

DEPARTMENT OF COMMERCIAL INTELLIGENCE AND STATISTICS, INDIA

STATEMENTS

SHOWING PROGRESS OF THE

Co-operative Movement in India

DURING THE YEAR

1923-24

Published by order of the Governor-General in Council



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EXPLANATORY NOTE.

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

2. The **Abstract Tables** indicate some of the leading features of progress in the co-operative movement during the year 1923-24, 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 1923-24 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 1923-24. 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 1923-24 rose from 514 to 530, with a membership and working capital of 166,585 and Rs. 17,67 lakhs, as against 163,675 and Rs. 15,33 lakhs, respectively, in 1922-23. The net profit resulting from the operations of these Banks also increased from Rs. 29,29,732 to Rs. 31,89,496 in 1923-24.

It may be mentioned here that two tables relating to the principal co-operative Banks in British India have been included in the Blue Book styled "Statistical tables relating to Banks in India", 1923, (10th issue), of which table 6 is an abstract and table 14 gives details of capital, reserve, deposits, loans and cash for individual provincial and central co-operative Banks and registered non-agricultural (Urban) co-operative credit societies with limited liability and a capital and reserve amounting to one lakh of rupees and over.

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 49,830 agricultural (excluding insurance societies) and 3,957 non-agricultural to 54,203 agricultural (excluding insurance societies) and 4,529 non-agricultural societies, respectively. The total membership and working capital at the close of the year were as follows:—

| | 1923-24. | |
|------------------|-----------|--------------|
| | Members. | Capital. |
| | Number. | Rs. (lakhs). |
| Agricultural | 1,768,220 | 16,55 |
| Non-Agricultural | 538,654 | 6,31 |
| Total | 2,306,874 | 22,86 |

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

| | Rs. |
|----------------------------|-----------|
| Agricultural Societies | 59,50,643 |
| Non-Agricultural Societies | 23,75,373 |
| Total | 83,26,016 |

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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Calcutta, February 14, 1925.

ABSTRACT TABLE I

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

| 1 | 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. | 1920-21 | 1921-22 | 1922-23 | 1923-24 |
|---|---|---|---|---------|---------|---------|---------|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Central (including Provincial and Central Banks and Banking Unions). | 17 | 231 | 304 | 449 | 480 | 514 | 530 |
| Supervising and Guaranteeing Unions (including Re-insurance Societies). | | | 638 | 1,150 | 1,240 | 1,379 | 1,402 |
| Agricultural (including Cattle Insurance Societies). | 1,713 | 10,891 | 25,873 | 42,562 | 46,788 | 50,286 | 54,645 |
| Non-Agricultural | 196 | 664 | 1,662 | 3,322 | 3,674 | 3,957 | 4,529 |
| Total | 1,926 | 11,786 | 28,477 | 47,503 | 52,182 | 56,136 | 61,106 |

(b) *Number of Societies* by Provinces for 1923-24 only.

| Province. | Popu- lation (millions). | Central (including Provincial and Central Banks and Banking Unions). | Supervising and Guar- anteeing 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 | 275 | 8,306 | 1,166 | 9,763 | 23.1 |
| Bombay | 19.3 | 20 | 64 | 3,059 | 600 | 3,743 | 19.4 |
| Bengal | 46.7 | 69 | 4 | 8,638 | 603 | 9,334 | 20.0 |
| Bihar and Orissa | 34.0 | 54 | 142 | 5,108 | 312 | 5,616 | 16.5 |
| United Provinces | 45.4 | 73 | 6 | 5,445 | 228 | 5,752 | 12.7 |
| Punjab | 20.7 | 113 | 1 | 9,820 | 607 | 10,541 | 50.9 |
| Burma | 11.7 | 21 | 629 | 4,705 | 208 | 5,563 | 47.5 |
| Central Provinces and Berar | 13.9 | 36 | 259 | 4,251 | 60 | 4,646 | 33.4 |
| Assam | 7.6 | 18 | ... | 642 | 43 | 703 | 9.2 |
| Coorg | 0.2 | 1 | 6 | 146 | 12 | 165 | 82.5 |
| Ajmer-Merwara | 0.5 | 6 | 2 | 441 | 47 | 496 | 99.2 |
| Hyderabad Administered Area | 0.1 | ... | ... | ... | 10 | 10 | 10.0 |
| Delhi | 0.5 | 1 | ... | 155 | 27 | 183 | 38.6 |
| Total (British India) | 242.9 | 465 | 1,391 | 50,756 | 3,933 | 56,545 | 23.3 |
| Mysore | 6.0 | 17 | ... | 1,154 | 285 | 1,466 | 24.8 |
| Baroda | 2.1 | 5 | ... | 547 | 57 | 609 | 29.0 |
| Hyderabad | 12.5 | 19 | ... | 1,425 | 254 | 1,698 | 13.6 |
| Bhopal | 0.7 | 24 | 11 | 733 | ... | 768 | 109.7 |
| Total (Indian States) | 21.3 | 65 | 11 | 3,889 | 596 | 4,561 | 21.4 |
| GRAND TOTAL | 264.2 | 530 | 1,402 | 54,645 | 4,529 | 61,106 | 23.1 |

ABSTRACT TABLE II.

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

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

* 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 1923-24 only.

| Province. | Population (millions). | Central (including Provincial and Central Banks and Banking Unions). | Supervising and Guaranteeing Unions (including Re-insurance Societies). | Agricultural (including Cattle Insurance Societies). | Non-Agricultural. | Total number of Members of primary Societies. | Number of Members of primary Societies per 1,000 inhabitants. |
|------------------------------|------------------------|--|---|--|-------------------|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Madras | 42.3 | 11,036 | 7,555 | 454,033 | 159,553 | 613,586 | 14.5 |
| Bombay | 19.3 | 9,025 | 458 | 221,104 | 127,657 | 348,761 | 18.1 |
| Bengal | 46.7 | 12,566 | 156 | 234,821 | 91,914 | 326,735 | 7.0 |
| Bihar and Orissa | 34.0 | 7,669 | 6,034 | 145,102 | 17,235 | 162,337 | 4.8 |
| United Provinces | 45.4 | 11,166 | 42 | 130,968 | 13,533 | 144,501 | 3.2 |
| Punjab | 20.7 | 12,441 | 8 | 253,952 | 23,610 | 277,562 | 13.4 |
| Burma | 11.7 | 6,254 | 5,873 | 114,430 | 30,246 | 144,676 | 12.4 |
| Central Provinces and Berar | 13.9 | 84,627 | 8,183 | 67,831 | 4,616 | 72,447 | 5.2 |
| Assam | 7.6 | 1,337 | ... | 28,420 | 7,260 | 35,680 | 4.7 |
| Coorg | 0.2 | 137 | 45 | 7,247 | 1,290 | 8,537 | 42.7 |
| Ajmer-Merwara | 0.5 | 1,456 | 138 | 9,382 | 3,990 | 13,372 | 26.7 |
| Hyderabad Administered Area | 0.1 | ... | ... | ... | 1,805 | 1,805 | 18.0 |
| Delhi | 0.5 | 303 | ... | 2,797 | 484 | 3,281 | 6.6 |
| Total (British India) | 242.9 | 158,017 | 28,492 | 1,670,087 | 483,193 | 2,153,280 | 8.9 |
| Mysore | 6.0 | 2,339 | ... | 47,133 | 42,731 | 89,864 | 15.0 |
| Baroda | 2.1 | 974 | ... | 14,157 | 4,026 | 18,183 | 8.7 |
| Hyderabad | 12.5 | 3,436 | ... | 31,578 | 8,704 | 40,282 | 3.2 |
| Bhopal | 0.7 | 1,819 | 228 | 11,958 | ... | 11,958 | 17.1 |
| Total (Indian States) | 21.3 | 8,568 | 228 | 104,826 | 55,461 | 100,287 | 7.5 |
| GRAND TOTAL | 264.2 | 166,585 | 28,720 | 1,774,913 | 538,654 | 2,313,567 | 8.8 |

ABSTRACT TABLE III.

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

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

* Includes loans from Provincial or Central Banks.

