

No. A.N.R. of 1933.

from

K. L. PANJABI, Esq., I.C.S.,
Registrar, Co-operative Societies,
Bombay Presidency, Poona I;

THE SECRETARY TO THE GOVERNMENT OF BOMBAY,
Revenue Department, Secretariat,
Fort, Bombay.

POONA I: November 1st, 1933.

Subject.—Annual Administration Report for 1932-33.

Sir,

I have the honour to submit my Annual Administration Report on the working of the Co-operative Societies in the Bombay Presidency for the year ending 31st March 1933. This is the 29th Annual Report.

I—ADMINISTRATION.

gazetted Officers.

2. *Registrar.*—I held charge of the office of Registrar throughout the year.

Personal Assistant.—The post of the Personal Assistant was retrenched during the year under G. R., R. D., No. 7262/28, dated 29th April 1932.

Assistant Registrars.—One post of the Assistant Registrar was also retrenched and the Societies were rearranged as under :—

Division.	Headquarters.	Chairman of the Provisional Committees on the measures
Bombay—(Mr. A. C. Desai, L.A., M.A. (Wis.))	Bombay	Bombay
Northern—(Mr. C. B. Huli, B.A.)	Dharwar	
Central—(Mr. D. A. Shah, M.A., LL.B.)	Poona	
Khandesh—(Mr. N. P. Bhagwat, M.A., LL.B.)	N. P.	
Northern		
Almou		
Sind		

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All the Assistant Registrars held their present charges throughout the year, except Mr. D. A. Shah and Mr. A. C. Desai. Mr. Shah was on leave for 3 months' leave from 29th March 1932 and again on leave for 12 days from 12th December 1932, and Mr. G. S. Dandvate, M.A., held charge for 3 months. Mr. A. C. Desai was on leave for about 4 months. Mr. Y. T. Desai, B.A., M.Sc. (Econ.) (Lond.), held charge of the office.

The inspection work done by me and the Assistant Registrars is under :—

Designation.	Number of days toured.	Number Societies inspected.
Registrar, C. S., Poona	237	568
Deputy Registrar, Sind	213	524
Assistant Deputy Registrar, Sukkur	268	171
Assistant Registrar, Bombay	146	465
.. .. Poona	145	269
.. .. Dharwar	190	408
.. .. Dhulia	187	436
.. .. Surat	184	246

Special Auditors.—During the year an additional post of Special Auditor was created under G. R., R. D., No. 9804/24, dated 19th March 1932, with effect from July 1932.

Other Staff.

3. During the year 7 Auditors, one Sub-Auditor, one Assistant Weaving Inspector and one Industrial Organiser were retrenched and 5 Sub-Auditors were appointed instead. The sanctioned staff of the Department, other than the clerical staff, was as under :—

- 1 Office Superintendent.
- 1 Auditors.
- 1 Auditors.
- 1 Cultural Organisers.
- 1 Weaving Inspector.
- 1 Weaving Inspector.

Temporary Staff.

Phil Societies has been retained under G. R., R. D., No. 354-A, dated

the arrears had accumulated and necessitated special staff. At present there are 19 Special Recovery Officers working in 14 districts. They have recovered in all 9½ lakhs of rupees up to June, 1933 and this is quite satisfactory, considering the fact that in some districts the appointments were delayed for a considerable period. A detailed report is being submitted to Government for the continuance of these appointments, which is recommended by almost all the Collectors, as they relieve the revenue staff of the heavy work involved in collection of these dues, and a 5 per cent. levy covers the expenditure on the pay and establishment of these officers.

4. *Deputy Registrar.*—The post of additional Deputy Registrar to assist the Registrar, which has been administratively approved in G. R., R. D. No. 6768/24, dated 10th October 1927 has not yet been provided for owing to financial stringency.

Honorary Staff.

5. During the year 11 Honorary Organisers have been retrenched and the figures stand as under :—

1	Divisional Honorary Organiser.
57	District Honorary Organisers.
64	Taluka Honorary Organisers.

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The cost on their travelling allowance was only Rs. 6,770 as against Rs. 10,500 of the last year. These officers have rendered very valuable assistance and are a great asset to the Department. Thanks are due to them for much useful work done at considerable sacrifice.

Other Helpers.

6. Appendix A contains the names of outstanding Co-operative workers whose devoted services deserve mention. As I said last year, the services of these public-spirited gentlemen are equally useful, for the members of a small society, who manage their affairs efficiently and honestly, probably contribute as much to the movement as the Directors of a big bank, and yet special mention must be made of the outstanding figures in the movement who have continued to devote their time and energy to improve societies.

Sir Chunilal Mehta, K.C.S.I., J.P., both as Chairman of the Provincial Bank and President of the Institute, has devoted much of his valuable time and given sound advice to all non-official workers on the measures to be taken to meet this crisis.

Mr. Vaikunth L. Mehta, a non-Barrister, has given a judicious and sympathetic handling of the Provincial Bank and the Fuleli Canal, and has contributed to its stability. The inadequacy of water, as the period of handling of the Sind Central Bank has really not a good year since 1927, and the various difficulties arising from frost, locusts or drought, deserve special mention.

Prof. V. G. Kale, both as Vice-President of the Institute and as Chairman of the Poona Central Bank, has rendered signal services to the Co-operative Movement.

Mr. V. N. Jog, M.L.C., is making heroic efforts to rehabilitate the Dharwar Urban Bank which was on the point of collapse.

Prof. H. L. Kaji has been taking great personal interest in the development of the Bombay Co-operative Insurance Society.

Dewan Bahadur A. U. Malji, Divisional Honorary Organiser, keeps a watchful eye on all the Societies in Gujerat. Mr. C. M. Gandhi, Chairman of the Surat Central Bank, continues to give his valuable time to the movement. Rao Saheb V. C. Jalav of Surat People's Co-operative Bank gives sound financial advice to the Urban Banks in Gujerat in his capacity as Managing Director of Gujerat Urban Banks' Supervising Union. Mr. T. H. Mehta, Chairman of the Broach Central Bank gives gratuitous services even as arbitrator in cases referred to him.

7. The title of "Khan Saheb" was conferred on Seth Haji Mahomed Patoli of Tando Allahyar in Sind for Co-operative work during the year.

Cost of working.

8. The sub-joined table gives the figures of expenditure on the Co-operative Movement out of public funds:—

	1932-33.	1931-32.
	Rs.	Rs.
Pay of Establishment	3,53,894	3,96,537
Travelling Allowance (officials and non-officials)	97,480	91,769
Grant to the Bombay Provincial Co-operative Institute	25,000	25,000
Special Grants to Co-operative Institutions:—		
	Rs.	
Sale Societies	647	
Backward Societies	1,600	
Supervising Unions	12,733	
Insurance Societies	50	
	15,030	10,431
Contingencies	44,304	10,532
	Total ..	5,35,708
		5,67,259
<i>Deduct—</i>		
Audit fees	1,11,511	1,10,822
Amount recoverable from Banks and Societies	2,652	7,430
Interest paid by the Bombay Co-operative Bank on current	900	9,159
		2,199
Net amount		

The net expenditure has been reduced by half a lakh of rupees.

The net cost per society and per member and according to working capital is contrasted as below with similar figures available of other major provinces :—

Province.	Cost per Society.	Cost per Member.	Cost according to Working Capital.
	Rs.	Rs.	Percentage.
Punjab (in 1932)	55·18	1·6	·62
Madras („ „)	79·71	1·2	·62
Bombay (1932-33)	65·9	·65	·24

The cost per member is the true index as the size of Societies varies in different provinces.

Audit Fees.

9. The Societies have now settled down to the levy of audit fees, sanctioned by G. R., R. D., No. 3818/24, dated 29th December 1930. The following table gives the figures of recoveries and arrears in this respect :—

Division.	Audit fee recovered in 1932-33.	Audit fee to be recovered.	Total audit fee (Total of Columns 2 and 3).
	1	3	4
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Central Division	14,618 12 6	4,264 12 6	18,883 9 0
Southern Division	21,676 11 6	3,358 14 6	25,035 10 0
Khandesh Division	14,610 10 6	4,272 14 6	18,883 9 0
Bombay Division	4,716 5 6	6,088 3 6	10,804 9 0
Northern Division	5,566 11 6	5,308 8 6	10,875 4 0
Sind Division	9,960 0 6	1,539 6 6	11,499 7 0
Total	71,149 4 0	24,832 12 0	95,982 0 0

II—SUMMARY OF GENERAL PROGRESS.

The Season.

10. In Sind, the Lloyd Barrage Canals commenced functioning, but as this was the first year, the water supply was not adequate except in Thar and Parkar District where the old channels and water courses had been utilised. In the non-Barrage area and, particularly in Karachi District and on the Fuleli Canal, the situation was acute owing to inadequacy of water, as the period of inundation was very short. Sind has really not a good year since 1927, being affected either by floods, frost, locusts or drought.

In Gujerat, the scarcity of rain in September and October and excessive rain in November affected the crops badly, the worst sufferer in this respect being the agriculturists of the Panch Mahals District. In other Districts the crops were fair.

In Thana, Ratnagiri and Kolaba Districts the crops were normal, whereas in Nasik District there was partial failure of Kharif crops and some talukas suffered badly.

In Satara, Ahmednagar, Poona and Sholapur Districts, the rainfall was not well distributed, thus adversely affecting the crops. Ravages of plague in Satara and Sholapur Districts and cattle disease specially in Haveli, Mawal, Tasgaon and Shirala worked considerable havoc. The Hindu-Muslim riots in Bombay in July affected the cash yield of fruit grown in Poona and Nagar Districts.

In the Karnatak, the rainfall was fairly good, though some damage was done by excessive rain towards the end.

In Khandesh, the excessive rain affected the cotton and groundnut crops which are the chief money crops in the district.

On the whole, the rainfall was not very unfavourable but the low commodity prices have severely curtailed the margin of profit for the agriculturists. The cost of production has not decreased in consonance with the fall in prices.

The General Progress of the Movement.

11. The subjoined table shows the general progress of the movement in the whole Presidency :—

Types of Societies.	Number of Societies.		Number of Members.	
	1931-32.	1932-33.	1931-32.	1932-33.
1	2	3	4	5
Central Banks ..	20	20	14,436	14,912
Agricultural Societies.	4,839	4,818	322,261	316,615
Non-Agricultural Societies..	898	920	244,929	262,929
Total ..	5,757	5,758	581,626	594,456
Unions ..	118	119	....	....
Insurance Societies (Cattle and Life Assurance) ..	3	3	983	1,199
Total ..	121	122	983	1,199
Grand Total ..	5,878	5,880	582,609	595,655

Types of Societies.	Working Capital.		Reserve Fund.	
	1931-32.	1932-33.	1931-32.	1932-33.
	6	7	8	9
	Rs.	Rs.	Rs.	Rs.
Central Banks ..	4,81,57,672	5,88,24,917	13,95,536	16,07,126
Agricultural Societies ..	4,40,97,699	4,23,96,307	69,40,389	73,16,088
Non-Agricultural Societies ..	5,19,55,520	5,68,70,651	28,37,805	32,33,980
Total ..	14,42,10,891	15,80,91,875	1,11,73,730	1,21,57,203
Unions ..	....	....	....	....
Insurance Societies (Cattle and Life Assurance) ..	....	....	....	....
Total ..	....	....	....	....
Grand Total ..	14,42,10,891	15,80,91,875	1,11,73,730	1,21,57,203

The Central Banks have, in spite of adverse circumstances, maintained a steady progress, thus showing the confidence which the public repose in the movement. The decline in the number of agricultural societies, their membership and their working capital is the natural result of the process of rectification and consolidation pursued by the Department. The weak Societies are being liquidated and the undesirable members are being weeded out. The non-agricultural Societies have maintained a very steady progress and are on the whole working on sound lines.

12. The comparative rate of progress of the Co-operative Movement during the last two years is as below :—

	During 1932-33.		During 1931-32.	
	Increase.	Decrease.	Increase.	Decrease.
In the number of Societies.	2	..	..	18
In the number of members.	13,046	..	..	3,260
In the Working Capital ..	Rs. 139 lakhs =9·7 per cent.	..	Rs. 51 lakhs =3·7 per cent.	..
In the Reserve Fund ..	Rs. 9,83,473 =8·8 per cent.	..	Rs. 6,82,337 =6·5 per cent.	..
In the Overdues ..	Rs. 19,36,489 =6 per cent.	..	Rs. 69,36,758 =29 per cent.	..

13. *Long-term Finance.*—During the year the three Land Mortgage Banks advanced loans to the extent of Rs. 50,570. The rate of interest

charged was increased to 8 per cent. in consonance with the rate of interest charged by Government on the loan of 3 lakhs of rupees.

11. *Urban Banking*.—The Urban Banking Movement continues to develop on proper lines. There are at present 102 Banks with a working capital of 4 crores. Owing to the availability of good workers and educated membership, they have a great future before them. They contribute definitely to a growth of habit of thrift and to the popularity of banking habit.

15. *Supervising Unions*.—During the year 3 Unions were registered and none cancelled. At present out of 4,818 agricultural Societies 3,418 are affiliated to Unions. The affiliated Societies continue to enjoy the exemption from audit fees to the extent of 8 annas per cent. on working capital. Rs. 12,733 were given as grants to 55 Unions in order to make up the deficit, the Central Banks contributing an equal amount.

There is an increasing desire on the part of the agricultural Societies that supervision should not be entrusted to Taluka Development Associations. The Unions have definite duties and powers over the Societies and it seems inequitable that these powers should be exercised by the General Committee of Taluka Development Associations on which the Co-operative Societies may not have adequate representation. I am discussing this question with the Director of Agriculture in the Joint Board and hope to submit a joint report to Government in this respect.

The Reorganisation Committee in paragraph 225, realising the importance of effective supervision over the Societies, has recommended that the supervision work should be temporarily entrusted to Sub-Auditors in charge of groups of 45 Societies. Government have now appointed a special Committee to investigate this recommendation and report on it and I do not think it necessary to comment on it at this stage.

16. *Owned Capital*.—The following figures show the position as regards owned capital:—

	Share Capital.	Members' Deposits.	Reserve Fund.	Total.
	(Lakhs)	(Lakhs)	(Lakhs)	(Lakhs)
Central Banks	Rs. 46	Rs. 329	Rs. 16	Rs. 391
Agricultural Societies	35	65	73	173
Non-Agricultural Societies	115	261	32	408
Total (1932-33)	196	655	121	972
Total (1931-32)	186	592	111	889

The owned capital shows a distinct increase of 83 lakhs and forms today 61.4 per cent. of the working capital.

III—WORKING OF SOCIETIES.

A—RESOURCE MOVEMENT.

(1) Agricultural.

(a) AGRICULTURAL CREDIT SOCIETIES.

17. *Main Statistics.*—The following figures show the progress of the Primary Agricultural Credit Societies :—

		1932-33.	1931-32.
Number of Societies ..		4,573	4,603
Membership		248,504	257,402
		Rs.	Rs.
Working Capital		4,02,41,102	4,20,41,363
Of which owned capital ..		1,58,71,440	1,59,77,921
		=39 per cent.	=38 per cent.
Reserved Fund		67,69,617	64,46,055
Members' Deposits		61,58,960	68,51,458
Share Capital		29,42,863	26,80,408

18. *General Policy and Summary of Progress.*—During the year 42 societies were cancelled and 12 registered as against 144 and 97 respectively last year. Fewer societies are cancelled this year. This is an indication of the keen interest taken by agriculturists who are making strenuous efforts to revive several societies, for there is a growing feeling that a society properly managed can be a real friend to the agriculturists. Money-lenders in rural areas have restricted their operations out of sheer necessity, partly owing to their resources being locked up and partly to the low commodity prices which do not prove very attractive for their operations.

The decrease in membership is due to the weeding out of undesirable members and to the membership of the cancelled societies. The decrease in the working capital and the owned capital is due to withdrawal of deposits, as the prevailing depression has necessitated the utilisation of the savings by the agriculturists. There is a satisfactory increase in the amount of share capital which is not ordinarily withdrawable, and which contributes more to the stability of the societies. A strict policy of rectification and consolidation rather than expansion is pursued by the department by securing better supervision, better staff and careful scrutiny of loan applications. The societies are fully alive to the

situation, though an air of despondency, owing to the low prices of commodities, hangs over most of them. Internally, the movement is being strengthened though the results are not evident owing to the diminution of the repaying capacity of the borrowers.

Admission to membership is being restricted to those who are both economically and morally desirable. The limit of membership of societies is being reduced so as to secure better mutual knowledge and pressure to repay—the foundation of the success of societies. Security of tenure during period of good conduct is being secured for the Secretaries. Defaulters are debarred from working on the Managing Committees. And 10 per cent. in case of smaller societies and 15 per cent. in case of bigger societies are being set apart for rural reconstruction work out of the profits earned by the societies.

The appointment of Special Recovery Officers to recover the societies' dues and to check the tendency of default which was gathering force, has also been very beneficial. In the past, in some cases, owing to pressure of work the Revenue Officers left unattended the societies' awards and the impression gathered in some quarters that the members could default with impunity. Even against flagrant cases of default the action was so slow and tardy that it affected very adversely the recovery of societies' dues. Fortunately, now that impression is being removed, and if only the borrowers had the means to discharge their liabilities, very noticeable improvement in the position of the societies would have been seen.

19. A mistaken impression that recovery of dues of co-operative societies through the agency of Revenue Officers, as arrears of land revenue, has become the normal mode of recovery for societies has been gathering force. Accordingly, I have collected figures this year in this respect. They relate to all societies, urban and rural, and to actual recoveries effected. These figures however in respect of recoveries by coercive process are deceptive, as they do not relate to awards passed during the year only but also include awards sent up in the last 6 or 7 years which had remained unexecuted owing to pre-occupation of the revenue officers. If figures of voluntary recoveries effected in a particular year were compared with those referred to revenue officers for collection in the same year, the percentage will be very low indeed. Nineteen Special Recovery Officers were appointed this year and the

result of their activities in comparison with the voluntary collections by societies are detailed below by divisions :

Name of the Division.	Outstandings of Societies on 31st March 1933.	Total recoveries from 1st April 1932 to 31st March 1933.	Recoveries effected by coercive process during the same period.	Percentage of column 4 to 3.	Remarks.
1	2	3	4	4(a)	5
	Rs.	Rs.	Rs.		
1. Bombay Division.	40,45,177	24,28,598	32,898	1·3	Recoveries by the Special Recovery Officer made on the awards sent in 1932-1933 were Rs. 3,111 only.
2. Khandesh Division.	73,66,721	10,48,813	83,986	8	The recovery of awards sent for execution in 1932-33 is Rs. 6,036 only.
3. Northern Division.	54,81,273	40,87,762	54,990	1·2	Of the total recovery by coercive measures only Rs. 3,948 were of awards of 1932-33.
4. Central Division.	66,06,040	28,29,161	1,41,125	4·8	Of the total recovery by coercive measures Rs. 34,562 are of awards sent in 1932-33.
5. Southern Division.	1,45,77,431	88,90,911	2,71,448	* 3	All these recoveries do not relate to awards passed in the financial year and they include also the awards of previous years. Figures regarding amounts recovered by Mamlatdars are not available but they were few.
6. Sind Division ..	69,96,260	14,29,606	18,329	1·2	Of the total recovery by coercive measures only by Rs. 2,625 are of awards sent in 1932-33.
Total ..	4,50,73,202	2,07,74,851	6,02,776	1·5	

It will be seen that the percentage of recoveries in Khandesh Division is the highest, but out of Rs. 83,986 the recoveries of awards sent for execution in 1932-33 is Rs. 6,036 only. Similarly, in the case of Central Division out of Rs. 1,41,125 recovered through Revenue Officers the amount covered by awards of 1932-33 is only Rs. 34,562. The rest relate to recoveries under awards which had been stagnating for a long time in revenue offices when such coercive recoveries had practically been suspended. Actually coercive action is taken after giving the defaulter all possible facilities to repay and very often an interval of three years elapses between the date of default and the date of coercive action. Even during this interval, bonafide effort to repay according to the best of his capacity secures the defaulter an extension of the period of repayment. On close examination it will be clear to any one that the societies are not utilising the revenue agency for effecting their recoveries

as a normal mode of recovery but use it mainly as an extreme measure and out of dire necessity and very sparingly.

20. * *Arrears and Overdues.*— The subjoined table gives the figures of unauthorised arrears, separately grouped for normal, precarious and backward tracts :—

	1932-1933			1931-1932		
	Amount due for repayment.	Unauthorised arrears.	Percentage of unauthorised arrears.	Amount due for repayment.	Unauthorised arrears.	Percentage of unauthorised arrears.
	Rs.	Rs.		Rs.	Rs.	
Whole Province ..	3,55,40,540	1,80,70,089	50	3,61,89,697	1,73,50,132	48
Whole Province (excluding Stud).	2,82,91,511	1,66,34,792	59	2,81,66,218	1,58,87,602	56
(i) Precarious and Backward Tracts.	71,00,993	46,99,402	66	71,89,249	48,89,028	68
(ii) Normal Areas ..	2,79,40,934	1,31,53,570	47	2,81,66,760	1,22,52,070	43

There is a slight increase as regards overdues except in case of societies in precarious and backward tracts. This is chiefly due to prevailing depression which has greatly curtailed the repaying capacity of the borrowers. But the subjoined table illustrates better the real position of the societies during the last 3 years. They relate to all agricultural societies, limited and unlimited.

Year.	Amount due for repayment.	Recoveries.	Extensions.	Overdues.	Fresh finance.
	Rs.	Rs.	Rs.	Rs.	Rs.
1930-31 ..	3,42,97,148	92,69,277	1,33,82,285	1,15,55,586	1,33,12,119
1931-32 ..	3,61,89,697	64,55,159	1,21,99,300	1,72,35,238	66,10,988
1932-33 ..	3,41,29,241	71,79,614	99,03,717	1,79,45,880	57,48,685

It shows clearly that while the figure of loans due is to-day nearly what it was in 1931, the amount under extension is less by nearly 41 lakhs. This is due not to the improvement of agricultural conditions but to the inelastic and defective system of granting extensions pursued by the Central Banks. The village society has to obtain the approval of the Central Bank before an extension for the period of repayment can be granted to the members. The Central Banks, however, have no definite policy in this respect at all. Even the Provincial Bank, operating as a Central Bank in some districts, does not pursue a uniform policy. Some Central Banks follow a very rigid policy without regard to agricultural conditions, while in others the required approval is given very late. Some Banks even prefer to sit on the fence and watch, without passing any orders, in the hope that somehow the societies will pay up and for fear that the approval to extensions may affect recoveries. I am now endeavouring to introduce demand statements based on the outturn of crops and the level of prices, but it will be some time before

the principle of demand based on the actual repaying capacity of the members will be thoroughly assimilated by the members. The fact remains that owing to tardy or defective action taken by the Central Banks in respect of according approval to the extension of period proposed by the societies in deserving cases, the figure of overdues goes on increasing. But a welcome indication of the policy of rectification and consolidation pursued by the societies is clear from the fact that the recoveries now exceed the figure of fresh finance given by the societies. Several members of societies who have not been financed by the societies during the year are even repaying to the best of their means partly due to the moral effect created by the appointment of Special Recovery Officers, which has made it clear to them that they cannot evade repayment, and partly to a growing appreciation of co-operative credit in rural areas which is able to satisfy their needs at times when rural money-lenders are either unable or unwilling to do so.

21. The depression, while providing enough food and fodder, has necessitated considerable readjustment on part of the agriculturists as regards their cash requirements and liabilities. There are signs that the process of adjustment has already started and the societies have to extend due facilities to all deserving members in order to maintain their morale and cordial relations with the members. Any undue pressure to repay would only destroy the fabric of the societies. But there are certain cases either of proved contumacy or of hopeless insolvency wherein strong action is necessary. Leniency in such cases can only be at the cost of good members as all agricultural societies are organised on the basis of joint liability. Besides, as these members are usually, indebted to village sawkars also, there is considerable risk that their landed assets may be disposed of to these sawkars and recoveries of the dues of societies be jeopardised. To counter this contingency, the societies are insisting on mortgage of land in cases of such members. This precaution will also prove a boon in disguise and will stem the tide of transfer of land from agriculturists to money-lenders. In case of absence of bidders for lands of defaulters, the societies are willing to take them over for a nominal bid, administering them like trust properties on behalf of the defaulter and returning it to the defaulters whenever the liability is liquidated.

22. *Audit Classification.*—The following table shows the figures of societies according to audit classification :—

Year.	A.	B.	C.	D.	Not classed.
1931-32	216	2,763	1,308	212	108
1932-33	194	2,498	1,575	270	26

The societies in A, B and D class have been reduced and those in C class increased. These classes are based on figure of overdues and it is noticeable

that in spite of depression the requirement as regards maximum of overdues in each class have not been relaxed, chiefly with a view to prescribe a stricter standard of efficiency.

23. *Canal Societies.*—The figures of outstandings and overdues in canal societies on 31st March 1932 and 1933 are given in the subjoined statement :—

	On 31st March 1932.		During 1932-33.		On 31st March 1933.	
	Out-standings.	Overdues.	Advances.	Recoveries.	Out-standings.	Overdues.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ntra	15,78,242	14,50,409	1,00,979	99,101	11,79,711	10,66,213
Godavari	2,44,197	2,11,594	12,181	16,167	2,36,822	2,24,923
Pravara	2,70,518	2,46,667	23,913	25,958	2,68,414	2,83,734
Total	20,92,957	19,08,670	1,37,075	1,41,226	16,84,947	15,24,870

The overdues are reduced from 19 to 15 lakhs and this is chiefly by a reduction of outstandings. The situation in these societies is very difficult, mainly owing to the price of gul, which was the lowest this year. The liabilities are being slowly reduced. The only remedy to improve the economic condition of the members of these societies seems to be to resort to manufacture of sugar and thus take full advantage of the present protection to this industry. The Agricultural Department is putting up one centrifugal plant for manufacture of sugar on the open pan system as a demonstration and it is creditable to the Provincial Bank that it is also putting up another plant to enable the members to liquidate their liabilities. It is hoped that these plants would be followed up by others.

24. *Land Mortgage Banks and Long Terms Business.*—Government had advanced a loan of 3 lakhs on 31st March 1932 at 6½ per cent. This money could not, however, be profitably utilised for land mortgage finance, for a margin of 3 per cent. is necessary between the borrowing rate and the lending rate and 9½ per cent. was considered too high a rate. The Bank requested Government to convert the loan into 4 per cent. debentures at the rate of 88 but as this was not possible in absence of a corresponding decrease in the rate of borrowing of the Provincial Government, the loan was repaid to Government. Fresh advances to Land Mortgage Banks amounted to Rs. 50,540. The Provincial Bank has shown a further loss of Rs. 2,821 during the year on this type of business.

Arrears have already cropped up in Dharwar and Pachora Banks owing to low level of commodity prices and poor crops in some of the talukas. This indicate the necessity of a close enquiry into the working of these Banks and Government have appointed an informal committee to investigate the whole question and report whether extension of land mortgage finance is feasible in the present circumstances.

25. *Bhil Societies*.—The following statistics show the progress of this class of societies :—

District.	Number of Societies.	Members.	Working Capital.	Reserve Fund.
			Rs.	Rs.
Panch Mahals	93	4,350	2,77,491	54,450
West Khandesh	15	521	58,929	12,403
Total (1932-33) ..	108	4,871	3,36,420	66,853
Total (1931-32) ..	108	4,947	3,41,382	59,561

While the number of societies has remained unchanged there is a decrease both in membership and in working capital due to weeding out of bad members chiefly in Panch Mahals district.

26. *Societies for Depressed Classes and Aboriginal Tribes*.—The main figures are given below :—

Division.	Number of Societies.	Number of Members.	Working Capital.	Reserve Fund.
			Rs.	Rs.
Northern	44	3,108	2,18,792	41,023
Khandesh	6	178	8,684	188
Bombay	27	1,237	90,829	13,914
Central	7	757	29,090	4,712
Southern	17	1,883	82,409	22,188
Total	101	7,163	4,29,804	82,025

There is an around increase in the number of societies, of members, in working capital and in reserve fund. Considering the backward nature of these people, progress must necessarily be slow. Depressed classes and members of aboriginal tribes are also freely admitted in village societies.

27. *Tagai Loans*.—During the year loans totalling Rs. 9,700 were sanctioned to 9 societies for the use of 10 members as below :—

	Rs.
For Wells and Water Channels	2,900
For Bunding	1,600
For Pumps and purposes of Rahats	5,200
Total	9,700

All the loans were advanced through the Provincial Bank. In addition Rs. 16,000 were advanced out of the sums already sanctioned.

(b) AGRICULTURAL NON-CREDIT SOCIETIES.

28. *General Conditions.*—The chief handicaps continue to be the unsettled condition of the market and the lack of honest and efficient staff.

