

[Fifth Issue.]

COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

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# STATEMENTS

SHOWING PROGRESS OF THE

## Co-operative Movement in India

DURING THE YEAR

1922-23

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*Published by order of the Governor-General in Council*

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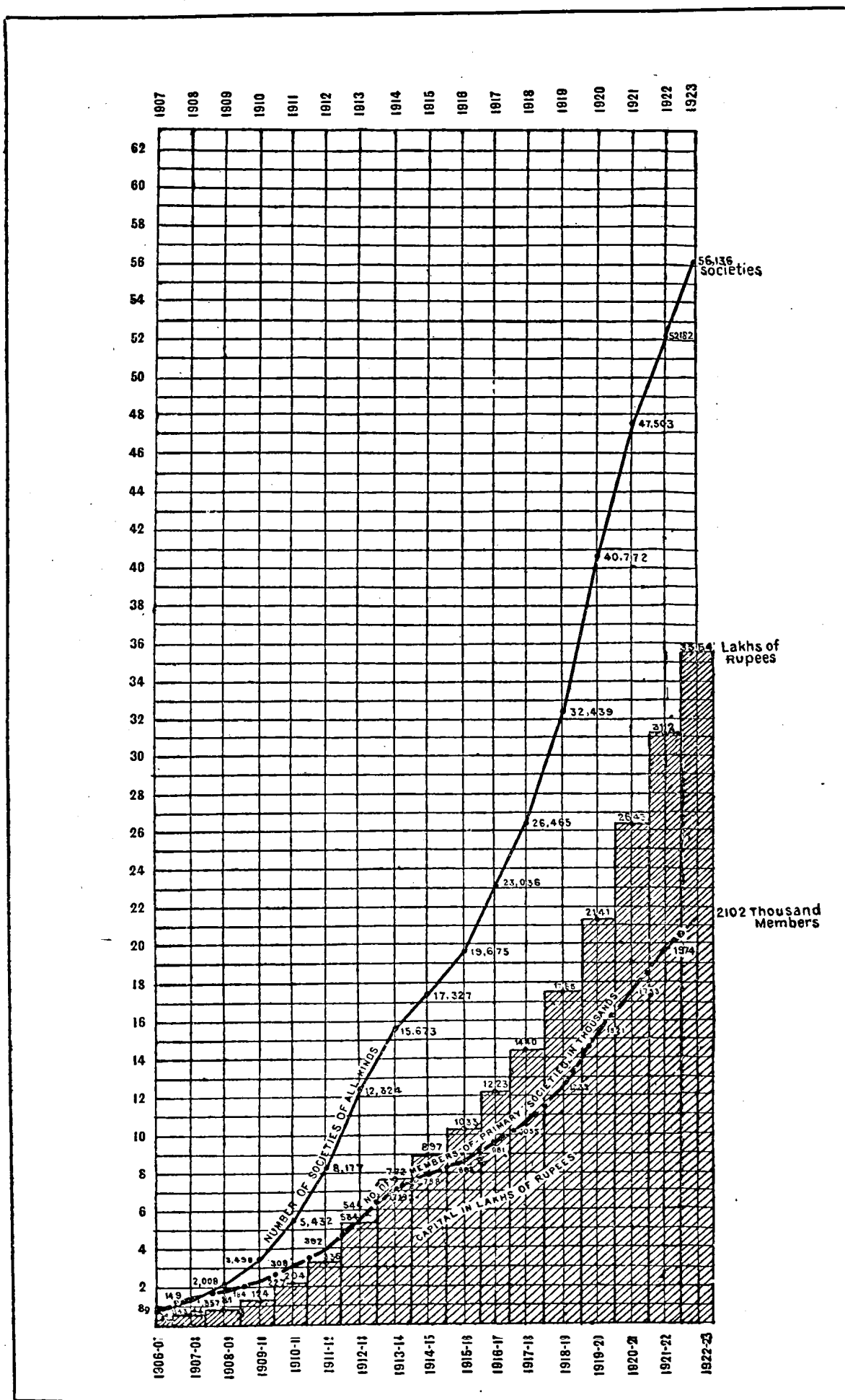
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Progress of Co-operative Movement in India, 1907-23.



Note.—Capital is increasing faster than membership, being now nearly Rs. 169 per member, and the average membership per society is now 37. The capital is Rs. 6,331 per society.

## EXPLANATORY NOTE.

This is the fifth 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, 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 1922-23, and show the numbers of societies and members and the amount of working capital, both for the whole of India and by Provinces. 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 1922-23 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 1922-23. The figures are taken from the advance tabular statements forwarded by the Registrars of Co-operative Societies for that year and relate to societies registered under the Co-operative Societies Act 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 1922-23 rose from 480 to 514, with a membership and working capital of 163,675 and Rs. 15,33 lakhs, as against 154,978 and Rs. 13,25 lakhs, respectively, in 1921-22. The net profit resulting from the operations of these Banks also increased from Rs. 27,92,929 to Rs. 29,29,732 in 1922-23.

*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 46,344 agricul-

tural (excluding insurance societies) and 3,674 non-agricultural to 49,830 agricultural (excluding insurance societies) and 3,957 non-agricultural societies, respectively. The total membership and working capital at the close of the year were as follows:—

	1922-23.	
	Members.	Capital.
	No.	Rs. (lakhs)
Agricultural . . . . .	1,606,283	14,76
Non-Agricultural . . . . .	489,078	5,45
Total	2,095,361	20,21

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

	Rs.
Agricultural Societies . . . . .	45,04,940
Non-agricultural Societies . . . . .	18,88,021
Total	63,92,961

*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, 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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COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA. }

Calcutta, December 20, 1923. }

## ABSTRACT TABLE I.

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(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.	1921-22.	1922-23.
1	2	3	4	5	6	7	8
Central (including Provincial and Central Banks and Banking Unions).	17	231	304	400	499	480	514
Supervising and Guaranteeing Unions (including Re-insurance Societies).			638	994	1,150	1,240	1,379
Agricultural (including Cattle Insurance Societies)	1,713	10,891	25,873	36,716	42,582	46,788	50,286
Non-Agricultural	196	664	1,662	2,662	3,322	3,674	3,957
Total	1,926	11,786	28,477	40,772	47,503	52,182	56,136

(b) Number of Societies by Provinces for 1922-23 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	249	7,195	966	8,443	19.9
Bombay	19.3	20	66	2,878	569	3,533	18.3
Bengal	46.7	90	6	17,213	513	7,822	16.8
Bihar and Orissa	34.0	49	119	4,661	301	5,130	15.1
United Provinces	45.4	70	9	5,209	217	5,505	12.1
Punjab	20.7	110	1	8,892	444	9,447	45.6
Burma	11.7	15	607	4,650	196	5,468	46.7
Central Provinces and Perar	13.9	35	306	4,444	73	4,858	34.9
Assam	7.6	19	1	583	53	656	8.6
Coorg	0.2	1	2	151	12	166	83.0
Ajmer-Merwara	0.5	7	2	449	42	500	100.0
Hyderabad Administered Area	0.1	...	...	...	9	9	9.0
Delhi	0.5	1	...	111	33	150	30.0
<b>Total (British India)</b>	<b>242.9</b>	<b>450</b>	<b>1,368</b>	<b>46,436</b>	<b>3,433</b>	<b>51,687</b>	<b>21.2</b>
Mysore	6.0	17	...	1,249	272	1,538	25.6
Baroda	2.1	5	...	494	49	548	26.1
Hyderabad	12.5	18	...	1,324	203	1,545	12.4
Bhopal	0.7	24	11	783	...	818	116.9
<b>Total (Indian States)</b>	<b>21.3</b>	<b>64</b>	<b>11</b>	<b>3,850</b>	<b>524</b>	<b>4,440</b>	<b>20.9</b>
<b>GRAND TOTAL</b>	<b>264.2</b>	<b>514</b>	<b>1,379</b>	<b>50,286</b>	<b>3,957</b>	<b>56,136</b>	<b>21.2</b>

## 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.	1921-22.	1922-23.
1	2	3	4	5	6	7	8
Central (including Provincial and Central Banks and Banking Unions).	1,987	23,677	89,925	127,145	143,488	154,978	163,675
Supervising and Guaranteeing Unions (including Re-insurance Societies).			10,971	17,274	19,322	21,554	24,730
Agricultural (including Cattle Insurance Societies)	107,643	459,096	902,930*	1,181,718	1,362,391	1,523,614	1,613,368
Non-Agricultural	54,267	89,157	226,031	339,420	390,513	450,576	489,078
Total Number of members of primary Societies	161,910	548,253	1,128,961	1,521,138	1,752,904	1,974,290	2,102,446

\* 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 1922-23 only.

Province.	Population in millions.	Central (including Provincial and Central Banks and Banking Unions).	Supervising and Guar- anteeing Unions (including Re-insurance Societies).	Agricultural (including Cattle Insu- rance Socie- ties).	Non- Agricultural.	Total number of Members of primary Societies.	Number of Mem- bers of pri- mary Societies per 1,000 inhabitants.
1	2	3	4	5	6	7	8
Madras	42.3	9,961	6,514	386,264	141,057	527,321	12.4
Bombay	19.3	8,288	457	207,775	120,159	327,934	17.0
Bengal	46.7	11,811	213	201,236	79,721	280,957	6.0
Bihar and Orissa	34.0	10,541	5,414	134,821	17,662	152,483	4.5
United Provinces	45.4	10,209	102	124,864	11,583	136,447	3.0
Punjab	20.7	11,548	10	223,732	19,428	243,160	11.7
Burma	11.7	5,717	5,758	112,116	27,511	139,627	11.9
Central Provinces and Berar	13.9	84,237	5,879	71,717	4,939	76,656	5.6
Assam	7.6	1,719	7	25,435	6,541	31,976	4.2
Coorg	0.2	122	10	6,847	1,254	8,101	40.5
Ajmer-Merwara	0.5	1,530	141	9,830	3,871	13,701	27.4
Hyderabad Administered Area	0.1	...	...	...	288	288	2.9
Delhi	0.5	229	...	1,849	444	2,292	4.6
Total (British India)	242.3	155,912	24,505	1,506,485	434,458	1,940,943	8.0
Mysore	6.0	2,303	...	49,059	43,253	92,912	15.5
Baroda	2.1	866	...	13,585	3,700	17,285	8.2
Hyderabad	12.5	2,653	...	30,896	7,667	38,563	3.1
Bhopal	0.7	1,841	225	12,743	...	12,743	18.2
Total (Indian States)	21.3	7,763	225	106,883	54,620	161,503	7.6
GRAND TOTAL	264.2	163,675	24,730	1,613,368	489,078	2,102,446	8.0

## ABSTRACT TABLE III.

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

	Average for 4 years from 1908-07 to 1909-10.	Average for 5 years from 1910-11 to 1914-15.	Average for 5 years from 1915-18 to 1919-20.	1919-20.	1920-21.	1921-22	1922-23.
1	2	3	4	5	6	7	8
	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	3,40,09	4,05,25	4,63,69	5,12,45
Loans and deposits held at the end of the year from Members . . . . .	14,12	88,28	96,35	1,37,02	1,63,60	2,24,74	2,69,77
Loans and deposits held at the end of the year from Societies . . . . .	13,59	1,93,42*	47,81	73,94	99,41	1,23,76	1,48,22
Loans and deposits held at the end of the year from Provincial or Central Banks . . . . .	...	...	5,03,19	7,26,62	9,17,99	10,74,24	11,87,71
Loans and deposits held at the end of the year from Government . . . . .	5,86	10,87	25,58	37,33	49,50	52,46	55,38
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	7,92,52	9,19,94	10,77,39
Reserve and other Funds . . . . .	1,67	25,00	1,23,32	1,79,82	2,14,66	2,53,41	3,02,98
<b>Total . . . . .</b>	<b>68,12</b>	<b>5,48,42</b>	<b>15,18,47</b>	<b>21,40,71</b>	<b>26,42,93</b>	<b>31,12,24</b>	<b>35,53,90</b>

\* Includes loans from Provincial or Central Banks.

