

[Fourth Issue.]

COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

STATEMENTS

SHOWING PROGRESS OF THE

Co-operative Movement in India

DURING THE YEAR

1921-22

Published by order of the Governor-General in Council

14299
312



F-29
1923
14312

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1923

Price Re. 1-8 as.

No. 1734

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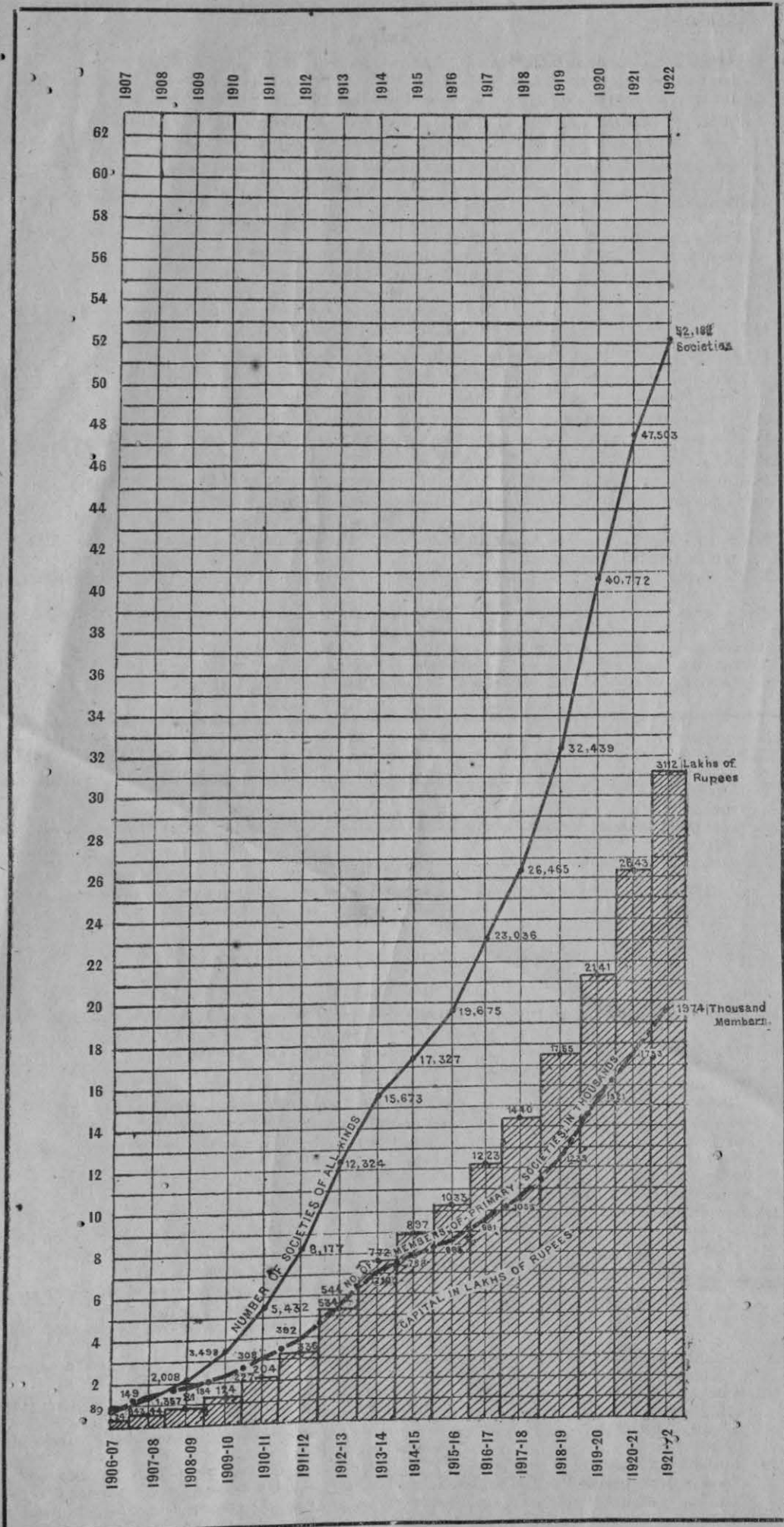
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Sesamum (*til* or *jihili*)—1st (September), 2nd (October), Final (January), Supplementary (April).
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44. Hand-book adopted for the registration of Rail-borne trade of India showing (1) the limits of railway lines in each province, (2) the officers by which the Rail-borne trade of each province with external blocks should be registered, and (3) the officers to whom the returns should be supplied. As. 12.
45. A Classified List of the commodities that enter into the Land Frontier Trade of British India. R1-2.

Note. [Those marked with an asterisk () to be obtained from the Officer-in-charge, Bengal Secretariat Book Depot.]
† [Copies of these Maps can be obtained from the Department of Statistics, India, 1, Council House Street, Calcutta.]

Progress of Co-operative Movement in India, 1907-22.



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

UNITED STATES DEPARTMENT OF AGRICULTURE

REPORT

NO. 1

1917

1917

1917

1917

[Fourth Issue.]

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EXPLANATORY NOTE.

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

2. **The Abstract Tables** indicate some of the leading features of progress in the co-operative movement during the year 1921-22, and show the numbers of societies and members and the working capital, both for the whole of India and by Provinces. These abstracts are illustrated by diagrams in the frontispiece.

In *Abstract Tables II and III*, when comparing the figures for the years 1915-16 to 1921-22 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 1921-22. The figures are taken from the advance tabular statements forwarded by the Registrars of Co-operative Societies for that year and relate to societies of a co-operative nature in all the British Provinces except the North-West Frontier Province and Baluchistan, where the movement has as yet made little progress. Figures for the Indian States of Mysore, Baroda, Hyderabad, and Bhopal have been included.

Statement A exhibits the operations of Central Banks and shows figures separately for Provincial Banks and for Central Banks including District Banks, Banking Unions, and all other societies constituted with the object of lending to individual societies and tapping deposits from a larger area than that of the primary agricultural or non-agricultural society. The figures for Unions other than Banking Unions have been excluded from this statement and are shown in a separate Statement D. The total number of Banks during the year 1921-22 rose from 449 to 480, with a membership and working capital of 154,978 and about Rs. 13,25 lakhs, as against 143,488 and over Rs. 11,07 lakhs, respectively, in 1920-21. The net profit resulting from the operations of these Banks also increased from Rs. 20,73,611 to Rs. 27,92,929 in 1921-22.

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 42,149 agricul-

tural (excluding insurance societies) and 3,322 non-agricultural to 46,344 agricultural (excluding insurance societies) and 3,674 non-agricultural societies, respectively. The total membership and working capital at the close of the year were as follows:—

	1921-22.	
	Members.	Capital.
	No.	Rs. (lakhs)
Agricultural	1,516,454	13,32
Non-Agricultural	450,676	4,55
Total	1,967,130	17,87

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

	Rs.
Agricultural Societies	44,69,339
Non-agricultural Societies	16,71,591
Total	61,40,930

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.

D. N. GHOSH,

Director of Statistics,

for Director-General of Commercial Intelligence.

COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA. }

Calcutta, January 9, 1923. }

ABSTRACT TABLE I.

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

	Average for 4 years from 1906-07 to 1909-10.	Average for 5 years from 1910-11 to 1914-15.	Average for 5 years from 1915-16 to 1919-20.	1919-20.	1920-21.	1921-22.
1	2	3	4	5	6	7
Central (including Provincial and Central Banks and Banking Unions).	17	231	304	400	449	480
Supervising and Guaranteeing Unions (including Re-insurance Societies).			638	994	1,150	1,240
Agricultural (including Cattle Insurance Societies)	1,713	10,891	25,873	36,716	42,582	46,788
Non-Agricultural	196	664	1,662	2,662	3,322	3,674
Total	1,926	11,786	28,477	40,772	47,503	52,182

(b) *Number of Societies* by Provinces for 1921-22 only.

