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No. A.N.R. of 1927

From

G. F. S. COLLINS, ESQUIRE, I.C.S.,
The Registrar, Co-operative Societies,
Bombay Presidency, Poona ;

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Poona, the 26th September 1927

Subject. Administration Report.
(1926-27.)

Sir,

I have the honour to submit the 23rd Annual Report on the working of the Co-operative Societies Act, in Bombay Presidency for the year ending the 31st March 1927.

I.—ADMINISTRATION

Gazetted Officers

2. Mr. Madan held charge of the Department until June 22nd and I held charge for the rest of the year. Between us we toured for 214 days, and 26 out of 27 districts (including Bombay City) were inspected.

The six Assistant Registrars and the Deputy Assistant Registrar in Sind remained in their charges for the whole year as follows :—

Khan Bahadur Azimkhan Inayatlikhan, Sind.

Mr. M. A. Awan, Deputy Assistant Registrar, Sind.

Mr. A. C. Desai, Bombay.

Mr. C. B. Huli, Southern Division.

Mr. N. P. Bhagwat, Central Division.

Mr. R. W. Patwardhan, Khandesh.

Mr. S. G. Almoula (Acting), Gujerat.

Rao Saheb G. H. Desai continued to hold the post of Personal Assistant except for the last three months of the year, when he was on short leave, and Mr. D. A. Shah on his return from sick leave acted in his place.

The three Special Auditors continued in their charges throughout the year. The Special Auditor, Poona, who is in charge of most of the

Central Division, Gujerat and Sind, was not able to complete the audit of the whole increasing number of banks in his charge. It will now be necessary to redistribute the charges, and assign more assistants to the Special Auditors.

Other Staff

3. The remaining sanctioned staff of the Department other than clerical was as follows :—

- 42 Auditors.
- 7 Sub-Auditors.
- 9 Agricultural Organisers.
- 1 Industrial Organiser.

Special Staff

There were three Special Mamlatdars working at the beginning of the year. The Special Mamlatdars at Belapur and Sholapur were however discontinued from July 1st and November 11th, 1926 respectively. The Special Mamlatdar for Bhil Societies at Dohad, half the cost of whose appointment is met by the Provincial Bank, continued to work throughout the year.

There were four Propaganda Officers at Poona, Bulsar, Bombay and Bagalkot. The cost and control of these officers was shared by the Department and the Institute. This arrangement did not prove satisfactory, and at the close of the year it was discontinued. Government now pay the full cost, and retain full control, of two Propaganda Officers who have been continued at Bombay and Bagalkot. These posts will however be abolished from 29th February 1928.

The post of a Special Propaganda Officer for Muhammadans was created shortly before the beginning of the year, (G.R. R.D., No. 1669/24 of 18-3-26), and it was filled from August 9th, 1926. Mr. A. A. Kadri was the first incumbent.

In Sind Khan Bahadur Azimkhan continued to be in charge of agricultural propaganda work in eleven selected talukas in addition to his own duties.

4. I do not repeat the remarks regarding the shortage of staff which were made in the last report. The situation has frequently been brought to notice during the year.

Honorary Staff

5. The Registrar was helped by 1 Divisional Honorary Organiser in Gujerat, 57 District and 87 Taluka Honorary Organisers.

The nature and the quality of the work done by these non-official helpers, and the policy to be followed in deciding the number which will be required in the future, was fully discussed in last year's report. It

was stated that the logical policy was to strengthen non-official organisations like the Institute and the Supervising Unions, and gradually to absorb in them the individual workers. This perhaps needs slight modification. The decrease of Honorary Organisers must depend on the increase of Supervising Unions and not on the strengthening of the Institute. The latter by its constitution has no legal authority, and therefore no power of supervision over the Societies which have joined it, and it is not a Union of Societies. At the same time it is to be hoped that former Honorary Organisers will continue to help the movement in a general way as members of the Institute.

Other Helpers

6. It has hitherto been the custom to give in the body of the report a list of the gentlemen, whether officials, Honorary Organisers or other non-official helpers who rendered particular help to the Registrar and the movement during the year. I have considered it better to enumerate the names in a special Appendix A, which contains the names of those gentlemen whose work came particularly to my notice or to that of the Assistant Registrar. There are countless other gentlemen who rendered help, and it is possible that many of them should have been mentioned in the list, but whose work escaped official notice during the year.

The work of the following gentlemen is in a category by itself. Mr. V. L. Mehta, Managing Director of the Bombay Provincial Bank, continues to be the most important figure in the movement. His knowledge of co-operation, and of co-operation in relation to the practical needs of agriculture, is unrivalled. He has been tireless in his visits to all parts of the Presidency, and his help and advice which is available whenever required is of the greatest use to the Registrar. Dewan Bahadur Malji as Divisional Honorary Organiser, Gujerat, has again been a tower of strength to the movement. Mr. Jamshed N. R. Mehta in Sind is the leading figure in Co-operation in that Province, and he has been the inspiration of the housing movement in Karachi. Mr. V. C. Jadhav, District Honorary Organiser, Surat, is the best known figure in the Urban and People's Banking movement. Mr. R. N. Rajadnya of Satara District, continues to be the most active co-operator in the Deccan. And Mr. G. K. Devadhar and Professor H. I. Kaji, assisted by Rao Bahadur Talmaki in Bombay City and Rao Bahadur Pritamdas Hukamatrai in Sind, have been responsible for a year of progress for the Institute.

7. During the year Wadero Mohamed Sidick Wagan, District Honorary Organiser, Larkana, received the title of Khan Saheb. Co-operators were also glad to see the titles of C.I.E. conferred on Mr. G. K. Devadhar, President of the Institute, and of Rao Saheb conferred on Mr. Trikamlal Parikh Managing Director of the Kaira District Bank, for their public services in general.

Cost of Working

8. The expenditure incurred from public funds during the year was as follows :—

	1926-27	1925-26
	Rs.	Rs.
Pay of Establishment ..	3,22,338	2,79,520
Travelling Allowance (officials and non-officials).	1,28,413	1,22,914
Grant to Bombay Central Co-operative Institute.	28,000	26,250
Special grants to Co-operative Institutions		
Sale Societies .. Rs. 3,000.		
Bhil Societies .. Rs. 1,600.		
Social Service		
League .. Rs. 1,000.		
Supervising Unions. Rs. 8,482. ..	14,082	8,157
Contingencies, Provincial Conference, etc.	51,994	46,020
	<hr/>	<hr/>
Total ..	5,44,827	4,82,861
<i>Deduct—</i>		
Audit Fees	31,338	23,292
Amount recoverable from Banks and Institute.	7,400	....
Interest paid by Provincial Bank on Registrar's Current Account.	5,313	4,545
	<hr/>	<hr/>
Total ..	44,051	27,837
	<hr/>	<hr/>
Grand Total ..	5,00,776	4,55,024

The increase has thus been Rs. 45,752 or 10 per cent. The percentage of the cost of the establishment to the working capital in the movement was 0·48 as against 0·54.

II.—SUMMARY OF GENERAL PROGRESS

The Season

9. The seasonal factor which most affected the state of the Co-operative Movement was again the low prices of cotton and gur. The low price of cotton was unprecedented, and it was completely out of parity with that of American cotton. The effect was chiefly felt in Khandesh where the crop is sold very early, and the growers did not therefore benefit by the slight increase in price towards the end of the season. The noticeable increase of arrears in that area is largely accounted for by this factor. The low price of gur again helped to swell the arrears in the Canal Societies

of the Deccan. In the East Karnatic the low price of cotton was aggravated by an absence of rabi rain, and the collections were bad. The heavy arrears in agricultural societies of North Gujerat were further increased by the damage done to crops by excessive rain. In Sind the chief factors which contributed to a season below the average were the price of cotton and a visitation of locusts, but the high standard of collections was nevertheless maintained.

Statistics

10. The following figures illustrate the progress of the movement :—

Types of Societies	Number of Societies		Number of Members		Working
	1925-26	1926-27	1925-26	1926-27	1925-26
1	2	3	4	5	6
					Rs.
Central Banks	21	21	10,075	12,281	2,98,93,246
Agricultural Societies ..	3,868	4,236	271,273	3,00,077	3,14,76,171
Non-Agricultural Societies ..	671	684	166,460	1,70,372	2,64,08,432
Total ..	4,560	4,991	447,808	4,82,730	8,78,67,849
Unions	87	92	....	....	..
Insurance Societies ..	9	8	....	....	....
Total ..	96	100	....	....	....
Grand Total ..	4,656	5,091	447,808	4,82,730	8,78,67,849

Types of Societies	Capital	Reserve Fund		Overdues	
	1926-27	1925-26	1926-27	1925-26	1926-27
	7	8	9	10	11
	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks	3,64,68,234	7,51,323	7,80,145	25,37,724	43,88,368
Agricultural Societies ..	3,63,50,347	30,16,956	37,47,008	35,70,982	82,23,590
Non-Agricultural Societies ..	2,08,32,235	1,292,267	15,58,944	12,04,078	13,62,532
Total ..	10,26,50,816	50,60,546	60,86,097	73,12,784	1,39,74,490
Unions .. ..	....	....	....	....	....
Insurance Societies ..	....	....	....	....	..
Total ..	....	....	....	....	....
Grand Total ..	10,26,50,816	50,60,546	60,86,097	73,12,784 =14.6 %	1,39,74,490 =22.3 %

11. The following extract compares rate of progress with that of the preceding year :—

	1926-27	1925-26
	Rs.	Rs.
Increase in the number of Societies ..	435	530
Increase in the number of Members ..	25,000	56,000
Increase in Working Capital ..	148 lakhs=	167 lakhs=
	17 per cent.	23 per cent.
Increase in Reserve Fund	Rs. 10,25,551.	Rs. 9,40,772.

The progress has thus not been so rapid, but it is satisfactory enough considering that the policy of consolidation was continued, and the increase in working capital continues to be remarkable. The huge figure of 10½ crores illustrates the large part which the Co-operative Movement is playing in the economic fate of the Province. It is equally clear that rapid automatic expansion is now an established fact.

Increasing Investments in Co-operative Societies.

12. On the purely credit side the chief feature of the year has been the large amount of easy money available to Co-operative Banks. Owing to the depression in trade accompanied by a decrease in trade investments on the one hand, and a fall in the rate of interest on Government Securities on the other hand, the public has invested a large part of its surplus funds in all classes of Co-operative Societies. In fact money has been thrust on many district and urban banks faster than they can utilize it. I have estimated that the amount of "idle funds" in these banks at the end of the year—meaning by "idle funds" the amount not immediately required for the use of their members or affiliated societies or as liquid resources against possible calls and maturing deposits—was about 64 lakhs of rupees, distributed as follows :—

District Banks	Rs. 48,00,000
Urban Banks	16,00,000
	<hr/>
	Rs. 64,00,000

This feature not only illustrates the state of the money market, but is also flattering to the increasing strength and credit of the Co-operative Movement.

13. The opportunity thus created has been made use of to make a campaign towards a long desired reduction in the rates of interest paid on all classes of deposits by all forms of co-operative banks and societies. Not a few of these institutions, and especially agricultural primary societies, were paying the same rates of interest as they had been paying during the War or immediately after the War when the rate of interest on Government Securities was over 6 per cent. Rural Managing Committee members are afraid of losing their deposits if they lower the rates of interest, and the directors of central and urban banks are proud and gratified to see the large funds pouring into their banks. The law of

supply and demand is not fully understood. Except in Gujerat, where the general rate of interest is lower and the knowledge of co-operative banking is on a higher level, the rates paid by co-operative banks for fixed deposits were far too high. I am glad to say that the result of the campaign has been satisfactory, but it still needs to be prosecuted.

Agricultural Societies

14. In the case of agricultural credit societies the progress has been varied. In Sind the expansion and improvement continue to be very noticeable. In the Deccan, where the co-operative sense was never very marked, a decided deterioration has set in, and the Canal Societies in particular are causing anxiety. In the Karnatic and Gujerat the position is stationary, progress in the younger societies being counter-balanced by deterioration in some of the older ones. In Khandesh the progress has been very rapid.

There has been slight progress only in the agricultural non-credit side of the movement, and its position by no means established or as satisfactory as it might be.

Urban Banking

15. The rapid progress in co-operative urban banking has continued, and the ideal of having one urban or people's bank in each taluka town is appreciably nearer realisation.

Supervising Unions

16. Although the increase in the number of Unions appears to be small, the progress achieved in this direction has been very satisfactory. The existing Unions have been made more efficient, and have now begun to play a real part in supervising and improving their affiliated societies and in coordinating their financial requirements.

There are as yet no Unions or Federations of Non-Agricultural Societies, although the subject has been tentatively broached during the year.

Reserve Fund

17. The following figures exhibit the important details of the Reserve Fund :—

	1925-26	1926-27
	Rs.	Rs.
Agricultural Credit Societies ..	27,89,617	34,60,667
District Central Banks ..	7,51,323	7,80,145
Urban and People's Banks ..	7,68,856	9,26,053
Other Non-agricultural Societies ..	10,40,798	12,14,951

It has been seen above that the total increase in the Reserve Fund was 20 per cent. The increase of 26 per cent. in the case of agricultural credit societies is very satisfactory.

The chief ultimate test of the stability of co-operative societies will be the Reserve Fund. Its percentage to the total capital is only 5·9 per cent. and this cannot be considered to be a very large figure. Its comparative smallness, at any rate in the case of co-operative banks, is one of the weighty criticisms levelled against the movement. The importance of the Reserve Fund is not as yet fully understood by those who are responsible for the management of their Societies, and the Registrar receives an increasing number of applications to devote portions of it to co-operative purposes or to purposes of provincial or local interest under Section 39 of the Act, the chief item being the erection of society buildings or offices. The provision which requires Government sanction in such cases is a salutary one, and the present policy of according it only in special cases is one which should be followed for a long time to come. Agricultural Societies are now beginning to avail themselves of Section 42 of the Act which allows them (as well as other societies) to set aside for charity 20 per cent. of their profits which otherwise have to be placed entirely to the Reserve Fund.

Credit Facilities

18. The increasing use and knowledge of the meaning of credit facilities is a noticeable feature in the progress of the year. The number of primary societies which are now obtaining finance from their District Central Banks or the Provincial Bank, and of all kinds of banks which are obtaining their finance from the Provincial Bank, in the form of maximum credits or cash credits as opposed to ordinary loans has very considerably increased. All classes of societies are beginning to understand that it is more profitable to maintain a credit at the bank and pay interest on the portion used than to take a loan outright and pay interest on the whole amount for the whole period of the advance, while the banks profit by having larger balances available for credits or loans to other societies and employment in other channels. In the same way individual members are beginning to understand that they profit by depositing with their societies as current deposits the portions of their loans not immediately required. This development is accompanied by the increasing use of cheques and hundies. By the latter I refer also to those used for the ordinary transactions and remittances between co-operative institutions, and not only to those used in the business of dealing in remittances as such.

The figures were as follows :—

		Received Rs.	Remitted Rs.	Total Rs.
1926-27	..	3,68,01,763	2,70,80,501	6,39,82,664
1925-26	..	2,53,21,117	1,83,99,227	4,37,20,344

III.—WORKING OF SOCIETIES

A. Resource Movement

(1) *Agricultural*

(a) Agricultural Credit Societies

General Statistics

19. The following are the main details illustrating the progress of agricultural primary credit societies :—

		1926-27	1925-26
Number of societies	.. ..	4,022	3,615
Membership	.. ..	260,182	239,134
		Rs.	Rs.
Working Capital	.. ..	3,45,97,255	2,93,05,953
Of which owned capital	.. ..	1,16,14,803	1,00,23,913
		=30 per cent.	=29 per cent.
Working Capital per member	.. ..	133	123
Reserve Fund	.. ..	34,60,667	27,89,617
Members' Deposits	.. ..	68,44,647	62,08,252

General Policy and Summary of Progress

20. The general progress is steady, and the previous rate of automatic expansion has been maintained. The policy followed everywhere of allowing societies to spring up of their own accord without any direct encouragement beyond the ordinary efforts of the honorary staff and other non-official workers has been maintained. As regards particular areas the increase of societies in the Deccan and other famine areas is discouraged, and new societies are not registered without taking every precaution to ensure their success. An exception has been Bijapur, where several tracts had hitherto been untouched. Co-operation is well understood in that district, and it is felt that co-operative finance will help to combat permanent famine conditions. With the help of the Collector and of an active band of other non-official helpers the number of societies in that district has risen from 136 to 161.

21. Needless to say the progress and the state of the agricultural primary societies varies very considerably in different parts of the Presidency. In Ahmedabad and most of Kaira the movement is stagnant. The talukdari conditions in the former and the wholesale arrears in the latter prevent further progress for the present. Broach and North Surat are already well developed and the societies are on the whole efficient. In the south of Surat they are poor owing to the ignorance and apathy of the people. In Panch Mahals there has been marked progress.

Although the people of that district are ignorant and do not as yet fully understand the meaning of co-operation, these factors have been counter-balanced by the systematic and efficient work of the Provincial Bank. Nāsik is the best portion of the Deccan, and allowing for the comparative absence of the co-operative spirit in that part of the Presidency, the progress has been marked. Co-operation is flourishing and progressing at a rapid rate in the Khandeshes but more particularly in West Khandesh. In both districts however, and more particularly in East Khandesh, there is a noticeable desire on the part of the members to run before they can walk. It is imagined that all that is required is to collect a number of promoters, and the society will then automatically function, and the finance be forthcoming. This year the arrears were very heavy even allowing for two successive bad seasons, and in East Khandesh there is no doubt that payments in many cases were deliberately withheld. In that district too the District Bank has not as yet tapped local resources to a sufficient extent with the result that it has not sufficient capital adequately to finance its societies. For this reason further registration of societies had to be postponed at the end of the year. In the rest of the Deccan except for South Satara and a few parts of Sholapur the agricultural movement is in a sorry state, and it will be the subject of special notice below. In South Satara the number of societies and the enthusiasm are striking. In Walwa taluka for instance there are more societies than villages. Only two or three villages have not got societies and in some there are two or more. I am afraid however that in some of the older societies the arrears are heavy, and the affairs have got out of hand. The Karnatic continues to be the main centre of co-operative activity. There is however a noticeable deterioration in the older societies in Dharwar district. There enthusiasm has waned, the leading members have discovered that Government control is not as extensive as they imagined, and there is often open defiance and violation of by-laws. Added to which has been the introduction of party strife into co-operative societies which is spreading all over the Karnatic. I also regret to say that misappropriations are very common. In Belgaum the societies are on the whole progressing. Until recently rapid advance was to some extent prevented by the conservative policy of the District Bank, but I am glad to say that the Bank, under the guidance of an energetic and far-seeing Chairman, has recently changed its outlook and taken several measures for the well-being of its affiliated societies. In the Konkan, except for Kanara and including Thana, co-operation is in its infancy, and the few existing societies are stagnant. They are mostly on the old system of combining groups of villages or hamlets spread over a large area, and agriculturists and non-agriculturists are intermingled. This invariably results in the concentration of affairs into the hands of a few members at the centre, in a complete absence of the real co-operative spirit, and often in misappropriation. The movement will not advance there until the system has been overhauled, and this cannot be done until the staff of the Department is increased. Honorary workers too in that area are few. By far the best agricultural credit societies are in Sind. and they will be the subject of special notice below.

22. The following figures illustrate the exceptional progress in Khandesh :—

	Societies		Members	
	1925-26	1926-27	1925-26	1926-27
East Khandesh ..	374	501	21,843	28,181
West Khandesh ..	200	250	8,882	12,384

	Working Capital		Reserve Fund	
	1925-26	1926-27	1925-26	1926-27
	Rs.	Rs.	Rs.	Rs.
East Khandesh ..	32,36,953	40,47,213	2,55,679	3,15,505
West Khandesh ..	11,71,401	17,67,263	93,338	1,47,070

Progress has been as rapid in the adjoining portion of Nasik district, which like West Khandesh enjoys the advantage of being financed directly by the Provincial Bank. Although the Dharwar district still holds the premier position in the total number of all kinds of societies, it has now given the first place to East Khandesh in the number of agricultural primary societies.

Membership

23. The number of members has increased by 9 per cent. as compared with an increase of 11 per cent. in the number of societies. This is on the whole a healthy sign. The membership of our societies, which now averages 65 members per society, is very large compared with that in some of the other Provinces. It is for instance considerably more than double that of the Punjab, and the criticism is made, sometimes justly, that members are admitted without discrimination. There is no doubt that in most cases the smaller the membership, the healthier the society, and Managing Committees have continually to be checked in the admission of undesirable or uneconomic members. A rough working rule adopted is to allow one member for ten of the village population, and to limit the total to 100 in average villages and 200 in large villages. In the latter case when the membership shows signs of exceeding the limit, an attempt is made to divide the society into two societies.

Working Capital and Adequate Finance

24. The increase of just over 8 per cent. in the working capital per member is more satisfactory than would appear, as areas in which the increase has been marked have been counterbalanced by these in which, owing to stagnation or heavy arrears, it has not been possible to finance the members to the extent of the previous year or to a degree which would otherwise have been desirable. The following figures show the differences prevailing in various parts of the Presidency which, even allowing for the differences in the forms of cultivation, are noticeable :—

		1925-26	1926-27
		Rs.	Rs.
Ahmedabad	.. ..	67	80
Kaira ..	.. ..	55	59
Broach and Surat	.. ..	103	137
East and West Khandesh	.. ..	119	143
Satara and Sholapur	.. ..	103	107
Dharwar	.. ..	111	125
Thana, Ratnagiri and Kolaba	.. ..	45	45
Sind	.. ..	184	209

From the figures it will be apparent that where the movement as a whole is progressing, a proportionate advance has been made in the policy of more adequate finance.

25. It is in fact often represented that one of the weak points of agricultural societies is that members are not adequately financed, and that this deters the better agriculturists from joining. Particular attention was therefore devoted to examining this question during the year. Assistant Registrars were directed not to hesitate to allow larger credit or to raise the borrowing limits of societies in justifiable cases, and they are now permitted to grant special limits to bigger agriculturists up to double the ordinary limit without reference to the Registrar. In Sind for instance the ordinary limit is Rs. 500, and it may be raised to Rs. 1,000 ; in Khandesh it is a common thing for members to receive yearly loans in advance of Rs. 500. Adequate finance in most cases depends on the proper preparation of normal credit statements. The Provincial Bank has set a high standard in this respect. Unfortunately many of the District Banks have not yet followed the example including those that are otherwise efficient. It is one of the forms in which they do not keep in touch with their affiliated societies through their Inspectors. It was found that this was the cause in some of the districts where the complaint of inadequate finance was loudest. In some cases too members are inadequately financed owing to the apathy of the secretaries and Managing Committees in preparing the yearly statements of demands. Nevertheless much advance has been made during the year in systematising and improving the preparation of normal credit statements. I found by personal enquiry that wherever detailed attention was given to the points above noticed there was no complaint of inadequate financing.

On the other hand, in the Deccan and other semi-famine areas there has, as I shall show below, been over-financing, and there can be no doubt that at the present stage of the co-operative movement, the danger of facile credit far outweighs the effect of the fewer cases of under-financing.

Members' Deposits

26. Although there has been an increase of ten per cent. in members' deposits the ideal of regular yearly deposits is still far from realisation except in Sind and a few parts of the Presidency proper. In most areas it is still necessary to resort to the system of compulsory deposits by which a fixed percentage of each loan is deducted at the time of advance. I have tried to explain to members the advantages of voluntary deposits at each harvest according to the size of the holding and the nature of the crop and that the ideal should be something at least each year if only a rupee or two.

27. The following are figures per member for typical districts :—

			1925-26	1926-27
			Rs.	Rs.
Broach	..	..	33·6	36·3
Kaira	..	..	10·9	11·3
East Khandesh	..	..	52·4	49·0
West Khandesh	..	..	40·7	38·1
Poona	..	..	44·1	45·8
Dharwar	..	..	27·4	27·9
Ratnagiri	..	..	15·0	15·3
Sind	..	..	46·9	52·1 (Share capital and deposits).

East and West Khandesh show decreases, but this is because of the very large number of new members in new societies, whose deposits are of course small at the beginning. In the old societies there has been a very decided increase especially in West Khandesh where the policy of "thrift by means of yearly deposits" is beginning to be understood owing to the efforts of the Provincial Bank and the Assistant Registrar. Sind leads the way as in everything else.

In Dharwar, where the increase in societies is small, the absence of increase in deposits is marked, and it illustrates a tendency in bad areas for the older members to withdraw their deposits, and in some cases use them for repayment of loans. Where compulsory deposits are taken, it is provided that they shall be for terms of 5 or 10 years, and in parts of the Deccan and other areas where the meaning of thrift is not yet understood, they are often withdrawn when the periods have elapsed, and the members' savings are thus frittered away. This is noticeable in the Canal Societies, where it is the more necessary for the members to

contribute something on their own account as security for the huge loans which they take. In some societies the total deposits have actually decreased while the outstandings have increased by enormous amounts.

Societies on the Share System

28. This is one of the reasons which has convinced me that it is necessary to have societies on the share system in canal areas, a policy which was adumbrated by my predecessor in the last administration report. If members are to be advanced loans up to Rs. 4-500 per acre for sugarcane cultivation, it is essential that they should give some form of permanent security on their part, and it is obvious that a society composed of such members cannot be permanently secure if its owned capital can be reduced at any time to a negligible figure. It has also been decided that societies on the share system are advisable in the talukdari area of Gujarat and the Khoti areas of the Konkan, where the member may have no lands of his own to strengthen the assets of the society. I would go further and adopt this form of the society in any area where the co-operative sense is undeveloped including most of the Deccan. The chief factor in the success of the Sind Societies is the share system. During the year model bye-laws for this type of society have been prepared and issued in leaflet form.

Non-Members' Deposits

29. The deposits held by non-members, which amount to Rs. 42,00,739 as against deposits of Rs. 68,44,647 held by members, continue to be large. It used to be quoted as an example of the success of the co-operative movement that Sawkars were investing their money in village societies. It is however doubtful whether this is always a desirable feature. I found many societies in the Konkan and South Deccan where the society was conducted chiefly by means of a large deposit from a Sawkar non-member and it is clear that in such cases the Sawkar obtains a strong hold over the society. Many too of such deposits are held for long terms at the high rates of interest to which I have referred in paragraph 13. It is not understood that in some areas the local monied class has no safe field of investment close at hand except Co-operative Societies, and that the latter can therefore in the present state of the money market call the tune. It is urged by Managing Committees that they have to pay still higher rates for loans taken from the District Bank, but it is not understood by them that the latter are for short terms and repayable at will, whereas in the case of long term deposits they are saddled with the continuous payment of high interest. A circular is being issued to restrict the rate of interest on deposits from non-members to $6\frac{1}{4}$ per cent.

Arrears

30. In view of the circumstances already mentioned the figures of arrears in agricultural primary societies need somewhat careful analysis. The following are figures from the whole province and for selected areas.

