

[Third Issue.]

DEPARTMENT OF STATISTICS, INDIA

STATEMENTS

SHOWING PROGRESS OF THE

Co-operative Movement in India

DURING THE YEAR

1920-21

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EXPLANATORY NOTE.

1. This is the third 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 Revenue and Agriculture. The statements are arranged as shown in the table of "Contents," and have been compiled with certain modifications on the lines recommended by the Committee on Co-operation in India, 115.

2. **The Abstract Tables** indicate some of the leading features of progress in the co-operative movement during the year 1920-21, and show the numbers of societies and members and the working capital, both for the whole of India and by Provinces. These abstracts are illustrated by diagrams in the frontispiece.

In *Abstract Tables II and III*, when comparing the figures for the years 1915-16 to 1920-21 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 in India during the year 1920-21. The figures are taken from the advance tabular statements forwarded by the Registrars of Co-operative Societies for that year and relate to societies of a co-operative nature in all the British Provinces except the North-West Frontier Province and Baluchistan, where the movement has as yet made little progress. Figures for the Indian States of Mysore, Baroda, Hyderabad, and Bhopal have been included.

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 1920-21 rose from 400 to 449, with a membership and working capital of 143,488 and over Rs. 11,07 lakhs, as against 127,145 and over Rs. 8,85 lakhs, respectively, in 1919-20. The net profit resulting from the operations of these Banks also increased from Rs. 17,50,728 to Rs. 20,73,608 in 1920-21.

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 36,299 agricul-

tural (excluding insurance societies) and 2,662 non-agricultural in 1919-20 to 42,149 agricultural (excluding insurance societies) and 3,322 non-agricultural societies, respectively. The total membership and working capital at the close of the year were as follows:—

	1920-21.	Members.	Capital. Rs. (lakhs)
	No.		
Agricultural	1,355,434		11,72
Non-Agricultural	390,513		3,63
Total	<u>1,745,947</u>		<u>15,35</u>

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

	Rs.
Agricultural Societies	32,25,944
Non-agricultural Societies	<u>13,06,607</u>
Total	45,32,551

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, Burma, and Coorg.

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 and the Punjab.

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DEPARTMENT OF STATISTICS, INDIA. }
Calcutta, July 12, 1922. }

ABSTRACT TABLE I.

(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.	1919-20.	1920-21.
1	2	3	4	5	6
Central (including Provincial and Central Banks and Banking Unions).				304	400
Supervising and Guaranteeing Unions (including Re-insurance Societies).	17	231		638	994
Agricultural (including Cattle Insurance Societies)	1,713	10,891	25,873	36,716	43,582
Non-Agricultural	196	664	1,662	2,662	3,322
Total	1,926	11,786	28,477	40,772	47,503

(b) Number of Societies by Provinces for 1920-21 only.

Province.	Population in 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 Societies.	Number of Societies per 100,000 inhabitants.
1	2	3	4	5	6	7	8
Madras	42.3	33	177	5,274	803	6,287	14.9
Bombay	19.3	18	66	2,387	485	2,956	15.3
Bengal	48.7	72	6	5,850	438	6,366	13.6
Bihar and Orissa	34.0	42	80	3,247	211	3,580	10.5
United Provinces	45.4	68	10	4,223	192	4,493	9.9
Punjab	20.7	98	1	8,051	303	8,453	40.8
Burma	11.7	12	492	4,193	191	4,888	41.8
Central Provinces and Berar	13.9	35	308	4,569	99	5,011	36.1
Assam	7.6	15	2	494	49	560	7.4
Coorg	0.2	...	...	133	9	142	71.0
Ajmer-Merwara	0.5	6	1	481	34	522	104.4
Hyderabad Administered Area	0.1	...	...	...	5	5	5.0
Delhi	0.5	1	...	61	41	103	20.6
Total (British India)	242.9	400	1,143	38,963	2,860	43,366	17.9
Mysore	6.0	19	...	1,225	256	1,500	25.0
Baroda	2.1	4	...	461	44	509	24.2
Hyderabad	12.5	11	...	1,264	162	1,437	11.5
Bhopal	0.7	15	7	669	...	691	98.7
Total (Indian States)	21.3	49	7	3,619	462	4,137	19.4
GRAND TOTAL	264.2	449	1,150	42,582	3,322	47,503	18.0

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.	1919-20.	1920-21.
1	2	3	4	5	6
Central (including Provincial and Central Banks and Banking Unions).	1,987	23,677	89,925	127,145	143,488
Supervising and Guaranteeing Unions (including Re-insurance Societies).			10,971	17,274	19,322
Agricultural (including Cattle Insurance Societies) . . .	107,643	459,096	902,930*	1,181,718	1,362,391
Non-Agricultural . . .	54,267	89,157	226,031	339,420	390,513
Total Number of members of primary Societies.	161,910	548,253	1,128,961	1,521,138	1,752,904

* 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 for 1920-21 only.

Province.	Population in 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	7,593	4,410	280,299	114,985	395,284	9·3
Bombay	19·3	6,539	409	179,570	86,059	265,629	13·7
Bengal	46·7	9,898	186	71,833	60,168	232,001	5·0
Bihar and Orissa	34·0	5,549	3,481	95,112	12,402	107,514	3·2
United Provinces	45·4	8,648	144	102,051	8,569	110,620	2·4
Punjab	20·7	8,963	13	214,910	15,371	230,311	11·1
Burma	11·7	5,339	4,332	102,343	22,975	125,318	10·7
Central Provinces and Berar . .	13·9	81,878	6,084	74,605	5,033	79,638	5·7
Assam	7·6	1,361	37	21,638	6,446	28,084	3·7
Coorg	0·2	...	...	5,856	709	6,565	40·0
Ajmer-Merwara	0·5	1,442	89	12,102	5,194	17,296	34·9
Hyderabad Administered Area . .	0·1	...	...	...	205	205	1·4
Delhi	0·5	54	...	1,019	992	2,011	4·1
Total (British India)	242·9	137,264	19,185	1,261,368	339,108	1,600,476	6·6
Mysore	6·0	2,364	...	49,249	40,508	89,757	15·0
Baroda	2·1	658	...	13,049	3,883	16,932	8·0
Hyderabad	12·5	2,100	...	28,279	7,014	35,293	2·8
Bhopal	0·7	1,102	137	10,446	...	10,446	15·1
Total (Indian States)	21·3	6,224	137	101,023	51,405	152,428	7·2
GRAND TOTAL	264·2	143,488	19,322	1,362,391	390,513	1,752,904	6·6

ABSTRACT TABLE III.

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

1	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.	1919-20.	1920-21.
	2	3	4	5	6
	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	3,40,09	4,05,25
Loans and deposits held at the end of the year from Members	14,12	88,28	96,35	1,87,02	1,63,60
Loans and deposits held at the end of the year from Societies	13,59	1,93,42*	47,81	73,94	99,41
Loans and deposits held at the end of the year from Provincial or Central Banks . . . . .	...	...	5,03,19	7,26,62	9,19,10
Loans and deposits held at the end of the year from Government	5,86	10,87	25,58	37,38	49,50
Loans and deposits held at the end of the year from Non-Members and other sources	19,69	1,41,98	4,70,25	6,45,84	7,91,41
Reserve and other Funds	1,67	25,00	1,23,32	1,79,82	2,14,66
Total	68,12	5,48,42	15,18,47	21,40,71	26,42,93

* Includes loans from Provincial or Central Banks.

(b) *Working Capital* by Provinces for 1920-21 only.

