

Financial (1896) Department.

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[Despatch Abstract

Recommending the annual
report of the Comptroller and Auditor
General, Calcutta on the operations
of the Savings Banks in ~~Bengal~~ ^{Bengal}
during 1895-96.

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BACK PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.
<i>196/98</i>	<i>138</i>						

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Financial (1897) Department.

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From *The Comptroller & Auditor General*

No. 1650

Dated 26 *Jan* 97

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Enclosures

Spare copies.

SUBJECT.

Submitting Annual Report on the operations of the Savings Banks in India during the year 1895-96

BACK PAPERS.

G.O.	No.	Department.	Date.
57:	21-1-96		

FURTHER PAPERS.

G.O.	No.	Department.	Date.

No. 1650.



FROM

THE COMPTROLLER AND AUDITOR GENERAL,

TO

THE SECRETARY TO THE GOVERNMENT OF INDIA,
FINANCE AND COMMERCE DEPARTMENT.

Calcutta, the 26th January 1897.

SIR,

I have the honour to submit my Annual Report on the operations of the Savings Banks in India during the year 1895-96.

2. There are two descriptions of these Banks, *viz.*, Banks open to the public and Service Institutions; the former comprise the Presidency and Post Office Banks, and the latter, the State Railway Provident Institution, the Civil Engineers' Provident Fund, and the Military Banks. The State Railway Provident Institution is for the non-pensionable employes of the State Railways, the Civil Engineers' Provident Fund is for the Officers of the Public Works and Telegraph Departments, and the Military Banks are for the benefit of Non-Commissioned Officers and Privates of British Regiments.

3. I enclose the usual Statements marked I to VII, containing the accounts and statistics for the year.

4. The principal features of the returns are shown in the following table, which also compares them with those of the previous year:—

DESCRIPTION OF BANKS.	BANKS.		DEPOSITORS.		INTEREST EARNED.		BALANCE.		NOMINAL VALUE OF GOVERNMENT PROMISSORY NOTES.		AVERAGE OF DEPOSITOR'S BALANCE.	
	Num-ber.	In-crease + or De-crease—over previous year.	Num-ber.	In-crease + or De-crease—over previous year.	Amount.	Increase + or De-crease—over previous year.	Amount.	Increase + or De-crease—over previous year.	Balance of Government Promissory Notes held for depositors.	Net pur-chased or received + sold or returned—during the year.	Amount.	In-crease + or De-crease—
		R.		R.	R.	R.	R.	R.	R.	R.	R.	R.
Presidency, Calcutta .	1	...	7,236	—3,429	59,937	—11,776	17,10,030	—6,81,780	42,300	—2,900	236	+12
„ Madras .	1	...	1,646	—785	12,229	—1,963	3,52,539	—1,28,104	...	...	214	+17
„ Bombay .	1	...	22,049	—3,440	2,25,179	—8,922	6,37,850	—7,21,120	4,400	—1,000	314	+14
Railway . . .	11	...	15,793	+742	2,36,405	+22,535	70,15,684	+6,25,208	13,400	+3,500	444	+20
Civil Engineers' Pro-vident Fund . .	1	...	655	+9	1,11,606	+9,617	30,27,850	+2,68,151	...	...	4,622	+351
Military . . .	162	—3	15,283	—1,697	67,561	+9,402	17,45,500	+94,848	...	...	114	+17
Post Office . .	6,343	—41	6,53,892	+41,945	26,71,951	+3,96,378	9,04,23,071	+64,05,148	4,69,000	—3,200	138	+1
TOTAL . . .	6,520	—44	7,16,554	+33,345	33,84,958	+4,15,271	11,12,12,524	+58,62,351	5,29,100	—3,600	...	...

5. The Statement shows that on the 31st March 1896 there were 6,520 Government Savings Banks in India, containing 7,16,554 accounts, which earned interest from Government to the amount of Rs33,84,958 and held balances aggregating Rs11,12,12,524 exclusive of Government securities held on behalf of the depositors to the nominal value of Rs5,29,100. As compared with the year 1894-95 there has been a decrease of 44 in the number of Banks and an increase of 33,345 in the number of depositors, and of Rs58,62,351 in the amount of the balances. There has also been an increase in the amount of interest earned of Rs4,15,271.