(b) Working Capital by Provinces for 1923-24 only.

| Province. | Population | Share Capital paid up. | LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM | | | | | Reserve and other Funds. | Total. | Number of annas per head of population. |
|--|--------------|------------------------|---|----------------|------------------------------|--------------|--------------------------------|--------------------------|-----------------|---|
| | | | Members. | Societies. | Provincial or Central Banks. | Government. | Non-Members and other sources. | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | Mil-lions. | R(1,000) | R(1,000) | R(1,000) | R(1,000) | R(1,000) | R(1,000) | R(1,000) | R(1,000) | As. |
| Madras | 42.3 | 1,14,50 | 36,32 | 33,52 | 3,61,20 | 7,88 | 2,53,73 | 34,33 | 9,41,48 | 32 |
| Bombay | 19.3 | 76,96 | 1,36,52 | 79,72 | 1,01,88 | 20,71 | 1,71,59 | 32,29 | 6,19,67 | 51 |
| Bengal | 46.7 | 68,03 | 40,11 | 7,13 | 1,73,59 | 27 | 1,72,93 | 44,20 | 5,06,28 | 17 |
| Bihar and Orissa | 34.0 | 20,54 | 7,19 | 2,10 | 1,34,00 | 3,34 | 1,01,11 | 13,86 | 2,87,14 | 14 |
| United Provinces | 45.4 | 39,87 | 4,83 | 1,99 | 48,92 | 4 | 47,31 | 24,35 | 1,67,31 | 6 |
| Punjab | 20.7 | 67,46 | 30,89 | 23,44 | 1,85,41 | 9,32 | 1,54,49 | 78,72 | 5,49,73 | 42 |
| Burma | 11.7 | 81,33 | 10,60 | 9,28 | 1,26,59 | 17,54 | 1,22,95 | 49,01 | 4,17,30 | 57 |
| Central Provinces and Berar | 13.9 | 27,57 | 3,66 | 20,56 | 1,45,39 | 98 | 1,10,31 | 35,73 | 3,44,20 | 40 |
| Assam | 7.6 | 3,45 | 4,23 | 1,36 | 5,64 | 25 | 8,74 | 3,78 | 27,45 | 6 |
| Coorg | 0.2 | 1,52 | 14 | 5 | 55 | 3 | 86 | 95 | 4,10 | 33 |
| Ajmer-Merwara | 0.5 | 5,81 | 42 | 15 | 11,60 | 2 | 16,07 | 4,79 | 38,86 | 124 |
| Hyderabad Administered Area | 0.1 | 1,06 | 59 | 15 | ... | ... | 72 | 3 | 2,55 | 41 |
| Delhi | 0.5 | 46 | 2 | 1 | 2,64 | ... | 5,27 | 12 | 8,52 | 27 |
| Total (British India) | 242.9 | 5,08,56 | 2,75,52 | 1,79,46 | 12,97,41 | 60,38 | 11,66,08 | 3,27,16 | 38,14,57 | 25 |
| Mysore | 6.0 | 35,51 | 13,18 | 3,19 | 8,49 | 7 | 15,57 | 11,85 | 87,86 | 23 |
| Baroda | 2.1 | 2,35 | 4,13 | 97 | 4,27 | 1,93 | 10,29 | 4,11 | 28,05 | 21 |
| Hyderabad | 12.5 | 25,73 | 99 | 1,18 | 36,85 | 7,37 | 25,94 | 11,32 | 1,09,38 | 14 |
| Bhopal | 0.7 | 78 | ... | 42 | 5,11 | 4,00 | 99 | 1,61 | 13,11 | 30 |
| Total (Indian States) | 21.3 | 64,37 | 18,30 | 5,76 | 54,72 | 13,37 | 52,79 | 29,09 | 2,38,40 | 18 |
| GRAND TOTAL | 264.2 | 5,72,93 | 2,93,82 | 1,85,22 | 13,52,13 | 73,75 | 12,18,87 | 3,56,25 | 40,52,97 | 25 |

GENERAL STATEMENTS

FOR

1923-24.

GENERAL STATEMENT A

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1923-24.

| Province | Number of Banks | NUMBER OF MEMBERS | | NUMBER OF AFFILIATED SOCIETIES HOLDING SHARES IN CENTRAL BANKS | | | | LOANS MADE DURING THE YEAR TO | |
|--|-----------------|-------------------|---------------|--|---------------------|-------------------------|------------|-------------------------------|---------------------|
| | | Individuals | Societies | Central Credit | Agricultural Credit | Non-Agricultural Credit | Others | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| (a) PROVINCIAL BANKS. | | | | | | | | | |
| | No. | No. | No. | No. | No. | No. | No. | Rs. | Rs. |
| Madras | 1 | 314 | 71 | 31 | 13 | 19 | 8 | 3,22,469 | 34,01,020 |
| Bombay | 1 | 815 | 252 | ... | ... | ... | ... | 14,61,380 | 64,58,866 |
| Bengal | 1 | ... | 109 | 79 | 1 | 17 | 12 | ... | 24,15,739 |
| Bihar and Orissa† | 1 | 23 | 36 | 29 | 6 | 1 | ... | 5,493 | 26,37,932 |
| Burma | 1 | 282 | 2,592 | 8 | 2,554 | 23 | 7 | ... | 38,41,667 |
| Central Provinces and Berar | 1 | ... | 2,316 | 34 | ... | ... | ... | 3,653 | 12,26,756 |
| Assam | 1 | 27 | 31 | 15 | ... | 14 | 2 | ... | 60,540 |
| Total (British India) | 7 | 1,461 | 5,407 | 196 | 2,574 | 74 | 29 | 17,92,995 | 2,00,42,520 |
| <i>Total previous year</i> | <i>6</i> | <i>1,491</i> | <i>5,144</i> | <i>165</i> | <i>4,707</i> | <i>60</i> | <i>33</i> | <i>26,68,635</i> | <i>2,10,82,014</i> |
| Mysore | 1 | 428 | 509 | ... | 420 | 89 | ... | ... | 38,666 |
| <i>Total previous year</i> | <i>1</i> | <i>475</i> | <i>500</i> | <i>13</i> | <i>398</i> | <i>82</i> | <i>7</i> | <i>...</i> | <i>35,572</i> |
| Grand Total | 8 | 1,889 | 5,918 | 196 | 2,994 | 163 | 29 | 17,92,995 | 2,00,81,186 |
| <i>Grand Total previous year</i> | <i>7</i> | <i>1,966</i> | <i>5,644</i> | <i>178</i> | <i>5,105</i> | <i>142</i> | <i>40</i> | <i>26,68,635</i> | <i>2,11,17,586</i> |
| (b) CENTRAL BANKS | | | | | | | | | |
| Madras | 32 | 2,728 | 7,923 | ... | 6,983 | 637 | 303 | 7,98,555 | 1,40,67,767 |
| Bombay | 19 | 5,474 | 2,484 | 5 | 2,370 | 139 | 30 | 3,01,997 | 1,76,96,993 |
| Bengal | 188 | 4,168 | 8,289 | 3 | 7,977 | 192 | 117 | ... | 76,66,950 |
| Bihar and Orissa† | 53 | 2,309 | 5,301 | ... | 4,985 | 166 | 150 | ... | 33,82,601 |
| United Provinces | 73 | 5,714 | 5,452 | 10 | 5,258 | 173 | 11 | 3,175 | 41,79,177 |
| Punjab | 113 | 2,532 | 9,909 | 48 | 9,488 | 336 | 37 | 2,57,800 | 1,04,76,382 |
| Burma | 20 | 1,625 | 1,755 | 1 | 1,689 | 64 | 1 | 10,314 | 44,53,608 |
| Central Provinces and Berar | 35 | 77,789 | 4,522 | ... | 4,203 | 37 | 248 | 40,220 | 73,71,174 |
| Assam | 17 | 829 | 450 | ... | 440 | 7 | 3 | 36,809 | 1,99,397 |
| Ajmer-Merwara | 6 | 923 | 533 | .. | 476 | 35 | ... | 2,16,669 | 3,29,637 |
| Delhi | 1 | 21 | 282 | ... | 250 | 32 | ... | ... | 3,65,991 |
| Coorg | 1 | 30 | 107 | ... | 98 | 9 | ... | 1,070 | 53,250 |
| Total (British India) | 458 | 104,142 | 47,007 | 67 | 44,217 | 1,827 | 900 | 16,66,609 | 7,07,42,827 |
| <i>Total previous year</i> | <i>444</i> | <i>106,425</i> | <i>42,852</i> | <i>110</i> | <i>40,015</i> | <i>1,763</i> | <i>884</i> | <i>18,39,688</i> | <i>5,54,36,199</i> |
| Mysore | 16 | 1,025 | 377 | ... | 363 | 13 | 1 | 3,02,871 | 27,664 |
| Baroda | 5 | 520 | 454 | ... | 400 | 54 | ... | ... | 3,17,714 |
| Hyderabad | *19 | 1,642 | 1,794 | ... | 1,701 | 67 | 36 | ... | 9,79,714 |
| Bhopal | 24 | 1,131 | 688 | ... | 678 | 8 | 2 | ... | 2,80,889 |
| Total (Indian States) | 64 | 4,318 | 3,313 | ... | 3,142 | 142 | 39 | 3,02,871 | 16,05,981 |
| <i>Total previous year</i> | <i>63</i> | <i>3,596</i> | <i>3,192</i> | <i>7</i> | <i>2,975</i> | <i>129</i> | <i>52</i> | <i>3,10,314</i> | <i>14,82,252</i> |
| Grand Total | 522 | 108,460 | 50,320 | 67 | 47,359 | 1,969 | 939 | 19,69,480 | 7,23,48,808 |
| <i>previous year</i> | <i>507</i> | <i>110,021</i> | <i>46,044</i> | <i>117</i> | <i>42,990</i> | <i>1,892</i> | <i>936</i> | <i>21,50,002</i> | <i>5,69,25,751</i> |

* One bank had no transactions.

† For seven months from June to December 1923.

