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**ANNUAL REPORT**  
**ON THE**  
**WORKING**  
**OF**  
**CO-OPERATIVE SOCIETIES**  
**IN THE**  
**BOMBAY PRESIDENCY**  
**(INCLUDING SIND)**

**For the twelve months ending March 31, 1917**

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No. 6756 of 1917.

From

THE HON'BLE MR. G. F. KEATINGE, C.I.E., I. C. S.,  
Director of Agriculture, Bombay, Poona ;

To

THE CHIEF SECRETARY TO GOVERNMENT,  
Revenue Department, Bombay.

Poona, 4th August 1917.

Sir,

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

2. I have very little to add to the Registrar's comprehensive and clear report. Progress has been remarkable during the year in all classes of Societies as regards the number of Societies; the number of members and the amount of working capital. In all these matters the figures of this year show an advance of 25 % on the figures of last year, and that rate of progress, if maintained, means that the movement will double itself every four years, and that the momentum is steadily increasing. It is not only on the old lines that progress has been taking place. The formation of new District Banks, the addition of guaranteeing Unions and the departures into fresh lines connected with purchase and sale are noteworthy. With development taking place at this rate it is essential that the trained departmental staff shall not lag behind in numbers.

3. The fact that such progress was possible in a year of great financial stress and dislocation is noteworthy. It is of course unfortunate that now, when we have succeeded in putting the cultivator in touch with the large money market, the latter should be disorganised in a way that had not occurred for many years previously; but we are fortunate in having two strings to our bow, the general money market and the local money market, and it is clear that whenever one of them fails us we must work the other for all it is worth. It will be noted that while the Government loans to Societies amount to less than Rs. 2 lakhs, the subscriptions of Societies to the War Loan amounted to over Rs. 4 lakhs.

4. The Registrar and his band of enthusiastic Co-operators may well view with satisfaction the child of their own creation; but it is clear that strenuous efforts are needed and will continue to be needed, not only to cope with expansion, but also to level up the weaker and less satisfactory Societies to the standard of the better ones.

I have the honour to be,

Sir,

Your most obedient Servant,

G. F. KEATINGE,  
Director of Agriculture.

No. 8922 of 1917.

From

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

To

THE DIRECTOR OF AGRICULTURE,  
Bombay Presidency, Poona.

Poona, 7th July 1917.

Sir,

I have the honour to submit the thirteenth Annual Report on the working of the Co-operative Societies Act in this Presidency for the year ending March 31st, 1917.

### I.—ADMINISTRATION AND TOURING.

2. *Official Staff.*—I held charge of the post of Registrar throughout the year. Mr. V. H. Gonehalli, M.A., who has worked for two years as temporary Assistant Registrar in connection with all special schemes of agricultural organisation, was in June relieved of his charge and appointed by Government as Assistant Registrar in charge of all types of Co-operative Societies in the Central Division and the Konkan. In addition to the usual clerical and auditing staff, two trained agriculturists were attached to his office as Agricultural Organisers, in order that the work previously accomplished by him might not be allowed to lapse. The post of a second Assistant Registrar in the Southern Division, with one attached Agricultural Organiser, was created in December and Mr. K. B. Bhadrapur, M.A., was appointed to it. The Government Auditing Staff now consists of 6 auditors, 3 assistant auditors and 1 sub-auditor. The posts of the three Special Mamlatdars paid half by Government and half by the Bombay Central Bank were continued throughout the year. One was stationed in the Southern Division, one on the Nira Canal and one on the Godavari Canal, where new work has recently been undertaken. Three expert Weaving Assistants, in charge of weaving schools, Fly-shuttle loom demonstration and Weavers' Co-operative Societies, respectively, were at work throughout the year.

3. *Honorary Staff.*—The roll of Honorary Organisers continues to lengthen and, as the movement spreads, the volume of work which devolves on them grows heavier and more responsible. But they have responded to all calls upon them with the greatest cheerfulness, and the advice and help which these gentlemen constantly tender are one of the main sources of the strength of the movement. A gradual change will be noticed in the character of the list. Ten years ago, nearly all the Honorary Organisers were retired Government servants and pleaders. Now many of them are themselves the chairmen of exceptionally good societies and by practical work in their own societies or unions have earned the right to have a voice in general questions of policy and control. It is to be hoped that the time may never come when the older element will quite disappear, since their wider experience and broader outlook are of obvious value to the movement. But at the present stage the increase in the number of practical working co-operators, serving as Honorary Organisers, appears to be wholly beneficial. The list of Honorary Organisers on March 31st stood as follows:—

District.	Name of Honorary Organiser.	Charge.
Ahmedabad	Mr. J. P. Lakhia	Ahmedabad District.
Kaira	Nil	Nil.
Panch Mahals	Rao Sahab M. J. Desai	Panch Mahals District.
Broach	" A. U. Malji	Ankleshwar, Hansot, Broach, Wagra and Amod Talukas.
Do.	Mr. P. H. Banatwala	Jambusar Taluka.

District.	Name of Honorary Organiser.	Charge.
Surat	Ráo Bahádur N. L. Desai	Jalálpur and Bárdoli Tálukas.
Do.	Mr. P. I. Patel	Olpád, Chorási and Mándvi Tálukas.
Do.	" D. R. Desai	Chikhli, Párdi and Bulsár Tálukas.
Thána	" V. K. Sanjanvala	Thána District.
Ahmednagar	Ráo Bahádur G. K. Chitale	Sangamner, Akola, Párner and Shrigonda Tálukas.
Do.	Sardár G. L. Mirikar	Shevgaon, Nevása and Ráhuri Tálukas.
Do.	Mr. D. G. Chavak	Jámkhed, Páthardi and Karjat Tálukas.
Do.	Ráo Bahádur H. V. Sathe	Kopargaon Táluka.
East Khándesh	Mr. V. D. Deshmukh	Edlabad Petha, Bhusával, Yával and Ráver Tálukas.
West Khándesh	Honourable Mr. S. D. Garud	Amalner, Erandol, Párola, Páchora and Cháligon Tálukas of the East Khándesh District in addition to the West Khándesh District.
Do.	Mr. R. D. Garud	West Khándesh District.
Násik	" Y. N. Palsikar	Málegaon and Nándgaon Tálukas.
Do.	" B. S. Kulkarni	Kalvan, Báglan and Chándor Tálukas.
Poona	" M. R. Tarkunde	Haveli, Mulshi, Junnar, Khed, Ambegaon, Mával and Purandhar Tálukas.
Do.	" N. M. Navle	Sirur, Bhimthadi and Indápur Tálukas.
Sátára	" W. G. Chirmule	Sátára District.
Sholápur	Ráo Sáheb T. J. Pitre	Sholápur Táluka.
Do.	Mr. R. M. Sane	Bársi, Karmála and Mádha Tálukas.
Do.	" V. S. Jog	Pandharpur, Sàngola and Málsiras Tálukas.
Belgaum	Ráo Bahádur R. G. Naik	Samggaon, Hukeri and Parasgad Tálukas and Belgaum City.
Do.	Shrimant V. G. Naik Desai Bahádur	Belgaum and Khánápur Tálukas and Murgod Petha.
Do.	Ráo Sáheb Shívmurtiswami Kanbar-gimath.	Athni, Chikodi and Gokák Tálukas.
Bijápur	Ráo Sáheb S. J. Deshmukh	Sindgi and Indi Tálukas.
Do.	Mr. P. G. Halkatti	Bijápur and Bágewádi Tálukas.
Do.	" L. G. Patil	Bádámi and Hungund Tálukas.
Do.	" D. R. Kale	Bágalkot and Muddebihál Tálukas.
Dhárwár	Ráo Bahádur S. K. Rodda	Dhárwár.
Do.	Mr. K. B. Ankalgi	Dhárwár and Kalghatgi Tálukas.
Do.	Ráo Sáheb S. R. Kulkarni	Mundargi Petha, Gadag and Ron Tálukas.
Do.	Mr. M. S. Kulkarni	Gadag and Ron Tálukas.
Do.	" V. B. Kulkarni	Hubli and Bankápur Tálukas.
Do.	Ráo Sáheb R. K. Inamati	Navalgund Táluka and Nargund Petha.
Do.	Shrimant Appasaheb Bahádur Desai	Háveri, Kod, Hángal and Kánebnur Tálukas.
Kánara	Ráo Sáheb P. N. Pandit	Siddápur, Sirsi, Haliyál, Supa Petha, Yellápur and Mundgod Petha.
Do.	" G. R. Masur	Kárwár, Ankola, Kumta, Honávar Tálukas and Bhatkal Petha.
Kolába	" V. M. Tendulkar	Kolába District.
Ratnágiri	Mr. L. B. Kadulkar	Ratnágiri District.

The Department suffered a sad loss in the sudden deaths of Khán Sáheb Saidumia Faizumia of Kaira, one of the oldest and most zealous of workers, and of Mr. K. B. Desai of Amod, a young and vigorous co-operator, who was just beginning to make his mark. Two other stalwarts, who have supported the movement since very early days, Ráo Bahádur K. N. Bhangaonkar and Ráo Bahádur K. G. Desai, resigned on account of failing health, and their loss has been much felt. Two other Organizers were requested to resign since their mistakes and neglect were damaging the movement.

The names of several leading co-operators have again appeared in the Honours Lists. Ráo Bahádur A. G. Dandekar, Chairman of the Kelva-Máhim Manure-supplying Co-operative Society, received the C.I.E. The title of Ráo Bahádur was conferred on Ráo Sáheb R. G. Naik of Belgaum and of Ráo Sáheb on Mr. Govindrao Kale, Chairman of the Hadapsar Co-operative Society, and on Mr. V. M. Tendulkar, Honorary Organiser, Kolába.

4. *Touring.*—I was on tour for 186 days and inspected 337 societies.

## II.—SUMMARY OF GENERAL PROGRESS.

5. *Salient Features of the Year.*—The dominant fact of the year has been the war. In 1915 it was possible to report that its effects on the movement had been scarcely perceptible. Since then they have expanded and extended until now scarcely any society is so small or remote as to have escaped altogether untouched. The condition of the money market in Bombay compelled the Bombay Central Bank first of all to limit its loans to societies to periods of 1 or 2 years, and then to raise its minimum lending rate to 7½ per cent. and to suspend the grant of the cash credits to Unions. The War Loan aggravated the stringency and compelled the Bank to accept deposits at an average rate of one per cent. more than last year. The result has been that

many good societies have been inadequately financed. Deposit rates in the mofussil did not rise so rapidly but began to creep up at the close of the year. The issue of the War Loan not only reduced the margin of profit earned by Central Banks, but also in many cases drained away local deposits from primary societies, and in some country places diverted to the Loan funds due by ryots to societies in repayment of debts. Recruitment for the War has caused a great scarcity of agricultural labour in the Deccan, and this scarcity was rendered more acute by the high rate of wages obtainable in Bombay and by the good harvests in the Eastern Deccan which freed the labourers there from the necessity of leaving their villages as usual from January to June. Co-operative Societies are affected by this, because a large number of them are established in irrigated villages where outside labour during the *gul*-boiling season is absolutely necessary. The year was marked by an unusually severe epidemic of plague throughout the Deccan which drove the people to evacuate their villages and in many places brought local societies to a standstill. In the south-east part of the Presidency, where co-operation has taken a firm hold of the people, untimely rains damaged the crops and great harm was done by floods. The mud houses of the peasantry collapsed wholesale and societies were compelled to lock up a large proportion of their capital in the comparatively unproductive form of loans for rebuilding. Prices generally were very good, but jaggery formed an unfortunate exception and its selling price has receded to the pre-war figure. On the whole the season has been the most difficult through which the co-operative movement has yet passed.

6. *General Progress.*—After dwelling on these difficulties and misfortunes it may seem paradoxical to report that in every direction notable progress has been achieved and that the results have surpassed all previous records. The continued progress of the movement under adverse conditions is a proof of its inherent strength and an indication of the vast developments that in my opinion await it when normal conditions are restored. The following statement exhibits the chief features of the progress recorded :—

Type of Society.	Number of Societies.		Number of Members.		Working Capital in lakhs.	
	1916.	1917.	1916.	1917.	1916.	1917.
Central Banks ...	5	8	1,821	2,446	Rs. 21.7	Rs. 27.17
Agricultural Societies ...	808	1,037	64,046	78,445	39.76	50.92
Non-agricultural Societies .	150	180	39,057	47,570	35.32	43.83
Total ...	963	1,225	104,924	128,461	96.78	121.92

In other words the number of societies has increased by 27 per cent., the number of members by 22 per cent. and the amount of working capital by 26 per cent. Satisfactory though these statistics are, they do not reveal the full extent of the advance that has taken place. There has been a distinct growth in the spirit of mutual help and in the knowledge of all that co-operation implies, and this has taken shape in the rapid organisation of local unions. The eyes of agriculturists are no longer turned exclusively on the credit movement and no less than 42 societies have been formed for the purchase of cake-manure, implements, bulls, etc., and the sale of cotton, jaggery, milk and other agricultural produce. It was inevitable that some such development should take place but I had not ventured to hope that it would occur so soon. All parts of the Presidency except Gujarát and the Konkan have shared in the advance but it has been most marked in the Dhárwar, Belgaum, Sátara and East Khándesh Districts.

7. *Central Banks.*—The working capital of Central Banks has risen by no less than 25 per cent. The main sources from which it is derived are share capital Rs. 8.7 lakhs, deposits by individuals 13.3 lakhs and deposits by co-operative institutions 4.9 lakhs. Their normal lending rate is 7 or 7½ per cent. District Central Banks tap local capital in the mofussil, afford a niche from which leading local gentlemen can help on the movement, and prevent

the undue concentration of all financial control in a single Metropolitan Bank. The margin of profit on which they work is small, but it is just sufficient; and as the turn-over grows, they will undoubtedly be able to earn a reasonable profit and to maintain better staffs than at present. All Central Banks are of the mixed type, and comprise in their membership a total of 2,055 individuals and 391 societies. These figures exclude societies belonging to unions affiliated to any Central Bank. A new Central Bank is under formation in the Poona District. A striking event that, occurred shortly after the close of the year was the grant of a cash credit of 4 lakhs by the Bank of Bombay to the Bombay Central Co-operative Bank at an interest of 1 per cent. below Bank rate. The confidence of the Presidency Bank in the stability and soundness of co-operative finance will reinforce the credit of the whole movement.

8. *Agricultural Societies.*—An analysis of the working capital of these societies shows that Rs. 11,10,604 or 22 per cent. are derived from the deposits of members and Rs. 9,11,063 or 17 per cent. from the deposits of the outside public. Rupees 25,78,320 or 50 per cent. are obtained from Central Financing Institutions and other societies, and Rs. 1,48,386 or 3 per cent. from Government. All these percentages are satisfactory at the present stage. It cannot be said that these societies have failed to encourage local thrift or are relying excessively on outside capital. Credit grows slowly, and while the majority of societies are less than 4 years old, it would be absurd to expect them so soon to find more than half their capital locally. Special efforts have been made to prevent the membership of societies expanding more rapidly than their resources, as occurred last year. It is satisfactory to record that the average membership has fallen from 80 to 75 and the average sum available per head risen from Rs. 62 to Rs. 65. The latter average is still in my opinion insufficient and must be increased before societies are in a position to do all the good of which they are capable. The higher lending rates of Central Banks during the year have diminished profits. The total reserve fund amounts to 3 lakhs and, has increased by 8 thousand rupees only, forming 6 per cent. of the total capital as against 7 per cent. last year. This reduction is mainly due to the new system of calculating profits mentioned in paragraph 51 and will be made good next year. Recoveries have been very good. The working capital is being turned over briskly and no less than 55 per cent. of it was recovered during the year, giving an average of less than 2 years for the duration of loans. The total demand outstanding at the end of the year was 46·6 lakhs, of which 3·4 lakhs or 7 per cent. were reported as overdue arrears. I believe that the percentage of arrears is really larger than this and has been not infrequently disguised by the grant of extensions.

9. *Non-Agricultural Societies.*—The chief feature to note about the 180 societies of this class is their independence of outside aid. The main sources from which their working capital is drawn are share capital, 11·7 lakhs or 26 per cent., members' deposits 16·3 lakhs or 37 per cent. and non-members' deposits 12·3 lakhs or 28 per cent. All societies except those among mill-hands, weavers and artisans are able to stand on their own legs and raise all the capital that they require from their members and the public at rates that rarely exceed 6½ per cent. Small urban societies among the lower industrial classes usually require outside aid, but owing to the members' lack of real property generally find difficulties in securing it. The average number of members has risen from 260 to 264, and the average amount of working capital available per head remained constant at Rs. 90. The cost of management was Rs. 56,075 and the balance of profit Rs. 1,63,031, as compared with Rs. 98,998 last year. There has been a general improvement in the management of most of the bigger urban societies in the course of the year, and this is reflected in the excellent recoveries. With a total working capital of 43·8 lakhs, recoveries from individual members amounted to 29·9 lakhs, showing that the turnover is rapid and business is not allowed to stagnate. The total demand due from members at the end of the year was 35·9 lakhs, of which only 2·1 lakhs or 6 per cent. are returned as overdue by more than two months.

10. *War Loan.*—As soon as the terms of the Indian War Loan were announced, a circular was issued by the Registrar calling upon all good

co-operators to prove by their subscriptions that they were good citizens too. All societies were advised to provide themselves with fluid resource by investing their reserve funds in the War Bonds. They were also asked to collect deposits from their members fixed for 5 years at  $5\frac{1}{2}$  per cent. and to invest the whole sum realised in War Bonds at the same rate. The Bombay Central Co-operative Bank undertook to buy the stock free of commission and to hold it and draw the annual interest on their behalf free of charge. The response as regards the investment of reserve funds was excellent. Societies were not however able to do much in the way of collecting voluntary subscriptions from individual members, as investments were generally made in the taluka office, the chief local centre for collection. The total sum invested by Co-operative Societies in their corporate capacity, as far as is known, amounted to Rs. 4,53,209 subscribed by 375 societies. Details of these subscriptions are appended to this report as Statement J. Many societies have not sent in their reports, and it is probable that the sum subscribed considerably exceeded the figure mentioned. When it is remembered that very few societies possess sufficient capital to satisfy all the genuine needs of their members, it will be agreed that the sacrifice involved by this subscription is remarkable.

11. *Cancellations.*—The number of societies cancelled in the course of the year amounted to 30 raising the total number of societies liquidated since the passing of Act X of 1904 to 169. The policy followed is not to allow bad societies to hang on year after year without improvement, if it is found that they disregard all warnings and advice. One-third of the societies cancelled are from amongst the first 150 registered, and this suggests that the improved methods of organisation since followed result in fewer flagrant failures. The registration of a new society is always to some extent a leap in the dark, since it is impossible to be certain in every case that the promoters intend to work earnestly and to sink their private differences. Where prospects seem reasonably good, a society is usually registered, and the members allowed to see what they can do. There will always be a certain percentage of failures, and these must be regarded as the inseparable accidents of the movement.