Province.	Popula- tion in mil- lions.	Share Capital paid up.	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM						Total.	Number of annas per head of popu- lation.
			Members.	Societies.	Provincial or Central Banks.	Govern- ment.	Non- Members and other sources.	Reserve and other Funds.		
1	2	3	4	5	6	7	8	9	10	11
			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	64,87	25,12	17,51	2,11,82	56	1,52,65	18,37	4,90,90	19
Bombay	19.3	46,18	65,06	24,46	68,01	6,38	1,06,71	17,77	3,34,57	28
Bengal	48.7	42,28	25,34	3,01	1,24,16	23	1,11,89	26,37	3,33,28	11
Bihar and Orissa	34.0	10,57	4,44	2,69	48,19	26	46,52	10,27	1,22,94	6
United Provinces	45.4	27,74	2,92	94	40,10	2	39,55	18,31	1,29,58	5
Punjab	20.7	69,52	16,23	22,01	1,15,16	1,28	78,35	57,99	3,60,54	28
Uttaranchal	11.7	55,23	6,78	12,05	87,08	17,15	1,00,19	28,42	3,06,90	42
Central Provinces and Berar	13.9	26,49	2,34	11,09	1,51,18	8,49	83,77	16,14	2,99,50	34
Assam	7.6	2.36	2,54	87	2,80	3	5,93	2,31	16,84	4
Coorg	0.2	99	21	8	..	1	23	60	2,12	21
Ajmer-Merwara	0.5	7,04	13	8	15,43	14	16,80	2,85	42,47	137
Hyderabad Administered Area	0.1	19	11	..	..	..	..	..	30	3
Delhi	0.5	13	..	..	54	..	28	..	95	3
Total (British India)	242.9	3,53,59	1,51,22	94,79	8,64,47	34,55	7,42,87	1,99,40	24,40,89	16
Mysore	6.0	34,35	8,71	3,37	8,99	6	15,77	6,94	78,19	21
Baroda	2.1	1,85	3,09	34	7,38	2,73	7,54	2,78	25,71	19
Hyderabad	12.5	15,17	58	82	33,57	12,16	18,78	5,36	86,44	11
Bhopal	0.7	29	..	9	4,69	..	6,45	18	11,70	27
Total (Indian States)	21.3	51,66	12,38	4,62	54,63	14,95	48,54	15,26	2,02,04	15
GRAND TOTAL	264.2	4,05,25	1,63,60	99,41	9,19,10	49,50	7,91,41	2,14,66	26,42,93	16

**GENERAL STATEMENTS
FOR
1920-21.**

GENERAL STATEMENT A.

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1920-21

Province	Number of Banks	NUMBER OF MEMBERS		NUMBER OF AFFILIATED SOCIETIES HOLD- ING SHARES IN CENTRAL BANKS				LOANS MADE DURING THE YEAR TO	
		Individuals	Societies	Central Credit	Agri- cultural Credit	Non-Agri- cultural Credit	Others	Indivi- duals	Banks and Societies
1	2	3	4	5	6	7	8	9	10
(a) PROVINCIAL BANKS.									
Madras	1	383	90	31	20	21	18	2,00,475	35,28,389
Bombay	1	783	171	...	...	...	...	...	49,31,443
Bengal	1	...	72	57	2	6	7	...	20,95,541
Bihar and Orissa	1	24	30	22	8	...	...	...	21,12,359
Burma	1	307	2,080	7	2,025	39	9	...	62,65,478
Central Provinces and Berar	1	...	2,393	34	2,357	2	...	846	22,38,629
Total (British India)	6	1,497	4,836	151	4,412	68	34	2,01,321	2,12,01,839
Total previous year	6	1,504	2,358	139	2,093	76	50	15,20,700	(b) 1,39,06,043
Mysore	1	560	484	13	383	81	7	...	1,21,384
Total previous year	1	694	471	12	401	59	...	...	87,580
Grand Total	7	2,057	5,320	164	4,795	149	41	2,01,321	2,13,23,223
Grand Total previous year	7	2,198	2,829	151	2,500	134	50	15,20,700	1,39,93,623
(b) CENTRAL BANKS									
Madras	32	2,395	4,725	34	4,180	361	150	2,29,302	88,68,465
Bombay	17*	4,171	1,414	1	1,328	80	5	1,13,117	26,78,938
Bengal	71	4,206	5,620	2	5,365	182	71	...	44,13,213
Bihar and Orissa	41	2,160	3,335	...	3,150	127	58	...	27,23,054
United Provinces	68§	4,522	4,126	12	3,968	141	5	10,074	39,69,354
Punjab	(a) 98	2,063	6,900	19	6,648	202	31	1,84,609	64,93,122
Burma	11	1,495	1,457	...	1,407	50	...	...	34,66,620
Central Provinces and Berar	34	74,722	4,763	...	4,407	62	271	4,36,185	88,34,775
Assam	15	1,106	255	...	246	9	...	1,09,594	1,06,080
Ajmer-Merwara	6†	871	571	...	444	10	13	1,38,614	7,37,110
Delhi	1	16	38	...	22	16	...	...	22,837
Total (British India)	394	97,727	33,204	68	31,165	1,240	604	12,21,485	4,23,13,568
Total previous year	354	90,573	27,240	30	25,621	937	506	15,12,009	(b) 3,60,55,323
Mysore	18	949	371	7	318	37	9	2,57,338	81,403
Baroda	4	267	391	...	342	49	...	...	1,54,149
Hyderabad	11	856	1,244	...	1,213	53	2	...	10,69,238
Bhopal	15	716	386	...	384	2	...	...	3,25,092
Total (Indian States)	48	2,788	2,392	7	2,257	141	11	2,57,338	16,29,882
Total previous year	39	(b) 2,368	1,937	7	1,806	95	29	4,37,049	(b) 20,05,450
Grand Total	442	100,515	35,596	75	33,422	1,381	615	14,78,833	4,39,43,450
Grand Total previous year	393	92,941	29,177	37	27,427	1,032	535	19,49,058	3,80,60,773

(a) Including 4 Weavers' supply unions

(b) Revised figure

* Two banks were engaged in collecting capital

† Including the Beawar Union Bank, and the Industrial Textile Stores

§ Including 2 non-credit Central Societies

RECEIPTS FROM LOANS AND DEPOSITS REPAYED 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.	
1,61,955	24,00,657	1,60,034	62,93,354	...	87,188	1,51,60,887	...	(a) PROVINCIAL BANKS Madras
3,25,000	39,01,161	...	44,40,488	...	80,96,118	33,96,413	29,564	Bombay
...	19,80,974	...	18,79,137	15,43,863	6,96,839	5,27,160	...	Bengal
...	5,09,092	...	6,24,407	17,21,888	1,07,488	30,14,054	...	Bihar and Orissa
...	48,62,164	...	68,07,842	...	3,38,267	26,08,553	...	Burma
415	18,38,030	612	29,47,888	17,08,405	19,182	27,25,340	...	Central Provinces and Berar
4,87,370	1,54,92,078	1,60,646	2,28,93,116	49,74,161	93,45,082	2,74,32,407	29,864	Total (British India)
16,49,180	91,16,013	1,21,695	1,88,34,859	52,20,124	96,85,932	2,94,77,018	...	Total previous year
...	49,339	...	5,08,081	2,095	59,440	1,41,660	...	Mysore
...	57,605	...	4,36,037	8,617	34,657	5,16,093	...	Total previous year
4,87,370	1,55,41,417	1,60,646	2,35,01,197	49,76,256	94,04,522	2,75,74,067	29,864	Grand Total
16,49,180	91,17,618	1,21,695	1,92,70,926	52,28,741	97,20,589	2,99,93,111	...	Grand Total previous year
2,02,996	48,70,332	1,07,263	1,49,51,113	47,92,080	7,55,689	1,14,33,149	...	(b) CENTRAL BANKS Madras
1,08,830	16,80,913	4,15,635	30,31,022	9,28,851	3,77,316	30,54,108	95	Bombay
1,017	30,28,134	2,677	1,07,93,344	11,09,997	1,39,143	34,03,081	98,169	Bengal
...	17,39,118	...	40,06,017	17,66,374	1,24,274	21,60,478	7,228	Bihar and Orissa
30,924	31,33,386	46,031	50,27,823	4,12,767	1,35,973	18,84,362	1,59,559	United Provinces
1,45,156	28,51,648	1,10,251	1,18,22,813	18,55,507	13,39,765	62,42,194	4,07,831	Punjab
...	24,59,739	...	33,57,988	20,07,695	4,21,189	15,00,764	...	Burma
3,75,914	72,17,491	84,993	1,17,85,251	14,41,449	4,38,169	70,13,443	...	Central Provinces and Berar
99,373	72,565	1,31,841	3,21,096	...	8,963	1,53,477	92	Assam
1,34,211	5,47,035	1,00,902	16,54,190	21,247	15,954	13,34,792	69,551	Ajmer-Merwara
...	...	...	22,837	2,635	...	21,685	...	Delhi
10,97,971	2,78,00,361	9,99,592	6,67,73,494	1,43,38,602	37,56,435	3,82,01,533	7,42,525	Total (British India)
13,84,432	2,36,57,604	8,88,829	5,17,30,339	92,95,875	41,52,253	3,25,55,575	8,23,471	Total previous year
2,92,276	1,25,146	5,99,797	7,11,434	12,000	81,768	8,90,137	...	Mysore
...	1,99,847	...	6,16,259	...	30,025	3,92,048	1,242	Baroda
...	2,88,840	...	34,51,373	25,000	35,890	11,54,912	...	Hyderabad
...	1,61,061	9,229	3,49,120	1,717	2,647	3,01,289	...	Bhopal
2,92,270	7,74,384	6,00,026	51,28,186	38,717	1,50,330	27,38,886	1,242	Total (Indian States)
2,50,303	11,51,194	6,22,294*	42,60,767	55,000*	2,20,271	29,10,623*	2,130	Total previous year
13,90,247	2,83,74,755	16,08,618	7,19,01,680	1,43,77,319	39,06,765	4,09,39,919	7,43,767	Grand Total
16,34,755	2,48,08,798	15,11,123	5,59,91,106	93,50,875	43,72,554	3,54,66,198	5,25,601	Grand Total previous year

