

Ninth Issue.]

DEPARTMENT OF COMMERCIAL INTELLIGENCE AND STATISTICS, INDIA

STATEMENTS

SHOWING PROGRESS OF THE

Co-operative Movement in India

DURING THE YEAR

1926-27

Published by order of the Governor-General in Council



CALCUTTA: GOVERNMENT OF INDIA
CENTRAL PUBLICATIONS BRANCH
1928

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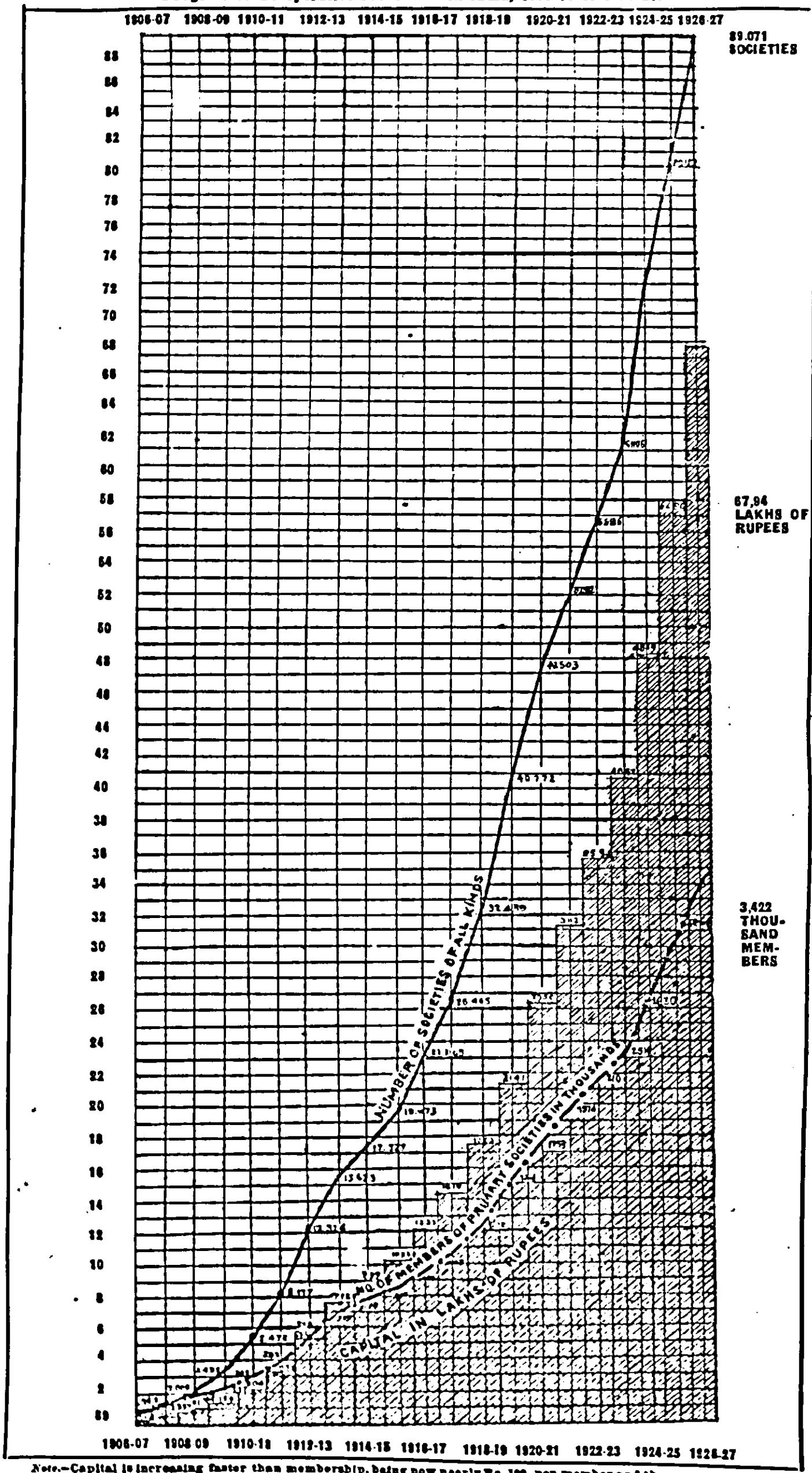
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Progress of Co-operative Movement in India, 1906-07 to 1926-27.



Note.—Capital is increasing faster than membership, being now nearly Rs. 100 per member and the average membership per society is now 30. The capital is Rs. 1,428 per society.

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EXPLANATORY NOTE.

This is the ninth 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 1926-27. They show the numbers of societies and members and the amount of working capital, both for the whole of India and by Provinces and States. The progress since 1906-07 is illustrated graphically in the diagram in the frontispiece.

In Abstract Tables II and III, when comparing the figures for the years 1915-16 to 1926-27 with the figures for years prior to 1915-16, the following points should be borne in mind:—

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

3. The General Statements give a detailed record of the main statistics relating to co-operative societies in the several provinces of British India, (with the exception of Baluchistan, where the co-operative movement has, as yet, made little progress), and in the Indian States of Mysore, Baroda, Hyderabad, Bhopal, Gwalior, Indore, Kashmir, Travancore and Cochin for the year 1926-27. The sources of the statistics are the statements furnished by provincial Registrars of Co-operative Societies, and by the Indian States concerned. They relate, in the case of Bihar and Orissa, to the year ending 31st December, in the case of Bombay, Assam and Baroda, to the year ending 31st March, and in the case of Madras, Bengal, the United Provinces, Burma, the Central Provinces and Berar, Coorg, Ajmer-Merwara, Mysore, Gwalior, Indore and Bhopal to the year ending 30th June. The returns for the Hyderabad State refer to the year ending 7th July, those for the Punjab, Delhi and the North-West Frontier Province to the year ending 31st July, those for Travancore and Cochin to the year ending 16th August and those for Kashmir to the year ending 15th September.

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 1926-27 rose from 567 to 577 with a membership and working

capital of 214,201 and Rs. 30,85 lakhs, as against 197,930 and Rs. 25,82 lakhs, respectively, in 1923-24. The net profit resulting from the operations of these Banks also increased from Rs. 43,32,083 to Rs. 47,88,763 in 1926-27.

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 70,733 agricultural (excluding insurance societies) and 7,069 non-agricultural to 78,538 agricultural (excluding insurance societies) and 8,133 non-agricultural societies, respectively. The total membership and working capital at the close of the year were as follows :—

	1926-27.	
	Members.	Capital.
	Number.	Rs. (lakhs).
Agricultural	2,615,792	26,96
Non-Agricultural	799,865	10,13
	<hr/>	<hr/>
Total	3,415,657	37,09

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

	Rs.
Agricultural Societies	94,73,140
Non-Agricultural Societies	38,26,325
	<hr/>
Total	1,32,99,465

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 Madras, Bombay and Burma.

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

P. M. JOSEPH,
Deputy Director (Statistics),
for Director-General.

DEPARTMENT OF COMMERCIAL INTELLIGENCE
AND STATISTICS, INDIA,
Calcutta, March 29, 1928.

ABSTRACT TABLE I

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

	Average for 4 years from 1906-07 to 1909-10	Average for 5 years from 1910-11 to 1914-15	Average for 5 years from 1915-16 to 1919-20	Average for 5 years from 1920-21 to 1924-25	1925-26	1926-27
1	2	3	4	5	6	7
Central (including Provincial and Central Banks and Banking Unions).	17	231	304	506	667	877
Supervising and Guaranteeing Unions (including Re-insurance Societies).			638	1,302	1,404	1,421
Agricultural (including Cattle Insurance Societies).	1,713	10,891	25,873	51,716	71,160	73,940
Non-Agricultural	196	684	1,662	4,183	7,069	8,133
Total	1,926	11,786	28,477	57,707	80,182	89,071