29. *Cotton Sale Societies.*—The working of these societies has on the whole been satisfactory during the year with the exception of a few societies. The subjoined statement gives the figures as regards these societies :—

Division.	Number of Societies.	Quantity sold (in maunds).	Prices realised.	Remarks.
			Rs.	
Central .. ..	..	....	....
Bombay .. ..	..	....	....
Sind	1	680	2,175	
Khandesh	1	5,211	62,170	
Northern	16	1,43,334	13,39,581	Out of 16 societies, 6 societies were not working during the year.
Southern	8	1,75,491	12,53,529	
Total	26	3,24,716	26,57,455	

The Gadag Cotton Sale Society has extended its operations to groundnut and other grains also. It gave a bonus to the members equivalent to the commission charged and earned a commission of over Rs. 12,000. The Hubli Cotton Sale Society, ably conducted by Rao Bahadur Shirhatti, also earned a commission over Rs. 9,000. Both these societies have been losing on their seed operations conducted with a view to increase the area under command. A revised agreement with the Indian Central Cotton Committee, giving a subsidy of Rupee one per bag of seed purchased has been recommended by the Director of Agriculture, and I hope its acceptance will solve this vexatious problem. The boycott against the Bailhongal Co-operative Cotton Sale Society continued except for a brief interval at the end of the year, when the Gokak Mills did a little business with it. It has now opened a branch at Belgaum for the sale of groundnut and other grains. The society wants to put up a ginning and pressing factory in order to solve the question of boycott once for all. A request for a loan from the Indian Central Cotton Committee has been made and it will be a very interesting experiment if this loan is sanctioned. The Bagalkot Cotton Sale Society has recently been wound up as there were no chances of its improvement. The condition of the Bijapur Cotton Sale Society is not very satisfactory

and unless it can be overhauled, it will also have to be liquidated. In Gujerat, two new sale societies were registered, one at Vedachi and the other in Broach District. These Cotton Sale Societies, realizing that they must maintain their reputation of supplying unadulterated cotton, are continuously indenting for fresh supply of 1027-A.L.F. seed from the Agricultural Department for the purpose of distribution among the members. Six Cotton Sale Societies did not function in Gujerat, some owing to the dominating influence of capitalistic gin owners, some to the lack of workers and others owing to the influence of political intruders. However, the Cotton Sale Societies in Gujerat are increasing in popularity as they secure better prices and lower ginning and pressing charges. The Nanavaracha Cotton Sale Society conducted a successful experiment of hiring the ginning factory for ginning the cotton of its members. The charges thus incurred were only Rs. 2-9-0 per *bhar* as against a minimum of Rs. 5 charged by capitalistic ginning factories. These Sale Societies also do not encourage speculation and only one of them had unsold cotton by the end of this season. The Purshottam Co-operative Ginning Factory had another successful year's working, declared a dividend of 10 per cent. to the shareholders who are also the growers of the cotton ginned at the Factory.

The classified abstract of other Sale Societies is given below with brief remarks :—

Gul	..	..	..	..	1
Tobacco	..	..	..	..	1
Chilly	..	..	..	..	2
Mango	..	..	..	..	3
Paddy	..	..	..	..	4
Arecanut	..	..	..	..	2
Miscellaneous	..	..	..	..	23

36

Gul.—The operations of the Haveli Gul Sale Society were considerably curtailed owing to the curtailed credit given by the Hadapsar Society, the chief financing institution for sugarcane growers in this area. *Tobacco.* The Nipani Tobacco Sale Society, owing to unscrupulous and indiscriminate finance in the past, is at present mainly occupied with recoveries, which totalled Rs. 6,800 this year. It is gradually reducing its liabilities and it is proposed that it should be converted into a sale union during the coming year. *Chilly.* The Chilly Societies in Dharwar and Thana Districts are working well. *Mango.* All the three Mango Sale Societies are in Ratnagiri District, the one at Ratnagiri has drifted into the hands of non-growers and all efforts at reorganisation having failed, is likely to be cancelled. The other two societies at Malvan and Vengurla are working well; the former presented 4 trays of Alphonso mangoes to His Majesty the King-Emperor. These Societies are also undertaking to supply their members with fertilisers, insecticides, packing material and clean cans, arranging at the same time for the canning of the surplus produce of the members. *Paddy.* The Paddy

Sale Societies are badly affected by a decrease of over 50 per cent. in the prices, but are making the best of the situation. A new society has been registered for the sale of paddy at Chikbli this year. The Jacobabad Grain Sale Society shows effects of past mismanagement, but a Government Sub-Auditor has been lent to the society as Manager and Shaikh Ghulam Mahomed, the Managing Director, is making strenuous efforts to put it on its feet again. The Shikarpur Grain Sale Society is working as a model institution in Sind.

30. *Purchase and Sale Unions.*—The number of Purchase and Sale Unions remained the same. The Purchase and Sale Union in Nasik District realised a profit of over Rs. 1,000 and is gaining in popularity, for, it secures the members fair prices with immediate payments. It, however, cannot extend its operations, as incompetent workers with business aptitude are not available.

31. *Manure Societies.*—Two Manure Societies have been cancelled during the year. Of the remaining 7, 6 conducted their operations at a profit and one at a loss, selling in all 481,350 pounds of manure. The work of supplying improved manure is being now done by taluka Development Associations and there is no scope for such work wherever such associations exist.

32. *Machinery and Implement Societies.*—Similarly, improved implements are being supplied by the Taluka Development Associations also. There are at present 26 such societies. They supplied goods to the extent of Rs. 1,10,000 and realized by way of commission and hire of implements Rs. 47,000.

33. *Power Pump and Ginning Societies.*—The Anklav Power Society was cancelled during the year. The Purushottam Ginning Factory worked satisfactorily and so also the Gadag Ginning Society.

34. *Dam Construction Societies.*—The number of Dam Construction Societies remained unchanged and they continued their useful activities.

35. *Land Improvement Societies.*—There were 11 Land Improvement Societies during the year, the bulk of them being in the Southern Division. They had 469 members and covered an area of over 2,000 acres. They have so far improved 1,200 acres at a cost of about Rs. 22,000.

36. *Fencing Societies.*—There are 14 Co-operative Fencing Societies of which 12 are in the Southern Division, one in Bombay Division and one in Khandesh Division. These have a membership of 1,162 and a working capital of Rs. 64,410. The total area covered by these societies is 11,292 acres. They have built fences 57,910 yards in length at a total cost of Rs. 62,257.

37. *Cattle Breeding Societies.*—The number of Cattle Breeding Societies remained unchanged at 17. They maintained 15 breeding bulls and 579 cows and 247 calves were born. The Siddenur Cattle Breeding Society continues to be the best and is broadcasting the benefits of improved breeds of live-stock.

38. *Taluka Development Associations.*—There were 82 Associations this year as against 80 of last year. The following table gives the comparative figures :—

Division.	Number of Associations.	Number of members.		Contributions received from					Expenditure for the year.
		Individuals.	Societies.	Individuals.	Societies.	Government.	District Local Boards.	Others.	
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Sind ..	15	5,243	..	3,560	..	5,288	103	..	7,591
Southern ..	14	4,139	188	881	888	7,261	25	250	15,089
Bombay ..	15	7,642	4	3,443	20	6,866	250	..	13,674
Central ..	15	7,355	197	1,019	316	8,706	5,900	..	16,189
Khandesh ..	19	20,550	276	17,999	399	14,151	4,876	3,376	39,608
Northern ..	4	335	..	340	..	2,575	500	..	5,277
Total 1932-33 ..	82	45,264	665	27,242	1,623	44,847	11,654	3,626	97,428
Total 1931-32 ..	80	42,152	632	20,730	6,123	45,536	8,675	..	1,09,046

The number of individual members is slightly misleading, as persons who do not continue to take any part in the affairs of the Associations to the extent of not even paying their annual subscription are continued. The effective membership, therefore, is not very large. The Taluka Development Associations do not secure full support from the masses of agriculturists mainly owing to their limited resources for doing propaganda work.

39. *Co-operative Banking—General.*—The distinguishing feature during the year was the plethora of funds in almost all the Co-operative Banks. In spite of the reduction of rates of interest on deposits which now are on a par with the best Joint Stock Banks, the deposits increased and in several cases they had to be refused, as the money could not be properly utilised, the demand for loans being greatly curtailed owing to lowered incomes both in urban and rural areas accompanied with considerable fall in the value of the landed assets.

A welcome change in the attitude of the Banks has been the declaration of a lower dividend this year by almost all the Banks not only because of the decrease in profits but a feeling that in the present depression the dividend of the shareholders of a co-operative bank should not exceed reasonable hire on the capital. The Provincial Bank this year paid dividend of 4 per cent. only, and has given the lead in this direction.

(2) Bombay Provincial Co-operative Bank.

40. The general position of the Bank, as per table below is satisfactory :—

—	1932-33.		1931-32.	
	Rs.	Rs.	Rs.	Rs.
Shareholders ..	....	2,872	....	2,879
Share Capital held by individuals.	7,86,900	....	7,49,800	....
Share capital held by Societies.	<u>5,10,000</u>	12,96,900	<u>5,47,100</u>	12,96,900
Working Capital (Long-term).	1,08,74,948		34,23,029	
Working Capital (Short-term).	<u>82,94,446</u>	1,91,60,394	<u>1,33,33,226</u>	1,67,56,255
Reserve Fund ..	....	99,439	....	99,439
Reserve Fund for Doubtful debts.	....	1,75,000	....	1,50,000
Sinking Fund ..	....	4,79,917	....	4,34,915
Deposits—				
(1) Individuals ..	70,24,528		66,23,301	
(2) Societies and Banks.	<u>1,21,44,866</u>	2,02,11,394	<u>62,91,204</u>	1,29,14,505

The share capital of the Bank has remained unchanged, the average market price of the Bank's share being Rs. 55. The dividend declared this year was only 4 per cent., being the lowest on record. The Reserve for Doubtful Debts now stands at 2 lakhs. The capital now locked up with liquidated societies is 11·7 lakhs showing an increase of 2½ lakhs over the figure of last year. Debentures of the value of Rs. 17,000 were issued to the Broach Land Mortgage Bank. The working capital has increased by addition of 59 lakhs to the short-term capital. The deposits from societies and Central Banks have risen from 63 lakhs to 121 lakhs, owing to the low yield on Treasury Bills and deposits with other approved banks. There is a heavy reduction in the rates of interest on all classes of deposits. The rate on Current Account now is 1 per cent., on Savings Bank 3 per cent. and on Fixed Deposits 3 per cent. for individuals and 3½ per cent. for Societies. The Bank's investment in the Government Securities rose from 31 lakhs to 91 lakhs and with approved banks to 38 lakhs from 25 lakhs. The total amount outstanding to the Bank by way of short-term loans was 66 lakhs. This year the Bank recovered 19½ lakhs as against 17 lakhs last year, and fresh advances were 15½ lakhs as against 22 lakhs last year. Considering the lower prices of commodities, the recoveries have been satisfactory and what is still more important, the total outstandings of the Bank have been reduced. The position of societies in Canal Area, which are directly financed by the Provincial Bank, is mainly responsible for the heavy overdues. The price of gul during the year was the lowest on record, and the Bank has, after mature consideration, decided to set up one centrifugal sugar plant for the manufacture of sugar on the open pan system in order to enable the sugarcane growers to discharge their liabilities by taking advantage of the protection granted to the sugar industry by manufacturing sugar instead of gul. In other districts the Bank has been pursuing a policy of assuring members of Societies

fresh finance in case they discharge their individual liability, irrespective of the financial position of the Society. This assurance of fresh finance has proved very successful and has a wholesome effect even in stagnant societies. Disciplinary action has also been taken by the Bank against recalcitrant Managing Committees of 13 societies which have been suspended by action taken jointly by the Supervising Unions and the Provincial Bank with the approval of the Registrar.

41. The Bombay Provincial Bank is managed very satisfactorily and is fully alive to the present situation and ready to take necessary action. The Board works harmoniously owing to the able and tactful guidance of Sir Chunilal Mehta.

(3) District Central Banks.

42. The number of District Central Banks during the year remained unchanged. The following table gives the figures of all the Central Banks :—

	1932-33.	1931-32.
	Rs.	Rs.
Share Capital	32,98,870	32,44,405
Working Capital	3,61,56,197	3,18,25,859
Reserve Fund	8,47,050	7,11,182
Deposits	3,06,95,383	2,59,50,563
Profits	4,58,481	3,82,240
Loans due from Societies	1,69,77,616	1,84,84,280
Arrears	99,37,649	52,15,379
Percentage of arrears to total outstandings..	58·5	28·2
Cost of Management	3,59,883	3,42,994

There is a satisfactory increase as regards share capital, working capital, reserve fund, deposits and profits. While the loans due from Societies show a decrease, the arrears have risen abnormally, but this is chiefly due to a dilatory system of granting extensions of loans which are really beyond the means of repayment of the Societies. These figures are as on 31st March and very often full particulars of cases deserving extension of period for repayment are not available on that date. Several Central Banks also do not grant any extension of the period on the hope that somehow the Societies would pay up the loans.

43. A consolidated statement of all the Central Banks including the Provincial Bank is given for the last five years as under :—

Year.	Amount of loans due to be recovered.	Amount of loans actually recovered.	Arrears.		Fresh advances.
			Authorised.	Unauthorised.	
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1928-29	6,63,33,601	5,77,54,666	28,41,456	57,37,279	5,69,81,702
1929-30	6,76,47,387	5,73,54,506	55,39,850	47,53,031	5,82,60,754
1930-31	6,44,53,716	5,01,70,844	70,38,159	72,44,713	5,24,41,460
1931-32	5,64,62,137	3,95,10,471	80,45,061	89,06,585	3,80,13,261
1932-33	4,44,78,369	2,85,68,668	59,72,052	99,37,649	2,53,06,567

It will be seen that the amount under extension is much less than last three years for the reasons stated above. For the same reasons the figure of overdues has increased. Fresh finance is being curtailed every year owing chiefly to lower repaying capacity of the members due to the decline in the commodity prices. The welcome feature is that the total outstandings are being reduced, without refusing finance in deserving cases. All legitimate demands of Societies have been adequately satisfied by the Banks.

44. An innovation sanctioned by me temporarily in case of well established District Banks is the grant of loans to individuals by these Banks in such manner as not to affect the operations of the Urban Banks working in the same locality. Loans are advanced against deposit of gold, silver and Government securities and agricultural produce. This measure has not only the merit of opening up a profitable avenue for the employment of surplus funds of these Banks (almost all of these Banks have surplus funds) but by so doing, considerably removes the temptation to finance the agricultural societies too freely. The facility so given is temporary and liable to withdrawal by me if there is any sign of neglect of the interests of agricultural societies.

45. The dividend declared varied from 3 per cent. to 9 per cent. The rates of borrowing ranged between 1 per cent. on current account to $5\frac{1}{2}$ per cent. on fixed deposits, in consonance with the local conditions. The average rate on fixed deposits was between $3\frac{1}{2}$ per cent. and $4\frac{1}{2}$ per cent. The rate of interest charged on loans to Societies varied from 5 per cent. to 8 per cent. and that to individuals $9\frac{3}{4}$ per cent. The Kaira Central Bank continues to show steady progress under the able guidance of its Board of Directors presided over by Mr. C. N. Mehta, retired District Judge. The District Central Bank at Nasik has agreed now to accept the proposals of the Registrar with regard to overhauling of its constitution and it is hoped that new life will be put into it soon. Meantime, under the able guidance of the Assistant Registrar, Mr. A. C. Desai, a concerted drive is being made to revive stagnant Societies and to establish cordial relations between the Societies and the Bank. Several Central Banks have opened new branches mainly with a view to develop banking habit in the rural areas and to establish better relations between the Societies and the Banks, though in the initial stages these Branches are hardly self-supporting. Better type of Inspectors are also being employed and except for the unsystematic and dilatory way of granting extensions which are in vogue in some of the Central Banks now, it can confidently be stated that they are working satisfactorily. There is, however, one danger that these Banks are being sometimes sought to be captured by political or communal parties prevalent in the district in order to consolidate their own influence. The only remedy against this, however, is propaganda among the members of Societies and, I am glad to say that the Societies on the whole discountenance any such attitude on the part of the Central Banks and are entirely in favour of the Movement being run for economic welfare of the agriculturists only.

(4) Non-agricultural Credit Societies.

46. *Urban Banks.*—The Urban Banks have increased from 91 to 102, chiefly by conversion of non-agricultural Societies to Urban Banks when the capital exceeded Rs. 50,000. The average rate of interest on fixed deposits varied from 4 to 5 per cent. in some cases, being as low as 3 per cent. On loans the rate varied between 5 and 12 per cent., the average being 8 to 9 $\frac{3}{8}$ per cent. The rate of dividend declared this year was also lower in consonance with the depression.

47. In Sind the Urban Banks on communal lines are growing in popularity. These automatically secure intimate touch between the members of the community and this is a great asset to the management.

The Broach Urban Bank worked very well under its Committee of Management, chiefly due to the enthusiasm of Mr. Maganlal N. Choksi who has done excellent work in this respect. Half of the overdues have been recovered. The annual general meeting consisting mostly of defaulters has not returned the same Committee of management, and steps are being taken to nominate a committee of supervision to continue the good work.

Mr. V. L. Jog, M.L.C., continues his heroic efforts to grapple with the difficulties of the Dharwar Urban Bank, which owing to extensive operations against the security of landed assets is now practically in a state of voluntary liquidation. The losses will not be heavy but the realisation of the assets will take a long time. The Raddi Urban Bank, Dharwar, is also finding itself in difficulties owing to the same reason and proposes to convert it into a regular Land Mortgage Bank. Honavar Havyak Bank continues to be a source of anxiety owing to the heavy overdues.

The Pandharpur People's Bank was sought to be overhauled and the Directors recommended certain proposals for adoption in the General Meeting. Unfortunately, some of these have been turned down. It appears that liquidation is the only possibility. On the other hand, the Pardi People's Co-operative Bank and the Ahmedabad People's Co-operative Bank, comparatively recent institutions, are making much headway, under the able guidance of their Chairmen. The Gokak Urban Bank is extending its activities particularly in the direction of lending against deposit of grain. The Bhusawal Urban Bank continues to be the best managed institution of its kind in Khandesh and similarly the Pandharpur Urban Bank is the best managed institution in the Central Division. Its new commodious premises were opened by the Hon'ble Minister and under the able guidance of its Chairman, Mr. K. R. Newale, it is managed on sound business lines. The Sirsi Urban Bank mainly due to the efforts of Mr. Keshwain is working on sound lines and growing in popularity.

Many Urban Banks have now buildings of their own in which reading rooms and libraries for the benefit of members are provided. The Mercantile Co-operative Bank of Karachi, the Khudabadi Amil Bank of Hyderabad, the Surat People's Bank and the Hubli Urban Bank continues to be the best of their kind in those divisions.

48. The Supervising Union of Gujerat Urban Banks has 21 Banks and Societies affiliated to it and provided regular audit and guidance to these institutions. However, the supervisors have been changing and it is hoped that the employment of permanent staff will increase its utility.

49. The Salary-Earners' Societies are proving increasingly popular. They are managed by the departmental heads with a partly elected committee and have very few overdues or bad debts owing to the facility of recovery through the pay-sheet. The provision of compulsory thrift proves a boon to the members in case of emergencies. Some societies, particularly for employees of local bodies, are undertaking redemption of debts of deserving members and doing good work in this respects. Seventeen Salary-Earners' Societies were registered this year and there is a growing demand for this type of societies.

50. This year out of 3,54 lakhs of rupees due for repayment to Urban Banks and Societies, 2,94 lakhs were actually recovered and 15½ lakhs were extended and the overdues amounted to 45 lakhs only. The Urban Credit Movement on the whole has been a success in this Province and shows signs of progress on sound lines.

51. The Bombay Co-operative Insurance Society has issued 366 policies assuring a sum of Rs. 3,16,100. Claims paid by the society during the year were only Rs. 40. The Society is now permitted to issue policies in excess of Rs. 2,000 and it makes its arrangement for re-insuring for the excess sum with similar Societies, in other Provinces or with Insurance companies. The Society is offering very good agency terms to Co-operative credit societies which ultimately secure cheaper insurance for the members and regular payments to the Insurance Society. The Security Printing Co-operative Credit Society, Nasik, under the able guidance of its President, Mr. A. K. Narasimhacharya, has during the year secured proposals from its members for more than Rs. 57,000 and thus given a lead to all Salary-Earners' Societies. Several other Salary-Earners' Societies also, realising the benefits of insurance of its members and the handsome agency terms, are amending their bye-laws with a view to secure advantages of Co-operative insurance for their members and there is a hope of a considerable extension of co-operative insurance.

Professor Kaji continued as the Chairman during the year and took great pains to popularise Co-operative insurance and to interest societies in its working.

The two cattle Insurance Societies in Broach District also worked satisfactorily.

52. The Karachi Zamindari Bank has not yet started working and of the rest, the Larkana and Shikarpur Zamindari Banks have shown steady progress and have been doing useful work. The Zamindari Bank at Mirpurkhas has received a temporary setback chiefly owing to the fact that some of the borrowers had sought protection under the manager

of the Encumbered Estates, but now that the new rules in this respect sanctioned by Government give adequate facilities to Co-operative Banks, it is anticipated that not only the Mirpurkhas Bank will come up to its former level but that the other Banks also will increase their operations. The Zamindars show great appreciation of these Banks which are run efficiently under the distinguished Chairmen like Khan Bahadur Allalibux, O.B.E., Khan Bahadur Khuhro and Khan Bahadur Ghulam Nabi Shah. The limit of individual loans has been reduced in consonance with the lowered repaying capacity.

B—CONSUMERS' MOVEMENT.

(i) Co-operative Stores.

53. A comparative statement is as follows :—

Year.	No. of Societies.	No. of Members	Share capital.	Working capital.	Sales.	Profit.
			Rs.	Rs.	Rs.	Rs.
1932-33	40	8,967	1,31,497	2,24,340	7,02,372	19,824
1931-32	37	7,338	1,18,432	2,05,476	6,54,400	14,819

Three new stores have been registered, one at Ahmedabad and two at Poona. Thirty of these stores worked at a profit of Rs. 20,000 while eleven suffered a loss of about Rs. 400. These stores have considerable difficulty in making a headway, as they have to compete with old established concerns and are further handicapped by the restriction as regards credit sales. These stores in their own way show how the industry, loyalty and economy of the members can make them a success in spite of the great handicaps of small turnover and competition with established merchants and traders who are now conducting their business on very narrow margin.

(ii) Housing Societies.

54. The following table gives the details about Housing Societies :—

	1932-33.	1931-32.
Number of Societies	88	83
Number of Members	6,441	6,161
	Rs.	Rs.
Share Capital	20,20,507	19,92,258
Working Capital	91,94,331	89,34,800
Reserve Fund	1,49,661	1,26,704
Government Loan	38,71,947	40,33,250

Six new societies were registered as under :—

- (1) Hindu Co-operative Housing Society, Karachi.
- (2) Shanti Niwas Co-operative Housing Society, Godhra.
- (3) Lyari Muslim Co-operative Housing Society, Karachi.
- (4) Dhanlaxmi Co-operative Housing Society, Ahmedabad.
- (5) Navjivan Co-operative Housing Society, Ahmedabad.
- (6) Shrimali Co-operative Housing Society, Ahmedabad.

55. The Housing Societies in the Bombay Division which were registered on the Co-partnership basis and which constructed their houses during the boom period still find it very difficult to balance their budget, owing to the reasons given in my report last year. Government have now passed orders to take over the management of the Vasant Theosophical Co-operative Housing Society at Juhu under their rights as mortgagee. The affairs of the St. Joseph Guild Housing Society at Ahmednagar are getting worse every year owing to contumacy and unco-operative spirit of the members and enquiry has been ordered into its working preliminary to any disciplinary action like liquidation or sale of property that may become necessary. The Broach Building and Road Reconstruction Society has been finding great difficulty in meeting its liabilities and has submitted a scheme for its overhauling which is under consideration.

56. The difficulty, with regard to provision of finance for new societies still remains. Many societies have been registered in Karachi which have also obtained land from the Municipality on favourable terms but are unable to commence their building operations, as Government have now decided not to advance any loans to new societies in future (Revenue Department, Memorandum No. 8877-A/28 of 26th January 1933). Both at Ahmedabad and Karachi these Housing Societies have conferred substantial benefits by relieving congestion in the overcrowded areas.

(iii) House Reconstruction Societies.

57. There are 25 House Reconstruction Societies in Gujerat. Up to 31st March out of a demand of Rs. 1,21,000 on account of principal and interest, Rs. 67,000 were recovered. Later, before the season closed, additional Rs. 22,000 were recovered. Considering that the instalments fixed in case of these societies (seven annual instalments) is fairly high, the recoveries are satisfactory, but strenuous efforts are still being made to see that no arrears remain.

There are 25 societies of this class in Hyderabad District also as a result of the flood havoc caused in 1927. Rs. 7,600 were recovered from the members during the year, leaving a balance of Rs. 3,17,000. Members of these societies suffered partly from the floods of 1929 also and I have now ordered an up-to-date valuation of these houses to ascertain whether Government interests are secure.

C—PRODUCERS' MOVEMENT.

(i) General.

58. The comparative statement is as follows :—

Year.	Number of societies.	Number of members	Share capital.	Working capital.	Value of articles produced.	Profit or loss on the year's working.
			Rs.	Rs.	Rs.	Rs.
1932-33 ..	17	703	60,728	3,14,657	35,391	1,149
1931-32 ..	18	783	33,252	3,53,999	10,346	1,126

One society was cancelled during the year. These societies have been greatly hit by the reduced purchasing power of the agriculturists. They are doing their work as cautiously as possible under the circumstances.

(ii) Weavers' Societies.

59. The comparative statement is as follows :—

Year.	Number of societies.	Number of members	Working capital.	Sales.	Profit.
			Rs.	Rs.	Rs.
1932-33	52	2,154	2,57,989	1,44,794	— 2,651
1931-32	53	2,291	2,51,326	1,96,294	+ 2,531

The Broach Weavers' Co-operative Society was cancelled during the year, as the members had lost interest in the society owing to the prevailing depression. The prices of yarn fluctuated very widely during the year and the demand for finished articles was very slack. The worst of these societies worked at a loss, as they were anxious to dispose of their goods which they had withheld for a long time.

IV—THE BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

60. The Institute has had another difficult year to face. Its membership showed a decrease of 81 in the number of society members and an increase of 28 in the individual members. Two meetings of the Provincial Co-operative Council were held during the year on 3rd September and on 7th January wherein the revised constitution of the Institute was under discussion. It was, however, postponed pending Government decision on the recommendations of the Reorganisation Committee relating to the Co-operative Movement. The Executive Committee of the Institute met six times during the year.

61. A Provincial Co-operative Conference was held on 3rd and 4th September 1932, after an interval of three years, under the presidentship of Sir Chunilal V. Mehta. The Conference was inaugurated by His Excellency Sir Frederick Sykes, Governor of Bombay, and was attended by almost all the members of the Cabinet and a very large number of representatives of societies. It was occupied chiefly with discussion on the problems of recoveries of the dues of societies and changes in the constitution of the Co-operative Institute. The expenditure on this Conference was met out of voluntary subscription by societies and banks, as Government could not sanction the necessary grant owing to financial stringency.

62. The financial position of the Institute is anything but satisfactory. The Vitbaldas Thackersey Memorial Building is hanging like a dead weight on the resources of the Institute and to relieve the situation, issue of debentures to Co-operative Societies and Banks has been proposed. The response from these institutions still remains to be seen. Government, to relieve the situation, gave a supplementary grant of Rs. 7,000 but it is clear that extensive overhauling of the Institute is necessary in view of the critical position of its finances and also to secure closer touch with the societies.

63. Under Section 42 of the Act the Institute approved the expenditure by 302 societies to the extent of Rs. 27,400 on objects of public utility. Rs. 9,100 were spent on education, Rs. 6,800 on petty public works like repairs of village roads, sinking of wells etc. and Rs. 1,215 on medical relief in the villages. The Institute is taking growing interest in rural reconstruction and the Kanara District Branch in this respect, under the able guidance of Mr. G. K. Hegde, is most active. At Kallabbe village the Institute has not only organized co-operative purchase and sale but co-operative repairs of stone-walls for protection of crops, introduction of better varieties of crops, a night school for adults of the village wherein the average attendance was about 16, co-operative protection of crops and above all, the villagers are being taught to conduct their village life as true co-operators by even having petty disputes referred to a Committee for arbitration and by effecting joint repairs to nalas and tanks and roads. At Dudhanwadi in the Sholapur District much propaganda work has been done and better varieties of crops are being introduced. A school for adults wherein about 54 attend, has been started. At Mirjole in Poona District the Rural Reconstruction Association did some useful work and at Mabhale a night school for adults is being conducted. Among the Branches of the Institute, the Sind Branch tried an innovation of doing propaganda at the Ehit Shah Fair which is attended by thousands and it was a great success. The Broach District Branch is very active both in collecting subscriptions and in doing very useful propaganda work, particularly for cattle insurance societies and Stores Societies. The Fort District Branch arranged for several broadcast talks on co-operative topics by eminent co-operators such as Sir Lalubhai Samaldas and others. The Karnatic Divisional Branch opened a Rural Reconstruction Centre for the villages of

Marewed, Timmapur and Karadigudd. A night school for adults at Navalpur has been started. Six other night schools were started in Kanara District and two in Bijapur District. The Poona District Branch has been doing useful work for promoting co-operative marketing of fruit and garden produce and it has added one more night school to the two already existing.

64. Professor Kale has infused great enthusiasm among workers of the Institute and did considerable propaganda work while explaining the implications of the recommendations of the Reorganisation Committee with regard to the Co-operative Movement.

