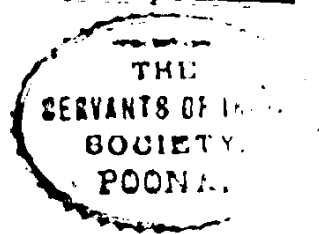

ANNUAL REPORT



ON THE

**WORKING OF CO-OPERATIVE
SOCIETIES**

IN THE

BOMBAY PRESIDENCY

(INCLUDING SIND)

For the twelve months ending March 31, 1920

From

OTTO ROTHFELD, ESQUIRE, I. C. S.,
Registrar, Co-operative Societies,
Bombay Presidency, Poona;

To

THE CHIEF SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Poona, dated the 2nd August 1920.

Sir,

I have the honour to submit the Annual Report on the working of the Co-operative Societies Act in this Presidency during the year ending on March 31st, 1920. This is the 16th Annual Report.

I.—ADMINISTRATION AND TOURING.

Mr. R. B. Ewbank, I. C. S., held charge of the office till January 7th, 1920, on which date he proceeded on deputation as Deputy Secretary to the Government of India, Commerce and Industry Department. He toured for 138 days. Mr. J. A. Madan, I. C. S., First Assistant Registrar, continued to act as Registrar till February 4th, 1920, *i. e.*, the date of my taking over charge of the office. He toured as Registrar for 27 days. Since February 4th I held charge for the remainder of the year. I toured for 50 days. Mr. Gonehalli, M.A. (Cantab.), First Assistant Registrar, proceeded on furlough from October 13th, 1919. He handed over charge to Mr. Madan on October 13th, 1919. For the remainder of the year Mr. Madan worked as First Assistant Registrar. During the year under report three posts of Assistant Registrar were sanctioned under Government Orders No. 12007 and 14140, Revenue Department, dated the November 11th and December 3rd, 1919, respectively, and of these three Assistant Registrars, one is placed in charge of the Northern Division, one in charge of Producers' and Consumers' societies and the last one was offered to Mr. G. G. Bandiwadekar, who held the post from December 3rd, 1919, till relieved by Mr. Bhadrapur, M.A., on March 22nd, 1920, from which date Mr. Bandiwadekar proceeded on furlough for two years. The staff of Auditors was also strengthened by Government Order, Revenue Department, No. 9416, dated the 12th September 1919, by an increase of four Auditors and six Inspectors. The staff on March 31st, 1920, consisted of 9 Auditors, 6 Assistant Auditors, 5 Junior Assistant Auditors, and 18 Inspectors. The staff of four Special Mamltadars continued to deal with the work of valuing the assets of agricultural societies applying for loans and assessing the credit of Guaranteeing Unions. The four Agricultural Organisers whose duties are to organize agricultural non-credit societies and to develop them by advice continued at their posts. The Weaving Inspector, Mr. P. V. Kelkar, with his assistant was in charge of all weavers' societies in the Presidency.

The staff is now considerably below what is required in number. In Madras Presidency it has been the practice that there should be one Assistant Registrar for 400 societies. Our number in this Presidency is now about 600. But the question cannot be considered only on a basis of figures. Travelling is extraordinarily difficult in the Konkan districts and wastes a lot of time, while Bombay city is itself a charge that requires nearly constant attention. The task for the Assistant Registrar, C. D., with Konkan and Deccan districts as well as Bombay City is nearly overwhelming, while the Assistant Registrar, S. D., can hardly any longer cope adequately with the enormous number of societies in the Karnatak. Proposals for an increase in the number of Assistant Registrars are ready but have unfortunately had to be held up for financial reasons. An increase in the auditing staff is also urgently required. Proposals were submitted but have not yet

been sanctioned. In addition to these increases in the ordinary audit staff, an additional Special Auditor for large Banks and Building Societies also appears to be required at once. In the year under report the audit staff through no fault of its own failed to cope with the work and at the end of the calendar year, when all audits are supposed to be over, were left with about four hundred societies unaudited. Again the Registrar has no special legal assistance, though this is becoming increasingly necessary, as co-operation assumes new and more complicated forms. The fact is that with the vast increase in co-operative activities which will be noted later in the report a complete revision of the scale of staff is required. This has been partly recognized by the Secretary of State, the Government of India, and the Local Government, by the appointment of a Collector as Registrar and of a Personal Assistant to help him. But nearly the whole staff is still classed as temporary, with the results that it is inadequate and that suitable recruits are not obtainable, while it is not yet even on the personal pay system, so that promotions and transfers can seldom be made to the satisfaction of any one concerned. These matters are under consideration. But in my opinion, the Department will not be satisfactorily organized till (a) the need of its considerable increase both in number and quality is recognized, (b) it is made permanent instead of temporary, and (c) it is fully and properly organized as a self-subsistent Department properly divided into classes of work and grades, each with adequate prospects within the Department. This reconstitution of the Department seems to me to be the most important task of the immediate future. The step has so far been delayed by the idea that, because the movement should be as little officialized as possible, therefore the duties pertaining to the official staff might be shaken off upon some unofficial agency. Experience, however, both in this and other countries shows this to be impossible. We want all the unofficial effort and enthusiasm we can get and on the whole we have been very fortunate in this Presidency in obtaining it. But an official staff for definite official purposes there must be, and this staff must increase as the number of societies and still more the number of different classes of societies increase. It is quite impossible to transfer these duties from an official staff employed by Government, to what would have to be an inferior bureaucracy employed by unofficial bodies. It could not be expected that unofficial gentlemen should themselves perform those functions.

Honorary Staff.—The accepted standard is that there should be only two Honorary Organisers per district, though in special cases Government would be willing to make additional appointments. In Bombay City, so far, no Honorary Organisers have been appointed as it was hoped that the Co-operative Institute by its committees would be able to fulfil the purposes served elsewhere by such gentlemen. This hope has, however, so far been disappointed and it appears necessary to appoint Honorary Organisers for the City also. In other districts, though the standard accepted is adequate for the agricultural co-operative movement at present, it now appears that further Organisers, honorary if possible, will be required to deal with industrial co-operation. The work of Honorary Organisers is really the special feature of co-operative work in this Presidency and is on the whole thoroughly successful. The Divisional Honorary Organisers have in particular done work that is beyond praise. It is only to be regretted that so far we have found no Divisional Honorary Organiser for Sind. Of the Honorary Organisers those who have particularly distinguished themselves among a body of men to all of whom the thanks of the public are due are the following:—

Sind	.. Wadero Dost Muhammad of Kandiaro .. Choudhari Ghulam Ahmad of Mirpur Khas..	.. Nawabshah Thar and Parkar.
Northern Division	.. Mr. Pranwallabhdas H. Banatwala of Jambusar .. Mr. Manilal Harilal Mehta of Dohad .. Mr. Chotalal Dwarkadas Patel of Traj .. Mr. Purshottam Icharam Patel of Sonsek .. Mr. B. D. Rajwade ..	.. Broach. * Panch Mahals. Kaira. Surat. Thana.
Central Division	.. Mr. Abdul Razak Deshmukh of Pachora .. Mr. G. T. Mirikar .. Mr. N. M. Navale .. Mr. R. N. Rajadnya .. Mr. V. S. Jog of Pandharpur ..	.. East Khandesh. Ahmednagar. Poona. Satara. Sholapur.
Southern Division	.. Mr. B. G. Subnis of Saundati .. Mr. D. R. Kale of Bagalkot .. Mr. M. S. Kulkarni of Gadag ..	.. Belgaum. Bijapur. Dharwar.

Among the Assistant Honorary Organisers also there have been many who have done excellent work, notable among them being Mr. G. S. Nadkarni of Sadashivgad in Karnatak and Mr. Govindgoyda K. Patel of Hulkoti.

II.—SUMMARY OF GENERAL PROGRESS.

Features of the Season.—The year under report began with the closing months of a severe scarcity year but continued with favourable rains and on the whole good crops. The sudden fall in the prices of cotton had, however, a damaging effect on village societies and many members found it difficult to repay loans while there was again a general call for further loans towards the end of the year. And even in the last season, many tracts in the Deccan, particularly in Ahmednagar district, had to contend with short rains and scarcity conditions. The sugarcane tracts also had a very disappointing year. And during the first part of the financial year the effects of the previous famine were in full force. As it turned out, therefore, the season was not favourable to agricultural co-operation and the advance made by the movement shows how its vitality can triumph over difficult conditions. In the higher sphere of finance the great tightness of the money market caused undoubted difficulties and it is only the excellent management of the Provincial Bank (The Bombay Central Co-operative Bank) and the credit it now commands in the money market which enabled it to cope with the situation. It is still a question whether the rate of interest on loans to societies may not have to be increased but all concerned are naturally anxious to avoid the step as long as possible. The prevailing high prices of foodstuffs created a desire for consumers' societies but, as will be shown later on, the desire does not yet translate itself into appropriate and energetic action.

General Progress of the Movement.—Probably the most marked characteristic of the movement in the year under report has been the tendency to review and criticize the situation. The impulse to this healthy introspection has probably been accelerated by the change of Registrar. It was natural that Mr. Ewbank, on leaving a movement he for many years so largely made his own, should want to review its progress thoroughly in all its branches. It was equally natural that in taking over the heavy responsibility which I feel to attach to the guidance and formal control of this vast popular movement, I should be equally impelled to examine and analyse the working of its various branches and to feel for possible weak joints and flaws in its structure and mechanism. It was fortunate that in this Presidency a considerable number of non-official co-operators should equally feel the need to seize the opportunity to criticize, weigh, and balance advantages and disadvantages and to put forward their valuable and considered views on the further development of co-operation. The result of these co-ordinating examinations has been a great advance in that clarity of conception which is the first requisite for efficient organization, accompanied by much improvement in the actual mechanism of the movement. Not the least valuable source of inspiration has been the last Provincial Co-operative Conference, especially by its valuable suggestions for the finance of the movement, for setting in motion the Consumers' branch and for the holding of future Conferences.

The most important matter to be dealt with in the year was that of the finance of the Co-operative movement as a whole. That it had gradually been getting into a condition rightly criticized by the Manager of the Provincial Bank in strong terms can hardly be denied and this subject had been engrossing the anxious attention of my predecessor and of the Board of the Bank for many months. Mr. Ewbank had very correctly felt reluctance to tie my hands by any decision taken just before I took over charge and left me the correspondence to deal with together with his valuable notes. This was a most urgent matter which confronted me when I took charge and called for immediate decision. But for decision it was necessary first to clear the ground by careful analysis and classification, a matter to which little attention has so far been paid anywhere in India. Here I was fortunately able to be of use owing to the studies that Government had allowed me to conduct in France. I suggested a classification of societies based upon the illuminating analysis by Professor Nast in his book upon co-operative jurisprudence and the classification was at once accepted without a dissentient voice. By this new classification all societies are divided into three groups or types: (a) Resource Societies, (b) Consumers' Societies (including Building

Societies), and (c) Producers' Societies. The three groups differ not only in methods but also in objects. But the proper test of definition is by their objects. The first group includes all the types of society prevalent in this Presidency till 1919. They are societies either credit or non-credit, either rural or urban whose object is to provide for their members as individuals the resources necessary to them for the individual exercise of their trade or profession. The object of the second group is the general collective appropriation of all means of exchange or production by all consumers in common and the substitution of a collective method for the existing capitalist and competitive regime. In the third group a number of persons combine in order to exercise a trade in common for their common advantage. This classification which it may be hoped will find acceptance throughout India and in time perhaps in other countries as well, once it was promulgated, was found to have cleared away several of the most considerable obstacles to successful finance.

There had been doubts whether the Provincial Bank should not finance what had hitherto been mixed up under the name of non-credit institutions. With this classification it became clear that while its first duties were to agricultural co-operation, yet there could be no reason why under proper safeguards it should not finance all resource societies when required. At the same time it became equally clear that it could not reasonably have any dealings with other groups and in particular with consumers' societies. This view which was at once put forward by the Provincial Bank was equally approved by the Government of Bombay.

Within the resource movement immediate steps to make finance more methodical were then taken. Controversy had raged round the District Banks. It was clear that none of the District Banks were yet in a position themselves adequately to finance or supervise all the societies in their districts while many of them had failed to understand their responsibilities in the matter of their correct relations to the Provincial Bank. The Provincial Bank in its anxiety to secure adequate finance for primary societies perhaps tended to underestimate the importance of preserving its proper relation to the District Banks. The Guaranteeing Unions had introduced another complication and it became evident that if their number increased indefinitely while they could get cash credits direct from the Provincial Bank behind the back of their District Banks, a position must in time be reached when the District Bank would have no customers left and no business to do while the Provincial Bank must inevitably break down under the strain of an enormous mass of centralized finance. The situation was again complicated by the existence of a considerable body of opinion which sought to find escape from the existent difficulties by organizing Taluka Banks in place of District Central Banks, though the likelihood of erecting efficient Taluka Banks in present conditions seemed almost hopeless to all who knew the actual conditions of those small towns.

The last two months of the year under report were almost wholly taken up with the discussion of these questions and a final solution has only been reached in the current year. But the lines on which the solution must be sought soon became clear. It was evident that the District Banks must remain the main unit of finance, but that the limit of their districts need not necessarily be coterminous with those of the Revenue districts; that they must be strengthened and their share-capital rapidly increased; that they should be inspected by the Provincial Bank and should in turn inspect all agricultural resource societies; and that Guaranteeing Unions should only be organized *pari passu* with the ability of District Banks to finance and supervise them. In fact the District Bank—whether its area is that of a Revenue District or not—must be the Bank responsible for agricultural resource co-operation within its area. For the meantime, however, the Provincial Bank would continue to act as a District Bank in those areas for which no Central Bank was yet in existence but would do its best to help the organisation of District Central Banks in all Districts. Steps were also taken to have the Provincial Bank recognised as such in name as well as in fact.

These steps naturally lead in turn to a necessary improvement in banking methods by the introduction of cheques and discount business. It may, however, be noted that in the year under report cheques were already made use of in a limited form by certain societies. The two great Railway Societies used cheques most and transmitted 22½ lakhs and received seven lakhs by cheques. The Dharwar

Urban Society also used cheques partly for the transmission of money to Bombay, its total business of the kind amounting to 3½ lakhs; but it received only Rs. 11,000 by cheque. The Belgaum Pioneer Urban Society had a cross business of about six lakhs both ways by cheque.

These, however, are only rudimentary beginnings, except in the Railway Societies. The progress which new methods and instructions introduce in this respect will form material for next year's report.

The fact that agricultural co-operation had so far been too exclusively directed towards the provision of resources of credit and too little to other resources in improved seed, implements, manure, cattle and the like also came under review. I invited the attention of all connected with the department to the need of paying more and more attention to the organization of such ancillary societies. It was time after time emphasized that the supreme test of successful agricultural co-operation is increased production. The result was a slight increase in the number of such societies and much greater attention to the subject. Since the close of the year steps have also been taken to bring the Agricultural Department into closer touch with the co-operative movement and I am hopeful that the coming year will see a considerable advance in this respect.

Minor Features of Departmental Progress.—Several Urban Banks were showing distinct signs of becoming un-co-operative in their objects while conducting their affairs very efficiently from a business point of view. This was especially noted in Belgaum, Dharwar and Hubli. Notes were written to induce Directors to feel their intimate connection with the resource co-operative movement as a whole and their duties to co-operative ideals more keenly and met with very fair response, the Banks taking up shares in the District Banks and in several cases taking steps towards reducing dividends and giving rebates or bonuses to customers. In this Presidency the successful working of Urban Banks is essential if the economics of the country are to be modernized and an impulse given to the development of local trade and industry; and every means should be taken to organize and support these valuable institutions. But, with the example of other countries before one, the Registrar can hardly neglect his duty of ensuring that they should work in a true co-operative spirit.

By the end of the year I was engaged in the preliminary steps for organising a District Bank for Kanara District which has, since that date, I am happy to say, successfully come into being.

The preparation of model bye-laws for Guarantecing Unions, Consumers' Societies, and Producers' Societies also occupied my attention in the last month of the year, though the new bye-laws were not actually published till the current year.

Government was moved to allow its servants to become members of Consumers' Societies and gave the required permission just after the close of the year.

The practice of allowing Honorary Organisers to draw travelling allowance at Government expense when attending District Central Bank meetings was reviewed but it was decided to allow the practice to continue till June 1921, and then to reconsider the subject.

The Assistant Registrar, Purchase and Sale Societies, was at my recommendation deputed by Government to Madras to study Consumers' Societies there and returned with much valuable information.

III.—WORKING OF SOCIETIES.

A.—RESOURCE BRANCH.

(1) *Agricultural.*

The growth in agricultural credit societies continues to be very gratifying. In the year under report the number increased from 1,648 to 1,993 and the working capital from 81½ lakhs to nearly 1.08 lakhs. The growth of reserve funds is perhaps the easiest test of the success of agricultural credit societies and the reserve funds have grown from 5½ lakhs to 7½ lakhs. These figures are all very promising and augur well for the future. A remarkable increase in overdue debts from 5½ lakhs to 8 lakhs is, however, discouraging though explicable enough by the un-

favourable nature of the season. It must also be admitted that the establishment of other agricultural societies beside the central credit society still lags woefully behind and that in this respect the variation from district to district points to very uneven work and to unsustained effort. Thana District has in this matter done extremely well, but it is the only district in the Northern Division which has a reasonable number of agricultural non-credit societies. In the Central Division, Satara and East Khandesh have each done a good deal in this direction but much scope for improvement is still left. In the Southern Division the development in this respect in all districts still remains greatly behind the notable extension of credit societies, though the cotton and seed societies which exist in Dharwar have done good work. What all concerned with the movement have thoroughly to grasp is that the provision of credit to cultivators is of real benefit only if the credit is used to obtain increased production; and that the best and almost the only way to secure this increased production is by organizing other co-operative societies to procure the cultivator the necessary resources in improved agricultural requisites. Some thoughtful co-operators have indeed been led to doubt whether the provision of easy credit, unaccompanied by improved agricultural methods, has not actually done harm by inducing a certain habit of extravagance and a certain callousness to debt.

The extension of the agricultural credit movement has nowhere been more noteworthy than in Sind. The illiteracy of the population, the backward conditions of administration, the prevalence of large land-owners and the fact that the majority of the actual cultivators are mere tenants-at-will presented difficulties which many officials in Sind feared to be insuperable. But the zeal and energy of those concerned and especially of Mr. Azimkhan, the Assistant Registrar for Sind, have succeeded in facing these difficulties and the co-operative movement in that Province has now definitely turned the corner. In 1917-18 there were 65 societies in all, of which 63 were agricultural. There are now 198, of which 186 are agricultural. In the same period the membership of agricultural societies has risen from 2,877 to 6,688 and the working capital from 1½ lakhs to 4 lakhs, excluding that of the Central Bank. In the whole movement in Sind during the same period societies increased by 205 per cent., membership by 164 per cent., and working capital by 287 per cent. During the year under report work was carried on in the face of much opposition, originated by those who preferred medievalism to modernity, a Turkish Khilaphat to their national prosperity, and non-co-operation to co-operation. The progress made is remarkable in figures but in my short tour in Sind I was even more impressed by the zeal and understanding shown by the humblest members of such societies and especially by the cultivators in the Jamrao tract. The peculiar problems of the province have not yet all been solved and the question of dealing with tenants-at-will will require lengthy consideration. But the movement has already progressed so far that one has visions of almost indefinite extension and the co-operators of the provinces are already able to take in hand the organization of agricultural non-credit societies as well as urban societies of various kinds.