(b) Number of Societies by Provinces and States for 1926-27 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 Societies	Number of Societies per 100,000 inhabitants
1	2	3	4	5	6	7	8
Madras	42.3	82	835	11,436	1,501	13,354	31.6
Bombay	19.3	21	92	4,294	684	5,091	26.4
Bengal	46.7	104	4	18,954	1,333	18,395	33.0
Bihar and Orissa	34.0	59	217	7,614	369	8,233	24.3
United Provinces	45.4	70	9	8,890	237	9,239	13.7
Punjab	20.7	117	...	14,143	2,273	16,538	79.9
Burma	11.7	22	626	4,364	223	5,234	44.7
Central Provinces and Berar .	13.9	87	45	8,085	57	8,124	29.7
Assam	7.6	16	...	993	61	1,005	14.0
North-West Frontier Province .	2.3	1	...	27	6	34	1.5
Coorg	0.2	1	12	200	18	228	113.0
Ajmer-Merwara	0.5	0	2	485	94	587	117.4
Hyderabad Administered Area .	0.1	...	...	...	10	10	10.0
Delhi	0.5	1	...	204	11	216	43.2
Total (British India)	245.2	487	1,385	67,589	8,910	76,371	31.1
Mysore	6.0	17	...	1,416	318	1,748	29.1
Baroda	2.1	5	...	673	70	780	35.7
Hyderabad	12.5	24	...	1,673	353	2,052	16.4
Bhopal	0.7	25	10	1,000	...	1,095	156.4
Gwalior	3.2	...	...	2,593	46	2,939	91.8
Indore	1.1	5	..	290	23	323	29.8
Kashmir	3.3	12	...	1,996	96	2,094	63.4
Travancore	4.0	1	26	1,250	277	1,527	38.8
Cochin	1.0	1	...	106	23	140	14.6
Total (Indian States)	83.9	90	36	11,351	1,223	12,700	27.5
GRAND TOTAL	279.1	577	1,421	78,940	8,133	89,071	31.9

ABSTRACT TABLE II

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

—	Average for 4 years from 1906-07 to 1908-10	Average for 5 years from 1910-11 to 1914-15	Average for 5 years from 1915-16 to 1919-20	Average for 5 years from 1920-21 to 1924-25	1925-26	1926-27
	1	2	3	4	5	6	7
Central (including Provincial and Central Banks and Banking Unions).	1,987	23,677	89,825	163,822	197,930	214,201
Supervising and Guaranteeing Unions (including Re-insurance Societies).			10,971	24,437	31,205	34,214
Agricultural (including Cattle Insurance Societies)	107,643	459,096	902,930*	1,061,093	2,327,899	2,622,040
Non-Agricultural	54,267	89,157	226,031	493,509	730,126	790,803
Total Numbers of members of primary Societies.	161,910	548,253	1,128,961	2,154,607	3,058,025	3,421,905

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

(b) Number of Members by Provinces and States for 1926-27 only

Province	Population (millions)	Central (including Provincial and Central Banks and Banking Unions)	Supervising and Guarant- eeing Unions (including Re-insurance Societies)	Agricultural (including Cattle Insur- ance Soci- 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	14,828	10,709	612,220	215,011	827,231	19.6
Bombay	19.3	12,281	1,353	800,609	170,372	470,981	24.4
Bengal	46.7	17,475	204	370,235	139,656	519,081	11.1
Bihar and Orissa	84.0	10,674	9,515	205,825	22,661	228,486	6.7
United Provinces	45.4	11,808	41	146,054	17,929	163,983	3.6
Punjab	20.7	87,518	...	402,585	78,206	475,881	23.0
Burma	11.7	7,550	5,550	98,636	27,453	126,289	10.8
Central Provinces and Berar	13.9	77,837	4,700	59,459	9,942	69,401	5.0
Assam	7.8	1,231	...	42,478	9,409	51,977	6.8
North-West Frontier Province	2.3	46	...	681	167	848	0.4
Coorg	0.2	237	133	9,812	1,591	11,403	57.0
Ajmer-Merwara	0.5	1,820	143	10,185	8,336	18,521	37.0
Hyderabad Administered Area	0.1	...	...	...	1,891	1,891	18.9
Delhi	0.5	443	...	4,250	174	4,424	8.8
Total (British India)	945.2	102,559	82,512	2,372,220	698,178	2,970,407	13.1
Mysore	6.0	2,383	...	53,707	43,843	96,550	16.1
Baroda	2.1	1,172	...	18,783	5,784	24,567	11.7
Hyderabad	12.5	4,142	...	35,533	14,018	50,458	4.0
Nepal	0.7	2,300	232	17,628	...	17,628	25.2
Gwalior	3.2	6,113	...	49,905	775	50,680	15.8
Indore	1.1	1,038	...	5,730	1,763	7,493	6.8
Kashmir	0.3	2,703	...	36,476	1,569	38,045	11.5
Travancore	4.0	1,043	1,470	132,540	27,759	150,408	37.6
Cochin	1.0	...	...	9,203	6,378	15,671	15.7
Total (Indian States)	83.0	21,642	1,702	349,811	101,887	451,498	13.3
GRAND TOTAL	879.1	214,201	34,314	2,622,040	788,885	3,421,905	12.3

ABSTRACT TABLE III

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

	Average for 4 years from 1906-07 to 1909-10	Average for 5 years from 1910-11 to 1914-15	Average for 5 years from 1915-16 to 1919-20	Average for 5 years from 1920-21 to 1924-25	1925-26	1926-27
1	2	3	4	5	6	7
	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	8,23,66	7,51,63	8,37,34
Loans and deposits held at the end of the year from Members	14.12	88.28	96,35	2,54,43	3,44,91	4,40,12
Loans and deposits held at the end of the year from Societies	13.59	1,93,42	47,81	1,49,99	2,01,15	2,37,99
Loans and deposits held at the end of the year from Provincial or Central Banks . . . . .	...	...	5,03,19	12,29,88	16,21,00	12,53,76
Loans and deposits held at the end of the year from Government	5.86	10,87	25,58	67,69	1,38,04	1,81,01
Loans and deposits held at the end of the year from Non-Members and other sources	19.69	1,41,98	4,70,25	10,96,22	18,14,00	21,54,43
Reserve and other Funds	1.67	25,00	1,23,32	3,12,38	5,11,01	6,70,53
Total	68.12	5,48,42	15,18,47	36,36,26	57,60,39	67,93,61

* Includes loans from Provincial or Central Banks.

(b) Working Capital by Provinces and States for 1926-27 only

Province	Popula-tion	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 popula-tion
			Members	Societies	Provincial or Central Banks	Govern- ment	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	1,75,48	56.00	56.08	6,14,36	23.43	4,50,18	61.84	18,38,96	50
Bombay	19.3	1,18,00	1,09,70	63.26	2,41,68	36.54	3,04,46	60.46	10,98,50	48
Bengal	46.7	1,21,77	68.57	10.91	2,81,62	52	3,27,68	74.77	9,36,84	32
Bihar and Orissa	34.0	37.55	10.81	2.63	2,18,05	41	1,78,50	31.84	4,78,88	23
United Provinces	45.4	50.29	4.51	4.01	55.22	17	30.61	32.44	1,97.34	7
Punjab	20.7	1,20,58	52.45	39.77	4,29,83	12.53	4,15,13	1,23.12	11,97.13	93
Burma	11.7	93.81	11.93	18.00	1,33,19	9.58	1,49,54	73.00	4,87,89	67
Central Provinces and Berar	13.9	30.07	8.86	29.07	2,07,16	17	1,43,96	50.32	4,85,12	54
Assam	7.6	5.07	5.65	1.56	12.03	29	14.73	5.53	44.79	9
North-West Frontier Province	2.3	16	6	2	46	--	60	--	1.83	1
Coorg	0.2	2.06	19	7	1.81	6	1.89	1.39	7.17	57
Ajmer-Merwara	0.5	5.98	1.67	83	11.38	43	17.09	6.44	44.08	141
Hyderabad Adminis-trated Area	0.1	1.35	2.49	10	--	--	--	0	4.03	64
Delhi	0.5	1.01	...	10	5.80	...	10.29	1.4	17.78	87
Total (British India)	245.2	7,63,18	4,20,88	2,34,31	31,55,80	84.05	20,68,16	6,25,95	62,44,81	41
Mysore	6.0	34.75	13.74	2.93	12.05	1.76	27.59	17.17	1,12,33	30
Baroda	2.1	3.44	6.03	89	13.19	2.38	15.44	6.23	47.95	37
Hyderabad	19.5	36.30	1.45	1.76	50.73	7.29	37.19	19.58	1,54,19	50
Indore	0.7	1.14	1	78	7.33	4.97	4	3.94	18.33	42
Gwalior	3.2	10.75	91	4.55	--	40.50	2.34	8.83	67.69	34
Kashmir	1.1	3.21	2.42	27	11.09	2.63	11.23	7.73	39.51	56
Travancore	3.3	14.82	18	66	21.17	5.85	11.98	7.67	61.40	30
Cochin	4.0	16.46	1.93	13	5.50	1.58	5.27	1.50	33.63	13
Total (Indian States)	83.9	1,24,22	28.64	12.88	1,25,26	66.96	1,16,24	74.58	8,48,80	20
GRAND TOTAL	279.1	8,87,38	4,49,52	2,36,09	22,83,76	1,51,01	21,84,42	6,00,53	67,93,61	39

GENERAL STATEMENTS
FOR
1926-27.