‡ Four banks had no transactions.

| 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 |
| 2,97,693 | 23,64,484 | 1,59,587 | 81,25,350 | 9,09,269 | ... | 3,12,27,634 | ... | Madras |
| 1,89,441 | 61,59,836 | 25,26,199 | 51,84,344 | ... | 2,94,52,881 | 1,51,09,054 | 16,590 | Bombay |
| ... | 15,17,635 | ... | 28,81,090 | 33,93,081 | 10,39,382 | 1,20,45,738 | ... | Bengal |
| ... | 2,77,336 | 5,493 | 26,44,646 | 10,93,851 | 12,670 | 32,31,139 | ... | Bihar and Orissa† |
| ... | 31,87,455 | ... | 91,49,616 | 3,42,198 | 1,83,183 | 1,07,45,439 | ... | Burma |
| 2,804 | 14,93,909 | 1,482 | 10,95,366 | 43,03,846 | 17,989 | 25,05,258 | ... | Central Provinces and Berar |
| ... | 40,428 | ... | 1,19,474 | 16,827 | 7,500 | 32,958 | ... | Assam |
| 4,89,938 | 1,50,41,033 | 26,92,761 | 2,91,99,886 | 1,00,59,072 | 3,07,13,805 | 7,48,97,220 | 16,590 | Total (British India) |
| 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 previous year |
| ... | 78,000 | ... | 4,78,815 | ... | 60,493 | 1,00,936 | ... | Mysore |
| ... | 1,01,940 | ... | 4,70,772 | ... | 53,057 | 1,64,948 | ... | Total previous year |
| 4,89,938 | 1,51,19,033 | 26,92,761 | 2,96,78,701 | 1,00,59,072 | 3,07,74,098 | 7,49,98,156 | 16,590 | Grand Total |
| 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 previous year |
| (b) CENTRAL BANKS | | | | | | | | |
| 7,34,021 | 99,07,032 | 3,28,690 | 2,67,93,891 | 51,09,920 | 26,36,773 | 3,14,25,839 | ... | Madras |
| 2,78,996 | 1,53,24,981 | 13,32,167 | 67,46,205 | 76,64,625 | 36,70,744 | 1,47,19,029 | 115 | Bombay |
| 385 | 53,31,000 | 1,650 | 1,51,30,926 | 17,31,795 | 2,15,551 | 54,09,699 | 841 | Bengal |
| 414 | 10,24,882 | ... | 1,07,98,647 | 23,26,763 | 82,151 | 23,27,307 | 2,982 | Bihar and Orissa† |
| 5,343 | 43,58,795 | 22,599 | 56,32,301 | 1,60,189 | 2,84,146 | 23,43,106 | 11,746 | United Provinces |
| 2,77,631 | 76,30,109 | 1,40,786 | 1,94,26,114 | 38,90,634 | 14,94,624 | 1,51,43,525 | 1,45,523 | Punjab |
| 8,244 | 39,68,879 | 1,130 | 46,98,843 | 10,82,109 | 12,68,482 | 26,01,153 | 53 | Burma |
| 28,875 | 82,87,668 | 26,107 | 1,07,58,272 | 12,25,917 | 4,87,763 | 85,93,894 | ... | Central Provinces and Berar |
| 20,166 | 73,705 | 65,917 | 4,59,604 | 37,000 | 19,696 | 2,31,602 | ... | Assam |
| 1,44,782 | 5,53,085 | 1,85,277 | 15,40,008 | 5,250 | 69,887 | 12,06,485 | 646 | Ajmer-Merwara |
| ... | 2,78,544 | ... | 5,00,793 | 10,000 | 3,214 | 2,52,749 | 707 | Delhi |
| 1,318 | 31,443 | 30 | 56,801 | ... | 114 | 31,728 | ... | Coorg |
| 15,00,175 | 5,67,70,123 | 21,04,353 | 10,25,42,405 | 2,32,94,202 | 1,02,33,144 | 8,42,86,116 | 1,62,613 | Total (British India) |
| 13,21,781 | 4,42,12,293 | 12,92,799 | 8,94,17,320 | 1,82,94,763 | 75,15,088 | 6,70,78,819 | 6,25,705 | Total previous year |
| 2,68,768 | 80,396 | 7,05,329 | 5,05,976 | 7,000 | 57,000 | 5,51,113 | ... | Mysore |
| ... | 4,03,410 | ... | 3,44,225 | ... | 1,04,700 | 4,67,014 | 7,170 | Baroda |
| ... | 6,73,156 | ... | 38,37,372 | 2,98,573 | 71,547 | 11,12,032 | ... | Hyderabad |
| 408 | 2,99,093 | 6,112 | 5,09,114 | ... | 11,680 | 2,79,050 | ... | Bhopal |
| 2,69,178 | 14,56,055 | 7,11,441 | 51,06,087 | 9,05,570 | 2,44,927 | 24,09,209 | 7,170 | Total (Indian States) |
| 2,66,572 | 16,81,618 | 6,95,980 | 51,09,909 | 1,32,222 | 2,60,672 | 29,10,336 | 2,616 | Total previous year |
| 17,89,351 | 5,82,26,178 | 28,15,794 | 10,77,39,092 | 2,36,99,776 | 1,04,78,071 | 8,66,95,325 | 1,69,783 | Grand Total |
| 15,83,353 | 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 previous year |

[Continued on next page

GENERAL STATEMENT A—contd.

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1923-24—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 | |
| (a) PROVINCIAL BANKS | | | | | | | | |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| Madras | ... | 49,240 | 5,25,120 | 1,22,422 | 13,42,824 | ... | 68,84,921 | 4,07,222 |
| Bombay | 10,565 | 1,07,698 | 7,41,420 | 63,99,664 | ... | 1,96,700 | 28,86,447 | 3,14,068 |
| Bengal | ... | 11,462 | 4,57,225 | 2,84,767 | 8,85,001 | ... | 19,46,958 | 1,02,608 |
| Bihar and Orissa† | ... | 6,157 | 1,30,800 | 4,978 | 1,03,128 | 3,00,000 | 24,11,095 | 1,41,101 |
| Burma | ... | 95,515 | 6,67,050 | 2,91,348 | 4,87,177 | ... | 90,76,985 | 6,35,203 |
| Central Provinces and Berar | ... | 18,980 | 6,01,250 | 33,065 | 37,95,721 | ... | 17,00,352 | 1,67,162 |
| Assam | ... | 1,473 | 36,120 | 22,535 | 15,494 | 25,000 | 57,626 | 1,382 |
| Total (British India) | 10,565 | 2,90,525 | 31,58,985 | 71,58,779 | 66,29,345 | 5,21,700 | 2,49,64,384 | 17,89,746 |
| <i>Total previous year</i> | ... | <i>2,41,611</i> | <i>29,74,000</i> | <i>53,60,335</i> | <i>61,10,151</i> | <i>1,02,471</i> | <i>2,29,29,450</i> | <i>14,62,261</i> |
| Mysore | ... | 3,753 | 1,45,478 | 23,727 | ... | ... | 3,66,311 | 35,957 |
| <i>Total previous year</i> | ... | <i>5,506</i> | <i>1,45,325</i> | <i>55,119</i> | <i>750</i> | ... | <i>2,82,232</i> | <i>32,754</i> |
| Grand Total | 10,565 | 2,94,278 | 33,04,463 | 71,82,506 | 66,29,345 | 5,21,700 | 2,53,30,695 | 18,05,703 |
| <i>Grand Total previous year</i> | ... | <i>2,47,117</i> | <i>31,19,525</i> | <i>54,45,454</i> | <i>61,10,901</i> | <i>1,02,471</i> | <i>2,32,11,682</i> | <i>11,95,015</i> |
| (b) CENTRAL BANKS | | | | | | | | |
| Madras | ... | 1,16,508 | 32,41,337 | 30,75,397 | 82,89,967 | ... | 1,43,50,886 | 6,75,747 |
| Bombay | ... | 77,796 | 14,76,483 | 10,89,733 | 10,31,521 | 1,000 | 80,07,208 | 1,70,632 |
| Bengal | ... | 2,45,895 | 21,54,922 | 2,53,701 | 31,29,114 | ... | 1,10,21,456 | 9,47,051 |
| Bihar and Orissa† | 933 | 1,40,127 | 10,05,782 | 1,45,935 | 28,77,263 | 21,600 | 73,53,276 | 3,73,382 |
| United Provinces | ... | 2,23,529 | 19,04,587 | 1,92,613 | 3,69,688 | 3,750 | 46,35,531 | 9,94,048 |
| Punjab | 82,346 | 98,659 | 15,96,567 | 21,36,844 | 40,31,807 | 78,000 | 1,35,12,222 | 9,24,419 |
| Burma | ... | 60,884 | 9,33,090 | 2,28,536 | 9,69,609 | ... | 25,11,923 | 2,08,019 |
| Central Provinces and Berar | ... | 1,45,369 | 19,56,270 | 20,12,676 | 10,42,337 | 16,558 | 90,82,365 | 13,98,450 |
| Assam | ... | 8,973 | 74,353 | 32,489 | 57,269 | ... | 4,29,641 | 38,549 |
| Ajmer-Merwara | 183 | 12,508 | 2,40,232 | 11,362 | 6,922 | ... | 14,76,957 | 1,91,039 |
| Delhi | ... | 3,503 | 23,850 | 863 | ... | ... | 5,22,207 | 3,549 |
| Coorg | ... | 241 | 7,720 | ... | ... | 1,000 | 59,538 | 81 |
| Total (British India) | 83,463 | 11,33,992 | 1,46,15,193 | 91,80,149 | 2,18,05,497 | 1,21,908 | 7,29,63,010 | 59,14,966 |
| <i>Total previous year</i> | <i>4,42,714</i> | <i>10,74,033</i> | <i>1,31,49,153</i> | <i>75,52,376</i> | <i>1,63,75,911</i> | <i>1,58,019</i> | <i>6,26,41,260</i> | <i>50,42,315</i> |
| Mysore | ... | 8,996 | 3,75,311 | 1,86,825 | 41,808 | ... | 7,52,776 | 1,24,930 |
| Baroda | ... | 10,409 | 1,28,382 | 97,305 | ... | 1,53,623 | 4,89,848 | 40,537 |
| Hyderabad | ... | 25,936 | 8,53,786 | 82,308 | 3,40,925 | 6,38,535 | 22,49,974 | 2,26,830 |
| Bhopal | ... | 8,689 | 60,310 | 41,480 | 1,646 | 3,99,962 | ... | 44,463 |
| Total (Indian States) | ... | 54,030 | 14,23,289 | 4,07,918 | 3,84,379 | 11,92,120 | 34,92,598 | 4,36,760 |
| <i>Total previous year</i> | <i>8,108</i> | <i>50,845</i> | <i>13,17,872</i> | <i>2,88,292</i> | <i>2,03,027</i> | <i>8,53,386</i> | <i>39,01,276</i> | <i>3,34,894</i> |
| Grand Total | 83,463 | 11,88,022 | 1,60,38,482 | 95,88,067 | 2,21,89,876 | 13,14,028 | 7,64,55,608 | 63,51,726 |
| <i>Grand Total previous year</i> | <i>4,50,822</i> | <i>11,24,878</i> | <i>1,44,67,025</i> | <i>78,40,668</i> | <i>1,85,78,938</i> | <i>10,11,405</i> | <i>6,65,42,536</i> | <i>53,77,209</i> |

