

Annual Administration report  
on the working of the Co-operative  
Societies in the Bombay Presidency

1934

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## APPENDIX A.

*Bombay.*

1. Sir Chunilal V. Mehta, K.C.S.I., M.A., LL.B., J.P., Chairman, Bombay Provincial Co-operative Bank and President of the Bombay Provincial Co-operative Institute.
2. Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
3. Professor V. G. Kale, M.A., Vice-President of the Bombay Provincial Co-operative Institute.
4. Professor H. L. Kaji, M.A., B.Sc., I.E.S., J.P., Chairman of the Bombay Co-operative Insurance Society.
5. Rao Bahadur S. K. Bole, M.L.C., District Honorary Organiser, Co-operative Societies, Bombay City.

*Ahmedabad.*

6. Rao Saheb Desaibhai Shankarbhai Patel, District Honorary Organiser, C. S., Jamaitpur and Managing Director, Dascroi Banking Union.
7. Mr. Shakerabhai Dahyabhai Shah, Taluka Honorary Organiser, C. S., Sarkhej.
8. Mr. Mahmudkhan Valibhai Munshi, President of the Dholka People's Co-operative Bank.
9. Mr. Pritamrai Vrajrai Desai, B.A., S. T. C. D., District Honorary Organiser for Housing Societies.
10. Mr. Pandurao B. Desai, B.A., LL.B., Honorary Secretary, Ahmedabad District Branch of the Institute.

*Kaira.*

11. Mr. Chimanlal Narayan Mehta, B.A., LL.B., Chairman of the Advisory Committee of the Kaira District Central Co-operative Bank Ltd.
12. Rao Saheb Bhagwandas Girdhardas Desai, B.A., LL.B., M.L.C., Chairman, Northern Talukas Co-operative Supervising Union.
13. Mr. Vadilal Mctilal Shah, District Honorary Organiser, C. S., Borsad.
14. Mr. Mirsahebmiya Jamalmiya Kadri, Taluka Honorary Organiser, C. S., Nadiad.
15. Mr. Chimanlal Kirpashankar Dave, Member of the Advisory Board of the Kaira District Central Co-operative Bank.

*Panch Mahals.*

16. Mr. Ambalal Nathabhai Patel, Managing Director, Godhra City Co-operative Bank.
17. Mr. Bhailal Tulsidas Patel, B.A., LL.B., President of the Panch Mahals Branch of the Institute.
18. Mr. Amullakhray Bhavrao Desai, Chairman of the Godhra City Co-operative Bank.
19. Mr. Gordhandas Maganlal Kamodja, District Honorary Organiser, C. S., Godhra.
20. Mr. Keshavlal Maganlal Talati, B.A., Chairman, Halol Taluka Co-operative Supervising Union.

*Broach.*

21. Dewan Bahadur A. U. Malji, Divisional Honorary Organiser, C. S., N. D., Broach.
22. Rao Saheb P. H. Banatwalla, District Honorary Organiser, C. S., Jambusar.
23. Mr. Hiralal Ratanram Thanki, B.A., LL.B., District Honorary Organiser, C. S., Ankleshwar.
24. Mr. Thakorlal H. Mehta, Chairman of the Broach Co-operative Bank Ltd.
25. Mr. Y. R. Joshi, B.Ag., Taluka Honorary Organiser, C. S., Sajod.

*Surat.*

26. Mr. Chunilal Maneklal Gandhi, B.A., LL.B., Chairman, Surat District Co-operative Bank Ltd.
27. Rao Saheb V. C. Jadhav, B.A., Managing Director, Surat People's Co-operative Bank Ltd.
28. Rao Saheb Bhagwandas B. Shroff, District Honorary Organiser, C. S., Bulsar.
29. Sardar Khan Bahadur V. P. Bhiladwala, Chairman, Pardi People's Co-operative Bank.
30. Mr. P. I. Patel, District Honorary Organiser, C. S., Sonsak.
31. Mr. Chimanlal D. Clerke, B.A., LL.B., Vice-Chairman, Surat District Co-operative Bank.
32. Mr. Nanabhai Lalbhai Vakil, Honorary Secretary, Surat District Branch of the Institute.
33. Mr. Balubhai Kalidas Patel, Chairman of the Farmers' Co-operative Cotton Ginning and Pressing Society Ltd., Surat.

