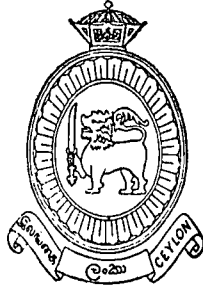


DEPARTMENT OF CENSUS AND STATISTICS, CEYLON



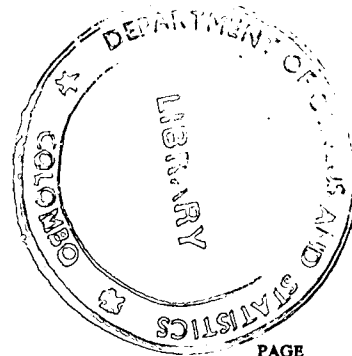
# CENSUS OF FINANCIAL INSTITUTIONS

1952

1954

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## P R E F A C E

THIS volume contains the results of the Census of Financial Establishments of the Island taken during the year 1952 and presents a fair conspectus of the insurance, finance, pawn-broking and money lending activities for the most part relating to the calendar year ending December 31, 1951.

The purpose of the census, the rules relating thereto, the procedure followed and the instructions issued from time to time for collecting the data are recorded at the end of this volume as appendices,

Whilst statistics of population, agriculture, &c., are of long standing in most parts of the world. statistics relating to Financial Establishments are of recent origin even in more developed countries. It is only now that attempts are being made to obtain fuller information relating to these activities in the Asian countries.

The first attempt to obtain information of this nature was made in 1946 when the Census of Population, Agriculture and Industries was taken. Although much information and valuable experience have been gained from the 1946 effort it was in 1952 that a further attempt to take a Census of Financial Establishments was made. This has been a profitable inquiry and the results of this census will, no doubt, be particularly useful, at the present juncture to those engaged in studies relating to Finance.

Whilst some of the preliminary work relating to this census was carried out by Mr. A. Thavarajah, Assistant Superintendent of Census, the actual census was conducted and the material for this volume was prepared by Mrs. I. Kannangara, Assistant Superintendent of Census, under the direction of the Superintendent of Census.

The Department records with gratitude the willing and ready co-operation extended generally by all concerned and particularly by the Ceylon Fire Insurance Association, the Ceylon Accident Insurance Association, the Ceylonese Insurance Companies, the Indian Insurance Companies' Association and the Ceylon Natukottai Chettiars' Association.

Department of Census and Statistics,  
No. 16, Albert Crescent,  
Colombo 7, February 18, 1954.

N. D. WIJESKERA,  
Superintendent of Census.

## INTRODUCTION

### I. The Census

The Census of Financial Institutions was undertaken under the provisions of section 4 of the Census Ordinance (Chapter 118) as amended by the Census (Amendment) Ordinance, No. 6 of 1945, and modified by the Proclamation published in *Gazette Extraordinary* No. 9,773 of September 24, 1947. Accordingly the rules made by the Minister of Finance in connection with the Census together with the Census Schedules were Gazetted on September 26, 1952, by the Permanent Secretary to the Ministry of Finance. The *Gazette* notification was published again on October 3, 1952, to comply with the legal requirements. A copy of the Census (Financial Institutions) Rules 1952, is contained in Appendix III of this report.

The Census was taken during the period commencing on October 1, 1952, and ending on November 30, 1952, and covered Insurance Companies, Finance Companies, and Pawnbroking and Money Lending establishments. The particulars asked for in the Census Schedules were for the calendar year ending December 31, 1951. If for any reason establishments were unable to give particulars for the calendar year, they were permitted to furnish the return for their business year ending on any date from April 1, 1951, to March 31, 1952. If they were not in business for one full year they were required to state the number of months they were in business and give the figures for that period. Owing to the nature of the statistics collected by the Central Bank of Ceylon it was decided to restrict the Census of Financial Institutions to the activities of Insurance Companies, Finance Companies and Establishments carrying on the business of pawnbroking and money lending. The census schedules were served by registered post in the first week of October and are described more fully in the sections which follow.

### II. Insurance Companies

The schedule relating to insurance Companies was comprised of five parts and sought information on the classes of insurance business carried on, employment and payroll, share capital, life insurance and other insurance. Under employment and payroll, information was collected on salaries, wages, &c., of administrative, technical and clerical personnel, field staff and others, and also the average number employed under the different categories. The average number of employees was arrived at by averaging the figures relating to the last pay period of each calendar month. In the case of Life Assurance the information collected related to policies existing at end of year of return, premium income, commissions, and claims. For "Other Insurance" the information collected related solely to premium income and claims paid. The schedule specifically excluded Marine Insurance business. A copy of the schedule is contained in Appendix IV of this report.

The insurance schedules were served by registered post on all the Insurance Companies in the Island, including agency houses transacting insurance business for more than one company. A single schedule was used, but supplementary instructions were issued for the guidance of agency houses representing more than one Insurance Company. A copy of these supplementary instructions is contained in Appendix V of this report. The serving of the schedule was greatly facilitated by the up-to-date list supplied by the various Insurance Associations who also circulated individual member companies asking them to extend the fullest co-operation to the department in its undertaking. Establishments were allowed twenty-one days within which to complete and return the schedules and it is an indication of the remarkable response received that all the schedules served were returned duly completed—even though many firms invariably asked for an extension of time.

The material collected has been tabulated in seven tables. The first five tables provide statistics separately for local companies and foreign companies operating in Ceylon. Tables VI and VII on the other hand relate solely to local companies. The tables are contained in Section I.

*Table I—Life Assurance—Revenue.* The revenue from Life Assurance is given here separately for local companies and foreign companies under the categories—first year premiums, renewal premiums, single premiums and consideration for annuities.

*Table II—Life Assurance—Expenditure.* The expenditure incurred in Life Assurance is given under the categories—claims by death, claims by maturity, annuities, surrenders and commissions. It is to be noted that this does not represent the total expenditure of the Insurance Company, but only the expenditure under the categories mentioned.

*Table III*—Life Assurance Policies—in force at end of year. The number and the value of the policies in force at the end of the year are given separately for ordinary assurance policies and annuities.

*Table IV*—Other Insurance excluding Marine Insurance—Revenue and expenditure. This table gives the premium income and claims paid in respect of all insurance excluding Marine Insurance. As indicated earlier, Marine Insurance was specifically excluded from the scope of the census.

*Table V*—Assets in Ceylon—This table relates to assets held in Ceylon which are shown under fourteen classes separately for local companies and foreign companies. Where a company is represented by more than one Agency House in Ceylon, the assets shown here are the total assets of the company in Ceylon. The figures have been carefully investigated to ensure that the assets held by one Agency House have not been included by another Agency House in respect of the same Insurance Company. Assets relate to both Life Assurance and other insurance excluding Marine Insurance.

*Table VI*—Share Capital—Local Companies. The share capital of local companies only is given under the categories—authorised and subscribed.

*Table VII*—Employment and Payroll—Local Companies. The employment and payroll figures are given separately for administrative, technical and clerical employees, field staff and other staff. The average number employed in the year has been arrived at by averaging the figures relating to the last pay period of each calendar month.

