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ANNUAL REPORT

ON THE WORKING OF

CO-OPERATIVE SOCIETIES

IN THE

UNITED PROVINCES OF AGRA AND OUDH

FOR THE YEAR 1927-28



G-4(8)

ALLAHABAD:

THE SUPERINTENDENT, GOVERNMENT PRESS, UNITED PROVINCES

1928

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THE UNIVERSITY OF CHICAGO
DEPARTMENT OF THE HISTORY OF ARTS
OFFICE OF THE DIRECTOR
1100 EAST 58TH STREET
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No. 249-A/C.

FROM

P. M. KHAREGAT, Esq., I.C.S.,
REGISTRAR, CO-OPERATIVE SOCIETIES,
UNITED PROVINCES.

TO

THE DEPUTY SECRETARY TO GOVERNMENT,
CO-OPERATIVE DEPARTMENT, UNITED PROVINCES,
ALLAHABAD.

Dated Lucknow, November 3, 1928.

SIR,

I HAVE the honour to submit the Annual Report on the working of Co-operative Societies in the province during the year ending June 30, 1928.

I have the honour to be,

SIR,

Your most obedient servant,

P. M. KHAREGAT,

*Registrar, Co-operative Societies,
United Provinces.*

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CHAPTER I.

ADMINISTRATION.

1. I held charge of the office of Registrar, Co-operative Societies, throughout the year under report and was on tour for 197 days, including 46 days spent in tents in villages. I spent some three weeks in the Punjab, studying the condition of co-operation in that province, and found the trip very interesting and instructive. I wish to acknowledge here my deep debt of gratitude to Messrs. Strickland and Darling and their assistants, who kindly showed me round and gave me all possible help and guidance. During the rest of my tour I was able to visit some 40 banks; but my main object in going round the province was not so much to inspect the banks as to get into closer touch with the supervising and inspecting staff and help them to co-ordinate their activities with those of other departments. To what extent these efforts will bear fruit I cannot say at present; my impression is that it will probably need more than one passing visit to secure real co-operation between the various officials concerned, and the attempt will now be carried on by my Deputy and Assistant Registrars with the help of the district officers concerned.

The Registrar.

2. My two Deputy Registrars are both senior deputy collectors. Pandit Guru Sewak Upadhyā concentrated his attention on village uplift work in selected districts in the east of the province, but M. Abu Abdullah Muhammad Zaka Ullah Khan had unfortunately to continue to do the work of an Assistant Registrar owing to the shortage in the number of the latter. It is true that the staff of Assistant Registrars was increased during the year from two to seven; but of the five new men, two were promoted from inspectorship only in October and the other three were appointed after a competitive examination and, being new recruits, are still under training. Thanks to the kindness of Mr. Darling, Registrar, Co-operative Societies, Punjab, I was able to send these men to the Punjab for training for a few months, but it will be another year before they are fit to hold independent charge. In the meantime there was some difficulty about their pay, and as they are not to receive the emoluments promised in the original announcement, one of them has taken leave and is trying to secure another higher post.

Deputy and Assistant Registrars.

3. Twelve new inspectors were appointed in September and one in May; this has brought the total up to 40. One post of an industrial inspector remained vacant throughout the year for lack of a suitable candidate for the post. Several enquiries were made, but without any result; since the close of the year, however, I have been able to recommend the appointment of an experienced man. In March the creation of 11 new posts of inspectors was sanctioned and it was decided to recruit seven of them from amongst auditors and bank managers, and to select the remaining four from amongst graduates in Arts or Science or licentiates in Agriculture, with a rural bias. When these appointments are made, the number of inspectors will be 52.

Inspectors.

4. The average amount of touring done by inspectors was 17 days a month. This is a great improvement on the figures of the previous year; the newer inspectors are largely responsible for the increase;

they were appointed at the commencement of the touring season and their average has not been lowered by less touring done in the rains, as in the case of other inspectors. It must be admitted, however, that in one or two cases I had suspicions that the diaries submitted were not strictly accurate; these were probably not isolated instances. It is only the Assistant Registrars who can check them, and at present they have not the time to do so. There is always some danger in increasing the subordinate staff without making adequate provision for superior staff to guide, direct and control them.

5. The total number of auditors continued at 52, but some posts remained vacant for several months as four auditors had to resign on account of unsatisfactory work, and suitable candidates to replace them were not forthcoming. **Auditors.** In reply to an advertisement issued since the close of the year under report, out of 25 applicants only eight turned up to join the training class, and six of them dropped out, one by one, so that only two are now left. I have therefore no option but to take in inferior men. In one case an auditor had to resign for unsatisfactory work; and yet a few weeks later the same man had to be reappointed in a vacancy, as no one else was available. The question of improving the pay and prospects of auditors so as to secure a better type of man is under the consideration of Government. Auditors in this province start on a pay of Rs. 50, without pension or provident fund benefits. Naturally good men will not ordinarily join and the work is far from satisfactory.

6. During the year under report, supervisors continued to be the employees of banks; but it was known that many of them would be placed under the control of a provincial institution before long and this naturally had a marked effect on their outlook. Formerly they had a tendency to regard themselves merely as loan collectors and not as the friends and helpers of the village people. Naturally they did not gain the confidence of the villagers, and could not induce the majority to join these societies; it was usually only 'the needy and the greedy' who became members of societies, and if others did join they severed their connections with them before long. Fortunately the mental attitude of a few supervisors is now undergoing a slow change for the better. **Supervisors.**

7. Attempts are being made to expedite the process by re-training the staff and inculcating in them sympathy for village people in addition to co-operative principles. **Training.** A short refresher class was held for inspectors in January and another was held for them after the close of the year in July, for a month. This has been followed by courses for supervisors lasting about eight or ten days each at suitable centres. It is realized that this is not sufficient, but at least a beginning has been made. The supervisors and inspectors have also been trained in sanitation and hygiene by the local health officers, and my best thanks are due to them and particularly to Dr. Souza for all they have done and are doing in this connection. Unfortunately it was not found possible to arrange for a suitable short course in agriculture even for inspectors.

8. Our training does not of course end with the existing staff. Nearly 50 new candidates were trained for supervisorship during the year for a period of five months. They have now almost all been absorbed and there is already a demand for more trained candidates; hence a class has been started recently for another batch of 50 or 60 men. This class has been located at Partabgarh where there is an agricultural farm, and Mr. L. C. Sharma (Deputy Director of Agriculture) has kindly consented to give them some grounding in agricultural matters. A suitable method of practical training in co-operation has not yet been evolved; the candidates are sent out in batches of five or six to selected inspectors, for a period of about two or three months,

but few inspectors take real trouble to train them and the candidates are often just left to drift along. The matter is receiving my serious consideration. Another difficulty I have experienced is the selection of men of the right type; our system is to ask each bank to nominate one man and then to hold an examination among these nominees as to their rural knowledge and sympathies and select the best. I am seriously thinking of confining the nominations to persons who have received scout training or otherwise distinguished themselves by social service. A certain number of school teachers and men with technical, industrial or agricultural training are also recruited.

9. The question of the training of bank accountants or office managers will also have to be taken up before long. Many of these men have not even a rudimentary idea of book-keeping or accounts and unless they are trained it may be found that while the work in primary societies has improved the accounts maintained by banks have fallen into confusion. This matter will have to receive the serious consideration of the next provincial conference.

CHAPTER II.

GENERAL CONDITION.

10. The efforts of the co-operative staff were concentrated on trying to reorganize existing societies, so as to make them something more than mere "aggregates of individuals", and in helping the members to realize that the object of co-operation is not to lend money at cheap rates but to improve their business, their farming and their living. The progress made in this direction has been very slow indeed. On the one hand many of the banks are frankly sceptical about these "new fangled ideas" and "this attempt to make societies ideal"; on the other, the staff who have to do the work are often themselves unfit for it and naturally prefer to take up something in which they can show quick results, rather than to devote their energies to the comparatively dull and dreary work of educating and reorganizing the societies. Anything that can be done by order is easily taken up; accordingly more progress has been made in introducing improved seed and implements, sanitary regulations and resolutions for thrift by the process of threatening to stop loan advances if they are not adopted, than in the introduction of real co-operative ideas and principles. Some genuine improvement has however been effected here and there; this unfortunately cannot be stated in the form of statistics, but one or two instances of the new spirit may be given. In one bank the society representatives insisted on electing one of their own number as director in place of a preference shareholder of the town. In another, in the teeth of the opposition of the directors, they carried an amendment to the byelaws, not only voting for it but speaking in its favour. In one case an inspector threatened to remove a *sarpanch*; promptly came the retort: "Who are you to remove me?" Another society, in spite of the warning of the supervisor, insisted on distributing sweets worth Rs. 40 out of its profits. This growing spirit of independence or self-reliance will of course cause some trouble in the early stages; many societies are sure to go to extremes and violate their rules; but it will only be the passing phase of a natural reaction and I am confident that this difficult transition period will be safely tided over, if our staff can gain the sympathies of the village people by learning to serve rather than to command them.

11. Accordingly this work of educating the societies to a true sense of their powers and responsibilities is being carried on. But the first results of this policy are bound to be disappointing; for it entails the closing down of all societies which cannot be reclaimed, and

the removal of members who are such only in name. There is therefore a decrease of 9,000 in the total membership and a fall of 177 in the number of primary agricultural credit societies, which is only partially compensated by an increase of 20 in other forms of co-operative activity. I am afraid that within the next two or three years there will probably be a further and still more marked decrease not only in the number of societies but in their membership and working capital as well.

12. Vigorous action is now being taken for closing useless and moribund societies. In the past banks were expected to take the initiative in the matter, but now action is being taken under section 35 of the Act. For the present, societies classed as E at the last audit and those which are working at a loss or in which the loan due by the society to the bank exceeds the loan due by its members to the society have been singled out for such action; there are many others which need an enquiry but all cannot be taken up at once. The instructions are that the official making the enquiry should try to reorganize the society, if possible, and, if that cannot be done, he should state the causes of deterioration and the present state of the society and recommend it for liquidation. This report is then sent to the bank concerned so as to give the directors a further opportunity for trying to reclaim the society; and if they too can do nothing, orders are passed for its liquidation. The staff entrusted with the work try to follow the line of least resistance; when the method was first introduced no detailed report was asked for and there was a marked tendency to recommend societies for liquidation. Now such a recommendation entails a careful study of the past history and present position, and they find it easier to say that they have reorganized the society. I have hopes that after a little more experience they will be able to make their recommendations more judiciously and the work too will go on more rapidly.

13. I feel strongly that we must for the present concentrate our efforts on improving existing societies or closing them where this is not possible. It is a dull and thankless task; we work hard, but can point to no tangible "progress"; and we are severely criticised by some banks for not forming new societies so as to absorb their surplus funds. There is still considerable misunderstanding in some quarters on the latter point, and I should perhaps make it clear that I am not against the formation of new societies in localities where the movement is in a healthy or flourishing condition. But to start new credit societies while old ones under the same bank are moribund or deteriorating would not be a sound policy. That new registrations have not been altogether stopped, as is sometimes imagined, will be apparent from the fact that though 255 societies were liquidated the number of societies has only decreased by 177. But the perversity of it is that banks whose societies are bad want new ones, while banks with healthy societies have no surplus funds and hence are not keen on expansion.

14. For the improvement of existing societies the elimination of the group-secretary appears to be a necessity. The gradual appointment of members to do this work by ones and twos has not succeeded anywhere. The immediate removal of all group-secretaries needs a good deal of preliminary spade work by higher officers and is not devoid of difficulties; hence a three-year programme has been prepared for the purpose. A supervisor has on an average three group-secretaries under him. The instructions are that he should remove one at once and train members to do their own work in that group; till he trains them he will have to do the work himself. Next year another group-secretary will be removed in exactly the same way. In this way it is hoped that after three years few

group-secretaries will be left, at least in the circles of those supervisors who work under the provincial co-operative union. A simplified form of cash book has been introduced and it is hoped that this will facilitate the work of member-secretaries.

15. The appointment of a member as secretary of a society is only one of the steps leading to its reorganization. **Reorganization.** The overhauling of the *panchayats*, the removal of undesirable members and the taking of suitable action against them, the enlistment of new and honest members and, above all, the fixation of proper instalments for the payment of overdue debts and the settlement of bad debts are other important matters that have to be attended to. How narrow the margin is between success and failure may be gathered from one illustration. A society had stopped work for years. The inspector stayed three nights with the members arguing with them, but they had been deceived once and would not listen. Ultimately he agreed that the society should be dissolved and asked them how they would like to spend the surplus money that would result after all recoveries had been effected. There was much discussion, but one by one the members drifted away to sleep. Next morning they enquired from the inspector whether they could use the money any way they liked; he explained the position, whereupon they said they had never realized that the money was really theirs, and they would continue the society. That village is now one of the show places in the Benares district, with a rural reconstruction society of its own.

16. At the annual general meeting of the society, held since the close of the year under report, this is what the **Rural reconstruction in Benares.** *sarpanch* said: "Formerly our village was a gambler's den and rendezvous of thieves; dancing girls were called on every festive occasion. Now we have an adult school which started with 15 members and now has 23. The number of students in the primary school is 84 of whom seven are girls. A cholera epidemic started but was immediately put down, 207 persons being inoculated. Manure heaps have been removed from the village and put in pits outside. Buffaloes of improved breed have been purchased. A village singing party is now held once a week in which we all join. We have settled seven disputes amicably in the village. We were able to export fruit worth Rs. 8,000 and potatoes worth Rs. 10,000 as direct railway communication has now, thanks to the help of the District Magistrate, been established with Lucknow. *Neem* cake worth Rs. 4,000 was purchased for manure. New fruit trees have been planted. One well has been reconstructed. Instructive posters have been put up in the village. Our young men helped pilgrims during the lunar eclipse. We built a boundary wall and gate for the school. New houses will be built on sanitary lines. We have installed one improved loom in the village. We are grateful to the official and non-official gentlemen who have visited the village and given us their valuable suggestions." It may be true that this is not a typical village, and that it owes its progress largely to the unbounded enthusiasm and interest of Mr. V. N. Mehta. But similar work has been and is being done in other villages; and whether it is called rural reconstruction or village uplift, or a model society or given no special name at all, hardly matters. Work on these lines is being done by co-operative agencies in different places and the difference is only in the degree of success hitherto attained. And though the aim is in all cases the same, the method adopted varies from place to place.

17. In the Partabgarh district better farming was introduced in certain selected villages and yielded encouraging **Agricultural improvement.** results. The villagers were persuaded to sow improved seed in certain fields and adopt improved methods of cultivation; in other fields of their own they adopted old methods and the usual seed. They saw the difference and were convinced; and so they have

decided as to what they would do in the future. Whether better farming societies are registered in these villages or not—and it is proposed to do so shortly—the good work done is bound to survive. Last year with difficulty 100 maunds of Pusa wheat were sown; this year 1,000 maunds were wanted. But what is more, the villagers have learnt to trust us. In one of these villages I was asked by the villagers to make some arrangements to prevent bones being exported from the village, so that they might crush them and use them as manure. In another, Brahmans and Thakurs were prevailed upon to give up their unreasoning prejudice against the handling of the plough and every one of them has now taken to ploughing. Their friends and relations came the same evening from other villages to ask what they had been doing; they returned to their homes sagely remarking that before long they too would have to follow this example.

18. Attempts were made in several other districts to undertake intensive farming by or on behalf of the society in certain selected plots. These have so far been uniformly unsuccessful. Some of them were run along wrong lines and others were too small to be economically sound, at least in the beginning. The experiments will, however, be continued, though no new farms of this kind will be started; but the Partabgarh system will be extended. In one district it was found that improved sugarcane had spread rapidly, but when the time came for crushing it, it was discovered that this work could not be done satisfactorily by the local mills and bullocks; hence the standing cane had to be sold for what it could fetch and the cultivators were put to considerable loss. Unforeseen difficulties, such as this, often crop up to hinder progress. In the case of wheat, arrangements will have to be made in some cases for purchasing it from the villagers and storing it in the village so as to prevent the heavy recurring charges for cartage. This was actually done in one of the Partabgarh villages with success by the Agriculture department, and this sort of work will have to be taken up by co-operative societies before long. We owe a deep debt of gratitude to Mr. L. C. Sharma, Deputy Director of Agriculture at Partabgarh, for the keen interest he is taking in the work; but for him and his ungrudging help in all cases, no improvement would have been possible. My thanks are also due to his assistants and particularly Rai Sahib Chaudhri Hari Ram Singh for their good work in this connection.

19. It is obvious, however, that if the cultivators squander their increased income, all our efforts to improve their condition will be fruitless; hence the necessity for combining a campaign for thrift along with improved agriculture. Thus in one of the Partabgarh villages one of the members was so overjoyed at getting a good crop that he gave a feast to two hundred Brahmans on the occasion of a death ceremony. Accordingly we started a war against such extravagance. Two big meetings were held in the current year to explain the true religious teaching in this respect. Some of the local Brahmans were much offended, but the extent of their indignation is the measure of our success. We intend to follow this up by starting better living societies. Thrift was also preached in many other districts in the province and resolutions for the curtailment of extravagant expenses passed; they were enforced with a fine in one case in the Dehra Dun district. Elsewhere deposits were made in kind for unforeseen expenses. Had the *rabi* harvest not been so bad, quite a large number of deposits would probably have been made in this way. Here, as elsewhere, however the desire to show results has to be guarded against, and I have seen a "deposit" in the name of a member who owed heavy overdues to the society.

20. The keeping of manure in pits outside the village has been taken up by individual members in quite a large number of societies throughout the province. In some places attempts are being made to

Sanitation.

introduce the "village aid" scheme of the Public Health department in groups of societies. Small dispensaries containing just a few ordinary medicines will be established at the centres of these groups and looked after by local honorary workers, who will also maintain a register of births and deaths; the local *panchayat* would see to the removal of manure heaps, the construction of soakage pits, the disinfection of wells, their repairs along sanitary lines and so on; while the village *dais* will also be trained in general care and cleanliness. In some cases genuine interest is being taken in this work by the staff.

21. Another form of activity which also appears to be evoking much enthusiasm in certain quarters is the starting of adult schools. There are now some 26

Adult education.

schools, situated mostly in the Benares, Lucknow and Partabgarh districts. When the work was started, these schools were established in accordance with the joint recommendations of the banks, the co-operative inspectors and the deputy inspectors of schools. But many of these places were found unsuitable and no less than five schools had to be closed. The importance of concentrating this work in selected areas, so that adequate supervision may be possible, is now realized. These schools are very difficult to run along right lines; reading and writing of course form an integral part of the curriculum, but we are trying to make them centres of the communal life of the villages and to develop them as young men's associations rather than as schools. In several cases the villagers themselves started these schools in the hope that they would be recognized shortly. Doubtless the remuneration given to teachers had a good deal to do with this enthusiasm, but in many cases it was simply that the idea appealed to the inspector or supervisor and he prevailed on the villagers to start off. Owing to the need for concentration of effort, the formation of these schools has unfortunately to be actually discouraged in certain cases. If an officer could be appointed specially to look after these societies, there would be less objection to the starting of such schools in districts other than the three where the work is concentrated at present. I must here acknowledge my thanks to the Deputy Inspectors of Schools at Partabgarh, Lucknow and Benares for all their help, and also to the Secretary of the Partabgarh District Board for his unfailing aid. Mr. S. N. Chaturvedi of the Education department has also been taking a keen interest in this work and has kindly prepared a reader for these schools.

22. Towards the close of the year similar work was begun

Work among women.

among women in a village in the Lucknow district. There are now two such societies for women and more are likely to be formed before long. The chief difficulty is to get suitable teachers. A lady inspector has been appointed as a temporary measure to develop this form of activity and introduce ideas of thrift among women. The work is still in its infancy and we are not likely to have much success in the beginning. An instance may be given of the sort of unexpected difficulties we may encounter. In order to have one of these women's societies registered, the members were asked for their thumb-impressions; they all left in a body and refused to come again. On enquiry it was found that somehow they had jumped to the conclusion that our efforts were only a device for transporting them out of India. It was with great difficulty that this misapprehension could be removed. Where the women are more advanced, as in Bundelkhand, we might perhaps have fewer difficulties. In one village in the Jalaun district the inspector casually mentioned in one of his lectures how degrading it was for women to make cowdung cakes without at the same time suggesting an alternative as he ought to have done. He thought no more about it till a week later when he received a deputation from the men of the village saying that the women were refusing to make cowdung cakes and what were they to

do about it? There must be scope for good work among women imbued with such spirit.

23. The number of societies consisting exclusively of depressed classes is still 157 and their membership is also practically unaltered. The figures, however, are hopelessly unreliable; in one case a bank showed the membership of these societies as 546 and when a further enquiry was made it gave the figure as 220. Perhaps it would be better if the number of these societies were to decrease, for it is more co-operative for them to make the village their unit instead of confining themselves to any caste or class. It would be interesting to find out what percentage of the total membership consists of persons of the so-called depressed classes.

Depressed classes.

CHAPTER III-A.

CENTRAL SOCIETIES—CREDIT.

24. Two new banks were registered during the year under report. The organization fund at Muzaffarnagar converted into a district bank, and a central bank was started at Bara Banki for societies of cottage industrialists, thanks to the zeal and energy of the late Mr. Wajid Husain. On the other hand, the central weavers bank at Sandila had to be liquidated, as all the nine societies affiliated to it were moribund, and it was an unnecessary intermediary between the societies and the central bank from which it drew all its funds. The district bank at Budaun was also closed, after winding up the long-pending liquidation proceedings of its societies. Hence the total number of central credit banks remains at 70, but the number of organization funds has decreased from three to two. An attempt to start a bank at Almora fell through as it was not found possible to organize societies in that district; this is not unfortunate, for the supervision of societies situated in the hills would not have been an easy matter.

Number.

