural Societies by Provinces and States *

Province or State.	Working Capital per Member		Share Capital per Member		Reserve per Member		Percentage of Working Capital Owned	
	1928-29.	1929-30	1928-29	1929-30	1928-29	1929-30	1928-29	1929-30.
	Rs	Rs	Rs	Rs	Rs.	Rs		
Ajmer-Merwara †	115 2	118 8	25 0	25 4	19 3	18 4	38 5	36 8
Assam	148 9	152 9	27 6	26 9	11 1	11 3	26 0	25 0
Bengal	126 1	142 9	29 8	32 7	7 8	9 4	29 9	29 4
Bihar and Orissa	142 9	148 5	36 5	40 2	13 1	14 5	34 7	36 9
Bombay	196 0	199 4	42 8	42 8	10 2	10 5	27 0	26 7
Burma	204 7	221 9	141 4	160 0	18 9	20 6	78 3	81 4
Central Provinces and Berar	86 0	90 9	33 0	35 7	5 0	5 3	44 2	45 1
Coorg	66 6	59 4	36 8	33 1	8 0	7 6	67 3	68 4
Delhi	109 5	112 4	22 2	26 5	1 3	2 0	21 5	25 3
Madras	121 3	121 3	31 7	33 0	7 7	8 2	32 5	33 9
North-West Frontier Province .	128 6	134 3	44 5	64 6	4 8	4 9	38 3	51 8
Punjab	131 3	139 1	23 3	26 2	35 2	35 8	44 6	44 6
United Provinces	89 8	85 6	31 8	34 1	7 7	8 4	44 0	49 7
Total (British India)	143 4	149 1	36 9	38 7	12 1	12 8	34 2	34 5
Baroda	143 8	134 0	19 0	19 7	5 9	6 5	17 3	19 5
Bhopal	39 5	39 2	2 9	2 9	9 2	12 0	30 6	39 3
Cochin	66 2	68 2	18 6	19 0	7 1	7 4	38 8	38 7
Gwalior	65 4	‡	24 9	27 5	30 6	38 5	84 9	‡
Hyderabad	128 2	160 0	68 8	90 0	11 0	14 4	62 2	65 2
Indore	178 1	172 8	37 4	36 0	14 9	14 4	29 3	29 2
Kashmir	90 0	95 2	18 6	18 8	11 3	10 3	33 2	30 6
Mysore	138 8	133 2	53 0	50 2	20 5	19 2	53 0	52 1
Travancore	33 8	39 7	18 4	19 9	2 0	2 2	60 4	55 8
Total (Indian States)	99 6	100 8	38 4	38 6	11 3	11 3	49 9	49 5
GRAND TOTAL	137 4	142 2	37 1	38 7	12 0	12 6	35 8	36 1

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30.

† Includes statistics for the Railway Lands in Rajputana

‡ Complete data not available.