6. Upon the working of the Post Office Banks, the Director-General of the Post Office has submitted a detailed report, and it is therefore necessary here to make some observations in respect of the other Banks only.

7. The decrease in the number of the depositors and in the balances of the Presidency Savings Banks noticed in previous years is again noticeable in the year under review. The impending transfer of the Presidency Savings Banks Accounts to the Post Office no doubt materially contributed to this result.

8. As in the previous year, the Military Banks show an increase in the balances, but unlike that year there is a falling off in the number of accounts which occurred almost wholly in the Punjab Command.

9. The balances of the other Service Institutions still continue to increase, and now amount to Rs1,00,43,534—an increase over the previous year of Rs8,93,359.

10. The balances of the Savings Banks proper, including the Military Banks, amount to Rs10,11,68,990, which is an increase of Rs49,68,992 over the balances of 1894-95. These balances are held by Government at call. There has been a decrease of 3,600 in the balance of Government Promissory Notes held on account of depositors at the close 1895-96, which now stands at Rs29,100.

I have the honour to be,

SIR,

Your most obedient servant,

A. F. COX,

Offg. Comptroller and Auditor General.

To The Secretary to the Government of Madras

Statement I.

Number of Working Banks and of the Depositors therein on the 31st March 1896.

Number of Working Banks and of the Depositors therein on the 31st Dec.								
BANKS.	NUMBER OF WORKING BANKS.		NUMBER OF DEPOSITORS.		Increase (+) or Decrease (—) in number of Depositors.	AVERAGE NUMBER OF DEPOSITORS PER BANK.		
	1895.	1896.	1895.	1896.		1895.	1896.	
BANKS OPEN TO THE PUBLIC—								
Presidency Banks—								
Calcutta	1	1	10,665	7,236	—3,429	...	...	
Madras	1	1	2,431	1,646	—785	...	...	
Bombay	1	1	25,489	22,049	—3,440	...	...	
Post Office Banks	6,384	6,343	611,947	653,892	+41,945	95	103	
TOTAL	6,387	6,346	650,532	684,823	+34,291	...	...	
SERVICE INSTITUTIONS—								
State Railway Provident Institutions	11	11	15,051	15,793	+742	1,368	1,435	
Civil Engineers' Provident Fund	1	1	646	655	+9	...	...	
Military Banks	165	162	16,980	15,283	—1,697	102	94	
TOTAL	177	174	32,677	31,731	—946	...	...	
GRAND TOTAL	6,564	6,520	683,209	716,554	+33,345	...	...	

Number of Depositors in the several classes of Banks from 1884-85 to 1895-96.

BANKS.	1884-85.	1885-86.	1886-87.	1887-88.	1888-89.	1889-90.	1890-91.	1891-92.	1892-93.	1893-94.	1894-95.	1895-96.
BANKS OPEN TO THE PUBLIC—												
Presidency Banks—												
Calcutta	12,016	11,546	11,155	10,881	10,931	10,862	11,065	11,062	10,968	10,823	10,665	7,236
Madras	10,267	9,386	3,358	3,152	3,091	2,975	2,901	2,959	2,717	2,618	2,431	1,646
Bombay	48,535	48,428	26,700	25,061	25,230	25,062	25,008	25,124	25,714	25,714	25,489	22,049
Post Office Banks	122,599	155,009	219,010	261,157	311,001	358,272	408,544	463,453	520,967	574,050	611,947	653,892
District Banks	23,605	10,618	163	...	...	...	...	...	...	...	...	...
TOTAL	217,112	234,987	260,391	300,251	350,253	397,171	447,518	502,593	560,366	613,205	650,532	684,823
SERVICE INSTITUTIONS—												
State Railway Provident Institutions	8,972	11,638	12,168	12,843	14,372	14,593	14,151	13,605	14,115	14,875	15,051	15,793
Civil Engineers' Provident Fund.	233	313	380	465	500	532	559	599	623	658	646	655
Military Banks	16,100	15,518	16,151	18,303	18,142	19,504	13,101	11,950	13,247	15,920	16,980	15,283
TOTAL	25,305	27,469	28,699	31,616	33,014	34,634	27,811	26,154	27,985	31,453	32,677	31,731
GRAND TOTAL	242,417	262,456	289,090	331,867	383,267	431,805	475,329	528,752	588,351	644,658	683,209	716,554