They include those of primary non-credit societies, the separation of which would have entailed some labour :—

	1926-27			1925-26		
	Amount due for repayment	Unauthorised arrears	Percentage of unauthorised arrears	Amount due for repayment	Unauthorised arrears	Percentage of unauthorised arrears
	Rs.	Rs.		Rs.	Rs.	
Whole Province ..	2,83,84,924	82,23,590	29	2,47,49,430	35,70,982	14
Whole Province (excluding Sind).	2,41,22,368	76,99,615	32	2,10,14,181	31,93,255	15
Katra and Ahmedabad ..	8,65,070	4,21,770	48	8,12,292	2,84,785	35
East Khandesh ..	49,26,296	14,11,981	29	34,82,148	3,53,910	10
West Khandesh ..	20,57,755	5,03,704	25	14,34,033	74,710	5
Ahmednagar ..	9,68,415	5,65,776	58	7,28,474	3,41,218	46
Poona ..	39,85,719	17,98,347	45	30,32,054	7,94,321	26
Deccan (excluding Nasik)	75,06,617	32,70,281	44	61,01,591	15,68,291	25
Dharwar ..	30,97,002	7,05,808	23	36,39,006	5,59,255	15
Sind ..	42,62,556	5,23,975	12	37,35,249	3,77,729	10

March 31st is not a suitable date for estimating the progress of collections. In many districts the crops are not sold till later, and the dues are automatically extended in such cases. Thus in Broach District the figure of authorised arrears was Rs. 10,73,475 out of Rs. 13,09,905 due for collection and the total authorised arrears for the whole province were Rs. 60,44,531.

31. The increase is somewhat serious, and the heavy overdues in the Deccan are a matter of concern. The increase in East and West Khandesh is also noticeable.

Managing Committees under the bye-laws have powers to give extensions. Some time ago it was necessary to advise societies to take advantage of the powers, and to grant more extensions in deserving cases. I am afraid that nowadays the powers are often abused. In many areas there is a tendency for Managing Committees to grant wholesale extensions if the season has been bad or below average, whereas of course each individual case should be enquired into separately. Theoretically members of societies are financed for the whole of their agricultural requirements. They should therefore repay the whole of their dues as long as there is sufficient margin when the crop has been realised, and if the margin is insufficient, they should repay as much as possible according to the extent of the crop.

32. The tract of worst deterioration is the greater part of the Poona District (excluding the Canal Societies from consideration for the moment) and the north part of Satara District,

The following figures show the position of C and D class societies up to July 31st, 1927 :—

	Total Societies	No. of Societies Classified as C. or D.
Poona	150	91
North Satara	78	28

	Total due for collection Rs.	Unauthorised arrears Rs.	Percentage of unauthorised arrears
Poona	11,55,887	9,42,036	81 per cent.
North Satara	92,415	66,360	72 „

A large part of the arrears goes back to 6 or 7 years. This year the season was above the average in the greater part of the area. It is therefore clear that in the majority of cases the defaulting members have no intention of paying of their own accord. Many of them have not received finance for some years, and have returned to the Sawkars. The bad example is spreading over the whole area, and I consider that unless stringent measures are taken, it may not be long before other societies deteriorate in a similar way. I referred in last year's report to the case of the societies in the Mutha Canal area near Poona itself. Little progress has been made in liquidating the cancelled societies in this area. Pleaders are employed to resist the liquidator's orders, every means is employed to dispose of the lands and crops before they can be attached, and there is a general combination to prevent bidding when they are put up to auction.

I consider that it will be necessary gradually to wind up most of the bad societies in Poona and North Satara and to appoint a Special Revenue Officer for the purpose.

33. The position in the Canal Societies on the Nira Left Bank Canal in the Bhimthadi Taluka of Poona and on the Godavari and Pravara Canals in the north of Ahmednagar is perhaps even more serious as the finance involved is greater.

The following figures illustrate the position of the 32 societies affiliated to the Bhimthadi Taluka Supervising Union, which has its headquarters at Baramati :—

(Up to July 31st each year)

(a) Loans made by the Provincial Bank

	Advances Rs.	Overdues Rs.
1923-24	10,35,462	1,90,491
1924-25	13,00,307	5,29,208
1925-26	13,37,760	8,56,148
1926-27	2,87,038*	13,01,288

* Finance not yet completed.

(b) Total outstandings of Societies

			Outstandings	Overdues
			Rs.	Rs.
1923-24	..	..	15,35,544	1,90,491
1924-25	..	..	21,27,434	5,29,208
1925-26	..	..	26,30,852	15,81,176
1926-27	..	..	20,99,636	19,43,818

The total arrears due to the Bank have thus in 4 years gone up from less than 2 lakhs to 13 lakhs, and total arrears due to societies (which include the Bank's arrears) from less than 2 lakhs to 19½ lakhs.

The situation in the Godavari and Pravara Canal areas is if anything worse, although the amount of finance involved is not so great.

34. The immediate causes of the situation are the marked fall in the price of gur and the cultivation of sugarcane by cultivators who are not skilled enough to produce the large crop required to leave a surplus to the cultivator; but the real and lasting cause is the lack of responsibility and a disinclination to repay which is common to other Deccan Societies.

An enquiry into the state of sugarcane cultivation on the Deccan Canals is in progress, and I do not therefore wish to anticipate the conclusions. It is however the experience of the co-operative movement on the Nira Canal that the less skilled cultivator is spending at least as much as he gets out of the land. The Provincial Bank was until this year lending more than Rs. 500 per acre and getting back less than that even from such of the ordinary cultivators as had a desire to repay. This year I cut down the limit to Rs. 450 per acre, and to considerably less amounts in the case of those who were in arrears, while in the case of the worst defaulters finance was entirely withheld. It is a difficult thing for the Bank to decide how far to make further advances in the worst cases in the hopes of recovering the former outstandings. The Bank is now alive to the seriousness of the situation, and there was a special meeting at Baramati in July attended by the Chairman, Mr. B. F. Madon, and Sir Lallubhai Samaldas, as a result of which the policy will be re-defined.

35. I am afraid that it must be admitted that the co-operative system for these canal areas was not evolved on the right lines. It will be remembered that it began at Baramati by the Provincial Bank taking over the arrears of tagavi, and the societies were formed as part of the system. Owing to the large amount of finance involved the ordinary basis of personal security could not be introduced. Each member mortgages his land every year, and makes a contract to bring all his gur to

the Bank's Shop in return for which he has been financed up to the limits of his requirements. These limits have to be determined by a careful and expert enquiry entailing the employment of Bank Inspectors, and recently Supervisors of the Bhimthadi Union. There is no co-operative sense amongst the members themselves, and few or no reliable persons can be found to form the Managing Committees. Secretaries are group Secretaries and often outsiders, and they are usually appointed and transferred by the Assistant Registrar. The finance is given partly in cash and partly in oil-cake, and the member goes directly to the Bank's branch to draw his loan. The inevitable result has been that the members consider that they are dealing direct with the Bank, and that they are under no obligation to repay punctually. The Societies have little meaning to them, and are mere pegs on which to hang the system. When the price of gur began to fall, the members began to wriggle out of bringing their gur to the Shop, and during the last season it was necessary to employ sepoy to watch them at harvest time. Worst of all the members supply little or no tangible money security. Forced deposits are withdrawn at the first opportunity, and in some cases the deposits of a society have actually decreased. The first step must be to introduce the share system. I am of opinion that it will eventually be necessary to have land banks similar to the zemindari banks in Sind run on strict business lines for the large cultivators, and that this was the correct policy from the beginning.

36. I have made a somewhat lengthy report on agricultural co-operation in the Deccan as it illustrates the weak points of the movement both there and elsewhere. It does not imply that I am not optimistic about the agricultural societies in the better areas. I am afraid it must be admitted that the average Deccani cultivator has not yet passed the stage at which he regards the society merely as an alternative Sawkar. He has always in the past borrowed all he can from the Sawkar, and when the co-operative societies have come into being, and he finds that he can get easier rates of interest, he borrows more than he ever did, and we have facile credit in its worst form.

37. A reduction in the rate of interest on loans is usually regarded as one of the signs of progress in agricultural primary societies. When a society has increased its owned capital and repayments are punctual, it is usual to allow a reduction. I am now inclined to consider that this policy should be followed with caution, and only in selected areas. Even if the rate does appear high to outsiders, it is far less than the Sawkar's rate, and the agriculturist does not pay much attention to differences of 1 or 2 per cent. while the possible encouragement of facile credit is a more dangerous alternative. In the eastern and dry tract of Dharwar where the interest had gradually been reduced to $1\frac{3}{4}$ or $1\frac{1}{2}$ pies ($10\frac{1}{8}$ or $9\frac{3}{8}$ per cent.) and the arrears have recently mounted up owing to two bad seasons, I am trying to get the old rate of 2 pies re-introduced. The building up of a reserve fund is more important than easier borrowing terms.

Audit Classification

38. The following figures show the audit classification of agricultural primary credit societies :—

	A.	B.	C.	D.	Not classified
1926-27 ..	322	2,873	498	102	227
1925-26 ..	304	2,510	372	77	352

The standard is far too lenient except in Sind. At least one-third of the societies classified as B, which is the classification for averagely good societies, should have been classified as C, and half the societies in the C class should have been classified as D. This leniency in classification applies to all forms of co-operative societies including banks, and it has been brought to the attention of the auditors.

Long-term Loans to approved Societies for Debt Redemption

39. The system of preparing schemes for granting long-term loans to selected A and B class societies for the redemption of old debts was advocated as an experiment by the department a few years ago. From the results which I have been able to see during the year I am not in favour of the system, and think that the practice of combining long-term with short-term capital in this way is more dangerous than otherwise. In many cases societies draw up schemes involving amounts which largely exceed the total existing working capital for the ordinary business of the society, and I consider that in such cases the original character of the society is apt to be lost. In some cases loans advanced a year or two ago are being defaulted. In Surat I found cases where the members of a society had taken long-term loans for redemption of old debts and no loans for their agricultural requirements for the year, and it was clear that either the former were being misapplied, or that they would have to go to Sawkars for their yearly requirements. Some Central Banks showed a tendency to force long-term loans on societies as a means of finding an outlet for surplus funds. I think that Land Mortgage Banks are the only real means of meeting the demand for long-term capital, and that primary credit societies should confine their work in this line to the limits of bye-law 37 which allows a long-term loan not exceeding Rs. 750 to each member on one occasion only.

Bhil Societies

40. The Bhil Societies in Panch Mahals have continued to do well. The system is frankly paternal, but it has been justified by the greater contentment and prosperity of the Bhil cultivators. The Special Mamlatdar has received willing assistance from the Provincial Bank.

Tagavi

41. The amount of tagavi placed at the disposal of the Provincial Bank was Rs. 3,50,000 and of this the sum of Rs. 1,14,070 was actually utilised, which was a considerable decrease on the last year's figure. Although the number of applications is increasing, the system has hitherto not been as successful as was hoped. This is due to the absence of official

staff for enquiring into applications and checking the use of the loan after it has been sanctioned. It is now intended to introduce a system by which the applications will promptly be enquired into by the Agricultural Organisers and Agricultural Overseers. Most of the loans during the year have been advanced in a few districts of the Deccan, and for the purpose of deepening wells and erecting tals.

Progress in Sind ^{rw}

42. In Sind the number of agricultural credit societies has increased from 710 to 773, 71 new societies being registered and eight cancelled. The majority of new societies are in the Lar tract of Hyderabad and the Nara Valley tract of Thar and Parkar. Twenty-three new societies belong to Hyderabad and 22 to Thar and Parkar.

The societies in Sind are without doubt excellent institutions, and have conferred much increased prosperity on their members. The Sindhi cultivators are simple in character, and when once convinced of the advantages of co-operation and co-operative finance, they have eagerly accepted the help and advice which the Department has to offer. There is more genuine belief in co-operation and more gratitude for the benefits obtained than is found anywhere in the Presidency.

Perhaps the most striking feature is the large percentage of owned capital of societies, and the large amount of share capital of the members together with the lesson of thrift which it has inculcated. The bye-laws provide that the minimum holding shall be one share of Rs. 20 payable by yearly instalments of Rs. 2, but from the beginning each member has taken up a substantial number of shares, increasing his contributions from year to year. The result has been that in practice the division into single shares has not been made, and each member holds his share amount in a lump sum without consideration of the number of shares it comprises. It is a common thing in a society of five years' standing for a small zamindar to hold Rs. 150 to Rs. 300 and for a hari to hold Rs. 100 to Rs. 150 in shares. There is thus a volume of real savings, and it is easy to see that members of societies will be in a position to purchase a substantial amount of Barrage land when the opportunity arises.

The Reserve Fund which during the year has increased from Rs. 3,37,842 to Rs. 4,45,072 has now reached a very substantial figure in the older societies. As interest on share capital has not hitherto been taken for religious reasons, and interest on loans is paid at about 10 per cent. the profits have accumulated rapidly. Some of the older societies on the Jamrao Canal have sufficient owned capital of members to meet the total needs of all without any form of outside borrowing. On the other hand almost all the members of societies in Sind have been able to free themselves from debt in a year or two, and are entirely independent of money-lenders.

One of the factors which has made for the success is constant touch with the Department, and constant advice and supervision by its officers. The Assistant Registrar and his Deputy are in close touch with every society in a degree not known in the Presidency proper. This is one of the reasons why the figure of arrears has been kept so low. Nevertheless

the ideal of self-management is well developed. Meetings of Managing Committees are regular and enthusiastic. Forty meetings in the year is a common thing, and during the last year one Committee met 159 times.

As regards the areas in which co-operation is developed, the work has hitherto been confined to the promising areas. To give two instances, in Kambar Taluka of Larkana District and in Hyderabad Taluka there are respectively 37 and 55 societies for 54 and 81 unalienated villages.

The ideal of spreading agricultural improvements through co-operative societies has been fulfilled to a greater degree in Sind than elsewhere. In almost all the Taluka Development Associations the work has been done entirely through members of co-operative societies, and the few simple but substantial improvements which the Associations have been able to demonstrate have been almost universally adopted by society members. The improvement in methods of cultivation and the increase in yield of lands held by members of co-operative societies referred to in previous reports are not exaggerated.

43. It appears that the zamindari banks should be able to do for the larger zamindars what the primary societies are doing for the middle-class and smaller zamindars. There are now two banks, one at Larkana and one at Mirpurkhas. The following figures show the substantial nature of these institutions and the rapid progress achieved :—

	Share Capital		Working Capital	
	1925-26	1926-27	1925-26	1926-27
	Rs.	Rs.	Rs.	Rs.
Mirpurkhas	89,600	1,08,150	2,38,148	3,63,530
Larkana .. ..	....	54,700	....	1,45,664

During the year the Mirpurkhas Bank advanced loans to 99 zamindars to the extent of Rs. 3,15,300.

44. Although there are not as yet many non-credit societies in Sind, the credit societies have in several cases made informal arrangements to obtain their agricultural requisites and sell their produce on a co-operative basis. The Assistant Registrar writes : "I have already observed that there are difficulties peculiar to Sind that impede the progress of this form of co-operation. Vigorous propaganda was carried on to overcome these difficulties and as a result, several societies in well developed tracts of talukas Tando Allahyar and Hyderabad volunteered to collect the produce of their members and sell the same on co-operative basis. The Seed and Supply Society of Tando Allahyar volunteered to dispose of the produce of its affiliated societies, while in the Hyderabad taluka the work was done through the Taluka Development Association. The experience gained in this line will be very useful in determining the lines on which regular sale societies could be run. Experiments were also repeated by the Tando Allahyar Seed and Supply Society and the Hatri Union to send for domestic requisites of agriculturists from Karachi, at wholesale

rates, and retail the same among the members. The experiments have proved very successful, as Mr. Jamshed N. R. Mehta took interest in the work and introduced the representatives of societies to the wholesale dealers who quoted very favourable rates and easy terms. The agriculturists realised much profit by the arrangement and the members by getting cheaper goods have appreciated the advantages of the joint purchase system." This, I think, shows that in time it should be possible to organise non-credit societies with success, and since the close of the year the Sind Central Bank has appointed a special propaganda officer for sale societies.

45. It has previously been brought to notice that the success of co-operation in Sind is due chiefly to the efforts and personality of the Assistant Registrar, Khan Bahadur Azimkhan. His good work cannot be exaggerated.

(b) Agricultural Non-Credit Societies

General Condition

46. The number of agricultural non-credit societies increased from 253 to 264, an increase of 11 as compared with the increase of 30 during the last year.

As already stated this is a side of the movement which is still in an early stage. Scarcely one in three of the total number of societies are proper working institutions.

It was explained in last year's report that the first requirement is a sure foundation of efficient primary credit societies, and it is almost invariably waste of time to organise non-credit societies without this. The Department is continually being urged to press on their organisation in areas where the credit societies are few or inefficient; any such form of artificial stimulation should be resisted. Apart from this essential foundation the two main requirements are expert knowledge of the nature and objects of the societies on the part of the non-official workers who try to organise them, and a supply of persons to fill the posts of secretaries and managers. Both these requirements are sadly absent at the present time. The former factor will be discussed under the portion of the report which deals with the Institute. As regards the latter, the management of non-credit societies must be businesslike, continuous and honest. This entails the employment of highly paid officers, which is beyond the means of young societies. It is true that Government are giving subsidies for management and expenses, but then again there are few persons with adequate training. It is often possible to secure men of moderate ability on a monthly salary of Rs 60 upwards, but they usually resign their posts when they obtain the chance of permanent or more lucrative employment elsewhere.

Societies for the Sale of Agricultural Produce

47. The most important of the agricultural non-credit societies continue to be those for the sale of the produce of agriculturists. There were 53 during the year of which 10 were not working and two or three

had not begun their operations. They were classified as follows according to the nature of the produce sold :—

Cotton	..	..	..	..	31
Gul	..	..	..	..	2
Tobacco	..	..	..	..	1
Chillies	..	..	..	..	1
Paddy	..	..	..	..	5
Potatoes	..	..	..	..	2
Miscellaneous produce	..	..	..	..	11

The total amount of produce sold realised Rs. 72,55,159 and the profits earned were Rs. 66,263.

Cotton Sale Societies

48. The Cotton Sale Societies continue to be the most important, and their operations were as follows :—

Produce Sold

Cotton	Cotton Seed	Profit
Rs.	Rs.	Rs.
40,39,798	1,33,432	41,051

They are situated in four main areas : (a) Dharwar and Belgaum ; (b) Bijapur ; (c) Surat, Broach and Kaira ; (d) Khandesh, those in the first and third areas being the most important. In Dharwar District the Hubli, Gadag and Haveri Sale Societies, which between them comprise almost the whole district within their sphere of operations, sold cotton to the value of Rs. 8 $\frac{3}{4}$, 4 $\frac{1}{4}$ and $\frac{3}{4}$ lakhs respectively. This was a decrease on last year's figures due to a smaller crop and poor prices. In Belgaum District the Bail-Hongal Society sold cotton to the value of over Rs. 3 lakhs. In Bijapur the Bijapur and Bagalkot Societies, which between them include the whole district as their sphere of operations, began to work seriously and received the help and sympathy of the Revenue authorities, and although the total amount of cotton sold was not large, it is to be hoped that they have now established themselves. These six societies are the chief agents for the distribution in the Southern Division of the improved types of cotton introduced by the Agricultural Department.

In Gujerat 16 Cotton Sale Societies were working, and they together sold cotton to the value of Rs. 13 $\frac{1}{2}$ lakhs.

49. The boycott of the Gadag Cotton Sale Society by the local merchants (see last year's report) was renewed with greater force and more complete preparation, and owing to internal dissensions in the Society and temporary defects in management it appeared at one time that the Society would have to close its doors. Eventually the Registrar induced some of the Bombay millowners and exporters to bid, and the Bombay Provincial Bank rendered help by introducing merchants from Khandesh and lending the services of an Inspector. The situation is for the present quiet, but it cannot be said that the Society is firmly established especially as party strife has now been introduced into its management. The Hubli Society again did excellent work under the management of Rao Saheb Shirhatti.

Different Types of Sale Societies

50. There is a wide difference between the two types of Cotton Societies represented by those of the Karnatic and of Gujerat, and this difference prevails in every kind of co-operative sale society. The societies in the Karnatic have very large areas of operation. They have been formed on an individual basis by collecting in the first instance a few important persons in the market town concerned including agriculturists, cotton dealers, landowners and private gentlemen. The society subsequently endeavours to enrol as members the primary societies within its area of operation. The cotton of non-members is sold as well, the policy being the greater the volume of business, the greater the turnover and the surplus available for management expenses. The produce is not pooled. The same conditions apply to most of the Sale Societies of all kinds throughout the Presidency and Sind. The Cotton Sale Societies of Gujerat are small group societies. The agriculturists of three or four villages growing a similar strain of cotton combine themselves into a society, pool their cotton and sell it jointly. One of the members with experience of cotton business is appointed manager, and paid a substantial lump sum to cover the working season of 3 or 4 months.

Although it is admitted that experience of co-operative sale in Western countries shows that the commodity must be sold on a large scale and over a large area to ensure absolute success and control over the market, the Gujerat societies owing to the cohesion, loyalty and unity of purpose amongst their members are much more co-operative in the true sense than the Karnatic type. During the year they have united themselves into a federation, and it is to be hoped that they will thus attain eventually to the advantages of the western ideal, and will show that the policy of smaller beginnings raised on sure foundations will be justified. Societies of the Karnatic type are beginning to suffer from the results of their over-ambitious policy. The merchant members become the enemies of the society when its business begins to extend and they find their own business curtailed. An enormous membership of all types of persons produces internal dissension. It is difficult in the present state of business education in India to find competent managers, and the society is often in the hands of inefficient and unprincipled outsiders. I have asked the Assistant Registrar to reorganise the whole sale movement in the Southern Division on a policy of (a) membership based on societies or members of co-operative societies, (b) no admission of persons dealing in the same commodities as the society sells, (c) sale of members' produce only.

In the Deccan there are a few societies of the sale union type based on the exclusive membership of primary societies. This is a move in the right direction. The Societies are young and at present have to contend with the organised opposition of middlemen.

Sale Societies selling other forms of Agricultural produce

51. Of other sale societies the Haveli Taluka Society selling chiefly gur continued to do good work, and sold produce to the value of Rs. 2½

lakhs. The Barsi Taluka Sale Society, and the Kurduwadi Union selling all kinds of produce made strenuous efforts to establish themselves, but in spite of the help of the Provincial Bank they were not able to do a large volume of business owing to the opposition of the local merchants.

In the Southern Division the Nipani Tobacco Sale Society sold tobacco to the value of Rs. 21,000, but it is in the hands of merchants. The Alur Paddy Sale Society made a promising beginning. The Byadgi Chilly Society sold chillies to the value of Rs. 2½ lakhs and had a profit of nearly Rs. 5,000, but I found on inspection that it was conducted by a local shop-keeper, who combined the society's business with his own, and that every rule of co-operation was being broken. The Kumta Betelnut Sale Society is doing good work and sold produce of Rs. 1½ lakhs.

In Sind the Shikarpur Sale Society selling miscellaneous produce had a business of nearly two lakhs. The Malir Potato Society is one of the most interesting of the Sale Societies. The produce including miscellaneous vegetables is brought every night on strings of camels to Karachi 12 miles away and sold by auction the next day. When the local market is dull, potatoes are sometimes exported to Bombay. The total sales rose during the year from Rs. 57,000 to Rs. 1,24,000.

Sale Business done by the Provincial Bank

52. But in spite of the varied operations of co-operative sale societies, the most important and successful form of sale business continues to be that done by the Provincial Bank having the advantage of expert management and a single-minded policy. The Bank has various forms of activities as follows:—

- (i) Purchase and sale through its branches.
- (ii) Purchase and sale through separate shops attached to its branches.
- (iii) Financial and administrative assistance to Sale Unions brought into existence mainly through its efforts.
- (iv) General assistance to other sale societies. The following figures illustrate the business done by the Bank's own institutions during the year:—

(a) *Branches :*

	Cotton Seed supplied	Implements supplied	Sulphate of ammonia supplied	Groundnut sold	Total
	Rs.	Rs.	Rs.	Rs.	Rs.
Khandesh ..	87,624	4,338	..	..	1,02,170
Miscellaneous ..	..	..	6,798	..	
Kabul ..	..	..	..	3,500	

(b) *Shops :*

	Gur sold	Oil-cake supplied	Sulphate of Ammonia supplied	Implements sold	Total
	Rs.	Rs.	Rs.	Rs.	Rs.
Kopergaon ..	4,82,404	1,62,850	52,755	6,140	7,04,149
Belapur ..					
Akluj ..					

The former shop at Baramati was converted into a Sale Union managed by the societies with the advice of the Bank, and it sold gur and supplied manure to the total value of Rs. 4,21,331.

Supply of Agricultural requisites

53. Societies for the purchase and supply of agricultural requisites, including manure, seed and implements are mostly in a state of stagnation. Several societies were wound up during the year with the result that the total number shows a decrease.

It has become clear that requisite societies formed on the basis of a single village, which comprise the majority, have small chances of success as they cannot handle sufficient goods or do sufficient business to employ an expert secretary or manager. For instance 26 village societies in Dharwar did less than Rs. 6,000 business between them.

Of societies which did appreciable business the three implement sale societies in Ahmednagar district sold ploughs to the value of Rs. 10,665. The Pimpalner Implement Society in West Khandesh sold implements to the value of Rs. 3,125. The Kelva-Mahim Group Manure Society in Thana district did business to the extent of Rs. 13,156, but it is badly managed.

54. The general policy has been under re-examination during the year, and it has been decided that in future the basis must be the taluka or group of villages. Existing societies will be combined on these lines and the useless ones weeded out. In the Southern Division the Deputy Director of Agriculture and the Assistant Registrar have worked out a scheme of a general agricultural requisite society for the taluka, which will sell other requisites required by agriculturists such as cloth, blankets, spare parts, etc., in addition to seed, manure and implements. The first society was organised during the year at Siddapur in Kanara district, and the experiment will be watched with interest. Taluka Development Associations and Supervising Unions may by their bye-laws stimulate this form of business, and Sale Societies are also useful organisations for the purpose. It will be necessary to consider how far each shall fit into the general system.

So far as the village is concerned, the credit society will always be a useful organisation for obtaining the requirements of agriculturists, but it must be done on the indent system with separate accounts and not as

part of the society's general business. Useful work on these lines has been done in parts of Sind and Gujerat.

Land Improvement Societies

55. Land Improvement Societies comprise at present joint farming societies, land improvement societies as such, fencing and irrigation societies.

There has as yet been no successful joint farming society embodying the highest ideal of the pooling of land and produce accompanied by joint sale and introduction of agricultural improvements. The Arjunsoda Society was cancelled shortly after the close of the year. It has been reported elsewhere that societies of this kind are not likely to succeed in the present state of education and co-operative development.

Of Land Improvement Societies the Yelvigi Waddars' Society in Dharwar is very promising. During the year 80 out of 210 acres of waste land assigned by Government to the society were brought under cultivation. The Waddars, who are labourers by profession, know little or nothing of skilled agriculture, and have placed themselves under the advice of the agricultural authorities, and the latter are introducing some of the established improvements in crops and cultivation. A bunding scheme has been drawn up, and 8 bunds had been constructed by the end of August. The Waddars have built a village within the area, and they will shortly have a school. Fair work has also been done by the Indur Society in Kanara and the Maharajpeth Society in Dharwar, but they are capitalistic schemes. The members employ labourers to bring the land under cultivation, and very few of latter have been admitted as members.

Of Irrigation Societies the Mutta, Salukatta, and Tumblekatta Dam Construction Societies in Kanara below ghats continue to do good work. Bye-laws for ordinary irrigation societies have been framed, but organisation is delayed pending a decision of question of the water rate to be paid on lands brought under irrigation.

