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ANNUAL REPORT  
ON THE  
WORKING  
OF  
CO-OPERATIVE CREDIT SOCIETIES  
IN THE  
BOMBAY PRESIDENCY  
INCLUDING SIND

For the twelve months ending March 31st, 1912.

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From

W. W. SMART, ESQUIRE, B.A., I. C. S.,  
Acting Director of Agriculture, Bombay,  
Poona ;

To

THE CHIEF SECRETARY TO GOVERNMENT,  
Revenue Department, Bombay.

*Poona, 28th August 1912.*

Sir,

I have the honour to forward the Annual Report on the working of Co-operative Credit Societies in the Presidency excluding Sind.

2. The Summary of General Progress shows that the advance made is satisfactory in every respect.

The opening of the Bombay Central Co-operative Bank has been the chief event of the year. As the bank has been working only since November last, it is too early to judge of its effect upon the Co-operative movement, but at the Divisional Conferences which I attended at Surat and Dhárwár, there appeared to me to be a feeling of some hostility towards it on the ground that the rate of interest charged was high and the inquiries into the real property of the members of societies applying for a loan were unnecessary. This feeling will probably die out when it is understood that the Bank is a business concern and not a philanthropic society and when the effects of the grant by Government in the past of loans free of interest for three years have died away. On the other hand, the Central Bank, when it has acquired experience and possesses a district staff of its own, will be in a better position to lend money to societies at rates of interest determined by the credit which a society enjoys in the locality.

One remarkable effect which the establishment of the Bank has had is that its shares have been taken up by savkars in many parts of the Presidency and that these savkars are pleased with the dividend they have received.

I anticipate from instances which have come to my knowledge that the more respectable money-lenders will follow the example of the Central Bank and lend or deposit money at reasonable rates of interest in the Co-operative Societies of the locality in which they reside.

If this is the result of the working of the Central Bank, an immense benefit to rural credit will have been brought about.

3. The second event of great importance which has occurred during the year is the passing of the new Co-operative Societies Act (II of 1912). The Registrar and his staff are no longer concerned only with credit but with the infinitely wider sphere of co-operative activities in general. A demand has arisen already in certain places for the establishment of societies for the purchases of manure, and one for the sale of agricultural produce is being started near Ahmednagar and one in Kánara. The rural economy of this Presidency which is composed mainly of small holdings demands the extension of co-operative sale of agricultural products and the purchase of such requirements of the agriculturists as seed, implements and manure.

The history of co-operation in Europe shows that agricultural co-operation other than credit preceded credit itself and arose naturally from the needs of the agricultural classes. It will be necessary for the Registrar and his staff to be prepared to meet the demand which is arising for such societies, and a manual of co-operation, including information on the subject and model by-laws, is under

preparation by the Registrar in consultation with Agricultural Officers. At present the staff and the Honorary Organisers generally are ignorant of any form of co-operation except that of credit societies. The Agricultural Department has given advice on technical questions to co-operative societies which required it.

4. The Registrar is mistaken as to the object of the banks referred to in paragraph 48. These are primarily grain banks established to provide indigent cultivators with food to maintain them during the working season—May to October—though, some of the grain stored may be used for seed. Seed stores proper, as far as I am aware, do not exist except perhaps in one or two places in the Southern Division. It is regretted that co-operative societies generally cannot be induced to take any interest in the provision of pure and selected seed.

5. Some decision must be come to as to the utilisation of reserve funds by societies. At present, reserve funds do not exist in any but a very few societies inasmuch as the so-called reserve funds are indistinguishable from the rest of the working capital.

It will be advisable to await the result of the Provincial Conference to be held at Poona before Government take action in the matter.

6. I attended the Divisional Conferences at Surat and Dhárwár. I was impressed by the interest shown in the proceedings but was much disappointed at the general attitude on the two questions of the utilisation of reserve funds and of the receipt of loans from Government. The meetings did not show any of the sturdy independence and cautious and sound ideas of finance which co-operative societies in other countries and parts of India are reported to have shown.

7. It will be some time before co-operative societies generally will realise the necessity for co-operative methods in agriculture. Their members appear to me to be engrossed in the question of obtaining cheap money.

This is natural because capital is the chief necessity of the agricultural classes in the Presidency and the form of co-operation which has been inculcated and fostered on the initiative of Government has been confined to the provision of credit. I have arranged to supply co-operative societies with agricultural leaflets and have induced the Deccan Agricultural Association to send the itinerant lecturer lent to it by the Department to the co-operative societies of the Deccan District. The staff of the Agricultural Department have been encouraged to come into touch with societies and to ascertain their wants, but, if any good is to come out of these endeavours, the staff of the Registrar must show an equal interest in emphasising the connection between the departments and the advantages to be derived by the societies in obtaining a knowledge of improved methods of agriculture.

The demonstration given at the Conference at Surat was a distinct success, but the same cannot be said of that held at Dhárwár, where many persons connected with co-operation in the Southern Division were conspicuous by their absence, and the members of the rural societies appeared to be busy elsewhere. I must express my thanks to the Collectors of both districts for being present and showing their interest in the proceedings. Mr. M. L. Kulkarni, Divisional Inspector, Southern Division, and Mr. V. H. Gonehalli, Divisional Inspector, Konkan, have both shown a praiseworthy interest in co-operative work.

The measure of success attained by joint efforts of the Registrar and myself to bring the Department of Agriculture and Agricultural Associations into closer touch with societies will be reported next year.

8. I submit the following information on the subject of loans by Government which has been supplied by the Registrar after the printing of the report which otherwise would have been delayed.

The total amount loaned by Government to societies up to the close of the year is Rs. 2,68,194. Of this sum, Rs. 11,672 have been recovered and Rs. 2,56,522 are recoverable. There are no arrears due from societies.

Loans to new societies were discontinued under the Registrar's circular of 28th October 1911, and societies were advised to apply for loans to the Central Co-operative Bank. All promises of loans to societies organised before that date have been redeemed. Rs. 15,025 were granted under Government Resolution No. 9885, dated 19th October 1911, for this purpose, and a further grant of Rs. 30,000 has been made during the current year.

Government have shown themselves willing to continue Government loans to weaving societies which cannot command credit from the date of their organisation by allotting Rs. 10,000 for the purpose under Government Resolution No. 4715 of 17th May 1912.

I have the honour to be,

Sir,

Your most obedient servant,

W. W. SMART,

Acting Director of Agriculture.

From

R. B. EW BANK, ESQUIRE, I. C. S.,  
Registrar of Co-operative Credit Societies,  
Bombay Presidency, Poona;

To

THE DIRECTOR OF AGRICULTURE,  
Poona.

*Poona, 9th July 1912.*

Sir,

I have the honour to submit the eighth Annual Report on the working of the Co-operative Societies Act in this Presidency for the year ending March 31st, 1912.

(I) ADMINISTRATION AND TOURING.

2. The office of Registrar was held until November 30th by Mr. O. S. Campbell, I. C. S. I was placed on special duty in his office from October 7th up to December 1st, when I received charge from him. No change was made in the permanent staff of the Department during the year. The three Auditors remained undisturbed but were no longer able to cope with the increasing volume of work. They have had to leave some Societies unaudited and to ask for temporary help to complete others. Proposals for additions to the staff have been submitted to Government. Three Special Mamlatdars were sanctioned as temporary enquiry officers on behalf of the Central Bank in the course of the monsoon. Two have been posted to the Central Division and one to the Southern Division. Mr. Gandhi continues to work as my Weaving Assistant, and Mr. Pomfret kindly gives me his help as honorary consulting expert in weaving matters.

3. We have remained faithful to the policy of relying largely for assistance on Honorary Organizers and have been successful in recruiting some fresh volunteers. The Honourable Sardar Rao Bahadur Motilal Chunilal continues to work with signal enthusiasm and success as Honorary Organizer, Gujarát. His efforts are well seconded by Khan Saheb Saidunia Faizunia in Kaira and Mr. Laxmiram Mahipatram in Broach. In Ahmedabad Mr. Jivanlal P. Lakhia and in Panch Mahals Mr. Manvantrai Desai have recently come forward to take up the work. Rao Bahadur Khandubhai G. Desai and Rao Saheb Purshotam Fakirbhai represent us very efficiently in the Surat District. During the year the death of Mr. Bhikabhai Vanmalidas has cast a gloom over the Societies of Broach District amongst which his work had proved both effective and popular. In the Central Division a new Honorary Organizer has been found for Nasik District in the person of Mr. Yeshwantrao Palsikar, who has started work with notable energy. In Ahmednagar Mr. G. K. Chitale and in Khándesh Rao Bahadur Bhangaonkar use their great local influence in assisting the movement. Mr. V. A. Desai of the Servants of India Society in Poona District and Mr. D. K. Jadhav in Sholapur are also frequent helpers. Honorary Organizers are still urgently required in Poona and Sátára. The Southern Division on the other hand is now fully staffed. The Divisional Honorary Organizer is Rao Bahadur A. B. Desai. His colleagues are: in Belgaum, Mr. R. G. Naik, recently enlisted and conspicuously enthusiastic; in Dhárwár Mr. Shivappa Kulkarni and his son Mr. Mahadev, in Kánara Rao Saheb Pundlikrao Pandit, in Bijápur Rao Saheb A. J. Deshpande and a new volunteer Rao Saheb S. J. Deshmukh; and in Ratnágiri Mr. L. B. Kadulkar. All these gentlemen have given us valuable help which it is a pleasure to acknowledge.

4. Mr. Campbell was on tour for 75 days and inspected 46 Societies. Since December 1st I have toured for 93 days and inspected 101 Societies.

## (II) SUMMARY OF GENERAL PROGRESS.

5. In previous years this Department has claimed to be judged by an educational criterion rather than by statistical returns. Eight years have elapsed since the movement was first initiated and I think that the time has now come when this rather incommensurable standard should be abandoned and emphasis laid upon results. After all nothing is more educative than a flourishing society, of which the benefits are seen and realised by the whole neighbourhood. It brings home the meaning of co-operation to the people far more effectively than floods of oratory or literature. To estimate our educational progress therefore I prefer to look to the number of societies that can honestly be regarded as first-class and can bear comparison with societies of similar standing in any part of the world. All the Central Societies are well managed. Of urbans I would classify 15 and of rurals 54 as quite first rate and as themselves being our most potent educational agents.

6. The progress made can best be judged from the statistical appendices of this report; but it will be convenient to reproduce here the more salient figures. The total number of Societies of all sorts have increased from 251 to 368, the total membership from 19,640 to 29,419 and the total working capital from Rs. 12,90,226 to Rs. 32,08,911. The most satisfactory feature about these figures is that the available capital per head has risen from Rs. 62 to Rs. 110. It is only when the capital available is adequate to the probable needs of the members that societies can begin in any real sense to take the place of the Sowkars. Another illustration of the same point may be found in the fact that there now are 158 societies with a capital exceeding Rs. 3,000, out of which no less than 120 are rural societies.

7. Central Societies have increased from 7 to 9, commanding a capital which has risen from Rs. 4,62,648 to Rs. 12,47,886. The new Bombay Central Co-operative Bank is responsible for Rs. 6,12,475 of the difference and the remaining  $1\frac{1}{2}$  lakhs are due to the growth of public confidence in the previously existing District Banks. In view of the bad season which nearly all parts of the Presidency have just passed through, the increase is as rapid as could be expected. Only two of the Societies classified as Central can be called so in the strict sense of the term. The remainder utilize a large part of their capital in loans to members. Rs. 6,77,383 are due to Central Banks from other societies as against Rs. 4,09,828 due from individual members.

8. Urban Societies have increased in number from 62 to 75, in membership from 4,880 to 6,561 and in working capital from Rs. 3,39,026 to Rs. 5,13,907. As the Central Banks have lent only Rs. 7,014 to urbans, the progress may be ascribed entirely to the exertions of the societies themselves and to their advance in public esteem. The increase has taken place chiefly in Dhárwár, Poona and Ahmednagar Districts and in Bombay.

9. Rural Societies have risen in number from 182 to 284, in membership from 12,747 to 19,247 and in capital from Rs. 4,89,552 to Rs. 14,47,118. The last item is very satisfactory, and in view of the fact that the success of the movement must largely be gauged by the extent to which rural societies are able to attract local deposits and to win local credit, deserves special analysis. Of the total working capital Rs. 2,09,178 or about 14 per cent. have been lent by Government, and Rs. 6,21,961 or about 43 per cent. have been borrowed from financing institutions. The balance has been raised in the ordinary course of business partly from non-members but chiefly as deposits from the members themselves.

10. During the year 133 new societies were registered and 15 were cancelled, leaving a net gain of 117. Most of the cancelled societies had been doing no work and in only one case (Umreth Urban) was it necessary to appoint a liquidator. In no case was cancellation accompanied by loss to any of the depositors. Of the cancelled societies 11 were in the Sátára District.

11. The total profit earned by all societies amounted to Rs. 91,020, out of which the whole profits of rural societies, viz., 36,911, together with the whole profits of unlimited urbans and at least 25 per cent. of the profits of other societies,



will be added to reserve funds, which on March 31st already stood at Rs. 86,162. Only 4 societies show a loss on their year's working. The working expenses of all societies amounted to Rs. 27,091, which works out at 63 per cent. on the total turn over of Rs. 51,91,575.

### (III) WORKING OF SOCIETIES.

#### A.—Central Societies.

12. *Central Banks.*—Under this heading interest has been concentrated during the past year on the work of the new Bombay Central Co-operative Bank which was registered in October. Enquiries which have reached me, not only from other parts of India but also from Europe and America, testify to the widespread attention with which this experiment is being watched and justify me, I hope, in treating of it more fully than is usual in a report of this character. The bank may issue shares to the value of seven lakhs in the first instance. With this fund as a basis of credit, it may issue debentures to an amount not exceeding three times the paid up capital at the rate of 4 per cent. and this rate of interest is guaranteed by the local Government. The shares of the bank were fully subscribed within seven days of the issue. It was perhaps a pity that the Directors did not take steps to secure that a certain proportion of them should be taken up by other co-operative societies, as by this course they might have mitigated the conflict of interest between their bank and the larger district banks of which signs are already appearing in some places. But they were at any rate careful to distribute them as widely as possible, and the number of shareholders is now 911. The face value of each share is Rs. 50, of which Rs. 15 per share have been called. Debentures have not yet been issued but in the meantime the bank has raised sufficient capital to meet its needs as deposits at 4 or 4½ per cent. The Board is composed chiefly of eminent men of business in Bombay, of whom the moving spirits are the Honourable Sir Vithaldas Thackersey and the Honourable Mr. Lallubhai Samaldas. The success of the flotation and of the working of the bank up to date has been entirely due to the zeal and ability of these two gentlemen. On March 31st the bank was able to show a profit of Rs. 4,998, out of which it paid a dividend at the rate of 6 per cent. The result must be discounted in view of the fact that no allotment was made to the sinking or reserve funds, as will have to be done in future years, and that initial expenses have been carried forward. Still it has been sufficiently promising to call forth a number of schemes for starting Urban Co-operative Societies in Bombay City and in the neighbouring parts of Thána which I am now dealing with.

13. The work of the Bank has so far been entirely amongst rural societies, but for the sake of lucidity it will be convenient if I recapitulate it here. It falls under three distinct heads. Firstly, it has granted long term loans to existing rural co-operative societies. Secondly, it has financed the sugarcane industry on the Nira Canal. Thirdly, it has granted short loans for the purchase of fodder to rural societies in the famine districts of Gujarát.

14. Between December 1st and March 31st the Bank advanced loans to 14 rural societies of the total value of Rs. 50,700. These loans were granted for periods varying from 5 to 10 years and at a rate of 7 or 7½ per cent. Applications for loans were received by the Registrar and forwarded by him for enquiry to the three Special Mámlatdárs appointed for the purpose. They reported all salient facts about the working of the Society and submitted a valuation of the immovable assets of all its members. I usually sanctioned a loan up to a maximum of one-third of this valuation, and my recommendation was in all cases accepted by the Directors. It was unfortunate that no enquiry officer was appointed either by Government or by the Directors to work in Gujarát, as owing to the famine numerous applications for loans were received from that division, which we were unable to dispose of.

15. Those tracts, where the crops are irrigated and are therefore valuable and certain, are generally recognised as the best fields for the operations of land-banks and similar large financing institutions. The Central Bank is anxious

to find the bulk of its business in such tracts, and has in the first instance begun work on the Nira Canal. Here a specially favourable opening existed, because Baramati is far from the Railway, and the sugarcane business has therefore been in the hands of brokers, who charged exorbitant interest on their loans and heavy commission for their services as middlemen. Government had already tried to relieve the situation by grants of takavi on a large scale, but this business was brought to a close on December 31st and the field vacated in favour of the Bank. During the last monsoon 29 new societies were organized along the canal with a membership which by the end of the year totalled 2,085. The societies began work by raising a loan of Rs. 3,38,663 from the Central Bank with which they liquidated the outstanding takavi due from their members to Government. One of the Special Mamlatdars Mr. R. B. Badve was posted to Baramati in September and at once started educating the new societies in co-operative practice and principles. No local deposits were however obtained, and the societies up to the end of the year continued to work entirely with outside capital. Since April deposits have begun to come in, thanks to the local influence and energy of Mr. D. G. Mackenzie, I.C.S., and of Mr. Athavale, the Mamlatdar of Bhimthadi, and Malegaon Society alone has succeeded in raising Rs. 11,000 locally. Up to March 31st the societies borrowed Rs. 5,80,283 on mortgage from the Central Bank at  $7\frac{1}{2}$  per cent. and advanced it to their members at  $9\frac{3}{4}$  per cent. The societies employ a special staff of clerks, who are at present controlled by Mr. Badve; but it is hoped that it will before long be possible to form a union which will assume control of the staff, the jaggery shop, a proposed manure store, and the general supervision of the societies. The net profit to the whole group of societies on their working for four months was only Rs. 2,851, which is very insignificant when it is remembered that of this sum Rs. 2,092 represent entrance fees which are non-recurring. The societies will never thrive unless their keenness is kindled by hopes of a fair profit, and I am therefore taking steps to reduce expenses by inducing the Bank to undertake some part of them and by cutting away others.

16. Although the scheme was probably the best that conditions permitted, it is at the present stage open to grave objections:—

(1) The societies have been started by an official fiat. The membership has not always been well chosen and the spirit of co-operation is absent.

(2) The societies are managed by a staff controlled partly by a Government agent and partly by the Branch office of the Central Bank. They are not independent, nor are they yet fit for independence. Yet the present arrangement tends to strangle their sense of personal responsibility.

(3) The Societies are not based on self-help and thrift. They have collected very few deposits. They are not likely to be strict and punctual in dealing with funds which come to them from outside without any corresponding effort on their part.

These defects may, it is hoped, be overcome in time by continual education and by the formation of an independent union. They must not be allowed to dwarf the real benefits that have accrued. Plentiful capital has been made available at cheap rates. The risk is small. Owing to the centralised form of administration, the institution of the jaggery shop, the joint unlimited liability of members, Bombay Act I of 1912, the careful valuation of immovable assets, and the deposit of mortgages as collateral security, the Central Bank has secured its position on every side without imposing galling restrictions on the borrowers.

17. The work of the Central Bank in relieving the fodder famine in Gujarát is of a special character and is not likely to be undertaken again on similar lines. The account of it has therefore been relegated to heading IX. On the facts already given it is possible to form some estimate of the value of the new institution. For the first time the small cultivator has found access to the money-market. The district Banks with their limited capital have until now been

quite inadequate to meet the need. Societies that deserved credit have been unable to command it. Members have not been able to borrow enough to pay off their old debts, and their attempts at self-help have therefore been thwarted by the hostility of their Sowkars. The Central Bank has changed all this. Redemption of old debt on a sweeping scale has become possible, and a beginning has already been made. Trustworthy societies will have no difficulty in raising loans at fair rates repayable within conveniently long periods. The rather high rate of interest charged by the Central Bank gives a sufficient stimulus to rural societies to raise capital locally if possible.

18. On the other hand, the new institution has its dangers which it will not be easy to guard against. Facile credit may mean careless management and ultimate loss to both parties. It may call forth a brood of epiphyte societies that seek only to get money into their own hands. Again, the Central Bank must rely largely on valuations of assets, deposits of mortgages and other forms of real credit. That eminent economist Mr. H. W. Wolf on receiving an account of the Nira scheme from me made the comment "you see how real credit cannot help creeping in under such capitalist arrangements, and real credit must mean mischief. The last report of the Agricultural Bank of Egypt mentions 18.9 per cent. of the money lent out on real security as being unrecovered." It is of course true that we should aim rather at personal surety with unlimited liability and as the moral lessons of the system are learnt, credit will reproduce itself. Again, the Central Bank will naturally want to do much business because that is on what it lives. Local Societies must not do more than is justified and safe. As M. Durand says, "while local banks are in debt with the Central Bank, they must consider themselves in hospital and try to get out." Lastly, the interests of the existing district banks must be considered, and direct competition avoided.

19. The importance of the Bombay Central Bank must not be allowed to overshadow the valuable work which is being done by district Banks. In Gujarát these have done much to help rural societies to tide over the famine. The Northern Gujarát Society under the presidency of Sir Chinubhai Madhavlal has come into existence almost entirely through the energy of the Honourable Sirdar Rao Bahadur Motilal Chunilal and his son Mr. Ramlal. Its working capital is already Rs. 24,559. Although its funds are at present being utilized in loans to the artisans of Ahmedabad City, it intends now to finance neighbouring societies. The loss shown on its working up to date is merely due to its heavy initial expenses, which have not been carried forward to other years. The Broach Urban Society under the presidency of Mr. Ambashankar Uttamram Malji has lent no less than Rs. 47,500 to rurals, and during the year has increased its capital from Rs. 36,700 to Rs. 57,890, a proof of its steadily mounting credit. In Surát District Khan Bahadur Bomanji E. Mody and Rao Bahadur Khandubhai G. Desai continue to take unabated interest in their Bank. They have raised its capital from Rs. 32,350 to Rs. 53,065 and during the year have advanced Rs. 22,441 to other societies. The Bombay Urban Society has been superseded by the Central Bank and is likely soon to merge into it.

