

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

1934

TABLE OF CONTENTS.

	PARAS.	PAGES
I—ADMINISTRATION.		
Gazetted Officers and Other Staff	2-4	1
Honorary Staff and Other Helpers	5-6	3
Cost of Working	7	4
Audit Fees	8	5
II—SUMMARY OF GENERAL PROGRESS.		
The Season	9	5
General Progress of the Movement	10-13	6
III—WORKING OF SOCIETIES.		
<i>A—Resource Movement :</i>		
<i>(1) Agricultural—</i>		
(a) Agricultural Credit Societies	14-31	8
Land Mortgage Banks	32	16
(b) Agricultural Non-Credit Societies	33-42	16
Co-operative Banking	43	21
(2) The Bombay Provincial Co-operative Bank	44-47	22
(3) District Central Banks	48-50	24
Zamindari Banks	51	25
(4) Non-Agricultural Credit Societies	52-53	26
Provincial Co-operative Insurance Society, Ltd.	54	27
<i>B—Consumers' Movement :</i>		
(i) Store Societies	55	27
(ii) Housing Societies	56-58	27
(iii) House Reconstruction Societies	59	28
<i>C—Producers' Movement :</i>		
(i) General	60	29
(ii) Weavers' Societies	61	29
IV—THE BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE	62-64	30
V—MISCELLANEOUS MATTERS.		
(i) Act, Rules and Bye-laws	65-67	31
(ii) Arbitration	68	32
(iii) Liquidation	69	32
(iv) Criminal Offences	70-71	33
(v) Relations with Indian States	72	33
(vi) School Boys' Societies	73	33
VI—THE ATTITUDE OF THE PUBLIC	74	34
VII—CONCLUSION	75-79	34

Statements.

PAGES

Operations of Central Banks	A	37
" of Urban Banks	A(1)	46
" of Agricultural Societies	B	79
" of Non-Agricultural Societies	C	94
" of Unions	D	110
" of Cattle Insurance and other Societies	E	112
" of Resource, Consumers' and Producers'	F	114

Central Banks.

Receipts and Disbursements	G	116
Balance Sheet	H	120
Profit and Loss	I	124
Central Non-Credit Societies	J	126

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

Central Societies	K	127
Agricultural Societies	L	128

Appendices.

List of Honorary Workers	A	132
List of Conferences and Training Classes	B	137

No. A.N.R. OF 1934.

From

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

To

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

CAMP via POONA I : January 30, 1935.

Subject—Annual Administration Report for 1933-34.

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 1934. This is the 30th Annual Report.

I—ADMINISTRATION.

Gazetted Officers.

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

Assistant Registrars.—The following officers held the charge of the Assistant Registrars of the various Divisions throughout the year :—

Division.	Headquarters.	Charge.	No. of Societies.
Bombay—[Mr. A. C. Desai, L.Ag., M.A. (Wis.)]	Bombay ..	Bombay City, Thana, Nasik, Kolaba and Ratnagiri.	800
Southern—(Mr. C. B. Huli, B.A.)	Dharwar ..	Dharwar, Belgaum, Bijapur and North Kanara.	1,200
Central—(Mr. D. A. Shah, M.A., LL.B.)	Poona ..	Poona, Satara, Nagar and Sholapur.	962
Khandesh—(Mr. N. P. Bhagwat, M.A., LL.B.)	Dhulia ..	East and West Khandesh Districts.	907
Northern—(Mr. S. G. Almoula, B.A., LL.B.)	Surat ..	Whole of Gujarat ..	886
Sind—(Khan Bahadur Azimkhan).	Hyderabad ..	Whole of Sind ..	1,061
			5,816

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

Designation.	No. of days toured.	No. of societies inspected.
Registrar, C. S., Poona	205	274
Deputy Registrar in Sind	228	543
Assistant Deputy Registrar, Sukkur	280	273
Assistant Registrar, Bombay	137	221
" " Poona	176	252
" " Dharwar	178	265
" " Dhulia	189	343
" " Surat	155	196

The touring of all the Assistant Registrars is adequate. The Assistant Registrar, Bombay, has necessarily to stay at headquarters for longer time owing to the large number of societies in Bombay City. The Assistant Registrar, Surat, was prevented from touring for about a month on account of illness.

Special Auditors.—Four Special Auditors with their headquarters at Bombay, Karachi, Dharwar and Poona, were continued throughout the year.

Other Staff.

3. There has been no change in the strength of Auditors, Sub-Auditors, Agricultural Organisers and Weaving Inspector.

Special Temporary Staff.

The post of the Special Mamlatdar for Bhil societies was continued throughout the year, under Government Resolution, Revenue Department, No. 354-A, dated 1st June 1933.

Owing to increase in liquidation work, three additional officers have been appointed at Sholapur, Nira Canal and Jalgaon, in addition to the three already working at Poona, Nagar and Dharwar. The expenditure on these officers and their establishment is borne out of the recoveries on account of liquidation fees from the societies.

The strength of the Special Recovery Officers appointed under Government Resolution, Revenue Department, No. 3482/28, dated 13th February 1932, has been increased by three additional officers, so that at present there are 22 officers in 16 districts in the Presidency proper. No special recovery officers have been appointed in Sind. The work of these special recovery officers has been very satisfactory, and the Collectors of the districts have recommended their continuance at least up to 30th June 1935, and a report has already been submitted to Government. However, in view of the large number of awards and liquidation orders pending execution, it is probable that at least some of these officers would have to be continued for a longer period.

4. *Deputy Registrar.*—The post of an additional Deputy Registrar to assist the Registrar, which was administratively approved in Government Resolution, Revenue Department, No. 6768/24, dated 10th October 1927, has not yet been sanctioned owing to financial stringency. It is hoped that this post would be filled at an early date.

Honorary Staff.

5. The total strength of the honorary organisers continues to be the same, though the strength of the district honorary organisers has been increased by 6, while the strength of the taluka honorary organisers has been decreased by a similar number. The cost on their travelling allowance was Rs. 7,157 as against Rs. 6,770 during the last year. These officers have rendered valuable assistance and are absolutely necessary, at least in those tracts wherein supervising unions have not been organised. Several of these officers have been even touring without drawing any travelling allowance and deserve the gratitude of the societies for whom they are working.

Other Helpers.

6. Appendix A contains the list of outstanding co-operative workers whose services deserve special mention. It is difficult to discriminate among co-operative workers, and yet there are certain distinguished workers who deserve special mention.

Sir Chunilal Mehta, K.C.S.I., J.P., has been giving a great deal of his valuable time to the movement at no small sacrifice, and is a great cohesive and stabilizing force in our movement. All co-operators in this Presidency are grateful to him for continuing to work as President of the Provincial Co-operative Institute and also as Chairman of the Provincial Bank.

Mr. Vaikunth L. Mehta continues to manage the Provincial Bank on cautious and sympathetic lines.

Mr. Jamshed N. R. Mehta, Rai Bahadur Pritamdas and other Co-operators in Sind were faced with a difficult situation when agitation on communal lines was conducted against the co-operative central banks in Sind. They deserve congratulation on winning over the public confidence at such a critical time and for successfully piloting the merger of four central banks in Lower Sind.

Professor V. G. Kale, as Vice-President of the Institute, has a difficult task owing to the weakness of the finances of the Institute. He has revived this year a training class for employees of Banks, Unions and the Institute.

Professor H. L. Kaji has considerably developed the Co-operative Insurance Society and has reason to be proud of the achievement of the Society in such a short time.

Dewan Bahadur Malji, Divisional Honorary Organiser, Mr. C. M. Gandhi, Chairman of the Surat Central Bank and Rao Saheb V. C. Jadav of Surat People's Co-operative Bank, continue to give their very valuable time to co-operation in Gujerat. Mr. C. N. Mehta has helped considerably in rehabilitating the Kaira Central Bank. Rao Saheb Desai bhai is a great stabilising force in rural co-operation in Ahmedabad District.

Cost of Working.

7. The sub-joined table gives the figures of expenditure on the co-operative movement out of public funds :—

	1933-34.	1932-33.
	Rs.	Rs.
Pay of Establishment	4,04,438	3,53,894
Travelling Allowance (Officials and non-officials)	1,08,763	97,480
Grants to the Bombay Co-operative Institute	25,000	25,000
Special Grants to Co-operative Institutions :—		
	Rs.	
Sale Societies	122	
Backward Societies	1,600	
Supervising Unions	13,180	
Insurance Societies	100	
	—————	
	15,002	15,030
Contingencies	41,828	44,304
	—————	—————
Total	5,95,031	5,35,708
<i>Deduct—</i>		
Audit Fees	1,24,177	1,44,541
Recoveries from societies and others for services rendered	56,215	2,652
Miscellaneous receipts	1,025	900
	—————	—————
	-1,81,417	-1,48,093
	—————	—————
Net amount spent	4,13,614	3,87,615
	—————	—————

The net expenditure has increased by about Rs. 26,000. This is chiefly due to decrease in the recovery of audit fees owing to cancellation of societies and reduction in the working capital.

Audit Fees.

8. The following table gives the figures of demand for the current year, recoveries and arrears in this respect :—

Division.	Demand for 1933-34 including arrears of previous years.	Actual recoveries during the year 1933-34.	Balance.
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Central Division ..	22,229 12 0	3,316 8 3	18,913 3 9
Bombay Division ..	16,365 8 0	9,371 11 0	6,993 13 0
Northern Division ..	15,788 1 0	10,767 9 0	5,020 8 0
Khandesh Division ..	20,308 4 0	16,237 5 3	4,070 14. 9
Southern Division ..	21,648 14 6	18,516 6 6	3,132 8 0
Sind ..	12,952 6 0	8,714 13 0	4,237 9 0
	1,09,292 13 6	66,924 5 0	42,368 8 6

II—SUMMARY OF GENERAL PROGRESS.

The Season.

9. In the Konkan the season was slightly below normal, crops being affected either by deficient or excessive rainfall and later on by frost. There was a further fall of 25 per cent. in the price of paddy, the chief produce in this tract. Consequently, it was a difficult year for the agriculturists, particularly as the agriculturists were just settling down to the then level of prices. In the Gujerat, the rainfall on the whole was fairly sufficient and well distributed. But the frost in the month of February did considerable damage. The prices continued to rule low. In the Deccan, the crops were normal but considerably affected by frost. In the Karnatak, the rainfall was good, but excessive in the month of October and November, which, coupled with untimely rains in the month of April, damaged both the wheat and the cotton crops. The groundnut crop was fairly good, but the prices were very low. In Sind, the Agricultural season both in respect of Rabi and Kharif crops was fairly good on the whole, but damaged by the frost. The prices ruled very low and in some cases there was a further fall.

The General Progress of the Movement.

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

Types of Societies.	Number of Societies.		Number of members.	
	1932-33.	1933-34.	1932-33.	1933-34.
1	2	3	4	5
Central Banks ..	20	20	14,912	15,318
Agricultural Societies ..	4,818	4,755	3,16,615	3,09,801
Non-Agricultural Societies ..	920	920	2,62,929	2,75,914
Total ..	5,758	5,695	5,94,456	6,01,033
Unions ..	119	118	....	....
Insurance Societies ..	3	3	1,199	1,934
Total ..	122	121	1,199	1,934
Grand Total ..	5,880	5,816	5,95,655	6,02,967

Types of Societies.	Working Capital.		Reserve Fund.	
	1932-33.	1933-34.	1932-33.	1933-34.
1	6	7	8	9
Central Banks ..	Rs. 5,88,24,917	Rs. 5,83,92,614	Rs. 16,07,126	Rs. 21,57,376
Agricultural Societies ..	4,23,96,307	4,11,53,653	73,16,088	76,92,337
Non-Agricultural Societies ..	5,68,70,651	6,21,28,862	32,33,989	47,48,732
Total ..	15,80,91,875	16,16,75,129	1,21,57,203	1,45,98,445
Unions ..	....	....	....	....
Insurance Societies ..	....	....	....	....
Total ..	....	....	....	....
Grand Total ..	15,80,91,875	16,16,75,129	1,21,57,203	1,45,98,445

There is a slight fall in the number of societies but the number of members, the working capital and the reserve fund show a definite increase.

During the year 121 societies were liquidated and 57 societies registered. Agricultural credit societies are being registered only under exceptional circumstances, when there is a promise of successful working and elaborate preliminary enquiry is held and the members are explained the principles of co-operation and the detailed working of co-operative societies.

Nineteen agricultural non-credit societies were registered as against 5 being cancelled. There is a growing demand for this type of society, for it is felt that unless the purchase and sale of agriculturists' requisites and produce is done on a co-operative basis, the co-operative movement cannot confer any appreciable benefit on the agriculturists.

11. The following table gives a classified list of the societies cancelled and registered during the year :—

			Liquidated.	Registered.
Agricultural Credit	..	..	79	8
Agricultural Non-Credit	..	..	5	19
Salary-earners	..	..	12	10
Urban Banks	..	..	4	10
Housing	..	..	3	6
Consumers'	..	..	4	4
Producers'	..	..	6	..
Union	..	..	1	..
Others	..	..	7	..
			121	57

12. The comparative rate of progress of the co-operative movement during the last two years is as follows :—

	During 1933-34.		During 1932-33.	
	Increase.	Decrease.	Increase.	Decrease.
In the number of societies ..	....	64	2	..
In the number of members ..	7,312	....	13,046	..
In the working capital..	Rs. 36 lakhs = 2.3 per cent.	....	Rs. 139 lakhs = 9.7 per cent.	..
In the reserve fund .	Rs. 24,41,242 = 20.1 per cent.	....	Rs. 9,83,473 = 8.8 per cent.	..
In the overdues ..	....	Rs. 17,20,251 = 5.3 per cent.	Rs. 19,36,489 = 6 per cent.	..

The number of villages (if we include in this category all villages with a population under 5,000) covered by agricultural societies in this Presidency, comes to 17.89 per cent. The total membership of agricultural societies on a basis of a family unit of 5.1 as per latest Census is 9.54 per cent. of the population ; but in the urban area the membership on the same basis comes to 21.62 per cent. of the population.

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

	Share Capital. (Lakhs)	Members' Deposits. (Lakhs)	Reserve Fund. (Lakhs)	Total. (Lakhs)
	Rs.	Rs.	Rs.	Rs.
Central Banks ..	46	336	22	404
Agricultural Societies ..	37	64	77	178
Non-Agricultural Societies ..	121	262	47	430
Total (1933-34) ..	204	662	146	1,012
Total (1932-33) ..	196	655	121	972

The owned capital shows a distinct increase of 40 lakhs and forms to-day 62·6 per cent. of the working capital.

III—WORKING OF SOCIETIES.

A—RESOURCE MOVEMENT.

(1) Agricultural.

(a) AGRICULTURAL CREDIT SOCIETIES.

14. *Main Statistics.*—The following figures show the position of the primary agricultural credit societies :—

	1933-34.	1932-33.
Number of Societies ..	4,502	4,573
Membership ..	2,36,869	2,48,504
	Rs.	Rs.
Working Capital ..	3,87,38,973	4,02,41,102
Of which Owned Capital ..	1,60,03,101	1,58,71,440
	= 41 %	= 39 %
Reserve Fund ..	70,88,678	67,69,617
Members' Deposits ..	58,52,214	61,58,960
Share Capital ..	30,62,209	29,42,863

15. *General Policy and Summary of Progress.*—During the year 79 societies were liquidated and 8 registered as against 42 cancelled and 12 registered the year before. The membership, working capital and the members' deposits show a decrease owing to the decrease in the number of societies due to cancellation. However, the increase in the owned capital, reserve fund and the share capital are welcome features, indicating the continued progress of these societies.

16. Registration of new societies is granted very sparingly after elaborate enquiry and only when the circumstances indicate that the

agriculturists will be able to manage the society efficiently. There is an increased demand for new societies, because the agriculturists have exhausted their personal resources during the last few years and are unable to obtain finance from rural money-lenders, who are in some cases unwilling to do so owing to panic and in some cases, unable to meet their requirements owing to absence of liquid resources.

17. Decrease in membership of agricultural credit societies is due to the weeding out of bad members, and there is a growing appreciation of the fact that indiscriminate membership is likely to lead the society into considerable trouble, and must be avoided at all costs. Against several societies an actual charge is being laid that their membership is too exclusive and restricted. This is inevitable, as joint and several liability to an unlimited extent must necessitate selective membership. There is a satisfactory increase in the amount of owned capital, in the shape of reserve fund and share capital, and increase in this direction is likely to secure stability of the movement.

18. A strict policy of rectification and consolidation of the societies is being pursued by the Department, and the institution of supervising unions in this respect has been of very great value. A good supervising union is an invaluable asset for the development of agricultural co-operation. Experience has shown that these societies require close supervision both in order to offset the influence of undesirable local leaders, as well as to stimulate interest in the working of the societies. With a large number of illiterate and backward members, supervision is essential in order to protect the members from the wrong doings of local influential persons. This is specially necessary as the Indian peasant is usually very trustful and puts his thumb-mark on any paper on mere word of the secretary or the chairman of the society that it will not involve him in any liability. The progress of rural co-operation is intimately bound up with the efficiency of the supervising agency that we establish, and the proposals of the Supervision Committee appointed by Government are now under the consideration of Government and it is hoped that with the reorganisation of the supervising unions, co-operation will be stimulated and there will be considerable check on its misuse in the rural areas.

19. The overdue dues in societies are being examined and in case of those of long standing, pressure is being put upon the member to repay according to the best of his capacity and in cases of contumacy, the defaulters are being referred to arbitration and coercive process is being taken for recovery of dues. Where, however, a defaulter shows willingness to meet his liability to the best of his ability, coercive processes are postponed if he makes *bona fide* attempt to liquidate part of his liability and either give them assurance that he will not alienate his land in order to evade the liability of the society or mortgage his land as security. Persons against whom coercive processes have been taken are being removed from membership, so that in course of time the societies will be compact groups of persons who can trust each other and who

by their past conduct have shown themselves worthy of membership of societies.

20. Both by the removal of undesirable persons and by splitting up of unwieldy societies into two or more, the limit of membership of societies is being reduced. The ideal is that there should not be more than 50 members in a society, if mutual knowledge and trust are to play an effective part in the working of societies. In the initial stages more than one society was not encouraged in the same village owing to the difficulty of finding trained workers. But now that there is an increased understanding of co-operative principles and practices, smaller societies are certainly more desirable and this end is being secured by splitting up societies with a large membership.

21. Efforts are also being made to counteract the tendency to stagnate among several societies, which was the result, among other factors, of the great fall in prices of agricultural produce in 1930. The lowered repaying capacity as a result of this fall in prices discouraged the banks from making fresh advances, and as the members of societies were uncertain whether they would be able to obtain fresh finance, the recoveries by the societies were to a great extent slowed down. In certain tracts this led to a feeling of distrust between the society and the bank. This feeling had to be counteracted and in all parts of the Presidency steps have been now taken to secure an assurance of fresh finance from the bank to the societies based more or less on the extent of recoveries made by the societies. Demand and recovery statements are prepared about the harvest time in which the society sends an estimate of the recoveries which it will be able to make from the members and repay to the bank. The central bank in return promises fresh finance to the society in proportion to the recoveries made by it. Thus the transactions between the societies and the central banks which had come to a standstill for some time have been revived to a great extent, and with it a feeling of mutual trust and confidence. The aim, however, kept by the central bank in view in making fresh advances to the society, is to reduce each member's liability by easy instalments in consonance with the present prices of agricultural produce. Normally, the fresh finance to a member is about 10 to 15 per cent. less than his repayment on account of principal, and it is hoped by this process that within a period of 5 to 7 years the total liabilities of all the members incurred at the time of boom prices would be brought down to the level of the present prices of agricultural produce.

22. Another direction in which the co-operative movement is helping the agriculturists to adjust themselves to the changed conditions owing to the economic depression, is by the grant of loans on easier instalments for the purchase of bullocks, costly implements and for making agricultural improvements. For example, formerly, loans for the purchase of bullocks were repayable in two instalments, but now they are being made repayable in three instalments. A concentrated effort for reviving agricultural credit societies has also been made by a special scheme framed for this purpose. The basis of it is that the societies

are allowed to reduce the rate of interest charged to the members to the extent that no balance is even left for being carried to the reserve fund. This scheme has been necessitated by the fact that owing to economic depression, the agriculturist has had to adjust his standard of living a great deal. He is cutting down his expenses on luxuries, and in certain cases is even forced to tighten his belt. At such a juncture it is necessary that co-operative societies should also reduce their rate of interest on loans to the utmost without sacrificing principles of sound business. Under this scheme, which was recommended for adoption to all the agricultural societies in the Deccan and the Karnatic as an experiment, the society could reduce its rate of interest, provided no loss was incurred on the year's working. Another condition which had to be satisfied was that all the interest outstanding should be recovered from every member. A certain minimum percentage of recovery on account of principal was also set down in this scheme. It varied according to the state of crops in the different areas; but the average percentage laid down was about 25 per cent. cash. Thus the society which wanted to charge a reduced rate of interest had to make a special effort for this purpose by recovering all the interest from all the members and by recovering certain percentage of principal, and this effort has to a great extent revived the corporate character of the society. The extent to which this scheme has been adopted in the districts has not been uniform, as the scheme was introduced rather late in certain tracts. In Dharwar and Belgaum districts about 67 per cent. of the societies have charged a reduced rate of interest, while in the Deccan the average has been about 30 to 40 per cent. In certain tracts, however, like Bijapur, Ahmednagar and Sholapur, where the seasons were not so favourable, the adoption of the scheme has not been on such a large scale. This concession was given on the clear understanding that it is temporary, but as sufficient time was not given to many societies to take advantage of the scheme last year, it has been continued for another year. The results of the scheme have been very gratifying; the actual reduction in the rate of interest has varied from 2 to 6 per cent. In certain cases societies which were charging $9\frac{3}{8}$ per cent., were able to charge only 3 to 4 per cent. owing to the large reserve fund which they had already accumulated. The scheme has led to a great change in the tone of the societies; members have appreciated in a complete manner the necessity of building up large reserves; and mutual pressure to discharge the liabilities of the society, which was on the wane, has been greatly revived, as the condition precedent to the sanction of charging a reduced rate of interest was that interest must be recovered in full from every member and also that the society should collect a specified percentage of its principal outstanding. At the request of the societies, the scheme has been continued for another year, and I am sure the results next year will be still more satisfactory. The greatest

benefit has been that several stagnant societies have been revived, as remission in the rate of interest which has been given without involving the society in any loss on the year's working, has caught the imagination of the members and has definitely rehabilitated in part the popularity of the co-operative movement in the rural areas.

23. The Special Recovery Officers, sanctioned under Government Resolution, Revenue Department, No. 3482/23, dated 13th February 1932, have been continued throughout the year and three more have been added to their strength. They have, from the inception of the scheme (i.e., from 13th February 1932), recovered Rs. 23,40,282, out of which Rs. 5,98,288 were collected by exercising pressure to pay, and only for the recovery of Rs. 8,37,823, land of the defaulters had to be sold. Resort to recovery through special recovery officers has been made only in case of wilful default or in case of hopeless insolvency, as an impression has been afloat that members could default, with impunity, in respect of liabilities of the society. This impression had been considerably strengthened by the fact that the Revenue officers had been too fully occupied with their ordinary Revenue duties to be able to give that full attention that was necessary to the execution of awards obtained by the societies. The appointment of the special recovery officers has not only relieved the existing Revenue officers from the duty of executing the societies' dues, as they have enough work of their own to do, but by securing prompt and effective execution, has greatly dissipated the impression in the minds of defaulters that co-operative societies would not resort to coercive process for recovery of dues. With all the care and caution taken by societies while advancing loans, it is impossible to avoid some cases for the misjudgment of *bona fides* of certain borrowers, and if these people are made to feel that societies have an effective agency for recovery of dues from those persons who would not make honest efforts to meet the liabilities of the societies, the societies would be able to play a very important role in the sphere of rural credit. I have received reports from all districts that as soon as the presence and the duties of the special recovery officers became sufficiently well-known in the district, the recoveries of co-operative societies automatically improved. For, dishonest borrowers always make efforts to repay their dues, if they feel that the creditor would take serious steps for recovery of the dues. It is needless for me to say that the defaulters against whom coercive processes have been taken have shown themselves to be unfit to continue to be members of co-operative societies, and automatically ceased to be so under the revised by-laws introduced in societies. The appointment of the special recovery officers has been of great benefit to the movement and deserves to be continued in all districts wherein the Revenue officers would not have sufficient time to execute the awards of the society.

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

	1933-34.			1932-33.		
	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorized arrears.	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorized arrears.
	Rs.	Rs.		Rs.	Rs.	
Whole Province ..	3,24,91,593	1,61,59,643	50	3,55,40,540	1,80,79,089	50
Whole Province (excluding Sind).	2,57,15,548	1,45,55,850	57	2,82,01,511	1,66,34,792	59
*Precarious and Backward Tracts.	65,50,465	45,54,938	70	71,00,093	46,99,402	66
†(i) Normal Area ..	2,54,34,086	1,13,75,102	45	2,79,40,034	1,31,33,570	47
(iii) Panch Mahals ..	5,07,042	2,29,423	45	5,00,413	2,46,117	49

*Comprising Kaira, Ahmedabad, Poona, Ahmednagar, Sholapur, Bijapur, Ratnagiri and Kolaba.

†Comprising the whole of Sind, East Khandesh, West Khandesh, Surat, Broach, Thana, Satara, Belgaum, Dharwar, Kanara, Nasik and Bombay Suburb.

From the table it will be clear that the figure of unauthorized arrears has been brought down by about 19 lakhs but the percentage remains the same, as the amount due for repayment has also decreased.

The figure of arrears for the whole Province is stationary, while in the case of precarious and backward tracts, the overdues show an increase. As I stated in my last Annual Report, the figure of overdues is misleading, as the system of granting extension for the period of repayment is not uniform in all the districts and very defective in many districts. The rural society cannot extend the period of the loan beyond 12 months without the sanction of the central bank, and the central banks are not usually in a mood to grant the necessary sanction on 31st March (the date to which these figures relate), as the actual recovery season goes on till about June, specially in Rabi tracts. Now that the co-operative year has been extended to 30th June by Government, in order to synchronize with the agricultural season, it will be possible for the central banks to decide whether the application for extension of the period of loan should be sanctioned or not.

25. The subjoined table illustrates clearly how the liabilities outstanding are being gradually reduced :—

Year.	Amount due for repayment.	Recoveries.	Extensions.	Overdues.	Fresh Finance.
	Rs.	Rs.	Rs.	Rs.	Rs.
1931-32 ..	3,61,89,697	64,55,159	1,24,99,300	1,72,35,238	66,10,088
1932-33 ..	3,41,29,241	71,79,644	90,03,717	1,79,45,880	57,48,685
1933-34 ..	3,24,91,593	68,76,868	94,59,060	1,61,55,665	55,49,412

It will be seen that the recoveries exceed the fresh finance during the last two years and the total liabilities of the member are being gradually reduced so as to suit his repaying capacity.

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

Year.	Total Number of Societies audited.	Number of Societies in				Number of Societies not classed or un-audited.
		A	B	C	D	
1933-34 ..	4,431	158	2,278	1,674	321	55
1932-33 ..	4,537	94	2,498	1,575	270	36

The number of societies in A and B class has decreased, as some of them are probably not able to stand the continued strain of fall in prices. This classification is mainly based on the figure of overdues, and I think that many other important factors which ought to weigh in classification are not given sufficient importance. With a view to secure uniform classification of societies, I have considered this question at the last Assistant Registrars' conference, and I am issuing detailed instructions to all the auditors. I anticipate that as a result of adoption of those instructions many societies which are at present classed B would have to find a lower classification.

