

[F]
1,000-25-7-60

Financial (1897) Department.

ORDINARY MS.

G.O., No. 203

DATED 10.2-99

INDEXED.

7/8

[Despatch Abstract.]

Regarding the annual report of the Comptroller and Auditor General, Calcutta, on the operations of the Savings Banks in India during 1897-98.

T
10-2-99

BACK PAPERS.

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

FURTHER PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.
425/00							

[F.]
23
1,000-20-4-98.

Financial (1897) Department.

CURRENT No. 510

From

The Comptroller and
Auditor General

No. 1781

Order No. 203 7.10.2-97.

Recorded

Cms
8/2/98

19.2.1

Dated 9.1.99

Received }
Registered } 7.2.99.

Enclosures

Spare copies.

SUBJECT.

Annual Report on the
Operations of the Savings
Banks in India during
the year 1897-98.

BACK PAPERS.

G.O.	No.	Department.	Date.
72:	28-1-98	His	

FURTHER PAPERS.

G.O.	No.	Department.	Date.

CURRENT No. 510

No. 1781.

FROM

THE COMPTROLLER AND AUDITOR GENERAL,

TO

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

Calcutta, the 9th January 1899.

SIR,

I have the honour to submit my Annual Report on the operations of the Savings Banks in India during the year 1897-98.

2. These Banks are of two descriptions, *viz.*, Banks open to the public and Service Institutions; the former head now includes the Post Office Banks only; and the latter, the State Railways Provident Institutions, the Civil Engineers' Provident Fund, the Forest Officers' Provident Fund, and the Military Banks. The State Railways Provident Institutions are 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, the Forest Officers' Provident Fund is for the officers of the Imperial and Provincial branches of the Forest Service, and for the officers of the Geological Survey Department, 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.	Increase + 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—.
Railway . . .	10	—1	15,006	—1,042	2,76,520	+14,894	77,04,754	+1,23,841	11,200	—12,000	513	+41
Civil Engineers' Pro-vident Fund . .	1	—	665	+1	1,34,581	+12,994	35,89,992	+2,30,793	...	...	5,481	+422
Forest Officers' Pro-vident Fund . .	3	...	167	+31	3,716	+3,147	1,36,991	+91,824	...	...	820	+488
Military . . .	180	+19	9,201	—2,846	51,840	—10,901	12,62,617	—2,27,609	...	...	137	+14
Post Office . .	6,290	—130	730,387	+17,067	28,03,782	—2,09,210	9,28,72,978	—35,19,433	7,31,200	+1,25,600	127	—8
TOTAL . . .	6,484	—112	755,426	+13,211	32,70,439	—1,89,076*	10,55,67,332	—33,00,584	7,42,400	+1,13,600	...	...

* Excludes Rs6,044, on account of interest on Presidency Savings Bank deposits.

5. The statement shows that on the 31st March 1898 there were 6,484 Government Savings Banks in India, containing 755,426 accounts, which earned interest from Government to the amount of Rs 32,70,439, and held balances aggregating Rs 10,55,67,332, exclusive of Government Securities held on behalf of the depositors to the nominal value of Rs 7,42,400. As compared with the year 1896-97 there has been a decrease of 112 in the number of banks and an increase of 13,211 in the number of depositors. The balance of deposits has, however, declined by Rs 33,00,584 and the amount of interest earned by Rs 1,89,076. The causes of these decreases are probably to be found in the famine and plague which prevailed during the year. The volume of the transactions on account of Government Promissory Notes was less than in 1896-97, but the net result was an increase of Rs 1,13,600.

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

7. There has been a large decrease of Rs 2,27,609 in the balances in the Military Banks. The decrease occurs in all the commands. The chief cause which led to this result was the operations on the Frontier, Savings Bank transactions being suspended when corps proceed on Field Service. Military Savings Banks will shortly be closed as their maintenance is not considered necessary now that the Postal Savings Banks afford the necessary facilities for thrift, and it may be that the prospective closing of these Banks has affected the deposits.