Of Fencing Societies the Hulihond Society in Kanara continued to thrive, but it has not been so successful as in former years. The members had a difference of opinion about protecting the gates of the wall with the result that the pigs got in at some points, and for the same reason no second crops were grown. The erection of a wall in the adjoining village of Hungund has been completed, and the society is working successfully. The wall societies in Dharwar are not working as well as was hoped. Four societies in Kalghatgi taluka have a continuous linear wall of 10 miles, but owing to absence of co-operation between them the wall is falling into disrepair. Elsewhere in the Presidency there is one society in Thana which has not commenced working, and during the year a society was organised in Khandesh which shows considerable promise.

Cattle Breeding Societies

56. As during the previous year there were 18 Cattle Breeding Societies, of which 15 were in the Southern Division. Only three of these

societies, viz., those at Shidenur and Alur in Dharwar and Ainapur in Belgaum, are worthy of the name. The rest are little more than village bull-clubs. In their case the Livestock Expert supplies the premium bull, and instead of individual management there is co-operative management with, in most cases, less efficient results. The Siddenur Society kept 2 Amrit Mahal bulls during the year and the members' cows numbered 110 and 44 calves were born. The corresponding figures of the Alur and Ainapur Societies were 1 (Amrit Mahal), 39 and 13 and 1 (Krishna Valley), 49 and 20.

The Livestock Expert, the Director of Agriculture and myself are agreed that co-operative cattle breeding cannot be conducted with success or on a scale which will affect materially the improvement of cattle breeding in the Presidency, unless the area of operations is enlarged and based, if possible, on the minimum area of a taluka. Under this system only can sufficient cattle be kept, and sufficient grazing obtained, and sufficient capital raised for the conduct of the scheme under expert management. A reference has been made to Government on the question of grazing facilities. The main difficulty is that under the present conditions of India breeding of good cattle is invariably a losing concern except when it is conducted by wandering tribes of professional graziers.

Power Pump and Ginning Societies

57. Power Pump Societies have proved a failure, and all have been cancelled except one at Anklav, described in last year's report, which, though working regularly and helping to produce valuable crops, is not a financial success. A collection of agriculturists cannot look after machinery in the same way as a single landowner, and the ventures in practice become one-man societies. It was also explained in last year's report that Power Pump Societies require a degree of co-operative sense and an absence of selfishness which have not yet been discovered.

The Parola Ginning Society came to an inglorious end. The Ginning Societies at Nandgaon in Nasik and Kareli in Broach worked at a heavy loss. A new society was started near Surat known as the Sonsek group ginning society. Its members are those of the neighbouring cotton societies, and it is to be hoped that if they show the same degree of unity and business capacity as they have shown in their cotton societies, the scheme may be an exception to the experience that these ventures cannot be conducted by pure agriculturists.

Co-operative Dairies

58. The Co-operative Dairy Societies, 6 in number, are really more of the nature of urban than rural societies. It has not yet been found possible to conduct them except with an admixture of producers and consumers. The gavlis are not capable of managing a society for themselves, and have to call in the aid of educated consumers. An exception is the Malwan Veershaiva Society, the gavli members of which are substantial, and in some cases educated, cattle-owners.

Taluka Development Associations

59. It was decided that it should be the policy to encourage Taluka Development Associations to register themselves under the Co-operative Societies' Act (Government Resolution, Revenue Department, No. 8266 of January 26, 1924), and all are registered except in Gujerat, where the notion prevails that the Registrar wishes to interfere in the agricultural side of the association's operations. There are now 62 such registered bodies, including 15 in Sind.

The progress of these Associations from an agricultural point of view is more a subject for the administration report of the Agricultural Department. It may however be said that there has been in general marked progress during the year, but that the efficiency varies considerably in different tracts. In the Presidency proper the Associations in Khandesh are the most efficient though many in the Deccan are doing valuable work. Those in the Konkan have been failures with a very few exceptions. The success of the Associations in Sind has already been noticed.

Taluka Development Associations vary in the attention which they give to co-operation. In a few cases where they have signified their desire to supervise agricultural primary societies, and to employ a supervisor for the purpose, they have been allowed to take the place of Supervising Unions. The following table shows the number of members by societies, and by individuals whether members of societies or not :—

	No. of Associations	Members	
		Co-operative Societies	Individuals
Khandesh Division	15	69	13,016
Bombay Division	7	15	2,977
Central Division	14	145	767
Southern Division	11	264	4,618
Sind Division	15	....	4,379
Total ..	62	493	25,757

(C) Unions

General Progress

60. The work of the federation of primary agricultural credit societies into Unions for the purposes of supervision, which is one of the most important links towards the consolidation of the movement, has been carried on with success during the year. The following table shows the

results by revenue divisions, and the districts which have been most developed in this way :—

	Supervis- ing Unions	Guarantee- ing Unions
Northern Division	12 ✓	1 (includes ✓ one Bank- ing Union)
Surat	4	....
Central Division	24 ✓	15
East Khandesh	5	3
Poona	6	4
Satara	4	3
Southern Division	13 ✓	18
Dharwar	7	15
Belgaum	5	2
Sind	10 ✓	....

The number of Supervising Unions is 59 and of Guaranteeing Unions 34 making a total of 93 as against 87 last year. The policy of replacing Guaranteeing Unions by Supervising Unions was adopted two years ago, but it has been decided to maintain for the present efficient Guaranteeing Unions in cases where the affiliated societies desire them to be retained, and a few such Unions in East Khandesh, Satara and Dharwar are still working well. It may be explained that Guaranteeing Unions are for small groups of village societies, while Supervising Unions are normally based on the taluka. During the year a few guaranteeing unions were cancelled, so that the increase in supervising unions over last year's figure was greater than the total increase in the number of unions (6) suggests. Omitting districts and parts of districts where the co-operative movement has not yet taken root, it may be said that about half the Presidency and Sind has been developed in this policy of introducing an adequate system of supervision.

As already explained the figures do not give an idea of the work done. Special classes have been held to train supervisors, and nowadays most unions have trained men on salaries of Rs. 60 upwards. The societies under unions have shown noticeable improvement, and the unions are beginning to be recognised as the approved channel by which the Registrar and his honorary staff and the Banks may carry out their work of consolidating and improving the primary societies.

(2) THE PROVINCIAL CO-OPERATIVE BANK

General

61. The following figures show the general development of the Provincial Co-operative Bank during the year :—

	1926-27		1925-26	
	Rs.	Rs.	Rs.	Rs.
Shareholders—Individual ..	977	....	821	....
Societies ..	680	1,657	574	1,395
Share Capital held by Individuals ..	7,18,550	....	6,80,000	....
Share Capital held by Societies ..	2,81,400	9,99,950	2,85,000	9,65,000
Working Capital long-term ..	28,00,103	....	26,43,051	....
Working Capital short-term ..	1,15,55,726	1,43,55,829	98,46,668	1,24,89,719
Reserve Fund ..	30,926	....	25,000	....
Reserve Fund for doubtful debts ..	1,15,000	....	1,15,000	....
Sinking Fund ..	2,82,223	....	2,55,851	....
Deposits—Individual ..	43,37,275	....	30,15,650	....
Societies ..	67,21,723	1,10,58,998	60,88,802	91,04,452

It will be noticed that the share capital held by societies has decreased. The general question of share capital held by societies came under consideration during the year. The Bank's shares are now quoted at a considerable premium, and they were not available except in very small amounts. The societies are intended under the constitution of the Bank to hold shares, and the Bank withholds the special concessions available to others from those which do not. Consequently as the shares were difficult to obtain, a form of deadlock was created. The problem has since been solved by a further issue of shares at a figure slightly above par, of which a fixed portion is to be earmarked for societies.

Out of share capital of Rs. 2,81,400 shown above as held by societies, an amount of Rs. 1,34,500 was held by District and Urban Banks.

62. The Provincial Apex Bank continues to be the most efficient institution in the co-operative movement of the Bombay Province, and, it is believed, of the whole of India. There is no form of co-operative development or endeavour, whether of finance, propaganda or supervision, in which it does not take part.

The Bank continued the policy of strengthening the representation and influence of societies in the management referred to in paragraph 56 of last year's report.

Up-country Branches

63. During the year three new up-country branches of the Bank were

- | | |
|--|-------------------------------------|
| (1) Baramti (District Poona). | opened, and there are now 16 |
| (2) Nira (District Poona). | such branches situated at the |
| (3) Islampur (District Satara). | places shown in margin. The |
| (4) Karad (District Satara). | policy of increasing these branches |
| (5) Tasgaon (District Satara). | has been the subject of criticism |
| (6) Kopergaon (District Ahmednagar). | at various times, for it is |
| (7) Belapur (District Ahmednagar). | suggested by critics that it is |
| (8) Akhuj (District Sholapur). | contrary to the declared policy |
| (9) Lhulha (District West Khandesh). | of increasing the number of |
| (10) Donlaicha (District West Khandesh). | District Central Banks and |
| (11) Shirpur (District West Khandesh). | strengthening their position. It |
| (12) Shahada (District West Khandesh). | is however the belief of the |
| (13) Malegaon (District Nasik). | |
| (14) Dehad (District Panch Mahals). | |
| (15) Kaiol (District Panch Mahals). | |
| (16) Parola (District East Khandesh). | |

Department that the work done by these branches in facilitating the operations of primary societies, in providing more adequate and prompt finance, in developing up-country banking and in setting to other central banks the example of maintaining direct touch with affiliated societies, is perhaps the greatest force in the present progress of the movement. The Provincial Bank is the direct financing agent to primary societies in the whole of seven districts and in parts of eight districts of the Presidency proper. Comparisons are obvious, but the more efficient management of the societies in the areas which it serves and the advantages which they enjoy over other societies are obvious to the careful observer.

Development of Banking

64. The Bank is doing useful work in developing the operations of Urban Banks. It finances these banks not only in the areas in which it serves the needs of all societies but also in areas otherwise served by District Central Banks, and it has not as yet been found necessary to define the limit of operations in this respect. The urban banks in many cases deposit their surplus funds with the Bank and are allowed overdrafts against them. During the year the facility was availed of by 19 banks to the extent of Rs. 2,20,215. Many new urban banks have been opened as a direct result of the starting of up-country branches by the Provincial Bank.

65. As regards pure finance the Bank has developed its position as apex bank during the year. I quote the following from the Bank's yearly report. "The Bank serves as a kind of clearing house for the cheques of co-operative banks, and the central and urban banks in the mofussil and other types of societies carry on a large volume of transactions daily with the Bank. Although the average volume of turnover in current accounts is not more than five lakhs per day, the number of transactions is much larger than the figure indicates, and the average number of cheques presented to the Bank for payment daily is over 270, and of those cleared daily for collection over 150."

Arrears

66. Statistics showing the collections and outstandings of the Bank are as follows:—

—	Total out-standings	Amount due for re-payment during the year	Unauthor-ised arrears	Percentage of unauthorised arrears to amount due for collection
	Rs.	Rs.	Rs.	
1926-27	88,39,082	60,37,880	16,58,569	27.4
1925-26	80,54,101	49,67,560	9,03,249	13.1

The increase of arrears is sufficient to cause anxiety, and the general figure appears to be very high having regard to the efficiency to which

I have just referred, and even when compared with the average for the Province. It must however be borne in mind that the Bank is operating in the most difficult areas and dealing with situations which would be beyond the capacity of the average district bank. Its area of operations comprises most of the Deccan including the worst famine areas, and areas where education is very backward such as the Panch Mahals and Ahmedabad. The special figures of the canal areas have been quoted above. The Directors of the Bank are alive to the situation, and have recently taken steps to revise the policy where necessary.

67. Mr. B. F. Madon continued to be Chairman of the Bank and devoted himself to its interests with his usual assiduity. The Registrar received much help from him and from Sir Lallubhai Samaldas. Allusion has already been made to the work of the Managing Director, Mr. V. L. Mehta. An efficient cadre of Senior and Junior Inspectors contribute to the success of the Bank's operations.

(3) DISTRICT CENTRAL BANKS

General

68. It was decided during the year to class the Daskroi Banking Union in Ahmedabad (already mentioned under Unions) as a Central Bank. Apart from this the number of District Central Banks remained the same as in the previous year (19).

	Main Statistics	
	1926-27	1925-26
	Rs.	Rs.
Share Capital	24,54,398	20,52,278
Working Capital	2,26,15,145	1,78,41,757
Reserve Fund	3,51,946	3,37,949
Deposits	1,82,26,923	1,38,17,156
Profits	3,22,020	2,64,313
Loans to Societies	1,46,71,244	1,26,70,110
Arrears	27,29,799	16,34,475
Percentage of Arrears	16.4	16.5
Cost of Management	1,63,732	1,33,589

69. The previous year's policy of consolidating the position of the banks and of removing some of the acknowledged weak points was continued with activity, and the results are on the whole satisfactory.

The main defect was the small, inefficient and ill-paid staffs of most of the banks. There is no need to mention names, but these were instances of banks with capitals of many lakhs of rupees entrusting the accounts to one or two clerks on salaries less than those drawn by the average village officer. During the year almost every bank has made a substantial improvement as is evident from the figures of working expenses. I may mention in particular the East Khandesh Bank which shortly after the end of the year gave sanction to a thorough reorganisation. Some

banks have begun to prepare schemes for provident funds for their employees. There has also been an improvement in the pay and efficiency of the outdoor staff, but there is still much to be desired in this respect.

In respect of accounts much has been done towards introducing the system of internal check. I have referred above to reduction in the high rates of interest paid on deposits, and two or three banks made a long overdue reduction in the rates of interest on loans to societies. There has also been progress in the ideal of increasing the power and representation of societies as opposed to that of individuals.

70. Nevertheless there are great differences in the individual efficiency of each bank. The Larkana, Broach, and in a smaller way the Barsi, banks are on the whole excellent institutions. And all the banks in Sind, which have from the beginning realised the advantages of well paid staff, are doing well. The East Khandesh Bank has had a year of progress, but it has not endeavoured sufficiently to tap local resources, and standing for a district which more than others should be independent of outside resources, it constitutes one of the few exceptions to the rule that at present most of the District Banks can raise locally all the capital needed for the needs of their affiliated societies. The Sholapur Bank is stagnant, and the Kaira Bank is still weak. The Bijapur Bank is sound but still over-cautious in its policy. The position of the Karnatic Bank at Dharwar, which is still the largest and was formerly one of the model banks, is not all that can be desired, and it forms a battle-ground for local parties. The recent improvement in the Belgaum Bank has been described in paragraph 21 above. The Poona Bank is for the present flourishing, but considerably more than half of its working capital is used for the ordinary banking business of individuals, exchange business, and dealing in securities. It is handicapped by the deterioration of its primary societies. The Sind Central Bank did good work as the apex bank of Sind, but its share capital is insufficient. It has the advantage of having amongst its Directors some of the leading businessmen of the City.

The Nagar District Central Bank was the subject of special attention during the year. This Bank was the financing agent for the societies in Ahmednagar district other than those in the canals. It was under a special constitution by which it was allowed to advance loans to individuals as well as to societies to the extent of half the amount available for loans every month up to a period of 10 years, and the constitution was due for revision during the year. During the last six years the interests of the societies had been completely subordinated to those of individuals, and the Bank had financed an average of only five out of 67 affiliated societies each year. The Directors took up the position that it was not safe to finance societies in famine years, and the district being permanently liable to famine they had in practice decided to abandon them. The societies thus left to themselves were in all cases in a state of stagnation or decay. The Registrar refused therefore to continue the special constitution of the Bank when the time came for reconsideration, and

after much negotiation it has since the close of the year been converted into an Urban Bank. The societies have been taken over by the Provincial Bank, and it is hoped to revive some of them. Owing to the action of the Nagar Bank agricultural co-operation was practically dead in the district except in the Canal areas.

71. There will in the future be several problems to be faced with the growth of District Central Banks. The chief of these is that they tend to forget their essential constitution as institutions for assisting the activities of their affiliated primary societies, whose interests are apt to be neglected for those of town depositors. This is a danger to which the Banking Unions of other provinces are not exposed. Many of the District Banks are paying dividends of 8, 9 and 10 per cent. while their outdoor staff is starved, and supervision of affiliated societies neglected. Government have agreed to pay subsidies to Supervising Unions in their infancy in addition to those received from the banks. It should however be understood that it is the duty of banks and to their interest to subsidise them independently of Government aid, and when the number of bank inspectors can be reduced owing to the spread of unions, the money saved should be utilised for increased subsidies to the latter.

(4) NON-AGRICULTURAL CREDIT SOCIETIES

General

72. Last year's report gave a detailed account of the various types of urban societies and of the special attention paid to co-operative banking in this Presidency.

The rapid progress of this form of co-operative activity has been maintained during the year. There are now 55 fully fledged urban banks with a working capital of over Rs. 50,000 as against 47 last year, and 487 other urban banks and societies as against 476. The following table shows the general statistics :—

	1926-27	1925-26
Working Capital—		
Urban Banks of Rs. 50,000 and over ..	Rs. 1,79,58,636	Rs. 1,54,95,128
Other Banks and Societies ..	Rs. 38,59,005	Rs. 46,01,569
Members ..	1,49,140	1,51,100
Share Capital ..	Rs. 47,06,503	Rs. 40,65,245
Reserve Fund ..	Rs. 12,55,360	Rs. 10,79,890

73. It would be difficult to exaggerate the effect which the urban and people's banks are having on the life of the towns. Local trade is being developed, or fostered in areas where otherwise population and industries are dwindling; small artisans and citizens in every walk of life are acquiring the banking habit; and in almost every important town the influential persons of all castes and professions are taking up this side of co-operative activity as one of the main forms of public work.

People's Banks

74. The following list of members of the Hubli Urban Bank, which is about the oldest of the people's banks of the Luzatti type, classified according to their occupations, illustrates the varied nature of the work which is being done by this form of co-operative society :—

Workshop Employees ..	291	Tea Shop-keepers ..	9
Mill Employees ..	74	Merchants and Business-	
Government Employees	82	men ..	139
School Masters ..	107	Landlords ..	142
Clerks ..	214	Agriculturists ..	92
Pleaders ..	20	Brass Workers ..	82
Doctors ..	12	Weavers and Artisans ..	271
		Tanners and Shoemakers	94
Ladies ..	98	Sweepers and Mahars ..	324
			<hr/>
		Total ..	2,089

The People's Bank at Surat continues to be perhaps the most progressive of these banks. The Bhusaval People's Bank and the Belgaum Pioneer Bank are also worthy of special mention.

Special Features

75. The following are special features of urban banking which have been introduced or developed during the year.

Overdrafts against deposits at a rate of interest of one per cent. more than that paid on the deposit are now becoming popular. A system known as "forced or compulsory savings" is also attracting attention. Under this arrangement the depositor undertakes to deposit so much per month or per annum for a fixed period, say five years, and he receives a generous rate of compound interest, usually $5\frac{1}{2}$ per cent. It is a variation of the provident fund or endowment policy systems. Individual cash credits are becoming increasingly popular. All these are no doubt to the professional banker obvious developments, but their effect on the education of the masses in thrift and in the economy and utilisation of credit is very considerable.

During the year the Bhusaval People's Bank initiated the practice of giving loans to merchants against the security of agricultural produce and other merchandise, a form of finance which is of course common in Joint Stock banks but has not hitherto been undertaken by co-operative banks. Under this system the goods are kept in the Bank's godowns under lock and key and advances made up to a fixed percentage of the value according to their nature. It is a form of business to the considerable advantage of both parties. The merchants can obtain funds when the market is dull, and on the bank's side the security is a good one, if the business is carried on in an intelligent way, but owing to the precautions which have to be taken against fire, theft and incautious advances it is a somewhat expert form of finance which amateur bankers must undertake with

care. In the Southern Division the Pioneer Bank at Belgaum has begun to do the business on a large scale. It has attracted considerable attention from other co-operative banks. It is thus likely that co-operative banks will soon be playing their part in the yearly movement of crops.

Arrears

76. The arrears in non-agricultural societies, which amounted to 11·9 per cent. as compared with 11·3 of last year, are an unsatisfactory feature. The total figure does not convey a real impression of the situation. In certain types of societies and banks, such as those of Railway employees, Police and other Government or *quasi*-Government employees, and in the better conducted urban and people's banks, the figure is very low, whereas in some urban banks it is appallingly high and reaches over 50, and in a few cases over 70 per cent. In most of the latter large numbers of uneconomic members are admitted in the beginning without any restraint and loans advanced without due enquiry. I have already indicated that urban and people's banking is a fascinating form of public work, and over-enthusiastic promoters are apt to pay more attention to rapid growth than to sound banking.

General Remarks

77. We have in fact reached a very important stage in the history of co-operative banking, and this applies equally to district central and urban banks. The work done has been very considerable, but the necessity for future consolidation and the possibilities of future disaster, unless the management is conducted with a full sense of responsibility and on strict banking principles, cannot be exaggerated.

One of the dangers is the overlapping of functions between district and urban banks, and between banks in the same area. There is a tendency amongst directors of banks which show rapid progress and unexpected development to embark on business outside the bank's real sphere. District banks sometimes endeavour to take up urban work and finance individuals, and urban banks to take away some of the agricultural work from the district banks. The result is an undesirable overlapping of finance. It has been the work of many years to co-ordinate the various spheres of co-operative activity on sound and logical principles on the basis of the recommendations of the Committee of 1915, and any vital interference with the structure must have untoward results. There have also been cases of unwise competition between urban banks, as in the Southern Division, with the result that the rates of interest have been forced up, undesirable members enrolled, and arrears increased. Favouritism and wholesale violation of bye-laws are not uncommon. There have been instances in which chairmen of banks have used their position to obtain loans far in excess of the ordinary limit. And cases are not wanting in which high dividends are paid when the profits are small, and in which losses which should have been set against the year's working are spread over a number of years thus jeopardising the bank's future position.

IV.—THE CONSUMERS' MOVEMENT

78. There has been no change in the position of the consumers' movement during the year. The number of societies has been further reduced from 48 to 42. About a quarter of them are not working, and less than half a dozen are proper working institutions. The two stores of the B. B. & C. I. Railway at Bulsar and Dadar have done good work. The work of the Karwar Consumers' Society, the Vengurla Bhandari Stores, the Nayar Hostel and the St. Xavier's College Stores in Bombay and the Gujarat College Stores in Ahmedabad, has been very fair. Insufficient turnover, absence of loyalty amongst the members and, most important of all, absence of a business-knowing staff and of expert advice and knowledge on the part of honorary workers, are the chief factors which make against the possibility of further progress for the present.

79. It was mentioned in last year's report that attempts were being made to organise a Central Co-operative Agency consisting of a Central Stores Society in Bombay to co-ordinate the efforts of this branch of the movement, and to assist the Stores Societies in the mofussil, and it is clear that this organisation would be the main practical method of furthering this form of co-operative activity. Regarding this scheme the Assistant Registrar, Bombay, writes as follows:—"The necessity of a Central Distributive Agency to serve ultimately as a connecting link between the organised producers and organised consumers was recognised and intensive propaganda to organise the consumers of Bombay to serve as a basis for the organisation of the Central Agency was carried on during the year. A large number of chawls in Girgaum, Grant Road, Bhuleshwar, Dadar, Matunga and others were selected for the purpose and for nearly six months door to door propaganda was carried in explaining the advantages of the co-operative distribution and ascertaining the exact requirements. On account of the failure of the Store movement the prejudices had to be removed and ground prepared for organising them on a fairly large scale. After the Assistant Registrar was satisfied with the response, 29 clubs were organised and promises from 15 other centres to join the organisation were secured and in a public meeting held in the month of March the representatives of all the units resolved to make arrangements to execute the orders of such clubs as may decide to start their work and to organise the Distributive Agency. The Committee had just taken up a shop and made arrangements with the merchants for execution of orders when the year closed. It is intended to run the Agency as an unregistered body for some time with the object of gathering experience."

V.—HOUSING SOCIETIES

80. The number of housing societies rose from 44 to 47. The following are the main statistics:—

		1926-27	1925-26
Number of members	.. ..	5,260	5,556
Share Capital	..	Rs. 15,67,064	Rs. 15,56,227

		Rs.	Rs.
Working Capital	.. ..	71,92,761	66,01,851.
Reserve Fund	.. ..	1,08,437	71,745
Government Loan	.. ..	28,23,482	28,81,797

81. There were 22 societies in Bombay as before, and almost all have carried out their building operations. They had between them at the end of the year 723 buildings. In Sind there are 10 societies, of which 8 are in Karachi, but only three societies, all in Karachi, have commenced building operations. In the remaining part of the Presidency proper there were 15 societies, of which 6 are in Ahmedabad, and only 5 have commenced building operations.

82. The most noticeable work has been that done by the Brahma-Kshatriya Society in Ahmedabad and the Parsi Society in Karachi. As regards the former, scarcely any work had been done at the beginning of the year, but by the end of it 15 houses had been constructed, 10 were nearing completion, and 40 were in various stages of construction. This housing colony is situated near the Ellis Bridge, the houses are substantial and well constructed, and the whole has the pleasing effect of a garden city. The experiment has materially contributed towards the beginning of the solution of the congestion in the city, and has attracted much public attention. It led to the registration of four new societies, but they have been unable to start work owing to the delay in obtaining land under the Land Acquisition Act. The Karachi Parsi Society has now constructed 53 houses, of which 21 were constructed in the year under report, and the colony forms an imposing part of the City's suburbs. The energy with which the Committee threw itself into the work was noticeable, and in one case a house was built in two months.

83. It is a criticism of the Co-operative Housing Movement that the members of the societies are better-class substantial persons, and that therefore the system has, without solving the problem of removing the wretched housing conditions of the poor and the squalid congestion of large cities, merely enabled people who could have afforded to pay to obtain by means of Government concessions good houses at cheap rates. I think that the criticism is not justified, and a little thought will convince that what has happened could hardly have been otherwise. It will be admitted by those who have studied the question that to persuade the very poor and uneducated element of a city population to leave its quarters and migrate outside the city, and to provide for continuous management and for the collection of rents over a long term of years while the Government loan is running, is almost beyond the powers of honorary public workers, and that this work is more within the compass of local bodies. The Dakshini Brahmin Society in Bombay, which constructed three large tenements suitable for junior clerks and persons of this type, is experiencing difficulty in collecting the monthly rents and finding tenants for vacant quarters. The majority of the members of co-operative housing societies belong to the middle and upper-middle

classes with a large element of Government servants. There is no doubt that their example will gradually be followed by the humbler classes, and that the work is contributing materially to the realisation of the ideal of better housing. The rents paid by the members of housing societies are by no means low. As in all public work the promoters are men of standing, and often men of means, and there can surely be no objection if these persons join the society and build their own houses in the colony.

For the same reasons the system of tenant co-partnership has been almost entirely replaced by the tenant-ownership or hire-purchase system.

The difficulties with which the housing societies in Bombay have to contend were mentioned in last year's report. Owing to pressure of work the Department has not been able to maintain as close a touch with them as could be desired. A few of them are experiencing an anxious time, but the position of the majority is sound. The main problem is that when the houses have been constructed and the first flush of enthusiasm has died down, the same unity of feeling is not maintained. It has been suggested that it will be for consideration in the future whether it will be desirable to provide for winding up a society and making over the houses to the individual members after a fixed number of years when the main purpose has been accomplished.

VI.—THE PRODUCERS' MOVEMENT

General

84. Excluding Weavers Societies the number of producers societies remained at 28. This side of the movement has not made any headway, and the year has seen further deterioration. Many of the societies are in a position past remedy, and some have been wound up since the close of the year. The following are the main figures :—

No. of Members	Share capital	Working capital	Value of articles produced	Loss on the year's working
1,132	Rs. 49,188	Rs. 2,67,016	Rs. 3,56,015	Rs. 18,969

Every society except five worked at a loss.