† For seven months from June to December, 1923.

| Working Capital * | Profit (+) and loss (-) for the year | Usual dividend paid on share | MOST USUAL RATE OF INTEREST | | Uncalled and subscribed share capital | PROVINCE |
|---------------------|--|------------------------------------|-----------------------------|-------------|---|------------------------------|
| | | | On borrow- ings | On lendings | | |
| 27 | 28 | 29 | 30 | 31 | 32 | |
| Rs. | Rs. | Per cent. | Per cent. | Per cent. | Rs. | (a) PROVINCIAL BANKS |
| 92,82,509 | +1,56,705 | 9 | 3 to 7 | 7 | 74,880 | Madras |
| 1,05,38,299 | +92,548 | 7½ | 4 to 6½ | 7½ to 8 | 47,650 | Bombay |
| 36,77,559 | +41,526 | 7½ | 3 to 7 | 7½ | 4,57,225 | Bengal |
| 30,91,102 | +23,120 | 6(a) | 5½ to 7½ | 8 to 12½ | 5,68,200 | Bihar and Orissa † |
| 1,11,57,768 | +1,26,100 | 5 | 8 | 10 | ... | Burma |
| 62,97,550 | +57,312 | 6 | 3 to 8 | 7½ to 8½ | 2,860 | Central Provinces and Berar |
| 1,58,157 | +5,340 | 6½ & 8 | 4 to 7½ | 8½ to 11 | 36,980 | Assam |
| 4,42,02,939 | +5,02,651 | ... | ... | ... | 11,87,795 | Total (British India) |
| 3,89,38,668 | +4,78,096 | ... | ... | ... | 9,65,450 | Total previous year |
| 5,71,473 | +13,045 | 6½ | 5 to 7½ | 8 to 8½ | 2,54,522 | Mysore |
| 5,46,380 | +12,539 | 7 | 4½ to 7½ | 9½ | ... | Total previous year |
| 4,47,74,412 | +5,15,896 | ... | ... | ... | 14,42,317 | Grand Total |
| 3,94,65,048 | +4,90,635 | ... | ... | ... | 9,65,450 | Grand Total previous year |
| | | | | | | (b) CENTRAL BANKS |
| 2,96,33,334 | +5,80,276 | 9 | 2½ to 7 | 7½ to 8½ | 6,31,359 | Madras |
| 1,17,76,577 | +1,63,516 | 7½ | 2 to 7½ | 8 | 120 | Bombay |
| 1,75,06,244 | +3,56,113 | 6½ | 7½ to 8 | 9½ to 10½ | 19,13,409 | Bengal |
| 1,17,77,338 | +1,73,281 | 6½ to 9½ | 8 | 12½ | 10,95,439 | Bihar and Orissa † |
| 81,00,217 | +3,30,520 | 6 | 7½ | 12 | 21,69,384 | United Provinces |
| 2,22,79,859 | +3,32,140 | 8 | 7½ | 9 | 8,07,297 | Punjab |
| 48,51,177 | +89,695 | 5 & 7 | 9 | 10 | 34,041 | Burma |
| 1,55,08,656 | +3,66,994 | 6 | 4 to 8 | 10 to 12 | 295 | Central Provinces and Berar |
| 6,22,301 | +10,693 | 6½ to 12½ | 7½ | 10½ | 74,950 | Assam |
| 19,26,512 | +43,377 | 8 | 6 to 7 | 9 | ... | Ajmer-Merwara |
| 5,50,469 | +5,493 | 8 | 6 & 7 | 9 | ... | Delhi |
| 68,139 | +863 | ... | 6½ | 8½ | ... | Coorg |
| 12,46,00,723 | +24,52,961 | ... | ... | ... | 67,26,294 | Total (British India) |
| 10,69,19,034 | +22,36,245 | ... | .. | ... | 65,34,163 | Total previous year |
| 14,82,150 | +54,870 | 6½ | 9½ | 10 | 92,479 | Mysore |
| 9,09,695 | +14,534 | 7 | 6 | 7½ | 86,703 | Baroda |
| 43,97,358 | +96,213 | 7 to 10 | 6 to 8 | 9 | 26,54,400 | Hyderabad |
| 5,47,861 | +55,222 | 10 | 6 | 9 | 83,890 | Bhopal |
| 73,37,064 | +2,20,839 | ... | ... | ... | 29,17,472 | Total (Indian States) |
| 68,98,747 | +2,02,552 | .. | ... | ... | 17,64,020 | Total previous year |
| 13,19,37,787 | +26,73,800 | ... | ... | ... | 96,43,766 | Grand Total |
| 11,38,17,781 | +24,39,097 | ... | ... | ... | 82,95,183 | Grand Total previous year |

* For the purpose of this statement the working capital is taken to be the total of columns 21 to 26.
(a) Also a bonus of 3 per cent.

GENERAL STATEMENT B

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1923-24

| Province | Class of Societies (a)=Limited (b)=Unlimited | | | | | Total number of Societies | Number of members | LOANS MADE DURING THE YEAR TO | |
|--|--|--------------------------------------|---------------------------|-----------------------------|---|------------------------------------|-------------------------|----------------------------------|------------------------|
| | Credit. | Purchase and purchase and sale | Produc- tion | Produc- tion and sale | Other forms of co-oper- ation | | | Individuals | Banks and Societies |
| | 1 | 2 | 3 | 4 | 5 | | | 6 | 7 |
| | No. | No. | No. | No. | No. | No. | No. | Rs. | Rs. |
| Madras | { (a) 26 (b) 8,077 } | (a) 77 | ... | (a) 4 | { (a) 24 (b) 98 } | 8,306 | 454,033 | 1,49,04,694 | 62,384 |
| Bombay | { (a) 3 (b) 2,857 } | (a) 62 (b) 25 | (a) 5 (b) 14 | (a) 49 (b) 6 | { (a) 24 (b) 5 } | 3,050 | 220,616 | 1,49,97,306 | 7,04,678 |
| Bengal | (b) 8,368 | (a) 22 | (a) 173 | { (a) 56 (b) 2 } | { (a) 16 (b) 1 } | 8,638§ | 234,821 | 70,72,029 | 7,43,359 |
| Bihar and Orissa (a) | { (a) 78 (b) 4,994 } | (a) 9 | ... | { (a) 26 (b) 1 } | ... | 5,108 | 145,102 | 36,79,528 | 18,294 |
| United Provinces | (b) 5,436 | (a) 1 | (a) 1 | { (a) 5 (b) 1 } | ... | 5,444† | 130,949 | 42,01,956 | 2,25,479 |
| Punjab | (b) 3,435 | (a) 21 | (a) 62 | (a) 21 | (a) 252 | 9,791 | 253,831* | 1,05,37,621 | 9,28,880 |
| Burma | (b) 4,211 | (a) 17 | (a) 6 | (a) 74 | ... | 4,308 | 108,453 | 86,90,883 | 12,40,427 |
| Central Provinces and Berar | (b) 4,263 | (a) 7 | (a) 20 | (a) 1 | ... | 4,291 | 67,831 | 46,60,673 | 3,50,926 |
| Assam | (b) 642 | ... | ... | ... | ... | 642 | 28,420 | 3,54,466 | 567 |
| Coorg | { (a) 47 (b) 93 } | ... | ... | ... | ... | 140 | 7,159 | 1,42,477 | ... |
| Ajmer-Merwara | (b) 433 | ... | (a) 7 | (a) 1 | ... | 441 | 9,382 | 1,09,096 | 9,115 |
| Delhi | (b) 155 | ... | ... | ... | ... | 155 | 2,797 | 1,45,811 | 2,468 |
| Total (British India) | { (a) 154 (b) 48,964 } | (a) 216 (b) 25 | (a) 274 (b) 14 | (a) 237 (b) 10 | { (a) 316 (b) 104 } | 50,314 | 1,663,394 | 6,94,96,540 | 42,86,577 |
| <i>Total previous year</i> | <i>{ (a) 149 (b) 44,894 }</i> | <i>(a) 218 (b) 23</i> | <i>(a) 199 (b) 12</i> | <i>(a) 226 (b) 10</i> | <i>{ (a) 241 (b) 2 (c) 6 }</i> | <i>45,980</i> | <i>1,499,400</i> | <i>6,15,03,619</i> | <i>34,74,479</i> |
| Mysore | { (a) 112 (b) 1,018 } | (a) 32 (b) 17 | (a) 12 | { (a) 2 (b) 1 } | ... | 1,184 | 47,133 | 9,37,211 | 110 |
| Baroda | (b) 484 | (a) 8 | (b) 5 | { (a) 1 (b) 1 } | (b) 48 | 547 | 14,157 | 9,80,756 | 44,873 |
| Hyderabad | (b) 1,425 | ... | ... | ... | ... | 1,425 | 31,578 | 5,85,319 | 45,833 |
| Bhopal | (b) 733 | ... | ... | ... | ... | 733 | 11,958 | 2,79,886 | ... |
| Total (Indian States) | { (a) 112 (b) 3,660 } | (a) 40 (b) 17 | (a) 2 (b) 5 | (a) 3 (b) 2 | { (b) 48 } | 3,889 | 104,826 | 27,83,172 | 90,816 |
| <i>Total previous year</i> | <i>{ (a) 129 (b) 3,611 }</i> | <i>(a) 44 (b) 24</i> | <i>(a) 1 (b) 6</i> | <i>(a) 2 (b) 1</i> | <i>{ (a) 1 (b) 31 }</i> | <i>3,850</i> | <i>106,883</i> | <i>27,65,011</i> | <i>42,927</i> |
| Grand Total | { (a) 266 (b) 52,624 } | (a) 256 (b) 42 | (a) 276 (b) 19 | (a) 240 (b) 12 | { (a) 316 (b) 152 } | 54,203 | 1,768,220 | 7,22,79,712 | 43,77,393 |
| <i>Grand Total previous year</i> | <i>{ (a) 278 (b) 48,505 }</i> | <i>(a) 262 (b) 47</i> | <i>(a) 200 (b) 18</i> | <i>(a) 228 (b) 11</i> | <i>{ (a) 242 (b) 33 (c) 6 }</i> | <i>49,830</i> | <i>1,606,283</i> | <i>6,42,68,630</i> | <i>35,17,406</i> |