### III. Finance Companies

The schedule served on Finance Companies sought information on employment, payroll, and volume and nature of financing. Under employment, details were asked of the average number employed during the year separately for administrative, technical and clerical employees, and others. The average number employed was derived by averaging the figures relating to the last pay period of each calendar month. Under pay-roll was included all salaries, wages, commissions, &c., paid during the year.

Under volume of financing, details were asked for regarding the number of advances made, the volume of money advanced, the balances outstanding at end of year, the interest accrued up to end of year, and all other items of profit. These details were asked for separately for personal consumption goods and commercial and industrial goods. In the former category were included items like passenger cars, radios, electrical and gas household appliances, furniture, &c., The latter included items like commercial vehicles, agricultural implements, factory equipment, &c. Details were also sought on repossessions in the year by main types of commodity and proportion of contract value paid, as also the value realised on sale of such repossessions. A copy of the schedule is at Appendix VI of this report.

This schedule too was served by registered post and the material collected is contained in the tables of Section II. The statistics relate to the activities of the four Finance Companies which came within the scope of the Census, and cover the year 1951.

*Table I*—Employment and Payroll—This table gives details of average number employed by various categories and the salaries, wages, &c., paid to them during the year.

*Table II*—Volume and nature of financing. This table provides details of the volume of financing by various types of commodity. However the details by commodity type are given only for the number of advances made. For all other statistics such as volume of money advanced, balances outstanding, interest accrued, and other items of profit, only the totals for all commodities are given. Despite the efforts made the Finance Companies were unable to break down these statistics by various types of commodities.

*Table III*—Repossessions in year of return by proportion of contract value paid.—The table provides information of the repossessions made by the finance companies. The figures indicate that there were only two such repossessions during the year. In both these cases the hirer had subsequently paid the outstanding value due on the contract, and removed the vehicle. There was thus no value realised on the sale of repossessions.

#### IV. Pawnbroking and Money Lending

A feature of the Pawnbroking and Money Lending schedule was that it was available not only in English, but also in the national languages—Sinhalese and Tamil. Owing to the nature of the organisation in this field of activity this was indeed advisedly done. Of a little over a thousand schedules served, not more than two hundred were actually served with English schedules. A copy of the English schedule is reproduced in Appendix VII of this report.

The Pawnbroking and Money Lending schedule was comprised of six parts. Part I asked for the nationality of the proprietors or partners. Part II asked for the details of employment by the categories of Citizens of Ceylon, persons who were not Citizens of Ceylon, and persons who had applied for and were awaiting registration as citizens of Ceylon. The figures were to be given separately for working owners and partners, unpaid family workers, and paid employees distinguished by sex. In the case of paid employees they were further subdivided into those over 18 and those under 18 years of age. The annual wage and salary bill was also asked for in the case of paid employees.

Part III related to the volume of pawnbroking and included most of the statistics the collection of which had been recommended by the Pochkanawala Commission<sup>1</sup> in 1934. It also contained questions relating to advances made and advances outstanding by the nature of pledge such as gold and silver jewellery, furniture, and other movables, &c.

Part IV asked for details of advances made and advances outstanding in respect of money lending by the nature of the advance such as mortgages pro-notes, &c. Part V contained the declaration.

The schedules were served as in the other cases by registered post. Though originally the census was to cover only the registered Pawnbrokers of the Island, it was decided to bring within its scope the "Chettiar Bankers" as well. Despite the growing diminution of the scale of their activities the Chettiar Bankers have held for a long time an important position as a source of credit in the Island<sup>2</sup>. The schedule was therefore served on the registered pawnbrokers of the Island and on the members of the Ceylon Natukottai Chettiars' Association who were engaged in the business of money lending.

Though twenty-one days were allowed for completion of the schedules, numerous requests came in for extensions of time and these were invariably granted. The bulk of the schedules had come in by the close of 1952, and repeated follow up action in the early months of 1953 brought in the other schedules as well. The remarkable response may be gauged from the fact that practically all the establishments completed and returned the schedules. This was not altogether unexpected as the establishments in this sector had been known over the years to keep books of account of their financial transactions.

The tables of the pawnbroking and money lending establishments are contained in section III of this report and are nine in number.

*Table I* gives the principal statistics by Provinces\*. The principal statistics which are given separately for pawnbroking and money lending are number of establishments, advances made during the year, advances outstanding at end of year, and interest earned.

*Table II* gives the same statistics by Districts\*.

*Table III* gives the principal statistics by nationality, *i.e.*, Ceylonese (Citizens of Ceylon) and Non-Ceylonese (persons other than Citizens of Ceylon).

*Table IV* gives the principal statistics by type of establishment. The type of establishments are individual proprietorships, partnerships and others.

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\* For administrative purposes, the Island was divided at the time of the Census into twenty districts which fell into nine Provinces. They were Western Province comprising of Colombo and Kalutara Districts; Southern Province—Galle, Matara, and Hambantota Districts; Central Province—Kandy, Matale and Nuwara Eliya Districts; Eastern Province—Batticaloa and Trincomalee Districts; Northern Province—Jaffna, Mannar and Vavuniya Districts; North-Western Province—Kurunegala, Puttalam and Chilaw Districts; North-Central Province—Anuradhapura District; Province of Uva—Badulla District; and Province of Sabaragamuwa—Ratnapura and Kegalla Districts.

*Table V* Employment. This table gives figures of citizens of Ceylon, persons who are not citizens of Ceylon and persons who have applied for citizenship distinguished by sex for the categories working proprietors, unpaid family workers, and paid employees.

*Table VI* gives the wages of paid employees and indicates the numbers who are over 18 years of age and those who are under 18 years of age.

*Table VII* Pawnbroking by nature of pledge. The table gives the number and amount of the advances made and advances outstanding by the nature of the pledge. The various types of pledges are gold, silver jewellery, furniture and other movables, &c.

*Table VIII* gives the other statistics of pawnbroking. The other statistics are the value of pledges redeemed, the amount realised at auctions held, the surplus at such auctions and the deficit at such auctions.

*Table IX* Money lending by nature of advance. The table gives the number and amount of the advances made and the advances outstanding by the nature of the advance. The type of advances being mortgages, pro-notes, &c.

#### References

<sup>1</sup> Ceylon Banking Commission Report, 1934, Vol. I., Sessional XXII of 1934, page 49.

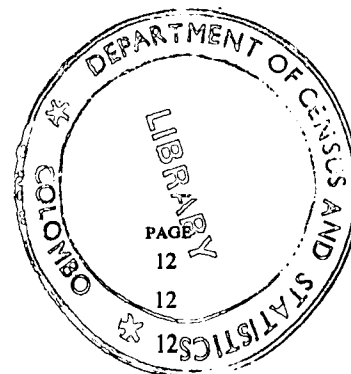
<sup>2</sup> B. R. Shenoy—Ceylon Currency and Banking, 1941, page 125.

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Notes :

- (i) All figures relate to the year 1951.
- (ii) Except where otherwise indicated the figures are given to the nearest rupee.





