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

For the twelve months ending March 31st, 1914.

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No. 4698 of 1914.

From

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

To

THE DIRECTOR OF AGRICULTURE,
Bombay Presidency, Poona.

Camp Poona, 7th July 1914.

Sir,

I have the honour to submit the Tenth Annual Report on the working of the Cooperative Societies Act in this Presidency for the year ending March 31st, 1914.

I.—ADMINISTRATION AND TOURING.

2. *Permanent Staff.*—The post of Registrar was held by me throughout the year. During the rains Mr. V. H. Gonehalli, M.A. (Cantab.), Extra Deputy Director of Agriculture, was gazetted as Assistant Registrar, Cooperative Societies, Konkan Division, in addition to his own duties. He has devoted himself to problems of agricultural organization and has not been called upon to assist in ordinary audit and registration work. The audit staff has been increased by the addition of one Auditor, Mr. K. B. Bhadrapur, M.A., one Assistant Auditor, and one Inspector. There are now five Auditors, one Assistant Auditor, and five Inspectors. The constant growth in the number of societies make further additions to this staff in the near future inevitable, and no alternative to an official audit agency is yet in sight. The three Special Mám-latdárs, who are employed chiefly in making enquiries on behalf of the Central Bank into loan applications received from rural societies, have continued to work on the same lines as last year. Three expert Weaving Assistants are employed under the Registrar in managing weaving schools and holding village demonstrations. The Registrar's office staff consists of one head clerk and five clerks.

3. *Honorary Staff.*—Working alongside this permanent staff and in close cooperation with it, is a large body of Honorary Organisers to whose labours the progress made by the movement must be largely ascribed. The great majority of new societies that have been registered have been organised by their efforts. It is a pleasure to acknowledge in the forefront of this report the debt which this Department owes to their energy and enthusiasm. In Ahmedabad Mr. Jivanlal P. Lakhia and in Panch Maháls Mr. Manvantrai J. Desai continue to make steady progress without relaxing their supervision of previously existing societies. In Kaira Mr. Gordhandas Keshavlal, a young Patidar, has thrown himself into cooperative work with a zeal which rivals that of his colleague Khán Sáheb Saidumia Faizumia. In Broach Ráo Sáheb Ambashankar U. Malji whose title was conferred at the last Birthday Honours has taken the place of Sardár Ráo Bahádur Motilal Chunilal, who has resigned and received the thanks of Government, and proposes to give up part of his leading practice at the bar in order to devote more time to cooperative work in which he is helped by Mr. Laxmiram Mahipatram. Surat district is fortunate in having two such experienced officers as Ráo Bahádur Khandubhai G. Desai and Ráo Bahádur Naranbhai L. Desai in charge of its destinies. Thána and Kolába districts are still without Honorary Organisers, but in Bombay City Ráo Sáheb S. S. Talmaki is always ready to help forward the movement and has been decorated with the title of Ráo Sáheb in acknowledgment of his public services. In the Central Division Mr. G. K. Chitale has visited a large number of the Ahmednagar Societies but is now handing over part of his duties to Sardár Gopalrao Mirikar.

Khándesh is in charge of Mr. S. D. Garud and Ráo Bahádur Bhangakonkar whose missionary efforts are expected to bear fruit in the coming year. In Násik Mr. Yeshwantrao N. Palshikar continues in his unassuming way to make very solid progress. Mr. M. R. Tarkunde of Sáswad in the Poona district and Mr. R. M. Sane of Bársi in the Sholápur district are both working very effectively and on sound lines. In the Southern Division Ráo Sáheb R. G. Naik's forceful personality has achieved great results in the Belgaum district and has won him the very well-earned title which he recently received. A similar success has attended the business-like methods and constant touring of Ráo Sáheb S. J. Deshmukh in Bijápur. The movement has gained greatly by the weighty advocacy of the Honourable Ráo Bahádur S. K. Rodda in Dhárwár and the energy of Ráo Sáheb Pundlikrao Pandit in Kánara. Ráo Sáheb Shiwaji R. Kulkarni of Malsamudra and his son Mr. Mahadev have by their practical and sincere work given great assistance in the East of the Dhárwár district, and in the Devgadh taluka of the Ratnágiri district the efforts of Mr. L. B. Kadulkar deserve a word of special acknowledgment. This list comprises all the officially recognised Honorary Organisers, but has omitted the names of many regular unofficial helpers who have earned our thanks to an extent scarcely less than that of the Honorary Organisers themselves.

4. *Touring*.—I was on tour for 224 days and inspected 286 societies. All districts were visited at least once with the exception of Kolába and Ratnágiri, which were frequently visited by the Assistant Registrar.

II.—SUMMARY OF GENERAL PROGRESS.

5. *General Progress*.—The rate of progress has been slightly more rapid than last year. The number of societies of all sorts, which in 1912-13 increased by 147, has during the current year increased by 183 from 515 to 698. The total number of members has risen from 46,221 to 66,704, and the working capital from Rs. 48,47,763 to Rs. 66,13,135. Government have laid down the policy that the growth of societies should be allowed to proceed spontaneously and that no official pressure should be used to accelerate the movement. This course has been honestly followed, and with the exception of a few agricultural purchase or sale societies all new organisations have come into existence in response to a real local demand, created in most cases by the persuasions of unofficial organisers. In view of the credit which cooperative societies are beginning to secure amongst the general public, as well as the banking crisis through which the Presidency has just passed, the need of great caution in the registration of new societies has been keenly realised. The movement shows no tendency yet to run away, but it is doubtful whether more societies could have been solidly organised and set at work in the course of a year without overstraining the staff available. It may be noted here that the reason why the opening figures in the appended statements shown for 1913-14 do not tally with the closing figures of 1912-13 is that societies cancelled during the year have been omitted from the statements.

6. *Central Societies*.—The number of Central Societies has risen from 4 to 6 and their working capital from Rs. 13,64,565 to Rs. 17,94,531. A feature of the year is the introduction of the system of affiliating rural societies to Central Banks or Unions for the purposes of supervision and finance. Seventy societies have affiliated themselves to 4 Central Societies. The working capital is drawn from various sources in proportions which banking authorities generally pronounce to be sound. Share capital, held by 1,611 members, amounts to Rs. 4,08,221, deposits by members to Rs. 7,87,041, and loans and deposits by non-members to Rs. 5,71,663.

7. *Agricultural Societies*.—The number of agricultural societies has risen from 409 to 568, their membership from 27,905 to 38,621, and their working capital from Rs. 22,41,896 to Rs. 28,03,849. An analysis of the last figure shows that Rs. 1,85,657 or 6½ per cent. represent loans from Government as against 9 per cent. last year and 20 per cent. in 1910. The truest test of the credit of a society is its power to attract deposits from the public. Progress under this head has been satisfactory. Deposits from members and non-

members have risen from Rs. 6,18,275 to Rs. 8,71,219 or in other words have increased from 27 per cent. to 31 per cent. of the total working capital. One of the great advantages of rural societies is that they open up for the rayat access to the general money market. Societies have not been slow to realize this and now hold Rs. 15,91,667 on loan from financing institutions, constituting 57 per cent. of their total funds as against 59 per cent. last year. The average number of members per society has remained unaltered at 68, but the average amount of capital available per head has fallen from Rs. 80 to Rs. 72. In view of the number of new agricultural societies that have been registered, this decrease was probably inevitable.

8. *Non-agricultural Societies.*—The number of non-agricultural societies has risen from 102 to 124, their membership from 16,730 to 26,472 and their working capital from Rs. 12,41,302 to Rs. 20,14,755. The rapid growth in membership and funds has fully realised the sanguine forecast which was made last year. These societies have relied on themselves to find their own capital and have only drawn Rs. 50,675 or 2½ per cent. of their total resources from financing institutions. The great bulk of their funds has been derived from the members themselves, Rs. 7,11,744 or 35 per cent. as share capital, and Rs. 6,79,836 or 33 per cent. as deposits. But the public also is beginning to come in and its deposits now amount to Rs. 3,67,022 or 18 per cent. of the total working capital. The average membership is 213, a figure which is perhaps too high, if members are really to combine and if the committee is to exercise close supervision over them all. The average sum available per head has risen from Rs. 74 to 76.

9. *Profits and Reserve.*—The total profit earned during the year amounted to Rs. 1,90,578 as against Rs. 1,42,280 in 1913. Apart from this sum societies hold Rs. 2,12,999 on account of reserve fund. Bad debts written off during the year amounted only to Rs. 263 but the figure would no doubt have been larger if stricter banking methods had been followed. The total overdue arrears outstanding on March 31st are returned at Rs. 2,88,527 which works out at 4 per cent. on the total working capital engaged. It is fairly certain that many societies to save their credit have reported less arrears than actually exist. An attempt will be made next year to secure more accurate figures.

10. *Cancellation.*—During the year 212 new societies were registered and 29 societies were cancelled, leaving a net gain of 183. In 20 cases liquidators have been appointed. Altogether 780 societies have been registered since the passing of Act X of 1904 and 82 have been cancelled. A table is appended which shows how many of the societies registered in any particular year have had to be dissolved subsequently.

Year of registration.	Number of societies registered.	Number subsequently cancelled.
1904-05	12	1
1905-06	19	5
1906-07	38	5
1907-08	75	46
1908-09	24	2
1909-10	39	5
1910-11	44	2
1911-12	117	14
1912-13	147	...
1913-14	183	2

The Sātara district is the plague spot of the Presidency. In all 113 societies have been registered in it, and 46 of these have had to be subsequently liquidated. There are still some 15 thoroughly bad societies to be wound up before this incubus can be shaken off. The most serious of the failures during the year was that of the Northern Gujarāt Urban and Trading Cooperative Credit Society, Limited. The causes were reckless lending on all sorts of insufficient security, indifferent members, a careless committee, and a total

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disregard of all warnings and advice. A considerable portion of the paid up share capital (Rs. 20,708) will probably be found to have been lost.

11. *The Banking Crisis.*—The year was marked by a grave financial crisis and a sudden contraction of credit which drove many joint-stock banks into bankruptcy. Cooperative Credit Societies were far less affected than might have been supposed. Indeed it may be said that rural societies and all others with unlimited liability escaped without any damage or inconvenience at all. One or two limited societies, which had been newly registered, were unable to get their share capital subscribed, and in one society there was a brief run of depositors which was stayed by the local influence of the Chairman. On the other hand the majority of limited societies reported larger deposits than withdrawals during the last three months of 1913, and cases have come to notice where considerable sums withdrawn from the banks have been transferred to societies. The Bombay Central Cooperative Bank was naturally more affected than institutions in the mofussil. Its shares (Rs. 15 paid up) fell from 23 to $14\frac{3}{4}$ and some of the short-term deposits lying with it were withdrawn. But it was never forced to stop or curtail its lending business or to raise its rates. Any deposits that were withdrawn were at once replaced by one of the Directors. At no time was it in the slightest danger and its position seems now as strong as ever. The Surat Union lost Rs. 1,307 which it had deposited in the People's Bank and the Chatusringee Society lost Rs. 400 in the Specie Bank.

III.—WORKING OF SOCIETIES.

A.—Central Societies and Unions.

12. *The Bombay Central Cooperative Bank.*—The credit for the manner in which the Central Cooperative Bank weathered the financial crisis is entirely due to the cautious and strong policy pursued by the Board of Directors, the Honourable Mr. Lallubhai Samaldas, C. I. E., Sir Shapurji Bharucha, Sir Vithaldas Thakersey, Dr. Stanley Reed, and Mr. Chunilal Mehta. There were only 12 meetings of the board during the year, but current business was carried on very efficiently by the Honorary Manager, Mr. Vaikunthrai L. Mehta. An analysis of the Bank's position at the end of the year will explain its strength. The number of share-holders was 871, of which 6 were registered societies. 14,000 shares of the nominal value of Rs. 50 each have been subscribed. Rs. 15 were paid on allotment and during the year a further call of Rs. 10 per share was made, raising the paid up share capital to three and a half lakhs, of which Rs. 11,870 are still to be collected. On the basis of this guarantee fund, a further capital of Rs. 12,33,912 has been raised, which consists chiefly of debentures with interest at 4 per cent. guaranteed by the local Government amounting to Rs. 6,15,000 (held by 13 persons), fixed deposits bearing an average interest of $4\frac{1}{2}$ per cent. amounting to Rs. 4,88,791, current deposits Rs. 22,181, and deposits from share-holders in advance of calls Rs. 36,770. A few debentures, which the Bank wished to issue, were not taken up mainly because under Government Resolution No. 635 of January 21st, 1914, Revenue Department, the High Court has refused to recognise the debentures of the Bank under the Indian Trusts Act and the Government of India have given a similar refusal under the Charitable Endowments Act. The number of loans advanced during the year was 353 and amounted to Rs. 10,42,293. Recoveries amounted to Rs. 8,30,184. There were no defaults but about half a dozen cases of unpunctuality, which on enquiry were found to be due to carelessness and were remedied without difficulty. Of the loans advanced Rs. 6,14,729 were granted for financing sugarcane and other irrigated crops and Rs. 1,20,225 for redeeming old debts. The total amount outstanding at the end of the year was Rs. 13,73,878. The net profit on the year's working was Rs. 21,977, of which Rs. 13,343 are being devoted to paying a dividend on shares at 6 per cent., Rs. 7,000 are carried to the reserve fund which now stands at Rs. 9,700 and the remainder is set aside for paying bonuses to borrowing societies. The financial results of the year's working are so satisfactory that it will be strange if the market value of the shares does not rise above 26 the figure at which they are now quoted.

13. *Nira Canal Societies.*—The Nira Canal is the scene of the most important part of the Bank's operations, and it will be convenient to describe here the work done by the branch at Baramati and the group of 29 canal societies. Their membership has risen from 2,312 to 2,374 and is not expected to expand further. In the course of the year several Committees have purged their members' registers of unsatisfactory members and as many as 54 have been expelled at Malegaon. The working capital has risen from Rs. 8,47,275 to Rs. 8,99,445. The system described last year has continued practically unaltered. The immovable assets of each society have been valued, and a cash credit opened up to one-third of the estimated total. Applications for drawals on these cash credits are forwarded by the committees through the Special Mamlatdar, Mr. R. B. Badve, who has shown great discretion and energy in supervising the whole scheme, and preventing reckless borrowing. He passes only those loans which are really required for the current expenses of agriculture by persons with good records for industry and punctual repayment. This check is necessary because nearly all committees display great weakness in refusing loans to persons whom they privately distrust. The Bank grants approved advances to societies at $7\frac{1}{2}$ per cent. which are passed on by them to their members at $9\frac{3}{4}$ per cent. on the security of mortgage bonds and recovered out of the sale price of the jaggery sold at the jaggery store. The net profit for the year to the societies has amounted to Rs. 14,255, raising the total reserve fund in their possession to Rs. 26,913. The accounts are well kept by a staff of five whole-time secretaries working under Mr. Badve and maintained at a cost of Rs. 3,873 by the societies. They have been active in bringing pressure to bear on defaulters and in seeing that loans are not misapplied and that jaggery is not sold privately behind the back of the Central Bank. In spite of their efforts however out of Rs. 8,77,522 outstanding from members on March 31st, Rs. 71,790 are overdue arrears, occurring in most societies but particularly in Baramati, Dorlyachiwadi, Khandaj and Mekhali. The causes are scanty rainfall for three successive seasons, bad crops due to laziness and to irregular supply of water from the canal, a rise in the cost of labour accompanied by a recent fall of Rs. 2 per atki (lbs. 200) in the selling price of jaggery, knowledge that decrees of the Sub-Judge are rarely enforced within a year, and the failure of committees to realize their responsibilities and to urge their members to be punctual. By stopping all loans to a society, some pressure can be brought to bear on it. All arrears are believed to be well-secured and can ultimately be recovered. The public credit of these societies is growing. Deposits from members have risen from Rs. 21,501 to Rs. 34,311 and from non-members from Rs. 19,310 to Rs. 60,614. Many local gentlemen and particularly the Raje of Malegaon and Mr. S. V. Karandikar are taking an increased interest in the movement and making deposits at rates below those charged by the Central Bank. Of the sum of Rs. 6,82,916 advanced during the year 98.7 per cent. was secured by mortgages and only 1.3 per cent. by surety bonds. Rs. 6,20,650 or 91 per cent. was lent for sugar-cane cultivation and only 9 per cent. for building wells and bandhs, redeeming old debts, etc. In the course of the year all societies revised their by-laws in accordance with the new Act, and many of them have taken steps to obtain schools and to send their children to them. In these villages there are now 28 Government schools and 16 private institutions. Special commendation is due to the societies at Malegaon ably managed by Kumar Shri Ratansinh, Pandhara, Kambleshwar under Mr. Keshavrao Ghorpade, and Karanje.

14. An integral part of the canal scheme is the jaggery shop with its branch recently opened at Nira Station, to which all members of societies are bound to bring their produce for sale. In the course of the year it has dealt with 1,82,463 lumps of jaggery, realising a total price of Rs. 6,09,805 as against Rs. 3,26,571 in 1912-13. From this sum dues to the Central Bank were recovered together with commission amounting to Rs. 7,309 before the balance was refunded to the owners. The rules of the shop are now convenient and popular and private traders are trying to imitate some of its methods. It has large godowns for which it pays Rs. 1,151 rent, but must hire still larger ones next year, sufficient to accommodate 3,000 cart-loads of produce. On May 5th,

1913, the price of gul was Rs. 12-11 per atki, on June 16th it was Rs. 16-13. In view of fluctuations like this the cultivator must be allowed to store and hold over his jaggery for a month or two if he thinks the market will improve. Besides dealing in jaggery the shop has been forced by the public demand to take up the question of the supply of artificial manure. It has distributed 3,589 khandis of safflower, castor-cake and karanji to 376 members at a cost of Rs. 57,603. The shop's prices were higher than the bazar rate which fell suddenly at the beginning of the season, and it was only with difficulty that reluctant members were induced to take the manure. It is believed that the quality supplied was superior, but the manure market is a most uncertain one and it is not easy to make a profit. This year tenders in advance have been invited and with luck should provide cheap manure at a lucrative rate. The net profits on the jaggery and manure transactions are Rs. 3,107, divisible equally between the societies and the Central Bank.

15. *The Central Bank and Unions.*—The growth in the volume of the Bank's business and the ever-expanding number of Cooperative Societies is forcing to the front a problem which will have to be solved in the next two or three years. No loan is at present lent to any unlimited society until its immovable assets have been valued by one of the three Special Mámldárs placed at its disposal by Government or by its own Special Enquiry Officer in Gujarát. But as business extends, these officers cannot be ubiquitous. Nor it is satisfactory that the Central Bank should rely exclusively on mechanical tests such as valuations of assets, or on the Registrar for an opinion on those features which are the true criterion of a society's success: caution in lending, punctuality in recovery, accuracy in accounts, and zeal among the Committee and the members. There is a gulf fixed between the financiers and city men who manage the Central Bank, and the humble village panchayat, which can only be bridged by the creation of some intermediary institution in touch with both extremes. The history of other countries and provinces points to Unions and district Banks as the best solution. But the liability of these Unions is limited, their share capital not very large, and their inspecting staff usually inferior in capacity. The Central Bank therefore holds that the guarantee of a Union is not worth having and that the present system of direct enquiry is more satisfactory. Rural societies too, finding that they can obtain reasonable amounts of money at 7 per cent. from the Central Bank without much delay, demur at being called upon to take shares in Unions and to pay fees for inspection and affiliation, unless the Unions can promise funds at a lower rate than the Central Bank, which at first they certainly cannot do. The result of this *impasse* is that the growth of Unions is stifled; there is no agency to train and guide new or backward societies and no prospect of devolving on autonomous local bodies the supervisory duties now performed by my official staff. The best course would seem to be concentration on the creation of strong district Banks, lending funds to rural societies, which, when their financial position is consolidated, may gradually take up supervision and agency on commission on behalf of the Central Bank. For the present local supervision may perhaps be allowed to slide and financial strength only may be aimed at. The business of lending to unlimited rural societies is undoubtedly safe and remunerative.

16. *Unions.*—For the reasons set forth in the last paragraph progress in the higher organization of cooperative credit has been retarded, and in fact is the least satisfactory feature of the year's record. The only genuine Union that has been started is that at Dhárwár. The by-laws have been thoroughly threshed out at meetings which representatives of the leading societies of the district attended. The President is the Honourable Ráo Bahádur Rodda, who owing to the numerous other calls on his time has not been able to give to the Union quite so much attention as it requires. However, 23 societies have already affiliated themselves and taken up shares. The paid up share capital is Rs. 3,950 and the deposits amount to Rs. 16,000. The by-laws are being translated and printed in the vernacular, and when they have been distributed and a touring inspector appointed, a considerable increase in membership is anticipated. On six months' working the Union showed a loss of Rs. 152 owing to its allowing large cash balances to lie idle on its hands. The Sátára Union, which was organised last year by the leading residents of Sátára proved an utter

failure. Affiliated societies were not consulted, very small funds were collected, and the Manager appointed was incompetent. It was therefore cancelled immediately after the close of the year and other methods of regenerating the societies of that district are being sought. In Northern Gujarát most of the best societies have expressed their willingness to become members of a Central Union and the scheme has been entrusted to Mr. Lakhia for carrying to completion. A similar Union is being promoted in Belgaum and is expected soon to apply for registration.

17. *Central Banking Unions.*—The Broach District Bank which is headed by Sardár Ráo Bahádúr Motilal Chunilal has consolidated its position by affiliating 24 rural societies and appointing a whole-time Manager. Its working capital has increased from Rs. 67,497 to Rs. 1,06,333, of which Rs. 33,000 represent share capital, and Rs. 69,000 deposit capital. Its management shows marked improvement since last year, but some of its rules are inconveniently rigid, and affiliated societies are hardly allowed to have sufficient voice in the management. Ráo Sáheb A. U. Malji's labours to improve the condition of the rural societies ought to make its business both safe and profitable. The Surat Union under the able guidance of Khán Bahádúr Bomanji Modi and Ráo Bahádúr Khandubhai Desai has developed on similar lines and is now doing a most useful work. Its total working capital has risen from Rs. 79,223 to Rs. 1,11,978, of which Rs. 89,000 consist of deposits raised at $4\frac{1}{2}$ and 5 per cent. No less than Rs. 76,525 have been lent out to societies in the district at 7 per cent. Central Banking Unions are defined as societies which lend out more than half their working capital to affiliated societies. But it seems worth while to include Mr. R. M. Sane's admirable Bársi Táluka Union in this group because it has employed a competent touring inspector to supervise the societies which are gradually affiliating themselves to it and because it is determined to appropriate as large a part of its funds as possible to Union work. Its total working capital has risen to Rs. 50,795, of which Rs. 8,000 were on loan in May to other societies.