GENERAL STATEMENT A

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1926-27

Province	Number of Banks	NUMBER OF MEMBERS		NUMBER OF AFFILIATED SOCIETIES HOLD- ING SHARES IN CENTRAL BANKS				LOANS MADE DURING THE YEAR TO	
		Individuals	Societies	Central Credit	Agri- cultural Credit	Non-Agri- cultural Credit	Others	Indivi- duals	Banks and Societies
		1	2	3	4	5	6	7	8
(a) PROVINCIAL BANKS	No.	No.	No.	No.	No.	No.	No.	No.	Rs.
Madras	1	184	59	31	6	12	10	11,45,475	46,92,000
Bombay	1	977	677	15	640	15	1	22,50,000	1,38,32,403
Bengal	1	...	149	101	1	27	20	...	82,40,179
Bihar and Orissa	1	24	69	60	4	5	...	69,326	11,58,107
Punjab	1	...	9,761	111	9,626	102	22	...	12,33,934
Burma	1	233	2,458	8	2,410	32	8	15,35,365†	87,14,315
Central Provinces and Berar	1	36	2,164	35	...	5	...	2,512	30,47,824
Assam	1	31	82	15	...	15	2	...	77,700
Total (British India)	8	1,485	15,369	376	12,593	213	63	50,02,678	4,09,96,462
Total, previous year	8	1,323	12,720	354	9,422	165	596	38,66,156	3,08,82,062
Mysore	1	833	618	6	617	98	...	...	3,11,407
Previous year	1	850	563	6	463	92	...	...	1,76,073
Grand Total	9	1,820	15,987	382	13,110	308	63	50,02,678	4,13,07,869
Grand Total, previous year	9	1,678	13,833	360	9,557	257	596	38,66,156	3,10,58,155
(b) CENTRAL BANKS									
Madras	81	3,107	10,978	...	6,616	801	468	18,94,370	2,57,50,674
Bombay	20	7,034	8,503	5	3,284	231	73	6,05,438	3,96,69,035
Bengal	103*	4,091	13,235	5	12,731	289	210	...	2,02,73,411
Bihar and Orissa	58	2,550	8,031	...	7,586	288	210	9,251	68,09,793
United Provinces	70	5,890	6,008	11	5,769	215	18	1,563	40,14,206
Punjab	116	3,024	24,723	162	23,488	994	84	4,50,633	3,12,97,187
Burma	21	2,807	2,058	1	1,096	59	2	...	65,56,733
Central Provinces and Berar	136	71,207	3,950	...	3,881	22	47	89,451	72,49,424
Assam	15	392	786	...	778	6	2	...	4,25,881
North-West Frontier Province	1	19	28	..	28	...	...	...	49,653
Ajmer-Merwara	6	886	634	...	568	69	7	5,00,048	6,65,828
Delhi	1	33	410	...	401	9	...	...	4,61,496
Coorg	1	57	180	...	169	9	3	1,905	1,18,300
Total (British India)	479	101,086	74,619	184	70,345	3,073	1,194	36,51,659	14,33,61,621
Total, previous year	474	99,534	65,798	159	61,931	2,620	995	32,69,154	13,39,07,573
Mysore	16	1,043	383	...	857	28	...	3,95,379	6,475
Baroda	5	579	593	...	523	61	...	1,200	8,03,225
Hyderabad	24	1,823	2,320	2	2,108	141	71	36,024	8,68,389
Bhopal	23	1,320	1,034	...	945	...	89	...	5,60,106
Gwalior	(e)	3,544	2,562	...	2,562	40	...	13,30,274	21,14,519
Indore	5	1,326	310	...	289	21	...	...	3,55,091
Kashmir	12	697	2,093	5	1,600	101	...	570	13,90,253
Travancore	1	524	619	...	433	71	13	93,433	1,77,580
Cochin	1	(J)	(d)	(d)	(d)	(J)	(d)	2,50,592	3,44,563
Total (Indian States)	69	10,863	9,828	7	8,909	483	173	20,49,474	66,20,481
Total, previous year	64	9,923	8,712	4	8,111	423	157	10,76,063	64,70,500
Grand Total	568	111,949	84,445	191	79,154	3,536	1,397	57,01,133	14,99,82,102
Grand Total, previous year	538	108,439	74,310	193	70,042	3,043	1,152	43,43,219	14,03,76,073

* One had no transaction.

† Government war loan investment.

(e) Not available.

‡ One did not start work.

(d) Not stated.

RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY		LOANS DUE BY		LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			Sales of goods to members	Province
Individ- uals	Banks and Societies	Individ- uals	Banks and Societies	Central Bank	Primary Societies	Individuals and other sources		
11	12	13	14	15	16	17	18	
Rs. 11,84,678	Rs. 36,50,621	Rs. 1,12,044	Rs. 73,62,278	Rs. 16,63,639(=)	Rs. ...	Rs. 6,64,16,493	Rs. ...	(a) PROVINCIAL BANKS
26,50,000	1,33,17,384	...	88,39,082	2,26,10,873	3,41,33,930	1,24,84,630	...	Madras
...	52,79,269	...	73,45,743	67,96,290	16,99,073	3,30,83,223	...	Bombay
60,567	23,21,574	38,207	27,38,873	54,13,320	28,106	91,59,780	...	Bengal
...	4,21,223	...	17,23,106	43,03,101	...	20,62,731	...	Bihar and Orissa
14,01,711	85,36,331	...	94,78,454	36,24,860	2,26,073	8,27,91,389	...	Punjab
3,073	26,42,207	1,639	80,50,933	45,03,971	67,503	49,73,834	...	Burma
...	61,683	...	2,00,671	21,671	9,127	41,596	...	Central Provinces and Berar
52,99,924	3,61,63,297	1,51,890	14,07,45,262	4,90,58,247	3,61,76,934	15,25,32,205	...	Assam
39,07,772	2,83,23,005	2,18,140	3,49,16,248	2,66,00,719	4,41,70,210	11,43,98,149	12,163	Total (British India)
...	1,01,583	...	8,14,608	...	8,11,600	6,10,841	...	Total, previous year
...	79,550	...	6,33,757	...	...	4,63,942	...	Mysore
52,99,924	3,62,64,880	1,51,890	4,15,59,930	4,90,58,247	3,64,87,524	15,31,43,045	...	Previous year
39,07,772	2,84,02,555	2,18,140	3,54,52,005	2,66,00,719	4,41,70,210	11,53,62,099	12,163	Grand Total
17,18,080	1,80,14,291	7,42,483	4,13,61,174	67,71,735	73,21,570	6,26,63,803	...	Grand Total, previous year
4,97,474	3,63,70,683	8,19,068	1,47,31,214	80,93,187	76,08,223	3,20,18,732	81	(b) CENTRAL BANKS
...	1,53,28,752	1,276	2,85,24,712	62,67,037	6,23,533	1,11,42,723	3,971	Madras
...	51,19,483	9,251	1,71,08,641	49,38,248	1,52,344	61,69,533	23,413	Bombay
10,316	39,73,553	11,853	61,82,700	1,90,476	6,01,977	21,84,531	1,013	Bengal
3,42,903	1,92,70,639	3,18,580	4,34,60,292	1,26,78,624	40,81,001	5,02,27,143	3,04,317	Bihar and Orissa
...	69,25,657	...	68,45,007	52,09,679	21,78,392	40,58,187	1,183	Punjab
74,079	58,69,245	65,734	1,48,26,225	40,01,743	5,82,141	97,30,523	...	Burma
...	2,12,824	...	9,79,804	71,200	84,943	3,12,606	...	Central Provinces and Berar
...	20,867	...	54,961	...	1,600	58,800	...	Assam
6,22,551	7,34,272	2,20,986	14,90,554	74,604	64,162	17,10,237	50,700	North-West Frontier Province
...	2,56,098	...	9,38,490	73,000	14,500	9,33,131	703	Ajmer-Merwara
1,805	81,279	483	1,52,414	...	2,406	62,641	...	Delhi
32,68,608	11,23,71,546	21,62,316	17,46,75,311	3,04,80,532	2,32,98,703	18,12,84,263	2,77,446	Courc
32,60,413	11,42,64,239	18,03,093	14,41,43,360	4,68,43,690	1,51,39,507	14,09,11,500	2,50,113	Total (British India)
...	48,522	7,86,654	4,15,703	...	70,739	9,06,160	...	Total, previous year
1,600	4,45,081	...	10,88,839	10,000	92,683	9,06,178	1,434	Mysore
22,237	6,23,682	15,371	62,63,063	2,36,941	65,344	17,61,737	...	Baroda
3,349	3,23,377	7,927	7,53,215	5,81,023	10,297	14,542	439	Hyderabad
5,69,163	16,73,563	14,09,100	82,87,001	1,20,097	1,07,324	18,56,524	...	Dhaka
...	2,24,958	...	12,83,684	...	35,833	13,37,551	...	Gwalior
...	8,48,694	670	21,70,073	f) 3,63,414	99,770	6,33,701	2,313	Indore
32,163	1,26,099	1,02,003	5,35,503	...	16,661	4,40,128	...	Kashmir
2,29,133	3,03,530	(d)	2,72,518	...	52,050	2,27,957	...	Travancore
11,87,888	45,16,416	23,21,631	1,50,89,712	12,94,480	5,59,207	80,70,801	5,217	Cuttia
4,33,590	43,22,691	14,78,433	1,33,09,593	8,97,044	7,79,412	71,31,577	9,453	Total (Indian States)
44,54,496	11,68,87,982	45,03,947	18,97,65,023	3,17,81,013	2,38,57,910	18,93,60,764	2,82,663	Total, previous year
87,34,393	11,83,86,930	32,81,533	15,74,53,233	1,67,90,34	1,59,19,819	14,50,46,777	3,99,593	Grand Total
								Grand Total, previous year

(Continued on next page)

(e) Includes figures for col. 16.