25. The share capital of central banks does not show the usual automatic increase, and is practically unchanged. The liquidation of the two banks mentioned above is responsible for a decrease of Rs. 46,000; and though the receipts have been nearly normal, viz., 1.62 lakhs, the withdrawals have increased from .36 to 1.13 lakhs. This is due largely to the setting off of shares held in banks by liquidated societies. Working societies now hold a little less than two-thirds of the share capital, but they are usually voiceless in the counsels of banks, and it has been found that in a great many cases societies had been made to pay more as share instalments to banks than what they themselves received from their members. Accordingly societies had to borrow money from central banks in order to pay their share instalments to the banks, and they found it impossible to work at a profit, at least in the first few years of their existence. Many banks will have to alter their byelaws in this particular before long, if they wish their societies to thrive. Under the rules, banks with preference shareholders cannot set off the shares of working societies against the loans due by them; there are however grounds for suspecting that some banks have ignored this rule, and that many banks and even inspectors are not aware of its existence; perhaps, under present circumstances, the rule itself should be amended. Anyway the question will be further examined and in the meantime banks which wish to give relief to their societies are being allowed to do so by postponing the realization of share instalments.

Shares.

26. Deposits held by central banks from non-members decreased by nearly 2 lakhs from 46.18 to 44.27 lakhs. This, however, does not in any way reflect lack of public confidence in the movement; the fact is that many banks, finding

Deposits.

that they had large surplus balances in hand, insisted on paying back their depositors. Attempts were made to impress on banks the advisability of reducing the rate of interest instead of returning deposits, but there does not appear to be sufficient elasticity in their management to enable the rate to be altered from time to time as circumstances demand. Few of them realize the advantages of raising money at low rates and investing the same in suitable securities or in other banks instead of leaving their money idle. The notion is general that deposits must only be reinvested at a handsome profit—and so money is often left idle and heavy losses incurred instead. Banks do not seem to realize that a deposit raised at 6 per cent. and left idle causes in one month as much loss as it would in 12 months if reinvested at $5\frac{1}{2}$ per cent. Some banks instead of trying to help other banks try to take undue advantage of their needs; thus in one case a bank said that it was prepared to lend money at $5\frac{1}{2}$ per cent. but as soon as another bank, which was in need of money, applied for it, an attempt was made to raise the rate to 6 and even $6\frac{1}{2}$ per cent. The Orai bank, I am glad to say, has shown real business acumen in this connection, and is always prepared to lend out its money at reasonable rates, and a few other banks have now begun to follow this example.

27. The decrease in deposits was naturally accompanied by a big fall in the amount of cash in hand from 10·95 to 7·90 lakhs, while investments also decreased from 15·94 to 14·00 lakhs. It is not always easy to distinguish between these two items, for sometimes money kept in the post office etc. is shown under one head and sometimes under the other. The total decrease under these two heads, after allowing for the liquidated banks, is no less than 4·60 lakhs. This is not unsatisfactory in so far as it indicates less idle cash in hand. It is an unfortunate fact that in some outlying banks this cash balance is used by the treasurers for their private purposes; in fact they themselves often do money-lending business. Sometimes they give the members loans from the bank in order to recover their own dues, and at others they advance money to the members from their private account at one anna in the rupee per month or other suitable rate for the repayment of the bank dues. The societies of course have no corporate existence while the members are completely ignorant as to what their accounts with the society are, and how much of what they have paid has gone to the account of the society and how much to that of the treasurer in his private capacity; to them the latter and the bank are often one and the same. This is an old standing practice and is very difficult to stop.

28. Advances to societies by banks again decreased slightly from 37·89 to 36·80 lakhs, but collections fell still further from 37·21 to 34·85 lakhs. The outstandings therefore increased from 60·82 lakhs (excluding the figures of the liquidated banks) to 63·22 lakhs. Gorakhpur shows a decrease of no less than one lakh in its collections, and this is partly attributed to the discontinuance of the former pernicious custom of employing special chaprasis for collecting money from individual members, thus completely disregarding the society. Many other districts also show large decreases, the chief of which are Basti and Rae Bareli, in each of which the collections decreased by over Rs. 54,000. The explanation invariably is that the crops were bad; that is an undeniable fact, for though the Director of Land Records in his report estimates the wheat crop at 75 per cent. of normal, one of the Deputy Directors of Agriculture found that the outturn was 35 per cent. below that of the previous year; as that crop was shown as 80 per cent. of normal it follows that the crop in the year under report was only 52 per cent. of normal, or roughly an 8 or 9 anna crop. Naturally collections were generally poor except in cases in which paper transactions, borrowings from money-lenders or other undesirable practices were resorted to, or where rent

payments were held up, thus enabling the tenants to pay up the bank dues and then to borrow again from the bank for paying their rent.

29. Though the collections decreased by 2·36 lakhs the overdues only increased from 15·13 lakhs (excluding the figures of the banks liquidated) to 15·98 lakhs. Allahabad decreased its overdues by ·84 lakhs partly by sending some societies into liquidation and partly by some sort of adjustment of accounts. Orai effected a reduction of ·60 lakhs in overdues by giving postponements to the extent of ·90 lakhs. In fact the total amount postponed has increased from ·89 to 3·33 lakhs; if this is taken into consideration, it will be seen that the amount which had fallen due but could not be paid increased by 3·29 lakhs.

30. The reserve funds of banks increased from 8·10 to 8·43 lakhs, but 14 banks show no increases at all, while three others show decreases as they were allowed to write off unforeseen losses against the reserve fund. One bank has throughout its existence of seven years, consistently used its reserve fund as working capital instead of investing it as required by rules. The matter was pointed out year after year in audit, but in vain. Efforts are now being made to see that this defiance of rules does not continue much longer.

31. The general financial condition of banks may be gathered from the fact that while they realized an income of 6·98 lakhs as interest, they spent on establishment, contingencies and interest on deposits, etc., 7·17 lakhs; no less than 28 banks out of 70 spent more than their income. It is hoped that the transfer of the control and pay of their supervising staff to a provincial union will give some financial relief to these banks, as the contributions they will have to make will be less than their expenses on establishment in the past.

32. The statements of banks show that they worked at a net profit of 2·16 lakhs; but the overdue interest alone is 2·80 lakhs and there are 18 banks in which the interest overdue exceeds the nominal profits, and six more show that they worked at a loss aggregating ·91 lakhs. If due allowance is made for the fact that many of the debts included in assets are really bad and not likely to be recovered, the position is found to be much worse. In fact a rough estimate made for each bank shows that no less than 5 lakhs of the amounts included in the assets are almost certain to be bad debt. Many banks have such big losses that they cannot expect to distribute any dividends for 15 or 20 years as their annual profits will be swallowed up in trying to wipe out these losses; but nowhere is the money of depositors in danger.

CHAPTER III-B.

CENTRAL SOCIETIES—NON-CREDIT.

33. There is little to record about non-credit central societies. Their number increased from three to four owing to the registration of the rural reconstruction association of Benares, which is only a sort of guiding institution for the rural reconstruction societies in the district whose work has already been mentioned. The society at Roorkee carries on its business as before and that at Pangara has started work but is not very promising. The Hardoi society is passing through a crisis and cannot pay its interest or its debts; efforts are being made to sell the useless stock it has accumulated, and though heavy losses will result, it may be possible just to save the society. There were no complaints about the two guaranteeing unions in Bijnor during the year, but since its close an embezzlement has been discovered in one of them and is under investigation.

CHAPTER IV-A.

PRIMARY AGRICULTURAL SOCIETIES—CREDIT.

34. A few new societies were registered and several societies which extended over distant hamlets were split up; but as a large number of primary agricultural

Membership.

credit societies were brought under liquidation, their total number decreased from 5,874 to 5,697 and the membership also fell from 1.46 to 1.37 lakhs, giving an average of 24 members per society as against nearly 25 in the previous year. The insistence on the weeding out of undesirable members is undoubtedly responsible for this decrease, which is apparent in almost all banks; there are however a few banks which show an increase. The chief of these is Partabgarh, which shows a further increase of 400 though the number of its societies has not increased.

35. Societies borrowed from banks nearly 1 lakh of rupees less than they did in the previous year, and their advances to their members decreased from 42.72

Loans to members.

to 41.60 lakhs. The collections show a more marked decrease from 39.78 to 34.86 lakhs, with the result that the outstandings have increased by nearly 5 lakhs and the overdues have gone up from 28.43 to 31.82 lakhs and now amount to 41 per cent. of the outstandings against 39 per cent. in the previous year. In some districts the overdues decreased though the outstandings increased; but whether that is due to paper transactions or to real improvement I am not in a position to say.

36. The following statement shows the percentages of loans advanced during the past two years for various objects :—

Objects of loans.

	1927-28.	1926-27.
Needs of cultivation ..	9.06	10.29
Cattle	31.03	35.00
Marriages	3.76	4.73
Maintenance, etc. ..	8.16	6.44
Old debts	11.98	11.11
Trade	10.11	9.80
Rent payment	25.90	22.63

It may, however, be mentioned that an intensive enquiry in one locality showed that 80 per cent. of the recorded objects were false. As a matter of fact a cultivator with one plough needs during the year at least Rs. 150 for his cultivation expenses; he is solemnly advanced Rs. 40 or Rs. 50 and it is said that he must not borrow from outside. The position from the cultivator's point of view is ridiculous; all that he can do is to use the money he gets from his society as part of his working capital and whether he applies this amount for the purpose stated or for other purposes connected with his cultivation is to him quite immaterial. There is a natural tendency to say that the money is wanted for bullocks because it means longer instalments. And when an inspecting officer enquires why the number of bullocks has not increased in spite of the large amounts taken for the purpose, he is told that the old bullock died or was sold and the new one purchased in its place. The decrease in the amount of money taken for the purchase of cattle and the increase in that for rent payment is therefore not to be deplored, as it only represents a more correct statement of objects than was considered advisable to make in former times.

37. Another common habit of the members of primary societies is to hide their outside indebtedness. Here again

Normal credit.

they are not very much to blame; the way in which their normal credit is fixed leaves them no alternative. Their ordinary needs or requirements are rarely considered. Their *haisiyat* is worked out at so many times the rent or revenue payable minus the

outside indebtedness; sometimes a little addition is made for punctuality in past transactions. A fixed percentage of this *haisiyat* is taken as the normal credit. Were the outside borrowings to be correctly stated, the *haisiyat* would in many cases be a minus quantity. The only way of getting over the difficulty is for the members to pretend that they have no outside debts. Everyone knows that these statements are false and the records incorrect. But only one bank has hitherto had the courage to depart from the established practice.

38. Banks, however, naturally feel that they have to be cautious, as they have practically no security. The majority of the members are not landlords or substantial cultivators but petty tenants. And banks have found by bitter experience that the joint and unlimited liability of a number of people who have no transferable rights in the land which they cultivate and whose hold thereon is often precarious amounts to very little. A couple of illustrations may be given of the difficulties that are encountered. In one village an attempt was made to induce the tenants to pay their rent jointly through their society, in order to escape the extra charges usually levied by the agent of the landlord. The first result was that every tenant wished to join the society. This was, however, immediately followed by the destruction of the crops of the *sarpanch* in which the *karinda* was suspected to have a hand; of course there was no proof. After that the would-be members hastily withdrew their applications. In another case the landlord welcomed the arrangement and tried to get all the defaulters of rent included in the society. Having recovered his rent, he turned out many of the tenants from their land and the society which had advanced them money had to fend for itself as best it could.

39. It is sometimes suggested that the rate of interest charged by co-operative societies in the province should be altered. One school of thought points out that a rate of 15 per cent. only succeeds in keeping out the better elements. Others, however, regard this rate as too low, in comparison with the usual charges of money-lenders which vary from 24 to 37½ per cent. They contend that the advancing of money at a lower rate only encourages unnecessary borrowing resulting in difficulties at the time of repayment. The rate must, of course, be adjusted to suit the class of people served by the societies; but a mere increase or lowering of rates is not likely to solve their difficulties. It is, however, a sound plan to ask the members of a society to pay practically the same rate as they would to a money-lender, instead of trying to entice them by promises of cheap money. In one case the profits go to the money-lender; in the other they are divided between the society and the borrower himself in some suitable proportion. The advantage is that only those who understand co-operative principles would care to join such a society. A couple of societies have been started along these lines. The amount of interest in excess of 15 per cent. is deposited in the name of the member and would be available in emergencies.

40. Cash balances kept in societies decreased from 1.84 to 1.45 lakhs. The misutilization of these balances by treasurers is all but universal, and it is very difficult to know what to do when the fact is detected. For, public sympathy is usually with the offenders. The distinction between private money and that of the society entrusted to their charge is seldom realized. To start with, there is usually no idea of embezzling the money. Often it is mixed up with private money and used as such, its source being forgotten. Sometimes the temptation to use money lying idle becomes irresistible. The offences of those who can manage to produce the money by borrowing from elsewhere for the time being have to be overlooked. Others have to be treated more severely. In order to educate the public conscience in this respect, societies were

asked to purchase small purses or boxes for keeping their money separate from the private money of the treasurer; but only a few societies have hitherto done so. The advisability of a central institution purchasing suitable purses or bags and supplying them to the societies is now under consideration.

41. The share capital and reserve fund of primary societies show the usual increases and accordingly the working capital increased by 5 lakhs. On paper, the profits increased from 4.10 to 4.74 lakhs and the losses from .47 to .49 lakhs. The number of societies which have reduced their rate of interest is now 371; the number of those which distributed dividend has increased from 675 to 792 and the amount so distributed from Rs. 23,365 to Rs. 28,902. The number of societies which have worked for over ten years is shown as having decreased from 1,568 to 1,443; this would mean that a large number of old societies were liquidated, but the correctness of the figures is open to doubt.

42. These figures do not give a correct idea of the real state of the societies. The statements were analysed and it was found that apart from many societies which show profits by including irrecoverable amounts as assets no less than 691 worked at a loss. In 748 societies the loan due to the bank exceeds the loan recoverable by the society from its members; these societies, too, are therefore on the verge of bankruptcy. In 687 societies the share money realized from the members is less than the share investments made by the society in the bank; these societies can hardly be expected to work at a profit. And there are 2,172 societies in which the overdues exceed 50 per cent. of the outstandings and in nearly three-fourths of these cases cent. per cent. of the outstandings are overdue. Altogether the number of societies in which one or other of these defects appear is 2,842; thus about half the total number of societies need immediate attention, apart from those which are in a sound condition only on paper.

43. The chief cause of the failure of such a large number of societies is the character or rather the lack of character of the members. The majority of them are illiterate, ignorant, and docile; they can be easily led and still more easily misled. These characteristics could have been utilized for helping them to derive some tangible material benefit from their societies. Instead, dishonest secretaries and supervisors did their best to exploit them and to enrich themselves. They kept them ignorant so that they could be swindled the more easily. They pretended to be their friends and taught them deceit and trickery. They entangled them in their net by offering cheap loans and then ill-treated them. The wonder is not that so many societies failed, but that any survived at all. Even now hundreds of societies would go into voluntary liquidation if only the members knew that they had the right to do so. They have no faith in their societies, no confidence either in the staff or in each other. Accordingly attempts to effect reorganization by inducing the members to deposit the value of their produce with their society met with no success; these efforts are, however, being continued. The problem is not merely to give them adequate or cheap credit, nor even to teach them better business, but at the same time to educate them to a higher sense of moral values, to develop their character, and to teach them to trust each other and to become worthy of trust themselves.

CHAPTER IV-B.

- PRIMARY AGRICULTURAL SOCIETIES—NON-CREDIT.

44. The Lucknow dairy was closed, but the one at Benares still exists on paper as there is some doubt as to whom the land should go when the dairy is closed. The one at Allahabad was hit by an embezzlement; it now has 12 members.

one at Allahabad was hit by an embezzlement; it now has 12 members, and though its working is far from satisfactory it at least exists and does supply milk.

45. A better farming society was started in the Fatehpur district and there is one in Basti too. The former consists of zamindars scattered over the district, but the latter is an ordinary village society. Many more such societies could be started if all cases in which people agree to take up improved methods of cultivation are registered as better farming societies. The rural reconstruction societies of Benares have already been mentioned.

46. There are now six societies in which holdings have been consolidated; during the year only one village in Saharanpur and one in Bijnor were consolidated. There appear to be many local difficulties in the former district, but an attempt is being made to carry out the work in one village which, if successful, will have far reaching results. The chances of success, however, at present seem very small and it is probable that before long attention may have to be turned to the Bijnor district where prospects are brighter. Attempts to consolidate individual holdings did not meet with much success on account of a general feeling in the villages that all should stand or fall together.

CHAPTER V.

PRIMARY NON-AGRICULTURAL SOCIETIES.

47. The total number of Limited Liability Credit Societies increased from 58 to 63 and their membership from 12,154 to 15,100. The Zamindars' Society at Sandila is likely to involve the bank in heavy loss, and an enquiry into its affairs has been ordered under section 35. The societies of Government or other employees are, on the whole, working fairly satisfactorily, but disruptive tendencies have begun to show themselves in the big societies at Cawnpore and Lucknow, such as the Postal Society, the Oudh and Rohilkhand Railway Society, etc. There is a tendency for these societies to be administered as Government departments, and any attempt by members to assert their individual views is repressed; unless the societies concerned learn to act in a more co-operative spirit it is feared that they will involve themselves in trouble before long.

48. The chief difficulty in front of societies of cottage industrialists is that of the sale of their finished products; what is wanted, therefore, is co-operative organization for sale, for which a certain amount of standardization of quality combined with diversity of design is essential. It may be hoped that the appointment of industrial inspectors who understand leather working and weaving, and can direct production along the right lines and arrange for the sale of the finished goods, will help to solve these problems. One great difficulty, however, is that the societies are widely scattered all over the province and effective supervision and guidance are therefore difficult. There is field for good work at Agra; the proposals referred to in last year's report were sanctioned by Government in March 1928. A yarn store has been started there since the close of the year, and efforts are being made to develop the rest of the work. The brass workers' society at Oel in Kheri was torn by factions and is unfortunately not working well; mutual jealousies and the intrigues of the local Kalwars who formerly controlled the market are responsible. The hosiery society at Lucknow is also not flourishing, but the glue-makers at Cawnpore have done fairly good work. Rupees 20,000 were

advanced by Government as loans to banks for societies of cottage industrialists. Rupees 10,000 were allotted to Agra, Rs. 5,000 given for the reorganization of the yarn store at Sandila and Rs. 5,000 went to the newly started industrial federation at Bara Banki. Very considerable help was received from the officers of the Industries department and particularly from Mr. Wajid Husain himself, whose untimely death is a great loss to the Co-operative department in which he used to take a keen interest.

49. The number of petty retail stores in the province is now 13 of which, however, two are not working at all and one has sent no figures. Of the remaining ten, five worked at a loss of Rs. 1,625 and the remainder at a small profit amounting to Rs. 653. It cannot be said that a single one of these stores is doing good or useful work.

50. There are now six housing societies, new ones having been started at Aligarh and at Basti. The latter is for constructing chambers for legal practitioners and should do well; the former has not yet succeeded in getting any land, as the site it wants is very valuable vegetable growing land. The society at Bulandshahr has done good work but still has some plots to dispose of; it has also to make proper arrangements for drainage. The societies at Lucknow have not yet started construction.

51. Thrift societies have not spread as rapidly as had been hoped for, the number having increased from 9 to 12 only during the year. The reason is that no serious attempts were made to start such societies among school teachers, as the staff was busy with other work. One difficulty of these societies is the proper investment of their money. Some banks are unfortunately not prepared to give them preferential treatment and the terms offered are often very unattractive. It is, however, hoped that this form of activity will develop in due course.

CHAPTER VI.

AUDIT AND INSPECTION.

52. The audit work is far from satisfactory both in quantity and in quality. The introduction of the new form for the audit of primary societies, referred to in last year's report, is responsible for a big fall in the number of societies audited; at the close of the year there were no less than 2,366 societies which had not been audited. This is due partly to the temporary shortage of men, partly to the fact that the audit has now to be more thorough and therefore takes longer time and partly to the inexperience and incapacity of the auditors. As they get used to the new form, they will be able to proceed faster, but the present standard of 150 societies per year appears to be excessive, and I think about 100 is the maximum that may be expected from each auditor. Steps have been taken to see that societies which could not be audited in 1927-28 are audited first in the current year.

53. The audit of primary societies is now usually conducted in the villages and there has been some improvement in the quality of the work done. Unfortunately the same cannot be said of the audit of central banks. It is true that all of them were duly audited, fairly early in the year; but I found during my tour that in many cases the audit notes had not been sent to the banks for months afterwards and severe disciplinary action had to be taken. Our auditors mechanically check and compare the figures and seldom give any practical help or advice to banks. It might be better to make over the audit of central banks to certified auditors of joint stock companies trained in co-operation, who may be able to help the banks with useful suggestions. But at present the cost of such an experiment is prohibitive.

54. The adoption of the classification for audit recommended by the Conference of Registrars in 1926 having been adopted in the province, there is a marked decrease in the number of A and B class societies, as will be seen from the following percentages for the last two years:—

		1926-27.	1927-28.
Class A	...	26	06
„ B	...	9.97	1.94
„ C	...	52.00	52.02
„ D	...	27.26	34.74
„ E	...	10.51	11.24

I am afraid there are many societies which ought to have been classified as D which have been shown as C. As an instance I may mention one society in which the auditor remarked that more than 50 per cent. of the outstandings were overdue; that the *sarpanch* was himself in arrears; that the *panchayat* was inefficient; that the newer members knew nothing about co-operation; and that the education of all was poor, therefore he classified it as C. One shudders to think as to what the state of societies classified by him as D and E must be. Auditors have a tendency to classify a society as C irrespective of the fact as to whether the members understand the elements of co-operative principles or not. A special circular had to be issued on the subject; and some auditors had to be punished for habitually misclassifying societies in certain banks.

55. In order to check the work of auditors, inspectors were instructed to re-audit about 10 per cent. of the societies; and accordingly 355 societies were so checked or super-audited. In one or two cases grave carelessness by auditors was brought to light, and they were suitably dealt with; but in the majority of cases the super-audit was purely of a formal nature and was less thorough than the original audit itself. Most of the newer inspectors in particular are naturally diffident and feel that they know less about audit than auditors who have been doing the work for some years. At the next refresher class these men will have to be specially trained in audit. But it is now being insisted that inspectors should at least carefully scrutinize the audit classification and see that the general remarks written by the auditor really give a fair idea of the condition of the societies and are not, as at present, useless notes about nothing at all.

