

DEPARTMENT OF COMMERCIAL INTELLIGENCE AND STATISTICS, INDIA

STATEMENTS

SHOWING PROGRESS OF THE

Co-operative Movement in India

DURING THE YEAR

1924-25

Published by order of the Governor-General in Council



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CONTENTS.

	Pages.
Explanatory note	1—2
Diagram illustrating progress of the Co-operative Movement in India, 1907-25. <i>Frontispiece</i>	
Abstract tables—	
I—(a) <i>Number of Societies</i> for all India, showing the increase since 1906-07	3
(b) <i>Number of Societies</i> by Provinces and States for 1924-25 only	<i>ib</i>
II—(a) <i>Number of Members</i> for all India, showing the increase since 1906-07	4
(b) <i>Number of Members</i> by Provinces and States for 1924-25 only	<i>ib</i>
III—(a) <i>Working Capital</i> for all India, showing the increase since 1906-07	5
(b) <i>Working Capital</i> by Provinces and States for 1924-25 only	<i>ib</i>
General statements—	
A. Operations of Provincial and Central Banks	8—11
B. Operations of Agricultural Societies	12—15
C. Operations of Non-Agricultural Societies	16—19
D. Operations of Unions	20
E. Operations of Cattle Insurance Societies	<i>ib</i>
F. Operations of Central Re-insurance Societies	21
Index	23

EXPLANATORY NOTE.

This is the seventh of the series of the publication styled "Statements showing progress of the Co-operative Movement in India" issued by this Department under instructions from the Government of India in the Department of Education, Health and Lands. The statements have been compiled with certain modifications on the lines recommended by the Committee on Co-operation in India held in 1915, and are arranged as shown in the table of contents on the opposite page.

2. The **Abstract Tables** indicate some of the leading features of progress in the co-operative movement during the year 1924-25, and show the numbers of societies and members and the amount of working capital, both for the whole of India and by Provinces and States. The all-India abstracts are illustrated by a diagram in the frontispiece.

In *Abstract Tables II and III*, when comparing the figures for the years 1915-16 to 1924-25 with the figures for years prior to 1915-16, the following points should be borne in mind:—

- (i) that in the case of Guaranteeing Unions and Re-insurance Societies the number of members represents the number of affiliated societies and not the number of individual members included in such societies;
- (ii) that with effect from 1917-18 individual members of Central and Provincial Banks, Banking Unions, and Guaranteeing Unions are not included in the total number of members shown in Abstract Tables II(a) and II(b) as it is assumed that these have already figured once as members of an agricultural or non-agricultural primary society;
- (iii) that the figures for working capital given in Abstract Table III do not include the working capital of Unions, Cattle Insurance, and Re-insurance Societies as these are not furnished in Statements D, E, and F, respectively;
- (iv) that with effect from the year 1915-16 the loans and deposits of society-members have been transferred in Abstract Table III from the head "Loans and deposits held at the end of the year from members" to the head "Loans and deposits held at the end of the year from societies," and that the latter head no longer includes loans and deposits from Provincial or Central Banks for which a separate head has been provided; and
- (v) that with effect from the same year (1915-16) the figure given against the head "Loans and deposits held at the end of the year from non-members and other sources," includes all loans and deposits held by Central and Provincial Banks from individuals, Joint Stock Banks, and other sources not included against the preceding headings.

3. The **General Statements** give a detailed record of the main statistics relating to co-operative societies in the several provinces of British India, with the exception of the North-West Frontier Province and Baluchistan, where the co-operative movement has, as yet, made little progress, and in the Indian States of Mysore, Baroda, Hyderabad, Bhopal, Gwalior, Indore and Kashmir, for the year 1924-25. The figures have been taken from the statements furnished by provincial Registrars of Co-operative Societies, and by the Indian States concerned. The statements relate, in the case of Bihar and Orissa, to the year ended 31st December 1924, in the case of Bombay, Assam and Baroda, to the year ended 31st March 1925, and in the case of Madras, Bengal, the United Provinces, Burma, the Central Provinces and Berar, Coorg, Ajmer-Merwara, Mysore, Gwalior, Indore and Bhopal to the year ended 30th June 1925. The returns for the Hyderabad State refer to the year ended 7th July 1925, those for the Punjab and Delhi to the year ended 31st July 1925, and those for Kashmir to the year ended 16th September 1925.

Statement A exhibits the operations of Central Banks and shows figures separately for Provincial Banks and for Central Banks including District Banks, Banking Unions, and all other societies constituted with the object of lending to individual societies and tapping deposits from a larger area than that of the primary agricultural or non-agricultural society. The figures for Unions other than Banking Unions have been excluded from this statement and are shown in a separate Statement (D). The total number of Banks during the year 1924-25 rose from 530 to 555, with a membership and working capital of 190,385 and Rs. 21,23 lakhs, as against 166,585 and Rs. 17,67 lakhs, respectively, in 1923-24. The net profit resulting from the operations of these Banks also increased from Rs. 31,89,496 to Rs. 38,72,615 in 1924-25.

Statements B and C show the operations of the agricultural and non-agricultural primary societies in the same form. It will be observed that the number of such societies increased during the year from 54,203 agricultural (excluding insurance societies) and 4,529 non-agricultural to 63,873 agricultural (excluding insurance societies) and 5,432 non-agricultural societies, respectively. The total membership and working capital at the close of the year were as follows:—

	1924-25.	
	Members. Number.	Capital. Rs. (lakhs).
Agricultural	2,025,058	19,61
Non-Agricultural	598,624	7,35
Total	2,623,682	26,96

The following are the profits resulting from the operations of these societies:—

	Rs.
Agricultural Societies	72,43,475
Non-Agricultural Societies	29,51,375
Total	1,01,94,850

Statement D shows the operations of unions other than Banking Unions which either supervise only or both supervise and guarantee. Unions which do banking business are classed as Central Banks and are included in *Statement A*.

Statement E shows the operations of Cattle Insurance Societies. These societies exist only in Bombay, the Punjab, the United Provinces and Burma.

Statement F exhibits statistics pertaining to Central Re-insurance Societies that is to say societies which, in return for a definite share of the insurance premia of the affiliated societies, undertake a definite share of their risks. Societies of this type at present exist only in Burma.

P. M. JOSEPH,
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for *Director-General.*

ABSTRACT TABLE I

185

(a) Number of Societies for all India showing the increase since 1906-07

	Average for 4 years from 1906-07 to 1909-10	Average for 5 years from 1910-11 to 1914-15	Average for 5 years from 1915-16 to 1919-20	1920-21	1921-22	1922-23	1923-24	1924-25
1	2	3	4	5	6	7	8	9
Central (including Provincial and Central Banks and Banking Unions).	17	231	304	449	480	514	530	555
Supervising and Guaranteeing Unions (including Re-insurance Societies).			638	1,150	1,240	1,379	1,402	1,340
Agricultural (including Cattle Insurance Societies).	1,713	10,891	25,873	42,582	46,738	50,286	54,645	64,281
Non-Agricultural	196	664	1,662	3,322	3,674	3,957	4,529	5,433
Total	1,926	11,786	28,477	47,503	52,182	56,136	61,106	71,608

(b) Number of Societies by Provinces and States for 1924-25 only

Province	Popula- tion (millions)	Central (including Provincial and Central Banks and Banking Unions)	Supervising and Guarant- eeing Unions (including Re-insurance Societies)	Agricultural (including Cattle Insurance Societies)	Non- Agricultural	Total number of Societies	Number of Societies per 100,000 inhabitants
1	2	3	4	5	6	7	8
Madras	42.3	32	323	9,472	1,312	11,139	26.3
Bombay	19.3	21	73	3,386	646	4,126	21.4
Bengal	46.7	92	6	10,202	747	11,047	23.7
Bihar and Orissa	34.0	58	171	5,862	336	6,427	18.9
United Provinces	45.4	73	2	5,678	244	5,997	13.2
Punjab	20.7	112	...	11,410	968	12,490	60.3
Burma	11.7	24	635	4,668	222	5,549	47.4
Central Provinces and Berar	13.9	36	111	4,167	50	4,364	31.4
Assam	7.6	18	...	761	44	823	10.8
Coorg	0.2	1	6	162	13	182	91
Ajmer-Merwara	0.5	7	2	456	68	533	106.6
Hyderabad Administered Area	0.1	...	...	...	9	9	9.0
Delhi	0.5	1	...	169	33	208	41.6
Total (British India)	242.9	475	1,329	56,363	4,697	62,894	25.9
Mysore	6.0	18	...	1,164	287	1,469	24.5
Baroda	2.1	5	...	601	63	669	31.9
Hyderabad	12.5	19	...	1,490	257	1,766	14.1
Bhopal	0.7	24	11	931	...	966	138.0
Gwalior	3.2	...	...	2,182	30	2,212	69.1
Indore	1.1	5	...	236	28	269	24.5
Kashmir	3.3	9	...	1,284	70	1,363	41.3
Total (Indian States)	28.9	80	11	7,886	735	8,714	30.2
GRAND TOTAL	271.8	555	1,340	64,281	5,432	71,608	26.3

ABSTRACT TABLE II

(a) Number of Members for all India showing the increase since 1906-07

	Average for 4 years from 1906-07 to 1909-10	Average for 5 years from 1910-11 to 1914-15	Average for 5 years from 1915-16 to 1919-20	1920-21	1921-22	1922-23	1923-24	1924-25
1	2	3	4	5	6	7	8	9
Central (including Provincial and Central Banks and Banking Unions). Supervising and Guaranteeing Unions (including Re-insurance Societies). Agricultural (including Cattle Insurance Societies)	1,987	23,677	89,925	143,488	154,978	163,675	166,585	190,385
Non-Agricultural			10,971	19,322	21,554	24,730	28,720	27,858
Total Number of members of primary Societies	107,643 54,267	459,096 89,157	902,930* 226,031	1,362,391 390,513	1,523,614 450,676	1,613,368 489,078	1,774,913 538,654	2,031,206 598,624
	161,910	548,253	1,128,961	1,752,904	1,974,290	2,102,446	2,313,567	2,629,830

* Excluding members of Cattle Insurance Societies at the end of 1915-16 and 1916-17, and those in Bombay and the United Provinces at the end of 1917-18.