*Thana.*

34. Mr. D. W. Raut, District Honorary Organiser, C. S., Bassein.
35. Mr. G. N. Shah, B.Sc., District Honorary Organiser, C. S., Chinchni.

*Ahmednagar.*

36. Rao Saheb V. A. Velankar, District Honorary Organiser, C. S., Nagar.
37. Mr. T. G. Dhaneshwar, Honorary Secretary, Nagar Branch of the Institute.
38. Mr. R. M. Bhagwat, President of the Belapur Supervising Union.
39. Mr. G. R. Avatade, Chairman of the Pohegaon Co-operative Credit Society.
40. Mr. Kamalkhan Gulabkhan, Chairman of the Vadala Co-operative Credit Society.
41. Mr. K. N. Patil, Vice-President, Godavari Canal and Kopergaon Taluka Supervising Union.

*East Khandesh.*

42. Mr. L. T. Gholap, I.C.S., Collector, East Khandesh.
43. Mr. D. S. Bakhale, I.C.S., Assistant Collector, East Khandesh.
44. Mr. K. W. Sabane, B.A., Mamlatdar, Taluka Chalisgaon, East Khandesh.
45. Mr. Y. R. Deshmukh, Chairman, Bodwad Co-operative Credit Society.
46. Mr. H. S. Khare, Chairman, Bhusawal People's Co-operative Bank Ltd.
47. Mr. K. T. Patil, Chairman, East Khandesh District Co-operative Institute.
48. Mr. V. S. Savant, Chairman, East Khandesh District Central Co-operative Bank Ltd.
49. Mr. G. K. Patil, District Honorary Organiser, C. S., Amode.
50. Mr. D. T. Choudhary, President, Bhusawal Taluka Development Association.
51. Mr. M. G. Bhalerao, Pleader, Amalner.
52. Mr. J. B. Tamboli, Managing Director, Amalner Urban Co-operative Bank.
53. Mr. B. K. Bharucha, President, Amalner Supervising Union.
54. Rao Saheb V. S. Patil, District Honorary Organiser, C. S., Dharagir.
55. Mr. B. D. Deshmukh, Honorary Secretary, Chalisgaon Development Association.
56. Khan Bahadur A. A. Deshmukh, District Honorary Organiser, Pachora.
57. Mr. G. Y. Dixit, Chairman, Shendurni Co-operative Credit Society.

*West Khandesh.*

58. Mr. V. S. Bhide, I.C.S., Collector, West Khandesh District.
59. Mr. G. B. Shinde, B.Ag., Mamlatdar, Taluka Sakri, District West Khandesh.
60. Mr. M. C. Kelkar, Chairman, Rajwade Mandal People's Co-operative Bank.
61. Mr. B. R. Ransing, Honorary Secretary, West Khandesh District Co-operative Institute.
62. Mr. V. V. Garud, District Honorary Organiser, C. S., Dhulia.
63. Mr. Uttamrao Bhilajirao Deshmukh, Taluka Honorary Organiser, Dhulia.
64. Mr. D. V. Saundankar, President, Dhulia Taluka Development Association.
65. Mr. M. G. Bhosale, Vice-President, Sakri Taluka Supervising Union.
66. Mr. Lakdu Ramji Bhangre, President, Nandurbar Supervising Union.
67. Mr. Virsing Bapuji Padvi, Taluka Honorary Organiser, Singpur.

*Nasik.*

68. Rao Bahadur R. V. Vandekar, M.L.C., Honorary Secretary, Nasik District Co-operative Institute.
69. Rao Saheb Hari Amrut Patil, Chairman, Niphad Taluka Co-operative Supervising Union.
70. Mr. G. K. Gaikwad, District Honorary Organiser, Ozar.
71. Sardar B. G. Rajebahadur, District Honorary Organiser, Malegaon.
72. Mr. Bhaurao Sakharam Hire, B.A., LL.B., President of the Malegaon Vibhag Purchase and Sale Union.