(b) Working Capital by Provinces for 1922-23 only.

Province.	Population in millions.	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
		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	95,42	33,43	24,19	3,09,33	2,90	2,20,28	27,50	7,13,05	27
Bombay . . . . .	19.3	68,74	1,31,13	59,98	87,88	17,51	1,41,21	26,71	5,33,16	44
Bengal . . . . .	46.7	56,97	36,38	5,44	1,44,57	24	1,52,38	37,66	4,33,64	15
Bihar and Orissa . . . . .	34.0	17,79	5,87	3,50	97,45	57	78,02	15,98	2,19,18	10
United Provinces . . . . .	45.4	35,35	5,48	1,74	49,36	...	47,50	22,06	1,61,49	5
Punjab . . . . .	20.7	65,86	23,82	19,79	1,60,89	3,37	1,26,06	69,96	4,69,75	36
Burma . . . . .	11.7	74,33	10,94	8,41	1,14,47	17,16	1,20,26	41,19	3,86,76	52
Central Provinces and Berar . . . . .	13.9	27,33	2,85	17,35	1,52,05	3,21	1,07,91	29,06	3,39,76	39
Assam . . . . .	7.6	3,21	2,87	1,22	4,41	26	7,97	3,24	23,18	5
Coorg . . . . .	0.2	1,40	23	5	33	2	61	83	3,47	23
Ajmer-Merwara . . . . .	0.5	6,47	37	19	12,89	2	15,92	5,53	41,39	131
Hyderabad Adminis-tered Area . . . . .	0.1	25	35	8	...	...	20	3	91	15
Delhi . . . . .	0.5	31	1	1	2,04	...	3,95	5	6,37	20
<b>Total (British India)</b>	<b>242.9</b>	<b>4,53,43</b>	<b>2,53,73</b>	<b>1,41,95</b>	<b>11,35,67</b>	<b>45,26</b>	<b>10,22,27</b>	<b>2,79,80</b>	<b>33,32,11</b>	<b>22</b>
Mysore . . . . .	6.0	34,91	10,75	4,10	7,31	15	16,71	10,16	84,09	22
Baroda . . . . .	2.1	2,13	4,54	1,04	5,41	1,76	8,31	3,48	26,67	21
Hyderabad . . . . .	12.5	21,32	75	84	33,31	7,80	25,02	8,30	97,84	13
Bhopal . . . . .	0.7	66	...	20	5,51	41	5,06	1,24	13,19	00
<b>Total (Indian States)</b>	<b>21.3</b>	<b>59,02</b>	<b>16,04</b>	<b>6,27</b>	<b>52,04</b>	<b>10,12</b>	<b>55,12</b>	<b>23,18</b>	<b>2,21,79</b>	<b>17</b>
<b>GRAND TOTAL</b>	<b>264.2</b>	<b>5,12,45</b>	<b>2,69,77</b>	<b>1,48,22</b>	<b>11,87,71</b>	<b>55,38</b>	<b>10,77,39</b>	<b>3,02,98</b>	<b>35,53,90</b>	<b>22</b>



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**GENERAL STATEMENTS**

FOR

**1922-23.**

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## GENERAL STATEMENT A

## OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1922-23.

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
<b>(a) PROVINCIAL BANKS.</b>									
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras . . . . .	1	387	90	31	20	21	18	2,64,150	22,96,720
Bombay . . . . .	1	789	179	...	...	...	...	24,03,292	67,62,236
Bengal . . . . .	1	...	89	66	1	14	8	...	21,53,123
Bihar and Orissa . . . . .	1	22	32	26	5	1	...	...	39,13,619
Burma . . . . .	1	293	2,495	8	2,457	23	7	...	50,50,689
Central Provinces and Berar . . . . .	1	...	2,259	34	2,224	1	...	1,193	9,05,627
<b>Total (British India)</b>	<b>6</b>	<b>1,491</b>	<b>5,144</b>	<b>165</b>	<b>4,707</b>	<b>60</b>	<b>33</b>	<b>26,68,635</b>	<b>2,10,82,014</b>
<i>Total previous year</i>	<i>6</i>	<i>1,497</i>	<i>5,070</i>	<i>155</i>	<i>4,638</i>	<i>68</i>	<i>33</i>	<i>15,46,263</i>	<i>1,93,07,249</i>
Mysore . . . . .	1	475	500	13	398	82	7	...	35,572
<i>Total previous year</i>	<i>1</i>	<i>521</i>	<i>495</i>	<i>13</i>	<i>393</i>	<i>82</i>	<i>7</i>	<i>...</i>	<i>73,440</i>
<b>Grand Total</b>	<b>7</b>	<b>1,966</b>	<b>5,644</b>	<b>178</b>	<b>5,105</b>	<b>142</b>	<b>40</b>	<b>26,68,635</b>	<b>2,11,17,586</b>
<i>Grand Total previous year</i>	<i>7</i>	<i>2,018</i>	<i>5,565</i>	<i>168</i>	<i>5,031</i>	<i>150</i>	<i>40</i>	<i>15,46,283</i>	<i>1,93,80,689</i>
<b>(b) CENTRAL BANKS</b>									
Madras . . . . .	32	2,583	6,901	41	6,106	537	217	5,74,077	1,12,17,101
Bombay . . . . .	19	5,079	2,241	3	2,098	110	30	7,86,675	80,70,928
Bengal . . . . .	89	4,640	7,082	2	6,711	232	137	...	58,85,561
Bihar and Orissa . . . . .	48	5,647	4,840	...	4,549	148	143	...	51,71,120
United Provinces . . . . .	70	5,092	5,117	12	4,931	157	17	201	41,78,422
Punjab . . . . .	110	2,455	9,093	36	8,604	413	40	2,03,063	87,36,564
Burma . . . . .	14	1,444	1,485	1	1,424	59	1	10,000	37,08,724
Central Provinces and Berar . . . . .	34	77,243	4,735	...	4,355	50	296	18,843	74,13,276
Assam . . . . .	19	1,310	409	15	374	17	3	1,17,838	1,63,763
Ajmer-Merwara . . . . .	7	883	647	...	600	1	...	1,27,263	5,54,954
Delhi . . . . .	1	23	206	...	175	31	...	...	2,92,536
Coorg . . . . .	1	26	96	...	88	8	...	1,728	43,250
<b>Total (British India)</b>	<b>444</b>	<b>106,425</b>	<b>42,852</b>	<b>110</b>	<b>40,015</b>	<b>1,763</b>	<b>884</b>	<b>18,39,688</b>	<b>5,54,36,199</b>
<i>Total previous year</i>	<i>422</i>	<i>103,067</i>	<i>38,436</i>	<i>82</i>	<i>36,063</i>	<i>1,466</i>	<i>701</i>	<i>22,40,821</i>	<i>4,67,46,101</i>
Mysore . . . . .	16	1,046	382	7	307	33	6	3,10,314	62,749
Baroda . . . . .	5	416	450	...	397	53	...	...	3,03,772
Hyderabad . . . . .	18	1,028	1,625	...	1,545	36	44	...	6,98,732
Bhopal . . . . .	24	1,106	735	...	726	7	2	...	4,27,299
<b>Total (Indian States)</b>	<b>63</b>	<b>3,596</b>	<b>3,192</b>	<b>7</b>	<b>2,975</b>	<b>129</b>	<b>52</b>	<b>3,10,314</b>	<b>14,92,562</b>
<i>Total previous year</i>	<i>51</i>	<i>3,049</i>	<i>2,843</i>	<i>6</i>	<i>2,664</i>	<i>122</i>	<i>49</i>	<i>2,90,118</i>	<i>14,26,675</i>
<b>Grand Total</b>	<b>507</b>	<b>110,021</b>	<b>46,044</b>	<b>117</b>	<b>42,990</b>	<b>1,892</b>	<b>936</b>	<b>21,50,002</b>	<b>5,69,28,751</b>
<i>Grand Total previous year</i>	<i>473</i>	<i>106,116</i>	<i>41,279</i>	<i>88</i>	<i>38,727</i>	<i>1,588</i>	<i>750</i>	<i>25,30,939</i>	<i>4,81,72,776</i>

