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ANNUAL REPORT  
ON THE  
WORKING  
OF  
COOPERATIVE SOCIETIES  
IN THE  
BOMBAY PRESIDENCY  
INCLUDING SIND

For the twelve months ending March 31st, 1913.

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*ERRATA*

*In the Annual Report (1912-13).*

1. Para. 24, penultimate line.—*Read “for” for “of”* after the first six words.
2. Para. 27, last line.—*Read “Excise Department” for “excise department”*.
3. Para. 41, fourth line.—*Read “purposes” for “purchases”*.
4. Page 36, column 14 in Northern Division total.—*Read “10½ pies” for “11 pies”*.
5. Page 36, column 14 in Southern Division, District Kánara I.—*Read “Rs. 10,733” for “Rs. 10,773”*.

*Poona, 29th August 1913.*

R. B. EWBANK,  
Registrar, Cooperative Societies, Bombay.

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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, 13th August 1913.*

Sir,

I have the honour to forward the Annual Report on the working of Cooperative Societies in the Presidency excluding Sind.

2. I have little to add to Mr. Ewbank's comprehensive report. The advance made during the year in spite of the bad season of 1911-12 has been remarkable in every respect. One of the most satisfactory features of the year has been the addition to the ranks of Honorary Organisers of many influential gentlemen who are devoting their energies whole-heartedly to the movement and there can be no doubt that it is engaging the attention of an ever-widening circle of public-spirited men. Mr. Ewbank has succeeded admirably in gaining the sympathy and stimulating the energy of unofficial workers, thus carrying out the policy which has been laid down by Government for the development of cooperation in this Presidency.

3. Much has been done during the year in the matter of organisation. The staff of the Registrar has been strengthened to keep pace with the increase in the number of societies, a number of leaflets have been prepared and issued, and will be incorporated in the Cooperative Manual which has been submitted since the report was written; rules under the new Act have been issued and fresh model by-laws have been published.

The completion of the above work will facilitate the rapid spread of the movement.

4. The relations of the Agricultural and Cooperative Departments have been described in paragraph 62 of the report. A form of inspection report for cooperative societies has been prepared, which is to be filled in and submitted to the Registrar by officers of the Agricultural Department and they have been directed to report any promising centres for credit or other societies.

I foresee a fairly rapid increase in the formation of societies for the common purchase and distribution, among members, of manures. Such societies are managed easily and are of obvious benefit to cultivators in the present conditions of the trade. They insure a supply of manure at cheaper rates and of standard quality by purchasing wholesale, saving on freight and buying on samples which are analysed. There is no reason why the purchase should be speculative as it can be based on the requirements of members. A very great saving on the annual outlay of the cultivator can be secured which is one of the best and readiest means of releasing him from debt. A special enquiry made by me in 1902 in Thána district showed that indebtedness amongst agriculturists is traceable very largely to exorbitant charges on account of seed and grain for maintenance and to the dishonest practices of grain-dealers who are also money-lenders. Moreover, I believe that there are certain parts of the Presidency where Cooperative Credit Societies are not likely to be successful owing to the low rate of interest prevailing and the prosperity of the cultivators, and that such places are suitable areas for cooperative societies other than credit. Progress at first must be tentative and slow but should not be retarded by lack of enterprise and the idea that societies of the Raiffeisen type are the only models suited to the needs of agriculturists in India.

5. The fact that there were no defaults in the sum of Rs. 3,70,182 due for recovery by the Bombay Central Cooperative Bank during the year, is worthy of special notice, and should lead capitalists and sávkárs to place more confidence in the movement, and to encourage the flow of capital towards cooperative societies which have proved their capacity to use it profitably and cautiously. More money is the great need of agricultural societies in this Presidency as in many foreign countries, and provided that the activity of the Central Bank continues to stimulate and not stifle local capitalists, much good will have been done to cooperation in the Presidency by its establishment.

I have the honour to be,

Sir,

Your most obedient servant,

W. W. SMART,

Acting Director of Agriculture.

No. 3666 OF 1913.

From

R. B. EW BANK, Esq., I. C. S.,  
Registrar, Cooperative Societies,  
Bombay Presidency ;

To

THE DIRECTOR OF AGRICULTURE,  
Bombay Presidency, Poona.

*Poona, 1st July 1913.*

Sir,

I have the honour to submit the ninth Annual Report on the working of the Cooperative Societies Act in this Presidency for the year ending March 31st, 1913.

I.—ADMINISTRATION AND TOURING.

2. I officiated as Registrar throughout the year. In the course of the rains my staff was reinforced by one additional Auditor, who has been put in charge of Sátára and the Konkan, and 2 Weaving Expert Assistants, of whom one is employed in supervising the village weaving schools under the control of this department, and the other in conducting fly-shuttle hand-loom demonstrations in Gujarát. There are now 4 Auditors and 3 Weaving Expert Assistants. An addition of 2 clerks has been made in my own office staff, which now numbers 6. The temporary staff of three Special Mámlatdárs, sanctioned in connection with the opening of the Central Cooperative Bank, has continued to work on the same lines as last year. Mr. Badve, whose headquarters are at Bárámati, deals with all loan applications from the Eastern Deccan. Mr. G. J. Padhye has replaced Mr. Duduskar in Sátára district. In the Southern Division Mr. Divekar was absent on medical certificate for six months, and the Commissioner, Southern Division, kindly lent Mr. Kurtkotí to work in his place. Four Cooperative Inspectors have been appointed to work under the four Auditors and to relieve them of the more mechanical part of their duties.

3. In spite of the increase of the Official Staff, the Department relies to a greater extent than ever on the Honorary Organizers, by which it is represented in every district in the Presidency with the exception of Thána, Kolába and Sátára. The whole work of the organization of new Societies is entrusted to these gentlemen, and Societies are now rarely formed through official agency except in the few cases where experiments have to be made with novel types. The list of Honorary Organizers lengthens year by year but they have well-earned a cordial acknowledgment of their services in the forefront of this report. Sardár Ráo Bahádur Motilal Chunilal continues to work with unabated energy as Honorary Organizer for Gujarát, and receives valuable help from Khán Sáheb Saidumia Faizumia in Kaira, Mr. Laxmiram Mahipatram in Broach and a new volunteer Mr. Manvantrai Desai in Panch Maháls. In Ahmedabad Mr. Jivanlal P. Lakhia, and in Surat Ráo Bahádur Khandubhai G. Desai and Ráo Bahádur Naranbhai L. Desai, who has replaced Ráo Sáheb Purushotam Fakirbhai, have all brought long administrative experience to the work, and have done much to place the Societies in their charges on a sounder footing. In the Central Division Mr. G. K. Chitale has stinted no effort in helping the Societies of the Ahmednagar district to tide over a second year of scarcity, and Government have acknowledged his services by conferring a Kaiser-i-Hind medal upon him. In Khándesh Ráo Bahádur Bhangonkar and Mr. Garud and in Násik Mr. Yeshwantrao Palsikar are

making steady progress under conditions that are often very difficult. In Sholápur Mr. R. M. Sano has foregone part of his practice at the bar in order to give more time to cooperative work, in which he is warmly seconded by Mr. D. K. Jadhav. Mr. M. R. Tarkundo has recently come forward as a volunteer in the Pona district. In the Southern Division the Department is represented generally by Ráo Bahádur A. B. Desai. Ráo Sáheb S. J. Deshmukh in Bijápur and Mr. R. G. Naik in Belgaum have worked with a zeal and efficacy of which it would be difficult to speak too highly. Ráo Sáheb A. J. Deshpande of Muddebihal and Ráo Sáheb Pundlikrao Pandit of Sirsi in Kánara also within their several spheres have never failed to respond to any call for their services. In Dhárwár the three Honorary Organizers, the Honourable Ráo Bahádur S. K. Redda, Ráo Sáheb Shivaji R. Kulkarni and his son Mr. Mahadev, share the credit for the excellent progress that has been made. Shrimant K. R. Dhulap and for weaving Societies Mr. L. B. Kadulkar are giving the Department valuable help in Ratnágiri. With one exception these gentlemen are all active and regular helpers, and deserve the greatest credit for what they have accomplished. It will be seen from the long list of names that this Department has no cause to complain of a lack of public support.

4. I was on tour for 237 days and inspected 178 Societies. All Districts were visited at least once except Thána and Kolába.

## II.—SUMMARY OF GENERAL PROGRESS.

5. The progress made during the year has outstripped previous records. The number of Societies of all kinds has risen from 368 to 515, the membership from 29,419 to 46,537 and the working capital from Rs. 32,08,911 to Rs. 49,31,942. In comparison with some other parts of India the rate of progress may seem unimpressive; but it is believed to be as rapid as local conditions allow. Cooperation cannot go ahead of education. Until education is more widely diffused among the agricultural classes, it will remain difficult to organise efficient Cooperative Societies amongst them, and to form feeble Societies is worse than to form none at all. Sir Robert Carlyle, speaking at Simla last October, said: "One good Society does more good for the cooperative cause than twelve in different ones. . . . There is a danger in too rapid extension which may endanger the movement itself." The new Societies are spontaneous in origin and have been started on genuinely cooperative lines. The extension of numbers is being accompanied by an intensive development of old Societies, which is gradually raising the credit and enhancing the benefits of the whole movement.

6. A new classification of Societies in the statistical returns has been adopted this year, which vitiates direct comparison with the figures of last year. The terms 'Agricultural' and 'Non-agricultural' correspond only approximately with the old 'rural' and 'urban', and 'Central' has been defined more strictly to include only Unions and Societies lending more than half their funds to other Societies. To obtain a reliable basis of comparison last year's Societies have been re-arranged in Statement I under the new headings. For this reason the number of Central Societies is returned as 4 instead of 9 reported last year, and the excluded Societies have been relegated to the "Non-agricultural" class. The membership of these 4 Societies has risen from 1,118 to 1,204 and their capital from Rs. 7,34,170 to Rs. 13,31,172, of which sum Rs. 12,52,548 have been advanced to other Societies.

7. The number of agricultural Societies has risen from 283 to 409, their membership from 19,209 to 27,905 and their working capital from Rs. 14,46,143 to Rs. 22,41,896. An analysis of the last figure shows that Rs. 1,91,849 or 9 per cent. represent loans from Government as against 14 per cent. in 1912, 17 per cent. in 1911 and 20 per cent. in 1910. Government loans have now been discontinued except in the case of Societies confined to weavers. The amount derived from financing institutions is Rs. 13,30,965 or 59 per cent. of the whole. The proportion is almost too high to be healthy, and societies are constantly being reminded of the supreme importance of local deposits. This item at present accounts for Rs. 6,18,275 or 27 per cent. and has been raised chiefly among the members themselves. Since inadequate capital is the greatest handicap to

agricultural Societies, it is satisfactory to note that an average of Rs. 80 per member is available as against Rs. 71 last year. The average membership has advanced from 67 to 68. It is important that Societies should not try to increase their membership out of proportion to their resources.

8. The number of non-agricultural Societies has risen from 80 to 102; their membership from 9,092 to 17,428 and their working capital from Rs. 10,28,598 to Rs. 13,58,874. Of this sum only Rs. 30,423 have been derived from Central and other Societies, while Rs. 1,38,987 and Rs. 7,16,608 represent deposits from non-members and members respectively. This class of Society is rapidly building up independent credit in the open market, and will probably show substantial development in the next two years.

9. During the year 168 new Societies were registered and 21 were cancelled, leaving a net gain of 147. No loss has been incurred in connection with the liquidation of any of the cancelled Societies and in no case has it been necessary to enforce the unlimited liability of the members. The total number of Societies cancelled from the beginning of the movement up to the end of the year was 53.

10. The total profit earned during the year was Rs. 1,37,640 as against Rs. 91,020 in 1912. Apart from this sum societies on March 31st held reserve funds amounting to Rs. 1,40,100. The working expenses of all Societies came to Rs. 30,623 which works out at 33 per cent. on the total turnover of Rs. 91,93,922.

### III.—WORKING OF SOCIETIES.

#### A.—Central Societies and Unions.

11. The Bombay Central Cooperative Bank has now been at work for seventeen months and it is beginning to be possible to appreciate its effects upon the general cooperative system of the Presidency. The Honourable Mr. Lallubhai Samaldas and Sir Vithaldas Thakersey continue to control its business with unflagging energy and in Mr. Vaikuntraï Lallubhai have found a Manager who combines efficiency with a real sympathy for the difficulties and errors of small societies. The share capital remains as it stood last year. On 14,000 shares of the nominal value of Rs. 50 each held by 903 shareholders a total amount of Rs. 2,10,000 has been paid up. The remainder of the working capital, which on March 31st amounted to Rs. 11,84,452, has been raised on deposit. At the close of the year debentures to the extent of five lakhs bearing interest at 4 per cent. guaranteed by the local Government were issued and were wholly subscribed by three holders. The total amount advanced during the year has been Rs. 9,98,950 and the 389 loans outstanding on March 31st amounted altogether to Rs. 11,61,769, of which only Rs. 13,790 have been granted for periods exceeding 5 years. The recoveries during the year were Rs. 3,70,182 and there were no defaults. After meeting all the preliminary expenses carried forward from last year, the net profit worked out at Rs. 18,326 which sufficed to pay a dividend of 6.04 per cent. on the shares, leaving Rs. 2,700 to be carried to reserve and Rs. 2,787 as a bonus to be distributed among borrowing Societies in the form of rebate of interest.

12. The work of the bank has so far lain entirely among unlimited liability Societies but in future the Directors have agreed to finance limited Societies also to the extent of three times their paid up capital plus reserve fund. The agricultural Societies which have obtained loans fall into two classes according as they are situated in a dry or irrigated tract. Perennially irrigated areas where the crops are valuable and certain, and the demand for finance is steady and calculable, offer a specially favourable scope for the work of a bank of this kind.

13. Last year the result of 4 months' work on the Nira Canal were summarised. It was pointed out that although the 29 Societies established among the sugarcane growers under the canal were officially formed and exhibited all the defects of their official origin, they had still conferred an enormous benefit on the agriculturalists by making cheap loans readily



available and by ensuring that no person who deserved credit should be unable to obtain it. The number of Societies has not been increased but the membership has risen from 2,085 to 2,312 and the scope of the work has been rapidly developed under the keen supervision of Mr. R. B. Badve. The total of the advances during the year was Rs. 7,20,900 and of the recoveries Rs. 3,35,888. The net profit of the Societies was Rs. 9,807. Ninety-two per cent. of the loans being for the expenses of sugarcane planting are repayable in between 12 and 24 months. Borrowers are bound to bring their jaggery to the Store opened by the Central Bank, where it is sold at a weekly auction; the balance of the sale price after deducting the advance with interest is handed over to them. The arrangements are now sufficiently elastic and cultivators can obtain on a certificate from their Chairman interim advances for the expenses of boiling or artificial manure. The profits of the Store were Rs. 206 which will be divided equally between the Central Bank and the Societies. A wholesale manure depôt will be opened by the Central Bank at Baramati next year. The members of the Societies still recoil from making deposits. It is only with the help of the District Officers that they can be induced to believe that to deposit is as safe as to hoard and more profitable. Nor do they yet realize that it is cheaper to borrow locally at 6½ per cent. than to take the money of the Central Bank at 7½ per cent. The total deposits amount to Rs. 40,811, of which Rs. 21,501 were deposited by members. Hol Society has raised Rs. 1,965, and Pandhara No. II Rs. 1,496 locally. But of all the Societies the best managed and the most trusted is the Malegaon Society which under the presidency of Kumar Shri Ratansinh, son of the Raje, has received Rs. 20,400 local deposits and has assets amounting to Rs. 89,262. The sowkars' rate of interest has now fallen to 12 per cent. to meet the competition of the Societies. Enquiries have been made on the Godavari Canal in the Kopergaon taluka and on the Gokak Canal with a view to starting similar institutions there, but in both cases local conditions make it impossible yet to undertake financing operations on a large scale.

14. The case of the ordinary rural society differs from a canal group in that the Central Bank is not able to supervise its working through a resident agent or to recover its advances through a Central Store. Great caution is therefore needed in gauging credit before loans are sanctioned. In Gujarât the Central Bank has appointed an Enquiry Officer of its own, while two special Mamlatdars in the Central Division and one in the Southern Division have been appointed by Government. As soon as an application for a loan is received, one of these Officers proceeds to the village and with the help of the Record-of-Rights estimates the selling value of the immoveable assets of all the members of the Society, subject to joint and unlimited liability. His report and valuation is forwarded through this office and after scrutiny a loan is usually sanctioned up to a maximum which limits the total liabilities of a Society to one-third of the value of the immoveable property of its members. The case is then forwarded to the Board of Directors for final decision. Under this system 61 loans amounting to Rs. 1,05,913 have been advanced in Gujarât; Rs. 57,597 in the Southern Mahrâtha Country, Rs. 62,894 in the Konkan and Rs. 1,35,565 in the Central Division. No rigid rules limit the purposes for which loans may be obtained. The bulk of the advances are of course devoted to current agricultural expenses. But it is satisfactory to note that Rs. 78,060 have been distributed among 29 Societies for the redemption of old debt.

15. Sharp criticisms have been levelled at the Central Bank on the ground that its organization is capitalist and that therefore its tendency must be to prey on rural Societies. This danger is unreal. The Board of Directors in instituting the Bank were not animated by purely mercenary motives. Their prime object, which they may claim to have attained, was to place funds within the reach of the royt. For the submerged debtor, the loafer, or the hopelessly illiterate no system can create wealth or independence. But the cultivator whose character and means justify him in claiming cheap credit, now finds it at his call. The ordinary lending rate of the bank is 7 per cent. and the dividends payable on its shares are limited to 6 per cent. by its agreement with Government. It has stretched many points to meet the convenience of its

client Societies. Special terms are allowed on reserve funds deposited with it. Cash credits are opened on behalf of approved Societies. Last year in Gujarát it relaxed the strictness of its enquiries in order to grant loans to Societies within the famine area, and this year in the same way it has advanced Rs. 33,000 to 8 Societies in the Ahmednagar district in order to tide them over the famine.

16. *Central Banking Unions.*—The term Central Societies has been interpreted strictly to include only those societies which utilize more than half their working capital in loans to other societies. The Northern Gujarát, the Southern Mahrátha, the Nagar, and the Dhulia Societies have therefore been excluded and reclassified as Non-Agricultural. The Bombay Urban Society has transferred its assets to the Central Bank and gone into liquidation. Two large Societies only remain, those at Broach and Surat. These Societies have both altered their by-laws in order to make provision for affiliation and the supervision of affiliated Societies. The progress of the Surat District Society under the chairmanship of Khán Bahádúr Bahmanji E. Modi has again been most satisfactory. The capital has risen from Rs. 53,065 to Rs. 79,223 and during the year Rs. 35,850 have been lent to agricultural Societies. Ráo Bahádúr Khandubhai G. Desai, who knows the Surat Societies well, serves on the committee and sees that advances are made only to really deserving societies. The Broach District Bank has in the course of the year lost two excellent Secretaries in Mr. A. U. Malji and Mr. Maneklal Sakerlal, but Sardár Ráo Bahádúr Motilal Chunilal continues to hold the presidency and has raised the working capital from Rs. 57,890 to Rs. 67,497. Progress has been retarded by internal difficulties.

17. *Unions.*—At the end of the year a Union was formed in the Sátára district with a subscribed capital of Rs. 4,000 which is expected soon to expand. The difficulties which this Union is designed to meet are explained in paragraph 30. There is no future for cooperation in Sátára unless a powerful agency can be found to organize, guide and finance village societies. The membership of the new Union, which includes Ráo Sáheb R. R. Kale, Mr. V. N. Mutalik, Mr. Phansalkar, Mr. Joglekar, Mr. Chirmule and Mr. Athavale is representative both of the land-holding interest and the bar, and in conjunction with the delegates of affiliated societies should guarantee effective control. The future lies with the Directors themselves. A working arrangement has been entered into with the Bombay Central Bank, which has agreed to pay commission to the Union in return for supervision over loans outstanding and responsibility in the last resort for half of any default that occurs. After the close of the year a Union has been launched in the Dhárwár district; and the Bársi Urban Society has converted itself into a Central Banking Union with power of affiliating and inspecting agricultural societies.

#### *B.—Agricultural Societies.*

18. Agriculture is undeniably the basis of all economy and has therefore by far the greatest claim on the time and attention of this Department. The needs of the agricultural classes are plain and urgent. They must be released from the burden of debt and provided with working capital at reasonable rates. It is only when their industry is adequately financed, that it becomes really productive. *Tant vaut l'homme, tant vaut la terre.* Land is worth just what its owner is worth. The fulcrum by which this improvement is being brought about is the Raiffeisen type of cooperative Society. It has been found with inconsiderable variations to be equally applicable to all parts of the Presidency. Its main principles are of course unlimited joint liability, the restricted area of membership, the indivisible reserve fund, gratuitous service, and the rejection of shares and dividends. The system demands more mutual loyalty and self-denial than is always forthcoming. Some Societies have turned covetous eyes on the reserve funds and many shrink from the unlimited liability. But on the whole no other scheme is so well fitted to the conditions of this Presidency.

19. The number of Agricultural Societies has in the course of the year risen from 284 to 409. In nearly every case Societies have been formed by Honorary Organizers on their own initiative without the help of Government Officers and without the bait of a Government loan. There can be no question

that their establishment has been voluntary and that at least a nucleus of members have been inspired not by official pressure but by a determination to oust the sowkár at all costs and to give the method of union and self-help a fair trial. Unfortunately good intentions cannot take the place of good sense. In many districts the ryots understand account so dimly, are so careless about punctuality and the provisions of their by-laws, and have so faint a notion of the real aims of cooperation that their Society is almost foredoomed to failure. By insisting on *boná fide* local deposits, it is possible to force members to have a stake in the Society and therefore to quicken their sense of responsibility. But the only real remedy is more education and more inspection. In both directions progress is being made. The appointment of Inspectors under the Auditors is a useful measure and agricultural Inspectors and Overseers are doing their best to stimulate backward societies. Occasional inspections by district Officers are of great value, when they can spare time to make them, but at present they are rather infrequent.