27. I give below the table classifying societies according to percentage of arrears :—

Year.	Total Number of Agricultural Credit societies.	Number of Societies having no arrears.	Number of Societies not working.	Number of societies having arrears up to			
				10 per cent.	11-25 per cent.	26-50 per cent.	Above 50 per cent.
1933-34 ..	4,501	572	11	399	661	861	1,997
1932-33 ..	4,573	671	7	395	600	744	2,163

It will be noticed that as many as 11 per cent. of the societies have no arrears at all.

28. *Canal Societies.*—The figures of outstandings and overdues in Canal Societies on 31st March 1933 and 1934 are given in the subjoined statement :—

Area.	On 31st March 1933.		During 1933-34.		On 31st March 1934.	
	Outstandings.	Overdues.	Advances.	Recoveries.	Outstandings.	Overdues.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Nira ..	11,79,711	10,66,213	47,591	94,252	10,00,913	9,23,987
Godavari ..	2,36,822	2,24,923	3,114	12,619	1,77,623	1,61,231
Pravara ..	2,68,414	2,33,734	18,991	22,011	2,44,486	2,26,081
Total for 1933-34 ..	16,84,947	15,24,870	69,696	1,28,882	14,23,027	13,11,305
Total for 1932-33 ..	20,92,957	19,08,670	1,37,075	1,41,226	16,84,947	15,24,870

The situation in the Canal Societies continues to be one of anxiety. During the year, the Provincial Bank opened one Sugar Factory on open-pan process in order to help the cultivators to liquidate their liabilities by getting an increased yield from their sugarcane. The success, however, of the scheme has been partial, as the price of gul improved slightly during the year. The steady process of reducing the outstandings in these Canal Societies has been continued, with the result that the outstandings have been reduced by over 2½ lakhs of rupees. Fresh finance has been very restricted.

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

District.		Number of societies.	Number of members.	Working Capital.	Reserve Fund.
				Rs.	Rs.
West Khandesh	.. ..	15	525	55,979	14,412
Panch Mahals	.. ..	92	4,267	2,91,469	62,367
Total (1933-34)		107	4,792	3,47,448	76,779
Total (1932-33)		108	4,871	3,36,420	66,853

In the Panch Mahals and that part of West Khandesh where these Bhil societies are working, agricultural season this year was rather unfavourable. In the Panch Mahals particularly, the crops were poor and it is to the credit of the Bhils that they faced the situation with fortitude and patience. The societies in West Khandesh have no provision of special supervision as in the Panch Mahals, but a special supervisor has been appointed for these societies only. I have a pressing demand for registration of more Bhil societies in West Khandesh District, but as provision of special supervision at the cost of Government and the Bank is necessary before such societies can be registered, I am not in a position to meet the demand owing to the financial stringency of Government.

30. *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.
Central	.. ..	6	821	31,818	4,660
Bombay	.. ..	27	1,471	98,014	17,098
Khandesh	.. ..	5	145	11,951	247
Sind	.. ..	..	..	.....	.....
Northern	.. ..	44	3,148	2,36,222	44,221
Southern	.. ..	15	1,844	72,170	17,805
Total (1933-34)		97	7,429	4,50,175	84,031
Total (1932-33)		101	7,163	4,29,804	82,025

The number of societies and the members have slightly decreased, while the working capital and the reserve fund show satisfactory increase. Persons belonging to depressed classes and aboriginal tribes are also freely admitted in village societies, and separate societies for this class of people are hardly called for unless they can produce sufficient workers among themselves.

31. *Tagavi Loans*.—During the year 12 loans totalling Rs. 23,150 were sanctioned to 14 members of 9 societies. Actually only Rs. 11,200 out of this amount were drawn by the applicants for the following purposes :—

			Rs.
For construction of wells	..	..	6,600
For construction of tals	..	..	800
For levelling lands	..	..	600
For installation of pumps	..	..	3,200
		Total ..	11,200

32. *Land Mortgage Banks and Long-term Finance*.—During the year fresh advances by the three existing banks were made to the extent of Rs. 71,000. Government have appointed a Committee to consider the question of extension of land mortgage banking system in this Presidency, and the Report is now under the consideration of Government. It is estimated that land mortgage banking in this Presidency will gain considerable impetus if the recommendations of the Committee are accepted. There is a very keen demand for land mortgage banks in this Presidency, as the societies and the central banks have been for a long time fighting shy of giving long-term loans, and rightly so, as this special type of business requires special staff and, above all, resources of a long-term nature.

(b) AGRICULTURAL NON-CREDIT SOCIETIES.

33. *General Condition*.—As stated in the last annual report, the availability of efficient staff and honorary workers continues to be the principal handicap in the development of agricultural non-credit societies in rural areas. Although there is excellent nucleus for the development of non-credit societies, particularly in areas where the credit societies are functioning properly, experience has shown that in the absence of continuous, honest and businesslike management it is not possible to make real headway. The Department with its existing staff is also unable to devote sufficient attention to the development of non-credit societies, but there is ample scope in this respect and initiative and propaganda from co-operative workers directed in proper channels should go a long way in assisting the organisation of more societies or at any rate, development of the existing ones.

34. I describe below the salient features of the different kinds of societies of this class.

Sale Societies.—The most important of the agricultural non-credit societies continue to be those for the sale of the produce of agriculturists. There were in all 69 sale societies during the year as against 62 at the close of the previous year. The increase in number is an indication of the growing recognition of this type of organisation as calculated to bring more income to the agriculturists. These are classified as follows according to the nature of the produce sold :—

Cotton,
Gul,
Tobacco,
Chilly,
Paddy,
Potato,
Miscellaneous produce.

Cotton.—The cotton sale societies continue to be the outstanding feature of this type of co-operative activity. The following table indicates the volume of business done by them during the year :—

Division.				Number of societies.	Quantity sold (maunds).	Prices realized.	
						Rs.	
Central	..	..	..	..	....	....
Bombay	..	..	..	..	....	....
Khandesh	..	..	..	1	12,450	63,867
Northern	..	..	..	20	2,74,318	21,66,978
Southern	..	..	..	7	1,20,252	7,71,314
Total for 1933-34				..	28	4,07,020	30,02,159
Total for 1932-33				..	26	3,24,716	26,57,455

In the Southern Division the cotton crop was partly damaged owing to heavy showers just before the harvest and the yield on the whole was not up to the expectation of the cotton growers. This had naturally an adverse effect on the outturn of these societies. However, notwithstanding the vagaries of nature and the mill strike at Bombay, the Hubli and Gadag Sale Societies had another year of successful working and sold cotton to the extent of 18,000 and 25,000 docras respectively. These sales constitute a record for the last five years. The Gadag Sale Society had a reserved area of 21,500 acres and all the cotton grown

in the area was sold through the society, which testifies to its increased popularity amongst the cotton growers. The Society has now a sound standing and commands $\frac{1}{4}$ th of the arrivals in the Gadag market from Gadag, Navalgund and Ron talukas. The Hubli Sale Society was able to make arrangements for the sale of its cotton bales with the Century Mills and the Bombay Dyeing and Manufacturing Company. This is a happy augury for the future, as it serves to promulgate the utility of co-operative marketing by bringing the producers in direct contact with the consumers. The Bijapur Cotton Sale Society is groaning under a heavy loss incurred in the seed business. Its failure is largely due to the lack of loyalty and co-operation on the part of the rural societies. The society may have to close its doors, if its operations during the next few months do not hold out prospect of a revival. The Bailhongal Cotton Sale Society after its boycott lasting over three years, is showing steady signs of being restored to its original position. During the season it sold 1,000 docras of cotton, and its branch at Belgaum is doing useful work by undertaking the sale of agricultural produce of its members.

In Gujerat, which is another important cotton growing tract in this Presidency, the cotton sale societies are becoming increasingly popular and during the year under report four more societies were registered. The frost in the last week of January had, however, an adverse effect on the cotton crop both in quantity and quality. Fortunately for the societies, the prospects of a happy termination of the Indo-Japanese and Indo-Lancashire trade agreements revived the demand for cotton from Bombay and Ahmedabad, and the sale societies could take advantage of the favourable conditions of the market and secure satisfactory prices. The Farmers Co-operative Pressing Factory at Surat, which came into existence during the year under report, has proved a great boon to the agriculturists as it has freed them from the dominating influence of the capitalistic owners of ginning factories. The Cotton Pressing Factory bids fair to be a success as during a short period of three months it could press 8,540 bales and earn a profit of Rs. 13,000. In Khandesh, the Pachora Cotton Sale Society did business of an aggregate value of Rs. 63,867 and earned a commission of Rs. 452.

Gul.—A rather disquieting feature in the working of the Haveli Taluka Gul Sale Society is the decrease in the profits earned by it from Rs. 1,312 to Rs. 778. This is due to increased expenditure and reduced scales of commission. The Pandharpur Sale Society continues to be in a dormant condition, but efforts are being made by the Agricultural Organiser to revive its working.

Tobacco.—The Nipani Tobacco Sale Society, on account of its irresponsible management in the past, is not yet restored to a sound position. Its main problem is about the recovery of the outstanding loans, and efforts are being concentrated in this direction. The Society is also being converted into a sale union of the societies.

Chilly.—The Byadgi Chilly Society is continuing its work though its progress is not satisfactory.

The Belgaum Vegetable Growers' Society which came into existence during the year under report has made a good beginning. In this society both credit and sale are combined with necessary safeguards and the society has advanced over Rs. 7,000 for cultivation. This is altogether a new experiment which requires cautious handling and businesslike management. The Chillies and Vegetable Society in the Thana District is making steady progress. It sold chillies worth Rs. 18,000 and earned a commission of Rs. 755.

Mango.—The Ratnagiri Mango Sale Society, owing to the unscrupulous tactics of the middlemen, had to be wound up during the year. The other two societies at Vengurla are making satisfactory progress.

Paddy.—The Alur Paddy Sale Union in the Dharwar District collapsed owing to the dishonest dealings of the Manager who is now dead. The Palghar Society is working satisfactorily. The Panvel Society had ceased working and had to be wound up after the close of the season. In Sind, the problem of duplicate finance by Shikarpur and Jacobabad Grain Sale Societies and by the Zamindari Bank, Shikarpur, has been causing grave anxiety and it is proposed now to amalgamate these two societies with the Zamindari Bank with a view to centralise control and finance in one single institution.

35. *Purchase and Sale Unions.*—The number of Unions remained unchanged during the year. In spite of the development of the credit movement in the Walwa Taluka in the Satara District, there is a decline in the quantity and value of sales made by the Warna Valley Sale Union to the extent of 20 per cent. The Union has, however, managed to increase the total commission earned by it slightly, and by reducing expenditure has also managed to clear a profit of Rs. 199 as against Rs. 55 of the previous year. The West Khandesh District Purchase and Sale Union which has three branches at Dhulia, Shirpur and Dondaicha, has not been able to do substantial work owing mainly to the lack of loyalty of the rural societies to the Union and the year's working has actually resulted in a loss of about Rs. 2,000. In the Nasik District the Malegaon Vibhag Purchase and Sale Union, which is federation of the societies in the Malegaon, Nandgaon and Baglan talukas, sold 24,125 maunds of agricultural produce and earned a commission of Rs. 1,400. On account of uncertainty of prices and difficulty of management, its business of advances on agricultural produce was considerably curtailed during the year.

These Unions broadcast the benefit of co-operative sale and have a salutary effect on the dealings of the local merchants. The scheme for the marketing of agricultural produce which is going to be introduced shortly by the Government of India is likely to go a long way in stabilising the position of these sale unions or societies and may also serve as an impetus for the formation of more unions in areas where the sale of the products is practically monopolised at present by the local merchants.

36. *Manure Societies.*—As stated in last year's report, there is not much scope for the successful working of this type of societies, as most of the Taluka Development Associations are now stocking concentrated and costly manures on consignment basis and making them available to the cultivators on a commission basis.

37. *Crop Protection Societies.*—There are only 8 societies of this type, seven in Khandesh and one in the Southern Division. The societies in Khandesh are increasing in popularity which is evidenced by the fact that the societies have enrolled 2,938 members and have under protection an area of 32,106 acres. The only disturbing element in the working of these societies is the indifference of certain cultivators whose survey numbers are centrally situated and as such protected by the watchmen engaged by the societies in the surrounding members' lands. If their co-operation could be secured, it will go a long way in improving the morale of these societies.

38. *Fencing Societies.*—The number of fencing societies remained unchanged at 14 and they continued their useful activities. This type of co-operative activity is mostly concentrated in the Dharwar District where there are nine societies doing very useful work. Of these the Kunnur Fencing Society, which has a wire fence 6 miles in length built at a cost of Rs. 12,000, deserves special mention.

39. *Land Improvement Societies.*—There were eight societies of this type as against 11 at the close of the previous year. They have a membership of 428 and an area of 2,823 acres in their scheme, out of which 1,260 acres are improved upon. The Land Improvement Society at Mulegaon in the Sholapur District, though it has done little so far, holds out some hopes of successful working, as Mulegaon is one of the villages selected by the local village improvement committee for rural uplift.

40. *Machinery and Implement Societies.*—There was an increase in the number of these societies from 26 to 29. One of these was organised at the close of the year by the sugarcane growers of Mundhwa who are growing varieties of sugarcane and have purchased a power-crusher with a view to make cane cultivation more profitable. The society has been financed in the initial stages by Government and the Poona Central Bank. If the experiment succeeds, it may spur them on later to manufacture sugar by the open-pan process. The machinery and implement societies at Nimbut and Nanded have also got power-crushers and are doing good work.

41. *Cattle Breeding Societies.*—There were 16 cattle breeding societies as against 17 at the close of the last year, the Malgi Cattle Breeding Society in the Southern Division having been wound up during the year under report. The Sidenur and Chalgeri Cattle Breeding Societies in the Dharwar District and Ainapur and Sadalga Cattle Breeding Societies in the Belgaum District are the best societies of this type. These cattle breeding societies have great potentialities and if organised on sound lines, they should play an important part in the scheme of rural uplift.

42. *Taluka Development Associations.*—The number of associations remained unchanged at 82. The subjoined 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.	
Central	15	7,244	187	832	541	10,143	3,500	..	11,133
Bombay	15	7,211	17	5,416	318	6,834	325	..	15,374
Khandesh	19	24,573	229	19,321	3,313	13,506	3,700	926	41,687
Sind	15	5,210	72	1,824	10	3,498	..	118	7,009
Northern	4	366	..	357	..	2,900	1,000	..	6,003
Southern	14	4,754	167	1,379	863	5,876	..	2,074	11,757
Total for 1933-34 ..	82	49,358	672	29,129	5,045	42,757	8,525	3,118	92,963
Total for 1932-33 ..	82	45,264	665	27,242	1,623	44,847	11,654	3,626	97,428

These Associations are primarily intended for popularising the use of improved seed, manure and implements by holding demonstrations, agricultural shows etc. and bringing to the notice of the agriculturists the results of scientific research. But a tendency is noticed on the part of some of the Taluka Development Associations, particularly those in Khandesh, to extend their scope of activities by usurping the functions of a supervising union. This question was discussed by me in the Joint Board with the Director of Agriculture, and it was agreed that the Taluka Development Associations should give up this activity and concentrate their energies on the agricultural development only. It was also agreed that the by-laws of new societies should provide for compulsory membership of the Associations and the older established societies should also be asked to become members. This, while securing co-ordination between agricultural societies and the Associations would materially help the latter to carry on their legitimate work.

BANKING.

43. *General.*—The chief feature of working of the Banks has been the existence of surplus resources in excess of the requirements. Advantage of this has been taken by lowering the rates of interest payable on deposits, which are now on a par with those of the best joint stock banks. The Bombay Provincial Bank gives only 1 per cent. on current accounts and 2½ per cent. on fixed deposits of one year. This lowering of the rate of interest has not affected either the volume of the existing deposits or the inflow of fresh deposits. The advantage of the lowered rates on deposits has in most cases been passed on to the borrowers, by lowering the rate payable on advances. Side by side, financial facilities have been extended in shape of loans against the deposit of securities, gold and agricultural produce even in the rural areas. Most of the central banks have provided godowns for deposit of grain, against which, loans are advanced by their branches situated in the rural areas.

The maximum rate of dividend payable by banks and societies has been reduced to $7\frac{1}{2}$ per cent. by addition to Rule 24 of the Rules framed under the Co-operative Societies Act. It is a matter for gratification that the amendment in the Rule has been accepted without any demur by almost all the co-operative banks. As a matter of fact, only two salary-earners' societies objected to this amendment.

(2) **Bombay Provincial Co-operative Bank.**

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

	1933-34.		1932-33.		1931-32.	
(1) Number of members.						
(i) Individuals ..	1,166		1,128		828	
(ii) Banks and Societies ..	1,768		1,744		2,051	
		2,934		2,872		2,879
(2) Non-withdrawable and Long-term Capital.						
(a) Reserve Fund.	99,439		99,439		99,439	
(b) Sinking fund for debentures.	5,10,300		4,79,918		4,34,915	
(c) Premium on Debentures ..	5,720		5,720		5,720	
(d) Reserve for doubtful debts.	1,97,079		1,75,000		1,50,000	
(e) Reserve for Overdue Interest ..	4,00,942		3,36,045		..	
(f) Debentures ..	12,80,000		10,42,000		10,25,000	
(g) Share Capital held by—						
(i) Individuals.	7,70,400		7,86,900		7,49,800	
(ii) Societies and Banks ..	5,26,500		5,10,000		5,47,100	
(h) Government Loan for Land Improvement.	1,26,550		4,00,350		4,11,055	
		39,16,930		38,35,372		34,23,029
(3) Withdrawable and Short-term Capital.						
(a) Fixed deposits—						
(i) Societies ..	63,44,984		80,13,453		40,71,703	
(ii) Individuals.	23,89,502		28,61,495		34,32,767	
(b) Current, Savings and other deposits—						
(i) Societies ..	35,63,763		41,31,414		22,19,500	
(ii) Individuals.	52,01,643		41,63,033		31,90,534	
(c) 5 Years' Cash Certificates ..	1,02,630		1,05,151		43,383	
(d) Staff Provident Fund ..	2,50,772		2,12,759		1,76,520	
		1,78,53,204		1,94,87,305		1,31,34,407

	1933-34.		1932-33.		1931-32.	
(4) Working Capital ..		2,14,16,822	..	2,26,68,720	..	1,63,31,813
(5) Loans due from Societies and Banks	93,98,934	..	93,75,544	..	98,39,194
(6) Arrears due from Societies and Banks	32,26,335	..	33,98,700	..	36,91,206
(7) Percentage of arrears	34.3	..	36.3	..	37.5
(8) Cost of Management	2,64,848	..	2,60,785	..	2,56,941
(9) Profits	1,40,280	..	65,354	..	1,25,014

The working capital shows a slight decrease as the Bank discouraged deposits owing to the difficulty of utilising its surplus balances profitably. The profits of the Bank have increased owing to reduction in the rates of interest paid on deposits. These rates are now on a par with the rates given by the best joint stock banks in Bombay. On current account only 1 per cent. is given, while on savings accounts and on fixed deposits for one year only 2½ per cent. is given. The advantage of the lower rates of interest paid on deposits has been passed on to the societies in the shape of general reduction in the rate of interest and also rebate to those societies which, under the conditions prescribed by the Department, were able to reduce the rate of interest for their members. The reserve for doubtful debts has been increased so as to provide for all the outstandings considered to be doubtful at present. The dividend declared this year was only 4 per cent. The total outstandings due from societies in liquidation amounted to 15 lakhs, out of which only Rs. 45,000 were recovered during the year. The Bank's investments in Government securities were 78 lakhs, while Rs. 34 lakhs were deposited with approved banks. About 22 lakhs were recovered by the Bank as against the short-term outstandings of 62 lakhs, and fresh advances were made to the extent of 15 lakhs during the year. The recoveries exceeded the previous year's figures by about 3 lakhs which is quite satisfactory, considering the fact that the season was on the whole not favourable in the area financed by the Bank. The measures introduced for reviving the confidence of the societies have been mainly responsible for better recoveries. The situation seems to have improved everywhere except in parts of Khandesh and the canal tracts.

45. The relations between the Provincial Bank and the Central Banks, the Primary Societies, the Unions and the Institute, continued to be very cordial. As required by the Imperial Bank of India, the Provincial Bank moved Government as principal debenture-holders to agree to the withdrawal of the clause as regards floating charge on all the assets on condition that the Bank deposited with Government securities equivalent to the amount of the debentures outstanding. Government have agreed to waive this clause in respect of debentures

held by them if the other debenture-holders also agreed to the arrangement. Meantime, the question of a cash credit from the Imperial Bank has been held up.

46. The Bank issued this year debentures to the extent of Rs. 2,38,000 in order to finance the land mortgage banks, as the rate of interest charged by Government on the loan of 3 lakhs proved to be prohibitive.

47. The Bank continues to be well-managed and is fully responsive to the needs of the agriculturists; but the commitments in the canal area are a serious handicap to the Bank. A very large sum is also locked up with liquidated societies, and it is difficult to expedite these proceedings in view of the present land values.

(3) District Central Banks.

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

	1933-34.	1932-33.
	Rs.	Rs.
Share Capital	33,03,380	32,98,870
Working Capital	3,69,73,792	3,61,56,197
Reserve Fund	9,43,897	8,47,050
Deposits	3,03,19,741	3,06,95,383
Loans due from Societies	1,66,01,765	1,69,77,616
Arrears	1,01,08,113	99,37,649
Percentage of arrears to total out-standings	68·8	58·5
Cost of management	3,81,380	3,59,883

There is a satisfactory increase as regards reserve fund, while the working capital has practically kept stationary, as the deposits are discouraged owing to difficulty of profitable utilisation. The cost of management has risen by about Rs. 20,000 chiefly on the employment of better field staff. As against the outstandings of Rs. 2,52,79,394 from agricultural societies, this year 96 lakhs of rupees have been recovered, while last year only 54 lakhs were recovered against the outstanding of Rs. 2,13,00,538. The recoveries are very satisfactory and are evidence of the fact that the agriculturists are beginning to adjust themselves to the changed conditions and that the cordial relations between the societies and the central banks are being revived.

49. A consolidated statement of all the Central Banks including the Provincial Bank is given for the last 5 years as under :—

Year.	Amount of loan due to be recovered.	Amount of loan actually recovered.	Arrears.		Fresh advances.
			Authorised.	Unauthorised.	
			Rs.	Rs.	
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	78,38,159	72,44,713	5,24,41,460
1931-32	5,64,62,137	3,95,10,471	80,45,081	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
1933-34	5,26,34,234	3,69,38,592	55,87,529	1,01,08,113	2,95,47,989

This includes loans to agricultural as well as to non-agricultural societies. It will be clear that the recoveries by the Banks exceeded fresh advances.

50. All the Central Banks, with the exception of the Kaira Central Bank, have surplus funds and did not borrow from the Bombay Provincial Bank. Fresh finance is being given with more confidence as the conditions due to the fall in prices of agricultural produce are being stabilized. The lending rate to societies ranged between 5 to 8 per cent., while the usual rate charged to agricultural credit societies ranged between 6 to 7½ per cent. The reduction in the rate of interest paid on deposits has not in all cases resulted in a lower rate charged to societies. Some Central Banks have kept an unnecessarily high rate of interest for loans to agricultural societies, but this is being brought to their notice and it is hoped that the lending rate to agricultural societies will be reduced considerably, if the present rates of interest payable on deposits continue. The policy of opening branches at taluka centres in order to keep in closer touch with the societies and to tap local resources has been continued and several new branches have been opened, even at some sacrifice of profit. More attention is being paid by the Banks on employment of trained and qualified staff, but a great deal still remains to be done. The relations between the central banks and the agricultural societies are fairly cordial, although in some cases the central banks have a biased urban outlook. The relations with the supervising unions and the Institute continue to be cordial. The Kaira Central Bank is slowly rehabilitating its position and if the present progress is maintained, it is hoped that in course of time, it will be able to stand on its own legs. The Nasik Central Bank is now well out of a critical position. It has secured very influential Directorate and can now work entirely on local deposits. It is unfortunate that in some central banks party politics hold sway, and this sometimes affects the confidence which the banks would otherwise command among the societies.

51. *Zamindari Banks.*—During the year a zamindari bank for the two districts of Hyderabad and Nawabshah has been registered with headquarters at Hyderabad and has already commenced operations with a share capital of Rs. 15,000. The Zamindari Bank at Karachi

has not yet commenced any operations and it is doubtful if there is any field for its activity owing to the changed agricultural conditions in this District after the construction of the Barrage. It is being now considered for cancellation. The loans advanced during the year amounted to Rs. 3,14,000 as against recoveries of Rs. 2,51,000 out of outstandings of 12 lakhs. The progress of these Banks has been well sustained and on the whole they are being efficiently managed.

(4) Non-agricultural Credit Societies.

52. During the year 12 salary-earners' societies were cancelled and 10 were registered and 4 urban banks were cancelled and 12 came into existence mainly by promotion on an increase of capital beyond Rs. 50,000. Against outstandings of 3,44 lakhs they recovered 3,17 lakhs and made fresh advances of 3,40 lakhs. There is an all-round reduction in the rate of interest paid on deposits, which in some cases is as low as $2\frac{1}{2}$ per cent. The rate of interest charged to borrowers has also been reduced in most of the banks and the average rate is about 7 per cent.

The salary-earners' societies continue to increase in popularity, as the recoveries are automatic and are on the whole very well-managed.

The communal banks are generally also well-managed, although in some cases there is a tendency to be too lenient as regards the recovery.

The co-operative credit movement in the urban areas has taken deep root and there is great scope for their future development. However, in the initial years such institutions require considerable supervision and guidance. The Gujerat Banks have secured this by registering a Supervising Union for Urban Banks and Societies, but in the other parts of the Presidency no such provision exists, and it is very difficult for the Department, with its limited resources as regards staff, to give the necessary assistance and guidance to these Banks.

53. There is a growing tenency in these institutions to give larger loans repayable over a longer period, as the repaying capacity of the members has been considerably curtailed owing to the present depression. This tendency has to be checked, if such operations exceed the limits of prudence in consonance with their long-term resources. Another serious danger in these institutions is the possibility of multiple membership and borrowing. Some cases have recently come to light in which members have borrowed from 2 or 3 co-operative banks or have borrowed from one bank in order to pay to another bank. As the membership in certain banks is based on qualification of residence, while in others it is based on qualification of trade or profession, the possibility of person being a member simultaneously of two or three co-operative banks is not eliminated, and as pointed out above, in some cases it has led to very undesirable results. This has been pointed out to all the Banks and efforts are being made to secure either exclusive membership or mutual consultation between the banks before a loan to a particular individual is advanced.

54. The Bombay Co-operative Insurance Society has during the year issued 829 policies, assuring a sum of Rs. 6,09,650. Claims paid by the Society during the year amounted to Rs. 4,530. The insurance effected through co-operative societies has proved very popular and several salary-earners' societies have given facilities to the members for insuring with the above Society and thus securing insurance at a cheaper rate than that offered by any other company. The Insurance Society has to-day secured a foothold in the insurance world and its future development seems to be secure. However, insurance among the rural populations has not yet been popularized to the extent that was expected, and the Society is now concentrating in that direction. Professor Kaji as Chairman of the Society deserves congratulation for having so far stabilized its position.

The two Cattle Insurance Societies in Broach District have now been amalgamated into a District Society.

B—CONSUMERS' MOVEMENT.

(i) Co-operative Stores.