8. The Forest Officers' Provident Fund was created only in 1896-97, and the balance stands at Rs 1,36,991.

9. The balances of the other Service Institutions still continue to increase, and now amount to Rs 1,12,94,746, an increase over the previous year of Rs 3,54,634. The transfer of the Burma State Railway to a Private Company accounts for the decrease in the number of Banks and depositors which appears under the State Railway Provident Fund Institutions.

10. The balances of the Savings Banks proper, including the Military Banks, amount to Rs 9,41,35,595, which represents a decrease of Rs 37,47,042 as compared with the balances of 1896-97. These balances are held by Government at call.

I have the honour to be,

SIR,

Your most obedient Servant,

A. F. COX,

Comptroller General.

To
The Chief Secretary to the
Government of Madras

Statement I.

Number of Working Banks and of the Depositors therein on the 31st March 1898.

BANKS.	NUMBER OF WORKING BANKS.		NUMBER OF DEPOSITORS.		Increase (+) or Decrease (—) in number of Depositors.	AVERAGE NUMBER OF DEPOSITORS PER BANK.	
	1897.	1898.	1897.	1898.		1897.	1898.
BANKS OPEN TO THE PUBLIC—							
Post Office Banks	6,420	6,290	713,320	730,387	+ 17,067	111	116
TOTAL	6,420	6,290	713,320	730,387	+ 17,067	...	...
SERVICE INSTITUTIONS—							
State Railway Provident Institutions	11	10	16,048	15,006	—1,042	1,459	1,500
Civil Engineers' Provident Fund	1	1	664	665	+ 1	664	665
Forest Officers' Provident Fund	3	3	136	167	+ 31	45	55
Military Banks	161	180	12,047	9,201	—2,846	75	51
TOTAL	176	194	28,895	25,039	—3,856	...	...
GRAND TOTAL	6,596	6,484	742,215	755,426	+ 13,211	...	...

Number of Depositors in the several classes of Banks from 1886-87 to 1897-98.

BANKS.	1886-87.	1887-88.	1888-89.	1889-90.	1890-91.	1891-92.	1892-93.	1893-94.	1894-95.	1895-96.	1896-97.	1897-98.
BANKS OPEN TO THE PUBLIC—												
Presidency Banks—												
Calcutta	11,155	10,881	10,931	10,862	11,065	11,062	10,968	10,823	10,665	7,236	...	...
Madras	3,358	3,152	3,091	2,975	2,901	2,959	2,717	2,618	2,431	1,646	...	...
Bombay	26,700	25,061	25,230	25,062	25,008	25,124	25,714	25,714	25,489	22,049	...	...
Post Office Banks	219,010	261,157	311,001	358,272	408,544	463,453	520,967	574,050	611,947	653,892	713,320	730,387
District Banks	168	...	...	...	...	...	...	...	...	...	...	...
TOTAL	260,391	300,251	350,253	397,171	447,518	502,598	560,366	613,205	650,532	684,823	713,320	730,387
SERVICE INSTITUTIONS—												
State Railway Provident Institutions	12,168	12,848	14,372	14,598	14,151	13,605	14,115	14,875	15,051	15,793	16,048	15,006
Civil Engineers' Provident Fund	380	465	500	532	559	599	623	658	646	655	664	665
Forest Officers' Provident Fund	...	...	...	...	...	...	...	...	...	...	136	167
Military Banks	16,151	18,303	18,142	19,504	13,101	11,950	13,247	15,920	16,980	15,283	12,047	9,201
TOTAL	28,699	31,616	33,014	34,634	27,811	26,154	27,935	31,453	32,677	31,731	28,895	25,039
GRAND TOTAL	289,090	331,867	383,267	431,805	475,329	528,752	588,351	644,658	683,209	716,554	742,215	755,426

Statement

Deposits (including Interest), Withdrawals and Balances in the several classes of Finance and Rev