20. Detailed figures showing the extent to which old debt is being paid off are not available. But all important societies assign some portion of their capital for this purpose and the total can scarcely be less than 3 lákhs. The Honourable Mr. Lallubhai Samaldas spared two days to accompany the Registrar on a visit to the Chaloda Society in order to study the system of debt liquidation on the spot. It was found that the best Pátidár cultivators can borrow so cheaply that there is little benefit to them in transferring their debts from the sowkárs to the Society. Of the remaining members half were rejected as insolvent, and the debts of the rest amounting to Rs. 2,210 were paid off in cash. The lessons of the enquiry were that the members of a fairly good society have so lively a sense of their joint responsibility that they can be trusted not to redeem hopeless debts and secondly that the sowkár's rates in the Ahmedabad district are not usually exorbitant and that therefore the liquidation of old debt may be postponed until societies accumulate sufficient capital permanently to take the sowkár's place. There is a real danger in allowing societies to lock up too large a proportion of their capital in long non-productive loans and it is also often unwise to pay off a debt until the sowkár's claim has been verified by some person with a knowledge of law and unless the debtor can mortgage with possession to the society immovable property worth three times the loan.

21. In Northern Gujarát the rural population is composed chiefly of Pátidárs and Kolis. The former, as has been mentioned, can borrow from their sowkárs at from 6 to 9 per cent. and are by nature too independent to take readily to mutual and unlimited liability. There has been little progress amongst them. Where, however, they do accept cooperative principles, they manage their societies with marked competence. Chaloda under Patel Jethabhai Balubhai with a capital of Rs. 7,200, Jamiatpur under Patel Desaibhai Sakarbai, Kasindra under Bechar Patel with a capital of Rs. 9,350, Santhal under Jiva Patel with a capital of Rs. 8,121 and Aslali are all examples of sound management. In Kaira the Anand Society and in Panch Maháls the Malav Society are the best of those run by Pátidárs. Koli Societies are on the whole inert unless they include a stiffening of the more advanced castes. The officially formed group in Parántij táluka still fails to work without frequent official prompting. Khán Sáheb Saidumia Faizumia, who has worked very hard during the year, has started some Mussalman Societies along the Mahi, *e. g.*, at Sureli, which are doing well, and at Vasna in the Mátar táluka has founded an excellent mixed society known as Royal George under Datar Bhupatrai Hargovind. In these districts the Cooperative movement has still to win general public support and approbation. In Kaira, Mr. Chuckerbutty, the Collector, has found that crime is reduced and the peasants become more respectable in villages where efficient societies exist.

22. In Broach district the number of Societies has risen from 22 to 38 and the working capital from Rs. 53,688 to Rs. 1,19,870. Owing to the large area under cotton there is a keen demand for capital in all villages of the Broach, Ankleshwar and Wágra tálukas and the advantages offered by the Central Bank are well-understood. The class of South Africa-returned Bohras

are particularly eager for cheap loans and have organised some good Societies, *e. g.*, at Dayadra and Chamárgám. Accounts especially in the Wágra táluka are often badly maintained and renewals of loans are too frequent. The Broach District Bank is on the point of engaging a supervising inspector whose duty it will be to remedy deficiencies of this kind in affiliated Societies. In spite of the wealth of the district, Societies are less active than they should be in securing local deposits and in encouraging thrift and savings.

23. In Surat the number of Societies has increased from 38 to 60 and the capital in hand from Rs. 1,88,480 to Rs. 2,83,712. Of this sum Rs. 1,03,838 are derived from the Bombay and Surat Central Banks, Rs. 15,010 represent reserve fund and Rs. 1,10,175 have been collected locally. An average of Rs. 92 per head is available to members. In the Olpád táluka some of the Societies of the Kadva Pátidárs are among the best in the Presidency, and have shown great improvement during the year. Sonsek under its able Secretary, Purshotum Ichharam, with a capital of Rs. 24,255, Sithana Group with a capital of Rs. 11,080, Segwa Sadla with a capital of Rs. 11,058, Masma, a Koli society under Patel Jehera Makan, with a capital of Rs. 15,860, Kosad with Rs. 13,354 and Gothana Group with Rs. 9,939 as well as half a dozen others scarcely less good are types of societies which have entirely answered the intentions of Government in launching this movement. There is little doubt that in another ten years the whole agricultural industry of Olpád táluka will be financed cooperatively. The Kalipraj Societies in the Mándvi táluka have lost the supervision of the special cooperative Inspector but with talátis as Secretaries are still progressing satisfactorily. With the help of the Mámlatdár of Mándvi they are trying to organize a distributive store for the retail of salt and other necessaries. Cooperative development will no doubt receive a fresh stimulus when the Surat Union gets into working order.

24. In Thána and Kolába districts there are altogether 7 Societies and of these only one is worthy of special notice. The Maroli Society under Mr. M. N. Dhapre with a capital of Rs. 6,827 is working harmoniously and on sound lines. The sowkár's rates are pitched very high in most parts of both districts. There is therefore an obvious opening for credit societies, and a few have been organised by the local Mámlatdárs and by Mr. Bandivadikar, Auditor, Konkan Division. But no real advance can be made until some suitable gentleman is found to serve as honorary organizer. A section of the population is very backward and seems scarcely yet ripe of the introduction of Cooperative Societies.

25. In Násik district Mr. Yeshwantrao Palsikar has raised the number of Societies to 8, all of which are well and honestly managed, and expects a rapid expansion in the west of the district next year. Here there seems no doubt that we have secured the right class of member and that the ground hitherto gained will not be lost. Daregaon with a capital of Rs. 10,832, Kupkheda with a capital of Rs. 9,968, and Málegaon under Mr. Lalsa Bhikasa with a capital of Rs. 8,125 are composed of interested and honest members and have suffered nothing on account of defaults. In the Registrar's opinion parts of Násik and West Khándesh offer the most favourable field for expansion in the whole Deccan.

26. In Khándesh Mr. Garud has enrolled himself as a colleague of Ráo Bahádur Bhangaonkár and from this accession great results are expected. For the last two years there has been practically no progress. The causes of this are not far to seek. The Bhils are a shy and jungly people, averse to new ideas. Where, however, they can be induced to embrace them, their honesty in repayment is a great asset. The Natavad Society, which is composed entirely of them, has paid off the debts of several of its members and with a little guidance manages its capital of Rs. 3,807 very well. The second cause is that the cotton-growing classes want much larger loans than infant societies can afford to advance. When they find that two or three years must elapse before a Society can be trusted with funds equal to their needs, they reject the idea altogether. As usual the Bodvad Society under Khán Sáheb Vazir Patil with a capital of Rs. 11,119 claims a special word of praise.

27. In Ahmednagar district progress was paralysed by the famine. The Societies were not only unable to collect their dues but had to appeal for further sums from outside in order to continue to exist at all. These were given by the Nagar and the Bombay Central Banks sparingly, because many of the Societies have a bad record for careless management. By means of these outside loans the working capital was raised from Rs. 86,772 to Rs. 1,40,768. Of the 24 Societies, Miri, Ashwi, Koradgaon and Kendal were the best managed. But special praise is due to the Chichondi Patil Society organised by Mr. G. O. Gidney, Excise Inspector, and under the chairmanship of Mr. S. R. Kulkarni. The object of this Society is to extricate the Gánja growers from the clutches of the middleman. Mr. Gidney has secured his object by arranging a cash credit for Rs. 30,000 with the Central Bank which is used in financing the gánja grown under his supervision, in advancing loans to exporters to cover customs and freight, and in employing an agent to bring the growers into direct touch with the retailers. The middlemen have combined to destroy the Society and will possibly succeed unless it receives steady support from the excise department.

28. In Sholápur the number of Societies has risen from 2 to 8. Mr. D. K. Jadhav has been instrumental in organising two promising new Societies at Kurul and Mohol and the remainder have been formed in the Bársi taluka by Mr. R. M. Sane. With the inauguration of a central banking union at Bársi, more rapid progress is likely.

29. In Poona district the Baramati group has been already described as an item in the work of the Bombay Central Bank. Of the remaining societies Hadapsar under Mr. Laxman Govindrao and Gyanoba Krishnaji with a capital of Rs. 37,156 raised locally, a turn-over of Rs. 74,370, a reserve fund of Rs. 2,281 and a membership of 161 is in a class by itself. There is also a good small society at Sásvad. It is disappointing that a model Society like Hadapsar has existed now for three years without evoking a single imitator in the neighbourhood. The Loni Society has been a failure.

30. Last year mention was made of the special problems and difficulties that confront cooperation in the Sátára district. The members of most societies are indifferent to their aims and sceptical of their uses. Starting with fictitious deposits reluctantly made in order to qualify for loans from Government, the accounts of these Societies have never corresponded with the facts. In the worst Societies the members annually and under pressure pay up enough to meet the Government instalment and do no other work whatever. Only a few Societies have realized the benefits of punctual recovery and brisk circulation of capital. Mr. Campbell deputed a clerk from his office to maintain the accounts of 38 Societies in the Sátára taluka. He did something to mitigate the confusion but the task was beyond him. For the last year two Special Mámlatdárs, Mr. Duduskar and Mr. G. J. Padhye, and an Inspector have tried continuously to set matters on a sounder footing. Thirty Societies have been cancelled. Of the remaining 71 Societies, 21 have been marked for early cancellation and no further attempt is being made to revive them. Fifty Societies are left of which it would be premature to despair. It is true that in the absence of close supervision they tend to succumb to a *nostalgie de la boue*; but on the whole they are fairly regular under mild stimulation and recalcitrant in repayment more from ignorance than from dishonesty. The problem therefore has been to find some agency which will undertake to apply a steady stimulus to these societies and which will not only lend them funds but will see that they are not misused. There are good grounds for hoping that the new Sátára Union will meet this need. There are some good agricultural Societies in the District, for instance Yellur, Devrashtra and Peth, and with the backing of an energetic Union their example may well leaven the whole district. If our hopes are realised it will be possible to relieve the Special Mámlatdár of the close control over a large group of Societies which he is exercising at present, and to reduce the amount of purely official supervision.

31. The number of Societies in Ratnágiri has increased from 6 to 10, four of which are still engaged in collecting capital. The amount of working

capital, therefore, is shown as stationary. None of the Societies are remarkably good, and the chief point to notice about them is their tendency to open small general stores auxiliary to their ordinary credit business. The normal rate of interest in this district is so low that the need of credit Societies is not greatly felt. The best Society visited by me was Waravade.

32. In Bijápur the number of Societies has risen from 14 to 30, and the working capital from Rs. 75,150 to Rs. 1,04,623. The credit for this rapid expansion is chiefly due to Ráo Sáheb S. J. Deshmukh; but his efforts are seconded by the fact that the sentiment of the whole district unofficial as well as official favours the movement. Among Government Officers Mr. G. G. Desai and Mr. G. A. Hiremath, Deputy Collectors, Mr. H. D. Godse, Aval Kárkún, and Mr. S. S. Ghali, Mám-latdár of Bijápur, have all exerted themselves to help it forward. Until education takes deeper root, progress will not be quite solid. But at Almel, Sulebhavi under Lingangowda Patel, Sindgi, and Muddebihal under Ráo Sáheb A. J. Deshpande good Societies are in existence. The need for cheap capital is acute, and will ensure the success of the newly formed societies provided only that the series of bad seasons recently experienced comes to an end soon.

33. As a District, Dhárwár marks the highest level to which rural cooperation has yet attained. The number of Societies has risen from 33 to 49, the membership from 3,201 to 4,685, and the working capital from Rs. 1,78,390 to Rs. 2,70,432, giving an average of about Rs. 60 per head. This result is due partly to the influence of the example of such Societies as Betgeri and Hubli, partly to the very energetic propagandist work of Mr. V. M. Herlekar, Ráo Sáheb Kulkarni, Mr. M. S. Kulkarni, and the Honourable Ráo Bahádur S. K. Rodda and partly to the educated and enterprising character of the people themselves. In some places, *e. g.* Aminbhavi, the Society has been ruined by sáwkárs usurping all the posts on the Managing Committee; but where the Committee aim at making the Society a success, results have been very good. Kanginhal with a capital of Rs. 19,856, Hulkoti with Rs. 22,252, Chikhandigol with Rs. 10,546, Annigeri with Rs. 10,843, Malsamudra with Rs. 9,271, Timmapur with Rs. 14,595, Harlapur with Rs. 18,351 and Dundur with Rs. 14,626 are all examples of Societies, run in a Cooperative spirit, and profoundly affecting the life of the villages in which they exist. The Union which is now being formed at Dhárwár is intended to act as a financing and balancing centre as well as for supervision and regulation.

34. In Belgaum Mr. R. G. Naik's zealous advocacy and continual touring has increased the number of Societies from 7 to 19. Village dissensions, which are very rife, make his work difficult, but he is certainly getting hold of the right class and in 2 or 3 years may expect to see substantial results of his labours. The Societies are of course still very young and on a small scale. There is a promising group started in the Gokák taluka by Mr. Kurtkoti, the Mám-latdár, and Ráo Sáheb Shivamurti G. Kanbargimath. Saundatti under Mr. B. G. Sabnis with a capital of Rs. 10,407, and Nesargi under Ráo Sáheb Mahantshetty with Rs. 3,691, are the best examples at present. The cooperative idea has not yet been sufficiently popularised in the District, and it is difficult to find persons in the villages who will throw their heart into the work.

35. The genius of the people of the Kánara district is averse to unlimited liability. There are only 4 agricultural Societies and of these the Hulekal Society under Mr. Dassappa is the only one that promises to prove really successful. Ráo Sáheb P. N. Pandit and Mr. Keshwain have converted the unlimited Society at Sirsi into a limited Society, and in the coastal talukas all the new Societies that have been formed are upon a limited basis.

36. *Organisation of Agriculture.*—Mr. H. W. Wolff's new book on Cooperation in Agriculture has appeared opportunely to point the way in the fresh fields opened by the Act of 1912. Undoubtedly Societies for the purchase of material and the disposal of produce present more initial difficulties than credit Societies. They must be run on businesslike lines, and yet must not be managed from outside. Cooperation ceases to be cooperation when divorced

from self-help and independence. They need adequate funds in the form of locally subscribed shares, and on a very small scale are usually unsuccessful. They impose a discipline on their members that is often irksome. Members must have sufficient loyalty to the Society to bind themselves to exclusive dealings with it and in some cases, *e. g.* in milk Societies, must conform to a rigid code of rules. Even in England with its substantial and educated class of farmers, its developed communications, and its Agricultural Organization Society there were in 1910 only 19 Cooperative Dairies and only 145 purchase and sale Societies. The level of education amongst agriculturalists in this country makes it certain that progress for some years to come will be hesitating and slow.

37. Government have expressed a wish that a beginning should be made with fodder-storage and dairies. The Registrar has been forced to the conclusion that the former is not readily susceptible to the cooperative method. No profit is earned during good years with which to pay interest on the capital locked up. The interval before a bad year can be hoped for is uncertain, and when it comes it may not always be possible to exact a price that will cover all the arrears of interest and leave a profit. There is risk of fire, rot, and deterioration. It is just conceivable that crop insurance may in time be possible on the analogy of the hail Societies of Germany. But for the present the storage of a famine fund of grain alone has been attempted. The experiment has been begun by Ráo Bahádur Khandubhai Desai in connection with 11 Societies in Olpád taluka, and its working will be closely watched. With regard to dairies, Mr. Gonehalli, Extra Deputy Director of Agriculture, is taking measures to organise one at Dombivli in Thána District for the Bombay market, and there is a prospect of setting up a Cooperative cream-separator in Kaira district. The directions in which some real progress has been made are seed-storage (dealt with in paragraph 53), manure-purchase, sale of agricultural necessaries and the sale of jaggery. The Hadapsar Society last year invested Rs. 1,500 in the purchase of fish manure and intends in future to make this a regular branch of its work. In the same area the Mutha Canal Manure Society was organised by Dr. Mann. 1,100 shares have been subscribed out of which 300 were taken up locally. Contracts have been placed for 200 tons of fish manure and 100 tons of safflower cake, and a store has been opened at Hadapsar Station. A similar Society was organised by Mr. W. W. Smart, I. C. S., at Kelwa Máhim which has already raised a capital of Rs. 2,400 and advanced 136 khandis of oil-cake to its members. At Chandavar in Kánara an Agricultural Stores Society has been opened with a share capital of Rs. 1,852. Part of its funds has been advanced to Mr. B. Jadhav for manufacturing spades, spoons, forks, ploughs etc. locally, which are sold through the Society. The balance is invested in 76 kinds of articles, such as sugar, kerosine and food-stuffs, which are retailed very cheaply. In three months the turn-over was Rs. 1,992. The Kurul Society has contracted with Kirloskar Bros. for the sale of ploughs, chaff-cutters and well-wheels through it on commission.

### *C.—Non-agricultural Societies.*

38. The term Non-Agricultural, being merely the second half of a dichotomy, needs definition before it can be used with any practical advantage. For the purposes of this report (though not for the statistical tables) it has been held to exclude societies confined to special classes, trades, or objects but to include the various types of societies which aim at benefiting artisans and professional men without limiting themselves to a single trade or profession. It covers Peoples' Banks, communal societies, and purchase or distributive societies organised by other than agriculturalists.

39. *Peoples' Banks.*—The true Peoples' Bank aims at meeting the need of artisans and the professional classes for short loans on easy terms and in towns is usually based on limited liability. It is characteristic of it to admit all classes and occupations to membership in order to keep its capital in circulation and to supplement the slack season of one trade with the busy season of another. The type is very fluid but falls naturally into three main sub-classes. Firstly, there is the large peoples' bank which aspires to some

extent to serve as a district bank. Its primary concern is with the needs of its members, but it also invests part of its capital in financing surrounding rural societies. The most noticeable of these is the Southern Maratha Society of Dharwar which under the chairmanship of Mr. V. M. Herlekar has a membership of 1,335 and a working capital of Rs. 2,66,094. 609 loans, amounting to Rs. 1,94,328, of which Rs. 64,834 were renewals, have been advanced in the course of the year. The net profit earned was Rs. 20,037. By a wise self-denial the dividend has been reduced from 14 to 9 per cent. It is less satisfactory to have to record that 55 suits were filed and 115 executions made in the course of the year, but the moral effect of this severity is said to have been good. The Bársi Society, under the care of Mr. R. M. Sane and Mr. B. B. Vaidya, has increased the number of its members to 332 with a working capital of Rs. 35,544. It has in the year lent Rs. 34,895 to 179 persons. Recently it has adopted revised by-laws which will soon convert it into a central banking union with a supervising staff. The Nagar Central Society under Mr. G. K. Chitale in face of famine conditions and the consequent withdrawal of Rs. 2,15,375 of the deposits held by it, has succeeded in increasing its assets from Rs. 2,13,098 to Rs. 2,37,932. It has been necessary to grant extensions and renewals to many societies and individual members who have been affected by the failure of the crops. However the net profit earned was Rs. 6,798, and the subscribed share capital has been raised from Rs. 14,000 to Rs. 20,285. A good season will restore it to a really sound position. The Dhulia Urban Society continues to carry on a very cautious lending business among its 94 members. Its capital is now Rs. 13,301. The Northern Gujarát Society under Mr. Balkrisondas M. Dhari and with Mr. Ramlal M. Desai a Secretary has expanded its capital to Rs. 77,123, but in its methods approximates more to the joint-stock bank model than is common among Cooperative Societies. In the course of the year it received Rs. 2,39,691 on current deposit and issued drafts to the value of Rs. 1,63,133. It has opened a cash credit with the Shamrao Vithal Society and is certainly useful to the small tradesmen of Ahmedabad.

40. The second sub-class is the original type of people's bank, to which some of the most successful societies in the Presidency belong. The limited liability and the business-like procedure attract the educated classes and their adherence tends to keep the management up to the mark. In the Southern Division a group of model societies calls for special notice. The Gadag-Betgeri Society under the care of Canon Rivington has increased its membership from 794 to 1,001 and its capital from Rs. 84,060 to Rs. 1,17,198. It has 818 loans outstanding, of which 212 were advanced during the year. Since its establishment it has filed three civil suits only. Rs. 2,500 out of its reserve fund have been invested in the erection of a school building which brings in Rs. 150 rent. The Hubli Urban Society, of which Mr. K. R. Valvekar is president, has increased its share capital from Rs. 13,000 to Rs. 18,000 and its deposit capital from Rs. 31,734 to Rs. 49,977. There are 700 shareholders, including 16 pleaders, 50 mahars, 35 bhangis, 30 Government servants, 43 mochis, 120 weavers, 90 copper workers, 200 merchants and 14 butchers. The loans outstanding amount to Rs. 72,077. The Dhárwár Urban Society seems to have taken a fresh lease of life. With assets of Rs. 20,564 and a membership of 369 it has accumulated a reserve fund of Rs. 1,973 and has found an efficient Secretary in Mr. Bannur. Its by-laws have been thoroughly recast and it is now working well. The Belgaum Pioneer Society has a capital of Rs. 17,246 but is now reaping the fruit of careless management in the past in a crop of arrears. Mr. N. S. Lokur, the new chairman, is addressing himself seriously to the task of making this society more worthy of the capital of a division and with the help of Mr. R. G. Naik and the Honourable Mr. Belvi who are on the Committee, is likely soon to reconstitute its working on a much more business-like footing. Hopeful new societies have organised at Kárwár, Bijápur, and Sirsi.