*Poona.*

73. Professor V. G. Kale, M.A., Chairman of the Poona Central Co-operative Bank.
74. Mr. B. M. Gupte, Chairman, District Institute.
75. Mr. G. G. Bandiwadekar, Chairman, Purandhar Taluka Supervising Union.
76. Mr. Shivram Ramji Patil, Chairman, Peth Co-operative Credit Society.
77. Mr. G. J. Shitole, Chairman, Patas Co-operative Credit Society.

*Satara.*

78. Mr. M. Y. Patil, Chairman of the Shri Vithaldeo Vangi Co-operative Credit Society.
79. Shrimant Sardar Lieutenant Bhausahab Patankar, Chairman of the Shrimati Kailaswasi Gajarabai Saheb Patankar Co-operative Credit Society.
80. Mr. R. N. Rajadnya, District Honorary Organiser, C. S., Kolhapur.
81. Mr. Y. B. Patil, President of the Varna Valley Sale Union.
82. Mr. S. A. Bogar, President of the Yellur Supervising Union.
83. Mr. H. A. Sathe, President of the Peth Union.

*Sholapur.*

84. Rao Saheb E. P. Patil, District Honorary Organiser, Akola Khurd.
85. Mr. G. E. Patil, President of the Karmala Taluka Supervising Union.
86. Mr. M. M. Gavane, President of the Sholapur Taluka Supervising Union.
87. Mr. G. D. Sathe, President of the Madha Taluka Supervising Union.
88. Mr. K. R. Nevale, Chairman of the Pandharpur Urban Co-operative Bank.
89. Mr. N. P. Surnis, Manager of the Pandharpur Urban Co-operative Bank.
90. Mr. M. T. Kulkarni, President of the Malshiras Co-operative Supervising Union.

*Belgaum.*

91. Mr. J. A. Madan, C.I.E., I.C.S., Collector, Belgaum (now Secretary to Revenue Department).
92. Mr. R. S. Hiremath, L.Ag., Collector, Belgaum.
93. Divan Bahadur A. B. Lathe, M.A., LL.B., Chairman, Belgaum Central Co-operative Bank Ltd.
94. Shrimant Sirdar Desai of Tallur, Chairman, Bailhongal Cotton Sale Society and the District Branch of the Institute.
95. Rao Bahadur S. N. Angadi, B.A., LL.B., M.L.C., Belgaum.
96. Mr. D. T. Mole, B.A., L.L.B., Honorary Secretary, Belgaum District Branch of the Institute.
97. Mr. D. A. Bogar, B.A., LL.B., Chairman of the Athani Taluka Supervising Union Ltd., Athani.
98. Mr. Kallayyaswami Kawatigimath, Chairman, Chikodi Taluka Supervising Union Ltd., Chikodi.
99. Mr. G. N. Ghodgery, Chairman, Gokak Taluka Supervising Union Ltd., Gokak.
100. Mr. Bali, Vice-Chairman, Parasgad Taluka Supervising Union.
101. Mr. B. B. Potdar, Chairman of the Belgaum Pioneer Urban Bank Ltd., Belgaum.
102. R. B. Dargashetti, Chairman of the Gokak Urban Bank Ltd., Gokak.
103. Mr. Ramappa S. Nalavade, Chairman, Sankeshwar Agricultural Produce Sale Society.

*Bijapur.*

104. Mr. M. D. Bhat, I.C.S., Collector, Bijapur.
105. Mr. V. A. Telang, Mamlatdar, Bagalkot.
106. Mr. Allah Baksh M. Hayat, B.A., Mamlatdar, Indi.
107. Mr. M. P. Nadgowda, B.A., LL.B., Chairman, Bijapur District Central Bank Ltd., Bijapur.
108. Mr. R. G. Patil, Chairman, Badami Taluka Supervising Union.
109. Mr. T. G. Huli, Chairman, Bagalkot Dairy Society.
110. Mr. S. S. Deshpande, Chairman, Mahalaxmi Urban Bank Ltd., Bijapur.