### III.—WORKING OF SOCIETIES.

#### A.—THE PROVINCIAL BANK.

12. *The Bombay Central Co-operative Bank.*—The Bank has experienced a difficult and embarrassing year, but thanks to the cautious policy of the Directors has been able to carry on and even to expand its business without any serious hitch. The total working capital at the end of the year had risen from 18.4 lakhs to 22.8 lakhs. The main sources from which this capital is derived are firstly 14,000 shares of Rs. 50 each, giving Rs. 6,98,070. In the course of the year two calls of Rs. 10 and Rs. 5 per share were made, and the shares are now fully paid up. They carry a normal dividend of 6 per cent. and are quoted on the exchange at par. The shareholders number 952, of which 151 are Co-operative Societies, as compared with 16 last year. Next Rs. 6,68,000 are derived from 668 four per cent guaranteed mortgage debentures of Rs. 1,000 each. The Government of India has permitted the Chairman of the Board of Directors, the Honourable Sir Fazulbhoj Currimbhoj, to introduce a bill amending the Indian Trusts Act, so that these debentures may be treated as trustee stock. Had it been found possible to grant concession three years ago, the Bank would have by this time been in possession of ample and cheap non-withdrawable capital and could have carried on its business almost undisturbed by war conditions. As it is it, labours under the disadvantage of having its entire assets mortgaged to the debenture-holders, without securing a corresponding benefit from them in return. The new bill may enable the Bank to issue a fresh series of debentures, but even so in the present state of the market it is difficult to be sanguine about the result. The third main source of working capital is deposits, yielding a total of Rs. 9,02,061, but the average rate paid on fixed deposits rose from  $4\frac{1}{2}$  in 1915-16 to  $5\frac{1}{2}$  per cent. in 1916-17. The expensiveness of deposit capital has reduced the Bank's margin of profit and compelled it to raise its lending rate to  $7\frac{1}{2}$  per cent., a serious fact in a Presidency where the standard normal rate at which primary societies lend to their



members is only  $9\frac{3}{8}$  per cent. Among minor sources of capital are the Sinking and Reserve funds amounting together to three-fourth of a l ksh; and a cash credit of two l kshs arranged with the Bank of Baroda. As has been previously mentioned, an additional cash credit of 4 l kshs has been obtained after the close of the year from the Bank of Bombay.

13. The entire capital is lent out to registered societies situated in the Presidency proper, excluding Sind. In

Object.	Amount in thousands.	
		Rs.
Sugarcane and irrigated crops ...	...	5,50
Purchase of bullocks ...	...	1,76
Rebuilding houses ...	...	75
Land Revenue and Irrigation fees ...	...	1,02
Purchase of Implements ...	...	22
Land Improvement ...	...	23
Current agricultural expenses...	...	2,01
Old debts ...	...	27
Miscellaneous ...	...	1,00
		<hr/>
		13,36

the course of the year 778 loans were advanced at an average rate of  $7\frac{1}{8}$  per cent., totalling in all Rs. 13,35,806. Out of this total 389 loans amounting to Rs. 6,11,651 were advanced through the B ramati Branch. The main objects for which loans were advanced are detailed in the margin. Throughout the year the Bank maintained the condition that no loans should be granted for more than two years,

except in the case of debt redemption for which a small sum was earmarked. In January the normal lending rate was raised from 7 per cent. to  $7\frac{1}{2}$  per cent. With these restrictions the Bank has been able to meet all demands upon it, but it must not be forgotten that numerous societies with ample credit are in urgent need of large sums on long terms for debt redemption and are at present unable to secure them. The recoveries during the year were satisfactory and amounted to Rs. 8,93,756. A few societies have been unpunctual in repayment, but there has not been a single bad debt since the Bank began business. On March 31st the total amount due to the Bank from 434 societies was Rs. 21,84,468. Of this  $11\frac{1}{2}$  l kshs are repayable before March 31st 1918, 4 l kshs before March 31st 1919 and  $6\frac{1}{2}$  l kshs thereafter. Owing to the adverse condition of the money market, the management of the Bank taxed the Directors more heavily than in previous years, and sixteen Board meetings were held, at two of which the Registrar was present. To them and to the able Manager, Mr. Vaikunthrai Mehta, all co-operators owe a debt of gratitude for the care and thought which they are devoting to all problems connected with the management of the Bank and the finance of the movement generally.

14. *Nira Canal Group of Societies.*—The most important event of the year was the formation of three Guaranteeing Unions with the privilege of drawing at will on very large cash credits. Their work has been admirable. The arrears due from members in this group of societies which amounted to  $2\frac{1}{2}$  l kshs in 1915, and were reduced to Rs. 97,479 last year, were this year further reduced to Rs. 66,631. More recoveries are still probable, but owing to plague and shortage of labour the crop was reaped late, and being in many cases over-ripe did not produce the prices anticipated. The credit for these improved recoveries belongs both to the Special M mlatd r Mr. V. B. Vaidya, and the Chairmen of the Unions, Mr. Unde, Mr. Bajirao Deshpande, and the R je of M legaon, who co-operated with him with great goodwill. As the societies gradually get rid of their least trustworthy members—a legacy of the old tak vi system—the best class of sugarcane cultivators are joining them more freely. Deposits from members have increased from Rs. 40,743 to Rs. 52,719 and from non-members from Rs. 1,24,252 to Rs. 1,55,936. The business of the group after diminishing during two years, while pressure was being exercised upon defaulters, has again revived, and the Bombay Central Bank has lent out 6.1 l kshs as against 4.5 l kshs last year. Recoveries from members amounted to 5.5 l kshs. In 20 of the societies the spirit is excellent. The Nira valley bids fair to become before long one of the main centres of genuine popular co-operation in the Presidency. A few societies, which have no educated members and very few honest ones, ought never to have been formed and will be quietly wound up as opportunity offers. Dep ts exist for the supply of cake manure to members and the sale of their jaggery by public auction. 5,197 cart-loads of jaggery were sold and out of the proceeds about  $3\frac{1}{2}$  l kshs were credited in repayment of loans. The cake business was not altogether popular, because the rates charged occasionally exceeded bazar rates. The re-organization of the business is now being discussed, and it is hoped to place it on a more acceptable footing before next season.

15. *Godavari Canal Group of Societies.*—The Godavari Canal began to supply water in 1911, but the cultivators in the Kopergaon Taluka were too poor and backward to start growing sugarcane at once. Sāsvad mālis were therefore imported from the Poona District, and showed by their example how profitable sugarcane growing might be made. The local cultivators now want to imitate them but capital is so scanty and their own credit is so bad that they can get no loans under 25 per cent. The time therefore seemed ripe to start some credit societies and Mr. C. S. C. Harrison, the Executive Engineer of Irrigation, invited this Department to make the attempt. The people are exceptionally illiterate and are not as honest as in some other tracts; but out of this unpromising material the Special Māmlatdār, Mr. D. A. Patel, with the cordial support of the Executive Engineer and his Assistants Mr. B. R. Bose and S. P. Joshi, has succeeded in creating seventeen societies with some knowledge of the meaning and methods of co-operation. Three of these are on the adjoining section of the Pravara Canal, and the remaining fourteen are on the Godavari right and left banks. The initial working capital of these 14, with a membership of 376, is Rs. 80,107, of which Rs. 10,550 represents members' deposits. Rs. 17,000 have been advanced for the purchase of about 350 bullocks, and Rs. 60,000 for financing about 400 acres of sugarcane. A depôt has been opened at Chitli railway station for the supply of cake manure and iron ploughs and crushers and for the sale of jaggery. The total capital invested on July 1st 1917 will be about 1½ lakhs, and thereafter it is proposed to expand very cautiously, avoiding the mistakes that were made on the Nira Canal. The advent of irrigation has upset social and economic conditions in this tract profoundly, and in the present transitional stage, with the block system still unsettled and the use of irrigation still imperfectly understood, it would be a clear error to start by financing this group on too liberal a scale.

#### B.—CENTRAL BANKS.

16. The favourable terms on which loans have been granted in previous years by the Provincial Bank, though very advantageous to primary societies, have had one unfortunate effect. The growth of District Central Banks has been stunted because they have not been able to raise funds that could be advanced to societies on similarly easy terms. This was a distinct flaw in the system as a whole. It meant that the deposit capital available in mofussil headquarter towns was not being tapped, and that societies were being fed with bank money rather than local money. The restriction of credit by the Provincial Bank during the past year has made it possible for the first time to organize Local Central Banks with a reasonable chance of success. The new Banks formed during the year have been the East Khāndesh Central Bank, the Thāna Central Bank, and the Karnātak Central Bank. Towards the close of the year the Nagar Central Bank also converted itself into a true Central Bank, but for the present is still treated as an Urban Bank. For various reasons already mentioned financial conditions have not been very favourable to these banks, but they have all made a promising beginning. The East Khāndesh Bank was greatly damaged by the neglect of its first Chairman, whose resignation was obtained in December, when Mr. R. S. Hiremath, L.Ag., Deputy Collector, kindly accepted the chairmanship as a temporary measure and set the bank at work on business-like lines. During his absence on leave he has been succeeded by Mr. Gadgil who is carrying it on well. By the end of the year Rs. 24,250 had been lent to nine societies at an average rate of 7 per cent. The Karnātak Central Bank owes its inception to the enthusiasm and persistence of Mr. S. V. Mensinkai, President of Dhārwar Municipality. Owing to an unfortunate delay in its registration, it was prevented from raising the expected initial capital firstly by the advent of the cotton season, when all available money was absorbed in trade, and then by the War Loan. However, thanks to the efforts of the Board and especially to Mr. K. R. Valvekar and Mr. S. C. Khodanpur, a capital of Rs. 31,000 was raised before the end of the year, out of which Rs. 13,000 have been lent at 7½ per cent. to four societies. The old Dhārwar Union has now been cancelled and is in process of amalgamation with this Bank. The Thāna Central Bank was formed under the advice and with the constant help of the Collector Mr. Bharucha and his Deputies Mr. Dhekne and Mr. M. A. Thakur. It

collected a share capital of Rs. 13,380 and has been efficiently managed, but owing to the necessity of securing public money for the War Loan it has remained in abeyance for some time and has collected no deposits. Now that the War Loan is closed, it may be expected to flourish.

17. The older District Central Banks have all done well. The working capital of the Surat Union increased to  $1\frac{1}{2}$  lakhs, of which Rs. 1,20,232 were on loan to fifty-three societies. The average quality of societies in the Surat District is poor and the union has not only to finance them but to make special efforts to render them more fit to take and use loans. The Committee under Mr. C. M. Gandhi, the new Chairman, is alive to this and through the agency of the Manager Mr. R. C. Desai is co-operating with the Department in bringing societies upto the mark. Owing to the preponderance of individual shareholders, the interests of the borrowing societies and of the union are not yet thoroughly harmonised, and some difficulties have occurred during the year on this account. It is satisfactory to record that the average rate paid on deposits fixed for one year was only 5 per cent. The good credit of the union indicated by this figure is due to the influence of the Committee among whom Mr. G. J. Lakhpatri and Mr. M. O. Vakil call for special mention. The moving spirit of the Broach Co-operative Bank is Sardár Ráo Bahádur Motilal Chunilal, who with the active support of Ráo Sáheb A. U. Malji deals very ably with current business. The Bank has had a good year. Its working capital has risen to Rs. 1,10,630. Fixed deposits are obtained from members at  $5\frac{1}{4}$  per cent. and from the public at 5 per cent. It has advanced altogether Rs. 71,565 to fifty-seven societies and Rs. 25,384 to individual members. The crops were on the whole poor and recoveries from societies amounted only to Rs. 37,557. The societies organised in Bohra villages as usual proved the most troublesome and contumacious debtors. In the district generally societies are improving and this improvement naturally benefits the Central Bank.

18. The Bársi Union under the chairmanship of Mr. R. M. Sane has not made the progress anticipated in the direction of abandoning loans to individuals and restricting advances to societies. At the end of the year Rs. 20,067 were on loan at the rate of  $7\frac{1}{2}$  per cent. to nine societies. The union owes much to its President Mr. G. P. Sulakhe who has kindly granted it an assured cash credit and also to Mr. R. E. Parandkar, and to Mr. G. A. Gavane, a Mahratha, who has recently given up hoarding and taken to investing large sums in societies. Deposits fixed for one year are raised at 5 per cent. and amount to Rs. 60,319. Recoveries were regular, and the union has not had to file a single suit during the last three years. Mr. Sane himself has by his lectures and letters to the press secured outside loans of more than Rs. 40,000 for neighbouring rural societies. The union is admirably managed and a genuine co-operative spirit is very observable among its leading members and its affiliated societies.

#### C.—GUARANTEEING UNIONS.

19. The stage has now been reached when co-operative societies must cease to rely wholly on official agency for the training and supervision of weak societies and must to some extent undertake this task themselves. Wherever one or two really good societies exist, they form a nucleus from which a genuine understanding of what co-operation implies can radiate to neighbouring societies. The agency by which they are put in a position to exercise this influence is that of Guaranteeing Unions, and the formation of these was last year approved both by Government and by the Departmental Conference. Model by-laws and instructions have been prepared and in the course of the year twenty-two unions have been registered and more are in course of formation. The main features of these unions are (a) restricted area, so that the Committee members of every society can visit and make themselves familiar with the working of every other society; (b) power of guarantee; no loans are granted to any affiliated society except through the union, while the union guarantees every outside loan which it recommends; (c) mutual supervision: the union can enforce its advice by stopping all outside credit; (d) limited liability; the guarantee of the union is strictly limited, and the credit allowed regulated in proportion to the liability accepted; (e) the cash credit system: a cash credit under certain restrictions is opened by the Bombay Central Co-operative Bank in

favour of every union, and it is permitted to draw on this at its discretion. The effect of this system, which in its essentials is copied from the Burma model, is not only to provide efficient and responsible local supervision, but also to relieve the Department and the Central Bank of detailed duties that with the growth of the movement were becoming too heavy. It furnishes the Department with a convenient unit for administration, and saves the Central Bank from the costly task of enquiring into the loan application of each society separately. At the end of the year the cash credit system was temporarily suspended and will be resumed as soon as financial conditions improve. Whether unions will fully answer our hopes remains to be seen, but the beginning made has so far been quite encouraging.

20. Statistics relating to unions are presented in the appended Statement D. The main difficulty in their establishment is that in this Presidency societies are widely scattered and not crowded into particular areas. In most districts societies are situated too far apart to admit of being brigaded into unions with any chance of effective mutual supervision. The importance of proximity is now being borne in mind in the organisation of new societies. The best unions are in the Dhárwár District and their influence in improving backward affiliated societies has been truly remarkable. The Lakkundi Union, under its most unselfish and hard-working Chairman Mr. Venkanna Joshi, has revived the Kanginhal Society which, though it was the first registered in this Presidency, was tottering on the brink of dissolution. It has also helped a wild tribe of Lamanis to start quite a good little society of their own. The Hallikeri Union under Mr. Ganachary and the Annigeri Union under Ráo Sáheb Inamati are having an equally healthy effect on their constituents. Mr. Bhadrapur writes: "At last we have discovered and put into working order an agency which promises to put an end to the necessity which Government were under, of increasing the staff of auditors and Special Mámlatdárs almost to an illimitable extent." The unions on the Nira Canal have caused their member societies to clear off arrears and to tune up their management with surprising success. Málegaon Union under the Ráje of Málegaon, Pandhára Union under Mr. D. S. Unde, and Baramati Union under Mr. Bajirao Deshpande are making a new thing of co-operation on the Nira Valley.

#### D.—AGRICULTURAL SOCIETIES.

##### (1) Credit.

21. *The system in vogue.*—In the formation of agricultural societies we have remained consistently loyal to the Raiffeisen model. The special features of this type are a closely restricted area, accompanied by unlimited liability and the mutual acquaintance of all members, gratuitous service on the committee, the rejection of shares, the allocation of all profits to reserve, reliance on personal rather than real credit, and the control and supervision of the use to which all loans are put. Deposits are usually voluntary, but in Broach District a system of compulsory deposits by members is being tried, and, if successful, may be extended elsewhere. As the movement takes firmer root, the moral value of village societies is becoming clearer. In many of the older societies ryots are certainly beginning to see that thrift, punctuality, and honesty are not only laudable in themselves but are paying virtues. The point has recently been put very eloquently by Signor Luzzatti:—"Humble folk, void of economic lore, have accomplished a miracle—the miracle of creating capital out of nothing. And this is due to the fact, that a moral and not a material impulse guided their work. They have succeeded in coining their simple good faith and their honour, and in transforming into concrete credit—so rebellious to all idealistic considerations—promises of payment guaranteed only on their obscure immortal souls." It is necessary to insist on this fact because there is a not uncommon tendency to smile at these intangible forces and to judge societies solely as business institutions. They must indeed be thoroughly business-like, but no society will succeed in the long run, however efficient its management, unless it is composed of true and honest men working sincerely and unselfishly for the common good of the village. How far this is coming to pass may be seen to some extent from the audit classification of societies into A first-rate, B fair, C poor and D bad. The number of societies of all kinds classed as A is 153 as against 95 last year, as B 579 as against 428 last year, as C 176 as against 151

last year, and as D 10 as against 13 last year. The remaining 330 societies are societies newly organised or not working or for some reason unclassified. A society is cancelled at once if it is classed as D twice in succession. The results of this classification explain why progress is not being pushed on more rapidly. The demand for more societies and the need for them is urgent. But while only one-eighth of the existing societies can be classed as first-rate, it is unsafe to allow development to outstrip the existing powers of supervision and finance. The premature multiplication of unsound societies might ruin the credit of the whole movement.

22. *Dhárwār*.—In the Dhárwār District conditions are specially favourable to co-operative progress. The proportion of literate agriculturists is high. Land-holdings are larger than in most other districts. Very remunerative crops are grown. The people are therefore more free from debt and more competent to manage their societies efficiently. The total number of credit societies is now 135 with 15,160 members. Their working capital has risen from 8.31 lakhs to 11.56 lakhs, of which 5.75 lakhs are derived from financing institutions and the balance obtained locally. When it is remembered that non-agricultural societies in this district hold 8.19 lakhs, drawn entirely from local sources, it will be seen what a hold the movement has secured on public confidence in the district. The Unions and the various types of non-credit societies which are spreading in this district are described elsewhere. Among credit societies it would be ungracious not to mention Hallikeri (capital Rs. 47,483), which has completely put an end to the factions which had previously brought the villagers to the verge of ruin; Lakkundi (Rs. 33,733) where the society is practically a revival of the ancient village panchayat; Alur (Rs. 24,623) where the entire capital is derived from local deposits; Hulkoti (Rs. 31,066), which has taken a leading part in organising cotton sale; and Jantli (Rs. 28,652), almost ideally managed by Mr. Pathole. There are so many quiet and thorough-workers in this district that it seems almost invidious to select any names for special praise. But I cannot refrain from mentioning the Desai Bahádúr of Agadi, Ráo Sáheb Inamati, Mr. K. B. Ankalgi, Mr. M. S. Kulkarni, Mr. V. B. Kulkarni, Mr. Venkatbhat Joshi and Mr. Lingangowda Patil. Several poor societies have been re-organised by the action of one or other of these gentlemen and restored again to a hopeful condition. The Assistant Registrar, Mr. K. B. Bhadrapur, exercises great influence in this district, and during the 4 months that he has been in charge has been able to put in some very useful work.

23. *Belgaum*.—The number of societies has increased from 61 to 93, of which 71 are agricultural credit societies. Their capital has risen from 1.9 lakhs to 2.8 lakhs, of which one-third only is derived from outside financing institutions. Ráo Bahádúr R. G. Naik, notwithstanding his activity in assisting Recruiting for the Army, has been able to devote much of his time to organising and visiting new societies, and in this work two of the leaders of the Lingayat community, the Desai Bahádúr of Chachadi and Ráo Sáheb Shivmurtiswami Kanbargimath, have also taken a large part. Progress has been remarkably good in the Paragad Taluka and Murgod Mahál. In the northern part of the district there is still great scope for expansion. Recoveries have on the whole been excellent and with the constant support of the Collector Mr. Sale there is every ground to anticipate rapid further expansion. The societies at Saundatti, Murgod, Inam Hongal, Hosur, and Shirsangi are models of all that societies ought to be and deserve special commendation.