Province.	Population in millions.	Central (including Provincial and Central Banks and Banking Unions).	Supervising and Guaranteing Unions (including Re-insurance Societies).	Agricultural (including Cattle Insurance Societies).	Non- Agricultural.	Total number of Societies.	Number of Soci- eties per 100,000 inhabitants.
1	2	3	4	5	6	7	8
Madras	42.3	33	209	6,289	856	7,387	17.5
Bombay	19.3	19	69	2,762	561	3,411	17.7
Bengal	46.7	74	6	6,146	453	6,679	14.3
Bihar and Orissa	34.0	46	93	3,861	261	4,261	12.5
United Provinces	45.4	71	9	4,858	199	5,137	11.3
Punjab	20.7	110	1	8,798	401	9,310	45.0
Burma	11.7	13	533	4,534	199	5,279	45.1
Central Provinces and Berar	13.9	35	309	4,528	95	4,967	35.7
Assam	7.6	18	1	555	57	631	8.3
Coorg	0.2	1	...	142	11	154	77.0
Ajmer-Merwara	0.5	7	2	460	43	512	102.4
Hyderabad Administered Area	0.1	...	...	...	8	8	8.0
Delhi	0.5	1	...	100	42	143	28.6
Total (British India)	242.9	428	1,232	48,033	3,186	47,879	19.7
Mysore	6.0	16	...	1,233	270	1,519	25.3
Baroda	2.1	5	...	489	45	539	25.7
Hyderabad	12.5	13	...	1,278	173	1,464	11.7
Bhopal	0.7	18	8	755	...	781	111.6
Total (Indian States)	21.3	52	8	3,755	488	4,303	20.2
GRAND TOTAL	264.2	480	1,240	46,788	3,674	52,182	19.8

ABSTRACT TABLE II.

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

	Average for 4 years from 1906-07 to 1909-10.	Average for 5 years from 1910-11 to 1914-15.	Average for 5 years from 1915-16 to 1919-20.	1919-20.	1920-21.	1921-22.
1	2	3	4	5	6	7
Central (including Provincial and Central Banks and Banking Unions).	1,987	23,877	89,925	127,145	143,488	154,978
Supervising and Guaranteeing Unions (including Re-insurance Societies).			10,971	17,274	19,322	21,554
Agricultural (including Cattle Insurance Societies)	107,643	459,096	902,930*	1,181,718	1,362,391	1,523,614
Non-Agricultural	54,267	89,157	226,031	339,420	390,513	450,576
Total Number of members of primary Societies.	161,910	548,253	1,128,961	1,521,138	1,752,904	1,974,290

* 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 1921-22 only.

Province.	Population in millions.	Central (including Provincial and Central Banks and Banking Unions).	Supervising and Guaranteeing Unions (including Re-insurance Societies).	Agricultural (including Cattle Insurance Societies).	Non-Agricultural.	Total number of primary Societies.	Number of Members of primary Societies per 1,000 inhabitants.
1	2	3	4	5	6	7	8
Madras	42.3	8,965	5,494	333,342	124,762	458,104	10.8
Bombay	19.3	7,592	445	208,460	112,154	320,614	16.6
Bengal	46.7	10,441	200	180,781	68,720	249,501	5.3
Bihar and Orissa	34.0	8,123	4,310	112,421	15,994	128,415	3.8
United Provinces	45.4	10,054	104	116,868	11,268	128,136	2.8
Punjab	20.7	10,454	13	241,240	17,594	258,834	12.5
Burma	11.7	5,354	4,639	107,667	26,122	133,789	11.4
Central Provinces and Berar	13.9	83,716	6,019	73,985	6,289	80,274	5.8
Assam	7.6	1,631	10	24,579	7,869	31,948	4.2
Coorg	0.2	64	...	6,298	1,162	7,370	36.8
Ajmer-Merwara	0.5	1,517	135	10,192	4,088	14,280	28.6
Hyderabad Administered Area	0.1	...	...	...	268	268	2.7
Delhi	0.5	156	...	1,628	934	2,562	5.1
Total (British India)	242.9	148,070	21,369	1,417,371	396,724	1,814,095	7.5
Mysore	6.0	2,383	...	51,377	43,152	94,529	15.8
Baroda	2.1	722	...	13,826	3,143	17,269	8.2
Hyderabad	12.5	2,335	...	28,742	7,357	36,099	2.9
Bhopal	0.7	1,468	185	12,298	...	12,298	17.6
Total (Indian States)	21.3	6,908	185	106,243	53,952	160,195	7.5
GRAND TOTAL	264.2	154,978	21,554	1,523,614	450,676	1,974,290	7.5

ABSTRACT TABLE III.

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

1	Average for 4 years from 1906-07 to 1909-10.	Average for 5 years from 1910-11 to 1914-15.	Average for 5 years from 1915-16 to 1919-20.	1919-20.	1920-21.	1921-22
	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	3,40,09	4,05,25	4,63,69
Loans and deposits held at the end of the year from Members	14,12	88,28	96,35	1,37,02	1,63,60	2,24,74
Loans and deposits held at the end of the year from Societies	13,59	1,93,42*	47,81	73,94	99,41	1,23,76
Loans and deposits held at the end of the year from Provincial or Central Banks	...	...	5,03,19	7,26,62	†9,17,99	10,74,24
Loans and deposits held at the end of the year from Government	5,86	10,87	25,58	37,38	49,50	52,46
Loans and deposits held at the end of the year from Non-Members and other sources	19,69	1,41,98	4,70,25	6,45,84	†7,92,52	9,19,94
Reserve and other Funds	1,67	25,00	1,23,32	1,79,82	2,14,66	2,53,41
Total	68,12	5,48,42	15,18,47	21,40,71	26,42,93	31,12,24

* Includes loans from Provincial or Central Banks.
† Revised figure.

(b) Working Capital by Provinces for 1921-22 only.

Province.	Population in millions.	Share Capital paid up.	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM					Reserve and other Funds.	Total.	Number of annas per head of population.
			Members.	Societies.	Provincial or Central Banks.	Government.	Non-Members and other sources.			
1	2	3	4	5	6	7	8	9	10	11
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	As.
Madras	42.3	79,86	28,72	20,84	2,71,39	94	1,77,42	21,94	6,01,11	23
Bombay	19.3	59,10	1,04,05	40,92	86,24	12,09	1,11,30	21,60	4,35,30	36
Bengal	46.7	47,82	32,18	3,25	1,28,33	32	1,25,33	31,45	3,68,68	13
Bihar and Orissa	34.0	14,27	4,85	3,43	69,17	21	61,00	12,71	1,65,64	8
United Provinces	45.4	31,64	4,42	137	44,13	1	42,73	19,98	1,44,28	5
Punjab	20.7	69,37	19,26	21,01	1,44,41	3,46	1,08,76	64,50	4,30,77	33
Burma	11.7	66,79	9,33	14,08	1,06,82	16,03	1,16,17	35,19	3,64,41	50
Central Provinces and Berar	13.9	27,01	2,53	13,79	1,47,14	6,09	98,18	21,41	3,16,15	36
Assam	7.6	2,91	2,82	1,11	3,66	28	6,78	2,84	20,40	4
Coorg	0.2	1,20	22	7	9	1	36	74	2,69	22
Ajmer-Merwara	0.5	7,39	26	11	14,94	10	17,02	3,33	43,15	138
Hyderabad Administered Area	0.1	22	32	9	...	...	...	1	64	10
Delhi	0.5	23	1	...	1,59	...	3,26	1	5,10	16
Total (British India)	242.9	4,07,81	2,08,97	1,20,07	10,17,91	39,54	8,68,31	2,35,71	28,98,32	19
Mysore	6.0	34,46	9,66	2,17	10,48	5	16,65	8,50	81,97	22
Baroda	2.1	1,99	4,07	57	7,63	2,24	8,12	3,05	27,67	21
Hyderabad	12.5	18,96	2,04	73	32,81	10,63	19,59	5,57	90,33	12
Bhopal	0.7	47	...	22	5,41	...	7,27	58	13,95	32
Total (Indian States)	21.3	55,88	15,77	3,69	56,33	12,92	51,63	17,70	2,13,92	16
GRAND TOTAL	264.2	4,63,69	2,24,74	1,23,76	10,74,24	52,46	9,19,94	2,53,41	31,12,24	19

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GENERAL STATEMENTS

FOR

1921-22.