*Dharwar.*

111. Mr. L. N. Brown, I.C.S., Collector, Dharwar.
112. Mr. G. A. Hiremath, L.Ag., District Deputy Collector, Dharwar.
113. Mr. M. R. Torvi, Mamlatdar, Shiggaon.
114. Mr. S. G. Sali, B.A., Special Recovery Officer, Dharwar.
115. Mr. V. N. Jog, B.A., LL.B., M.L.C., Chairman, Dharwar Urban Bank Ltd.
116. Mr. G. R. Nalavadi, B.A., LL.B., Chairman, Karnatak Central Bank.
117. Mr. S. S. Malimath, B.A., LL.B., Honorary Secretary, Divisional Co-operative Institute, Dharwar.
118. Rao Bahadur K. R. Walvekar, Chairman, Hubli Urban Bank Ltd., Hubli.
119. Rao Saheb V. P. Chavdi, Chairman, Gadag Co-operative Cotton Sale Society.
120. Rao Bahadur C. S. Shirahatti, Managing Director, Hubli Cotton Sale Society.
121. Rao Bahadur S. K. Banagar, Chairman, Ranebennur Taluka Supervising Union.
122. Mr. V. V. Shivalli, Chairman, Dharwar Taluka Supervising Union.
123. Mr. Veerabhadragowda Patil, Chairman, Shiggaon Taluka Supervising Union.

*North Kanara.*

124. Rao Saheb M. D. Kulkarni, President, Kanara District Co-operative Institute.
125. Mr. G. K. Hegde, District Honorary Organiser, C. S., Hegde.
126. Mr. V. S. Habbu, B.Ag., Honorary Secretary of the Kanara District Institute.
127. Mr. S. P. Pandit, B.A., LL.B., Chairman, Kanara District Central Bank Ltd., Sirsi.
128. Mr. S. N. Keshwain, Managing Director, Sirsi Urban Bank.
129. Mr. V. P. Gaonkar, Taluka Honorary Organiser, C. S., Ankola.
130. Mr. R. B. Naik, Taluka Honorary Organiser, C. S. Kumta.
131. Mr. D. M. Nadkarni, Chairman, Karwar Urban Bank.
132. Mr. D. S. Vishwamitra, B.A., LL.B., Chairman, Sirsi Taluka Supervising Union.

*Kolaba.*

133. Mr. N. N. Patil, M.L.C., District Honorary Organiser, C. S., Panwel.
134. Mr. G. R. Oak, Mahad.

*Ratnagiri.*

135. Mr. V. R. Pitre, President of the Rajapur Urban Co-operative Credit Society.
136. Mr. V. V. Athalye, District Honorary Organiser, C. S., Shiposhi.
137. Rao Pahadur L. V. Parulekar, B.A., LL.B., M.L.C., President of the Ratnagiri District Co-operative Institute.

*Hyderabad (Sind).*

138. Mr. Nur Mahomed, B.A., LL.B., Chairman, Sind Provincial Co-operative Bank, Hyderabad Branch.
139. Khan Saheb Seth Haji Muhammad, Honorary Organiser, C. S., Tando Allahyar.
140. Sayed Miran Muhammad Shah, M.L.C., Chairman, Sind Divisional Co-operative Institute.
141. Seth Kodumal, Chairman, Panhwari Society.

*Larkana.*

142. Sir Shah Nawaz Khan Bhutto, Kt., C.I.E., O.B.E., M.L.C., Chairman, Upper Sind Central Bank, Larkana.
143. Khan Bahadur Mahomed Ayoub Khan Khuhro, M.L.C., Chairman, Zamindari Bank, Larkana.
144. Mr. S. S. Tolani, M.L.C., Chairman, Urban Bank, Larkana.

*Sukkur.*

- 145. Khan Bahadur Allah Bux, O.B.E., M.L.C., Chairman, Zamindari Bank, Shikarpur.
- 146. Shaik Ghulam Muhammed, Retired Deputy Collector, and Director, Sukkur Central Co-operative Bank.
- 147. Agha Gul Hassan Khan, Managing Director, Grain Sale Society, Shikarpur.
- 148. Khan Saheb Pir Rasulbux Shah, Chairman, Supervising Union, Ghokti, and Chairman, District School Board.

*Nawabshah.*

- 149. Khan Saheb F. S. Mirza, Bar-at-Law, Chairman, Sind Provincial Co-operative Bank Ltd., Nawabshah Branch.
- 150. Khan Saheb Dost Muhamad, Honorary Organiser, Khahi Kassim.