20. In the Central Division the Nagar Central Bank owes its success entirely to Mr. G. K. Chitale. Its capital has swollen to Rs. 2,13,098, out of which Rs. 39,000 are lent to the rural societies of the district. For the sake of security I should like to see its share capital increased beyond the present figure of Rs. 14,000. The Dhulia Taluka Society has lent out only Rs. 358 to other societies, and will not in future be classified again as Central.

21. In the Southern Division there is only one society, which though actually an urban, has usually been treated as a Central. Under the chairmanship of Mr. V. M. Herlekar the Southern Mahratta Society has continued its successful career, although its progress has been retarded by the bad season. With a working capital of Rs. 2,67,255 and a membership of 1,333, it has lent out only Rs. 7,000 to other societies during the year, making a total of Rs. 39,647 lent to other societies as compared with Rs. 1,97,687 lent to members. Of its shareholders 619 persons are literate and 111 are women. The members are all artisans or professional men, following 39 different occupations. The number of loans granted was 595. Out of a total of Rs. 1,63,463 advanced,

Rs. 1,60,203 were lent on personal surety. The net profit is Rs. 20,079 out of which Rs. 15,059 are to be distributed as dividend on a share capital of Rs. 1,21,429, representing a rate of nearly 14 per cent. The management of the society has been very good; but I should like to see the rate of lending to members reduced at the expense of the dividend in future years.

(b) Urban Societies.

22. The Urban Societies of this Presidency may be classified into three distinct types. The great majority belong to the class known as People's Banks, of which the object is to raise funds on the security of a share capital or of the unlimited liability of the members and to advance the funds so obtained at reasonable rates of interest for short terms to all classes of artisans and professional people within a prescribed area. Several societies, which are essentially of this type, have found themselves in a position to lock up a fair percentage of their working capital in long-term loans to rural societies and have therefore been dealt with above as Central Societies in accordance with the practice of previous years. A second class of societies is designed to meet the needs of a special profession or handicraft. Such are the Government Servants, Weavers, and Tanners Societies. These minor groups are treated separately below under the heading "Other Forms of Co-operation" for the sake of convenience. Lastly there are a few Societies which are confined not to a locality or profession, but to a single community or caste.

23. Of the last class the Shamrao Vithal Society is the most conspicuous example. Its membership consists only of Saraswat Brahmans and amounts to 741. With a capital of Rs. 80,750, it has realised a profit of Rs. 2,600 on the year's work. Under the vice-presidency of Mr. S. Talmaki, the society has shown a most progressive spirit, and has started to finance rural societies in Gujarát. Already Rs. 10,000 have been lent out by it in the Mándvi Táluka of Surát. The volume of its hundi business has grown rapidly and now exceeds two lákhs. Of the same type are some small Native Christian Societies recently established in Ahmednagar, and the Safai Khata Society of Sátára which, under the guidance of Mr. Chirmule, has done wonders in improving the position of the Municipal Sweepers. Though its assets are only Rs. 1,051, the members take great pride in it and have recently bound themselves to deposit one rupee per head monthly as savings from their pay.

24. The Societies which I have classed as People's Banks show steady progress in all parts of the Presidency. In the Northern Division the most interesting departure is the registration of the Broach Industrial Mill Hands Society and four Societies in the Western India Mills at Bombay, which are still collecting capital. The former Society has been organised in his Spinning Mill by Mr. A. U. Malji with a capital of Rs. 1,557. The object of these societies is to relieve mill-hands by granting them loans to tide them over the period (about six weeks) during which their pay is held back by their employers as a security for their good conduct, and secondarily to supply cheap groceries to members. If they succeed, they possibly contain within themselves the seed of a healthy Trades Unionism.

25. In the Central Division there are 36 Societies with unlimited liability and 8 with limited liability. The total membership has increased from 1,458 to 2,151 and the working capital from Rs. 1,53,021 to Rs. 2,06,282. Twenty-six Societies are situated in the Sátára District alone, but as they chiefly consist of Dhors or Chambhars, they are described below under the heading Tanner's Societies. Very little progress has been made during the year either in Sátára or Khándesh. In Poona two Societies call for special notice, the Cosmos with a membership of 270 and a capital of Rs. 60,520, and the No. 1 Military Accounts with a membership of 178 and a capital of Rs. 20,138. The former, under the presidency of Mr. K. H. Gokhale, is working well and serves the needs chiefly of clerks and professional men in Poona. The latter, which has branches at Mhow and Quetta, is confined to one office, but is less well managed than the name of the office would lead one to expect. The General Trading Society of

Poona has been grossly mismanaged for several years and has now been cancelled. In Sholapur Mr. Sano's Society at Bārsi with assets amounting to Rs. 18,884 continues to deserve its good name.

26. The number of urban societies in the Southern Division has increased from 14 to 20, of which 10 have unlimited liability. The most thriving are found in Dhārwār District. Under the guidance of Canon Rivington, assisted by Mr. Bhawansha, the Betigeri Society has again made a notable advance both in membership (794) and capital (Rs. 84,060). Its work lies among the weavers and small artisans of Gadag and its environs, but its influence as a model society infects the whole taluka. So good has its credit become that it can now raise at moderate rates as much capital as it can use. Next to it comes Hubli under the care of Mr. Valvekar. Its capital has risen to Rs. 50,945, and it shows an annual profit of Rs. 2,821. It is exceedingly well managed by the Committee and will certainly develop. In the near future it proposes to affiliate and finance neighbouring rural societies. The Belgaum Pioneer Society has in the past been rather sluggish owing to the fact that it has been run more on charitable than on sound business lines. Mr. R. G. Naik, Mr. Samant of the *Belgaum Samachar*, and Dr. Shirgaonkar have now taken it in hand, and are already inspiring it with fresh life. Its capital has been raised to Rs. 18,030 and its membership to 295. The Gokāk Society has the very large membership of 525, but its working capital, which is Rs. 6,640, is by no means adequate to its needs. Of other societies I would mention the Dhārwār Urban, which is as usual vigorously filing suits against its defaulters, and a small group of new artisans' societies in the south of Ratnāgiri District, which I regret that I have not yet had time to visit.

#### (c) Rural Societies.

27. The primary duty of the Registrar is to foster rural credit Societies, and it is to them that by far the greater part of his time is devoted. During the year their number has increased from 182 to 281, but no new variations in type have appeared. The Raiffeisen principles, by which I mean the unlimited liability, the restricted area of membership, the indivisible reserve fund, gratuitous service and the rejection of shares and dividends, have been found equally applicable to all parts of the Presidency, and experiments on novel lines are no longer being encouraged without special reasons. Such divergencies between societies as do frequently show themselves are due not to differences of constitution but to varying local conditions and especially to differences in the caste, education, or wealth of members. Every stage of development from helpless infancy through adolescence to independent manhood is represented. In Ahmedabad, Surat, and Dhārwār there are groups of societies which are thoroughly business-like in their management and can be trusted to stand on their own legs. The majority of societies need a good deal of supervision, and seem especially deficient in account keeping, in insisting on punctuality of repayment, and in dealing effectively with defaulters. Below these is a class of societies, found chiefly in the Central Division, which are unfit to manage their own affairs and incapable of understanding co-operative principles. It is this type of society which presents the greatest difficulties to us.

28. The question really resolves itself into a determination of the conditions that should be insisted on precedent to registration. In order to promote spontaneity and to encourage a sense of responsibility, it has been the practice to allow great latitude, and, if the by-laws and application form were in order, to grant registration on the bare recommendation of the Honorary Organizer. But experience shows that at least one feature must always be insisted on. Societies must be founded on thrift and self-help. If they cannot make deposits at the time of registration, the members should undertake to put some small sum monthly into it as savings or at least to make an annual contribution of grain. Very few societies can be trusted to deal prudently with their capital when it all comes from outside and they themselves have nothing at stake beyond a vaguely understood liability. Another condition that must be imposed is that when the members are evidently themselves unable to

keep accounts or to understand the routine details of management, they must be able to point to some educated man who is prepared to act as Secretary and either to become a member himself or to make a deposit in the society. The question will be dealt with at the next Provincial Conference.

29. *Supervision.*—The number of societies has now outrun the powers of my staff. The three Auditors by devoting themselves exclusively to the work of audit can barely check the accounts of the existing societies in the course of the year. They have no time for general supervisory duties, and, as there is no other staff available except our Honorary Organizers, these are being more and more neglected in some places with disquieting results. Proposals for reorganization have been submitted to Government. But the most natural solution can probably be found in the establishment of district unions. These bodies should primarily have supervising and controlling powers over their affiliated societies. Out of the annual fees realised they should maintain travelling Inspectors to keep the management up to the mark and in some cases will even have to maintain accounts. Their second function will be to finance the surrounding societies to the extent of their credit. If such unions can be organised, they will certainly meet the need of more effective supervision and will also relieve the Registrar and his staff of duties which they cannot adequately perform. Measures are now being taken in Sātara by Mr. Kale, Mr. Chirmule, The Honourable Mr. Karandikar, Ráo Bahádur Pathak and several other gentlemen to start a union on the lines indicated. The experience gained at Sātara will make it possible to start similar unions elsewhere; but up to the present nothing has been done in this direction.

30. Space no longer admits of a detailed account of individual rural societies. Their distribution can be best seen from the map accompanying this report. It will be sufficient if I indicate the general lines of development which are being worked out by them in each district. In Ahmedabad there is the Prántij group of 12 societies, officially started, and exhibiting all the defects of their origin. Their management is lethargic and so little do the members realize the meaning of co-operation, that in some cases in this famine year the societies have large cash balances on hand which they refuse to lend out because they can trust none of the applicants for loans. The remaining 16 societies consist chiefly of Patidars, who can already command credit on very easy terms and are therefore still sceptical of the utility of the movement. However when once they are convinced, they manage their societies admirably, and Chaloda, Sauthal, Jamiatpur and Adalaj can bear comparison with societies in any part of the Presidency. The Bhikda Society received a donation of Rs. 300 from His Highness the Maharaja of Bhávnagar.

31. In Kaira District owing to the influence of Khán Sáheb Saidumia Faizumia and of Mr. Kadri, Sub-Judge of Umreth, several promising societies have been founded among Mussulman cultivators. But among the Patidars we have made no progress. The Patidar societies at Virsad and Utarsanda are badly managed, and, as far as I can judge, the caste is too individualistic and too torn by internal dissension to allow of much hope for the future. Both in Kaira and Panch Maháls money was very tight owing to the famine, and particularly in the latter district it was out of the question to organise any new societies on the basis of contributions from the members. The Educational Inspector, Northern Division, has introduced some simple lessons on co-operation in the new curriculum for Bhil schools.

32. In Broach a rapid expansion took place during the last few months of the year, the number of societies rising from 8 to 22. This was partly due to the missionary exertions of the Honourable Sardár Ráo Bahádur Motilal Chunilal, and partly to the foundation of the Central Bank. The cotton-growers of Broach, and especially the Bohras, are astute businessmen who believed that by forming societies they might bring capital within reach at cheaper terms than those allowed by the Sowkárs. About Rs. 15,000 were obtained from the Central Bank and Rs. 38,000 from Broach District Bank; but owing to the absence of an enquiry officer in Gujarát it was impossible fully to satisfy their needs. The Chamargám Society with its Secretary, Sali Mahamad, deserves special mention.

33. The Surat District contains in Olpád Táluka one of the most promising groups of societies in the Presidency. The dominating caste are the Kadva Patidars, who are well known for their industry and good sense. I single out for special praise the Ránder Society, which lent Rs. 22,500 to its members during the year, the Umra Society which under Kalidas Amaldas has in one year raised a capital of Rs. 8,930, the Sansék Society which with a capital of Rs. 14,580 has opened a branch shop on which it earned a dividend of 27 per cent, and the Masma Society which, inspired by Sansék, has increased its capital to Rs. 10,870. A second noteworthy group exists among the Kaliparaj people of the Mándvi Táluka. These backward hill tribes cannot keep accounts themselves, but they are honest payers and under the charge of a special Co-operative Inspector their societies have enjoyed a prosperous year. The progress made in other parts of the district has been satisfactory. In the southern portion of Surat and in Thána District there is nothing to record, but negotiations are on foot for starting two or three manuré societies in the coastal tálukas.

34. In the Central Division rural credit is on the whole much more expensive than in the Northern and there should therefore be a greater field for co-operative enterprise. But for some reason the movement has struck root much less deeply there than in either the Northern or Southern Divisions. Possibly this is due to the fact that there seem to be in the ordinary Deccani village fewer progressive and enlightened cultivators, whom the ryots look up to as leaders, and who are ready to use their influence on behalf of good management. Sátára District is perhaps the most flagrant case of the results not of dishonesty but of sheer incompetence to understand what is required. Out of 68 societies in the district, 42 are rurals. They consist in nearly every case of small cultivators with very restricted means who are desperately anxious to obtain funds for agricultural purposes. They are not especially recalcitrant, but they are slow to repay loans until they understand that they must, and they have not education enough to manage their own affairs, which they usually leave in the hands of the Kulkarni. The result has been that loans have been advanced without proper security, accounts are in confusion, and recoveries are in hopeless arrears. The annual statements are made up chiefly by paper adjustments and do not disclose the real state of affairs. A Special Mámlatdár, Mr. Duduskar, was posted to the district with the object of reorganising societies so as to fit them to receive loans from the Central Bank, and a special clerk, Mr. Jede, has been deputed from the Registrar's office to keep the accounts of 36 societies which had failed to keep them themselves. Mr. Campbell stated last year that the position was not without hope but required delicate handling, and this is undoubtedly the truth. Here more than anywhere else Co-operative Societies are needed and could be made to succeed if for the first few years of their existence close and effective inspection and control could be secured. At present societies are being taken individually, their accounts reduced to order, and some portion of their arrears collected. When this is done they will be handed over to the union, which has been referred to in paragraph 29 and which will, it is hoped, maintain an adequate supervising staff for its affiliated societies.

35. The Poona District contains 29 societies on the Nira Canal, which have already been dealt with, and 6 other societies of which that at Hadapsar only deserves special mention. It has received Rs. 13,834 deposits from members and Rs. 1,000 from outside. Repayment is punctual and the whole spirit of the management excellent. It is now considering the wholesale purchase of manure for the benefit of members growing sugarcane.

36. Khándesh contains only 8 societies, of which 2 are in East Khándesh. The Bodwad Society under Khán Sáheb Vazir Patil has a working capital of Rs. 10,649 and is quite a model of good administration. But the movement is not spreading. The beginning that has been made must be ascribed to the energy of Ráo Bahádur Bhangonkar. Unfortunately his health is no longer good; and unless we can secure some new helpers in the district, there is not much prospect of expansion. The Bhil does not embrace new ideas unless they are thrust upon him by someone whom he knows and respects.

37. Ahmednagar shows the best results in the division. In spite of a bad year 7 new societies have been registered and the total is now 23. They are financed and to a small extent supervised by Mr. Chitale's District Bank. We have received help at Kendal from the Reverend Father Muller, S. J., and at Wadála from the American Mission. The Wadála, Sonai, Savedy, Pimpalgaon, and Koradgaon Societies are all doing well, though the standard of account-keeping is not high. Like Ahmednagar, Sholápur has experienced a poor season and has no tangible progress to show. The Akola Society continues to do well.

38. In Násik the Honorary Organizer, Mr. Palsikar, has been prospecting round Málegaon and is full of hope for the future. The Málegaon Society has assets of Rs. 4,627 and is doing well. The Honourable Mr. Garud has promised to watch over the new Society which has been started in his village of Chandanpuri.

39. The Southern Division is the oldest seat of co-operation in this Presidency and still retains its lead in the matter of good management and the intelligent comprehension of co-operative principles. In many respects Dhárwár District is the most advanced of all. The number of societies has risen from 22 to 33 and the membership from 2,717 to 3,201. The Gadag and Navalgund Talukas were affected by a partial famine, but as a result of Mr. Diwekar's enquiries I was able to secure from the Central Bank for the societies there loans to the amount of more than half a lách. Most of the societies have adequate capital and have shown themselves punctual repayers. I would refer specially to Hulkoti with a capital of Rs. 20,805, Kurtkoti with a capital of Rs. 19,625, Harlapur with Rs. 11,420 and Chikhandigol with Rs. 11,430, but these by no means exhaust the list of societies deserving special praise. The societies in the Mundargi Peta have been disappointing.

40. Belgaum and Kánara have both been lagging behind during the year. But the former, at any rate, promises soon to make good its default. Mr. R. G. Naik, the new Honorary Organizer, has thrown himself into his duties with volcanic enthusiasm and is organising societies in all parts of the district. If it is possible to keep the village disputes, which are particularly prevalent in this district, out of the working of the co-operative societies, there is every prospect of rapid expansion. The existing seven societies are too small to be of much practical use.

41. Bijápur is another district that is full of promise. Ráo Sáheb S. J. Deshmukh of Almel is a very thorough and hard-working Organiser and deserves credit both for the four new societies that have been registered up to the end of the year and several that have since come into being. The ryots are honest and anxious to obtain credit, but, as in Sátára, they generally fail to keep proper accounts and make recoveries unless they are under constant supervision. For this reason we are advancing with caution and less rapidly than we might.

42. Of the societies in Ratnágiri and Kolába I have no first-hand knowledge and would prefer not to report. As far as can be judged on paper they are not very satisfactory. A peculiar feature of these societies is their desire to open stores as a branch of their ordinary work.

#### (d) Other Forms of Co-operation.

43. *Government Servants' Societies.*—As Government servants may always join the General Provident Fund, there is no special need for this class of society. In fact, it has dangers of its own. When the management of the society is, as usually happens, in the hands of senior men who do not intend to use it themselves, strict control of loans and strict punctuality in repayment is not always insisted on. The result is that members do not learn business-like habits and the committee dare not trust those who are paying high rates of interest on old debts with sufficient funds, to pay off those debts. Members finding that they derive little benefit from the society lose their interest in its



success. Societies of this class exist at Bijápur, Bágalkot, Gadag and Jalgaon. At Nagar and Sátára there are also Municipal Servants' Societies run on the same lines. The Jalgaon Society has a capital of Rs. 6,913 and a branch at Dhulia and seems to be doing a really useful work in granting loans for emergent expenses to lowly paid clerks. The Gadag Society has recently been reanimated under the care of Mr. Sathaye, the Sub-Judge, and has a capital of Rs. 5,119. The remaining four are too small to be of much use yet.

44. *Weaving Societies*—In 1909 when Mr. P. N. Melita was appointed to make a survey of the condition of the weaving industry in this Presidency, he reached the conclusion which was endorsed by Government that the first need was to improve the economic position of weavers, preferably by organizing co-operative credit societies, the next to improve the supply of warp, and the third to introduce a better type of loom. Though progress has been very slow, these three objects have been steadily kept in view. In addition to several urban societies which include a number of weavers among their members, there are now 10 societies with a combined working capital of about Rs. 18,000 which confine their dealings exclusively to weavers. The best of these are at Dhárwár, Bhingár, Hubli and Bulsár. They assist their members by advancing cash loans for short periods, by purchasing yarn wholesale from the Mills, and by advancing loans on the security of manufactured cloth when there is no market for it. Societies usually start with cash loans only; but as most members are in debt to the Sowkárs, they find it impossible to stop there, and are impelled to take up the purchase and supply of yarn as well. Owing to fluctuations in price this side of the business is very speculative and needs more business ability than most societies possess. During the year the Hubli Society alone lost nearly Rs. 400 by buying yarn at the top of the market and selling it at a loss. As soon as the number, and consuming capacity of the societies can be sufficiently increased, proposals will be laid before Government for opening a Central Yarn Store, to supply societies with good yarn at wholesale rates and to advise them about the trend of markets.

45. In the matter of introducing improved methods also, something has been done. A form of fly-shuttle loom invented by Mr. Pomfret is well adapted to the needs of cotton weavers, the class who are most affected by the competition of the Mills, and demonstrations of it have been held in various weaving centres. Weavers from Sholápur where these looms are in general use were engaged and sent to Dhárwár, Gadag, Málegaon, and Dharangaon to work the new looms and at three of these places showed good results. I have been ordered to open schools at four centres where the weavers are sufficiently satisfied of the benefits of the new looms to wish to have their sons trained to their use. Besides advertising the fly-shuttle loom, we have done something to bring the Sholápur doobby invented by Ráo Sáheb Pitro to notice and have always found it appreciated. With regard to dyeing we have found weavers more receptive of new ideas than in the case of looms and are arranging next year to demonstrate some new and cheap chemical processes.

46. *Tanners*.—Societies of Dhors and Chambhars, which exist in the Poona and Sátára Districts only, have yet to prove that they can be made successful. The members are not dishonest, but they are uneducated and quite unable to manage their affairs themselves. I have found none that did not leave the management entirely in the hands of their secretary who has himself been usually quite incompetent. The result is that loans have been carelessly advanced without taking bonds and that recoveries have fallen hopelessly into arrears. The first need of these societies is a guiding hand to control advances and recoveries to keep the accounts in order and to educate the members in co-operative work. I have been fortunate in securing Mr. Ghanekar and Dr. Bhide for this work in Sátára, and Mr. V. A. Desai in Poona. With their help I hope to be able to report some progress next year. One Chambhars Society at Málwan has instituted the laudable rule that every member should deposit with it 3 pias daily as savings.

47. *Seed-Banks and Grain Stores*.—Government have frequently expressed a wish that steps should be taken to organise seed-banks, especially among the more backward classes of cultivators. In the infancy of this Department,

two were established by Mr. McNeill in the Belgaum District. It was found that unless they combined cash transactions with their purely grain business, they were not likely to prove very popular. The change has been made, but even so the results have been rather disappointing. The Kodni Society has increased its membership from 126 to 134 and its working capital from Rs. 2,675 to Rs. 3,495. Owing to the rise in the price of grain it has made a profit of Rs. 486. The Jatrati Shri Siddheswar Society has made no progress. With a capital of Rs. 595, it shows a profit of Rs. 13 only.