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
Indiv- duals	Banks and Societies	Indiv- duals	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.	(a) PROVINCIAL BANKS
4,11,594	22,11,222	1,68,388	70,37,753	18,06,873	...	2,72,28,394	...	Madras
...	69,96,773	...	48,85,314	...	2,18,49,860	40,56,297	5,586	Bombay
...	18,93,161	...	19,82,986	35,04,944	10,59,010	87,29,542	...	Bengal
...	7,32,558	...	15,67,565	25,98,994	1,57,376	48,94,833	...	Bihar and Orissa
...	47,01,445	...	85,06,527	17,498	5,57,273	98,80,800	...	Burma
1,251	14,93,206	633	13,62,519	37,02,277	20,070	30,31,943	...	Central Provinces and Berar
4,12,845	1,80,28,365	1,69,021	2,53,42,664	1,16,30,576	2,36,43,589	5,78,21,809	5,586	Total (British India)
3,49,051	1,73,81,205	3,16,523	2,50,34,171	79,22,140	1,99,06,473	3,84,95,694	894	Total previous year
...	1,01,940	...	4,70,772	...	53,057	1,64,848	...	Mysore
...	54,353	...	5,27,140	...	58,433	3,18,549	...	Total previous year
4,12,845	1,81,30,305	1,69,021	2,58,13,436	1,16,30,576	2,36,96,646	5,79,86,657	5,586	Grand Total
3,49,051	1,74,35,568	3,16,523	2,55,61,311	79,22,140	1,99,64,906	3,88,14,243	894	Grand Total previous year
5,34,472	74,61,045	2,64,156	2,26,33,152	35,77,082	20,70,787	2,23,33,943	...	(b) CENTRAL BANKS
1,85,038	67,41,017	5,23,278	50,70,557	40,02,727	21,75,395	86,33,097	110	Madras
255	48,68,698	2,172	1,27,05,434	12,23,313	2,20,119	43,15,323	1,81,413	Bombay
...	27,93,396	...	79,40,115	35,53,744	1,56,295	33,99,531	5,989	Bengal
10,213	37,42,599	24,766	58,73,652	1,60,541	2,12,863	24,11,682	49,301	Bihar and Orissa
2,07,138	66,54,379	1,60,617	1,66,00,219	33,80,563	11,66,294	1,34,83,140	2,84,257	United Provinces
10,275	37,91,995	...	42,17,277	14,24,365	9,32,985	32,76,522	544	Punjab
1,44,096	73,86,251	14,762	1,16,74,766	7,80,271	4,93,316	73,25,414	1	Burma
97,780	89,416	1,83,802	4,89,698	23,068	40,755	2,13,693	...	Central Provinces and Berar
1,31,064	5,00,924	1,18,968	17,64,110	56,210	46,279	12,43,607	1,04,090	Assam
...	1,63,807	...	4,13,346	1,12,859	...	4,14,892	...	Ajmer-Merwara
1,450	18,756	278	34,994	...	...	27,975	...	Delhi
13,21,781	4,42,12,283	12,92,799	8,94,17,320	1,82,94,763	75,15,088	6,70,78,819	6,25,705	Coorg
19,70,975	3,45,74,414	12,78,835	7,85,02,791	1,40,80,145	61,15,672	5,19,77,982	6,36,654	Total (British India)
2,66,351	1,11,658	6,89,426	6,19,201	...	1,10,022	7,25,909	...	Total previous year
...	5,44,723	...	4,29,921	...	1,02,777	4,82,356	2,616	Mysore
...	5,87,318	...	35,30,814	1,32,222	34,256	12,89,864	...	Baroda
231	4,37,914	6,554	5,29,973	...	13,617	4,12,707	...	Hyderabad
3,68,572	16,81,818	6,05,980	51,09,909	1,92,222	2,80,872	29,10,988	2,610	Bhopal
2,59,472	12,61,556	6,43,004	53,01,132	42,066	1,56,508	27,07,769	4,536	Total (Indian States)
15,68,353	4,58,93,901	19,88,779	9,45,27,229	1,84,26,985	77,75,780	6,99,89,655	6,28,321	Total previous year
23,30,447	3,58,36,000	19,21,539	8,38,03,923	1,41,22,231	63,02,160	5,46,85,751	6,41,190	Grand Total
								Grand Total previous year

[ Continued on next page

## GENERAL STATEMENT A

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1922-23.

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
<b>(a) PROVINCIAL BANKS.</b>									
Madras . . . . .	1	387	90	31	20	21	18	2,64,150	22,93,720
Bombay . . . . .	1	789	179	...	...	...	...	24,03,292	67,62,238
Bengal . . . . .	1	...	89	66	1	14	8	...	21,53,123
Bihar and Orissa . . . . .	1	22	32	26	5	1	...	...	39,13,619
Burma . . . . .	1	293	2,495	8	2,457	23	7	...	50,50,689
Central Provinces and Berar . . . . .	1	...	2,259	34	2,224	1	...	1,193	9,05,627
<b>Total (British India)</b>	<b>6</b>	<b>1,491</b>	<b>5,144</b>	<b>165</b>	<b>4,707</b>	<b>60</b>	<b>33</b>	<b>26,68,635</b>	<b>2,10,82,014</b>
<i>Total previous year</i>	<i>6</i>	<i>1,497</i>	<i>5,070</i>	<i>155</i>	<i>4,638</i>	<i>68</i>	<i>33</i>	<i>15,46,263</i>	<i>1,93,07,249</i>
Mysore . . . . .	1	475	500	13	398	82	7	...	35,572
<i>Total previous year</i>	<i>1</i>	<i>521</i>	<i>495</i>	<i>13</i>	<i>393</i>	<i>82</i>	<i>7</i>	<i>...</i>	<i>73,440</i>
<b>Grand Total</b>	<b>7</b>	<b>1,966</b>	<b>5,644</b>	<b>178</b>	<b>5,105</b>	<b>142</b>	<b>40</b>	<b>26,68,635</b>	<b>2,11,17,586</b>
<i>Grand Total previous year</i>	<i>7</i>	<i>2,018</i>	<i>5,565</i>	<i>168</i>	<i>5,031</i>	<i>150</i>	<i>40</i>	<i>15,46,283</i>	<i>1,93,80,689</i>
<b>(b) CENTRAL BANKS</b>									
Madras . . . . .	32	2,583	6,901	41	6,106	537	217	5,74,077	1,12,17,101
Bombay . . . . .	19	5,079	2,241	3	2,098	110	30	7,86,675	80,70,928
Bengal . . . . .	89	4,640	7,082	2	6,711	232	137	...	58,85,561
Bihar and Orissa . . . . .	48	5,647	4,840	...	4,549	148	143	...	51,71,120
United Provinces . . . . .	70	5,092	5,117	12	4,931	157	17	201	41,78,422
Punjab . . . . .	110	2,455	9,093	36	8,604	413	40	2,03,063	87,36,564
Burma . . . . .	14	1,444	1,485	1	1,424	59	1	10,000	37,08,724
Central Provinces and Berar . . . . .	34	77,243	4,735	...	4,355	50	296	18,843	74,13,276
Assam . . . . .	19	1,310	409	15	374	17	3	1,17,838	1,63,763
Ajmer-Merwara . . . . .	7	883	647	...	600	1	...	1,27,263	5,54,954
Delhi . . . . .	1	23	206	...	175	31	...	...	2,92,536
Coorg . . . . .	1	26	96	...	88	8	...	1,728	43,250
<b>Total (British India)</b>	<b>444</b>	<b>106,425</b>	<b>42,852</b>	<b>110</b>	<b>40,015</b>	<b>1,763</b>	<b>884</b>	<b>18,39,688</b>	<b>5,54,36,199</b>
<i>Total previous year</i>	<i>422</i>	<i>103,067</i>	<i>38,436</i>	<i>82</i>	<i>36,063</i>	<i>1,466</i>	<i>701</i>	<i>22,40,821</i>	<i>4,67,46,101</i>
Mysore . . . . .	16	1,046	382	7	307	33	6	3,10,314	62,749
Baroda . . . . .	5	416	450	...	397	53	...	...	3,03,772
Hyderabad . . . . .	18	1,028	1,625	...	1,545	36	44	...	6,98,732
Bhopal . . . . .	24	1,106	735	...	726	7	2	...	4,27,299
<b>Total (Indian States)</b>	<b>63</b>	<b>3,596</b>	<b>3,192</b>	<b>7</b>	<b>2,975</b>	<b>120</b>	<b>52</b>	<b>3,10,314</b>	<b>14,92,552</b>
<i>Total previous year</i>	<i>51</i>	<i>3,049</i>	<i>2,843</i>	<i>6</i>	<i>2,664</i>	<i>122</i>	<i>49</i>	<i>2,90,118</i>	<i>14,26,675</i>
<b>Grand Total</b>	<b>507</b>	<b>110,021</b>	<b>46,044</b>	<b>117</b>	<b>42,990</b>	<b>1,892</b>	<b>936</b>	<b>21,50,002</b>	<b>5,69,28,751</b>
<i>Grand Total previous year</i>	<i>473</i>	<i>106,116</i>	<i>41,279</i>	<i>88</i>	<i>38,727</i>	<i>1,588</i>	<i>750</i>	<i>25,30,939</i>	<i>4,81,72,776</i>

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.	(a) PROVINCIAL BANKS
4,11,594	22,11,222	1,68,388	70,37,753	18,06,873	...	2,72,28,394	...	Madras
...	69,96,773	...	48,85,314	...	2,18,49,860	40,56,297	5,586	Bombay
...	18,93,161	...	19,82,986	35,04,944	10,59,010	87,29,542	...	Bengal
...	7,32,558	...	15,67,565	25,98,994	1,57,376	48,94,833	...	Bihar and Orissa
...	47,01,445	...	85,06,527	17,498	5,57,273	93,80,800	...	Burma
1,251	14,93,206	633	13,62,519	37,02,277	20,070	30,31,943	...	Central Provinces and Berar
4,12,845	1,80,28,365	1,69,021	2,53,42,664	1,16,30,576	2,36,43,589	5,78,21,809	5,586	Total (British India)
3,49,051	1,73,81,205	3,16,523	2,50,34,171	79,22,140	1,99,06,473	3,84,95,694	894	Total previous year
...	1,01,940	...	4,70,772	...	53,057	1,64,848	...	Mysore
...	54,393	...	5,27,140	...	58,433	3,18,549	...	Total previous year
4,12,845	1,81,30,305	1,69,021	2,58,13,436	1,16,30,576	2,36,96,646	5,79,86,657	5,586	Grand Total
3,49,051	1,74,35,588	3,16,523	2,55,61,311	79,22,140	1,99,64,906	3,88,14,243	894	Grand Total previous year
								(b) CENTRAL BANKS
5,34,472	74,61,045	2,64,156	2,26,33,152	35,77,082	20,70,787	2,23,33,943	...	Madras
1,85,038	67,41,017	5,23,278	50,70,557	40,02,727	21,75,395	86,33,097	110	Bombay
255	48,63,698	2,172	1,27,05,434	12,23,313	2,20,119	43,15,323	1,81,413	Bengal
...	27,93,396	...	79,40,115	35,53,744	1,56,295	33,99,531	5,989	Bihar and Orissa
10,213	37,42,599	24,786	58,73,652	1,60,541	2,12,863	24,11,682	49,301	United Provinces
2,07,138	66,54,379	1,60,617	1,66,00,219	33,80,563	11,66,294	1,34,83,140	2,84,257	Punjab
10,275	37,91,995	...	42,17,277	14,24,385	9,32,985	32,76,522	544	Burma
1,44,096	73,86,251	14,762	1,16,74,766	7,80,271	4,93,316	73,25,414	1	Central Provinces and Berar
97,780	89,416	1,83,802	4,89,698	23,068	40,755	2,13,693	...	Assam
1,31,064	5,00,924	1,18,968	17,64,110	56,210	46,279	12,43,607	1,04,090	Ajmer-Merwara
...	1,63,807	...	4,13,346	1,12,859	...	4,14,892	...	Delhi
1,450	18,756	278	34,994	...	...	27,975	...	Coorg
13,21,781	4,42,12,283	12,92,799	8,94,17,320	1,82,94,763	75,15,088	6,70,78,819	6,25,705	Total (British India)
19,70,975	3,45,74,414	12,78,835	7,85,02,791	1,40,80,145	61,15,672	5,19,77,982	6,36,654	Total previous year
2,66,351	1,11,658	6,89,426	6,19,201	...	1,10,022	7,25,909	...	Mysore
...	5,44,728	...	4,29,921	...	1,02,777	4,82,356	2,616	Baroda
...	5,87,318	...	35,30,814	1,32,222	34,256	12,89,864	...	Hyderabad
231	4,37,914	6,554	5,29,973	...	13,617	4,12,707	...	Bhopal
2,66,572	18,81,618	9,05,080	51,00,000	1,22,222	2,00,072	29,10,836	2,016	Total (Indian States)
2,59,472	12,61,556	6,43,004	53,01,132	42,086	1,86,508	27,07,769	4,536	Total previous year
15,88,353	4,58,93,901	19,88,779	9,45,27,229	1,84,26,985	77,75,760	6,99,89,655	6,28,321	Grand Total
22,30,447	3,58,36,000	19,21,839	8,38,03,923	1,41,22,231	63,02,150	5,46,85,751	6,41,190	Grand Total previous year