55. A comparative statement is as follows :—

Year.	No. of Societies.	No. of Members.	Share Capital.	Working Capital.	Sales.	Profit.	Loss.
1933-34 ..	40	7,322	Rs. 1,26,505	Rs. 2,22,459	Rs. 7,16,192	Rs. (15,843) =15,127	—716
1932-33 ..	40	8,967	1,31,497	2,24,340	7,02,372	19,824	

The Stores have had another difficult year, as owing to reduction in purchasing power, the loyalty of the members is severely strained. There have also been fluctuations in the value of goods sold by these Stores, mostly a downward tendency. In spite of these difficulties, the Stores are keeping their head above water. They seem to succeed particularly well in Bombay and in Gujerat, owing possibly to businesslike workers. Particular mention must be made of the Stores conducted by Gujerati Women's Co-operative Store in Bombay, which continues to have astonishing success under most difficult conditions.

(ii) Housing Societies.

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

	1933-34.	1932-33.
Number of societies	91	88
Number of members	6,783	6,441
Share Capital	Rs. 22,07,119	Rs. 20,20,507
Working Capital	1,16,49,176	91,94,331
Reserve Fund	2,14,307	1,49,661
Government Loan	38,32,876	38,71,947

Three Housing Societies were cancelled this year and 6 new registered as under :—

- (1) Sourashtra Co-operative Housing Society, Ahmedabad.
- (2) Shri Laxminiwas Co-operative Housing Society, Ahmedabad.
- (3) New Vankar Co-operative Housing Society, Ahmedabad.
- (4) Gujerat Middle Class Co-operative Housing Society, Ahmedabad.
- (5) Model Co-operative Housing Society, Poona.
- (6) Hindustani Muslim Co-operative Housing Society, Karachi.

57. The Housing Societies in the Bombay Division had another difficult year owing to vacant tenements and the necessity of reducing the rent payable in consonance with the general reduction in scales of rent in Bombay City. Most of them have been asking for reduction in the rate of interest on loan from Government, particularly as the Central Government has been able to secure a reduction in the rate of interest paid on its borrowings by recent conversion operations. However, it appears that this is not possible unless the Provincial Government is able to secure a proportionate reduction in the rate of interest payable to the Government of India. The Housing Societies at Karachi and Ahmedabad have so far proved an unqualified success and a great boon to middle-class man. It is a matter of regret that on account of financial stringency Government had to discontinue grant of fresh loans to Housing Societies. A movement which was gaining in popularity requires finance badly, and I understand that some of the insurance companies anxious to secure an investment for their surplus funds are now advancing loans to housing societies but the terms are not so favourable as could be given by Government. I trust that when financial conditions of Provincial Government improve, loans to housing societies would be revived, particularly in order to assist the lower middle-class man to get suitable housing accommodation.

58. Owing to continued default in respect of instalment payable, Government have had to enter into possession of the property of the Vasanta Theosophical Co-operative Housing Society at Juhu, the Ahichhatra Sahakari Niwas Mandal at Santa Cruz and the St. Joseph's Guild Housing Society at Ahmednagar.

(iii) Housing Reconstruction Societies.

59. There are 25 Reconstruction Housing Societies in Gujerat. Out of the demand of Rs. 13,779, Rs. 11,066 were recovered. The balance of outstanding loan has been reduced to Rs. 64,544.

In Sind only Rs. 14,000 were recovered out of total loan of 3 lakhs. These loans were advanced in times of flood and the fall in prices has severely affected the repaying capacity of the members, with the result that some of the loans advanced to societies in Sind may prove irrecoverable. However, a detailed enquiry is being made in this respect and a report will be submitted to Government.

(C) PRODUCERS' MOVEMENT.

(i) General.

60. The comparative statement is as follows :—

Year.	No. of Societies.	No. of Members	Share Capital.	Working Capital.	Value of articles produced.	Profit.
			Rs.	Rs.	Rs.	Rs.
1933-34 ..	14	671	24,312	4,32,980	370	879
1932-33 ..	17	703	60,728	3,14,657	35,391	1,149

Three societies were cancelled during the year. The figures show rather large variations as regards value of articles produced, but this is chiefly due to these societies acting more as sale agencies than as producing societies, as the market conditions are so unstable. However, they show a profit of Rs. 879, and considering the fact that this type of society has been particularly hit by the downward trend of prices of finished articles, the results are quite satisfactory.

(ii) Weavers' Societies.

61. The comparative statement is as follows :—

Year.	No. of Societies.	No. of Members.	Working Capital.	Sales.	Profit or loss.	
		Rs.	Rs.	Rs.	Rs.	
1933-34	49	1,957	2,34,042	1,04,602	—753
1932-33	52	2,154	2,57,989	1,44,794	—2651

Three societies have been cancelled during the year and 6 societies have been suffering very badly owing to the reduction in the purchasing power of the agriculturist. Particularly the weavers in Bhivandi working under the shadow of the Bombay Mills seem to have been hard hit. In Karnatak the 13 societies have made a profit of over Rs. 1,400. The weavers have not only to contend with lower purchasing power of the agriculturists, but also the increasing competition of the textile mills which in most centres produce identical goods at cheaper prices. It is hoped that the new scheme for subsidizing weaving industry at selected centres with the help of a grant from the Government of India will be able to revive some of these societies and put them on a better business footing.

IV—THE BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

62. The Provincial Co-operative Institute had another difficult year to contend with. 5,224 societies and 1,029 individuals constituted the membership of the Institute. Its financial position continued to be precarious, though it is gradually adjusting itself to the circumstances. It received Rs. 39,284 as subscription from its members and a grant of Rs. 25,000 from Government. It just managed to balance its budget. The scheme of issuing debentures carrying interest of 4 per cent. in order to reduce the burden of the loan taken for the Vithaldas Thackersay Memorial Building did not fructify. The same result, however, was achieved by the reduction of the rate of interest from 6 per cent. to 4 per cent. on the loan outstanding from the Provincial Co-operative Bank. This enabled the Institute to balance its building budget for the year, but there was no provision for capital repayment or for depreciation. Two meetings of the Provincial Co-operative Council were held during the year, one on 20th August 1933 and the other on 11th March 1934. The question of revising the constitution of the Institute has been kept pending the decision of Government as regards the machinery for supervision and also as regards the annual grant payable to the Institute.

63. The work done by the Institute has varied greatly according to the enthusiasm shown by branch committees. Attention is now being more or less concentrated on helping the societies to overhaul their working, on providing better training for the employees and managing committee members of societies, and particularly by encouraging and organising rural reconstruction activities. The Karnatak Divisional Institute has been doing particularly good work in respect of rural reconstruction activities. The Branches of the Institute in Gujerat have been rendering useful assistance in organisation of non-credit societies and cattle Insurance societies. Rural reconstruction work at Kallabbe, Dudhanawadi and Mirjole was continued and, particularly the Kallabbe centre is doing extraordinary good work. Lectures were organised on various topics of interest to agriculturists and co-operators at various centres. 23 conferences were held during the year throughout the Presidency under the auspices of the Institute. 444 candidates were trained in the Secretaries Training Classes held during the year and 99 classes were held for training of managing committee members. Of the three co-operative schools the one at Dharwar did not function and the other at Surat ran for one term only for want of students. The Poona school also was conducted for one term only. 21 students were trained in these classes. The Bombay Co-operative Quarterly, the Sahakar Patrika of the Surat Branch, the Sind Co-operator and the Kanarese Sahakari Mitra were published at the respective centres.

64. Last year the attention of Government having been drawn to the lack of qualifications and training of some of the propaganda officers entertained by the branches, Government have agreed that in future the payment of the Government Grant should be contingent on the employment of qualified and trained propaganda officers by the branches

of the Institute. It is a regrettable fact that in some branches the propaganda officers entrusted with the very important duties of training office-bearers and members of co-operative societies in the principles and practices of co-operation, do not possess the qualifications necessary for proper performance of such duties. Consequently, the results have not been very satisfactory and this is particularly reflected in the unwillingness of some societies to continue to pay the subscriptions to the Institute. The attention of the Institute has been drawn to this effect and it is hoped that the staff in the districts will be overhauled in course of time. In connection with this and also as regards the general question of overhauling of the constitution of the Institute in the light of experience gathered so far, I have had several conferences and informal talks with the office-bearers of the Institute and I understand now that the President of the Institute, Sir Chunilal Metha, is appointing an informal Committee to go into the whole question and suggest ways and means for reorganising the Institute. The sooner this is done, the better, for I have noticed the growing unwillingness on the part of societies to contribute to the expenses of the Institute, which is indeed a heavy burden in these days unless proportionate advantage to the movement can be secured thereby.

V—MISCELLANEOUS MATTERS.

(i) Act, Rules and By-laws.

65. *Act.*—During the year under report the Bombay Co-operative Societies Act, 1925, was amended by the addition of Section 72-A to enable Government to acquire land under the Land Acquisition Act for a Co-operative Housing Society registered under the former Act.

66. *Rules.*—The only important change in the Rules was the incorporation of an additional rule 24 (ii) as under :—

“(ii) (a) No resource or general society shall, without the previous written sanction of the Registrar, pay to its shareholders a dividend exceeding $7\frac{1}{2}$ per cent. (inclusive of bonus, if any) in any year on the paid-up share capital standing in the name of each shareholder.

“(b) Such society may credit in any year a sum not exceeding 2 per cent. on the paid-up share capital to a fund called ‘the Dividend Equalisation Fund’ until the total amount in such fund amounts to $7\frac{1}{2}$ per cent. of the paid-up share capital. Except for the purpose of paying a dividend, no withdrawals from such fund shall be made without the previous written sanction of the Registrar.”

This proviso was incorporated in view of the considered opinion expressed at the Co-operative Round Table Conference that there should be some wholesome restriction on the tendency on the part of the Banks to fritter away their profits by declaring excessive dividends.

67. *By-laws.*—There is a growing tendency on the part of the rural primaries to adopt the share system by-laws in leaflet A (1) and during the year under report an additional by-law as under was recommended for adoption :—

“ Irrespective of the provisions of any of the by-laws the Registrar will have power to appoint at any time, for a period not exceeding three years, one or more agents who shall have all the powers of the General Meeting, Managing Committee and the Secretary as may be directed by the Registrar and during that period, the General Meeting, Managing Committee and the Secretary of the society, if any, shall cease to function.”

This provision is intended to be called into use as an alternative to liquidation and has been accepted by several societies. Its application in some cases has had salutary effect and led to revival of hopeless societies.

Another byelaw which is now being adopted refers to removal of members against whom coercive measures as regards recovery had to be taken. The byelaw reads as under :

“ A member from whom recovery of loan has been effected by coercive process i.e. by having the award actually executed, should cease to be a member of the society unless he is still liable as surety for some loans in which case he may be continued as member on the clear understanding that he will not be entitled to any fresh loan. The society shall maintain a list of such members ineligible for loans in future. For any loans given in contravention of this byelaw, the members of the managing committee shall be personally liable.

“ A person dismembered under the above byelaw shall not be eligible for re-admission to the society except with the special permission of the Assistant Registrar.”

This is a very healthy proviso which, by eliminating proved defaulters and improvident members, goes a long way in strengthening the fabric of the societies.

In case of banks granting cash credit to the members rules enforcing the minimum turnover, half-interest clause and closing of the account every year, were also framed during the year under report for the guidance of Urban Banks. It is noticed that several Urban Banks are doing cash credit business and the special rules now framed, would secure uniformity in this respect.

(ii) Arbitration.

68. During the year, 11,957 cases were referred to arbitration as against 14,835 referred last year. 12,426 cases were disposed of, leaving a balance of 7,414 cases.

(iii) Liquidation.

69. During the year 121 societies were cancelled, out of which, 79 are agricultural credit societies, 5 are agricultural non-credit societies,

12 salary earners' societies, 4 urban banks, 3 housing societies, 4 consumers societies, 6 producers societies, 1 supervising union and 7 miscellaneous societies.

The liquidation proceedings in respect of 39 societies were completed, leaving a balance of 630 societies the liquidation proceedings of which are still going on. These societies in liquidation are proving a serious burden on some central banks, as interest ceases from the date of liquidation. On the other hand, it is also not possible to expedite these proceedings, as hasty steps taken in this direction, by sale of land of the members on a large scale, is likely to result in considerable hardship owing to the lowered land values obtaining at present. Out of the surplus assets of liquidated societies, Rs. 3,447 have been placed at the disposal of the district board of supervising unions as deposits in trust for societies likely to be registered in those villages. Rs. 608 were donated for objects of public utility and Rs. 75 were handed over to the Institute. The liabilities of the liquidated societies are about 40 lakhs while the assets are about 44 lakhs. In most of the societies, the assets are sufficient to meet the liabilities, but this is not so in case of the societies which have been liquidated in the irrigated tracts. There, I am afraid, is a possibility of bad debt to some extent.

(iv) Criminal Offences.

70. During the year, 43 cases were filed against office-bearers for criminal misappropriations involving total amount of Rs. 90,000. Particularly large amounts were involved in the case of the two societies in Gujarat. In 16 societies, the conviction was secured, while in 5 cases, the accused were acquitted and 22 cases are still pending.

71. Criminal offences by office-bearers are on the increase and show the necessity of continuous watchfulness on the part of the members of the managing committees and the supervisors and the inspectors. Many of these offences have occurred in respect of deposits of non-members not being accounted for in the books of the societies. Effective safeguards to prevent the repetition of these offences are being devised, but the most efficient safeguard can only be the active interest taken by the members in the working of these societies. The policy followed by the Department in respect of these offences is to take all the legal steps against offenders unless there are exceptional features against the advisability of such steps.

(v) Relations with Indian States.

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

(vi) School Boys' Societies.

73. The school boys' societies have increased to 805 and continued to provide good training ground for future members of societies. The bulk of them are in the primary schools.

VI—ATTITUDE OF THE PUBLIC.

74. The attitude of the public has been very friendly.

VII—CONCLUSION.

75. The year under report has been one of outstanding importance in the history of co-operation. The Reorganisation Committee, in their report, had condemned several aspects of the movement and recommended measures of far-reaching importance. However, on closer examination, it appeared that the recommendations of the Committee were based on insufficient data, as close examination of the movement was not undertaken by the Committee owing to want of time. Government accordingly convened a Co-operative Round Table Conference on the 2nd and 3rd of June 1933 to consider all these recommendations. Under Government Resolution, Revenue Department, No. 118/33, dated 19th November 1934, the proposal of the Reorganisation Committee to withdraw the privilege of recovery of future loans of co-operative societies as arrears of land revenue, was not accepted by Government, as there was no evidence to show that recovery through the Revenue agency was being resorted to by co-operative societies as a normal method of recovery. On the contrary, hardly 2 per cent. of the dues of co-operative societies are recovered through the revenue agency, and this facility is used only in case of wilful defaulters and as sparingly as possible. Government have also, in their Memorandum, Revenue Department, No. 10056-A/28, dated 4th September 1923, continued the privilege of exemption from the payment of stamp duty and registration fee at present enjoyed by co-operative societies. Government have also examined the recommendation of the Committee that liquidation of weak societies should be speeded up, and in their Memorandum, Revenue Department, No. 758-A/33, dated 28th August 1933, stated that Government were satisfied that the policy hitherto followed by the co-operative department with regard to the liquidation of weak societies needed no modification. As regards the recommendation of the Reorganisation Committee to entrust the work of supervision to sub-auditors in order to secure efficiency, the Round Table Conference was of opinion that the subject was of vital importance to the Movement and required detailed examination by a Committee. Accordingly, a committee was appointed by Government under the chairmanship of the Registrar of Co-operative Societies, consisting of representatives of the Central Banks, the Institute and the co-operative societies, and the Report submitted by the Committee is at present under the consideration of Government. The necessity of giving relief to agriculturists by redemption of their prior debts through the agency of Land Mortgage Banks having been urged at the Conference, a Committee was also appointed by Government under the chairmanship of the Registrar to submit concrete proposals as regards the desirability and feasibility of Land Mortgage Banks in this Province. The recommendations of this Committee are also under consideration by Government and as they have received informal approval, registration of Land Mortgage Banks on

a large scale is anticipated during the next year. Various other questions as regards the legal disability affecting the working of co-operative societies were also discussed at this Conference and a Press Note (No. P-174 dated 24th June 1933) has already been issued by Government in this respect. The convening of the Round Table Conference was greatly appreciated by the non-official workers in the Movement and it served to remove clouds of misunderstanding between the Government and the non-official workers in the movement. Such Conferences have great utility and it is hoped that they would be resorted to more frequently in the future.

76. There is considerable evidence to show that the bulk of the societies in the movement have turned round the corner this year. This has been possible only owing to joint action by the Department and the non-officials in the Movement by the adoption of a firm and sympathetic policy. Side by side with the coercion of defaulters through the agency of the special recovery officers, a policy of conciliation has been followed throughout. Instalments of outstandings adjusted on the basis of the changes in the repaying capacity of the borrowers have been fixed, the rate of interest payable on loans has been reduced all round, and fresh finance has been generally provided by the central banks. As a result there is a very noticeable change in the tone of a large number of societies, which show increasing activity in their work now. The agriculturists have also more or less settled down to the fall in prices and have re-adjusted their living accordingly. The co-operative movement has been assisting the members of societies in this process of re-adjustment by granting fresh loans for minimum requirements and by fixing longer instalments for loans taken for purpose of purchase of bullocks or costly implements or purchase of artificial manure, and by giving very liberal concessions in deserving cases, in the rate of interest payable by societies. At the same time, these concessions have not violated the principles of sound business and no society has been allowed to reduce its rate of interest if thereby it incurred a loss during the year. Except in certain special tracts the movement has shown great vitality during the year, and it is hoped that if this continues, it will re-habilitate its position entirely within a few years. The efforts of the Department have naturally been restricted owing to retrenchment in the staff carried out during the last year, and I cannot help remarking that if more staff had been available, still better results could have been achieved. I sincerely hope that the two posts of Assistant Registrars retrenched during the last year would be revived as soon as the financial resources of Government permit.

77. The need for strengthening the co-operative movement is all the greater, because owing to economic depression the credit of the agriculturists has been greatly curtailed, with the result that finance by rural money-lenders is not available except on very onerous terms. Usually loans to agriculturists on personal security are not available except in very exceptional cases. Ordinarily, he has to borrow by selling his land on paper, the money-lender agreeing orally to reconvey it to

him within a stated period if the loan is returned during that time. This contraction of credit is likely, at no distant date, to adversely affect the area under cultivation and the nature of the crops grown unless prices of agricultural produce show substantial improvement. In addition to the low prices of agricultural produce, the inability of the agriculturists to meet their past liabilities, has scared many money-lenders. The schemes for compulsory conciliation of debts introduced in some provinces have further affected the credit of the agriculturists, who are desperately in need of it, as during the last few years they have already utilised their resources in the shape of gold, ornaments and surplus cattle, in order to meet their absolute requirements. The result is that at present finance to agriculturists is not available except on very onerous terms.

78. The Co-operative Movement has shown great vitality during this critical period and I cannot help feeling that by strengthening the Co-operative Movement, and by extending its benefits, substantial assistance could be given to agriculturists. The provision of long-term credit through the agency of Co-operative Land Mortgage Banks is already under consideration of Government, but development of the movement by organisation of co-operative sale and purchase and other kindred activities is not possible with the present limited staff.

79. I have received very loyal support from all the Assistant Registrars and my staff in this process of overhauling the movement to suit the changed conditions, and am very happy to state that the central banks and all the non-official workers in the movement have fully co-operated with me in extending all the assistance possible to agriculturists in these hard times.

I have the honour to be,

Sir,

Your most obedient servant,

K. L. PANJABI,

Registrar, Co-operative Societies.

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 Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
1. The Bombay Provincial Co-operative Bank, Limited.	1,166	1,768	16	1,592	126	34	Rs. 2,42,14,520	Rs. 49,33,163
2. The Broach District Central Co-operative Bank, Limited.	568	193	...	161	24	8	19,326	27,59,640
3. The Surat District Central Co-operative Bank, Limited.	1,331	305	...	169	15	22	4,42,563	13,58,710
4. The Barsi Central Co-operative Bank, Limited.	570	45	...	44	1	...	67,971	14,900
5. The Sholapur District Central Co-operative Bank, Limited.	281	144	...	123	21	...	.....	1,88,470
6. The East Khandesh District Central Co-operative Bank, Limited.	408	577	...	542	11	21	.....	14,22,221
7. The Nasik District Central Co-operative Bank, Limited.	203	125	...	117	5	3	.....	55,961
8. The Poona District Central Co-operative Bank, Limited.	2,261	213	...	165	47	...	3,92,978	11,60,559
9. The Karnatak District Central Co-operative Bank, Limited.	450	550	...	468	47	35	3,96,001	1,14,18,027
10. The Belgaum District Central Co-operative Bank, Limited.	443	239	...	198	27	14	1,11,705	1,10,005
11. The Bijapur District Central Co-operative Bank, Limited.	272	197	...	169	25	3	2,300	1,30,708
12. The Sind Central Co-operative Bank, Limited.	352	553	5	350	45	123	95,705	10,70,266
13. The Nawabshah District Central Co-operative Bank, Limited.	31	130	...	128	1	1	.....	12,050
14. The Larkana District Central Co-operative Bank, Limited.	353	208	...	205	3	...	8,640	92,259

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. 3,49,36,195	Rs. 49,09,772	Rs. 54,167	Rs. 93,98,934	Rs. 3,72,72,803	Rs. 58,18,793	Rs. 9,24,64,035	...	...
16,790	30,54,321	4,107	5,42,437	41,30,746	...	16,03,992	...	...
5,33,384	16,88,168	3,51,850	6,19,828	66,86,910	...	23,31,082	...	...
59,540	30,158	1,07,932	34,942	4,83,552	...	.....	...	...
...	2,04,597	.....	3,18,348	31,82,161	...	.....	...	...
...	54,22,329	46,197	29,84,368	64,96,361	...	22,12,939	...	...
...	49,593	.....	4,79,001	12,41,573	3,230	.....	...	...
3,46,940	10,74,745	1,09,973	13,49,423	1,03,43,833	88,26,044	40,78,559	...	...
2,12,326	1,19,38,929	2,23,159	21,85,992	62,57,512	...	21,14,487	...	...
38,678	3,09,818	74,924	7,34,755	27,22,144	40,376	9,20,303	...	...
620	1,88,275	1,830	6,91,213	22,83,190	...	4,63,274	...	...
23,527	10,00,681	6,218	25,31,638	3,29,96,176	36,49,522	2,59,25,298	...	...
...	20,684	.....	4,78,545	13,85,965	3,02,861	.....	...	...
12,490	6,71,872	750	8,72,409	14,68,756	...	18,11,050	...	...

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Cost of management	Share Capital paid up	Individuals	Societies	Provincial or Central Banks	Government
1						
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	2,64,848	12,96,900	88,71,145	36,98,682	63,10,166	1,26,550
2. The Broach District Central Co-operative Bank, Limited.	23,176	2,47,000	15,44,939	3,54,624	...	...
3. The Surat District Central Co-operative Bank, Limited.	34,111	2,60,600	32,89,463	2,59,371	...	...
4. The Barsi Central Co-operative Bank, Limited.	3,229	63,870	3,10,452	...	...	...
5. The Sholapur District Central Co-operative Bank, Limited.	11,223	92,180	11,51,030	...	4,800	...
6. The East Khandesh District Central Co-operative Bank, Limited.	40,674	4,38,800	33,52,101	9,75,788	6,690	...
7. The Nasik District Central Co-operative Bank, Limited.	10,782	47,350	3,67,163	...	53,275	...
8. The Poona District Central Co-operative Bank, Limited.	48,342	3,09,060	31,87,635	3,40,397	...	...
9. The Karnatak District Central Co-operative Bank, Limited.	56,861	5,30,950	32,86,545	4,13,942	...	...
10. The Belgaum District Central Co-operative Bank, Limited.	20,451	1,96,050	13,33,953	3,43,605	40,326	...
11. The Bijapur District Central Co-operative Bank, Limited.	16,237	1,45,250	16,07,958	1,73,489	...	...
12. The Sind Central Co-operative Bank, Limited.	47,286	2,94,650	19,23,409	13,38,407	3,00,465	10,50,000
13. The Nawabshah District Central Co-operative Bank, Limited.	6,827	83,600	3,86,687	...	2,52,993	...
14. The Larkana District Central Co-operative Bank, Limited.	13,950	1,69,000	8,75,727	6,26,759	1,63,917	...

* 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. 12,13,479	Rs. 2,14,16,822	Rs. 1,40,280	Per cent. 4	Per cent. 1 to 3½	Per cent. 4 to 8	Rs.
66,111	22,12,574	28,559	6	1 to 3½	4½ to 7	.....
90,131	38,99,465	64,470	6	1 to 2½	5½ to 9	.....
37,376	4,17,698	5,055	7½	4 to 6	7 to 9½	.....
27,510	12,75,520	17,715	7	1 to 5	7 to 8	.....
1,20,948	48,94,527	75,259	5	1 to 5½	7 to 8	.....
9,291	4,77,099	1,204	.....	1½ to 7	6½ to 8½	.....
76,323	89,13,415	38,494	6	1½ to 6½	8	71,720
1,24,441	43,54,878	35,835	5½ to 6	2 to 5½	7 to 8	Share capital 5,31,500 Calls 500
60,350	19,74,334	17,047	7	1 to 5	6½ to 8	.....
40,124	13,65,821	5,182	6	1 to 3	7 to 8½	.....
84,629	49,91,560	55,916	5½	2 to 4	6 to 7½	.....
16,900	7,45,180	4,668	3 to 4	1½ to 6½	6½ to 8½	.....
55,789	19,24,222	9,750	4	2 to 5	6½ to 8	.....

is taken to be the total of columns 20 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 Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
							Rs.	Rs.
15. The Kanara District Central Co-operative Bank, Limited.	44	115	...	90	19	6	.....	56,077
16. The Kaira District Central Co-operative Bank, Limited.	49	143	...	133	2	8	10	58,763
17. The Hyderabad District Central Co-operative Bank, Limited.	148	220	...	206	12	2	1,100	45,90,963
18. The Sukkur District Central Co-operative Bank, Limited.	160	110	...	102	8	...	.....	28,987
19. The Thar and Parkar District Central Co-operative Bank, Limited.	200	138	...	125	2	11	1,700	7,395
20. The Daskroi Banking Union, Limited.	...	83	...	58	12	13	.....	78,545
Total for 1933-34 ...	9,363	5,955	21	5,174	453	307	3,64,44,439	2,95,47,989
Total for 1932-33 ...	9,019	5,893	28	5,157	358	355	2,80,37,045	2,53,06,567

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.		
1,750	61,563	.....	1,42,187	89,666	7,316	3,42,117	41	...
764	88,950	.....	3,46,133	71,139	43,591	68,246	...	...
1,100	50,53,322	.....	9,09,581	28,40,497	33,109	26,59,877	...	...
...	34,773	.....	4,22,707	15,26,509	1,51,575	.....	...	...
1,700	10,65,493	.....	6,85,562	14,45,774	2,81,530	61,174	...	...
...	70,609	.....	2,72,676	2,85,756	1,52,815	10,01,427	...	...
3,61,85,904	3,69,38,592	9,81,107	2,60,00,699	12,32,11,023	1,93,10,768	13,61,07,860	41	...
2,78,50,900	2,85,68,668	7,62,666	2,63,53,160	11,27,64,775	4,72,72,532	12,95,93,838	45	...