* Revised figure

[Continued on next page]

GENERAL STATEMENT A.

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1920-21

Province	Number of Banks	NUMBER OF MEMBERS		NUMBER OF AFFILIATED SOCIETIES HOLD- ING SHARES IN CENTRAL BANKS				LOANS MADE DURING THE YEAR TO	
		Individuals	Societies	Central Credit	Agri- cultural Credit	Non-Agri- cultural Credit	Others	Indivi- duals	Banks and Societies
		1	2	3	4	5	6	7	8
(a) PROVINCIAL BANKS.	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras	1	383	90	31	20	21	18	2,00,475	35,28,389
Bombay	1	783	171	...	...	...	...	...	49,51,443
Bengal	1	...	72	57	2	6	7	...	20,95,541
Bihar and Orissa	1	24	30	22	8	...	...	...	21,12,359
Burma	1	307	2,080	7	2,025	39	9	...	62,65,478
Central Provinces and Berar	1	...	2,393	34	2,357	2	...	846	22,38,629
Total (British India)	6	1,497	4,836	151	4,412	68	34	2,01,321	2,12,01,839
Total previous year	6	1,504	2,358	139	2,093	76	50	15,20,700	(b) 1,39,06,043
Mysore	1	560	484	13	383	81	7	...	1,21,384
Total previous year	1	694	471	12	401	58	...	...	87,550
Grand Total	7	2,057	5,320	164	4,795	149	41	2,01,321	2,13,23,223
Grand Total previous year	7	2,195	2,829	151	2,500	134	50	15,20,700	1,39,93,623
(b) CENTRAL BANKS									
Madras	32	2,395	4,725	34	4,180	361	150	2,29,302	88,68,465
Bombay	17*	4,171	1,414	1	1,328	80	5	1,13,117	26,78,938
Bengal	71	4,206	5,620	2	5,365	182	71	...	44,13,213
Bihar and Orissa	41	2,160	3,335	...	3,150	127	58	...	27,23,054
United Provinces	68§	4,522	4,126	12	3,968	141	5	10,074	39,69,354
Punjab	(a) 98	2,063	6,900	19	6,648	202	31	1,84,609	64,93,122
Burma	11	1,495	1,457	...	1,407	50	...	...	34,66,620
Central Provinces and Berar	34	74,722	4,763	...	4,407	62	271	4,36,185	88,34,775
Assam	15	1,106	255	...	246	9	...	1,09,594	1,06,080
Ajmer-Merwara	6†	871	571	...	444	10	13	1,38,614	7,37,110
Delhi	1	16	38	...	22	16	...	...	22,837
Total (British India)	394	97,727	33,204	68	31,165	1,240	604	12,21,465	4,23,13,568
Total previous year	354	90,573	27,240	30	25,621	937	506	15,12,009	(b) 3,60,55,323
Mysore	18	949	371	7	318	37	9	2,57,338	81,403
Baroda	4	267	391	...	342	49	...	...	1,54,149
Hyderabad	11	856	1,244	...	1,213	53	2	...	10,69,238
Bhopal	15	716	386	...	384	2	...	...	3,25,092
Total (Indian States)	48	2,788	2,392	7	2,257	141	11	2,57,338	16,29,682
Total previous year	39	(b) 2,368	1,937	7	1,806	95	29	4,37,049	(b) 20,05,450
Grand Total	442	100,515	35,596	75	33,422	1,381	615	14,78,833	4,39,43,450
Grand Total previous year	393	92,941	29,177	37	27,427	1,032	535	19,49,058	3,80,60,773

(a) Including 4 Weavers' supply unions

(b) Revised figure

* Two banks were engaged in collecting capital

† Including the Beawar Union Bank, and the Industrial Textile Stores

§ Including 2 non-credit Central Societies

RECEIPTS FROM LOANS AND DEPOSITS REPAYED 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.	
1,61,955	24,00,657	1,60,034	62,93,354	...	87,188	1,51,60,887	...	(a) PROVINCIAL BANKS
3,25,000	39,01,161	...	44,40,488	...	80,96,118	33,96,413	29,864	Madras
...	19,80,974	...	18,79,137	15,43,863	6,96,839	5,27,160	...	Bombay
...	5,09,092	...	6,24,407	17,21,888	1,07,488	30,14,054	...	Eengal
...	48,62,164	...	68,07,812	...	3,38,267	26,08,553	...	Bihar and Orissa
415	18,38,030	612	29,47,888	17,08,405	19,182	27,25,340	...	Burma
4,87,370	1,54,92,078	1,60,646	2,29,93,116	49,74,161	93,45,082	2,74,32,407	29,864	Central Provinces and Berar
16,49,150	91,16,013	1,21,695	1,88,34,899	52,20,124	96,85,932	2,94,77,018	...	Total (British India)
								Total previous year
...	49,339	...	5,08,081	2,095	59,440	1,41,660	...	Mysore
...	57,605	...	4,36,037	8,617	34,657	5,16,093	...	Total previous year
4,87,370	1,55,41,417	1,60,646	2,35,01,197	49,76,256	94,04,522	2,75,74,067	29,864	Grand Total
16,49,150	91,73,618	1,21,695	1,92,70,926	52,28,741	97,20,589	2,99,93,111	...	Grand Total previous year
2,02,996	48,70,332	1,07,263	1,49,51,113	47,92,080	7,55,689	1,14,33,149	...	(b) CENTRAL BANKS
1,08,380	16,80,913	4,15,635	30,31,022	9,28,851	3,77,316	30,54,108	95	Madras
1,017	30,28,134	2,677	1,07,93,344	11,09,997	1,39,143	34,03,081	98,169	Bombay
...	17,39,118	...	40,06,017	17,66,374	1,24,274	21,60,478	7,228	Eengal
30,924	31,33,386	46,031	50,27,823	4,12,767	1,35,973	18,84,362	1,59,559	Bihar and Orissa
1,45,156	28,51,648	1,10,251	1,18,22,813	18,55,507	13,39,765	62,42,194	4,07,831	United Provinces
...	24,59,739	...	33,57,988	20,07,695	4,21,189	15,00,764	...	Punjab
3,75,914	72,17,491	84,902	1,17,85,251	14,41,449	4,38,169	70,13,443	...	Burma
99,373	72,565	1,31,841	3,21,096	...	8,963	1,53,477	92	Central Provinces and Berar
1,34,211	5,47,035	1,00,902	16,54,190	21,247	15,954	13,34,792	69,551	Assam
...	...	...	22,837	2,635	...	21,685	...	Ajmer-Merwara
10,97,971	2,76,00,361	9,99,592	6,67,73,494	1,43,38,802	37,56,435	3,82,01,533	7,42,525	Delhi
13,54,452	2,36,57,604	8,88,529	5,17,30,339	92,95,875	41,52,283	3,25,55,575	8,23,471	Total (British India)
								Total previous year
2,92,276	1,25,146	5,99,797	7,11,434	12,000	81,768	8,90,137	...	Mysore
...	1,99,847	...	6,16,259	...	30,025	3,92,048	1,242	Baroda
...	2,58,340	...	34,51,873	23,000	35,890	11,54,912	...	Hyeerabad
...	1,61,061	9,229	3,49,120	1,717	2,647	3,01,289	...	Bhopal
2,02,276	7,74,394	6,08,026	51,28,186	38,717	1,50,330	27,38,386	1,242	Total (Indian States)
2,50,303	11,51,194	6,22,294*	42,60,767	55,000*	2,20,271	29,10,623*	2,130	Total previous year
13,80,247	2,83,74,755	16,08,618	7,19,01,680	1,43,77,319	39,06,765	4,09,39,919	7,43,767	Grand Total
10,34,755	2,45,05,798	15,11,123	5,59,91,106	93,50,875	43,72,554	3,54,66,198	9,25,601	Grand Total previous year