Central Education Board.—The Co-operative Schools at Poona, Surat and Dharwar were continued under the able guidance of Messrs. B. M. Gupte, C. M. Gandhi and S. S. Baswanal. Examinations were held in October and November 1932 and in March 1933. "The Bombay Co-operative Quarterly" and "the Sahakari Mitra" continued to be published from the Head Office. "The Sahakar Patrika" is now published by the Surat Branch. "The Sind Co-operator" and "the Kanarese Sahakari Mitra" continued to be edited by Rai Bahadur Pritamdas and Mr. M. M. Basrur. Twenty-eight Conferences were held throughout the Province during the year, and out of these three were inaugurated by the Honourable Minister of Co-operation. The Secretaries' Training Classes were held at 11 centres at which 457 secretaries were trained. Ninety-four classes were held for training the Managing Committee members.

65. While the Institute is doing all that its resources permit, it is clear that a very great deal remains to be done. The education of members of societies about the real principles of co-operation has been very meagre. The Institute has only one paid worker in a district usually with about 200 societies. Even if the Institute secured the best man for this post, which is far from the actual facts, yet it is not possible for him to effectively perform the duties of the Institute. Consequently, the touch between the societies and the Institute in several districts is very loose, and the Institute subscriptions are being withheld by societies which fail to see any tangible benefit accruing therefrom. Reorganisation of the Institute especially in view of the development of Supervising Unions and District Supervising Boards is under consideration, particularly as the finances of the Institute are in a critical position.

V—MISCELLANEOUS MATTERS.

(i) Acts, Rules and Bye-laws.

66. *Act.*—No alteration has been made during the year under report in the Co-operative Societies Act VII of 1925.

Rules.—It was, however, found necessary to make various amendments to the Bombay Co-operative Societies Rules, 1927. In order to put a stop to declaring dividends by the misuse of powers of granting renewals vested in the management of the Banks and Societies, Rule 22 regarding

distribution of profits has been amended by deletion of the word "unauthorisedly" so that accrued interest for the last six months only can be taken in consideration for declaration of profits. A new Rule 41-A has been added this year to provide for the procedure for attachment of property before award under section 55 and also for the appointment of a Receiver for the custody of moveable property so attached.

Bye-laws.—During the year model bye-laws of agricultural credit societies have been amended with a view to secure their better working by restricting admission to economic holders and persons with good personal credit only. Provision has also been made to prevent careless or excessive financing of members or indiscriminate extensions. Some minor modifications in the bye-laws providing for the election of Directors of Banks and Societies have been recommended and are being adopted. Definite bye-laws have been framed and are recommended for adoption to prevent party politics from disturbing the working of district and urban banks and housing societies by hasty resolutions or rescission of resolutions already passed.

The work of revising the Co-operative Manual is in progress.

(ii) Arbitration.

67. During the year 14,835 cases were referred which added to those pending at the beginning of the year viz., 6,594, brings the total to 21,429. Out of these 13,546 cases were disposed of, leaving a balance of 7,883.

(iii) Liquidation.

68. During the year 66 societies were liquidated out of which 42 were agricultural credit, 5 agricultural non-credit, 5 urban banks, one salary-earners, 4 producers and 6 consumers societies. The number of societies finally wound up was only 37, thus leaving a balance of 629 societies still to be liquidated. The number of these societies is growing owing to the difficulty of effecting recoveries. Hasty steps in this direction are also hardly advisable owing to the lowered land values, and the practical difficulty of finding purchasers for the lands. Revaluation of the assets of these societies on 31st March 1933 shows that the assets are worth about 35½ lakhs of rupees while the liabilities are only 28½ lakhs. Out of the surplus assets of the liquidated societies closed during the year, Rs. 5,233 were placed at the disposal of the District Supervising Boards and about Rs. 2,200 were spent on objects of public utility.

(iv) Criminal Offences.

69. Twenty-eight cases for criminal misappropriation were filed during the year involving a total amount of Rs. 48,000. In 12 cases, conviction was secured while in 3, the accused were acquitted and the remaining cases are still pending.

70. Recently there have been two cases in which the office-bearers of village societies have been prosecuted on information by members directly to the police. In one case after prolonged trial involving not only expenditure to the society but considerable inconvenience owing to the society's records having been attached by Court, an acquittal was secured. The other case is still pending. In case of civil liability the Co-operative Societies Act makes it compulsory to serve a notice on the Registrar and a suit can be filed after an interval of 2 months only, thus giving the Registrar sufficient opportunity to look into the case and save the society from unnecessary litigation. It appears that some measure giving the Registrar similar opportunity to examine cases of alleged criminal conduct on part of the members of Managing Committee is necessary to protect the office-bearers from unnecessary harassment at the hands of defaulters against whom stringent action becomes necessary.

(v) Relations with Indian States.

71. The relations with the Indian States continued to be friendly.

(vi) School Boys' Societies.

72. The School Boys' Societies have increased to 707 from 700 and continue to provide good training ground for future members of societies.

VI—ATTITUDE OF THE PUBLIC.

73. The attitude of the public showed a growing interest in the Movement. In the rural areas, it is friendly and helpful. In the urban areas, there is a tendency to emphasize the defects and ignore the benefits conferred, chiefly due to lack of adequate information about the Movement. The press was particularly unsympathetic and showed a lack of understanding of the real difficulties of the societies. Sufficient recognition of the inherent vitality of the Movement which has so far stood the test of this depression was even lacking. The defects were given prominence while the useful work done by the societies did not receive due recognition. The Institute is in charge of the propaganda for the Movement and has been doing its best in this direction, consistent with its limited staff and resources.

VII—CONCLUSION.

74. The year under report has continued to throw heavy strain and stress on the societies. However, the reassuring feature is the growing consciousness among the members of rural societies that the societies can confer innumerable benefits on the members and that they must take all possible measures to make them a success. Strong action against wilful defaulters is being taken and this growing determination to work the societies on sound lines is the greatest asset at present. The prevailing depression has been for the societies a very good school-master. It has brought to light the mistakes in the past when finance was based

on prices in the boom period and it is hoped that the societies which survive this period will come out of it stronger and better, fortified by the value of the experience which they have gained during this period.

75. This process of overhauling the Movement in the light of experience gained has been throwing great strain on the Department and all the staff under me is heavily overworked and can hardly meet the insistent demand of the Banks and Societies for early disposal of their cases. To make the Department fully useful it is necessary to reinforce it to some extent.

76. All the members of the staff worked loyally under me. Khan Bahadur Azimkhan worked with his untiring energy to help all the societies in Sindh. His tact and perseverance are a great asset to the Movement in Sindh. Mr. A. C. Desai has revived several stagnant societies in his charge and deserves credit for accurately diagnosing the malady and applying the proper cure in case of those societies. Messrs. D. A. Shah and S. G. Almoula understand the local conditions and are doing their best. Mr. C. B. Huli keeps an intimate touch with the societies in his charge.

77. All the non-official workers cheerfully gave unstinted help to the Department and my sincere thanks are due to all of them.

78. The Movement is going through a depression unprecedented as regards its range, severity and duration. And this has come close on the heels of the Civil Disobedience Movement, which for a time convulsed the Province. Its ability to stand these tests, with unimpaired credit and undiminished support, indicates its inherent vitality. There are undoubtedly several defects, but they are being slowly and patiently eradicated.

I have the honour to be,

Sir,

Your most obedient servant,

K. L. PANJABI,

Registrar,

Co-operative Societies, Bombay Presidency.

STATEMENT A.

STATEMENT
Operations of

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credits	Agricultural Credits	Non-Agricultural Credits	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
1. The Bombay Provincial Co-operative Bank, Limited.	1,128	1,714	16	1,576	45	107	Rs. 2,53,47,228	Rs. 53,01,977
2. The Broach District Central Co-operative Bank, Limited.	547	107	—	166	21	9	4,568	3,70,815
3. The Surat District Central Co-operative Bank, Limited.	1,323	26	—	188	15	22	6,25,220	15,46,361
4. The Barisi Central Co-operative Bank, Limited.	490	45	—	44	1	—	63,770	2,40
5. The Sholapur District Central Co-operative Bank, Limited.	233	111	1	120	30	—	—	1,42,750
6. The East Khandesh District Central Co-operative Bank, Limited.	486	563	—	531	17	14	—	11,19,758
7. The Nasik District Central Co-operative Bank, Limited.	210	125	—	117	5	3	—	41,374
8. The Poona District Central Co-operative Bank, Limited.	2,231	214	—	167	47	—	6,02,130	17,70,340
9. The Karnatak District Central Co-operative Bank, Limited.	361	549	1	465	46	37	3,97,500	63,57,868
10. The Belgaum District Central Co-operative Bank, Limited.	419	216	—	210	24	12	5,156	1,31,564
11. The Bijapur District Central Co-operative Bank, Limited.	254	292	—	173	26	4	300	1,37,590
12. The Sind Central Co-operative Bank, Limited.	321	528	5	373	42	27	23,711	9,37,290
13. The Nawabshah District Central Co-operative Bank, Limited.	54	130	—	128	1	1	—	3,71,183
14. The Larkana District Central Co-operative Bank, Limited.	350	27	—	34	3	—	7,150	51,514

SERVANTS OF INDIA SOCIETY'S
BRANCH LIBRARY
BOMBAY

A.
Central Banks.

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
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	...	...
2,63,44,484	57,65,629	75,841	93,75,544	3,92,57,119	2,20,94,425	8,73,79,067	...	...
50,055	14,29,625	1,390	6,25,024	54,19,968	...	14,8,793	...	...
3,34,838	16,02,024	4,42,651	6,99,285	58,36,695	...	16,93,041	...	...
45,742	28,970	99,601	50,200	4,74,617	...	.....	...	...
...	1,54,753	.....	3,34,475	29,93,665	2,626	.....	...	...
208	9,47,396	11,767	29,29,477	60,15,474	50,68,968	24,34,734	...	...
...	80,951	.....	4,72,643	13,46,401	3,221	.....	...	...
5,78,524	18,53,844	73,936	12,63,292	1,07,45,987	1,24,28,522	45,78,936	...	..
3,52,775	66,77,578	39,655	21,90,787	67,36,403	...	38,56,406	...	...
4,622	3,85,725	1,964	9,34,306	30,56,607	...	9,55,992	...	...
1,850	2,48,598	250	7,43,780	23,53,535	11,66,126	4,70,420	...	...
1,26,482	10,95,818	8,487	21,65,107	1,91,60,779	57,72,007	2,07,80,206	...	...
...	3,92,758	.....	5,11,376	12,12,260	3,63,226	.....	...	...
8,420	6,78,953	4,600	8,61,591	17,45,270	16	12,26,570	...	..

STATEMENT

Classification	Cost of management	Share Capital paid up	Loans and Deposits held at the end of the year from			
			Individuals	Societies	Provincial or Central Banks	Government
			21	22	23	24
1. The Bombay Provincial Co-operative Bank, Limited.	Rs. 2,60,735	Rs. 12,96,900	Rs. 80,66,528	Rs. 45,87,253	Rs. 75,37,613	Rs. 4,00,360
2. The Broach District Central Co-operative Bank, Limited.	91,159	2,44,300	14,12,836	2,57,523	...	...
3. The Surat District Central Co-operative Bank, Limited.	29,883	1,98,650	27,58,163	1,99,110	...	...
4. The Barol Central Co-operative Bank, Limited.	4,798	67,110	3,74,645	...	...	...
5. The Sholapur District Central Co-operative Bank, Limited.	11,777	73,150	10,42,340	...	5,300	...
6. The East Khandesh District Central Co-operative Bank, Limited.	37,612	4,43,200	26,96,544	8,03,784	10,980	...
7. The Nashik District Central Co-operative Bank, Limited.	10,475	48,750	3,97,974	...	53,366	...
8. The Poona District Central Co-operative Bank, Limited.	55,562	3,05,670	33,06,716	3,68,042	...	...
9. The Karnatak District Central Co-operative Bank, Limited.	51,019	5,12,350	34,31,305	6,35,914	...	...
10. The Belgaum District Central Co-operative Bank, Limited.	18,675	1,97,600	14,75,961	3,05,973	...	...
11. The Bijapur District Central Co-operative Bank, Limited.	15,773	1,42,200	14,51,143	1,68,485	...	...
12. The Sind Central Co-operative Bank, Limited.	37,139	9,30,420	24,87,294	17,25,323	7,41,333	92,124
13. The Nawabshah District Central Co-operative Bank, Limited.	5,764	88,300	5,34,457	...	51,900	...
14. The Larkana District Central Co-operative Bank, Limited.	12,450	1,68,700	9,62,112	5,56,522	268	...

* For the purposes of this statement the working capital

A—contd.

Reserve Fund 25	Working Capital* 26	Profit and Loss of the year 27	Usual dividend paid on shares 28	Most usual Rate of Interest		Uncalled and subscribed Share Capital 31
				On borrowings 29	On lendings 30	
Rs. 7,60,076	Rs. 2,26,68,720	Rs. 65,354	Per cent. 6	Per cent. 1½ to 6	Per cent. 5 to 8	Rs.
60,429	21,75,088	22,875	6	1 to 6	7	.....
71,658	32,27,610	46,827	6½	1½ to 4½	6 to 9	.....
35,685	3,77,440	7,092	7½	4 to 6	8 to 9½	.....
24,000	11,49,820	14,034	7	2 to 5	7 to 8	.....
1,30,700	40,74,208	1,28,078	4½	2 to 6½	7½ to 8	.....
9,290	4,99,280	4,699	.....	2 to 5	7½ to 8½	.....
67,898	39,48,326	24,259	6	1½ to 6	8	42,920
1,10,818	46,90,687	40,474	5½ to 6	2 to 6½	7 to 8	35,230
57,650	20,37,284	22,688	9	1 to 5	7½ to 8½	.....
36,349	17,98,177	14,973	7	1½ to 4	7½ to 8½	.....
72,755	53,39,149	41,792	5½	2 to 5½	6 to 8	.....
15,314	6,80,271	6,322	3 to 4	4½ to 6½	8	.....
84,526	17,72,188	16,009	4	2 to 6	7 to 8	.....

is taken to be the total of Columns 29 to 25.

STATEMENT

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credits	Agricultural Credits	Non-Agricultural Credits	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
							Rs.	Rs.
13. The Kanara District Central Co-operative Bank, Limited.	49	113	—	22	18	7	1,750	73,630
16. The Kaira District Central Co-operative Bank, Limited.	45	143	—	133	9	8	74	30,623
17. The Hyderabad District Central Co-operative Bank, Limited.	145	313	—	206	4	10	2,400	62,75,565
18. The Sukkur District Central Co-operative Bank, Limited.	161	105	—	99	6	—	500	56,250
19. The Thar and Parkar District Central Co-operative Bank, Limited.	200	138	—	125	2	11	—	14,279
21. The Daskroi Banking Union, Limited.	—	56	—	60	13	13	—	2,16,115
Total for 1932-33	9,019	5,793	23	5,157	358	356	2,90,37,045	2,53,06,567
Total for 1931-32	8,221	6,155	23	5,551	330	241	3,46,39,797	3,50,13,261

A—contd.

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
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
...	1,07,550	1,750	1,47,673	1,68,483	...	4,12,909	45	...
...	45,969	754	3,75,748	88,519	1,33,705	54,433	...	...
2,400	61,15,136	.....	9,35,170	30,68,291	...	22,56,875	...	...
500	69,904	.....	4,28,493	19,07,913	1,691	.....	...	...
...	6,72,679	.....	7,98,979	8,27,212	1,88,836	62,866	...	...
...	2,14,610	.....	2,64,740	3,49,477	89,158	19,53,121	...	...
2,78,50,900	2,85,68,668	7,62,666	2,63,53,160	11,37,64,775	4,72,72,532	12,95,93,838	45	...
3,24,79,107	3,95,10,471	4,41,909	2,83,23,474	11,70,39,622	3,88,00,234	10,48,29,222	60	...

STATEMENT

Classification 1	Cost of management 19	Share Capital paid up 20	Loans and Deposits held at the end of the year from			
			Individuals	Societies	Provincial or Central Banks	Government
			21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
15. The Kanara District Central Co-operative Bank, Limited.	3,509	41,370	3,03,701	98,023	...	...
16. The Kalra District Central Co-operative Bank, Limited.	5,667	62,360	46,966	67,070	1,88,930	...
17. The Hyderabad Dis- trict Central Co- operative Bank, Limited.	16,221	1,73,770	9,02,596	4,26,102	6,700	...
18. The Sukkur District Central Co-operative Bank, Limited.	7,569	62,550	4,94,221	9,838	17,922	...
19. The Thar and Parkar District Central Co- operative Bank, Limited.	7,204	1,17,400	4,67,156	81,444	9,02,108	...
20. The Daskroi Banking Union, Limited.	6,251	66,500	1,67,007	2,99,894	7,163	...
Total for 1932-33 ...	6,20,668	45,96,770	8,26,68,964	1,04,90,300	86,50,323	4,22,474
Total for 1931-32 ...	5,99,936	45,41,306	2,96,92,161	67,66,312	64,69,748	4,12,710

* For the purposes of this statement the working capital

A—concl'd.

Reserve Fund 25	Working Capital* 26	Profit and Loss of the year 27	Usual dividend paid on shares 28	Most usual Rate of Interest		Uncalled and subscribed Share Capital 31
				On borrowings 29	On lendings 30	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
11,605	4,54,699	3,716	5	5½	7	1,530
11,559	3,76,885	5,950	6	6	8	.....
27,076	15,36,244	23,504	5 to 6	1½ to 4½	7½ to 8½	.....
11,900	5,96,431	12,263	5½	2 to 7½	8	.....
11,780	8,86,888	12,879	5	2½ to 6	8½	.....
6,068	5,95,622	8,047	7	1 to 4	7½	.....
16,07,126	5,68,24,917	5,23,835	.....	.....	.....	.....
13,95,536	4,81,57,672	5,05,892	.....	.....	.....	.....

is taken to be the total of Columns 20 to 25.

STATEMENT
Operations of

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
1. Accountant General's Office Co-operative Bank Ltd.	417	58,657	.....	53,085	.....
2. Ahmednagar Urban Co-operative Bank.	1,710	6,90,164	96,648	6,96,898	88,068
3. Ankola Urban Co-operative Bank.	890	1,19,104	.....	1,09,438	.....
4. Ahmedabad People's Co-operative Bank.	163	72,528	.....	22,176	.....
5. Ankleshwar Urban Co-operative Bank.	384	67,462	.....	66,561	.....
6. Amalner Urban Co-operative Bank.	704	1,73,272	.....	1,78,025	.....
7. Ahmednagar Postal Division Co-operative Credit Society.	500	68,648	.....	64,443	.....
8. Ahmednagar Revenue and Registration Co-operative Credit Society.	632	88,133	.....	84,161	.....
9. Ahmednagar Vernacular Teachers' Co-operative Credit Society.	1,043	1,15,483	.....	1,10,689	.....
10. Bombay City Police Co-operative Credit Bank.	3,318	2,71,966	.....	4,35,763	.....
11. Bombay Daxini Brahmins' Co-operative Bank.	1,317	49,803	.....	50,147	.....
12. Bombay Nairdeo Co-operative Agency.	307	6,83,062	2,14,072	7,05,607	2,08,817
13. Bombay Port Trust Employees' Co-operative Bank.	2,386	3,92,302	.....	3,67,577	.....
14. Bombay Postal Employees' Co-operative Credit Society.	6,750	4,99,850	.....	5,11,668	.....
15. Bombay Secretariat Co-operative Credit Society.	316	1,07,187	.....	88,140	.....
16. Bombay South Indian Co-operative Credit Society.	793	63,114	.....	48,242	.....
17. Byadgi Shri Gajanan Co-operative Bank.	344	25,250	.....	41,637	.....
18. Betgeri Urban Co-operative Bank.	2,593	23,672	.....	56,309	.....
19. Bijapur Government Officials' Co-operative Credit Bank.	301	91,369	.....	67,839	.....
20. Bijapur Shri Shiddeshwar Urban Bank.	629	69,596	.....	71,581	.....
21. Belgaum Pioneer Urban Co-operative Bank.	4,303	8,49,567	.....	9,96,261	.....
22. Belgaum Roman Catholic Co-operative Credit Bank.	430	17,230	.....	12,435	.....

* The term "loans overdue" means loans due for payment which have not been

A (1).

Non-Agricultural Societies.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
41,509	...	...	76,113	.....	.....	...	...	743
4,96,478	1,14,237	39,659	23,41,797	.....	.....	...	...	6,341
1,42,612	57,805	...	4,70,634	.....	.....	...	...	3,161
56,389	...	...	2,34,657	81,594	.....	...	...	1,261
62,570	20,454	...	6,68,585	26,559	.....	...	...	1,891
1,26,666	63,304	...	10,30,299	.....	.....	...	...	2,797
66,208	551	...	8,450	.....	.....	...	...	1,631
80,951	10,361	...	.....	32,535	.....	...	...	1,366
1,19,206	2,405	...	56,391	19,684	.....	...	...	1,826
3,25,745	...	...	1,35,669	.....	.....	...	...	7,932
38,809	1,883	...	2,06,669	1,09,850	.....	...	...	2,430
2,06,820	1,11,459	15,681	7,54,147	2,23,278	.....	...	...	7,223
4,53,023	...	...	1,43,217	.....	.....	...	...	6,000
4,53,647	...	...	4,54,763	.....	.....	...	...	16,407
72,461	...	...	78,166	.....	.....	...	...	609
55,025	9,061	...	56,255	.....	.....	...	...	1,168
92,414	70,054	...	3,94,843	.....	.....	...	...	6,116
1,97,120	73,466	...	1,34,729	.....	.....	...	...	4,509
92,502	2,243	...	65,462	4,900	.....	...	...	1,655
69,752	16,244	...	73,300	.....	.....	...	...	1,387
4,97,915	1,31,107	...	12,45,419	.....	.....	...	...	8,337
18,320	5,425	...	69,632	.....	.....	1	...	741

paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Accountant General's Office Co-operative Bank, Ltd.	15,796	40,759	.....	.....	.....	.....
1. Ahmednagar Urban Co-operative Bank.	66,540	6,32,361	3,37,567	46,325	.....	.....
2. Ankola Urban Co-operative Bank.	15,453	51,409	1,42,154	.....	.....	.....
4. Ahmednagar People's Co-operative Bank.	14,660	.....	50,609	.....	.....	.....
5. Ankleshwar Co-operative Bank.	21,140	1,53,394	47,966	.....	.....	.....
6. Amalner Urban Co-operative Bank.	48,910	3,33,565	.....	.....	.....	.....
7. Ahmednagar Postal Division Co-operative Credit Society.	13,470	47,385	18,107	.....	.....	.....
8. Ahmednagar Revenue and Registration Co-operative Credit Society.	79,621	464	370	.....	5,060	.....
9. Ahmednagar Vernacular Teachers' Co-operative Credit Society.	25,520	1,30,115	18,613	.....	.....	.....
10. Bombay City Police Co-operative Credit Bank.	3,97,466	48,420	.....	.....	.....	.....
11. Bombay Daxini Brahmins' Co-operative Bank.	33,350	81,007	.....	.....	.....	.....
12. Bombay Namdeo Co-operative Agency.	77,465	49,584	44,585	.....	41,362	.....
13. Bombay Port Trust Employees' Co-operative Bank.	2,99,568	1,31,048	.....	.....	.....	.....
14. Bombay Postal Employees' Co-operative Credit Society.	2,74,964	2,83,793	46,550	.....	.....	.....
15. Bombay Secretariat Co-operative Credit Society.	15,329	52,775	300	.....	.....	.....
16. Bombay South Indian Co-operative Credit Society.	17,516	33,668	.....	.....	.....	.....
17. Bradgi Shri Gajanan Co-operative Bank.	37,760	18,356	70,727	.....	.....	.....
18. Fategar Urban Co-operative Bank.	82,754	31,944	1,15,363	43	.....	.....
19. Eknapur Government Officials' Co-operative Credit Bank.	44,360	26,474	30,229	.....	.....	.....
20. Eknapur Shri Bhiddeshwar Urban Bank.	21,573	23,330	19,473	.....	.....	.....
21. Belgaum Pioneer Urban Co-operative Bank.	90,136	4,72,138	1,71,459	65,367	.....	.....
22. Belgaum Roman Catholic Co-operative Credit Bank.	7,150	51,027	.....	.....	.....	.....

* For the purposes of this statement the working

A (1)—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
3,590	60,175	1,640	9 $\frac{1}{2}$	6 $\frac{1}{2}$	9 $\frac{1}{2}$
1,30,314	12,12,137	18,206	9	6	9 $\frac{1}{2}$
9,627	2,18,640	1,686	4	5	9 $\frac{1}{2}$
176	65,445	457	.....	6	9 $\frac{1}{2}$
6,574	2,28,964	4,099	.....	2 $\frac{1}{2}$ to 4	9
17,407	3,99,882	19,948	9 $\frac{1}{2}$	4 $\frac{1}{2}$ to 6	7 $\frac{1}{2}$ to 10 $\frac{1}{2}$
5,462	84,424	3,471	9	6	9 $\frac{1}{2}$
5,566	89,981	2,160	6 $\frac{1}{2}$	9 $\frac{1}{2}$	9 $\frac{1}{2}$
7,420	1,81,667	3,564	8 $\frac{1}{2}$	6 $\frac{1}{2}$	9 $\frac{1}{2}$
42,472	4,88,888	33,228	6 $\frac{1}{2}$	6 $\frac{1}{2}$	9 $\frac{1}{2}$
6,900	1,17,766	2,611	5	4	9 $\frac{1}{2}$
32,147	2,35,163	191	.....	6 $\frac{1}{2}$	8 $\frac{1}{2}$ to 9 $\frac{1}{2}$
26,127	4,56,733	27,984	6 $\frac{1}{2}$	5	9 $\frac{1}{2}$
54,212	6,50,509	17,554	8 $\frac{1}{2}$	4 $\frac{1}{2}$	7 $\frac{1}{2}$
1,150	70,063	2,401	10	5 $\frac{1}{2}$	9 $\frac{1}{2}$
3,854	55,038	2,423	6	6 $\frac{1}{2}$	9 $\frac{1}{2}$
8,699	1,25,471	5,251	8	6 $\frac{1}{2}$	10 $\frac{1}{2}$
49,550	2,79,654	7,598	9	6	9 $\frac{1}{2}$
9,405	1,21,088	4,471	7	4 to 5	8 $\frac{1}{2}$
12,913	77,299	6,554	10	6 to 6 $\frac{1}{2}$	10 $\frac{1}{2}$
1,42,875	9,62,005	32,030	9 $\frac{1}{2}$	2 to 5 $\frac{1}{2}$	7 $\frac{1}{2}$ to 9 $\frac{1}{2}$
5,810	64,017	782	7 $\frac{1}{2}$	4 $\frac{1}{2}$ to 5 $\frac{1}{2}$	9 $\frac{1}{2}$

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	
			Individuals	Banks and Societies	Individuals	Banks and Societies
			4	5	6	7
			Rs.	Rs.	Rs.	Rs.
23. Broach Urban Co-operative Bank.	450	55,453	.....	85,375	.....
24. Bulsar People's Co-operative bank.	266	35,261	.....	39,571	.....
25. Bhusaval People's Co-operative Bank.	410	2,39,415	.....	2,28,337	.....
26. Bhaiband Co-operative Bank, Hyderabad.	485	3,63,750	.....	3,37,933	.....
27. Burmah Shell Co-operative Society, Karachi.	269	67,181	.....	62,650	.....
28. Central Telegraph Office Co-operative Bank, Bombay.	647	2,69,885	.....	2,74,571	.....
29. Chandraseniya Kayastha Prabhu Co-operative Bank, Bombay.	1,937	68,500	.....	70,075	.....
30. Cosmos Co-operative Urban Bank, Poona.	1,495	1,53,027	.....	1,37,130	.....
31. Deccan Merchants' Co-operative Bank, Bombay.	315	52,866	.....	48,360	.....
32. Deorukh Brahmins' Co-operative Credit Society.	99	21,936	.....	24,115	.....
33. Dharwar Co-operative Urban Bank.	3,421	1,295	.....	53,174	.....
34. Dharwar Revenue and Registration Department Employees' Co-operative Credit Bank.	395	76,050	.....	74,259	.....
35. Dhalia Urban Co-operative Bank.	1,663	8,63,028	11,57,263	7,79,626	14,38,900
36. E. D. Saason Staff Co-operative Credit Society, Bombay.	529	97,384	.....	77,755	.....
37. East Khandesh Government Servants' Co-operative Bank.	2,272	4,65,137	.....	4,10,351	.....
38. G. I. P. Railway Employees' Co-operative Bank.	17,583	33,97,392	.....	32,06,199	.....
39. Government Printing, Stationery and Publication Department Co-operative Credit Society.	506	54,355	.....	51,303	.....
40. Gadag Co-operative Urban Bank.	985	51,645	.....	46,113	.....
41. Guledkad Industrial Co-operative Bank.	400	30,730	.....	26,195	.....
42. Gokak Urban Co-operative Bank.	677	2,70,133	.....	2,77,661	.....
43. Godhra City Co-operative Bank.	395	27,377	.....	48,341	.....