**TABLE I**  
**Life Assurance—Revenue**  
**INSURANCE COMPANIES**

<i>Description</i>	<i>Local Companies</i>	<i>Foreign Companies</i>	<i>Total</i>
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
1. First year premiums ...	1,247,637	3,977,944	5,225,581
2. Renewal premiums ...	1,876,403	18,321,194	20,197,597
3. Single premiums ...	—	90,928	90,928
4. Consideration of Annuities ...	—	585,616	585,616
Total ...	3,124,040	22,975,682	26,099,722

**TABLE II**  
**Life Assurance—Expenditure**  
**INSURANCE COMPANIES**

<i>Description</i>	<i>Local Companies</i>	<i>Foreign Companies</i>	<i>Total</i>
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
1. Claims by death ...	79,301	2,391,491	2,470,792
2. Claims by maturity ...	22,138	4,272,418	4,294,556
3. Annuities ...	—	346,310	346,310
4. Surrenders, &c. ...	18,325	1,281,602	1,299,927
5. Commissions ...	605,449	2,359,395	2,964,844
Total ...	725,213	10,651,216	11,376,429

**TABLE III**  
**Life Assurance—Policies in Force at End of Year**  
**INSURANCE COMPANIES**

<i>Class of Policy</i>	<i>Local Companies</i>		<i>Foreign Companies</i>		<i>Total</i>	
	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
		<i>Rs.</i>		<i>Rs.</i>		<i>Rs.</i>
1. Ordinary Assurance Policies ...	23,424	57,543,152	98,893	393,469,435	122,317	451,012,587
2. Annuities ...	26	49,300	255	363,042	281	412,342
Total ...	23,450	57,592,452	99,148	393,832,477	122,598	451,424,929

**TABLE IV**  
**Other Insurance (Excluding Marine Insurance)**  
**REVENUE AND EXPENDITURE**  
**INSURANCE COMPANIES**

<i>Description</i>	<i>Premium income</i>	<i>Claims Paid</i>
	<i>Rs.</i>	<i>Rs.</i>
1. Local Companies ...	2,489,045	1,074,254
2. Foreign Companies ...	14,005,776	1,650,329
Total ...	16,494,821	2,724,583

TABLE V  
Assets in Ceylon

INSURANCE COMPANIES

Class of Asset	Local Companies	Foreign Companies	Total
	Rs.	Rs.	Rs.
1. Ceylon Government Securities ... ..	3,280,025	31,395,492	34,675,517
2. Debentures of concerns in Ceylon ... ..	—	200,880	200,880
3. Guaranteed and Preference Shares of concerns in Ceylon ... ..	138,131	388,351	526,482
4. Ordinary Shares of concerns in Ceylon ... ..	1,016,482	874,150	1,890,632
5. Loans on the Companies Policies affected in Ceylon and within their surrender value ... ..	543,950	13,123,245	13,667,195
6. Loans on mortgages of property in Ceylon ... ..	2,056,228	417,495	2,473,723
7. Loans on personal security to persons domiciled and resident in Ceylon ... ..	15,721	—	15,721
8. Other loans granted in Ceylon ... ..	216,492	96,231	312,723
9. Land and house property in Ceylon ... ..	1,025,948	776,918	1,802,866
10. Cash on deposit in Banks in Ceylon ... ..	333,000	1,090,080	1,423,080
11. Cash in hand and in current account in Banks in Ceylon ... ..	794,779	13,469,738	14,264,517
12. Agents balances and outstanding premiums ... ..	553,587	10,702,080	11,255,667
13. Interest, dividends and rents either outstanding or accrued but not due ... ..	610,701	731,583	1,342,284
14. Other assets in Ceylon ... ..	12,522	166,233	178,755
Total ...	10,597,566	73,432,476	84,030,042

TABLE VI

Share Capital—Local Companies

INSURANCE COMPANIES

Description	Authorised Capital	Subscribed Capital
	Rs.	Rs.
1. Ordinary Shares ... ..	4,100,000	1,104,730
2. Other Shares ... ..	110,000	8,990
Total ...	4,210,000	1,113,720

TABLE VII

Employment and Payroll—Local Companies

INSURANCE COMPANIES

Type	Salaries, wages Commissions &c. paid during year	Average number employed in year
	Rs.	
(a) Administrative, Technical and Clerical employees ... ..	625,770	199
(b) Field Staff ... ..	907,633	585
(c) Other Staff ... ..	34,040	50
Total ...	1,567,443	834



*SECTION II—FINANCE COMPANIES*

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*Notes :*

- (i) All figures relate to the year 1951.
- (ii) Except where otherwise indicated the figures are given to the nearest rupee.
- (iii) In table II details of value by type of commodity are not available, hence the total values are given at the bottom of the table.
- (iv) In table III the repossessions were subsequently taken back by the hirers who paid in the outstanding amounts due on the contracts.

**FINANCE COMPANIES**

**TABLE I**  
**Employment and Payroll**

FINANCE COMPANIES

Type of Employment	Salaries, Wages and Commissions &c. paid during year of return	Average number employed during year		
		Males	Females	Total
Administrative, Technical and Clerical ...	126,298	20	5	25
Others ...	2,474	3	—	3
Total ...	128,772	23	5	28

**TABLE II**  
**Volume and Nature of Financing**

FINANCE COMPANIES

Commodity	Number	Total Finance	Balances outstanding at end of year	Interest earned and accrued up to end of year	All other items of profit
		Rs.	Rs.	Rs.	Rs.
<b>Goods for personal consumption :</b>					
Passenger cars, new ...	664				
Passenger cars, used ...	770				
Radios ...	486				
Electric and gas household appliances ...	99				
Furniture ...	16				
Other goods for personal consumption including clothing and jewellery ...	—				
<b>Commercial and industrial goods :</b>					
Commercial vehicles new ...	96				
Commercial vehicles used ...	93				
Other including agricultural implements, tractors, factory and commercial equipment ...	17				
Total ...	2,241	7,556,398	4,058,176	491,743	264,909

**TABLE III**  
**Repossessions in Year of Return by Proportion of Contract Value Paid**

FINANCE COMPANIES

Commodity	Less than one-quarter	Between one-quarter and one half	Between one-half and three-quarters	Three-quarters and over	Total
Passenger cars—New ...	—	—	2	—	2
Passenger cars—Used ...	—	—	—	—	—
<b>All other goods for personal consumption :</b>					
Commercial vehicles—New ...	—	—	—	—	—
Commercial vehicles—Used ...	—	—	—	—	—
All other commercial and industrial goods					
Total ...	—	—	2	—	2

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*Notes :*

- (i) All figures relate to the year 1951.
- (ii) Except where otherwise indicated the figures are given to the nearest rupee.