Statement II.

Deposits (including Interest), Withdrawals and Balances in the several classes of Savings Banks from 1862-63 to 1895-96 (in thousands of Rupees) as entered in the Finance and Revenue Accounts.

YEARS.	DEPOSITS.										WITHDRAWALS.										BALANCE.									
	PRESIDENCY BANKS.					Civil Engi- neers' Prov- ident Fund.	Mili- tary Banks.	TOTAL.	PRESIDENCY BANKS.			District Banks.	Post Office Banks.	State Rail- way Prov- ident Funds.	Civil Engi- neers' Prov- ident Fund.	Mili- tary Banks.	TOTAL.	PRESIDENCY BANKS.			District Banks.	Post Office Banks.	State Rail- way Prov- ident Funds.	Civil Engi- neers' Prov- ident Fund.	Mili- tary Banks.	TOTAL.				
	Cal- cutta.	Mad- ras.	Bom- bay.	Cal- cutta.	Mad- ras.				Bom- bay.	Cal- cutta.	Mad- ras.							Bom- bay.	Cal- cutta.	Mad- ras.							Bom- bay.			
1862-63.	8.26	6.25	2.25	...	...	...	15.79	32.55	6.74	5.97	...	...	...	...	...	15.11	27.82	10.07	12.66	18.94	...	...	...	...	...	23.97	65.64			
1863-64.	7.27	4.34	...	...	...	...	13.14	24.75	8.09	4.87	93	...	...	...	...	12.29	26.18	9.25	12.13	18.01	...	...	...	...	...	24.82	61.21			
1864-65.	6.85	4.36	7.25	...	...	...	15.17	33.63	7.19	4.91	6.59	...	...	...	...	17.54	36.23	8.91	11.58	18.67	...	...	...	...	...	22.45	61.61			
1865-66.	8.21	5.02	9.02	...	...	...	15.79	38.04	7.61	4.20	6.36	...	...	...	...	18.10	36.27	9.51	12.40	21.33	...	...	...	...	...	20.14	63.38			
1866-67.	11.20	6.18	14.35	...	...	...	12.71	44.44	8.83	4.76	5.84	...	...	...	...	14.35	33.78	11.88	13.82	29.84	...	...	...	...	...	18.50	74.04			
1867-68.	15.58	7.40	13.21	...	...	...	18.72	54.91	10.70	5.58	8.12	...	...	...	...	16.83	49.73	16.76	15.64	34.93	...	...	...	...	...	20.89	88.22			
1868-69.	21.92	8.96	14.97	...	...	...	18.51	64.36	14.65	6.82	11.51	...	...	...	...	18.47	51.45	24.03	17.78	38.39	...	...	...	...	...	20.36	101.13			
1869-70.	22.95	9.58	16.89	...	...	...	17.08	66.50	20.40	8.63	12.85	...	...	...	...	17.65	59.53	26.58	18.73	42.43	...	...	...	...	...	17.30	108.10			
1870-71.	22.95	9.58	16.89	...	...	...	14.43	67.41	19.82	8.94	13.06	...	...	...	...	13.45	59.90	31.68	21.09	54.79	...	...	...	...	...	18.50	115.00			
1871-72.	24.01	10.41	21.74	...	...	...	14.66	75.04	21.48	8.13	15.21	...	...	...	...	14.24	65.76	36.01	23.80	67.25	...	...	...	...	...	20.79	130.14			
1872-73.	27.61	10.91	28.90	...	...	...	16.53	89.90	23.88	9.20	16.44	...	...	...	...	14.89	91.86	34.10	23.06	80.07	...	...	...	...	...	22.40	154.28			
1873-74.	25.97	13.07	54.20	...	...	...	16.50	117.73	27.88	12.81	32.38	...	...	...	...	16.75	72.10	29.97	22.07	88.60	...	...	...	...	...	23.56	180.15			
1874-75.	13.30	9.23	22.32	...	...	...	18.43	73.75	14.51	7.93	17.97	...	...	...	...	18.39	67.72	26.64	23.56	96.03	...	...	...	...	...	23.60	181.14			
1875-76.	12.45	8.69	23.23	...	...	...	17.43	71.79	13.56	8.80	19.70	...	...	...	...	17.81	73.64	25.57	24.38	91.33	...	...	...	...	...	23.22	189.54			