(f) Includes receipts from Government.

GENERAL STATEMENT A—*contd.*OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1926-27—*contd.*

Province	Purchase of members' products	Cost of manag- ement	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Reserve and other funds				
				Societies	Provincial or Central Banks	Govern- ment	Individuals and other sources					
				10	20	21	22	23	24	25	26	
(a) PROVINCIAL BANKS												
Madras	Rs. ...	Rs. 62,429	Rs. 5,93,770	Rs. 1,66,205	Rs. 32,17,638	Rs. ...	Rs. 83,12,715	Rs. 7,60,942				
Bombay	1,93,421	9,09,020	41,90,484	24,23,450	5,42,030	52,69,006	4,28,190				
Bengal	39,707	10,50,175	8,33,441	13,93,430	...	88,30,331	2,17,407				
Bihar and Orissa	18,317	8,84,900	...	8,84,205	...	36,41,186	2,38,043				
Punjab	7,824	6,30,276	...	11,63,533	2,29,200	18,71,302	30,726				
Burma	1,40,026	6,09,400	2,99,271	6,72,858	...	1,01,39,057	8,68,627				
Central Provinces and Berar	23,673	6,11,977	1,01,295	45,02,821	...	82,78,639	8,81,453				
Assam	1,553	49,950	15,450	25,189	20,000	1,25,123	5,370				
Total (British India)	4,76,639	49,32,268	51,08,246	1,43,73,223	7,91,230	4,14,82,359	29,30,769				
Total, previous year	8,83,939	43,22,898	41,74,331	1,51,06,798	5,21,730	3,43,91,267	25,52,968				
Mysore	8,347	1,68,687	1,60,370	...	...	8,60,093	56,877				
Previous year	8,723	1,61,373	...	...	...	6,23,230	46,932				
Grand Total	4,84,986	50,90,855	52,56,616	1,43,73,223	7,91,230	4,23,22,452	29,87,648				
Grand Total, previous year	8,92,662	44,74,271	41,74,331	1,51,06,798	5,21,730	3,53,14,497	26,29,900				
(b) CENTRAL BANKS												
Madras	2,03,811	44,32,588	58,81,583	78,43,264	...	2,95,91,707	13,88,681				
Bombay	1,63,732	24,54,398	16,84,840	15,81,878	...	1,65,92,077	8,51,946				
Bengal	3,98,415	35,63,460	4,58,425	77,44,509	...	1,70,06,188	15,51,899				
Bihar and Orissa	4,35,318	17,92,001	3,25,653	29,35,745	14,975	1,37,54,933	8,27,405				
United Provinces	2,63,406	23,24,071	8,94,061	2,93,697	16,413	46,18,184	12,17,395				
Punjab	1,49,491	2,34,051	29,03,478	87,21,823	93,80,668	8,65,234	8,80,06,023	17,30,008			
Burma	91,253	14,44,770	8,66,832	11,10,805	...	87,94,447	4,33,646				
Central Provinces and Berar	1,73,934	10,91,610	27,83,801	32,68,021	2,245	1,05,78,239	21,13,104				
Assam	13,158	1,07,163	66,418	1,53,588	...	7,06,756	31,196				
North-West Frontier Province	230	6,200	1,600	...	...	58,800	...				
Ajmer-Merwara	14,362	2,20,652	58,298	25,880	41,833	16,24,283	2,35,293				
Delhi	7,053	37,200	10,000	1,03,000	...	10,14,610	16,419				
Coorg	628	13,810	3,469	...	700	1,53,545	907				
Total (British India)	1,49,491	19,98,802	2,13,03,001	1,50,55,014	8,39,25,035	4,44,399	13,54,98,793	98,93,079			
Total, previous year	2,61,413	16,99,633	1,86,83,848	1,28,29,116	8,73,15,947	5,19,380	11,03,86,619	63,72,353			
Mysore	14,099	3,71,433	1,08,700	20,806	...	11,53,545	2,27,121				
Baroda	11,314	1,64,573	69,401	...	2,32,780	9,32,719	61,994				
Hyderabad	32,364	10,60,022	92,039	10,21,766	5,31,636	83,83,590	2,30,234				
Bhopal	10,762	73,835	77,508	8,941	4,31,529	4,213	1,54,468				
Gwalior	1,29,006	8,70,950	4,54,053	...	40,49,319	2,34,503	3,22,314				
Indore	17,824	1,50,143	275	...	2,61,312	11,52,018	1,62,937				
Kashmir	16,346	8,07,496	65,606	3,07,191	5,33,000	11,38,161	1,12,043				
Travancore	2,412	43,730	83,660	...	1,63,053	4,61,253	19,436				
Cochin	220	30,423	56,467	...	23,000	3,44,371	29,617				
Total (Indian States)	2,34,407	27,72,009	9,87,528	13,66,694	62,71,534	88,26,373	13,29,182				
Total, previous year	1,52,039	23,29,574	8,36,114	11,00,639	43,03,584	72,31,592	11,22,371				
Grand Total	1,49,491	22,33,069	2,40,75,010	1,60,42,542	3,52,93,729	67,15,933	14,43,26,186	1,12,22,241			
Grand Total, previous year	2,61,413	18,86,672	2,12,15,022	1,36,63,230	2,54,16,606	53,22,964	11,76,19,311	94,95,114			

Working Capital*	Profit (+) and loss (-) for the year	Usual dividend paid on share	MOST FAIR RATE OF INTEREST		Unpaid and subscribed share capital	Province
			On borrowings	On lendings		
27	28	29	30	31	32	
Rs.	Rs.	Per cent	Per cent	Per cent	Rs.	
1,30,53,360	+2,06,895	9	...	...	..	(a) PROVINCIAL BANKS
1,38,53,089	+1,29,245	8	2 to 6½	6½ to 8	..	Madras
1,18,24,703	+1,22,630	7	3½ to 7	7 to 7½	10,60,173	Bombay
51,48,824	+54,130	2 to 6	5 to 6	7	9,27,300	Dengal
39,25,037	+13,550	...	8	.7	3,66,000	Bihar and Orissa
1,23,89,213	...	5	7	10	1,100	Punjab
89,61,187	+60,816	6	3 to 7½	7 to 8	3,703	Burma
2,41,092	+5,881	6½ & 8	4 to 7	8 to 11	49,930	Central Provinces and Bihar
6,95,96,095	+5,93,047	...	...	...	23,98,198	Assam
6,15,99,932	+5,60,906	...	...	...	19,33,202	Total (British India)
12,23,927	+21,149	6½	6½	8½	1,00,114	Total, previous year
8,81,532	+20,782	6½ to 7½	7	9½	81,938	Mysore
7,08,23,092	+6,14,196	...	...	...	23,97,242	Previous year
6,24,21,464	+5,81,089	...	...	...	20,80,129	Grand Total
4,80,82,823	+8,86,602	9	2 to 7½	7 to 8½	9,62,533	Grand Total, previous year
2,26,15,145	+3,22,020	6 & 7	2 to 7½	8	42,927	(b) CENTRAL BANKS
3,03,22,481	+6,10,025	3 to 12½	2 to 9	3 to 16½	23,58,430	Madras
1,95,51,703	+3,44,041	6½ & 9½	8	12½	12,70,018	Bombay
88,64,420	+3,17,111	7	7	12	23,02,648	Dengal
5,41,06,738	+5,88,801	8	7	9	24,44,213	Bihar and Orissa
71,50,020	+1,46,803	7	9	10	...	United Provinces
2,07,17,109	+3,78,957	6 & 8	4 to 7½	9 to 12	4,680	Punjab
10,65,116	+27,788	7½ & 12½	6½ to 8½	11	1,07,093	Burma
66,600	+410	...	6	8	...	Central Provinces and Bihar
22,17,719	+33,693	8	6 to 7	9	...	Assam
11,81,229	+9,860	9	6	9	...	North-West Frontier Province
1,79,221	+2,103	6½	6½	8½	...	Ajmer-Merwara
21,61,20,321	+36,18,166	...	...	...	1,01,84,915	Delhi
17,51,08,663	+32,66,001	...	...	...	69,47,234	Cuorg
18,92,604	+57,524	6 to 9	7½	9 to 12	91,133	Total (British India)
14,90,473	+29,593	5 to 9	4½ to 6	7 to 7½	93,437	Total, previous year
63,49,997	+1,37,705	10	6 to 8	9	40,39,928	Mysore
7,50,990	+87,785	10	...	6 to 9	1,57,343	Baroda
56,41,036	+1,14,310	7	6	12	...	Hyderabad
17,06,687	+35,379	9 & 10	6	9	...	Bhopal
24,95,499	+53,700	8	4½ to 7½	9	...	Osmania
7,42,134	+12,169	9	5 to 6½	8 to 8½	...	Indore
4,85,850	+11,308	(c)	(c)	(c)	(c)	Kashmir
2,15,55,300	+5,58,403	...	...	...	51,27,256	Travancore
1,76,24,694	+4,55,894	..	...	...	45,49,336	Cochin
23,76,75,621	+41,74,569	...	...	...	1,53,12,281	Total (Indian States)
19,57,33,137	+37,51,895	...	...	...	1,33,96,570	Total, previous year
						Grand Total
						Grand Total, previous year