41. In the Central Division the Cosmos Society, guided by Mr. K. H. Gokhale, shows the best progress. Its working capital has risen from Rs. 60,520 to Rs. 76,069 and its membership from 270 to 351. Among its advances



Rs. 9,635 have been lent for purchases of trade, Rs. 6,597 for marriages, and Rs. 7,664 for the redemption of old debt. The No. I Military Accounts Society has stood still. Its managing committee is slack and its work was handicapped by the refusal of the Controller of Military Accounts to allow clerks to stand as sureties for each other until he was overruled by the Government of India. Promising new societies are the Pandharpur Urban started by Mr. Jog with a capital of Rs. 7,172 raised in the town, the Sholapur Urban, the Nasik City Godavari, and the Poona Rupee Bank, the last of which, however, tends to deviate from the path of strict cooperation. In the Northern Division no society deserves special mention. The Kaira Society guided by Mr. D. Billimoria and the Broach Women's Society presided over by Mrs. Motilal Chunilal are the best specimens. The Hindu Urban Society of Bombay City is a dropsical institution with vast aims and a capital of Rs. 1,930.

42. The third sub-class consists of miniature people's banks of village artisans, relying for their credit on joint unlimited liability. These societies, of which there is a group in Satara District and some isolated examples elsewhere, do not usually thrive. Here again progress must await improved education.

43. *Communal Societies.*—Unquestionably the most important example of this group is the Shamrao Vithal Society which with a head office at Bombay and branches at Hubli, Dhárwár, Sirsi, Honávar, Kumta, and Kárwár is of great use to the Sarasvat community, to which its membership is confined. With 835 members, the volume of its transactions is Rs. 5,70,121, an item which includes 1,471 loans amounting to Rs. 1,31,995 and 1,035 drafts for Rs. 2,37,631. The reserve fund is Rs. 7,000 and the management, under Mr. Talmaki, Mr. Kowshik and Mr. Talgeri is sound and conservative. Features of the year's work are the introduction of the cash credit system for the use of business men, the inauguration of an education fund which claims 5 per cent. of the profits, and the issue of Rs. 10,000 debenture stock for redeeming the mortgage debts of members. Other communal societies are those confined to Indian Christians, of which the best are the Kendal Society under Father Muller, S. J., and the Ahmednagar Native Christians and Congregationalist Societies under the Reverend S. R. Modak and Mr. N. A. Chandekar. Societies confined to Chambhars, Mahars or Dhors are dealt with below. Of the societies of outcastes the best is the Safai Khata Society of Sátára, which has taught the Municipal sweepers to save and has paid off their debts. Deposits by the sweepers now amount to Rs. 690. Mr. G. K. Devdhar has started a society in Bombay confined to members of the Social Service League, which has not yet begun work. At Haldipur the Kánara Kshatriyas, emulating the example of the Shamrao Vithal, have started a caste society with 151 members and 577 shares of Rs. 10 each subscribed. Its profits are to be devoted to educational purposes.

44. *Purchase and Distributive Societies.*—For purposes other than agricultural there are still very few distributive societies in the Presidency. The Manmad All India Brotherhood Store, which dealt in drapery and groceries under Mr. Vaz, has been handicapped from the beginning by incompetent salesmen and badly selected stores at higher prices than those charged by competing shops. Credit has been allowed far too freely and no efforts have been made to sell perishable goods before they deteriorated. It is now at the end of its tether and is about to be wound up. The share-holders who have been utterly indifferent throughout, may have to bear some loss. In Ratnágiri District several small societies have opened a stores branch with the object of obtaining necessaries wholesale by sea from Bombay. Besides yarn stores at Kankavli and Kharepatan, there is a rice, hemp, and sugar store at Giré Vijaydurg, a fishing-tackle and general store at Malwan Dandi, and others are likely to be opened shortly. Under Government Resolution No. 11674 of December 23, 1912, Revenue Department, these societies have been allowed a remission of  $\frac{3}{4}$  of the money order commission chargeable on their remittances to their Bombay Agent. A leaflet and model by-laws for distributive stores has been issued in the course of the year, and at Olpád and Mándvi in the Surat district stores will soon be opened on the lines suggested.

*D.—Other Forms of Cooperation.*

45. *Employees' Societies.*—Societies intended for the employees of some firm or company have shown an unexpected development in the course of the year. The B. B. & C. I. Railway Company have organized a very business-like society for its servants, which in the 4 months ending May 31st, 1913, has raised a working capital of 1½ lakhs. The Committee under Mr. Jackson and Mr. George Ives is very active, the accounts are well kept, and recoveries are punctually made from the pay sheets. The G. I. P. Railway is about to follow this excellent example. Mill-hands societies are spreading and are undoubtedly useful to poor operatives, whose pay is withheld for a month or 6 weeks by their employers. The best society is that managed by Mr. A. U. Mulji in his spinning and weaving mill at Broach. With a membership of 899, it has advanced Rs. 21,564 in 4,767 small loans to mill-hands. All employees of the mill from the manager to the peons are members. It has opened a shop where groceries are sold at cost price to members and a hotel where tea and refreshments can be bought very cheaply. The Western India Mill-hands Society in Bombay has a borrowed capital of Rs. 1,458 which it is gradually learning to use properly, and Mr. G. K. Devdhar has recently started a similar society for the Tardev Mill-hands, which will in time do a valuable public work. There is a thriving society at the Gokak Mills in Belgaum under Ráo Sáheb Shivamurti G. Kanbargimath which has a capital of Rs. 1,915. Its work is supplemented by an unregistered cooperative grocery store situated in the mill compound.

46. *Government Servants' Societies.*—Societies limited to Government servants are closely akin to employee's societies but differ in two important points. Firstly, Government servants have access to the Provident Fund which to some extent takes the place of a society, and secondly the discipline to which they are subject tends to throw the control into the hands of a few senior officers, to whom personally a society is not likely to be very useful. The result is frigid and unenterprising management. It is curious also that the accounts of Government servants' societies are hardly ever well kept. A new society has recently been started by Mr. Talbot for the employees of the Central Telegraph Office, which is still collecting capital and another will probably soon be formed by Mr. M. M. S. Gubbay, I. C. S., in the Customs Department. Of old societies the best is the East Khándesh Society at Jalgaon with a branch at Dhulia. Under Mr. M. K. Bhalerao, its capital has been increased from Rs. 6,913 to Rs. 11,209 and it has lent out Rs. 7,937 in the course of the year chiefly for repairing houses, marriage expenses, and extinguishing old debt. The societies at Gadag, Bijápur, and Bágalkot are less satisfactory.

47. *Weaving Societies.*—Next to agriculture, the weaving industry is the most important in this Presidency. The census of 1911 showed that while of cotton weavers 193,000 are employed in mills, there are still 267,000 home-workers. Of silk weavers there are 23,000 home-workers against a mere 2,000 who work in mills. The problem of improving the organization of the cottage branch of the industry is therefore an urgent one and has engaged the particular attention of this Department. The policy adopted has been to rescue the weavers from bondage to particular sowkars by forming in the first instance an ordinary cash society. With advances obtained from such a society the weaver is at liberty to buy his yarn from any shop that suits him. As soon as a little experience has been gained the direct wholesale purchase of yarn is undertaken by the society and in normal years is very profitable. The Dhárwár Weavers' Society, which is chiefly engaged in this business, paid to its members a dividend of 9 per cent. and distributed a bonus of Rs. 301 among the purchasers of yarn. Last year a suggestion was put forward that the establishment of a central yarn store would assist this class of business. But owing to the extraordinary variety of counts, colours, and brands used at different centres, each with its own local market to meet, it is doubtful whether such a proposal will be feasible until a very great number of yarn-purchasing weavers' societies come into existence. In the meantime a central broker at Bombay will probably meet all needs, and a definite proposal

will shortly be laid before Government. After successfully undertaking yarn purchase, a stage at which six weavers' societies have now arrived, the final step is to open a shop for the sale of the manufactures of members and to undertake the dyeing of the society's yarn. Such retail shops have been opened at Dhárwár by Mr. V. M. Herlekar and at Sholápur by Ráo Sáheb Pitre. No society has yet ventured to do its own dyeing.

48. The number of weavers' societies during the year has risen from 10 with a combined working capital of Rs. 18,000 to 19, of which six have been returned as engaged in collecting capital. The remaining 13 have assets amounting to Rs. 55,600. Among new societies the most promising are the Gokák Weavers', the Ránebennur Weavers' watched over by the Honourable Ráo Sáheb Venkatanna Náik and the Sangamner Weavers' in charge of Mr. Parasnis and Mr. Paregaonkar. Among the old Societies the Dhárwár Society with its wholesale yarn store and shop for retailing woven goods is easily the best; but Hubli, Sholápur Nagar, and Málegaon societies are doing useful work. The Bhingar Society with a capital of Rs. 7,270 is more intent on earning dividends than on advancing cheap loans. The Bhavsar Weavers of Borsad are expected shortly to form a big society, but otherwise progress in Gujarát has been very disappointing. The Southern Division undoubtedly offers the readiest field for future developments.

49. It has been accepted as a principle that it is not enough to protect the cottage weaver from the middleman by the foundation of Cooperative Societies. He must also be helped to withstand the continually intensifying pressure of factory competition by the introduction of improved technical methods. With this object Government have liberally supplied the staff and the means necessary for popularising fly-shuttle hand looms on a greatly extended scale. It is true that Mr. P. N. Mehta in his report surveying the weaving industry in 1909 came to the conclusion that there was no improved loom on the market suited to the needs of the majority of the weavers of the this Presidency. But on the advice of Mr. Pomfret the fly-shuttle motion which had proved so successful in Madras Presidency has been tried in many centres here and has always been acknowledged as an improvement by weavers of cotton yarn.

50. Demonstrations of the fly-shuttle looms had been held in the previous year at Dhárwár, Málegaon, and Dharangaon and Government took steps to maintain the ground then gained by opening village weaving schools at these places and also at Ahmednagar, and Gadag-Betgeri. The objects of these schools, which were started in the course of October and November and are under the charge of a special Weaving Assistant Mr. S. V. Telang, were to give practical training to the sons of *bond fide* weavers in the use of the fly-shuttle loom, to enable them to judge cotton and silk yarn as supplied in hanks, cheeses, and ball-warps, to teach the use of the doobby, and to train weavers in designing and figuring, in twill weaves, honey-comb weaves, and satin weaves. On the whole they have succeeded. At Málegaon it is estimated that more than 300 fly-shuttle looms have already been set up in the houses of the weavers. At Dhárwár and in a less degree at Dharangaon, attendance has been fairly regular and the pupils are making steady progress. The Gadag-Betgeri school was closed because it had been placed in charge of a local committee which obstructed the introduction of fly-shuttles on the ground that they were not adapted to the high-class silk work practised in the locality and because the teaching staff appointed by the committee was slack and incompetent. The school at Ahmednagar was badly attended and has been removed to Sangamner, where prospects now are very bright. The chief difficulty of all the schools was that the pupils tended to leave as soon as they mastered the fly-shuttle motion and that they demanded that they should earn at least as much in the school as they could at home. The last demand has been met by allowing them to keep as wages the entire difference between the cost of the yarn supplied to them and the selling price of the cloth manufactured by them. To ensure that competent masters are available for the weaving schools, Government have made a grant to the Victoria Jubilee Technical Institute for opening a hand-loom branch for the training of about 18 *bond fide* village weavers annually.

51. Two other Weaving Assistants Mr. M. P. Gandhi and Mr. G. N. Desai have been employed under the Registrar since the beginning of October in making further demonstrations of fly-shuttle looms in new weaving centres. Demonstrations up to the end of March were held at Ahmednagar, Sangamner, Bhiwandi, Salal, Dholka, Borsad, Kaira and Bulsár. They were by no means all successful. At Ahmednagar, where the weavers seem to be peculiarly ignorant and thriftless, at Bhiwandi and Dholka, where the entire weaving community is in a position of *quasi-serfdom* to a handful of big dealers, and at Salal where the people are Dheds who only engage in weaving in the off season, tangible results were disappointing. A few looms were bought at all places, but the impression of the weavers was that increased production would mean decreased prices and that any gain which might accrue was more likely to be added to the dealers' profits than to their wages. However, ancestral customs are not to be overthrown in a day and these centres will be again tried after some time has elapsed. In other places, for instance Sangamner, the results are very encouraging and many looms have been ordered from Mr. L. V. Tikekar of Sholápur who has entered into an arrangement with this Department to manufacture looms of the type used by us and to sell them at wholesale prices.

52. *Tanners' Societies.*—Societies formed exclusively of Dhors and Chambhars exist chiefly in Poona and Sátára. With scarcely an exception, their management has been beneath contempt. Last year two gentlemen at Sátára undertook to guide and assist certain selected tanners' societies in the town and some members of the Depressed Classes Mission volunteered to run the three Chambhars' Societies in Poona City. Their offer was welcomed by this Department and they were given a free hand. Little or nothing has been done. There is no doubt that Chambhars are too ignorant and too factious to manage Cooperative Societies without constant help and supervision from outside. If this cannot be obtained the societies must be gradually wound up. In most societies the members have fallen into serious arrears, the accounts are in confusion, and advances and recoveries are made carelessly and blindly. No new societies of this type are now being registered. Tanners who wish to enjoy the benefits of cooperation will in future have to join a society of the type of a People's Bank, where the management is in the hands of more intelligent classes. A thriving Chambhars' Society at Málvan must be excepted from these remarks.

53. *Seed Societies and Grain Banks.*—In the course of the year a set of simple model rules for cooperative seed societies have been drawn up and issued and seem to have been considered generally acceptable. A society has been started by Canon Rivington and Mr. M. S. Kulkarni with the help of an officer of the Agricultural Department at Gadag for supplying cotton seed to selected cultivators in the surrounding villages. It is relying for the first year on an advance of Dhárwár American seed from the Director of Agriculture, but next year hopes to accumulate some seed capital of its own. The Dhárwár Agriculturalists Society under Mr. Damodar Herlekar with a membership of 222 persons drawn from 11 villages has in one year raised a capital of Rs. 13,752, of which Rs. 2,260 have been devoted to the purchase of seed and fodder. It has come to an arrangement with the Divisional Inspector of Agriculture under which jawári and cotton seed from the Government farm is supplied to its members on cash payment at concession rates. The Dharmanidhi at Almel and the seed bank at Guttargi, both under the supervision of Ráo-Sáheb S. J. Deshmukh, are working with rather lax rules but on genuinely cooperative lines. The former has a capital of 90 maunds of jawári, of which 10 are reserved for seed. It consists of 391 members and advanced 121 loans in kind during the year. The Guttargi Society has a capital of 29 maunds 15 pailis and a membership of 77. The two societies in Belgaum are working very sluggishly. After the close of the year a promising group of seed societies has been founded in the Chopda taluka of East Khándesh, by Mr. G. V. Joglekar, and single societies have been started in the Ahmedabad, Kolába, and Bijápur districts.

54. The progress of seed societies has not been so rapid as had been hoped. But the difficulties in the way of their establishment are very real.

In the case of grain-seeds it is only the poorest and most backward of cultivators who fail to store their own seed. They are just the class in whom it is hardest to instil cooperative ideas. Without the supervision of some Government Officer or public-spirited land-holder, they are incompetent to arrange for themselves collection, storage, and distribution in a business-like manner, and are certain to have their accounts in confusion. The case of cotton-seed is different. With the gradual disappearance of the old village hand-gin, which gave seed of a very good germination percentage, all classes of cultivators are being forced to buy their seeds from the power-gin and as such a gin is nearly always within reach, can do so without inconvenience. Seed societies, which buy from the same source, cannot hope to effect any noticeable economy in the price, and the only advantage which they can offer is their power to make special arrangements to secure seed unmixed and true to type. This is what the Dhárwár and Gadag Societies are now aiming at doing.

#### IV.—RESERVE FUND.

55. The total reserve fund in the possession of societies has risen from Rs. 86,162 to Rs. 1,40,100. To this will be added about Rs. 65,000 out of the profits earned in the past year. The average reserve fund held by agricultural societies has risen from 201 to 220 and by non-agricultural societies from Rs. 237 to Rs. 475. In view of the number of newly registered societies which have not yet acquired any reserve fund at all both these figures must be regarded as very satisfactory. For purposes of Annual Statement I the Government of India have ordered that reserve funds should be excluded from the amount of working capital. In this Presidency no restriction on their use has been imposed and the vast majority of societies merge them in their working capital and employ them in their ordinary business. In the case of several of the smaller agricultural societies the nominal reserve fund represents a residuum of irrecoverable debts and paper profits. Were a sudden call made on such societies, the fund would not be immediately available in a liquid form. On the other hand it makes for economy to allow societies to use funds which they hold free of charge in place of loan money costing 6 or 7 per cent.

#### V.—RESOURCES.

56. I have nothing to add to the remarks made in Section II.

#### VI.—DISPUTES AND LITIGATION.

57. Although 13 cases of liquidation are now pending it has not been necessary for any liquidator to carry any case to the Courts. Some of the larger Peoples' Banks, especially in the Southern Marátha Country, have had to file a considerable number of suits during the year but have had no difficulty about obtaining decrees. A model form of plaint and detailed instructions on Civil Procedure as applied to suits by Cooperative Societies have been published in order to economise legal expenses. Agricultural Societies avoid the Civil Courts, and invariably prefer cheaper and directer methods of recovery. No information is available to show that the spread of cooperation has involved a reduction in litigation.

#### VII.—INSPECTION AND AUDIT.

58. Every society is audited annually by an officer under the Registrar, whose business it is firstly to make a thorough actuarial audit, which may serve as a guarantee of the soundness of a society, and secondly to carry enquiry into the character of the business transacted. The staff of Auditors, which at present numbers four, will need annual additions to keep pace with the spread of societies. New printed forms of audit memo have been introduced which both save time and ensure that no important point is overlooked. All societies were audited in the course of the year with the exception of a few omitted by the Auditor, Central Division. The Auditors are now accompanied by Inspectors who help in the more mechanical parts of the audit and

who remain behind to set right any serious defects in account-keeping that may be brought to light. On the whole the standard of audit is improving; but the work is handicapped by the confused and incorrect way in which many societies keep their accounts.

59. Inspection is a general examination of the scope and methods of a society by any visitor. In the case of most agricultural societies it is almost impossible that they should be inspected too often. Committees need to be reminded of their responsibilities and omissions, secretaries to be trained in account-keeping, and the society at large to hear criticisms and suggestions about their work. More frequent inspections by district officers would be an undoubted benefit, if time could be spared for them. The Director has enjoined the agricultural staff to consider this as one of their chief duties.

#### VIII.—ACTS, RULES AND BY-LAWS.

60. Rules under the new Cooperative Societies Act have been issued by Government. The model by-laws for limited and unlimited credit societies have been entirely revised in order to bring them up-to-date; and fresh model by-laws for seed Societies, Weavers' Societies and Unions have been published with explanatory leaflets. All standing orders in the Cooperative Department have been codified, and a cooperative manual for the use of societies in this Presidency is now almost ready.

#### IX.—MISCELLANEOUS.

61. *Conferences.*—The Provincial Conference was held at Poona in August under the presidency of His Excellency the Governor. A separate report upon it has been submitted to Government. Divisional Conferences were held at Dhárwár in April 1912, under the presidency of the Honourable Mr. W. D. Sheppard, C.I.E., I. C. S., Commissioner, Southern Division, at Ahmedabad in February 1913 under the presidency of Mr. H. L. Painter, I. C. S., the Collector (coinciding with the Ahmedabad Horse Show), and at Ahmednagar in March 1913 under the presidency of the Honourable Mr. G. S. Curtis, C.S.I., I. C. S., Commissioner, Central Division. These Conferences were very well attended, and the proceedings, which were conducted entirely in the vernaculars, were intelligently followed by the vast majority of the delegates. Some of the subjects discussed raise questions of importance which will be laid before the next Provincial Conference. These Divisional Conferences serve a very useful purpose in enabling representatives of societies to meet and compare notes, in whetting the enthusiasm of cooperators who have not realised the rapidity with which the movement is gaining impetus, in giving the Registrar an opportunity to make the acquaintance of members of societies which he had not time to visit, and in educating visitors from among the outside public.

62. *Relations of the Agricultural and Cooperative Departments.*—The lines on which agricultural and cooperative work can best be coordinated were settled at a Departmental conference held in August. 132,330 agricultural leaflets, supplied by the Director of Agriculture, have been distributed among cooperative societies, and a large number of cooperative leaflets on seed banks and manure societies have been furnished to the staff of the Agricultural Department. Representatives of the Cooperative Department attended at 11 agricultural shows and demonstrations and delivered addresses. The Divisional Inspectors of Agriculture have taken some trouble in inspecting rural credit societies and two of them are giving valuable help in the organisation of a dairy and of seed banks. Several agricultural associations, *e. g.* Broach and Dhárwár, admit cooperative societies to membership on favourable terms and are ready to supply them with agricultural implements at wholesale rates. As a general principle it has been accepted that the prime need of the agriculturalist is cheap and ready credit. The introduction of improved organization or implements must be postponed to this, for without working capital the agriculturalist is helpless. Until credit has been really cheapened and democratized, it would be suicidal for societies to dissipate their funds upon the

experimental work of agricultural associations or upon speculative purchase and sale. Farmers are not free agents until they are released from debt. Sir Horace Plunkett's conclusion from his Irish experience was that cooperative credit was the starting point of all rural improvement. To organize credit societies is not excessively difficult and it is a work that can best be carried out through unofficial agency. It is therefore only in the more complicated task of forming societies for the supply of seed, manure, or implements or for the disposal of produce that the help of the agricultural staff is invoked. Dr. Mann's manure society on the Mutha Canal and Mr. Smart's similar society at Kelva Mahim are pioneers in a type which the cooperative department could scarcely have organised unaided.