The position in regard to the canal tracts in the Deccan continues to be thoroughly unsatisfactory. In most cases the societies are, as might be expected from their history, entirely lacking in any spirit of co-operation and hardly at all regard the funds of the society as their own. Indeed in most cases they are not their own. They are borrowed funds which it is remarkably difficult to recover. A peculiarity of the tract is that loans in excess of what is reasonable in view of the state of repayments or of the proportion of liabilities to assets in the societies' accounts have constantly to be sanctioned as otherwise the sugarcane crop would be ruined and the chances of recovery of arrears be ever further reduced. The only reassuring feature of the situation is that the question has now been pretty closely studied and that the Provincial Bank and its local managers are grappling with it as thoroughly as is possible.

The number of guaranteeing unions in existence at the end of March was 64, of which 21 were operating in Dharwar alone. The functions of the unions as worked during the year were partly to supervise their constituent societies and partly by pooling their securities to obtain easier and prompter loans by way of cash credit. This does of course to some extent involve the interlocking of liabilities but, in view of the safeguards assumed, the practical danger does not

seem to be very considerable. The most serious danger, as already stated, was that the unions had outrun the resources of District Banks and were likely to bring this essential portion of the movement to disaster. With new functions, the unions should be able to assume a greater part in aiding and regulating the co-operative movement, while care will in future be taken to see that their assumption of financial guarantees does not impair the solid and steady development of the credit movement as a whole. In the year under report the unions helped to secure a working capital of 41½ lakhs for their constituent societies.

The form in which the Government of India requires statements to be submitted makes it a little difficult to separate resource societies from genuine consumers' and producers' societies. The following figures are taken from the annual list of societies compiled in this Presidency. There were in the year under report one hundred and two non-credit agricultural societies in all. Of these 26 were for the supply of manure, 19 for the supply of seed, and 13 for the supply of implements. There were eight dairy societies. There were fourteen societies for cattle breeding and four for cattle insurance, while there were eighteen societies in all for the sale of cotton and other agricultural produce.

Of these twelve were for the sale of cotton exclusively. The statement in the margin shows the cotton sold and the prices realised.

Name of Society.	Quantity sold in Bengal maunds.	Price realized in lakhs.
		Rs.
Bodwad ..	88,279	12.31
Paohora ..	28,135	4.14
Chalisgaon ..	338	.02
Nandre ..	4,805	.62
Parola ..	} Not working.	
Shendurni ..		
Bhusaval ..		
Hubli ..	36,671	7.13
Annigeri ..	7,245	1.24
Gadag ..	10,307	2.01
Bagalkot ..	840	.23
Dharwar ..	15,495	2.70
	1,92,115	30.40

The difficulties with which these societies have to contend are partly due to the opposition of *dalals* and to the fact that big Bombay buyers do not find it worth their while to attend auctions and partly to the fact that they are not really recognized as co-operative institutions by the villagers. In consequence there is insufficient loyalty and no noticeable inclination to invest money and to leave a part of the members' profits in societies for their further development. The rule frequently inserted by neighbouring credit societies compelling members to sell cotton through the sale society, though it may be useful to the sale society,

is obviously opposed to several co-operative principles and has dangers of its own. The whole question needs further ventilation and will be further discussed at the next Provincial Conference. It must be confessed that small as the number is—hardly even a beginning in a movement in which ultimately the ancillary societies should be at least three times as numerous as the credit societies—yet the condition of some of the societies was even more disappointing. The Cattle Insurance Societies for instance exist only on paper and the dairies are struggling against great obstacles, not always with success. The truth is that the Co-operative Department must, first, get into much closer touch with the Agricultural Department in this branch of its work towards which steps have now been taken) and also must be able to spend much larger sums than at present on the employment of agricultural graduates as organisers under the Assistant Registrars. In view of the large increase in productivity which may be anticipated from such action the expenditure would appear to be of a nature which Government can fairly impose on the tax-payer.

A point of interest which deserves attention is the relative growth of societies in different districts. The statements attached to the report show the totals of societies in each district. These figures may, however, convey a misleading impression unless they are read relatively to the number of villages in the district; for the numbers of villages of course vary considerably. Some percentages have, therefore, been extracted to give a fuller view of the situation. Dharwar district in the Southern Division stands first, with 423 societies for 1,312 villages, or a percentage of 32.2. The next district is Broach in Gujarat, with 116 societies for 410 villages or a percentage of 28.3. The neighbouring district of Surat comes third with a percentage of 19.4, which is a very good figure when it is remembered how large a part of the district is covered by hilly tracts inhabited by poor and ignorant hill-tribes. The fourth and fifth districts belong to the

Deccan, namely, Sholapur with 18·5 per cent. (a result due largely to the disinterested efforts of the Divisional Honorary Organiser, Mr. Sane) and Poona with 16·4 per cent. The sixth district brings one back to the Karnatak where Belgaum has 15 per cent. of its villages supplied with societies. Satara, in spite of its improving total, is only seventh on the list, as there are 1,343 villages in the district and only 190 have societies. Kaira, though like Satara it has not yet got a District Bank, is the eighth on the list. From the Presidency proper the worst off is the Panch Mahals, with only 3·2 of its villages served with societies. Partly this is due to the fact that the population of the Mahals is mainly Koli or Bhil with some Naikdas; but Kolis and even Bhils are sufficiently promising material (in spite of illiteracy) and have qualities of independence and virility which are sometimes to seek in other places. The main cause of co-operative backwardness, therefore, appears to be the want of educated workers. In their absence the district officers might do a good deal to stimulate the growth of co-operation in a district in which it would be as great a safeguard to the people as the restricted tenure on which most of them happily hold their land. Except Sukkur and Larkhana the Sind Districts still remain very far behind, especially of course the primitive district of Upper Sind Frontier, but I shall be disappointed if the next year's figures do not show a very great change for the better in that province owing to the work laboriously done by the Assistant Registrar, Mr. Azimkhan, in the past two and a half years.

(2) *Non-Agricultural Credit Societies.*

In this Presidency there now exist in all 273 non-agricultural credit societies of which 42 have assumed unlimited liabilities and the balance a liability limited to the share-value. Of these not less than 111 exist in Bombay City alone. It is regretted that the large towns of Ahmedabad and Poona have not followed this fine example to any extent worth mentioning. Ahmedabad, the second city in the Presidency, has only six and Poona only fourteen. Karachi, in the Province of Sind, is also behind-hand with only four, but with the recent extension of the co-operative movement in that Province it may be hoped that this field of co-operative activities will soon be better exploited.

The limited societies this year had 63,000 members and a paid-up share capital of 17½ lakhs. From members and non-members together they held deposits of 45 lakhs, a splendid testimonial to the confidence inspired by the movement. The total working capital was over 68 lakhs and they had built up reserve funds of nearly 3 lakhs. Last year the membership was 52,000, the share capital less than 13½ lakhs and the deposits only 36 lakhs. The growth is, therefore, one which must be eminently satisfactory to all interested in a movement so fraught with promise to the artisan, to petty commerce and to local industry, as well as so conducive to national progress and prosperity by its achievements in drawing into circulation local capital previously hoarded or buried in the ground.

The unlimited urban societies are of very minor importance and are mostly confined to a very poor class. Their main achievement is in obtaining easy credit to definite classes of poor people, like weavers, who would otherwise be unable to obtain it, and in consequence the inculcation of thrift and self-respect.

The Urban Societies in this Presidency are of peculiar interest at this juncture. For one thing they have created a type, racy of this country and probably unknown elsewhere, the communal society. These communal societies are formed by one caste for its own purposes and usually operate over the whole area in which that caste resides. The leading society of this type is the Shamrao Vithal Society. Next to it, is the excellently managed Raddi Communal Society of Dharwar, the capital of which has risen during the year from Rs. 47,528 to Rs. 82,240. The remarkable feature of this society is that loans are repaid with a punctuality which speaks volumes for the strong communal spirit underlying its management. For another thing, these societies will undoubtedly in time penetrate the whole virgin field of banking outside of Bombay City. At present practically no banking facilities exist anywhere except in the Presidency City. It is hoped that these Urban Credit Societies will succeed in providing those facilities and thereby supply for the whole world an example of a country in which all the banking of the vast majority of the people should be undertaken by the people for the people through a co-operative organization.

A statement has this year been added to show the operations of the more important Urban Banks and Non-Agricultural Credit Societies with a working capital of over Rs. 50,000.

Weavers' Societies deserve a separate paragraph. Weaving is the only cottage industry with regard to which the co-operative movement in this Presidency has made some progress. There were at the end of the year under report 43 societies with a membership of 2,857 and a working capital of Rs. 3,07,660. These figures compare very favourably with those of the last year, when there were 33 societies comprising a membership of 2,300 with a working capital of Rs. 2.13 lakhs. The societies seem to have recovered from their previous year's bad condition much more rapidly than anticipated. They have made a net profit of Rs. 10,085 and their turn-over amounted to 2.99 lakhs sales and 2.24 lakhs purchases. The societies appear to have acted with caution in the matter of laying-up stocks of yarn and other raw materials, being warned by their last year's experience. The year was on the whole good for weavers, the manufactured cloth being greatly in demand and fetching good prices. The Reserve Fund of all the weavers' societies together is represented by Rs. 32,179. There is yet immense ground to cover, but progress is hampered by the illiteracy and lack of enterprize of the weavers themselves. In the Sholapur District, the movement received a stimulus from the funds of the Weavers' Guild being placed at the disposal of this Department for encouraging weavers' societies. The form of most societies is half-way between Producers' societies and Resource societies. Efforts must be directed to giving them gradually the spirit and form of true Producers' societies.

Owing to the poverty-stricken condition of many weavers the Famine Relief Fund kindly placed Rs. 6,000 at the disposal of the Registrar which was distributed as a famine dole to 318 members of the societies.

(3) District Banks. (1)

In the year under report there were 14 Central Banks registered, compared to 12 in the previous year. Of these in both years one is the Bombay Central Co-operative Bank, which is really the Provincial Bank of the Presidency though its name has not yet been altered. Of the two new Banks, one for Nasik was still engaged in collecting capital, which it seems to find unexpectedly difficult to do, while the other for Bijapur made a very promising beginning with share-capital of Rs. 38,600 though, perhaps owing to undue conservatism, its working capital was only Rs. 63,700.

The District Central Banks must, in any well-conducted system of co-operation, play the most important rôle in the control and finance of agricultural societies. Such a bank should be the intermediary between all primary agricultural societies in the area and the Provincial Bank. It should supervise the societies, guide them to a correct increase of business, help them to obtain loans as quickly and readily as possible, teach members to use cheques, absorb surplus funds without delay, and see that all borrowings are well secured, correctly used for productive purposes and balanced carefully against assets and incomings. Their own surplus funds should be quickly remitted to the Provincial Bank from time to time both to secure the maximum of profit to themselves and also to ensure that all available funds are used through the Provincial apex bank in feeding co-operation whenever and however possible. The ideal is high; the place they have to fill in the movement is highly important. Their functions can be fulfilled only if the Directors have both self-abnegation and business capacity. They have to think of their Banks not as isolated units but as links in the long strong chain which terminates in the Provincial Bank on the one hand and in the humblest agricultural co-operative society on the other. They must seize every opportunity to open branches where they are needed: they must entertain an efficient, trained and well-paid establishment both in the office and for outside inspection and supervision: they must in turn recognize the right and duty of the Provincial Bank in relation to themselves of exacting correct methods and some supervision.

That this ideal had been realized or even fully recognized could, I fear, hardly be claimed. There were still misunderstandings of various kinds and, owing to certain reasons, a tendency had been distinctly observable to under-estimate the importance of the part necessarily to be filled by these Banks, together with some inclination to regard them as if they were isolated institutions that could be left each to its own devices. The Directors of the Banks themselves also tended to take a comparatively trivial and in some cases a rather despondent view of their duties and functions. But by the end of the year an effort was being made by this office, helped in this respect by the sympathy and good sense of the Provincial Bank, to elevate the conception of the District Central Banks and to stimulate them to an earlier and more complete fulfilment of this ideal.

As by the rules in force, District Central Banks cannot assume liabilities greater than eight times their share-capital and reserve fund and as in most cases the total working capital made up of these items is not more than one-half the sum actually wanted for the financing of agricultural primary societies in their area, the first task to be seriously and energetically taken up is obviously the increase of share-capital till it reaches a sum when at the ratio of eight to one the working capital will be sufficient for all needs. This was impressed on all Banks at the end of the year and it is hoped that after the next harvest a really strong and enthusiastic effort will be made for this purpose.

The next most important measures which must be quickly taken, are the introduction of cheques, and current accounts for societies, the opening of branches, and the appointment of a better and ampler staff for supervision. It is also obvious that all agricultural societies in the area should be affiliated and shareholders.

The statements attached to the report do not show the total results of the year's working of the District Banks as clearly as they should, since the Provincial Bank, working on a much higher level and with a wider field of action, is also included therein. But the work of each District Bank separately can be readily reviewed in these statements.

Northern Division.—Ahmedabad, Kaira and the Panch Mahals are still without District Banks. It is peculiarly disappointing and disheartening that Ahmedabad, the second city in the Presidency, with all its business capacity, should still be so lacking in all thought for co-operation.

The Broach Bank has stood practically still in the year under review. Surat, one of the best managed in the Presidency, has increased its business steadily though slowly. The Thana Bank continued to be soundly managed but is on a small scale and has not yet helped sufficiently to organize new custom.

Central Division.—The East Khandesh Central Bank, the pioneer in this class of banking in the Presidency, continues to be the leading bank of the Division under its chairman, Rao Bahadur R. V. Gadgil. In spite of an unfavourable season, it increased its share-capital by a third and its working capital from a lakh and a half to nearly three lakhs. It financed societies to the extent of four and half lakhs in the course of the year. The East Khandesh Central Bank has now certainly reached a stage at which its policy can afford to be less conservative and when it may reasonably be expected to lead the way by opening branches or agencies, by introducing the free use of cheques, by engaging a supervisor and by bringing in modern banking methods. Sholapur has what are really two District Banks, that called by the name of the District and the Barsi Union. They have demarcated their areas and work in harmony. Both are well arranged and progressive, special thanks being due to Messrs. Sane and Jog. The growth in working capital of the Sholapur District Bank is remarkable but its share capital has unfortunately not increased much. The Bank is now preparing to adopt a more forward policy in which it ought to be encouraged. The Ahmednagar Bank with a very considerable capital, continues to lay itself open to much serious criticism and has caused no little anxiety to all responsible for the finance of the movement. The Nasik Bank has been very slow in starting and Satara is still without a Bank, a fact which certainly does not redound to the credit of the District. The Poona Bank is progressing steadily but

requires to wake up and modernize its methods. For a district with a headquarters like Poona City it can hardly yet be said to have attained an adequate position.

Southern Division.—The Karnatak Bank under its tactful Chairman, Mr. Mensinkai, is the largest and most flourishing in the Presidency though it is not yet nearly large enough for the finance of the most advanced co-operative district. The capital has risen from 3.29 to 6.32 lakhs and its share-capital from 62 to 87 thousands. It was in consequence able to take over the financing of two of the guaranteeing unions in that district. But it has too small a reserve fund. Its drawbacks have been its isolation from the flourishing urban banks of the district and the absence of branches and supervisors. By the end of the year steps were being taken to remove these defects and after the close of the year the Bank has made changes which ought to make it a model District Central Bank, if only it can increase its share-capital as rapidly as is required for the finance of the District. The Belgaum District Bank which began at the close of the previous year with very small beginnings has now worked up to a share-capital of Rs. 13,000 and a working capital of Rs. 78,000. It requires more push and energy. The Bijapur Bank has also made a promising beginning.

Sind.—So far the only Bank is the Sind Central Co-operative Bank. It has been very well managed indeed, the main credit being due to Messrs. Jamshed Mehta and Ghulam Ali as well as to the Assistant Registrar, Mr. Azimkhan. The thanks of all co-operators in Sind are very much deserved by these gentlemen and by the whole body of Directors. The share-capital in the course of the year increased by Rs. 20,000, and the working capital increased from Rs. 65,000 to Rs. 1,54,000. It has, however, not got a reserve fund.

(4) *Provincial Bank.*

In the statements the amounts shown as due to and from individuals really represents credits and debits to various Joint Stock Banks. The Bank does not trade with individual customers other than banks.

The Bank had a very difficult year to pull through. The bad season made recoveries slow and arrears accordingly accumulated. The shortage of sugarcane cultivation in the Nira and Godavary Canal areas led to a decrease in business and made it difficult to deal with the excessively heavy arrears that have accumulated in these tracts. On the other hand the condition of the money market caused great anxiety. At no time was money easily available for deposits while the Bank rate had risen to 8 per cent. before the 1st March, touching even 9 per cent. after the close of the year. It is therefore a matter for sincere congratulation that owing to the strength of the Bank's resources—its holdings as deposits in approved banks and its command of credit with the Bank of Bombay—it was not forced to borrow at the market rates. It may be noted with satisfaction that the Provincial Bank of Jubbulpore and Central Banks in the United Provinces deposit with the Bombay Central Bank, while at the end of the year it was approached for a loan by the Provincial Bank of Madras supported by the Registrar of that Presidency. These facts speak well for the reputation very deservedly achieved by the Bank.

The bulk of arrears are due from the Nira and Godavary Canal areas and from 10 societies in the Ahmednagar and Nasik Districts. Those districts have undoubtedly suffered most severely from famine conditions, but in addition it must regretfully be admitted that they are conspicuous for their want of co-operative feeling and understanding. The population is largely ignorant and appears in many respects to be pauperized. It at least shows every sign of regarding the co-operative society as a form of approved mendicancy and makes small progress in learning the lessons of thrift and self-help.

The Provincial Bank has branches in the Nira and Godavary canals, which are doing a great deal to cope with a very delicate and complicated situation. The Branch at Baramati on the Nira Canal, alone did business amounting to 3½ lakhs. But in spite of this, the arrears due to the Bank in the Nira Canal area on the 31st March amounted to Rs. 1,19,080 while roughly it may be said that of outstanding loans to members in the area about half are overdue arrears. A branch has also been opened at Islampur which is of much advantage to the

societies in that part of Satara in receiving prompt finance, though, if it is not clearly understood by all that it will definitely be closed in a short term of years, its institution may increase the apathy of the local public in regard to the establishment of a local bank.

The total working capital of the Bank again rose, in spite of the unfavourable season, and reached the inspiring figure of 37 lakhs, while the reserve fund went above $1\frac{1}{2}$ lakhs. Of the total capital $21\frac{1}{2}$ lakhs were withdrawable and were obtained at an average rate of $5\frac{1}{4}$ per cent. At the end of the year the Bank held $12\frac{1}{4}$ lakhs deposits from "individuals," $8\frac{1}{2}$ lakhs deposits from societies and nearly 8 lakhs from Central Banks. The last figure has remained stationary but both the former show a very satisfactory and in the circumstances of the year astonishing growth over last year's figures.

In the course of the year the Bank lent 31.32 lakhs to societies. Of these amounts 16.73 lakhs were drawn through guaranteeing unions against maximum credits sanctioned to these bodies and 5.10 lakhs by District Central Banks. These figures show clearly that the District Central Banks had not yet assumed during the year under report the position in regard to the finance of the movement which they ought to hold. It is, however, more satisfactory that the amount received from Central Banks as loans and deposits during the year jumped up from 7.92 lakhs to 11.93 lakhs while the similar amounts received from societies rose from 42.65 lakhs to 66.96 lakhs. Recoveries from primary societies amounted to 24.38 lakhs and from the Central Banks to 2.36 lakhs. The profit of the year's working was Rs. 62,111 out of which Rs. 41,600 was distributed as dividend and bonus.