* Revised figure

[Continued on next page]

GENERAL STATEMENT A—*contd.*OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1920-21—*contd.*

Province	Purchase of members' products	Cost of manage- ment	Share capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Reserve and other funds
				Societies	Provincial or Central Banks	Govern- ment	Individuals and other sources	
	19	20	21	22	23	24	25	26
(a) PROVINCIAL BANKS		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras . . . . .	...	35,494	4,77,700	3,14,951	..	..	58,41,361	2,13,404
Bombay . . . . .	...	41,666	7,00,000	17,29,112	...	...	20,87,499	1,94,280
Bengal . . . . .	...	4,199	2,97,500	5,985	3,94,011	...	13,30,907	12,642
Bihar and Orissa . . . . .	...	5,002	1,17,200	1,02,317	4,37,669	...	8,22,333	60,101
Burma . . . . .	...	59,311	5,74,950	7,42,433	...	...	70,29,129	3,33,161
Central Provinces and Berar . . . . .	...	9,698	6,01,250	16,610	14,93,531	...	17,91,496	1,20,152
Total (British India) . . . . .	...	1,55,370	27,68,600	29,10,808	23,25,211	...	1,89,02,725	9,33,740
Total previous year . . . . .	...	1,39,640	20,54,900	18,50,371	37,12,958	...	1,52,86,446	7,84,134
Mysore . . . . .	...	5,561	1,43,946	76,318	8,894	...	2,96,290	17,452
Total previous year . . . . .	...	4,806	1,45,166	76,547	9,508	...	2,86,421	11,222
Grand Total . . . . .	...	1,60,931	29,12,548	29,87,126	23,34,105	...	9,015	9,51,192
Grand Total previous year . . . . .	...	1,44,446	22,00,066	19,27,218	37,22,466	...	1,55,72,867	7,95,356
(b) CENTRAL BANKS								
Madras . . . . .	...	50,020	18,82,358	13,67,494	59,47,016	...	68,04,364	2,28,707
Bombay . . . . .	...	21,250	7,53,659	2,03,705	5,09,564	...	26,53,895	88,341
Bengal	1,60,352	1,73,660	15,58,882	1,48,210	23,92,441	10,000	74,31,085	5,81,936
Bihar and Orissa	244	1,19,201	5,65,922	60,945	5,54,926	...	35,53,522	2,82,503
United Provinces . . . . .	...	1,62,895	13,78,595	89,156	4,73,809	1,696	38,23,012	7,90,996
Punjab	2,28,651	45,992	13,31,321	18,92,034	30,44,778	83,000	62,15,539	5,01,855
Burma . . . . .	...	39,084	6,06,825	2,16,834	9,67,802	...	17,14,263	76,399
Central Provinces and Berar . . . . .	...	1,06,980	18,27,032	10,82,577	28,90,527	1,83,410	65,31,021	5,07,336
Assam . . . . .	...	7,595	83,574	18,380	2,000	...	3,95,876	31,163
Ajmer-Merwara	51,200	9,932	2,40,504	4,930	12,492	...	15,78,968	99,833
Delhi . . . . .	...	270	7,950	...	...	...	21,405	...
Total (British India)	4,40,447	7,36,619	1,02,36,622	50,84,265	1,67,95,355	2,78,106	4,07,22,950	31,39,074
Total previous year	3,36,953	5,84,550	85,97,181	40,96,433	1,06,75,516	64,974	3,32,04,108	25,56,052
Mysore . . . . .	...	5,342	3,32,050	90,405	60,388	...	8,29,078	84,883
Baroda . . . . .	...	4,377	99,850	34,268	...	1,76,255	4,71,999	19,016
Hyderabad . . . . .	...	13,356	6,28,842	56,798	15,000	12,10,044	15,36,238	77,139
Bhopal . . . . .	...	1,623	29,040	7,110	3,363	...	3,09,459	2,718
Total (Indian States) . . . . .	...	24,698	10,68,782	1,00,501	78,751	13,88,299	31,46,774	1,83,756
Total previous year	2,045	22,856 [†]	9,45,032	2,03,159	59,049 [†]	11,75,522	26,38,100 [†]	1,10,612 [†]
Grand Total	4,40,447	7,61,317	1,13,26,404	52,72,846	1,68,74,106	16,64,405	4,38,69,724	33,22,830
Grand Total previous year	3,38,998	6,07,406	95,42,213	42,99,592	1,07,34,565	12,40,496	3,58,42,208	26,66,664

[†] Revised figure

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 borrowings	On lendings		
27	28	29	30	31	32	
Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	(a) PROVINCIAL BANKS
68,47,416	+90,484	9	...	7 to 7½	1,22,300	Madras
47,10,891	+79,684	7	5½ to 6	6½ to 8	...	Bombay
20,41,045	+36,830	7	4½ to 7	6½ and 7½	2,97,500	Bengal
15,39,620	+14,719	6	4 to 7	8 to 12½	5,25,800	Bihar and Orissa
86,79,673	...	...	7½	10	2,850	Burma
40,22,439	+73,914	6	5 to 8	8 to 10	...	Central Provinces and Berar
2,78,41,084	+2,95,631	...	...	...	9,48,450	Total (British India)
2,36,88,609	+2,95,110†	...	...	...	12,48,855	Total previous year
5,42,900	+12,657	6	6½	7½	3,43,800	Mysore
5,29,164	+12,976	6	6½	7½	3,54,300	Total previous year
2,83,83,984	+ 3,08,288	...	...	...	12,92,250	Grand Total
2,42,17,973	+3,08,086	...	...	...	16,03,155	Grand Total previous year
(b) CENTRAL BANKS						
1,62,20,939	+2,01,273	9	3 to 7	7½ to 8½	25,12,646	Madras
42,09,164	+63,486	6 to 7½	6 to 7	8	2,08,456	Bombay
1,21,22,554	+2,50,022	6½	6 to 7½	10½	15,18,739	Bengal
49,67,818	+82,958	6½ and 9¾	8	12½	6,74,392	Bihar and Orissa
65,57,264	+2,80,782	7	6 and 7	12	16,52,513	United Provinces
1,30,68,527	+2,58,728	8 and 9	7	9	8,81,395	Punjab
35,82,123	+40,568	...	...	10	...	Burma
1,30,21,903	+3,47,634	6	8 to 10	10 to 12	...	Central Provinces and Berar
5,30,993	+13,579	12½	6	9	36,826	Assam
19,36,732	+47,563	8 to 12	6 to 7	9	...	Ajmer-Merwara
29,355	-168	...	7	9	...	Delhi
7,62,56,372	+15,86,425	...	...	...	74,84,967	Total (British India)
5,91,94,264	+12,89,866	...	...	...	60,72,754	Total previous year
13,96,804	+57,332	6½	7	8	3,18,750	Mysore
8,01,388	+12,167	6	5½ to 6	7	87,650	Baroda
35,24,061	+99,027	10	6 to 8	7 and 9	4,65,050	Hyderabad
3,51,690	+10,369	6	6	6 and 9	64,560	Bhopal
80,73,043	+1,78,885	..	...	...	8,38,010	Total (Indian States)
51,31,474	+1,52,776	...	...	...	3,93,706	Total previous year
8,23,30,315	+17,65,320	...	...	...	84,20,977	Grand Total
6,43,25,738	+14,42,642	...	...	...	64,66,460	Grand Total previous year