* For the purpose of this statement the working capital is taken to be the total of columns 21 to 26.
(c) Not stated.

GENERAL STATEMENT B
OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1926-27

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	No.			Individuals	Banks and Societies		
									1	2		
	No.	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.		
Madras	{(a) 48 (b) 10,034}	{(a) 116 (b) 248}	...	(a) 16 (b) 218	{(a) 53 (b) 248}	11,433	612,179	2,36,57,816	28,573			
Bombay	{(a) 5 (b) 4,017}	(a) 66 (b) 10	(a) 2 (b) 17	(a) 80 (b) 8	(a) 67 (b) 14	4,286	800,077	2,31,39,118	4,76,291			
Bengal	{(b) 13,368}	(a) 78	(a) 877	{(a) 94 (b) 6 (c) 1}	{(a) 28 (b) 4}	13,954†	370,235	1,40,37,192	18,62,745			
Bihar and Orissa	{(a) 93 (b) 7,404}	(a) 8 (b) 1	{(b) 4}	{(a) 13 (b) 1}	...	7,614	205,825	65,81,553	1,319			
United Provinces	(b) 5,674	...	...	{(a) 2 (b) 1}	{(a) 8 (b) 1}	5,880	148,054	42,72,885	5,01,756	
Punjab	{(a) 12 (b) 13,434}	{(a) 10 (b) 233}	(a) 233	(a) 439	(a) 20	14,148	402,585*	2,43,98,854	21,27,745			
Burma	(b) 3,901	(a) 19	(a) 6	(a) 48	...	3,974	98,161	73,90,717	23,30,188			
Central Provinces and Berar	(b) 3,966	{(a) 11 (b) 1}	{(a) 4}	(a) 8	...	3,065	59,459	58,80,512	8,68,643			
Assam	(b) 908	...	...	...	...	998	42,478	6,55,216	23,529	
North-West Frontier Province	(b) 27	...	...	...	...	27	681	54,329	...	
Coorg	{(a) 64 (b) 186}	...	...	...	...	200	9,812	2,36,331	818	
Ajmer-Merwara	{(a) 11 (b) 456}	...	(a) 9	(a) 1	(a) 8	485	(d) 10,183	1,72,312	11,666			
Delhi	(b) 204	...	...	...	...	204	4,250	2,05,128	14	
Total (British India)	{(a) 231 (b) 64,827}	{(a) 308 (b) 12}	{(a) 631 (b) 21}	{(a) 696 (b) 16 (c) 1}	{(a) 178 (b) 266}	67,187	2,265,981	11,06,81,963	77,33,487			
Total, previous year	{(a) 194 (b) 59,524}	{(a) 272 (b) 19}	{(a) 543 (b) 18}	{(a) 509 (b) 9}	{(a) 375 (b) 223}	60,757	2,023,819	10,12,14,471	67,29,444			
Mysore	{(a) 46 (b) 1,239}	(a) 29 (b) 23	{(a) 1 (b) 1}	{(a) 8 (b) 19}	{(a) 49 (b) 8}	1,416	63,707	12,80,329	...			
Baroda	{(a) 13 (b) 625}	{(a) 7 (b) 1}	{(a) 1 (b) 1}	{(a) 7 (b) 1}	{(b) 20}	675	18,783	14,87,429	7,810			
Hyderabad	(b) 1,673	...	...	...	...	1,673	35,538	6,18,230	1,08,734	
Uttar Pradesh	(b) 1,060	...	...	...	...	1,060	17,623	6,74,641	...	
Gwalior	...	...	...	...	...	2,805†	49,905	19,95,503	...	
Indore	(b) 290	...	...	...	...	290	5,730	8,83,449	...	
Kashmir	(b) 1,060	...	...	...	...	1,066	36,476	10,84,265	21,750	
Travancore	{(a) 110 (b) 1,140}	...	...	...	...	1,230	122,619	16,44,341	1,007	
Cochin	(b) 106	...	...	...	...	106	9,393	4,18,400	...	
Total (Indian States)	{(a) 169 (b) 8,118}	{(a) 36 (b) 23}	{(a) 9 (b) 1}	{(a) 10 (b) 20}	{(a) 49 (b) 28}	11,351	349,811	93,88,596	1,38,691			
Total, previous year	{(a) 177 (b) 7,183}	{(a) 42 (b) 17}	{(a) 3 (b) 1}	{(a) 8 (b) 2}	{(a) 49 (b) 32}	9,946	299,641	86,27,597	1,32,623			
Grand Total	{(a) 400 (b) 72,945}	{(a) 344 (b) 33}	{(a) 633 (b) 22}	{(a) 706 (b) 36 (c) 1}	{(a) 227 (b) 294}	78,538	2,615,762	12,00,70,559	78,72,378			
Grand Total, previous year	{(a) 571 (b) 65,947}	{(a) 314 (b) 33}	{(a) 546 (b) 19}	{(a) 317 (b) 21}	{(a) 424 (b) 257}	70,533	2,321,939	10,98,42,065	69,62,066			

* Including 1,043 societies.

† Inclusive of 16 societies which had no transactions.

(c) Net stated whether limited or unlimited.

‡ Details not available.

(d) Including 19 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 overseas	Banks and Societies	Individuals	Central Banks	Primary Societies	
11	12	13	14	15	16	17	18	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,50,70,769	23,710	4,30,76,244	1,22,60,299	62,573	16,11,273	2,01,38,162	(7) 4,12,919	Madras
2,17,47,636	5,19,703	2,16,70,325	5,12,03,110	1,57,524	42,33,173	1,50,59,513	2,59,916	Bombay
81,90,339	18,20,267	2,65,37,456	67,52,754	4,50,169	14,74,762	6,20,33,332	93,419	Bengal
42,76,465	84,951	1,61,43,890	30,29,133	18,911	2,90,199	61,03,809	2,817	Bihar and Orissa
39,78,843	4,43,003	72,53,140	23,50,113	2,12,612	1,14,804	33,29,986	1,603	United Provinces
1,48,37,819	19,00,501	4,76,88,876	27,68,729	22,91,631	42,04,523	1,71,10,774	7,83,778	Punjab
64,07,811	23,54,976	2,01,32,236	6,63,583	3,98,996	9,33,786	42,13,336	6,03,423	Burma
41,60,043	73,146	1,34,39,814	34,87,937	23,17,035	3,83,639	54,29,833	123	Central Provinces and Berar
4,02,943	298	14,00,007	5,12,878	1,16,767	1,33,418	2,79,334	1,150	Assam
16,073	...	46,914	...	...	143	48,879	...	North-West Frontier Province
1,63,183	4,201	4,39,718	1,19,218	3,859	7,936	1,03,803	1,678	Goorj
1,97,099	9,890	16,31,102	23,445	10,181	85,030	1,24,929	19,969	Ajmer-Merwara
1,05,828	16	6,61,586	85,313	19	8,834	1,89,217	...	Delhi
7,95,84,891	72,46,061	20,07,15,208	8,38,58,703	60,69,227	1,34,25,640	13,53,94,872	22,14,389	Total (British India)
7,44,44,232	61,78,339	19,07,61,103	8,37,52,853	60,11,563	1,30,19,811	7,10,49,422	12,87,040	Total, previous year
10,61,216	...	23,82,233	10,03,435	...	2,00,627	2,49,597	69	Mysore
10,25,102	97,943	23,30,903	4,56,769	10,233	4,26,004	8,73,200	...	Baroda
2,11,714	62,477	54,78,588	...	2,13,905	2,293	4,73,429	29,346	Hyderabad
3,17,026	...	8,67,916	3,63,650	...	149	8,71,691	...	Bhopal
18,09,506	...	36,96,640	11,79,766	...	24,189	19,97,993	...	Gwalior
1,84,120	...	19,03,918	...	...	2,869	2,51,223	...	Indore
5,65,197	20,178	22,63,267	3,13,308	17,693	(6) 3,693	10,14,734	(9)	Kashmir
11,31,683	103	17,36,053	3,33,009	219	1,57,710	1,73,128	...	Travancore
3,70,503	...	3,12,653	84,583	...	74,162	79,611	6,23	Cuttia
61,78,158	1,70,701	2,21,62,159	37,44,539	2,44,068	9,11,813	87,82,663	25,278	Total (Indian States)
57,69,603	314,507	1,56,36,733	23,07,633	1,57,034	7,23,639	84,50,543	5,123	Total, previous year
8,57,41,049	74,18,762	12,28,77,367	8,70,03,842	63,13,325	1,43,87,232	14,11,47,532	22,49,604	Grand Total
8,02,13,540	61,53,548	12,93,97,538	8,53,60,457	61,99,917	1,37,43,567	7,63,10,363	13,02,153	Grand Total, previous year