B.—Agricultural Societies.

18. *Type of Societies.*—The first Cooperative Societies Act was passed and the Cooperative Department was called into existence with the prime object of dealing with the problem of agricultural finance. Without adequate capital available on reasonable terms agriculture can never become a profitable or progressive industry. There are parts of the Presidency where the ordinary rates paid by ryots to their sowkárs vary from 25 to 50 per cent. Such usurious terms swallow up the whole of the outturn of the land and rob the ryot of all the fruits of his labour. In some districts of the Konkan and Gujarát, it is true, the sowkár's rate occasionally falls as low as 5 per cent., but the general average would seem to be about 12 to 18 per cent. Societies, therefore, which charge a uniform rate of $9\frac{3}{8}$ per cent. confer a material advantage on their members. The type of society which seems to be equally well adapted to all parts of the Presidency follows the model first invented by Raiffeisen. Its main principles are of course unlimited joint liability, a restricted area of membership, an indivisible reserve fund, gratuitous service, and the rejection of shares and dividends. Its rules and account forms are simple and within the capacity of rural folk. The unlimited liability sometimes frightens away substantial cultivators whose support would be useful. But on the whole no other system seems likely to work equally well.

19. *Common Faults.*—It would be ridiculous to assert that societies do not frequently develop grave faults and occasionally lapse into utter disorganization. Of the 568 agricultural societies now existing I estimate that about 150 are excellently managed and about 250 more are in a sound and satisfactory condition. The remainder are crippled by defects which may be ascribed not to the system under which they work but to their failure to adhere to that system faithfully. The most ineradicable fault is the lack of education. A committee of utterly uneducated men, unable to understand or to read the accounts and rules, cannot be expected to manage a society properly. For this reason nearly all societies of Mahars and Tanners have now been cancelled, and

no new society is registered which has not a nucleus of members educated up to the fourth book. If landlords would visit their estates more frequently, it is to them that such societies might look for guidance. Wolff points out that one of the merits of the Raiffeisen system is that "while insisting that every assistance rendered in money shall be fully and promptly repaid, you can help by lending guidance to the unskilled, experience to the inexperienced, time, labour, interest, attention, safe-guarded liability, all on a footing of equality." In fact, the only hope of such societies lies in the self-sacrifice of more educated people. Other common defects are default or unpunctuality in repayment, which is generally the sign of a slack committee, carelessness in advancing money to unfit persons, and failure to press for recovery. The chairman occasionally engrosses all power himself and excludes the rest of the members from any share in the management. The local deposits with which the society is started have sometimes been brought from *sávkárs* at exorbitant rates and are sometimes fictitious and have to be written off. Many societies are distracted by factions and deal with loan applications not on their merits but in a spirit of party jealousy. Some societies admit far more members than their capital justifies and by supplying only a few of their needs and leaving the *sávkárs* to supply the rest, succeed only in giving their members two masters instead of one. Persons are in some cases accepted as members who have neither character nor property to entitle them to receive loans, or who are submerged in hopeless debt. The indifference of leading members, who can borrow money privately at cheap rates, numbs the activity of many Gujaráti societies. A very common obstacle is the impossibility of finding any secretary capable of keeping accounts other than the taláti or school-master who are rarely keen on the work and always liable to transfer. Many societies seem to regard themselves as charitable institutions and forget that their humane objects can only be achieved by a stern insistence on the terms of their bonds and the rigid honesty of their members.

20. *Remedial Measures.*—These evils are fully recognized and are attacked by every method at our disposal. The audit *memoranda*, which must be read out at the annual general meeting, describe clearly and tersely the faults which need correction. Inspection, official and unofficial, is constantly advocated, and should be accompanied by instructions and warnings to peccant societies. The Central Bank exacts a high standard of management from societies which require loans from it and absolutely refuses to make eleemosynary advances. The Unions, as they strengthen their position, will follow the same policy of boycotting untrustworthy societies, and by employing an itinerant inspector will help offenders to improve and to fit themselves to receive loans. Liquidations, when cancellation has been due to the sloth or folly of the members, are carried out with some harshness as a warning to surrounding societies. The appointment of whole-time group secretaries on good pay for six or seven adjoining societies is being recommended in the interest of efficiency. There are 5 such secretaries at Bárámati, one in Ahmednagar and 4 in Gujarát.

21. *Northern Gujarát.*—Progress in this region has been steady and has followed familiar lines. Nine new societies have been organized by Mr. J. P. Lakhia in the Ahmedabad District, including a co-operative store and a seed society managed by Mr. Waghji Amarsing at Bákrol. Owing to the fodder famine of 1911-1912 several societies were burdened with a large amount of authorized and unauthorized arrears but on the whole have made creditable recoveries. The officially formed group of societies in Parántij Taluka are with a few exceptions moribund and, the term of 5 years having elapsed, many of the original depositors are clamouring for the return of their deposits. A joint whole-time secretary has been appointed for the taluka in the hope of putting affairs on a more businesslike footing. In Kaira the number of societies has risen from 26 to 33. Mr. Gordhandas Keshavlal, the secretary of the well managed Anand Society, received a turban of honour at the Collector's *darbár* in recognition of his useful work as honorary organizer. In societies where Pátidárs predominate, progress, though slow, has been real and satisfactory. Societies which deserve special mention are Jamiátpur under Pátel Desai bhai Shankar bhai, Santhál under Pátel Jivabhai Gokal bhai, Bhikda aided by the Mahálkari Mr. Dhirajlal Bhatt, Radu, Traj under Pátel Chhotalal

Dwarkadas, and Pithai. Panch Maháls can now, through the exertions of Mr. Manvantrai Desai, boast of 10 small societies, most of which are being financed by Ráo Sáheb Bhawrai Desai of Godhra. One he has courageously organized entirely of Bhils and its working will be watched with interest, if without high hopes. The tálukdár of Kanjari, Sardár Fatesinhji, and the landlord of Rustumpura, Sardár Bomanji Dalal, have started societies among their tenants which promise to do well.

22. *Southern Gujarát.*—The rural population of the Broach District is so heterogeneous that it is most difficult to secure genuine co-operation. The Suni Bohras, the Kolis and the Pátidárs are as diverse as it is possible for neighbours to be and shrink from pooling their credit with joint liability. Many of the societies have been imposed upon them by rather slapdash methods and are neither liked nor understood. The new honorary organiser, Ráo Sáheb A. U. Malji, has shown the greatest zeal and activity in overhauling accounts, bringing defects to light and generally in stimulating inanimate societies. He has done wonders in rousing a co-operative spirit and, if the rather frigid methods of the District Bank can be altered, will undoubtedly effect a marked advance next year. In Surat District the prospect is more encouraging. The District Union under Khán Bahádur Bomanji Modi and Ráo Bahádur Khandubhai Desai is sympathetic and efficient. The majority of societies among the Kadva Pátidárs, and specially those between Olpád and Ránder, are extremely good. The number of rural societies has risen from 60 to 68 and the working capital from Rs. 2,83,712 to Rs. 3,31,629. The main credit for this progress is due to Ráo Bahádur Naranbhai L. Desai who has been untiring in his activities on behalf of co-operative work and who is now engaged with the help of the Mámlatdár Mr. Fleming in organising a big vegetable selling society for the Chorási Táluka. Among the best societies are Sansek under Purshottam Ichharam, Segva Sadla, Masma under Dewa Makan, Sithána group under Purshottam Daji and Umra under Vasanji Dahyabhai. These societies have won such credit locally that they are now being financed by Kalidas Makan, a *sávkár* of Ichhápúr, to almost any extent, at a rate 5 to 6 per cent. The Káliparaj group of societies in the Mándvi Táluka has been placed under a joint secretary and is working satisfactorily. There has been some increase of keenness among the members, and the chairman of the Godávári Society, Patel Bhavan Koya, well deserved the reward conferred on him at the Collector's *darbár*. The Sukesh Society under Taláti Bhavabhai Lallubhai has set an excellent example which is beginning to affect the whole Párdi Táluka.

23. *Thána and Násik.*—The number of societies in Thána has risen from 4 to 21, but 11 of these have been recently organized and have not yet started work. Of the remainder the Mároli Society under Mr. Dhapre and the Umbargaon Society under Mr. Vithaldas Sanjanwala are much the best. The Mároli Society has employed a sweeper on a monthly pay to keep the village clean and is active in requiring its members to send their children to school. The committee intend shortly to start a grocery store and a cattle-breeding society as distinct but allied institutions. The progress in Násik, as in Thána, has been rather local in character and has derived its chief impulse from the very careful and solid work of the honorary organizer Mr. Y. N. Palshikar. The number of societies has risen from 8 to 14, but the real advance has been intensive. Dáregaoon with Rs. 12,740, Kupkheda with Rs. 13,257, Málegaon with Rs. 10,497 and Jalgaon Galne are all run in a most efficient and business-like way and are making their influence felt in the Eastern sub-division. Mr. Palshikar with the support of Mr. Lalasa Bhikasa and Mr. Balkrishna Sakharam has used the best societies in a very wise manner as agencies for agricultural improvement. The members have been induced to dig pits and store their manure properly. A large number of English iron ploughs have been introduced. The societies distributed prizes at the time of the Registrar's visit to the growers of the finest cotton crops and the producers of cotton with the best ginning percentages. All members are forced to use their cotton seed for feeding their cattle instead of selling it. The propagandist work of Mr. B. R. Deshmukh, Mámlatdár of Dindori, also deserves a word of acknowledgment.

24. *Khándesh*.—In East Khándesh the district officers—Mr. Rothfeld, Mr. Jolly and Mr. Joglekar—have been taking greatest interest in co-operative work and have now set the movement going on sound lines. The number of societies has been raised from 2 to 11, and the new societies have been placed in close touch with the *táluka* educational and agricultural associations which are strong in this district. Money is on the whole plentiful and cheap, and cotton seed distributive societies are what the agriculturists chiefly require. However, credit societies, such as Bodwad under the patriarchal sway of Khán Sáheb Vazir Pátíl and Titwi, are doing very well in a few places. West Khándesh has lagged behind and though there seems to be a great opening for co-operation in the Southern *tálukas* no substantial progress has been made. The honorary organizers will perhaps be able to spend more time and attention on this matter next year.

25. *Poona District*.—Apart from the 29 societies forming the Baramati group, which have been described already, progress has been steady. The Hadapsar Society under Mr. Govindrao Kale has increased its capital from Rs. 36,072 to Rs. 46,354 (of which Rs. 16,746 are derived from members' deposits and Rs. 20,262 from non-members), and has begun to supply its members with fish and cake manure bought wholesale in conjunction with the Mutha Canal Society. Mr. Tarkunde's society at Sáswad has increased its capital to Rs. 10,029 and is very well managed.

26. *Ahmednagar and Sholápur Districts*.—In the Eastern Deccan famines are frequent, crops poor, lending rates very high, and cultivators ignorant and backward. It is therefore very easy to start societies but most difficult to ensure that they are properly managed. Honorary organizers have been asked to devote themselves more to inspecting and guiding existing societies than to starting new ones. The last three bad seasons have thrown recoveries gravely into arrears and shaken the credit of the societies with their financing institutions. There has occurred, however, in the majority of rural societies a slight improvement. In Ahmednagar the number of societies has risen from 24 to 26 and the working capital from Rs. 1,40,768 to Rs. 1,66,984. Good societies are beginning to appear at such places as Miri under Sardár Gopalrao Mirikar, Ashwi under Mr. Honmode, and Newása under Mr. Ranade, and at Wadála and Kendal the help of American and German missionaries has been enlisted. If Mr. Chitale's Central Bank can enforce strict rules on societies borrowing from it, and show rather less sympathy towards societies that have once defaulted, further improvement may be expected. In Sholápur the number of societies has been raised from 8 to 21, of which 7 are not yet in working order, and the working capital has risen from Rs. 16,564 to Rs. 56,741. Dongaon, started by Ráo Sáheb Pitre, with a capital of Rs. 13,828, Mohol with Rs. 11,539, Akole and Kari are doing well but are all handicapped by the famine and rely almost entirely on outside deposits. Mr. R. M. Sane has paid great attention to the societies round Bársi and has financed them within reasonable limits.

27. *Sátára District*.—The process of eliminating useless societies has continued. Urban societies of sweepers or tanners have been the chief victims. The worst rural societies have now been wound up, and by employing whole-time group secretaries for maintaining the accounts of the rest, it is hoped that management may improve. The number of agricultural societies has risen from 45 to 50 and the capital from Rs. 1,15,748 to Rs. 1,16,334. The reason why the total capital, which has in fact expanded, appears stationary is that in many societies accounts have been re-written under the directions of the Special Mámílatdár, and deposits found to be fictitious have been removed from the books. In the Válva *Táluka* a brighter prospect has appeared and may prove the dawn of new progress. The people are intelligent, substantial and less disputatious than elsewhere. Garden crops are common and the need of more capital is acute. Excellent new societies have been started at Peth, Kápuskhed, Yelur, Aitáváde, and Jakhinvádi, which are equal to societies in any other part of the Deccan. The credit for this advance is due to the Special Mámílatdár Mr. G. J. Padhye whose prudent and effective work I wish here to bring to notice as he is shortly to retire after 35 years of Government service.

28. *Belgaum.*—With the steady support of the Collector and the district officers Ráo Sáheb R. G. Naik's efforts to further co-operative work have proved very fruitful. The number of societies has risen from 19 to 33 and the working capital from Rs. 24,253 to Rs. 60,227. In most talukás the best class of agriculturists are joining the societies and there is every prospect that the district will in time rival Dhárwár as a field of co-operative enterprise. As a result of the Conference held in March a District Union is being promoted for the guidance and finance of rural societies. The Saundatti Society, formed under Mr. G. J. Manoli and Mr. B. G. Sabnis, in a village where loans were previously made to cotton-growers at about 300 per cent., has with its capital of Rs. 18,885 proved a model of good management. Of the newer societies the Tigdi Society under Mr. Giriappa Marathe, Mámdápur under Mr. Girgavda and Kaujalgi under Mr. Mahadevappa Hullikeri, deserve special notice. Seed grain and weavers' societies also are all spreading as rapidly as is desirable.

29. *Bijápur District.*—The famine conditions which have prevailed in Sholápur have proved a great obstacle in Bijápur also, and for some years it will be necessary to advance very circumspectly. Societies have increased from 30 to 39 and working capital from Rs. 1,04,623 to Rs. 1,34,302. The district is fortunate in having 3 energetic and practical co-operators working in different sections of it. In the north Ráo Sáheb S. J. Deshmukh has a model society and granary of his own with a capital of Rs. 20,100 at Almel. In the centre a pleader Mr. P. G. Halkatti runs the Bijápur Urban Society and interests himself in surrounding rural societies. In the south Mr. Lingangowda Pátíl is at the head of the Sulebhávi Society with a capital of Rs. 17,361 and has been active in propagating co-operative ideas among his Lingáyat neighbours. The Sub-Judge of Bágalkot, Mr. Saldanha, has started a co-operative and social club there. The work of a Circle Inspector in Bádáni; Mr. Basangowda Pátíl, also deserves mention. The need of co-operation is great and the workers are available, but until the people are more educated, and one or two favourable seasons occur, substantial progress seems scarcely possible.

30. *Dhárwár District.*—This district has, of all the districts in the Presidency, proved to be the most favourable field for co-operation. The number of agricultural societies has risen from 49 to 70, membership from 4,685 to 6,925 and working capital from Rs. 2,70,432 to Rs. 4,64,181. An analysis of this last figure shows that the remarkable sum of Rs. 1,47,102 has been derived on deposit from the villagers themselves, while Rs. 28,674 have been deposited by non-members and Rs. 2,33,651 obtained from various financing institutions. When it is remembered that in addition to this, non-agricultural societies in this district command a capital of Rs. 6,30,318, of which all except Rs. 4,88,648 have been subscribed locally as shares or deposits, it will be realized that co-operation is at last becoming a factor to be reckoned with in the financial organization of the district. Signs are continually appearing of the hold which societies are obtaining on the confidence of the people. The founder of the Lakkundi Society, now deceased, has made the Managing Committee trustees of his income which has been deposited with the society on behalf of his minor son. At Kalghatgi and elsewhere the society has become the repository of the temple funds. In Hulkoti and many other societies the number of women depositors, a traditionally timid class, has increased amazingly. Some of the largest and best managed societies, which could easily obtain further capital if they wanted it, seem to have reached the saturation point and have not increased their means during the year. This indicates that they have now completely supplanted the *sávkárs* as far as their own members are concerned. In many societies the annual election of the Chairman has become a sensational affair and an object of the keenest competition. The taluka in which the best results have been obtained is Gadag where with the cordial support of the Mámlatdár Mr. Padbidri, and the example of the Canon Rivington's model society, and the energetic propagandism of Ráo Sáheb Shivaji Ramchandra and his son, the value of co-operation has been thoroughly realized. But it is not only there that success has been achieved, and the societies at Naregal under Mr. D. Kale, Hulkoti under Mr. Lingangowda, Annigeri under Mr. R. K. Inamati, Jantli under Mr. Patavale, and Harlápúr under Mr. Bashettappa may be cited as examples of really useful and efficient institutions.

31. *The Konkan.*—Progress in the Konkan has been very poor. The total number of societies has risen from 13 to 25, but all of them are on a very minute scale, and working capital has only risen from Rs. 11,618 to Rs. 18,428. Local rates of interest are low; the cultivating classes are not very intelligent and own little property; mutual liability is regarded with distrust. Societies are never likely to be very successful unless the Khots follow the example of Shri-mant Vinayakrao Tendulkar of Kokaban and put themselves at the head of the movement. A scheme to start a union for the Ratnágiri District, mooted by Mr. Sonalkar and the Auditor, Konkan Division, was abandoned as premature on the grounds that societies are still too few and poor to maintain a Union and that the difficulty of communications makes efficient supervision almost impossible. Kánara has no great progress to record, although Ráo Sáheb Pundlikrao Pandit has organized two or three promising new societies above gháts. There is little doubt that the Haviks and spice-growers will find societies very useful when they become more familiar with their working. In the meantime Mr. Dasappa's society at Hulekul is the only one which is adequately financing its members.

32. *Co-operation in Agriculture.*—Government have expressed the view that "the co-operative movement will not have its full effect on the agricultural economy of the Presidency unless the purchase of agricultural requirements and the sale of agricultural produce are organized on a co-operative basis." The attempt to give effect to this policy is beset with some formidable obstacles. The middleman, who is competing for his existence against such societies, will not be obliterated without a struggle. Business ability, a competent manager, loyalty to the society, foresight, and attention to detail are required from a committee if it is to make its enterprise a success. Communications and markets must be carefully studied before a society is launched. The flotation of such schemes requires more time and trouble than honorary organizers can usually spare and must therefore at the present stage be carried out chiefly by direct official effort. Proposals have been submitted to Government for placing Mr. V. H. Gonehalli, Extra Deputy Director of Agriculture, on special duty for 6 months to initiate various types of distributive societies round about Bombay. On the whole the progress has been encouraging; but it must be remembered that most of the societies are quite new and it is difficult to say which types will ultimately stand and which will fail.

33. *Co-operative Purchase.*—Besides the manure store at Bárámati which is co-operative not in its management but only in the distribution of its profits, there is a well managed manure society at Kelva Máhim in Thána under Ráo Bahádur A. G. Dandekar. In the course of the year it has sold 9,482 maunds of Gujarát *gháni*-pressed castor cake to its members at a rate of Rs. 16 per *khandi* as compared with a *bázár* rate of Rs. 20 per *khandi*. Its example has incited the neighbouring villages of Agáshi and Vathar Koprád with the help of Mr. Gonehalli to start similar societies. The Mutha Canal Society at Poona, which includes among its directorate Dr. H. H. Mann and two members of the Legislative Council, has supplied the sugarcane growers of Hadapsar and the surrounding villages with castor cake, safflower cake and fish manure of a total value of Rs. 9,606. Its rates have not been materially below market rates because it ordered its supplies late. It has some difficulty about obtaining firm orders in advance from the cultivators, which might perhaps be removed if the consumers were represented on the committee. Its subscribed share capital, Rs. 715, is very small in comparison with its loan and deposit capital. However, it has worked in a prompt and businesslike way and is likely next year to make good use of the experience it has gained. Artificial manure can only be used profitably in cultivating sugarcane and similar expensive crops. Manure purchasing societies therefore are only recommended in garden tracts or in irrigated areas, where agriculturists have acquired some capital and experience. The Mahád Rice Hulling and Polishing Society has ordered an oil engine and some machinery which will facilitate the laborious process of rice-cleaning. The work done by it as well as by a cattle-breeding society which is on the point of registration in the Thána District will be described next year. The Dáregaon Society in the Násik District bought at a public auction the Málegaon Municipal sweepings for supply to its members.

34. *Co-operative Distribution.*—(1) *Dairies.*—The most important step under this heading is the organization by Mr. Gonehalli of two co-operative dairies to supply the Bombay market. The Thána Dairy Society is still arranging for the construction of its cattle sheds, but the Jámbul Hanuman Dairy near Kalyán has already started work under the careful management of Pátíl Vithu Khanduji Písal and his son. With a share capital of Rs. 1,450 it has bought 12 big buffaloes and a stock of tins and utensils and sends about $1\frac{1}{2}$ maunds of milk daily into Bombay for sale. It employs an experienced manager and 3 assistants who keep the byres very clean and milk the buffaloes by the dry method. Its difficulties are:—firstly, it is 3 miles from Badlápúr station to which the milk has to be conveyed by hand; secondly, there are no local trains, and those trains which are available are usually unpunctual; thirdly, it has proved difficult in view of this unpunctuality to find a dealer in Bombay who will take the milk and allow a fair price for it; fourthly, though the milk is actually unadulterated consumers are reluctant to pay any higher rate on this account. The society intends to raise another Rs. 3,000, with half of which it will buy 13 more buffaloes of its own. The remainder will be used in cash advances to agriculturists for the purpose of buying private buffaloes, the milk of which will be sold along with the society's milk. As soon as the society extends its business to this extent it proposes to open a retail shop of its own in Grant Road. Large numbers of Gowlis are moving out of Bombay Island as a result of more strict municipal regulations. Proposals for re-settling these men in Sálsette and along the G. I. P. and B. B. & C. I. Railways in groups organized for the joint sale of their milk have been sent to the Municipal Commissioner. The Ahmedabad Municipal Committee have appealed to the Registrar for help in a similar scheme. The public of Kárwár have appointed a committee to consider the institution of a co-operative dairy in their town. Schemes for the joint ownership of separators and manufacture of *ghi* have been received from Kaira and Kánara but are still under consideration.

