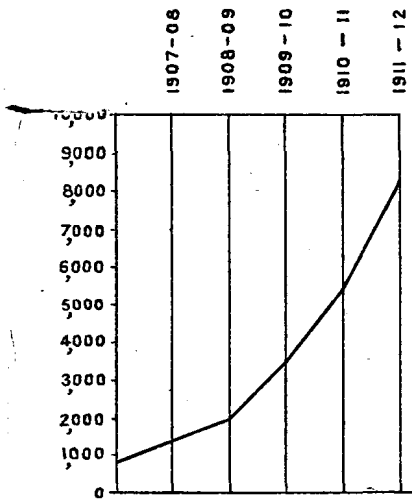


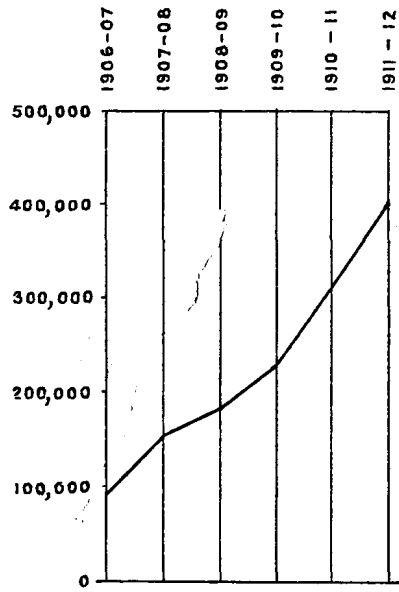
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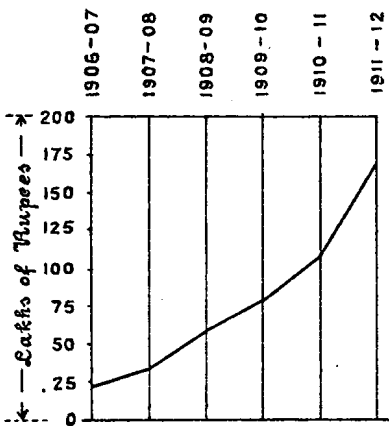
Number of Societies.



Number of Members.

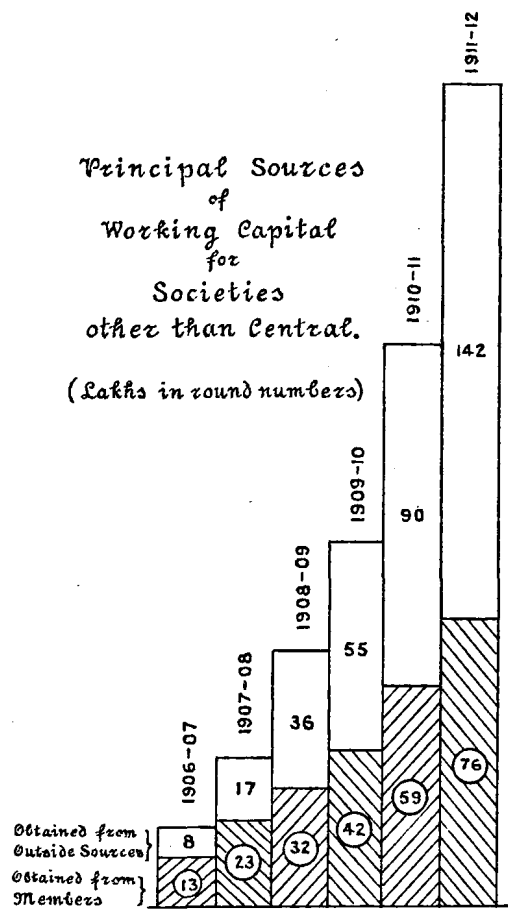


Loans issued to Members by Credit Societies other than Central Societies.



Principal Sources of Working Capital for Societies other than Central.

(Lakhs in round numbers)



Explanatory note to statements showing general progress of Co-operative Credit Societies in the several provinces during the year 1911-12.

The abstract tables at the commencement show, in the form hitherto adopted, some of the leading features of progress in the co-operative during the year past. The first abstract shows numbers of Societies and members, capital and disbursements for the whole of India and the four following abstracts give figures for the same heads by provinces.

The general statements which follow give a complete record of the statistics relating to co-operative credit societies in the several provinces in India during the year 1911-12. The figures are taken from the tabular statements appended to the provincial reports of the Registrars of co-operative credit societies for the last year and are classified into three divisions according as they relate to Central, Urban or Rural societies, respectively. The statements include statistics for societies of a co-operative nature in all the British provinces except the North-West Frontier Province and Baluchistan. In the former the movement has as yet made little progress, while in the latter it has not yet been thought expedient to apply the Act. Figures for Mysore are not this year included.

Statement I.—This statement deals with the general progress of the societies and is divided into three parts, I-A, I-B, and I-C, according as it relates to Central, Urban or Rural societies, respectively. The term "Central" has hitherto been restricted to societies lending to, or dealing with, other societies only, but a new class of society has of late sprung up with a view to solve the problems of finance and control by the organization of societies into local unions, and the federation at a later stage of these local unions into central unions. The "Unions" or "Central Banking Unions," as they are called, are classed in most of the provinces under "Central," to which head they properly belong. Certain local Governments, however, *viz.*, Burma and the Central Provinces, have shown all statistics relating to such societies under the head "Rural."

The total number of societies has risen during the year to 8,177, consisting of 120 Central, 495 Urban and 7,562 Rural societies, thus showing an increase of 2,735 over last year's figure. The total membership and working capital, as they stand at the close of the year, are as follows:—

				No. of members.	Working capital. Rs.
Central	..	..	..	11,361	107 $\frac{3}{4}$ lakhs.
Urban	..	..	..	67,097	53 $\frac{1}{2}$ "
Rural ..	--	--	--	324,860	182 $\frac{1}{4}$ "
			Total	403,318	343 $\frac{1}{2}$ "

Statement II shows the total receipts and disbursements of the societies during the year. Including the opening balance the total receipts of the Central societies amount to about Rs. 171 lakhs, while the total disbursements are estimated at Rs. 164 $\frac{1}{2}$ lakhs, leaving a closing balance of about Rs. 6 $\frac{1}{2}$ lakhs. In the case of Urban societies, the total income of the year, including the opening balance, is Rs. 97 $\frac{1}{4}$ lakhs, which, after deducting all the disbursements, leaves a balance of nearly Rs. 3 lakhs. The total income of the Rural societies amounts to Rs. 211 lakhs, as against an expenditure of Rs. 202 $\frac{1}{2}$ lakhs. Thus, taking all the societies together, the net balance in hand at the end of the year amounts to Rs. 18 lakhs, which shows an advance in the operations of the societies as compared with Rs. 13 $\frac{1}{2}$ lakhs at the close of the last year.

Statement III.—This statement shows the profit and loss account of the societies and is compiled from Statements II and IV. With the exception of other limited liability Urban Societies in the United Provinces, all kinds of society
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