48. No seed societies have been registered during the year, but measures have been taken which make it probable that a real advance will be made next year. The Director of Agriculture was good enough at my request to make a brief survey of all the societies existing in the Presidency. The number was discovered to be surprisingly large:—

Surat	...	...	...	1
Thána	...	...	...	20
West Kháudesh	...	...	...	2
Dhárwár	...	...	...	1
Ahmednagar	...	...	...	6
Belgaum	...	...	...	2
Bijápur	...	...	...	2
Colaba	...	...	...	14
Sholápur	...	...	...	1
				—
			Total ...	49
				—

Out of these only those in Belgaum, Bijápur and Dhárwár are worked on Co-operative lines. The remainder generally follow the Thána model, and in every case the District officers have reported that it is not desirable for the present to attempt to convert them into co-operative institutions. At Guttargi in Bijápur District and at Madgunki in Dhárwár, under the supervision of Ráo Sáheb Deshmukh and the Mahálkari of Nargúnd respectively, the banks are being managed on genuinely co-operative principles and have proved fairly successful. The former comprises 77 members with a capital of 25 maunds of seed. At Almel too a Dharma Nidhi composed of 382 members has accumulated 68 maunds, which was lent out last year to 74 members. I intend to use these societies as models for future attempts. The Agricultural Department have helped us in the Southern Division by undertaking to sell seed from their farms to members of Co-operative Societies at concession rates. A fresh set of model by-laws for seed-banks has been prepared, and a set of practical hints is being drawn up by agricultural experts. The Collector of Sholápur is already considering whether the new draft of model rules cannot be made applicable to the old Takli Society. At the Northern Divisional Conference a resolution was unanimously passed that selected societies should be helped in opening seed branches next year. A beginning has already been made in the Ahmedabad and Surat Districts. At Bakrol Visalpur the seed branch managed by Vaghji Pátíl comprises 114 members, 64 of whom have received advances. Here as elsewhere safe storage presents the greatest difficulty. There are as yet no grain stores in the Presidency and, as far as is known, there is no demand for them.

#### IV.—RESERVE FUND.

49. In the course of the year the total reserve fund of all societies has increased from Rs. 51,344 to Rs. 86,162, of which Rs. 57,289 belong to rural societies. Since there are few societies which have a capital equal to their needs, reserve funds are in nearly every case invested in the ordinary business of the society. It is questionable whether this practice should be allowed to continue. The chief benefit of a reserve fund is lost if it is not readily liquidable and available in time of emergency. The Society which puts all its eggs into one basket necessarily diminishes its own security. Reserve Funds, which are merged in the ordinary current transactions of a society, may be found,

when the moment for realization comes, to consist in fact of bad debts and sleeping liabilities. For this reason a circular has recently been issued advising societies to invest their reserve funds in some outside bank and specially recommending for this purpose the Bombay Central Co-operative Bank which offers to this class of deposit the specially favourable terms of 3½ on current deposits and 4 per cent. on deposits withdrawable on one month's notice. If the response to this circular proves unsatisfactory, it will be necessary for the Registrar to ask Government to empower him under the Act to order in certain circumstances the outside investment of reserve funds. At present it is impossible to be satisfied either with the liquidity or with the reality of many reserve funds figuring in the balance sheets.

#### V.—RESOURCES.

50. I have nothing to add to the remarks made in paragraphs 6 to 11.

#### VI.—DISPUTES AND LITIGATION.

51. Rural societies rarely have to sue their debtors. No case has come to my notice. Where necessity arises, there is little doubt that Bombay Act I of 1912 exempting Co-operative Societies from the provisions of the Deccan Agriculturalists' Relief Act will prove a great boon in that it deprives Sub-judges of the power to go behind the terms of the bonds. Urban Societies, which are the most frequent litigants, will probably reap little benefit from the new enactment.

#### VII.—AUDIT AND INSPECTION.

52. Audit and inspection are entirely different processes. Every society must by law be audited once a year. Three auditors are retained for this sole purpose, and, as has been said, can scarcely cover all the ground annually. The importance of making a thorough and effective audit through the agency of a Government officer can scarcely be exaggerated. It is chiefly owing to reliance on this audit that the public are beginning to show confidence in our societies. At present the audit made is absolutely complete and includes every item in the books. But next year an attempt will be made to save time by prescribing a percentage audit and by issuing a printed form of audit memo., if this can be done without materially affecting its reliability. Inspection is an enquiry made by any District officer, Honorary Organizer or other visitor into the current administration and is usually accompanied by criticisms and suggestions. Its chief value lies in its educative effect on the members, since it is surprising how very slowly even intelligent men grasp all that is involved in the co-operative idea.

53. The figures embodied in the annual statements accompanying this report have been in previous years extracted from the accounts and verified by the auditors themselves. The result has been that for the last two years this report, which is due on July 1st, was not despatched until October. To remedy this, all Societies, except the wholly incapable, have been required this year to prepare and submit their own statements, which have been thoroughly checked both by the Auditors and in my office. Although the figures are not presented as audited figures, I believe that they may be accepted as reliable. It is evidently no longer possible to audit every society between March 31st and the date of the submission of this report.

#### VIII.—ACTS, RULES, AND BY-LAWS.

54. The new Co-operative Societies Act (II of 1912) came into force on March 1st, but copies of it are still unobtainable for distribution. A draft of the proposed revised rules under the Act have been submitted to Government. The model by-laws of Central, Urban, and Rural societies now require amendment, which has yet to be made. Bombay Act I of 1912 has been referred to above.

## IX.—MISCELLANEOUS.

55. *Conferences.*—The Provincial Conference was held at Poona in June under the presidency of His Excellency the Governor. A separate report upon it has been submitted to Government. Divisional Conferences were held at Surat in February and at Dhárwár in April. Both were attended by some 400 persons, and the proceedings evoked lively and useful discussions. A particularly gratifying feature of both Conferences was the large number of leading local gentlemen who took the trouble to attend. As a result of the Dhárwár Conference, I have received an offer from the Honourable Mr. Rodda to become an Honorary Organizer in his District; and at Surat too I was able to secure three new helpers. A District Conference was held in November at Sâtára, at which about 40 societies were represented.

56. *The Organization of Agriculture.*—Government have recently emphasised the close natural connection subsisting between the Agricultural and Co-operative Departments. From different aspects they both deal with the same problem, *viz.*, the improvement of the economic condition of the ryot. For this reason it is desirable that the closest possible association between them should be maintained, and that this association should be made real and effective. General questions of policy relating to rural societies are decided in consultation with the Director. The staff of the Agricultural Department have been enjoined to inspect and assist rural societies, and more particularly their help has been solicited in organising seed-banks and manure-societies where expert knowledge is required. The Registrar attended the Agricultural show at Alibág and with the help of Mr. Joshi of the Servants of India and of Ráo Bahádur Vaidya held a successful meeting of the visitors in which the co-operative aims and methods were explained. The two Divisional Co-operative Conferences were accompanied by demonstrations on adjoining Government Farms which were largely attended by the delegates. In some places tentative attempts to bring the co-operative societies into closer touch with the Agricultural associations were instituted. Mr. Chimaual Narbheram at Broach has induced the District Agricultural Association to affiliate rural societies for a nominal annual subscription of one rupee. If these associations will undertake the wholesale purchase and supply of farm machinery, co-operative societies could make great use of them. But at present the benefits arising from affiliation are too vague and slight to attract many societies. Several societies have been encouraged to invest their funds in buying improved chaff-cutters and ploughs which they hire out to members for a small daily fee. In the Kaira District the District Local Board has made an interesting experiment which deserves notice here. It has appointed a sub-committee whose duties are to promote agricultural improvement and co-operation and has granted it an annual allotment of Rs. 3,000 for this purpose.

57. *Famine Relief.*—More than 40 Co-operative Societies came within the area of the Gujarat Fodder Famine. It was thought that there could be no better way of bringing home to the ryots the advantages of self-help and co-operative credit than by showing them how to obtain fodder through the agency of their societies. As the Collectors concerned had no objection to this course, I approached the Bombay Central Famine Relief Fund which very kindly agreed to distribute part of its help through the channel of the societies and to supply them with hay at a fixed rate of Rs. 12-8-0 per 1,000 lbs. carriage free. The Central Bank on its part agreed to advance loans at 7 per cent. to societies for this purpose and to pay the money direct into the Famine Relief Fund. In this way 3,41,465 lbs. were despatched to 11 societies, of which 5 took loans from the Bombay Central Bank and the remainder paid from their own funds. Hay of good quality was promptly despatched from stations in Thána District by Mr. Purshotamdas Thakordas, the Secretary of the Fund, as soon as indents were received from me. I should like to express my great obligation for his effective help and the remarkable way in which he overcame the difficulties of transport. Towards the end of March the Trustees of the Wadya estate generously offered to supply hay from Gwalior to societies at the rate of Rs. 8-0-0 per 1,000 lbs. carriage free. Unfortunately, owing to the

failure of the Great Indian Peninsula Railway to provide waggons, a delay of two months occurred before the indents could be even partially complied with. Thanks to Mr. G. K. Devdhar 1,38,080 lbs. of hay were ultimately sent to 7 societies. To make up for this disappointment the Trustees have kindly presented me with Rs. 1,200 to be distributed among the poorer societies as the nucleus of a special famine reserve fund. The action taken will be reported next year.

#### X.—ATTITUDE OF THE PUBLIC.

58. Of all movements aimed at the uplifting of Indian rural life, none has a brighter promise or a stronger claim on the sympathy and support of enlightened Indians than the cause of co-operation. I have been very much impressed with the fact that in all parts of the Presidency where the aims and methods of co-operation have been really pressed upon the attention of the people, leading gentlemen can nearly always be found to volunteer to help in the work. Alike in the native press and in social conversation the opinions expressed are nearly always favourable to the movement. I am at present arranging with the Deccan Agricultural Association to have certain pages in their *Shetki* and *Shetkari* reserved for co-operative subjects and Mr. Chitale, the editor of the *Ahmednagar Shetkari*, already makes a speciality of co-operative news. These agencies will be invaluable in spreading co-operative propaganda. If the movement is to be a permanent force it is unquestionable that it must derive its impetus from popular support. In the Northern and Southern Divisions this has been really secured, as I believe. In the Central Division it is still necessary to appeal that more of those who praise with their lips should come forward to give us active help.

59. In the course of my report I have mentioned most of our leading workers. To them and to many other quiet helpers I offer my cordial thanks. It remains for me to acknowledge the assistance which has been given by many District officers. It is not so much by direct intervention and action that they have helped the movement, as by showing their interest in societies where they found them in existence and by inducing the local leaders to turn their attention to this work. I have specially to record my obligation to Mr. R. C. Brown, I.C.S., for the impetus which he gave to the movement in Bijápur and to Mr. A. Master, I. C. S., for the unflinching interest which he takes in all co-operative matters in his sub-division. In my own Department I have to commend Mr. R. B. Badve and Mr. R. R. Divekar, Special *Mámlatdárs*, for their energetic and enthusiastic work, and Mr. K. S. Gore, Auditor, for his thorough knowledge of all co-operative matters, and Mr. G. G. Bendivadekar for his zeal and industry. Lastly, and above all, I should like to take this opportunity of expressing my deep obligation to my predecessor Mr. Campbell for the great trouble which he took in initiating me into the work of this Department.

I have the honour to be,

Sir,

Your most obedient servant,

R. B. EWBANK,

Registrar,

Co-operative Credit Societies, Bombay.

## STATEMENT I—A.

## GENERAL PROGRESS.

*Central Societies (lending to other Societies only).*

Item No.	District.	Kind of Society.	Number of Societies		Number of Members		Working Capital		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
							Rs.	Rs.	
1	Bombay ...	Cash Limited ...	1	2	13	924	10,600	6,23,215	
2	Ahmedabad ...	Do. ...	...	1	...	92	...	24,890	
3	Broach ...	Do. ...	1	1	57	64	36,700	57,800	
4	Surat ...	Cash { Limited ...	1	1	114	130	32,350	53,065	
		{ Unlimited ...	1	1	20	20	630	618	
		Total ... { Limited ...	3	5	184	1,210	79,650	7,59,060	
		{ Unlimited ...	1	1	20	20	630	618	
		Total, N. D. ...	4	6	204	1,230	80,280	7,59,678	
5	Ahmednagar ...	Cash Limited ...	1	1	287	973	1,15,428	2,12,429	Figures in the last Report were inadvertently reversed.
6	West Khandesh.	Do. ...	1	1	45	75	4,250	8,524	
		Total, C. D. ...	2	2	332	1,048	1,19,678	2,20,953	
7	Dharwar ..	Cash Limited ...	1	1	1,477	1,333	2,62,690	2,67,255	
		Total, S. D. ...	1	1	1,477	1,333	2,62,690	2,67,255	
		Grand Total (Presidency Proper) ...	7	9	2,013	3,611	1,62,648	12,47,886	

STATEMENT I—B.  
GENERAL PROGRESS.  
*Urban Societies.*

Item No.	District.	Kind of Society.	Number of Societies		Number of Members		Working Capital		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
							Rs.	Rs.	
1	Bombay	Cash { Limited ... Unlimited ...	2	2	793	874	52,100	82,300	
			...	4	not commenced		working yet.		
2	Ahmedabad	Do. Unlimited	1	1	26	26	490	525	
3	Broach	Do. { Limited ... Unlimited ...	1	1	47	87	2,325	1,690,	
			1	2	12	235	...	1,275	
4	Kaira	Do. Limited	*1	...	...	...	...	...	*Cancelled.
5	Surat	Do. Unlimited	...	1	not commenced		working yet.		
		Total... { Limited ... Unlimited ...	4	3	840	961	54,425	83,990	
			2	8	38	261	490	1,600	
		Total, N. D.	6	11	878	1,222	54,915	85,790	
6	Ahmednagar	Cash Unlimited	3	4	144	434	3,376	15,663	
7	East Khandesh.	Do.	1	1	...	32	...	1,088	
8	Nasik	Do.	...	1	...	110	...	994	
9	Poona	Do.	4	4	70	47	13,104	12,701	
10	Satara	Do. { ... Other Unlimited ...	26	25	358	319	46,618	55,820	
			1	1	20	20	1,962	1,640	
		Total, Unlimited	35	36	592	1,012	65,060	87,906	

STATEMENT I—B—*continued.*

Item No.	District	Kind of Society.	Number of Societies		Number of Members		Working Capital		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
							Rs.	Rs.	
11	Ahmednagar ...	Cash Limited ...	2	3	132	185	1,275	3,450	
12	East Khándesh.	Do. do. ...	1	1	81	168	2,134	6,807	
13	Sholápur ...	Do. do. ...	1	1	183	247	15,680	19,431	
14	Poona ...	Do. do. ...	2	2	373	448	61,347	80,658	
15	Násik ..	Other do. ...	1	1	92	91	7,525	7,940	
		Total, Limited ...	7	8	860	1,139	87,961	1,18,376	
		Total, C. D. ...	42	44	1,458	2,151	1,53,021	2,06,282	
16	Belgaum ...	Cash Limited ...	3	3	776	924	21,335	29,010	
17	Dhárwár ...	Other { Limited ... Unlimited ...	1	1	25	25	...	5,595*	* Not working. Working capital is the same as was reported once.
			1	2	63	108	6,310	10,245	
		Cash Limited ...	4	4	1,468	1,798	9,3610	1,37,500	
18	Ratnágiri ...	Do. Unlimited ...	3	7	116	222	4,225	16,530	
19	Bijápur ...	Do. Limited ...	2	2	96	97	2,610	2,955	
20	Kánara ...	Do. Unlimited ...	...	1	...	14	...	...	
		Total { Cash Limited... Do. Unlimited.	9	9	2,340	2,819	1,20,555	1,89,165	
		Total { Other Limited ... Do. Unlimited.	1	2	63	108	6,310	10,245	
		Total, S. D. ...	14	20	2,544	3,188	1,31,090	2,21,835	
		Grand Total, Presidency Proper ...	62	75	4,880	6,561	3,39,028	5,13,907	



## STATEMENT I—C.

## GENERAL PROGRESS.

## Rural Societies.

Item No.	District.	Kind of Society.	Number of Societies		Number of Members		Working Capital		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
1	Ahmedabad ...	Cash Unlimited ...	26	27	2,376	2,578	Rs. 80,395	Rs. 84,687	
2	Broach ...	Do. do. ...	8	22	560	1,403	8,170	53,688	
3	Kaira ...	Do. do. ...	3	13	529	832	9,385	18,537	
4	Panch Mahāls ...	Do. do. ...	1	1	150	159	4,110	4,300	
5	Surat ...	Do. do. ...	33*	38	2,019	2,514	41,985	1,88,480	* Two cancelled.
6	Thāna ...	Do. do. ...	2	3	...	108	...	965	
		Total, N. D., including Bombay ...	73	104	5,634	7,594	1,44,045	3,50,607	
7	Ahmednagar ...	Cash Unlimited ...	16	23	1,020	1,836	27,064	86,772	
8	East Khāndesh ...	Do. do. ...	2	2	289	356	9,300	12,871	
9	West Khāndesh ...	Do. do. ...	5	6	236	373	9,980	14,377	
10	Nāsik ...	Do. do. ...	1	3	35	128	4,083	9,026	
11	Sholāpur ...	Do. do. ...	2	2	206	214	6,145	7,284	
12	Poona ...	Do. do. ...	4	38	176	2,375	21,215	6,11,251	
13	Sātāra ...	Do. do. ...	31	42	469	699	53,900	67,670	
		Total, C. D. ...	61	114	2,431	5,981	1,31,687	8,09,251	
14	Belgaum ...	{ Cash Unlimited ... Other do. ...	5 2	5 2*	335 158	425 164	8,840 3,255	9,810 4,090	* These are grain Banks.
15	Dhārwar ...	Cash do. ...	22	33†	2,717	3,201	1,35,025	1,78,390	† Six are engaged in collecting capital.
16	Bijāpur ...	Do. do. ...	10	14	1,182	1,408	53,660	75,150	
17	Kānara ...	Do. do. ...	2	2‡	107	128	3,910	6,860	‡ One of Chambar is engaged in collecting capital.
18	Kolāba ...	Do. do. ...	3	4§	84	88	1,105	1,750	§ One at Mandawne did not work during the year.
19	Ratnāgiri ...	Do. do. ...	4	6	149	253	7,125	11,210	
		Total. { Cash Unlimited ... Other Unlimited ...	46 2	64 2	4,524 158	5,508 164	2,09,565 3,255	2,83,170 4,090	
		Total, S. D. ...	48	66	4,682	5,672	2,12,820	2,87,260	
		Total, Presidency Proper.	182	284	12,747	19,247	4,88,552	14,47,118	
<b>Summary for the Presidency.</b>									
		Total ... { Central ... Urban ... Rural ...	7 62 182	9 75 284	2,013 4,820 12,747	3,611 6,561 19,247	4,62,648 3,39,026 4,88,552	12,47,886 5,13,907 14,47,118	
		Grand Total, Presidency Proper ...	251	368	19,640	29,419	12,90,226	32,03,911	

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STATEMENT II—A.

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STATEMENT  
RECEIPTS AND  
Central Societies (lending to or

Item Number.	District or group.	Kind of Society.	Receipts							Loans repaid by members.
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.				
						Government.	Other Societies.	Loans and Deposits from Non-members.		
1	2	3	4	5	6	7	8	9	10	
<i>Northern Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Bombay	Cash ... Limited	3,20,960 0 0	.....	7,19,910 0 5	.....	.....	.....	.....	
2	Ahmedabad	Do. ... Limited	6,375 0 0	.....	15,177 15 9	.....	4,000 0 0	9,000 0 0	892 8 0	
3	Broach	Do. ... Limited	1,200 0 0	.....	52,679 12 0	.....	.....	.....	70,444 15 9	
4	Burat	Do. ... { Limited Unlimited	2,400 0 0	.....	40,364 7 6	.....	.....	.....	4,755 0 0	
		Total ... { Limited Unlimited	3,37,015 0 0	.....	8,28,132 3 8	.....	4,000 0 0	9,000 0 0	76,092 7 9	
		Total, N. D.	3,37,015 0 0	.....	8,28,132 3 8	.....	4,000 0 0	9,000 0 0	76,092 7 9	
<i>Central Division.</i>										
5	Ahmednagar	Cash ... Limited	7,020 0 0	.....	2,19,698 8 6	.....	.....	.....	79,253 0 0	
6	West Khândesh	Do. ... Do.	1,675 0 0	7 8 0	1,800 0 0	.....	.....	.....	1,075 0 0	
		Total, C. D.	8,695 0 0	7 8 0	2,21,298 8 6	.....	.....	.....	79,328 0 0	
<i>Southern Division.</i>										
7	Dhârwar*	Cash ... Limited	4,200 0 0	14 15 0	1,09,647 3 6	.....	.....	.....	1,72,392 4 0	
		Total, Presidency Proper	3,40,008 0 0	22 7 0	11,59,077 9 8	.....	4,000 0 0	9,000 0 0	3,21,627 11 9	

\* This is the Southern Maratha Urban Society of Dhârwar.

II-A.

DISBURSEMENTS.

Receipts.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts, including the opening balance.
11	12	13	14	15	16	17
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
1,22,814 13 2	2,665 4 9	.....	21,010 5 6	11,05,430 7 10	1,107 11 7	11,06,533 3 6
.....	226 8 3	.....	*668 10 0	[36,320 10 6	.....	36,820 10 6
10,700 0 0	2,359 10 4	.....	11 4 0	1,43,896 10 1	2,439 7 11	1,45,835 3 0
0,150 0 0	2,343 5 5	.....	D 752 7 0	80,825 3 11	2,023 13 8	81,443 1 7
36 4 5	.....	.....	.....	36 4 5	.....	36 4 5
149,664 13 2	8,964 12 9	.....	23,342 11 0	14,86,032 0 4	7,171 1 2	14,43,198 1 6
36 4 5	.....	.....	.....	36 4 5	.....	36 4 5
149,701 1 7	8,964 12 9	.....	23,242 11 0	14,36,058 4 9	7,171 1 2	14,43,229 6 11
3,223 0 0	11,946 7 9	.....	1,577 10 6	8,16,723 5 9	80,290 12 2	8,46,023 1 11
50 0 0	274 2 2	.....	1 0 0	4,653 10 2	1,950 9 2	8,628 3 4
3,273 0 0	12,220 9 11	.....	1,578 10 6	8,20,405 13 11	82,240 5 4	8,57,646 3 2
4,730 0 0	21,704 0 7	54 12 8	*7,552 0 2	8,20,321 3 0	6,301 7 1	8,26,712 10 1
1,57,704 1 7	42,739 1 2	64 12 8	32,472 5 9	20,76,785 7 8	45,512 12 7	21,22,508 3 2

II-A.