24. *The Konkan and Kánara*.—Prevailing rates of interest to agriculturists are peculiarly low in all the coastal talukas below gháts. Khots and the bigger landlords can get all the funds that they require on easy terms from their sowkars, while the tenant class looks to the landlords for their finance. The number of societies has risen from 53 to 68, and the working capital from 94 thousand to 121 thousand. The work of Ráo Sáheb Masur in Kánara has been exceptionally thorough and is putting new life into the societies in his charge. Ráo Sáheb P. N. Pandit of Sirsi and Ráo Sáheb V. M. Tendulkar of Kokban have also been of great assistance to the Department. Economic conditions are so unfavourable to societies and bad communications make supervision so difficult that rapid progress in this area is not aimed at. Many

of the societies are very small and lifeless. The general level of business ability is however high, and there is no doubt that if a sufficient official lead were given, there is a great opening here for Stores and for Purchase and Sale societies.

25. *Southern Deccan.*—In the Bijapur and Sholapur Districts the key of the situation lies in the poverty and illiteracy of the people. In the vast majority of villages persons cannot be found who are competent to manage societies for themselves. There are however some bright spots. In that part of the Bijapur District which lies south of the Krishna, conditions resemble those prevailing in the east of Dhárwar District and a group of really good societies exist at Hungund, Kamatgi, Sulebhávi, Hebli and Dhannur. The unfavourable rains hindered progress, but great credit is due to Mr. Lingangowda Patil of Sulebhávi, and to Mr. Wadeyar, Mámlatdár of Badámi, for the keen and intelligent way in which they have promoted the movement. The other bright spot is in Bársi Táluka, where Mr. R. M. Sane still exercises a paternal supervision of the group of excellent societies which he has created. The number of credit societies in the Sholapur District has risen to 62 with 5,345 members and Rs. 3,36,822 working capital. It is significant that local deposits have doubled themselves in the course of the year. Scattered about the district are several first-rate societies which are bound to have great influence on neighbouring villages and to strengthen the movement. Those at Vairag, Mhaisgaon, Arjunsonde, Pangri and Kari have all got remarkably good chairmen and are doing well. Several of the most successful chairmen have volunteered to serve as Assistant Honorary Organisers, and their help will be of great value because the chief need of societies in this district is more training and supervision. Ráo Sáheb Pitre of Sholapur and Mr. Jog of Pandharpur have never spared themselves in visiting and helping societies within their jurisdiction; the unremitting help of the Assistant Collector Mr. Braham has been of great value.

26. *Sátára.*—The mournful record of the state of co-operation in Sátára District is now a thing of the past, and even the liquidation proceedings of the old bad societies have with the very competent assistance of Mr. Chirmule been completed in most cases. On the ashes of the dead societies a genuine movement has sprung up in the southern tálukas where the general level of education and wealth is higher than elsewhere, and with the constant support of the district officers, solid progress is taking place and this region is likely before long to become one of the most co-operatively advanced parts of the Presidency. There are 85 credit societies of which the capital has risen from Rs. 2,12,850 to Rs. 3,18,715 distributed among 4,200 members. Local deposits amount to Rs. 1,12,000. Many new workers from among the agricultural classes have recently come forward in the Válya and Karád Tálukas, encouraged by Mr. Kale, Mámlatdár of Válya. Mr. G. N. Kulkarni of Yellur, Mr. Narayan Bhaú Patil of Peth, Mr. D. G. Gurava of Jakhinvádi, Mr. Rajadnya and Mr. V. G. Kulkarni of Kasegaon deserve special praise for their work. In addition to credit societies, Unions, cattle-breeding and manure buying societies are springing up and opening new horizons to the local agriculturists. Many of the best societies exhibit a remarkable combination of enthusiasm and strictly business-like attention to detail.

27. *Northern Deccan.*—It is in this area mainly that the energetic propagandism of Mr. V. H. Gonehalli has produced the most fruitful results. The number of societies in the Poona District has risen from 51 to 75 and their working capital from 9 to 11 lakhs. The Nira Canal group has been described elsewhere. The Hadapsar Society, which under Ráo Sáheb Govindrao Kale has become the premier agricultural society of the Presidency, has increased its working capital to 90 thousand rupees and made a net profit of 4 thousand on the year's work. Measures have been taken to start a Central Co-operative Bank in the Poona District and it is likely to be registered before long. In order to give it a sufficient field of activity, numerous new societies have been established along the Mutha Canal. The Khed and Junnar Tálukas which are the seat of the potato growing industry have been opened up by the formation of 7 new societies. Many villages in the Dhond Petha have been exploited by the energy of Mr. N. M. Navale, the Honorary Organiser, and the máhal will before long be covered by a net-work of societies. The Sisvad

societies in charge of Mr. M. R. Tarkunde are progressing well. The Ahmednagar District has proved a more difficult field. The people themselves are poorer and more backward. Many of the old societies owing to lack of sufficient guidance have done badly. The policy of the Nagar Central Bank in lending loans to unorganised groups of remote villagers without supervising the use to which they were put has been disastrous, and has made it difficult to form societies in villages where defaulters are found. By far the best group of societies are those clustered round Miri under the general charge of Sardar G. L. Mirikar. Great help has been received from the Reverend E. Fairbank of Wadala, who offered at one time to form 80 new societies in the Shevgaon and Newasa Talukas. The demand for loans is intense, but the existing societies are so feeble and recoveries so bad that I have not dared to allow any expansion. Until the present societies improve, it would be the height of rashness to allow any Central Bank to invest funds in new societies in this area. The advice of the Collector has been sought as to the best policy to follow here. A good little group of societies has sprung up round Pathardi under the influence of Mr. D. G. Chavak of Alhanwadi.

28. *East Khândesh*.—The movement originated by the District Officers, Mr. Rothfeld, Mr. Hiremath and others is already beginning to advance of its own momentum. The total number of societies rose from 35 to 65. The working capital of the 58 agricultural societies increased from Rs. 73,030 to Rs. 1,38,525. The demand for agricultural loans is keen; recoveries are punctual; business-like committees are available in all big villages; three-quarters of the working capital are derived from local deposits. As time passes, this district may become the Dhárwar of the Central Division. Special credit is due to Mr. Purshotam G. Salbardikar of Salbardi and Mr. V. G. Dabak of Bhadgaon. Mr. L. S. Potnis, Mámlatdár of Jalgaon, has shown great discretion and energy in fostering the movement in his taluka. The new Central Bank is likely to focus and stimulate this activity, and further progress may be expected.

29. *West Khândesh and Násik*.—Progress in West Khândesh has been apparent rather than real. Although the number of societies has increased from 12 to 21, the working capital has risen from Rs. 23,452 to Rs. 25,011 only. The Honourable Mr. Garud spent much time in visiting societies during the cold season with good results. But more guidance is needed before societies will become really satisfactory. In the Násik District progress has been slower than was anticipated. Mr. B. S. Kulkarni of Kupkhede has turned out quite a local Raiffeisen and is doing excellent work in his own neighbourhood; and elsewhere there are capital societies at Dindori under Mr. Shripat K. Borate and Sátána under Mr. H. V. Patil. But there is still a large field open which has not yet been occupied. Conditions are quite favourable and special attention will be paid to this district next year.

30. *Thána*.—In a large part of this district the cultivators are so jungly that there is no scope for the formation of any societies except grain-banks. Credit societies are confined mainly to the coast. The formation of a Central Bank was perhaps a little premature in view of the small number of societies existing in the district, but at present they are able to absorb all the funds that are available. The number of societies has risen from 12 to 22 and the capital from Rs. 50,178 to Rs. 74,582. The best societies are situated in the Umbergaon Mahál. Great assistance has been received from the Collector Mr. Bharucha and from Mr. V. K. Sanjanvala. Non-credit co-operation is likely to develop well in this district.

31. *Southern Gujarát*.—Throughout Gujarát the conditions of agricultural credit are fairly good and the village bania is as a rule a useful and not a very oppressive person. Many of the best cultivators prefer his easy and elastic conditions to the rigid rules as to security and punctuality and the publicity which societies enforce. The capacity of the Patidars for co-operation is unquestionable; and when they will take trouble, they can form first-rate societies. The Kaliparaj classes on the other hand can only manage their societies successfully after long training. Since the number of Patidars taking an active part in co-operative societies is still small, the majority of societies are languid and unenterprising. In the Surat District there are 99 societies of which only 6 have been classed as A. The number of poor

societies is far higher than it should be. Much more supervision and teaching is needed than can be afforded at present. The new Honorary Organiser, Mr. Durlabhaji R. Desai of Bulsar, has thrown himself energetically into this work in the southern half of the district and his propaganda should bear good fruit next year. The working capital has risen from Rs. 3,57,534 to Rs. 3,66,764. But there has been little, if any, intensive progress, and this district needs much more attention before its societies can be regarded with any satisfaction.

32. *Northern Gujarat*.—The one district which may be regarded with satisfaction is Broach. Although there are several lifeless societies in it, the quickening influence of Rao Saheb A. U. Malji has made itself felt in most talukas and particularly in those south of the Narbudda. Two unions have been started, and several Chairmen show exceptional zeal for their work. The number of societies has risen from 64 to 79 and the working capital from Rs. 1,43,967 to Rs. 1,89,413, of which nearly half is derived from local deposits. A very promising group has been started in the Amod Taluka by Mr. K. G. Parekh, the Mamlatdar, and another in Jambusar by the Honorary Organiser Mr. Banatvala. Villages inhabited by Bohras are usually very factious, and societies that are doing excellently one year often come to grief in the next. In the remaining parts of Northern Gujarat the movement has remained stagnant, mainly owing to the adverse economic conditions mentioned last year. The accession of some vigorous personalities to organise and encourage societies might lift the movement out of the bog in which it now lies, and recommendations for the appointment of new Honorary Organisers are before Government. Promising groups exist in the Matar Taluka of Kaira District, and near Gudal in North Daskroi. An interesting departure has been the formation of one or two societies among the Bhils of Panch Mahals by Rao Saheb Manvantrai Desai. Mr. Chimanlal K. Shah of Kaira has been of great service in training societies and disposing of arbitration cases.

(2) *Non-Credit.*

33. *Dairy Societies*.—Nine dairy societies have been established with the object of ensuring that milk is produced under sanitary conditions, cleanly handled and economically distributed. In all cases they have been formed among gowlis already engaged in the milk trade within the Municipal areas. Practically no help has been received from the Municipalities concerned, except at Bhusaval, and since Municipalities have as a rule issued no rules for controlling the milk supply, the societies have competed at a disadvantage with the non-member gowlis who are hampered by no scruples or restrictions. The following figures summarise what has been done:—

Name of dairy.	Membership.		No. of cattle.		Quantity of milk sold daily.	Capital.		Average No. of customers.	Value of milk sold daily.
	Gowli.	Non-gowli.	Cows.	Buffaloes.		Withdrawable.	Permanent.		
Bagal Kot	23	22	...	42	320	500	810	123	20
Belgaum	28	5	9	56	840	1,325	625	38	24
Hubli	22	14	50	250	128	1,435	198	90	8
Tbana	12	68	2	59	304	1,500	1,982	126	30
Alibag	89	83	...	45	150	1,735	642	109	12
Kothrud (Poona)	10	7	2	80	186	1,467	115	121	18
Bhusaval	18	8	16	50	880	887	41	176	27
Dhulia	27	...	...	16	58	1,308	20	23	4
Broach	...	26	...	6	82	...	...	36	5
Total	179	188	79	554	1,898	9,747	4,081	653	149

A small conference of experts was held to determine how best to lay out a dairy yard, and in accordance with its views model plans and estimates for



byres and dairy rooms have been prepared by the Sanitary Engineer and are being lithographed. Dairies are composed of poor members and cannot raise sufficient working capital to build sanitary byres. This will only be possible if Government grant special loans for the purpose. Their present capital is absorbed in granting cash loans to gowlis for buying cattle or fodder and in hiring grazing land. I foresee no future for this class of dairy without a large measure of Government or municipal support, and in particular believe that the gowlis will never be loyal to their societies until municipalities introduce some milk regulations, which will place non-members of societies on the same footing as members in the matter of discipline. The societies have done something in the way of supervising milking, providing clean and good utensils, and arranging for cheap and prompt distribution. Next year it is proposed not to attempt any further to improve city milk supplies from within, but to take up the question of increasing the supply by bringing in milk from surrounding villages and organizing its distribution. Competition may have an effect on city gowlis which persuasion has failed to achieve. At any rate, the distribution of milk is easier to arrange than its production, and it is in this line that co-operation in European countries has been particularly successful. The Director of Agriculture is training a young agricultural graduate at the College Farm to undertake this branch of work. The progress made up to date is mainly due to the efforts of public-spirited local gentlemen and in particular of Mr. G. M. Patvardhan (Kothrud), Sardar P. K. Bivalkar and Mr. K. V. Joshi (Alibág), Mr. Godbole (Bhusával), Mr. Padhye (Thána), Dr. S. D. Jathar (Bágalkot), Mr. Wagle (Hubli) and Mr. V. A. Desai (Belgaum).

34. *Manure Purchase Societies.*—In all tracts where sugarcane is grown there is a strong demand for cake manure, and this business has remained

Name of society.	Kind of manure purchased.	Quantity purchased in lbs.
Kelwa Máhim	Castor cake	768,208
Agáshi	"	41,580
Umbargaon	"	67,620
Mulgaon	"	60,752
Yellur	Safflower	26,000
Peth	"	65,000
Supne	Groundnut	4,508
Jamdha Canal	Castor	13,440
Niphád	Castor and safflower	115,089
Báramati	Castor, groundnut and safflower	5,698,245
		6,860,442

in the hands of local merchants, who by supplying adulterated manure and tampering with weights have in many places seriously handicapped cultivation. The difficulty of this class of business is that the market is a fluctuating one, and societies which indent for their stock in December when prices are usually at their lowest do not necessarily realize a profit; the shortage of rolling stock has been a grave inconvenience. The number of societies has risen from 6 to 14, of which 4 did not buy manure until after the close of the year. The volume of business done was as shown in the margin. Rates varied at different centres but usually societies were able

to sell at about Rs. 2 per khandi less than the local market rates. Ráo Bahádur A. G. Dandekar, C.I.E., of Kelwa Máhim, continues to manage his society with great ability. Mr. R. B. Palekar, Agricultural Organizer, has specialized in this class of work, and has been remarkably successful in overcoming obstacles and organizing new societies. Provided that the railway authorities do not restrict the supply of wagons still further, this type of society is likely to multiply rapidly, and the question of forming a Central Wholesale Manure Purchase Society will shortly have to be considered. Oil-pressers sometimes complain that one of their great difficulties is to find a market for their oil-cake. These societies, by creating an organized demand, should be not less useful to the manufacturer than to the consumer.

35. *Cotton Sale.*—Model by-laws for cotton sale societies in the Southern Division on the lines suggested by the Director of Agriculture were drafted by the Registrar and finally settled at conferences with leading growers and cotton brokers at Gadag, Dhárwár and Hubli in February. Four societies were formed in the Southern Division, and, thanks to the energy of Mr. K. B. Bhadrapur, turned out very successfully. On slightly different lines two similar societies were organized by Mr. Gonehalli and Mr. Hiremath in East Khándesh. The objects of the societies were to ensure correct weigh-

ments and better prices, and to cut out unnecessary middlemen. It was

Name of society.	Quantity of cotton sold in lbs.	Rate of commission charged by		Method of sale.
		Society.	Ordinary brokers.	
Dhárwár ...	129,556	Rs. a p. 15 6 0	Rs. a p. 15 6 0	Private treaty.
Hubli ...	398,804	Nil.	Nil.	Auction.
Annigeri ...	234,514	1 0 6	1 0 6	Private treaty.
Gadag ...	545,424	0 6 0	0 2 0	"
	213,730	0 12 0	1 8 0	"
	595,259	1 3 0	1 8 0	Auction.
	113,600	0 1 0	0 3 0	"
Chálsigaon ...	(seed) 23,040	0 0 6	0 12 0	"
	(ginned) 1,825,600	0 1 0	0 1 0	"
Páchora ...	(seed) 1,034,400	0 2 0	0 4 0	"
	(ginned)			
	5,118,977			

thought best, pending further experience, not immediately to upset the existing market rates in the matter of brokerage, hamali, etc., in order not to antagonize the dealers unnecessarily. The figures in the margin show what a surprisingly large business these societies have done in their first year. There is every prospect that with competent guidance this class of co-operation may expand rapidly in the next few years. The short-term advances, which cotton

growers in the Southern Division were in the habit of obtaining from their brokers, were supplied by local credit societies to the extent of Rs. 71,785 and these were punctually recovered through the sale societies. The Director of Agriculture was good enough to entrust the Departmental Broach cotton auction at Gadag and Cambodia cotton auction at Dhárwár to the new societies, and lent a most useful Overseer, Mr. Dharwadkar, to help in the arrangements. The cotton was carefully graded before the auction by committees under Mr. Mugappa Saundatti at Dhárwár and Mr. Narayanrao Huilgolkar at Gadag. The auctions were well managed and the prices realized constituted almost a record, rising to Rs. 285 per naga for the best Cambodia. Unofficial co-operators took so much trouble over these societies and showed so much zeal for their success that in a few years they may be expected to carry on their work without official help. In this connection the names of Ráo Sáhel Inamati of Annigeri and Mr. Shirahatti of Hubli deserve special mention. The conditions under which cotton is sold in Khándesh are by no means the same as in Dhárwár, and therefore the societies there were not organized on quite the same model. They introduced sale by auction after grading and enormously expedited weighment by the use of weigh-bridges. Great credit is due to Mr. Bachraj Sheth and Mr. Deshmukh for the pains which they took over the Páchora Society.

W 36. *Jaggery Sale.*—The objects of the formation of jaggery sale societies are two. In the first place sale by public auction secures a fair market price to the cultivator and checkmates the tricks of local merchants. In the second, the sale society and the local credit society are mutually dependent. One advances loans for sugarcane growing to its members and compels them to send their out-turn to the sale society; the other sells the jaggery and out of the proceeds re-pays the loans due to the credit society direct. The addition of

Name of society,	Quantity sold in lbs.	Profit earned.
Báramati ...	6,521,351	Rs. 4,662
Krishna Canal ...	361,200	237
Wálwa Táluka ...	1,236,901	847

a sale society therefore makes a credit society's business safer. The shop at Báramati and the new one at Chitli are managed by the Bombay Central Bank. The Wálwa Táluka Society was excellently organized by Mr. Bandiwadkar, Auditor, C. D., who gave up all his leisure time in order to give it a successful start. In

spite of the fact that the prices are often lower than at Kolhápur, the cultivators are loud in its praise because this is more than counterbalanced by its honest weighments. The chief difficulties are firstly to find sufficient local merchants to bid at the society's auctions and secondly to obtain wagons from the M. & S. M. Railway for the transport of the jaggery. Moreover, the railway company grants concession rates to the Kolhápur market, which are not extended to stations in the British district of Sátára. Great credit is due

to Mr. Sambhaji M. Patil and Mr. Wasudev N. Sabnis for having done so well in a period of less than 5 months in spite of all these obstacles.