YEARS.	DEPOSITS.										WITH			
	PRESIDENCY BANKS.										PRESIDENCY BANKS.			
	Calcutta.	Madras.	Bombay.	District Banks.	Post Office Banks.	State Railway Provident Institutions.	Civil Engineers' Provident Fund.	Forest Officers' Provident Fund.	Military Banks.	TOTAL.	Calcutta.	Madras.	Bombay.	District Banks.
1864-65	6,85	4,36	7,25	...	...	...	...	...	15,17	33,63	7,19	4,91	6,59	...
1865-66	8,21	5,02	9,02	...	...	...	...	...	15,79	38,04	7,61	4,20	6,36	...
1866-67	11,20	6,18	14,35	...	...	...	...	...	12,71	44,44	8,83	4,76	5,84	...
1867-68	15,58	7,40	13,21	...	...	...	...	...	18,72	54,91	10,70	5,58	8,12	...
1868-69	21,92	8,96	14,97	...	...	...	...	...	18,51	64,36	14,65	6,82	11,51	...
1869-70	22,95	9,58	16,89	...	...	...	...	...	17,08	66,50	20,10	8,63	12,85	...
1870-71	22,39	9,02	19,79	1,76	...	...	...	...	14,45	67,41	19,82	8,94	13,96	28
1871-72	24,01	10,41	21,74	4,22	...	...	...	...	14,66	75,04	21,48	8,13	15,21	1,62
1872-73	27,61	10,91	28,90	5,95	...	...	...	...	16,53	89,90	23,28	9,20	16,44	2,60
1873-74	25,97	13,97	54,20	7,99	...	...	...	...	16,50	1,17,73	27,88	12,81	32,38	3,90
1874-75	13,30	9,23	22,32	10,33	...	...	...	...	17,91	73,09	17,43	9,62	22,79	5,51
1875-76	12,45	8,69	23,23	10,95	...	...	...	...	18,43	73,75	14,51	7,93	17,97	6,54
1876-77	12,29	8,93	21,87	11,27	...	...	...	...	17,43	71,79	13,56	8,80	19,70	7,85
1877-78	11,48	9,04	19,02	14,98	...	...	...	...	18,04	72,56	12,55	8,22	23,71	11,44
1878-79	10,70	8,90	16,67	13,68	...	...	...	...	17,84	67,79	11,61	10,39	19,40	9,28
1879-80	15,99	10,73	29,38	21,78	...	8	...	...	21,66	99,62	12,38	8,73	11,27	10,26
1880-81	24,79	18,70	70,06	59,38	...	3,16	...	...	28,39	2,04,48	17,74	11,46	21,66	32,66
1881-82	20,48	14,62	62,04	39,71	...	4,83	...	...	22,71	1,64,39	21,06	13,95	53,48	37,44
1882-83	19,23	10,89	54,21	36,02	44,00	4,53	...	...	17,35	1,86,23	20,72	14,34	44,12	35,34
1883-84	17,16	11,66	55,16	34,00	1,05,45	5,72	...	...	16,39	2,45,54	20,97	12,79	58,13	34,58
1884-85	16,82	11,43	53,41	35,04	1,69,31	10,62	72	...	11,86	3,09,21	17,50	12,10	49,92	32,45
1885-86	13,73	10,22	49,94	28,13	2,49,86	9,36	2,22	...	11,76	3,77,22	16,47	11,59	60,12	73,92
1886-87	13,05	3,67	28,10	67	4,58,67	13,27	2,33	...	13,17	5,32,93	14,31	21,77	1,10,73	30,20
1887-88	13,77	3,06	26,52	56	3,93,82	9,85	3,43	...	14,47	1,65,48	12,95	3,27	27,14	55
1888-89	13,79	3,23	27,94	...	4,53,25	14,97	3,27	...	15,26	5,31,71	14,39	3,88	26,92	...
1889-90	7,83	1,82	14,94	...	3,48,91	10,84	3,43	...	19,85	4,07,62	11,50	3,18	23,37	...
1890-91	8,08	1,79	15,80	...	2,89,50	11,48	4,00	...	13,73	3,44,38	7,75	2,37	16,58	...
1891-92	8,55	2,34	17,19	...	3,23,99	11,20	3,94	...	13,07	3,80,37	7,19	2,10	14,24	...
1892-93	8,74	1,97	18,87	...	3,54,73	13,76	4,12	...	15,76	4,17,95	8,09	2,03	14,84	...
1893-94	8,41	1,61	16,94	...	3,64,90	11,70	4,45	...	17,58	4,25,59	9,17	2,18	18,04	...
1894-95	7,53	1,69	15,34	...	3,48,70	12,89	4,84	...	18,40	4,09,39	8,30	1,77	17,29	...
1895-96	8,25	1,54	14,39	...	3,92,66	14,02	5,09	...	20,58	4,53,53	45,07	2,82	21,60	...
1896-97	78	5	1,33	...	4,81,60	14,29	5,11	45	14,91	5,18,52	17,88	3,57	70,71	...
1897-98	...	...	...	...	3,49,93	15,14	5,52	92	15,88	3,82,39	...	...	...	...