DISBURSEMENTS.

(dealing with other Societies only).

ments.									
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.	Remarks.
25	26	27	28	29	30	31	32	33	34
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,738 5 5	430 0 0	.....	7,053 12 0	1,37,322 7 5	—	11,08,048 11 2	65,739 8 2	11,91,549 2 5	A. Includes Rs. 65,174 in advance of calls. B. Includes suspense account sale by law exchange transfer fee, &c. C. Excess money of share refundable suspense account, and travel expenses. * Includes rupees 668 for Drafts and Hundia. † Includes pay, printing, House-rent stationery, &c. ‡ Includes brokerage and draft Hundia. § Includes Establishment stationery, printing, Postage, rent, brokerage and Law charges. D. Advances.
4 0 0	.....	.....	1,145 4 2	1,883 4 0	..	34,034 7 2	1,346 2 4	36,320 10 6	
1,724 11 2	672 2 4	.....	8,208 2 2	.....	...	1,45,719 11 9	115 6 2	1,45,833 2 0	
1,153 2 2	870 2 11	.....	153 8 0	1,742 0 0	...	53,992 2 1	7,456 15 6	61,449 1 7	
10 12 7	.....	.....	.....	.....	...	26 4 5	.....	26 4 5	
4,005 9 9	1,472 5 2	.....	8,623 12 1	1,33,045 11 5	...	15,48,606 0 2	17,408 1 4	11,43,102 1 6	
10 12 7	.....	.....	.....	.....	...	26 4 5	.....	26 4 5	
4,016 0 4	1,472 5 2	.....	8,623 12 1	1,38,048 11 5	...	15,45,731 4 7	97,408 1 4	14,43,129 5 11	
6,034 14 6	740 8 7	.....	1,346 2 7	1,0,2 8 6	...	2,18,069 8 2	27,063 9 9	2,45,033 1 11	
.....	172 7 7	.....	74 0 0	.....	...	5,821 7 7	611 11 9	6,433 2 4	
6,034 14 6	912 0 2	.....	1,420 2 7	1,002 5 6	...	2,24,790 15 10	27,875 5 8	2,52,665 5 8	
2,361 10 1	12,578 2 10	63 9 0	1,300 15 6	16,527 12 9	...	2,06,809 15 4	20,042 10 9	2,26,712 10 1	* The item in this column includes the following :- Rs. a. p. Suspense account ... 6,31 6 2 Provident Funds ... 278 12 10 Law charges recovered. 610 4 10 Short recoveries ... 2 7 5 Total ... 7,522 0 2 † This item includes the following :- Rs. a. p. Suspense account ... 6,31 10 5 Law charges ... 1,121 11 2 Misc. Law charges ... 117 2 0 Excess recovery re- funded ... 17 2 1 Total ... 8,277 13 9
13,012 14 11	14,903 8 2	63 9 0	11,401 12 2	1,40,476 14 8	...	19,77,122 2 9	1,44,416 1 6	21,22,539 2 2	

STATEMENT

RECEIPTS AND

Urban

Item Number	District or Group.	Kind of Society.	Receipts						
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.
						Government.	Other Societies.	Loans and Deposits from Non-members.	
1	2	3	4	5	6	7	8	9	10
<i>Northern Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	Cash { Limited ... Unlimited ...	8,150 0 0	0 0 0	68,765 15 2	.....	.....	.....	68,993 8 8
2	Abmedabad	Do. ... Unlimited	.....	.....	.....	.....	.....	.....	Not commenced work-
3	Broach	Do. { Limited ... Unlimited ...	200 0 0	.....	500 0 0	.....	.....	.....	504 8 0
4	Surat	Do. ... Unlimited	.....	273 0 0	520 0 0	.....	.....	6,263 2 7½	2,050 .0 0
		Total { Limited ... Unlimited ...	8,350 0 0	6 0 0	67,255 15 2	.....	.....	.....	6,536 2 0
		Total, Northern Division...	8,350 0 0	279 0 0	68,075 15 2	.....	.....	6,263 2 7½	Not commenced work-
									71,043 8 8
									7,040 10 0
									78,083 18 8
<i>Central Division.</i>									
5	Ahmednagar	Cash ... Limited	50 0 0	.....	.....	.....	1,164 4 0	1,155 7 0	.....
6	Khandesh East...	Do. do.	83 0 0	.....	2,999 4 11	.....	.....	.....	2,947 8 0
7	Khandesh West...	Do. do.	.....	.....	.....	.....	.....	.....	.....
8	Sholapur	Do. do.	1,486 0 0	.....	5,544 11 7	.....	.....	.....	13,797 5 0
9	Poona	Do. do.	2,234 15 6	.....	23,033 14 5	.....	.....	.....	36,193 6 11
		Total, Cash Limited	2,859 15 6	.....	42,177 14 11	.....	1,164 4 0	1,155 7 0	52,940 5 11
10	Nasik	Other Limited	100 0 0	6 10 0	50 0 0	.....	.....	13,512 1 6	189 0 0
		Total, Limited	2,959 15 6	6 10 0	42,227 14 11	.....	1,164 4 0	14,667 8 6	53,129 5 11
<i>Central Division. Unlimited Liability.</i>									
11	Ahmednagar	Cash ... Unlimited	.....	427 4 0	5,235 8 1	2,000 0 0	4,000 0 0	1,019 11 2	11,654 15 2
12	East Khandesh	Do. do.	.....	32 0 0	531 0 0	500 0 0	.....	800 0 0	.....
13	Nasik	Do. do.	.....	112 0 0	839 8 0	.....	.....	.....	104 0 0
14	Poona	Do. do.	.....	.....	650 0 0	.....	.....	.....	5,510 2 8
15	Satara	Do. do.	.....	43 8 0	6,413 15 1	2,950 0 0	.....	590 0 0	42,509 11 8
		Total Cash-unlimited	.....	614 12 0	13,709 15 2	5,450 0 0	4,000 0 0	2,409 11 2	59,778 13 1
16	Satara	Other Unlimited	.....	.....	85 0 0	.....	.....	.....	.....
		Total Unlimited	.....	614 12 0	13,794 15 2	5,450 0 0	4,000 0 0	2,409 11 2	59,778 13 1
		Total, Central Division	2,959 15 6	621 6 0	56,023 14 1	5,450 0 0	5,164 4 0	17,077 8 8	1,12,908 2 0
<i>Southern Division.</i>									
17	Belgaum	Cash ... Limited	298 0 0	.....	4,753 8 6	.....	.....	.....	20,904 1 4
		Do. do.	16,990 0 5	123 2 0	46,429 12 7	.....	.....	16,133 14 3	91,517 5 6
18	Dharwar	*Other do.	.....	.....	.....	.....	.....	.....	Information not received
		Do. Unlimited	2,906 0 0	15 11 0	400 0 0	.....	2,000 0 0	18,724 7 3	13,063 6 7
19	Bijapur	Cash Limited	547 9 4	5 8 0	110 0 0	.....	.....	.....	2,210 0 2
20	KatoAgri	Cash Unlimited	.....	126 8 2	2,526 10 6	2,050 0 0	.....	.....	9,053 0 0
		Total { Cash Limited ... Do. Unlimited ... Other Unlimited ...	19,834 9 9	133 10 0	53,298 8 1	.....	.....	16,133 14 3	1,14,631 7 0
		Total, Southern Division...	22,740 9 9	275 12 2	63,225 0 7	2,050 0 0	2,000 0 0	34,908 5 6	1,36,747 13 7
		Total, Presidency Proper...	30,660 9 2	1,176 8 2	1,87,233 13 10	2,250 0 0	7,164 4 0	58,247 11 9½	3,27,739 14 2

N.B.—There are no Limited Liability in other Districts and hence no figures appear here.

I-B.

DISBURSEMENTS.

Societies.

Receipts.						
Loans repaid by other societies.	Interest received.	Sale proceeds of stock.	Other Income.	Total income of year.	Opening balance.	Grand total receipts including the opening balance.
11	12	13	14	15	16	17
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
.....	6,695 10 2	.....	1,94,609 2 4	3,38,670 0 4	17,383 8 11	3,56,053 8 3
ing yet.	97 9 8	.....	.....	6 12 1 8	9 11 4	611 13 0
.....	105 2 2 1/2	.....	.....	2,365 2 2 1/2	533 11 0	3,389 13 3 1/2
.....	88 0 7 1/2	.....	.....	13,949 5 2	.....	13,949 5 2
ing yet.	.....	.....	.....	.....	.....	.....
.....	5,000 12 5 1/2	.....	1,94,609 2 4	3,41,525 2 7 1/2	17,017 2 11	3,60,542 8 6 1/2
.....	155 10 2 1/2	.....	.....	14,851 6 11	9 11 4	14,861 2 2
.....	5,155 6 9	.....	1,94,609 2 4	3,56,076 8 8 1/2	17,926 15 2	3,74,003 2 9 1/2
.....	.....	.....	.....	.....	.....	.....
2,644 0 0	230 6 5	.....	83 9 11	5,332 10 4	89 1 4	5,421 11 8
.....	839 6 6	.....	2,800 8 2	9,204 11 8	401 0 8	9,605 12 4
.....	1,446 6 2	.....	0 1 0	22,374 7 9	2,509 14 2	25,873 6 0
83 0 0	6,405 9 2	.....	79 6 6	78,639 6 6	592 11 8	79,232 2 2
2,724 0 0	8,450 12 2	.....	2,908 8 8	1,15,441 4 2	4,081 11 11	1,21,123 0 2
.....	1 9 6	20,087 12 9	2,227 2 2	42,174 4 0	54 15 9	42,229 2 9
2,724 0 0	8,452 5 9	20,087 12 9	11,195 10 11	1,57,615 8 2	4,736 11 6	1,62,352 2 11
.....	.....	.....	.....	.....	.....	.....
.....	1,091 8 8	.....	13 12 0	25,442 11 1	23 9 8	25,466 4 9
.....	.....	.....	1,424 5 4	3,237 5 4	.....	3,237 5 4
.....	2 7 0	.....	.....	1,057 15 0	.....	1,057 15 0
.....	857 14 1	.....	5 6 0	7,063 6 4	102 12 8	7,166 2 10
.....	7,007 4 2	659 12 1	2 1 9	61,178 4 10	1,923 0 4	63,102 2 2
.....	8,939 2 0	659 12 1	1,445 9 1	97,027 10 7	2,040 6 6	99,077 1 1
.....	.....	859 9 1	.....	744 9 1	49 2 4	793 11 5
.....	8,939 2 0	1,319 2 2	1,445 9 1	97,772 2 8	2,087 8 10	99,859 12 6
2,724 0 0	17,411 7 9	2,107 1 11	12,641 4 0	2,58,287 11 11	8,831 4 4	2,67,118 2 2
.....	.....	.....	.....	.....	.....	.....
.....	2,013 2 9	.....	2 12 6	27,996 9 1	2,387 9 6	21,304 2 7
.....	10,933 0 2	20 5 9	4,042 11 4	1,90,251 5 0	2,835 8 1	1,91,086 12 1
.....	702 4 0	19,048 0 1	7251 15 11	57,112 12 10	438 2 11	57,550 0 9
.....	144 5 6	.....	.....	8,017 7 9	218 0 4	8,235 7 4
.....	431 2 7	.....	.....	21,147 5 4	20 7 8	21,168 12 6
.....	12,117 2 5	20 5 9	4,015 7 10	2,21,206 5 1	6,436 1 11	2,27,701 7 0
.....	431 2 7	.....	.....	22,197 5 4	28 7 8	22,226 12 0
.....	702 4 0	19,048 0 1	251 15 11	57,112 12 10	438 2 11	57,550 0 9
.....	14,250 15 0	19,089 5 10	4,207 7 9	1,00,504 7 2	6,902 12 6	1,07,407 4 9
2,724 0 0	20,518 12 9	20,475 7 9	2,11,207 12 1	2,12,029 12 8 1/2	21,004 1 2	2,33,033 12 11 1/2

STATEMENT

RECEIPTS AND

Disb.						
Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.
		Government.	Other societies.	Loans and deposits from non-members.		
18	19	20	21	22	23	24
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
1,048 0 0	89,449 7 4	173 8 11	.....	.....	87,091 0 0	10,100 0 0
.....	.....	.....	.....	.....	484 8 0	.....
.....	1,352 0 0	.....	.....	.....	2,000 0 0	.....
.....	45 0 0	.....	.....	5,762 2 7½	6,012 2 0	.....
1,048 0 0	40,801 7 4	173 8 11	.....	.....	89,091 0 0	10,100 0 0
.....	45 0 0	.....	.....	5,762 2 7½	7,096 10 0	.....
1,048 0 0	40,816 7 4	173 8 11	.....	5,762 2 7½	86,187 10 0	10,100 0 0
.....	.....	.....	850 0 0	.....	3,237 4 0	.....
.....	1,208 13 9	.....	.....	.....	8,027 0 0	.....
.....	4,534 11 7	154 10 0	.....	.....	20,490 0 9	.....
179 0 0	10,100 8 6	215 15 1	.....	.....	57,068 12 10	.....
179 0 0	21,901 1 10	370 9 1	850 0 0	.....	88,841 0 10	.....
.....	.....	.....	.....	18,148 1 8	.....	.....
179 0 0	21,901 1 10	870 9 1	850 0 0	18,148 1 8	88,841 0 10	.....
.....	.....	.....	850 0 0	784 5 8	23,207 0 0	.....
.....	.....	.....	.....	.....	557 8 6	.....
.....	.....	.....	.....	.....	1,052 8 0	.....
.....	.....	498 14 8	.....	.....	5,210 5 6	.....
.....	6,867 2 0	887 1 4	100 0 0	200 0 0	49,680 12 1	.....
.....	6,867 2 0	1,384 0 0	1,050 0 0	1,084 5 8	76,719 2 1	.....
.....	400 0 0	84 15 4	.....	.....	.....	.....
.....	7,067 2 0	1,468 15 4	1,050 0 0	1,084 5 8	76,719 2 1	.....
179 0 0	78,068 2 10	1,839 8 5	1,400 0 0	16,177 6 6	1,63,560 2 11	.....
.....	1,850 0 0	470 15 0	.....	.....	24,141 0 0	.....
2,362 2 0	21,096 12 1	253 6 8	.....	225 0 0	1,19,827 0 0	.....
Information not received.	.....	.....	.....	.....	.....	.....
456 8 0	600 0 0	204 6 0	1,500 0 0	17,007 8 6	14,078 10 11	.....
111 15 8	203 6 7	.....	.....	.....	2,565 0 0	.....
.....	710 10 0	62 8 4	.....	.....	19,781 0 0	.....
2,046 2 2	23,370 2 2	634 2 8	.....	225 0 0	1,74,473 0 0	.....
.....	710 10 0	62 8 4	.....	.....	19,781 0 0	.....
456 8 0	600 0 0	204 6 0	1,500 0 0	17,007 8 6	14,078 10 11	.....
1,950 10 2	21,430 13 2	1,091 1 0	1,500 0 0	17,913 8 6	1,11,223 10 11	.....
4,177 10 6	94,796 8 10	2,103 13 4	2,900 0 0	39,862 1 2½	4,72,980 7 10	10,100 0 0



I-B.  
DISBURSEMENTS.  
Societies.

Societies.									
Interest paid on Loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.	Remarks.
25	26	27	28	29	30	31	32	33	34
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,310 9 0	613 5 5	.....	*396 8 5	1,97,887 5 3	..	3,38,000 7 4	17,964 1 11	3,56,003 8 5	* Including Rs 270-12-8 for printing and Rs. 150 for establishment.
.....	9 13 7	.....	10 8 0	.....	..	501 13 7	106 15 5	611 13 0	† Remittance ... Rs. a. p. 1,65,000 13 0
.....	.....	.....	8 15 6	.....	..	3,358 15 6	33 13 9	3,398 13 3	Draft ... 53,000 13 8
17 15 7	.....	.....	25 15 0	.....	..	12,403 2 3	1,486 2 0	13,949 4 3	Unadjusted ... 97 0 0
.....	.....	.....	.....	.....	..	.....	.....	.....	Commission ... 6 0 0
1,310 9 0	613 5 5	.....	400 7 11	1,97,887 5 3	..	3,41,425 6 10	18,016 18 8	3,60,443 6 0	
17 15 7	9 13 7	.....	36 7 0	.....	..	12,908 0 10	1,808 1 8	14,561 9 8	
1,328 8 7	623 8 0	.....	436 14 11	1,97,887 5 3	..	3,54,303 7 8	19,810 1 1	3,74,008 8 9	
69 14 3	6 12 7	1,679 3 11	15 4 0	.....	..	8,383 6 8	63 4 11	8,447 11 8	
179 2 3	.....	.....	117 10 1	21 3 0	..	9,580 12 7	84 15 8	9,664 12 4	
243 3 0	277 7 9	24 3 0	47 9 0	.....	..	25,761 13 10	91 9 3	25,852 9 0	
3,596 7 10	289 13 0	.....	309 9 7	33 6 10	..	78,261 2 8	900 14 6	79,161 7 4	
4,358 11 4	584 1 4	1,703 7 5	590 0 6	54 3 4	..	1,18,063 8 10	1,170 12 4	1,20,133 0 3	
210 0 0	8 9 0	16,166 13 3	2,916 8 0	8,311 3 6	..	42,168 0 0	73 2 8	42,241 2 8	
4,568 11 4	592 10 4	17,870 4 8	2,933 8 8	8,365 6 10	..	1,61,108 8 10	1,244 0 1	1,62,352 8 11	
121 6 0	45 10 8	12 3 0	52 4 7	.....	..	25,273 13 0	192 7 8	25,465 6 8	
.....	.....	2,472 2 6	12 2 0	.....	..	3,341 13 0	45 2 4	3,387 5 4	
.....	.....	.....	.....	.....	..	1,023 8 0	4 7 0	1,027 5 0	
703 6 0	.....	0 10 0	24 0 0	.....	..	6,625 4 2	640 14 8	7,265 8 10	
3,147 2 6	45 0 0	1,903 12 3	133 7 0	607 4 1	..	60,421 9 3	1,877 11 11	62,298 0 3	
4,162 15 0	90 10 8	4,493 10 9	231 13 7	607 4 1	..	98,515 15 5	2,261 1 8	99,077 1 1	
78 12 3	.....	238 8 0	.....	.....	..	702 2 7	0 7 10	702 11 5	
4,241 11 3	60 10 8	4,717 2 9	221 13 7	607 4 1	..	97,209 8 0	2,261 9 6	99,470 7 6	
6,540 4 7	635 8 0	22,537 7 5	2,118 8 3	9,063 10 11	..	2,54,416 6 10	3,998 9 7	2,58,414 5 7	
1,118 10 1	57 0 4	.....	187 10 11	.....	..	27,376 6 4	3,013 14 3	30,389 2 7	
4,100 12 9	2,604 12 7	159 10 6	1,207 4 4	* 4,078 6 1	2,198 0 9	1,89,213 2 9	4,583 9 4	1,91,096 12 1	* This is Donation from members.
.....	.....	Information not received.	.....	.....	..	.....	.....	.....	† The item in column 12 represents receipts account, suspense account, Law charges received &c.
236 8 7	57 15 1	20,316 4 1	377 7 6	* 700 15 0	.....	56,816 2 8	713 12 1	57,529 0 9	* The item in column 29 represents disbursements account of suspense account, Law charges incurred &c.
39 8 8	24 0 0	.....	34 0 0	† 0 3 0	.....	2,398 4 8	232 2 10	2,630 7 4	† This is Cooperative Store Limited, of Dharwar which is not working.
154 6 3	15 0 0	32 1 0	82 10 8	.....	2,000 0 0	21,075 1 8	1,180 11 7	22,255 13 0	* Subscriptions returned.
5,233 13 4	2,106 12 11	159 10 6	1,419 13 3	4,078 12 1	2,198 0 9	2,19,201 13 7	8,099 12 5	2,27,200 7 0	
1-4 6 3	18 0 0	39 1 6	52 10 5	.....	207 0 0	21,075 1 8	1,160 11 7	22,235 12 0	
5-6 8 7	57 15 1	20,316 4 1	377 7 6	100 13 0	.....	56,816 2 8	713 12 1	57,529 0 9	
5-6 8 12 1	2,724 12 0	91,513 0 1	1,578 1 2	4,179 11 1	2,200 0 0	2,97,223 1 8	9,914 2 1	3,07,137 3 9	
15-43 11 34	2,605 4 0	63,102 7 8	2,424 2 4	11,129 11 3	2,298 0 0	3,10,323 0 2	22,320 12 9	3,32,643 12 11	

STATEMENT

RECEIPTS AND

Rural

Item Number.	District or Group	Kind of Society.	Receipts							Loans repaid by members.
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.				
						Government.	Other Societies.	Loans and deposits from Non-members.		
1	2	3	4	5	6	7	8	9	10	
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<i>Northern Division.</i>										
1	Ahmedabad	Cash Unlimited	.....	292 0 0	8,754 5 1	550 0 0	4,580 0 0	.....	45,978 10 6	
2	Broach	Do.	.....	968 0 0	10,915 1 0	9,400 0 0	38,500 0 0	5,000 0 0	36,978 12 0	
3	Kaira	Do.	.....	815 0 0	4,745 9 6	4,700 0 0	.....	.....	4,763 10 8	
4	Panch Mahals	Do.	.....	.....	10 0 0	.....	.....	.....	1,808 14 10	
5	Burah	Do.	.....	591 8 0	53,784 2 11	7,300 0 0	23,950 0 0	6,211 4 0	1,07,365 9 4	
6	Thana	Do.	.....	109 0 0	515 0 0	450 0 0	.....	.....	476 0 0	
	Total, Northern Division, including Bombay.		.....	2,205 8 0	78,704 2 6	22,400 0 0	72,310 0 0	11,611 4 0	1,97,284 8 11	
<i>Central Division.</i>										
7	Ahmednagar	Cash Unlimited	.....	959 0 0	15,116 8 9	13,550 0 0	28,523 13 9	1,731 1 3	10,752 4 6	
8	East Khandesh	Do.	.....	74 0 0	1,320 13 11	1,000 0 0	.....	1,918 11 6	17,811 0 0	
9	West Khandesh	Do.	.....	72 0 0	2,474 4 10	2,150 0 0	.....	12 7 7	5,047 10 10	
10	Nasik	Do.	.....	96 0 0	3,397 0 0	1,000 0 0	.....	1 0 9	3,295 6 4	
11	Sholapur	Do.	.....	21 0 0	356 0 0	.....	.....	1,218 0 0	6,013 15 6	
12	Poona	Do.	.....	2,197 0 0	15,434 0 0	.....	5,80,283 10 7	1,000 0 0	1,43,744 0 11	
13	Satara	Do.	.....	252 0 0	6,900 15 5	20,01 0 0	9,425 0 0	.....	50,349 0 3	
	Total, Central Division		.....	3,671 0 0	44,879 10 11	20,600 0 0	6,18,232 8 4	5,281 5 1	2,37,013 6 4	
<i>Southern Division.</i>										
14	Belgaum	Cash Unlimited	.....	92 8 0	811 0 0	.....	.....	.....	10,201 0 0	
		Other Unlimited	.....	4 9 0	195 5 7	.....	.....	.....	2,810 8 3	
15	Dharwar	Cash Unlimited	.....	555 8 0	19,931 1 1	1,550 0 0	8,000 0 0	15,200 8 0	81,334 9 4	
16	Bijapur	Do.	.....	285 0 0	17,631 4 6	3,150 0 0	.....	3,000 0 0	39,539 0 1	
17	Kanara	Do.	.....	61 0 0	1,913 0 0	.....	.....	2,000 0 0	1,700 12 8	
18	Kolhat	Do.	.....	18 8 0	875 0 0	.....	.....	.....	1,638 0 0	
19	Ratnagiri	Do.	.....	115 4 0	2,329 2 0	750 0 0	.....	1,000 0 0	6,169 1 0	
	Total		.....	1,127 12 0	42,150 7 1	5,450 0 0	8,000 0 0	21,200 0 0	1,41,382 7 1	
	Total, Southern Division		.....	4 0 0	195 5 7	.....	.....	.....	2,810 8 3	
	Total, Southern Division		.....	1,131 12 0	42,345 12 8	5,450 0 0	8,000 0 0	21,200 0 0	1,42,192 15 4	
	Total, Presidency Proper		.....	7,008 4 0	1,06,909 10 7	49,420 0 0	6,93,542 8 4	83,292 9 1	5,76,490 14 7	

\* The figures against (other Unlimited) under Belgaum District are for grain Banks (two registered).

