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APPENDIX ' A '

1. Rao Saheb Desaibhai S. Patel, District Honorary Organiser, Ahmedabad.
2. Mr. P. V. Desai, Secretary, Brahma Kshatriya Housing Society, Ahmedabad.
3. E. Gawan-Taylor, Esq., I.C.S., Collector of Ahmedabad.
4. Mr. Chotalal D. Patel, District Honorary Organiser, Nadiad, Kaira.
5. Mr. M. J. Kadri, District Honorary Organiser, Nadiad, Kaira.
6. Mr. C. A. Pandya, District Honorary Organiser, Borsad, Kaira.
7. Mr. A. B. Pathan, Taluka Honorary Organiser, Borsad, Kaira.
8. Rao Saheb Trikamlal Parikh, District Central Bank, Nadiad, Kaira.
9. Khan Bahadur Mohammad Miya, District Honorary Organiser, Godhra.
10. Mr. J. R. Vaidya, Taluka Honorary Organiser, Kalol, Panch Mahals.
11. Rao Saheb P. H. Banatwala, District Honorary Organiser, Jambusar, Broach.
12. Mr. M. K. Jhavery, Veterinary Officer, Ankleshwar, Broach.
13. Mr. Y. R. Joshi, Taluka Honorary Organiser, Sajod, Broach.
14. Mr. H. R. Thanaki, District Honorary Organiser, Ankleshwar, Broach.
15. Mr. Bhagwandas B. Shroff, District Honorary Organiser, Bulsar, Surat.
16. Mr. C. M. Gandhi, Chairman, Surat District Central Bank, Surat.
17. Mr. T. C. Jadhav, People's Bank, Surat.
18. Mr. Purushottam I. Patel, District Honorary Organiser, Olpad, Surat.
19. Mr. Manilal A. Thakore, District Honorary Organiser, Thana.
20. Mr. M. B. Tamhane, Pleader, Bhiwandi, Thana.
21. Mr. Ganpatsing R. Patil, Taluka Honorary Organiser, Kopargaon, Ahmednagar.
22. Rao Saheb V. A. Velankar, District Honorary Organiser, Ahmednagar.
23. Mr. M. G. Bhalerao, District Honorary Organiser, Amalner, East Khandesh.
24. Mr. S. N. Choudhari, Taluka Development Association, Jalgaon, East Khandesh.
25. Mr. G. R. Desai, Bhusaval People's Bank, East Khandesh.
26. Khan Saheb A. A. Deshmukh, District Honorary Organiser and Chairman, District Central Bank, East Khandesh.
27. Mr. R. T. Dev, District Deputy Collector, East Khandesh.
28. Mr. G. Y. Dixit, Chairman, Shendurni Society, East Khandesh.
29. Mr. H. G. Joglekar, Manager, District Central Bank, Jalgaon.
30. Mr. V. G. Patil, Taluka Honorary Organiser, Neri, East Khandesh.