TABLE I  
Principal Statistics by Provinces

PAWN BROKING AND MONEY LENDING

Province	Number of Establishments	Pawn Broking			Money Lending		
		Advances made	Advances outstanding	Interest earned	Advances made	Advances outstanding	Interest earned
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Western Province ...	319	20,121,020	9,003,608	1,611,697	27,063,004	14,913,309	2,946,472
Central Province ...	334	7,072,605	3,404,512	814,782	9,433,951	5,575,127	963,962
Southern Province ...	57	2,436,304	1,961,469	390,231	1,715,032	1,651,420	218,845
Northern Province ...	77	9,524,520	3,246,022	1,218,233	2,190,622	908,296	242,984
Eastern Province ...	15	2,172,399	723,368	219,975	214,639	256,235	31,595
North-Western Province ...	53	2,467,392	1,283,859	249,362	943,976	1,174,365	124,349
North-Central Province ...	5	534,451	160,092	73,307	201,805	52,293	19,039
Province of Uva ...	54	1,583,130	736,510	164,060	759,674	509,398	73,922
Province of Sabaragamuwa ...	52	1,261,253	695,310	133,416	603,932	417,487	87,064
Total ...	966	47,173,074	21,214,750	4,875,063	43,126,635	25,457,930	4,708,232

TABLE II  
Principal Statistics by Districts

PAWN BROKING AND MONEY LENDING

District	Number of Establishments	Pawn Broking			Money Lending		
		Advances made	Advances outstanding	Interest earned	Advances made	Advances outstanding	Interest earned
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Colombo ...	291	18,926,933	8,475,569	1,445,840	26,641,436	14,634,093	2,898,416
Kalutara ...	28	1,194,087	528,039	165,857	421,568	279,216	48,056
Kandy ...	92	3,263,273	1,501,618	382,200	4,692,975	3,384,338	474,921
Matale ...	26	633,780	295,213	107,743	2,763,306	573,025	292,515
Nuwara Eliya ...	216	3,175,552	1,607,681	324,839	1,977,670	1,617,764	196,526
Galle ...	40	1,788,007	1,583,139	303,961	1,344,756	1,382,893	183,564
Matara ...	12	612,823	344,721	82,014	350,544	260,749	33,507
Hambantota ...	5	35,474	33,609	4,256	19,732	7,778	1,774
Jaffna ...	73	8,964,474	3,006,611	1,149,028	1,918,493	793,580	216,242
Mannar ...	4	560,046	239,411	69,205	272,129	114,716	26,742
Vavuniya ...	—	—	—	—	—	—	—
Batticaloa ...	5	95,108	28,912	9,317	82,165	43,665	8,214
Trincomalee ...	10	2,077,291	694,456	210,658	132,474	212,570	23,381
Kurunegala ...	14	266,173	164,414	26,089	203,014	341,110	41,213
Puttalam ...	10	715,210	318,056	74,909	450,817	308,528	44,006
Chilaw ...	29	1,486,009	801,389	148,364	290,145	524,727	39,130
Anuradhapura ...	5	534,452	160,092	73,307	201,805	52,293	19,039
Badulla ...	54	1,583,130	736,510	164,060	759,674	509,398	73,922
Ratnapura ...	25	759,043	424,890	77,426	226,552	194,311	22,717
Kegalla ...	27	502,210	270,420	55,990	377,380	223,176	64,347
Total ...	966	47,173,074	21,214,750	4,875,063	43,126,635	25,457,930	4,708,232

TABLE III  
Principal Statistics by Nationality

PAWN BROKING AND MONEY LENDING

Nationality	Number of Establishments	Pawn Broking			Money Lending		
		Advances made	Advances outstanding	Interest earned	Advances made	Advances outstanding	Interest earned
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ceylonese ...	282	17,201,077	6,888,330	1,823,962	5,727,610	2,477,537	564,514
Non-Ceylonese ...	684	29,971,997	14,326,420	3,051,101	37,399,025	22,980,393	4,143,718
Total ...	966	47,173,074	21,214,750	4,875,063	43,126,635	25,457,930	4,708,232

TABLE IV

## Principal Statistics by Type of Establishment

## PAWN BROKING AND MONEY LENDING

Type of Establishment	Number of Establishments	Pawn Broking			Money Lending		
		Advances made	Advances outstanding	Interest earned	Advances made	Advances outstanding	Interest earned
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Individual proprietorship ...	611	27,647,051	12,259,437	2,728,085	21,782,994	12,515,865	2,335,482
Partnership ...	350	19,519,445	8,950,549	2,145,453	20,659,145	12,550,056	2,302,521
Other ...	5	6,578	4,764	1,525	684,496	392,009	70,629
Total ...	966	47,173,074	21,214,750	4,875,063	43,126,635	25,457,930	4,708,632

TABLE V

## Employment

## PAWN BROKING AND MONEY LENDING

Category	Citizens of Ceylon		Non-Citizens		Persons who have applied for citizenship	
	Males	Females	Males	Females	Males	Females
	Working proprietors ...	247	35	394	9	181
Unpaid family workers ...	70	34	74	10	33	42
Paid employees ...	305	37	1,369	8	245	30
Total ...	622	106	1,837	27	459	97

TABLE VI

## Wages of Paid Employees

## PAWN BROKING AND MONEY LENDING

Paid employees	Annual wages and salary bill	Paid employees		
		Males	Females	Total
		Rs.		Rs.
18 years and over ...	1,688,008	1,730	52	1,782
Under 18 years ...		189	23	212
Total ...	1,688,008	1,919	75	1,994

TABLE VII

## Pawn Broking by Nature of Pledge

## PAWN BROKING AND MONEY LENDING

Nature of pledge	Advances			
	Made		Outstanding	
	Number	Amount	Number	Amount
		Rs.		Rs.
Gold and silver jewellery ...	1,091,553	46,492,636	352,457	20,837,348
Furniture and other movables ...	3,401	645,364	2,450	361,539
Others ...	114	35,074	28	15,863
Total ...	1,095,068	47,173,074	354,935	21,214,750

TABLE VIII

## Pawn Broking—Other Statistics

## PAWN BROKING AND MONEY LENDING

<i>Category</i>				<i>Amount</i>
				<i>Rs.</i>
Pledges redeemed	...	...	...	40,885,654
Amount realised at auctions held	...	...	...	570,931
Surplus on auctions	...	...	...	72,960
Deficit on auctions	...	...	...	43,402

TABLE IX

## Money Lending by Nature of Advance

## PAWN BROKING AND MONEY LENDING

<i>Nature of Advance</i>	<i>Advances</i>			
	<i>Made</i>		<i>Outstanding</i>	
	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
		<i>Rs.</i>		<i>Rs.</i>
Mortgages	5,775	8,485,506	3,823	5,840,730
Pro-Notes	26,073	26,940,733	13,845	13,863,515
Other Advances	1,683	8,168,145	1,017	6,039,956
Total	33,531	43,594,384	18,685	25,744,201



*A P P E N D I C E S*

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*APPENDIX I*

Extract from the "Ceylon Government Gazette" No. 10,432 of August 8, 1952

L. D.—B. 237/30

No. 79/20 (MF/V)

**The Census Ordinance**

THE Minister of Finance has, Under section 3 of the Census Ordinance (Chapter 118) (as modified by the Proclamation published in *Gazette* No. 9,828 of February 5, 1948, read with section 10B of the Interpretation Ordinance (Chapter 2), appointed Mr. K. Williams, Director of Census and Statistics as Superintendent of Census, to superintend the taking of the Census directed to be taken in 1952 by the Minister of Finance by order published in *Gazette* No. 10,432 of August 8, 1952.

A. G. RANASINHA,  
Permanent Secretary, Ministry of Finance.

Colombo, July 29, 1952.

*APPENDIX II*

Extract from the "Ceylon Government Gazette" No. 10,432 of August 8, 1952

L. D.—B 237/30

No. 79/20(MF/V)

**The Census Ordinance**

ORDER made by the Minister of Finance Under section 2 of the Census Ordinance (Chapter 118), as amended by the Census (Amendment) Ordinance, No. 6 of 1945, and modified by the Proclamation published in *Gazette Extraordinary* No. 9,775 of September 24, 1947.

Colombo, July 29, 1952.