56. The number of societies inspected by inspectors and by the higher staff was 2,398 as against 1,389 in the previous year. This is the natural result of the increase of staff that has taken place. Unfortunately the character of many of their inspection notes is far from satisfactory. The matter has been explained in detail to the inspectors who attended the refresher class after the close of the year, and an improvement in this respect is hoped for.

CHAPTER VII.

LAW.

57. The number of arbitration cases instituted by banks against societies decreased from 51 to 42. The Standing Committee recommended to banks that they should not ordinarily apply for such awards. This, however, did not prove very effective and it has now been directed that an enquiry should be made under section 35 of the Act into the condition of every society against which a bank applies for arbitration. It is hoped that this will have the desired result before long.

58. Arbitration cases by societies against their members increased from 1,969 to 3,192. This is the natural result of the steps taken for the reorganization of societies; drastic action has to be taken against wilful defaulters if societies are to improve. The actual decision of these cases presented no difficulty. All the old cases were disposed of, but the number pending increased slightly from 537 to 579. The greater part of the work was done by inspectors, but honorary workers kindly disposed of 1,277 cases as against 847 in the previous year. No less than 37 appeals were filed, but 24 of them constituted only one set of cases; hence the real increase in the number of appeals is not large.

59. The number of arbitration cases pending execution was no less than 4,250, some of which were pending since 1917, i.e. for more than 11 years. Considerable difficulty is experienced in the execution of these awards in the civil courts. The concession granted for the execution of these awards through the Collector as arrears of land revenue should be very useful. But the extent to which it has hitherto been used varies widely from district to district; in some districts no action whatever has been taken while in others every pending case has been pushed on to the Collectors. Altogether 1,436 cases have been sent to them and they have been asked to collect Rs. 1'66 lakhs out of which they have actually succeeded in collecting so far only Rs. 31,454. I fully sympathize with Collectors who feel that they are being asked to do the dirty work of collection, while others have the pleasure of advancing the money recklessly and can gain popularity thereby; but this is only a passing phase and it may be hoped that in future, banks, of which usually Collectors are themselves the chairmen, will see that money is advanced with care. It is now insisted that in all cases to be referred to the Collector, the society should clearly indicate the property from which the money may be recovered, and that the defaulter must be expelled from the society. Moreover, the supervisor and inspector make it a point to see the tahsildar and give him all possible help; success or failure in collections appears however to depend very largely on the personal factor. A few tahsildars have done really good work in this connection, and one naib-tahsildar was given a substantial reward. Decretal amounts which are found irrecoverable must, of course, be written off, and the present practice of letting these drag on unnecessarily will be stopped as soon as practicable.

60. Very few cases of embezzlement were reported to the police, though several old cases, mostly of a petty nature, were detected. The successful prosecution of these cases in court was found to be a difficult matter, involving a considerable waste of time of the auditor and the inspector; hence the tendency on the part of the departmental staff to get matters settled by the refund of the amounts embezzled. In some cases courts did exactly the same and released the offenders after warning them; naturally, a case is not taken to court unless it is considered very serious. One case in Ballia resulted in one year's imprisonment for the dishonest secretary, while the Kakori cases, to which reference was made in last year's report, resulted in 3½ years' imprisonment for the supervisor.

61. The Lucknow bank was particularly unfortunate during the year in its civil litigation. The criminal courts had found certain cheques purporting to have been issued by the Lucknow bank to be forgeries; but when the Allahabad bank, which had cashed these cheques, sued to recover their value from the Lucknow bank, the arbitrator held that the forgeries were not proved and gave a decree in favour of the Allahabad bank. The bank in another suit tried to recover part of its loss by confiscating the security of the then assistant manager, but here again the bank proved unsuccessful. It may be hoped that it will not now waste any more money in litigation.

CHAPTER VIII.

LIQUIDATION.

62. The number of societies brought under liquidation was 255 against 177 in the previous year; this is the natural result of the action taken for the closing down of moribund societies and a further increase in this figure may be anticipated. Liquidation proceedings were finally closed in 331 cases as against 287 in the previous year and the total number of societies in which proceedings are pending decreased from 680 to 605. There are no less than 34 societies in which liquidation proceedings have been going on for more than ten years and another 160 in which they have already lasted for over eight years. But for the partial failure of the *rabi* crop, it might have been possible to close the proceedings in a larger number of old societies. Every effort is being made to see that they are not allowed to drag on unnecessarily.

63. The closing of these proceedings must, however, depend very largely on the extent of the collections. The total amount to be recovered from the members of liquidated societies at the beginning of the year was 11 lakhs, to which a sum of 2.71 lakhs must be added for societies liquidated during the year. Out of this 13.71 lakhs only 1.62 lakhs were actually collected, and no less than 1.44 lakhs had to be written off as irrecoverable, apart from several items which were in reality written off but were actually shown as collected. Hence the balance shown as due for recovery is still 10.65 lakhs of which the principal amount is only 5.57 lakhs or just over half. Outside liabilities amount to 6.95 lakhs and the probability seems to be that at least half of it will be bad debt. It may perhaps be mentioned that the figures for collections are not quite accurate, for they show only the collections made from societies still under liquidation at the close of the year and omit amounts written off or collected from societies in which proceedings were finally closed during the year. But one interesting thing is that whereas last year nearly the whole amount was realized by the revenue staff, in the year under report nearly one-third of the total was collected by other means, i.e. chiefly by liquidators themselves. It is doubtless true that as these statements are prepared by liquidators, they are taking the credit for collections made by the tahsil staff with their help; but even so the figures indicate greater co-operation between the tahsil and the co-operative staffs.

64. This is perhaps the result of the revised instructions issued in this connection. It is now insisted that the liquidator must, on visiting the village, make detailed enquiries to estimate the paying capacity of each of the defaulters. The latter is then called upon to pay either the amount due by him or that shown as his paying capacity, whichever is less. If the defaulters do not pay the amount demanded, contribution orders are prepared for three or four of the ring-leaders or biggest defaulters and sent to the Collector for recovery as arrears of land revenue. The liquidator makes it a point to see the tahsildar concerned and to give all possible help to the tahsil staff in recovering the money from these defaulters with as much strictness as possible. Thereafter he approaches the remaining defaulters again and usually he finds that they are prepared to come to reasonable terms with him. In this way the Collector is saved a considerable amount of work which used to be thrust on him in the old days; on the other hand, the work of the liquidator increases considerably and it becomes so onerous that it is impossible to ask honorary workers to do it. But it is hoped that, except in unfavourable seasons, this will result in better collections than have been possible in the past.

65. Nearly 52 lakhs were realized as surplus money from liquidated societies; but only 35 lakhs could be spent, hence the balance in the rural improvement fund has increased from 1.76 to 1.93 lakhs. The chief difficulty is that the Co-operative department has no agency at its disposal for framing estimates or carrying out construction work; hence the tendency is to do nothing and let the money accumulate. As societies improve, it may be possible to entrust the work directly to the *panchayats*. One of the proposals at present is to advance the money at low rates to societies specially formed for constructing wells in the village.

Surplus balances.

CHAPTER IX.

PROPAGANDA.

66. A provincial conference was held at Aligarh, which was opened by Mr. Oakden and presided over by Mr. Brayne. In spite of the inclemency of the weather, it was a great success due largely to the inspiring addresses of Messrs. Oakden and Brayne. A separate report has, as usual, been submitted about the proceedings, and I need here only record my thanks to the Hon'ble Nawab Sir Muhammad Muzammil Ullah Khan, Khan Bahadur, K.C.I.E., O.B.E., the chairman of the reception committee, to Mr. Marsh and his assistants for all their help and trouble, and to the Directors of Agriculture and Industries for the exhibitions they so kindly organized at the time.

Provincial conference.

67. Group conferences were organized in a large number of districts and undoubtedly served a useful purpose. On several occasions it was found that though only *panches* were invited, other members also came with them. These meetings of the *panches* of adjoining societies, if properly conducted, are capable of doing much good. But the tendency to take advantage of these gatherings to give long lectures on co-operation or agriculture or sanitation has to be discouraged; while the addition of a little music and short magic lantern shows before dark results in these gatherings being better appreciated.

Group conferences.

68. Mr. Mukerji continues to edit the English Journal and Rai Bahadur Babu Har Prasad of Bijnor to edit the vernacular ones, and to both my thanks are due for all the trouble they are taking in this connection.

The journals.

69. Several new books were added to the library; but many more are still needed. The annual grant for books is only Rs. 250, and does not even suffice for journals and other periodicals; proposals for increasing this grant are pending consideration.

The library.

70. The pamphlet on Co-operative Societies in the United Provinces by Sir Selwyn Fremantle was revised and brought up to date, and its translation has also been published since the close of the year. Several short notes were published to serve as instructions for the staff and help them in explaining matters to the members. A comedy was prepared by Mr. Srivastava of Gonda, and the question of its publication is under the consideration of Government. Several magic lanterns have been purchased, but suitable slides are not forthcoming. Hence an attempt is being made to prepare them departmentally.

Miscellaneous.

CHAPTER X.

OFFICIAL AND NON-OFFICIAL ASSISTANCE.

71. The Standing Committee did a good deal of useful work and my thanks are due to its members for all their help. Since the close of the year, a provincial co-operative union has been started, which embraces both those

Standing Committee.

banks which have placed their supervising staff under the control of the union and those which have not done so; it is thus fully representative of all. No less than 50 out of 70 banks have handed over the control of their supervising staff to the union, and it is expected that more will do so in a couple of years. The success or failure of the union must of course depend largely on the attitude of the banks and their co-operation. If they look upon the union as a foreign body and start with the idea of proving that their own supervision was better than that exercised by the union, difficulties are sure to arise. After all the banks control finance and are therefore the masters of the situation; the union is only their accredited agent for the supervision of their societies. It is to be regretted that a great deal of misunderstanding still exists on this score, but it is hoped that it will disappear before long.

72. My thanks are due to the large number of honorary workers who were kind enough to give some of their precious time for the welfare of the movement. It is true that not many of them were able to visit primary societies, but one can hardly expect busy gentlemen to go out into the villages in the interior, and I am really grateful to them for all that they have done and are doing. I regret it is not possible to mention here the names of all who helped; I shall however take early steps to convey my thanks to them direct.

Non-official workers.

73. During the year under report considerable help was received from district officers throughout the province; some of them took a keen interest in co-operation and especially in village uplift work. My only regret is that the necessity for concentration of effort and for looking after and reviving the old societies did not always enable the staff to fall in with their wishes for undertaking this work, especially in their districts. The co-operative staff is, however, always at their service and must work under their control as they are the only persons who can co-ordinate the local activities of the various departments. Several sub-divisional officers and tahsildars also did good work, and I must take this opportunity of thanking them all for what they did. To the officers of this department, too, I must express my thanks for a year's hard work, often at the expense of their health; it cannot be pretended that all the inspectors worked well, but most of them did put in some honest and useful work.

Officials.

74. Such work has only been rendered possible by the increase of staff. During the last financial year the cost to Government was Rs. 3,28,719 out of which Rs. 32,445 were contributed by banks towards their own audit and that of their societies. A liberal grant was sanctioned for the current year for the United Provinces Co-operative Union. The annual expenditure of Government on the Co-operative department is steadily increasing. It is hoped that the results will be commensurate with the increased expenditure; but they will not be apparent at least on a general scale for several years more.

Assistance from Government.

75. The task in front of co-operators in the province at present is to rebuild the foundations. Unless that work is well and truly done, it will not be possible to erect a suitable edifice thereon in after years. Mistakes are bound to occur and differences of opinion as to the methods adopted must always arise. But the importance of the moral aspect of co-operation must never be lost sight of. We must concentrate not on show but on work, not on the formation of societies, but on the development through these societies, of character and of honesty. The progress must be slow; but where genuine efforts are made in this direction, they must ultimately succeed.

Conclusion.

P. M. KHAREGAT,
Registrar, Co-operative Societies, United Provinces.

Statistics of Co-operative Societies, United Provinces of Agra and Oudh 1927-28.

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OPERATIONS OF CENTRAL BANKS

Classification (names of Central Banks).	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun	102	56	..	51	5	..	..	85,649	..	71,820	..	80,796	..	288
Saharanpur	37	48	..	47	1	..	..	42,511	..	43,627	..	54,808	..	..
Meerut	38	78	..	76	1	1	..	1,12,022	..	1,01,571	..	1,05,699	..	20,168
Meerut	78	27	..	24	3	..	..	25,795	..	20,413	..	40,499	..	2,872
Muzaffarnagar	40	29	..	29	..	..	..	18,615	..	23,222	..	88,365	..	2,441
Bulandshahr	91	21	..	21	..	..	..	14,691	..	11,243	..	20,759	..	1,828
Bulandshahr	128	70	..	69	1	..	..	48,517	..	35,865	..	1,67,622	11,721	5,746
Bulandshahr	51	36	..	31	5	..	..	22,410	71	19,780	139	53,989	6,000	1,743
Aligarh	13	56	..	55	1	..	..	19,221	..	23,528	..	1,04,040	..	6,264
Muttra	58	83	..	78	9	1	..	67,047	..	66,473	..	1,14,168	..	643
Muttra	383	87	..	85	2	..	..	1,70,572	..	1,71,170	..	1,44,875	..	26,307
Agra	57	136	..	120	14	2	..	1,29,460	..	1,10,712	..	1,27,073	..	31,570
Agra	57	65	..	65	..	..	..	91,793	..	94,685	..	1,10,125	..	1,746
Mainpuri	..	89	..	88	1	..	..	1,13,610	..	1,13,493	..	1,49,495	..	17,995
Mainpuri	54	148	1	143	4	..	..	1,10,796	..	1,00,580	..	1,39,954	..	40,543
Etah	..	34	..	32	2	..	..	33,705	..	35,714	..	24,814	..	16,300
Bareilly	29	49	..	47	2	..	..	27,953	..	28,782	..	54,801	..	2,041
Bareilly	70	79	..	73	6	..	..	23,325	..	42,197	..	51,688	..	2,690
Bijnor	153	192	..	168	20	4	..	85,475	..	1,00,441	..	1,84,356	..	45,490
Budaun	17	26	..	26	..	..	..	7,740	..	10,527	..	86,173	..	801
Moradabad	83	149	1	147	..	1	..	43,854	..	79,470	..	1,37,620	..	22,004
Moradabad	20	41	..	41	..	..	..	8,426	..	14,349	..	53,318	..	4,963
Shahjahanpur	42	30	..	30	..	..	..	7,693	..	19,172	..	26,944	2,000	674
Farrukhabad	33	67	..	65	..	2	..	1,25,025	..	1,25,260	..	1,14,201	5,150	223
Etawah	54	45	..	45	..	..	..	56,881	..	53,218	..	55,451	..	1,099
Cawnpore	69	28	..	13	15	..	..	2,037	278	6,619	..	21,993	..	1,271
Fatehpur	16	88	..	85	3	..	..	60,100	..	48,050	..	1,04,400	..	5,395
Allahabad	58	132	1	131	..	..	..	27,368	..	62,625	..	1,59,090	5,000	4,177
Allahabad	..	61	..	61	..	..	..	41,776	..	30,979	..	75,562	5,000	3,890
Banda	66	121	1	112	8	..	..	2,32,899	..	2,64,861	..	3,80,308	10,000	3,205
Hamirpur	34	59	..	56	3	..	..	63,225	..	51,178	..	68,079	5,000	1,264
Jalaun	96	123	..	125	3	..	..	95,356	2,062	83,600	4,731	2,68,104	..	18,369
Benares	87	102	..	91	10	1	..	30,463	..	35,570	..	78,161	..	8,313
Mirzapur	42	54	..	54	..	..	..	10,946	..	70,925	..	49,204	..	1,947
Jaunpur	281	129	1	115	3	10	..	37,112	437	43,972	2,651	1,10,771	..	22,124
Jaunpur	6	38	..	38	..	..	..	28,697	..	27,294	..	29,475	2,000	5,873
Ghazipur	35	104	..	104	..	..	..	70,372	..	60,536	..	90,017	..	2,092
Gorakhpur	203	301	..	298	3	..	..	2,33,447	298	1,79,198	..	2,57,860	..	27,914
Gorakhpur	75	180	..	180	..	..	..	60,373	..	58,174	..	1,06,223	..	43,535
Basti	..	190	..	183	7	..	..	1,87,046	..	1,37,007	..	2,26,337	..	5,650
Azamgarh	46	36	..	36	..	..	..	23,549	..	16,946	..	24,381	..	907
Naini Tal	482	141	..	136	5	..	..	96,177	..	83,515	..	95,781	..	14,786
Garhwal	135	20	..	20	..	..	..	17,145	..	16,645	..	22,976	4,000	459
Lucknow	32	200	..	195	5	..	..	83,846	..	53,108	..	1,52,950	12,000	5,618
Lucknow	133	80	..	77	3	..	..	97,524	..	71,147	..	1,74,853	10,000	4
Lucknow	87	95	..	95	..	..	..	58,201	..	39,509	..	80,489	..	12,615
Unao	552	112	2	110	..	..	..	74,775	876	1,02,010	..	74,893	1,408	3,265
Unao	92	34	..	33	1	..	..	13,528	..	11,221	..	15,647	..	515
Safipur	..	38	..	32	1	..	..	23,723	..	28,561	..	26,650	22,302	250
Itifaf	15	36	..	36	..	..	..	24,583	..	24,557	..	31,992	5,000	6,546
Rae Bareilly	172	251	1	237	13	..	..	1,31,493	98	1,07,968	570	1,57,646	..	400
Rampal	40	81	..	81	..	..	..	40,276	..	33,351	..	65,250	11,500	5,987
Sitapur	40	85	..	83	2	..	..	51,087	..	43,435	..	77,288	..	9,895

ENT A.

the year ending June 30, 1928.

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—				Reserve and other funds.	Working capital.	Profit (+) and loss (-) of the year.	Usual dividend paid on shares.	Most usual rate of interest.		Uncalled and subscribed share capital.	Serial number.
				Societies.	Provincial or central banks.	Government.	Individuals and other sources.					On borrowings.	On lendings.		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	1	
10	..	3,298	71,513	40	..	..	13,907	2,642	88,102	+3,696	3½	6	10	97,887	1
..	..	2,262	23,497	..	..	..	40,009	649	64,155	+2,137	4	6	12	95,803	2
8	..	2,898	41,463	2,608	..	..	69,795	6,198	1,20,064	+3,736	7½	7	12	1,19,186	3
..	..	1,542	35,441	2,196	..	..	1,847	3,874	43,358	+5,084	6	6	12	15,509	4
..	..	1,906	12,940	3,307	..	..	23,087	12,563	51,897	+3,369	4	7	12	10	5
..	..	1,125	6,850	799	..	..	12,500	1,862	22,011	+238	..	7½	12	3,510	6
..	..	3,411	40,588	14,800	..	..	89,902	75,324	2,20,614	+17,771	5	6	12	19,785	7
..	..	2,157	25,053	4,558	16,000	..	8,294	20,539	74,444	+5,804	8	7½	12	3,287	8
..	..	3,599	37,072	7,580	..	..	67,953	61,957	1,74,562	+1,809	8	7	12	11,678	9
..	..	5,762	38,010	3,443	..	..	93,922	6,777	1,42,152	+3,437	6	6	12	28,190	10
..	..	6,317	98,370	1,789	..	..	63,470	22,852	1,86,481	+9,044	7	6	12	11,900	11
41	..	4,941	60,725	4,685	..	10,000	91,667	11,447	1,73,424	+5,335	8	6	12	21,225	12
..	..	4,817	29,690	2,291	..	..	69,942	31,257	1,33,180	+5,077	5	7	12	18,840	13
32	..	6,305	38,270	4,913	12,633	..	99,756	10,000	1,65,622	+2,958	3	7	12	9,530	14
..	..	6,591	58,965	54,955	..	..	42,929	53,235	2,10,084	+7,329	7	6	12	22,135	15
3	..	919	11,840	5,259	..	..	15,994	8,783	41,876	+1,912	6	7	12	3,110	16
..	..	2,472	20,320	8,858	65	..	29,607	1,817	60,667	+6,458	..	7½	12	5,300	17
..	..	4,536	33,184	11,077	..	..	36,487	12,612	93,360	+4,640	..	6	12	15,266	18
..	..	7,632	1,05,951	11,417	5,000	..	72,424	17,061	2,11,653	+15,512	7	6	12	11,824	19
..	..	1,812	7,545	300	..	..	27,538	3,860	44,243	+2,312	5	6	12	8,505	20
..	..	11,157	71,765	19,230	..	..	1,22,732	68,226	2,77,033	+5,632	6	6	12	1,64,665	21
..	..	2,950	34,255	4,349	..	..	29,767	13,467	81,338	+10,547	..	6	12	6,395	22
..	..	891	15,078	656	2,000	..	14,650	505	32,839	+1,934	..	6	12	2,872	23
..	..	3,749	29,056	623	7,150	..	95,933	3,261	1,36,073	+5,062	8	6	12	21,494	24
..	..	1,876	35,355	94	..	..	23,892	3,089	62,430	+3,433	3	6	12	11,245	25
1	..	1,489	19,412	1,660	..	..	19,165	2,692	42,929	+2,230	6	6	12	4,623	26
..	..	5,910	26,120	3,182	..	..	94,197	12,524	1,36,033	+2,500	7	6	9½	8,580	27
6	..	5,220	46,202	3,189	5,009	..	1,26,051	5,661	1,86,112	+2,571	6½	6	12	29,398	28
..	..	2,633	17,339	3,659	13,000	..	34,016	10,938	84,002	+2,274	6	7	12	8,921	29
..	..	8,591	73,070	1,854	35,000	..	3,11,208	18,737	4,39,869	+15,581	7½	7	12	2,20,130	30
..	..	2,373	21,871	121	31,000	..	25,087	3,850	91,929	+2,317	6	7½	12	81,629	31
..	..	9,700	95,661	9,820	..	..	2,07,844	80,217	3,93,524	+24,947	7½	5	12	24,629	32
..	..	5,114	50,634	4,551	..	..	68,839	24,684	1,48,708	-20,148	..	7	12	16,346	33
..	..	3,119	14,350	1,403	..	..	38,903	3,698	58,354	+206	6	5½	12	18,370	34
23	..	5,995	31,520	24,265	2,000	..	1,00,054	28,339	1,86,678	-2,135	5	6	12	12,795	35
..	..	1,917	12,199	4,232	..	..	19,413	4,083	39,927	+921	5	6	12	3,341	36
5	..	4,580	32,810	3,289	..	..	62,733	9,637	1,08,469	+1,943	6	7	12	3,940	37
..	..	10,295	1,32,574	10,655	..	..	1,41,290	91,809	3,76,328	+14,599	6	6	12	39,906	38
..	..	5,542	75,636	9,116	..	..	61,173	53,495	1,99,420	+7,680	3	6	12	9,414	39
..	..	6,582	32,970	646	..	..	2,10,201	23,570	2,76,387	+5,177	5½	5	12	30,330	40
..	..	1,184	9,536	2,056	..	..	15,699	475	27,766	43	..	6	12	11,964	41
..	..	5,272	61,675	3,229	..	..	57,527	14,170	1,36,611	+4,672	5	5	12	20,155	42
..	..	1,149	3,302	615	4,000	..	10,200	218	23,335	+1,374	7	7½	12	28,523	43
..	..	3,957	56,796	1,593	12,000	..	1,39,247	9,311	2,19,447	-41,181	..	6	12	2,14,649	44
..	..	5,314	37,459	4	5,000	2,000	1,42,436	9,025	1,95,954	3,582	7	7	12	1,31,661	45
..	..	4,120	24,215	6,451	..	..	52,653	11,636	94,960	+2,179	8	6	12	15,290	46
..	..	7,299	37,644	2,058	1,400	..	93,433	64,333	1,98,863	+4,378	7	6	12	33,506	47
..	..	842	10,627	164	..	..	10,400	4,143	25,334	+999	302	6	12	23,825	48
..	..	1,293	6,960	791	5,497	..	11,896	7,898	32,932	+2,100	..	7	12	20,440	49
..	..	2,116	11,670	3,148	12,000	..	14,453	3,708	44,979	+773	..	8	12	4,480	50
..	..	11,019	45,741	1,450	..	..	1,03,993	41,927	1,93,111	+3,758	6½	6	12	644	51
..	..	3,359	12,425	908	6,000	..	42,093	5,391	66,317	+658	8	7½	12	105	52
..	..	3,715	23,365	16,835	..	..	61,084	4,109	1,04,943	+1,494	6	6	12	73,535	53