31. Mr. L. S. Potnis, Mamlatdar, Bhusaval, East Khandesh.
32. Mr. S. Y. Sontakke, District Honorary Organiser, Bcdwad, East Khandesh.
33. Mr. M. G. Bhosale, M.L.C., President, Sakri Taluka Sup. Union, West Khandesh.
34. Rao Bahadur S. D. Garud, District Honorary Organiser, Dhulia, West Khandesh.
35. Mr. V. V. Garud, District Honorary Organiser, Shirpur, West Khandesh.
36. Mr. D. R. Kale, Senior Inspector, Provincial Bank, Dhulia, West Khandesh.
37. Mr. M. R. Kale, Agent, Provincial Bank, Shirpur, West Khandesh.
38. Mr. B. R. Ransing, Divisional Branch of the Institute, Dhulia, West Khandesh.
39. Mr. Uttamram Deshmukh, Morane Bhankadevi Co-operative Credit Society, West Khandesh.
40. Mr. J. K. Gaikwad, Chairman, Ozar Society, Ozar, Nasik.
41. Rao Bahadur V. A. Gupte, District Branch of the Institute, Nasik.
42. Mr. V. R. Patil, Taluka Honorary Organiser, Mhasrul, Nasik.
43. Mr. K. M. Pawar, Deputy Director of Agriculture, N. C. D., Nasik.
44. Mr. R. G. Pradhan, M.L.C., District Central Bank, Nasik.
45. Rao Saheb Vandekar, M.L.C., District Central Bank, Nasik.
46. Mr. M. R. Wad, Taluka Development Association, Nasik.
47. Mr. G. A. D. Wasif, M.L.C., District Honorary Organiser, Malegaon, Nasik.
48. Mr. S. L. Apte, District Central Bank, Poona.
49. Mr. L. K. Bhagwat, Senior Inspector, Provincial Bank, Baramati, Poona.
50. Professor S. R. Bhagwat, Poona.
51. E. J. Bruen, Esq., Livestock Expert to Government, Poona.
52. Mr. Sahebrao B. Kakde, Chairman, Nimbut Co-operative Credit Society, Poona.
53. Rao Saheb, G. G. Kale, District Honorary Organiser, Hadapsar Poona.
54. Rao Bahadur G. K. Kelkar, Poona.
55. Mr. G. N. Patil, Chairman, Bavda Co-operative Credit Society, Poona.
56. Mr. H. A. Sathe, Kapuskhed, Poona.
57. Mr. A. T. Magdum, Taluka Honorary Organiser, Samdholi, Satara.
58. Mr. N. B. Patil, Peth, Satara.
59. E. W. Trotman, Esq., I.C.S., Assistant Collector, Satara.
60. M. D. Bhat, Esq., I.C.S., Assistant Collector, Sholapur.
61. Mr. D. H. Dunakhe, Chairman, Advisory Committee, Akluj Shop, Sholapur.

62. Mr. M. M. Gavane, District Honorary Organiser, Sholapur.
63. Mr. V. N. Nalavade, Shirala, Sholapur.
64. Rao Saheb Eknath P. Patil, District Honorary Organiser, Akola, Sholapur.
65. Mr. G. R. Sane, Barsi, Sholapur.
66. Mr. G. D. Sathe, Chairman, Madha Jagdamba Co-operative Credit Society, Sholapur.
67. Mr. B. B. Vaidya, Barsi, Sholapur.
68. Dr. Bakre, Honorary Secretary, Belgaum District Branch of the Institute, Belgaum.
69. Mr. Chenbassappa Bhikkannavar, Kittur Urban Bank, Belgaum.
70. Mr. A. P. Chongale, Chairman, District Central Bank, Belgaum.
71. Rao Bahadur Mallinaik Patil, District Honorary Organiser Bail-Hongal, Belgaum.
72. Mr. K. C. Shetti, Managing Director, Cotton Sale Society, Bail-Hongal, Belgaum.
73. Mr. B. B. Potdar, Chairman, Pioneer People's Bank, Belgaum.
74. Mr. V. S. Damle, District Honorary Organiser, Bijapur.
75. Mr. G. R. Habbu, Teachers' Co-operative Credit Society, Indi, Bijapur.
76. V. H. Naik, Esq., Collector of Bijapur.
77. Mr. V. J. Parvatikar, Bagalkot, Bijapur.
78. Mr. B. B. Patil, Indi, Bijapur.
79. Mr. H. G. Patil, Taluka Honorary Organiser, Sulebhavi, Bijapur.
80. Mr. M. B. Jakati, Dharwar Urban Bank, Dharwar.
81. Mr. V. N. Jog, M.L.C., Southern Maratha Urban Bank, Dharwar.
82. Mr. N. I. Kangle, Mamlatdar, Bankapur Taluka, Dharwar.
83. Mr. S. K. Karmarkar, Inspector, Provincial Bank, attached to Gadag Cotton Sale Society, Dharwar.
84. Khan Saheb M. G. Khudavand, District Honorary Organiser, Navalgund, Dharwar.
85. Mr. M. S. Kulkarni, District Honorary Organiser, Gadag, Dharwar.
86. Mr. Lingappa Kubihal, Taluka Honorary Organiser, Alur, Dharwar.
87. A. Master, Esq., I.C.S., Collector of Dharwar.
88. Dewan Bahadur S. V. Mensinkai, Karnatic Central Bank, Dharwar.
89. Rao Bahadur M. V. Mudbidri, District Deputy Collector, Dharwar.
90. Mr. Rangangowda Krishnagowda, Chairman, Co-operative Credit Society, Hulkoti, Dharwar.
91. Rev. Canon C. S. Rivington, Betgeri Urban Bank, Dharwar.
92. Mr. S. S. Salimath, Deputy Director of Agriculture, Southern Division, Dharwar.
93. Mr. Santappa Yelamali, Gadag Cotton Sale Society, Dharwar.