63. *Famine Relief.*—At the close of the last Gujarát Famine, the Wadia Trustees kindly presented Rs. 1,200 to the Registrar to serve as a nucleus of a special famine reserve fund. This sum was distributed equally among six societies, each of which has promised to add Rs. 20 to it annually, to leave the total amount in the Central Cooperative Bank, as a deposit at 4 per cent. compound interest, and to withdraw no part of the sum without the Registrar's sanction. The fund will be treated by the society as a reserve within its ordinary reserve and will not be used except when famine has been declared in the district. In Surat district, Ráo Bahádur Khandubhai G. Desai has instituted with the same object famine reserve funds of grain to which reference has already been made. The Mol society in the Sátára District has also formed a reserve of jawári grain. During the current year the Ahmednagar district, in which there are 24 societies, has suffered severely from famine. Mr. G. K. Chitale has helped as many of the neighbouring societies as possible with funds from the Nagar Central Society and an additional Rs. 33,000 were advanced by the Bombay Central Cooperative Bank. Part of this money was used in purchasing mots which the ryots might use in irrigating plots of land commanded by wells. A lách of pounds of hay was imported from Godhra on behalf of the societies, but subsequently it was decided to leave this branch of relief entirely in the hands of the Collector. As a proof of the growing solidarity of the movement it is a pleasure to record that five societies in Gujarát and one in the Karnatic subscribed a total of Rs. 170 to the Ahmednagar Famine Relief Fund.

#### X.—ATTITUDE OF THE PUBLIC.

64. The immense significance of the cooperative movement, the importance of its economic and moral results, the reality of its progress up to date and the certainty of its great development in the future are being more and more widely recognised among the educated classes. The attitude of the public is one of benevolent neutrality warming in some districts into active support. Representatives of the Department were invited to deliver addresses at the annual gathering of Lingáyats at Nipáni, of Maráthás at Dhulia, and of Patidars at Mota, and on each of these occasions resolutions recommending the wider use of cooperation were passed. References in the press have been uniformly sympathetic. A new English paper named *Commerce and Cooperation* has been started in Bombay by Mr. P. V. Ramunni and promises to prove a commercial success. It makes a speciality of the cooperative news of this Presidency and publishes all items which this Department is able to communicate. In addition to this, a section of *Shetki and Shetkari* is devoted to cooperation and is edited in Marathi by Mr. K. S. Gore, Auditor of Cooperative Societies, Central Division, and is partially reproduced in the Kanarese edition. Mr. Herlekar of Dhárywár has translated *Wolf's Peoples' Bank* into Marathi and Mr. Ekbote of Poona is compiling a Marathi book on the History and Principles of Cooperation. In Gujarát Mr. Chimanlal Harderam is publishing vernacular leaflets on different branches of the subject. An indication of public opinion may be gleaned from the fact that the word 'Society' has been transliterated by the Maráthá Kunbis into 'Sachoti' which means 'Honesty'.

65. In the course of my report I have acknowledged the valuable support which has been received from many non-official workers. To them and to other zealous and disinterested gentlemen in all ranks of the the sincere

thanks of the Registrar are due for the services they have rendered. Even more is acknowledgment owed to the District Officers for the countenance and guidance which they have given to the movement. At the present stage their active support is indispensable. Though the number genuinely interested in village banks is perhaps small, they have always gladly given any help that has been asked for. In particular, I gratefully acknowledge the able and thorough work of Mr. A. Master, I. C. S., in Ahmedabad and Surat, Mr. G. A. Hiremath in Bijápur, Mr. G. V. Joglekar in East Khándesh, and Mr. V. H. Gonehalli, Extra Deputy Director of Agriculture, in the Konkan. Finally I must thank my staff of Auditors, Special Mámldárs and Inspectors for the good work they have done during the year and especially for the punctuality with which they have performed the very heavy duty of preparing the annual returns in the height of the hot weather, and my office staff and weaving assistants for responding zealously to the calls made upon them.

I have the honour to be,

Sir,

Your most obedient servant,

R. B. EWBANK,

Registrar, Cooperative Societies,  
Bombay Presidency.



## STATEMENT I-A.

## Number and Constitution of Societies—Central Societies.

Item No.	Districts.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society, i.e., "Central Bank", "Central Banking Union", or "Union".	Number of Societies.	Number of members.				Number of affiliated Societies.		
					Individuals.		Societies.		Central Credit.	Agricultural Credit.	
					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	11	
	<i>Northern Division including Bombay.</i>										
1	Bombay ... ..	I	Central Bank ...	1	924	902	1	1	...	...	
2	Broach ... ..	I	Central Banking Union.	1	64	87	...	...	...	1	
3	Surat ... ..	I	Do.	1	130	160	...	...	...	...	
	Total, Northern Division ...	...	.....	3	1,118	1,149	1	1	...	1	
	<i>Central Division.</i>										
4	Sátára ... ..	I	Union ...	1	...	55	...	...	...	...	
	Total, Central Division ...	...	.....	1	...	55	...	...	...	...	
	Grand Total, Presidency proper ... ..	...	.....	4	1,118	1,204	1	1	...	1	

Item No.	Districts.	No. of affiliated Societies—contd.		Working capital.		Most usual dividend paid on shares.	Most usual rate of interest.		Remarks.	
		Non-Agricultural Credit.	Others.	At the beginning of the year.	At the end of the year.		On loans issued by Societies.	On deposits.		
										Per cent.
1	2	12	13	14	15	16	17	18	19	
	<i>Northern Division including Bombay.</i>									
1	Bombay ... ..	...	...	6,23,215	11,84,452	6	7½	4½		
2	Broach ... ..	...	...	57,890	67,497	6	7	5		
3	Surat ... ..	...	...	53,065	79,223	6½	6½	5		
	Total, Northern Division ...	...	...	7,34,170	13,31,172	...	...	...		
	<i>Central Division.</i>									
4	Sátára ... ..	...	...	...	4	...	...	...	4. Engaged in collecting capital.	
	Total, Central Division ...	...	...	...	...	...	...	...		
	Grand Total, Presidency proper ... ..	...	...	7,34,170	13,31,172	...	...	...		

## STATEMENT I-B.

## Number and Constitution of Societies—Agricultural Societies.

District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society. Limited or Unlimited.	Number of Societies.	Number of members.		Working capital.		Most usual dividend paid on shares.	Most usual rate of interest.		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.		On loans issued by Societies.	On deposits.	
1	2	3	4	5	6	7	8	9	10	11	12
<i>Northern Division including Bombay.</i>						Rs.	Rs.		Per cent.	Per cent.	
Ahmedabad	I	Unlimited	(a) 31	2,578	2,894	64,637	83,562	...	9½	6½	(a) Two engaged in collecting capital.
Bhavnagar	I	Do.	38	1,403	2,075	83,688	1,19,870	...	9½	6½	
Kaira	I	Do.	28	832	2,197	18,837	68,308	...	9½	6½	
Panch Mahals	I	Do.	(b) 8	159	221	4,300	5,086	...	9½	6½	(b) Three engaged in collecting capital.
Surat	I	Do.	(c) 60	2,514	3,188	1,88,480	2,83,712	...	9½	6½	(c) Four engaged in collecting capital.
Thana	I	Do.	3	108	254	965	8,286	...	9½	6½	d) Not commenced work.
	II	Limited	(d) 1								
Total, Northern Division			164	7,534	11,429	3,50,907	5,68,822	...	...	...	
<i>Central Division.</i>											
Ahmednagar	I	Unlimited	24	1,636	2,235	86,772	1,40,768	...	9½	6½	
East Khândesh	I	Do.	3	356	388	12,671	18,361	...	9½	6½	
West Khândesh	I	Do.	6	373	408	14,377	17,898	...	9½	6½	
Nâsik	I	Do.	8	128	823	9,028	40,940	...	9½	6½	
Poona	I	Do.	36	3,376	2,858	6,11,351	9,02,300	...	9½	6½	
	II	Limited	1*	Engaged	in collecting	capital.	.....	...	9½	6½	
Sâtâra	I	Unlimited	45	699	1,092	67,670	1,15,749	...	9½	6½	
Sholâpur	I	Do.	8	214	525	7,284	16,534	...	9½	6½	
Total, Central Division			130	5,951	7,828	8,09,251	12,49,585	...	...	...	
<i>Southern Division.</i>											
Belgaum	I	Unlimited	(e) 19	559	959	13,900	24,253	...	9½	6½	(e) Ten Societies are engaged in collecting capital.
Dhârwar	I	Do.	(f) 49	3,201	4,685	1,78,390	2,70,432	...	9½	6½	(f) Three Societies not engaged in collecting capital and one is not furnished balance sheet.
Eijapur	I	Do.	(g) 30	1,408	2,281	75,150	1,04,623	...	9½	6½	(g) Four Societies engaged in collecting capital.
Eônara	I	Do.	3	128	247	6,860	10,263	}	9½	6½	
	II	Limited	1	.....	150	.....	2,300				
Kolâba	I	Unlimited	(h) 3	60	42	775	1,291	...	9½	6½	(h) One is engaged in collecting capital.
Ratnâgiri	I	Do.	(i) 10	258	284	11,210	13,327	...	9½	6½	(i) Four engaged in collecting capital.
Total, Southern Division			115	5,634	8,618	2,96,286	4,23,469	...	...	...	
Grand Total, Presidency proper			409	19,209	27,905	14,40,143	22,41,696	...	...	...	

## STATEMENT I-C.

## Number and Constitution of Societies—Non-Agricultural Societies.

District.	Class of Society, i.e., I, II, III, IV, V, or VI.	Type of Society.	Number of Societies.	Number of members.		Working capital.		Most usual dividend paid on shares.	Most usual rate of interest.		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.		On loans issued by Societies.	On deposits.	
1	2	3	4	5	6	7	8	9	10	11	12
<i>Northern Division including Bombay.</i>											
Bombay	I	Limited	(a) 4	874	6,114	Rs. 82,900	Rs. 1,98,339	6	7	5	(a) One engaged in collecting capital. (b) Three Societies not working.
	I	Unlimited	(b) 4	.....	178	.....	1,459	.....	0½	6½	
Abmedabad	I	Limited	1	92	193	24,800	76,536	5	0½	6	
	I	Unlimited	1	26	80	525	609	.....	0½	6½	
Broach	I	Limited	1	87	99	1,690	1,813	.....	0½	6½	
	VI	Unlimited	1	235	809	1,275	4,661	.....	0½	6½	
Surat	I	Limited	1	(c) 20	59	618	2,837	.....	0½	0½	(c) Pardi Society since cancelled.
Total, Northern Division			18	1,334	7,570	1,11,208	2,86,263	.....	.....	.....	
<i>Central Division.</i>											
Ahmednagar	I	Limited	2	1,118	1,372	2,14,207	2,23,846	7½	0½	6½	(d) One is engaged in collecting capital.
	I	Unlimited	4	464	555	15,863	18,576	.....	0½	6½	
	II	Limited	2	49	89	1,672	3,809	.....	0½	7½	
East Khândesh	I	Limited	1	168	195	6,997	11,136	.....	0½	5	
	II	Unlimited	1	32	82	1,038	2,333	.....	0½	6½	
West Khândesh	I	Limited	1	75	104	8,524	12,747	7½	0½	5	
Nâsik	II	Limited	1	91	91	7,940	5,310	5	0½	7½	
	II	Unlimited	1	110	122	994	1,728	.....	0½	6½	
Poona	I	Limited	(d) 8	448	531	80,658	92,609	6	7½	5	
	I	Unlimited	4	47	132	12,701	13,501	.....	0½	6	
Sâtâra	I	Limited	1	.....	12	.....	1,000	.....	0½	.....	
	I	Unlimited	25	339	350	57,460	54,009	.....	0½	6½	
Sholâpur	I	Limited	3	247	417	19,431	42,573	8	0½	5	
	II	Limited	1	.....	63	.....	2,231	.....	12	.....	
Total, Central Division			50	3,199	4,065	4,27,235	4,86,501	.....	.....	.....	
<i>Southern Division.</i>											
Belgaum	I	Limited	6	924	1,243	29,010	33,187	8	10	6	(e) Two Societies engaged in collecting capital.
	II	Unlimited	(e) 2	.....	.....	.....	.....	.....	.....	.....	
Dhârwar	I	Limited	(f) 6	3,156	3,536	4,30,350	4,87,260	8	9	6	(f) Two Societies engaged in collecting capital.
	II	Unlimited	4	108	143	10,245	21,576	10	0½	6½	
Bijâpur	I	Limited	(g) 5	97	151	2,955	7,051	6	0½	6	(g) Two Societies engaged in collecting capital.
	II	Unlimited	1	.....	38	.....	1,034	.....	0½	6	
Kânara	I	Limited	(h) 4	.....	305	.....	3,198	.....	0½	5	(h) Two engaged in collecting capital.
	I	Unlimited	1	14	14	Engaged in collecting capital.		.....	.....	.....	
Kolâba	I	Unlimited	1	38	35	975	1,129	.....	0½	6½	(i) Two Societies engaged in collecting capital.
Ratnâgiri	I	Unlimited	(i) 7	222	217	16,530	23,591	.....	0½	6½	
	II	Unlimited	2	.....	111	.....	8,054	.....	0½	6½	
Total, Southern Division			39	4,559	5,793	4,90,065	5,86,110	.....	.....	.....	
Grand Total, Presidency proper			103	9,092	17,428	10,28,598	13,58,874	.....	.....	.....	
<i>Summary for the Presidency</i>											
	Central		4	1,118	1,204	7,34,170	13,31,172	.....	.....	.....	
	Agricultural		409	19,209	27,905	14,46,143	22,41,966	.....	.....	.....	
	Non-agricultural		102	9,082	17,428	10,28,598	13,58,874	.....	.....	.....	
	Total		515	29,419	46,537	32,08,911	49,31,943	.....	.....	.....	

STATEMENT  
Receipt and Disbursements,

Item No.	Districts.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society, i.e., "Central Bank", "Central Banking Union" or "Union".	Receipts				
				Share payments.	Loans and deposits.			
					By members.	By non-members.	By Central and other Societies.	By Government.
1	2	3	4	5	6	7	8	9
<i>Northern Division including Bombay.</i>				Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	I	Central Bank	60	23,975 0 0	33,90,275 12 1	.....	.....
2	Broach	I	Central Banking Union.	3,700	98,556 3 1	.....	.....	.....
3	Sarat	I	Do.	1,590	72,543 4 6	.....	.....	.....
	Total, N. D.			5,050	2,00,374 7 5	33,00,275 12 1	.....	.....
<i>Central Division.</i>								
4	Sátira	I	Union	113	.....	.....	.....	.....
	Grand Total, Presidency			5,163	2,00,374 7 5	33,00,275 12 1	.....	.....

Item No.	Districts.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society, i.e., "Central Bank", "Central Banking Union" or "Union".	Disbursements							
				Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to			Loans to		Interest paid on Loans and Deposits.
						Government.	Central and other Societies.	Non-members.	Members.	Central and other Societies.	
1	2	3	4	18	19	20	21	22	23	24	25
<i>Northern Division including Bombay.</i>				Rs. a. p.	Rs. a. p.	Rs.	Rs.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	I	Central Bank	2,424 12 0	28,31,806 15 2	..	..	..	.....	10,11,778 6 8	25,515 1 9
2	Broach	I	Central Banking Union.	.....	94,169 9 6	..	..	..	18,214 1 7	12,545 14 5	2,154 4 0
3	Sarat	I	Do.	.....	47,597 13 2	..	..	..	14,900 0 0	35,850 0 0	2,177 13 10
	Total, N. D.			2,424 12 0	29,73,894 5 10	..	..	..	33,014 1 7	10,60,174 5 1	29,947 4 1
<i>Central Division.</i>											
	Sátira	I	Union	.....	.....	..	..	..	.....	.....	.....
	Grand Total, Presidency			2,424 12 0	29,73,894 5 10	..	..	..	33,014 1 7	10,60,174 5 1	29,947 4 1

## II-A.

## Central Societies.

Receipts.

Loans repaid by members.	Loans repaid by Central and other Societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total, including the opening balance.
10	11	12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	8,72,207 14 7	24,357 7 1	...	2,383 7 10	88,27,259 9 7	80,484 3 8	30,13,743 13 3
17,200 0 0	12,695 14 5	8,865 12 4	...	9,103 13 6	1,45,478 11 4	115 6 3	1,45,594 1 7
7,584 0 0	12,501 4 0	2,858 8 10	...	3,310 0 10	98,158 13 0	7,456 15 6	1,05,613 12 0
24,764 0 0	3,97,405 1 0	31,081 7 3	...	14,854 6 2	40,70,805 1 11	94,056 9 5	41,64,951 11 4
.....	.....	.....	...	.....	113 0 0	.....	113 0 0
24,764 0 0	3,97,405 1 0	1,081 7 3	...	14,854 6 2	40,71,008 1 11	94,056 9 5	41,65,064 11 4

Expenditures.

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.
26	27	28	29	30	31	32	33	34
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
10,620 9 0	887 15 3	7,033 6 0	6,118 0 8	...	38,90,214 2 6	17,123 10 9	30,13,743 13 3	
932 12 2	.....	573 12 9	8,140 0 0	...	1,86,750 6 11	8,843 10 8	1,45,594 1 7	
520 5 4	.....	170 5 0	1,300 0 0	...	1,02,076 5 4	2,937 7 2	1,05,613 12 0	
12,073 10 6	887 15 3	7,776 7 9	15,548 0 8	...	41,35,040 14 9	20,310 12 7	41,64,951 11 4	
.....	.....	.....	.....	...	.....	113 0 0	113 0 0	
12,073 10 6	887 15 3	7,776 7 9	15,548 0 8	...	41,35,040 14 9	20,423 12 7	41,65,004 11 4	

STATEMENT  
Receipts and Disbursements

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Share payments.	Loans and Deposits.				Loans repaid by members.	Loans repaid by Central or other Societies.	
					By members.	By non-members.	By Central and other Societies.	By Government.			
											Rs. a. p.
1	2	3	4	5	6	7	8	9	10	11	
<i>Northern Division including Bombay.</i>											
1	Ahmedabad	I	Unlimited	.....	8,614 9 11	300 0 0	7,959 7 0	700 0 0	51,757 12 8	500 0 0	
2	Broach	I	Unlimited	.....	14,455 7 1	2,500 0 0	57,550 0 0	.....	41,000 8 0	.....	
3	Kaira	I	Unlimited	.....	19,062 8 0	.....	21,530 0 0	2,060 0 0	84,071 8 2	.....	
4	Panch Mahals	I	Unlimited	.....	645 0 0	.....	.....	.....	818 0 9	.....	
5	Surat	I	Unlimited	.....	46,911 11 10	5,004 0 0	76,191 4 0	1,000 0 0	73,014 15 11	200 0 0	
6	Thána	I	Unlimited	.....	2,021 0 7	.....	5,900 0 0	.....	3,003 0 0	.....	
		II	Limited	.....	.....	.....	.....	.....	.....	Engaged	
Total, Northern Division...					.....	.....	.....	.....	.....	.....	
<i>Central Division.</i>											
7	Ahmednagar	I	Unlimited	.....	1,904 9 10	4,232 7 7	61,000 0 0	.....	61,258 12 0	.....	
8	East, Khandesh	I	Unlimited	.....	541 6 3	.....	3,030 0 0	.....	16,763 0 0	.....	
9	West, Khandesh	I	Unlimited	.....	507 7 0	.....	2,550 0 0	.....	7,507 14 4	.....	
10	Násik	I	Unlimited	.....	11,603 12 0	989 0 0	17,825 0 0	3,260 0 0	13,705 4 11	.....	
11	Poona	I	Unlimited	.....	62,174 12 0	6,100 0 0	7,15,477 8 2	1,400 0 0	3,69,874 12 11	.....	
		II	Limited	.....	.....	.....	.....	.....	.....	Engaged	
12	Sátara	I	Unlimited	.....	8,553 3 40	250 0 0	47,315 0 0	.....	23,677 5 11	.....	
13	Sholapur	I	Unlimited	.....	4,137 0 0	.....	5,000 0 0	.....	3,315 4 6	.....	
Total, Central Division					.....	.....	.....	.....	.....	.....	
<i>Southern Division.</i>											
14	Belgaum	I	Unlimited	.....	6,126 12 0	1,203 0 0	5,000 0 0	.....	11,681 12 3	.....	
15	Dhárwár	I	Unlimited	223 0 0	42,951 7 1	17,370 12 0	66,000 0 0	.....	77,508 15 4	.....	
16	Bijápúr	I	Unlimited	.....	28,796 0 0	60 0 0	6,000 0 0	.....	42,200 10 8	.....	
17	Kánara	I	Unlimited	.....	3,996 0 0	3,400 0 0	.....	.....	4,511 14 5	.....	
		II	Limited	1,878 0 0	658 1 8	.....	.....	.....	1,427 4 5	.....	
18	Kolába	I	Unlimited	.....	15 0 0	.....	500 0 0	.....	635 8 0	.....	
19	Ratnágiri	I	Unlimited	.....	2,220 0 9	.....	.....	2,200 0 0	6,882 6 0	.....	
Total, Southern Division...					2,100 0 0	64,753 6 6	22,023 12 0	77,500 0 0	2,200 0 0	1,44,618 7 1	.....
Grand Total, Presidency proper					2,100 0 0	2,68,184 14 10	42,089 4 7	11,09,198 8 2	10,600 0 0	8,59,634 7 5	700 0 0

ceipts.

Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including opening balance.
12.	13	14	15	16	17
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
8,140 7 5	1,604 13 6	447 0 1	83,024 1 4	14,275 6 7	97,899 7 11
3,686 1 9	.....	1,845 6 11	1,22,627 8 8	2,178 4 8½	1,24,803 7 11½
1,879 13 9	.....	1,817 2 8	92,511 1 7	909 14 6	93,421 0 3
172 12 11	.....	64 0 0	1,717 13 8	427 6 11	2,145 4 7
9,839 0 11	.....	815 1 9	2,18,666 2 5	13,048 1 5	2,26,714 3 10
151 13 4	.....	154 0 0	10,889 13 11	199 9 2	10,559 7 1
lecting capital.					
23,370 2 1	1,604 13 6	4,742 11 5	5,23,936 4 2	31,006 11 5½	5,54,942 15 7½
4,306 10 1	.....	720 1 6	1,23,452 9 0	3,414 5 8	1,26,366 14 8
1,333 2 2	.....	43 11 6	21,671 3 11	1,575 5 6	23,246 9 5
1,559 7 5	.....	57 2 8	12,841 15 5	2,968 7 11	15,800 7 4
1,183 11 7	.....	247 5 3	46,784 1 9	1,793 12 0	50,577 13 9
21,358 12 10	6,064 9 0	4,326 14 7	12,06,476 5 6	5,837 14 4	12,12,314 8 10
lecting capital.					
4,519 0 2	.....	432 10 9	85,046 4 8	3,005 8 3	88,051 12 11
909 4 2	.....	186 2 9	13,547 11 5	574 11 6	14,122 6 11
35,150 0 5	6,064 9 0	6,013 1 0	15,11,820 8 8	19,160 1 2	15,30,980 4 10
1,218 14 9	.....	391 11 2	25,532 8 2	2,036 4 6	27,567 7 8
13,650 5 1	.....	1,265 3 0	2,18,998 11 6	1,630 2 5	2,20,768 13 11
7,051 8 1	.....	1,273 13 1	85,431 15 10	5,500 6 0	90,932 5 10
736 12 7	.....	757 9 9	13,392 4 9	123 10 8	13,515 15 3
.....	2,609 9 3	43 3 0	6,616 2 4	.....	6,616 2 4
60 15 5	.....	6 3 0	1,217 10 5	84 10 4	1,302 4 9
580 11 4	.....	76 8 0	11,739 10 1	551 2 0	12,290 12 1
23,279 3 3	2,609 9 3	3,814 3 0	9,62,898 10 1	10,125 3 9	3,73,023 13 10
82,299 5 9	10,278 14 9	14,569 15 5	23,98,655 1 11	60,292 0 4½	24,58,947 2 3½

Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to			Loans to	
		Government.	Central and other Societies.	Non-members.	Members.	Central and other Societies.
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.
.....	10,925 1 11	898 15 8	8,756 0 0	338 14 4	43,709 1 10	.....
.....	140 0 0	149 13 8	13,347 1 4	1,500 0 0	81,180 14 0	.....
.....	5,087 9 0	154 11 9	1,000 0 0	.....	74,758 8 0	500 0 0
.....	.....	104 8 4	.....	.....	1,329 9 0	.....
.....	27,139 11 8	1,278 11 1	11,467 13 1	1,348 0 0	1,56,132 9 9	5,500 0 0
.....	.....	.....	.....	.....	10,179 0 0	.....
.....	.....	.....	.....	.....	.....	Engaged in
.....	43,232 0 2	2,871 9 3	34,569 13 8	2,084 14 4	2,67,204 8 7	8,000 0 8
.....	.....	.....	.....	.....	.....	.....
.....	328 8 9	4,830 7 11	8,000 4 0	828 10 2	97,523 4 6	.....
.....	.....	77 1 0	1,193 2 0	400 0 0	19,598 0 0	.....
.....	.....	107 6 8	285 0 0	.....	11,467 0 0	.....
.....	911 12 0	.....	500 0 0	990 0 9	44,767 8 0	.....
.....	6,855 0 0	.....	3,69,828 12 8	2,793 0 0	7,99,498 8 6	.....
.....	.....	.....	.....	.....	.....	Engaged in
.....	5,710 12 1	2,846 8 10	2,007 13 8	470 0 0	60,020 4 11	.....
.....	215 0 0	60 0 0	61 2 8	.....	12,214 0 0	.....
.....	.....	.....	.....	.....	.....	.....
.....	13,790 12 10	7,711 8 8	3,71,536 8 7	6,496 11 0	10,64,167 6 11	.....
.....	.....	.....	.....	.....	.....	.....
.....	216 4 4	229 2 1	.....	168 0 0	24,110 12 3	.....
.....	8,160 14 8	1,080 15 9	9,341 13 8	2,200 10 8	1,83,915 8 0	.....
.....	4,801 11 9	702 10 7	1,850 0 0	.....	67,168 0 0	.....
.....	3,492 0 0	800 0 0	.....	600 0 0	7,118 0 0	.....
.....	458 1 8	.....	.....	.....	2,634 8 4	.....
.....	.....	.....	.....	.....	1,134 0 0	.....
.....	38 9 0	.....	.....	100 0 0	10,909 12 0	.....
.....	.....	.....	.....	.....	.....	.....
.....	17,188 9 8	2,612 12 5	10,991 13 8	2,175 10 8	2,90,998 8 7	.....
.....	.....	.....	.....	.....	.....	.....
.....	74,248 8 8	12,895 9 1	4,17,141 14 8	11,747 8 7	17,18,440 8 1	6,000 0 0



II-B.

Agricultural 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.	Item No.
25	26	27	28	29	30	31	32	33	34	35
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.		
3,953 2 4	533 7 10	1,453 11 6	584 14 7	33 0 0	1,638 2 8	72,861 8 8	24,437 15 3	97,299 7 11		1
2,110 6 3	202 3 11	.....	605 15 11	2 0 0	.....	99,236 6 9	25,567 1 2	1,24,803 7 11		2
447 6 0	18 0 0	.....	526 13 6	164 6 11	.....	82,658 15 2	10,764 1 1	93,421 0 3		3
26 10 8	40 0 0	.....	26 2 6	.....	.....	1,523 11 6	619 9 1	2,145 4 7		4
6,428 0 8	584 4 9	980 0 0	871 10 6	51 2 4	35 6 0	2,11,693 4 5	15,020 15 5	2,26,714 3 10		5
66 0 7	.....	13 12 0	47 15 0	.....	.....	10,306 11 7	252 11 6	10,559 7 1		6
collecting capital.										
19,031 10 5	1,378 0 6	2,457 7 6	2,863 8 0	249 9 3	1,663 8 6	4,78,280 10 1	76,662 5 6	5,54,942 15 7		
		.....								
1,190 8 2	116 3 6	1,312 14 6	244 0 2	344 11 9	.....	1,14,696 4 8	11,070 10 0	1,26,866 14 8		7
671 7 5	.....	.....	54 7 0	15 3 6	.....	21,996 5 11	1,250 8 6	23,246 9 5		8
702 2 11	54 9 10	.....	81 2 2	31 2 6	.....	12,731 8 1	8,089 15 3	15,800 7 4		9
165 10 8	.....	.....	85 13 1	63 11 1	.....	47,439 7 2	3,139 6 7	50,677 13 9		10
20,641 6 6	.....	6,034 9 0	3,363 8 4	37 10 4	.....	11,93,452 4 1	13,831 15 9	12,12,314 8 10		11
collecting capital.										
3,388 1 6	.....	.....	312 2 0	.....	.....	84,055 6 10	3,996 6 1	88,051 12 11		12
336 3 3	12 0 0	.....	144 9 6	51 11 0	.....	13,204 10 5	917 12 6	14,122 6 11		13
27,585 8 0	182 13 6	7,377 7 6	4,338 10 8	549 2 2	.....	14,92,775 15 2	39,204 5 8	15,30,060 4 10		
639 6 11	27 0 0	.....	201 6 9	11 0 0	.....	25,619 15 4	1,947 8 4	27,567 7 8		14
9,654 8 8	334 3 7	.....	1,453 14 11	165 11 4	.....	2,16,443 4 7	4,350 9 4	2,20,798 13 11		15
3,649 6 0	583 14 11	.....	661 10 5	470 6 8	.....	79,705 12 4	11,226 9 6	90,931 5 10		16
507 10 2	3 1 5	.....	90 9 0	16 1 9	.....	12,427 6 4	1,088 8 11	13,515 15 8		17
.....	.....	3,064 1 1	171 13 10	203 4 7	.....	16,591 11 6	24 6 10	6,616 2 4		
33 1 7	.....	8 6 6	24 9 6	7 11 11	.....	1,207 13 6	94 7 8	1,302 4 0		18
207 4 8	.....	1 5 0	44 2 11	2 0 0	.....	11,301 1 7	969 10 6	12,290 13 1		19
14,691 5 0	998 8 11	3,073 12 7	2,668 8 4	936 4 3	.....	8,53,302 1 2	19,721 12 8	3,73,023 13 10		
55,318 7 5	2,559 1 11	12,908 11 7	9,670 5 7	1,734 15 8	1,693 8 8	23,24,353 10 5	1,34,588 7 10	24,59,947 2 3		

STATEMENT  
Receipts and Disbursements

Item No.	District.	Class of Society, &c., I, II, III, IV, V or VI.	Type of Society.	Loans and Deposits.							Loans repaid by members.	Loans repaid by Central or other Societies.		
				Share payments.					By members.	By non-members.			By Central and other Societies.	By Government.
					Rs.	a.	p.	Rs.						
1	2	3	4	5	6	7	8	9	10	11				
<i>Northern Division including Bombay.</i>														
1	Bombay	I	Limited	40,979 4 0	75,579 7 10	45,807 15 1	.....	.....	1,00,845 11 3	76,129 12 1				
		I	Unlimited	.....	.....	.....	1,149 0 0	.....	4,818 8 0	.....				
2	Ahmedabad	I	Limited	12,275 0 0	1,03,754 8 8	21,695 5 0	4,000 0 0	.....	12,481 4 0	3,000 0 0				
		I	Unlimited	.....	.....	.....	.....	.....	317 8 0	.....				
3	Broach	I	Limited	90 0 0	145 0 0	.....	800 0 0	.....	1,716 4 6	.....				
4	Surat	VI	Unlimited	.....	1,799 0 0	2,750 0 0	.....	.....	21,514 5 11	.....				
		I	Limited	2,577 0 0	600 0 0	.....	.....	.....	.....	.....				
Total, Northern Division, including Bombay.				66,221 4 0	3,44,907 14 6	72,253 4 1	5,649 0 0	.....	1,41,733 8 10	79,129 12 1				
<i>Central Division.</i>														
5	Ahmednagar	I	Limited	6,365 0 0	2,19,227 0 9	.....	10,000 0 0	.....	46,386 6 6	11,707 12 0				
		II	Do.	.....	.....	1,451 6 0	3,352 0 0	.....	525 8 3	.....				
		I	Unlimited	.....	1,540 11 7	295 1 7	3,300 0 0	.....	22,376 4 10	.....				
6	East Khánlesh	I	Limited	.....	460 8 5	1,211 0 0	.....	.....	4,991 8 0	.....				
		II	Unlimited	.....	.....	53 0 0	.....	.....	.....	.....				
7	West Khánlesh	I	Limited	365 0 0	4,012 13 4	.....	.....	.....	1,797 12 0	50 0 0				
8	Násik	II	Do.	.....	.....	4,659 6 1	.....	.....	2,430 8 5	.....				
		II	Unlimited	.....	10 0 0	.....	.....	800 0 0	718 0 0	.....				
9	Poona	I	Limited	3,645 3 1	81,825 5 5	6,754 4 3	.....	.....	57,192 8 2	200 0 0				
		I	Unlimited	305 0 0	1,283 12 0	.....	.....	.....	6,989 7 7	.....				
10	Bátára	I	Limited	39 0 0	.....	2,000 0 0	.....	.....	100 0 0	.....				
		I	Unlimited	.....	8,067 10 4	.....	.....	.....	5,228 12 5	.....				
11	Shelápur	I	Limited	5,130 0 0	13,561 12 0	8,634 0 0	.....	.....	19,982 0 0	.....				
		II	Do.	628 0 0	.....	1,460 0 0	.....	.....	151 4 0	.....				
Total, Central Division				16,525 3 1	2,80,279 10 10	26,551 1 11	15,854 0 0	800 0 0	1,69,169 14 4	11,957 12 0				
<i>Southern Division.</i>														
12	Belgaum	I	Limited	1,839 0 0	7,221 6 0	.....	.....	.....	21,367 13 8	.....				
		II	Unlimited	.....	.....	.....	.....	.....	Engaged	In collecting				
13	Dhárwár	I	Limited	22,084 10 7	1,99,426 13 5	14,802 12 3	.....	.....	2,09,898 12 0	6,830 0 0				
		II	Unlimited	4,406 0 0	1,350 0 0	38,389 7 10	3,500 0 0	2,000 0 0	24,841 14 11	.....				
14	Dijápur	I	Limited	3,322 2 4	1,035 0 0	.....	.....	.....	2,404 12 5	.....				
		II	Unlimited	.....	510 0 0	500 0 0	.....	.....	.....	.....				
15	Kánara	I	Limited	1,530 0 0	1,200 0 0	.....	.....	.....	358 0 0	.....				
		I	Unlimited	.....	.....	.....	.....	.....	Engaged	In collecting				
16	Kolába	I	Do.	.....	.....	.....	.....	.....	780 0 0	.....				
17	Ratnágiri	I	Do.	.....	2,759 12 1	1,505 0 0	3,200 0 0	2,000 0 0	20,350 12 0	.....				
		II	Do.	.....	1,540 0 0	400 0 0	1,000 0 0	500 0 0	8,258 0 0	.....				
Total, Southern Division				84,263 12 11	2,05,042 15 6	55,397 4 1	7,700 0 0	4,500 0 0	3,88,980 1 0	6,830 0 0				
Total, Presidency proper				1,07,010 4 0	8,30,230 8 10	1,54,201 10 1	29,201 0 0	5,300 0 0	6,99,663 8 2	97,917 8 1				

Receipts.

Interest received.	Sale of Goods to members.	Other income.	Total income of year.	Opening balance.	Grand total - including the opening balance.
12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
7,329 9 9	.....	2,53,241 8 11	5,99,923 4 11	25,484 1 11*	6,25,407 6 10
227 7 6	.....	88 0 0	6,282 15 6	.....	6,282 15 6
2,400 6 11	.....	1,33,026 9 9	4,82,663 0 4	1,396 3 4	4,84,049 3 8
47 3 11	.....	5 0 0	899 11 11	106 15 5	806 11 4
147 7 1½	.....	0 8 0	2,599 3 7½	82 13 9½	2,032 1 5
264 12 9	.....	2,143 12 11	28,471 14 9½	1,486 2 0	28,958 0 9½
9 6 0	1,213 1 9	.....	4,699 7 9	.....	4,699 7 9
10,426 5 11½	1,213 1 9	3,93,505 7 7	11,05,039 10 10	29,496 4 5½	11,33,535 15 3½
5,151 13 11	.....	233 8 1	2,99,071 9 5	27,128 14 7	3,26,199 8 0
.....	3,339 13 9	42 6 0	9,014 0 0	.....	9,014 0 0
1,918 9 5	.....	164 9 0	28,795 4 5	192 7 9	28,987 12 2
593 13 6	.....	4,043 3 6	11,300 1 5	54 15 9	11,355 1 2
6 18 8	2,900 7 9	117 7 0	3,107 14 5	45 8 4	3,153 6 9
566 11 7	.....	7 8 0	6,799 13 11	811 11 9	7,611 8 8
19 0 0	7,454 9 0	47 10 0	14,611 1 6	73 3 9	14,684 5 3
63 7 0	.....	10 0 0	1,601 7 0	4 7 0	1,605 14 0
5,889 12 6	.....	68 15 9	1,05,576 1 2	960 14 6	1,06,536 15 8
1,064 6 2	.....	161 10 6	9,804 4 3	840 14 8	10,445 2 11
111 0 0	.....	.....	2,250 0 0	.....	2,250 0 0
1,439 11 1	.....	69 2 3	14,795 4 1	1,713 5 8	16,508 9 9
2,253 0 1	.....	35 6 0	49,946 3 1	91 9 2	50,037 12 3
132 9 8	.....	63 0 0	2,432 13 6	.....	2,432 13 6
19,210 14 5	13,694 14 6	5,064 6 1	5,59,105 13 2	31,718 0 11	5,90,821 14 1
2,659 7 11	.....	122 9 11	33,410 5 6	3,013 14 3	36,424 3 9
capital.	.....	.....	.....	.....	.....
42,847 14 8	.....	27,237 0 8	6,13,509 15 5	24,998 4 1	6,38,408 3 6
1,128 8 4	29,357 10 7	961 9 7	1,05,935 3 3	703 13 1	1,06,639 0 4
153 3 7	.....	.....	7,205 2 4	232 2 10	7,437 5 2
.....	2,270 2 10	5 2 0	3,285 4 10	.....	3,285 4 10
6 13 9	.....	183 4 0	3,583 1 9	.....	3,583 1 9
capital.	.....	.....	.....	.....	.....
102 6 0	.....	0 8 0	652 14 0	730 1 6	1,662 15 6
1,567 7 1	.....	188 9 11	32,161 9 1	2,541 10 3	34,703 3 4
340 11 8	400 0 0	15 0 0	12,483 11 8	955 3 11	13,438 15 7
48,996 9 0	32,027 13 5	29,718 11 11	8,12,457 3 10	33,123 2 1	8,45,580 5 11
78,633 13 4½	46,935 13 8	4,27,288 9 7	24,76,602 11 10	93,335 7 5½	25,69,938 3 3½

\* Includes Rs. 7,500 which was in transit as remittances.

Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to			Loans to	
		Government.	Central and other Societies.	Non-members.	Members.	Central and other Societies.
18	19	20	21	22	23	24
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
560 0 0	33,623 13 7	160 2 10	.....	26,400 0 0	176,868 8 0	93,205 1 4
.....	.....	.....	.....	.....	5,815 15 3	.....
.....	2,44,321 10 8	.....	1,490 0 0	11,400 0 0	30,230 0 0	3,500 0 0
.....	.....	10 2 6	.....	.....	354 0 0	.....
.....	601 8 0	.....	200 0 0	.....	1,500 0 0	.....
.....	1,715 0 0	.....	.....	1,250 0 0	21,483 0 0	.....
.....	.....	.....	.....	.....	2,800 0 0	.....
560 0 0	2,86,265 15 3	190 6 4	1,690 0 0	30,060 0 0	2,45,176 7 3	1,01,705 1 4
20 0 0	2,15,373 12 1	.....	250 0 0	.....	50,649 2 9	21,102 0 0
.....	.....	.....	200 0 0	2,358 13 0	4,420 14 0	.....
.....	304 7 8	28 9 1	1,470 0 0	234 2 9	25,434 0 0	.....
.....	1,424 4 11	.....	.....	.....	7,937 0 0	.....
.....	.....	.....	.....	.....	694 13 3	.....
.....	.....	.....	.....	.....	5,475 0 0	.....
.....	664 0 0	.....	.....	4,502 3 0	1,099 4 3	.....
.....	.....	.....	.....	.....	1,457 0 0	.....
383 0 0	23,176 0 4	233 4 7	.....	7,743 0 1	66,367 12 0	.....
15 0 0	747 12 0	247 7 1	.....	.....	8,761 18 11	.....
.....	.....	.....	.....	100 0 0	2,000 0 0	.....
.....	1,188 9 9	1,110 11 9	123 15 11	400 0 0	6,203 14 0	.....
.....	4,671 8 8	100 13 1	.....	150 0 0	41,080 0 0	.....
.....	.....	.....	.....	.....	2,005 4 0	.....
417 0 0	2,47,452 7 0	1,610 13 7	2,043 15 11	15,581 2 10	2,27,616 1 2	21,102 0 0
.....	4,596 7 0	469 12 4	.....	.....	27,305 0 0	.....
26,810 12 0	1,39,662 6 8	544 4 4	250 0 0	2,302 14 11	3,45,918 0 0	4,200 0 0
311 0 0	794 0 0	154 10 5	2,000 0 0	36,234 5 7	33,200 14 6	.....
290 2 8	160 0 0	.....	.....	.....	6,320 0 0	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	2,669 0 0	.....
.....	.....	40 14 0	.....	.....	780 0 0	.....
.....	1,690 0 0	74 1 6	.....	.....	30,015 0 0	.....
.....	538 0 0	64 13 4	.....	.....	7,332 0 0	.....
27,411 14 5	1,46,840 13 8	1,368 7 11	2,250 0 0	38,627 4 6	4,03,500 14 6	4,200 0 0
28,368 14 5	6,80,559 8 11	8,309 11 10	5,988 15 11	93,258 7 4	9,66,362 6 11	1,27,007 1 4

II-C.