* For the purposes of this statement the working capital is taken to be the total of columns 21 to 26
† Revised figure

GENERAL STATEMENT B

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1920-21

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) 8 (b) 5,199}	{(a) 63 (b) }	...	{(a) 1 (b) 1}	{(a) 1 (b) 1}	5,274	280,299	88,44,483	1,17,776
Bombay	{(a) 7 (b) 2,257}	{(a) 47 (b) 20}	{(a) 7 (b) 13}	{(a) 29 (b) 2}	...	2,382	179,360	1,03,46,771	1,01,579
Bengal	(b) 5,787	(a) 11	(a) 7	{(a) 42 (b) 2}	{(b) 1†}	5,850	171,833	50,95,368	44,279
Bihar and Orissa	{(a) 30 (b) 3,190}	{(a) 1 (b) }	...	{(a) 24 (b) 2}	...	3,247	95,112	26,89,325	289
United Provinces	(b) 4,213	(a) 1	(a) 1	{(a) 7 (b) 1}	...	4,223†	102,051	34,87,630	1,01,954
Punjab	(b) 7,605	(a) 171	...	(a) 19	(a) 219	8,014	214,411§	83,60,201	11,40,639
Burma	(b) 3,704*	(a) 17	(a) 2	(a) 52	(b) 37	3,812	96,358	68,13,902	6,80,620
Central Provinces and Berar	(b) 4,535	(a) 6	(a) 28	...	...	4,569	74,605	69,24,912	2,82,848
Assam	(b) 494	...	...	...	...	494	21,638	2,42,194	5,247
Coorg	{(a) 41 (b) 82}	...	...	...	...	123	5,623	73,093	...
Ajmer-Merwara	(b) 460	(a) 11	(a) 9	(a) 1	...	481	12,102	3,23,314	12,204
Delhi	(b) 61	...	...	...	...	61	1,019	36,230	1,200
Total (British India)	{(a) 86 (b) 37,587}	{(a) 328 (b) 20}	{(a) 54 (b) }	{(a) 175 (b) 8}	{(a) 220 (b) 39}	38,530	1,254,411	5,32,37,423	24,38,655
Total previous year	{(a) 37 (b) 32,558}	{(a) 271 (b) }	{(a) 39 (b) 14}	{(a) 179 (b) 22}	{(a) 55 (b) 36}	33,211	1,080,896	4,55,40,620	25,27,528
Mysore	{(a) 106 (b) 1,053}	{(a) 40 (b) 6}	{(a) 3 (b) 1}	{(a) 2 (b) 1}	{(a) 13 (b) }	1,225	49,249	13,27,209	...
Baroda	(b) 427	...	{(a) 1 (b) 6}	{(a) 1 (b) 1}	{(b) 25}	461	13,049	3,43,749	1,628
Hyderabad	(b) 1,264	...	...	...	...	1,264	28,279	12,74,636	1,247
Ehopal	(b) 669	...	...	...	...	669	10,446	7,16,496	...
Total (Indian States)	{(a) 106 (b) 3,413}	{(a) 40 (b) 6}	{(a) 4 (b) 7}	{(a) 3 (b) 2}	{(a) 13 (b) 25}	3,619	101,023	36,62,090	2,875
Total previous year	{(a) 110 (b) 2,900}	{(a) 28 (b) }	{(a) 1 (b) 6}	{(a) 4 (b) 2}	{(a) 12 (b) 25}	3,083	94,213	40,92,020	17,610
Grand Total	{(a) 192 (b) 41,000}	{(a) 368 (b) 26}	{(a) 58 (b) 20}	{(a) 178 (b) 10}	{(a) 233 (b) 64}	42,149	1,355,434	5,68,99,513	24,41,530
Grand Total previous year	{(a) 147 (b) 35,458}	{(a) 299 (b) }	{(a) 40 (b) 20}	{(a) 183 (b) 24}	{(a) 67 (b) 61}	36,299	1,175,109	4,96,32,640	25,45,438

* 4 Societies did not start working
† No transaction

‡ 133 Societies did not commence work
§ Including 2,036 societies

RECEIPTS FROM LOANS AND DEPOSITS REPAYED 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.	
65,90,590	93,420	1,61,13,220	29,60,741	1,50,737	16,20,000	60,12,096	75,785	Madras
87,22,265	1,00,615	1,22,94,597	16,45,009	1,24,990	22,44,607	49,20,051	3,02,379	Bombay
29,70,866	56,458	1,00,96,125	27,73,382	60,674	4,97,793	44,48,176	48,689	Bengal
17,73,552	41,408	40,95,694	11,01,925	1,234	2,09,321	23,37,681	11,739	Bihar and Orissa
24,50,926	1,08,734	46,97,797	16,67,936	32,853	1,08,234	30,12,478	8,525	United Provinces
42,34,464	8,38,659	1,78,10,936	7,97,485	17,92,039	21,89,528	42,44,515	2,31,176	Punjab
49,11,919	6,04,693	1,27,24,489	...	12,59,840	6,75,666	44,16,460	1,16,620	Burma
40,12,130	36,965	1,13,95,828	...	9,16,168	83,336	74,38,952	...	Central Provinces and Berar
1,24,549	628	4,83,195	2,67,962	16,097	28,811	97,115	30,775	Assam
48,515	1,767	1,49,545	...	4,325	6,097	..	1,092	Coorg
1,43,754	12,210	19,73,852	...	32,342	19,226	3,28,383	7,669	Ajmer-Merwara
4,099	...	41,467	...	...	235	35,950	...	Delhi
3,59,87,629	18,95,557	9,18,76,745	1,12,14,440	43,91,299	70,82,854	3,72,91,857	8,34,449	Total (British India)
3,14,55,691	20,53,394	7,48,42,886	81,76,508	37,77,395	67,54,148	3,14,00,186	6,55,231	Total previous year
12,23,606	2,520	24,04,232	9,31,286	...	2,84,613	98,717	9,745	Mysore
3,33,288	13,169	13,34,880	2,97,169	13,862	99,318	2,13,066	3,348	Baroda
1,81,217	298	39,48,059	1,879	3,109	68,694	10,54,127	593	Hyderabad
3,00,852	...	8,05,336	2,08,397	...	3,71,377	3,41,344	2,275	Bhopal
20,38,963	15,987	84,92,507	14,38,731	16,971	8,24,202	17,07,254	15,961	Total (Indian States)
28,17,267	55,512	69,52,150	9,05,934	8,560*	11,62,649*	19,28,337*	13,177	Total previous year
3,80,26,592	18,11,544	10,03,69,252	1,26,53,171	44,08,270	79,07,056	3,89,99,111	8,50,410	Grand Total
3,42,72,958	21,08,906	8,17,95,036	90,52,442	37,85,955	79,16,797	3,33,28,523	6,68,405	Grand Total previous year

* Revised figure

[Continued on next page]