The result of the year's working was therefore certainly satisfactory, and as the finance of the whole movement depends ultimately upon the management of the Bombay Central Bank, the thanks of all concerned are due to the Board and Manager. I may perhaps be allowed to add that I was personally much indebted to these gentlemen for their constant courtesy, advice and harmonious co-operation. Convinced as I am that the interests of the movement require that constant and intimate touch be maintained between the Registrar and the Board and that each should be able to count on all occasions on the other's full and sympathetic understanding and assistance, I have made a particular point of volunteering to meet the Board whenever they desire and have been in uninterrupted communication with the Manager and very frequently present at formal and informal meetings. It has been a pleasure to have the privilege of working with so able a Board and I owe undoubted gratitude to all the Directors and in particular to the Honourable Mr. Chunilal Mehta and to Mr. Vaikunth Lallubhai Mehta, the Manager.

(5) *The Resource Movement as a whole.*

I venture to add a new paragraph to this report to give a brief conspectus of the Resource Movement as a whole. The resource movement as a whole includes the Provincial and District Central Banks, all agricultural Societies (credit and non-credit except producers' societies) and all urban credit Societies, varying from large urban Banks to small credit societies, organized for a few members of one profession or employes in one business. If we leave out of account the members of Provincial and Central Banks, who in most cases are either societies or gentlemen who are already members of some other society, the total membership in the Resource Movement is 224,904, though a small margin has to be allowed for overlapping. The working capital of the movement in the year under report reached the very fair sum total of 2 crores 49.38 lakhs. The paid up share capital in the movement amounted to 32.83 lakhs. This figure, however, gives a misleading impression as the vast majority of agricultural credit societies, of which 1,330 are affiliated to the Provincial and Central Banks, have no shares but raise their capital on the Raiffeisen deposit system. The reserve funds of the movement amounted to 13.50 lakhs and the profits to 5.89 lakhs. As at a moderate computation at least two-thirds of this working capital is composed of money which a very few years ago would never have come into circulation at all but would have been buried in the ground or hoarded in some equally useless way, the vast impetus already given to the trade, industry and prosperity of the country merely by tapping such large sums through

co-operation can be readily realized even if the moral stimulus of the co-operative ideal be omitted. If, as I hope, the current year sees the introduction of the use of cheques, an increase in the number of real Urban Banks, the rapider growth of the movement in Sind where it has now been fairly grafted, and the extension of non-credit agricultural societies in the Presidency as well as Sind, one may well hope that co-operation will at no far distant date prove the instrument of an almost indefinite growth in national prosperity, individual resource, and urban as well as agricultural production. The responsibilities devolving upon the Registrar in consequence of this expansion are very grave and seem to render it urgent at least to provide him with a considerably larger and an expert staff.

IV.—THE CONSUMERS' MOVEMENT.

Although there were twenty stores in existence in the past year, yet the Consumers' movement can only be said to have been seriously taken in hand after September of the current year. In view of the recommendations of the Co-operative Conference my predecessor then began measures to encourage the movement which ended in the appointment of a Special Assistant Registrar from the 1st December 1919 and the organization of a Wholesale Society in Bombay at the same period.

With the best intentions in the world, the movement was, however, seriously handicapped by various conditions inherent in the actual situation and by some not less grave misunderstandings, shared by most of those concerned. My predecessor had indeed in his last annual report very prudently remarked that "on the present lines it is very doubtful if the stores movement will ever develop in India as it has done in England. The fact is that retail business and banking stand on a quite different footing." This warning has since been echoed and emphasized in more forcible language by the well-known expert, Professor Gilbert Slater of Madras. The Honourable Mr. Purshottamdas, one of the Directors of the Wholesale Society, had at the very inception of the movement, expressed his belief that the profits made by professional grocers were too small to allow of Consumers' Societies competing with advantage on the same lines. The experience of all countries also went to show that there must be a large nucleus of well and disinterestedly managed societies before a wholesale society can hope for success.

The circumstances were, however, such as to create a desire, often factitious rather than genuinely based on principle, for consumers' societies. Food prices were high: profiteering there undoubtedly had been somewhere in the long chain of distribution: and the example of the cheap grain shops opened in the previous year under special protection by Collectors, by local bodies, and by the Honourable Mr. Purshottamdas's organization, showed that under certain conditions it was possible to put foodstuff on the markets at rates less than those of the retail shops. Naturally there was a popular demand for the continuance in some form or another of these facilities. It was, therefore, not unnatural to hope that Consumers' Societies, if quickly organized, might be able to continue those advantages to the public and might find popular support when they undoubtedly met popular clamour.

These hopes, however, overlooked the very real obstacles in the way of a movement which is inevitable, which must come, and which requires encouragement but which also has to be based on a very real spirit of self-sacrifice and no little education in principle and which must be run, as Mr. Ewbank had insisted, on lines very different from banking business and much more difficult. The very fact that there was a clamour for cheaper foodstuff was a warning and a serious impediment to healthy development. Experience of the Consumers' movement all over the world has shown that a society can rarely succeed in underselling the expert retail trade for two or three years, till it has gained experience, made mistakes and suffered thereby, and learned from adversity encountered for the sake of principle. Moreover, all experience has shown that a society should not try to undersell but should reserve its profits for distribution as bonus at the end of the year to its loyal and self-sacrificing customers. Again, a Consumers' Society, as universal experience has shown, must depend on the loyalty of its members, must in other words base itself upon members who join and stick to the

society, not because they hope for immediate advantage, but because they have grasped the fact that the existing distributive system is wasteful and anti-social and injurious and intend to substitute for it by their effort and sacrifice a system which will ensure the customer getting what he wants as he wants it while securing to the customer the profits intercepted by capital between him and the producer.

It follows, therefore, that the first task for the Special Assistant Registrar in particular and for the Department as a whole with its non-official co-operators was to educate the public, where it appeared suitable, in these principles, and to rouse enthusiasm for a more rational method of distribution and to cultivate sacrifice in this patriotic cause. It is to be feared that these duties were not a little overlooked in the hasty hope of spreading societies without adequate grounding. Such an omission is not unnatural in the first flush of enthusiasm. A similar case had happened in the early beginnings of the credit movement. No blame at any rate can rightly attach to any of those who went ahead keenly without fully reconnoitring the ground. Yet the result, I fear, has been no little disappointment which may, unless at once repaired by an energetic educative propaganda, prove in the end injurious to a movement so important in itself and so necessary to the healthy development of this industrial Presidency.

The fact that revised bye-laws were not ready during the year under report and could not be brought out and through the press till well in the current year and that even account forms could not be supplied was also a serious obstacle. Societies were organized whose members had little conception of the task before them, who thought that they had only to buy a large quantity as they could get, even by borrowing, and sell how and when they could, and who had no adequate rules or accounts. The result has only too often been failure.

But the most serious trouble arose in connection with finance and, partly as a result but mainly from other causes, in connection with the Wholesale Society.

In the rush of the Provincial Conference, expectations had undoubtedly been held out that Consumers' Societies might on a small capital succeed in borrowing much larger credits from the Provincial Bank, the apex bank of the resource movement, on which they would trade in larger quantities than they were prepared to risk their own money in. In other words the concept of a retail trading shop with limited liability and dependent on customers whose loyalty had not been yet tried and with unknown and untrained business capacity was assimilated to the essentially different concept of a credit society with unlimited liability guaranteeing the repayment of its borrowings with the united credit of all its members and requiring no business experience of any kind and no qualities except honesty. But when test cases came, the Directors of the Provincial Bank quite correctly grew restive and proved unwilling to face the wall. The question was referred to me. Fortunately I had just been given the opportunity of studying the consumers' movement in England, France and Italy and had learnt that such loans are not only unnecessary but are positively injurious to the societies taking them as well as to the creditors. I therefore endorsed the view of the majority of the Directors and recommended that, though exceptional cases should be examined and help perhaps given when the guarantees were sufficient and the conditions peculiar in justifying such a cause, yet as a whole the consumers' movement should not be financed by the Provincial Bank. The principle has subsequently been approved by Government.—The Consumers' Societies were, therefore, left to secure such financial facilities as they might require in the ordinary way of trade and received no artificial "boost" from the Resource movement through the Provincial Bank, though in one exceptional case temporary loans against bills of lading have subsequently been sanctioned.

The Wholesale Society had been organized with a Directorate of rich Bombay business men (three of them members of the Legislative Council) with three mofussil Directors added who were all leading pleaders with many affairs to manage. These gentlemen desired in accordance with the decision of the Conference to run the society as a commission agency only and to hold no stocks. Their idea seems to have been that if a large number of societies were formed and had a great deal of capital lent them by the Provincial Bank, then the societies would be able to give the Wholesale Society a turnover large enough to enable it to make a profit out of the commission earned. All, therefore, they thought it necessary for the Directorate

of the Wholesale Society to do was to appoint a manager who should take the orders on commission and provide the societies with the articles required against their borrowed money. From the Wholesale Society's point of view this line of business might have been successful, if a really able and pushing and reliable manager had been appointed and if the turnover could be counted on. But the calculations were entirely left out of account the interests of the societies. They would inevitably have come to grief if they had done business on such lines. Yet after all the Wholesale Society had been instituted only on their behalf. But in any case the manager appointed seems not to have had the qualities necessary to attract the business of the societies and the Directorate left him to his own devices. The result was that he dealt in rice only, apart from one small order for groundnut and one for oil-cakes. No attempt was made to push trade or to bring to the notice of the societies the articles in which they could trade with the maximum of profit. Even in the rice business, there were serious complaints from some societies and refusals to renew orders as a result of dissatisfaction. The total value of the business done was only Rs. 49,000, and out of this Rs. 27,500 was done with two societies which had or thought they had most reasons to complain. The business was confined to 13 societies in all.

The Directors, very busy men, and Directors of numerous important business concerns, naturally paid little attention to this humble society, once they had appointed their manager. I have not the faintest intention of in any way finding fault with them on this account. Personally I do not see how they could be expected to do more. They had no knowledge of co-operative business; they had been induced to give their names rather as patrons than as active workers; they had already done as much as could be expected by forming a Board and getting shares subscribed. And after all, human nature being as it is, it was almost too much to expect from gentlemen whose whole interests are bound up in the capitalist regime, that they should struggle on in such a cause with the constant enthusiasm and unrelenting labour needed to establish and fortify a movement directed expressly against capitalism and individual profit. I again repeat that the last thing I wish is to suggest blame. Several of the Directors are my personal friends and for all of them I have a very sincere respect. I do not think they could have possibly been expected to do more than they did and I am as a matter of fact grateful to them for accepting my suggestions when the end approached. But the fact remains that, while universal experience in other countries shows that the Directors of a Co-operative Wholesale must be all day and every day at their posts, encouraging, guiding, and controlling every detail of purchase and sale, the Directors in Bombay were hardly able to do any work at all. I find that from beginning to end, including the final meeting, only three meetings of Directors were held. Only three Directors were present at all these meetings. Three others attended no meetings at all and one of the Directors did not even take the trouble to qualify. None of them I understand ever did any office work.

The result was inevitable. The little business done was almost entirely obtained through official pressure and not by the exertions of the Wholesale Society and, instead of increasing, showed every sign of decrease owing to the reluctance of societies to deal with the Wholesale. Expenses were out of proportion large and a stage was reached after the end of the year when drastic steps were necessary. I may perhaps add here, though it falls outside of the scope of this report, that at my suggestion the Directors agreed not to wind up the society at once, but to keep it suspended till next March, in the hope that by that time I might be able to have it reorganized on lines more usual and more consistent with the ideals of the Consumers' movement. It is clear that if it is to be reorganized it will have to be as a sort of actual store composed by the Bombay Societies and managed gratis by real workers trained in the smaller societies of the City.

It will be seen, therefore, that the Consumers' movement has been at school with adversity. It remains to be seen how far the lessons have been learnt, and how far all concerned now understand that they can succeed only by the steadfast holding to principle, by loyalty, by independence, and by business management. Fortunately there are distinct rays of light through the clouds.

On the 31st March there were 59 societies in all. Several of them had only just begun working before that date and their results cannot yet be judged. But among the better established societies several have achieved distinctly satisfactory

results and show good promise for the future. Unfortunately the figures submitted to me by the staff are in many cases obviously drawn up on a misunderstanding of accounts and are unreliable, the difficulty apparently being that they do not know what is to be considered as working capital. The Broach Society has certainly done very well, largely because of the experience and active interest of Rao Bahadur Ambashankar Mulji. With a working capital shown as Rs. 11,000, it had a turnover of over Rs. 33,000 and made a profit of Rs. 691. In the same district the society at Jambusar, with a working capital of Rs. 4,450, had a turnover of Rs. 41,840 and a profit of over Rs. 700. In Bulsar in Surat District a society with a working capital shown as Rs. 17,581 had a turnover of Rs. 36,000 and a profit of Rs. 1,000. But even in those districts some societies suffered loss, while it is clear from all the figures that they depend too much on attracting customers by underselling and too little on the bonus at the end of the year. In Ratnagiri District at Kharepatan a society with a working capital of Rs. 11,504, did a turnover of Rs. 1,79,603 and had a profit of Rs. 1,251, while at Vengurla a society with Rs. 6,882 did a turnover of Rs. 84,693 and had a profit of Rs. 1,172. Both in Bijapur and in Kaira, Government Servants ran successful Consumers' Societies, though a similar society in Pandharpur has unfortunately been conducted on unbusinesslike lines and is in a precarious condition. In Bombay the Bhavsar Kshatriya Society had a turnover of a lakh but it is a commission agency and not a real consumers' society. The best society in Bombay City is certainly the Anglo-Indian Co-operative Stores. This society actually incurred a loss of Rs. 4,654, in the year under report, on less than a year's working, owing to the members having made the mistake, so easily accepted, of appointing business men on the Directorate with the natural result that they did no business and left everything to paid clerks. But they saw the mistake in time and appointed a Directorate of enthusiastic volunteers, who are now spending several hours a day in actually serving in the shop as well as conducting the policy and details of the work. It is now flourishing and I trust it will have a fair future in front of it and will be not only an example to others but perhaps also the nucleus of a real working wholesale society, conducted by the people for the people.

Perhaps the main mistake made by most societies has been to over-capitalize relatively to the turnover. Inspection of the figures shows that in almost all cases the societies have held far too much stock, thus tying up capital uselessly, far beyond any reasonable hopes of quick turnover. They are of course led into this fatal mistake by the temptation of speculation. They hope by buying a large quantity at a time to get it at a slightly lower price and they always induce themselves to believe that prices will go higher in future, so that they can clear a handsome profit. They cannot understand that a small retailer cannot possibly hope to complete with the fluctuations of the wholesale market, that speculation is fatal to retail business and especially to co-operative business, that all money which does not earn profit at once represents dead loss, and that the root principle of a co-operative society, especially in its early stages, must be a complete turnover at least once a month. Secondly they make little or no attempt to tap the cheapest markets and to buy direct from the producers, nor do they usually appreciate the value of loyalty in business, by buying consistently from the same wholesale dealers, when they are reliable. Most societies could buy a good deal of their goods direct from the local growers, the cultivators, of the vicinity, at the cost of a little trouble to the Managing Committee. But hardly any of them make any attempt to do so. Again, most societies do not deal sufficiently in lines of goods in which a large margin of profit exists and deal too exclusively in those lines which admit the smallest margin and in which hardly any retail profiteering exists. It is a common idea, that because prices are high, there must be a larger margin of profit, and that when prices fall, the margin of profit will be much less in the retail trade. It is also unfortunately the case that members have as a rule been conspicuous for want of loyalty to their society and tend to desert its shop as soon as its prices are not distinctly lower than those of neighbouring business men.

On the other hand it must be admitted that Consumers' Societies this year have often suffered through no fault of their own by the difficulties of railway transport. In the existing competition for waggons, it is obvious, for reasons which need not be expressed, that the large merchant can afford to get them, when the small Consumers' society cannot. I have been in communication with some

Railway Administrations on the subject and hope that there will be improved facilities on the B. B. & C. I. Railway, which has replied with its usual courtesy. But the difficulties are serious and do undoubtedly hamper societies at their present stage of development very seriously.

The Consumers' Movement is now provided with model bye-laws which ought, I think, to clear up the position better and make promoters see more exactly what their correct methods ought to be. If they study these methods, if they educate their members in the underlying ideals and in loyalty, and if they practise business system and acumen, the movement ought to move triumphantly to that goal which one hopes it will attain. I cannot help feeling that the Consumers' Movement really represents a bigger thing even than the Credit and Resource Movements. And I believe that in its success one may hope to find the balm for much industrial unrest and an escape from many of the evils of the rising competitive and industrial system. But it requires patience, sustained effort, humble beginnings, sincere loyalty, and the determination to learn business method. The immediate practical difficulty is to find for the movement men who have the requisite business knowledge. But the greatest need is the development of the spiritual qualities by which alone business knowledge can be made useful to the co-operative ideal. On the question whether or not India can develop these qualities depends the future of the Consumers' Movement.

V.—BUILDING SOCIETIES.

The organization of Co-operative Building Societies has made very good progress this year. For this, real credit is due to the Bombay Co-operative Housing Association, now amalgamated with the Central Co-operative Institute, and its able and energetic Secretary, Rao Bahadur S. S. Talmaki.

During the year 14 new societies were organized of which 7 were formed in Bombay City and Suburbs, 4 in Dharwar, 1 in Ahmednagar, and 2 in Karachi. At the end of the year the total number was 21.

But though organization proceeded so well, the further operations of building were less satisfactory. Immediately after registration, even in the most energetic society, a lot of time has to be lost before suitable land is finally acquired, before contracts for building can be made and fulfilled, and before the correct authorities sanction the layout of the lands and the plans and estimates required before a loan can be granted. And unfortunately not all societies are energetic. Some seem indeed after registration to wait and see what happens instead of themselves pushing through the necessary action. So far only one society—the Bombay Catholic Co-partnership Society—pushed through preliminaries quick enough to get a loan sanctioned. It obtained sanction to a loan of 6 lakhs in all, of which the first instalment of 1½ lakhs was paid in the year under report. This society has now erected extremely satisfactory buildings and is flourishing. The Gaud Saraswat Society has also erected very good flats without taking any Government Loan. But the societies require a good deal of waking up and must quicken up preliminaries if they are to take advantage of the generous help by way of loan offered by Government.

The movement is faced by a very real practical difficulty in the enormously heavy price of labour, bricks, and so on. The workmen will do anything but work, and the cost of material is prohibitive. The only solution would appear to be to find a large contractor who will use modern labour-saving appliances and materials prepared by machinery. For other difficulties the Department must also bear some part of the blame. The truth is that the Department as hitherto constituted has not been and is not yet able to provide the necessary guidance required by such complex organizations as Building Societies. So far our own perspective had been one of agricultural co-operation, and we were able to traverse that field successfully. But even to draw up model bye-laws for Building Societies requires expert legal advice at every stage and this legal advice the Department has not so far been able to command. Again societies have a claim to expect guidance in regard to plans, sites, costs, materials and so on. In the Department there is not yet any branch able to provide such guidance. It would appear as if some Board constituted *ad hoc* under the Registrar with expert officials perhaps paid in part by societies, might furnish the best and most

practical means of meeting these requirements. It is at least obvious that with the large sums of money and the vast extent of valuable landed property already at stake, to say nothing of the social need for improved housing in large cities, let alone the rapid increase in housing societies which may be soon expected, even an expenditure by Government of half a lakh a year on expert establishment and a standing Advisory Board would hardly appear relatively extravagant.