Non-Agricultural 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. 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.	
1,984 6 4	763 18 1	41 8 6	2,159 8 8	2,42,454 4 11	.....	5,59,222 2 3	36,185 4 7	6,25,477 6 10	
.....	.....	6 0 0	.....	.....	.....	5,821 15 3	461 0 3	6,233 15 6	
745 2 0	.....	.....	1,873 9 7	1,83,433 7 11	.....	4,62,095 14 2	1,053 5 6	4,64,049 3 8	
16 15 11	6 5 8	.....	0 10 0	.....	.....	418 2 1	63 6 8	506 11 4	
23 2 7	.....	.....	17 5 6	.....	.....	2,437 0 1	195 1 4	2,832 1 5	
60 13 10	.....	.....	.....	993 4 10	.....	25,507 2 8	4,450 14 1	29,958 0 1	
.....	.....	1,205 7 6	66 13 9	2 8 0	.....	4,074 8 8	624 15 6	4,699 7 9	
2,815 8 8	770 2 9	1,253 0 0	4,116 15 6	4,06,683 4 8	.....	10,90,476 13 9	43,069 1 9	11,33,535 15 3	
9,349 8 3	1,521 8 0	125 4 6	1,131 14 1	3,815 10 3	.....	3,02,839 7 11	23,359 0 1	3,26,198 8 0	
.....	.....	1,490 12 6	137 2 6	254 4 3	.....	8,831 14 3	183 1 9	9,014 0 0	
677 5 11	103 6 0	.....	76 1 6	34 14 11	.....	28,373 1 10	614 10 4	28,987 12 2	
258 9 9	.....	.....	97 13 11	281 1 2	.....	9,973 13 10	1,376 3 4	11,355 1 2	
.....	.....	1,504 11 9	13 2 0	504 9 3	.....	2,717 4 3	436 2 6	3,153 6 9	
270 7 11	262 14 10	.....	80 0 0	5 4 0	.....	6,093 10 9	1,517 13 11	7,611 8 8	
82 0 0	13 14 3	5,310 12 10	899 10 0	549 8 11	.....	13,921 5 3	768 0 0	14,634 5 3	
.....	7 8 0	.....	.....	135 14 6	.....	1,000 6 6	5 7 6	1,805 14 0	
2,833 0 9	1,194 11 5	227 12 0	179 2 0	58 6 11	3,325 0 0	1,05,733 2 1	803 13 7	1,06,536 15 8	
549 6 5	.....	.....	9 3 3	.....	.....	10,320 12 8	124 6 8	10,445 2 11	
87 6 0	.....	.....	.....	.....	.....	2,187 6 0	63 10 0	2,250 0 0	
1,468 11 2	83 8 0	.....	90 3 11	.....	.....	13,804 10 6	2,703 15 3	16,508 9 9	
571 6 0	553 5 0	.....	115 11 3	69 6 3	.....	47,372 1 10	2,665 10 5	50,037 12 3	
.....	.....	45 4 0	.....	5 2 6	.....	2,115 10 6	317 3 0	2,432 13 6	
16,146 14 2	3,690 8 6	8,674 9 7	2,830 0 5	5,194 3 0	3,325 0 0	5,55,839 12 2	34,932 1 11	5,90,621 14 1	
712 5 4	80 13 9	.....	439 0 0	502 6 4	.....	34,136 5 9	2,287 14 0	36,424 9 9	
11,027 14 1	15,216 8 8	153 4 9	4,567 7 4	24,146 9 3	Engaged in	6,14,290 2 0	24,116 1 6	6,38,406 3 6	collecting capital.
304 5 3	525 10 1	20,863 4 0	782 5 8	701 3 11	.....	1,05,871 11 5	707 4 11	1,06,639 0 4	
64 5 10	20 4 0	.....	113 10 6	.....	.....	7,008 6 9	429 14 5	7,437 5 2	
35 10 4	.....	2,970 1 7	56 14 6	.....	.....	3,063 10 5	224 10 5	3,286 4 10	
.....	.....	.....	55 15 9	.....	.....	2,724 15 9	858 2 0	3,583 1 9	
25 0 0	.....	.....	.....	.....	Engaged in	845 14 0	817 1 8	1,662 15 8	collecting capital.
545 11 0	.....	47 5 6	140 5 11	39 6 1	.....	32,651 14 0	2,151 5 4	34,703 3 4	
176 2 9	.....	4,760 8 5	75 1 4	5 1 4	.....	12,961 11 2	497 4 5	13,439 15 7	
12,891 6 7	18,913 4 8	33,794 8 3	6,231 6 0	25,394 10 11	.....	8,13,443 11 3	32,136 10 8	8,45,580 5 11	
81,853 13 5	20,323 15 9	43,722 1 10	13,178 5 11	4,37,472 2 7	3,325 0 0	24,59,810 5 2	1,10,127 14 1	25,69,938 8 3	

## STATEMENT III-A.

## Balance Sheet, Central Societies.

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society—"Central Bank", "Central Banking Union", or "Union."	Assets.										Total.
				Cash in hand and bank.	Value of investments.	Loans due by members.	Of which overdue.	Loans due by Society.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other items.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
				Rs. a. p.		Rs. a. p.		Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<i>Northern Division including Bombay.</i>														
1	Bombay	I	Central Bank	17,529 10 9	—	—	—	11,61,769 2 5	—	43,302 1 6	1,969 3 6	3,185 5 0	12,52,754 1 1	
2	Broach	I	Central Banking Union.	8,543 10 8	—	24,774 1 1	—	33,879 1 9	—	2,874 2 1	—	—	70,000 0 0	
3	Surat	I	Do.	2,917 7 2	—	19,375 0 0	—	56,900 0 0	—	3,180 12 4	10 7 0	—	61,432 0 0	
	Total, N. D.			29,310 12 7	—	44,149 1 1	—	12,52,549 4 2	—	54,356 15 11	1,978 10 6	3,185 5 0	13,60,236 1 1	
<i>Central Division</i>														
	Satara	I	Union	—	113	—	—	—	—	1 5 0	—	—	114 5 0	
	Total, C. D.			—	113	—	—	—	—	—	—	—	114 5 0	
	Grand Total, Presidency proper.			29,310 12 7	113	44,149 1 1	—	12,52,549 4 2	—	54,356 15 11	1,978 10 6	3,185 5 0	13,60,236 1 1	

Item No.	District.	Liabilities.										Profit + and Loss -.	Remarks.
		Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits of members.	Share Capital.	Interest and dividend due by Society.	Cost of management due.	Other items.	Reserve Fund, i. e., an undistributed profit under section 83 of Act II of 1912.	Total.		
1	2	15	16	17	18	19	20	21	22	23	24	25	26
					Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<i>Northern Division including Bombay.</i>													
1	Bombay	—	—	—	9,98,977 2 7	2,10,000	8,923 2 4	—	2,653 10 8	—	12,20,552 15 7	+12,201 7 7	* The amount Rs. 18,356 7 5 less Rs. 6,125 were as interim dividend.
2	Broach	—	—	—	42,828 7 10	23,000	853 12 8	—	1,000 0 0	848 4 3	68,530 8 4	+1,840 7 3	
3	Surat	—	—	—	67,765 1 4	11,070	1,608 4 1	12	50 0 0	622 8 9	61,127 14 2	+1,275 12 4	
	Total, N. D.				11,09,570 11 9	2,44,070	11,384 2 8	12	3,703 10 8	1,470 13 0	13,70,211 6 1	15,317 11 2	
<i>Central Division.</i>													
4	Satara	—	—	—	—	113	—	—	—	—	—	—	
	Total, C. D.				—	113	—	—	—	—	113 0 0	+1 5 0	
	Grand Total, Presidency proper.				11,09,570 11 9	2,44,183	11,384 2 8	12	3,703 10 8	1,470 13 0	13,70,324 6 1	+15,319 0 11	

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STATEMENT III-B.

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Item No.	District.	Class of Society, 4, 5, I, II, III, IV, V or VI.	Type of Society.	Assets.									
				Cash in hand and Bank.	Value of Investment.	Loans due by Members.	Of which overdue.	Loans due by Societies.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other Items.	Total.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
				Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.
<i>Northern Division including Bombay.</i>													
1	Ahmedabad	I	Unlimited	21,437 15 3	3,403 2 8	59,124 7 8	---	---	---	5,214 11 11	---	---	91,177 11 1
2	Broach	I	Do.	25,567 1 21	---	94,291 2 6	---	---	---	6,513 14 1	3 0 0	10 0 0	1,30,282 11 1
3	Kaira	I	Do.	10,764 1 1	---	57,031 8 4	---	500 0 0	---	2,101 11 9	0 3 9	10 0 0	76,436 11 1
4	Panch Mahals	I	Do.	619 9 1	---	4,467 8 2	---	---	---	579 8 3	---	---	5,665 11 1
5	Surat	I	Do.	15,029 15 8	---	2,62,880 0 0	---	5,300 0 0	---	21,063 10 10	1,000 0 0	12 0 0	3,01,772 11 1
6	Thana	I	Do.	252 11 6	---	8,031 0 0	---	---	---	177 13 5	---	3 0 0	8,208 11 1
		II	Limited	---	---	Engaged in collecting capital.	---	---	---	---	---	---	---
	Total, Northern Division			76,663 5 61	2,406 2 8	4,58,326 8 8	---	5,800 0 0	---	35,658 4 3	1,002 3 9	33 0 0	6,06,822 11 1
<i>Central Division.</i>													
7	Ahmednagar	I	Unlimited	11,970 10 6	30 0 0	1,27,344 11 2	---	---	---	9,423 0 6	1,454 13 6	---	1,38,821 11 1
8	East Khândesh	I	Do.	1,250 3 6	---	14,103 0 0	---	---	---	292 11 1	9 11 6	---	15,756 11 1
9	West Khândesh	I	Do.	3,068 15 3	---	14,827 0 0	---	---	---	338 2 9	3 9 0	21 18 0	15,239 11 1
10	Nasik	I	Do.	3,133 6 7	---	37,796 12 9	---	---	---	1,054 4 3	20 8 0	---	42,694 11 1
11	Poona	I	Do.	13,861 15 9	---	8,88,220 2 11	---	---	---	53,474 14 3	218 0 0	---	9,49,983 11 1
		II	Limited	---	---	Engaged in collecting capital.	---	---	---	---	---	---	---
12	Sâtara	I	Unlimited	3,696 6 1	---	1,11,727 15 10	---	---	---	6,494 15 2	24 7 3	---	1,22,054 11 1
13	Sholapur	I	Do.	917 12 6	---	15,619 4 0	---	---	---	465 8 8	50 9 6	---	17,101 11 1
	Total, Central Division			38,204 5 8	30 0 0	12,09,638 14 8	---	---	---	71,569 5 8	1,780 10 9	21 18 0	1,32,181 11 1
<i>Southern Division.</i>													
14	Belgaum	I	Unlimited	1,947 8 4	---	13,607 0 0	---	---	---	1,320 3 2	---	46 9 9	15,580 11 1
15	Dhârwar	I	Do.	4,350 9 4	442 9 4	2,69,104 2 2	---	---	---	19,960 9 1	---	339 3 5	2,94,846 11 1
16	Bijâpur	I	Do.	11,326 9 8	46 8 0	52,519 9 0	---	---	---	6,272 5 2	---	433 8 11	1,10,907 11 1
17	Kânara	I	Do.	1,068 8 11	---	9,138 0 10	---	---	---	469 13 5	---	37 6 3	10,753 11 1
		II	Limited	24 6 10	252 13 9	1,207 1 10	---	---	---	28 11 3	919 2 5	149 1 5	2,577 11 1
18	Kolâba	I	Unlimited	94 7 3	---	1,197 8 0	---	---	---	62 18 8	---	---	1,311 11 1
19	Ratnâgiri	I	Do.	889 10 6	---	9,318 12 0	---	---	---	125 8 8	---	18 12 0	10,452 11 1
	Total, Southern Division			19,721 12 8	741 15 1	4,06,491 1 10	---	---	---	23,250 0 4	919 2 5	1,104 9 0	4,57,296 11 1
	Grand Total, Presidency proper			1,84,568 7 101	3,180 1 9	21,01,456 9 2	---	5,800 0 0	---	135,472 10 3	3,702 0 11	1,101 6 9	23,86,361 11 1



III-B.

Agricultural Societies.

Liabilities.												Remarks
Loans and deposit from non-members.	Loans and deposits from other Societies.	Loans from government.	Deposits of members.	Share Capital.	Interest and dividend due by the Society.	Cost of management due.	Other items.	Reserve Fund i.e., undistributed profits undue, Section 33 of Act II of 1912.	Total.	Profit + and Loss.	20	
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.		
5,102 1 8	7,103 7 0	25,459 8 1	31,673 4 11	.....	1,905 2 8	189 9 0	.....	12,468 5 7	60,806 1 1	+4,230 4 5		
2,900 0 0	69,159 14 8	12,431 1 5	30,304 2 8	.....	4,323 0 11	249 15 1	23 0 0	3,204 15 2 1/2	1,21,955 1 6 1/2	+4,429 0 3		
1,000 0 0	30,530 0 0	10,214 10 9	20,902 14 6	₹ 0 0 0	1,464 13 6	108 8 11	.....	2,587 9 9	67,638 4 5	+2,802 4 6		
.....	.....	1,895 10 8	2,645 0 0	.....	192 5 4	.....	.....	777 1 11	5,510 1 11	+150 8 7		
11,469 4 0	1,03,838 12 6	43,476 2 11	1,10,175 2 11	.....	11,649 14 8	213 5 11	25 0 0	15,010 2 5	2,98,088 13 4	+8,689 13 11		
.....	5,000 0 0	450 0 0	2,530 0 7	.....	145 12 4	.....	.....	124 2 8	8,255 15 2	+708 9 9		
.....	.....	.....	.....	Engaged	In collecting	capital.	.....	.....	.....	.....		
10,771 5 8	2,15,632 2 2	93,926 12 10	2,01,236 9 2	800 0 0	19,630 1 0	991 1 11	47 0 0	31,227 5 1 1/2	5,60,312 5 5 1/2	20,575 8 5		
6,239 14 7	84,199 12 0	20,293 4 1	23,265 1 10	.....	6,577 14 8	808 1 4	132 8 0	5,393 10 9	1,46,430 8 8	+3,708 15 11		
550 0 0	2,666 13 0	2,604 12 0	7,058 2 5	.....	12 10 8	36 0 0	.....	2,024 9 5	14,950 15 6	+703 10 7		
12 7 7	2,505 0 0	5,760 1 6	7,127 2 11	.....	338 15 11	89 1 3	.....	1,731 12 2	27,620 9 4	+659 14 8		
.....	17,325 0 0	6,250 0 0	16,029 0 0	.....	1,060 9 2	.....	.....	315 7 9	40,980 0 11	+1,029 14 8		
4,141 0 0	8,15,347 6 1	3,400 0 0	75,343 12 0	.....	38,094 1 0	57 1 6	3,661 13 9	4,189 10 10	9,44,274 13 2	+11,600 8 9		
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
680 0 0	55,632 2 6	20,802 8 0	29,631 1 10	.....	4,161 11 8	208 9 11	.....	6,661 6 4	1,19,177 8 8	+3,036 4 1		
1,223 0 0	5,367 8 7	1,800 0 0	6,983 0 0	.....	391 8 5	14 4 0	.....	1,370 12 2	16,519 15 2	+553 0 6		
12,876 6 2	9,83,103 8 2	60,910 9 7	1,64,835 5 0	.....	50,602 7 6	768 2 0	3,794 5 9	23,077 5 5	12,99,093 1 7	21,292 0 2		
1,018 0 0	5,575 0 0	2,316 4 8	13,441 10 10	....	778 9 11	58 13 9	.....	2,567 1 2	25,615 8 4	+1,105 12 11		
27,399 14 2	1,13,705 0 1	14,707 10 9	95,893 13 8	222 0 0	11,635 11 11	780 11 3	43 2 11	20,080 8 3	2,85,367 8 7	+8,859 8 9		
1,650 0 0	12,450 0 0	16,208 8 8	63,844 14 6	.....	3,836 3 9	183 12 0	13 14 0	8,199 9 10	1,0,6440 9 9	+4,566 14 10		
4,700 0 0	.....	.....	4,823 8 0	.....	154 9 8	2 0 0	.....	633 0 7	10,813 2 1	+420 11 4		
.....	.....	.....	200 0 0	1,578 0 0	10 10 10	13 0 0	.....	.....	2,101 10 10	+409 10 7		
.....	500 0 0	.....	792 0 0	.....	57 0 10	12 0 0	.....	4 10 9	1,363 11 7	+9 1 4		
100 0 0	.....	3,750 0 0	5,634 1 9	.....	143 8 1	14 8 0	.....	875 0 0	10,081 12 10	+370 14 4		
34,603 14 2	1,32,230 0 1	37,012 3 1	1,84,690 0 4	2,100 0 0	16,671 1 10	1,069 13 0	57 0 11	32,758 14 7	4,41,488 0 0	15,742 10 1		
67,514 9 7	13,30,965 10 5	191,640 9 6	5,50,761 14 6	2,900 0 0	83,953 10 4	2,624 0 11	3,898 8 8	90,003 9 1 1/2	23,27,761 7	57,509 18 8		

Item No.	District.	Name of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Assets.										Total.
				Cash in hand and bank.	Value of Investment.	Loans due by members.	Of which overdue.	Loans due by Societies.	Of which overdue.	Interest due to Society.	Value of stock in hand.	Other Items.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<i>Northern Division including Bombay.</i>														
1	Bombay	I	Limited	Rs. a. p. 36,185 4 7	.....	Rs. a. p. 1,29,916 7 6	..	Rs. a. p. 32,173 5 3	..	Rs. a. p. 3,205 15 1	..	Rs. a. p. 68 0 0	Rs. a. p. 2,01,701 1 1	
		I	Unlimited	461 0 3	.....	997 7 3	..	.....	..	.....	..	.....	1,438 1 1	
2	Ahmedabad	I	Limited	1,953 5 6	.....	46,186 4 0	..	800 0 0	..	687 4 2	500 0 0	28,207 0 0	77,123 1 1	
		I	Unlimited	88 8 3	.....	521 0 0	..	.....	..	3 3 10	.....	.....	812 1 1	
3	Broach	I	Limited	195 1 4	.....	1,018 11 6	..	.....	..	149 15 4	.....	.....	1,962 1 1	
		VI	Unlimited	4,450 14 11	.....	49 10 10	..	.....	..	3 10 6	29 13 0	121 0 0	4,653 1 1	
4	Surat	I	Limited	624 15 6	.....	2,200 0 0	..	.....	..	56 8 0	30 0 0	1 3 0	2,911 1 1	
	Total, N. D.			43,059 1 6	.....	1,81,489 9 1	..	32,675 5 3	..	4,006 8 11	559 13 0	28,458 3 0	2,00,916 1 1	
<i>Central Division.</i>														
5	Ahmednagar	I	Limited	23,359 0 1	885 0 0	1,51,902 6 0	..	48,385 8 0	..	15,493 8 7	200 0 0	.....	2,30,725 1 1	
		II	Limited	152 1 9	.....	3,674 11 9	..	.....	..	128 5 0	6 19 0	.....	4,021 1 1	
		I	Unlimited	614 10 4	10 0 0	17,901 12 0	..	.....	..	421 14 4	24 12 0	.....	19,638 1 1	
6	East Khândesh	I	Limited	1,378 3 4	.....	9,757 0 0	..	.....	..	73 8 4	3 0 5	.....	11,302 1 1	
		II	Unlimited	436 2 6	.....	1,252 5 9	..	.....	..	527 3 9	.....	.....	2,253 1 1	
7	West Khândesh	I	Limited	1,517 13 11	.....	11,077 4 0	..	200 0 0	..	484 13 6	4 8 0	17 8 0	13,311 1 1	
8	Nâsik	II	Limited	763 0 0	.....	1,713 6 4	..	.....	..	41 6 0	2,533 13 0	.....	5,211 1 1	
		II	Unlimited	5 7 6	.....	1,688 8 0	..	.....	..	106 5 0	35 0 0	66 0 0	1,901 1 1	
9	Poona	I	Limited	803 13 7	3,325 0 0	91,040 6 6	..	520 0 0	..	1,521 0 10	226 4 0	18 10 5	97,433 1 1	
		I	Unlimited	134 6 3	.....	13,368 13 7	..	.....	..	212 3 11	7 15 3	.....	13,701 1 1	
10	Sâtara	I	Limited	.....	63 10 0	1,000 0 0	..	.....	..	.....	.....	.....	1,063 1 1	
		I	Unlimited	1,569 3 6	1,194 11 9	52,563 11 10	..	.....	..	4,675 0 0	6 4 0	.....	60,963 1 1	
11	Sholâpur	I	Limited	2,665 10 5	.....	39,873 0 0	..	.....	..	135 8 0	43 0 3	.....	42,717 1 1	
		II	Limited	817 3 0	.....	1,914 0 0	..	.....	..	1 11 0	10 6 6	.....	2,734 1 1	
	Total, C. D.			33,674 12 2	4,977 5 9	3,99,707 7 9	..	49,105 8 0	..	23,552 8 3	3,441 12 5	102 2 5	5,14,581 1 1	
<i>Southern Division.</i>														
12	Belgaum	I	Limited	2,257 14 0	.....	31,269 13 0	..	.....	..	2,263 14 9	.....	443 3 6	36,266 1 1	
		II	Unlimited	.....	.....	Engaged in collecting capital.	..	.....	..	.....	.....	.....	.....	
13	Dhârwar	I	Limited	24,116 1 6	2,561 5 6	4,20,835 10 4	..	37,017 0 0	..	30,346 13 0	5,289 2 7	.....	5,20,166 0 0	
		II	Unlimited	767 4 11	198 0 0	13,690 12 10	..	.....	..	865 11 6	0,163 3 4	751 8 4	22,441 3 2	
14	Bijâpur	I	Limited	428 14 5	.....	6,542 8 4	..	.....	..	374 1 5	.....	60 5 6	7,435 1 1	
		II	Unlimited	222 10 5	.....	765 6 9	..	.....	..	54 7 3	.....	16 10 0	1,039 1 1	
15	Kânara	I	Limited	658 2 0	.....	2,811 0 0	..	.....	..	26 9 8	.....	30 9 3	3,226 1 1	
		I	Unlimited	.....	.....	Engaged in collecting capital.	..	.....	..	.....	.....	.....	.....	
16	Kolâba	I	Unlimited	817 1 8	.....	312 0 0	..	.....	..	.....	.....	.....	1,129 1 1	
17	Ratnâgiri	I	Unlimited	2,151 5 4	.....	20,419 4 0	..	.....	..	761 7 4	.....	1,020 13 8	24,332 1 1	
		II	Unlimited	487 4 5	.....	2,604 0 0	..	.....	..	312 4 9	4,500 8 5	4 8 0	8,107 1 1	
	Total, S. D.			32,136 10 8	2,759 5 6	4,98,960 7 8	..	37,017 0 0	..	35,007 5 8	16,017 14 4	2,346 10 3	6,24,205 5 6	
	Grand Total, Presidency proper.			1,08,570 8 4	7,730 11 3	10,60,177 6 1	..	1,18,797 13 8	..	62,026 6 10	20,019 7 9	30,930 15 8	14,20,465 7 1	

III-C.

Non-Agricultural Societies.