(b) Number of Members by Provinces and States for 1924-25 only

Province	Population (millions)	Central (including Provincial and Central Banks and Banking Unions)	Supervising and Guaranteeing Unions (including Re-insurance Societies)	Agricultural (including Cattle Insurance Societies)	Non-Agricultural	Total number of Members of primary Societies	Number of Members of primary Societies per 1,000 inhabitants
1	2	3	4	5	6	7	8
Madras	42.3	12,141	8,704	509,536	178,180	687,716	16.3
Bombay	19.3	10,044	497	243,164	139,445	382,609	19.8
Bengal	46.7	14,154	186	268,710	101,856	370,566	7.9
Bihar and Orissa	34.0	8,554	7,061	159,798	21,412	181,210	5.3
United Provinces	45.4	11,562	41	140,498	14,673	155,171	3.4
Punjab	20.7	23,828	...	305,190	32,168	337,358	16.3
Burma	11.7	6,648	5,791	111,649	30,710	142,359	12.2
Central Provinces and Berar	13.9	82,125	5,128	62,944	5,211	68,155	4.9
Assam	7.6	1,512	...	32,566	7,440	40,006	5.3
Cooch	0.2	166	59	8,034	1,291	9,325	46.6
Ajmer-Merwara	0.5	1,573	137	9,647	4,587	14,234	28.5
Hyderabad Administered Area	0.1	...	...	...	2,201	2,201	22.0
Delhi	0.5	347	...	3,302	512	3,814	7.6
Total (British India)	242.9	172,659	27,604	1,855,038	539,686	2,394,724	9.9
Mysore	6.0	2,353	...	48,835	40,409	89,244	14.9
Baroda	2.1	1,037	...	15,658	5,374	21,032	10.0
Hyderabad	12.5	3,373	...	33,185	9,989	43,174	3.5
Bhopal	0.7	2,064	254	13,238	...	13,238	18.9
Gwalior	3.2	5,423	...	36,664	490	37,154	11.6
Indore	1.1	1,241	...	4,871	1,409	6,280	5.7
Kashmir	3.3	2,230	...	23,717	1,267	24,984	7.6
Total (Indian States)	28.9	17,726	254	176,163	58,938	235,106	8.1
GRAND TOTAL	271.8	190,385	27,858	2,031,206	598,624	2,629,830	9.7

ABSTRACT TABLE III

(a) Working Capital for all India showing the increase since 1906-07

	Average for 4 years from 1906-07 to 1909-10	Average for 5 years from 1910-11 to 1914-15	Average for 5 years from 1915-16 to 1919-20	1920-21	1921-22	1922-23	1923-24	1924-25
1	2	3	4	5	6	7	8	9
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
Share capital paid up	13,19	88,87	2,51,97	4,05,25	4,63,69	5,12,45	5,72,93	6,74,00
Loans and deposits held at the end of the year from Members	14,12	88,28	96,35	1,63,60	2,24,74	2,69,77	2,93,82	3,20,30
Loans and deposits held at the end of the year from Societies	13,59	1,93,42*	47,81	99,41	1,23,76	1,48,22	1,85,22	1,93,30
Loans and deposits held at the end of the year from Provincial or Central Banks . . . . .	...	...	5,03,19	9,17,99	10,74,24	11,87,71	13,52,13	16,17,34
Loans and deposits held at the end of the year from Government	5,86	10,87	25,58	49,50	52,46	55,38	73,75	1,07,37
Loans and deposits held at the end of the year from Non-Members and other sources	19,69	1,41,98	4,70,25	7,92,52	9,19,94	10,77,39	12,18,87	14,72,38
Reserve and other Funds	1,67	25,00	1,23,32	2,14,66	2,53,41	3,02,98	3,56,25	4,34,60
Total	68,12	5,48,42	15,18,47	26,42,93	31,12,24	35,53,90	40,52,97	48,19,29

* Includes loans from Provincial or Central Banks.

(b) Working Capital by Provinces and States for 1924-25 only

Province	Population	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM					Reserve and other Funds	Total	Number of annas per head of population
			Members	Societies	Provincial or Central Banks	Government	Non-Members and other sources			
1	2	3	4	5	6	7	8	9	10	11
	Mil-lions.	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	As.
Madras	42.3	1,35,43	41,30	40,13	4,08,19	12,54	3,09,48	41,97	9,89,04	37
Bombay	19.3	88,66	1,47,54	67,94	1,36,21	27,45	2,02,67	41,20	7,11,67	59
Bengal	46.7	80,17	47,75	9,25	2,08,19	48	2,16,78	52,72	6,15,34	21
Bihar and Orissa	34.0	25,67	8,06	2,27	1,64,66	3,13	1,22,23	22,66	3,48,68	16
United Provinces	45.4	44,06	3,07	2,48	52,54	22	49,97	27,88	1,80,22	6
Punjab	20.7	82,03	29,40	28,04	2,48,66	12,72	2,13,28	88,64	7,02,77	54
Burma	11.7	90,69	12,82	11,10	1,19,48	15,52	1,33,61	55,73	4,38,95	60
Central Provinces and Berar	13.9	28,29	3,62	23,25	1,67,06	24	1,14,80	40,21	3,77,47	43
Assam	7.6	3,78	4,48	1,42	7,31	25	10,46	4,46	32,16	7
Coorg	0.2	1,66	13	7	72	3	1,05	1,06	4,72	38
Ajmer-Merwara	0.5	5,77	86	14	10,92	...	15,16	5,50	38,35	123
Hyderabad Administered Area	0.1	1,29	1,41	9	...	...	...	5	2,84	45
Delhi	0.5	62	6	1	4,45	...	5,51	21	10,86	35
Total (British India)	242.9	5,88,12	3,00,50	1,86,19	15,28,39	72,58	13,95,00	3,82,29	44,53,07	29
Mysore	6.0	34,68	11,47	69	9,96	54	20,14	14,74	92,22	25
Baroda	2.1	2,59	4,72	1,35	5,72	1,69	11,50	4,76	32,33	25
Hyderabad	12.5	29,26	1,37	1,18	46,06	6,78	26,71	13,43	1,24,79	16
Bhopal	0.7	87	...	64	4,49	3,16	2	2,13	11,31	26
Gwalior	3.2	8,20	47	2,73	12	17,27	75	5,31	34,85	17
Indore	1.1	1,80	1,75	26	10,18	1	10,06	5,28	29,34	43
Kashmir	3.3	8,48	2	26	12,42	5,34	8,20	6,66	41,38	20
Total (Indian States)	28.9	85,88	19,80	7,11	88,95	34,79	77,38	52,31	3,66,22	20
GRAND TOTAL	271.8	6,74,00	3,20,30	1,93,30	16,17,34	1,07,37	14,72,38	4,34,60	48,19,29	28

GENERAL STATEMENTS

FOR

1924-25.