GENERAL STATEMENT A.

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1921-22.

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	Agri-cultural Credit	Non-Agri-cultural 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	392	90	31	20	21	18	3,97,965	39,27,482
Bombay	1	774	176	...	...	...	...	11,47,290	60,15,707
Bengal	1	...	77	60	2	9	6	...	19,94,921
Bihar and Orissa	1	24	29	22	7	...	...	...	8,31,374
Burma	1	307	2,805	8	2,252	36	9	...	57,59,143
Central Provinces and Berar	1	...	2,393	34	2,357	2	...	1,028	7,75,622
Total (British India)	6	1,497	5,070	155	4,638	68	38	15,46,283	1,93,07,249
<i>Total previous year</i>	<i>6</i>	<i>1,497</i>	<i>4,836</i>	<i>151</i>	<i>4,412</i>	<i>68</i>	<i>34</i>	<i>2,01,321</i>	<i>2,12,01,839</i>
Mysore	1	521	495	13	393	82	7	...	73,440
<i>Total previous year</i>	<i>1</i>	<i>560</i>	<i>484</i>	<i>13</i>	<i>383</i>	<i>81</i>	<i>7</i>	<i>...</i>	<i>1,21,384</i>
Grand Total	7	2,018	5,565	168	5,031	150	40	15,46,283	1,93,80,689
<i>Grand Total previous year</i>	<i>7</i>	<i>2,057</i>	<i>5,320</i>	<i>164</i>	<i>4,795</i>	<i>149</i>	<i>41</i>	<i>2,01,321</i>	<i>2,13,23,223</i>
(b) CENTRAL BANKS									
Madras	32	2,506	5,977	35	5,293	457	192	4,19,286	1,05,69,246
Bombay	18	4,625	2,017	1	1,892	113	11	1,08,940	60,45,108
Bengal	73	4,335	6,029	2	5,790	194	43	...	38,62,045
Bihar and Orissa	45	4,071	4,002	...	3,766	132	104	...	37,86,813
United Provinces	71	5,237	4,817	11	4,644	152	10	2,600	42,79,673
Punjab	110	2,221	8,233	20	7,929	253	40	2,77,689	65,78,312
Burma	12	1,331	1,411	...	1,360	50	1	...	44,22,840
Central Provinces and Berar	34	76,544	4,779	...	4,394	56	295	11,60,059	61,34,478
Assam	18	1,285	346	13	311	17	5	1,26,094	1,50,563
Ajmer-Merwara	7†	878	639	...	549	...	...	1,46,153	5,88,515
Delhi	1	18	138	...	100	38	...	...	3,17,708
Coorg	1	16	48	...	44	4	...	...	10,800
Total (British India)	422	103,067	38,436	82	36,063	1,466	701	22,40,821	4,67,46,101
<i>Total previous year</i>	<i>394</i>	<i>97,727</i>	<i>33,204</i>	<i>68</i>	<i>31,165</i>	<i>1,240</i>	<i>604</i>	<i>12,21,495</i>	<i>4,23,15,568</i>
Mysore	15	1,036	331	6	279	37	9	2,90,058	62,911
Baroda	5	297	425	...	372	53	...	...	3,33,408
Hyderabad	13‡	867	1,528	...	1,463	27	38	...	4,94,556
Bhopal	18	909	559	...	550	5	2	60	5,35,800
Total (Indian States)	51	3,049	2,843	6	2,664	122	49	2,90,118	14,26,675
<i>Total previous year</i>	<i>48</i>	<i>2,758</i>	<i>2,392</i>	<i>7</i>	<i>2,257</i>	<i>141</i>	<i>11</i>	<i>2,57,338</i>	<i>16,29,883</i>
Grand Total	473	106,116	41,279	88	38,727	1,588	750	25,30,939	4,81,72,776
<i>Grand Total previous year</i>	<i>442</i>	<i>100,515</i>	<i>35,596</i>	<i>75</i>	<i>33,422</i>	<i>1,381</i>	<i>615</i>	<i>14,78,833</i>	<i>4,39,43,450</i>

* Includes 3 non-credit Central Societies

† Including the Beawar Union Bank, Ajmer Union Bank and Co-operative Stores, Pisaganj

‡ Two 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
3,48,102	33,18,020	3,15,832	69,52,255	82,208	...	2,29,46,866	...	Madras
...	53,38,333	...	51,17,861	...	1,83,42,806	39,76,978	894	Bombay
...	21,51,035	...	17,23,024	15,73,185	4,94,969	38,30,130	...	Eengal
...	3,97,906	...	11,22,874	22,35,922	1,11,458	30,95,804	...	Bihar and Orissa
...	44,02,499	...	81,68,059	8,69,264	9,37,046	29,68,850	...	Eurma
949	17,73,412	691	19,50,098	31,61,561	20,194	16,77,066	...	Central Provinces and Berar
3,49,051	1,73,81,205	3,18,523	2,50,34,171	79,22,140	1,99,06,473	3,84,95,694	894	Total (British India)
4,87,370	1,54,92,078	1,60,646	2,29,93,116	49,74,161	93,45,082	2,74,32,407	29,864	Total previous year
...	54,383	...	5,27,140	...	58,433	3,18,549	...	Mysore
...	49,339	...	5,08,081	2,095	59,440	1,41,660	...	Total previous year
3,49,051	1,74,35,588	3,18,523	2,55,61,311	79,22,140	1,99,64,906	3,88,14,243	894	Grand Total
4,87,370	1,55,41,417	1,60,646	2,35,01,197	49,04,522	94,04,522	2,75,74,267	29,864	Grand Total previous year
								(b) CENTRAL BANKS :
3,01,946	66,44,104	2,24,551	1,88,84,096	53,60,601	21,07,703	1,60,22,532	...	Madras
97,473	43,35,573	4,25,641	43,90,429	16,05,859	9,54,283	51,33,032	111	Bombay
209	34,71,010	2,468	1,11,93,853	7,38,691	1,38,077	36,59,757	1,74,391	Bengal
24	20,52,172	127	56,58,078	26,31,199	2,21,915	25,33,029	4,817	Bihar and Orissa
13,398	38,71,075	31,778	54,09,927	3,33,258	1,94,711	23,14,977	1,09,686	United Provinces
2,23,248	37,70,854	1,64,692	1,45,96,784	15,58,743	12,80,935	1,09,84,786	2,57,071	Punjab
...	35,23,664	...	43,00,583	14,63,909	7,09,864	24,26,305	...	Burma
11,05,036	62,71,988	1,40,015	1,16,47,741	3,31,676	4,61,995	68,04,355	...	Central Provinces and Berar
94,141	56,705	1,33,794	4,16,103	31,171	25,744	1,53,024	34	Assam
1,35,500	5,21,041	1,22,769	17,10,080	25,038	20,445	15,24,040	90,540	Ajmer-Merwara
...	55,928	...	2,84,617	...	...	4,12,645	...	Delhi
...	300	...	10,500	...	...	9,500	4	Coorg
19,70,975	3,45,74,414	12,78,835	7,85,02,791	1,40,80,145	61,15,672	5,19,77,982	6,36,654	Total (British India)
10,97,971	2,76,00,361	9,99,592	6,67,73,494	1,43,38,602	37,56,435	3,82,01,533	7,42,535	Total previous year
2,55,514	1,11,069	6,36,229	6,71,186	...	90,237	7,05,982	...	Mysore
...	2,78,790	...	6,70,877	...	55,403	6,03,405	4,536	Baroda
1,500	5,26,528	...	34,19,399	42,086	20,821	8,76,019	...	Hyderabad
2,458	3,45,199	6,775	5,39,670	...	20,047	5,22,363	...	Bhopal
2,59,472	12,61,586	6,43,004	53,01,132	42,086	1,86,508	27,07,769	4,536	Total (Indian States)
2,92,276	7,74,394	6,09,026	51,28,186	38,717	1,50,330	27,38,386	1,242	Total previous year
22,30,447	3,58,36,000	19,21,839	8,38,03,923	1,41,22,231	63,02,180	5,46,85,751	6,41,190	Grand Total
13,90,247	2,83,74,755	16,08,618	2,19,01,680	1,43,77,319	39,06,765	4,09,39,919	7,43,767	Grand Total previous year