(c) Not stated whether limited or unlimited.

* Including 381 societies.

† Inclusive of one Society for which figures for other columns are not available.

‡ Not worked.

§ Inclusive of 7 Societies, three of which had no transaction and four did not commence work.

| 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. | |
| 1,04,62,630 | 55,302 | 2,77,25,846 | 68,53,612 | 1,18,387 | 11,37,694 | 1,10,50,620 | (d) 3,33,084 | Madras |
| 1,33,63,406 | 5,68,329 | 1,74,07,421 | 34,21,145 | 2,34,183 | 28,55,194 | 69,52,644 | 2,33,998 | Bombay |
| 39,33,838 | 7,23,773 | 1,48,47,329 | 51,78,162 | 1,60,615 | 7,71,726 | 61,33,951 | 83,406 | Bengal |
| 8,02,446 | 35,010 | 1,00,46,490 | 12,31,540 | 12,613 | 1,11,774 | 35,14,142 | 3,685 | Bihar and Orissa (e) |
| 41,33,785 | 2,01,675 | 59,80,754 | 19,17,074 | 82,445 | 99,067 | 36,61,642 | 2,712 | United Provinces |
| 75,58,011 | 7,87,126 | 2,52,25,007 | 11,36,126 | 17,73,084 | 22,47,228 | 64,62,439 | 90,086 | Punjab |
| 68,17,402 | 10,36,297 | 1,88,54,411 | 10,69,719 | 4,11,313 | 12,02,757 | 39,49,890 | 2,32,719 | Burma |
| 56,59,115 | 52,464 | 1,02,07,919 | 42,33,532 | 18,73,707 | 2,64,911 | 49,30,105 | ... | Central Provinces and Berar |
| 1,94,315 | 100 | 7,97,634 | 2,84,627 | 32,649 | 56,012 | 2,10,002 | 8,109 | Assam |
| 98,263 | 754 | 2,63,597 | 90,184 | 2,867 | 2,884 | 42,700 | 365 | Coorg |
| 1,68,384 | 5,068 | 16,49,990 | 1,618 | 33,482 | 87,738 | 72,477 | 2,888 | Ajmer-Merwara |
| 44,326 | 230 | 2,72,905 | 626 | 204 | 3,220 | 1,35,019 | 3 | Delhi |
| 5,32,35,921 | 34,66,128 | 13,32,79,303 | 2,54,17,965 | 47,35,549 | 88,40,205 | 4,71,15,631 | 9,91,055 | Total (British India) |
| 4,82,39,916 | 33,82,424 | 11,80,66,968 | 2,33,01,902 | 41,98,640 | 86,25,956 | 4,36,74,350 | 10,30,874 | Total previous year |
| 9,85,143 | 700 | 24,29,528 | 7,79,276 | 5,685 | 1,74,650 | 35,320 | 10,676 | Mysore |
| 10,65,574 | 90,823 | 11,47,404 | 1,87,998 | 24,089 | 3,73,505 | 4,32,281 | ... | Baroda |
| 3,51,714 | 6,638 | 44,68,016 | ... | 70,814 | 3,219 | 5,87,490 | 701 | Hyderabad |
| 3,13,339 | ... | 6,45,060 | 4,56,372 | ... | ... | 2,79,886 | ... | Bhopal |
| 27,15,770 | 98,161 | 86,80,008 | 14,23,646 | 1,00,088 | 5,51,374 | 13,34,977 | 11,377 | Total (Indian States) |
| 36,87,872 | 42,136 | 86,33,046 | 16,95,421 | 39,513 | 5,40,733 | 13,55,709 | 69,727 | Total previous year |
| 5,59,51,691 | 35,64,269 | 14,19,69,311 | 2,68,41,611 | 48,35,637 | 93,91,579 | 4,84,50,608 | 10,02,432 | Grand Total |
| 5,19,27,788 | 34,24,560 | 13,67,00,014 | 2,49,97,323 | 42,38,153 | 91,66,689 | 4,50,30,059 | 11,00,601 | Grand Total previous year |

(d) Includes Rs. 2,85,761 from Government.

(e) For seven months from June to December, 1923.

[Continued on next page]

GENERAL STATEMENT B—contd.

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1923-24—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 | 2,56,030 | 1,05,170 | 2,65,054 | 38,03,113 | 7,81,959 | 9,63,419 | 1,02,894 | 2,44,36,793 | 3,87,513 |
| Bombay | 5,10,419 | 11,53,454 | 2,98,771 | 6,36,207 | 49,24,420 | 34,75,617 | 1,51,272 | 85,74,016 | 1,30,315 |
| Bengal | 12,80,654 | 8,03,564 | 2,19,761 | 11,56,238 | 8,39,202 | 10,05,020 | 1,20,306 | 1,29,31,811 | 27,428 |
| Bihar and Orissa | 31,033 | 91,735 | 43,472 | 3,71,920 | 2,60,319 | 1,98,835 | 51,226 | 94,58,673 | 8,649 |
| United Provinces | 1,291 | 5,346 | 1,12,587 | 16,67,608 | 72,627 | 87,035 | 6,309 | 43,10,278 | ... |
| Punjab | 10,77,166 | 28,16,164 | 2,55,505 | 46,30,331 | 20,48,536 | 15,90,229 | 1,58,746 | 1,39,39,128 | 1,76,579 |
| Burma | 5,86,976 | 4,04,610 | 5,24,536 | 36,71,798 | 4,86,223 | 1,72,641 | 3,46,840 | 1,08,72,352 | 16,87,241 |
| Central Provinces and Berar | 44,172 | 837 | 16,573 | 29,163 | 2,45,551 | 1,58,397 | 2,650 | 96,73,394 | 81,271 |
| Assam | ... | ... | 12,670 | 25,952 | 97,594 | 54,351 | 65,737 | 4,85,398 | 369 |
| Coorg | ... | ... | 9,440 | 1,05,715 | 11,101 | 23,257 | 4,840 | 47,400 | 1,575 |
| Ajmer-Merwara | 49 | 199 | 17,728 | 2,70,174 | 18,367 | 56,776 | 3,893 | 10,93,487 | 1,571 |
| Delhi | ... | ... | 1,408 | 19,300 | 1,399 | 3,077 | ... | 2,48,332 | ... |
| Total (British India) | 37,87,790 | 53,81,079 | 17,77,505 | 1,63,87,519 | 97,87,298 | 77,94,654 | 10,14,713 | 9,60,71,062 | 25,03,011 |
| <i>Total previous year</i> | <i>49,07,189</i> | <i>51,70,173</i> | <i>16,38,616</i> | <i>1,48,28,086</i> | <i>83,57,887</i> | <i>73,89,732</i> | <i>8,37,947</i> | <i>8,49,54,513</i> | <i>26,46,537</i> |
| Mysore | 31,476 | 6,698 | 21,392 | 10,04,926 | 1,57,077 | 1,19,612 | ... | 7,94,596 | 2,620 |
| Baroda | 18,075 | 18,618 | 16,863 | 39,489 | 2,47,615 | 3,56,359 | ... | 4,06,789 | 38,849 |
| Hyderabad | ... | ... | 7,432 | 11,10,707 | 10,393 | 2,64,876 | 5,593 | 31,07,019 | 464 |
| Bhopal | ... | ... | ... | 17,576 | ... | 99,345 | 849 | 5,09,114 | ... |
| Total (Indian States) | 49,551 | 25,316 | 45,687 | 21,72,698 | 4,15,085 | 8,40,192 | 6,442 | 48,17,518 | 41,933 |
| <i>Total previous year</i> | <i>56,504</i> | <i>21,052</i> | <i>44,359</i> | <i>21,04,875</i> | <i>4,77,430</i> | <i>7,27,125</i> | <i>2,30,997</i> | <i>46,92,628</i> | <i>71,543</i> |
| Grand Total | 38,37,341 | 54,06,395 | 18,23,192 | 1,85,60,217 | 1,02,02,383 | 86,34,846 | 10,21,155 | 10,08,88,580 | 25,44,944 |
| <i>Grand Total previous year</i> | <i>49,63,693</i> | <i>51,91,225</i> | <i>16,82,975</i> | <i>1,69,32,961</i> | <i>88,35,317</i> | <i>81,16,857</i> | <i>10,68,944</i> | <i>8,96,47,141</i> | <i>27,18,380</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. | |
| 16,03,414 | 3,20,85,105 | +17,09,420 | 6½ | 7½ to 8½ | 9½ to 10½ | Madras |
| 18,69,566 | 1,97,61,913 | +4,75,211 | 6½ | 6½ | 9½ | Bombay |
| 27,74,243 | 1,88,54,248 | +7,58,722 | 6½ & 12½ | 9½ | 15½ | Bengal |
| 12,36,074 | 1,15,85,696 | +2,12,835 | 9½ | 12½ | 15½ | Bihar and Orissa |
| 13,48,633 | 74,92,490 | +2,33,318 | ... | 12 | 15 | United Provinces |
| 68,39,042 | 2,93,82,591 | +12,23,459 | 10 | 9 | 12½ | Punjab |
| 36,68,284 | 2,09,05,379 | +4,59,964 | ... | 10 | 15 | Burma |
| 19,73,373 | 1,21,63,799 | +3,25,872 | 7 & 12 | 10 to 12 | 12 to 15 | Central Provinces and Berar |
| 2,48,177 | 9,77,578 | +48,309 | 12½ | 10½ | 15½ | Assam |
| 91,618 | 2,85,506 | +18,080 | 10 | 6½ | 12½ | Coorg |
| 2,84,474 | 17,28,742 | +72,157 | 4 to 10 | 9 | 12 | Ajmer-Merwara |
| 7,587 | 2,79,695 | +7,007 | ... | 9 | 12½ | Delhi |
| 2,19,44,485 | 15,55,02,742 | +55,44,354 | ... | ... | ... | Total (British India) |
| 1,89,26,087 | 13,79,41,089 | +40,77,466 | ... | ... | ... | <i>Total previous year</i> |
| 3,81,693 | 24,60,524 | +1,03,249 | 7½ to 10 | 7 to 8 | 9 to 12 | Mysore |
| 3,45,583 | 14,34,684 | +50,888 | ... | 5 to 7 | 9½ | Baroda |
| 8,46,198 | 53,45,250 | +2,26,421 | ... | 9 | 12½ | Hyderabad |
| 1,36,687 | 7,63,571 | +25,731 | ... | 6 and 9 | 12 | Bhopal |
| 17,10,161 | 1,00,04,029 | +4,06,289 | ... | ... | ... | Total (Indian States) |
| 13,70,976 | 96,75,574 | +4,27,474 | ... | ... | ... | <i>Total previous year</i> |
| 2,36,54,646 | 16,55,06,771 | +59,50,643 | ... | ... | ... | Grand Total |
| 2,02,97,063 | 14,76,16,663 | +45,04,940 | ... | ... | ... | <i>Grand Total previous year</i> |