II-C.

DISBURSEMENTS.

Receipts.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other Income.	Total Income of year.	Opening balance.	Grand total receipts including the opening balance.
11	12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	5,088 4 8	.....	3 306 0 0	65,809 4 0	25,803 12 8	91,412 0 8
.....	3,341 9 3	.....	147 3 0	1,03,745 9 3	3,008 9 8	1,06,801 2 11
.....	895 3 8	.....	23 13 8	15,403 5 2	508 6 6	16,329 11 8
.....	212 9 7	.....	.....	3,029 8 5	6 9 8	3,036 1 11
1,600 0 0	10,783 4 2	.....	320 14 3	2,18,836 10 8	14,550 0 10	2,33,436 11 8
.....	21 4 8	.....	.....	1,571 4 8	.....	1,571 4 8
1,600 0 0	22,242 3 8	.....	897 15 0	4,07,506 9 11	45,081 7 0	4,51,887 0 11
.....	2,759 8 0	.....	8 13 10	73,400 12 1	6,604 11 0	80,008 8 1
.....	1,078 1 8	.....	22 11 3	22,025 8 1	31 6 3	22,056 12 3
.....	637 8 5	.....	.....	10,303 12 3	3,007 8 3	13,441 1 11
.....	198 2 2	.....	1 6 0	7,849 14 4	2,723 14 6	10,573 12 10
.....	801 4 7	.....	.....	8,410 4 1	960 2 7	9,309 7 8
.....	4,809 4 2	.....	6 9 0	7,47,554 8 8	2,929 19 1	7,50,483 5 9
.....	9,254 9 2	.....	120 8 10	79,301 14 0	3,006 11 11	81,907 10 8
.....	19,508 14 1	.....	159 13 11	9,40,436 9 8	19,031 1 8	9,59,467 11 2
.....	803 7 5	.....	.....	11,069 15 5	860 4 4	12,930 3 9
.....	366 8 3	232 6 4	4 257 1 9	3,865 11 2	1,033 11 10	4,907 7 0
.....	13,392 4 9	.....	7 22 7 10	1,38,918 14 9	1,725 14 1	1,40,541 12 10
.....	5,615 14 0	.....	3 80 2 3	66,801 11 4	1,409 1 10	67,770 12 2
.....	354 0 9	.....	3 1 6 0	6,030 3 5	55 2 8	6,085 6 1
.....	137 15 9	.....	126 12 2	2,306 6 11	153 14 3	2,550 5 2
.....	1,038 4 2	.....	.....	12,401 11 2	108 12 7	12,571 7 9
.....	20,408 12 1	.....	101 5 3	2,38,918 14 0	4,526 2 9	2,43,440 0 9
.....	356 8 2	232 6 4	257 1 9	3,865 11 2	1,033 11 10	4,907 7 0
.....	20,780 4 4	232 6 4	418 6 8	2,42,771 9 2	2,275 14 7	2,45,047 7 9
1,600 0 0	60,601 5 11	232 6 4	1,406 2 11	15,99,713 12 9	68,068 7 1	16,67,483 2 10

Grand total expenditure, including closing balance.	Remarks.
23	24
Rs. a. p.	
91,412 0 8	a Amount of investment into shares.
1,06,801 2 11	b Including Rs. 20 donation to Bhikha Society.
16,329 11 8	c Commission on Tagal advances to members.
3,036 1 11	
2,33,436 11 8	
1,571 4 8	
4,51,887 0 11	
80,008 8 1	
22,056 12 3	
13,441 1 11	
10,573 12 10	
9,309 7 8	
7,50,483 5 9	
81,907 10 8	
9,59,467 11 2	
12,930 3 9	
4,907 7 0	d (1) Hand loan (2) increased value of stock in hand.
1,40,541 12 10	e (1) Hand loans returned.
67,770 12 2	(2) Credit sales.
6,085 6 1	f Consisting chiefly of Law charges recovered and rent on plough.
2,550 5 2	g Consisting chiefly of Court expenses incurred, hand loans returned etc.
12,571 7 9	h Law charges recovered.
2,43,440 0 9	i Law charges incurred.
4,907 7 0	j Hand loan received.
2,45,162 7 9	k " " returned.
16,67,483 2 10	

STATEMENT  
RECEIPTS AND

Item No. & Letter	District or Group	Kind of Sec	Disburse						
			Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.
					Government.	Other Societies.	Loans and deposits from non-members.		
1	2	3	18	19	20	21	22	23	24
			Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
<i>Northern Division.</i>									
1	Ahmedabad	Cash Unlimited	.....	9,438 11 6	874 15 7	3,160 0 0	.....	59,418 13 0	.....
2	Broach	Do.	.....	555 0 0	110 1 8	14,200 0 0	2,400 0 0	85,266 4 0	.....
3	Kaira	Do.	.....	810 0 0	148 12 3	.....	.....	14,442 0 0	.....
4	Panch Mahals	Do.	.....	.....	.....	.....	.....	1,572 0 0	.....
5	Surat	Do.	.....	21,736 1 3	160 12 6	7,810 0 0	1,240 0 0	1,80,543 15 6	3,736 4 5
6	Thana	Do.	.....	.....	.....	.....	.....	1,391 0 0	.....
Total, Northern I including Bombay			.....	32,039 12 9	794 9 9	25,170 0 0	3,610 0 0	3,42,634 0 6	3,736 4 5
<i>Central Division.</i>									
7	Ahmednagar	Cash Unlimited	.....	674 12 0	116 4 0	2,573 12 9	.....	70,860 5 3	.....
8	East Khandesh	Do.	.....	24 0 0	74 1 6	250 0 0	468 11 6	19,775 0 0	.....
9	West Khandesh	Do.	.....	164 0 0	141 11 10	.....	450 0 0	9,382 14 4	.....
10	Nasik	Do.	.....	.....	.....	.....	.....	8,670 0 0	.....
11	Sholapur	Do.	.....	60 0 0	50 0 0	77 4 10	744 8 0	7,449 0 0	.....
12	Poona	Do.	.....	1,858 12 8	206 2 11	1,21,805 2 3	166 0 0	6,14,385 10 7	.....
13	Satara	Do.	.....	5,681 11 5	1,344 4 10	127 10 0	750 0 0	65,941 12 4	.....
Total, Central Divi			.....	8,450 6 1	1,933 9 1	1,24,633 14 10	2,579 8 6	7,96,464 11 6	.....
<i>Southern Division.</i>									
14	Belgaum	Cash Unlimited	.....	.....	164 11 2	.....	.....	11,267 0 0	.....
		Other Unlimited	.....	.....	85 8 0	.....	.....	3,134 8 3	.....
15	Dharwar	Cash Unlimited	.....	10,546 14 7	817 2 1	3,964 6 0	4,938 15 7	1,10,674 8 0	.....
16	Bijapur	Do.	.....	2,203 4 0	345 1 11	1,900 0 0	1,500 0 0	82,911 0 0	.....
17	Kanara	Do.	.....	438 0 0	100 0 0	.....	600 0 0	4,527 0 0	.....
18	Koldha	Do.	.....	.....	.....	.....	.....	1,627 0 0	.....
19	Ratnagiri	Do.	.....	208 0 0	71 4 1	.....	.....	8,725 10 0	.....
Total -- {Cash Unl Other Unl			.....	13,474 2 7	1,512 4 2	5,864 6 0	7,038 15 7	1,69,712 2 0	.....
Total, Southern Divi			.....	.....	25 8 0	.....	.....	3,134 8 3	.....
Total, Presidency Pr			.....	13,474 2 7	1,533 12 2	5,864 6 0	7,038 15 7	1,62,866 10 3	.....
			.....	33,904 5 2	4,260 12 1	1,25,808 4 10	13,258 2 1	13,31,955 6 2	3,736 4 5

\* The figures against (c

II-C.

DISBURSEMENTS.

Societies.

ments.									
Interest paid on Loans and deposits.	Dividend and Bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.	Remarks.
25	26	27	28	29	30	31	32	33	34
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
2,936 8 11	521 1 6	.....	488 7 8	750 0 0	..	77,136 9 11	14,275 6 7	91,412 0 6	a Amount of investment into shares.
1,502 14 0	82 8 0	.....	385 6 0	123 13 0	..	1,04,524 14 8	2,178 4 8	1,06,702 9 11	b Including Rs. 50 donation in Bhikkha Society.
336 8 10	36 0 0	.....	146 12 11	.....	..	15,419 12 0	909 14 8	16,328 11 8	c Commission on Tagal advances to members.
.....	30 0 0	.....	16 11 0	.....	..	1,006 11 0	437 6 11	2,034 1 11	
4,205 11 8	386 0 0	.....	564 12 10	.....	..	2,20,353 10 2	13,063 1 8	2,33,416 11 6	
.....	.....	.....	10 11 8	.....	..	1,401 11 8	169 9 2	1,571 4 8	
9,031 6 2	1,045 9 6	.....	1,610 13 5	872 13 0	..	4,20,875 5 6	21,011 11 8	4,51,887 0 11	
1,880 2 6	.....	91 4 3	264 7 8	.....	..	78,891 2 5	3,414 5 5	80,006 8 1	
404 1 9	.....	14 14 6	70 9 6	.....	..	21,081 6 9	1,875 5 8	22,056 12 3	
278 4 8	19 0 0	13 10 0	76 1 2	.....	..	10,822 10 0	2,962 7 11	13,481 1 11	
75 2 1	.....	23 6 4	11 7 5	.....	..	8,760 0 10	1,798 12 0	10,578 12 10	
289 2 4	.....	4 9 0	130 2 0	.....	..	6,794 12 2	574 11 6	8,349 7 8	
3,123 1 2	.....	.....	2,207 10 2	80 0 0	..	7,42,779 2 11	6,703 12 10	7,57,482 5 9	
4,042 9 1	.....	75 2 0	178 12 7	620 14 6	..	73,624 0 8	2,063 10 8	81,907 10 8	
10,191 9 8	19 0 0	221 15 7	2,069 5 7	720 14 6	..	8,42,262 9 4	20,084 11 0	8,62,346 11 2	
640 2 11	21 2 0	5 2 6	130 6 2	.....	..	12,228 0 9	681 11 0	12,909 2 9	
36 10 8	24 0 0	4 12 0	12 2 10	226 0 0	..	2,472 11 9	1,422 11 2	4,997 7 0	d (1) Hand loan (2) increased value of stock in hand.
6,211 1 7	573 4 0	88 12 2	929 12 7	9 66 2 6	91 0 0	1,28,712 9 2	1,829 2 2	1,40,541 12 10	e (1) Hand loans returned.
2,096 5 0	440 0 0	200 12 0	220 12 9	172 2 8	..	62,270 7 2	5,200 6 0	67,770 12 2	f (2) Credit notes.
130 2 2	.....	24 0 2	21 5 2	2 21 4 9	..	5,961 11 7	123 10 8	6,085 6 1	g Consisting chiefly of Law charges recovered and rent on plough.
27 2 2	.....	6 2 6	6 15 0	2 19 2 2	..	1,646 0 2	664 12 0	2,310 2 2	h Consisting chiefly of Court expenses incurred. Hand loans returned etc.
343 13 11	6 0 0	40 2 8	121 2 2	.....	1,100 0 0	10,634 2 11	2,927 4 10	13,571 7 9	i Law charges recovered.
0,758 13 6	543 6 0	266 5 2	1,549 6 11	120 2 2	1,191 0 0	2,21,503 0 9	21,937 0 0	2,43,440 0 9	j Law charges incurred.
36 10 8	24 0 0	4 12 0	12 2 10	226 0 0	..	2,472 11 9	1,422 11 2	4,997 7 0	k Do.
0,798 7 2	864 6 0	270 2 2	1,561 10 9	406 2 2	1,191 0 0	2,24,976 12 6	13,270 11 2	2,48,247 7 9	l Hand loan received.
29,016 7 6	1,928 15 6	622 1 9	6,141 12 9	1,928 14 9	1,191 0 0	12,03,926 11 4	61,424 6 6	12,65,350 8 10	m " " returned.

## STATEMENT

## PROFIT AND LOSS

*Central Societies (lending to or*

Item No.	District or group.	Kind of Society.	Profit.				Interest paid and due.
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.	
1	2	3	4	5	6	7	8
	<i>Northern Division.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay ...	Cash Limited ...	12,488 3 8	.....	12 8 0	12,495 11 8	4,105 15 10
2	Ahmedabad ...	Do. do. ...	432 11 2	.....	610 10 6	1,043 5 8	142 9 0
3	Broach ...	Do. do. ...	3,141 4 3	.....	11 4 0	3,152 8 3	1,536 7 11
4	Furat ...	Do. ... { Limited ...	2,598 13 8	.....	2 6 1	2,601 3 9	1,446 2 1
		Do. ... { Unlimited ...	36 1 4	.....	.....	36 1 4	24 13 7
		Total ... { Limited ...	18,656 0 9	.....	636 12 7	19,292 13 4	7,231 2 10
		Do. ... { Unlimited ...	36 1 4	.....	.....	36 1 4	24 13 7
		Total, N. D., including Bombay	18,692 2 1	.....	636 12 7	19,328 14 8	7,256 0 5
	<i>Central Division.</i>						
5	Ahmednagar ...	Cash Limited ..	12,470 1 4	.....	415 2 6	12,885 3 10	6,634 14 6
6	West Khandesh ...	Do. ...	581 4 7	.....	1 0 0	582 4 7	39 13 8
		Total, C. D. ...	13,051 5 11	.....	416 2 6	13,447 8 5	6,674 11 9
	<i>Southern Division.</i>						
7	Dharwar ...	Cash Limited ...	27,676 9 11	84 12 8	*55 7 0	27,816 13 7	5,750 15 11
		Total, Presidency Proper.	59,400 1 11	84 12 8	1,108 6 1	60,593 4 8	19,681 12 1

## III—A.

## ACCOUNT.

*dealing with other Societies only).*

Loss.					Net profit or loss --.	Remarks.	Item No.
Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
9	10	11	12	13	14	15	16
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
42,849 15 8	.....	.....	.....	6,955 15 1	5,539 12 7	A.—Includes Salaries, Postage, Telegram, Stationery, Exchange Allowance, etc., Brokerage, and Law charges.	1
B 1,474 8 2	.....	.....	.....	1,617 1 2	—573 11 0	B.—Includes Brokerage, Printing, House rent, Salary, Stationery and Postage, &c.	2
4266 8 2	.....	93 1 0	.....	1,000 12 1	1,251 12 2		3
161 8 9	.....	80 0 0	.....	1,037 10 10	563 8 11	C.—Includes Rs. 1-15-1, amount taken from the balance of undistributed profit.	4
.....	.....	.....	.....	24 13 7	11 3 9		
4,752 8 4	.....	123 1 0	.....	12,111 7 2	7,181 6 2		
.....	.....	.....	.....	24 13 7	11 3 9		
4,752 8 4	.....	123 1 0	.....	12,136 4 9	7,192 9 11		
1,346 2 7	.....	10 0 0	.....	7,991 1 1	4,874 2 9		5
80 0 0	.....	.....	.....	119 13 2	462 7 4		6
1,426 2 7	.....	10 0 0	.....	8,110 14 4	5,330 10 1		
1,772 8 6	.....	85 0 0	†128 8 2	7,737 0 8	20,079 12 11	* The item in column C includes—	7
7,950 14 5	.....	223 1 0	123 8 2	27,084 2 9	82,009 0 11	Estimated value of stock ... .. 40 8 0 Entrance fees ... 14 15 0 Total ... 55 7 0	
						† This item includes—	
						Miscellaneous expenses incurred as Law charges. 117 8 0 Excess recovery refunded ... 11 5 2 Total ... 128 8 2	

## STATEMENT

PROFIT AND

Urban

Item Number.	District or Group.	Kind of Society.	Profit.			
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6	7
<i>Northern Division.</i>						
1	Bombay	Cash ... { Limited ...	Rs. a. p. 4,923 8 7	Rs. a. p. .....	Rs. a. p. 897 13 11	Rs. a. p. 5,320 6 6
		... { Unlimited ...	.....	.....	.....	Not commenced
2	Ahmedabad	Do. ... Unlimited ...	47 8 5	.....	.....	47 8 5
3	Broach	Do. ... { Limited ...	121 13 9½	.....	.....	121 13 9½
		... { Unlimited ...	63 6 0½	.....	273 0 0	336 6 0½
4	Surat	Do. ... Unlimited ...	.....	.....	.....	Not commenced
		Total ... { Limited ...	5,044 6 4½	.....	397 13 11	5,442 4 3½
		... { Unlimited ...	110 9 5½	.....	273 0 0	383 9 5½
		Total, N. D., including Bombay	5,154 15 10	.....	670 13 11	5,825 13 9
<i>Central Division.</i>						
5	Ahmednagar	Cash, Unlimited	1,402 10 10	.....	444 6 5	1,847 1 3
6	East Khândesh	Do. ...	.....	23 14 4	32 0 0	55 14 4
7	Nâsik	Do. ...	87 0 6	.....	112 0 0	149 0 6
8	Poona	Do. ...	1,085 12 0	.....	36 6 0	1,122 2 0
9	Sâtâra	Do. ...	6,040 5 11	.....	59 8 3	6,099 9 2
		Total, Cash, Unlimited	8,565 13 3	23 14 4	683 15 8	9,273 11 3
10	Sâtâra	Other, Unlimited	0 1 0	1,639 11 2	.....	1,639 12 2
		Total, Unlimited	8,565 14 3	1,663 9 6	683 15 8	10,913 7 5
11	Ahmednagar	Cash, Limited	258 8 1	2 5 0	9 4 11	270 2 0
12	East and West Khândesh	Do. ...	898 0 11	.....	7 4 0	405 4 11
13	Sholâpur	Do. ...	1,446 6 2	.....	0 1 0	1,446 7 2
14	Poona	Do. ...	5,164 6 4	.....	42 11 9	5,207 2 1
		Total, Cash, Limited	7,267 5 6	2 5 0	59 5 8	7,329 0 2
15	Nâsik	Other Limited	1 9 6	3,750 9 9	245 6 6	3,997 0 9
		Total ... { Limited ...	7,268 15 0	3,752 5 9	304 12 2	11,326 0 11
		... { Unlimited ...	8,565 14 3	1,663 9 6	683 15 8	10,913 7 5
		Total, C. D. ...	15,834 13 3	5,415 15 3	988 11 10	22,239 8 4
<i>Southern Division.</i>						
16	Belgaum	Cash, Limited	2,791 8 6	.....	11 11 6	2,803 4 0
17	Dhârwar	Cash, Limited	13,041 15 2	25 10 6	173 4 0	13,340 13 8
		Other, Limited†	.....	.....	.....	Information
		Do. Unlimited	808 11 5	217 4 11	276 8 5	1,302 8 9
18	Bijâpur	Cash, Limited	205 11 11	.....	55 0 0	210 11 11
19	Ratnâgiri	Do. Unlimited	763 0 2	.....	164 5 5	927 5 7
20	Kânara	Do. do.	.....	.....	.....	Engaged
		Total, Cash { Limited ...	16,639 3 7	25 10 6	189 15 6	16,854 13 7
		... { Unlimited ...	763 0 2	.....	164 5 5	927 5 7
		Other, Unlimited	808 11 5	217 4 11	276 8 5	1,302 8 9
		Total, S. D. ...	18,210 15 2	249 15 6	630 13 4	19,084 11 11
		Total, Presidency Proper...	39,300 13 3	5,653 14 8	2,200 7 1	47,150 2 0



III—B.