85. Of the more important societies the Twastra Kasar Brass-makers Society at Poona is likely to be wound up. The Copper and Brass Industry Developing Society at Satara, in spite of special attention from the Department, worked at a heavy loss owing to the slump in trade. The Surat Printing Press Society, which was thought to be one of the most promising of Producers Societies, came to an end after the close of the year, and the Bombay Co-operative Printing and Publishing Society worked at a heavy loss. The Dharwar Machigar and the Nadiad Leather Workers Societies worked well in a small way, but as in other societies

of this kind, the members do not produce all their work within or through their societies. The Hukeri Labourers Society is the most promising of the smaller societies. The Sanikatta Salt-owners Society is working at a profit inspite of difficulties.

Seeing that there is very little labour organisation in India as a whole it is not likely that there will be sufficient guild-feeling for some time to come to organise the true form of producers societies based on a strict pooling of labour and production. The movement is also handicapped by the same absence of expert knowledge on the part of honorary workers.

Weavers' Societies

86. The year 1926-27 proved another very unfavourable season for weavers, and this is shown by the main statistics of Weavers' Societies.

—	Societies	Members	Working capital	Sales	Profit
			Rs.	Rs.	Rs.
1926-27	57	3,090	3,34,808	2,31,882	3,622
1925-26	60	3,000	3,00,000	2,50,000	5,000

87. Although the figures do not point to any substantial progress, much work has been done during the year in connection with these societies. The advent of the Royal Commission on Agriculture resulted in an examination of subsidiary industries, and the opportunity was used for closer attention of the conditions of Weavers' Societies. The main result is that the Provincial Bank has come forward to assist the societies by procuring and supplying raw material at wholesale rates, and by selling the finished articles through its branches and shops, and it has amended its bye-laws accordingly. The work was in progress by the end of the year. A circular has also been issued to all other banks and primary societies, asking the former to undertake the sale of finished articles, and the latter to arrange for obtaining on indent the weavers' goods required by their members by direct negotiation with Weavers' Societies. The Weaving Section of the Department has also been re-distributed to secure more efficient administration.

Weavers are unable to help themselves, and in the complete absence of honorary workers in this branch of co-operation, the whole work of visiting and supervising societies falls on the Department.

The societies which did most work during the year were the Hebsur, the Hubli Annapurneshwari and Hubli Laxmi Societies in Dharwar, the Bailhongol and Kittur Societies in Belgaum, the Pathardi Society in Ahmednagar, and the Parola and Dharangaon Societies in East Khandesh. The Sale Shop at Poona has been a failure.

VII.—THE BOMBAY CENTRAL CO-OPERATIVE INSTITUTE

88. The Institute had 5,337 members at the end of the year of which 4,382 were societies and 955 individuals.

Conferences and Classes

89. The Provincial Conference was held on October 23rd, 1926 at Poona and was presided over by Sir Manubhai N. Mehta, Dewan of Baroda. It was opened and addressed by His Excellency the Governor, and the members of the Royal Commission on Agriculture were also present, and a speech was made by the Chairman, the Marquess of Linlithgow. It has been decided to hold the Provincial Conference every two years until further notice.

It has hitherto been the custom to give a list in the body of the report of the conferences and classes held through the Institute during the year. This year I have relegated it to an Appendix (Appendix B). It will be seen that there were 29 conferences, of which 15 were taluka, 3 district, 3 divisional and 8 miscellaneous conferences. I question the utility of these conferences in general, and am convinced that in any case these are too many. The necessity for advertising the movement no longer exists, and the money could be more usefully spent in detailed work done on the spot. The Department is flooded with hundreds of resolutions dealing with the business not only of the co-operative movement but of all other Departments. Some of the miscellaneous conferences serve useful purposes, and of those held during the year mention may be made of the Gujarat Cotton Sale Societies, the Bijapur District Weavers and the Karnatak Artizans Conferences.

Excellent educative work continues to be done by the training classes and there can be no doubt that all the money spent in this way is usefully spent.

The Institute has conducted economic enquiries into two villages in Sind through the Divisional Branch at Hyderabad. I may here mention that useful enquiries of this kind were also conducted in 4 villages of Gujarat through Auditors and Honorary Organisers.

Income

90. The Government grant to the Institute on a cent per cent. basis was Rs. 28,000. It is now under consideration whether the basis should be revised on a lower scale.

During the year the Institute at last succeeded in letting the vacant space of the Sir Vithaldas Thackersey Memorial Building. The failure to find a tenant was depriving it of a large part of its income.

Revised Constitution

91. The Institute has made considerable progress in bringing into force the new constitution based on a policy of decentralisation. The Provincial Council has begun to hold its meetings. There is now a branch of the Institute in every district. Propaganda Officers have been appointed for divisional branches. The yearly report of the Institute states as follows:—"The lines on which the work of the Institute should proceed have been laid down clearly, the office work has been systematised, with prompt disposal of letters, no arrears of correspondence, a

maintenance of regular up-to-date accounts.....Co-operative education has been more or less centralised, and the different certificates and diplomas of the Institute will soon come to have a definite value. The recognition of the Thana District Branch completes the chain of District Institutes all over the Presidency. These District Institutes are to be given increased grants, and are being encouraged to become live and active bodies.....Propaganda Officers are being appointed for each of the divisions, and it is the accepted policy of the Institute to appoint Propaganda Officers in every district as funds permit." This is a somewhat exaggerated account, and it refers more to the ideal of what is to be done than to what has actually been done, but at the same time a good beginning has been made during the year.

District Branches

92. Of district branches the outstanding work was that done by the West Khandesh Branch under the chairmanship of Mr. V. V. Garud. It has been the first branch to prepare a regular programme based on a systematic collection of statistics and a careful examination of the work to be done, and to employ a paid propaganda officer. Its example of systematic work is being followed by the Kanara Branch at Kumta under the chairmanship of Rao Bahadur V. V. Kalyanpurkar. Useful work was also done by the branches at Surat and Broach, and the Gujarat and Sind Divisional Branches.

Future Work and Policy

93. Nevertheless without any desire to belittle the immense amount of important work done by selected individuals it must be admitted that the Institute is the weakest element in the co-operative movement. It is fulfilling its objects of holding conferences, providing co-operative education, publishing magazines and literature and representing the needs of the movement; but it has not as yet fulfilled to any degree its additional objects of the systematic study of co-operative problems and of contributing expert knowledge and advice on the more specialised sides of the movement. I have already explained that the producers and consumers and most of the non-credit societies have failed through lack of proper management and of honorary workers who had studied the problems. In an average district branch many persons can be found with a general knowledge of co-operation on the credit side, but scarcely any one who has the slightest knowledge of other forms of work, and who could be employed to organise, advise and supervise other than purely credit societies. The co-operative movement has attained to such dimensions in this Presidency that honorary work is no longer of the same value unless it is based on a systematic programme and division of labour, and this has not yet been realised by the Institute. As regards absence of programme there is scarcely a district branch except those which I have named in the last paragraph in which the members have any substantial knowledge of the number and kind of societies in the district, and of its particular needs. On the administrative side accounts

were badly kept and correspondences delayed, but, as indicated above, the Institute has recently set about to remedy these defects. Subscriptions too are much in arrears.

The task of the Institute is a difficult one. It is a unique organisation in the co-operative movement of India standing as it does for propaganda only. It was also intended in the first instance that it should be managed from Bombay City, and decentralisation to the districts is no short or easy task. In other provinces Provincial Unions are giant final federations of all societies. They thus have a definite legal status, and they have been assigned definite duties of audit and supervision which fix automatically their programme of work. Perhaps the most obvious need at the present time in this Presidency is to find the large number of men who are required to fill the paid posts in other than agricultural primary credit societies, by which I mean managers, supervisors, accountants, bank managers, inspectors and the like. A pensionable, transferable cadre on a fixed scale of pay would be one solution of the problem, but it cannot be appointed or employed by the Institute as in other provinces, because it has no legal status or powers of supervision. It is a common thing at conferences to pass resolutions demanding the appointment of Government officers to organise and solve the problems of the more specialised societies, but it is not realised that this is only a temporary makeshift, and that the officers themselves would not have the expert knowledge. Whether cadres of officers should be organised by other co-operative agencies such as Central Banks, and whether the Institute should in time be federalised as Supervising Unions develop will be objects for future study and solution.

VIII.—MISCELLANEOUS

(i) *Acts, Rules and Bye-laws*

94. The rules under the New-Co-operative Societies Act of 1925 had not passed through the Legislative Council by the end of the year. They were however laid before the Council shortly before this report was written, and passed with a few amendments.

(ii) *Arbitration and Liquidation*

95. The number of societies in liquidation at the beginning of the year was 263. Sixty-five societies were cancelled during the year, and in the case of 10 no liquidator was required. The liquidation of 37 was completed, and there is therefore a balance of 281. The following table shows the disposal of surplus profits.

For educational purposes	For objects of public utility	Donations to the Institute	For Charitable objects	Total
Rs. 1,464	Rs. 5,202	Rs. 1,785	Rs. 218	Rs. 8,669

The total assets of the societies still in liquidation amount to about 9 lakhs and the liabilities to about 8 lakhs.

There was a very striking increase in the number of arbitration cases which was 4,741 compared with 2,850 and 3,205 of the previous two years. In most of the preceding reports the tendency of bad societies to refer too many cases to arbitration has been given as the reason for the high figure, but I think that the increase in arrears and the increasing knowledge on the part of the bad members of older societies that the legal process of recovery is slow and difficult are equally logical reasons.

96. The regular and expeditious disposal of liquidation and arbitration proceedings will be one of the problems of the future. The number of honorary workers fit and willing to act as liquidators is decreasing rapidly, and almost all the cases are assigned to the Government Auditors. This is a considerable and ever increasing addition to their official duties. The concession by which recoveries in liquidation and arbitration cases can be made through the Revenue authorities is widely availed of, but on the other hand as the work increases, the village officers and other persons responsible for making the recoveries become less prompt in the disposal of cases. With the sanctioning of the new rules the alternative procedure in arbitration cases by which each party can apply for a board of 3 arbitrators will now come into force. It is difficult to see how the work will be kept up to date if the procedure is availed of to a large extent. There were 1,178 arbitration cases in the Assistant Registrar, Bombay's charge alone, and he reports that a special clerk assigned entirely to this branch of the work is unable to cope with it. Lastly although the improved and more expeditious procedure for liquidation under the New Act has not yet been fully tested, the case of the Wadgaon Budruk Society near Poona has shown that it is not free from difficulty. In the future we shall have to consider whether it will not be necessary in the worst cases of liquidation to appoint Government officers as liquidators, their pay being found from the proceeds.

(iii) Criminal Offences

97. The number of prosecutions for offences connected with co-operative societies reached the large figure of 23 as compared with 14 during the previous year. In 7 of the cases of Bombay however the offender was the same person. All were cases of defalcation, forgery or misappropriation, and the amount of money involved was Rs. 53,316. Only 5 cases have yet been decided, and the accused were convicted in 4 of these. Counting the 7 cases above referred to as 1, 15 out of 22 cases related to the Deccan (including Khandesh) or the Southern Division, and 17 cases were in connection with primary agricultural societies.

The figures are large enough to be disquieting when it is remembered that small misappropriations in primary societies are seldom detected. I have already referred to the increased number of cases of misappropriation in the older societies of the Karnatic, and I am afraid the situation is not much better in the Deccan. What is probably the worst case in the history of the movement came to light during the year, although

the prosecution was not lodged until after its close. In this case a District Honorary Organiser in Thana committed a wholesale series of forgeries and misappropriations extending over 7 years in a group of societies round Agashi, and it is calculated that he made away with Rs. 19,000. The societies had been in his hands from the beginning, and the members regarded him as a benignant Sawkar. When the facts came to light, he absconded and on his house being attached, a sack full of bonds blank except for signatures was discovered. His usual method of procedure was to fill in the amounts afterwards and to pay as much as he thought fit to the unlucky borrowers. The policy of lodging criminal complaints whenever there is a reasonable chance of conviction is being followed as before.

(iv) *Special Propaganda Officer for Muhammadans*

98. The Special Propaganda Officer to foster co-operation amongst Muhammadans, referred to in paragraph-3 above took charge of his office on August 9th, 1926, and during the year worked in Surat, Broach, Kaira and Ahmedabad districts of Gujerat. He organised 8 agricultural societies. In these societies the membership was to be open to all castes but the promoters were Muhammadans. He has been instructed to concentrate his efforts equally on inducing Muhammadans to join existing primary societies, and as societies based on a single caste or section are not encouraged, he has been told not to organise primary societies for Muhammadans only unless the circumstances are special. He has also prepared schemes for two Muhammadan educational societies.

(v) *The Poona Agricultural Show*

99. The Co-operative Movement organised a separate co-operative section at the big Poona Agricultural Show held in October last, and it was in charge of my Personal Assistant, Rao Saheb Desai. It was one of the most largely attended sections, and in contrast to others it paid its own expenses, very liberal support towards which was received from societies throughout the Presidency. The organisation of the movement was also utilised with considerable success for advertising and procuring attendance at the Show.

(vi) *His Excellency the Viceroy's visit to Hadapsar Society -*

100. A very important event of the year was the visit paid by Their Excellencies Lord and Lady Irwin accompanied by His Excellency the Governor Sir Leslie Wilson to the Hadapsar Co-operative Credit Society, District Poona, in July 1926. The visit was a great message to the whole of the Bombay Co-operative world inasmuch as it was expressive of Their Excellencies' great sympathy with the lot of the poor agriculturists of this country.

(vii) *Land Mortgage Banks*

101. Land Mortgage Banks are at the present time the most discussed question amongst co-operators. In August 1926, Government convened a conference of officials and representatives of the Provincial and Imperial Bank to discuss the scheme, and the proposals are now before Government.

(viii) Remittance Transfer Receipts

102. The question of the free remittance of co-operative funds by remittance transfer receipts and demand drafts drawn on the Imperial Bank at par came under special notice during the year in connection with the hundi business. The question is under the consideration of Government.

(ix) Relations with Indian States

103. The Department has kept in friendly touch with all the Indian States included within the limits of the Presidency who are interested in co-operation.

The scheme by which the Provincial Bank placed finance at the disposal of the Phaltan Durbar for the development of the State Co-operative Bank was mentioned in last year's report. At the close of the year I visited Phaltan, and am glad to say that the Bank has made an excellent beginning, and that the development of co-operation in the State is very promising.

During the year the Department lent one of its auditors for a period of about one month to audit the societies of the Ichalkaranji State, and the Special Auditor, Dharwar, was permitted to audit the Kolhapur Urban Bank. Another Auditor has been sent on deputation to be Registrar of Co-operative Societies in Sangli State for a period of one year.

On several occasions during the year Co-operative officers from Indian States, whether within the Bombay Presidency or from outside, attended the office of the Registrar to receive training.

IX.—THE ATTITUDE OF THE PUBLIC

104. The attitude of the public towards the Co-operative Movement continues to be friendly. The most noticeable feature is the interest taken by leading public men in almost every part of the province. In Sind, for instance, there is hardly a member of the Legislative Council who is not interested in co-operation, and is also not taking an active part in the work of some of the societies of his district. This results in the co-ordination of the work of co-operative societies with that of other public bodies, and in support from local bodies and institutions. On the other hand the attentions of public men do to some extent result in the introduction of politics.

X.—CONCLUSION

105. It is clear that in all forms of credit societies consolidation must be the policy for several years to come. The development of other forms of societies is still in an early stage. Further progress in this line will depend partly on specialisation on the basis of a properly co-ordinated programme, partly on the development of business and other less stereotyped forms of education in India, and partly on the increased time which the Department can give to this side of the work.

106. The Registrar has received loyal help from his subordinates of every rank, all of whom have had to work under increasingly heavy pressure. My Personal Assistant, Rao Saheb Gunvantrai H. Desai, continues to do excellent work both in his official capacity and as a co-operator. Mr. D. A. Shah did good work during the three months in which he acted as Personal Assistant. The work of Khan Bahadur Azimkhan in Sind has already been the subject of special reference. Mr. R. W. Patwardhan, Assistant Registrar, Khandesh, has set a high standard in teaching the agricultural societies in his charge the value of the exact preparation of their yearly requirements and of yearly deposits, which are the two most essential things in the guidance of primary societies, and in the clearness of his reports to the Registrar. Mr. Huli in the Southern Division has again shown great energy and enthusiasm.

I have the honour to be,
Sir,

Your most obedient servant,

G. F. S. COLLINS,
Registrar, Co-operative Societies.

STATEMENT A

STATEMENT
Operations of

Classification 1	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals 2	Societies 3	Central Credit 4	Agricultural Credit 5	Non-Agricultural Credit 6	Others 7	Individuals 8	Banks and Societies 9
1. The Bombay Provincial Co-operative Bank, Limited.	977	677	15	646	15	1	Rs. 22,50,000	Rs. 1,38,32,403
2. The Broach District Central Co-operative Bank, Limited.	230	176	...	152	17	7	.....	13,26,162
3. The Surat District Central Co-operative Bank, Limited.	699	179	...	151	17	11	72,848	12,14,606
4. The Barsi Central Co-operative Bank, Limited.	653	38	...	37	1	...	92,800	30,650
5. The Sholapur District Central Co-operative Bank, Limited.	162	129	...	111	18	...	.....	90,284
6. The East Khandesh District Central Co-operative Bank, Limited.	284	459	...	447	6	6	.....	89,5,093
7. The Ahmednagar District Central Co-operative Bank, Limited.	1,944	56	...	42	12	2	43,224	3,59,600
8. The Nasik District Central Co-operative Bank, Limited.	113	103	...	89	3	11	.....	29,73,225
9. The Poona District Central Co-operative Bank, Limited.	1,131	185	...	158	27	...	1,41,711	23,35,500
10. The Karnataka District Central Co-operative Bank, Limited.	252	521	...	468	40	13	1,69,154	1,16,87,461
11. The Belgaum District Central Co-operative Bank, Limited.	277	195	...	172	23	...	36,752	5,57,289
12. The Bijapur District Central Co-operative Bank, Limited.	244	176	...	163	13	...	4,868	2,87,161
13. The Sind Central Co-operative Bank, Limited.	127	450	5	426	11	8	.....	34,90,755
14. The Nawabsbah District Central Co-operative Bank, Limited.	77	131	...	131	...	...	.....	3,78,679

* In Column 17 Rs. 4,82,404, and Rs. 2,15,605, of gul and manure

A

Central Banks

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17*	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
26,57,000	1,32,17,384	.....	65,39,052	1,26,84,650	2,26,19,375	3,41,25,600	...	..
10	12,42,598	476	10,37,338	17,62,394	46,562	3,87,115	..	..
55,540	9,02,538	1,07,045	10,61,997	25,95,215	...	6,66,474	...	...
6,726	1,202	1,06,286	45,258	4,25,316	...	.....	...	...
...	1,12,555	.....	1,92,986	9,09,753	1,000	1,30,965	...	...
...	86,40,296	.....	19,19,174	2,40,312	14,53,730	4,88,961	...	...
84,252	2,62,236	3,64,347	1,44,394	12,02,497	23,80,229	93,515	...	...
...	25,61,646	.....	3,13,791	12,25,483	95,515	.....	...	...
1,42,960	22,15,582	15,796	9,35,872	67,16,644	5,945	7,55,551	...	...
1,07,625	1,10,52,562	1,54,645	54,80,654	26,17,207	2,29,756	19,75,655	13	...
50,500	4,45,233	23,355	10,90,545	15,02,943	7,000	.....	...	...
6,425	5,14,172	1,517	5,72,676	14,32,372	70,000	1,51,450	...	...
...	22,95,242	.....	16,02,579	34,77,685	25,14,942	9,66,739	...	...
...	2,82,324	.....	4,05,822	6,15,064	2,50,566	.....	...	...

* Sold at the Provincial Banks' shops have been omitted.

STATEMENT
Operations of

Classification 1	Cost of management 19	Share Capital paid up 20	Loans and Deposits held at the end of the year from			
			Individuals 21	Societies 22	Provincial or Central Banks 23	Government 24
1. The Bombay Provincial Co-operative Bank, Limited.	Rs. 1,63,421	Rs. 9,99,920	Rs. 52,69,006	Rs. 41,90,484	Rs. 24,23,450	Rs. 5,42,030
2. The Broach District Central Co-operative Bank, Limited.	10,709	1,69,400	8,18,590	1,20,160	49,062	...
3. The Surat District Central Co-operative Bank, Limited.	12,189	1,51,180	13,03,550	90,237	...	...
4. The Barsi Central Co-operative Bank, Limited.	3,529	54,290	3,53,692	...	...	...
5. The Sholapur District Central Co-operative Bank, Limited.	3,793	43,300	4,09,473	23,856	8,200	...
6. The East Khandesh District Central Co-operative Bank, Limited.	17,066	3,45,700	15,08,960	1,58,600	8,500	...
7. The Ahmednagar District Central Co-operative Bank, Limited.	4,643	90,410	6,56,895	21,927	...	...
8. The Nasik District Central Co-operative Bank, Limited.	4,233	29,380	2,68,829	6,783	39,364	...
9. The Poona District Central Co-operative Bank, Limited.	27,319	1,92,870	24,78,455	1,62,165	19,835	...
10. The Karnatak District Central Co-operative Bank, Limited.	22,898	3,85,803	22,66,800	3,19,148	2,13,449	...
11. The Belgaum District Central Co-operative Bank, Limited.	5,757	1,53,260	13,79,553	...	84,183	...
12. The Bijapur District Central Co-operative Bank, Limited.	5,536	77,600	5,69,014	6,891	35,600	...
13. The Sind Central Co-operative Bank, Limited.	11,717	2,20,060	17,58,915	2,60,889	2,01,955	...
14. The Nawabshah District Central Co-operative Bank, Limited.	4,934	66,050	2,34,429	...	1,32,728	...

† For the purposes of this statement the working capital

A—contd.

Central Bank—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 unabsorbed Share Capital 31
				On borrowings 29	On lendings 30	
Rs. 42,139	Rs. 132,52,059	Rs. 1,28,245	Per cent. 8	Per cent. 2 to 6½	Per cent. 6½ to 8	Rs. —
24,516	11,52,045	15,048	7½	2 to 6	7½	—
24,627	15,69,664	22,122	7	2 to 4½	7 to 9	—
22,671	4,30,653	6,571	9½	4 to 6	6 to 9½	—
6,660	4,95,459	5,737	6	2 to 5½	6	—
43,209	20,64,969	49,630	6	6	6	—
71,028	6,40,250	16,724	9	6	7½ to 9½	—
2,555	3,47,210	5,244	7½	4 to 7	6	—
29,655	25,19,010	22,544	7	5	6	15,030
32,500	22,24,000	25,065	6 and 6½	2 and 7	6	24,497
14,415	16,31,411	23,079	9	5½ to 7	6 and 5½	—
12,866	7,01,965	12,572	9	2 to 6½	6½	—
22,000	24,62,519	27,627	6½	3 to 6	6	—
4,714	4,27,291	6,243	6	3 to 6½	6½	—

is taken to be the total of Columns 25 to 31.

STATEMENT

Classification 1	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals 2	Societies 3	Central Credit 4	Agricultural Credit 5	Non-Agricultural Credit 6	Others 7	Individuals 8	Banks and Societies 9
15. The Larkana District Central Co-operative Bank, Limited.	328	180	...	175	5	...	Rs. 38,971	Rs. 7,62,954
16. The Kanara District Central Co-operative Bank, Limited.	39	94	...	71	18	5	550	2,00,707
17. The Kaira District Central Co-operative Bank, Limited.	27	117	...	109	1	7	.....	2,45,537
18. The Hyderabad District Central Co-operative Bank, Limited.	107	169	...	166	3	...	1,100	38,74,050
19. The Sukkur District Central Co-operative Bank, Limited.	139	89	...	82	7	...	.....	2,09,346
20. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	201	101	...	90	9	2	3,400	6,99,394
21. The Daskroi Banking Union, Ahmedabad.	...	45	...	44	...	1	.....	61,677
Grand Total ...	8,011	4,270	20	3,930	246	74	28,55,438	5,35,21,438
Total for 1925-26 ...	4,300	3,775	38	2,495	180	612	41,28,595	5,30,99,431

* In column 17 Rs. 4,82,404, and Rs. 2,15,605, of gul and manures sold at

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.		
33,337	7,01,592	13,884	9,66,929	12,66,790	3,42,508	5,70,524	--	--
550	1,75,053	.....	1,76,295	1,70,750	10,000	1,61,644	71	--
...	1,54,214	.. ...	4,10,556	1,42,330	3,94,216	43,322	...	...
1,100	37,11,456	.....	4,17,047	15,60,405	--	5,64,293	--	...
...	2,13,465	.....	2,91,745	6,50,659	14,236	.....	...	...
1,400	5,31,663	2,000	4,94,051	3,80,891	4,40,143	1,16,013	--	--
...	35,456	.....	1,05,859	65,357	54,223	3,92,379	--	--
31,47,474	5,01,88,067	6,19,065	2,35,70,226	4,46,95,352	3,07,12,563	4,15,25,523	64	--
42,52,417	5,02,62,230	7,09,070	2,97,24,211	3,52,15,216	1,54,15,379	4,50,98,473	61	...

* The amount of goods sold to members during the year.

STATEMENT

Classification 1	Cost of management 19	Share Capital paid up 20	Loans and Deposits held at the end of the year from			
			Individuals 21	Societies 22	Provincial or Central Banks 23	Government 24
			Rs.	Rs.	Rs.	Rs.
15. The Larkana District Central Co-operative Bank, Limited.	6,043	1,49,800	8,51,343	1,49,548	2,37,042	...
16. The Kanara District Central Co-operative Bank, Limited.	2,076	41,700	2,31,756	48,754	...	...
17. The Kaira District Central Co-operative Bank, Limited.	2,863	49,450	91,583	40,544	2,35,758	...
18. The Hyderabad District Central Co-operative Bank, Limited.	9,087	1,00,965	8,06,249	90,687	...	...
19. The Sukkur District Central Co-operative Bank, Limited.	2,867	53,600	4,03,238	.....	26,816	...
20. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	4,075	67,050	2,69,594	23,073	2,89,363	...
21. The Daskroi Banking Union, Ahmedabad.	2,279	12,530	37,159	1,12,585	...	...
Grand Total ...	3,47,153	34,54,318	2,18,61,083	58,25,330	40, 5,328	5,42,030
Total for 1925-26 ...	2,89,746	30,17,748	1,64,19,854	43,37,977	48,64,514	5,01,730

† For the purposes of the 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 Shares Capital 31
				On borrowings 29	On lendings 30	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
11,200	13,98,933	19,741	6	2 to 7½	8½	.....
6,575	3,36,785	4,761	7	6½	8	.....
3,619	4,21,154	4,674	6	7½	8	.....
4,254	10,12,155	9,922	6½	3 to 6½	8	.....
1,400	4,81,054	6,829	5	2 to 7½	8	.....
1,044	5,90,127	5,824	6	6½	8	.....
216	1,62,490	2,323	5	2½ to 5½	7½	.....
7,80,145	3,64,68,234	4,51,265	.....	.....	.....	.....
7,51,323	2,98,93,246	3,68,655	.....	.....	.....	.....