II.

Savings Banks from 1864-65 to 1897-98 (in thousands of Rupees) as entered in the Revenue Accounts.

YEARS.	DRAWALS.										BALANCE.									
	PRESIDENCY BANKS.										PRESIDENCY BANKS.									
	Post Office Banks.	State Railway Provident Institutions.	Civil Engineers' Provident Fund.	Forest Officers' Provident Fund.	Military Banks.	TOTAL.	Calcutta.	Madras.	Bombay.	District Banks.	Post Office Banks.	State Railway Provident Institutions.	Civil Engineers' Provident Fund.	Forest Officers' Provident Fund.	Military Banks.	TOTAL.	Calcutta.	Madras.	Bombay.	District Banks.
1864-65	...	...	...	...	17,54	36,23	8,91	11,58	18,67	...	...	...	...	...	22,45	61,61	...	...	...	...
1865-66	...	...	...	...	18,10	36,27	9,51	12,40	21,33	...	...	...	...	...	20,14	63,38	...	...	...	...
1866-67	...	...	...	...	14,35	33,78	11,88	13,82	29,84	...	...	...	...	...	18,59	74,04	...	...	...	...
1867-68	...	...	...	...	16,33	40,73	16,76	15,64	34,93	...	...	...	...	...	20,89	88,22	...	...	...	...
1868-69	...	...	...	...	18,47	51,45	24,03	17,78	38,39	...	...	...	...	...	20,93	1,01,13	...	...	...	...
1869-70	...	...	...	...	17,65	59,53	26,58	18,73	42,43	...	...	...	...	...	20,36	1,08,10	...	...	...	...
1870-71	...	...	...	...	17,51	60,51	29,15	18,81	48,26	1,48	...	...	...	...	17,30	1,15,00	...	...	...	...
1871-72	...	...	...	...	13,46	59,90	31,68	21,09	54,79	4,08	...	...	...	...	18,50	1,30,14	...	...	...	...
1872-73	...	...	...	...	14,24	65,76	36,01	22,80	67,25	7,43	...	...	...	...	20,79	1,54,28	...	...	...	...
1873-74	...	...	...	...	14,89	91,86	34,10	23,06	80,07	11,53	...	...	...	...	22,40	1,80,15	...	...	...	...
1874-75	...	...	...	...	16,75	72,10	29,97	22,67	88,60	16,34	...	...	...	...	23,56	1,81,14	...	...	...	...
1875-76	...	...	...	...	18,39	65,34	27,91	23,43	93,86	20,75	...	...	...	...	23,60	1,89,55	...	...	...	...
1876-77	...	...	...	...	17,81	67,72	26,64	23,56	96,03	24,17	...	...	...	...	23,22	1,93,62	...	...	...	...
1877-78	...	...	...	...	17,71	73,64	25,57	24,38	91,33	27,71	...	...	...	...	23,55	1,92,54	...	...	...	...
1878-79	...	...	...	...	18,41	69,09	24,66	22,89	88,60	32,11	...	...	...	...	22,98	1,91,24	...	...	...	...
1879-80	5	...	...	...	19,88	62,57	8,27	24,89	1,06,71	43,63	...	3	...	...	24,76	2,28,29	...	...	...	...