*Thar and Parkar.*

- 151. Khan Bahadur Syed Haji Ghulam Nabi Shah, M.L.C., Chairman, Zamindari Bank, Mirpurkhas, and President, District Local Board.
- 152. Mr. Kishinchand P. Wasvani, Managing Director, Sind Provincial Co-operative Bank, Mirpurkhas Branch.

*Karachi.*

- 153. Jamshed N. R. Mehta, Chairman, Sind Provincial Co-operative Bank Ltd., and President, Karachi Municipality.
- 154. Mr. Hatim A. Alavi, Director, Sind Provincial Co-operative Bank.
- 155. Wadero Allahdino, Honorary Organiser, C. S., Daro, and Director, Sind Provincial Co-operative Bank.
- 156. Syed Ghulam Murtaza Shah, Director, Sind Provincial Co-operative Bank.



## APPENDIX B.

## I.—Conferences.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Central	Supervisors' Co-operative Conference.	Koregaon	9th February 1934.	Mr. R. N. Rajadnya.
	Wai Taluka Conference.	Wai	21st August 1933.	Mr. V. L. Mehta, B.A.
	Field Workers' Conference.	Sholapur	26th November 1933.	Mr. D. A. Shah, M.A., LL.B.
	Field Workers' Conference.	Ahmednagar	26th February 1934.	Mr. D. A. Shah, M.A., LL.B.
Bombay	Field Workers' Conference.	Bassein	31st July 1933	Mr. Sakharam Bhicaji Patil.
	Nasik District Conference.	Nasik	23rd November 1933.	Late Mr. S. J. Zunzarrao, M.L.C.
	Nandgaon Taluka Co-operative Conference.	Nandgaon	21st January 1934.	Rao Bahadur V. A. Gupte, B.A.
	Malegaon Taluka Co-operative Conference.	Malegaon	14th February 1934.	Prof. V. G. Kale, M.A.
	Conference of Managing Committee Members of Societies.	Bombay	11th June 1933...	Mrs. Shantabai Kashalkar, B.A.
	Third Girgaum District Conference.	Do.	11th January 1934.	Prof. V. G. Kale, M.A.
	Second Conference of Members of Managing Committees of Societies.	Do.	2nd December 1933.	Rai Saheb Girdharlal D. Mehta.
Khandesh	Informal Conference.	Jalgaon	22nd November 1933.	Mr. K. L. Panjabi, I.C.S.
Sind	Tando Allahyar Taluka Conference.	Tando Allahyar.	21st March 1934.	Mr. A. R. Khan, I.C.S.
Northern	Gujarat Supervising Unions' Conference.	Broach	23rd April 1933...	Diwan Bahadur A. U. Malji.
	Silver Jubilee of Co-operative Societies in Prantij.	Kerol	30th December 1933.	Mr. K. L. Panjabi, J.C.S.
	Third Gujarat Urban Banks' Conference.	Surat	24th December 1933.	Mr. R. P. Masani, M.A.
	Representative Conference of all Teachers' Societies.	Do.	22nd November 1933.	Mr. C. M. Gandhi, B.A., LL.B.
	Bardoli Taluka Co-operative Conference.	Bardoli	7th January 1934.	Mr. R. R. Pawar, M.A., LL.B.
Southern	Karnatak Urban Banks' Conference.	Dharwar	13th August 1933.	Mr. V. N. Jog, LL.B., M.L.C.
	Field Workers' Conference.	Do.	6th January 1934.	Mr. C. B. Huli, B.A.
	Supervising Unions' Conference.	Belgaum	7th September 1933.	Prof. S. S. Baswanal, M.A.

APPENDIX B—*contd.**I—Conferences.*

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Southern- <i>contd.</i>	Field Workers' Conference.	Belgaum	... 11th January 1934.	Mr. C. B. Huli, B.A.
	Field Workers' Conference.	Bijapur	... 14th January 1934.	Mr. C. B. Huli, B.A.
	Up-Ghat Taluka Conference.	Sirsi	... 21st December 1933.	Mr. K. L. Panjabi, I.C.S.
	Coastal Taluka Co-operative Conference.	Kumta	... 21st December 1933.	Rao Saheb M. D. Kulkarni.
	Field Workers' Conference.	Do.	... 18th January 1934.	Mr. C. B. Huli, B.A.
	Eighth District Conference.	Chikodi	... 24th March 1934.	Mr. R. S. Hiremath, L. Ag., Collector, Belgaum.