[Continued on next page]

GENERAL STATEMENT A—contd.

OPERATIONS OF PROVINCIAL AND CENTRAL BANKS DURING 1921-22—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	23	24	25	26
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANKS								
Madras	...	46,274	5,22,950	...	1,04,870	...	54,20,635	2,53,181
Bombay	...	50,701	7,00,000	33,28,996	...	...	22,21,351	2,23,661
Bengal	...	3,955	3,14,925	25,646	7,18,839	...	14,44,814	37,147
Bihar and Orissa	...	5,767	1,17,000	..	5,46,123	...	9,64,230	76,096
Burma	...	75,167	6,50,600	7,93,812	...	...	80,84,461	4,30,800
Central Provinces and Berar	...	12,768	6,01,250	15,223	26,48,049	...	17,14,054	99,400
Total (British India)	...	1,94,632	29,06,725	41,63,677	52,17,881	...	1,98,49,545	11,20,820
Total previous year	...	1,55,370	27,68,000	29,10,808	23,25,211	...	1,89,02,725	9,33,740
Mysore	...	5,248	1,42,364	74,781	897	...	3,20,636	23,230
Total previous year	...	5,561	1,43,946	76,318	8,594	...	2,96,290	17,400
Grand Total	...	1,99,880	30,49,089	42,38,458	52,18,778	...	2,01,70,181	11,43,588
Grand Total previous year	...	1,60,931	29,12,546	29,87,126	23,34,105	...	1,91,99,015	9,51,100
(b) CENTRAL BANKS								
Madras	...	71,142	24,11,199	19,60,334	71,80,010	...	92,23,142	3,37,600
Bombay	..	40,729	10,76,489	3,04,505	8,54,702	...	38,14,264	1,01,300
Bengal	1,30,393	2,03,331	16,52,237	1,46,231	20,46,963	4,700	84,87,916	7,17,300
Bihar and Orissa	...	1,56,305	6,75,836	1,13,554	10,53,236	...	47,94,938	2,71,200
United Provinces	1,130	1,84,260	15,40,953	1,30,311	4,58,535	638	41,14,166	8,20,100
Punjab	1,28,882	63,758	14,35,880	18,95,057	33,30,265	1,74,550	91,76,313	6,01,400
Burma	...	42,703	6,90,635	2,99,650	12,61,123	...	20,63,191	1,13,350
Central Provinces and Berar	...	1,22,355	18,72,564	13,55,028	18,57,502	15,290	79,97,570	7,19,900
Assam	...	7,832	1,06,649	35,452	33,565	25,000	4,26,082	44,100
Ajmer-Merwara	77,559	10,233	2,42,780	7,281	14,917	...	16,26,894	1,31,700
Delhi	...	1,012	14,750	...	...	...	3,20,553	...
Coorg	...	65	4,440	...	...	...	9,500	...
Total (British India)	3,37,964	9,03,725	1,17,24,412	62,47,403	1,80,90,818	2,20,178	5,20,54,529	38,58,850
Total previous year	4,40,447	7,36,619	1,02,36,622	50,84,265	1,67,95,355	2,78,106	4,07,22,950	31,39,000
Mysore	...	6,946	3,41,493	95,660	64,366	...	7,93,801	1,11,680
Baroda	...	9,531	1,06,939	57,291	...	1,44,079	5,45,157	24,680
Hyderabad	...	15,477	7,00,124	45,621	...	10,30,794	17,50,514	92,100
Bhopal	...	3,448	39,989	22,357	3,363	...	4,83,601	10,540
Total (Indian States)	...	35,402	11,88,545	2,20,929	67,729	11,74,873	35,73,073	2,89,120
Total previous year	...	24,698	10,89,782	1,88,581	78,751	13,86,299	31,46,774	1,83,750
Grand Total	3,37,964	9,39,127	1,29,12,957	64,68,332	1,81,58,547	13,95,051	5,56,27,602	40,97,970
Grand Total previous year	4,40,447	7,64,317	1,13,26,404	52,72,846	1,68,74,106	16,64,405	4,38,69,724	33,22,830

Working Capital	Profit (+) and loss (-) for the year	Usual dividend paid on share	MOST USUAL RATE OF INTEREST.		Uncalled and subscribed share capital	PROVINCE
			On borrowings	On lendings		
27	28	29	30	31	32	
Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	(a) PROVINCIAL BANKS
75,01,636	+1,38,121	9	...	7 to 7½	77,050	Madras
64,73,998	+95,037	7½	5½ to 6¼	7½ to 8	...	Bombay
25,41,391	+44,460	7½	4½ to 7	7½	3,14,925	Bengal
17,03,418	+27,195	6	4 to 7	8 to 12½	5,25,500	Bihar and Orissa
99,59,732	+1,31,582	5	8	10	...	Burma
50,77,982	+65,357	6	5 to 8	8 to 10	...	Central Provinces and Berar
3,32,58,157	+5,01,752	...	...	...	9,17,475	Total (British India)
2,78,41,084	+2,95,631	...	...	...	9,48,450	Total previous year
5,61,937	+13,249	7	5 to 7	8½	...	Mysore
5,42,900	+12,657	6	6½	7½	3,43,800	Total previous year
3,38,20,094	+5,15,001	...	...	...	9,17,475	Grand Total
2,83,83,984	+3,08,388	...	...	...	12,92,350	Grand Total previous year
						(b) CENTRAL BANKS
2,11,12,307	+3,89,017	9	3 to 7½	7½ to 8½	31,58,804	Madras
61,51,332	+91,700	7½	5 to 7½	8	2,14,602	Bombay
1,30,55,375	+2,86,580	6½	4½ to 7½	10½	14,84,066	Bengal
69,08,841	+1,61,935	6½ and 9½	8	12½	7,65,288	Bihar and Orissa
70,64,790	+3,00,658	6	7 and 7½	12	16,83,748	United Provinces
1,66,13,534	+2,80,404	8 and 9	6 to 7½	9	6,37,025	Punjab
44,28,453	+72,588	7	9½	10	...	Burma
1,38,17,862	+4,22,923	6 to 7	6 to 10	10 to 12	...	Central Provinces and Berar
6,70,848	+15,347	12	6½	10½	82,773	Assam
20,23,605	+48,005	4½ to 12	6 to 7	9	...	Ajmer-Merwara
3,35,303	+3,988	...	6 and 7	9	...	Delhi
13,940	+39	...	6½	8½	...	Coorg
9,21,96,190	+20,73,184	...	...	...	80,26,306	Total (British India)
7,62,56,372	+15,86,425	...	...	...	74,84,967	Total previous year
14,07,009	+66,054	6½	7½	8	...	Mysore
8,78,159	+14,016	7	6	7 to 9	90,261	Baroda
36,19,243	+1,14,271	10	7	9	4,61,050	Hyderabad
5,59,859	+10,403	10	6	6 and 9	76,611	Bhopal
64,64,270	+2,04,744	...	...	...	6,27,922	Total (Indian States)
60,73,943	+1,78,898§	...	...	...	9,36,010	Total previous year
9,86,80,480	+22,77,928	...	...	...	86,54,228	Grand Total
8,33,30,315	+17,65,323§	...	...	...	84,20,977	Grand Total previous year