94. Rao Saheb Shetti, Devihosur, Dharwar.
95. Rao Saheb C. S. Shirhatti, Hubli Cotton Sale Society, Dharwar.
96. Mr. S. C. Sindhur, Paddy Sale Society, Alur, Dharwar.
97. Rao Bahadur Valvekar, Hubli People's Bank, Dharwar.
98. Mr. Virappa Chavdi, Karnatic Central Bank, Dharwar.
99. Mr. V. S. Habbu, Kanara District Branch of the Institute, Kanara.
100. Mr. G. K. Hegde, District Honorary Organiser, Hegde, Kanara.
101. Rao Bahadur V. V. Kalyanpurkar, District Branch of the Institute, Kumta, Kanara.
102. Mr. G. B. Pandit, Agricultural Demonstrator, Mundgod, Kanara.
103. Mr. S. P. Pandit, Kanara District Central Bank, Sirsi, Kanara.
104. Mr. R. B. Dalvi, District Honorary Organiser, Kolaba.
105. Mr. V. V. Athalye, District Honorary Organiser, Shiposhi, Ratnagiri.
106. Mr. S. K. Bole, M.L.C., Bombay City.
107. B. C. Burt, Esq., Central Cotton Committee, Bombay.
108. Mr. K. C. Desai, Bombay City.
109. W. J. Jenkins, Esq., Central Cotton Committee, Bombay.
110. Mr. Ramnikrai Mehta, Manager, Provincial Bank, Bombay.
111. Mr. G. N. Sahasrabuddhe, District Honorary Organiser, Bombay City.
112. Seth Haji Mahomed, Taluka Honorary Organiser, Tando Allahyar, Hyderabad.
113. Rao Bahadur Pribhdas Shewakram, District Central Bank, Hyderabad.
114. Mr. Rijhumal, District Central Bank, Hyderabad.
115. Khan Saheb Ali Hassan Mohamed Hukro, Kambar, Larkana.
116. Hamid Ali, Esq., I.C.S., Collector of Larkana.
117. Mr. Kazi Nurul Haq., District Honorary Organiser, Sehwan, Larkana.
118. Mr. M. S. Khuhro, M.L.C., District Central Bank, Larkana.
119. Mr. Ram B. Motwani, Manager, Urban Zemindari Bank, Larkana.
120. Khan Bahadur Shah Nawaz Blutto, C.I.E., M.L.C., District Central Bank, Larkana.
121. Mr. Abdul Hamidkhan Khudadad Khan, District Central Bank, Sukkur.
122. Mr. Agha Sufi, Shikarpur Sale Society, Sukkur.
123. Wadero Mohmad Bux Dabar, District Honorary Organiser, Mirpur Mathelo, Sukkur.
124. Syed Hidayatali Shah, District Honorary Organiser, Sukkur.
125. Wadero Dost. Mohamed. District Honorary Organiser, Naushero, Nawabshah.
126. Sayed Ghulam Nabi Shah, M.L.C., Zemindari Bank, Mirpurkhas.

127. Mr. Rochiram, District Central Bank, Mirpurkhas.
128. Wadero Allahdino, District Honorary Organiser, Daro,
Karachi.
129. Seth Gidumal Fattedchand, Chairman, Sind Central Bank,
Karachi.
130. Mr. Udharam Kevalram, Manager, Sale Society, Malir,
Karachi.