Province or State.	Average Liability per Member.†				Ratio of Liability to Reserve.				Excess of Average Liability over Average Loan during Year.‡			
	Agr. Soc		Non-Agr Soc		Agr Soc		Non-Agr Soc		Agr Soc		Non-Agr. Soc.	
	1928-29.	1929-30.	1928-29.	1929-30.	1928-29.	1929-30.	1928-29.	1929-30.	1928-29.	1929-30.	1928-29.	1929-30.
Ajmer-Merwara §	Ra. 84.2	Ra. 78.9	70.9	75.1	1.9	1.8	3.7	4.1	61.9	54.5	27.1	30.3
Assam	36.7	41.0	110.2	114.6	3.7	3.6	9.9	10.2	21.7	28.5	49.8	59.7
Bengal	74.0	79.7	88.5	100.8	5.1	4.8	11.4	10.7	38.4	48.2	-7.6	-14.7
Bihar and Orissa	84.9	83.5	93.3	93.7	7.3	6.5	7.1	6.5	57.2	64.8	10.5	2.3
Bombay	87.3	94.0	143.0	146.1	5.9	5.4	14.0	13.9	22.1	27.4	11.4	3.1
Burma	137.1	129.6	44.4	41.3	1.6	1.2	2.3	2.0	66.2	63.5	-109.1	-123.0
Central Provinces and Berar	225.7	229.3	48.0	49.9	4.7	4.6	9.6	9.4	137.1	136.5	-28.7	-41.5
Coorg	22.9	22.0	21.8	18.8	1.5	1.4	2.7	2.5	-2.2	1.2	-45.3	-42.5
Delhi	114.7	115.8	86.0	83.9	6.5	4.1	66.2	42.5	85.5	98.8	-13.1	-19.5
Madras	73.9	76.5	81.9	80.1	12.7	11.4	10.6	9.8	37.5	39.9	1.1	-3.0
North-West Frontier Province	73.4	68.7	79.3	64.7	8.2	21.5	16.5	13.1	1.0	4.8	-60.2	-63.7
Punjab	99.1	101.3	72.8	77.1	3.5	3.3	2.1	2.2	41.8	51.4	11.3	12.0
United Provinces	45.5	44.3	50.3	43.1	2.6	2.4	6.5	5.1	12.9	15.6	-27.4	-30.8
Total (British India)	84.4	87.2	94.4	90.3	4.8	4.5	7.8	7.1	39.6	45.7	-1.6	-13.2
Baroda	117.2	105.2	118.9	107.8	4.2	4.1	20.2	16.7	58.2	69.3	62.5	44.7
Bhopal	43.4	41.9	27.4	23.8	2.4	2.0	3.0	1.9	27.8	31.3	18.0	15.6
Cochin	42.6	45.4	40.5	41.8	4.1	3.8	5.7	5.6	-2.7	0.5	-25.4	-20.2
Gwalior	6.8		9.9		0.5		0.3		18.8		-90.4	
Hyderabad	108.7	121.4	48.4	55.7	1.9	3.1	3.4	3.9	13.1	96.6	-8.3	-43.6
Indore	176.8	173.6	125.8	122.4	1.6	1.4	8.3	8.5	119.3	117.3	10.8	17.9
Kashmir	45.6	47.1	60.1	66.1	2.2	2.0	5.3	6.4	21.9	26.6	-7.7	10.3
Mysore	31.7	39.3	65.3	63.8	2.8	3.3	3.2	3.3	2.3	5.8	-59.3	-57.1
Travancore	4.3	4.6	13.4	17.5	2.7	2.3	6.7	7.9	-9.1	-7.2	-13.5	-10.2
Total (Indian States)	34.2	31.2	49.9	50.9	2.1	2.3	4.4	4.5	11.1	9.5	-24.8	-26.9
GRAND TOTAL	77.4	79.7	88.3	90.9	4.5	4.3	7.4	7.2	35.6	41.1	-4.7	-9.1

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30.

† Minus sign indicates excess of average loan during year over average liability

‡ Loans and deposits held at end of year.

§ Includes non-agricultural societies in the Railway Lands in Rajputana.

|| Complete data not available.

TABLE XII (a).
Average Figures for Primary Agricultural Societies by Provinces and States *