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

STATEMENT

Operations of

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
1. G. I. P. Railway Employees' Co-operative Credit Society.	11,964	17,29,488	5,60,000	18,67,408	.....
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	15,558	28,50,000	.....	24,62,235	.....
3. Chandraseniya Jayastha Prabhu Co-operative Bank, Bombay.	1,273	47,321	.....	37,420	.....
4. Cosmos Co-operative Credit Society, Poona.	1,453	1,57,414	.....	1,64,249	.....
5. East Khandesh Government Servants' Co-operative Credit Society.	1,578	2,67,590	.....	1,85,361	.....
6. Dharwar Urban Co-operative Bank.	3,723	1,26,735	.....	1,36,817	.....
7. Southern Maratha Urban Co-operative Bank.	3,002	2,76,066	.....	2,46,265	.....
8. Betgeri Urban Co-operative Bank.	2,503	94,095	.....	57,695	.....
9. Hubli Urban Co-operative Bank.	2,089	6,60,155	.....	6,75,994	.....
10. Belgaum Pioneer Urban Co-operative Bank.	3,889	2,58,501	.....	3,30,159	.....
11. Baddi Communal Co-operative Bank.	1,385	77,710	.....	38,527	.....
12. Namdeo Co-operative Bank, Poona.	352	86,424	2,123	1,01,317	279
13. Sirsi Urban Co-operative Bank.	855	1,32,120	.....	1,30,211	.....
14. Kunta Urban Co-operative Bank.	1,806	90,073	.....	90,267	.....
15. Karwar Urban Co-operative Bank.	11,128	2,47,755	15,933	2,89,225	17,376
16. Pandharpur Urban Co-operative Bank.	698	15,920	.....	13,990	2,000
17. Shamrao Vithal Urban Co-operative Bank.	1,861	19,22,772	12,50,000	9,88,329	92,360
18. Salsette Catholic Co-operative Credit Society.	1,028	37,758	.....	14,720	.....
19. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	182	1,08,319	.....	1,22,637	.....
20. Namdeo Co-operative Agency, Limited, Bombay.	313	22,30,175	6,30,488	22,61,343	6,30,176

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

A (1)

Urban Banks

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.
26,02,624	10,374	5,40,000	6,84,022	.....	.....	..	..	53,872
23,20,220	...	3,10,000	30,26,539	.....	.....	..	..	51,066
67,873	...	...	64,203	.....	.....	..	..	2,639
2,32,146	16,284	...	1,74,967	.....	.....	29	..	987
2,94,208	8,248	...	1,49,599	.....	.....	..	..	3,403
5,31,214	1,02,237	...	4,95,930	.....	31,855	33	..	9,259
5,59,744	86,613	...	4,61,956	.....	18,000	150	..	7,168
2,35,960	41,617	...	65,417	.....	.....	..	..	2,495
3,34,474	68,017	3,400	7,78,866	.....	42,368	..	..	8,754
5,69,306	1,67,756	...	11,86,604	.....	.....	..	..	7,042
3,33,339	71,583	...	2,07,787	.....	3,101	..	..	4,761
84,832	...	...	9,850	1,01,317	84,568	..	..	2,046
1,93,807	33,151	...	1,38,761	.....	.....	20	..	2,187
1,21,593	45,103	...	1,32,671	.....	.....	..	..	2,127
1,81,728	42,524	355	3,72,686	80,191	1,01,138	88	..	3,285
54,415	..	1,000	30,221	.....	.....	..	..	1,727
4,26,518	65,914	1,18,434	11,34,747	.....	1,14,437	..	..	17,015
83,994	42,329	...	58,210	.....	.....	..	..	1,210
80,988	31,542	559	86,223	53,332	18,956	..	..	4,005
2,63,781	...	15,632	22,076	23,24,605	.....	..	..	8,993

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

STATEMENT
Operations of

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
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. G. I. P. Railway Employees' Co-operative Credit Society.	6,45,520	22,51,916	.....	.....	.....	.....
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	4,20,470	25,85,756	.....	.....	.....	.....
3. Chandraseniya Kayastha Prabhu Co-operative Bank, Bombay.	15,520	40,902	34,138	.....	.....	.....
4. Cosmos Co-operative Credit Society, Poona.	29,100	1,01,440	1,41,645	.....	.....	.....
5. East Khandesh Government Servants' Co-operative Credit Society.	29,442	2,91,822	21,964	.....	.....	.....
6. Dharwar Urban Co-operative Bank.	48,162	4,08,369	1,25,200	8,998	.....	.....
7. Southern Maratha Urban Co-operative Bank.	92,499	3,02,980	2,39,509	18,011	.....	.....
8. Betgeri Urban Co-operative Bank.	80,098	83,407	1,07,692	.....	.....	.....
9. Hubli Urban Co-operative Bank.	1,02,520	3,20,410	1,24,966	31,432	.....	.....
10. Belgaum Pioneer Urban Co-operative Bank.	75,020	7,25,934	1,84,951	.....	.....	.....
11. Raddi Communal Co-operative Bank.	48,520	46,929	2,66,954	800	.....	.....
12. Namdeo Co-operative Bank, Poona.	26,929	10,270	17,928	26,395	21,813	.....
13. Sirsi Urban Co-operative Bank.	25,905	76,765	1,11,186	.....	.....	.....
14. Kumta Urban Co-operative Bank.	12,858	21,209	1,27,862	.....	.....	.....
15. Karwar Urban Co-operative Bank.	30,039	39,699	1,44,039	16,862	4,843	.....
16. Pandharpur Urban Co-operative Bank.	20,270	50,100	.....	.....	.....	.....
17. Shamrao Vithal Urban Co-operative Bank.	78,400	5,41,907	3,05,405	38,471	.....	.....
18. Salsette Catholic Co-operative Credit Society, Limited.	21,692	40,117	21,808	.....	.....	.....
19. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	28,530	7,805	1,165	10	18,470	.....
20. Namdeo Co-operative Agency, Limited, Bombay.	93,755	30,522	46,817	4,509	33,194	.....

* For the purposes of this statement the working

A (1)—contd.

Urban Banks—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.
1,55,455	30,52,571	65,077	10	5½	9
1,14,579	31,30,805	56,078	10	5½	5
11,029	1,01,559	1,114	...	4½	10
10,189	2,52,374	5,548	7½	6	7½
6,046	3,49,294	3,536	9	4½ to 6	7½
25,565	6,19,294	8,535	9½	6½ to 7	10½
51,333	7,04,332	13,523	10	4 to 6½	7 to 10½
31,151	3,02,348	5,518	9	4½ to 6½	9½
42,107	6,21,435	13,569	10	2½ to 6½	9½ to 12½
55,403	10,41,308	22,600	9½	2½ to 6½	8 to 9½
5,303	3,71,506	2,537	5	4 to 7	9½ to 10½
5,721	1,09,056	2,430	.....	6½	9½
22,406	2,36,252	7,673	10	2½ to 6½	9½
14,515	1,76,744	3,955	7½	4 to 6½	9½
21,797	2,57,359	6,953	8½	4½ to 6½	9½
5,311	75,681	4,576	9	6 to 8	12½
1,00,005	10,64,188	13,492	6½	6½	16½
1,617	85,434	1,575	6	6½	9½
53,627	1,09,657	3,939	6½	6½	9½
14,415	2,23,212	12,194	6½	6 to 7½	9½

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

STATEMENT

Classification I	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.
21. Postal Employees' Co-operative Credit Society.	4,677	3,73,802	4,18,795	3,06,481	.....
22. Dhulia Urban Co-operative Bank, Ltd.	1,217	3,72,320	4,23,449	3,23,607	4,46,139
23. Hyderabad Amli Co-operative Bank, Ltd.	580	2,34,375	.....	2,18,226	.....
24. Khudwadi Amli Co-operative Bank, Ltd., Hyderabad.	944	4,31,965	.....	3,10,155	.....
25. Pratap Millbanda's Co-operative Credit Society, Limited	593	1,21,308	.....	1,04,532	.....
26. Surat People's Co-operative Bank.	560	19,36,905	.....	18,19,955	.....
27. Kittur Urban Co-operative Bank, Ltd.	799	79,531	.....	62,453	.....
28. Khanpur Urban Co-operative Bank, Ltd.	629	35,915	.....	34,336	.....
29. Central Telegraph Office Co-operative Credit Society.	672	2,94,429	.....	2,35,748	.....
30. Honavar Hatyak Co-operative Bank.	705	53,975	.....	42,403	.....
31. Gadag Co-operative Urban Bank.	591	73,805	.....	53,612	.....
32. Kalyan People's Co-operative Bank.	69	2,06,901	.....	2,90,975	.....
33. Ankola Urban Co-operative Bank, Ltd.	944	1,07,230	.....	92,071	.....
34. Ankleshwar Urban Co-operative Bank.	251	50,685	.....	37,664	.....
35. Bombay City Police Co-operative Credit Society.	3,563	3,05,475	25,575	2,81,894	4,000
36. Namdeo Co-operative Bank, Ltd., Sasara.	244	1,86,514	2,976	1,68,566	2,976
37. Gokak Co-operative Urban Bank, Ltd.	794	62,120	.....	42,949	.....
38. Honavar Co-operative Urban Bank, Ltd.	327	69,650	.....	52,696	.....
39. Bhyadgi Co-operative Urban Bank.	301	1,10,730	.....	69,860	.....
40. West Khandesh Government servants' Co-operative Credit Society.	556	54,300	.....	40,826	.....

* The terms "loans over due" means loans due for payment which have

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			
₹	₹	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
8,34,848	...	...	2,31,313	4,08,637	.....	...	6,298
2,03,009	8,458	75,844	3,86,173	.....	.....	...	1,757
2,14,857	9,926	...	2,62,513	.....	24,095	...	1,065
4,10,365	13,082	...	6,07,894	.....	.....	...	3,010
1,17,624	...	...	1,45,694	5,000	.....	...	2,059
4,12,696	9,838	...	17,79,608	.....	.....	...	3,717
1,14,642	9,168	...	82,741	.....	.....	...	1,665
93,721	29,228	...	11,369	.....	.....	...	880
1,70,367	...	...	51,075	5,312	.....	...	2,754
69,058	...	...	16,452	.....	3,000	2	971
1,25,889	10,758	...	42,832	.....	.....	...	938
2,36,548	435	...	26,230	1,77,772	.....	...	4,461
1,36,471	28,110	...	99,573	.....	.....	...	1,210
58,807	11,969	...	2,09,918	56,400	.....	...	1,227
1,87,696	...	35,576	11,300	.....	.....	...	4,869
66,189	23,317	8,621	65,942	6,28,810	2,13,494	...	1,601	
1,26,369	15,536	...	2,78,705	2,76,734	.....	...	1,295
1,07,143	29,592	...	1,17,657	.....	.....	...	564
1,32,045	14,173	...	2,59,835	.....	.....	...	1,504
53,181	217	...	26,609	.....	.....	...	1,268

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 up			Mentation	Provincial or Central Banks	Government
		Members	Non-members			
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
21. Postal Employees' Co-operative Credit Society.	1,41,881	1,57,365	9,100	---	538	---
22. Dhulia Urban Co-operative Bank, Ltd.	44,930	62,792	1,55,777	---	---	---
23. Hyderabad Amil Co-operative Bank, Ltd.	53,964	1,54,969	---	14,943	66,715	---
24. Khudwadi Amil Co-operative Bank, Ltd., Hyderabad.	51,560	3,02,362	1,90,584	9,434	---	---
25. Pratap Millhands' Co-operative Credit Society, Limited.	7,355	1,05,315	---	---	5,000	---
26. Surat People's Co-operative Bank.	57,080	4,39,571	---	---	---	---
27. Kinnur Urban Co-operative Bank, Ltd.	59,755	15,798	13,941	---	---	---
28. Khanpur Urban Co-operative Bank, Ltd.	15,410	11,972	69,363	---	---	---
29. Central Telegraph Office Co-operative Credit Society.	36,210	93,403	31,000	---	5,312	---
30. Honavar Haryak Co-operative Bank.	11,555	13,536	50,162	3,000	---	---
31. Gadag Co-operative Urban Bank.	31,560	36,104	47,962	---	---	---
32. Salvan People's Co-operative Bank.	35,425	850	12,530	---	1,95,535	---
33. Ankola Urban Co-operative Bank.	11,966	21,971	92,563	---	---	---
34. Ankleshwar Urban Co-operative Bank.	16,130	71,530	---	---	15,550	---
35. Bombay City Police Co-operative Credit Society.	1,59,156	12,700	---	---	---	---
36. Namdeo Co-operative bank, Ltd., Satara.	17,971	1,308	38,370	1,587	4,570	---
37. Gotak Co-operative Urban Bank, Ltd.	17,084	31,384	55,731	---	31,706	---
38. Honavar Co-operative Urban Bank, Ltd.	15,315	42,374	73,568	---	---	---
39. Bhyadgi Co-operative Urban Bank.	24,365	15,645	52,412	---	---	---
40. West Khandesh Government servants' Co-operative Credit Society.	7,629	77,136	300	---	---	---

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
20,047	3,69,831	16,394	7½	4½ to 6	9½
8,357	2,78,746	8,315	9	6	9½
6,883	3,06,804	9,230	.....	.....	.....
7,876	5,61,916	1,670	.....	.....	.....
4,093	1,24,763	4,742	10	4 to 5	9½
5,431	5,02,162	14,365	8	2½ to 6	9
16,158	1,06,692	7,900	10	6½ to 8	9½
6,543	1,03,308	4,752	3½	6½	9½
10,930	1,73,545	7,834	6½	5½	7½ to 10
9,906	88,559	2,080	6½	6½ to 7	9½
7,059	1,24,705	3,905	9½	2 to 7½	9½
2,191	2,39,671	3,427	9	6½	9½
6,588	1,34,756	4,571	8½	5 to 6½	9½
2,181	1,06,791	2,665	6½	1½ to 7	9
8,352	2,10,218	11,322	.....	5	9½
3,739	77,444	2,192	.....	3½ to 6½	7½
9,742	1,36,157	4,606	9½	6½	9½
3,335	1,37,592	5,813	9	6½	9½
4,839	1,39,391	5,491	8	6½	10 ½
1,137	86,112	1,498	8½	6	7½

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.
41. Jambusar Peoples' Co-operative Bank.	343	31,805	4,000	23,698	.....
42. Broach Urban Co-operative Bank, Ltd.	410	93,476	20,290	63,889	.....
43. Nasik Government Servant's Co-operative Society.	1,001	50,255	.....	38,081	.....
44. Peoples' Industrial Co-operative Bank.	19	1,30,784	.....	51,386	.....
45. Karachi Co-operative Urban Bank.	1,641	95,973	.....	75,016	.....
46. Mazgaon Dock's Employees' Co-operative Credit Society, Ltd.	846	1,31,910	.....	1,12,651	.....
47. Ahmednagar Revenue and Registration Co-operative Credit, Ltd.	573	53,732	.....	43,191	.....
48. Ahmednagar Vernacular Teachers' Co-operative Credit Society.	706	66,239	.....	56,429	.....
49. Belgaum District Police Co-operative Credit Society.	651	67,720	.....	62,344	.....
50. Godhra City Co-operative Bank, Ltd.	185	47,213	.....	37,143	.....
51. Bander Peoples' Co-operative Bank, Ltd.	147	29,994	45,953	19,476	46,736
52. Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona.	401	74,403	.....	49,428	.....
53. Pandharpur Peoples' Co-operative Bank, Ltd.	267	29,480	.....	11,986	.....
54. Amalner Urban Co-operative Bank.	268	85,345	.....	35,812	.....
55. Bhusaval People's Urban Co-operative Bank.	136	1,54,825	.....	1,13,370	.....
Grand Total	85,260	1,67,06,425	32,12,682	1,55,89,235	12,45,112

* The terms "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.
39,745	3,473	4,000	1,04,284	6,76,666	12,503	...	...	1,142
72,060	8,847	...	76,928	78,847	.....	...	...	1,129
72,590	...	...	3,412	.....	.....	...	...	1,114
79,398	...	...	1,023	72,011	.....	...	...	1,500
90,911	26,787	...	4,44,408	20,670	129	...	...	3,508
60,185	555	5,000	14,338	.....	.....	...	...	498
50,648	...	...	7,610	1,979	.....	...	...	628
62,580	...	...	29,040	31,700	.....	...	...	519
53,329	...	...	20,090	.....	.....	...	...	294
49,055	3,868	...	1,24,447	.....	26,659	...	...	816
53,509	...	...	1,26,919	75	23,067	...	...	803
69,167	2,503	...	28,745	...	.....	...	...	791
49,580	...	...	90,374	8,000	.....	...	...	740
59,533	3,360	...	1,11,201	13,000	.....	...	...	1,108
54,430	...	...	3,43,784	10,000	.....	...	...	1,359
1,39,55,253	11,01,074	11,17,460	1,55,62,195	50,41,878	8,57,395	323	...	2,52,720

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 up	Members	Non-members	Societies	Provincial or Central Banks	Government
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
41. Jambusar People's Co-operative Bank.	8,420	45,025	.....	2,406	916	.....
42. Broach Urban Co-operative Bank, Ltd.	20,320	56,139	.....	.....	13,533	.....
43. Nasik Government Servant's Co-operative Society.	59,489	5,525	5,467	.....	.....	.....
44. People's Industrial Co-operative Bank.	11,350	.....	1,023	.....	72,011	.....
45. Karachi Co-operative Urban Bank.	36,350	64,076	.....	.....	10,000	.....
46. Mazgaon Dock's Employees Co-operative Credit Society, Ltd.	58,027	8,356	.....	.....	.....	.....
47. Ahmednagar Revenue Un-Registration Co-operative Credit, Ltd.	35,259	4,101	8,012	.....	1,428	.....
48. Ahmednagar Vernacular Teachers' Co-operative Credit Society.	13,176	21,102	22,899	.....	.....	.....
49. Belgaum District Police Co-operative Credit Society.	18,569	20,786	12,936	.....	.....	.....
50. Godhra City Co-operative Bank, Ltd.	16,900	17,927	16,478	5,786	.....	.....
51. Rander People's Co-operative Bank, Ltd.	10,000	51,176	.....	.....	.....	.....
52. Military Accounts No. 1 Co-operative Credit Society, Ltd.	19,826	24,325	21,482	.....	.....	.....
53. Pandharpur People's Co-operative Bank, Ltd.	10,250	43,914	.....	.....	7,000	.....
54. Amalner Urban Co-operative Bank.	22,350	29,891	13,473	.....	10,000	.....
55. Bhusaval People's Urban Co-operative Bank.	29,600	12,634	14,759	.....	10,000	.....
Grand Total ...	31,37,758	1,00,68,494	31,08,054	1,88,943	5,29,334	.....

A (1)—concl'd.

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 borrowing 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
3,123	59,890	2,128	6½	2½ to 5½	9½
2,207	91,199	1,756	7	2½ to 5½	9
2,496	72,977	2,830	9	6	9½
.....	84,384	791	.....	4	10½
978	1,11,404	2,232	.....	.....	.....
2,291	68,674	4,580	5	.....	9½
2,225	51,025	2,883	7½	5 to 6	9½
2,749	59,926	2,298	9	6½	9½
3,142	55,453	2,895	8½	6½	9½
747	57,836	2,367	7	2 to 5½	9½
411	61,587	1,581	5	5	9
3,449	69,082	1,741	7	5½	7½
3,450	64,614	3,315	9	6 to 8	12½
.....	75,714	1,346	4 to 6	4 to 6	10½
54	67,047	1,864	.....	6 to 6½	9½
9,26,053	1,79,53,636	4,42,613	.....	.....	.....

STATEMENT
Operations of Agricul

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—Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	72	5,207	1,60,514	3,628	73,900	1,147
Broach ...	156	10,289	7,05,259	63	1,89,626	14,849
Kaira ...	124	11,343	2,77,397	1,590	1,85,218	3,378
Panch Maháls ...	132	7,753	2,26,683	4,757	1,07,518	5,182
Surat ...	150	8,734	4,99,318	4,320	2,14,877	4,004
Thána ...	47	4,951	1,31,161	.....	1,01,430	.....
Ahmednagar ...	114	5,839	4,85,117	.....	3,69,069	.....
East Khándesh ...	501	28,181	32,37,072	33,369	25,53,195	30,782
West Khándesh ...	250	12,384	17,91,882	2,97,288	11,90,378	2,62,681
Násik ...	167	7,277	6,75,097	16,355	3,89,413	14,088
Poona ...	193	14,604	18,08,317	500	17,78,937	.....
Sátára ...	210	18,086	10,47,111	.....	8,48,408	.....
Sholápur ...	151	11,799	4,11,863	.....	49,508	919
Belgaum ...	183	20,804	9,46,775	.....	7,44,496	.....
Bijápur ...	161	12,092	4,52,778	6,828	3,19,996	.....
Dhárwár ...	475	41,303	21,33,480	.....	18,28,889	.....
Kánara ...	83	9,207	5,66,736	.....	4,97,427	.....
Kolába ...	33	2,175	15,592	1,825	20,894	2,065
Ratnágiri ...	42	3,707	1,08,781	1,464	1,05,395	711
Hyderabad ...	210	6,576	10,11,964	.....	6,31,443	.....
Nawábsháh ...	103	3,175	3,81,389	.....	3,06,432	.....
Karáchi ...	47	2,243	4,12,637	15,343	3,26,376	5,226
Lárkhána ...	165	4,891	7,44,860	.....	6,59,980	.....
Sukkur ...	81	2,032	2,65,481	.....	2,07,150	.....
Thor and Párkar ...	155	4,353	7,55,149	.....	5,67,516	.....

B
tural 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.
3,70,320	1,72,351	7,485	61,434	81,500	1,033	.....	.....
12,29,444	53,086	3,693	1,51,355	4,96,238	3,500	.....	.....
5,67,594	2,49,419	12,506	75,439	1,98,148	801	.....	.....
3,48,458	1,53,653	2,394	34,321	1,89,080	5,452	.....	.....
11,00,478	2,08,966	5,787	1,04,514	2,69,190	67,768	.....	.....
2,15,139	92,368	.....	48,017	4,220	370	.....	.....
12,05,367	5,70,038	.....	40,145	4,32,385	136	.....	.....
37,45,702	14,00,672	13,917	3,16,913	26,94,913	24,959	2,151	2,141
17,80,038	5,57,977	13,924	1,34,503	14,39,137	.....	.....	.....
8,33,043	1,74,113	14,365	79,108	5,76,217	658	.....	.....
40,30,417	17,98,347	.....	2,80,614	12,20,035	14,424	.....	.....
18,04,093	4,25,533	.....	2,01,930	7,26,638	6,223	.....	.....
11,08,729	4,65,659	5,769	1,06,703	1,90,007	.....	.....	.....
18,42,617	3,05,138	.....	1,58,931	4,59,645	12,530	.....	.....
11,01,902	2,79,089	6,828	80,908	2,68,835	3,671	.....	.....
47,63,530	8,00,885	.....	3,99,507	11,15,294	46,046	652	.....
6,51,280	86,874	.....	1,39,368	1,52,900	1,042	217	.....
43,440	23,057	935	3,105	.....	.....	.....	.....
1,87,091	50,298	10,151	19,535	6,038	1,369	.....	.....
12,33,566	2,16,835	122	21,061	7,46,355	.....	.....	.....
4,64,174	56,911	.....	9,779	2,56,720	.....	.....	.....
4,20,524	23,259	6,744	6,945	2,75,362	7,131	.....	.....
10,01,854	1,35,689	.....	14,584	5,18,904	.....	.....	.....
3,89,554	31,968	.....	11,842	1,97,673	.....	.....	.....
8,65,082	56,373	.....	13,713	5,68,469	333	.....	.....
29,443	2,939	.....	853	17,217	.....	.....	.....
2,04,27,879	5,11,88,497	1,03,920	25,15,127	1,41,01,120	1,97,446	3,020	2,141

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—Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	5,803	1,135	87,865	1,36,675	7,655
Broach ...	12,839	740	3,73,606	2,23,549	4,286
Kaira ...	14,767	.....	1,27,868	1,18,859	2,131
Paneh Mahals ...	8,214	.....	1,04,974	31,065	2,394
Surat ...	10,884	.....	1,76,261	3,13,151	6,423
Thana ...	4,044	.....	54,493	69,738	63
Ahmednagar ...	17,447	.....	1,73,968	33,936	851
East Khandesh ...	44,782	.....	13,80,510	63,920	61,262
West Khandesh ...	19,696	.....	4,71,635	29,394	132
Nasik ...	10,800	...	1,33,360	25,034	9,498
Poona ...	50,437	...	6,68,966	5,62,234	11,001
Satara ...	28,913	...	4,63,839	3,49,481	5,906
Sholapur ...	21,745	.....	2,92,143	3,99,106	4,455
Belgaum ...	23,964	.....	4,73,783	3,97,224	11,802
Bijapur ...	16,467	.....	2,14,561	1,38,649	3,043
Dharwar ...	73,040	2,350	11,51,373	6,62,501	63,366
Kanara ...	9,917	.....	2,48,326	2,60,363	433
Kolaba ...	1,010	429	18,815	11,272	.....
Ratnagiri ...	3,239	276	56,890	76,239	9,420
Hyderabad ...	16,730	3,63,374	9,715	4,413	2,375
Nawabshah ...	5,531	1,37,584	17,337	7,945	.....
Karachi ...	5,568	94,583	4,855	915	22
Larkana ...	10,805	2,32,910	17,661	1,010	.....
Sukkur ...	4,434	78,592	7,130	3,182	800
Thar and Parkar ...	8,357	1,95,286	34,212	2,550	829
Upper Sind Frontier ...	351	6,621	954	.....	.....
Total, Unlimited ...	4,29,793	11,33,880	68,25,190	38,16,795	2,08,147

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.
1,32,607	4,982	58,625	4,19,544	-7,486	.....	4½ to 7½	7½ to 12½
6,77,844	3,192	1,26,984	14,15,201	-6,016	.....	4½	9½ to 12½
3,40,732	1,473	72,946	6,63,409	-1,644	.....	4½ to 8	9½ to 12½
1,90,149	1,692	40,102	3,70,376	+677	.....	6½ to 8	9½ to 12½
5,41,315	14,696	1,37,790	11,89,636	-9,062	.....	4½ to 8	7½ to 12
64,000	.....	43,531	2,31,825	+1,383	.....	6½	9½
9,47,382	6,091	1,32,324	12,94,552	-7,267	.....	.....	.....
22,24,547	1,469	3,15,505	40,47,213	+63,973	.....	6½	9½ to 12½
11,17,113	1,669	1,47,070	17,67,263	+57,153	.....	6½	9½ to 12½
5,97,381	722	64,926	8,90,921	+1,407	.....	6½	10½ to 12½
27,09,929	7,061	4,98,582	44,56,773	-22,529	.....	6½	10½ to 12½
9,24,747	1,929	1,89,706	19,35,608	+14,245	.....	6½	10½ to 12½
3,26,943	569	2,19,066	12,42,222	+30,437	.....	6½	12½
9,81,385	219	1,83,391	19,52,904	+42,460	.....	6½	9½ to 10½
6,27,715	4,298	1,49,112	11,37,378	+25,656	.....	6½	12½
27,40,153	5,557	5,13,837	51,39,437	53,333	.....	6½	9½ to 10½
1,38,848	.....	56,125	7,04,095	14,214	.....	6½	9½ to 12½
2,679	.....	14,527	47,722	+24	.....	6½	9½
31,875	1,096	32,254	2,08,040	+3,847	.....	6½	12½
8,75,407	3,459	1,14,465	13,83,228	32,020	.....	.....	.....
2,29,511	6,856	1,06,128	5,05,351	19,535	.....	.....	.....
2,91,529	14,719	34,256	4,40,879	13,765	.....	.....	.....
8,20,217	5,015	75,694	11,52,507	5,687	.....	.....	.....
2,48,009	6,741	62,615	4,07,119	19,517	.....	.....	.....
6,73,693	2,317	40,494	9,49,381	19,717	.....	.....	.....
17,288	134	9,040	34,037	2,264	.....	.....	.....
1,64,71,998	96,556	34,44,055	3,39,95,521	+3,67,618	.....	.....	.....