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
1	19	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
15. The Kanara District Central Co-operative Bank, Limited.	3,298	40,390	2,69,631	77,268	...	...
16. The Kaira District Central Co-operative Bank, Limited.	4,067	62,600	41,099	54,532	1,81,693	...
17. The Hyderabad District Central Co-operative Bank, Limited.	16,889	1,73,890	5,44,239	2,93,263	1,14,653	41,500
18. The Sukkur District Central Co-operative Bank, Limited.	8,742	62,550	2,78,306	735	1,93,628	...
19. The Thar and Parkar District Central Co-operative Bank, Limited.	8,673	1,17,350	7,16,600	1,28,770	.....	...
20. The Daskroi Banking Union, Limited.	6,552	57,450	2,03,375	1,70,429	4,285	...
Total for 1933-34 ...	6,46,228	46,00,280	3,36,41,377	91,48,091	76,27,140	12,18,350
Total for 1932-33 ...	6,20,668	45,95,770	3,28,58,964	1,04,90,900	88,50,383	4,23,474

* 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.
12,550	3,99,729	3,322	5	5½	7	.....
18,654	3,58,878	3,060	.....	4½ to 7	8	37,400
31,202	11,99,036	29,154	5 to 6	1½ to 4½	7½ to 8	.....
16,868	5,52,087	5,755	4 to 5	2 to 7½	6 to 8½	.....
13,945	9,76,565	11,593	4 to 5	1½ to 4½	6½ to 7½	.....
7,755	4,43,194	6,318	7	1 to 4	7½	.....
91,57,376	5,83,92,614	5,52,716	.....	.....	.....	.....
16,07,126	5,88,24,917	5,23,835	.....	.....	.....	.....

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

S
MENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Repayments of Loans repaid year by year by
			Individuals	Banks and Societies	
1	2	3	4	5	6
			Rs.	Rs.	Rs.
1. The Accountant General's Office Co-operative Bank Ltd.	1	428	15,392	---	---
2. The Ahmednagar District Urban Co-operative Bank Ltd.	1	1,738	8,05,025	73,370	---
3. The Ankola Urban Co-operative Bank Ltd.	1	877	1,53,307	---	88,554
4. The Ahmedabad People's Co-operative Bank Ltd.	1	279	1,41,577	---	---
5. The Antkieswar Nagarie Sahakari Bank Ltd.	1	411	1,00,918	---	---
6. The Amalner Co-operative Bank Ltd.	1	739	1,73,785	---	---
7. The Ahmednagar Postal Division Co-operative Credit Society Ltd.	1	465	67,069	---	---
8. The Athani Shri Murgendra Co-operative Society Ltd.	1	88	31,930	---	---
9. The Ahmednagar Revenue and Registration Co-operative Credit Society Ltd.	1	626	67,320	---	---
10. The Ahmednagar Vernacular Teachers' Co-operative Credit Society Ltd.	1	1,130	1,39,584	---	---
11. The Bombay City Police Co-operative Credit Bank Ltd.	1	1,565	66,223	---	---
12. The Bombay Daxini Brahmins Co-operative Bank Ltd.	1	1,373	61,997	---	---
13. The Bombay Government Telegraph Office Junior Co-operative Credit Society Ltd.	1	325	67,799	---	---
14. The Bombay Nandodeo Co-operative Agency Ltd.	1	307	6,53,062	2,14,072	---
15. The Bombay Port Trust Employees' Co-operative Bank Ltd.	1	3,169	4,26,358	---	2,08,847
16. The Bombay Postal Employees' Co-operative Society Ltd.	1	6,730	4,91,425	---	---
17. The Bombay Secretariat Co-operative Bank Ltd.	1	347	1,24,962	---	---
18. The Bombay Schools' Committee Employees' Co-operative Society Ltd.	1	1,097	1,03,313	---	---

* The term "loans overdue" means loans due for paym

ave 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. 50,206	Rs. ...	Rs. ...	Rs.	Rs.	Rs.	Rs. ...	Rs. ...	Rs. 731
5,01,738	1,59,395	23,367	32,72,954	.....	.....	...	...	7,127
1,47,469	61,236	...	4,12,404	.....	.....	...	...	2,981
1,15,668	...	...	4,59,576	.....	.....	...	...	1,919
64,065	11,077	...	5,38,988	.....	.....	...	...	2,205
2,00,661	54,989	...	2,78,154	.....	.....	...	...	2,910
66,641	212	...	5,810	30,300	.....	...	...	1,863
31,685	5,900	...	97,071	.....	.....	...	...	688
66,851	...	...	8,343	6,767	.....	...	...	1,442
1,34,160	...	...	26,106	34,945	.....	...	...	1,490
1,44,172	1,352	...	3,280	.....	.....	...	...	7,899
50,934	...	...	2,54,273	.....	.....	...	...	2,708
54,587	18	...	7,000	.....	.....	...	...	895
2,06,820	1,11,459	18,65	7,54,147	2,23,278	.....	...	...	7,223
5,39,306	...	...	2,00,926	.....	.....	...	...	7,448
4,42,783	3,962	...	1,54,400	.....	.....	...	...	15,614
86,250	...	...	66,234	.....	.....	...	...	927
96,061	...	...	60,865	.....	.....	...	...	820

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	Mutual Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Accountant General's Office Co-operative Bank Ltd.	19,951	58,632	.....	.....	.....	.....
2. The Ahmednagar District Urban Co-operative Bank Ltd.	85,010	7,43,069	2,86,435	84,522	40,000	.....
3. The Ankola Urban Co-operative Bank Ltd.	15,698	38,461	1,52,114	.....	.....	.....
4. The Ahmedabad People's Co-operative Bank Ltd.	19,370	.....	1,08,305	.....	.....	.....
5. The Ankleshwar Nagari Sahakari Bank Ltd.	24,470	1,40,618	52,663	.....	.....	.....
6. The Amalner Co-operative Bank Ltd.	44,680	2,72,754	.....	.....	.....	.....
7. The Ahmednagar Postal Division Co-operative Credit Society Ltd.	13,480	53,073	15,757	.....	.....	.....
8. The Athani Shri Murgendra Co-operative Society Ltd.	12,325	6,869	37,107	.....	.....	.....
9. The Ahmednagar Revenue and Registration Co-operative Credit Society Ltd.	78,938	.....	4,713	.....	.....	.....
10. The Ahmednagar Vernacular Teachers' Co-operative Credit Society Ltd.	37,520	1,51,279	15,679	.....	3,000	.....
11. The Bombay City Police Co-operative Credit Bank Ltd.	2,89,400	3,380	.....	.....	.....	.....
12. The Bombay Daxini Brahmins' Co-operative Bank Ltd.	29,769	70,039	1,530	.....	.....	.....
13. The Bombay Government Telegraph Office Junior Co-operative Credit Society Ltd.	15,000	.....	41,710	.....	.....	.....
14. The Bombay Namdeo Co-operative Agency Ltd.	77,465	49,594	44,585	.....	41,332	.....
15. The Bombay Port Trust Employees' Co-operative Bank Ltd.	3,10,523	1,95,815	.....	.....	.....	.....
16. The Bombay Postal Employees' Co-operative Society Ltd.	2,90,149	1,47,524	.....	.....	.....	.....
17. The Bombay Secretariat Co-operative Bank Ltd.	25,224	57,786	.....	.....	.....	.....
18. The Bombay Schools' Committee Employees' Co-operative Society Ltd.	37,306	25,335	31,440	.....	.....	.....

* 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. 4,067	Rs. 82,650	Rs. 1,973	Per cent. 6½	Per cent.	Per cent.
1,52,948	13,41,974	+ 17,522	9	4½	9½
19,537	2,25,800	540	6½	4	9½
470	1,23,045	+ 2,426	2	3½ to 5½	9
7,645	2,25,396	+ 5,198	8½	1½ to 3	6½
24,071	3,41,506	+ 19,938	9½	4½ to 6	10½
6,855	88,616	+ 2,617	8¾	6	9½
3,649	59,950	2,637	9	6½	9½
6,105	89,056	+ 2,658	6½	7½	9½
8,115	2,05,593	+ 4,529	.....	6½	9½
63,786	3,56,475	16,673	7½	4	9½
10,473	1,11,811	1,560	3¾	2¾ to 3¾	9½
6,784	63,494	2,009	10	5½ to 6	7½
22,147	2,35,163	191	.....	6½	8½ to 9½
33,561	5,39,899	32,064	7½	4	9½
71,834	5,09,507	15,489	8¾	4½	7½
1,937	84,947	3,536	7½	.....	.....
1,108	95,679	2,365	.....	4 to 5	9½

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
1	2	3	4	5	6	7
19. The Bombay South Indian Co-operative Bank Ltd.	1	793	Rs. 63,114	Rs.	Rs. 48,242	Rs.
20. The Byadgi Shri Gajanan Co-operative Bank Ltd.	1	899	1,34,762	.....	1,21,252	.....
21. The Belgeri Urban Co-operative Bank Ltd.	1	2,494	39,515	.....	42,469	.....
22. The Bijapur Government Officials' Co-operative Credit Bank Ltd.	1	418	1,20,953	.....	1,04,343	.....
23. The Bijapur Shri Shiddeshwar Urban Bank Ltd.	1	668	1,41,374	.....	1,14,990	.....
24. The Bijapur Mahalaxmi Co-operative Bank Ltd.	1	349	77,030	.....	59,392	.....
25. The Belgaum Pioneer Urban Co-operative Bank Ltd.	1	4,232	6,50,371	.....	6,64,471	.....
26. The Belgaum District Revenue Employees' Co-operative Society Ltd.	1	261	51,904	.....	44,306	.....
27. The Belgaum Roman Catholic Co-operative Credit Bank Ltd.	1	429	15,000	.....	18,796	.....
28. The Bulsar People's Co-operative Bank Ltd.	1	258	47,976	.....	47,569	.....
29. The Bhusaval People's Co-operative Bank Ltd.	1	433	2,05,065	.....	2,17,761	.....
30. The Bhaiband Co-operative Bank Ltd., Hyderabad.	1	772	4,13,510	.....	3,83,434	.....
31. The Burmah Shell Co-operative Society, Ltd.	1	294	93,087	.....	81,400	.....
32. The Central Telegraph Office Employees' Society Ltd., Bombay.	1	585	3,38,297	.....	3,36,569	.....
33. The Central Telegraph Office Co-operative Bank Ltd., Karachi.	1	282	76,047	.....	69,520	.....
34. The Chandraseniya Kayastha Prabhu Co-operative Bank Ltd.	1	1,995	46,812	.....	57,855	.....
35. The Cosmos Co-operative Urban Bank Ltd.	1	1,820	1,33,865	.....	1,37,110	.....
36. The Deccan Merchants' Co-operative Bank Ltd.	1	325	48,798	.....	46,084	.....
37. The Deorukh Brahmans' Co-operative Credit Society, Ltd.	1	99	21,995	.....	24,115	.....

* 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.
55,025	9,061	...	36,255	.....	.....	..	..	1,162
1,06,524	65,349	...	3,46,854	.....	.....	..	..	3,291
1,94,167	80,364	...	70,290	.....	.....	..	..	4,029
1,09,112	2,341	...	88,856	.....	.....	..	..	1,504
95,636	25,286	...	1,36,122	.....	.....	..	..	2,601
48,095	356	...	31,260	.....	.....	..	..	708
4,83,816	1,21,757	...	12,83,263	.....	.....	..	..	10,411
44,834	836	...	20,125	.....	.....	..	..	779
14,424	3,150	...	79,169	.....	.....	..	..	868
46,234	3,367	...	.....	.....	.....	..	..	954
2,70,595	17,536	...	22,27,210	.....	.....	..	..	6,184
2,48,519	38,560	...	13,59,042	.....	.....	..	..	4,647
48,590	...	...	22,646	990	.....	..	..	387
1,98,091	11,840	...	2,000	.....	.....	..	..	3,905
48,923	...	...	24,930	.....	.....	..	..	771
1,40,869	...	...	3,91,181	.....	.....	..	..	3,743
2,10,180	27,078	...	9,08,654	.....	.....	..	..	4,402
98,650	...	...	29,74,660	.....	.....	..	..	2,840
64,509	21,728	...	8,149	23,253	.....	..	..	288

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

STATEMENT

Classification 1	Share Capital paid 17	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
19. The Bombay South Indian Co-operative Bank Ltd.	Rs. 17,516	Rs. 33,668	.....	.....	.....	Rs.
20. The Byadgi Shri Gajanan Co-operative Bank Ltd.	26,520	15,387	82,837	.....	.....	.....
21. The Betgeri Urban Co-operative Bank Ltd.	82,736	40,729	73,997	.....	.....	.....
22. The Bijapur Government Officials' Co-operative Credit Bank Ltd.	43,230	41,040	49,089	.....	.....	.....
23. The Bijapur Shri Shiddeshwar Urban Bank Ltd.	23,695	50,988	21,644	.....	.....	.....
24. The Bijapur Mahalaxmi Co-operative Bank Ltd.	14,110	15,667	20,404	.....	.....	.....
25. The Belgaum Pioneer Urban Co-operative Bank Ltd.	91,973	5,14,066	2,08,105	.....	.....	.....
26. The Belgaum District Revenue Employees' Co-operative Society Ltd.	20,344	12,219	16,176	.....	.....	.....
27. The Belgaum Roman Catholic Co-operative Credit Bank Ltd.	7,900	57,782	5,839	.....	.....	.....
28. The Bulsar People's Co-operative Bank Ltd.	16,225	42,626	59,815	.....	.....	.....
29. The Bhusaval People's Co-operative Bank Ltd.	50,000	2,78,860	1,38,193	.....	.....	.....
30. The Bhaiband Co-operative Bank Ltd., Hyderabad.	54,745	3,97,273	4,726	.....	.....	.....
31. The Burmah Shell Co-operative Society Ltd.	25,246	58,913	130	.....	.....	.....
32. The Central Telegraph Office Employees' Society Ltd., Bombay.	36,870	2,03,904	2,000	.....	.....	.....
33. The Central Telegraph Office Co-operative Bank Ltd., Karachi.	17,175	26,071	1,466	.....	.....	.....
34. The Chandraseniya Kayastha Prabhu Co-operative Bank Ltd.	23,505	68,517	1,23,049	.....	.....	.....
35. The Cosmos Co-operative Urban Bank Ltd.	74,780	1,46,039	1,67,969	.....	.....	.....
36. The Deccan Merchants' Co-operative Bank Ltd.	19,685	1,04,743	.....	.....	.....	.....
37. The Deorukh Brahmins' Co-operative Credit Society Ltd.	6,200	11,202	43,120	.....	.....	.....

* 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. 3,554	Rs. 55,038	Rs. 2,422	Per cent.	Per cent.	Per cent.
10,030	1,34,774	3,179	8	6½ to 7	10½
51,977	2,49,439	5,753	9	5½	9½
10,650	1,44,009	4,157	7	3½	8½
15,162	1,10,489	4,813	10	6½	10½
852	51,033	1,960	9	6½	10½
1,66,471	9,80,614	32,035	7½	1 to 5	6½ to 9½
5,291	54,030	2,363	9	5½ to 6½	9½
6,079	77,600	1,032	6½	4½	9½
3,260	1,21,926	+5,014	7	1 to 3	7½
12,847	4,79,900	+14,491	8	3 to 4½	7½ to 9
9,755	4,56,499	10,033	7½	.....	9
255	84,544	299	1	6	9
24,502	2,67,376	6,524	6½	4½ to 6½	7½ to 9½
5,926	50,638	2,263	8½	4½	9½
23,590	2,38,661	3,765	6½	3½ to 3¾	9
30,341	4,09,139	+7,151	6½	3 to 6	7½
9,971	1,34,349	1,195	.....	.....	.....
5,136	65,658	1,512	6½	6½	7½

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.
38. The Dharwar Urban Co-operative Bank, Ltd.	1	3,292	.....	.....	37,702	.....
39. The Dharwar Revenue and Registration Department Employees' Co-operative Credit Bank.	1	405	90,233	.....	85,397	.....
40. The Dhulia Urban Co-operative Bank, Ltd.	1	1,634	8,27,142	11,93,105	7,23,978	11,97,353
41. The E. D. Saasoon Staff Co-operative Credit Society, Ltd.	1	522	97,384	.....	77,755	.....
42. The East Khandesh Government Servants' Co-operative Bank, Ltd.	1	2,375	4,39,338	.....	4,42,529	.....
43. The G. I. P. Railway Employees' Co-operative Bank, Ltd.	1	17,563	33,97,392	.....	32,08,199	.....
44. The Government Printing, Stationery and Publication Department Co-operative Credit Society Ltd.	1	544	53,178	.....	57,035	.....
45. The Gadag Co-operative Urban Bank Ltd.	1	977	35,983	.....	47,676	.....
46. The Gulledagudd Industrial Co-operative Bank Ltd.	1	417	22,915	.....	19,324	.....
47. The Gokak Urban Co-operative Bank Ltd.	1	650	2,53,976	.....	2,13,862	.....
48. The Godhra City Co-operative Bank Ltd.	1	404	30,143	.....	37,835	.....
49. The Government Servants' Maharashtra Co-operative Bank Ltd.	1	289	30,051	.....	24,979	.....
50. The Gujarat Brahma Kshatriya Co-operative Bank, Ltd.	1	156	6,999	.....	13,648	.....
51. The Gujarati Co-operative Bank, Ltd.	1	1,073	1,61,732	.....	1,18,094	.....
52. The Hydro Employees Co-operative Credit Society, Ltd.	1	577	62,932	.....	56,726	.....
53. The Hubli Urban Co-operative Bank, Ltd.	1	2,182	7,05,959	90,000	7,72,436	50,000
54. The Hubli Moslem Co-operative Bank, Ltd.	1	321	43,190	.....	37,450	.....

* 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.
4,83,682	4,75,260	5,827	2,30,483	5,913	.....	...	...	6,092
89,277	3,196	...	26,220	.....	.....	...	...	1,623
5,74,410	66,550	61,533	9,00,979	.....	.....	...	...	5,421
56,817	...	...	5,195	.....	2,400	...	...	594
6,68,807	25,611	...	1,43,455	.....	.....	...	...	7,744
50,49,174	...	...	10,44,796	.....	.....	...	...	73,095
43,330	2,270	...	12,816	.....	.....	...	...	1,142
1,53,797	66,616	...	55,088	.....	.....	...	...	2,291
68,791	18,025	...	70,135	13,000	.....	1	...	1,332
1,90,730	19,888	...	6,83,154	.....	.....	...	...	3,432
1,44,005	61,668	...	15,16,520	.....	.....	...	...	3,951
41,655	9,694	...	12,293	8,971	.....	...	...	845
21,688	3,339	...	37,597	.....	.....	...	...	634
2,04,353	8,955	...	63,56,293	.....	.....	...	...	8,965
55,179	...	...	36,166	.....	.....	...	...	500
2,72,262	1,16,803	42,134	13,46,873	.....	.....	...	...	9,133
46,300	11,756	...	35,459	.....	.....	...	...	678

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs.	Rs.	Rs.	Rs.	Rs.
38. The Dharwar Urban Co-operative Bank, Ltd.	55,638	1,99,848	2,13,905	.....	1,22,847	.....
39. The Dharwar Revenue and Registration Department Employees' Co-operative Credit Bank.	69,990	7,221	6,971	.....	.....	.....
40. The Dhulia Urban Co-operative Bank, Ltd.	91,855	1,41,349	4,04,333	.....	.....	.....
41. The E. D. Sassoon Staff Co-operative Credit Society, Ltd.	44,320	3,893	.....	4,072	.....	.....
42. The East Khandesh Government Servants' Co-operative Bank Ltd.	88,289	9,03,404	13,634	.....	.....	.....
43. The G. L. P. Railway Employees' Co-operative Bank, Ltd.	9,96,430	38,53,420	.....	.....	.....	.....
44. The Government Printing, Stationery and Publication Department Co-operative Credit Society Ltd.	44,997	8,984	.....	.....	.....	.....
45. The Gadag Co-operative Urban Bank Ltd.	51,270	34,351	83,594	.....	.....	.....
46. The Guledagudd Industrial Co-operative Bank, Ltd.	19,900	6,629	33,793	.....	10,000	.....
47. The Gokak Urban Co-operative Bank, Ltd.	45,194	57,638	1,25,341	.....	.....	.....
48. The Godhra City Co-operative Bank, Ltd.	32,175	70,315	1,59,646	16,536	.....	.....
49. The Government Servants' Maharashtra Co-operative Bank, Ltd.	7,010	19,092	32,236	.....	.....	.....
50. The Gujarat Brahma Kshatriya Co-operative Bank, Ltd.	17,109	45,724	16,750	.....	.....	.....
51. The Gujarati Co-operative Bank, Ltd.	30,702	1,07,470	1,60,002	.....	.....	.....
52. The Hydro Employees Co-operative Credit Society, Ltd.	91,370	300	900	.....	.....	.....
53. The Hubli Urban Co-operative Bank Ltd.	1,15,450	4,37,558	1,76,069	39,136	.....	.....
54. The Hubli Moslem Co-operative Bank, Ltd.	14,750	20,561	17,023	.....	.....	.....

* 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.
43,932	6,36,170	.....	.....	4½	10½
8,551	92,733	7,377	5	3½ to 3¾	9
37,666	6,75,103	+18,419	9	5%	9¾
1,445	53,730	3,374	6½	6	9¾
20,726	1,26,053	+11,620	9	6	7½
3,09,317	51,59,167	1,07,357	8¾	5	7%
9,101	63,082	2,067	3*	.....	9
17,003	1,86,218	7,452	9	4	9*
6,939	77,261	1,615	9½	6½	10½
27,989	2,56,162	7,046	7	5	9¾
10,383	2,89,055	+5,182	6½	3 to 4	9½
616	58,954	400	4	4 to 5	7½
5,296	84,870	+1,460	5½	2½ to 5	6½
1,406	2,99,579	3,513	4½	3	8
7,254	99,824	4,868	.....	.....	.....
74,240	8,42,453	8,082	5	3½ to 5	9* to 12½
2,165	54,499	3,120	9½	5 to 6½	9*

taker 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
55. The Honavar Halvayak Co-operative Urban Bank, Ltd.	1	663	Rs. 1,702	Rs.	Rs. 11,138	Rs.
56. The Honavar Urban Co-operative Bank.	1	405	51,072	.....	48,578	.....
57. The Hyderabad Amils' Co-operative Bank, Ltd.	1	760	3,59,317	.....	2,52,871	.....
58. The Income Tax Office Co-operative Credit Society, Ltd.	1	373	77,667	.....	74,413	.....
59. The Ismailia Co-operative Bank, Ltd.	1	1,038	2,07,205	.....	1,96,457	.....
60. The Indapur People's Co-operative Bank, Ltd.	1	76	1,779	.....	3,320	.....
61. The Jackson Co-operative Credit Bank of B. B. & C. I. Railway.	1	31,374	50,42,310	.....	47,40,965	.....
62. The Islampur People's Co-operative Bank, Ltd.	1	210	1,01,180	.....	76,911	.....
63. The Jewish Co-operative Credit Society, Ltd.	1	676	21,708	.....	21,037	.....
64. The Jambusar People's Co-operative Bank, Ltd.	1	451	52,037	.....	49,124	.....
65. The Jain Vidyotejak Sahakari Mandal, Ltd.	1	267	9,058	.....	1,304	.....
66. The Karad Urban Co-operative Bank, Ltd.	1	465	2,66,709	.....	2,59,145	.....
67. The Kodak (Bombay) Co-operative Thrift Society, Ltd.	1	63	13,761	.....	10,812	.....
68. The Kalol Urban Co-operative Bank, Ltd.	1	140	18,278	.....	20,367	.....
69. The Khanapur Urban Co-operative Bank, Ltd.	1	618	24,170	.....	20,068	.....
70. The Kittur Urban Co-operative Bank, Ltd.	1	894	55,055	.....	42,048	.....
71. The Karwar Urban Co-operative Bank, Ltd.	1	905	2,18,179	.....	2,28,218	.....
72. The Kumta Urban Co-operative Bank, Ltd.	1	1,019	18,955	.....	28,605	.....
73. The Khudabadi Amils' Co-operative Bank, Ltd.	1	2,340	7,47,698	.....	7,56,322	.....
74. The Khudabadi Bhaiband Co-operative Bank, Ltd.	1	974	2,02,303	.....	1,85,535	.....
75. The Karachi Hindu Co-operative Bank, Ltd.	1	1,357	2,05,807	.....	1,33,275	.....
76. The Karachi Municipal Sweepers' Co-operative Credit Society.	1	1,280	69,403	.....	54,872	.....

* 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' produce	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.
1,10,240	1,04,063	...	5,327	.....	.....	...	...	1,056
1,09,909	41,768	...	4,02,866	.....	.....	...	...	1,045
3,84,729	20,936	...	11,06,569	.....	.....	...	...	3,371
61,149	374	...	1,185	.....	.....	...	...	296
93,914	...	...	2,21,524	.....	.....	...	...	1,402
50,330	50,225	...	31	3,208	.....	...	...	649
49,30,323	...	...	10,04,379	.....	.....	...	...	58,069
80,457	10,688	...	96,683	2,18,018	.....	...	...	914
47,044	23,216	...	57,946	.....	250	...	...	1,956
27,436	2,220	...	3,63,513	.....	.....	...	...	2,784
41,132	...	...	695	.....	.....	...	...	363
1,16,664	7,335	...	2,75,414	.....	.....	...	...	2,932
8,753	...	...	24,395	.....	.....	...	...	32
30,144	2,731	...	1,85,506	.....	1,866	...	...	717
82,570	34,668	...	23,308	.....	.....	...	...	1,426
1,51,478	35,000	...	1,10,135	.....	.....	...	...	1,826
1,63,516	28,926	...	5,13,249	1,38,451	1,40,967	...	...	5,549
1,27,426	1,06,040	...	2,91,894	32,513	.....	...	...	3,712
8,82,344	1,33,289	...	29,30,096	.....	.....	...	...	13,784
1,80,080	29,992	...	6,35,794	.....	.....	...	...	3,537
9,13,139	5,725	...	22,30,103	.....	.....	...	...	4,386
64,268	2,768	...	16,560	34,466	.....	...	...	2,074

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

STATEMENT

Classification 1	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
55. The Honawar Halva- yak Co-operative Urban Bank, Ltd.	Rs. 12,570	Rs. 21,898	Rs. 56,244	Rs.	Rs. 3,000	Rs.
56. The Honavar Urban Co-operative Bank.	16,910	1,87,368	72,571	.....	.....	.....
57. The Hyderabad Amils' Co-operative Bank, Ltd.	79,558	3,25,608	3,95,745	.....	.....	.....
58. The Income Tax Office Co-operative Credit Society, Ltd.	21,660	36,361	.....	.....	.....	.....
59. The Ismailia Co- operative Bank, Ltd.	41,010	40,495	.....	.....	.....	.....
60. The Indapur People's Co-operative Bank, Ltd.	6,800	668	570	.....	40,200	.....
61. The Jackson Co- operative Credit Bank of B. B. & C. I. Railway.	4,48,449	43,22,252	.....	.....	.....	.....
62. The Islampur Peo- ple's Co-operative Bank, Ltd.	15,355	8,275	25,496	.....	23,410	.....
63. The Jewish Co-opera- tive Credit Society, Ltd.	26,186	9,003	8,420	250	.....	.....
64. The Jambusar Peo- ple's Co-operative Bank, Ltd.	18,850	1,27,984	68,731	.....	.....	.....
65. The Jain Vidyotejak Sahakari Mandal, Ltd.	57,815	.....	4,960	.....	.....	.....
66. The Karad Urban Co-operative Bank, Ltd.	15,515	50,407	69,358	.....	.....	.....
67. The Kodak (Bombay) Co-operative Thrift Society, Ltd.	3,990	45,414	.....	.....	.....	.....
68. The Kalol Urban Co- operative Bank, Ltd.	7,800	23,844	30,548	811	.....	.....
69. The Khanapur Urban Co-operative Bank, Ltd.	16,910	10,646	48,709	.....	.....	.....
70. The Kittur Urban Co-operative Bank, Ltd.	66,240	38,006	27,516	.....	.....	.....
71. The Karwar Urban Co-operative Bank, Ltd.	27,150	42,400	2,78,899	34,603	7,213	.....
72. The Kumta Urban Co-operative Bank, Ltd.	16,846	46,131	1,67,345	.....	3,463	.....
73. The Khudabadi Amils' Co-operative Bank, Ltd.	1,88,490	15,68,769	94,132	.....	.....	.....
74. The Khudabadi Bhaiband Co-opera- tive Bank, Ltd.	97,095	3,36,517	3,02,955	.....	.....	.....
75. The Karachi Hindu Co-operative Bank, Ltd.	36,868	97,304	1,31,798	.....	.....	.....
76. The Karachi Muni- cipal Sweepers' Co- operative Credit Society.	14,956	4,489	11,000	.....	31,002	.....