* For the purpose of this statement the working capital is taken to be the total of columns 22 to 23.

GENERAL STATEMENT C
OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1923-24

| 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) 764 (b) 191 } | { (a) 113 (b) 12 } | { (a) 1 | { (a) 11 (b) 2 } | { (a) 65 (b) 7 } | { 1,166 | 159,553 | 1,03,17,997 | 2,26,630 |
| Bombay | { (a) 380 (b) 31 } | { (a) 62 | ... | { (a) 34 (b) 47 } | { (a) 46 | 600 | 127,657 | 1,39,86,488 | 21,21,379 |
| Bengal | { (a) 217 (b) 6 } | { (a) 69 | ... | { (a) 8 (b) 263 } | { (a) 40 | 603 | 91,914 | 77,92,398 | 1,73,116 |
| Bihar and Orissa† | { (a) 69 (b) 62 } | { (a) 24 | ... | { (a) 11 (b) 106 } | { (a) 2 (b) 38 } | { 312 | 17,235 | 8,62,963 | 95,315 |
| United Provinces | { (a) 53 (b) 153 } | { (a) 18 | (a) 1 | ... | (a) 3 | 228† | 13,533 | 9,67,459 | 21,476 |
| Punjab | { (a) 28 (b) 263 } | { (a) 49 (b) 70 } | ... | ... | { (a) 192 (b) 5 } | { 607 | 23,610 | 20,27,054 | 2,35,097 |
| Burma | { (a) 158 (b) 26 } | { (a) 9 | (a) 2 | (a) 11 | (a) 2 | 208 | 30,246 | 44,09,741 | 2,10,533 |
| Central Provinces and Berar | { (a) 10 (b) 38 } | { (a) 9 | ... | { (a) 1 (b) 1 } | { (a) 1 | 60 | 4,616 | 4,10,963 | 29,137 |
| Assam | (a) 27 | (a) 16 | ... | ... | ... | 43 | 7,260 | 3,61,016 | 11,740 |
| Coorg | (a) 10 | (a) 1 | (b) 1 | ... | ... | 12 | 1,290 | 67,243 | ... |
| Ajmer-Merwara | { (a) 29 (b) 2 } | { (a) 1 (b) 13 } | ... | ... | (a) 2 | 47 | 3,990 | 2,33,057 | 12,895 |
| Hyderabad Administered Area | (a) 4 | (a) 4 | ... | (a) 1 | (a) 1 | 10 | 1,805 | 2,13,409 | 29,217 |
| Delhi | (b) 36 | ... | ... | ... | (a) 1 | 37 | 484 | 4,504 | 767 |
| Total (British India) | { (a) 1,749 (b) 808 } | { (a) 375 (b) 95 } | { (a) 4 (b) 1 } | { (a) 77 (b) 419 } | { (a) 355 (b) 50 } | { 3,933 | 483,193 | 4,16,54,292 | 31,67,302 |
| <i>Total previous year</i> | <i>{ (a) 1,523 (b) 682 }</i> | <i>{ (a) 422 (b) 129 }</i> | <i>{ (a) 2 (b) 1 }</i> | <i>{ (a) 75 (b) 373 }</i> | <i>{ (a) 180 (b) 46 }</i> | <i>{ 3,433</i> | <i>434,458</i> | <i>3,94,87,954</i> | <i>23,53,130</i> |
| Mysore | { (a) 148 (b) 29 } | { (a) 68 (b) 32 } | { (a) 1 | (a) 5 | (b) 2 | 285 | 42,731 | 43,22,179 | 2,702 |
| Baroda | { (a) 11 (b) 43 } | { (a) 3 | ... | ... | ... | 57 | 4,026 | 2,59,983 | 2,300 |
| Hyderabad | { (a) 156 (b) 2 } | { (a) 13 (b) 64 } | ... | (b) 18 | (b) 1 | 254 | 8,704 | 8,28,446 | 53,643 |
| Total (Indian States) | { (a) 315 (b) 74 } | { (a) 84 (b) 96 } | { (a) 1 | { (a) 5 (b) 18 } | { (b) 3 | 596 | 55,461 | 54,10,608 | 58,645 |
| <i>Total previous year</i> | <i>{ (a) 279 (b) 65 }</i> | <i>{ (a) 92 (b) 76 }</i> | <i>{ ...</i> | <i>{ (a) 2 (b) 14 }</i> | <i>{ (b) 1</i> | <i>524</i> | <i>54,620</i> | <i>47,57,797</i> | <i>78,227</i> |
| Grand Total | { (a) 2,064 (b) 882 } | { (a) 459 (b) 191 } | { (a) 5 (b) 1 } | { (a) 82 (b) 437 } | { (a) 355 (b) 53 } | { 4,529 | 538,654 | 4,70,64,900 | 32,25,947 |
| <i>Grand Total previous year</i> | <i>{ (a) 1,802 (b) 742 }</i> | <i>{ (a) 514 (b) 205 }</i> | <i>{ (a) 2 (b) 1 }</i> | <i>{ (a) 77 (b) 387 }</i> | <i>{ (a) 180 (b) 47 }</i> | <i>{ 3,957</i> | <i>489,078</i> | <i>4,42,45,751</i> | <i>24,31,357</i> |

†Inclusive of 7 societies for which figures for other columns have not been received.