[ Continued on next page

## GENERAL STATEMENT A

## OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1922-23.

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
<b>(a) PROVINCIAL BANKS.</b>									
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras . . . . .	1	387	90	31	20	21	18	2,64,150	22,96,720
Bombay . . . . .	1	789	179	...	...	...	...	24,03,292	67,62,236
Bengal . . . . .	1	...	89	66	1	14	8	...	21,53,123
Bihar and Orissa . . . . .	1	22	32	26	5	1	...	...	39,13,619
Burma . . . . .	1	293	2,495	8	2,457	23	7	...	50,50,689
Central Provinces and Berar . . . . .	1	...	2,259	34	2,224	1	...	1,193	9,05,627
<b>Total (British India)</b>	<b>6</b>	<b>1,491</b>	<b>5,144</b>	<b>165</b>	<b>4,707</b>	<b>60</b>	<b>33</b>	<b>26,68,635</b>	<b>2,10,62,014</b>
<i>Total previous year</i>	<i>6</i>	<i>1,497</i>	<i>5,070</i>	<i>155</i>	<i>4,638</i>	<i>68</i>	<i>33</i>	<i>15,46,263</i>	<i>1,93,07,249</i>
Mysore . . . . .	1	475	500	13	398	82	7	...	35,572
<i>Total previous year</i>	<i>1</i>	<i>521</i>	<i>495</i>	<i>13</i>	<i>393</i>	<i>82</i>	<i>7</i>	<i>...</i>	<i>73,440</i>
<b>Grand Total</b>	<b>7</b>	<b>1,966</b>	<b>5,644</b>	<b>178</b>	<b>5,105</b>	<b>142</b>	<b>40</b>	<b>26,68,635</b>	<b>2,11,17,586</b>
<i>Grand Total previous year</i>	<i>7</i>	<i>2,018</i>	<i>5,565</i>	<i>168</i>	<i>5,031</i>	<i>150</i>	<i>40</i>	<i>15,46,263</i>	<i>1,93,60,689</i>
<b>(b) CENTRAL BANKS</b>									
Madras . . . . .	32	2,583	6,901	41	6,106	537	217	5,74,077	1,12,17,101
Bombay . . . . .	19	5,079	2,241	3	2,098	110	30	7,86,675	80,70,928
Bengal . . . . .	89	4,640	7,082	2	6,711	232	137	...	58,85,561
Bihar and Orissa . . . . .	48	5,647	4,840	...	4,549	148	143	...	51,71,120
United Provinces . . . . .	70	5,092	5,117	12	4,931	157	17	201	41,78,422
Punjab . . . . .	110	2,455	9,093	36	8,604	413	40	2,03,063	87,36,564
Burma . . . . .	14	1,444	1,485	1	1,424	59	1	10,000	37,08,724
Central Provinces and Berar . . . . .	34	77,243	4,735	...	4,355	50	236	18,843	74,13,276
Assam . . . . .	19	1,310	409	15	374	17	3	1,17,838	1,63,763
Ajmer-Merwara . . . . .	7	883	647	...	600	1	...	1,27,263	5,54,954
Delhi . . . . .	1	23	206	...	175	31	...	...	2,92,536
Coorg . . . . .	1	26	96	...	88	8	...	1,723	43,250
<b>Total (British India)</b>	<b>444</b>	<b>106,425</b>	<b>42,852</b>	<b>110</b>	<b>40,015</b>	<b>1,763</b>	<b>884</b>	<b>18,39,688</b>	<b>5,54,36,199</b>
<i>Total previous year</i>	<i>422</i>	<i>103,067</i>	<i>38,436</i>	<i>82</i>	<i>36,063</i>	<i>1,466</i>	<i>701</i>	<i>22,40,821</i>	<i>4,67,46,101</i>
Mysore . . . . .	16	1,046	382	7	307	33	6	3,10,314	62,749
Baroda . . . . .	5	416	450	...	397	53	...	...	3,03,772
Hyderabad . . . . .	18	1,028	1,625	...	1,545	36	44	...	6,98,732
Bhopal . . . . .	24	1,106	735	...	726	7	2	...	4,27,299
<b>Total (Indian States)</b>	<b>63</b>	<b>3,596</b>	<b>3,192</b>	<b>7</b>	<b>2,975</b>	<b>129</b>	<b>52</b>	<b>3,50,314</b>	<b>14,99,552</b>
<i>Total previous year</i>	<i>51</i>	<i>3,049</i>	<i>2,843</i>	<i>6</i>	<i>2,664</i>	<i>122</i>	<i>49</i>	<i>2,90,118</i>	<i>14,26,675</i>
<b>Grand Total</b>	<b>507</b>	<b>110,021</b>	<b>46,044</b>	<b>117</b>	<b>42,990</b>	<b>1,892</b>	<b>936</b>	<b>21,50,002</b>	<b>5,69,28,751</b>
<i>Grand Total previous year</i>	<i>473</i>	<i>106,116</i>	<i>41,279</i>	<i>88</i>	<i>38,727</i>	<i>1,588</i>	<i>750</i>	<i>25,30,939</i>	<i>4,81,72,776</i>

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.	(a) PROVINCIAL BANKS
4,11,594	22,11,222	1,68,388	70,37,753	18,06,873	...	2,72,28,394	...	Madras
...	69,96,773	...	48,85,314	...	2,18,49,860	40,56,297	5,586	Bombay
...	18,93,161	...	19,82,986	35,04,944	10,59,010	87,29,542	...	Bengal
...	7,32,558	...	15,67,565	25,98,934	1,57,376	48,94,833	...	Bihar and Orissa
...	47,01,445	...	85,06,527	17,498	5,57,273	98,80,800	...	Burma
1,251	14,93,206	633	13,62,519	37,02,277	20,070	30,31,943	...	Central Provinces and Berar
4,12,845	1,80,28,365	1,69,021	2,53,42,664	1,16,30,576	2,36,43,589	5,78,21,809	5,586	Total (British India)
3,49,051	1,73,81,205	3,16,523	2,50,34,171	79,22,140	1,99,06,473	3,84,95,694	694	Total previous year
...	1,01,940	...	4,70,772	...	53,057	1,64,848	...	Mysore
...	54,393	...	5,27,140	...	58,433	3,18,549	...	Total previous year
4,12,845	1,81,30,305	1,69,021	2,58,13,436	1,16,30,576	2,36,96,646	5,79,86,657	5,586	Grand Total
3,49,051	1,74,35,588	3,16,523	2,55,61,311	79,22,140	1,99,64,906	3,88,14,243	894	Grand Total previous year
5,34,472	74,61,045	2,64,156	2,26,33,152	35,77,082	20,70,787	2,23,33,943	...	(b) CENTRAL BANKS
1,85,038	67,41,017	5,23,278	50,70,557	40,02,727	21,75,395	86,33,097	110	Madras
255	48,68,698	2,172	1,27,05,434	12,23,313	2,20,119	43,15,323	1,81,413	Bombay
...	27,93,396	...	79,40,115	35,53,744	1,56,295	33,99,531	5,989	Bengal
10,213	37,42,599	24,766	58,73,652	1,60,541	2,12,863	24,11,682	49,301	Bihar and Orissa
2,07,138	66,54,379	1,60,617	1,66,00,219	33,80,563	11,66,294	1,34,83,140	2,84,257	United Provinces
10,275	37,91,995	...	42,17,277	14,24,385	9,32,985	32,76,522	544	Punjab
1,44,096	73,86,251	14,762	1,16,74,766	7,80,271	4,93,316	73,25,414	1	Burma
97,780	89,416	1,83,802	4,89,698	23,068	40,755	2,13,693	...	Central Provinces and Berar
1,31,064	5,00,924	1,18,968	17,64,110	56,210	46,279	12,43,607	1,04,090	Assam
...	1,63,807	...	4,13,346	1,12,859	...	4,14,892	...	Ajmer-Merwara
1,450	18,756	278	34,994	...	...	27,975	...	Delhi
13,21,781	4,42,12,283	12,92,799	8,94,17,320	1,82,94,763	75,15,088	6,70,78,819	6,25,705	Coorg
19,70,975	3,45,74,414	12,78,835	7,85,02,791	1,40,80,145	61,15,672	5,19,77,982	6,36,654	Total (British India)
2,66,351	1,11,658	6,89,426	6,19,201	...	1,10,022	7,25,909	...	Total previous year
...	5,44,723	...	4,29,921	...	1,02,777	4,82,356	2,616	Mysore
...	5,87,318	...	35,30,814	1,32,222	34,256	12,89,864	...	Baroda
231	4,37,914	6,554	5,29,973	...	13,617	4,12,707	...	Hyderabad
2,66,572	18,81,818	8,05,080	51,09,000	1,92,222	2,80,272	20,10,030	2,010	Bhopal
2,59,472	12,61,556	6,43,004	53,01,132	42,086	1,86,508	27,07,769	4,536	Total (Indian States)
15,68,353	4,58,93,901	19,88,779	9,45,27,229	1,84,26,985	77,75,780	6,99,89,655	6,28,321	Total previous year
22,30,447	3,58,56,000	19,21,839	8,38,03,923	1,41,22,231	63,02,180	5,46,85,751	6,41,190	Grand Total
								Grand Total previous year