1876-77.	12.20	8.93	21.87	...	...	...	18.04	72.56	12.55	8.22	23.72	...	...	...	...	18.41	69.09	24.66	22.89	88.60	...	...	...	...	...	23.55	191.24			
1877-78.	11.48	9.04	19.02	...	...	...	17.84	67.79	11.61	10.39	19.40	...	...	...	...	17.71	73.64	25.57	24.38	91.33	...	...	...	...	...	22.08	193.62			
1878-79.	10.70	8.90	16.07	...	...	...	21.66	99.62	12.38	8.73	11.27	...	...	...	...	19.88	62.57	8.27	24.89	106.71	...	...	...	...	...	24.76	195.54			
1879-80.	15.99	10.73	29.38	...	...	...	28.39	204.48	17.74	11.46	21.66	...	...	...	...	27.21	111.40	35.32	32.13	155.11	...	...	...	...	...	25.94	228.29			
1880-81.	24.79	18.70	70.06	...	...	...	17.84	67.79	11.61	10.39	19.40	...	...	...	...	30.28	158.49	34.74	32.80	103.97	...	...	...	...	...	16.83	231.37			
1881-82.	20.48	14.62	62.04	...	...	...	22.71	164.39	21.06	13.95	53.48	...	...	...	...	18.89	151.86	33.25	29.35	173.70	...	...	...	...	...	14.30	237.27			
1882-83.	19.23	10.89	54.21	...	...	...	17.35	186.23	20.72	14.34	44.12	...	...	...	...	18.92	206.59	29.44	28.22	170.79	...	...	...	...	...	16.83	261.64			
1883-84.	17.16	11.66	55.16	...	...	...	11.86	309.21	17.50	12.10	49.92	...	...	...	...	11.50	247.45	28.76	27.55	147.28	...	...	...	...	...	14.30	299.59			
1884-85.	16.82	11.43	53.41	...	...	...	11.76	377.22	16.47	11.59	60.12	...	...	...	...	3	337.81	28.02	26.18	164.10	...	...	...	...	...	14.66	308.71			
1885-86.	13.73	10.22	49.94	...	...	...	2.22	117.6	377.22	16.47	11.59	...	...	...	...	34	461.53	26.76	8.08	81.47	...	...	...	...	...	14.08	379.52			
1886-87.	13.05	3.67	28.10	...	...	...	13.17	532.93	14.31	21.77	15.07	...	...	...	...	37	531.71	27.58	7.87	80.85	...	...	...	...	...	14.74	407.55			
1887-88.	13.77	3.06	26.52	...	...	...	15.26	531.71	14.39	3.88	26.92	...	...	...	...	45	464.7	26.98	7.22	81.87	...	...	...	...	...	13.53	476.25			
1888-89.	13.79	3.23	27.94	...	...	...	19.85	407.62	11.50	3.18	23.37	...	...	...	...	88	416.69	23.31	5.85	73.44	...	...	...	...	...	14.30	506.22			
1889-90.	7.83	1.82	14.94	...	...	...	13.73	344.38	7.75	2.57	16.58	...	...	...	...	103	291.34	23.60	5.27	72.66	...	...	...	...	...	12.53	588.63			
1890-91.	8.08	1.79	15.80	...	...	...	13.07	380.37	7.19	2.10	14.24	...	...	...	...	68	297.96	25.00	5.51	75.61	...	...	...	...	...	11.63	677.40			
1891-92.	8.55	2.34	17.19	...	...	...	13.76	417.95	8.09	2.03	18.04	...	...	...	...	67	329.12	25.65	5.45	79.64	...	...	...	...	...	11.63	783.50			
1892-93.	8.74	1.97	18.87	...	...	...	17.58	425.59	9.17	1.77	17.29	...	...	...	...	157	370.80	24.89	4.88	78.54	...	...	...	...	...	16.51	840.18			
1893-94.	8.41	1.61	16.94	...	...	...	18.40	409.39	8.50	1.77	17.29	...	...	...	...	314	388.14	23.92	4.80	76.59	...	...	...	...	...	17.46	904.23			
1894-95.	7.53	1.69	15.34	...	...	...	20.58	456.53	15.07	2.82	21.60	...	...	...	...	241	397.91	17.10	3.52	69.38	...	...	...	...	...	17.46	904.23			
1895-96.	8.25	1.54	14.39	...	...	...	20.58	456.53	15.07	2.82	21.60	...	...	...	...	241	397.91	17.10	3.52	69.38	...	...	...	...	...	17.46	904.23			