GENERAL STATEMENT A

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1924-25

Province	Number of Banks	NUMBER OF MEMBERS		NUMBER OF AFFILIATED SOCIETIES HOLDING SHARES IN CENTRAL BANKS				LOANS MADE DURING THE YEAR TO	
		Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10
(a) PROVINCIAL BANKS									
Madras	1	No. 230	No. 63	No. 31	No. 7	No. 18	No. 7	Rs. 3,36,520	Rs. 30,80,000
Bombay	1	906	306	...	...	...	...	49,00,000	1,07,11,721
Bengal	1	...	122	85	1	22	14	...	27,97,814
Bihar and Orissa	1	27	6	48	7	1	...	50,737	15,05,693
Punjab	1	...	4,860	75	4,750	25	10	...	2,73,988
Burma	1	271	2,583	8	2,545	23	7	...	30,75,387
Central Provinces and Berar	1	...	2,273	34	...	...	...	4,856	23,80,900
Assam	1	29	31	14	...	15	2	...	72,050
Total (British India)	8	1,463	10,294	295	7,310	104	40	52,92,123	2,38,97,553
<i>Total, previous year</i>	<i>7</i>	<i>1,461</i>	<i>5,407</i>	<i>196</i>	<i>2,574</i>	<i>74</i>	<i>29</i>	<i>17,92,995</i>	<i>2,00,42,520</i>
Mysore	1	395	527	6	432	89	...	...	2,06,894
<i>Previous year</i>	<i>1</i>	<i>428</i>	<i>509</i>	<i>...</i>	<i>420</i>	<i>89</i>	<i>...</i>	<i>...</i>	<i>38,666</i>
Grand Total	9	1,858	10,821	301	7,742	1,93	40	52,92,123	2,41,04,447
<i>Grand Total, previous year</i>	<i>8</i>	<i>1,889</i>	<i>5,916</i>	<i>196</i>	<i>2,994</i>	<i>163</i>	<i>29</i>	<i>17,92,995</i>	<i>2,00,81,186</i>
(b) CENTRAL BANKS									
Madras	31	2,794	9,054	...	7,915	777	362	11,15,525	1,66,18,578
Bombay	20	6,017	2,815	4	2,677	182	52	17,69,862	3,18,54,224
Bengal	91	4,286	9,746	4	9,335	227	180	...	1,11,09,377
Bihar and Orissa	57	2,297	6,174	9	5,789	222	154	...	60,85,495
United Provinces	73	5,794	5,768	11	5,563	172	22	650	46,31,275
Punjab	111	2,657	16,311	127	15,575	569	40	11,04,056	1,68,68,991
Burma	23*	1,754	2,040	1	2,029	8	2	...	51,43,785
Central Provinces and Berar	35	75,591	4,261	...	4,091	28	108	64,848	77,94,982
Assam	17	880	572	...	562	8	2	27,971	2,67,603
Ajmer-Merwara	7	965	613	..	546	36	...	4,21,946	5,24,830
Delhi	1	20	327	...	293	34	...	...	3,41,759
Coorg	1	34	132	...	123	9	...	1,775	70,250
Total (British India)	467	103,089	57,813	156	54,398	2,272	922	45,06,633	10,13,11,149
<i>Total, previous year</i>	<i>458</i>	<i>104,142</i>	<i>47,007</i>	<i>67</i>	<i>44,217</i>	<i>1,827</i>	<i>900</i>	<i>16,66,609</i>	<i>7,07,42,827</i>
Mysore	17†	1,021	415	...	395	20	...	3,24,970	5,475
Baroda	5	535	502	...	442	60	...	4,000	4,46,612
Hyderabad	19‡	1,478	1,895	...	1,795	73	49	...	23,17,188
Bhopal	24	1,158	906	...	812	8	86	...	2,95,231
Gwalior	(c)	3,447	1,976	...	1,946	30	...	10,411	15,98,203
Indore	5	980	261	...	235	19	...	...	3,85,599
Kashmir	9	638	1,592	1	1,513	59	...	...	8,20,689
Total (Indian States)	79	9,257	7,547	1	7,138	269	135	3,39,381	58,68,997
<i>Total, previous year</i>	<i>64</i>	<i>4,318</i>	<i>3,313</i>	<i>...</i>	<i>3,142</i>	<i>142</i>	<i>39</i>	<i>3,02,871</i>	<i>16,05,981</i>
Grand Total	546	1,23,446	65,360	157	61,536	2,541	1,057	48,46,014	10,71,80,146
<i>Grand Total, previous year</i>	<i>522</i>	<i>108,460</i>	<i>50,320</i>	<i>67</i>	<i>47,359</i>	<i>1,969</i>	<i>939</i>	<i>19,69,480</i>	<i>7,23,48,808</i>

* One did not start work.

† Two banks are under liquidation.

‡ One bank had no transaction.

(c) Not available.

RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY		LOANS DUE BY		LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			Sales of goods to members	PROVINCE
Individuals	Banks and Societies	Individuals	Banks and Societies	Central Banks	Primary Societies	Individuals and other sources		
11	12	13	14	15	16	17	18	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
3,32,010	27,95,035	1,64,097	85,04,629	12,36,038	...	3,70,31,049	...	(a) PROVINCIAL BANKS
67,00,000	96,22,721	...	62,73,343	...	4,20,42,731	1,62,93,593	...	Madras
...	21,28,546	...	35,50,358	62,26,902	13,88,268	1,16,21,180	...	Bombay
27,731	11,39,892	28,498	30,43,320	34,71,486	6,911	51,89,520	...	Bengal
...	20,000	...	2,53,988	1,75,000	...	16,973	...	Bihar and Orissa
...	33,97,804	...	88,27,199	2,69,875	92,528	1,67,05,647	...	Punjab
4,538	16,68,520	1,810	18,07,746	39,90,843	44,141	35,30,847	...	Burma
...	47,675	...	1,43,848	29,826	...	24,157	...	Central Provinces and Berar
70,64,279	2,08,20,193	1,94,405	3,24,04,431	1,53,99,970	4,35,74,579	9,04,12,966	...	Assam
4,89,938	1,50,41,033	26,92,761	2,91,99,886	1,00,59,072	3,07,13,605	7,48,97,220	16,590	Total (British India)
...	1,08,647	...	5,72,061	...	1,50,423	1,42,383	...	Total, previous year
...	78,000	...	4,78,815	...	60,493	1,00,936	...	Mysore
70,64,279	2,09,28,840	1,94,405	3,29,76,492	1,53,99,970	4,37,25,002	9,05,55,349	...	Previous year
4,89,938	1,51,19,033	26,92,761	2,96,78,701	1,00,59,072	3,07,74,098	7,49,98,156	16,590	Grand Total
9,89,182	1,28,82,617	4,55,031	3,07,29,852	55,19,415	38,41,479	3,50,49,718	...	Grand Total, previous year
33,97,987	3,26,61,162	8,42,207	87,09,782	1,04,54,745	49,98,555	1,60,07,311	20	(b) CENTRAL BANKS
171	85,47,217	1,479	1,76,32,687	25,97,177	4,80,855	75,58,781	2,191	Madras
...	37,59,455	...	1,32,51,128	39,99,249	1,67,139	46,94,998	14,293	Bombay
4,302	42,73,383	18,401	60,10,561	1,81,486	3,81,241	20,38,485	928	Bengal
10,45,713	1,00,19,311	1,99,129	2,61,47,628	44,06,077	20,23,964	2,72,68,946	4,86,447	Bihar and Orissa
1,120	47,69,339	187	50,51,775	25,86,859	10,67,441	30,53,992	44	United Provinces
49,304	65,76,888	41,651	1,19,76,366	21,98,199	4,94,103	82,40,583	...	Punjab
22,395	1,11,255	71,493	6,15,858	55,950	18,424	3,21,775	...	Burma
4,10,437	5,21,764	1,97,256	15,16,714	89,402	14,939	15,91,450	139	Central Provinces and Berar
...	2,44,348	...	5,98,204	1,21,000	...	3,35,743	1,585	Assam
1,073	52,158	732	74,893	...	2,150	25,520	...	Ajmer-Merwara
59,21,684	8,42,18,897	18,27,566	12,23,15,448	3,21,99,559	1,34,90,290	10,61,87,302	5,05,647	Delhi
15,00,175	5,67,70,123	21,04,353	10,25,42,405	2,32,94,202	1,02,33,144	8,42,56,116	1,62,613	Coorg
2,91,794	59,242	7,41,291	5,33,544	4,000	32,179	7,00,817	...	Total (British India)
...	3,19,389	...	4,71,448	...	1,35,436	4,86,011	8,007	Total, previous year
...	16,74,500	...	44,79,712	5,86,039	1,27,699	15,87,879	...	Mysore
21,752	3,66,039	...	4,40,724	...	19,069	2,85,992	212	Baroda
3,479	12,85,523	40,121	20,99,352	12,000	92,304	1,71,672	...	Hyderabad
...	3,46,363	...	10,03,153	(d)	(d)	10,03,059	...	Bhopal
...	7,94,060	...	13,14,106	90,209	43,193	4,10,954	5,021	Gwalior
3,17,025	48,45,118	7,81,412	1,03,42,039	6,92,248	4,49,680	46,46,384	13,240	Indore
2,69,176	14,56,055	7,11,441	51,96,687	3,05,573	2,44,927	24,09,209	7,170	Kashmir
63,38,709	8,90,64,013	28,08,978	13,26,57,487	3,28,91,807	1,39,40,170	11,08,33,686	5,18,887	Total (Indian States)
17,69,351	5,82,26,178	28,15,794	10,77,39,092	2,35,99,775	1,04,78,071	8,66,95,325	1,69,783	Total, previous year
								Grand Total
								Grand Total, previous year

(d) Included in Column 17.

[Continued on next page

GENERAL STATEMENT A—contd.

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1924-25—contd.