Province or State	Outstanding Loans per Individual Member †		Current Loans per Individual Member ‡		Ratio of Outstanding to Current Loans per Member		Excess of Outstanding over Current Loans per Member §	
	1928-29	1929-30	1928-29	1929-30	1928-29	1929-30	1928-29	1929-30
	Rs	Rs	Rs	Rs			Rs	Rs
Ajmer-Merwara	145 0	137 2	22 3	24 3	6 5	5 6	122 7	112 9
Assam	40 6	45 7	15 0	12 5	1 5	3 7	30 7	33 2
Bengal	72 5	78 8	35 6	31 5	2 0	2 5	36 9	47 3
Bihar and Orissa	85 8	85 2	27 7	18 7	3 1	4 6	58 1	66 5
Bombay	94 3	102 8	65 2	66 5	1 4	1 5	29 1	36 3
Burma	233 4	245 0	70 9	66 1	3 3	3 7	162 5	178 9
Central Provinces and Berar	225 6	235 3	94 0	92 8	2 4	2 5	131 6	142 5
Coorg	50 9	51 2	25 1	20 8	2 0	2 5	25 8	30 4
Delhi	136 8	137 3	29 2	17 0	4 7	8 1	107 6	120 3
Madras	80 1	83 1	36 4	36 6	2 2	2 3	43 7	46 5
North-West Frontier Province	82 1	79 4	74 4	63 9	1 1	1 2	9 7	15 5
Punjab	129 8	132 9	57 3	49 9	2 3	2 7	72 5	83 0
United Provinces	65 1	66 4	32 6	28 7	2 0	2 3	32 5	37 7
Total (British India)	97 0	100 5	44 8	41 5	2 2	2 4	52 2	59 0
Baroda	137 3	124 4	58 3	35 9	2 4	3 5	79 0	88 5
Bhopal	49 0	47 3	15 6	10 6	3 1	4 5	33 4	36 7
Cochin	37 3	37 8	45 3	44 6	0 8	0 8	- 8 0	- 6 8
Gwalior	70 1	70 0	25 6	22 3	2 7	3 0	44 5	47 7
Hyderabad	158 5	158 3	15 6	24 8	10 2	6 4	142 9	133 5
Indore	297 0	303 3	56 1	56 3	5 3	5 4	240 9	247 0
Kashmir	84 4	89 4	23 7	20 5	3 5	4 4	60 7	68 9
Mysore	59 1	64 5	29 4	33 3	2 0	1 9	29 7	31 0
Travancore	16 5	17 5	13 4	11 8	1 2	1 5	3 1	5 7
Total (Indian States)	63 8	64 7	23 1	21 7	2 8	2 1	40 7	43 0
GRAND TOTAL	92 3	95 4	42 8	38 6	2 2	2 5	50 5	56 8

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30.

† Loans held by members at end of year.

‡ Loans to members during year.

§ Minus sign indicates excess of current over outstanding loans per individual member

TABLE XII (b).

Average Figures for Primary Non-Agricultural Societies by Provinces and States *

Province or State.	Outstanding Loans per Individual Member †		Current Loans per Individual Member ‡		Ratio of Outstanding to Current Loans per Member.		Excess of Outstanding over Current Loans per Member §	
	1928-29.	1929-30.	1928-29	1929-30	1928-29.	1929-30.	1928-29.	1929-30
	Rs.	Rs.	Rs	Rs			Rs.	Rs
Ajmer-Merwara	80.1	81.5	43.8	44.8	1.8	1.8	36.3	36.7
Assam	117.7	122.9	60.4	54.9	1.9	2.3	57.3	68.0
Bengal	108.4	127.6	96.1	115.5	1.1	1.1	12.3	12.1
Bihar and Orissa	115.8	112.9	82.8	91.4	1.4	1.2	33.0	21.5
Bombay	117.9	133.8	131.6	143.0	0.9	0.9	-13.7	-9.2
Burma	157.9	167.9	153.5	164.3	1.0	1.2	-4.4	3.6
Central Provinces and Berar	65.5	80.2	76.7	91.4	0.9	0.9	-11.2	-11.2
Coorg	58.9	49.7	67.1	61.3	0.9	0.8	-8.2	-11.6
Delhi	89.5	103.4	99.1	103.4	0.9	1.0	-9.6	0.0
Madras	96.6	102.6	80.8	83.1	1.2	1.2	15.8	19.5
North-West Frontier Province	100.1	107.5	139.5	128.4	0.7	0.8	-39.4	-20.9
Punjab	72.2	81.2	61.5	65.1	1.2	1.2	10.7	16.1
United Provinces	80.8	75.6	77.7	73.9	1.0	1.0	3.1	1.7
Total (British India)	103.4	114.0	96.0	103.5	1.1	1.1	7.4	11.5
Baroda	99.5	91.6	56.4	63.1	1.8	1.5	43.1	28.5
Bhopal	29.7	25.3	9.4	8.2	3.1	3.1	20.3	17.1
Cochin	50.6	49.1	65.9	62.0	0.8	0.8	-15.3	-12.9
Gwalior	141.0	129.1	101.3	76.9	1.4	1.7	39.7	52.2
Hyderabad	95.2	117.1	86.7	99.3	1.1	1.2	38.5	17.8
Indore	131.4	122.0	115.0	104.5	1.1	1.2	16.4	17.5
Kashmir	80.8	85.1	67.8	55.8	1.2	1.5	13.0	29.3
Mysore	116.4	115.1	124.6	120.9	0.9	1.0	-8.2	-5.8
Travancore	28.7	32.2	26.9	27.7	1.1	1.2	1.8	4.5
Total (Indian States)	80.5	81.8	74.7	77.8	1.1	1.1	5.8	4.0
GRAND TOTAL	100.2	109.4	93.0	99.8	1.1	1.1	7.2	9.6

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30.