A. G. RANASINHA,  
Permanent Secretary, Ministry of Finance.

**ORDER**

It is hereby directed that for the purpose of ascertaining the Social Civil and economic conditions of the inhabitants of Ceylon a Census of—

- (a) Agriculture (including animal husbandry)
- (b) Industry
- (c) Merchandising and services
- (d) Financial institutions

of the Island shall be taken in the year 1952.

### APPENDIX III

Extract from the "Ceylon Government Gazette" No. 10,252 of September 26, 1952

L. D.—B 64/52

No. 79/20/13(MF/V)

#### The Census Ordinance

RULES made by the Minister of Finance under section 4 of the Census Ordinance (Chapter 118) as amended by the Census (Amendment) Ordinance, No. 6 of 1945, and modified by the Proclamation published in *Gazette Extraordinary* No. 9,773 of September 24, 1947.

Colombo, September 19, 1952.

A. G. RANASINHA,  
Permanent Secretary, Ministry of Finance.

#### Rules

##### PART I—PRELIMINARY

2. These rules may be cited as the Census (Financial Institutions) Rules, 1952. In these rules, unless the context otherwise requires—"Census" means the Census of Financial Institutions, 1952; "Ordinance" means the Census Ordinance (Chapter 118); "Superintendent" means the Superintendent of Census; "Establishment" means an insurance company or a finance company or other establishment carrying on the business of pawnbroking or money lending.

##### PART II—GENERAL

3. The Census directed to be taken in the year 1952, shall be taken during the period commencing on the 1st day of October and ending on the 30th day of November.
4. The Superintendent shall, for the purpose of obtaining information for the Census, serve or cause to be served during the period mentioned in rule 3, a schedule on the owner or manager of every establishment or the person in charge of the place where the business of the establishment is carried on.
5. For the purpose of these rules the Superintendent may, in his discretion regard a branch of any establishment as a separate establishment and serve or cause to be served a separate schedule in respect of each such branch establishment.
6. Every schedule required to be served under rule 4 shall be deemed to have been duly served—(a) if the schedule is delivered by a Census officer to the owner or manager of the establishment, or person in charge at the place of business of that establishment, or (b) if such schedule is sent by registered post addressed to such owner or manager, or person in charge at the place of that establishment.
7. Every person on whom a schedule is served under rule 6 shall—(a) if the schedule has been delivered to him by a census officer, return, within 21 days from the date of such delivery, the schedule duly filled and signed to the enumerator or supervisor authorised to collect the schedule, or (b) if the schedule has been sent to him by registered post, return, within 21 days from the date of such posting, the schedule duly filled in and signed by registered post addressed to the Superintendent at his office in Colombo.
8. The owner, manager or person in charge of any establishment shall, when required to do so by the Superintendent, furnish any further information or explanation of the particulars entered by him in any schedule relating to that establishment.

##### III—DUTIES OF CENSUS OFFICERS

1. Any power or duty conferred or imposed on the Superintendent by the Ordinance or any rule made thereunder may, under the general or special direction of the Superintendent, be exercised or performed by a Deputy Superintendent of Census throughout the Island or by an Assistant Superintendent of Census within such areas as are allotted to that Assistant Superintendent.
2. Any power or duty conferred or imposed on a Commissioner by the Ordinance or any rule made thereunder may be exercised or performed by an Assistant Commissioner of Census within the area for which he is appointed, under the general or special direction of the Commissioner of that area.
3. No census officer or other person employed for the purpose of taking any census shall without lawful authority publish or communicate to any person, otherwise than in the ordinary course of such employment, any information acquired by him for filling up a schedule or any particulars entered in a schedule.

4. No census officer or other person employed for the purpose of taking any census shall, while he has the custody of any schedule, books or other documents relating to any census, permit any other person without lawful authority to access thereto.

5. Every census officer or other person employed for the purpose of taking any census shall, on employment as such, make and subscribe the following oath or affirmation :

I, ... swear ... solemnly, sincerely and truly affirm and declare faithfully and honestly that I will fulfil my duties as ... in conformity with the requirements of the Census Ordinance (Chapter 118) and all rules made thereunder, and that I will not without the authority in that behalf publish or communicate any information which I may obtain in the course of my employment as \_\_\_\_\_.

\_\_\_\_\_, 1952.

PART IV—INFORMATION FOR THE PURPOSE OF THE CENSUS

13. The schedules to be prepared by the Superintendent for the purpose of being filled up with the particulars relating to the establishments shall be in the forms set out hereunder and shall be filled up in accordance with the definitions and instructions given in the schedules and such supplementary instructions as may be issued from time to time by the Superintendent.

APPENDIX IV

Insurance

CONFIDENTIAL—Keep one copy.

Twenty-one days are allowed for the completion of this report.

DEPARTMENT OF CENSUS AND STATISTICS.  
CENSUS OF FINANCIAL INSTITUTIONS, 1952.

If the name and address as given below is incorrect please revise.

If you did not operate last year, please note the fact on this form and return it immediately to The Director of Census and Statistics, P. O. Box 563, Colombo.

(Quote the number given here in all correspondence)

From :

Director of Census and Statistics,  
16, Albert Crescent,  
Colombo 7.

....., 195

Census of Financial Institutions—1952

Sir,

THE Department of Census and Statistics is making a survey of Financial Institutions in the Island for the year 1951 under the provisions of Census Ordinance of 1900 as amended by the Census (Amendment) Ordinance, No. 6 of 1945.

2. All information given by institutions will be treated as strictly confidential and will be used solely in the compilation of general Statistical results and will not be made available for use by any Government Department. Further, the results will be prepared and published in such a way which will not reveal the particulars relating to any individual undertaking. Moreover, every person handling perfected returns has to take an oath of secrecy not to divulge any information. Failure to observe this will entail legal penalties.

3. It is important that the Department of Census and Statistics should be in a position to publish the results at an early date. This can only be achieved with the co-operation of those to whom the forms are sent, for subsequent application for further particulars may lead to much loss of time. Late returns from a few concerns may cause serious delay in summarising the results and I request you, therefore, to complete your return with care and forward it to this office as early as possible within the period allowed.

4. Instructions for your guidance in filling up this form are printed overleaf and in the individual sections of the form.

5. In order that you might keep a record of the information supplied by you on this form for reference, a duplicate copy of the form is enclosed.

I am, Sir,  
Your obedient servant,

K. WILLIAMS,  
Director of Census and Statistics.

PART I—GENERAL

1. Classes of Insurance carried on : \_\_\_\_\_
2. Address of Branch offices (if any) : \_\_\_\_\_
3. Date of Incorporation of Company : \_\_\_\_\_.
4. Year of return : The particulars asked for should be the calendar year ending December 31, 1951. If for any reason you are unable to give particulars for the calendar year, you may furnish returns for your business year ending on any date from April 1, 1951 to March 31, 1952. If you were not in business for one full year please state the number of months you were in business and give the figures for that period,

Period covered by this report —From : \_\_\_\_\_ To : \_\_\_\_\_

PART II—EMPLOYMENT AND PAYROLL

1. Wages and Salaries : Report gross earnings which should include all overtime payments, bonuses and commissions and should be stated before deductions for income tax, insurances, &c. Exclude extraordinary payments, e.g., pensions, lump sum retirement and accident payments, &c.
2. Under Administrative, Technical and clerical employees include Directors (other than those paid by fee only), Managers, Accountants, Clerks, &c.
3. Under field staff include Agents, Inspectors, &c.
4. Under others include all other classes of paid employees.