Province	Purchase of members' products	Cost of management	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Reserve and other funds
				Societies	Provincial or Central Banks	Government	Individuals and other sources	
				19	20	21	22		23	24	25	26
(a) PROVINCIAL BANKS	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras . . . . .	...	43,827	5,94,700	1,39,479	18,71,220	...	80,70,168	4,84,476
Bombay . . . . .	...	1,56,585	8,02,280	49,31,731	...	3,42,840	30,78,744	3,53,135
Bengal . . . . .	...	12,931	5,48,675	4,26,223	13,20,878	...	37,11,016	1,13,293
Bihar and Orissa . . . . .	...	13,612	2,41,400	17,135	6,22,796	2,70,000	24,66,960	1,69,910
Punjab . . . . .	...	1,948	2,30,475	...	1,75,000	...	16,973	...
Burma . . . . .	...	98,924	6,67,050	2,79,881	3,92,646	...	98,43,335	7,06,324
Central Provinces and Berar . . . . .	...	19,726	6,01,250	62,602	39,22,341	...	18,62,151	1,66,833
Assam . . . . .	...	1,435	40,190	11,348	20,139	25,000	67,253	6,095
Total (British India)	...	3,48,988	37,26,020	58,68,399	83,25,020	6,37,840	2,91,16,600	19,99,866
<i>Total, previous year</i>	10,565	2,90,525	31,58,985	71,58,779	66,29,345	5,21,700	2,49,64,384	17,69,746
Mysore . . . . .	...	5,647	1,47,960	28,750	...	...	4,57,427	83,593
<i>Previous year</i>	...	3,753	1,45,478	23,727	...	...	3,66,311	35,957
Grand Total	...	3,54,635	38,73,980	58,97,149	83,25,020	6,37,840	2,95,74,027	20,88,459
<i>Grand Total, previous year</i>	10,565	2,94,278	33,04,463	71,82,506	66,29,345	5,21,700	2,53,30,695	18,05,703
(b) CENTRAL BANKS								
Madras . . . . .	...	1,39,718	36,92,477	37,24,417	85,46,568	...	1,77,89,748	8,61,420
Bombay . . . . .	...	1,03,021	17,58,369	11,72,155	9,40,623	1,750	1,00,04,167	2,18,727
Bengal . . . . .	...	2,92,094	25,29,236	3,34,442	39,41,350	6,272	1,26,31,462	11,41,272
Bihar and Orissa . . . . .	...	2,95,057	12,09,621	1,72,469	33,28,643	25,493	93,35,672	5,22,676
United Provinces . . . . .	...	2,34,613	20,86,155	2,39,319	3,59,605	22,100	46,75,832	10,90,475
Punjab	4,43,718	1,24,969	19,49,242	24,31,131	51,61,600	3,83,860	1,90,18,972	10,61,360
Burma . . . . .	...	70,381	10,96,870	2,74,880	9,00,993	...	27,08,571	2,77,224
Central Provinces and Berar . . . . .	...	1,52,545	20,05,789	22,56,386	18,44,560	3,890	92,40,682	16,07,714
Assam . . . . .	...	10,185	89,946	54,554	84,816	...	5,45,506	34,780
Ajmer-Merwara . . . . .	...	13,603	2,40,816	10,655	9,600	...	14,16,698	2,08,857
Delhi . . . . .	...	4,246	25,200	752	1,21,000	...	5,39,391	5,046
Coorg . . . . .	...	320	9,439	2,150	...	900	78,432	339
Total (British India)	4,43,718	14,40,752	1,66,93,160	1,06,73,310	2,52,39,378	4,44,265	8,79,83,133	70,29,890
<i>Total, previous year</i>	83,463	11,33,992	1,46,15,193	91,80,149	2,18,05,497	1,21,908	7,29,63,010	59,14,966
Mysore . . . . .	...	9,788	3,79,360	39,534	40,802	...	8,80,419	2,07,715
Baroda . . . . .	...	10,324	1,36,557	1,35,315	...	1,49,561	5,77,290	46,281
Hyderabad . . . . .	...	28,533	9,12,212	86,223	8,30,070	5,95,177	25,71,930	1,93,415
Bhopal . . . . .	...	8,762	65,408	64,040	...	2,46,716	...	52,045
Gwalior . . . . .	...	78,424	4,74,225	2,72,763	12,000	17,26,992	74,098	2,16,565
Indore . . . . .	...	12,557	1,21,465	...	...	...	10,05,703†	1,14,756
Kashmir . . . . .	...	16,689	1,58,045	26,461	32,822	5,34,050	8,12,535	80,840
Total (Indian States)	...	1,65,077	22,47,272	6,24,336	9,15,694	32,52,496	59,21,975	9,11,617
<i>Total, previous year</i>	...	54,030	14,23,269	4,07,918	3,84,379	11,92,120	34,92,598	4,36,760
Grand Total	4,43,718	16,05,829	1,89,40,432	1,12,97,646	2,61,55,072	38,96,761	9,39,05,108	79,41,507
<i>Grand Total, previous year</i>	83,463	11,88,022	1,60,38,482	95,88,067	2,21,89,876	13,14,028	7,64,55,608	63,51,726

† Includes figures for cols. 22-24 for which detailed figures are not available.

Working Capital *	Profit (+) and loss (-) for the year	Usual dividend paid on share	MOST USUAL RATE OF INTEREST		Uncalled and subscribed share capital	PROVINCE
			On borrow- ings	On lendings		
27	28	29	30	31	32	
Rs. 1,11,60,043	Rs. +2,10,298	Per cent. 9	Per cent. 2½ to 6	Per cent. 7	Rs. 5,300	(a) PROVINCIAL BANKS
85,08,730	+99,333	7½	4 to 6½	7½ to 8	...	Madras
61,20,085	+69,646	7½	3 to 6½	7½	5,48,675	Bombay
37,88,201	+32,681	6	6 to 7	7½ to 8	9,53,500	Bengal
4,22,448	+10,193	...	7	7½	8,13,525	Bihar and Orissa
1,18,89,236	+1,17,020	6	8	10	1,250	Punjab
66,14,977	+50,637	6	4 to 8	7 to 7½	2,860	Burma
1,70,025	+5,544	6½ & 8	4 to 7½	8½ to 11	41,110	Central Provinces and Berar
4,96,73,745	+5,95,357	...	...	...	23,68,220	Assam
4,42,02,939	+5,02,651	...	...	...	11,87,795	Total (British India)
7,22,730	+15,292	7 to 7½	...	9 to 12	1,80,240	Madras
5,71,473	+13,045	6½	5 to 7½	8 to 8½	2,54,522	Bombay
5,03,96,475	+6,10,649	...	...	...	25,46,460	Bengal
4,47,74,412	+5,15,696	...	...	...	14,42,317	Bihar and Orissa
3,46,14,650	+7,12,360	9	2½ to 7	7½ to 8½	6,50,192	United Provinces
1,40,95,791	+2,15,199	6 & 7	2 to 7½	8	...	Punjab
2,05,84,034	+3,98,816	6½	7½ & 8	9½ to 10½	21,75,502	Burma
1,45,94,574	+2,68,211	6½ to 9½	8	12½	12,41,476	Central Provinces and Berar
84,73,486	+3,06,264	6	7½	12	23,54,684	Assam
3,00,04,165	+4,13,937	8	7½	9	17,33,760	Madras
52,58,538	+1,05,659	5	9	10	...	Bombay
1,69,59,021	+3,38,564	6 & 7	4 to 7½	10 to 12	431	Bengal
8,09,602	+17,442	6 to 12½	6½ to 8½	10½ & 11	95,981	Bihar and Orissa
18,86,626	+35,044	8	5 to 7	9	...	United Provinces
6,91,389	+7,399	8	7	9	...	Punjab
91,260	+671	5	6½	8½	...	Burma
14,80,83,136	+28,19,566	...	...	...	82,82,026	Central Provinces and Berar
12,46,00,723	+24,52,961	...	...	...	67,26,294	Assam
15,47,830	+55,934	7½ to 10	7	9 to 12	90,736	Madras
10,45,004	+15,453	7 & 9	6	7½	90,943	Bombay
51,89,027	+1,26,597	10	6 to 8	9	19,44,001	Bengal
4,28,209	+85,433	10	...	6 & 9	1,57,342	Bihar and Orissa
27,76,643	+1,00,220	5 to 10	6	12	...	United Provinces
12,41,924	+31,199	9 to 12	6	9	...	Punjab
16,41,753	+27,564	10	7 & 8	9	5,99,555	Burma
1,38,73,390	+4,42,400	..	...	...	28,72,577	Central Provinces and Berar
73,37,064	+2,20,839	...	...	...	29,17,472	Assam
16,19,36,526	+32,61,966	...	...	...	11,54,603	Madras
13,19,37,787	+26,73,800	...	...	...	96,43,766	Bombay

* For the purpose of this statement the working capital is taken to be the total of columns 21 to 26.

GENERAL STATEMENT B

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1924-25

Province	Class of Societies (a)=Limited (b)=Unlimited					Total number of Societies	Number of members	LOANS MADE DURING THE YEAR TO	
	Credit	Purchase and purchase and sale	Produc- tion	Produc- tion and sale	Other forms of co-opera- tion			Individuals	Banks and Societies
	1	2	3	4	5			6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras	{ (a) 33 (b) 9,131 }	(a) 78	...	(a) 4	{ (a) 41 (b) 185 }	9,472	509,536	1,58,32,986	67,294
Bombay	{ (a) 4 (b) 3,150 }	(a) 66 (b) 25	(a) 3 (b) 15	(a) 58 (b) 7	(a) 39 (b) 10	3,377	242,674	2,00,63,811	5,74,877
Bengal	(b) 9,811	(a) 33	(a) 268	{ (a) 67 (b) 2 }	(a) 20 (b) 1	10,202†	268,710	92,03,542	11,80,570
Bihar and Orissa	{ (a) 79 (b) 5,752 }	(a) 9	...	{ (a) 21 (b) 1 }	...	5,862	159,798	49,06,365	15,174
United Provinces	(b) 5,672	(a) 1	...	{ (a) 3 (b) 1 }	...	5,677	140,476	47,82,867	3,16,966
Punjab	(b) 10,905	(a) 16	(a) 71	(a) 30	(a) 387	11,409	305,173*	1,65,35,269	11,69,573
Burma	(b) 4,172	(a) 18	(a) 6	(a) 75	...	4,271	106,030	73,77,532	12,84,930
Central Provinces and Berar	(b) 4,142	(a) 8	(a) 16	(a) 1	...	4,167	62,944	59,47,791	3,14,416
Assam	(b) 761	...	...	...	...	761	32,566	4,50,681	22,027
Coorg	{ (a) 55 (b) 107 }	...	...	...	...	162	8,034	1,67,570	...
Ajmer-Merwara	(b) 447	...	(a) 7	(a) 1	(a) 1	456	9,647	1,42,466	13,118
Delhi	(b) 169	...	...	...	...	169	3,302	1,75,165	1,227
Total (British India)	{ (a) 171 (b) 54,219 }	(a) 229 (b) 25	(a) 371 (b) 15	(a) 260 (b) 11	(a) 488 (b) 196	55,985	1,848,890	9,55,86,045	49,60,172
<i>Total, previous year</i>	{ (a) 154 (b) 48,964 }	(a) 216 (b) 25	(a) 274 (b) 14	(a) 237 (b) 10	(a) 316 (b) 104	50,314	1,663,394	6,94,96,540	42,86,577
Mysore	{ (a) 50 (b) 1,034 }	(a) 23 (b) 15	(a) 1	(b) 1	{ (a) 37 (b) 3 }	1,164	48,835	9,36,196	...
Baroda	{ (a) 1 (b) 535 }	(a) 12	(b) 1	{ (a) 1 (b) 1 }	(b) 50	601	15,658	11,67,359	28,475
Hyderabad	(b) 1,490	...	...	...	...	1,490	33,185	5,66,230	91,060
Bhopal	(b) 931	...	...	...	...	931	13,238	3,03,558	780
Gwalior . . . . .	...	...	...	...	...	2,182†	36,664	15,55,836	...
Indore	(b) 236	...	...	...	...	236	4,871	4,65,468	...
Kashmir	(b) 1,284	...	...	...	...	1,284	23,717	6,32,553	12,794
Total (Indian States)	{ (a) 51 (b) 5,510 }	(a) 35 (b) 15	(a) 1 (b) 1	(a) 1 (b) 2	(a) 37 (b) 53	7,888	176,168	56,27,200	3,33,109
<i>Total, previous year</i>	{ (a) 112 (b) 3,660 }	(a) 40 (b) 17	(a) 2 (b) 5	(a) 3 (b) 2	(a) ... (b) 48	3,889	104,826	27,83,172	90,816
Grand Total	{ (a) 222 (b) 59,729 }	(a) 264 (b) 40	(a) 372 (b) 16	(a) 261 (b) 13	(a) 525 (b) 249	63,873	2,025,058	9,12,13,245	50,93,281
<i>Grand Total, previous year</i>	{ (a) 266 (b) 52,624 }	(a) 256 (b) 42	(a) 276 (b) 19	(a) 240 (b) 12	(a) 316 (b) 152	54,203	1,768,220	7,22,79,712	43,77,393