1880-81	67	...	...	...	27,21	1,11,40	35,32	32,13	1,55,11	70,35	...	2,52	...	...	25,94	3,21,37	...	...	...	...
1881-82	2,28	...	...	...	30,28	1,58,49	34,74	32,80	1,63,67	72,62	...	5,07	...	...	8,37	3,27,27	...	...	...	...
1882-83	16,03	2,42	...	...	18,89	1,51,86	33,25	29,35	1,73,76	73,30	27,97	7,18	...	...	16,83	3,61,64	...	...	...	...
1883-84	58,42	2,78	...	...	18,92	2,06,59	29,44	28,22	1,70,79	72,72	75,00	10,12	...	...	14,30	4,00,59	...	...	...	...
1884-85	1,10,07	7,55	...	...	11,50	2,41,09	28,76	27,55	1,47,28	75,31	1,34,24	13,19	72	...	14,66	4,68,71	...	...	...	...
1885-86	1,58,71	4,42	3	...	12,55	3,37,81	28,02	26,18	1,64,10	29,52	2,25,39	18,13	2,91	...	13,87	5,08,12	...	...	...	...
1886-87	2,58,66	12,56	34	...	12,96	4,61,53	26,76	8,08	81,47	—1	4,25,40	18,84	4,90	...	14,08	5,79,52	...	...	...	...
1887-88	3,13,75	5,61	37	...	13,81	3,77,45	27,58	7,87	80,85	...	5,05,47	23,08	7,96	...	14,74	6,67,55	...	...	...	...
1888-89	3,69,17	5,43	45	...	16,47	4,37,01	26,98	7,22	81,87	...	5,89,25	32,62	10,78	...	13,53	7,62,25	...	...	...	...
1889-90	3,51,19	7,39	88	...	19,18	4,16,69	23,31	5,85	73,44	...	5,86,97	36,07	13,34	...	14,20	7,53,18	...	...	...	...
1890-91	2,41,80	6,41	1,03	...	15,40	2,91,34	23,64	5,27	72,66	...	6,34,67	41,14	16,31	...	12,53	8,06,22	...	...	...	...
1891-92	2,52,73	6,45	68	...	14,57	2,97,96	25,00	5,51	75,61	...	7,05,93	45,98	19,57	...	11,03	8,88,63	...	...	...	...
1892-93	2,78,78	9,55	67	...	15,16	3,29,12	25,65	5,45	79,64	...	7,81,88	50,19	23,02	...	11,63	9,77,46	...	...	...	...
1893-94	3,20,20	5,04	1,57	...	14,60	3,70,80	24,89	4,88	78,54	...	8,26,57	56,85	25,90	...	14,62	10,32,25	...	...	...	...
1894-95	3,35,09	5,84	3,14	...	16,51	3,88,14	23,92	4,80	76,59	...	8,40,18	63,90	27,60	...	16,51	10,53,50	...	...	...	...
1895-96	3,28,61	7,77	2,41	...	19,63	3,97,91	17,10	3,52	69,38	...	9,04,23	70,15	30,28	...	17,46	11,12,12	...	...	...	...
1896-97	4,21,90	8,63	1,80	...	17,47	5,41,96	...	...	...	...	9,63,93	75,81	33,59	45	14,90	10,88,68	...	...	...	...
1897-98	3,85,13	13,90	3,21	...	13,15	4,15,39	...	...	...	...	9,28,73	77,05	35,90	1,37	12,63	10,55,68	...	...	...	...

Statement III.

Classification of Depositors in the Post Office and Military Banks State Railway Provident Institutions, Civil Engineers' and Forest Officers' Provident Funds according to their professions, on the 31st March 1898.