TABLE (a)

<i>Type of employee</i>	<i>Salaries, Wages and Commissions, &amp;c. paid during year of return</i>	<i>Average* number employed in year of return</i>
(a) Administrative, Technical and Clerical employees .....	.....	.....
(b) Field Staff ... ..	.....	.....
(c) Others ... ..	.....	.....

\* When the average number of employees is required it will be sufficient to give the average of the figures relating to the last week of each calendar month.

Table (b)

<i>Category</i>		<i>Numbers employed in the week/month ended on or about 24th November, 1951*</i>								
		<i>Administrative, Technical and Clerical</i>			<i>Field Staff</i>			<i>Others</i>		
		<i>Males</i>	<i>Females</i>	<i>Total</i>	<i>Males</i>	<i>Females</i>	<i>Total</i>	<i>Males</i>	<i>Females</i>	<i>Total</i>
Citizens of Ceylon	Aged 18 and over									
	Aged under 18									
Persons who are not citizens of Ceylon	Aged 18 and over									
	Aged under 18									
Persons who have applied for and are awaiting registration as citizens of Ceylon	Aged 18 and over									
	Aged under 18									
Total	...									

\*If, by reason of strikes, lock-outs, &c., this week/month was an abnormal one, give particulars for the nearest ordinary week/month and state here the period for which you have given particulars.

Week/month ended \_\_\_\_\_, 195 ,

**PART III.—SHARE CAPITAL**

(Give figures as at the end of year of return)

<i>Description</i>	<i>Number of Shares</i>	<i>Value of Shares</i>	<i>Total Value</i>
1. Authorised capital :			
(a) Ordinary shares             ...             ...	.....	.....	.....
(b) Preference shares             ...             ...	.....	.....	.....
2. Subscribed capital :			
(a) Ordinary shares             ...             ...	.....	.....	.....
(b) Preference shares             ...             ...	.....	.....	.....
Total             ...	.....	.....	.....

**PART IV—LIFE INSURANCE**

*Table (a)*

**Policies existing at end of year of return**

<i>Nature of Policies</i>	<i>Number</i>	<i>Amount</i>
		<i>Rs.</i>
1. Ordinary life insurance policies :		
Reversionary bonus additions     ...             ...	.....	.....
2. Annuities             ...             ...	.....	.....

*Table (b)*

**Premium income for the year of return**

	<i>Number</i>	<i>Amount</i>
		<i>Rs.</i>
1. Premium, less reinsurances :		
(a) First year premiums             ...             ...	.....	.....
(b) Renewal premiums             ...             ...	.....	.....
(c) Single premiums             ...             ...	.....	.....
2. Consideration for annuities granted less Reinsurance     ...             ...	.....	.....
3. Percentage of premiums received in terms of currencies other than the rupee             ...	.....	.....

*Table (c)*

1. Commission (less reinsurances) paid during the year     ...             ...	<i>Number</i> .....
	<i>Amount Rs.</i> .....



Table (d)

Policies that became claims during the year of return

<i>Nature of Policies</i>	<i>Number</i>	<i>Amount</i>
1. Claims under policies (including provision for claims due or intimated) less reinsurances :		<i>Rs.</i>
(a) By death ... ..		
(b) By maturity ... ..		
2. Annuities, less reinsurances ... ..		
3. Surrenders (including surrenders of bonus) less reinsurances ... ..		

PART V—OTHER INSURANCE

Fire Insurance Business and Miscellaneous Insurance Business including Workmen's Compensation and Motor Car Insurance Business, but excluding Marine Insurance Business

	<i>Number</i>	<i>Amount</i>
		<i>Rs.</i>
1. Premiums, less reinsurances received during the year ... ..		
2. Claims under policies, less reinsurance paid during the year ... ..		

PART VI—ASSETS IN CEYLON

Summary of the Assets in Ceylon at end of year of return

<i>Class of Asset</i>	<i>Amount</i>
	<i>Rs.</i>
1. Ceylon Government Securities ... ..	
2. Debentures of concerns in Ceylon ... ..	
3. Guaranteed and preference shares of concerns in Ceylon ... ..	
4. Ordinary shares of concerns in Ceylon ... ..	
5. Loans on the Company's policies effected in Ceylon and within their surrender value	
6. Loans on Mortgage of property in Ceylon ... ..	
7. Loans on personal security to persons domiciled and resident in Ceylon ... ..	
8. Other loans granted in Ceylon ... ..	
9. Land and house property in Ceylon ... ..	
10. Cash on deposit in Banks in Ceylon ... ..	
11. Cash in hand and in current account in banks in Ceylon ... ..	
12. Agents' balances and outstanding premiums ... ..	
13. Interests, dividends and rents either outstanding or accrued but not due ... ..	
14. Other assets in Ceylon ... ..	

PART VII—DECLARATION

I HEREBY CERTIFY that the information given in this report is substantially complete and correct to the best of my knowledge and belief.

\_\_\_\_\_  
*Signature*

Date : \_\_\_\_\_, 195 .

Name of person making this report : \_\_\_\_\_.

Official position : \_\_\_\_\_.

Business Address : \_\_\_\_\_.

Date of this report : \_\_\_\_\_, 195 .

## APPENDIX V

### Census of Financial Institutions—1952

SUPPLEMENTARY INSTRUCTIONS regarding filling up the Insurance Schedule in the case of Insurance Businesses transacted by agency houses :

1. Where an Agency House represents more than one insurance company, a separate schedule is required in respect of each insurance company and the procedure will be the same in each case.

2. *Part I—General :*

- (a) Question 2 relates to ancillary offices of the insurance company and therefore, only applies to Head Offices or Branch Offices of Insurance Companies in Ceylon. Agencies should state here “ not applicable ”.
- (b) Question 3. Insurance Agencies may state here the date of commencement of the particular insurance agency. It is appreciated that this will not always be easy in the case of old established agencies. The year or approximate year of commencement should be entered.

3. *Part II—Employment and Payroll :*

- (a) This relates to the insurance agency. It is appreciated that in the majority of cases the insurance work of the agency house is done by staff who have other duties to perform and cannot therefore be wholly segregated for this purpose. As close an estimate of the staff so employed, reduced to an equivalent whole time basis should be made and the approximate figures entered. In the case of administrative employees even this approximation may not be possible. In such a case the administrative employees may be excluded from category (a) of Table (a). Pay roll figures should also be entered accordingly.
- (b) Where an agency house represents more than one insurance company the information relating to employment and payroll should be answered on one schedule only in respect of the firm's insurance business. Other schedules should be annotated to the effect that particulars under this part are given in the schedule returned in respect of the agency of X Y Z Insurance Company.

4. *Part III—Share Capital*

Information required here is that relating to the insurance company on behalf of whom the business which is the subject matter of this return has been transacted.

5. *Part IV—Life Insurance and Part V—Other Insurance*

The figures required are those relating to business actually transacted in Ceylon through the agency making the return. The term “ re-insurance ” refers to re-insurance actually effected in Ceylon.