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

GENERAL STATEMENT B

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1921-22

Province	Class of Societies (a)=Limited (b)=Unlimited					Total number of Societies	Number of members	LOANS MADE DURING THE YEAR TO	
	Credit	Purchase and purchase and sale	Production	Production and sale	Other forms of co-operation			Individuals	Banks and Societies
	1	2	3	4	5			6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras	{ (a) 16 (b) 6,190 }	(a) 75	...	{ (a) 3 (b) 1 }	{ (a) 3 (b) 1 }	6,289	333,342	1,17,99,753	77,770
Bombay	{ (a) 4 (b) 2,595 }	(a) 62 (b) 28	(a) 10 (b) 14	{ (a) 32 (b) 7 }	{ (c) 1 }	2,753	208,085	1,08,32,916	2,18,052
Bengal	(b) 6,047	(a) 15	(a) 29	{ (a) 48 (b) 2 }	{ (a) 4 (b) 1 }	6,146	1,80,781	39,82,262	4,67,636
Bihar and Orissa	{ (a) 59 (b) 3,769 }	(a) 7	...	{ (a) 25 (b) 1 }	...	3,861	112,421	35,17,575	590
United Provinces	(b) 4,848	(a) 1	(a) 1	{ (a) 6 (b) 1 }	...	4,857	116,845	42,75,202	1,36,463
Punjab	(b) 8,232	(a) 160	...	(a) 11	(a) 354	8,757	240,711*	81,02,197	8,49,918
Burma	(b) 4,023	(a) 17	(a) 2	(a) 67	(b) 42	4,151	101,654	80,53,027	7,61,900
Central Provinces and Berar	(b) 4,496	(a) 6	(a) 25	(a) 1	...	4,528	73,985	43,26,873	3,87,650
Assam	(b) 555	...	...	...	...	555	24,579	2,33,552	6,074
Coorg	{ (a) 46 (b) 86 }	...	...	...	...	132	5,988	91,240	...
Ajmer-Merwara	(b) 450	...	(a) 9	(a) 1	...	460	10,192	2,82,482	10,641
Delhi	(b) 100	...	...	...	...	100	1,628	1,18,283	...
Total (British India)	{ (a) 125 (b) 41,391 }	(a) 343 (b) 28	(a) 76 (b) 14	(a) 194 (b) 12	{ (a) 361 (b) 44 (c) 1 }	42,589	1,410,211	5,56,15,362	29,16,773
Total previous year	{ (a) 86 (b) 37,587 }	(a) 328 (b) 20	(a) 54 (b) 13	(a) 175 (b) 8	{ (a) 220 (b) 39 }	38,530	1,254,411	5,32,37,423	24,38,655
Mysore	{ (a) 110 (b) 1,060 }	(a) 48 (b) 9	(a) 3 (b) 1	{ (a) 1 (b) 1 }	(a) 1	1,233	51,377	11,35,941	...
Baroda	(b) 450	...	{ (a) 1 (b) 8 }	{ (a) 1 (b) 1 }	{ (b) 28 }	489	13,826	7,24,043	8,454
Hyderabad	(b) 1,278	...	...	...	...	1,278	28,742	5,65,647	5,130
Bhopal	(b) 755	...	...	...	...	755	12,298	5,99,431	...
Total (Indian States)	{ (a) 110 (b) 3,543 }	(a) 48 (b) 9	(a) 4 (b) 9	(a) 2 (b) 1	{ (a) 1 (b) 28 }	3,755	106,243	30,25,067	11,584
Total previous year	{ (a) 106 (b) 3,413 }	(a) 40 (b) 6	(a) 4 (b) 7	(a) 3 (b) 2	{ (a) 13 (b) 25 }	3,619	101,023	36,62,090	2,575
Grand Total	{ (a) 235 (b) 4,934 }	(a) 391 (b) 37	(a) 80 (b) 23	(a) 196 (b) 3	{ (a) 362 (b) 72 (c) 1 }	46,344	1,516,454	5,86,40,429	29,28,357
Grand Total previous year	{ (a) 192 (b) 41,000 }	(a) 368 (b) 26	(a) 58 (b) 20	(a) 178 (b) 10	{ (a) 233 (b) 64 }	42,149	1,355,434	5,63,99,513	24,41,530

(c) Not stated whether limited or unlimited

* Including 2,043 societies

RECEIPTS FROM LOANS AND DEPOSITS RECEIVED 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.	
83,77,901	80,559	1,95,56,531	37,53,098	1,47,949	8,88,876	88,09,375	59,457	Madras
85,75,651	2,21,357	1,46,42,295	19,70,382	1,19,583	21,63,313	61,85,819	97,210	Bombay
31,09,332	4,50,107	1,06,80,974	40,04,955	1,22,235	5,51,628	38,34,996	27,623	Bengal
20,28,895	5,673	53,47,695	14,54,745	34,333	2,38,636	30,97,653	2,309	Bihar and Orissa
36,06,413	1,26,733	52,55,112	15,45,662	41,044	1,49,001	37,04,149	10,878	United Provinces
48,22,860	9,06,142	2,08,27,380	8,93,345	17,05,257	20,43,850	43,82,493	1,12,751	Punjab
53,79,781	5,70,450	1,47,78,450	...	12,99,824	10,13,367	52,69,791	1,65,400	Burma
48,80,191	87,034	1,08,42,510	...	12,16,784	1,07,335	44,25,543	...	Central Provinces and Berar
1,25,372	861	5,73,073	2,38,963	20,948	29,335	1,09,046	13,395	Assam
64,585	1,417	1,75,974	...	6,618	3,750	8,950	964	Coorg
2,10,707	5,469	19,28,550	67,696	5,694	39,246	2,58,252	11,822	Ajmer-Merwara
22,037	...	1,37,713	...	...	1,517	1,15,365	...	Delhi
4,16,03,778	24,55,802	10,47,46,257	1,39,88,846	47,20,269	72,29,904	3,97,01,432	5,01,809	Total (British India)
3,59,57,639	18,95,557	9,18,76,745	1,12,14,440	43,91,299	70,82,854	3,72,91,857	8,34,449	Total previous year
10,78,427	...	25,06,215	9,09,839	...	2,80,900	1,02,860	16,165	Mysore
6,92,691	22,526	13,72,714	4,34,220	7,198	1,96,223	4,40,953	...	Baroda
4,14,220	1,432	41,02,109	26,365	9,335	52,511	4,37,756	2,411	Hyderabad
5,98,583	...	7,99,355	1,35,867	...	98,903	5,35,800	...	Bhopal
27,83,921	23,958	87,80,393	15,06,291	16,533	6,22,537	15,17,369	18,576	Total (Indian States)
†20,36,963	15,987	84,92,507	†14,44,824	16,971	†7,76,802	†17,57,254	15,961	Total previous year
4,43,87,898	24,79,760	11,35,26,650	1,54,95,137	47,36,302	78,52,441	4,12,18,801	5,20,385	Grand Total
†3,80,24,592	19,11,544	10,03,69,202	†1,26,59,264	44,08,270	†78,59,656	†3,90,49,111	8,50,410	Grand Total previous year

† Revised figure

[Continued on next page]

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GENERAL STATEMENT B—contd.

OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1921-22—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
					23	24	25	26	27
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	2,54,646	1,88,842	2,00,975	24,68,263	6,46,513	8,60,001	1,02,502	1,74,68,440	72,349
Bombay	2,40,537	4,31,109	2,07,841	4,45,077	36,65,302	28,80,982	1,83,381	74,33,762	1,69,999
Bengal	11,43,539	7,21,354	1,79,480	5,45,674	6,90,589	6,87,482	94,892	98,26,879	27,432
Bihar and Orissa	26,588	40,291	55,647	1,81,288	1,95,681	1,86,001	2,05,248	47,75,057	16,967
United Provinces	210	9,072	87,130	13,47,775	72,773	1,40,029	6,718	37,89,649	56
Punjab	6,33,423	4,44,351	1,95,540	51,69,629	16,06,098	16,34,224	1,61,687	1,07,71,090	1,70,525
Burma	4,96,274	4,99,340	6,92,005	29,26,774	3,10,198	8,02,526	2,23,106	91,67,094	15,41,325
Central Provinces and Berar	11,1791	1,738	10,266	15,276	1,71,909	45,151	3	1,01,43,794	5,93,345
Assam . . . . .	...	...	8,558	10,597	82,861	40,841	67,983	3,10,273	2,516
Coorg . . . . .	...	...	6,375	88,076	16,861	21,949	6,587	8,950	900
Ajmer-Merwara	1,826	1,573	21,008	4,14,191	1,931	66,051	2,591	13,34,171	9,506
Delhi . . . . .	...	...	390	3,718	706	1,004	...	1,37,846	...
Total (British India)	26,08,222	23,37,670	16,65,115	1,36,16,338	74,61,417	73,67,141	10,54,698	7,51,67,008	26,04,918
<i>Total previous year</i>	<i>26,89,291</i>	<i>12,37,386</i>	<i>13,53,453</i>	<i>1,20,67,941</i>	<i>65,23,905</i>	<i>69,57,013</i>	<i>8,55,669</i>	<i>6,49,50,226</i>	<i>26,36,926</i>
Mysore	65,562	...	27,449	11,14,262	1,61,570	98,699	...	8,64,991	2,066
Baroda	13,986	10,655	14,588	45,046	1,97,706	2,30,026	106	7,38,246	77,356
Hyderabad . . . . .	...	...	5,048	7,24,422	14,323	2,08,830	5,317	31,73,599	484
Bhopal . . . . .	...	...	...	6,476	...	2,43,296	...	5,38,023	...
Total (Indian States)	79,548	10,655	47,085	18,91,206	3,73,599	7,80,851	5,423	53,14,859	79,885
<i>Total previous year</i>	<i>68,168</i>	<i>1,699</i>	<i>37,868</i>	<i>15,63,588</i>	<i>3,55,370</i>	<i>†9,49,717</i>	<i>3,699</i>	<i>†51,08,928</i>	<i>95,065</i>
Grand Total	28,87,770	23,48,325	17,12,200	1,55,07,544	78,35,016	81,47,992	10,60,121	8,04,81,867	26,84,804
<i>Grand Total previous year</i>	<i>27,57,459</i>	<i>12,39,085</i>	<i>13,91,321</i>	<i>1,37,31,529</i>	<i>68,79,275</i>	<i>†79,06,730</i>	<i>8,59,368</i>	<i>†7,00,59,154</i>	<i>27,32,011</i>

† Revised figure.

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.	
10,99,388	2,27,17,456	+7,20,230	6½	7½ to 8½	9½ to 10½	Madras
12,35,072	1,60,13,575	+2,71,713	6½ and 7½	6½	9½	Bombay
20,05,168	1,38,78,116	+7,11,381	12½	10½	15½	Bengal
8,44,356	64,04,598	+2,49,087	9½	12½	15½	Bihar and Orissa
11,12,769	64,70,669	+1,82,539	...	12	15	United Provinces
57,47,407	2,52,60,655	+10,49,002	...	8 and 9	12½	Punjab
26,75,973	1,76,46,996	+4,23,556	...	10	15	Burma
12,94,721	1,22,64,199	+3,30,464	7½	10 to 12	12 to 15	Central Provinces and Berar
1,92,138	7,07,211	+37,662	12½	9	12½	Assam
72,585	2,15,908	+16,822	10	5 to 8	12½	Coorg
1,96,706	20,25,141	+84,273	...	9	12	Ajmer-Merwara
766	1,44,040	+2,814	...	9	12½	Delhi.
1,64,77,043	12,37,48,564	+40,79,543	...	...	...	Total (British India)
1,41,43,506	10,81,35,186	+29,15,565	...	...	...	Total previous year
2,70,445	25,12,033	+1,10,324	6 to 7½	7 to 7½	9 to 12	Mysore
2,60,407	15,49,892	+33,851	...	6	9½	Baroda
4,32,242	45,59,197	+1,99,276	...	7 and 9	12½	Hyderabad
47,135	8,34,930	+46,345	...	6 and 9	12	Bhopal
10,10,229	94,56,052	+3,89,796	...	...	...	Total (Indian States)
9,18,130	90,94,517	+3,10,379	...	...	...	Total previous year
1,74,87,272	13,32,04,616	+44,69,339	...	...	...	Grand Total
1,50,61,636	11,72,29,703	+32,25,944	...	...	...	Grand Total previous year

* For the purposes of this Statement the working capital is taken to be the total of columns 22 to 28