[ Continued on next page

## GENERAL STATEMENT A—contd.

## OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1922-23—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	
<b>(a) PROVINCIAL BANKS</b>								
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras . . . . .	...	48,147	5,25,050	...	14,14,615	...	63,55,011	3,21,214
Bombay . . . . .	...	71,598	7,00,000	47,73,770	...	1,02,471	27,07,050	2,69,620
Bengal . . . . .	...	6,794	3,59,900	1,33,762	10,07,515	...	19,05,971	66,238
Bihar and Orissa . . . . .	...	8,838	1,20,400	1,00,295	3,69,594	...	12,51,007	1,67,472
Burma . . . . .	...	89,139	6,67,400	3,27,704	...	...	89,59,259	4,70,536
Central Provinces and Berar . . . . .	...	17,095	6,01,250	24,804	33,18,427	...	17,51,152	1,67,161
<b>Total (British India)</b> . . . . .	...	<b>2,41,611</b>	<b>29,74,000</b>	<b>53,60,335</b>	<b>61,10,151</b>	<b>1,02,471</b>	<b>2,29,29,450</b>	<b>14,62,261</b>
<i>Total previous year</i> . . . . .	...	<i>1,94,632</i>	<i>29,06,725</i>	<i>41,63,677</i>	<i>52,17,881</i>	...	<i>1,98,49,545</i>	<i>11,20,329</i>
Mysore . . . . .	...	5,506	1,45,525	85,119	750	...	2,82,232	32,754
<i>Total previous year</i> . . . . .	...	<i>5,248</i>	<i>1,42,364</i>	<i>74,781</i>	<i>897</i>	...	<i>3,20,636</i>	<i>23,259</i>
<b>Grand Total</b> . . . . .	...	<b>2,47,117</b>	<b>31,19,525</b>	<b>54,45,454</b>	<b>61,10,901</b>	<b>1,02,471</b>	<b>2,32,11,682</b>	<b>14,95,015</b>
<i>Grand Total previous year</i> . . . . .	...	<i>1,99,880</i>	<i>30,49,089</i>	<i>42,38,458</i>	<i>52,18,778</i>	...	<i>2,01,70,181</i>	<i>11,43,588</i>
<b>(b) CENTRAL BANKS</b>								
Madras . . . . .	...	92,404	28,37,740	22,98,810	71,88,921	...	1,20,31,894	4,99,771
Bombay . . . . .	...	55,216	13,08,593	8,57,516	4,98,697	...	55,79,928	1,35,259
Bengal . . . . .	1,47,030	2,32,112	18,56,700	2,58,585	23,65,770	1,000	97,78,036	8,65,684
Bihar and Orissa . . . . .	1,672	2,12,912	8,54,706	1,47,082	17,95,394	21,850	62,40,239	3,34,679
United Provinces . . . . .	...	1,93,207	16,94,366	1,69,014	3,56,166	120	45,47,230	9,01,395
Punjab . . . . .	1,57,075	90,287	15,41,520	18,44,241	37,35,508	1,04,856	1,09,14,439	7,40,209
Burma . . . . .	...	48,242	7,27,435	2,13,613	10,14,907	...	22,33,339	1,60,730
Central Provinces and Berar . . . . .	...	1,25,883	19,32,367	17,00,154	13,04,334	5,193	88,83,144	10,66,395
Assam . . . . .	...	9,932	1,25,686	55,630	54,110	25,000	5,04,401	49,402
Ajmer-Merwara . . . . .	1,36,936	12,017	2,43,130	7,171	39,311	...	15,05,494	2,87,052
Delhi . . . . .	...	1,665	20,350	560	22,793	...	3,88,991	1,700
Coorg . . . . .	...	156	6,560	...	...	...	34,125	39
<b>Total (British India)</b> . . . . .	<b>4,42,714</b>	<b>10,74,033</b>	<b>1,31,49,153</b>	<b>75,52,376</b>	<b>1,83,75,911</b>	<b>1,58,019</b>	<b>6,26,41,260</b>	<b>50,42,315</b>
<i>Total previous year</i> . . . . .	<i>3,37,964</i>	<i>9,03,725</i>	<i>1,17,24,412</i>	<i>62,47,403</i>	<i>1,80,90,818</i>	<i>2,20,178</i>	<i>5,20,54,529</i>	<i>38,58,850</i>
Mysore . . . . .	...	14,530	3,64,258	1,06,111	49,143	...	8,16,082	1,29,716
Baroda . . . . .	8,108	10,849	1,15,946	1,04,365	...	1,14,762	5,23,391	30,970
Hyderabad . . . . .	...	17, 11	7,84,873	48,383	1,32,222	6,97,327	21,66,073	1,42,315
Bhopal . . . . .	...	7,655	52,795	29,433	21,662	41,297	3,95,730	31,893
<b>Total (Indian States)</b> . . . . .	<b>8,108</b>	<b>50,845</b>	<b>13,17,872</b>	<b>2,88,292</b>	<b>2,03,027</b>	<b>8,53,386</b>	<b>38,01,276</b>	<b>3,94,994</b>
<i>Total previous year</i> . . . . .	...	<i>35,402</i>	<i>11,88,545</i>	<i>2,20,929</i>	<i>67,729</i>	<i>11,74,873</i>	<i>35,73,073</i>	<i>2,39,121</i>
<b>Grand Total</b> . . . . .	<b>4,50,822</b>	<b>11,24,878</b>	<b>1,44,67,025</b>	<b>78,40,668</b>	<b>1,85,78,938</b>	<b>10,11,405</b>	<b>6,65,42,536</b>	<b>53,77,209</b>
<i>Grand Total previous year</i> . . . . .	<i>3,37,964</i>	<i>9,39,127</i>	<i>1,29,12,957</i>	<i>64,68,332</i>	<i>1,81,58,547</i>	<i>13,95,051</i>	<i>5,56,27,602</i>	<i>40,97,971</i>



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
86,15,890	+1,33,568	9	3 to 7	7 to 7½	74,950	Madras
85,52,911	+1,02,062	7½	4 to 6½	7½ to 8	...	Bombay
34,73,386	+40,194	7	3 to 6	7½	3,59,900	Bengal
20,08,768	+34,079	6	4 to 7	8 to 12½	5,30,600	Bihar and Orissa
1,04,24,899	+1,11,094	5	8	10	...	Burma
58,62,814	+57,099	6	3 to 8	7½ to 10	...	Central Provinces and Berar
<b>3,89,38,668</b>	<b>+4,78,096</b>	...	...	...	<b>9,65,450</b>	<b>Total (British India)</b>
<i>3,32,58,157</i>	<i>+5,01,752</i>	...	...	...	<i>9,17,475</i>	<i>Total previous year</i>
5,46,380	+12,539	7	4½ to 7½	9½	...	Mysore
5,61,937	+13,249	7	5 to 7	8½	...	<i>Total previous year</i>
<b>3,94,85,048</b>	<b>+4,90,635</b>	...	...	...	<b>9,65,450</b>	<b>Grand Total</b>
<i>3,38,20,094</i>	<i>+5,15,001</i>	...	...	...	<i>9,17,475</i>	<i>Grand Total previous year</i>
						(b) CENTRAL BANKS
2,48,57,136	+4,30,681	9	3 to 7½	7½ to 8½	5,75,001	Madras
83,79,993	+1,20,847	7½	2 to 7½	8	37,061	Bombay
1,51,25,775	+2,78,385	6½	4½ to 7½	10½	17,23,925	Bengal
93,93,950	+2,20,037	6½	8	12½	8,67,704	Bihar and Orissa
76,68,291	+3,38,681	6	7½	12	21,68,564	United Provinces
1,88,80,773	+3,29,823	...	6 to 7½	8 to 9	10,85,079	Punjab
43,50,024	+92,781	7	9½	10	...	Burma
1,48,91,537	+9,42,072	6 to 7	6 to 10	10 to 12	...	Central Provinces and Berar
8,14,229	+19,171	6 to 12	6½	10½	76,829	Assam
20,82,158	+59,434	8	6 to 7	9	...	Ajmer-Merwara
4,34,394	+4,392	4	7	9	...	Delhi
40,724	+41	...	6½	8½	...	Coorg
<b>10,69,19,034</b>	<b>+22,36,245</b>	...	...	...	<b>65,34,163</b>	<b>Total (British India)</b>
<i>9,21,96,190</i>	<i>+20,73,184</i>	...	...	...	<i>60,26,306</i>	<i>Total previous year</i>
14,65,310	+65,827	8	7	8½	1,05,117	Mysore
8,89,434	+18,958	9	6	7 to 9	94,955	Baroda
39,71,193	+1,04,963	10	7	9	14,87,343	Hyderabad
5,72,810	+13,104	10	6	9	76,605	Bhopal
<b>68,98,747</b>	<b>+2,02,852</b>	...	...	...	<b>17,64,020</b>	<b>Total (Indian States)</b>
<i>64,64,270</i>	<i>+2,04,744</i>	...	...	...	<i>6,27,922</i>	<i>Total previous year</i>
<b>11,38,17,781</b>	<b>+24,39,097</b>	...	...	...	<b>82,98,183</b>	<b>Grand Total</b>
<i>9,86,60,460</i>	<i>+22,77,928</i>	...	...	...	<i>86,54,223</i>	<i>Grand Total previous year</i>