OPERATIONS OF CENTRAL BANKS

Classification (names of Central Banks).	Number of members.		Number of affiliated societies holding share in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits during the year to—	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi .. 54. Hardoi ..	164	100	..	94	6	..	..	12,364	..	24,980	..	1,70,422	..	3,675
55. Sandila ..	104	128	..	119	8	1	..	14,168	..	55,762	20,169	1,69,452	60,326	33,898
56. Bilgram ..	14	31	..	30	1	..	..	4,682	..	10,930	..	39,448	..	1,232
Kheri .. 57. Kheri ..	336	65	1	62	1	1	..	30,459	..	33,552	..	61,268	..	393
58. Gola ..	25	28	..	27	1	..	..	5,460	..	16,591	..	29,005	..	470
Fyzabad .. 59. Fyzabad ..	155	129	..	127	2	..	..	35,675	..	49,018	..	53,252	..	2,219
60. Tanda ..	3	47	..	29	18	..	..	26,669	..	27,438	..	15,510	..	5,360
Gonda .. 61. Balrampur estate.	27	104	..	103	1	..	..	78,964	..	72,399	..	60,635	..	8,506
Bahraich .. 62. Bahraich ..	21	75	..	74	1	..	..	44,989	..	31,411	..	68,440	..	157
63. Kapurthala estate.	226	47	..	47	..	..	..	20,763	..	16,938	..	60,546	..	..
Sultanpur .. 64. Sultanpur ..	42	125	..	125	..	..	..	71,417	..	62,301	..	95,534	..	9,891
Partabgarh .. 65. Partabgarh	36	156	..	155	..	1	..	90,271	..	60,489	..	1,29,014	16,000	4,373
Bara Banki .. 66. Bara Banki	..	63	..	59	4	..	..	5,620	..	10,703	..	42,061	..	953
67. Rudauli ..	..	27	..	26	1	..	..	14,435	..	18,012	..	27,298	..	12
68. Daryabad ..	31	56	..	54	2	..	..	17,369	..	16,068	..	36,316	..	2,338
79. Garhi Bhillwal.	..	20	..	20	..	..	..	19,425	..	12,042	..	21,452	10,000	507
70. Mason Industrial Federation.	..	1	..	..	1	..	..	..	..	..	..	..	..	..
Total, United Provinces, for 1927-28.	5,692	5,862	9	5,619	209	25	..	39,57,640	4,170	37,67,568	28,310	63,22,117	2,04,407	5,51,954
Total, United Provinces, for previous year.	5,890	6,008	11	5,769	215	13	1,563	40,14,206	10,316	39,73,553	14,553	61,32,700	1,90,476	5,91,977

OPERATIONS OF NON-CREDIT CENTRAL SOCIETIES

Classification (names of Central Societies).	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits during the year to—	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central Banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Roorkee Agricultural Supply Society, Ltd.	73	47	..	..	..	..	..	..	..	..	..	..	2,500	..
2. Pangara Agricultural Supply Society, Ltd., district Banda.	12	12	..	10	2	..	..	392	..	442	..	..	1,000	..
3. District Rural Reconstruction Association Benares.	..	..	..	..	..	..	..	..	..	..	..	..	..	..
4. Hardoi Agricultural Supply Society, Ltd.	296	77	..	77	..	..	..	..	..	..	..	..	..	..
Total, United Provinces, for 1927-28.	381	132	..	87	2	..	..	392	..	442	..	..	6,787	..
Total, United Provinces, for previous year.	193	129	..	128	1	..	..	635	..	585	..	50	8,000	..

MENT A.

for the year ending June 30, 1928—(concluded).

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—				Reserve and other funds.	Working capital.	Profits (+) and loss (—) of the year.	Usual dividend paid on shares.	Most usual rate of interest.		Uncalled and subscribed share capital.	Serial number.
				Societies.	Provincial or central banks.	Government.	Individuals and other sources.					On borrowings.	On lendings.		
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	
..	..	5,795	42,705	6,330	8,000	..	1,75,099	24,635	2,56,769	+23,047	..	7	12	28,805	54
..	..	9,512	29,515	13,009	46,126	5,000	2,04,939	13,421	3,12,060	-26,665	..	7	12	29,565	55
6	..	1,907	13,197	2,450	7,057	..	19,277	11,594	53,575	+4,892	..	8	12	5,463	56
34	..	2,392	23,557	338	..	..	49,843	3,923	77,561	+2,503	6	7	12	1,09,143	57
..	..	1,510	11,945	377	..	..	18,658	3,934	34,914	+2,377	4	7½	12	14,305	58
..	..	2,576	29,355	2,559	..	..	51,896	10,620	93,930	+2,393	5	5½	12	12,500	59
..	..	997	9,065	1,655	..	..	8,000	2,642	21,362	+433	5	7½	12	2,535	60
..	..	3,014	22,550	880	..	..	43,275	2,930	69,635	+1,254	6	6	12	39,600	61
1	..	3,463	15,645	187	..	..	52,997	7,189	76,018	+1,662	7	7	12	42,055	62
..	..	1,876	11,400	5	..	..	50,477	1,650	63,532	+2,602	7	7	12	22,660	63
..	..	5,281	38,024	3,989	..	..	41,766	42,379	1,26,228	+5,530	6	6	12	15,366	64
..	..	5,414	36,060	8,442	16,000	..	64,343	15,324	1,40,174	+5,228	5½	6½	12	18,590	65
..	..	2,012	8,555	393	..	..	41,148	8,708	58,804	+5,739	11	5	12	37,145	66
..	..	970	4,475	..	1,250	..	24,383	505	30,613	+1,116	..	9	12	13,425	67
..	..	2,364	12,670	523	7,500	..	30,192	1,236	52,111	=629	11	8	12	10	68
27	..	548	4,403	191	10,000	..	5,000	3,331	22,925	+500	..	8	12	14,025	69
..	860	..	..	5,000	3,000	..	8,360	=112	..	7	12	..	70
197	..	2,74,835	23,25,210	3,31,641	2,75,737	22,000	44,27,105	11,59,116	85,40,809	+2,15,703	7	7	12	22,87,425	
1,013	..	2,68,406	23,24,071	3,94,661	2,93,697	16,412	46,13,184	12,17,395	88,64,420	+3,17,111	7	7	12	25,02,648	

MENT A-(i).

SOCIETIES for the year ending June 30, 1928

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—				Reserve and other funds.	Working capital.	Profits (+) and loss (—) of the year.	Usual dividend paid on shares.	Most usual rate of interest.		Uncalled and subscribed share capital.	Serial number.
				Societies.	Provincial or central banks.	Government.	Individuals and other sources.					On borrowings.	On lendings.		
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	
8,143	..	541	4,085	..	..	..	2,500	247	6,832	+512	10	9	..	..
243	1,230	..	1,000	..	..	..	2,230	+261	..	8½	..	..
received	
12,039	..	1,076	4,300	..	30,000	..	2,400	9,089	45,789	+1,363	..	..	..	4,520	
20,425	..	1,617	9,665	..	31,000	..	4,900	9,336	54,901	+2,136	10	9	..	4,520	
20,430	..	1,406	8,502	..	23,213	..	2,435	8,271	42,021	+3,089	10	9	18½	3,855	

OPERATIONS OF AGRICULTURAL SOCIETIES

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—		
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS I.—CREDIT. (Unlimited.)			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Dehra Dun ..	51	1,231	74,257	153	51,787	153	79,172	2,047	..	1,588	74,314	..
2. Saharanpur ..	123	2,736	1,69,211	19,997	1,49,518	19,817	1,97,268	10,684	2,401	..	1,50,826	..
3. Muzaffarnagar ..	22	859	15,300	1,828	10,373	1,994	35,373	17,458	799	..	14,601	..
4. Meerut ..	55	1,341	46,878	4,682	44,757	4,287	1,00,743	57,548	3,129	9	40,835	..
5. Bulandshahr ..	155	3,762	64,472	5,455	66,760	3,323	2,61,120	1,92,277	4,956	710	59,981	..
6. Aligarh ..	69	1,508	74,443	65	68,806	..	1,39,092	46,471	..	185	60,547	..
7. Muttra ..	85	2,162	2,00,970	26,821	1,49,728	26,828	2,01,607	43,977	2,663	453	1,65,942	875
8. Agra ..	307	8,310	4,76,861	48,847	3,92,417	51,821	6,82,379	1,23,674	7,891	51,925	3,84,273	..
9. Mainpuri ..	176	3,670	1,56,417	53,022	1,51,838	49,594	2,58,182	83,434	25,494	229	1,07,313	..
10. Etah ..	47	1,090	28,387	914	23,973	976	57,611	25,121	794	96	26,736	..
11. Bareilly ..	73	1,462	27,191	2,073	22,118	2,980	70,234	25,687	1,943	411	22,450	..
12. Bijnor ..	168	3,674	1,14,108	40,733	1,19,846	36,876	2,78,009	98,059	9,777	9,675	66,262	50
13. Budaun ..	26	607	8,780	801	10,233	1,467	41,403	12,324	300	15	7,740	..
14. Moradabad ..	189	3,635	65,525	19,383	69,948	20,200	3,02,614	1,37,796	10,547	1,155	52,130	..
15. Shahjahanpur ..	30	572	7,948	223	4,798	212	26,619	16,828	136	..	7,693	..
16. Farrukhabad ..	65	1,584	97,597	230	98,070	42	1,35,750	44,044	223	7,754	99,700	7
17. Etawah ..	45	913	59,007	1,110	53,040	1,036	66,411	16,029	104	115	56,881	10
18. Cawnpore ..	16	474	..	..	2,190	..	36,936	36,936	..	..	..	..
19. Fatehpur ..	90	2,726	1,11,841	5,625	94,706	6,050	67,447	16,361	3,050	7,873	57,225	..
20. Allahabad ..	185	4,386	71,336	2,780	65,405	2,388	2,18,812	1,21,014	2,408	381	59,099	..
21. Banda ..	99	3,507	1,65,684	2,540	1,70,853	1,521	3,00,117	86,768	1,552	912	1,58,518	..
22. Hamirpur ..	78	2,887	1,26,085	519	1,03,037	465	1,91,917	44,474	83	3,432	1,26,365	64
23. Jhansi ..	22	784	13,755	475	11,575	981	28,411	16,642	..	28	12,006	..
24. Jalaun ..	126	3,456	62,462	19,753	56,548	16,259	2,72,000	1,21,795	5,954	156	47,794	..
25. Benares ..	18	1,549	23,818	3,796	21,088	3,083	62,776	37,451	3,563	88	20,065	..
26. Mirzapur ..	54	867	11,867	433	8,569	560	61,776	34,978	651	557	10,946	..
27. Jaunpur ..	153	3,609	55,573	17,913	68,741	11,523	1,62,380	1,15,975	15,031	96	42,592	..
28. Ghazipur ..	105	2,192	75,944	1,501	58,025	1,439	1,19,803	22,232	672	4,102	70,372	..
29. Ballia ..	12	223	867	120	1,141	189	5,486	4,624	175	170	1,257	120
30. Gorakhpur ..	478	12,724	3,96,966	75,727	2,87,168	88,837	5,87,409	2,00,549	20,623	752	2,92,890	1,007
31. Basti ..	183	4,460	1,23,165	1,831	68,548	4,821	1,96,614	71,181	537	134	1,20,283	..
32. Azamgarh ..	50	1,186	60,016	1,605	51,886	1,708	64,194	5,716	4,307	898	23,549	..
33. Naini Tal ..	136	3,251	92,619	14,302	79,806	14,033	1,39,432	41,824	2,301	70	85,924	..

MENT B.

for the year ending June 30, 1928.

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—					Reserve fund.	Working capital (cols. 17 to 23).	Profit and loss—for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Serial number.
				Members.	Non-members.	Societies.	Provincial or central banks.	Government.					On borrowings.	On lendings.	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	1,244	19,845	1,503	210	..	70,666	..	1,677	93,901	+909	..	10	12½	1
..	2	3,128	50,344	..	..	..	1,58,895	..	24,787	2,34,026	+6,307	..	12	15	2
..	..	362	9,472	..	..	..	21,612	..	8,482	39,516	+1,968	..	12	15	3
104	272	1,864	32,708	18	28	..	71,307	..	40,647	1,44,708	+6,020	..	12	15	4
..	..	4,287	74,041	1,767	..	..	1,98,735	..	91,850	3,66,393	+8,732	..	12	15	5
..	600	2,096	36,435	234	..	..	1,01,598	..	23,371	1,66,638	+5,301	..	12	15	6
..	..	3,535	68,646	1,499	125	875	1,84,647	..	49,835	2,55,627	+9,852	..	12	15	7
117	212	14,426	1,76,497	620	43,212	48	4,40,687	..	1,66,575	8,17,639	+30,917	10	12	15	8
4	19	4,705	86,926	72	25	93	1,20,315	..	1,09,927	3,17,353	+31,794	10	12	15	9
..	..	1,070	20,080	70	34	..	44,189	..	8,779	73,152	+2,151	..	12	15	10
61	133	1,222	26,501	504	1,651	..	43,926	..	23,683	96,265	+2,964	10	12	15	11
..	..	5,692	1,18,494	2,251	9,330	..	1,53,342	..	73,825	3,77,242	+17,798	10	12	15	12
..	..	1,346	8,296	9	6	..	36,173	..	6,277	50,761	+2,291	10	12	15	13
290	1,087	7,620	1,01,339	2,757	1,005	..	1,85,203	..	99,359	3,39,663	+12,639	10	12	15	14
..	..	87	8,272	..	..	..	13,902	..	5,533	33,707	+764	..	12	15	15
10	14	2,510	37,477	1,641	4,714	..	1,00,440	..	18,071	1,57,373	+11,086	..	12	15	16
3	17	1,109	16,222	51	..	10	55,428	..	4,731	76,442	+1,794	..	12	15	17
..	..	1,390	6,776	..	..	..	36,621	..	6,917	50,314	-621	..	12	15	18
..	8	..	..	72,033	50	..	1,01,050	..	30,191	2,03,374	+4,271	..	9/6	12½	19
..	..	3,943	44,698	1,600	687	..	1,84,880	..	51,335	2,33,300	+7,940	10	12	15	20
113	20	8,145	65,808	1,039	..	..	2,25,289	..	56,573	3,48,709	+8,275	10	12	15	21
68	175	1,351	37,207	31	163	160	1,64,147	..	15,549	2,17,257	+5,582	10	12	15	22
9	26	433	6,535	119	..	..	20,427	..	1,660	28,741	+932	..	12	15	23
..	12	4,980	99,427	505	761	..	1,99,642	..	33,644	3,33,979	+29,329	..	12	15	24
..	..	1,434	18,690	1,034	1,676	..	41,217	..	36,490	99,107	+2,144	..	12	15/10	25
..	6	551	12,332	567	3	..	48,556	..	12,162	73,620	+3,195	..	12	15½	26
102	35	3,299	50,419	1,314	4,006	..	78,519	..	1,02,125	2,36,383	+10,940	..	12	15	27
..	13	1,758	37,545	2,669	1,560	..	86,561	..	18,263	1,46,598	+4,955	10	12	15	28
..	..	..	1,539	19	1,160	175	3,864	..	690	7,447	+40	..	12	15	29
..	238	9,047	1,99,399	921	2	1,007	3,33,534	..	2,07,702	7,42,565	+56,271	10	12	15	30
..	..	2,963	51,724	144	..	..	1,55,334	..	25,517	2,32,719	+7,735	10	12	15	31
..	15	1,391	19,705	2,481	3,067	925	24,939	..	24,125	75,242	+3,765	10	12	15	32
..	..	2,577	55,503	71	..	..	84,441	..	29,001	1,69,016	+11,509	10	12	15	33

OPERATIONS OF AGRICULTURE

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which over-due.	Banks and societies.	Individuals.	Central banks.
1	2	3	4	5	6	7	8	9	10	11	12
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
34. Garhwal ..	20	326	17,503	459	14,314	638	36,061	15,562	615	89	17,145
35. Lucknow ..	332	7,621	1,71,860	16,395	1,16,406	19,980	3,62,018	1,77,920	6,892	1,153	1,57,341
36. Unao ..	229	5,040	1,28,750	9,646	1,07,891	10,775	2,28,631	88,266	3,065	792	1,18,271
37. Rae Bareilly ..	290	6,800	1,34,889	6,376	94,720	8,134	3,18,301	41,711	2,233	2,671	1,15,997
38. Sitapur ..	87	2,723	56,572	9,895	45,330	7,510	1,18,441	22,637	16,335	625	50,976
39. Hardoi ..	240	5,291	99,180	18,039	55,690	25,042	2,68,445	2,21,756	11,746	1,890	24,472
40. Kheri ..	90	2,305	31,191	293	35,052	196	85,430	49,238	219	618	30,768
41. Fyzabad ..	156	3,226	59,585	3,757	2,788	3,643	97,724	33,672	3,366	12	49,123
42. Gonda ..	115	2,872	87,471	8,566	76,594	8,648	1,07,971	22,069	1,268	6,676	69,235
43. Bahraich ..	132	3,474	76,259	84	52,244	1,192	1,41,335	64,409	184	38	73,943
44. Sultanpur ..	125	2,757	74,836	7,414	55,176	7,724	98,746	15,589	1,572	85	71,417
45. Partabgarh ..	155	5,284	1,44,700	1,726	99,682	6,702	2,12,131	48,381	5,715	323	87,301
46. Bara Banki ..	155	3,103	53,115	2,658	42,797	2,502	1,18,269	62,468	645	43	53,373
Total Class I ..	5,697	1,37,454	41,60,061	4,60,516	34,85,730	4,77,899	77,47,224	31,81,601	1,86,014	1,08,824	34,49,701
Total, Previous year ..	5,874	1,43,332	42,72,347	4,98,675	39,78,371	4,41,935	72,43,668	28,43,707	2,11,678	1,14,804	35,29,986
CLASS IV.—PRODUCTION AND SALE.											
<i>(a) Limited.</i>											
1. Allahabad ..	1	12	691	3,526	..	673	283	200	825	..	3,622
2. Benares ..	1										
Total, Limited Class IV	2	12	691	3,526	..	673	283	200	825	..	3,622
Total, Previous year ..	3	27	538	3,081	472	3,068	6,472	6,406	934	..	..
CLASS VI.—OTHER FORMS.											
<i>(Limited.)</i>											
1. Saharanpur ..	5										
2. Eijnor ..	1										
3. Fatehpur ..	1	19	..	210	..	78	..	..	132	..	..
4. Basti ..	1	15	..	..	..	..	..	..	..	..	..
5. Feraes ..	6										
Total, Class VI ..	14	34	..	210	..	78	..	..	132	..	..
Total, Previous year ..	3	46	..	..	..	..	..	..	..	..	..
Grand Total, United Provinces, for 1927-28.	5,713	1,37,500	41,60,752	4,64,252	34,85,730	4,78,650	77,47,507	31,81,801	1,86,971	1,08,824	34,53,323
Grand Total, United Provinces, for previous year.	5,880	1,43,405	42,72,335	5,01,756	39,78,343	4,45,003	72,55,140	28,50,113	2,12,612	1,14,804	35,29,986

MENT B.

SOCIETIES for the year ending June 30, 1928—(concluded).