What is significant is that so far, with one small exception, all building societies in this Presidency have been formed on a communal basis. It would appear as if Indian conditions made the communal type that which is best adapted to social requirements. It is also unfortunately to be noted that the copartnership system—though in the abstract it is certainly the best—has not so far attracted the popularity one might have expected. Apparently the desire to possess an individual house of one's own is still deeply rooted in India.

VI.—PRODUCERS' MOVEMENT.

During the year under report nothing was done to promote the Producers' movement except to clear the ground by some preliminary study and enquiry. Only two industrial Producers' Societies existed in the Presidency, one the small but well managed Shoemakers' Society at Dharwar, the other a Salt Owners' Society at Sanikatta in Kanara District. The latter is not really a producers' society and is more of the nature of a trust or syndicate of salt-pan owners. It is extremely well-managed from the business point of view and is undoubtedly useful, especially to its members. But its ideals are too far removed from those of true co-operation to make it altogether deserving of praise. I hope, however, that the members may still be willing to adopt certain modifications in the bye-laws which will render it a true Producers' Society.

For agricultural production there were several types of societies on which there has already been comment. Most of them are rather resource societies by their methods than producers' societies, and only the Dairy Societies have this year been classed under this head in the list for this Presidency.

VII.—CONTROL AND AUDIT.

Under section 17 of the Act every registered society must be audited annually. It is through the annual audit chiefly that the connection of Government with the movement is visible and this audit forms the background of public confidence in co-operative institutions. The accepted standard of audit work for an auditor is 100 societies a year and, measured by this standard, our audit staff at present is seriously behind the total number of societies in existence. Proposals for additional staff were submitted on the 5th February last, but have not yet been sanctioned by Government. Owing to the small number of the staff, 425 societies remained unaudited at the end of the last calendar year. All the unaudited societies with a few exceptions were, however, cleared off before the end of March. Again the number of societies having a capital of more than Rs. 50,000 which are placed in the charge of the Special Auditor, is increasing and it is no longer possible for him to cope with the whole of this work. The Registrar is considering the whole question of the audit of these societies and hopes to approach Government with definite proposals at an early date. Consumers' societies may, under rule 42 (1) of the Co-operative Societies Rules, arrange for their own annual audit independently, but though this may relieve the Department of a heavy responsibility in regard to the audit of these societies in future, it has not done so yet. Societies are classed at audit as A very 'good,' B 'good,' C 'poor,' and D 'bad' and the classification creates a healthy rivalry among neighbouring societies to improve their management. Besides being annually audited, societies are also inspected by the Registrar, his Assistants and the honorary staff. The Registrar and his staff of Assistants check the work of their subordinates and see in a general way that the movement is kept on sound lines; while the inspection of Honorary Organisers is friendly and stimulating to societies. The question of the payment of audit in general, which came up for discussion before the last Provincial Conference, has been referred to a sub-committee, which will report its results to the next conference.

VIII.—THE CO-OPERATIVE INSTITUTE.

The Co-operative Central Institute, though perhaps not fully able to reach its own high ideal, did extremely useful work under the presidentship of His Excellency the Governor, with its able and enthusiastic Vice-president, the Honourable Mr. Lallubhai Samaldas, C.I.E., and its devoted Honorary Secretary, Rao Bahadur Talmaki. The membership rose from 539 to 719. 392 of the members were societies, a number which is still far too small a percentage of the total number of societies in this Presidency. The Institute held two training classes for senior secretaries at Bombay and Dharwar. In addition, a committee of the Institute edits and issues the Bombay Co-operative Quarterly Magazine, a model publication admirably conducted. The Institute also issues vernacular monthlies on co-operation. Lectures were arranged and a Legal Committee gave advice on five cases referred to it. The working of the section devoted to housing has been specially prolific of good results. The Institute has been of great advantage to the Department by its advice on many occasions and undoubtedly forms the nucleus of an important non-official consultative and organizing body.

I hope that its activities will soon find great extension and that it will be possible to devolve upon it many of the responsibilities now falling upon the Registrar. The Institute is noteworthy, compared with similar bodies in other countries, in the fact that it combines in one body the interests of all three branches of the movement, Resource, Consumption (including housing) and Production. It is possible that in the future the Institute will have to divide into corresponding sections with separate Standing Committees and Secretaries, but even at such a time there will be, as there now are, obvious advantages in having them combined under one board and in one constitution.

The chief want of the Institute is a suitable building. The benefactor who will come forward with a donation sufficient to house it adequately, if possible in one fine building along with the Provincial Bank and the two Assistant Registrars working in Bombay, would confer an invaluable boon to the middle and poorer classes of his countrymen organized whether as consumers, as producers, or as individuals, co-operating for the strengthening of their credit and resources.

TRAINING CLASSES.

The institution of Training classes for secretaries of Co-operative Societies, which was first initiated by Mr. G. K. Devdhar of the Servants of India Society, has proved very popular and extremely useful to the movement. It has since been taken over by the Bombay Central Co-operative Institute and under its auspices several Junior and Senior Training Classes were held during the year in Bombay and mofussil centres as shown below :—

Place.	No. of secretaries attending the class.	No. of secretaries passing the examination.	Chairman of Committee.
Broach	23	17	Rao Saheb G.H. Desai, B.A., Assistant Registrar, N. D.
Satana (Nasik)	37	13	Mr. J.A. Madan, I.C.S., Assistant Registrar, C. D.
Bombay	55	30	
Poona	30	17	Mr. K.H. Gokhale, Chairman, Cosmos C. C. Sy.
Dharwar	46	26	Mr. K. B. Bhadrapur, M.A., Personal Assistant to Registrar.

At these classes secretaries are trained in accounts, Co-operative principles and general management and the effect of trained secretaries on their own and neighbouring societies is found to be very beneficial. A training class for union supervisors in the Southern Division was held departmently by the Assistant Registrar with very good results.

CONFERENCES.

A Provincial Co-operative Conference was held during the year in September and was opened by His Excellency the Governor. Several important subjects were

discussed and such of the resolutions as required action from Government have been already submitted by the Registrar for orders, while action on others where possible has been taken by the Department. Besides the Provincial Conference, several smaller conferences were held in the mofussil during the year as shown below :—

District.	Place of Conference.	Date.	Name of president.
Thana	Umbergaon	7th April 1919	Mr. G. L. MacGregor, I.C.S., Collector.
Surat	Bulsar	1st December 1919	Mr. J. K. N. Kabraji, Collector.
Poona	Patas	7th December 1919	Mr. G. K. Devdhar, of Servants of India Society.
Broach	Amod	10th December 1919	Mr. R. B. Ewbank, I.C.S., Registrar, Co-operative Society.
Kaira	Matar	20th December 1919	Mr. C. H. Blathwayt, I.C.S., Collector.
Ahmednagar	Miri	15th February 1919	Mr. R. M. Sane, Divisional Honorary Organizer.
East Khandesh	Jalgaon	22nd February 1919	Mr. G. K. Devdhar, of Servants of India Society.
Sholapur	Pandharpur	27th February 1920	Mr. Otto Rothfeld, I.C.S., Registrar, Co-operative Societies.
Dharwar	Hubli	7th March 1920	Mr. K. B. Bhadrapur, M.A., Assistant Registrar.
Belgaum	Nipani	9th March 1920	Mr. G. L. MacGregor, I.C.S., Collector.
Ratnagiri	Ratnagiri	14th March 1920	Mr. R. M. Sane, Divisional Honorary Organizer.

All these conferences were organised by local co-operators, at their own expense, the Department making a supplementary grant, where necessary. Conferences are very useful to the movement in that they serve to kindle enthusiasm for the cause of co-operation, ventilating local wants and needs and keeping the movement in the public eye. They are in every way encouraged by the Department, and form the chief plank of our propaganda work.

IX.—EXPENDITURE FROM PUBLIC FUNDS.

I was anxious, in view of the misunderstanding very commonly expressed in regard to the position of the State in relation to the movement, to give accurate figures of the expenditure actually incurred from public funds on behalf of the co-operative movement. The manner, however, in which the accounts for the department have so far been kept,—some going from the Registrar's subordinates direct to the Accountant General and some through the Registrar,—has unfortunately made it impossible for me to get exact figures in time. Broadly speaking, however, it is the fact that about Rs. 1,80,000 were spent by Government from public funds on direct expenditure connected with the Department, on the pay of the staff, on travelling allowance and grants for conferences touring, and the like, and on rent of buildings, while about Rs. 7,000 have further been spent indirectly in the difference between the interest actually charged to societies on Government loans and the market rate. Both items will be considerably greater in the current year. But, even after the increase, the amount spent is obviously small for a department that controls over three crores of capital and which is of such immeasurable importance to the economic advance of the population of the Presidency. When it is considered that expenditure on the Agricultural Department is about 11 lakhs and that even that sum is hardly sufficient for the needs of that important experimental and advisory department, an expenditure of less than 2 lakhs on the movement which has to apply, among other things, the teachings of that Department will clearly not appear excessive, though it is more than is apparently often realized by the public.

X.—ACT, RULES AND BYE-LAWS.

The revised addition of the Manual was issued to the public. New Rules for Consumers' Societies were approved by Government and published. The Land Revenue Code was amended so as to allow the dues of cancelled Societies to be recovered as an arrear of land revenue. Rules for the grant of Takavi Loans to members of Co-operative Societies were issued by Government during the year.

XI.—MISCELLANEOUS.

Night Schools.—The work of night schools has been continued from last year and in all 37 schools have been working including one in Sind. The object

of these schools, the funds for which are so benevolently provided by Sir Vitthaldas Thakersey, is to remove from co-operative societies that illiteracy which hampers the progress of the movement. The schools are in special charge of two Inspectors who are borrowed from the Educational Department. They visit the schools frequently, stimulate attendance and see that the work is regularly carried on. The schools have not yet completed their full course and little can be said at this stage as to how far they have been successful in achieving the desired object. The difficulties of running the schools are great and unless adequate supervision is ensured, the funds might not be used to the best purpose.

School Boys' Societies.—These are not registered co-operative societies and

Division.	Number of school boys' Societies.
Northern	81
Central	163
Southern	160
Sind	45

are not taken notice of by the Department, except as propagandist bodies, but are encouraged as such. The number of societies existing in the Bombay Presidency during the year under report is as shown in the margin.

XII.—ATTITUDE OF THE PUBLIC.

On the whole the attitude of the public is distinctly friendly though in some cases apathetic. In Sind, however, the movement this year met with much virulent opposition on theocratic grounds. In certain other districts, in Belgaum for instance and in parts of Kanara, there is a more or less united but a nerveless opposition on the part of large landlords, who fear that the movement may free tenants from their bonds. On the whole, however, it is apathy that one fears far more than hostility. In fact a fight probably does co-operation good. The indifference of Northern Gujarat, for instance, is far harder to overcome. Savkars are now friendly on the whole and are beginning to realize that any extension of credit must be of benefit to commerce. The Consumers' movement and the Producers' movement have not yet unfortunately extended far enough to arouse the bitter enmity which will be the reward of their success.

XIII.—CONCLUSION.

In closing the report I should like to take the opportunity of thanking district officers for their constant interest and help. It is invidious perhaps to name any in particular where all or almost all have shown themselves ready on all occasions to assist, but the active interest in this important phase of the development of their districts taken by Messrs. Monteath, MacGregor, Moysey, Hamid Ali, and Hey has been conspicuous. The Assistant Registrars have all worked ably and satisfactorily and the newest of them, Mr. Huli, is showing himself a worthy successor to Mr Bhadrapur, now my Personal Assistant, who had particularly distinguished himself in the Southern Division. The work of the special Auditor, Mr. Sethna, was conspicuously good and of the other Auditors Mr. Huli before he became Assistant Registrar, Mr. Devrukhkar and Mr. Ibrahimshah obtained special commendation. I trust I may be allowed to add my own tribute to those paid at every conference and I may almost say by every co-operator to my predecessor Mr. Ewbank, I.C.S. It is not too much to say that the success of co-operation in this Presidency is in the main due to his unremitting efforts and the agricultural credit movement was so firmly established under his tactful and sure guidance that it has now no more to do than simply to extend on the foundation truly laid on his plan.

STATEMENT.
Operations of Central Banks.

Classification	Number of Members.		Number of affiliated Societies holding shares in Central Banks.				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			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 and other 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 Credit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals and other sources.	Central Banks.	Primary Societies.					Individuals and other sources.	Societies.	Provincial or Central Banks.	Government.			Rs.	Rs.		Rs.	Rs.	
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.	774	157	9	148	14	7	18,45,000	31,31,968	15,00,000	36,75,112	...	83,88,199	8,51,958	11,88,827	66,96,886	...	...	34,758	7,00,000	12,28,888	8,48,533	7,74,491	...	1,56,565	37,08,979	62,111	5 per cent.	5½ per cent.	7½ per cent.	...
2. The Broach District Central Co-operative Bank, Limited.	114	21	...	25	3	3	...	88,750	859	17,688	6,624	1,24,067	1,46,608	17,760	1,06,458	...	...	1,201	52,000	80,546	18,114	17,760	...	6,538	1,69,955	4,329	...	4 to 6 per cent.	...	...
3. The Surat District Co-operative Union, Limited.	261	101	...	99	2	...	1,050	1,50,406	3,018	84,741	19,010	1,05,955	1,88,837	...	15,439	...	...	2,082	51,960	1,77,758	10,075	...	...	11,356	2,51,184	5,922	7½ per cent.	5 to 5½ per cent.	7 to 8 per cent.	...
4. The Thana District Central Co-operative Bank, Limited.	171	36	...	33	3	...	...	63,500	...	31,357	...	55,168	88,066	24,000	...	...	...	875	25,450	52,806	...	6,000	...	1,711	87,787	2,450	7½ per cent.	6½ per cent.	8 per cent.	...
5. The Barsi Urban Co-operative Union, Limited.	510	24	...	24	...	...	53,300	84,116	48,505	99,754	55,113	18,961	65,264	...	...	...	...	1,741	28,110	1,02,897	...	...	...	7,092	1,38,099	4,257	9½ per cent.	5 to 6 per cent.	7 to 9½ per cent.	...
6. The Sholapur District Central Co-operative Bank, Limited.	223	38	...	36	3	...	...	88,200	...	31,831	...	97,755	96,172	...	12,775	...	...	835	25,410	97,030	9,483	...	...	230	1,32,683	2,064	3 per cent.	3 to 7 per cent.	8 per cent.	...
7. The East Khandesh District Central Co-operative Bank, Limited.	76	233	...	233	...	...	4,47,600	...	3,15,807	...	...	2,21,504	1,68,469	95,000	15,900	...	...	1,165	59,220	2,08,381	12,900	...	...	2,107	2,89,156	5,761	6½ per cent.	4½ to 6½ per cent.	7½ per cent.	...
8. The Ahmednagar District Central Co-operative Bank, Limited.	1,753	29	...	20	7	2	3,24,583	80,950	2,33,006	40,548	8,37,150	1,36,999	11,99,775	12,000	56,010	10	...	2,237	50,940	2,68,204	5,964	...	...	27,620	6,62,608	6,538	6½ per cent.	6 per cent.	7½ to 8 per cent.	...
9. The Nasik District Central Co-operative Bank Limited.	159	102	...	90	12	...	Engaged.	...	83,424	...	...	2,12,709	98,975	...	8,175	...	...	1,000	24,100	1,80,703	10,163	...	...	756	2,15,732	2,842	7 per cent.	5½ to 6½ per cent.	7½ to 8 per cent.	200
10. The Poona District Central Co-operative Bank, Limited.	49	224	...	218	6	...	5,24,657	...	2,16,574	...	...	6,32,823	2,87,353	2,80,528	2,81,301	73	...	1,667	87,705	2,99,219	...	2,44,000	...	1,906	6,32,630	9,600	7½ per cent.	6 per cent.	7½ per cent.	...
11. The Karnatak Central Co-operative Bank, Limited.	85	41	...	40	1	...	72,200	...	2,180	73,540	65,149	...	1,000	261	12,970	65,048	78,012	836	...	6½ per cent.	2,780
12. The Belgaum District Central Co-operative Bank, Limited.	292	50	...	50	...	...	63,400	...	500	...	...	62,900	39,150	...	...	...	...	386	83,526	25,150	...	...	...	...	63,745	-318	...	6½ to 6¾ per cent.	...	...
13. The Sind Central Co-operative Bank, Limited.	117	133	...	129	4	...	1,88,100	...	50,535	...	...	1,37,565	1,00,825	...	...	...	...	261	85,350	68,125	...	...	...	...	1,54,475	4,528	...	5½ to 6 per cent.	7 to 7½ per cent.	85,350
Grand Total	4,667	1,350	8	1,250	55	12	17,25,933	50,37,791	18,45,388	35,30,726	4,10,697	58,58,225	38,95,719	16,22,616	72,95,374	88	...	48,742	12,42,900	31,49,490	9,16,172	10,44,251	...	2,25,848	65,72,961	1,11,286	89,330
Grand Total for 1918-19.	4,229	804	2	728	52	12	9,26,610	29,42,926	4,59,429	26,22,528	8,07,351	38,69,459	26,01,128	11,00,114	44,25,473	63	...	38,621	11,20,670	26,40,868	6,21,860	7,54,697	...	1,27,222	53,64,217	26,950	6 per cent.	6 per cent.	7½ per cent.	64,230	

* For the purposes of this statement the working capital is taken to be the total of column 28.

STATEMENT A (1)
Operations of Urban Banks.