APPENDIX B

I—Conferences

Division	Name of the Conference	Place	Date	Name of the President
Northern	The Second Gujarat Co-operative Cotton Sale Societies' Conference.	Surat	26th September 1926.	Mr. B. F. Madon.
	Dholka Taluka Co-operative Conference.	Dholka	27th March 1927	Rao Saheb G. H. Desai, Personal Assistant to the Registrar.
	Rampur Taluka Co-operative Conference.	Rampur	27th March 1927	Mr. V. L. Mehta, Managing Director, Bombay Provincial Co-operative Bank.
Khandesh	Jamner Taluka Co-operative Conference.	Neri Budruk	16th September 1926 and 17th September 1926.	Mr. Khasesaheb Pawar, of Dewas State.
	Igatpuri Taluka Co-operative Conference.	Igatpuri	14th November 1926 and 15th November 1926.	Mr. G. K. Deodhar, M.A., C.I.E.
	Bhusawal Taluka Co-operative Conference.	Warangaon	19th December 1926.	Mr. W. Gilligan, I.C.S., Collector of East Khandesh.
	Pachora Taluka Co-operative Conference.	Pachora	26th February 1927.	Mr. W. Gilligan, I.C.S., Collector of East Khandesh.
Bombay	Mahim Taluka Co-operative Conference.	Palghar	31st May 1926.	Mr. Jayasukhlal M. Mehta.
	Dahanu Taluka Co-operative Conference.	Dahanu	6th August 1926.	Mr. B. N. Samant.
	Curry Road Co-operative Conference.	Curry Road, Parel.	20th September 1926.	Sir Victor Sassoon, Bart.
	Lower Parel Co-operative Conference.	Lower Parel, Bombay.	27th November 1926.	Mr. G. F. S. Collins, I.C.S., Registrar of Co-operative Societies.
	Parel Co-operative Conference.	Damodhar Hall, Parel, Bombay.	30th January 1927.	His Highness Sardar Maharaja of Sawantwadi.
	Bassein Taluka Co-operative Conference.	Agashi	5th February 1927.	Mr. S. K. Bole, M.L.C.
Central	Shirala Petha Co-operative Conference.	Shirala	9th May 1926 and 10th May 1926.	Mr. E. W. Trotman I.C.S., Assistant Collector, Satara, and Mr. N. P. Bhagwat, M.A., LL.B., Assistant Registrar, Co-operative Societies, Poona.
	Divisional Co-operative Conference.	Sholapur	11th July 1926 and 12th July 1926.	Mr. N. C. Kelkar, B.A., LL.B., M.L.A., Poona.
	Bijapur District Co-operative Conference.	Bijapur	29th September 1926 and 30th September 1926.	The Honourable Mr. J. L. Rieu, C.S.I., I.C.S., Revenue Member.
	Union Association Conference.	Poona	22nd October 1926.	Mr. V. H. Naik, M.A., Bar-at-Law, Collector, Bijapur.
	Bijapur District Weavers' Co-operative Conference.	Guledgud	18th February 1927 and 19th February 1927.	Rao Saheb M. Hampavva of Guntakkal, M.L.C., Madras.
	Yelloor Co-operative Conference.	Yelloor	28th March 1927	Mr. B. V. Jadhav, M.A., LL.B., Satara.

I—Conferences—contd.

Division	Name of the Conference	Place	Date	Name of the President
Southern	Belgaum District Co-operative Conference.	Athani	27th April 1926.	Mr. J. A. Mathias, I.C.S., Registrar of Co-operative Societies.
	Nargund Pezha Co-operative Conference.	Nargund	5th July 1926	Rao Bahadur M. V. Modhavi, B.A.
	Divisional Co-operative Conference.	Karwar	5th December 1926.	Mr. G. K. Devadhar, M.A., C.I.E.
	Karnatak Artisans' Co-operative Conference.	Gadag	14th December 1926.	Rao Bahadur M. V. Modhavi, B.A.
	Bankapur Taluka Co-operative Conference.	Shiggam	3rd February 1927.	Rao Bahadur S. Y. Kamath, B.A., LL.B., M.L.C.
	Hosavur Taluka Co-operative Conference.	Hosakuli	27th February 1927.	Mr. R. R. Dewdhar, District Deputy Collector, Karwar.
	Bos Taluka Co-operative Conference.	Bos	4th March 1927.	Mr. V. N. Jag, M.L.C.
	Navalgund Taluka Co-operative Conference.	Hallikeri	12th March 1927	Mr. C. C. Hallikar, B.A., LL.B.
Sind	Larkana District Co-operative Conference.	Larkana	27th January 1927.	Mr. G. F. S. Collins, I.C.S., Registrar of Co-operative Societies.
	Divisional Co-operative Conference.	Hyderabad	1st February 1927.	Mr. Jamshed N. K. Mehta.