* The term "loans overdue" means loans due for payment which have not

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
57,921	26,214	...	1,46,005	72,005	.....	...	...	2,599
45,827	9,675	...	1,78,221	.....	.....	...	...	877
2,43,206	11,063	...	19,85,182	.....	.....	...	...	5,971
2,18,443	20,954	...	8,90,253	.....	.....	...	...	4,057
36,904	...	...	31,423	5,664	.....	...	...	346
1,58,383	11,780	...	52,145	.....	.....	...	...	5,194
1,52,288	60,389	...	2,73,322	.....	.....	...	...	3,780
2,13,426	26,998	...	7,56,309	3,505	.....	...	...	3,949
27,370	8,132	...	16,99,653	.....	.....	...	...	2,545
64,609	21,728	...	8,149	.....	.....	...	...	288
5,21,384	4,78,087	...	2,42,227	1,45,821	.....	...	...	12,139
84,441	2,131	...	34,585	.....	.....	...	...	1,527
4,74,332	45,289	85,781	12,43,599	.....	.....	...	...	5,569
56,817	...	...	5,195	.....	2,400	...	...	594
6,71,798	27,761	...	1,90,177	.....	.....	...	...	5,856
50,49,174	...	...	10,44,796	.....	.....	...	...	73,095
41,187	202	...	10,712	.....	.....	...	...	2,420
1,66,400	58,696	...	51,554	.....	.....	...	...	2,289
65,200	...	...	79,580	.....	.....	9	...	1,206
1,53,606	19,641	...	7,38,867	.....	.....	...	...	3,556
1,29,517	55,143	...	13,22,706	.....	.....	...	...	3,728

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
1	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
23. Broach Urban Co-operative Bank.	27,300	7,847	14,008	.....	4,468	.....
24. Bulsar People's Co-operative Bank.	14,350	49,938	48,420	.....	.....	.....
25. Bhusaval People's Co-operative Bank.	50,000	2,37,210	1,80,060	.....	.....	.....
26. Bhaihand Co-operative Bank, Hyderabad.	44,585	2,30,419	42,923	.....	.....	.....
27. Burmah Shell Co-operative Society, Karachi.	22,423	43,375	9	.....	.....	.....
28. Central Telegraph Office Co-operative Bank, Bombay.	40,850	2,03,215	2,000	.....	.....	.....
29. Chandraseniya Kayastha Prabhu Co-operative Bank, Bombay.	22,755	93,575	98,118	.....	.....	.....
30. Cosmos Co-operative Urban Bank, Poona.	65,040	1,03,141	1,45,172	.....	.....	.....
31. Deccan Merchants' Co-operative Bank, Bombay.	19,775	72,026	.....	.....	.....	.....
32. Deorukh Brahmins' Co-operative Credit Society.	6,300	11,302	43,130	.....	.....	.....
33. Dharwar Co-operative Urban Bank.	56,333	1,89,987	2,34,013	.....	1,29,968	.....
34. Dharwar Revenue and Registration Department Employees' Co-operative Credit Bank.	80,009	6,050	8,591	.....	.....	.....
35. Dhulia Urban Co-operative Bank.	59,385	56,858	3,65,697	.....	.....	.....
36. E. D. Bassoon Staff Co-operative Credit Society, Bombay.	44,320	3,593	.....	4,073	.....	.....
37. East Khandesh Government Servants' Co-operative Bank.	75,757	1,38,736	17,776	.....	.....	.....
38. G. I. P. Railway Employees' Co-operative Bank.	9,96,430	39,53,420	.....	.....	.....	.....
39. Government Printing, Stationery and Publication Department Co-operative Credit Society.	44,570	7,530	.....	.....	.....	.....
40. Gadag Co-operative Urban Bank.	51,000	45,526	65,996	.....	.....	.....
41. Gulewad Industrial Co-operative Bank.	18,496	6,508	43,831	.....	5,000	.....
42. Gokak Urban Co-operative Bank.	42,513	68,312	1,24,994	.....	800	.....
43. Godhra City Co-operative Bank.	31,725	81,479	1,11,911	9,916	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
				On borrowings	On lendings
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
7,329	60,952	644	.....	3 to 5½	9
2,894	1,15,602	1,581	7	2 to 4	9
9,689	4,56,959	11,855	8	5 to 6	9½
5,281	3,32,237	7,959	7½	4½	9
188	65,988	264	10	8	9
32,654	2,78,719	7,452	6½	6½	9½
21,942	2,36,390	3,532	6½	2 to 5½	6½ to 9
18,559	3,31,915	7,170	7½	4 to 6	7½
3,327	94,128	1,674	6	5	9½
5,136	65,658	1,512	6½	6½	7½
43,413	6,53,719	.....	....	5 to 5½	10½
6,991	1,01,740	6,241	5½	3½ to 7½	9½
28,642	5,70,552	16,724	9	4½ to 6	9½
1,445	53,730	3,374	6½	6	9½
17,803	2,53,102	10,887	10	5 to 6	9½
3,09,317	51,59,167	1,07,357	8½	5	7
8,281	60,371	2,950	3½	.....	9½
15,937	1,81,578	4,248	9	6½	9½
6,218	80,052	2,539	9½	6½	9½
27,923	2,63,648	7,300	9½	1½ to 5	5½
9,165	2,44,126	4,741	6½	1½ to 4	9½

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	
			Individuals	Banks and Societies	Individuals	Banks and Societies
			Rs.	Rs.	Rs.	Rs.
41. Gujarat Brahma Kshetriya Co-operative Bank, Broach.	167	7,470	.....	15,698	.....
43. Gujarat Co-operative Credit Bank, Karachi.	761	1,17,754	.....	94,174	.....
46. Hydro Employees Co-operative Credit Society, Bombay.	523	65,064	.....	51,517	.....
47. Hubli Urban Co-operative Bank.	2,159	8,51,035	41,000	8,89,806	76,000
45. Hubli Moslem Co-operative Urban Bank.	293	43,480	.....	38,027	.....
49. Honavar Havyak Co-operative Urban Bank.	161	1,208	.....	13,078	.....
50. Honavar Urban Co-operative Bank.	389	62,583	.....	64,186	.....
51. Hyderabad Amils Co-operative Bank, Karachi.	715	2,83,163	.....	2,56,274	.....
52. Income Tax Office Co-operative Credit Society, Bombay.	363	80,839	.....	67,836	.....
53. Ismailia Co-operative Bank.	910	1,64,185	.....	1,00,429	.....
54. Indapur People's Co-operative Bank.	77	9,460	.....	7,475	.....
55. Islampur People's Co-operative Bank.	180	1,28,688	.....	1,17,094	.....
56. Jackson Co-operative Credit Society of the B. B. & C. I. Railway.	29,295	46,23,060	.....	42,49,869	.....
57. Jewish Co-operative Credit Society.	665	24,650	.....	16,804	.....
58. Jambusar People's Co-operative Bank.	419	36,428	.....	41,736	.....
59. Jain Vidvotjak Sahakari Mandal, Bombay.	256	.....	.....	.....	.....
60. Karad Urban Co-operative Bank.	451	2,06,307	.....	1,71,218	.....
61. Khanapur Urban Co-operative Bank.	611	35,531	.....	37,092	.....
62. Kistur Urban Co-operative Bank.	824	38,760	.....	47,945	.....
63. Karwar Urban Co-operative Bank.	699	2,32,318	.....	2,35,506	.....
64. Kunta Urban Co-operative Bank.	1,037	30,440	.....	44,390	.....
65. Kalyan People's Co-operative Bank.	109	81,863	.....	52,896	.....
66. Khudabadi Amils Co-operative Bank.	2,164	9,27,668	.....	8,14,709	.....
67. Khudabadi Bhaiband Co-operative Bank.	667	1,53,018	.....	1,86,208	.....
68. Karachi Hindu Co-operative Bank.	596	84,553	.....	56,356	.....

* The term "loans overdue" means loans due for payment which have not

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
28,330	5,242	...	33,284	.....	.....	...	...	791
71,433	5,391	...	57,95,969	.....	.....	...	...	6,090
51,253	...	...	24,081	.....	.....	...	...	1,002
3,35,738	1,06,344	5,134	22,67,974	.....	.....	...	...	11,814
40,620	8,849	...	30,972	.....	.....	...	...	760
1,19,676	86,493	...	7,672	.....	.....	...	...	1,220
1,07,415	46,486	...	4,76,474	.....	.....	...	...	2,050
2,76,283	15,804	...	11,13,047	.....	.....	...	...	2,399
58,447	490	...	14,795	.....	.....	...	...	735
63,165	...	...	1,68,300	.....	.....	...	...	770
51,872	47,436	...	53	11,357	.....	...	...	1,039
58,188	8,866	...	77,865	1,76,786	.....	...	...	726
46,18,978	...	...	14,25,305	1,02,920	.....	...	...	67,661
46,373	21,405	...	51,876	.....	.....	...	...	2,026
24,523	3,689	...	4,38,593	.....	.....	...	...	2,543
33,377	...	...	.....	.....	.....	...	...	...
1,09,100	9,576	...	2,85,813	.....	.....	...	...	1,892
80,458	30,159	...	10,414	.....	.....	...	...	1,362
1,38,471	27,319	...	1,17,379	.....	.....	...	...	1,531
1,73,555	27,585	...	8,50,481	1,30,980	99,122	...	...	5,567
1,37,076	1,03,427	...	3,46,127	43,633	11,826	...	...	3,384
50,116	25,594	...	.....	23,353	.....	...	...	2,044
8,90,968	1,35,272	...	31,06,761	.....	.....	...	...	13,118
1,63,201	36,945	...	6,75,636	.....	.....	...	...	3,416
96,849	6,000	...	16,41,643	.....	.....	...	...	2,546

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
44. Gujarat Brahma Kshatriya Co-operative Bank, Brouch.	18,225	42,089	13,188	.....	.....	.....
45. Gujarati Co-operative Credit Bank, Karachi.	22,110	2,32,782	.....	.....	.....	.....
46. Hydro Employees Co-operative Credit Society, Bombay.	70,300	2,854	.....	.....	.....	.....
47. Hubli Urban Co-operative Bank.	1,14,540	3,63,649	2,89,929	18,181	.....	.....
48. Hubli Moslem Co-operative Urban Bank.	12,940	17,462	23,049	.....	.....	.....
49. Honavar Havyak Co-operative Urban Bank.	12,370	26,487	62,301	.....	5,000	.....
50. Honavar Urban Co-operative Bank.	15,760	1,35,845	1,14,281	.....	.....	.....
51. Hyderabad Amils' Co-operative Bank, Karachi.	74,766	6,77,255	.....	.....	.....	.....
52. Income Tax Office Co-operative Credit Society, Bombay.	19,400	85,050	59	.....	.....	.....
53. Ismailia Co-operative Bank.	27,430	57,525	.....	.....	.....	.....
54. Indapur People's Co-operative Bank.	6,500	719	614	.....	42,088	.....
55. Islampur People's Co-operative Bank.	13,015	6,261	97,752	.....	4,952	.....
56. Jackson Co-operative Credit Society of the B. B. & O. I. Railway.	4,56,991	42,44,227	.....	.....	1,02,930	.....
57. Jewish Co-operative Credit Society.	25,708	11,096	8,785	.....	.....	.....
58. Jambusar People's Co-operative Bank.	17,020	1,31,942	64,440	.....	.....	.....
59. Jain Vidvotajak Sahakari Mandal, Bombay.	55,875	.....	.....	.....	.....	.....
60. Karad Urban Co-operative Bank.	12,325	39,987	66,467	.....	.....	.....
61. Khanapur Urban Co-operative Bank.	17,260	7,378	42,430	.....	.....	.....
62. Kistur Urban Co-operative Bank.	67,550	37,780	22,824	.....	.....	.....
63. Karwar Urban Co-operative Bank.	26,730	1,31,490	2,15,643	87,191	3,040	.....
64. Kumta Urban Co-operative Bank.	16,551	38,970	1,91,560	2,825	3,949	.....
65. Kalyan People's Co-operative Bank.	24,330	.....	.....	.....	21,623	.....
66. Khudabadi Amils' Co-operative Bank.	1,73,750	15,03,550	1,70,332	.....	.....	.....
67. Khudabadi Bhaiband Co-operative Bank.	88,615	2,94,169	2,51,025	.....	.....	.....
68. Karachi Hindu Co-operative Bank.	27,761	1,32,943	.....	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on share 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
4,836	78,338	1,681	4½	4 to 5	7½
761	2,55,688	1,196	10	8	9
4,263	77,317	4,098	.....	5	5½
70,109	8,55,708	13,217	7½	3½ to 4½	7¾ to 9¾
1,550	54,001	2,269	8½	2½ to 6	9¾ to 12½
9,281	1,15,539	538	.....	5½ to 7	9¾
8,850	2,75,736	3,705	9	4 to 5	.....
41,040	7,93,062	13,504	7½	3½	8
2,095	56,604	1,916	7½	5	9½
450	85,405	3,050	1	6½	9¾
940	51,061	591	5	5	.....
1,273	53,254	2,435	6½	5 to 6½	9¾
2,28,561	50,32,589	75,749	10	5½	4½
14,171	50,760	2,968	6½	6	12½
6,398	2,19,840	1,926	6½	3 to 5	9
1,750	58,625	.....	.....	.....	4½ to 6
4,863	1,23,679	5,078	8	4½ to 6½	7 to 10
16,959	84,027	4,655	7½	6 to 6½	9¾
35,792	1,63,916	7,889	9¾	5 to 6½	.....
19,677	4,23,771	4,919	5¾	3½	9¾
18,106	3,74,961	2,669	5	4 to 5	9½
5,105	51,717	679	.....	6½	9¾
95,059	19,42,661	29,957	10	4 to 6½	5½ to 9
9,302	7,41,111	12,968	7½	4 to 4½	.....
1,042	1,81,746	1,710	.....	4 to 6	9¾ to 10

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		
			Individuals	Banks and Societies	Individuals	Banks and Societies	
			1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.	
69. Karachi Municipal Sweepers' Co-operative Credit Society.	1,350	54,607	.....	51,423	.....
70. Karachi Urban Co-operative Bank.	5,065	5,07,673	.....	3,07,647	.....
71. Karachi Mercantile Co-operative Bank.	2,150	8,72,636	.....	6,11,409	.....
72. Lalubhai Samaldas People's Co-operative Bank.	2,815	1,82,154	.....	1,67,246	.....
73. Masgaon Dock's Employees' Co-operative Credit Bank.	576	5,184	.....	65,564	.....
74. Military Accounts No. 1 Co-operative Credit Bank, Poona.	585	92,953	.....	54,280	.....
75. Madlebiha Taluka Teachers' Co-operative Credit Society.	90	42,650	.....	36,917	.....
76. North Kanara Goud Saraswat Co-operative Credit Society.	355	46,215	.....	33,500	.....
77. Nasik Government Servants' Co-operative Bank.	857	30,022	.....	44,732	.....
78. Poona District Co-operative Rupee Bank.	1,117	65,272	.....	34,149	.....
79. Poona Posts, B. M. S. and Telegraphs Co-operative Credit Society.	867	87,841	.....	72,059	.....
80. Poona Merchants' Co-operative Bank.	346	3,05,535	.....	2,81,117	.....
81. Pandharpur People's Co-operative Bank.	463	7,175	.....	9,440	.....
82. Pandharpur Urban Co-operative Bank.	905	1,96,010	.....	1,65,677	.....
83. Pardi People's Co-operative Bank.	163	1,55,727	.....	1,26,192	.....
84. Pratap Millhands' Co-operative Bank.	931	1,32,301	.....	1,32,804	.....
85. Pratap Millhands' Nutan Co-operative Credit and Provident Fund Society.	648	80,793	.....	68,743	.....
86. Ratnagiri Urban Co-operative Bank.	747	50,518	.....	38,017	.....
87. Ratnagiri District Primary Teachers' Co-operative Credit Society.	807	53,862	.....	53,913	.....
88. Raddi Communal Co-operative Bank, Dharwar.	1,759	14,731	.....	34,059	.....
89. Rander People's Co-operative Bank.	322	1,44,025	.....	1,43,223	.....
90. Bhamrao Vithal Co-operative Bank.	2,121	13,47,912	58,094	12,92,060	61,017	
91. Saraswat Co-operative Banking Society.	577	27,561	.....	31,170	.....
92. Salsette Catholic Co-operative Credit Society.	1,050	13,850	.....	12,194	.....

* The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdues*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
43,737	569	...	1,691	2,630	.....	...	...	1,479
5,25,349	67,223	...	48,40,219	.....	.....	...	...	15,246
7,68,454	38,377	...	2,68,81,775	.....	.....	...	...	21,789
1,77,585	84,474	...	22,35,873	.....	.....	...	...	7,579
76,450	...	...	27,604	.....	.....	...	...	568
1,26,671	11,061	...	30,585	.....	.....	...	...	2,200
43,143	1,762	...	24,320	6,000	.....	...	...	473
53,712	2,352	...	76,800	.....	.....	...	...	1,797
65,550	19,442	...	12,010	.....	.....	...	...	2,264
77,052	6,036	...	1,28,766	2,690	.....	...	...	997
64,199	649	...	41,636	19,000	.....	...	...	1,958
1,16,533	5,198	...	3,32,485	8,72,851	.....	...	...	2,511
68,533	30,736	...	2,80,984	5,000	.....	...	...	1,504
1,19,972	34,240	2,000	6,56,659	.....	.....	...	...	3,456
71,201	750	...	6,45,439	.....	.....	...	...	2,271
1,43,199	3,544	...	1,13,555	.....	.....	...	...	2,774
64,226	467	...	24,713	11,000	.....	...	...	1,569
51,320	16,062	...	3,03,770	11,09,086	.....	...	...	1,690
39,535	...	...	28,438	.....	.....	...	...	1,047
4,94,823	2,63,353	...	4,27,374	17,765	.....	...	...	8,271
77,910	2,805	...	10,11,726	.....	.....	...	...	3,461
6,97,948	55,092	51,388	25,31,053	.....	93,784	...	...	21,148
47,458	5,932	...	3,43,668	.....	.....	...	...	1,257
86,339	64,551	...	72,795	.....	.....	...	...	1,519

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	1	15	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
69. Karachi Municipal Sweepers' Co-operative Credit Society.	14,636	2,671	.....	.....	32,524	.....
70. Karachi Urban Co-operative Bank.	98,960	6,65,266	.....	.....	.....	.....
71. Karachi Mercantile Co-operative Bank.	1,54,390	16,00,420	.....	.....	.....	.....
72. Lalubhai Samaldas People's Co-operative Bank.	50,560	1,86,011	35,002	.....	2,397	.....
73. Masgaon Dock's Employees' Co-operative Credit Bank.	66,575	15,356	.....	.....	.....	.....
74. Military Accounts No. 1 Co-operative Credit Bank, Poona.	32,485	40,182	49,476	.....	.....	.....
75. Muddebihal Taluka Teachers' Co-operative Credit Society.	25,040	3,361	28,510	.....	.....	.....
76. North Kanara Goud Saraswat Co-operative Credit Society.	6,951	62,706	.....	.....	.....	.....
77. Nasik Government Servants' Co-operative Bank.	91,206	1,023	1,056	.....	.....	.....
78. Poona District Co-operative Rupee Bank.	18,245	52,544	.....	.....	253	.....
79. Poona Posts, R. M. S. and Telegraphs Co-operative Credit Society.	19,907	31,662	11,235	.....	.....	.....
80. Poona Merchants' Co-operative Bank.	32,800	1,06,641	.....	.....	102	.....
81. Pandharpur People's Co-operative Bank.	17,140	7,456	25,977	.....	18,100	.....
82. Pandharpur Urban Co-operative Bank.	28,320	2,733	1,84,345	.....	.....	.....
83. Pardi People's Co-operative Bank.	16,980	1,01,563	42,277	.....	.....	.....
84. Pratap Millhands' Co-operative Bank.	19,785	1,52,277	.....	.....	.....	.....
85. Pratap Millhands' Nutan Co-operative Credit and Provident Fund Society.	9,955	47,983	512	.....	5,000	.....
86. Ratnasiri Urban Co-operative Bank.	8,530	19,482	71,105	.....	.....	.....
87. Ratnasiri District Primary Teachers' Co-operative Credit Society.	11,190	45,694	1,373	.....	.....	.....
88. Raddi Communal Co-operative Bank, Dharwar.	57,370	58,709	3,61,543	.....	55,000	.....
89. Rander People's Co-operative Bank.	23,500	91,293	2,25,974	942	.....	.....
90. Shamrao Vithal Co-operative Bank.	83,973	7,64,939	6,49,742	18,462	.....	.....
91. Saraswat Co-operative Banking Society, Salsette.	20,500	62,308	23,274	.....	.....	.....
92. Salsette Catholic Co-operative Credit Society.	23,457	69,118	.....	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Working Capital* 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,050	51,881	1,810	6	6	10
16,345	7,80,591	8,392	6½	3 to 6	7 to 8
34,170	17,88,980	28,005	9	5½	9
3,495	2,77,465	28	2½	4	9½
13,995	1,24,926	7,976	5	4½	9½
8,117	1,30,260	2,612	7	5 to 6	7½
2,638	59,549	2,435	8½	6½	9½
4,277	73,964	959	6½	4 to 5	9½
10,966	1,04,251	10,770	5½	4	9½
5,246	76,268	2,629	6½	7½	12½
4,761	67,565	2,747	9	5½ to 6½	9½
4,986	1,44,529	2,775	6	5 to 6	9½
12,315	81,038	1,057	3	6 to 7½	12½
11,295	2,26,593	4,501	8½	5 to 7	12½
876	1,61,696	3,417	6½	½ to 4	9½
12,744	1,84,806	4,698	10	4½ to 5	9½
1,816	65,276	2,429	7½	4½ to 5	9½
12,244	1,11,361	2,999	6½	4½	9½
1,214	59,471	3,094	6½	6½	9½
26,509	5,59,731	.....	5	3 to 7	8 to 9½
7,419	3,49,428	9,027	7	1 to 3½	7½ to 9
1,24,750	16,41,866	17,613	6½	4½	9½
4,303	1,10,985	2,744	6½	4½	9½
3,704	95,269	1,168	4	4½	9½

is taken to be the total of Columns 17 to 23.

STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
			Rs.	Rs.	Rs.	Rs.
93. Satara District Local Board's Teachers' Co-operative Credit Society.	1,079	94,718	.....	64,380	.....
94. Satara Namdeo Co-operative Urban Bank.	215	1,06,804	.....	95,714	.....
95. Southern Maratha Urban Co-operative Bank, Dharwar.	3,632	3,09,328	.....	3,81,883	.....
96. Siddapur Urban Co-operative Bank.	252	32,020	.....	30,666	.....
97. Sirsi Urban Co-operative Bank.	864	1,06,070	.....	93,365	.....
98. Surat People's Co-operative Bank.	1,253	5,25,255	.....	4,11,064	.....
99. Sind and Baluchistan Postal Employees Co-operative Credit Society.	1,131	82,213	.....	62,220	.....
100. Wai Urban Co-operative Bank.	115	1,54,062	.....	1,40,127	.....
101. West Khandesh Government Servants' Co-operative Credit Society.	1,031	1,26,135	68,670	1,13,793	38,600
102. Zoroastrian Co-operative Urban Bank, Bombay.	961	1,13,101	.....	1,57,569	.....
Grand Total	1,49,164	2,56,56,479	19,35,652	2,37,50,606	19,11,401

* The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdues*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,00,797	945	...	32,975	81,551	.....	..	..	1,481
1,02,114	22,554	...	4,00,489	.....	.....	..	..	3,031
7,07,132	95,663	...	14,62,900	.....	75,872	..	..	14,655
41,014	16,996	...	50,235	.....	.....	..	..	1,042
2,55,078	56,205	...	2,88,208	4,32,235	.....	..	..	5,481
8,90,385	1,65,867	...	1,09,28,306	.....	.....	..	..	25,298
78,232	2,720	...	55,057	.....	.....	..	..	1,493
56,769	15,042	...	42,106	..	.....	..	..	641
1,39,605	4,340	1,01,458	57,233	.....	.....	..	..	2,813
1,50,799	70,924	...	75,026	.....	.....	..	..	8,662
2,70,21,514	35,08,235	3,04,122	9,30,76,952	37,73,146	2,82,004	10	..	5,66,371

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
93. Satara District Local Board's Teachers' Co-operative Credit Society.	33,470	5,565	17,610	.....	19,167	.....
94. Satara Namdeo Co-operative Urban Bank.	17,325	8,363	1,56,296	3,945	.....	.....
95. Southern Maratha Urban Co-operative Bank, Dharwar.	98,750	5,27,754	5,34,846	576	.....	.....
96. Siddapur Urban Co-operative Bank.	6,120	37,340	17,088	.....	.....	.....
97. Sirai Urban Co-operative Bank.	37,175	1,11,217	2,02,390	.....	.....	.....
98. Surat People's Co-operative Bank.	1,68,875	7,79,351	10,33,874	.....	.....	.....
99. Sind and Baluchistan Postal Employees Co-operative Credit Society.	42,138	34,997	.....	.....	.....	.....
100. Wai Urban Co-operative Bank.	12,525	908	12,194	.....	25,800	.....
101. West Khandesh Government Servants' Co-operative Credit Society.	26,900	2,31,653	50	.....	.....	.....
102. Zoroastrian Co-operative Urban Bank, Bombay.	50,365	2,33,536	.....	.....	.....	.....
Grand Total	64,56,081	2,25,56,131	79,45,738	2,27,845	5,28,663	.....

* For the purposes of this statement the working capital

A (1)—*concl'd.*

Reserve Funds 23	Working Capital* 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
3,027	79,139	3,704	4 $\frac{1}{10}$	6 $\frac{1}{2}$	9 $\frac{3}{8}$
6,504	1,92,433	913	4	4 $\frac{1}{2}$ to 5	9 $\frac{3}{8}$
76,482	12,35,438	11,071	8 $\frac{1}{2}$	2 $\frac{1}{2}$ to 4 $\frac{1}{2}$	7 $\frac{1}{16}$ to 9 $\frac{1}{16}$
548	61,396	559	6 $\frac{1}{2}$	2 $\frac{1}{2}$ to 6 $\frac{1}{2}$	9 $\frac{3}{8}$
27,112	3,67,894	5,019	9	1 $\frac{1}{2}$ to 5	9 $\frac{3}{8}$
35,613	20,17,743	17,398	7 $\frac{1}{4}$	2 to 4 $\frac{1}{2}$	7 $\frac{1}{2}$
4,123	81,258	3,506	7	6	8
5,858	57,585	9,937	6	5 $\frac{1}{2}$ to 6	9 $\frac{3}{8}$
4,250	2,62,883	3,223	9	5	7 $\frac{1}{2}$
3,049	3,15,850	1,207	3	3 to 5 $\frac{1}{2}$	10
93,52,907	4,00,07,354	7,92,461	.....	.....	.....

is taken to be the total of Columns 27 to 28.

SERVANTS OF INDIA SOCIETY'S
BRANCH LIBRARY
BOMBAY

STATEMENT
Operations of

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
	2	3	4	5	6	7
<i>Class I—Credit, Unlimited.</i>						
Ahmedabad	87	5,001	1,17,280	.....	1,16,362	.....
Broach	165	8,463	2,68,323	4	3,49,767	.....
Kaira	105	8,827	52,732	277	68,368	222
Panch Mahals	180	8,080	41,322	2,156	66,438	2,057
Surat	145	7,752	1,84,109	10	2,06,819	162
Thana	127	6,105	2,44,920	.....	2,38,181	300
Ahmednagar	128	4,901	83,689	.....	96,492	8,220
East Khândesh	521	26,870	4,36,347	.....	7,92,400	.....
West Khândesh	290	13,302	1,84,710	87,703	2,56,413	84,206
Násik	250	9,329	2,40,917	.....	2,41,795	.....
Poona	184	12,632	3,57,139	.....	3,64,609	.....
Sátara	293	19,303	11,83,263	10,189	10,41,316	11,841
Sholapur	162	10,866	1,97,204	.....	2,18,374	691
Bijapur	173	11,418	94,609	.....	1,87,633	638
Belgaum	202	20,870	8,86,422	4,664	6,28,490	15,312
Dhárwar	455	32,773	5,10,620	.....	9,26,315	.....
Kánara	94	9,283	2,64,359	.....	2,95,238	.....
Kolába	61	2,564	54,028	.....	47,137	.....
Ratnágiri	43	3,766	58,769	.....	62,115	.....
Hyderabad	231	6,600	78,411	.....	98,922	.....
Nawábsháh	126	3,942	42,407	432	57,863	160
Karáchi	78	2,252	76,703	84	76,948	34
Sukkur	91	2,554	45,282	.....	46,426	.....
Lárkána	143	4,119	45,702	.....	87,657	.....
Thar and Párkár	172	4,476	1,35,663	.....	1,98,758	.....
Upper Sind Frontier	5	135	1,500	.....	710	.....
Dadu	52	1,445	16,890	.....	23,145	.....
Total, Unlimited	4,363	2,46,644	54,06,350	1,06,460	68,23,814	1,23,923

B—1932-33.