(*) Includes Rs. 1,059 from non-members.

(†) Includes Rs. 3,78,004 from Government.

(g) Figures included in column 17.

(Commaed on next page)

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GENERAL STATEMENT B—contd.

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1926-27—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				
					Numbers	Non-members	Societies	Provincial or Central Banks	Government
	19	20	21	22	23	24	25	26	27
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras . . .	1,55,195	...	8,40,725	61,09,203	7,54,170	18,38,753	60,947	3,79,92,552	9,68,833
Bombay . . .	3,34,000	7,47,685	6,68,030	18,82,121	70,30,086	43,01,206	8,12,302	1,90,01,472	1,25,552
Bengal . . .	86,39,189	42,24,103	4,64,648	81,32,462	13,75,967	13,71,808	85,173	2,81,54,623	41,373
Bihar and Orissa . .	9,540	3,853	1,37,085	8,81,091	4,12,210	2,00,198	21,453	1,64,64,160	10,743
United Provinces . .	8,103	2,963	1,22,834	21,78,129	98,756	1,29,563	4,820	49,81,574	...
Punjab . . .	9,03,127	88,26,033	8,34,078	70,92,202	27,16,685	23,79,431	1,20,100	3,07,33,591	3,74,733
Burma . . .	1,14,700	38,082	5,50,703	40,24,577	8,78,090	2,13,920	5,98,660	1,11,95,847	8,62,782
Central Provinces and Berar	62,433	...	15,233	75,823	2,00,552	2,60,002	2,691	1,28,25,064	14,608
Assam . . .	...	...	18,603	78,754	1,74,202	1,61,029	46,900	10,05,003	...
North-West Frontier Province.	...	...	...	8,678	...	71	...	46,239	...
Coorg . . .	...	...	12,605	1,39,895	14,711	23,927	3,699	1,38,932	5,159
Ajmer-Merwara . .	...	...	18,786	2,56,753	10,253	87,123	24,541	10,07,209	...
Delhi . . .	...	...	1,633	68,401	179	18,383	...	4,70,482	...
Total (British India)	52,93,296	88,82,711	25,82,730	2,60,47,579	1,86,75,843	1,03,37,266	12,75,789	15,80,18,548	24,03,873
Total, previous year	40,86,816	67,12,174	24,35,537	2,24,39,606	1,28,47,796	89,51,391	15,14,590	13,17,13,962	30,66,009
Mysore . . .	24,675	6,137	23,620	10,58,862	1,62,194	1,18,126	420	10,83,451	29,831
Baroda . . .	1,80,607	24,384	82,842	60,698	8,50,248	4,09,639	...	12,68,823	6,301
Hyderabad . . .	8	...	10,350	15,73,581	13,163	2,87,214	7,026	36,08,937	18,271
Bhopal . . .	434	...	...	40,506	428	...	...	7,43,252	53,939
Gwalior . . .	...	...	26,233	4,81,798	68,173	414	...	...	...
Indore . . .	...	...	11,030	...	56,063	...	...	11,98,607	889
Kashmir . . .	...	...	24,400	11,35,063	14,203	6,480	273	17,00,461	...
Travancore . . .	8,310	...	43,736	11,88,211	1,18,853	16,663	...	4,07,213	...
Cochin . . .	804	800	10,004	36,636	1,23,488	42,312	8,688	1,91,962	...
Total, (Indian States)	2,30,538	31,021	1,93,325	55,64,877	9,45,920	8,69,848	16,404	1,01,61,609	1,11,291
Total, previous year	40,019	24,531	1,59,517	47,40,316	8,02,167	8,70,573	8,202	69,37,523	1,32,270
Grand Total	54,43,834	89,19,732	27,76,055	3,15,12,450	1,46,21,763	1,12,07,114	12,92,193	16,91,80,157	25,15,164
Grand Total, previous year	46,96,334	67,36,723	23,94,574	2,71,79,521	1,36,49,963	93,22,264	13,92,792	14,06,51,785	31,99,278

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	
Re.	Re.	Re.	Per cent.	Per cent.	Per cent.	
27,87,309	5,01,00,167	+34,39,088	6½	7½ to 8½	9½ to 10½	Madras
37,47,008	3,63,50,347	+4,31,467	6	6½	9½	Bombay
46,72,236	3,38,33,542	+11,31,326	6½ & 12½	9½ & 10½	13½	Bengal
19,89,390	1,99,88,239	+3,77,152	9½	12½	15½	Bihar and Orissa
19,03,242	92,90,584	+3,63,291	10	12	15	United Provinces
1,02,49,585	5,35,66,327	+20,39,658	10	9	12½	Punjab
55,89,667	2,33,58,543	+1,00,774	...	10	15	Burma
25,39,817	1,59,37,047	+3,79,606	12	10	13 & 15	Central Provinces and Berar
8,73,367	18,81,145	+80,135	...	...	...	Assam
111	50,099	+1,261	...	8	12½	North-West Frontier Province
1,28,628	4,54,951	+80,724	10	6½ & 8½	12½	Coorg
3,86,920	17,22,803	+50,415	8 to 10	9	12	Ajmer-Merwara
40,376	5,82,764	+24,256	...	9	12½	Delhi
3,44,07,856	24,70,66,554	+84,58,143	...	...	...	Total (British India)
2,96,05,163	21,01,37,516	+73,92,118	...	...	...	Total, previous year
5,91,165	30,08,609	+1,34,714	7½	8½	9 to 12	Mysore
5,19,459	25,99,169	+44,328	...	6	9½	Baroda
15,81,086	70,89,178	+2,21,769	...	7 to 9	13½	Hyderabad
2,33,539	10,73,664	+82,239	...	9	12	Ujjain
5,53,689	11,24,076	+1,67,067	...	12	15	Gwalior
5,76,701	18,32,279	+1,09,868	...	8 to 10	12 to 15	Indore
6,11,789	34,77,363	+1,80,903	10	9	12½	Kashmir
1,11,069	18,39,009	+1,07,678	7½	8½	10½	Travancore
85,131	4,90,232	+16,906	...	...	...	Cochin
48,63,628	2,25,33,577	+10,14,987	...	...	...	Total (Indian States)
40,16,929	1,92,08,950	+9,00,590	...	...	...	Total, previous year
3,92,71,284	26,98,00,131	+94,73,140	...	...	...	Grand Total
3,36,22,092	22,93,46,498	+82,99,709	...	...	...	Grand Total, previous year

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

GENERAL STATEMENT C
OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1925-27