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

Division	Place	Date	Number of candidates	
			Trained	Successful
Northern	Breach	21st May 1926 to 30th May 1926.	77	14
Khandesh	Penha	24th August 1926 to 1st September 1926.	32	14
	Nandale	24th August 1926 to 1st August 1926.	19	Examinations not yet held.
	Malegaon	1st September 1926 to 1st September 1926.	35	14
	Pachora	21st March 1927 to 28th March 1927.	42	19
Bombay	Services of India Society's Home, Girgaum, Bombay.	14th February 1926 to 2nd March 1927.	5	This was a continuation class.
	Sir Vithaldas Thackersey Memorial Hall, Fort, Bombay.	12th July 1926	39	22
	Balapur	1st December 1926.	31	11
	Ahlag	21st January 1927.	16	Examinations not yet held.
	Ahmednagar	6th February 1927.	13	3
	Ramnagiri	22nd March 1927.	33	Results not yet out.

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

Division	Place	Date	Number of candidates	
			Trained	Successful
Central ..	Poona ..	28th March 1926 to 20th June 1926.	29	23
	Sholapur ..	Last week of May, 1926.	22	14
Southern ..	Dharwar ..	22nd June 1926 to 30th June 1926.	22	9
	Dharwar ..	7th March 1927 to 21st March 1927.	14	11
	Dharwar ..	7th March 1927..	40	19
Sind ..	Karachi ..	24th April 1926 to 3rd May 1926.	9	7
	Kambar ..	17th November 1926 to 28th November 1926.	22	13

II-B—Training Classes for Managers, Managing Committee Members Honorary Organisers, etc.

Division	Place	Date	Number of candidates	
			Trained	Successful
Northern ..	Broach ..	1st May 1926 to 18th May 1926.	72	10
	Sonsek ..	26th December 1926.	80 to 100	Examination not yet held.
	Olpad ..	27th December 1926.		
	Karanj ..	28th December 1926.		
	Sayan ..	31st December 1926.		
	Mulad ..	31st December 1926.		
	Derol ..	18th January 1927.	55	Do.
	Surat ..	23rd January 1927 to 20th February 1927.	18	4
Khandesh ..	Malpur ..	23rd May 1926..	88	....
	Borvihir ..	30th June 1926	92	....
	Naitale ..	30th August 1926.	55	....
	Chincholi ..	26th September 1926.	45	....

*II-B—Training Classes for Managers, Managing Committee Members,
Honorary Organisers, etc.—contd.*

Division	Place	Date	Number of candidates	
			Trained	Successful
Bombay ..	Sir Vitthaladas Thackersey Memorial Building.	19th July 1926..	4	Examination not held as none was entitled to appear.
Central ..	Temburni ..	First week of February 1927.	50	....
	Sangola ..	Second week of February 1927.	30	....
Southern ..	Mundargi ..	9th August 1926.	40	....
	Shidenur ..	15th August 1926.	30	....
	Hirekerur ..	22nd August 1926.	30	....
	Murgol ..	18th September 1926.	25	....
	Bail Hongal ..	20th September 1926.	25	....
	Haveri ..	23rd September 1926.	50	....
	Ranebennur ..	28th October 1926.	100	....
	Ron ..	16th December 1926.	30	....
	Hukeri ..	9th January 1927.	50	....
	Shedbal ..	16th January 1927.	40	....
	Belavanki ..	19th January 1927.	25	....
	Hosritti ..	22nd January 1927.	100	....
	Chalgiri ..	24th January 1927.	50	....
	Tilawalli ..	29th January 1927.	50	....
	Savadatti ..	25th March 1927.	40	....
Sind ..	Uppinpattan ..	27th March 1927.	75	....
	Sampgaon ..	30th March 1927.	30	....
	Dadu ..	24th September 1926.	84	....

Report.

Co-operative Societies, Bombay Presidency.

— on the working of, for the year 1926-27.