‡ For seven months, June to December, 1923.

| 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. | |
| 84,29,612 | 1,52,681 | 1,10,81,396 | 15,94,643 | 3,25,675 | 75,17,074 | 28,53,459 | (c) 5,10,195 | Madras |
| 1,34,55,927 | 27,85,521 | 1,22,33,760 | 10,56,911 | 17,11,238 | 1,17,38,558 | 32,95,993 | 21,33,450 | Bombay |
| 63,26,139 | 1,30,079 | 92,21,841 | 7,90,140 | 2,52,459 | 22,42,174 | 4,24,649 | 85,432 | Bengal |
| 6,49,458 | 68,983 | 14,02,797 | 1,79,266 | 90,622 | 3,06,516 | 5,26,094 | 11,800 | Bihar and Orissa† |
| 9,29,910 | 15,233 | 9,55,039 | 86,176 | 9,245 | 4,59,696 | 2,01,213 | 9,743 | United Provinces |
| 15,24,599 | 46,500 | 17,51,275 | 45,246 | 2,67,860 | 12,86,888 | 4,50,346 | 24,179 | Punjab |
| 41,97,449 | 2,13,218 | 42,09,881 | 72,447 | 1,38,098 | 17,50,481 | 8,23,486 | 1,44,497 | Burma |
| 3,59,182 | 18,172 | 3,12,236 | 25,042 | 44,993 | 2,13,976 | 44,806 | ... | Central Provinces and Berar |
| 3,11,835 | 35,861 | 6,07,903 | 84,651 | 1,23,724 | 2,19,979 | 4,000 | 4,473 | Assam |
| 61,678 | 4,807 | 53,785 | 17,737 | 5 | 4,020 | 11,000 | ... | Coorg |
| 1,92,254 | 12,236 | 1,73,483 | ... | 11,516 | 76,865 | 2,55,249 | 6,276 | Ajmer-Merwara |
| 65,350 | 29,913 | 1,99,245 | ... | 7,459 | 1,86,724 | ... | 25,185 | Hyderabad Administered Area |
| 4,838 | 417 | 17,700 | ... | 221 | 538 | 3,443 | 108 | Delhi |
| 3,65,08,231 | 35,13,621 | 4,22,20,341 | 39,52,259 | 29,83,115 | 2,60,03,489 | 88,93,738 | 29,55,628 | Total (British India) |
| 3,20,95,009 | 26,68,634 | 3,74,58,927 | 34,36,094 | 30,05,026 | 2,54,85,723 | 68,68,289 | 23,39,068 | Total previous year |
| 42,19,343 | 12,705 | 35,00,040 | 12,29,171 | 10,797 | 21,17,513 | 13,417 | 54,604 | Mysore |
| 2,73,690 | 2,66,971 | 2,65,993 | 23,591 | 2,300 | 3,03,203 | 24,470 | ... | Baroda |
| 6,12,793 | 48,345 | 8,69,036 | ... | 53,837 | 1,46,637 | 1,84,353 | 60,570 | Hyderabad |
| 51,05,826 | 3,28,021 | 46,35,069 | 12,52,762 | 66,934 | 25,67,353 | 2,22,240 | 1,15,174 | Total (Indian States) |
| 42,63,591 | 3,95,400 | 31,24,762 | 8,16,129 | 47,562 | 25,64,151 | 1,76,295 | 1,12,997 | Total previous year |
| 4,16,14,057 | 38,41,642 | 4,68,55,410 | 52,05,021 | 30,50,049 | 2,85,70,842 | 91,15,978 | 30,70,802 | Grand Total |
| 3,63,58,900 | 30,61,034 | 4,05,53,689 | 42,52,223 | 30,52,558 | 2,50,49,874 | 90,44,554 | 24,52,065 | 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 a competent authority.

GENERAL STATEMENT C—contd.

OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1923-24—contd.

| Province | Sales of goods to members | Purchase of members' products | Cost of management | Share Capital paid up. | LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM | | | | |
|---|---------------------------|-------------------------------|--------------------|------------------------|---|--------------------|-----------------|-----------------------------|------------------|
| | | | | | Mem- bers | Non- members | Societies | Provincial or Central Banks | Government |
| | | | | | 19 | 20 | 21 | 22 | 23 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| Madras | 20,48,205 | 6,21,073 | 3,21,320 | 38,80,369 | 28,50,358 | 31,67,794 | 51,418 | 20,50,215 | 4,00,532 |
| Bombay | 11,09,497 | 6,54,531 | 3,49,999 | 48,41,666 | 87,28,046 | 27,89,423 | 3,31,422 | 5,82,314 | 17,42,457 |
| Bengal | 7,73,600 | 79,173 | 66,703 | 30,34,503 | 21,72,157 | 33,19,369 | 54,593 | 4,12,762 | ... |
| Bihar and Orissa | 6,79,830 | 4,72,353 | 56,277 | 5,45,754 | 4,58,861 | 1,47,425 | 7,710 | 9,61,433 | 3,880 |
| United Provinces | 52,728 | ... | 19,475 | 4,14,327 | 4,10,131 | 8,284 | 13 | 2,12,317 | ... |
| Punjab | 5,30,190 | 5,85,208* | 95,795 | 5,19,215 | 10,40,331 | 3,46,954 | 48,008 | 5,70,531 | 6,77,627 |
| Burma | 2,31,548 | 2,98,009 | 1,28,998 | 28,61,535 | 5,73,682 | 5,33,125 | 61,743 | 3,29,433 | 66,423 |
| Central Provinces and Berar | 2,15,821 | ... | 16,817 | 1,70,086 | 1,20,027 | 89,812 | 8,070 | 27,466 | ... |
| Assam | 2,89,071 | ... | 20,622 | 2,08,594 | 3,24,857 | 3,31,832 | 15,393 | 6,050 | ... |
| Coorg | 5,282 | ... | 2,360 | 38,998 | 3,102 | 3,053 | ... | 7,650 | ... |
| Ajmer-Merwara | 2,80,474 | 2,70,206 | 10,526 | 70,420 | 23,596 | 72,921 | 204 | 59,677 | ... |
| Hyderabad Administered Area | 58,116 | ... | 5,288 | 1,05,742 | 59,279 | 71,975 | 14,881 | ... | ... |
| Delhi | ... | ... | 495 | 2,574 | 358 | 1,828 | 190 | 15,471 | ... |
| Total (British India) | 62,74,362 | 29,80,453 | 10,94,675 | 1,66,93,728 | 1,77,64,785 | 1,08,83,795 | 5,93,645 | 52,35,319 | 28,90,919 |
| <i>Total, previous year</i> | <i>62,57,669</i> | <i>26,73,178</i> | <i>10,57,390</i> | <i>1,43,91,955</i> | <i>1,70,13,678</i> | <i>92,68,147</i> | <i>4,43,085</i> | <i>41,26,443</i> | <i>16,19,054</i> |
| Mysore | 9,26,665 | 8,94,455 | 77,119 | 20,24,705 | 11,60,474 | 3,18,585 | 1,08,309 | 12,880 | 4,511 |
| Baroda | 38,796 | ... | 6,136 | 67,604 | 1,65,889 | 1,82,857 | ... | 19,769 | 300 |
| Hyderabad | 2,30,890 | 3,419 | 27,709 | 6,03,848 | 88,178 | 79,019 | 29,612 | 2,37,015 | 98,462 |
| Total (Indian States) | 11,96,351 | 8,97,874 | 1,10,964 | 26,96,157 | 14,14,541 | 5,80,461 | 1,37,921 | 2,69,664 | 1,03,273 |
| <i>Total, previous year</i> | <i>11,50,505</i> | <i>3,34,721</i> | <i>1,01,416</i> | <i>23,33,517</i> | <i>11,26,417</i> | <i>6,01,330</i> | <i>23,722</i> | <i>3,07,591</i> | <i>86,604</i> |
| Grand Total | 74,70,713 | 38,78,327 | 12,05,639 | 1,93,89,885 | 1,91,79,326 | 1,14,64,256 | 7,31,566 | 55,04,983 | 29,94,192 |
| <i>Grand Total, previous year</i> | <i>74,08,174</i> | <i>30,07,899</i> | <i>11,58,806</i> | <i>1,67,25,472</i> | <i>1,81,40,095</i> | <i>98,69,477</i> | <i>4,66,807</i> | <i>44,34,034</i> | <i>17,05,658</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 | 32 | 33 | |
| Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. | |
| 7,46,748 | 1,31,47,374 | +7,73,420 | 6 to 7½ | 6 | 9½ to 10½ | Madras |
| 8,74,599 | 1,98,89,927 | +5,08,947 | 6 | 6½ | 9½ | Bombay |
| 5,94,607 | 1,05,87,996 | +3,07,576 | 6½ & 12½ | 10½ | 15½ | Bengal |
| 1,35,273 | 22,60,336 | +68,500 | 9½ | 12½ | 15½ | Bihar and Orissa |
| 92,608 | 11,37,680 | +44,256 | 8 & 10 | 12 | 15 | United Provinces |
| 1,08,863 | 33,11,529 | +57,028 | ... | 8 & 8½ | 12½ | Punjab |
| 3,89,064 | 43,15,005 | +2,68,390 | ... | 9 | 15 | Burma |
| 34,529 | 4,49,990 | +25,298 | 7 | 10 | 12 | Central Provinces and Berar |
| 1,00,337 | 9,87,063 | +32,233 | 12½ | 6½ | 9½ to 12½ | Assam |
| 3,004 | 55,807 | +3,053 | 10 | 6½ & 8½ | 12½ | Coorg |
| 3,694 | 2,30,512 | +9,743 | 4 to 10 | 9 | 12 | Ajmer-Merwara |
| 3,467 | 2,55,344 | +4,870 | 10 | 9 | 12½ | Hyderabad Administered Area |
| 385 | 20,806 | +346 | ... | 9 | 12½ | Delhi |
| 30,87,178 | 5,71,49,369 | +20,93,660 | ... | ... | ... | Total (British India) |
| 25,50,900 | 4,94,13,262 | +16,17,455 | ... | ... | ... | Total, previous year |
| 6,42,322 | 42,71,786 | +2,08,426 | 7½ & 8 | 6 to 8 | 9 to 12 | Mysore |
| 24,839 | 4,61,258 | +12,754 | 6 | 7 | 9½ | Baroda |
| 58,786 | 11,94,920 | +60,533 | 10 | 9 | 12½ | Hyderabad |
| 7,25,947 | 59,27,964 | +2,81,713 | ... | ... | ... | Total (Indian States) |
| 5,50,191 | 50,59,372 | +2,70,566 | ... | ... | ... | Total, previous year |
| 38,13,125 | 6,30,77,333 | +23,75,373 | ... | ... | ... | Grand Total |
| 31,31,091 | 5,44,72,634 | +18,58,021 | ... | ... | ... | 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 1923-24.