\* 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 1922-23

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
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras . . . . .	{ (a) 24 (b) 7,076 }	(a) 77	...	(a) 4	{ (a) 13 (b) 1 }	7,195	386,264	1,26,97,888	37,544
Bombay . . . . .	{ (a) 3 (b) 2,707 }	(a) 65 (b) 23	(a) 6 (b) 12	(a) 41 (b) 6	{ (c) 6 }	2,869	207,372	1,22,26,099	2,48,338
Bengal . . . . .	(b) 7,011	(a) 21	(a) 114	{ (a) 53 (b) 2 }	{ (a) 11 (b) 1 }	7,213	201,236	53,28,890	8,57,292
Bihar and Orissa . . . . .	{ (a) 70 (b) 4,557 }	(a) 8	...	{ (a) 25 (b) 1 }	...	4,661	134,821	45,46,187	19,234
United Provinces . . . . .	(b) 5,199	(a) 1	(a) 1	{ (a) 6 (b) 1 }	...	5,208	124,840	44,46,401	1,63,745
Punjab . . . . .	(b) 8,545	(a) 22	(a) 48	(a) 21	(a) 217	8,853	223,367*	73,96,948	7,94,313
Burma . . . . .	(b) 4,159	(a) 18	(a) 2	(a) 74	...	4,253	106,014	88,34,900	9,28,285
Central Provinces and Berar . . . . .	(b) 4,416	(a) 6	(a) 21	(a) 1	...	4,444	71,717	54,35,182	4,05,831
Assam . . . . .	(b) 583	...	...	...	...	583	25,435	2,54,789	6,282
Coorg . . . . .	{ (a) 52 (b) 89 }	...	...	...	...	141	6,656	1,18,211	...
Ajmer-Merwara . . . . .	(b) 441	...	(a) 7	(a) 1	...	449	9,830	1,59,239	13,498
Delhi . . . . .	(b) 111	...	...	...	...	111	1,848	58,887	117
<b>Total (British India)</b>	{ (a) 149 (b) 44,894 }	(a) 218 (b) 23	(a) 199 (b) 12	(a) 228 (b) 10	{ (a) 241 (b) 2 (c) 6 }	45,980	1,499,400	6,15,03,619	34,74,479
<b>Total previous year</b>	{ (a) 125 (b) 41,391 }	(a) 343 (b) 28	(a) 76 (b) 14	(a) 194 (b) 12	{ (a) 361 (b) 44 (c) 1 }	42,589	1,410,211	5,56,15,362	29,16,173
Mysore . . . . .	{ (a) 129 (b) 1,048 }	(a) 44 (b) 24	(a) 1 (b) 1	(a) 1	(a) 1	1,249	49,659	10,48,986	...
Baroda . . . . .	(b) 456	...	(b) 5	{ (a) 1 (b) 1 }	{ (b) 31 }	494	13,585	8,11,195	12,560
Hyderabad . . . . .	(b) 1,324	...	...	...	...	1,324	30,896	4,45,236	30,367
Bhopal . . . . .	(b) 783	...	...	...	...	783	12,743	4,59,594	...
<b>Total (Indian States)</b>	{ (a) 129 (b) 3,611 }	(a) 44 (b) 24	(a) 1 (b) 6	(a) 2 (b) 1	{ (a) 1 (b) 31 }	3,850	108,883	27,65,011	42,927
<b>Total previous year</b>	{ (a) 110 (b) 3,543 }	(a) 48 (b) 9	(a) 4 (b) 9	(a) 2 (b) 1	{ (a) 1 (b) 28 }	3,755	106,243	30,25,067	11,584
<b>Grand Total</b>	{ (a) 278 (b) 48,505 }	(a) 262 (b) 47	(a) 200 (b) 18	(a) 228 (b) 11	{ (a) 242 (b) 33 (c) 6 }	49,830	1,606,283	6,42,68,630	35,17,406
<b>Grand Total previous year</b>	{ (a) 235 (b) 44,934 }	(a) 391 (b) 37	(a) 80 (b) 23	(a) 196 (b) 3	{ (a) 362 (b) 72 (c) 1 }	46,344	1,516,454	5,96,40,429	29,28,357

(c) Not stated whether limited or unlimited.

\* Including 324 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.	
88,53,316	65,373	2,33,09,769	49,77,475	1,16,220	10,41,612	92,00,498	(d) 3,20,700	Madras
1,09,46,834	2,20,558	1,58,00,937	31,64,198	1,53,617	24,44,416	70,65,965	1,16,382	Bombay
36,72,084	8,49,376	1,21,45,356	44,71,854	1,39,513	6,32,745	44,51,197	52,469	Bengal
26,16,538	34,392	72,66,151	16,32,138	8,618	2,52,163	43,08,101	11,159	Bihar and Orissa
36,04,195	1,57,467	59,97,641	18,01,980	55,565	1,69,589	38,08,897	2,766	United Provinces
57,50,780	8,10,836	2,23,49,570	13,18,109	16,36,353	20,92,102	42,06,479	59,367	Punjab
72,22,773	11,84,322	1,71,66,462	12,41,452	4,77,503	17,15,060	47,25,014	4,21,663	Burma
50,71,331	47,370	1,12,06,361	43,11,762	15,75,245	1,78,604	55,86,687	...	Central Provinces and Berar
1,70,244	770	6,48,134	2,88,101	25,339	43,805	1,28,416	8,854	Assam
75,534	1,432	2,18,886	69,788	3,423	3,542	34,750	44	Coorg
2,31,107	10,427	17,86,281	16,830	7,228	50,443	1,10,397	37,470	Ajmer-Merwara
25,180	101	1,71,420	8,209	16	1,875	47,951	...	Delhi
4,82,39,916	33,82,424	11,80,86,968	2,33,01,802	41,98,640	86,25,956	4,36,74,350	10,30,874	Total (British India)
4,16,03,778	24,53,802	10,47,46,257	1,39,98,346	47,20,269	72,29,904	3,97,01,432	5,01,809	Total previous year
18,02,513	3,097	25,40,410	10,35,721	...	2,69,688	84,225	8,666	Mysore
10,29,654	35,206	11,65,977	2,33,604	7,829	2,32,474	4,03,449	...	Baroda
3,12,969	3,833	42,33,559	21,547	31,684	10,098	4,36,914	61,061	Hyderabad
5,42,736	...	6,93,100	4,04,549	...	28,473	4,31,121	...	Bhopal
36,87,872	42,136	86,33,046	16,85,421	39,513	5,40,733	13,55,709	69,727	Total (Indian States)
27,63,921	23,953	87,80,393	15,06,291	16,533	6,22,537	15,17,369	18,576	Total previous year
5,19,27,788	34,24,560	12,67,00,014	2,49,97,323	42,38,153	91,66,689	4,50,30,059	11,00,601	Grand Total
4,43,57,699	24,79,760	11,35,26,650	1,54,95,137	47,36,502	78,52,441	4,12,18,801	5,20,355	Grand Total previous year

(d) Includes Rs. 2,50,130 from Government.

[Continued on next page]

## GENERAL STATEMENT B—contd.

## OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1922-23—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
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras . . . . .	2,27,565	1,53,832	2,22,263	30,65,540	6,78,397	9,29,993	92,237	2,06,96,648	2,69,017
Bombay . . . . .	2,30,627	3,90,989	2,45,742	6,09,651	41,33,054	31,16,644	1,33,561	79,51,486	1,43,404
Bengal . . . . .	12,94,457	6,12,640	1,80,149	8,01,511	7,46,138	8,12,971	1,07,569	1,08,25,151	23,086
Bihar and Orissa . . . . .	47,549	42,019	71,632	2,90,927	2,31,620	1,83,576	1,01,923	67,35,318	20,956
United Provinces . . . . .	103	4,888	1,05,199	15,00,486	78,842	1,84,773	5,119	43,94,672	...
Punjab . . . . .	20,45,569	30,23,476	1,93,904	46,52,836	16,60,186	16,43,131	92,251	1,19,49,538	2,30,197
Burma . . . . .	10,44,132	9,40,011	5,74,734	34,19,615	5,36,569	2,90,751	2,37,036	1,01,00,025	16,39,761
Central Provinces and Berar . . . . .	14,619	328	6,009	19,812	1,90,734	79,322	2,484	1,05,43,660	3,15,927
Assam . . . . .	...	...	11,962	17,673	85,760	50,072	58,997	3,73,920	1,104
Coorg . . . . .	...	...	7,464	99,685	15,682	22,841	4,922	29,872	1,775
Ajmer-Merwara . . . . .	2,568	1,990	18,464	3,41,714	...	73,550	1,848	11,91,169	1,610
Delhi . . . . .	...	...	1,094	8,636	905	2,108	...	1,63,056	...
<b>Total (British India)</b>	<b>49,07,189</b>	<b>51,70,173</b>	<b>16,38,616</b>	<b>1,48,28,086</b>	<b>83,57,887</b>	<b>73,89,732</b>	<b>8,37,947</b>	<b>8,49,54,513</b>	<b>26,46,837</b>
<i>Total previous year</i>	<i>28,08,222</i>	<i>23,37,670</i>	<i>16,65,115</i>	<i>1,36,16,338</i>	<i>74,61,417</i>	<i>73,67,141</i>	<i>10,54,698</i>	<i>7,51,67,008</i>	<i>26,04,919</i>
Mysore . . . . .	39,673	21,030	23,790	11,49,256	2,47,677	1,40,573	2,17,764	5,36,364	12,242
Baroda . . . . .	16,831	22	15,801	41,944	2,19,311	2,38,605	...	5,13,440	58,837
Hyderabad . . . . .	...	...	4,768	9,00,639	10,442	2,35,704	13,233	31,13,294	494
Bhopal . . . . .	...	...	...	13,036	...	1,12,243	...	5,29,530	...
<b>Total (Indian States)</b>	<b>56,504</b>	<b>21,052</b>	<b>44,359</b>	<b>21,04,875</b>	<b>4,77,430</b>	<b>7,27,125</b>	<b>2,30,997</b>	<b>46,92,628</b>	<b>71,543</b>
<i>Total previous year</i>	<i>79,548</i>	<i>10,655</i>	<i>47,085</i>	<i>18,91,208</i>	<i>3,73,599</i>	<i>7,80,851</i>	<i>5,423</i>	<i>53,14,859</i>	<i>79,885</i>
<b>Grand Total</b>	<b>49,63,693</b>	<b>51,91,225</b>	<b>16,82,975</b>	<b>1,69,32,961</b>	<b>88,35,317</b>	<b>81,16,857</b>	<b>10,68,944</b>	<b>8,96,47,141</b>	<b>27,18,380</b>
<i>Grand Total previous year</i>	<i>28,87,770</i>	<i>23,48,325</i>	<i>17,12,200</i>	<i>1,55,07,544</i>	<i>78,35,016</i>	<i>81,47,992</i>	<i>10,60,121</i>	<i>8,04,81,867</i>	<i>26,84,804</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.	
13,23,108	2,70,54,938	+5,66,279	6½	7½ to 8½	9½ to 10½	Madras
15,11,290	1,75,99,090	+3,23,899	6½	6½	9½	Bombay
23,57,561	1,56,73,987	+7,86,315	12½	10½	15½	Bengal
9,94,739	85,59,059	+2,58,750	9½	12½	15½	Bihar and Orissa
12,30,611	73,94,503	+2,30,740	...	12	15	United Provinces
61,53,687	2,63,81,826	+10,91,930	...	8 and 9	12½	Punjab
31,52,515	1,93,76,272	+2,69,619	...	10	15	Burma
16,44,182	1,27,96,121	+4,02,263	7½	10 to 12	12 to 15	Central Provinces and Berar
2,13,224	8,00,750	+38,573	12½	10½	15½	Assam
81,352	2,56,129	+16,929	10	6½	12½	Coorg
2,60,238	18,70,129	+86,142	...	9	12	Ajmer-Merwara
3,580	1,78,285	+4,007	...	9	12½	Delhi
1,89,26,087	13,79,41,089	+40,77,466	...	...	...	Total (British India)
1,64,77,043	12,37,48,564	+40,79,543	...	...	...	Total previous year
3,36,466	26,40,342	+1,05,157	6 to 7½	7 to 8½	9 to 12	Mysore
2,96,074	13,68,211	+60,669	...	6 to 8	9½	Baroda
6,46,526	49,20,302	+2,14,139	...	7 to 9	12½	Hyderabad
91,910	7,46,719	+47,509	...	6 and 9	12	Bhopal
13,70,976	96,75,574	+4,27,474	...	...	...	Total (Indian States)
10,10,229	94,56,052	+3,69,796	...	...	...	Total previous year
2,02,97,063	14,76,16,663	+45,04,940	...	...	...	Grand Total
1,74,87,272	13,32,04,616	+44,69,339	...	...	...	Grand Total previous year

\* For the purpose of this statement the working capital is taken to be the total of columns 22 to 29.