† Loans held at end of year.

‡ Loans during year

§ Minus sign indicates excess of current over outstanding loans per individual member.

|| Includes statistics for the Railway Lands in Rajputana.

TABLE XIII (a)
Average Figures for Primary Agricultural Societies by Provinces and States.*

Province or State.	Average Membership per Society		Average Deposit per Member held at end of Year		Cost of Management per Member.		Average Profit per Member	
	1928-29.	1929-30	1928-29	1929-30	1928-29	1929-30	1928-29	1929-30
			Rs	Rs	Rs	Rs	Rs	Rs
Ajmer Merwara	21	22	1.8	1.8	1.5	1.3	6.7	6.5
Assam	43	41	4.4	4.7	0.4	0.5	2.3	2.7
Bengal	27	25	3.7	3.8	2.0	1.6	3.1	1.1
Bihar and Orissa	27	27	2.3	2.5	0.7	0.6	1.9	1.8
Bombay	74	72	22.7	22.5	2.3	2.4	3.2	1.9
Burma	24	24	12.3	14.8	5.3	5.4	1.8	3.6
Central Provinces and Berar	16	15	4.6	4.7	0.4	0.5	6.6	3.2
Coorg	51	51	1.6	1.7	1.7	1.5	2.7	3.2
Delhi	21	25	0.4	0.5	0.6	0.7	5.5	5.9
Madras	53	54	1.4	1.4	0.7	0.8	6.7	7.2
North-West Frontier Province	28	27	0.3	0.4	0.1	0.4	3.2	3.4
Punjab	31	31	6.1	6.2	0.9	1.1	5.8	5.9
United Provinces	24	24	0.9	1.0	0.8	0.9	4.1	5.0
Total (British India)	34	34	6.0	6.1	1.5	1.3	4.6	4.3
Baroda	26	32	18.3	16.7	0.8	1.6	1.7	0.7
Bhopal	17	18	0.03	0.04	—	—	3.3	3.4
Cochin	94	92	14.8	15.4	1.3	1.4	1.8	1.9
Gwalior	18	18	6.8	2.0	0.5	0.5	3.2	3.1
Hyderabad	21	21	1.1	1.4	1.0	1.2	4.4	4.5
Indore	19	19	8.7	8.7	2.2	1.8	14.7	16.5
Kashmir	19	19	0.3	0.2	0.8	1.1	5.3	5.2
Mysore	41	39	4.0	3.7	0.4	0.4	2.5	2.7
Travancore	111	114	1.4	1.7	0.4	0.5	1.3	1.2
Total (Indian States)	32	33	3.9	4.3	0.6	0.7	2.8	2.7
GRAND TOTAL	34	34	5.8	5.8	1.4	1.2	4.3	4.1

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30.

TABLE XIII (b).
Average Figures for Primary Non-Agricultural Societies by Provinces and States *