GENERAL STATEMENT C

OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1921-22

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
No.	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras	{ (a) 532 (b) 162 }	{ (a) 114 (b) 11 }	{ (a) 1 }	{ (a) 8 (b) 2 }	{ (a) 21 (b) 5 }	856	124,762	69,84,043	5,99,521
Bombay	{ (a) 335 (b) 35 }	{ (a) 84 }	...	{ (a) 29 (b) 43 }	{ (a) 35 }	561	112,154	94,79,602	12,02,171
Bengal	{ (a) 161 (b) 1 }	{ (a) 80 }	...	{ (a) 1 (b) 196 }	{ (a) 14 }	453	68,720	58,92,214	1,67,478
Bihar and Orissa	{ (a) 99 (b) 52 }	{ (a) 26 }	...	{ (a) 8 (b) 81 }	{ (b) 25 }	261	15,994	10,19,334	62,872
United Provinces	{ (a) 43 (b) 129 }	{ (a) 24 }	(a) 1	...	(a) 3	199†	11,268	8,37,494	11,872
Punjab	{ (a) 22 (b) 172 }	{ (a) 92 (b) 70 }	...	...	(a) 45	401	17,594	10,57,634	45,133
Burma	{ (a) 138 (b) 33 }	{ (a) 11 }	...	(a) 15	(a) 2	199	26,122	47,02,193	2,86,777
Central Provinces and Berar	{ (a) 10 (b) 57 }	{ (a) 24 }	...	{ (a) 1 (b) 2 }	{ (a) 1 }	95	6,289	2,68,753	33,360
Assam	(a) 25	(a) 32	...	...	...	57	7,369	2,48,509	15,300
Coorg	(a) 10	(a) 1	...	...	...	11	1,162	41,376	...
Ajmer-Merwara	{ (a) 25 (b) 2 }	{ (a) 1 (b) 15 }	...	...	...	43	4,088	1,54,059	2,632
Hyderabad Administered Area	(a) 2	{ (a) 3 (b) 1 }	...	(a) 1	(a) 1	8	268	51,388	14,714
Delhi	(b) 1	{ (a) 3 (b) 37 }	...	(a) 1	...	42	934	8,313	379
Total (British India)	{ (a) 1,371 (b) 644 }	{ (a) 495 (b) 134 }	{ (a) 2 }	{ (a) 84 (b) 324 }	{ (a) 122 (b) 30 }	3,186	3,96,724	3,06,94,912	23,82,209
Total previous year	{ (a) 1,194 (b) 565 }	{ (a) 554 (b) 172 }	{ (a) 3 }	{ (a) 29 (b) 247 }	{ (a) 74 (b) 22 }	2,860	3,39,108	2,62,49,559	25,40,760
Mysore	{ (a) 134 (b) 24 }	{ (a) 77 (b) 28 }	...	{ (a) 2 (b) 5 }	...	270	43,152	37,40,780	...
Baroda	{ (a) 8 (b) 34 }	{ (a) 3 }	...	...	...	45	3,443	1,80,163	2,450
Hyderabad	{ (a) 112 (b) 2 }	{ (a) 14 (b) 37 }	...	(b) 7	(b) 1	173	7,357	5,89,300	32,357
Total (Indian States)	{ (a) 254 (b) 60 }	{ (a) 94 (b) 65 }	...	{ (a) 2 (b) 12 }	{ (b) 1 }	488	53,952	45,1,243	94,807
Total previous year	{ (a) 238 (b) 56 }	{ (a) 90 (b) 68 }	...	{ (a) 4 (b) 4 }	{ (a) 1 (b) 1 }	462	51,405	47,51,880	2,58,225
Grand Total	{ (a) 1,625 (b) 704 }	{ (a) 589 (b) 199 }	{ (a) 2 }	{ (a) 66 (b) 336 }	{ (a) 122 (b) 31 }	3,674	450,676	3,52,05,155	24,17,016
Grand Total previous year	{ (a) 1,432 (b) 621 }	{ (a) 644 (b) 240 }	{ (a) 3 }	{ (a) 33 (b) 251 }	{ (a) 75 (b) 23 }	3,322	390,513	3,10,01,439	27,95,988

†Figures for 4 Societies not received and 19 not commenced work

RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY		LOANS DUE BY			LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			Province
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	
11	12	13	14	15	16	17	18	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
55,33,128	4,32,390	72,70,210	9,96,999	3,89,189	60,77,623	18,54,239	34,835	Madras
81,09,288	10,61,530	99,11,976	6,89,280	10,05,401	83,00,932	23,02,173	12,34,789	Bombay
49,26,581	1,47,431	62,49,115	5,79,758	1,38,766	23,73,299	1,62,711	1,20,687	Bengal
6,56,903	98,994	10,21,475	1,84,204	68,213	4,75,547	6,93,726	20,682	Bihar and Orissa
6,11,969	13,146	7,18,454	82,584	1,928	4,02,413	1,83,003	...	United Provinces
7,46,549	80,090	8,26,595	36,266	46,482	4,82,516	2,98,116	38,026	Punjab
38,21,508	2,45,873	36,33,370	...	2,57,075	23,56,586	9,54,923	2,40,937	Burma
1,93,805	36,608	2,22,677	...	37,167	1,98,588	33,408	1	Central Provinces and Berar
1,65,246	20,770	3,76,587	90,472	86,486	2,18,833	14,750	945	Assam
29,023	...	32,894	...	300	6,736	300	300	Coorg
1,24,180	3,526	1,03,178	5,369	1,887	34,059	2,80,776	623	Ajmer-Merwara
20,663	5,438	37,264	...	9,256	68,569	...	14,564	Hyderabad Administered Area
1,143	105	21,835	...	436	169	10,248	223	Delhi
2,50,30,986	21,45,901	3,04,25,630	26,64,932	20,42,586	2,09,95,870	62,88,373	17,06,612	Total (British India)
2,12,02,299	18,22,233	2,41,87,630	22,05,723	15,83,163	1,77,87,708	40,99,260	13,38,095	Total previous year
36,49,848	5,000	30,94,538	8,20,333	...	23,55,542	46,524	1,37,057	Mysore
1,63,361	79,341	2,27,525	11,125	1,950	2,91,429	12,500	...	Baroda
5,02,477	43,210	5,57,984	...	59,511	1,92,797	41,184	10,582	Hyderabad
43,15,686	1,27,551	38,80,047	8,31,458	61,461	28,39,768	1,00,208	1,47,639	Total (Indian States)
42,79,761	2,24,766	37,45,174†	5,22,350	96,905	24,30,462	2,22,472	2,04,042	Total previous year
2,93,46,872	22,73,452	3,43,05,677	34,96,390	21,04,047	2,38,35,638	63,88,581	18,54,251	Grand Total
2,54,82,060	20,46,999	2,79,32,804†	27,28,073	16,80,068	2,02,18,170	43,21,732	15,42,137	Grand Total previous year

*The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.
†Revised figure.

[Continued on next page

GENERAL STATEMENT C—contd.

OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1921-22—contd.