	CLASS I. PROFESSIONAL.		Class II. Domestic.	Class III. Commercial.	Class IV. Agricultural.	Class V. Industrial.	Class VI. Indefinite or Non-productive.	TOTAL.
	A Having fixed incomes.	B Having variable incomes.						
BANKS OPEN TO THE PUBLIC—								
Post Office Banks	2,00,423	47,690	1,20,596	28,298	9,116	21,983	3,02,281	7,39,397
SERVICE INSTITUTIONS—								
State Railway Provident Institutions	14,540	73	...	391	...	...	2	15,006
Civil Engineers' Provident Fund	665	...	...	...	...	...	...	665
Forest Officers' Provident Fund	167	...	...	...	...	...	...	167
Military Banks	...	...	9,201	...	...	...	...	9,201
TOTAL	2,15,795	47,763	1,29,797	28,689	9,116	21,983	3,02,283	7,55,426
INCREASE + DECREASE—	2,11,008	46,106	1,28,875	27,794	7,991	21,801	2,98,640	7,42,215
	+4,787	+1,657	+922	+895	+1,125	+182	3,643	+13,211
Percentage of each class in—								
Post Office Banks	27.5	6.5	16.6	3.8	1.2	3	41.4	100
State Railway Provident Institutions	97	...	...	2.5	...	...	...	100
Civil Engineers' Provident Fund	100	...	...	...	...	...	...	100
Forest Officers' Provident Fund	100	...	...	...	...	...	...	100
Military Banks	...	...	100	...	...	...	...	100
All Banks taken together	28.6	6.3	17.2	3.8	1.2	2.9	40	100

Statement IV.

Interest earned during 1896-97 and 1897-98 and the Balance 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.	
	1896-97.	1897-98.	1896-97.	1897-98.	1896-97.	1897-98.	1896-97.	1897-98.
BANKS OPEN TO PUBLIC—								
Post Office Banks	30,12,992	28,03,782	9,63,924	9,28,729	15,014	14,770	135	127
SERVICE INSTITUTIONS—								
State Railway Provident Institutions	2,61,626	2,76,520	75,80,913	77,04,754	6,89,174	7,70,475	472	513
Civil Engineers' Provident Fund	1,21,587	1,34,581	33,59,199	35,89,992	33,59,199	35,89,992	5,059	5,397
Forest Officers' Provident Fund	569	3,716	45,167	1,36,991	15,052	45,663	332	820
Military Banks—								
Bengal Command	18,210	14,431	4,00,959	3,86,795	7,556	6,238	155	169
Punjab	19,308	17,536	4,71,700	3,81,987	12,096	9,795	99	126
Madras	12,092	8,570	2,70,017	1,87,030	9,311	5,195	127	93
Bombay	13,131	11,303	3,47,490	3,06,805	8,687	7,135	134	103
TOTAL	62,741	51,840	14,90,226	12,62,617	...	...	...	...
GRAND TOTAL	34,59,515*	32,70,439	10,88,67,916	10,55,67,332	...	...	...	...

* Excludes Rs.6,044 on account of interest on Presidency Banks deposits.

Statement V.

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

	NATIVE DEPOSITORS, INCLUDING ACCOUNTS OF LOCAL INSTITUTIONS.				EUROPEAN AND EURASIAN DEPOSITORS, INCLUDING ACCOUNTS OF LOCAL INSTITUTIONS.					
	Number of Accounts.		Amounts of Interest earned.		Balance.		Amounts of Interest earned.		Balance.	
	1896-97.	1897-98.	1896-97.	1897-98.	1896-97.	1897-98.	1896-97.	1897-98.	1896-97.	1897-98.
BANKS OPEN TO THE PUBLIC—										
Post Office Banks .	650,025	665,735	25,65,360	24,79,124	8,60,51,834	8,22,43,475	63,295	64,652	1,03,40,577	1,06,29,503
SERVICE INSTITUTIONS—										
State Railway Provident Institutions	12,988	12,306	1,13,773	1,22,050	33,72,310	34,76,888	3,060	2,700	42,08,603	42,27,866
Civil Engineers' Provident Fund .	97	98	12,942	14,963	3,69,685	4,04,870	567	567	29,89,514	31,85,122
Forest Officers' Provident Fund .	27	32	62	392	4,793	15,018	109	135	40,374	1,21,973
Military Banks—										
Bengal Command	...	...	...	...	...	...	580	2,286	4,00,959	3,86,795
Punjab .	...	...	...	...	...	...	4,74	3,026	4,71,760	3,81,987
Madras .	...	...	...	...	...	...	2,128	2,009	2,70,917	1,87,930
Bombay .	...	...	...	...	...	...	2,591	1,880	3,47,490	3,06,805
TOTAL .	663,137	678,171	26,94,125	26,16,529	8,97,98,622	8,61,40,251	79,078	77,255	1,90,69,294	1,94,27,681