Loss Account.

Societies.

Loss.						Net profit or loss —, t	Remarks.	Item Number.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
8	9	10	11	12	13	14	15	16
Ra. a. p. 2,119 4 7	Ra. a. p. 886 5 5	Es. a. p. .....	Ra. a. p. 27 13 7	Ra. a. p. .....	Ra. a. p. 2,533 7 7	Ra. a. p. 2,788 14 11		1
working yet.	.....	.....	.....	.....	.....	.....		2
14 2 8	7 10 0	.....	.....	.....	21 12 8	25 6 9		3
52 11 9	3 15 6	.....	.....	.....	56 11 3	65 2 6		4
23 11 0½	25 15 0	.....	.....	.....	49 10 0½	290 12 0		
working yet.	.....	.....	.....	.....	.....	.....		
2,172 0 4	880 4 11	.....	27 13 7	.....	2,500 2 10	2,852 1 5½		
37 13 8½	33 9 0	.....	.....	.....	71 6 8½	312 2 9		
2,209 14 0½	423 13 11	.....	27 13 7	.....	2,661 9 6½	3,164 4 2½		
668 13 1	98 10 7	.....	.....	.....	767 7 8	1,079 9 7		5
.....	26 6 0	.....	.....	.....	26 6 0	29 2 4		6
32 12 8	8 11 9	.....	.....	.....	41 8 5	107 8 1		7
630 3 11	36 10 0	.....	.....	.....	666 13 11	455 4 1		8
3,089 9 0	130 13 8	.....	.....	750 7 1	3,970 18 4	2,123 11 10		9
4,421 6 8	301 3 7	.....	.....	750 7 1	5,473 1 4	3,800 9 11		
160 0 0	.....	.....	1,437 11 11	.....	1,617 11 11	22 0 3		10
4,601 6 8	301 3 7	.....	1,437 11 11	750 7 1	7,000 13 3	3,822 10 2		
59 7 8	94 8 4	.....	.....	.....	154 0 0	116 2 0		11
179 2 3	147 10 1	.....	2 7 6	.....	329 3 10	76 1 1		12
550 1 6	71 12 6	.....	0 1 0	.....	621 15 0	824 8 2		13
8,423 10 5	199 1 8	.....	23 1 0	.....	8,645 12 8	1,561 5 5		14
4,212 5 10	513 0 2	.....	25 9 6	.....	4,750 15 6	2,578 0 8		
202 7 0	2,316 5 0	.....	.....	.....	2,518 12 0	1,478 4 9		15
4,414 12 10	2,829 5 2	.....	25 9 6	.....	7,200 11 6	4,056 5 5		
4,601 6 8	301 3 7	.....	1,437 11 11	750 7 1	7,000 13 3	3,822 10 2		
9,016 3 6	3,130 8 9	.....	1,463 5 5	750 7 1	14,360 8 9	7,878 15 7		
1,021 7 11	187 4 11	.....	4 8 0	.....	1,213 4 10	1,589 15 2	* This represents entrance fee and value of stock.	16
4,566 4 11	1,455 1 8	49 3 3	5 0 0	24 10 0	6,100 3 8	7,740 10 0	† Do. do.	17
not received.	.....	.....	.....	.....	.....	.....	‡ Miscellaneous payment.	
242 5 11	441 2 3	.....	5 0 0	12 1 7	700 9 9	601 15 0	§ This is the D. H. & Co. operating store.	18
63 7 6	24 0 0	.....	.....	.....	87 7 6	123 4 5	This represents entrance fee.	
376 3 11	142 7 11	.....	7 1 0	.....	525 12 10	401 8 9		19
in collecting Capital.	.....	.....	.....	.....	.....	.....		20
5,651 4 4	1,666 6 5	49 3 3	9 8 0	24 10 0	7,401 0 0	9,453 13 7		
376 3 11	142 7 11	.....	7 1 0	.....	525 12 10	401 8 9		
242 5 11	441 2 3	.....	5 0 0	12 1 7	700 9 9	601 15 0		
6,269 14 2	2,250 0 7	49 3 3	21 9 0	36 11 7	8,627 6 7	10,457 5 4		
17,493 15 8½	5,504 7 3	49 3 3	1,512 12 0	757 2 8	23,049 8 10½	21,500 9 1½		

STATEMENT  
PROFIT AND LOSS

*Rural*

Item Number.	District or Group.	Kind of Society.	PROFIT.			
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6	7
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Northern Division.</i>						
1	Ahmedabad ...	Cash, Unlimited ...	6,755 7 10	.....	1,469 12 0	8,225 8 10
2	Branch ...	Do. ...	3,805 10 8½	.....	1,139 8 0	4,944 18 8½
3	Kaira ...	Do. ...	1,265 2 9	.....	840 4 3	1,605 7 0
4	Panch Mahals ...	Do. ...	508 7 0	.....	10 0 0	578 7 0
5	Surat ...	Do. ...	13,888 7 9	.....	599 6 3	14,487 14 0
6	Thána ...	Do. ...	46 12 1	.....	109 0 0	155 12 1
		Total, N. D. ...	26,330 0 1½	.....	3,667 9 6	29,997 9 7½
<i>Central Division.</i>						
7	Ahmednagar ...	Cash, Unlimited ...	5,820 9 7	.....	1,023 1 10	6,843 11 5
8	East Khándesh ...	Do. ...	1,068 11 2	22 11 8	87 13 0	1,177 3 5
9	West Khándesh ...	Do. ...	973 13 11	.....	72 0 0	1,045 13 11
10	Nádk ...	Do. ...	391 2 6	.....	104 13 0	495 15 6
11	Sholápur ...	Do. ...	867 0 7	.....	29 0 0	896 0 7
12	Poona ...	Do. ...	15,878 2 2	.....	2,417 14 0	17,796 0 2
13	Sátára ...	Do. ...	7467 1 4	.....	338 7 10	7,805 9 2
		Total, C. D. ...	31,984 9 3	22 11 3	4,078 1 8	36,060 6 2
<i>Southern Division.</i>						
14	Belgaum ...	Cash, Unlimited ...	876 13 9	.....	*92 8 0	969 5 7
		Other do. ...	429 8 7	8 6 4	†262 4 2	699 14 1
15	Dhárwár ...	Cash, Unlimited ...	13,290 2 5	.....	‡654 4 2	13,944 6 7
16	Dijápur ...	Do. ...	6,790 5 1	.....	§332 8 0	7,122 13 1
17	Kanára ...	Do. ...	593 4 8	.....	§82 0 3	675 4 6
18	Kolába ...	Do. ...	165 1 7	.....	§23 13 9	188 15 4
19	Ratnágiri ...	Do. ...	771 8 11	81 0 3	§130 5 8	932 14 10
		Total - { Cash, Unlimited ...	22,487 4 0	81 0 3	1,315 7 10	23,833 12 1
		{ Other do. ...	429 8 7	8 6 4	262 4 2	699 14 1
		Total, S. D. ...	22,916 7 7	89 6 7	1,577 12 0	24,533 10 2
		Total, Presidency Proper...	81,211 0 11½	62 1 10	9,318 7 2	90,591 9 11½

III—C.

ACCOUNT.

Societies.

Loss.						Net profit or loss - .	Remarks.	Item Number.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other Items.	Total.			
8	9	10	11	12	13	14	15	16
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
2,978 8 9	1,232 8 5	.....	1 0 0	.....	4,231 12 2	3,093 7 8		1
2,041 10 6	545 15 11	.....	6 0 0	.....	2,593 10 5	2,351 3 8		2
491 8 0	161 6 6	.....	.....	.....	652 14 0	952 8 6		3
62 8 0	16 11 0	.....	.....	.....	79 8 0	499 4 0		4
6,297 11 11	637 10 6	.....	8 7 8	.....	6,943 13 8	7,544 0 4		5
20 14 7	10 11 8	.....	.....	.....	81 9 10	124 2 8		6
11,892 13 9	2,624 10 7	.....	15 7 8	.....	14,532 15 7	15,464 10 0		
3,223 14 11	536 3 9	.....	5 0 0	.....	3,824 2 8	3,119 8 9		7
502 14 9	55 8 0	.....	2 0 0	.....	590 6 0	586 12 8		8
403 8 9	136 8 2	.....	1 0 0	.....	545 11 11	500 2 0		9
164 15 1	37 13 9	.....	0 10 0	.....	203 6 10	292 8 8		10
204 10 1	109 4 0	.....	9 12 0	.....	323 10 1	572 6 6		11
11,683 8 4	2,334 2 3	.....	6 11 8	.....	14,024 6 8	3,771 9 11		12
4,337 11 7	274 15 5	.....	.....	685 8 9	5,297 14 9	2,507 10 5		13
20,525 3 6	3,574 2 4	.....	25 1 8	685 8 9	24,809 11 8	11,250 10 11		
875 6 5	127 7 2	.....	10 0 8	.....	512 13 10	456 7 11	*Entrance fees and value of stock.	76
158 11 2	41 8 10	.....	.....	.....	200 4 0	499 10 1	†Entrance fees and sale-proceeds of stock (incremental value).	
7,544 5 4	1,153 6 2	1 0 4	44 7 7	.....	8,743 8 5	5,201 8 2	‡Entrance fees, value of stock and rent on pough.	15
3,459 10 3	400 9 10	.....	18 0 0	.....	3,878 4 1	3,244 9 0	§Entrance fees and value of stock.	14
329 5 11	75 5 5	.....	.....	.....	404 11 4	270 9 2	Do.	17
69 3 11	42 2 6	.....	2 12 6	.....	114 2 16	74 12 5	Do.	18
359 2 8	120 10 2	.....	4 10 0	.....	484 6 5	418 8 5	Do.	19
12,187 2 1	1,919 9 3	1 0 4	79 14 4	.....	14,137 10 0	9,696 2 1		
158 11 2	41 8 10	.....	.....	.....	200 4 0	499 10 1		
12,235 13 3	1,961 2 1	1 0 4	79 14 4	.....	14,337 14 0	10,195 12 2		
44,713 14 6	8,150 15 0	1 0 4	120 7 8	685 8 9	53,650 8 10	36,911 1 1		

STATEMENT  
BALANCE SHEET AS AT  
Central Societies (lending to or dealt with)

1	2	3	ASSETS.								12	13	14	15
			4	5	6	7	8	9	10	11				
	Kind of Society.		Cash in hand and bank.	Value of Investment.	Loans due by members.	Loans due by other Societies.	Interest due on columns 6 and 8.	Value of stock in hand.	Other Items.	Total Assets.	Loans and deposits from non-members.	Loans from other Societies.	Interest due on loans in columns 11 and 12.	Loans from Government.
			Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
<i>Northern Division.</i>														
1	Bombay	Cash Limited	68,639 8 3	..	..	5,30,903 12 6	8,952 4 7	4,180 7 3	952 8 5	6,33,638 9 0	..	..	..	1,267 12
2	Ahmedabad.	Do.	1,300 2 4	..	22,437 8 0	..	136 2 11	600 0 0	..	24,559 14 8	..	..	..	..
3	Branch	Do.	115 6 3	..	23,709 15 6	33,960 0 0	2,040 14 11	106 15 0	..	50,982 3 8	..	..	..	..
4	Kurat	Do.	7,456 15 0	..	12,139 0 0	33,641 4 0	1,608 12 4	10 7 0	..	54,816 6 10	..	..	..	..
		Cash Unlimited	..	..	565 4 7	..	131 0 2	..	..	696 4 9	..	..	..	244 3
		Total	77,408 1 4	..	59,836 7 6	5,99,495 0 6	12,707 2 9	4,907 13 3	952 8 5	7,72,697 1 9	..	..	..	1,267 12
		(Unlimited)	..	..	565 4 7	..	131 0 2	..	..	696 4 9	..	..	..	244 3
		Total, N. D., including Bombay.	77,408 1 4	..	59,901 12 1	5,99,495 0 6	12,638 2 11	4,907 13 3	952 8 5	7,73,693 6 6	..	..	..	1,511 15
<i>Central Division.</i>														
5	Ahmednagar.	Cash Limited	27,063 9 8	375 0 0	1,45,939 8 11	38,901 4 0	503 9 7	225 0 0	..	2,13,008 0 2	..	..	..	..
6	West Khán-desh.	Do.	811 11 9	..	7,400 0 0	250 0 0	858 13 5	..	17 8 0	8,832 1 2	..	..	..	..
		Total, C. D.	27,875 5 8	375 0 0	1,53,339 8 11	39,241 4 0	862 7 0	225 0 0	17 8 0	2,21,830 1 4	..	..	..	..
<i>Southern Division.</i>														
7	Dhárwar	Cash Limited	20,042 10 9	..	1,07,887 0 0	30,617 0 0	15,689 1 1	772 8 0	1,522 13 10	2,75,261 1 8	..	..	..	1,629 3
		Total, S. D.	20,042 10 9	..	1,07,887 0 0	30,617 0 0	15,689 1 1	772 8 0	1,522 13 10	2,75,261 1 8	..	..	..	1,629 3
		Total, Presidency Proper.	1,43,416 1 6	..	4,09,829 8 0	6,77,383 4 6	20,359 11 0	5,908 8 8	2,492 14 3	12,70,790 9 6	..	..	..	3,140 3

V-A.

11st MARCH 1912.

(with other Societies only).

LIABILITIES.													
Interest due to Government.	Total of columns 11 to 15.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 21).	Establishment and contingent charges.	Other Items.	Reserved Fund.	Total Liabilities.	Profits and Losses.	Reserves.	Total.
16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
9 7 2	1,277 3 2	2,18,540 0 0	4,02,833 5 8	2,314 0 4	.....	6,23,397 6 0	...	2,658 13 11	878 5 4	6,27,968 13 5	5,639 12 7		
...	.....	6,375 0 0	18,045 6 9	138 3 0	.....	25,028 9 9	108 0 0	..	.....	25,133 9 9	873 11 6		
...	.....	19,300 0 0	38,062 12 0	818 6 9	.....	58,201 8 3	..	10 4 5	509 18 10	58,730 7 6	1,261 12 2		
...	.....	9,730 0 0	43,119 10 2	701 8 9	.....	53,860 13 11	12 0 0	12 0 0	168 0 0	53,882 13 11	923 8 11		
9 1 5	252 5 2	.....	800 0 0	58 9 6	.....	358 9 6	..	..	74 2 4	6-5 1 0	11 3 9		
9 7 2	1,277 3 2	2,63,995 0 0	4,02,251 3 1	4,031 13 10	.....	7,00,278 0 11	117 0 0	2,690 2 6	1,363 5 2	7,03,718 11 7	7,151 6 2		
9 1 5	252 5 2	.....	800 0 0	53 9 6	.....	353 9 6	..	..	74 2 4	685 1 0	11 3 9		
7 8 7	1,529 8 4	2,53,503 0 0	5,02,551 3 1	4,090 7 4	.....	7,60,636 10 5	117 0 0	2,600 2 4	1,427 7 6	7,66,000 13 7	7,192 9 11		
...	.....	14,000 0 0	1,93,318 11 2	.....	.....	2,07,318 11 2	80 0 0	856 2 3	300 0 0	2,09,223 13 5	4,574 2 9		
...	.....	6,545 0 0	1,000 0 0	89 13 3	.....	8,194 13 3	6 0 0	53 2 10	131 9 9	8,378 9 10	462 7 4		
...	.....	20,545 0 0	1,94,918 11 2	59 13 3	.....	2,15,503 8 5	68 9 0	638 5 1	391 9 9	2,16,500 7 3	8,736 10 1		
2 7 0	1,030 11 4	1,21,429 8 0	1,11,602 8 9	5,685 8 7	1,608 12 8	2,40,526 6 0	454 1 0	3,271 0 2	9,319 2 2	2,53,181 6 9	20,078 12 11		* This item in column 27 represents Low charges recoverable. * This item in column 23 represents --- Rs. s. p. 2,206 11 10 Reserve Account. 196 18 3 Educational Fund. 274 1 5 Profit balance of previous year. 438 6 10 Provisional Funds. 1,271 0 8 Total.
2 7 6	1,630 11 4	1,21,429 8 0	1,11,602 8 9	5,685 8 7	1,608 12 8	2,40,526 6 0	454 1 0	3,271 0 2	9,319 2 2	2,53,181 6 9	20,078 12 11		
0 0 1	3,210 8 8	3,98,939 8 0	3,09,072 7 0	9,818 13 2	1,609 13 8	12,16,606 6 10	637 1 0	6,509 7 2	11,008 3 5	12,39,181 8 7	32,000 0 11		

Item No.	District or group.	Kind of Society.	ASSETS.										Loans from non-members.	Loans from other societies.	Interest due on loans in columns 12 and 13.	Total.
			Cash in hand and bank.	Value of investments.	Loans due by members.	Loans due by other societies.	Interest due on columns 6 and 7.	Value of stock in hand.	Other items.	Total assets.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<i>Northern Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Bombay	Cash ... { Limited ... Unlimited.	17,986 1 11	...	63,903 10 9	10,100 0 0	1,790 1 7	73 2 5	7,500 0 0	91,851 0 8	...	...	...	...	1,66	
2	Ahmedabad	Do. ... Unlimited.	106 15 5	...	484 9 0	...	3 4 11	...	...	504 12 4	...	...	...	...	101	
3	Breach	Do. ... { Limited ... Unlimited.	81 18 91	...	1,745 0 0	...	45 1 9	...	...	1,823-15 61	...	...	...	...	...	
4	Surat	Do. ... Unlimited.	1,486 2 0	...	76 0 0	...	5 5 5	...	...	1,567 7 5	500 0 0	...	...	...	...	
		Total, ... { Limited ... Unlimited.	18,016 15 8	...	65,648 10 9	10,100 0 0	1,835 8 4	73 2 8	7,600 0 0	93,174 0 21	...	...	...	...	1,60	
		Total, N. D., including Bombay.	19,010 1 11	...	66,209 2 9	10,100 0 0	1,843 13 8	73 2 5	7,600 0 0	95,398 3 111	500 0 0	...	...	...	1,70	
<i>Central Division.</i>																
5	Ahmednagar	Cash, Unlimited	102 7 9	...	14,904 0 10	...	345 2 7	16 11 9	1 2 4	15,459 9 31	946 4 11	8,050 0 0	140 4 2	...	3,70	
6	East Khandesh	Do.	45 8 4	...	557 8 6	...	...	1,271 11 0	...	1,876 12 4	800 0 0	...	...	...	60	
7	West Khandesh	Do.	...	...	...	...	...	...	...	...	...	...	...	...	...	
8	Nashik	Do.	4 7 0	...	849 8 0	...	84 9 6	...	...	959 8 6	...	...	...	...	...	
9	Sholapur	Do.	...	...	...	...	...	...	...	...	...	...	...	...	...	
10	Poona	Do.	640 14 8	...	11,708 5 2	...	...	7 5 0	...	12,354 8 11	...	...	...	...	4,51	
11	Satara	Do.	1,295 13 10	381 6 3	10,477 12 1	...	931 8 8	19 11 0	...	53,106 3 8	590 0 0	900 0 0	59 7 6	...	20,74	
		Total	2,179 8 7	381 6 3	78,495 2 8	...	1,311 4 7	1,815 7 3	1 2 4	63,683 10 8	2,386 4 11	8,950 0 0	189 12 2	...	24,31	
12	Satara	Other, Unlimited	0 7 10	...	1 0 0	...	0 1 0	1,639 11 2	...	1,641 4 0	...	...	...	...	811	
		Total, Unlimited	2,179 11 5	381 6 3	78,496 2 8	...	1,311 5 7	2,955 2 5	1 2 4	65,324 14 8	2,386 4 11	8,950 0 0	189 12 2	...	25,12	
13	Ahmednagar	Cash, Limited	63 4 11	...	1,779 4 0	...	40 7 6	1,592 12 0	0 14 6	3,476 10 11	1,456 7 0	1,114 4 0	1 9 7	...	...	
14	East & West Khandesh	Do.	54 15 9	...	6,811 8 0	...	44 5 6	...	3 1 4	6,913 14 7	...	...	...	...	...	
15	Sholapur	Do.	91 9 3	...	16,775 0 0	...	...	18 3 0	...	16,864 12 2	...	...	...	...	1,27	
16	Poona	Do.	900 14 6	...	91,445 2 8	120 0 0	224 8 9	70 0 0	3 15 2	93,884 9 1	...	...	...	...	1,54	
17	Satara	Do.	...	...	...	...	...	...	...	...	...	...	...	...	...	
		Total	1,170 12 4	...	1,09,810 14 8	120 0 0	369 5 9	1,630 15 0	7 15 0	1,13,159 14 9	1,456 7 0	1,114 4 0	1 9 7	...	7,73	
18	Nashik	Other Limited	73 2 9	...	508 8 9	...	...	7,359 1 0	...	7,940 11 8	2,037 11 0	...	...	...	97 15 0	
		Total, Limited	1,244 0 1	...	1,10,319 5 5	120 0 0	369 5 9	9,040 0 0	7 15 0	1,21,100 10 8	3,493 8 0	1,114 4 0	99 9 7	...	7,73	
		Total, C. D.	2,179 11 5	381 6 3	79,406 2 8	...	1,311 5 7	2,955 2 5	1 2 4	65,324 14 8	2,386 4 11	8,950 0 0	189 12 2	...	25,12	
<i>Southern Division.</i>																
19	Belgaum	Cash, Limited	3,013 14 3	...	25,832 10 8	...	1,655 11 4	6 15 0	9 13 7	30,021 0 10	...	...	...	...	3,77	
		Cash do.	4,563 9 4	2,058 0 9	1,47,229 8 4	...	8,923 5 2	189 0 0	1,061 5 2	1,64,814 10 10	29,763 14 3	250 0 0	1,459 14 4	...	2,91	
20	Margwar	Other do.	...	...	...	...	...	...	...	...	...	...	...	...	...	
		Do. Unlimited	7 3 13 1	198 0 0	5,331 13 3	...	375 14 9	3,692 6 1	80 9 2	10,392 8 5	1,553 8 3	1,700 0 0	5 13 4	...	1,74	
21	Bijapur	Cash, Limited	132 2 10	...	2,687 4 9	...	106 10 9	0 5 6	...	3,026 7 10	...	...	...	...	...	
22	Ratnagiri	Do. Unlimited	1,140 11 7	70 0 0	14,926 0 0	...	449 11 5	42 7 2	0 6 0	16,758 4 2	46 0 0	...	...	...	0 15 4	
		Total, Limited	8,990 10 5	2,058 0 9	1,75,248 5 9	...	10,568 11 3	198 4 6	1,071 2 10	1,97,803 2 8	29,763 14 3	250 0 0	1,459 14 4	...	6,64	
		Total, S. D.	9,944 3 2	2,058 0 9	1,91,507 3 0	...	11,410 5 5	3,933 1 9	1,162 2 12	2,25,009 0 1	31,323 6 6	1,950 0 0	1,468 11 0	...	154	
		Total, Presidency	32,977 18 51	4,437 7 0	4,40,131 13 10	10,220 0 0	14,934 14 5	16,001 6 7	8,061 2 5	5,26,764 13 111	37,712 12 8	7,014 4 0	1,768 3 1	...	1,46	

B.  
31st MARCH 1911.  
Societies.

LIABILITIES.