* 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. 16,345	Rs. 1,10,057	Rs. 1,927	Per cent.	Per cent. 5½ to 7	Per cent. 9½
17,450	2,94,399	3,962	9	3 to 5	9½
49,546	8,50,457	16,810	7½	3½	8
2,109	60,130	2,212	8½	4½	9½
2,838	84,343	4,910	2½	2½ to 5	9½
1,997	50,235	-4,104	3	6	9½
3,94,479	51,65,180	1,01,870	10	5½	4½
2,226	74,762	3,342	6½	4 to 5	9½
18,111	61,970	8,611	6½	5	12½
6,899	2,22,464	4,715	6½	1 to 3	7½ to 9
1,756	64,631	1,431	.....	.....	.....
6,171	1,41,451	4,767	8	3½ to 6	9½
1,394	50,798	728	5	.....	.....
1,734	64,737	663	6	2½	7½
15,380	91,645	3,220	7½	5 to 6	9½
36,518	1,68,210	7,158	8	4 to 5½	9½
44,479	4,34,744	6,860	7½	2½ to 3½	7½
27,490	2,81,275	4,091	6½	3½ to 5	9½
1,12,426	19,63,617	34,989	9	4	8
24,226	7,60,793	13,337	7½	.....	9
2,175	2,62,145	5,097	7½	4	8
2,918	64,366	2,082	6	6	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
			Rs.	Rs.	Rs.	Rs.
77. The Karachi Urban Co-operative Bank, Ltd.	1	6,033	5,31,501	.....	3,51,129	.....
78. The Karachi Mercantile Co-operative Bank, Ltd.	1	2,025	10,23,879	.....	7,69,036	.....
79. The Lalubhai Samaldas People's Co-operative Bank, Ltd.	1	2,502	3,94,146	.....	3,46,126	.....
80. The Larkana Urban Co-operative Bank, Ltd.	1	977	1,21,454	.....	67,713	.....
81. The Mazgaon Dock's Employees' Co-operative Credit Bank, Ltd.	1	441	61,379	.....	71,811	.....
82. The Military Accounts No. 1 Co-operative Bank, Ltd.	1	604	79,614	.....	77,649	.....
83. The Muddebihal Taluka Teachers' Co-operative Credit Society, Ltd.	1	87	27,967	.....	29,479	.....
84. The North Kanara Goud Saraswat Co-operative Bank, Ltd.	1	421	42,088	.....	42,789	.....
85. The Nasik Government Servants' Co-operative Bank, Ltd.	1	735	28,439	.....	34,716	.....
86. The Poona District Rupee Co-operative Bank, Ltd.	1	1,249	57,771	.....	39,937	.....
87. The Poona Posts, R. M. S. and Telegraphs Co-operative Credit Society, Ltd.	1	900	87,910	.....	80,326	.....
88. The Poona Merchants' Co-operative Bank, Ltd.	1	400	3,66,990	.....	3,55,594	.....
89. The Poona City Municipality Co-operative Society, Ltd.	1	688	47,065	.....	43,957	.....
90. The Pandharpur Urban Co-operative Bank, Ltd.	1	924	1,21,260	.....	1,29,317	.....
91. The Pardi People's Co-operative Bank, Ltd.	1	249	2,80,257	.....	2,40,644	.....
92. The Preventive Service Co-operative Society, Ltd.	1	416	63,973	.....	56,539	.....
93. The Pratap Mill-hands' Co-operative Bank, Ltd.	1	998	1,37,367	.....	1,26,682	.....
94. The Pratap Mill-hands' Nutan Co-operative Credit and Provident Fund Society, Ltd.	1	630	70,834	.....	70,121	.....
95. The Ratnagiri Urban Co-operative Bank, Ltd.	1	804	86,331	.....	44,481	.....

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.
7,21,800	53,707	...	63,04,690	.....	.....	...	...	18,349
10,23,296	26,036	...	2,87,94,579	1,80,000	.....	...	...	17,766
2,25,606	...	...	31,15,456	.....	.....	..	..	6,034
79,976	7,677	...	6,60,795	87,938	.....	...	...	2,093
59,008	...	...	17,109	.....	.....	..	..	420
1,23,636	16,076	...	54,002	.....	.....	..	..	1,848
41,675	1,762	...	14,447	.....	.....	..	..	568
53,153	...	...	84,188	.....	.....	..	..	1,459
59,265	19,557	...	.....	.....	.....	..	..	2,911
95,886	14,288	...	1,74,974	67,758	.....	...	...	1,560
71,983	463	...	33,407	58,137	.....	...	...	2,441
1,27,761	12,916	...	3,37,551	55,039	.....	...	...	3,611
50,628	5,404	...	24,105	.....	.....	..	..	957
1,11,905	40,102	9,000	6,02,370	.....	.....	...	...	4,114
1,11,120	729	...	5,60,779	.....	15,057	...	...	3,130
59,483	...	...	7,076	.....	.....	..	..	715
1,53,884	4,428	...	1,28,140	.....	.....	..	..	4,745
64,939	513	...	25,845	.....	.....	..	..	2,408
93,074	19,889	...	4,65,683	10,52,921	.....	...	...	2,319

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.
77. The Karachi Urban Co-operative Bank, Ltd.	1,09,530	2,71,539	5,56,655	.....	.....	.....
78. The Karachi Mercantile Co-operative Bank, Ltd.	1,74,765	4,851	14,81,149	.....	1,50,000	.....
79. The Lalubhai Samaldas People's Co-operative Bank, Ltd.	49,530	2,36,683	.....	.....	.....	.....
80. The Larkana Urban Co-operative Bank, Ltd.	12,320	11,950	96,353	.....	.....	.....
81. The Mazgaon Dock's Employees' Co-operative Credit Bank, Ltd.	85,612	12,910	.....	.....	.....	.....
82. The Military Accounts No. 1 Co-operative Bank, Ltd.	34,878	47,061	45,137	.....	.....	.....
83. The Muddebihal Taluka Teachers' Co-operative Credit Society, Ltd.	26,760	4,351	23,401	.....	.....	.....
84. The North Kanara Goud Saraswat Co-operative Bank, Ltd.	7,931	71,513	.....	.....	.....	.....
85. The Nasik Government Servants' Co-operative Bank, Ltd.	93,209	.....	1,098	.....	.....	.....
86. The Poona District Rupee Co-operative Bank, Ltd.	21,530	80,299	5,578	.....	92	.....
87. The Poona Posts, R. M.S. and Telegraphs Co-operative Credit Society, Ltd.	22,408	45,554	3,272	.....	7,123	.....
88. The Poona Merchants' Co-operative Bank, Ltd.	36,920	1,12,540	6,969	.....	685	.....
89. The Poona City Municipality Co-operative Society, Ltd.	9,890	12,550	26,570	.....	.....	.....
90. The Pandharpur Urban Co-operative Bank, Ltd.	29,060	17,484	2,32,991	.....	.....	.....
91. The Pardi People's Co-operative Bank, Ltd.	23,200	1,22,479	45,447	1,547	.....	.....
92. The Preventive Service Co-operative Society, Ltd.	19,629	.....	36,739	.....	.....	.....
93. The Pratap Mill-hands' Co-operative Bank, Ltd.	19,910	1,68,565	.....	.....	.....	.....
94. The Pratap Mill-hands' Nusan Co-operative Credit and Provident Fund Society, Ltd.	9,535	53,781	1,046	.....	.....	.....
95. The Ratnagiri Urban Co-operative Bank, Ltd.	12,170	29,365	1,08,749	.....	29,374	.....

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.
20,895	9,58,619	15,763	6½	4½	7 to 8
46,190	18,86,955	47,723	9	2½ to 4	8
10,399	2,96,612	6,441	2½	4	9½
2,058	1,22,680	1,672	3	5½	9¾
16,243	1,14,765	6,443	6½	.....	9¾
8,823	1,35,919	6,814	6	3 to 6	7½ to 8
3,347	57,769	2,176	8½	6½	9¾
4,642	84,386	893	6½	3½ to 4½	9¾
14,046	1,08,353	8,907	5½	4 to 4½	½
5,814	1,13,313	2,775	7½	7½ to 8	9¾
5,533	83,890	3,485	9	3½ to 6½	½
5,930	1,64,044	2,698	6	5 to 6	9½
3,530	53,140	1,857	7½	4½ to 6½	9¾
12,420	2,91,955	2,009	8½	3 to 4	12½
1,826	1,94,999	4,200	6¾	1 to 4	7
1,407	57,775	3,731	7½	2	9¾
13,955	2,02,430	5,081	10	4½ to 5	9¾
2,423	66,785	2,375	7½	4½ to 5	9¾
12,993	1,93,051	2,272	6½	4	9¾

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
96. The Ratnagiri District Primary Teachers' Co-operative Credit Society, Ltd.	1	850	Rs. 73,310	Rs.	Rs. 58,741	Rs.
97. The Raddi Communal Co-operative Bank, Ltd.	1	1,757	17,475	.....	69,448	.....
98. The Rander People's Co-operative Bank, Ltd.	1	331	1,40,011	.....	1,34,291	.....
99. The Rajwade Mandal Co-operative Bank, Ltd.	1	562	1,27,143	3,02,383	41,503	2,95,367
100. The Shamrao Vithal Co-operative Bank, Ltd.	1	2,230	13,61,639	49,689	13,78,012	51,459
101. The Saraswat Co-operative Banking Society, Ltd.	1	577	27,561	.....	31,170	.....
102. The Salsette Catholic Co-operative Society, Ltd.	1	3,405	10,410	.....	14,526	.....
103. The Satara District Local Board's Teachers' Co-operative Society, Ltd.	1	1,326	96,307	.....	77,527	.....
104. The Satara Namdeo Co-operative Bank, Ltd.	1	226	71,074	.....	76,102	.....
105. The Southern Maratha Urban Co-operative Bank, Ltd.	1	3,618	2,44,040	.....	3,15,681	.....
106. The Siddapur Urban Co-operative Bank, Ltd.	1	275	29,629	.....	32,907	.....
107. The Sirsi Urban Co-operative Bank, Ltd.	1	902	1,59,896	.....	1,07,792	.....
108. The Surat People's Co-operative Urban Bank, Ltd.	1	1,351	11,03,100	.....	10,86,964	.....
109. The Sind and Baluchistan Postal Employees Co-operative Credit Society, Ltd.	1	1,093	68,623	.....	84,294	.....
110. The Wai Urban Co-operative Bank, Ltd.	1	132	1,34,235	.....	1,17,922	.....
111. The West Khandesh Government Servants' Co-operative Society, Ltd.	1	1,080	1,16,527	43,500	1,04,460	28,579
112. The Zoroastrian Co-operative Urban Bank, Ltd.	1	962	1,09,060	.....	1,40,917	.....
113. The Maharashtra Industrial Co-operative Agency, Ltd.	1	35	5,82,073	.....	4,59,740	.....
114. The Dadar Co-operative Banking Society, Ltd.	1	210	7,960	.....	4,981	.....
Grand Total 1933-34 ...	114	1,59,957	2,36,79,543	19,65,019	2,69,01,117	19,30,159
Grand Total for 1932-33 ...	102	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)—concl'd.

Loans due by			Loans and Deposits received during the year from			Sale 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.
64,099	...	...	82,126	.....	.....	..	...	1,978
4,54,085	2,95,654	...	3,60,586	35,098	.....	...	...	7,216
83,629	29,538	...	9,74,037	.....	.....	...	...	3,330
85,639	104	7,017	2,44,841	.....	.....	...	...	677
6,81,575	68,280	49,618	30,05,618	.....	84,102	...	...	21,899
47,458	5,932	...	3,43,658	.....	.....	...	...	1,257
82,224	...	...	53,646	.....	.....	...	...	864
1,19,677	3,065	...	34,151	...	.....	...	...	1,913
97,086	47,796	...	3,04,670	.....	5,318	...	...	2,423
6,35,491	2,24,858	...	13,22,786	.....	.....	...	...	13,672
37,736	17,558	...	50,094	.....	.....	...	...	1,406
3,37,183	75,243	...	2,76,509	.....	.....	..	...	4,878
9,65,424	62,370	...	1,11,74,541	.....	.....	...	...	3,426
62,561	3,835	...	96,200	.....	.....	...	...	2,114
73,082	15,533	...	72,675	.....	.....	...	...	455
1,51,652	4,357	16,023	65,589	.....	.....	...	...	3,125
1,06,881	40,687	..	6,45,431	.....	.....	...	...	9,987
2,38,244	..	...	50	4,55,665	.....	...	...	742
23,331	7,648	...	6,42,364	.....	.....	...	...	997
2,92,37,497	34,93,896	2,26,300	10,05,67,181	28,07,157	2,49,973	1	...	5,76,603
2,70,21,514	35,06,236	3,04,122	9,30,76,962	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	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.
96. The Ratnagiri District Primary Teachers' Co-operative Credit Society, Ltd.	13,500	63,290	251	.....	.....	.....
97. The Raddi Communal Co-operative Bank, Ltd.	57,600	54,295	3,44,496	.....	55,098	.....
98. The Bander People's Co-operative Bank, Ltd.	24,050	1,04,460	2,71,051	.....	.....	.....
99. The Rajwade Mandal Co-operative Bank, Ltd.	12,000	22,018	67,694	.....	.....	.....
100. The Shamrao Vithal Co-operative Bank, Ltd.	69,878	8,22,978	6,23,293	38,995	.....	.....
101. The Saraswat Co-operative Banking Society, Ltd.	20,500	62,308	23,874	.....	.....	.....
102. The Salsette Catholic Co-operative Society, Ltd.	23,569	61,817	.....	.....	.....	.....
103. The Satara District Local Board's Teachers' Co-operative Society, Ltd.	32,910	7,161	42,402	.....	.....	.....
104. The Satara Namdeo Co-operative Bank, Ltd.	17,234	6,016	1,38,103	6,326	.....	.....
105. The Southern Maratha Urban Co-operative Bank, Ltd.	1,01,396	4,00,222	4,02,037	5,143	.....	.....
106. The Siddapur Urban Co-operative Bank, Ltd.	6,500	41,582	7,149	.....	.....	.....
107. The Sirsi Urban Co-operative Bank, Ltd.	27,505	1,21,418	2,33,070	.....	.....	.....
108. The Surat People's Urban Co-operative Bank Ltd.	1,92,755	11,18,366	7,47,411	.....	.....	.....
109. The Sind and Baluchistan Postal Employees Co-operative Credit Society, Ltd.	43,769	17,600	.....	.....	.....	.....
110. The Wai Urban Co-operative Bank, Ltd.	13,450	3,810	47,594	.....	108	.....
111. The West Khandesh Government Servants' Co-operative Society, Ltd.	30,494	2,78,455	50	.....	.....	.....
112. The Zoroastrian Co-operative Urban Bank, Ltd.	69,550	2,55,831	.....	.....	.....	.....
113. The Maharashtra Industrial Co-operative Agency, Ltd.	2,430	653	8,901	.....	2,30,999	.....
114. The Dadar Co-operative Banking Society, Ltd.	8,785	44,002	6,496	38	.....	.....
Grand Total 1933-34 ...	67,07,516	2,21,83,975	1,06,99,315	1,51,979	8,29,196	.....
Grand Total for 1932-33 ...	64,56,081	2,26,56,131	79,85,738	2,27,845	5,28,652	.....

† For the purposes of this statement the working capital.

A (1)—concl'd.

23 Reserve Fund	24 Working Capital	25 Profit and loss for the year	26 Usual dividend paid on shares	Most usual Rate of Interest	
				27 On borrowings	28 On lendings
Rs. 1,542	Rs. 78,643	Rs. 3,731	Per cent. 6½	Per cent. 5	Per cent. 9½
56,809	5,28,298	.....	.....	3 to 7	8 to 9½
8,955	4,08,516	3,350	7½	1 to 2½	7½
550	1,02,292	953	.....	4 to 6	9
1,29,335	16,91,478	18,869	6½	3	5 to 9½
4,303	1,10,985	3,744	6½	4½	9½
5,161	90,547	363	.....	.....	.....
4,211	86,704	4,365	6½	6	9½
6,509	1,74,188	-5,703	.....	4 to 6	9½
79,564	9,88,362	9,501	6½	2½ to 3½	9½
702	56,233	531	6½	2 to 5½	9½
49,370	4,31,363	4,796	7½	1½ to 4½	8 to 9½
47,332	21,05,704	18,597	7½	1 to 3½	7½
5,115	66,484	3,560	6	4 to 6	8
6,612	71,574	3,987	6	4½	9½
5,904	5,14,203	4,539	9	5	7½
13,086	3,58,467	1,794	3	3 to 4	10
1,000	2,43,273	897	.....	.....	.....
2,523	61,844	508	3½	2½ to 3½	9½
27,93,423	4,33,95,704	6,60,276	.....	.....	.....
22,52,907	4,00,07,354	7,92,461	.....	.....	.....

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

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
<i>Class I—Agricultural Credit, Unlimited.</i>						
Ahmedabad	86	4,739	1,02,329	.....	93,354	.....
Kaira	101	8,573	21,019	24	47,132	224
Panch Mahals	177	7,954	53,367	118	45,991	266
Broach	161	7,749	2,88,909	.....	3,69,538	717
Surat	144	7,527	1,70,673	24	2,53,468	522
Dhárwár	453	31,065	3,42,545	.....	7,11,778	.....
Belgaum	200	18,812	3,04,419	.....	5,66,132	398
Bijápúr	171	10,954	81,192	.....	1,47,885	.....
Kánara	93	8,597	1,99,325	.....	2,17,963	.....
Kolába	55	2,274	36,383	.....	37,153	.....
Ratnágiri	40	3,671	45,576	.....	47,042	.....
Thána	119	5,173	1,84,457	.....	1,76,166	.....
Násik	241	8,825	1,63,041	.....	2,14,649	.....
East Khándesh	518	25,750	11,09,485	.....	11,37,876	.....
West Khándesh	288	13,073	3,39,510	95,753	4,40,488	1,87,706
Poona	179	12,264	2,41,294	649	3,35,997	155
Sátára	295	18,642	9,60,100	.....	9,91,692	853
Sholápur	161	10,531	1,84,963	.....	2,25,719	.....
Ahmednagar	122	4,651	51,500	1,342	1,05,932	626
Hyderabad	226	6,361	33,597	.....	69,982	.....
Nawábsháh	125	3,792	18,145	1,716	50,808	.....
Karáchi	78	2,146	53,654	55	61,195	.....
Dadu	51	1,434	4,820	1,454	16,238	293
Sukkur	91	2,463	6,849	.....	20,929	.....
Lárkána	143	3,885	15,470	.....	33,668	23
Thar and Párkar	168	4,197	1,08,091	.....	1,60,952	.....
Upper Sind Frontier	5	130	20,330	.....	19,582	.....
Total, Unlimited	4,491	235,232	51,46,043	2,01,135	65,39,349	1,91,632

B—1933-34.

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.
4,40,879	2,49,267	.....	22,935	88,298	164	.....	.....
3,43,081	1,28,485	1,260	9,768	22,755	24	.....	.....
5,11,574	2,29,423	926	11,254	68,139	126	.....	.....
9,63,421	4,59,918	.....	37,704	1,70,908	.....	.....	.....
8,98,404	4,49,152	1,603	76,355	62,644	33	.....	.....
37,09,591	21,23,073	.....	1,21,417	2,01,895	7,337	10	.....
18,59,236	10,99,490	1,130	88,593	86,265	3,106	.....	.....
11,44,807	8,07,849	.....	24,727	61,069	.....	9	.....
7,69,261	3,51,158	.....	63,872	46,470	525	.....	.....
89,569	43,224	.....	947	32,406	.....	.....	.....
1,32,870	63,479	.....	12,221	116	.....	.....	.....
4,40,160	86,785	.....	31,558	1,27,905	2,229	.....	.....
14,99,704	8,61,067	5,051	13,947	2,74,947	.....	.....	.....
43,83,821	25,03,186	.....	97,959	9,99,728	.....	.....	.....
27,92,155	9,92,110	17,608	34,187	4,85,864	475	.....	.....
22,93,789	15,02,590	821	39,409	5,47,555	1,084	.....	.....
22,70,782	8,18,300	7,321	1,26,648	8,45,831	300	.....	.....
11,36,705	6,91,528	.....	46,640	1,22,783	1,666	.....	.....
8,85,859	7,47,382	3,758	4,295	1,41,525	1,287	.....	.....
15,44,150	3,59,956	293	316	26,043	16	.....	.....
6,79,960	1,65,823	4,188	4,960	3,645	2,333	.....	.....
6,73,561	1,68,066	.....	320	50,096	.....	.....	.....
2,01,836	58,137	1,683	853	2,433	1,152	.....	.....
5,09,415	1,08,766	.....	184	4,765	.....	.....	.....
8,65,099	1,71,667	.....	3,353	3,800	23	.....	.....
11,04,986	2,69,201	.....	353	15,673	.....	.....	.....
17,689	2,729	640	.....	.....	.....	.....	.....
3,22,61,007	1,58,04,710	46,276	8,74,635	44,93,558	21,530	19	.....

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, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad	9,697	33,477	83,973	58,703	2,008
Kaira	13,148	17,982	90,382	49,920	53
Panch Mahals	14,428	16,203	1,77,040	15,190	94
Broach	34,765	2,76,300	1,34,060	37,596	31
Surat	31,794	26,668	2,09,538	1,70,905	1,683
Dharwar	1,07,666	3,51,685	5,26,213	6,17,079	11,689
Belgaum	46,573	80,946	3,86,236	3,63,173	6,779
Bijapur	29,450	1,10,180	1,31,865	97,261	1,313
Kanara	20,319	74,031	1,93,037	2,78,740	3,067
Kolaba	1,738	12,063	14,435	3,133	1
Ratnagiri	3,669	7,537	53,371	44,861	.....
Thana	6,601	44,006	59,533	58,465	3,945
Nasik	31,294	73,525	2,11,050	22,663	2,066
East Khandesh	79,355	28,645	12,84,549	73,263	10,069
West Khandesh	53,691	38,557	5,46,199	32,509	4,918
Poona	52,073	22,835	3,57,526	1,69,429	3,242
Satara	55,047	67,921	6,73,002	1,82,340	7,864
Sholapur	31,669	11,795	2,37,503	1,50,371	1,483
Ahmednagar	21,921	49,947	76,438	17,258	42,606
Hyderabad	16,781	4,17,362	4,826	1,182	6,711
Nawabshah	6,817	1,79,613	14,148	7,747	3,843
Karachi	13,848	1,31,478	2,303	78	.....
Dadu	3,640	52,053	1,416	790	1,138
Sukkur	6,660	91,531	6,976	2,066	.....
Larkana	6,705	2,16,483	7,014	1,069	.....
Thar and Parkar	10,968	2,41,523	6,013	22,060	3,330
Upper Sind Frontier	333	1,300	610	.....	.....
Total, Unlimited	7,08,699	26,66,979	54,49,084	24,78,189	1,31,864

B—contd.

of the year from						Most usual rate of interest	
Provincial or Central Banks	Government	Reserve Fund	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,36,510	1,295	88,563	5,04,648	-632	.....	6½ to 7½	9½ to 10½
1,93,227	151	93,698	4,45,553	+938	.....	4½ to 6½	9½ to 12½
2,42,018	182	1,07,009	5,58,605	+8,868	.....	6½ to 8	9½ to 12½
4,37,658	208	2,52,881	11,39,034	+42,687	.....	6½	9½ to 12½
3,92,639	210	2,02,599	19,04,562	+30,743	.....	4 to 6½	9½ to 12½
17,98,534	.....	10,08,397	43,16,627	+60,936	.....	6½	9½ to 10½
6,70,443	.....	4,86,155	19,93,731	+53,799	.....	.....	.....
6,04,516	.....	3,20,956	12,56,091	13,967	.....	.....	.....
1,24,542	.....	1,54,908	8,28,345	8,446	.....	.....	.....
46,590	.....	16,990	93,213	+226	6½	6½	9½
5,623	.....	45,820	1,36,112	+2,575	.....	6½	9½
2,75,503	.....	76,569	5,18,320	-3,169	.....	6½	9½
12,09,485	294	1,81,466	17,00,550	-98,270	.....	6½	9½
27,14,455	.....	9,56,134	50,67,115	-6,290	.....	.....	10½
18,51,959	45	5,18,580	29,98,467	+47,733	.....	.....	.....
17,19,097	.....	6,27,668	28,99,797	-16,176	.....	7½	10½
12,15,639	.....	3,79,632	25,26,598	+32,204	.....	7	9½
3,53,851	.....	4,70,301	12,15,204	+57,292	.....	6½	12½
6,63,668	665	1,85,993	10,33,576	+10,741	.....	7½	12½
11,50,036	31,203	1,98,133	18,09,459	-14,417	6 to 8	7½ to 8½	9½ to 10½
4,39,161	490	1,44,073	7,89,045	+737	4 to 6½	6 to 8	8 to 10½
5,10,320	.....	75,443	7,12,622	-4,191	.....	6 to 8	10½
1,61,773	327	9,184	2,26,671	+824	.....	6 to 8	10½
3,26,946	1,999	1,15,757	5,45,295	-2,013	.....	6 to 8	10½
5,69,232	485	1,67,415	9,61,697	-3,743	.....	6 to 8	10½
8,02,406	37,339	1,06,264	12,19,069	6,193	.....	6 to 8	10½
9,158	.....	6,327	17,465	1,660	.....	6 to 8	10½
1,87,25,179	74,960	79,00,215	3,65,18,470	+2,31,668	.....	.....	.....

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	275	12,630	.....	7,785	6,250
East Khandesh ...	1	165	39,060	.....	13,263	.....
Sholapur ...	2	235	6,028	.....	6,853	.....
Dharwar ...	1	82	19,310	.....	6,521	.....
Kanara ...	1	343	12,505	.....	19,154	.....
Hyderabad ...	1	.....	.....	.....	.....	.....
Karachi ...	1	.....	.....	.....	.....	.....
Sukkur ...	1	97	1,11,641	.....	1,00,297	.....
Larkana ...	1	183	99,445	.....	51,594	.....
Thar and Parkar ...	1	257	1,02,750	1,98,553	1,32,051	1,57,252
Total, Class I, Agricultural Credit, Limited ...	11	1,637	4,03,369	1,99,553	3,37,519	1,63,502
Total, Class I, Agricultural Credit, Unlimited ...	4,491	2,35,232	51,46,043	2,01,135	65,39,349	1,91,682
Total, Class I, Agricultural Credit, Limited and Unlimited ...	4,502	2,36,869	55,49,412	3,93,688	68,76,868	3,55,184
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
East Khandesh ...	1	35	443	.....	113	.....
Dharwar ...	1	413	2,830	.....	339	.....
Total, Unlimited ...	2	448	3,273	.....	452	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
East Khandesh ...	7	2,418	.....	.....	.....	.....
Thana ...	4	281	14,938	.....	14,649	.....
Násik ...	2	158	10,704	.....	7,395	.....
Poona ...	5	236	1,335	.....	284	.....
Sátara ...	5	219	757	.....	1,611	.....
Sholapur ...	3	141	.....	.....	.....	.....
Ahmednagar ...	4	239	.....	.....	.....	.....
Dharwar ...	9	524	1,351	.....	738	.....
Belgaum ...	1	46	36	.....	1,476	.....

