



Annual Report on the Working
of Co-operative Societies in
the Bombay Presidency
(including Sind)

For the twelve months ending March 31, 1925

[Price—Re. 1 As. 11 or 3s.]

BOOMBAY
GOVERNMENT CENTRAL PRESS
1925

Printed at the Government Printing and Stationery,
Government of India, 42 Grosvenor Gardens,
London, W.1. Sold by any recognized Bookseller

TABLE OF CONTENTS

I.—Administration and Touring		1
Honorary Staff		2
II.—Summary of General Progress—		
Features of Season		5
General Progress of the Movement		5
III.—Working of Societies—		
A.—Resource Movement—		
(1) Agricultural Credit		8
(2) Agricultural Non-Credit		12
(3) Sind		15
(4) Non-Agricultural Credit		18
(5) District Banks		20
(6) Provincial Bank		23
IV.—The Consumers' Movement		26
V.—Housing Societies		
VI.—The Producers' Movement—		
(1) Producers' Societies in general		63
(2) Weavers' Societies		4-56
VII.—The Co-operative Institute		57
Conferences		
Training Classes		
VIII.—Expenditure from Public Funds		36
IX.—Acts, Rules and Bye-laws		37
X.—Miscellaneous—		
School Boys' Societies		37
Criminal Offences		38
Liquidation and Arbitration		38
XI.—Attitude of the Public		39
XII.—Conclusion		39

STATEMENTS.

Operations of Central Banks—A		40
.. of Urban Banks—A (1)		45
.. of Agricultural Societies—B		56
.. of Non-Agricultural Societies—C		76
.. of Unions—D		92
.. of Cattle Insurance Societies—E		94
.. of Resource, Consumers' and Producers'—F		96

CENTRAL BANKS.

Receipts and Disbursements—G		96
Balance Sheet—H		102
Profit and Loss—I		106
Central Non-Credit Societies—J		108

ABSTRACT FOR THE INFORMATION OF THE INTERNATIONAL AGRICULTURAL INSTITUTE AT ROME.

Central Societies—K		109
Agricultural Societies—L		110

GRAPHS.

Graph showing General Progress—Appendix I.		
Graph showing Progress of Agricultural Societies—Appendix II.		
Graph showing Progress of Urban Banks—Appendix III.		

ADMINISTRATION.

Appointed Officers and Other Staff ..				
Temporary Staff and Other Helpers ..				
Cost of Working				
Audit Fees				

No. A.N.R. of 1925.

SUMMARY OF GENERAL PROGRESS.

the Season				10
General Progress of the Movement				11-16

WORKING OF SOCIETIES.

SERVANTS OF
BRANCH
BOMBAY

-Resource Movement :

1) Agricultural—

(a) Agricultural Credit Societies	17-27	9
(b) Agricultural Non-Credit Societies	28-38	10
Co-operative Banking	39	9
(2) The Bombay Provincial Co-operative Bank	40-41	20
(3) District Central Banks	42-45	21
(4) Non-Agricultural Credit Societies	46-50	23
Provincial Co-operative Insurance Society, Ltd.	51	24
Zamindari Banks	52	24

-Consumers' Movement :

(i) Store Societies	53	25
(ii) Housing Societies	54-56	25
(iii) House Reconstruction Societies	57	26

-Producers' Movement :

(a) Central	58	27
(b) Weavers' Societies	59	27

THE BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE	60-63	27
--	-------	----

MISCELLANEOUS MATTERS.

(i) Acts, Rules and Bye-laws	66	29
(ii) Arbitration	67	30
(iii) Liquidation	68	30
(iv) Criminal Offences	69-70	30
	71	31

..	..	..	..	B	
..	..	..	..	C	
..	..	..	..	D	
..	..	..	..	E	16
..	..	..	..	F	10
<i>Central Banks.</i>					
..	..	..	..	G	109
..	..	..	..	H	108
..	..	..	..	I	112
..	..	..	..	J	114
<i>Abstract for the Information of the International Agricultural Institute at Rome.</i>					
..	..	..	..	K	115
..	..	..	..	L	116
<i>Appendices.</i>					
..	..	..	..	A	120
..	..	..	..	B	127