Interest due to Government.	Total of columns 12 to 16.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 18 to 21).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit and loss.	Remarks.	Item No.
16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,660 2 9	17,235 4 0	61,715 8 5	1,737 14 2	400 0 9	81,088 11 4	11 3 2	4,116 7 9	1,087 8 9	88,574 1 9	2,786 14 11			1
.....	.....	.....	.....	.....	.....	Not commenced working yet.	.....	.....	.....	.....	.....	.....	2
100 0 0	.....	350 0 0	45 4 8	.....	395 4 8	0 10 0	.....	73 6 11	609 5 7	25 6 9			3
.....	1,060 0 0	603 0 0	63 15 9	.....	1,730 15 9	.....	.....	30 13 3	1,757 13 0	65 2 6			4
502 3 4	.....	775 0 0	3 8 1	.....	778 8 1	.....	.....	.....	1,280 11 5	286 12 0			5
.....	.....	.....	.....	.....	.....	Not commenced working yet.	.....	.....	.....	.....	.....	.....	6
1,660 2 9	18,295 4 0	62,318 8 5	1,801 13 11	400 0 9	82,816 11 1	11 3 2	4,116 7 9	1,718 6 0	90,321 14 9	2,551 1 5			7
102 8 4	.....	1,125 0 0	48 12 9	.....	1,173 12 9	0 10 0	.....	73 6 11	1,850 1 0	312 2 9			8
2,262 6 1	18,295 4 0	63,443 8 5	1,850 10 8	400 0 9	83,089 7 10	11 13 2	4,116 7 9	1,791 12 11	92,171 15 9	3,164 4 2			9
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10
6,836 9 7	.....	6,847 12 6	389 13 7	.....	7,237 10 1	31 4 0	.....	270 8 0	14,379 15 8	1,079 9 7			11
1,300 0 0	.....	531 0 0	.....	.....	531 0 0	14 4 0	.....	.....	1,845 4 0	29 8 4			12
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13
.....	.....	839 8 0	32 12 8	.....	872 4 8	8 11 9	.....	.....	881 0 5	107 8 1			14
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15
76 10 11	4,577 14 9	6,310 0 0	.....	.....	6,310 0 0	34 8 0	.....	978 14 1	11,759 4 10	455 4 1			16
580 11 1	23,777 9 3	24,321 7 4	389 14 6	.....	24,711 5 10	52 2 0	33 13 5	3,402 9 4	50,977 7 10	2,128 11 10			17
67 6 0	35,492 1 7	38,749 11 10	812 8 9	.....	39,562 4 7	144 13 9	33 13 5	4,649 15 5	79,883 0 9	3,830 9 11			18
32 9 1	847 9 9	685 0 0	69 10 8	.....	753 10 8	.....	.....	17 15 4	1,619 3 9	22 0 3			19
689 15 1	39,339 11 4	39,434 11 10	881 3 5	.....	40,315 15 3	144 13 9	33 13 5	4,667 14 9	81,502 4 6	3,823 10 2			20
.....	2,571 4 7	702 0 0	.....	.....	702 0 0	66 14 6	13 9 3	6 12 7	3,860 8 11	116 2 0			21
.....	.....	2,941 12 11	.....	.....	2,941 12 11	30 0 0	3,775 4 10	190 11 9	6,837 13 6	76 1 1			22
50 12 9	1,320 14 0	5,259 0 0	10,575 0 0	514 3 11	16,343 3 11	.....	58 3 7	333 14 6	18,060 4 0	824 8 2			23
8 7 6	1,529 0 0	11,223 8 11	67,942 11 8	533 6 4	80,006 12 8	34 1 2	37 11 5	715 10 5	82,323 3 8	1,561 5 8			24
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	25
50 4 3	5,421 2 7	17,154 8 11	81,359 8 7	1,047 10 3	99,898 13 6	130 15 8	3,884 13 1	1,216 1 3	1,10,581 14 1	2,578 0 8			26
.....	2,135 10 0	2,970 0 0	564 0 0	.....	3,534 0 0	60 8 0	377 10 5	364 10 4	6,462 6 9	1,478 4 9			27
49 4 3	7,556 12 7	20,154 8 11	81,923 8 7	1,047 10 3	1,03,432 13 6	191 7 8	4,232 7 6	1,600 11 7	1,17,044 4 10	4,056 5 5			28
689 15 1	36,339 11 4	39,434 11 10	881 3 5	.....	40,315 15 3	144 13 9	33 13 5	4,667 14 9	81,502 4 6	3,823 10 2			29
749 3 4	43,896 7 11	20,154 8 11	1,21,358 4 5	1,928 13 8	1,43,748 12 9	336 5 5	4,296 4 11	6,298 10 4	1,98,646 9 4	7,879 15 7			30
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31
59 4 7	3,876 14 9	1,463 0 0	18,976 14 3	737 5 4	157 8 1	21,333 11 8	8 0 0	.....	3,212 7 3	29,431 1 8	1,969 15 2		32
58 1 0	34,454 14 1	43,195 4 8	67,967 10 2	2,063 9 4	821 9 4	1,14,045 1 6	285 0 0	3,198 1 5	5,087 15 10	1,57,074 0 10	7,749 10 0		33
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34
.....	5,554 15 7	4,140 0 0	57 0 0	.....	63 3 0	4,260 3 0	48 10 0	23 8 0	393 4 10	9,780 9 5	691 15 0		35
.....	.....	1,999 14 1	695 0 0	61 19 4	.....	2,756 8 5	2 0 0	.....	144 11 0	2,903 2 5	123 4 5		36
5 1 11	4,638 8 3	.....	10,435 0 0	268 9 0	.....	10,753 10 0	53 4 0	.....	906 5 2	16,356 11 5	491 8 9		37
157 5 7	38,331 12 10	46,657 2 9	87,639 8 8	2,862 9 0	979 1 5	1,39,138 5 7	296 0 0	3,128 1 5	8,445 2 1	1,88,468 5 11	9,453 13 7		38
5 1 11	4,633 8 3	.....	10,485 0 0	268 9 0	.....	10,753 10 0	53 4 0	.....	906 5 2	16,356 11 5	491 8 9		39
.....	5,054 15 7	4,140 0 0	27 0 0	.....	63 3 0	4,260 3 0	48 10 0	23 8 0	393 4 10	9,780 9 5	691 15 0		40
162 7 6	48,025 4 8	50,797 2 9	98,181 8 11	3,131 2 6	1,012 4 5	1,53,182 2 7	491 14 0	3,221 9 5	9,744 12 1	2,14,545 10 9	10,457 5 4		41
811 10 10	96,184 2 8	89,346 15 8	2,82,983 5 9	6,910 10 10	1,749 6 11	3,83,890 7 2	759 0 7	11,634 6 1	17,895 3 4	5,08,264 3 10	21,500 9 1		42

\* Law charges recoverable.  
† Law charges suspense account.  
‡ Law charges Expense repayable and law charges incurred on.

Form Number.	District.	Kind of Society.	ASSETS.									Loans from non-members.	Loans from other Societies.
			Cash in hand and bank.	Value of Investments.	Loans due by members.	Loans due by other Societies.	Interest due on columns 6 and 7.	Value of stock in hand.	Other Items.	Total Assets.			
1	2	3	4	5	6	7	8	9	10	11	12	13	
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<b>Northern Division.</b>													
1	Ahmedabad.	Cash ... Unlmtl.	14,275 8 7	750 0 0	70,173 2 8	500 0 0	5,108 3 0	44 12 0	.....	90,909 7 10	5,140 15 7	7,900 0 0	
2	Broach ...	Do. ... Do. ...	2,176 4 6	...	54,104 8 0	.....	777 2 4	34 0 0	.....	57,181 15 0	1,200 0 0	24,950 0 0	
3	Kaira ...	Do. ... Do. ...	909 14 8	...	19,345 11 6	.....	787 11 11	1 6 6	10 0 0	20,054 12 7	1,000 0 0	.....	
4	Panch Mahals	Do. ... Do. ...	427 6 11	...	3,074 13 11	.....	521 10 5	5 0 0	.....	4,928 15 3	.....	.....	
5	Surat ...	Do. ... Do. ...	13,053 1 5	...	1,79,407 6 2	.....	8,847 10 2	48 6 9	.....	2,01,354 10 6	7,021 4 0	39,205 4 7	
6	Thana ...	Do. ... Do. ...	169 9 2	...	915 0 0	.....	25 7 7	.....	.....	1,110. 0 10	.....	.....	
		Rural ...	31,011 11 6	750 0 0	3,27,010 9 10	500 0 0	16,125 13 6	131 11 3	10 0 0	3,75,539 <sup>14</sup> 0	14,362 3 7	72,115 4 7	
		Central ...	67,408 1 4	...	58,001 12	15,99,405 0 6	12,838 2 11	4,907 13 3	952 8 5	7,73,593 6 6	.....	.....	
		Urban ...	19,610 1 14	...	56,309 2 9	10,100 0 0	1,843 13 8	73 2 5	7,500 0 0	95,936 3 11	500 0 0	.....	
		Total, N. D., including Bombay.	1,48,119 13 11	750 0 0	4,42,121 8 8	6,09,095 0 6	30,807 14 1	5,112 10 11	4,462 8 5	12,44,489 8 6	14,862 3 7	72,115 4 7	
<b>Central Division.</b>													
7	Ahmednagar.	Cash, Unlmtl ...	3,414 5 8	20 0 0	81,108 2 8	.....	3,623 5 1	35 0 0	123 0 0	88,527 14 1	2,871 1 3	81,200 0 0	
8	East Khandesh.	Do. ...	1,578 5 6	...	11,261 0 0	.....	273 5 9	16 13 0	.....	13,126 8 3	850 0 0	850 0 0	
9	West Khandesh.	Do. ...	2,058 7 11	...	11,227 14 4	.....	456 8 2	5 9 0	92 1 9	14,740 9 2	12 7 7	.....	
10	Nasik ...	Do. ...	1,793 12 0	...	6,734 9 8	.....	244 8 7	12 8 0	.....	8,785 6 3	1 0 9	.....	
11	Sholapur ...	Do. ...	674 11 6	...	6,620 8 6	.....	276 7 1	11 1 0	.....	7,452 12 1	1,223 0 0	418 9 3	
12	Poona ...	Do. ...	6,703 12 10	...	4,98,029 6 11	.....	11,102 2 2	224 5 0	.....	5,07,019 10 11	834 0 0	4,59,079 8 4	
13	Satara ...	Do. ...	3,063 10 5	...	66,649 18 0	.....	1,833 15 8	72 11 6	0 8 2	71,620 7 9	900 0 0	10,523 2 7	
		Total, C. D. ...	20,084 1 10	20 0 0	6,72,631 9 1	.....	18,075 4 6	377 15 6	214 5 7	7,11,303 4 6	6,601 9 7	5,02,609 4 2	
<b>Southern Division.</b>													
14	Belgaum ...	Cash, Unlmtl ...	681 11 0	...	8,000 0 0	.....	302 10 9	2 0 0	.....	10,045 5 9	.....	.....	
		Other do. ...	1,4 <sup>3</sup> 11 3	...	3,644 0 0	.....	370 12 1	14 3 2	.....	4,462 10 6	.....	.....	
15	Dhārwar ...	Cash, Unlmtl ...	1,829 3 8	439 13 7	1,50,453 9 8	.....	0,314 1 8	163 11 0	79 6 0	1,71,283 13 5	24,939 8 5	39,046 13 0	
16	Bijapur ...	Do. ...	5,800 8 0	46 8 0	68,013 3 8	.....	4,134 6 1	209 4 11	91 9 3	77,994 13 11	1,600 0 0	8,100 0 0	
17	Nanara ...	Do. ...	123 10 6	...	6,331 15 3	.....	408 8 8	21 0 3	19 15 0	7,105 2 8	1,000 0 0	.....	
18	Kolaba ...	Do. ...	804 12 0	...	1,011 0 0	.....	42 10 8	5 5 9	.....	1,923 13 5	.....	.....	
19	Ratnagiri.	Do. ...	2,037 4 10	1,100 0 0	7,258 6 0	.....	179 14 2	15 1 8	.....	11,438 10 8	1,200 0 0	.....	
		Other, Unlmtl.	1,433 12 3	...	3,644 0 0	.....	370 12 1	14 3 2	.....	4,462 10 6	.....	.....	
		Cash, Unlmtl.	21,937 0 0	1,583 5 7	2,51,234 2 5	.....	14,471 5 0	421 7 7	190 6 3	2,79,839 10 10	29,039 8 5	47,146 13 0	
		Total, S. D. ...	13,370 11 3	1,583 5 7	2,53,873 2 5	.....	14,842 1 1	433 10 9	190 6 3	2,84,362 5 4	29,639 8 5	47,146 13 0	
		Total, Presidency proper ...	64,463 8 6	2,328 5 7	12,53,420 5 4	500 0 0	49,043 3 1	945 5 6	414 11 10	13,71,145 7 10	40,633 5 7	6,21,961 6 1	

\* The figure against other 'Unlmtl' under Belgaum District are for grain banks (two registered).  
 † Excess bonus and law charges recoverable.  
 ‡ Law charges recoverable and Tonga charges due.  
 § Court expenses realizable.



-C.

31st MARCH 1912.

Societies.

LIABILITIES.

Loans from Government.	Interest due to Government.	Total of columns 13 to 16.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 21).	Establishment and contingent charges.	Other items.	Reserve fund.	Total Liabilities.	Assets.
15	16	17	18	19	20	21	22	23	24	25	26	27
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
25,646 2 0	219 3 10	39,412 2 3	.....	36,983 12 11	1,336 0 0	.....	38,320 12 11	211 11 3	.....	8,092 8 0	46,713 10 5	46,713 10 5
12,579 14 10	22 12 0	39,230 13 2	.....	13,098 11 2	408 1 10	.....	14,507 13 0	87 9 7	.....	1,114 8 0	15,621 11 0	15,621 11 0
2,319 8 6	101 10 0	9,421 1 3	800 0 0	6,927 9 0	283 2 1	.....	7,900 11 7	20 0 0	.....	1,670 7 3	9,570 8 1	9,570 8 1
2,000 0 0	.....	2,000 0 0	.....	2,000 0 0	129 13 4	.....	2,129 13 4	2 0 0	.....	737 12 11	2,866 11 3	2,866 11 3
43,752 14 0	94 0 4	91,823 12 10	.....	90,403 2 4	3,203 7 4	.....	93,606 9 8	233 12 4	.....	8,084 7 4	1,01,690 10 2	1,01,690 10 2
450 0 0	.....	450 0 0	.....	515 0 0	20 14 7	.....	535 14 7	.....	.....	.....	955 14 7	955 14 7
92,749 8 1	447 10 11	1,82,367 13 6	900 0 0	1,80,919 3 11	5,372 7 2	.....	1,86,291 11 1	547 1 2	.....	20,119 10 3	2,06,410 10 9	2,06,410 10 9
1,511 15 9	17 8 7	1,529 8 4	2,53,998 0 0	5,02,531 2 1	4,090 7 4	.....	7,60,636 10 6	117 0 0	2,000 2 6	1,427 7 0	7,62,163 12 7	7,62,163 12 7
2,280 2 9	.....	2,283 6 1	18,205 4 0	63,443 8 6	1,850 10 8	400 0 0	63,089 7 10	11 12 2	4,116 7 0	1,791 12 11	64,880 12 11	64,880 12 11
96,820 8 7	465 3 6	1,86,159 11 11	2,73,000 4 0	7,16,812 15 5	11,313 9 2	400 0 0	10,01,016 13 4	636 14 4	6,900 10 1	123,375 14 8	10,23,391 13 4	10,23,391 13 4
25,122 12 0	078 15 0	60,058 14 4	.....	21,768 11 9	910 12 3	.....	22,679 12 12	306 7 10	.....	2,473 7 2	25,177 12 12	25,177 12 12
2,631 13 0	.....	4,415 2 8	.....	6,014 12 2	72 0 0	.....	6,086 12 2	.....	.....	1,437 12 9	7,523 12 11	7,523 12 11
5,807 8 2	64 6 0	5,944 8 9	.....	6,701 11 11	211 8 3	.....	6,913 12 2	93 0 0	.....	1,250 12 3	8,163 12 2	8,163 12 2
3,000 0 0	.....	3,001 0 0	.....	5,337 0 0	136 12 9	.....	5,473 12 9	8 0 0	.....	22 12 1	5,505 12 7	5,505 12 7
1,850 0 0	20 0 0	3,595 7 11	.....	2,401 0 0	18 0 0	.....	2,419 0 0	25 8 0	.....	610 4 8	3,029 7 11	3,029 7 11
5,777 4 7	150 7 4	4,74,407 1 9	.....	26,690 15 4	832 14 0	.....	27,523 13 4	132 8 0	.....	1,184 9 11	28,707 13 4	28,707 13 4
24,098 7 0	820 15 2	86,539 14 9	.....	20,223 15 4	747 0 5	.....	20,970 15 9	88 1 4	.....	5,408 12 0	26,378 15 3	26,378 15 3
68,305 12 9	1,732 11 6	53,879 16 11	.....	95,793 2 6	2,019 0 8	.....	97,813 2 14	650 9 2	.....	12,708 12 4	1,10,521 12 10	1,10,521 12 10
1,607 5 8	67 14 4	1,785 8 10	.....	6,548 0 0	123 8 11	.....	6,671 8 11	22 10 9	.....	1,118 6 4	7,789 8 10	7,789 8 10
678 1 3	2 4 11	680 6 2	.....	2,053 2 2	271 0 10	4 0 0	2,324 2 0	77 4 0	.....	647 2 3	2,971 2 2	2,971 2 2
24,139 10 6	671 1 7	91,715 14 7	.....	51,901 7 10	3,122 15 0	36 9 11	55,023 7 0	248 8 11	.....	15,011 2 0	70,034 14 7	70,034 14 7
16,910 14 3	365 7 3	27,309 8 5	.....	22,860 10 2	1,919 8 4	20 4 0	24,779 10 6	136 12 0	92 8 0	2,508 2 5	27,287 10 6	27,287 10 6
600 0 0	.....	2,507 0 0	.....	3,732 0 0	200 0 8	.....	3,932 0 8	32 0 0	.....	206 8 1	4,138 0 8	4,138 0 8
40 0 0	.....	430 0 0	.....	1,170 0 0	112 0 1	.....	1,282 0 1	46 8 0	97 11 11	112 12 0	1,394 0 1	1,394 0 1
3,335 14 4	.....	4,552 12 4	.....	4,643 2 0	61 0 9	.....	4,704 2 9	1 8 0	.....	759 11 7	5,463 2 9	5,463 2 9
573 1 3	2 4 11	650 6 2	.....	2,023 2 2	271 0 10	4 0 0	2,294 2 0	77 4 0	.....	647 2 3	2,941 2 2	2,941 2 2
47,152 12 7	1,017 7 1	1,28,219 7 2	.....	1,11,568 4 1	5,542 12 0	76 12 11	1,17,110 1 9	920 0 2	10 1 11	23,772 12 9	1,40,882 12 1	1,40,882 12 1
45,930 12 10	1,049 12 0	1,29,120 12 4	.....	1,13,948 6 3	5,621 0 7	79 12 11	1,19,569 4 9	607 4 2	10 1 11	14,400 12 0	1,33,969 12 4	1,33,969 12 4
2,03,125 0 6	2,530 2 5	6,99,477 10 9	800 0 0	8,00,539 12 8	14,112 8 5	79 12 11	8,14,651 12 2	1,124 16 6	10 1 11	127,209 7 7	8,373,860 12 13	8,373,860 12 13

\* Hand loan to be returned.

† Hand loan returned.

No. 1093 of 1912.

From

HAMID A. ALI, Esquire, I. C. S.,  
 Superintendent, Land Records and Registration, and  
 Registrar, Co-operative Credit Societies in Sind;

To

THE COMMISSIONER IN SIND,  
 Karáchi.

*Superintendent's Office,  
 Hyderabad, 1st July 1912.*

Sir,

I have the honour to submit the following report on Co-operative Credit Societies in Sind for the year ending March 31st, 1912.

I remained in charge all the time.

Quite at the end of the year, three new societies were registered in the Mirpur Máthelo Táluka of the Sukkur District. They are rural with unlimited liability, but differ from the other societies in being tribal. As the tribes of Bozdar, Gabol and Lund are well-marked and, in a way, "organized," these societies, which, for the rest, start with a fair capital, seem to have every prospect of success. There were thus seven societies at the end of the year.

I inspected the accounts and books of the four old societies, which are all doing well. No important irregularities were found.