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—Credit, Limited.</i>			Rs.	Rs.	Rs.	Rs.
Sholapur ...	2	253	6,715	.....	8,278	.....
Kanara ...	1	460	25,725	.....	23,846	.....
Larkana ...	1	111	54,800	.....	12,000	.....
Thar and Parkar ...	1	179	3,15,300	.....	2,48,700	.....
Total, Limited	5	1,003	4,02,540	.....	2,92,824	.....
Grand Total, Class I, Unlimited and Limited.	4,022	2,60,182	1,96,69,777	3,87,330	1,75,56,001	3,15,032.
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Kaira ...	1	15	.....	.....	.....	.....
Thána ...	6	552	13,273	.....	20,610	.....
Ahmednagar ...	3	273	.....	.....	.....	.....
West Khandesh ...	1	40	.....	.....	.....	.....
Násik ...	4	246	.....	4	.....	.....
Poona ...	3	121	.....	.....	.....	.....
Sátára ...	10	347	738	.....	1,009	.....
Sholapur ...	4	141	.....	.....	.....	.....
Bijapur ...	2	88	.....	.....	.....	.....
Dhárwar ...	22	1,000	1,412	.....	187	.....
Belgaum ...	6	158	.....	.....	392	.....
Kanara ...	2	56	.....	.....	.....	.....
Ratnagiri ...	1	10	.....	.....	.....	.....
Hyderabad ...	1	.....	.....	.....	.....	.....
Total, Limited	66	3,047	15,423	4	22,198	.....
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Kaira ...	2	52	59	.....	.....	.....
Násik ...	4	87	206	565	213	610
Poona ...	1	117	525	.....	.....	.....

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—Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur ...	920	7,200	9,514	30,275	6
Kanara ...	945	5,565	9,943	9,685	.....
Larkana ...	1,524	54,700	.....	90,964	.....
Thar and Parkar ...	2,883	1,08,150	.....	2,53,020	.....
Total, Limited ...	5,672	1,75,615	19,457	3,83,944	6
Grand Total, Class I, Unlimited and Limited.	4 35,4 ¹⁵	13,09,495	68,44,647	42,00,739	2,08,153
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
Kaira ...	2,210	2,500	.....	.....	2,000
Thana ...	2,046	15,020	404	2,284	.....
Ahmednagar ...	474	7,895	.....	1,333	.....
West Khandesh ...	101	940	.....	.....	431
Nasik ...	2	18,493	1,191	5,100	3,770
Poona ...	225	1,630	.....	.....	.....
Satara ...	78	3,175	6	325	929
Sholapur ...	30	2,110	.....	1,151	.....
Bijapur ...	4	545	138	.....	.....
Dharwar ...	814	11,220	168	373	479
Belgaum ...	31	3,666	80	30	.....
Kanara ...	29	1,560	5	.....	.....
Ratnagiri ...	.....	100	.....	.....	.....
Hyderabad ...	.....	.....	.....	.....	.....
Total, Limited ...	6,043	68,844	1,992	10,596	7,609
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
Kaira ...	10	.....	3	.....	7,243
Nasik ...	43	840	200	49	.....
Poona ...	64	.....	.....	.....	.....

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.
.....	.....	10,744	57,739	+1,928	.....	6½	.....
5,000	.....	3,508	33,701	+1,156	7½	3 to 7½	.....
.....	.....	.....	1,45,664	+727	.....	.....	.....
.....	.....	2,360	3,63,630	+15,657	.....	.....	.....
5,000	.....	16,612	6,00,634	+19,268	.....	.....	.....
1,64,76,998	96,556	34,60,667	3,45,97,255	+3,86,686	.....	.....	.....
678	7,500	.....	12,678	-351	.....	.....	8
18,163	.....	10,965	46,836	+760	.....	6½	9½
.....	.....	4,241	13,469	+1,996	9	.....	.....
888	759	197	3,215	-31	.....	.....	.....
22,000	600	881	51,435	-3,517	.....	.....	.....
.....	.....	4,507	6,127	+986	.....	.....	.....
.....	.....	817	5,252	-5	.....	.....	.....
.....	.....	368	3,629	-202	.....	.....	.....
.....	.....	67	750	.....	.....	.....	.....
310	.....	3,617	16,167	513	.....	.....	.....
.....	.....	622	4,398	107	.....	.....	.....
.....	.....	922	2,487	-58	.....	.....	.....
.....	450	273	623	-29	.....	.....	.....
.....
42,039	8,709	27,477	1,67,366	+169	.....	.....	.....
.....	.....	749	7,994	-542	.....	6½ to 8	9½
57	.....	805	1,951	-8	.....	6	.....
.....	.....	633	633	-94	.....	.....	.....

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, Unlimited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Bijapur ...	2	48	...	...	164	...
Dhárwár ...	1	249	...	...	...	...
Total, Unlimited ...	10	553	790	565	377	810
Grand Total, Class II, Limited and Unlimited.	76	3,600	16,213	569	22,575	810
<i>Class III—Production, Unlimited.</i>						
Thana ...	3	136	...	...	...	...
Dhárwár ...	11	280	...	...	...	...
Belgaum ...	2	72	...	...	...	...
Kanara ...	1	14	...	...	...	...
Total, Unlimited ...	17	502	...	...	...	...
<i>Class III—Production, Limited.</i>						
Dharwar ...	1	106	...	...	...	...
Kolába ...	1	31	...	...	...	...
Total, Limited ...	2	137	...	...	...	...
Grand Total, Class III, Unlimited and Limited	19	639	...	...	...	...

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.
209	209	...	...	...	105	151	177
...	...	...	52	...	2,838	5,428	...
1,504	399	1,084	229	2	2,943	6,594	291
51,441	33,532	3,541	69,057	38,904	19,105	56,517	991
...	...	...	184	...	...	...	...
...
...
...
...	...	...	184	...	...	...	...
...
...
...
...	...	...	184	...	...	...	...

STATEMENT

Classification	Cost of Management	Loans and Deposits held at the end			
		Share Capital paid	Members	Non-members	Societies
1	16	17	18	19	20
<i>Class II—Purchase, Purchase and Sale, Unlimited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Bijapur	55	—	250	96	59
Dharwar	198	—	58	—	—
Total, Unlimited	253	840	510	144	7,309
Grand Total, Class II, Limited and Unlimited.	6,432	69,684	2,302	10,740	14,911
<i>Class III—Production, Unlimited</i>					
Thana	834	—	648	—	—
Dharwar	1,420	—	—	—	750
Belgaum	416	—	—	—	—
Kanara	—	—	—	—	—
Total, Unlimited	2,700	—	648	—	750
<i>Class III—Production, Limited</i>					
Dharwar	—	3,675	500	7	7,539
Kolaba	7	—	80	—	—
Total, Limited	7	3,675	580	7	7,539
Grand Total, Class III, Unlimited and Limited	2,707	3,675	1,228	7	8,289

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
..	..	126	530	-20	..	..	..
..	..	3,139	3,197	+8	..	..	..
57	..	5,452	14,305	-656	..	..	..
42,096	8,709	32,929	1,51,571	-487	..	..	..
..	..	656	1,504	-548	..	..	..
..	..	4,736	5,486	84	..	..	..
..	..	1,050	1,050	-215	..	..	..
..	..	230	230	..	..	..	..
..	..	6,662	8,360	-679	..	..	..
..	..	..	11,714	..	..	..	..
..	322	729	1,131	+283	..	..	..
..	322	729	12,545	+283	..	..	..
..	12	5,531	21,105	-395	..	..	..

STATEMENT

Classification 1	Number of Societies 2	Number of members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class IV - Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira ...	3	66	1,280	...	...	...
East Khandesh ...	3	100	479	175	850	...
West Khandesh ...	1	48	4,350	...	5,761	...
Ratnagiri ...	1	15	3,245	...	2,896	...
Total, Unlimited ...	8	229	9,354	175	9,507	...
<i>Class IV - Production and Sale, Limited.</i>						
Kaira ...	1	108	13,691	803	35,698	7,476
Broach ...	9	378	61,028	...	1,02,568	56,796
Surat ...	14	1,906	6,48,575	78,832	11,52,112	99,754
East Khandesh ...	3	604	450	1,349	4,275	637
Poona ...	5	125	...	...	...	...
Satara ...	2	503	...	...	...	...
Sholapur ...	4	242	23,508	...	480	...
Bijapur ...	3	385	37,640	...	38,191	...
Dhárwár ...	11	6,471	24,12,333	...	25,95,191	...
Belgaum ...	7	463	26,735	600	14,263	...
Kanara ...	4	398	7,112	...	5,999	...
Ratnagiri ...	1	18	...	...	...	...
Kolaba ...	1	...	...	...	...	...
Hyderabad ...	1	30	...	...	...	...
Nawabshah ...	3	98	2,120	...	1,325	...
Karachi ...	2	285	55,189	...	51,209	...
Sukkur ...	3	199	1,35,000	...	1,41,094	...
Larkana ...	4	97	9,470	...	8,219	...
Thar and Pakar ...	2	70	1,851	...	516	...
Total, Limited ...	80	12,380	34,34,702	81,584	41,51,140	1,64,663
Grand Total, Class IV— Unlimited and Limited.	88	12,609	34,44,056	81,759	41,60,647	1,64,663

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.
4,330	...	...	944	943	...	...	...
395	395	175	32	...	...	476	456
2,400	189	...	120	...	...	13,205	12,328
1,763	...	...	7,619	...	...	...	7,272
8,893	584	175	8,715	943	...	13,681	20,056
11,403	...	23	3,505	7,710	...	...	35,702
25,812	...	774	2,83,071	54,921	3,430	...	...
30,483	132	31,448	4,82,253	70,996	52,195	49,069	1,16,403
1,886	1,789	9,422	845	450	...	...	...
...	...	...	2,91,646	12,000	...	15,902	2,91,845
1,939	1,939	...	...	...	...	...	...
24,037	629	...	...	20,864	...	19,641	14,917
16,738	2,078	...	37,555	39,660	2,750	5,433	6,467
4,59,166	24,553	...	1,10,261	5,66,839	4,650	1,32,587	2,93,240
18,152	1,709	600	702	17,000	...	23,871	1,892
1,113	...	...	3,967	15,000	9,650	1,015	...
...	...	...	2	...	...	...	805
...
...	...	...	2,436	7,500	...	...	...
2,349	...	...	1,332	2,500	...	...	...
62,064	...	4,112	...	...	...	...	...
63,936	8,700	...	10,000	...	...	...	...
7,943	...	...	2,295	3,598	...	...	...
11,946	419	...	110	4,000	...	...	...
7,39,037	41,943	46,324	12,59,980	8,22,978	72,675	2,47,518	7,00,271
7,47,930	42,532	46,559	12,38,695	8,33,921	72,675	2,61,199	7,80,327

STATEMENT

Classification	Loans and Deposits held at the end				
	Cost of Management	Share Capital paid	Members	Non-members	Societies
1	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class IV—Production and Sale, Unlimited.</i>					
Kaira ...	140	...	1,044	495	...
East Khandesh ...	52	...	525	.....	...
West Khandesh ...	1,126	...	668	.....	...
Ratnagiri ...	605	...	1,701	31	...
Total, Unlimited ...	1,923	...	3,938	526	...
<i>Class IV—Production and Sale, Limited.</i>					
Kaira ...	223	2,860	2,260	...	...
Broach ...	1,954	35,040	26,444	14,853	1,357
Surat ...	7,038	77,214	13,586	5,040	17,125
East Khandesh ...	3,541	20,530	1,752	11,424	...
Poona ...	10,690	39,510	23,918	254	1,755
Satara ...	23	4,140	11	5	1,538
Sholapur ...	923	12,540	2,612	27	...
Bijapur ...	2,484	7,691	7,269	5,463	2,575
Dharwar ...	40,131	1,58,859	5,040	6,101	36,162
Belgaum ...	4,975	12,190	932	65	408
Kanara ...	2,335	3,735	350	2,745	9,003
Ratnagiri ...	146	110	2	.....	...
Kolaba ...	...	...	...	.....	...
Hyderabad ...	348	4,885	214	.....	...
Nawabshah ...	145	4,560	1,649	.....	...
Karachi ...	5,904	5,027	4,699	26,304	10,701
Sukkur ...	2,144	22,460	31,535	...	...
Larkana ...	827	7,010	2,045	.....	140
Thar and Parkar ...	779	3,713	...	.....	...
Total, Limited ...	84,610	4,22,074	1,24,318	72,281	80,764
Grand Total, Class IV— Unlimited and Limited.	86,533	4,22,074	1,28,256	72,807	80,764

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.
2,909	...	234	4,682	-20	...	8	10½ to 12½
...	...	370	895	+4	...	6½	10½
...	782	2,856	4,306	+317	...	6½	12½
...	460	2,666	4,858	-331	...	6½	9½
2,909	1,242	6,126	14,741	-30	...	6½ to 8	9½ to 12½
7,314	...	249	12,683	94	3½	8	9½
1,876	2,000	1,003	82,573	-2,016	6	6 to 7½	9½
53,049	1,000	9,308	1,76,322	+2,452	7½	7½	9½
35,835	...	5,441	74,982	-14,491	6	6½	10½
22,441	...	1,128	89,006	+4,374	...	...	...
1,413	...	1,061	8,188	-192	...	...	...
21,615	...	1,766	36,560	-3,575	...	...	...
4,400	837	1,763	29,998	-3,003	...	...	...
1,96,000	...	60,776	4,61,938	+29,559	...	...	...
31,050	...	11,924	56,569	4,645	...	...	...
15,800	...	1,348	32,981	1,756	...	...	...
...	...	...	112	-102	...	...	...
...
...	...	...	5,099	622	...	...	...
603	342	155	7,309	163	...	...	...
36,378	708	6,294	94,111	7,686	...	...	...
13,376	1,378	2,366	71,115	5,934	...	...	...
3,900	...	-599	12,496	-96	...	...	...
11,747	1,000	1,007	17,467	-775	...	...	...
4,57,797	7,265	1,77,010	12,71,509	+33,065	...	...	...
4,60,706	8,507	1,13,136	12,86,250	+33,035	...	...	...

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited</i>			Rs.	Rs.	Rs.	Rs.
West Khandesh ...	1	...	...	...	...	...
Dharwar ...	7	531	6,009	...	2,837	...
Kanara ...	6	361	...	...	780	...
Total, Unlimited ...	14	692	6,009	...	3,617	...
<i>Class VI—Other Forms, Limited</i>						
Thana ...	5	1,069	701	212	792	...
East Khandesh ...	6	2,355	...	...	2,375	4,000
West Khandesh ...	5	4,798	...	3,546	...	2,572
Nasik ...	4	1,378	966	2,875	689	2,625
Poona ...	4	239	32	...	178	...
Satara ...	7	364	...	...	...	...
Sholapur ...	2	161	...	...	...	...
Bijapur ...	2	220	...	...	...	...
Dharwar ...	7	3,734	287	...	153	...
Belgaum ...	3	606	...	...	...	...
Kanara ...	3	236	1,077	...	329	...
Kolaba ...	1	156	...	...	...	...
Ratnagiri ...	3	1,770	...	...	...	...
Hyderabad ...	4	1,912	...	...	...	...
Nawabshah ...	1	595	...	...	...	...
Sukkur ...	4	620	...	...	...	...
Larkana ...	2	462	...	...	...	...
Karachi ...	1	29	...	...	...	...
Thar and Parkar ...	3	461	...	...	...	...
Total, Limited ...	67	22,155	3,063	6,633	5,016	9,197
Grand Total, Class VI—Unlimited and Limited.	81	23,047	9,072	6,633	8,633	9,197
Grand Total of Agricultural Societies in the Bombay Presidency, 1926-27.	4,286	300,077	2,31,39,118	4,76,291	2,17,47,656	5,19,703
Do. for 1925-1926 ...	3,868	271,373	2,68,97,752	2,84,410	2,09,60,650	5,08,689

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.
...
16,886	...	...	11	270	...	...	...
11,707	...	...	1,146	2,600	634	...	...
28,593	...	...	1,157	2,870	634	...	...
461	...	212	1,100	...	...	73	...
...	7,125	15,625	210	...	...	...	...
...	...	4,970	5	...	20	1,320	2,960
1,139	...	2,697	5,610	...	...	9,269	...
426	...	...	629	...	...	848	...
...	...	...	...	...	...	265	263
...	...	...	3	...	...	442	810
...	...	...	204	...	...	...	...
134	134	...	...	...	...	1,685	...
...	...	...	665	...	32	134	73
1,653	...	...	665	700	...	82	...
...	...	...	...	...	...	129	...
...
...
...
...
...
...
...
4,013	7,259	23,504	9,291	700	52	14,247	4,126
32,606	7,259	23,504	10,448	3,577	686	14,247	4,126
7,16,70,325	5,12,95,110	1,77,524	42,33,175	1,50,89,515	2,89,916	3,34,990	7,87,585
2,82,18,431	45,94,895	2,19,454	58,27,000	1,46,47,560	3,00,741	3,18,267	16,14,420

STATEMENT

Classification	Loans and Deposits held at the end				
	Cost of Management	Share Capital paid	Members	Non-members	Societies
1	16	17	18	19	20
<i>Class VI—Other Forms, Unlimited</i>	Rs.	Rs.	Rs.	Rs.	Rs.
West Khandesh ...	...	...	...	.....	...
Dharwar ...	358	12,343	11	...	...
Kanara ...	467	2,849	1,005	227	57
Total, Unlimited ...	825	15,192	1,016	227	57
<i>Class VI—Other Forms, Limited</i>					
Thana ...	2,002	870	52,458	556	...
East Khandesh ...	9,272	...	50	4,923	...
West Khandesh ...	4,063	...	...	5	...
Nasik ...	3,348	...	137	1,211	...
Poona ...	1,149	4,420	16	4,467	...
Satara ...	1,630	...	...	13	135
Sholapur ...	999	...	64	.....	...
Bijapur ...	1,379	...	...	74	...
Dharwar ...	4,933	5,200	...	2,101	...
Belgaum ...	3,414	...	...	3,336	...
Kanara ...	1,114	1,511	312	.....	...
Kolaba ...	...	...	...	.....	...
Ratnagiri ...	2,714	...	...	.....	...
Hyderabad ...	...	...	...	.....	...
Nawabshah ...	...	...	...	.....	...
Sukkur ...	...	...	...	.....	...
Larkana ...	...	...	...	.....	...
Karachi ...	...	...	...	.....	...
Thar and Parkar ...	...	...	...	.....	...
Total, Limited ...	36,017	12,001	53,037	16,686	135
Grand Total, Class VI—Unlimited and Limited.	36,842	27,193	54,053	16,913	192
Grand Total of Agricultural Societies in the Bombay Presidency, 1925-27.	5,68,039	18,32,121	70,30,686	43,01,206	3,12,302
Do. for 1925-1926 ...	4 71,445	14,66,672	69,30,626	38,03,268	2,75,211

B—concl'd.

of the year from		Reserve Fund	Working Capital.	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...
17,845	...	21	30,220	-1,411	...	...	...
2,600	10,680	1,691	19,109	286	...	...	...
20,445	10,680	1,712	49,329	-1,125	...	...	...
...	...	2,346	56,230	-65	...	...	...
527	...	71,602	77,102	+434	...	...	...
...	778	14,417	16,200	+6,192	...	...	...
...	...	8,619	9,967	+2,104	...	...	...
...	...	8,055	11,958	+1,697	...	...	...
...	...	461	609	+2,980	...	...	...
...	...	...	64	+1,760	...	...	...
...	...	3,596	3,670	+837	...	...	...
...	...	12,814	20,115	+122	...	...	...
...	...	11,658	14,994	-1,470	...	...	...
700	...	2,355	4,878	37	...	...	...
...	...	...	...	-6	...	...	...
...	...	50	50	-1,068	...	...	...
...
...
...
...
...
1,327	778	1,30,973	2,14,837	+13,554	...	...	...
21,673	11,458	1,32,685	2,64,166	+12,429	...	...	...
1,90,01,472	1,25,552	37,47,008	3,63,50,347	+4,31,467	...	...	...
1,58,51,925	1,31,513	30,16,956	3,14,76,171	2,36,645	...	...	...

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. Bombay	13	309	Rs. 635	Rs. ...
2. Kolába	1	70	.....	...
3. Ratnágiri	3	182	8,345	...
4. Ahmednagar	3	500	19,561	...
5. Ahmedabad	1	57	425	...
6. Poona	1	50	2,738	...
7. Sátára	3	109	4,958	...
8. Sholápur	2	49	4,788	...
9. Kánara	3	367	7,586	...
Total, Class I, Unlimited ...	30	1,693	49,336	...
<i>Class I—Credit, Limited.</i>				
1. Bombay	170	59,906	96,50,424	15,72,485
2. Thána	23	3,113	4,96,171	2-9
3. Kolába	5	735	39,528	...
4. Ratnágiri	8	1,743	64,518	...
5. Ahmednagar	10	3,506	2,47,449	...
6. Ahmedabad	3	814	55,498	...
7. Kaira	8	1,496	73,276	...
8. Panch Mahals	7	917	57,031	...
9. Broach	14	2,190	2,88,935	30,940
10. Surat	13	2,307	20,58,497	50,953
11. East Khándesh	10	4,080	7,33,023	...
12. West Khándesh	8	2,850	5,07,313	4,25,279
13. Násik	5	2,699	1,00,554	1,83,401
14. Poona	28	7,628	7,29,634	25,080
15. Sátára	13	2,206	4,40,525	72,643
16. Sholápur	10	2,715	1,53,350	...

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.
2,079	41	52,722	...	4,084	...	...	...
121	...	1,430	1,430	...	...	...	...
9,896	...	13,513	4,252	...	875	...	...
20,166	...	20,828	8,115	...	1,839	1,000	...
326	...	867	454	...	23	...	...
2,439	...	1,654	...	...	503	...	...
3,996	33	21,507	3,339	393	64	...	...
4,305	...	5,580	1,243	...	448	2,300	...
7,544	...	8,700	2,913	...	3,067	1,000	...
50,872	74	1,27,201	21,746	4,482	6,819	5,300	...
93,23,537	7,40,366	72,05,685	1,67,926	10,71,169	56,10,753	28,04,590	1,46,999
4,67,396	...	5,24,247	55,280	...	1,01,768	2,55,804	800
29,943	...	22,741	1,569	...	5,755	3,500	188
57,430	...	65,036	24,229	2,000	10,517	...	...
2,11,792	...	2,58,224	19,905	...	81,725	79,961	3,161
39,064	...	34,843	...	...	12,550	...	...
57,702	...	92,155	7,565	...	16,449	7,789	1,894
75,431	...	91,009	4,218	...	1,39,435	4,000	26,659
2,22,455	5,600	2,58,143	8,377	9,000	4,27,507	8,32,388	12,617
18,78,953	46,736	5,35,427	10,113	...	19,65,492	25,625	1,69,896
5,14,242	...	5,79,928	13,490	...	7,82,116	46,000	...
4,19,940	4,57,878	3,05,227	9,385	77,035	4,25,744	7,500	7,000
74,784	1,87,882	1,12,237	1,005	519	2,54,562	3,90,082	2,845
6,43,837	24,092	8,39,787	44,950	2,501	4,22,729	2,22,545	84,568
4,19,105	72,328	2,01,745	36,169	21,913	2,39,030	12,44,665	3,96,127
1,22,632	2,000	1,85,405	11,323	1,000	1,48,285	19,300	...

STATEMENT

Classification	Sales of goods to members	Purchase of members products	Cost of management	Share Capital paid
1	14	15	16	17
<i>Class I—Credit, Unlimited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay	876	3,462
2. Kolába	15	...
3. Ratnágiri	259	...
4. Ahmednagar	301	720
5. Ahmedabad	40	...
6. Poona	15	...
7. Sátára	111	18,820
8. Sholápur	176	...
9. Kánara	...	2	296	...
Total, Class I, Unlimited	2	...	2,089	23,002
<i>Class I—Credit, Limited.</i>				
1. Bombay	1,69,399	21,20,264
2. Thána	8,613	93,407
3. Kolaba	166	8,545
4. Ratnagiri	984	21,108
5. Ahmednagar	9,955	1,11,841
6. Ahmedabad	261	18,804
7. Kaira	1,141	42,492
8. Panch Mahals	1,376	43,702
9. Broach	5,251	93,705
10. Surat	5,130	93,157
11. East Khándesh	9,007	1,06,419
12. West Khándesh	3,734	74,794
13. Násik	2,366	84,853
14. Poona	...	337	8,647	1,45,382
15. Sátára	1,455	62,369
16. Sholápur	3,521	66,577

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.
426	27,669	4,255	...	...	20,294	56,106	+579	...	9	18½
53	677	...	...	...	619	1,349	+85	...	7½	12½
3,954	5,652	...	...	...	4,385	13,991	+414	...	6½	9½
10,065	2,684	...	3,103	955	7,348	24,875	+615	...	6½	9½
138	...	...	...	...	723	861	+19	...	4½	9½
818	...	...	...	...	825	1,643	+62	...	6½	9½
747	7	...	...	...	2,691	22,265	+694	6	6½	10½
1,805	...	...	3,200	...	959	5,964	+310	...	...	...
8,811	650	...	...	...	2,565	12,026	+236	...	6½	9½
26,817	37,339	4,255	6,303	955	40,409	1,39,080	+3,014	...	...	...
69,63,583	5,40,773	56,839	63,981	...	5,87,588	93,33,027	+2,62,664	9½	6½	16½
69,176	84,844	2,300	2,69,501	...	13,609	5,32,837	½7,072	4 to 6	6½	12½
4,028	3,956	188	3,350	...	1,173	21,240	+1,410	7½	6½	12½
9,633	31,924	...	...	...	7,459	70,124	+3,645	6½	6½	9½
43,972	71,184	3,123	18,514	...	20,562	2,69,196	+10,248	...	6½	9½
7,250	5,650	...	...	...	956	32,660	+1,976	6½ to 9½	6½	9½ to 12½
15,194	14,141	200	12,609	...	10,428	95,064	+4,777	3 to 6½	3 to 8	6 to 12½
24,835	26,111	5,786	1,500	...	2,478	1,04,412	+3,476	6½ to 7½	2 to 6½	9 to 12½
2,09,295	14,369	2,406	39,632	...	17,939	3,77,346	+11,158	3½ to 7	1½ to 6½	4 to 10½
5,18,692	26,199	...	5,795	...	6,927	6,50,770	+18,279	5 to 7	2 to 6½	4 to 12½
4,66,882	59,011	...	29,200	...	11,427	6,72,937	+14,327	5½ to 10	3 to 6½	7½ to 12½
1,54,165	1,62,909	5,260	7,500	...	12,006	4,16,634	+12,561	8 to 3	6 to 6½	7½ to 12½
13,410	6,405	600	7,520	...	7,565	1,20,373	+5,289	9	4 to 6	9½ to 10½
2,13,012	2,66,801	26,439	30,960	...	37,546	7,23,140	+17,545	6 to 6½	6½	9½ to 10½
40,994	36,792	7,886	22,174	...	12,625	2,44,840	+9,008	6½	6½	9½
57,065	91,739	1,000	13,550	...	15,369	2,15,600	+13,452	...	...	...