Agricultural Societies.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,44,479	2,01,478	.....	21,384	1,08,275	41	.....	.....
10,92,857	4,21,460	35	39,410	1,87,986	559	.....	.....
3,73,480	1,27,447	4,674	11,604	32,928	1,314	.....	.....
5,15,964	2,46,117	1,113	17,860	64,898	132	.....	.....
10,12,198	4,28,506	3,065	78,934	82,907	395	.....	.....
4,75,832	2,14,110	294	22,863	1,78,133	735	.....	.....
10,17,302	8,26,862	8,627	4,926	1,51,241	317	.....	.....
44,47,157	32,01,367	.....	74,271	2,31,050	.....	.....	.....
29,19,564	22,62,896	9,300	31,955	3,28,346	8,262	.....	.....
15,72,620	8,73,009	2,876	18,658	2,87,644	265	.....	.....
25,16,594	19,45,474	.....	45,903	4,42,451	143	.....	.....
23,93,406	7,10,953	12,526	1,63,037	9,10,108	6,783	.....	.....
12,05,560	7,45,964	657	56,977	95,806	.....	.....	.....
12,32,279	7,15,613	1,119	21,377	59,554	530	4	.....
20,78,297	10,85,961	1,527	1,70,473	97,804	1,424	10	.....
41,06,693	20,68,364	.....	1,42,288	1,65,952	5,741	.....	.....
8,16,870	3,13,276	.....	86,954	67,473	3,925	.....	.....
1,01,355	49,811	.....	1,262	48,053	250	.....	.....
1,45,111	64,670	.....	16,037	56	.....	.....	.....
16,15,146	2,92,879	.....	1,824	60,027	2,079	.....	.....
7,23,077	1,35,469	2,472	4,632	26,700	.....	.....	.....
6,80,803	1,16,795	12,743	1,632	92,949	.....	.....	.....
5,33,495	1,57,081	.....	566	48,296	.....	.....	.....
8,83,317	1,96,380	.....	4,464	16,957	.....	.....	.....
11,58,067	1,98,618	640	1,110	16,262	.....	.....	.....
16,941	1,537	.....	.....	1,500	.....	.....	.....
2,15,899	43,990	522	749	2,800	220	.....	.....
3,42,84,362	1,76,36,073	62,383	10,41,190	38,06,095	33,115	14	.....

STATEMENT

Classification	Loans and Deposits held at the end				
	Cost of Management	Share Capital paid	Members		
			Members	Non-members	Societies
1	16	17	18	19	20
<i>Class I—Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad	9,406	27,661	84,790	66,792	2,491
Broach	28,069	279,065	1,63,551	59,370	241
Kaira	13,614	17,306	97,122	49,137	53
Panch Mahals	14,724	16,309	1,80,843	16,578	1,216
Surat	18,026	23,961	2,19,463	1,96,906	2,139
Thane	7,975	46,625	52,093	65,754	3,806
Ahmednagar	29,656	56,402	83,406	14,531	58,091
East Khandesh	97,975	21,906	13,85,937	76,815	9,056
West Khandesh	30,715	31,467	5,81,262	31,241	3,152
Nasik	24,502	69,366	2,27,997	20,487	3,935
Poona	48,771	10,910	3,83,306	1,55,253	2,374
Satara	54,667	58,668	6,78,063	1,82,305	13,306
Sholapur	34,138	10,745	2,59,603	1,89,245	151
Bijapur	32,000	73,235	1,77,267	93,715	2,007
Belgaum	48,674	54,390	4,44,111	4,14,659	7,216
Dharwar	1,10,323	2,97,550	6,50,015	6,43,139	15,276
Kanara	23,791	56,212	2,48,989	2,88,592	2,406
Kolaba	2,294	12,122	16,277	2,933	251
Ratnagiri	3,925	7,175	35,928	56,066	.....
Hyderabad	15,220	4,34,298	5,482	979	6,152
Nawabshah	5,013	1,67,476	10,719	8,959	1,382
Karachi	12,068	1,23,509	2,913	585	21,025
Sukkur	5,445	93,561	8,017	1,748	13
Larkana	8,526	2,26,191	6,394	742	.....
Thar and Parkar	11,459	2,48,992	9,166	21,644	2,329
Upper Sind Frontier	54	1,320	615	.....	.....
Dadu	3,227	56,103	1,908	617	145
Total, Unlimited	7,11,666	26,55,063	60,06,216	26,48,231	1,57,549

B—contd.

of the year from				Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Provincial or Central Banks	Government	Reserve Fund	Working Capital*			On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,35,228	290	82,415	4,99,527	+7,562	.....	6	9½ to 10¼
5,35,740	820	2,46,174	12,73,981	+36,213	.....	.....	9½ to 12½
2,19,531	562	88,911	4,73,121	+5,047	.....	.....	9½ to 10¼
2,50,993	237	96,063	5,62,269	+6,906	.....	.....	9½ to 12½
4,84,734	1,044	1,97,815	11,26,041	+4,170	.....	5 to 6½	9½
2,78,395	.....	65,055	5,11,728	+9,596	.....	6½	.....
7,69,708	889	1,00,223	11,73,250	-15,420	.....	.....	12½
26,51,681	.....	9,14,765	50,61,649	8,642	.....	.....	.....
19,56,705	221	4,93,219	30,97,257	4,549	.....	.....	.....
12,36,069	492	1,78,594	17,36,940	-44,661	6½	.....	10¼
17,71,504	.....	6,26,708	29,50,052	-28,465	.....	6½	.....
12,69,937	.....	3,64,544	25,66,842	10,054	.....	.....	9½
3,80,235	.....	4,51,961	12,82,940	41,979	.....	.....	12½
6,77,147	372	3,06,966	13,30,799	19,218	.....	6½	9½ to 12½
8,69,841	.....	4,45,649	22,35,906	54,199	.....	.....	.....
20,65,301	137	9,64,801	46,36,219	53,852	.....	.....	.....
1,30,044	.....	1,45,773	8,72,045	9,825	.....	.....	.....
56,862	.....	17,492	1,05,937	-2,378	6½	6½	9½
5,787	61	45,582	1,50,619	5,171	.....	.....	.....
12,12,088	25,238	1,83,039	18,67,306	16,501	.....	8 to 8½	10¼
4,62,102	460	1,44,742	8,15,870	7,399	5 to 6½	6 to 8	8 to 10¼
4,99,963	.....	74,407	7,32,442	1,035	5½	8	10¼
3,37,156	1,999	1,09,725	5,52,219	6,032	.....	8 to 8½	.....
5,79,063	356	1,59,537	9,71,283	7,878	.....	8	.....
8,52,783	36,936	85,081	12,58,962	21,331	.....	8	.....
9,878	.....	5,580	17,463	728	.....	8 to 6½	.....
1,71,808	328	8,972	2,39,881	2,102	.....	8	10¼
1,99,70,283	72,442	66,92,793	3,81,02,568	+2,48,965	.....	.....	.....

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class I—Agricultural Credit, Limited.</i>			Rs.	Rs.	Rs.	Rs.
Broach	1	201	24,435	.....	7,548	.....
East Khandesh	1	197	2,190	.....	3,237	.....
Sholapur	2	261	1,816	.....	5,274	.....
Dharwar	1	74	24,985	.....	8,019	.....
Kanara	1	507	19,906	.....	14,858	.....
Karachi	1	.....	.....	.....	.....	.....
Sukkur	1	97	1,18,722	.....	1,19,070	.....
Larkana	1	174	85,131	.....	61,119	.....
Thar and Parkar	1	259	66,300	90,572	1,36,685	86,306
Total, Limited	10	1,860	3,42,335	90,572	3,55,830	86,306
Grand Total, Class I, Unlimited and Limited.	4,573	2,48,504	57,48,685	1,96,041	71,79,644	2,00,319
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
East Khandesh	1	35	443	.....	113	.....
Nasik	1	40	.....	.....	.....	.....
Dharwar	1	391	84	.....	191	.....
Total, Unlimited*	3	466	477	.....	304	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Nasik	9	147	9,069	.....	7,431	.....
Thana	4	304	14,742	.....	13,703	.....
Poona	2	193	556	.....	569	.....
Satara	5	219	4,258	.....	2,324	.....
Sholapur	3	113	.....	.....	.....	.....
Ahmednagar	3	217	.....	.....	.....	.....
East Khandesh	4	1,639	.....	.....	.....	.....
Dharwar	9	512	39	.....	141	.....
Belgaum	1	47	511	.....	1,645	.....
Bijapur	1	53	.....	.....	.....	.....

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
88,694	.....	.....	26,113	38,165	.....	.....	.....
1,08,474	9,520	.....	520	2,150	.....	.....	.....
47,402	19,778	.....	9,116	.....	.....	.....	.....
1,25,489	5,497	.....	.....	24,307	.....	.....	.....
25,656	15,243	.....	6,033	.....	.....	.....	.....
.....
9,51,939	65,051	.....	13,58,103	21,383	.....	.....	.....
3,03,874	74,843	.....	12,54,203	.....	.....	.....	.....
5,79,383	1,19,875	4,922	4,38,021	1,43,654	.....	.....	.....
15,30,911	3,09,807	4,922	30,92,109	2,29,659	.....	.....	.....
3,69,15,173	1,79,45,880	67,305	41,33,299	40,35,754	33,115	14	.....
.....
676	676	.....	21	500	.....	443	.....
1,099	1,099	.....	.....	.....	.....	.....	.....
63	63	.....	.....	.....	785	.....	.....
1,838	1,838	.....	21	500	785	443	.....
.....
61,080	54,306	.....	.....	.....	.....	334	.....
15,630	3,505	.....	7,131	12,297	.....	2,285	10,563
1,568	178	.....	.....	.....	.....	.....	.....
5,156	475	.....	90	2,000	.....	5,159	5,393
.....
.....	.....	.....	37	.....	.....	.....	.....
.....
757	627	.....	3	.....	2,336	1,849	1,575
2,167	1,995	.....	.....	.....	.....	652	.....
.....	.....	.....	.....	.....	.....	29	26

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
1	16	17	18	19	20
<i>Class I—Agricultural Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Brosch	1,188	6,335	1,670	.....	.....
East Khandesh	1,178	6,215	5,416	206	.....
Sholapur	1,793	7,940	9,273	27,627	.....
Dharwar	1,215	7,505	.....	.....	.....
Kanara	706	7,025	8,072	5,630	.....
Karschi .....	.....	.....	.....	.....	.....
Sukkur	4,085	79,930	8,668	3,01,232	.....
Larkana	7,276	1,07,700	76,421	4,56,946	.....
Thar and Parkar	8,409	1,65,100	45,224	1,42,190	.....
Total, Limited ...	25,852	3,57,530	1,53,744	9,33,790	.....
Grand Total, Class I, Unlimited and Limited.	7,37,549	29,42,863	61,58,960	35,82,011	1,58,540
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
East Khandesh	14	.....	100	.....	.....
Nasik	27	525	.....	.....	.....
Dharwar	2-3	.....	.....	73	.....
Total, Unlimited ...	304	525	100	73	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
Nasik	6,114	10,195	.....	3,086	.....
Thana	1,169	8,365	1,000	3,657	427
Poona	138	485	25	.....	.....
Satara	93	2,395	100	380	.....
Sholapur	110	1,700	.....	1,281	.....
Ahmednagar	1,315	5,040	55	5,426	.....
East Khandesh	4,574	.....	.....	.....	.....
Dharwar	387	6,005	263	179	657
Belgaum	10	1,765	.....	.....	.....
Rajapur	3	535	135	.....	.....

B—contd.

of the year from							
Provincial or Central Banks	Government	Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
99,694	40	97,729	-741	.....	7	8
1,00,474	1,965	1,22,275	259	.....	.....	.....
.....	13,995	58,875	-14	5	6	9
1,25,490	3,489	1,36,484	-1,298	.....	.....	7
495	5,632	26,844	1,006	.....	8	not working
.....
21,353	5,815	4,17,048	12,069	5	3 to 6	10
.....	10,538	6,50,596	13,443	6	4½ to 6	10
2,40,830	55,350	6,28,654	37,909	5	8 to 8	9
.....
5,86,386	76,924	21,38,534	62,642	.....	.....	.....
.....
2,05,56,669	72,442	67,69,617	4,02,41,102	3,11,607	.....	.....	.....
.....
.....
429	258	797	-16	.....	.....	.....
.....	618	1,143	-27	.....	.....	9½
.....	3,801	3,674	146	.....	6½	.....
.....
429	4,677	5,804	103	.....	.....	.....
.....
.....
52,636	2,529	67,446	992	.....	8	9
4,232	8,568	27,179	154	.....	6½	9½
.....	2,222	2,732	78	.....	.....	9½
1,606	2,006	6,667	233	6½	.....	.....
.....	665	3,646	401	7½	.....	.....
.....	6,433	13,994	1,437	9	6½	.....
.....	1,375	1,375	1,643	.....	.....	.....
.....	3,245	10,349	230	.....	.....	.....
.....
300	453	2,518	156	.....	.....	.....
.....	52	525	5	.....	.....	.....

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Kanara ...	1	16	.....	.....	.....	.....
Hyderabad * ...	3	829	91,722	.....	61,253	.....
Total, Limited ...	38	4,288	1,20,730	.....	67,013	.....
Grand Total, Class II, Unlimited and Limited.	41	4,754	1,21,207	.....	67,317	.....
<i>Class III—Production, Unlimited.</i>						
Dhárwár ...	13	427	100	.....	203	.....
Belgaum ...	2	92	100	.....	.....	.....
Kanara ...	1	12	.....	.....	.....	.....
Thane ...	2	136	.....	.....	.....	.....
Total, Unlimited ...	17	667	200	.....	203	.....
<i>Class III—Production, Limited.</i>						
Total, Limited ...	.....	.....	.....	.....	.....	.....
Grand Total, Class III, Unlimited and Limited	17	667	200	.....	203	.....

* The term "loans overdue" means loans due for payment which have not

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....
1,32,843	10,258	.....	3,77,419	.....	.....	.....	.....
2,09,241	71,344	.....	3,84,679	14,297	2,236	10,308	17,557
2,11,079	73,182	.....	3,84,700	14,797	3,021	10,751	17,557
87	.....	.....	.....	.....	.....	.....	.....
100	.....	.....	.....	.....	.....	.....	.....
.....
.....	.....	.....	36	.....	.....	.....	.....
187	.....	.....	36	.....	.....	.....	.....
.....
.....
187	.....	.....	36	.....	.....	.....	.....

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Loans and Deposits held at the end				
	Cost of Management	Share Capital paid	Members	Non-members	Societies
1	16	17	18	19	20
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Kanara ...	7	940	.....	.....	.....
Hyderabad ...	2,107	65,870	2,07,396	5,151	.....
Total, Limited ..	16,213	1,06,685	2,08,977	18,240	1,084
Grand Total, Class II, Unlimited and Limited.	16,516	1,07,310	2,09,077	18,313	1,084
<i>Class III—Production, Unlimited.</i>					
Dhárwar ..	1,833	.....	10	.....	.....
Belgaum ...	490	.....	.....	.....	.....
Kanara ..	.....	.....	.....	.....	.....
Thana ...	990	.....	92	13	180
Total, Unlimited ..	2,613	.....	132	13	180
<i>Class III—Production, Limited.</i>					
Total, Limited ..	.....	.....	.....	.....	.....
Grand Total, Class III, Unlimited and Limited	2,613	.....	132	13	180

* For the purposes of this statement the working capital

B—contd.

of the year from							
Provincial or Central Banks	Government	Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
21	22	23	24	25	26	On borrowings	On lendings
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....	193	1,133	2	.....	.....	.....
.....	1,129	2,79,546	5,471	5	4½ to 8	8½ to 9½
58,974	29,170	4,23,130	10,802	.....	.....	.....
59,403	33,847	4,28,934	10,905	.....	.....	.....
.....	7,099	7,139	90	.....	.....	.....
.....	1,294	1,294	50	.....	.....	.....
.....	9	9	.....	.....	.....	.....
.....	615	939	58	.....	.....	.....
.....	9,047	9,381	198	.....	.....	.....
.....
.....	9,047	9,381	198	.....	.....	.....

STATEMENT

Classification 1	Number of Societies 2	Number of members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira ...	1	33	.....	.....	60	.....
West Khândesh ...	1	44	3,675	.....	4,159	.....
Total, Unlimited	2	76	3,675	.....	4,219	.....
<i>Class IV—Production and Sale, Limited.</i>						
Ahmednagar ...	1	72	1,29,986	.....	91,508	.....
Kolaba ...	1	16	.....	.....	.....	.....
Ratnagiri ...	3	78	.....	.....	.....	.....
Kaira ...	1	138	1,25,061	.....	1,21,298	.....
Panch Mahals ...	2	279	616	19	870	17
Broach ...	2	471	2,10,658	.....	2,77,697	.....
Surat ...	16	2,573	9,02,578	4,116	9,10,245	4,100
Poona ...	2	115	.....	.....	.....	.....
Satara ...	1	89	1,84,121	.....	1,81,401	.....
Bholapur ...	3	364	9,227	.....	13,344	.....
East Khândesh ...	3	679	1,05,398	.....	1,32,372	.....
West Khândesh ...	1	232	4,20,884	92,233	4,42,021	92,837
Dhârwar ...	9	6,039	2,03,281	.....	2,07,466	.....
Belgaum ...	7	761	64,536	13	71,067	269
Bijâpur ...	3	592	23,370	.....	19,676	.....
Kanara ...	3	612	.....	.....	.....	.....
Hyderabad ...	4	929	2,696	.....	2,356	.....
Nawabshah ...	2	57	480	415	356	.....
Karachi ...	2	290	82	309	1,273	.....
Sukkur ...	3	290	2,39,162	.....	2,19,293	.....
Larkana ...	1	24	3,064	.....	.....	.....
Thar and Parker ...	1	43	.....	.....	.....	.....
Upper Sind Frontier ...	1	117	85,017	.....	81,520	.....
Total, Limited	72	14,849	27,79,217	97,156	27,74,413	97,223
Grand Total, Class IV—Limited and Unlimited.	74	14,925	27,52,992	97,156	27,75,635	97,223

*The term "loans overdue" means loans due for payment which have not

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
a	9	10	11	12	13			14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,546	.....	.....	135	.....	.....	.....	.....
2,493	.....	48	217	.....	.....	.....	6,899
6,039	.....	48	352	.....	.....	.....	6,899
30,478	.....	.....	.....	38,266	.....	78,184	88,246
.....
.....	.....	.....	.....	.....	.....	.....	2,771
9,617	.....	.....	19,713	.....	.....	.....	.....
43	.....	204	.....	.....	11	1,632	.....
5,346	.....	.....	86,170	.....	.....	.....	.....
33,096	10,753	1,106	55,029	4,88,177	3,503	.....	.....
.....
26,742	.....	.....	348	62,679	.....	.....	.....
9,684	2,332	.....	1,500	12,230	2,469	.....	.....
48,077	639	.....	.....	.....	.....	.....	.....
40,537	.....	8,538	838	2,59,910	.....	31,684	.....
1,68,604	12,946	.....	15,616	33,240	26,000	57,636	1,818
47,253	24,919	.....	.....	10,000	4,960	3,181	393
22,877	4,728	75	3,479	.....	.....	2,861	8,629
.....	.....	.....	2,873	.....	.....	.....	.....
25,891	10,531	.....	2,658	.....	.....	.....	.....
8,297	1,302	415	.....	.....	.....	.....	.....
31,868	14,049	22,051	.....	3,353	.....	1,023	.....
1,31,198	6,042	.....	85,361	47,328	.....	.....	.....
7,153	4,088	.....	.....	.....	.....	.....	.....
3,528	3,528	.....	.....	.....	.....	.....	.....
1,00,065	2,001	.....	7,609	19,454	.....	.....	.....
7,40,373	97,868	32,399	2,31,194	9,74,637	36,963	1,76,401	1,01,867
7,46,412	97,868	32,437	2,31,546	9,74,637	36,963	1,76,401	1,08,756

been paid and for which extension has not been granted by competent authority.

STATEMENT

Loans and Deposits held at the end

Classification	Cost of Management	Share Capital paid	Members	Non-members	Societies
	16	17	18	19	20
1	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class IV—Production and Sale, Unlimited.</i>					
Kaira ...	87	.....	618	1,648	.....
West Khandesh ...	993	.....	1,069	360	.....
Total, Unlimited ...	1,086	.....	1,687	2,008	.....
<i>Class IV—Production and Sale, Limited.</i>					
Ahmednagar ...	3,129	2,910	.....	10,886	.....
Kolaba ...	4	740	.....	.....	.....
Ratnagiri ...	33	740	.....	.....	.....
Kaira ...	1,570	4,400	4,338	3,635	.....
Panch Mahals ...	123	1,979	2	.....	.....
Brosch ...	3,620	9,560	273	8,876	.....
Surat ...	9,962	89,975	13,521	8,061	1,102
Poona ...	8,085	42,140	.....	8	.....
Satara ...	5,887	8,900	.....	5,344	.....
Sholapur ...	2,593	12,015	28	.....	.....
East Khandesh ...	7,445	16,631	.....	.....	.....
West Khandesh ...	8,926	33,025	.....	2,000	.....
Dharwar ...	27,456	1,00,901	3,150	6,420	9,026
Belgaum ...	3,586	13,720	33	18	.....
Bijapur ...	4,066	10,441	.....	9,037	3,118
Kanara ...	3,572	5,652	976	7,322	.....
Hyderabad ...	597	14,134	2,158	514	.....
Nawabsbah ...	38	1,357	209	38	701
Karachi ...	6,906	5,457	77	6,707	14,228
Sukkur ...	7,662	26,323	53,508	48,421	9,317
Larkana ...	335	2,220	17	1,857	.....
Thar and Parkar ...	33	2,715	.....	.....	.....
Upper Sind Frontier ...	1,326	13,570	17,739	.....	2,417
Total, Limited ...	1,06,216	4,19,475	96,324	1,19,144	39,960
Grand Total, Class IV— Limited and Unlimited.	1,07,502	4,19,475	96,011	1,21,152	39,960

* For the purposes of this statement the working capital

B—contd.

of the year from				Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Provincial or Central Banks	Government	Reserve Fund	Working Capital *			On borrowings	On lendings
21	22	23	24			27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,008	169	4,443	-294	.....	6½	12½
.....	3,336	4,765	218	.....	.....	.....
2,008	3,505	9,208	-76	.....	.....	.....
15,197	28,993	-1,052	.....	7	9
.....	78	818	-4	.....	.....	9½
.....	740	95	.....	.....	.....
.....	1,153	13,521	602	10	4 to 6½	9½
.....	116	2,097	45	.....	.....	.....
.....	2,184	20,893	1,645	6 to 9½	4 to 6	.....
.....	32,625	1,45,284	20,524	5 to 7½	.....	7½ to 9½
26,904	11,326	80,078	4,072	9½	.....	.....
15,943	30,187	55	6½	.....	.....
11,272	2,077	25,392	-54	5	.....	.....
42,196	7,184	66,001	1,081	.....	.....	.....
9,705	4,415	49,145	184	.....	.....	.....
75,825	1,03,941	2,99,253	10,472	.....	.....	.....
37,790	13,047	69,608	-1,607	.....	.....	.....
5,780	452	5,019	33,847	406	.....	.....	.....
.....	6,184	20,134	587	.....	.....	.....
12,601	1,648	31,055	566	.....	6½ to 8	8 to 8½
1,575	-63	3,812	157	.....	8	9½
55,703	7,349	89,521	-145	.....	8	.....
258	10,376	1,48,503	7,659	7	6 to 8	10½ to 10½
2,000	724	6,218	561	.....	8	9½
571	961	4,547	.....	.....	8	10½
65,509	3,266	1,02,461	6,051	6	6	10½
3,78,829	452	2,18,595	12,72,728	52,200	.....	.....	.....
3,80,837	452	2,22,100	12,61,936	52,124	.....	.....	.....

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	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Thana	1	11	...	...	109	...
West Khandesh	1	83	...	...	...	...
Dharwar	10	1,069	...	...	3,575	...
Bolgaum	2	...	...	...	...	...
Kanara	4	242	...	...	1,717	...
Total, Unlimited	19	1,395	...	...	6,401	...
<i>Class VI—Other Forms, Limited.</i>						
Nasik	5	2,388	...	...	...	...
Thana	5	2,413	33	...	8,562	...
Kolaba	2	622	...	...	...	...
Ratnagiri	5	2,394	...	...	...	...
Kaira	2	133	...	...	...	...
Surat	2	202	...	...	...	...
Poona	5	6,434	219	...	600	...
Satara	11	1,401	...	...	...	...
Sholapur	4	924	...	...	...	...
East Khandesh	12	12,303	...	...	520	...
West Khandesh	7	7,997	4,571	41,107	3,586	36,209
Dharwar	8	1,170	...	...	...	...
Bolgaum	6	824	100	...	40	...
Bijapur	1	1,708	...	...	...	...
Kanara	3	956	...	...	...	...
Hyderabad	4	2,504	...	...	...	...
Nawabshah	1	795	...	...	...	...
Sukkur	4	722	...	...	...	...
Larkana	2	1,095	...	...	...	...
Karachi	1	79	...	...	...	...
Thar and Parkar	5	127	...	...	...	...
Total, Limited	95	46,370	4,923	41,107	13,317	36,209
Grand Total, Class VI—Unlimited and Limited.	113	47,765	4,923	41,107	18,718	36,209
Grand Total of all Agricultural Societies in the Bombay Presidency, during 1932-33.	4,518	3,16,615	65,57,907	3,34,304	100,64,517	3,42,541
Do. 1931-1933	4,539	3,22,201	93,06,738	14,58,645	92,61,329	14,75,706

* The term "loans overdue" means loans due for payment which have not

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals 8	Of which overdue * 9	Banks and Societies 10	Individuals 11	Central Banks 12	Primary Societies 13		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
486	486	...	...	40	...	...	...
19,762	569	...	1,200	927	...	...	...
5,655	736	...	6	...	...	...	...
...	...	...	86	...	...	...	...
25,903	9,553	...	1,392	967	...	...	...
...	...	...	...	...	...	33,290	4,695
12,873	...	...	448	...	...	641	...
...
...	...	...	...	...	...	405	...
...
1,502	1,502	...	298	816	...	1,810	...
...	...	...	...	...	...	3,927	1,258
...
86	86	5,161	17	...	...	1,059	...
8,036	6,665	27,857	279	...	...	6,202	...
...	...	...	...	...	142	94	...
110	...	...	22	...	...	56	...
...
...
...
...
...
...
...
...
...
...
...
22,597	8,253	33,018	1,064	816	142	47,484	5,953
48,500	17,906	33,018	2,356	1,783	142	47,454	5,953
3,68,21,351	1,61,34,726	1,32,740	47,91,937	50,26,971	73,241	2,34,650	1,32,266
3,39,36,767	1,73,99,197	1,92,183	43,01,373	67,96,946	1,28,659	5,65,270	5,08,974

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Loans and Deposits held at the end				
	Cost of Management	Share Capital paid	Members	Non-members	Societies
1	16	17	18	19	20
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Thana	4	2,515	...	.....	...
West Khandesh	28	...	3,125	.....	...
Dharwar	956	30,357	901	500	...
Belgaum	...	...	...	.....	...
Kanara	251	2,038	721	2,000	...
Total, Unlimited	1,242	34,940	4,747	2,560	...
<i>Class VI—Other Forms, Limited.</i>					
Nasik	8,108	...	4,213	9,302	...
Thana	2,078	1,286	330	5,651	...
Kolaba	719	...	...	.....	...
Ratnagiri	2,813	...	13	1	...
Kaira	1,907	...	17,221	.....	...
Surat	2,173	...	...	90	...
Poona	2,407	4,603	4,225	9,304	...
Satara	7,873	...	...	.....	...
Sholapur	1,111	41	...	2	...
East Khandesh	23,711	...	...	.....	...
West Khandesh	10,170	...	31	988	...
Dharwar	6,523	5,600	836	...	43
Belgaum	4,922	2,730	817	57	...
Bijapur	2,948	...	...	900	...
Kanara	1,272	...	...	.....	...
Hyderabad	...	...	...	.....	...
Newabshah	...	...	...	.....	...
Suktur	...	...	...	.....	...
Larkana	...	...	...	.....	...
Karschi	...	...	...	.....	...
Thar and Parker	...	...	...	.....	...
Total, Limited	78,901	14,370	27,675	18,495	43
Grand Total, Class VI—Unlimited and Limited.	80,143	49,310	32,422	21,055	43
Grand Total of all Agricultural Societies in the Bombay Presidency, during 1931-32.	9,44,721	35,18,259	64,98,602	37,42,544	1,99,785
Do. 1930-1931	8,74,045	32,49,021	71,03,277	39,11,671	2,63,756

* For the purposes of this statement the working capital

B—concl'd.

of the year from		Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
969	...	29	2,343	5	...	...	...
2,897	...	...	6,022	- 933	...	...	...
16,826	431	592	49,667	272	...	...	...
...
1,050	4,989	4,963	15,761	1,484	...	...	...
21,042	5,420	5,584	74,293	838	...	...	...
...	...	27,789	36,204	4,221	...	...	...
...	7,211	6,996	20,464	5	...	...	...
...	...	125	195	1,040	...	...	...
...	...	575	588	5,994	...	...	...
...	...	...	17,221	49	...	...	...
...	...	12,623	12,713	190	...	...	...
9,974	1,400	5,433	27,966	81	...	...	...
...	...	485	485	4,269	...	...	...
...	...	5,162	5,208	1,051	...	...	...
...	...	1,21,752	1,21,752	4,008	...	...	...
2,000	...	59,844	62,863	3,853	...	...	...
...	3,600	26,401	36,570	134	...	...	...
...	...	12,669	16,263	639	...	...	...
...	...	...	200	2,264	...	...	...
...	...	2,039	2,039	847	...	...	...
...
...
...
...
...
11,974	12,911	2,75,895	3,60,661	28,645	...	...	...
33,016	17,631	2,81,477	4,34,954	29,473	...	...	...
2,10,29,925	90,525	73,16,988	4,23,96,307	4,04,307	...	...	...
2,25,10,652	1,18,873	69,40,389	4,40,97,699	1,81,646	...	...	...

is taken to be the total of Columns 17 to 23.