Owing to a very bad agricultural season, the progress of societies was not very striking this year, but, under the conditions, it must be considered satisfactory.

The membership of the Khairpur Daharki Society remained stationary at 170, but the working capital increased by Rs. 305 to Rs. 6,411. The society repaid Rs. 2,200 of old loans from non-members, and was able to raise further loans at the same rate of interest ( $6\frac{1}{2}$  per cent.) to the amount of Rs. 2,250. Arrangements have recently been made for a loan of Rs. 1,000 at  $5\frac{1}{2}$  per cent. from the Court of Wards; also for a second instalment of Government grant, raising the total Government grant to Rs. 2,000.

All these facts show expansion of working and a stronger position as compared to the previous year. The Secretary, Mr. Wasanmal, is as energetic and useful as ever; of the members, I would specially mention Wadero Dadan Khan, Zakir Mahomed and Moulvi Abdul Hakim for their keenness and zeal.

The society at Garhi Yasin suffered from the long illness (which ended fatally, last month) of its President, Abdul Hamid Khan, a veritable pillar of strength. Its membership has gone up from 99 to 117 and its working capital from Rs. 1,500 to Rs. 3,593 (including a Government grant of Rs. 1,550). Some slackness was observed in the recovery of loans made to members, and the Committee have been given a warning.

The Khahi Kasim Society is fortunate in having as President Wadero Mahomed Hassan, a shrewd man of business. Its membership rose from 11 to 68 in the year and its working capital at the end of the year was Rs. 2,162 including Rs. 100 lent by non-members.

The Berani Society has commenced operations rather timidly. The guiding spirit here is the Secretary Diwan Kirpaldas, a man of uncommon intelligence and capacity. The society has a fair admixture of Hindu and Mahomedans and they work in perfect harmony. The number of members was stationary at 84, the working capital rose from Rs. 1,419 to Rs. 3,052 (including a Government grant of Rs. 1,400).

As to the future of Co-operation in Sind, it is clear that the movement is steadily spreading. Since March 31st, one society has been registered, and three or four are in formation, including a Weavers' Society in Hála (Hyderabad District) and a society on a large scale for the táluka of Digri in the Jámráo Tract.

I cannot conclude without mentioning the great and consistent interest taken in Co-operation by Mr. Wali Mahomed Hassanally, Deputy Collector, and the most valuable services rendered by him to the cause during the past five years.

The usual statements are herewith submitted.

I have the honour to be,

Sir,

Your most obedient servant,

HAMID A. ALI,

Superintendent, Land Records and Registration, and  
Registrar, Co-operative Credit Societies in Sind.

## STATEMENT I—C.

## GENERAL PROGRESS.

District.	Kind of society.	Number of societies		Number of members		Working capital.		Remarks.	
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.		
2	3	4	5	6	7	8	9	10	
<i>Name of society.</i>						Rs. a. p.	Rs. a. p.		
Sukkur.	Khairpur Daharki ..	Cash, unlimited.	1	1	170	170	6,136 4 1	6,410 14 3	
	Garhi Yasin ...	Do. ...	1	1	99	117	1,500 5 6	3,592 14 0	
	Gabole ...	Do. ...	...	1	...	60	.....	801 0 0	
	Bozdar ...	Do. ...	...	1	...	67	.....	1,413 8 0	
	Lund ...	Do. ...	...	1	...	58	.....	1,031 0 0	
Sukkur ...	Cash, unlimited.	2	5	269	472	7,636 9 7	13,282 4 3		
Hyderabad.	Khahi Kasim ...	Cash, unlimited.	1	1	44	68	.....	2,162 5 0	
	Berani ...	Do. ...	1	1	84	84	1,440 0 0	3,052 0 8	
	Hyderabad ...	Cash, unlimited.	2	2	128	152	1,440 0 0	5,214 5 8	
Total ...	Cash, unlimited.	4	7	397	624	9,076 9 7	18,496 9 11		

HAMID A. ALI,  
Registrar, Co-operative Credit Societies in Sind.

STATEMENT II—C.

RECEIPTS AND DISBURSEMENTS.

Item No.	District.	Kind of society.	Receipts.													
			Share payment.	Entrance fees.	Deposit by members.	Loans from other sources.			Loans repaid by members.	Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	
						Government.	Other societies.	Loans and deposits by non-members.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
	Name of Society.		Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Sukkur.	Khairpur Baharki	Cash, unlimited.	...	327 0 0	...	3,250 0 0	6,117 0 0	...	570 10 10	...	0 1 0	9,264 11 10	19 4 1	...	
		Gadh Yasin	Do.	...	9 0 0	00 0 0	1,570	...	800 0 0	...	104 2 6	1 6	19 0 0	2,672 8 0	920 5 6	...
		Gabolo	Do.	...	10 0 0	714 0 0	...	...	...	...	...	...	60 0 0	804 0 0	...	...
		Bondar	Do.	...	33 8 0	1,304 8 0	...	...	...	...	...	...	75 8 0	1,413 8 0	...	1,413
		Lund	Do.	...	29 0 0	944 0 0	...	...	...	...	...	...	59 0 0	1,031 0 0	...	1,031
	Sukkur	Cash, unlimited.	...	101 8 0	3,379 8 0	1,550	2,250 0 0	7,017 0 0	...	674 13 4	1 0	211 9 0	15,186 12 4	939 9 7	16,125	
2	Hyderabad.	Khairi Kasim	Cash, unlimited.	...	34 0 0	017 8 0	1,000	100 0 0	1,612 0 0	...	60 9 0	...	68 0 0	3,792 1 0	...	3,792
		Beranul	Do.	...	...	...	1,400	...	...	...	...	...	...	1,400 0 0	1,440 0 0	2,840
	Hyderabad	Cash, unlimited.	...	34 0 0	917 8 0	2,400	100 0 0	1,612 0 0	...	60 9 0	...	68 0 0	5,192 1 0	1,440 0 0	6,632	
	Total	.....	...	135 8 0	4,207 0 0	3,950	2,350 0 0	8,639 0 0	...	735 6 4	1 6	273 9 0	20,377 13 4	2,379 9 7	22,757	

Item No.	District.	Kind of society.	Disbursements.															
			Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.
					Government.	Other societies.	Loans and deposits from non-members.											
1	2	3	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
	Name of Society.		Rs.	Rs. a. p.	Rs.	Rs.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sukkur.	Khairpur Baharki	Cash, unlimited.	320	81 4 1	...	3,200	6,420	...	172 4 7	...	118 9 0	...	...	9,263 1 8	23 14 3	9,283 15 1	
		Gadh Yasin	Do.	...	...	...	...	3,415	...	...	...	40 15 3	...	...	3,455 15 3	136 14 9	3,593 14 6	
		Gabolo	Do.	...	...	...	...	...	...	...	...	...	...	...	...	804 0 0	804 0 0	
		Bondar	Do.	...	...	...	...	...	...	...	...	...	...	...	...	1,413 8 0	1,413 8 0	
		Lund	Do.	...	...	...	...	...	...	...	...	...	...	...	...	1,031 0 0	1,031 0 0	
	Sukkur	Cash, unlimited.	320	34 4 1	...	3,200	9,835	...	172 4 7	...	157 8 3	...	...	13,719 0 11	3,406 5 0	16,125 5 11		
2	Hyderabad.	Khairi Kasim	Cash, unlimited.	...	...	...	3,314	...	...	...	17 12 0	...	...	3,301 12 0	430 5 0	3,732 1 0		
		Beranul	Do.	...	...	...	2,630	...	...	...	19 0 0	...	...	2,633 0 0	2 0 0	2,840 0 0		
	Hyderabad	Cash, unlimited.	...	...	...	6,164	...	...	...	...	35 12 0	...	...	6,199 12 0	432 5 0	6,632 1 0		
	Total	.....	320	34 4 1	...	3,200	18,909	...	172 4 7	...	163 4 3	...	...	18,918 13 11	3,839 10 0	22,757 6 11		

HAMID A. ALL,  
Registrar, Co-operative Credit Societies in Sind

STATEMENT III—C.  
PROFIT AND LOSS ACCOUNT.

Item No.	District or group.	Kind of society.	Profit.				Loss.	
			Interest earned.	Gross profit on sale of stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.
1	2	3	4	5	6	7	8	9
	<i>Name of Society.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sukkur.	Khairpur D. harki. Cash, unlimited...	686 9 10	.....	.....	686 9 10	740 9 7	131 13 0
		Garhi Yasin ... Do. ...	183 12 6	1 6 0	27 0 0	212 3 6	...	45 1 3
		Gabole ... Do. ...	.....	.....	90 0 0	90 0 0	.....	.....
		Bozdar ... Do. ...	.....	.....	109 0 0	109 0 0	.....	.....
		Lund ... Do. ...	.....	.....	87 0 0	87 0 0	.....	.....
	Sukkur ...	Cash, unlimited...	870 6 4	1 6 0	318 0 0	1,184 12 4	240 9 7	170 14 8
2	Hyder-abad.	Khahi Kasim ...	221 8 5	.....	102 0 0	323 8 5	.....	17 12 0
		Bernal ... Do. ...	230 0 8	.....	.....	230 0 8	.....	18 0 0
	Hyderabad ...	Cash, unlimited...	451 9 1	.....	102 0 0	553 9 1	.....	35 12 0
	Total ...	Cash, unlimited...	1,321 15 5	1 6 0	416 0 0	1,738 5 5	240 9 7	212 10 3

Item No.	District or group.	Kind of society.	Loss—continued.				Net profit + or loss—	Remarks.
			Debts written off.	Depreciation of stock.	Other items.	Total.		
1	2	3	10	11	12	13	14	15
	<i>Name of Society.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Sukkur.	Khairpur D. harki. Cash, unlimited...	.....	.....	.....	372 6 7	314 3 8	
		Garhi Yasin ... Do. ...	.....	.....	.....	45 1 3	107 1 3	
		Gabole ... Do. ...	.....	.....	.....	.....	90 0 0	
		Bozdar ... Do. ...	.....	.....	.....	.....	109 0 0	
		Lund ... Do. ...	.....	.....	.....	.....	87 0 0	
	Sukkur ...	Cash, unlimited...	.....	.....	.....	417 7 10	767 4 6	
2	Hyder-abad.	Khahi Kasim ...	.....	.....	.....	17 12 0	305 12 5	
		Bernal ... Do. ...	.....	.....	.....	19 0 0	212 0 8	
	Hyderabad ...	Cash, unlimited...	.....	.....	.....	35 12 0	517 13 1	
	Total ...	Cash, unlimited...	.....	.....	.....	453 3 10	1,253 1 7	

HAMID A. ALI,  
Registrar, Co-operative Credit Societies in Sind.

STATEMENT IV—C.

BALANCE SHEET AS AT 31ST MARCH 1912.

Form No.	District.	Kind of society.	Assets.								Liabilities.				
			Cash in hand or bank.	Value of investments.	Loans due by members.	Loans due by other societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other societies.	Interest due on loans in columns 13 and 14.	Loans from Government.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
	Name of Society.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Sikhar	Kholpur Dabari	Cash unlimited.	23 14 3	...	6,429 0 0	...	115 15 0	1 15 0	...	6,559 12 3	2,435 0 0	...	81 12 4	613 9 3
		Garhi Yasu	Do.	136 14 0	...	3,001 0 0	...	79 10 0	..	...	3,811 9 0	...	...	...	1,550 0 0
		Gabole	Do.	...	...	...	...	...	...	...	801 0 0	...	...	...	...
		Boghar	Do.	1,413 8 0	...	...	...	...	...	...	1,413 8 0	...	...	...	...
		Lund	Do.	1,031 0 0	...	...	...	...	...	...	1,031 0 0	...	...	...	...
	Sukkur	Cash unlimited.	3,409 5 0	...	9,515 0 0	...	195 9 0	1 15 0	...	13,118 13 0	2,435 0 0	...	81 12 4	2,433 9 3	
1	Sikhar	Kholi Kasim	Cash unlimited.	430 5 0	...	1,732 0 0	...	100 15 5	..	...	2,323 4 5	100 0 0	...	...	1,000 0 0
			Board	Do.	2 0 0	...	2,300 0 0	...	230 0 8	...	...	3,052 0 8	...	...	...
	Hyderabad	Cash unlimited.	492 5 0	...	4,553 0 0	...	391 0 1	..	...	5,375 5 1	100 0 0	...	...	2,400 0 0	
	Total	Cash unlimited.	3,838 10 0	...	11,007 0 0	...	636 9 1	1 15 0	...	19,404 3 1	2,535 0 0	...	81 12 4	4,803 9 3	

  

Form No.	District.	Kind of society.	Liabilities—continued.											Remarks.
			Total of columns 12 to 15.	Share capital.	Deposit members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 18 to 21).	Establishment and contingent charges.	Other items.	Reserved fund.	Total liabilities.	Profit + and loss -.	
1	2	3	17	18	19	20	21	22	23	24	25	26	27	28
	Name of Society.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sikhar	Kholpur Dabari	Cash unlimited.	3,416 14 3	...	1,701 8 0	...	...	1,701 8 0	15 4 0	...	...	5,133 10 3	1,425 2 0
		Garhi Yasu	Do.	1,550 0 0	...	1,435 8 0	...	...	1,435 8 0	4 2 0	...	...	2,989 10 0	821 14 9
		Gabole	Do.	...	...	714 0 0	...	...	714 0 0	...	...	...	714 0 0	90 0 0
		Boghar	Do.	...	...	1,304 8 0	...	...	1,304 8 0	...	...	...	1,304 8 0	100 0 0
		Lund	Do.	...	...	944 0 0	...	...	944 0 0	...	...	...	944 0 0	67 0 0
	Sukkur	Cash unlimited.	4,006 14 3	...	6,009 8 0	...	...	6,009 8 0	19 6 0	...	...	11,085 12 3	2,033 0 9	
1	Sikhar	Kholi Kasim	Cash unlimited.	1,100 0 0	...	917 8 0	...	...	917 8 0	...	...	...	2,017 8 0	303 12 5
			Board	Do.	1,400 0 0	...	1,279 8 0	...	...	1,279 8 0	...	...	...	2,679 8 0
	Hyderabad	Cash unlimited.	2,500 0 0	...	2,197 0 0	...	...	2,197 0 0	...	...	...	4,697 0 0	678 5 1	
	Total	Cash unlimited.	7,436 14 3	...	8,236 8 0	...	...	8,203 8 0	19 6 0	...	...	15,732 12 3	3,771 5 10	

HAMID A. ALI,  
Registrar, Cooperative Credit Societies in Sind.

*Below letter No. 1093, dated 1st July 1912, from the Registrar,  
Co-operative Credit Societies in Sind, and accompaniments.*

No. 2351 of 1912.

REVENUE DEPARTMENT:

*Office of the Commissioner in Sind,  
Government House, Karachi, 23rd July 1912.*

Submitted to Government.

2. The addition of three new societies during the year under report, the registration of another after the close of the year and the probable formation of three or four more, indicate the increasing popularity and steady progress of the movement. The four societies already existing continued to work satisfactorily.

The reduction of interest from 6½ per cent. to 4 per cent. on Government loans, sanctioned in Government Resolution No. 2313, dated the 5th March 1912, should prove of considerable assistance to existing societies and should stimulate the formation of new ones.

W. H. LUCAS,  
Commissioner in Sind.

To

The Chief Secretary to Government,  
Revenue Department, Bombay.



*Co-operative Societies.*

Annual Report on the working of — in  
the Bombay Presidency, including Sind,  
for the year 1911-12.

No. 534

REVENUE DEPARTMENT.

Bombay Castle, 20th January 1913.

Letter from the Superintendent of Land Records and Registration, and Registrar of Co-operative Societies in Sind, No. 1093, dated 1st July 1912—Submitting the Annual Report on the working of Co-operative Societies in Sind for the year 1911-12.

Memorandum from the Commissioner in Sind, No. 2351, dated 23rd July 1912.

Letter from the Director of Agriculture and of Co-operative Societies, No. A.—6343, dated 28th August 1912—Forwarding the Annual Report on the working of Co-operative Societies in the Presidency proper for the year 1911-12.

**RESOLUTION.**—The outstanding feature of the year 1911-12 was the establishment of the Bombay Central Co-operative Bank which has inaugurated a fundamental change in the method of financing the business of agriculture on this side of India. Hitherto the small cultivator has been tied to the local *sávkár* and has not been able to obtain capital at the rates which his own credit could command in the open market. Now he has gained through the Bank access to the general money market, and means have been provided by which he can be freed from a perpetual burden of debt. The importance of this change and of its influence on the agricultural economy of the Presidency cannot be over-estimated. The risks which attend the new departure are clearly set forth in paragraph 18 of the Report. "Local societies must not do more business than is justified and safe." The Central Bank is under the direction of business-men who can be trusted to see that the borrowing societies have sufficiently good assets to cover the loans for which they apply, but easy credit is very apt to induce extravagant borrowing, extravagant lending, extravagant expenditure of borrowed money and laxity in repayment. Against such tendencies the Registrar and his staff will have to exercise a constant vigilance; still more will be possible when unions have been established which will supervise the management of societies within their area; but the ultimate safeguard is the feeling of upright independence which it is hoped the moral lessons inculcated by the system of co-operation will engender in the minds of the people.

2. Another important feature of the year under review was the passing of the Co-operative Societies Act II of 1912. Under the provisions of this Act, the scope of the co-operative movement has been widened considerably. The department is concerned now not only with credit but with co-operative activities in general. Societies for the purchase of manure and for the sale of agricultural produce and of general stores and household necessities have been established or are in process of formation. The further development of this side of the movement will be watched with interest and will help to spread the knowledge of the real meaning of co-operation among classes which have not hitherto had any direct association with its activities.

3. The general progress achieved during the year was satisfactory. The total number of societies of all kinds increased by 117, of which 2 were central, 13 urban and 102 rural societies. The increase in the total membership amounted to 9,779, while the total working capital rose by Rs. 19,18,685. It is especially gratifying to note the increase in the available capital per head of members, and the number of societies (158 including 120 rural) which have a capital exceeding Rs. 3,000. The large increase in the total working capital is due not only to loans from financing institutions such as the Central Bank, but also to a considerable extent to loans from non-members and deposits from members themselves. The proportion of the total capital which consisted of loans from Government fell to 14 per cent. as compared with 17 per cent. in the preceding year, and 20 per cent. in the year 1910, while the proportion of outside capital has risen from 6 per cent. in 1911 to 43 per cent. in the year under review.

These figures are themselves a proof of the growth of the reliance which societies have in their own resources, and of the confidence of the public in their stability. In other respects also progress was steady. It is true that the average membership of urban societies fell from 101 to 87 and of rurals from 70 to 67, but this decrease is much less than might have been expected in view of the considerable increase in the numbers of both classes of societies. The average amount of reserve funds held by urbans and rurals rose from Rs. 234 to Rs. 237 and from Rs. 192 to Rs. 201, respectively. The Governor in Council does not consider that it would be advisable to lay down any hard and fast rule as to the application of reserve funds. The last Provincial Conference at Poona disclosed a wide divergence of opinion on the subject. The general object to be kept in view is the reduction of the proportion of borrowed capital to the total assets of the society.

4. Amongst special forms of co-operation, the institution of seed banks and grain stores has made little advance. The seed societies mentioned in paragraph 48 of the Report, though they are not conducted on co-operative lines, afford an interesting field of experiment. Their existence shows that such societies are needed and serve a useful purpose and a study of the lines on which they are run may help towards the evolution of a type of co-operative grain bank which will be found attractive to the cultivators and really help them especially in times of scarcity. The increase in the number of weaving societies from six to ten is satisfactory. The operations of these societies are being conducted on real co-operative lines, while the importance of improving methods and machinery is not being neglected. Government approve of the intention to establish a central yarn store to supply these societies with good yarn at wholesale rates and to advise them about the trend of markets. Owing to the ignorance of their members, the conduct of the affairs of the leather-makers' societies, which have been established, leaves a good deal to be desired. Government agree that without careful guidance the progress of societies amongst this class is certain to be of a chequered nature.

5. The Governor in Council is pleased to note the efforts which are being made to co-ordinate the working of the Co-operative and Agricultural Departments. The importance of the maintenance of the closest connection between these two departments cannot be too strongly emphasised. The attempt which is being made by the Broach District Agricultural Association to affiliate rural societies and the experiment of the Kaira District Local Board in appointing a sub-committee to promote agricultural improvement and co-operation with a grant-in-aid of Rs. 3,000 are most commendable. The advance of loans by the Central Bank to rural societies in the affected area in Gujarát for the purchase of fodder, the assistance rendered in the matter by the Bombay Central Famine Relief Fund and the generous action of the trustees of the Wádía Estate in supplying fodder at reduced rates to such societies afford examples of the various ways in which co-operative societies can render service to their members.

6. Mr. Ewbank has discharged the heavy responsibilities of his office with marked efficiency. The thanks of Government are due to him and to the ever-increasing band of honorary workers who devote so much of their time and labour to the co-operative movement.

7. In Sind the number of registered societies increased during the year from four to seven, all of which appear to be making satisfactory progress. The Governor in Council is pleased to note the increasing popularity and steady progress of the movement in the Province.

C. W. A. TURNER,  
Under Secretary to Government.

To

The Commissioner in Sind and the Commissioners of N.,  
C. and S. Divisions,  
All Collectors, including the Collectors in Sind and the  
Deputy Commissioner, Upper Sind Frontier, } With copies of  
the Report.

<p>The Collector of Bombay,  The Settlement Commissioner and Director of Land  Records,  The Director of Agriculture and of Co-operative  Societies,  The Registrar of Co-operative Societies,  The Superintendent of Land Records and Registration  in Sind,  The Tálukdári Settlement Officer,  The Manager, Encumbered Estates in Sind,  The Accountant General,  The Educational, General, Judicial, Political and Finan-  cial Departments of the Secretariat,  R. B. Ewbank, Esq., I.C.S.,  The Non-official Members of the Legislative Council,  The Government of India,  The Under Secretary of State for India.</p>	}	<p>With copies of  the Report.</p>
<p>} By letter.</p>		