| Province | Number of Unions | Number of Societies affiliated to Unions in column 2 | Total number of individual members in Societies affiliated | Total working capital of affiliated Societies | Expenditure in year | Percentage of column 6 on column 5 (one place of decimals) | Number of supervising staff maintained by Unions | REMARKS |
|----------------------------------|------------------|--|--|---|---------------------|--|--|---------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | No. | No. | No. | Rs. | Rs. | Per cent. | No. | |
| Madras | (a)378 | 7,555 | 468,264 | 3,76,05,614 | 1,91,603 | 0.5 | 273 | |
| Bombay | 64 | 458 | 45,207 | 57,50,167 | 27,170 | 0.4 | 67 | |
| Bengal | 4 | 156 | 5,277 | 1,99,510 | 553 | 0.3 | 1 | |
| Bihar and Orissa§ | 142* | 6,034* | 186,680* | 2,74,54,919* | 7,976 | ... | 290 | |
| United Provinces | 6 | 42 | 1,094 | 74,656 | ... | ... | 2(b) | |
| Burma | 628 | 5,476 | 112,671 | 2,28,64,274 | 2,52,512 | 1.1 | 116 | |
| Central Provinces and Berar | 259† | 8,183† | 127,920† | 5,16,89,913† | 2,47,064† | 0.5 | 316† | |
| Ajmer-Merwara | 2 | 138 | 2,600 | 4,50,243 | 2,605 | 0.8 | 6 | |
| Coorg | 3 | 45 | 2,331 | 1,26,714 | ... | ... | ... | |
| Total British India | 1,389 | 28,087 | 952,044 | 14,62,16,010 | 7,29,483 | 0.5 | 1,071 | |
| <i>Total previous year</i> | <i>1,366</i> | <i>24,098</i> | <i>802,626</i> | <i>11,05,83,215</i> | <i>7,02,003</i> | <i>0.6</i> | <i>1,009</i> | |
| Bhopal | 11 | 228 | 3,593 | 1,68,114 | 2,675 | 1.5 | ... | |
| <i>Previous year</i> | <i>11</i> | <i>225</i> | <i>3,462</i> | <i>2,07,126</i> | <i>1,978</i> | <i>0.9</i> | <i>...</i> | |
| GRAND TOTAL | 1,400 | 28,315 | 955,637 | 14,63,84,124 | 7,32,158 | 0.5 | 1,071 | |
| <i>Grand Total previous year</i> | <i>1,377</i> | <i>24,323</i> | <i>806,088</i> | <i>11,07,90,341</i> | <i>7,03,981</i> | <i>0.6</i> | <i>1,009</i> | |

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

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

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

§ For seven months, June to December, 1923.

(a) Excluding 2 propagandist Unions.

(b) The staff is honorary.

GENERAL STATEMENT E

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1923-24

| 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* | 488 | 10,720 | 605 | 40 | 145 | 9 | 149 | 93 | 1,579 | ... | ... | |
| Punjab | 29 | 121 | 5,080 | 127 | 45 | 100 | 2 | 127 | 182 | 4,457 | 2,540 | 64 | |
| Burma | 397 | 5,977 | 83,684 | 2,899 | 22 | 1,770 | 42 | 2,556 | 266 | 34,320 | 43,198 | 1,373 | |
| Coorg | 6 | 88 | 2,760 | 6,479 | 3,435 | 366 | 237 | 6,605 | ... | 3,309 | ... | ... | |
| United Provinces | 1 | 19 | 1,133 | 35 | ... | 20 | 1 | 65 | ... | 29 | ... | ... | |
| Total | 443 | 6,693 | 1,03,377 | 10,145 | 3,542 | 2,401 | 291 | 9,502 | 541 | 43,694 | 45,738 | 1,437 | |
| <i>Total previous year</i> | <i>456</i> | <i>7,085</i> | <i>1,65,275</i> | <i>12,822</i> | <i>3,719</i> | <i>3,531</i> | <i>504</i> | <i>8,475</i> | <i>463</i> | <i>46,472</i> | <i>58,662</i> | <i>1,780</i> | |

*One did not work.

GENERAL STATEMENT F

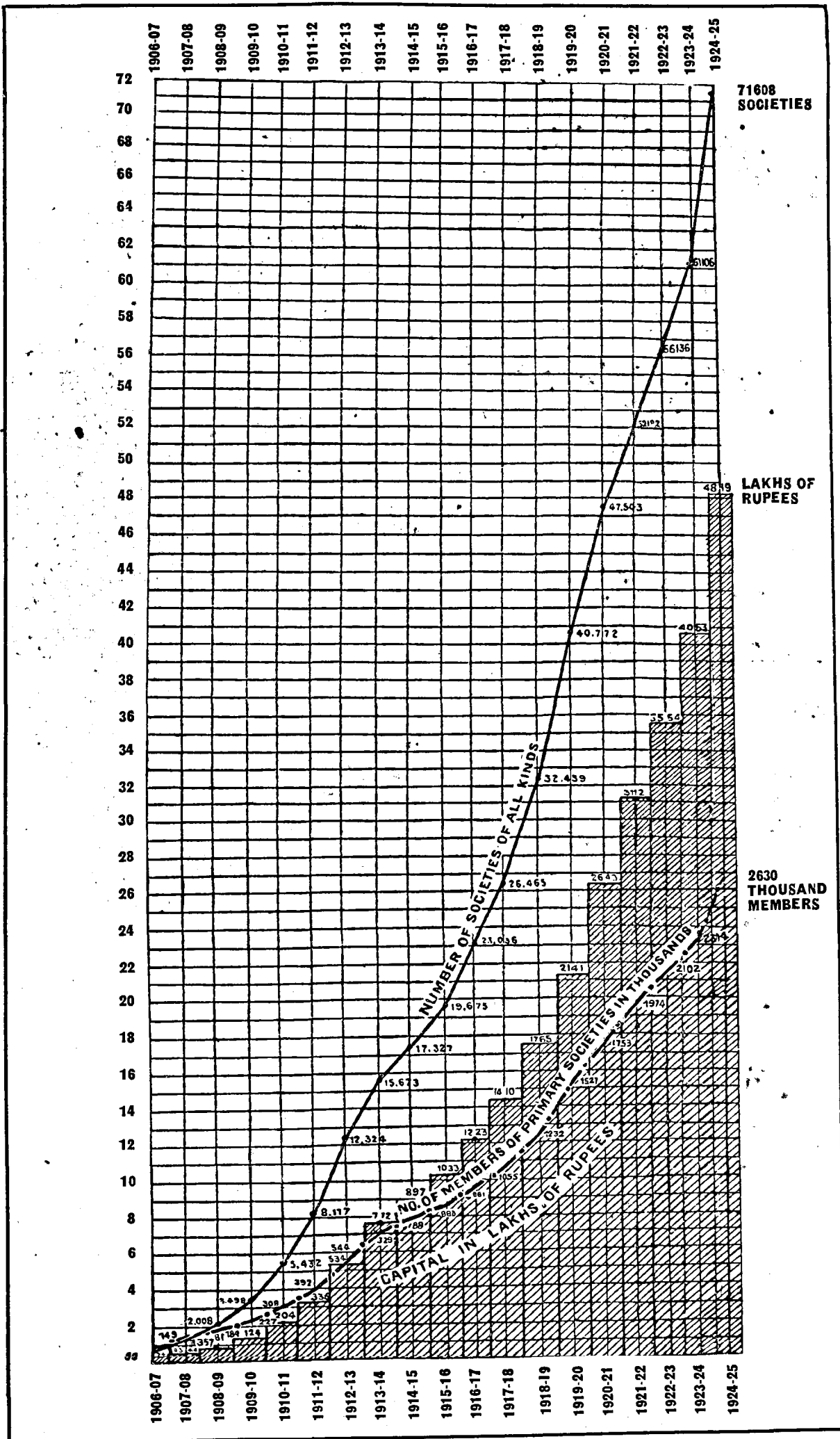
OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1923-24

| 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. | Ra. | No. | No. | Rs. | Rs. | Rs. | Rs. | Rs. | |
| Punjab . . . | 1 | 8 | $\frac{1}{3}$ | 2,540 | 123 | 26 | 1 | 17 | 72 | 1,235 | ... | ... | |
| Burma . . . | 1 | 397 | $\frac{1}{3}$ | 43,198 | 1,239 | 2,736 | 54 | 581 | 836 | 3,799 | 13,000 | ... | |
| Total . . . | 2 | 405 | ... | 45,738 | 1,362 | 2,762 | 55 | 598 | 908 | 5,034 | 13,000 | ... | |
| Total previous year | 2 | 407 | ... | 56,662 | 1,179 | 2,522 | 73 | 840 | 556 | 3,114 | 13,937 | ... | |

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

Progress of Co-operative Movement in India, 1906-07 to 1924-25.



Note.—Capital is increasing faster than membership, being now nearly Rs. 183 per member and the average membership per society is now 37. The capital is Rs. 6,730 per society.