37. *Cattle Breeding and Cattle Insurance.*—The number of cattle-breeding societies has risen from 2 to 9. Their object is to purchase a good bull and to herd it with the best of the village cows in charge of a herdsman paid by the society. A proper herd-book is maintained. Where possible a separate grazing area is also secured. Four societies have bought Khillari bulls and two Kankreji bulls. Great difficulties have been experienced in securing grazing for these societies, except in the Sátara District where the Collector, Mr. Brendon, has taken special steps to help the three societies established there. The number of calves born will be reported next year. Only 27 are known up-to-date. There appears to be no demand in this Présidency for cattle insurance. Experimental societies have been started in the Broach, Dhárwar and Belgaum Districts, charging a premium of 5 per cent., and insuring against practically all risks for a period of one year only. It is questionable whether they will catch on, but they are receiving support from the officers of the Veterinary Department and may do better than I anticipate.

38. *Granaries and Seed Societies.*—There are 27 granaries in the Présidency, of which 6 are situated in Thána District and 5 in Kolába. Grain is advanced for food between March and September, and is recovered in kind at the next harvest along with an increment of 25 per cent. The rules and account books are few and simple, and the storage of grain in pits usually costs little and presents few difficulties. This type of society is well suited to the backward tribes living in the hilly parts of Thána and Kolába Districts, provided that some local officer will keep an eye on them, and promises to become an efficient substitute for the Hon'ble Mr. Orr's grain depots. It represents the most elementary form of organization yet devised by this Department. The seed societies are much more complicated institutions. The number has risen from 8 to 12, but the best society still is that managed by Mr. Itgi at Gadag, which sold wheat, juwár and cotton seed worth Rs. 1,887 and realized a profit of Rs. 221. Six societies have been formed in Khándesh with the object of growing improved cotton on the farms of selected growers and selling the seed after arranging for separate ginning. The Málegaon Society under Mr. M. G. Athalye sold 15,000 lbs. of N. R. cotton-seed and has arranged with six growers for the production of 50,000 lbs. next year to be sold at Rs. 14 per palla. The plan is the same as that which has been so successful in Berár, and it is hoped that if sufficient official help is given, results will be equally satisfactory in Khándesh. Several credit societies have been able to assist the Superintendents of Government farms in the distribution of improved seed and in the recovery of its price. The system of distributing seed through credit societies can be extended indefinitely as the supply increases.

39. *Machinery and Implement Societies.*—Several existing societies have invested part of their reserve funds in the purchase of iron ploughs, which they hire out to their members at 3 or 4 annas per day. A society has been formed by Mr. Navle at Yewat, which possesses 23 ploughs and lets them out at a good profit. The Central Bank's depot at Baramati has sold 84 iron ploughs and 15 spare shares. Five Chatanooga crushers have been sold on the Godávári and Nira Canals. The Hadapsar Cane-crushing Society has invested some Rs. 6,000 in an oil-engine and crusher which is capable of crushing 70 acres of cane. It paid its way, but as it only worked 6 hours a day and dealt with only 35 acres, it did not earn any surplus profit. The three cane-crushers and oil-engines, erected experimentally on the Nira Canal by the Central Bank, have been sold to leading co-operators and are giving satisfaction. At Dindori the credit society granted loans to 20 of its members for the purpose of buying jointly a crusher and oil-engine, and the results have been excellent. In fact, it appears that machinery is more carefully looked after and worked more energetically if it belongs to an individual or group of individuals than if it is corporately owned by a society. At Mahád a society owns an oil-engine and rice-huller which has earned Rs. 2,714 in the course of the year, and under the able guidance of Mr. B. B. Joshi is becoming a paying concern. The dearth

of labour makes it certain that the demand for cane-crushers will increase, but there is great difficulty in obtaining all kinds of machinery owing to the war.

40. *Miscellaneous: Purchase and Sale Societies.*—Tentative attempts to organize purchase or sale of various products have been made here and there or are under discussion. The supply of seed potatoes in the Khed Taluka of the Poona District will soon be taken in hand. Some societies (e.g., Sonsak, Visalpur and Hallikeri) have opened stores for the sale of groceries to their members. The Dhárwár Sale Society supplied its members with cotton-seed, boundary mark stones and plough-poles. The Sirsi Totgars have in the course of the year sold co-operatively betelnut, pepper, cardamom, and jaggery weighing 70,256 lbs. for Rs. 12,444, leaving a net profit of Rs. 508. The Sanikatta Salt-owners' Society, which was started at the request of the Collector of Salt Revenue three years ago with the object of breaking the ring formed by the middlemen, has been admirably managed and in the course of the year sold 143,126 lbs. of salt.

#### E.—NON-AGRICULTURAL SOCIETIES.

##### (1) *Credit Societies.*

41. *Peoples' Banks.*—Although these societies, being situated for the most part in large towns, have been more affected by war conditions than rural societies, they have on the whole continued to progress satisfactorily, and several of the biggest societies in the Southern Division have been offered more deposits than they were able to use. These banks are formed on the Schulze-Delitzsch model and aim at financing the needs of the middle classes and artisans in urban areas. The failure of the Swadeshi Banks has left them a clear field but has also exposed them to the temptation of financing trade and commerce on the lines of Joint Stock Banks, for which they are by constitution unsuited. On the whole, they have been true to their principles as business undertakings which do not directly aim at moral results. The co-operative element is seen less in the spirit of the management than in the distribution of the profits. There is a constant danger that as the volume of business increases, the committee members may relax their grip on the details of administration, and a serious number of badly secured loans come to light. The Special Auditor, Mr. K. D. Sethna, is now auditing these societies with thoroughness and ability, and there is less ground for fearing that some unexpected disaster may occur than in any previous year. In the event of any catastrophe, however, these banks would be the danger point at which financial difficulties would first be felt.

42. *Peoples' Banks, Southern Division.*—The Southern Division is the seat of a group of old and exceptionally good Peoples' Banks. The pride of place must be given to the Gadag-Betigeri Urban which, under the Rev. Canon Rivington and Mr. Babannappa Kabadi, has increased its capital from Rs. 1,48,075 to Rs. 1,67,913 and made a profit of Rs. 8,240 on the year's work. The scrupulous care with which the committee enquire into every loan application has made this society a model of its type. The Southern Marátha Society of Dhárwár with a capital of Rs. 2,82,095 has shown great improvement under the chairmanship of Mr. Jog, and by its vigorous policy against defaulters and the frequent meetings of its board is restoring its affairs to a thoroughly sound footing. The Hubli Urban, still guided by the doyen of the chairmen of the Southern Division, Mr. K. R. Valvekar, has kept its capital steady at Rs. 1,39,956, which is quite sufficient for its 967 members, and has been excellently managed. The Dhárwár Urban has perhaps made more solid progress than any other urban society in the division. Its membership has risen from 896 to 1,196 and its capital from Rs. 1,19,594 to Rs. 1,59,762. The Managing Director is supported by an exceedingly zealous and efficient board. In the Belgaum District it is a pleasure to record that the Pioneer Society has made great progress after the previous unfortunate year. The membership has risen to 990 and the capital to Rs. 1,00,268. The credit of this revival is due to Mr. Lokur and a board which contains several experienced business men. Among smaller Peoples' Banks the most noteworthy are the Sirsi Urban with a capital of Rs. 47,870, which under Mr. Keshvain can raise without difficulty whatever capital it requires; the Kárwár Urban under Ráo Bahádur Yennemadi, which has admitted 852 members with a capital of only Rs. 28,468;

the Kumta Urban (Rs. 21,503); the Gadag Urban (Rs. 10,011); Societies at Kittur and Gokak with a capital of Rs. 18,000 each; the Bijapur Urban with a capital of Rs. 9,802, which must take a sterner line with defaulters before it can hope to flourish; and a very ill-managed society at Guledgudd which has somehow accumulated a capital of Rs. 11,686.

43. *Peoples' Banks, Central and Northern Divisions.*—The biggest urban society is the Nagar Central Bank which under Ráo Bahádur G. K. Chitale maintains its local credit and holds a capital of Rs. 3,83,517. In the past loans have been given out without due care and the arrears are serious. Apart from this crucial defect, the society has passed successfully through a difficult year, and has increased its reserves and fluid resources. The bank has just adopted new by-laws converting it to a true Central Bank and it is hoped that its business will be on sounder lines in future and that the board will work more constantly as a board and delegate fewer of its powers to a single member. The best managed society in the division is the Cosmos which with a capital of Rs. 75,560 does a most useful work under Mr. K. H. Gokhale among the middle classes of Poona City. The Poona Rupee Bank last year reached a very low ebb and was on the verge of cancellation when Mr. R. N. Paranjpe of the Cosmos Society public-spiritedly intervened and is now hard at work setting it upon its legs again. The Sátára Urban under Mr. Chirmule with a capital of Rs. 16,354 is doing a useful business in financing groups of agriculturists near Sátára City, which it hopes in time to convert into separate registered societies. The Sátára Inámdárs' Society (Rs. 16,617) has only 22 members and is a rather lethargic institution. The Násik City Godávári Bank (Rs. 7,592) after some serious difficulties with defaulters has fallen into the hands of a very painstaking committee which is slowly bringing affairs on to a more satisfactory footing. Ráo Bahádur Bhangáonkar's Táluka Bank at Dhulia (Rs. 33,025), like Ráo Sáheb T. J. Pitre's Táluka Bank at Sholápur, does a sound and careful business but has not yet developed into a true Central Bank, as was originally designed. The Pandharpur Urban Bank under Mr. V. S. Jog and Mr. Joshi (Rs. 32,440) is fortunate in combining on its committee leading men of all communities. Its office management is the most methodical that I have ever seen and deserves the highest praise. Sholápur Urban (Rs. 11,559) is carelessly managed and is not improving. Several interesting little urban societies have been started by Ráo Sáheb Malji at Broach and all are doing well. Of these, the best are those formed among the hackney-drivers, school-teachers, and employees of a certain mill, and it is probably true that separate societies on these lines do more to inculcate true co-operation in cities than big Peoples' Banks.

44. *Employees' and Government Servants' Societies.*—The best society of the type which confines its membership to all classes of Government servants stationed within a certain area is the East Khándesh Government Servants' Society at Jalgaón, of which the capital has risen from Rs. 48,471 to Rs. 61,346. It has opened a store for the supply of groceries and other necessaries of its members and does much to encourage thrift. Similar societies at Gadag and Bijapur have also improved markedly during the year; but on the whole, societies confined to a single office or department tend to succeed better than those which embrace the members of several offices. Of this type, the best examples are the Bombay Postal Co-operative Credit Society (Rs. 20,131), the Bombay Central Telegraph Office (Rs. 19,327) and the No. I Military Accounts (Rs. 32,871) with a branch at Quetta, which has been seriously dislocated by the war. A new society on similar lines has been formed in the Accountant-General's Office under the inspiration of Mr. F. A. C. Rebello. Societies have been started among the Bombay City Mounted Police (Rs. 3,591) and the District Police at Ratnágiri and Thána. They seem to be doing well on a small scale. The Municipal Servants' Societies at Poona, Ilkal and Dhulia are also very fair examples of this type. By far the most important, however, of the societies which fall under the general heading of Employees' Societies are those formed among the staff of the 2 premier railway companies of the Presidency. The G. I. P. Railway Employees' Society continues its truly amazing development and has increased its membership from 7,116 to 8,985 and its capital from 9 lákhs to Rs. 11,65,517 and has earned a net profit of Rs. 28,364. The committee under Major Hepper examines every loan applica-

tion separately in view of the purposes for which it is required and the previous record of the borrower, and insists on the observance of co-operative principles. As a result its members say that at many big railway stations there is a manifest improvement in the efficiency of the staff, who are no longer oppressed by the heads as independent men. The office under Mr. F. Clark is admirably managed. The management of the Society of the Employees of the B. B. & C. I. Railway under Mr. Wright is equally striking. Its working capital has remained steady at Rs. 3,47,397, which is as much as it requires for its 6,372 members. Loans are given out very cautiously, after examination into their objects, and there have been no bad debts. A similar society has been started at Kurduvadi by Mr. W. C. Hickie, Manager of the Bārsi Light Railway, for the benefit of his staff, and though still on a small scale, it promises to be very useful.

45. *Communal Societies.*—The remarkably good management of the Shamrao Vithal Society has set up a standard for this class of society which it will be very difficult for any of its rivals to surpass. The working capital has risen from 2.73 lakhs to 3.45 lakhs, of which more than 2 lakhs are derived from members' deposits. Great credit is due to Rāo Bahādur S. S. Talmaki, Mr. Karnad, Mr. Kowshik and Mr. Talgeri for the steady progress achieved. The seven branches in Kānāra and Dhārwār worked fairly well and a new branch has been opened at Mangalore in the Madras Presidency. Of the remaining communal societies, the best is the Raddi Society of Dhārwār under Mr. Nalvadi with a capital of Rs. 34,001, and the Namdev Society of the Poona Shimpis, which under Mr. Pataskar has established a very business-like cloth shop and accumulated a capital of Rs. 9,000. Other good communal societies are the Chandraseniya Kāyasth. Prabhu (Rs. 25,074), the Gaud Sārasvats (Rs. 4,180), and the Devrukh Brāhmins (Rs. 25,264). The number of societies formed among Christians has increased by one only. None of them are very large, but all are progressing quite satisfactorily. The best of the group are the Anand Roman Catholics (Rs. 3,425), the Mangalorean Catholics (Rs. 2,266) and the Hubli Indian Christians (Rs. 11,591).

46. *Mill-hands' and Artisans' Societies.*—Mill-owners have in some cases founded societies for the benefit of their employees, and where the head of a firm himself takes an interest in such a society the results are nearly always satisfactory. The best of these is perhaps that established at Gokak Mills under Mr. McIlwrick with a capital of Rs. 37,261 and a membership of 3,181. There are also very fair societies attached to the Prātap Mills, East Khāndesh, the Hubli Mill, and the Industrial Mill at Broach. In connection with 2 of these societies shops have been opened to supply mill-hands with all domestic necessaries at wholesale prices. Certain municipalites have formed societies among their sweepers on similar lines, and at Nadiād and Kaira the results have been excellent. But as a rule the personal interest of some philanthropic local gentleman is essential to success. The results obtained by Mr. Chirmule among the sweepers of Sātāra not only in the redemption of debt but also in the regeneration of character, would have been impossible had the members stood alone and received no guidance from outside. As a rule the untouchable classes are incapable of forming and managing societies of their own without outside help, and there are only some 10 societies which are confined to these classes. They are advised ordinarily to join existing village or urban societies and to obtain loans from them. There remain the remarkable group of societies formed under the auspices of the Debt Redemption Committee in Bombay City. Mr. Devdhar's indifferent state of health has unfortunately to some extent deprived the societies of his inspiring guidance, but much of his work has been undertaken with great ability by Mr. Deole of the Servants of India Society. When he is able to return to his duties it is proposed to form a Central Banking Union for the purpose of financing and supervising this group. At present the position of the Debt Redemption Committee in relation to depositors who entrust it with funds is not very clearly defined and might lead to misunderstandings. The two Inspectors maintained by the committee are zealous and efficient men and have been successful in inducing members to re-pay their

loans punctually. Character is often the sole asset of the Bombay mill-hand or coolie, and it is in awakening a sense of honesty, decency and thrift amongst this class that the societies have achieved their main success and found their chief security. In all societies except three recoveries have been good. Supervision is the most urgent need, and the more workers that will come forward to look after these societies the better. Among a slightly more prosperous class of artisans, a group of first-rate societies has been started by Mr. H. V. Rajvadkar and Mr. Kheluskar, the distinguishing characteristic of which is that they have raised their own capital without any outside help. The spirit of the members is excellent. The Lower Colába Society (Rs. 11,490), the Ladvanjari Society (Rs. 6,852) and the Sonkoli Society are well worth visiting. The Social Service League has done good work in the cause of co-operation this year, and has not only formed a fair society among its own members but established several promising new societies among the mill-hands, which are carefully superintended by Mr. Atmaram Wagh. Many societies in Bombay City have been greatly assisted by the Homœopathic Charitable Dispensary of Dr. B. V. Rayakar, which offers free treatment to their members.

(2) *Non-credit.*

47. *Stores.*—Apart from weavers' societies and unregistered stores attached to some rural societies, there are 15 stores societies in the Presidency, of which 5 are in the Ratnágiri District. In most cases they sell groceries, cloth, kerosine and other necessaries of life, and so long as they eschew credit and restrict themselves to cash business they usually do well. The best managed is the store at Gokák Mills, the cloth store attached to the Namdev Society at Poona, and the miscellaneous store in connection with the East Khándesh Government Servants' Society. From the point of view of the Department the main difficulty of this class of society lies in its audit. Owing to the labour entailed in valuing the stock and checking a multiplicity of petty transactions, it may be necessary before long to make these societies pay for their audit. The Vastra Bhandar Shop at Poona is recovering from the effects of the dissensions among its committee members and is now working smoothly. A good manager is an absolute necessity if a shop is to be run at a profit, and the committee must not reserve too much power in its own hands unless it is able to meet at least once a week.

48. *Weaving Societies.*—The conditions for the hand-loom weaving industry have continued adverse, except in centres where plain white cloth is woven. The prices of yarn are 50 per cent. and dyes nearly 1,000 per cent. higher than the pre-war level, while the price of manufactured cloth has risen by an average of 38 per cent. only. The Imperial War Relief Fund kindly granted Rs. 7,500 for the assistance of the members of weavers' societies and this was distributed to them by way of rebate on their purchases of yarn. This help put heart into the weavers and had a great moral effect. A further disaster was the floods in Dhárwár and Belgaum which by destroying the weavers' houses brought the industry to a stand-still. To relieve this distress the Imperial Relief Fund put a further sum of Rs. 2,500 at the disposal of the Registrar. Plague everywhere was a great trouble to weavers. The number of weaving societies fell from 31 to 29 with a membership of 2,269, but their capital has increased from Rs. 1,23,931 to Rs. 1,39,330, and thanks to the able guidance of Mr. P. V. Kelkar, Weaving Assistant, in nearly every case the management has improved. Ten societies do credit business only, twelve have taken up the purchase and sale of yarn as well, and six have gone a step further and opened shops for selling the cloth of members. At Hubli the society successfully organized a strike among the weavers and made the dealers pay 12 per cent. more for their cloth than before. The influence of Mr. Basvannappa, the Inspector in the Southern Division, is turning the minds of weavers more and more towards joint purchase and sale. Recently he accompanied a deputation of leading local weavers to Bombay, where the market conditions were studied and an agreement entered into with a broker to supply yarn at an extraordinarily low rate of commission. Until market conditions improve, it is not proposed to push on the organization of new societies of this class.

49. *Fly-shuttle Loom Demonstrations.*—This branch of work among the weavers was throughout the year in charge of Mr. S. V. Wagh, who has devoted much of his time to experimenting with a double-fly-shuttle of which the original idea was borrowed from the Mysore Exhibition. His experiments have been successful, and both he and Mr. Tikkar of Sholapur

Place.	Duration.	No. of fly-shuttles introduced.	No. of dobbies introduced.
Agadi	6 months...	9	3
Kharepatan	1½ months...	6	6
Islampur	6 months...	2	1
Kankavli	2½ months...	12	10
Sholapur	6 months...	30	30
Ahmedabad	8 months...	2	2
Dáhol	2½ months...	6	4
		61	56

have succeeded in perfecting simple and practicable double-fly-shuttle slays for which a keen demand is anticipated after the war. Owing to plague, floods and bad markets, it has been a depressing year for the weavers and Mr. Wagh's opportunities have been very limited. The marginal table shows how scanty have been the results. But it must be remembered that the effect of the introduction of 1 or 2 looms at any centre is continuous and cumulative, and that the real result can only be seen after a few years. The solid achievement of the year is the invention of the double-fly-shuttle slay. At Kharepatan and Kankavli the local carpenters have started manufacturing these slays themselves. The demonstration at Ahmedabad was held in the Ashram of Mr. M. K. Gandhi of South Africa for the benefit of his pupils. Demonstrations cost on the average Rs. 204 each.