**GENERAL STATEMENT C**  
**OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1922-23**

Province	Class of Societies					Total number of Societies	Number of members	LOANS MADE DURING THE YEAR TO	
	(a) Limited		(b) Unlimited					Individuals	Banks and Societies
	Credit	Purchase and purchase and sale	Production	Production and sale	Other forms of co-operation				
1	2	3	4	5	6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras . . . . .	{ (a) 632 (b) 173 }	(a) 103 (b) 11 }	(a) 1	{ (a) 10 (b) 2 }	(a) 28 (b) 6 }	966	1,41,057	89,67,260	1,89,595
Bombay . . . . .	{ (a) 353 (b) 32 }	(a) 65	...	{ (a) 34 (b) 45 }	(a) 40	569	1,20,159	1,34,88,571	15,97,625
Bengal . . . . .	{ (a) 183 (b) 3 }	(a) 76	...	{ (a) 7 (b) 225 }	(a) 19	513	79,721	77,66,176	71,412
Bihar and Orissa . . . . .	{ (a) 69 (b) 60 }	(a) 25	...	{ (a) 10 (b) 100 }	(a) 2 (b) 35 }	301	17,662	11,47,764	1,08,425
United Provinces . . . . .	{ (a) 45 (b) 147 }	(a) 21	(a) 1	...	(a) 3	217†	11,583	11,24,899	5,703
Punjab . . . . .	{ (a) 22 (b) 192 }	(a) 73 (b) 68 }	...	...	{ (a) 84 (b) 5 }	444	19,428	13,81,540	43,298
Burma . . . . .	{ (a) 148 (b) 27 }	(a) 9	...	(a) 11	(a) 1	196	27,511	47,51,712	2,79,731
Central Provinces and Berar . . . . .	{ (a) 7 (b) 46 }	(a) 17	...	{ (a) 1 (b) 1 }	(a) 1	73	4,939	3,28,032	16,056
Assam . . . . .	(a) 26	(a) 27	...	...	...	53	6,541	2,30,377	22,637
Coorg . . . . .	(a) 10	(a) 1	(b) 1	...	...	12	1,254	64,721	...
Ajmer-Merwara . . . . .	{ (a) 26 (b) 1 }	(a) 1 (b) 13 }	...	...	(a) 1	42	3,871	1,80,699	12,249
Hyderabad Administered Area	(a) 2	{ (a) 4 (b) 1 }	...	(a) 1	(a) 1	9	288	55,935	5,807
Delhi . . . . .	(b) 1	(b) 36	...	(a) 1	...	38	444	268	592
<b>Total (British India) . . . . .</b>	{ (a) 1,523 (b) 682 }	(a) 422 (b) 129 }	(a) 2 (b) 1	(a) 75 (b) 373 }	(a) 180 (b) 46 }	3,433	4,34,458	3,94,87,954	23,53,150
<i>Total previous year . . . . .</i>	{ (a) 1,371 (b) 644 }	(a) 495 (b) 134 }	(a) 2	{ (a) 64 (b) 324 }	(a) 122 (b) 30 }	3,186	3,96,724	3,06,94,912	23,82,209
Mysore . . . . .	{ (a) 140 (b) 21 }	(a) 77 (b) 28 }	...	{ (a) 2 (b) 4 }	...	272	43,253	38,62,470	36,533
Baroda . . . . .	{ (a) 9 (b) 37 }	(a) 3	...	...	...	49	3,700	2,24,145	500
Hyderabad . . . . .	{ (a) 130 (b) 2 }	(a) 12 (b) 48 }	...	(b) 10	(b) 1	203	7,667	6,71,182	41,194
<b>Total (Indian States) . . . . .</b>	{ (a) 279 (b) 60 }	(a) 92 (b) 76 }	...	{ (a) 2 (b) 14 }	(b) 1	524	54,620	47,57,797	78,227
<i>Total previous year . . . . .</i>	{ (a) 254 (b) 60 }	(a) 94 (b) 65 }	...	{ (a) 2 (b) 12 }	(b) 1	488	53,952	4,51,243	34,807
<b>Grand Total . . . . .</b>	{ (a) 1,802 (b) 742 }	(a) 514 (b) 205 }	(a) 2 (b) 1	(a) 77 (b) 387 }	(a) 180 (b) 47 }	3,957	489,078	4,42,45,751	24,31,357
<i>Grand Total previous year . . . . .</i>	{ (a) 1,625 (b) 704 }	(a) 589 (b) 199 }	(a) 2	(a) 66 (b) 336 }	(a) 122 (b) 31 }	3,674	450,676	3,52,05,155	24,17,016

†Inclusive of 6 societies for which figures for other columns have not been received and 3 societies which have not commenced work.

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.	
71,51,240	2,64,438	91,55,105	12,30,786	3,18,246	69,25,430	18,76,731	34,689	Madras
1,10,96,593	17,32,331	1,20,13,251	10,77,603	20,18,259	1,12,16,167	41,37,006	17,60,547	Bombay
61,99,417	2,19,681	78,09,970	5,75,059	1,40,778	31,06,836	1,68,202	70,539	Bengal
8,98,135	55,859	13,15,163	1,78,321	84,623	3,60,546	6,67,319	5,950	Bihar and Orissa
8,91,704	5,898	9,37,697	80,783	994	5,83,495	1,69,001	223	United Provinces
10,50,806	33,309	12,60,561	51,350	62,671	7,63,516	2,75,461	38,170	Punjab
41,19,434	3,04,211	40,20,943	1,29,684	2,39,172	19,34,383	13,33,947	4,02,375	Burma
2,66,298	14,848	2,72,051	20,041	34,542	2,39,132	11,203	...	Central Provinces and Berar
1,79,421	26,096	4,24,549	76,907	87,027	1,98,630	9,737	1,094	Assam
49,891	...	47,777	10,725	...	8,577	5,900	...	Coorg
1,47,924	4,204	1,30,954	...	10,548	51,648	2,12,923	3,240	Ajmer-Merwara
42,013	7,188	51,186	...	8,145	97,205	...	22,241	Hyderabad Administered Area
2,083	571	20,020	4,835	21	103	859	...	Delhi
3,20,95,009	26,68,634	3,74,58,927	34,36,094	30,05,026	2,54,85,723	88,68,289	23,39,068	Total (British India)
2,50,30,986	21,45,901	3,04,25,630	26,64,932	20,42,586	2,09,95,870	62,88,373	17,06,612	Total previous year
35,02,284	32,940	22,11,888	7,75,006	...	20,74,283	25,889	99,180	Mysore
1,97,606	2,43,923	2,68,859	41,123	250	3,35,605	50,856	...	Baroda
5,64,001	1,13,537	6,44,015	...	47,612	1,54,263	99,550	13,817	Hyderabad
42,63,891	3,95,400	31,24,762	8,16,129	47,862	25,64,151	1,76,295	1,12,997	Total (Indian States)
43,15,686	1,27,551	38,80,047	8,31,458	61,461	28,39,768	1,00,208	1,47,639	Total previous year
3,63,58,900	30,64,034	4,05,83,689	42,52,223	30,52,888	2,80,49,874	90,44,584	24,52,085	Grand Total
2,93,46,672	22,73,452	3,43,05,677	34,96,390	21,04,047	2,38,35,638	63,58,581	18,54,251	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 1922-23—*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
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras . . . . .	16,38,770	5,93,852	2,69,361	31,13,384	26,64,226	27,11,484	27,941	16,32,577	21,442
Bombay . . . . .	13,94,693	6,71,469	3,34,792	42,55,964	89,80,882	27,17,352	2,33,266	3,37,755	15,04,688
Bengal . . . . .	8,34,584	34,078	1,56,270	26,78,732	28,91,882	27,40,954	43,865	2,58,846	...
Bihar and Orissa . . . . .	8,44,603	4,71,336	58,039	5,13,273	3,54,950	1,27,598	690	8,44,738	13,945
United Provinces . . . . .	34,676	...	14,106	3,29,964	4,68,860	18,322	...	1,85,383	...
Punjab . . . . .	2,52,886	3,79,560*	52,109	3,91,645	7,21,569	48,005	42,746	4,03,488	2,500
Burma . . . . .	3,89,656	2,97,894	1,17,663	26,18,361	5,56,948	5,42,644	62,591	3,32,646	76,279
Central Provinces and Berar . . . . .	2,44,166	...	18,265	1,79,351	94,037	77,749	6,903	39,019	...
Assam . . . . .	3,32,394	...	18,118	1,77,810	2,01,421	2,42,583	7,241	13,375	...
Coorg . . . . .	4,381	...	2,020	34,310	6,983	3,849	...	2,700	200
Ajmer-Merwara . . . . .	2,32,907	2,25,089	11,959	62,681	36,511	13,669	10,112	57,940	...
Hyderabad Administered Area . . . . .	53,953	...	4,364	24,533	35,356	20,285	7,583	...	...
Delhi . . . . .	...	...	324	1,947	53	3,713	147	17,976	...
<b>Total (British India) . . . . .</b>	<b>62,57,669</b>	<b>26,73,178</b>	<b>10,57,390</b>	<b>1,43,91,955</b>	<b>1,70,13,678</b>	<b>92,68,147</b>	<b>4,43,085</b>	<b>41,26,443</b>	<b>16,19,054</b>
<i>Total previous year . . . . .</i>	<i>76,62,346</i>	<i>26,62,165</i>	<i>8,97,061</i>	<i>1,25,35,412</i>	<i>1,34,34,577</i>	<i>75,60,082</i>	<i>5,41,251</i>	<i>33,15,683</i>	<i>11,28,715</i>
Mysore . . . . .	9,61,303	3,34,711	81,618	18,32,078	8,27,704	4,32,099	906	1,44,393	2,845
Baroda . . . . .	28,715	10	3,103	54,692	2,34,490	68,981	...	27,743	2,050
Hyderabad . . . . .	1,60,487	...	16,695	4,46,747	64,223	1,00,250	22,816	1,35,455	81,709
<b>Total (Indian States) . . . . .</b>	<b>11,50,505</b>	<b>3,34,721</b>	<b>1,01,416</b>	<b>23,33,517</b>	<b>11,26,417</b>	<b>6,01,330</b>	<b>23,722</b>	<b>3,07,591</b>	<b>86,604</b>
<i>Total previous year . . . . .</i>	<i>15,13,033</i>	<i>4,21,091</i>	<i>1,10,835</i>	<i>23,64,556</i>	<i>12,03,779</i>	<i>4,88,533</i>	<i>68,897</i>	<i>2,49,592</i>	<i>37,897</i>
<b>Grand Total . . . . .</b>	<b>74,08,174</b>	<b>30,07,899</b>	<b>11,58,806</b>	<b>1,67,25,472</b>	<b>1,81,40,095</b>	<b>98,69,477</b>	<b>4,66,807</b>	<b>44,34,034</b>	<b>17,05,658</b>
<i>Grand Total previous year . . . . .</i>	<i>91,75,379</i>	<i>30,83,256</i>	<i>10,07,896</i>	<i>1,48,99,968</i>	<i>1,46,38,356</i>	<i>80,48,615</i>	<i>6,10,148</i>	<i>35,65,275</i>	<i>11,66,612</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	
28	29	30	31	22	33	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
6,05,866	1,07,76,920	+4,85,322	6 to 7½	6	9½ to 10½	Madras
7,54,165	1,87,84,072	+4,18,687	6½	6 to 7	9½	Bombay
4,76,373	90,90,652	+2,17,904	6½	10½	12½	Bengal
1,00,935	19,56,069	+74,912	9½	12½	12½	Bihar and Orissa
74,201	10,86,730	+43,496	4½	12	15	United Provinces
1,02,579	17,12,532	+26,504	...	...	...	Punjab
3,35,290	45,24,759	+2,94,667	...	9	15	Burma
28,651	4,25,710	+12,532	6 to 10	9 to 12	12 to 15	Central Provinces and Berar
61,055	7,03,485	+31,055	12½	6½	9½	Assam
2,071	50,113	+2,291	10	6½	12½	Coorg
6,048	1,86,961	+9,241	6 to 9	9	12	Ajmer-Merwara
3,021	90,778	+1,399	...	...	...	Hyderabad Administered Area
645	24,481	—555	...	9	12½	Delhi
25,50,900	4,94,13,262	+16,17,455	...	...	...	Total (British India)
21,14,784	4,06,30,504	+14,19,305	...	...	...	Total previous year
5,17,421	37,57,446	+2,15,749	6 to 9	7 to 9	9 to 12	Mysore
21,127	4,09,083	+9,379	...	6	9½	Baroda
41,643	8,92,813	+45,438	10	9	12½	Hyderabad
5,80,191	50,58,372	+2,70,566	...	...	...	Total (Indian States)
4,96,823	49,10,077	+2,52,286	...	...	...	Total previous year
31,31,091	5,44,72,634	+18,88,021	...	...	...	Grand Total
26,11,607	4,55,40,581	+16,71,691	...	...	...	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 1922-23.