GENERAL STATEMENT B—*contd.*OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1920-21—*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.	Rs.	Rs.	Rs.
Madras . . .	1,74,313	43,781	1,72,912	19,37,495	6,31,369	7,92,723	43,515	1,43,52,651	32,840				
Bombay . . .	1,91,670	1,29,973	1,60,273	2,75,523	30,92,142	27,90,239	2,00,029	60,50,514	1,75,022				
Bengal . . .	10,79,182	6,52,307	1,87,184	3,82,208	6,59,415	6,06,441	92,724	93,53,989	12,794				
Bihar and Orissa . .	14,036	22,042	37,395	(a)98,849	1,86,395	1,96,092	32,027	36,20,920	21,022				
United Provinces . .	3,665	12,865	71,809	11,97,243	60,672	1,25,140	4,684	34,01,532	186				
Punjab . . .	8,09,625	1,30,040	1,91,075	53,08,029	14,44,523	15,68,008	2,61,225	82,87,061	45,276				
Burma . . .	3,72,864	2,18,831	4,85,264	23,70,141	1,94,152	7,07,733	1,48,425	75,22,854	16,68,643				
Central Provinces and Berar	15,824	...	12,504	(b)15,728	1,56,574	41,604	...	1,06,62,660	6,65,188				
Assam . . .	...	...	8,067	(c)6,171	82,614	29,752	63,759	2,60,935	3,451				
Coorg . . .	...	...	5,779	81,328	15,758	22,406	7,530	...	470				
Ajmer-Merwara . .	28,112	27,547	21,191	3,93,459	60	76,875	1,751	13,95,180	14,034				
Delhi . . .	...	...	...	1,767	231	...	...	41,900	...				
Total (British India)	26,89,291	12,37,386	13,53,453	1,20,67,941	65,23,905	69,57,013	8,55,669	6,49,50,226	26,36,926				
Total previous year	33,02,515	25,01,162	10,28,022	1,07,02,014	55,09,796	59,09,319*	6,76,746	5,20,15,912	20,60,624				
Mysore . . .	37,296	1,699	21,716	10,94,761	1,62,420	1,06,893	487	8,01,057	2,306				
Baroda . . .	8,384	...	5,157	44,381	1,82,663	2,05,009	33	7,14,078	92,779				
Hyderabad . . .	400	...	10,995	5,24,446	10,287	1,90,920	1,930	32,39,391	...				
Bhopal . . .	22,088	...	...	...	...	3,35,460	1,249	4,65,837	...				
Total (Indian States)	68,168	1,699	37,868	16,63,588	3,55,370	8,38,282	3,699	52,20,363	95,085				
Total previous year	2,45,064	7,489	66,506*	15,24,553	3,50,799	6,78,112*	1,343	40,78,473*	1,00,086				
Grand Total . .	27,57,459	12,39,085	13,91,321	1,37,31,529	68,79,275	77,95,295	8,59,368	7,01,70,589	27,22,011				
Grand Total previous year	35,47,575	25,08,651	10,94,528	1,22,26,567	58,60,595	65,87,431	6,78,089	5,60,94,385	21,60,910				

(a) Does not include figures for over 400 societies
* Revised figure(b) Figures for 13 societies only
(c) " " 225 " only

Reserve fund	Working capital ^d	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.	
9,71,178	1,87,61,771	-90,354	6 $\frac{1}{4}$	7 $\frac{1}{2}$ to 8 $\frac{1}{2}$	9 $\frac{1}{2}$ to 10 $\frac{1}{2}$	Madras
9,98,142	1,85,81,611	+2,45,388	6 to 9	6 $\frac{1}{4}$	9 $\frac{1}{2}$	Bombay
17,18,739	1,28,26,310	+4,98,208	12 $\frac{1}{2}$	10 $\frac{1}{2}$	15 $\frac{5}{8}$	Bengal
6,77,286	48,32,591	+2,65,861	9 $\frac{3}{8}$	12 $\frac{1}{2}$	15 $\frac{5}{8}$	Bihar and Orissa
9,85,819	57,75,276	+1,75,460	...	12	15	United Provinces
51,97,345	2,21,11,467	+10,39,693	...	8 and 9	12 $\frac{1}{2}$	Punjab
22,15,334	1,48,25,282	+4,21,174	...	10	9	Burma
9,68,681	1,25,10,435	+2,30,546	...	10 to 12	12 to 15	Central Provinces and Berar
1,68,567	6,15,279	+34,498	...	9	12 $\frac{1}{2}$	Assam
59,489	1,86,981	+14,116	10	5 to 8	9 $\frac{1}{2}$ and 12 $\frac{1}{2}$	Coorg
1,82,899	20,64,258	+80,236	...	9	12	Ajmer-Merwara
27	43,925	+739	...	9	12 $\frac{1}{2}$	Delhi.
1,41,43,506	10,81,35,186	29,15,565	...	...	...	Total (British India)
(a) 1,22,12,282	(a) 8,90,86,893	+27,90,245	...	...	...	Total previous year
2,27,184	23,95,108	+1,06,932	6 to 7 $\frac{1}{2}$	7 to 7 $\frac{1}{2}$	9 to 12	Mysore
2,39,665	14,78,608	+22,404	...	6	9 $\frac{1}{2}$	Baroda
4,35,944	44,02,918	+1,59,850	...	9	12	Hyderabad
15,337	8,17,883	+21,193	...	6 and 9	12	Bhopal
9,18,130	90,94,517	+3,10,379	...	...	...	Total (Indian States)
6,69,766	74,03,132	+2,57,873	...	...	...	Total previous year
1,50,61,636	11,72,29,703	+32,25,944	...	...	...	Grand Total
1,28,82,043	9,64,90,025	+30,78,118	...	...	...	Grand Total previous year

^d For the purposes of this Statement the working capital is taken to be the total of columns 23 to 28
(a) Revised figure

GENERAL STATEMENT C
OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1920-21

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			Individ- uals	Banks and Societies		
1	2	3	4	5	6	7	8	9	10		
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.		
Madras . . .	{(a) 464 (b) 150}	{(a) 141 (b) 12}	{(a) 2	{(a) 7 (b) 2}	{(a) 21 (b) 4}	803	114,985	55,14,037	2,90,862		
Bombay . . .	{(a) 272 (b) 41}	{(a) 97 (b) 38}	{...}	{(a) 5 (b) 1}	{(a) 30 (b) 1}	485	86,059	90,39,435	11,65,989		
Bengal	(a) 148	(a) 90	...	{(a) 2 (b) 186}	{(a) 12	438+	60,168	51,85,048	40,813		
Bihar and Orissa . . .	{(a) 62 (b) 50}	{(a) 23	...	{(a) 3 (b) 56}	{(b) 17	211	12,402	8,37,480	31,241		
United Provinces . . .	{(a) 38 (b) 130}	{(a) 21	(a) 1	...	(a) 2	192†	8,569	4,85,892	8,973		
Punjab	{(a) 18 (b) 100}	{(a) 106 (b) 72}	...	...	(a) 7	303	15,371	6,43,106	5,44,090
Burma	{(a) 134 (b) 32}	{(a) 14	...	(a) 10	(a) 1	191	22,975	40,56,446	2,60,476		
Central Provinces and Berar .	{(a) 6 (b) 59}	{(a) 30	...	{(a) 1 (b) 2}	{(a) 1	99	5,033	19,7,218	43,295		
Assam	(a) 24	(a) 25	...	...	...	49	6,446	2,00,225	50,900
Coorg	(a) 8	(a) 1	...	...	...	9	709	30,422	...
Ajmer-Merwara . . .	{(a) 17 (b) 3}	{(a) 1 (b) 13}	...	...	...	34	5,194	42,347	2,466
Hyderabad Administered Area	(a) 3	(a) 2	...	...	...	5	205	7,599	250
Delhi . . . .	...	{(a) 3 (b) 37}	...	(a) 1	...	41	992	10,304	1,405	
Total (British India) .	{(a) 1,194 (b) 565}	{(a) 554 (b) 172}	{(a) 3	{(a) 29 (b) 247}	{(a) 74 (b) 22}	2,860	339,108	2,62,49,559	25,10,760		
Total previous year .	{(a) 949 (b) 456}	{(a) 475 (b) 121}	{(a) 2	{(a) 11 (b) 202}	{(a) 51 (b) 9}	2,276	293,983	2,07,36,599	11,92,399		
Mysore	{(a) 124 (b) 19}	{(a) 74 (b) 30}	...	{(a) 4 (b) 3}	{(a) 1 (b) 1}	256	40,508	40,27,098	...		
Baroda	{(a) 8 (b) 33}	{(a) 3	...	...	...	44	3,883	1,17,269	1,52,151
Hyderabad	{(a) 106 (b) 4}	{(a) 13 (b) 38}	...	(b) 1	...	162	7,014	6,07,513	1,06,077		
Total (Indian States) .	{(a) 238 (b) 56}	{(a) 90 (b) 68}	...	{(a) 4 (b) 4}	{(a) 1 (b) 1}	462	51,405	47,51,880	2,58,228		
Total previous year .	{(a) 215 (b) 52}	{(a) 59 (b) 52}	...	{(a) 6 (b) 1}	{(a) 1	386	45,437*	47,39,066	56,116		
Grand Total .	{(a) 1,432 (b) 621}	{(a) 644 (b) 240}	{(a) 3	{(a) 33 (b) 251}	{(a) 75 (b) 23}	3,322	390,513	3,10,01,439	27,98,988		
Grand Total previous year .	{(a) 1,164 (b) 508}	{(a) 534 (b) 173}	(a) 2	{(a) 17 (b) 203}	{(a) 52 (b) 9}	2,662	339,420	2,54,75,665	12,48,515		