35. (2) *Other types.*—An egg and hen selling society, organized by Mr. Bandidikar among the Mussalmáns of Panvel is within sight. The Gánja Growers' Society of Chichondi Pátíl, which was started by the initiative and energy of the Excise Inspector Mr. G. O. Gidney, has engaged a *dalál* to sell the produce of the members at a commission of 2 annas per *pala* from the warehouse. It also advances loans to members to enable them to export *gánja* to England where it can be sold very profitably, but in this the plan has met with some rebuffs from the Customs Department. Agricultural stores for buying wholesale and retailing the common necessities of agriculturists are in existence at Mándvi in Surat District and at Chandávar in Kánara. The former is proving useful and efficient. New co-operative stores have been organized by Mr. Gunvantrai H. Desai, B.A., at Kim and Sayan on the B. B. & C. I. Railway. The Totgars of Sirsi have formed a society for the sale of their spices and garden produce, but upto date have only transacted credit business.

36. *Seed Societies.*—Only 7 societies have been registered with the express purpose of supplying members with improved seed, either by selecting it from the local crops and storing it or by purchasing it from outside. But none of these has yet proved conspicuously successful. The Belgaum Society bought Italian seed potatoes to the value of Rs. 1,250 and also cabbage and lettuce seed for its members but was cheated about the weight and was unable to sell it below the market rate. Two societies at Betgeri and Dhárwár purchased selected Cambodia and Dhárwár-American cotton seed and supplied the needs of their members cheaply. The latter under Mr. Damodar Herlekar intends shortly to engage a godown and to undertake the sale of ginned cotton at a trifling commission. Special attention will be paid next year to the co-operative distribution of improved cotton seed. But before dealing with the question I hope to receive permission to visit Akola in order to study the system of distribution which has succeeded so remarkably in Berár. The Chichondi Pátíl Gánja Growers' Society found the stock of *gánja* seed last year cornered by *daláls* who forced the price up to Rs. 5 per seer. The society countered by buying a quantity of seed wholesale at Rs. 2 per seer from the Central Provinces, and this year has secured the entire visible local supply for Rs. 514.

37. *Granary Societies.*—The object of granaries is quite distinct from that of seed societies. They aim at obtaining contributions of grain from members directly after the harvest and at advancing this store in kind to members during the following hot weather and rains. The grain is intended chiefly for maintenance but is often also used as seed of an unselected sort. As a rule all transactions are made in grain, but some societies give borrowers the option of repaying in cash. Only 7 such societies have yet been registered but a large increase at the next harvest season is anticipated. Mr. Kulkarni, the Mámldár of Sangamner, proposes to start 40 or 50 at a single stroke in his taluka next year. The model by-laws of this type of society, which are extremely simple and number only 17, have been brought to the notice of the Collector of Thána in the belief that they would be adapted for the use of Mr. Orr's grain depôts, and his reply is awaited. The oldest and best granary is at Kodni in the Belgaum District with a capital of Rs. 4,227, of which Rs. 1,454 are held in grain. The other societies are too new to deserve special mention. The Mároli Dhanya Vikanári Society is an interesting departure. Its object is to hold grain over the cheap season immediately after the harvest and to sell it on behalf of the members when prices begin to rise again. The famine stores of grain which were started by some societies in the Surat District have not proved popular and will probably be dissolved. The closely connected question of the co-operative storage of fodder has again been considered and some by-laws have been drawn up which are believed to be practicable. The Gudur Society in the Bijápúr District has started fodder storage, and as Acting Collector Mr. Bharuchá induced some 10 other villages to collect a total of about 2 lakhs of pounds of *kadbi*. His intention to have these registered as co-operative institutions was frustrated by his reversion. The experiment therefore achieved joint or communal storage, but never amounted to co-operation in the technical sense.

C.—Non-agricultural Societies.

38. *People's Banks.*—This term is used to describe urban societies with share capital and limited liability which follow generally the Schulze-Déltzsch model and grant advances to artisans, merchants and professional men. They aim not so much at instilling a sense of common effort and mutual help as at the concrete object of granting loans at reasonable rates of interest on sound security. The chief tests of their success are punctuality, businesslike methods and public confidence. If these practical results can be achieved, the moral results may be left to grow up of themselves. Some of these banks approximate to the District Central Bank type but they are excluded from that category on the ground that less than half their working capital is on loan with other societies.

39. *Southern Division.*—The Southern Division is the home of some of the most successful People's Banks in the Presidency. The pride of place must be given to the Betgeri Co-operative Credit Society, which under the Rev. Canon Rivington and Mr. Bhavansa Kabadi has increased its membership from 1,001 to 1,167 and its working capital from Rs. 1,17,198 to Rs. 1,49,534. It can obtain as much deposit capital as it can use at 6 per cent. The society possesses a cash reserve of Rs. 3,085 as well as a house worth Rs. 2,561 and a piece of land worth Rs. 744 and has distributed a dividend at the rate of 12½ per cent. Its paid up share capital is Rs. 28,678. The Hubli Society under Mr. K. R. Valvekar and a strong committee shows equally striking progress. Its membership has risen from 700 to 818 and its capital now amounts to Rs. 1,03,831. The profit on the year was Rs. 6,471, of which Rs. 3,000 were carried to reserve. The total reserve is now Rs. 8,000, of which Rs. 5,000 are deposited with the Central Co-operative Bank at 4 per cent, and Rs. 3,000 are to be invested in Government paper. Although the society only pays 5 per cent. on fixed deposits, its credit may be gauged by the fact that Rs. 67,141 are held on this account, of which Rs. 28,252 come from non-members. The Dhárwár Urban is another society claiming detailed notice. The transfer of the Madras and Southern Marátha Railway head office to Madras in 1903 nearly ruined the society by removing many of its debtors beyond its reach and leaving it with arrears of more than Rs. 7,000. However, it has carried on

bravely and wiped off nearly all its debts. Thanks to the energy of Mr. B. S. Kamalpur and Mr. K. B. Ankaligi, in the course of the year its assets have risen from Rs. 18,056 to Rs. 59,109. Five hundred and thirty-nine loans amounting in all to Rs. 73,027 were advanced upto March 31st and the profit has justified the declaration of a dividend at 12 per cent.

40. The revival which was noticed last year in the Belgaum Pioneer Co-operative Credit Society under Mr. N. S. Lokur, the Honourable Mr. Belvi and others has continued. Its membership has risen from 388 to 548 and its assets from Rs. 15,707 to Rs. 47,743. Deposits have increased from Rs. 11,091 to Rs. 34,366. The by-laws have been re-cast and good progress has been made in the recovery of old debts outstanding. The reserve fund has reached Rs. 3,817. The neighbouring Gokák Society has a capital of Rs. 14,963 but its membership is excessive and its committee insufficiently active. The smaller society at Nipáni with a capital of Rs. 7,499 is more promising and is managed on thoroughly sound lines. In Kánara two societies on a similar scale—Kárwár with a capital of Rs. 15,956 and Sirsi under Mr. Keshwain with a capital of Rs. 11,174—are progressing excellently. Besides them there are a number of inconsiderable societies for fishermen and artisans dotted along the coast but none of them, with the exception of the Málvan Maráthás who have a capital of Rs. 7,943, are worth individual mention.

41. The largest society in the division is the Southern Marátha Co-operative Credit Society which in the course of the year has wisely reduced its membership from 1,335 to 1,280, while increasing its working capital from Rs. 2,70,781 to Rs. 2,83,120. Some deterioration has been visible in its management. The committee has done too much business by circular, and are hardly strict enough in their enquiries about loans and in the supervision of the staff. The overdue arrears are returned at Rs. 30,602. However, fundamentally the position of the society is sound. Its share capital amounts to Rs. 1,00,700 and deposits from members to Rs. 1,49,674. The reserve is Rs. 19,281. The society would be more co-operative if it reduced its leading rate and its dividend, which both stand at present at 12½ per cent.

42. *Central Division.*—The leading society in the Poona District is the Cosmos Urban with a capital of Rs. 77,760. The management has been slack and under a most incompetent secretary the accounts have been allowed to fall into confusion and very heavy arrears have accumulated. A whole-time manager is probably essential. Fortunately there is a strong party in the society who are determined to place matters on a sounder footing, and an improvement may be expected next year. In Poona, as in Sátára, the smaller limited societies have been formed on a model that is no longer being registered and consist chiefly of Dhors and Chámhárs. They seem incapable of ever managing their affairs really well. The Sátára Inámdárs' Society, guided by Mr. Chirmule, has issued debenture stock and is doing useful work in advancing loans to the larger land-holders. With a capital of Rs. 14,939 it should pay more attention to its accountancy than it does at present. Mr. Devdhar's Vastra Bhandar and Chatushringi Societies promise well. But the Poona Rupee Bank which was started last year has fallen very far short of the objects of its promoters.

43. The Nagar Central Bank under Mr. G. K. Chitale has owing to the recent bad years and the banking crisis suffered a set-back. Its capital has fallen from Rs. 2,31,114 to Rs. 2,23,464 and its overdue arrears though not shown in its balance sheets are considerable. It has now appointed a whole-time manager, who by hard work and with some sternness can no doubt restore the society to the place which it held in public credit 2 years ago. On a smaller scale the Pandharpur Society under Mr. V. S. Jog and Mr. Surnis has raised its capital to Rs. 16,913 and went on excellently, until it had the misfortune to have its office and part of its records burnt. It resembles in its scope and methods Mr. Halkatti's Bijápur Urban Society which has raised its capital to Rs. 6,343 and is now urgently in need of further funds to meet the demands upon it.

44. In the Northern Deccan Ráo Bahádur Bhangonkar continues to preside over the Dhulia Bank which has increased its funds from Rs. 12,747 to

Rs. 21,036, but has not yet achieved its object of becoming the financial centre of a group of surrounding rural societies. A society with more vitality is the Shri Godávari Society at Násik, which in one year has collected Rs. 13,059 and under Mr. Takle and Mr. Mandavgane has done much better than was anticipated at the time of registration. The grandiose flotation at Nandúrbár, known as the West Khándesh Co-operative Bank, has been accurately described by the Auditor as "an empty pot."

45. *Bombay City and the Northern Division.*—In the Northern Division the progress of urban co-operation, with the exception of the Central Banking Unions at Broach and Surat, has been negligible. The failure of the Northern Gujarát Society with its revelation of gross incompetence and mismanagement has probably brought the movement under a cloud for the time being. A few new millhands and employés' societies have come into existence and are doing well. The societies in Bombay City consist chiefly of employés or communal groups and are described under those headings. The only society, which completely answers to the type of People's Banks is the Bombay Industrial Trading and Banking Society, which has utterly vanished from its registered address and has not yet been tracked down to its refuge.

46. *Communal Societies.*—The solidarity of caste feeling and legitimate inter-caste rivalry are most useful assets to co-operation and form effective bonds of union in cases where local homogeneity is unobtainable. In this field the Shamrao Vithal Society, which continues to be guided by Ráo Sáheb S. S. Tal-maki, Mr. Talgeri and Mr. Kowshik, and confines its membership to Sárasvats, has for some years been a model of good management. Its membership has risen from 835 to 933 and its working capital from Rs. 1,46,661 to Rs. 1,80,974. A feature of the year's work has been the institution of cash credits on approved security for the use of business men. The success of its head office at Bombay has brought into existence a rival society for Gaud Sárasvats, while its 5 branches in Kánara have roused the Kánara Kshatriyás to organize a similar society for themselves at Haldipur. On the same lines the Ráddis at Dhárwár and the Devrukh Bráhmans at Thána have recently started societies with membership limited to their own communities. Several small but successful societies have taken a religious test as the basis of union. The Jesuit Fathers at Anand have founded a Catholic Society on the model which Father Hoffman has made so successful in Chota Nágpur. In Ahmednagar the Native Christians' Society and the Congregationalists are prospering under the care of the Rev. Dr. Hume and the Rev. S. R. Modak. Mr. Fairbank's Christian Society at Wadála has been crippled by the recent famines and is not doing very well. But Canon Rivington's Society at Hubli which, though managed by Christians, admits others to membership, has acquired a capital of Rs. 8,923 and is increasingly well managed.

D.—Other forms of Co-operation.

47. *Employés and Government Servants' Societies.*—In this section some important new organizations have to be recorded. Both the Great Indian Peninsula and Bombay Baroda and Central Railway Companies have now formed credit societies on a limited basis for the benefit of their employés, and in both cases the promotion has been extremely successful. Both societies are controlled by official managing committees with members partly elected and partly *ex officio*, and in both the whole management is centralized. Loans are approved, accounts kept, and recoveries from the pay-bills made at the head office. The Bombay Baroda and Central India Railway Society has now 4,906 members with a working capital of Rs. 1,92,585 as compared with 3,264 members and Rs. 2,00,865 working capital possessed by the Great Indian Peninsula Society. On very similar lines a society has been started by Mr. Sams, I. C. S., late Post Master-General, for the employés of his department. It has only just been registered but promises to prove quite as popular as either of the Railway Societies. The Central Telegraph Office Society under Mr. Talbot and the No. 1 Military Accounts Society, Poona, also belong to this group. Their success is due to strict management, cautious lending, punctual

recovery and above all to the personal interest taken in them by the heads of the departments concerned. Mr. Kemp is engaged in forming a similar society among the staff of the Small Causes Court, Bombay. The remaining 4 Government servants' societies are restricted not to special departments but to particular districts. Three of them have been badly managed, and at the end of the year that at Bágalkot was cancelled. The Jalgaon Society on the other hand has done very well. Under Mr. L. R. Bhalerao and Mr. M. R. Deshpande its capital has risen from Rs. 11,136 to Rs. 18,215. In the course of the year the society has re-cast its by-laws, increased its share capital, and taken steps to open a co-operative provision store for its members. Proposals for the formation of one or two societies in the Police Department have been received but have been referred to the Inspector-General for approval and are still under his consideration.

48. *Millhands' and Labourers' Societies.*—The condition of the lower urban industrial classes in this Presidency seems likely, if remedial measures are not adopted in time, to become a source of disquietude both to Government and to employers. With the spread of education industrial unrest is inevitable and indeed not unjustifiable. As the authors of the Great State say "of all impossible social dreams the belief in tranquillised and submissive and virtuous labour is the wildest. Men will do any vivid and disastrous thing rather than stand it." I have visited some of the slums of Ahmedabad and Bombay, and am confident that the time has come when Government should give these classes a lead in organizing themselves on the sound and proved lines of thrift and self-help. It is far better that they should see in Government a helper and protector rather than in some obscure way the cause of their hard fate. At present barely the fringe of the subject has been touched, and it is difficult to see how to start a larger movement. In some cases the initiative has come from the employers themselves, who have thereby established a real claim on the loyalty and respect of their hands. Ráo Sáheb A. U. Malji by means of his Broach Industrial Millhands' Society not only makes cheap loans available to his employés but also provides them with a tea-shop, a grocery store and a small hotel. The society founded by Mr. Driver and Ráo Sáhab Shivamurti Kambargimath at the Gokák mills receives savings bank deposits from all the millhands at very favourable rates, and lends them out to borrowers cautiously and sensibly. Mr. Chitguppi's Society in the Southern Marátha Mills at Hubli and a rather apathetic society in Sir Vithaldas Thackersey's Western India Mills belong to the same type. Some municipalities have organized very similar societies, based on a little necessary compulsion, for their sweepers and other low-caste employés. The Nadiád Thákorji Maháráj Society run by Mr. Valibaksh Patel and Mr. Chitale's Municipal Society at Ahmednagar are doing useful work. In particular Mr. Chirmule's Safái Kháta Society at Sátára, consisting wholly of Bhangis who have foresworn drink and taken to wearing clean clothes, and who regularly deposit savings of 8 annas a month per head in the society and are genuinely proud of their institution, may be cited as the exemplar of this class.

49. On the other hand it is often the case that employers fail to recognize their responsibilities and to take as much interest as they ought in the welfare of their hands. A remedy has to be found without their help. Into this breach Mr. G. K. Devdhar of the Servants of India Society has stepped with his scheme for redemption societies which he outlined at the last Provincial Conference. Mr. Devdhar has not only enunciated a plan but put it very admirably into effect. The members of his societies are carefully selected after detailed personal enquiry from groups of millhands united by caste and by common employment, and bind themselves to take up debentures in the societies by regular monthly deposits out of their pay. Capital is also sought at 9 per cent. from outside. The funds are devoted to paying off the debts of members in turn by advances at 18 per cent., recoverable in a number of small instalments. There is perhaps nothing very novel in the scheme but Mr. Devdhar's power of inspiring men with his own enthusiasm has achieved remarkable results. Typical societies are the Meghval Dheds (with a

capital exceeding Rs. 10,000), the Somvanshiya, and the Tardev mill-hands, in all of which the keenness and moral regeneration of the members are even more noticeable than the progress of debt redemption.

50. *Weavers' Societies.*—The hand-loom weaving industry is the chief handicraft of the Presidency and maintains no less than 3 lákhs of weavers. It is often urged that the industry is bound to disappear from India, as it has already disappeared from Europe, and that it would be a mistaken kindness to oppose the inevitable processes of economic law. But it is at least questionable whether this forecast is well-grounded. The hand-loom weavers' art is finer, more artistic, and more living than that of the mills. Patriotic Indians ought to recognise before it is too late the truth and justice of Coomaraswamy's remark "the community cannot afford to dispense with the intellectual and imaginative forces in life which go with the existence of skilled craftsmen and small workshops". The survival of village industries has not only a moral value to the country as a whole; it is also the means of preserving a large class of craftsmen from sinking to the level of coolies and mill-hands. There is a clear economic gain when so many thousand artisans are enabled to remain in their native villages, exercising an art in which they can take an honourable pride, instead of being driven into the ranks of a city proletariat. Government have recognised this and have spared no effort to prevent the extinction of the industry. The village weaver undoubtedly may survive even the stress of factory competition. But it is not enough that his work should be sound and artistic. It must also be reasonably cheap and this can only be assured by combination and co-operation among the weavers themselves. Two main lines of attack have therefore been laid down. Firstly, the supply of raw material (yarn, silk, dye, etc.) and the sale of manufactured goods must be economically organised. Secondly, improved machinery, suitable to the weavers' needs, must be discovered and introduced.

51. The first object is being attained by the formation of special co-operative societies for weavers, of which the number has risen from 19 to 29, and the working capital from Rs. 55,600 to Rs. 1,06,490. These societies start by granting cash loans to weavers for necessary trade or domestic purposes and by undertaking the joint purchase of yarn at wholesale prices. To facilitate this branch of their business a central yarn broker has been appointed in Bombay. Advances are made in the form of yarn and the price is recovered as soon as the cloth is sold. Twelve societies have now opened such yarn stores and in some places, e, g., Sangamner, Pathardi and Sholápur, have rented imposing shop-buildings for the purpose. But the scheme is not without its difficulties. Most weavers are in debt to their *sávkárs* and are not allowed by them to use the society's yarn until these debts have been paid off. This has paralysed the societies at Belgaum and Gajendragadh. The capital must be sufficient to provide for marriages and other non-productive but unavoidable expenses. The stock of yarn must never be allowed to run out for the *sávkárs* will certainly seize the occasion of refusing to supply its members. Yarn dealers may attempt to seduce the members by selling yarn temporarily at a loss. The societies at Pathardi under Mr. D. M. Deshmukh and Borsad under Mr. Kalyan Narotam are now in the throes of a rate-cutting war with the local *sávkárs*. Kankavli under Mr. L. B. Kadulkar and Mr. Harne has just succeeded in completely ousting the two chief dealers of the village. Perhaps the greatest difficulty of all is the seasonal character of the cloth market at most centres. When the demand is slack it has been the practice for *sávkárs* to buy cloth at a low price from weavers and to store it until the next marriage season sets in. To meet this obstacle societies must have sufficient funds to enable them to accept manufactured cloth on deposit in the off season and to advance against it loans of yarn or cash enough to keep the weavers employed. Some 10 societies are doing this and at Hubli it is the chief feature of the society's business. The last stage is the opening of a regular shop in the bazar at which the members' cloth is sold to the public. The best example of this may be seen at Dhárwár where every single weaver has joined the society and under the guidance of Mr. V. M. Herlekar and Mr. Basvanappa have raised a capital of Rs. 16,500. Their store has now got into its hands the whole business of yarn-purchase (lbs. 36,810 last year) and cloth-sale.

52. On the technical side Government have furnished this Department with the means of carrying on an active campaign. Two weaving assistants have been employed in demonstrating the advantages of the fly-shuttle loom. During the year demonstrations have been held at Hubli, Belgaum, Taminkatti, Appin-Betgeri, Ranibennur, Borsad, Ahmedabad, Parola, Erandol and Pathardi. Four of them were fairly successful but elsewhere progress has been poor, and at some centres no fly-shuttle looms at all were bought in spite of the fact that most of the demonstrators (and particularly Mr. Kudabaksh at Erandol) were exceptionally competent weavers. The backwardness and poverty of the weaving classes are a great hindrance. The fly-shuttle looms are not suited to all local centres. The time taken in learning the new motion and the cost of the slay have deterred many learners. The Weaving Assistants themselves have hardly succeeded in gaining the confidence of the weavers in the way that they ought to do if tangible results are to be looked for. It is more encouraging to be able to report that there has been a considerable growth in the number of fly-shuttle looms at two or three of the centres exploited last year. In other directions the Weaving Assistants have materially helped weavers by advising on the best markets for purchasing yarn and on improved dyeing and warping methods.