Province or State.	Average Membership per Society.		Average Deposit per Member held at end of Year.		Cost of Management per Member		Average Profit per Member	
	1928-29	1929-30.	1928-29	1929-30	1928-29	1929-30.	1928-29	1929-30.
			Rs	Rs	Rs	Rs		
Ajmer-Merwara †	67	73	28 0	35 8	3 2	3 4	3 7	8 4
Assam	176	168	40 5	39 6	2 7	2 7	4 8	4 5
Bengal	111	101	28 2	30 7	1 6	1 7	4 2	4 6
Bihar and Orissa	61	74	41 2	37 8	3 2	2 5	4 6	3 3
Bombay	255	264	87 6	89 7	3 0	3 0	4 4	4 3
Burma	155	155	12 5	14 0	5 7	5 0	11 0	12 1
Central Provinces and Berar	194	194	18 0	16 8	2 1	2 2	5 1	4 8
Coorg	110	104	5 7	3 8	3 0	2 8	2 9	3 8
Delhi	32	37	38 7	57 8	0 3	0 4	2 2	3 1
Madras	149	157	31 1	26 2	2 1	2 0	7 1	7 4
North-West Frontier Province	120	119	24 0	30 8	0 6	0 8	4 1	7 9
Punjab	35	35	37 0	21 7	1 4	1 4	3 2	3 7
United Provinces	81	94	13 6	28 2	1 7	1 8	4 4	4 3
Total (British India)	104	106	43 4	42 2	2 3	2 3	5 3	5 4
Baroda	65	64	37 0	35 5	1 1	1 4	2 3	1 7
Bhopal	17	18	0 04	0 04	1	1	2 4	1 9
Cochin	138	117	11 9	11 3	1 6	1 5	4 1	3 4
Gwalior	19	19	9 9	4 8	0 2	0 3	8 2	9 0
Hyderabad	52	42	9 2	11 2	1 7	1 5	5 7	7 9
Indore	85	90	†	†	2 5	2 4	6 4	4 9
Kashmir	20	20	1 4	1 4	0 4	0 6	3 7	3 1
Mysoore	131	118	38 0	37 7	2 1	2 1	6 2	6 4
Travancore	136	148	3 7	5 5	0 9	1 0	2 3	2 3
Total (Indian States)	88	88	22 1	22 6	1 5	1 5	4 5	4 6
GRAND TOTAL	102	103	40 4	39 4	2 2	2 2	5 2	5 3

* Computations based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India* during the years 1928-29 and 1929-30

† Includes statistics for the Railway Lands in Rajputana.

‡ Complete data not available

TABLE XIV (a)
Operations of Central Banks during 1929-30.*

Province or State.	Loans during Year to		Loans and Deposits held at end of Year from			
	Individuals.	Banks and Societies.	Societies	Provincial or Central Banks	Government.	Individuals and other Sources.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ajmer-Merwara	1,01,958	11,61,279	1,09,235	8,920	—	14,38,725
Assam	—	3,67,151	1,23,806	2,70,106	5,000	12,33,904
Bengal	—	2,34,28,867	4,88,714	1,12,76,016	—	2,60,02,783
Bihar and Orissa	2,466	49,38,107	3,14,074	39,13,715	34,440	1,49,85,150
Bombay	10,74,384	4,67,11,080	29,80,153	18,73,195	—	1,99,83,253
Burma	—	33,23,105	5,66,374	4,75,438	—	22,38,908
Central Provinces and Berar	2,94,228	85,39,221	33,28,869	15,01,472	979	1,44,24,571
Coorg	2,800	1,24,650	5,910	—	400	2,10,562
Delhi	—	2,48,774	1,976	315	—	12,18,632
Madras	—	—	—	—	—	—
North-West Frontier Province	30,39,244	2,97,70,294	61,04,901	1,16,52,149	—	3,53,01,385
Punjab	—	2,06,528	2,329	89,999	—	2,29,012
United Provinces	34,64,029	4,13,56,388	44,11,364	1,23,47,172	16,74,220	5,42,80,064
	—	32,77,949	3,19,402	3,89,423	14,700	50,56,103
Total (British India)	79,79,109	16,34,52,493	2,07,57,107	4,37,97,920	17,29,739	17,66,03,012
<i>Total previous year</i>	<i>86,58,317</i>	<i>15,44,22,860</i>	<i>1,90,53,668</i>	<i>3,71,95,785</i>	<i>14,68,141</i>	<i>16,80,92,460</i>
Baroda	13,582	4,36,298	1,93,420	—	2,02,337	13,14,254
Bhopal	—	2,04,523	1,27,220	9,962	3,74,720	5,914
Cochin	—	1,73,197	84,218	—	25,000	4,20,520
Gwalior	2,246	15,77,205	8,09,326	—	35,65,105	8,31,375
Hyderabad	5,070	15,29,700	1,32,288	17,24,870	19,31,258	2,18,807
Indore	—	† 3,84,980	12,491	—	2,08,831	15,27,132
Kashmir	—	12,54,448	82,191	4,51,679	4,84,690	18,19,254
Mysore	4,00,252	10,685	64,535	26,421	—	11,64,269
Travancore	1,98,939	3,07,300	1,07,690	—	1,16,969	9,69,404
Total (Indian States)	6,20,089	58,78,336	16,13,379	22,12,932	51,96,459	90,83,380
<i>Total previous year</i>	<i>7,86,353</i>	<i>53,45,873</i>	<i>14,68,835</i>	<i>21,66,092</i>	<i>54,96,667</i>	<i>86,06,283</i>
GRAND TOTAL	85,99,198	16,93,30,829	2,23,70,486	4,60,10,852	69,26,198	18,65,86,392
GRAND TOTAL PREVIOUS YEAR	94,44,870	15,97,68,733	2,05,22,503	3,93,61,877	69,64,808	17,66,98,743