50. *Weaving Schools.*—These schools are engaged in introducing fly-shuttle looms, iron dobbies, and English healds, reeds and shuttles. At both Málegaon and Sholapur it is estimated that more than 1,500 looms and dobbies have been introduced. At Dhulia, Málegaon, Bhiwandi and Sholapur local carpenters have started manufacturing the improved looms and dobbies, English healds and all accessories, and progress has been satisfactory. The great need is still for an improved warping process and there is yet no practicable machine available. The Málegaon centre having been thoroughly exploited, the school was closed

Name of school.	Average attendance.	No. of working days.	Amount of yarn used.	Wages earned by students.	Looms introduced during year.
			lbs.	Rs.	
Málegaon	16	118	901	781	1,000
Bhiwandi	9	240	1,035	824	160
Dhulia	7	230	2,310	1,155	800
Sangamner	8	202	516	219	82
Dhárwár	4	223	353	184	8
Hubli	6	203	219	110	8
Bágewádi	6	250	851	323	8

and transferred to Bhiwandi in Thána District. There continue to be six schools under the supervision of Mr. S. V. Telang. The marginally noted figures give the salient facts about their working. The schools at Dhárwár and Hubli have been

doing badly since the war began, and are attended by very small boys. They are now being transferred to Kittur and Poona. The pupils are taught several fancy weaves, when they are willing to learn, but as a rule they are chiefly anxious to practise weaving the common local cloth and to earn good wages. At cotton centres some boys can throw upto 160 picks per minute. The total cost of the weaving schools during the year was Rs. 6,245.

#### IV.—RESERVE FUND,

51. It will be noticed that the profit earned by agricultural societies is apparently little more than in previous years. This is due to the fact that the Registrar has issued orders that societies, in calculating their profit, are to reckon in only interest earned and recovered, and to exclude interest earned but not yet due for recovery. This makes for safety and prevents societies from showing profits that they may never realize. It also makes it far easier for them to prepare their annual balance sheets. The rule applies to all unlimited societies. Limited societies, which are under the necessity of maintaining a steady rate of dividend, have been left the option of continuing the old system of calculating profit on earned interest not yet accrued, if they wish to do so,



provided that all interest overdue for more than 6 months is excluded. It is obvious that the apparent diminution of profit will occur for one year only and will be made up next year. Central Banks have been required to submit Quarterly Finance Statements, which are forwarded to Government for scrutiny, and whenever it has been found that their fluid resource has fallen below the margin of safety they have been called upon to take immediate steps to improve their position. In no case, however, has it been thought necessary to insist on the provision of fluid resource on the scale recommended by the Committee on Co-operation. The average reserve fund is Rs. 291 per agricultural society and Rs. 1,013 per non-agricultural society.

#### V.—RESOURCES.

52. The following table exhibits in a condensed form an analysis of the sources from which each class of societies derives its funds:—

Types of society.	Total working capital.	Percentage of total working capital derived from						Total.
		Share capital.	Members' deposits.	Non-members' deposits.	Loans from		Reserve fund.	
					other Societies and Banks.	Government.		
Central Banks ...	Rs. 27,17,196	32.1	48.9	5.9	12.2	...	0.9	100.
Agricultural ...	50,92,555	0.8	22.0	17.8	50.6	2.9	5.9	100.
Non-agricultural ...	43,63,226	26.8	37.3	23.2	2.8	0.7	4.2	100.

#### VI.—DISPUTES AND LITIGATION.

53. The arbitration system has been extremely popular. Seven hundred and fifty-two cases were referred to arbitration between August 1st, 1916, and March 31st, 1917. The procedure has been standardized and the necessary forms printed in English and the three vernaculars. Some few arbitrators, being honorary workers, have been unduly slow in disposing of cases, and execution through the Civil Courts has been tardy and troublesome. But on the whole, the rules are working well and are enabling societies to deal cheaply and expeditiously with defaulters. Under the orders of Government 4 suits were filed in 1914 under sections 15D and 16 of the Deccan Agriculturists' Relief Act to ascertain why cultivators did not use their right to sue for a statement of accounts from their money-lenders more freely. The cases have now been disposed of and it was found that the defects of the procedure are firstly the delay in the Courts (the average period required for disposal being 19½ months), secondly the expense of civil justice (the average cost payable by the plaintiffs exceeding Rs. 100) and thirdly the fact that by becoming plaintiff the debtor transferred the burden of proof to himself and was put to a serious disadvantage. Seven criminal cases for misappropriation filed under orders of the Registrar were disposed of in the course of the year. Five convictions were obtained. In two cases the accused got off, mainly on the ground that the accounts had been kept in such a confused and untrustworthy manner that it was impossible to fix liability on any particular person.

#### VII.—AUDIT AND SUPERVISION.

54. The knowledge that a regular and thorough annual audit of every registered society is made by an official staff answerable to the Registrar is the chief basis of the public credit enjoyed by the movement. The work has been disposed of on the usual lines, and calls for no special remarks. The paramount necessity of maintaining an adequate staff of auditors may, however, again be brought to notice. At the time of writing there are more than 1,300 societies in existence while the number of auditors and assistant auditors amounts to 9 only. Proposals for increasing the staff are before Government.

#### VIII.—ACT, RULES AND BY-LAWS.

55. The only clause of the Act in which the experience of the year seems to indicate that some amendment is desirable is section 34, which forbids

societies to devote more than 10 per cent. of the remainder of their net profit, after carrying one quarter to reserve, to any charitable object. The number of societies that wish to contribute a larger sum than this to the education of the children of their members is increasing, and it seems desirable, at any rate in the case of limited societies, that if the members wish to use their profits in this way instead of distributing them as dividends, they should not be prohibited from doing so. A revised set of by-laws under the Act was before Government throughout the year and was published after its close for public criticism. Their main effect, if sanctioned, will be to increase the Registrar's power of control over certain points in the financial management of societies which are of general importance to the credit of the movement as a whole. In the course of the year most of the Departmental leaflets have been revised and new ones have been issued on Arbitration, Cattle-breeding Societies, Guaranteeing Unions, Inspection and Audit. A new and enlarged edition of the Co-operative Manual has been prepared and has been sent to the Press.

#### IX.—MISCELLANEOUS.

56. *Conferences.*—Owing to the war no provincial conference was held this year. Successful conferences of a smaller type were, however, arranged at various centres. A conference for the Nagar and Poona Districts under presidency of the Commissioner, C. D., Mr. C. N. Seddon, I. C. S., was got up at Baramati by the union chairmen and others and was very successful. A similar conference for which all the preparations were admirably made by Mr. Sabnis, Mr. Manoli and a strong local committee, met at Saundatti in March when the chair was taken by Mr. L. J. Mountford, I. C. S., Commissioner, S. D. A smaller conference was organized by Mr. M. S. Kulkarni, Mr. Huilgolkar and Ráo Sáheb Veerappa Manvi at Gadag under the presidency of Mr. E. G. Turner, I. C. S., the Collector, and had a marked effect in stimulating progress in the neighbourhood. The only public conference held in Gujarát was a taluka conference arranged at Anklesvar by Ráo Sáheb A. U. Malji. The chair was taken by Mr. N. M. Joshi, Deputy Collector, and the delegates not only passed some useful resolutions but have already carried them out in practice. A round-table conference of leading co-operators in Gujarát was held towards the end of the year at Broach, at which the reasons why co-operation is lagging behind in Gujarát were discussed and several changes in the existing system decided upon. Conferences are invaluable in kindling enthusiasm among co-operators, in arousing public interest, in educating people in the meaning and aims of the movement, and in stimulating a healthy rivalry between societies. When the war is over, nothing would give a more marked impetus to progress than the arrangement of annual conferences in nearly every district, at which the presence of the Collector in the chair would be of great value.

57. *Co-operative Housing.*—The Bombay Co-operative Housing Association under the presidency of Sir P. D. Pattani, K.C.I.E., continued its propagandist work actively throughout the year. Thanks to the energetic guidance of the Hon'ble Mr. J. P. Orr, C.S.I., I. C. S., 11 meetings were organized, and addresses were delivered by Mr. A. E. Mirams, Consulting Surveyor to Government, Ráo Bahádur S. S. Talmaki, Mr. F. L. Silva, Mr. Narayanayengar, Registrar, Co-operative Societies in Mysore, Mr. K. U. Deshikachariar (Editor of the "Local Self-Government Gazette"), the Hon'ble Mr. Orr himself and the Registrar. Additions were made to the library and several leaflets were published. A special representation on the question of State Aid to Housing, was submitted to Government. The schemes for two new Housing Societies were examined and forwarded for registration. These were accepted and there are now three Housing Societies in the Presidency. The Mangalorean Garden Homes Society has for its object the purchase of land near Bombay, which is to be parcelled into plots, and the division of the plots among the members who will build houses individually at their own expense. The Bombay Catholic Co-partnership Society has purchased land at Santa Cruz and intends to build houses there on the tenant co-partnership system. Both societies have been handicapped by the high cost of labour and materials and the difficulty of raising capital on moderate terms. The earliest housing society, known as the Bombay Sarasvat Co-operative Housing Society, under the chairmanship of Mr. Murdeshwar, has in the course

of the year built two more three-storeyed houses at a cost of Rs. 72,000, to accommodate 24 families, at rents varying from Rs. 21 to 28 per suite. The society now owns five three-storeyed houses on neighbouring sites leased from the Improvement Trust, giving accommodation to 42 families in separate tenements. Its capital is now Rs. 1,33,201. The progress made has been largely due to the ability and enterprize of Ráo Bahádur S. S. Talmaki.

58. *Propaganda.*—Apart from the issue of numerous Departmental leaflets in English and three vernaculars, several methods of attracting and educating the public are being tried. The Bombay Co-operative Library under the chairmanship of the Hon'ble Mr. Lalubhai Samaldas, C.I.E., contains 185 books and 186 pamphlets on co-operation. It has itself published 3 propagandist leaflets and has in hand funds amounting to Rs. 662. The Secretary is Mr. N. M. Joshi of the Servants of India Society and the annual subscription is only Rs. 3. The library has, with the approval and support of Government determined to issue a Co-operative Quarterly in English. Ráo Bahádur S. S. Talmaki, Mr. N. M. Joshi, Mr. H. V. Rajwadkar and Mr. V. L. Mehta form the Editorial Committee. The first number was issued in June after the close of the year under report. It is hoped that sufficient public support may be obtained to make the venture really useful. Throughout the year three vernacular agricultural journals devoted considerable sections of their space to co-operation; measures were taken to ensure that these journals reached most rural societies. Six pages in the monthly Maráthi magazine "Shetki and Shetkari" were assigned to co-operation and interestingly edited by Mr. V. H. Gonehalli. The Kánarese agricultural journal paid special attention to co-operation and its name was kindly altered by Ráo Sáheb M. L. Kulkarni to "Agriculture and Co-operation" and a new and admirable design for the back was supplied free by the courtesy of the Editor of the "Hindi Punch." The Gujaráti journal "Agriculture and Industry," run by Mr. Chimanlal Harderam for the Broach Agricultural Association, devoted 6 pages to co-operative topics under the editorship of Ráo Sáheb G. H. Desai and was widely circulated. The unregistered School-boys' Co-operative Societies, organized by officers of the Education Department, continued to multiply and really afford on a small scale a training ground for budding co-operators. Their working was fully described in last year's Administration Report. Officers of the Department and many honorary organizers have embraced any opportunities that offered to deliver addresses on co-operative subjects, and among them the speeches of Mr. R. M. Sane of Bári and of Mr. G. K. Devdhar call for special praise. On the whole, it may be said that it is the dearth of finance and supervising agencies rather than the lack of propagandist effort which prevents the movement developing more rapidly than it does. There is no difficulty in starting as many new societies as the Department can deal with.

59. *Secretaries' Training Class.*—The success of the class for training secretaries held in 1915 induced us to repeat the experiment on a larger scale in August 1916. A committee was formed in Bombay under the chairmanship of Mr. G. K. Devdhar, consisting of the most active co-operative workers in the city, who undertook to organize a course of training for eight days at the Servants of India Home. A very full and interesting programme was drawn up, which included visits to various types of societies, the cotton green, the docks and railway goods yards as well as numerous lectures. Excellent arrangements were made for feeding and lodging the secretaries. A grant of Rs. 500 towards the total expenses was secured from Government. Sixty-eight secretaries attended the class, of whom 57 sat for the examination at the end. Out of these, 25 were examined in Gujaráti and 32 in Maráthi. Of the former 9 and of the latter 19 passed the examination and received certificates. The examination was conducted by the Government auditors and members of the organizing committee seated together and was very thorough. Twenty-eight of the total number of secretaries trained were selected and sent to the class by the Registrar, 7 came from Native States, and the remainder were selected by the committee from Bombay City and neighbourhood. The hospitality and enthusiasm of the Servants of India and their colleagues soon infected the secretaries, and the whole tone of the proceedings was marked from the outset by a genuine zeal to make the most of the opportunity. The effect of the class has been lasting and the Registrar has noted several cases where secretaries after returning from

it have improved their own societies remarkably. Proposals for placing it on a regular annual basis will be submitted to Government.

#### X.—ATTITUDE OF THE PUBLIC.

60. The war and the discussion of general questions have engrossed public interest throughout the year, and there has been little to spare for a movement so peaceful and undramatic as co-operation. The general public, whenever the movement is referred to, seem to be friendly and hopeful, and co-operators have every reason to congratulate themselves on the fact that their problems have so far evaded the maelstrom of public controversy. The year has been one of quiet growth, backed by public approval, and unhampered by any sort of factious hostility.

61. *Conclusion.*—Before concluding this report I wish to take the opportunity of recording my obligation to my own staff for the zeal and efficiency with which they have discharged their laborious and responsible duties. Among the Auditors the names of Mr. C. B. Hooli, Mr. G. G. Bandivadekar and Mr. K. R. Kulkarni deserve special mention, as men who have risen above routine and done original work in promoting the movement. Mr. R. M. Jedhe has proved an admirable Head Clerk and has fully risen to the responsibilities of his post. Above all, the services of Mr. Gonchalli are of the greatest value to the Department and call for special acknowledgment.

I have the honour to be,  
 Sir,  
 Your most obedient servant,  
 R. B. EWBANK,  
 Registrar,  
 Co-operative Societies, Bombay.

STATEMENT A.  
Operations of Central Banks.

Classifications.	Number of Mem- bers.		Number of affi- liated Societies holding shares in Central Banks.				Loans made during the year to		Receipts from Loans and Deposits re- paid during the year by		Loans due by		Loans and deposits received during the year from			Sales of goods to members. Purchase of Members' pro- ducts.	Cost of management.	Share Capital paid up.	Loans and Deposits held at the end of the year from				Reserve Funds.	Working Capital.*	Profit and Loss of the year.	Usual dividend paid on shares.	Most usual rate of Interest.		Uncalled and subscribed Share Capital.	
	Individuals.	Societies.	Central Credit.	Agricultural Cre- dit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Socie- ties.	Individuals.	Banks and Socie- ties.	Individuals.	Banks and Socie- ties.	Individuals.	Central Banks.	Primary Socie- ties.				Individuals.	Societies.	Provincial or Cen- tral Banks.	Government.					On borrowings.	On lendings.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1. The Bombay Central Co-operative Bank, Limited.	801	151	...	...	...	...	Rs. 13,35,806	Rs. 8,93,756	Rs. 21,84,468	Rs. 8,22,750	Rs. 4,33,000	Rs. 11,63,475	...	...	Rs. 27,031	Rs. 6,98,070	Rs. 10,81,789	Rs. 1,57,272	Rs. 3,31,000	...	Rs. 15,814	Rs. 22,84,946	Rs. 39,000	Rs. 6 per cent.	Rs. 5 to 6 per cent.	Rs. 7 to 7½ per cent.	...	...	...	
2. The Broach District Co-operative Bank, Limited.	155	66	...	64	2	...	15,800	57,900	14,872	37,557	25,384	71,565	1,08,723	...	33,809	...	904	44,500	60,928	1,373	...	...	3,831	1,10,630	3,541	6 per cent.	2 to 6 per cent.	6½ to 9½ per cent.	...	...
3. The Surat District Co-operative Union, Limited.	220	65	...	63	2	...	5,500	82,390	10,364	50,521	20,844	4,20,233	1,18,071	...	550	...	1,161	40,750	1,02,490	139	...	...	3,518	1,46,927	4,652	7½ per cent.	5 per cent.	7 to 7½ per cent.	...	...
4. The Thana District Co-operative Bank, Limited.	213	9	...	...	...	...	11,000	...	...	...	11,000	...	...	...	...	113	13,380	...	...	...	...	...	13,380	-176	...	...	...	7½ per cent.	...	...
5. The Barsi Taluka Co-operative Union, Limited.	530	12	...	12	...	...	47,840	19,000	38,673	15,946	50,109	20,067	61,379	...	...	...	1,225	19,710	60,310	80	...	399	2,218	62,726	3,083	9½ per cent.	3 to 5 per cent.	7½ to 9½ per cent.	...	...
6. The East Khandesh District Central Circle, Limited.	119	36	...	36	...	...	24,250	...	3,750	...	20,500	...	...	...	...	...	459	26,070	...	...	...	...	26,070	97	...	...	7 per cent.	...	...	
7. The Karnatak Central Co-operative Bank, Limited.	23	10	...	8	2	...	13,000	...	...	...	13,000	13,800	...	...	...	...	201	23,400	8,000	...	...	...	...	31,400	...	...	5 to 6 per cent.	7 to 7½ per cent.	...	...
8. The Dhárwár District Co-operative Union, Limited.	1	42	...	36	3	3	...	...	...	2,600	...	19,150	2,434	...	...	...	148	5,350	15,748	...	...	...	20	21,118	218	...	6 per cent.	7 per cent.	...	...
Grand Total ...	2,055	391	...	219	9	3	69,140	15,43,336	64,529	10,04,130	96,337	24,59,982	11,26,163	4,33,000	11,92,634	...	...	31,242	8,71,260	13,29,272	1,56,864	3,31,000	399	26,401	27,17,196	49,424	...	...	...	...

\* For the purposes of this statement the working capital is taken to be the total of columns 20 to 25.  
† Column 23 of Balance sheet plus Rs. 14,876 ad interim dividend paid.

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STATEMENT B.