53. The number of weaving schools under the control of the Registrar has been increased from 5 to 7 by the opening of new schools at Hubli and Ranibennur. These schools which are in the charge of Mr. S. V. Telang aim at giving a general elementary technical education but in practice do not yet do much besides training pupils to use the fly-shuttle looms and teaching a little reading and writing. Malegaon and Sanganner schools are proving very successful and have been praised by Mr. Pomfret at his annual inspection. At the former the number of applications for admission far exceeds the accommodation available. Thanks are due to Mr. Parasrami at Sanganner, to Mr. Valvekar and Mr. Wagle at Hubli, where the Municipality have provided an excellent school-house rent-free and to Mr. Yadgeri at Ranibennur for their continued help and interest in these schools. At the Dharangaon and Dhárwár schools attendance was so bad that they had to be closed temporarily and have now been reopened with new head masters, and are reported to be doing better. Next year it is hoped to add a course in dyeing to the curriculum of a few of these schools in order to combat the growing evil of cheap aniline dyes. Improved warping mills are being tried at four schools.

IV.—RESERVE FUND AND V.—RESOURCES.

54. I have nothing to add to the remarks made in section II.

VI.—DISPUTES AND LITIGATION.

55. It is extremely rare for any dispute to arise between a society and any of its members about the amount due or the terms of a loan. Nevertheless in cases of default, though the claim is undisputed, the society has to go to the expense and trouble of filing a suit in the Civil Court against the defaulter. As far as I know, no such suit has ever failed, but in granting decrees most Sub-Judges have allowed no interest at all on the decretal amount from the date of filing the suit up to the date of the decree, and interest at 6 or 7 per cent. only upto the date of recovery. Many Sub-Judges also have allowed extended periods for repayment. Such decrees seriously injure societies working with capital borrowed at 6½ per cent. To obviate this difficulty Government have accepted a scheme for compulsory arbitration, under which arbitrators will pass summary orders on undisputed claims and forward them to the nearest Civil Court for execution. Civil suits are very rare in village societies but are growing more frequent among societies in urban areas, and in some cases the costs in excess of the taxed amount swallow up a large part of the annual profits. A cheaper and director method of recovery will prove a great boon. So long as the actual recovery has to be made through the staff of the Civil Courts, it may be assumed that it will not be so effective and expeditious as to tempt societies into careless lending. Eight of the nine members of the committee of the Kasegaon Co-operative Society were in jail during a greater part of the year on a charge

of abetting murder. Three criminal complaints of misappropriation have been filed against the secretaries of certain societies in the Sátára district and the Broach district.

VII.—AUDIT AND INSPECTION.

56. The work of audit is increasing in both volume and complexity, and it is possible that the standard of 100 societies per auditor accepted by Government may need revision. Village societies give very little trouble if their accounts are properly written up, since their transactions are never very numerous, but in cases where the accounts have been allowed to fall into confusion, they cost a great deal of time and labour. All societies were audited during the year except about a score in the Nagar and Sholápur districts, omitted by the Auditor, Central Division. Some of the big urban societies require a disproportionate amount of time and a high degree of actuarial skill for their thorough audit, and will in future be examined by professional accountants, when the rule providing for the levy of audit fees is finally approved. Steps are being taken to secure that as many as possible of the staff shall receive certificates in accountancy from the committee recently set up by Government. The printed forms of audit memo. introduced last year have worked well, and ensured that no important point has been overlooked. On the whole the audit now made is satisfactory but it is extremely difficult for the auditor to judge how far all advances are safe and well-secured in view of the wide use made of personal credit. Unless the overdue arrears are very considerable, auditors hesitate to express an opinion on this very crucial point. It may be added that the hasty inspections of the Registrar hardly constitute a sufficient check on the work of the auditors themselves. An innovation of the year is the adoption of a system of classifying societies according to the quality of their management:—A very good, B very fair, C poor, and D bad. From January 1st to March 31st, 1914, 105 societies were audited, of which 23 were classified as A, 52 as B, 21 as C, and 9 as D.

57. Societies have on the whole received more inspection than last year. The most valuable visits are those of such district officers as take a genuine sympathetic interest in the movement. It would be difficult to exaggerate the benefit which rural societies have derived from the encouragement and help of such officers as Mr. R. C. Brown and Mr. Mackie in Belgaum, Mr. Maconochie in Dhárwár, Mr. Mead in Ahmednagar, Mr. Master in Surat, and Mr. Hiremath in West Khándesh. The Director of Agriculture has ordered his staff to inspect a certain number of societies every quarter with the object of cementing more closely the connection between agricultural and co-operative work. The result has been a little disappointing. These officers, instead of stimulating societies to improve their management, sometimes content themselves with answering the string of questions printed in the inspection memo. and recording the inspection in their diary. Several honorary organisers have taken their inspecting duties very seriously and have done much to re-establish tottering or sluggish societies.

VIII.—ACTS, RULES, AND BY-LAWS.

58. Additional rules under the Co-operative Societies Act relating to arbitration, limitation of dividends, audit charges and copying fees have been published by Government for criticism. In the course of the year model by-laws for Stores' Societies, Manure Supplying Societies and Grain Banks have been issued with explanatory leaflets. The Co-operative Societies' Manual, which was drawn up last year, was delayed for a considerable time in the Government Central Press owing to pressure of other work, but was finally issued soon after the close of the year. Leaflets relating to cattle insurance, employees' societies, and milk societies are under preparation.

IX.—MISCELLANEOUS.

59. *Conferences.*—The Provincial Co-operative Conference was held at Poona in September and was opened by His Excellency the Governor. A

separate report upon it has been submitted to Government. No Divisional Conferences were held, as it was feared that they were becoming hackneyed and tending too much to follow conventional lines. Repeated discussion of questions already rather threadbare may become wearisome even to ardent co-operators. The experiment was made therefore of holding smaller district conferences of an informal kind to consider questions of special local interest. At Surat under the presidency of Mr. C. N. Seddon, I. C. S., and at Ahmedabad under the presidency of Mr. J. P. Lakhia and the Reverend G. P. Taylor, D.D., useful conferences were assembled to consider the formation of Unions. At Mandvi the appointment of group secretaries was discussed in a gathering presided over by the Registrar. An interesting departure was made at Belgaum where a large district conference under the presidency of the Honourable Mr. W. D. Sheppard, C.I.E., I. C. S., was organised by Ráo Sáheb R. G. Naik and a few friends unofficially without any direct help from this Department, and resulted in a lively and fruitful debate. Divisional Conferences, which are valuable propagandist institutions, will be resumed next year. It may be noted here that co-operative subjects formed an important item in the agenda of the Mahrátta Educational Conference held at Násik and the Raddy Conference at Navalvady, both of which were attended by representatives of this Department.

60. *Relations of the Agricultural and Co-operative Department.*—The importance of correlating the activities of the two departments working under the Director in accordance with the instructions of Government has not been lost sight of. Credit business is not, it is true, directly concerned with agriculture, but, since cheap capital is the first condition of all agricultural improvement, orders have been issued by the Director that agricultural district officers should frequently visit and advise rural credit societies. Agricultural publications are distributed through the agency of Co-operative societies and co-operative leaflets applied to the agricultural staff. Officers of the two departments attend each other's conferences. Representatives of the Co-operative Department were present at most of the agricultural demonstrations held during the year and delivered addresses. Some credit societies in Broach, Dhárwár and Sátára districts have been induced to purchase improved iron ploughs, which they hire out to their members at four annas a day. Others have bought chaff-cutters. Most receive copies of the agricultural magazine. There is no doubt that credit societies may become a useful channel for introducing certain agricultural improvements, provided that money is not diverted to such objects so long as it is required for the even more pressing needs of cheapening credit and financing the farmers. It is in the field of agricultural organization that the close connection between the two departments is most capable of bearing fruit. Cattle Insurance Societies, Dairy Societies, Manure Societies, and so forth can only be formed on sound lines with the co-operation of agricultural officers. As an example of the way in which the departments can assist each other I would point to the Gadag Seed Society managed by Mr. Itgi, Superintendent of the Government Farm, and Canon Rivington. This Society obtained 500 maunds of Cambodia and Dhárwár American cotton seed partly from the Government Farm and partly from fields in Mulgund selected by Mr. Itgi, which it sold for cash to its members. The Society will take to selling seed on credit this year provided that Mr. Itgi can find sufficient seed good enough to be worth its purchasing. As soon as the Agricultural Department is prepared to distribute improved seed on a large scale, Co-operative Societies will certainly be found to be the most convenient agencies for distribution. Other forms of co-operation in agriculture the credit for which is largely due to agricultural officers, have already been described.

61. *Co-operative Housing.*—The idea of establishing Co-partnership Housing Societies in some of the large towns of the Presidency originated in a very able and complete paper laid before the Provincial Co-operative Conference in September by Ráo Sáheb S. S. Talmaki. That paper was considered by a committee under the chairmanship of Mr. B. W. Kissan, I. C. S., and on its recommendation the Conference resolved that in growing towns it was urgently necessary to combat rising rents by the method of co-partnership and,

secondly, that a Co-operative Housing Association should be formed to collect and disseminate information about Co-operative Housing and to organize societies. A provisional committee was appointed consisting of the Honourable Mr. J. P. Orr, C.S.I., I. C. S., Chairman, Sir Vithaldas D. Thakersey, the Honourable Mr. Lallubhai Samaldas, C.I.E., Ráo Sáheb S. S. Talmaki, Mr. N. M. Joshi (Servants of India), Mr. P. V. Ramunni, Mr. B. W. Kissan, I.C.S., Mr. R. H. A. Delves, and Mr. R. P. Masani. This Committee has obtained from England a supply of the latest books and leaflets on co-partnership and has held several public meetings in Bombay in order to arouse public interest in its propaganda. As a result of their activities a Co-operative Housing Association was formed on March 17th consisting of 36 leading citizens with the Honourable Mr. P. D. Pattani, C.I.E., as President. Sub-Committees were appointed for the purpose of enquiring into the housing conditions of the poorer classes of people belonging to different communities in Bombay and have started work. Public lectures have been delivered on different aspects of the problem, e. g. "Popular Types of Housing Societies" (Ráo Sáheb Talmaki), "Co-operative Credit Unions of Denmark" (Professor O. V. Muller) and "The Small Bungalow" (Mr. F. G. B. Hawkins). During the year no co-partnership housing society has actually been formed. But draft model by-laws have been drawn up and the Kánara Saraswat community is preparing to inaugurate a society in the near future.

X.—ATTITUDE OF THE PUBLIC.

62. The progress of the Co-operative movement is regarded by the public throughout the Presidency with sympathy and attention. The aims and objects of Government in promoting it are occasionally misrepresented but hardly ever misunderstood. Where rural societies have proved successful, I have often noticed among the ryots a strong sense of gratitude to Government for the benefits which they derive from them, and it is noteworthy that several quite small and remote societies spontaneously organised corporate celebrations on the birthdays of H. M. The King and H. E. The Viceroy. The attitude of the educated classes is friendly and encouraging. Newspapers, both English and vernaculars, usually find room for co-operative news of interest and commend the movement to their readers. *Commerce and Co-operation*, the unofficial organ of co-operators in this Présidency, is slowly gaining in popularity. At Educational Conferences, Caste Conferences and Agricultural Gatherings resolutions are constantly passed recommending the extended adoption of co-operative methods. The agricultural journal, *Shetki and Shetkari* has a co-operative section edited in Mahráthi by Mr. K. S. Gore, Auditor of Co-operative Societies, North Central Division, and in Kánarese by Mr. K. B. Bhadrapur, M.A., Auditor, Southern Division. A very significant sign of the profound effect which co-operative ideas are having on the people at large came to my notice in Belgaum. A schoolboy named Vasudev at Mugut-Khan Hubli persuaded a number of his school-fellows, in imitation of the village co-operative society, to subscribe one rupee each and jointly to buy their books, papers, slates, pencils, etc., wholesale direct from Belgaum. They got them so much more cheaply than in the village that with the help of the schoolmaster they have now set up a little store of stationery and keep their accounts neatly and clearly. Ráo Sáheb R. G. Naik brought the facts to the notice of the Deputy Educational Inspector, through whose influence there are now more than 70 such miniature societies in the district with a capital of Rs. 10 to Rs. 30 each. It would be difficult to devise a more admirable way of inculcating among schoolboys a practical knowledge of the use of co-operation.

63. In the course of my report I have endeavoured to acknowledge the help which has been received from our most active supporters, but with the growing number of societies the names of many sincere workers have inevitably been omitted. I wish to thank them all heartily and to assure them that without their labours the Co-operative Department would have been unable to cope with the continued development of the movement. In all agricultural matters the energy and the knowledge of the Assistant Registrar have been of

the greatest use. My district staff of auditors, Special Mámlatdárs, and Inspectors have travelled continuously and worked hard and efficiently. Great credit is due to them for the activity they have shown in collecting and consolidating the Annual Returns during the hot weather. My office staff under Mr. Chaganrai Munshi have laboured loyally and well earned an acknowledgment of their good work.

I have the honour to be,

Sir,

Your most obedient servant,

R. B. EWBANK,

Registrar, Co-operative Societies,
Bombay Presidency.

STATEMENT I-A.

N 64-7

STATEMENT
Number and Constitution of

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.			
					Individuals.		Societies.	
					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
	<i>Northern Division including Bombay.</i>							
1	Bombay	I	Central Bank ...	1	902	865	1	6
2	Broach	I	Central Banking Union.	1	87	136	1	24
3	Surat	I	Do.	1	160	185	...	18
	Total, Northern Division ...	...	.....	3	1,149	1,186	2	48
	<i>Central Division.</i>							
4	Sátára	I	Union ...	1	55	87	...	...
5	Sholápur	I	Central Banking Union.	1	332*	387	...	...
	Total, Central Division ...	...	.....	2	387	424	...	...
	<i>Southern Division.</i>							
6	Dhárwár	I	Union ..	1	...	1	...	23
	Total, Southern Division ...	...	.....	1	...	1	...	23
	Grand Total, Presidency proper ...	...	.....	6	1,536	1,611	2	71

I-A.

Societies—Central Societies.

Number of affiliated Societies.				Working capital.		Most usual dividend paid on shares.	Most usual rate of interest		Remarks.
Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others.	At the beginning of the year.	At the end of the year.		On loans issued by Societies.	On deposits.	
10	11	12	13	14	15	16	17	18	19
				Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	...	...	...	11,84,452	15,04,453	6	7½	4½	
...	24	...	...	67,497	1,06,333	6	9½	5	
...	18	...	...	79,223	1,11,978	6½	7	4½	
...	42	...	...	13,31,172	17,22,764	...	...	...
...	...	...	...	...	1,022	...	...	...
...	5	...	...	33,393	50,795	7½	9½	5	* Parsi Taluka Union transferred from class C to class A.
...	5	...	...	33,393	51,817	...	...	...
...	18	3	2	...	19,950	...	6½	5	
...	18	3	2	...	19,950	...	6½	5	
...	65	3	2	13,64,565	17,94,531	...	...	...

STATEMENT I-B.

Number and Constitution of Societies—Agricultural Societies.

Item No.	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	13
<i>Northern Division including Bombay.</i>												
1	Ahmedabad ...	I	Unlimited	38	2,894*	3,094	Rs. 63,502*	Rs. 64,020	...	9½	4½	* Inclusive of one Society.
		II	Do.	1	...	83	...	300	...	9½	7	
		II	Limited	1	Engaged	in collecting capital.						
2	Broach ...	I	Unlimited	44	2,075	3,442	1,10,870	1,39,934	...	9½	6½	
3	Kaira ...	I	Do.	(a) 33	2,197	3,270	68,303	90,639	...	9½	6½	(a) One is engaged in collecting capital.
4	Panch Mahals ...	I	Do.	10	221	764	5,066	17,031	...	9½	6½	
5	Sura ...	I	Do.	(b) 63	3,168	3,639	2,83,717	3,31,629	...	9½	6½	(b) Six are engaged in collecting capital.
		II	Limited	(c) 3	...	150	...	1,183	...	9½	6½	(c) Two do.
		I	Unlimited	(d) 12	254	466	8,256	16,306	...	9½	6½	(d) Six do.
		I	Limited	(e) 2	Engaged	in collecting capital.						(e) Two do.
6	Thana ...	II	Do.	(f) 9	...	180	...	3,330	...	9½	6½	(f) Two do.
		IV	Do.	(g) 3	...	37	...	2,195	...	9½	6½	(g) One do.
		IV	Unlimited	1	...	25	...	110	...	9½	6½	
Total, Northern Division ...				219	11,429	15,120	5,08,922	6,86,876	...	...	...
<i>Central Division.</i>												
7	Ahmednagar ...	I	Unlimited	(a) 23	2,235	2,540	1,40,708	1,68,984	...	9½	6½	(a) One is engaged in collecting capital.
8	East Khândesh ...	I	Do.	(b) 11	388	674	15,301	20,012	...	9½	6½	(b) Two are engaged in collecting capital.
	Wes Khândesh ...	I	Do.	(c) 7	403	403	17,895	18,361	...	9½	6½	(c) One is engaged in collecting capital.
10	Násik ...	I	Do.	14	322	630	40,949	64,205	...	9½	6½	
11	Poona ...	I	Do.	(d) 41	2,668	3,232	9,22,300	9,71,243	...	9½	6½	(d) Two are engaged in collecting capital.
		II	Limited	14	...	54	...	9,259	...	9½	6½	
12	Sátára ...	I	Unlimited	(e) 49	1,022*	1,561	1,15,748*	1,16,334	...	9½	6½	(e) One is not working. * Inclusive of cancelled shares.
		I	Limited	1	Engaged	in collecting capital.						
13	Sholápur ...	I	Unlimited	(f) 21	525	1,293	18,564	56,711	...	9½	6½	(f) Six are engaged in collecting capital and one is in sheet not received.
Total, Central Division ...				171	7,823	10,426	12,49,585	14,23,159	...	...	...
<i>Southern Division.</i>												
14	Belgaum ...	I	Unlimited	(a) 33	959	2,016	24,253	60,227	...	9½	6½	(a) Four are engaged in collecting capital.
15	Bijápúr ...	I	Do.	39	2,281	3,180	1,04,623	1,34,302	...	9½	6½	
16	Dhárwár ...	I	Do.	(a) 70	4,085	6,025	2,70,432	4,64,161	...	9½	6½	
17	Kánara ...	I	Do.	9	247	324	10,233*	16,876	...	9½	6½	* Inclusive of one Society.
		II	Limited	(b) 2	150	...	2,300	Information not received.				(b) One is engaged in collecting capital and one is in sheet not sent.
18	Kolába ...	I	Unlimited	(c) 11	43	168	1,291	3,428	...	9½	6½	(c) Six are engaged in collecting capital.
19	Ratnágiri ...	I	Do.	(d) 14	281	462	10,327	14,930	...	9½	6½	(d) Three do.
Total, Southern Division ...				178	8,618	13,075	4,23,489	6,93,814	...	...	...
Grand Total, Presidency proper.				569	27,905	38,621	22,41,608	28,03,849	...	...	...

STATEMENT I-O.

Number and Constitution of Societies—Non-Agricultural Societies.

Item No.	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	13
<i>Northern Division including Bombay.</i>												
1	Bombay	I	Unlimited	6	176	831	Rs. 1,458	Rs. 12,722	...	12	0½	
		I	Limited	10	6,114	9,531	1,08,339	5,88,737	8½	9	5	
2	Ahmedabad	I	Unlimited	2	80	61	600	1,203	...	9½	4½	
3	Broach	I	Limited	1	99	105	1,813	1,580	5	9½	4½	
		VI	Unlimited	1	899	963	4,051	5,718	...	9½	5	
4	Kaira	I	Do.	1	.....	143	.....	4,309	...	9½	6½	
		II	Do.	2	.....	14	.....	9,869	...	7½	5	
5	Surat	I	Limited	1	59	59	2,837	2,904	...	7½	5	
Total, Northern Division				24	7,377*	11,207	2,09,727*	6,27,100	...	...	...	* Decrease due to cancellation of Northern Gujarat Society in the Ahmedabad District.
<i>Central Division.</i>												
6	Ahmednagar	I	Unlimited	4	555	602	18,576	17,682	...	9½	6½	
		I	Limited	2	1,372	1,341	2,23,846	2,24,922	...	9½	6½	
		II	Unlimited	1	.....	101	.....	3,230	...	9½	7½	
		II	Limited	2	60	138	9,862	15,065	7½	9½	6½	
7	East Khândesh	I	Do.	1	195	217	11,136	13,215	2	7½	5	
8	West Khândesh	I	Do.	(a) 2	104	169	12,747	21,038	3½	9	6	(a) One is engaged in collecting capital.
9	Nâsik	I	Do.	1	.....	216	.....	13,059	...	9½	6	
		II	Unlimited	1	122	123	1,728	2,195	...	9½	6½	
10	Poona	I	Do.	3	132	120	13,501	9,513	6	7½	5	
		I	Limited	5	531	952	92,609	1,15,517	...	9½	6	
		II	Do.	1	.....	.....	Engaged in collecting capital.		...	...	...
11	Sâtara	I	Unlimited	15	(b) 350	227	(b) 54,009	41,627	...	9½	6½	(b) Inclusive of cancelled Society.
		I	Limited	1	12	15	1,900	1,814	...	9½	6½	
12	Sholâpur	I	Unlimited	1	.....	12	.....	560	...	12	6½	
		I	Limited	5	85*	778	9,179*	70,956	...	9½	6½	* Decrease due to cancellation of Societies of different types and removal of one Society into class A.
		II	Unlimited	1	.....	.....	Engaged in collecting capital.		...	...	...
		II	Limited	1	63	69	2,231	4,741	...	12	6½	
Total, Central Division				47	3,610*	5,151	4,45,465*	5,59,192	...	...	...
<i>Southern Division.</i>												
13	Belgaum	I	Limited	7	1,243	9,525	33,187	79,332	...	10½	6	
		II	Unlimited	4	.....	131	.....	11,889	...	9½	6	
14	Bijâpur	I	Limited	4	151†	272	1,051†	23,525	...	9½	6½	† Includes cancelled Society's figures.
		II	Unlimited	1	38	32	1,034	1,956	...	9½	6½	
15	Dhârwar	I	Limited	9	3,536	4,293	4,87,260	5,94,695	8	9	6	
		II	Unlimited	6	143	358	21,576	85,623	10	9½	6½	
16	Kânara	I	Do.	1	14	23	.....	43	...	9½	6½	
		II	Limited	5	305	809	3,198	34,021	...	9½	6½	
		IV	Do.	1	.....	64	.....	7,001	...	6½	5	
17	Kolâba	I	Unlimited	1	35	35	1,129	928	...	9½	6½	
		VI	Limited	1	.....	.....	Engaged in collecting capital.		...	...	...
18	Ratnâgiri	I	Unlimited	11	217	302	23,591	29,002	...	9½	6½	
		II	Do.	2	111	116	8,084	10,508	...	9½	6½	
Total, Southern Division				53	5,793	10,114	5,86,110	8,28,463	...	...	...
Grand Total, Presidency proper				124	16,780	26,472	12,41,302	20,14,755	...	...	...
<i>Summary for the Presidency</i>												
		Central	...	6	1,538	1,611	13,64,505	17,94,531	...	...	...
		Agricultural	...	528	27,905	33,021	22,41,596	28,03,849	...	...	...
		Non-agricultural	...	124	16,780	26,472	12,41,302	20,14,755	...	...	...
		Total	...	698	46,221	66,704	48,47,764	66,13,135	...	...	...