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.
93,537	65	.....	.....	12,630	.....	.....	.....
1,42,910	10,732	.....	115	39,075	.....	.....	.....
46,577	28,234	.....	14,467	.....	.....	.....	.....
1,35,278	9,066	.....	.....	26,110	.....	.....	.....
19,007	7,676	.....	3,816	1,000	.....	.....	.....
.....
2,63,283	69,673	.....	13,65,191	7,59,890	.....	.....	.....
3,61,735	1,21,784	.....	15,99,516	.....	.....	.....	.....
5,50,083	1,03,724	56,979	4,73,406	49,585	.....	.....	.....
16,05,299	3,50,955	56,979	34,56,511	8,88,290	.....	.....	.....
3,22,61,067	1,58,04,710	46,276	8,74,835	44,93,558	21,830	19	.....
3,38,66,466	1,61,55,665	1,03,255	43,31,346	53,81,848	21,830	19	.....
.....
676	676	.....	21	500	.....	443	.....
2,554	751	.....	.....	1,500	.....	.....	.....
3,230	1,427	.....	21	2,000	.....	443	.....
.....
.....	.....	.....	1,079	.....	.....	.....	.....
15,883	.....	.....	3,376	3,813	.....	3,125	10,563
60,933	.....	.....	.....	32,067	.....	286	.....
4,628	896	1,645	3,614	4,090	3,052	.....	.....
4,301	1,966	.....	560	116	.....	1,061	844
.....
.....	.....	.....	14	.....	.....	3,112	.....
1,351	583	.....	9	3,000	4,204	5,546	.....
747	715	.....	149	.....	.....	373	.....

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
			18	19	20
1	16	17	18	19	20
<i>Class I—Agricultural Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Breach	1,471	6,865	.....	.....	.....
East Khandesh	1,458	8,335	1,375	.....	.....
Sholapur	1,304	8,060	10,350	28,833	.....
Dharwar	2,400	8,335	.....	.....	.....
Kanara	664	8,135	7,751	6,057	.....
Hyderabad	.....	.....	.....	.....	.....
Karachi	.....	.....	.....	.....	.....
Sukkur	5,896	81,300	2,82,936	10,711	.....
Larkana	8,318	1,12,400	.....	5,63,770	.....
Thar and Parkar	7,156	1,62,500	1,00,818	1,75,427	.....
Total, Class I, Agricultural Credit, Limited	28,707	3,93,330	4,03,130	7,34,798	.....
Total, Class I, Agricultural Credit, Unlimited	7,08,699	26,68,979	51,49,084	24,78,139	1,21,864
Total, Class I, Agricultural Credit, Limited and Unlimited	7,37,406	30,62,309	55,52,214	32,62,937	1,21,864
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
East Khandesh	14	.....	100	.....	.....
Dharwar	180	.....	.....	.....	72
Total, Unlimited	194	.....	100	.....	72
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
East Khandesh	6,793	.....	606	70	.....
Thana	1,164	9,045	8,242	.....	487
Nasik	6,473	10,215	1,080	1,251	.....
Poona	1,977	8,015	1,919	520	3,000
Satara	237	2,385	252	780	.....
Sholapur	113	1,905	355	747	310
Ahmednagar	1,150	7,169	.....	1,392	.....
Dharwar	265	6,010	342	33	270
Belgaum	117	1,135	.....	.....	.....

B—contd.

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.
94,320	121	1,01,306	-1,136	.....	6-8	8
1,42,943	2,004	1,54,457	-113	.....	.....	.....
.....	14,042	61,285	-687	.....	6	9 ³ / ₈
1,38,378	3,489	1,50,102	-830	.....	.....	.....
.....	7,962	26,905	+841	.....	.....	.....
.....
.....
19,440	9,415	4,03,802	12,290	5 ³ / ₈	.....	10
.....	12,830	6,89,000	13,619	5 ³ / ₈	5	10
1,55,901	38,600	6,33,646	22,652	4	4 ³ / ₈ -6 ³ / ₈	9 ³ / ₈
5,50,882	88,463	22,20,503	46,636	.....	.....	.....
1,87,25,179	74,960	70,00,215	3,65,18,470	2,31,688	.....	.....	.....
1,92,76,061	74,960	70,88,678	3,87,38,973	2,78,324	.....	.....	.....
493	258	787	-16	.....	.....	.....
1,100	3,946	5,118	+528	.....	.....	.....
1,529	4,204	5,905	+512	.....	.....	.....
.....	3,756	4,432	+20	.....	.....	.....
1,921	11,936	30,931	+541	.....	6 ¹ / ₂	9 ³ / ₈
49,606	737	62,889	+628	.....	6	8
9,396	3,300	4,299	30,349	-1,140	.....	.....	.....
445	2,142	6,004	+178	.....	.....	.....
.....	739	4,056	+530	.....	.....	.....
.....	6,711	15,272	+2,108	.....	.....	.....
2,250	3,341	12,246	226	.....	.....	.....
.....	504	1,699	346	.....	.....	.....

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	14	.....	.....	.....	.....
Hyderabad ...	3	866	1,14,853	.....	57,456	.....
Total, Class II, Purchase, Purchase and Sale, Limited ...	44	5,142	1,43,964	.....	53,609	.....
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	2	448	3,273	.....	452	.....
Total, Class II, Purchase, Purchase and Sale, Limited and Unlimited.	46	5,590	1,47,237	.....	84,061	.....
<i>Class III—Production, Unlimited.</i>						
Thana ...	2	135	.....	.....	106	.....
Dharwar ...	12	424	.....	.....	26	.....
Belgaum ...	2	89	.....	.....	100	.....
Total, Class III, Production, Unlimited ...	16	648	.....	.....	232	.....
<i>Class III—Production, Limited.</i>						
Total, Class III, Production, Unlimited and Limited ...	16	648	.....	.....	232	.....

* 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.
1,80,241	.....	.....	4,32,373	.....	.....	.....	.....
2,66,084	4,160	1,645	4,41,164	43,086	7,226	13,503	11,407
3,230	1,427	.....	21	2,000	.....	443	.....
2,69,314	5,587	1,645	4,41,185	45,086	7,226	13,946	11,407
.....
61	.....	.....	.....	.....	.....	.....	.....
.....
61	.....	.....	.....	.....	.....	.....	.....
.....
61	.....	.....	.....	.....	.....	.....	.....

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

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 II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Kanara ...	17	940	.....	.....	.....
Hyderabad ...	2,598	72,601	2,88,647	6,610	.....
Total, Class II, Purchase, Purchase and Sale, Limited ...	20,904	1,19,570	3,01,443	11,403	4,067
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	194	... ..	100	.....	73
Total, Class II, Purchase, Purchase and Sale, Limited and Unlimited.	21,098	1,19,570	3,01,543	11,403	4,139
<i>Class III—Production, Unlimited.</i>					
Thana ...	102	.....	160	.....	83
Dharwar ...	1,787	.....	23	.....	.....
Belgaum ...	501	.....	.....	.....	.....
Total, Class III, Production, Unlimited ...	2,390	.....	183	.....	83
<i>Class III—Production, Limited.</i>					
Total, Class III, Production, Unlimited and Limited ...	2,390	.....	183	.....	83

* For the purposes of this statement the working capital

B—contd.

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.
.....	211	1,151	35	.....	.....	.....
.....	5,052	3,73,000	5,888	6	3-6	9½-9¾
62,918	3,200	39,428	5,42,029	+9,360	.....	.....	.....
1,529	4,204	5,905	+513	.....	.....	.....
64,447	3,200	43,632	5,47,934	9,872	.....	.....	.....
.....	645	888	+53	.....	.....	.. ..
.....	6,937	7,009	-196	.....	.....	.....
.....	1,346	1,346	+197	.....	.....	.....
.....	8,978	9,243	+54	.....	.....	.....
.....	8,978	9,243	+54	.....	.....	.....

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

Bk Q 92-6

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 IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira	1	30	.....	.....	.....	.....
West Khandesh	1	42	5,256	1	6,577	.....
Belgaum	1	25	8,273	.....	955	.....
Total, Unlimited	3	97	13,529	1	7,532	.....
<i>Class IV—Production and Sale, Limited.</i>						
Kaira	1	113	57,564	.....	58,716	.....
Panch Mahals Division	2	269	5,769	15	1	15
Broach Division	3	635	4,28,736	2,127	4,14,793	14,263
Surat	22	3,340	14,93,937	3,020	14,70,513	4,156
East Khandesh	3	710	1,00,023	.....	99,099	.....
West Khandesh	1	242	2,04,943	66,460	2,14,487	67,913
Kolaba	1	17	4,400	.....	1,400	.....
Batnagiri	2	25	.....	.....	.....	.....
Poona	2	119	.....	.....	.....	.....
Satara	1	89	.....	.....	.....	.....
Sholapur	3	333	31,604	.....	8,369	.....
Ahmednagar	1	73	.....	.....	.....	.....
Dharwar	9	5,698	2,17,799	.....	1,97,491	.....
Belgaum	7	750	1,68,624	.....	1,75,317	.....
Bijapur	2	307	11,692	.....	8,256	.....
Kanara	3	614	.....	.....	.....	.....
Hyderabad	4	929	2,434	.....	3,379	.....
Nawabshah	2	57	1,769	.....	193	.....
Karachi	3	267	.....	.....	479	656
Sukkur	3	370	1,68,263	.....	1,85,073	.....
Larkana	1	24	.....	.....	.....	.....
Thar and Parkar	1	43	.....	.....	.....	.....
Upper Sind Frontier	1	118	38,731	.....	37,048	.....
Total, Class IV—Production and Sale, Limited...	73	15,253	29,25,288	71,622	28,75,014	87,602
Total, Class IV—Production and Sale, Unlimited...	3	97	13,529	1	7,532	.....
Total, Class IV—Production and Sale, Limited and Unlimited	81	15,350	29,39,817	71,623	28,82,546	87,602

* The term "loans overdue" means loans due for payment which have no

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.
3,545	3,545	.....	.....	.....	.....	.....	.....
1,340	.....	125	185	.....	.....	.....	6,668
7,076	.....	.....	218	7,300	.....	7,966	6,960
11,961	3,545	125	403	7,300	.....	7,966	13,628
8,465	.....	.....	19,253	.....	.....	.....	.....
5,811	42	.....	20,005	.....	.....	.....	.....
19,289	.....	.....	20,142	.....	9,463	.....	.....
64,117	3,758	20	76,599	8,22,264	43,966	.....	.....
47,441	23,665	.....	3,626	74,775	.....	.....	.....
30,994	.....	7,085	.....	67,082	.....	11,686	.....
3,000	.....	.....	.....	4,275	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	5,686
.....	.....	.....	.....	3,72,730	.....	.....	.....
.....	.....	.....	79	31,528	.....	.....	.....
22,769	8,207	.....	2,500	19,538	260	.....	.....
95,210	.....	1,915	.....	1,79,282	.....	6,725	2,49,327
1,78,863	17,901	.....	8,561	19,535	90,925	76,887	1,793
43,291	19,400	533	2,913	9,000	6,800	2,337	2,984
19,101	4,430	.....	3,664	13,718	.....	2,441	7,498
.....	.....	.....	2,290	4,000	.....	.....	.....
24,447	.....	.....	60	1,542	.....	.....	.....
9,980	1,179	893	.....	.....	.....	.....	.....
31,389	9,947	.....	.....	.....	.....	.....	.....
1,14,387	628	.....	1,02,545	1,02,545	.....	.....	.....
7,152	4,068	.....	.....	.....	.....	.....	.....
3,528	3,528	.....	.....	.....	.....	.....	.....
99,617	33,476	.....	2,911	2,911	.....	.....	.....
7,52,850	1,27,543	10,446	2,65,148	16,57,710	1,51,414	1,00,076	2,67,218
11,961	3,545	125	403	7,300	.....	7,966	13,628
7,64,811	1,31,087	10,571	2,65,561	16,65,010	1,51,414	1,08,042	2,80,846

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
	16	17	18	19	20
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Kaira ...	97	.....	618	1,634	.....
West Khandesh ...	931	.....	1,121	360	.....
Belgaum ...	572	870	218	.....	.....
Total, Unlimited ...	1,600	870	1,957	1,994	.....
<i>Class IV—Production and Sale, Limited.</i>					
Kaira ...	791	3,940	5,381	4,535	.....
Panch Mahals Division ...	1,268	2,959	1,502	2,000	.....
Broach Division ...	4,550	23,950	2,030	1	14,558
Surat ...	39,688	1,07,963	36,144	9,698	1,493
East Khandesh ...	4,443	18,250	2,268	.....	.....
West Khandesh ...	7,236	32,805	.....	.....	.....
Kolaba ...	5	750	.....	.....	.....
Ratnagiri ...	33	530	.....	.....	.....
Poona ...	8,833	42,140	.....	10,534	610
Satara ...	4,716	8,900	.....	.....	.....
Sholapur ...	1,826	12,320	29	1,799	.....
Ahmednagar ...	2,409	4,485	4,963	2,173	5,544
Dharwar ...	29,479	1,00,015	14,374	4,600	44,821
Belgaum ...	4,844	12,930	2,301	17	1,600
Bijapur ...	2,542	5,240	4,011	3,805	.....
Kanara ...	3,358	5,604	29	6,041	2,300
Hyderabad ...	688	14,154	2,189	34	.....
Nawabshah ...	87	1,317	209	38	701
Karachi ...	6,768	5,433	.....	6,864	952
Sukkur ...	4,191	26,483	1,02,211	22,137	.....
Larkana ...	.....	2,220	17	1,857	.....
Thar and Parkar ...	.....	2,715	.....	.....	.....
Upper Sind Frontier ...	2,703	13,550	404	16,471	.....
Total, Class IV—Production and Sale, Limited.	1,30,457	4,48,653	1,78,052	92,604	72,479
Total, Class IV—Production and Sale, Unlimited.	1,600	870	1,957	1,994	.....
Total, Class IV—Production and Sale Limited and Unlimited.	1,32,057	4,49,523	1,80,009	94,598	72,479

* For the purposes of this statement the working capital

B—contd.

of the year from		Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual rate of Interest	
Provincial or Central Banks 21	Government 22					On borrowings 27	On lendings 28
Rs.	Rs.					Rs.	Rs.	Per cent.	Per cent.
2,149	169	4,570	-118	.....	6½	9½
.....	3,400	4,881	-129	.....	.....	.....
6,650	3	7,741	416	.....	.....	.....
8,799	3,572	17,192	+169	.....	.....	.....
.....	1,318	15,174	+404	7½	4½ to 5½	9½
.....	156	6,617	+925	.....	5 to 6	9½
.....	3,147	43,686	+2,689	6 to 9½	3 to 6	9½
18,819	37,229	2,11,346	+30,534	5 to 10	3 to 6	7½ to 9½
36,564	8,324	65,406	-530	.....	.....	.....
10,102	4,425	47,332	-2,033	.....	.....	.....
2,262	3,012	+11	.....	.....	9½
.....	39	569	+66	.....	.....	.....
24,770	12,521	90,475	+5,706	.....	.....	.....
14,143	23,043	+119	.....	.....	.....
11,065	2,176	37,389	+433	.....	.....	.....
9,717	26,872	+2,906	.....	.....	.....
62,561	1,13,969	3,40,340	-6,661	.....	.....	.....
27,716	18,176	62,740	514	.....	.....	.....
11,465	3,885	28,406	-725	.....	.....	.....
4,000	10,214	28,158	343	.....	.....	.....
14,248	2,215	32,840	-1,547	.....	6½ to 8	8½
3,675	89	5,923	-157	.....	6 to 8	10½
38,397	9,462	61,108	-6,456	.....	7½	9½
257	15,327	1,66,415	6,526	6	7	10½ to 10½
2,000	1,235	7,379	.....	.....	8	9
871	961	4,547	.....	.....	7½	10½
80,047	3,967	1,14,439	1,657	.....	7½	10½
3,72,579	2,48,885	14,13,352	34,724	.....	.....	.....
8,799	3,572	17,192	169	.....	.....	.....
3,81,378	2,52,457	14,30,444	34,893	.....	.....	.....

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.
<i>Class VI—Other Forms, Unlimited.</i>						
West Khandesh ...	1	83	...	...	...	...
Thana ...	1	11	...	...	110	...
Dharwar ...	10	1,077	...	...	2,137	...
Belgaum ...	2	6	...	...	...	...
Kanara ...	4	243	...	...	403	...
Total, Class VI, Other Forms, Unlimited ...	18	1,430	...	...	2,940	...
<i>Class VI—Other Forms, Limited.</i>						
Kaira ...	3	121	...	...	...	...
Surat ...	2	245	...	...	...	...
East Khandesh ...	12	17,258	...	...	...	...
West Khandesh ...	7	7,503	4,491	11,211	3,941	36,738
Kolaba ...	2	631	...	...	...	...
Ratnagiri ...	6	3,667	...	...	...	...
Thana ...	4	614	915	...	1,725	...
Nasik ...	6	2,336	18,856	...	21,358	...
Poona ...	3	6,402	128	86	750	270
Satara ...	12	1,055	...	...	...	...
Sholapur ...	3	173	...	...	...	...
Dharwar ...	8	946	205	...	87	...
Belgaum ...	6	878	847	...	620	...
Bijapur ...	1	1,701	...	...	...	...
Kanara ...	3	1,062	...	...	...	...
Hyderabad ...	4	2,703	...	...	...	...
Nawabshah ...	1	725	...	...	...	...
Sukkur ...	4	660	...	...	...	...
Larkana ...	2	1,005	...	...	...	...

*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	Purchases 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.
...	1,200	927	...	...	...
376	13	...	...	...
17,370	9,480	...	8	...	...	...	...
...
5,352	2,410	...	43	...	...	...	...
22,998	11,890	...	1,251	940	...	...	...
...
...
...	...	5,161	734	...	...	4,542	...
6,925	5,659	31,512	231	...	...	...	...
...	93	...
...	9	...	...	363	...
14,918	338	...	...	...	...
6,760	27,960	...
986	1,000	...	...	...	...
...	4,086	1,297
...
1,029	551	...	...	140	...
523	223	4,100	...	...	...	...	...
...
...
...
...
...
...

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

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
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Unlimited.</i>					
West Khandesh ...	...	...	3,125	.....	...
Thana ...	13	2,545	...	.....	...
Dharwar ...	787	30,897	885	.....	...
Belgaum ...	...	270	...	.....	...
Kanara ...	589	2,038	764	2,000	...
Total, Class VI, Other Forms, Unlimited ...	1,899	35,750	4,774	2,000	...
<i>Class VI—Other Forms, Limited.</i>					
Kaira ...	2,141	...	17,444	.....	...
Surat ...	2,462	...	...	.....	...
East Khandesh ...	25,312	...	6	1,871	...
West Khandesh ...	12,859	...	19	761	...
Kolaba ...	609	...	...	.....	...
Ratnagiri ...	2,216	...	11	1	...
Thana ...	1,110	1,360	110	5,975	...
Nasik ...	9,961	...	...	4,657	...
Poona ...	642	4,000	1,124	1,086	...
Satara ...	8,374	...	...	.....	...
Sholapur ...	1,498	44	349	701	...
Dharwar ...	5,468	5,730	1,069	168	79
Belgaum ...	3,400	2,720	104	201	...
Bijapur ...	2,340	...	...	.....	...
Kanara ...	1,635	...	...	.....	...
Hyderabad ...	...	...	...	.....	...
Nawabshah ...	...	...	...	.....	...
Sukkur ...	...	...	...	.....	...
Larkana ...	...	...	...	.....	...

* For the purposes of this statement the working capital

B—contd.

of the year from						Most usual rate of Interest	
Provincial or Central Banks	Government	Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,897	6,022	- 933	..	...	...
139	...	34	2,718	+ 16	...	...	...
15,067	124	457	47,430	188	...	...	...
..	270	6	..	...	...
1,050	4,623	7,111	17,586	178	...	...	...
19,153	4,747	7,602	74,026	- 545	...	...	...
...	17,444	+ 277	...	...	..
...	...	11,118	11,118	+ 1,718	...	...	...
...	...	1,26,184	1,28,061	+ 13,472	...	...	...
...	...	62,484	63,264	+ 3,454	...	...	..
...	...	125	125	+ 562	...	...	..
...	...	1,599	1,611	+ 7,314	...	...	..
...	8,770	11,446	27,661	+ 1,004	...	...	...
...	...	25,360	30,017	+ 3,855	...	...	...
...	...	4,269	10,559	+ 1,458	...	...	...
...	...	510	510	+ 4,293	...	...	..
...	...	4,624	5,711	+ 703	...	...	...
...	3,600	27,668	36,324	659	...	...	...
...	...	13,234	16,259	- 38	...	...	...
...	2,279	...	...	...
...	...	2,369	2,369	332	...	...	...
...
...
...
...

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, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Karachi ...	1	81	...	...	...	...
Thar and Parkar ...	3	108	...	...	...	...
Total, Class VI, Other Forms, Limited ...	92	49,921	25,471	41,237	28,481	37,008
Total, Class VI, Other Forms, Unlimited ...	18	1,420	...	...	2,940	...
Total, Class VI, Other Forms, Limited and Unlimited ...	110	51,341	25,471	41,237	31,421	37,008
Class I, Agricultural Credit Unlimited and Limited ...	4,502	2,36,859	55,49,412	3,99,668	68,76,868	3,65,184
Class II, Purchase, Purchase and Sale Unlimited and Limited ...	46	5,590	1,47,237	...	81,061	...
Class III, Production, Unlimited and Limited ...	16	648	...	...	232	...
Class IV, Production and Sale, Unlimited and Limited ...	81	15,360	29,39,817	71,623	28,82,516	87,602
Class VI, Other forms, Unlimited and Limited ...	110	51,341	25,471	41,237	31,421	37,008
Total of all Agricultural Societies in the Bombay Presidency, 1933-34 ...	4,756	3,09,801	86,61,937	5,12,608	98,75,128	4,79,794
Grand Total of all Agricultural Societies in the Bombay Presidency, 1932-33 ...	4,818	3,16,615	86,57,907	3,34,804	1,00,64,517	3,42,841

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

B—concl'd.

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.
...
...
30,841	5,882	40,773	2,563	...	...	37,055	1,297
22,996	11,690	...	1,251	...	...	...	...
53,839	17,772	40,773	4,114	...	...	37,055	1,297
3,36,66,466	1,61,55,665	1,03,255	43,31,346	53,81,848	21,830	19	...
2,69,314	5,587	1,645	4,41,185	45,066	7,226	13,946	11,407
61	...	...	...	...	...	...	...
7,64,811	1,31,067	10,571	2,65,551	16,66,010	1,51,414	1,08,042	2,80,846
53,839	17,772	40,773	4,114	940	...	37,055	1,297
3,49,54,491	1,63,10,111	1,56,944	50,42,196	70,92,864	1,80,470	1,59,062	2,93,550
3,68,21,351	1,81,34,726	1,32,760	47,51,937	50,26,971	73,241	2,34,650	1,32,266

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

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
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Limited—contd.</i>					
Karschi ...	...	...	...	.....	.....
Thar and Parkar ...	...	...	...	.....	.....
Total, Class VI, Other Forms, Limited ...	80,117	13,844	20,319	15,431	79
Total, Class VI, Other Forms, Unlimited ...	1,389	35,750	4,747	2,000	.....
Total, Class VI, Other Forms, Limited and Unlimited ...	81,506	49,594	25,066	17,431	79
Class I, Agricultural Credit, Unlimited and Limited ...	7,37,406	30,62,209	58,52,214	32,63,987	1,21,864
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	21,068	1,19,570	3,01,543	11,403	4,139
Class III, Production, Unlimited and Limited.	2,390	...	182	...	83
Class IV, Production and Sale, Unlimited and Limited ...	1,32,057	4,40,523	1,80,000	94,598	72,479
Class VI, Other Forms, Unlimited and Limited.	81,506	49,594	25,066	17,431	79
Total of all Agricultural Societies in the Bombay Presidency, 1932-34 ...	9,74,457	36,80,896	63,56,041	33,86,419	1,98,644
Grand Total of all Agricultural Societies in the Bombay Presidency, 1932-33 ...	9,44,721	35,18,858	64,96,602	37,42,544	1,99,765

* For the purposes of this statement the working capital

B—concl.

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.
...
...
...	12,370	2,90,990	3,53,053	41,342	...	...	...
19,153	4,747	7,602	74,026	- 545	...	...	...
19,153	17,117	2,98,592	4,27,059	+ 40,797	...	...	...
1,92,76,061	74,960	70,68,678	3,51,33,973	2,78,324	...	...	...
64,447	3,200	43,632	5,47,934	+ 9,872	...	...	...
...	...	8,978	9,243	+ 54	...	...	...
3,81,378	...	2,52,457	14,30,444	+ 34,893	...	...	...
19,153	17,117	2,98,592	4,27,059	+ 40,797	...	...	...
1,97,41,039	95,277	76,92,337	4,11,53,653	3,63,940	...	...	...
2,10,39,925	90,525	73,16,088	4,23,96,307	4,04,307	...	...	...

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>				
1. Ratnágiri	3	151	9,668	...
2. Ahmednagar	1	69	87	...
3. Ahmedabad	1	56	...	...
4. Sátára	4	266	10,577	...
5. Sholápur	3	71	350	...
6. Kánara	4	522	20,250	...
Total, Class I, Credit, Unlimited ...	16	1,135	40,932	...
<i>Class I—Credit, Limited.</i>				
1. Bombay	177	108,632	1,47,51,270	2,63,761
2. Thána	28	7,756	2,69,834	...
3. Kolába	7	1,668	1,40,569	4,420
4. Ratnágiri	14	3,011	3,18,332	...
5. Ahmednagar	15	6,137	11,88,702	93,711
6. Ahmedabad	15	2,218	2,84,190	...
7. Kaira	11	1,981	66,866	...
8. Panch Mahals	11	1,611	1,06,600	...
9. Broach	22	3,006	3,04,238	...
10. Surat	24	4,485	29,14,427	...
11. East Khándesh	23	7,522	11,58,459	...
12. West Khándesh	17	4,970	13,11,037	15,43,732
13. Násik	15	3,319	2,51,587	...
14. Poona	41	11,351	16,24,296	...
15. Sátára	20	4,033	8,56,055	332
16. Sholápur	23	4,758	3,83,507	...

* 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.
9,257	...	13,856	4,186	...	399	...	...
716	...	4,037	4,037	...	176	...	...
218	...	898	194	...	.....	24	...
7,311	...	99,158	13,083	...	2,672	...	...
2,449	...	6,030	4,595	...	157	...	...
18,943	...	28,097	9,207	..	5,245	3,279	...
35,894	...	82,076	35,302	...	8,649	3,303	...
1,41,90,865	2,60,306	1,47,41,589	3,84,653	76,023	1,52,27,161	3,06,415	1,00,503
2,77,283	...	3,71,567	26,758	...	2,16,169	2,00,935	...
1,22,711	4,065	94,075	1,982	355	61,094	3,41,766	...
1,69,887	...	2,13,391	27,454	...	5,15,418	15,92,436	...
11,86,641	1,14,936	9,10,545	1,67,171	23,717	33,56,921	97,218	11,771
2,15,840	...	2,41,497	13,887	...	4,99,766	55,694	...
54,943	...	1,00,816	5,161	1,400	25,507	...	...
1,06,203	...	2,45,809	65,782	...	17,19,302	5,135	1,868
3,13,324	6,052	2,76,752	69,034	...	9,90,971	55,998	...
16,27,164	3,228	13,36,456	1,05,375	5,228	1,27,56,178	48,942	15,067
11,49,296	...	14,84,265	1,35,629	...	28,45,039	44,329	97
9,98,206	15,23,863	9,39,588	1,03,772	1,07,075	12,46,737	33,475	...
2,50,231	...	2,23,159	58,163	...	2,25,218	25,637	...
14,47,736	...	12,57,994	1,79,325	...	18,96,381	7,19,933	...
7,79,601	...	6,30,414	1,10,642	...	9,80,200	2,21,979	5,318
3,76,901	...	3,65,514	69,153	2,000	8,63,565	57,378	...