Liabilities.												Remarks.	Item No.
Loans and deposits from non-members.	Loans and deposits from others Societies.	Loans from Government.	Deposits of members.	Share capital.	Interest and dividend due by Society.	Cost of management due.	Other items.	Reserve fund, i. e., undistributed profits under section 33 of Act II of 1912.	Total.	Profit + and loss.			
15	16	17	18	19	20	21	22	23	24	25	26	27	
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.		
43,229 13 10	.....	1,479 15 11	73,759 5 10	57,654 8 0	3,981 7 7	11 3 2	9,010 7 4	3,525 0 0	192,651 13 8	+8,059 2 9		1	
.....	1,149 0 0	.....	.....	.....	91 15 9	.....	.....	.....	1,240 15 9	+217 7 9		2	
12,205 5 0	2,510 0 0	.....	40,976 2 9	18,650 0 0	1,795 15 7	.....	119 4 7	.....	76,946 11 11	+777 1 9		3	
.....	.....	89 12 6	350 0 0	.....	53 15 2	.....	.....	92 8 0	583 3 8	+20 8 5		4	
.....	300 0 0	.....	148 8 0	1,150 0 0	85 3 1	.....	.....	95 15 9	1,777 10 10	+160 1 3		5	
2,000 0 0	.....	.....	859 0 0	.....	53 2 2	33 5 1	9 0 0	273 4 11	3,227 12 2	+1,427 4 3		6	
.....	.....	.....	.....	2,877 0 0	.....	.....	.....	.....	2,877 0 0	31 10 6		7	
57,525 2 10	3,950 0 0	1,569 12 5	1,16,001 0 7	80,331 8 0	6,058 11 4	44 8 3	9,138 11 11	3,986 12 9	2,78,705 4 1	11,633 4 9		8	
550 0 0	10,100 0 0	.....	1,07,169 15 10	21,047 0 0	21 3 4	.....	39 14 7	3,825 11 10	2,32,753 13 7	+6,991 9 1		9	
1 0 0	3,916 4 0	.....	.....	.....	219 12 1	71 0 0	.....	.....	4,208 0 1	-136 0 7		10	
1,007 3 9	4,080 0 0	2,001 6 11	8,081 0 5	.....	729 4 10	59 8 0	.....	1,248 9 7	17,808 1 6	+1,164 15 2		11	
.....	.....	.....	3,083 0 5	.....	.....	52 12 5	7,515 5 2	301 12 10	10,959 14 10	+250 13 8		12	
833 0 0	.....	500 0 0	531 0 0	.....	.....	44 4 0	117 7 0	29 8 4	2,105 3 4	+110 8 8		13	
.....	.....	.....	5,612 13 4	6,910 0 0	.....	12 5 0	.....	391 13 1	12,920 15 5	+375 0 0		14	
2,194 14 1	.....	.....	.....	2,970 0 0	160 0 0	.....	.....	.....	6,324 14 1	+29 13 8		15	
.....	.....	80 0 0	849 8 0	.....	72 11 8	8 11 9	.....	100 0 1	1,830 16 6	+70 5 0		16	
10,333 6 5	.....	1,297 3 11	65,302 9 1	14,493 12 0	2,113 9 10	65 0 0	23 15 3	1,216 15 5	94,841 7 11	+2,013 11 5		17	
.....	.....	4,253 12 9	6,746 0 0	200 0 0	234 15 6	34 8 0	.....	1,432 2 2	12,991 6 5	+722 0 7		18	
1,900 0 0	.....	.....	.....	39 0 0	.....	9 9 0	.....	.....	1,048 9 0	+14 1 0		19	
6,590 0 0	068 2 6	19,257 4 10	23,457 13 11	.....	1,747 0 0	87 4 8	51 3 11	5,085 11 6	57,214 9 6	+2,754 5 7		20	
10,494 0 0	.....	1,109 4 2	17,718 0 0	10,439 0 0	986 10 1	5 0 0	47 4 9	632 5 3	41,461 8 3	+1,255 10 5		21	
.....	.....	.....	1,400 0 0	626 0 0	14 13 0	31 9 9	.....	.....	2,132 6 9	+153 13 9		22	
33,916 8 3	19,064 6 8	29,879 0 7	3,30,020 13 0	56,837 12 0	6,310 0 4	481 8 7	7,791 2 8	14,202 10 1	4,99,566 14 2	16,294 10 7		23	
.....	.....	3,287 13 10	21,601 13 3	3,301 0 0	1,482 13 1	.....	.....	4,608 7 3	34,371 15 5	+1,894 13 10		24	
.....	.....	.....	.....	Engaged	in collecting capital.	.....	.....	.....	.....	.....		25	
41,581 11 7	.....	3,967 0 0	2,30,341 9 8	1,60,480 11 3	15,852 1 10	847 13 2	13,153 9 3	22,409 3 1	4,68,749 11 10	+31,417 5 1		26	
4,013 8 6	3,200 0 0	3,643 13 7	613 0 0	8,235 0 0	83 13 6	63 10 5	98 6 11	561 12 10	20,530 3 9	+1,911 5 2		27	
.....	.....	.....	1,570 0 0	5,231 14 0	117 1 9	58 0 0	.....	243 15 5	7,218 15 2	+206 14 6		28	
500 0 0	.....	.....	510 0 0	.....	.....	15 0 0	.....	.....	1,025 0 0	+64 3 5		29	
.....	.....	.....	1,200 0 0	1,820 0 0	1 11 9	23 9 3	.....	.....	3,055 5 0	+170 15 11		30	
.....	.....	.....	.....	Engaged	in collecting capital.	.....	.....	.....	.....	.....		31	
.....	.....	359 2 0	400 0 0	.....	141 3 1	28 8 0	.....	175 13 6	1,104 10 9	+24 6 11		32	
1,045 13 4	3,200 0 0	6,731 12 10	10,987 14 7	.....	402 8 9	40 0 0	25 9 11	1,064 12 11	23,453 8 4	+894 6 0		33	
403 0 0	1,003 0 0	1,971 9 8	3,301 14 0	.....	217 4 11	15 0 0	.....	1,052 10 5	7,958 7 0	+209 2 7		34	
47,543 1 5	7,400 0 0	19,978 5 11	270,406 3 6	1,79,078 9 3	18,298 10 8	1,109 8 10	13,307 10 1	130,253 11 7	5,87,471 13 3	+36,793 8 5		35	
1,36,967 12 6	30,423 6 8	51,427 2 11	716,638 1 1	3,16,217 13 3	30,637 6 4	1,635 9 6	30,240 8 8	48,536 2 5	13,64,743 15 6	+64,721 7 9		36	

\* Difference of Rs. 72-1-0 owing to loss incurred by Hubli Weavers' Urban Society last year.

INSTITUTE

*Abstract for the information of the International*

Province.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Number of Societies.	Number of members.		Number of affiliated Societies.				Loans made to	
				Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Societies.
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Bank ...	1	902	1	...	...	...	...	...	...
		Central Banking Union ...	2	247	...	...	1	...	...	33,014	10,11,778
		Union ...	1	55	...	...	...	...	...	...	48,395

INSTITUTE

*Abstract for the information of the International*

Province.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Number of Societies.	Number of members.		Number of affiliated Societies.				Loans made to	
				Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Societies.
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Unlimited ...	405	26,755	...	...	...	...	...	1,715,806	6,000
		Limited ...	1	...	...	...	...	...	...	...	...
	II	Limited ...	3	150	...	...	...	...	...	2,634	...

## STATEMENT IV-A.

*Agricultural Institute at Rome—Central Societies.*

Sale of goods to members.	Purchase of members products.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due.		Share Capital.	Members deposit.	Loans from Government.	Reserve Fund.	Remarks.
				On deposits.	On Loans.	By individuals.	By Societies.					
14	15	16	17	18	19	20	21	22	23	24	25	26
...	...	Rs.	...	...	...	Rs.	Rs.	Rs.	Rs.	...	Rs.	...
...	...	7,919	6	4½	7½	...	11,61,769	2,10,000	9,98,977	...	...	...
...	...	743	6½	5	7	44,149	90,779	34,070	1,10,593	...	1,470	...
...	...	...	...	...	...	...	.....	.....	.....	...	...	Engaged in collecting Capital.

## STATEMENT IV-B.

*Agricultural Institute at Rome—Agricultural Societies.*

Sale of goods to members.	Purchase of members products.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due.		Share Capital.	Members deposit.	Loans from Government.	Reserve Fund.	Remarks.
				On deposits.	On loans.	By individuals.	By Societies.					
14	15	16	17	18	19	20	21	22	23	24	25	26
...	...	Rs.	...	...	...	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	...
7,669	...	9,499	...	6½	9½	21,00,249	5,800	1,022	5,50,561	1,91,849	90,093	...
working.	...	171	...	6½	9½	1,207	.....	1,873	200	...	...	2 not working.

## STATEMENT V-A.

*Profit and Loss Account.*

District.	Kind of Society.	Profit.				Loss.						Profit
		Interest earned.	Gross profit on sales of stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.	
1	2	3	4	5	6	7	8	9	10	11	12	
		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.
<i>Northern Division including Bombay.</i>												
Bombay	Central Bank	64,149 14 10	---	383 7 10	64,533 6 8	31,806 4 9	12,178 6 7	2,119 6 9	102 13 0	---	46,306 15 1	+13.2
Broach	Central Banking Union.	4,689 15 6	---	20 13 6	4,710 13 0	2,189 10 0	690 11 9	-----	---	---	2,570 5 9	+1.4
Surat	Do.	4,470 3 10	---	0 0 10	4,470 4 8	3,024 3 4	170 5 0	-----	---	---	3,194 8 4	+1.7
Total	-----	73,310 2 2	---	404 5 2	73,714 8 4	37,020 2 1	13,029 7 4	2,119 6 9	102 13 0	---	52,271 13 2	+31.4
<i>Central Division.</i>												
Satara	Union	1 5 9	---	---	1 5 9	-----	-----	-----	---	---	-----	
Grand Total, Presidency proper	-----	73,311 7 11	---	404 5 2	73,715 14 1	37,020 2 1	13,029 7 4	2,119 6 9	102 13 0	---	52,271 13 2	+31.4

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STATEMENT V-B.

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STATEMENT  
PROFIT AND LOSS  
*Agricultural*

Item No.	District.	Kind of Society.	PROFIT.			
			Interest earned.	Gross profit on sale 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 including Bombay.</i>						
1	Ahmedabad	Agricultural	8,183 15 4	.....	1,338 1 4	9,522 0 8
2	Broach	Do.	9,334 0 1	.....	1,325 6 11	10,709 7 0
3	Kaira	Do.	3,195 13 7	.....	1,920 2 8	5,116 0 3
4	Panch Mahals	Do.	230 8 9	.....	64 0 0	294 8 9
5	Surat	Do.	22,053 15 9	.....	514 1 9	22,868 1 6
6	Thana	Do.	304 8 1	.....	157 0 0	461 3 1
		Total, N. D.	43,352 8 7	.....	5,618 12 8	48,971 5 3
<i>Central Division.</i>						
7	Ahmednagar	Agricultural	9,736 9 10	100 0 0	843 15 6	10,730 9 4
8	East Khándesh	Do.	1,352 7 6	.....	40 0 0	1,392 7 6
9	West Khándesh	Do.	1,379 0 3	.....	139 2 8	1,518 2 11
10	Násik	Do.	1,973 7 3	.....	255 5 3	2,228 12 6
11	Poona	Do.	64,158 2 10	.....	663 9 6	64,821 12 4
12	Sátára	Do.	9,065 3 3	.....	543 15 0	9,629 2 3
13	Sholápur	Do.	1,118 2 9	.....	230 12 3	1,348 15 0
		Total, C. D.	88,853 1 8	100 0 0	2,716 12 2	91,669 13 10
<i>Southern Division.</i>						
14	Belgaum	Agricultural	1,971 10 4	.....	422 1 9	2,393 12 1
15	Dhárwár	Do.	24,044 11 10	.....	1,319 1 10	25,363 13 8
16	Bijápur	Do.	9,188 15 1	.....	1,096 1 9	10,285 0 10
17	Kánara	Do.	816 11 6	464 10 7	330 3 5	1,611 9 6
18	Kolába	Do.	101 2 5	.....	6 3 0	107 5 5
19	Ratnágiri	Do.	638 8 8	.....	95 4 0	733 12 8
		Total, S. D.	36,761 11 10	464 10 7	3,268 15 9	40,495 6 2
		Grand Total, Presidency proper	1,68,967 6 1	564 10 7	11,604 8 7	1,81,136 9 3



V-B.

ACCOUNT.

Societies.

Loss.						Net profit + or loss -.	Remarks.	Item No.
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. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
3,817 6 8	1,415 5 7	.....	.....	.....	5,232 12 3	+4,289 4 5		1
5,462 14 8	817 8 1	.....	.....	.....	6,280 6 9	+4,429 0 3		2
1,711 13 7	601 14 2	.....	.....	.....	2,313 11 9	+2,802 4 6		3
89 2 8	49 2 6	.....	.....	.....	138 5 2	+ 156 3 7		4
13,013 6 6	1,164 14 1	.....	.....	.....	14,178 4 7	+8,689 12 11		5
190 14 4	61 11 0	.....	.....	.....	252 9 4	+ 208 9 9		6
24,285 10 5	4,110 7 5	.....	.....	.....	28,396 1 10	+20,575 3 5		
5,995 9 6	331 15 2	12 15 6	0 12 0	590 5 3	6,931 9 5	+ 3,798 15 11		7
578 12 5	41 11 6	.....	8 1 6	60 3 6	688 12 11	+ 703 10 7		8
760 4 7	86 10 2	.....	2 0 0	9 5 6	858 4 3	+ 659 14 8		9
1,099 5 8	30 13 1	.....	.....	68 11 1	1,198 13 10	+ 1,029 14 8		10
49,979 9 9	3,329 9 10	.....	12 5 0	.....	53,321 8 7	+11,500 3 9		11
6,108 3 11	442 10 6	.....	41 8 3	0 7 6	6,592 14 2	+ 3,036 4 1		12
605 13 0	145 0 9	.....	5 1 0	39 15 9	795 14 6	+ 553 0 6		13
65,127 10 10	4,408 7 0	12 15 6	69 11 9	769 0 7	70,387 13 8	+21,232 0 2		
1,087 1 3	200 13 11	.....	.....	.....	1,287 15 2	+ 1,105 12 11		14
14,557 1 11	1,945 6 9	.....	1 12 3	.....	16,504 4 11	+ 8,859 8 9		15
4,918 9 3	820 9 11	.....	.....	38 14 10	5,778 2 0	+ 4,508 14 10		16
463 5 10	247 6 10	.....	.....	10 6 11	721 3 7	+ 890 5 11		17
71 14 4	21 0 0	.....	5 5 9	.....	98 4 1	+ 9 1 4		18
293 6 5	60 7 11	.....	9 0 0	.....	362 14 4	+ 370 14 4		19
21,891 7 0	3,295 13 4	.....	16 2 0	49 5 9	24,752 12 1	+15,742 10 1		
1,10,804 12 3	11,814 11 9	12 15 6	85 13 9	818 6 4	1,23,536 11 7	+57,599 13 8		

## STATEMENT V-C.

## PROFIT AND LOSS.

## Non-Agricultural Societies.

District.	Kind of Society.	Profit.				Loss.						Net profit or loss.
		Interest earned.	Gross profits on sales of stock.	Other Items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other Items.	Total.	
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.	Rs. a. p.
<i>Northern Division including Bombay.</i>												
Bombay	Non-Agricultural	9,033 14 9	.....	6,215 6 4	15,248 5 1	3,840 3 0	2,226 4 8	---	5 3 5	.....	6,071 10 7	+8,176 10 4
Ahmedabad	Do.	2,987 15 0	.....	3,125 15 9	6,093 14 9	2,425 9 0	1,087 14 2	---	---	300 1 11	4,713 9 1	+1,380 6 1
Broach	Do.	515 6 7	1,180 12 11	1,044 14 6	2,741 2 0	157 10 6	970 1 11	---	---	---	1,127 12 5	+1,613 5 1
Surat	Do.	65 14 0	.....	37 10 3	103 8 3	---	66 13 9	---	---	---	66 13 9	+38 10 1
Total, N. D.	.....	12,533 2 4	1,180 12 11	10,433 14 10	24,186 14 1	6,423 7 0	5,251 2 6	---	5 3 5	300 1 11	11,979 13 10	+12,237 0 11
<i>Central Division.</i>												
Ahmednagar	Non-Agricultural	22,252 14 9	38 14 0	448 7 4	2,274 4 1	10,464 6 7	1,313 7 7	---	25 0 0	2,920 11	2,14,723 9 4	+8,016 10 43
East Khândesh	Do.	626 14 8	184 5 6	10 2 4	621 6 8	258 9 9	183 12 4	---	---	37 10 6	400 0 7	+331 8 11
West Khândesh	Do.	602 11 8	.....	4 8 0	697 3 8	230 10 8	86 5 0	---	---	5 4 0	822 3 6	+575 9 9
Nâsik	Do.	105 8 6	-504 0 1	93 10 0	-215 12 7	184 0 0	639 2 0	339 15 5	211 2 0	279 8 0	1,863 11 6	-2,090 9 60
Poona	Do.	8,402 14 8	.....	257 14 3	8,660 12 11	4,931 9 11	304 1 3	---	53 12 0	40 9 9	5,325 0 11	+3,335 11 0
Sâkara	Do.	5,231 6 8	.....	69 2 10	5,300 9 9	2,331 6 6	133 2 4	---	11 0 8	51 9 10	2,532 2 11	+2,768 6 7
Sholâpur	Do.	2,488 7 7	.....	207 14 9	2,696 6 4	1,017 12 5	152 5 0	---	---	119 12 9	1,290 14 2	+1,408 8 1
Total, C. D.	.....	39,890 14 6	-230 12 7	1,090 11 6	40,700 13 5	19,409 7 10	2,907 3 6	339 15 5	333 14 3	3,455 2 0	26,836 11 0	+14,164 2 5
<i>Southern Division.</i>												
Belgaum	Non-Agricultural	3,435 8 10	.....	53 9 1	3,518 1 11	1,187 15 0	435 5 1	---	---	.....	1,623 4 1	+1,894 13 9
Dhârwar	Do.	50,317 5 3	1,144 13 1	2,092 3 6	53,654 5 10	14,200 13 9	5,773 13 10	29 12 0	20 0 0	130 8 0	20,153 10 7	+33,401 11 3
Hajâpur	Do.	475 1 6	95 8 0	101 12 0	672 5 6	161 11 7	239 9 0	---	---	.....	401 4 7	+271 0 11
Kânara	Do.	33 7 5	.....	218 13 3	252 4 8	1 11 9	79 9 0	---	---	.....	81 4 9	+170 15 11
Kolaba	Do.	102 6 0	.....	0 8 0	102 14 0	72 7 1	6 0 0	---	---	.....	78 7 1	+24 6 11
Ratnâgiri	Do.	2,452 15 8	.....	103 5 8	2,556 5 4	1,110 10 5	293 3 6	---	43 14 10	---	1,452 12 9	+1,103 8 7
Total, S. D.	.....	56,846 12 8	1,240 5 1	2,569 3 6	60,656 5 3	16,735 5 7	6,832 9 5	29 12 0	63 14 10	130 8 0	23,790 11 10	+36,865 9 60
Grand Total, Presidency proper	.....	1,09,319 13 6	2,140 5 5	14,033 13 10	1,25,544 0 2	42,567 4 5	15,080 14 5	308 11 5	404 15 6	3,685 8 11	62,307 4 8	63,236 12 1

A.—A loss of Rs. 573-11-6 was carried forward from last year by the Northern Gujrâth Corporation Society. It has now been deducted from the Profits.

B.—Difference of Rs. 66-3-1 is accounted for by loss made by the Ahmednagar Weavers' Union in the previous year; the net liabilities being increased by that amount in Statement III.

C.—I. Net balance of loss, viz. Rs. 2,099-9-0, due to total loss made by the All India Brotherhood Corporation Society, Manmâd, Rs. 2,169-14-0 counterbalanced by a gain in Jackson Memorial Coy. of Rs. 70-5-0.

II. The loss of i. s. 2,169 14-0 made by the All India Brotherhood Corporation Society due to depreciation of stock and corresponding loss on sale of stock to which establishment and other charges have been added. The total loss is balanced by eliminating the nominal profits of last year leaving a favourable balance of Rs. 20-12-3 as an asset.

D.—The excess of Rs. 72-1-0 is explained in Statement III-C against Dhârwar District.

It is requested that all letters and communications to the Registrar, Co-operative Societies, may be addressed to "POONA."

Telegraphic address: "Bombay Credit," Poona.

No. 6531 of 1913.

OFFICE OF THE REGISTRAR, CO-OPERATIVE  
SOCIETIES, BOMBAY PRESIDENCY:

Camp Poona,

13 December 1913.

Reply to \_\_\_\_\_'s No. \_\_\_\_\_ of \_\_\_\_\_

MEMO.

A copy of the Administration Report - of the Co-operative Department for 1912-13 is forwarded with compliments. The Registrar would like to take the opportunity of saying that there are large portions of the public who are yet quite unaware of the uses and possibilities of Co-operation and that it is - within the power of the Editor to help him in - popularising the co-operative movement by bringing its recent developments to notice.

By order  
Chandrasai Raju  
Head Clerk to the Registrar  
Co-operative Societies, Bombay

No. 1100 OF 1913.

From

RAO BAHADUR GOBINDRAM SALAMATRAI, I. S. O.,  
 Superintendent, Land Records and Registration, and  
 Registrar, Cooperative Societies in Sind ;

To

THE COMMISSIONER IN SIND,  
 Karáchi.

*Superintendent's Office,  
 Hyderabad, 31st July 1913.*

Sir,

I have the honour to submit my report on the working of the Cooperative Societies in Sind for the year ending March 31st, 1913.