STATEMENT
Operations of Non-

Classification.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Unlimited.</i>				
			Rs.	Rs.
1. Ratnagiri	3	151	7,816	...
2. Ahmednagar	2	90	1,249	...
3. Ahmedabad	1	56	...	...
4. Poona	1	86	75	...
5. Satara	4	255	7,008	...
6. Sholapur	3	73	4,510	...
7. Kanara	4	521	25,342	...
Total, Class I, Credit, Unlimited ...	18	1,235	46,900	...
<i>Class I—Credit, Limited.</i>				
1. Bombay	183	101,338	1,41,10,708	2,80,113
2. Thana	30	5,254	2,76,178	...
3. Kolaba	7	1,672	1,61,212	...
4. Ratnagiri	13	2,346	1,69,167	...
5. Ahmednagar	14	6,066	10,85,169	1,08,571
6. Ahmedabad	14	1,909	1,99,143	...
7. Kaira	12	1,727	67,014	1,400
8. Panch Mahals	11	1,482	1,10,788	...
9. Broach	22	2,521	2,97,552	...
10. Surat	13	4,141	9,89,557	...
11. East Khandesh	21	8,337	12,22,817	...
12. West Khandesh	17	4,426	11,03,961	15,39,870
13. Nasik	15	2,422	2,51,941	...
14. Poona	39	10,368	10,19,473	...
15. Satara	18	3,692	9,16,272	...
16. Sholapur	21	4,749	4,72,506	...

* The term "loans overdue" means loans due for payment which have not

C.
Agricultural Societies.

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	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,835	...	13,445	3,436	...	462	...	...
856	...	6,249	6,249	..	182	1,200	...
381	...	1,115	1,115	...	.....	...	...
115	..	2,882	2,882	...	.....	...	...
6,759	...	25,889	12,774	...	1,753	...	...
4,952	...	8,127	3,697	...	460	2,550	...
24,120	...	26,790	6,207	...	8,693	...	...
45,018	...	84,497	36,360	...	11,550	3,750	...
1,33,18,367	2,77,472	1,44,18,262	7,01,884	80,631	1,30,98,042	4,65,915	14,463
2,61,196	...	3,93,716	1,40,446	1,069	2,97,310	2,04,006	...
1,44,680	...	86,273	853	...	1,42,131	2,08,872	140
1,48,112	...	1,54,367	24,335	...	3,48,125	16,82,894	...
10,75,815	94,812	9,07,611	1,65,433	39,650	24,31,988	97,216	7,402
1,52,114	...	1,72,487	3,426	...	2,79,907	1,21,273	...
56,229	...	90,412	3,764	...	19,452	...	279
1,13,900	...	2,23,737	58,716	...	15,51,596	4,013	1,691
3,30,153	...	2,85,880	63,587	2,000	13,21,507	1,46,521	...
8,21,178	...	11,97,988	1,82,096	2,636	1,27,93,519	44,695	3,836
11,35,476	...	14,39,546	1,35,180	...	33,56,486	39,849	...
9,96,587	14,94,608	7,31,136	86,897	1,95,852	13,37,849	15,555	...
2,44,769	...	2,21,900	54,847	...	1,76,216	31,923	...
9,07,639	...	9,62,516	1,60,975	...	16,67,948	9,34,219	...
8,02,919	...	6,53,982	79,612	...	10,69,502	3,56,860	...
4,05,835	...	42,785	86,352	2,000	10,45,843	67,421	...

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid
	14	15	16	17
1	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>				
1. Ratnagiri	269	390
2. Ahmednagar	70	640
3. Ahmedabad	71	...
4. Poona	8	...
5. Satara	287	19,120
6. Sholapur	353	785
7. Kanara	693	1,875
Total, Class I, Credit Unlimited	1,760	22,810
<i>Class I—Credit, Limited.</i>				
1. Bombay	2,05,382	38,51,664
2. Thana	7,497	1,20,224
3. Kolaba	1,519	58,654
4. Ratnagiri	4,095	61,854
5. Ahmednagar	13,992	2,76,680
6. Ahmedabad	3,391	83,980
7. Kalra	2,173	58,950
8. Panch Mahals	5,585	85,013
9. Broach	11,098	1,66,785
10. Surat	34,358	3,15,216
11. East Khândesh	21,568	2,49,825
12. West Khândesh	10,697	1,80,230
13. Nasik	6,982	1,64,781
14. Poona	19,220	3,24,556
15. Satara	10,542	1,46,761
16. Sholapur	9,535	1,74,770

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from						Reserve Fund	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Members	Non-members	Societies	Provincial or Central Banks	Government	On borrowings					On lendings	
18	19	20	21	22	23	24	25	26	27	28	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
3,141	2,107	...	...	...	7,350	12,938	749	8	6½	9½
3,338	...	...	2,075	...	929	6,982	-56	...	6½	12½
202	...	...	154	...	940	1,296	-41	6½	6	9.6
2,362	225	...	...	...	601	3,188	...	...	6½	9½
2,778	2	...	...	...	8,371	30,271	1,954	5½	6½	12½
3,020	...	...	3,359	...	2,965	9,139	620	...	6½	12½
13,884	8,635	1,030	...	...	5,636	31,060	746	...	6½	9½
27,725	10,969	1,030	5,988	...	26,792	94,914	4,002	...	...	...
1,11,49,443	9,66,729	25,713	1,63,046	...	10,94,100	1,72,70,685	3,94,412	6½	6½	9½	
1,45,046	57,011	112	40,731	...	31,394	4,03,518	14,225	6½	6½	9½	
18,146	6,700	70	6,158	...	5,435	95,163	4,623	7½	6½	9½	
76,670	90,278	...	...	...	23,043	2,51,845	10,196	6½	6½	9½
8,18,304	3,85,969	46,325	25,029	...	1,84,425	17,36,732	35,637	...	...	...
9,906	75,650	...	23,576	...	8,721	2,01,733	6,030	3 to 6½	5 to 6½	9½	
90,530	6,997	...	868	...	22,980	1,09,965	4,256	3 to 6½	5 to 6½	9½ to 12½	
1,12,342	1,41,605	10,597	508	...	17,584	3,71,649	9,593	2½ to 7½	1½ to 6½	6½ to 12½	
3,78,127	1,49,762	...	11,981	...	42,576	7,48,231	15,016	3½ to 7½	1½ to 6½	6½ to 12½	
10,47,110	13,57,873	3,578	3,427	...	56,614	27,83,847	38,394	3½ to 7½	1½ to 6½	6½ to 12½	
9,25,248	1,84,062	...	46,664	...	66,847	14,72,647	53,156	...	...	...
3,65,428	3,79,062	...	25,060	...	42,017	9,80,797	25,674	...	...	...
37,759	15,391	...	35,923	...	22,053	2,78,912	16,812	5½	6½	9½	
4,18,461	2,94,696	...	64,946	1,064	76,345	11,80,068	27,024	...	...	...
92,150	3,40,223	3,945	57,161	...	37,710	6,77,949	22,261	...	...	...
55,156	2,79,557	...	37,806	...	44,899	5,92,188	19,520	...	...	...

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>			Rs.	Rs.
17. Bijapur	89	4,742	6,54,377	4,798
18. Dharwar	52	24,638	19,72,934	41,000
19. Belgaum	31	10,404	15,15,493	...
20. Nánara	14	7,231	7,10,719	...
21. Hyderabad	14	5,210	15,30,390	...
22. Nawábsháh	3	339	16,498	...
23. Karachi	23	15,176	22,89,768	...
24. Dadu	1	61	4,511	...
25. Sukkur	4	682	3,600	...
26. Lárkana	3	461	19,186	...
27. Thár and Párker	2	521	25,726	...
28. Upper Sind Frontier	1	354	24,374	...
Total, of Class I, Credit Limited ...	635	2,33,159	3,12,13,033	19,75,782
Grand Total, of Class I, Credit Limited and Unlited.	653	2,34,394	3,12,59,933	19,75,782
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	12	3,989	...	...
2. Kolaba	1	43	...	...
3. Thana	3	522	431	360
4. Ahmedabad	4	2,121	...	...
5. Panch Mahals	2	659	7,180	...
6. Broach	1	127	640	5,360
7. Surat	4	624	...	...
8. Nasik	1	36	1,612	...
9. Poona	3	284	...	...

* The term "loans overdue" means loans due for payment which have not

C—contd.

BOMBAY

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	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,13,578	800	7,02,935	76,622	3,998	4,06,458	67,307	17,430
21,83,392	76,000	32,55,247	13,48,039	5,134	52,96,761	2,17,056	76,216
16,72,533	...	12,03,804	2,85,236	800	23,48,503	21,500	120
7,08,929	...	11,28,860	4,33,732	...	25,63,179	6,05,553	1,10,948
14,15,958	...	13,79,422	2,09,561	...	46,78,096	3,000	...
18,883	...	18,231	134	...	...	...	...
17,19,682	...	20,69,864	1,44,416	...	4,04,44,021	32,581	...
4,746	...	8,865	2,065	...	280	...	...
2,558	...	41,007	3,224	...	138	1,900	...
20,569	...	83,652	8,079	...	...	...	...
29,209	...	35,787	4,404	...	18,574	...	...
25,319	...	18,623	6,000	...	...	...	...
2,93,30,265	19,43,692	3,17,78,900	44,59,905	3,33,770	9,66,93,431	53,70,329	2,32,525
2,93,75,303	19,43,692	3,18,63,397	44,96,265	3,33,770	9,67,04,981	53,74,079	2,32,525
...	...	...	...	...	6,291	...	...
...	...	...	...	...	350	...	...
393	300	574	574	...	...	...	...
...	20	...	...	2,568	...	...	...
7,946	...	755	...	...	...	...	300
830	4,765	580	405	781	4,000	3,674	...
...	...	8,791	...	...	396	...	...
1,446	...	8,152	8,152	...	934	717	...
2,000	...	...	...	...	1,080	...	...

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification.	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Limited—contd.</i>				
17. Bijapur	4	...	13,586	3,10,399
18. Dhárwar ... ..	...	...	76,567	8,70,750
19. Belgaum	21	...	23,043	4,06,978
20. Kanara ... ..	...	...	24,837	1,74,790
21. Hyderabad ... ..	...	...	22,419	3,93,397
22. Nawabshah ... ..	...	...	806	21,562
23. Karachi ... ..	...	...	56,130	5,65,890
24. Dadu ... ..	...	...	360	3,140
25. Sukkur ... ..	...	...	482	29,973
26. Larkana ... ..	...	...	1,447	20,331
27. Thar and Parkar ... ..	...	...	689	47,770
28. Upper Sind Frontier ... ..	...	...	360	22,346
Total, Class I, Credit Limited ...	27	...	6,76,470	91,77,810
Grand Total, Class I, Limited & Unlimited ..	27	...	6,78,230	92,00,620
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	4,13,674	...	26,959	47,608
2. Kolaba	12,192	..	596	2,549
3. Thana	10,480	1,027	702	3,415
4. Ahmedabad	694	653	376	22,346
5. Panch Mahals	77,972	...	4,193	12,991
6. Broach	4,645	...	385	3,070
7. Surat	1,01,649	6,308	10,869	20,913
8. Nasik	619	915	79	3,150
9. Poona	24,568	...	1,007	2,577

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from					Reserve Fund	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Members,	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,43,073	2,36,632	5,309	20,050	262	64,594	6,00,949	38,644	8	5 to 6½	5½
13,67,409	18,76,498	18,951	2,07,230	...	3,63,879	47,44,617	52,020	8	..	9½
7,06,257	4,35,303	85,367	24,767	...	2,67,359	19,26,031	69,752	8	..	9½
5,55,833	9,98,436	40,016	11,989	...	1,04,606	16,85,670	26,930	8	..	9½
90,40,246	5,64,180	...	14,940	...	1,20,248	31,33,011	57,959	6 to 10	4 to 8	5½ to 12½
146	462	...	4,000	...	2,111	28,221	742	5	8	5½
34,21,987	16,553	...	62,226	...	1,14,999	41,71,715	65,361	5 to 10	2 to 8	7 to 12½
427	...	...	4,245	...	1,233	9,145	184	...	6	12
400	...	...	6,692	...	5,822	42,587	-26	6	8	9½ to 12
11,950	16,855	...	...	...	5,435	54,571	3,374	3 to 5	5½	9½ to 10½
6,200	975	...	3,355	...	7,489	65,829	9,503	...	8	9½ to 12
...	...	...	...	...	1,742	24,128	1,349	5	...	9½
2,39,43,654	59,00,457	2,39,683	9,03,213	1,326	25,76,560	4,60,42,703	10,53,071	...	...	...
2,39,71,379	59,11,426	2,40,713	9,08,801	1,326	29,03,352	4,61,57,617	10,57,073	...	...	...
3,259	2,562	...	...	...	16,821	70,250	13,152	...	...	...
350	...	...	...	...	950	3,649	971	6½	7	...
...	172	...	1,507	...	2,039	7,153	-50	6½	...	...
632	...	...	...	...	1,060	24,035	-128	4	...	...
..	6,615	...	...	...	1,434	21,090	910	...	...	...
3,000	85	...	...	...	47	6,802	606	...	6	8
2,028	15,810	...	25	...	8,708	47,454	1,564	6½	5 to 6	9
..	621	...	4,206	...	566	8,523	482	...	6½	9½
2,513	...	...	...	...	204	5,894	1,101	6½	6	...

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>				
			Rs.	Rs.
10. Sholapur	1	251	.....	.....
11. Dhárwar	3	88	.....	.....
12. Kánara	1	121	.....	.....
13. Hyderabad	2	84	138	.....
14. Karáchi	5	281	20,065	.....
Total, Class II.—Purchase, Purchase and Sale, Limited.	43	9,262	30,072	5,660
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnágiri	5	191	1,580	.....
2. Ahmednagar	2	38	.....	.....
3. Ahmedabad	3	89	827	.....
4. Panch Mahals	1	16	245	.....
5. Poona	1	16	1,735	.....
6. Sátara	2	25	.....	.....
7. Sholapur	4	221	875	.....
8. East Khandesh	6	277	69,774	.....
9. West Khandesh	3	229	3,206	827
10. Nasik	4	73	.....	.....
11. Dharwar	8	225	12,246	.....
12. Belgaum	5	183	24,768	.....
13. Hyderabad	3	107	2,154	.....
14. Karáchi	1	33	3,492	.....
15. Sukkur	1	28	.....	.....
16. Larkana	1	16	3,459	.....
Total, Class IV—Production and Sale, Unlimited.	50	1,571	1,24,340	827

* The term "loans overdue" means loans due for payment which have not

C—contd.

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	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
5,764	6,945	6,945	..	5	--	--
..	--	--	..	1,192	--	--
..	--	--	..	396	3,528	--
..	138	--	..	1,000	--	--
19,507	3,098	--	..	--	93	--
37,905	5,105	29,733	16,076	3,349	15,644	5,012	300
2,278	14,404	14,216	..	199	506	--
229	1,376	52	..	--	106	--
2,051	3,009	2,884	..	--	745	--
287	177	--	..	10	38	--
1,505	2,025	--	..	90	1,692	--
..	--	..	--	--	--
1,757	7,182	6,625	..	510	--	--
58,530	40,021	35,874	..	1,650	26,162	--
2,567	1,055	8,178	4,058	33	65	18	--
945	14,325	14,325	..	--	424	--
17,150	15,746	9,256	..	9,050	3,763	1,265
53,734	11,273	2,704	..	25,029	--	--
5,066	19,566	12,516	..	22	2,410	--
2,724	3,785	--	..	114	2,500	--
6	3,532	--	..	--	--	--
3,599	1,741	--	..	--	--	--
1,20,770	1,055	1,46,124	1,02,820	33	37,779	38,363	1,265

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
	14	15	16	17
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.
10. Sholapur ... ..	..	..	659	8,659
11. Dharwar	5,092	4,844	423	900
12. Kanara	18,597	..	854	1,760
13. Hyderabad ... ..	..	..	346	985
14. Karachi	24,187	..	1,412	6,179
Total, Class II—Purchase, Purchase and Sale, Limited.	6,94,403	13,747	48,560	1,38,032
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnagiri	17	..	336	..
2. Ahmednagar ... ..	..	..	62	..
3. Ahmedabad ... ..	..	..	149	785
4. Panch Mahals ... ..	..	..	9	..
5. Poona ... ..	..	..	73	..
6. Satara ... ..	..	..	1	..
7. Sholapur	2,758	..	567	..
8. East Khandesh	1,864	..	1,057	756
9. West Khandesh ... ..	..	..	191	80
10. Nasik ... ..	..	..	349	..
11. Dharwar	22,289	458	2,602	130
12. Belgaum	41,260	..	1,114	..
13. Hyderabad ... ..	..	..	443	1,494
14. Karachi ... ..	..	..	172	..
15. Sukkur ... ..	..	..	14	..
16. Larkana ... ..	..	..	66	..
Total, Class IV—Production and Sale, Unlimited.	68,158	458	7,204	3,154

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from					Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
409	315	...	...	...	8,035	17,318	1,773	...	6½	9½
1,910	...	...	...	...	43	2,943	-95	...	...	...
1,721	3,395	...	1,990	...	...	8,866	7	...	...	...
1,000	...	...	...	...	...	1,985	-223	...	...	...
296	723	...	1,274	...	-872	7,600	713	10	...	...
17,388	30,298	..	9,002	...	39,025	2,33,745	21,083	...	...	...
1,890	5,459	76	3,919	318	7,393	19,055	-760	...	6½	9½
289	...	...	1,410	...	334	2,033	-93	...	...	12½
175	...	...	1,668	...	926	3,554	-62	...	7	9½
173	...	...	...	...	186	359	10	...	6½ to 8	12½
520	..	...	965	73	568	2,126	56	...	6½	12½
9	100	...	...	...	71	180	-1	...	...	10½
1,695	1,176	911	...	1,114	3,420	8,316	-177	...	...	12½
9,479	976	...	1,573	3,673	5,793	52,248	-507	...	...	...
498	...	...	63	...	7,541	8,182	274	...	...	...
4,479	...	...	7,199	387	4,527	16,592	261	...	6½	12½
10,153	4,151	9,920	1,374	226	13,345	39,299	-749	...	...	...
6,308	2,176	1,240	...	2,000	8,737	20,460	482	...	...	...
2,985	...	...	16,389	...	1,118	21,906	-425	...	8	9½
909	...	...	1,186	...	2,300	4,395	51	...	...	...
1,342	...	...	1,675	...	835	3,842	-9	...	...	...
1,005	...	...	100	...	1,017	2,122	74	...	...	...
41,919	14,037	12,147	67,521	7,790	58,101	2,04,669	-1,575	...	...	...

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class IV—Production and Sale, Limited.</i>				
			Rs.	Rs.
1. Bombay	1	133	350	...
2. Thana	1	92	4,161	...
3. Ahmednagar	1	199	6,390	...
4. Kaira	1	11	...	...
5. Poona	3	139	3,16,539	...
6. Satara	1	63	...	...
7. Sholapur	1	14	...	...
8. Dharwar	3	94	36,610	1,258
9. Belgaum	1	38	208	...
10. Bijapur	1	36	...	...
11. Kanara	4	206	47,817	...
12. Nawabshah	1	13	...	...
Total, Class IV—Production and Sale, Limited.	19	1,039	4,01,975	1,258
Grand Total, Class IV—Production and Sale, Unlimited, and Limited.	69	2,919	5,26,315	2,085
<i>Class VI—Others, Limited.</i>				
1. Bombay	16	19,049	11,410	...
2. Thana	14	2,018	62,761	...
3. Ratnagiri	2	287	...	...
4. Ahmednagar	1	41	...	...
5. Ahmedabad	54	1,111	1,45,667	...
6. Kaira	1	20	...	...
7. Panch Mahals	1	23	...	...
8. Broach	1	67	...	...
9. Surat	1	25	...	...
10. East Khandesh	1	16	...	...
11. West Khandesh	2	162	...	...
12. Nasik	1	...	...	...
13. Poona	5	29	7,904	...
14. Sholapur	1	45	4,245	...
15. Dharwar	6	147	25	...
16. Hyderabad	27	804	50	...
17. Karachi	21	1,200	90,778	...
Total, Class VI—Others, Limited	156	16,363	3,23,100	...
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1932-33	920	2,62,929	3,21,39,420	19,33,527
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1931-32	892	2,44,929	3,06,06,157	40,78,640

* The term "loans overdue" means loans due for payment which have not

C—contd.

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	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
100	...	512	...	...	400	...	...
5,062	...	3,244	...	...	...	18,569	...
8,365	...	11,053	4,098	1,048	8,920	7,003	...
55	...	1,408	1,468	...	...	...	...
3,56,190	...	1,44,020	...	...	349	2,96,970	...
...	16	958	...
43	...	723	723	...	...	...	...
27,995	1,647	10,245	4,239	9,635	40,989	...	...
729	...	2,257	2,257	...	...	...	...
446	...	1,248	1,248	...	76	...	...
56,540	...	30,531	3,251	...	1,44,531	...	...
...	...	44	44	...	...	...	...
4,56,545	1,647	2,05,585	17,268	10,663	1,95,281	3,25,800	...
6,76,315	2,702	3,51,709	1,20,068	10,716	2,33,060	3,64,163	1,265
...
5,770	...	1,03,714	3,696	...	2,770	...	...
39,758	...	3,47,968	...	1,000	3,94,879	51,809	...
...
1,70,905	...	4,52,051	33,107	...	3,97,496	11,402	27,000
...
...	11,378	...	...
...	35,055	6,302	4,000
...
...
...
...
...
35,358	...	90,130	...	Not Working.	18,975	12,126	...
1,097	...	5,131	...	...	29	...	...
40	...	1,899	...	...	25	...	12,300
7,825	...	3,18,363	...	...	1,27,105	...	...
1,54,364	...	11,29,747	...	...	59,789	35,633	...
4,14,117	...	24,49,003	36,203	1,021	10,47,500	1,17,272	43,300
3,04,03,540	19,51,499	3,46,93,143	46,69,232	3,48,856	9,80,01,185	58,63,526	2,77,390
2,91,81,112	40,96,999	3,33,36,364	44,48,733	6,27,857	7,24,13,232	56,94,548	4,94,822

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class IV—Production and Sale, Limited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay ... ..	...	...	656	700
2. Thana	26,593	...	1,420	1,610
3. Ahmednagar	7,635	2,833	917	1,855
4. Kaira ... ..	...	...	45	...
5. Poona	23,364	...	1,663	4,150
6. Satara ... ..	...	5,287	95	7,765
7. Sholapur ... ..	...	...	6	231
8. Dharwar	27,447	...	2,890	13,588
9. Belgaum ... ..	...	...	111	635
10. Bijapur ... ..	...	...	66	...
11. Kanara ... ..	...	...	4,506	19,034
12. Nawabshah ... ..	...	...	...	6
Total, Class IV—Production and Sale, Limited...	85,039	8,120	13,255	49,673
Grand Total, Class IV—Production and Sale, Unlimited, and Limited.	1,53,227	8,578	20,459	62,727
<i>Class VI—Others, Limited.</i>				
1. Bombay ... ..	...	...	87,629	7,31,026
2. Thana ... ..	...	...	37,539	6,16,874
3. Ratnagiri ... ..	...	...	500	...
4. Ahmednagar ... ..	...	...	1,364	7,235
5. Ahmedabad ... ..	...	...	21,389	3,02,087
6. Kaira ... ..	...	...	14	7,799
7. Pach Mahals ... ..	...	...	179	10,612
8. Broach ... ..	...	...	1,173	7,515
9. Surat ... ..	...	...	...	...
10. East Khandesh ... ..	...	...	...	...
11. West Khandesh ... ..	...	...	2	...
12. Nasik ... ..	...	Not Working.	...	...
13. Poona ... ..	...	...	1,828	64,765
14. Sholapur ... ..	...	...	119	4,500
15. Dharwar ... ..	...	...	2,655	40,300
16. Hyderabad ... ..	...	...	1,325	35,260
17. Karachi ... ..	...	...	10,318	3,03,423
Total, Class VI—Others, Limited ...	...	...	1,65,922	21,31,317
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1931-32	8,47,657	22,325	9,13,361	1,15,22,556
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1931-32	8,33,994	63,623	8,39,867	1,06,51,539

* For the purposes of this statement the working

C—concl'd.

Loans and Deposits held at the end of the year from					Reserve Fund	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
250	...	...	2,144	623	1,592	2,552	439	...	...	...
769	1,171	...	6,650	252	3,025	7,632	523	...	...	...
...	3	...	2,309	366	6,948	17,705	-2,271	...	6	7½
337	5,405	...	1,16,777	1,000	24	2,722	-397	...	...	...
8	...	21,046	12,467	9,976	...	1,42,973	657	...	7½	9½
12,692	2,229	...	567	998	1,187	37,137	-1,314	...	4½	13½
1	...	...	...	400	...	805	-60	...	6½	...
353	109	...	...	1,162	13,041	42,504	1,104	...	...	...
42,277	45,144	...	115	...	693	1,839	-170	...	...	...
...	...	...	...	...	1,206	2,535	-61	...	...	...
...	...	...	...	...	16,150	1,22,720	1,539	...	...	...
...	...	...	...	...	60	66	...	...	...	...
56,682	54,061	21,046	1,41,059	15,027	44,116	3,81,564	-1,356	...	...	...
98,601	68,098	33,193	2,08,550	22,517	1,02,217	5,56,233	-2,931	...	...	...
1,05,109	2,64,331	...	2,11,274	11,15,945	79,222	25,06,877	12,914	4	3	6½
8,21,203	82,469	...	40,236	11,52,750	25,947	27,42,468	1,468	3	4½	6
4,772	9,033	...	2,000	3,737	...	63,556	-294	...	...	...
8,13,251	1,79,233	92,125	24,266	6,72,615	16,995	21,06,802	-9,133	1½ to 5	5 to 6	5½ to 8
2	...	...	...	...	...	7,752	787	...	...	...
6,040	139	...	...	...	...	110	16,901	...	6	...
35,000	6,400	14,300	8,299	...	...	1,144	74,588	...	3½	6
...	...	...	...	...	...	26	26	...	...	...
...	...	...	...	...	...	566	570	...	...	...
4	...	...	...	Not	...	...	428	...	...	...
62,157	...	...	92,553	...	Working.	2,43,656	2,817	6	...	7
10	...	...	...	...	3,883	4,658	...	...	...	...
8525	1,616	23,343	...	47,175	175	1,25,930	-447	...	...	...
63,317	1,06,353	...	...	3,17,550	6,268	5,31,108	2,669	4½ to 4 to 6½	4 to 6	6
62,233	76,097	...	60,558	9,20,215	44,508	14,87,054	18,668	3 to 7½	3½ to 6	6 to 9
20,30,173	7,27,630	1,29,568	4,33,476	42,65,497	1,89,395	99,13,056	26,574	...	...	...
2,61,17,541	97,37,452	4,03,474	15,65,859	42,89,640	32,33,989	5,68,70,651	11,01,799	...	...	...
2,25,05,347	93,02,645	2,28,159	17,17,537	42,02,497	35,37,905	5,19,55,520	10,54,436	...	...	...

capital is taken to be the total of Columns 17 to 23.

STATEMENT
Operations of Unions

District	Number of Unions	Number of Societies affiliated to Unions in Column 2	Total Number of individual Members in Societies affiliated
1	2	3	4
Kaira	4	103	8,506
Panch Mahals	1	33	1,613
Broach	5	165	8,463
Surat	6	111	10,857
Thana	4	95	2,151
East Khandesh	8	261	12,379
West Khandesh	4	150	6,201
Nasik	6	230	8,551
Ahmednagar	4	131	5,310
Poona	5	173	11,827
Satara	9	261	17,508
Sholapur	6	168	10,930
Rijapur	4	133	8,454
Dharwar	23	464	33,483
Belgaum	8	194	19,901
North Kanara	4	93	9,782
Kolaba	1	23	416
Hyderabad	2	118	3,568
Nawabshah	3	98	2,906
Karachi	2	77	2,041
Dadu	2	44	1,190
Sukkur	4	91	2,554
Larkana	3	50	1,394
Thar and Parkar	2	152	2,987
Total	119	3,418	1,94,040

D.

for the year 1932-33.