Classification.	Number of Members.		Number of affiliated Societies holding shares in Central Banks.					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			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 and other 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 Credit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals and other sources.	Central Banks.	Primary Societies.	Individuals and other sources.					Societies.*	Provincial or Central 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. G. I. P. Railway Employees Co-operative Society, Limited.	8,118	1	...	...	...	...	Rs. 14,61,728	Rs. ...	Rs. 11,33,732	Rs. ...	Rs. 16,51,603	Rs. ...	Rs. 7,54,033	Rs. ...	Rs. ...	Rs. 22,349	Rs. 4,16,780	Rs. 14,36,944	Rs. ...	Rs. ...	Rs. ...	Rs. 82,416	Rs. 18,86,140	Rs. 40,821	Rs. 7	Rs. 5 per cent.	Rs. 7½ per cent.	Rs. ...
2. B. B. & C. I. Railway Employees Co-operative Credit Society, Limited.	8,065	1	...	...	...	...	Rs. 6,14,415	Rs. ...	Rs. 4,50,230	Rs. ...	Rs. 5,60,407	Rs. ...	Rs. 64,045	Rs. ...	Rs. ...	Rs. 13,570	Rs. 2,66,010	Rs. 2,53,009	Rs. ...	Rs. ...	Rs. ...	Rs. 25,132	Rs. 5,44,151	Rs. 14,879	Rs. 6½	Rs. 5½ per cent.	Rs. 5 per cent.	Rs. ...
3. Chandrasonyakayastha Prabhu Co-operative Credit Society, Limited.	758	1	...	...	...	...	Rs. 54,924	Rs. ...	Rs. 88,858	Rs. ...	Rs. 1,07,546	Rs. 2,516	Rs. 76,858	Rs. ...	Rs. ...	Rs. 999	Rs. 10,000	Rs. 97,560	Rs. ...	Rs. ...	Rs. ...	Rs. 3,903	Rs. 1,11,463	Rs. 5,416	Rs. 7½	Rs. 4 to 7½ per cent.	Rs. 7½ to 10 per cent.	Rs. ...
4. Cosmos Co-operative Credit Society, Limited.	670	1	...	...	...	...	Rs. 64,855	Rs. ...	Rs. 53,034	Rs. 400	Rs. 84,913	Rs. 800	Rs. 28,273	Rs. ...	Rs. ...	Rs. 606	Rs. 13,740	Rs. 77,092	Rs. ...	Rs. ...	Rs. ...	Rs. 3,475	Rs. 94,307	Rs. 1,351	Rs. 4½	Rs. 4½ per cent.	Rs. 7½ per cent.	Rs. ...
5. East Khandesh Government servants Co-operative Credit Society, Limited.	683	1	...	...	...	...	Rs. 45,455	Rs. 2,493	Rs. 41,405	Rs. 3,415	Rs. 67,803	Rs. 444	Rs. 19,243	Rs. ...	Rs. ...	Rs. 11,729	Rs. 1,916	Rs. 9,165	Rs. 15,238	Rs. 2,545	Rs. 77,004	Rs. ...	Rs. 2,231	Rs. 1,06,303	Rs. -121 (Loss)	Rs. 6½	Rs. 9½ per cent.	Rs. ...
6. Dharwar Urban Co-operative Credit Society, Limited.	1,773	1	...	...	...	...	Rs. 2,04,439	Rs. 46,170	Rs. 1,71,521	Rs. 18,543	Rs. 2,57,347	Rs. 47,865	Rs. 12,63,516	Rs. ...	Rs. 19,560	Rs. 4,813	Rs. 47,850	Rs. 2,99,917	Rs. 19,560	Rs. ...	Rs. ...	Rs. 11,300	Rs. 4,73,627	Rs. 20,533	Rs. 12½	Rs. 6 per cent.	Rs. 9 per cent.	Rs. ...
7. Southern Maratha Urban Co-operative Credit Society, Limited.	1,563	1	...	...	...	...	Rs. 1,67,134	Rs. ...	Rs. 1,21,251	Rs. 13,293	Rs. 2,16,613	Rs. 23,930	Rs. 1,98,398	Rs. ...	Rs. 45,500	Rs. 3,513	Rs. 29,862	Rs. 1,74,013	Rs. 17,011	Rs. ...	Rs. ...	Rs. 27,643	Rs. 2,08,329	Rs. 11,228	Rs. 9	Rs. 6 per cent.	Rs. 9½ per cent.	Rs. ...
8. Botkeri Urban Co-operative Credit Society, Limited.	2,038	1	...	...	...	...	Rs. 65,095	Rs. ...	Rs. 49,034	Rs. 500	Rs. 1,43,226	Rs. 1,000	Rs. 53,757	Rs. ...	Rs. ...	Rs. 1,916	Rs. 60,605	Rs. 1,02,429	Rs. ...	Rs. ...	Rs. ...	Rs. 17,124	Rs. 1,80,215	Rs. 6,329	Rs. 9½	Rs. 4½ to 6½ per cent.	Rs. 9½ per cent.	Rs. ...
9. Hubli Urban Co-operative Credit Society Limited.	1,061	1	...	...	...	...	Rs. 2,72,587	Rs. ...	Rs. 2,25,613	Rs. 3,037	Rs. 1,53,065	Rs. 3,250	Rs. 2,08,621	Rs. ...	Rs. 63,420	Rs. 10	Rs. 2,336	Rs. 33,700	Rs. 2,02,625	Rs. 4,391	Rs. ...	Rs. 19,050	Rs. 2,60,342	Rs. -9,073	Rs. 10	Rs. 5 per cent.	Rs. ...	Rs. ...

STATEMENT A (1)—continued.

Classification.	Number of Mem- bers.		Number of affil- iated 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 deposit 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 and other 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 and other sources.	Central Banks.	Primary Socie- ties.					Individuals and other sources.	Societies.	Provincial Central 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
10. Belgaum Pioneer Co-operative Credit Society, Limited.	1,713	1	...	...	...	...	Rs. 1,46,460	Rs. ...	Rs. 86,551	Rs. ...	Rs. 1,75,571	Rs. ...	Rs. 1,77,196	Rs. ...	Rs. ...	4	...	Rs. 1,736	Rs. 27,376	Rs. 1,74,738	Rs. ...	Rs. ...	Rs. ...	Rs. 12,755	Rs. 2,14,519	Rs. 7,161	12½	6½	9½	...
11. Gokak Mills Co-operative Credit Society, Limited.	3,451	1	...	...	...	...	Rs. 36,275	Rs. ...	Rs. 81,130	Rs. 5,000	Rs. 89,516	Rs. ...	Rs. 34,009	Rs. ...	Rs. ...	276	...	Rs. 1,523	Rs. 5,401	Rs. 51,935	Rs. ...	Rs. ...	Rs. ...	Rs. 3,650	Rs. 61,046	Rs. -550 (Loss)	9½	"	"	...
12. Namdeo Co-operative Credit Society, Limited, Poona.	316	1	...	...	...	...	Rs. 9,68,177	Rs. 1,21,595	Rs. 2,47,645	Rs. 1,12,948	Rs. 53,966	Rs. 10,090	Rs. 1,54,098	Rs. 2,16,446	Rs. ...	...	...	Rs. 834	Rs. 16,665	Rs. 56,603	Rs. ...	Rs. ...	Rs. ...	Rs. 766	Rs. 74,124	Rs. 1,777	6½	"	"	...
13. Sirsi Urban Co-operative Credit Society, Limited.	626	1	...	...	...	...	Rs. 54,188	Rs. 2,000	Rs. 93,458	Rs. 2,475	Rs. 85,193	Rs. 5,725	Rs. 86,295	Rs. ...	Rs. ...	24	...	Rs. 1,465	Rs. 19,400	Rs. 76,169	Rs. ...	Rs. ...	Rs. ...	Rs. 6,200	Rs. 1,01,220	Rs. -4,702	8	5 to 6½	"	...
14. Kumta Urban Co-operative Credit Society, Limited.	540	1	...	...	...	...	Rs. 73,609	Rs. ...	Rs. 48,111	Rs. ...	Rs. 60,940	Rs. ...	Rs. 51,515	Rs. ...	Rs. ...	41	...	Rs. 237	Rs. 6,254	Rs. 57,034	Rs. ...	Rs. ...	Rs. ...	Rs. 2,003	Rs. 65,291	Rs. 1,323	6½	4 to 6½	"	...
15. Karwar Urban Co-operative Credit Society, Limited.	664	1	...	...	...	...	Rs. 97,579	Rs. ...	Rs. 86,511	Rs. ...	Rs. 51,933	Rs. ...	Rs. 43,543	Rs. ...	Rs. 58	28	...	Rs. 727	Rs. 9,219	Rs. 38,355	Rs. 58	Rs. ...	Rs. ...	Rs. 2,332	Rs. 49,964	Rs. 2,146	"	5½	"	...
16. Pandharpur Urban Co-operative Credit Society, Limited.	627	1	...	...	...	...	Rs. 29,110	Rs. ...	Rs. 18,530	Rs. ...	Rs. 62,705	Rs. ...	Rs. 29,063	Rs. ...	Rs. ...	...	...	Rs. 1,077	Rs. 14,730	Rs. 49,994	Rs. ...	Rs. ...	Rs. ...	Rs. 3,549	Rs. 68,273	Rs. 2,272	9½	6	"	...
17. Shamrao Vithal Urban Co-operative Credit Society, Limited.	1,520	1	...	...	...	...	Rs. 9,85,924	Rs. 22,835	Rs. 8,23,607	Rs. 22,747	Rs. 4,71,156	Rs. 463	Rs. 7,35,697	Rs. 61,000	Rs. 91,461	290	...	Rs. 5,790	Rs. 64,702	Rs. 5,18,417	Rs. 55,314	Rs. 29,950	Rs. ...	Rs. 45,205	Rs. 7,13,588	Rs. 18,703	6½	5 to 5½	7½ to 9½	...
18. Sasthi Catholic Urban Co-operative Credit Society, Limited.	866	1	...	...	...	...	Rs. 17,650	Rs. ...	Rs. 21,182	Rs. 2,412	Rs. 39,254	Rs. 807	Rs. 39,590	Rs. ...	Rs. ...	...	...	Rs. 363	Rs. 16,580	Rs. 34,147	Rs. ...	Rs. ...	Rs. ...	Rs. 670	Rs. 51,406	Rs. 1,256	8	6	9½	...
Grand Total	35,406	18	...	...	...	...	Rs. 47,69,638	Rs. 1,96,095	Rs. 36,96,593	Rs. 1,84,771	Rs. 43,92,846	Rs. 96,949	Rs. 39,59,650	Rs. 3,77,446	Rs. 2,25,069	12,402	...	Rs. 65,252	Rs. 11,27,929	Rs. 88,16,543	Rs. 99,452	Rs. 1,06,954	Rs. ...	Rs. 2,19,473	Rs. 63,70,350	Rs. 1,49,067	...	...	...	...

* For the purposes of this statement the working capital is taken to be the total of columns 20 to 25.

STATEMENT B.

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.
Ahmedabad	57	3,669	48,385	1,320	92,098	1,173	53,012	15,792	519	26,457	4,848	5,465
Broach	95	6,513	2,12,683	1,740	1,14,348	801	8,15,115	19,064	1,075	1,22,741	92,446	4,773
Kaira	58	4,571	1,23,624	...	83,081	...	1,60,274	5,403	...	42,861	48,530	...
Panch Mahals	21	2,865	41,996	...	34,734	...	43,017	50	...	10,309	...	...
Surat	136	7,666	3,51,353	15,900	9,17,426	13,655	5,36,823	23,832	22,865	1,52,158	1,46,838	14,900
Thana	39	3,463	1,57,420	2,471	1,02,664	1,800	1,72,614	8,856	671	47,110	52,550	274
Ahmednagar	75	5,201	1,51,651	755	1,51,511	827	4,05,037	1,51,105	182	19,333	1,10,932	...
East Khândesh	133	8,933	7,85,657	860	1,13,130	526	5,50,656	24,844	872	1,21,703	5,01,274	21,216
West Khândesh	33	2,084	73,366	4	55,723	...	81,871	2,057	4	15,599	35,610	...
Nâsik	71	4,126	2,20,577	7,351	1,34,026	1,587	3,51,830	30,622	5,774	57,181	1,27,346	6,757
Poona	155	11,484	11,44,063	4,000	9,12,539	4,100	14,06,625	2,74,929	18,098	3,40,507	5,62,062	6,929
Sâtara	149	13,103	7,84,371	16,680	6,05,490	13,013	8,97,440	96,756	9,039	2,37,369	8,54,411	19,353
Sholâpur	106	9,385	6,34,201	19,819	4,94,602	50	6,28,617	31,473	19,769	2,63,897	1,28,280	15,300
Belgaum	137	13,269	5,04,923	...	3,26,610	...	6,77,555	13,931	...	1,57,788	1,94,882	650
Bijâpur	94	8,452	3,11,240	500	1,92,701	...	4,34,331	10,565	500	87,023	1,11,470	...
Dhârwar	342	28,487	18,68,592	...	10,75,363	...	24,01,602	51,858	1,115	3,89,359	9,89,007	9,713
Kânara	54	3,606	1,16,870	1,200	81,245	...	1,27,390	14,068	1,200	47,967	1,000	3,500
Kolâba	33	2,045	28,650	9,473	25,320	6,969	48,391	17,255	2,767	10,464	4,200	2,000
Ratnâgirl	33	2,565	69,638	6,711	76,768	5,815	67,531	9,421	5,421	21,659	64,939	1,399
Hyderabad	20	464	43,637	...	24,418	...	22,418	1,005	...	718	27,900	...
Nawâbshâh	51	2,158	1,22,149	8,000	82,523	800	1,18,751	7,561	4,200	7,446	34,800	...
Karâchi	13	500	27,376	...	15,828	...	23,872	205	...	696	6,500	1,500
Larkhâna	46	1,369	93,024	...	49,544	...	65,342	...	...	4,706	52,200	...
Sukkur	37	1,667	82,846	...	54,082	...	67,888	2,065	...	1,541	41,600	...
Thar and Pârker	17	440	38,173	800	16,612	...	37,970	3,670	800	2,173	16,000	800
Upper Sind Frontier	1	90	2,870	...	2,685	...	3,495	...	...	90	...	...
Total, Unlimited	1,990	148,265	80,69,435	92,094	51,35,091	51,116	97,01,674	8,22,527	94,365	21,88,833	37,09,625	1,15,059
<i>Class I.—Credit Limited.</i>												
Sholâpur	8	414	21,272	...	19,658	6,442	40,519	...	1,200	26,979	...	...
Total, Limited	8	414	21,272	...	19,658	6,442	40,519	...	1,200	26,979	...	...
Grand Total, Class I Limited and Unlimited.	1,993	148,679	80,90,707	92,094	51,54,749	57,558	97,42,193	8,22,527	95,565	22,15,812	37,09,625	1,15,059
<i>Class II.—Purchase, and Purchase and Sale, Limited.</i>												
Thana	8	534	40,964	...	24,505	...	41,531	...	...	26,483	12,000	...
Nâsik	2	99	13	...	...	167	13	...	...	125	...	...
Poona	2	63	302	1,647	406	1,420	802	...	1,821	1,103	...	...
Sâtara	13	508	2,195	2,614	1,176	1,876	4,186	666	5,621	1,955	...	1,960

* 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.
...	...	1,291	...	25,298	90,397	175	11,249	13,041	29,638	1,08,098	5,499	...	6 to 10	9 1/2
...	...	4,173	...	72,303	1,51,579	4,463	1,25,350	7,088	83,049	8,93,831	4,436	...	...	...
...	...	2,782	170	29,949	55,553	170	69,946	2,980	14,345	1,73,113	4,651	...	...	...
...	...	646	...	28,588	83,251	...	...	3,712	8,041	73,592	2,847	...	...	...
...	...	6,923	...	73,773	1,91,803	17,975	2,20,805	25,470	63,607	5,93,433	4,094	...	...	...
...	...	1,312	...	37,499	60,625	5	73,128	422	13,331	1,85,011	4,808	...	...	...
13	...	4,334	...	69,005	82,875	1,430	2,62,717	13,058	28,672	4,29,355	14,970	...	...	...
218	...	5,032	...	9,22,917	63,638	35,715	2,78,069	1,762	29,263	6,31,260	18,039	...	...	...
...	...	1,163	...	26,560	9,322	9,451	42,163	3,601	6,786	90,810	2,497	...	...	...
...	...	3,984	...	97,696	34,602	6,378	2,19,382	5,005	12,660	2,76,923	5,753	...	...	...
25	...	13,246	...	2,87,365	4,01,442	8,215	6,88,688	2,227	1,28,059	15,15,006	86,000	...	...	...
...	...	11,138	...	2,84,387	2,79,270	20,267	4,54,203	6,185	42,615	10,56,927	16,032	...	...	...
12	...	7,778	...	1,91,557	8,41,006	20,769	1,31,797	1,217	46,848	7,33,104	28,011	...	...	...
69	...	5,682	...	1,95,549	1,91,465	2,500	3,16,750	3,037	38,897	7,48,198	14,698	...	...	...
...	...	4,477	...	1,41,122	60,637	800	1,62,780	8,918	50,023	4,44,280	10,504	...	...	...
424	...	23,858	...	6,16,339	3,02,972	53,825	13,76,442	14,566	1,32,843	24,07,287	38,831	...	...	...
87	...	1,512	...	47,322	65,403	9,350	5,200	...	7,821	1,34,096	2,027	...	...	...
205	32	487	...	26,906	14,595	3,465	6,602	...	8,820	55,358	9,017	...	...	...
111	84	1,806	...	35,428	24,179	1,602	24,168	4,346	9,046	98,769	2,064	...	...	...
33	...	449	7,691	1,828	600	...	17,190	2,650	108	30,067	639	...	7 1/2	9 1/2 to 10 1/2
46	...	1,129	47,615	21,048	2,289	1,800	26,750	22,048	24,544	1,46,094	6,062	...	...	...
23	...	377	2,236	6,931	1,450	1,500	6,550	2,132	2,152	24,051	993	...	...	...
82	...	1,375	22,636	5,510	2,525	...	41,334	8,930	1,625	28,460	1,669	...	...	...
66	...	1,297	14,792	7,902	1,870	...	26,500	11,098	14,054	76,216	2,870	...	...	...
86	...	414	7,382	11,903	512	2,260	13,975	4,736	3,132	42,906	1,814	...	...	...
...	...	11	...	1,373	...	...	...	938	1,052	3,361	263	...	...	...
1,470	116	1,06,576	1,02,528	25,56,072	23,53,663	1,95,017	46,21,531	1,70,063	7,46,331	1,07,45,516	2,28,284	...	...	...
75	...	1,366	10,155	8,515	35,836	57	2,000	...	4,024	60,567	2,050	...	6 1/2	12 1/2
75	...	1,366	10,155	8,515	35,836	57	2,000	...	4,024	60,567	2,050	...	...	...
1,545	116	1,07,942	1,12,663	25,54,692	23,69,504	1,95,074	46,23,531	1,70,063	7,50,355	1,08,06,103	2,30,364	...	...	...
43,735	...	227	11,120	6,263	10,613	...	15,900	...	5,166	48,922	2,055	...	6 1/2	12 1/2
1,313	2,221	46	1,485	...	100	...	...	...	328	1,021	2-3	...	6	...
1,377	...	206	...	1,195	...	...	...	...	828	2,023	123	...	6 1/2	...
3,731	3,421	206	6,580	729	199	1,160	600	...	653	10,020	104	...	...	...

† For the purposes 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 II.—Purchase and Purchase and Sale, Limited—continued.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Belgaum ...	1	19	...	...	...	...	...	...	...	...	...	...
Kolaba ...	1	15	...	...	...	...	...	...	...	...	...	...
East Khândesh ...	1	67	...	...	78	...	...	...	...	12	...	...
Total, Limited ...	126	1,305	43,474	4,261	26,163	3,463	46,032	866	7,442	29,678	12,000	1,260
Grand Total, Class II ...	28	1,305	43,474	4,261	26,163	3,463	46,032	866	7,442	29,678	12,000	1,260
<i>Class III.—Production, Unlimited.</i>												
Surat ...	1	...	...	...	...	...	...	...	...	...	...	...
Thána ...	3	115	...	...	...	...	...	...	...	...	...	...
Poona ...	1	37	...	...	...	...	...	...	40	...	...	...
Sátára ...	4	175	...	229	...	895	...	...	174	...	...	72
Belgaum ...	1	19	...	...	...	...	...	...	...	...	...	...
Sholápur ...	1	11	...	...	...	...	...	...	...	...	...	...
Dhárwár ...	3	59	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	14	416	...	229	...	895	...	...	214	...	...	72
Grand Total, Class III ...	14	416	...	229	...	895	...	...	214	...	...	72
<i>Class IV.—Production and Sale, Unlimited.</i>												
East Khândesh ...	5	124	1,033	...	801	...	282	...	...	797	...	430
West Khândesh ...	2	70	2,784	...	1,859	...	6,397	1,717	...	85	1,750	...
Ahmednagar ...	1	23	6,023	...	4,565	...	2,832	...	4	2,852	...	...
Ratnágiri ...	1	12	12,580	...	12,634	...	3,850	...	...	10,283	...	...
Bijápur ...	2	37	12	...	67	...	12	...	...	107	...	500
Belgaum ...	1	38	341	...	84	...	258	...	...	232	...	...
Dhárwár ...	2	294	...	500	303	...	77	...	500	10	...	...
Násik ...	2	44	899	60	620	...	621	...	60	56	1,000	...
Nawábsháh ...	1	...	...	...	...	...	...	...	...	...	...	...
Total, Unlimited ...	17	642	23,672	560	20,933	...	14,239	1,717	664	19,072	2,750	930

*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.—continued.