* Including 486 societies.

† Inclusive of Societies which had no transaction.

† Details not available.

RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY		LOANS DUE BY			LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			Province
Individuals	Banks and Societies	Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies	
11	12	13	14	15	16	17	18	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,18,53,558	73,103	3,51,36,253	84,87,238	1,13,709	11,04,304	1,26,34,698	(d) 2,74,303	Madras
1,55,74,998	5,75,670	2,21,22,912	39,57,173	1,96,454	33,02,598	1,12,18,915	4,27,624	Bombay
64,00,687	9,28,989	1,73,60,825	49,27,897	4,10,671	9,96,422	79,04,722	57,040	Bengal
25,87,269	60,841	1,21,07,216	19,59,526	43,198	2,16,485	47,90,940	7,479	Bihar and Orissa
40,99,791	2,87,769	66,02,920	21,41,177	1,14,421	1,09,627	40,69,344	5,668	United Provinces
1,00,87,579	9,92,701	3,16,42,310	14,02,912	18,76,863	26,87,986	1,11,05,424	2,26,199	Punjab
76,25,932	13,02,493	1,88,52,406	7,08,225	1,83,133	8,88,952	35,18,907	3,50,331	Burma
46,46,562	78,046	1,15,09,148	59,57,466	21,10,077	3,39,427	55,07,887	...	Central Provinces and Berar
2,76,933	2,773	9,64,927	2,46,002	71,070	76,550	2,53,459	3,700	Assam
1,25,970	1,351	3,05,319	90,269	2,600	5,667	54,780	1,155	Coorg
2,34,842	8,401	15,57,614	22,592	11,061	85,677	1,06,030	1,940	Ajmer-Merwara
87,409	262	3,60,080	43,345	69	9,648	1,59,617	...	Delhi
6,36,01,530	43,13,399	15,85,21,930	2,99,43,822	51,33,326	98,23,343	6,16,24,723	13,55,439	Total (British India)
<i>5,32,35,921</i>	<i>34,66,128</i>	<i>13,32,79,303</i>	<i>2,54,17,965</i>	<i>47,35,549</i>	<i>88,40,205</i>	<i>4,71,15,631</i>	<i>9,91,055</i>	<i>Total, previous year</i>
8,85,645	2,358	24,04,864	9,35,667	...	1,47,992	78,406	4,826	Mysore
11,48,631	1,37,466	12,81,961	2,06,337	8,671	3,39,741	5,67,455	...	Baroda
2,71,453	44,905	42,57,908	...	1,23,191	8,707	6,22,182	1,005	Hyderabad
3,72,530	...	5,78,996	3,04,386	...	...	3,04,464	...	Bhopal
11,90,415	9,675	22,37,427	6,22,574	...	19,707	15,39,493	...	Gwalior
2,34,002	...	15,23,452	...	...	4,628	3,75,805	...	Indore
3,83,873	4,367	20,65,518	3,23,680	12,584	(c)3,241	6,51,225	(e)	Kashmir
44,86,549	1,98,771	1,43,50,126	23,92,644	1,4,446	5,24,016	41,39,030	5,831	Total (Indian States)
<i>27,15,770</i>	<i>98,161</i>	<i>86,90,008</i>	<i>14,23,646</i>	<i>1,00,088</i>	<i>5,51,374</i>	<i>13,34,977</i>	<i>11,377</i>	<i>Total, previous year</i>
6,80,88,079	45,12,170	17,28,72,056	3,23,36,466	52,77,712	1,03,47,359	6,57,63,753	13,61,270	Grand Total
<i>5,59,51,691</i>	<i>35,64,259</i>	<i>14,19,69,311</i>	<i>2,68,41,611</i>	<i>48,35,637</i>	<i>93,91,579</i>	<i>4,84,50,608</i>	<i>10,02,432</i>	<i>Grand Total, previous year</i>

(c) Includes Rs. 1,093 from non-members.
(d) Includes Rs. 2,38,779 from Government.
(e) Figures included in Column 17.

[Continued on next page

GENERAL STATEMENT B—*contd.*OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1924-25—*contd.*

Province	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				
					Members	Non-members	Societies	Provincial or Central Banks	Government
					19	20	21	22	23	24	25	26	27
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	2,20,868	57,007	2,81,139	45,80,031	7,62,597	9,72,685	79,759	2,77,54,813	4,88,905
Bombay	10,40,687	18,95,367	3,75,737	11,03,124	55,36,405	36,46,588	3,13,360	1,18,06,843	1,31,541
Bengal	15,40,430	7,72,352	2,67,411	16,33,543	10,07,822	11,42,133	82,168	1,50,67,710	41,404
Bihar and Orissa	44,005	3,070	86,448	5,00,594	2,78,295	1,95,397	11,802	1,14,71,721	6,127
United Provinces	575	3,745	1,35,839	18,44,231	85,394	1,07,924	7,038	46,48,255	...
Punjab	14,38,864	32,10,928	2,62,957	52,94,624	21,51,264	17,73,651	3,20,203	1,86,01,403	3,06,026
Burma	2,23,232	67,085	5,58,121	41,70,542	6,12,929	1,36,891	5,07,063	1,03,45,623	14,91,131
Central Provinces and Berar	57,218	...	17,973	32,751	2,37,524	1,79,492	327	1,09,12,080	20,340
Assam . . . . .	...	...	14,909	38,122	1,30,132	64,433	66,674	6,13,398	60
Coorg . . . . .	...	...	9,602	1,15,311	10,371	23,480	5,176	64,926	1,825
Ajmer-Merwara	179	960	13,005	2,55,665	18,176	50,604	3,612	10,11,907	16
Delhi . . . . .	...	...	1,119	32,315	1,115	9,992	...	3,09,453	...
Total (British India)	45,66,108	60,10,514	20,24,260	1,96,00,853	1,08,32,024	83,03,270	13,97,182	11,26,15,132	24,87,375
<i>Total, previous year</i>	<i>37,87,790</i>	<i>53,51,079</i>	<i>17,77,505</i>	<i>1,63,87,519</i>	<i>97,87,298</i>	<i>77,94,654</i>	<i>10,14,713</i>	<i>9,60,71,062</i>	<i>25,03,011</i>
Mysore	14,471	27,248	20,742	9,75,011	1,72,770	96,757	...	8,61,816	10,075
Baroda	19,473	16,791	15,886	39,941	2,84,030	3,61,680	...	5,35,072	19,681
Hyderabad . . . . .	...	527	10,176	12,91,683	9,959	18,818	5,093	34,64,124	461
Bhopal . . . . .	...	...	...	21,724	...	1,692	...	4,48,648	69,540
Gwalior . . . . .	...	...	24,735	3,37,679	45,292	350	...	...	...
Indore . . . . .	...	...	12,621	...	48,372	...	...	10,17,906	1,045
Kashmir . . . . .	...	...	16,260	6,70,824	1,761	5,947	...	11,38,585	...
Total, (Indian States)	33,944	44,566	1,00,420	33,36,862	5,62,124	4,85,244	5,093	74,66,151	1,00,805
<i>Total, previous year</i>	<i>40,551</i>	<i>25,316</i>	<i>45,697</i>	<i>21,72,698</i>	<i>4,15,095</i>	<i>8,40,192</i>	<i>6,442</i>	<i>48,17,518</i>	<i>41,933</i>
Grand Total	46,00,052	60,55,080	21,24,680	2,29,37,715	1,13,94,208	87,88,514	14,02,275	12,00,81,283	25,88,180
<i>Grand Total, previous year</i>	<i>38,37,341</i>	<i>54,06,395</i>	<i>18,23,192</i>	<i>1,85,60,217</i>	<i>1,02,02,383</i>	<i>86,34,846</i>	<i>10,21,155</i>	<i>10,08,88,580</i>	<i>25,44,944</i>