Total working capital of all-listed Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs. 5,50,012	Rs. 5,335	0.9	5	
1,34,637	1,134	0.8	1	
12,73,951	8,955	0.7	8	
44,44,809	9,472	0.2	7	
2,33,638	2,209	0.9	4	
25,45,030	6,421	0.2	13	
13,15,771	5,113	0.3	4	
15,29,835	9,663	0.6	13	
12,63,684	9,423	0.7	6	
27,59,545	14,742	0.5	9	
24,39,028	10,876	0.4	11	
12,87,894	7,877	0.6	6	
10,18,007	6,996	0.6	6	
45,87,277	25,322	0.5	24	
21,54,791	8,503	0.3	10	
8,67,122	3,698	0.4	4	
39,302	454	1.2	1	
9,98,644	3,580	0.3	5	
6,10,222	2,954	0.4	4	
5,41,960	2,996	0.5	3	
1,75,810	1,210	0.7	3	
5,52,220	2,977	0.5	4	
2,78,803	2,332	0.6	3	
12,30,329	5,293	0.4	10	
3,29,32,251	1,57,535	0.4	164	

STATEMENT
Operations of Cattle and other Insurance

Classification	Number of Societies	Number of Members	Amount of risk Insured	Premiums collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance Agricultural—			Rs.	Rs.	Rs.
Broach	2	533	18,530	925	.....
Total	2	533	18,530	925	.....
Total previous year	2	706	27,060	643	.....
B—Other Insurance Non-Agricultural—					
Bombay City	1	36	3,16,100	24,616	479*
Total	1	36	3,16,100	24,616	479
Total previous year	1	275	2,08,750	11,154	255

E.

Societies (Class V) for the year 1932-33.

Number of animals		Number of person.		Claims paid	Cost of management	Funds in hand at the end of year	Amount of risk re-insured	Amount of premia paid for re-insurance	Remarks
Insured	Lost	Insured	Dead						
7	8	7a	8a	9	10	11	12	13	14
301	16	Rs. 606	Rs. 419	Rs. 1,691	* Membership fees.
301	16	...	...	606	419	1,691	.....	.....
430	11	...	...	446	543	1,647	.....	.....
...	...	366	...	40	16,007	14,638	4,500	189	
...	...	366	...	40	16,007	14,638	4,500	189	
...	...	275	...	...	7,418	5,399	.....	.....

STATEMENT F.

*Operations of Resources, Consumers' and Producers' Societies
for the year 1932-33.*

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Resource Societies ...	5,174	593,254	5,79,54,682	2,76,16,653	6,72,90,317	3,08,55,201
Consumers' Societies ...	198	23,625	3,53,172	5,660	4,52,023	5,105
Producers' Societies ...	66	3,377	5,26,515	2,085	5,76,518	2,702
Total ...	5,758	621,456	6,88,34,372	2,76,24,398	6,83,19,057	3,08,63,008

Classification	Loans due by			Loans and Deposits received during the year from		
	Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies
1	8	9	10	11	13	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	6,94,47,227	2,36,30,991	2,68,19,690	21,42,21,657	5,76,73,562	12,98,59,694
Consumers' Societies ...	24,78,936	52,479	4,370	19,63,144	1,25,284	43,690
Producers' Societies ...	3,51,995	1,20,085	10,716	2,33,066	3,64,163	1,265
Total ...	7,22,77,159	2,38,03,556	2,68,34,776	21,55,17,867	5,71,63,009	13,99,44,469

STATEMENT F—*contd.*

Classification	Sale of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Loans and Deposits held at the end of the year from		
					Members	Non-members	Societies
1	14	15	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	2,34,722	1,32,266	22,41,007	1,73,15,948	6,33,28,813	1,26,53,957	1,09,30,459
Consumers' Societies ...	6,94,403	13,747	2,14,672	22,69,349	20,47,561	7,57,926	1,29,568
Producers' Societies ...	1,53,227	8,578	23,071	52,727	98,733	68,111	33,362
Total ...	10,82,352	1,54,591	24,78,750	1,96,37,324	6,54,75,107	1,34,79,996	1,10,93,439

Classification	Loans and Deposits held at the end of the year from— <i>contd.</i>		Reserve Fund	Working Capital	Profit or loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
	Provincial or Central Banks	Government					On borrowings	On lendings
1	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies ...	3,07,89,109	5,14,325	1,18,17,519	14,73,49,460	19,85,017	...	...	...
Consumers' Societies ...	4,48,478	42,65,497	2,23,420	1,01,46,801	47,657	...	...	...
Producers' Societies ...	2,08,580	22,517	1,11,264	5,95,614	2,733	...	...	...
Total ...	3,14,46,167	48,02,639	1,21,57,203	15,80,91,875	10,39,941	...	...	...

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification	Receipts by Loans and Deposits from					
	Share receipts	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	
	1	2	3	4	5	
	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	.....	3,92,97,119	2,30,94,425	8,73,79,067	18,650
2. The Broach District Central Co-operative Bank, Ltd.	3,000	54,10,968	.....	14,88,733	258
3. The Surat District Central Co-operative Bank, Ltd.	2,780	58,36,065	.....	16,93,041	.....
4. The Barisi Central Co-operative Bank, Ltd.	1,330	4,74,517	.....	.....	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	6,340	29,93,565	2,628	.....	.....
6. The East Khanlesh District Central Co-operative Bank, Ltd.	.....	60,15,474	50,66,968	24,34,734	.....
7. The Nasik District Central Co-operative Bank, Ltd.	490	13,46,401	3,221	.....	.....
8. The Poona District Central Co-operative Bank, Ltd.	16,430	1,07,45,587	1,34,28,523	45,78,936	1,02,52,496	
9. The Karnatak District Central Co-operative Bank, Ltd.	6,045	67,36,463	.....	38,56,406	.....
10. The Belgaum District Central Co-operative Bank, Ltd.	15,050	30,56,897	.....	9,56,992	.....
11. The Bhopur District Central Co-operative Bank, Ltd.	13,500	23,53,535	11,66,126	4,70,420	.....
12. The Sind Central Co-operative Bank, Ltd.	1,630	1,91,69,779	57,72,007	2,07,50,206	.....
13. The Nawabshah District Central Co-operative Bank, Ltd.	4,560	13,12,260	2,73,226	.....	.....
14. The Larkana District Central Co-operative Bank, Ltd.	560	17,45,270	15	12,36,570	.....
15. The Kanara District Central Co-operative Bank, Ltd.	360	1,68,483	.....	4,12,999	.....
16. The Kaira District Central Co-operative Bank, Ltd.	310	58,519	1,53,706	54,132	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	230	30,66,251	.....	22,56,375	.....
18. The Sukkur District Central Co-operative Bank, Ltd.	50	12,67,513	1,691	.....	.....
19. The Thar and Parkar District Central Co-operative Bank, Limited.	.....	5,27,213	1,86,336	52,306	.....
20. The Deshpri Banking Union, Ltd., A. & P. Co. Ltd.	7,900	3,43,477	99,158	19,73,121	.....
Grand Total	52,515	11,27,64,775	4,72,72,522	12,96,30,598	1,02,11,394

G.

AND DISBURSEMENTS.

ceipts.

Loans and Deposits recovered from			Income realized				Opening balance	Grand total including the opening balance (columns 2 to 9, 13 and 14)
Individual members	Provincial and Central Banks	Societies	Interest received	Sale of goods to members	Other items	Total income of year (columns 10-12)		
7	8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,63,44,484	4,59,631	53,05,997	16,18,328	.....	...	16,18,328	4,76,177	32,40,59,098
50,055	Sundries 17,74,488	14,11,05,320 Sundries 14,29,825	1,27,138	.....	16,586	1,43,724	2,69,593	1,05,79,444
3,34,838	.....	16,02,024	2,55,822	.....	22,062	2,77,884	3,63,928	1,01,11,165
45,742	.....	28,970	22,045	.....	855	22,900	2,78,452	8,52,011
.....	.....	1,54,753	58,392	.....	3,306	61,698	4,93,581	37,13,565
208	1,073	9,46,223	6,34,525	.....	12,64,613	18,99,198	1,40,432	1,65,06,250
.....	50,000	30,951	37,456	.....	18,70,854	19,08,310	274	33,39,617
5,78,524	.....	18,53,844	2,67,790	.....	22,216	2,90,006	78,551	4,08,23,296
3,52,775	56,18,911	10,58,667	3,80,122	.....	9,61,827	13,41,949	1,71,610	1,91,44,766
4,622	.....	3,85,725	1,34,305	.....	1,938	1,36,243	5,26,949	50,81,388
1,850	.....	2,48,898	1,09,186	.....	1,215	1,10,401	1,15,689	44,50,419
1,26,482	5,87,822	5,07,996	3,62,248	.....	59,01,084	62,63,332	1,44,167	5,33,44,421
.....	.....	3,92,768	24,537	.....	3,78,705	4,03,242	1,01,584	23,77,620
8,420	5,80,000	98,952	71,857	.....	5,50,127	6,21,984	17,907	42,99,701
.....	.....	1,07,550	25,018	45	6,387	31,450	2,30,286	9,51,038
.....	Sundries 56,607	45,969	35,046	.....	1,793	36,539	4,750	4,81,132
2,400	60,51,476	63,660	81,316	.....	10,17,395	10,98,711	28,538	1,35,70,171
500	.....	69,904	22,924	.....	4,43,066	4,65,990	18,911	24,64,959
.....	5,99,031	73,648	77,578	.....	64,485	1,42,063	63,710	19,46,896
.....	.....	2,14,610	27,366	.....	2,48,337	2,75,703	1,76,249	30,66,218
2,78,53,930	1,57,79,039	15,57,36,044	43,72,999	45	1,27,76,551	1,71,49,895	37,01,333	52,01,92,175

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification	Share capital with-drawn	Loans and Deposits repaid to				Loans	
		Non-mem- bers and members in an individual capacity	Provincial and Central Banks	Societies	Government	Indivi- dual mem- bers	Provin- cial and Central Banks
1	16	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Pro- vincial Co-oper- ative Bank, Ltd.	...	3,88,38,993	1,80,78,506	8,56,41,334	29,355	3,63,47,328	1,41,599
2. The Broach Dis- trict Central Co- operative Bank Ltd.	2,000	53,00,447	14,00,000	13,81,493	1,913	48,568	Sundries 16,41,873
3. The Surat District Central Co-oper- ative Bank, Ltd.	...	54,34,997	.....	16,59,363	...	6,25,230	...
4. The Barshi Central Co-operative Bank, Ltd.	...	5,00,886	2,700	.....	...	63,770	...
5. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	...	28,63,427	700	.....	...	...	...
6. The East Khan- desh District Central Co-operative Bank, Ltd.	17,900	56,49,425	57,22,549	20,64,705	...	...	4,02,393
7. The Nasik District Central Co-oper- ative Bank, Ltd.	500	14,22,384	3,143	.....	...	...	...
8. The Poona District Central Co-oper- ative Bank, Ltd.	20	1,44,3,908	1,26,42,937	45,27,728	1,04,86,245	6,02,739	...
9. The Karnatak Dis- trict Central Co- operative Bank, Ltd.	2,770	63,64,545	67,068	35,69,074	...	3,07,899	56,49,061
10. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	1,300	28,39,779	41,600	7,96,978	...	5,136	...
11. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	500	21,36,034	6,44,506	4,55,479	...	2,00	...
12. The Sind Central Co-operative Bank, Ltd.	...	1,83,02,605	55,21,324	2,06,25,302	...	23,731	3,51,009
13. The Nawabshah District Central Co- operative Bank, Ltd.	...	11,29,305	3,14,076	.....	...	...	...
14. The Larkana Dis- trict Central Co- operative Bank, Ltd.	310	17,75,109	7,60,286	9,10,504	...	7,150	...
15. The Kanara Dis- trict Central Co- operative Bank Ltd.	1,300	1,70,529	.....	3,98,964	...	1,750	...
16. The Kaira District Central Co-oper- ative Bank, Ltd.	...	1,22,933	1,55,338	77,370	...	754	Sundries 61,730
17. The Hyderabad District Central Co- operative Bank, Ltd.	...	30,70,943	288	90,64,372	...	2,400	62,31,518
18. The Sukkur Dis- trict Central Co- operative Bank, Ltd.	...	17,46,211	1,44,431	.....	...	500	...
19. The Thar and Par- kar District Central Co-operative Bank, Ltd.	350	7,92,296	8,44,606	40,928	...	...	...
20. The Daskroi Bank- ing Union, Ltd. Ahmedabad.	650	3,29,617	87,750	13,26,131	...	...	...
Grand Total	28,060	10,90,98,283	4,64,32,384	12,59,39,625	1,06,19,413	2,90,37,045	1,44,79,483

STATEMENT
Central Banks—

Classification	Assets				
	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
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	41,54,136	96,38,439	75,941	93,75,544	3,21,871
2. The Broach District Central Co-operative Bank, Ltd.	2,75,265	6,60,773	1,390	6,25,094	82,348
3. The Surat District Central Co-operative Bank, Ltd.	3,55,996	16,26,299	4,42,651	6,99,286	.....
4. The Barsi Central Co-operative Bank, Ltd.	2,24,529	12,950	99,601	50,200	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	6,44,547	2,02,608	.....	3,34,475	38,337
6. The East Khandesh District Central Co-operative Bank, Ltd.	11,46,969	1,02,773	11,767	29,39,477	1,00,024
7. The Nasik District Central Co-operative Bank, Ltd.	8,687	52,616	.....	4,72,643	896
8. The Poona District Central Co-operative Bank, Ltd.	2,34,143	19,24,830	73,936	12,62,292	23,056
9. The Karnatak District Central Co-operative Bank, Ltd.	15,70,002	6,78,079	39,655	24,90,797	45,913
10. The Belgaum District Central Co-operative Bank, Ltd.	2,99,075	32,450	1,984	9,34,306	7,065
11. The Bijapur District Central Co-operative Bank, Ltd.	10,12,915	80,025	250	7,48,790	30,264
12. The Sind Central Co-operative Bank, Ltd.	2,79,904	30,35,690	8,427	21,66,107	61,320
13. The Nawabshah District Central Co-operative Bank, Ltd.	1,41,140	13,500	.....	6,11,376	49,791
14. The Larkana District Central Co-operative Bank, Ltd.	1,30,401	3,21,192	4,600	8,91,991	.....
15. The Kanara District Central Co-operative Bank, Ltd.	2,52,547	70,859	1,750	1,47,673	6,145
16. The Kaira District Central Co-operative Bank, Ltd.	16,079	2,211	754	3,78,748	9,708
17. The Hyderabad District Central Co-operative Bank, Ltd.	4,56,327	1,68,900	.....	9,25,170	74,771
18. The Saurashtra District Central Co-operative Bank, Ltd.	1,48,730	9,000	.....	4,29,493	47,679
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	1,35,540	20,500	.....	7,28,979	43,326
20. The Daskroi Banking Union, Ltd., Ahmedabad	2,50,701	1,200	.....	2,64,740	3,549
Grand Total ...	1,19,37,173	1,86,33,972	7,62,626	2,63,53,160	9,02,752

H.

Balance Sheet

Present value of stock in hand			Liabilities		
7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
67	4,96,729	2,40,81,677	Debitures 16,42,000 50,34,526	75,57,613	45,87,253
4,251	6,56,519	22,54,939	16,12,836	---	2,57,523
6,621	1,73,413	33,04,365	27,58,162	---	1,99,110
---	11,452	3,98,732	2,74,645	---	---
---	4,631	12,34,615	10,42,340	5,370	---
4,315	67,635	43,68,021	96,95,544	10,990	5,03,754
1,250	2,009	5,37,601	3,87,974	53,376	---
15,804	6,02,406	40,87,517	33,06,716	---	2,66,043
12,900	5,731	49,41,897	34,31,376	---	6,35,914
3,760	6,55,401	21,34,041	14,75,661	---	3,06,973
2,003	9,132	15,92,315	14,51,143	---	1,66,455
93,430	1,45,824	58,38,752	24,97,294	7,41,333	17,25,223
750	577	7,15,134	5,24,597	51,500	---
4,900	5,10,191	15,42,351	9,62,112	966	5,56,523
1,100	---	4,50,374	3,08,701	---	96,023
380	633	4,06,622	46,995	1,86,930	67,070
2,876	2,051	15,29,955	9,02,526	6,700	4,26,102
650	1,300	6,35,741	4,94,221	17,222	9,538
1,084	224	9,29,953	4,67,156	2,09,128	51,444
657	1,779	5,52,626	1,67,007	7,153	2,99,994
1,56,168	35,46,307	6,22,52,134	3,38,56,364	68,30,363	1,04,90,300

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

STATEMENT

Classification	Liabi			
	Loans from Government	Share capital paid up	Interest due by the Bank	Cost of management due
	13	14	15	16
	Ra.	Ra.	Ra.	Ra.
1. The Bombay Provincial Co-operative Bank, Ltd.	4,00,350	12,96,900	2,40,426	.....
2. The Broach District Central Co-operative Bank, Ltd.	2,44,300	24,845	200
3. The Surat District Central Co-operative Bank, Ltd.	1,88,680	634	.....
4. The Barshi Central Co-operative Bank, Ltd.	67,110	9,208	297
5. The Sholapur District Central Co-operative Bank, Ltd.	78,180	31,686	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	4,43,200	57,404	.....
7. The Nasik District Central Co-operative Bank, Ltd.	48,750	4,550	270
8. The Poona District Central Co-operative Bank, Ltd.	3,05,670	34,894	1,677
9. The Karnatak District Central Co-operative Bank, Ltd.	5,12,550	97,711	1,180
10. The Belgaum District Central Co-operative Bank, Ltd.	1,97,500	49,117	1,406
11. The Bijapur District Central Co-operative Bank, Ltd.	1,43,200	49,897	554
12. The Sind Central Co-operative Bank, Ltd.	22,124	2,90,420	.....	.....
13. The Nawabshah District Central Co-operative Bank, Ltd.	88,300	15,492	126
14. The Larkana District Central Co-operative Bank, Ltd.	1,68,760	.....	.....
15. The Kanara District Central Co-operative Bank, Ltd.	41,370	16,479	.....
16. The Kaira District Central Co-operative Bank Ltd.	62,349	3,556	787
17. The Hyderabad District Central Co-operative Bank, Ltd.	1,73,770	25,293	1,850
18. The Sukkur District Central Co-operative Bank, Ltd.	63,550	7,304	.....
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	1,17,400	9,250	.....
20. The Daskroi Banking Union, Ltd., Ahmedabad.	55,500	2,300	.....
Grand Total ...	4,22,474	45,96,770	7,13,655	5,317

H—concl'd.

lities—cont'd.						Remarks
Other items	Reserve fund under section 33 of Act VII of 1913	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profit and loss—(column 14, Profit and Loss Statement)	
17	18	19	20	21	22	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
10,79,684	99,439	6,60,638	27,492	2,40,16,323	65,354	
9,513	60,429	22,418	.....	22,32,064	22,375	
16,757	71,658	12,437	.....	32,57,438	46,827	
1,233	35,685	3,472	.....	3,91,640	7,092	
1,424	24,000	14,674	10,000	12,10,584	14,034	
20,588	1,20,700	52,000	743	42,34,043	1,28,078	
16,359	9,290	5,568	6,475	5,32,902	4,699	
34,267	67,898	39,514	4,580	40,63,258	24,259	
44,466	1,10,818	65,489	2,000	49,01,423	40,474	
346	57,650	23,072	128	21,11,353	22,688	
2,775	36,349	25,655	317	18,77,345	14,973	
3,30,191	72,755	1,27,620	... ..	57,96,960	41,792	
4,973	15,314	7,950	.....	7,08,812	6,322	
37,784	84,526	15,300	.....	18,25,272	18,009	
2,000	11,605	3,463	17	4,76,658	3,716	
7,498	11,559	7,050	3,666	3,99,742	5,950	
4,737	27,076	36,100	268	16,06,451	23,504	
530	11,900	16,207	3,016	6,23,478	12,263	
5,599	11,780	15,003	334	9,17,074	12,879	
537	6,058	6,114	6	5,44,579	8,047	
16,21,231	9,46,439	11,61,744	59,032	6,17,28,299	5,23,635	

STATEMENT
Central Banks—Profit

Classification	Profit brought forward from last year	Profit					Total
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items		
1	2	3	4	5	6	7	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	27,432	16,18,329	.....	...	2,149	16,38,478
3. The Broach District Central Co-operative Bank, Ltd.	...	1,49,785	.....	...	1,416	1,51,201
3. The Surat District Central Co-operative Bank, Ltd.	...	2,56,822	.....	...	21,993	2,77,815
4. The Barsi Central Co-operative Bank, Ltd.	...	22,045	.....	...	655	22,900
5. The Sholapur District Central Co-operative Bank, Ltd.	...	65,790	.....	...	2,133	67,923
6. The East Khandesh District Central Co-operative Bank, Ltd.	743	4,27,006	.....	...	3,062	4,30,068
7. The Nasik District Central Co-operative Bank, Ltd.	6,475	37,456	.....	...	914	38,370
8. The Poona District Central Co-operative Bank, Ltd.	4,580	2,37,128	.....	...	5,255	2,42,383
9. The Karnatak District Central Co-operative Bank, Ltd.	2,000	2,92,871	.....	...	603	2,93,474
10. The Belgaum District Central Co-operative Bank, Ltd.	128	99,506	.....	...	1,915	1,01,421
11. The Bijapur District Central Co-operative Bank, Ltd.	317	39,264	.....	...	63,131	1,02,308
12. The Sind Central Co-operative Bank, Ltd.	2,283	2,73,500	.....	...	1,292	2,74,882
13. The Nawabshah District Central Co-operative Bank, Ltd.	...	40,880	.....	...	1,632	42,512
14. The Larkana District Central Co-operative Bank, Ltd.	165	98,229	.....	...	3,76	1,01,556
15. The Kanara District Central Co-operative Bank, Ltd.	17	25,506	45	...	108	25,710	
16. The Kaira District Central Co-operative Bank, Ltd.	...	35,046	.....	...	861	35,910
17. The Hyderabad District Central Co-operative Bank, Ltd.	258	95,063	.....	...	3,406	98,449
18. The Sukkur District Central Co-operative Bank, Ltd.	2,329	33,137	.....	...	2,350	41,447
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	334	64,410	.....	...	1,964	66,714
20. The Daskroi Banking Union, Ltd., Ahmedabad.	6	27,366	.....	...	2,744	30,110
Total ...	47,192	29,44,390	45	...	1,39,075	40,83,420	

I.
and Loss Statement.

Loss									
Interest due	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items	Total	Net profit + or loss (Column 22 of Balance Sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
12,80,386	2,60,786	13,650	5,516	12,785	15,73,124	65,354	13,44,099	13,32,698	
1,07,197	21,159	...	...	...	1,28,356	22,875	1,18,883	1,03,511	
1,09,897	29,884	...	1,207	...	2,30,968	46,827	2,10,682	1,39,537	
10,889	4,798	...	121	...	15,808	7,092	22,900	6,302	
41,883	11,777	...	229	...	53,889	14,034	27,433	7,217	
2,53,717	37,612	...	1,597	9,084	3,02,010	1,28,078	3,30,064	2,12,259	
22,400	10,475	...	154	642	33,671	4,699	37,974	23,452	
1,48,274	55,862	...	2,587	11,401	2,18,124	24,259	2,20,310	1,84,059	
1,96,611	51,019	...	5,136	234	2,53,000	40,474	2,76,009	1,53,875	
59,296	18,675	...	412	350	78,733	22,688	94,996	28,118	
49,867	15,778	...	215	21,565	87,425	14,973	63,134	37,004	
1,80,937	37,139	...	1,670	13,324	2,33,090	41,792	2,15,650	1,88,498	
15,493	6,764	...	57	13,876	36,190	6,322	42,513	36,191	
68,296	12,450	...	410	2,391	83,547	18,009	43,066	57,385	
18,333	3,569	...	102	...	22,003	3,716	19,574	5,422	
24,245	5,657	...	68	...	29,960	5,950	26,010	25,318	
55,334	16,221	...	297	3,133	74,985	23,504	23,718	49,205	
21,371	7,689	...	264	...	29,224	12,263	15,775	24,044	
44,345	7,204	...	135	1,711	53,395	12,879	23,947	44,009	
15,611	6,232	...	...	...	22,063	8,047	11,136	19,763	
28,14,601	6,30,670	13,650	20,167	90,497	35,59,565	5,23,835	31,67,073	26,81,867	

STATEMENT J.

*Supplementary Table for Central Non-Credit Societies,
for the year 1932-33.*

Classification	Cost of management	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank, Ltd., Bombay.	1,548	...	...	...	...	1,00,492	22,562	5,519	...
Total	1,548	...	...	...	...	1,00,492	22,562	5,519	...

STATEMENT K.

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

CENTRAL SOCIETIES—1932-33.

Province	Class	Type of Societies	Number of societies			Number of affiliated Societies				Loans made during the year to	
			Number of societies	Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Banks.	20	9,019	5,893	23	5,157	358	355	Rs. 2,90,37,045	Rs. 2,53,06,567

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 45	Rs. ---	Rs. 6,30,668	Per cent. 3 to 9	Rs. 1,62,666	Rs. 2,63,53,160

Province	Class	Type of Societies	Share capital paid up	Loans and deposits received from individuals and others	Loans from Government	Reserve and other funds	Most usual rate of interest		Remarks
							On deposits	On loans	
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 45,95,770	Rs. 5,21,85,547	Rs. 4,32,474	Rs. 15,37,192	Per cent. 1 to 7	Per cent. 5 to 9	

STATEMENT
Abstract for the information of the
AGRICULTURAL

Province	Class of Societies, I to IV and VI	Type of Societies	Number of Societies	Number of members		Number of affiliated Societies			
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others
1	2	3	4	5	6	7	8	9	10
Bombay	I	Unlimited	...	4,563	246,644	...	...	...	...
		Limited	...	10	1,860	...	...	...	...
	II	Unlimited	...	3	466	...	...	...	...
		Limited	...	38	4,288	...	...	...	...
	III	Unlimited	...	17	667	...	...	...	...
		Limited	...	...	...	...	...	...	...
	IV	Unlimited	...	2	76	...	...	...	...
		Limited	...	73	14,849	...	...	...	...
	VI	Unlimited	...	18	1,395	...	...	...	...
		Limited	...	93	46,370	...	...	...	...
			Grand Total	...	4,818	316,616

L.

International Agricultural Institute at Rome.

SOCIETIES—1922-33.

Loans made during the year to:—		Sale of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
54,06,350	1,05,469	14	.....	7,11,696	5 to 6½
3,42,335	90,572	.....	.....	25,852	5 to 6
477	.....	443	.....	304	.....
1,20,730	.....	10,308	17,557	16,212	5 to 9
200	.....	.....	.....	2,612	.....
...
3,675	.....	.....	6,699	1,066	.....
27,79,217	97,156	1,76,401	1,01,857	1,06,816	5 to 10
...	.....	.....	.....	1,242	.....
4,923	41,107	47,484	5,953	78,901	.....
86,57,907	9,34,304	2,34,650	1,32,266	9,44,721	5 to 10

STATEMENT

Province	Class of Societies. I to IV and VI	Type of Societies	Most usual rate of interest on		Loans due by	
			Deposits	Loans	Individuals	Banks and Societies
1	2	3	17	18	19	20
			Per cent.	Per cent.	Rs.	Rs.
Bombay	I	Unlimited ...	5 to 8½	8 to 12½	3,42,84,962	62,383
		Limited ...	3 to 6½	7 to 10	15,30,911	4,922
	II	Unlimited ...	6½	9½	1,838	.....
		Limited ...	4½ to 8	8½ to 9½	2,09,241	.....
	III	Unlimited ...	.....	.....	187	.....
		Limited ...	.....	.....	.....	.....
	IV	Unlimited ...	6½	12½	6,039	48
		Limited ...	4 to 8	7½ to 10½	7,40,373	32,389
	VI	Unlimited ...	.....	.....	25,903	.....
		Limited ...	.....	.....	22,597	33,018
		Grand Total ...	3 to 8½	7½ to 12½	3,68,21,861	1,82,760

L—contd.

Share capital	Members' deposits	Loans from Government	Reserve Fund	Remarks
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
5,56,063	60,05,216	72,442	66,92,793	
3,67,600	1,53,744	.....	76,894	
525	100	.....	4,677	
1,06,685	2,08,977	.....	29,170	
.....	132	.....	9,047	
.....	
.....	1,687	.....	3,505	
4,19,476	96,894	452	2,18,696	
94,940	4,747	5,420	5,584	
14,370	27,675	12,311	2,75,833	
35,18,858	64,98,602	90,525	73,16,088	

APPENDIX "A".

Bombay.

1. Sir Chunilal V. Mehta, K.C.S.I., M.A., LL.B., J.P., President of the Bombay Provincial Co-operative Institute and Chairman, Bombay Provincial Co-operative Bank.
2. Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
3. Rao Bahadur S. S. Talmaki, B.A., LL.B., Honorary Secretary, Bombay Provincial Co-operative Institute.
4. Professor V. G. Kale, M.A., Vice-President of the Bombay Provincial Co-operative Institute.
5. Professor H. L. Kaji, M.A., B.Sc., I.E.S., J.P., Chairman, Bombay Co-operative Insurance Society and Secretary, All-India Co-operative Institutes' Association.
6. Mr. Haji Mahomed Jooma Jan Mahamad, B.A., Chairman, Ismailia Co-operative Bank.
7. Rai Saheb Girdharlal D. Mehta, Chairman, Bombay Divisional Co-operative Institute.
8. Mr. M. M. Thakore, B.A., LL.B., Advocate.
9. Mrs. Lilavati Banker, B.A., Honorary Secretary, Gujarati Ladies' Co-operative Stores Society.
10. Rao Bahadur S. K. Bole, M.L.C.
11. Mr. R. K. Telang, Secretary and Accountant, E. D. Sassoon Welfare Institute.