STATEMENT
Receipts and Disbursements

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society, i.e., "Central Bank", "Central Banking Union" or "Union".	Loans and deposits.					
				Share payments.	By members.	By non-members.	By other Societies.	By Government.	By Central Societies.
1	2	3	4	5	6	7	8	9	10
<i>Northern Division including Bombay.</i>									
1	Bombay	I	Central Bank	1,23,130	6,60,340 0 0	25,25,734 8 6	6,67,688 2 11	.....	.....
2	Broach	I	Central Banking Union.	11,600	82,637 0 11	17,762 14 0	19,911 1 9	.....	.....
3	Surat	I	Do.	10,600	69,849 1 11	24,365 2 11	.....	.....	.....
	Total, N. D.			1,50,330	8,17,856 2 10	25,07,912 10 8	6,66,499 4 8	.....	.....
<i>Central Division.</i>									
4	Sátara	I	Union	809	.....	.....	.....	.....	.....
5	Sholapur	I	Central Banking Union.	2,220	11,305 0 0	11,746 13 0	.....	.....	.....
	Total, C. D.			3,229	11,305 0 0	11,746 13 0	.....	.....	.....
<i>Southern Division.</i>									
6	Dhárwar	I	Union	3,950	2,300 0 0	16,000 0 0	.....	.....	.....
	Grand Total, Presidency proper.			1,57,509	8,31,361 2 10	25,95,659 7 8	6,66,499 4 8	.....	.....

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society, i.e., "Central Bank", "Central Banking Union" or "Union".	Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to				Loans to		
						Government.	Central Societies.	Other Societies.	Non-members.	Members.		
										On personal Security.	On mortgage Security.	Central Societies.
1	2	3	4	20	21	22	23	24	25	26	27	28
<i>Northern Division including Bombay.</i>												
1	Bombay	I	Central Bank	.....	3,05,845 0 0	.....	.....	6,01,369 13 6	27,34,573 2 3	.....	.....	.....
2	Broach	I	Central Banking Union.	1,000 0 0	40,259 0 7	.....	.....	15,094 2 9	21,719 4 0	31,874 0 9	.....	.....
3	Surat	I	Do.	.....	52,322 10 0	.....	.....	.....	19,566 13 5	11,075 0 0	9,400	.....
	Total, N. D.			1,600 0 0	4,07,426 10 7	.....	.....	6,80,364 1 8	27,75,859 3 8	42,949 0 9	9,400	.....
<i>Central Division.</i>												
4	Sátara	I	Union	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	Sholapur	I	Central Banking Union.	.....	7,896 3 8	107 4 1	.....	.....	180 0 0	21,830 0 0	17,640	.....
	Total, C. D.			.....	7,896 3 8	107 4 1	.....	.....	180 0 0	21,830 0 0	17,640	.....
<i>Southern Division.</i>												
6	Dhárwar	I	Union	.....	2,300 0 0	.....	.....	.....	.....	.....	.....	.....
	Grand Total, Presidency proper.			1,000 0 0	4,17,023 13 10	167 4 1	.....	6,80,364 1 8	27,76,039 3 8	64,779 0 9	27,040	.....

II-A.
—Central Societies.

Receipts.

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 the opening balance.
11	12	13	14	15	16	17	18	19
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.
.....	8,80,184 6 4	82,141 8 8	.....	13,178 8 7	49,13,448 2 10	17,529 10 0	49,30,977 13 7
21,320 0 0	58,200 10 4	8,550 13 6	.....	4,020 8 0	2,23,023 6 6	8,843 10 9	2,31,867 1 2
13,410 0 0	47,181 2 8	5,430 10 4	.....	3 10 9	1,60,858 13 2	2,937 7 2	1,72,826 4 4
34,730 6 0	9,35,656 2 11	96,173 0 6	.....	17,202 11 4	53,06,360 6 6	29,310 12 7	53,35,671 3 1
.....	2 12 0	.....	.....	911 12 0	113 0 0	1,034 12 0
86,135 8 0	399 0 0	4,343 10 1	.....	61 11 0	65,091 10 1	1,643 4 2*	66,734 14 3
85,133 8 0	305 0 0	4,345 6 1	.....	61 11 0	66,003 6 1	1,756 4 3	67,759 10 3
.....	10,423 6 0	32,672 6 0	.....	32,672 6 0
80,885 14 0	9,35,956 2 11	1,00,518 6 7	.....	27,668 12 4	54,05,036 2 7	31,067 0 9*	54,36,103 3 4

Expenditures.

Other Societies.	Interest paid on Loans and Deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.	Remarks.
29	30	31	32	33	34	35	36	37	38	39
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
10,42,203 14 2	30,776 2 7	12,210 14 6	347 0 0	14,007 12 4	9,150 13 7	...	48,13,574 9 11	1,17,403 8 8	49,30,977 13 7	
76,300 0 0	1,993 4 3	1,227 4 6	.....	923 8 2	3,117 14 9	...	2,04,006 8 8	27,658 8 6	2,31,867 1 2	
68,306 7 8	8,257 15 8	680 9 2	.....	395 9 11	51 15 4	...	1,63,657 0 4	9,269 4 0	1,72,826 4 4	
11,85,400 5 5	86,027 7 1	14,118 12 2	347 0 0	15,326 14 5	12,320 11 7	...	51,81,140 2 11	1,54,631 0 2	53,35,671 3 1	
.....	.....	.....	.....	27 1 6	.....	...	27 1 6	997 10 6	1,034 12 0	
2,000 0 0	958 8 2	505 13 0	.....	438 2 3	145 8 0	...	51,809 6 9	14,925 7 6	66,734 14 3	* See remarks in Statement No. I-A.
2,000 0 0	956 8 2	505 13 0	.....	515 8 9	145 8 0	...	51,636 8 3	15,923 2 0	67,759 10 3	
11,500 0 0	.....	.....	50 10 8	156 12 9	10,893 5 4	...	24,990 12 7	7,771 9 5	32,672 6 0	
11,98,900 5 5	36,033 15 2	14,624 9 2	397 10 6	15,908 14 11	23,359 8 11	...	52,57,877 7 9	1,78,225 11 7	54,36,103 3 4	

STATEMENT
Receipts and Disbursements

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Loans and Deposits.							Loans repaid by members.	Loans repaid by Government Societies.
				Share payments.	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	
<i>Northern Division including Bombay.</i>												
				Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Ahmedabad	I	Unlimited	.....	4,535 10 4	4,078 0 0	.....	.....	7,170 0 0	70,158 14 11	.....
		II	Unlimited	.....	.....	.....	408 2 0	.....	.....	63 4 9	.....
		II	Limited	.....	.....	.....	.....	.....	.....	.....	.....
2	Broach	I	Unlimited	.....	6,190 0 4	1,635 0 0	.....	.....	65,950 0 0	1,42,675 11 6	.....
3	Kaira	I	Unlimited	.....	8,890 7 10	8,083 0 0	.....	.....	37,000 0 0	75,135 5 11	.....
4	Panch Mahals	I	Unlimited	.....	7,672 0 0	1,854 7 9	.....	1,800 0 0	300 0 0	6,917 13 0	.....
5	Surat	I	Unlimited	.....	25,768 9 3	52,903 3 0	9,514 0 0	.....	70,650 0 0	2,12,274 1 5	.....
		II	Limited	1,155 0 0	.....	.....	.....	.....	.....	.....	.....
		I	Unlimited	.....	3,160 0 5	650 0 0	4,500 0 0	.....	.....	13,968 0 0	.....
		I	Limited	.....	.....	.....	.....	.....	.....	.....	.....
6	Thána	II	Limited	3,330 0 0	650 0 0	7,062 4 6	.....	.....	.....	6,540 8 3	.....
		IV	Limited	2,195 0 0	.....	.....	.....	.....	.....	.....	.....
		IV	Unlimited	.....	110 0 0	.....	.....	.....	.....	.....	.....
Total, Northern Division...				6,680 0 0	57,182 12 2	76,495 15 3	14,452 2 0	1,800 0 0	2,01,070 0 0	5,27,131 11 9	.....
<i>Central Division.</i>												
7	Ahmednagar	I	Unlimited	.....	7,362 0 0	1,341 0 1	11,450 0 0	.....	38,265 13 6	37,184 15 9	.....
8	East Khándesh	I	Unlimited	.....	5,676 9 11	.....	.....	.....	1,000 0 0	18,932 0 0	.....
9	West Khándesh	I	Unlimited	.....	325 11 11	.....	.....	.....	.....	10,920 0 0	.....
10	Násik	I	Unlimited	.....	14,376 10 10	3,776 0 0	.....	.....	19,255 0 0	54,034 9 2	.....
11	Poona	I	Unlimited	.....	59,323 1 0	59,492 3 2	3,000 0 0	.....	7,08,959 0 4	7,29,370 15 6	.....
		II	Limited	715 0 0	2,000 0 0	6,650 0 0	.....	.....	.....	20 8 3	.....
12	Sátára	I	Unlimited	.....	8,030 15 4	717 14 9	.....	.....	26,250 0 0	69,150 14 11	.....
		I	Limited	.....	.....	.....	.....	.....	.....	.....	.....
13	Sholápur	I	Unlimited	.....	10,669 2 0	10,006 6 3	1,400 0 0	.....	26,000 0 0	7,773 8 0	.....
Total, Central Division				715 0 0	87,689 3 0	82,183 8 3	15,65 0 0	.....	8,19,729 13 10	9,27,397 7 7	.....
<i>Southern Division.</i>												
14	Belgaum	I	Unlimited	.....	29,391 4 7	4,219 0 0	.....	.....	1,400 0 0	20,372 13 5	.....
15	Bijápúr	I	Unlimited	.....	17,162 10 9	2,939 7 3	1,353 14 6	.....	20,000 0 0	46,324 13 11	.....
16	Dhárwár	I	Unlimited	107 0 0	87,020 0 5	9,751 15 3	35,600 0 0	1,010 0 0	1,08,000 0 0	1,87,815 6 3	.....
17	Kánara	I	Unlimited	.....	6,183 14 4	3,410 0 0	1,350 0 0	.....	1,500 0 0	5,883 10 0	.....
		II	Limited	.....	.....	.....	.....	.....	.....	.....	.....
18	Kolába	I	Unlimited	.....	1,785 12 6	300 0 0	.....	.....	500 0 0	1,437 0 0	.....
19	Ratnágiri	I	Unlimited	.....	5,279 3 7	945 6 3	33 8 6	.....	.....	8,751 8 6	.....
Total, Southern Division				107 0 0	1,46,622 14 2	21,566 12 9	38,337 7 0	1,010 0 0	1,31,400 0 0	2,79,385 4 1	.....
Grand Total, Presidency Proper				7,502 0 0	2,91,004 13 4	1,80,245 4 3	68,639 9 0	2,810 0 0	11,52,109 13 10	17,83,914 7 5	.....

Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including the opening balance.
13	14	15	16	17	18	19
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
1,500 0 0	8,718 8 7½	.....	655 2 4	86,815 15 2½	*24,419 15 1	1,21,235 14 3½
.....	0 15 3	65 3 9	179 0 0	716 9 9	.....	716 9 9
collecting capital.						
.....	12,810 8 9	.....	2,258 6 9	2,51,519 9 4	25,587 1 2½	2,77,086 10 6½
500 0 0	6,099 4 0	.....	1,703 2 5	1,37,422 4 2	*9,661 9 10	1,47,083 14 0
.....	940 13 4	.....	570 0 0	19,455 2 1	619 9 1	20,074 11 2
4,900 0 0	28,672 10 5½	.....	1,821 15 6	4,04,434 7 7½	15,020 15 5	4,19,455 7 0½
.....	.....	.....	384 7 0	1,539 7 0	.....	1,539 7 0
.....	922 0 8	.....	213 0 0	23,641 1 1	232 11 6	23,893 12 7
collecting capital.						
.....	399 12 4	7,546 4 3	1,703 11 6	27,428 8 10	.....	27,428 8 10
.....	.....	.....	193 2 3	2,388 2 3	.....	2,388 2 3
.....	.....	.....	6 4 0	116 4 0	.....	116 4 0
6,800 0 0	66,563 2 5	7,611 8 0	9,090 3 9	9,65,477 7 4	*75,541 14 1½	10,41,019 5 5½
1,293 0 0	7,544 13 6	1,215 8 0	1,863 0 0	1,07,530 2 10	11,970 10 0	1,19,500 12 10
.....	1,538 0 10	.....	870 12 0	27,947 6 9	1,250 3 6	29,197 10 3
.....	1,894 12 10	.....	90 2 0	13,030 10 9	3,069 15 8	16,099 10 0
.....	4 6 12 11	8 5 0	1,503 15 0	97,581 4 11	3,138 6 7	1,00,719 11 6
.....	69,211 15 3	7,891 5 3	3,667 14 1	16,19,921 6 7	13,861 15 9	16,33,783 6 4
.....	.....	524 0 0	.....	10,109 8 3	.....	10,109 8 3
.....	9,464 3 5	.....	510 3 11	1,14,124 4 4	*3,933 7 1	1,18,107 11 5
collecting capital.						
.....	3,190 7 5	1 4 3	1,048 6 3	60,109 2 2	917 12 6	61,028 14 8
1,593 0 0	90,271 2 2	9,640 6 6	9,284 5 3	20,50,353 14 7	*38,191 6 8	21,68,545 5 3
.....	2,903 11 7	1,345 6 0	1,015 5 4	69,647 8 11	†1,865 8 4	71,513 1 3
.....	6,247 12 5	32 12 6	1,134 12 11	97,196 4 8	†11,221 11 2	1,08,417 15 5
.....	80,347 7 3	1,485 10 6	4,030 2 5	4,65,537 10 1	†4,337 12 0	4,69,905 6 1
.....	793 4 10	7 4 6	211 9 3	19,344 10 11	*307 9 0	19,651 10 11
not received.						
.....	171 9 7	.....	77 0 6	4,271 6 7	24 6 10	24 6 10
.....	946 8 9	55 5 9	134 0 0	16,145 9 4	94 7 8	4,265 13 10
.....	43,415 6 5	2,928 7 3	7,202 14 5	6,72,173 2 1	999 10 6	17,135 8 10
.....
.....	43,415 6 5	2,928 7 3	7,202 14 5	6,72,173 2 1	13,840 8 1	6,91,013 10 2
6,093 0 0	1,06,249 11 0	20,178 5 9	26,177 7 5	36,89,004 8 0	1,32,573 12 10½	38,20,578 4 10½

Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to				Loans to	
		Government.	Central Societies.	Other Societies.	Non-members.	Members	
						On Security.	On mortgage.
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.
...	6,494 12 11	933 13 0	6,119 15 3	.....	6,193 4 11	60,235 6 1	2,600 0 0
...	.....	.....	.....	108 2 0	.....	65 3 9	.....
...	1,839 10 0	233 7 5	71,568 11 10	.....	2,100 0 0	1,46,302 6 1	6,359 0 0
...	4,598 7 10	1,215 3 3	23,643 8 4	1,300 0 0	350 0 0	1,02,357 4 0	2,535 0 0
...	.....	68 8 2	.....	.....	.....	12,713 0 0	955 0 0
...	26,654 13 8	4,448 7 5	56,016 1 0	950 0 0	39,671 0 0	2,02,193 10 7	60,116 0 0
...
...	150 0 0	.....	331 14 3	.....	52 9 8	22,120 0 0	150 0 0
...	850 0 0	.....	.....	.....	7,062 4 6	8,846 3 3	175 0 0
...
...
...	39,627 13 5	6,921 13 3	1,54,615 2 8	2,358 2 0	46,429 3 1	5,52,803 4 9	82,939 0 0
...
...	4,578 10 9	333 3 4	21,904 13 5	7,160 13 10	765 14 7	26,972 5 5	31,660 13 0
...	61 15 8	80 2 4	1,998 7 0	250 0 0	350 0 0	2,131 0 0	2,390 0 0
...	453 2 7	249 6 9	240 5 4	.....	.....	9,444 10 0	1,835 0 0
...	3,258 15 4	110 3 1	7,424 9 4	.....	3,206 0 0	57,320 12 0	13,685 0 0
...	19,637 1 9	110 3	17,26,237 4 6	334 0 0	13,075 8 0	1,10,313 8 6	6,73,969 8 3
...	.....	.....	.....	.....	305 3 4	.....	.....
...	19,172 7 2	916 9 3	6,472 7 10	300 4 8	16 0 0	19,741 3 5	61,234 7 11
...
...	915 0 0	124 6 1	2,789 15 3	300 0 0	3,905 0 0	37,794 0 6	3,165 0 0
...
...	42,067 6 8	1,984 1 11	7,69,117 14 8	3,345 2 6	21,713 13 11	2,61,620 7 4	7,88,109 13 2
...
...	696 0 0	233 4 8	361 14 2	.....	.....	58,433 5 5	5,061 0 0
...	7,056 13 6	658 12 6	2,634 0 11	650 0 0	.....	71,717 0 0	13,270 0 0
3 0 0	24,671 5 1	3,081 14 2	9,139 5 0	4,415 11 10	6,114 14 2	2,66,891 7 0	1,27,368 10 8
...	1,755 0 0	.....	118 9 0	.....	375 0 0	12,432 0 0	2,690 0 0
...	.....	.....	86 1 5	.....	300 0 0	2,343 0 0	1,081 0 0
...	1,420 8 8	146 4 8	.....	38 0 0	.....	8,411 8 6	3,923 0 0
3 0 0	35,599 11 3	3,020 8 9	11,729 14 6	5,098 11 10	6,739 14 2	4,20,257 4 5	1,53,181 10 6
3 0 0	1,17,294 13 11	11,926 2 11	9,35,462 15 10	15,802 0 4	74,933 1 2	12,54,741 0 6	10,04,230 7 10

Agricultural Societies.

Agricultural Societies.											
Other Societies.	Interest paid on Loans and Deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including the closing balance.	Remarks.	Item No.
29	30	31	32	33	34	35	36	37	38	39	40
Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
400 0 0	3,433 14 0	...	.....	1,236 11 4	221 14 4	222 4 9	87,082 2 7	34,153 11 8	1,21,235 14 8	* Exclusive of cancelled Societies.	1
collecting capital,	23 5 4	...	321 15 3	12 6 9	.....	.....	531 1 1	135 8 6	716 9 9		2
.....	9,438 15 6	...	.....	1,347 11 6	1,235 2 2	5,360 7 0	2,45,827 8 6	31,269 2 0	2,77,036 10 6		3
.....	8,185 14 3	...	.....	701 1 10	185 7 8	885 7 0	1,37,942 12 2	9,141 1 10	1,47,083 14 0		4
.....	308 7 6	...	.....	185 10 10	0 11 0	.....	14,261 5 6	5,813 5 8	20,074 11 2		5
9,30 0 0	14,711 8 2	...	.....	2,108 14 9	234 7 6	2,446 1 4	4,00,050 0 5	19,405 6 7	4,19,455 7 0		6
14 0 0	.....	...	764 1 9	11 0 11	.....	150 0 0	1,069 2 8	470 4 4	1,539 7 0		7
collecting capital,	666 10 2	...	.....	123 9 11	1 2 11	.....	23,030 14 11	262 13 8	23,893 12 7		8
.....	84 0 10	...	7,245 12 6	52 13 8	1,805 5 0	.....	23,021 8 4	3,507 0 6	27,429 8 10		9
.....	.....	...	1,404 3 6	2 15 8	22 1 0	.....	1,519 8 9	668 14 6	2,389 2 9		10
.....	.....	...	100 0 0	6 8 0	.....	.....	108 8 0	9 12 0	118 4 0		11
16,944 0 0	31,852 11 9	...	9,026 1 0	5,794 8 4	3,506 4 7	9,064 4 1	9,35,942 3 11	1,05,077 1 6	10,41,019 5 5		12
1,220 0 0	6,474 3 6	...	690 0 0	943 10 9	6,708 5 1	.....	1,11,535 13 8	7,064 15 2	1,19,500 12 10		13
.....	729 9 3	...	.....	244 1 7	.....	.....	26,238 3 10	2,959 6 5	29,197 10 3		14
.....	789 7 3	...	.....	169 4 2	5 2 0	.....	13,245 7 1	2,854 2 11	16,099 10 0		15
.....	2,463 3 6	...	.....	484 11 9	1,037 2 6	.....	59,275 9 6	11,444 2 0	1,00,719 11 6		16
.....	62,243 10 11	...	7,875 15 9	4,301 0 10	7,826 14 8	.....	16,19,979 11 10	19,903 10 6	16,33,783 6 4		17
.....	214 14 8	...	8,850 0 0	610 11 9	3 0 0	.....	9,984 8 9	125 4 6	10,109 8 3		18
collecting capital,	5,771 10 9	...	46 5 0	635 1 7	219 12 3	.....	1,16,545 5 10	1,562 5 7	1,18,107 11 5		19
400 0 0	1,908 8 4	...	76 10 0	224 12 9	117 11 3	.....	51, 71 15 8	9,307 15 0	61,028 14 8		20
1,203 0 0	50,583 4 2	...	17,538 14 9	7,623 7 2	13,025 15 4	.....	20,88,423 7 2	50,121 14 1	20,88,545 5 3		21
.....	1,984 15 7	...	1,326 3 8	634 12 6	101 14 6	.....	69,639 6 4	2,674 10 11	71,513 1 8	† Decrease due to fluctuating Valuation of grain.	22
.....	4,986 3 6	...	45 4 0	1,171 14 0	254 7 9	.....	1,01,729 8 4	6,688 7 1	1,08,417 15 5	† Decrease due to incorrect balance shown last year.	23
.....	15,141 13 0	...	2,032 3 9	3,109 7 4	3,251 8 2	.....	4,04,799 4 2	5,100 1 10	4,60,905 6 1	† Decrease due to omission of our Society to annual balance sheet.	24
not received,	553 14 3	...	.....	129 8 1	8 15 6	.....	18,252 8 10	1,309 1 1	10,651 10 11		25
.....	100 10 2	...	.....	72 5 0	1 5 0	.....	3,983 5 7	382 8 3	4,365 13 10		26
.....	632 8 8	...	78 9 7	164 6 8	.....	.....	13,609 2 5	3,320 1 5	17,138 8 10		27
.....	23,849 11 8	...	3,451 14 10	5,282 0 7	3,618 2 11	.....	6,71,412 4 6	10,001 5 5	6,91,013 10 2		28
11,757 0 0	1,36,785 11 8	...	30,946 14 7	18,700 0 1	25,150 6 10	9,064 4 1	36,45,777 15 9	1,75,800 5 1	38,20,578 4 10		29