Reserve fund	Working capital*	Profit (+) and loss (-) for the year	Usual dividend paid on shares	MOST USUAL RATE OF INTEREST		Province
				on borrowings	on lendings	
28	29	30	31	32	33	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
19,34,385	3,65,73,175	+ 22,20,445	6½	7½ to 8½	9½ to 10½	Madras
24,60,581	2,49,98,442	+ 5,10,911	6½	6½	9½	Bombay
33,04,467	2,22,79,247	+ 8,59,199	6½	9½	15½	Bengal
14,18,780	1,38,82,716	+ 3,04,676	9½	12½	15½	Bihar and Orissa
15,92,010	82,84,852	+ 2,76,302	...	12	15	United Provinces
76,52,466	3,60,99,637	+ 14,14,522	10	9	12½	Punjab
42,15,696	2,14,79,875	+ 4,18,843	...	10	15	Burma
22,09,541	1,35,99,055	+ 3,12,325	7½	10 & 12	12 to 15	Central Provinces and Berar
2,91,056	12,03,875	+ 53,277	12½	10½	15½	Assam
1,01,350	3,22,439	+ 24,808	10	6½ & 8½	12½	Coorg
3,08,486	16,48,466	+ 64,082	4 to 10	9	12	Ajmer-Merwara
14,625	3,67,498	+ 11,530	...	9	12½	Delhi
2,55,03,441	18,07,39,277	+ 64,70,920	...	...	...	Total (British India)
<i>2,19,44,485</i>	<i>15,55,02,742</i>	<i>+ 55,44,354</i>	...	...	...	<i>Total, previous year</i>
4,72,102	25,88,531	+ 1,04,467	6½ to 9	9	9 to 12	Mysore
3,98,244	16,38,648	+ 58,067	...	6	9½	Baroda
10,69,693	58,59,834	+ 2,52,518	...	9	12½	Hyderabad
1,61,266	7,02,870	+ 47,189	...	9	12	Bhopal
3,08,770	6,92,091	+ 1,00,498	...	12	15	Gwalior
3,94,467	14,61,790	+ 89,620	...	9	12 to 15	Indore
5,72,824	23,89,941	+ 1,20,196	...	6 & 9	12½	Kashmir
33,77,366	1,53,33,705	+ 7,72,555	...	...	...	Total (Indian States)
<i>17,10,161</i>	<i>1,00,04,029</i>	<i>+ 4,06,259</i>	...	...	...	<i>Total, previous year</i>
2,88,80,807	19,60,72,982	+ 72,43,475	...	...	...	Grand Total
<i>2,36,54,646</i>	<i>16,55,06,771</i>	<i>+ 59,50,643</i>	...	...	...	<i>Grand Total, previous year</i>

* For the purpose of this statement the working capital is taken to be the total of columns 22 to 28.

GENERAL STATEMENT C
OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1924-25

Province	Class of Societies (a)=Limited (b)=Unlimited					Total number of Societies	Number of members	LOANS MADE DURING THE YEAR TO	
	Credit	Purchase and purchase and sale	Production	Production and sale	Other forms of co-operation			Individuals	Banks and Societies
	1	2	3	4	5			6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras	{ (a) 822 (b) 217 }	(a) 122 (b) 13 }	(a) 1	{ (a) 13 (b) 2 }	(a) 114 (b) 8 }	1,312	178,180	1,30,98,780	2,22,362
Bombay	{ (a) 418 (b) 30 }	(a) 54	...	{ (a) 37 (b) 54 }	(a) 53	646	139,445	1,37,61,263	15,67,610
Bengal	{ (a) 248 (b) 9 }	(a) 71	...	{ (a) 14 (b) 294 }	(a) 107 (b) 4 }	747†	101,856	1,08,85,478	1,52,102
Bihar and Orissa	{ (a) 79 (b) 65 }	(a) 23	...	{ (a) 15 (b) 110 }	(b) 44	336	21,412	13,55,030	93,841
United Provinces	{ (a) 56 (b) 171 }	(a) 13	...	(a) 2	(a) 2	244	14,673	11,54,710	11,993
Punjab	{ (a) 39 (b) 450 }	(a) 33 (b) 96 }	...	...	{ (a) 345 (b) 5 }	968	32,168	29,36,306	6,66,880
Burma	{ (a) 173 (b) 23 }	(a) 8	(a) 3	(a) 13	(a) 2	222	30,710	42,98,438	4,19,628
Central Provinces and Berar	{ (a) 11 (b) 27 }	(a) 9	...	{ (a) 1 (b) 1 }	(a) 1	50	5,211	4,43,045	34,108
Assam	(a) 29	(a) 15	...	...	...	44	7,440	3,60,617	3,950
Coorg	(a) 11	(a) 1	(b) 1	...	...	13	1,291	62,316	...
Ajmer-Merwara	{ (a) 40 (b) 7 }	(a) 1 (b) 13 }	...	...	(a) 7	68	4,587	2,42,739	41,167
Hyderabad Administered Area	(a) 4	(a) 4	...	...	(a) 1	9	2,201	2,14,110	20,746
Delhi	(b) 36	...	...	...	(a) 2	38	512	5,219	12,786
Total (British India)	{ (a) 1,930 (b) 1,035 }	(a) 354 (b) 122 }	(a) 4 (b) 1	(a) 95 (b) 461 }	(a) 634 (b) 61 }	4,697	539,686	4,88,18,051	32,47,178
<i>Total, previous year</i>	{ (a) 1,749 (b) 808 }	(a) 375 (b) 95 }	(a) 4 (b) 1	(a) 77 (b) 419 }	(a) 355 (b) 50 }	3,933	483,193	4,16,54,292	31,67,302
Mysore	{ (a) 173 (b) 9 }	(a) 59 (b) 2 }	(a) 1	{ (a) 11 (b) 30 }	(a) 2	287	40,409	43,48,882	...
Baroda	{ (a) 13 (b) 47 }	(a) 3	...	...	...	63	5,374	2,94,863	11,660
Hyderabad	{ (a) 153 (b) 2 }	(a) 11 (b) 73 }	...	(b) 17	(b) 1	257	9,989	9,02,780	90,461
Gwalior . . . . .	...	...	...	...	...	(d) 30	490	62,046	...
Indore	{ (a) 4 (b) 19 }	(c) 2	...	...	(c) 3	28	1,409	1,89,553	36,479
Kashmir	(b) 55	(a) 15	...	...	...	70	1,267	75,462	106
Total (Indian States)	{ (a) 343 (b) 132 }	{ (a) 88 (b) 75 (c) 2 }	(a) 1	{ (a) 11 (b) 47 }	{ (a) 2 (b) 1 (c) 3 }	735	58,938	58,73,586	1,38,706
<i>Total, previous year</i>	{ (a) 315 (b) 74 }	(a) 84 (b) 96 }	(a) 1	{ (a) 5 (b) 18 }	(b) 3	596	55,461	54,10,608	58,645
Grand Total	{ (a) 2,273 (b) 1,167 }	{ (a) 442 (b) 197 (c) 2 }	(a) 5 (b) 1	(a) 106 (b) 508 }	{ (a) 636 (b) 62 (c) 3 }	5,432	598,624	5,46,91,637	33,85,884
<i>Grand Total, previous year</i>	{ (a) 2,064 (b) 882 }	(a) 459 (b) 191 }	(a) 5 (b) 1	(a) 82 (b) 437 }	(a) 355 (b) 53 }	4,529	538,654	4,70,64,900	32,25,947

† Inclusive of 12 Societies which had no transactions.
(c) Not stated whether limited or unlimited. (d) Details not available.

RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY		LOANS DUE BY			LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			Province
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	
11	12	13	14	15	16	17	18	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,01,55,676	2,55,720	1,40,56,154	20,96,156	2,96,515	97,18,164	38,32,045	(f) 5,16,234	Madras
1,48,12,138	25,57,676	1,40,17,046	13,91,209	8,97,913	1,30,52,332	45,14,215	20,76,920	Bombay
89,32,470	3,27,752	1,11,99,828	8,26,730	2,71,961	38,94,449	5,19,169	1,19,624	Bengal
14,39,605	2,48,597	17,91,932	3,53,621	97,962	6,82,437	4,86,619	58,823	Bihar and Orissa
10,35,630	10,186	10,82,499	1,20,055	9,787	5,31,247	2,24,974	1,820	United Provinces
21,44,555	5,32,048	25,63,007	73,208	3,97,010	14,56,740	10,41,934	1,14,942	Punjab
38,00,253	4,04,361	45,28,659	93,622	2,93,815	18,88,970	5,60,627	55,188	Burma
3,70,785	27,313	3,72,202	13,917	49,715	5,74,590	8,445	1,500	Central Provinces and Berar
3,19,492	45,863	6,48,412	96,438	80,628	1,38,371	14,200	770	Assam
65,601	3,508	50,383	15,691	2,005	2,640	14,000	...	Coorg
2,25,438	30,029	2,01,113	3,886	22,579	83,788	1,52,957	9,515	Ajmer-Merwara
1,86,897	18,400	1,56,457	...	9,805	1,71,766	...	19,620	Hyderabad Administered Area
4,616	12,096	18,031	...	878	11,738	3,263	169	Delhi
4,34,93,156	44,73,549	5,06,85,723	50,84,533	24,30,573	3,22,57,232	1,13,72,448	29,75,125	Total (British India)
3,65,03,231	35,13,621	4,22,20,341	39,52,259	29,83,115	2,60,03,489	88,93,738	29,55,626	Total, previous year
43,38,174	...	36,69,373	5,84,558	...	20,70,075	48,247	3,942	Mysore
2,52,529	4,03,244	3,12,139	38,187	4,876	5,01,003	64,313	...	Baroda
7,16,475	67,816	10,41,074	...	78,393	2,11,881	2,20,891	21,096	Hyderabad
44,685	641	61,678	12,412	...	820	58,710	...	Gwalior
1,52,575	98,618	1,88,147	...	17,029	1,98,777	17,391	(g)	Indore
52,966	62	94,165	16,144	249	(e) 32	74,669	(g)	Kashmir
55,57,404	5,70,381	53,66,576	6,51,301	1,00,547	29,82,588	4,84,221	25,038	Total (Indian States)
51,05,826	3,28,021	46,35,069	12,52,762	66,934	25,67,353	2,22,240	1,15,174	Total, previous year
4,90,50,560	50,43,930	5,60,52,299	57,35,834	25,31,120	3,52,39,820	1,18,56,669	30,00,163	Grand Total
4,16,14,057	38,41,642	4,68,55,410	52,05,021	30,50,049	2,85,70,842	91,15,978	30,70,502	Grand Total, previous year

* The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

(e) Non-members only.