Ahmedabad.

12. Rao Saheb Desaiabhai Shankarbhai Patel, District Honorary Organiser, C. S., Jamaitpur and Managing Director, Dascroi Banking Union.
13. Mr. S. D. Shah, Taluka Honorary Organiser, C. S., Sarkhej.
14. Mr. M. V. Munshi, Managing Director, Dholka People's Co-operative Bank.
15. Mr. P. V. Desai, B.A., Ahmedabad.

Kaira.

16. Rao Saheb C. D. Patel, District Honorary Organiser, C. S., Traj.
17. Mr. M. K. Mehta, District Honorary Organiser, C. S., Mehmedabad.
18. Mr. C. M. Patel, Taluka Honorary Organiser, C. S., Sonniya.
19. Mr. M. J. Kadri, Taluka Honorary Organiser, C. S., Nadiad.
20. Late Mr. A. B. Pathan, Taluka Honorary Organiser, C. S., Borsad.
21. Mr. B. M. Shah, B.A., LL.B., Chairman, N. T. Supervising Union, Nadiad.
22. Mr. J. M. Pandya, Taluka Honorary Organiser, C. S., Mehmedabad.

Panch Mahals.

23. Mr. A. N. Patel, Managing Director, Godhra City Co-operative Bank.
24. Mr. A. B. Desai, Chairman, Godhra City Co-operative Bank.
25. Mr. B. T. Patel, President, Panch Mahals District Co-operative Institute.
26. Rao Saheb M. J. Mehta, Managing Director, Kalol Urban Co-operative Bank.
27. Rao Saheb G. M. Kamodia, B.A., LL.B., District Honorary Organiser, C. S., Godhra.

Broach.

28. Dewan Bahadur A. U. Malji, Divisional Honorary Organiser, C. S., Broach.
29. Rao Saheb P. H. Banatwalla, District Honorary Organiser, C. S., Jambusar.
30. Mr. H. R. Thanki, B.A., LL.B., District Honorary Organiser, C. S., Ankleshwar.
31. Mr. Y. R. Joshi, B.A., Taluka Honorary Organiser, C. S., Sajod.
32. Mr. T. H. Mehta, Co-operator in Ankleshwar.

Surat.

33. Mr. C. M. Ganlhi, B.A., LL.B., Chairman, Surat District Central Co-operative Bank.
34. Rao Saheb V. C. Jadhav, B.A., District Honorary Organiser, C. S., Surat and Managing Director, Surat People's Co-operative Bank and Gujarat Urban Banks' Supervising Union.
35. Khan Bahadur V. P. Bhaladwala, Chairman, Pardi Taluka Co-operative Supervising Union, Pardi Taluka Development Association and Pardi People's Co-operative Bank.
36. Mr. B. B. Shroff, District Honorary Organiser, C. S., Bulsar.
37. Mr. P. I. Patel, District Honorary Organiser, C. S., Son-sak.
38. Mr. P. J. Talvaribhan, B.A., LL.B., Chairman, Surat District Co-operative Institute.
39. Mr. C. D. Clerk, Vice-President, Surat District Co-operative Bank.

Thana.

40. Mr. Shankarrao J. Zunzarrao, M.L.C., District Honorary Organiser, C. S., Kalyan and President of the District Co-operative Institute.
41. Mr. G. N. Shah, B.Sc., Chairman, Chinchni Co-operative Bank and Chinchni Co-operative Jhilly Sale Society.
42. Mr. D. W. Raut, District Honorary Organiser, C. S., Bassein and Honorary Secretary, Thana District Co-operative Institute.

Ahmednagar.

43. Rao Saheb V. A. Velankar, District Honorary Organiser, C. S. and Chairman, District Police Co-operative Credit Society.
44. Mr. T. G. Dhaneshwar, Honorary Secretary, Nagar Branch Institute.
45. Mr. R. M. Bhagwat, President, Balapur Supervising Union.
46. Mr. G. R. Avatade, Chairman, Pohegaon Co-operative Credit Society.
47. Mr. Kamalkhan Gulabkhan, Chairman, Vadala Co-operative Credit Society and President, Nagar-Newasa Supervising Union.

East Khandesh.

48. Mr. E. Gavan-Taylor, I.C.S., Collector, East Khandesh.
49. Mr. D. S. Bakhale, I.C.S., Assistant Collector, East Khandesh.
50. Mr. R. K. Bhagwat, District Deputy Collector, East Khandesh.
51. Mr. K. W. Sabne, B.A., Mamlatdar, Pachora.
52. Mr. S. Y. Sontakke, District Honorary Organiser, C. S., Bodwad.
53. Mr. Y. R. Deshmukh, Chairman, Bodwad Co-operative Credit Society.
54. Mr. H. S. Khare, Chairman, Bhusaval People's Co-operative Bank.
55. Mr. K. T. Patil, Chairman, East Khandesh District Co-operative Institute.
56. Mr. V. S. Savant, B.A., LL.B., Chairman, East Khandesh District Central Bank.
57. Mr. M. V. Nachane, B.A., LL.B., Honorary Secretary, East Khandesh Co-operative Institute.
58. Mr. S. N. Choudhary, President, Jalgaon Taluka Development Association.
59. Khan Bahadur A. A. Deshmukh, District Honorary Organiser, Pachora.
60. Mr. P. M. Bildikar, B.Ag., Honorary Secretary, Pachora Taluka Development Association.
61. Mr. B. D. Deshmukh, Taluka Honorary Organiser, C. S., Chalisgaon.
62. Mr. M. G. Bhalerao, Pleader, President, Amalner Supervising Union.
63. Mr. Kalu Ganpat, President, Chopda Supervising Union.
64. Mr. R. A. Kulkarni, Taluka Honorary Organiser, C. S., Mhaswe.
65. Rao Saheb V. S. Patil, M.L.C., District Honorary Organiser and President, Erandol Supervising Union.
66. Mr. G. Y. Dixit, Chairman, Shendurni Co-operative Credit Society.
67. Mr. M. G. Patil, Pohare, President, School Board, East Khandesh.
68. Mr. K. G. Tembulkar, Chairman, Bhadgaon Star Co-operative Credit Society.

West Khandesh.

69. Mr. V. S. Bhide, I.C.S., Bar-at-Law, Collector, West Khandesh.
70. Rao Saheb B. R. Deshmukh, District Deputy Collector, West Khandesh.
71. Mr. G. B. Shinde, B.Ag., Mamlatdar, Sakri.
72. Mr. N. V. Bhagwat, B.Ag., Inspector of Agriculture, Dhulia.
73. Mr. V. V. Garud, B.A., District Honorary Organiser, C. S. and Chairman, West Khandesh District Purchase and Sale Union.
74. Mr. B. R. Ransing, B.A., LL.B., Honorary Secretary, West Khandesh District Co-operative Institute.
75. Mr. M. C. Kelkar, B.A., Chairman, Rajwade Mandal People's Co-operative Bank.
76. Mr. D. V. Saundankar, President, Dhulia Taluka Development Association.
77. Mr. L. C. Patil, District Honorary Organiser, C. S. and Chairman, West Khandesh District Co-operative Institute.
78. Mr. R. N. Deshmukh, Honorary Secretary, Shirpur Taluka Development Association.
79. Mr. B. G. Patil, President, Shahada Supervising Union.
80. Mr. M. G. Bhosale, Vice-President, Sakri Taluka Development Association.
81. Mr. B. L. Patil, President, Shirpur Taluka Development Association.
82. Meherban Virsing Bapuji Padvi, Taluka Honorary Organiser, C. S., Taloda.
83. Mr. U. B. Deshmukh, Morane, Taluka Dhulia.

Nasik.

84. Sardar B. G. Rajebahadur, District Honorary Organiser, C. S. and Chairman, Malegaon Taluka Co-operative Purchase and Sale Union.
85. Rao Saheb Kondaji Patil, Chairman, Niphad Taluka Supervising Union.
86. Rao Bahadur R. V. Vandekar, M.L.C., Honorary Secretary, Nasik District Co-operative Institute.
87. Seth Lalchand Hirachand.
88. Mr. Gopaldas Narayandas, President, Yeola Taluka Development Association.

Poona.

89. Prof. V. G. Kale, M.A., Chairman, Poona Central Co-operative Bank.
90. Mr. G. G. Bandiwadekar, Chairman, Purandhar Taluka Supervising Union.
91. Mr. S. R. Patil, Chairman, Peth Co-operative Credit Society.

Satara.

92. Khan Bahadur D. B. Cooper, President, Satara Taluka Development Association.
93. Mr. M. Y. Patil, Chairman, Shri Vithaldeo Vangi Co-operative Credit Society and President, Khanapur Taluka Supervising Union.
94. Mr. K. V. Vichare, President, Koregaon Taluka Supervising Union.
95. Shrimant Sardar Lieutenant Bhau Saheb Patankar, Chairman of the Shrimati Kailaswasi Gijrabai Saheb Patankar Co-operative Credit Society.
96. Mr. R. N. Rajadnya, District Honorary Organiser, C. S., Kolhapur.
97. Mr. Y. B. Patil, Taluka Honorary Organiser, C. S., Peth.
98. Mr. N. M. Chitnis, President, Borgaon Co-operative Supervising Union.

Sholapur.

99. Rao Saheb E. P. Patil, District Honorary Organiser, C. S., Akola Khurd.
100. Mr. G. E. Patil, President, Karmala Taluka Supervising Union.
101. Mr. M. M. Gavane, President, District Branch Institute and Sholapur Taluka Supervising Union.
102. Mr. G. D. Sathe, President, Madha Taluka Supervising Union.
103. Mr. D. M. Ghate, President, Barsi Taluka Supervising Union.
104. Mr. G. R. Sane, Chairman, Barsi Central Bank.
105. Mr. V. D. Dharmadhikari, Manager, Barsi Central Bank.
106. Mr. K. R. Nevale, Chairman, Pandharpur Urban Co-operative Bank.
107. Mr. N. P. Surnis, Manager, Pandharpur Urban Bank.
108. Mr. G. D. Punde, Chairman, Sholapur District Central Bank.

Belgaum.

109. Mr. H. Montgomery, B.A. (Oxon.), I.C.S., Retired Collector, Belgaum.
110. Mr. G. M. Teggi, Special Mahalkari, Belgaum.
- 110A. Mr. S. M. Patil, Mamlatdar, Athani.
111. Divan Bahadur A. B. Lathe, M.A., LL.B., Chairman, District Central Bank, Ltd., Belgaum.
112. Rao Bahadur S. N. Angadi, B.A., LL.B., M.L.C., Belgaum.
113. Mr. B. B. Potdar, Chairman, Belgaum Pioneer Urban Co-operative Bank.
114. Mr. Ramappa S. Nalavade, Chairman, Sankeshwar Sale Society.
115. Rao Bahadur Mallinaiik L. Patil, District Honorary Organiser, C. S., Bailhongal.
116. Rao Saheb R. S. Nandi Patil, Chairman, Samppaon Supervising Union.
117. Sardar C. B. Desai, Tallur, Chairman, Bailhongal Cotton Sale Society.
118. Mr. A. B. Mithare, Chairman, Chikodi Supervising Union.
119. Mr. K. D. Kawatigimath, Chairman, Chikodi Branch of the Belgaum District Central Bank.
120. Mr. T. K. Patil, Taluka Honorary Organiser, C. S., Bhoj.
121. B. B. Dargshetti, Chairman, Gokak Urban Bank.

Bijapur.

122. Mr. B. D. Talikot, B.A., LL.B., Chairman, District Central Bank.
123. Mr. M. P. Nadagouda, B.A., LL.B., Bagalkot.
124. Mr. R. G. Patil, Taluka Honorary Organiser, C. S., Yergop.
125. Mr. T. G. Huli, Chairman, Bagalkot Co-operative Dairy Society.
126. Mr. S. S. Deshpande, Chairman, Bijapur Mahalaxmi Urban Bank.
127. Mr. V. B. Mardhekar, M.A., Collector, Bijapur.
128. Mr. S. B. Hubli, Mamlatdar, Badami.

Dharwar.

129. J. F. B. Hartshorne, B.A. (Oxon.), I.C.S., Collector, Dharwar.
130. Mr. D. Symington, B.A. (Oxon.), I.C.S., Collector, Dharwar.
131. Mr. K. V. Koundinya, District Deputy Collector, Dharwar.
132. Mr. V. N. Jog, B.A., LL.B., M.L.C., President, Karnatak Divisional Co-operative Institute, Dharwar.
133. Mr. G. R. Nalavadi, B.A., LL.B., Chairman, Karnatak Central Bank.
134. Rao Saheb V. P. Chavdi, Chairman, Gadag Co-operative Cotton Sale Society.
135. Rao Bahadur S. K. Banagar, Chairman, Kanebennur Taluka Supervising Union.
136. Mr. S. S. Malimath, B.A., LL.B., Dharwar.
137. Mr. M. M. Basrur, B.Ag., Manager, Karnatak Divisional Co-operative Institute, Dharwar.
138. Mr. S. S. Kubsad, District Honorary Organiser, C. S., Hirekerur.
139. Rao Saheb Lingangouda Patil, Chairman, Hulkoti Co-operative Guaranteeing Union.
140. Rao Bahadur K. R. Walvekar, Chairman, Hubli Urban Co-operative Bank.
141. Rao Saheb Channappagouda Patil, Chairman, Supervising Union, Hubli.
142. Rao Bahadur C. S. Shirahatti, Managing Director, Hubli Co-operative Cotton Sale Society.

North Kanara.

143. Mr. M. M. Hyamannavar, Mamlatdar, Honavar.
144. Mr. S. P. Pandit, B.A., LL.B., Chairman, District Central Bank, Sirsi.
145. Rao Saheb M. D. Kulkarni, Chairman, District Institute, Kumta.
146. Mr. G. K. Hegde, District Honorary Organiser, C. S., Hegde.
147. Mr. S. N. Keshwain, Managing Director, Sirsi Urban Co-operative Bank.
148. Mr. N. S. Herlekar, Chairman, Karwar Co-operative Consumers' Society.
149. Mr. Nadkarni, Chairman, Karwar Urban Bank.
150. Mr. V. S. Habbu, B.Ag., Honorary Secretary, District Institute, Kumta.

Kolaba.

151. Mr. N. N. Patil, M.L.C., District Honorary Organiser, C. S., Panwel.
152. Mr. B. M. Sidhye, B.A., LL.B., Honorary Secretary, Kolaba District Institute.

Ratnagiri.

153. Rao Bahadur L. V. Parulekar, B.A., LL.B., M.L.C., Chairman, Ratnagiri District Co-operative Institute.
154. Mr. V. V. Athalye, Honorary Secretary, Ratnagiri Co-operative Institute.
155. Mr. V. R. Pitre, Chairman, Rajapur Co-operative Bank.

Hyderabad (Sind).

156. Sayed Miran Mahomed Shah, B.A., LL.B., M.L.C., President, Divisional Co-operative Institute.
157. Mr. Nur Mahomed, Chairman, District Central Co-operative Bank.
158. Seth Kodumal, Chairman, Panhwari Society.
159. Rao Bahadur Pritamdas, Honorary Secretary, Co-operative Institute and Managing Director, District Central Bank.
160. Khan Saheb Seth Haji Mahomed, District Honorary Organiser, C. S., Tando Allahyar.

Larkana.

161. Sir Shah Nawaz Khan Bhatta, M.L.C., O.B.E., C.I.E., Chairman, District Central Co-operative Bank, Larkana.
162. Khan Bahadur Mahomed Ayoub Khan Khuhro, M.L.C., Chairman, Zamindari Co-operative Bank, Larkana.

Sukkur.

- 163. Khan Bahadur Allah Bux, O.B.E., M.L.C., Chairman, Zamindari Co-operative Bank, Shikarpur.
- 164. Shaik Ghulam Mahomed Khan, Retired Deputy Collector, Managing Director, Grain Sale Society, Jacobabad.
- 165. Agha Gul Hassan Khan, Managing Director, Grain Sale Society, Shikarpur.
- 166. Qazi Ghulam Qadir, District Honorary Organiser, C. S.
- 167. Mukhi Hiranand, Managing Director, District Bank, Sukkur.

Nawabshah.

- 168. Khan Sahib F. S. Mirza, Bar-at-Law, Chairman, District Central Co-operative Bank.
- 169. Khan Sahib Dost Mahomed Khan, District Honorary Organiser, C. S., Noushero.

Thar and Parkar.

- 170. Khan Bahadur Sayad Haji Ghulam Nabi Shah, M.L.C., Chairman, Zamindari Bank, Mirpurkhas.
- 171. Khan Bahadur Mir Allahdad Khan, Director, Zamindari Bank.
- 172. Rais Shah Bakhsh Khan Bozdar, Chairman, District Central Co-operative Bank, Mirpurkhas.
- 173. Mr. Kishinchand P. Wasvani, Managing Director, District Central Co-operative Bank.
- 174. Mr. Hashmatrai K. Mirchandani, Director, District Central Bank.

Dadu.

- 175. Kazi Nural Haq, District Honorary Organiser, C. S. and Vice-President, Taluka Local Board, Sehwan.

Karachi.

- 176. Jamshed N. R. Mehta, Chairman, Sind Central Co-operative Bank and President, Karachi Municipality.
- 177. Mr. Hatim A. Alvi, Director, Sind Central Co-operative Bank and Vice-President, Karachi Municipality.
- 178. Wadero Allahdino, District Honorary Organiser, C. S., Shah Bunder Division.
- 179. Ghulam Murtaza Shah, Director, Sind Central Co-operative Bank, Ltd., Karachi.

APPENDIX B.

I—Conferences.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Central	Sholapur District Co-operative Conference.	Tembhurai	24th and 25th April 1932.	Mr. H. F. Knight, I.C.S., Collector, Sholapur.
	Satara District Supervising Union's Conference.	Yellur	14th and 15th June 1932.	Mr. K. L. Panjabi, I.C.S., Registrar, C. S., Poona.
	Maharashtra Divisional Conference.	Ahmednagar	11th and 12th December 1932.	Mr. G. K. Deodhar, M.A., C.I.E.
	Maharashtra Co-operative Supervising Unions' Conference.	Baramati	12th January 1933.	Mr. G. M. Kalbhor, M.L.C.
	Satara District Field Workers' Conference.	Satara	17th January 1933.	Mr. V. L. Mehta, B.A.
	Indapur Taluka Co-operative Conference.	Indapur	5th February 1933.	Bao Bahadur P. C. Patil.
Bombay	Housing Societies' Conference.	Girgaum, Bombay.	16th April 1932...	Mr. M. E. Joshi.
	Panvel Taluka Co-operative Conference.	Owalo	7th November 1932.	Mr. Shankarrao J. Zunjarrao.
	Kurla Mill Societies' Conference.	Kurla	13th November 1932.	Mr. K. J. Dubash, B.A., LL.B.
	Wada Taluka Societies' Conference.	Wada	7th December 1932.	Mr. Mohiuddin Shaikh, Deputy Collector.
	Crescent Mills Co-operative Societies' Conference.	Worli, Bombay.	19th February 1933.	Mr. Mahommadalli Alla Rakhia, Currimbhoy Mills.
	Thana District Co-operative Conference.	Betegaon	5th March 1933.	Rao Bahadur P. C. Patil.
	Conference of the Managing Committee members of all societies in Girgaum.	Girgaum, Bombay.	12th March 1933.	Mr. N. S. Kowshik, Chairman, Shamrao Vitthal Bank.
	Conference of the Institutes of East and West Khandesh and Nasik Districts.	Nasik	25th March 1933.	Mr. M. C. Kelkar.
Khandesh	Divisional Taluka Co-operative Conference.	Bhusawal	23rd October 1932.	Mr. G. K. Deodhar, M.A., C.I.E.
	West Khandesh District Supervising Unions' Conference.	Dhulia	5th February 1933.	Mr. V. V. Garud, B.A.
	Supervising Unions and Taluka Development Associations Conference.	Jalgaon	1st March 1933...	Mr. N. P. Bhagwat, M.A., LL.B., Assistant Registrar, Dhulia.
Sind	Hyderabad District Co-operative Conference.	Hyderabad	5th February 1933.	Mr. K. L. Panjabi, I.C.S.

APPENDIX B—contd.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Northern	Gujarat Co-operative Workers' Conference.	Ahmedabad...	4th and 5th June 1933.	Rao Bahadur G. H. Desai, B.A.
	Chikhli Taluka Co-operative Conference.	Chikhli ...	24th December 1932.	Mr. C. M. Gandhi, B.A., LL.B.
	Olpad and Choryashi Talukas Co-operative Conference.	Sayan ...	29th January 1933.	Mr. C. M. Gandhi, B.A., LL.B.
	Panch District Mahala Co-operative Worker's Conference.	Godhra ...	5th February 1933.	Diwan Bahadur A. U. Malji.
Southern	7th District Belgaum Co-operative Conference.	Chikodi ...	30th April and 1st May 1933.	Mr. G. K. Doodhar, M.A., C.I.E.
	Field Workers' Conference.	Bijapur ...	8th September 1932.	Mr. B. D. Talikot, B.A., LL.B.
	Divisional Co-operative Conference.	Bagalkot ...	7th and 8th January 1933.	Rao Bahadur K. B. Bhadrapur M.A., M.L.C.
	District Co-operative Conference.	Kunta ...	13th February 1933.	Rao, Sahab M. D. Kulkarni.
	Field Workers' Conference.	Bijapur ...	5th March 1933.	Mr. C. B. Hull, B.A., Assistant Registrar C. S., Dharwar.
	Hirekerur Taluka Co-operative Conference.	Haunbbavi...	30th March 1933.	Mr. G. R. Nalavadi, B.A., LL.B., Chairman, Karnatak Central Co-operative Bank Ltd., Dharwar.

APPENDIX B—concl'd.

II-A—Training Classes for Secretaries, Supervisors, etc.

Division.	Place.	Date.	No. of candidates.	
			Trained.	Successful.
Bombay	Girgaum	November and December 1932	20	No examination held.
	Kurla	10th October to 15th October 1932.	15	Do.
	Asnoli	24th March 1933	49	Do.
	Chinchghar	30th March 1933	45	Do.
	Dabhadi	21st August to 27th August 1932.	23	5
	Alibag	17th September to 23rd September 1932.	15	
Southern	Hubli	9th March to 10th March 1933...	26	
	Badami	20th February 1933		
	Sulibhavi	20th March 1933	Not recorded but a good many Secretaries attended these classes.	No examination was held.
	Neelgund	26th March 1933		
	Badami	29th March 1933		
	Kumta	20th February 1933		
Belgaum	4th January to 19th January 1933.	26		
Northern	Surat	Whole year	15	.....
Khandesh	Jalgaon	8th March to 19th March 1933	39	Results not yet declared.
	Shahada	1st December to 11th December 1932.	23	21
	Dhulia	29th March to 10th April 1933	18	12
	Do.	11th October to 19th October 1932.	16	10
Central	Jelhuri	31st April to 3rd April 1933	.....	No examination was held.
	Limb	10th September to 22nd October 1932.	46	56
	Ahmednagar	12th September to 25th October 1932.	29	13

II-B—Managing Committee Training Classes.

Name of the Branch.	No. of Training classes held.
1. Broach District Branch ...	.. 2
3. Surat District Branch ...	... 1
3. Kaira District Branch ...	... 3
4. Karnatak Divisional Branch ...	... 2
5. Belgaum District Branch ...	... 10
6. Bijapur District Branch ...	... 17
7. Kanara District Branch ...	... 7
8. Kolaba District Branch ...	... 2
9. Poona District Branch ...	... 7
10. Ahmednagar District Branch ...	... 12
11. Satara District Branch ...	... 6
12. West Khandesh District Branch...	... 16
13. East Khandesh District Branch ...	... 6

Report.

Co-operative Societies, Bombay
Presidency.

— on working of, for 1932-33.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. P. 53/589.

Bombay Castle, 13th February 1934.

Letter from the Registrar of Co-operative Societies (Mr. K. L. Panjabi, I.C.S.), No. A.N.R., dated the 1st November 1933—Submitting the report on the working of Co-operative Societies in the Bombay Presidency (including Sind) for the year ending 31st March 1933.

RESOLUTION.—The Co-operative movement in the Presidency passed through another very difficult year. On the one hand the economic depression seriously crippled the resources of members; and on the other, as a result of acute financial stringency; Government had to embark on a policy of rigid retrenchment. The result was that at a time when the movement required particularly careful attention Government were compelled to abolish certain posts, including that of Personal Assistant to the Registrar and an Assistant Registrar. The gross expenditure was reduced from Rs. 5,67,000 in 1931-32 to Rs. 5,36,000 in the year under report and the net expenditure from Rs. 4,40,000 to Rs. 3,88,000.

The number of agricultural credit societies fell from 4,600 to 4,570, the membership from 2,57,000 to 2,49,000 and the working capital from Rs. 4,20,41,000 to Rs. 4,02,41,000. The fall in numbers was the result of the liquidation of weak societies which had no chance of ever being rehabilitated. Government observe with interest that whereas in 1931-32 the number of societies cancelled was 144, in 1932-33 it was only 42. If, as the Registrar observes, this decrease is due to the strenuous efforts of agriculturists to preserve societies, the position is certainly not unsatisfactory.

The real test, however, of the strength of the movement among the agricultural population is the percentage of unauthorised arrears. In their reviews on the reports of previous years Government have frequently commented on the growth of these arrears. During the year under report Government appointed special recovery officers with a view to help societies to recover unauthorised arrears by the employment of coercive processes. The Registrar reports that the work of these officers was satisfactory, and had a very beneficial effect in checking the tendency to default. Government regret to observe, however, that in spite of

this the percentage of unauthorised arrears rose from 48 to 50 in the whole Presidency and from 56 to 59 in the Presidency proper.

It is satisfactory to notice that among the depressed and aboriginal classes the co-operative movement is beginning to have firm root. The number of societies confined to these classes rose from 93 to 101, the membership from 6,000 to 7,200, and the working capital from Rs. 3,49,000 to Rs. 4,30,000. Members of these classes are also freely admitted in village societies. The number of Bhil societies remained unchanged, although there was a slight fall in the total membership and in the working capital.

The working of agricultural non-credit societies is reported to have been (with certain exceptions) fairly satisfactory. The most important societies of this type, so far as the value of business is concerned, are the Cotton Sale Societies. The number of these during the year was 26 as against 23 in the previous year, but six of them did not function at all: one has been wound up during the year and one other is in a very unsatisfactory position. The quantity of cotton sold was 3,24,700 maunds realising Rs. 26,57,000 as against 3,35,000 maunds realising 26,44,000 in 1931-32. The principal handicap of non-credit societies is the lack of honest and efficient staff.

In contrast with agricultural societies, non-agricultural societies have on the whole been successful in this Presidency. There was no set-back during the year under report. The number of urban banks increased from 91 to 102 and most of them worked well. The Bombay Co-operative Insurance Society under the chairmanship of Professor Kaji increased its popularity particularly among salary earners' societies.

The chief feature of the year so far as co-operative banking is concerned, was the plethora of funds in the hands of most banks. As a result of diminished incomes and uncertain trade conditions, demands for loans fell off, and, naturally, banks themselves were very cautious in lending. Fresh advances granted by district central banks fell from 3,80 lakhs in 1931-32 to 2,53 lakhs in 1932-33 while the deposits rose from 2,60 lakhs to 3,07 lakhs. In the Bombay Provincial Co-operative Bank the deposits increased from 1,29 lakhs to as much as 2,02 lakhs. The problem presented by these figures is not peculiar to co-operative banking alone, and it is clear that the situation will not materially improve except in step with the rest of the economic structure.

It is not a matter of surprise that the Provincial Co-operative Bank was able to declare a dividend of only 4 per cent. during the year under report. Conditions were entirely abnormal. Government are satisfied that the Bank has been working on sound lines and are glad to note that it continues to be under the able guidance of Sir Chunilal Mehta.

Government have read with interest the concluding remarks of the Registrar. The depression which has affected the movement so unfavourably has not been an unmixed evil. It has exposed defects which might otherwise have continued for several years doing irreparable damage. The enthusiasm shown by the official and non-official workers

alike is an augury of better times. Government desire to record their thanks to Mr. Panjabi, the Registrar, for the ability and tact with which he has handled a very difficult situation.

By order of the Government of Bombay
(Transferred Departments),

T. E. STREATFIELD,
Acting Under Secretary to Government.

To

The Commissioner in Sind,
The Commissioners of Divisions,
The Registrar of Co-operative Societies,
All Collectors, including the Deputy Commissioner, Upper Sind
Frontier,
The Collector of Bombay,
The Director of Agriculture,
The Chief Agricultural Officer in Sind,
The Senior Superintendent of Land Records, S. C.,
The Director of Industries,
The Director of Information,
The Oriental Translator to Government,
The Backward Class Officer,
The Private Secretary to His Excellency the Governor,
The Accountant General,
The General Department,
The Finance Department,
K. L. Panjabi, Esquire, I.C.S.,
The Secretary to the High Commissioner for India, London (by
letter).