Province	Class of Societies (a)=Limited (b)=Unlimited						Total number of Societies	Number of members	LOANS MADE DURING THE YEAR TO	
	Credit	Purchase and purchase and sale	Produc- tion	Produc- tion and sale	Other forms of co-opera- tion	Indivi- duals			Banks and Societies	
	1	2	3	4	5	6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras	{(a) 890 (b) 225}	{(a) 170 (b) 13}	{(a) 1	{(a) 18 (b) 4}	{(a) 170 (b) 10}	{(a) 1,501	215,011	1,66,62,294	1,80,792	
Bombay	{(a) 477 (b) 80}	{(a) 42	...	{(a) 42 (b) 61}	{(a) 62	684	170,372	2,14,20,193	23,68,205	
Bengal	{(a) 319 (b) 14}	{(a) 65	...	{(a) 31 (b) 423}	{(a) 452 (b) 7}	1,333†	139,856	1,30,44,389	6,43,059	
Bihar and Orissa	{(a) 78 (b) 61}	{(a) 21 (b) 11}	{(b) 4	{(a) 16 (b) 117}	{(b) 60	368	22,661	16,98,164	2,257	
United Provinces	{(a) 68 (b) 193}	{(a) 14	...	{(a) 3	{(a) 14	287	17,929	13,92,925	23,898	
Punjab	{(a) 54 (b) 736}	{(a) 23	{(a) 4	{(a) 1 (b) 190}	{(a) 1,265	2,273	573,296	49,19,103	15,09,477	
Burma	{(a) 176‡	{(a) 71	{(a) 3	{(a) 15	{(c) 2	222	27,453	44,83,863	6,03,923	
Central Provinces and Berar	{(a) 15 (b) 20}	{(a) 10	...	{(a) 1 (b) 2}	{(a) 3	57	9,942	7,21,118	1,27,650	
Assam	(a) 83	{(a) 18	...	...	...	51	9,499	5,06,302	18,961	
North-West Frontier Province	(a) 1	...	...	...	(a) 5	6	167	19,220	800	
Coorg	(a) 11	{(a) 1	{(b) 1	...	...	13	1,691	87,683	133	
Ajmer-Merwara	{(a) 46 (b) 20}	{(a) 1 (b) 12}	...	...	(a) 16	94	8,936	3,13,424	70,392	
Hyderabad Administered Area	(a) 4	{(a) 6	...	...	(a) 1	10	1,891	2,79,507	7,345	
Delhi	{(a) 1 (b) 4}	...	...	(a) 3	(a) 3	11	174	9,793	4,690	
Total (British India)	{(a) 2,143 (b) 1,333}	{(a) 307 (b) 39}	{(a) 8 (b) 5}	{(a) 128 (b) 789}	{(a) 2,020 (b) 77 (c) 2 (d) 1,549 (b) 662}	6,910	698,178	6,54,57,955	67,64,872	
Total, previous year	{(a) 2,019 (b) 1,153}	{(a) 339 (b) 34}	{(a) 9 (b) 4}	{(a) 123 (b) 662}	{(a) 1,549 (b) 71}	5,963	639,829	5,93,65,984	45,04,928	
Mysoore	{(a) 178 (b) 8}	{(a) 65 (b) 2}	...	{(a) 20 (b) 44}	{(a) 3	815	42,813	48,14,142	...	
Baroda	{(a) 13 (b) 62}	{(c) 4	...	...	{(c) 1	70	6,784	4,46,486	23,017	
Hyderabad	{(a) 103 (b) 2}	{(a) 15 (b) 97}	...	{(b) 36	{(b) 7	853	14,918	11,79,507	41,600	
Gwalior . . . .	...	...	...	...	...	(d) 44	773	89,600	...	
Indore	{(a) 4 (b) 21}	{(a) 2	...	...	(a) 6	83	1,763	2,34,200	...	
Kashmir	(b) 77	{(a) 19	...	...	...	96	1,589	1,05,902	710	
Travancore	{(a) 193 (b) 139}	{(a) 6	...	...	(a) 4	277	27,769	6,67,551	43,342	
Cochin	(b) 83	..	...	...	...	83	6,276	4,46,523	1,000	
Total (Indian States)	{(a) 628 (b) 321}	{(a) 106 (b) 99}	...	{(a) 20 (b) 80}	{(a) 13 (b) 7 (c) 1}	1,223	101,687	79,93,303	1,13,699	
Total, previous year	{(a) 493 (b) 276}	{(a) 94 (b) 94}	...	{(a) 13 (b) 72}	{(a) 8 (b) 6 (c) 1}	1,106	90,297	69,55,501	1,83,009	
Grand Total	{(a) 9,671 (b) 1,634}	{(a) 473 (b) 127 (c) 4}	{(a) 8 (b) 5}	{(a) 148 (b) 869}	{(a) 2,033 (b) 84 (c) 3}	8,133	799,808	7,34,51,259	58,78,371	
Grand Total, previous year	{(a) 2,314 (b) 1,451}	{(a) 436 (b) 154}	{(a) 9 (b) 4}	{(a) 138 (b) 751}	{(a) 1,556 (b) 77 (c) 1}	7,069	730,125	6,63,24,453	45,05,557	

† Inclusive of 17 societies which had no transactions and 3 societies which did not start work. (a) One society had no transaction.
 (c) Not stated whether limited or unlimited. (d) Details not available.

§ Including 62 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.	Province
1,40,59,680	1,01,462	1,88,48,735	31,18,912	1,91,694	1,86,79,808	48,84,783	(+) 4,34,688	Malabar
1,95,11,914	17,04,746	1,85,98,078	16,57,929	19,78,267	1,80,89,234	64,88,418	14,27,347	Bombay
1,05,27,374	6,70,201	1,58,04,266	12,91,573	4,18,674	54,32,246	7,31,020	3,60,104	Bengal
13,75,267	74,661	31,93,820	3,80,009	3,023	9,01,575	6,19,858	4,147	Bihar and Orissa
11,73,425	21,482	14,21,991	1,46,280	12,744	6,04,824	2,07,188	3,012	United Provinces
36,68,662	5,87,780	47,09,385	1,48,017	16,88,405	16,60,966	17,39,648	34,367	Punjab
35,80,653	8,01,428	46,84,924	32,060	4,21,786	28,63,109	9,44,263	4,72,198	Burma
6,01,750	1,21,567	6,12,316	11,189	59,791	9,20,099	23,385	12,760	Central Provinces and Berar
3,73,986	27,156	9,18,901	1,71,362	1,80,347	3,44,717	16,400	9,043	Assam
8,774	...	18,159	...	1,400	8,235	...	...	North-West Frontier Province
80,923	4,163	74,024	15,247	1,136	6,188	18,151	270	Coorg
2,53,273	56,718	3,35,902	9,627	68,626	1,78,860	1,78,681	1,063	Ajmer-Merwara
1,71,148	2,333	3,67,183	...	11,520	3,24,384	...	32,801	Hyderabad Administered Area
5,872	4,728	11,448	...	722	548	5,801	...	Delhi
5,53,92,701	38,78,363	6,85,90,067	69,12,144	42,76,824	4,49,75,764	1,87,94,186	26,10,768	Total (British India)
8,55,60,452	40,97,628	6,40,98,687	61,55,565	34,48,631	3,13,12,436	1,57,97,570	91,96,577	Total, previous year
44,72,962	14,186	40,85,154	8,64,079	...	28,94,340	68,004	18,274	Mysoore
3,77,870	5,02,817	4,86,005	37,090	18,981	5,02,591	1,06,194	...	Baroda
9,44,313	1,11,780	16,06,038	...	99,237	1,99,282	2,90,690	(+) 24,292	Hyderabad
98,278	...	1,02,019	26,006	...	1,398	90,852	...	Gwalior
2,16,382	91,560	2,32,876	...	...	3,00,613	17,423	(7)	Indore
76,352	1,485	1,60,491	21,906	470	(4) 3,542	1,00,483	(7)	Kashmir
4,54,902	8,751	6,67,961	1,56,756	52,216	3,39,461	1,07,445	18,131	Travancore
4,13,857	125	3,32,418	62,190	875	1,82,840	16,480	1,119	Cochin
70,54,906	7,27,704	75,61,947	11,68,025	1,08,772	42,92,894	7,03,817	66,816	Total (Indian States)
68,80,954	6,18,801	66,71,704	9,10,840	1,77,837	36,82,239	6,80,873	33,846	Total, previous year
6,34,47,607	46,06,067	7,61,88,014	60,80,169	64,43,506	6,92,88,856	1,04,97,500	20,87,534	Grand Total
4,19,21,406	47,14,429	7,07,70,891	70,86,405	26,94,468	8,49,94,575	1,44,78,145	22,85,523	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.

(+) Includes Rs. 1,85,405 from Government.
(+) Includes Rs. 8,258 from Government.
(+) Includes Rs. 26 from non-members.

(+) Figures included in column 17.
[Continued on next page]

GENERAL STATEMENT C—contd.

OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1926-27—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
								26	27
	19	20	21	22	23	24	25		
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	23,78,153	21,340	4,28,791	63,20,192	48,43,543	57,76,373	1,09,505	28,82,859	13,72,945
Bombay	9,81,166	5,72,779	4,69,432	63,13,980	1,20,30,319	42,84,131	3,88,159	11,61,115	29,86,587
Bengal	7,70,611	5,02,606	2,23,182	44,80,056	54,81,010	53,59,784	2,15,781	9,89,107	11,363
Bihar and Orissa	6,41,912	4,97,066	67,614	6,95,953	6,68,514	2,44,714	20,818	10,21,036	15,315
United Provinces	47,915	4,420	82,320	5,32,056	2,52,433	3,13,484	1,641	2,46,966	...
Punjab	7,22,034	4,91,949*	94,578	14,30,103	25,28,769	17,05,804	1,38,029	17,04,385	2,88,783
Burma	62,444	80,312	1,56,863	33,02,376	6,14,036	8,06,288	40,706	8,39,641	89,890
Central Provinces and Berar	4,65,916	...	27,054	3,28,349	1,76,143	2,80,735	19,260	43,798	...
Assam	8,73,254	...	27,157	2,71,128	8,91,008	4,89,833	27,534	19,820	...
North-West Frontier Province	863	670	...	8,919	6,000	1,033	...	...	...
Coorg	4,060	...	2,943	50,176	4,642	6,349	96	11,462	850
Ajmer-Merwara	7,33,268	...	14,006	1,08,880	1,56,103	47,803	4,818	1,23,657	...
Hyderabad Administered Area	71,046	...	7,791	1,35,252	3,48,651	...	9,689	...	...
Delhi	...	...	57	5,187	194	690	...	6,918	...
Total (British India)	72,10,194	21,71,172	15,50,847	2,41,83,764	2,84,12,417	1,95,16,093	9,74,060	85,32,784	47,65,235
Total, previous year	71,78,282	27,97,439	14,39,497	2,17,57,790	2,56,86,118	1,79,41,027	6,81,216	72,81,544	44,83,707
Mysore	20,90,343	6,01,353	77,476	20,86,400	11,91,599	6,29,873	34,051	1,41,771	1,46,474
Baroda	60,893	...	10,339	1,33,700	2,52,963	2,09,924	...	67,354	...
Hyderabad	1,91,905	18,100	60,843	9,95,707	1,82,100	77,977	36,091	4,14,152	1,59,288
Gwalior	...	...	364	16,328	2,859	700	...	...	...
Indore	8,392	7,343	8,603	70,537	1,86,104	(a)	27,390	(b)	...
Kashmir	...	...	1,024	39,024	3,768	621	...	1,00,012	...
Travancore	1,73,649	95	22,911	4,34,106	76,253	58,991	70	1,72,899	...
Cochin	217	...	8,811	1,43,419	72,564	91,197	35,451	75,594	7,875
Total (Indian States)	25,18,404	7,11,891	1,01,980	39,96,221	10,18,204	10,69,283	1,33,053	9,94,782	3,13,637
Total, previous year	24,95,643	6,83,053	1,46,556	34,39,574	13,23,972	10,03,060	1,74,054	7,83,049	2,73,510
Grand Total	97,25,598	28,83,063	17,42,827	2,80,89,065	3,03,30,691	2,05,88,376	11,07,113	95,97,546	50,78,873
Grand Total, previous year	86,74,927	24,52,512	13,53,553	2,51,96,161	2,52,10,090	1,59,44,087	8,53,270	80,16,593	47,63,217

* Including stock bought.
 (a) Figures included in column 23.
 (b) Figures included in column 23.

Reserve fund	Working capital §	Profit (+) and loss (-) for the year	Usual dividend paid on shares	MORTGAGE RATE OF INTEREST		Province
				on borrowings	on lendings	
28	29	30	31	32	33	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
13,52,273	2,26,50,093	+13,87,476	6 to 9	6 to 7½	7½ to 9½	Madras
13,58,244	2,08,92,235	+6,54,558	6½	6½	9½ & 12½	Bombay
10,35,726	1,77,03,697	+7,04,003	9½	9½ & 10½	12½ & 13½	Bengal
2,29,698	28,96,079	+65,177	9½	12½	12½ & 13½	Bihar and Orissa
1,32,616	15,78,793	+75,719	10	9	12	United Provinces
3,31,631	61,15,493	+1,63,083	...	...	...	Punjab
4,98,252	56,91,189	+2,42,715	...	...	...	Burma
49,650	8,94,835	+58,963	6 to 9	9	12	Central Provinces and Bihar
1,43,931	13,42,214	+40,833	...	...	...	Assam
31	16,073	+578	10	6	9½	North-West Frontier Province
9,008	82,383	+4,751	10	6½ & 8½	12½	Cooch
24,058	4,67,321	+18,244	10	9	12	Ajmer-Merwara
8,990	4,02,482	+18,238	10	9	12½	Hyderabad Administered Area
725	13,664	+694	6½ (c)	9	12½	Delhi
53,63,633	9,16,98,166	+33,63,313	...	...	...	Total (British India)
44,54,822	8,02,21,224	+30,63,620	...	...	...	Total, previous year
8,81,640	51,11,797	+2,45,790	6½ to 9	9	9 to 12	Mysore
43,839	7,05,480	+21,316	6	4 to 7½	6½ & 9½	Baroda
1,84,826	19,80,141	+96,748	10	— 9	12½	Hyderabad
13,408	33,295	+6,627	...	12	12	Gwalior
28,079	3,12,110	+13,801	6 to 9	6	6	Indore
23,271	1,66,696	+7,448	...	9	12½	Kashmir
39,733	7,82,067	+45,653	7½	8½	10½	Travancore
44,706	4,72,806	+23,633	...	...	...	Corbin
12,09,302	95,64,383	+4,63,012	...	...	...	Total (Indian States)
10,99,756	63,17,173	+5,32,038	...	...	...	Total, previous year
65,73,035	10,13,62,548	+38,26,323	...	...	...	Grand Total
53,53,978	8,53,34,329	+33,97,556	...	...	...	Grand Total, previous year

§ For the purpose of this statement the working capital is taken to be the total of columns 22 to 25.
(c) Represents dividend paid by one society.

GENERAL STATEMENT D

OPERATIONS OF UNIONS DURING 1926-27

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.	Ra.	Ra.	Per cent.	No.	
Madras . . .	(a) 345	10,709	664,653	6,34,18,675	2,87,519	0·5	894	
Bombay . . .	92	1,353	94,116	1,52,99,031	53,844	0·4	77	
Bengal . . .	4	264	8,968	4,07,916	3,065	0·9	4	
Bihar and Orissa . .	217*	0,615*	245,766*	4,76,63,178*	22,860	...	400	
United Provinces . .	2	41	1,015	70,056	...	...	2(b)	
Burma . . .	623	6,166	87,869	2,23,21,335	2,94,080	1·3	106	
Central Provinces and Berar	43†	3,799†	61,279†	8,81,84,149†	3,08,457†	0·7	360‡	
Ajmer-Merwara . .	2	142	2,862	4,41,839	1,988	0·6	5	
Coorg . . .	12	183	6,187	3,52,556	44	...	...
Total (British India)	1,384	82,122	1,172,710	18,81,63,650	9,71,357	0·5	1,348	
Total, previous year	1,376	29,694	1,082,979	15,97,70,171	8,58,143	0·6	1,307	
Bhopal . . .	10	232	4,103	2,65,847	3,268	0·7	...	
Travancore . . .	26§	1,470§	126,671§	26,47,019§	13,163§	0·5§	21§	
Total (Indian States)	36	1,702	180,774	29,13,766	16,531	0·6	21	
Total, previous year	29	1,116	88,447	16,68,764	11,726	0·7	18	
GRAND TOTAL	1,420	83,824	1,303,484	19,10,77,416	9,87,888	0·5	1,369	
Grand Total, previous year	1,403	80,810	1,171,426	16,14,39,935	8,97,869	0·6	1,322	

* 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.

§ Includes figures for Central Institute.

(a) Excluding 3 propagandist Unions.

(b) The staff is honorary.

GENERAL STATEMENT E

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1926-27

Province	NUMBER OF		Amount of risk insured	Premium 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 premium 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.	Ra.	Ra.	Ra.	No.	No.	Ra.	Ra.	Ra.	Ra.	Ra.	
Madras . . .	4	41	103	6	...	5	...	...	8	42	...	...
Bombay . . .	5*	5,242	4,830	241	...	103	2	46	62	1,543	...	...
Burma . . .	390	5,675	19,140	612	...	302	11	464	127	39,462	5,660	173	
Total . . .	409	6,243	24,075	859	...	409	13	510	197	41,067	5,660	173	
Total, previous year	407	5,940	26,550	1,674	...	613	23	1,618	231	53,579	16,895	614	

* Seven did not work.

GENERAL STATEMENT F**OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1926-27**

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
Burma . . .	No.	No.		Ra.	Ra.	No.	No.	Ra.	Ra.	Ra.	Ra.	Ra.	
Burma . . .	1	300	1	5,860	855	793	33	407	1,010	2,217	13,813	...	
Total, previous year	1	895	1	14,895	690	863	46	753	1,269	2,827	13,813	...	

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STATEMENTS

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Co-operative Movement in India

DURING THE YEAR

1926-27

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