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	25	4,224	3,12,634	5,131
18. Dhárwár	45	21,093	19,92,961	...
19. Belgaum	19	8,505	7,00,402	...
20. Kánara	12	7,472	8,15,357	15,933
21. Hyderabad	4	1,794	4,64,461	...
22. Nawábsháh	1	250	11,020	...
23. Karáchi	10	3,251	3,91,961	...
24. Sukkur	3	853	25,761	...
25. Lárkána	2	451	21,228	...
26. Thár and Párkar	2	453	37,775	...
27. Upper Sind Frontier	1	296	10,584	...
Total, Class I, Limited ...	457	147,447	2,05,11,730	23,91,114
Grand Total, Class I, Unlimited and Limited.	487	149,140	2,05,61,066	23,91,114
<i>Class II—Purchase and Sale, Unlimited</i> ...	...	...	...	...
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	14	2,773	...	...
2. Thana	5	845	2,365	...
3. Ratnagiri	2	111	...	...
4. Ahmedabad	2	314	241	639
5. Broach	1	56	1,723	...
6. Surat	3	347	307	...
7. West Khandesh	1	...	...	Not
8. Násik	2	119	28,740	862
9. Poona	3	81	912	1,101

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.
2,89,204	5,710	3,58,681	92,961	2,584	1,72,151	49,739	1,139
18,11,574	...	27,16,742	4,75,800	3,400	24,98,384	1,16,470	3,32,445
6,83,957	...	11,45,756	2,78,152	...	16,42,984	65,825	10,925
8,02,485	17,386	9,34,721	2,01,211	355	9,22,655	85,591	1,04,139
3,28,785	...	4,44,532	24,632	...	6,07,882	...	502
5,728	...	6,358	...	...	...	...	...
3,36,748	...	3,62,228	41,548	3,000	7,28,186	20,843	24,234
22,335	...	43,510	2,665	...	7,956	8,190	...
17,145	...	22,293	4,077	...	3,599	5,100	...
26,198	...	33,839	...	...	...	8,000	...
8,687	...	5,721	593	...	...	...	...
1,88,90,939	15,55,968	1,73,69,433	15,36,203	11,94,476	1,72,24,574	63,03,807	13,26,127
1,89,41,811	15,56,062	1,75,16,634	15,57,949	11,98,953	1,72,31,393	63,09,107	13,26,127
...
200	...	28,312	...	193	7	...	...
4,221	...	6,635	2,791	26	2,527	...	...
...	...	...	...	...	10,259	...	...
...	...	941	...	2,250	...	...	871
1,970	...	76	...	...	1,310	1,693	...
...	100	57	...	150	...	...	115
working.							
27,967	...	10,666	...	662	25,334	4,193	5,821
798	...	10,203	...	2,400	5,962	...	1,462

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class I—Credit, Limited—contd.</i>				
	Rs.	Rs.	Rs.	Rs.
17. Bijápur ... ..	...	...	7,253	1,42,127
18. Dhárwar	203	...	44,160	6,19,053
19. Belgaum ... ..	...	...	14,808	2,75,848
20. Kanára	152	...	12,093	1,51,494
21. Hyderabad ... ..	...	...	3,930	93,288
22. Nawábshah ... ..	...	...	142	7,019
23. Karáchi ... ..	...	...	6,081	1,24,478
24. Sukkur ... ..	...	...	1,354	20,724
25. Larkhana ... ..	...	...	681	23,601
26. Thár and Párkar ... ..	...	...	204	26,957
27. Upper Sind Frontier ... ..	...	...	156	8,493
Total, Class I, Limited ...	692	...	3,14,988	46,83,501
Grand Total, Class I, Unlimited and Limited.	694	...	3,17,077	47,06,503
<i>Class II—Purchase and Sale, Unlimited ...</i>				
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	2,92,067	2,65,150	20,164	41,270
2. Thana	53,469	...	5,454	13,562
3. Ratnágiri	2,923	..	540	1,700
4. Ahmedabad	7,051	6,709	255	2,873
5. Broach	2,057	...	278	3,480
6. Surat	67,883	...	3,397	23,441
7. West Khandesh ... ..	...	...	...	Not
8. Násik	31,970	...	1,313	6,210
9. Poona	7,066	6,743	370	3,270

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.
68,865	1,01,854	166	20,053	1,125	33,881	3,68,071	+18,017	8	6½	10½
13,25,391	10,92,534	63,046	66,694	...	9,06,576	33,73,294	+79,426	6½ to 10½	2½ to 8	9½ to 12½
8,46,541	3,81,318	5,340	64,576	...	96,479	16,70,102	+58,432	3½ to 9½	6½ to 8	9½ to 10½
2,65,642	6,35,762	19,862	4,993	...	83,635	11,61,388	+35,562	6½ to 10½	2½ to 7	9½
3,03,553	1,90,952	10,171	...	...	9,449	6,07,413	+12,543	...	...	...
...	...	...	...	...	274	7,293	+362	...	...	...
2,45,872	10,630	14,944	82,491	...	11,987	4,90,402	+15,357	...	...	...
15,308	...	...	4,103	...	3,394	43,523	+1,312	...	...	...
2,903	...	...	5,000	...	1,811	33,315	+1,237	...	...	...
820	...	...	5,500	...	1,139	34,416	+1,040	...	...	...
...	...	...	...	...	649	9,142	+378	...	...	...
1,08,56,075	39,17,858	2,25,556	7,79,495	1,125	12,14,951	2,16,78,561	+6,20,553	...	...	...
1,08,82,892	39,55,197	2,29,811	7,85,798	2,080	12,55,360	2,18,17,641	+6,23,567	...	...	...
...
706	4,947	1,220	...	...	4,488	52,631	+5,652	9	7½	9½
2,674	1,892	...	4,350	...	2,811	25,289	-5,535	5 to 6	6½	12½
1,868	2,088	...	...	...	...	5,656	+13	...	7½	...
...	602	...	...	...	252	3,727	+972	6	...	...
...	1,310	...	1,692	...	...	6,482	+235	...	6	...
140	5,705	...	...	...	4,229	33,515	+2,041	7	...	...
working.										
1,022	2,400	1,966	2,798	...	346	14,742	+751	6	6	9½
3,319	798	13,018	...	...	3,618	24,023	+528	...	8	9½

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class II—Purchase and Sale, Limited—contd.</i>				
			Rs.	Rs.
10. Satara	1	45	.....	.....
11. Sholápur	1	99	13,373	2,861
12. Dhárwár	4	165	.....	.....
13. Kánara	1	129	9,372	.....
14. Hyderabad	1	47	.....	.....
15. Karáchi	1	80	.....	.....
Total, Class II, Limited ...	42	5,211	57,093	5,457
Grand Total, Class II, Unlimited and Limited ...	42	5,211	57,093	5,457
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnágiri	6	234	9,382	.....
2. Ahmednagar	2	34	890	.....
3. Ahmedabad	1	36	36	.....
4. Panch Mahals	1	14	650	.....
5. Poona	2	44	10,944	.....
6. Sátara	3	55	1,230	4
7. Sholápur	4	240	35,524	.....
8. Bijápur	2	47	2,794	.....
9. East Khandesh	5	250	47,905	.....
10. West Khandesh	2	193	555	.....
11. Násik	5	123	21,586	823
12. Dharwar	9	551	50,053	.....
13. Belgaum	5	238	26,826	.....
14. Hyderabad	1	51	25,550	.....
15. Karachi	1	38	6,035	.....
16. Sukkur	1	27	4,707	.....
17. Larkhana	1	25	8,188	.....
Total, Class IV, Unlimited ...	51	2,205	2,62,856	827

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.
...
13,646	1,863	4,966	2,328	1,606	6,960	5,566	...
44	.....	178	178	...	...	...	...
6,365	.....	2,061	...	...	4,426	...	16,463
...	.....	50	...	...	...	...	...
...	.....	2,271	...	...	14,685	...	...
57,211	1,963	65,766	5,291	7,492	72,170	11,457	24,752
57,211	1,963	65,766	5,291	7,492	72,170	11,457	24,752
11,106	.....	19,372	12,328	...	6,124	77	...
1,015	.....	1,444	944	...	...	...	...
78	.....	1,120	...	...	...	...	...
299	.....	415	250	...	...	646	...
9,560	.....	7,450	3,651	...	97	10,368	...
1,217	35	2,625	1,423	21	645	...	460
21,976	.....	9,678	...	...	12,968	...	...
4,218	.....	4,240	1,253	...	697	...	...
30,240	.....	35,051	175	...	6,967	43,352	1,800
1,639	.....	4,762	3,752	...	3	...	...
22,406	650	20,561	459	286	796	14,950	...
56,109	.....	48,464	13,751	...	23,136	5,553	14,189
27,972	.....	15,665	6,304	...	1,951	...	...
20,770	.....	15,795	...	...	1,553	10,000	...
2,953	.....	4,680	...	...	248	3,000	...
3,233	.....	5,221	...	...	...	4,000	...
5,920	.....	2,388	846	...	155	2,000	...
2,23,941	585	1,96,931	45,264	307	55,713	93,946	16,459

STATEMENT

Classification	Sales of goods to member	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class II—Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.
10. Sátára	525	...	63	1,146
11. Sholápur	18,472	18,392	235	4,580
12. Dharwár	390	262	263	8,609
13. Kánara	25,070	...	830	1,305
14. Hyderabad ... ..	...	...	3,130	2,089
15. Karáchi	39,305	...	2,251	4,527
Total, Class II, Limited ...	5,48,247	2,97,256	38,553	1,18,062
Grand Total, Class II, Unlimited and Limited ...	5,48,247	2,97,256	38,553	1,18,062
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnágiri	6,558	...	701	...
2. Ahmednagar ... ..	...	...	107	...
3. Ahmedabad ... ..	...	...	31	...
4. Panch Mahals ... ..	...	...	25	...
5. Poona ... ..	...	...	177	...
6. Sátára ... ..	...	25	122	...
7. Sholapur	54,655	39,102	940	...
8. Bijapur	3,145	...	118	...
9. East Khandesh	6,812	6,604	577	...
10. West Khandesh ... ..	...	...	142	...
11. Násik ... ..	...	...	419	...
12. Dharwar	55,233	16,794	3,665	...
13. Belgaum	47,094	44,550	1,468	...
14. Hyderabad ... ..	...	...	180	...
15. Karachi ... ..	...	...	65	...
16. Sukkur ... ..	...	...	75	...
17. Larkhana ... ..	...	...	176	...
Total, Class IV, Unlimited ..	1,73,497	1,07,075	8,994	...

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.
...	6	2,927	...	...	...	4,079	-66	...	...	...
558	475	...	2,000	...	97	7,710	+525	...	6½	12½
40	...	3,400	...	...	1,180	13,229	-921	...	...	...
4,170	...	355	...	...	...	5,880	-725	...	...	...
...	...	...	...	...	245	2,334	-1,542	...	...	...
...	487	...	...	...	...	5,014	-408	...	...	...
14,497	20,710	22,886	10,840	...	17,266	2,04,261	+1,520	...	...	...
14,497	20,710	22,886	10,840	...	17,266	2,04,261	+1,520	...	...	...
4,856	8,416	145	2,171	713	6,514	22,815	-171	...	6½	9½
696	100	...	1,000	...	247	2,043	-3	...	6½	10½
175	250	...	...	...	763	1,188	+23	...	4½	9½
104	...	...	293	...	44	441	+8	...	6½ to 8	12½
2,750	...	...	5,444	280	245	8,719	+285	...	6½	12½
2,664	485	...	...	394	82	3,625	-166	...	...	...
2,775	5,114	...	1,000	1,572	3,701	14,162	+946	...	6½	9½
1,248	1,817	...	...	1,650	1,085	5,800	+15	...	6½ to 10½	10½
19,150	274	...	23,921	4,580	1,207	42,132	-469	...	3½ to 6½	9½
439	...	...	...	...	5,742	6,181	+266	...	...	...
6,010	...	...	12,147	2,133	1,396	21,686	+618	...	...	...
23,867	10,643	13,841	4,921	2,674	11,442	67,388	+118	...	...	...
7,244	...	1,620	4,058	1,595	6,209	20,726	+831	...	...	...
5,322	...	...	10,000	448	1,414	17,184	-453	...	...	...
1,118	...	...	2,101	375	1,069	4,663	+400	...	...	...
870	...	...	4,134	...	266	5,370	+267	...	...	...
882	...	...	2,956	287	774	4,929	-93	...	...	...
73,170	27,099	15,606	74,176	16,701	42,300	2,48,952	+2,392	...	...	...

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	6	432	275	...
2. Thána	1	21	...	...
3. Ahmednagar	4	418	9,947	...
4. Kaira	1	12	13,520	...
5. Broach	1	21	306	...
6. Surat	2	11	...	...
7. Poona	3	119	38,452	...
8. Sátára	1	65	...	330
9. Sholápur	4	248	3,497	...
10. Bijápur	3	346	20,243	...
11. Dhárwár	10	246	35,932	15,172
12. Belgaum	1	17	5,258	...
13. Kánara	4	183	62,038	...
14. Nawabshah	1	26	44	...
15. Karáchi	1	24	...	...
Total, Class IV, Limited ...	42	2,195	1,38,512	15,502
Grand Total, Class IV, Limited and Unlimited .	93	4,400	4,41,367	16,329
<i>Class VI—Others, Unlimited</i> ... ..			...	...
<i>Class VI—Others, Limited</i>				
1. Bombay	23	9,279	1,51,542	1,07,400
2. Thána	4	621	5,490	...
3. Ahmednagar	2	64	...	...
4. Ahmedabad	5	188	311	...
5. Broach	1	48	...	...
6. West Khandesh	1	165	...	...
7. Poona	4	140	7,441	...
8. Sholapur	2	59	...	...
9. Dhárwár	10	267	50,935	...
10. Hyderabad	1	89	...	...
11. Karachi	9	801	1,44,650	47,995
Total, Class VI, Limited ...	62	11,621	3,60,669	1,55,395
Grand Total, Class VI, Limited and Unlimited...	62	11,621	3,60,669	1,55,395
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1926-27 ...	684	1,70,372	2,14,20,195	25,68,295
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1925-26 ...	671	1,66,470	2,04,64,232	18,30,751

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

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.
260	...	10,726	...	...	6,290	...	...
...
6,515	...	32,811	19,703	...	37,650	...	...
9,269	...	2,793	...	...	...	1,000	...
762	...	234	234	...	...	175	...
...	...	...	...	...	978	4,439	...
42,137	...	11,687	...	3,059	19,036	514	...
...	285	...	...	768	33,023	24,689	11,665
4,614	...	14,379	12,111	...	1,248	...	...
17,517	...	30,268	7,207	...	7,093	...	...
47,498	16,291	15,034	10,171	15,248	60,630	7,507	2,200
4,819	...	968	...	...	1,200	...	...
46,548	...	41,236	...	...	1,14,465	500	...
...	...	44	...	...	800	...	...
...
1,80,139	16,576	1,60,180	49,425	19,075	2,82,453	38,624	13,765
4,04,080	17,161	3,59,111	94,659	19,382	3,38,166	1,32,770	30,224
...
78,222	85,300	3,07,608	...	5,440	70,784	...	...
22,162	...	51,025	...	...	66,400	...	...
...
...	...	311	...	...	1,48,315	...	...
...	...	2,618	...	...	11,371	...	...
...
5,966	...	22,605	...	...	18,404	5,084	...
...
1,321	2,460	64,320	...	...	71,142	...	46,464
...	...	...	...	...	509	...	...
1,141	41,780	2,08,775	...	47,995	60,600	...	...
1,08,812	1,29,540	6,57,462	...	53,435	4,47,525	5,084	46,464
1,06,813	1,29,540	6,57,462	...	53,435	4,47,525	5,084	46,464
1,95,11,914	17,04,746	1,85,98,973	16,57,929	12,79,267	1,80,89,254	64,58,418	14,27,567
14,02,923	18,06,024	1,62,39,225	14,13,036	5,82,336	1,22,76,022	69,09,473	11,28,331

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 IV—Production and Sale, Limited</i>				
1. Bombay	Rs. 19,463	Rs. 1,038	Rs. 7,957	Rs. 14,380
2. Thana	78	...	...	260
3. Ahmednagar	27,885	25,105	1,432	7,776
4. Kaira	...	...	31	500
5. Broach	...	...	49	260
6. Surat	...	...	3,464	1,910
7. Poona	46,940	31,918	2,113	10,287
8. Sátára	51,008	58,005	1,871	6,605
9. Sholápur	91	...	119	5,268
10. Bijapur	1,239	...	327	10,945
11. Dhárwar	49,753	47,283	7,394	20,789
12. Belgaum	...	...	184	95
13. Kanára	...	...	3,808	8,991
14. Nawabshah	...	...	100	6
15. Karáchi	...	...	5	342
Total, Class IV, Limited	1,96,457	1,63,349	23,754	83,414
Grand Total, Class IV, Limited and Unlimited	3,69,954	2,70,424	37,748	88,414
<i>Class VI—Others, Unlimited</i>				
<i>Class VI—Others, Limited</i>				
1. Bombay	...	...	51,767	10,82,751
2. Thana	...	...	6,673	1,32,486
3. Ahmednagar	...	...	171	7,318
4. Ahmedabad	...	...	3,906	75,245
5. Broách	1,402	3,121	190	5,400
6. West Khandesh	...	...	...	3,180
7. Poona	10,869	1,978	1,820	30,913
8. Sholapur	...	...	43	1,665
9. Dharwar	...	...	7,172	79,150
10. Hyderabad	...	...	44	39,065
11. Karachi	...	...	3,278	1,43,828
Total, Class VI, Limited	12,271	5,099	75,054	16,01,001
Grand Total, Class VI, Unlimited and Limited	12,271	5,099	75,054	16,01,001
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1926-27	9,31,166	5,72,779	4,68,432	65,13,980
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1925-26	9,26,767	4,73,106	4,00,709	58,31,834

* 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.
7,543	1,184	5,050	...	1,300	1,004	30,461	-7,685	...	...	...
...	...	...	...	...	3	263	...	...	...	...
1,338	11,461	...	8,374	4,203	6,596	39,748	+263	...	6½	12½
...	...	...	3,839	500	24	4,863	-25	...	8	...
...	...	...	138	...	39	437	-15	...	...	9½
...	...	...	3,781	1,800	72	7,563	-906	6½	6½	9½
2,230	14,750	...	4,052	...	11,132	42,451	-5,563	...	6	7½
2,592	13,961	...	13,616	15,859	1,187	53,810	-5,546	...	...	...
828	6,531	636	...	...	6,884	20,147	-1,462	...	...	...
3,727	9,713	...	1,000	929	3,378	29,692	+1,640	9	6½	9½
1,410	5,972	3,917	7,119	3,381	9,377	51,965	+226	...	...	...
...	500	100	...	...	7	702	-178	...	...	...
55,889	17,287	...	550	...	15,044	97,761	+405	...	...	...
...	...	...	...	...	...	6	+50	...	...	...
1,903	15	...	52	...	...	2,312	-22	...	...	...
77,460	81,364	9,703	42,521	27,972	64,747	3,82,181	-18,818	...	...	...
1,50,630	1,08,463	25,309	1,16,697	44,673	96,947	6,31,133	-16,426	...	...	...
...
5,36,745	1,22,606	26,378	1,63,151	24,14,375	1,60,445	45,06,451	+38,530	3	...	...
5,29,843	9,994	2,750	...	43,332	20	7,18,445	-4,709	...	...	...
60	...	...	1,842	44,057	616	53,853	-798	...	...	...
1,50,557	1,908	...	...	2,50,000	...	4,77,710	-167	...	...	...
6,185	5,449	5,262	5,093	...	1,093	23,483	+398	6	5 to 6	...
...	...	...	...	...	...	3,180	...	...	...	...
26,167	...	...	77,694	...	3,473	1,32,247	+1,141	...	...	...
...	...	...	...	...	...	1,655	-43	...	...	...
5,52,853	...	76,633	...	49,151	9,373	7,66,160	-81	...	...	...
...	...	130	...	...	165	39,360	+1,936	...	...	...
58,900	59,804	...	...	1,38,899	14,186	4,45,617	+9,656	...	...	...
18,91,900	1,99,761	1,10,153	2,47,780	29,39,834	1,89,371	71,79,200	+45,893	...	...	...
18,91,900	1,99,761	1,10,153	2,47,780	29,39,834	1,89,371	71,79,200	+45,893	...	...	...
1,29,39,319	42,84,131	3,88,159	11,61,115	29,56,587	15,58,944	2,96,32,335	+6,54,554	...	...	...
1,11,77,303	39,69,454	2,57,827	9,99,413	29,20,344	12,92,267	2,64,98,432	+7,14,194	...	...	...

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

STATEMENT
Operations of

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	2	59	5,778
Panch Mahals	1		Not star
Broach	4	114	7,224
Surat	4	74	4,139
Thana	1	15	2,993
East Khandesh	8	93	4,904
West Khandesh	2	40	2,215
Násik	3	37	2,065
Ahmednagar	3	58	2,720
Poona	10	113	8,870
Sátára	7	116	10,496
Sholápur	6	48	5,045
Bijapur	2	34	2,960
Dhárwar	22	186	18,063
Belgaum	7	62	7,748
Hyderabad	2	74	2,215
Nawábshah	2	39	1,222
Sukkur	2	23	704
Larkana	2	38	1,059
Thar and Parkar	2	130	3,636
Grand Total ...	92	1,353	94,116

D

Unions

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.	Rs.			
3,57,931	2,153	0.6	.....
ted Work.		✓	✓	
11,37,781	3,061	0.2	4	
5,66,653	2,072	0.3	6	
1,87,884	308	0.1	Not regularly maintained.	
6,48,774	3,167	0.4	8	
2,14,032	3,768	1.7	2	
1,88,021	687	0.3	2	
9,71,673	.....	.....	2	
34,31,547	8,749	0.2	8	
13,16,617	3,933	0.3	9	
5,21,769	552	0.1	2	
3,75,594	918	0.2	2	
26,93,419	13,486	0.5	18	
7,06,223	2,557	0.3	4	2 are not working.
4,45,938	1,748	0.4	2	1 not commenced work.
2,14,662	1,344	0.6	2	
1,78,670	1,070	0.6	2	
2,90,939	1,514	0.5	2	
8,53,804	2,207	0.2	2	
1,52,99,931	53,344	0.35	77	

STATEMENT
Operations of Cattle Insurance

Classification	Number of Societies	Number of Members	Amount of risk insured	Premia collected
1	2	3	4	5
			Rs.	Rs.
Ahmedabad	3	131	...	...
Kaira	2	88	...	...
Broach	1	246	4,830	241
Poona	1		Not working.	
Belgaum	1	67	...	...
Grand Total ...	8	532	4,830	241

E
Societies (Class V)

Supplementary contribution collected	Number of animals		Claims paid	Cost of Management	Funds in hand at end of year	Amount of risk re-insured	Amount of premia paid for re-insurance	Remarks
	Insured	Lost						
6	7	8	9	10	11	12	13	14
Rs.			Rs.	Rs.	Rs.	Rs.	Rs.	
..	..	..	..	..	309	..	..	No work during the year. Do.
..	..	..	..	..	293	..	..
..	102	2	46	62	778	..	..	Not working.
..	..	..	..	..	163	..	..
..	102	2	46	62	1,543	..	..

STATEMENT F

Operations of Resource, Consumers' and Producers' Societies

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Resource Societies ...	4,775	460,859	4,65,55,622	5,63,88,658	4,38,36,941	5,32,63,831
Consumers' Societies ...	104	16,832	4,17,762	1,60,852	1,66,023	1,31,523
Producers' Societies ...	112	5,039	4,41,367	16,329	4,04,080	17,161
Grand Total ..	4,991	482,730	4,74,14,751	5,65,65,839	4,44,07,044	5,24,12,515

Classification	Loans due by			Loans and Deposits received during the year from		
	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
1	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	4,00,06,027	5,28,53,059	3,48,86,808	6,61,62,766	5,21,11,184	4,34,39,866
Consumers' Societies ...	7,23,228	5,291	60,927	5,19,695	16,541	71,216
Producers' Societies ...	3,59,111	94,689	19,382	3,38,350	1,32,770	30,224
Grand Total ...	4,10,88,366	5,29,53,039	3,49,67,117	6,70,20,811	5,22,60,495	4,35,41,306

* The terms "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

STATEMENT F—*concl'd.*

Classification	Sales of goods to members *	Purchases 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
Resource Societies ...	Rs. 3,35,668	Rs. 7,57,585	Rs. 12,29,502	Rs. 99,89,267	Rs. 3,97,73,433	Rs. 82,56,396	Rs. 63,59,161
Consumers' Societies ...	5,60,518	3,02,355	1,13,607	17,19,063	19,05,797	2,20,471	1,33,039
Producers' Societies ...	3,69,954	2,70,424	40,515	92,089	1,51,858	1,08,470	33,591
Grand Total ...	12,66,140	13,60,364	13,83,624	1,18,00,419	4,18,31,088	85,85,337	65,25,791

Classification	Loans and Deposits held at the end of the year from— <i>cont'd.</i>		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
1	21	22	23	24	25	26	27	28
Resource Societies ...	Rs. 2,37,92,598	Rs. 6,69,340	Rs. 57,74,923	Rs. 9,46,15,117	Rs. 14,96,595	...	...	...
Consumers' Societies ...	2,58,620	29,39,834	2,06,637	73,83,461	47,413	...	...	...
Producers' Societies ...	1,16,597	44,995	1,04,538	6,52,238	-16,822	...	...	..
Grand Total ...	2,41,67,915	36,54,169	60,86,097	10,26,50,816	15,37,286	...	...	.

* In column 14, Rs. 4,82,404 and Rs. 2,15,605 of gul and manure sold at the Provincial Bank's shops have been omitted.