STATEMENT
Receipts and Disbursements

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Loans and Deposits.							Loans repaid by members.	Loans repaid by Central Societies.
				Share payments.	By members.		By other Societies.	By Government.	By Central Societies.			
					Rs. a. p.	Rs. a. p.				Rs. a. p.		
1	2	3	4	5	6	7	8	9	10	11	12	
<i>Northern Division including Bombay.</i>												
1	Bombay	I	Unlimited	.....	1,154 0 0	10,712 0 0	2,935 0 0	.....	.....	6,601 8 3	.....
		I	Limited	3,87,095 11 0	1,37,489 13 9	46,914 8 8	300 0 0	.....	.....	2,94,673 5 7	.....
2	Ahmedabad	I	Unlimited	.....	155 0 0	250 0 0	.....	500 0 0	.....	1,579 0 0	.....
3	Broach	I	Limited	70 0 0	105 0 0	.....	.....	.....	500 0 0	977 4 0	.....
		VI	Unlimited	.....	2,116 15 2	4,383 1 7	.....	.....	.....	29,249 8 7 1/2	.....
4	Kaira	I	Do.	.....	1,198 0 0	869 0 0	800 0 0	.....	1,862 0 0	2,732 8 0	.....
		II	Do.	.....	3,365 0 0	234 9 9	.....	2,000 0 0	4,000 0 0	350 0 0	.....
5	Surat	II	Limited	.....	.....	1,195 0 0	.....	.....	.....	2,700 0 0	.....
Total, Northern Division, including Bombay.				3,87,165 11 0	1,45,583 12 11	64,585 4 0	4,025 0 0	2,500 0 0	6,362 0 0	3,39,862 2 5 1/2	.....
<i>Central Division.</i>												
6	Ahmednagar	I	Unlimited	.....	2,034 15 5	566 15 2	800 0 0	.....	1,000 0 0	16,403 8 9	.....
		I	Limited	4,305 0 0	1,35,857 5 5	85,904 14 11	.....	.....	.....	46,654 3 0	.....
		II	Unlimited	827 0 0	.....	8,530 14 0	.....	950 0 0	1,500 0 0	193 4 9	.....
		II	Limited	1,350 0 0	3,085 0 0	27,613 8 3	600 0 0	1,700 0 0	.....	1,787 1 6	.....
7	East Khándeesh	I	Do.	.....	1,800 12 7	1,827 5 10	.....	.....	.....	8,770 0 2	.....
8	West Khándeesh	I	Do.	1,055 0 0	6,516 4 8	3,147 15 6	.....	.....	.....	7,070 5 1	.....
9	Násik	I	Do.	2,228 0 0	20,832 0 0	8,665 9 5	.....	.....	.....	25,012 13 1	.....
		II	Unlimited	.....	4 0 0	.....	856 0 0	.....	400 0 0	1,608 0 0	.....
		I	Do.	.....	1,618 7 8	.....	.....	.....	.....	2,974 9 3	.....
10	Poona	I	Limited	8,550 2 11	26,705 13 0	16,725 11 0	.....	.....	.....	62,575 10 7	.....
		II	Do.	.....	.....	.....	.....	.....	.....	Engaged in relief	.....
11	Sátára	I	Unlimited	11,272 0 0	271 2 4	300 0 0	.....	.....	.....	13,620 13 9	.....
		I	Limited	20 0 0	.....	25 0 0	.....	.....	.....	160 0 0	.....
		I	Unlimited	.....	560 0 0	.....	.....	.....	.....	.....	.....
12	Sholápur	I	Limited	4,111 0 0	2,205 7 1	13,388 4 2	.....	.....	.....	15,658 14 6	.....
		II	Unlimited	.....	.....	.....	.....	.....	.....	Engaged in relief	.....
		II	Limited	435 0 0	.....	1,134 5 8	1,000 0 0	.....	.....	2,852 8 0	.....
Total, Central Division				84,153 2 11	2,02,017 4 0	1,77,630 5 11	2,755 0 0	2,650 0 0	2,900 0 0	2,05,889 12 5	.....
<i>Southern Division.</i>												
13	Belgaum	I	Limited	8,055 0 0	44,253 2 3	4,738 6 0	.....	.....	.....	34,004 14 4	.....
		II	Unlimited	162 0 0	6,928 0 0	1,415 0 3	.....	3,150 0 0	.....	.....	.....
14	Bijápúr	I	Limited	7,878 9 6	1,300 0 0	1,750 0 0	.....	.....	7,000 0 0	4,525 12 10	.....
		II	Do.	.....	440 0 0	2,605 1 0	.....	500 0 0	.....	1,707 15 5	.....
15	Dhárwár	I	Do.	42,956 10 1	2,89,235 14 2	57,538 15 8	3,000 0 0	.....	.....	3,60,283 7 9	.....
		II	Unlimited	4,155 0 0	11,817 9 1	38,476 11 7	5,500 0 0	2,000 0 0	.....	39,183 13 7	.....
16	Kánara	I	Do.	.....	10 0 0	.....	.....	.....	.....	82 0 0	.....
		I	Limited	6,716 0 0	06 0 0	19,786 12 0	.....	.....	.....	22,289 5 1	.....
		IV	Do.	1,095 0 0	1,300 0 0	500 0 0	.....	.....	.....	.....	.....
17	Kolába	I	Unlimited	.....	.....	.....	.....	.....	.....	312 0 0	.....
		VI	Limited	.....	.....	.....	.....	.....	.....	Engaged in relief	.....
18	Ratnágiri	I	Unlimited	.....	3,420 2 1	3,620 0 0	.....	.....	2,725 0 0	24,203 11 6	.....
		II	Do.	.....	293 6 3	119 0 0	725 0 0	.....	3,000 0 0	5,618 0 0	.....
Total, Southern Division				71,018 3 7	3,67,704 1 10	1,80,548 14 6	9,225 0 0	5,850 0 0	12,725 0 0	5,01,658 0 6	.....
Total, Presidency proper				4,02,337 1 6	7,15,305 2 9	3,72,962 8 5	16,005 0 0	10,800 0 0	21,967 0 0	10,17,407 15 4 1/2	.....

ceipts.

Loans repaid by other Societies.	Interest received.	Sale of Goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including the opening balance.
13	14	15	16	17	18	19
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
1,050 0 0	843 5 11	.....	151 8 0	23,437 6 2	481 0 3	23,803 6 5
35,005 4 8	23,361 12 7	21 14 0	3,39,670 2 8	12,64,531 8 11	36,185 4 7	13,00,716 13 6
.....	103 11 11	.....	476 6 9	3,064 2 8	89 8 3	3,152 10 11
.....	80 2 8	.....	1 4 0	1,733 10 3	105 1 4	1,928 11 7
.....	878 13 10½	2,549 1 2½	5,884 15 8½	42,539 7 2	4,450 14 1½	40,990 5 3½
.....	282 8 2	.....	73 12 4	7,817 12 6	.....	7,817 12 6
.....	5 0 0	1,373 12 0	14 0 0	11,372 5 9	.....	11,372 5 0
.....	181 8 0	1,232 4 3	2 8 0	6,290 15 8	624 15 6	6,915 14 9
36,055 4 8	25,216 13 8½	5,176 15 5½	8,44,254 4 5½	13,60,787 4 8	* 42,005 12 0½	14,02,793 0 8½
.....	1,809 11 7	0 8 0	80 6 0	22,415 0 11	614 10 4	23,029 11 3
15,417 4 0	11,396 8 4	34 1 6	3,927 8 10	3,13,468 14 0	23,359 0 1	3,36,825 14 1
.....	1 14 3	7,561 10 8	184 15 0	19,749 10 3	.....	19,749 10 3
.....	10 5 0	27,450 6 0	4,984 15 6	69,581 2 3	182 1 9	68,783 4 0
.....	988 14 5	0 14 0	5,483 12 4	18,869 11 4	1,376 8 4	20,245 14 8
50 0 0	1,633 9 2	.....	13 8 0	19,486 10 5	1,517 13 11	21,004 8 4
.....	902 3 11	.....	84 6 11	57,525 1 4	.....	57,525 1 4
.....	158 6 1	.....	2 0 0	3,481 6 1	5 7 6	3,486 13 7
.....	638 12 2	.....	14 2 6	5,545 15 5	123 6 11	5,669 6 4
870 0 0	7,264 11 5	.....	3,067 14 5	1,25,459 15 4	833 13 7	1,26,293 12 11
capital.	.....	.....	.....	.....	.....	.....
.....	2,313 3 1	.....	1,092 0 5	29,069 3 7	1,438 13 6	30,508 1 1
.....	98 2 9	.....	82 10 0	385 12 9	.....	385 12 9
.....	.....	.....	.....	590 0 0	.....	590 0 0
.....	1,007 3 3	31 15 0	49 8 0	36,742 4 0	† 1,022 6 3	37,764 10 3
capital.	.....	.....	.....	.....	.....	.....
.....	110 12 8	19 6 0	26 0 0	5,577 15 11	317 3 0	5,895 2 11
16,037 4 0	28,762 5 8	35,098 12 9	19,082 11 11	7,27,196 11 7	* 30,761 0 2	7,57,957 11 9
.....	3,027 13 7½	216 4 0	400 0 4	95,413 8 7	(a) 2,187 14 0	97,601 6 7
.....	.....	268 14 6	141 3 0	12,063 1 9	.....	12,063 1 9
.....	512 9 0	.....	14 2 0	23,281 1 4	* 414 12 1	23,695 13 5
.....	105 3 0	2,756 14 2	0 6 0	8,205 7 7	222 10 5	8,428 2 0
10,125 0 0	50,071 11 9	191 3 4	35,419 9 9	8,57,822 8 6	24,116 1 6	8,81,938 10 0
.....	2,098 15 1	38,802 6 2	37,157 0 0	1,78,990 7 6	787 4 11	1,79,777 12 6
.....	1 5 0	.....	.....	43 5 0	132 4 0	75 9 0
.....	1,263 0 9	51 9 3	1,907 6 4	60,733 1 5	558 2 0	61,591 3 5
.....	.....	.....	20,847 15 11	23,742 15 11	.....	23,742 15 11
.....	50 6 3	.....	0 12 0	363 2 3	817 1 8	1,180 3 11
capital.	.....	.....	.....	.....	.....	.....
1,265 1 8	2,006 0 8	.....	133 10 0	87,398 9 11	2,151 5 4	89,549 15 3
1,930 0 0	627 11 3	.....	29 13 6	12,372 15 0	487 4 5	12,859 3 5
13,340 1 8	80,367 12 5	42,085 3 5	86,111 14 10	13,10,430 4 9	92,054 12 4	13,42,485 1 1
65,432 10 4	1,11,300 15 9½	82,360 15 7½	4,59,448 15 2½	33,08,414 5 0	1,04,521 8 6½	35,08,235 13 0½

* Exclusive of cancelled Societies.

† See remarks in statement I-C.

(a) Balance was incorrectly shown in last statement.

1 Actual balance on March 1913 was Rs. 32-4-0 but report was not received in time last year.

Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to			Loans to		
		Government.	Central Societies.	Other Societies.	Non-members.	Members.	
						On personal Security.	On mortgage Security.
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.
.....	524 8 0	.....	1,149 0 0	.....	1,780 0 0	17,250 2 9	.....
11,817 0 0	83,234 4 0	187 6 2	.....	4,750 0 0	35,252 2 9	6,40,587 12 9	66,288 10 1
.....	250 0 0	7 11 9	.....	.....	.....	2,143 0 0	.....
.....	251 8 0	.....	510 0 0	.....	.....	1,045 0 0	.....
.....	1,029 13 10	.....	.....	.....	3,300 0 0	29,310 0 0	.....
.....	60 0 0	.....	300 0 0	.....	.....	7,385 8 0	.....
.....	333 0 0	.....	.....	.....	264 9 9	1,450 0 0	.....
.....	.....	.....	.....	.....	1,195 0 0	2,500 0 0	.....
11,817 0 0	86,643 0 10	195 1 11	1,989 0 0	4,750 0 0	41,791 12 6	7,10,681 7 0	66,288 10
.....	2,387 2 5	129 4 9	740 0 0	1,092 14 0	6 6 8	16,767 0 0	.....
.....	2,43,209 4 4	.....	100 0 0	.....	.....	35,796 7 0	3,547 4
.....	.....	.....	.....	.....	8,87 5 6	545 0 6	40 4
.....	.....	.....	.....	990 0 0	22,210 8 6	7,357 12 6	1,543 11
.....	1,006 1 1	.....	.....	.....	479 7 4	10,299 0 0	8,390 0
.....	2,009 10 8	.....	.....	.....	.....	1,625 0 0	13,12 0
.....	16,915 9 4	.....	.....	.....	2,053 1 6	33,417 13 8	.....
.....	400 0 0	.....	.....	855 0 0	.....	2,220 0 0	.....
290 0 0	928 7 6	262 14 5	.....	.....	.....	3,471 0 0	.....
124 1 9	15,085 13 11	232 3 4	.....	.....	14,780 11 8	71,033 1 10	10,571 11
.....	5,718 6 7	2,180 11 2	.....	130 7 1	2,932 0 0	9,173 1 6	7,918 1
.....	.....	.....	.....	.....	125 0 0	105 0 0	.....
.....	.....	.....	.....	.....	.....	544 0 0	.....
.....	1,587 3 0	.....	.....	.....	5,081 8 0	22,179 7 0	1,650 4
.....	.....	.....	.....	.....	65 15 6	3,950 0 0	1,00 4
414 1 9	2,89,324 10 10	2,615 1 8	640 0 0	3,003 5 1	56,527 0 8	2,23,373 12 0	48,467 1
.....	10,867 2 0	1,585 15 8	.....	.....	.....	64,681 0 0	9,823
.....	.....	.....	.....	.....	.....	575 0 0	.....
294 15 8	165 0 0	.....	.....	.....	.....	20,643 15 6	1,100
.....	160 0 0	.....	.....	.....	2,503 2 9	1,303 4 3	616
16,524 13 10	2,52,006 2 0	2,719 4 0	.....	500 0 0	10,032 2 5	8,77,235 0 0	20,197
1,418 0 0	4,178 11 9	164 5 0	.....	4,700 0 0	36,687 10 11	50,654 8 0	403
.....	.....	.....	.....	.....	.....	64 0 0	.....
18 0 0	2,099 0 0	.....	.....	.....	3,015 12 0	51,650 15 6	.....
.....	.....	.....	.....	.....	.....	1,634 0 0	.....
.....	.....	30 14 11	.....	.....	.....	1,123 0 0	.....
.....	2,788 4 0	77 0 8	285 3 9	.....	1,445 13 4	28,592 0 0	1,370
.....	629 0 0	118 8 3	72 6 0	725 0 0	10 0 0	6,33 0 0	.....
19,549 13 6	4,72,623 4 9	4,006 0 6	367 9 9	5,023 0 0	13,703 9 5	6,04,335 11 3	83,446
30,779 15 2	6,43,851 0 5	7,706 4 1	3,186 9 9	13,743 5 1	1,52,022 6 7	15,38,40 14 3	1,89,15

II-C.
Non-Agricultural Societies.

ments.

Central Societies.		Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.
28	29										30	31	32	33	34	35	36	37	38
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.
	2,125 0 0	188 9 8	.....	.....	110 10 6	.....	.....	23,157 14 5	740 8 0	23,898 6 5
	26,600 0 0	5,929 7 2	959 6 10	121 15 9	7,951 2 1	3,89,610 5 7	.....	12,72,377 7 1	28,333 6 5	13,00,710 13 6
	.....	66 6 6	6 0 0	.....	17 8 9	.....	.....	2,490 11 0	631 15 11	8,152 10 11
	.....	62 9 10	.....	.....	.....	.....	.....	1,899 1 10	29 0 9	1,029 11 7
	.....	237 15 2	10 0 0	5,800 14 7	925 9 10	214 9 9	1,590 9 3	43,289 11 5	3,701 9 10	40,990 5 31
	.....	.....	.....	.....	99 7 1	.....	.....	7,793 15 1	23 13 5	7,817 12 6
	.....	.....	.....	6,773 10 9	.....	1,253 2 8	.....	10,074 8 9	1,207 15 0	11,372 5 9
	.....	0 15 0	.....	1,195 0 0	.....	19 0 0	.....	4,908 15 0	2,008 15 0	6,915 14 9
	23,725 0	5,455 15 4	975 8 10	13,581 9 13	9,073 0 8	8,91,133 11 7	1,590 9 3	13,65,069 2 7	36,833 14 1	14,02,793 0 8
	.....	483 10 4	.....	.....	234 1 5	31 6 0	.....	21,921 13 7	1,107 13 8	23,029 11 3
	11,794 6	9,449 10 6	7 2 0	.....	1,135 0 0	4,298 7 4	.....	8,09,337 13 8	27,498 0 5	8,36,835 14 1
	.....	.....	.....	9,912 10 0	77 8 8	73 12 0	.....	19,456 5 9	203 4 6	19,710 10 3
	.....	.....	.....	35,480 11 0	269 14 0	20 10 0	.....	69,153 3 6	610 0 6	69,763 4 0
	.....	463 12 4	152 1 7	.....	174 12 3	409 5 11	.....	16,954 8 6	8,291 6 2	20,215 14 8
	.....	711 1 3	.....	.....	184 14 8	.....	.....	17,653 10 7	3,351 13 9	21,004 8 4
	.....	322 14 8	.....	.....	159 1 9	437 14 3	.....	53,311 7 2	4,513 10 2	57,825 1 4
	.....	.....	.....	.....	.....	.....	.....	3,475 0 0	11 13 7	3,486 13 7
	.....	523 3 6	.....	.....	34 1 0	0 2 2	.....	5,516 12 5	152 9 11	5,668 6 4
	12,000 0 0	4,360 2 3	1,033 6 6	.....	3,251 0 2	1,124 6 10	.....	1,23,057 12 11	2,698 0 0	1,26,293 13 11
	.....	998 15 5	.....	.....	73 9 10	80 2 4	.....	29,213 8 5	1,294 8 8	30,508 1 1
	.....	58 3 9	.....	.....	21 12 3	.....	.....	310 0 0	55 12 9	365 13 9
	.....	.....	.....	.....	.....	.....	.....	541 0 0	16 0 0	557 0 0
	.....	262 8 3	.....	.....	405 11 9	29 13 0	.....	85,198 8 0	2,563 7 3	87,761 10 3
	.....	88 6 2	.....	.....	76 12 3	17 6 0	.....	5,198 7 11	696 11 0	5,895 2 11
	23,794 5 6	17,715 8 5	1,192 10 1	45,373 5 0	6,247 14 7	6,523 5 10	.....	7,09,699 11 5	49,038 0 4	7,57,367 11 9
	.....	753 8 9	34 5 4	.....	613 2 2	135 0 0	.....	68,725 2 11	8,876 8 8	97,601 6 7
	.....	.....	.....	1,563 2 11	33 14 1	0 11 0	.....	2,470 12 0	9,589 5 9	12,063 1 9
	.....	74 15 8	81 8 1	.....	248 4 6	1 6 6	.....	22,553 1 11	1,116 11 6	23,669 13 5
	.....	1 8 0	.....	3,010 3 3	97 5 2	.....	.....	7,743 8 8	681 9 4	8,428 2 0
	30,800 0 0	15,100 12 7	18,071 2 5	973 2 0	5,217 6 10	63,474 10 5	830 13 0	6,03,879 5 6	18,063 4 6	8,81,939 10 0
	.....	529 10 8	1,412 12 10	47,001 0 5	1,151 9 9	27,843 13 6	.....	1,76,145 2 5	8,612 10 0	1,79,757 12 5
	.....	.....	.....	.....	.....	.....	.....	61 0 0	11 9 0	75 9 0
	1,850 0 0	58 7 2	.....	.....	233 13 9	1,613 13 3	.....	60,076 13 8	1,514 5 9	61,591 3 5
	.....	.....	.....	.....	24 14 0	19,125 11 6	.....	20,784 9 6	2,958 6 5	23,713 15 11
	.....	22 7 1	.....	.....	.....	.....	.....	1,178 6 0	1 13 11	1,180 3 11
	725 0 0	1,282 9 0	.....	.....	337 8 11	25 9 6	.....	36,868 15 2	2,741 0 1	39,519 15 3
	4,640 15 4	371 13 9	.....	.....	59 4 7	1 2 0	.....	12,770 1 11	90 1 6	12,860 3 5
	87,315 15 4	18,175 12 3	19,549 12 8	52,852 9 7	8,276 1 9	1,12,221 13 8	830 13 0	12,93,204 15 8	49,280 1 5	13,42,485 1 1
	89,635 4 10	42,347 4 0	21,717 13 7	1,12,117 6 8	23,597 0 7	5,09,369 15 1	2,487 6 3	33,89,093 13 8	1,31,141 15 10	35,03,235 13 6

STATEMENT
Balance Sheet

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society, i. e., "Central Bank", "Central Banking Union" or "Union."	Assets.										
				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.	Total.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
				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>														
1	Bombay	I	Central Bank	1,17,403 3 8	347	---	---	13,73,878 10 3	1,602 13 2	64,044 4 0	9,821 5 6	6,748 2 2	16,74 47 8	
2	Broach	I	Central Banking Union.	27,858 8 6	---	30,177 11 10	---	51,992 1 2	---	1,608 4 3	---	---	1,11,026 1 1	
3	Surat	I	Do.	9,200 4 0	---	26,440 0 0	---	76,525 5 0	---	---	4,712 5 5	---	10 7 0	1,16,667 1 1
	Total, N. D.			1,54,531 0 2	347	56,617 11 10	---	15,02,396 0 5	1,602 12 2	70,361 13 8	9,821 5 6	6,759 9 2	18,00,626 1 1	
<i>Central Division</i>														
4	Sátara	I	Union	997 10 6	---	---	---	---	---	23 10 0	---	---	1,20 1 1	
5	Sholapur	I	Central Banking Union.	14,925 7 6	---	33,201 8 0	3,540	1,700 0 0	---	---	123 14 9	20 4 3	54,279 1 1	
	Total, C. D.			15,923 2 0	---	33,201 8 0	3,540	1,700 0 0	---	23 10 0	123 14 9	20 4 3	55,299 1 1	
<i>Southern Division.</i>														
6	Dhárwár	I	Union	7,771 9 5	476	---	---	11,500 0 0	---	---	208 1 8	---	40 0 0	18,979 1 1
	Grand Total, Presidency proper.			1,78,225 11 7	823	84,819 3 10	3,540	15,15,596 0 5	1,602 12 2	70,593 8 11	9,744 4 3	6,818 13 5	18,76,626 1 1	

* Inclusive of Co-ops.