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, Unlimited.</i>				
1. Ratnágiri	269	390
2. Ahmednagar	64	...
3. Ahmedabad	108	...
4. Sátára	268	17,355
5. Sholápur	321	730
6. Kánara	640	3,200
Total, Class I, Credit Unlimited	1,670	21,675
<i>Class I—Credit, Limited.</i>				
1. Bombay	358	...	2,91,872	38,82,346
2. Thána	4	...	6,155	1,37,324
3. Kolaba	1,682	67,347
4. Ratnagiri	5,400	72,570
5. Ahmednagar	14,618	2,85,437
6. Ahmedabad	4,980	98,508
7. Kaira	2,116	59,602
8. Panch Mahals	5,465	94,961
9. Broach	11,069	1,80,920
10. Surat	40,457	3,67,163
11. East Khándesh	27,016	2,62,043
12. West Khándesh	11,507	1,94,979
13. Násik	7,008	1,77,913
14. Poona	23,909	3,67,484
15. Sátára	11,622	1,63,961
16. Sholápur	9,572	1,75,683

* 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.
3,230	1,897	...	...	...	7,649	13,166	520	8	6 $\frac{1}{4}$	9 $\frac{3}{4}$
2,845	...	...	835	...	909	4,589	-13	...	...	...
192	...	...	...	...	940	1,132	-42	...	6 $\frac{1}{4}$	9 $\frac{3}{4}$
4,175	...	...	...	...	10,272	31,802	1	...	...	...
1,600	75	...	789	...	3,480	6,674	501	...	...	...
13,398	8,860	1,144	...	...	6,131	32,733	734	...	...	...
25,440	10,832	1,144	1,624	...	29,381	90,036	1,701	...	...	...
1,12,17,826	9,76,884	45,711	53,317	...	18,45,445	1,80,21,429	4,39,508	6 $\frac{1}{4}$	6 $\frac{1}{4}$	9 $\frac{3}{4}$
1,15,433	64,038	7	35,759	...	39,122	3,91,683	14,319	6 $\frac{1}{4}$	6 $\frac{1}{4}$	9 $\frac{3}{4}$
13,624	10,942	25	912	...	6,756	99,606	6,405	6 $\frac{1}{4}$	6 $\frac{1}{4}$	9 $\frac{3}{4}$
1,06,813	1,29,254	...	29,574	...	25,241	3,63,452	9,979	6 $\frac{1}{4}$	6 $\frac{1}{4}$	9 $\frac{3}{4}$
9,75,774	3,40,206	34,222	51,247	...	2,12,076	18,98,962	36,548	...	...	...
13,314	1,31,490	...	24,164	...	12,255	2,79,731	7,832	3 to 7	5 $\frac{1}{2}$ to 6 $\frac{1}{2}$	9 $\frac{3}{4}$ to 10 $\frac{1}{2}$
25,196	10,345	...	244	...	24,957	1,20,344	5,212	3 to 6 $\frac{1}{2}$	2 $\frac{1}{2}$ to 6 $\frac{1}{2}$	6 to 12 $\frac{1}{2}$
1,08,438	2,00,107	17,347	169	...	20,533	4,41,555	10,309	3 to 7 $\frac{1}{2}$	2 $\frac{1}{2}$ to 6	6 $\frac{1}{2}$ to 12 $\frac{1}{2}$
3,62,068	1,48,713	...	11,662	...	46,970	7,50,353	19,418	5 $\frac{1}{2}$ to 8 $\frac{1}{2}$	1 to 3	6 $\frac{1}{2}$ to 12 $\frac{1}{2}$
14,07,465	11,31,522	6,775	1,220	...	73,030	29,87,175	39,601	5 $\frac{1}{2}$ to 7 $\frac{1}{2}$	1 to 6	7 $\frac{1}{2}$ to 9 $\frac{3}{4}$
17,05,265	1,57,159	97	42,783	...	82,960	22,50,307	56,270	...	...	...
4,87,279	4,82,237	...	29,266	...	53,877	13,47,638	28,551	...	...	...
32,374	30,599	...	31,600	...	26,448	2,98,934	13,952	5	6 $\frac{1}{4}$	9 $\frac{3}{4}$
5,51,189	3,47,978	...	2,95,890	...	85,729	16,48,270	35,215	...	...	...
99,145	3,89,201	6,329	32,203	...	44,307	7,35,166	20,306	...	...	...
67,168	3,18,872	2,000	11,876	...	38,941	6,14,440	18,689	...	...	...

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

Bk Q 92-7

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. Bijápur	28	4,890	7,05,451	...
18. Dhárwár	52	24,523	19,01,323	90,000
19. Belgaum	31	10,557	13,77,846	...
20. Kánara	14	7,180	7,87,195	...
21. Hyderabad	16	5,726	14,14,668	...
22. Nawábsháh	8	361	14,961	...
23. Karáchi	23	17,093	27,50,594	...
24. Dadu	1	70	7,288	...
25. Sukkur	4	704	41,488	...
26. Lárkána	3	526	1,26,483	...
27. Thár and Párkar	2	455	13,626	...
28. Upper Sind Frontier	1	362	98,056	...
Total, of Class I, Credit Limited ...	641	2,47,745	3,39,59,788	19,95,956
Grand Total, of Class I, Credit Limited and Unlimited.	657	2,48,880	3,39,50,720	19,95,956
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	12	4,150	...	...
2. Kolaba	1	46	...	...
3. Thana	1	91	590	...
4. Ahmedabad	4	718	...	130
5. Panch Mahals	2	684	7,065	...
6. Broach	1	123	1,747	777
7. Surat	4	629	...	...
8. East Khandesh	1	12	...	...
9. West Khandesh	1	...	...	...
10. Násik	1	89	220	...
11. Poona	4	355	311	...

* 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.
6,23,422	...	7,88,267	1,08,853	...	4,56,083	43,056	5,914
20,92,394	50,000	31,11,688	15,12,198	47,961	39,87,357	57,201	...
12,80,791	117	12,63,869	2,73,168	683	24,63,200	7,900	...
7,54,266	...	11,61,768	4,68,963	...	20,01,866	1,70,993	1,40,967
13,87,853	...	14,06,237	2,23,410	...	49,29,900	4,545	...
17,648	...	15,544	387	...	...	2,250	...
20,42,126	...	29,26,912	1,32,546	...	4,50,41,312	2,85,774	...
6,207	...	10,946	3,251	...	800	3,000	...
30,777	...	51,361	8,886	...	43,055	14,350	...
78,867	...	81,268	7,867	...	6,50,795	87,938	...
21,922	...	25,521	3,812	...	2,000	...	...
30,146	...	26,172	...	...	...	...	...
3,16,28,271	19,62,537	3,43,01,994	43,67,263	2,64,442	10,30,11,995	44,83,275	2,81,505
3,16,67,165	19,62,537	3,43,84,070	43,02,564	2,64,442	10,30,20,644	44,86,578	2,81,505
56,851	...	9,298	...	...	6,291	...	...
...	150	...	...
857	...	308	289	...	...	...	555
...	2,338	10	...	250
7,049	...	760	...	...	...	...	...
1,688	1,117	650	333	...	1,500	97	2,200
...	...	9,855	...	...	386	...	...
...
...	Not Working.	...	...
2,671	...	5,701	5,701	...	...	...	...
275	...	70	...	...	5,525	...	...

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

Bk Q 92-7a

STATEMENT

Classification	Value of goods to members	Purchases of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class I—Credit Limited—contd.</i>				
	Rs.	Es.	Es.	Rs.
17. Bijnapur	1	—	14,903	3,35,447
18. Dharpur	—	—	62,562	5,74,529
19. Belgaum	—	—	34,908	4,17,972
20. Kanara	—	—	22,559	1,58,110
21. Hyderabad	—	—	24,090	4,22,756
22. Nawabshah	—	—	609	22,563
23. Karachi	—	—	64,752	6,27,265
24. Dadu	—	—	422	2,547
25. Sukkur	—	—	1,770	35,017
26. Larkana	—	—	2,751	19,464
27. Thar and Parkar	—	—	590	47,555
28. Upper Sind Frontier	—	—	371	27,127
Total, Class I, Credit Limited	963	—	6,36,459	36,21,339
Grand Total, Class I, Limited & Unlimited	365	—	6,95,129	36,14,974
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	3,56,407	—	23,395	45,580
2. Kolaba	11,533	—	501	2,505
3. Thana	—	—	132	622
4. Ahmedabad	25,530	—	3,322	23,547
5. Panch Mahals	14,176	—	4,122	12,721
6. Broach	96	—	522	5,640
7. Surat	1,14,477	5,425	13,728	20,227
8. East Khandesh	738	—	116	477
9. West Khandesh	—	—	Not Working	—
10. Nasik	2,520	—	342	2,520
11. Poona	33,214	—	3,244	4,441

* 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.
1,95,673	2,78,956	2,374	18,475	136	93,759	9,17,820	38,409	8	4	9½
13,20,695	15,61,945	44,330	1,91,545	...	4,03,309	43,96,413	74,144	8	4	9½
7,69,004	5,20,900	...	9,240	...	2,97,396	20,14,453	59,256	8	4	9½
5,55,789	10,00,347	34,603	13,676	...	1,94,049	19,81,574	29,408	8	4	9½
22,95,817	4,04,513	...	18,041	...	1,60,295	33,01,424	63,142	6 to 9	4 to 8	8 to 12½
25	463	...	5,982	...	1,944	32,267	119	5½	6 to 8	7½ to 9½
9,25,772	27,56,705	...	2,64,651	...	1,46,793	47,15,186	1,01,165	1 to 9	3 to 6	6½ to 12½
735	...	...	5,850	...	1,417	10,842	530	...	6 to 8	9½
3,973	5,104	...	6,472	...	4,878	55,444	1,902	6	6 to 8	9½
11,950	96,352	...	...	...	6,908	1,34,674	2,225	3 to 5	5½	9½
...	8,000	...	...	...	9,056	64,941	4,828	5½	6	9½ to 12
...	...	...	...	...	2,758	29,955	1,910	...	...	9½
2,33,67,824	1,15,02,832	1,93,820	4,65,618	136	39,61,209	4,98,04,038	11,39,852	...	...	...
2,33,93,264	1,15,13,664	1,94,964	1,87,442	136	39,90,590	4,98,94,134	11,41,553	...	...	...
3,259	11,164	...	...	...	27,599	90,602	6,612	5	...	...
150	...	...	...	...	1,100	4,055	532	6½	5	...
...	...	...	...	...	683	1,315	174	6½	...	9½
602	10	...	...	...	1,109	24,768	-549	...	6½	...
9	5,455	...	...	...	1,671	19,866	964	3½	...	...
1,000	500	...	...	...	53	5,193	219	...	4½ to 5	...
933	1,606	...	...	...	9,798	32,573	7,584	4 to 6½	...	...
...	...	...	...	...	...	497	-36	...	...	...
...
60	382	...	3,548	...	600	7,110	-115	9	...	9½
3,327	1,267	...	...	...	953	9,965	-19	...	...	...

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

STATEMEN

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.
12. Sholápur	1	264	23,000	.....
13. Dhárwár	4	87	.....	.....
14. Kánara	1	122	.....	.....
15. Karáchi	3	269	27,425	.....
16. Hyderabad	2	84	.....	.....
Total, Class II—Purchase, Purchase and Sale, Limited.	43	7,678	60,348	907
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnágiri	4	153	325	.....
2. Ahmednagar	2	37	.....	.....
3. Ahmedabad	3	91	1,115	.....
4. Panch Mahals	1	16	159	.....
5. Poona	1	13	.....	.....
6. Sátara	2	21	.....	.....
7. Sholápur	4	214	319	.....
8. East Khandesh	5	222	60,523	.....
9. West Khandesh	3	230	1,358	196
10. Násik	4	78	355	.....
11. Dharwar	7	233	8,587	.....
12. Belgaum	4	134	23,980	.....
13. Hyderabad	3	101	200	.....
14. Karachi	1	36	3,388	.....
15. Sukkur	1	28	.....	.....
16. Larkana	1	19	4,080	.....
Total, Class IV—Production and Sale, Unlimited.	46	1,626	1,04,269	196

* 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.
11,593	18,352	12,312	...	21	...	...
...	615	...	...
...	561	1,028	...
20,715	3,555	...	...	...	...	...
...	138	...	...	...	...	...
1,01,699	1,117	48,687	18,635	2,338	15,059	1,125	3,005
2,170	12,617	11,381	...	262	196	...
303	1,076	1,076	...	..	...	...
610	3,394	946	...	...	849	...
177	159	...	...	11	63	...
351	1,674	...	...	...	77	...
...	40	40	...	...	...	...
609	6,859	6,859	...	805	...	...
51,980	48,326	21,533	...	552	17,008	...
1,182	215	8,247	5,979	14	13	5	...
1,511	13,175	9,960	...	15	903	...
10,290	11,811	3,650	...	5,707	7,235	500
24,154	10,900	1,387	...	25,627	...	...
5,727	13,841	...	...	483	991	315
1,015	6,058	...	...	100	3,000	...
49	3,483	890	...	...	...	...
3,854	1,847	105	...	96	1,500	...
1,04,182	215	1,43,607	68,306	14	33,671	31,847	815

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.
12. Sholapur	21,279	...	417	8,339
13. Dbarwar	2,863	2,061	303	980
14. Kánara	11,670	8,895	816	1,770
15. Karáchi	30,234	...	1,705	2,187
16. Hyderabad ... ..	...	...	...	985
Total, Class II—Purchase, Purchase and Sale, Limited.	7,14,130	16,469	53,207	1,33,301
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Batnágiri	22	...	189	...
2. Ahmednagar ... ..	...	...	65	...
3. Ahmedabad ... ..	...	...	114	825
4. Panch Mahals ... ..	...	...	8	...
5. Poona ... ..	...	...	53	...
6. Sātára ... ..	...	...	...	...
7. Sholapur	1,138	...	446	...
8. East Khandesh	14,693	13,603	1,019	...
9. West Khandesh ... ..	...	...	184	80
10. Násik ... ..	...	...	993	...
11. Dharwar	17,294	1,174	1,902	130
12. Belgaum	32,500	...	1,168	...
13. Hyderabad ... ..	...	...	440	1,154
14. Karachi ... ..	...	...	226	...
15. Sukkur ... ..	...	...	14	1,343
16. Larkana ... ..	...	...	82	...
Total, Class IV—Production and Sale, Unlimited.	65,647	14,977	6,906	3,531

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from										
Members	Non-members	Societies	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	
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.
400	315	...	...	...	8,479	17,533	498	...	...	...
364	1,153	...	...	...	73	2,575	39	...	...	...
1,623	1,695	...	1,695	...	...	6,963	-719	...	...	...
86	765	999	81	...	600	4,718	1,212	...	...	...
1,000	...	...	...	...	...	+1,965	-223	...	...	...
13,013	24,316	999	5,324	...	52,718	2,29,761	16,473	...	...	...
1,571	4,506	...	3,798	287	7,064	17,246	-734	...	6½	9½
259	...	...	995	...	334	1,568	+42	...	...	...
175	...	...	1,903	...	973	3,876	-34	...	6½	9½ to 10½
184	...	...	14	...	186	384	+10	...	6½	12½
520	...	...	560	10	624	1,734	99	...	...	...
9	...	...	...	...	71	80	...	...	...	...
1,519	1,376	884	...	1,079	5,564	10,432	-140	...	...	...
8,170	598	...	41,230	3,290	5,793	59,061	-606	...	...	...
487	...	...	68	...	7,701	8,336	149	...	...	...
3,314	...	...	6,738	387	4,915	15,354	444	...	6½	10½
4,871	1,383	5,619	625	...	11,851	24,479	-44	...	...	...
5,366	1,414	1,540	...	1,848	8,652	19,040	677	...	...	...
5,845	2	309	8,190	...	692	16,192	-227	...	...	...
979	...	...	3,469	...	2,351	6,819	43	...	...	...
...	...	...	1,597	...	815	3,754	36	...	...	...
749	...	...	600	...	1,091	2,440	10	...	...	...
34,038	9,279	8,352	69,827	6,901	58,697	1,80,825	-365	...	...	...

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	...	...
2. Thana	1	99	1,937	...
3. Ahmednagar	1	174	4,435	...
4. Kaira	1	11	2	...
5. Poona	2	108	2,499	...
6. Sholapur	1	14	...	...
7. East Khandesh	1	41	1,807	...
8. Dhárwár	2	69	30,880	...
9. Belgaum	1	38	63	...
10. Bijapur	1	38	400	...
11. Kánara	4	242	51,599	...
Total, Class IV—Production and Sale, Limited.	16	967	83,672	...
Grand Total, Class IV—Production and Sale, Unlimited, and Limited.	62	2,593	1,87,941	196
<i>Class VI—Others, Limited.</i>				
1. Bombay	16	10,135	20,300	...
2. Thana	14	2,017	53,546	...
3. Ratnagiri	2	344	...	...
4. Ahmednagar	1	40	...	...
5. Ahmedabad	57	1,379	6,21,696	...
6. Kaira	1	20	...	...
7. Panch Mahals	1	23	...	...
8. Broach	1	74	...	...
9. Surat	1	25	...	...
10. East Khandesh	1	16	...	...
11. West Khandesh	2	162	...	...
12. Poona	6	364	84,934	...
13. Sholapur	2	74	...	...
14. Dhárwár	5	132	...	...
15. Hyderabad	27	797	29,062	...
16. Karáchi	21	1,166	1,25,773	...
Total, Class VI—Others, Limited	158	16,768	9,35,311	...
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1933-34	920	2,75,914	3,51,34,320	19,07,050
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1932-33	920	2,62,929	3,21,39,420	19,83,527

* 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.	Bs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
12	...	382	...	...	440	...	...
2,560	...	2,620	...	...	12,010	10,059	...
4,336	...	10,273	6,679	1,048	8,383	...	5,570
50	...	1,359	1,359	...	...	...	...
1,933	...	27,424	...	...	40	1,376	...
71	...	651	651	...	...	...	...
1,138	...	669	...	...	375	...	...
21,821	...	9,821	4,291	9,118	21,497	...	...
81	...	2,182	2,182	...	50	...	...
1,219	...	429	82	...	31	1,000	...
47,773	...	34,658	2,028	...	1,50,191	...	...
80,994	...	90,468	17,272	10,166	2,33,017	12,435	5,570
1,85,176	215	2,34,075	80,578	10,180	2,66,638	44,282	6,385
6,808	...	1,16,767	3,411	...	1,195	...	...
47,217	...	3,38,638	...	...	2,64,064	51,809	...
...
4,47,993	...	14,38,428	43,675	...	6,78,478	2,900	5,000
...
...	637	...	...
...	47,399	9,774	...
...
...	Not working.	...	...
15,997	...	1,60,070	...	12	...	...	...
283	...	4,649	...	...	2,071	16,636	...
...
14,912	...	3,32,513	...	...	75,795	...	12,300
1,37,660	...	11,14,778	...	...	1,30,728	1,61,506	...
6,70,870	...	35,06,042	47,086	12	12,00,367	2,42,625	17,300
3,26,24,210	19,63,869	3,81,72,874	44,48,863	2,76,912	10,45,02,758	47,74,610	3,08,195
3,04,03,640	19,51,499	3,46,93,142	46,69,232	3,48,856	9,80,01,185	58,63,526	2,77,390

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 IV—Production and Sale, Limited.</i>				
1. Bombay	89	...	1,654	753
2. Thana	14,104	...	1,008	1,640
3. Ahmednagar	5,791	5,803	855	1,830
4. Kaira	...	...	6	...
5. Poona	301	...	345	1,821
6. Sholapur	...	...	38	230
7. East Khandesh	...	...	40	755
8. Dharwar	21,999	...	741	12,920
9. Belgaum	...	...	70	695
10. Bijapur	849	1,303	66	...
11. Kanara	...	...	3,222	18,563
Total, Class IV—Production and Sale, Limited...	42,832	7,106	8,048	39,137
Grand Total, Class IV—Production and Sale, Unlimited, and Limited.	1,08,479	22,083	14,954	42,658
<i>Class VI—Others, Limited.</i>				
1. Bombay	...	...	60,566	7,34,616
2. Thana	...	...	36,797	6,18,151
3. Ratnagiri	...	...	997	...
4. Ahmednagar	...	...	1,145	7,235
5. Ahmedabad	...	...	23,397	4,46,009
6. Kaira	...	...	...	7,750
7. Panch Mahals	...	...	775	10,800
8. Broach	...	...	933	7,750
9. Surat	...	...	...	...
10. East Khandesh	...	...	Not working.	...
11. West Khandesh	...	...	...	...
12. Poona	...	...	586	93,124
13. Sholapur	...	...	100	4,500
14. Dharwar	...	...	2,374	39,850
15. Hyderabad	...	...	1,951	37,350
16. Karachi	...	...	10,292	3,20,065
Total, Class VI—Others, Limited ...	...	...	1,39,785	23,97,280
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1933-34	8,23,273	33,492	9,06,075	1,21,17,413
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1932-33	8,47,657	22,325	9,13,361	1,15,22,696

* 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.
440	...	...	...	...	2,032	3,255	-440	...	...	...
...	139	...	1,919	635	3,025	7,348	-911	...	...	9%
204	26	1,749	6,292	218	6,861	17,180	284	...	...	...
...	...	...	2,309	369	...	2,702	-29	...	...	...
...	22,333	259	6,641	1,000	...	32,064	-114	...	...	...
8	...	...	425	...	...	824	47	...	...	...
...	375	...	...	...	...	1,130	76	...	...	...
4,598	1,030	...	...	892	8,049	27,489	629	...	...	...
1	50	...	...	400	893	1,939	-66	...	...	...
163	115	...	...	1,062	1,217	2,557	346	...	...	...
44,459	55,100	...	115	...	18,146	1,36,383	-247	...	...	...
49,873	78,958	2,038	17,701	4,576	40,408	2,32,891	-415	...	...	...
83,911	88,437	10,390	87,528	11,477	99,305	4,23,716	-760	...	...	...
1,45,717	2,54,526	...	2,11,274	11,13,163	3,46,003	28,05,299	21,900	4	4	6½
7,86,577	1,09,831	...	40,226	11,53,659	1,34,662	28,43,106	-1,665	3	4½	6
...	...	...	...	...	...	...	2,223	...	...	...
4,742	3,129	...	1,900	42,027	2,629	61,662	-414	...	...	...
13,58,042	5,68,149	1,807	53,919	6,18,548	59,095	31,05,649	11,069	1½ to 4	5 to 6½	5½ to 7½
...	...	...	...	...	1,193	8,943	...	...	...	...
...	730	...	...	...	115	11,645	-454	...	6	...
46,600	702	10,000	9,469	...	1,160	75,681	-2,174	...	...	...
...
4	...	...	...	Not	working.	...	...	...	...	...
2,28,661	79,394	...	20,384	...	1,004	1,008	...	...	...	...
10	...	...	...	...	3,899	4,25,482	4,609	...	...	...
8,389	1,600	17,270	...	47,175	...	4,510	52	...	...	...
89,432	92,329	...	...	3,02,297	5,946	1,20,230	-868	3½ to 4	2 to 5	6
87,051	94,780	...	1,58,645	8,85,674	6,618	5,28,026	1,648	3½ to 6	1½ to 8	3 to 9
...	...	...	...	...	44,018	15,90,233	29,016	...	...	...
27,55,245	12,05,170	29,077	4,95,817	41,62,543	6,06,342	1,15,81,474	64,942	...	...	...
2,62,45,433	1,33,31,567	2,35,430	17,76,111	41,74,156	47,48,955	6,21,29,085	12,22,187	...	...	...
2,61,17,541	97,37,462	4,03,474	15,65,859	42,89,640	32,33,989	5,68,70,651	11,01,799	...	...	...

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	100	7,908
Panch Mahals	1	32	1,596
Broach	5	161	7,749
Surat	6	114	13,107
Thana	4	99	2,158
East Khandesh	8	278	13,207
West Khandesh	4	175	6,985
Násik	6	222	8,187
Ahmednagar	4	128	5,369
Poona	5	170	11,857
Sátára	9	261	16,753
Sholápur	6	169	11,158
Bijapur	3	102	6,657
Dhárwar	22	471	32,033
Belgaum	8	195	18,219
North Kanara	4	91	8,929
Kolaba	1	21	388
Hyderabad	2	115	3,302
Nawábshah	3	97	2,797
Karachi	2	77	1,937
Dadu	2	43	1,188
Sukkur	4	91	2,463
Larkana	3	50	1,370
Thar and Parkar	2	152	3,863
Total	118	3,414	1,89,200

D.

for the year 1933-34.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs. 4,90,560	Rs. 5,345	1.4	5	
1,90,357	1,080	0.8	1	
11,39,034	8,815	0.7	8	
47,84,978	9,006	0.6	6	
3,27,762	3,425	1.04	5	
26,89,071	9,734	1.0	17	
14,11,107	6,122	0.9	5	
15,23,094	10,623	0.7	12	
10,88,751	9,825	0.9	6	
28,85,646	13,518	0.5	9	
24,00,800	12,401	0.5	13	
12,50,568	8,138	0.6	6	
8,04,440	5,245	0.6	5	
42,82,499	25,693	0.6	22	4 Guaranteeing Unions are not working.
19,69,842	10,188	0.5	13	
8,22,740	4,934	0.6	4	
34,606	478	1.4	1	
9,49,423	4,017	0.4	7	
5,94,153	2,728	0.5	4	
5,21,318	3,564	0.7	3	
1,67,577	819	0.5	2	
5,45,296	3,541	0.7	6	
3,77,324	2,220	0.5	3	
11,91,987	4,906	0.8	9	
3,23,22,933	1,66,365	0.5	172	

STATEMENT
Operations of Cattle and other Insurance

Classification	Number of Socio- ties	Number of Mem- bers	Amount of risk insured	Premiums collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance Agricultural—			Rs.	Rs.	Rs.
Broadi.	2	599	17,735	892	.....
Total ...	2	599	17,735	892	.....
Total previous year ...	2	533	13,530	925	.....
B—Other Insurance Non-Agricultural—					
Bombay City	1	1,335	6,09,630	54,923	.....
Total ...	1	1,335	6,09,630	54,923	.....
Total previous year ...	1	366	3,15,100	24,615	478

E.

Societies (Class V) for the year 1933-34.

Number of animals		Number of persons.		Claims paid	Cost of management	Funds in hand at the end of year	Amount of risk re-insured	Amount of premiums paid for re-insurance	Remarks
Insured	Lost	Insured	Dead						
7	8	7a	8a	9	10	11	12	13	14
				Rs.	Rs.	Rs.	Rs.	Rs.	Claims to the extent of Rs. 153 yet remains to be paid.
266	18	...	...	633	499	1,764	.....	.....
266	18	...	...	633	499	1,764	.....	.....
301	16	...	...	606	419	1,691	.....	.....
811	4	...	...	4,530	36,047	27,871	25,000	791
811	4	...	...	4,530	36,047	27,871	25,000	791
366	...	...	...	40	16,007	14,638	4,500	189

STATEMENT F.