†Figures for 10 Societies not received

‡ No transaction recorded in nine Societies

* Revised figure

RECEIPTS FROM LOANS AND DEPOSITS REPAYED 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.	
41,83,216	6,69,443	58,39,218	8,35,000	2,78,215	56,09,126	7,90,644	21,329	Madras.
81,32,095	1,81,108	78,12,195	6,29,261	5,57,348	66,49,615	12,07,298	8,35,659	Bombay
38,11,988	63,653	52,89,333	5,02,920	1,16,525	26,83,807	2,76,601	1,30,620	Bengal
5,98,492	28,182	7,10,005	71,918	16,232	3,36,557	5,54,116	78,004	Bihar and Orissa
3,51,026	8,868	4,90,278	79,194	3,561	2,32,049	1,28,378	631	United Provinces
4,66,549	5,41,849	5,11,355	12,877	2,03,735	2,93,207	2,20,891	85,520	Punjab
29,82,765	2,67,921	29,56,118	...	2,64,198	15,56,397	5,05,720	1,81,405	Burma
1,73,209	42,734	1,47,729	1,242	40,415	1,89,951	61,815	...	Central Provinces and Berar
1,41,348	17,512	2,93,324	68,950	1,00,837	2,07,160	8,750	3,004	Assam
19,576	...	20,303	...	...	4,296	...	500	Coorg
40,420	788	96,568	...	1,710	8,926	3,33,419	1,423	Ajmer-Merwara
1,214	100	6,539	...	250	10,134	...	...	Hyderabad Administered Area
392	75	14,665	4,361	137	5,583	11,628	...	Delhi
2,12,02,299	18,22,233	2,41,87,630	22,05,723	15,83,163	1,77,87,708	40,99,260	13,38,095	Total (British India)
1,59,04,943	11,64,352	1,86,84,156	14,35,975	10,70,955	1,46,97,718	26,33,958	9,84,290	Total previous year
36,90,306	7,694	30,77,950	4,95,497	...	20,50,970	1,50,250	1,67,494	Mysore
1,49,709	1,57,979	2,00,173	13,922	899	1,40,665	8,900	...	Earoda
4,39,746	59,093	4,67,081	12,931	96,006	2,38,827	63,322	36,548	Hyderabad
42,79,761	2,24,766	37,45,154	5,22,350	96,905	24,30,462	2,22,472	2,04,042	Total (Indian States)
43,33,514	1,30,029	32,92,854	4,54,811	45,830	27,89,277	1,79,431	1,59,341	Total previous year
2,54,82,060	20,48,899	2,79,32,784	27,28,073	16,80,068	2,02,18,170	43,21,732	15,42,137	Grand Total
2,02,38,457	12,94,381	2,19,77,010	15,90,786	11,16,785	1,74,56,995	28,13,359	11,43,631	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

GENERAL STATEMENT C—*contd.*OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1920-21—*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 . . .	22,60,053	3,70,024	2,05,045	21,89,177	18,80,279	18,26,545	25,546	8,82,269	22,998
Bombay . . .	10,35,737	3,19,934	1,38,067	28,89,452	34,14,352	31,39,666	3,13,349	2,40,340	4,63,238
Bengal . . .	12,75,035	9,444	1,32,248	19,89,529	18,74,100	18,20,491	53,678	2,75,805	...
Bihar and Orissa . .	2,89,880	2,44,684	27,019	2,75,140	2,57,036	79,604	73,879	2,05,830	4,934
United Provinces . .	51,950	...	7,823	1,98,143	2,31,540	6,412	260	1,34,522	400
Punjab . . .	5,42,208	2,84,640*	34,758	3,12,787	1,78,326	51,769	47,979	1,84,081	...
Burma . . .	2,96,246	4,36,321	71,203	19,71,298	4,83,597	5,67,439	97,032	2,17,717	48,209
Central Provinces and Berar	2,95,139	1,320	25,836	2,04,755	77,510	18,439	10,668	71,022	...
Assam . . .	3,14,309	...	14,994	1,46,413	1,71,381	1,67,560	4,733	16,689	...
Coorg . . .	4,115	...	997	17,687	4,988	715	500	...	500
Ajmer-Merwara . .	4,09,623	...	13,753	69,902	12,732	23,501	1,598	1,33,374	...
Hyderabad Administered Area	24,212	...	1,603	19,026	10,986	...	...	...	...
Delhi	10,908	...	724	3,736	10	6,260	...	11,628	...
Total (British India)	68,09,415	16,66,367	6,74,070	1,02,86,045	85 96,837	77,03,401	6,29,222	23,75,277	5,40,279
<i>Total previous year</i>	<i>63,09,104</i>	<i>19,36,295</i>	<i>5,72,160</i>	<i>79,45,32</i>	<i>68,24,178</i>	<i>62,20,289</i>	<i>4,64,216</i>	<i>18,33,506</i>	<i>3,27,484</i>
Mysore . . .	11,24,014	4,37,145	69,327	18,64,065	7,08,804	3,44,995	1,69,890	28,882	4,165
Baroda . . .	20,210	..	2,116	40,547	1,26,737	76,717	...	24,135	3,750
Hyderabad . . .	2,63,733	...	15,794	3,63,963	47,741	1,51,144	23,132	1,02,481	5,998
Total (Indian States)	14,07,957	4,37,145	87,237	22,68,575	8,83,282	5,72,856	1,93,022	1,55,498	13,913
<i>Total previous year</i>	<i>16,45,556</i>	<i>1,62,326</i>	<i>76,111</i>	<i>20,93,964</i>	<i>10,19,524</i>	<i>3,60,964</i>	<i>25,652</i>	<i>2,76,503</i>	<i>8,764</i>
Grand Total . . .	82,17,372	21,03,512	7,61,307	1,25,54,620	94,80,119	82,76,257	8,22,244	25,30,775	5,54,192
<i>Grand Total previous year</i>	<i>79,54,660</i>	<i>20,98,621</i>	<i>6,48,271</i>	<i>1,00,39,285</i>	<i>78,43,702</i>	<i>65,81,253</i>	<i>4,89,868</i>	<i>21,10,009</i>	<i>3,36,248</i>

* Stock bought

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	
23	29	30	31	32	33	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
4,24,107	72,50,921	+1,88,964	6 to 7½	6	9½ to 10½	Madras
4,96,139	1,09,55,536	+3,05,609	6½	6½	9½	Bombay
3,24,054	63,37,657	+1,93,816	7½ and 12½	9½ and 10½	12½ and 15½	Bengal
57,446	9,53,869	+47,395	9¾	12½	15½	Bihar and Orissa
53,744	6,25,021	+23,306	10	12	15	United Provinces
99,331	8,74,273	+23,141	...	8	12½	Punjab
2,17,442	36,02,734	+2,42,510	...	...	...	Burma
17,691	3,95,085	+14,147	6½	10 and 12	12 and 15	Central Provinces and Berar
31,047	5,87,823	+26,849	12½	6	9	Assam
832	25,222	+836	10	6½	12½	Coorg
2,480	2,45,587	-18,073	...	9	12	Ajmer-Merwara
334	30,346	+1,280	...	9	12½	Hyderabad Administered Area
263	21,897	-134	...	...	...	Delhi
17,24,910	3,18,55,971	+10,49,646	...	...	...	Total (British India)
13,01,579	2,49,16,573	+9,35,340	...	...	...	Total previous year
3,63,888	34,84,689	+2,13,427	6½	5½ to 6	9 to 12	Mysore
18,906	2,90,792	+2,196	...	6	9½	Baroda
23,002	7,17,461	+41,338	...	6 to 9	12½	Hyderabad
4,05,796	44,92,942	+2,56,961	...	...	...	Total (Indian States)
3,35,772	41,21,143	+2,28,557	...	...	...	Total previous year
21,30,706	3,63,48,813	+13,06,607	...	...	...	Grand Total
16,57,551	2,90,57,716	+11,63,577	...	...	...	Grand Total previous year