Sales of goods to mem- bers.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from—					Reserve fund.	Working capital (cols. 17 to 28).	Profit + loss—for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Serial number.
				Members.	Non-members.	Societies.	Provincial or central banks.	Government.					On borrow- ings.	On lendings.	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	1,064	11,514	39	..	..	22,976	..	7,456	41,985	+1,649	..	12	15	34
95	..	5,826	1,22,563	896	5,952	27	2,58,645	..	76,960	4,65,043	+18,161	10	12	15	35
31	..	4,197	66,378	247	951	..	1,43,835	..	78,269	2,34,680	+8,237	10	12	15	36
..	..	3,888	98,284	332	2,479	..	1,62,382	..	1,02,507	3,65,984	+20,956	10	12	15	37
..	..	1,893	41,091	500	160	..	79,506	..	39,954	1,61,211	+4,613	10	12	15	38
6	..	5,300	1,00,363	609	1,451	..	1,89,554	..	1,08,479	4,00,456	+28,259	10	12	15	39
24	..	1,677	24,905	229	294	..	74,423	..	12,561	1,12,412	+1,619	..	12	15	40
..	..	2,109	39,873	86	10	62	59,808	..	26,951	1,26,790	+4,562	..	12	15	41
..	..	1,411	92,944	623	15,698	383	54,098	..	17,819	1,21,565	+5,571	..	12	15	42
..	..	1,946	28,838	82	..	77	1,32,934	..	10,101	1,72,032	+5,580	..	12	15	43
..	..	1,515	23,600	40	..	..	80,918	..	18,814	1,23,372	+3,511	10	12	15	44
..	..	2,756	44,173	501	1,482	335	1,24,731	..	81,202	2,52,424	+11,074	10	12	15	45
50	..	1,880	46,563	53	..	..	97,427	..	16,251	1,60,294	+1,727	..	12	15	46
1,077	4,999	1,29,527	22,79,991	1,01,830	1,01,982	4,177	52,26,823	..	20,42,228	97,57,000	+4,24,971	10	12	15	
1,682	100	1,22,233	21,69,893	98,750	1,29,563	4,320	49,81,574	..	18,94,800	92,78,900	+3,63,091	10	12	15	
..	3,706	337	102	..	12	..	..	..	3,945	4,059	-54	..	..	..	1
not re- ceived	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2
..	3,796	337	102	..	12	..	..	..	3,945	4,059	-54	..	..	..
3,421	2,885	551	3,236	6	..	..	..	..	8,442	11,684	+190	..	..	9½	
not re- ceived	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1
not re- ceived	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2
..	72	..	170	..	..	..	..	..	..	170	+26	..	..	..	3
8	..	..	37	..	..	..	..	..	..	37	+8	..	..	..	4
not re- ceived	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5
8	72	..	207	..	..	..	..	..	..	207	+34	..	..	..
..	
1,085	8,867	1,29,864	22,80,300	1,01,830	1,01,994	4,127	52,26,823	..	20,46,173	97,61,297	+4,24,951	10	12	15	
5,103	2,965	1,22,834	21,78,129	98,756	1,29,563	4,320	49,81,574	..	19,03,242	92,90,584	+3,63,281	10	12	15	

OPERATIONS OF NON-AGRICULTURAL

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—		
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which over-due.	Banks and societies.	Individuals.	Central banks.	Primary associations.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS I.—CREDIT.			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>(a) Limited.</i>												
1. Dehra Dun ..	4	399	32,449	35	22,255	..	20,575	32	5	5,262	3,880	..
2. Meerut ..	2	38	380	..	404	..	684	158	..	..	..	..
3. Aligarh ..	2	602	13,250	519	8,561	..	8,848	..	444	200	2,000	..
4. Agra ..	3	735	1,50,897	..	1,19,878	..	1,60,106	1,408	2,100	80,505	..	..
5. Mainpuri ..	4	199	8,311	..	9,743	..	13,232	934	1,660	4,519	700	..
6. Etah ..	2	43	258	..	548	..	671	240	..	..	..	..
7. Bareilly ..	1	25	..	..	168	..	939	939	..	..	..	..
8. Bijnor ..	1	253	1,305	775	165	775	1,139	..	..	..	..	..
9. adaan ..	1	68	..	..	..	..	..	..	..	..	..	..
10. Moradabad ..	1	97	2,022	..	1,937	..	1,129	614	..	5	..	..
11. Shahjahanpur ..	1	..	..	..	..	..	..	..	..	..	..	..
12. Farrukhabad ..	1	17	525	..	661	..	493	116	..	33	..	..
13. Etawah ..	1	43	950	..	1,062	..	936	49	..	..	..	..
14. Cawnpore ..	8	2,805	1,69,146	1,367	1,51,626	1,068	1,20,159	17,841	484	1,74,573	393	2,607
15. Allahabad ..	3	91	1,920	..	1,012	..	2,893	..	..	..	..	..
16. Banda ..	8	213	26,676	..	18,325	..	31,002	1,582	..	317	22,362	..
17. Hamirpur ..	1	23	3,352	..	1,621	..	3,296	1,888	..	1,006	2,000	..
18. Jhansi ..	1	268	34,019	..	30,328	..	24,609	56	..	6,550	..	..
19. Jalaun ..	1	20	447	..	699	..	260	260	..	179	..	..
20. Jaunpur ..	1	15	680	..	614	..	2,140	1,542	..	..	600	..
21. Gorakhpur ..	3	2,549	1,63,684	..	1,44,141	..	1,13,053	..	..	7,576	..	..
22. Naini Tal ..	1	87	1,057	..	1,134	..	1,123	908	..	..	..	..
23. Garhwal ..	1	..	..	..	..	..	..	..	..	..	Figures	not
24. Lucknow ..	4	5,921	7,02,428	..	6,17,796	..	8,01,908	..	..	4,55,692	..	..
25. Rae Bareli ..	2	149	8,633	..	8,304	..	10,028	642	115	6,858	4,230	..
26. Hardoi ..	6	123	627	1,859	6,478	5,901	33,318	31,035	117	994	1,310	304
27. Fyzabad ..	1	82	2,235	..	2,703	..	2,597	1,306	..	..	..	..
28. Gonda ..	1	164	3,108	..	2,989	..	3,496	..	..	..	..	..
29. Bahraich ..	1	42	1,575	..	1,539	..	1,303	386	..	..	..	..
30. Bara Banki ..	1	14	..	..	..	..	192	192	8	..	..	..
Total, Limited ..	63	16,100	13,29,934	4,555	11,55,741	7,744	13,65,664	62,178	4,928	6,94,268	38,005	3,171

MENT C,

SOCIETIES for the year ending June 30, 1928.

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—					Reserve fund.	Working capital (columns 17 to 23).	Profit + and loss—for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Serial number.
				Members.	Non-members.	Societies.	Provincial or central banks.	Government.					On borrowings.	On lendings.	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	285	10,117	7,690	100	..	2,332	..	416	20,655	+1,172	10	9	12	1
..	..	2	460	..	..	..	..	..	47	507	+214	..	..	..	2
2,675	2,075	201	10,300	200	..	..	..	..	1,199	11,699	+929	6½	8	12	3
1,397	..	963	67,190	35,523	48,695	..	..	..	16,435	1,67,848	+12,564	8	6	9	4
102	..	137	3,185	3,507	5,883	..	284	..	1,805	14,164	+821	10	6	12½	5
..	..	4	285	..	..	..	339	..	95	719	-22	7	8	9/6	6
..	..	9	892	1	..	..	829	..	65	1,277	+19	..	12	15	7
..	..	105	1,423	..	..	..	..	..	..	1,423	+20	..	..	..	8
..	..	23	457	..	..	..	..	..	..	457	+39	..	..	..	9
..	..	24	780	18	..	..	..	..	811	1,104	+95	10	..	12	10
..	..	Figures not received.		..	..	..	..	..	..	..	..	..	..	..	11
..	696	82	..	..	..	..	170	898	+89	..	..	..	12
..	..	17	1,188	..	..	..	..	..	16	1,154	+142	3	..	12½	13
2	..	2,981	66,627	58,294	301	1,984	121	..	16,860	1,44,187	+8,970	10	6	10	14
..	2,671	..	..	..	..	..	127	2,798	+297	6	..	15	15
..	..	174	7,116	317	..	..	23,037	..	1,302	31,772	+1,081	10	9	10½	16
..	431	1,006	..	..	2,000	..	357	3,794	+111	..	9½	12	17
..	..	210	9,840	5,500	7,700	..	..	..	293	23,333	+1,385	7½	6	9½	18
..	170	..	73	..	..	..	14	257	+42	7½	7½	9	19
..	160	..	..	..	1,767	..	229	2,156	+121	..	12	15	20
..	..	1,682	97,245	..	9,854	..	..	..	9,442	1,16,541	+10,889	..	..	..	21
2,168	..	165	1,334	..	5	..	1,054	..	354	2,747	+72	..	9	12	22
..	..	Figures not received.		..	..	..	..	..	..	..	..	..	..	..	23
1	..	21,713	2,36,006	5,45,768	..	..	..	..	38,502	8,20,271	+30,805	..	3½	9½	24
..	..	387	2,576	1,583	2,458	..	3,042	..	812	10,426	+382	..	..	..	25
..	..	281	6,627	5,572	..	..	36,865	..	1,930	50,494	+8,839	..	..	..	26
..	..	123	1,040	..	..	..	..	..	2,005	3,045	+255	..	6	12½	27
..	..	70	2,932	..	..	..	..	..	470	3,402	+415	..	..	12½	28
..	..	3	680	500	..	..	..	..	107	1,287	+141	10	8	12½	29
..	181	..	..	..	..	..	98	279	+23	12	12	12	30
6,345	2,075	29,589	5,32,049	6,65,456	74,569	1,984	71,170	..	93,461	14,38,689	+74,315	..	12	15	

OPERATIONS OF NON-AGRICULTURAL

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—		
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which over-due.	Banks and societies.	Individuals.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS I.—CREDIT.												
<i>(b) Unlimited.</i>												
1. Dehra Dun ..	1	15	7,000	74	5,750	74	7,050	50	..	..	6,927	..
2. Saharanpur ..	2	83	1,215	..	1,244	..	1,535	193	..	..	1,207	..
3. Meerut ..	16	402	3,950	268	4,380	218	13,775	9,144	59	13	3,362	..
4. Bulandshahr ..	7	239	5,020	417	3,556	572	9,557	6,502	719	..	4,166	..
5. Aligarh ..	9	206	4,875	..	4,744	..	13,041	245	200	..	4,500	..
3. Muttra ..	2	44	4,850	226	4,433	226	3,888	688	..	..	4,630	..
7. Agra ..	15	348	19,753	2,684	14,943	1,089	19,740	5,750	31	260	18,328	113
8. Mainpuri ..	6	122	6,687	552	6,618	480	8,851	2,076	121	..	6,362	..
9. Etah ..	3	55	2,149	..	2,158	..	1,733	193	..	16	1,217	..
10. Bareilly ..	5	114	845	..	357	..	2,916	2,425	21	..	845	..
11. Bijnor ..	20	405	9,948	2,473	12,554	2,335	24,620	10,546	284	23	7,533	..
12. Cawnpore ..	2	151	4,975	..	3,100	..	1,875	675	..	3,779	4,800	..
13. Fatehpur ..	2	59	2,804	..	2,792	..	3,364	1,632	..	153	2,375	..
14. Banda ..	4	144	20,276	100	17,848	100	33,135	11,479	..	..	19,513	..
15. Hamirpur ..	3	47	1,660	..	1,175	8	1,775	594	..	..	1,652	..
16. Jalaun ..	3	55	1,220	678	1,217	680	2,581	1,508	..	1	562	..
17. Benares ..	11	197	14,342	3,261	11,695	5,015	18,469	1,241	764	..	10,398	..
18. Jaunpur ..	3	45	535	243	1,498	75	3,135	2,637	246	..	460	..
19. Gorakhpur ..	2	31	908	..	231	..	1,447	1,025	..	..	950	..
20. Basti ..	7	216	11,880	25	6,723	166	7,339	5,095	..	..	11,111	..
21. Naini Tal ..	1	20	44	..	499	..	55	47	..	..	44	..
22. Almora ..	4	70	2,650	1,567	4,310	1,175	2,037	338	400	1,225	2,209	1,167
23. Garhwal ..	1	..	..	..	..	..	..	..	..	..	..	..
24. Lucknow ..	5	98	796	981	1,199	373	4,137	3,273	610	..	478	..
25. Unao ..	3	55	4,943	..	4,308	..	5,726	2,532	..	..	4,998	..
26. Rae Bareli ..	11	198	22,785	..	20,240	..	24,519	2,808	..	110	20,841	..
27. Sitapur ..	2	39	110	..	209	..	651	582	..	..	110	..
28. Hardoi ..	12	190	1,317	386	2,080	441	6,233	5,051	64	35	1,034	..
29. Kheri ..	2	28	286	42	186	30	275	15	147	..	256	..
30. Fyzabad ..	20	410	17,001	3,319	16,987	3,399	10,672	967	898	..	12,982	..
31. Gonda ..	1	22	1,034	..	775	..	809	..	..	..	1,032	..
32. Bahraich ..	1	20	490	..	601	..	941	..	..	..	505	..
33. Bara Banki ..	11	127	971	..	1,879	..	4,665	2,806	..	..	971	..
Total Unlimited ..	197	4,205	1,77,824	17,796	1,60,239	16,407	2,41,036	1,07,317	4,559	5,665	1,57,553	1,334
Total, Class I ..	260	20,305	15,07,758	22,351	13,15,980	24,151	16,06,760	1,69,495	9,487	6,99,933	1,95,558	4,455
Total, Previous year ..	256	16,382	13,85,122	17,342	11,65,331	13,524	14,16,349	1,71,480	9,409	6,41,893	1,89,331	2,042

MENT C--(continued).

SOCIETIES for the year ending June 30, 1928.

Sales of goods to members.		Cost of management.	Share capital paid up.	Loan and deposits held at the end of the year from—					Reserve fund.	Working capital (columns 17 to 23).	Profit + and loss—for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Serial number.
Purchase of members' products.	Members.			Non-members.	Societies.	Provincial or central banks.	Government.	On borrowings.					On lendings.		
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	85	980	1	..	..	6,927	..	70	7,923	+47	..	10	12	1
..	..	29	575	..	..	..	1,113	..	39	1,727	+43	..	12	15	2
..	..	450	3,979	15	..	..	12,368	..	2,240	18,602	+663	..	12	15	3
..	..	118	3,863	..	5	..	5,184	..	5,320	14,872	+273	..	12	15	4
..	..	71	3,003	2	255	..	10,115	..	902	15,277	+529	..	12	15	5
..	..	91	1,813	..	..	..	2,758	..	699	4,770	+203	..	12	15	6
314	..	208	5,352	57	..	..	15,339	..	2,758	23,501	+659	..	10	12	7
..	..	178	2,775	..	..	..	4,913	..	1,872	9,560	+837	10	12	15	8
..	..	22	1,046	16	..	..	1,124	..	301	2,487	+77	..	12	15	9
..	..	38	844	3	..	..	2,556	..	90	3,493	+163	..	12	15	10
..	..	493	9,584	43	330	..	17,960	..	4,603	32,520	+1,159	..	12	15	11
1,395	2,299	203	445	..	..	..	4,800	..	..	5,245	+604	..	10	15	12
..	1,588	..	..	3,025	..	445	5,058	+59	..	9	12	13
..	..	200	4,670	..	..	..	32,567	..	969	33,206	+569	..	10	12	14
..	555	..	..	..	1,618	..	272	2,445	+72	..	12	15	15
..	..	45	787	5	..	..	2,152	..	1,067	4,011	-145	..	12	15	16
..	..	193	5,214	27	159	..	7,232	..	12,312	24,094	+929	10	12	15	17
..	..	94	943	..	..	..	2,788	..	584	4,315	-17	10	12	15	18
..	494	3	..	..	1,036	..	157	1,690	+92	..	12	15	19
..	..	53	1,611	..	..	..	6,578	..	535	8,724	+314	..	12	15	20
..	..	1	49	..	..	..	78	..	1	123	+10	..	12	15	21
..	717	..	..	..	2,209	..	519	3,445	+145	..	9	12	22
..	23
..	..	81	2,111	1	..	..	1,434	..	2,393	6,439	+375	10	12	15	24
..	..	99	1,126	..	..	..	3,314	..	1,927	6,367	+393	..	12	15	25
..	..	181	4,923	107	..	..	12,555	..	3,437	26,077	+1,735	..	12	15	26
..	..	17	638	..	..	..	235	..	163	1,036	+48	..	12	15	27
..	..	80	2,036	92	..	..	5,357	..	1,807	9,342	+334	..	12	15	28
..	..	4	229	..	..	..	212	..	87	523	+20	..	12	15	29
..	..	193	2,616	..	..	..	4,019	..	7,726	14,361	+1,177	..	12	15	30
..	122	..	..	..	734	..	3	859	+13	..	12	15	31
193	..	71	274	..	..	..	711	..	103	1,093	+33	..	12	15	32
2	..	91	1,477	..	..	..	4,788	..	260	6,525	-43	..	12	15	33
1,810	2,299	3,394	64,356	1,960	1,749	..	1,77,849	..	59,711	3,05,625	+11,490	..	12	15	
8,155	4,374	32,983	5,96,405	6,67,416	76,318	1,984	2,49,019	..	1,53,172	17,44,314	+85,805	..	12	15	
19,035	..	30,323	5,09,167	6,37,703	18,651	1,641	2,37,453	..	1,30,116	15,34,736	+75,002	10	12	15	

OPERATIONS OF NON-AGRICULTURE

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during year from—	
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.
1	2	3	4	5	6	7	8	9	10	11	12
CLASS II.—PURCHASE AND SALE. (a) Limited.			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Aligarh	1			1,010		1,750	Figures not received		10	1,000	
2. Bijnor	1	392							400		19,735
3. Farrukhabad	1	85							681	1,335	1,710
4. Banda	1	83	243	206	436	377	1,256			45	
5. Jhansi	1	95					14				
6. Ghazipur	1	143								1,043	
7. Basti	1	10		3,595		3,732				2,252	
8. Naini Tal	1						Did not start work				
9. Lucknow	2	106	305	4	245		1,977	1,673	4		1,000
10. Unao	1						Did not start work				
11. Bahraich	1	21					482				
12. Partabgarh	1	44		70					70		2,300
Total Class II	13	979	543	4,835	681	5,859	3,729	1,673	1,248	6,175	24,835
Total, Previous year	14	1,131	3,710	9,053	3,217	7,472	3,380	944	2,222	13,009	11,689
Class IV.—PRODUCTION AND SALE. (a) Limited.											
1. Agra	2	32	3,566	938	2,919	2,521	971	312			1,979
2. Hardoi	1	12		490		295			135		1,950
3. Kheri	1	80	4,624		5,015		1,142			50,186	4,900
Total Class IV	4	124	8,190	1,368	7,934	2,826	2,113	312	135	50,186	8,829
Total, Previous year	3	27	3,593	1,952	4,295	486	323		1,593	3,775	6,213
Class VI.—OTHER FORMS. (Limited). (Housing and Thrift).											
1. Bulandshahr	1						Figures not received				
2. Aligarh	1	66					Did not start work				
3. Moradabad	1										
4. Farrukhabad	1	19	7,490		3,597		3,894				4,920
5. Beavres	1	29									
6. Ghazipur	1	25		435					435		
7. Basti	1						Did not start work				
8. Lucknow	3	55									
9. Partabgarh	9	364	40	2,751		345	40		2,926	2,353	
Total Class VI	19	558	7,530	3,186	3,597	345	3,934		3,361	2,353	4,920
Total, Previous year	14	389	500	520	582		1,439		520	6,147	
Grand Total, United Provinces, for 1927-28.	296	21,927	15,24,026	31,790	13,28,192	53,181	16,16,536	1,61,480	14,231	7,58,647	2,34,142
Grand Total, United Provinces, for previous year.	237	17,929	13,92,525	28,893	11,73,425	21,482	14,21,931	1,46,230	13,744	6,64,824	2,07,185

STATEMENT D.
OPERATIONS OF UNIONS for the year ending June 30, 1928.

District.	Number of unions.	Number of societies affiliated to unions in column 2.	Total number of members in societies affiliated.	Total working capital of affiliated societies.	Expenditure in the year 1927-'28.	Percentage of column 6 over column 5.	Number of supervising staff maintained by unions.	Remarks.
1	2	3	4	5	6	7	8	9
1. Bijnor	2	41	935	Rs. 80,696				
Total, United Provinces, for 1927-28.	2	41	935	80,693				Honorary work
Total, United Provinces, for previous year.	2	41	1,015	79,056			2	

MENT C—(continued).

SOCIETIES for the year ending June 30, 1928.

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—					Reserve fund.	Working capital (columns 17 to 23).	Profit + and loss — for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Serial number.
				Members.	Non-members.	Societies.	Provincial or central banks.	Government.					On borrowings.	On lendings.	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
1,762	2,586	251	3,164	250	..	..	..	500	..	3,914	-159	..	..	..	1
..	..	..	570	..	..	..	9,835	..	55	10,460	-140	..	..	..	2
2,552	1,583	116	3,144	18	..	..	940	..	789	4,891	+61	..	12%	..	3
217	21	158	1,756	195	..	..	..	..	295	2,246	-582	..	8½%	9%	4
2,051	2,394	110	247	..	343	..	..	..	..	590	-305	6%	6%	..	5
5,978	4,220	396	625	5,041	..	..	1,952	..	..	7,618	-593	..	9%	..	6
394	517	3	685	..	..	..	3,050	..	..	3,735	-18	..	9%	12%	7
266	..	85	1,030	..	..	..	..	..	84	1,114	-151	5%	..	..	8
1,750	2,100	368	2,223	..	..	..	4,003	..	70	6,296	+269	..	6%	..	9
14,970	13,421	1,422	13,444	5,504	843	..	19,780	500	1,293	40,864	-972	..	9	9	10
28,880	..	1,793	14,826	4,761	..	..	9,484	..	1,466	30,537	-1,486	..	9	9	11
..	2,067	49	237	..	..	..	817	..	1,126	2,180	+200	..	10%	12%	1
..	..	42	60	..	..	..	1,950	..	..	2,010	+515	..	9½%	..	2
93,472	76,104	1,076	4,820	7,812	4,385	..	12,201	..	455	29,673	+2,739	10%	10%	12%	3
93,372	78,171	1,167	5,117	7,812	4,385	..	14,968	..	1,581	33,863	+3,454	..	10%	12%	
..	4,420	17	178	..	..	..	29	..	124	331	+1,379	..	10	12	
..	..	..	2,828	..	..	..	..	..	..	2,828	-410	..	..	..	1
..	..	67	870	..	..	..	3,256	..	..	4,126	+272	..	9%	10%	2
..	..	..	..	..	..	..	..	..	..	..	+2	..	..	9/6	3
..	..	..	420	..	..	..	..	..	..	430	+15	..	..	..	4
..	..	59	..	..	..	..	..	..	..	..	+152	..	..	..	5
..	..	4	..	3,515	..	..	..	..	..	3,515	+113	..	..	..	6
..	..	130	4,128	3,515	..	..	3,256	..	..	10,899	+104	..	9	10%	7
..	..	187	7,885	4,399	..	..	..	..	910	13,194	+354	..	8	9½%	8
1,16,597	95,966	35,702	6,19,094	6,84,247	81,546	1,984	2,87,023	500	1,56,046	18,29,940	+88,391	..	12	15	9
47,915	4,420	92,820	5,32,056	6,46,868	18,651	1,641	2,46,966	..	1,32,616	15,78,798	+75,749	10	9	12	

STATEMENTS E AND F ARE BLANK.