GOVERNMENT OF BOMBAY

REVENUE DEPARTMENT

Resolution No. P.—53

Bombay Castle, 7th December 1927

Letter from Mr. G. F. S. Collins, O.B.E., I.C.S., Registrar of Co-operative Societies, No. A.N.R. dated 26th September 1927—Submitting the report on the working of co-operative societies in the Bombay Presidency (including Sind) for the year ending 31st March 1927.

RESOLUTION.—Notwithstanding the very low prices of cotton and gur which prevailed during the year and the damage done to the crops by excessive rain in parts of Gujarat and by locusts in parts of Sind, the general progress of the co-operative movement was steadily maintained during the year under report. The number of agricultural credit societies increased from 3,615 to 4,022 and the working capital from Rs. 2,93 lakhs to Rs. 3,46 lakhs. This progress is all the more satisfactory inasmuch as it was not artificially fostered, but was spontaneous and occurred in spite of the discouragement rightly given by the Co-operative Department to the formation of new societies which held out no promise of eventual success. The societies in Sind continued to work satisfactorily. There has been a substantial accumulation of savings and most of the members are free from debt and out of the clutches of money-lenders. Government note with regret that the societies in the Dharwar District and the Canal Societies in the Deccan show signs of deterioration and that in the Karnatak, which once was the main centre of co-operative activity, the spirit of co-operation is on the wane chiefly owing to the bitterness of party strife and to the deliberate disregard of the societies' by-laws by the members. In consequence of bad management, cases of misappropriation of societies' funds are also becoming common. Government agree with the Registrar that in the present stage of the movement more attention should be paid towards the consolidation of what has already been achieved, than towards further indiscriminate expansion, and they approve the steps which he has taken to induce a better class of agriculturist to join the societies by raising the limit of loans that may be advanced to individuals and by increasing the borrowing limits of societies where practicable. To secure the same object it is desirable to eliminate all weak or useless societies and rapidly to liquidate them, if necessary with the help of special officers. The appointment of one such officer has recently been sanctioned for the Poona District.

2. The Registrar remarks that it is undesirable for primary credit societies to grant long term loans for the redemption of debts, as this function can more properly be performed by means of Land Mortgage Banks. Government have already expressed the view in paragraph 5 of their Resolution No. P.—53 dated 29th January 1926 that this work should be undertaken only by the older and well managed societies and that even then great caution is necessary. And with a view to assisting in the scheme of debt redemption, Government have recently sanctioned the formation, as an experimental measure, of two Land Mortgage Banks—one in the Broach District and one in the Dharwar District. The results of their activities will be watched with much interest. Government concur in the Registrar's remarks regarding the inadvisability of allowing investments by money-lenders in village societies and approve his action in restricting the rate of interest in such cases to $6\frac{1}{4}$ per cent.

3. A disquieting feature of the year is the large increase in the unauthorised arrears which rose from Rs. 36 lakhs against the outstanding of Rs. 247 lakhs in 1925-26 to Rs. 82 lakhs against the outstandings of Rs. 284 lakhs in 1926-27, that is, 29 per cent. against 14 per cent. in the previous year. Ahmednagar shows the highest arrears (58 per cent.), the Deccan districts, excluding Nasik, being responsible for 44 per cent., Kaira and Ahmedabad show 48 per cent., while Sind shows the least (only 12 per cent.). These heavy arrears were due not to the bad character of the season or to any other unavoidable cause, but to an absence of a sense of responsibility and to a deliberate avoidance of the payment of rightful dues. So long as this spirit manifests itself, real progress is impossible.

4. There has been little advance in the agricultural non-credit societies, the number of which increased by 11 only during the year. Of these, the cotton sale societies are the most important, as being the chief agents in the Southern Division for the distribution of the improved types of cotton introduced by the Agricultural Department. They sold cotton of the total value of Rs. 41 $\frac{3}{4}$ lakhs. Of the societies for the sale of other agricultural produce, the Haveli Taluka Society sold gur valued at Rs. 2 $\frac{3}{4}$ lakhs, the Byadgi Chilly Society sold chillies valued at Rs. 2 $\frac{1}{4}$ lakhs, the Kumpta Betelnut Society sold produce to the extent of Rs. 1 $\frac{1}{2}$ lakhs and the sales of the Malir Potato Society (Karachi) rose from Rs. 50,000 to Rs. 1 $\frac{1}{4}$ lakhs. The Land Improvement and the Power Pump and Ginning Societies and Co-operative Dairies did not show any appreciable activity during the year. The progress of agricultural non-credit societies is not as rapid as can be desired; and indeed not much can be or should be done in this direction until non-official workers possessing an expert knowledge of the nature and object of such societies are forthcoming in sufficient numbers.