III-A.

Central Societies.

Liabilities.										
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, &c, un-distributed profit under section 33 of Act II of 1912.	Total.	Profit + and Loss -.
15	16	17	18	19	20	21	22	23	24	25
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.	Rs. a. p.
4,94,394 6 7	17,458 13 0	.....	6,51,770 0 0	3,38,133	26,629 8 5	.....	18,923 8 0	2,700 0 0	16,10,005 4 0	+21,977 5 7
16,512 2 10	2,920 9 3	.....	52,617 13 10	89,000	2,472 12 7	178 7 0	.....	1,183 0 0	1,68,934 13 6	+2,661 13 3
26,706 4 8	.....	.....	62,383 11 1	21,870	2,126 2 5	32 4 0	.....	1,217 11 11	1,14,136 2 1	+2,821 3 4
5,37,612 14 1	20,379 6 3	.....	7,66,771 8 11	3,92,900	31,228 7 5	210 11 0	18,982 8 0	5,200 11 11	17,73,186 3 7	27,450 5 2
.....	.....	.....	.....	1,022	.....	97 8 0	.....	1 5 9	1,120 13 9	-100 9 3
18,050 13 0	.....	942 0 1	20,269 12 9	10,449	1,540 1 7	7 13 3	47 4 9	1,036 13 6	52,343 11 11	+2,628 6 7
18,050 13 0	.....	942 0 1	20,269 12 9	11,471	1,540 1 7	105 6 3	47 4 9	1,038 3 3	53,464 9 8	2,525 13 4
16,000 0 0	.....	.....	.....	3,950	161 1 6	35 0 0	0 0 8	.....	20,148 2 2	-152 7 6
5,71,663 11 1	20,379 6 3	942 0 1	7,87,041 5 8	4,08,221	32,029 16 6	351 1 3	10,029 13 5	6,238 15 2	18,46,706 15 5	+20,323 11 0

paid to interim dividend.

Item No.	District.	Class of Society, & s. 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
<i>Northern Division, including Bombay.</i>				Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Ahmedabad	I	Unlimited	84,153 11 81	1,222 4 9	51,298 0 10	16,189 3 4	300 0 0	...	8,790 13 8	.....	118 7 11	90,286 11 2
		II	Do.	185 8 8	.....	1 15 0	.....	.....	...	0 0 10	124 12 0	...	311 4 2
		II	Limited	.....	.....	.....	Engaged in	.....	.....	.....	.....	.....	.....
2	Broach	I	Unlimited	31,259 2 4	5,360 7 0	1,04,276 13 1	4,578 4 0	.....	...	8,153 8 6	.....	10 5 0	1,49,059 11 1
3	Kaira	I	Do.	9,141 11 10	835 7 0	33,714 6 5	5,976 15 6	.....	...	8,279 14 1	.....	57 3 3	37,078 11 1
4	Panch Mahals	I	Do.	5,813 8 8	.....	11,817 9 2	3,979 1 2	.....	...	728 12 6	.....	10 0 0	16,399 11 1
5	Surat	I	Unlimited	10,495 6 73	2,456 1 4	2,99,614 9 2	16,843 0 4	12,900 0 0	...	21,106 6 2	.....	34 0 0	3,55,415 7 2
		II	Limited	470 4 4	.....	150 0 0	.....	154 0 0	...	8 13 9	489 3 10	...	1,358 4 11
		I	Unlimited	262 13 8	.....	16,333 0 0	.....	.....	...	297 4 4	11 11 9	...	16,166 13 1
		I	Limited	.....	.....	.....	.....	.....	...	.....	.....	...	.....
6	Thána	II	Do.	8,577 0 6	.....	480 12 0	.....	.....	...	10 7 5	0 9 3	...	3,963 12 1
		IV	Unlimited	9 12 0	.....	.....	.....	.....	...	.....	106 8 0	...	116 4 1
		IV	Limited	863 14 6	1,200 0 0	.....	.....	.....	...	.....	139 11 6	23 1 0	2,291 11 4
Total, Northern Division				1,05,077 1 64	11,124 4 1	5,87,719 1 8	47,369 8 4	13,244 0 0	...	37,899 13 8	871 8 4	852 1 2	7,36,624 11 4
<i>Central Division.</i>													
7	Ahmednagar	I	Unlimited	7,964 15 2	30 0 0	1,48,504 13 10	34,326 13 2	.....	...	16,815 4 6	3,201 0 2	24 13 6	1,51,594 13 2
8	East Khándesh	I	Do.	2,959 6 5	.....	17,695 0 0	.....	.....	...	875 3 3	8 12 6	7 16 6	21,465 3 3
9	West Khándesh	I	Do.	2,854 2 11	.....	15,160 10 0	.....	.....	...	856 14 7	3 8 0	22 1 0	16,421 2 8
10	Násik	I	Do.	11,444 2 0	.....	65,017 15 7	.....	.....	...	1,751 13 4	26 14 6	.....	65,240 13 2
11	Poona	I	Do.	13,903 10 6	.....	9,43,032 4 2	78,370 1 1	.....	...	77,491 11 0	207 7 0	1,156 8 6	10,35,799 11 1
		II	Limited	125 4 6	.....	1,692 0 0	.....	.....	...	95 5 6	7,690 10 5	.....	9,633 4 3
12	Sátára	I	Unlimited	1,562 5 7	147 0 0	1,16,224 12 3	948 8 10	.....	...	6,210 13 9	43 4 3	.....	1,24,165 12 3
		I	Limited	.....	.....	.....	.....	.....	...	.....	.....	.....	.....
13	Sholapur	I	Unlimited	9,307 16 0	59 5 3	48,804 12 0	6,880 0 0	400 0 0	..	1,782 10 6	114 12 0	10 0 0	60,477 11 1
Total, Central Division				50,121 14 1	236 5 2	13,46,459 3 10	1,18,548 2 1	400 0 0	...	1,04,879 12 5	16,288 4 10	1,220 6 6	15,19,612 11 2
<i>Southern Division.</i>													
14	Belgaum	I	Unlimited	2,874 10 11	.....	58,253 8 0	985 0 0	.....	...	3,219 2 8	47 8 0	124 2 0	64,315 11 1
15	Bijápur	I	Do.	6,038 7 1	.....	1,28,930 1 11	12,833 9 1	.....	...	9,310 11 11	423 8 6	233 9 10	1,46,588 4 4
16	Dhárwár	I	Do.	5,108 1 104	2,335 0 8	4,03,735 3 10	4,771 13 0	.....	...	26,031 13 51	773 5 4	698 15 7	4,98,878 6 6
17	Kánara	I	Do.	1,399 1 1	5 0 0	15,329 14 0	130 0 0	.....	...	491 8 5	34 5 9	.....	17,259 11 1
		II	Limited	24 6 10	.....	.....	Information not received.	.....	...	.....	.....	.....	24 6 10
18	Kolába	I	Unlimited	382 8 3	.....	3,183 8 0	.....	.....	...	172 14 10	.....	4 2 6	3,745 11 1
19	Ratnágiri	I	Do.	3,328 1 6	.....	11,901 11 6	165 0 0	.....	...	855 15 3	.....	32 0 0	15,615 11 1
Total, Southern Division				19,601 5 54	2,310 0 8	6,81,333 15 3	18,665 6 1	.....	...	39,692 2 64	1,278 8 7	1,280 18 11	7,16,426 11 1
Grand Total, Presidency Proper				1,74,800 5 1	13,700 10 0	25,95,511 4 9	1,64,760 0 6	13,844 0 0	...	1,81,801 12 24	18,440 5 9	2,763 5 9	30,00,727 11 1

III-B.

Agricultural Societies.

Liabilities.											Remarks.	Item No.
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 -		
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.	
7,224 14 7	8,153 7 9	24,825 6 1	29,200 0 1	.....	2,368 8 4	200 13 4	.....	15,953 14 2	87,400 0 4	+3,393 6 6		1
.....	300 0 0	.....	.....	.....	.....	.....	.....	.....	300 0 0	+12 4 6		
collecting	Capital.											
2,803 0 0	83,541 2 10	12,205 10 0	33,531 8 7	.....	3,697 0 2	334 1 5	11 3 9	7,217 11 11	1,43,378 6 8	+5,713 7 11		2
9,319 0 0	45,631 7 8	7,407 8 2	22,401 0 0	800 0 0	2,644 2 11	196 8 1	.....	4,840 12 11	93,350 7 9	+3,727 8 10		3
1,844 7 9	300 0 0	3,627 2 6	10,317 0 0	.....	282 11 0	24 13 0	.....	893 8 6	17,333 7 9	+1,000 3 7		4
66,638 7 7	1,28,636 11 6	39,027 11 6	75,851 13 11	.....	14,251 0 1	508 10 1	.....	22,544 9 6	3,46,449 0 2	+8,998 7 1		5
.....	.....	.....	.....	1,165 0 0	.....	11 12 0	23 2 0	.....	1,184 14 0	+61 8 11		
1,335 11 7	9,138 1 9	450 0 0	5,137 11 9	.....	150 14 9	.....	.....	314 12 0	16,427 3 10	+470 9 11		
.....		
.....	.....	.....	.....	3,330 0 0	.....	.....	.....	.....	5,330 0 0	+698 13 2		6
.....	.....	.....	110 0 0	.....	.....	.....	.....	.....	110 0 0	+6 4 0		
.....	.....	.....	.....	2,195 0 0	.....	26 11 1	.....	.....	2,221 11 1	+8 15 11		
67,630 9 6	2,75,780 15 6	87,133 6 8	1,70,609 2 4	7,480 0 0	23,394 5 3	1,333 5 0	39 5 9	51,838 2 1	7,11,539 3 7	24,098 10 5		
6,551 0 1	1,04,949 14 3	19,900 0 9	26,412 7 1	.....	3,325 15 5	432 4 1	160 3 7	9,121 3 4	1,75,748 0 7	+6,097 14 7		7
200 0 0	1,418 6 0	2,524 9 8	12,870 12 8	.....	15 4 11	.....	270 0 0	2,728 4 0	20,027 5 3	+1,019 0 5		8
12 7 7	2,324 10 8	5,510 10 9	6,969 11 3	.....	453 1 7	133 9 7	2 3 6	2,207 2 3	17,703 9 2	+719 11 4		9
490 0 0	29,155 6 8	6,139 12 11	27,216 11 6	.....	2,164 7 0	68 5 9	13 7 6	1,201 6 5	68,469 9 9	+1,771 3 8		10
87,316 3 2	8,03,186 1 11	3,239 12 11	61,774 15 3	.....	47,036 0 5	156 9 6	9 6 6	15,606 12 4	10,19,035 14 0	16,764 11 4		11
8,514 6 8	.....	.....	2,000 0 0	715 0 0	225 3 2	62 8 0	.....	.....	9,507 1 10	33 2 7		
1,194 0 0	72,809 6 0	16,803 10 10	14,660 10 7	.....	4,214 5 5	347 11 6	.....	10,016 7 7	1,20,696 12 11	3,291 6 11		12
7,324 8 3	29,677 7 4	1,675 9 11	16,198 2 0	.....	603 15 0	39 1 0	18 12 0	1,837 8 11	57,403 14 5	+3,076 8 4		13
1,10,373 0 9	10,43,421 4 10	55,944 3 9	1,66,101 6 4	715 0 0	63,638 4 11	1,290 1 5	464 1 1	42,898 12 10	14,83,846 3 11	*82,766 11 2	See remarks in Statement No. V-B.	14
4,519 0 0	6,038 1 10	2,103 0 0	43,910 15 5	.....	1,568 1 5	88 0 9	.....	3,612 10 9	61,683 14 2	+2,435 1 5		15
6,091 13 3	31,119 13 7	14,763 8 4	71,075 15 9	.....	5,791 13 2	281 13 6	.....	11,231 14 10	1,40,876 11 7	+5,209 8 8		16
28,074 10 7	2,38,651 10 10	22,064 5 0	1,47,102 15 6	326 0 0	19,620 15 7	1,295 12 7	5 2 11 0	26,818 2 4	4,85,277 3 6	13,601 5 4		17
7,135 0 0	2,741 7 0	.....	6,497 6 4	.....	140 5 5	18 8 0	.....	802 14 11	16,636 9 6	424 8 6		
.....	.....	Information not received.	.....	.....	.....	.....	24 6 10	.....	24 6 10	.....	
.....	913 14 7	.....	2,670 12 6	.....	146 10 7	14 5 4	.....	13 12 1	3,649 7 1	+83 10 6		18
1,946 6 3	.....	3,603 11 9	9,552 12 8	.....	222 4 2	53 9 0	0 8 6	727 14 4	15,296 1 8	+409 10 6		19
47,465 14 1	2,77,464 15 10	42,579 9 1	2,80,719 14 2	326 0 0	27,630 2 4	1,751 1	527 10 4	44,737 5 3	3,203 6 5	22,163 7 11		
2,45,819 8 4	15,93,067 4 2	1,85,657 3 1	6,25,430 6 10	8,521 0 0	1,14,722 12 6	4,375 5 9	1,031 1 2	1,33,474 4 2	29,21,808 14 0	79,028 18 0		

Item No.	District.	Class of Society, &c., 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>				Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Bombay	I Unlimited	...	740 8 0	...	11,659 2 3	172 9 3	1,075 0 0	...	109 8 5	71 0 0	...	13,665 11	
		I Limited	...	29,339 6 6	60,912 6 0	4,91,806 3 1	2,576 13 2	23,770 0 7	2,570 0 7	6,860 4 11	368 8 0	...	6,18,400	
2	Ahmedabad	I Unlimited	...	661 15 11	...	1,085 0 0	...	...	...	7 9 5	...	0 10 3	1,747
3	Broach	I Limited	...	29 9 9	...	1,686 7 6	...	...	...	285 4 8	...	...	2,211
		VI Unlimited	...	3,701 0 10	1,590 9 3	110 2 3	...	...	...	49 13 11	1,926 5 6	364 8 5	7,241
4	Kaira	I Unlimited	...	2 13 5	...	4,663 0 0	...	...	...	18 4 6	...	0 13 4	4,700
		II Unlimited	...	1,297 15 0	...	5,348 1 10	...	...	...	60 15 4	2,200 2 0	1,237 7 0	10,645
5	Surat	II Limited	...	2,008 15 9	...	1,000 0 0	...	...	...	56 12 4	...	11 0 0	3,023
	Total, N. D.	...	...	36,803 14 1	61,503 1 3	5,16,902 0 11	2,751 6 5	24,845 0 7	2,570 0 7	7,468 9 6	4,535 15 6	1,614 7 0	6,23,000
<i>Central Division.</i>				Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
6	Ahmednagar	I Unlimited	...	1,107 13 8	10 0 0	18,225 3 3	535 5 6	...	...	750 3 10	32 14 11	...	20,591
		I Limited	...	27,468 0 5	635 0 0	1,44,592 3 0	...	44,762 9 6	...	21,149 3 1	175 0 0	...	2,55,911	
		II Unlimited	...	293 4 8	289 7 6	392 2 3	392 2 3	...	...	23 0 3	2,594 4 0	...	3,271
		II Limited	...	610 0 6	...	11,039 2 3	...	...	...	626 2 3	3,761 2 6	...	15,441
7	East Khândesh.	I Limited	...	3,291 6 2	...	15,175 15 10	...	...	...	113 15 6	38 8 0	0 14 2	16,671
8	West Khândesh.	I Limited	...	8,351 13 9	...	18,303 13 0	...	150 0 0	...	467 6 6	12 8 0	17 8 0	22,254	
9	Nâsik	I Unlimited	...	11 13 7	...	2,242 8 0	...	...	...	129 2 10	35 0 0	68 0 0	2,475
		I Limited	...	4,513 10 2	...	8,405 0 7	...	...	...	...	437 14 3	...	13,357
10	Poona	I Unlimited	...	152 9 11	...	8,707 9 9	365 0 0	...	...	49 14 9	...	...	9,534
		I Limited	...	2,806 0 0	600 0 0	1,09,970 10 5	25,506 0 11	2,150 0 0	...	2,406 2 10	1,649 2 9	568 9 4	1,30,287	
11	Sâtara	I Unlimited	...	1,234 8 8	...	89,588 3 2	4,831 1 3	...	...	3,557 6 8	...	...	94,715
		I Limited	...	55 12 9	...	1,845 0 0	...	...	...	68 9 5	...	...	1,973
12	Sholâpur	I Unlimited	...	16 0 0	...	544 0 0	...	...	...	68 0 0	...	...	608
		I Limited	...	2,568 7 3	25 0 0	17,876 8 6	1,042 0 0	...	...	216 8 0	226 6 0	2 0 0	20,511
		II Unlimited	...	...	...	Engaged in collecting capital.	...	...	...	...	...	...	...
		II Limited	...	696 11 0	...	4,011 8 0	...	...	...	47 1 6	25 14 0	...	4,754
	Total, C. D.	...	...	49,058 0 4	1,559 7 6	4,00,869 7 0	32,671 9 11	47,062 9 6	...	29,610 13 5	8,985 11 5	952 15 6	5,32,000
<i>Southern Division.</i>				Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
13	Belgaum	I Limited	...	8,876 3 8	...	71,710 14 8	...	...	...	3,050 1 11	...	740 14 11	85,371
		II Unlimited	...	9,588 5 9	...	575 0 0	75 0 0	...	...	895 11 0	1,803 9 5	8 0 0	12,166
14	Bijâpur	I Limited	...	1,145 11 6	...	22,458 4 9	2,451 0 0	...	...	1,863 5 6	50 5 0	1 4 6	25,749
		II Limited	...	681 9 4	...	971 12 10	971 12 10	...	...	102 4 9	239 5 11	...	3,066
15	Dhârwar	I Limited	...	18,060 4 6	31,808 2 6	4,98,970 11 7	66,531 5 10	57,492 0 0	...	35,065 13 3	253 8 0	6,782 4 4	6,49,147	
		II Unlimited	...	3,612 10 0	898 0 0	25,569 7 3	75 0 0	...	...	1,431 12 2	6,032 15 11	883 0 4	38,653
16	Kânara	I Unlimited	...	11 9 0	...	33 0 0	...	...	...	1 1 0	...	...	35
		I Limited	...	1,514 5 9	600 0 0	31,701 10 5	432 0 0	1,350 0 0	...	815 11 10	100 5 2	...	38,082	
		IV Limited	...	2,858 6 5	700 0 0	1,634 0 0	...	...	...	19 0 8	713 7 11	1,435 5 2	7,463
17	Kolâba	I Unlimited	...	1 13 11	...	1,125 0 0	...	...	...	50 6 3	...	...	1,177
		VI Limited	...	...	...	Engaged in collecting capital.	...	...	...	...	...	...	...
18	Ratnâgiri	I Unlimited	...	2,741 0 1	...	29,072 8 6	...	421 14 4	...	1,013 1 1	27 13 7	35 11 4	30,523	
		II Unlimited	...	90 1 6	...	3,389 0 0	78 0 0	7,271 7 9	...	655 6 1	...	4 2 0	11,340	
	Total, S. D.	...	...	49,280 1 5	34,006 2 6	6,84,108 6 0	60,612 2 8	66,535 6 1	...	44,913 11 6	9,108 7 0	9,895 10 7	8,07,944
	Grand Total, Presidency proper.	...	...	1,34,141 15 10	97,063 11 3	16,01,777 13 11	96,035 3 0	1,88,443 0 2	2,570 0 7	81,983 2 5	22,648 1 11	12,463 1 1	20,88,348

III-C.

Non-Agricultural Societies.