## APPENDIX B—contd.

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

Division.	Place.	Date.	Number of candidates.	
			Trained.	Successful.
Bombay	Maratha School. High	15th to 29th July 1933	20	No examination was held.
	Bordi	23rd to 28th October 1933	63	Do.
Southern	Bagalkot	20th and 21st April 1933	11	Do.
	Badami	23rd and 24th April 1933	15	Do.
	Sulebhavi	26th and 27th April 1933	23	Do.
	Muddebihal	1st and 2nd May 1933	5	Do.
	Bijapur	15th and 16th May 1933	5	Do.
	Indi	9th and 10th May 1933	5	Do.
	Belgaum	1st February 1934	18	10
	Northern	Surat	.....	7
Khandesh	Dhulia	28th March to 10th April 1933	18	13
	Do.	6th July to 27th August 1933	75	33
	Do.	17th to 30th July 1933	17	Result not out.
Central	Jejuri	16th October to 4th November 1933.	12	.....
	Ichalkaranji	25th September 1933	60	25
	Nagar	1st September to 10th October 1933.	25	8
	Malshiras	3rd to 28th May 1933	24	19
	Kurduwadi	16th August to 15th September 1933.	30	20
Sind	Larkana	6th to 15th October 1933	50	31
	Hyderabad	2nd to 13th March 1934	10	7

APPENDIX B—*concl.**II-B—Managing Committee Training Classes.*

Name of the branch.	Number of ing class
1. Surat District Branch ...	... 3
2. Panch Mahals District Branch ...	... 10
3. Karnatak Divisional Branch ...	... 16
4. Belgaum District Branch ...	... 6
5. Bijapur District Branch ...	... 8
6. Kanara District Branch ...	... 1
7. Poona District Branch ...	... 12
8. Ahmednagar District Branch ...	... 12
9. Satara District Branch ...	... 12
10. Sholapur District Branch ...	... 4
11. West Khandesh District Branch ...	... 7
12. East Khandesh District Branch ...	... 7
13. Sind Divisional Branch ...	... 4

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*Report.*

Co-operative Societies, Bombay  
Presidency.

—on working of, for 1933-34.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. P. 53/8148.

Bombay Castle, 31st July 1935.

Letter from the Registrar of Co-operative Societies (Mr. K. L. Panjabi, I.C.S.), No. A.N.R., dated the 2nd February 1935—Submitting the Report on the working of Co-operative Societies in the Bombay Presidency (including Sind) for the year ending 31st March 1934.

RESOLUTION.—Though the report on the working of co-operative societies in the Bombay Presidency for the year 1933-34 shows the movement still to be labouring under great difficulties brought about by the economic depression, there are signs in the report, borne out by conditions in the sphere of co-operation as it exists at the present moment, that the movement is slowly gaining strength again and recovering from the unsatisfactory condition into which it had fallen. Though Government are still unable to assist the movement as much as they would wish, it has been possible to do more in the year under report than in the preceding year, while projects now on hand show that Government are fully alive to the needs of the co-operative movement and are determined to do everything possible to foster and strengthen it.

2. There has been a further slight fall in the number of co-operative societies, but that is no indication of a further decline in the movement; on the contrary the number of members, the working capital and the reserve fund all show a definite increase.

3. The fall in number of societies is almost wholly accounted for by the agricultural credit societies. This is easily understandable. Though the winding up of some of these societies no doubt represented a defeat of entirely conscientious endeavour by circumstances too strong for it, it is a fact that much of that which the depression has weeded out of the co-operative movement, both among members and among societies, has been an element which was not intrinsically sound and which, though able to "carry on" under prosperous conditions, tended to hamper rather than assist a sound development of the movement. The collapse of any unsound element under stress of economic conditions does not represent a calamity for the movement as a whole. There is a growing appreciation of the fact that indiscriminate membership is likely to lead a society into considerable trouble and is strictly to be avoided, while the satisfactory increase in the amount of owned

capital, in the shape of reserve fund and share capital, represents the growth of a very significant element of stability in the movement.