Statement IV.

Interest earned during 1894-95 and 1895-96 and the Balances held at the close of each year.

	INTEREST EARNED IN			BALANCE HELD AT CLOSE OF			AVERAGE BALANCE IN EACH BANK			AVERAGE BALANCE AT CREDIT OF EACH DEPOSITOR.		
	1894-95.		Increase (+) or Decrease (—).	1894-95.		Increase (+) or Decrease (—).	1894-95.		1895-96.	1894-95.		1895-96.
BANKS OPEN TO THE PUBLIC—												
Presidency Banks—												
Calcutta	71,713	59,937	— 11,776	23,01,810	17,10,030	— 6,81,780	23,91,810	17,10,029	224	236		
Madras	14,192	12,229	— 1,963	4,80,643	3,52,539	— 1,28,104	4,80,643	3,52,539	(a) 197	214		
Bombay	2,34,101	2,25,179	— 8,922	76,58,970	69,37,850	— 7,21,120	76,58,970	69,37,850	300	314		
TOTAL	3,20,006	2,97,345	— 22,661	1,05,31,423	90,00,419	— 15,31,004	...	...	...	...		
Post Office Banks	22,75,573	26,71,951	+ 3,96,378	8,40,17,923	9,04,23,071	+ 64,05,148	13,160	14,255	37	138		
SERVICE INSTITUTIONS—												
State Railway Provident Institutions	2,13,870	2,36,405	+ 22,535	63,90,476	70,15,684	+ 6,25,208	5,80,869	6,37,719	424	444		
Civil Engineers' Provident Fund	1,03,079	1,11,696	+ 8,617	27,59,699	30,27,859	+ 2,68,151	27,59,699	30,27,850	4,271	4,622		
Military Banks—												
Bengal Command	17,451	19,656	+ 2,205	4,02,310	5,26,118	+ 1,23,808	9,116	9,743	136	144		
Punjab	19,515	19,821	+ 306	5,52,932	5,47,045	— 5,087	11,284	14,027	67	88		
Madras	10,828	14,467	+ 3,639	3,40,851	2,99,202	— 41,649	12,173	10,317	118	113		
Bombay	10,365	13,617	+ 3,252	2,64,539	3,73,135	+ 1,08,596	7,780	9,323	120	131		
TOTAL	58,159	67,561	+ 9,402	16,50,652	17,45,500	+ 94,848	...	...	...	...		
GRAND TOTAL	29,69,687	33,84,958	+ 4,15,271	10,53,50,173	11,12,12,524	+ 58,62,351	...	...	...	...		