(f) Includes Rs. 3,84,708 from Government.

(g) Figures included in column 17.

GENERAL STATEMENT C—contd.

OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1924-25—contd.

Province	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				
					Mem- bers	Non- members	Societies	Provincial or Central Banks	Government
					19	20	21	22	23	24	25	26	27
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	23,57,594	1,11,647	3,50,793	46,75,305	33,66,948	41,15,332	69,670	26,46,891	7,64,938
Bombay	8,93,703	1,61,189	5,05,025	52,02,046	92,17,975	35,37,179	3,76,748	8,73,182	22,69,237
Bengal	5,62,016	1,10,695	1,59,376	33,05,560	27,67,408	41,93,143	82,834	4,89,334	...
Bihar and Orissa	11,33,208	10,04,878	84,105	6,15,715	5,27,891	2,25,043	25,167	10,42,434	11,395
United Provinces	63,373	2,127	24,180	4,75,369	2,21,637	2,13,247	1,533	2,46,497	...
Punjab	10,32,227	7,64,575*	85,291	7,23,168	7,89,105	5,20,205	52,593	9,28,165	5,82,523
Burma	2,57,436	2,19,495	1,55,831	31,35,081	6,68,664	6,72,667	48,607	3,08,516	60,472
Central Provinces and Berar	3,10,413	..	16,215	1,88,813	1,24,314	1,98,039	5,500	20,483	...
Assam	3,06,252	...	21,446	2,09,699	3,17,913	3,69,080	9,085	12,650	...
Coorg	5,315	...	2,348	40,875	2,122	3,074	74	6,703	450
Ajmer-Merwara	4,60,706	4,46,345	11,842	80,303	68,057	48,763	23	70,903	...
Hyderabad Administered Area	76,885	...	3,980	1,29,383	1,41,216	...	9,430	...	...
Delhi	9,596	...	1,093	4,917	4,535	1,569	197	14,860	...
Total (British India)	74,68,724	28,20,951	14,21,525	1,87,91,264	1,92,18,785	1,40,97,341	6,81,461	66,60,618	36,89,020
<i>Total, previous year</i>	<i>62,74,362</i>	<i>29,80,453</i>	<i>10,94,675</i>	<i>1,66,93,728</i>	<i>1,77,64,785</i>	<i>1,08,83,795</i>	<i>5,93,645</i>	<i>52,35,319</i>	<i>28,90,919</i>
Mysore	8,26,265	8,50,998	85,444	19,65,901	9,74,425	5,79,480	250	93,060	44,125
Saroda	48,941	...	7,292	82,217	1,87,418	2,11,150	...	36,714	104
Hyderabad	2,35,771	...	27,172	7,21,619	1,27,317	80,500	26,267	3,11,997	82,682
Gwalior . . . . .	...	...	306	8,560	1,373	800	...	...	...
Indore	7,572	19,805	3,880	58,483	1,26,584	(a)	26,260	(b)	...
Kashmir . . . . .	...	...	445	19,030	40	1,510	...	70,285	...
Total (Indian States)	11,18,549	8,70,803	1,24,539	28,55,610	14,17,157	8,73,440	52,777	5,12,056	1,26,911
<i>Total, previous year</i>	<i>11,96,351</i>	<i>8,97,874</i>	<i>1,10,964</i>	<i>26,96,157</i>	<i>14,14,541</i>	<i>5,80,461</i>	<i>1,37,921</i>	<i>2,69,664</i>	<i>1,03,273</i>
Grand Total	85,87,273	36,91,754	15,46,064	2,16,47,074	2,06,35,942	1,49,70,781	7,34,238	71,72,674	38,15,931
<i>Grand Total, previous year</i>	<i>74,70,713</i>	<i>38,78,327</i>	<i>12,05,639</i>	<i>1,93,89,885</i>	<i>1,91,79,326</i>	<i>1,14,64,256</i>	<i>7,31,566</i>	<i>55,04,983</i>	<i>29,94,192</i>

* Stock bought.

(a) Figures included in column 23.

(b) Figures included in column 25.

Reserve fund	Working capital §	Profit (+) and loss (—) for the year	Usual dividend paid on shares	MOST USUAL RATE OF INTEREST		PROVINCE
				on borrowings	on lendings	
28	29	30	31	32	33	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
9,16,582	1,65,55,666	+9,48,365	6 to 9	6½ to 7½	9½ to 10½	Madras
10,87,331	2,25,63,648	+6,08,679	6½	6½	9½ & 12½	Bombay
7,12,786	1,25,51,065	+4,40,131	6½ to 12½	9½ & 10½	12½ & 15½	Bengal
1,54,572	26,02,267	+87,829	9½	12½	12½ & 15½	Bihar and Orissa
1,05,821	12,64,104	+47,084	10	12	15	United Provinces
1,50,026	37,50,790	+89,759	...	8 & 8½	12½	Punjab
3,73,412	52,87,419	+2,78,848	...	...	...	Burma
37,011	5,74,190	+35,359	5½ to 9	10	12	Central Provinces and Berar
1,13,748	10,82,175	+38,685	12½	6½	9½ & 12½	Assam
4,552	58,850	+3,448	10	6½ & 8½	12½	Cocrg
32,197	3,00,246	+20,187	4 to 10	9	12	Ajmer-Merwara
4686	2,84,715	+14,512	...	...	...	Hyderabad Administered Area
767	26,845	-1,358	...	9	12½	Delhi
36,93,491	6,68,31,980	26,11,528	..	...	...	Total (British India)
30,87,178	5,71,49,369	+20,93,660	...	...	...	Total, previous year
7,05,282	43,62,523	+2,36,532	6 to 9	9	9 to 12	Mysore
31,323	5,48,926	+14,736	9	6	6½ & 9½	Baroda
79,723	14,30,105	+70,191	10	9	12½	Hyderabad
5,712	16,445	+3,282	...	12	15	Gwalior
18,641	2,29,968	+11,176	6 to 9	6	6	Indore
12,867	1,03,732	+3,930	...	6 & 9	12½	Kashmir
8,53,548	66,91,699	+3,39,847	...	...	...	Total (Indian States)
7,25,947	59,27,964	+2,51,713	...	..	...	Total, previous year
45,47,039	7,35,23,679	+29,51,375	...	...	...	Grand Total
38,13,125	6,30,77,333	+23,75,373	...	...	...	Grand Total, previous year.

§ For the purpose of this statement the working capital is taken to be the total of columns 22 to 25.

GENERAL STATEMENT D

OPERATIONS OF UNIONS DURING 1924-25

Province	Number of Unions	Number of Societies affiliated to Unions in column 2	Total number of individual members in Societies affiliated	Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of supervising staff maintained by Unions	REMARKS
1	2	3	4	5	6	7	8	9
	No.	No.	No.	Rs.	Rs.	Per cent.	No.	
Madras	(a)323	8,704	539,779†	4,34,31,939	2,19,106	0.5	322	
Bombay	73	497	44,942	59,93,097	26,930	0.4	60	
Bengal	6	186	6,300	2,36,696	454	0.2	1	
Bihar and Orissa	171*	7,061*	205,519*	3,37,50,061*	13,342	...	263	
United Provinces	2	41	1,058	78,547	...	...	2(b)	
Burma	634	5,394	98,274	2,02,08,670	2,76,655	1.4	116	
Central Provinces and Berar	111†	5,128†	70,794†	3,30,06,570†	2,65,852‡	0.8	326‡	
Ajmer-Merwara	2	137	2,556	4,40,130	2,508	0.1	5	
Coorg	6	59	3,201	1,29,882	17	...	...
Total (British India)	1,328	27,207	9,72,423	13,72,75,592	8,04,865	0.6	1,095	
<i>Total, previous year :</i>	<i>1,389</i>	<i>28,087</i>	<i>952,044</i>	<i>14,62,16,010</i>	<i>7,29,483</i>	<i>0.5</i>	<i>1,071</i>	
Bhopal	11	254	3,700	2,43,819	1,664	1.4	...	
<i>Previous year</i>	<i>11</i>	<i>228</i>	<i>3,593</i>	<i>1,68,114</i>	<i>2,675</i>	<i>1.5</i>	<i>...</i>	
GRAND TOTAL	1,339	27,461	9,76,123	13,75,19,411	8,06,529	...	1,095	
<i>Grand Total, previous year</i>	<i>1,400</i>	<i>28,315</i>	<i>955,637</i>	<i>14,63,84,124</i>	<i>7,32,158</i>	<i>0.5</i>	<i>1,071</i>	

* Includes figures for the Bihar and Orissa Co-operative Federation, Limited.

† Includes figures for the Co-operative Federation of Central Provinces and Berar, Limited and 2 Co-operative Institutes.

‡ Figures for the Co-operative Federation of Central Provinces and Berar, Limited and 2 Co-operative Institutes only.

(a) Excluding 2 propagandist Unions.

(b) The staff is honorary.