Operations of Central Banks during 1929-30 (continued).*

Province or State.	Share Capital paid up.	Reserve and Other Funds.	Working Capital. †	Cost of Management.	Profit for the Year.	Usual Lending Rate.
	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
Ajmer-Merwara	2,15,150	2,73,489	20,45,519	17,750	33,510	9
Assam	1,75,987	87,022	18,95,825	27,057	38,025	10½
Bengal	51,52,054	26,51,643	4,55,71,210	6,52,073	8,53,561	9½ & 10½
Bihar and Orissa	23,53,378	12,77,419	2,28,78,176	6,14,414	5,89,889	12½
Bombay	30,86,631	5,37,948	2,84,61,180	2,90,733	3,55,008	8
Burma	12,04,190	6,38,482	51,23,392	39,108	1,50,278	10
Central Provinces and Berar	19,68,632	28,31,464	2,40,55,947	1,95,652	3,17,648	10
Coorg	23,160	6,090	2,46,122	1,369	6,959	7½ & 8½
Delhi	84,400	65,493	13,70,816	8,043	19,830	7 to 9
Madras	56,54,171	28,13,572	6,35,26,178	4,31,510	13,33,913	8
North-West Frontier Province	17,850	2,704	3,41,894	1,467	5,019	8
Punjab	43,26,113	31,90,591	8,02,29,524	4,21,691	5,77,372	9
United Provinces	23,03,468	12,21,074	93,04,770	2,38,117	3,36,759	12
Total (British India)	2,65,65,184	1,55,97,591	28,50,50,553	29,28,984	48,17,771	—
<i>Total previous year</i>	<i>2,51,19,481</i>	<i>1,35,97,276</i>	<i>26,45,26,811</i>	<i>26,05,555</i>	<i>45,07,174</i>	—
Baroda	2,57,777	1,10,777	20,78,565	13,128	33,692	7 to 8
Bhopal	72,322	3,05,635	8,95,773	35	52,191	6
Cochin	44,747	55,163	6,29,648	6,266	11,809	7 & 8½
Gwalior	7,11,009	5,74,110	64,90,925	1,84,026	73,886	12
Hyderabad	8,31,888	2,01,042	50,40,153	46,192	1,39,381	9
Indore	1,74,375	2,27,025	21,49,854	28,405	43,961	—
Kashmir	4,13,048	1,91,248	34,42,110	21,145	76,610	9
Mysore	3,68,376	2,87,379	19,10,980	18,786	55,701	8 to 11
Travancore	87,290	52,460	13,33,813	5,830	22,688	8 to 8½
Total (Indian States)	29,60,832	20,04,839	2,39,71,821	3,23,873	5,09,919	—
<i>Total previous year</i>	<i>27,16,452</i>	<i>17,36,844</i>	<i>2,21,91,173</i>	<i>2,81,778</i>	<i>4,90,021</i>	—
GRAND TOTAL	2,95,26,016	1,76,02,430	30,90,22,374	32,52,857	51,27,690	—
GRAND TOTAL PREVIOUS YEAR	2,78,35,933	1,53,34,128	28,67,17,984	28,87,333	49,97,195	—

Appendix B

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* India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30* pp. 10-11.

† Share Capital, reserve and other funds, plus loans and deposits held at end of year. See also Table XIV (a).