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.
2,018	1,821	5	1,560	...	...	...	...	...	...	1,560	211	...	6½	9½
...	...	...	120	...	...	...	...	...	...	120	...	...	"	"
82	...	60	730	...	...	...	...	...	213	043	-53	...	"	"
52,206	7,463	810	21,595	8,187	10,811	1,160	16,300	...	7,356	65,439	3,606	...	...	...
52,206	7,463	810	21,595	8,187	10,811	1,160	16,300	...	7,356	65,439	3,606	...	...	...
...
...	...	363	...	...	...	...	...	...	445	445	40	...	...	...
...	...	82	...	8	...	...	...	...	84	42	13	...	...	...
...	...	349	...	...	...	...	...	...	475	475	136	...	...	...
...	...	8	...	...	...	...	...	...	...	...	111	...	...	...
...	...	3	...	...	...	...	...	...	...	...	128	...	...	...
...	...	280	...	...	...	...	...	...	294	294	324	...	...	...
...	...	1,030	...	8	...	...	...	...	1,248	1,246	768	...	...	...
...	...	1,030	...	8	...	...	...	...	1,248	1,246	768	...	...	...
1,207	2,227	25	...	1,435	...	960	...	...	113	1,000	213	...	6½	9½
7,082	6,423	555	...	489	1,707	...	1,730	1,700	2,247	7,673	237	...	"	"
2,658	2,352	29	2,250	...	...	...	...	...	75	2,325	244	...	"	"
707	8,576	1,132	840	925	785	...	...	1,000	873	2,024	233	...	"	"
...	...	4	...	462	105	500	...	...	19	1,106	-152	...	"	"
1,941	1,847	84	...	176	...	...	...	...	8	172	66	...	"	"
1,758	86	165	...	325	50	...	...	...	2,760	2,135	-102	...	"	"
365	109	28	...	136	...	...	685	...	257	1,108	100	...	"	"
...
15,715	21,703	1,966	4,090	9,970	2,647	860	2,315	2,700	5,276	22,552	973	...	...	...

† For the purposes of this statement the working capital is taken to be the total of columns 17 to 21.

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 IV.—Limited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
East Khândesh ...	8	1,064	2,930	59,255	3,521	24,205	5,868	...	20,150	16,318	12,500	...
Poona ...	3	119	754	890	4,176	...	1,538	900	770	600	...	...
Sâtara ...	2	508	...	2,606	...	3,331	...	...	9,378	466	...	231
Belgaum ...	1	30	3,760	...	3,765	...	2,675	...	...	260	...	...
Bijâpur ...	2	189	5,900	...	2,796	...	4,766	...	...	1,600	...	...
Dhârwar ...	6	1,906	90,831	...	62,163	...	36,724	436	671	16,297	15,000	41,230
Kanara ...	1	213	2,237	...	11,594	...	4,258	...	...	3,144	...	...
Kolâba ...	1	98	2,762	...	2,555	...	3,307	...	1,465	1,378	...	...
Total, Limited ...	23	4,126	1,15,174	42,241	1,10,970	27,536	59,136	1,396	32,434	40,063	27,500	41,531
Grand Total, Class IV... Unlimited and Limited.	40	4,768	1,33,846	42,801	1,31,903	27,536	73,375	3,113	32,998	54,055	30,250	42,451
<i>Class VI.—Others, Limited.</i>												
Sholapur ...	3	85	...	375	...	15	...	...	360	120	...	...
Kânara ...	1	29	...	...	...	...	...	...	...	278	...	...
Satara ...	5	256	...	270	...	15	...	...	600	...	...	...
Kolâba ...	1	13	...	...	...	...	...	...	...	...	...	...
Dharwar ...	3	159	355	575	...	175	748	...	400	1,090	...	1,000
Belgaum ...	2	51	...	...	...	450	136	...	268	...	...	...
Poona ...	2	97	...	...	...	...	...	...	...	...	...	...
Thâna ...	1	33	...	...	...	...	...	...	...	...	...	...
Total, Limited ...	18	733	355	1,220	...	655	884	...	1,648	1,486	...	1,000
Grand Total, Class VI...	18	733	355	1,220	...	655	884	...	1,648	1,486	...	1,000
Grand Total of Agri- cultural Societies of the Bombay Presidency (including Bind) ...	2,091	1,55,906	62,73,332	1,40,605	53,12,515	89,607	93,62,484	8,26,506	1,37,667	23,01,031	37,51,875	1,59,842
Do. for 1918-1919.	1,737	1,23,825	64,26,655	87,499	53,29,245	76,516	73,69,047	5,66,209	1,21,949	17,39,008	25,79,914	1,16,620

* 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.—continued.

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.
...	...	1,362	18,790	3,326	...	...	13,166	...	2,423	37,704	2,451	...	6½	9½
...	6,726	1,066	1,350	1,827	2,129	...	...	800	...	6,106	—453	...	...	...
47,873	47,576	868	4,165	1	2,406	2,832	...	...	620	9,974	862	...	...	...
21,039	17,751	656	855	1,300	225	...	...	1,300	1,808	4,068	2,006	...	...	...
8,901	8,164	2,133	4,172	500	...	...	...	1,600	838	6,610	84	...	...	...
9,32,433	16,22,146	4,801	19,697	1,245	1,917	2,938	...	452	11,419	43,768	8,539	...	...	...
2	...	159	2,380	1,648	4,128	...	...	...	1,369	9,625	968	...	...	...
...	3,993	1,108	690	1,840	639	...	...	2,000	24	5,999	—141	...	...	...
9,00,338	17,06,361	11,652	51,799	11,667	11,443	11,860	13,166	6,062	17,901	1,23,927	13,766	...	...	...
9,16,064	17,28,064	13,618	55,889	15,667	14,090	12,740	15,480	8,782	23,677	1,46,513	14,729	...	...	...
317	2,201	29	1,935	130	...	...	...	...	...	2,118	335	...	...	...
...	...	106	660	...	...	...	...	...	...	560	109	...	6½	...
...	266	264	1,405	...	...	...	...	785	106	2,296	902	...	...	7½
...	...	...	...	...	...	...	...	...	43	43	600	...	...	...
4,999	271	412	3,160	...	...	...	...	95	304	2,549	659	...	...	...
...	443	49	1,860	...	10	...	...	...	260	2,129	107	...	6	9½
...	...	911	3,770	1,360	10	197	2,000	349	402	9,078	—68	...	6½	9½
...	...	54	241	...	...	...	...	...	...	241	48	...	...	...
5,316	3,181	1,825	13,981	1,470	90	197	3,000	1,229	1,113	90,010	1,901	...	...	...
5,316	3,181	1,825	13,981	1,470	90	197	3,000	1,229	1,113	90,010	1,901	...	...	...
9,75,121	17,33,824	1,25,225	3,03,148	25,89,915	24,14,435	2,09,171	46,58,611	1,80,074	7,63,979	1,10,39,323	9,51,467	...	...	...
1,12,514	13,26,256	96,633	1,39,419	19,87,478	17,58,411	1,89,534	35,03,666	1,07,920	5,63,804	83,60,371	2,80,570	...	...	...

† For the purposes of this statement the working capital is taken to be the total of columns 17 to 21.

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.
<i>Class I.—Credit, Unlimited.</i>												
1. Bombay	12	209	Rs. 14,171	Rs. 240	Rs. 15,058	Rs. 540	Rs. 40,019	Rs. 35,888	Rs. 4,225	Rs. 2,003	Rs. ...	Rs. 100
2. Borach	4	709	59,204	...	53,482	...	14,230	...	2,000	12,594	...	...
3. Kaira	1	169	8,220	...	7,552	...	5,039	...	...	360	...	...
4. Ahmednagar	4	696	24,283	...	21,668	...	24,577	Rs. 986	Rs. 600	1,408	3,000	...
5. West Khândesh	1	23	8,350	...	...	...	8,350	...	...	900	2,500	...
6. Poona	2	142	5,357	...	6,020	...	6,012	Rs. 8,602	...	1,751	...	...
7. Sâtara	2	118	6,233	...	3,792	Rs. 800	21,300	Rs. 6,694	Rs. 700	462	...	Rs. 300
8. Sholâpur	2	79	7,225	...	5,691	...	6,400	Rs. 1,624	...	854	4,000	...
9. Kânara	4	324	7,253	...	6,160	...	5,540	Rs. 863	...	3,775	...	...
10. Kolâba	1	62	783	...	539	...	884	...	...	57	...	...
11. Ratnâgiri	7	844	20,171	...	21,922	...	19,841	Rs. 2,911	...	2,177	1,500	...
Total, Unlimited	42	2,965	1,56,470	240	1,41,923	1,340	1,56,492	53,066	7,525	27,361	11,000	400
<i>Class I.—Credit, Limited.</i>												
1. Bombay	111	23,845	39,13,354	35,779	20,03,491	21,410	22,40,816	1,03,480	12,772	25,02,803	2,42,915	1,46,177
2. Ahmedabad	6	102	4,274	...	2,782	...	5,126	...	...	2,735	...	...
3. Broach	6	351	57,847	4,300	25,397	1,000	41,937	Rs. 265	Rs. 3,300	37,072	2,000	300
4. Kaira	2	251	12,586	...	10,544	...	10,808	Rs. 386	...	3,801	2,000	...
5. Surat	2	161	14,482	57	10,242	57	4,146	...	...	31,194	...	...
6. Thâna	11	1,944	60,612	...	51,411	2,412	25,741	Rs. 12,062	Rs. 807	60,822	...	...
7. Ahmednagar	5	1,092	41,602	...	12,422	...	22,322	Rs. 1,060	...	20,496	5,250	...
8. East Khândesh	2	1,222	64,941	20,822	64,636	2,415	75,305	...	17,222	33,972	8,022	...
9. West Khândesh	2	510	16,075	...	15,651	2,000	22,225	Rs. 12,462	...	4,612	...	...
10. Nâsik	1	157	17,625	...	2,962	...	11,222	Rs. 600	...	15,222	12,200	222
11. Poona	14	2,427	4,04,272	1,22,425	3,62,272	1,12,242	2,05,355	12,272	14,722	2,15,255	2,16,445	1,240
12. Sâtara	7	1,654	32,784	4,700	12,786	1,264	41,637	Rs. 12,625	Rs. 8,556	25,222	...	...
13. Sholâpur	5	1,272	50,992	...	22,242	...	24,412	Rs. 5,172	...	31,202	...	...
14. Belgaum	7	7,252	2,52,626	...	1,62,454	5,000	2,15,200	Rs. 61,255	...	2,42,260	...	...
15. Bijâpur	6	642	55,257	1,000	35,211	...	55,255	Rs. 1,222	1,000	22,271	1,000	...
16. Dhârwar	25	10,610	10,24,227	52,770	6,02,122	22,274	11,14,154	Rs. 62,221	Rs. 77,125	2,27,221	1,000	1,26,115
17. Kânara	2	2,122	2,22,752	2,000	2,15,650	2,475	2,21,220	Rs. 4,162	Rs. 5,725	1,70,662	...	2,052
18. Kolâba	1	250	4,614	...	2,075	...	2,126	Rs. 9	...	400	...	...
19. Ratnâgiri	2	252	25,761	...	20,212	...	16,424	...	...	6,226	...	...
20. Hyderabad	1	152	12,025	...	2,225	...	10,020	...	...	1,202	...	...
21. Karâchi	4	454	40,425	...	12,652	...	20,222	Rs. 205	...	1,002	...	...
Total, Limited	231	62,510	64,11,252	2,45,020	47,21,225	2,01,155	52,77,227	3,10,755	1,42,022	42,70,210	5,22,541	2,26,212
Grand Total, Class I, Unlimited and Limited	273	66,475	65,67,722	2,45,220	49,22,212	2,02,425	52,34,422	3,62,221	1,42,617	42,98,171	6,04,541	2,27,212
<i>Class II.—Purchase, and Sale, Unlimited.</i>												
1. Nâsik	1	12	800	...	224	...	800	...	...	...	...	...
2. Sâtara	2	25	146	...	222	...	1,672	Rs. 1,526	...	...	...	...
3. Sholâpur	4	161	6,256	...	7,222	...	2,752	...	...	2,752	...	...
4. Belgaum	4	267	51,621	...	50,251	...	11,222	Rs. 626	...	22,277	...	5,152
5. Bijâpur	1	46	17,222	...	12,602	...	2,222	...	...	4,222	...	122
6. Dhârwar	2	551	1,06,462	2,221	20,556	2,426	42,672	Rs. 2,605	Rs. 2,760	22,252	15,277	21,212
7. Ratnâgiri	2	252	42,241	...	42,220	...	17,252	Rs. 465	...	51,272	...	521
Total, Unlimited	27	1,425	2,22,665	2,221	2,06,224	2,426	22,212	5,222	2,760	1,04,220	15,277	27,222

*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.

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 tenders.	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.	
...	...	982	4,479	970	80,879	4,790	...	820	13,549	64,767	+934	...	9	18½	
...	...	783	...	14,896	2,885	...	...	...	4,664	22,445	+479	...	7½	9½
...	...	52	...	1,780	1,669	...	...	...	1,339	4,785	+317	...	7½	9½
8	...	296	700	8,465	8,070	...	8,240	1,580	6,003	28,058	+661	...	6½	9½	
...	...	20	...	900	...	...	2,500	...	...	2,400	+3	...	7½	9½
...	...	80	...	4,321	1,008	...	...	...	505	5,924	+906	...	6½	9½
...	...	81	18,090	1,787	200	1,028	...	...	999	22,103	+435	6½	6½	9½
...	...	167	...	1,459	570	...	4,590	...	262	6,531	+311	...	6½	9½	
8	388	68	...	1,945	4,115	50	...	...	865	6,975	+260	...	6½	9½
...	...	...	...	119	625	...	...	...	113	550	+34	...	7½	12½
...	...	607	...	5,220	6,675	...	8,123	2,104	3,058	21,269	+470	...	6½	9½	
6	388	8,136	23,269	41,855	51,490	5,663	18,452	5,100	31,446	1,77,480	+4,100	...	...	...
293	...	52,567	10,76,066	9,97,249	14,61,734	67,612	47,896	...	1,23,317	37,02,094	+1,07,161	...	9	18½	
...	...	98	284	10	4,070	...	259	24	678	5,425	+563	...	6½	9½	
...	...	594	21,565	8,244	13,776	300	4,107	...	448	48,435	+1,100	6 to 6½	...	...
...	...	181	2,620	2,286	5,311	...	1,000	...	877	12,094	+621	6½	6 to 7	...	
35,970	44,759	1,233	11,819	664	5,098	...	...	...	...	17,581	+1,062	...	8	...
...	...	672	28,123	46,716	25,999	...	...	...	2,632	1,03,770	+9,083	...	6½	12½
5	...	323	9,982	6,660	10,931	...	4,450	...	704	82,817	+967	...	...	9½
11,747	...	2,408	13,385	9,146	14,127	19,793	77,004	...	8,217	1,36,672	+892	6½ to 7	6½ to 7	...	
...	...	413	15,065	11,993	5,353	...	...	...	1,352	33,763	+3,610	...	6½	...
...	...	285	8,080	2,694	8,014	122	2,942	...	60	11,033	+251	...	8	...	
8	...	2,126	57,721	51,201	1,28,731	399	...	...	10,877	2,43,020	+6,221	...	6½	7½
...	...	1,157	15,650	16,770	22,238	...	...	...	2,024	56,622	+1,278	6½	6½ to 7	9½
4	...	1,630	27,166	19,449	39,781	...	...	...	4,806	91,208	+9,458	...	6½	...
4,818	...	4,801	81,782	2,54,651	18,660	...	...	...	25,762	3,81,035	+13,333	...	...	...
...	...	695	16,433	9,844	23,474	...	960	...	1,508	67,509	+1,932	...	...	...
160	...	16,411	3,02,198	5,95,099	4,14,878	62,615	2,975	...	89,003	14,59,358	+55,639	...	...	...
127	...	3,014	66,523	75,044	1,36,227	2,068	...	...	12,510	2,52,467	+9,442	...	...	...
5	...	42	1,560	...	400	...	...	...	11	1,071	+177	...	...	12½
5	...	214	4,023	1,051	6,595	...	...	1,960	828	16,472	+504	...	...	9½
2	...	108	9,125	1,303	...	...	...	...	-123	10,306	+543	...	...	...
...	...	381	27,390	2,010	1,000	6,000	...	...	1,184	87,584	+1,252	...	...	...
58,139	44,759	69,172	17,81,650	21,12,294	23,68,747	1,58,899	1,41,633	1,964	2,80,210	28,45,417	+2,13,479	...	...	...
58,145	45,147	92,308	18,04,919	21,54,149	24,20,237	1,54,707	1,60,035	7,084	2,11,706	70,22,597	2,17,278	...	...	...
...	...	28	...	270	100	...	...	400	18	729	+10	...	8	9½
146	146	67	...	1,250	...	...	607	1,000	906	2,212	-178	...	6½	...
7,169	9,043	254	...	2,403	1,400	...	1,287	500	1,040	6,130	+129	...	...	...
69,455	63,501	1,111	...	9,299	468	6,919	...	8,278	2,066	22,642	+1,101	...	...	...
18,508	18,277	44	...	2,457	607	129	...	2,000	...	5,223	+628	...	...	...
56,408	55,274	1,645	...	23,966	11,894	22,325	4,717	7,106	6,501	50,929	-2,670	...	...	...
47,823	...	1,405	...	4,841	11,562	30	1,454	6,464	6,512	29,572	+426	...	...	...
1,99,509	1,46,241	4,554	...	49,630	26,029	29,413	8,355	20,348	14,763	1,48,424	-442	...	...	...

†For the purposes of this statement the working capital is taken to be the total of columns 17 to 24.