GENERAL STATEMENT E

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1924-25

Province	NUMBER OF		Amount of risk insured	Premia collected	Supplementary contributions collected	NUMBER OF ANIMALS		Claims paid	Cost of management	Funds in hand at end of year	Amount of risk re-insured	Amount of premia paid for re-insurance	REMARKS
	Societies	Members				Insured	Lost						
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	No.	No.	Rs.	Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	
Bombay	9*	490	5,425	314	...	85	7	426	111	1,504	...	...
Panjab	1	17	...	...	...	...	...	...	...	58	...	...
Burma	397	5,619	56,304	1,604	...	1,218	63	2,550	195	37,469	26,289	768	
United Provinces	1	22	1,133	...	...	20	1	...	...	28	...	...
Total	408	6,148	62,862	1,918	...	1,323	71	2,976	306	39,059	26,289	768	
<i>Total, previous year.</i>	<i>442</i>	<i>6,693</i>	<i>1,03,377</i>	<i>10,145</i>	<i>3,542</i>	<i>2,401</i>	<i>291</i>	<i>9,502</i>	<i>541</i>	<i>43,694</i>	<i>45,738</i>	<i>1,437</i>	

* Three did not work.

GENERAL STATEMENT F

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1924-25

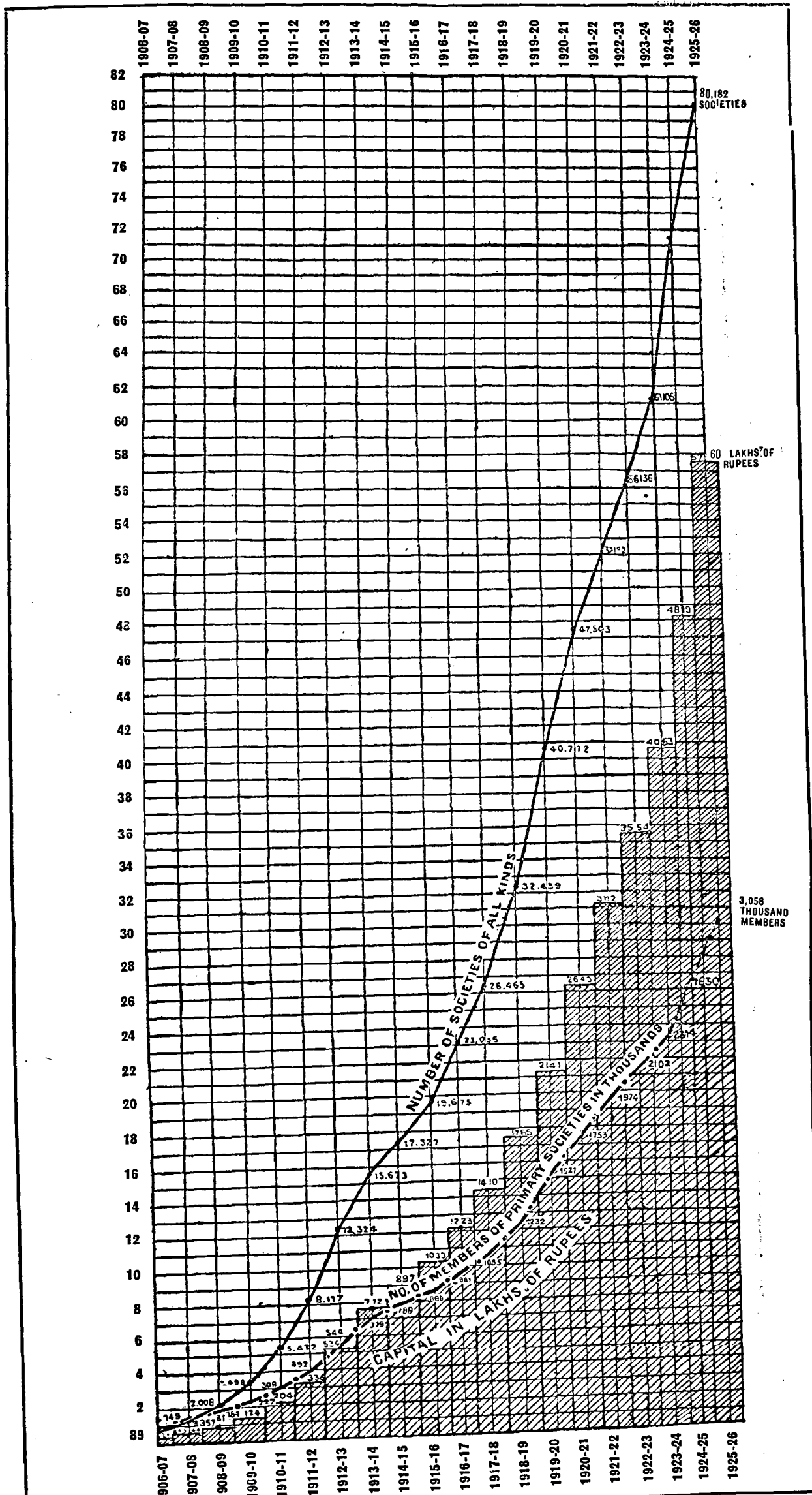
Province	Number of Re-insurance Societies	Number of affiliated Societies	Proportion of risk of affiliated Societies re-insured	Amount of risk re-insured	Premia collected	NUMBER OF ANIMALS COVERED BY AFFILIATED SOCIETIES		Claims paid to affiliated Societies	Cost of management	FUNDS IN HAND AT END OF YEAR		Government subscriptions, loans, etc.	REMARKS
						Insured	Lost			General Fund	Reserve Fund		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	No.	No.		Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	
Burma . . .	1	397	‡	26,289	1,185	2,083	101	1,203	669	2,661(a)	13,225	...	
Total, previous year (b)	2	405	...	45,738	1,362	2,762	55	598	908	5,034	13,000	..	

(a) Includes Rs. 355 net profit for the year.

(b) Includes figures for the Punjab.

	Page.		Page.
Affiliated Societies	8, 20, 21	Societies— <i>contd.</i>	
Animals covered by affiliated societies, number of	21	Agricultural— <i>contd.</i>	
insured, number of	20	members, number of	2, 4, 12
lost, "	20	members' products, purchase of	14
Banks, Provincial and Central	1, 3, 8—11	number of	2, 13
affiliated Societies holding shares in	8	profit and loss for the year	15
capital, share paid-up	10	profits	2
uncalled and subscribed	11	reserve fund	15
working	1, 11	sales of goods to members	14
cost of management	10	Cattle Insurance	1, 2, 3, 4, 20
dividend paid on shares, usual	11	animals insured, number of	20
interest, most usual rate of	11	lost, number of	20
loans and deposits	9, 10	claims paid	20
due	9	contributions collected, Supplementary	20
made during the year	8	cost of management	20
members, number of	1, 4, 8	funds in hand at end of year	20
members' products, purchase of	10	members, number of	4, 20
number of	1, 3, 8	number of	3, 20
profit, net	1	premia	20
and loss for the year	11	risk insured, amount of	20
reserve and other funds	10	re-insured, amount of	20
sales of goods to members	9	Central Re-insurance	1, 2, 3, 4, 21
Capital	1, 2, 5, 10, 11, 14, 15, 18, 19	animals covered by affiliated societies, number of	21
Claims paid	20, 21	claims paid to affiliated societies	21
Class of Societies	12, 16	cost of management	21
Contributions collected, Supplementary	20	funds in hand at end of year	21
Cost of management	10, 14, 18, 20, 21	Government subscriptions, loans, etc.	21
Diagram illustrating the principal statistics—Frontispiece		number of	3, 21
Dividend paid on shares, usual	11, 15, 19	societies affiliated to	21
Expenditure in year (Unions)	20	premia collected	21
Explanatory Note	1—2	risk of affiliated societies re-insured, proportion of	21
Funds in hand at end of year	20, 21	re-insured, amount of	21
Government subscriptions, loans, etc.	21	Non-agricultural	1, 2, 3, 4, 16—19
Interest, Rate of	11, 15, 19	class of	16
Loans and deposits	5, 9, 10, 13, 14, 17, 18	cost of management	18
due	9, 13, 17	dividend paid on shares, usual	19
made during the year	8, 12, 16	loans and deposits	17, 18
Members, Number of	4, 8, 12, 16	due	17
sales of goods to	9, 14, 18	made during the year	16
Members' products, purchase of	10, 14, 18	members, number of	2, 4, 16
Population	3, 4, 5	members' products, purchase of	18
Premia	20, 21	number of	2, 3, 16
Profit and Loss	11, 15, 19	profit and loss for the year	19
Profits	1, 2	profits	2
Reserve fund	5, 10, 15, 19	rate of interest, most usual	19
Risk insured, Amount of	20, 21	reserve fund	19
of affiliated societies re-insured, proportion of	21	sales of goods to members	18
re-insured, amount of	20, 21	capital (share) paid up	18
Sales of goods to members	9, 14, 18	capital (working)	2, 19
Share capital paid-up	5, 10, 14, 18	Number of for all India	3
uncalled and subscribed	11	by provinces and States	3
Societies, affiliated	8, 20, 21	per 100,000 inhabitants	3
Agricultural	1, 2, 3, 4, 12—15	Unions	1, 2, 3, 4, 20
capital (share) paid up	14	capital (working) of affiliated societies, total	20
" (working)	2, 15	expenditure in year	20
class of	12	number of	3, 20
cost of management	14	societies affiliated to	20
dividend paid on shares, usual	15	individual members in affiliated societies, total	20
interest, most usual rate of	15	supervising staff maintained	20
loans and deposits	13, 14	Working capital	1, 2, 5, 11, 15, 19, 20
due	13	by provinces, total	5
made during the year	13	by States, total	5
		for all India, total	5
		per head of population	5

Progress of Co-operative Movement in India, 1906-07 to 1925-26



Note.—Capital is increasing faster than membership, being now nearly Rs. 188 per member, and the average capital per society is now Rs. 7.184 per society.