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STATEMENT  
Operations of Agricul

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class I.—Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Abmedabad	38	3,634	38,405	500	68,668	607	49,094	18,391	...	9,578	6,825	660
Broach	79	6,457	1,29,432	36	1,18,396	432	1,30,233	12,547	36	60,376	56,464	...
Kaira	37	3,766	82,666	120	83,295	442	99,712	15,229	2,845	16,132	21,698	100
Panch Mahals	15	1,526	20,424	...	21,145	...	14,490	1,548	...	4,658	...	56
Surat	99	5,120	1,93,300	519	1,56,993	4,761	3,40,667	57,011	10,916	33,545	94,380	200
Thána	22	1,664	77,956	1,022	57,909	273	69,976	224	749	21,394	14,200	408
Ahmednagar	56	3,758	1,64,911	8,717	87,419	577	2,42,783	56,938	8,031	31,044	92,750	11,321
East Khándesh	58	3,727	1,54,636	...	1,05,755	...	1,26,276	1,760	...	59,002	33,662	3,500
West Khándesh	21	679	14,865	50	13,869	30	19,242	600	20	2,744	...	1,500
Násik	32	1,610	72,688	2,368	59,546	702	1,11,410	2,423	1,484	18,324	21,226	3,074
Poona	75	5,273	8,38,153	9,000	6,66,893	1,750	11,02,859	77,014	20,774	1,59,190	6,40,277	8,112
Sátára	85	4,200	2,56,407	10,078	1,61,220	7,775	2,92,139	3,197	4,788	69,680	98,941	18,033
Sholápur	58	4,931	2,58,549	...	1,63,693	...	2,51,821	40,089	...	1,01,104	24,250	41,257
Bolgaum	71	6,121	2,23,204	2,000	1,42,024	...	2,75,021	10,334	2,000	59,805	57,600	4,000
Bijápur	40	5,127	1,28,833	...	94,589	...	2,27,045	27,622	...	30,073	22,600	4,200
Dhárwár	135	15,160	7,75,537	4,548	5,60,693	...	11,12,746	9,973	8,461	1,41,343	2,87,630	68,500
Kánara	23	1,853	54,731	...	43,880	...	61,798	2,585	...	17,733	...	800
Kolába	26	1,032	23,199	...	17,002	...	24,375	...	...	14,286	1,500	...
Ratnágiri	19	1,051	27,208	5,307	24,502	2,735	28,870	1,329	2,743	7,119	4,125	84
<b>Total, Unlimited</b>	<b>989</b>	<b>75,730</b>	<b>35,52,104</b>	<b>44,265</b>	<b>26,57,400</b>	<b>21,334</b>	<b>45,60,557</b>	<b>3,38,812</b>	<b>62,847</b>	<b>8,57,030</b>	<b>14,58,178</b>	<b>1,65,865</b>
<i>Class I.—Credit, Limited.</i>												
Sholápur	4	364	17,839	...	13,834	7,112	27,235	607	16,603	29,933	...	58
Bijápur	1	84	472	...	472	...	...	...	...	456	...	...
Kolába	1	75	192	...	192	...	...	...	...	...	...	...
<b>Total, Limited</b>	<b>6</b>	<b>473</b>	<b>18,503</b>	<b>...</b>	<b>14,498</b>	<b>7,112</b>	<b>27,235</b>	<b>607</b>	<b>16,603</b>	<b>30,389</b>	<b>...</b>	<b>58</b>
<b>Total, Class I</b>	<b>995</b>	<b>76,203</b>	<b>35,70,607</b>	<b>44,265</b>	<b>26,71,898</b>	<b>28,496</b>	<b>46,07,792</b>	<b>3,39,419</b>	<b>79,450</b>	<b>8,87,419</b>	<b>14,58,178</b>	<b>1,65,863</b>
<i>Class II.—Purchase and Purchase and Sale, Limited.</i>												
Thána	4	367	50,413	...	24,113	93	13,205	...	...	29,641	...	...
East Khándesh	1	97	779	...	466	...	812	147	...	...	...	...
Násik	1	67	...	...	...	...	...	...	...	600	...	...
Poona	1	31	...	...	...	...	...	...	...	...	...	...
Sátára	5	118	...	1,090	...	506	...	...	584	299	...	500
Dhárwár	3	306	17,995	1,210	13,133	...	6,931	...	1,210	4,503	...	...
Kánara	1	136	10,021	...	6,478	...	7,098	1,230	...	9,425	...	...
<b>Total, Limited</b>	<b>16</b>	<b>1,122</b>	<b>59,208</b>	<b>2,300</b>	<b>44,190</b>	<b>599</b>	<b>27,546</b>	<b>1,377</b>	<b>1,794</b>	<b>44,468</b>	<b>...</b>	<b>500</b>
<b>Total, Class II</b>	<b>16</b>	<b>1,122</b>	<b>59,208</b>	<b>2,300</b>	<b>44,190</b>	<b>599</b>	<b>27,546</b>	<b>1,377</b>	<b>1,794</b>	<b>44,468</b>	<b>...</b>	<b>500</b>

The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

B.

tural Societies.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of Interest.	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	641	...	24,998	16,334	...	9,556	18,385	23,143	91,415	4,253	...	4½	0½
...	...	2,380	...	47,602	40,065	...	74,088	9,314	18,344	1,89,413	5,077	...	6½	0½
...	34	1,422	850	21,116	29,827	2,432	43,596	5,443	10,666	1,13,390	2,238	...	6½	0½
...	...	198	...	20,093	2,612	...	960	4,096	5,049	82,510	1,011	...	6½	0½
...	...	2,182	...	45,665	75,774	7,920	1,72,094	28,402	36,009	3,69,764	4,944	...	6½	0½
1,337	1,530	304	...	15,957	23,226	...	80,795	540	4,064	74,562	2,400	...	6½	0½
19	...	1,958	...	44,921	18,099	10,124	1,56,784	17,139	14,833	2,61,900	1,699	...	7½	0½
169	...	988	...	69,560	29,855	500	27,403	2,152	9,255	1,38,525	5,534	...	6½	0½
...	...	320	...	11,146	654	1,500	3,802	4,171	8,838	25,011	860	...	6½	0½
114	...	818	...	50,426	7,156	2,667	47,901	5,619	6,603	1,20,372	2,259	...	6½	0½
...	...	5,051	...	1,39,609	2,26,250	11,362	7,49,412	2,795	35,732	11,58,160	82,767	...	6½	0½
2,217	...	2,602	...	61,359	50,365	14,415	1,60,977	19,411	18,188	8,18,715	6,933	...	6½	0½
...	...	1,785	...	62,069	85,066	42,163	87,658	1,608	10,079	2,89,543	10,640	...	6½	0½
7	...	1,969	39	1,08,449	58,708	4,899	1,00,224	1,333	10,605	2,84,217	6,456	...	6½	0½
...	...	2,264	...	87,851	10,935	6,200	84,220	19,176	25,293	2,27,675	7,388	...	6½	0½
2,001	1,522	7,500	434	2,43,918	1,34,857	1,22,121	5,75,475	17,757	61,857	11,56,429	18,769	...	6½	0½
174	...	682	...	20,755	33,517	5,410	1,018	...	2,841	63,641	891	...	6½	0½
2	...	190	...	9,456	9,513	...	6,021	...	869	25,840	708	...	6½	0½
...	...	240	...	20,050	1,727	25	5,341	8,145	1,980	33,198	941	...	6½	0½
6,040	8,086	33,494	753	10,98,960	8,54,540	2,31,548	23,37,324	1,48,396	2,99,128	49,70,639	1,14,638	...	...	0½
...	72	268	6,625	1,731	38,652	458	...	...	613	48,279	1,558	6½	6½	0½
...	...	3	...	456	...	...	...	...	...	456	...	7½	...	0*
...	...	10	...	123	...	...	...	...	66	194	38	...	12½	0½
...	72	281	6,625	2,315	38,652	458	...	...	879	49,929	1,626	...	...	0½
6,040	8,158	33,775	7,378	11,01,275	8,93,192	2,32,006	23,37,324	1,48,396	3,00,007	50,10,568	1,16,264	...	...	25
28,162	31,539	91	8,475	170	1,500	2,890	...	...	1,418	14,453	2,427	...	6½	0½
501	...	14	1,010	...	...	...	...	...	...	1,010	54	...	6½	0½
556	...	14	1,190	100	...	...	...	...	...	1,200	26	...	6½	0½
...	...	14	535	...	...	...	...	...	...	535	34	...	...	0½
...	...	81	2,750	210	89	500	...	...	...	2,519	28	...	6½	0½
4,588	4,915	667	4,549	663	42	8,500	...	...	62	8,916	439	...	6½	0½
8	..	149	1,585	339	7,667	...	...	...	225	2,566	568	6½	6½	0½
34,110	36,454	980	20,094	1,482	9,298	6,890	...	...	1,745	39,509	2,516	6½	6½	0½
34,110	36,454	980	20,094	1,482	9,298	6,890	...	...	1,745	39,509	2,516	6½	6½	0½

† For the purpose of this statement the working capital is taken to be the total of columns 17 to 23.



## STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class III.—Production, Unlimited.</i>												
Thána	2		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Thána	2				Engaged in collecting capital.							
Sátára	1	41	...	132	...	55	...	...	77	...	...	...
Bolgaum	1	...	...	...	Engaged in collecting capital.							
Total, Unlimited	4	41	...	132	...	55	...	...	77	...	...	...
<i>Class III.—Limited.</i>												
Thána	1	36	...	...	...	...	...	...	...	...	...	...
Poona	1	81	...	...	...	...	...	...	...	...	...	...
Sátára	2	77	...	235	...	71	...	...	164	...	...	...
Dhárwár	1		...	...	Engaged in collecting capital.							
Total, Limited	5	144	...	235	...	71	...	...	164	...	...	...
Total, Class III	9	185	...	367	...	126	...	...	241	...	...	...
<i>Class IV.—Production and Sale, Unlimited.</i>												
West Khándesh	1	27	2,934	...	1,955	...	1,220	...	...	1,721	...	...
Total, Unlimited	1	27	2,934	...	1,955	...	1,220	...	...	1,721	...	...
<i>Class IV.—Limited.</i>												
Broach	1	86	...	...	...	...	131	...	...	886	...	...
Kaira	1		...	...	Not commenced work.							
Thána	2	115	14,801	...	15,055	...	5,567	...	...	11,157	...	...
East Khándesh	2	275	3,158	...	807	...	3,266	...	...	1,279	...	...
Poona	1	17	3,558	...	1,274	...	2,385	...	...	2,243	...	...
Sátára	2	262	5,779	...	800	...	4,979	...	...	1,500	...	2,200
Bolgaum	1	34	3,340	...	1,780	...	3,638	70	...	1,600	...	500
Bijápúr	1	45	1,349	...	3,153	...	1,245	1,020	...	500	...	...
Dhárwár	2	89	4,378	...	3,293	...	1,084	...	...	519	...	1,000
Kolába	1	65	3,038	...	2,175	...	1,579	...	...	3,451	...	...
Total, Limited	15	908	39,401	...	28,337	...	23,874	1,090	...	23,135	...	3,700
Total, Class IV	16	935	42,335	...	30,292	...	25,094	1,090	...	24,856	...	3,700
<i>Class VI.—Limited.</i>												
Kolába	1		...	...	Engaged in collecting capital.							
Total of Class VI	1		...	...	Engaged in collecting capital.							
Grand Total of Agricultural Societies of Presidency Proper	1,037	78,445	30,72,150	46,932	27,46,470	29,221	46,60,432	3,41,886	81,485	9,56,743	14,58,178	1,70,063
Do. do. 1915-1916.	808	64,046	28,73,162	27,126	23,49,301	23,433	37,93,137	3,82,961	32,873	6,42,727	9,92,714	1,05,153

\* The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

B—concluded.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.†	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	72	...	...	Engaged in collecting capital.	...	...	...	...	...	77	...	...	...
...	...	72	...	...	Engaged in collecting capital.	...	...	...	...	...	77	...	...	...
...	...	120	...	...	...	...	...	...	160	160	1	...	6½	...
...	...	1,090	2,680	...	2,290	500	...	...	190	5,600	97	...	...	...
...	...	253	...	...	...	...	...	...	...	...	341	...	...	...
...	...	1,473	2,680	...	2,290	500	...	...	350	5,830	430	...	6½	...
...	...	1,545	2,680	...	2,290	500	...	...	350	5,830	516	...	6½	...
634	973	153	...	98	1,274	...	...	...	50	1,422	159	...	6½	6½
634	973	153	...	98	1,274	...	...	...	50	1,422	159	...	6½	6½
253	...	86	180	680	133	...	...	...	...	902	-44	...	6½	...
11,855	9,879	1,712	3,892	1,800	900	...	...	...	297	6,880	56	...	6½	6½
...	6,075	418	2,744	1,344	150	200	...	...	108	4,544	941	...	6½	6½
...	4,554	625	109	1,825	...	...	...	...	...	1,034	99	...	6½	6½
76,154	83,011	512	2,550	...	1,500	900	...	...	...	4,950	179	...	6½	6½
5,510	4,950	603	310	600	1,025	500	...	...	224	2,059	604	...	...	...
5,221	4,863	199	604	1,070	66	...	...	...	...	1,740	523	...	6½	6½
4,224	3,479	362	215	25	400	...	...	...	...	640	520	...	6½	6½
5,892	5,105	789	635	405	836	...	...	...	12	1,858	47	5	6½	6½
1,09,114	71,909	5,506	11,239	7,749	5,009	1,600	...	...	639	26,236	2,923	5	6½	6½
1,09,748	72,882	5,659	11,239	7,847	5,263	1,600	...	...	680	27,059	3,112	5	6½	6½
					Engaged in collecting capital									
					Engaged in collecting capital.									
1,49,893	1,12,494	41,959	41,391	11,10,604	9,11,063	2,40,908	23,37,324	1,49,368	3,02,791	50,02,556	1,23,406	...	...	...
51,092	44,970	31,225	29,166	8,87,324	6,13,235	1,23,406	18,62,546	1,66,450	2,94,055	39,76,512	1,17,554	...	...	...

† For the purpose of this statement the working capital is taken to be the total of columns 17 to 23.

STATEMENT  
Operations of Non-

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class I.—Credit, Unlimited.</i>												
1. Bombay ...	14	393	Rs. 37,775	Rs. 1,723	Rs. 24,219	Rs. 1,442	Rs. 60,996	Rs. 3,021	Rs. 4,431	Rs. 21,172	...	Rs. 2,766
2. Ahmedabad ...	1	52	1,816	...	1,341	...	1,257	1,207	...	...	800	...
3. Kaira ...	1	167	5,713	15	7,005	14	4,176	...	1	...	...	...
4. Ahmednagar ...	6	605	14,524	...	9,318	...	15,288	1,065	...	4,946	5,950	...
5. Poona ...	5	375	17,019	...	14,199	100	11,271	301	...	4,726	...	...
6. Sátára ...	5	100	3,957	...	4,984	...	20,643	2,274	...	195	...	...
7. Sholápur ...	1	24	855	...	1,257	...	639	639	...	10	...	...
8. Dhárwár ...	1				Engaged in collecting capital.							
9. Kánara ...	2	97	1,239	...	901	...	1,204	...	...	307	...	200
10. Ratnágiri ...	8	600	49,891	4,593	46,751	7,131	36,931	1,323	2,707	4,028	3,100	2,150
Total, Unlimited ...	44	2,313	1,32,088	6,331	1,09,975	8,687	1,52,405	9,830	7,139	35,384	9,650	5,136
<i>Class I.—Credit, Limited.</i>												
1. Bombay ...	24	19,616	20,53,471	74,530	15,85,201	90,683	19,30,141	23,095	8,659	7,70,186	...	33,632
2. Ahmedabad ...	1	16	625	...	...	...	625	...	...	...	...	...
3. Broach ...	3	454	30,283	...	27,207	...	4,806	...	...	7,009	1,400	...
4. Kaira ...	2	174	5,455	...	4,462	...	3,279	573	...	1,839	...	...
5. Surat ...	1				Engaged in collecting capital.							
6. Thána ...	4	326	31,623	100	22,562	...	29,637	60	100	20,092	...	1,266
7. Ahmednagar ...	2	1,845	1,28,905	31,200	86,032	7,647	2,48,600	9	64,209	5,19,799	400	11,502
8. East Khándesh ...	2	582	46,505	...	40,369	...	42,368	2,937	...	38,738	...	...
9. West Khándesh ...	2	325	13,131	...	8,195	...	30,893	6,450	200	8,745	...	...
10. Násik ...	1	227	6,283	...	8,062	...	5,391	3,418	...	2,553	...	...
11. Poona ...	5	1,129	73,404	13,777	71,202	2,472	1,00,737	26,480	16,777	42,060	...	...
12. Sátára ...	3	444	18,868	7,071	9,970	2,021	12,598	...	5,550	37,800	...	...
13. Sholápur ...	4	713	50,914	...	37,214	...	44,269	2,225	1,500	27,269	...	...
14. Belgaum ...	7	5,912	1,38,826	9,500	95,679	4,924	1,55,991	33,220	6,273	77,491	1,500	...
15. Bijápur ...	4	364	11,529	...	10,517	...	12,004	28	...	6,193	...	...
16. Dhárwár ...	10	7,027	4,55,467	93,250	4,48,741	34,823	5,96,364	77,461	1,63,192	3,94,885	20,000	67,620
17. Kánara ...	5	1,888	1,21,583	1,000	95,561	300	1,04,536	464	4,300	61,301	...	...
18. Ratnágiri ...	2	313	5,869	...	2,511	...	4,372	212	...	1,900	...	...
Total, Limited ...	82	41,355	31,92,861	2,30,428	26,53,465	1,42,869	33,26,631	1,61,630	270,760	20,17,850	23,300	1,14,020
Total, Class I ...	126	43,668	33,24,949	2,36,759	27,63,460	1,51,556	34,79,036	1,91,460	2,77,899	20,53,234	33,150	1,19,156
<i>Class II.—Purchase and Sale, Unlimited.</i>												
1. Ahmedabad ...	1	38	822	...	846	...	1,160	...	...	...	...	...
2. Ahmednagar ...	2	511	25,818	...	24,367	...	11,732	5,010	...	44,631	3,000	...
3. West Khándesh ...	2	122	15,652	...	16,822	...	2,049	...	...	1,000	...	...
4. Sholápur ...	1	71	8,320	...	8,662	...	2,738	1,130	...	13	...	...
5. Belgaum ...	5	328	34,613	...	27,713	...	11,270	...	...	54,962	3,500	...
6. Dhárwár ...	7	466	73,394	50	69,382	400	33,083	1,509	548	34,242	...	1,900
7. Ratnágiri ...	7	225	7,081	9,246	7,590	7,081	4,754	940	11,514	5,144	...	8,506
Total, Unlimited ...	25	1,761	1,65,700	9,296	1,65,402	7,481	66,786	8,649	12,062	139,891	6,500	5,406