Province	Sales of goods to members	Purchase of members' products	Cost of management	Share capital paid up.	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				
					Members	Non-members	Societies	Provincial or Central Banks	Government
					19	20	21	22	23	24	25	26	27
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	19,97,522	2,02,942	2,43,430	25,83,688	22,25,368	22,38,009	21,258	11,85,629	22,195
Bombay	9,97,721	4,93,427	2,44,515	36,83,423	67,39,248	22,13,744	2,75,346	3,35,658	10,39,101
Bengal	9,41,621	29,382	1,37,112	22,69,754	25,27,078	19,12,462	58,070	2,40,669	...
Bihar and Orissa	6,05,977	4,57,466	46,931	4,52,381	2,89,298	1,54,651	23,821	5,42,847	4,430
United Provinces	77,563	...	12,881	2,75,191	3,69,496	18,189	39	1,64,775	...
Punjab	6,38,822	3,05,511*	31,555	3,31,094	3,20,343	65,467	44,133	3,39,485	1,200
Burma	13,36,418	7,81,252	1,07,784	24,11,524	6,22,973	6,66,829	91,904	2,53,202	61,289
Central Provinces and Berar	2,47,252	...	24,716	2,12,161	80,869	61,848	8,890	64,682	...
Assam	3,27,030	...	18,185	1,74,223	1,98,670	2,11,276	7,630	22,492	...
Coorg	4,944	...	1,422	27,554	4,743	4,227	300	...	50
Ajmer-Merwara	3,89,250	3,91,383	23,647	82,271	24,150	9,299	734	1,45,386	...
Hyderabad Administered Area	92,928	...	4,256	22,083	32,319	...	9,126	...	...
Delhi	5,298	802	627	5,065	22	4,081	...	20,858	...
Total (British India)	76,62,346	26,82,165	8,97,061	1,25,35,412	1,34,34,577	75,60,082	5,41,251	33,15,683	11,28,715
<i>Total previous year</i>	<i>68,09,415</i>	<i>16,66,367</i>	<i>6,74,070</i>	<i>1,02,86,045</i>	<i>85,96,837</i>	<i>77,03,401</i>	<i>6,29,222</i>	<i>23,75,277</i>	<i>5,40,270</i>
Mysore	12,10,783	4,21,091	82,228	18,47,710	8,04,679	4,51,851	46,874	1,17,997	3,000
Baroda	38,867	..	16,349	45,465	2,09,658	36,682	...	24,721	2,800
Hyderabad	2,63,383	...	12,258	4,71,381	1,89,442	...	22,023	1,06,874	32,046
Total (Indian States)	15,13,033	4,21,091	1,10,835	23,64,556	12,03,779	4,88,533	68,897	2,49,592	37,897
<i>Total previous year</i>	<i>14,07,957</i>	<i>4,37,145</i>	<i>87,237</i>	<i>22,68,575</i>	<i>8,83,282</i>	<i>5,72,856</i>	<i>1,93,022</i>	<i>1,55,498</i>	<i>13,913</i>
Grand Total	91,75,379	30,83,256	10,07,896	1,48,99,968	1,46,38,356	80,48,615	6,10,148	35,65,275	11,66,612
<i>Grand Total previous year</i>	<i>82,17,372</i>	<i>21,03,512</i>	<i>7,61,307</i>	<i>1,25,54,620</i>	<i>94,80,119</i>	<i>82,76,257</i>	<i>8,22,244</i>	<i>25,30,775</i>	<i>5,54,192</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.	
5,03,645	87,19,792	+4,06,398	6 to 7½	6	9¾ to 10¼	Madras
6,00,025	1,48,91,545	+3,31,889	3 to 7½	6½	9¾	Bombay
3,85,260	73,93,293	+1,84,544	12½	10¼	12½ and 15	Bengal
79,795	15,47,223	+75,646	9¾	12½	12½	Bihar and Orissa
65,226*	8,92,916	+25,232	10	12	15	United Provinces
1,01,118	12,02,840	+15,220	...	8	12½	Punjab
2,98,066	44,05,787	+3,52,230	...	9	15	Burma
26,846	4,55,296	+3,290	6	12	15	Central Provinces and Berar
48,249	6,62,540	+26,660	12½	6½	12½	Assam
1,365	38,689	+1,883	10	6½	12½	Coorg
4,197	2,66,037	-14,738	...	9	12	Ajmer-Merwara
626	64,154	+10,626	10	9	12½	Hyderabad Administered Area
366	30,392	+425	...	9	12½	Delhi
21,14,784	4,06,30,504	+14,19,305	...	...	...	Total (British India)
17,24,910	3,18,55,971	+10,49,646	...	...	...	Total previous year
4,44,139	37,16,301	+2,04,845	6½	5½ to 7	9 to 12	Mysore
19,777	3,39,103	+6,496	...	6	6½	Baroda
32,907	8,54,673	+40,945	10	9	12½	Hyderabad
4,06,823	49,10,077	+2,52,286	...	...	...	Total (Indian States)
4,05,796	44,92,942	+2,56,961	...	...	...	Total previous year
28,11,607	4,55,40,581	+16,71,591	...	...	...	Grand Total
21,30,706	3,63,48,913	+13,06,607	...	...	...	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 1921-22

Province	Number of Unions	Number of Societies affiliated to Unions in column 2	Total number of individual members in Societies affiliated	Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of supervising staff maintained by Unions	REMARKS
1	2	3	4	5	6	7	8	9
	No. ^(a)	No.	No.	Rs.	Rs.	Per cent.	No.	
Madras	209	5,494	3,28,377	2,41,43,071	1,20,607	0.5	176	
Bombay	69	445	73,476	53,25,680	20,700	0.4	104	
Bengal	6	200	8,509	2,98,732	719	0.2	1	
Bihar and Orissa	93*	4,310*	1,20,912*	1,25,64,568*	5,173	0.4	193	
United Provinces	9	104	3,013	1,48,287	...	...	7	
Burma	532	4,256	93,566	1,67,84,414	1,33,852	0.7	74	
Central Provinces and Berar	309†	6,019†	1,04,927†	3,03,10,800†	2,20,285§	0.7	291§	
Assam	1	10	202	12,440	...	...	...
Ajmer-Merwara	2	135	2,991	5,21,834	1,120	0.2	3	
Total British India	1,230	20,973	7,35,976	9,01,09,826	5,02,456	0.6	849	
<i>Total previous year</i>	<i>1,141</i>	<i>18,791</i>	<i>6,30,870</i>	<i>7,89,86,704</i>	<i>4,41,700</i>	<i>0.6</i>	<i>719</i>	
Bhopal	8	185	2,875	2,27,046	386	0.2	(b)	
<i>Previous year</i>	<i>7</i>	<i>137</i>	<i>2,313</i>	<i>2,03,744</i>	<i>270</i>	<i>0.1</i>	<i>6†</i>	
GRAND TOTAL	1,238	21,158	7,38,851	9,03,36,872	5,02,842	0.6	849	
<i>Grand Total previous year</i>	<i>1,148</i>	<i>18,928</i>	<i>6,33,183</i>	<i>7,91,90,448</i>	<i>4,41,970</i>	<i>0.6</i>	<i>725</i>	

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

† Two members of the staff are honorary

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

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

(a) Excluding 2 propagandist unions

(b) The staff is honorary

GENERAL STATEMENT E

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1921-22

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	375	12,060	608	...	188	3	100	143	958	...	...
Punjab	41	529	59,383	3,033	156	560	6	381	41	6,185	5,805	223	
Burma	383	6,013	1,34,964	3,957	...	3,056	79	2,509	291	36,712	64,703	1,928	
Coorg	10	220	2,887	6,111	3,170	691	425	5,473	...	3,809	...	...
United Provinces	1	23	1,308	20	...	24	...	...	...	20	...	...
Total	444	7,160	2,10,602	13,729	3,326	4,519	513	8,463	475	47,684	70,508	2,151	
<i>Total previous year</i>	<i>433</i>	<i>6,957</i>	<i>2,10,033</i>	<i>13,650</i>	<i>3,161</i>	<i>4,775</i>	<i>541</i>	<i>10,134</i>	<i>569</i>	<i>34,743</i>	<i>1,00,972</i>	<i>2,665</i>	

GENERAL STATEMENT F

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1921-22

Province	Number of Re-insurance Societies	Number of affiliated Societies	Proportion of risk of affiliated Societies re-insured	Amount of risk re-insured	Premia collected	NUMBER OF ANIMALS COVERED BY AFFILIATED SOCIETIES		Claims paid to affiliated Societies	Cost of management	FUNDS IN HAND AT END OF YEAR		Government subscriptions, loans, etc.	REMARKS
						Insured	Lost			General Fund	Reserve Fund		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	No.	No.		Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	
Punjab	1	13	$\frac{1}{2}$	5,445	214	119	1	33	..	1,059	...	..
Punjab	1	383	$\frac{1}{2}$	64,703	1,751	2,720	86	978	1,128	4,913	10,000	...	
Total	2	396	...	70,148	1,965	2,839	87	1,011	1,128	5,972	10,000	...	
Total previous year	2	394	...	1,00,232	2,856	3,625	152	1,799	1,595	4,913	10,792	...	

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COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

STATEMENTS

SHOWING PROGRESS OF THE

Co-operative Movement in India

DURING THE YEAR

1921-22

Published by Order of the Governor-General in Council



CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1923

No. 1734

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