6. *Part VII—Declaration :*

The official position of the person making the declaration would be the Manager, Accountant, &c., of the Agency House concerned—but you should add after this statement the relationship subsisting between the Agency House and principals abroad, viz., Principal Agent, &c.

7. The returns may be sent free of postage if the envelope is marked O.H.M.S. and “ Census ”. This privilege has been obtained with the sanction of the Postal Authorities.

8. All schedules must be completed and returned to this office within three weeks of the date of these supplementary instructions.

Department of Census and Statistics,  
16, Albert Crescent,  
Colombo 7, October 27, 1952.

*APPENDIX VI*

**FINANCE COMPANIES**

**CONFIDENTIAL**—Keep one copy.

Twenty-one days are allowed for the completion of this report.

DEPARTMENT OF CENSUS AND STATISTICS.  
CENSUS OF FINANCIAL INSTITUTIONS, 1952.

If the name and address as given below is incorrect please revise.

If you did not operate last year, please note the fact on this form and return it immediately to The Director of Census and Statistics, P. O. Box 563, Colombo.

(Quote the number given here in all correspondence)

---

From : Director of Census and Statistics,  
16, Albert Crescent,  
Colombo 7.  
———, 195

**Census of Financial Institutions**

Sir,

THE Department of Census and Statistics is making a survey of Financial Institutions in the Island for the year 1951 under the provisions of Census Ordinance of 1900 as amended by the Census (Amendment) Ordinance, No. 6 of 1945.

2. All information given by institutions will be treated as strictly confidential and will be used solely in the compilation of general Statistical results and will not be made available for use by any Government Department. Further, the results will be prepared and published in such a way which will not reveal the particulars relating to any individual undertaking. Moreover, every person handling perfected returns has to take an oath of secrecy not to divulge any information. Failure to observe this will entail legal penalties.

3. It is important that the Department of Census and Statistics should be in a position to publish the results at an early date. This can only be achieved with the co-operation of those to whom the forms are sent, for subsequent application for further particulars may lead to much loss of time. Late returns from a few concerns may cause serious delay in summarising the results and I request you, therefore, to complete your return with care and forward it to this office as early as possible within the period allowed.

4. Instructions for your guidance in filling up this form are printed overleaf and in the individual sections of the form.

5. In order that you might keep a record of the information supplied by you on this form for reference, a duplicate copy of the form is enclosed.

I am, Sir,  
Your obedient Servant,

**K. WILLIAMS,**  
Director of Census and Statistics.

PART I.—GENERAL

1. Form of organisation : Individual proprietorship :———.

(Mark " X " against applicable item)

Partnership :———.

Limited Liability Company :———.

Co-operative Association :———.

Other (specify)———.

2. If individual proprietorship or partnership names of " proprietor (s)/partners " : —————.

3. Date of registration of business :———19 .

4. *Year of return* : The particulars asked for should be for the calendar year ending December 31, 1951. If for any reason you are unable to give particulars for the calendar year, you may furnish returns for your business year ending on any date from April 1, 1951, to March 31, 1952. If you were not in business for one full year please state the number of months you were in business and give the figures for that period.

Period covered by this report— From : ———. To : ———.

---

PART II.—EMPLOYMENT AND PAYROLL

*Wages and Salaries* : Report gross earnings which should include all overtime payments, bonuses and commissions and should be stated before deductions for income tax, insurance, &c. Exclude extraordinary payments, *e.g.* pensions, lump sum retirement and accident payments, &c. Include, however, equivalent money values of payments in kind.

*Working owners and partners* are those who are regarded as " self employed " persons and include members of their families who work in it even though not receiving a fixed wage or salary.

*Administrative, Technical and Clerical employees* : Include all executive and supervisory officials, such as directors (other than those drawing fees only) managers, superintendents, and their clerical and related staffs, *e.g.* peons and messengers.

*Others* : Include here all other paid employee, *e.g.* manual wage earners, &c.

**Table (a)**  
**Analysis of Payroll for the Establishment**

Type of employee	Salaries, wages and commissions, &c. paid during year of return	Give average* number employed during the year		
		Males	Females	Total
A.—Working owners and partners				
B.—Administrative, Technical and Clerical employees				
C.—Others				

\* When the average number of employees is required it will be sufficient to give the average of the figures relating to the last pay period of each calendar month.

**Table (b)**  
**Details of Persons on Payroll**

Fill in the following additional particulars relating to (a) Administrative, Technical and Clerical Employees and (b) Others as defined in the notes to the previous table :—

	Numbers employed in the pay week/month ended on or about 24th November, 1951*					
	Administrative, Technical, and Clerical employees			Others		
	Males	Females	Total	Males	Females	Total
<i>Citizens of Ceylon :</i>						
Under 18 years						
18 years and over						
Total						
<i>Persons who are not citizens of Ceylon :</i>						
Under 18 years						
18 years and over						
Total						
<i>Persons who have applied for and are awaiting registration as citizens of Ceylon :</i>						
Under 18 years						
18 years and over						
Total						

\* If, by reason of strikes, lock-outs, &c. this week/month was an abnormal one give particulars for the nearest ordinary week/month and state here the period for which you have given particulars.

Week/month ended \_\_\_\_\_, 195 .

## PART III.—VOLUME AND NATURE OF FINANCING

Table (a)

Volume of Financing (give value to the nearest rupee)

<i>Commodity</i>	<i>Number</i>	<i>Value of money advanced</i>	<i>Balances outstanding December 31, 1951* Please estimate if exact figures not available</i>	<i>Interest accrued up to 31.12.51*</i>	<i>All other items of profit e.g. finance charges, discounts received insurance charges &amp;c.</i>
		<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
<b>Goods for personal consumption :</b>					
Passenger cars, new ... ..	...				
Passenger cars, used ... ..	...				
Radios ... ..	...				
Electric and gas household appliances ... ..	...				
Furniture ... ..	...				
Other goods for personal consumption including clothing and jewellery ... ..	...				
<b>Commercial and Industrial Goods :</b>					
Commercial vehicles, new ... ..	...				
Commercial vehicles, used ... ..	...				
Other—including agricultural implements, tractors, factory and commercial equipment ... ..	...				
<b>Total ... ..</b>					

\* Vide Part I (4)

Table (b)

Repossessions in year of return by main type of commodity and proportion of contract value paid

<i>Commodity</i>	<i>Less than one-quarter</i>	<i>Between one-quarter and one-half</i>	<i>Between one-half and three-quarters</i>	<i>Three-quarters or over</i>	<i>Total</i>
Passenger cars, new ... ..					
Passenger cars, used ... ..					
All other goods for personal consumption ... ..					
Commercial vehicles, new ... ..					
Commercial vehicles, used ... ..					
All other commercial and industrial goods ... ..					
<b>Totals ... ..</b>					

Table (c)

Value realised on sale of repossessions (give values to the nearest rupee)

<i>Commodity</i>	<i>Value on re-sale less re-sale charges</i>	<i>Value originally advanced</i>	<i>Value paid up to date of repossessions</i>	<i>Net gain or loss + or - value</i>
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
Passenger cars, new ... ..				
Passenger cars, used ... ..				
All other goods for personal consumption ... ..				
Commercial vehicles, new ... ..				
Commercial vehicles, used ... ..				
All other commercial and industrial goods ... ..				
Totals ... ..				