TABLE XV (a).
Operations of Provincial Banks during 1929-30.*

Province or State.	Loans during Year to		Loans and Deposits held at end of Year from			
	Individuals	Banks and Societies	Societies	Provincial or Central Banks	Government	Individuals and other Sources
	Rs	Rs	Rs	Rs	Rs	Rs
Assam	—	1,28,700	20,355	4,284	12,500	2,12,397
Bengal	—	2,19,53,169	8,65,922	21,94,352	—	1,32,65,594
Bihar and Orissa	1,30,396	18,10,563	3,700	13,62,555	—	50,51,993
Bombay	1,87,09,196	1,15,49,674	31,55,973	36,09,827	66,636	62,65,961
Burma	†	†	†	†	†	†
Central Provinces and Berar	15,558	30,05,388	98,523	61,03,839	—	33,96,389
Madras	7,25,125	92,35,078	57,26,022	28,17,326	—	78,01,585
Punjab	—	73,00,350	—	56,59,054	16,74,220	11,54,010
Total (British India)	1,95,80,275	5,49,82,922	98,70,495	2,17,51,237	17,53,356	3,71,47,929
Total previous year	1,82,35,288	4,79,63,979	1,05,20,525	1,80,62,597	19,32,657	3,50,75,869
Hyderabad	32,004	8,64,198	55,152	37,163	—	29,45,783
Mysore	—	8,61,679	2,52,298	—	—	22,44,805
Total (Indian States)	32,004	17,25,877	3,07,450	37,163	—	51,90,588
Total previous year	45,253	14,68,294	1,98,264	17,685	—	50,27,441
GRAND TOTAL	1,96,12,279	5,67,08,799	1,01,77,945	2,17,88,400	17,53,356	4,23,38,517
GRAND TOTAL PREVIOUS YEAR	1,82,80,541	4,94,32,273	1,07,18,789	1,80,80,282	19,32,657	4,01,03,310

* India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, pp 8, 10
† Figures not available.

TABLE XV (b)

Operations of Provincial Banks during 1929-30 (continued).*

Province or State.	Share Capital paid up.	Reserve and other Funds	Working Capital †	Cost of Management.	Profit and Loss for the Year.	Usual Lending Rate.
	Rs	Rs	Rs	Rs	Rs	Per cent.
Assam	85,160	13,470	3,48,166	1,846	10,123	8½
Bengal	15,93,575	4,84,449	1,84,03,892	28,929	4,17,340	7 to 7½
Bihar and Orissa	5,56,400	3,76,500	73,51,148	25,513	67,502	6 to 7
Bombay	12,87,750	5,94,738	1,49,80,885	2,31,631	89,066	5½ to 8
Burma	‡	‡	‡	‡	‡	‡
Central Provinces and Berar	6,21,650	4,26,883	1,06,47,284	32,892	39,370	6 to 7
Madras	6,19,730	13,28,013	1,82,92,698	98,255	2,44,250	—
Punjab	10,91,167	1,02,723	96,81,176	36,590	2,52,332	6½
Total (British India)	58,55,452	33,26,780	7,97,05,249	4,55,656	6,15,321	—
Total previous year	54,99,982	28,19,794	7,39,11,424	4,22,439	5,41,649	—
Hyderabad	4,96,610	1,73,726	37,08,434	14,992	75,209	8 to 9
Mysore	2,02,974	86,748	27,86,825	11,367	48,405	8½
Total (Indian States)	6,99,584	2,60,474	64,95,259	26,359	1,23,614	—
Total previous year	6,90,152	2,96,872	62,30,414	28,538	95,263	—
GRAND TOTAL	65,55,036	35,87,254	8,62,00,508	4,82,015	7,38,935	—
GRAND TOTAL PREVIOUS YEAR	61,90,134	31,16,666	8,01,41,838	4,50,997	6,36,912	—

* India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, pp. 10-11.

† Share capital, reserve and other funds, and loans and deposits held at end of year. See also Table XV (a).

‡ Figures not available.

TABLE XVI

Percentage of Population directly Affected by the Co-operative Movement in 1929-30.