5. The supervising and guaranteeing unions, which are an important link in the chain of the co-operative movement, increased from 86 to 93 during the year. It is satisfactory to find that their activities now cover about half the Presidency and Sind.

6. The Provincial Co-operative Bank continued to make good progress and its shares are now quoted at a high premium. It opened three new branches, thus possessing sixteen at the end of the year. These branches, except two which are located in the Panch Mahals, are distributed over the Deccan districts. The number of its shareholders increased, so also its reserve and sinking funds and its deposits and the share capital held by individuals. The share capital held by societies, however, decreased by Rs. 3,600 as compared with that held during the previous year. The reason for this decrease has not been explained; but arrangements have been made whereby the societies will be able to obtain a fixed proportion of a further issue of the Bank's shares at approximately their face value.

7. The position of the District Central Banks remained generally unchanged. They are now beginning to improve their internal management by the employment of a better paid staff to deal with the increasing volume of business. Some of them pay very high dividends; and Government concur in the Registrar's views expressed in paragraph 71 of his report regarding the duty of such banks to subsidise Supervising Unions independently of Government aid. The Registrar should bring these views to the notice of the banks concerned.

8. The number of non-agricultural credit societies increased from 476 to 487; of these 55 are urban banks. These societies do much useful work by assisting in the development of local trade and by fostering the banking habit. The Bhusawal People's Bank introduced the practice of giving loans to merchants against the security of agricultural produce and other merchandise. The undertaking by a co-operative bank of this form of banking business which is highly technical requires the greatest care and caution in its conduct.

9. The number of housing societies increased from 44 to 47 during the year. They are mostly in the cities of Bombay, Karachi and Ahmedabad, and those deserving special notice are the Brahma Kshatriya Society in Ahmedabad and the Parsi Society in Karachi, which did much useful and rapid work in the way of house construction. If, as the Registrar remarks, the unity of purpose which brought such societies into being shows signs of weakening after the houses have been constructed, he should consider whether any special arrangements are called for in respect of this particular class of society.

10. The consumers' and producers' societies did not show any progress, while some of them had to be closed. Government are glad to find that the Provincial Bank has extended help to the Weavers' Societies in procuring and supplying raw material at wholesale rates and in selling the finished articles through its branches and shops. The help of the other banks and primary societies has also been invoked in the same direction.

11. The Central Co-operative Institute did useful work in connection with propaganda and training, and it is hoped that it will add to its usefulness by assisting in course of time non-credit societies with expert advice,

of which they are badly in need and for want of which they are now for the most part moribund.

12. That the co-operative movement as a whole has taken firm root and secured general confidence is evident from the fact that the working capital possessed by all types of societies increased from Rs. 8 $\frac{3}{4}$ crores to Rs. 10 $\frac{1}{4}$ crores during the year. This large increase is mainly due to the attraction of surplus capital towards such societies owing to the comparatively high rates of interest which they offer. As, therefore, capital is easily forthcoming, Government concur with the Registrar that the rates of interest now paid for fixed deposits are susceptible of reduction.

13. The thanks of Government should be conveyed to Mr. Collins for his interesting report and for his efficient management of the Department during the greater part of the year. Their acknowledgments are also due to the several gentlemen, official and non-official, who assisted in the work of the Department during the year.

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

A. E. SERVAI,
Acting Under Secretary to Government.

To

The Commissioner in Sind,
The Commissioners of Divisions,
The Commissioner of Settlements,
The Registrar, Co-operative Societies,
All Collectors, including the Deputy Commissioner, Upper Sind Frontier,
The Collector of Bombay,
The Director of Agriculture,
The Manager, Encumbered Estates in Sind,
The Accountant General,
The Director of Information and Labour Intelligence,
The Private Secretary to His Excellency the Governor,
The General Department,
The Finance Department,
The Secretary to the High Commissioner for India, London,
G. F. S. Collins, Esq., O.B.E., I.C.S.