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

GENERAL STATEMENT D

OPERATIONS OF UNIONS DURING 1920-21

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 decimal)	Number of supervising staff maintained by Unions	REMARKS
1	2	3	4	5	6	7	8	9
Madras . . .	No. (a) 177	No. 4,410	No. 2,66,532	Rs. 1,86,29,939	Rs. 92,480	Per cent. 0·5	No. 152	
Bombay . . .	66	409	43,503	47,35,429	15,080	0·3	86	
Bengal . . .	(b) 6	186	7,661	2,27,667	399	0·2	...	
Bihar and Orissa . . .	80*	3,481*	1,04,779*	1,06,54,365*	2,551	0·02	150	
United Provinces . . .	10	144	4,107	2,48,631	948	0·4	9	
Burma . . .	491	3,951	92,962	1,43,19,433	1,26,275	0·9	77	
Central Provinces and Berar . . .	303†	6,084‡	1,06,380‡	2,97,86,338‡	2,02,882§	0·7	242§	
Assam . . .	2	37	2,225	62,410	369	0·6	1	
Ajmer-Merwara . . .	1	89	2,721	3,22,492	738	0·2	2	
Total British India	1,141	18,791	6,30,870	7,89,86,704	4,41,700	0·6	719	
<i>Total previous year</i>	988	16,819	5,18,712	6,00,28,844	3,99,890	0·6	583	
Bhopal . . .	7	137	2,313	2,03,724	270	0·1	6†	
<i>Previous year</i> . . .	4	61	785	83,091	...	...	(c) 4	
GRAND TOTAL	1,143	18,928	6,33,183	7,91,90,428	4,41,970	0·6	725	
<i>Grand Total previous year</i>	992	16,880	5,19,497	6,01,11,935	3,99,890	0·7	587	

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

† Two members of the staff are honorary

‡ Includes figures for the Co-operative Federation, Central Provinces and Berar

§ Figures for the Co-operative Federation, Central Provinces and Berar, only

(a) Excluding 2 propagandist unions

(b) No transaction recorded for one Union

(c) The staff is honorary

GENERAL STATEMENT E

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1920-21

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
Bombay . . .	No. (a) 5	No. 210	Rs. 2,340	Rs. 117	...	No. 85	No. 4	Rs. 80	Rs. 61	Rs. 495	... ...	Rs. ...	
Punjab . . .	37	529	60,342	2,762	156	539	12	467	70	4,250	6,800	390	
Burma . . .	381	5,985	1,43,972	5,023	...	3,488	143	4,626	438	26,210	94,172	2,275	
Coorg . . .	10	233	3,379	5,748	3,005	663	382	4,961	...	3,793	...	...
Total	433	6,957	2,10,033	13,650	3,161	4,775	541	10,134	569	34,748	1,00,972	2,665	
<i>Total previous year</i>	417	6,609	2,25,096	12,951	2,913	5,910	514	7,859	445	29,812	1,11,682	3,197	

(a) Including 3 societies which did not commence work

GENERAL STATEMENT F

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1920-21

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	REMARK
						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.	Rs.
Punjab . .	1	13	1	6,060	371	137	9	187	...	...	792	..	
Burma . .	1	381	1	94,172	2,485	3,488	143	1,612	1,595	4,913	10,000	...	
Total . .	2	394	...	1,00,232	2,856	3,625	152	1,799	1,595	4,913	10,792	...	
<i>Total previous year</i>	2	394	...	1,13,892	3,326	4,968	166	1,973	521	6,222	10,000	...	

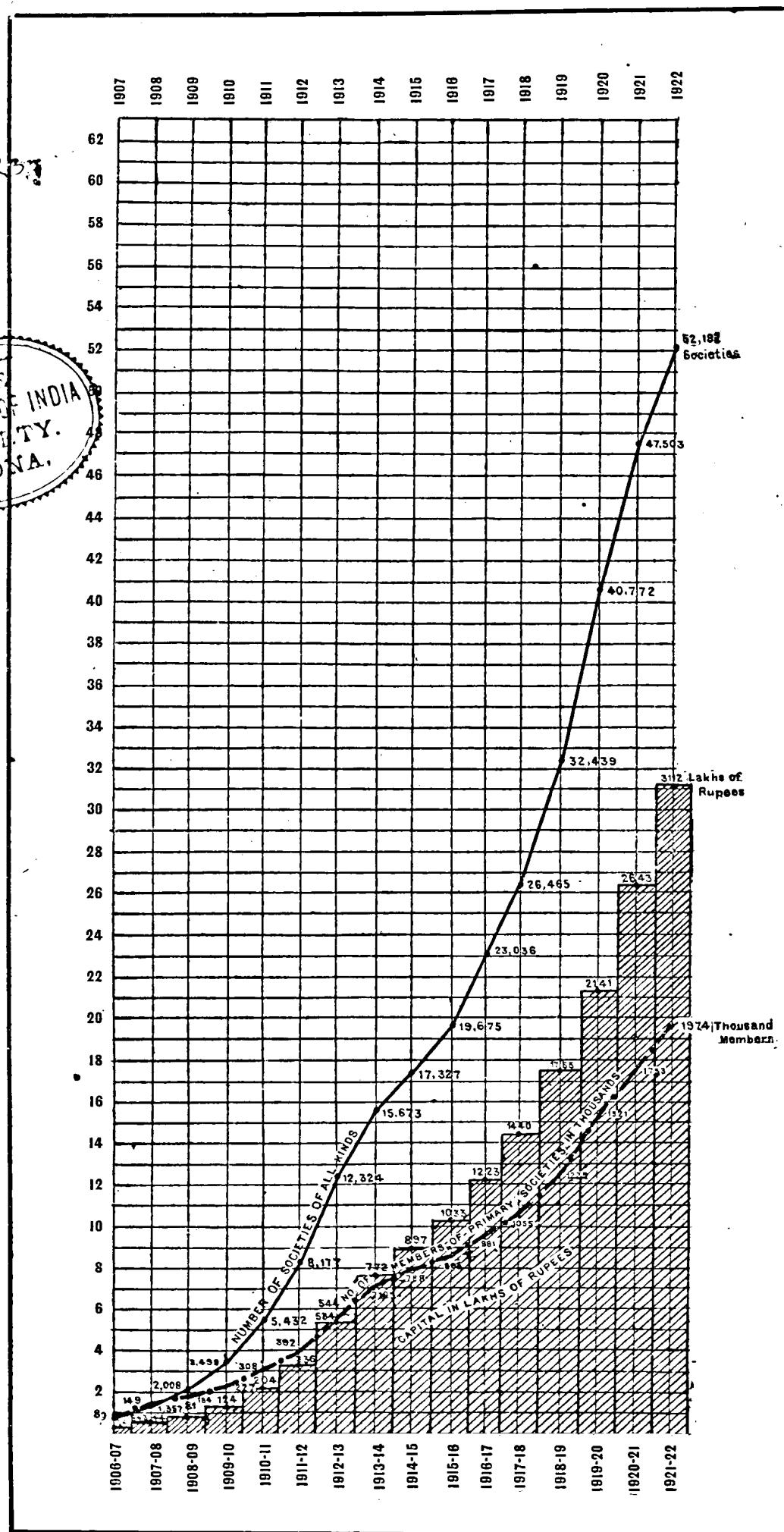
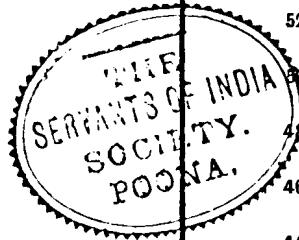
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Note.—Capital is increasing faster than membership, being now nearly Rs. 158 per member, and the average membership per society is now about 38. The capital is over Rs. 5,964 per society.