Province or State.	Population.*	Members of Primary Societies.†	Percentage ‡
Ajmer-Merwara	560,576	18,602	16 6
Assam	8,784,943	66,167	3 8
Bengal	49,997,376	707,749	7 1
Bihar and Orissa	37,590,356	261,228	3 5
Bombay	21,102,126	563,086	13 3
Burma	14,652,272	88,037	3 0
Central Provinces and Berar	15,472,628	79,912	2 6
Coorg	163,089	13,750	42 2
Delhi	636,827	7,247	5 7
Madras	46,731,850	973,308	10 4
North-West Frontier Province	2,423,380	5,675	1 2
Punjab	23,580,520	644,941	13 5
United Provinces	48,423,264	148,601	1 5
Total (British India)	270,612,162	§ 3,578,303	6 6
Total previous year		3,442,197	6 4
Baroda	2,442,924	37,884	7 8
Bhopal	732,104	20,304	13 9
Cochin	1,204,235	21,198	8 8
Gwalior	3,520,708	68,724	9 8
Hyderabad	14,395,493	52,558	1 8
Indore	1,315,902	11,124	4 2
Kashmir	3,645,339	51,430	7 1
Mysore	6,554,573	123,256	9 4
Travancore	5,090,462	211,720	20 8
Total (Indian States)	80,838,527	598,198	3 7
Total previous year		557,892	3 5
GRAND TOTAL	351,450,689	§ 4,176,501	5 9
GRAND TOTAL PREVIOUS YEAR		4,000,089	5 7

* Based on Preliminary Census Returns, 1931.

† India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India during the Year 1929-30*, p. 4.

‡ Counting each primary society member as one of a family of five.

§ Excluding 5,403 members of 17 societies in Hyderabad Administered Area in 1929-30.

|| Excluding 2,108 members of 14 societies in Hyderabad Administered Area in 1928-29.

TABLE XVII

*Termination of the Co-operative Year in Different Provinces and Indian States.**

<i>Baroda.</i>	31st December.	Bihar and Orissa.
Assam.	31st March.	Bombay.
<i>Travancore.</i>	14th June.	
Ajmer-Merwara. Bengal. <i>Bhopal.</i> Burma. Central Provinces and Berar. Coorg.	30th June.	<i>Gwalior.</i> <i>Indore.</i> Madras. <i>Mysore.</i> United Provinces.
<i>Hyderabad.</i>	6th July.	
Delhi. North-West Frontier Province.	31st July.	Punjab.
<i>Cochin.</i>	16th August.	
<i>Kashmir.</i>	15th September.	

* Based on India, Department of Commercial Intelligence and Statistics, *Statistical Statements Relating to the Co-operative Movement in India, 1929-30*, p. 1. (Indian States in italics.)

GLOSSARY OF INDIAN TERMS

- Anna* : $\frac{1}{16}$ of a Rupee.
Bania : Trader; Money-lender.
Beopari : Trader; Money-lender.
Bhang : Dried leaves of Hemp.
Charkha : Spinning-wheel.
Chawl : Small Apartment or Flat; Tenement.
Crore : 10,000,000
Ganja : Unfertilized Blossoms of Hemp used in making Bhang.
Ghee : Unclarified Butter.
Godown : Store-room or Warehouse.
Gur : Crude Sugar; same as *Jaggery*.
Hundi : Bill of Exchange; a Two-Name Trade Acceptance.
Jaggery : Crude Sugar; same as *Gur*.
Kallar : A Criminal Tribe in Madras Presidency.
Khaddar : Hand-spun and Hand-woven Cloth.
Lakh : 100,000.
Mahajan : Money-lender (literally, Great Man).
Marwari : Money-lender.
Paddy : Unhusked Rice.
Panchayat : Literally, Council of Five; the traditional Administrative Authority of the Indian Village; also the Managing Committee of a Co-operative Society.
Panchayatdar : Member of a Managing Committee.
Pathan : Itinerant Money-lender from North-West India.
Pie : $\frac{1}{2}$ of an Anna.
Rupee : 29 cents (Exchange value November 5, 1931).
Ryot : Farmer; Peasant.
Sahukar : Money-lender; Trader. (Sometimes spelled *Sowcar*.)
Shroff : Indigenous Banker.
Swadeshi : Indian-made Goods.
Zemindar : Landholder; Landlord. (Sometimes spelled *Zamindar*.)

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