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification	Receipts by Loans and Deposits from				
	Share receipts	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government
	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	38,350	1,26,84,650	2,96,19,375	3,41,25,600	1,14,070
2. The Broach District Central Co-operative Bank, Ltd.	26,100	17,02,394	46,582	3,87,115	.....
3. The Surat District Central Co-operative Bank, Ltd.	31,380	-28,98,215	.....	8,66,474	.....
4. The Barai Central Co-operative Bank, Ltd.	4,160	4,35,318	.....	.....	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	3,190	9,09,753	1,000	1,30,965	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	98,200	29,40,913	14,83,030	4,88,981	.....
7. The Ahmednagar District Central Co-operative Bank, Ltd.	2,640	13,02,497	23,80,229	93,815	.....
8. The Nasik District Central Co-operative Bank, Ltd.	6,940	12,25,483	98,815	.....	.....
9. The Poona District Central Co-operative Bank, Ltd.	50,130	67,16,644	5,945	7,58,851	34,38,621
10. The Karnatak District Central Co-operative Bank, Ltd.	26,695	26,17,307	2,29,750	19,78,668	.....
11. The Belgaum District Central Co-operative Bank, Ltd.	31,100	15,03,943	7,000	.....	.....
12. The Bijapur District Central Co-operative Bank, Ltd.	12,300	14,32,373	90,000	1,51,450	.....
13. The Sind Central Co-operative Bank, Ltd.	29,150	34,77,688	23,14,942	9,66,739	63,812
14. The - Nawabshah District Central Co-operative Bank, Ltd.	7,550	6,16,064	2,50,565	.....	27,090
15. The Larkana District Central Co-operative Bank, Ltd.	10,200	12,68,790	3,42,508	5,70,524	.....
16. The Kanara District Central Co-operative Bank, Ltd.	2,700	1,70,750	10,000	1,61,644	.....
17. The Kaira District Central Co-operative Bank, Ltd.	5,800	1,42,330	3,94,218	43,322	.....
18. The Hyderabad District Central Co-operative Bank, Ltd.	25,020	15,60,405	.....	5,84,293	8,11,343
19. The Sukkur District Central Co-operative Bank, Ltd.	3,300	6,50,669	14,236	.....	.....
20. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	14,100	3,86,891	4,40,143	1,16,013	.....
21. The Daskroi Banking Union, Ahmedabad.	800	65,357	54,223	3,99,379	.....
Total ...	4,29,705	4,46,98,382	3,07,12,562	4,18,83,823	44,74,936

G
AND DISBURSEMENTS

ceipts

Loans and Deposits recovered from			Income realized.				Opening balance	Grand total including the opening balance (columns 8 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.
26,50,000	20,51,684	1,12,65,500	14,15,156	.....	15,532	14,90,688	6,81,514	8,76,61,531
10	6,70,000	5,72,593	95,037	.....	859	95,896	47,352	35,48,042
58,340	4,60,000	4,42,533	1,09,223	945	75,189	1,85,356	3,58,901	53,01,199
60,726	.....	18,202	20,901	.....	512	21,413	2,53,327	7,83,146
.....	.....	1,12,855	23,446	.....	207	23,653	1,66,808	13,48,224
.....	63,64,989	22,75,307	2,84,632	.....	1,23,007	4,07,639	64,868	1,41,23,926
34,252	2,45,000	1,17,236	55,212	5,223	4,257	64,692	44,704	42,65,066
.....	27,12,882	1,48,764	20,998	.....	2,097	23,095	16,042	42,32,021
1,42,860	15,58,761	6,56,821	1,28,537	.....	25,979	1,54,516	3,06,094	1,37,91,243
1,07,683	94,58,660	15,93,902	2,14,742	13	3,27,563	5,42,318	77,548	1,66,32,421
50,801	.....	4,48,833	92,572	.....	40,445	1,33,017	2,82,436	24,57,130
6,415	.....	2,14,172	45,525	.....	13,419	58,944	43,859	19,39,512
.....	23,03,726	6,89,522	2,53,422	.....	902	2,54,374	2,31,460	1,03,51,413
.....	26,379	2,56,645	21,070	.....	55	21,125	2,664	12,08,083
33,337	1,51,200	5,50,392	1,05,176	.....	3,56,167	4,61,343	72,766	34,61,060
530	... ..	1,75,053	19,557	71	4,492	24,120	1,57,639	7,02,456
.....	.....	1,54,214	31,015	.....	8,791	39,607	21,810	8,01,501
1,100	33,55,699	3,55,757	53,226	.....	666	54,092	23,363	67,71,012
.....	.....	2,13,465	25,721	.....	11,442	37,163	34,609	9,52,862
1,400	2,52,431	2,79,232	28,575	... ..	368	28,943	38,304	15,57,457
.....	.....	35,458	7,664	.....	7,637	15,301	8,327	5,72,875
31,47,474	2,96,11,611	2,05,76,456	30,51,407	6,252	10,19,836	40,77,495	29,35,735	18,24,68,179

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification 1	Share capital with-drawn 16	Loans and Deposits repaid to				Loans	
		Non-mem- bers and members in an individual capacity 17	Provincial and Central Banks 18	Societies 19	Govern- ment 20	Indivi- dual 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.	3,800	1,14,08,680	2,54,76,826	3,28,82,756	73,770	22,50,000	20,99,750
2. The Broach Dist- rict Central Co- operative Bank, Ltd.	...	16,07,794	500	4,82,943	...	...	3,35,000
3. The Surat District Central Co-oper- ative Bank, Ltd.	20	25,95,578	.....	9,67,508	...	72,848	5,35,000
4. The Barisi Central Co-operative Bank, Ltd.	160	3,52,811	.....	.....	...	92,800	...
5. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	350	8,11,027	400	1,24,881	...	...	...
6. The East Khau- desh District Cen- tral Co-operative Bank, Ltd.	...	26,53,932	15,82,030	4,78,647	...	...	61,77,593
7. The Ahmednagar District Central Co-operative Bank, Ltd.	40	13,38,832	23,73,079	89,313	...	43,224	2,50,000
8. The Nasik District Central Co-oper- ative Bank, Ltd.	...	10,78,179	1,42,426	.....	...	...	26,99,889
9. The Poona District Central Co-oper- ative Bank, Ltd.	...	57,07,407	5,597	6,94,073	42,50,448	1,41,771	16,54,665
10. The Karnatak Dis- trict Central Co- operative Bank, Ltd.	...	23,63,594	2,55,322	18,43,960	...	1,69,154	1,01,90,630
11. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	60	11,71,681	11,570	.....	...	36,752	...
12. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	...	12,81,864	30,000	1,35,603	...	4,868	...
13. The Sind Central Co-operative Bank, Ltd.	100	28,31,741	23,20,951	9,94,568	77,235	...	25,58,359
14. The Nawabshah District Central Co- operative Bank, Ltd.	1,750	5,76,295	1,80,480	.....	28,333	...	28,979
15. The Larkana Dis- trict Central Co- operative Bank, Ltd.	...	10,33,749	3,20,642	3,93,939	4,35,160	38,971	1,54,272
16. The Kanara Dis- trict Central Co- operative Bank, Ltd.	100	1,50,084	10,000	1,51,093	...	550	...
17. The Kaira District Central Co-oper- ative Bank, Ltd.	235	90,735	3,58,493	53,308	...	...	...
18. The Hyderabad District Central Co- operative Bank, Ltd.	...	13,79,384	.....	5,76,718	8,60,529	1,100	34,20,980
19. The Sukkur Dis- trict Central Co- operative Bank, Ltd.	600	4,63,768	57,885	.....	1,60,000	...	...
20. The Thar and Far- kar District Central Co-operative Bank, Ltd. (Mirpurkhas)	...	3,22,165	3,27,501	1,02,624	...	3,400	2,63,774
21. The Daskroi Bank- ing Union, Ahmed- abad.	..	54,238	63,782	3,27,409	...	...	...
Total ...	7,215	3,92,73,638	3,35,17,484	4,02,99,343	58,85,495	28,55,438	3,03,68,891

G—concl'd.

AND DISBURSEMENTS—concl'd.

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)				
23	24	25	26	27	28	29	30	31	32	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
1,17,32,653	10,99,810	83,733	...	1,58,750	20,211	13,62,504	3,70,792	8,76,61,631		
9,91,162	57,961	10,913	444	10,709	36,517	1,16,544	14,099	85,48,042		
6,79,606	76,123	12,085	67,972	12,189	71,632	2,40,001	2,10,638	53,01,199		
30,650	9,255	4,844	18	3,236	363	17,716	2,89,009	7,83,146		
90,284	13,653	2,598	67	3,819	16,088	36,925	2,85,057	13,48,224		
27,27,500	1,92,587	19,663	1,830	17,086	1,94,972	4,96,138	78,086	1,41,23,926		
1,08,600	32,577	7,309	12,849	4,744	9,289	66,768	15,209	42,85,065		
2,73,336	10,167	1,479	964	2,881	1,301	16,792	21,399	42,32,021		
6,80,835	97,697	9,319	2,405	33,710	732	1,43,853	5,12,594	1,37,91,243		
14,96,831	1,40,690	20,708	1,579	22,342	109	1,85,428	1,27,502	1,66,32,421		
5,57,289	57,431	10,868	1,062	7,540	42,531	1,19,432	5,60,346	24,57,130		
2,87,161	31,915	5,799	...	5,667	30,636	74,217	1,25,799	19,39,512		
9,32,396	2,15,675	16,626	...	11,717	8,562	2,52,560	3,83,463	1,03,51,413		
3,49,700	16,802	1,019	56	4,626	368	22,811	19,735	12,08,083		
6,08,682	54,340	7,860	547	7,700	2,54,262	3,24,709	1,50,916	34,61,060		
2,00,707	14,776	2,823	422	2,176	3,957	24,154	1,65,768	7,02,456		
2,45,537	23,610	2,306	98	2,863	9,488	39,365	14,828	8,01,501		
4,53,070	35,281	3,684	165	7,384	...	46,514	32,717	67,71,012		
2,09,346	13,622	2,026	1,269	3,757	13,135	33,809	27,454	9,52,862		
4,35,520	22,306	1,798	3,350	4,092	537	32,083	70,390	16,57,457		
61,677	4,533	539	43	2,279	6,498	13,897	57,872	5,78,875		
2,31,52,542	22,20,806	2,27,969	95,140	3,29,267	7,21,328	35,94,540	35,38,693	18,24,88,179		

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
1. The Bombay Provincial Co-operative Bank, Ltd.	Rs. 8,12,792	Rs. 43,79,275	Rs.	Rs. 88,39,082	Rs. 1,60,464
2. The Broach District Central Co-operative Bank, Ltd.	14,099	1,47,135	476	10,37,333	12,175
3. The Surat District Central Co-operative Bank, Ltd.	2,10,638	2,21,172	1,07,045	10,61,997	.....
4. The Barsi Central Co-operative Bank, Ltd.	2,89,009	2,350	1,06,286	45,283	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	2,85,057	20,000	.....	1,98,996	13,189
6. The East Khandesh District Central Co-operative Bank, Ltd.	1,32,042	1,20,640	.....	19,19,174	24,043
7. The Ahmednagar District Central Co-operative Bank, Ltd.	15,200	3,40,414	3,64,374	1,44,394	.....
8. The Nasik District Central Co-operative Bank, Ltd.	38,997	2,240	.....	3,13,791	.....
9. The Poona District Central Co-operative Bank, Ltd.	5,12,594	12,81,083	15,786	9,35,872	82,417
10. The Karnatak District Central Co-operative Bank, Ltd.	1,28,676	1,31,911	1,84,045	24,80,654	1,11,094
11. The Belgaum District Central Co-operative Bank, Ltd.	5,60,346	5,000	23,355	10,90,549	58,721
12. The Bijapur District Central Co-operative Bank, Ltd.	1,25,799	13,125	1,817	5,72,676	26,520
13. The Sind Central Co-operative Bank, Ltd.	3,83,483	5,08,000	.....	16,03,879	70,720
14. The Nawabshah District Central Co-operative Bank, Ltd.	19,735	8,350	.....	4,03,892	40,598
15. The Larkana District Central Co-operative Bank, Ltd.	1,50,917	13,300	13,884	9,66,929	.....
16. The Kanara District Central Co-operative Bank, Ltd.	1,65,768	3,534	.....	1,76,295	7,485
17. The Kaira District Central Co-operative Bank, Ltd.	14,828	600	.....	4,10,886	.....
18. The Hyderabad District Central Co-operative Bank, Ltd.	5,17,715	91,088	.....	4,17,047	16,628
19. The Sukkur District Central Co-operative Bank, Ltd.	1,87,454	8,550	.....	2,91,748	17,602
20. The Thar and Parkar District Central Co-operative Bank, Ltd. (Mirpurkhas).	88,852	5,350	2,000	4,94,051	7,660
21. The Daskroi Banking Union, Ahmedabad.	57,872	.....	.....	1,05,859	171
Total ...	47,11,882	73,03,117	8,19,068	2,35,10,326	6,47,482

* Debentures, where they exist.

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. 53,402	Rs. 2,32,316	Rs. 1,44,77,331	Rs. 52,69,006	Rs. 24,33,450	Rs. 41,90,484
1,903	14,967	12,28,038	8,18,590	49,082	1,20,160
2,150	71	16,03,073	13,03,550	.....	90,237
693	7,323	4,50,850	3,53,692	.....	.....
1,125	699	5,18,006	4,09,473	8,290	23,856
2,906	1,326	22,00,131	15,08,960	8,500	1,58,600
100	.....	8,64,491	6,56,895	.....	21,927
330	3,850	3,59,203	2,68,829	39,364	6,762
9,660	66,247	29,03,659	24,18,455	19,835	1,61,165
5,492	3,57,080	33,98,952	22,66,800	2,13,449	3,19,148
3,300	501	17,41,771	13,79,553	84,183	.....
820	.....	7,40,757	5,69,014	35,600	6,891
.....	1,974	25,63,056	17,58,915	2,01,955	2,60,889
907	1,477	4,74,259	2,34,429	1,32,728	.....
1,200	3,93,919	15,40,149	8,51,343	2,37,042	1,49,548
1,350	.....	3,54,433	2,39,756	.....	48,754
200	2,151	4,28,665	91,583	2,35,758	40,544
1,570	.....	10,44,043	8,06,249	.....	90,667
1,585	1,612	5,07,551	4,09,238	26,816	.....
914	500	5,99,327	2,09,594	2,99,366	23,073
738	1,895	1,66,535	37,159	.....	1,12,585
89,645	10,87,814	3,81,69,334	2,18,61,063	40,05,328	58,25,330

* 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
1	13	14	15	16
	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	5,42,030	9,99,920	2,05,614	.....
2. The Broach District Central Co-operative Bank, Ltd.	1,69,400	20,679	.....
3. The Surat District Central Co-operative Bank, Ltd.	1,51,180	836	.....
4. The Barsi Central Co-operative Bank, Ltd.	54,290	10,481	265
5. The Sholapur District Central Co-operative Bank, Ltd.	43,300	15,517	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	3,45,700	64,482	.....
7. The Ahmednagar District Central Co-operative Bank, Ltd.	90,410	.....	.....
8. The Nasik District Central Co-operative Bank, Ltd.	29,380	4,967	190
9. The Poona District Central Co-operative Bank, Ltd.	1,92,870	27,945	2,937
10. The Karnatak District Central Co-operative Bank, Ltd.	3,85,803	1,29,427	1,450
11. The Belgaum District Central Co-operative Bank, Ltd.	1,53,260	77,893	80
12. The Bijapur District Central Co-operative Bank, Ltd.	77,600	15,149	.....
13. The Sind Central Co-operative Bank, Ltd.	2,20,060	48,300	.....
14. The Nawabshah District Central Co-operative Bank, Ltd.	66,050	17,819	610
15. The Larkana District Central Co-operative Bank Ltd.	1,49,800	.....	.....
16. The Kanara District Central Co-operative Bank, Ltd.	41,700	12,794	.....
17. The Kaira District Central Co-operative Bank Ltd.	49,450	839	.....
18. The Hyderabad District Central Co-operative Bank, Ltd.	1,00,965	20,863	1,710
19. The Sukkur District Central Co-operative Bank, Ltd.	53,600	7,808	.....
20. The Thar and Parkar District Central Co-operative Bank Ltd. (Mirpurkhas).	67,050	2,017	.....
21. The Daskroi Banking Union, Ahmedabad.	12,530	1,243	.....
Total ...	5,42,030	34,54,318	6,84,661	7,242

H—concl'd.

lities—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)	Remark
17	18	19	20	21	22	23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
2,56,426	30,976	4,28,074	9,669	1,43,55,849	1,21,482	
1,349	24,816	5,500	464	12,10,040	18,048	
7,802	24,697	2,649	.....	15,80,951	22,122	
1,059	22,671	1,491	.....	4,43,979	6,671	
79	8,660	.....	3,164	5,12,249	5,757	
1,602	43,309	15,000	4,248	21,50,501	49,630	
7,507	71,023	.....	.....	8,47,767	16,724	
464	2,855	500	633	3,53,964	5,244	
15,185	16,788	9,897	5,938	28,71,015	32,644	
1,995	38,800	2,850	135	33,59,657	39,095	
4,587	14,415	3,978	654	17,12,592	23,179	
1,424	12,888	8,005	1,314	7,27,685	12,672	
4,327	28,000	10,993	1,010	25,40,449	27,607	
6,979	4,714	.....	2,987	4,66,016	8,243	
1,16,225	11,200	5,250	.....	15,20,408	19,741	
41	4,900	1,675	51	3,49,671	4,761	
1,996	3,819	.....	.....	4,23,991	4,674	
8,261	4,254	.....	1,232	10,34,221	9,822	
858	1,400	.....	1,002	5,00,722	6,829	
1,388	1,044	.....	61	5,93,493	5,834	
440	216	.....	40	1,64,212	2,323	
4,39,526	3,71,350	5,01,863	32,802	3,77,25,632	4,43,502	

STATEMENT
Central Banks—

Classification	Profit brought forward from last year	Profit					Total
		Interest received	By sale of goods to members	By purchase and sale of members' products	Other Items		
1	2	3	4	5	6	7	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	32,136	19,56,711	---	---	15,532	10,74,243	
2. The Broach District Central Co-operative Bank, Ltd.	664	12,173	---	---	75,571	87,746	
3. The Surat District Central Co-operative Bank, Ltd.	---	1,09,293	892	3	12	1,10,130	
4. The Bansi Central Co-operative Bank, Ltd.	---	30,201	---	---	512	31,413	
5. The Sholapur District Central Co-operative Bank, Ltd.	---	27,020	---	---	127	27,147	
6. The East Khandesh District Central Co-operative Bank, Ltd.	4,243	2,57,610	---	---	2,907	2,90,517	
7. The Ahmednagar District Central Co-operative Bank, Ltd.	---	52,152	---	---	4,356	56,408	
8. The Nasik District Central Co-operative Bank, Ltd.	---	2,695	---	---	2,097	33,066	
9. The Poona District Central Co-operative Bank, Ltd.	---	1,45,522	---	---	26,633	1,74,435	
10. The Karnatak District Central Co-operative Bank, Ltd.	135	1,11,054	12	---	1,11,569	2,52,976	
11. The Belgaum District Central Co-operative Bank, Ltd.	34	1,06,319	---	---	1,371	1,09,530	
12. The Bijapur District Central Co-operative Bank, Ltd.	1,314	26,520	---	---	24,530	51,650	
13. The Sind Central Co-operative Bank, Ltd.	90	1,53,703	---	---	932	1,54,635	
14. The Nawabshah District Central Co-operative Bank, Ltd.	---	40,366	---	---	1,596	42,596	
15. The Larkana District Central Co-operative Bank, Ltd.	---	86,754	---	---	265	88,969	
16. The Kanara District Central Co-operative Bank, Ltd.	51	21,253	71	---	429	21,763	
17. The Kaira District Central Co-operative Bank, Ltd.	---	31,015	---	---	61	31,066	
18. The Hyderabad District Central Co-operative Bank, Ltd.	1,222	61,453	---	---	859	62,343	
19. The Sukkur District Central Co-operative Bank, Ltd.	---	25,942	---	---	2,544	28,756	
20. The Ther and Parkar District Central Co-operative Bank, Ltd. Mirpurkhas.	61	22,322	---	---	267	33,799	
21. The Desroi Banking Union, Ltd., Ahmedabad.	---	7,664	---	---	1,537	9,301	
Total ...	40,924	24,45,596	976	3	2,74,169	27,22,047	

I

Profit and Loss Statement

Interest due	Loss					Total	Net profit + or loss (Column 22 of Balance Sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items						
8	9	10	11	12	13	14	15	16	17	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
7,43,365	1,53,421	...	2,612	15,600	9,44,998	1,29,245	9,13,779	7,39,383		
20,679	10,709	...	1,329	36,981	69,698	18,048	75,571	47,690		
76,123	11,459	216	208	...	88,008	22,122	91,898	67,582		
10,673	3,794	...	75	...	14,542	6,871	21,413	3,963		
17,396	3,793	...	43	158	21,390	5,757	14,958	5,673		
2,23,555	17,086	...	168	78	2,40,857	49,630	2,66,674	1,76,405		
32,577	4,744	...	...	2,363	39,684	16,724	56,408	39,684	
13,459	4,233	...	19	140	17,851	5,244	23,095	14,369		
1,06,537	27,319	...	613	7,322	1,41,791	32,644	1,03,400	1,10,442		
1,29,427	22,898	...	2,027	29,529	1,83,881	39,095	1,11,882	50,978		
77,862	5,757	...	202	2,670	86,511	23,179	50,969	8,629		
15,149	5,536	...	90	17,403	38,178	12,872	24,530	23,028		
1,06,768	11,717	6,493	87	1,983	1,27,048	27,607	84,855	78,747		
17,819	5,024	...	...	11,510	34,353	8,243	43,596	34,353	
61,423	6,042	...	545	1,207	69,218	19,741	65,441	45,917		
14,804	2,076	...	122	...	17,002	4,761	14,778	4,208		
23,610	2,812	...	...	...	26,422	4,674	.....	.....
4,319	9,087	...	174	940	52,520	9,822	45,719	31,658		
17,924	2,867	...	186	980	21,957	6,829	10,833	14,149		
23,275	4,075	...	332	276	27,965	5,834	25,639	25,948		
4,538	2,580	...	...	62	6,878	2,323	8,134	5,635	
17,79,302	3,46,729	6,711	8,840	1,29,200	22,70,782	4,51,265	20,49,573	15,28,390		

STATEMENT J

Supplementary Table for Central Non-Credit Societies

Classification	Cost of management	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank, Ltd.	17,666	2,000	4,86,462	4,88,462	...	3,20,845	...	...	3,20,845
Total ...	17,666	2,000	4,86,462	4,88,462	...	3,20,845	...	...	3,20,845

STATEMENT K
*Abstract for the information of the International
 Agricultural Institute at Rome*
CENTRAL SOCIETIES

Province	Class	Type of Societies	Number of members		Number of affiliated Societies				Loans made to		
			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	8,011	4,270	20	3,980	246	74	Rs. 28,54,439	Rs. 5,35,21,433

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	Cost of management	Most usual dividend paid on shares	Most usual rate of interest	
							On deposits	On loans
1	2	3	13*	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 84	.....	Rs. 3,47,153	Per cent. 5 to 9 $\frac{3}{4}$	Per cent. 2 $\frac{1}{2}$ to 7 $\frac{1}{4}$	Per cent. 6 $\frac{1}{2}$ to 9 $\frac{3}{4}$

Province	Class	Type of Societies	Loans due by		Share capital	Loans and deposits from individuals and others	Loans from Government	Reserve and other funds	Remarks
			Individuals	Societies					
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 8,19,068	Rs. 2,35,10,326	Rs. 34,54,318	Rs. 11,72,34,767	Rs. 5,42,030	Rs. 7,80,145	

* In column 13, Rs. 4,69,404 and Rs. 2,15,605 of gul and manure sold at the Provincial Bank's shops have been omitted.

STATEMENT
Abstract for the information of the
AGRICULTURAL

Province	Class of Societies, I, II, III, IV and VI	Type of Society	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 ...	4,017	259,179	...	...	...	...	...
		Limited ...	5	1,008	...	...	...	...	...
	II	Unlimited ...	10	553	...	...	...	...	...
		Limited ...	66	3,047	...	...	...	...	...
	III	Unlimited ...	17	502	...	...	...	...	...
		Limited ...	2	137	...	...	...	...	...
	IV	Unlimited ...	8	229	...	...	...	...	...
		Limited ...	80	12,360	...	...	...	...	...
	VI	Unlimited ...	14	692	...	...	...	...	...
		Limited ...	67	23,155	...	...	...	...	...
			Grand Total ...	4,286	300,077	...	...	...	...

L

International Agricultural Institute at Rome

SOCIETIES

Loans made 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.
1,92,67,237	3,67,330	3,020	2,141	4,29,793	.....
4,02,540	.....	7	.....	5,672	.....
790	565	6,594	291	389	.....
15,423	4	49,923	700	6,043	.....
...	.....	.....	.....	2,760	.....
...	.....	.....	.....	7	.....
9,354	175	13,681	20,056	1,923	.....
34,34,702	51,584	2,47,518	7,60,271	64,610	.....
6,009	.....	.....	.....	825	.....
3,063	6,633	14,247	4,126	36,017	.....
2,31,39,118	4,76,111	3,34,890	7,87,585	5,68,039	.....

STATEMENT

Province	Class of Societies, I, II, III, IV and VI	Type of Society	Most usual rate of interest		Loans due by	
			On deposits	On loans	Individuals	Societies
1	2	3	17	18	19	20
Bombay	I	Unlimited	Per cent.	Per cent.	Rs. 2,04,37,879	Rs. 1,03,920
		Limited	.....	.....	4,10,469	.....
	II	Unlimited	.....	.....	1,504	1,064
		Limited	.....	.....	49,937	2,457
	III	Unlimited	.....	.....	.....	.....
		Limited	.....	.....	.....	.....
	IV	Unlimited	6½ to 8	9½ to 12½	8,998	175
		Limited	.....	.....	7,39,037	46,354
	VI	Unlimited	.....	.....	88,573	.....
		Limited	.....	.....	4,013	33,504
		Grand Total	.....	.....	2,16,70,325	1,77,524

L—contd.

Share capital 21	Members' deposits 22	Loans from Government 23	Reserve Fund 24	Remarks 25
Rs.	Rs.	Rs.	Rs.	
11,33,880	68,25,190	96,556	34,44,055	
1,75,615	19,457	.....	16,612	
840	510	.....	5,452	
68,844	1,992	8,709	27,477	
.....	648	.....	6,862	
3,675	580	322	729	
.....	3,938	1,242	6,126	
4,22,074	1,24,318	7,265	1,07,010	
15,192	1,016	10,680	1,712	
12,001	53,037	778	1,30,973	
18,32,121	70,30,686	1,25,552	37,47,068	

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, Sajed, 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, Kopar-gaon, 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. Chougale, 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 Mohamad 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 Fattchchand, 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. E. 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.	D a m o d h a r 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. Hampayya 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.	Ashani	27th April 1926	Mr. J. A. Mathia, I.C.S., Registrar of Co-operative Societies.
	Nargund Pezha Co-operative Conference.	Nargund	5th July 1926	Rao Bahadur M. V. Mulkani, B.A.
	Divisional Co-operative Conference.	Karwar	5th December 1926	Mr. G. K. Desai, M.A., C.I.E.
	Karnatak Artizans' Co-operative Conference.	Gadag	14th December 1926	Rao Bahadur M. V. Mulkani, B.A.
	Bankapur Taluka Co-operative Conference.	Shiggam	3rd February 1927	Rao Bahadur S. Y. Kamal, B.A., LL.B., M.L.C.
	Hosavur Taluka Co-operative Conference.	Hosakali	27th February 1927	Mr. R. R. Desai, Assistant Deputy Collector, Karwar.
	Bos Taluka Co-operative Conference.	Bos	4th March 1927	Mr. V. N. Jag, M.L.C.
	Navigund Taluka Co-operative Conference.	Halikeri	12th March 1927	Mr. C. C. Halkari, 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	Ternli	24th August 1926 to 1st September 1926	22	14
	Nainde	24th August 1926 to 31st August 1926	19	Examination not yet held.
	Molegaoon	1st September 1926 to 7th September 1926	35	14
	Pachera	21st March 1927 to 25th March 1927	42	19
Bombay	Servants of India Society's Home, Girgaum, Bombay.	14th February 1926 to 3rd March 1927	5	This was a continuation class.
	Sir Vinayadas Thackersey Memorial Hall, Fort, Bombay.	15th July 1926	39	22
	Balspur	1st December 1926	31	11
	Ahmad	21st January 1927	16	Examination not yet held.
	Ahmednagar	6th February 1927	13	3
	Banagiri	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 ..	Brosch ..	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	....
	Murgodi ..	18th September 1926.	25	....
	Bail Hongal ..	20th September 1926.	25	....
	Haveri ..	28th 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	....
Uppinpattan ..	27th March 1927.	75	....
Sampgaon ..	30th March 1927.	30	....
Sind ..	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. $1\frac{1}{3}$ 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.