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.—Purchase, Purchase and Sale, Limited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. Bombay ...	13	1,325	1,016	...	460	...	1,456	...	...	16,937	2,000	300
2. Ahmedabad ...	2	149	753	...	417	...	1,036	885	...	247	1,177	853	
3. Broach ...	6	333	...	1,101	...	600	...	...	501	22,470	...	1,462
4. Kaira ...	2	127	...	...	8,134	...	1,558	...	...	23,220	...	...
5. Surat ...	7	417	1,634	1,600	1,437	700	1,516	454	900	9,612	...	...
6. Thana ...	2	269	175	...	676	...	560	250	...	2,000	...	2,981	
7. Ahmednagar ...	4	445	78,944	2,012	57,999	2,062	31,577	...	2,124	1,60,638	31,341	1,700	
8. East Khândesh ...	2	56	5,720	...	3,857	...	1,662	...	...	1,552	...	...
9. West Khândesh ...	2	145	2,496	...	4,034	...	2,910	557	...	71	...	...
10. Násik ...	1	54	...	...	1	...	...	...	...	5	...	...
11. Poona ...	9	674	1,036	...	2,179	...	5,212	...	...	13,340	...	5,100
12. Sholápur ...	2	239	3,201	...	27,327	...	16,934	2,392	...	2,407	...	...
13. Belgaum ...	1	95	...	...	...	...	...	...	...	140	...	...
14. Bijápur ...	2	207	14,890	...	9,822	...	18,886	725	...	9,257	...	1,000	
15. Dhárwár ...	7	53	26,057	...	22,410	...	23,968	...	...	1,216	1,820	61,500
16. Kánara ...	2	111	...	...	...	...	...	...	...	7,204	...	2,000
17. Ratnágiri ...	6	336	1,112	1,500	2,486	100	14,065	...	1,400	1,41,682	...	15,322	
18. Hyderabad ...	2	33	7,079	...	2,782	...	4,237	...	...	848	2,300	...
19. Karáchi ...	1				Engaged	in collecting capital.							
20. Lárkána ...	1	41	6,730	...	6,930	...	1,210	...	...	6	...	...
Total, Limited ...	74	5,302	1,52,733	6,213	1,45,957	4,482	1,30,397	5,263	4,925	4,13,090	89,639	92,314	
Grand Total, Class II, Unlimited and Limited ...	101	6,727	3,81,293	10,034	3,52,251	7,978	2,18,715	10,485	6,685	5,17,450	55,515	1,19,353	
<i>Class IV.—Productive and Sale, Unlimited.</i>													
1. Dhárwár ...	1	48	1,164	...	868	...	1,847	...	...	1,220	...	5,545
Total V.—Unlimited ...	1	48	1,164	...	868	...	1,847	...	...	1,220	...	5,545
<i>Class IV.—Productive and Sale, Limited.</i>													
1. Kánara ...	1	101	44,565	...	46,495	...	26,059	...	...	98,437	...	...
Total, Limited ...	1	101	44,565	...	46,495	...	26,059	...	...	98,437	...	...
Grand Total, Class IV.	2	149	45,729	...	46,861	...	27,906	...	...	99,657	...	5,545
<i>Class VI.—Others, Limited.</i>													
1. Bombay ...	11	1,995	1,441	2,000	18,835	...	2,046	...	2,000	1,04,012	...	160	
2. Thana ...	4	832	1,812	...	...	...	1,812	...	...	1,01,793	...	...
3. Ahmednagar ...	1						Not commenced work.						
4. Dhárwár ...	4	85	...	...	...	...	...	...	...	2,980	...	...
5. Karáchi ...	2	223	...	13,500	...	...	...	...	13,500	...	...	...
Total, Limited ...	22	2,710	2,753	15,500	18,835	...	3,858	...	15,500	2,08,785	...	160	
Grand Total, Class VI.	22	2,710	2,753	15,500	18,835	...	3,858	...	15,500	2,08,785	...	160	
Non-Agricultural Societies, Bombay Presidency (including Sind).	Grand Total.	893	76,061	69,97,509	2,70,804	59,41,265	2,10,473	60,84,408	3,74,306	1,73,802	52,24,063	6,60,056	4,62,269
Do. for 1918-19.	220	69,471	35,25,061	1,84,956	41,71,779	2,12,216	43,91,811	2,79,695	5,36,562	35,48,054	6,34,015	2,47,050	

C—continued.
Agricultural Societies.

14	15	16	17	Loans and Deposits held at the end of the year from					23	24	25	26	Most usual rate of interest.	
				18	19	20	21	22					27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
23,219	12,717	14,435	44,717	3,191	12,846	300	9,000	...	458	63,542	-6,381	...	9	14
4,448	74,839	578	665	165	250	...	...	800	1,119	2,400	+131	9	8	9
46,166	54,063	992	12,321	...	5,000	236	8	...	275	17,835	+1,361	6	6	...
20,064	25,601	269	2,425	162	5,292	...	...	1,777	1,147	10,803	+875	...	...	7
28,677	33,162	516	9,031	686	4,052	...	...	...	606	14,575	-181	...	6	9
3,727	...	266	3,278	2,000	...	671	...	...	844	6,293	+143	...	6	...
1,19,441	70,663	8,323	13,676	3,764	14,078	1,165	2,700	7,700	5,377	54,428	+4,650	...	...	...
4,502	1,433	46	950	1,000	...	...	...	...	...	1,950	+134	...	...	...
...	...	150	...	243	...	...	...	...	9,915	4,158	+136	...	...	...
2,807	1,830	146	1,580	...	5	99	...	...	166	1,850	+81	9	...	...
6,273	514	1,674	10,871	1,719	4,573	1,821	...	...	2,407	21,391	-466	...	...	12
9,041	8,511	541	4,447	1,923	8,138	...	...	558	2,129	17,900	+900	...	...	...
601	4,821	109	1,440	40	100	...	...	...	...	1,530	+306	...	...	...
25,139	26,824	625	10,930	1,521	6,988	1,000	...	...	917	21,454	+1,479	...	...	...
35,170	55,618	862	13,990	...	279	20,000	...	52,000	...	86,269	+8,489	...	...	...
41,381	...	193	7,670	5,204	2,000	900	...	...	...	16,774	+706	...	...	...
58,170	...	1,455	8,470	2,374	5,494	4,642	...	...	1,471	23,431	+2,229	...	...	...
...	...	43	...	848	...	...	8,800	400	...	4,548	+71	...	...	...
...	...	30	...	739	...	...	...	650	40	1,429	+80	...	...	...
4,33,826	8,70,586	26,893	1,52,461	25,384	60,091	30,834	8,003	63,355	20,401	8,70,059	10,873	...	...	...
6,33,335	5,18,827	30,847	1,52,461	75,420	95,120	60,247	16,358	83,733	85,154	5,18,409	10,431	...	...	...
1,735	6,891	357	...	1,030	69	...	2,000	...	494	8,648	255	...	9	11
1,735	6,891	357	...	1,080	69	...	2,000	...	494	8,648	255	...	...	...
...	...	1,925	3,693	13,359	10,170	...	...	...	6,661	33,913	2,196	...	6	9
...	...	1,925	3,693	13,359	10,170	...	...	...	6,661	33,913	2,196	...	...	...
1,735	6,891	2,252	3,693	14,469	10,239	...	2,000	...	7,155	27,556	2,461	...	...	...
...	...	13,310	2,35,277	1,91,160	75,050	...	...	1,50,000	6,020	6,57,507	+16,000	...	...	...
...	...	253	61,639	1,07,063	9,000	807	...	...	21	1,72,430	-2,836	...	...	...
...	...	35	8,615	535	2,145	...	...	...	...	11,526	+651	...	...	...
...	...	596	16,592	...	...	...	...	...	...	16,592	+231	...	...	...
...	...	13,194	3,22,123	2,99,958	79,195	507	...	1,50,000	6,041	8,58,124	+15,200	...	...	...
...	...	13,194	3,22,123	2,99,958	79,195	507	...	1,50,000	6,041	8,58,124	+15,200	...	...	...
6,58,215	5,68,865	1,38,631	22,83,196	25,43,996	26,04,701	3,25,521	1,78,323	2,40,517	8,60,004	94,37,070	2,49,002	...	...	...
4,66,816	1,46,349	86,552	15,64,572	22,06,312	19,15,208	1,44,530	67,525	32,343	8,10,647	42,42,194	1,77,549	...	...	...

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	13	1,365	Rs. 45,355	Rs. 121	.2	2	
Broach ...	3	17	1,476	99,987	143	.1	3	
Kaira ...	3	15	1,481	97,016	85	.08	3	
Panch Maháls ...	1	4	583	9,190	...	.0	...	
			The actual work was commenced after 1st April 1920.					
Surat ...	4	23	1,360	1,48,691	85	.05	3	
East Khándesh ...	4	22	1,572	1,33,839	226	.1	9	
Ahmednagar ...	1	4	486	39,908	...	...	3	
Násik ...	3	17	1,350	1,71,803	492	.2	7	
Poona ...	7	38	3,217	6,24,669	1,427	.2	7	
Sátára ...	5	47	5,971	6,20,595	1,125	.1	5	
Sholápur ...	4	22	2,118	2,33,197	323	.1	4	
Belgaum ...	5	32	4,698	3,64,002	1,097	.3	11	
Bijápur ...	1	5	1,224	89,440	82	...	1	
Dhárwár ...	21	118	12,770	14,79,743	3,222	.2	22	
Grand Total ...	64	377	39,671	41,57,435	8,428	.2	80	

STATEMENT E.

Operations of Cattle Insurance Societies (Class V).

Classification.	Number of Societies.	Number of Members.	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	14
A—CATTLE INSURANCE.													
I—AGRICULTURE.													
Broach ...	1	...	2,490	124	...	39	8	67	21	Rs. 318	...	...
Belgaum ...	1	70	...	...	...	...	...	...	3	Rs. 152	...	...
Poona ...	1	...	...	...	...	...	...	...	...	...	...	...
Sátára ...	1	...	...	...	...	...	...	...	...	...	...	...
Grand Total ...	4	70	2,490	124	...	39	8	67	24	Rs. 470	...	...

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.....	200	8,51,253	11,93,327	66,96,888	.....	15,00,000	2,36,770	24,38,342	2,83,447	.....	1,57,998	4,41,445	62,044	1,34,40,267
2. The Broach District Central Co-operative Bank, Ltd.	8,700	1,46,608	17,780	1,06,488	.....	859	.....	17,583	4,112	.....	19	4,124	72,366	8,69,788
3. The Surat District Co-operative Union, Ltd. ...	2,790	1,88,637	.....	15,439	.....	3,018	.....	84,741	11,006	.....	4,245	15,252	57,823	3,67,630
4. The Thana District Central Co-operative Bank, Ltd.	1,760	88,095	24,000	.....	.....	.....	.....	31,957	8,928	.....	8,007	6,935	5,760	1,68,608
5. The Baral Urban Co-operative Union, Ltd. ...	8,560	65,264	.....	.....	.....	48,505	.....	29,754	10,465	4	819	10,768	64,438	2,22,909
6. The Sholapur District Central Co-operative Bank, Ltd.	2,170	96,172	.....	13,775	.....	.....	.....	31,531	4,619	.....	202	4,821	11,824	1,60,593
7. The East Khandesh District Central Co-operative Bank, Ltd.	15,100	1,68,469	95,000	15,900	.....	.....	.....	3,15,607	18,149	1	222	18,973	700	6,29,149
8. The Ahmednagar District Central Co-operative Bank, Ltd.	3,520	11,99,775	12,000	66,910	.....	2,93,006	.....	40,549	86,244	10	1,037	86,311	72,111	17,14,181
9. The Nashik District Central Co-operative Bank, Ltd.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10. The Poona District Central Co-operative Bank, Ltd.	8,120	98,975	.....	8,175	.....	.....	.....	83,424	8,715	.....	1,530	10,545	10,166	1,69,405
11. The Karnatak Central Co-operative Bank, Ltd.	25,678	2,87,323	2,30,528	2,51,301	.....	.....	.....	2,16,674	88,279	73	107	88,450	177	12,30,167
12. The Belgaum District Central Co-operative Bank, Ltd.	7,800	65,143	.....	1,000	.....	.....	.....	2,100	217	.....	.....	217	9,857	66,176
13. The Bilarpur District Central Co-operative Bank, Ltd.	35,528	39,150	.....	.....	.....	.....	.....	600	138	.....	91	229	.....	78,474
14. The Sind Central Co-operative Bank, Ltd. ...	20,500	1,03,825	.....	.....	.....	.....	.....	60,535	3,793	.....	257	4,150	65,550	2,41,560
Grand Total	1,33,720	83,96,719	16,22,615	72,95,874	.....	18,45,328	2,36,770	22,93,968	4,22,112	68	1,02,442	6,91,048	4,52,516	1,58,68,606

STATEMENT G—continued.

CENTRAL BANKS—RECEIPTS AND DISBURSEMENTS—continued.

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 24 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. ...	140	6,92,842	8,90,154	69,81,691	...	13,45,000	5,10,835	26,21,127	1,21,675	41,606	959	83,506	1,45,173	8,42,919	55,659	1,34,40,267	
2. The Broach District Central Co-operative Bank, Ltd.	.....	1,35,796	.....	1,08,671	...	...	...	88,750	8,764	2,192	...	1,199	102	7,257	22,314	3,69,788	
3. The Surat District Co-operative Union, Ltd. ...	.....	1,60,417	.....	9,944	...	1,050	...	1,50,406	7,536	3,177	...	2,035	4,125	16,873	28,940	3,67,630	
4. The Thana District Central Co-operative Bank, Ltd.	930	67,478	16,000	2,000	...	...	...	63,600	2,639	1,324	3,860	371	87	8,281	319	1,58,508	
5. The Bansi Urban Co-operative Union, Ltd. ...	.....	69,086	50	.....	11	63,300	116	24,000	4,227	2,193	78	1,429	10	7,937	73,809	2,22,309	
6. The Sholapur District Central Co-operative Bank, Ltd.	.....	27,332	.....	4,351	...	...	...	88,200	1,920	501	...	822	...	8,333	87,317	1,60,593	
7. The East Khandesh District Central Co-operative Bank, Ltd.	.....	46,887	1,05,000	7,809	...	...	...	4,47,600	7,734	2,154	195	1,041	257	11,381	10,478	6,29,149	
8. The Ahmednagar District Central Co-operative Bank, Ltd.	150	11,33,698	.....	56,469	...	3,24,633	...	60,950	23,274	2,023	...	2,237	55,211	62,745	55,586	17,14,181	
9. The Nasik District Central Co-operative Bank, Ltd.	.....	.....	.....	.....	...	...	...	.....	...	...	...	...	...	.....	.....	.....
10. The Poona District Central Co-operative Bank, Ltd.	.....	16,000	.....	6,625	...	...	...	1,33,950	6,996	717	76	1,066	1,870	10,725	2,105	1,69,405	
11. The Karnatak Central Co-operative Bank, Ltd.	.....	1,60,550	1,31,007	3,81,128	...	...	...	5,24,657	8,904	2,743	1,468	1,667	116	14,808	17,929	12,30,167	
12. The Belgaum District Central Co-operative Bank, Ltd.	.....	8,332	.....	1,000	...	...	...	72,200	57	...	133	390	...	560	4,064	86,176	
13. The Bijapur District Central Co-operative Bank, Ltd.	.....	14,000	.....	.....	...	...	...	63,400	210	...	100	337	...	647	427	78,474	
14. The Sind Central Co-operative Bank, Ltd. ...	.....	82,700	.....	.....	...	...	...	1,68,100	1,268	...	...	577	275	2,121	18,939	2,41,860	
Grand Total ...	1,920	25,59,178	11,42,211	75,59,679	11	17,23,933	6,10,951	45,26,840	1,90,204	64,720	6,869	46,677	2,07,227	6,09,697	3,34,856	1,88,68,606	

STATEMENT H.
Central Banks—Balance Sheet.

Classification.	Assets.								Liabilities.											Remarks.		
	Cash in hand and Bank.	Market value of investments.	Loans due by members (Individuals.)	Loans due by Banks 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.	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.	Other items.	Reserve fund under section 88 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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1. The Bombay Central Co-operative Bank, Ltd.	Rs. 55,659	Rs. 3,25,000	Rs. ...	Rs. 82,88,129	Rs. 41,168	Rs. 1,665	Rs. 1,11,954	Rs. 38,23,675	Rs. 12,23,683	Rs. 7,74,491	Rs. 8,48,533	Rs. ...	Rs. 7,00,000	Rs. 52,017	Rs. ...	Rs. 13,328	Rs. 19,733	Rs. 1,36,832	Rs. 13,852	Rs. 37,82,464	Rs. 41,111	
2. The Broach District Central Co-operative Bank, Ltd.	20,314	4,670	6,624	1,24,067	13,404	...	1,904	1,79,963	80,516	17,760	13,114	...	52,000	3,115	77	1,570	65,95	...	937	1,75,654	4,329	
3. The Surat District Co-operative Union, Ltd.	28,940	2,500	12,010	2,05,965	12,173	100	97	2,61,785	1,77,753	...	10,075	...	51,950	6,137	124	111	9,713	...	...	2,55,863	5,922	
4. The Thana District Central Co-operative Bank, Ltd.	819	1,960	...	85,168	3,944	...	...	91,369	52,606	8,000	...	...	25,450	1,110	17	33	1,711	...	12	88,939	2,450	
5. The Bard Urban Co-operative Union, Ltd.	73,809	3,650	55,113	13,961	...	287	65	1,46,895	1,02,897	...	...	...	28,110	4,030	221	10	4,769	2,323	278	1,42,638	4,257	
6. The Sholapur District Central Co-operative Bank, Ltd.	37,317	...	...	97,753	3,021	50	...	1,38,143	97,030	...	9,423	...	25,410	3,740	46	900	930	...	...	1,36,079	2,064	
7. The East Khandesh District Central Co-operative Bank, Ltd.	10,478	...	...	2,91,504	4,963	251	...	3,06,326	2,08,531	...	18,900	...	59,620	9,339	87	665	2,107	...	1,316	3,00,565	5,761	
8. The Ahmednagar District Central Co-operative Bank, Ltd.	55,686	1,23,454	2,37,150	1,36,999	20,256	110	...	6,73,557	5,68,204	...	6,964	...	50,940	...	...	4,221	37,590	...	...	6,66,919	6,633	
9. The Nasik District Central Co-operative Bank, Ltd.	...	...	...	2,11,769	9,494	191	...	2,24,549	1,80,703	...	10,163	...	24,160	5,635	59	...	756	...	291	2,21,707	2,542	
10. The Poona District Central Co-operative Bank, Ltd.	17,929	4	...	6,92,983	6,014	2,014	13,000	6,61,844	2,20,219	2,44,000	...	...	87,735	17,715	...	10	1,066	...	1,449	6,52,044	9,900	
11. The Belgaum District Central Co-operative Bank, Ltd.	4,071	3	...	73,540	2,418	133	1	81,157	65,043	...	...	...	12,970	2,366	...	...	...	...	...	60,321	836	
12. The Durgam District Central Co-operative Bank, Ltd.	47	...	...	62,900	...	100	...	61,427	25,170	...	...	...	38,203	...	...	...	...	...	...	63,745	—819	
13. The Solapur District Central Co-operative Bank, Ltd.	75,529	...	...	1,37,565	4,157	...	43	1,61,074	63,125	...	...	...	66,550	1,664	314	19	...	...	...	1,56,471	4,563	
Grand Total	Rs. 3,14,866	Rs. 4,61,212	Rs. 4,10,297	Rs. 53,53,225	Rs. 1,21,119	Rs. 4,930	Rs. 1,27,414	Rs. 65,13,624	Rs. 31,69,490	Rs. 12,44,251	Rs. 9,16,173	Rs. ...	Rs. 12,43,300	Rs. 1,06,910	Rs. 945	Rs. 90,161	Rs. 65,660	Rs. 1,32,156	Rs. 18,175	Rs. 87,23,479	Rs. 90,256	

* Debentures, where they exist, should be shown in this column.