(a) 141 was shown in last year's Return through clerical error.

* These figures which agree with the Finance and Revenue Accounts differ from those of last year owing to corrections since made.

Statement V.

Interest earned and Balances held by Native and by European and Eurasian Depositors, respectively, as recorded in the Savings Bank Ledgers.

Interest earned and Balances held by various banks and institutions												
	NATIVE DEPOSITORS, INCLUDING ACCOUNTS OF LOCAL INSTITUTIONS.						EUROPEAN AND EURASIAN DEPOSITORS, INCLUDING ACCOUNTS OF LOCAL INSTITUTIONS.					
	Number of Accounts.		Amounts of Interest earned.		Balance.		Number of Accounts.		Amounts of Interest earned.		Balance.	
	1894-95.	1895-96.	1894-95.	1895-96.	1894-95.	1895-96.	1894-95.	1895-96.	1894-95.	1895-96.	1894-95.	1895-96.
BANKS OPEN TO THE PUBLIC—												
Presidency Banks—												
Calcutta	7,692	5,320	44,313	39,218	14,85,310	11,23,531	2,973	1,916	27,400	20,719	9,06,500	5,86,499
Madras	1,660	1,133	6,437	4,835	2,32,042	1,68,212	771	513	7,040	5,113	2,48,601	1,84,327
Bombay	19,414	16,841	1,68,728	1,60,779	55,13,291	49,45,504	6,075	5,208	65,373	64,400	21,45,679	19,92,346
Post Office Banks	554,149	593,590	20,09,995	23,46,547	7,44,59,516	7,75,26,803	57,798	60,302	2,65,578	3,25,404	95,58,407	1,28,96,268
SERVICE INSTITUTIONS—												
State Railway Provident Institutions	11,904	12,645	89,452	1,01,461	27,58,077	30,79,280	3,147	3,148	1,24,418	1,34,944	36,32,399	39,56,404
Civil Engineers' Provident Fund	95	96	10,769	12,084	2,85,940	3,39,531	551	559	91,310	99,612	24,73,759	26,88,319
Military Banks—												
Bengal Command	...	...	...	...	...	...	3,608	3,653	17,451	19,656	4,92,310	5,26,118
Punjab	...	...	...	...	...	...	8,298	6,182	19,515	19,821	5,52,952	5,47,045
Madras	...	...	...	...	...	...	2,876	2,657	10,828	14,467	3,40,851	2,99,202
Bombay	...	...	...	...	...	...	2,198	2,791	10,365	13,617	2,64,539	3,73,135
TOTAL	594,914	629,625	23,29,694	26,64,924	8,47,34,176	8,71,82,861	88,295	86,929	6,39,278	7,17,753	2,06,15,997	2,40,29,663

Accounts in 1894-95 and 1895-96 respectively, chiefly on closed and Dead Accounts, have not been distributed for want of information.

on account of interest on Madras Presidency Savings Bank deposits in 1894-95 and 1895-96 respectively, chiefly on closed and Dead Accounts, have not been distributed for want of information.

Statement VI.

Statement of Savings Bank's Depositors.

NOTES REMAINING IN CUSTODY OF THE COMPTROLLER
GENERAL AND THE ACCOUNTANT GENERAL, BOMBAY.