C.  
Agricultural Societies.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest		
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.	
															18
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	...	1,459	...	4,924	46,329	7,110	...	449	8,300	65,012	4,354	...	9	18 1/2	
...	...	2	...	50	...	...	...	927	55	482	1,514	135	...	4 1/2	0 1/2
...	...	37	...	1,658	869	...	...	800	...	630	3,957	256	...	4 1/2	0 1/2
...	...	125	...	4,719	1,369	...	...	5,490	1,716	1,078	15,972	351	...	6 1/2	0 1/2
5	...	157	2,161	6,784	590	...	...	...	552	1,127	11,214	596	...	0 1/2	0 1/2
...	...	101	...	2,939	16,100	...	...	...	524	2,102	21,755	...	...	0 1/2	0 1/2
...	...	20	...	324	...	...	...	250	...	37	621	60	...	0 1/2	0 1/2
...	...	10	...	567	377	200	...	...	...	54	1,108	14	...	0 1/2	0 1/2
...	...	571	...	10,420	9,064	2,150	9,102	6,647	4,305	41,778	1,585	...	...	0 1/2	0 1/2
...	...	...	...	Engaged	in collecting	capital.	...	...	...	...	...	...	...	...	...
7	...	2,482	2,161	82,395	74,698	9,460	16,559	9,943	17,005	1,62,321	7,072	...	...	0 1/2	0 1/2
...	...	22,459	6,52,647	5,21,873	7,61,406	1,850	...	...	47,443	10,65,219	67,035	6 1/2	0 1/2	18 1/2	
...	...	...	650	...	...	...	...	...	...	650	16	...	4 1/2	0 1/2	
...	...	361	1,710	2,067	925	...	9,000	...	3,300	10,002	375	...	6 1/2	0 1/2	
...	...	103	1,155	420	2,313	...	...	...	806	4,304	180	6	4 1/2	0 1/2	
...	...	...	...	Engaged	in collecting	capital.	...	...	...	...	...	...	...	...	...
403	801	77	6,782	2,590	19,709	692	...	...	569	80,662	1,143	6 1/2	5	0 1/2	
46	...	2,049	89,757	3,30,872	550	3,570	400	...	10,384	8,85,533	10,417	...	6 1/2	0 1/2	
10,751	...	1,407	6,219	45,771	12,525	...	...	...	858	65,473	972	6 1/2	4 1/2	0 1/2	
...	...	191	9,850	17,856	5,755	...	...	...	676	84,367	293	...	6 1/2	0 1/2	
...	...	235	2,345	1,332	2,305	...	...	...	210	7,502	-141	...	6 1/2	0 1/2	
6	...	1,427	29,113	38,228	50,639	...	...	812	4,030	1,22,372	5,002	...	6 1/2	0 1/2	
...	...	480	1,432	7,961	3,475	5,367	...	...	150	18,388	521	...	6 1/2	0 1/2	
...	...	720	15,533	5,148	26,500	...	...	...	1,352	48,613	2,302	...	6 1/2	0 1/2	
100	323	1,465	30,417	1,20,969	11,098	...	1,500	668	15,410	1,69,065	4,115	...	6 1/2	0 1/2	
...	...	339	7,745	5,751	850	...	...	...	1,103	15,539	1,027	...	6 1/2	0 1/2	
183	...	7,865	2,30,206	3,47,197	1,20,127	36,208	20,000	671	56,238	6,19,648	41,115	7 1/2	6	9 1/2	
47	...	1,078	27,734	29,795	45,299	...	...	...	4,459	1,07,287	4,115	6 1/2	6 1/2	0 1/2	
...	...	15	1,688	100	2,400	...	...	...	188	4,376	162	...	6 1/2	0 1/2	
11,536	1,129	40,291	10,65,043	14,87,723	10,75,806	47,688	23,900	1,651	1,47,166	38,48,977	1,39,668	6 1/2	6 1/2	0 1/2	
11,543	1,129	42,773	10,67,204	15,30,118	11,50,504	57,148	40,559	11,604	1,64,171	40,11,208	1,45,740	6 1/2	6 1/2	0 1/2	
...	...	15	...	190	250	...	...	448	817	1,205	42	...	4 1/2	0 1/2	
34,242	34,603	439	1,600	5,623	2,796	...	2,000	950	3,733	15,702	2,242	...	7 1/2	1 1/2	
...	...	208	...	1,000	...	...	...	...	3,153	4,123	233	...	6 1/2	0 1/2	
...	...	9	...	373	...	...	2,230	...	717	3,323	348	...	6 1/2	1 1/2	
55,955	56,932	1,134	170	7,142	4,611	...	...	5,177	259	17,312	1,424	...	...	...	
89,143	40,528	935	11,407	12,280	5,163	3,000	681	7,155	2,716	42,022	5,127	...	6 1/2	0 1/2	
995	969	162	...	2,876	5,538	5	1,903	2,529	2,076	14,925	1,023	...	6 1/2	0 1/2	
1,30,335	1,33,032	2,697	13,267	29,429	18,326	3,006	7,074	16,259	13,031	1,00,451	9,429	...	...	...	

STATEMENT  
Operations of Non-

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class II.—Limited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Ahmedabad ...	1	40	...	...	10	...	5	...	...	...	...	...
2. Broach ...	3	50	...	150	...	...	...	...	150	719	...	...
3. Kaira ...	1	30	200	...	...	...	2,918	...	...	975	...	...
4. Surat ...	4	263	2,036	184	928	...	2,684	...	...	4,000	1,000	19
5. Ahmednagar ...	1	112	7,336	...	8,824	...	4,754	4,754	...	11,531	...	45
6. Násik ...	1	10	...	...	...	...	...	...	...	...	...	...
7. Poona ...	2	397	900	...	730	...	556	...	...	40,726	...	...
8. Sholápur ...	1	154	8,913	...	6,629	...	8,775	2,565	...	2,113	...	...
9. Belgaum ...	2	133	11,795	...	9,486	...	2,309	...	...	710	...	9,000
10. Bijápur ...	1	154	6,545	...	6,890	...	11,903	2,635	...	1,250	...	...
11. Kolába ...	1	32	...	...	67	...	...	...	...	25	...	...
12. Ratnágiri ...	4	83	6,650	...	7,300	1,007	1,336	...	...	11,306	...	1,359
Total, Limited ...	22	1,458	44,375	334	41,064	1,007	35,241	9,954	150	73,955	1,000	10,423
Total, Class II ...	47	3,219	2,10,075	9,630	1,98,466	8,488	1,02,027	18,603	12,212	2,13,846	7,500	15,829
<i>Class III.—Production, Unlimited.</i>												
1. Belgaum ...	1	17	...	...	450	...	...	...	...	100	...	...
Total, Unlimited ...	1	17	...	...	450	...	...	...	...	100	...	...
<i>Class III.—Production, Limited.</i>												
1. Kolába ...	1	67	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	1	67	...	...	...	...	...	...	...	...	...	...
Total, Class III ...	2	84	...	...	450	...	...	...	...	100	...	...
<i>Class IV.—Production and Sale, Limited.</i>												
1. Thána ...	1	28	...	...	...	...	45	45	...	...	...	...
2. Kánara ...	1	105	85,405	...	28,672	...	12,015	...	...	86,874	...	...
Total, Class IV ...	2	133	85,405	...	28,672	...	12,060	45	...	86,874	...	...
<i>Class VI.—Others, Limited.</i>												
1. Bombay ...	3	466	1,050	15,000	...	15,000	1,050	...	...	74,006	...	...
Total, Class VI ...	3	466	1,050	15,000	...	15,000	1,050	...	...	74,006	...	...
Non-Agricultural Societies, Bombay Presidency. } Grand Total.	180	47,570	85,71,479	2,61,389	29,89,048	1,76,044	85,94,173	2,10,108	2,30,111	23,78,060	40,650	1,34,935
Do. do. 1915-16.	150	39,057	31,51,698	1,37,267	21,99,229	1,12,066	27,06,208	2,81,511	2,30,601	19,50,749	18,139	1,91,503

\* The term "loans overdue" means loans for payment which have not been paid and for which extension has not been granted by competent authority.

C—concluded.

## Agricultural Societies.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Shares Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.†	Profit and loss for the year.	Usual dividend paid on shares.		Most usual rate of interest	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.				On borrowings.	On lendings.	Per cent.	Per cent.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
6	...	6	...	...	...	...	...	...	119	119	—6	...	...	...	
1,562	...	67	990	...	...	...	...	...	...	990	117	...	...	...	
4,251	...	8	...	2,000	15	...	...	1,889	629	4,533	126	...	...	...	
6,580	153	210	6,287	...	900	...	1,000	...	819	7,806	625	...	...	...	
10,666	...	269	1,679	2,113	2,320	1	...	1,526	730	6,369	—7	...	...	...	
...	...	7	350	...	...	...	...	...	...	350	8	...	...	...	
4,535	...	896	4,730	1,816	3,734	...	...	...	497	10,777	1,242	...	...	...	
951	981	240	2,332	175	5,380	...	...	820	749	9,456	474	...	...	...	
21,127	16,812	1,040	1,000	100	...	5,573	...	...	...	6,673	641	...	...	...	
15	...	112	7,630	1,000	250	...	2,400	...	857	11,687	241	...	...	...	
143	106	39	70	25	...	...	...	...	...	95	6	...	...	...	
8,247	16,590	1,049	1,613	448	2,447	2,468	...	...	120	7,286	208	...	...	...	
58,483	34,642	4,037	26,931	7,677	14,345	8,032	3,400	4,235	2,520	68,141	3,670	...	...	...	
1,68,818	1,67,674	6,934	40,198	37,166	32,702	11,037	10,474	20,494	16,651	1,68,622	13,139	...	...	...	
...	...	...	...	545	...	...	...	...	12	557	18	...	6½	9½	
...	...	...	...	545	...	...	...	...	12	557	18	...	...	...	
2,715	1,183	731	4,330	...	...	...	...	...	...	4,330	318	...	...	...	
2,715	1,183	731	4,330	...	...	...	...	...	...	4,330	318	...	...	...	
2,715	1,183	731	4,330	545	...	...	...	...	12	4,527	336	...	...	...	
...	...	...	...	50	...	...	...	...	8	53	...	...	6½	9½	
...	5,923	1,133	1,590	14,932	8,551	...	...	...	1,472	26,606	2,467	6½	8	9½	
...	5,923	1,133	1,590	15,032	8,551	...	...	...	1,475	26,648	2,467	...	...	...	
...	...	4,604	61,315	59,976	45,966	4,214	...	...	200	1,71,771	1,229	6	8	12	
...	...	4,604	61,315	59,976	45,966	4,214	...	...	200	1,71,771	1,229	...	...	...	
2,03,076	1,75,909	66,075	11,74,637	16,32,837	12,37,723	72,399	51,033	32,068	1,62,600	43,53,226	1,63,031	...	...	...	
1,66,310	71,733	41,446	10,03,630	12,09,579	10,60,532	60,975	22,500	33,104	1,42,078	36,32,593	56,509	...	...	...	

† For the purposes of this statement of working capital is taken to be the total of columns 17 to 23.

STATEMENT D.  
Operations of Unions.

District.	Number of Unions.	Number of Societies affiliated to Unions in column 2.	Total Number of individual Members in Societies affiliated.	Total working capital of affiliated Societies.	Expenditure in year.	Percentage of column 6 on column 5 (one place of decimals).	Number of Supervising Staff maintained by Unions.	Remarks.
1	2	3	4	5	6	7	8	9
Ahmedabad ...	2	11	1,077	Rs. 32,640	Rs. 13	0.03	1	
Broach ...	2	11	914	23,304	2	0.02	1	
Kaira ...	1	8	695	24,521	14	0.05	1	
Poona ...	4	17	1,449	5,46,488	576	0.1	...	
Sátára ...	2	16	1,598	1,33,687	...	...	...	
Belgaum ...	3	15	1,907	1,23,285	73	...	...	
Dhárwár ...	8	37	4,678	5,01,444	297	0.04	24	
Grant Total ...	22	115	12,318	13,85,369	975	0.07	27	

STATEMENT E.  
Operations of Insurance Societies (Class V).

Classification.	Number of Societies.	Amount of risk insured.	Premium collected.	Supplementary contribution collected.	Number of animals.		Claims paid.	Cost of Management.	Funds in hand at end of year.	Amount of risk re-insured.	Amount of premium paid for re-insurance.	Remarks.
					Insured.	Lost.						
1	2	3	4	5	6	7	8	9	10	11	12	13
A.—CATTLE INSURANCE.												
I.—AGRICULTURE.												
Broach ...	2	...	...	...	...	...	...	5	45	...	...	Engaged in collecting capital.
Belgaum ...	1	...	...	...	...	...	...	...	...	...	...	
Dhárwár ...	1	...	...	...	...	...	...	...	...	...	...	
Grand Total ...	4	...	...	...	...	...	...	5	45	...	...	

**STATEMENT G.**  
**CENTRAL BANKS—RECEIPTS AND DISBURSEMENTS.**  
*Receipts.*

Classification.	Share Receipts.	Receipts by Loans and Deposits from				Loans and deposits recovered from			Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10-12).		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Central Co-operative Bank, Ltd. ...	2,08,430	8,22,760	4,83,000	11,58,475	.....	.....	10,000	8,93,756	1,99,241	.....	1,22,705	2,51,946	98,571	38,66,928
2. The Broach District Co-operative Bank, Ltd. ...	5,600	1,08,728	.....	33,809	.....	14,872	.....	27,557	7,710	.....	220	7,930	12,510	2,21,048
3. The Surat District Co-operative Union, Ltd. ...	1,790	1,18,071	.....	550	.....	10,924	.....	50,521	7,594	.....	820	7,914	20,896	2,10,856
4. The Thana Central Co-operative Bank, Ltd. ...	13,480	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13,480
5. The Barsi Taluka Co-operative Union, Ltd. ...	8,500	61,379	.....	.....	.....	38,673	.....	15,946	6,967	.....	1,121	8,088	25,614	1,53,200
6. The East Khandesh District Co-operative Bank, Ltd. ...	26,070	.....	.....	.....	.....	.....	.....	3,750	348	.....	.....	848	.....	30,168
7. The Karnatak Central Co-operative Bank, Ltd. ...	23,400	12,600	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	36,000
8. The Dharwar District Co-operative Union, Ltd. ...	.....	2,434	.....	.....	.....	.....	.....	2,600	624	.....	.....	624	854	6,712
<b>Grand Total</b>	<b>2,82,200</b>	<b>11,26,162</b>	<b>4,83,000</b>	<b>11,92,834</b>	.....	<b>64,529</b>	<b>40,000</b>	<b>9,94,130</b>	<b>1,52,684</b>	.....	<b>1,24,366</b>	<b>2,77,050</b>	<b>1,58,445</b>	<b>45,38,350</b>

*Disbursements.*

Classification.	Share Capital with-drawn.	Loans and Deposits repaid to				Loans to			Expenses.						Closing Balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).	Remarks.
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and Contingencies.	Other items.	Total expenditure (columns 9 to 28).			
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Central Co-operative Bank, Ltd. ...	.....	7,39,999	2,25,000	11,19,809	.....	.....	10,000	13,35,806	62,229	29,264	18	26,879	1,39,323	2,46,713	99,615	28,06,928	
2. The Broach District Co-operative Bank, Ltd. ...	.....	96,905	.....	82,436	.....	15,800	.....	47,090	8,021	2,784	150	904	1,070	7,232	10,733	2,21,048	
3. The Surat District Co-operative Union, Ltd. ...	.....	1,06,248	.....	1,431	.....	5,500	.....	82,340	4,169	3,095	750	1,161	57	9,232	6,445	2,10,856	
4. The Thana Central Co-operative Bank, Ltd. ...	100	.....	.....	.....	.....	.....	.....	11,000	.....	.....	.....	63	.....	63	2,317	13,480	
5. The Barsi Taluka Co-operative Union, Ltd. ...	.....	60,795	.....	.....	158	47,840	.....	19,000	2,630	1,214	.....	1,546	1,159	6,639	18,739	1,53,200	
6. The East Khandesh District Co-operative Bank, Ltd. ...	.....	.....	.....	.....	.....	.....	.....	24,220	.....	.....	.....	459	.....	459	6,459	30,168	
7. The Karnatak Central Co-operative Bank, Ltd. ...	.....	4,570	.....	.....	.....	.....	.....	13,000	.....	.....	.....	170	.....	170	12,910	36,000	
8. The Dharwar District Co-operative Union, Ltd. ...	50	4,100	.....	.....	.....	.....	.....	.....	1,307	.....	.....	138	5	1,450	1,112	6,712	
<b>Grand Total</b>	<b>150</b>	<b>10,12,540</b>	<b>2,25,000</b>	<b>11,53,669</b>	<b>158</b>	<b>62,140</b>	<b>10,000</b>	<b>15,33,326</b>	<b>63,417</b>	<b>35,677</b>	<b>919</b>	<b>31,310</b>	<b>1,40,644</b>	<b>2,71,948</b>	<b>1,62,079</b>	<b>45,38,350</b>	



## STATEMENT H.

## Central Banks—Balance Sheet.

Classification.	Assets.								Liabilities.		
	Cash in hand and Bank.	Market value of investments.	Loans due by members (Individuals.)	Loans due by Bank and Societies.	Interest accrued to the Bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from Societies.
1	2	3	4	5	6	7	8	9	10	11	12
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Central Co-operative Bank, Ltd.	99,615	49,556	..	21,84,468	86,847	452	..	24,20,938	10,81,789	3,31,000	1,57,272
2. The Broach District Co-operative Bank, Ltd.	10,793	1,020	25,884	71,565	7,340	..	1,453	1,17,505	60,926	..	1,373
3. The Surat District Co-operative Union, Ltd.	5,665	2,500	20,844	1,20,232	8,136	109	94	1,57,760	1,02,490	..	139
4. The Thana District Co-operative Bank, Ltd.	2,317	..	..	11,000	..	..	..	13,317	..	..	..
5. The Barsi Taluka Co-operative Union, Ltd.	18,738	250	50,109	20,097	..	303	46	89,513	60,319	..	80
6. The East Khandesh District Co-operative Bank Ltd.	5,459	..	..	20,500	208	..	..	26,167	..	..	..
7. The Karnatak Central Co-operative Bank, Ltd.	18,240	..	..	13,000	198	59	..	31,497	8,000	..	..
8. The Dharwar District Co-operative Union, Ltd.	1,119	769	..	19,150	1,984	55	..	23,070	15,748	..	..
Grand Total	1,62,079	54,105	96,337	24,69,963	1,04,713	978	1,593	28,79,737	13,29,272	3,31,000	1,58,864

Classification.	Liabilities—concl'd.										Remarks.
	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g. building funds, etc.	Other undistributed profits carried forward.	Total.	Profit and loss—(column 14, Profit and Loss Statement.	
1	13	14	15	16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Central Co-operative Bank, Ltd.	..	6,98,070	22,947	..	12,684	16,814	64,181	13,047	23,97,804	23,134	
2. The Broach District Co-operative Bank, Ltd.	..	44,500	2,133	55	223	8,831	..	923	1,13,964	3,541	
3. The Surat District Co-operative Union, Ltd.	..	40,780	8,434	93	77	8,518	2,597	..	1,53,128	4,652	
4. The Thana District Co-operative Bank, Ltd.	..	13,390	..	118	..	..	..	..	13,493	-176	
5. The Barsi Taluka Co-operative Union, Ltd.	399	19,710	2,527	28	104	2,218	1,047	..	86,430	3,083	
6. The East Khandesh District Co-operative Bank, Ltd.	..	26,070	..	..	..	..	..	..	26,070	87	
7. The Karnatak Central Co-operative Bank, Ltd.	..	23,400	56	41	..	..	..	..	31,497	..	
8. The Dharwar District Co-operative Union, Ltd.	..	5,350	888	10	777	20	..	59	22,852	218	
Grand Total	399	8,71,260	31,985	339	13,865	26,401	67,825	14,029	28,45,233	34,549 +14,875	Ad interim dividend paid, vide remark on Statement I and A. 49,424

## STATEMENT I.

## Central Banks—Profit and Loss Statement.

Classification.	Profit brought forward from last year.	Profit.					Loss.	
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.
1	2	3	4	5	6	7	8	9
	Rs.	Rs.			Rs.	Rs.	Rs.	Rs.
1. The Bombay Central Co-operative Bank, Ltd.	13,047	2,03,212	.....	.....	423	2,03,634	1,24,443	27,007
2. The Broach District Co-operative Bank, Ltd.	933	8,195	.....	.....	232	8,427	8,979	507
3. The Surat District Co-operative Union, Ltd.	.....	10,363	.....	.....	297	10,660	4,661	1,144
4. The Thana District Co-operative Bank, Ltd.	.....	.....	.....	.....	.....	.....	.....	176
5. The Barsi Taluka Co-operative Union, Ltd.	.....	6,967	.....	.....	72	7,039	2,648	1,023
6. The East Khandesh Central Co-operative Bank, Ltd.	.....	666	.....	.....	.....	666	.....	459
7. The Karnatak Central Co-operative Bank, Ltd.	.....	198	.....	.....	59	257	56	201
8. The Dharwar District Co-operative Union, Ltd.	59	1,269	.....	.....	.....	1,269	888	148
Total	14,029	2,30,753	.....	.....	1,059	2,31,835	1,36,875	31,201

Classification.	Loss—concl'd.				Net profit + or loss—(Column 14 of Balance Sheet.)	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
1	10	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Central Co-operative Bank, Ltd.	14,000	151	.....	1,55,625	88,000*	1,29,663	79,411	*Column 23 of Balance sheet + Rs. 14,875 ad interim dividend paid.
2. The Broach District Co-operative Bank, Ltd.	.....	.....	.....	4,866	8,541	8,992	2,699	
3. The Surat District Co-operative Union, Ltd.	.....	.....	8	6,008	4,652	2,762	2,490	
4. The Thana District Co-operative Bank, Ltd.	.....	.....	.....	176	-176	.....	63	
5. The Barsi Taluka Co-operative Union, Ltd.	.....	83	.....	3,956	8,083	1,033	1,346	
6. The East Khandesh Central Co-operative Bank, Ltd.	.....	.....	.....	459	97	849	459	
7. The Karnatak Central Co-operative Bank, Ltd.	.....	.....	.....	257	.....	59	160	
8. The Dharwar District Co-operative Union, Ltd.	.....	8	.....	1,044	218	.....	138	
Total	14,000	242	8	1,62,411	49,424	1,37,767	66,768	

## STATEMENT J.

List of Co-operative Societies that have contributed to the Indian War Loan.