2. Mr. Hamidali, I. C. S., held charge of the office of Registrar from 1st April to 1st August 1912, and again from 2nd September to 31st October 1912. During the interval of Mr. Hamidali's absence on leave, Mr. Webb, I. C. S., was in charge. I succeeded Mr. Hamidali and have held the office since the 1st November 1912.

3. There were seven Cooperative Societies in existence at the commencement of the year and four more were registered during the year, two by my predecessor in May and October, and two by me quite at the close of the year. Of these 11 Societies, 4 have been in existence for over two years and have got on well. The Khairpur Daharki Society, the oldest of them all, deserves special mention as being the best managed Society in the Province, with a working capital of Rs. 6,656-13-1 and a membership of 178. The Society got an additional loan of Rs. 1,000 from the Government, and a further loan of Rs. 1,000 at 5½ per cent. from the Court of Wards in Sind. This enabled the Society to discharge all loans raised from private individuals. The Secretary, Mr. Vasanmal, continues to do good work, so also Moulvi Abdul Hakim and Zakir Muhammad and it is chiefly to the efforts of these individuals that the movement owes its success.

The Garhi Yasin Society has done very little work during the year, as most of its loans remained unrecovered. The slackness in the recovery of its loans, noticed in the previous year's report, was—so I gathered from inquiries made by myself in the course of my visit to that place—in some measure due to failure of crops during two successive seasons. Some pressure was, however, brought by me to bear upon the Society with the result that bulk of the outstanding loans has been recovered since the close of the year, *i. e.* Rs. 1,314 out of the total of Rs. 1,865 shown as overdue in Statement III-B. The new President, Mian Shamsuddin, has commenced well and takes interest in the affairs of the Society committed to his management. The remaining two of the old Societies have been doing well, particularly the Berani Society under the able guidance and management of Diwan Kirpaldas.

4. The three Societies registered towards the close of the previous year in taluka Mirpur Mathelo have made a good start and between themselves have a working capital of Rs. 7,216-6-11 and a membership of 260. Wadero Kaiser Khan, President of the Bozdar Society, and Dadan Khan, Secretary of the Lund Society, deserve credit for the interest shewn by them in the furtherance of the cause.

5. Of the two new Societies started this year by my predecessor, the Ubauro Society claims both Hindus and Muhammadans among its members and it is gratifying to see that the movement is working smoothly. The other Society started at Digri claims special mention on account of some novel features

in its constitution, in that it has selected the entire taluka for its operations and has extended membership to outsiders and non-agriculturists to the extent of 10 per cent. of the total number of members, while its capital has been raised by shares. Digri is the centre of Punjabi Colonists' influence and the Society owes both its birth and existence to Sayad Karamshah, a man of enterprising spirit and undoubted ability. The following table shows the constitution of the Society:—

				Local Members.	Outsiders.
Punjabi Hindus	...	...	...	105	21
Do. Muhammadans	...	...	...	144	1
Sindhi Hindus	...	...	...	71	...
Do. Muhammadans	...	...	...	218	1
				568	23

The selection of an unduly large area as the field of operations and the admission of outsiders to membership have made the Society rather an unwieldy body, hence some misgiving naturally arises as to the ultimate success of the movement. In reply to a reference made by myself to the Registrar of Cooperative Societies, Bombay, that Officer states that the system prevailing at Digri is not countenanced in the Presidency, and is extremely inadvisable on the ground that, as the members are to be jointly and unlimitedly liable for each other, it is essential they should know each other well and be able to keep a watch over each other's doings, which is not possible under the Digri system. It further appears that the by-laws of the Society are not very happily framed and give too much discretionary power to the managing body. As Karamshah is the only member who understands business, all the powers seem centered in him.

As the Society was started by my predecessor, I wish to give it a full and fair trial, but shall have to watch its proceedings very closely to see that nothing goes wrong.

6. The proposed Weavers' Society mentioned in the last report could not be organized. My predecessor had realized the impracticability of forming it and I myself came to the same conclusion after I had held a conference with the leading members of the community in the course of my visit to Hala.

7. The two Societies registered by me during the year, were those of Jam Sahib in taluka Nasrat, and of deh 24 Jamrao, taluka Sinjhor. The former movement owes its existence chiefly to the efforts of Fakir Muridali, a principal resident of the village of Jam Sahib. He began his work under the guidance of Mr. Wali Muhammad Hassanali, Deputy Collector, Nasrat Division, who displayed keen interest in the cause of Cooperation even during the short period that he was there. The other Society is composed purely of Punjabi Colonists of deh 24 with Numberdar Ghulam Hussain as their leader. I visited the taluka headquarters of both these Societies and had the by-laws discussed and framed in my presence.

Two Societies have been registered since the close of the year; one being the Bhandari Urban Cooperative Credit Society in Karachi, and the other the Punjabi Cooperative Credit Society in deh 30, taluka Sinjhor. This amply shows that the institutions are gaining in popularity and we may confidently look forward to a rapid expansion of the movement throughout the Province.

8. I personally inspected the accounts of all the Societies with the exception of the two formed at the close of the year, as they had not done any business yet. Some of the important irregularities discovered are noticed below:—

(a) In eight cases, loans had been granted by Bozdar and Garhi Yasin Societies in excess of the limit prescribed by the by-laws.

(b) The Digri Society had admitted minors to membership, contrary to the provisions of the Act. This was pointed out to the Society who have been asked to remove the minors' names from membership.

(c) It was found that two of the members of the Digri Society had been given unduly large loans to the extent of Rs. 1,400, a proceeding which was only rendered possible by the defects in the present by-laws which prescribe no limit to individual loans. The inadvisability of granting unduly large loans to individuals has been fully impressed upon the President and Members.

(d) The accounts of the Digri Society were unduly elaborate and I had to suggest the substitution of simpler forms which would serve the same purpose much better.

Considering that the movement is yet in its infancy in the Province, it is satisfactory to note that the accounts were, on the whole, well kept.

~~10.~~ 9. The statements prepared in conformity with the orders conveyed in Government Resolution No. 4307, dated the 17th May 1913, are herewith submitted.

I have the honour to be,

Sir,

Your most obedient servant,

GOBINDRAM S.,

Superintendent, Land Records and Registration,  
and Registrar, Cooperative Societies in Sind.

## STATEMENT I-B.

## Number and constitution of Societies—Agricultural Societies.

District.	Class of Society, i. e., I, II, III, IV, V, or VI.	Type of Society, i. e., "limited or unlimited."	Number of Societies		Number of Members		Working Capital		Most usual dividend paid on shares.	Most usual Rate of Interest		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.		On loans issued by Societies.	On deposits.		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<i>Names of Society.</i>							Ra. a. p.	Ra. a. p.		Per cent.	Per cent.		
Sukkur.	I. Credit ...	Unlimited ...	1	1	170	178	6,440 14 3	6,656 13 1	Dividend not yet paid.	9½	6½	*The figures shown in the last year's return were Rs. 3,752.14 were incorrect.	
			Garhi Yasin...	1	1	117	118	*3,231 14 0	3,426 0 11	Do. ...	9½		...
			Gabol ...	1	1	60	73	804 0 0	1,728 0 0	Do. ...	9½		...
			Bordar ...	1	1	87	86	1,413 8 0	2,093 3 0	Do. ...	9½		...
			Lund ...	1	1	68	101	1,031 0 0	2,495 3 11	Do. ...	9½		...
			Ubanro ...	...	1	...	34	...	1,259 8 5	Do. ...	9½		...
		Sukkur ...	5	6	473	590	12,921 5 0	18,559 3 4		9½	6½		
Nawabshah.	I. Credit ...	Unlimited ...	1	1	68	73	2,163 5 0	2,397 9 5	Dividend not yet paid.	9½	...		
			Beranl ...	1	1	64	96	3,053 0 8	3,365 12 1	Do. ...	9½	...	
			Jam Sahib ...	...	1	...	13	...	...	Do. ...	...	...	
			Punjabli Jamrao deh No. 24	...	1	...	11	...	...	Do. ...	...	...	
				Nawabshah	2	4	153	190	5,214 5 8	5,783 5 6		9½	...
Thar and Parkar	I. Credit ...	Unlimited ...	...	1	...	591	...	8,915 9 0	Dividend not yet paid.	9½	6		
				Thar and Parkar.	...	1	...	591	...	8,915 9 0		9½	6
		Total ...	7	11	624	1,871	18,135 10 8	33,268 1 10		9½	...		

GOBINDRAM S.,

\* Superintendent, Land Records and Registration,  
and Registrar, Cooperative Societies in Sind.

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STATEMENT II-B.

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STATEMENT  
Receipts and Disbursements

District.	Class of society, i.e., I, II, III, IV, V or VI.	Type of society.	Receipts.																
			Share payments.	Loans and deposit.					Loans repaid by members.	Loans repaid by Central Societies.	Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening Balance.	Grand Total including opening balance.		
				By members.	By non-members.	By other Societies.	By Government.	By Central Societies.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
Name of Society.			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.	Rs. s. p.		
Sukkur.	I	Unlimited.	Khairpur	40 0 0	1,000 0 0	---	1,000 0 0	---	6,420 0 0	---	---	---	611 13 8	---	12 12 0	9,084 9 8	20 14 3	9,105 13 1	
			Faharki	5 0 0	---	---	---	---	350 0 0	---	---	---	218 6 2	---	4 0 0	579 6 8	130 14 9	710 1 7	
			Gabol	65 8 0	---	---	800 0 0	---	850 0 0	---	---	---	60 4 10	---	19 8 0	1,795 4 10	804 0 0	2,599 4 10	
			Dordar	95 0 0	---	---	1,450 0 0	---	---	---	---	---	14 3 3	---	28 8 0	1,587 11 8	1,413 8 0	3,001 0 0	
			Lund	218 0 0	---	---	1,100 0 0	---	1,217 8 0	---	---	---	64 11 11	---	04 8 0	2,081 11 11	1,031 0 0	3,112 11 11	
			Utauro	640 0 0	---	---	550 0 0	---	---	---	---	---	---	---	---	68 0 0	1,283 0 0	---	1,351 0 0
Total Sukkur	---	---	1,068 8 0	1,000 0 0	---	4,100 0 0	---	8,847 8 0	---	---	---	985 7 10	---	215 4 6	17,010 12 4	43,406 5 0	20,417 1 1		
Nawabshah.	I	Unlimited.	Kdahi Kasim	20 0 0	---	---	---	---	2,041 8 0	---	---	---	211 4 11	---	6 0 0	2,278 12 11	430 5 0	2,709 1 11	
			Barani	55 0 0	---	---	---	---	2,820 0 0	---	---	---	403 4 1	---	16 8 0	3,333 12 1	2 0 0	3,335 12 1	
			Jam Sahib	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
			Punjabi Jamrao deh No. 2A	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Total Nawabshah.	---	---	75 0 0	---	---	---	---	4,861 8 0	---	---	703 9 0	---	22 8 0	5,602 9 0	432 5 0	6,034 11 0			
Thar and Parkar	I	Unlimited.	Digri	2,507	4,675 0 0	---	---	1,100 0 0	---	2,011 1 0	---	---	720 6 0	---	208 0 0	11,311 7 0	---	11,311 7 0	
			Total Thar and Parkar	2,507	4,675 0 0	---	---	1,100 0 0	---	2,011 1 0	---	---	720 6 0	---	208 0 0	11,311 7 0	---	11,311 7 0	
Grand Total	---	---	2,507	5,816 8 0	1,000 0 0	---	6,000 0 0	---	15,716 1 0	---	---	2,409 6 10	---	635 12 6	33,084 12 4	43,833 10 0	27,351 1 1		

II-B.  
Agricultural Societies.

Disbursements.

Share capital withdrawn.	Members' deposit withdrawn.	Loans repaid to				Loans to				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.	Central Societies.	Other Societies.	Non-members.	Members.		Central Societies.	Other Societies.									
						On personal Security.	On mortgage Security.											
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37
	Rs.	Rs. a. p.			Rs. a. p.	Rs. a. p.				Rs. a. p.		Rs.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.
	...	87 12 8	...	...	2,070 0 0	6,024 0 0	...	...	...	189 12 2	...	...	73 0 0	29 10 0	...	9,074 2 10	31 5 1	9,105 7 11
	...	...	...	...	...	100 0 0	...	...	...	...	...	...	28 14 6	...	...	128 14 6	637 6 11	716 6 6
	...	...	...	...	...	2,578 0 0	...	...	...	...	...	...	21 4 10	...	...	2,569 4 10	...	2,590 4 10
	...	...	...	...	...	2,687 8 0	...	...	...	...	...	...	8 0 3	...	...	2,695 8 3	5 11 0	3,001 3 3
	...	...	...	...	...	3,703 0 0	...	...	...	...	...	...	...	...	...	3,708 0 0	4 11 11	3,712 11 11
	...	...	...	...	...	1,205 0 0	...	...	...	...	...	...	23 7 7	...	...	1,227 7 7	54 8 5	1,232 0 0
	...	87 12 8	...	...	2,070 0 0	17,202 8 0	...	...	...	189 12 2	...	...	153 11 2	29 10 0	...	10,783 6 0	683 11 4	20,417 1 4
	...	...	...	...	...	2,401 0 0	...	...	...	...	...	...	2 0 6	...	...	2,403 0 0	246 1 6	2,709 1 11
	...	...	...	...	...	3,380 0 0	...	...	...	...	...	...	...	...	...	3,380 0 0	5 12 1	3,385 12 1
	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	...	...	...	...	...	5,841 0 0	...	...	...	...	...	...	2 0 6	...	...	5,843 0 6	251 13 6	6,004 14 0
	140	...	...	...	...	9,768 7 0	...	...	...	...	...	50	244 13 0	...	...	10,203 4 0	1,108 3 0	11,311 7 0
	140	...	...	...	...	9,768 7 0	...	...	...	...	...	50	244 13 0	...	...	10,203 4 0	1,108 3 0	11,311 7 0
	140	87 12 8	...	...	2,070 0 0	32,811 15 0	...	...	...	189 12 2	...	50	400 8 8	29 10 0	...	35,779 10 6	2,043 11 10	37,823 6 4

GOBINDRAM S.,  
Superintendent, Land Records and Registration,  
and Registrar, Cooperative Societies in Sind.

District and name of Society.	Class of Society, I, II, III, IV, V or VI.	Type of Society.	Assets.							
			Cash in hand and Bank.	Value of investments.	Loans due by Members.	Of which overdue.	Loans due by Societies.	Of which overdue.	Interest due to Society.	Value of stock in hand.
1	2	3	4	5	6	7	8	9	10	11
<i>Name of Society.</i>			Rs. a. p.		Rs. a. p.	Rs.			Rs. a. p.	Rs. a. p.
Sukkur.	Khairpur Deharki	I. Credit	Unlimited	81 5 1	---	6,624 0 0	---	---	245 11 0	1 8 0
	Garhi Yasin	Do.	Do.	537 6 11	---	2,839 0 0	1,605	---	234 1 5	---
	Gabol	Do.	Do.	---	---	1,733 0 0	---	---	59 7 0	---
	Bordar	Do.	Do.	5 11 0	---	2,087 8 0	---	---	200 0 0	---
	Lund	Do.	Do.	4 11 11	---	2,490 8 0	---	---	83 13 8	---
	Ubauro	Do.	Do.	54 8 5	---	1,205 0 0	---	---	28 11 0	---
			Sukkur District	653 11 4	---	17,874 0 0	1,605	---	909 12 1	1 8 0
Nawabshah.	Khahi Kasim	I. Credit	Unlimited	245 1 5	---	2,151 8 0	10	---	16) 0 0	---
	Berani	Do.	Do.	5 12 1	---	3,330 0 0	---	---	26 6 6	---
	Jam Sahib	Do.	Do.	---	---	---	---	---	---	---
	Punjabi Jamrao deh No. 14	Do.	Do.	---	---	---	---	---	---	---
			Nawabshah District	251 13 6	---	5,531 8 0	10	---	186 6 6	---
Thar and Parkar	Digri	I. Credit	Unlimited	1,108 3 0	---	7,757 6 0	---	---	8 14 6	50 0 0
				Thar and Parkar District	1,108 3 0	---	7,757 6 0	---	---	8 14 6
			Total	2,043 11 10	---	31,162 14 0	1,675	---	1,105 1 1	51 8 0

## III-B.

## Agricultural Societies.

Total.	Liabilities.										Profit + and loss.	Remarks.
	Loans and deposits from Non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits of Members.	Share Capital.	Interest and dividend due by Society.	Cost of management due.	Other items.	Reserve Fund, i.e. undistributed profits under section 33 of Act II of 1912.	Total.		
13	14	15	16	17	18	19	20	21	22	23	24	25
Rs. a. p.	Rs. a. p.	Rs. n. p.	Rs. n. 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.
6,902 8 1	1,365 0 0	...	1,825 12 7	1,741 8 0	...	55 0 0	5 0 0	0 7 0	1,302 5 0	6,385 0 7	517 7 6	
3,720 8 4	.....	...	1,550 0 0	1,440 8 0	...	...	...	...	246 6 9	3,233 14 9	483 0 7	
1,787 7 0	.....	...	800 0 0	779 8 0	...	...	6 0 0	...	90 0 0	1,678 8 0	111 15 0	
3,103 3 0	.....	...	1,450 0 0	1,399 8 0	...	...	11 8 0	...	109 0 0	2,970 0 0	223 3 0	
2,579 1 7	.....	...	1,100 0 0	1,159 0 0	...	...	...	...	87 0 0	2,316 0 0	233 1 7	
1,286 3 5	.....	...	550 0 0	646 0 0	...	...	2 0 0	...	.....	1,109 0 0	69 3 5	
19,463 15 5	1,365 0 0	...	7,275 12 7	7,166 0 0	...	55 0 0	24 8 0	0 7 0	1,924 11 9	17,811 7 4	1,657 8 1	
2,557 9 5	100 0 0	...	1,000 0 0	937 8 0	...	...	...	...	144 13 0	2,192 5 0	375 4 5	
3,412 2 7	.....	...	1,400 0 0	1,334 8 0	...	...	...	...	142 8 0	2,877 0 0	535 2 7	
.....	.....	...	.....	.....	...	...	...	...	.....	.....	.....	
.....	.....	...	.....	.....	...	...	...	...	.....	.....	.....	
5,989 12 0	100 0 0	...	2,400 0 0	2,272 0 0	...	...	...	...	287 5 0	5,059 5 0	910 7 0	
8,024 7 6	.....	...	1,100 0 0	4,535 0 0	2,507	40 12 0	35 7 6	...	.....	8,218 3 6	708 4 0	
8,024 7 6	.....	...	1,100 0 0	4,535 0 0	2,507	40 12 0	35 7 6	...	.....	8,218 3 6	708 4 0	
24,383 2 11	1,465 0 0	...	10,775 12 7	19,973 0 0	2,507	95 12 0	59 15 6	0 7 0	2,212 0 9	31,088 15 10	3,274 3 1	

GOBINDRAM S.,

Superintendent, Land Records and Registration,  
and Registrar, Cooperative Societies in Sind.

## INSTITUTE STATEMENT IV-B.

*Abstract for the information of the International Agricultural Institution  
at Rome—Agricultural Societies.*

Province.	Class of Society.	Type of Society.	Number of Societies.	Number of members.		Number of affiliated Societies.				Loans made to				Sales of goods to members.	Purchase of members' products.
				Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Other.	Individuals.		Societies.			
										On personal security.	On mortgage security.	Local.	Central.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Sind ...	L. Credit ..	U. limited ..	11	1,371	...	..	..	..	..	Rs. a. p. 32,811 15 0	..	..	..	..	..

Province.	Cost of management.	Most usual dividend paid on shares.	Most usual Rate of Interest.		Loans due		Share Capital.	Members' deposit.	Loans from Government.	Reserve Fund.	Remarks.
			On deposits.	On Loans.	By individuals.	By Societies.					
1	17	18	19	20	21	22	23	24	25	26	27
Sind ...	Rs. a. p. 40 8 8	Not yet paid.	6½	9½	31,163 14 0	..	Rs. 2,507	Rs. a. p. 13,973 0 0	Rs. a. p. 10,778 12 7	Rs. a. p. 2,213 0 9	

GOBINDRAM S.,  
Superintendent, Land Records and Registration,  
and Registrar, Cooperative Societies in Sind.

*Below letter No. 1100, dated the 31st July 1913, from the Registrar,  
Cooperative Societies in Sind, with accompaniments.*

No. 2794 of 1913.

REVENUE DEPARTMENT:

*Office of the Commissioner in Sind,  
Government House, Karachi, 19th August 1913.*

Submitted to Government.

2. There were seven cooperative societies at the beginning of the year. Four new societies were registered during the year ending 31st March 1913 and two more have since been recognized.

3. The societies worked satisfactorily on the whole. The Digri Society, as the Registrar recognizes, requires close supervision. The Society at Garhi Yasin has been exposed to exceptional difficulties, owing to the poorness of the cultivation in the area which it serves.

4. The Government of India have now been pleased to sanction an additional allotment of Rs. 8,000 a year for the grant of loans to the Societies in Sind at the reduced rate of interest of 4 per cent. per annum, *vide* Government Resolution No. 6490, dated the 14th July 1913, Revenue Department, and it may be hoped that this grant will stimulate the activity of the movement in the Province.

5. There are difficulties peculiar to or especially marked in the Province, in its lack of well-defined and self-contained communities, the large sums required for expenditure on cultivation, and the scattered nature of the population in the purely agricultural districts. On the other hand there is in some areas a considerable amount of tribal feeling, while the influence of big zamindars, where they are sufficiently business-like to look after the interests of a society, should be of the greatest assistance in the advancement of cooperation. There is certainly great scope for its beneficial extension owing to the necessity for borrowing under which the majority of cultivators periodically are, in order to get their lands ready. The progress of the movement in Sind is certainly slow, but, such as it is, has been steady, and may be expected to continue.

P. R. CADELL,  
Acting Commissioner in Sind.

To

The Chief Secretary to Government,  
Revenue Department, Bombay.