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
1. The Bombay Central Co-operative Bank, Ltd.	Rs. 13,851	Rs. 2,36,124	Rs.	Rs.	Rs. 400	Rs. 2,36,524	Rs. 1,23,803	Rs. 34,753
2. The Broach District Central Co-operative Bank, Ltd.	.....	10,052	.....	.....	208	10,260	4,490	1,901
3. The Surat District Co-operative Union, Ltd.	.....	10,507	.....	.....	367	16,874	8,901	2,032
4. The Thana District Central Co-operative Bank, Ltd.	.....	5,820	.....	.....	177	5,997	3,087	373
5. The Barsi Urban Co-operative Union, Ltd.	7,092	10,465	.....	.....	155	10,620	4,696	1,741
6. The Sholapur District Central Co-operative Bank, Ltd.	.....	7,258	50	.....	5	7,341	4,442	835
7. The East Khandesh District Central Co-operative Bank, Ltd.	4,933	20,105	.....	.....	.....	20,105	13,176	1,168
8. The Ahmednagar District Central Co-operative Bank, Ltd.	.....	31,520	10	.....	1,058	32,538	23,274	2,237
9. The Nasik District Central Co-operative Bank, Ltd.	.....	.....	Engaged	in collecting	capital.	.....	.....	.....
10. The Poona District Central Co-operative Bank, Ltd.	.....	13,821	.....	.....	3	13,824	9,880	1,090
11. The Karnatak Central Co-operative Bank, Ltd.	.....	32,913	73	.....	98	33,033	21,279	1,657
12. The Belgaum District Central Co-operative Bank, Ltd.	.....	3,591	.....	.....	.....	3,591	2,364	391
13. The Bijapur District Central Co-operative Bank, Ltd.	.....	137	91	.....	.....	228	210	335
14. The Sind Central Co-operative Bank, Ltd.	.....	7,950	.....	.....	466	8,416	2,932	691
Grand Total	25,876	2,06,293	223	.....	2,935	2,09,451	2,22,424	48,745

Classification.	Loss—contd.				Net profit + or loss—(Column 22 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
1. The Bombay Central Co-operative Bank, Ltd.	Rs.	Rs. 77	Rs. 15,750	Rs. 1,74,413	Rs. *62,111	Rs. 1,96,856	Rs. 1,16,125	* Column 22 of Balance sheet plus Rs. 21,000 on account of ad interim dividend.
2. The Broach District Central Co-operative Bank, Ltd.	240	5,931	4,329	1,207	2,875	
3. The Surat District Co-operative Union, Ltd.	19	10,952	5,922	5,752	4,691	
4. The Thana District Central Co-operative Bank, Ltd.	87	3,547	2,450	4,024	3,097	
5. The Barsi Urban Co-operative Union, Ltd.	26	.....	6,363	4,257	10,564	2,116	
6. The Sholapur District Central Co-operative Bank, Ltd.	5,277	2,064	4,319	1,537	
7. The East Khandesh District Central Co-operative Bank, Ltd.	14,344	5,761	16,042	8,838	
8. The Ahmednagar District Central Co-operative Bank, Ltd.	10	429	25,950	6,638	36,311	25,950	
9. The Nasik District Central Co-operative Bank, Ltd.	Engaged in	Collecting	Capital.	.....	.....
10. The Poona District Central Co-operative Bank, Ltd.	12	.....	10,982	2,842	4,652	5,400	
11. The Karnatak Central Co-operative Bank, Ltd.	157	180	23,283	9,800	33,083	5,567	
12. The Belgaum District Central Co-operative Bank, Ltd.	2,755	836	217	57	
13. The Bijapur District Central Co-operative Bank, Ltd.	546	-318 (loss)	228	546	
14. The Sind Central Co-operative Bank, Ltd.	3,823	4,593	4,132	1,844	
Grand Total	282	16,705	2,68,166	1,11,235	8,15,897	1,73,643	

LIST OF DIVISIONAL, DISTRICT AND ASSISTANT HONORARY ORGANISERS.

NORTHERN DIVISION.

Divisional Honorary Organiser :—Rao Bahadur A. U. Malji, Broach.

District.	Name of Honorary Organiser.	Head-quarters.	Charge.	Name of Assistant Honorary Organiser.	Head-quarters.	Charge.
Surat	Durlabhji R. Desai, B.A., LL.B.	Bulsar	Pardi, Bulsar, Chikli, Jalalpur.	Kunvarji Dayalji.	Sarbhan.	Mandvi, Bardoli
	M. O. Vakil	Surat	Bardoli, Mandvi	Ranchhodji K. Desai.	Faria	Furdi.
	Purshotam I. Patel.	Sonsek	Olpad, Chorasi	Manibhai H. Desai.	Atgam	Dulsar.
Broach	Pranavallabhadas H. Banatwala.	Jambusar	Jambusar, Amod, Wagra.	Manibhai G. Desai.	Tipalgabhan.	Chikli.
				Mahomed Umarji Munsli.	Islampur	Jambusar.
				Mahomed Ismailji.	Sanjali	Ankleshwar.
Broach	Dinkarrao N. Desai, M.A., LL.B.	Broach	Broach, Ankleshwar, Hansot.	Bhailal Vrajrai Desai.	Amod	Amod.
				Alibhai Ise Patel, B.A., LL.B.	Broach	Broach.
Kaira	Chotalal Dwarkadas Patel.	Traj	Matar, Mehmedabad, Nadiad, Kapadwanj.	Punjabhai Bhukandas.	Wagra	Wagra.
				Chotabhai Jivabhai.	Pithai	Kapadwanj.
Panch Mahals.	Rao Sahab Manvantrai J. Desai.	Kalol	Whole District	A. B. Pathan.	Borsad	Borsad, Anand Thasra.
				Becharbhai Kuberdas.	Khatraj	Mohmedabad.
Ahmedabad.	Desaibhai Patel.	Jamiatpur	North and South Daskroi, Sanand, Dholka.	.....	.....	.....
Ahmedabad.	Desaibhai Patel.	S.	Jamiatpur	Bhulabhai Pragjibhai, Amin.	Aslali	South Daskrol.
				Harilal Saheba.	Ahmedabad.	City.
			

CENTRAL DIVISION.

Divisional Honorary Organiser :—R. M. Sane, Esq., Darsi.

Poona	Rao Sahab G. G. Kale.	Hadapsar	Haveli, Purandhar.	Mulshi	Moro S. Dashpande.	Walhe	Purandhar.
	N. M. Navale	Yewat	Indapur, thadi, Dhond.	Dhimirur.	Dhalchandra Yeshwant Avchat.	Yewat	Sirur.
	K. N. Apte	Chakan	Khed, Maval.	Junnar.	K. V. Sath...	Chakaman.	North of Khed and Ambegaon Petha.
					Gangajirao J. Shitole.	Patas	Dhond Petha.
					Raoji Sakharan Patil.	Ale	Junnar.

District.	Name of Honorary Organiser.	Head-Quarters.	Charge.	Name of Assistant Honorary Organiser.	Head-Quarters.	Charge.			
Satara ...	R. N. Rajadnya .	Aitavade Khurd.	Karad, Valva, Tasgaon, Patan, Khanapur.	Bala J. Patil...	Karnjavade.	Shirala Petha.			
				Yeshwant Bala Patil.	Peth ...	Valva Taluka, east of Belgaum Road.			
				W. L. Kanitkar.	Deorashte ...	Khanapur Taluka.			
				W. G. Chirmule .	Satara ...	Rest of District ...	Bhau Dada Kudle.	Dudhgaon...	Tasgaon Taluka.
				Narayan Bhau Patil.	Peth ...	Valva Taluka, west of Belgaum Road, and Satara Taluka.			
				Ganesh N. Kulkarni.	Yellur ...	Khatav Taluka.			
				Vishnu J. Kulkarni.	Kasegaon ...	Karad and Patan.			
Nagar ...	Ganpatrao Mirikar.	T. Miri ...	Whole District ...	Sambhaji Malharji Patil.	Peth ...	Tasgaon, Valva and Karad Talukas.			
				Annaji Muktaji Borode.	Pathardi ...	Pathardi and Shevgaon.			
				Ramchandra B. Rajhansa.	Sonai ...	Rahuri and Nevasa.			
				Ganpatsing R. Patil.	Pimpalas ...	Kopergaon, Sangamner and Akola.			
West Khan-desh.	Hon'ble Mr. S. D. Garud.	Dhulia ...	Dhulia, Sindkheda, Shirpur.	Rangnath G. Amrite.	Nagar ...	Nagar and Shrigondas.			
				S. B. Deshmukh.	Pimpalner...	Sakri and Dhulia.			
East Khan-desh.	V. D. Deshmukh.	Edlabad ...	Bhusaval, Yawal, Raver, Edlabad, Chopda, Jalgaon.	Ek Nath D. Jamkhedkar.	Sindkheda...	Sindkheda, Sirpur and Nandurbar			
				Yeshwant N. Deshpande.	Shendurni...	Jamner.			
				G. S. Tase ...	Jalgaon ...	Jalgaon, Erandol and Parola.			
Nasik ...	B. S. Kulkarni...	Kupkhede ...	Baglan, Malegaon, Kalvan and Nandgaon Talukas.	Shivram G. Salbardikar.	Salbardi ...	Edlabad, Raver and Chopda.			
				Shankar Y. Sontakke.	Bodwad ...	Dhusaval and Yawal.			
				Rangnath B. Khot.	Vinchur ...	Niphad and Chandor.			
Thana ...	V. K. Sanjanvala.	Umbargaon .	Umbargaon, Dahanu, Mahim, Wada, Shahapur, Murbad.	Shripat Keshav Borate.	Dindori ...	Dindori and Nasik.			
				Ajba V. Patil .	Satana ...	Baglan.			
				T. R. Chiplunkar.	Naigaon ...	Sinnar Taluka.			
Kolaba:	Rao Saheb V. M. Tendulkar.	Kokban ...	Mahad, Mangaon, Pen, Nagothna Roha.	Gangaram Barku Patil.	Manur ...	Kalvan.			
				Bhalchandra S. Shukla.	Mulher ...	Malegaon.			
Thana ...	B. D. Rajwade ...	Agashi ...	Rest of District ...	Shivaji Narayan Vengurlekar.	Palghar ...	Mahim and Wada.			
				Ramchandra M. Kaprokar.	Thana ...	Salsette and Kalyan.			
Kolaba:	Y. G. Gurjar ...	Alibag ...	Alibag, Panvel, Karjat, Uran, Khalapur Talukas.	Krishnaji L. Datar.	Avas ...	Alibag.			
				Ganesh A. Raykar.	Dhamansai .	Roha and Nagothna.			

District.	Name of Honorary Organiser.	Head-Quarters.	Charge.	Name of Assistant Honorary Organiser.	Head-Quarters.	Charge.
Sholapur ...	V. S. Jog ...	Pandharpur.	Malsiras, Pandharpur, Sangola.	Annarno Patil.	S. Nimbargi ...	Sholapur.
	M. R. Godbole...	Sholapur ...	Rest of District ...	V. R. Pause ...	Mahisgaon ...	Madha.
				V. D. Dhar-madhikari.	Barsi ...	Barsi.
				B. K. Rashin-kar.	Temburni ...	Kornala.
				N. P. Surmis...	Pandharpur.	Pandharpur, Sangola Taluka, Malsiras Taluka.
				K. B. Dhad-phale, B.A., LL.B.	Akluj ...	
				Y. K. Nimbalkar.	Tandulwadi.	Malsiras Taluka.

SOUTHERN DIVISION.

Divisional Honorary Organiser :—Rao Bahddur R. G. Naik, M.B.E., Belgaum.

Dharwar ...	K. B. Ankaligi ...	Dharwar ...	Dharwar Town ...	Govindgouda K. Patil.	Hulkoti ...	Gadag and Nargund.
	S. G. Godhi ...	Dharwar ...	Dharwar, Hubli, Kalghatgi.	K. R. Bengiri.	Bengiri ...	Hubli.
				Puttaraj Wad- yar.	Chandanpuri	Ranebennur.
	S. S. Naik ...	Ranebennur.	Ranebennur, Kod, Hangal, Shiggaon, Karajgi.	Mahmad G. Khudavand.	Navalgund.	Navalgund.
				M. D. Turkani.	Hullikeri ...	Maundargi Petha
				Laxman B. Jakli.	Jakli ...	Ron.
				N. G. Shiggaon.	Hangal ...	Hangal Taluka.
				L. H. Kulkarni.	Kengoud ...	Dankapur.
	M. S. Kulkarni...	Gadag ...	Gadag, Mundargi, Ron, Navalgund, Nargund.	B. S. Kalkoti.	Kordur ...	Karajgi Taluka.
				Jalashchab wd. Rajkashchab.	Bendigori.	Kalghatgi.
				Dovji Narayan.	Hire-kerur...	Kod.
Belgaum ...	Rao Sahab V. B. Kulkarni.	Kalol ...	Chikodi, Hukeri, Belgaum.	Mahadevgouda B. Patil.	Sattigeri ...	Murgod and Bailhongal.
				V. K. Kulkarni.	Sadalga ...	Chikodi.
				B. G. Patil ...	Neginhal ...	Sampgaon.
	S. S. Mangsuli, B.A.	Athni ...	Athni ...	J. V. Gunjkar.	Khanapur ...	Khanapur and Belgaum.
	B. G. Sabnis ...	Saundatti ...	Khanapur, Sampgaon, Murgod, Paragad.	Parisappa Don- gre.	Gokak ...	Gokak Taluka
Kanara ...	Rao Sahab G. R. Masur.	Kumta ...	Honavar, Kumta, Ankola, Karwar.	G. S. Nad-karni.	Sadashivgad.	Karwar and Ankola.
				Ganesh Kuppe Hegde.	Hegde ...	Kumta and Honavar.
	S. N. Keshwain.	Sirsi ...	Siddapur, Sirsi, Yellapur, Haliyal, Supa.	.....	.....	.....
Bijapur ...	Dhondopant R. Kala.	Bagalkot ...	Whole District ...	Dhimangouda Patil.	Hebbal ...	Badami.
				Buburao G. Kulkarni.	Mangoli ...	Bijapur and Bagewadi.
				Sangappa S. Angadi.	Dhannur ...	Muddabhal.
				Hanmantgouda Patil.	Sulebhavi ...	Hungund.
Ratnagiri ...	R. G. Mainkar ...	Kharepatan.	Rajapur, Devgad, Malvan, Vengurla.	A. G. Mainkar.	Kharepatan.	Devgad.
				Sakharam Ebarade.	Malvan ...	Malvan.
				D. M. Agasbe.	Ratnagiri ...	Ratnagiri Taluka.
	V. V. Athalye ...	Shiposhi ...	Rest of District.	.....	.....	.....

SIND.

District.	Name of Honorary Organiser.	Head-Quarters.	Charge.	Name of Assistant Honorary Organiser.	Head-Quarters.	Charge.
Hyderabad ...	Ali Mohomad ...	Hyderabad	Hala, Tando Allahyar and Hyderabad.	.....	.....	.....
Larkana ...	Mahomed Siddik.	Wagan (Taluka Warah.)	Mehar Warah and Kambar.	.....	.....	.....
	Kazi Abdul Hamid.	Dorbi (Taluka Labdarya.)	Larkana, Labdaria and Mirokhan.	.....	.....	.....
Sukkur ...	Mahomad Baksh.	Shikarpur ...	Sikarpur and Ghari Yasin.	Hidayatali Shah.	Sukkur ...	Sukkur.
	Kazi Fais Mahomed.	Kandhara (Taluka Rohri.)	Rohri, Pano Akil and Ubauro.	.....	.....	.....
Nawabshah..	Dost Mohomed.	Khai Kassim Taluka Naushero.)	Kandiaro, Naushero and Moro.	.....	.....	.....
	Kazi Abdul Kavi.	27 Dad (Taluka Nawabshah.)	Sakar, Shahadpur and Nawabshah.	.....	.....	.....
Nawabshah Thar and Parkar (Jamrao tract).	Choudhari Ghulam Ahmed.	Deh No. 24, (Taluka Sinjhero.)	Sinjhero, Sangharan and Mirpur.	Sultan Ahmed.	Deh 805, Jamrao, Taluka, Jameshabad.	Jameshabad and Digri.
	Mahamedali Chiraghuddin.	Deh 264, (Taluka Jameshabad.)	Jameshabad, Digri and Pithoro.	.....	.....	.....

STATEMENT K.

Abstract for the information of the International Agricultural Institute at Rome.

CENTRAL SOCIETIES.

Province.	Class of Societies, i.e., I, II, III, IV, V or VI.	Type of Society.	Number of Societies.		Number of Affiliated Societies.				Loans made to		Sale of goods to members.		Purchase of members products.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due.		Share capital.	Loans and deposits from individuals and other sources.	Loans from Government.	Reserve and other funds.	Remarks.	
			Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Societies.	Rs.	Rs.				Rs.	Rs.	Per cent. Rs.	Per cent. Rs.						Per cent. Rs.
Bombay	...	I	Central Banks	14	4,657	1,330	8	1,260	55	12	Rs. 17,23,933	Rs. 50,37,791	Rs. 48,743	Per cent. 6 to 9½	Per cent. 4 to 7	Per cent. 7 to 9½	Rs. 4,10,697	Rs. 53,53,925	Rs. 12,43,200	Rs. 31,49,400	...	Rs. 2,25,648	

Note.—Figures for column 13 and 14 not available.

STATEMENT L.

Abstract for the information of the International Agricultural Institute at Rome.

AGRICULTURAL SOCIETIES.

Province.	Class of Societies, i. e., I, II, III, IV, V or VI.	Type of Society.	Number of Societies.	Number of members.		Number of Affiliated Societies.				Loans made to		Sale of goods to members.	Purchase of members' products.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due.		Share capital.	Members' deposits.	Loans from Government.	Reserve Fund.	Remarks.	
				Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.					On deposits.	On loans.	By individuals.	By Societies.						
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	
Bombay	I	Unlimited	1,990	1,48,255	...	...	...	...	...	Rs. 80,69,435	Rs. 92,094	1,470	116	1,05,576	...	6½ to 7½	9½	97,01,674	94,365	1,02,528	25,66,078	1,70,063	7,45,331	
	I	Limited	9	414	...	...	...	...	...	21,372	...	75	...	1,366	...	...	...	40,519	1,200	10,165	8,515	...	4,024	
	II	Unlimited	
	II	Limited	26	1,305	...	...	...	...	...	43,474	4,261	52,208	7,463	810	...	6½	9½	46,032	7,442	21,595	8,187	...	7,366	
	III	Unlimited	14	416	...	...	...	...	...	...	229	...	...	1,030	...	...	...	...	214	...	8	...	1,248	
	III	Limited	
	IV	Unlimited	17	642	...	...	...	...	...	23,072	560	15,716	21,703	1,966	...	6½	9½	14,239	564	4,090	8,970	2,700	8,976	
	IV	Limited	23	4,126	...	...	...	...	...	1,15,174	42,241	9,00,358	17,06,361	11,659	...	...	...	89,136	82,434	51,799	11,687	6,082	17,091	
	VI	Unlimited	
	VI	Limited	18	738	...	...	...	...	...	255	1,320	5,316	8,181	1,625	...	...	...	664	1,649	12,981	1,470	1,229	1,113	
		Grand Total	2,091	1,55,896	...	...	...	...	...	62,73,362	1,40,605	9,75,121	17,38,824	1,95,225	...	...	...	98,62,484	1,37,867	2,03,148	25,89,915	1,80,074	7,83,079	

BOMBAY: PRINTED AT THE GOVERNMENT CENTRAL PRESS.