CENTRAL BANKS RECEIPTS

Classification (names of Central Banks).		Share receipts.	Receipts by loans and deposits from—			
			Non-members and members in an individual capacity	Provincial and Central Banks.	Societies.	Government.
1		2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun	.. 1. Dehra Dun	5,407	3,042	..	263	..
Saharanpur	.. 2. Saharanpur	1,877	28,241	..	..	..
	.. 3. Roorkee	4,406	47,426	..	20,168	..
Meerut	.. 4. Meerut	982	600	..	2,872	..
	.. 5. Bhatyana	25	410	..	2,441	..
Muzaffarnagar	.. 6. Muzaffarnagar	3,168	3,826	..	1,828	..
Bulandshahr	.. 7. Bulandshahr	266	45,496	11,721	5,746	..
	.. 8. Jahangirabad	1,247	8,711	6,000	1,743	..
	.. 9. Jewar	2,312	13,324	..	6,264	..
Aligarh	.. 10. Aligarh	3,570	4,879	..	648	..
Muttra	.. 11. Muttra	2,305	16,481	..	26,307	..
Agra	.. 12. Agra	6,235	85,610	..	31,570	10,000
	.. 13. Parna	2,195	17,846	..	1,746	..
	.. 14. Jarauli	3,475	33,880	..	17,995	..
Mainpuri	.. 15. Mainpuri	2,855	2,094	..	40,543	..
	.. 16. Jastrana	880	7,000	..	16,300	..
Etah	.. 17. Etah	1,160	3,238	..	2,041	..
Bareilly	.. 18. Bareilly	708	40,585	..	2,690	..
Bijnor	.. 19. Bijnor	6,548	16,073	..	45,430	..
Budaun	.. 20. Islamnagar	409	21,644	..	801	..
Moradabad	.. 21. Moradabad	1,349	33,754	..	22,004	..
	.. 22. Kanth	1,018	2,367	..	4,963	..
Shahjahanpur	.. 23. Shahjahanpur	556	5,100	2,000	674	..
Farrukhabad	.. 24. Farrukhabad	4,392	11,718	5,150	223	..
Etawah	.. 25. Etawah	2,363	9,450	..	1,099	..
Cawnpore	.. 26. Christian Bank	633	19,673	..	1,271	..
Fatehpur	.. 27. Fatehpur	1,900	24,146	..	5,835	..
Allahabad	.. 28. Allahabad	4,630	86,197	5,000	4,177	..
	.. 29. Ramnagar	1,540	12,447	5,000	3,890	..
Banda	.. 30. Banda	17,565	1,17,718	10,000	3,205	..
Hamirpur	.. 31. Mahoba	6,749	9,944	5,000	1,264	..
Jalaun	.. 32. Orai	8,389	24,993	..	18,869	..
Benares	.. 33. Kashi	3,551	21,833	..	8,313	..
Mirzapur	.. 34. Mirzapur	55	10,075	..	1,347	..
Jaunpur	.. 35. Jaunpur	710	30,815	..	22,124	..
	.. 36. Ranipur	335	6,406	2,000	5,878	..
Ghazipur	.. 37. Ghazipur	2,285	16,905	..	2,092	..
Gorakhpur	.. 38. Gorakhpur	8,317	47,751	..	27,914	..
	.. 39. Kasie	2,435	16,051	..	48,535	..
Basti	.. 40. Basti	5,398	1,58,760	..	5,650	..
Azamgarh	.. 41. Azamgarh	606	6,150	..	907	..
Naini Tal	.. 42. Tarai and Bhabar	4,175	4,125	..	14,786	..
Garhwal	.. 43. Kotdwara	1,349	..	4,000	459	..
Lucknow	.. 44. Lucknow	5,648	97,340	12,000	5,618	..
	.. 45. Arya	4,114	80,354	10,000	4	..
	.. 46. Mohanlalganj	382	41,723	..	12,615	..
Unao	.. 47. Unao	877	35,374	1,408	3,205	..
	.. 48. Purwa	154	..	..	515	..
	.. 49. Snafipur	410	12,301	22,302	250	..
	.. 50. Itifat	835	9,617	5,000	6,546	..
Rae Barell	.. 51. Rae Barell	973	14,558	..	400	..
	.. 52. Rampal	1,035	18,118	11,500	5,987	..
Sitapur	.. 53. Biswan	956	8,676	..	9,895	..

MENT G.

for the year ending June 30, 1928.

Loans and deposits recovered from—			Income realized.				Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Serial number.
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10 to 12).			
7	8	9	10	11	12	13	14	15	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	4,000	67,320	6,995	10	1,807	8,902	18,114	1,06,948	1
..	..	43,627	6,599	..	1,632	8,231	8,961	90,937	2
..	..	1,01,571	11,684	8	2,689	14,381	23,418	2,11,370	3
..	..	20,413	4,185	..	5,134	9,319	3,793	37,929	4
..	..	23,222	4,409	..	14,029	18,438	2,163	46,699	5
..	..	11,243	1,784	..	442	2,226	4,039	26,330	6
..	..	35,865	11,380	..	3,604	14,984	26,332	1,40,460	7
71	..	19,730	6,598	..	3,176	9,774	7,369	34,645	8
..	..	23,528	12,134	..	17,432	29,616	5,128	80,172	9
..	500	65,973	13,962	..	7,032	20,994	27,433	1,23,997	10
..	30,000	1,41,170	15,698	..	7,117	22,815	34,101	2,73,179	11
..	4,880	1,05,333	15,205	41	15,537	30,783	68,128	3,43,039	12
..	2,000	94,685	13,185	..	6,977	20,162	3,771	1,41,905	13
..	..	1,13,493	18,775	32	5,403	24,210	31,265	2,24,318	14
..	10,182	90,398	15,962	..	33,718	49,680	30,191	2,25,943	15
..	..	35,714	3,260	3	1,914	5,177	9,082	74,153	16
..	..	28,732	7,165	..	2,012	9,177	9,390	53,788	17
..	3,500	33,697	7,039	..	18,256	25,295	2,863	1,14,338	18
..	..	1,00,441	25,125	..	10,370	35,995	14,937	2,19,424	19
..	..	10,527	5,353	..	1,768	7,121	843	41,345	20
..	3,650	75,820	25,001	..	8,133	33,184	43,310	2,13,071	21
..	..	14,349	7,245	..	7,128	14,373	10,861	47,931	22
..	10,000	9,172	2,923	..	386	3,314	9,927	40,743	23
..	..	1,25,260	13,405	..	1,05,300	1,19,205	23,910	2,89,858	24
..	..	53,218	6,614	..	1,323	8,237	7,996	32,363	25
273	..	6,619	1,960	1	1,197	3,158	1,501	33,133	26
..	..	48,050	10,207	..	9,327	20,084	12,031	1,11,996	27
..	17,000	45,625	15,412	6	22,027	37,445	26,225	2,26,299	28
..	..	30,979	7,336	..	7,562	14,898	8,655	67,409	29
..	..	2,64,371	46,584	..	39,325	86,409	27,209	5,23,977	30
..	..	51,173	8,639	..	26,546	35,185	20,022	1,29,342	31
2,062	35,000	48,600	31,712	..	19,211	50,923	50,231	2,39,067	32
..	5,000	30,570	9,271	..	1,57,922	1,67,193	2,002	2,38,462	33
..	..	7,925	4,539	..	1,022	5,561	3,260	28,223	34
487	3,500	35,472	15,704	23	9,285	25,012	23,029	1,51,149	35
..	..	27,294	4,397	..	1,574	5,971	16,065	63,949	36
..	..	60,533	9,658	5	2,892	12,556	21,346	1,16,220	37
393	..	1,79,198	31,360	..	3,26,872	3,53,232	6,642	6,23,372	38
..	5,000	53,174	11,772	..	21,505	33,277	45,497	2,03,969	39
..	60,441	76,566	21,006	..	24,374	45,380	51,037	4,03,227	40
..	..	16,946	2,177	..	324	2,501	3,924	36,034	41
..	3,000	80,515	9,018	..	6,193	15,211	45,050	1,66,862	42
..	..	16,645	2,664	..	1,095	3,759	3,630	29,842	43
..	..	53,108	13,734	..	70,965	84,699	2,463	2,60,876	44
..	1,000	70,147	17,073	..	4,963	22,036	9,962	1,97,617	45
..	..	39,509	7,452	..	35,150	42,602	9,910	1,46,741	46
876	45,698	56,312	13,377	..	93,397	1,07,074	29,291	2,30,115	47
..	..	11,221	2,049	..	3,421	10,470	751	23,111	48
..	2,000	26,561	3,481	..	1,166	4,647	1,849	70,320	49
..	..	24,557	3,730	..	2,772	6,502	884	53,941	50
98	5,500	1,02,468	14,032	..	43,462	57,544	27,058	2,08,599	51
..	..	33,351	5,910	..	2,469	3,379	11,334	39,704	52
..	..	43,435	8,340	..	50,721	59,061	31,499	1,53,522	53

CENTRAL BANKS RECEIPTS

STAT

Classification (names of Central Banks).	Share receipts.	Receipts by loans and deposits from—			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi .. 54. Hardoi	2,080	65,616	..	3,675	..
" .. 55. Sandila	610	1,14,797	60,826	33,898	5,000
" .. 56. Bilgram	188	3,649	..	1,282	..
Kheri .. 57. Kheri	2,372	10,800	..	398	..
" .. 58. Gola	66	21,390	..	470	..
Fyzabad .. 59. Fyzabad	80	1,11,926	..	2,319	..
" .. 60. Tanda	660	4,000	..	5,860	..
Gonda .. 61. Balrampur Estate ..	1,373	25,960	..	3,506	..
Bahraich .. 62. Bahraich	2,012	44,547	..	157	..
" .. 63. Kapurthala Estate ..	2,207	47,377	..	..	..
Sultanpur .. 64. Sultanpur	937	22,048	..	9,891	..
Partabgarh .. 65. Partabgarh	2,895	33,735	16,000	4,873	..
Bara Banki .. 66. Bara Banki .. ..	..	41,425	..	953	..
" .. 67. Rudauli	20	12,648	..	52	..
" .. 68. Daryabad	32	3,427	..	2,288	..
" .. 69. Garhi Bhilwal	135	5,200	10,000	507	..
" .. 70. Mason Industrial Federation.	360	3,000	..	..	5,000
Total, United Provinces, for 1927-28 ..	1,61,636	19,55,890	2,04,407	5,51,934	20,000
Total, United Provinces, for previous year ..	1,76,188	21,77,582	1,90,476	5,91,977	7,000

STAT

NON-CREDIT CENTRAL SOCIETIES

Classification (names of Central Societies).	Share receipts.	Receipts by loans and deposits from—			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. Roorkee Agricultural Supply Society, Ltd. ..	697	4,100	2,500	..	..
2. Pangara Agricultural Supply Society, Ltd., Banda	640	174	1,000	..	..
3. District Rural Reconstruction Association, Benares	..	..	..	..	Figures
4. Hardoi Agricultural Supply Society, Ltd. ..	276	400	6,787	..	..
Total, United Provinces, for 1927-28 ..	1,613	4,674	10,287	..	..
Total, United Provinces, for previous year ..	2,329	2,675	8,000	..	..

MENT G.

for the year ending June 30, 1928—(continued).

Loans and deposits recovered from—			Income realized.				Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Serial number.
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10 to 12).			
7	8	9	10	11	12	13	14	15	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	1,574	23,406	7,867	..	10,474	18,341	28,169	1,42,811	54
..	20,400	35,362	14,150	..	71,602	85,752	9,977	3,66,122	55
..	..	10,930	6,290	6	954	7,250	1,071	24,370	56
..	..	33,552	7,299	34	2,548	9,881	22,102	78,600	57
..	..	16,591	3,069	..	5,848	8,917	527	47,961	58
..	4,000	45,018	7,630	..	13,305	20,935	9,989	1,94,167	59
..	..	27,438	1,915	..	2,539	4,484	878	42,820	60
..	..	72,399	6,289	..	37,568	43,857	3,150	1,55,245	61
..	..	31,411	7,043	1	3,745	10,789	20,554	1,09,470	62
..	..	16,938	5,338	..	1,343	6,686	5,003	78,211	63
..	..	62,301	9,147	..	80,822	89,969	2,207	1,87,353	64
..	..	60,489	11,092	..	1,937	13,029	2,754	1,33,275	65
..	..	10,708	7,532	..	500	8,082	14,379	75,542	66
..	..	18,012	2,802	..	935	3,737	1,075	35,544	67
..	..	16,668	4,241	27	1,382	5,650	21,927	49,992	68
..	..	12,042	1,586	..	800	2,386	1,150	31,420	69
..	..	..	..	..	..	..	..	8,360	70
4,170	2,92,825	34,84,743	6,97,664	197	15,13,096	22,10,957	10,75,144	99,51,706	
10,316	2,52,479	37,21,074	7,71,350	1,013	15,82,843	23,55,206	10,62,352	1,05,44,650	

MENT G-(i).

RECEIPTS for the year ending June 30, 1928.

Loans and deposits recovered from—			Income realized.				Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Serial number.
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10 to 12).			
7	8	9	10	11	12	13	14	15	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	..	..	1,187	8,143	4	9,334	2,662	19,293	1
..	442	..	..	243	..	243	..	2,499	2
not received.	..	..	..	..	..	..	..	..	3
..	..	..	434	12,082	5,157	17,630	604	25,697	4
..	442	..	1,621	20,425	5,161	27,207	3,266	47,489	
..	535	..	1,203	29,430	6,032	36,715	1,621	51,925	

CENTRAL BANKS DISBURSEMENTS

Classification (names of Central Banks).			Loans and deposits repaid to—				Loans to—		
			Share capital withdrawn.	Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
1		16	17	18	19	20	21	22	23
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun ..	1. Dehra Dun ..	1,889	3,059	..	227	..	..	..	85,646
Saharanpur ..	2. Saharanpur ..	..	24,410	3,000	1,900	..	..	..	42,511
	3. Roorkee ..	925	83,346	10,000	19,956	..	..	..	1,13,022
Meerut ..	4. Meerut ..	..	413	..	1,451	..	..	..	25,738
	5. Bhatyana ..	1,015	3,500	..	1,104	..	..	..	18,763
Muzaffarnagar ..	6. Muzaffarnagar ..	..	4,432	..	1,994	..	..	..	14,633
Bulandshahr ..	7. Bulandshahr ..	4,724	46,652	11,721	11,700	..	..	21,000	27,507
	8. Jahangirabad ..	578	6,086	6,000	1,656	..	..	5,000	17,410
	9. Jewar ..	485	20,250	..	4,107	..	..	..	19,341
Aligarh ..	10. Aligarh ..	1,095	7,116	..	..	..	..	..	67,001
Muttra ..	11. Muttra ..	..	20,205	..	28,223	..	..	..	1,70,873
Agra ..	12. Agra ..	..	97,748	..	41,128	4,300	..	..	1,29,440
	13. Parna ..	6,335	19,542	..	5,812	..	..	..	94,778
	14. Jarauli ..	..	..	..	..	..	..	..	..
Mainpuri ..	15. Mainpuri ..	3,570	30,376	16,587	16,837	..	..	..	1,18,610
	16. Jasrana ..	405	11,617	..	86,584	..	..	30,126	80,670
			7,572	..	15,952	..	..	..	38,700
Etah ..	17. Etah ..	1,285	7,101	474	1,832	..	..	..	27,993
Bareilly ..	18. Bareilly ..	1,532	46,123	..	6,332	..	..	..	28,321
Bijnor ..	19. Bijnor ..	350	25,508	..	42,728	4,000	..	10,000	75,473
Budaun ..	20. Islamnagar ..	..	20,884	3,500	1,508	..	..	..	7,740
Moradabad ..	21. Moradabad ..	6,957	62,599	..	22,014	..	..	..	49,334
	22. Kanth ..	100	3,210	3,650	3,140	..	..	..	8,436
Shahjahanpur ..	23. Shahjahanpur ..	2,720	22,920	..	494	..	..	..	7,693
Farrukhabad ..	24. Farrukhabad ..	..	19,815	5,000	..	..	..	..	1,35,000
Etawah ..	25. Etawah ..	120	8,687	..	1,036	..	..	..	56,891
Cawnpore ..	26. Christian Bank ..	1,977	8,140	..	1,975	..	..	..	2,007
Fatehpur ..	27. Fatehpur ..	..	2,785	..	6,128	..	..	..	60,100
Allahabad ..	28. Allahabad ..	7,176	1,40,018	1,860	3,963	..	..	10,000	17,996
	29. Ramnagar ..	785	..	5,000	2,715	..	..	..	41,774
Banda ..	30. Banda ..	2,300	90,940	35,000	2,492	..	..	12,000	2,70,899
Hamirpur ..	31. Mahoba ..	2,775	22,971	10,000	1,154	..	..	..	63,221
Jalaun ..	32. Orai ..	3,922	50,375	..	15,005	..	..	47,000	48,638
Benares ..	33. Kashi ..	1,730	72,336	..	9,393	..	..	..	30,463
Mirzapur ..	34. Mirzapur ..	40	1,875	..	1,302	..	..	..	10,240
Jaunpur ..	35. Jaunpur ..	1,825	44,814	..	11,417	..	..	22,150	14,963
	36. Ranipur ..	..	16,018	2,000	4,178	..	..	..	28,697
Ghazipur ..	37. Ghazipur ..	380	16,236	..	1,322	..	..	..	70,371
Gorakhpur ..	38. Gorakhpur ..	1,911	89,918	..	41,279	..	..	..	2,33,461
	39. Kasia ..	750	24,398	..	50,723	..	..	..	63,371
Basti ..	40. Basti ..	343	1,40,615	..	10,742	..	..	55,652	1,81,364
Azamgarh ..	41. Azamgarh ..	..	1,591	5,000	914	..	..	..	23,548
Naini Tal ..	42. Tarai and ..	320	15,852	..	14,037	..	..	8,000	88,171
Garhwal ..	43. Kotdwara ..	..	3,000	4,000	688	..	..	..	17,141
Lucknow ..	44. Lucknow ..	3,258	86,565	1,000	8,108	..	..	..	8,834
	45. Arya ..	969	58,888	5,000	..	..	..	..	97,332
	46. Mohanlalganj ..	230	40,187	..	14,400	500	..	10,000	48,300
Unao ..	47. Unao ..	1,924	56,939	2,069	8,515	..	..	..	42,411
	48. Purwa ..	200	300	..	747	..	..	32,208	13,331
	49. Safipur ..	109	16,920	18,679	250	..	..	..	27,331
	50. Iltifat ..	5	970	5,788	6,578	..	..	1,400	24,531
Rae Bareli ..	51. Rae Bareli ..	995	3,436	..	100	..	..	..	1,19,911
	52. Rampal ..	50	24,079	5,500	8,376	..	..	11,500	40,331
Sitapur ..	53. Biswan ..	440	12,233	..	7,510	..	..	..	51,411

MENT G.

for the year ending June 30, 1928—(continued).