Liabilities.												Remarks.	Item No.	
Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits from 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.			
0,952 0 0	1,875 0 0	.....	029 8 0	.....	210 14 1	25 0 0	18 8 8	217 7 9	12,007 8 6	+607 12 2			1
67,000 2 11	300 0 0	1,202 9 0	1,18,807 2 5	3,93,074 15 0	5,067 2 6	23 8 0	8,719 1 2	7,043 10 0	5,04,737 3 9	+15,818 11 3			2	
250 0 0	.....	582 0 0	255 0 0	.....	5 2 1	.....	.....	116 0 5	1,203 3 3	+547 0 4			3
.....	200 0 0	.....	.....	1,220 0 0	233 5 10	.....	.....	100 0 0	1,813 5 10	+168 0 1			3
8,060 1 7	.....	.....	1,046 2 4	.....	82 6 4	88 0 0	.....	1,500 9 3	5,837 3 6	+1,005 13 8			4
609 0 0	2,302 0 0	.....	1,133 0 0	.....	139 5 9	4 0 0	.....	.....	4,513 5 9	+103 9 6			4
637 1 8	4,000 0 0	2,000 0 0	3,032 0 0	.....	92 14 3	.....	.....	.....	9,031 15 6	+197 9 8			5
.....	.....	.....	.....	2,877 0 0	.....	.....	.....	38 10 6	2,013 10 6	+163 1 7			5
72,018 5 9	8,707 0 0	3,874 10 6	1,25,907 12 9	3,98,071 15 0	6,720 2 10	140 8 0	8,737 9 10	9,103 5 11	6,83,071 6 7	+10,621 10 3			6	
1,567 12 8	3,547 2 0	2,582 2 2	7,761 13 5	.....	1,164 1 8	84 15 11	.....	2,272 12 1	18,580 11 6	+1,245 8 2			6
69,464 14 11	10,000 0 0	.....	69,818 0 11	25,352 0 0	7,497 8 7	60 0 0	.....	3,295 13 2	2,32,478 5 7	+6,322 10 5			6
13 0 0	1,500 0 0	950 0 0	.....	827 0 0	42 4 8	.....	.....	.....	3,332 4 3	+250 14 3			6
5,463 18 9	3,528 4 0	1,700 0 0	5,085 0 0	1,350 0 0	943 5 4	150 0 0	.....	.....	16,168 7 1	-171 14 7			7
2,793 5 10	.....	.....	2,343 4 7	.....	38 4 5	.....	12,068 6 7	405 4 1	18,251 9 8	+806 2 2			7
5,047 16 6	.....	.....	7,839 4 5	7,985 0 0	.....	427 11 6	.....	354 1 7	21,404 1 0	+758 15 3			8
.....	400 0 0	800 0 0	849 8 0	.....	139 13 2	47 0 0	10 3 5	135 5 2	2,381 13 8	+102 10 9			8
6,807 7 11	.....	.....	4,016 6 8	3,228 0 0	.....	.....	.....	.....	12,851 14 7	+604 10 5			9
.....	.....	2,362 10 6	5,335 0 0	.....	74 11 0	.....	.....	814 8 8	8,597 14 2	+321 4 3			10
48,432 15 0	.....	1,065 0 7	40,810 14 11	22,912 13 2	2,541 12 3	13 0 0	0 3 4	2,205 11 0	1,18,072 8 3	+2,178 3 1			10
300 0 0	637 11 7	11,095 9 1	9,748 2 2	14,900 0 0	1,869 6 1	108 14 5	61 4 9	4,681 15 1	43,025 15 2	+814 3 4			11	
1,500 0 0	.....	.....	.....	59 0 0	80 2 1	13 9 9	.....	14 1 0	1,966 12 10	+22 9 4			11
.....	.....	.....	560 0 0	.....	52 8 0	.....	.....	.....	613 8 0	+15 8 0			11
12,306 12 2	.....	.....	1,395 4 1	6,421 0 0	214 4 8	.....	.....	68 5 2	20,375 10 1	+539 3 8			12
.....	Collecting capital.					12
1,088 6 2	1,000 0 0	.....	1,460 0 0	1,061 0 0	83 9 9	5 4 0	.....	150 13 9	4,779 1 3	+2 0 10			12
1,61,891 7 6	20,811 1 7	20,505 6 4	1,74,823 11 2	63,076 13 2	14,709 11 3	600 7 7	2,740 2 1	14,491 10 6	5,23,819 7 4	13,279 9 4	See remarks in statement No. 3-C.			
4,736 6 0	.....	1,701 14 2	54,987 12 6	11,356 0 0	3,520 2 9	288 0 0	.....	6,608 12 5	83,193 15 10	+2,087 3 4			13
1,425 0 3	.....	3,150 0 0	6,928 0 0	162 0 0	374 2 9	.....	34 12 0	.....	12,063 15 0	+104 11 2			13
1,750 0 0	7,000 0 0	.....	2,715 0 0	11,894 6 1	321 6 6	89 0 0	.....	164 12 10	23,934 9 5	+1,109 5 10			14
601 14 3	.....	500 0 0	790 0 0	.....	80 13 11	12 13 9	.....	64 2 5	2,019 12 4	-4 11 6			14
76,794 1 4	500 0 0	1,287 12 0	2,32,838 13 4	1,89,582 11 11	18,081 7 3	902 5 8	16,120 3 0	31,601 10 6	6,14,339 1 0	+34,098 11 2			15	
5,809 9 11	4,000 0 0	5,476 10 7	8,251 13 4	10,977 0 0	459 8 0	64 7 6	118 10 0	989 15 1	30,147 10 5	+2,335 3 3			15	
.....	.....	.....	35 13 0	.....	.....	.....	.....	7 13 0	43 9 0	+2 1 0			15
18,771 0 0	.....	.....	7,607 0 0	8,530 0 0	767 4 4	8 0 0	.....	913 5 11	34,703 10 3	+1,269 7 0			16
600 0 0	.....	.....	1,300 0 0	1,095 0 0	20 0 0	209 9 6	4,190 10 9	.....	7,421 4 3	+188 15 11			16
.....	.....	828 8 1	400 0 0	.....	156 13 6	40 8 0	.....	230 4 7	1,125 13 2	+51 7 0			17
.....	Collecting capital.					17
4,725 0 0	5,639 13 3	6,654 12 2	10,084 12 8	.....	315 4 4	39 8 0	0 0 5	1,867 13 5	29,356 15 3	+955 1 8			19
500 0 0	3,927 10 0	1,853 1 5	2,906 4 3	.....	434 13 7	11 0 0	.....	1,201 13 0	10,964 10 3	+355 7 1			19
1,13,802 15 9	21,067 6 8	20,932 5 8	3,79,105 4 1	2,80,597 2 0	25,181 12 11	1,722 4 8	20,470 4 2	43,692 7 2	8,55,321 14 2	42,521 14 11			19	
3,67,023 13 0	50,675 7 10	45,312 6 3	3,79,338 12 0	7,11,744 14 2	43,561 11 0	2,723 4 0	41,948 0 1	87,287 7 9	2,12,112 12 1	78,423 2 6			19	

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.		
										On personal security.	On mortgage security.	Local.	Central.	
1	2	3	4	5	6	7	8	9	10	11		12	13	
Bombay ...	I	Central Bank ...	1	865	6	Rs.	Rs.	Rs.	a. p.	...
		Central Banking Union.	3	708	42	...	47	64,779 0 9	27,040	1,45,106 7 3
		Union ...	2	38	23	...	18	3	2	11,500 0 0

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.		
										On personal security.	On mortgage security.	Local.	Central.	
1	2	3	4	5	6	7	8	9	10	11		12	13	
Bombay ...	I	Unlimited ...	550	38,142	...	...	...	...	...	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	...
		Limited ...	3	...	...	...	...	...	...	.....	...	...	...	...
	II	Unlimited ...	1	83	...	...	...	...	...	65 3 9	...	144 0 0	...	...
		Limited ...	10	334	...	...	...	...	...	6,846 4 3	175 0 0	...	...	...
	IV	Unlimited ...	1	25	...	...	...	...	...	.....	...	...	...	...
		Limited ...	3	37	...	...	...	...	...	.....	...	...	...	...

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.	Member's 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. a. p.				Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.		Rs. a. p.	
...	...	14,007 12 4	6	4½	7½	...	13,73,878 10 3	8,88,130	6,51,770 0 0	...	2,700 0 0	
...	..	1,807 4 10	6½ to 7½	5	7 to 9½	94,819 8 10	1,30,217 6 2	65,119	1,85,271 5 8	...	3,537 9 5	
...	...	183 14 3	...	5	6½	...	11,500 0 0	4,972	.....	...	1 5 9	

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.	Member's deposit.	Loans from Government.	Reserve Fund.	Remarks.
				On deposits.	On loans.	By individuals.	By Societies.					
14	15	16	17	18	19	20	21	23	23	24	25	26
Rs. a. p.		Rs. a. p.				Rs. a. p.	Rs.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
12,042 13 3	...	18,003 8 2	...	6½	9½	25,93,186 9 9	13,500	1,126	6,23,320 6 10	1,85,657 3 1	1,89,474 4 2	
...	
65 8 9	...	12 6 9	...	7	9½	1 15 0	...	...	.....	.....	...
8,070 4 3	...	674 9 11	...	6½	9½	2,322 12 0	144	5,200	2,000 0 0	.....	...
...	...	6 8 0	...	6½	9½	.....	...	...	110 0 0	.....	...
...	...	2 15 8	...	6½	9½	.....	...	2,195	.....	.....	...

STATEMENT
Profit and Loss Account—

Item No.	District.	Number of Societies.	Profit.				
			Interest received.	Interest due.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6	7	8
			Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.
1	Bombay	1	48,512 13 10	61,044 4 0	.....	435 8 7	1,11,042 10 5
2	Broach	1	5,765 7 4	1,519 8 4	.....	20 8 0	7,305 7 8
3	Barat	1	2,335 8 0	4,678 11 5	.....	2 10 0	7,014 14 2
	Total	3	56,612 18 2	70,240 7 9	.....	508 11 4	1,35,363 0 9
	<i>Central Division.</i>						
4	Satara	1	1 6 3	23 10 0	.....	.....	24 0 3
5	Sholapur	1	4,342 10 1	.....	.....	97 15 0	4,440 9 1
	Total	2	4,344 0 4	23 10 0	.....	97 15 0	4,464 0 4
	<i>Southern Division.</i>						
6	Dharwar	1	.....	206 1 3	.....	48 0 0	251 1 3
	Grand Total, Presidency Proper	6	68,957 13 6	70,469 8 0	.....	651 10 4	1,37,078 10 10

V-A.

Central Societies.

Loss.							Net profit or loss.	Item No.
Interest paid.	Interest due.	Salaries and contin- gencies.	Deprecia- tion of stock.	Bad debts written off.	Other Items.	Total.		
9	10	11	12	13	14	= 15	16	1
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		Rs. s. p.	Rs. s. p.	Rs. s. p.	
34,844 6 11	25,835 15 11	9,165 1 10	494 12 9	.....	12,671 7 5	83,011 12 10	*+28,630 12 7	1
1,150 4 4	2,462 0 3	923 8 2	.....	.....	117 14 8	4,653 11 5	+2,651 12 3	2
1,650 6 0	2,125 7 7	415 18 11	..	.....	1 15 4	4,193 10 10	+2,821 3 4	3
37,645 1 3	30,423 7 9	10,504 7 11	494 12 9	.....	12,791 5 5	91,859 3 1	+33,503 12 3	
.....	.....	124 9 6	.....	.....	.....	124 9 6	-100 9 3	4
4 2 8	1,523 1 4	279 6 0	.....	.....	2 8 0	1,814 2 6	+2,626 6 7	5
4 2 8	1,523 1 4	404 0 0	.....	.....	2 8 0	1,938 12 0	2,525 12 4	
.....	161 1 6	181 12 9	.....	.....	50 10 6	403 8 9	-152 7 6	6
37,649 3 11	32,112 10 7	11,100 4 8	494 12 9	.....	12,814 7 11	91,201 7 10	+35,877 3 0	

* Includes ad interim dividend.

STATEMENT
PROFIT AND LOSS
Agricultural

Item No.	District.	Number of Societies.	PROFIT.				
			Interest received.	Interest due.	Gross profit on sale of stock.	Other items.	Total.
1	2	3	4	5	6	7	8
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Northern Division including Bombay.</i>							
1	Ahmedabad ...	40	4,445 8 8½	2,929 14 8	21 6 6	738 3 7	8,135 1 5½
2	Broach ...	44	6,659 11 1	7,820 1 1	.....	1,067 4 2	15,547 0 4
3	Kaira ...	33	4,804 11 2	2,684 12 7	.....	1,746 5 4	9,235 13 1
4	Panch Maháls ...	10	586 3 8	503 15 11	.....	570 0 0	1,660 3 7
5	Surat ...	71	7,620 7 6½	19,097 13 0	33 9 1	964 8 6	27,716 6 1½
6	Thána ...	21	1,160 15 6	289 11 10	398 13 6	264 5 3	2,113 14 1
	Total, N. D. ...	219	25,277 9 8	33,326 5 1	453 13 1	5,350 10 10	64,408 6 8
<i>Central Division.</i>							
7	Ahmednagar ...	26	3,019 8 4	11,811 9 5	142 9 6	323 15 3	15,357 10 6
8	East Khándesh ...	11	1,245 5 9	375 3 3	.....	346 8 0	1,967 1 0
9	West Khándesh ...	7	1,358 6 9	325 1 11	.....	36 0 0	1,719 8 8
10	Násik ...	14	3,619 8 9	1,704 13 3	.....	515 2 9	5,839 8 9
11	Poona ...	42	26,992 14 7	64,352 8 8	1,152 12 6	676 8 9	93,174 12 6
12	Fátára ...	50	3,958 2 2	6,004 2 1	.....	537 5 5	10,499 9 8
13	Sholápur ...	21	2,705 1 9	1,782 10 6	.....	1,072 4 0	5,560 0 3
	Total, C. D. ...	171	42,899 0 1	66,356 1 1	1,295 6 0	3,567 12 2	1,34,118 3 4
<i>Southern Division.</i>							
14	Belgaum ...	33	1,425 12 10½	3,123 13 1½	21 6 0	1,141 0 10	5,717 0 10
15	Bijápur ...	39	3,454 7 2	8,525 6 10	.....	1,098 11 6	13,078 9 6
16	Dhárwár ...	70	12,473 4 1	24,908 2 10	123 4 1	3,231 13 4	40,736 8 4
17	Kánara ...	11	482 0 1½	491 8 5	.....	238 8 9	1,212 1 3½
18	Kolába ...	11	88 11 11	172 14 10	.....	84 11 6	346 6 3
19	Ratnágiri ...	14	821 0 1	355 15 3	.....	147 0 0	1,323 15 4
	Total, S. D. ...	178	18,745 4 3	37,582 13 3½	144 10 1	5,941 13 11	62,414 9 6½
	Grand Total, Presidency proper ...	568	86,921 14 0	1,57,265 3 5½	1,893 13 2	14,860 4 11	2,60,941 3 6½

V-B.

ACCOUNT.

Societies.

Loss.							Net profit+ or loss -.	Item No.
Interest paid.	Interest due.	Salaries and contingencies.	Depreciation of stock.	Bad debts written off.	Other items.	Total.		
9	10	11	12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,751 4 0	2,200 10 9	771 0 5	5 0 0	.....	1 7 3	4,729 6 5	+3,405 11 0½	1
5,454 4 11	3,331 1 10	962 11 8	14 0 0	.....	21 6 0	9,833 8 5	+5,713 7 11	2
2,228 6 0	2,354 2 9	915 7 9	0 3 9	.....	10 0 0	5,503 4 3	+3,727 8 10	3
116 13 2	296 12 6	183 6 4	.....	.....	.....	600 0 0	+1,060 3 7	4
4,244 3 11	13,069 5 8	1,306 2 11	10 0 0	.....	58 9 7	18,683 6 1	+9,023 0 0½	5
604 14 8	150 14 9	192 13 3	.....	.....	1 8 5	950 3 1	+1,163 11 0	6
14,399 14 8	21,453 0 3	4,334 10 4	29 3 9	.....	92 15 3	40,309 12 3	+24,093 10 5	
3,277 6 8	4,940 1 10	936 6 9	30 4 0	.....	12 12 0	9,196 15 3	+ 6,160 11 3	7
716 14 7	15 4 11	208 1 7	5 11 6	.....	2 0 0	943 0 7	+ 1,019 0 5	8
522 15 10	365 9 1	111 3 5	.....	.....	0 1 0	999 13 4	+ 719 11 4	9
1,485 7 2	2,086 10 2	480 10 2	7 8 0	.....	8 1 7	4,068 5 1	+ 1,771 3 8	10
27,684 11 4	43,548 8 10	5,034 6 4	116 1 1	.....	0 3 0	76,383 14 7	+16,790 13 11	11
2,382 9 8	3,862 2 10	801 4 8	3 11 0	.....	158 6 7	7,208 2 9	+ 3,291 6 11	12
1,544 15 11	603 15 0	307 15 9	26 9 3	.....	.....	2,483 7 11	+ 3,076 8 4	13
37,615 1 2	55,422 4 8	7,880 0 8	189 12 10	.....	181 8 2	1,01,268 11 6	+32,829 7 10*	
1,070 10 6	1,538 14 2	614 11 0	49 3 3	.....	8 8 6	3,251 15 5	+ 2,435 1 5	14
1,673 14 10	5,314 1 9	839 7 6	99 9 3	0 7 6	1 8 0	7,869 0 10	+ 5,209 8 8	15
6,150 15 3	17,488 5 3½	3,342 12 11½	57 2 2	.....	95 15 4	27,193 3 0	+ 13,601 5 4	16
499 13 3	140 5 5	147 11 1	.....	.....	.....	787 13 9	+ 424 3 6½	17
43 9 4	146 10 7	72 7 10	.....	.....	.....	262 11 9	+ 83 10 6	18
484 0 2	222 4 2	195 4 6	12 12 0	.....	.....	911 4 10	+ 409 10 6	19
9,923 15 4	24,850 9 4½	5,212 6 10½	158 10 8	0 7 6	105 15 10	40,251 1 7	+22,163 7 11½	
61,937 15 2	1,01,725 14 3½	17,427 1 10½	377 11 3	0 7 6	360 7 3	1,81,849 9 4	+79,091 10 2½	

* In Ahmednagar District one Society made a loss last year which has been deducted this year.

STATEMENT
PROFIT AND
Non-Agricultural

Item No.	District.	Number of Societies.	Profit.				
			Interest received.	Interest due.	Gross profits on sales of stock.	Other Items.	Total.
1	2	3	4	5	6	7	8
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
	<i>Northern Division, including Bombay.</i>						
1	Bombay ...	16	21,007 9 11	6,969 13 4	378 0 0	7,638 14 8	35,991 5 11
2	Ahmedabad ...	2	100 8 1	7 9 5	.....	477 1 0	535 2 6
3	Broach ...	2	397 14 5½	242 9 5½	848 13 9	2,225 7 11½	3,214 13 7½
4	Kaira ...	2	287 8 2	99 3 10	206 3 10	88 9 8	681 9 6
5	Surat ...	1	105 0 0	56 12 4	37 4 3	.....	199 0 7
	Total, N. D. ...	24	21,898 9 7½	7,378 0 4½	967 5 10	10,430 1 2½	40,672 0 1½
	<i>Central Division.</i>						
6	Ahmednagar ...	9	1,770 8 6	17,881 12 2	859 15 9	492 6 0	21,004 10 5
7	East Khándesh...	1	913 11 7	114 8 2	.....	33 10 7	1,061 14 4
8	West Khándesh .	2	1,341 15 2	204 3 0	.....	21 8 0	1,657 10 2
9	Násik ...	2	954 14 0	129 9 10	.....	86 6 11	1,169 14 9
10	Poona ...	9	6,679 9 1	2,252 9 6	.....	1,610 1 6	10,542 4 1
11	Sátára ...	16	731 10 10	2,509 13 10	.....	7 4 8	3,248 18 4
12	Sholápur ...	8	1,128 4 6	308 6 6	31 15 0	250 0 9	1,724 10 9
	Total, C. D. ...	47	13,520 9 8	23,489 15 0	891 14 9	2,507 6 5	49,409 13 10
	<i>Southern Division.</i>						
13	Belgaum ...	11	1,832 1 5	3,874 10 6	2 5 0	923 4 10	6,632 5 9
14	Bijápur ...	5	409 7 2	1,369 1 2	86 0 10	14 6 0	1,828 15 2
15	Dhárwár ...	15	32,139 5 6½	26,454 14 0	1,508 6 10	2,878 15 6	62,979 10 0½
16	Kánara ...	7	1,240 7 11	835 4 8	.....	672 0 6	2,747 12 11
17	Kolába ...	2	50 6 3	50 6 3	.....	0 12 0	101 8 6
18	Ratnágiri ...	13	1,500 15 10	1,668 7 2	20 13 6	198 2 11	3,446 7 5
	Total, S. D. ...	53	37,232 12 8½	34,252 11 7	1,565 10 2	4,685 9 9	77,736 11 9½
	Grand Total, Presidency Proper ...	124	72,651 14 7	65,119 10 11½	3,424 14 9	17,623 1 5½	1,58,816 9 9

V-C.

Loss.

Societies.

Loss								Net profit or loss.	Item No.
Interest paid.	Interest due.	Salaries and contingencies.	Deprecia- tion of stock.	Bad Debts written off.	Other Items.	Total.			
9	10	11	12	13	14	15	16	1	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
2,537 13 0	5,558 2 11	6,416 5 8	10 11 9	36 15 0	5,004 13 8	19,864 14 6	10,421 7 5	1	
15 7 4	5 2 1	17 8 9	.....	...	.....	39 2 2	547 0 4	2
154 13 0	61 1 10	670 14 9	25 2 3	..	.....	1,120 15 10	2,093 13 9	3
.....	233 4 0	53 2 4	.....	...	.....	290 6 4	391 3 2	4
0 15 0	.....	18 0 0	19 0 0	...	.....	31 15 0	163 1 7	5
2,709 0 10	5,853 10 13	7,387 15 6	54 14 0	36 15 0	5,004 13 8	21,050 5 10	19,611 10 3		
9,581 13 1	1,523 7 11	1,703 9 0	31 13 0	...	305 12 7	13,131 7 7	7,849 2 10	6	
453 12 4	.....	241 15 10	.....	...	.....	603 12 2	306 2 2	7
711 1 3	.....	137 9 8	.....	...	.....	898 10 11	758 15 3	8
322 14 8	.....	67 1 6	172 9 5	...	.....	562 9 7	607 5 2	9
2,925 14 1	2,430 13 4	2,488 2 5	39 14 3	155 6 8	4 6 0	8,014 12 0	2,497 7 4	10	
433 8 0	1,733 9 8	181 5 3	6 4 0	...	72 6 2	2,412 0 8	836 12 8	11	
311 14 9	292 4 9	553 3 9	.....	5 2 6	5 4 6	1,137 14 3	556 12 6	12
14,770 14 2	5,990 5 3	5,402 15 5	250 6 8	160 9 2	337 15 3	30,940 8 11	13,466 9 11*		
217 11 8	3,037 2 2	1,116 11 4	51 5 1	...	17 9 0	4,440 7 3	2,101 14 6	13	
11 9 2	306 3 3	329 13 11	16 13 6	...	.....	724 4 10	1,104 19 4	14
4,231 1 10	14,331 9 9	6,940 4 5	279 8 4	70 13 0	832 5 6	28,545 11 7	36,433 14 5	15	
57 0 11	777 0 2	484 3 11	.....	...	.....	1,318 5 0	1,429 7 11	16
.....	33 1 6	13 0 0	.....	...	.....	50 1 6	61 7 0	17
1,903 3 10	741 7 2	354 3 6	37 0 2	...	.....	2,135 14 8	1,310 8 9	18
5,521 11 5	19,191 8 0	9,140 5 1	334 8 1	70 13 9	693 14 6	38,214 12 10	42,521 14 11		
22,931 13 5	31,033 8 1	21,937 4 0	639 14 9	268 5 11	6,292 11 5	53,205 6 7	75,619 3 1		

* In Ahmednagar District one Society made a loss last year which has been deleted this year.