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. (a)	No.	No.	Rs.	Rs.	Per cent.	No.	
Madras . . . . .	249	6,514	374,340	3,10,40,457	1,56,432	0.5	237	
Bombay . . . . .	66	457	46,896	53,12,767	32,787	0.6	98	
Bengal . . . . .	6	213	10,895	4,09,055	625	0.1	1	
Bihar and Orissa . . . . .	119*	5,414*	164,532*	2,30,35,395*	8,535	0.3	278	
United Provinces . . . . .	9	102	2,918	1,70,485	...	...	7	
Burma . . . . .	606	5,361	103,774	1,82,50,258	2,82,522	1.5	78	
Central Provinces and Berar . . . . .	306†	5,879†	95,476†	3,18,34,671†	2,19,454†	0.7	304‡	
Assam . . . . .	1	7	157	10,757	...	...	...	
Ajmer-Merwara . . . . .	2	141	3,120	4,87,760	1,648	0.4	6	
Coorg . . . . .	2	10	518	31,610	...	...	...	
<b>Total British India</b>	<b>1,366</b>	<b>24,098</b>	<b>802,626</b>	<b>11,05,83,215</b>	<b>7,02,003</b>	<b>0.6</b>	<b>1,009</b>	
<i>Total previous year</i>	<i>1,230</i>	<i>20,973</i>	<i>735,976</i>	<i>9,01,09,826</i>	<i>5,02,456</i>	<i>0.6</i>	<i>849</i>	
Bhopal . . . . .	11	225	3,462	2,07,126	1,978	0.9	...	
<i>Previous year</i>	<i>8</i>	<i>185</i>	<i>2,875</i>	<i>2,27,046</i>	<i>386</i>	<i>0.2</i>	<i>(b)</i>	
<b>GRAND TOTAL</b>	<b>1,377</b>	<b>24,323</b>	<b>806,088</b>	<b>11,07,90,341</b>	<b>7,03,981</b>	<b>0.6</b>	<b>1,009</b>	
<i>Grand Total previous year</i>	<i>1,238</i>	<i>21,158</i>	<i>738,851</i>	<i>9,03,36,872</i>	<i>5,02,842</i>	<i>0.6</i>	<i>849</i>	

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

† 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) The staff is honorary.

## GENERAL STATEMENT E

## OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1922-23

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	403	12,010	485	...	173	1	...	103	964	...	...	
Punjab . . . . .	39	365	43,480	2,318	258	332	5	247	51	6,726	4,855	142	
Burma . . . . .	397	6,102	1,05,171	3,605	89	2,305	42	1,880	309	35,323	53,307	1,638	
Coorg . . . . .	10	191	2,905	6,376	3,372	693	456	6,348	...	3,401	...	...	
United Provinces . . . . .	1	24	1,709	38	...	28	...	...	...	53	...	...	
<b>Total</b>	<b>456</b>	<b>7,085</b>	<b>1,65,275</b>	<b>12,822</b>	<b>3,719</b>	<b>3,531</b>	<b>504</b>	<b>8,475</b>	<b>463</b>	<b>46,472</b>	<b>58,662</b>	<b>1,780</b>	
<i>Total previous year</i>	<i>444</i>	<i>7,160</i>	<i>2,10,602</i>	<i>13,729</i>	<i>3,326</i>	<i>4,519</i>	<i>513</i>	<i>8,463</i>	<i>475</i>	<i>47,684</i>	<i>70,508</i>	<i>2,151</i>	

## GENERAL STATEMENT F

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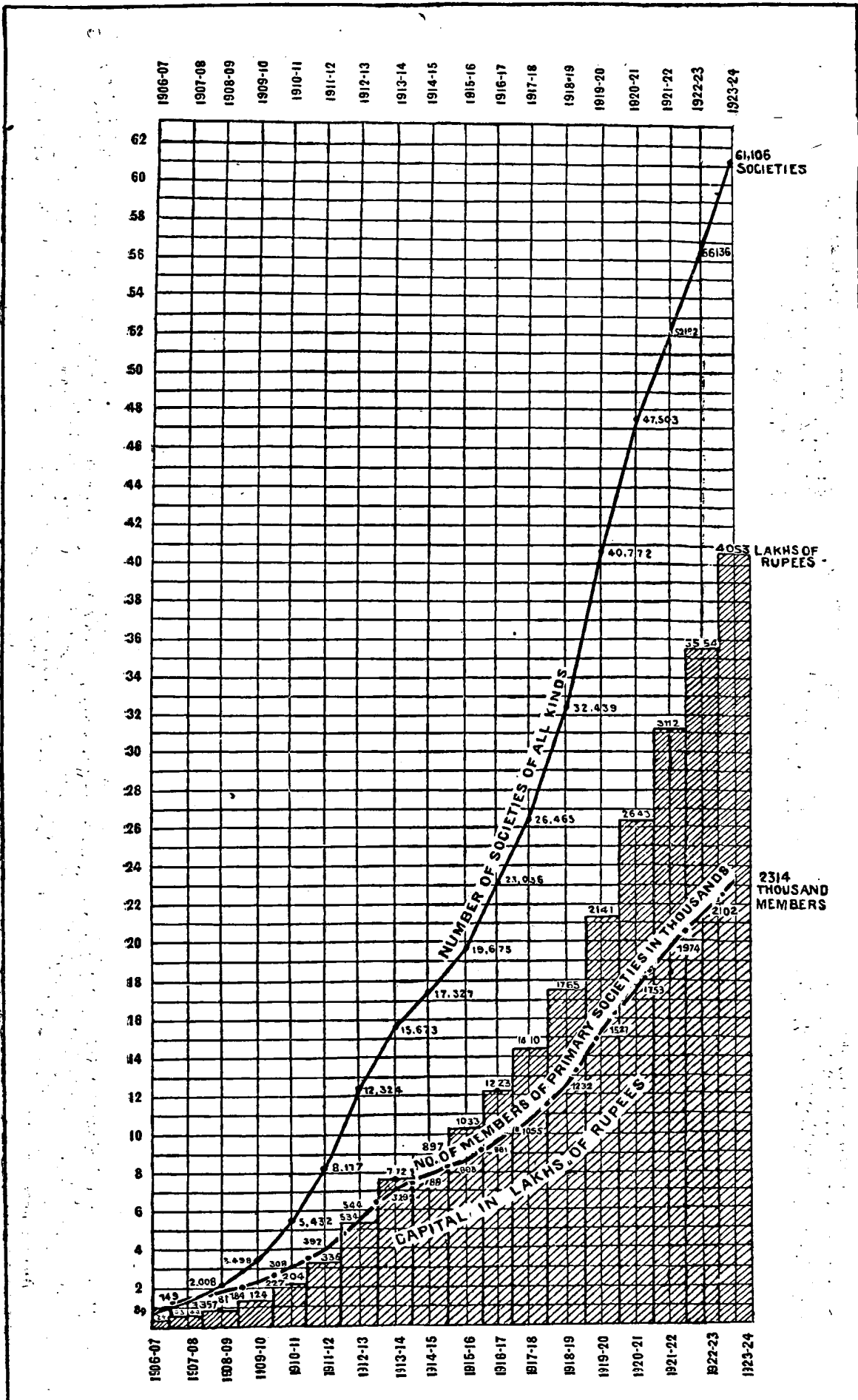
## OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1922-23

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.	
Punjab . . .	1	10	½	4,855	142	104	...	...	...	1,201	...	..	
Burma . . .	1	397	½	53,807	1,037	2,418	73	840	556	1,913	13,937	...	
Total . . .	2	407	...	58,662	1,179	2,522	73	840	556	3,114	13,937	...	
Total previous year	2	396	...	70,148	1,965	2,839	87	1,011	1,128	5,972	10,000	...	

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Note.—Capital is increasing faster than membership, being now nearly Rs. 175 per member and the average membership per society is now 38. The capital is Rs. 6,633 per society.