PART IV

Remarks : Any comments pertinent to this survey are welcomed, particularly those which will assist in the interpretation of your figures.

.....

.....

.....

.....

Declaration

I HEREBY CERTIFY that the information given in this report is substantially complete and correct to the best of my knowledge and belief.

Date : ———, 195 .

.....  
Signature

Name of person making this report : .....

Official position : .....

Business address : .....

Date of this report : ..... 195 .



APPENDIX VII

PAWN BROKING AND MONEY LENDING

CONFIDENTIAL—Keep one copy.

Twenty-one days are allowed for the completion of this report.

DEPARTMENT OF CENSUS AND STATISTICS.  
CENSUS OF FINANCIAL INSTITUTIONS, 1952.

If the name and address as given below is incorrect please revise.

If you did not operate last year, please note the fact on this form and return it immediately to the Director of Census and Statistics, P. O. Box 563, Colombo.

(Quote the number given here in all correspondence)

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From : Director of Census and Statistics,  
16, Albert Crescent,  
Colombo 7.  
\_\_\_\_\_, 19

Census of Financial Institutions

Sir,

THE Department of Census and Statistics is making a survey of Financial Institutions in the Island for the year 1951 under the provisions of Census Ordinance of 1900 as amended by the Census (Amendment) Ordinance) No. 6 of 1945.

2. All information given by institutions will be treated as strictly confidential and will be used solely in the compilation of general Statistical results and will not be made available for use by any Government Department. Further, the results will be prepared and published in such a way which will not reveal the particulars relating to any individual undertaking. Moreover, every person handling perfected returns has to take an oath of secrecy not to divulge any information. Failure to observe this will entail legal penalties.

3. It is important that the Department of Census and Statistics should be in a position to publish the results at an early date. This can only be achieved with the co-operation of those to whom the forms are sent, for subsequent application for further particulars may lead to much loss of time. Late returns from a few concerns may cause serious delay in summarising the results and I request you, therefore, to complete your return with care and forward it to this office as early as possible within the period allowed.

4. Instructions for your guidance in filling up this form are printed overleaf and in the individual sections of the form.

5. In order that you might keep a record of the information supplied by you on this form for reference, a duplicate copy of the form is enclosed.

I am, Sir,  
Your obedient Servant,

K. WILLIAMS,  
Director of Census and Statistics.

**PART I.—GENERAL**

**1. Name and nationality of proprietor (s)/partners :**

<i>Name</i>	<i>Nationality</i>

2. *Year of return* : The particulars asked for should be for the calendar year ending December 31, 1951. If for any reason you are unable to give particulars for the calendar year, you may furnish returns for your business year ending on any date from April 1, 1951 to March 31, 1952. If you were not in business for one full year please state the number of months you were in business and give the figures for that period.

Period covered by this report—From : ———. To : ———.

**PART II.—EMPLOYMENT AND PAYROLL**

State below the number of persons working in the business (including those temporarily absent through sickness or holidays) in the pay week/month ending closest to 24th November, 1951\*.

*Directors* : Directors working in the business in receipt of a definite wage, salary or commission with or without a fee should be included at (iii) ; part-time directors paid by fee only should be excluded ; directors working in the business but not in receipt of a definite wage, salary or commission should be included at (i).

**(a) Employment**

	<i>Citizens of Ceylon</i>		<i>Non-Citizens of Ceylon</i>		<i>Persons who have applied for and are awaiting registration as Citizens of Ceylon</i>	
	<i>Males</i>	<i>Females</i>	<i>Males</i>	<i>Females</i>	<i>Males</i>	<i>Females</i>
(i) Owners working in the business, working proprietors						
(ii) Members of the owner's family or friends not receiving a definite wage for their work in the business, <i>i.e.</i> unpaid family workers ... ..						
(iii) Persons on the payroll of the business including friends or relations, who were paid a definite wage, salary or commission ... ..	Aged 18 and over					
	Aged under 18					
(iv) Total number of persons working in the business ...						

(b) Average † number of persons employed during the year and defined as in Table a (iii).

(c) *Wages and salaries* : Report gross earnings which should include all overtime payments, bonuses and commissions and should be stated before deductions for income tax, insurances, &c. Include equivalent money values of payments in kind, but exclude the value of services to unpaid family workers.

*Annual wage and salary bill* : State here the total amount payable for the whole year covered by this return to all those persons who worked in the business during the year and defined as in table a (iii).

Rs. ——— (omit cents)

\* If, by reason of strikes, lock-outs, &c. this pay week/month was an abnormal one give particulars for the nearest ordinary pay week/month and state here the period for which you have given particulars :

Pay week/month ending ——— 195 .

† Where the average number of employees is required it will be sufficient to give the average of the figures relating to the last pay period of each calendar month.

PART III—PAWN BROKING

Table (a)

Description and volume of business

<i>Description</i>	<i>Number</i>	<i>Amount</i>
		<i>Rs.</i>
1. Borrowers on books at end of year ... ..		
2. Loans outstanding at end of year ... ..		
3. Advances made during the year ... ..		
4. Pledges redeemed by pledgers during year ... ..		
5. Pledges for five rupees and under, not redeemed in time ... ..		
6. Auctions held during the year and amount realised thereat ... ..		
7. Advances repaid through sales ... ..		
8. Cases where auctions resulted in surplus and total amount of such surpluses ... ..		
9. Cases where auctions resulted in deficit and total amount of such deficit ... ..		

Table (b)

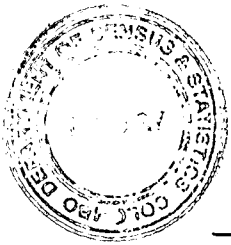
Number of pledges and amounts of advances by nature of pledge

<i>Nature of Pledge</i>	<i>Advances made during the year</i>		<i>Advances outstanding at end of year</i>	
	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
1. Gold and Silver jewellery ... ..		<i>Rs.</i>		<i>Rs.</i>
2. Furniture and other movables ... ..				
3. Any other important items (specify) ... ..				
Total ...				

Table (c)

Receipts from Pawnbroking

<i>Number of advances</i>	<i>Ticket money</i>	<i>Interest</i>	<i>Total</i>



PART IV—MONEY LENDING

Table (a)

Number of advances by nature of advance

Nature of Advance	Advances made during the year		Advances outstanding at end of year	
	Number	Amount	Number	Amount
1. Mortgages ... ..		Rs.		Rs.
2. Advances on Pro-notes ... ..				
3. Other advances (specify important items) ... ..				
Total ...				

Table (b)

Receipts from Money Lending

Number of advances	Income therefrom*

\* Income therefrom will include interest and ticket money.

PART V—DECLARATION

I HEREBY CERTIFY that the information given in this report is substantially complete and correct to the best of my knowledge and belief.

Date : \_\_\_\_\_, 19 ..

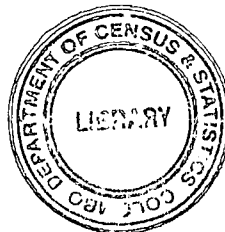
\_\_\_\_\_  
Signature

Name of person making this report : \_\_\_\_\_.

Official position : \_\_\_\_\_.

Business address : \_\_\_\_\_.

Date of this report : \_\_\_\_\_.



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2012	
2013	
2014	40
2015	
2016	

Class Number	
Accession Number	