*Operations of Resources, Consumers' and Producers' Societies
for the year 1933-34.*

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.
Resource Societies ...	5,415	573,316	7,84,75,023	3,20,56,553	7,72,68,325	3,93,80,923
Consumers' Societies ...	201	24,441	9,95,659	907	7,72,569	1,117
Producers' Societies ...	79	3,276	7,70,014	196	6,45,148	215
Total ...	5,695	601,033	8,02,40,696	3,20,57,656	7,86,85,942	3,93,82,255

Classification 1	Loans due by			Loans and Deposits received during the year from		
	Individuals 8	Of which overdue 9	Banks and Societies 10	Individuals 11	Central Banks 12	Primary Societies 13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	7,00,81,363	2,06,12,675	2,64,21,385	23,12,73,813	2,04,34,565	13,65,69,836
Consumers' Societies ...	35,54,729	65,721	2,350	12,15,426	2,43,750	20,305
Producers' Societies ...	4,72,380	80,578	10,180	2,66,738	4,99,947	6,385
Total ...	7,41,08,472	2,07,58,974	2,64,33,915	23,27,55,977	8,11,78,963	13,65,96,525

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 ...	1,59,466	2,93,550	23,15,682	1,78,92,830	6,33,92,847	1,48,91,882	95,41,616
Consumers' Societies ...	7,14,130	16,409	1,92,992	24,60,671	27,68,258	12,29,486	30,076
Producers' Societies ...	1,08,780	22,083	18,086	45,088	84,746	96,638	10,473
Total ...	9,82,376	3,32,042	25,26,760	2,03,98,589	6,62,45,851	1,62,18,006	95,82,165

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 ...	2,83,24,622	13,13,763	1,38,30,325	14,91,87,865	20,57,257	...	...	...
Consumers' Societies ...	5,01,141	41,62,543	6,58,637	1,18,11,012	81,638	...	...	...
Producers' Societies ...	3,18,527	11,477	1,09,283	6,76,232	171	...	...	...
Total ...	2,91,44,290	54,87,783	1,45,98,445	16,16,75,129	21,39,066	...	...	...

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification 1	Share receipts 2	Receipts by Loans and Deposits from			
		Non-members and members in an individual capacity 3	Provincial and Central Banks 4	Societies 5	Government 6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	.....	3,72,72,803	58,18,793	9,24,64,035	11,200
2. The Broach District Central Co-operative Bank, Ltd.	2,800	41,30,746	.....	16,03,992	.....
The Surat District Central Co-operative Bank, Ltd.	61,920	66,86,910	.....	23,81,082	.....
4. The Barsi Central Co-operative Bank, Ltd.	2,760	4,83,552	.....	.....	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	14,010	31,82,161	.....	.....	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	.....	64,96,361	.....	22,12,939	.....
7. The Nasik District Central Co-operative Bank, Ltd.	200	12,41,573	3,230	.....	.....
8. The Poona District Central Co-operative Bank, Ltd.	4,470	1,03,43,833	88,26,044	40,78,559	87,00,936
9. The Karnatak District Central Co-operative Bank, Ltd.	26,150	62,57,512	.....	21,14,487	.....
10. The Belgaum District Central Co-operative Bank, Ltd.	2,100	27,22,144	40,376	9,20,303	.....
11. The Bijapur District Central Co-operative Bank, Ltd.	3,100	22,83,190	.....	4,63,274	1,11,341
12. The Sind Central Co-operative Bank, Ltd.	4,380	3,29,96,176	36,49,528	2,59,25,298	2,17,25,626
13. The Nawabshah District Central Co-operative Bank, Ltd.	450	13,85,965	3,02,861	.....	.....
14. The Larkana District Central Co-operative Bank, Ltd.	240	14,68,756	.....	18,11,050	9,30,000
15. The Kanara District Central Co-operative Bank, Ltd.	120	89,666	7,316	3,42,117	.....
16. The Kaira District Central Co-operative Bank, Ltd.	240	71,139	43,591	68,246	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	110	28,40,497	33,101	26,59,877	13,63,670
18. The Sukkur District Central Co-operative Bank, Ltd.	.....	15,26,509	1,51,575	.....	2,95,935
19. The Thar and Parkar District Central Co-operative Bank, Limited.	.....	14,45,774	2,81,530	61,174	.....
20. The Daskroi Banking Union, Ltd., Ahmedabad.	1,950	2,85,756	1,52,815	10,01,427	.....
Grand Total ...	1,25,000	12,32,11,023	1,93,10,768	13,51,07,850	3,25,37,608

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.
3,49,36,195	1,32,910	47,76,862	22,27,473	.....	...	22,27,473	3,68,126	35,61,37,135
16,790	4,35,000	Sundries 17,61,28,739 96,22,321	1,57,564	.....	1,295	1,58,859	2,75,265	92,42,773
5,33,384	6,95,000	9,93,168	2,93,966	.....	28,615	3,22,581	3,55,996	1,20,30,041
59,640	.....	30,158	18,062	.....	87,882	1,05,944	2,24,529	9,06,583
.....	.....	2,04,597	62,092	.....	2,42,662	3,04,754	6,44,547	43,50,069
.....	40,88,700	13,33,629	4,44,580	.....	2,27,343	6,71,923	1,42,323	1,49,45,775
.....	.....	49,593	33,462	.....	22,44,223	22,77,685	1,240	35,73,521
3,46,940	.....	10,74,745	2,56,511	.....	49,053	3,05,564	98,574	3,37,79,665
2,12,326	1,10,91,167	8,47,762	3,58,086	.....	8,88,063	12,46,139	1,40,405	2,19,35,948
38,878	.....	3,09,818	97,308	.....	2,507	89,815	11,54,075	52,77,309
620	.....	1,88,275	93,787	.....	1,018	94,805	10,12,815	41,57,320
23,527	3,64,063	6,36,598	4,08,555	.....	9,244	4,17,799	2,78,904	8,60,21,919
.....	.....	20,684	39,801	.....	8,84,920	9,24,721	1,41,140	27,75,821
12,490	5,70,000	4,66,580	99,845	.....	2,86,454	3,86,299	1,20,401	51,65,816
1,750	.....	61,563	24,589	41	3,635	28,265	2,53,847	7,83,644
764	.....	88,850	20,758	.....	2,351	23,109	16,077	3,12,016
1,100	50,21,774	31,548	87,414	.....	9,345	89,759	32,238	1,20,72,652
.....	.....	34,773	24,195	.....	7,203	31,396	1,48,721	21,88,911
1,700	10,14,681	50,812	47,298	.....	92,145	1,39,443	1,35,840	31,30,954
.....	.....	70,609	22,860	.....	2,01,349	2,24,369	2,80,701	20,17,467
3,61,85,904	2,34,03,315	19,40,38,683	48,06,206	41	52,62,297	1,00,70,544	58,24,664	58,08,05,369

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification 1	Share capital with- drawn 15	Loans and Deposits repaid to				Loans		
		Non-mem- bers and members in an individual capacity 17	Provincial and Central Banks 18	Societies 19	Government 20	Individual mem- bers 21	Provin- cial and Central Banks 22	
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Pro- vincial Co-oper- ative Bank, Ltd.	...	3,64,63,187	70,66,241	9,34,52,707	2,85,000	3,49,14,520	93,744	
2. The Broach Dis- trict Central Co- operative Bank, Ltd.	100	41,98,643	3,07,500	15,06,991	...	19,326	...	
3. The Surat District Central Co-oper- ative Bank, Ltd.	...	61,55,610	.....	23,20,921	...	4,42,583	4,45,000
4. The Barsi Central Co-operative Bank, Ltd.	...	4,47,745	.....	.....	...	67,971	...
5. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	10	30,73,470	500	.....	...	...	...
6. The East Khan- desh District Central Co-operative Bank, Ltd.	4,400	59,00,082	37,36,282	19,81,214	10,80,070	...	...
7. The Nasik District Central Co-oper- ative Bank, Ltd.	1,600	12,62,364	3,221	.....	...	...	...
8. The Poona District Central Co-oper- ative Bank, Ltd.	1,080	1,04,62,914	86,94,601	40,06,204	86,94,302	3,62,978	...	
9. The Karnatak Dis- trict Central Co- operative Bank, Ltd.	7,750	64,02,273	.....	23,37,459	...	3,96,001	1,08,75,231
10. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	3,850	28,63,756	.....	8,81,316	...	1,11,705	...
11. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	50	21,32,686	.....	4,52,967	...	2,200	...
12. The Sind Central Co-operative Bank, Ltd.	150	3,34,68,992	43,35,024	2,63,12,114	3,00,99,855	95,705	3,98,279	
13. The Nawabshah District Central Co- operative Bank, Ltd.	150	15,24,135	1,01,668	.....	...	...	...
14. The Larkana Dis- trict Central Co- operative Bank, Ltd.	...	15,55,141	3,30,268	17,40,784	9,31,111	8,640	...	
15. The Kanara Dis- trict Central Co- operative Bank, Ltd.	1,200	1,23,736	7,316	3,62,372	...	...	...
16. The Kaira District Central Co-oper- ative Bank, Ltd.	...	76,749	67,283	73,241	...	10	...	
17. The Hyderabad District Central Co- operative Bank, Ltd.	...	31,98,854	6,700	27,92,715	13,62,574	1,100	45,75,003	
18. The Sukkur Dis- trict Central Co- operative Bank, Ltd.	...	16,48,295	79,102	.....	2,83,163	...	...
19. The Thar and Par- kar District Central Co-operative Bank, Ltd.	150	11,94,564	14,78,719	42,195	...	1,700	...	
20. The Daskroi Bank- ing Union, Ltd., Ahmedabad.	...	2,49,480	1,55,795	11,30,762	...	...	...
Grand Total	...	20,490	12,24,07,707	2,63,73,221	13,93,94,478	3,27,36,074	3,64,44,430	1,63,87,257

G—contd.

AND DISBURSEMENTS—contd.
ments

to	Expenses						Closing balance	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30)	Remarks
Societies	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Total expenditure (columns 24 to 28)	30	31	32
23	24	25	26	27	28	29			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
48,39,418	18,12,483	52,701	...	3,23,477	...	21,88,661	5,34,983	35,61,37,135	
Sundries									
17,62,93,674	1,04,165	15,574	91	26,234	18,270	1,64,334	2,86,239	92,42,773	
27,59,640									
9,13,710	2,12,868	16,370	8,61,772	43,390	1,65,412	12,99,812	4,52,405	1,20,30,041	
14,900	10,332	5,188	50	4,355	89,618	1,09,543	2,66,424	9,06,583	
1,88,470	39,733	5,074	103	11,271	2,04,138	2,60,319	8,27,300	43,50,069	
14,32,221	3,70,381	631	1,559	40,674	2,16,913	6,30,158	1,89,348	1,49,45,775	
55,951	21,194	...	...	10,782	22,17,994	22,49,970	415	35,73,521	
11,60,359	1,53,334	18,000	312	51,773	23,029	2,46,448	1,30,779	3,37,79,665	
5,42,796	2,41,405	52,483	1,531	57,460	8,94,590	12,47,489	1,26,949	2,19,35,948	
1,10,006	64,426	12,708	1,26,010	21,376	5,111	2,29,631	19,77,045	52,77,309	
1,30,708	67,253	8,407	...	15,719	2,66,730	3,58,109	10,80,608	41,57,320	
6,71,987	2,84,988	15,911	...	63,351	37,020	4,01,270	2,38,543	8,60,21,919	
12,050	37,904	2,668	...	6,916	9,23,232	9,70,920	1,66,898	27,75,821	
92,289	79,382	7,722	281	13,750	2,97,427	3,98,562	1,09,021	51,65,816	
56,077	17,377	2,209	26,993	3,298	5,066	54,833	1,77,560	7,83,644	
58,763	20,180	...	...	5,894	...	26,074	9,896	3,12,016	
15,960	50,101	8,786	...	15,400	1,683	75,970	43,805	1,20,72,682	
28,887	22,904	3,041	...	8,914	13,914	48,773	1,00,592	21,88,911	
7,395	36,002	5,145	...	9,577	90,509	1,41,233	2,04,978	31,30,954	
78,545	13,247	4,281	112	6,562	1,96,892	2,21,094	1,81,756	20,17,467	
18,94,53,906	36,69,659	2,37,099	10,18,754	7,40,193	56,67,548	1,13,23,253	62,66,544	58,08,05,369	

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.	39,50,934	83,55,037	54,167	93,98,934	3,02,598
2. The Broach District Central Co-operative Bank, Ltd.	2,86,239	9,05,414	4,107	5,42,437	23,323
3. The Surat District Central Co-operative Bank, Ltd.	4,52,405	25,36,318	3,51,850	6,19,828	.....
4. The Barsi Central Co-operative Bank, Ltd.	2,66,424	12,950	1,07,932	34,942	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	8,27,300	1,69,514	.....	3,18,348	38,264
6. The East Khandesh District Central Co-operative Bank, Ltd.	8,54,023	12,30,101	46,197	29,84,388	1,58,524
7. The Nasik District Central Co-operative Bank, Ltd.	8,811	52,616	.....	4,79,001	617
8. The Poona District Central Co-operative Bank, Ltd.	1,30,779	18,35,323	1,09,973	13,49,423	26,099
9. The Karnatak District Central Co-operative Bank, Ltd.	14,23,678	7,06,595	2,23,159	21,85,992	11,700
10. The Belgaum District Central Co-operative Bank, Ltd.	10,77,045	1,58,032	74,924	7,34,755	14,831
11. The Bijapur District Central Co-operative Bank, Ltd.	10,80,608	2,12,344	1,830	6,91,213	27,074
12. The Sind Central Co-operative Bank, Ltd.	2,38,543	23,16,958	6,218	25,31,636	61,570
13. The Nawabshah District Central Co-operative Bank, Ltd.	2,30,712	12,500	.....	4,78,545	52,530
14. The Larkana District Central Co-operative Bank, Ltd.	1,09,021	7,21,518	750	8,72,409	.....
15. The Kanara District Central Co-operative Bank, Ltd.	1,77,560	97,421	.....	1,42,187	3,062
16. The Kaira District Central Co-operative Bank, Ltd.	9,896	2,211	.....	3,46,133	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	1,44,528	1,68,900	.....	9,09,581	75,061
18. The Sukkur District Central Co-operative Bank, Ltd.	1,00,692	9,000	.....	4,22,707	56,190
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	2,64,976	20,350	.....	6,85,562	54,033
20. The Daskroi Banking Union, Ltd., Ahmedabad.	1,81,756	1,200	.....	2,72,676	493
Grand Total ...	1,18,15,892	1,95,24,352	9,81,107	2,60,00,699	9,05,969

H.

Balance Sheet

			Liabilities		
Present value of stock in hand	Other Items	Total	Loans and deposits from non-members and from members in an individual capacity*	Loans and deposits from Provincial and Central Banks	Loans and deposits from Societies
7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....	4,16,411	2,24,76,181	Debentures 12,80,000 75,91,145	63,10,166	35,98,582
4,032	5,43,485	23,09,037	15,44,939	.....	3,54,524
6,311	56,217	40,23,929	32,89,463	.....	2,59,271
8,262	6,195	4,36,705	3,10,452	.....	.....
2,430	1,308	13,57,164	11,51,030	4,800	.....
5,443	19,817	52,98,493	33,52,101	6,890	9,75,788
1,150	6,029	5,48,224	3,67,183	53,275	.....
13,512	6,06,908	41,62,017	31,87,635	.....	3,40,397
13,000	5,373	45,69,497	32,86,545	.....	4,12,942
3,600	228	20,63,405	13,33,953	40,376	3,43,605
2,164	30,053	20,45,268	16,07,958	.....	1,72,459
94,182	33,610	52,83,719	19,23,409	3,00,465	13,38,407
700	577	7,75,564	3,86,687	2,52,993	.....
4,500	3,16,376	20,24,574	8,75,727	1,63,917	6,26,789
1,200	.....	4,21,450	2,69,631	.....	77,268
328	1,061	3,59,649	41,099	1,81,693	54,833
2,406	2,322	12,02,698	5,44,239	1,14,652	2,93,263
500	1,165	5,90,154	2,78,306	1,93,628	735
942	172	10,26,027	7,16,600	.....	1,28,770
690	2,358	4,59,173	2,03,275	4,285	1,70,429
1,65,852	21,39,585	6,15,32,946	3,36,41,377	76,27,140	31,48,091

* Debentures, 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
1	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	1,26,550	12,96,900	1,74,796	.....
2. The Broach District Central Co-operative Bank, Ltd.	.....	2,47,000	18,779	200
3. The Surat District Central Co-operative Bank, Ltd.	.....	2,60,600	.....	.....
4. The Barsi Central Co-operative Bank, Ltd.	.....	69,870	8,578	248
5. The Sholapur District Central Co-operative Bank, Ltd.	.....	92,180	29,872	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	.....	4,38,800	1,04,911	.....
7. The Nasik District Central Co-operative Bank, Ltd.	.....	47,350	4,824	576
8. The Poona District Central Co-operative Bank, Ltd.	.....	3,09,060	46,127	1,198
9. The Karnatak District Central Co-operative Bank, Ltd.	.....	5,30,950	73,538	1,198
10. The Belgaum District Central Co-operative Bank, Ltd.	.....	1,96,050	39,176	960
11. The Bijapur District Central Co-operative Bank, Ltd.	.....	1,45,250	43,567	1,073
12. The Sind Central Co-operative Bank, Ltd.	10,50,000	2,94,650	.....	.....
13. The Nawabshah District Central Co-operative Bank, Ltd.	.....	88,600	7,308	45
14. The Larkana District Central Co-operative Bank, Ltd.	.....	1,69,000	.....	.....
15. The Kanara District Central Co-operative Bank, Ltd.	.....	40,890	14,247	.....
16. The Kaira District Central Co-operative Bank, Ltd.	.....	62,600	2,371	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	41,800	1,73,880	16,006	1,900
18. The Sukkur District Central Co-operative Bank, Ltd.	.....	62,550	7,844	.....
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	.....	1,17,250	11,306	76
20. The Daskroi Banking Union, Ltd., Ahmedabad.	.....	57,450	1,712	.....
Grand Total ...	12,18,350	46,00,280	6,09,962	7,474

H—concl'd.

lieties—cont'd.						
Other items	Reserve fund under section 33 of Act II of 1912	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profit + and loss - (column 14, Profit and Loss Statement)	Remarks
17	18	19	20	21	22	23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
7,30,312	99,439	11,14,041	15,970	2,23,37,901	1,40,280	
9,105	66,111	39,820	.....	22,80,478	28,569	
26,910	90,131	32,084	.....	89,58,459	64,470	
50	37,376	5,042	34	4,31,650	5,065	
.....	27,510	23,886	10,171	13,39,449	17,716	
36,804	1,20,948	52,000	1,34,992	52,23,234	75,259	
47,417	9,291	5,930	11,174	5,47,020	1,204	
1,13,032	76,323	49,761	.....	41,23,823	38,494	
25,020	1,24,441	71,616	2,413	45,33,662	35,835	
883	60,350	30,742	263	20,46,358	17,047	
956	40,124	27,867	820	20,40,104	5,182	
28,225	84,630	2,04,613	2,404	52,26,803	55,916	
8,495	16,900	9,668	.....	7,70,696	4,868	
66,499	88,789	24,103	.....	20,14,824	9,760	
100	12,550	4,038	4	4,18,128	3,322	
1,460	11,604	7,050	.....	3,62,709	-3,060	
6,878	31,302	47,257	437	12,73,544	29,154	
449	13,368	24,720	2,799	5,84,399	5,755	
5,200	13,945	20,641	646	10,14,434	11,593	
810	7,755	7,130	9	4,52,855	6,818	
11,10,605	10,32,787	18,02,029	1,82,135	6,09,80,230	5,52,716	

STATEMENT
Central Banks—Profit

Classification 1	Profit brought forward from last year 2	Profit					Total 7
		Interest accrued 3	By sale of goods to members 4	By purchase and sale of members' products 5	Other items 6		
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	15,970	22,27,473	.....	...	22,483	22,49,956
2. The Broach District Central Co-operative Bank, Ltd.	...	1,48,539	.....	...	1,295	1,49,834
3. The Surat District Central Co-operative Bank, Ltd.	...	2,93,965	.....	...	18,717	3,12,683
4. The Barsi Central Co-operative Bank, Ltd.	...	18,062	.....	...	873	18,935
5. The Sholapur District Central Co-operative Bank, Ltd.	...	61,999	.....	...	2,151	64,150
6. The East Khandesh District Central Co-operative Bank, Ltd.	13,983	4,35,932	.....	...	3,243	4,39,175
7. The Nasik District Central Co-operative Bank, Ltd.	11,174	33,463	.....	...	761	34,221
8. The Poona District Central Co-operative Bank, Ltd.	...	2,62,720	.....	...	5,293	2,68,013
9. The Karnatak District Central Co-operative Bank, Ltd.	2,412	.....	.....	...	2,73,059	2,73,080
10. The Belgaum District Central Co-operative Bank, Ltd.	263	14,821	.....	...	82,403	97,221
11. The Bijapur District Central Co-operative Bank, Ltd.	820	27,074	.....	...	65,540	62,614
12. The Sind Central Co-operative Bank, Ltd.	2,404	2,78,515	.....	...	5,555	2,84,070
13. The Nawabshah District Central Co-operative Bank, Ltd.	...	42,426	.....	...	487	42,913
14. The Larkana District Central Co-operative Bank, Ltd.	161	1,11,694	.....	...	939	1,11,923
15. The Kanara District Central Co-operative Bank, Ltd.	4	21,526	41	...	369	21,936	
16. The Kaira District Central Co-operative Bank, Ltd.	...	20,758	.....	...	554	21,312
17. The Hyderabad District Central Co-operative Bank, Ltd.	437	86,961	.....	...	2,285	89,246
18. The Sukkur District Central Co-operative Bank, Ltd.	5	37,155	.....	...	2,908	40,063
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	646	57,747	.....	...	2,325	60,072
20. The Daskroi Banking Union, Ltd., Ahmedabad.	9	22,860	.....	...	3,267	26,127
Total ...	48,288	49,03,691	41	...	4,83,818	46,87,550	

I.
and Loss Statement.

Loss						Net profit + or loss (Column 22 of Balance Sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
Interest due	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items	Total				
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
18,12,483	2,64,848	13,650	5,923	13,472	21,09,676	1,40,280	19,63,328	19,34,880	
98,099	23,176	...	...	...	1,21,275	23,659	1,26,511	1,02,496	
2,12,868	34,111	...	1,234	...	2,48,213	64,470	2,70,335	2,33,621	
9,464	3,229	...	109	1,088	13,880	5,055	18,935	5,352	
34,939	11,223	...	273	...	46,435	17,715	23,735	5,066	
3,30,909	40,674	...	1,635	693	3,63,916	75,259	3,42,758	2,57,851	
21,194	10,782	...	133	911	33,020	1,204	33,607	27,620	
1,63,654	48,342	...	3,987	13,536	2,29,519	38,494	2,42,382	1,86,102	
78,538	56,861	...	3,983	97,863	2,37,245	35,835	2,73,080	1,53,473	
39,176	20,451	...	578	19,972	80,177	17,047	82,403	40,042	
43,567	16,237	...	242	17,326	77,432	5,182	55,540	32,793	
1,57,922	47,286	...	1,941	21,005	2,28,154	55,916	1,74,709	2,02,243	
29,719	6,827	...	50	1,449	38,045	4,868	42,913	38,045	
80,304	13,950	...	680	7,239	1,02,173	9,750	49,082	71,688	
15,145	3,298	...	171	...	18,614	3,322	18,855	4,367	
20,180	4,067	...	32	93	24,372	3,060	4,649	9,860	
40,123	16,889	...	268	2,812	60,092	29,154	14,185	43,240	
23,443	8,742	...	292	1,831	34,308	5,755	14,119	26,177	
37,811	8,673	...	122	1,873	48,479	11,593	6,049	36,975	
13,247	6,562	...	...	...	19,809	6,318	7,540	18,097	
32,52,775	6,46,228	13,650	20,953	2,01,228	41,34,834	5,52,716	37,64,715	34,29,883	

STATEMENT J.

*Supplementary Table for Central Non-Credit Societies,
for the year 1933-34.*

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. a. p.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank, Ltd., Bombay.	708 4 1	...	...	...	...	1,09,745	28,629	2,981	...
Total ...	708 4 1	...	...	...	...	1,09,745	28,629	2,981	...

STATEMENT K.

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

CENTRAL SOCIETIES—1933-34.

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	9,363	5,955	21	5,174	453	307	Rs. 3,64,44,439	Rs. 2,95,47,989

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	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. 41	Rs.	Rs. 6,46,328	Per cent. 3 to 7½	Rs. 9,81,107	Rs. 2,60,00,699

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. 46,00,280	Rs. 5,04,16,608	Rs. 12,18,350	Rs. 21,57,376	Per cent. 1 to 7½	Per cent. 4 to 9½	

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 ...	4,491	2,35,232	...	...	...	...	...
		Limited ...	11	1,637	...	...	...	...	...
	II	Unlimited ...	2	448	...	...	...	...	...
		Limited ...	44	5,142	...	...	...	...	...
	III	Unlimited ...	16	648	...	...	...	...	...
		Limited ...	...	...	...	...	...	...	...
	IV	Unlimited ...	3	97	...	...	...	...	...
		Limited ...	78	15,253	...	...	...	...	...
	VI	Unlimited ...	18	1,420	...	...	...	...	...
		Limited ...	92	49,924	...	...	...	...	...
			Grand Total ...	4,755	3,09,801	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1933-34.

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.
51,46,043	2,01,135	19	.....	7,08,699	4 to 8
4,03,369	1,98,553	.....	.....	28,707	4 to 5½
3,273	.....	443	.....	194	.....
1,43,964	.....	13,503	11,407	20,904	6
...	.....	.....	.....	2,390	.....
...
13,529	1	7,966	13,628	1,600	.....
29,26,288	71,622	1,00,076	2,67,218	1,30,457	5 to 10
...	.....	.....	.....	1,389	.....
25,471	41,297	37,055	1,297	80,117	.....
86,61,937	5,12,608	1,59,062	2,93,550	9,74,457	4 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
Bombay	I	Unlimited ...	6 to 8½	8 to 12½	3,22,61,067	46,976
		Limited ...	4½ to 8	8 to 10	16,05,399	56,979
	II	Unlimited ...	.....	.....	3,230	.....
		Limited ...	3 to 6½	8 to 9½	2,66,054	1,645
	III	Unlimited ...	.....	.....	61	.....
		Limited ...	.....	.....	.....	.....
	IV	Unlimited ...	6½	9½	11,961	125
		Limited ...	3 to 8	7½ to 10½	7,52,850	10,446
	VI	Unlimited ...	.....	.....	22,968	.....
		Limited ...	.....	.....	30,841	40,773
		Grand Total ...	3 to 8½	7½ to 12½	3,49,54,491	1,56,244

L—contd.

Share capital	Members' deposits	Loans from Government	Reserve Fund	Remarks
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
26,68,979	54,49,084	74,960	70,00,215	
3,93,230	4,08,130	.....	68,463	
.....	100	.....	4,204	
1,19,570	3,01,443	3,200	39,428	
.....	182	.....	8,978	
.....	
870	1,957	.....	3,572	
4,48,553	1,78,052	.....	2,48,885	
35,750	4,774	4,747	7,602	
13,844	20,319	12,370	2,90,990	
36,80,896	63,59,041	95,277	76,92,337	

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 Sakharan 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. Bandiwadkar, 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	Results not declared.
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

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).