Name of Society.	Contribution.	Total of District.	Total of Division.	Name of Society.	Contribution.	Total of District.	Total of Division.
<b>NORTHERN DIVISION.</b>	Rs. a. p.	Rs. a. p.	Rs. a. p.	<b>Brought over</b>	Rs. a. p.	Rs. a. p.	Rs. a. p.
<b>Ahmedabad District.</b>				<b>NORTHERN DIVISION—</b>		12,633 4 0	
Chenpur	100 0 0			<b>continued.</b>			
Judal	200 0 0			<b>Surat District.</b>			
Kasimdra	600 0 0			Mandvi Group	900 0 0		
Adalaj	300 0 0			Bharundi	100 0 0		
Bhadiad	100 0 0			Kareli	100 0 0		
Jamietpur	200 0 0			Obhla	100 0 0		
Dbansura	60 0 0			Vihara	100 0 0		
Bakrol Visalpur	400 0 0			Kanyashi	100 0 0		
Chor Vadodra	100 0 0			Bolad	100 0 0		
Kanbha	77 12 0			Ambheta	100 0 0		
10 Societies		2,137 12 0		Umbrachi	100 0 0		
<b>Broach District.</b>				Vadoli	100 0 0		
Chhalod	200 0 0			Kathodra	100 0 0		
Dayadra	200 0 0			Masma	200 0 0		
Safod	400 0 0			Sonsak	300 0 0		
Borbhata	200 0 0			Rander	300 0 0		
Diva	300 0 0			Jothan	100 0 0		
Samin Amod	500 0 0			Umra	200 0 0		
Adal	62 0 0			Ichhapur	300 0 0		
Broach Industrial Mill	500 0 0			Achharan	200 0 0		
Sisodra	300 0 0			Jujwa	100 0 0		
Ilav	200 0 0			Chanwai	100 0 0		
Broach Central Bank	1,000 0 0			Segva Sadla	77 12 0		
Argama	200 0 0			Sithana	200 0 0		
Kothi	500 0 0			Godawadi	300 0 0		
Pariej	300 0 0			Regana	15 8 0		
Samine Vilayat	300 0 0			Sukhesh	100 0 0		
Vavkadodra	200 0 0			Umarsadi	100 0 0		
Pahaj	200 0 0			Tukawada	100 0 0		
Kolvana	1,110 0 0			Vather	100 0 0		
Sayakha	200 0 0			Degaum	200 0 0		
19 Societies		6,572 0 0		Amba Pardi	100 0 0		
<b>Kaira District.</b>				Ghod Sambla	100 0 0		
Pithal	150 0 0			Kamalspur	100 0 0		
Bhojkuva	77 8 0			Nandpore	100 0 0		
Chhapra	200 0 0			Naren	100 0 0		
Radhu	232 8 0			Unpuna	100 0 0		
Borsad Weavers	200 0 0			Ratania	100 0 0		
Traj	100 0 0			Tarsada	100 0 0		
Royal George Vasna	300 0 0			Utawa	100 0 0		
Utarsanda	500 0 0			Kosad	100 0 0		
Anand Roman Catholic	130 0 0			Adajan	200 0 0		
Bhalaj	500 0 0			40 Societies		6,093 4 0	
Matar	300 0 0			<b>Thana District.</b>			
Alwa	77 8 0			Kelwa Mahim	500 0 0		
Labhuvel	15 8 0			Bordi	8,736 0 0		
13 Societies		2,583 0 0		Dahanu	9,494 0 0		
<b>Panch Mahals.</b>				Thana District Police	46 8 0		
Derol	38 12 0			Andheri	100 12		
Ruslampura	1,000 0 0			Maroli	2,510 0 0		
Jhalod	100 0 0			Societies		16,387 4 0	
Delol	100 12 0			<b>Bombay City.</b>			
4 Societies		1,239 8 0		Mangalorean Catholic	500 0 0		
Carried forward		12,832 4 0		Shamrav Vitthal	5,000 0 0		
				Carried forward		35,312 12 0	

Name of Society.	Contribution.	Total of District.	Total of Division.	Name of Society.	Contribution.	Total of District.	Total of Division.
	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.
Brought over ...	...	35,812 12 0		Brought over ...	...	1,54,551 4 0	
<b>NORTHERN DIVISION— continued.</b>				<b>CENTRAL DIVISION— continued.</b>			
<i>Bombay City—continued.</i>				<i>Nasik District.</i>			
Social Service League ...	1,600 0 0			Kupkhede ...	2,356 0 0		
Agri ...	100 0 0			Khirmani ...	300 0 0		
Lower Colaba ...	1,500 0 0			Brahmangaon ...	615 0 0		
Kitta Bhandari ...	1,000 0 0			Satane ...	806 0 0		
Lad Vanjari ...	1,000 0 0			Tengoda ...	407 12 0		
Central Telegraph ...	14,121 0 0			Antapur ...	763 12 0		
Gawkar Sonkoll ...	200 0 0			Nampur ...	831 4 0		
Junior Telegraph ...	190 0 0			Daregaon ...	600 0 0		
Lalubhai Samaldas ...	600 0 0			Boithan ...	2,600 0 0		
Chandraseniya Kayastha Prabu ...	8,400 0 0			Chandanpuri ...	800 0 0		
Bombay Postal ...	700 0 0			Lasalgaon ...	2,537 0 0		
13 Societies ...		29,911 0 0		Malogaon ...	600 0 0		
			65,323 12 0	Malogaon Soof ...	900 0 0		
<b>CENTRAL DIVISION.</b>				Manur ...	1,304 8 0		
<i>Ahmednagar District.</i>				Pimpalgaon ...	3,000 0 0		
Native Christians ...	500 0 0			Dindori Group ...	200 0 0		
Congregationalists ...	200 0 0			16 Societies ...		17,730 4 0	
Mohej Budruk ...	2,204 4 0			<i>Poona District.</i>			
Kasabe Hatgaon ...	682 0 0			Hadapsar ...	11,000 0 0		
Miri ...	7,000 0 0			Kangaon ...	638 0 0		
Shingve Mang ...	61 4 0			Rahu ...	294 8 0		
Pimpri Nirmal ...	200 0 0			Saswad ...	2,047 8 0		
Pohegaon ...	1,400 0 0			Valhe ...	517 12 0		
Nimgaon ...	200 0 0			Khamgaon ...	606 0 0		
Savalvihar Group ...	200 0 0			Shahajpur ...	209 4 0		
Pimples ...	400 0 0			Patas ...	1,035 8 0		
Dahigaon ...	300 0 0			Warwand ...	248 0 0		
Sakuri ...	600 0 0			Revangaon ...	233 8 0		
Ranjanagan ...	100 0 0			Kasurdi ...	486 12 0		
Astegaon ...	1,200 0 0			Yewat ...	1,201 8 0		
Nagar Cen. Bank ...	48,541 0 0			Matoba Pimpalgaon ...	114 8 0		
Kharawandi ...	200 0 0			Pashan ...	200 0 0		
Nagar Municipal ...	1,162 8 0			Coanra ...	2,000 0 0		
Ashwi ...	5,364 4 0			Namdev ...	155 0 0		
19 Societies ...		70,415 4 0		<b>Nira Canal Societies—</b>			
<i>East Khandesh.</i>				Baramati ...	2,971 4 0		
Mhasve ...	1,600 0 0			Nira Wagaj ...	4,101 12 0		
Titwi ...	700 0 0			Medad ...	2,119 4 0		
Velhe ...	1,000 0 0			Jalochi ...	809 4 0		
Vardi ...	8,000 0 0			Malogaon Budruk ...	10,744 0 0		
Salbardi ...	8,000 0 0			Sangvi ...	1,442 8 0		
Ghodasgaon ...	800 0 0			Shirawali ...	407 12 0		
Tamasvadi ...	700 0 0			Pandare No.1 ...	9,350 4 0		
Shevge ...	1,000 0 0			Pandare No.2 ...	4,789 0 0		
Kingaon ...	1,400 0 0			Kamalesh- war ...	2,415 0 0		
Edalabad ...	1,200 0 0			Shirasone ...	856 0 0		
Savkhede ...	400 0 0			Gunavadi ...	3,694 4 0		
Asode ...	3,100 0 0			Malad ...	2,241 4 0		
Mhaswad ...	200 0 0			Dorlyachi- vadi ...	1,010 0 0		
Nandre ...	612 4 0			Zargadvadi ...	817 4 0		
14 Societies ...		18,612 4 0		Songaon ...	674 0 0		
<i>West Khandesh.</i>				Katyachi- vadi ...	1,298 12 0		
Natawad ...	300 0 0			Dhekalvadi ...	600 0 0		
1 Society ...		300 0 0		Carried for- ward ...		1,72,271 8 0	
Carried forward ...		1,54,551 4 0					

Name of Society.	Contribution.	Total of District.	Total of Division.	Name of Society.	Contribution.	Total of District.	Total of Division.
	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.
Brought over ...	...	1,72,271 8 0		Brought over ...	...	3,29,297 12 0	
<b>CENTRAL DIVISION— continued.</b>				<b>CENTRAL DIVISION— continued.</b>			
<i>Poona District—contd.</i>				<i>Sholapur District— continued.</i>			
Nira Canal Societies— contd.				Sholapur Weavers ...	2,100 8 0		
Pimple ...	836 4 0			Dongaun ...	1,550 0 0		
Sansar ...	1,163 8 0			Belati ...	813 12 0		
Udhat ...	1,000 0 0			Barsi Union ...	2,900 0 0		
Khandaj ...	1,100 0 0			Pandharpur ...	1,000 0 0		
Tavsi ...	124 0 0			Mhaisgaon ...	500 0 0		
Karanje ...	3,574 4 0			Arjunsode ...	856 8 0		
Korbale ...	4,499 4 0			Mohol ...	2,008 12 0		
Late ...	1,373 4 0			Akole Khurd ...	400 0 0		
Hol ...	5,665 0 0			Kurul ...	95 4 0		
Murum ...	5,817 8 0			Ambejalvalge ...	201 8 0		
Nimbut ...	2,744 4 0			Papri ...	650 0 0		
45 Societies ...	78,598 12 0	99,245 0 0		Begampur Weavers ...	200 0 0		
<i>Satara District.</i>				Barsi Light Railway ...	100 0 0		
Nampur ...	800 0 0			16 Societies ...		13,159 12 0	
Nagaon ...	500 0 0			<b>SOUTHERN DIVISION.</b>			2,77,233 12 0
Nerla ...	1,900 0 0			<i>Belgaum District.</i>			
Kapuskhed ...	1,200 0 0			Sattigeri ...	100 0 0		
Karanjavde ...	3,000 0 0			Inchal ...	100 0 0		
Ailavde Budruk ...	3,819 0 0			Bail Hongal ...	200 0 0		
Yeloor ...	3,300 0 0			Kittur ...	100 0 0		
Mahadevvadi ...	500 0 0			Belvadi ...	100 0 0		
Urun Islampur ...	2,032 8 0			Gokak Mills ...	5,000 0 0		
Gotkhindi ...	2,050 0 0			Saundatti ...	2,000 0 0		
Dudhgaon ...	4,500 0 0			Gokak Urban ...	1,000 0 0		
Retre Budruk ...	209 4 0			Murgod ...	200 0 0		
Tandulvadi ...	2,000 0 0			Hossur ...	200 0 0		
Kundalvadi ...	1,000 0 0			Sutgatti ...	200 0 0		
Dhavli ...	2,300 0 0			Chachadi ...	100 0 0		
Karve ...	1,050 0 0			Ainapur ...	200 0 0		
Buchukale ...	65 4 0			Kallofi ...	200 0 0		
Bagni ...	1,900 0 0			Konnur ...	100 0 0		
Vathar ...	263 0 0			Arbhavi ...	100 0 0		
Kasegaon ...	2,300 0 0			Yakhundi ...	100 0 0		
Satara Urban ...	8,200 0 0			Inam Hongal ...	200 0 0		
Ashite ...	2,700 0 0			Shirsangi ...	100 0 0		
Kasar Shirambe ...	300 8 0			Kodni ...	300 0 0		
Peth ...	2,300 0 0			Nangundikop ...	100 0 0		
Malkhed ...	300 8 0			Belgaum Pioneer ...	1,000 0 0		
Sakrale ...	519 4 0			22 Societies ...		11,700 0 0	
Yede Nipani ...	2,600 4 0			<i>Dharwar District.</i>			
Kurlop ...	1,000 0 0			Agadi ...	500 0 0		
Nane ...	70 0 0			Betgeri Seed ...	500 0 0		
Aitavade Khurd ...	8,674 8 0			Kendgond ...	23 4 0		
Tambve ...	350 0 0			Kavajgeri ...	201 8 0		
Chachegaon ...	131 4 0			Jantli ...	800 0 0		
Vashi Ladegudu ...	533 0 0			Dharwar Wg. ...	1,030 0 0		
Chore ...	45 2 0			Kurtakoti ...	3,000 0 0		
Vadgaon Haveli ...	224 12 0			Chikhandigol ...	3,000 0 0		
Shiwa ...	100 0 0			Gopankop ...	500 0 0		
Nandapur ...	543 14 0			Navalgund ...	300 0 0		
37 Socie ...		57,781 4 0		Shalavadi ...	300 0 0		
<i>Sholapur Dis</i>				Yamanur ...	200 0 0		
Barsi Agricultura ...	77 8 0			Kolivad ...	600 0 0		
Madha ...	200 0 0			Carried forward ...		3,54,157 8 0	
Carried forward ...		3,29,297 12 0		Carried forward ...			

Name of Society.	Contribution.	Total of District.	Total of Division.	Name of Society.	Contribution.	Total of District.	Total of Division.
	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.
Brought over	...	3,54,157 8 0		Brought over	...	3,54,157 8 0	
<b>SOUTHERN DIVISION— continued.</b>				<b>SOUTHERN DIVISION— continued.</b>			
<i>Dhárwar District— continued.</i>				<i>Dhárwar District— continued.</i>			
Yelliygi	600 0 0			Unkal	78 0 0		
Jakhli	500 0 0			Ranobennur	700 0 0		
Malasamudra	503 12 0			Dundur	500 0 0		
Arilkatti	100 0 0			65 Societies		77,155 4 0	
Yorguppi	400 0 0			<i>Kánara District.</i>			
Hubli X'mas	418 8 0			Hulekal	754 4 0		
Alur Gadgoli	200 0 0			Dharieshwar	100 0 0		
Abhegeri	100 0 0			Hiregatti	39 12 0		
Hulkoti	6,000 0 0			Masur	25 0 0		
Hubli Wg.	473 12 0			Pala Group	853 0 0		
Devi Hosur	500 0 0			Karwar Urban	1,000 0 0		
Motibemaur	139 8 0			Sirsi Urban	1,000 0 0		
Lakhundi	1,500 0 0			Sidhapur	200 0 0		
Surangi	4,700 0 0			Aghanashini	81 0 0		
Mulgund	1,000 0 0			Sanikatta Salt	2,000 0 0		
Kotymachgi	600 0 0			Kumtha	1,100 0 0		
Ajur Kallapur	300 0 0			Mundgod Group	77 8 0		
Narayanpur	500 0 0			12 Societies		6,631 8 0	
Betgeri Urban	9,000 0 0			<i>Bijapur District.</i>			
Ron Krishnapur	400 0 0			Lingdhal	1,000 0 0		
Sambhapur	300 0 0			Kamatgi	100 0 0		
Hullur	500 0 0			Almel	1,000 0 0		
Hallikeri	2,000 0 0			Hippargi	100 0 0		
Venkatpur	1,000 0 0			Hungund	100 0 0		
Madalgeri	100 0 0			Hitanhalli	300 0 0		
Hárlapur	1,000 0 0			Bijapur Govt. Servants	100 0 0		
Hubli Sharda	100 0 0			Muddbihal	500 0 0		
Amargol	50 0 0			Benkatti	2,700 0 0		
Gamangatti	100 0 0			Chimalgi	200 0 0		
Beligeri Sale	500 0 0			Badami	200 0 0		
Timmapur	1,500 0 0			Guddur	500 0 0		
S. M. Urban	5,482 0 0			Sulebhavi	4,000 0 0		
Halkeri	1,000 0 0			13 Societies		16,800 0 0	
Majjigund	330 0 0			<i>Koldaba District.</i>			
Hangal	300 0 0			Avas	600 0 0		
Kotbal	100 0 0			Alibag Dairy	200 0 0		
Gajendragad	250 0 0			Astami Group	465 0 0		
Dhárwar Raddi	3,200 0 0			Chanere	610 0 0		
Dambal	300 0 0			4 Societies		1,875 0 0	
Kanginhal	1,000 0 0			<i>Ratnagiri District.</i>			
Dharwar Urban	2,600 0 0			Kharepatan Group	1,085 0 0		
Gadag Govt. Servants	1,000 0 0			Ansure	400 0 0		
Urban Hubli	10,750 0 0			Varveli	05 0 0		
Sortur	2,100 0 0			Jaitapur Bhandaris	350 0 0		
Gagad Betgeri	500 0 0			Jaitapur	300 0 0		
Haralhatti	100 0 0			Kankavil	810 0 0		
Naregal	1,000 0 0			6 Societies		2,510 0 0	
Kusugal	125 0 0			Total, 375			1,10,751 12 0
Byahatti	100 0 0			Total of the Bombay Presidency			4,53,277 4 0
Carried forward		3,54,157 8 0					