Expenses.						Closing balance.	Grand total disbursement including closing balance (columns 16 to 23, 29 & 30).	Serial number.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).			
24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
772	1,958	132	3,298	3,375	9,530	6,594	1,06,948	1
2,621	977	20	2,262	1,831	7,711	11,405	90,987	2
4,856	2,412	114	2,893	3,930	14,205	14,916	2,11,370	3
107	2,032	70	1,542	3,243	6,994	3,271	37,929	4
1,943	972	..	1,906	11,433	16,254	6,211	46,699	5
394	..	..	1,125	2,129	3,648	1,565	26,330	6
4,529	86	4	3,411	2,224	10,254	6,892	1,40,460	7
1,885	1,230	32	2,157	3,126	8,430	9,485	54,654	8
6,533	2,678	7	3,599	16,462	29,279	6,830	80,172	9
6,373	1,561	..	5,762	3,576	22,272	26,467	1,28,997	10
4,231	6,381	..	6,317	10,727	27,656	26,523	2,78,179	11
9,105	2,935	21	4,941	12,757	29,759	40,149	2,43,039	12
4,871	1,278	118	4,817	6,880	17,964	459	1,41,905	13
10,022	907	179	6,305	7,719	25,182	22,226	2,24,318	14
3,630	3,073	..	6,591	32,171	45,465	17,911	2,25,943	15
554	632	9	919	1,744	3,858	12,661	74,158	16
2,075	..	..	2,472	1,837	6,384	8,759	53,788	17
3,073	348	103	4,536	25,914	33,979	3,047	1,14,338	18
6,702	6,178	..	7,682	10,489	31,051	30,312	2,19,424	19
2,708	176	22	1,812	1,716	6,434	1,279	41,345	20
11,269	746	345	11,157	24,544	48,061	29,546	2,18,071	21
2,367	..	12	2,950	6,441	11,770	17,635	47,931	22
1,988	..	..	891	1,803	4,682	2,234	40,748	23
6,880	641	50	3,749	1,05,253	1,16,573	23,445	2,89,858	24
1,594	2,125	19	1,876	3,539	9,203	6,486	82,363	25
501	7	6	1,489	343	2,346	16,658	33,133	26
5,377	1,348	53	5,910	14,891	27,579	15,404	1,11,996	27
11,214	320	..	5,220	20,219	36,973	8,941	2,26,239	28
3,936	546	9	2,683	6,565	13,739	3,394	67,409	29
25,383	4,350	419	8,591	43,366	82,109	31,237	5,26,977	30
5,595	468	326	2,378	18,754	27,521	1,696	1,29,342	31
13,825	6,816	621	9,700	9,332	40,294	34,115	2,89,067	32
8,255	..	69	5,114	1,11,045	1,24,433	7	2,38,462	33
1,397	74	35	3,119	2,219	6,844	7,216	23,223	34
7,532	3	11	5,995	8,767	22,204	33,677	1,51,149	35
2,092	..	..	1,917	1,285	5,294	7,767	63,949	36
4,257	1,527	75	4,580	2,262	12,701	14,700	1,16,220	37
11,998	7,065	23	10,295	2,23,946	2,53,327	8,470	6,23,352	38
3,724	1,981	35	5,542	22,936	34,218	33,507	2,03,969	39
9,780	1,200	..	6,582	25,932	43,444	21,037	4,03,227	40
773	..	10	1,184	158	2,125	2,855	36,034	41
2,301	1,360	2	5,272	5,625	14,560	25,916	1,66,362	42
1,440	1	8	1,149	617	3,215	1,844	29,542	43
2,302	18	1,200	3,957	57,469	71,946	6,123	2,60,376	44
8,893	2,228	31	5,314	3,562	20,028	14,703	1,97,617	45
3,031	1,428	12	4,120	21,740	30,331	3,392	1,46,741	46
6,365	2,945	..	7,299	97,069	1,13,678	22,215	2,80,115	47
1,301	159	..	842	5,158	7,460	276	23,111	48
1,504	..	77	1,293	1,110	3,984	2,164	70,820	49
2,011	..	..	2,116	4,383	8,510	7,507	53,941	50
6,440	3,190	7	11,019	43,426	69,082	3,493	2,08,599	51
8,406	123	15	3,339	2,586	9,469	1,954	89,704	52
6,311	860	3,053	3,715	49,111	62,950	19,252	1,53,522	53

CENTRAL BANKS DISBURSEMENTS

Classification (names of Central Banks).	Share capital with-drawn.	Loans and deposits repaid to—				Loans to—		
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
		16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi .. 54. Hardoi ..	2,710	67,118	..	1,617	..	..	..	12,364
" .. 55. Sandila ..	5,905	1,43,104	21,405	44,730	..	..	1,341	12,827
" .. 56. Bilgram ..	3,952	5,842	..	1,646	..	..	..	4,682
Kheri .. 57. Kheri ..	413	4,190	10,000	178	5,112	..	..	30,459
" .. 58. Gola ..	6,710	22,868	..	327	..	..	..	5,460
Fyzabad .. 59. Fyzabad ..	2,080	1,12,565	..	2,365	..	..	..	35,675
" .. 60. Tanda ..	..	3,700	..	4,905	..	..	..	26,609
Gonda .. 61. Balrampur Estate.	..	24,655	..	8,648	..	..	..	78,964
Bahraich .. 62. Bahraich ..	7,118	40,012	..	135	..	..	..	44,989
" .. 63. Kapurthala Estate.	1,030	46,900	..	..	..	..	..	20,763
Sultanpur .. 64. Sultanpur ..	616	6,066	..	7,786	..	..	..	71,417
Partabgarh .. 65. Partabgarh ..	375	19,840	..	7,090	..	..	..	90,271
Bara Banki .. 66. Bara Banki ..	8,565	37,239	..	590	..	..	..	5,620
" .. 67. Rudanli ..	4,156	11,110	..	52	..	..	..	14,335
" .. 68. Daryabad ..	571	9,711	..	2,212	..	..	..	17,369
" .. 79. Garhi Bhilwal	255	200	7,500	665	..	..	..	19,425
" .. 70. Mason Industrial Federation.	..	..	..	..	..	..	..	..
Total, United Provinces, for 1927-28	1,13,061	21,57,330	1,99,733	5,84,672	14,412	..	2,77,472	36,80,168
Total, United Provinces, for previous year.	36,378	21,98,012	2,44,950	5,33,404	17,488	1,563	2,25,907	37,88,899

STATE

NON-CREDIT CENTRAL SOCIETIES

Classification (names of Central Banks).	Share capital with-drawn.	Loans and deposits repaid to—				Loans to—		
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
		16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Roorkee Agricultural Supply Society Limited.	..	1,600	2,500	..	..	..	..	..
2. Pangara Agricultural Supply Society Limited, district Banda.	..	259	..	..	..	..	392	..
3. District Rural, Reconstruction Association, Benares.	Figures
4. Hardoi Agricultural Supply Society Limited.	..	400	..	..	..	..	..	..
Total, United Provinces, for 1927-28	..	2,259	2,500	..	..	..	392	..
Total, United Provinces, for previous year.	..	2,590	2,000	..	..	..	635	..

MENT G.

for the year ending June 30, 1928—(concluded).

Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 & 30).	Serial number.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).			
24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
12,279	22	4	5,795	20,092	38,192	20,810	1,42,811	54
25,851	..	10	9,512	97,354	1,32,227	4,588	3,66,122	55
2,170	126	..	1,907	1,208	5,411	2,937	24,370	56
3,541	695	2	2,392	3,789	10,419	17,829	78,600	57
3,022	962	..	1,510	5,964	10,858	1,743	47,960	58
3,759	1,152	7	2,576	32,584	40,078	1,404	1,94,167	59
556	431	29	997	867	2,880	4,666	42,820	60
1,862	1,066	95	3,014	25,075	40,612	2,366	1,55,245	61
6,055	914	183	3,463	2,162	12,777	4,444	1,09,470	62
4,560	574	..	1,876	1,925	8,335	1,183	78,211	63
2,231	2,093	337	5,231	90,297	1,00,239	1,229	1,87,353	64
3,688	1,822	84	5,414	1,606	12,614	3,085	1,33,275	65
3,035	683	45	2,012	1,421	7,196	16,332	75,542	66
1,893	..	..	970	2,795	5,658	133	35,544	67
3,038	..	4	2,864	1,447	7,353	12,776	49,992	68
1,164	..	23	548	998	2,738	637	31,420	69
..	..	..	..	..	..	8,360	8,360	70
3,46,576	87,878	8,187	2,74,835	14,17,173	21,34,649	7,90,209	99,51,706	
3,21,948	71,098	8,489	2,63,406	17,33,678	24,03,619	10,95,030	1,05,44,650	

MENT G-(i).

DISBURSEMENTS for the year ending June 30, 1928—(concluded).

Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).	Serial number.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).			
24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
235	217	10,005	541	133	11,131	4,062	19,293	1
23	..	1,321	..	3	1,347	501	2,499	2
not received	..	..	..	..	..	..	..	3
3,946	..	15,791	1,076	4,516	25,229	68	2,697	4
4,104	217	27,117	1,617	4,652	37,707	4,631	47,489	
545	400	30,977	1,406	10,106	43,434	3,266	51,925	

CENTRAL BANKS—BALANCE

Classification (names of Central Banks).		Assets.							Total.
		Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	
1		2	3	4	5	6	7	8	9
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun	1. Dehra Dun	6,594	2,652	..	80,796	1,154	89	1,757	93,042
Saharanpur	2. Saharanpur	11,405	687	..	54,308	1,041	68	166	67,670
"	3. Roorkee	14,916	6,954	..	1,05,699	1,410	446	342	1,29,767
Meerut	4. Meerut	3,271	2,693	..	40,499	3,637	221	410	50,731
"	5. Bhatyana	6,211	10,166	..	38,365	3,167	112	119	58,140
Muzaffarnagar	6. Muzaffarnagar	1,565	..	..	20,759	954	70	420	23,768
Bulandshahr	7. Bulandshahr	6,892	94,867	..	1,67,622	26,177	6,883	3,087	2,45,528
"	8. Jahangirabad	2,485	16,387	139	53,989	2,587	450	424	83,461
"	9. Jewar	6,830	59,482	..	1,04,040	10,682	270	1,134	1,82,388
Aligarh	10. Aligarh	26,467	6,387	..	1,14,163	3,365	360	397	1,51,144
Muttra	11. Muttra	26,523	25,733	..	1,44,875	4,282	261	647	2,02,371
Agra	12. Agra	40,149	19,162	..	1,27,073	2,375	246	1,470	1,90,475
"	13. Parna	459	26,326	..	1,10,125	4,956	643	582	1,43,091
"	14. Jarauli	22,226	8,853	..	1,49,495	882	348	440	1,82,249
Mainpuri	15. Mainpuri	17,911	61,961	..	1,39,954	2,432	157	6,999	2,29,464
"	16. Jaserana	12,661	6,833	..	24,814	803	67	212	45,445
Etah	17. Etah	8,759	1,809	..	54,301	4,597	26	487	69,979
Bareilly	18. Bareilly	3,047	36,382	..	51,688	6,024	376	2,136	99,653
Bijnor	19. Bijnor	30,312	15,370	..	1,84,356	7,939	217	197	2,38,391
Budaun	20. Islam Nagar	1,279	3,771	..	36,173	1,406	93	457	43,179
Moradabad	21. Moradabad	29,546	1,16,342	..	1,37,620	5,177	437	900	2,89,412
"	22. Kanth	17,635	9,559	..	58,318	10,148	126	955	96,740
Shahjahanpur	23. Shahjahanpur	2,234	488	..	26,944	5,205	10	771	35,702
Farrukhabad	24. Farrukhabad	23,445	2,742	..	1,14,201	5,216	479	552	1,46,635
Etawah	25. Etawah	6,436	5,769	..	55,451	402	71	1	68,130
Cawnpore	26. Christian Bank	16,653	4,500	..	21,993	1,890	200	159	45,400
Fatehpur	27. Fatehpur	15,404	13,770	..	1,04,400	874	518	750	1,40,716
Allahabad	28. Allahabad	8,941	17,983	..	1,59,090	6,062	644	1,448	1,94,168
"	29. Ramnagar	3,394	5,499	..	75,562	2,183	103	1,603	88,344
Banda	30. Banda	31,287	29,790	..	3,80,303	21,104	1,154	3,289	4,66,832
Hamirpur	31. Mahoba	1,696	3,850	..	88,079	2,346	233	907	97,611
Jalaun	32. Orai	34,115	1,11,853	4,781	2,63,104	18,130	1,111	1,962	4,40,056
Benares	33. Kashi	7	24,793	..	78,161	23,319	465	1,795	1,38,545
Mirzapur	34. Mirzapur	7,216	3,405	..	49,204	2,630	205	1,143	63,803
Jaunpur	35. Jaunpur	33,677	24,861	2,651	1,10,771	19,344	730	775	1,93,309
"	36. Ranipur	7,767	3,991	..	29,475	1,129	95	156	42,613
Ghazipur	37. Ghazipur	14,709	6,690	..	90,017	3,086	160	983	1,15,645
Gorakhpur	38. Gorakhpur	8,470	1,25,172	..	2,57,860	9,445	15,243	1,000	4,17,190
"	39. Kasia	33,507	56,990	..	1,06,223	9,625	730	4,710	2,11,735
Basti	40. Basti	21,037	24,791	..	2,26,337	8,159	299	2,595	2,33,217
Azamgarh	41. Azamgarh	2,855	116	..	24,331	949	95	561	23,907
Naini Tal	42. Tarai and Bhabar	25,916	11,232	..	95,782	3,380	7,809	336	1,44,505
Garhwal	43. Kotdwara	1,844	202	..	22,976	1,319	43	..	26,384
Lucknow	44. Lucknow	6,123	7,096	..	1,52,910	17,927	383	4,360	1,88,839
"	45. Arya	14,708	14,589	..	1,74,853	6,975	303	33	2,11,466
"	46. Mohanlalganj	3,392	15,899	..	80,489	1,849	411	1,763	1,03,803
Unao	47. Unao	22,215	1,05,007	..	74,893	7,272	651	624	2,10,662
"	48. Purwa	276	9,251	..	15,647	908	64	478	26,624
"	49. Safipur	2,164	5,784	..	26,650	2,033	341	525	37,547
"	50. Itifan	7,507	4,060	..	31,992	1,632	164	1,456	46,811
Rae Bareli	51. Rae Bareli	3,493	49,551	570	1,57,646	8,334	7,102	6,207	2,32,903
"	52. Rampal	1,954	4,090	..	65,250	2,306	555	148	74,308
Sitapur	53. Biswan	19,252	3,879	..	77,288	2,359	3,895	3,565	1,10,238

MENT H.

SHEETS, as on June 30, 1928.

Liabilities.													
Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from provincial and central banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 88 of Act II of 1912.	Other funds, e.g. building funds, etc.	Other undistributed profits carried forward.	Total.	Profit (+) and Loss (-) column 14, profits and loss statement.	Serial number.
10	11	12	13	14	15	16	17	18	19	20	21	22	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
13,907	..	40	..	71,513	684	25	595	2,463	179	..	89,406	+3,636	1
40,009	..	..	..	23,497	1,046	..	332	649	..	..	65,533	+2,137	2
69,795	..	2,603	..	41,463	4,180	..	1,788	4,938	1,260	..	1,26,032	+3,735	3
1,847	..	2,196	..	35,441	79	85	3,125	3,874	..	..	45,647	+5,084	4
23,087	..	3,307	..	12,940	707	..	2,167	7,586	4,977	..	54,771	+3,369	5
12,500	..	799	..	6,350	973	..	546	1,862	..	..	23,530	+238	6
89,902	..	14,800	..	40,588	4,643	..	2,495	31,203	44,121	..	2,27,757	+17,771	7
8,294	16,000	4,558	..	25,053	1,365	..	1,848	14,990	5,549	..	77,657	+5,804	8
67,953	..	7,580	..	37,072	1,745	..	4,272	44,674	17,233	..	1,80,579	+1,809	9
99,922	..	3,443	..	38,010	3,450	..	1,905	5,435	1,342	200	1,47,707	+3,437	10
63,470	..	1,789	..	93,370	1,954	..	4,892	20,650	2,202	..	1,93,327	+9,044	11
91,567	..	4,685	10,000	60,725	236	..	6,480	8,532	2,915	..	1,85,140	+5,335	12
69,942	..	2,291	..	29,690	2,376	147	2,311	26,358	4,899	..	1,38,014	+5,077	13
99,756	12,683	4,913	..	38,270	5,123	..	8,546	8,014	1,986	..	1,79,291	+2,958	14
42,929	..	54,955	..	58,965	1,715	229	10,107	28,015	25,220	..	2,22,135	+7,329	15
15,994	..	5,259	..	11,840	595	..	1,062	5,529	3,254	..	43,533	+1,912	16
29,607	65	8,858	..	20,320	1,439	210	1,205	1,317	..	..	63,521	+6,458	17
36,487	..	11,077	..	33,184	741	..	912	12,612	..	..	95,013	+4,640	18
72,424	5,000	11,417	..	1,05,951	2,834	..	8,192	15,273	1,788	..	2,22,879	+15,512	19
27,533	..	300	..	7,545	742	..	832	5,477	3,333	..	45,867	+2,312	20
1,22,792	..	19,230	..	71,765	2,308	156	4,183	63,102	194	..	2,33,730	+5,682	21
29,767	..	4,349	..	34,255	1,421	74	2,861	9,000	4,467	..	86,194	+10,547	22
14,650	2,000	656	..	15,078	654	44	181	505	..	..	33,768	+1,934	23
95,983	7,150	623	..	29,056	3,140	332	1,964	2,645	616	64	1,41,573	+5,062	24
23,892	..	94	..	35,355	803	170	1,294	2,916	173	..	64,697	+3,433	25
19,165	..	1,660	..	19,412	..	..	238	1,912	780	3	43,170	+2,230	26
94,197	..	3,182	..	26,120	26	..	2,157	9,600	2,934	..	1,38,216	+2,500	27
1,26,051	5,009	3,189	..	46,202	3,928	504	1,053	5,316	345	..	1,91,597	+2,571	28
34,016	18,000	3,659	..	17,339	1,980	..	88	8,200	2,738	..	86,070	+2,274	29
3,11,203	35,000	1,854	..	73,070	420	..	11,012	16,351	2,386	..	4,51,301	+15,581	30
35,087	31,000	121	..	21,871	2,799	..	66	2,335	1,515	..	94,794	+2,317	31
2,07,344	..	9,302	..	95,661	5,293	..	16,265	52,300	27,917	..	4,15,082	+24,974	32
68,339	..	4,551	..	50,634	2,092	..	7,893	12,152	12,532	..	1,58,693	-20,148	33
38,903	..	1,403	..	14,350	3,291	..	1,054	2,749	949	898	63,597	+206	34
1,00,054	3,000	24,265	..	31,520	3,823	..	4,988	25,250	3,589	..	1,95,444	-2,135	35
19,413	..	4,232	..	12,199	773	121	871	3,254	829	..	41,692	+921	36
62,733	..	3,289	..	32,810	2,227	310	2,691	6,520	3,117	..	1,13,697	1,943	37
1,41,290	..	10,655	..	1,32,574	6,165	900	19,198	54,000	37,809	..	4,02,591	+14,599	38
61,173	..	9,116	..	75,636	1,786	..	2,899	41,565	11,930	..	2,04,105	+7,680	39
2,10,201	..	646	..	32,970	8,568	449	1,636	14,624	8,946	..	2,78,040	+5,177	40
15,699	..	2,056	..	9,336	849	65	184	475	..	..	28,864	+43	41
57,527	..	3,239	..	61,675	3,294	550	1,378	7,693	6,477	..	1,41,833	+2,672	42
10,200	4,000	615	..	8,302	734	122	819	218	..	..	25,010	+1,374	43
1,39,247	12,000	1,593	..	56,796	4,926	317	5,330	5,373	4,438	..	2,30,020	-41,131	44
1,42,436	5,000	4	2,200	37,489	4,095	136	2,601	4,581	4,444	98	2,02,884	+3,532	45
52,658	..	6,451	..	24,215	1,172	..	5,492	9,357	2,279	..	1,01,624	+2,179	46
93,433	1,400	2,058	..	37,644	2,298	456	4,662	59,300	5,033	..	2,06,234	+4,373	47
10,400	..	164	..	10,627	229	..	..	3,473	670	62	25,625	+999	48
11,896	5,497	791	..	6,960	273	..	2,187	7,166	672	..	35,447	+2,100	49
14,453	13,000	3,148	..	11,670	809	..	250	3,137	571	..	46,088	+773	50
1,03,993	..	1,450	..	45,741	4,009	..	32,025	39,621	2,306	..	2,29,145	+3,758	51
42,093	6,000	908	..	12,425	1,182	..	5,646	2,790	2,601	..	73,645	+658	52
61,084	..	16,385	..	23,365	1,565	153	2,183	3,241	868	..	1,03,744	+1,494	53

STATE
CENTRAL BANKS—BALANCE

Classification (names of Central Banks).		Assets.							Total.
		Cash in hand and bank.	Market value of investment.	Loans due by members (individual).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	
1		2	3	4	5	6	7	8	9
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi ..	54. Hardoi ..	20,810	33,954	..	1,70,422	54,660	1,239	11,939	2,93,024
" ..	55. Sandila ..	4,533	59,866	..	1,69,452	38,606	1,449	21,880	2,95,396
" ..	56. Bilgram ..	2,837	7,119	..	39,448	8,891	390	127	53,313
Kheri ..	57. Kheri ..	17,829	4,035	..	61,268	945	361	961	85,380
" ..	58. Gola ..	1,743	3,928	..	29,005	3,476	82	214	38,445
Fyzabad ..	59. Fyzabad ..	1,404	36,513	..	53,252	2,229	204	5,870	99,474
" ..	60. Tanda ..	4,666	2,503	..	15,510	284	123	117	23,158
Gonda ..	61. Balrampur Estate	2,366	9,437	..	60,635	655	375	58	73,526
Bahraich ..	62. Bahraich ..	4,444	2,756	..	68,440	3,031	290	1,688	80,649
" ..	63. Kapurthala Estate	1,133	1,298	..	60,546	4,779	..	219	68,025
Sultanpur ..	64. Sultanpur ..	1,229	29,072	..	95,534	5,726	988	1,409	1,83,938
Partabgarh ..	65. Partabgarh ..	3,085	12,313	..	1,29,014	4,108	305	500	1,49,825
Bara Banki ..	66. Bara Banki ..	16,332	4,108	..	42,061	2,902	109	..	65,512
" ..	67. Rudauli ..	133	2,019	..	27,298	2,787	3	415	32,655
" ..	68. Daryabad ..	12,776	1,425	..	36,816	3,298	69	238	54,622
" ..	69. Garhi Bhilwal ..	637	..	..	21,452	565	343	428	23,425
" ..	70. Mason Industrial Federation.	8,260	..	..	..	..	..	..	8,260
Total, United Provinces for 1927-28 ..		7,90,209	14,00,527	8,114	63,22,117	4,40,584	62,596	1,13,856	91,38,030
Total United Provinces for previous year ..		10,95,030	15,94,053	11,553	61,82,700	4,95,843	53,217	2,09,422	96,41,823

STATE

NON-CREDIT CENTRAL SOCIETIES—

Classification (names of Central Societies).		Assets.							Total.
		Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	
1		2	3	4	5	6	7	8	9
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Roorkee Agricultural Supply Society, Limited.		4,062	50	..	..	500	21	3,010	7,643
2. Pangara Agricultural Supply Society, Limited, district Banda.		501	..	..	..	..	2,054	..	2,555
3. District Rural reconstruction association Benares.		..	..	..	..	..	..	..	..
4. Hardoi Agricultural supply society, Limited		68	6,192	..	..	..	..	..	66,127
Total, United Provinces for 1927-28		4,631	6,242	..	..	732	30,293	29,342	76,325
Total, United Provinces for previous year		3,266	6,242	..	50	456	31,673	24,254	65,941

MENT H.

SHEETS, as on June 30, 1928—(concluded).

Liabilities.

Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from provincial and central banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit (+) and loss (-) column 14, profit and loss statement.	Serial number.
11	12	13	14	15	16	17	18	19	20	21	22	1	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,75,099	8,000	6,330	..	42,705	9,290	506	3,412	17,166	7,469	..	2,69,977	+23,047	54
2,04,939	46,126	13,009	5,000	29,565	965	..	8,977	13,421	..	..	3,22,002	-26,666	55
19,277	7,057	2,450	..	13,197	52	..	293	8,456	3,138	..	53,920	+4,892	56
49,343	..	388	..	23,557	3,666	140	1,329	2,158	1,665	190	82,886	+2,503	57
18,658	..	377	..	11,945	515	..	642	2,734	1,200	..	36,071	+2,377	58
51,396	..	2,559	..	29,355	1,346	..	1,305	7,207	3,413	..	96,581	+2,893	59
8,000	..	1,655	..	9,065	295	58	955	2,332	810	..	22,670	+488	60
43,275	..	880	..	22,550	1,235	..	1,402	2,805	125	..	72,272	+1,254	61
52,997	..	187	..	15,645	2,128	148	693	5,510	1,679	..	78,987	+1,662	62
50,477	..	5	..	11,400	1,711	105	75	1,200	450	..	65,428	+2,602	63
41,766	..	3,989	..	38,094	23	..	2,177	28,241	14,138	..	1,28,428	+5,530	64
64,343	16,000	8,442	..	36,060	2,015	383	2,025	12,113	3,211	..	1,44,597	+5,228	65
41,148	..	393	..	3,555	563	151	255	4,103	4,605	..	59,773	+5,739	66
24,383	1,250	..	..	4,475	312	59	555	505	..	..	31,539	+1,116	67
30,192	7,500	523	..	12,670	1,756	..	1,384	1,093	133	..	55,251	-629	68
5,000	10,000	191	..	4,403	..	..	..	3,331	..	..	22,925	+500	69
3,000	..	..	5,000	860	87	25	..	..	..	..	8,472	-112	70
44,27,105	2,75,737	3,31,641	22,000	23,25,210	1,39,533	7,130	2,33,340	8,43,047	3,16,069	1,515	89,22,327	+2,15,703	
46,18,184	2,93,697	3,94,661	16,412	23,24,071	1,39,820	8,725	2,61,498	8,74,018	3,43,377	249	93,24,712	+3,17,111	

MENT H-(i).

BALANCE SHEETS, as on June 30, 1928.

Liabilities.

Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit and loss (column 14, profit and loss statement).	Serial number.
10	11	12	13	14	15	16	17	18	19	20	21	22	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
2,500	..	..	..	4,085	135	148	16	247	..	..	7,131	+512	1
..	1,000	..	..	1,280	14	..	..	..	..	..	2,294	+261	2
..	..	..	..	..	..	..	..	..	..	..	..	..	3
2,400	30,000	..	..	4,300	2,211	3,241	13,523	5,500	3,589	..	64,764	+1,363	4
4,900	31,000	..	..	9,665	2,360	3,389	13,539	5,747	3,589	..	74,189	+2,136	
2,485	23,213	..	..	8,052	3,337	1,977	15,517	5,258	3,013	..	62,852	+3,089	

CENTRAL BANKS, PROFIT AND LOSS

Classification (names of Central Banks).			Profit brought forward from last year.	Profit.				
				Interest accrued.	By sale of goods to members.	By purchase and sale of members product.	Other items.	Total.
1	2	3	4	5	6	7		
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Dehra Dun	.. 1. Dehra Dun	.. 44	7,861	.. ..	707	8,112	
Saharanpur	.. 2. Saharanpur	.. 145	6,724	.. ..	18	6,887	
"	.. 3. Roorkee	.. ..	11,955	.. ..	335	12,290
Meerut	.. 4. Meerut	.. 2,002	4,754	.. ..	..	6,756
"	.. 5. Bhatyana	.. 3,138	3,825	.. ..	115	7,078	
Muzaffarnagar	.. 6. Muzaffarnagar	.. 517	2,201	2 ..	25	2,745		
Bulandshahr	.. 7. Bulandshahr	.. 19,299	11,263	.. ..	99	30,661	
"	.. 8. Jahangirabad	.. 2,662	7,282	.. ..	9	9,953	
"	.. 9. Jewar	.. 7,856	11,403	.. ..	470	19,729	
Aligarh	.. 10. Aligarh	.. 433	15,187	35 ..	10	15,665		
Muttra	.. 11. Muttra	.. 872	13,213	.. ..	607	19,692	
Agra	.. 12. Agra	.. 991	16,539	41 ..	255	*17,826		
"	.. 13. Parna	.. 1,549	13,204	.. ..	60	14,813	
"	.. 14. Jarauli	.. 823	13,241	.. ..	366	19,430	
Mainpuri	.. 15. Mainpuri	.. 530	15,299	.. ..	1,637	17,466	
"	.. 16. Jasrana	.. 50	3,361	.. ..	575	3,986	
Etah	.. 17. Etah	.. 5,658	5,579	14 ..	6	11,257		
Bareilly	.. 18. Bareilly	.. 1,943	9,310	.. ..	30	11,283	
Bijnor	.. 19. Bijnor	.. 4,000	23,976	.. ..	1,551	29,527	
Budaun	.. 20. Islamnagar	.. 1,988	4,419	.. ..	272	6,679	
Moradabad	.. 21. Moradabad	.. 3,435	22,605	.. ..	407	26,447	
"	.. 22. Kanth	.. 7,600	7,554	.. ..	663	15,817	
Shahjahanpur	.. 23. Shahjahanpur	.. 939	3,410	.. ..	10	4,359	
Farrukhabad	.. 24. Farrukhabad	.. 1,663	13,829	.. ..	125	15,617	
Etawah	.. 25. Etawah	.. 200	6,756	.. ..	..	6,956
Cawnpore	.. 26. Christian Bank	.. 1,416	2,101	1 ..	884	4,352		
Fatehpur	.. 27. Fatehpur	.. ..	10,303	.. ..	4,031	14,334
Allahabad	.. 28. Allahabad	.. 5,496	13,778	.. ..	450	19,724	
"	.. 29. Ramnagar	.. 351	8,371	.. ..	219	8,941	
Banda	.. 30. Banda	.. 1,183	43,811	.. ..	167	50,161	
Hamirpur	.. 31. Mahoba	.. 330	10,245	26 ..	1	10,602		
Jalaun	.. 32. Orai	.. 14,798	30,456	.. ..	442	45,696	
Benares	.. 33. Kashi	.. ..	8,754	.. ..	611	9,365
Mirzapur	.. 34. Mirzapur	.. 523	5,655	.. ..	304	6,487	
Jaunpur	.. 35. Jaunpur	.. ..	12,147	23 ..	379	12,549	
"	.. 36. Ranipur	.. 580	3,651	.. ..	220	4,451	
Ghazipur	.. 37. Ghazipur	.. 323	10,457	.. ..	37	10,817	
Gorakhpur	.. 38. Gorakhpur	.. 1,533	35,513	.. ..	261	37,313	
"	.. 39. Kasia	.. 2,324	14,827	.. ..	776	17,927	
Basti	.. 40. Basti	.. 381	23,567	.. ..	36	23,984	
Azamgarh	.. 41. Azamgarh	.. ..	2,408	.. ..	18	2,426
Naini Tal	.. 42. Tarai and Bhabar	.. 332	10,923	.. ..	621	11,926	
Garhwal	.. 43. Kotdwara	.. 1,011	2,583	.. ..	5	3,599	
Lucknow	.. 44. Lucknow	.. ..	18,512	.. ..	3,920	22,432
"	.. 45. Arya	.. 1,056	20,489	.. ..	131	21,676	
"	.. 46. Mohanlalganj	.. 516	8,650	.. ..	438	9,604	
Unao	.. 47. Unao	.. 6,417	10,435	.. ..	911	17,763	
"	.. 48. Purwa	.. 236	2,141	.. ..	34	2,411	
"	.. 49. Safipur	.. 1,767	3,465	.. ..	..	5,233
"	.. 50. Iltifat	.. 556	3,929	1 ..	285	4,870		
Rao Bareilly	.. 51. Rae Bareilly	.. 7,556	12,274	.. ..	1,204	21,034	
"	.. 52. Rampal	.. 115	7,872	.. ..	208	8,195	
Sitapur	.. 53. Biswan	.. 390	9,254	.. ..	725	10,369	

STATEMENT for the year ending June 30, 1928.

Loss.						Net profit (+) or loss (-) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 18 actually disbursed.	Serial number.
Interest due.	Cost of management paid and due.	Provision for bad and doubt- ful debt.	Deprecia- tion of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
761	3,647	..	3	65	4,476	+3,686	6,692	4,134	1
2,468	2,263	..	7	17	4,750	+2,137	5,846	3,104	2
5,016	2,894	..	24	620	8,554	+3,735	8,370	11,695	3
126	1,527	..	12	7	1,672	+5,084	3,119	1,508	4
1,685	1,906	..	20	98	3,709	+3,369	4,411	4,919	5
1,367	1,125	..	8	7	2,507	+238	1,791	1,534	6
5,718	3,411	3,248	362	156	12,890	+17,771	..	3,552	7
1,878	2,057	..	44	170	4,149	+5,804	..	..	8
5,696	3,599	..	14	8,611	17,920	+1,809	..	7,550	9
6,273	5,751	..	40	164	12,228	+3,437	14,002	12,135	10
4,211	6,317	..	27	93	10,648	+9,044	15,621	10,566	11
6,123	6,049	..	245	74	12,491	+5,335	15,117	11,161	12
4,718	4,946	..	71	1	9,786	+5,077	..	..	13
10,012	6,420	..	40	..	16,472	+2,958	18,186	11,310	14
3,412	6,694	..	25	6	10,137	+7,329	12,970	8,192	15
1,149	919	..	4	2	2,074	+1,912	3,089	1,475	16
2,431	2,364	..	2	2	4,799	+6,458	1,002	3,150	17
2,357	4,272	..	14	..	6,643	+4,640	5,259	5,887	18
6,308	7,632	..	24	1	14,015	+15,512	17,545	14,409	19
2,322	1,723	..	11	310	4,367	+2,312	2,019	3,614	20
7,985	11,096	..	163	1,571	20,765	+5,682	17,835	16,567	21
2,420	2,753	..	14	83	5,270	+10,547	5,670	3,775	22
1,416	729	..	5	275	2,425	+1,934	10	1,721	23
6,420	4,029	..	48	43	10,555	+5,062	8,738	7,082	24
1,603	1,888	..	32	..	3,523	+3,433	6,173	2,319	25
501	1,600	..	21	..	2,122	+2,230	2,085	1,990	26
5,259	4,830	..	52	1,693	11,834	+2,500	14,239	12,980	27
9,586	5,609	..	405	1,553	17,153	+2,571	15,761	11,854	28
3,951	2,683	..	10	23	6,667	+2,274	7,367	6,619	29
25,566	8,591	..	21	402	34,580	+15,581	29,056	34,139	30
5,252	2,354	..	24	155	7,785	+2,817	7,757	4,986	31
11,710	7,637	..	120	1,235	20,722	+24,974	32,154	22,194	32
6,277	4,829	..	44	18,363	29,513	-20,143	9,882	13,375	33
2,595	2,322	..	19	1,345	6,281	+206	4,689	4,401	34
7,322	5,891	..	81	1,390	14,684	-2,135	16,082	22,304	35
1,611	1,919	..	..	..	3,530	+921	4,617	4,009	36
4,271	4,579	..	..	19	8,869	+1,943	7,732	6,333	37
10,238	10,395	..	1,643	437	22,713	+14,599	31,621	22,730	38
3,491	5,542	..	242	972	10,297	+7,680	5,978	8,220	39
11,846	6,668	..	33	260	18,807	+5,177	15,444	10,239	40
1,192	1,147	..	11	38	2,333	+43	2,275	1,990	41
3,591	5,172	..	411	80	9,254	+2,672	7,938	4,900	42
1,014	1,208	..	3	..	2,225	+1,374	2,669	2,589	43
9,897	4,274	..	42	49,400	63,613	-41,181	1,516	23,910	44
8,156	2,852	..	34	2,022	13,094	+8,582	13,645	10,717	45
2,787	4,031	..	43	564	7,425	+2,179	7,677	6,253	46
5,527	7,299	..	216	343	13,385	+4,378	10,492	10,632	47
560	842	..	10	..	1,412	+999	1,663	1,182	48
1,774	1,290	..	69	..	3,133	+2,100	3,151	2,855	49
1,841	2,116	..	4	136	4,097	+773	3,132	3,286	50
5,915	10,797	..	70	494	17,276	+3,758	5,143	12,758	51
3,303	3,153	..	62	1,019	7,537	+658	5,774	6,060	52
5,030	3,678	..	77	90	8,875	+1,494	6,967	6,991	53

CENTRAL BANKS, PROFIT AND LOSS

Classification (names of Central Banks.)	Profit brought forward from last year.	Profit.				Total.
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' product.	Other items.	
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi .. 54. Hardoi ..	24,214	20,269	..	..	19	44,502
.. 55. Sandila ..	6,931	..	..	..	12,981	19,912
.. 56. Bilgram ..	3,630	5,518	6	..	3	9,157
Kheri .. 57. Kheri ..	376	7,554	25	..	237	8,192
" .. 58. Gola ..	1,080	4,235	..	..	170	5,485
Fyzabad .. 59. Fyzabad ..	1,230	7,620	..	..	41	8,891
" .. 60. Tanda ..	..	2,003	..	..	51	2,054
Gonda .. 61. Balrampur Estate ..	3	6,228	..	..	660	6,891
Bahraich .. 62. Bahraich ..	563	7,958	..	..	292	8,813
" .. 63. Kapurthala Estate ..	957	6,432	..	..	7	7,396
Sultanpur .. 64. Sultanpur ..	2,091	10,192	..	..	94	13,277
Partabgarh .. 65. Partabgarh ..	970	13,607	..	..	421	14,998
Bara Banki .. 66. Bara Banki ..	3,339	6,168	..	..	3	9,510
" .. 67. Rudauli ..	659	3,589	..	..	75	4,323
" .. 68. Daryabad ..	246	4,914	27	..	88	5,275
" .. 69. Garhi Bhilwal ..	..	1,894	..	..	24	1,918
" .. 70. Mason Industrial Federation.	..	..	..	..	..	..
Total, United Provinces, for 1927-28 ..	1,64,891	7,23,987	201	..	40,786	9,29,865
Total, United Provinces for previous year ..	1,92,271	7,88,612	998	..	47,112	10,28,993

NON-CREDIT CENTRAL SOCIETIES, PROFIT AND LOSS

Classification (names of Central Societies).	Profit brought forward from last year.	Profit.				Total.
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Roorkee Agricultural Supply Society, Limited	97	1,432	4	..	3	1,536
2. Pangara Agricultural Supply Society, Limited, district Banda.	..	..	..	..	350	350
3. District Rural Reconstruction Association, Benares.	..	..	..	..	..	Figures not
4. Hardoi Agricultural Supply Society, Limited	..	465	5,355	..	208	6,028
Total, United Provinces, for 1927-28 ..	97	1,897	5,359	..	561	7,914
Total, United Provinces, for previous year ..	12	1,379	1,293	..	6,302	9,436

MENT I.

STATEMENT for the year ending June 30, 1928—(concluded).

Loss.						Net profit + or loss— (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Serial number.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
18,184	5,894	..	79	2,298	21,455	+23,047	19	9,518	54
17,953	4,759	..	1,560	22,306	46,578	-26,666	1,974	25,961	55
2,222	1,807	..	43	92	4,265	+4,892	9	4,077	56
3,928	2,321	..	40	..	5,689	+2,503	6,732	2,256	57
1,503	1,509	..	6	85	3,108	+2,377	771	2,587	58
3,103	2,466	..	46	378	5,998	+2,893	5,482	4,651	59
569	975	..	5	17	1,566	+488	1,820	1,214	60
2,598	2,231	..	20	788	5,637	+1,254	6,435	4,381	61
3,706	3,417	..	..	28	7,151	+1,662	3,667	418	62
2,908	1,886	..	..	..	4,794	+2,601	3,711	2,978	63
2,246	4,020	..	110	1,371	7,747	+5,530	3,438	7,623	64
4,183	4,812	..	34	741	9,770	+5,228	11,455	8,411	65
1,719	1,556	..	7	439	3,771	+5,739	7,535	5,047	66
2,178	1,029	..	..	..	3,207	+1,116	2,878	2,863	67
3,002	2,864	..	8	30	5,904	-629	4,272	4,139	68
834	331	..	36	217	1,418	+500	1,586	1,712	69
87	25	..	..	..	112	-112	..	..	70
3,19,226	2,61,421	3,243	7,020	1,23,250	7,14,161	+2,15,703	5,17,805	5,19,226	
3,44,398	2,58,343	86	3,809	1,05,206	7,11,882	+3,17,111	6,21,686	4,92,609	

MENT I-(i).

STATEMENT for the year ending June 30, 1928.

Loss.						Net profit + or loss— (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Serial number.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
370	583	4	..	62	1,024	+512	1,191	993	1
37	..	..	2	50	89	+261	243	26	2
received.									3
2,720	1,076	..	68	801	4,665	+1,363	434	4,665	4
3,127	1,664	4	70	913	5,778	+2,136	1,868	5,684	
2,281	1,452	..	68	2,566	6,397	+3,089	3,287	3,882	

STATISTICS REGARDING CO-OPERATIVE BANKS TO BE INCORPORATED IN THE ANNUAL STATISTICAL TABLES RELATING TO BANKS IN INDIA.

TABLE A.—Showing capital, reserve, deposits, loans and cash of the Indian Co-operative Banks during the past five years.

For Banks having capital and reserve over Rs. 1 lakh and less than Rs. 5 lakhs.

Number.	Name of bank.	Year.	Capital and reserve.				Deposits and loans from—					Loans due by—			Cash in hand and bank.
			Paid up share capital.	Reserve fund under section 33 of Act II of 1912.	Other funds.	Total.	Non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Member (individual).	Banks and societies.	Total outstanding.	
1	Muttra District Bank, Limited.	1923-24	85	12	3	100	80	..	1	..	81	..	126	126	42
		1924-25	92	15	3	110	70	..	6	..	76	..	121	121	53
		1925-26	93	17	2	112	65	..	1	..	66	..	140	140	30
		1926-27	96	18	2	116	67	..	4	..	71	..	115	115	34
		1927-28	98	21	2	121	16	..	26	..	42	..	145	145	27
2	Bijnor District Bank, Limited.	1923-24	69	9	1	79	83	6	10	..	99	1	131	132	43
		1924-25	80	9	1	90	81	6	9	5	101	..	159	159	30
		1925-26	86	11	1	98	94	..	8	15	117	..	191	191	26
		1926-27	100	13	2	115	82	5	9	4	100	..	199	199	15
		1927-28	106	15	2	123	16	..	45	..	61	..	184	184	30
3	Moradabad District Bank, Limited.	1923-24	66	64	5	135	203	5	..	..	208	..	220	220	71
		1924-25	72	66	9	147	191	..	..	..	191	..	204	204	49
		1925-26	74	66	17	157	183	..	21	..	204	..	214	214	37
		1926-27	77	67	6	150	152	..	19	..	171	..	173	173	48
		1927-28	72	63	..	135	34	..	22	..	56	..	188	188	30
4	Jalaun District Bank, Limited, Orai.	1923-24	82	40	21	143	263	..	8	..	271	1	288	289	84
		1924-25	87	46	25	158	278	..	4	..	282	1	286	287	84
		1925-26	90	47	26	163	245	..	8	..	273	..	292	292	55
		1926-27	91	48	25	164	233	..	6	..	239	..	256	256	50
		1927-28	96	52	28	176	25	..	19	..	44	5	268	273	34
5	Gorakhpur District Bank, Limited.	1923-24	103	38	9	150	191	..	..	..	191	1	186	187	151
		1924-25	111	42	15	168	185	..	1	..	186	1	226	227	11
		1925-26	119	45	23	187	184	..	12	..	196	..	247	247	19
		1926-27	126	50	31	207	182	..	25	..	207	..	204	204	7
		1927-28	133	54	38	225	48	..	28	..	76	..	258	258	8
6	Kasia Central Bank, Limited.	1923-24	64	38	6	108	98	..	6	..	104	1	85	85	101
		1924-25	68	40	9	117	98	..	5	..	98	..	90	90	52
		1925-26	71	41	11	123	91	..	13	..	104	..	68	68	72
		1926-27	74	41	12	127	69	..	11	..	80	..	104	104	45
		1927-28	76	42	12	130	16	..	49	..	65	..	106	106	34
7	Oudh and Rohilkhand Railway Employees' Co-operative Credit Society, Limited, Lucknow.	1923-24	151	17	6	174	264	..	..	..	264	424	..	424	25
		1924-25	177	21	6	204	244	..	..	..	244	454	..	454	3
		1925-26	182	25	6	213	286	..	..	..	286	479	..	479	11
		1926-27	154	28	9	191	382	..	..	..	382	561	..	561	3
		1927-28	142	32	12	186	324	..	..	..	324	580	..	580	2
8	Mainpuri District Bank, Limited.	1923-24	53	21	17	91	59	..	40	..	99	..	135	134	19
		1924-25	55	22	18	95	55	..	44	..	99	..	140	140	14
		1925-26	58	24	21	103	51	..	32	..	103	..	136	136	25
		1926-27	59	26	21	106	52	..	51	..	103	..	129	129	30
		1927-28	59	28	25	112	2	..	41	..	43	..	140	140	18

TABLE B.—Showing the number, capital, reserve, deposits and loans received, loans outstanding and cash balances of principal Co-operative Banks at the end of the provincial co-operative years.

Banks with capital and reserve over Rs. 1 lakh and less than Rs. 5 lakhs.

Number of banks.	Year.	Capital.	Reserve.	Total.	Deposits and loans received.	Loans outstanding.	Cash balances.
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
		(1,000)	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
2	1917-18	95	117	212	559	470	103
3	1918-19	154	165	319	882	853	75
3	1919-20	180	138	318	685	742	100
4	1920-21	244	202	446	857	962	91
3	1921-22	208	147	355	654	809	56
6	1922-23	254	250	704	1,484	1,711	150
6	1923-24	523	250	773	1,141	1,338	481
7	1924-25	655	283	938	1,099	1,523	256
6	1925-26	629	241	870	1,109	1,420	224
7	1926-27	718	265	983	1,250	1,612	197
8	1927-28	782	307	1,089	..	..	..