4. If agricultural credit societies have further decreased in the year under report, the number of agricultural non-credit societies increased by 14 and a growing appreciation of the benefits to be derived from purchase and sale of agriculturists' requisites and produce on a co-operative basis represents a development which tended to enliven the movement as a whole to extend considerable benefit to the agriculturist.

5. As an indication of that revival of the movement after its darkest days, it is satisfactory to note that efforts are being made successfully to counteract a tendency among several societies to stagnate, which was partly the result of the great fall of prices of agricultural produce since 1930. The central banks have very generally been given better information as to the societies' expectations of recoveries from members and where the position has been shown to be satisfactory, fresh finance has been forthcoming from the central banks. Transactions between the societies and the central banks which had come to a stand-still for some time have been revived to a great extent, and with it a feeling of mutual trust and confidence.

6. From the report of the working of the societies in 1933-34 it is satisfactory to note also that the societies are doing their best to help the agriculturist to meet changed conditions by reducing their rate of interest on loans for agricultural necessities and improvements to the utmost extent possible without sacrificing sound business principles.

This experiment has been made in the Deccan and the Karnatak and a reduction has been allowed on condition—

- (1) that no loss is incurred on the year's working ;
- (2) that all the interest outstanding is recovered from every member ; and
- (3) that a certain minimum percentage of recovery on account of principal is also effected.

This concession is temporary only and is intended to assist societies in this time of difficulty. But, as might be expected, it has greatly improved the tone of the societies concerned—especially in the direction of revival of mutual pressure to discharge liabilities.

7. Another factor that has continued to work towards improvement in the tone of the societies has been the continuance, and indeed addition in numbers, of the Special Recovery Officers. Resort to their services has been made only in cases of wilful default. But the fact that these officers secure prompt and effective execution of the societies' awards has greatly dissipated the impression in the minds of defaulters that co-operative societies would not resort to coercive process for the recovery of dues. This improvement in tone has been one which has often resulted from the mere presence of the Recovery Officers in a district. Where their presence has become sufficiently well known recoveries of dues of societies have often improved automatically without recourse to coercive

measures. Hardly two per cent. of the dues are in fact recovered through coercive process executed by this agency.

8. The position in regard to agricultural societies in the year under report is seen to have been by no means unsatisfactory under the circumstances prevailing. Non-agricultural societies continued on the whole to do well and the number of urban banks again increased.

9. The chief feature of the working of central banks in 1933-34 has been the existence of surplus resources in excess of the requirements. Advantage has been taken of this by lowering the rates of interest payable on deposits, these rates being brought on a par with those of the best joint-stock banks.

10. The maximum rate of dividend payable by banks and societies has been reduced to  $7\frac{1}{2}$  per cent. by an addition to rule 24 of the Rules framed under the Co-operative Societies Act, and it is a matter of gratification that almost all co-operative banks accepted the amendment without demur.

11. In the year under report all central banks with the exception of Kaira, which is, however, slowly rehabilitating its position, had surplus funds and did not borrow from the Bombay Provincial Bank. Fresh finance is, therefore, being given with more confidence.

12. It is satisfactory to see that, though much still remains to be done, more attention is being paid to the employment of trained and qualified staff in the banks.

13. As a contrast to the signs of consolidation in agricultural credit societies and the better management and running of co-operative banks, it is regrettable to note that criminal offences by office-bearers of co-operative societies are on the increase. The most efficient safeguard against these offences can only be the active interest taken by the members of societies in their working.

14. Government are of opinion that the working of the societies in the year under report has shown marked improvement. Government as well as co-operators throughout the Presidency are grateful to Sir Chunilal Mehta for his work both as President of the Provincial Co-operative Institute and as Chairman of the Provincial Bank. In thanking Mr. Panjabi, the Registrar, for guiding the movement so well in times of stress, Government wish to express their sincere thanks also to all those non-official workers whose devotion to the movement is helping it to tide over difficult times.

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

T. E. STREATFIELD,

Under Secretary to Government.

To

The Registrar of Co-operative Societies,  
 The Commissioner in Sind,  
 The Commissioners of Divisions,  
 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 (b  
 letter).