Government Promissory Notes purchased, received, and sold or returned.																				NOTES REMAINING IN CUSTODY OF THE GENERAL AND THE ACCOUNTANT GENERAL, BOMBAY.						
	NOTES PURCHASED FOR DEPOSITORS.					NOTES RECEIVED FROM DEPOSITORS.					NOTES SOLD OR RETURNED.															
	1890-91.	1891-92.	1892-93.	1893-94.	1894-95.	1895-96.	1890-91.	1891-92.	1892-93.	1893-94.	1894-95.	1895-96.	1890-91.	1891-92.	1892-93.		1893-94.	1894-95.	1895-96.							
BANKS OPEN TO THE PUBLIC—																										
Presidency Banks—																										
Calcutta	6,400	600	1,500	31,400	4,200	7,500	...	10,000	...	300	1,000	100	12,500	500	1,200	17,700	4,200	10,500	25,900	19,800	29,900	30,200	44,200	45,200	42,300	
Madras	15,000	23,000	9,000	16,500	6,000	...	...	...	...	...	...	...	28,000	7,000	7,000	12,000	28,500	...	13,000	...	16,000	18,000	22,500	...	...	
Bombay	3,300	1,000	3,500	3,000	1,000	...	...	...	...	...	...	11,800	315,300	120,700	241,200	333,000	239,100	161,500	439,500	306,600	368,200	397,400	450,300	472,200	469,000	
Post Office Banks.	226,200	108,900	262,100	379,100	246,500	146,500	16,200	13,400	8,300	6,800	14,500	11,800	315,300	120,700	241,200	333,000	239,100	161,500	439,500	306,600	368,200	397,400	450,300	472,200	469,000	
SERVICE INSTITUTIONS—																										
State Railway Provident institutions	200	...	...	...	...	4,500	16,200	23,400	8,300	7,100	15,500	11,900	374,800	134,200	253,900	369,200	273,800	174,000	523,700	410,200	1,000	1,000	...	...	9,900	13,400
TOTAL	251,100	133,500	276,100	430,000	257,700	158,500	16,200	23,400	8,300	7,100	15,500	11,900	374,800	134,200	253,900	369,200	273,800	174,000	523,700	410,200	1,000	1,000	...	...	9,900	13,400

(a) In custody of Accountant General, Bombay.

(a) In custody of Accountant General, Bombay.

Statement VII.

Particulars by Provinces of Presidency and Post Office Savings Banks combined on the 31st March 1896.

Particulars by Provinces of Presidency	CLASSIFICATION OF DEPOSITORS.								INTEREST EARNED IN		BALANCE HELD AT CLOSE OF	
	Class I. Professional.		Class II. Domestic.	Class III. Commercial.	Class IV. Agricultural.	Class V. Industrial.	Class VI. Indefinite or Non-productive.	TOTAL.	1895-96.	1894-95.	1895-96.	1894-95.
	A Having fixed incomes.	B Having variable incomes.										
India	8,084	1,242	5,635	627	76	1,103	9,978	26,745	1,48,043	1,31,674	50,12,998	47,79,987
Central Provinces	5,723	858	3,025	399	63	365	5,811	16,154	68,408	56,563	22,92,165	21,55,326
Burma	5,900	996	14,008	647	61	1,842	7,990	31,144	83,456	78,737	31,41,580	30,10,283
Assam	3,731	1,947	2,836	292	169	587	4,567	13,179	52,379	46,057	18,07,546	16,68,234
Bengal	54,629	15,098	20,621	6,992	3,426	3,511	92,008	196,885	765,112	6,28,891	2,73,81,898	2,35,64,607
North-Western Provinces and Oudh	19,874	5,783	17,317	2,027	696	1,614	24,482	71,793	2,94,762	2,53,744	97,66,413	94,63,122
Punjab	14,115	3,382	13,534	1,634	256	1,900	15,717	50,538	2,54,937	2,06,051	84,24,612	79,35,054
Berar	2,366	306	951	151	106	143	2,173	6,206	24,201	21,031	8,11,885	8,10,189
Madras	32,750	7,333	13,285	6,768	2,300	3,924	37,456	103,826	2,45,822	2,26,466	82,14,806	82,04,583
Bombay	36,359	7,064	14,735	6,969	942	5,273	66,080	137,422	10,32,176	9,46,364	3,25,69,587	3,29,51,961
TOTAL	183,531	43,709	105,957	26,416	8,095	22,022	265,962	653,892	29,69,296	25,95,579	9,94,23,490	9,45,49,346

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CURRENT N.

ENCLOSURES TO G. No

ORDER OF GOVERNMENT

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LETTER OF GOVERNMENT

STATEMENT WITH LITTO

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