Statement VI.

Dispositions Notes purchased received and sold or returned on account of Savings Banks Depositors.

Government Promissory Notes purchased, received, and sold.																									
NOTES REMAINING IN CUSTODY OF THE CONTROLLER GENERAL, THE ACCOUNTANT GENERAL, MADRAS, AND THE ACCOUNTANT GENERAL, BOMBAY.																									
NOTES PURCHASED FOR DEPOSITORS.						NOTES RECEIVED FROM DEPOSITORS.						NOTES SOLD OR RETURNED.													
1893-94. 1894-95. 1895-96. 1896-97. 1897-98.						1892-93. 1893-94. 1894-95. 1895-96. 1896-97. 1897-98.						1891-92. 1892-93. 1893-94. 1894-95. 1895-96. 1896-97. 1897-98.													
BANKS OPEN TO THE PUBLIC— Presidency Banks— Calcutta .						1,500 31,400 4,200 7,500 "																			

Statement VII.

Particulars by Provinces of Presidency and Post Office Savings Banks combined on the 31st March 1898.

	CLASSIFICATION OF DEPOSITORS.						INTEREST EARNED IN		BALANCE HEAD AT CLOSE OF	
	Class I. Professional.		Class II. Domestic.	Class I. Commercial.	Class IV. Agriculture.	Class V. Industrial.	Class VI. Indefinite or Non-productive.	TOTAL.	1896-97.	1897-98.
	A Having fixed incomes.	B Having variable incomes.								
India	8,127	1,397	5,883	686	121	993	10,418	27,619	R 50,45,087	R 49,11,764
Central Provinces	6,240	1,028	3,471	295	71	343	6,060	17,508	22,65,474	23,21,600
Burma	6,486	1,095	15,065	886	112	2,957	8,111	33,812	32,15,958	32,29,033
Assam	4,066	1,572	3,096	305	218	659	4,713	14,629	18,74,262	20,03,122
Bengal	61,401	17,695	22,968	8,051	4,125	4,446	1,07,225	225,911	2,55,71,791	2,55,60,384
North-Western Provinces and Oudh	21,512	5,144	20,195	1,933	661	1,656	27,041	78,142	98,47,477	96,25,783
Punjab	16,617	4,092	17,233	1,867	384	2,103	17,217	59,513	88,10,128	96,56,849
Behar	2,112	513	1,035	137	70	147	2,400	6,414	8,99,096	8,40,453
Madras	35,008	8,242	15,241	6,835	2,421	4,297	39,555	111,599	80,56,848	74,52,569
Bombay	38,834	6,912	16,409	7,309	933	5,282	79,541	155,240	3,08,05,290	2,76,71,421
TOTAL	200,423	47,690	120,596	28,298	9,116	21,983	302,281	730,387	9,63,92,411	9,28,72,978

No. 385 C.G.-38-1898-60.

When given for copying _____
 When copied _____
 When examined _____
 When signed _____

189

READ AGAIN C. No.
 189

DATED

CURRENT No.

ENCLOSURES TO C. No.

ORDER OF GOVERNMENT

LETTER OF GOVERNMENT.

STATEMENT WITH DITTO.

PAPERS NOT FILED UP, BEING MEANT FOR DESPATCH
 IN ORIGINAL.

N.B.—

A = Copy in full.
 B = Not to be copied
 P = Copy abstract only.
 Q = Copy heading only